Form **8937** (December 2017) Department of the Treasury Internal Revenue Service

Report of Organizational Actions Affecting Basis of Securities

▸ See separate instructions.

OMB No. 1545-0123

Part I Reporting Issuer

1 Issuer's name Esquire Financial Holdings, Inc.	2 Issuer's employer identification number (EIN) 27-5107901

3 Name of contact for additional information Michael Lacapria	4 Telephone No. of contact 516-535-2002	5 Email address of contact investorrelations@esqbank.com

6 Number and street (or P.O. box if mail is not delivered to street address) of contact 100 Jericho Quadrangle, Suite 100	7 City, town, or post office, state, and ZIP code of contact Jericho, NY 11753

8 Date of action August 1, 2026	9 Classification and description Tax-free reorganization involving the merger of Signature Bancorporation, Inc. with Esquire Financial Holdings, Inc.

10 CUSIP number	11 Serial number(s)	12 Ticker symbol	13 Account number(s)
29667J101	N/A	NASDAQ: ESQ	N/A

Part II Organizational Action

Attach additional statements if needed. See back of form for additional questions.

14 Describe the organizational action and, if applicable, the date of the action or the date against which shareholders' ownership is measured for the action ▸ See attachment.

15 Describe the quantitative effect of the organizational action on the basis of the security in the hands of a U.S. taxpayer as an adjustment per share or as a percentage of old basis ▸ See attachment.

16 Describe the calculation of the change in basis and the data that supports the calculation, such as the market values of securities and the valuation dates ▸ See attachment.

Part II **Organizational Action** *(continued)*

17 List the applicable Internal Revenue Code section(s) and subsection(s) upon which the tax treatment is based ▶ **See attachment.**

18 Can any resulting loss be recognized? ▶ **See attachment.**

19 Provide any other information necessary to implement the adjustment, such as the reportable tax year ▶ **See attachment.**

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Signature ▶ Date ▶ 9/11/26

Print your name ▶ **Michael Lacapria** Title ▶ **SVP, CFO**

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
Firm's name ▶			Firm's EIN ▶	
Firm's address ▶			Phone no.	

Send Form 8937 (including statements) to: Department of the Treasury, Internal Revenue Service, Ogden, UT 84201-0054

ESQUIRE FINANCIAL HOLDINGS, INC. (27-5107901)
ATTACHMENT - FORM 8937
"REPORT OF ORGANIZATIONAL ACTIONS AFFECTING BASIS OF SECURITIES"

Form 8937, Part II, Line 14:

On March 11, 2026, Esquire Financial Holdings, Inc. ("Esquire"), Esquire Merger Sub, Inc. ("Merger Sub"), and Signature Bancorporation, Inc. ("Signature") entered into an Agreement and Plan of Merger. Pursuant to the Merger Agreement, on August 1, 2026, Merger Sub merged with and into Signature, with Signature surviving, and immediately thereafter Signature merged with and into Esquire, with Esquire surviving. Following the second-step merger, Signature Bank merged with and into Esquire Bank, National Association, with Esquire Bank surviving. These integrated transactions are collectively referred to as the "Merger."

Subject to the terms and conditions of the Merger Agreement, each outstanding share of Signature common stock, other than excluded or dissenting shares, was converted into the right to receive 2.671 shares of Esquire common stock. No fractional shares of Esquire common stock were issued. Instead, eligible holders received cash in lieu of any fractional Esquire share otherwise issuable.

Form 8937, Part II, Line 15:

Esquire and Signature intended that, for U.S. federal income tax purposes, the integrated mergers qualify as a reorganization within the meaning of Section 368(a) of the Internal Revenue Code of 1986, as amended (the "Code"). A U.S. holder of Signature common stock generally will not recognize any gain or loss upon the receipt of Esquire common stock in the Merger, other than gain or loss recognized with respect to the receipt of cash in lieu of fractional shares, discussed below and in Line 18:

- A U.S. shareholder's aggregate adjusted tax basis in the total Esquire common stock deemed received, including any fractional share, generally will equal the shareholder's aggregate adjusted tax basis in the Signature common stock surrendered. The basis in the whole shares actually received will equal that aggregate basis reduced by the portion allocable to the fractional share for which cash was received.

- For each U.S. holder of Signature common stock, the holding period (for tax purposes) of the Esquire common stock that it receives pursuant to the Merger will include its holding period for the shares of the Signature common stock it exchanges.

If a U.S. holder acquired shares of Signature common stock in separate blocks at different times or at different prices, the basis, holding-period, and gain-or-loss rules generally must be applied separately to each block. A loss realized on one block generally may not be used to offset gain realized on another block for purposes of determining the consequences of the exchange.

Neither Esquire nor Signature has sought or will seek a ruling from the IRS as to the U.S. federal income tax consequences of the Merger. Accordingly, this discussion neither binds the IRS nor precludes it from adopting a contrary position, and there can be no assurances that the IRS or a court would not disagree with or challenge any of the conclusions described herein.

If the Merger does not qualify as a reorganization within the meaning of Section 368(a) of the Code, a U.S. holder of Signature common stock whose shares are exchanged in the Merger for Esquire common stock would generally recognize capital gain or loss in an amount equal to the difference between the fair market value of Esquire common stock received, plus cash, by the U.S. holder in the exchange and the U.S. shareholder's tax basis in its shares of Signature common stock surrendered, and the U.S. shareholder's holding period of the shares of Esquire common stock received in the Merger will begin on the day after the date of the Merger.

Each U.S. holder should consult with his, her, or its own tax advisor regarding the U.S. federal income tax consequences of the Merger in light of such person's particular circumstances.

Form 8937, Part II, Line 16:

See Line 15 for a general description of the U.S. federal income tax consequences of the Merger for a U.S. shareholder, including the determination of such shareholder's basis in any Esquire common stock received.

For each block of Signature common stock surrendered, multiply the number of Signature shares in the block by 2.671 to determine the total number of Esquire shares deemed received, including any fractional share. The holder should allocate the aggregate adjusted tax basis of that block of Signature common stock among the whole and fractional Esquire shares deemed received in proportion to the number of such shares. The basis allocated to the fractional Esquire share is used to determine the holder's gain or loss upon receipt of cash in lieu of that fractional share.

U.S. federal income tax law does not prescribe a single method for determining the fair market value of Esquire common stock for this purpose. Holders should consult their tax advisors regarding the appropriate valuation method. For reference only, Esquire common stock traded on the Nasdaq Capital Market on July 31, 2026, the last trading day before the August 1, 2026, effective date.

Form 8937, Part II, Line 17:

The Merger is intended to qualify as a reorganization within the meaning of Section 368(a) of the Code. In general, the income tax consequences to the U.S. shareholders are determined under Sections 354, 358, 368, 1001, and 1223 of the Code, and, with respect to cash received in lieu of fractional shares, Section 302, as applicable.

Form 8937, Part II, Line 18:

Yes, but generally only with respect to cash received in lieu of a fractional Esquire share. As described in the response to Line 15, if the Merger is respected as a "reorganization" within the meaning of Section 368(a) of the Code, a U.S. holder of Signature common stock will not recognize any gain or loss in the Merger except with respect to cash received in lieu of fractional shares (described below). See Line 15 for further discussion.

A U.S. holder receiving cash in lieu of a fractional Esquire share generally will be treated as having received the fractional share in the Merger and then as having sold or redeemed that fractional share for cash. The holder generally will recognize gain or loss equal to the difference between the cash received and the portion of the holder's adjusted tax basis allocated to the fractional share. Such gain or loss generally will be capital gain or loss and generally will be long-term capital gain or loss if the holder's holding period, including the holding period of the Signature shares surrendered, exceeds one year as of the effective date of the Merger.

Form 8937, Part II, Line 19:

The Merger, as defined in Line 14, occurred on August 1, 2026. In the case of Signature stockholders who are calendar year taxpayers, the reportable tax year is 2026.

This information is being provided pursuant to the requirements of Section 6045B of the Code, and includes a general summary regarding the application of certain U.S. federal income tax laws and regulations related to the effects of the Merger. It does not constitute tax advice and does not purport to be complete or to describe the tax consequences that may apply to particular persons or categories of shareholders. Former Signature shareholders are encouraged to consult their tax advisors regarding the consequences of the Merger to them (including the applicability and effect of all federal, state, local and non-U.S. laws) and should read the joint proxy statement/ prospectus, dated May 6, 2026 (the "Prospectus"), included as part of the Registration Statement on Form S-4 for Esquire as filed with the Securities and Exchange Commission, noting the discussion under the caption "Material U.S. Federal Income Tax Consequences of the Mergers." The information provided here remains subject to the Prospectus in all respects. The Joint Proxy Statement/Prospectus filed with the Securities and Exchange Commission is available at: "Final Joint Proxy Statement/Prospectus dated May 6, 2026.".

None of the statements on this Form 8937 is intended to be tax advice, which should be obtained from your tax advisor.