Signature Bank, N.A.

October 21, 2026

Dear Shareholder:

We are pleased to report that positive momentum has continued at Signature Bank through the third quarter of this year. The financial highlights include:

- **Net income** through the third quarter totaled $15.8 million, representing an increase of more than 35% in core earnings compared to the same period last year. Our net interest margin remained strong at 3.98% at the end of September, compared with 3.65% at year-end 2025.

- **Loan growth** accelerated during the most recent quarter, bringing total gross loans to $1,056 million. Since December 31, 2025, the loan portfolio has grown by $51 million.

- **Deposit growth** has also been strong this year, with total deposits reaching $1,199 million, an increase of $55 million since December 31, 2025.

- **Our capital position** continues to exceed minimum regulatory guidelines, ensuring our ability to continue paying cash dividends to our shareholders. The Board approved an increase to the semiannual dividend payable November 13, 2026. Shareholders of record as of November 1, 2026, will receive $2.00 per share, an increase from the $1.80 per share paid in May of 2026.

We are also pleased to welcome a new Board member to the bank, **Hussien Shousher**. Mr. Shousher is the former CEO of GEM Inc. and GEM Energy, where he led significant growth and strategic expansion during more than 25 years with the Rudolph/Libbe Group of Companies. He brings extensive experience in business leadership, strategic planning, and corporate governance.

We are optimistic about a strong fourth quarter and are sincerely grateful to our clients, shareholders, and dedicated employees for their continued support.

Sincerely,

Robert D. Shamy
President & CEO

Carol A. Savage
Chief Operating Officer

Richard J. Brunner
Chairman of the Board