NEWS RELEASE

Metropolitan Commercial Bank Named Finalist for Payment Solution of the Year at SBC Summit Americas

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NEW YORK--(BUSINESS WIRE)-- Metropolitan Commercial Bank (the “Bank,” “MCB”), a full-service commercial bank based in New York City is proud to announce that it has been named a finalist in the Payment Solution of the Year: North America category at the prestigious SBC Summit Americas. MCB's steady growth and commitment to digital innovation have earned this recognition, underscoring the Bank's dedication to delivering reliable, forward-thinking banking solutions that empower individuals and businesses worldwide.

The SBC Summit Americas, a premier industry event, brings together 10,000 industry professionals and hosts 400+ exhibitors and sponsors from North, South, and Central American casino (online and land-based), sports betting, and digital media sectors. Being selected as a finalist highlights MCB’s dedication to excellence and client-centric innovation in banking solutions

"We are honored to be recognized among the top payment solution providers in North America," said Mark R. DeFazio, Founder, President and CEO at Metropolitan Commercial Bank. "This acknowledgment reinforces our commitment to developing reliable cutting-edge solutions that meet the evolving needs of our clients and partners.”

Metropolitan Commercial Bank congratulates all the finalists and looks forward to continuing its mission of modern banking innovation.”

About Metropolitan Commercial Bank

Metropolitan Commercial Bank (the “Bank”) is a New York City based full-service commercial bank. 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 provides specialized banking services for the EB-5 and E-2 communities. The Bank combines deep industry expertise with tailored financial products to ensure a smooth, secure and efficient journey from initial investment to project completion.

Metropolitan Commercial Bank was named one of Newsweek's Best Regional Banks in 2024 and 2025. The Bank was ranked by 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 a BBB+ (investment grade) deposit rating on January 29, 2025. For the fourth time, MCB has earned a place in the Piper Sandler Bank Sm-All Stars Class of 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) (the "Company").

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