

Metropolitan Summer 2015

From the President's Desk ...



Mark R. DeFazio
President and CEO

The success and growth we have enjoyed since Metropolitan Commercial Bank's inception more than 15 years ago is due in large part to the quality and depth of the banking professionals we have on our bench. While my fellow senior managers and I have the chance to speak to our newsletter audience on a regular basis, this quarter I want to bring the voice of middle management — the backbone of the Bank — to you directly.

I am talking about the loyal, hardworking managers who have wonderfully balanced our growth and scale over the past decade and a half, the people doing the heavy lifting. Their goals and objectives are aligned with senior management, and each is very focused on driving growth and being entrepreneurial in every sense of the word.

You'll hear from Mona Ragazzo in Loan & Trade Services, who in 2002 spearheaded the Bank's mortgage financing and trade services business and continues to lead the seamless administration of all loans; Jennifer McKay in Compliance discusses how she and her team protect the Bank, shareholders and clients; Charles Azzara talks about the syndication loans he is able to involve the Bank in; and there's Andrew Landi in Information Technology who is handling everything from ensuring the Bank's "digital perimeter" is secure to upgrading the Bank's desktop computers. You'll also hear from Human Resources' Larry List, Commercial Real Estate Lending's Dennis Graham, Commercial and Industrial Lending's Matthew McNeill, Evelyn Faría-Waldman in Legal, Patricia Guidi in Deposit & Branch Operations and Jonathan Sommer in Prepaid Cards.

I want to thank these individuals — and the rest of our staff — for their continued hard work and dedication, which is one of the reasons I expect we will meet or even exceed our revenue expectations in 2015.

Our capital raise this spring was successful. We are judiciously weighing several strategic initiatives aimed at creating shareholder value and at some point, allow for a liquidity event.

I'm pleased to share that the Village of Great Neck has approved our plans for our new Banking Center there. We should have begun construction by the time this newsletter arrives in your mailbox, and I'm looking forward to deepening relationships we have in the greater Long Island area as well as developing new ones. We have strong ties to this community, and our pending arrival has been well-received.

Overall, my optimism is rooted in real positive events — past, present and future. Thank you for your continued trust in Metropolitan Commercial Bank, in me, the Board of Directors and our team. As always, I invite you to contact me with any questions, concerns or suggestions.

Mark R. DeFazio
President and CEO

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Improving Efficiency,

Productivity Goal of IT



Andrew Landi
First Vice President
IT Manager
Information
Technology

Last year's sale of the Bank's check cashing subsidiary certainly doesn't mean Andrew Landi, First Vice President, IT Manager – Information Technology, has less work today.

He explains, "I like using clichés, and in this case, the one that fits is 'when one door closes, another opens.' Now as an issuing bank, we are focused on bringing on new prepaid card programs, and the IT department is integral in supporting those initiatives."

In addition to providing technological assistance to the steady growth of the Prepaid Card business, Andrew names several other ongoing Bank-related projects as part of his 2015 goals. Among them are enhancing cyber security, replacing desktop computers for the entire enterprise, participating in the redesign of Metropolitan Commercial Bank's website and developing tools that help the rest of the Bank operate more efficiently.

"The IT department is integral in supporting new prepaid card programs."

"The most important role Information Technology plays in helping to grow the Bank is providing tools to all the various departments that will help them be more productive," he says.

He credits Retail's Laura Capra, Senior Vice President, for revamping the online interface for business clients, and he is excited for the

upcoming launch of the Bank's new website this summer. "It used to be that you could re-do your website once every few years, but now websites look outdated much more quickly."

The replacement of desktops began in 2014 and is close to its conclusion. Andrew says the project was seamless for users and that they seem happy with their new systems. "We're always looking for ways to help people do their jobs more efficiently and to strengthen the Bank's infrastructure," Andrew adds.

One way he's working to strengthen the Bank is by enhancing cyber security.

"We've implemented several systems to strengthen the digital perimeter, protecting the Bank's information, customer information and financial data," he says. "Hackers used to be satisfied simply with disrupting a company's business, but they've realized there's money to be made and are now attempting to hijack data for monetary gain."

He adds that the computer industry, financial industry and regulators are working together to combat hackers.

"I'm very excited for how the Bank is evolving and growing," Andrew concludes. "I will continue to determine how to best allocate resources and help support the growth we're experiencing and expecting."

Finding Talent, Keeping Talent

a Top Priority for HR



Lawrence List
First Vice President
HR Director
Human Resources

Creating and maintaining a "culture of camaraderie" requires Lawrence List, First Vice President, HR Director – Human Resources, to be very selective when recruiting candidates for open positions. "We have grown in headcount and talent over the past couple of years," Larry explains. "We strive to improve the quality of staff every time we fill an open position or create a new one."

Selecting the best talent we can find is one of the principal contributions Human Resources makes to Metropolitan Commercial Bank's growth.

He notes that competition for high-level skills has heightened as the economy has improved and the banking industry has healed from the recent financial crisis. "We have to talk to more people to find the right combination of skill set and fit. This means it takes more time to fill an open position," Larry explains.

He describes the Bank's culture as one of cooperation and teamwork. "Everyone works together here. No one sits in a corner just doing his or her job. In fact, we get a lot of business done face-to-face around the office. All our processes are integrated, we can't afford to have workflow slow down because someone is not

being helpful. People here are very supportive of each other, and that's one reason why I like working at the Bank."

While Larry has always relied on employee referrals for candidates, he recently formalized the process. "We usually start a search by asking our employees if they know anyone in the industry who might be interested in an open position. Now, we have a program in place to reward referrals that lead to hires."

To help facilitate the cooperative culture of the Bank, Larry recently undertook a reorganization of the physical workspace at 99 Park Avenue. "We wanted to improve the cohesion of each department," he explains. "In the past, new employees were assigned whatever desk or office that was open. But now with our 're-stacking' plan, staff in each department sit nearer to each other. It's a conscious effort to improve intra-departmental communication and to nurture our collaborative culture. We are striving to build a more efficient work environment, which supports better staff collaboration, and in the end contributes to the growth the Bank is seeking."

Behind the Scenes, Efficiency

Vital to Bank's Growth



Patricia Guidi
First Vice President
Deposit & Branch
Operations

Patricia Guidi joined Metropolitan Commercial Bank in March as First Vice President, Deposit & Branch Operations, bringing with her nearly four decades of experience in community banking to support the Bank's growth by improving operational procedures and controls.

One way she plans to do that is by cross-training her eight employees. She explains, "I want to ensure that everyone in the department understands what everyone else does for the Bank and our clients. I want to guarantee that if someone is out for a day or for an unexpected longer term, we can handle that person's tasks without affecting our operations or clients."

Another way she is looking to improve and enhance how Operations supports the Bank is by building more procedures into day-to-day tasks. "It sounds like a bad thing, doesn't it?" she jokes. "But what I mean by 'building procedures' is simply to ensure everyone is doing certain tasks the in same, efficient way."

A major undertaking since her arrival is moving the Bank's clients to a new remote deposit program that is currently in the queue for implementation. "This system is so much more robust, giving clients better daily, detailed reporting and

extending the deposit window to 6 p.m.," Patricia explains. "It's a huge step forward on this front."

Patricia's next big undertaking is mobile banking. Mobile banking is one of those products that is almost universal. "Our clients want mobile banking for convenience and we want it to maintain our competitive edge with large and small banks," she admits. "We are

"We are cross-training our employees to ensure that everyone in the department understands what everyone else does for the Bank and our clients."

moving forward with developing our mobile banking offering with the goal of transforming our highly personalized customer service to the smartphone platform."

The Prepaid business is new to Patricia, and is one of the products that made the Bank so appealing to her. "It's a whole new part of banking that I haven't been involved with yet," she concludes. "I'm looking forward to finding ways to improve operational efficiencies there, too."

Loan Ops' Strong Partnerships

Boost Bottom Line



Mona Ragazzo
First Vice President
Loan & Trade Services

With the significant growth over the past several years in Metropolitan Commercial Bank's loan portfolio, there is really no down time for Mona Ragazzo, First Vice President – Loan & Trade Services.

Mona oversees all the elements involved in servicing each loan at the Bank. "While the account officers do the overall managing of the loans and the relationships, the four of us in Loan & Trade Services administer everything else — from funding through payments, taxes, statements, inquiries and year-end reporting. We also handle standby and commercial letters of credit and documentary collections," Mona explains.

Mona joined the Bank in 2002 and works closely with the Bank's account officers. "They come to me once the loan is approved, and it is my job to make it happen. Our department puts all the pieces together. This involves not only the loan, but servicing, accounting and compliance. My staff and I strive to make the loan operation seamless, regardless of the obstacles."

Competition is also an ongoing challenge. "We compete with all banks in our marketplace, not just the smaller ones. So the account officers need to be more creative, which means we need to be more creative," Mona says.

"We strive to make the loan operation seamless, regardless of the obstacles."

Creativity, across the board, is one of the ways the Entrepreneurial Bank differentiates itself from the competition. "We always strive to serve clients in ways, both new and traditional, that strengthen our relationship and make their experience with us an effortless one," Mona adds.

Whether Supporting or Creating Growth,

Azzara is On Point



Charles Azzara
First Vice President
Credit Underwriting
Manager
Credit Administration

Since Senior Vice President and Chief Credit Risk Officer Karen Rojas joined Metropolitan Commercial Bank in December 2011, the role of credit analysts and credit administrators has expanded to include underwriting new originations, in addition to preparing annual reviews of existing loans.

This suits Charles Azzara, First Vice President, Credit Underwriting Manager just fine. "Having Credit Administration underwrite new originations, frees up the loan officers to focus on marketing and portfolio management, while at the same time provides another more independent level of due diligence," explains Charles, adding that Credit Administration supports both Commercial Real Estate Lending as well as Commercial & Industrial (C&I) Lending. "We play a vital role in supporting the Bank's growth by supporting the lenders."

In addition to supporting the Bank's core business of commercial real estate and middle market corporate lending, Charles manages the Bank's loan syndication portfolio. Working together as a team with Karen Rojas and Senior Vice President, Head of C&I Lending Jim O'Donohue in selecting new high-quality syndicated credits has enabled us to further grow the

Bank's loan book while diversifying from its traditional core business. Prudently targeting market leaders with stable, predictable cash flow in growth industries that are not highly sensitive to

"We play a vital role in supporting the Bank's growth by supporting the lenders."

economic downturns has given us the opportunity to lend to high credit profile companies that we would not be able to bank with on a direct basis.

Industry favorites include healthcare. The Bank's long-term experience and successful track record of lending to the nursing home sector has led to targeting certain healthcare syndications, including dialysis centers. The Bank's loan syndication growth is "controlled" growth, closely monitored with limits on industry, C&I portfolio mix and Bank capital.

Having Credit Administration underwrite new originations has proven to be an effective and productive way of supporting the Bank's growth, while at the same time providing a more independent level of due diligence.

Legal Collects, Delivers Good Intel

to Decision Makers

Evelyn Faría-Waldman sees her role, and in general the role of middle management, as being an information-gatherer.

"It is vital that we collect quality information and package it in a useful way so senior management can review it and make decisions based on upon it," explains the Vice President, Legal/Operations Risk Officer – Legal & Operational Risk Management. "Our information has to be accurate and timely."

Specifically, she is referring to the Risk Assessments process that takes place collaboratively throughout every department when a new product — or new program manager in the Prepaid Card Group — is being proposed, something that is happening more regularly as the Bank sets out to meet its growth targets.

program or product and then conducting the risk assessment. From there, senior management can determine if the risk is worth the reward."

Evelyn, who is a Certified Anti-Money Laundering Specialist, credits her previous experience as an attorney in private practice, compliance officer, investigator, analyst and a banking consent order remediator for her business sense when conducting her due diligence on the companies she investigates. She also uses her background to foresee potential issues and remediate them before they become problems.

In addition to the work she does overseeing new product and program management due diligence, Evelyn also is involved with vendor management. "We have a new system in which different departments can upload pertinent information about a vendor and we can determine enterprise-wide risk," she explains.

"I'm here to protect the Bank in every way possible and to keep us in compliance with all state and federal regulations," Evelyn concludes. "Also, for the shareholders, I want to safeguard their investment and make sure we're doing what they want us to do: to grow, expand and diversify the business and the Metropolitan Commercial Bank brand in a compliant and ethical manner for a good rate of return."

"I have to ensure the company involved will not put our Bank or our reputation at risk."

"If we're bringing on a new program manager in our third-party Prepaid Card Group, I have to ensure the company involved will not put our Bank or our reputation at risk," she says. "Legal, Finance, Compliance, Credit Administration, Operations, Technology — everyone is involved in creating the overall picture of a new

Real Estate Lending Relationship-Building

is About People



Dennis Graham
Vice President
Commercial Real Estate Lending Officer
Commercial Real Estate Lending

With interest rates persistently low, the commercial real estate market remains active, especially in the New York Metro area. Metropolitan Commercial Bank has been able to benefit from that activity, booking, as of the end of May, as much new business as it did in calendar year 2014, according to Dennis Graham, Vice President, Commercial Real Estate Lending Officer – Commercial Real Estate Lending.

Dennis, who has more than 25 years of lending experience and who marked his first anniversary with the Bank in April, notes that the key to generating new business is building relationships — with current and prospective clients. It is also important to include internal partners for that all-important organic growth.

“I cannot strengthen relationships sitting behind my desk crunching numbers,” Dennis explains. “You need to be face-to-face with clients and the people you work with.”

How to do that is different for everyone. “I’ve had clients tell me they don’t have time to take a mid-day break,” Dennis says.

“I have to find out what works for each person. Sometimes it’s a lunch, sometimes it’s a quick pop-in. But when I do get an

audience with a client, I don’t do the talking. I find out what’s on their minds, what they think we’re doing right, what we could do better and what they need from us. Clients just want to be heard.”

His fellow Metropolitan Commercial Bank employees are critical to his success. “As we are trying to meet our established robust growth goals, I need to include my partners in Retail, Operations, Prepaid — really, everyone here — in my relationship-building mission. We all depend on one another.”

As for the active market, Dennis says more people are buying on speculation for potential future appreciation rather than current performance.

Dennis doesn’t turn away speculative deals automatically. “We always have our credit hat on,” Dennis explains. “We screen each opportunity with our overriding guidelines, and most speculative deals would be eliminated after this process. But every once in a while, we find one that has strong fundamentals that we can finance, with the appropriate credit structure.”

He adds, “We have to turn over a tremendous amount of stones before finding ones we want to hold onto.”

Planned Growth Requires

Increased Compliance Oversight



Jennifer McKay
Vice President
Senior Compliance Officer, Deputy Director of Compliance
Compliance

Metropolitan Commercial Bank’s focus in Retail Banking and Prepaid Cards has Jennifer McKay, Vice President, Senior Compliance Officer, Deputy Director of Compliance and the other six compliance professionals in her department, working hard to support the resulting growth.

“Retail’s business development efforts and the Bank’s emphasis on becoming an issuing bank for third-party program managers have us busy seeking efficiencies to support this growth,” Jennifer explains.

Compliance implemented in the first quarter of 2015 new training software, which allows Compliance to educate employees on existing and updated regulations. The system also allows the Bank to keep up with recent regulatory announcements and key regulatory dates through its 90-day regulatory outlook feature.

“It is a useful information tool that allows us to stay abreast of all these announcements instead of having to go to numerous sources to find them,” Jennifer explains.

Another initiative Compliance is undertaking this year is installing enhanced anti-money laundering software, which will allow Compliance to manage Bank Security Act (BSA) risk more

effectively by managing the workflow of investigations and reporting requirements. It also will improve Compliance’s due diligence and the risk rating processes.

Compliance also plays an important role in managing the growing list of third-party prepaid debit card program managers with which the Bank partners.

“We conduct ongoing oversight,” explains Jennifer. “We need to ensure that program managers maintain an adequate compliance program in-house, and that they have policies and procedures in place to combat terrorist financing, money-laundering and to detect and report suspicious activity. Also, we ensure all program

“We run a tight ship here. We are acting to protect the Bank, our shareholders and our clients.”

managers complete annual training on BSA, Anti-Money Laundering, Office of Foreign Assets Control, as well as identity theft “red flags.” Most of my efforts, on a day-to-day basis, are placed on monitoring prepaid card activity and ensuring the Bank is filing Suspicious Activity Reports in a timely manner.”

“We run a tight ship here,” Jennifer concludes. “We are acting to protect the Bank, our shareholders and our clients.”

Commercial Lending Continues to Grow, Fueled by an Improving Market and the Bank's Open-Door Culture



Matthew McNeill
Vice President
Commercial Lending
Officer
Commercial &
Industrial Lending

When Matthew McNeill moved from a large, multinational bank to Metropolitan Commercial Bank in August 2013, he was seeking a streamlined, less bureaucratic lending process.

"The Bank's culture has been a great fit for me, and the Bank's greater flexibility allows for a tailored lending solution to be delivered efficiently to our clients," explains the Vice President, Commercial Lending Officer.

Matthew says senior management's open-door policy gives lenders instant feedback when confronted with changing borrower dynamics. "The ability to speak with a decision maker, whether it is the Head of C&I Lending or the CEO, on short notice is a key driver to making this Bank a success," he adds.

"Clients are looking toward expansion and growth. It's a good sign that the economy is on the right trajectory."

Matthew is pleased to report that the C&I Lending market is reemerging from the "Great Recession." "For a while, borrowers were only interested in maintaining their working capital lines. Today clients are looking toward expansion and growth. It's a good sign that the economy is on the right trajectory."

While some competitors chase any deal at any price, Matthew says that's not how the Bank does business. "We are not aggressive to a fault, like some other banks in the market. We take a careful approach to lending by cultivating a deep understanding of our clients, their needs and risk profiles. This approach allows the Bank to make an informed lending decision. Each financing should make economic and business sense for the Bank as well as the borrower."

Industries of focus for the Bank include healthcare, manufacturing, wholesale distribution and transportation. "We are actively expanding our Senior Healthcare practice based on the past success the Bank has enjoyed in the sector," explains Matthew.

He adds that the Bank's approach to the market is a focus on long-term profitable relationships. "We have to live with the loans we make," he explains.

Matthew continues to work with the Bank's business developers in the financial centers, joining them on calls when appropriate, as well as sending and receiving referrals to the Commercial Real Estate Lending Group. "Continuing to develop synergy throughout all of the bank's new business channels is an important component of our future growth."

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¹ Funds participating in Ultra Insured Money Market Account are deposited into deposit accounts at participating banks, which are insured by the Federal Deposit Insurance Corporation (FDIC) for up to \$250,000 for each category of legal ownership, including any other balances you may hold directly or through other intermediaries, including broker-dealers. The total amount of FDIC insurance for your account depends on the number of banks in the program. If the balance in your account is greater than the FDIC insurance coverage in the program, any excess funds will not be insured. Please read the Program Terms and Conditions carefully before depositing money into the program and for other important customer disclosures and information. To assure your FDIC coverage, please regularly review banks in which your funds have been deposited, and notify your bank immediately if you do not want to allocate funds to a particular bank or banks.

² Ultra Insured Money Market Account Annual Percentage Yield ("APY") is subject to change without notice. Monthly daily average balance of \$100,000 must be maintained in the money market account to obtain the disclosed APY. Maximum deposit amount per account is \$10,000,000. The above rate applies to new money only and cannot be transferred from an existing Metropolitan Commercial Bank account. Other restrictions may apply. Fees could reduce earnings on the account. Please see Metropolitan Commercial Bank's Fee Schedule and Deposit Account Agreement for the applicable fees.

Secret Sauce or Proven Track Record?

Common Question in Prepaid



Jonathan Sommer
Vice President
Director Card Products
Prepaid Card Group

Jonathan Sommer, Vice President, Director Card Products – Prepaid Card Group, is cautious of first-time program managers who approach the Bank with novel — or even recycled — ideas for a new Prepaid Reloadable Debit Card program.

“We make a substantial investment when we consider being the issuing bank for a program manager,” Jonathan explains. “Every new deal involves nearly all areas of the Bank — which involves a substantial amount of time and money — so we don’t want to go forward if we don’t believe 100 percent in a program’s success.”

The exploding popularity of prepaid cards has saturated the market in the past three years, so now when program managers approach Metropolitan Commercial Bank with “been there, done that” ideas, Jonathan explains, the Bank is wary. “The risk — that is, the risk of achieving a profitable volume — is not worth the reward,” he says. “But if you get an organization with a really innovative idea, and if it is backed by good investors — whether it’s done five programs before or if this is its first — then, we want to talk.”

“We are fueling growth by launching startups and acquiring existing programs.”

He says the department’s cautious nature doesn’t dilute its ambitions in the marketplace. “We are fueling growth by launching startups and acquiring existing programs,” he adds. “We’ve always been an entrepreneurial bank. So we’ll do our due diligence on program managers to see if they have the winning combination of a solid new idea, financial backing and technological advantages.”

The penetrative due diligence is in part to protect the Bank’s good reputation in the market. “Our reputation and experience is a main driver of program managers coming to us to serve as their issuing bank, so we take our due diligence very seriously to protect it. We want whomever we work with to be successful. So we have to know what they think is their ‘secret sauce,’ that element in their program that will make them stand out from the crowd.”

Another source of new business in Prepaid is the current trend in the industry for established, large program managers to diversify among issuing banks. “Big program managers don’t want to have all their eggs in one basket,” says Jonathan. “There are situations, too, when a program manager’s current bank is not allowing them to take on any new programs.

He adds, “We are in the process of launching a very large program for a client that has 350 retail locations around the country. They’re giving us 60 percent of their business, and it launches in the fall.”

“The department’s cautious nature doesn’t dilute its ambitions in the marketplace.”

Yet another source of new business continues to be processors who work with existing and start-up program managers. “There are about five major processors in the prepaid space,” Jonathan explains, “so when a program manager is looking for a bank, oftentimes a processor will suggest contacting us.”

Sometimes, program managers decide to leave their current banks. “These are the more predictable programs for us to bring online,” he says. “They’re already successful, and they’re profitable from day one, unlike a startup taking 12 to 24 months to get up and running. These program managers have decided to move to Metropolitan Commercial Bank because of our expertise and solid management team willing to support them in their efforts to grow their program.”

The Bank’s experience as a program manager for the CashZone Prepaid Visa Card is another attraction for other program managers. “They see that we not only know how to serve as the issuing bank, but also that we understand what it takes to be a successful program manager.”

The next big thing in Prepaid is digital wallet access, Jonathan foresees. “Consumers have money or stored-value (also known as digital currency) in their digital wallet that can only be used to make purchases online. Virtual currency and crypto currency are two types of digital currency. We are testing a prepaid card that lets consumers access the digital currencies in their digital wallet to make purchases at brick-and-mortar stores and have quick access to cash.”

“We not only know how to serve as the issuing bank, we also understand what it takes to be a successful program manager.”

Metropolitan Commercial Bank has been gaining significant recognition in the prepaid industry as total number of active programs continues to grow, Jonathan says. “We’re ranked on the ‘spend’ on issued cards. Our goal is to keep moving up that list by bringing on new successful programs.”

Notes

Congratulations

Metropolitan Commercial Bank continues to grow.

New Hires

Eliseo Checo

Office Assistant
Human Resources

Luke J. Kaufman

First Vice President, Commercial Lending Officer
Commercial Lending

Heather Quinn

Assistant Vice President, Paralegal
Legal & Operational Risk Management

Daniel Wong

Vice President, Corporate Controller

Promotions

Mamadou Sylla

From Assistant Vice President, Commercial Credit Analyst
To Vice President, Credit Officer
Credit Administration

Jay Shah

From Assistant Vice President,
Commercial Real Estate Lending Officer
To Vice President
Commercial Real Estate Lending Officer
Commercial Real Estate Lending



Events

On a warm and sunny day in June, the entire Park Avenue Banking Center team participated in the Murray Hill Association's annual Murray Hill Festival. The Bank has participated in this event for several years. It is a valued opportunity to introduce the Bank to the residents and business owners who reside in and work in this unique Manhattan neighborhood.

The Entrepreneurial Bank



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