

Metropolitan Commercial Bank Approved as HUD MAP/LEAN Lender

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Expands National Healthcare Lending Platform

NEW YORK--(BUSINESS WIRE)-- Metropolitan Commercial Bank (the “Bank”) today announced that it has received approval from the U.S. Department of Housing and Urban Development (HUD) to participate as a lender in the Multifamily Accelerated Processing (MAP) and LEAN (Section 232) programs. This designation authorizes the Bank to originate FHA-insured loans for healthcare facilities nationwide, including skilled nursing, assisted living, and other residential care properties.

The approval marks a significant strategic expansion of the Bank’s commercial healthcare lending platform and strengthens its position as a leading healthcare-focused lender.

“We are proud to receive HUD MAP/LEAN approval,” said Scott Lublin, EVP and Chief Lending Officer of Metropolitan Commercial Bank. “This milestone reflects our deep experience in healthcare lending and reinforces our long-term commitment to financing high-quality operators across the country. The FHA 232 program allows us to provide attractive, long-term, fixed-rate financing solutions that support stability and growth in the healthcare sector.”

The Bank has extensive experience in healthcare-related lending, including a substantial portfolio of skilled nursing facility loans nationwide. With a disciplined underwriting approach and strong balance sheet, the Bank is positioned to deliver both conventional and off-balance sheet FHA-insured financing solutions tailored to operators’ evolving capital needs.

“This HUD MAP/LEAN initiative is expected to generate meaningful fee income and attract high-quality, low-cost deposits, strengthening both our earnings profile and funding base,” said Mark R. DeFazio, Founder, President and CEO of Metropolitan Commercial Bank.

HUD’s MAP/LEAN program is designed to expedite the processing of FHA-insured loans for healthcare facilities, providing borrowers with long-term, fixed-rate, non-recourse financing.

“The demand for dependable, long-term capital in the healthcare space continues to grow,” said Danny Tommasino, SVP, Group Head of C&I and Healthcare Lending of Metropolitan Commercial Bank. “By adding FHA-insured lending capabilities, we are enhancing our ability to serve operators with flexible

and competitive financing options that support both acquisitions and refinancing.”

Metropolitan Commercial Bank will begin actively marketing its HUD MAP/LEAN lending platform immediately and intends to originate healthcare loans nationwide under the program.

About Metropolitan Commercial Bank

Metropolitan Commercial Bank (“MCB” or the “Bank”) is a New York City-based, full-service commercial bank providing tailored banking solutions to businesses, institutions, and individuals. Founded in 1999, MCB partners with entrepreneurial clients across a broad range of industries, serving individuals, families, and businesses across generations through relationship-driven banking supported by innovative technology and disciplined execution.

MCB offers a comprehensive suite of commercial, business, and personal banking products and services to small businesses, middle-market and corporate enterprises, private and public institutions, municipalities, and local government entities. The Bank is recognized for its specialized expertise in sectors including legal services, residential healthcare, real estate and property management, government entities, charter schools, and global investors utilizing EB-5 financial solutions.

Through dedicated bankers and relationship managers, MCB delivers customized solutions across title and escrow services, 1031 exchanges, and direct merchant acquiring—enabling faster onboarding, enhanced efficiency, and reduced risk. The Bank’s digital platforms complement its high-touch service model, providing seamless access and real-time insights for clients. Guided by a solutions-oriented philosophy and a commitment to integrity and excellence, MCB empowers clients to navigate complex markets with confidence while building long-term value for clients, shareholders, and the communities it serves.

MCB has earned national recognition for its financial performance, innovation, and strategic growth. The Bank was named one of *Newsweek’s Best Regional Banks* in 2024 and 2025 and ranked by the Independent Community Bankers of America among the top ten successful loan producers for 2024 by loan category and asset size for commercial banks with more than \$1 billion in assets. Kroll affirmed MCB’s BBB+ (investment grade) deposit rating in January 2026, and the Bank was honored for the fourth time as a *Piper Sandler Bank Sm-All Stars* institution in 2024.

In addition, MCB has been recognized for digital leadership and workplace excellence. In 2025, the Bank received Editor’s Choice recognition at the *Banking Tech Awards USA* for Digital Onboarding & Omnichannel Banking, earned *Great Place To Work®* certification with a 93% employee satisfaction rating, and received the *Web Award Standard of Excellence* for MCBankNY.com. Additional honors include designation as a 2025 ALTA Elite Provider and the 2025 *Cornerstone Advisors Smarter Bank Differentiated Award*, recognizing MCB’s leadership in specialized commercial deposit banking.

MCB operates banking centers in Manhattan and Boro Park, Brooklyn, within New York City, as well as in Great Neck on Long Island, New York, and Lakewood, New Jersey. The Bank also maintains a private client office in Miami, Florida, and expects to open an additional private client office in West Palm Beach, Florida, in the first quarter of 2026.

Metropolitan Commercial 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 Bank’s parent company is Metropolitan Bank Holding Corp. (NYSE: MCB).

For more information, please visit the Bank’s website at [MCBankNY.com](https://www.mcbankny.com).

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