



America's Correspondent Bank



Silverton Bank's Capital Markets Division provides community financial institutions with access to the same balance sheet and portfolio management expertise employed by larger institutions.

Our suite of investment services include Investment Portfolio Management, Asset/Liability Service Bureau Reporting and Consulting, Bond Accounting and Safekeeping, Federal Funds Programs, Brokered Certificates of Deposit, Corporate Cash Sweep Program and International Services.

In 2007, our investment group handled more than \$15 billion in trades for over 500 customers.

Capital Markets provides the following competitive advantages to our customers:

- We have over 50 dedicated professionals who have the longevity, expertise and ingenuity to provide the highest level of service, backed by systems and technology unsurpassed by any other investment provider.
- We can assist you in managing your day-to-day balance sheet needs efficiently and competitively.
- We employ seasoned salespeople who know banking, not just investment portfolio management, and work diligently to understand your bank's strategy, matching the perfect funding or investment products with your unique needs.
- Understanding that one size doesn't fit all, we do not position large amounts of inventory. We believe you should invest in specific securities that meet your individual bank's needs and therefore, we do not employ a "bond of the day" approach to investing.
- Our brokered deposit and structured funding products help us to design a liability structure that enhances earnings and mitigates interest rate risk.
- We have on staff a Director of Research and Strategies who is dedicated to providing a more structured approach in assisting with bond portfolios.
- Our proprietary systems are fully integrated and provide straight-through processing from trade execution to transaction settlement and accounting. This highly automated infrastructure eliminates the need to notify different departments of investment activity.
- We are direct participants with the Depository Trust Company, S.W.I.F.T. and the Federal Reserve Bank, giving us better access to your financial information. By cutting out the middleman, we provide better information flow resulting in superior customer service.
- We continue to grow our International Service division to keep pace with the increasing demand for comprehensive, efficient international funds transactions and settlement.