

**Signature Bancorp, Inc.**  
**Financial Highlights**  
(Dollars in Thousands - Except per Share Data)  
(unaudited )

	<b>6/30/2025</b>	<b>6/30/2024</b>	<b>6/30/2023</b>	<b>12/31/2024</b>	<b>12/31/2023</b>	<b>12/31/2022</b>
	<b>(6 Months)</b>	<b>(6 Months)</b>	<b>(6 Months)</b>	<b>(12 Months)</b>	<b>(12 Months)</b>	<b>(12 Months)</b>
<b><u>OPERATING RESULTS</u></b>						
Net Interest Income	\$ 22,357	\$ 17,839	\$ 17,295	\$ 36,811	\$ 35,380	\$ 36,821
Provision for Loan Losses	(3,665)	325	300	(725)	4,140	(600)
Non-Interest Income	878	893	915	1,780	1,464	1,825
Non-Interest Expense	13,058	11,757	11,257	23,205	22,478	21,487
Pre-Tax Income	13,842	6,650	6,653	16,111	10,226	17,759
Securities gains (losses)	(315)	-	(375)	-	-	-
Income Tax Expense	2,841	1,383	1,308	3,361	2,114	3,702
Net Income	\$ 10,686	\$ 5,267	\$ 4,970	\$ 12,750	\$ 8,112	\$ 14,057
<b><u>BALANCE SHEET HIGHLIGHTS</u></b>						
Total Assets	\$ 1,235,935	\$ 1,198,870	\$ 1,197,423	\$ 1,258,298	\$ 1,232,745	\$ 1,209,589
Total Loans	956,578	934,658	891,358	\$ 929,992	\$ 931,272	881,007
Allowance for Loan Losses	10,483	15,175	10,936	\$ 14,135	\$ 14,815	10,258
Non-Interest Bearing Deposits	\$ 241,745	\$ 253,836	\$ 263,682	\$ 253,018	\$ 278,239	\$ 593,632
MMDA & Savings Deposits	693,812	636,901	671,407	709,000	657,154	409,835
Total Certificates of Deposit	141,666	165,924	130,138	147,192	159,427	76,734
Total Deposits	1,077,223	1,056,661	1,065,227	1,109,210	1,094,820	1,080,201
Stockholders' Equity	\$ 154,394	\$ 137,617	\$ 129,242	\$ 144,814	\$ 134,176	\$ 127,116
<b><u>PERFORMANCE RATIOS</u></b>						
Return on Average Assets	1.73%	0.87%	0.82%	1.05%	0.66%	1.12%
Return on Average Equity	14.40%	7.79%	7.61%	9.11%	6.21%	10.96%
Net Interest Margin	3.62%	2.97%	2.94%	3.05%	2.95%	2.92%
Efficiency Ratio	56.20%	62.76%	61.82%	60.13%	61.01%	55.60%
<b><u>ASSET QUALITY RATIOS</u></b>						
Non-Performing Assets/OREO & Loans	0.00%	1.46%	0.07%	1.50%	1.56%	0.02%
Net Charge-Offs to Average Loans	0.00%	(0.01%)	(0.01%)	(0.01%)	(0.02%)	(0.03%)
Allowance for Loan Losses to Loans	1.08%	1.60%	1.21%	1.50%	1.57%	1.15%
<b><u>CAPITAL RATIOS</u></b>						
Total Risk-Based Capital	15.6%	15.0%	15.3%	15.2%	15.2%	15.3%
Tier 1 Risk-Based Capital	14.6%	13.8%	14.1%	14.0%	13.9%	14.2%
Tier 1 Leverage Capital	12.4%	12.1%	11.8%	12.0%	11.6%	11.1%
<b><u>PER SHARE DATA</u></b>						
Basic Earnings (1)	\$ 16.09	\$ 7.73	\$ 7.22	\$ 9.35	\$ 5.87	\$ 10.04
Basic Book Value	\$ 114.93	\$ 101.06	\$ 93.98	\$ 107.46	\$ 97.81	\$ 90.05
Market Value (2)	\$ 142.00	\$ 125.00	\$ 120.00	\$ 132.00	\$ 120.00	\$ 135.00
Dividend	\$ 1.40	\$ 1.20	\$ 1.15	\$ 2.50	\$ 2.30	\$ 2.10

(1) Annualized Earnings

(2) Market Value is determined periodically by Hovde Group, LLC., an independent consulting firm experienced in stock valuations of commercial banks and bank holding companies.