

SIGNATURE BANK

	CPP Disbursement Date 12/12/2008	Cert 57053	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$7,192	\$9,146	27.2%	
Loans	\$3,693	\$4,677	26.7%	
Construction & development	\$169	\$179	5.8%	
Closed-end 1-4 family residential	\$245	\$260	6.1%	
Home equity	\$131	\$175	33.7%	
Credit card	\$0	\$0		
Other consumer	\$19	\$20	5.3%	
Commercial & Industrial	\$1,009	\$1,150	14.0%	
Commercial real estate	\$1,156	\$1,493	29.1%	
Unused commitments	\$555	\$519	-6.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2,784	\$3,752	34.8%	
Asset-backed securities	\$125	\$78	-37.4%	
Other securities	\$146	\$214	46.3%	
Cash & balances due	\$114	\$105	-7.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$1	\$4	343.9%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$2	\$4	163.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$6,494	\$8,342	28.5%	
Deposits	\$5,388	\$7,224	34.1%	
Total other borrowings	\$1,050	\$1,009	-3.9%	
FHLB advances	\$260	\$305	17.3%	
Equity				
Equity capital at quarter end	\$698	\$804	15.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$274	\$12	NA	
Performance Ratios				
Tier 1 leverage ratio	10.6%	9.4%	--	
Tier 1 risk based capital ratio	17.0%	13.6%	--	
Total risk based capital ratio	17.8%	14.5%	--	
Return on equity ¹	8.5%	10.6%	--	
Return on assets ¹	0.8%	0.9%	--	
Net interest margin ¹	3.7%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	97.4%	87.5%	--	
Loss provision to net charge-offs (qtr)	326.6%	184.4%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	7.9%	0.0%	0.0%
Closed-end 1-4 family residential	0.1%	3.8%	0.0%	0.0%
Home equity	0.1%	1.1%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	6.6%	42.7%	0.1%	0.1%
Commercial & Industrial	2.4%	1.4%	0.2%	0.4%
Commercial real estate	1.0%	0.6%	0.0%	0.1%
Total loans	1.0%	1.3%	0.1%	0.1%