

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

	9/30/2017 (9 Months)	9/30/2016 (9 Months)	9/30/2015 (9 Months)	12/31/2016 (12 Months)	12/31/2015 (12 Months)	12/31/2014 (12 Months)
OPERATING RESULTS						
Net Interest Income	\$ 20,266	\$ 18,864	\$ 17,181	\$ 25,257	\$ 23,179	\$ 21,572
Provision for Loan Losses	390	120	265	360	365	275
Non-Interest Income	1,087	1,013	1,014	1,369	1,295	1,106
Non-Interest Expense	11,113	10,835	10,228	14,561	13,652	13,099
Pre-Tax Income	9,850	8,922	7,702	11,705	10,457	9,304
Securities gains (losses)	-	-	9	-	9	-
Income Tax Expense	3,210	2,894	2,594	3,805	3,525	3,097
Net Income	\$ 6,640	\$ 6,028	\$ 5,117	\$ 7,900	\$ 6,941	\$ 6,207

BALANCE SHEET HIGHLIGHTS

Total Assets	\$828,010	\$ 782,735	\$ 717,013	\$ 777,646	\$ 712,000	\$ 678,591
Total Loans	\$674,999	\$ 629,581	\$ 577,906	\$ 650,236	\$ 617,813	\$ 562,629
Allowance for Loan Losses	\$7,584	\$ 7,074	\$ 6,610	\$ 7,044	\$ 6,748	\$ 5,993
Non-Interest Bearing Deposits	\$232,069	\$ 206,206	\$ 214,993	\$ 226,927	\$ 224,419	\$ 195,565
MMDA & Savings Deposits	386,844	366,009	307,079	346,531	294,011	282,203
Total Certificates of Deposit	120,876	118,970	110,423	122,663	107,979	121,369
Total Deposits	\$739,789	\$ 691,185	\$ 632,495	\$ 696,121	\$ 626,409	\$ 599,137
Stockholders' Equity	\$ 85,719	\$ 78,080	\$ 71,356	\$ 79,397	\$ 72,472	\$ 66,552

PERFORMANCE RATIOS

Return on Average Assets	1.12%	1.08%	0.98%	1.06%	1.00%	0.94%
Return on Average Equity	10.75%	10.70%	9.92%	10.40%	9.99%	9.73%
Net Interest Margin	3.46%	3.38%	3.41%	3.31%	3.39%	3.35%
Efficiency Ratio	52.04%	54.51%	56.21%	54.69%	55.78%	57.76%

ASSET QUALITY RATIOS

Non-Performing Assets/OREO & Loans	0.42%	0.07%	0.22%	0.03%	0.15%	0.14%
Net Charge-Offs to Average Loans	(0.03%)	(0.04%)	(0.07%)	0.05%	(0.06%)	(0.05%)
Allowance for Loan Losses to Loans	1.12%	1.12%	1.14%	1.08%	1.09%	1.07%

CAPITAL RATIOS

Total Risk-Based Capital	12.5%	12.2%	12.3%	12.1%	11.7%	12.7%
Tier 1 Risk-Based Capital	11.5%	11.2%	11.2%	11.1%	10.7%	11.6%
Tier 1 Leverage Capital	10.5%	10.0%	10.1%	10.0%	10.0%	9.8%

PER SHARE DATA

Basic Earnings (1)	\$ 6.46	\$ 5.91	\$ 5.05	\$ 5.79	\$ 5.12	\$ 4.63
Basic Book Value	\$ 62.18	\$ 57.25	\$ 52.57	\$ 58.09	\$ 53.37	\$ 49.43
Market Value (2)	\$ 87.00	\$ 78.00	\$ 70.00	\$ 83.00	\$ 73.00	\$ 66.00
Dividend	\$ 0.65	\$ 0.60	\$ 0.55	\$ 1.20	\$ 1.10	\$ 1.00

(1) Annualized Earnings

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