

Metropolitan Commercial Bank Recognized as a Member of Piper Sandler’s Sm-All Stars Class of 2024

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The Prestigious Award Highlights the Bank’s Commitment to Excellence and Innovation

NEW YORK--(BUSINESS WIRE)-- Metropolitan Bank Holding Corp. (the “Company”) (NYSE: MCB), the holding company for Metropolitan Commercial Bank is pleased to announce its recognition as a member of Piper Sandler’s Sm-All Stars Class of 2024. This year’s class admits 8 new members and welcomes back 22 alumni. The list recognizes 30 companies that outperformed the industry across a variety of metrics including growth, profitability, credit and capital.

“Metropolitan Commercial Bank is thrilled to receive this industry recognition, which is a testament of the bank’s commitment to financial excellence and unwavering dedication to our clients,” said Mark R. DeFazio, Founder, President and CEO of Metropolitan Commercial Bank. “We are honored to be part of this distinguished group of financial institutions, reaffirming our steadfast commitment to leading the industry with innovative banking solutions of the highest standards.”

To earn Sm-All Star status, companies needed to have a market cap below \$2.5 billion and clear numerous hurdles related to growth, profitability, credit quality, and capital strength. Against industry medians, banks had to outperform EPS growth, loan growth, deposit growth, ROAE, and in addition were required to report an NPA ratio below 0.75% at 6/30/24, an NCO ratio over the last twelve months of less than 25 bps, and a TCE ratio at or above 7.0% at 6/30/24. For more information on the rankings, click [here](#).

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.

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.

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Source: Metropolitan Commercial Bank