

Signature Bank, N.A.

April 23, 2026

Dear Shareholder:

We recently hosted our annual meeting at the Valentine Theatre, welcoming more than 250 guests. The event was a great success and provided a meaningful opportunity to express our gratitude to our shareholders for their continued support. During the meeting, we shared key highlights from our first-quarter results.

- Net income through the first quarter totaled \$4.65 million. This represents an increase of over 40% in core earnings compared to the same period last year. Our net interest margin continues to steadily improve with a 3.95% margin through the first three months, compared to a 3.29% normalized margin in last year's first quarter.
- Our capital position exceeds minimum regulatory guidelines, ensuring our ability to continue paying cash dividends to our shareholders. The Board approved an increase to the semiannual dividend for the May 15, 2026 payment. Shareholders of record as of May 1, 2026 will receive \$1.80 per share, an increase from the \$1.60 per share paid in November 2025.
- At our annual meeting, we recognized Mike Smith and John Szuch on their retirement from the Board after reaching our mandatory retirement age. Mike was one of our original Board members in 2002 and John joined the Board in 2012. We also recognized Barb Berebitsky on her retirement from the bank. Barb joined the bank in 2009 and has held a variety of leadership positions over the past 17 years. We thank Mike, John, and Barb for their support and dedication in helping make Signature Bank a success.

In addition, we are refreshing our Sylvania Avenue location, with enhancements planned for our lobby, entrance, and more. While construction will be visible in the coming months, our teller line will remain fully operational. These improvements reflect our continued investment in our facilities and our commitment to providing a welcoming, client-focused environment.

We are encouraged by the strong start to 2026 and remain optimistic about continued solid earnings. Thank you once again to our clients and shareholders for your loyal support.

Sincerely,



Richard J. Brunner
Chairman of the Board



Carol A. Savage
Chief Operating Officer



Robert D. Shamy
President & CEO