

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

	9/30/2021 (9 Months)	9/30/2020 (9 Months)	9/30/2019 (9 Months)	12/31/2020 (12 Months)	12/31/2019 (12 Months)	12/31/2018 (12 Months)
OPERATING RESULTS						
Net Interest Income	\$ 27,485	\$ 26,750	\$ 24,584	\$ 35,696	\$ 32,926	\$ 31,724
Provision for Loan Losses	80	760	320	1,010	390	910
Non-Interest Income	1,347	1,256	1,206	1,716	1,634	1,613
Non-Interest Expense	14,191	14,114	13,090	19,120	17,635	17,086
Pre-Tax Income	14,561	13,132	12,380	17,282	16,535	15,341
Securities gains (losses)	-	-	-	-	-	(51)
Income Tax Expense	3,055	2,754	2,606	3,628	3,478	3,196
Net Income	\$ 11,506	\$ 10,378	\$ 9,774	\$ 13,654	\$ 13,057	\$ 12,094

BALANCE SHEET HIGHLIGHTS

Total Assets	\$ 1,296,487	\$ 1,221,985	\$ 958,341	\$ 1,229,307	\$ 987,125	\$ 913,821
Total Loans	817,361	\$ 949,542	\$ 762,391	895,845	793,268	776,920
Allowance for Loan Losses	10,625	\$ 9,994	\$ 8,790	10,219	8,938	8,516
Non-Interest Bearing Deposits	\$ 411,660	\$ 539,868	\$ 273,255	\$ 408,197	\$ 293,252	\$ 277,874
MMDA & Savings Deposits	648,689	425,334	421,991	571,367	426,218	405,917
Total Certificates of Deposit	104,502	136,116	154,497	127,660	156,996	130,559
Total Deposits	1,164,851	1,101,318	849,743	1,107,224	876,466	814,350
Stockholders' Equity	\$ 129,393	\$ 117,454	\$ 105,863	\$ 119,668	\$ 108,066	\$ 97,137

PERFORMANCE RATIOS

Return on Average Assets	1.22%	1.26%	1.40%	1.23%	1.37%	1.40%
Return on Average Equity	12.35%	12.31%	12.87%	11.99%	12.73%	13.17%
Net Interest Margin	2.92%	3.20%	3.59%	3.12%	3.55%	3.78%
Efficiency Ratio	49.22%	50.40%	50.76%	51.11%	51.03%	51.25%

ASSET QUALITY RATIOS

Non-Performing Assets/OREO & Loans	0.00%	0.07%	0.04%	0.07%	0.04%	0.05%
Net Charge-Offs to Average Loans	(0.04%)	(0.03%)	0.01%	(0.03%)	0.00%	(0.04%)
Allowance for Loan Losses to Loans	1.28%	1.05%	1.15%	1.14%	1.13%	1.10%

CAPITAL RATIOS

Total Risk-Based Capital	16.3%	15.8%	13.8%	15.5%	13.8%	12.6%
Tier 1 Risk-Based Capital	15.1%	14.5%	12.7%	14.2%	12.7%	11.5%
Tier 1 Leverage Capital	9.8%	9.4%	11.3%	9.6%	11.0%	10.7%

PER SHARE DATA

Basic Earnings (1)	\$ 10.96	\$ 9.91	\$ 9.37	\$ 9.76	\$ 9.36	\$ 8.71
Basic Book Value	\$ 92.23	\$ 83.86	\$ 75.87	\$ 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.