Metropolitan Commercial Bank®

The Entrepreneurial Bank Since 1999

MCB LISTED NYSE

1Q 2026 Investor Presentation

Contents

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Disclosure

This presentation 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 , business, share repurchases under the program, and dividend payments. 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 are difficult to predict and are generally beyond our control and 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 following: a failure to successfully manage our credit risk and the sufficiency of our allowance for credit losses; changes in loan demand and declines in real estate values in the Company's market area, which may adversely affect our loan production; borrower and depositor concentrations (e.g., by geographic area and by industry); the interest rate policies of the Federal Reserve and other regulatory bodies; general economic conditions, including unemployment rates, and potential recessionary and inflationary indicators, either nationally or locally, including the related effects on our borrowers and other clients, such as adverse changes to credit quality, and on our financial condition and results of operations; an unanticipated loss of key personnel or existing clients, or an inability to attract key employees; system failures or cybersecurity breaches of our information technology infrastructure and/or confidential information or those of the Company's third-party service providers or those of our non-bank financial service clients for which we provide global payments infrastructure; failure to maintain current technologies or technological changes and enhancements that may be more difficult or expensive to implement than anticipated, and failure to successfully implement future information technology enhancements; emerging issues related to the development and use of artificial intelligence that could give rise to legal or regulatory action, damage our reputation or otherwise materially harm our business or clients; the timely and efficient development of new products and services offered by the Company, as well as risks (including reputational and litigation) attendant thereto, and the perceived overall value and acceptance of these products and services by clients; the successful implementation or consummation of new business initiatives, which may be more difficult or expensive than anticipated; an unexpected adverse financial, regulatory, legal or bankruptcy event experienced by our financial service clients; unexpected increases in our expenses; changes in liquidity, including funding sources, deposit flows and the size and composition of our deposit portfolio, and the percentage of uninsured deposits in the portfolio; an unexpected deterioration in the performance of our loan or securities portfolios and our inability to absorb the amount of actual losses inherent in the portfolio; difficulties associated with achieving or predicting expected future financial results; different than anticipated growth and our ability to manage our growth; increases in competitive pressures among financial institutions or from non-financial institutions which may result in unanticipated changes in our loan or deposit rates; unexpected adverse impact of future acquisitions or divestitures; impacts related to or resulting from regional and community bank failures and stresses to regional banks, or conditions in the securities markets or the banking industry being less favorable than currently anticipated; changes in accounting principles, policies or guidelines may cause the Company's financial condition or results of operation to be reported or perceived differently; legislative, tax or regulatory changes or actions, including changes and the potential for changes to regulatory policy and the promulgation of new laws and regulations following the inauguration of a new presidential administration, may adversely affect the Company's business; unanticipated increases in FDIC insurance premiums or future assessments; the costs, including the possible incurrence of fines, penalties, or other negative effects (including reputational harm) of any adverse judicial, administrative, or arbitral rulings or proceedings, regulatory enforcement actions, or other legal actions to which we or any of our subsidiaries are a party, and which may adversely affect our results; and the current or the potential impact on the Company's operations, financial condition, and clients resulting from natural or man-made disasters, climate change, wars, military conflict, acts of terrorism, other geopolitical events, cyberattacks, and global pandemics, or localized epidemics 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 which have been filed with the Securities and Exchange Commission under the Securities Exchange Act of 1934, as amended.

Forward-looking statements speak only as of the date of this presentation. We do not undertake (and expressly disclaim) any obligation to update or revise any forward-looking statement, except as may be required by law.

Performance Metrics

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Metropolitan Commercial Bank Holding Corp.

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The Only True Mid-Sized, Publicly Traded Relationship Driven Commercial Bank Headquartered in NYC

	1Q 2026	4Q 2025
Closing Price	83.29	$76.36
Market Cap	$1,032.13 M	$770.37 M
Book Value per Share	$76.53	$73.66
Tangible Book Value per Share	$75.74	$72.69
P/Book Value	1.09 x	1.04 x
P/Tangible Book Value[1]	1.10 x	1.05 x
P/E[2]	7.03 x	6.95 x
Assets	$8.8 B	$8.3 B
Loans	$7.0 B	$6.8 B
Deposits	$7.7 B	$7.4 B
Loans/Deposits	91.0 %	92.3 %
Net Interest Margin[2]	4.08 %	4.10 %
Net Charge-offs / Average Loans[2]	0.7 %	0.0 %
Efficiency Ratio	52.4 %	50.2 %
Pre-tax, Pre-Provision Net Revenue / Average Assets[1]	1.99 %	2.07 %
ROAA[2]	1.49 %	1.38 %
ROAE[2]	15.4 %	15.6 %
ROATCE[1,2]	15.6 %	15.8 %
CET1 Capital Ratio	13.2 %	10.7 %
Tier 1 Leverage Ratio	11.6 %	9.5 %
Total Risk Based Capital Ratio	14.6 %	12.3 %
TCE/TA[1] **Ratio**	10.6 %	8.9 %

Recent Events

- Completed a secondary public equity offering of 2.3 million shares of common stock at $85.00 per share, resulting in proceeds of $186.8 million, net of underwriting discounts and commissions.
- Increased quarterly common stock cash dividend from $0.20 per share to $0.25 per share.
- Hosted an investor day on Tuesday, March 3, 2026. with over 60 attendees.
- Opened Miami Branch on Tuesday, March 3, 2026.
- Approved as a HUD MAP/LEAN Lender.

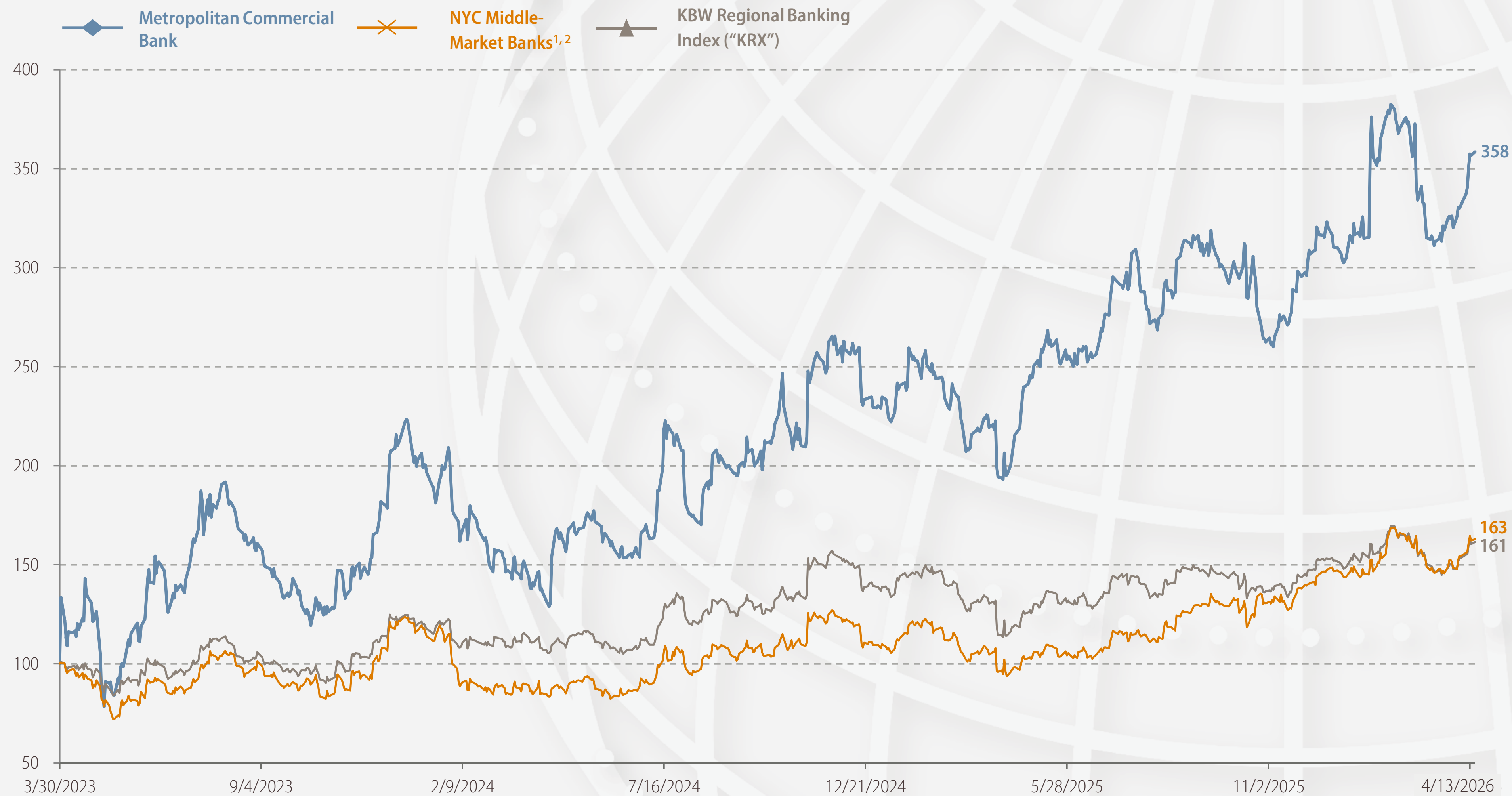
Nine Strategically Located Banking Centers

- Park Ave. Headquarters
- Garment District/ Times Square
- Diamond District
- Upper East Side
- Boro Park, Brooklyn
- Great Neck, Long Island
- Lakewood, NJ
- Miami, FL (New)
- West Palm Beach, FL (Pending Branch opening Q2'26)

Market data as of March 31, 2026 and December 31, 2025
[1] Non-GAAP financial measure. See reconciliation of GAAP to Non-GAAP financial measures starting on slide 29.
[2] Annualized.

Outperformance versus peers

Total Return Performance



Source: Bloomberg
1 Includes CNOB, DCOM, OCFC, PFS and VLY.
2 Cumulative shareholder return (change in stock price plus reinvested dividends).

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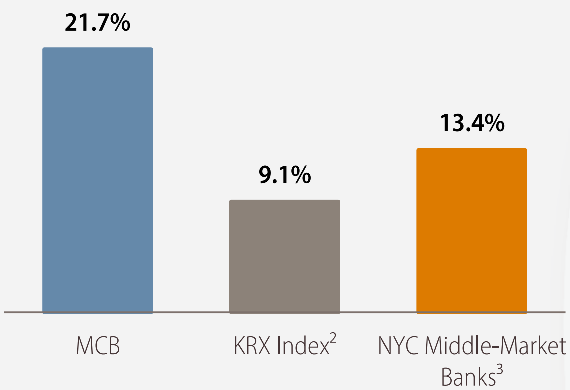
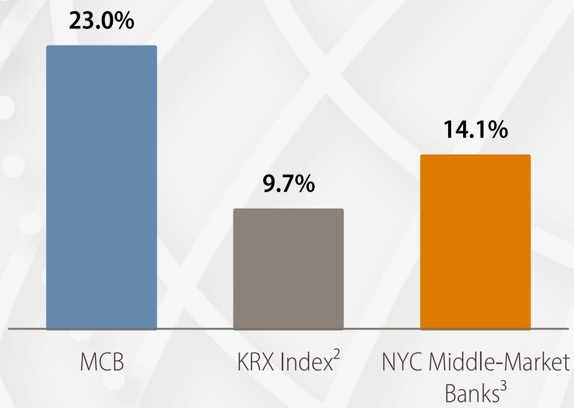
Financial Performance Outpacing Peers Since 2017 IPO

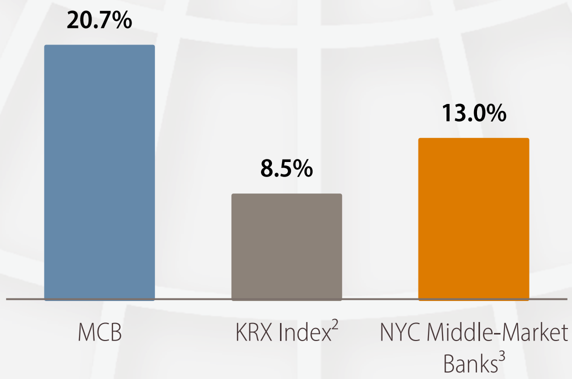
Loans CAGR[1,1*]
2017–2025



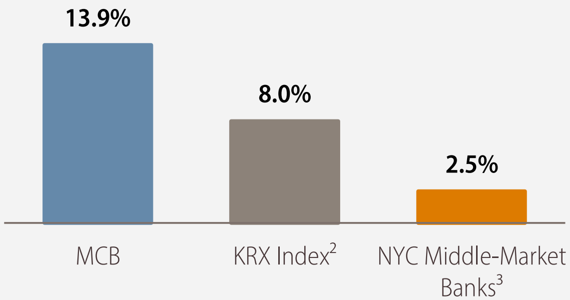
Deposits CAGR[1,1*]
2017–2025



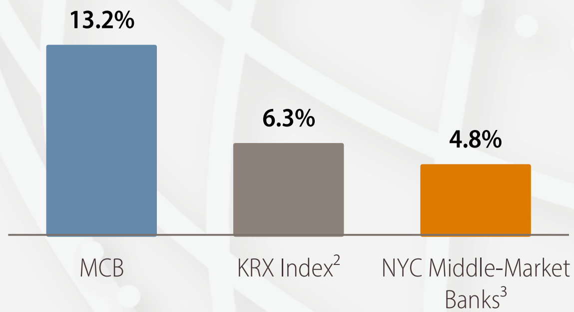
Pre-tax, pre-provision net revenue[4] CAGR[1]
2017-2025



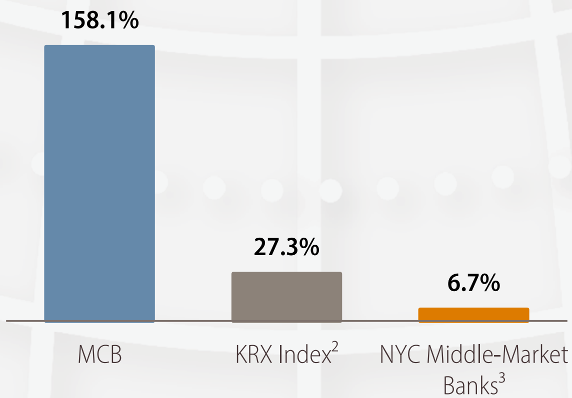
Earnings per share CAGR[1]
2017–2025



Tangible book value per share[4] CAGR[1]
2017–2025



Share price performance since IPO[5]
November 7, 2017



Source: FactSet, S&P Global Market Intelligence.
1 CAGR from December 31, 2017 through December 31, 2025.
1* KRX and NYC Middle Market-Banks include growth resulting from acquisitions.
2 KRX Index represents median performance of the KBW Regional Banking Index constituents.
3 Includes CNOB, DCOM, OCFC, PFS and VLY.
4 Non-GAAP financial measure. See reconciliation of GAAP to Non-GAAP financial measures starting on slide 29.
5 Performance since November 7, 2017 (MCB offering price of $35.00 per share) through April 13, 2026.

Differentiating Factors

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Highly Diversified Franchise

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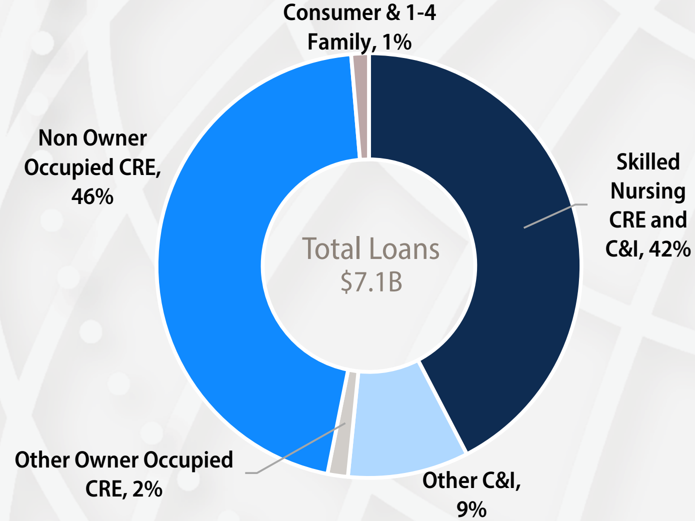
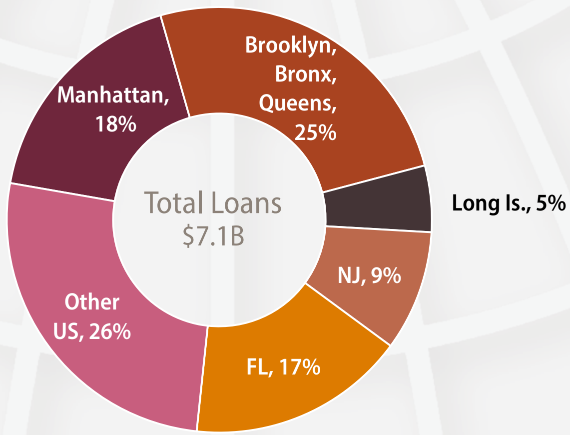
Loan Portfolio
March 31, 2026

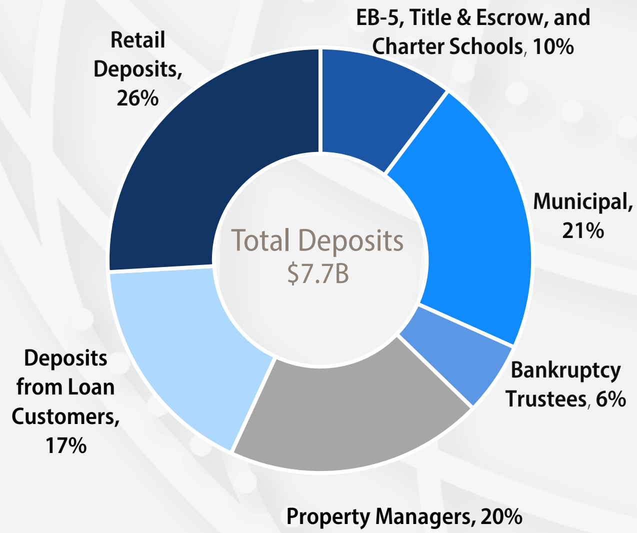
- Active in Healthcare lending since 2002 with no realized losses since entering this space and no deferrals during the pandemic.
- Skilled Nursing Facilities ("SNF") highly insulated from economic cycles by state funded payments.
- All other portfolios are well-diversified across multiple property types and industries

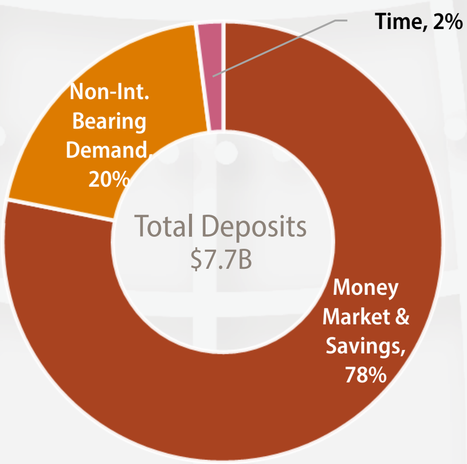




Deposits
March 31, 2026

- Branch-lite model driven by technology integrations and high-quality service.
- We target industries that are in possession of or have discretion over large sums of money.
- Diversification across deposit verticals is a key strategy for managing and reducing execution risk.
- 1Q 2026 Cost of deposits: 2.6%





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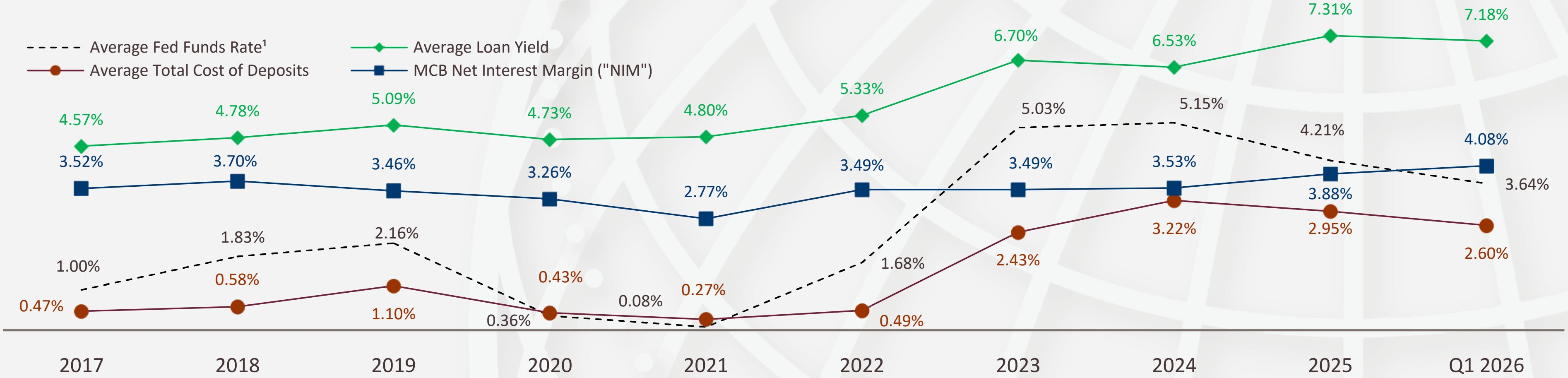
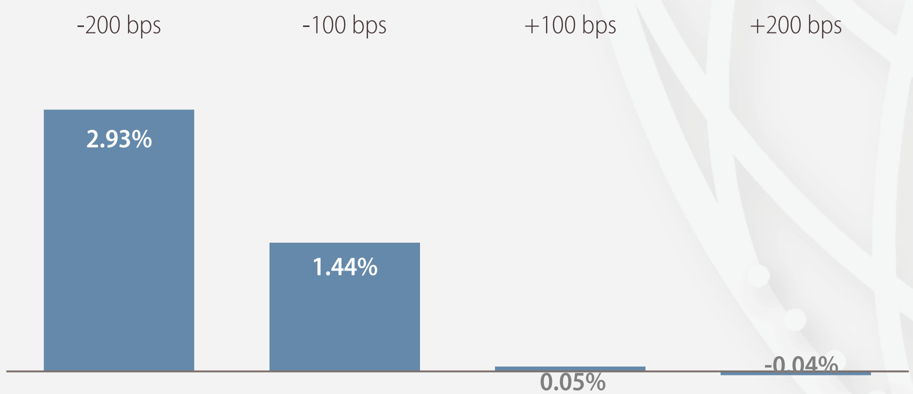
Well Managed Net Interest Margin

Net Interest Margin Analysis



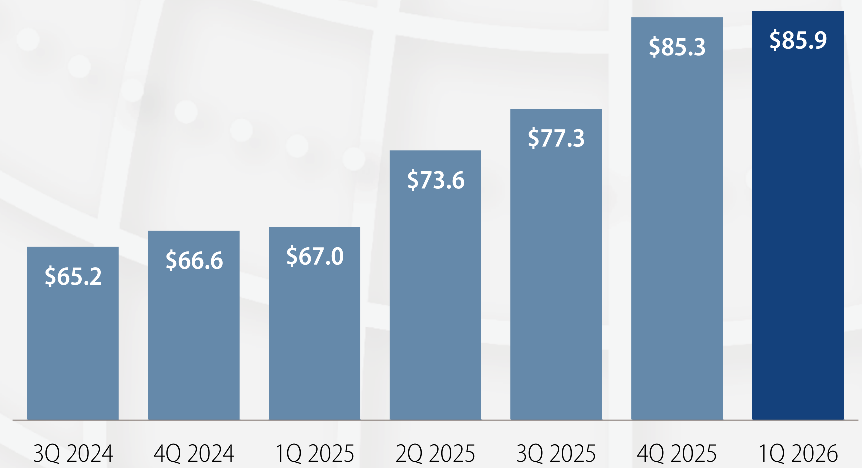
Estimated Sensitivity of Annual Net Interest Income

March 31, 2026



Net Interest Income

$ millions



[1] Represents effective average daily Fed Funds rate.

Highly Liquid and Resilient Balance Sheet

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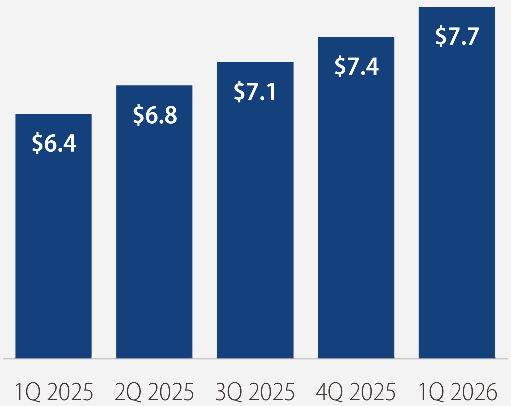
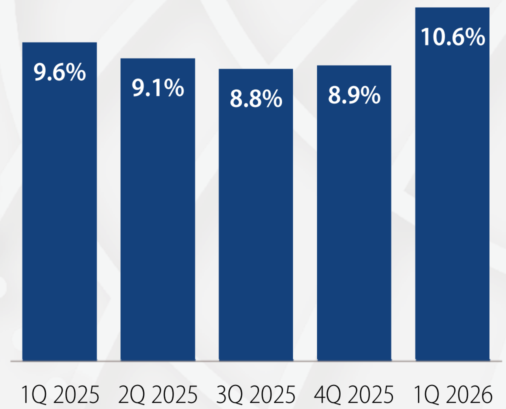
Deposits
($ bn)



TCE/TA Ratio[1]



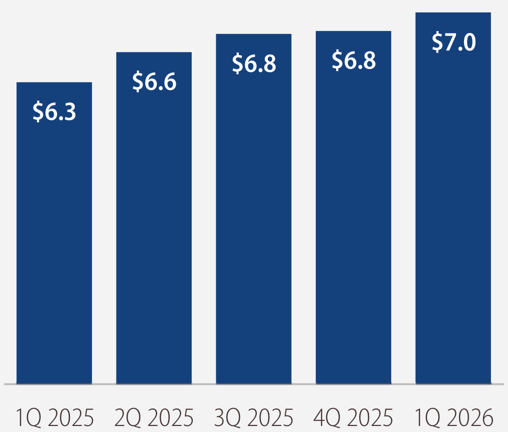
Deposit Profile
at March 31, 2026

76%
Insured deposits

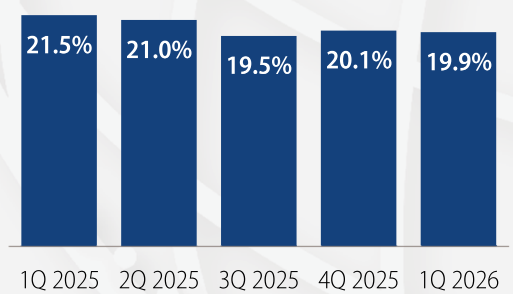
200%
Uninsured Deposit Coverage Ratio[2]

BBB+
Kroll Deposit Rating January 2026

Loans
($ bn)



Non-interest bearing Deposit %



1 Tangible Common Equity divided by Tangible Assets. Non-GAAP financial measure. See reconciliation of GAAP to Non-GAAP financial measures starting on slide 29.
2 Cash and available secured borrowing capacity divided by uninsured deposits.

Relationship Driven Commercial Bank with Strong Client Execution

- Our Business Bankers have deep knowledge and expertise across multiple industries *(e.g. law firms, resident healthcare, real estate property management, U.S. Trustee and Municipalities).*
- Full suite of retail financial service products targeting small and middle-market commercial businesses.

- **Commercial Lending** group offers an array of commercial and industrial lending products providing our clients with custom lending solutions.
- **Commercial Real Estate ("CRE") Lending group** has proven track record of successfully navigating today's complex real estate market.

White-glove concierge service and a full suite of digital banking services allowing clients to easily manage their everyday banking needs.

Modern Banking in Motion Digital Transformation supports future business expansion, drives efficiencies and enables better client experience.

Our core competencies are:

- Helping **clients build and sustain generational wealth**.
- Offering a **full range of banking and innovative financial services** to businesses and individuals embracing an ever-evolving digital banking era.
- Delivering enhanced client experiences through an **innovative technology platform**.
- Providing **modern and robust internal capabilities** for our employees to support future business expansion and back-office efficiencies.

Loans and Deposits

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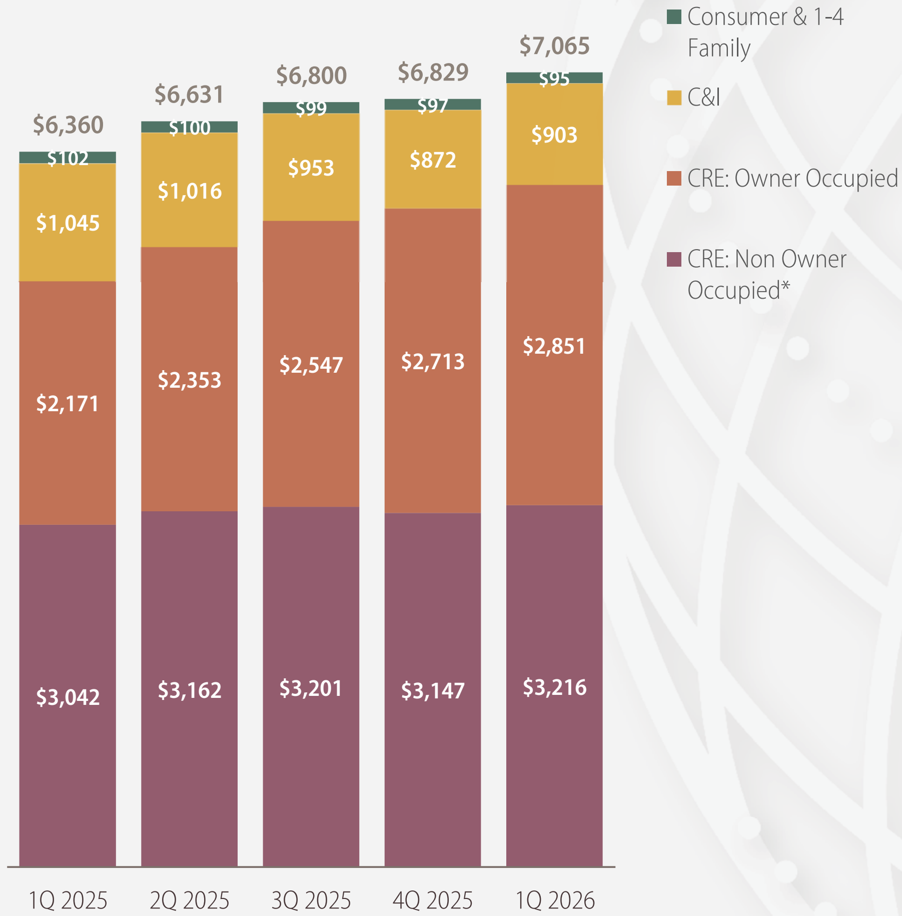
Loan Portfolio Growth and Diversification

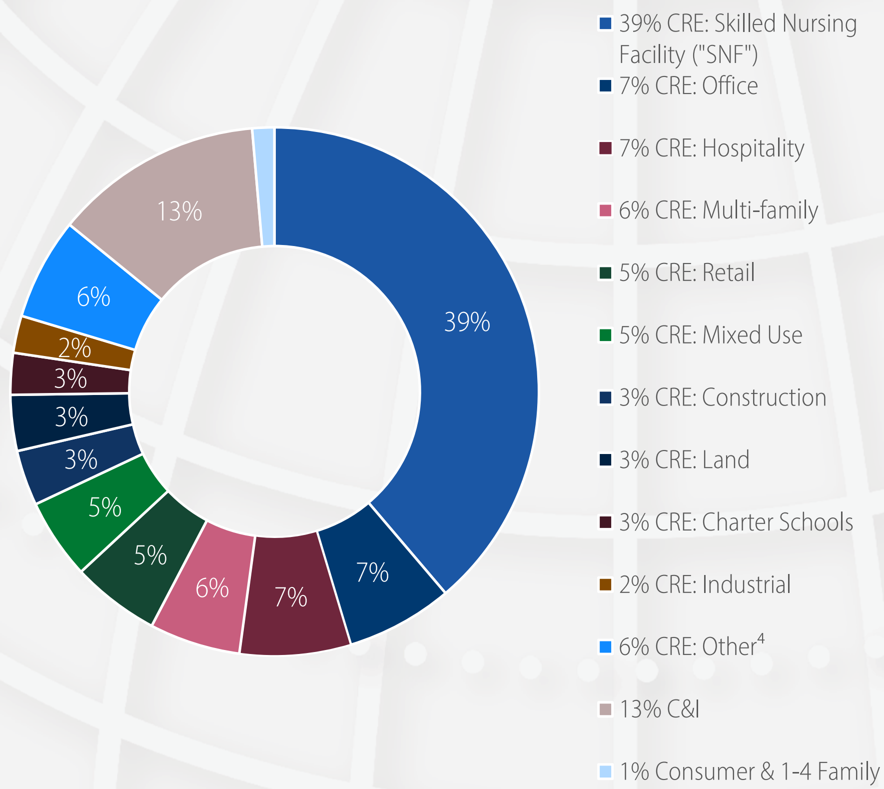
$7.1 billion Gross Loan Portfolio[1, 2]

March 31, 2026 | $ millions



Diversified Loan Portfolio

March 31, 2026



Average 1Q 2026 Yield: **7.18%**

CRE/RBC ratio[3]: **299.5%**

[1] Before deferred fees and unamortized costs.
[2] Certain prior period amounts adjusted to conform to current presentation.
[3] Excludes owner-occupied.
[4] Mobile Home Parks, Residential Condos/Co-ops, Temporary Shelters, Religious Orgs., Parking Lots and Garages, Restaurants and Entertainment Facilities
* Includes commercial real estate, multifamily and construction loans.

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Relationship-Based Commercial Real Estate Lending

Target Market

- New York metropolitan area real estate entrepreneurs with a net worth in excess of $50 million
- Primarily concentrated in the New York MSA
- Well-diversified across multiple property types

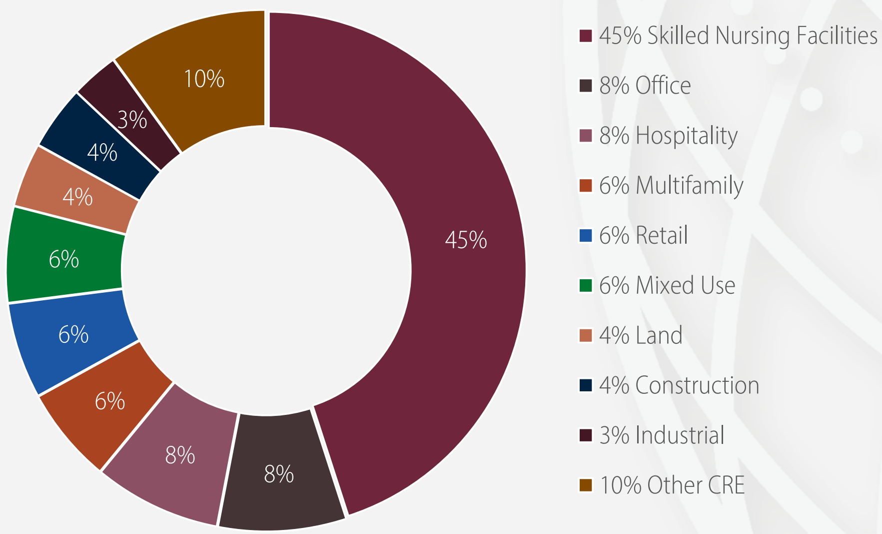
Key Metrics

March 31, 2026

- Weighted average LTV of 62%
- Owner occupied – 47%

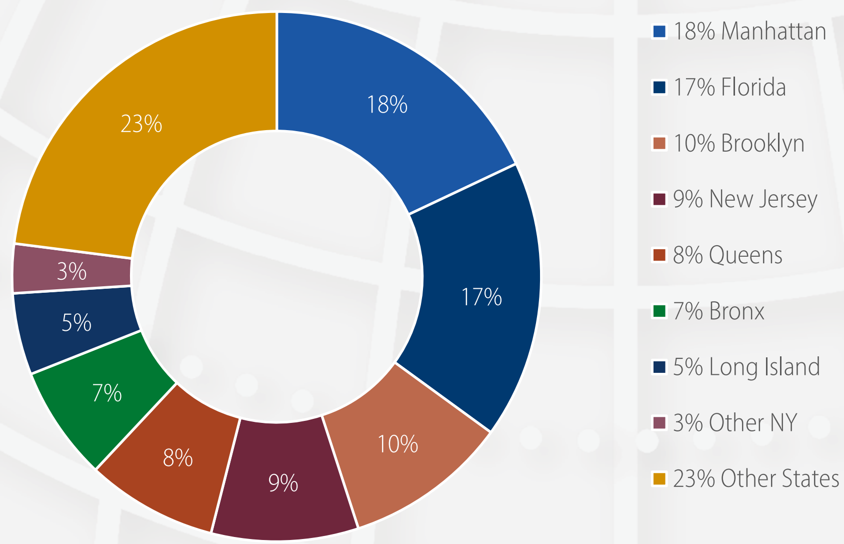
Composition by Type

March 31, 2026



Composition by Region

March 31, 2026



Total CRE loans: **$6.1 billion**

Vast majority of loans are originated through direct relationships or existing client referrals.

Expertise in Specific Verticals Drive Commercial & Industrial Lending

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Target Market

March 31, 2026

Total C&I Loans: **$903mm**

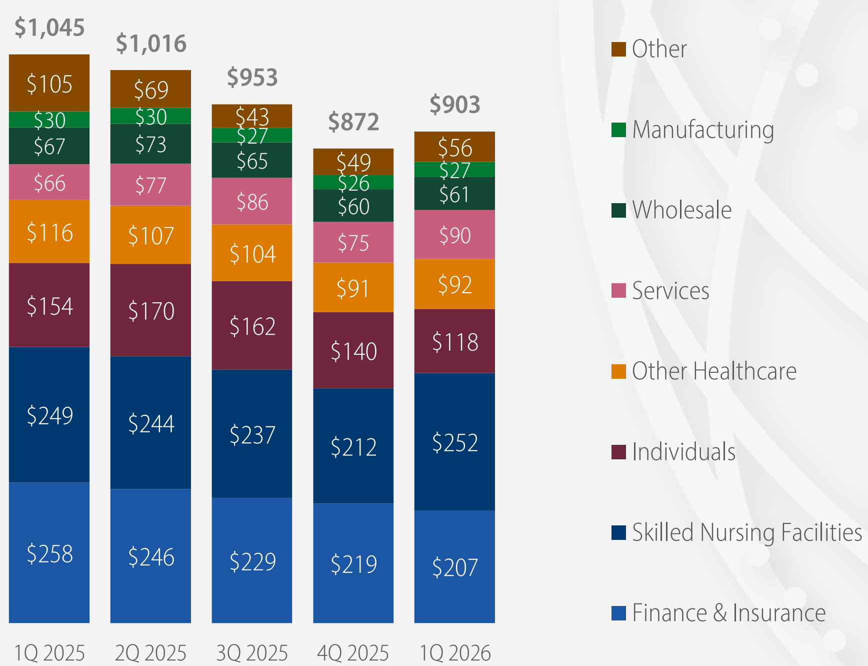
- Middle market businesses with revenues up to $400 million
- Well-diversified across industries

Key Metrics

- Strong historical credit performance
  - Pledged collateral and/or personal guarantees from high-net-worth individuals support most loans
  - Target borrowers have strong historical cash flows, and good asset coverage

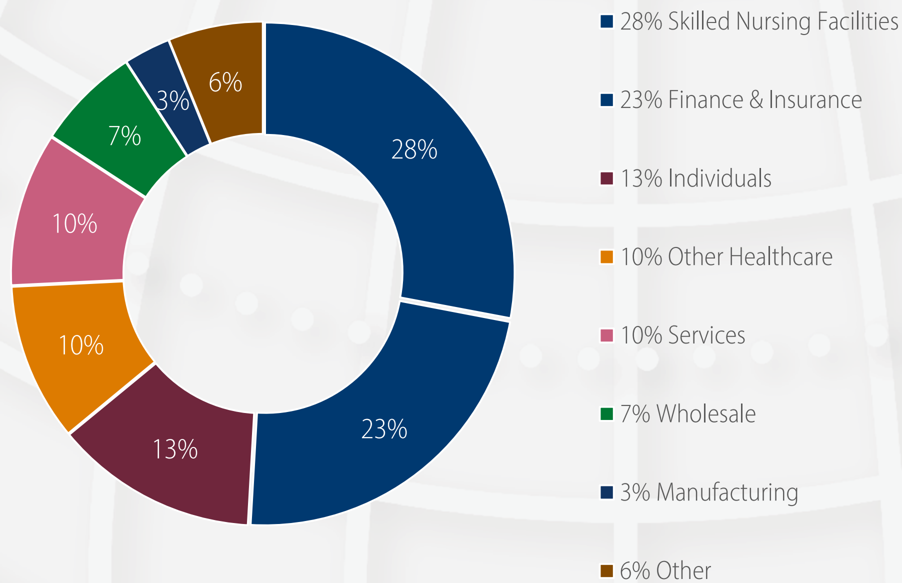
C&I Portfolio[1]

March 31, 2026 | $ millions



C&I Composition

March 31, 2026



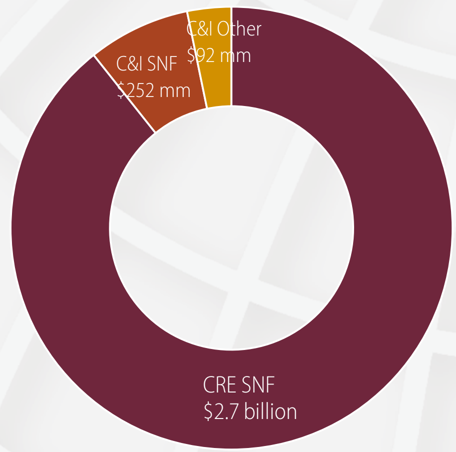
[1] Certain prior period amounts adjusted to conform to current presentation.

Diversified Healthcare Portfolio

Overview
March 31, 2026

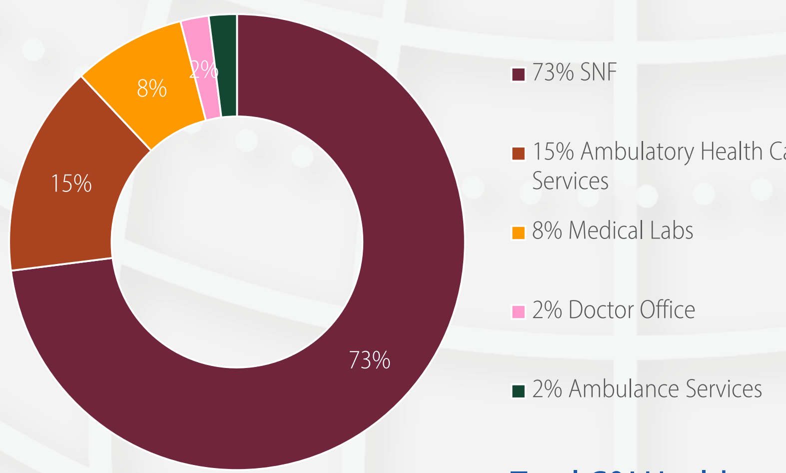
- Active in Healthcare lending since 2002 with no realized losses since entering this space and no deferrals during the pandemic.
- Stabilized SNF – 59% of CRE SNF portfolio. Stabilized facilities provide cash flows adequate to support debt service and collateral value. Borrowers' primary motive for acquisition of a stabilized property is for synergies with existing portfolio of SNFs. Weighted average debt service coverage ratio is 2.04x.
- Transitional Non-stabilized SNF – are typically value-add opportunities that may have underlying issues that can be remediated. By implementing operational and management changes, enhancing the quality of care, improving the payor mix, and optimizing efficiency, experienced operators can increase the facility's profitability and value. Operators that have a strong market share in the region can negotiate higher reimbursement rates by working with payers, such as Medicare and Medicaid, to negotiate higher reimbursement rates for the services provided by the SNF.

Healthcare Composition | March 31, 2026



Total Healthcare loans:
$3.1 billion

C&I Healthcare Composition | March 31, 2026



Total C&I Healthcare loans:
$344mm

Geographically Diversified Skilled Nursing Facility Portfolio

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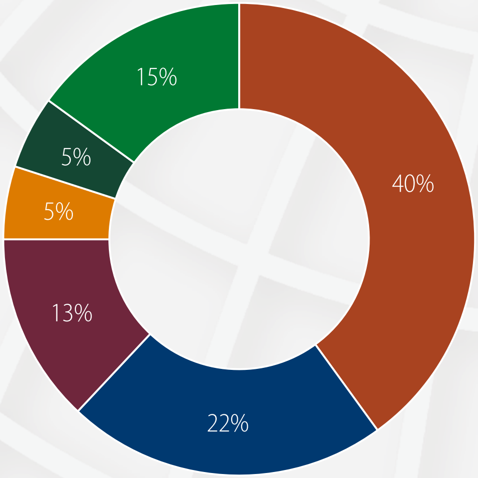
Overview

March 31, 2026

- CRE – Skilled Nursing Facilities ("SNF") – average LTV of 71%.
- Highly selective regarding the quality of SNF Operators that we finance.
- Borrowers are very experienced operators that typically have in excess of 1,000 beds under management and strong cash flows. Many further supported by vertically integrated related businesses.
- Loans are made primarily in "certificate of need" states which limits the supply of beds and supports stable occupancy rates.
- New York had Medicaid reimbursement rate increases of 4.4% and 6.5% in 2024 and 2023, respectively.[1]
- Florida had Medicaid reimbursement rate increase of 8.0% in 2024, with an additional 8% in 2025.[1]

C&I Skilled Nursing Facility Exposure by State

March 31, 2026

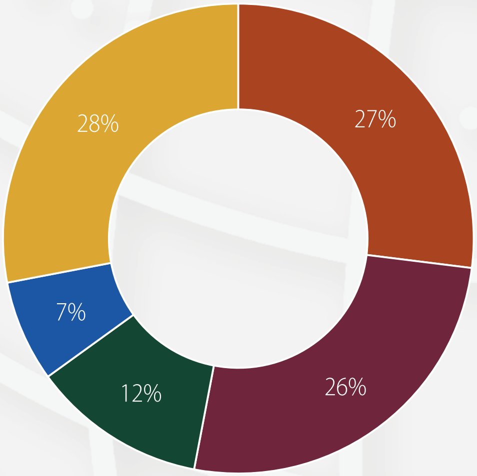


Total C&I SNF loans: **$252mm**

- 40% Florida
- 22% New York
- 13% New Jersey
- 5% Indiana
- 5% Tennessee
- 15% Other

CRE Skilled Nursing Facility Exposure by State

March 31, 2026



Total CRE SNF loans: **$2.7 billion**

- 27% Florida
- 26% New York
- 12% New Jersey
- 7% Indiana
- 28% Other States

[1] Source: Zimmet Healthcare Services Group LLC

Deposit Composition

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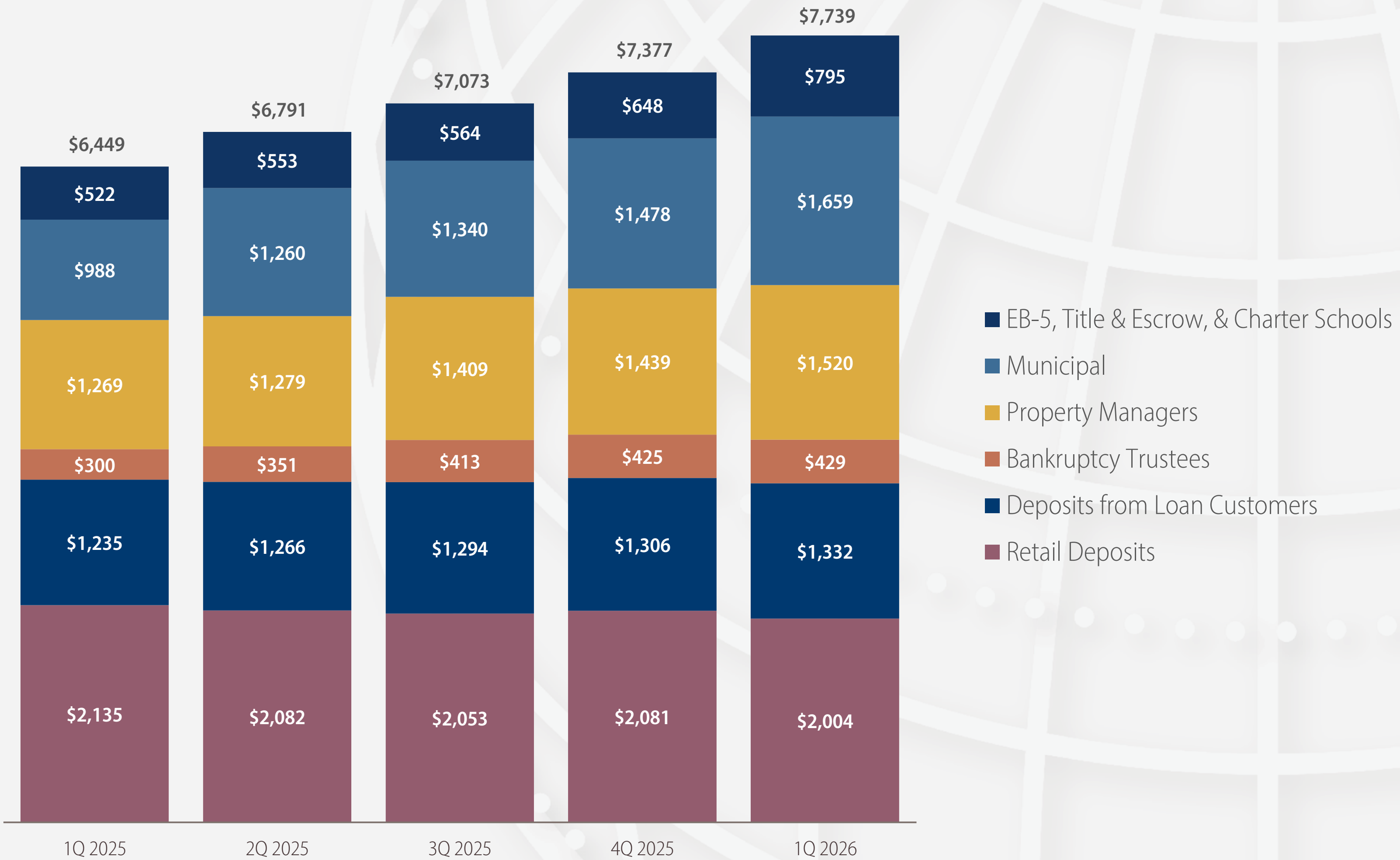
$7.7 Billion Total Deposits

March 31, 2026 | $ millions*



* Certain prior period amounts adjusted to conform to current presentation.

Modern Banking in Motion
Digital Transformation

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Modern Banking in Motion
Digital Transformation

Overview

- The Bank is modernizing its core, payments and online banking systems to support continued growth. A modern stack will support future business expansion, drive efficiencies and enable a better client experience.
- Digital transformation will provide extensive digital proficiencies, NextGen analytics capabilities, API-based extensibility, optimized back-office processes and efficient origination and loan servicing.
- In 2024, the Bank launched project Phoenix to overhaul its infrastructure in line with its strategic growth and to enhance its disaster recovery capabilities. This project was completed in Q4'2025 and includes the redesign of the network, expansion of the datacenters, and increased system capacity.
- Q1'26 digital transformation costs – $1.0 million
- Full integration to be completed in Q2'26
- Total estimated project costs – $18 million (including 10% contingency)
- Project costs expensed to date – $14.9 million

		2024				2025				2026	
Service Description	Partners	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Payments Hub (Wires)	finzly			★							
Payments Hub (ACH)	finzly								★		
Payments Hub (FedNow)	finzly					★					
Commercial Loans Servicing	afs									★	
Enterprise Datawarehouse	snowflake										★
Digital Banking (Consumers)	ebankIT				★						
Digital Banking (Commercial)	ebankIT										★
Fraud Risk Management	ALLOY / MX					★					
Core Processing	Finxact										★
Contact Center / Core servicing	savana										★
Statements Processing and Rendering	PRINTMAIL SOLUTIONS										★
Teller System	ANTUAR										★
Project Phoenix	N.A.									★	

★ Go live. N.A. – not applicable.

Modern Banking in Motion
Digital Transformation Partners

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Partners	Service Areas	About
finzly	Payments Hub (wires) Payments Hub (ACH) Payments Hub (FedNow)	Finzly provides a modern, cloud-based, API-enabled operating system that serves as a parallel payment processing platform to a bank's core. Finzly offers a wide range of turnkey banking solutions, including a multi-rail payment for traditional payments on ACH and wires, instant payments on FedNow and RTP, foreign exchange, trade finance, compliance, and commercial banking digital experiences.
afs	Commercial Loans Origination and Servicing	AFS is the global leader in providing advanced commercial loan servicing solutions to lending institutions of all sizes. Solely dedicated to the commercial lending industry, AFS is uniquely positioned to support its client's business and technology transformation.
snowflake	Enterprise Datawarehouse	Snowflake enables organizations to mobilize their data with Snowflake's Data Cloud. Customers use the Data Cloud to unite siloed data, discover and securely share data, power data applications, and execute diverse AI/ML and analytic workloads.
ebankIT	Digital Banking (Consumers & Commercial)	ebankIT enables banks to deliver humanized, personalized, and accessible digital experiences for their customers from mobile to web banking, from wearable gadgets to the metaverse and beyond.
ALLOY MX	Fraud Risk Management & KYC	Alloy helps banks and fintech companies make safe and seamless fraud, credit, and compliance decisions. Alloy's platform connects companies to more than 150 data sources of KYC/KYB, AML, credit, and compliance data through a single API to help create a future without fraud. MX Technologies, Inc. is a leader in actionable intelligence, enabling financial providers and consumers to do more with financial data. MX offers fast, secure solutions that helps streamline the account opening process while mitigating fraud and reducing risk.
Finxact CORE AS A SERVICE	Core Processing	To drive continued growth, the Bank is modernizing its core banking system with Finxact. Finxact, a gen-3 core, was built to be a full core banking solution providing MCB with the ability to develop and get to market with speed, with complete flexibility and control to adopt new capabilities. Gen 3 core solutions are geared towards banks who are looking to rapidly innovate utilizing new technologies to create unique customer experiences through a cloud-native / event driven architecture enabling highly automated real time access to bank data from modern APIs to all ancillary systems.
savana	Contact Center / Core servicing	Savana provides a front-end servicing solution for the core processing system. Savana's platform is designed to orchestrate channels, products and processes to provide a unified ecosystem that streamlines operations between the core, back office and banker assisted channel.
PRINTMAIL SOLUTIONS	Statements Processing and Rendering	A full-service, browser based, teller solution that is core agnostic. Dedicated to innovating cash and people across the branch network, offering cash management resources, cash planning tools, CTR, and Reg CC for the US market, a fully accessible electronic journal, and 27 other branch functions integrated directly to a Financial Institution's ecosystem.
ANTUAR BRANCH INNOVATION, DELIVERED.	Teller System	Antuar is a financial technology company focused on branch innovation. Antuar's banking software solutions are designed to enable financial institutions to innovate the branch network, while reducing the overhead cost of servicing customers.

Selected Financial Information

Metropolitan Commercial Bank.
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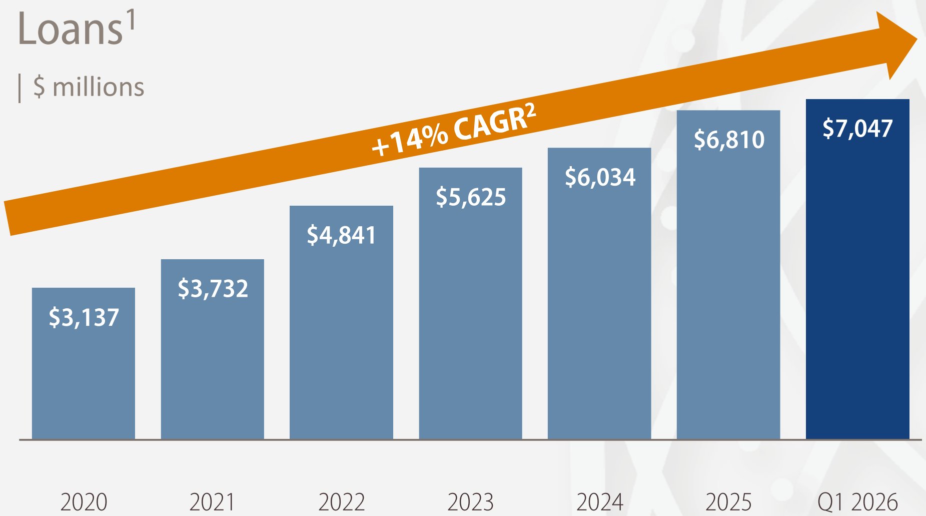
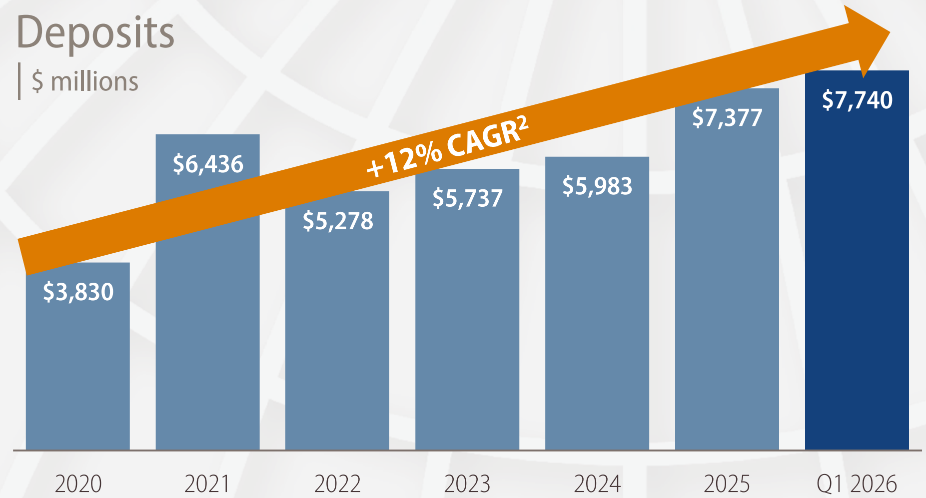
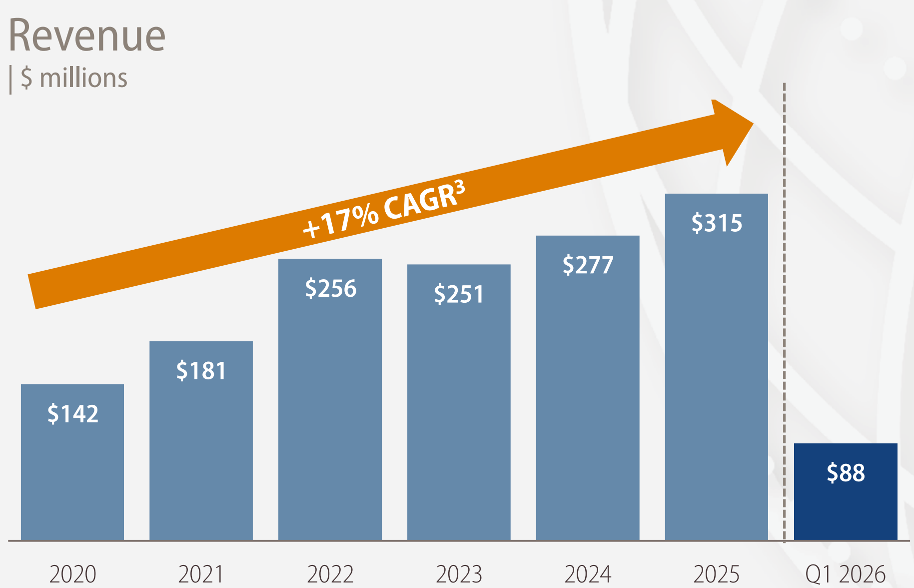
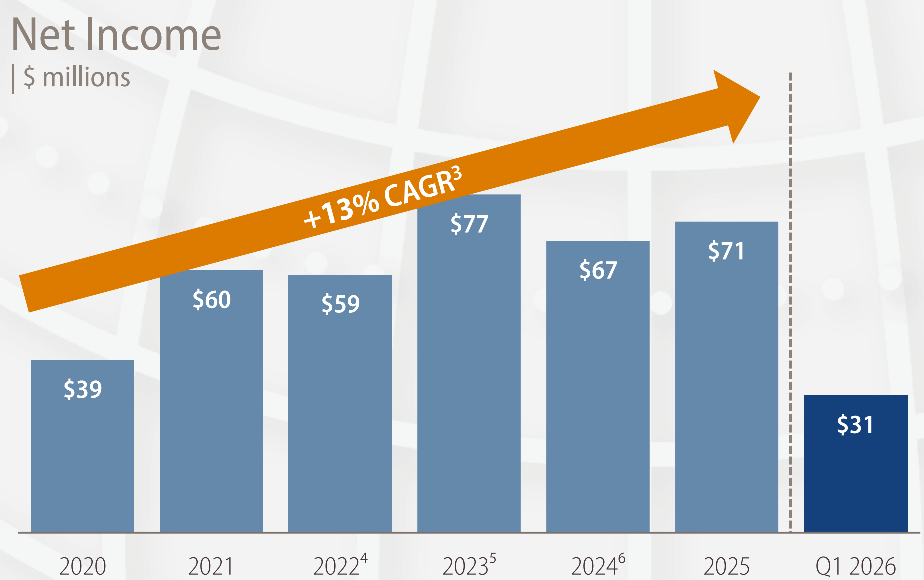
Proven High Growth Business Model





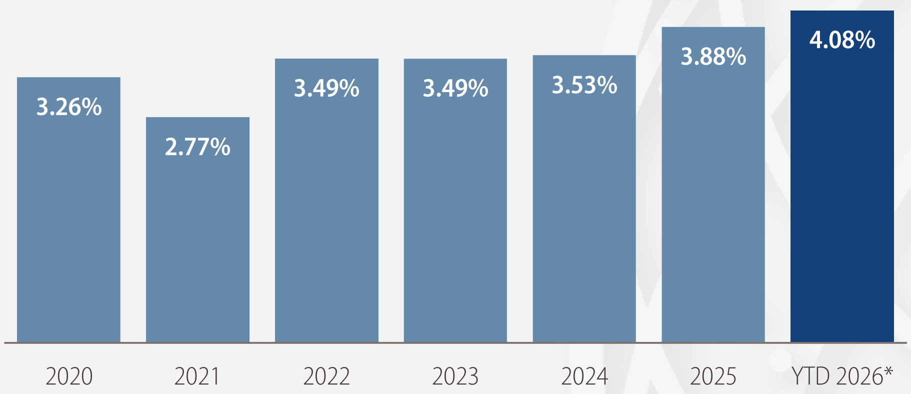




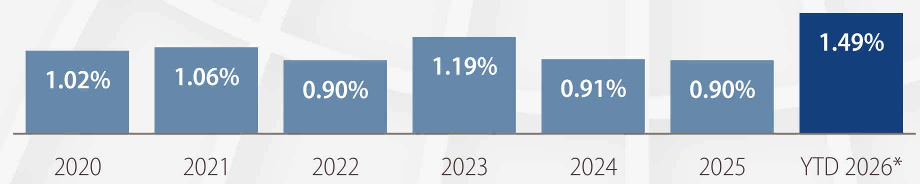
1 Loans, net of deferred fees and costs.
2 CAGR from December 31, 2020 through March 31, 2026.
3 CAGR from December 31, 2020 through December 31, 2025.
4 Includes a $35.0 million charge for a regulatory settlement reserve in the fourth quarter of 2022.
5 Includes a $5.5 million reversal of the regulatory settlement reserve.
6 Includes a $10.0 million regulatory reserve recorded in the third quarter of 2024

Highly Profitable, Scalable Model

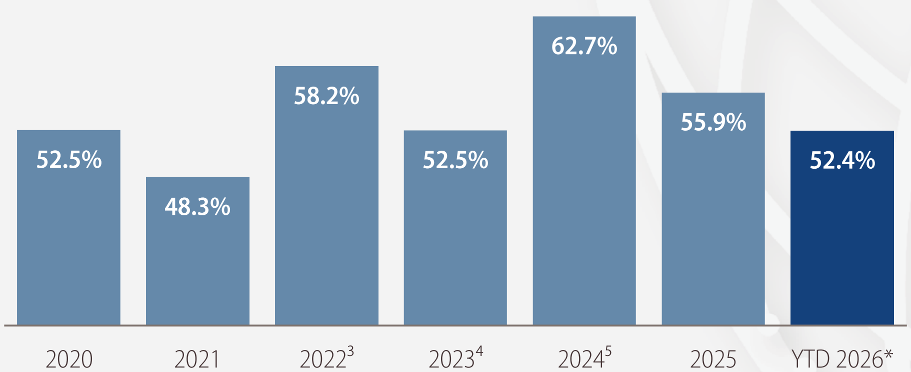
Net Interest Margin



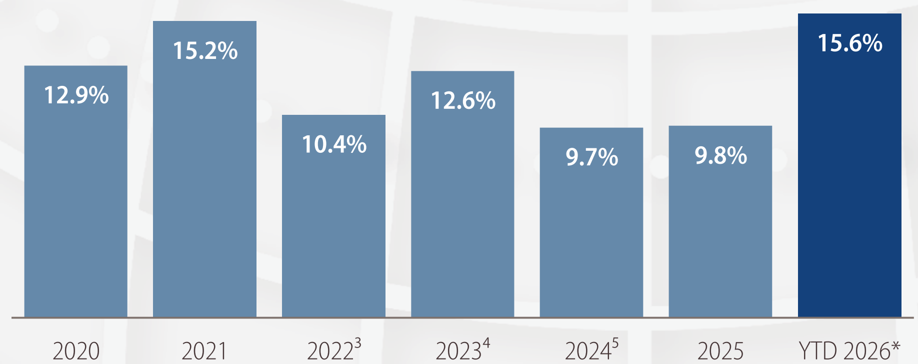
Return on Average Assets



Efficiency ratio[2]



ROATCE[1]



* Annualized

1 Non-GAAP financial measure. See reconciliation of GAAP to Non-GAAP financial measures starting on slide 29.

2 Total non-interest expense divided by Total revenues.

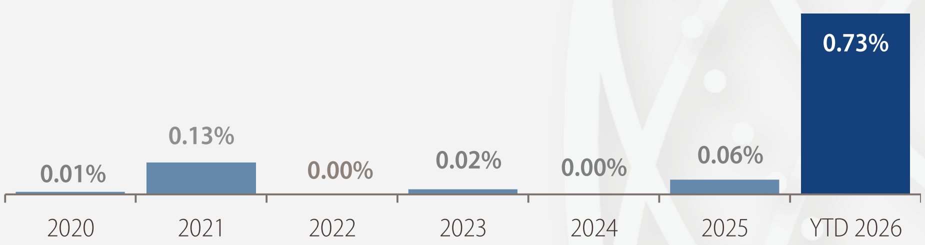
3 Includes a $35.0 million charge for a regulatory settlement reserve.

4 Includes a $5.5 million reversal of the regulatory settlement reserve.

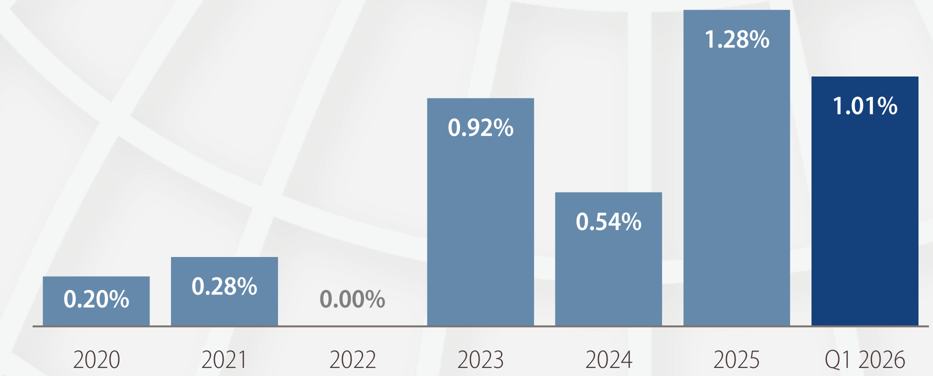
5 Includes a $10.0 million regulatory reserve recorded in the third quarter of 2024.

Credit Metrics

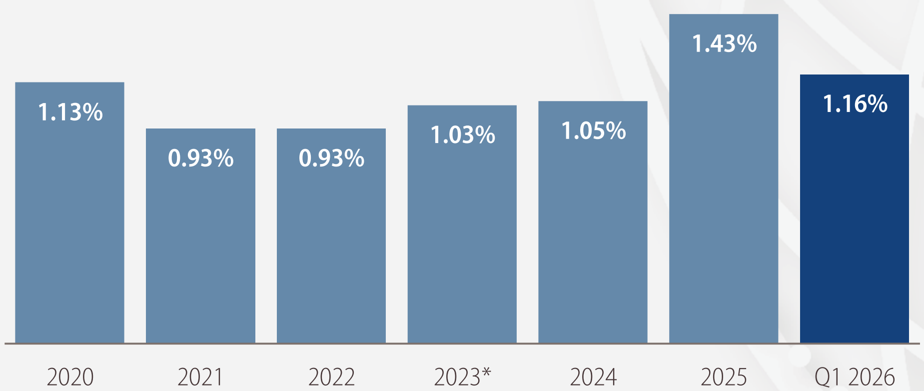
NCOs/Average Loans



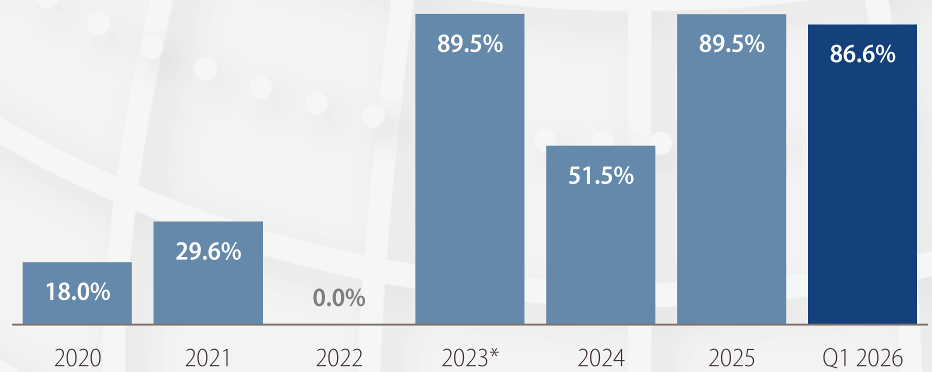
Non-Performing Loans/Loans



ACL/Loans



Non-Performing Loans/ACL



* Includes $2.3 million increase in ACL due to impact of CECL adoption on January 1, 2023.

Metropolitan Commercial Bank
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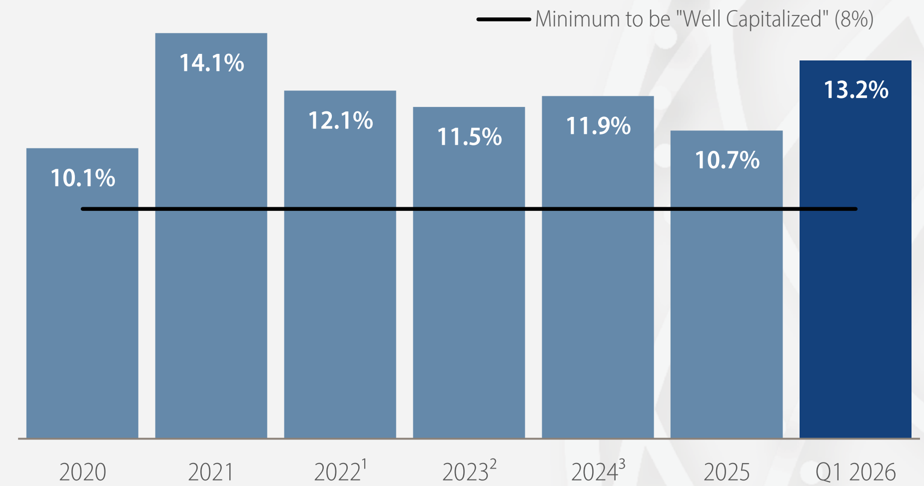
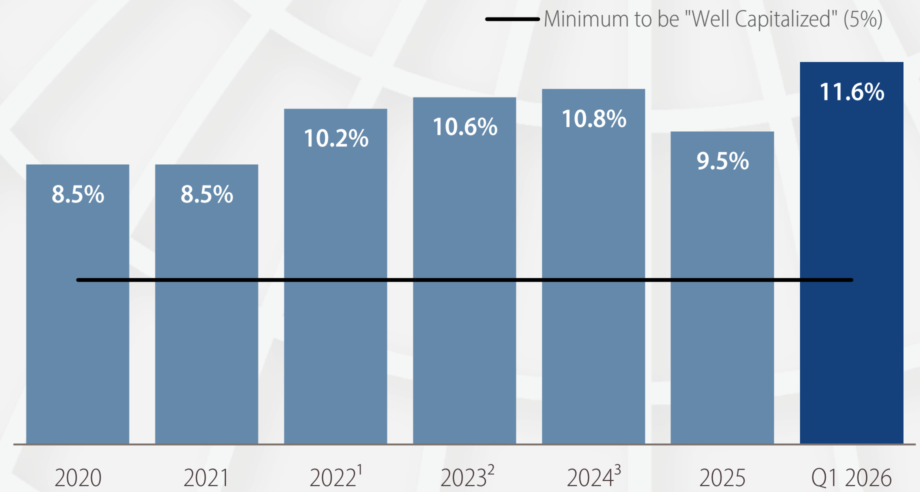
Capital Ratios*

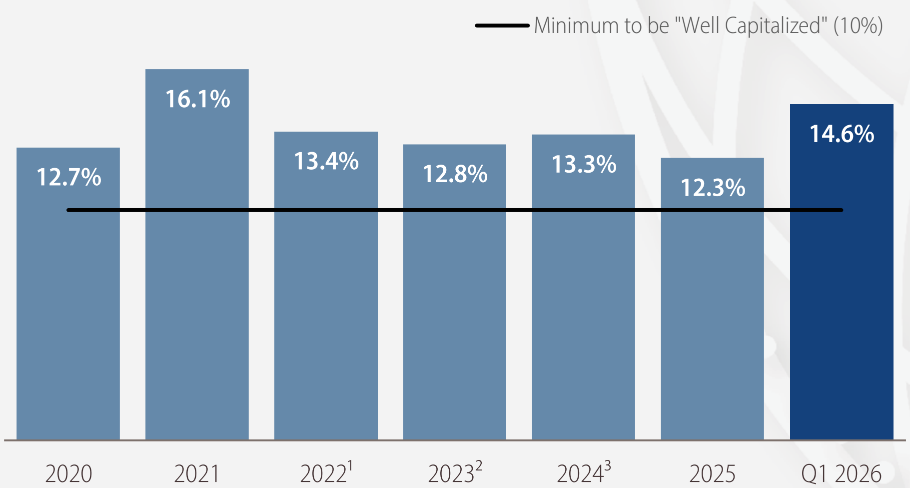
Common Equity Tier 1 Capital Ratio



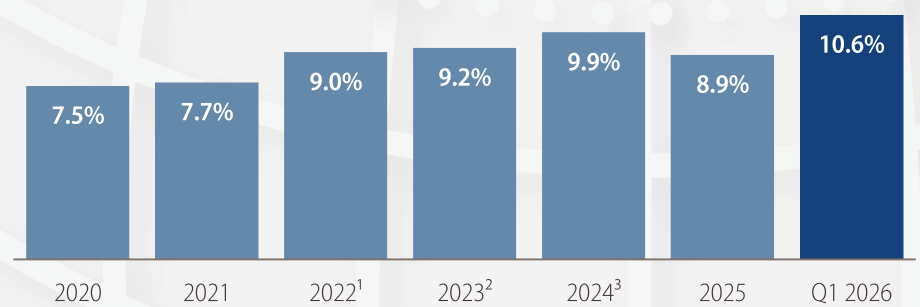
Tier 1 Leverage Ratio



Total Risk-Based Capital Ratio



TCE / TA[4]



* These capital ratios are for Metropolitan Bank Holding Corp.
[1] Includes a $35.0 million charge for a regulatory settlement reserve.
[2] Includes a $5.5 million reversal of the regulatory settlement reserve.
[3] Includes a $10.0 million regulatory reserve recorded in the third quarter of 2024.
[4] Non-GAAP financial measure. See reconciliation of GAAP to Non-GAAP financial measures starting on slide 29.

Conservatively Underwritten, Geographically Diversified CRE Office Portfolio

Metropolitan Commercial Bank
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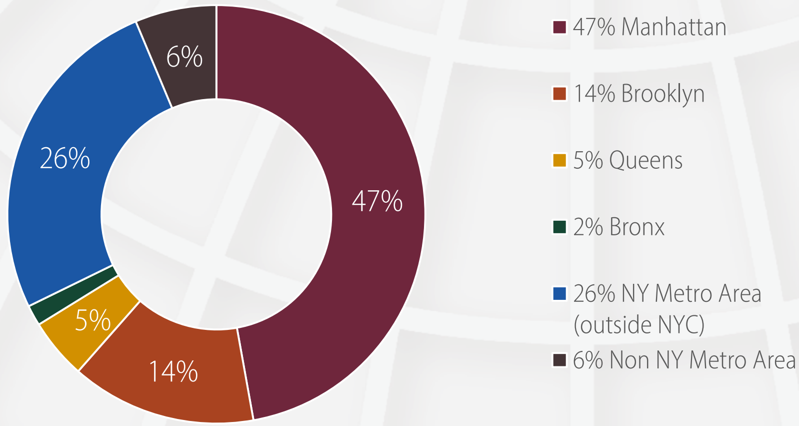
Overview

March 31, 2026

- Total Office loans: **$461mm**
- Weighted average LTV of 51%
- Weighted average occupancy rate of 76%*
- Weighted average debt service coverage ratio of 1.44x*
- Manhattan loans originated since March 2022 is 100%
- Owner-occupied is 9.3%
- Varying levels of recourse on approximately 60% of loans

Office by Region

March 31, 2026



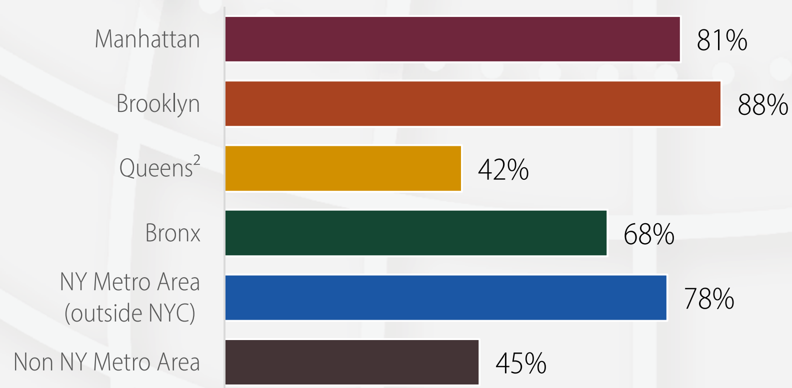
Maturity Schedule

March 31, 2026| $ millions

	2026	2027	Thereafter	Total
Outstanding Balance	$88	$242	$131	$461
Commitment Amount	$90	$254	$131	$475
Avg. Commitment Size	$7	$16	$7	$10
LTV[1]	44%	54%	50%	51%
Nonperforming	0%	0%	0%	0%
WAC	6.3%	6.0%	6.5%	6.2%

Occupancy by Region

March 31, 2026



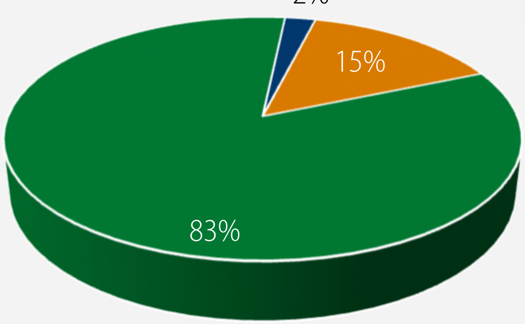
* Excluding owner-occupied office properties.
[1] Based on Outstanding Balance.
[2] Single loan with "as is" LTV of 62%.

Conservatively Underwritten Multi-family Portfolio

Overview
March 31, 2026 | $ millions

- Total Multi-family loans: **$394mm**
- Weighted average LTV of 54%
- Recourse on 59% of Total; recourse on 85% of Transitional
- Rent regulated 44% of Total
- Rent regulated have weighted average LTV of 44%
- Stabilized weighted average debt service coverage ratio of 2.16x

Origination Vintage
March 31, 2026



Stabilized[1] Maturity Schedule
March 31, 2026 | $ millions

	2026	2027	Thereafter	Total
Outstanding Balance	$147	$39	$107	$293
Commitment Amount	$147	$39	$113	$299
Avg. Loan Size	$5	$4	$5	$5
LTV[2]	60%	54%	36%	50%
Rent Regulated[2]	64%	37%	57%	58%
With Recourse[2]	65%	43%	32%	50%
Nonperforming	5%	0%	0%	3%
WAC	5.9%	5.1%	5.0%	5.5%

Transitional[1] Maturity Schedule
March 31, 2026 | $ millions

	2026	2027	Thereafter	Total
Outstanding Balance	$46	$55	$0	$101
Commitment Amount	$50	$60	$0	$110
Avg. Commitment Size	$5	$18	$0	$8
LTV[2]	49%	75%	0%	63%
Rent Regulated[2]	10%	0%	0%	5%
With Recourse[2]	100%	73%	0%	85%
Nonperforming	75%	0%	0%	35%
WAC	4.8%	6.5%	0.0%	5.7%

1 Stabilized facilities provide cash flows adequate to support debt service and collateral value. Transitional are value-add opportunities that may have historic underlying issues or challenges that can be addressed and improved upon.
2 Based on Outstanding Balance.

Reconciliation of GAAP to Non-GAAP Measures

$ thousands, except per share data	**Q1 2026**	**Q4 2025**	**For Year Ending 2025**	**2024**	**2023**	**2022**
Average assets	$ 8,566,759	$ 8,319,679	$ 7,880,760	$ 7,293,445	$ 6,506,614	$ 6,621,631
Less: average intangible assets	9,733	9,733	9,733	9,733	9,733	9,733
Average tangible assets	$ 8,557,026	$ 8,309,946	$ 7,871,027	$ 7,283,712	$ 6,496,881	$ 6,611,898
Average equity	$ 828,131	$ 735,722	$ 732,611	$ 694,154	$ 621,006	$ 578,787
Less: Average preferred equity	—	—	—	—	—	—
Average common equity	828,131	735,722	732,611	694,154	621,006	578,787
Less: average intangible assets	9,733	9,733	9,733	9,733	9,733	9,733
Average tangible common equity	$ 818,398	$ 725,989	$ 722,878	$ 684,421	$ 611,273	$ 569,054
Total assets	$ 8,844,124	$ 8,255,716	$ 8,255,716	$ 7,300,749	$ 7,067,672	$ 6,267,337
Less: intangible assets	9,733	9,733	9,733	9,733	9,733	9,733
Tangible assets	$ 8,834,391	$ 8,245,983	$ 8,245,983	$ 7,291,016	$ 7,057,939	$ 6,257,604
Total Equity	$ 948,339	$ 743,112	$ 743,112	$ 729,827	$ 659,021	$ 575,897
Less: preferred equity	—	—	—	—	—	—
Common Equity	948,339	743,112	733,379	729,827	659,021	575,897
Less: intangible assets	9,733	9,733	9,733	9,733	9,733	9,733
Tangible common equity (book value)	$ 938,606	$ 733,379	$ 733,379	$ 720,094	$ 649,288	$ 566,164
Tangible common equity (book value) divided by:	$ 938,606	$ 733,379	$ 733,379	$ 720,094	$ 649,288	$ 566,164
Tangible assets	$ 8,834,391	$ 8,245,983	$ 8,245,983	$ 7,291,016	$ 7,057,939	$ 6,257,604
Tangible common equity (book value) to Tangible assets	10.6%	8.9%	8.9%	9.9%	9.2%	9.0%
Net income divided by:	$ 31,426	$ 28,857	$ 71,098	$ 16,354	$ 77,268	$ 59,425
Average tangible common equity	$ 818,398	$ 725,989	$ 722,878	$ 684,421	$ 611,273	$ 569,054
Return on average tangible common equity*	15.6%	15.8%	9.8%	2.4%	12.6%	10.4%
Common shares outstanding	12,392,035	10,088,617	10,088,617	11,197,625	11,062,729	10,949,965
Book value per share (GAAP)	$ 76.53	$ 73.66	$ 73.66	$ 65.18	$ 59.57	$ 52.59
Tangible book value per share (non-GAAP)[1]	$ 75.74	$ 72.69	$ 72.69	$ 64.31	$ 58.69	$ 51.70
Total Revenue (GAAP)[2]	$ 88,490	$ 88,408	$ 315,106	$ 276,913	$ 250,739	$ 255,751
Less: Non-interest expense	46,400	44,381	176,005	173,575	131,538	148,737
Less: Gain (loss) on sale of securities	—	674	674	—	—	—
Pre-tax, pre-provision net revenue	$ 42,090	$ 43,353	$ 138,427	$ 103,338	$ 119,201	$ 107,014

In addition to the results presented in accordance with Generally Accepted Accounting Principles ("GAAP"), this earnings presentation includes certain non-GAAP financial measures. Management believes these non-GAAP financial measures provide meaningful information to investors in understanding the Company's operating performance and trends. These non-GAAP measures have inherent limitations and are not required to be uniformly applied and are not audited. They should not be considered in isolation or as a substitute for an analysis of results reported under GAAP. These non-GAAP measures may not be comparable to similarly titled measures reported by other companies. Reconciliations of non-GAAP/adjusted financial measures disclosed in this earnings presentation to the comparable GAAP measures are provided in the accompanying tables.

[1] Tangible common equity divided by common shares outstanding at period-end.
[2] Total revenues equal net interest income plus non-interest income.

Reconciliation of GAAP to Non-GAAP Measures, Continued

Metropolitan Commercial Bank.
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$ thousands, except per share data	For Year Ending 2021	2020	2019	2018	2017
Average assets	$ 5,724,230	$ 3,863,013	$ 2,846,959	$ 1,951,982	$ 1,524,202
Less: average intangible assets	9,733	9,733	9,733	9,733	9,733
Average tangible assets	$ 5,714,497	$ 3,853,280	$ 2,837,226	$ 1,942,249	$ 1,514,469
Average equity	$ 413,212	$ 320,617	$ 282,604	$ 251,030	$ 133,462
Less: Average preferred equity	4,585	5,502	5,502	5,502	5,502
Average common equity	408,627	315,115	277,102	245,528	127,960
Less: average intangible assets	9,733	9,733	9,733	9,733	9,733
Average tangible common equity	$ 398,894	$ 305,382	$ 267,369	$ 235,795	$ 118,227
Total assets	$ 7,116,358	$ 4,330,821	$ 3,357,572	$ 2,182,644	$ 1,759,855
Less: intangible assets	9,733	9,733	9,733	9,733	9,733
Tangible assets	$ 7,106,625	$ 4,321,088	$ 3,347,839	$ 2,172,911	$ 1,750,122
Total Equity	$ 556,989	$ 340,787	$ 299,124	$ 264,517	$ 236,884
Less: preferred equity	—	5,502	5,502	5,502	5,502
Common Equity	556,989	335,285	293,622	259,015	231,382
Less: intangible assets	9,733	9,733	9,733	9,733	9,733
Tangible common equity (book value)	$ 547,256	$ 325,552	$ 283,889	$ 249,282	$ 221,649
Tangible common equity (book value) divided by:	$ 547,256	$ 325,552	$ 283,889	$ 249,282	$ 221,649
Tangible assets	$ 7,106,625	$ 4,321,088	$ 3,347,839	$ 2,172,911	$ 1,750,122
Tangible common equity (book value) to Tangible assets ratio	7.7%	7.5%	8.5%	11.5%	12.7%
Net income divided by:	$ 60,555	$ 39,466	$ 30,134	$ 25,554	$ 12,369
Average tangible common equity	$ 398,894	$ 305,382	$ 267,369	$ 235,795	$ 118,227
Return on average tangible common equity*	15.2%	12.9%	11.3%	10.8%	10.5%
Common shares outstanding	10,920,569	8,295,272	8,312,918	8,217,274	8,196,310
Book value per share (GAAP)	$ 51.00	$ 40.42	$ 35.32	$ 31.52	$ 28.23
Tangible book value per share (non-GAAP)[1]	$ 50.11	$ 39.25	$ 34.15	$ 30.34	$ 27.04
Total Revenue (GAAP)[2]	$ 180,698	$ 141,924	$ 108,239	$ 83,177	$ 63,382
Less: Non-interest expense	87,312	74,518	59,955	43,471	32,745
Less: Gain (loss) on sale of securities	609	3,286	—	(37)	—
Pre-tax, pre-provision net revenue	$ 92,777	$ 64,120	$ 48,284	$ 39,743	$ 30,637

In addition to the results presented in accordance with Generally Accepted Accounting Principles ("GAAP"), this earnings presentation includes certain non-GAAP financial measures. Management believes these non-GAAP financial measures provide meaningful information to investors in understanding the Company's operating performance and trends. These non-GAAP measures have inherent limitations and are not required to be uniformly applied and are not audited. They should not be considered in isolation or as a substitute for an analysis of results reported under GAAP. These non-GAAP measures may not be comparable to similarly titled measures reported by other companies. Reconciliations of non-GAAP/adjusted financial measures disclosed in this earnings presentation to the comparable GAAP measures are provided in the accompanying tables.

[1] Tangible common equity divided by common shares outstanding at period-end.
[2] Total revenues equal net interest income plus non-interest income.