

Signature Bank, N.A.

April 22, 2019

Dear Shareholder:

Last week, we hosted our Annual Shareholder Meeting with over 300 shareholders and guests. It was a great opportunity to express our appreciation for the loyal support from our shareholders, clients, and staff. We also shared our first quarter financial highlights and other important news:

- Net Income totaled \$3,092,000 in the first quarter – a 15.8% increase over our first quarter earnings last year.
- Total assets, loans, and deposits remained flat with December 31, 2018. This is similar to our first quarter last year, and we expect our loan and deposit balances to start building throughout the remainder of this year.
- We will be paying an increased dividend in May – the Board has approved a semi-annual cash dividend of \$.90 per share which is an increase from \$.75 per share paid last year. The dividend payment will be sent on May 15th to all shareholders of record on May 1st.
- We would like to thank John Gorski for his service on our Board of Directors for the past five years. John has provided valuable counsel to our Bank, and we wish him all the best and continued success leading NAMSA.
- We welcomed Steve Hirzel to our Board of Directors. Steve is President of Hirzel Canning Company and Farms. This company has been owned and led by the Hirzel Family since 1923 and is headquartered in Northwood, Ohio.

We are optimistic for another successful year in 2019, and we look forward to sharing our progress with you over the coming months. As always, thank you for your support.

Best Regards,



Richard J. Brunner
Chairman & CEO



David A. Reed
President