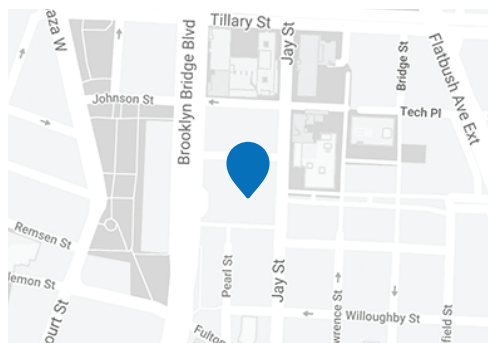




2018 ANNUAL REPORT TO SHAREHOLDERS

ANNUAL MEETING OF SHAREHOLDERS



The Company's **2019 Annual Meeting of Shareholders** will be held at **10:00 am** eastern time on **May 23, 2019**.

New York Marriott at the Brooklyn Bridge
333 Adams Street
Brooklyn, New York 11201

Holders of record as of March 26, 2019 will be eligible to vote.

DIRECTORS



Vincent F. Palagiano
Chairman of the Board



Steven D. Cohn
Managing Partner at
Goldberg & Cohn LLP



Kathleen M. Nelson
Investment Advisor of
Bay Hollow Associates
& Consultant to KMN
Associates LLC



Michael P. Devine
Vice Chairman of the Board



Patrick E. Curtin
Retired former Senior
Partner at Conway Farrell
Curtin & Kelly, P.C.



Joseph J. Perry
Partner at Marcum LLP



Kenneth J. Mahon
President and
Chief Executive Officer



Robert C. Golden
Retired former Executive
Vice President at Prudential
Financial, Inc.



Kevin Stein
Chief Executive Officer
of Resolution Analytica



Rosemarie Chen
Financial Services Leader
at Willis Towers Watson



Barbara Koster
Senior Vice President and
Global Chief Information Officer
for Prudential Financial, Inc.



Omer S. J. Williams
Attorney at law

EXECUTIVE OFFICERS

Kenneth J. Mahon
President and
Chief Executive Officer

Stuart H. Lubow
Senior Executive Vice President and
Chief Banking Officer

Roberto S. Volino
Senior Executive Vice President and
Chief Operating Officer

Michael J. Fegan
Executive Vice President and
Chief Technology Officer

Angela K. Finlay
Executive Vice President and
Chief Human Resources Officer

Conrad J. Gunther, Jr.
Executive Vice President and
Chief Lending Officer

Michael A. Perez
Executive Vice President and
Chief Retail Officer

Christopher J. Porzelt
Executive Vice President and
Chief Risk Officer

Avinash Reddy
Executive Vice President and
Chief Financial Officer

Patricia M. Schaubeck
Executive Vice President,
Secretary and General Counsel

CORPORATE HEADQUARTERS

Dime Community Bancshares, Inc.
300 Cadman Plaza West, 8th Floor
Brooklyn, NY 11201

RETAIL BANKING OFFICES

Brooklyn:

7524 Third Avenue, Brooklyn, NY 11209
8520 4th Avenue, Brooklyn, NY 11209
1545 86th Street, Brooklyn, NY 11228
5003 13th Avenue, Brooklyn, NY 11219
188 Montague Street, Brooklyn, NY 11201
814 Manhattan Avenue, Brooklyn, NY 11222
1902 Kings Highway, Brooklyn, NY 11229
2172 Coyle Street, Brooklyn, NY 11229
1600 Avenue M, Brooklyn, NY 11230
208 5th Avenue, Brooklyn, NY 11215
214 Bedford Avenue, Brooklyn, NY 11249
281 Broadway, Brooklyn, NY 11211
149 Kent Avenue, Brooklyn, NY 11211

Bronx:

1931 Turnbull Avenue, Bronx, NY 10473

Nassau County:

2412 Jerusalem Avenue, Bellmore, NY 11710
2401 Jericho Turnpike, Garden City Park, NY 11040
1775 Merrick Avenue, Merrick, NY 11566
1000 Port Washington Blvd., Port Washington, NY 11050
175 West Merrick Road, Valley Stream, NY 11580
622 Old Country Road, Westbury, NY 11590
432 Central Avenue, Cedarhurst, NY 11516

Queens:

61-38 Springfield Boulevard, Bayside, NY 11364
59-23 Main Street, Flushing, NY 11355
253-15 Union Turnpike, Glen Oaks, NY 11004
176-47 Union Turnpike, Flushing, NY 11366
75-23 37th Avenue, Jackson Heights, NY 11372
45-14 46th Street, Long Island City, NY 11104
24-44 Francis Lewis Boulevard, Whitestone, NY 11357

Suffolk County:

One Huntington Quadrangle, Suite 1N06, Melville, NY 11747

INVESTOR RELATIONS

Written inquiry regarding Dime Community Bancshares, Inc. should be directed to:

Avinash Reddy

Dime Community Bancshares, Inc.
300 Cadman Plaza West, 8th Floor
Brooklyn, NY 11201
(718) 782-6200

TRANSFER AGENT AND REGISTRAR

Inquiries regarding stockholder administration and services should be directed to:

American Stock Transfer & Trust Company Operations Center

6201 15th Avenue
Brooklyn, NY 11219
1-800-937-5449 | www.amstock.com

DIRECT STOCK PURCHASE PLAN

The Dime Community Bancshares, Inc. Direct Investment Program offers a convenient way to purchase or sell shares of the Company's common stock. Please visit the following website for information on how to enroll in the plan, <http://amstock.mobular.net/Amstock/DCOM>.

INDEPENDENT AUDITORS

Crowe LLP

354 Eisenhower Parkway, Suite 2050
Livingston, NJ 07039

GENERAL COUNSEL

Patricia M. Schaubeck

300 Cadman Plaza West, 8th Floor
Brooklyn, NY 11201

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