



SIGNATURE BANK®

Signature Bank to Host 2018 Fourth Quarter and Year-End Results Conference Call

January 14, 2019

NEW YORK--(BUSINESS WIRE)--Jan. 14, 2019-- [Signature Bank](#) (Nasdaq: SBNY), a New York-based full-service commercial bank, announced today that management will host a conference call to review results of its 2018 fourth quarter and year ended December 31, 2018 on Thursday, January 17, 2019 at 10:00 AM ET. Signature Bank's financial results will be released prior to market open on Thursday, January 17, 2019.

President and Chief Executive Officer Joseph J. DePaolo and Executive Vice President - Corporate and Business Development Eric R. Howell will host the conference call. All participants should dial 866-359-8135 at least ten minutes prior to the start of the call and reference conference ID #3184218. International callers should dial 901-300-3484. To hear a live web simulcast or to listen to the archived web cast following completion of the call, please visit the Bank's web site at www.signatureny.com, click on "Investor Information," then, under "Company News," select "[Conference Calls](#)" to access the link to the call. To listen to a telephone replay of the conference call, please dial 800-585-8367 or 404-537-3406 and enter conference ID #3184218. The replay will be available from approximately 1:00 PM ET on Thursday, January 17, 2019 through 11:59 PM ET on Monday, January 21, 2019.

About Signature Bank

Signature Bank, member FDIC, is a New York-based full-service commercial bank with [30 private client offices](#) throughout the New York metropolitan area, including those in Manhattan, Brooklyn, Westchester, Long Island, Queens, the Bronx, Staten Island and Connecticut. In 2018, the Bank expanded its footprint on the West Coast with the opening of its first full-service private client banking office in San Francisco. The Bank's growing network of private client banking teams serves the needs of privately owned businesses, their owners and senior managers.

Signature Bank's specialty finance subsidiary, Signature Financial, LLC, provides equipment finance and leasing. Signature Securities Group Corporation, a wholly owned Bank subsidiary, is a licensed broker-dealer, investment adviser and member FINRA/SIPC, offering investment, brokerage, asset management and insurance products and services.

Since commencing operations in May 2001, the Bank has grown to \$45.87 billion in assets, \$35.13 billion in loans, \$36.09 billion in deposits, \$4.24 billion in equity capital and \$3.66 billion in other assets under management as of September 30, 2018. Signature Bank's Tier 1 and risk-based capital ratios are significantly above the levels required to be considered well capitalized.

Signature Bank is ranked the 40th largest bank in the U.S. from nearly 6,000, based on deposits (*SNL Financial*). The Bank recently earned several third-party recognitions, including: appeared on [Forbes' Best Banks in America](#) list for the eighth consecutive year in 2018; and, named Best Business Bank, Best Private Bank and Best Attorney Escrow Services provider by the [New York Law Journal](#) in the publication's [annual "Best of" survey](#) for 2018, earning it a place in the *New York Law Journal's* Hall of Fame (awarded to companies that have ranked in the "Best of" Survey for at least three of the past four years).

For more information, please visit www.signatureny.com.

This press release 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 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 and business strategy. These statements often include words such as "may," "believe," "expect," "anticipate," "intend," "potential," "opportunity," "could," "project," "seek," "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 and (vi) competition for qualified personnel and desirable office locations. 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. Additional risks are described in our quarterly and annual reports filed with the FDIC. 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. In light of these risks and uncertainties, you should keep in mind that any forward-looking statement made in this release or elsewhere might not reflect actual results.

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Signature Bank

Investor Contact:

Eric R. Howell, 646-822-1402

Executive Vice President – Corporate and Business Development

ehowell@signatureny.com

or

Media Contact:

Susan J. Lewis, 646-822-1825

slewis@signatureny.com