SIGNATURE BANK®

Looking Forward. Giving Back.

1st Quarter 2022

Earnings Presentation

April 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; core loans (excluding PPP loans); average core loans (excluding PPP loans) yield 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 – 1Q 2022

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All dollars in millions, except for "per share" metrics

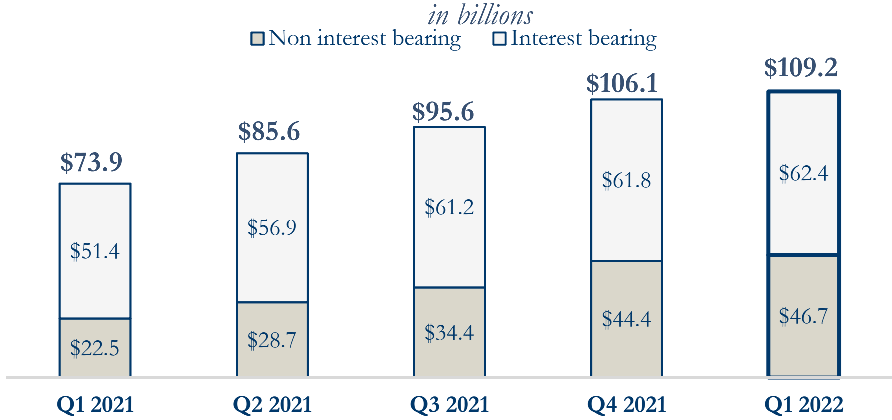
	Q1 2022	Q4 2021	Q1 2021	QoQ%	YoY%
Profitability	*(unaudited)*				
Net Income	$338.53	$271.99	$190.53	24%	78%
Pre-tax, Pre-provision Earnings[1]	$414.58	$385.43	$272.82	8%	52%
Earnings per Common Share - Diluted	$5.30	$4.34	$3.24	22%	64%
Return on Average Assets	1.16%	0.96%	0.97%		
Return on Average Common Equity	17.44%	14.76%	13.02%		
Efficiency Ratio[1]	31.81%	32.31%	37.88%		
Balance Sheet					
Total Deposits	$109,155	$106,133	$73,975	3%	48%
Gross Loans and Leases	$66,404	$64,863	$50,953	2%	30%
Total Assets	$121,847	$118,445	$85,382	3%	43%
Book Value per Common Share	$118.37	$117.63	$102.69	1%	15%
Common Equity Tier 1 RBC Ratio	10.49%	9.60%	10.92%		
Tangible Common Equity Ratio[1]	6.12%	6.02%	6.92%		

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

Total Deposit Balances

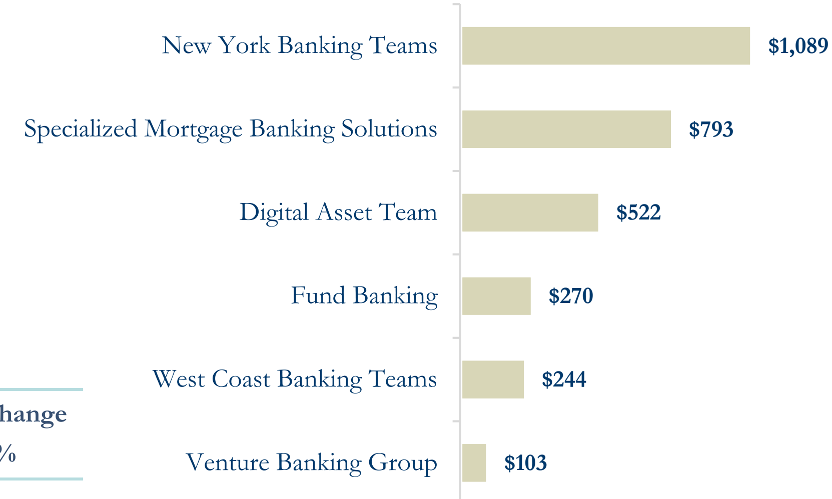
in billions



Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	
$10.7	$11.7	$10.0	$10.5	$3.0	**Qtr. Change**
30.5%	33.5%	36.0%	41.8%	42.8%	**DDA %**

Quarterly Deposit Growth Composition

in millions



Focused on core deposit growth:

- Continued strong deposit growth, with $3 billion for the quarter
- For the prior twelve months, deposits grew $35.2 billion, or 48 percent
- DDA at a high at 42.8 percent for the first quarter
- Deposit growth well diversified, with positive contributions coming from across the board

Loan Portfolio Overview

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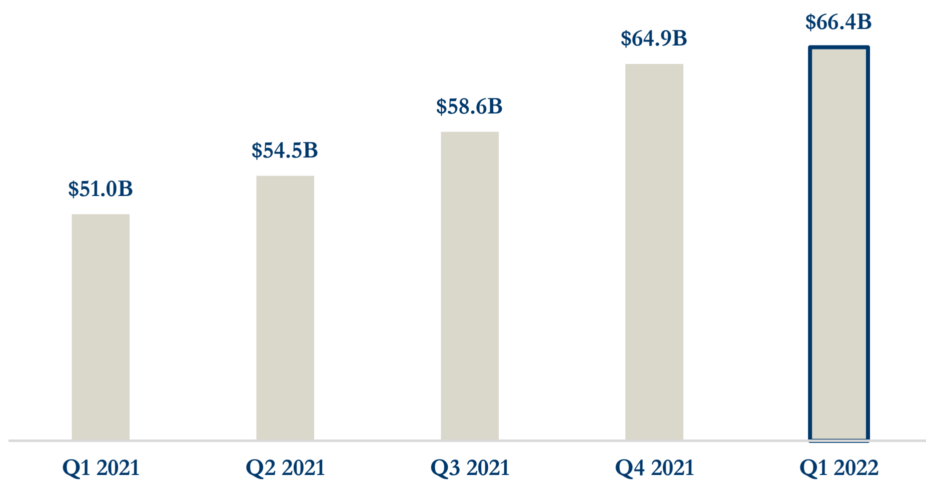
Gross Loan Balances

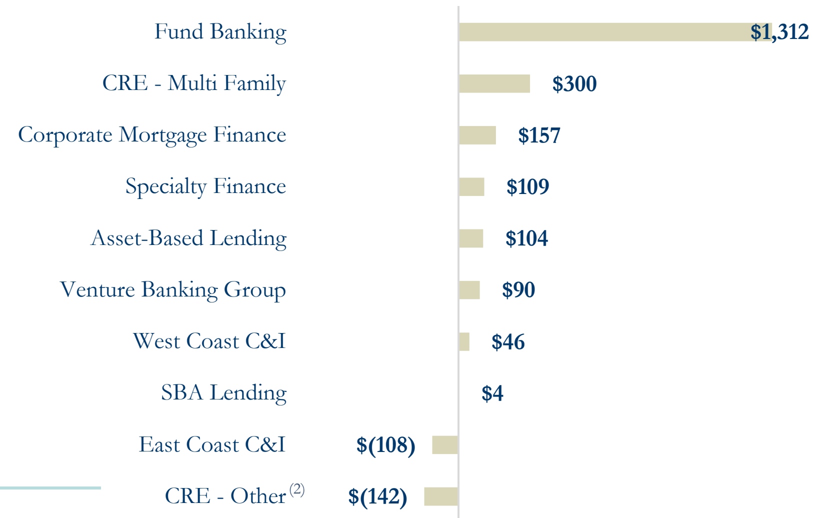
in billions



$2.1 B	$3.5 B	$4.1 B	$6.3 B	$1.5 B	**Qtr Change**
340%	345%	312%	312%	299%	**CRE Concentration**

Quarterly Core Loan Growth Composition(1)

in millions



Total Core Loan(3) Growth of $1.9 billion

Committed to Diversified Loan Growth:

- Quarterly loan growth of $1.5 billion, or 2.4 percent
- For the prior twelve months, loans grew $15.4 billion, or 30 percent
- Seven different lending verticals contributed a total of $811 million, in addition to $1.3 billion in growth from the Fund Banking Division
- CRE concentration decreases below 300 percent to 299 percent
- Loan portfolio now comprised of 51 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
3) Metric excludes Paycheck Protection Program (PPP) loans and 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

Credit Quality Details

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	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022 *(unaudited)*
Loans Past Due & Accruing					
Past due 30-89 days	$38.7	$94.8	$98.1	$97.5	$100.6
% of total loans	0.08%	0.17%	0.17%	0.15%	0.15%
Past due > 90 days	$4.9	$2.3	$81.2	$17.0	$10.8
% of total loans	0.01%	0.00%	0.14%	0.03%	0.02%
Non Accrual Loans					
Non accrual	$133.7	$136.1	$165.4	$218.3	$177.8
% of total loans	0.26%	0.25%	0.28%	0.34%	0.27%
Allowance for Credit Losses					
ACLLL reserve	$521.8	$514.8	$500.9	$474.4	$461.3
% of total loans	1.02%	0.94%	0.85%	0.73%	0.69%
Coverage ratio	390.21%	378.25%	302.85%	217.32%	259.49%
Provision for Credit Losses					
Provision for loan losses	$31.3	$8.4	$3.4	$7.2	$4.7
Provision for AIR	($0.5)	($0.1)	$0.6	($0.3)	($2.0)
Charge-offs					
Net charge-offs	$17.9	$15.3	$17.3	$33.7	$17.8
Annualized net charge-offs to average loans	0.15%	0.12%	0.12%	0.22%	0.11%

Note: All dollars in millions

Net Interest Income Overview

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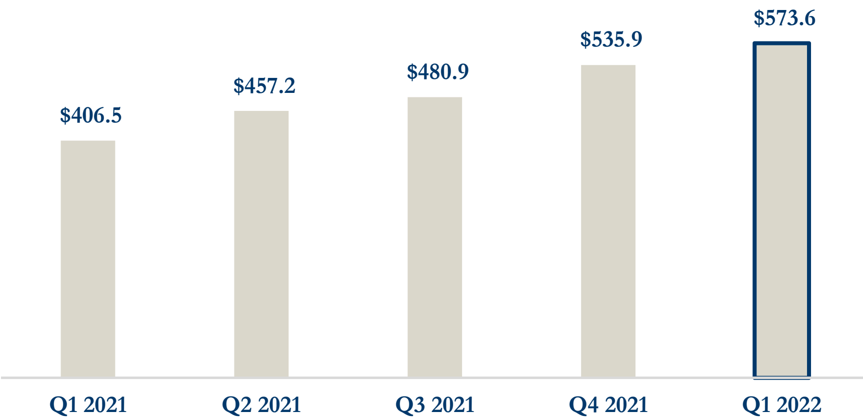
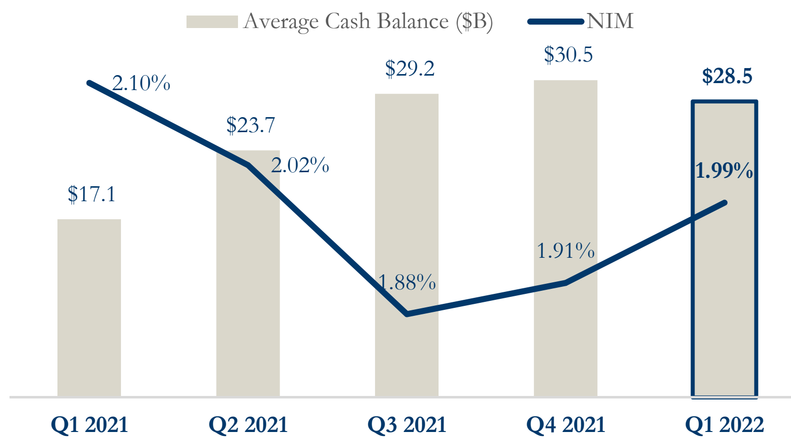
Net Interest Income Trend

in millions



$11.5	$50.7	$23.7	$55.0	$37.6	$ Qtr Change
2.9%	12.5%	5.8%	11.4%	7.0%	% Qtr Change
16.7%	18.1%	29.5%	35.7%	41.1%	% YoY Change

Net Interest Margin[1] and Average Cash Balance



Continued Emphasis on Growing Net Interest Income:

- Net interest income for the first quarter reached $574 million, an increase of $167 million, or 41 percent, year over year
- Net interest margin[1] increased 8 basis points to 1.99 percent. The inflection was due to the deployment of our cash balances into securities and loans, both of which increased by $4.1 billion and $1.5 billion, respectively
- Net interest margin continues to be affected by excess average cash balances which was driven by robust deposit flows
- Average cash balances decreased $2 billion this quarter for the first time in two years, and the estimated impact on margin from excess cash is 36 basis points

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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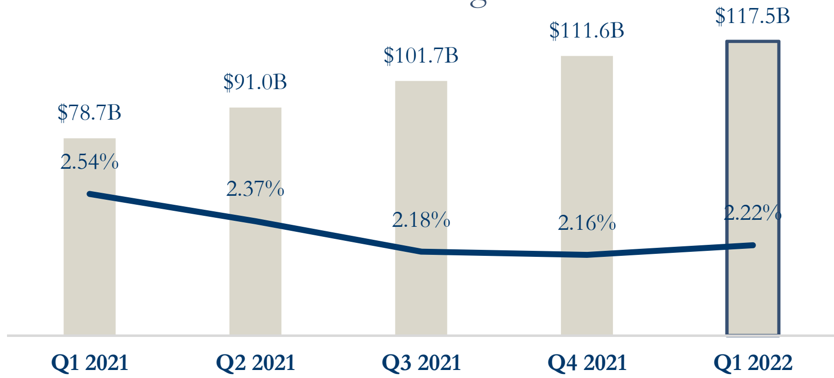
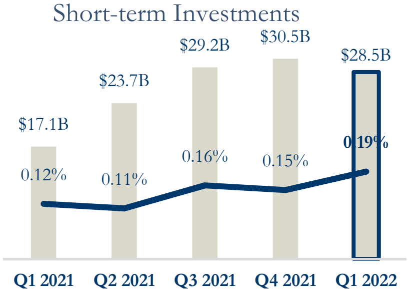
Asset Categories: Average Balance and Yields

Average Balance — Yield

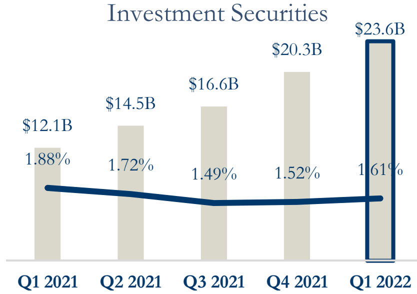
Interest Earning Assets



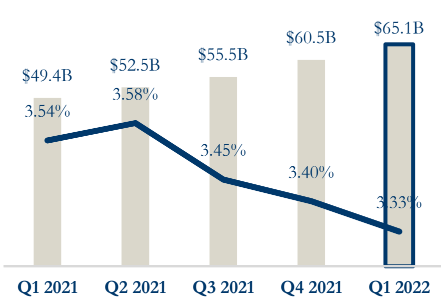
Short-term Investments



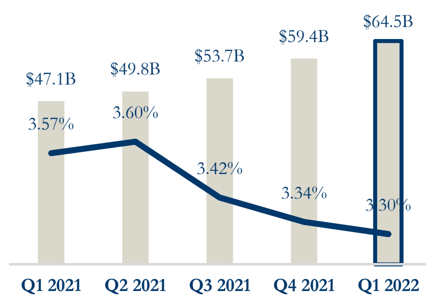
Investment Securities



Loans



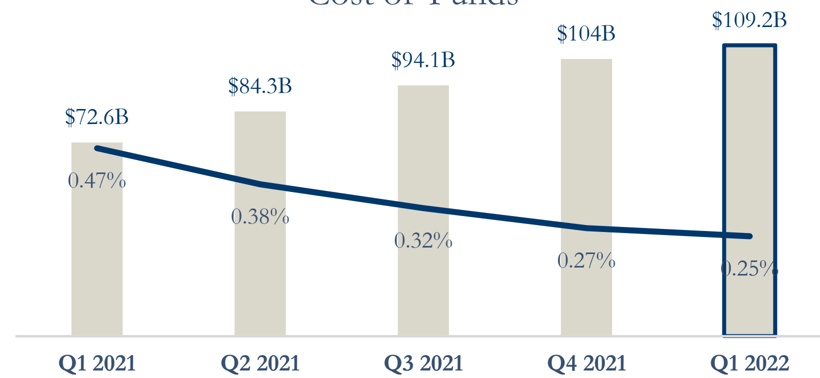
Core Loans[1]



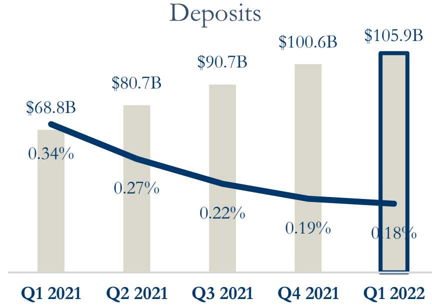
Liability Categories: Average Balance and Yields

Average Balance — Yield

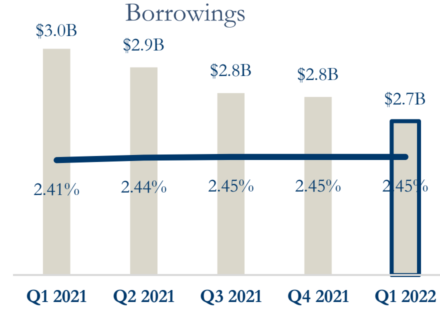
Cost of Funds



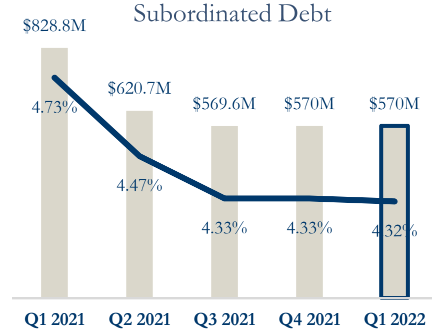
Deposits



Borrowings



Subordinated Debt



1) Metric excludes PPP loans and 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

Securities Portfolio

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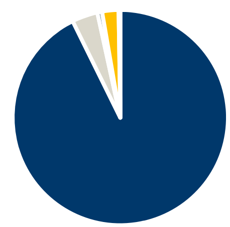
Current Portfolio

in millions

	Amortized Cost	Fair Value	Percent Value
U.S. Treasuries	$160	$160	0.0%
FHLB, FNMA, and FHLMC Debentures	$2,533	$2,417	-4.6%
Residential Mortgage Backed Securities	$8,222	$7,779	-5.4%
Collateralized Mortgage Obligations	$13,494	$12,719	-5.7%
Municpal Bonds	$276	$260	-5.8%
Others	$2,646	$2,584	-2.4%
Total Securities	**$27,331**	**$25,919**	**-5.2%**

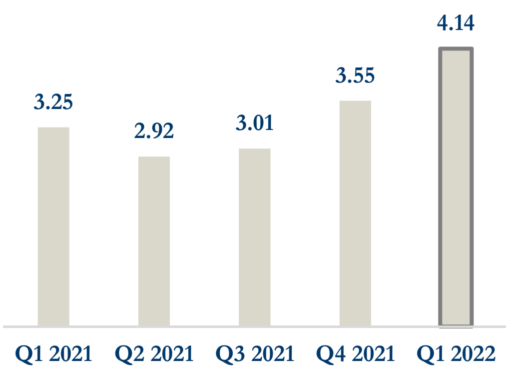
Quarterly Purchase Activity

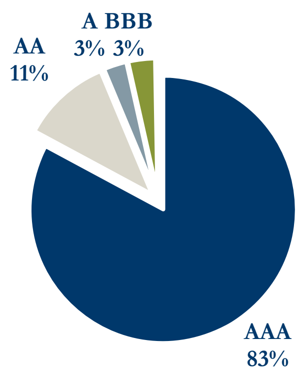
in millions



	Amortized Cost	Yield
Agency MBS / CMO	$5,654	2.40%
Corporate	$236	1.76%
Municipal	$44	4.36%
Treasury	$150	2.36%
Non Agency	$15	2.13%
Total	**$6,099**	**2.39%**

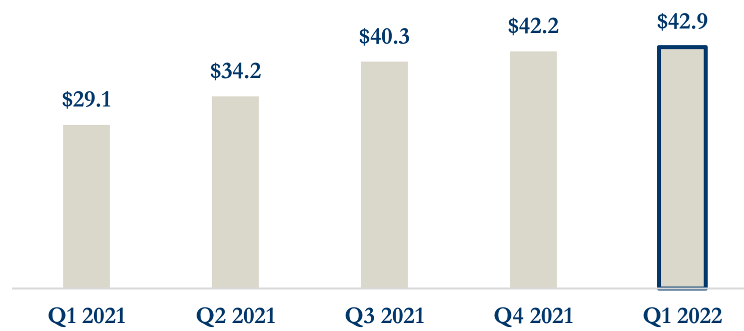
Duration / Credit Ratings





Quarterly Change in Premium Amortization

in millions



	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Qtr Change	$0.38	$5.09	$6.16	$1.85	$0.76

Interest Rate Sensitivity

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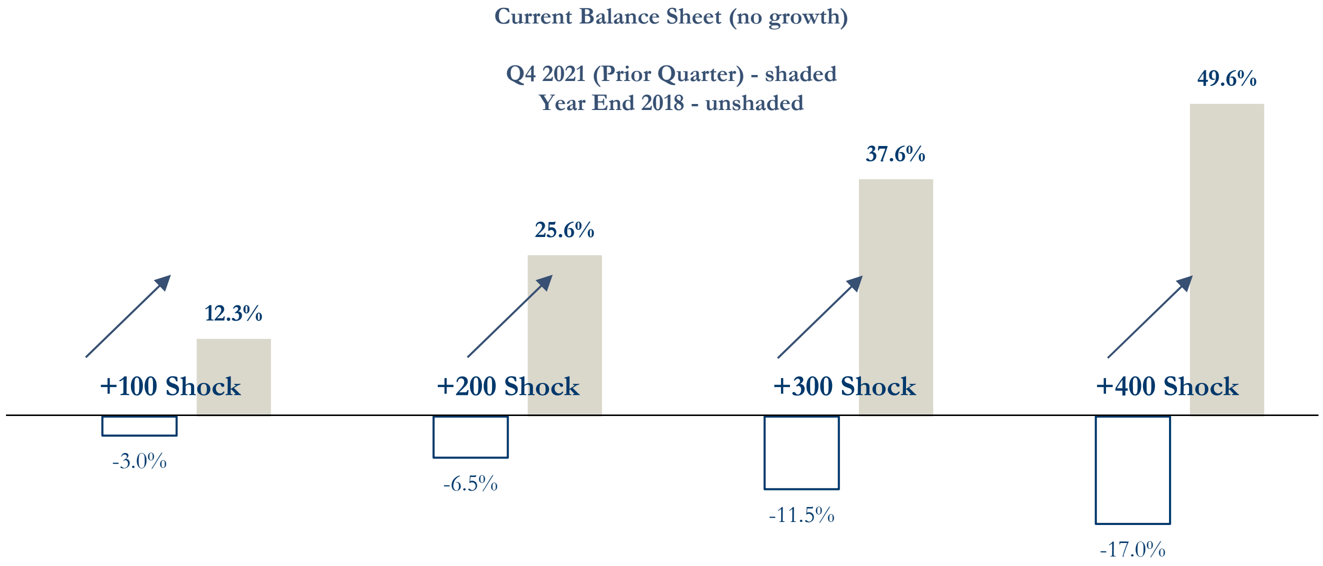
% Change in Net Interest Income Due to Change in Rates



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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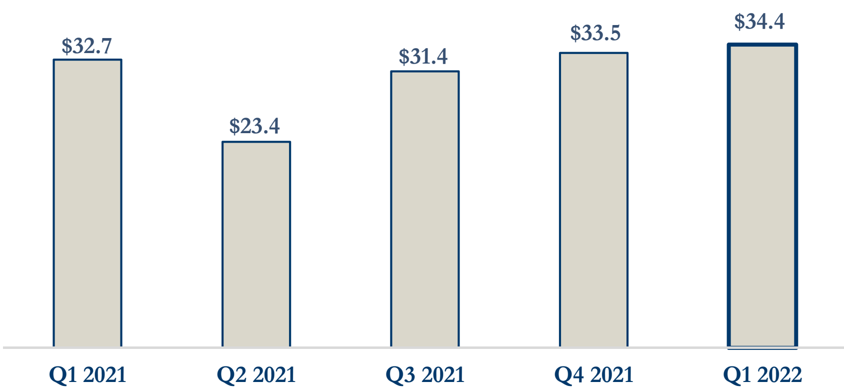
Non-Interest Income

in millions



130.6%	84.5%	29.5%	38.3%	5.2%	**% YoY Change**

Key Fee Income Drivers

in millions

		QoQ		YoY	
	Q1 2022	**$**	**%**	**$**	**%**
Lending Fees	$12.9	$1.48	13%	$3.28	34%
Foreign Exchange	$5.0	$1.07	27%	$2.99	146%
Deposit / Treasury Management	$4.6	$0.49	12%	$1.83	66%
Gain on Sale of Loans	$3.0	($2.04)	-40%	($4.04)	-57%
Trade Finance	$2.3	$0.03	1%	$0.06	3%

Non-interest income continues to climb:

- Non-interest income for the 2022 first quarter was $34.4 million, an increase of $1.7 million, or 5.2 percent, over the same period a year ago. The first quarter of 2021 included substantial SBA loan gains of $5.1 million
- 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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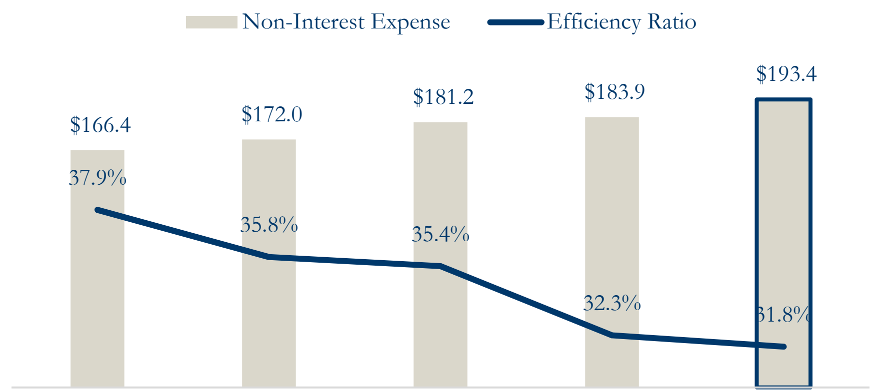
Non-Interest Expense

in millions



Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	
15.6%	13.3%	12.9%	16.7%	16.2%	**% YoY Change**
37.9%	35.8%	35.4%	32.3%	31.8%	**Efficiency Ratio(1)**

Contained expense growth:

- Year-over-year increase of $27 million, or 16.2 percent, to $193.4 million for the 2022 first quarter
- The increase is mainly due to the addition of new private client banking teams and operational support to meet the Bank's growing needs
- Despite significant team hiring, the banks efficiency ratio continues to improve lower
- 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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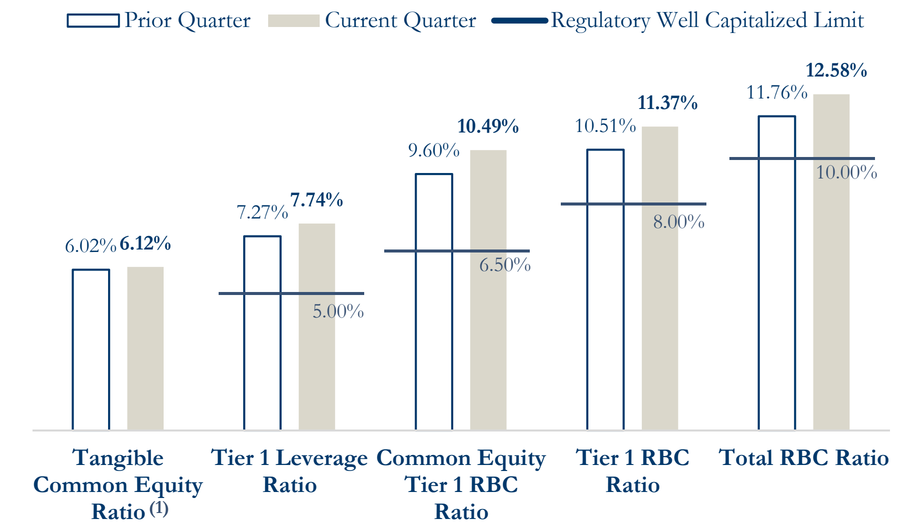
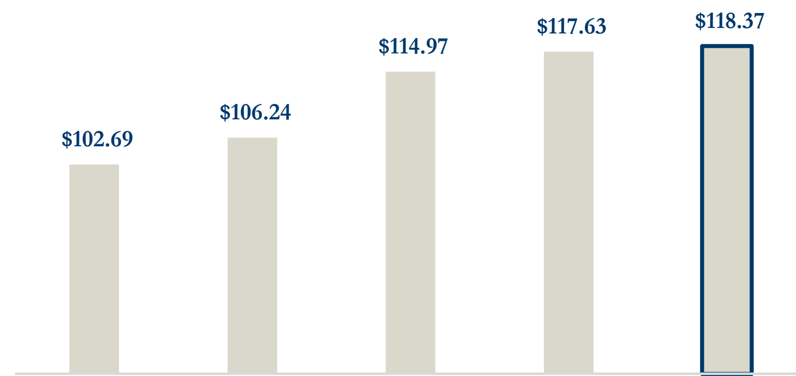
Capital Ratios – Current Quarter Change



+10 bps	+47 bps	+89 bps	+86 bps	+82 bps	**Qtr Change**

Book Value per Common Share



Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	
$7.13	$3.55	$8.73	$2.66	$0.74	**$ Qtr Change**
7.5%	3.5%	8.2%	2.3%	0.6%	**% Qtr Change**

Well-capitalized and Consistent Growth in Book Value:

- Our focus remains on risk-based ratios due to the low-risk nature of our asset growth profile
- All capital ratios remain well in excess of regulatory requirements
- Tangible common equity ratio continues to be pressured by excess cash balances due to robust deposit flows

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

Quarterly Highlights:

- Deposit growth of $3 billion, or 3 percent
- Net deployment of $6 billion
  - Core loan growth of $1.9 billion
  - Securities growth of $4.1 billion
- Total revenue reaches $608 million, up 38 percent year-over-year
  - Net interest income: $573.6 million, up 41 percent year-over-year
  - Non-interest income of $34.4 million, up 5 percent year-over-year
- Efficiency ratio ticks down to 31.8 percent
- Net Income of $339 million, an increase of 78 percent year-over-year
- Return on common equity ratio of 17.4 percent
- Diluted earnings per share of $5.30, up 64 percent year-over-year

Supplemental Information

Paycheck Protection Program

Funding and Liquidity Details

Paycheck Protection Program

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Ending Loan Balance

in millions

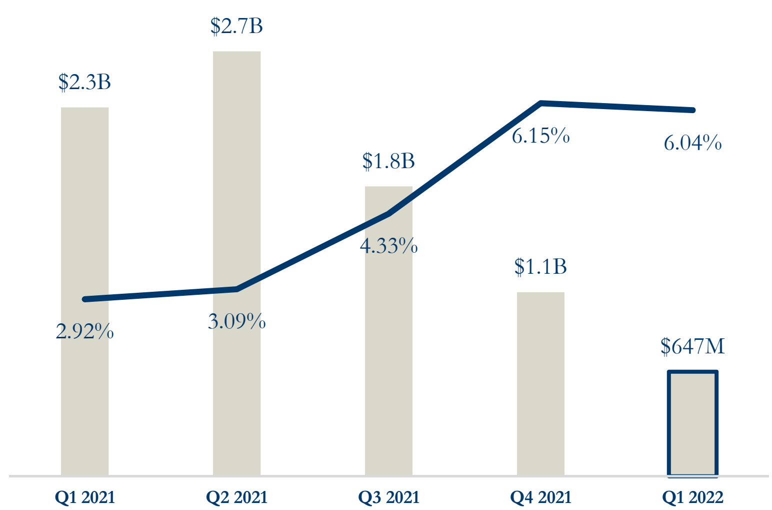
	Q4 2021	Change	Q1 2022
Round 1 (2020)	$249	$(135)	$113
Round 2 (2021)	587	(227)	360
	$836	**$(362)**	**$473**

Fee Activity

in millions

	Total LTD	Remaining	Q1 2022 Recognized
Round 1 (2020)	$54	$0	$1
Round 2 (2021)	39	10	7
	$93	**$10**	**$8**

Average Balance And Yield



Quarterly Fee Trend

in millions

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Round 1 (2020)	$10	$12	$9	$2	$1
Round 2 (2021)	1	3	7	13	7
	$11	**$15**	**$16**	**$15**	**$8**

Funding and Liquidity Details

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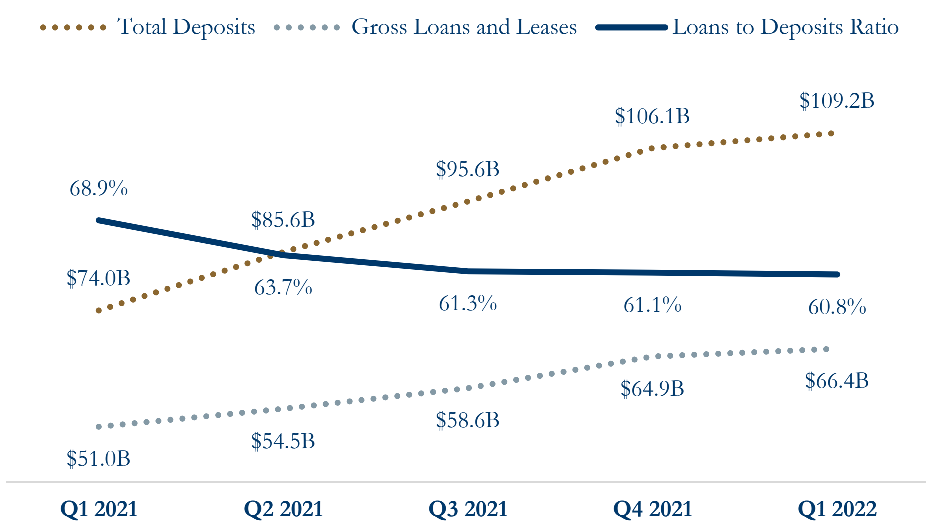
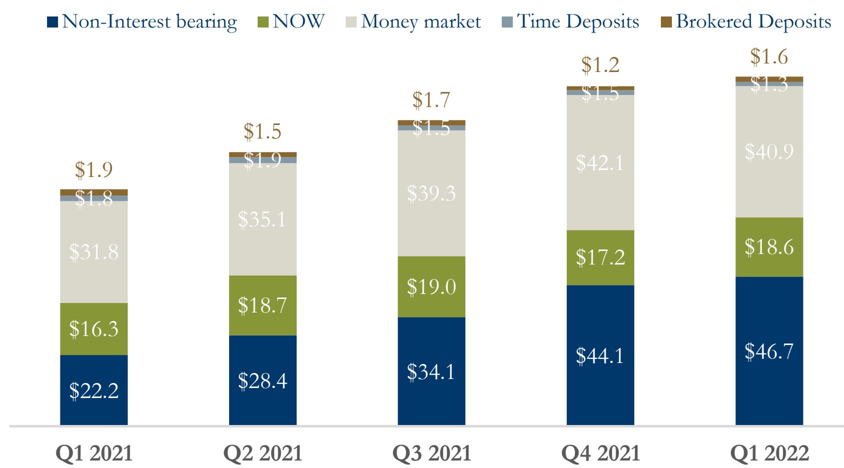
Loans-to-Deposits Trend

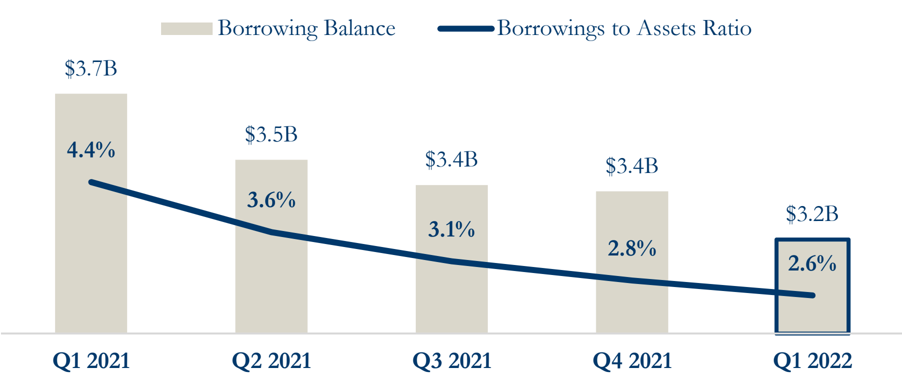


Ending Deposit Balances

in billions

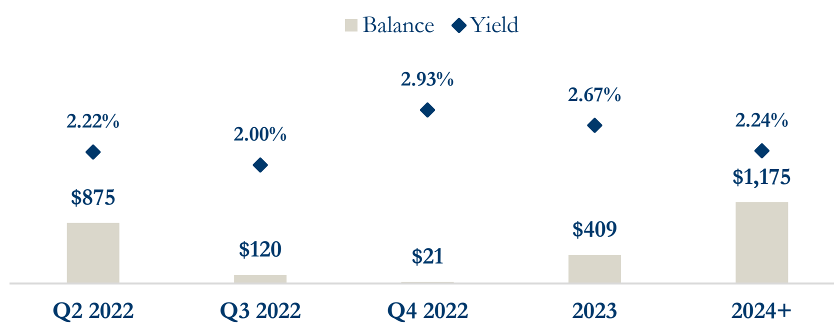


Borrowings-to-Assets Trend



Borrowings(1) Scheduled Roll-off

in millions



1) Contains $1.75 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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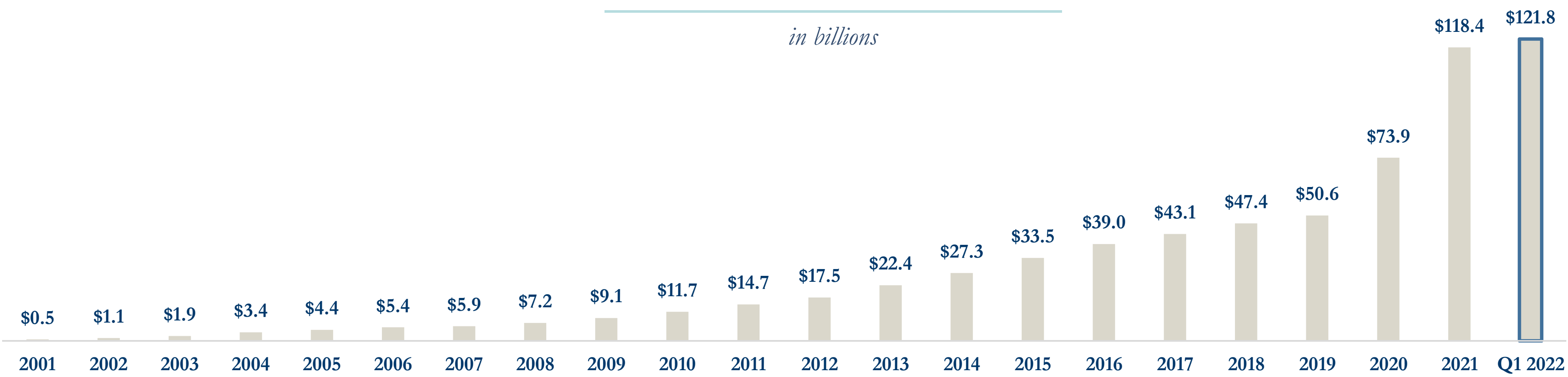
Looking Forward. Giving Back.

- 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, SBA Lending, Mortgage Warehouse Lending, and Digital Banking & Payments

Market Cap[(1)] $18.2Bn	ROAA 1.16%
Total Assets $122Bn	ROACE 17.44%
Total Loans $66Bn	Efficiency Ratio[(3)] 31.81%
Total Deposits $109Bn	Non Accrual Loans 0.27%
U.S. Deposit Rank[(2)] #19	CET1 Ratio 10.49%

Total Assets

in billions



Source: S&P Global Market Intelligence, Company Filings
Note: Financial data for the quarter ended 3/31/2022
1) Market Cap as of 3/31/2022
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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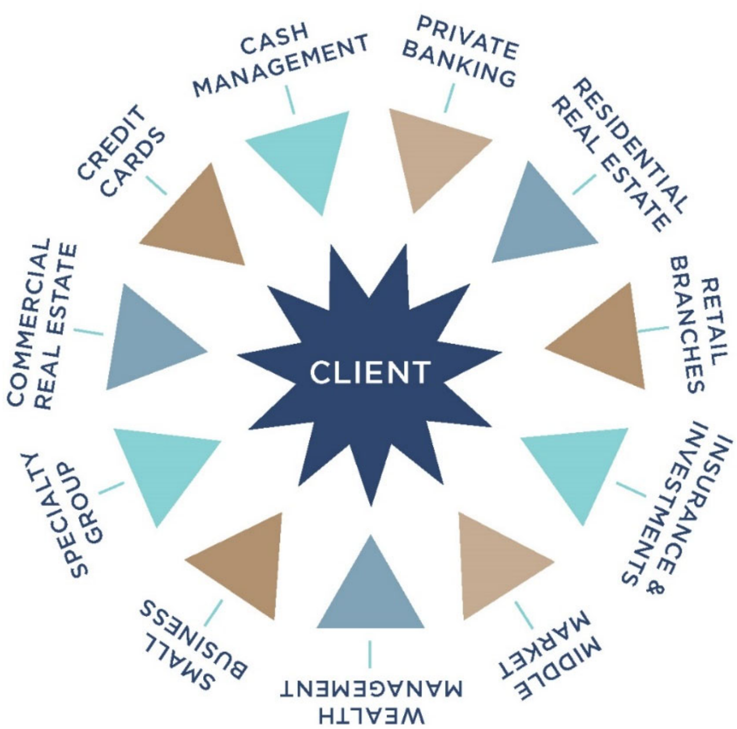
	SIGNATURE BANK®	Mega Banks
Lines of Business	*Pure play – commercial bank only*	*Conglomerate*
Client Segmentation	*None: Single point of contact*	*Multiple segments*
Client Profitability	*Private Client Group: Single point of contact*	*Silo approach: multiple / competing profit centers*
Consistency 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?

COMPETITORS
Multiple Contacts



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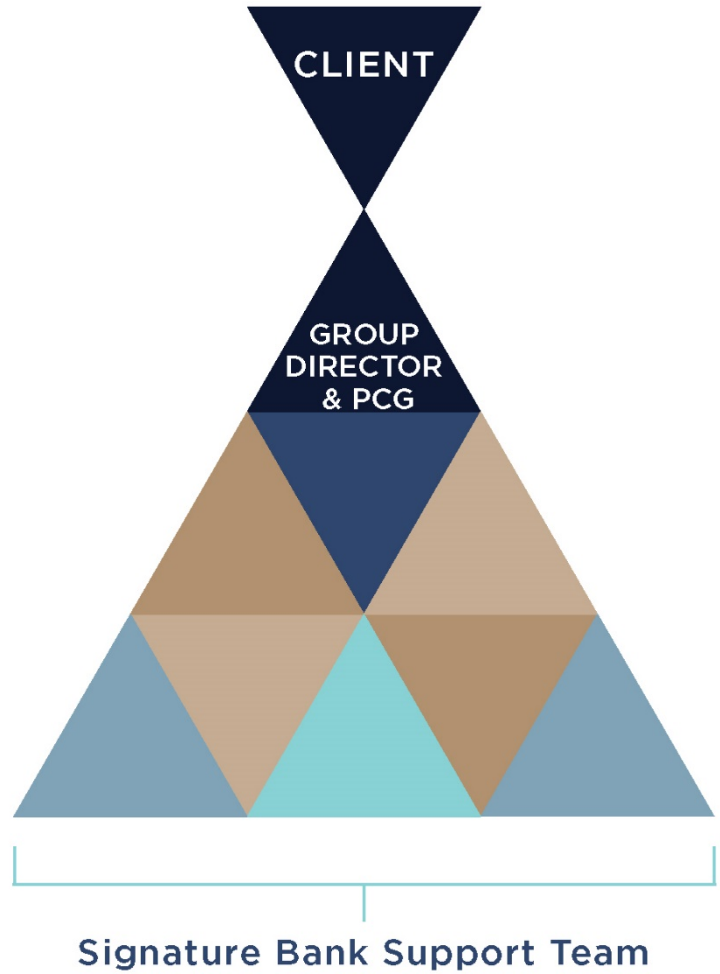
Single Point-of-Contact Approach



Signature

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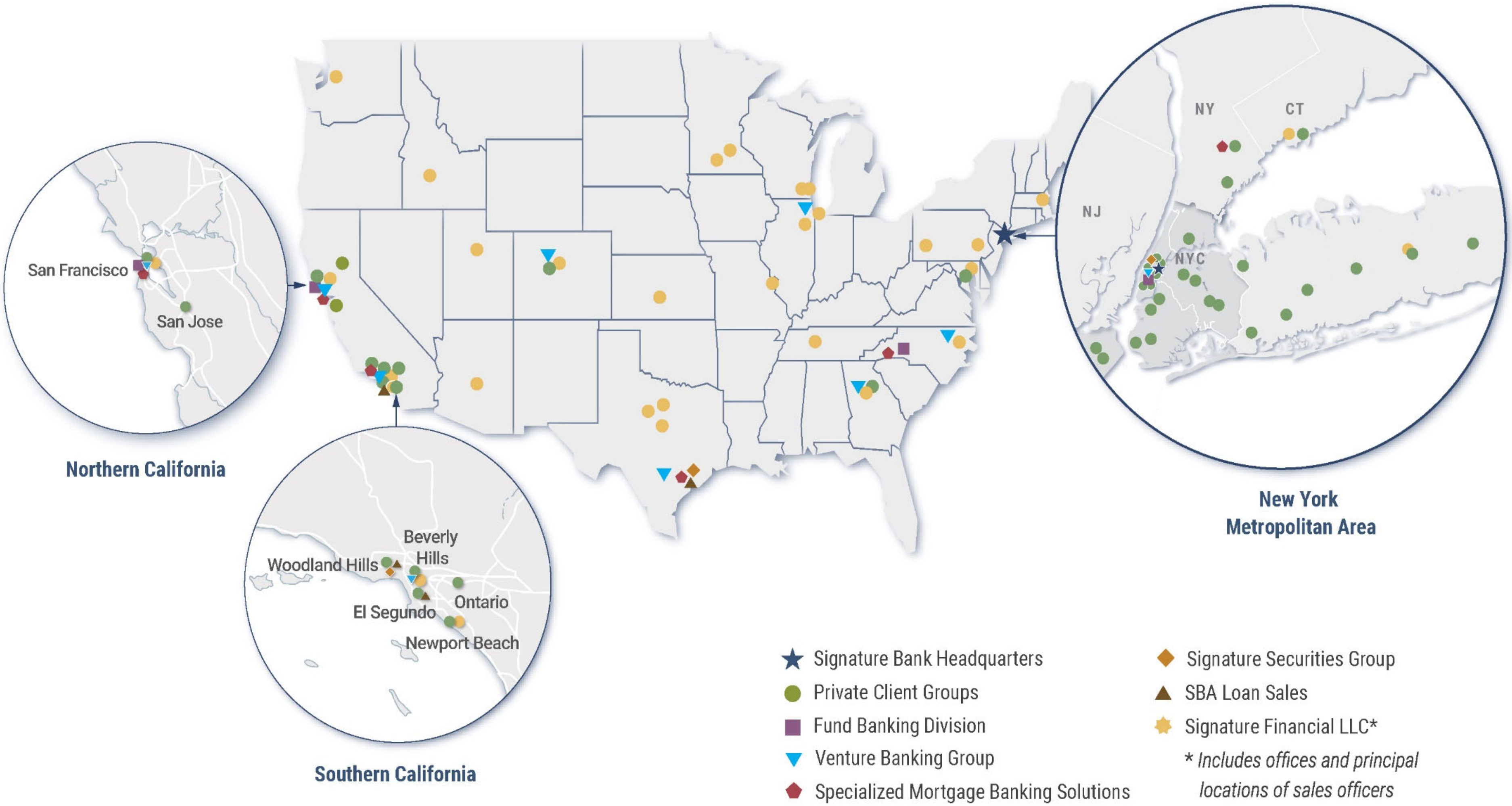
National Presence



Note: As of March 31, 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
92 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
27 teams located in San Francisco and Los Angeles 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

Note: As of March 31, 2022

Strong Recruiting / Retention Platform

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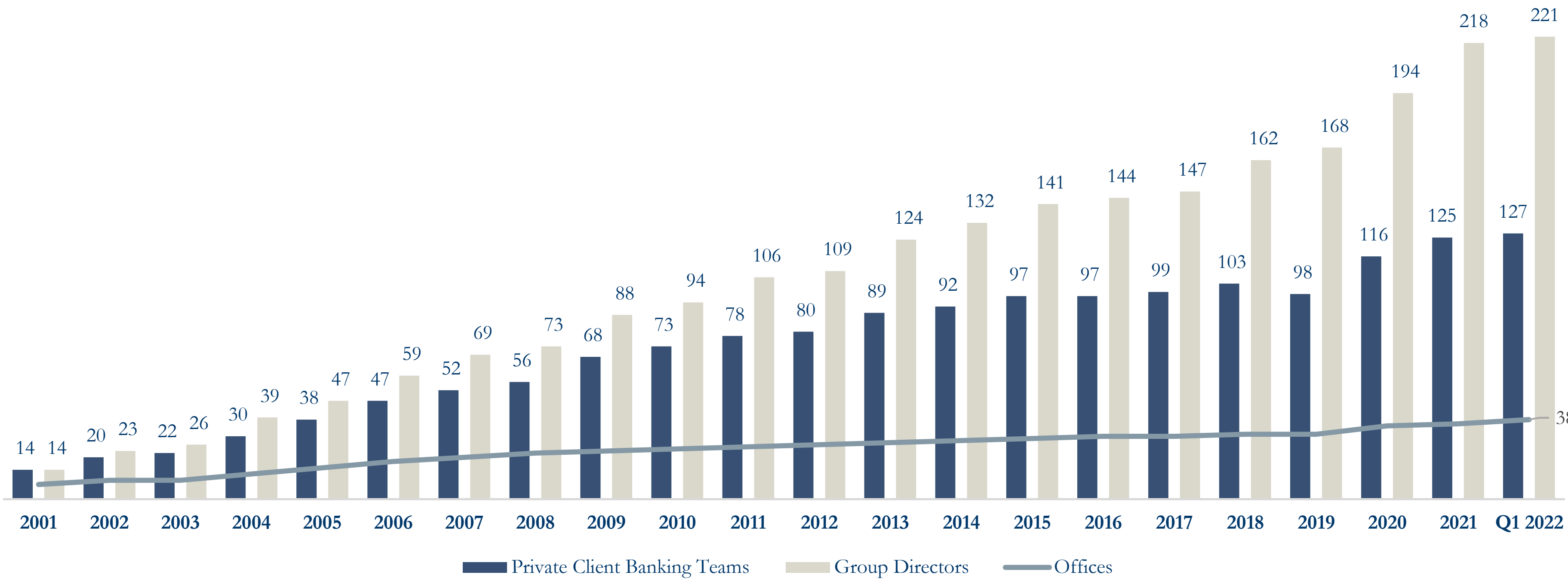

- More than 90% of Signature Bank's employees have been **recruited from top financial institutions**
- **Limited turnover** – the Bank offers **strong objective variable incentive**
- Work environment in conjunction with strong financial incentives has created a **time and cycle tested retention model**
- 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 the number of banking teams reported due to the active combination of Group Directors into larger teams

Payments Innovation with the Signet Platform

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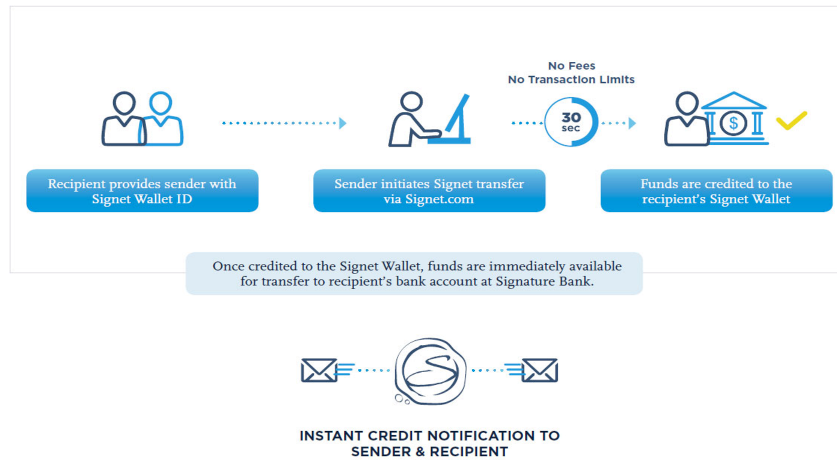
Why Signature Bank created the Signet™

- ❖ 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

THE SIGNET™ PAYMENT PROCESS



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

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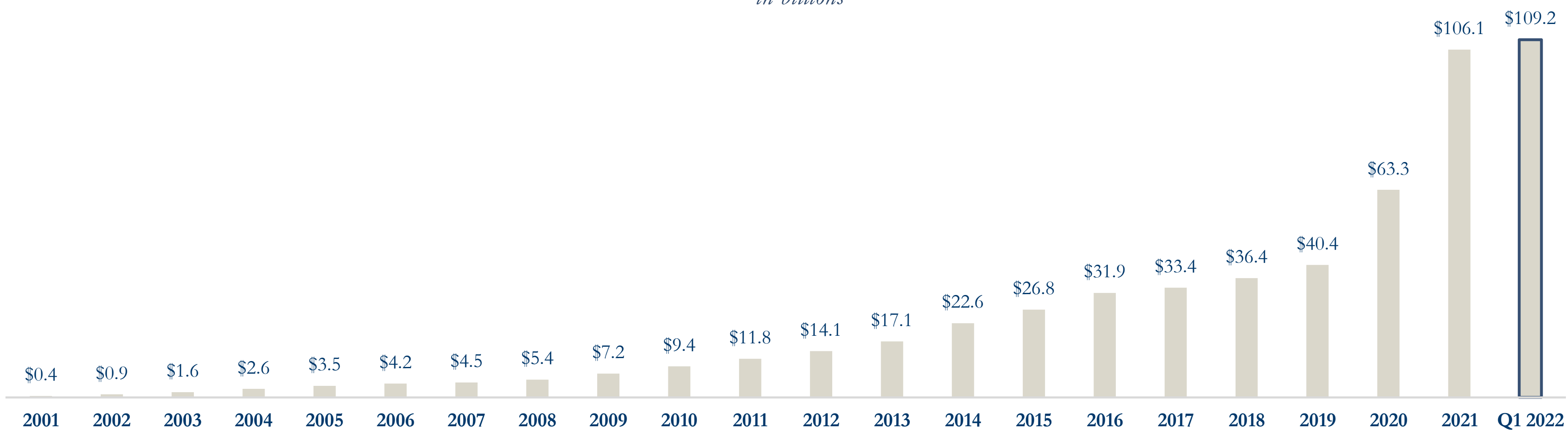
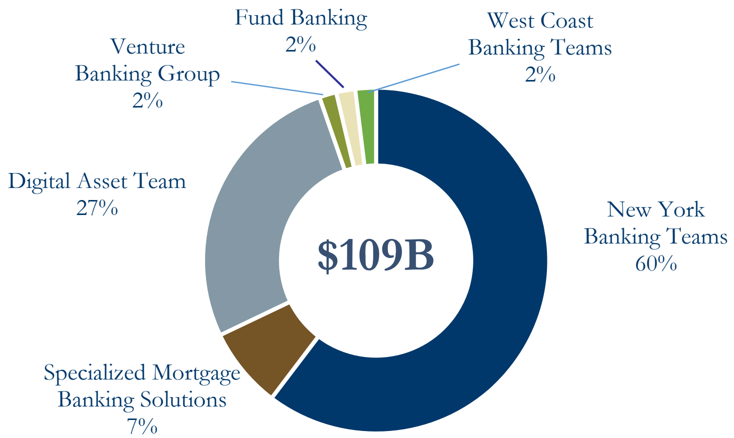
Total Deposits

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 40 percent of our deposits now coming from outside New York

Loan Portfolio – Strong Credit History

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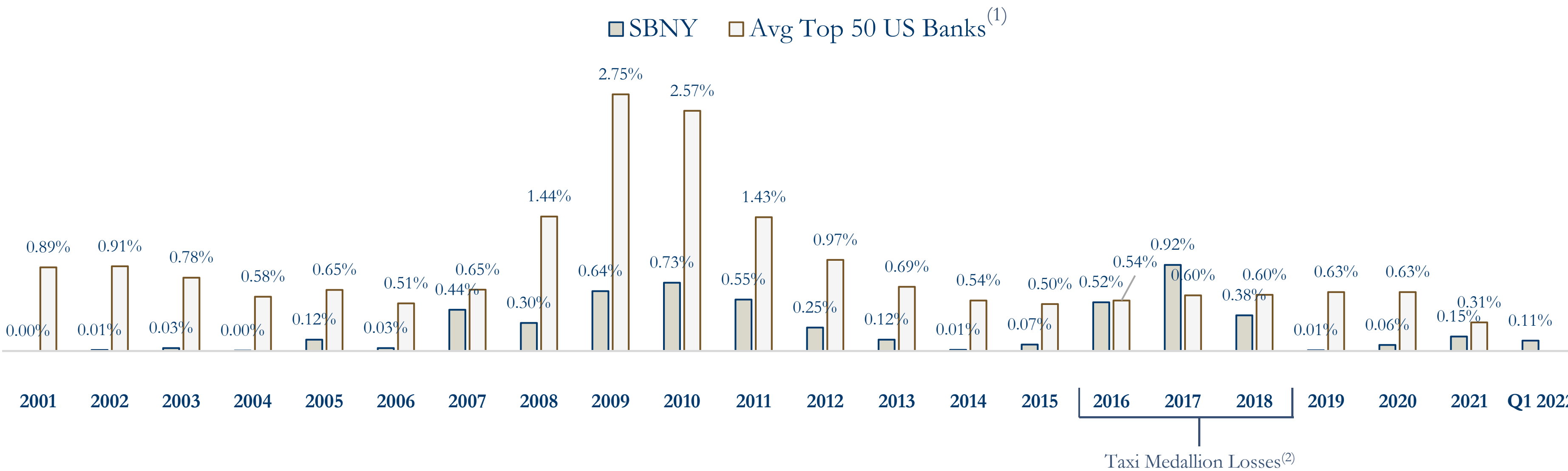
Total Net Charge offs / Average Loans



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 two decades of outperformance relative to the industry
- The Bank has experienced an average annual net charge off ratio of 0.25 percent 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

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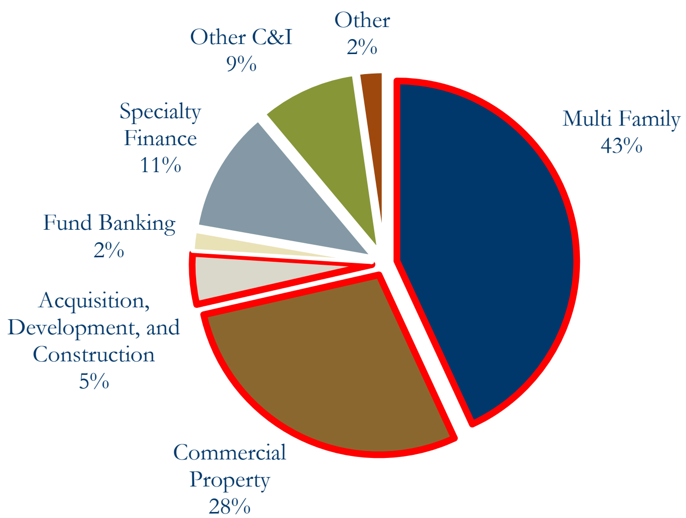
Portfolio Mix Shift

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

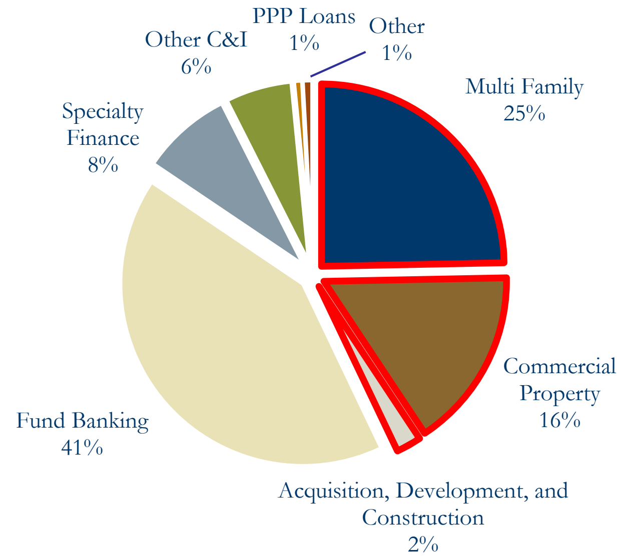
Loan Portfolio: Q4 2018



Total Loans of $36.4 billion

- Total C&I loans comprise 22 percent of portfolio
- Commercial real estate at 78 percent of loans
- CRE concentration of 551 percent
- 12 percent floating rate loans

Loan Portfolio: Q1 2022



Total Loans of $66.4 billion

- Total C&I loans comprise 55 percent of portfolio
- Total Commercial Real Estate at 43 percent of loans
- CRE Concentration of 299 percent
- 51 percent floating rate loans

Book Value and Earnings Growth over Time

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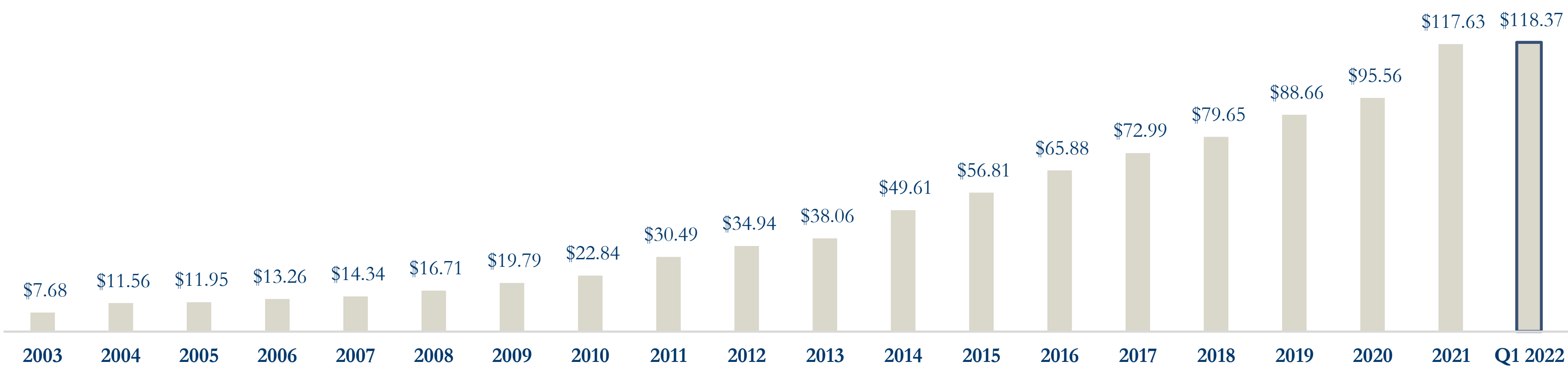
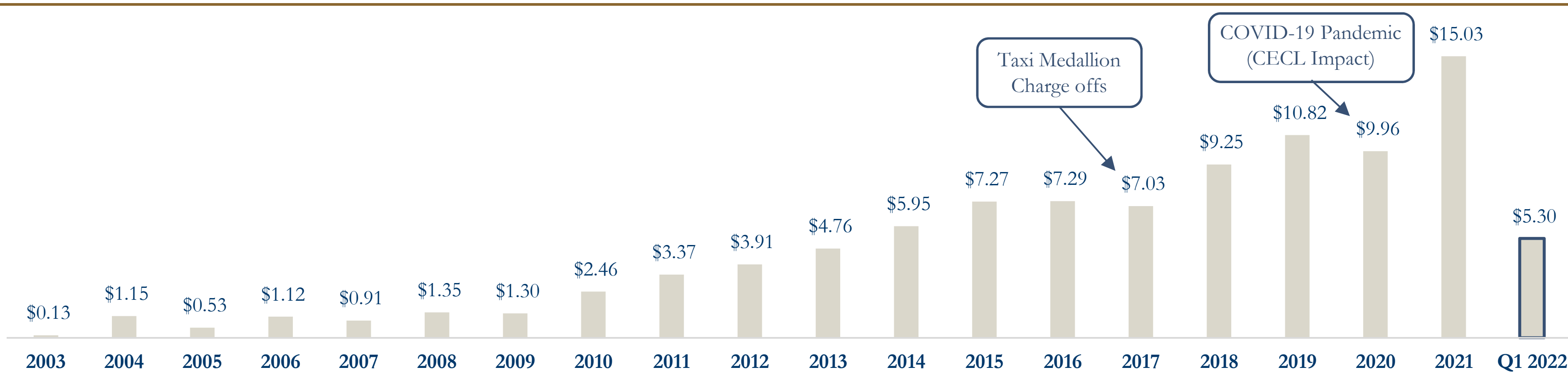
Book Value Per Share



Diluted Earnings Per Share



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

Appendix

Appendix: Non-GAAP Reconciliation

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Description	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022 *(unaudited)*
Tangible Common Equity Ratio					
Shareholders' Equity	6,642,403	6,844,563	7,679,139	7,840,618	8,173,161
Less: Preferred Equity	708,019	708,173	708,173	708,173	708,173
Less: Intangible Assets	28,630	19,886	15,858	3,977	3,788
Tangible Common Equity (TCE)	5,905,754	6,116,504	6,955,108	7,128,468	7,461,200
Consolidated total assets	85,382,194	96,887,801	107,850,739	118,445,427	121,847,302
Less: Intangible Assets	28,630	19,886	15,858	3,977	3,788
Tangible Assets (TA)	85,353,564	96,867,915	107,834,881	118,441,450	121,843,514
Tangible Common Equity Ratio (TCE/TA)	6.92%	6.31%	6.45%	6.02%	6.12%
Pre-tax Pre-provision earnings					
Net income (as reported)	190,533	214,493	241,423	271,991	338,534
Income tax expense	51,412	85,769	85,592	106,560	73,354
Provision for credit losses	30,872	8,308	3,985	6,877	2,695
Pre-tax, pre-provision earnings	272,817	308,570	331,000	385,428	414,583
Efficiency ratio					
Non-interest expense (NIE)	166,391	172,019	181,243	183,948	193,380
Net interest income before provision for credit losses	406,507	457,221	480,876	535,921	573,559
Other non-interest income	32,701	23,368	31,367	33,455	34,404
Total income (TI)	439,208	480,589	512,243	569,376	607,963
Efficiency ratio (NIE/TI)	37.88%	35.79%	35.38%	32.31%	31.81%

Appendix: Non-GAAP Reconciliation (*continued)*

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Description	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022 *(unaudited)*
Core loans					
Loans and leases (as reported)	50,952,998	54,509,167	58,585,996	64,862,798	66,403,705
Less: PPP loans	2,672,816	2,306,564	1,374,040	835,743	473,135
Core loans excluding PPP loans	48,280,182	52,202,603	57,211,956	64,027,055	65,930,570
Core loan yield					
Average balance					
Commercial loans, mortgages and leases	49,202,964	52,324,060	55,309,881	60,358,789	64,968,784
Residential mortgages and consumer loans	157,302	151,401	144,144	139,935	132,437
Less: PPP loans	2,279,811	2,626,735	1,791,625	1,137,737	646,635
Core loans excluding PPP loans	47,080,455	49,848,726	53,662,400	59,360,987	64,454,586
Interest income					
Commercial loans, mortgages and leases	429,337	467,188	481,360	516,861	532,663
Residential mortgages and consumer loans	1,334	1,286	1,187	1,126	1,056
Less: PPP loans	16,638	20,487	19,811	17,873	9,758
Core loans excluding PPP loans	414,033	447,987	462,736	500,114	523,961
Average core loans yield	3.57%	3.60%	3.42%	3.34%	3.30%
NIM Tax Equivalent Basis					
Net interest margin (as reported)	2.09%	2.02%	1.88%	1.90%	1.98%
Tax-equivalent adjustment	0.01%	0.00%	0.00%	0.01%	0.01%
Net interest margin, tax-equivalent basis	2.10%	2.02%	1.88%	1.91%	1.99%