SIGNATURE BANK ®
Looking Forward. Giving Back.

2nd Quarter 2022
Earnings Presentation

July 19, 2022

Important Notices

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Forward-Looking Statements

This presentation and oral statements made from time to time by our representatives contain "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995 that are subject to risks and uncertainties. You should not place undue reliance on those statements because they are subject to numerous risks and uncertainties relating to our operations and business environment, all of which are difficult to predict and may be beyond our control. Forward-looking statements include information concerning our expectations regarding future results, interest rates and the interest rate environment, loan and deposit growth, loan performance, operations, new private client teams and other hires, new office openings, business strategy and the impact of the COVID-19 pandemic on each of the foregoing and on our business overall. Forward-looking statements often include words such as "may," "believe," "expect," "anticipate," "intend," "potential," "opportunity," "could," "project," "seek," "target", "goal", "should," "will," "would," "plan," "estimate" or other similar expressions. As you consider forward-looking statements, you should understand that these statements are not guarantees of performance or results. They involve risks, uncertainties and assumptions that could cause actual results to differ materially from those in the forward-looking statements and can change as a result of many possible events or factors, not all of which are known to us or in our control. These factors include but are not limited to: (i) prevailing economic conditions; (ii) changes in interest rates, loan demand, real estate values and competition, any of which can materially affect origination levels and gain on sale results in our business, as well as other aspects of our financial performance, including earnings on interest-bearing assets; (iii) the level of defaults, losses and prepayments on loans made by us, whether held in portfolio or sold in the whole loan secondary markets, which can materially affect charge-off levels and required credit loss reserve levels; (iv) changes in monetary and fiscal policies of the U.S. Government, including policies of the U.S. Treasury and the Board of Governors of the Federal Reserve System; (v) changes in the banking and other financial services regulatory environment, (vi) our ability to maintain the continuity, integrity, security and safety of our operations and (vii) competition for qualified personnel and desirable office locations. All of these factors are subject to additional uncertainty in the context of the COVID-19 pandemic and the conflict in Ukraine,which are having unprecedented impacts on all aspects of our operations, the financial services industry and the economy as a whole. Additional risks are described in our quarterly and annual reports filed with the FDIC. Although we believe that these forward-looking statements are based on reasonable assumptions, beliefs and expectations, if a change occurs or our beliefs, assumptions and expectations were incorrect, our business, financial condition, liquidity or results of operations may vary materially from those expressed in our forward-looking statements. You should keep in mind that any forward-looking statements made by Signature Bank speak only as of the date on which they were made. New risks and uncertainties come up from time to time, and we cannot predict these events or how they may affect the Bank. Signature Bank has no duty to, and does not intend to, update or revise the forward-looking statements after the date on which they are made. Considering these risks and uncertainties, you should keep in mind that any forward-looking statement made in this presentation or elsewhere might not reflect actual results.

Non-GAAP Financial Measures

This presentation includes certain financial measures not presented in accordance with generally accepted accounting principles ("GAAP"), including tangible common equity; tangible common equity ratio; pre-tax, pre-provision earnings; efficiency ratio, book value per common share; and net interest margin on a tax-equivalent basis. While Signature Bank believes these are useful measures for investors, these non-GAAP financial measures are not measures of financial performance in accordance with GAAP and may exclude items that are significant in understanding and assessing Signature Bank's financial results. Therefore, these measures should not be considered in isolation or as alternatives to net income, cash flows from operations or other measures of profitability, liquidity or performance under GAAP. You should be aware that Signature Bank's presentation of these measures may not be comparable to similarly-titled measures used by other companies. Please refer to the Appendix section of this presentation for reconciliations of non-GAAP measures to the most comparable GAAP measures.

Market and Industry Data

This presentation contains information regarding Signature Bank's market and industry that is derived from third-party research and publications. Signature Bank believes the data from third-party sources to be reliable based upon our management's knowledge of the industry, but Signature Bank has not independently verified such data and makes no guarantees as to its accuracy, completeness or timeliness. The information in this presentation is presented as at the date of this presentation and is subject to change without notice.

Financial Highlights – 2Q 2022

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All dollars in millions, except for "per share" metrics
Quarterly results are unaudited

	Q2 2022	Q1 2022	Q2 2021	QoQ%	YoY%
Profitability					
Net Income	$339.20	$338.53	$214.49	0.2%	58%
Pre-tax, Pre-Provision Earnings[(1)]	$476.72	$414.58	$308.57	15%	54%
Earnings per Common Share - Diluted	$5.26	$5.30	$3.57	(1)%	47%
Return on Average Assets	1.14%	1.16%	0.94%		
Return on Average Common Equity	17.94%	17.44%	13.61%		
Efficiency Ratio[(1)]	30.58%	31.81%	35.79%		
Balance Sheet					
Total Deposits	$104,119	$109,155	$85,562	(5)%	22%
Gross Loans and Leases	$72,001	$66,404	$54,509	8%	32%
Total Assets	$115,967	$121,847	$96,888	(5)%	20%
Book Value per Common Share	$116.38	$118.37	$106.24	(2)%	10%
Common Equity Tier 1 RBC Ratio	9.96%	10.49%	10.07%		
Tangible Common Equity Ratio[(1)]	6.31%	6.12%	6.31%		

1) Non-GAAP financial measure. Please refer to the Appendix for a reconciliation of this non-GAAP financial measure to the most comparable GAAP measure

Deposits Overview

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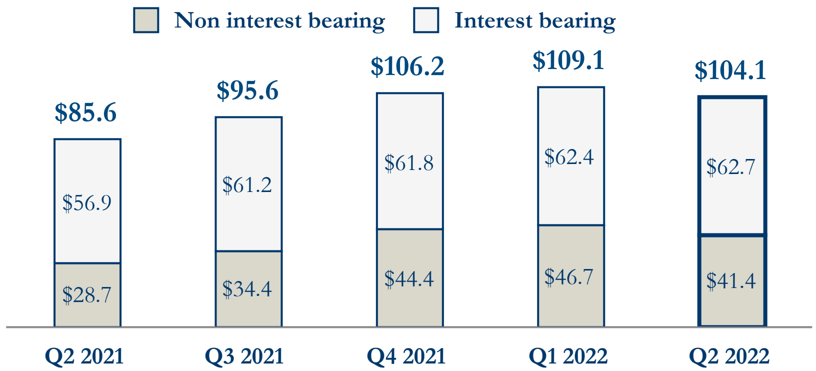
Total Deposit Balances

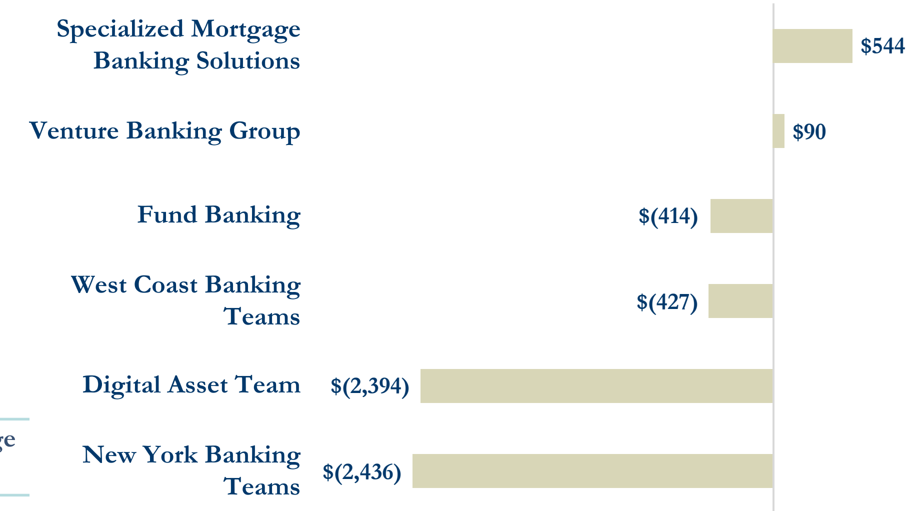
in billions



Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	
$11.7	$10.0	$10.5	$3.0	$(5.0)	**Qtr. Change**
34%	36%	42%	43%	40%	**DDA %**

Quarterly Deposit Growth Composition

in millions



- Deposits decreased by $5 billion for the quarter
- Majority of the decline was primarily due to outflows related to client balances of New York Banking Teams and the Digital Asset Banking Team (conversely, activity in the digital space led to an increase of $1.5 billion in off balance sheet treasuries, resulting in a net decline of $900 million in client relationships)
- For the prior twelve months, deposits grew $18.6 billion, or 22 percent
- Non interest bearing deposits declined by $5.3 billion for the quarter. Four large escrow outflows made up $1.6 billion of the decline were not driven by rate
- DDA remains a high 40 percent for the second quarter

Loan Portfolio Overview

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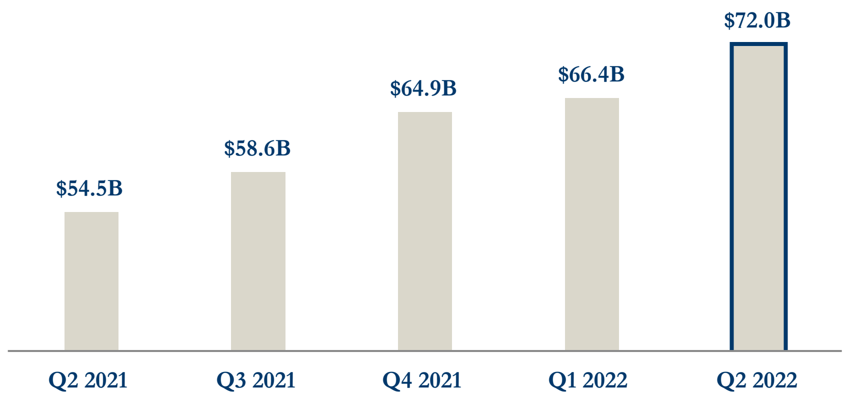
Gross Loan Balances

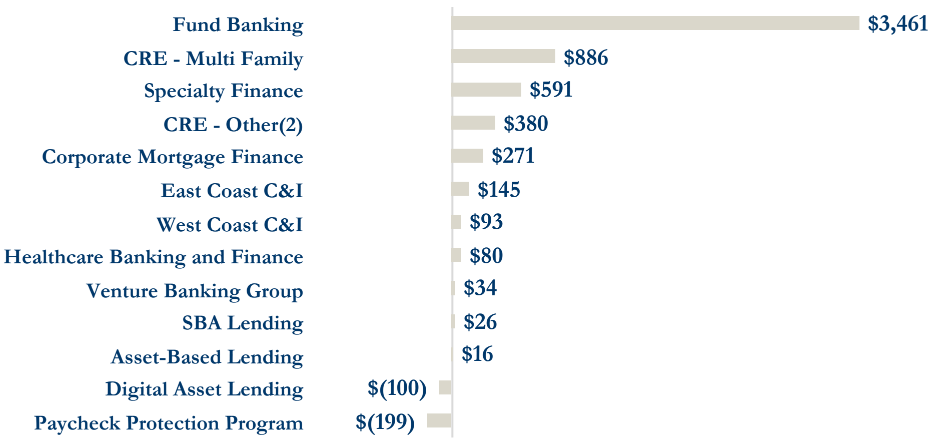
in billions



$3.5B	$4.1B	$6.3B	$1.5B	$5.6B	Qtr. Change
345%	312%	312%	299%	304%	CRE Concentration

Quarterly Loan Growth Composition(1)

in millions



Committed to Low-Risk Loan Growth:

- Second strongest quarter in our history in loan growth of $5.6 billion, or 8.4 percent
- For the prior twelve months, loans grew $17.5 billion, or 32 percent
- Ten different lending verticals contributed a total of $2.5 billion, in addition to $3.5 billion in growth from the Fund Banking Division
- Our newest national banking practice, the Healthcare Banking and Finance team grew $80 million in their inaugural quarter
- Our single exposure to loans collateralized by cryptocurrency paid off fully, resulting in $0 in current commitments in the space
- Loan portfolio now comprised of 52 percent floating rate loans

1) Composition excludes changes in residential loans, consumer loans, and deferred fees and costs
2) "CRE – Other" category includes: Retail, Office, Industrial, and other types of commercial property as well as Acquisition, Development, and Construction (ADC) commercial real estate loans

Credit Quality Details

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All dollars in millions
All quarterly results are unaudited

	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
Loans past due & accruing					
Past due 30-89 days	$94.8	$98.1	$97.5	$100.6	$152.4 (1)
% of total loans	0.17%	0.17%	0.15%	0.15%	0.21%
Past due > 90 days	$2.3	$81.2	$17.0	$10.8	$49.1 (2)
% of total loans	—%	0.14%	0.03%	0.02%	0.07%
Non accrual loans					
Non accrual	$136.1	$165.4	$218.3	$177.8	$167.9
% of total loans	0.25%	0.28%	0.34%	0.27%	0.23%
Allowance for loan and lease losses					
ACLLL reserve	$514.8	$500.9	$474.4	$461.3	$446.0
% of total loans	0.94%	0.85%	0.73%	0.69%	0.62%
Coverage ratio	378.25%	302.85%	217.32%	259.49%	265.63%
Provision for Credit Losses					
Provision for loan losses	$8.4	$3.4	$7.2	$4.7	$4.4
Provision for AIR	($0.1)	$0.6	($0.3)	($2.0)	($0.1)
Charge-offs					
Net charge-offs	$15.3	$17.3	$33.7	$17.8	$19.7
Annualized net charge-offs to average loans	0.12%	0.12%	0.22%	0.11%	0.11%

1) $91.8 million of our 30-89 past due loans were primarily due to documentation delays and are now current. Excluding these, 30-89 past dues would have been $60.6 million, or eight basis points
2) Two loans for $23.9 million of our 90 day + past due loans were approved for refinancing but still processing, and $15.6 million were due to documentation delays and are now current. Excluding these, 90 day + past dues would have been $9.6 million, or one basis point

Net Interest Income Overview

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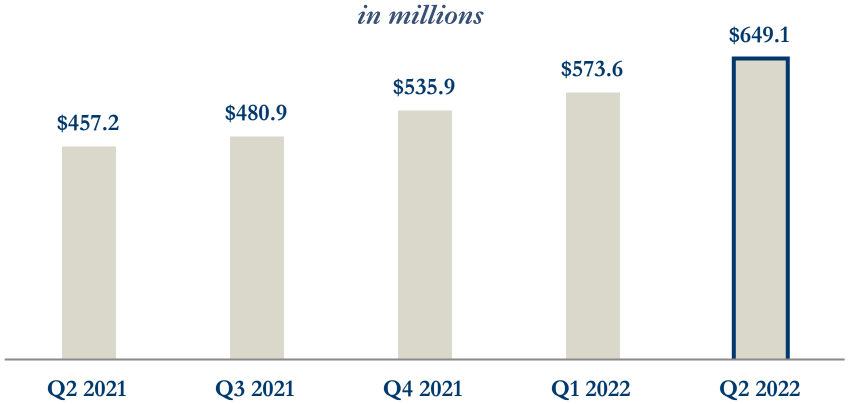
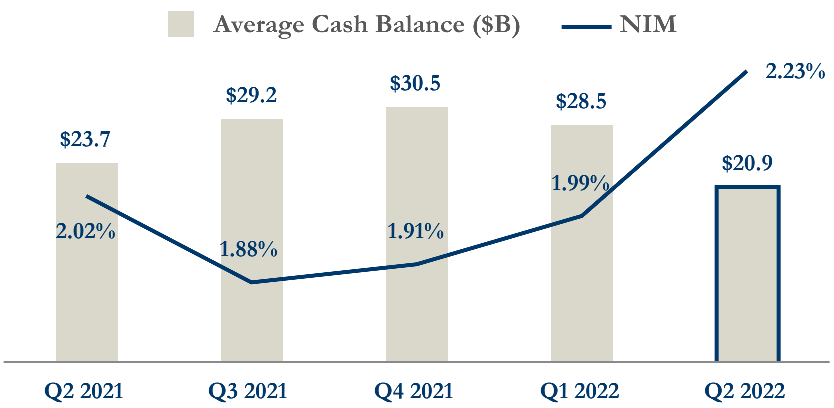
Net Interest Income Trend



$50.7	$23.7	$55.0	$37.6	$75.5	$ Qtr Change
12.5%	5.2%	11.4%	7.0%	13.2%	% Qtr Change
18.1%	23.7%	35.7%	41.1%	42.0%	% YoY Change

Net Interest Margin[1] and Average Cash Balance



Continued Emphasis on Growing Net Interest Income:

- Net interest income for the second quarter reached $649 million, an increase of $192 million, or 42 percent, compared to the same period last year
- Net interest margin[1] increased 24 basis points to 2.23 percent during the quarter
- The increase in asset yields far outpaced the rise in our cost of funds, which led to significant margin expansion during the quarter
- Average cash balances decreased $8 billion this quarter as cash was used to fund loan growth and deposit outflows

1) Net Interest Margin is reported on a tax-equivalent basis. This is a Non-GAAP financial measure. Please refer to the Appendix for a reconciliation of this non-GAAP financial measure to the most comparable GAAP measure

Net Interest Margin Drivers

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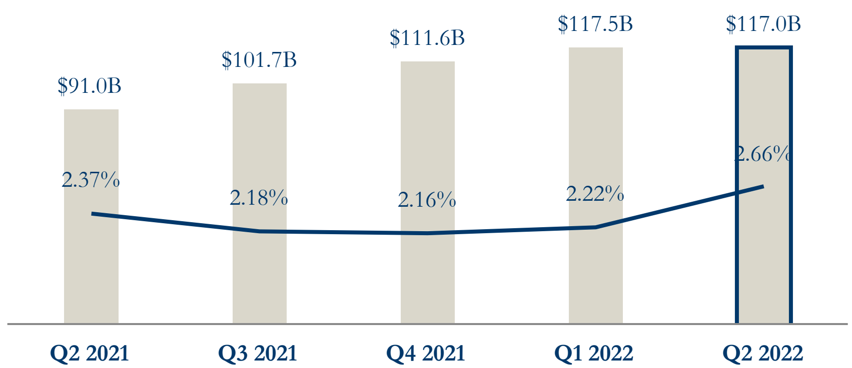
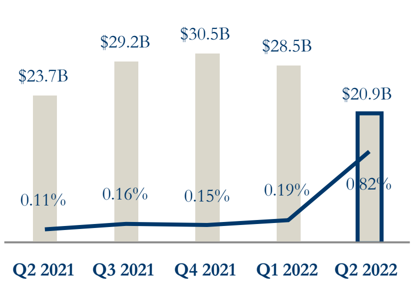
Asset Categories: Average Balance and Yields

Average Balance — Yield

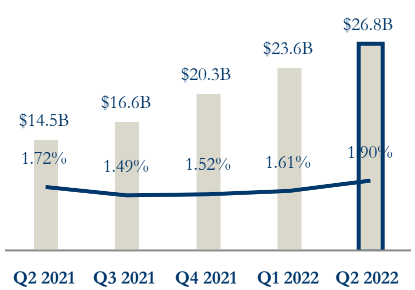
Interest Earning Assets



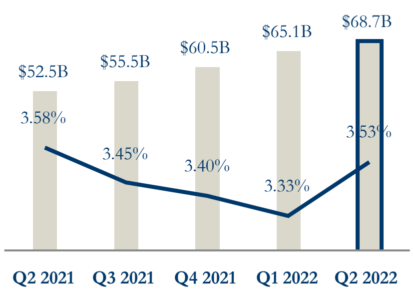
Short-term Investments



Investment Securities



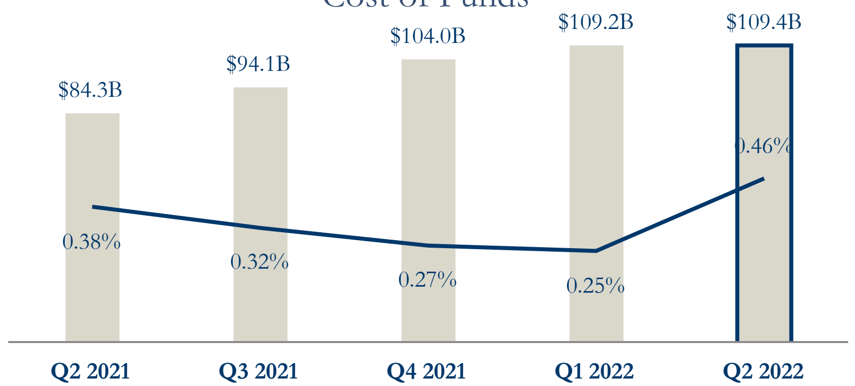
Loans



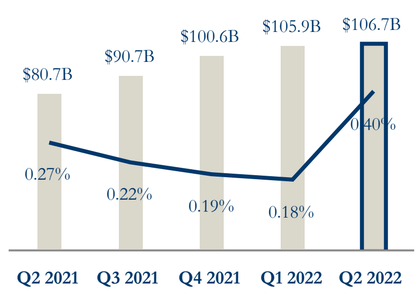
Liability Categories: Average Balance and Yields

Average Balance — Yield

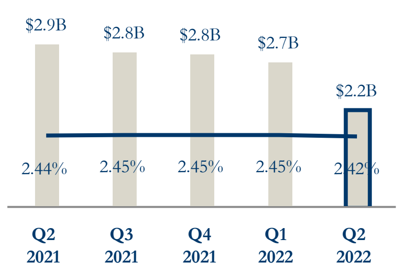
Cost of Funds



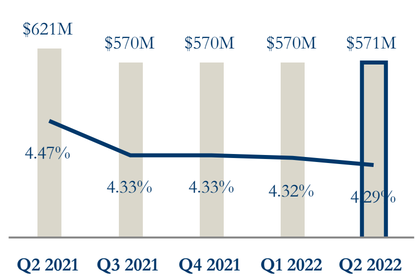
Deposits



Borrowings



Subordinated Debt



Securities Portfolio

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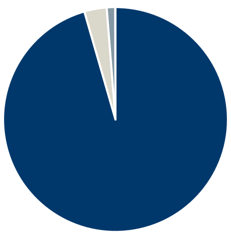
Current Portfolio

in millions

	Amortized Cost	Fair Value	Percent Value
U.S. Treasuries	$160	$159	-1.0%
FHLB, FNMA, and FHLMC Debentures	$2,583	$2,426	-6.1%
Residential Mortgage Backed Securities	$8,397	$7,685	-8.5%
Collateralized Mortgage Obligations	$13,787	$12,640	-8.3%
Municpal Bonds	$290	$260	-10.5%
Others	$2,780	$2,657	-4.4%
Total Securities	**$27,997**	**$25,827**	**-7.8%**

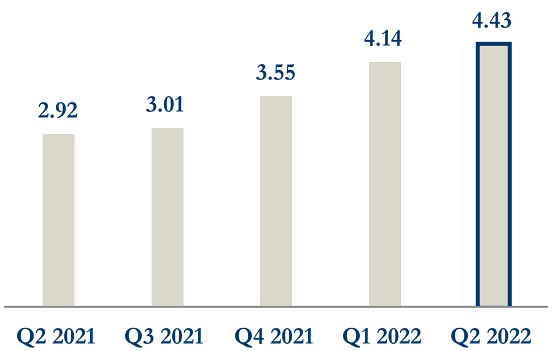
Quarterly Purchase Activity

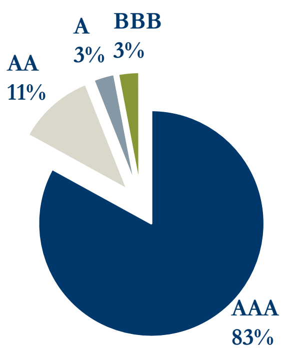
in millions



	Amortized Cost	Yield
Agency MBS / CMO	$1,565	3.30%
Corporate	$53	3.41%
Municipal	$20	1.97%
Total	**$1,638**	**3.29%**

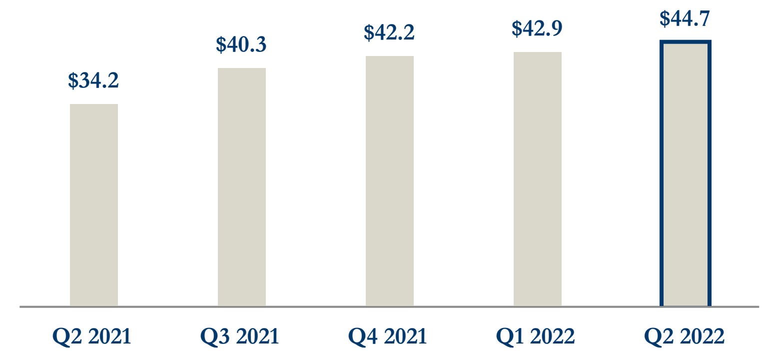
Duration / Credit Ratings





Quarterly Change in Premium Amortization

in millions



$5.09	$6.16	$1.85	$0.76	$1.75	Qtr Change

Interest Rate Sensitivity

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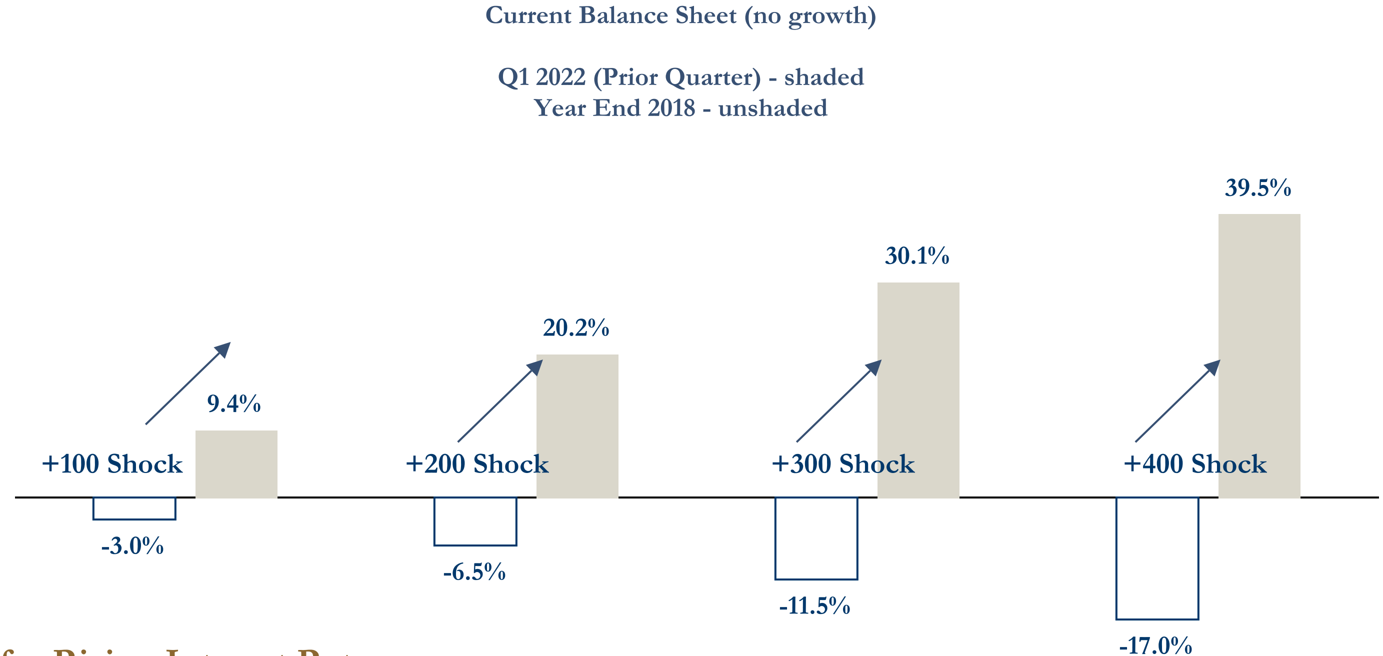
% Change in Net Interest Income Due to Change in Rates



Well positioned for Rising Interest Rates:

- The balance sheet has significantly shifted to asset sensitive from liability sensitive over the last three years
- The Bank’s focus on growing floating rate loans has led to the dramatic shift in our positioning for higher rates
- The Bank expects that continued balance sheet growth will further magnify the effect that higher interest rates will have on earnings power

Non-Interest Income Trend

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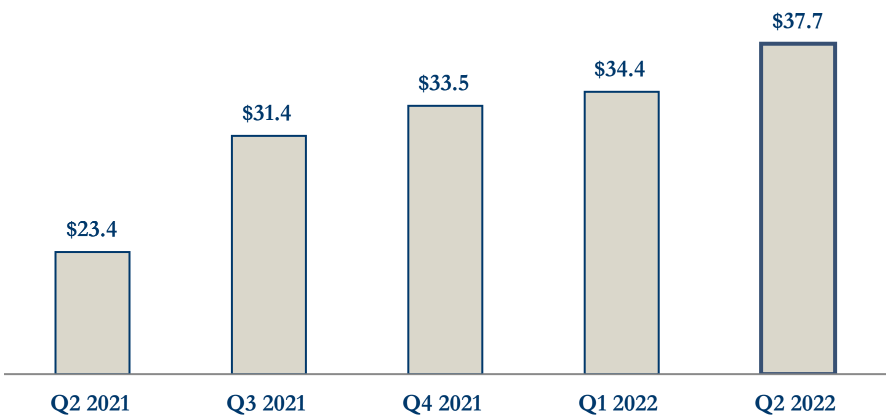
Non-Interest Income

in millions



84.5%	29.5%	38.3%	5.2%	61.2%	**% YoY Change**

Key Fee Income Drivers

in millions

		QoQ		YoY	
	Q2 2022	$	%	$	%
Lending Fees	$13.5	$0.64	5%	$4.93	58%
Foreign Exchange	$5.4	$0.32	6%	$3.04	132%
Deposit / Treasury Management	$5.3	$0.73	16%	$1.99	59%
Gain on Sale of Loans	$2.5	($0.57)	(19)%	($0.94)	(28)%
Trade Finance	$2.5	$0.21	9%	$0.35	16%

Non-interest income continues to climb:

- Non-interest income for the 2022 second quarter was $38 million, an increase of $14 million, or 61.2 percent, compared to the same period last year
- The largest drivers of fee income this quarter were from lending fees and foreign exchange income, which are, in large part, driven by our newer business lines

Non Interest Expense Trend

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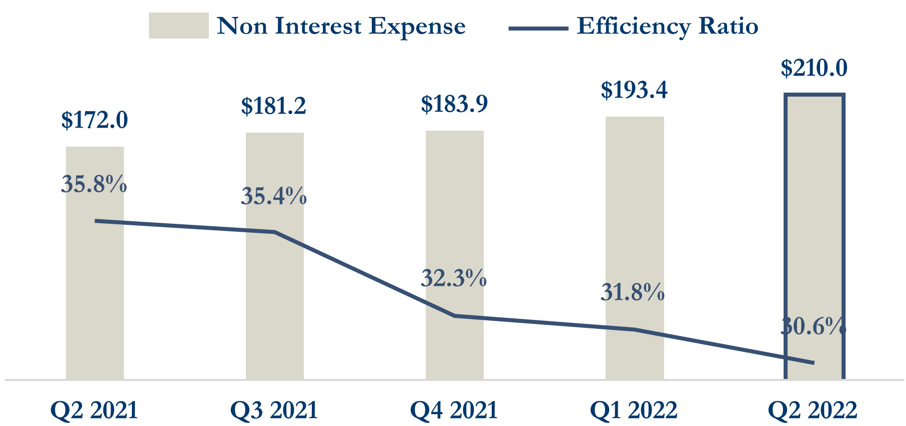
Non-Interest Expense

in millions



13.3%	12.9%	16.7%	16.2%	22.1%	% YoY Change
35.8%	35.4%	32.3%	31.8%	30.6%	Efficiency Ratio(1)

Expense growth:

- Year-over-year increase of $38 million, or 22 percent, to $210 million for the 2022 second quarter
- The increase is mainly due to the addition of new private client banking teams, national banking practices, and operational personnel, as well as consulting and professional fees related to various new projects initiated to support the Bank's growing needs
- Despite significant team hiring and operational investment, the efficiency ratio continues to improve
- Leading efficiency can be attributed to the Bank's differentiated approach:
  - Commercial-only, with no retail branch network
  - Word-of-mouth client acquisition strategy, which means no advertising or major marketing campaigns

1) Non-GAAP financial measure. Please refer to the Appendix for a reconciliation of this non-GAAP financial measure to the most comparable GAAP measure

Capital Overview

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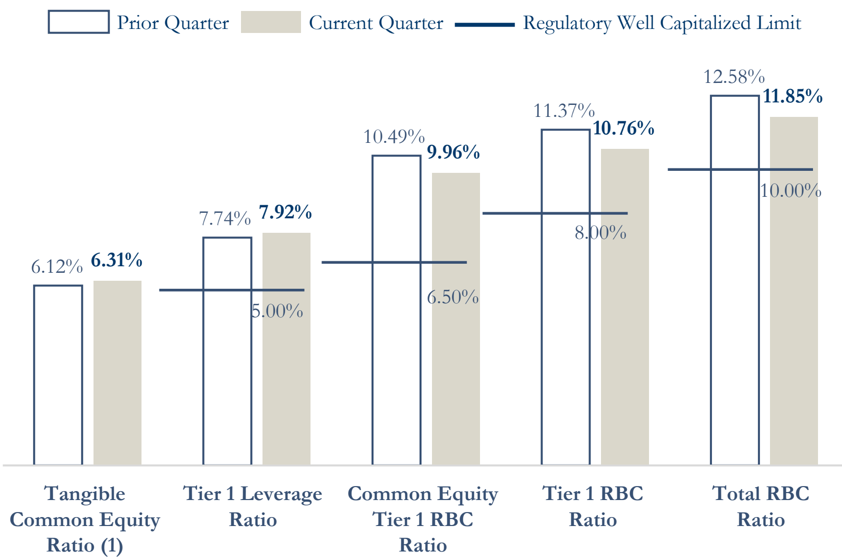
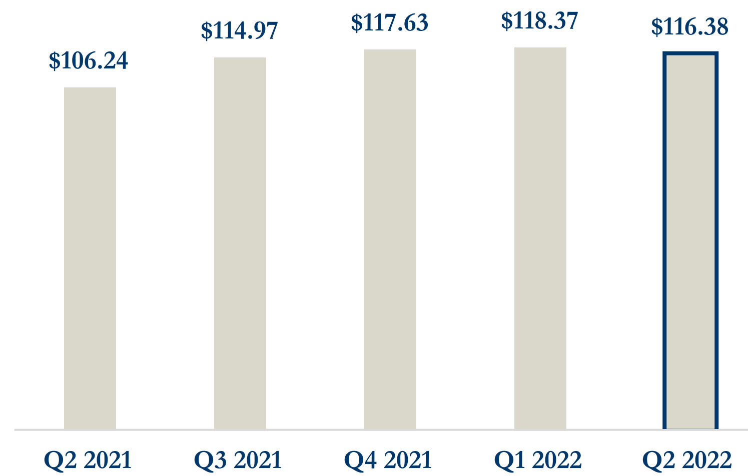
Capital Ratios – Current Quarter Change



+19 bps	+18 bps	-53 bps	-61 bps	-73 bps	**Qtr Change**

Book Value per Common Share



$3.55	$8.73	$2.66	$0.74	$(1.99)	**$ Qtr Change**
3.5%	8.2%	2.3%	0.6%	(1.7)%	**% Qtr Change**

Well-capitalized Capital Position:

- Our focus remains on risk-based ratios due to the low-risk nature of our asset profile
- All capital ratios remain well in excess of regulatory requirements
- Book value per common share remains pressured due to the temporary impact of the unrealized mark-to-market losses on the securities available-for-sale portfolio

1) Non-GAAP financial measure. Please refer to the Appendix for a reconciliation of this non-GAAP financial measure to the most comparable GAAP measure

Performance Summary

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2nd Quarter Highlights:

- Net deployment of $5.7 billion
  - Loan growth of $5.6 billion
  - Securities growth of $72 million
- Total revenue reaches $687 million, up 43 percent, year-over-year
  - Net interest income: $649 million, up 42 percent, year-over-year
  - Non interest income of $38 million, up 61 percent, year-over-year
- Efficiency ratio[1] ticks down to 30.6 percent
- Record pre-tax, pre-provision revenue[1] of $477 million
- Record net income of $339 million, an increase of 58 percent, year-over-year
- Return on common equity ratio of 17.94 percent
- Diluted earnings per share of $5.26, up 47 percent, year-over-year

Year-to-date Highlights:

- Net deployment of $11.3 billion
  - Loan growth of $7.1 billion
  - Securities growth of $4.2 billion
- Total revenue reaches $1.3 billion, up 41 percent, year-over-year
  - Net interest income: $1.2 billion, up 42 percent, year-over-year
  - Non interest income of $72 million, up 29 percent, year-over-year
- Efficiency ratio[1] ticks down to 31.2 percent
- Pre-tax, pre-provision revenue[1] of $891 million
- Net income of $678 million, an increase of 67 percent, year-over-year
- Return on common equity ratio of 17.69 percent
- Diluted earnings per share of $10.54, up 55 percent, year-over-year

1) Non-GAAP financial measure. Please refer to the Appendix for a reconciliation of this non-GAAP financial measure to the most comparable GAAP measure

Supplemental Information

Paycheck Protection Program

Funding and Liquidity Details

Paycheck Protection Program

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Ending Loan Balance

in millions

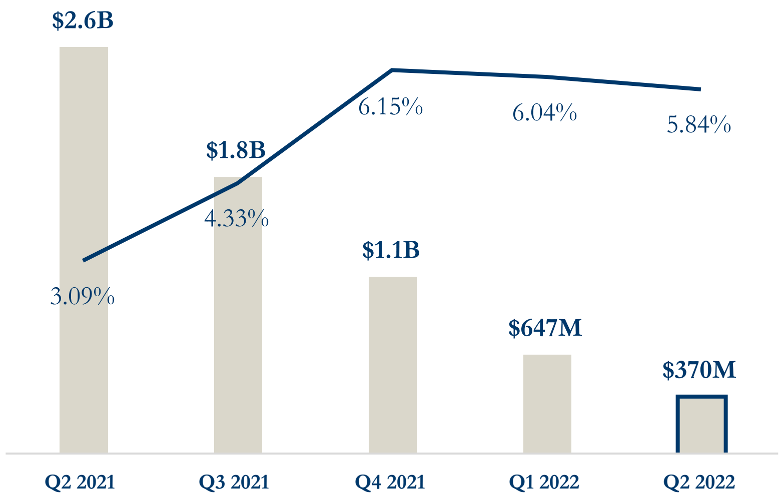
	Q1 2022	Change	Q2 2022
Round 1 (2020)	$113	$ (38)	$75
Round 2 (2021)	360	(161)	199
	$473	**$(199)**	**$274**

Fee Activity

in millions

	Total LTD	Remaining	Q2 2022 Recognized
Round 1 (2020)	$54	$—	$—
Round 2 (2021)	39	5	4
	$93	**$5**	**$4**

Average Balance And Yield



Quarterly Fee Trend

in millions

	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
Round 1 (2020)	$12	$9	$2	$1	$—
Round 2 (2021)	3	7	13	7	4
	$15	**$16**	**$15**	**$8**	**$4**

Funding and Liquidity Details

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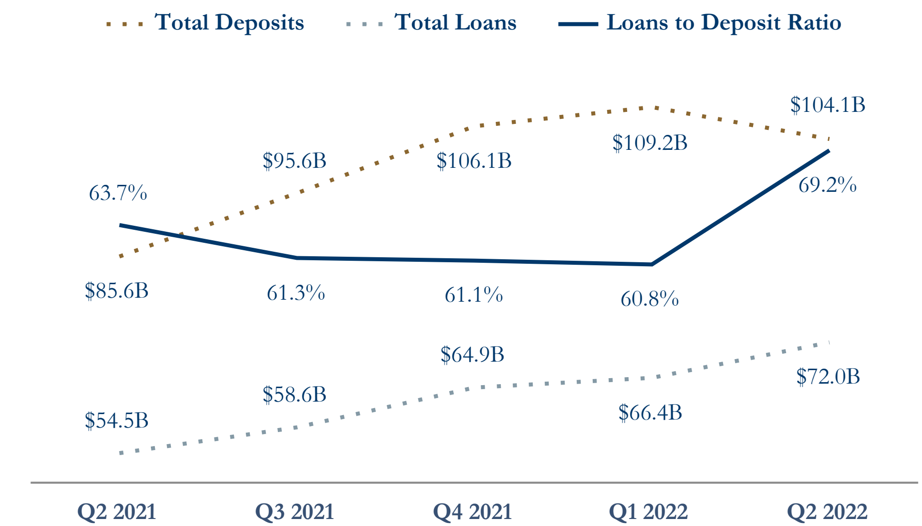
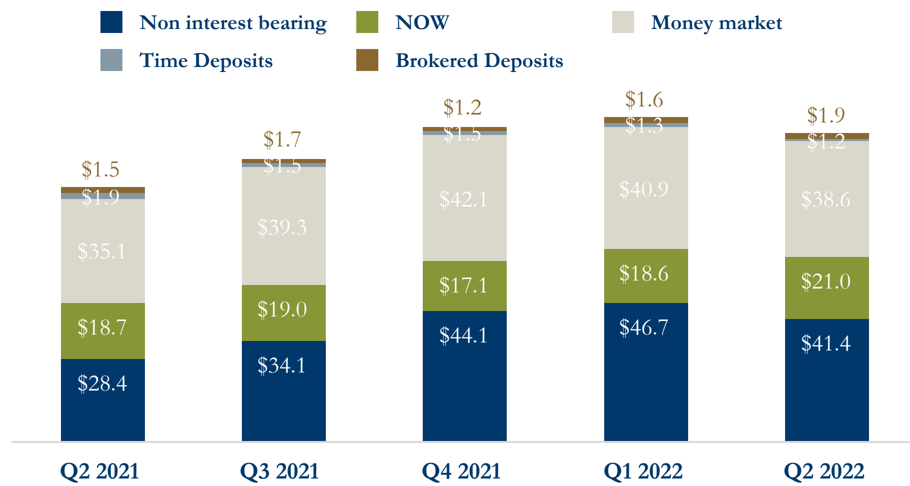
Loans-to-Deposits Trend

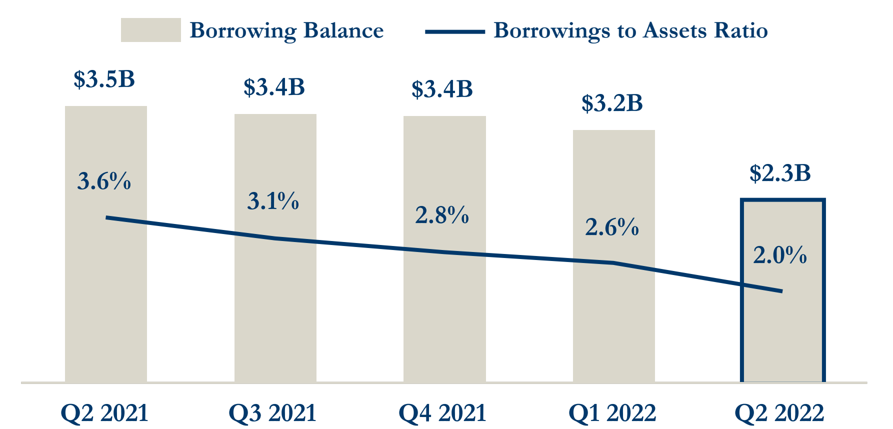


Ending Deposit Balances

in billions

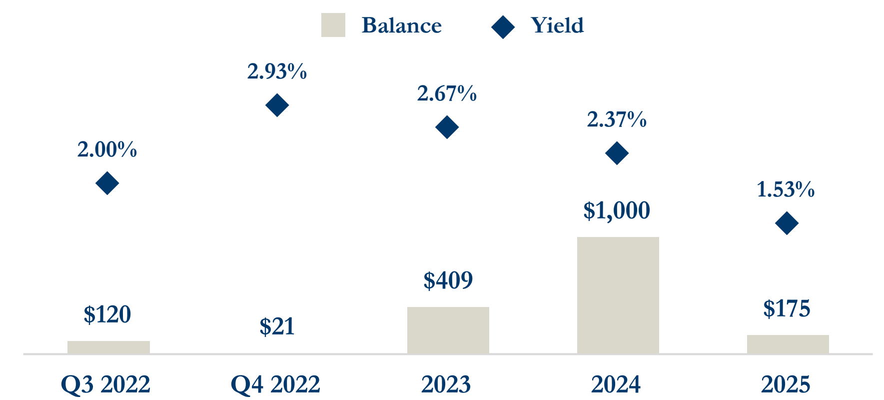


Borrowings-to-Assets Trend



Borrowings[1] Scheduled Roll-off

in millions



1) Contains $1.25 billion of overnight borrowings that have been swapped to fixed positions and are bucketed at the SWAP maturity date

Strategic and Historical Information

Overview of Signature Bank

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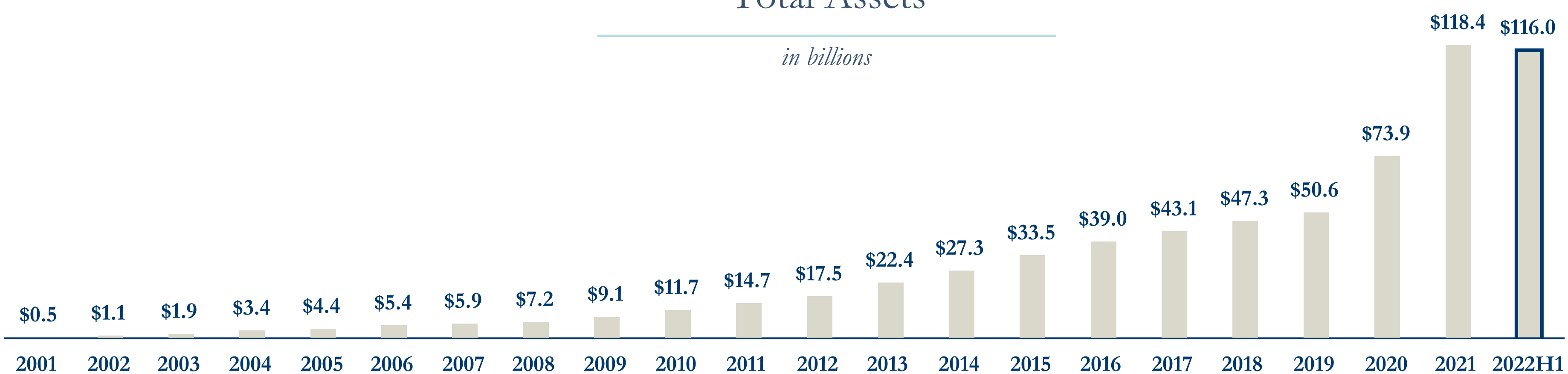
- Headquartered in New York City
- Founded in 2001 and organically grown
- Full service commercial bank
- Provides banking services to privately owned business clients, their owners and senior managers through a differentiated branch-lite, high touch, single point of contact, private client banking business model
- Outside of our in-market traditional commercial and private client banking services, we have nationwide coverage in areas including Venture Banking, Fund Banking, Specialized Mortgage Banking Solutions, Equipment Finance and Leasing, Asset Based Lending, Digital Banking & Payments, SBA Lending, Corporate Mortgage Finance, and Healthcare Banking and Finance

Market Cap(1) $11.2Bn	ROAA 1.14%
Total Assets $116Bn	ROACE 17.94%
Total Loans $72Bn	Efficiency Ratio(3) 30.58%
Total Deposits $104Bn	Non Accrual Loans 0.23%
U.S. Deposit Rank(2) #19	CET1 Ratio 9.96%

Total Assets

in billions



Source: S&P Global Market Intelligence, Company Filings
Note: Financial data as of or for the quarter ended 6/30/22
1. Market Cap as of 6/30/22
2. S&P Global MI as of 12/31/2021, ranking excludes foreign owned US bank subsidiaries and other deposit-taking non-branch companies such as broker/dealers, credit card companies, insurers and processors
3. Non-GAAP financial measure. Please refer to the Appendix for a reconciliation of this non-GAAP financial measure to the most comparable GAAP measure

How are we Different?

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	SIGNATURE BANK®	Mega Banks
Lines of Business	*Pure play - commercial bank only*	*Conglomerate*
Client Segmentation	*None: Single point of contact*	*Multiple segments*
Client Profitability	*Private Client Group: Single point of contact*	*Silo approach: multiple / competing profit centers*
Consistency of Relationship	*Long-term relationship banking*	*High turnover and frequent transfers*
Middle Management - Client Development	*Little to None*	*Many layers*
Senior Management Client Involvement	*Frequent client contact*	*Limited client contact*
Client Relationship Perspective	*Relationship is with group director & team*	*Relationship is with the financial institution*
Advertising	*Reputation / Word-of-Mouth*	*Branding & promotional*
Banker Compensation	*Objective / Consistent*	*Inconsistent and often subjective*

How are we Different?

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COMPETITORS
Multiple Contacts

SIGNATURE BANK
Single Point-of-Contact Approach

National Presence

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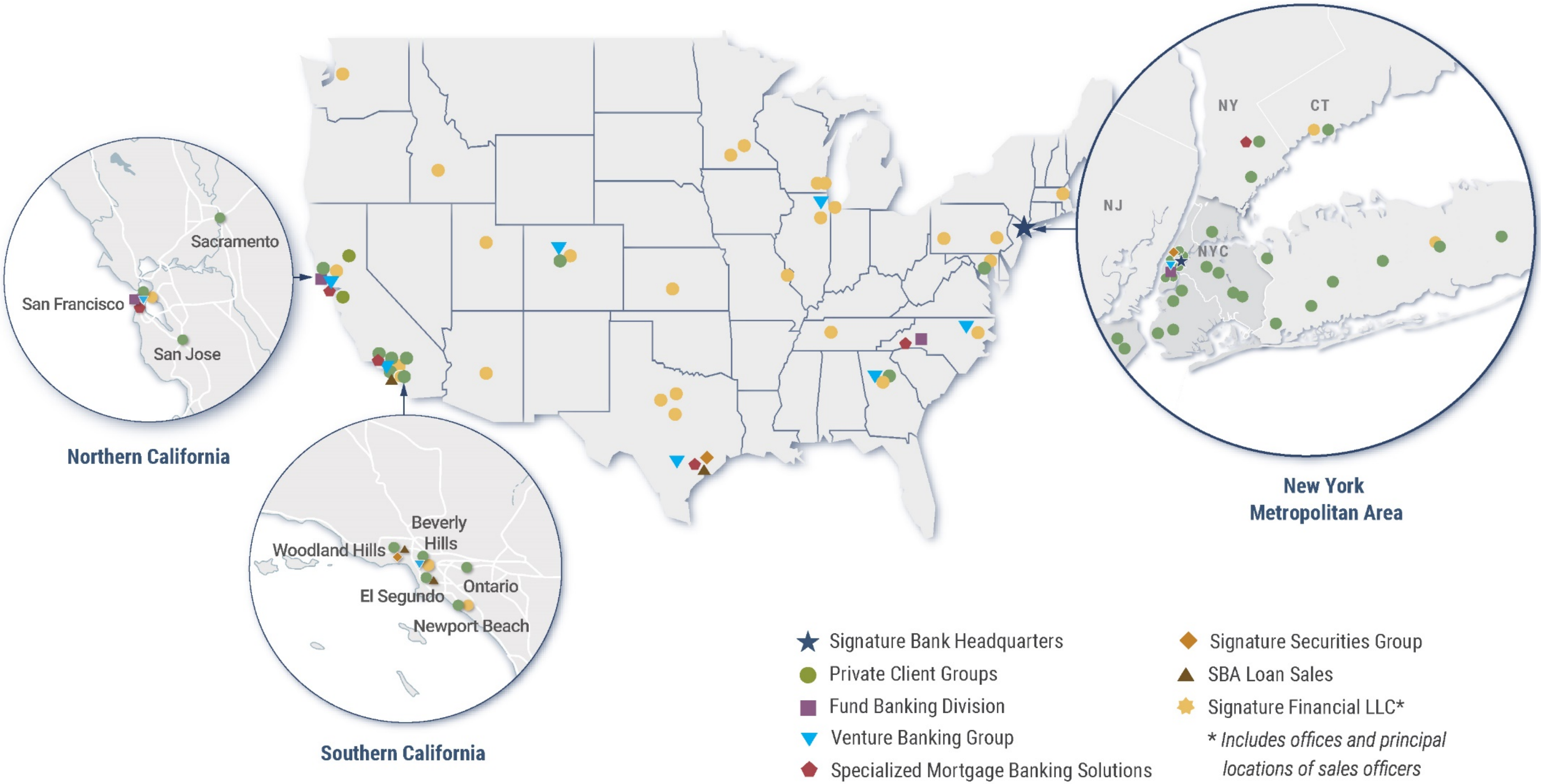

Note: As of June 30, 2022

Commercial Banking Presence

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- Signature Bank has proven its ability to build franchises consistently throughout its history through lift-outs of top bankers
- Our model attracts veteran bankers in their field that ultimately lead the Bank into new, focused, niche businesses
- Signature Bank's approach to growth is a very efficient use of capital that has resulted in an organic growth profile with no goodwill on the balance sheet

New York Private Client Banking Teams
95 teams offering traditional banking services to privately held businesses and their owners

Signature Securities Group
Licensed broker-dealer, investment adviser and member of FINRA/SIPC

SBA Securitization Platform
Perennially a top 3 SBA pool assembler nationwide

Commercial Real Estate Team
One of the largest Multi family / Commercial property balance sheet lenders with deep relationships in the New York Metro area for many decades (pre-dates the Bank)

SBA Lending Team
National in scope. Offers 504 and 7(a) small business loans

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Asset Based Lending
Specializes in secured lending to privately held businesses and offers the bank credit diversity (pre-dates the Bank)

Corporate Mortgage Finance Team
National in scope. Provides warehouse lines of credit to licensed mortgage lenders (pre-dates the Bank)

Specialized Mortgage Banking Solutions
Provides treasury management and banking services to mortgage services and are national in scope.(pre-dates the Bank)

Signature Financial
A subsidiary of the Bank, has grown to be the 15th largest US Bank equipment lender and is national in scope (pre-dates the Bank)

Digital Asset Banking Team Focused on banking cryptocurrency-related businesses and have become the recognized leaders in the space.
Their significant growth is driven, in part, by Signet™

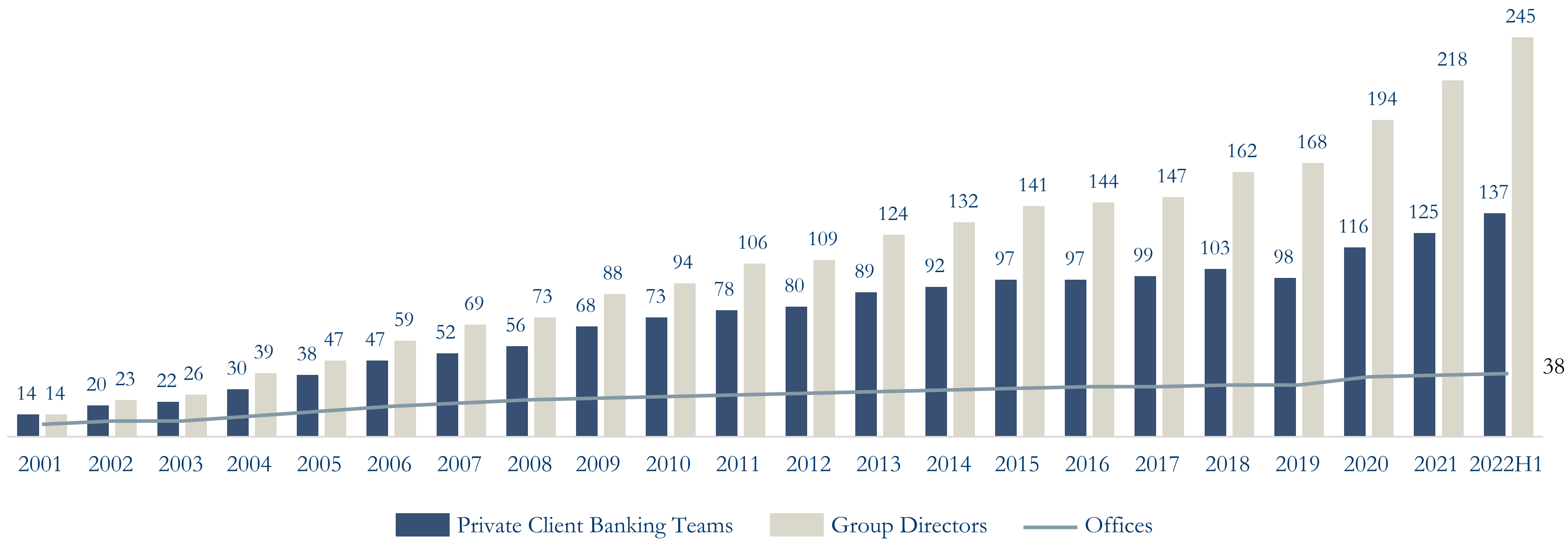
Venture Banking Group
National in scope, and provide banking services to the innovation economy (pre-dates the Bank)

West Coast Private Client Banking Teams
33 teams located in California and offer banking services to privately held businesses and their owners

Fund Banking Division
National in scope, and focused on capital-call lending to large private equity funds and their limited partners, which are primarily institutional in nature. (pre-dates the Bank)

Signet™
Blockchain-based, real-time (24/7/365) payments solution

Strong Recruiting / Retention Platform



- More than 90% of Signature Bank's employees have been **recruited from top financial institutions**
- **Limited turnover** – the Bank offers the **strongest objective variable incentive** of any institution
- Work environment in conjunction with strong financial incentives has created a **time and cycle tested retention model**
- Well-designed variable compensation structure ensuring **balanced growth (loans and deposits), credit performance and long-lasting client relationships**

Note: *In 2019, the reorganization of Private Client Banking teams led to a decline in banking teams reported due to the active combination of Group Directors into larger teams

Payments Innovation with the Signet Platform

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Why Signature Bank created the Signet™

- Commercial clients of Signature Bank asked for a payment solution that would better support the needs of their operations than the legacy payment networks established decades ago
- Blockchain technology introduces speed, security, and efficiency to transactions and has the potential to revolutionize commercial banking
- Developing a blockchain-based wallet infrastructure allows Signature Bank to grow with the Digital Asset Industry, which keeps the Bank ahead of its peers as tokenization of various asset classes becomes commonplace

Blockchain technology addresses the "friction" that hinders legacy payment rails

- **Expensive**
  Payment options such as wire transfers, ACH and checks are layered with administrative and operational costs, which businesses and financial institutions must bear.
- **Slow, Cumbersome, & Inaccessible**

  ACH and checks can take 2-15 days to fully settle in recipient's bank account.

  Settlement of wire transfers is inconsistent and can range between minutes and weeks depending on circumstances, such as quantity and efficiency of correspondent banks involved in the transaction.

  Wire transfers and ACH are limited by banking hours, weekends and holidays.
- **Opaque & Uncertain**

  Limited visibility into the movement of funds via wire transfers, ACH and checks.

  Funds availability timelines are vague and non-deterministic.

  Confirmation of credit is not delivered upon completion; it is the responsibility of the Sender and Recipient to track a payment.
- **Fraud Exposure**

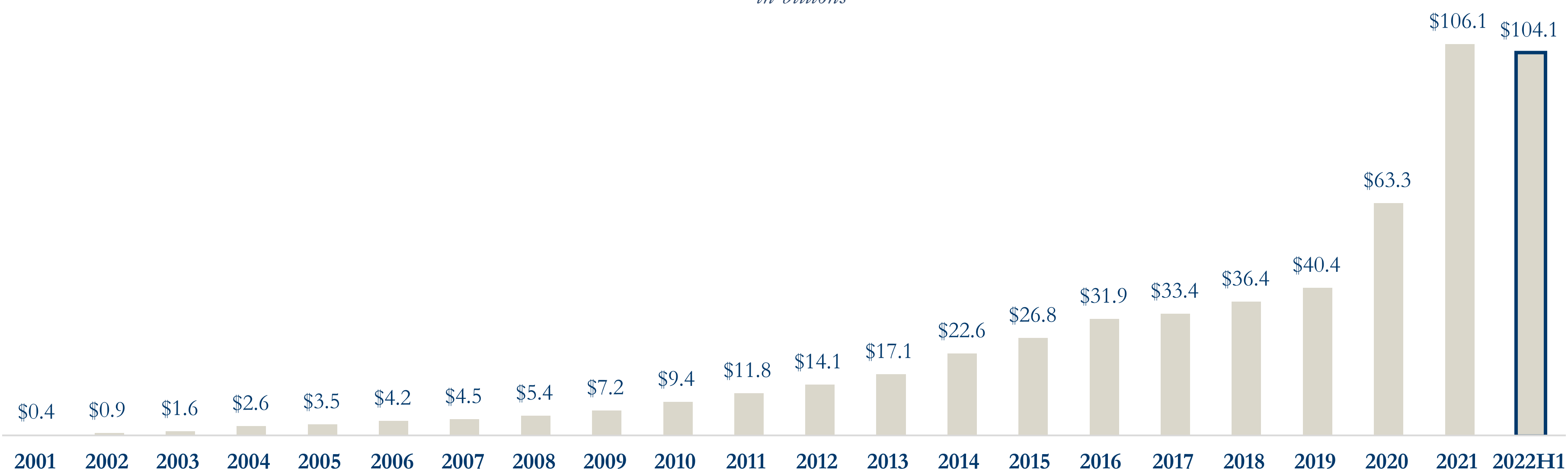
  Wire transfers, ACH, and checks expose information that can be used to facilitate unauthorized debits to account.

  No inherent verification or validation protocols embedded in ACH.

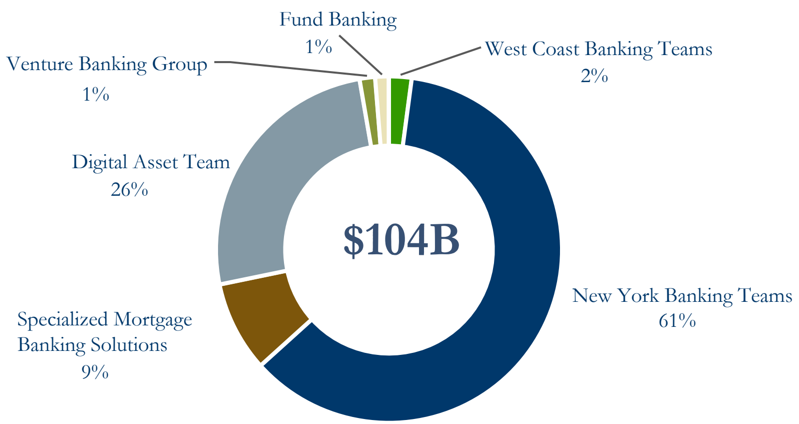
Strong Core Deposit Growth

Total Deposits

in billions



Diversified Deposit Profile



- The Bank achieved growth in deposits in every year since its inception in 2001.
- All growth is completely organic and has been realized through the execution of our single-point-of-contact model. The Bank has never participated in M&A.
- Over the last few years, our core deposit base has diversified across new geographies and sectors, leading to 39 percent of our deposits now coming from outside New York.

Loan Portfolio – Strong Credit History

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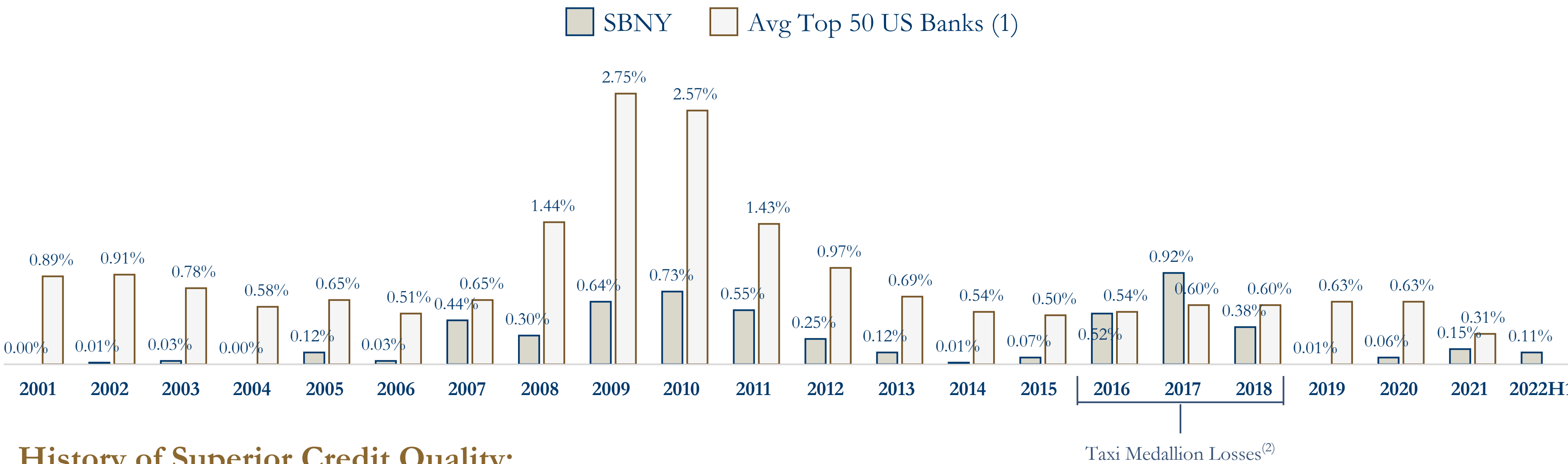
Total Net Charge offs / Average Loans



History of Superior Credit Quality:

- Our philosophy at Signature Bank starts with the executive management team's conservative credit culture and emanates throughout the organization
- We hire experienced bankers with a known and proven track record
- The combination of our veteran banking teams coupled with our high-quality and experienced senior underwriters have led to nearly two decades of out-performing the industry
- The Bank has experienced an average annual net charge off ratio of 0.25% since its founding in 2001, versus 0.91% for Top 50 US Banks[1] by asset size over the same period

1) Source: S&P Global Market Intelligence as of 12/31/2021, Top 50 US Banks by asset size excluding foreign banks and non-lending institutions
2) Signature Bank's losses from 2016 – 2018 were predominantly due to taxi medallion write-downs. The decline in medallion values was caused by ride-share apps such as Uber and Lyft (tech disruption) and not indicative of SBNY's credit underwriting. NCOs/Avg Loans on taxi medallion loans were 0.46%, 0.88%, and 0.35% in each of the three consecutive years

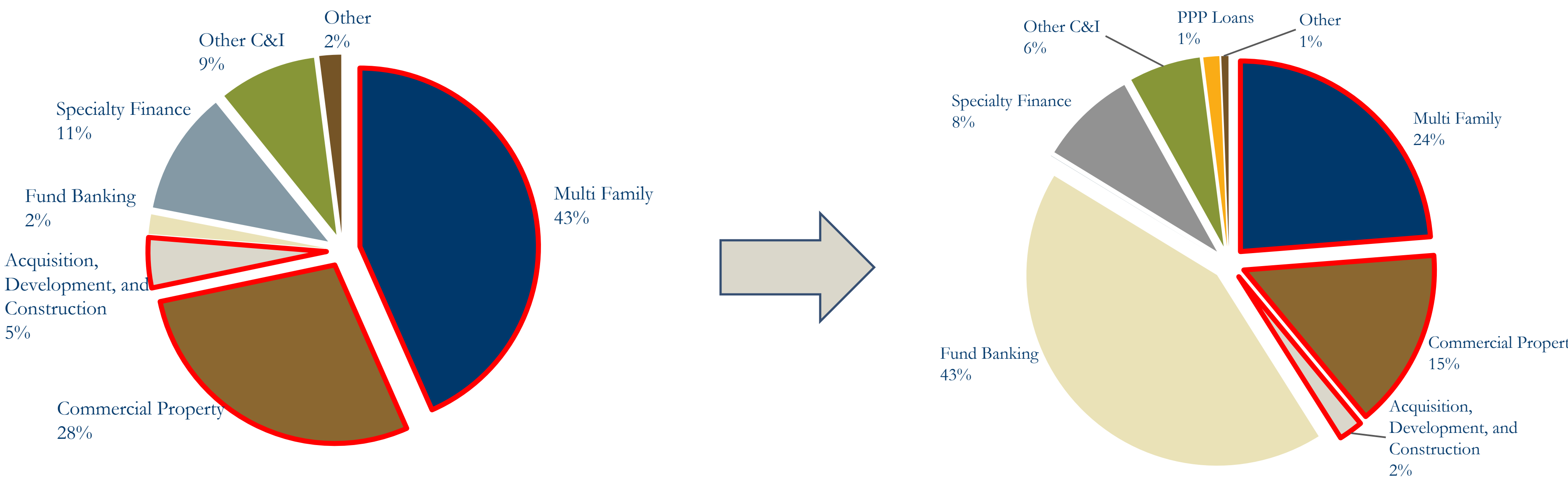
Loan Portfolio Diversification

Portfolio Mix Shift

Driven by a re-emphasis on organic C&I lending

Loan Portfolio: Q4 2018

Loan Portfolio: Q2 2022



Total Loans of $36.4 billion

- Total C&I loans comprise 22 percent of portfolio
- Commercial Real Estate at 76 percent of loans
- CRE Concentration of 551 percent
- 12 percent floating rate loans

Total Loans of $72.0 billion

- Total C&I loans comprise 57 percent of portfolio
- Total Commercial Real Estate at 41 percent of loans
- CRE Concentration of 304 percent
- 52 percent floating rate loans

Book Value and Earnings Growth over Time

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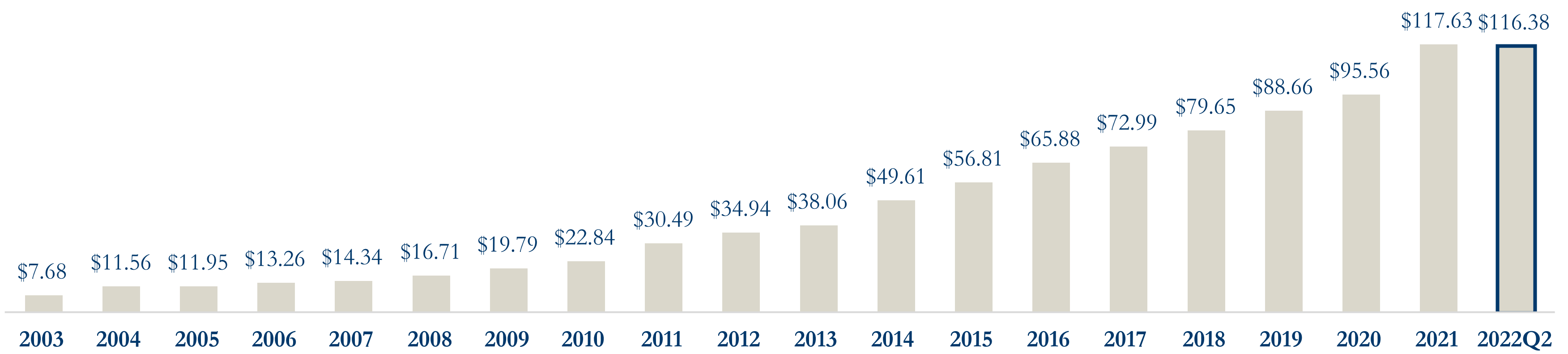
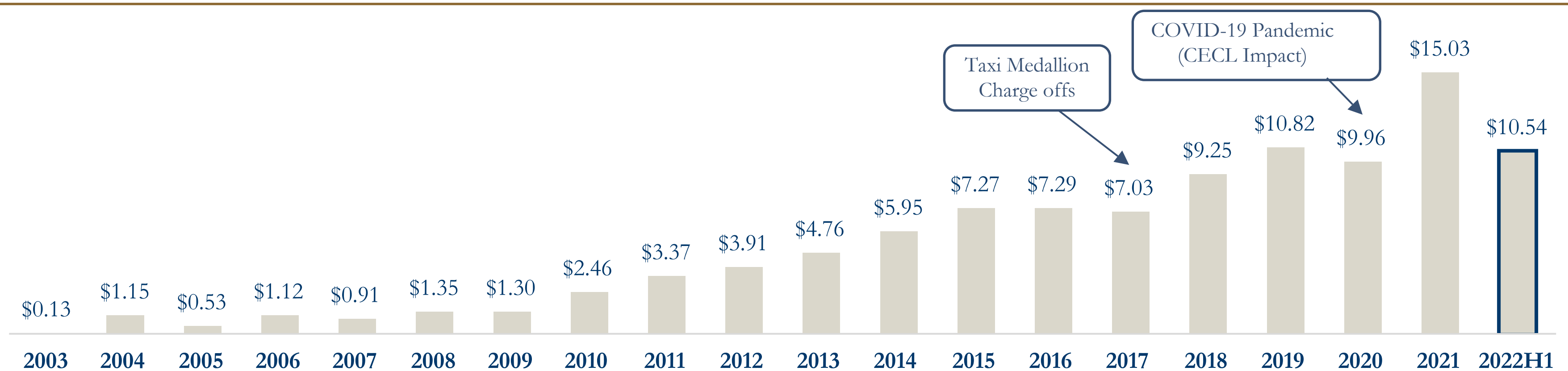
Book Value Per Share



Diluted Earnings Per Share



- By focusing on our high level of service through our single-point-of-contact model, the Bank has achieved strong, organic balance sheet growth which has consistently driven both tangible book value and earnings higher

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Appendix

Appendix: Non-GAAP Reconciliation

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All dollars in thousands
All quarterly results are unaudited

Description	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Six Months Ended June 30, 2021	Six Months Ended June 30, 2022
Tangible Common Equity Ratio							
Shareholders' Equity	$ 6,844,563	$ 7,679,139	$ 7,840,618	$ 8,173,161	$ 8,031,806		
Less: Preferred Equity	708,173	708,173	708,173	708,173	708,173		
Less: Intangible Assets	19,886	15,858	3,977	3,788	3,801		
Tangible Common Equity (TCE)	$ 6,116,504	$ 6,955,108	$ 7,128,468	$ 7,461,200	$ 7,319,832		
Consolidated total assets	$ 96,887,801	$ 107,850,739	$ 118,445,427	$ 121,847,302	$ 115,966,803		
Less: Intangible Assets	19,886	15,858	3,977	3,788	3,801		
Tangible Assets (TA)	$ 96,867,915	$ 107,834,881	$ 118,441,450	$ 121,843,514	$ 115,963,002		
Tangible Common Equity Ratio (TCE/TA)	6.31%	6.45%	6.02%	6.12%	6.31%		
Pre-tax Pre-provision earnings							
Net income (as reported)	$ 214,493	$ 241,423	$ 271,991	$ 338,534	$ 339,202	$ 405,025	$ 677,736
Income tax expense	85,769	85,592	106,560	73,354	133,272	137,181	206,626
Provision for credit losses	8,308	3,985	6,877	2,695	4,249	39,180	6,944
Pre-tax, pre-provision earnings	$ 308,570	$ 331,000	$ 385,428	$ 414,583	$ 476,723	$ 581,386	$ 891,306
Efficiency ratio							
Non-interest expense (NIE)	$ 172,019	$ 181,243	$ 183,948	$ 193,380	$ 210,045	$ 338,410	$ 403,426
Net interest income before provision for credit losses	457,221	480,876	535,921	573,559	649,106	863,727	1,222,666
Other non-interest income	23,368	31,367	33,455	34,404	37,662	56,069	72,066
Total income (TI)	$ 480,589	$ 512,243	$ 569,376	$ 607,963	$ 686,768	$ 919,796	$ 1,294,732
Efficiency ratio (NIE/TI)	35.79%	35.38%	32.31%	31.81%	30.58%	36.79%	31.16%
NIM Tax Equivalent Basis							
Net interest margin (as reported)	2.02%	1.88%	1.90%	1.98%	2.23%	2.05%	2.10%
Tax-equivalent adjustment	0.00%	0.00%	0.01%	0.01%	0.00%	0.01%	0.01%
Net interest margin, tax-equivalent basis	2.02%	1.88%	1.91%	1.99%	2.23%	2.06%	2.11%