

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

	9/30/2025	9/30/2024	9/30/2023	12/31/2024	12/31/2023	12/31/2022
	(9 Months)	(9 Months)	(9 Months)	(12 Months)	(12 Months)	(12 Months)
<u>OPERATING RESULTS</u>						
Net Interest Income	\$ 33,969	\$ 27,129	\$ 26,340	\$ 36,811	\$ 35,380	\$ 36,821
Provision for Loan Losses	(3,570)	325	1,300	(725)	4,140	(600)
Non-Interest Income	1,327	1,334	1,374	1,780	1,464	1,825
Non-Interest Expense	18,886	17,405	16,778	23,205	22,103	21,487
Pre-Tax Income	19,980	10,733	9,636	16,111	10,601	17,759
Securities gains (losses)	(315)	-	(375)	-	(375)	-
Income Tax Expense	4,127	2,243	1,932	3,361	2,114	3,702
Net Income	\$ 15,538	\$ 8,490	\$ 7,329	\$ 12,750	\$ 8,112	\$ 14,057
<u>BALANCE SHEET HIGHLIGHTS</u>						
Total Assets	\$ 1,314,188	\$ 1,207,286	\$ 1,215,863	\$ 1,258,298	\$ 1,232,745	\$ 1,209,589
Total Loans	973,684	924,430	914,287	\$ 929,992	\$ 931,272	881,007
Allowance for Loan Losses	10,667	15,204	11,956	\$ 14,135	\$ 14,815	10,258
Non-Interest Bearing Deposits	\$ 262,041	\$ 241,431	\$ 254,541	\$ 253,018	\$ 278,239	\$ 593,632
MMDA & Savings Deposits	746,571	665,907	695,310	709,000	657,154	409,835
Total Certificates of Deposit	141,205	151,880	130,308	147,192	159,427	76,734
Total Deposits	1,149,817	1,059,218	1,080,159	1,109,210	1,094,820	1,080,201
Stockholders' Equity	\$ 159,558	\$ 142,953	\$ 131,934	\$ 144,814	\$ 134,176	\$ 127,116
<u>PERFORMANCE RATIOS</u>						
Return on Average Assets	1.62%	0.93%	0.81%	1.05%	0.66%	1.12%
Return on Average Equity	13.65%	8.18%	7.59%	9.11%	6.21%	10.96%
Net Interest Margin	3.64%	3.01%	2.95%	3.05%	2.95%	2.92%
Efficiency Ratio	53.51%	61.15%	60.54%	60.13%	59.99%	55.60%
<u>ASSET QUALITY RATIOS</u>						
Non-Performing Assets/OREO & Loans	0.16%	1.43%	0.05%	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%	1.62%	1.29%	1.50%	1.57%	1.15%
<u>CAPITAL RATIOS</u>						
Total Risk-Based Capital	15.8%	15.4%	15.5%	15.2%	15.2%	15.3%
Tier 1 Risk-Based Capital	14.8%	13.3%	14.3%	14.0%	13.9%	14.2%
Tier 1 Leverage Capital	12.6%	11.3%	11.7%	12.0%	11.6%	11.1%
<u>PER SHARE DATA</u>						
Basic Earnings (1)	\$ 15.48	\$ 8.30	\$ 7.08	\$ 9.35	\$ 5.87	\$ 10.04
Basic Book Value	\$ 119.14	\$ 105.32	\$ 95.98	\$ 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.