



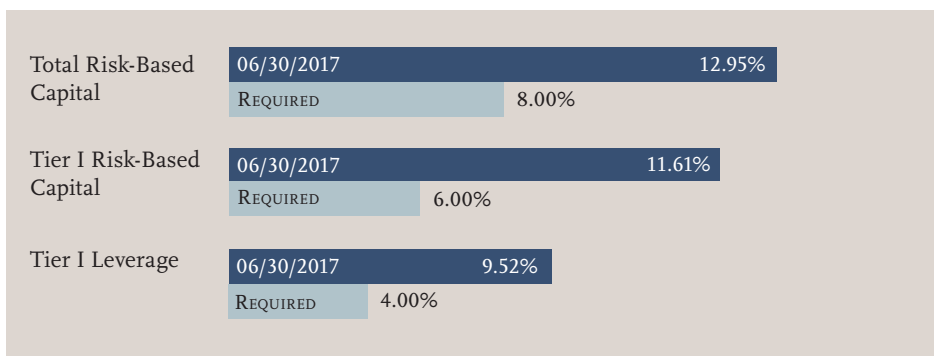
New York-based Signature Bank® (NASDAQ: SBNY) is a full-service commercial bank with 30 private client offices, supporting over 100 private client teams, throughout the New York metropolitan area.

OUTSTANDING FINANCIALS

- \$40.72 billion in assets (ranking the Bank among the top 1 percent of commercial banks in the U.S., based on assets, according to the FDIC Summary of Depository Institutions)
- \$33.17 billion in deposits
- \$30.39 billion in loans
- \$3.80 billion in equity capital
- \$3.63 billion in other assets under management

All financial information as of June 30, 2017

EXCEPTIONAL CAPITAL RATIOS



Capital ratios are the primary indicator of financial strength and creditworthiness in the banking industry. Federal Deposit Insurance Corporation (FDIC) regulations state that banks with Total Risk-based Capital Ratios of 10% or greater and Leverage Ratios of 5% or greater are “well capitalized.”

■ Signature Bank Ratios ■ Required Ratios

A+ DEPOSIT AND CREDIT RATINGS

Kroll Bond Rating Agency (KBRA) gives Signature Bank high ratings, based on several important characteristics of the Bank:

- A sustainable track record of strong earnings
- Peer-leading returns during the economic downturn
- Overall strong asset quality metrics
- Ongoing healthy liquidity and a strong core deposit base
- Exceptional capital ratios
- A highly experienced management team

Deposits	A+
Senior Unsecured Debt	A+
Subordinated Debt	A
Short-Term Deposits	K1
Short-Term Debt	K1

Issued on October 30, 2015, affirmed on October 20, 2016

STRENGTH VS. COMPETITORS

Independent bank ratings also show Signature Bank’s stability versus the competition.

	Signature Bank	Wells Fargo	Capital One	HSBC	Bank of America	Citibank	JP Morgan Chase	TD Bank
BAUER ¹	*****	****	****	****	****	****	****	****
VERIBANC ²	Green / *** / BB	Green / *	Green / *	Yellow / *	Green / *	Green / *	Green / *	Green / ***
IDC FINANCIAL ³	276 / Superior	286 / Superior	194 / Excellent	198 / Excellent	275 / Superior	267 / Superior	253 / Superior	206 / Superior
WEISS ⁴	B+	B-	C+	C	B-	B	B	C+

All ratings as of March 31, 2017

1. Bauer Financial provides ratings free of charge as a consumer service.

2. VERIBANC has been rating the safety and soundness of banks, savings and loan associations, credit unions, and bank holding companies since 1981.

3. IDC Financial Publishing, Inc. (IDC) has been using its unique CAMEL analysis to rate the safety and soundness of banks, savings institutions, and credit unions since 1985.

4. Weiss Ratings has been providing high quality advisory information for selecting or monitoring a financial services company or financial investment since 1987.