

Ensuring our Clients and Our Institution *Succeed Boldly*

Esquire Financial Holdings, Inc.
(Financial Holding Company for Esquire Bank, N.A.)

1Q 2026 Investor Presentation



ESQUIRE
FINANCIAL HOLDINGS

Succeed Boldly



Listed as **ESQ**



Forward Looking Disclosure

This presentation contains forward-looking statements within the meaning of the federal securities laws. Forward-looking statements are not historical fact and express management's current expectations, forecasts of future events or long-term goals and, by their nature, are subject to assumptions, risks and uncertainties, many of which are beyond the control of the Company. These statements are may be identified through the use of words or phrases such as "may," "might," "should," "could," "predict," "potential," "believe," "expect," "attribute," "continue," "will," "anticipate," "seek," "estimate," "intend," "plan," "projection," "goal," "target," "aim," "would," "annualized" and "outlook," or the negative version of those words or other comparable words or phrases of a future or forward-looking nature. Forward-looking statements speak only as of the date they are made and are inherently subject to uncertainties and changes in circumstances, including, but not limited to: changes in business plans as circumstances warrant; changes in general economic, business and political conditions, including changes in the financial markets; the ability to complete, or any delays in completing, the pending merger between the Company and Signature Bancorporation, Inc.; any failure to realize the anticipated benefits of the transaction when expected or at all; certain restrictions during the pendency of the transaction that may impact the Company's ability to pursue, certain business opportunities or strategic transactions; the possibility that the transaction may be more expensive to complete than anticipated, including as a result of unexpected factors or events, diversion of management's attention from ongoing business operations and opportunities; potential adverse reactions or changes to business or employee relationships, including those resulting from the completion of the merger and integration of the companies and other risks detailed in the "Cautionary Note Regarding Forward-Looking Statements," "Risk Factors" and other sections of the Company's Annual Report on Form 10-K and Quarterly Reports on Form 10-Q as filed with the Securities and Exchange Commission ("SEC"). Forward-looking statements are not guarantees of future performance and should not be relied upon as representing management's views as of any subsequent date. Actual results could differ materially from those indicated. The Company undertakes no obligation to update forward-looking statements, whether as a result of new information, future events or otherwise, except as may be required by law.

The forward-looking statements speak as of the date of this presentation. The delivery of this presentation shall not, under any circumstances, create any implication there has been no change in the affairs of the Company after the date hereof.

This presentation includes industry and market data that we obtained from periodic industry publications, third-party studies and surveys. Industry publications and surveys generally state that the information contained therein has been obtained from sources believed to be reliable. Although we believe the industry and market data to be reliable as of the date of this presentation, this information could prove to be inaccurate. Industry and market data could be wrong because of the method by which sources obtained their data and because information cannot always be verified with complete certainty due to the limits on the availability and reliability of raw data, the voluntary nature of the data gathering process and other limitations and uncertainties. In addition, we do not know all of the assumptions regarding general economic conditions or growth that were used in preparing the forecasts from the sources relied upon or cited herein.

This presentation contains financial information determined by methods other than in accordance with accounting principles generally accepted in the United States of America ("GAAP"). We believe that these non-GAAP financial measures provide information that is important to investors and that is useful in understanding our financial position, results and ratios. However, these non-GAAP financial measures are supplemental and are not a substitute for an analysis based on GAAP measures. As other companies may use different calculations for this measure, this presentation may not be comparable to other similarly titled measures by other companies.

These disclosures should not be viewed as a substitute for operating results determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies.

A reconciliation of the non-GAAP measures used in this presentation to the most directly comparable GAAP measures is provided in the Appendix to this presentation.



How Our Clients Succeed Boldly

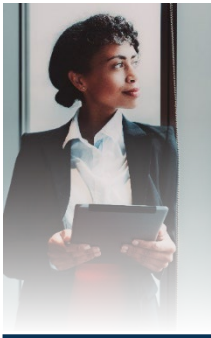
Nationwide “Branchless” Tech Enabled Litigation & Payment Processing Verticals

Generating Industry Leading Growth, Returns, & Performance Metrics

Litigation Vertical

Commercial Banking Nationally

- ▶ Decades of expertise in the national litigation market, a complex, fragmented, and underserved vertical poised for disruption
- ▶ Asset sensitive model anchored by law firm loans yielding approximately 9%
- ▶ “Branchless” and tech enabled national core deposit platform funded at 1.00%
- ▶ Driving litigation loan and deposit growth with a 5 Year CAGR of approximately 25%+ since 2021



National Payment Processing Vertical (Merchant Services)

Small Business Banking Nationally

- ▶ Decades of expertise in sales, risk, compliance, and treasury management
- ▶ Independent Sales Organization (“ISO”) model with 93,000 merchants nationally in all 50 states
- ▶ Stable and consistent fee income represents 16% of total revenue
- ▶ Tech-enabled platform performing commercial treasury clearing services for \$9.7 billion in volume across 137 million transactions



Industry Leading Returns

Fueled by “Branchless” and Tech Enabled National Verticals

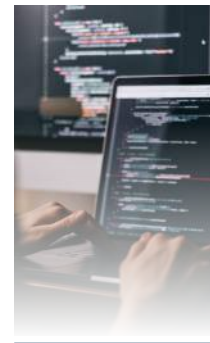
- ▶ ROA and ROTCE of 2.10% and 16.82%, respectively (Adjusted 2.37%⁽¹⁾ and 18.96%⁽¹⁾)
- ▶ Industry leading NIM of 6.04%
- ▶ Diversified revenue stream with strong NIM and stable fee income
- ▶ Strong efficiency ratio of 51.1% (Adjusted 46.9%⁽¹⁾) while investing in resources (employees, technology, and marketing) for future growth



Technology – the Future

A Catalyst for Strong Growth

- ▶ A digital-first disruptor bank with best-in-class technology fueling future growth and industry leading client retention rates
- ▶ Account-based digital marketing (“ABM”) using our CRM to power prospective client engagements nationally
- ▶ Leverage artificial intelligence (“AI”), advanced data analytics, and personalization features to deliver real-time thought leadership content to client and prospective clients



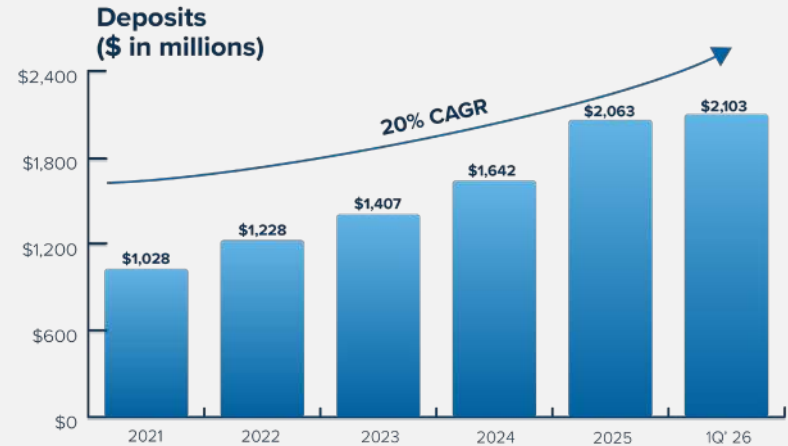
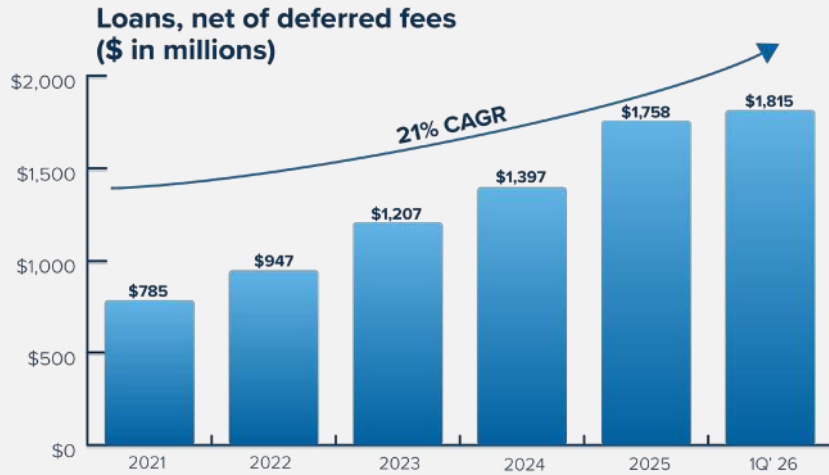
(1) See non-GAAP reconciliation provided in appendix.



How Esquire Succeeds Boldly

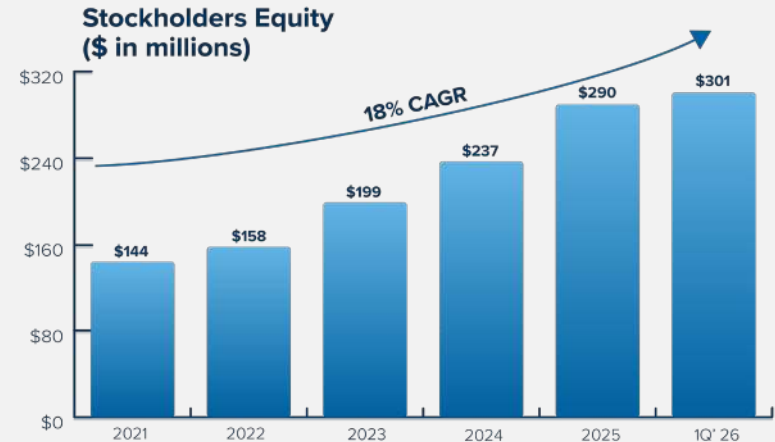
Strong Growth Driven by Unique National Verticals

at March 31, 2026



Key Highlights

- ▶ Strong growth in higher yielding variable rate commercial loans nationally, primarily litigation related loans
- ▶ Stable low-cost “branchless” and tech enabled deposit model
- ▶ Equity to Assets of 12.44%
- ▶ Common Equity Tier 1 of 14.25% (Bank Level)
- ▶ Book value per share of \$34.88

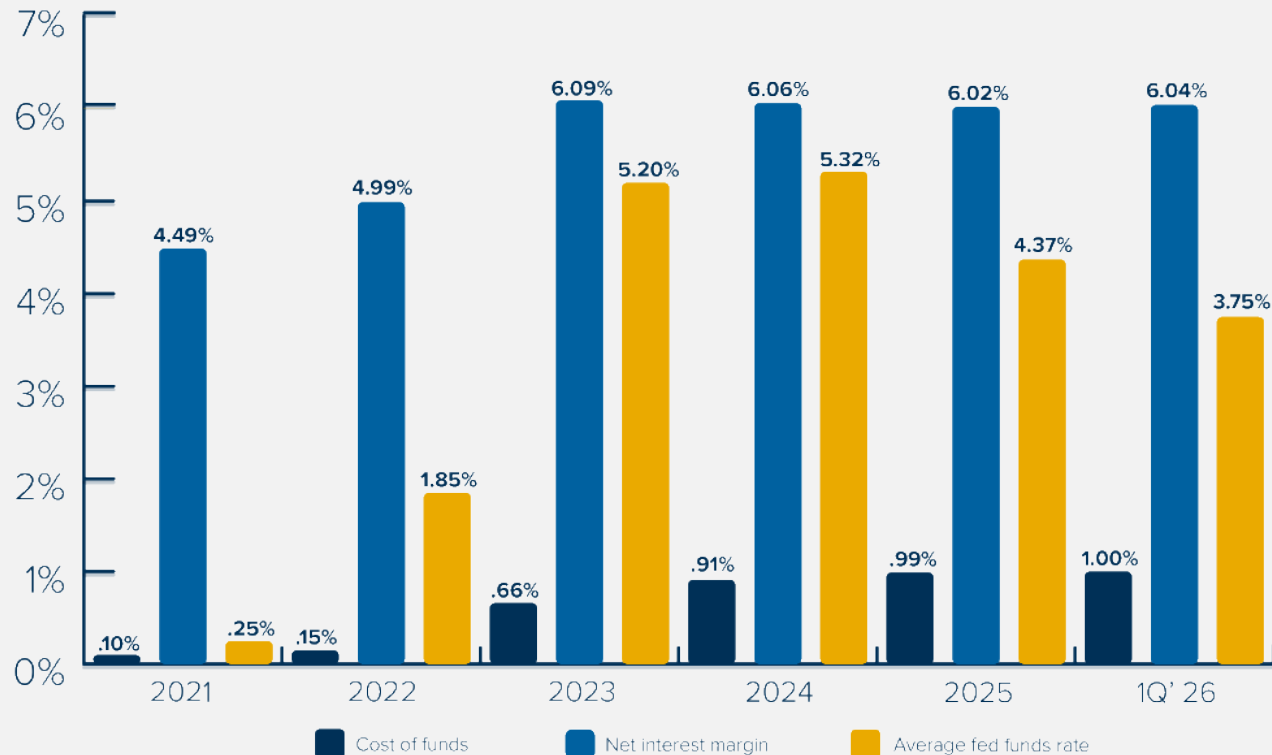




How Esquire *Succeeds Boldly*

Resilient Industry Leading Net Interest Margin

- ▶ Stable low-cost “branchless” funding model with a strong commercial deposit franchise nationally
- ▶ DDA and escrow-based IOLTA accounts represent 26% and 56% of total deposits at March 31, 2026, respectively
- ▶ Higher yielding variable rate commercial loans anchored by our national litigation portfolio
- ▶ Asset sensitive balance sheet with approximately 90% of our variable rate commercial loans having one-year interest rate floors at their origination or renewal dates
- ▶ Resilient net interest margin despite significant declines in short-term rates since 2023

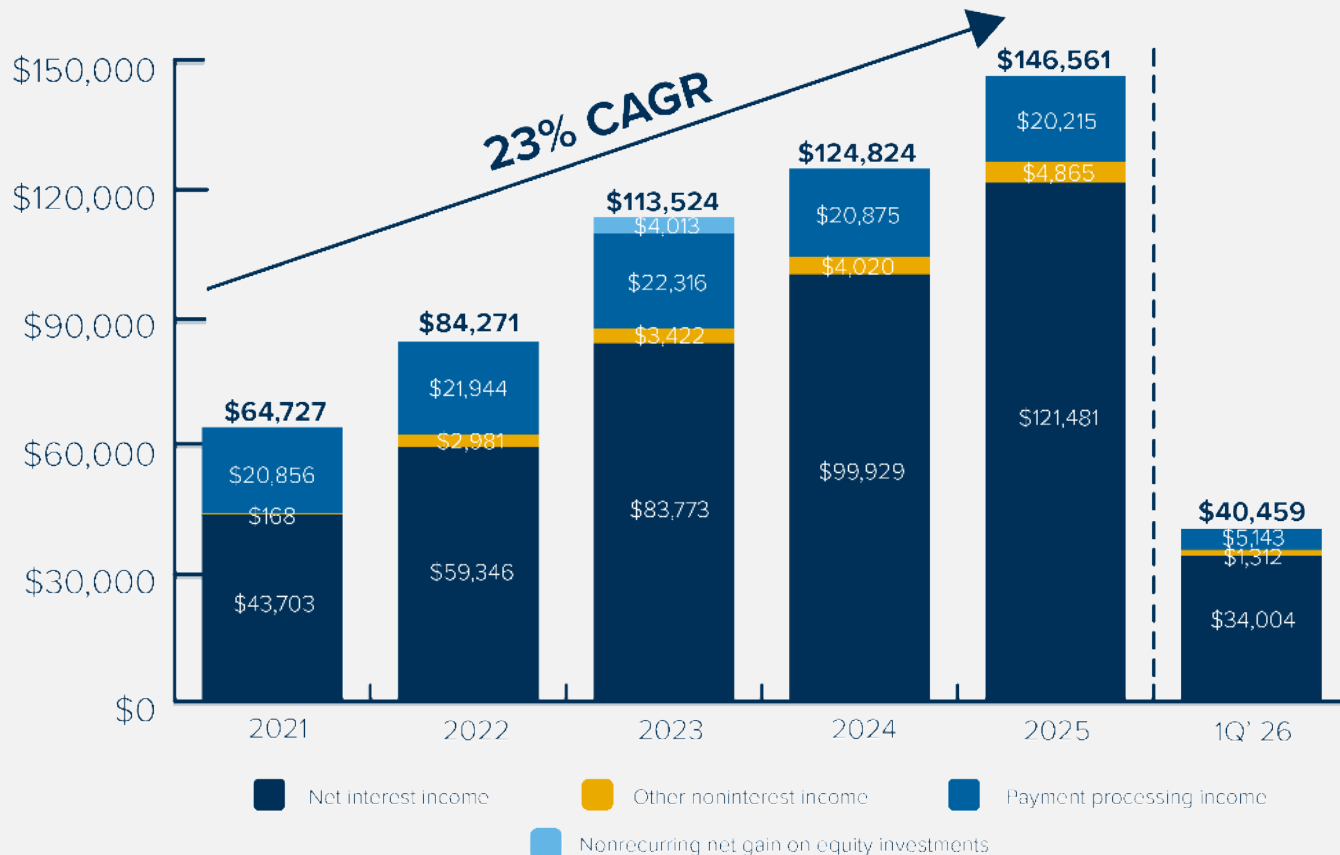




How Esquire Succeeds Boldly

Strong Revenue Growth

(\$ in thousands) at March 31, 2026



Key Highlights

- Strong and resilient net interest margin
- Stable payment processing fee income
- Growing ASP fee income derived from off-balance sheet funds management

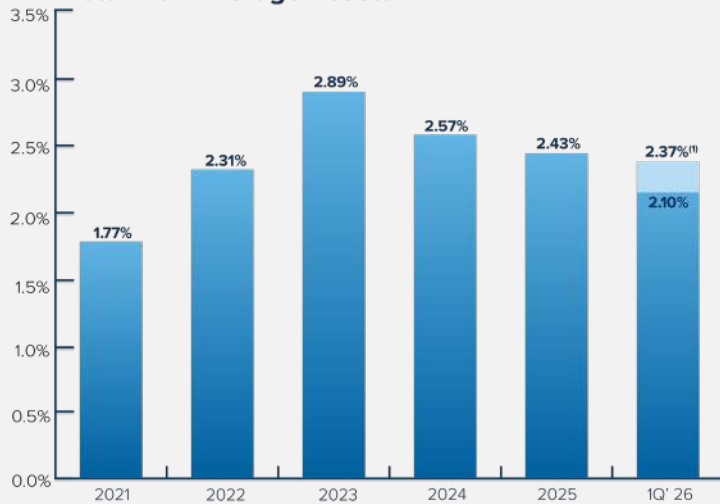


How Esquire Succeeds Boldly

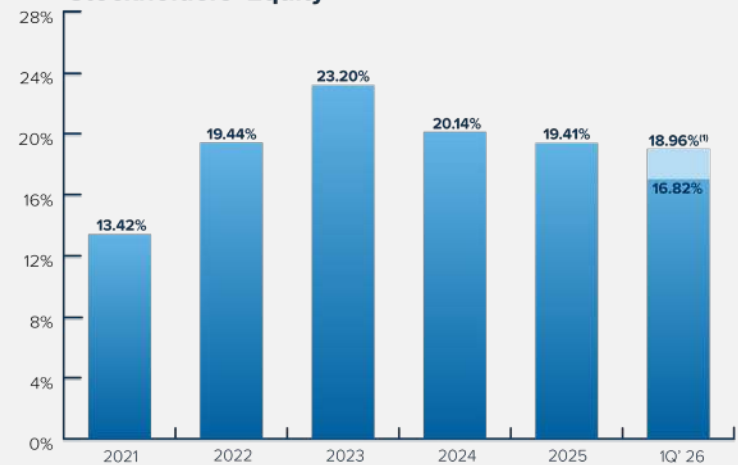
Consistent Industry Leading Performance & Growth

at March 31, 2026

Return on Average Assets



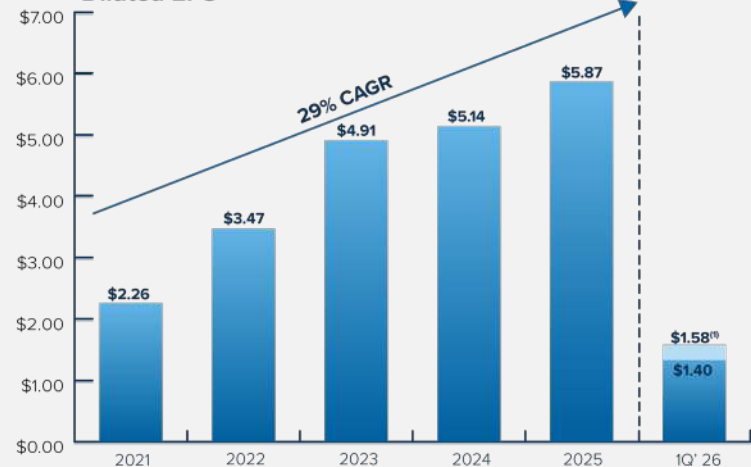
Return on Average Stockholders' Equity



Industry Recognition & Awards

- ▶ Piper Sandler 2025 Bank & Thrift Sm-All Stars for the third time in several years
- ▶ Fortune's Annual 100 Fastest-Growing Companies List in 2024
- ▶ KBW 2024 & 2025 Bank Honor Roll
- ▶ 2024 Raymond James Community Bankers Cup for the seventh consecutive year
- ▶ Best-Performing Community Bank List of 2024 & 2025 by S&P Global
- ▶ Best In Class Marketer by the Association of National Advertisers B2 Awards in 2025 for the third consecutive year
- ▶ Top 10 merchant acquiring bank by the Nilson Report

Diluted EPS



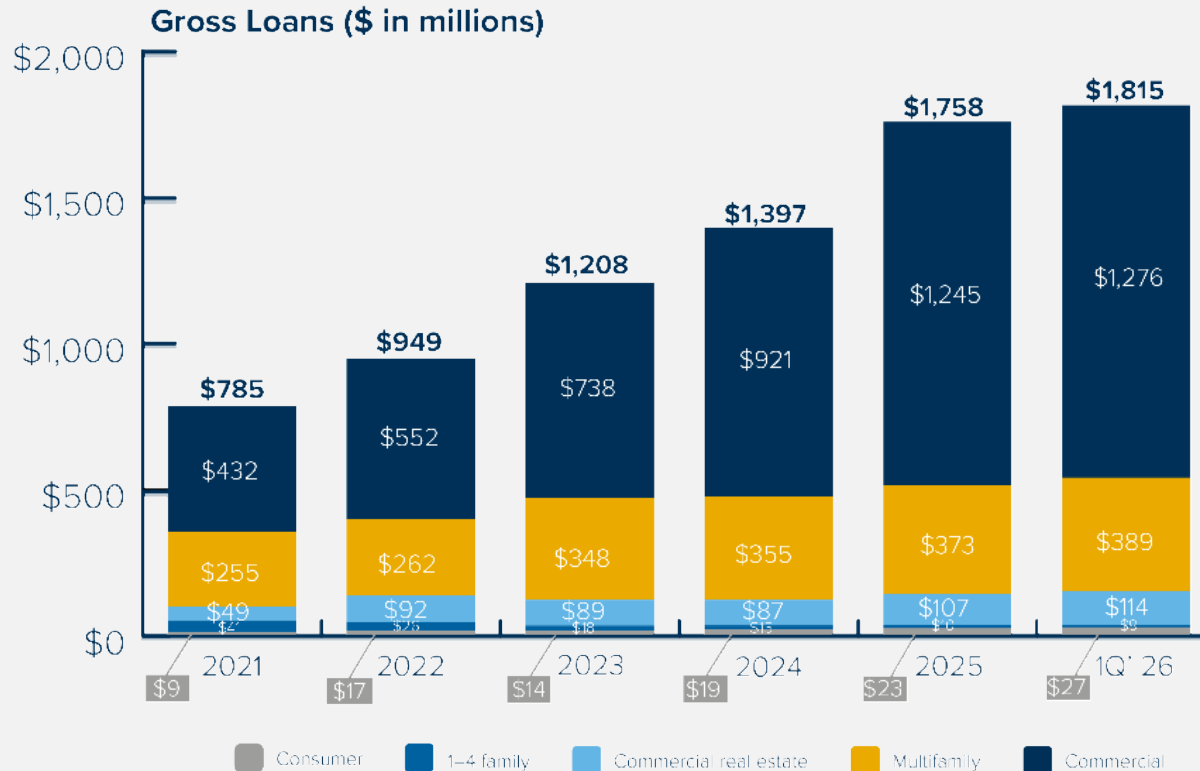
(1) See non-GAAP reconciliation provided at the end of this presentation



How Esquire Succeeds Boldly

Loan Portfolio Diversification with Focused Growth at March 31, 2026

- ▶ Focused growth in higher yielding variable rate commercial litigation related loans with strong credit metrics on a national basis
- ▶ Selective commercial real estate loan growth with strong historical performance, DSCRs, and LTVs in the NY metro market



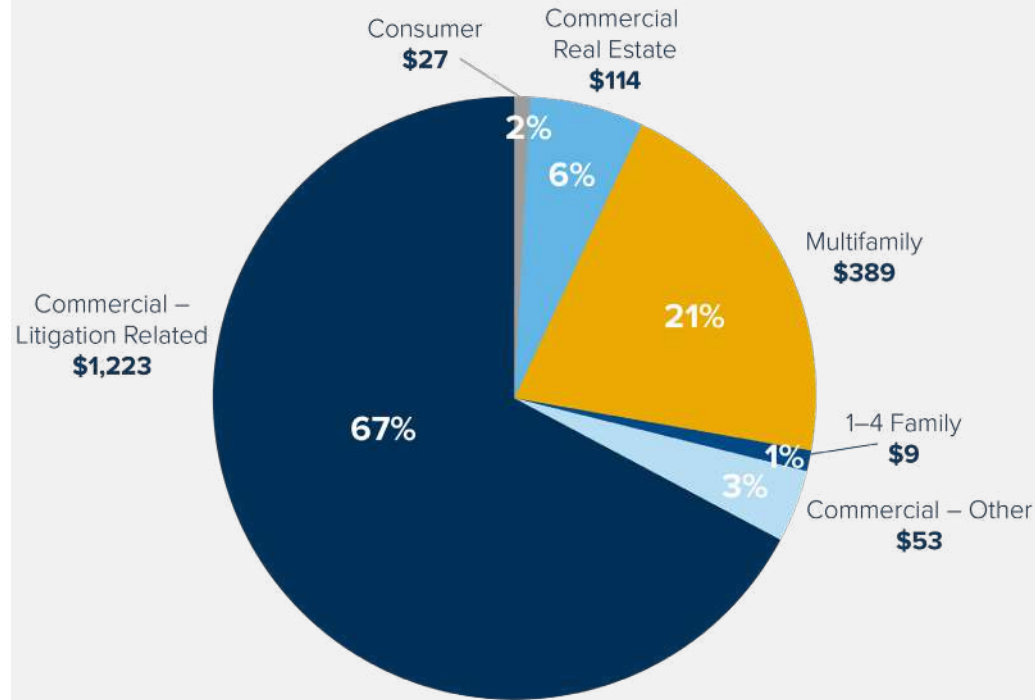


How Esquire Succeeds Boldly

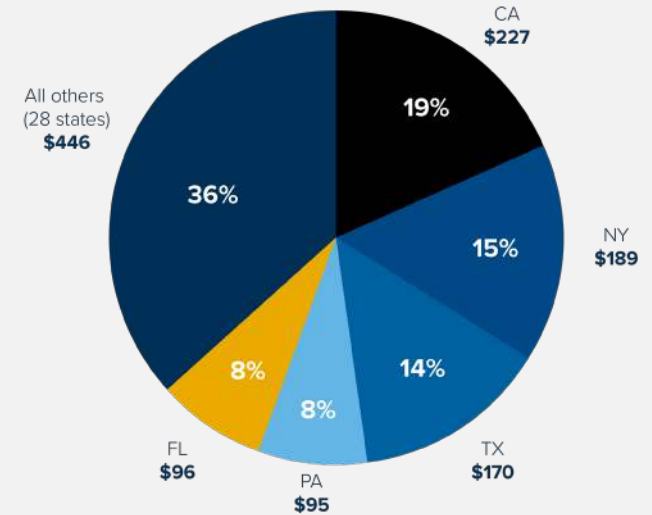
Loan Portfolio Diversification with Focused Growth

- Substantially all of our \$1.28 billion in commercial loans are variable rate and tied to prime comprising approximately 70% of our loan portfolio
- Approximately 90% of our variable rate commercial loan portfolio was originated (or renewed annually) with interest rate floors in place
- Asset sensitive – estimated sensitivity of projected annualized net interest income (“NII”) down 100 and 200 basis point rate scenarios decreases projected NII by 6.0% and 12.0%, respectively at December 31, 2025
- Despite asset sensitivity and declining short-term rates since late 2023, a resilient NIM of approximately 6.00%+ since 2023

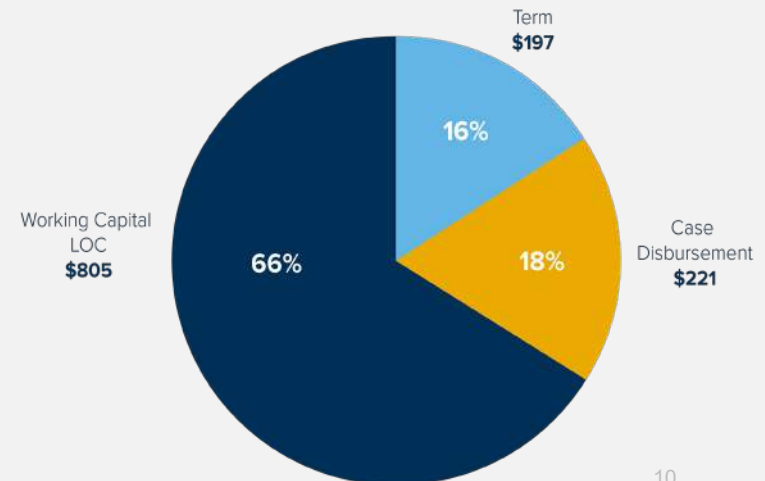
Loan Portfolio Diversification – \$1.82 Billion at March 31, 2026 (\$ in millions)



Law Firm Loan Portfolio by State – \$1.22 Billion at March 31, 2026 (\$ in millions)



Breakdown of Law Firm Related Loans – \$1.22 Billion at March 31, 2026 (\$ in millions)



How Esquire *Succeeds Boldly*

Commercial Litigation (Law Firm) Loans

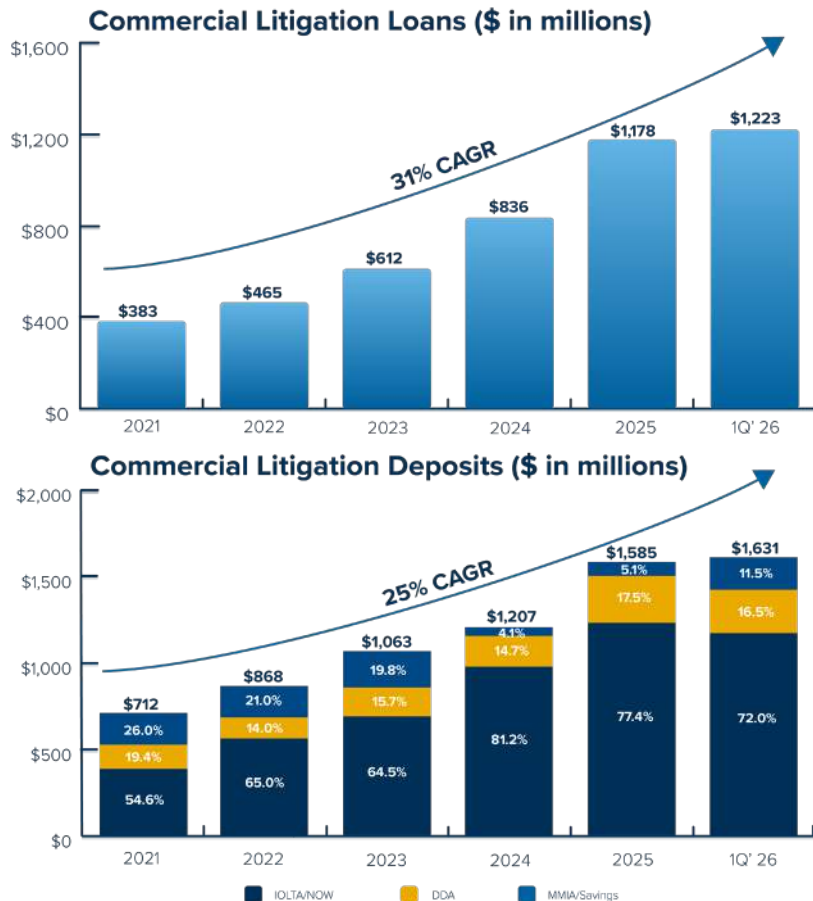
- ▶ Full annual underwriting including, but not limited to:
- ▶ 3 years financials and tax returns (business and personal)
- ▶ Full contingent case inventory valuation process & collateral assignment or UCC-1
- ▶ Personal guarantees for the majority of loans, including personal background checks
- ▶ Diversity across law firm inventories and collateral
- ▶ Average loan-to-collateral fee value or LTV of less than 15%
- ▶ Strong average DSCR (on average > 4.0x)
- ▶ Average draws against committed and uncommitted line-of-credit (“LOC”) and case disbursement loans of approximately 50%
- ▶ Weighted average interest rate of approximately 9%
- ▶ Funded with low-cost relationship based commercial litigation related deposits
- ▶ Litigation deposits to litigation loan facilities drawn is approximately 132%



How Esquire Succeeds Boldly

Commercial Litigation Vertical: Proven Model, Significant Runway

Sustained Platform Growth...



...Through Exceptional Client Relationships

- Litigation customers that have banked with Esquire for four years or more **have a CAGR, since inception of their banking relationship, on their loan and deposit balances of 15% and 30%+, respectively**
- Full law firm banking relationships quickly grow** as customers benefit from Esquire's extensive experience, suite of resources, and deployment of credit facilities, allowing the law firms to invest in & grow their business
- National market expansion introduces a new cohort of prospective clients into this **proven relationship-growth engine**
- Significant growth opportunities** including, but not limited to, **the top three largest metro markets – New York, Los Angeles, and Chicago**



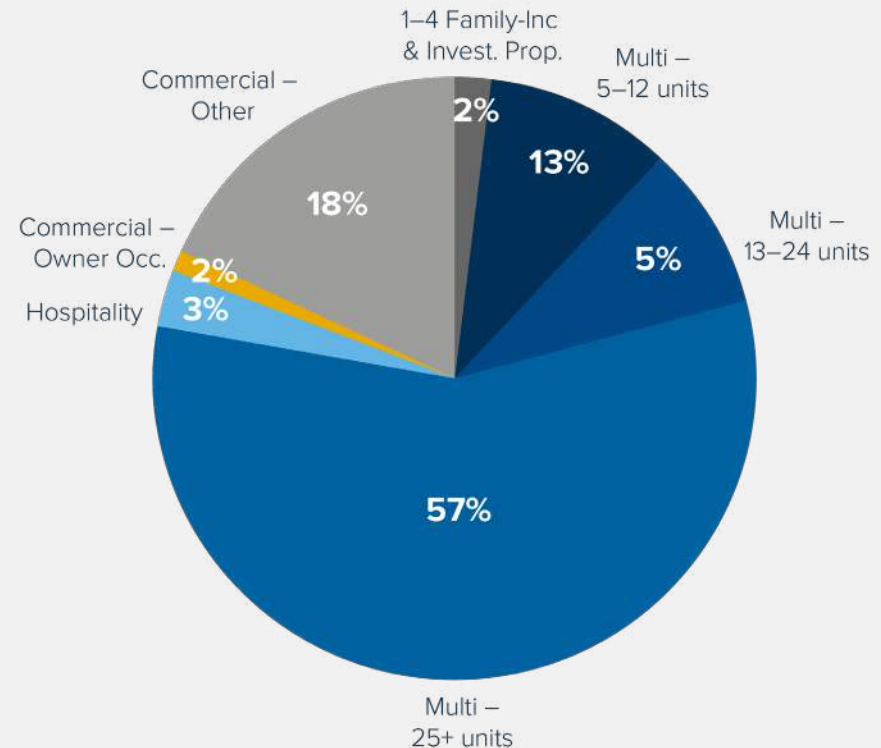
Esquire's *Bold Opportunities*

New York Metro Area Real Estate

A Reliable Asset Class & Source of Liquidity

- ▶ Selective in our property and sponsor selection process
- ▶ Strong generational owners/operators with high quality net worth
- ▶ No office or construction/land loan exposure
- ▶ Multifamily and CRE portfolio average current DSCR and original LTV of 1.6x and 56%, respectively
 - ▶ \$67 million with below current market rates maturing in less than one year with average current DSCR and original LTV of 1.4x and 66%, respectively
 - ▶ \$29 million with below current market rates maturing between one and two years with average current DSCR and original LTV of 1.3x and 69%, respectively
- ▶ Rent regulated, free market, and mixed (both rent regulated and free market) represent approximately one-third each of the \$389 million multifamily loan portfolio
 - ▶ Rent regulated and mixed multifamily loans provide unique opportunities for regulatory CRA credit
- ▶ CRE exposure is 167% of Bank level regulatory Tier 1 capital plus the allowance for credit losses ("ACL"). CRE exposure is 151% of consolidated level regulatory Tier 1 capital plus the ACL
- ▶ Pledged Multifamily and Residential loan portfolio **provides liquidity totaling \$231.0 million** through the Federal Home Loan Bank of NY ("FHLB") program as of March 31, 2026

Real Estate Portfolio – \$512 Million at March 31, 2026



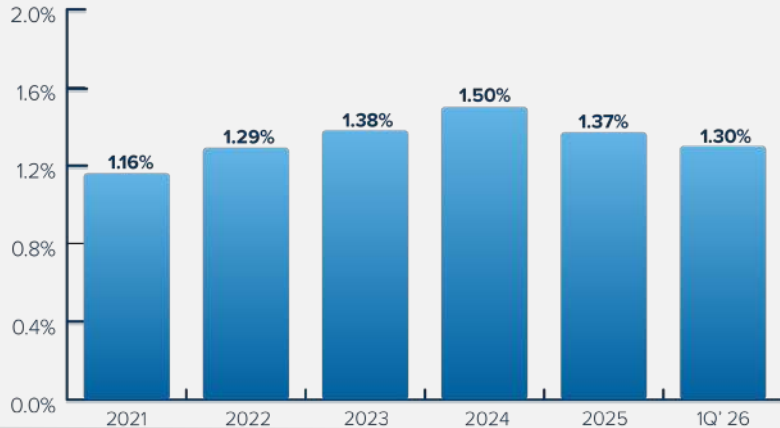


How Esquire Succeeds Boldly

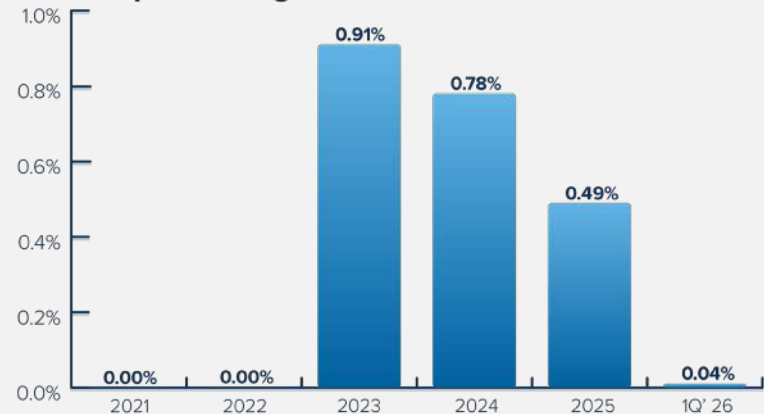
Solid Credit Metrics, Asset Quality and ACL Coverage

at March 31, 2026

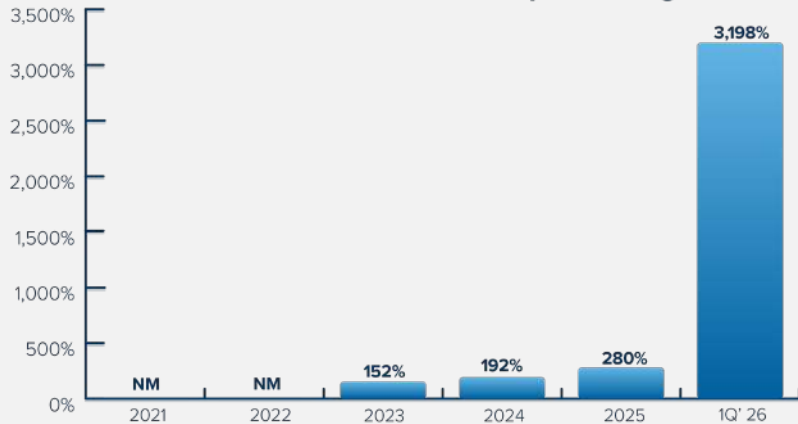
Allowance for Credit Losses/Loans



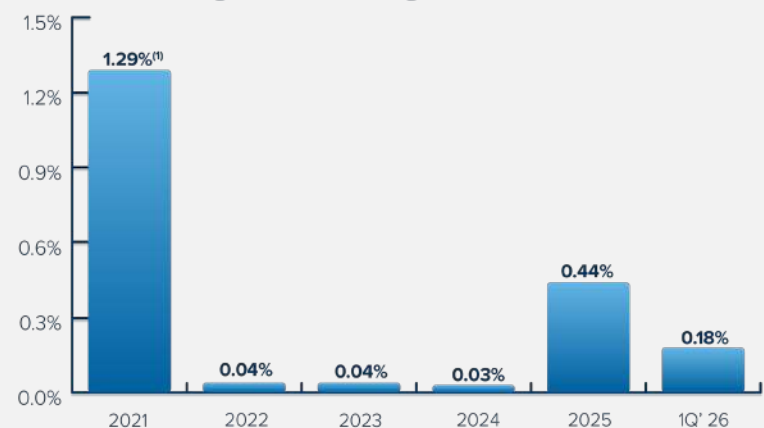
Nonperforming Loans/Loans



Allowance for Credit Losses/Nonperforming Loans



Net Charge-offs/Average Loans



Note – All asset quality metrics are based on our loans held for investment portfolio

(1) NFL consumer loan portfolio - \$9.0 million charge-off.

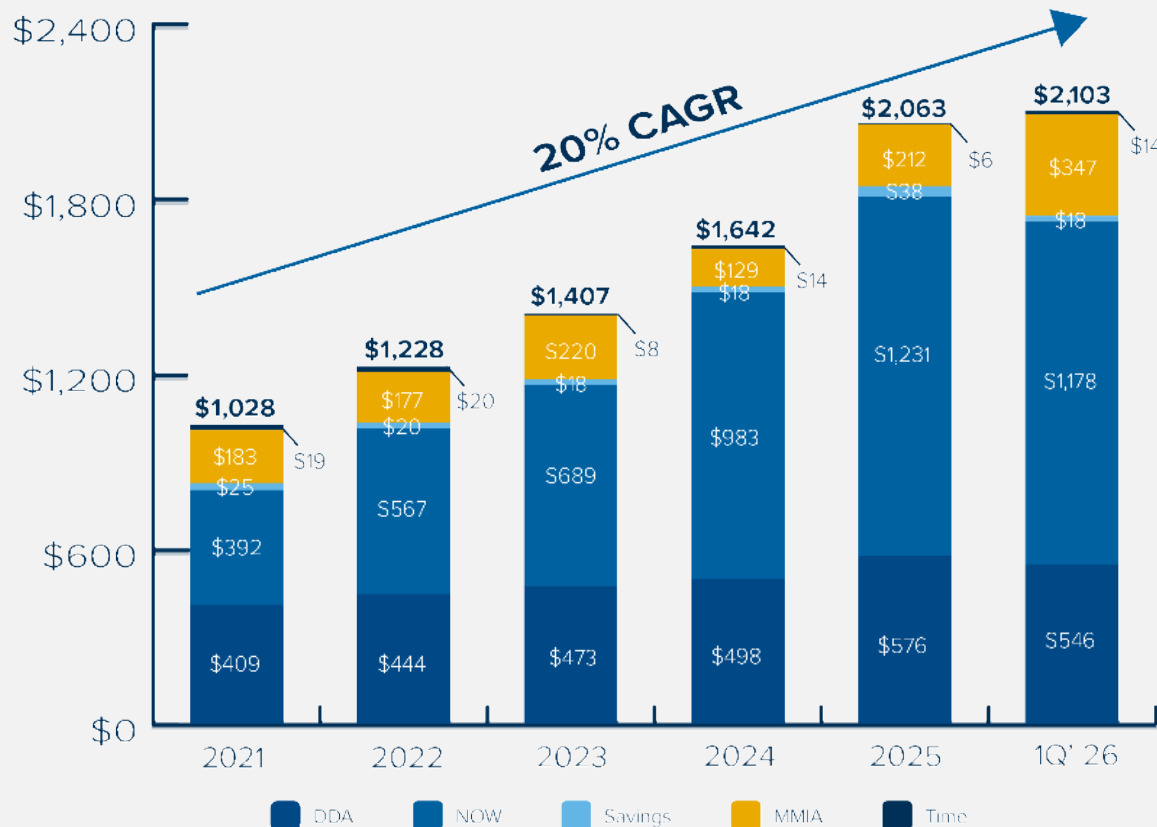


How Esquire Succeeds Boldly

Deposit Composition with Strong Growth

(\$ in millions) at March 31, 2026

- ▶ Our tech enabled deposit platform utilizes our corporate cash management suite of services, creating a highly efficient “branchless” platform nationally
- ▶ Our overall liquidity position (cash, borrowing capacity, and available reciprocal client sweep balances) totaled \$1.10 billion, or 53% of total deposits, creating a highly liquid and unlevered balance sheet



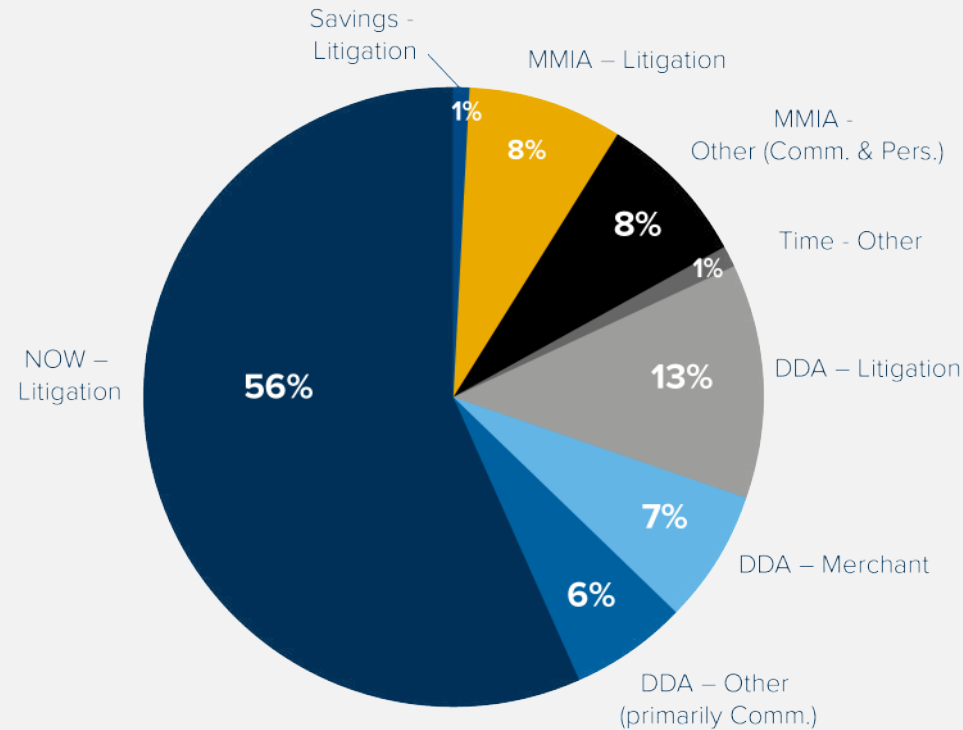


How Esquire *Succeeds Boldly*

Deposit Composition Details

- ▶ DDA and NOW (escrow or IOLTA funds) deposits total 82% of total deposits, representing a stable low-cost funding source in various interest rate scenarios
- ▶ Litigation and payment processing deposits represent 78% and 7% of total deposits at March 31, 2026, respectively
- ▶ Uninsured deposits (excluding \$17.9 million of the Company's deposits) totaled \$623 million, or 30%, of total deposits with approximately 70% representing clients with full commercial relationship banking with us including, but not limited to, commercial loans, payment processing, and various commercial service-oriented relationships including law firm operating accounts, law firm IOLTA/escrow accounts, merchant reserves, ISO reserves, ACH processing, and custodial accounts
- ▶ Off-balance sheet sweep funds totaled \$1.0 billion at March 31, 2026, with \$330.4 million, or 33%, available for additional on-balance sheet liquidity

Deposit Composition at March 31, 2026



*Note: Excludes sweeps totaling \$1.0 billion



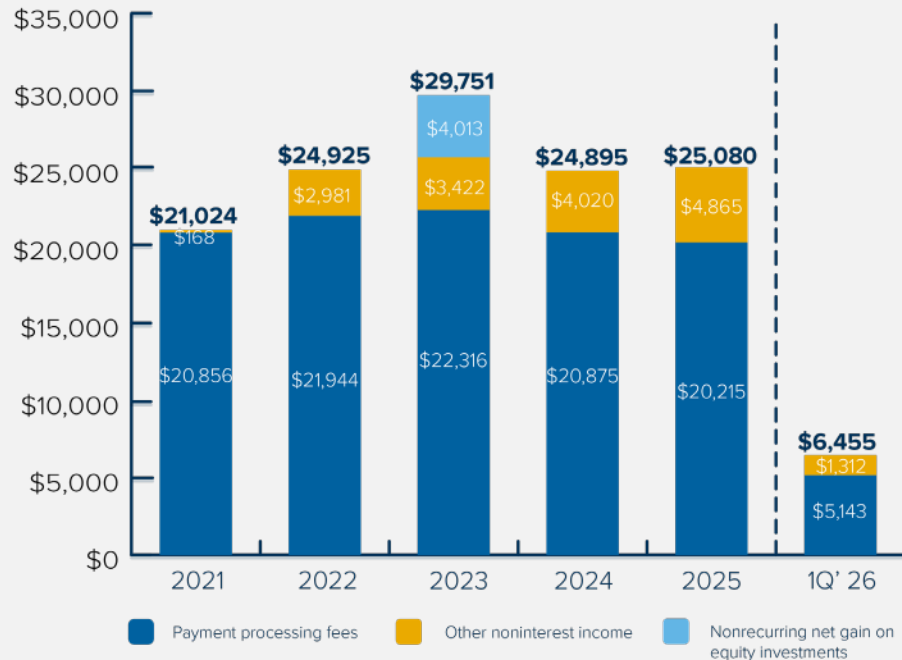
How Esquire Succeeds Boldly

Stable & Consistent Noninterest Income

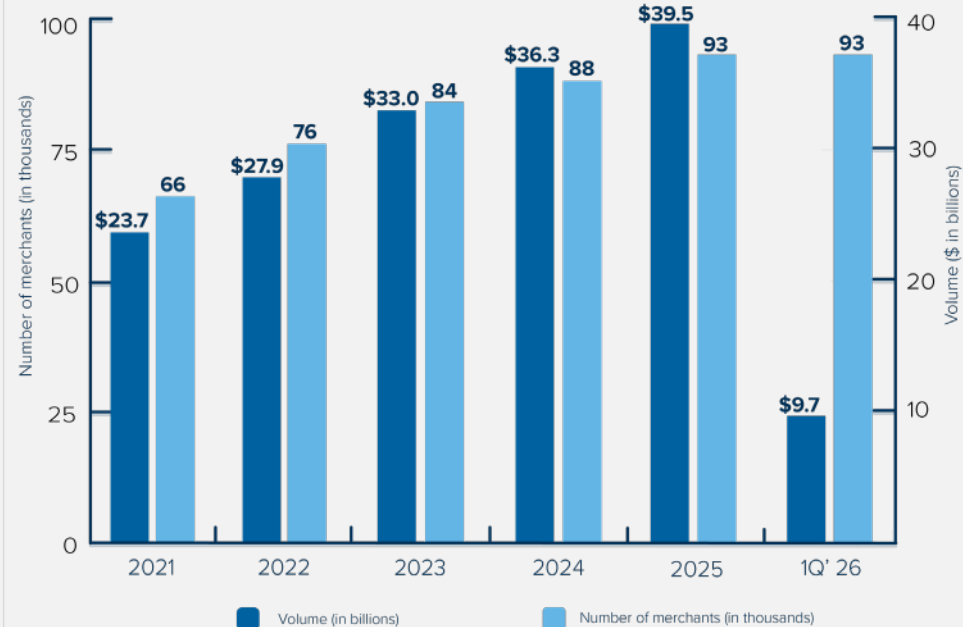
at March 31, 2026

- Currently servicing 93,000 merchants across 50 states in our payment processing (merchant acquiring) vertical
- Fee income, primarily payment processing fees, represents 16% of total revenue for the quarter ended March 31, 2026

Noninterest Income (\$ in thousands)



Payment Processing Volumes & Number of Merchants



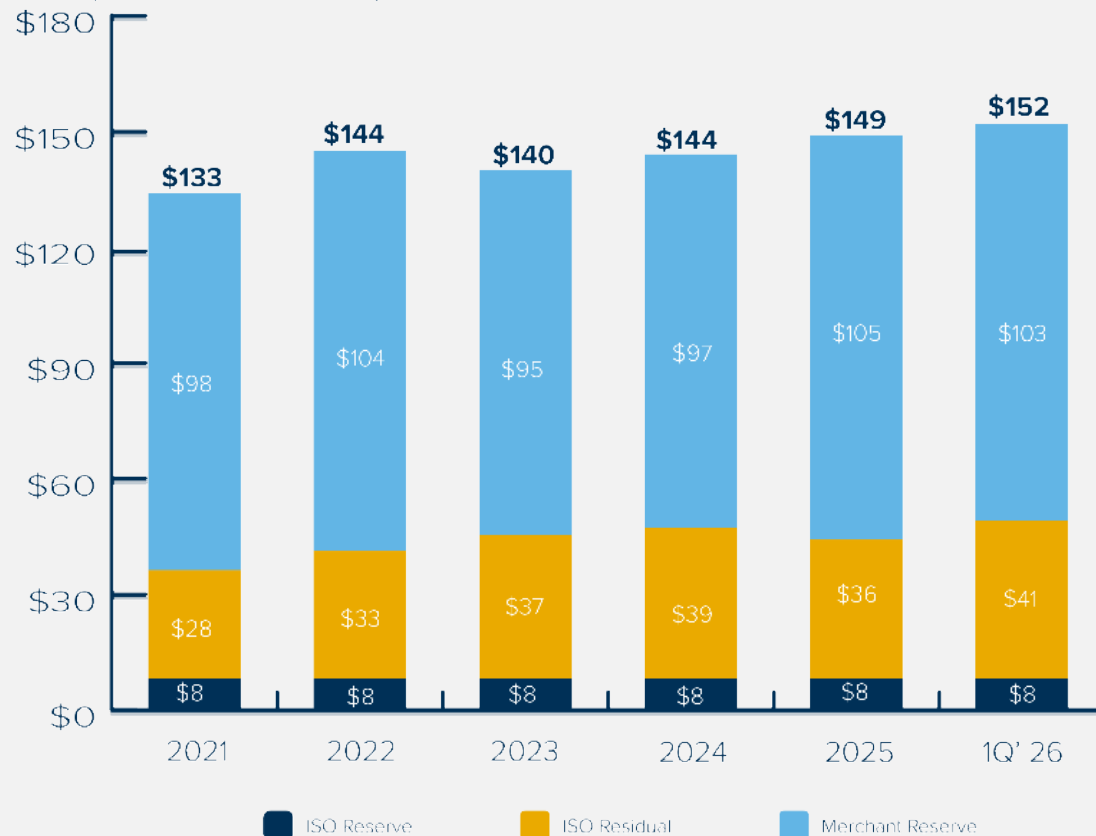


How Esquire *Succeeds Boldly*

Protecting Our Company with Strong Payment Processing Reserves

at March 31, 2026

ISO and Merchant DDA Reserves
 (\$ in millions)



Key Highlights

- ▶ Strong and stable DDA reserves and residuals
- ▶ Protecting capital from merchant chargebacks and returns



Why Esquire is Set to *Succeed Boldly*

Significant national markets primed for disruption: **\$529 billion & 100,000+ firms** in the litigation vertical and **\$12.2 trillion and 10+ million merchants** in the payment processing vertical

We are **thought leaders** in the litigation vertical and provide **C-suite access for ISO flexibility** in the payment processing vertical



Tremendous untapped potential: Esquire's current market share is **a fraction** of both national verticals that are complex, fragmented, underserved and poised for disruption by our client-centric & tech-focused institution

Differentiated and positioned for growth: **With industry leading tailored solutions and state-of-the-art technology** geared towards effective client acquisition



Technology Driving **Bold Success**

Client Centric Technology A Key Driver for Future Growth and Client Relationship Management

Artificial Intelligence* + a b | e a u

Website  zoominfo  Google Analytics

Marketing  Marketing Cloud  zoominfo 

Sales   zoominfo 

Underwriting Online Banking  

Onboarding  

AI to facilitate precision marketing and exponential customer acquisition across all verticals

Website analytics, data enrichment and thought leadership content marketing

Precision marketing – right offer right time

Sales enablement, pipeline management and forecasting

Underwriting efficiency & risk management / cash management and mobile banking / online applications

Customer onboarding / core banking

- ▶ Partnering with best-in-class software vendors and solutions, with custom development to service all verticals at the bank
- ▶ Proprietary CRM built on Salesforce platform housing all client data touch points from prospect to boarding with a single client view, enabling high volume client acquisition strategies and excellence in client service

* Deployment of AI technologies applicable only to sales and marketing processes and not used as a decisioning tool for loan underwriting processes.



Succeeding Boldly

Contact Information:

Eric S. Bader

Executive Vice President & Chief
Operating Officer

516-535-2002

eric.bader@esqbank.com





Appendix & Supplemental Disclosure

National Markets – Litigation & Payment Processing Verticals & Non-GAAP Reconciliation



Esquire's *Bold Opportunities*

U.S. Litigation Market A Significant Growth Opportunity

- ▶ U.S. Tort actions are estimated to consume 2.1% of U.S. GDP* annually or \$529 billion*
- ▶ Esquire does not compete with non-bank finance companies
- ▶ Significant barriers to entry – management expertise, digital brand awareness, regulatory/compliance, regional business development officers, and decades of experience

Key Highlights

- ▶ \$529 billion* Total Addressable Market (“TAM”) in litigation vertical
- ▶ Esquire is a tailored, differentiated brand and thought leader in the litigation market

The Esquire Competitive Advantage

Typically advancing more than traditional banks, on traditional banking terms



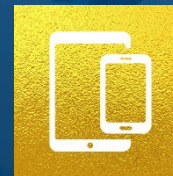
Decades of Industry Track Record



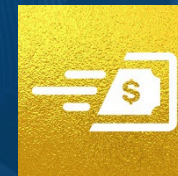
Extensive Litigation Experience In-House



Deep Relationships with Respected Firms Nationally and Trial Associations



Daily Resources and Research



Cash Flow Lending Coupled with Borrowing Base or Asset Based Approach

Tailoring unique solutions other banks do not offer



Digitally Transforming The Business of Law

Aligning Law Firm Case Inventory Lifecycle to Customer Retention



Solutions

- ▶ Case Cost Loans
- ▶ Working Capital Loans
- ▶ Firm and Partner Acquisition Loans
- ▶ Term Loans to Finance Case Acquisition & Growth
- ▶ Escrow Banking and QSF Settlement Services
- ▶ Plaintiff Banking

Technology

- ▶ Proprietary CRM Platform
- ▶ Account-Based Digital Marketing ("ABM")
- ▶ Proprietary Thought Leadership Content
- ▶ Artificial Intelligence ("AI") Powering Personalized ABM
- ▶ Unique Risk Management and Boarding Platforms
- ▶ Commercial Cash Management Platform
- ▶ Specialized Case Cost Lending and Law Firm Management Platform



Payment Processing – Current ISO Model

What is an ISO?

ISO Responsibilities

They Do

- ▶ Merchant Vertical and Front-End Technology Focus
- ▶ Sales Agent Model
- ▶ Performs Initial Underwriting
- ▶ Boards Merchant to Core Payment Processing Platform
- ▶ Installation of Merchant Equipment
- ▶ Manage Call Center for Merchant Clients
- ▶ Merchant Risk and PCI Compliance

Bank Responsibilities

We Do

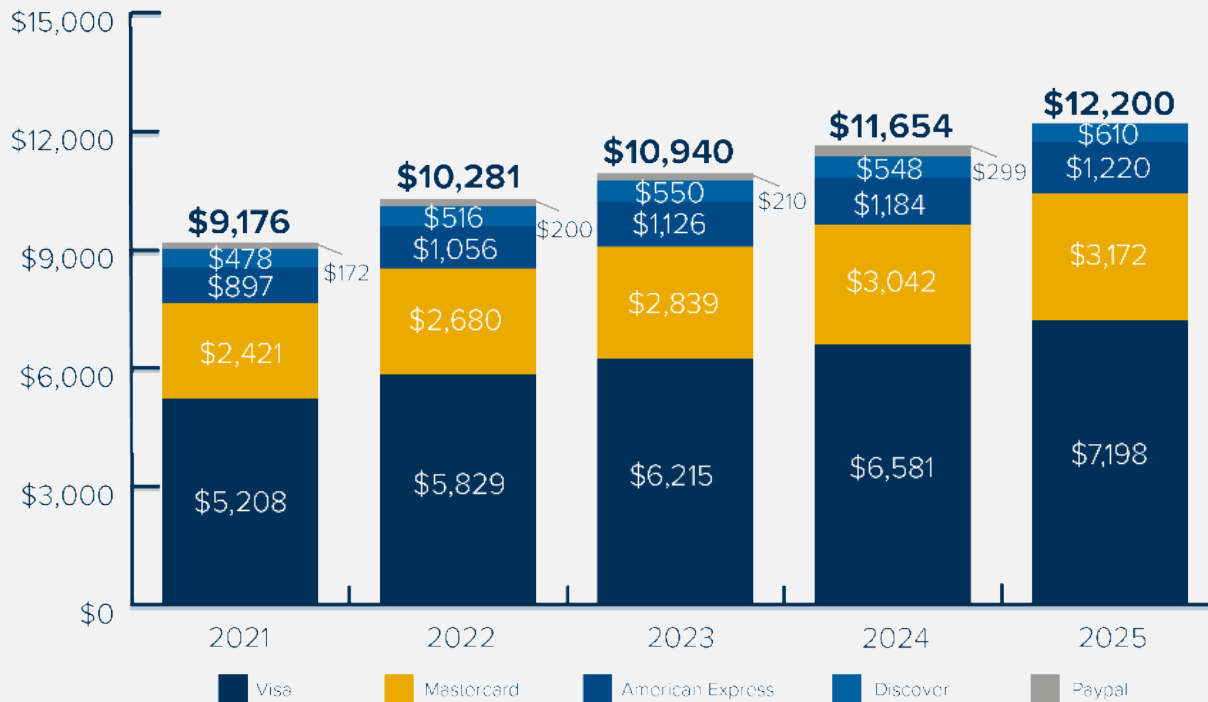
- ▶ Robust Policies
- ▶ Tech Enabled Card Brand and Regulatory Compliance
- ▶ Support Multiple Processing Systems
- ▶ Assess ISO Verticals
- ▶ Re-underwrite Merchant Applications
- ▶ Utilize Industry Leading Risk Management Technology
- ▶ Daily and Month End Financial and Compliance Risk Management
- ▶ Commercial Treasury Function for Merchant Clearing and ISO Cash Management
- ▶ Maintaining and Monitor ISO and Merchant Reserves (DDA)



Esquire's *Bold Opportunities*

Payment Volume Trends – A Significant Growth Opportunity at December 31, 2025 (\$ in billions)

The payments industry CAGR was 8% from 2021 to 2025 to an estimated total payment volume of **\$12.2 trillion**



Sources: Company Financial Records, Note: PayPal figures represent PayPal's estimated U.S. percent share of "Total Payment Volume" (TPV). PayPal volume includes volume from a bank account, a PayPal account balance, a PayPal Credit account, a credit or debit card or other stored value products such as coupons and gift cards. As such, some of this volume may be included in other networks as well. PayPal's classification in the payments industry ecosystem is varied/debated as it performs functions attributed to a payment network, an issuer, acquirer, etc., and its financial reporting does not directly align with other payment network reporting structures and methods. Discover volume includes Discover Network and Pulse Network transactions.



Non-GAAP Financial Measure Reconciliation

(all dollars in thousands except per share data)

We believe that these non-GAAP financial measures provide information that is important to investors and that is useful in understanding our financial position, results and ratios. However, these non-GAAP financial measures are supplemental and are not a substitute for an analysis based on GAAP measures. As other companies may use different calculations for this measure, this presentation may not be comparable to other similarly titled measures by other companies.

Adjusted net income, which is used to compute adjusted return on average assets, adjusted return on average equity and adjusted earnings per share, excludes the impact of merger expenses and accelerated stock compensation, net of tax.

	Three Months Ended		
	March 31, 2026	December 31, 2025	March 31, 2025
Net income – GAAP	\$ 12,211	\$ 13,468	\$ 11,407
Adjustments to net income:			
Merger expenses	1,272	171	—
Accelerated stock compensation	398	—	—
Income tax effect of adjustments	(120)	—	—
Adjusted net income	<u>\$ 13,761</u>	<u>\$ 13,639</u>	<u>\$ 11,407</u>
Return on average assets – GAAP	2.10 %	2.36 %	2.39 %
Adjusted return on average assets	2.37 %	2.39 %	2.39 %
Return on average equity – GAAP	16.82 %	18.90 %	19.13 %
Adjusted return on average equity	18.96 %	19.14 %	19.13 %
Diluted earnings per share – GAAP	\$ 1.40	\$ 1.55	\$ 1.33
Adjusted diluted earnings per share	\$ 1.58	\$ 1.57	\$ 1.33



Non-GAAP Financial Measure Reconciliation

(all dollars in thousands)

The following table presents a reconciliation of efficiency ratio (non-GAAP) and adjusted efficiency ratio (non-GAAP).

Adjusted noninterest expense, which is used to compute the adjusted efficiency ratio, excludes the impact of merger expenses and accelerated stock compensation.

	Three Months Ended		
	March 31, 2026	December 31, 2025	March 31, 2025
Efficiency ratio – non-GAAP ⁽¹⁾	51.1 %	48.4 %	49.6 %
Noninterest expense – GAAP	\$ 20,657	\$ 19,064	\$ 16,748
Less: merger expenses	1,272	171	—
Less: accelerated stock compensation	398	—	—
Adjusted noninterest expense – non-GAAP	\$ 18,987	\$ 18,893	\$ 16,748
Net interest income – GAAP	34,004	33,279	27,609
Noninterest income – GAAP	6,455	6,119	6,151
Total revenue – GAAP	\$ 40,459	\$ 39,398	\$ 33,760
Adjusted efficiency ratio – non-GAAP ⁽²⁾	46.9 %	48.0 %	49.6 %

- (1) The reported efficiency ratio is a non-GAAP measure calculated by dividing GAAP noninterest expense by the sum of GAAP net interest income and GAAP noninterest income.
- (2) The adjusted efficiency ratio is a non-GAAP measure calculated by dividing adjusted noninterest expense by the sum of GAAP net interest income and GAAP noninterest income.