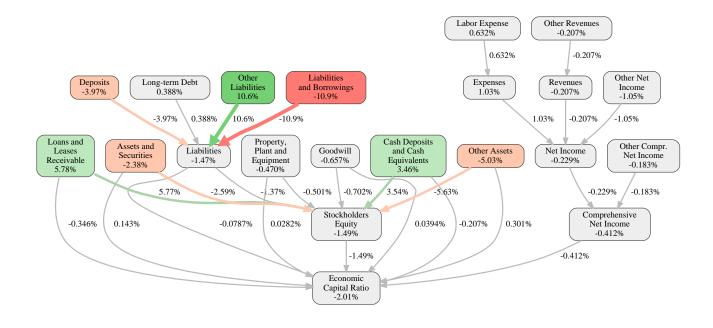


STATE BANKS 2020



Metropolitan Bank Holding Corp. Rank 167 of 190





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The relative strengths and weaknesses of Metropolitan Bank Holding Corp. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Metropolitan Bank Holding Corp. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Metropolitan Bank Holding Corp. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.7%, being 2.0% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	234,942
Cash Deposits and Cash Equivalents	391,221
Deposits	2,790,774
Fees	0
Goodwill	9,733
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,710,991
Loans and Leases Receivable	2,646,677
Long-term Debt	0
Occupancy	0
Other Assets	62,899
Other Compr. Net Income	1,612
Other Expenses	13,927
Other Liabilities	-1,443,317
Other Net Income	44,061
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	12,100

Output Variable	Value in 1000 USD
Liabilities	3,058,448
Assets	3,357,572
Expenses	13,927
Revenues	0
Stockholders Equity	299,124
Net Income	30,134
Comprehensive Net Income	31,746
Economic Capital Ratio	5.7%

