

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

	6/30/2021 (6 Months)	6/30/2020 (6 Months)	6/30/2019 (6 Months)	12/31/2020 (12 Months)	12/31/2019 (12 Months)	12/31/2018 (12 Months)
<u>OPERATING RESULTS</u>						
Net Interest Income	\$ 18,324	\$ 17,575	\$ 16,388	\$ 35,696	\$ 32,926	\$ 31,724
Provision for Loan Losses	80	460	270	1,010	390	910
Non-Interest Income	879	867	759	1,716	1,634	1,613
Non-Interest Expense	9,411	9,214	8,814	19,120	17,635	17,086
Pre-Tax Income	9,712	8,768	8,063	17,282	16,535	15,341
Securities gains (losses)	-	-	-	-	-	(51)
Income Tax Expense	2,034	1,845	1,698	3,628	3,478	3,196
Net Income	\$ 7,678	\$ 6,923	\$ 6,365	\$ 13,654	\$ 13,057	\$ 12,094
<u>BALANCE SHEET HIGHLIGHTS</u>						
Total Assets	\$1,273,047	\$1,269,986	\$ 919,206	\$ 1,229,307	\$ 987,125	\$ 913,821
Total Loans	842,690	943,500	766,050	895,845	793,268	776,920
Allowance for Loan Losses	10,433	9,634	8,784	10,219	8,938	8,516
Non-Interest Bearing Deposits	\$ 409,018	\$ 416,888	\$ 264,096	\$ 408,197	\$ 293,252	\$ 277,874
MMDA & Savings Deposits	624,786	590,649	397,217	571,367	426,218	405,917
Total Certificates of Deposit	112,059	144,991	153,214	127,660	156,996	130,559
Total Deposits	1,145,863	1,152,528	814,527	1,107,224	876,466	814,350
Stockholders' Equity	\$ 125,362	\$ 114,004	\$ 102,468	\$ 119,668	\$ 108,066	\$ 97,137
<u>PERFORMANCE RATIOS</u>						
Return on Average Assets	1.24%	1.23%	1.40%	1.23%	1.37%	1.40%
Return on Average Equity	12.64%	12.54%	12.93%	11.99%	12.73%	13.17%
Net Interest Margin	2.94%	3.34%	3.64%	3.12%	3.55%	3.78%
Efficiency Ratio	49.01%	49.96%	51.40%	51.11%	51.03%	51.25%
<u>ASSET QUALITY RATIOS</u>						
Non-Performing Assets/OREO & Loans	0.00%	0.21%	0.05%	0.07%	0.04%	0.05%
Net Charge-Offs to Average Loans	(0.03%)	(0.04%)	0.00%	(0.03%)	0.00%	(0.04%)
Allowance for Loan Losses to Loans	1.22%	1.01%	1.15%	1.14%	1.13%	1.10%
<u>CAPITAL RATIOS</u>						
Total Risk-Based Capital	16.0%	15.4%	13.4%	15.5%	13.8%	12.6%
Tier 1 Risk-Based Capital	14.8%	14.2%	12.4%	14.2%	12.7%	11.5%
Tier 1 Leverage Capital	9.8%	9.7%	11.0%	9.6%	11.0%	10.7%
<u>PER SHARE DATA</u>						
Basic Earnings (1)	\$ 11.03	\$ 9.96	\$ 9.21	\$ 9.76	\$ 9.36	\$ 8.71
Basic Book Value	\$ 89.25	\$ 81.35	\$ 73.50	\$ 85.36	\$ 77.48	\$ 69.78
Market Value (2)	\$ 125.00	\$ 116.50	\$ 122.00	\$ 122.50	\$ 125.00	\$ 117.00
Dividend	\$ 0.95	\$ 0.90	\$ 0.90	\$ 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.