

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

	9/30/2018 (9 Months)	9/30/2017 (9 Months)	9/30/2016 (9 Months)	12/31/2017 (12 Months)	12/31/2016 (12 Months)	12/31/2015 (12 Months)
OPERATING RESULTS						
Net Interest Income	\$ 23,365	\$ 20,266	\$ 18,864	\$ 27,640	\$ 25,257	\$ 23,179
Provision for Loan Losses	650	390	120	390	360	365
Non-Interest Income	1,226	1,087	1,013	1,459	1,369	1,295
Non-Interest Expense	12,731	11,113	10,835	14,970	14,561	13,652
Pre-Tax Income	11,210	9,850	8,922	13,739	11,705	10,457
Securities gains (losses)	-	-	-	(54)	-	9
Income Tax Expense	2,334	3,210	2,894	5,633	3,805	3,525
Net Income	\$ 8,876	\$ 6,640	\$ 6,028	\$ 8,052	\$ 7,900	\$ 6,941

BALANCE SHEET HIGHLIGHTS

Total Assets	\$867,383	\$828,010	\$ 782,735	\$ 812,203	\$ 777,646	\$ 712,000
Total Loans	\$761,644	\$674,999	\$ 629,581	\$ 708,071	\$ 650,236	\$ 617,813
Allowance for Loan Losses	\$8,185	\$7,584	\$ 7,074	\$ 7,475	\$ 7,044	\$ 6,748
Non-Interest Bearing Deposits	\$255,685	\$232,069	\$ 206,206	\$ 250,724	\$ 226,927	\$ 224,419
MMDA & Savings Deposits	387,520	386,844	366,009	353,925	346,531	294,011
Total Certificates of Deposit	127,007	120,876	118,970	118,829	122,663	107,979
Total Deposits	\$770,212	\$739,789	691,185	723,478	696,121	626,409
Stockholders' Equity	\$ 94,574	\$ 85,719	\$ 78,080	\$ 86,553	\$ 79,397	\$ 72,472

PERFORMANCE RATIOS

Return on Average Assets	1.42%	1.12%	1.08%	1.01%	1.06%	1.00%
Return on Average Equity	12.96%	10.75%	10.70%	9.70%	10.40%	9.99%
Net Interest Margin	3.81%	3.46%	3.38%	3.47%	3.31%	3.39%
Efficiency Ratio	51.77%	52.04%	54.51%	51.45%	54.69%	55.78%

ASSET QUALITY RATIOS

Non-Performing Assets/OREO & Loans	0.03%	0.42%	0.07%	0.08%	0.03%	0.15%
Net Charge-Offs to Average Loans	(0.04%)	(0.03%)	(0.04%)	(0.02%)	0.05%	(0.06%)
Allowance for Loan Losses to Loans	1.07%	1.12%	1.12%	1.03%	1.08%	1.09%

CAPITAL RATIOS

Total Risk-Based Capital	12.5%	12.5%	12.2%	12.2%	12.1%	11.7%
Tier 1 Risk-Based Capital	11.5%	11.5%	11.2%	11.2%	11.1%	10.7%
Tier 1 Leverage Capital	11.0%	10.5%	10.0%	10.3%	10.0%	10.0%

PER SHARE DATA

Basic Earnings (1)	\$ 8.55	\$ 6.46	\$ 5.91	\$ 5.85	\$ 5.79	\$ 5.12
Basic Book Value	\$ 68.03	\$ 62.18	\$ 57.25	\$ 62.65	\$ 58.09	\$ 53.37
Market Value (2)	\$ 110.00	\$ 87.00	\$ 78.00	\$ 103.00	\$ 83.00	\$ 73.00
Dividend	\$ 0.75	\$ 0.65	\$ 0.60	\$ 1.30	\$ 1.20	\$ 1.10

(1) Annualized Earnings

(2) Market Value is determined semi-annually by Austin Associates, LLC., an independent consulting firm experienced in stock valuations of commercial banks and bank holding companies.