

NEWS RELEASE

Metropolitan Commercial Bank Appoints Ram Puppala as Chief Digital Officer

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More than 20 Years of Leadership in Fintech Innovation

NEW YORK--(BUSINESS WIRE)-- Metropolitan Commercial Bank today announced that the Bank hired Ram Puppala as Senior Vice President and Chief Digital Officer. Mr. Puppala will report to Dixiana Berrios, Executive Vice President and Chief Operating Officer. He will be responsible for managing and scaling MCB's digital platforms that support the Bank's leadership position as a banking and payment solutions innovator.

This press release features multimedia. View the full release here:
<https://www.businesswire.com/news/home/20210113005160/en/>

Ram Puppala, Senior Vice President, Chief Digital Officer
Metropolitan Commercial Bank (Photo: Business Wire)

Mr. Puppala brings more than 20 years of experience as an innovator in financial services and financial technology, including application

development, strategic planning of financial information systems, online banking, payment processing and settlement, and online brokerage and trading applications.

"We are very fortunate to have Ram join our team," said CEO Mark DeFazio. "His proven track record of architecting leading-edge finserve and fintech solutions for premier U.S. and global financial and investment firms, and delivering them on time and on budget, will be a significant contributor in fulfilling our mission to serve our clients, scale our franchise and deliver value for our shareholders."

Before joining the Bank, Mr. Puppala was Senior Vice President and Chief Technology Officer at State Street Bank and Trust. He has also served in c-suite, founding and senior management positions at Fiserv Inc., FNSTAR, Inc. and E*Trade Financial Group.

"I am very pleased to have Ram take the operational reins of all things digital at MCB," said COO Dixiana Berrios. "He will not only advance MCB's efforts in the digital payment settlement sector; he will spearhead more efficient and streamlined technologies throughout the Bank's entire ecosystem."

"I am truly excited about joining the MCB team," said Mr. Puppala. "The way MCB looks beyond conventional approaches to problem-solving and its client-centric focus is perfectly in line with my

own.”

Mr. Puppala holds a Bachelor of Engineering in Computer Science and Technology from the University of Pune and professional certifications from Stanford and Johns Hopkins Universities. He is currently completing the MIT Executive MBA program offered by MIT’s Sloan School of Management.

Two of Mr. Puppala’s passions: empowering women in rural areas to start businesses and gain independence, and increasing the number of women in computer science by equipping young women with the necessary computing skills to pursue 21st-century opportunities. That is why he is an avid supporter of CORD USA, Inc. and Girls Who Code Inc.

About Metropolitan Commercial Bank

Metropolitan Commercial Bank[®], The Entrepreneurial Bank, is headquartered in New York City and operates full-service banking centers in Manhattan, New York; Boro Park, Brooklyn; and Great Neck, Long Island. We are a community-focused bank that provides a broad range of business, commercial and personal banking products and services to small businesses, middle-market enterprises, public entities and affluent individuals. In addition to our tradition of relationship-driven, one-on-one personalized service, Metropolitan Commercial Bank offers multiple convenience delivery channels, including online banking, flexible mobile banking apps and no-fee access to over 1 million ATMs worldwide for our clients. The Bank is also an active issuer of debit cards for an increasing number of third-party debit card programs. Metropolitan Commercial Bank is a New York State chartered commercial bank, an FDIC member and an equal opportunity lender.

The parent company of Metropolitan Commercial Bank, Metropolitan Bank Holding Corp., is a publicly traded company. The common stock of Metropolitan Bank Holding Corp. is listed on the New York Stock Exchange (NYSE) and trades under the ticker symbol “MCB.”

For more information about Metropolitan Commercial Bank, visit the Bank’s website at www.MCBankNY.com.

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Heather Quinn
212-365-6721
IR@MetropolitanBankNY.com

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