

Signature Bank, N.A.

October 31, 2017

Dear Shareholder:

We are pleased to report our progress towards another strong year at Signature Bank. Highlights of our financial performance through September 30, 2017 are outlined below:

- Our total assets surpassed the \$800 million milestone for the first time reaching \$828 million.
- Loan growth accelerated in the third quarter reaching \$675 million, and we have a solid pipeline of loans scheduled to fund before the end of the year.
- Deposits have grown \$43.7 million this year totaling \$739.8 million.
- Net Income totaled \$6.6 million through nine months, a 10.2% increase compared to the same period last year.

Additionally, the Board of Directors recently approved the payment of our semi-annual cash dividend. Shareholders of record on November 1, 2017 will receive a cash dividend of \$0.65 per share, payable on November 15, 2017. The total dividend paid in 2017 equals \$1.30 per share.

Thank you again for your loyal support of Signature Bank!

Best Regards,



Richard J. Brunner
Chairman & CEO



David A. Reed
President