



ANNUAL BANKING SYMPOSIUM

Innovation: The Great Equalizer

Our 6th Annual Banking Symposium celebrates Innovation: The Great Equalizer, and features entrepreneurs and disrupters, highlighting opportunities for innovation across the industry. The panelists discussing Opportunities in Innovation – Leveling the Playing Field, come from the banking sector, and highlights from their respective companies can be seen below.

Leader Bank

Jay Tuli, Senior Vice President of Residential Lending & Retail Banking



Founded in 2002, Leader Bank has grown to \$1.2 billion in assets, with over 265 employees and seven full-service branches in the greater Boston area as of April 2017.

Sector focus:

- Personal banking services and a full range of commercial real estate services.

Growth:

- Leader's deposit base has grown at an average annual rate of 29% over the last five years to \$865 million.
- Leader was the largest bank lender and 5th largest mortgage lender in Massachusetts with \$2.6 billion in mortgage originations in 2016.

Accolades:

- Jay Tuli Named to "40 under 40" list by *Boston Business Journal*.
- Leader ranked as the most profitable Massachusetts-based bank as a percentage of assets in 2016, just ahead of Northern Bank & Trust, which ranked No. 1 the prior year (based on FDIC data as reported by *Boston Business Journal*).
- Financial Management Consulting Group ranked Leader as the overall top performing bank in Massachusetts for 2016 due to their strong return on assets and equity, high asset quality and operating efficiency.
- Leader named one of the top charitable contributors in Massachusetts by *Boston Business Journal*.



NORTHERN BANK

Northern Bank & Trust Company

James Mawn, President & Chief Executive Officer

Founded in 1960, Northern Bank & Trust Company has grown to \$1.8 billion in assets, with over 174 employees and twelve full-service branches in Massachusetts as of September 2017. Northern has been the banking partner of choice for businesses and consumers throughout New England, leading with an entrepreneurial, commonsense approach to providing a complete line of banking and investment solutions.

Sector focus:

- Personal and business banking services, as well as wealth management services.

Growth:

- 2010 - Celebrates 50-year anniversary and is ranked #1 Community Bank in New England.
- 2013 - Expands commercial banking to cover the East Coast, surpasses \$1 billion in assets.

Accolades:

- In May 2017, James Mawn was named a finalist for EY's Entrepreneur Of The Year 2017 Award in the New England Region.
- For seven consecutive years, from 2010-2016, Northern was rated the #1 performing community bank in New England among banks with \$500 million to \$5 billion in assets and in 2015, the #1 performing community bank in the United States among banks with \$1 billion to \$10 billion in assets (S&P Global Market Intelligence Rankings).
- Northern ranked as the most profitable Massachusetts-based bank as a percentage of assets in 2015, and just behind Leader Bank in 2016 (based on FDIC data as reported by *Boston Business Journal*).

Silicon Valley Bank

Reetika Grewal, Head of Payments Strategy Solutions



Founded in 1982, Silicon Valley Bank has grown to \$51 billion in assets, \$22 billion in loans and \$99 billion in deposits and investments, with over 2,400 employees and twenty-seven full-service branches in the United States, United Kingdom, Ireland and Israel as of September 2017. Since its foundation, SVB has banked tech startups and claims two-thirds of Silicon Valley-area startups and VC firms as customers. SVB's clients include 50% of all venture capital-backed tech and life science companies in the United States and 58% of United States venture capital-backed companies with an IPO in 2016.

Sector focus:

- Commercial, international, and private banking services, also offering broker-dealer transactions, asset management, and private wealth management through other subsidiaries, such as SVB Asset Management.
- Industry expertise: Healthcare + Infrastructure, Software + Internet, Life Science + Healthcare, Energy + Resource Innovation, Private Equity + Venture Capital, Premium Wine.

Growth:

- 46th largest U.S. bank by assets as of February 2017.

Accolades:

- Reetika Grewal named Most Influential Women in Payments 2017 by *PaymentsSource*; Fintech Icon in 2016 by *bostonguide*; Top Fintech Influencers in the United States by *Let's Talk Payments*; 2015 Innovators to Watch by *Bank Innovation*.
- Highest Ranked Bank in Overall Satisfaction, Transaction/Payments Processing, Strategic Partnership & Customer Relationship (2016 *CFO Magazine* Commercial Banking Survey).
- Financial Firm of the Year 2015 (*Global Corporate Venturing*).

