

Metropolitan Commercial Bank Names Emma Krentz as AI Scientist to Advance Technological Strategy

2025-10-27

The Bank expands its Office of Artificial Intelligence

NEW YORK--(BUSINESS WIRE)-- Metropolitan Commercial Bank (the "Bank," "MCB"), a full-service commercial bank based in New York City) is excited to announce the appointment of Emma Krentz as AI Scientist in its newly established Office of Artificial Intelligence. Emma joins MCB with a proven track record of designing and deploying AI and machine learning solutions for the financial services industry.

Ms. Krentz has extensive experience in the banking industry and technological innovation, including her work with TD Bank's Advanced Analytics division. Her career began as a data scientist on TD Canada's investment team, where she honed her skills in quantitative analysis and financial modeling.

In her new role at MCB, Emma will help design, build, and deploy enterprise-grade AI and machine learning solutions that advance the Bank's strategic priorities. She will play a key role in developing models, pipelines, and tools to support risk management, automation, and client intelligence initiatives across the bank. Working closely with the business, technology, and risk teams, Emma will help translate business needs into secure, explainable, and production-ready AI capabilities that drive efficiency, insight, and responsible innovation on a scale.

"Emma's blend of analytical rigor, creative problem-solving, and hands-on AI experience makes her a strong addition to our Artificial Intelligence team," said Mark R. DeFazio, Founder, President and CEO of Metropolitan Commercial Bank. "Her expertise will help us develop new opportunities to better serve our clients and partners."

Emma Krentz holds a degree in Mathematics & Statistics from McMaster University. She joins the Bank during a period of pivotal technological investment aimed at enhancing client experience and operational performance.

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](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.

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Source: Metropolitan Commercial Bank