

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

	3/31/2021 (3 Months)	3/31/2020 (3 Months)	3/31/2019 (3 Months)	12/31/2020 (12 Months)	12/31/2019 (12 Months)	12/31/2018 (12 Months)
<u>OPERATING RESULTS</u>						
Net Interest Income	\$ 9,212	\$ 8,308	\$ 8,171	\$ 35,696	\$ 32,926	\$ 31,724
Provision for Loan Losses	80	260	190	1,010	390	910
Non-Interest Income	437	465	364	1,716	1,634	1,613
Non-Interest Expense	4,755	4,662	4,424	19,120	17,635	17,086
Pre-Tax Income	4,814	3,851	3,921	17,282	16,535	15,341
Securities gains (losses)	-	-	-	-	-	(51)
Income Tax Expense	1,007	810	829	3,628	3,478	3,196
Net Income	\$ 3,807	\$ 3,041	\$ 3,092	\$ 13,654	\$ 13,057	\$ 12,094
<u>BALANCE SHEET HIGHLIGHTS</u>						
Total Assets	\$1,317,926	\$ 983,424	\$ 908,194	\$ 1,229,307	\$ 987,125	\$ 913,821
Total Loans	916,739	792,072	775,388	895,845	793,268	776,920
Allowance for Loan Losses	10,440	9,230	8,762	10,219	8,938	8,516
Non-Interest Bearing Deposits	\$ 414,568	\$ 289,278	\$ 254,042	\$ 408,197	\$ 293,252	\$ 277,874
MMDA & Savings Deposits	664,754	429,993	405,435	571,367	426,218	405,917
Total Certificates of Deposit	112,560	150,187	145,818	127,660	156,996	130,559
Total Deposits	1,191,882	869,458	805,295	1,107,224	876,466	814,350
Stockholders' Equity	\$ 123,052	\$ 111,212	\$ 100,354	\$ 119,668	\$ 108,066	\$ 97,137
<u>PERFORMANCE RATIOS</u>						
Return on Average Assets	1.21%	1.25%	1.38%	1.23%	1.37%	1.40%
Return on Average Equity	12.72%	11.25%	12.70%	11.99%	12.73%	13.17%
Net Interest Margin	2.99%	3.48%	3.68%	3.12%	3.55%	3.78%
Efficiency Ratio	49.28%	53.14%	51.83%	51.11%	51.03%	51.25%
<u>ASSET QUALITY RATIOS</u>						
Non-Performing Assets/OREO & Loans	0.03%	0.27%	0.09%	0.07%	0.04%	0.05%
Net Charge-Offs to Average Loans	(0.02%)	0.00%	(0.01%)	(0.03%)	0.00%	(0.04%)
Allowance for Loan Losses to Loans	1.14%	1.17%	1.13%	1.14%	1.13%	1.10%
<u>CAPITAL RATIOS</u>						
Total Risk-Based Capital	16.2%	14.2%	13.0%	15.5%	13.8%	12.6%
Tier 1 Risk-Based Capital	15.0%	13.1%	12.0%	14.2%	12.7%	11.5%
Tier 1 Leverage Capital	9.7%	11.4%	11.0%	9.6%	11.0%	10.7%
<u>PER SHARE DATA</u>						
Basic Earnings (1)	\$ 11.01	\$ 8.84	\$ 9.01	\$ 9.76	\$ 9.36	\$ 8.71
Basic Book Value	\$ 87.75	\$ 79.71	\$ 72.07	\$ 85.36	\$ 77.48	\$ 69.78
Market Value (2)	\$ 122.50	\$ 115.00	\$ 117.00	\$ 122.50	\$ 125.00	\$ 117.00
Dividend	\$ -	\$ -	\$ -	\$ 1.80	\$ 1.80	\$ 1.50

(1) Annualized Earnings

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