

# Metropolitan Bank Holding Corp. Names Scott Lublin Chief Lending Officer

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NEW YORK--(BUSINESS WIRE)-- Metropolitan Bank Holding Corp. (NYSE: MCB) ("Metropolitan" or the "Company"), the holding company for Metropolitan Commercial Bank (the "Bank"), today announced that Scott Lublin has been named to the position of Executive Vice President and Chief Lending Officer, effective April 25. Mr. Lublin will be responsible for managing the Bank's Commercial Real Estate and Commercial Lending groups and for the strategic development and implementation of lending products and services. He will report to Mark DeFazio, President and Chief Executive Officer.

Mr. Lublin is a senior banking industry executive with more than 30 years of experience in banking, primarily focused on commercial real estate lending. Mr. Lublin returns to the Bank after previously serving as Senior Vice President of the Commercial Real Estate business from 2008 until 2013.

"We are delighted to welcome Scott back to Metropolitan," said CEO Mark DeFazio. "Scott brings decades of experience in commercial real estate lending, along with a deep understanding of our strategy and culture. Metropolitan continues to execute on our strategy and add strong, proven executives to our leadership team."

"I am excited to return to Metropolitan and look forward to playing an important role in the bank's next chapter," said Mr. Lublin. "Metropolitan's sharp focus on supporting entrepreneurs and middle-market businesses in the greater New York area positions the bank very well for profitable growth."

Most recently, Mr. Lublin was an Executive Vice President at BankUnited, where he managed their NYC commercial real estate lending group. Prior to his first stint at Metropolitan, Mr. Lublin served as an Administrative Vice President of M&T Bank's commercial real estate group. Mr. Lublin earned a B.S. at SUNY Buffalo and an M.B.A. at Fordham University.

## **About Metropolitan Bank Holding Corporation**

Metropolitan Bank Holding Corp. (NYSE: MCB) is the holding company for Metropolitan Commercial Bank®, The Entrepreneurial Bank. The Bank provides a broad range of business, commercial and personal banking products and services to small and middle-market businesses, public entities and affluent individuals in the New York metropolitan area. Founded in 1999, the Bank is headquartered in New York City and operates five locations in Manhattan, Brooklyn and Great Neck, Long Island. The

Bank is also an active issuer of debit cards for third-party debit card programs. Metropolitan Commercial Bank is a New York State chartered commercial bank, an FDIC member and an equal opportunity lender. For more information, please visit [www.metropolitanbankny.com](http://www.metropolitanbankny.com).

### **Forward Looking Statement Disclaimer**

This release contains certain “forward-looking statements” about the Company which, to the extent applicable, are intended to be covered by the safe harbor for forward-looking statements provided under Federal securities laws and, regardless of such coverage, you are cautioned about. Examples of forward-looking statements include but are not limited to the Company’s 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, an unexpected deterioration in our loan portfolio, unexpected increases in our expenses, greater than anticipated growth, unanticipated regulatory action, unexpected changes in interest rates, an unanticipated loss of key personnel, an unanticipated loss of existing customers, competition from other institutions resulting in unanticipated changes in our loan or deposit rates, unanticipated increases in Federal Deposit Insurance Corporation costs and unanticipated adverse changes in our customers’ economic conditions or economic conditions in our local area in general.

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, whether the result of new information, future events or otherwise.

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