



HIGH CREDIT RATINGS

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

Issued by Kroll Bond Rating Agency on
October 30, 2015, affirmed on
October 15, 2018

NATIONAL RECOGNITION

Best Banks in America
9TH CONSECUTIVE YEAR

FORBES 2011-2019

#1 Best

BUSINESS BANK
PRIVATE BANK
ATTORNEY ESCROW SERVICES PROVIDER
& HALL OF FAME INDUCTEE
NEW YORK LAW JOURNAL 2018

Best Commercial Bank
IN THE UNITED STATES

INTERNATIONAL BANKER 2017

STRONG FINANCIALS

\$ 48.55 Billion in Assets

\$ 36.62 Billion in Deposits

Capital and Leverage Ratios
Significantly Above FDIC
Regulatory Requirements:

Total Risk-Based Capital
13.24% vs. 8% Required

Tier 1 Risk-Based Capital
11.97% vs. 6% Required

Tier 1 Leverage
9.68% vs. 4% Required

All financials as of March 31, 2019

TOP 40 America's Largest
Commercial Banks &
Bank Holding Companies
with the Most Deposits*

*Source: S&P Global Market Intelligence,
as of September 30, 2018

Excludes other deposit-taking non-branch
companies such as broker-dealers, credit card
companies, insurers and processors.

A ROBUST ARRAY OF PRODUCTS

- Business Deposit Accounts
- Cash Management - Receivables & Payables
- Foreign Exchange
- Credit Cards
- Internet Banking & Mobile Banking
- Wire Transfers
- Signet™ Real-Time Digital Payment Platform
- Business Finance
 - ▶ Commercial & Industrial Lending
 - ▶ Commercial Real Estate Lending
 - ▶ Equipment Financing & Leasing
 - ▶ Asset Based Lending
- Trade Finance
 - ▶ Commercial Letters of Credit
 - ▶ Standby Letters of Credit
 - ▶ Documentary Collection
 - ▶ Banker's Acceptances
- Personal Banking for Business Clients
- Financial Centers located throughout Metropolitan New York, Nassau, Suffolk and Westchester Counties, Fairfield County, Connecticut, and in San Francisco, California.

SINGLE POINT-OF-CONTACT SERVICE

The Private Client Group, composed of experienced financial professionals, is the single point of contact for every Signature Bank relationship, ensuring consistent, efficient, personalized service.

YOUR PRIVATE CLIENT GROUP

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