

Metropolitan Commercial Bank Named to Newsweek's America's Best Regional Banks and Credit Unions 2025

2024-12-19

This award recognizes Metropolitan Commercial Bank's impact and steadfast commitment to providing innovative offerings and strategic banking solutions, ensuring the continued success of its clients.

NEW YORK--(BUSINESS WIRE)-- Metropolitan Commercial Bank (the "Bank," "MCB"), a full-service commercial bank based in New York City announced today that it is recognized as one of America's Best Regional Banks and Credit Unions 2025 by Newsweek and Plant-A Insights Group. Newsweek and Plant-A Insights Group recognized top regional banks and credit unions in the United States, by conducting a large-scale study based on the analysis of over 9,000 institutions, more than 70,000 customer surveys and millions of social media reviews.

Metropolitan Commercial Bank - Newsweek's America's Best Regional Banks and Credit Unions 2025 (Graphic: Business Wire)

"Being honored for the second consecutive year is truly a testament to our

team's unwavering commitment to financial excellence. This award underscores our focus on long-term planning and strategic business development," said Mark R. DeFazio, Founder, President and CEO of Metropolitan Commercial Bank. "Our clients' success is the driving force behind our mission to deliver innovative banking solutions that meet and exceed their business needs."

"Regional banks and credit unions are the financial backbone of communities nationwide as they support small businesses, fund local projects, and ensure easy access to essential banking services. Newsweek and market-data research firm Plant-A Insights are proud to introduce 'America's Best Regional Banks and Credit Unions 2025,' highlighting companies utilizing a community- and customer-centric approach to make a big financial impact in their neighborhoods." – Nancy Cooper – Global Editor in Chief – Newsweek

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. 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).

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

212-365-6721

IR@MCBankNY.com

Source: Metropolitan Commercial Bank