

NEWS RELEASE

Metropolitan Commercial Bank Celebrates Quarter Century Anniversary

6/24/2024

The Bank has Achieved Over 800% Organic Growth Since its Founding On the Eve of the New Millennium

NEW YORK--(BUSINESS WIRE)-- Metropolitan Commercial Bank (the "Bank," "MCB"), a full-service commercial bank based in New York City, proudly announces its 25th anniversary, signifying a remarkable milestone in its history. Founded in 1999, Metropolitan Commercial Bank has become a trusted institution renowned for its commitment to excellence, innovation, risk management, and community engagement.

Metropolitan Commercial Bank (Graphic: Business Wire)

Reflecting on this Quarter
Century Anniversary,

Metropolitan Commercial Bank acknowledges a journey defined by growth, resilience, and unwavering dedication to its clients. Serving as a cornerstone of the financial landscape, the Bank has catered to businesses, individuals, and communities with distinction over the past 25 years. From its inception, Metropolitan Commercial Bank has remained focused on its mission to deliver unparalleled commercial banking solutions tailored to a diverse clientele. The Bank empowers clients to achieve financial success through its commercial lending, commercial real estate, treasury management, and innovative digital banking solutions.

"We are thrilled to celebrate this momentous occasion as we commemorate 25 years of serving our clients, stakeholders and communities," said Mark R. DeFazio, Founder, President and CEO of Metropolitan Commercial Bank. "Our Quarter Century Anniversary is a testament to the enduring commitment of our team and the unwavering support of our loyal stockholders, Board of Directors, clients, employees, and regulatory partners. As we look to the future, we remain dedicated to delivering innovative solutions and exceptional service that exceed expectations."

In addition to its commitment to client satisfaction, Metropolitan Commercial Bank has demonstrated a solid commitment to corporate social responsibility, actively supporting various charitable initiatives and community organizations. Through partnerships and volunteering efforts, MCB has made a meaningful impact in the communities it serves, fostering positive change and social progress.

To celebrate its Quarter Century Anniversary, Metropolitan Commercial Bank will host a series of commemorative events and initiatives throughout the year, inviting clients, employees, and community members to join in the celebration. These events will provide an opportunity to reflect on the Bank's achievements, express gratitude to its stakeholders, and reaffirm its commitment to excellence, in the years ahead.

As Metropolitan Commercial Bank embarks on its next chapter, it remains dedicated to upholding the values that have defined its success over the past 25 years. The Bank looks forward to serving its clients, stockholders, and communities for many years, staying focused on profitable and prudent growth and innovation.

About Metropolitan Commercial Bank

Metropolitan Commercial Bank (the "Bank") is a full-service commercial bank based in New York City. The Bank provides a broad range of business, commercial, and personal banking products and services to individuals, small businesses, private and public middle-market and corporate enterprises and institutions, municipalities, and local government entities.

Metropolitan Commercial Bank's EB-5 / E-2 International Group delivers banking services and products for United States Citizen and Immigration Services EB-5 Immigrant Investor Program investors, developers, Regional Centers, government agencies, law firms and consulting companies specializing in EB-5 and E-2.

Metropolitan Commercial Bank was named one of Newsweek's Best Regional Banks and Credit Unions 2024. The Bank was ranked by Independent Community Bankers of America among the top ten successful loan producers for 2023 by loan category and asset size for commercial banks with more than \$1 billion in assets. Kroll affirmed a BBB+ (investment grade) deposit rating on January 25, 2024.

Metropolitan Commercial Bank operates banking centers and private client offices in Manhattan and Boro Park, Brooklyn in New York City and Great Neck on Long Island in New York State.

The Bank is a New York State chartered commercial bank, a member of the Federal Reserve System and the Federal Deposit Insurance Corporation, and an equal housing lender. The parent company of Metropolitan Commercial Bank is Metropolitan Bank Holding Corp. (NYSE: MCB).

For more information, please visit the Bank's website at MCBankNY.com.

Forward Looking Statement Disclaimer

This release contains "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Examples of forward-looking statements include but are not limited to the Company's future financial condition and capital ratios, results of operations and the Company's outlook and business. Forward-looking statements are not historical facts. Such statements may be identified by the use of such words as "may," "believe," "expect," "anticipate," "plan," "continue" or similar terminology. These statements relate to future events or our future financial performance and involve risks and uncertainties that may cause our actual results, levels of activity, performance or achievements to differ materially from those expressed or implied by these forward-looking statements. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we caution you not to place undue reliance on these forward-looking statements. Factors which may cause our forward-looking statements to be materially inaccurate include, but are not limited to the continuing impact of the COVID-19 pandemic on our business and results of operation, an unexpected deterioration in our loan or securities portfolios, unexpected increases in our expenses, different than anticipated growth and our ability to manage our growth, unanticipated regulatory action or changes in regulations, unexpected changes in interest rates, inflation, an unanticipated decrease in deposits, an unanticipated loss of key personnel or existing clients, competition from other institutions resulting in unanticipated changes in our loan or deposit rates, an unexpected adverse financial, regulatory or bankruptcy event experienced by our fintech partners, unanticipated increases in FDIC costs, changes in regulations, legislation or tax or accounting rules, the current or anticipated impact of military conflict, terrorism or other geopolitical events and unanticipated adverse changes in our clients' economic conditions or general economic conditions, as well as those discussed under the heading "Risk Factors" in our Annual Report on Form 10-K and Quarterly Reports on Form 10-Q.

Forward-looking statements speak only as of the date of this release. We do not undertake any obligation to update or revise any forward-looking statement.

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Source: Metropolitan Commercial Bank