

# 3Q 2022

## Investor Presentation

**Metropolitan  
Commercial Bank.**   
The **Entrepreneurial** Bank Since 1999

**MCB**  
LISTED  
NYSE



# 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 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 customers, 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 customers’ 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 presentation. We do not undertake any obligation to update or revise any forward-looking statement.

# A Diversified Financial Institution

We are More than a Commercial Bank

## Our mission

To offer a full range of **banking and innovative financial services** to businesses and individuals

Serve **markets underserved** by the ever-consolidating financial services industry and advance our leading edge model that **combines new technologies with the best of traditional banking practices**

## Our history

Founded in 1999 in New York City with the goal of helping clients build and sustain generational wealth

Business model focused on providing high-touch service with industry expertise and delivering customized solutions for our clients

Commercial banking business is relationship driven and predominantly located in the highly attractive New York metro area

Global payments business provides Banking-as-a-Service (“BaaS”) to leading fintech partners, which includes serving as an issuing bank for third-party managed debit card programs nationwide and providing other financial infrastructure, including cash settlement and custodian deposit services

2017 IPO raised \$125mm of common equity and fueled industry-leading balance sheet and earnings growth

In September 2021, MCB raised \$172.5 million of common equity in a follow on offering of 2.3 million shares at \$75 per share

As of September 30, 2022, MCB has \$6.4bn of assets; 30% compound annual growth rate since the IPO

## Personal Banking



- Broad range of hallmark personal checking and savings accounts
- A full suite of electronic banking services that allow clients to easily manage their everyday financing needs

## Commercial Lending



- Relationship-based commercial real estate lending
- Growth driven by expertise in specific lending verticals

## Business Banking



- Checking, deposit, lending and cash management products and services for small and middle-market businesses
- MCB Business Bankers with deep knowledge and expertise in multiple industries, including law firms, resident healthcare, real estate property management, U.S. Trustee and municipalities

## Global Digital Payments (“BaaS”)

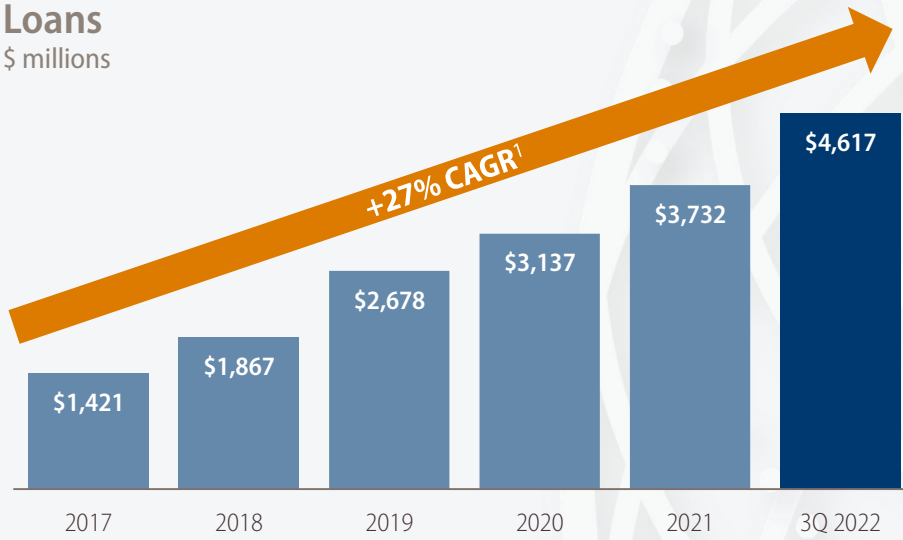


- Settlement for domestic and international digital payments
- Delivers critical financial infrastructure
- Provides Banking-as-a-Service to high growth fintechs

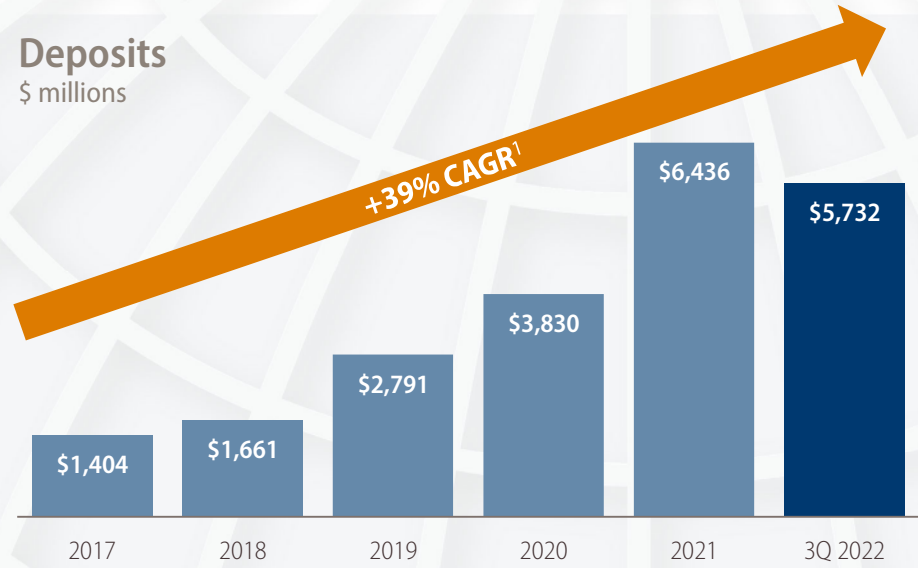


# Proven high growth business model

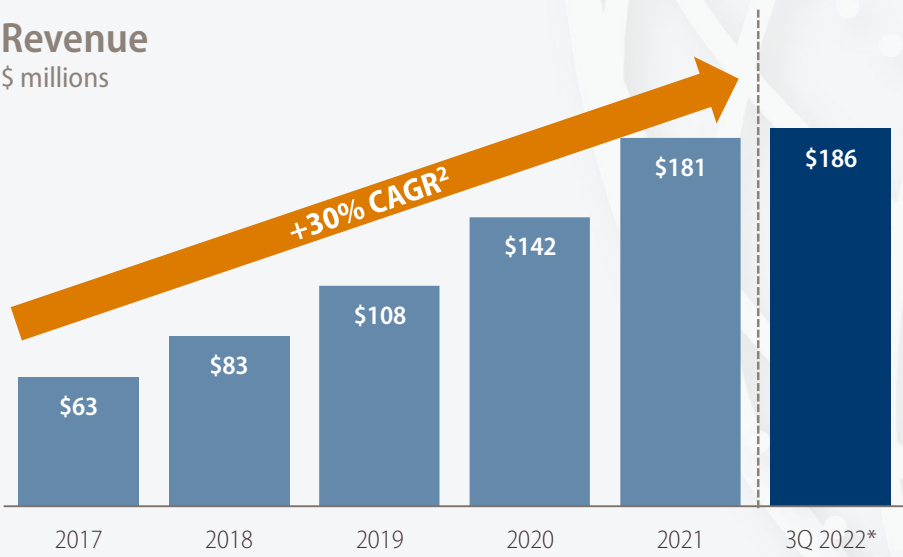
**Loans**  
\$ millions



**Deposits**  
\$ millions



**Revenue**  
\$ millions



**Net Income**  
\$ millions



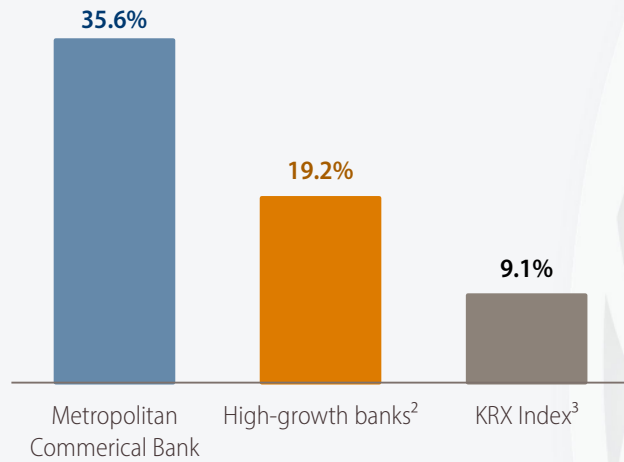
<sup>1</sup> CAGR from December 31, 2017 through September 30, 2022

<sup>2</sup> CAGR from December 31, 2017 through 2021

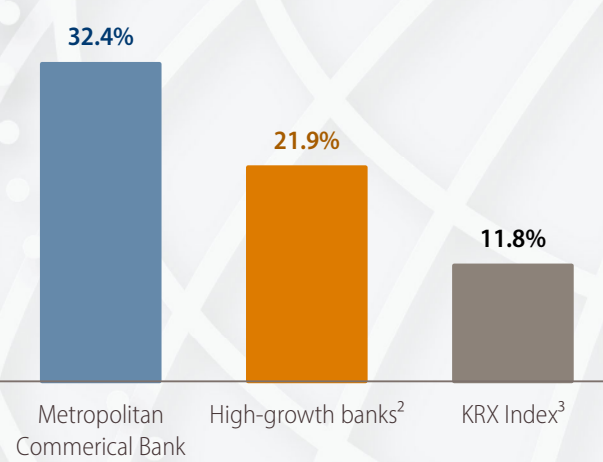
\* YTD

# Investors have been rewarded for our strong performance

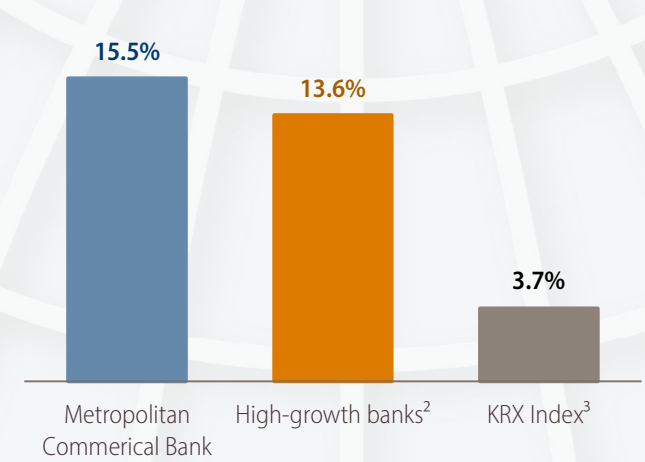
**Revenue CAGR<sup>1</sup>**  
2017–2022Q2



**Earnings per share CAGR<sup>1</sup>**  
2017–2022Q2



**Tangible book value per share CAGR<sup>1</sup>**  
2017–2022Q2



**Share price performance since IPO<sup>4</sup> versus KRX Index<sup>3</sup>**



Source: FactSet, SNL Financial

<sup>1</sup> CAGR from December 31, 2017 through June 30, 2022 (if applicable for High-growth banks and KRX Index)

<sup>2</sup> Includes banks with market capitalization of \$500mm+ and revenue, EPS, and TBVPS CAGRs >10% (2015-2021); Includes AX, BFC, CASH, FFIN, FFWM, FRC, HIFS, MBIN, PNFP, QCRH, SFBS, SIVB, and WAL

<sup>3</sup> KRX Index represents the KBW Regional Bank Index

<sup>4</sup> Performance since November 7, 2017 (MCB offering price of \$35.00 per share) through October 10, 2022

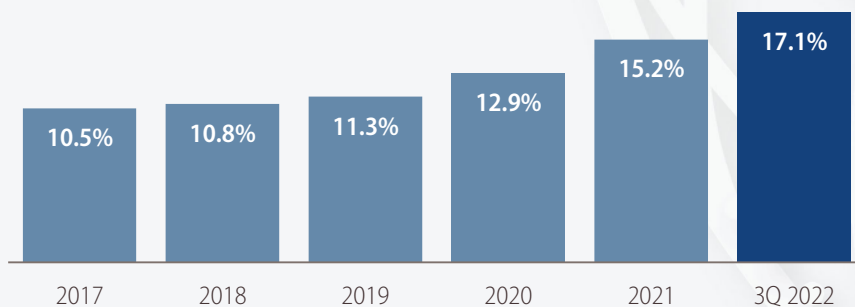
# Delivering Financial Results

## Third Quarter Financial Highlights Year-Over-Year

- Net interest income of \$63.3 million, an increase of 55.2%.
- Net income of \$25.0 million, an increase of 53.9%.
- Diluted earnings per share of \$2.23, an increase of 26.0%.
- Net interest margin of 3.85%, an increase of 115 basis points.
- Loans totaled \$4.6 billion, an increase of 28.1%.
- Deposits were \$5.7 billion, an increase of 5.0%.
- Book value per share was \$53.26, up 5.5%, and tangible book value per share\*\* was \$52.37, up 5.7%.
- Return on average equity of 16.8% and return on average tangible common equity (ROATCE)\*\* of 17.1%.
- Efficiency ratio<sup>1</sup> improved to 45.1% compared to 47.1% for the prior year period.

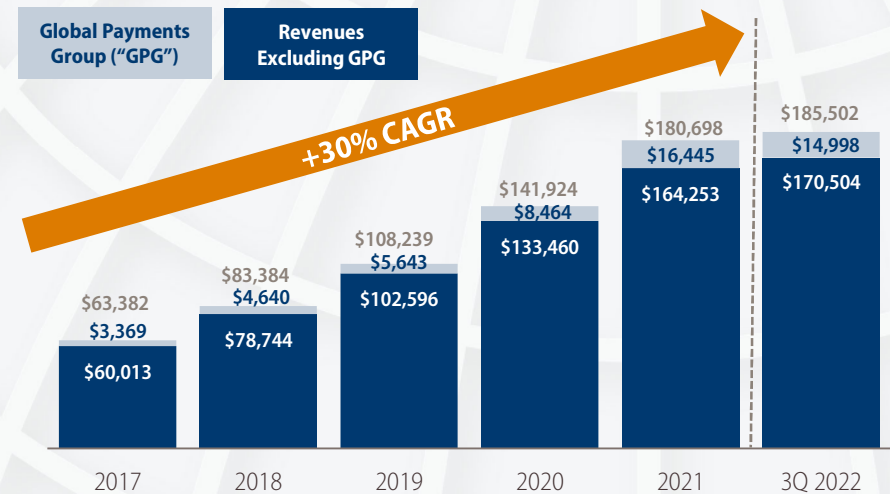
## ROATCE\*\*

at December 31, except 2022, which is QTD September 30,<sup>2</sup>



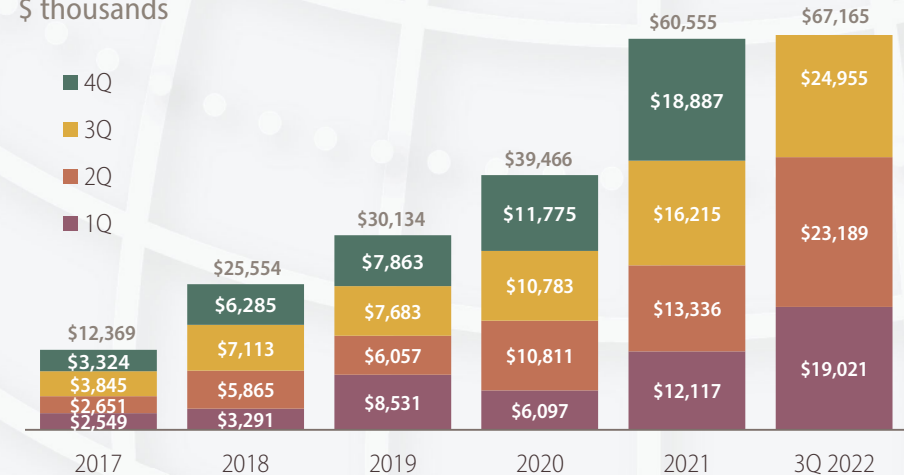
## Total Revenues\*

Full year, except 2022, which is YTD 3Q 2022 | \$ thousands



## Quarterly Net Income

\$ thousands



\*Total Revenues includes Net Interest Income and Non-Interest Income

\*\*Non-GAAP financial measure. See reconciliation to GAAP measure on page 19

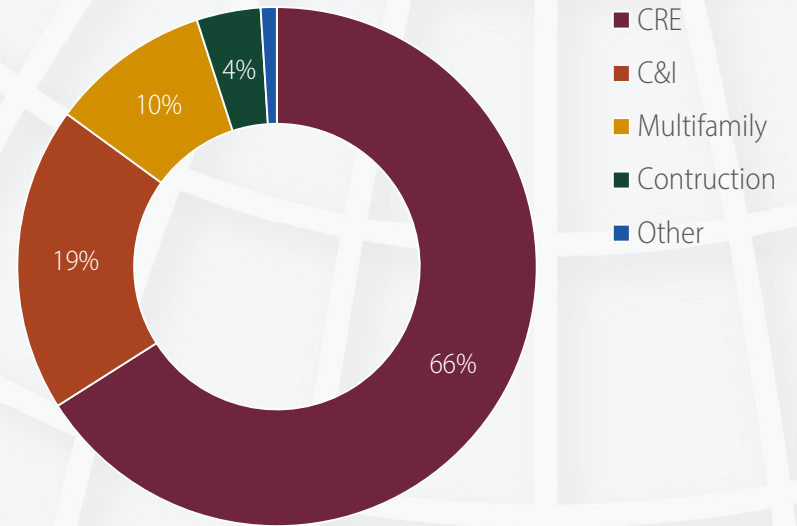
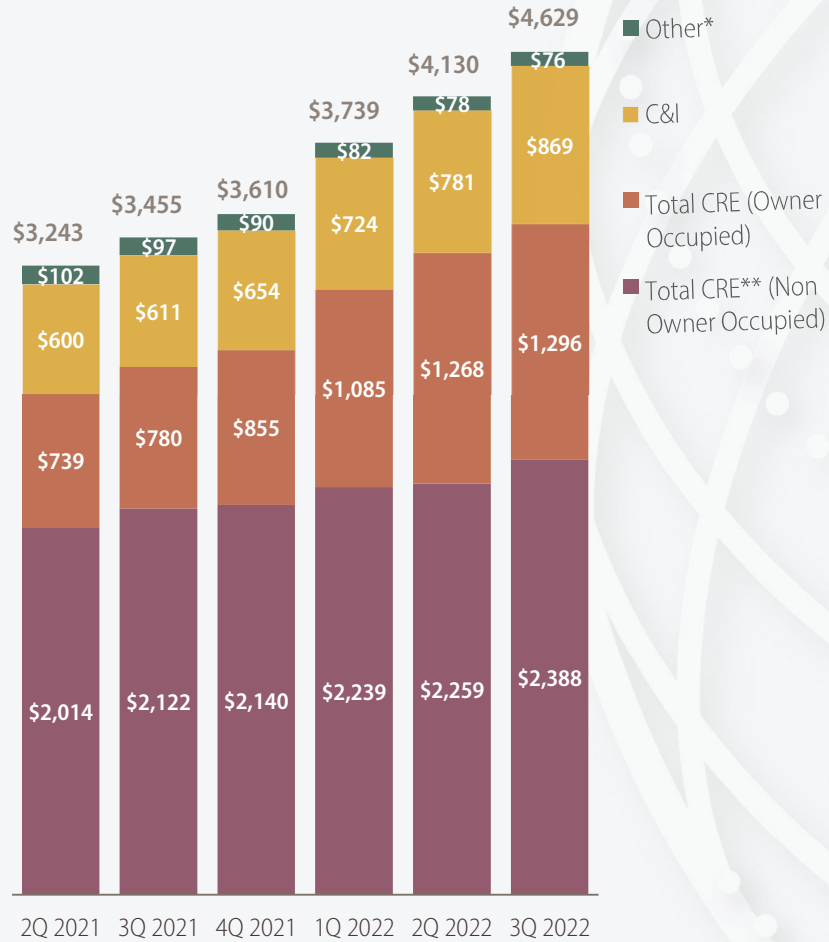
<sup>1</sup> Total non-interest expense divided by Total revenues

<sup>2</sup> Annualized

# Loan Portfolio Growth and Diversification

\$4.63 billion Gross Loan Portfolio<sup>1, 2</sup>  
at September 30, 2022 | \$ millions

A Diversified Portfolio at September 30, 2022



Total loans: **\$4.63mm**  
Average 3Q Yield: **5.30%**  
CRE/RBC ratio: MCB **343%**

<sup>1</sup> Gross of deferred fees and unamortized costs

<sup>2</sup> Certain prior period amounts adjusted to conform to current presentation.

\* Includes consumer and 1-4 family loans

\*\* Includes commercial real estate, multifamily and construction loans

# Commercial Growth Driven by Expertise in Specific Lending Verticals

## Commercial and Industrial Overview

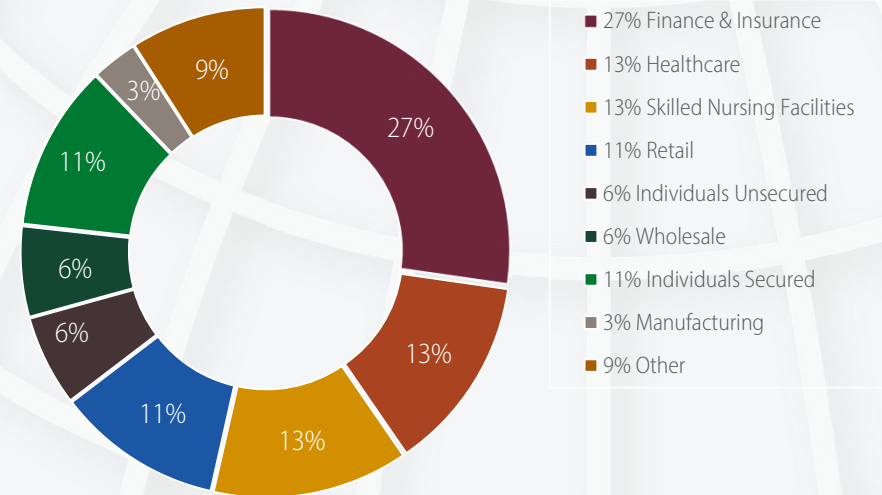
### Target Market

- Middle market businesses with annual revenues below \$200 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, good asset coverage and positive industry outlooks

## C&I Composition at September 30, 2022



Total C&I loans: **\$865mm<sup>1</sup>**

<sup>1</sup> Net of deferred fees and unamortized costs



# Relationship-Based Commercial Real Estate Lending

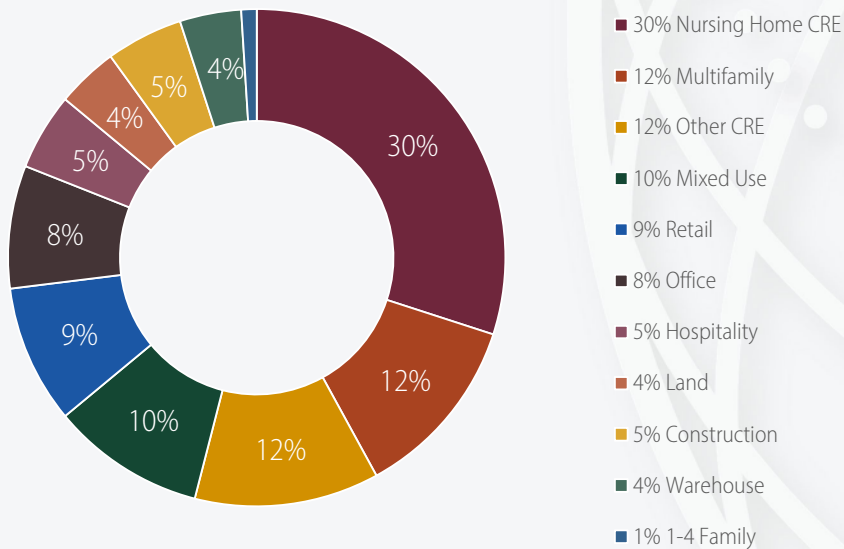
## Target Market

- 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 various property types

## Key Metrics

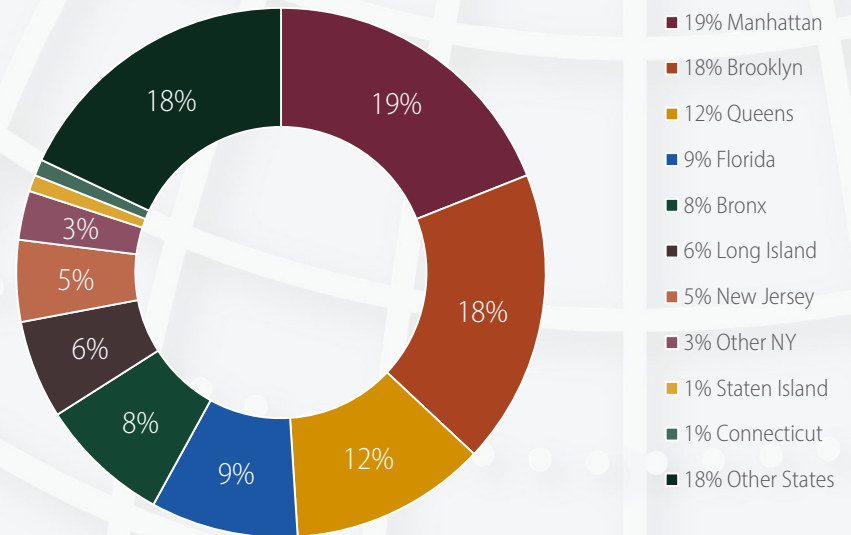
- Weighted average LTV of 60%
- Multifamily loans – 37% rent regulated
- Average LTV of 43% on stabilized rent regulated properties provide a cushion against any falling values

## Composition by Type at September 30, 2022



Total CRE loans: **\$3,656mm<sup>1</sup>**

## Composition by Region at September 30, 2022



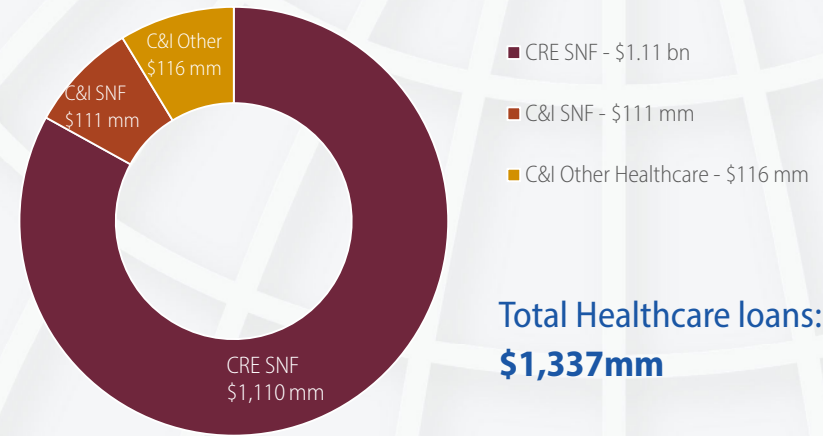
Majority of loans are originated through direct relationships or referrals from existing clients.

<sup>1</sup> Net of deferred fees and unamortized costs

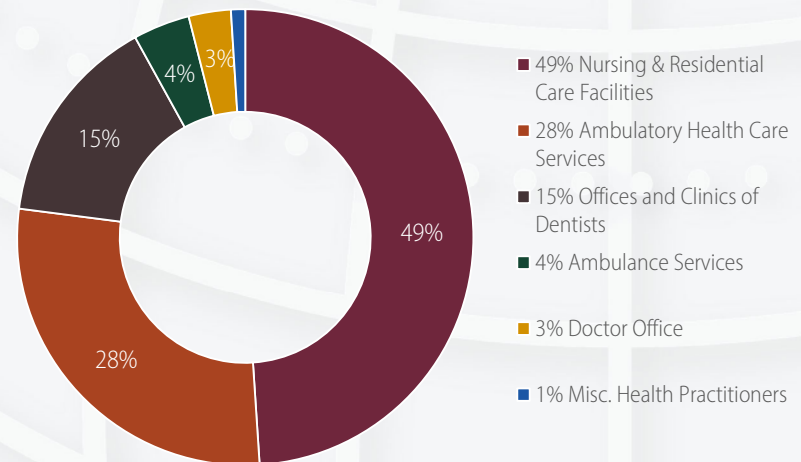
# Well-Developed, Sector Diversified Healthcare Portfolio

- Active in Healthcare lending since 2002
- CRE – Skilled Nursing Facilities (“SNF”) – Average LTV of 63%
- Highly selective regarding the quality of Skilled Nursing Operators that we finance
- Borrowers typically have over 1,000 beds under management
- Loans are made primarily in “certificate of need” states which limits the supply of beds and supports stable occupancy rates.
- Stabilized SNF – 74% of CRE SNF portfolio. Stabilized facility provides adequate cash flows to support debt service and collateral value. Borrowers’ primary motive for acquisition of a stabilized property is for synergies with existing portfolio of SNFs. Average debt service coverage ratio is 3.11x.
- Non-stabilized SNF – typically “turn-around” older SNFs acquired from owners who mismanaged the business, relied too heavily on long-term care (Medicaid reimbursement) or did not stay current with changes in the marketplace. Opportunity for owner to create value by renovating and adding services with higher Medicaid reimbursements rates (rehabilitation services, dialysis, etc.).

Diversified Healthcare Portfolio at September 30, 2022



C&I Healthcare Composition at September 30, 2022

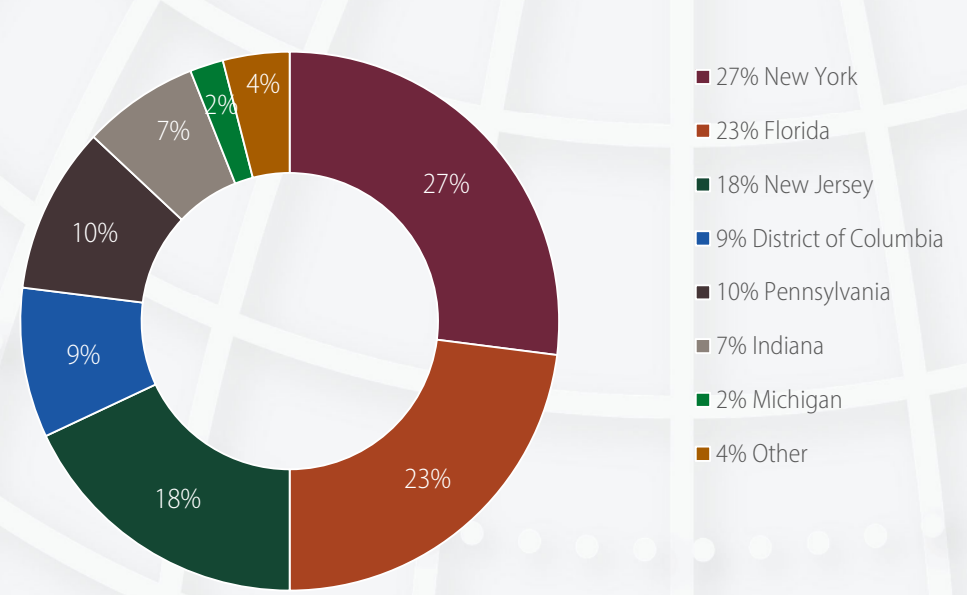
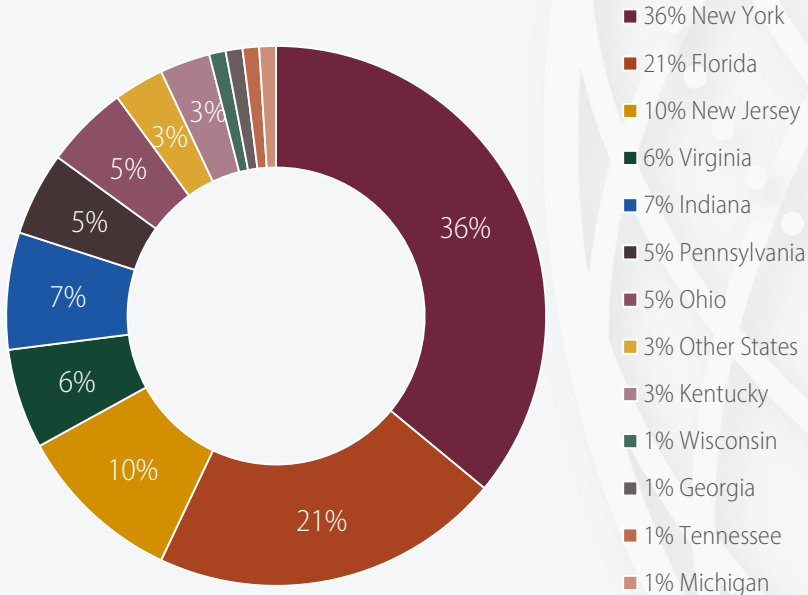


# Well-Developed, Geographically Diversified Skilled Nursing Facility Portfolio



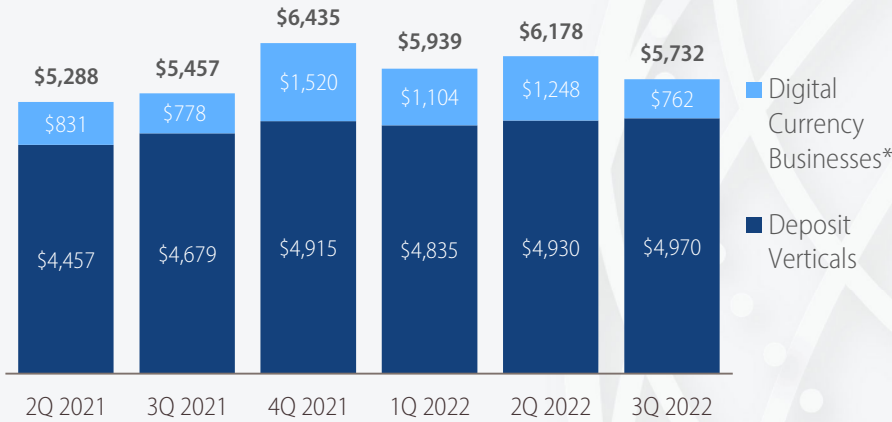
CRE Skilled Nursing Facility Exposure by State at September 30, 2022

C&I Skilled Nursing Facility Exposure by State at September 30, 2022

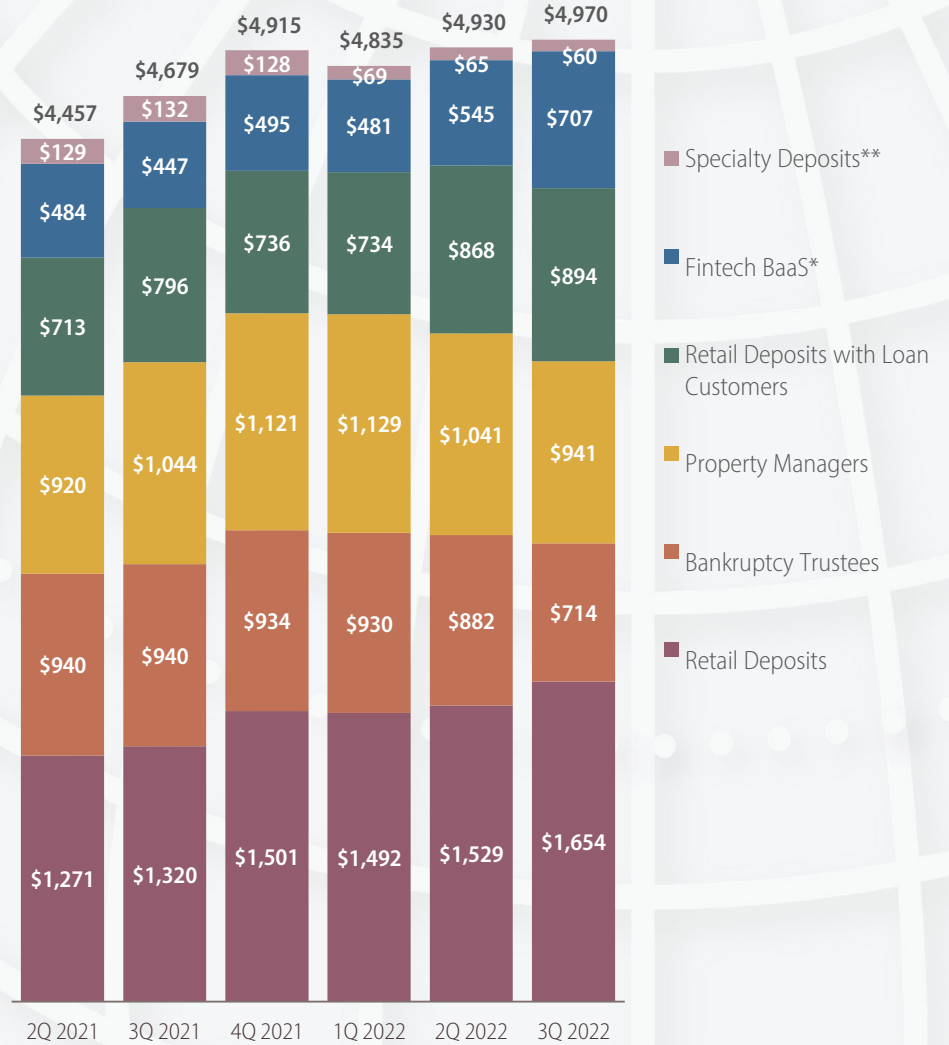


# Deposit Composition

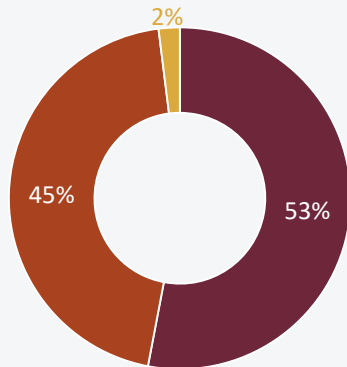
## Total Deposits | \$ millions



## Deposits Verticals Composition Over Time | \$ millions



## Deposits Composition at September 30, 2022



- 53% Non-interest-bearing demand deposits
- 45% Money market & savings account
- 2% Time deposits

3Q Cost of total deposits: **0.44%**

\* Certain prior period amounts have been reclassified for consistency with the current period presentation.

\*\* Includes liquidation, receivership, and litigation settlement.



# Global Payments Group

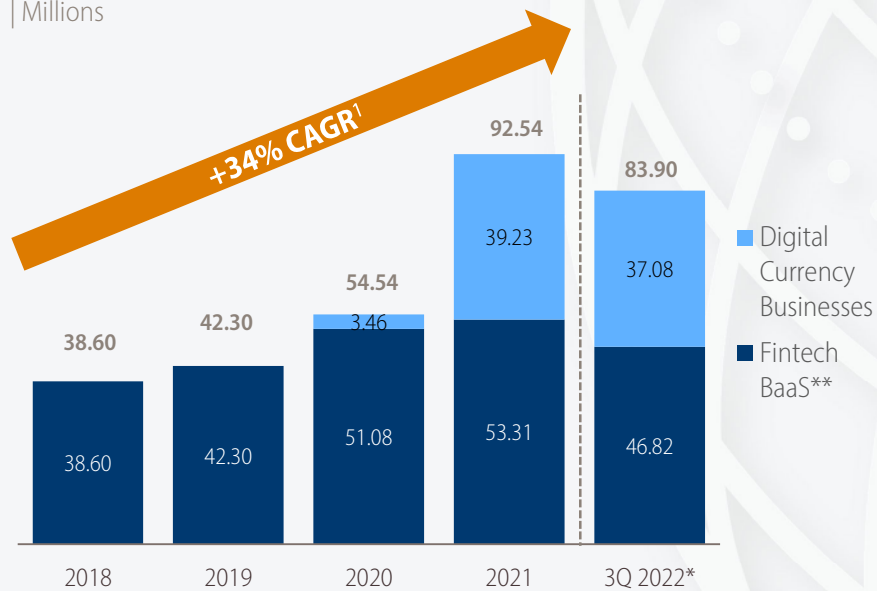
## Customer Centric Digital Payments Worldwide

### About Global Payments

- Domestic and international digital payments settlements
- Gateway to payment networks – Wire, ACH, Visa, Mastercard, Remittance
- Custodian of deposits on behalf of clients and their customers
- Sponsorship for select clients as an extension of MCB's expertise and legal authority e.g., money transmitter, issuing bank, acquiring bank, lending activities
- Regulatory oversight by experienced MCB bankers with the expertise to deploy and manage regulatory compliance across a broad spectrum of client sectors including fintech, digital payments and money services businesses
- A leading national issuer of third-party debit cards status
- In addition to reported revenues, GPG-Fintech also contributed average non-interest bearing deposits of \$746 million in the third quarter.

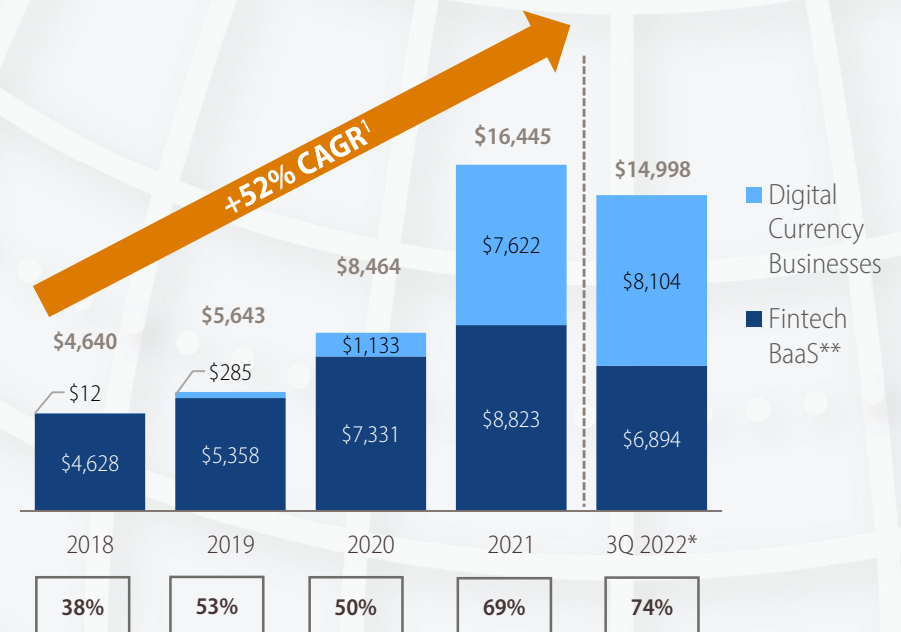
### GPG Transactions

| Millions



### GPG Revenue

\$ thousands



<sup>1</sup> CAGR from December 31, 2018 through 2021  
\* YTD  
\*\* Does not include digital currency businesses

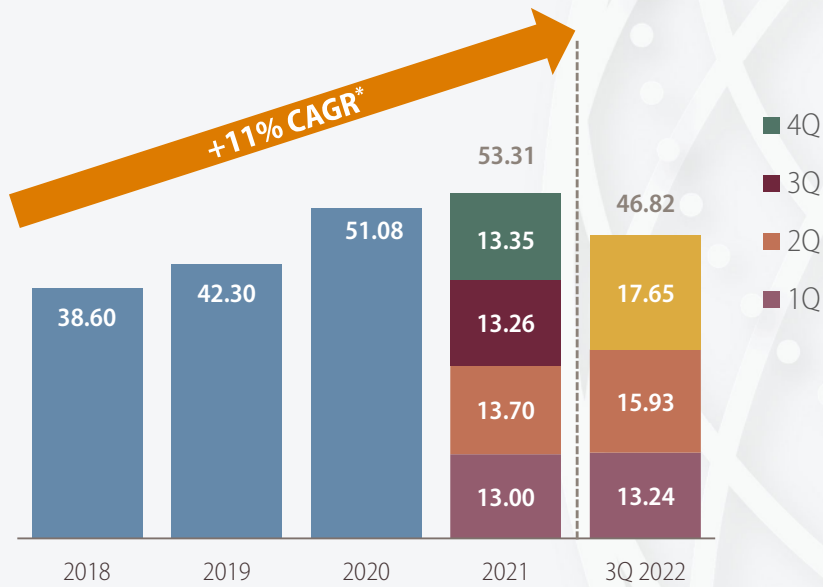
Global Payments Group Revenue as a % of Total Bank Non-Interest Income

# Global Payments Group – Fintech BaaS

## Customer Centric Digital Payments Worldwide

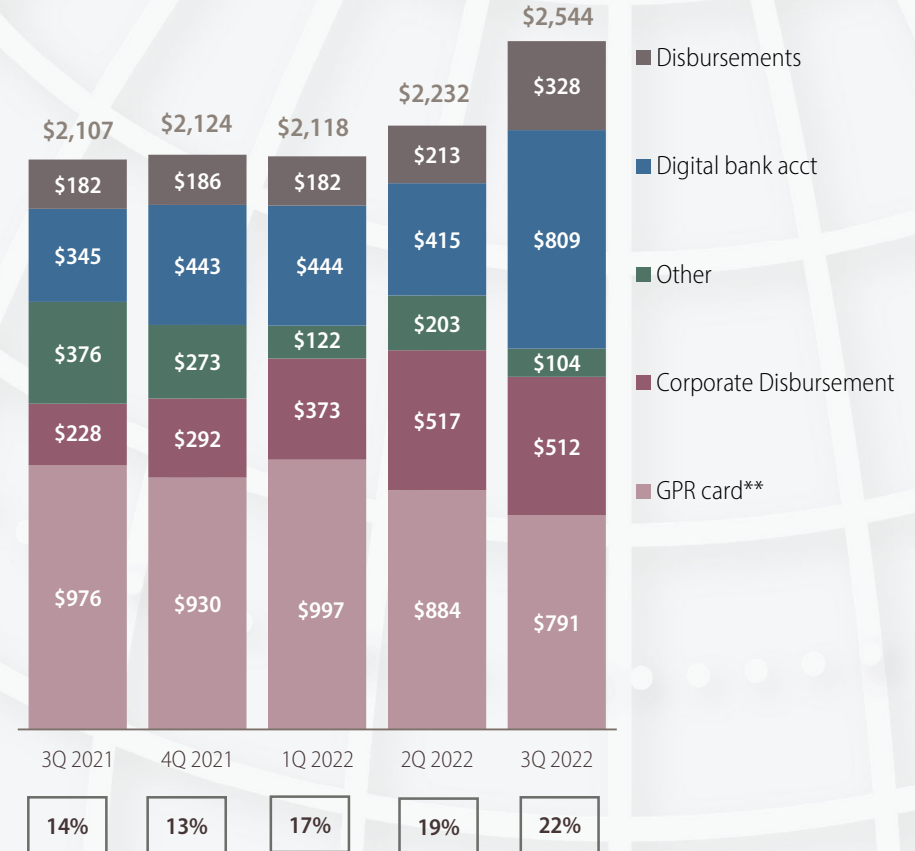
### Fintech BaaS<sup>1</sup> Client Transactions

| Millions



### Total Fintech BaaS<sup>1</sup> Revenue by Category<sup>2</sup>

| Thousands



This represents revenue from new clients who went live in 2021 and 2022

<sup>1</sup> Does not include digital currency businesses

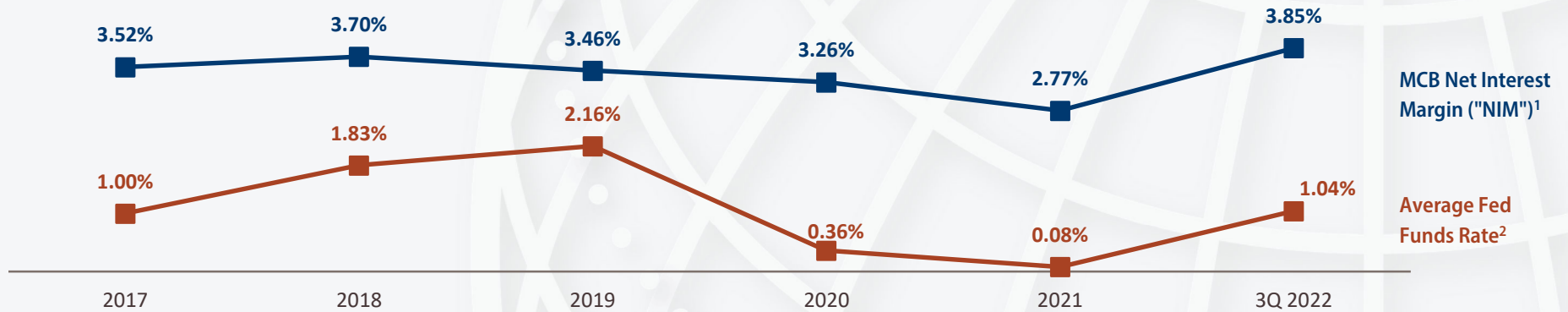
<sup>2</sup> Certain prior periods amounts have been reclassified for consistency with the current period presentation

\* CAGR from December 31, 2018 through 2021

\*\* General Purpose Re-Loadable (GPR)

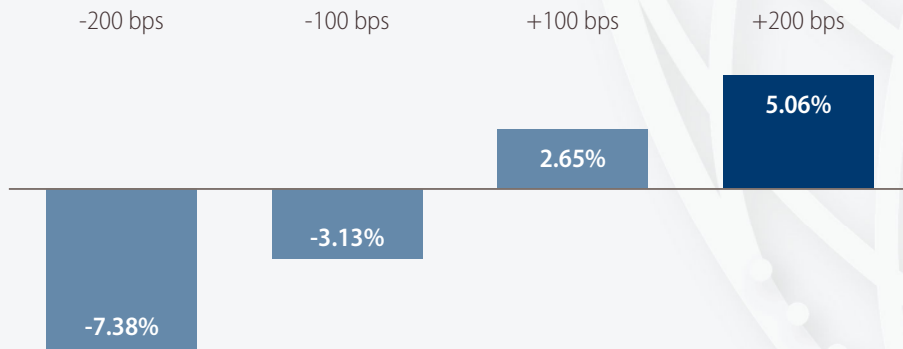
# Well Managed Net Interest Margin

## Net Interest Margin Analysis



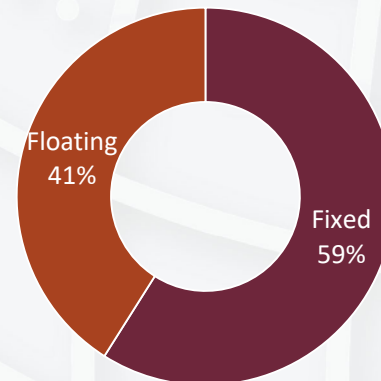
## Estimated Sensitivity of Projected Annualized Net Interest Income

as of September 30, 2022



## Fixed vs. Floating Rate Loans

at September 30, 2022, for loans due after one year



Approximately 79% of floating rate loans have floors – Weighted average floor of 4.80%

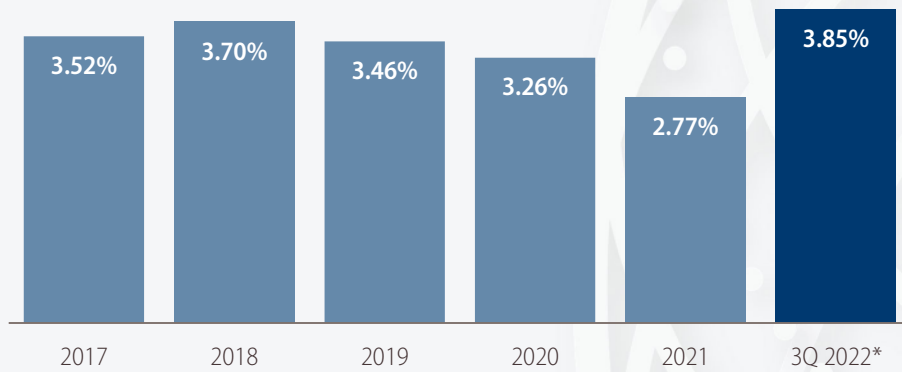
Given the strength of our deposit verticals and overall asset sensitivity, we are well-positioned to benefit from a rising interest rate environment as we maintain our margin management discipline.

1 Represents full-year NIM, except 2022, which represents annualized NIM for the three months ended September 30, 2022.

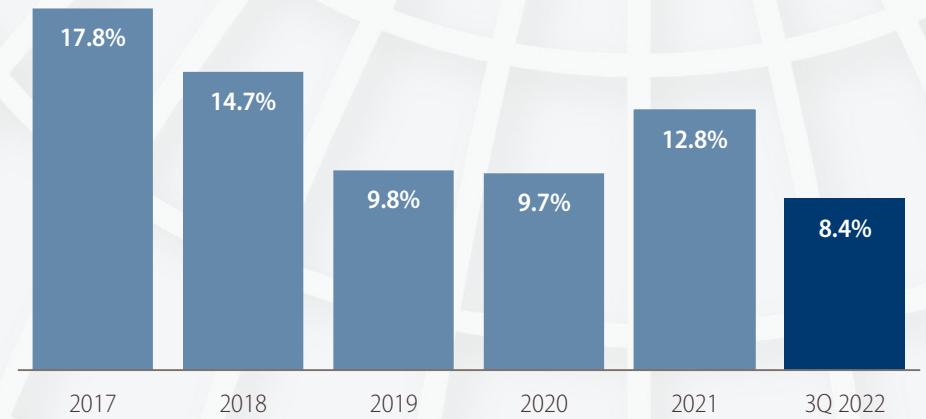
2 Represents effective average daily FRB funds rate

# Highly Profitable, Scalable Model

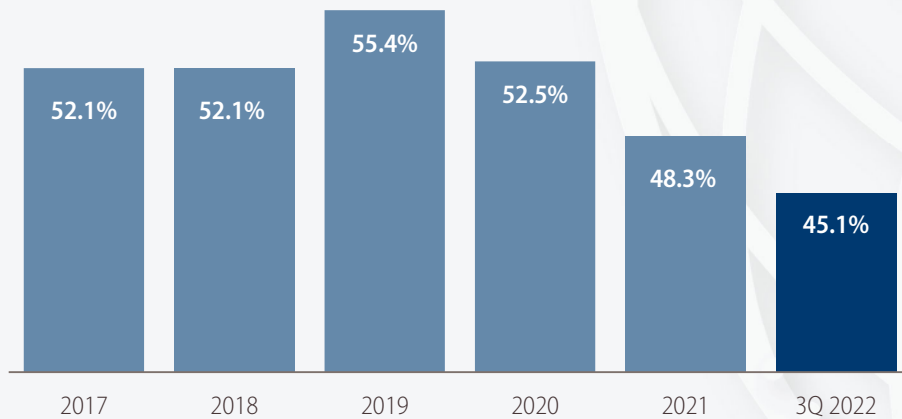
## Net Interest Margin



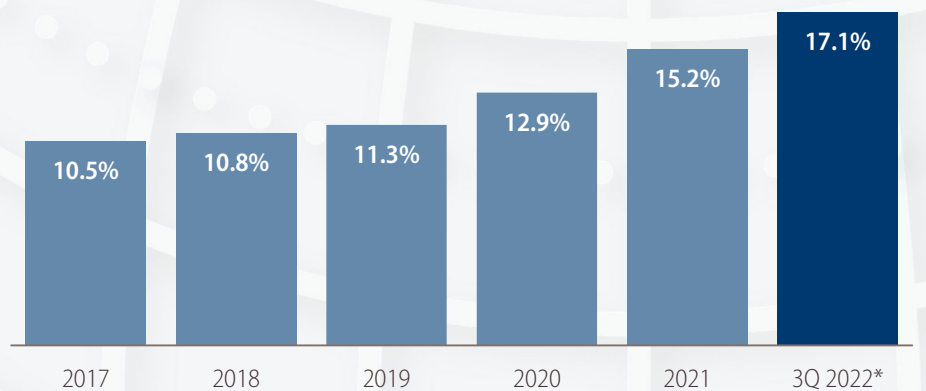
## Non-Interest Income ratio<sup>1,^</sup>



## Efficiency ratio



## ROATCE<sup>1</sup>



<sup>^</sup> This represents the percentage of total non-interest income (less any gains on sale of securities) as compared to total revenue.

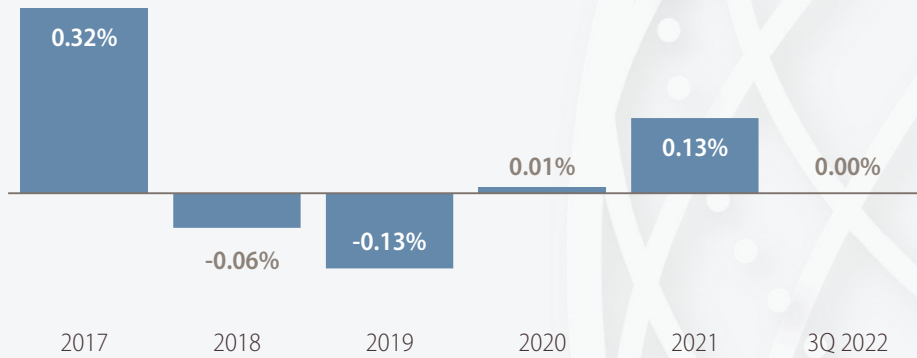
\* Annualized

<sup>1</sup> These are non-GAAP financial measures. See reconciliation on slide 20

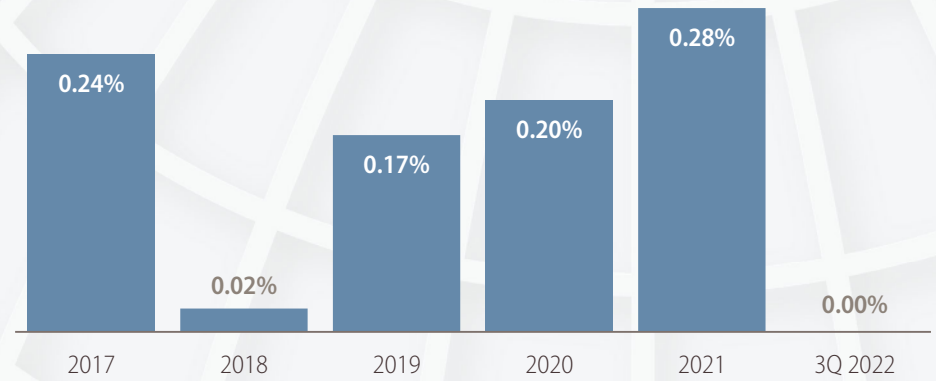


# Credit Metrics

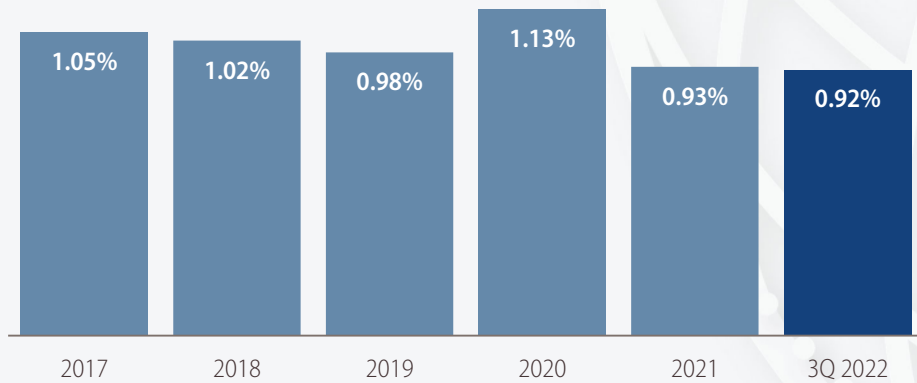
### NCOs/Average Loans



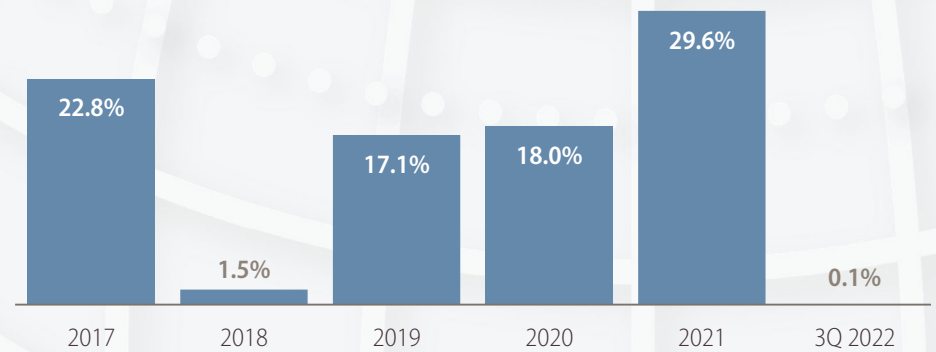
### Non-Performing Loans/Loans



### ALLL/Loans

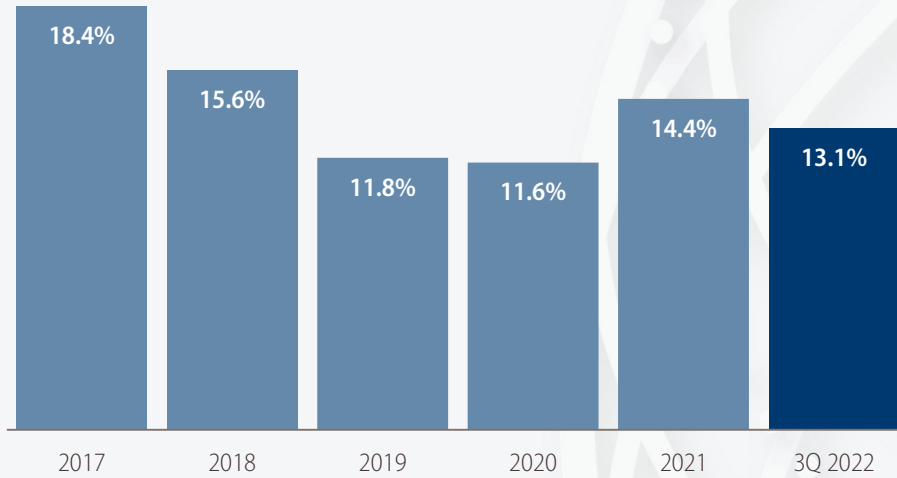


### Non-Performing Loans/ALLL

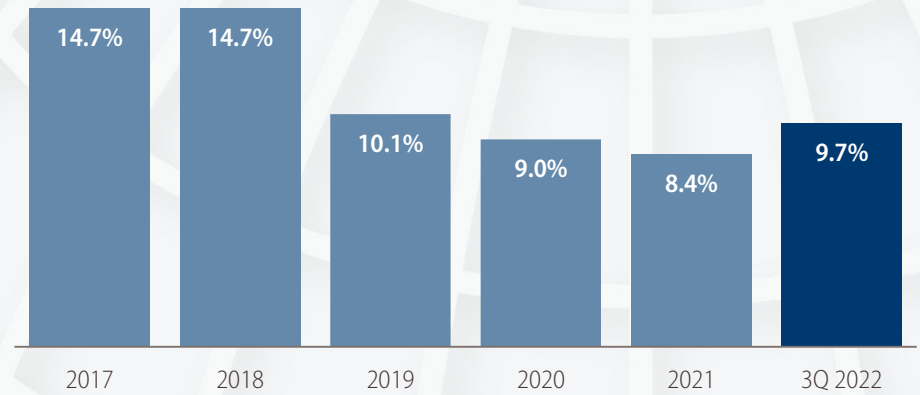


# Capital ratios\*

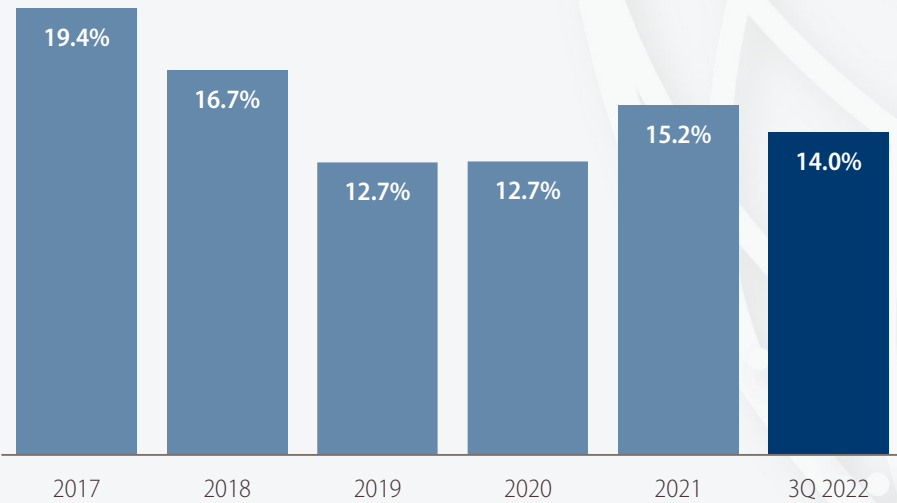
## Common Equity Tier 1 Capital Ratio



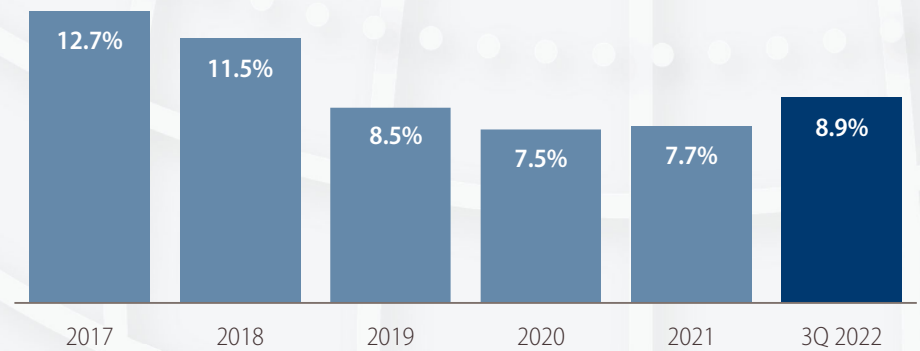
## Tier 1 Leverage Ratio



## Total Risk-Based Capital Ratio



## TCE / TA<sup>1</sup>



\* These capital ratios are for Metropolitan Commercial Bank Only  
<sup>1</sup> These are non-GAAP financial measures. See reconciliation on slide 20

# Appendix



**MCB**  
**LISTED**  
**NYSE**

# Reconciliation of GAAP to Non-GAAP Measures

	\$ thousands, except per share data	For Year Ending					
		Q3 2022	2021	2020	2019	2018	2017
In addition to the results presented in accordance with Generally Accepted Accounting Principles ("GAAP"), this earnings release 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 release to the comparable GAAP measures are provided in the accompanying tables.	Average assets	\$ 6,553,105	\$ 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	\$ 9,733
	Average tangible assets	\$ 6,543,372	\$ 5,714,497	\$ 3,853,280	\$ 2,837,226	\$ 1,942,249	\$ 1,514,469
	Average equity	\$ 589,941	\$ 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	\$ 589,941	\$ 408,627	\$ 315,115	\$ 277,102	\$ 245,528	\$ 127,960
	Less: average intangible assets	\$ 9,733	\$ 9,733	\$ 9,733	\$ 9,733	\$ 9,733	\$ 9,733
	Average tangible common equity	\$ 580,208	\$ 398,894	\$ 305,382	\$ 267,369	\$ 235,795	\$ 118,227
	Total assets	\$ 6,422,061	\$ 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	\$ 9,733
	Tangible assets	\$ 6,412,328	\$ 7,106,625	\$ 4,321,088	\$ 3,347,839	\$ 2,172,911	\$ 1,750,122
	Total Equity	\$ 582,237	\$ 556,989	\$ 340,787	\$ 299,124	\$ 264,517	\$ 236,884
	Less: preferred equity	\$ -	\$ -	\$ 5,502	\$ 5,502	\$ 5,502	\$ 5,502
	Common Equity	\$ 582,237	\$ 556,989	\$ 335,285	\$ 293,622	\$ 259,015	\$ 231,382
	Less: intangible assets	\$ 9,733	\$ 9,733	\$ 9,733	\$ 9,733	\$ 9,733	\$ 9,733
	Tangible common equity (book value)	\$ 572,504	\$ 547,256	\$ 325,552	\$ 283,889	\$ 249,282	\$ 221,649
	Common shares outstanding	\$ 10,931,697	\$ 10,925,029	\$ 8,295,272	\$ 8,312,918	\$ 8,217,274	\$ 8,196,310
	Book value per share (GAAP)	\$ 53.26	50.98	40.42	35.32	31.52	28.23
	Tangible book value per share (non-GAAP)*	\$ 52.37	50.09	39.25	34.15	30.34	27.04
	Total Revenue (GAAP)	\$ 69,144	\$ 180,698	\$ 141,924	\$ 108,239	\$ 83,177	\$ 63,382
Less: Gain on sale of securities	\$ -	\$ 609	\$ 3,286	\$ -	\$ (37)	\$ -	
Revenue excluding gain on sale of securities	\$ 69,144	\$ 180,089	\$ 138,638	\$ 108,239	\$ 83,214	\$ 63,382	
Non-Interest Income Ratio (non-GAAP)	9.19%	12.78%	9.67%	9.82%	14.66%	17.83%	

\*Tangible common equity divided by common shares outstanding at period-end



# Since our founding, we have delivered exceptional core-funded loan growth . . .

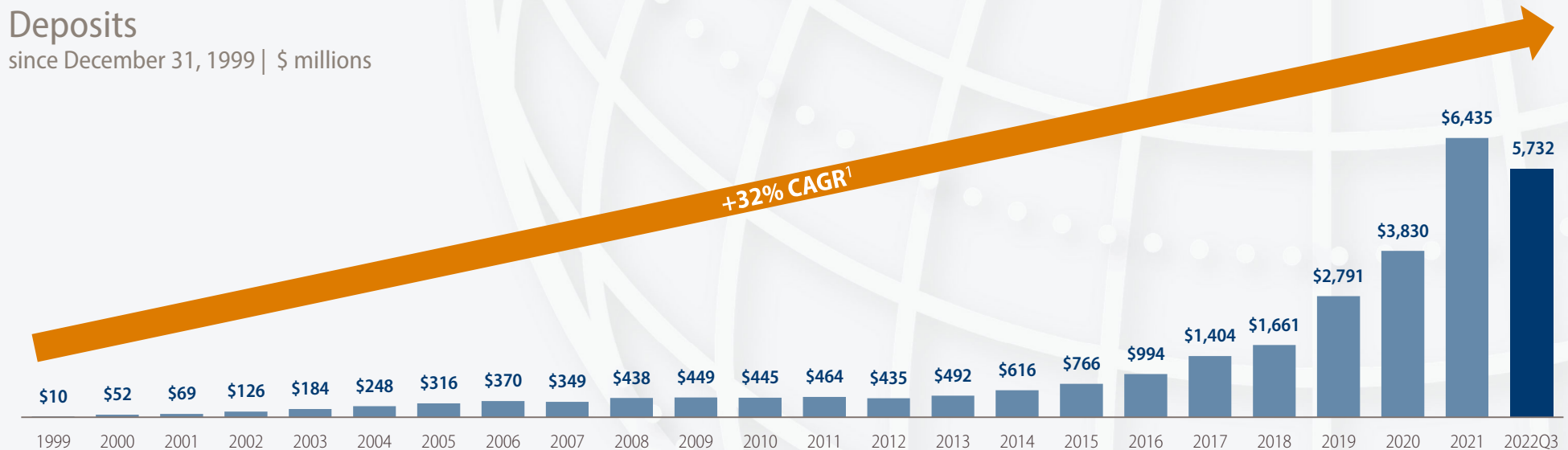
## Net Loans

since December 31, 1999 | \$ millions



## Deposits

since December 31, 1999 | \$ millions



1 CAGR from December 31, 1999 through September 30, 2022

# A Diversified Financial Institution

We are More than a Commercial Bank



## Our Mission

To offer a full **range of banking and innovative financial services** to businesses and individuals embracing the new digital banking era.

Serve **markets underserved** by the ever-consolidating financial services industry and advance our leading-edge model that **combines new technologies with the best of traditional banking practices**.

## Our Strategic Priorities

Enhance our **position as a leader in the settlement of global and digital payments** that brings people around the world closer together.

Be the **critical financial infrastructure for select fintechs** to access our global payments settlement platform.

## 23-Years of Reliable Asset Quality and Financial Performance

- Organic business loan origination platform
- Core funded organic deposit franchise
- Helping our clients build and sustain generational wealth since 1999



# Delivering Critical Financial Infrastructure, *Every Day*

- Domestic and international digital payments settlements, *every day*
- Gateway to payment networks – Wire, ACH, Visa, Mastercard, Remittance, *every day*
- Custodian of deposits on behalf of clients and their customers, *every day*
- Sponsorship for select clients as an extension of MCB's expertise and legal authority e.g., money transmitter, issuing bank, lending activities, *every day*
- Regulatory oversight by experienced MCB bankers with the expertise to deploy and manage regulatory compliance across a broad spectrum of client sectors including fintech, digital payments and money services businesses, *every day*
- A leading national issuer of third-party debit cards status, *every day*

Digital payment platforms are the underpinnings of **E-commerce** –

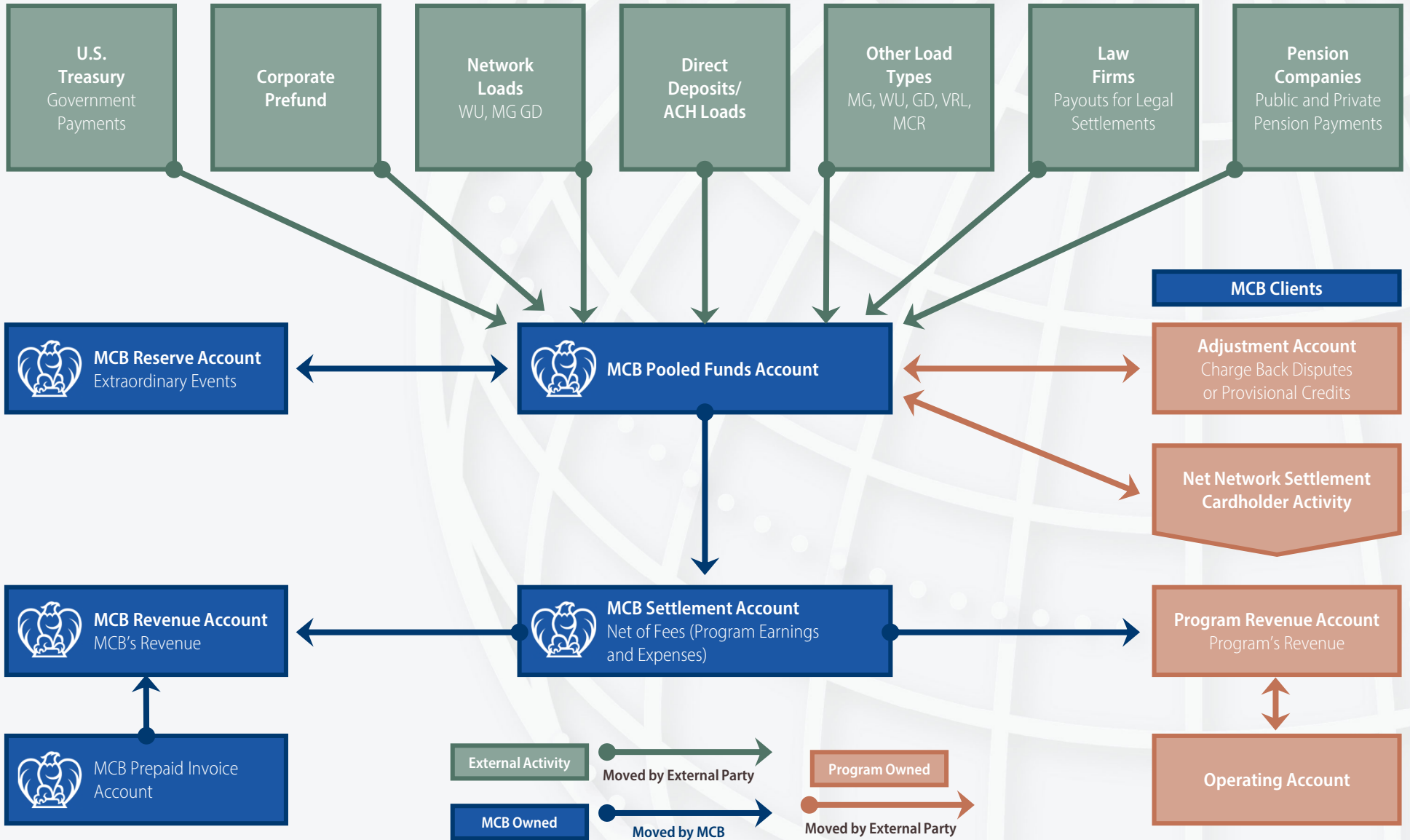
**E-commerce 1.0** was about selling goods, starting with Dell.com and Book Stacks Unlimited in the early 1990s.

**E-commerce 2.0** is about buying, selling and connecting a limitless array of products and services with desktop and mobile devices:

- Video, movies, TV programs, music, books, podcasts and news streaming services
- DIY online learning – from around the corner to around the world; how to knit to PhD
- Global gig work opportunities
- Tickets to in-person and virtual sporting and entertainment events
- Grocery and prepared meals delivered

**The list goes on and on...**

# Delivering Critical Financial Infrastructure, Every Day





**Broxel**



**Overview**

Broxel is a FinTech leader founded in 2011 and based in Mexico City, Mexico. The Company is an innovator of tailor-made payments solutions that create efficient, agile, disruptive and available financial B2B and B2C ecosystems anywhere in the world.

[broxel.com/us-en/](http://broxel.com/us-en/)

**Leadership**

**Gustavo Gutierrez**, CEO and Founder

**Vision**

We will transform money into something more valuable.

**Markets**

Mexico, United States Hispanic

**Primary Business**

Broxel offers prepaid debit cards and a mobile app that accepts direct deposits and can make payments online and at retail locations in MXN and USD. Broxel is a Mexican company that is always looking out for the Hispanic community living in the United States.

**Metropolitan Commercial Bank  
 Global Payments Group**

- Broxel has been a client since 2018
- Mobile app-based bank account and card that works as a remittance product

*“The B2B and B2C infrastructure Broxel has built in Mexico combined with MCB’s total support infrastructure in the United States is the blueprint for our mutual success.”*

**Gustavo Gutierrez**

**CIBanco**



**Overview**

Consultoría Internacional (CI) was established in 1983 and became known as CIBanco in 2008. CIBanco became a signatory of the Equator Principles from the World Bank in 2012 in response to the environmental challenges that the world is facing. Aligned with a renewed corporate philosophy CIBanco became the first green bank in Mexico to provide sustainable financial solutions. CIBanco, CIBanca de Bolsa, CIBancos de Inversion, Finamadrid, are wholly-owned subsidiaries of Tenedora CI, S. A. de C.V. Financial Group.  
[cibanco.com](http://cibanco.com)

**Leadership**

**Jorge Rangel de Alba Brunel**, Chairman of the Board  
**Norman Hagemester Rey**, Chief Executive Director and Board Member  
**Luis Miguel Osio Barroso**, Chief Executive Director and Board Member  
**Salvador Arroyo Rodriguez**, Chief Executive Director and Board Member  
**Mario Maciel Castro**, CEO

**Vision**

To stand apart from traditional vertically integrated banks in specific niches that favor sustainability through unparalleled service, reliability, security and leadership.

**Markets**

Mexico, United States Hispanic | Spain and Latin America

**Primary Business**

Mexico-based bank providing banked, unbanked and underbanked financial service, leaders in Trust Funds, FX & Foreign Trade Units. Financial services including auto loans, trust funds, online and mobile banking, currency and investment options, and lines of credit, in and outside of Mexico. CIBanco serves "SME", large and corporate entities and individuals providing all financial services, settling electronic and wire transfers "from" and "to" the U.S.; thanks to its "export and import profile" and the commercial relevance between both countries and the world.

**Metropolitan Commercial Bank  
 Global Payments Group**

- CIBanco has been a client since 2019
- Mobile app-based bank account and card that works as a remittance product

*"Metropolitan Commercial Bank has demonstrated from the very beginning and throughout the journey, collaboration between institutions outside the transactional scope suggests a long-term relationship, in which there is trust to point out everything right or wrong; seeking to consolidate a bilateral and joint reputation. It is not every day you have the openness and willingness to grow and mature with a partner who is on your side while committing to each entity daily."*

**Luis Miguel Osio Barroso**

**Mesh Payments**



**Overview**

Corporate HQ New York, NY, International office Tel Aviv, Israel; 20+ employees, privately held company founded in 2018 with VC backers and a recent round of favorable financing; strong growth in the virtual card space, which is a fraction of the corporate card space.

[meshpayments.com](http://meshpayments.com)

**Leadership**

Globally recognized payment and technology leaders.

**Oded Zehavi**, CEO and Co-founder

- Before Mesh: COO, Kaymera Technologies; Payoneer, Chief Revenue Officer; PayPal, Director Global Business Development
- Board Member: ReWire.tp; Advisory Board Member: Fiverr, AU10TIX, CreditStacks

**Vision**

Re-writing the way corporate payments are made. One-stop hub to orchestrate, manage, analyze and optimize, reconcile, and reduce their corporate spend and subscription payments.

**Markets**

Global B2B cardless payments.

**Primary Business**

Cardless corporate payments solutions via virtual cards

- SaaS (software as a service) subscriptions
- On-Demand to employees and gig workers
- Payment intelligence – manage corporate spending and protect companies from failed payment risks
- Receipt Automation – collects and matches digital receipts automatically for all tracked payments.
- Accounting Integrations – works with existing accounting software

**Metropolitan Commercial Bank  
 Global Payments Group**

- Mesh Payments has been a client since 2018
- MCB holds deposits on behalf of Mesh Payments’ clients
- MCB provides Mesh Payments with access to ACH and wire payment systems
- MCB sponsors Mesh Payments’ Visa branded virtual cards

*“Metropolitan Commercial Bank checks all the boxes when it comes to innovation mindset and execution and strong relationships and fintech support.”*

**Oded Zehavi**

**Revolut**



**Overview**

- A global fintech financial services company
  - Corporate HQ London, England
  - International offices including Asia, Europe and Oceania
  - North American offices, San Francisco, CA and New York, NY
  - 2,000+ employees
- [revolut.com/en-US](http://revolut.com/en-US)

**Leadership**

**Revolut**, Martin Gilbert, Chairman; Nik Storonsky, CEO and Co-founder; Vlad Yatsenko, CTO and Co-founder  
**Revolut USA**, Ronald Oliveira, CEO since November 2019  
 The Company's executive leadership is a Who's Who of global fintech and finance superstars.

**Vision**

Revolut is building the world's first truly global financial super app.

**Markets**

Global, individuals and businesses

**Primary Business**

Around the world use dozens of Revolut's innovative banking, investment and wealth management products to make more than 100 million transactions a month.  
 Across Revolut's personal and business accounts, the Company helps customers improve their financial health, give them more control, and connect people seamlessly across the world.

**Metropolitan Commercial Bank  
 Global Payments Group**

- Revolut has been a client since 2018
- MCB holds deposits on behalf of Revolut's clients
- MCB provides Revolut with:
  - Access to ACH and wire payment systems
  - Correspondent relationships for FX services
  - Tailored solutions for Revolut clients in other jurisdictions
- MCB sponsors Revolut card processing services for its Visa and MasterCard products

*“Metropolitan Commercial Bank is not only a bank with excellent financial health, a deep bench of experienced fintech bankers and a track record across a wide arena of fintech sectors, their people listen and are open to new and interesting banking solutions.”*

**Ronald Oliveira**



# Partner with the Leading Processors and Payment Processing Networks, Every Day

## Leading Payment Processing Networks



## Leading Processors



# Who Are Our Payment Clients?





# Engaging in Our Diverse Digital Payment Products Ecosystem, *Every Day*

## Accounts Payable/ Expense Management



Now I can view and comment on everyone's expenses no matter where they are.

## ACH Processing and Settlement



Our international business runs smoother when we are paid digitally.

## Bill Payment



Check writing, stamps, check registers, so yesterday. Billpay app happy to meet you.

## Card Present Debit Card



I really enjoy the security of my debit card over cash. A feeling of safety I was missing.

## Claim Handling and Processing



This auto insurance claim app is a snap to use. No more needless repair estimates.

## Digital Assets Settlement



Getting paid in Bitcoin and having it converted to Euros instantly, sweetest!

## E-Wallet Debit Card



Due cappuccino date night with my prefunded e-wallet watch app in Naples, Italy.

## Government Benefits Settlement



My benefit payments arrive like clockwork to my debit card every month. Easy peasy.

## International Remittance



Sent my sister money to pay for books at St. George's University in Granada.

## Loan Advance / Payment Settlement



Credit score is up so now I can get approved for a new car and visit my folks in Ontario.

## Virtual Debit Card



Traded in my wallet for paying mobile. More space in my purse for makeup.

## Mobile Payment Settlement



I don't know how it's done but I am glad my phone helps me travel around with ease.

## Peer-To-Peer (P2P) Payments



Paying in for Sally's wedding gift was easier than deciding what the gift should be.

## Push Payments – Real Time Domestic and International



Foreign travel is exciting, not having to think about exchange rates is joyful.

## Rebate Settlement



Morning coffee with my loyalty rewards prepaid debit card in Seattle, Washington.

Illustrative photography and captions, not actual customers.

# Establishing Our Place in a Diverse Digital Payment Industry Complex, *Every Day*



Auto



Consumer Lending



Corporate Accounts Payable Management



Corporate Payroll



Correspondent Banking



Criminal Justice and Corrections



Crypto Currency



Financial Services to the Unbanked/Underbanked



Foreign Exchange



Government Payments



Healthcare Co-Pay



Hospitality



Prepaid Phonecards



Mobile Banking



Online Gambling



Online Gaming



Travel



Trucking



Pharmaceutical



Illustrative photography and captions, not actual customers.