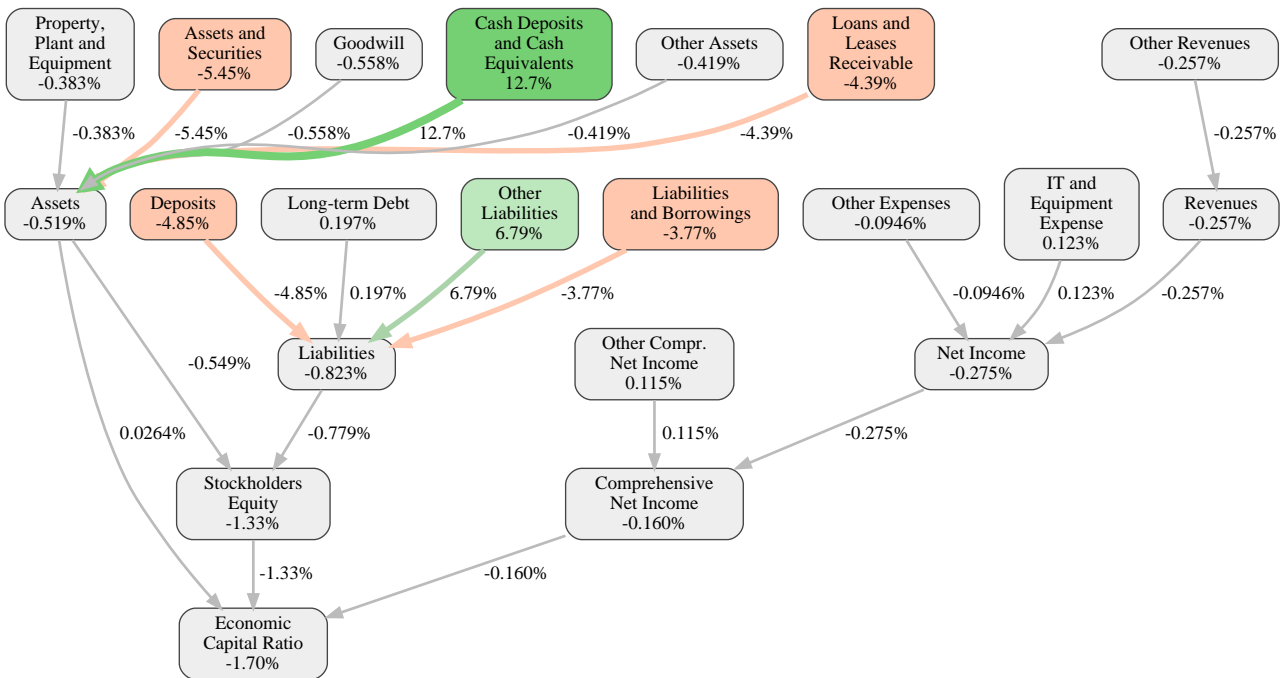




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The relative strengths and weaknesses of Metropolitan Bank Holding Corp. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Metropolitan Bank Holding Corp. compared to the market average is the variable Cash Deposits and Cash Equivalents, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Metropolitan Bank Holding Corp. is the variable Assets and Securities, reducing the Economic Capital Ratio by 5.5% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.8%, being 1.7% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	566,624
Cash Deposits and Cash Equivalents	2,359,350
Deposits	6,435,572
Fees	6,750
Goodwill	9,733
IT and Equipment Expense	5,201
Labor Expense	45,908
Liabilities and Borrowings	2,775,746
Loans and Leases Receivable	3,697,200
Long-term Debt	0
Occupancy	8,055
Other Assets	468,335
Other Compr. Net Income	-8,477
Other Expenses	37,621
Other Liabilities	-2,651,949
Other Net Income	153,732
Other Noninterest Expense	12,792
Other Revenues	23,150
Property, Plant and Equipment	15,116

Output Variable	Value in 1000 USD
Liabilities	6,559,369
Assets	7,116,358
Expenses	116,327
Revenues	23,150
Stockholders Equity	556,989
Net Income	60,555
Comprehensive Net Income	52,078
Economic Capital Ratio	4.8%