

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

	3/31/2022 (3 Months)	3/31/2021 (3 Months)	3/31/2020 (3 Months)	12/31/2021 (12 Months)	12/31/2020 (12 Months)	12/31/2019 (12 Months)
<u>OPERATING RESULTS</u>						
Net Interest Income	\$ 8,296	\$ 9,212	\$ 8,308	\$ 36,490	\$ 35,696	\$ 32,926
Provision for Loan Losses	(600)	80	260	80	1,010	390
Non-Interest Income	449	437	465	1,838	1,716	1,634
Non-Interest Expense	5,120	4,755	4,662	19,564	19,120	17,635
Pre-Tax Income	4,225	4,814	3,851	18,684	17,282	16,535
Securities gains (losses)	-	-	-	-	-	-
Income Tax Expense	887	1,007	810	3,912	3,628	3,478
Net Income	\$ 3,338	\$ 3,807	\$ 3,041	\$ 14,772	\$ 13,654	\$ 13,057
<u>BALANCE SHEET HIGHLIGHTS</u>						
Total Assets	\$1,282,022	\$1,317,926	\$ 983,424	\$ 1,308,179	\$ 1,229,307	\$ 987,125
Total Loans	804,286	916,739	792,072	811,351	895,845	793,268
Allowance for Loan Losses	10,206	10,440	9,230	10,645	10,219	8,938
Non-Interest Bearing Deposits	\$ 400,642	\$ 414,568	\$ 289,278	\$ 407,202	\$ 408,197	\$ 293,252
MMDA & Savings Deposits	665,685	664,754	429,993	677,934	571,367	426,218
Total Certificates of Deposit	86,672	112,560	150,187	91,394	127,660	156,996
Total Deposits	1,152,999	1,191,882	869,458	1,176,530	1,107,224	876,466
Stockholders' Equity	\$ 126,785	\$ 123,052	\$ 111,212	\$ 129,461	\$ 119,668	\$ 108,066
<u>PERFORMANCE RATIOS</u>						
Return on Average Assets	1.05%	1.21%	1.25%	1.16%	1.23%	2.65%
Return on Average Equity	10.57%	12.72%	11.25%	11.86%	11.99%	24.16%
Net Interest Margin	2.62%	2.99%	3.48%	2.88%	3.12%	3.55%
Efficiency Ratio	58.55%	49.28%	53.14%	51.04%	51.11%	51.03%
<u>ASSET QUALITY RATIOS</u>						
Non-Performing Assets/OREO & Loans	0.00%	0.03%	0.27%	0.00%	0.07%	0.04%
Net Charge-Offs to Average Loans	(0.02%)	(0.02%)	0.00%	(0.04%)	(0.03%)	0.00%
Allowance for Loan Losses to Loans	1.25%	1.14%	1.17%	1.30%	1.14%	1.13%
<u>CAPITAL RATIOS</u>						
Total Risk-Based Capital	16.6%	16.2%	14.2%	16.1%	15.5%	13.8%
Tier 1 Risk-Based Capital	15.4%	15.0%	13.1%	14.9%	14.2%	12.7%
Tier 1 Leverage Capital	10.3%	9.7%	11.4%	10.0%	9.6%	11.0%
<u>PER SHARE DATA</u>						
Basic Earnings (1)	\$ 9.73	\$ 11.01	\$ 8.84	\$ 10.53	\$ 9.76	\$ 9.36
Basic Book Value	\$ 90.10	\$ 87.75	\$ 79.71	\$ 92.00	\$ 85.36	\$ 77.48
Market Value (2)	\$ 129.00	\$ 122.50	\$ 115.00	\$ 129.00	\$ 122.50	\$ 125.00
Dividend	\$ -	\$ -	\$ -	\$ 1.90	\$ 1.80	\$ 1.80

(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.