

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

	6/30/2019 (6 Months)	6/30/2018 (6 Months)	6/30/2017 (6 Months)	12/31/2018 (12 Months)	12/31/2017 (12 Months)	12/31/2016 (12 Months)
<b>OPERATING RESULTS</b>						
Net Interest Income	\$ 16,388	\$ 15,241	\$ 13,227	\$ 31,724	\$ 27,640	\$ 25,257
Provision for Loan Losses	270	360	240	910	390	360
Non-Interest Income	759	826	718	1,613	1,459	1,369
Non-Interest Expense	8,814	8,553	7,482	17,086	14,970	14,561
Pre-Tax Income	8,063	7,154	6,223	15,341	13,739	11,705
Securities gains (losses)	-	-	-	(51)	(54)	-
Income Tax Expense	1,698	1,488	1,983	3,196	5,633	3,805
Net Income	\$ 6,365	\$ 5,666	\$ 4,240	\$ 12,094	\$ 8,052	\$ 7,900
<b>BALANCE SHEET HIGHLIGHTS</b>						
Total Assets	\$ 919,206	\$ 832,397	\$ 795,413	\$ 913,821	\$ 812,203	\$ 777,646
Total Loans	\$ 766,050	\$ 740,059	\$ 662,840	776,920	\$ 708,071	\$ 650,236
Allowance for Loan Losses	\$ 8,784	\$ 7,619	\$ 7,376	8,516	\$ 7,475	\$ 7,044
Non-Interest Bearing Deposits	\$ 264,096	\$ 264,323	\$ 221,443	\$ 277,874	\$ 250,724	\$ 226,927
MMDA & Savings Deposits	397,217	350,392	367,743	405,917	353,925	346,531
Total Certificates of Deposit	153,214	124,378	121,109	130,559	118,829	122,663
Total Deposits	814,527	739,093	710,295	814,350	723,478	696,121
Stockholders' Equity	\$ 102,468	\$ 91,438	\$ 83,302	\$ 97,137	\$ 86,553	\$ 79,397
<b>PERFORMANCE RATIOS</b>						
Return on Average Assets	1.40%	1.39%	1.09%	1.40%	1.01%	1.06%
Return on Average Equity	12.93%	12.91%	10.57%	13.17%	9.70%	10.40%
Net Interest Margin	3.64%	3.79%	3.44%	3.78%	3.47%	3.31%
Efficiency Ratio	51.40%	53.23%	53.65%	51.25%	51.45%	54.69%
<b>ASSET QUALITY RATIOS</b>						
Non-Performing Assets/OREO & Loans	0.05%	0.04%	0.51%	0.05%	0.08%	0.03%
Net Charge-Offs to Average Loans	0.00%	(0.01%)	(0.03%)	(0.04%)	(0.02%)	0.05%
Allowance for Loan Losses to Loans	1.15%	1.03%	1.11%	1.10%	1.03%	1.08%
<b>CAPITAL RATIOS</b>						
Total Risk-Based Capital	13.4%	12.3%	12.5%	12.6%	12.2%	12.1%
Tier 1 Risk-Based Capital	12.4%	11.3%	11.4%	11.5%	11.2%	11.1%
Tier 1 Leverage Capital	11.0%	11.0%	10.4%	10.7%	10.3%	10.0%
<b>PER SHARE DATA</b>						
Basic Earnings (1)	\$ 9.21	\$ 8.24	\$ 6.23	\$ 8.71	\$ 5.85	\$ 5.79
Basic Book Value	\$ 73.50	\$ 65.71	\$ 60.41	\$ 69.78	\$ 62.65	\$ 58.09
Market Value (2)	\$ 122.00	\$ 110.00	\$ 87.00	\$ 117.00	\$ 103.00	\$ 83.00
Dividend	\$ 0.90	\$ 0.75	\$ 0.65	\$ 1.50	\$ 1.30	\$ 1.20

(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.