Signature
Bank, N.A.

August 19, 2026

Dear Shareholder:

We are pleased to share our second quarter results with you. We are on pace to achieve the highest net income in our company's history. Additionally, our stock value has been updated as of June 30, 2026. Highlights from the second quarter include:

- **Net income** for the first six months totaled $10.2 million. Our net interest margin continues to expand. Lower-yielding bonds and loans from a few years ago have matured and are being redeployed at today's higher-yielding interest rates. The margin has increased to 3.98% so far this year, up from 3.65% in 2025. This has been a key driver of our growth in quarterly net income.

- **Loan growth** has been solid this year, with our portfolio surpassing $1.035 billion, an increase of $30 million year to date. Deposit balances have remained steady thus far, and we anticipate growth in overall deposit balances over the next two quarters.

- **Stock value** has been updated by Hovde Group as of June 30, 2026. The new value is $160.00 per share, an increase of $8.00 per share from the value on December 31, 2025.

Thank you for patience during our Sylvania Avenue branch location remodel these past few months. We are pleased with the progress of the improvements thus far and look forward to completing the remaining work in the months ahead.

Additionally, we are optimistic about continued growth in our balance sheet, net income, and stock value throughout the remainder of 2026.

Thank you for your continued loyalty and support of Signature Bank.

Sincerely,

Rob　　Carol　　Rick

Robert D. Shamy	Carol A. Savage	Richard J. Brunner
President & CEO	Chief Operating Officer	Chairman of the Board