

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

	6/30/2022 (6 Months)	6/30/2021 (6 Months)	6/30/2020 (6 Months)	12/31/2021 (12 Months)	12/31/2020 (12 Months)	12/31/2019 (12 Months)
<b>OPERATING RESULTS</b>						
Net Interest Income	\$ 17,161	\$ 18,324	\$ 17,575	\$ 36,490	\$ 35,696	\$ 32,926
Provision for Loan Losses	(600)	80	460	80	1,010	390
Non-Interest Income	914	879	867	1,838	1,716	1,634
Non-Interest Expense	10,261	9,411	9,214	19,564	19,120	17,635
Pre-Tax Income	8,414	9,712	8,768	18,684	17,282	16,535
Securities gains (losses)	-	-	-	-	-	-
Income Tax Expense	1,724	2,034	1,845	3,912	3,628	3,478
Net Income	\$ 6,690	\$ 7,678	\$ 6,923	\$ 14,772	\$ 13,654	\$ 13,057
<b>BALANCE SHEET HIGHLIGHTS</b>						
Total Assets	\$1,252,782	\$1,273,047	\$1,269,986	\$ 1,308,179	\$ 1,229,307	\$ 987,125
Total Loans	844,926	842,690	943,500	811,351	895,845	793,268
Allowance for Loan Losses	10,226	10,433	9,634	10,645	10,219	8,938
Non-Interest Bearing Deposits	\$ 393,618	\$ 409,018	\$ 416,888	\$ 407,202	\$ 408,197	\$ 293,252
MMDA & Savings Deposits	655,655	624,786	590,649	677,934	571,367	426,218
Total Certificates of Deposit	76,995	112,059	144,991	91,394	127,660	156,996
Total Deposits	1,126,268	1,145,863	1,152,528	1,176,530	1,107,224	876,466
Stockholders' Equity	\$ 124,657	\$ 125,362	\$ 114,004	\$ 129,461	\$ 119,668	\$ 108,066
<b>PERFORMANCE RATIOS</b>						
Return on Average Assets	1.05%	1.24%	1.23%	1.16%	1.23%	1.37%
Return on Average Equity	10.62%	12.64%	12.54%	11.86%	11.99%	12.73%
Net Interest Margin	2.74%	2.94%	3.34%	2.88%	3.12%	3.55%
Efficiency Ratio	56.77%	49.01%	49.96%	51.04%	51.11%	51.03%
<b>ASSET QUALITY RATIOS</b>						
Non-Performing Assets/OREO & Loans	0.00%	0.00%	0.21%	0.00%	0.07%	0.04%
Net Charge-Offs to Average Loans	(0.04%)	(0.03%)	(0.04%)	(0.04%)	(0.03%)	0.00%
Allowance for Loan Losses to Loans	1.20%	1.22%	1.01%	1.30%	1.14%	1.13%
<b>CAPITAL RATIOS</b>						
Total Risk-Based Capital	15.2%	16.0%	15.4%	16.1%	15.5%	13.8%
Tier 1 Risk-Based Capital	14.1%	14.8%	14.2%	14.9%	14.2%	12.7%
Tier 1 Leverage Capital	10.6%	9.8%	9.7%	10.0%	9.6%	11.0%
<b>PER SHARE DATA</b>						
Basic Earnings (1)	\$ 9.63	\$ 11.03	\$ 9.96	\$ 10.53	\$ 9.76	\$ 9.36
Basic Book Value	\$ 88.83	\$ 89.25	\$ 81.35	\$ 92.52	\$ 85.36	\$ 77.48
Market Value (2)	\$ 132.00	\$ 125.00	\$ 116.50	\$ 129.00	\$ 122.50	\$ 125.00
Dividend	\$ 1.00	\$ 0.95	\$ 0.90	\$ 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.