

2025 CRA Public File



Updated April 1, 2025

2025 CRA Public File

Table of Contents

Section 1: CRA Performance Evaluation

Section 2: Public Comments

Section 3: Branch Openings and Closings

Section 4: Branch Locations

Section 5: Assessment Area

Section 6: Products/Services/Fees

Section 7: HMDA Disclosures

Section 8: CRA Disclosures

PUBLIC DISCLOSURE

August 1, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Metropolitan Commercial Bank
RSSD No. 2705895

99 Park Avenue
New York, NY 10016

Federal Reserve Bank of New York

33 Liberty Street
New York, NY 10045

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

Institution Rating

Overall Rating.....	1
Performance Test Ratings Table.....	1
Summary of Major Factors Supporting Rating	1

Institution

Description of Institution.....	3
Scope of Examination.....	4
Conclusions With Respect To Performance Tests.....	1111

Appendices

Appendix A - HMDA & Small Business Distribution Reports.....	20
Appendix B - Scope of Examination Table	22
Appendix C - Assessment Area Map.....	233
Appendix D - Glossary	244

INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: Satisfactory

The following table indicates the performance level of Metropolitan Commercial Bank with respect to the lending, investment and service tests.

PERFORMANCE TEST RATINGS TABLE

PERFORMANCE LEVELS	<u>METROPOLITAN COMMERCIAL BANK</u>		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	X
Low Satisfactory	X		
Needs to Improve			
Substantial Noncompliance			

*The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

SUMMARY OF MAJOR FACTORS SUPPORTING RATINGS

The major factors supporting the institution's rating follow:

LENDING TEST

- Lending levels reflected adequate responsiveness to Assessment Area (AA) credit needs.
- An adequate percentage of loans were made in the bank's AA.
- The geographic distribution of loans reflected poor penetration throughout the AA, particularly to low- or moderate-income geographies in the assessment area.
- The distribution of borrowers reflected, given the product lines offered by the bank, poor penetration among retail customers of different income levels and among business customers of different sizes.
- The bank exhibited an adequate record of serving the credit needs of the most economically disadvantaged area(s) of its assessment area, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.
- The bank was a leader in making community development loans.

- The bank made limited use of innovative and/or flexible lending practices in order to serve assessment-area credit needs.

INVESTMENT TEST

- The bank had a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those not routinely provided by private investors.
- The bank occasionally used innovative and/or complex investments to support community development initiatives.
- The bank exhibited adequate responsiveness to credit and community economic development needs.

SERVICE TEST

- Delivery systems were reasonably accessible to essentially all portions of the bank's assessment area.
- To the extent changes have been made, the bank's opening and closing of branches had not adversely affected the accessibility of its delivery systems, particularly in low-and moderate-income geographies and/or to low-and moderate-income individuals.
- Services (including, where appropriate, business hours) did not vary in a way that inconvenienced portions of the assessment area(s), particularly low-and moderate-income geographies and/or individuals.
- The bank provided a relatively high level of community development services.

INSTITUTION

DESCRIPTION OF INSTITUTION

Metropolitan Commercial Bank (“MCB” or “bank”) is an intrastate state-member bank headquartered in New York, New York. The bank is a wholly owned subsidiary of Metropolitan Bank Holding Corporation, a publicly owned financial holding company. MCB does not have any subsidiaries. MCB operates 6 branches, including its main office, 10 automated teller machines (ATMs) in New York and does not operate any loan production offices. The bank offers a range of commercial deposit and lending products, including commercial checking and savings accounts, commercial real estate and commercial and industrial loans. The bank does not offer consumer loans or residential mortgage lending products to consumers. MCB offers alternative delivery services, including its ATM network and internet banking. Additionally, the bank issues consumer prepaid cards through a network of third parties.

During the review period, MCB operated in a highly competitive banking market with large national banks, local community and state-chartered banks, credit unions, mortgage companies and non-bank financial institutions. According to the June 30, 2020 FDIC Summary of Deposit Report, 117 institutions operated 2,052 offices within the bank’s assessment area. MCB ranked 33rd, with approximately \$3.4 billion in deposits, which represented 0.20 percent of the deposit market share. Competitors included large financial institutions, including JP Morgan Chase, Citibank, and Wells Fargo, and regional banks, such as Popular Bank, Dime Community Bank, and Valley National Bank.

Metropolitan Commercial Bank had total assets of \$7.1 billion, net loans and leases of \$3.7 billion, total deposits of \$7.2 billion and total real estate loans of \$484.8 million as of December 31, 2021. Based on the bank’s December 31, 2021 Consolidated Report of Condition and Income (“Call Report”), Metropolitan Commercial Bank’s loan portfolio by dollar volume consisted of nonfarm nonresidential, and commercial and industrial loans representing 60.6 percent and 17.3 percent of the portfolio, respectively. The subsequent table illustrates the institution’s loan portfolio.

Loan Portfolio as of 12/31/2021		
Loan Type	\$(000s)	%
1-4 Family Residential Real Estate	129,534	3.5
Construction, Land Development, and Other Land Loans	306,726	8.2
Multifamily (5 or more) Residential Real Estate	355,290	9.5
Home Equity Line of Credit (HELOCs)	-	0.0
Consumer	31,586	0.8
Agriculture Production and Other Loans to Farmers	-	0.0
Commercial & Industrial	646,937	17.3
Nonfarm Nonresidential Secured	2,261,076	60.6
Other	-	0.0
Total Loans	3,731,149	100.0
<i>Source: Consolidated Report of Condition and Income, December 31, 2021</i>		

Based on the December 31, 2021 Uniform Bank Performance Report (“UBPR”), the bank’s deposit portfolio was concentrated in demand deposit accounts and money market deposit accounts, representing 74.2 percent and 14.7 percent respectively, as outlined in the subsequent table.

Deposit Portfolio as of 12/31/2021		
Deposit Type	\$(000s)	%
Demand Deposits	5,303,383	74.2
All NOW and ATS	23,163	0.3
Money Market Deposit	1,051,366	14.7
Other Savings Deposits	26,545	0.4
Time Deposits at or below Insurance Limit	39,543	0.6
Time Deposits Over Insurance Limit	39,443	0.6
Brokered Deposits	667,486	9.3
Total Deposits	7,150,929	100.0
<i>Source: Uniform Bank Performance Report as of December 31, 2021</i>		

MCB had one assessment area for CRA purposes which was located within MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA). The bank's assessment area did not change from the previous evaluation. MCB designated the MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA) assessment area which comprised of a portion of MD 35614 (New York-Jersey City-White Plains, NY-NJ) and included six contiguous New York State counties of Bronx, Kings, New York, Queens, and Richmond, and Nassau County, which was part of MD 35004 (Nassau County-Suffolk County, NY).

MCB's assessment area was in compliance with the requirements of Section 228.41 of Regulation BB. A map illustrating the bank's assessment area is in the Appendix. There were no financial or legal factors that would prevent the bank from fulfilling its responsibilities under the CRA.

The Federal Reserve Bank of New York assigned a rating of "Satisfactory" at the prior Community Reinvestment Act (CRA) Performance Evaluation dated February 11, 2019, based on the Federal Financial Institution's Examination Council's ("FFIEC") Interagency Intermediate Small Institution CRA Examination Procedures.

SCOPE OF EXAMINATION

Procedures

Examiners used the FFIEC Interagency CRA Procedures for Large Institutions to evaluate MCB's CRA performance. These procedures include the Lending, Investment, and Service Tests. The evaluation considered the CRA performance context, including the bank's asset size, financial condition, market competition, assessment area demographics, and credit and community development needs. This was the first examination of MCB under the Large Institution procedures.

Products

Examiners analyzed MCB's lending performance using small business loan data, subject to CRA data reporting requirements, and HMDA-related loan data. Small business loans included commercial real estate or commercial and industrial loans and lines of credit in amounts of \$1 million or less. Although the bank was not a HMDA reporter during the evaluation period, the bank purchased and submitted HMDA-related loans for evaluation. Due to the limited volume and nature of purchased loan information, all HMDA-

related loans were evaluated as one product category. Examiners verified the integrity of 2019 and 2020 small business data. Examiners also analyzed community development loans, investments, and services.

Evaluation Period

Examiners reviewed the bank's small business loans that were originated, and HMDA-related loans that were purchased between January 1, 2019 through December 31, 2020. The evaluation of the bank's community development loans, investments, and services included all qualified activities from September 30, 2018 through December 31, 2021.

Lending Analysis

Borrower and geographic loan distribution analyses included only loans inside the assessment area. The bank's record of small business lending was compared to 2020 Dun & Bradstreet ("D&B") demographic data and aggregate small business loan data for 2019 and 2020. Since the bank was not subject to HMDA-reporting requirements, the bank's HMDA-related lending was compared to the 2015 American Community Survey (ACS) demographic data only.

To evaluate the geographic distribution, the proportion of HMDA-related loans located in low- or moderate-income ("LMI") geographies was compared to the proportion of owner-occupied housing units located in LMI geographies. For small business loans, the analysis compared the proportion of loan originations located in LMI geographies with the proportion of businesses located in LMI geographies, based on Dun & Bradstreet ("D&B") data. Performance in low-income and in moderate-income geographies were analyzed separately.

To analyze the distribution of HMDA-related loans by borrower profile, the proportion of originations to LMI borrowers was compared to the proportion of LMI families residing in the assessment area. Median family income ("MFI") estimates from the FFIEC were used to categorize borrower income. For small business lending, the analysis compared the proportion of loans to businesses with gross annual revenues ("GAR") of \$1 million or less, based on D&B data, to the proportion of all such businesses located in the assessment area. The size of the small business loans was also used as a proxy to identify lending to smaller businesses.

Community Development Activity Analysis

Community development activities were reviewed to determine whether the activities had community development as a primary purpose and whether the community development activities were within the assessment area or the broader statewide or regional area ("BSRA") that included the assessment area. In addition, in accordance with CA Letter 21-5: *Community Reinvestment Act (CRA) Consideration for Activities in Response to the Coronavirus*, and its attachments, qualified community development activities supporting community needs related to the COVID-19 pandemic located outside of the assessment area or BSRA would also be given consideration. The eligibility of a loan, investment, or service as a community development activity was based on demographic information at the time the community development activity was undertaken. Qualified community development activities were analyzed from both the quantitative and qualitative perspectives to understand the volume of activity impacting the assessment area, the innovativeness of those activities, and the responsiveness to local community development and

credit needs. When appropriate, peer comparisons were conducted using annualized metrics to gauge the relative performance of the institution in a particular assessment area.

Deriving Overall Conclusions

In deriving overall conclusions, MCB's performance was evaluated through a full scope review in its only assessment area, the MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA). In reaching a conclusion about MCB's overall performance, products were weighted based on the bank's business model and overall portfolio make-up, which primarily reflected commercial lending. As such, small business lending received the greatest weight in the lending test.

Demographic and economic information also impacted MCB's performance context and is discussed in detail within the assessment area. Information was obtained from publicly available sources including the U.S. Department of Commerce's Bureau of the Census, the American Community Survey ("ACS"), and the U.S. Department of Labor.

Community Contacts

In order to learn more about community credit needs, examiners conducted interviews with two community organizations that serve the assessment area. The first community contact was held with a local community development organization located in Tarrytown, New York that serves both New York and New Jersey. The organization helps to create and fund affordable housing projects and services for low-income families in the tristate area. The contact noted that affordable housing stock in the area is limited and that zoning laws in the metropolitan area are an obstacle for affordable housing projects. The contact also explained that low-income families are also burdened by a shortage of childcare centers. The contact stated that there is opportunity for financial institutions to partner with Community Development Financial Institutions, provide homebuyer counseling and seminars, and provide flexible homebuyer programs.

An additional contact was conducted with another New York based organization that creates opportunities for low-income families to obtain affordable homes and provides services that strengthen low-income communities. Similarly, as mentioned above, there is opportunity for financial institutions to provide homebuyer counseling seminars and to provide flexible homebuyer programs. The contact also expressed a growing need for banks to employ bilingual employees, citing a language barrier as an obstacle to banking in the metro area.

PERFORMANCE CONTEXT

The following demographic and economic information were used to describe the assessment area and to evaluate the context in which Metropolitan Commercial Bank operated. The information was obtained from publicly available sources, including the 2015 ACS, U.S. Department of Labor ("DOL"), D&B, FFIEC, and U.S. Department of Housing and Urban Development ("HUD").

Demographic Characteristics

According to the 2015 ACS, the population of the AA was 9,781,355. The assessment area consisted of 2,451 census tracts, of which 296 or 12.1% were low-income, 598 or 24.4% were moderate-income, 801 or 32.7% were middle-income, 681 or 27.8% were upper-income, and 75 or 3.1% were of unknown-income.

Income Characteristics

Based on the 2015 ACS data, the assessment area had 2,203,187 families, of which 28.8% were low-income (15.5% of which were below the poverty level), 15.9% were moderate-income, 16.6% were middle-income, and 38.7% were upper-income. The FFIEC median family incomes for the counties comprising the MSA as of the 2015 ACS were as follows:

MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA) – Median Family Income Change			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Assessment Area	\$67,657	\$66,028	-2.41%
Bronx County, NY	\$41,849	\$38,517	-7.96%
Kings County, NY	\$53,116	\$53,808	1.30%
Nassau County, NY	\$117,535	\$114,662	-2.44%
New York County, NY	\$82,356	\$89,291	8.42%
Queens County, NY	\$68,015	\$64,475	-5.20%
Richmond County, NY	\$90,670	\$85,788	-5.38%
MD 35004 (Nassau County-Suffolk County, NY)	\$110,575	\$108,193	-2.15%
MD 35614 (New York-Jersey City-White Plains, NY-NJ)	\$86,345	\$67,560	-21.76%
State of New York	\$73,401	\$71,913	-2.03%
<i>Source: 2006 – 2010 U.S. Census Bureau American Community Survey 2011 – 2015 U.S. Census Bureau American Community Survey Median Family Incomes have been inflation-adjusted and are expressed in 2015 dollars</i>			

Housing Characteristics

Based on the 2015 ACS data, the assessment area had 3,889,481 housing units, of which 34.6% were owner-occupied, 56.8% were rental, and 8.6% were vacant. Of the total housing units, 13.5% were located in low-income tracts, 24.6% in moderate-income tracts, 28.8% in middle-income tracts, 32.9% in upper-income tracts, and 0.3% in unknown-income tracts. In low-income census tracts, 7.5% of housing units were owner-occupied, 85.8% were rental units, and 6.6% were vacant. In moderate-income census tracts, 19.9% of housing units were owner-occupied, 72.0% were rental units, and 8.1% were vacant.

The median age of housing stock in the AA was 61 years old, with 49.2% of the stock built before 1950. According to the 2015 ACS, the median housing value was \$478,372, with an affordability ratio of 12.2. The median gross rent was \$1,267 per month.

Area	2015 Median Housing Value	2015 Affordability Ratio	2015 Median Gross Rent
Assessment Area	\$478,372	12.17	\$1,267
Bronx County, NY	\$363,400	9.44	\$1,074
Kings County, NY	\$570,200	8.45	\$1,215
Nassau County, NY	\$446,400	22.28	\$1,578
New York County, NY	\$848,700	8.59	\$1,519

Queens County, NY	\$450,300	12.82	\$1,367
Richmond County, NY	\$439,500	16.65	\$1,169
MD 35004 (Nassau County-Suffolk County, NY)	\$406,895	22.9	\$1,559
MD 35614 (New York-Jersey City-White Plains, NY-NJ)	\$461,711	12.86	\$1,261
State of New York	\$283,400	20.91	\$1,132

Housing Cost Burden

Housing costs were relatively expensive in the assessment area, which indicated that affordable housing for LMI individuals and families continued to be a challenge. According to HUD's 2014-2018 Comprehensive Housing Affordability Strategy data, within the AA, 48.7% of all rental households had rental costs that exceeded 30% of their incomes, 76.9% of low-income rental households had rental costs that exceeded 30% of their income, and 51.9% of moderate-income rental households had rental costs that exceeded 30% of their income.

According to HUD's data, 34.0% of homeowners had housing costs that exceeded 30% of their incomes, 76.5% of low-income homeowners had housing costs that exceeded 30% of their income, and 54.4% of moderate-income homeowners had housing costs that exceeded 30% of their income. See the "Housing Cost Burden" table below for more details.

MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA) – Housing Cost Burden						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	76.9%	51.9%	48.7%	76.5%	54.4%	34.0%
Bronx County, NY	77.8%	39.3%	55.7%	69.3%	45.4%	35.2%
Kings County, NY	77.3%	51.0%	49.8%	77.2%	54.5%	37.8%
Nassau County, NY	77.4%	61.3%	49.8%	84.3%	65.3%	34.6%
New York County, NY	71.1%	52.7%	41.6%	60.3%	47.7%	20.7%
Queens County, NY	82.1%	61.3%	50.1%	75.6%	51.9%	36.7%
Richmond County, NY	69.2%	55.4%	47.3%	81.6%	56.8%	34.7%
MD 35004 (Nassau County-Suffolk County, NY)	78.7%	62.0%	51.8%	84.3%	63.4%	35.2%
MD 35614 (New York-Jersey City-White Plains, NY-NJ)	77.3%	52.5%	48.4%	77.8%	56.6%	34.0%
State of New York	77.0%	48.6%	48.0%	73.8%	46.0%	27.4%
Cost Burden is housing cost that equals 30 percent or more of household income						
Source: U.S. Department of Housing and Urban Development (HUD), 2014-2018 Comprehensive Housing Affordability Strategy						

Labor, Employment and Economic Characteristics

According to D&B data, there were 456,337 businesses operating in the assessment area in 2020, of which 7.0% were located in low-income census tracts and 17.5% were located in moderate-income tracts. Of the

total businesses operating in the assessment area, 90.5% were small businesses with a gross annual revenue (“GAR”) of \$1 million or less, of which 7.2% were located in low-income geographies and 18.0% were located in moderate-income geographies.

According to the U.S. Bureau of Labor Statistics, unemployment in the assessment area was 3.8% in 2019, increased to 11.8% in 2020, and decreased to 9.0% in 2021. The state of New York had an unemployment rate of 3.8% in 2019, which increased to 9.9% in 2020, and decreased to 6.9% in 2021. The increase in the unemployment rate in 2020 was due to the COVID-19 pandemic.

MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA) 2019-2021 Unemployment Rates			
Area	2019	2020	2021
Assessment Area	3.8%	11.8%	9.0%
Bronx County, NY	5.2%	16.2%	13.6%
Kings County, NY	4.0%	12.6%	10.1%
Nassau County, NY	3.3%	8.0%	4.5%
New York County, NY	3.4%	9.6%	7.6%
Queens County, NY	3.4%	12.6%	9.6%
Richmond County, NY	3.7%	10.6%	8.7%
MD 35004 (Nassau County-Suffolk County, NY)	3.4%	8.1%	4.5%
MD 35614 (New York-Jersey City-White Plains, NY-NJ)	3.7%	11.5%	8.7%
State of New York	3.8%	9.9%	6.9%
<i>Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics</i>			

Additional performance context data is provided in the following Demographics Table.

Assessment Area Demographics
MSA 35620 (NEW YORK-NEWARK-JERSEY CITY, NY-NJ- PA)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	296	12.1	323,069	14.7	124,649	38.6	634,653	28.8
Moderate-income	598	24.4	561,989	25.5	119,966	21.3	349,660	15.9
Middle-income	801	32.7	698,769	31.7	66,545	9.5	365,496	16.6
Upper-income	681	27.8	616,259	28	28,961	4.7	853,378	38.7
Unknown-income	75	3.1	3,101	0.1	434	14	0	0
Total Assessment Area	2,451	100.0	2,203,187	100.0	340,555	15.5	2,203,187	100.0
	Housing Units by	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		

	Tract	#	%	%	#	%	#	%
Low-income	523,327	39,503	2.9	7.5	449,085	85.8	34,739	6.6
Moderate-income	955,756	190,128	14.1	19.9	688,033	72	77,595	8.1
Middle-income	1,120,311	536,485	39.9	47.9	501,215	44.7	82,611	7.4
Upper-income	1,279,586	576,542	42.9	45.1	563,878	44.1	139,166	10.9
Unknown-income	10,501	2,469	0.2	23.5	6,837	65.1	1,195	11.4
Total Assessment Area	3,889,481	1,345,127	100.0	34.6	2,209,048	56.8	335,306	8.6

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	31,747	7	29,532	7.2	1,983	5	232	6.4
Moderate-income	79,712	17.5	74,500	18	4,743	11.9	469	12.9
Middle-income	122,855	26.9	114,253	27.7	7,733	19.5	869	23.9
Upper-income	210,804	46.2	186,321	45.1	22,547	56.8	1,936	53.3
Unknown-income	11,219	2.5	8,379	2	2,715	6.8	125	3.4
Total Assessment Area	456,337	100.0	412,985	100.0	39,721	100.0	3,631	100.0
	Percentage of Total Businesses:			90.5		8.7		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	78	7.6	75	7.5	3	13	0	0
Moderate-income	179	17.5	175	17.6	4	17.4	0	0
Middle-income	240	23.5	235	23.6	5	21.7	0	0
Upper-income	503	49.3	493	49.4	9	39.1	1	100
Unknown-income	21	2.1	19	1.9	2	8.7	0	0
Total Assessment Area	1,021	100.0	997	100.0	23	100.0	1	100.0
	Percentage of Total Farms:			97.6		2.3		.1

2020 FFIEC Census Data and 2020 D&B Information

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Metropolitan Commercial Bank's overall performance under the lending test is rated *Low Satisfactory*.

MCB's lending levels reflected adequate responsiveness to assessment area credit needs. MCB originated an adequate percentage of its loans within its assessment area. MCB's overall geographic distribution of HMDA-related and small business loans reflected poor penetration throughout the assessment area. The distribution of borrowers reflected, given the product lines offered, poor penetration among customers of different income levels and businesses of different sizes. The bank was a leader in making community development loans. MCB made limited use of innovative and/or flexible lending practices to serve the credit needs of its assessment area.

Lending Activity

MCB's lending levels reflected adequate responsiveness to assessment area credit needs. This conclusion is based on lending activity levels, market share performance, and comparison with aggregate performance data. The bank's lending activity is summarized in the table below. This assessment area was highly competitive for financial services, with competitors including large financial institutions and regional banks; MCB's market share of deposits and lending in this assessment area was generally stable during the evaluation period.

Overall, there were a total of 253 HMDA-related and small business loans made during the evaluation period, totaling approximately \$296.7 million. Compared to the prior evaluation, the bank had a decrease in small business and HMDA-related lending activity. For this evaluation period, the bank's annualized total of small business activity was 64, which was below the last evaluation's previous annualized total of 307. Additionally, the bank's current annualized total of HMDA-related lending was 62.5, which was also below the previous evaluation's annualized total of 112.5 loans.

In 2020, the bank ranked 33rd out of 117 institutions with a deposit market share of 0.20 percent and ranked 99th out of 399 reporters with a market share of 0.02 percent in small business lending. In 2019, the bank ranked 36th out of 117 institutions with a deposit market share of 0.17 and ranked 70th out of 246 reporters with a market share of 0.02 percent in small business lending.

MCB's overall HMDA-related and Small Business lending is summarized in the following table:

Summary of Lending Activity January 1, 2019 to December 31, 2020				
Loan Type	#	%	\$ (000's)	%
HMDA-Related Loans	125	49.4	253,321	85.4
Small Business	128	50.6	43,382	14.6
TOTAL LOANS	253	100.0	296,703	100.0

Assessment Area Concentration

MCB originated or purchased (for HMDA-related loans) an adequate percentage of its loans within its assessment area. Throughout the evaluation period, the bank purchased HMDA-related loans and originated small business loans at 74.8% by number and 46.7% by dollar volume to individuals residing in or small businesses operating in the assessment area. The bank originated 66.8% of small business lending, by dollar, inside its assessment area. However, by dollar amount, the bank purchased 43.1% of HMDA-related lending within its assessment area.

The following table shows the distribution of HMDA-related and small business loans by both number and dollar volume during the evaluation period.

Lending Inside and Outside the Assessment Area January 1, 2019 to December 31, 2020								
Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA-related Loans	102	81.6	109,304	43.1	23	18.4	144,017	56.9
Small Business	87	68.0	28,991	66.8	41	32.0	14,391	33.2
TOTAL LOANS	189	74.7	138,295	46.6	64	25.3	158,408	53.4

Geographic Distribution of Loans

MCB's overall geographic distribution of HMDA-related and small business loans reflected poor penetration throughout the assessment area. MCB demonstrated a low-level of dispersion in low- and moderate-income tracts. The distribution of HMDA-related loans reflected excellent penetration throughout the assessment area. The distribution of small business loans reflected poor penetration throughout the assessment area. More weight was given to small business lending as commercial lending comprises 77.9 percent of the bank's lending portfolio.

Analysis of Lending Gaps

MCB demonstrated a low-level of dispersion in low- or moderate-income tracts. The bank is primarily a commercial lender, which affects performance. In 2019, the bank's performance was at 2.0 percent and 4.0 percent, in low- and moderate-income census tracts, respectively, which remained similar in 2020 at 2.0 percent and 2.0 percent in low- and moderate-income census tracts. When compared to the previous evaluation period, the bank's performance was similar to 2017 and below 2018 performance. Specifically, for 2017 the bank's performance was at 1.7 percent and 0.6 percent, in low- and moderate-income census tracts respectively and in 2018 performance was at 2.8 percent and 9.6 percent in low- and moderate-income census tracts respectively. The table below is a summary of the analysis of lending gaps in the assessment area.

Lending Gap Analysis – MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA) January 1, 2019 – December 31, 2020			
Tract Income Levels	Number of Tracts	Tracts with no Loans	Penetration
2019			
Low	296	291	2%
Moderate	598	576	4%

Middle	801	771	4%
Upper	681	651	4%
Income Unknown	75	73	3%
2020			
Low	296	290	2%
Moderate	598	584	2%
Middle	801	775	3%
Upper	681	651	4%
Income Unknown	75	74	1%

HMDA-Related Loans

The geographic distribution of HMDA-related loans reflected excellent penetration throughout the assessment area.

In 2020, the bank made or purchased 11.9% by number and 14.3% by dollar of HMDA-related loans in low-income census tracts. The bank's home lending performance in low-income census tracts was significantly above the 2.9% of owner-occupied housing units located in low-income census tracts. In 2020, the bank made or purchased 26.2% of home loans by number and 39.2% by dollar in moderate-income census tracts. The bank's home lending performance was significantly above the 14.1% of owner-occupied housing units located in moderate-income census tracts.

In 2019, the bank made or purchased 8.3% by number and 4.8% by dollar of HMDA-related loans in low-income census tracts. The bank's home lending performance in low-income census tracts was slightly above the 2.9% of owner-occupied housing units located in low-income census tracts. In 2019, the bank made or purchased 33.3% of home loans by number and 18.0% by dollar in moderate-income census tracts. The bank's home lending performance was significantly above the 14.1% of owner-occupied housing units located in moderate-income census tracts.

Small Business Loans

The geographic distribution of small business loans reflected poor penetration throughout the assessment area.

In 2020, the bank made 2.3% by number and 0.6% by dollar of small business loans in low-income census tracts. The bank's small business lending performance in low-income census tracts was significantly below the 7.0% of businesses located in low-income census tracts and significantly below the aggregate, which made 7.4% by number and 5.9% by dollar of small business loans in low-income census tracts. In 2020, the bank made 11.4% by number and 12.8% by dollar of small business loans in moderate-income census tracts. MCB's small business lending performance in moderate-income census tracts was significantly below the 17.5% of businesses located in moderate-income census tracts and significantly below the aggregate, which made 17.5% by number and 14.1% by dollar of small business loans in moderate-income census tracts.

In 2019, the bank did not make any small business loans in low-income census tracts. The bank's small business lending performance in low-income census tracts was significantly below the 7.0% of businesses

located in low-income census tracts and significantly below the aggregate, which made 7.8% by number and 7.1% by dollar of small business loans in low-income census tracts. In 2019, the bank made 9.3% by number and 12.0% by dollar of small business loans in moderate-income census tracts. MCB's small business lending performance in moderate-income census tracts was significantly below the 17.5% of businesses located in moderate-income census tracts and significantly below the aggregate, which made 18.0% by number and 16.2% by dollar of small business loans in moderate-income census tracts.

Lending to Borrowers of Different Income and to Businesses of Different Sizes

The distribution of borrowers reflected, given the product lines offered, poor penetration among customers of different income levels and businesses of different sizes. This conclusion was primarily based on small business performance, as commercial lending comprises 77.9 percent of the bank's lending portfolio. The borrower distribution of HMDA-related loans reflected adequate penetration. The borrower distribution of small business loans reflected poor penetration to businesses with gross annual revenues of \$1 million or less.

HMDA-Related Loans

The borrower distribution of HMDA-related loans reflected an overall adequate penetration among customers of different income levels. The distribution of borrowers reflected, given the product lines offered, very poor penetration among low-income customers and excellent penetration among moderate-income customers for HMDA-related lending.

In 2020, the bank made or purchased 4.8% by number and 0.8% by dollar of HMDA-related loans to low-income borrowers and was significantly below the 28.8% of low-income families in the assessment area. The bank's lending to moderate-income borrowers was 26.2% by number and 6.0% by dollar. Performance by number was significantly above the 15.9% of moderate-income families in the assessment area.

In 2019, the bank made or purchased 6.7% by number and 2.9% by dollar of HMDA-related loans to low-income borrowers and was significantly below the 28.8% of low-income families in the assessment area. The bank's lending to moderate-income borrowers was 40.0% by number and 15.3% by dollar. Performance by number was significantly above the 15.9% of moderate-income families in the assessment area.

Small Business Loans

The distribution of borrowers reflected, given the product lines offered, poor penetration for small business lending.

In 2020, the bank originated 2.3% of loans by number and 8.8% by dollar to businesses with gross annual revenues of \$1 million or less. The bank's lending to small businesses was significantly below the aggregate, at 34.6% by number and 17.8% by dollar, in addition to being significantly below the 90.5% percentage of businesses in the assessment area with gross annual revenues of \$1 million or less. The bank originated 50.0% of loans to assessment area businesses in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

In 2019, the bank originated 20.9% of loans by number and 19.0% by dollar to businesses with gross annual revenues of \$1 million or less. The bank's lending to small businesses was significantly below the aggregate, at 44.6% by number and 27.3% by dollar, in addition to being significantly below the 90.5% percentage of businesses in the assessment area with gross annual revenues of \$1 million or less. The bank originated 20.9% of loans to assessment area businesses in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

Innovative and/or Flexible Lending Practices

MCB made limited use of innovative and/or flexible lending practices to serve the credit needs of its assessment area.

In response to the COVID-19 pandemic, MCB participated in the SBA Paycheck Protection Program ("PPP") and originated 38 PPP loans to outside parties, totaling \$3.6 million. PPP loans provided a direct benefit to small businesses adversely affected by the COVID-19 pandemic and was considered particularly responsive to acute credit needs during that time. Additionally, all PPP loans were made in amounts under \$1 million. Bank participation in this lending program met the credit needs of particularly small businesses, where 28 or 73.7 percent of PPP loans were loans under \$100,000. In accordance with CA Letter 21-5, PPP loans in amounts greater than \$1 million may be considered as community development loans if they also have a primary purpose of community development; however, the bank did not submit any PPP loans exceeding \$1 million.

No additional innovative and/or flexible lending practices were offered by the bank.

Community Development Lending

MCB was a leader in making community development ("CD") loans. MCB's CD loans primarily helped finance affordable housing initiatives and community service efforts, consistent with the needs identified by community contacts.

As shown in the subsequent table, the bank originated 70 qualified CD loans totaling approximately \$470.1 million across the assessment area. This lending level represented an annualized performance (over 39 months) of 21.5 loans, totaling approximately \$144.6 million. Compared to the previous evaluation, where the bank had an annualized performance (over 15 months) of 42.4 loans totaling \$173.7 million, this represented an annualized performance decrease by number and by dollar volume.

However, the bank compared favorably to three similarly situated banks that primarily served the assessment area. MCB ranked first with 2.33 percent annualized CD loans to deposits; first with 23.7 percent annualized CD loans to tier 1 capital; and first with 3.77 percent annualized CD loans to average assets.

The subsequent table illustrates the CD lending activity by year and purpose.

Community Development Lending					
MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA)					
	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals

Activity Year	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2018	0	0	0	0	0	0	0	0	0	0
2019	10	29,864	5	42,231	0	0	0	0	15	72,095
2020	5	26,909	16	171,447	0	0	0	0	21	198,356
2021	14	49,395	20	150,205	0	0	0	0	34	199,600
Total	29	106,168	41	363,883	0	0	0	0	70	470,051
<i>Source: Bank Data</i>										

The following are examples of community development loans made in the assessment area.

- In 2019, the bank provided a \$8 million loan to an LLC to refinance a multi-family building located in a low-income census tract. The building is leased to a shelter. This loan supports affordable housing for low- and moderate-income families in the assessment area
- In 2020, the bank provided a \$20 million loan to a limited liability corporation (LLC) for the acquisition of a nursing facility. The facility is located in a moderate-income census tract. Additionally, the financials demonstrate that over 64.4 percent of the revenue is derived from Medicaid. As a result, this loan helped to support community services to low- and moderate-income families in the assessment area.

INVESTMENT TEST

MCB's overall performance under the investment test is rated *High Satisfactory* based primarily on the bank's significant level of qualified CD investments and grants. The bank made occasional use of innovative and/or complex investments to support Community Development ("CD") initiatives. The bank exhibited adequate responsiveness to credit and CD needs.

The bank made a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. During the current evaluation period, the bank made 74 qualified CD investments and grants, totaling approximately \$41.4 million, which included 15 new investments, totaling \$36.2 million, 4 outstanding prior period investments with a current balance of \$4.6 million, and 55 grants totaling \$565,000. The investment level represented an annualized performance (over 39 months) of \$12.6 million by dollar volume. The level of grants represented an annualized performance (over 39 months) of \$173,846 by dollar volume. On a combined annualized basis (both investment and grants), the bank had 22.8 activities totaling \$12.7 million. Compared to the previous evaluation, where the bank had a combined annualized performance (over 27 months) of 12.9 activities totaling \$5.0 million, this represented an annualized performance increase of 76.4 percent by number and 154.0 percent by dollar volume.

Overall, the bank ranked third of four similarly situated banks that primarily served the assessment area. MCB ranked third with a 0.21 percent annualized CD investments and grants to deposits; third with a 2.09 percent annualized CD investments and grants to tier 1 capital; and third, with a 0.33 percent annualized CD investments and grants to average assets.

The bank occasionally used innovative and/or complex investments to support community development initiatives. Specifically, 57.9 percent of the bank's new investments consist of mortgage-backed securities,

which are not considered particularly innovative or complex. However, 21.1 percent of investments were made to CDFI's which helped address credit needs and supported community service needs.

MCB exhibited adequate responsiveness to assessment area credit and community development needs. The bank's qualified investments primarily promoted affordable housing efforts, which was a community development need within the assessment area. Qualified grants primarily promoted community services for LMI individuals, which was also a need within the assessment area.

The table below details the institution's qualified investments and grants by year and purpose.

Qualified Investments and Grants MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA)										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	2	3,416	2	1,223	0	0	0	0	4	4,639
2018	2	5,810	2	498	0	0	0	0	4	6,308
2019	4	55	6	44	4	50	4	35	18	184
2020	3	4,970	10	573	3	30	2	20	18	5,593
2021	10	24,500	15	124	3	40	2	25	30	24,689
Total	21	38,751	35	2,462	10	120	8	80	74	41,413
<i>Source: Bank Records</i>										

The following are examples of community development investments and grants that benefited the assessment area:

- In 2020, the bank made a \$500,000 investment in a Community Development Financial Institution ("CDFI"). CDFIs focus primarily on personal lending and business development efforts in underserved local communities requiring revitalization in the assessment area.
- In 2021, the bank invested a total of \$24.5 million in nine mortgage-backed securities ("MBS") that supported affordable housing efforts in the assessment area. All of the investments were secured by low- or moderate-income residential loan borrowers.
- From 2019 to 2021, the bank provided 10 grants to various organizations throughout the assessment area. These organizations promoted economic development by providing services to LMI individuals including job placement and workplace training. The organizations also provided small business services, including micro lending, access to capital, and supporting new minority-owned businesses.

SERVICE TEST

MCB's overall service test performance is rated *High Satisfactory*. Delivery systems were reasonably accessible to all portions of the bank's assessment area, including low- and moderate-income areas. To the extent changes have been made, the bank's opening and closing of branches had not adversely affected the accessibility of delivery systems, particularly in low- and moderate- income census tracts and/or low-and

moderate-income individuals. Services did not vary in a way that inconvenienced certain portions of the AA, particularly low- and moderate-income census tracts and/or individuals. MCB also provided a relatively high level of CD services.

Retail Services

Delivery systems were reasonably accessible to all portions of the bank's assessment area, including low- and moderate-income areas. As shown in the table, during the evaluation period, MCB operated 6 full-service branches and 10 ATMs in the assessment area. MCB had 1 branch (16.7 percent) and 3 ATMs (30.0 percent) in the low-income census tracts which exceeded both the 12.1 percent of low-income census tracts and 14.7 percent of families that are low-income. The bank does not have any offices in moderate-income census tracts.

Branch and ATM Distribution by Geography Income Level MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA) Assessment Area								
Tract Income Level	Census Tracts		Families by Tract Income		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	296	12.1	323,069	14.7	1	16.7	3	30.0
Moderate	598	24.4	561,989	25.5	0	0.0	0	0.0
Middle	801	32.7	698,769	31.7	1	16.7	1	10.0
Upper	681	27.8	616,259	28.0	3	50.0	4	40.0
Unknown	75	3.1	3,101	0.1	1	16.7	2	20.0
Total	2,451	100.0	2,203,187	100.0	6	100.0	10	100.0
<i>Source: 2015 ACS data and Bank Records</i>								

In addition to the physical access to branches and ATMs, the bank offered other alternative delivery systems that improved accessibility for its products and services for all geographies, including low- and moderate-income areas. These delivery systems included online banking and mobile banking.

There were no changes in branch locations since the previous evaluation. As such, the bank's opening and closing of branches had not adversely affected the accessibility of delivery systems, particularly in low- and moderate- income census tracts.

Services did not vary in a way that inconvenienced certain portions of the assessment area, particularly low- and moderate-income census tracts or individuals. All branches offered the same loan and deposit products. Service hours were generally similar for all branches, with business hours varying slightly by branch according to area needs. Additionally, the Boro Park branch, located in a low-income tract, was the only branch offering Sunday hours.

Community Development Services

MCB provided a relatively high level of CD services in its assessment area, considering performance context challenges related to the COVID-19 pandemic. The bank conducted 67 qualified community service events, representing an overall annualized (over 39 months) performance of 20.6 services. Compared to the last evaluation where the bank had an annualized performance (over 27 months) of 26.7 services, this represented an annualized performance decrease of 22.8 percent. However, the bank also provided over 800.5 hours of service, resulting in an annualized performance for service hours increase from 85.8 hours at the last exam to 246.3 hours, an increase of 187.1 percent. The bank's qualified

community development services consisted of a wide variety of events related to financial education and technical assistance seminars.

The subsequent table summarizes the bank's community development services by year and purpose.

Community Development Services					
MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA)					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018	0	0	0	0	0
2019	0	36	0	0	36
2020	0	22	1	0	23
2021	0	3	5	0	8
Total	0	61	6	0	67
<i>Source: Bank Data</i>					

The following are examples of community development services that benefited the assessment area.

- From 2019 to 2021, bank staff provided a number of financial literacy trainings to low- and moderate-income individuals and hosted financial education seminars in low- and moderate-income geographies.
- In 2020 and 2021, bank employees provided their financial expertise to an organization which provided various services to low- and moderate-income youths. The organization provided financial literacy, work-readiness, job development, and entrepreneurship services to underprivileged populations within the assessment area.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Metropolitan Commercial Bank was in compliance with the substantive provisions of the anti-discrimination laws and regulations. No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs of the assessment area was identified.

APPENDIX A - HMDA & SMALL BUSINESS DISTRIBUTION REPORTS

Distribution of 2019 and 2020 HMDA-related lending By Income Level of Geography Assessment Area: MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA)									
Geographic Income Level	Bank Loans By Year								Owner Occupied Units %
	2019				2020				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	5	8.3	2,081	4.8	5	11.9	9,374	14.3	2.9
Moderate	20	33.3	7,852	18.0	11	26.2	25,769	39.2	14.1
Middle	19	31.7	6,891	15.8	15	35.7	8,303	12.6	39.9
Upper	16	26.7	26,734	61.4	11	26.2	22,301	33.9	42.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.2
Total	60	100.0	43,558	100.0	42	100.0	65,747	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey									

Distribution of 2019 and 2020 HMDA-related lending By Borrower Income Level Assessment Area: MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA)									
Borrower Income Level	Bank Loans By Year								Families by Family Income %
	2019				2020				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	4	6.7	1,273	2.9	2	4.8	551	0.8	28.8
Moderate	24	40.0	6,676	15.3	11	26.2	3,921	6.0	15.9
Middle	8	13.3	2,127	4.9	9	21.4	3,345	5.1	16.6
Upper	18	30.0	7,004	16.1	9	21.4	3,668	5.6	38.7
Unknown	6	10.0	26,477	60.8	11	26.2	54,263	82.5	0.0
Total	60	100.0	43,558	100.0	42	100.0	65,747	100.0	100.0
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey									

Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography Assessment Area: MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA)													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	7.8	0	0.0	7.1	1	2.3	7.4	64	0.6	5.9	7.0
Moderate	4	9.3	18.0	2,111	12.0	16.2	5	11.4	17.5	1,455	12.8	14.1	17.5
Middle	14	32.6	26.5	5,363	30.4	24.0	13	29.5	26.5	4,891	43.0	22.8	26.9
Upper	23	53.5	45.0	9,759	55.4	48.1	24	54.5	46.1	4,818	42.4	52.7	46.2
Unknown	2	4.7	2.2	390	2.2	4.4	1	2.3	2.3	140	1.2	4.4	2.5
Total	43	100.0	100.0	17,623	100.0	100.0	44	100.0	100.0	11,368	100.0	100.0	100.0
Source: 2020 FFIEC Census Data													

2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA)													
	Bank And Aggregate Loans By Year												Total Businesses %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	№%	№%	\$(000)	\$%	\$%	#	№%	№%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	9	20.9	44.6	3,344	19.0	27.3	1	2.3	34.6	1,000	8.8	17.8	90.5
Over \$1 Million	25	58.1		9,628	54.6		11	25.0		4,675	41.1		8.7
Revenue Unknown	9	20.9		4,651	26.4		32	72.7		5,693	50.1		0.8
Total	43	100.0		17,623	100.0		44	100.0		11,368	100.0		100.0
By Loan Size													
\$100,000 or Less	9	20.9	95.4	603	3.4	46.5	22	50.0	89.0	885	7.8	34.8	
\$100,001 - \$250,000	13	30.2	2.6	2,456	13.9	15.4	10	22.7	6.7	1,637	14.4	21.5	
\$250,001 - \$1 Million	21	48.8	2.0	14,563	82.6	38.1	12	27.3	4.4	8,846	77.8	43.7	
Total	43	100.0	100.0	17,623	100.0	100.0	44	100.0	100.0	11,368	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	3	33.3		138	4.1		0	0.0		0	0.0		
\$100,001 - \$250,000	2	22.2		356	10.6		0	0.0		0	0.0		
\$250,001 - \$1 Million	4	44.4		2,850	85.2		1	100.0		1,000	100.0		
Total	9	100.0		3,344	100.0		1	100.0		1,000	100.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													

APPENDIX B - SCOPE OF EXAMINATION TABLE

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED		Lending: January 1, 2019 – December 31, 2020 Community Development Activity: September 30, 2018 – December 31, 2021	
FINANCIAL INSTITUTION Metropolitan Commercial Bank 99 Park Avenue New York, New York 10016			PRODUCTS REVIEWED HMDA-Related Lending Small Business Lending Community Development Activities
AFFILIATE(S)	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED
N/A	N/A		N/A
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
MSA # 35620 (New York-Newark-Jersey City, NY-NJ-PA)	Full-scope Review	None	None

APPENDIX D - GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small, relatively permanent statistical subdivision of a county or statistically equivalent entity delineated for data presentation purposes by a local group of census data users or the geographic staff of a regional census center in accordance with Census Bureau guidelines. Designed to be relatively homogeneous units with respect to population characteristics, economic status, and living conditions at the time they are established, census tracts generally contain between 1,000 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries are delineated with the intention of being stable over many decades, so they generally follow relatively permanent visible features. However, they may follow governmental unit boundaries and other invisible features in some instances; the boundary of a state or county (or statistically equivalent entity) is always a census tract boundary.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

1. Low-or moderate-income geographies;
2. Designated disaster areas; or
3. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Distressed or Underserved Non-Metropolitan Middle-Income Area: A middle-income, nonmetropolitan geography that is distressed due to economic factors, such as unemployment levels, poverty, or population loss, or is underserved based on population size, density and dispersion.

Family: A family is a group of two or more people related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and income of applicants, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancings of home improvement and home purchase loans.

Household: A household consists of all the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

Limited-scope review: Performance is analyzed using only quantitative factors.

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during the CRA evaluation. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Small loan(s) to business(es): A loan included in 'loan to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.



PUBLIC SUMMARY

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION OF METROPOLITAN COMMERCIAL BANK

AS OF DECEMBER 31, 2021

New York State Department of Financial Services
Consumer Protection and Financial Enforcement Division
One State Street, New York NY 10004

Note: This Evaluation is not an assessment of the financial condition of this institution. The rating assigned does not represent an analysis, conclusion or opinion of the New York State Department of Financial Services concerning the safety and soundness of this financial institution.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

TABLE OF CONTENTS

Sections

- I. General Information**
- II. Overview of Institution’s Performance**
- III. Performance Context**
 - A. Institution Profile
 - B. Assessment Area
 - C. Demographic & Economic Data
 - D. Community Information
- IV. Performance Standards and Assessment Factors**
 - A. Lending Test
 - B. Investment Test
 - C. Service Test
 - D. Additional Factors
- V. Glossary**

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

I. - GENERAL INFORMATION

This document is an evaluation (the “Evaluation”) of the Community Reinvestment Act (“CRA”) performance of Metropolitan Commercial Bank (“MCB” or the “Bank”) prepared by the New York State Department of Financial Services (“DFS” or the “Department”). This Evaluation represents the Department’s current assessment and rating of the Bank’s CRA performance based on an evaluation conducted as of December 31, 2021.

Section 28-b of the New York Banking Law, as amended, requires that when evaluating certain applications, the Superintendent of Financial Services shall assess a banking institution’s record of helping to meet the credit needs of its entire community, including low- and moderate-income (“LMI”) areas, consistent with safe and sound operations.

Part 76 of the General Regulations of the Superintendent (“GRS”) implements Section 28-b and further requires that the Department assess the CRA performance records of regulated financial institutions. Part 76 establishes the framework and criteria by which the Department will evaluate institutions’ performance. Section 76.5 further provides that the Department will prepare a written report summarizing the results of such assessment and will assign to each institution a numerical CRA rating based on a 1 to 4 scoring system. The numerical scores represent an assessment of CRA performance as follows:

- (1) Outstanding record of meeting community credit needs;
- (2) Satisfactory record of meeting community credit needs;
- (3) Needs to improve in meeting community credit needs; and
- (4) Substantial noncompliance in meeting community credit needs.

Section 76.5 further requires that the CRA rating and the Evaluation be made available to the public. Evaluations of banking institutions are primarily based on a review of performance tests and standards described in Section 76.7 and detailed in Sections 76.8 through 76.13. The tests and standards incorporate the 12 assessment factors contained in Section 28-b of the New York Banking Law.

For an explanation of technical terms used in this report, please consult the **GLOSSARY** at the back of this Evaluation.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

II. - OVERVIEW OF INSTITUTION'S PERFORMANCE

The Department evaluated MCB according to the large banking institutions performance criteria pursuant to Sections 76.7, 76.8, 76.9 and 76.10 of the GRS. The evaluation period included calendar years 2019 and 2020 for lending activities and the period from September 30, 2018 to December 31, 2021 for the community development activities. The Department assigned MCB a rating of "2," indicating a "Satisfactory" record of helping to meet community credit needs.

This rating is based on the following factors:

A. Lending Test: Low Satisfactory

MCB's HMDA-reportable and small business lending activities were just satisfactory in light of the Bank's size, business strategy, and financial condition, as well as aggregate and peer group activity and the demographic characteristics and credit needs of its assessment area.

1. Lending Activity: High Satisfactory

MCB's lending levels were highly satisfactory considering its size, business strategy and financial condition, as well as the activity of its peer group and the demographic characteristics of its assessment area.

MCB's average LTD ratio for the evaluation period of 90.5% exceeded its peer group's average ratio of 86.1%.

2. Assessment Area Concentration: Outstanding

During the evaluation period, MCB originated 93.6% by number and 93.5% by dollar value of its total HMDA-reportable and small business loans within the assessment area, demonstrating an outstanding concentration of lending.

3. Geographic Distribution of Loans: Low Satisfactory

MCB's origination of loans in census tracts of varying income levels demonstrated a just satisfactory distribution of lending.

MCB's HMDA-reportable lending in LMI census tracts was outstanding, while its small business lending demonstrated a poor distribution of loans to LMI census tracts.

4. Distribution by Borrower Characteristics: Low Satisfactory

MCB's one-to-four HMDA-reportable and small business lending demonstrated a just satisfactory distribution of loans among individuals of different income levels and businesses of different revenue sizes.

MCB's one-to-four family HMDA-reportable lending to LMI borrowers was outstanding, while its small business lending demonstrated a poor distribution of loans among businesses of different revenue sizes.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

5. Community Development Lending: Outstanding

During the evaluation period, MCB originated \$441.4 million in new community development loans and had no loans outstanding from prior evaluation periods. This demonstrated an outstanding level of community development lending over the course of the evaluation period and was a significant increase from the \$165.8 million reported in the prior evaluation.

B. Investment Test: High Satisfactory

1. Qualified Investments

During the evaluation period, MCB made \$38.4 million in new qualified investments and had \$3 million outstanding from prior evaluation periods. In addition, MCB made \$565,000 in qualified grants. This demonstrated a highly satisfactory level of qualified investments and grants over the course of the evaluation period.

2. Innovativeness of Qualified Investments:

MCB made no use of innovative investments to support community development.

3. Responsiveness of Qualified Investments to Credit and Community Development Needs:

MCB's qualified investments exhibited highly satisfactory responsiveness to the assessment area's credit and community development needs.

C. Service Test: High Satisfactory

1. Retail Banking Services: Low Satisfactory

MCB has a just satisfactory branch network, delivery systems, branch hours and services, and alternative delivery systems, including as it relates to LMI individuals.

2. Community Development Services: High Satisfactory

MCB provided a high satisfactory level of community development services.

This evaluation was conducted based on a review of the 12 assessment factors set forth in Section 28-b of the New York Banking Law and GRS Part 76.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

III. - PERFORMANCE CONTEXT

A. Institution Profile

MCB was established and federally chartered in 1999 as Metropolitan National Bank. In 2013, the Bank became a New York State chartered bank and changed its name to Metropolitan Commercial Bank (“MCB”). MCB is wholly-owned by Metropolitan Bank Holding Corp and headquartered at 99 Park Avenue, New York City.

During the evaluation, MCB operated six full-service branch offices: four in Manhattan (New York County) including its main office; one in Brooklyn (Kings County); and one in Great Neck (Nassau County). Supplementing the branches is an automated teller machine network (“ATM”) consisting of 12 full-service and five cash-dispensing only ATMs. All branches in Manhattan and Brooklyn have at least two full-service ATMs, except the Lexington Avenue branch which has one full-service ATM. Great Neck has three full-service ATMs. Each branch except for the branch in Great Neck also has a cash-dispensing only ATM.

MCB offers traditional personal banking products including checking, savings and electronic banking. Additionally, MCB offers banking products and services to small businesses, middle-market enterprises, and public entities such as commercial real estate lending, commercial and industrial loans, trade finance, cash management, and other services.

In its Consolidated Report of Condition (the “Call Report”) as of December 31, 2021, filed with the Federal Deposit Insurance Corporation (“FDIC”), MCB reported total assets of \$7.1 billion, of which \$3.7 billion were net loans and lease financing receivables. MCB also reported total deposits of \$6.5 billion resulting in a 56.9% LTD ratio. According to the latest available comparative deposit data as of June 30, 2021, MCB had a market share of 0.3% with \$5.3 billion in a market of \$2 trillion and ranking 23rd among 113 deposit taking institutions in its assessment area.

The following is a summary of the Bank’s loan portfolio, based on Schedule RC-C of the Bank’s December 31, 2018, 2019, 2020, and 2021 Call Reports:

TOTAL GROSS LOANS OUTSTANDING						
Loan Type	12/31/2019		12/31/2020		12/31/2021	
	\$000's	%	\$000's	%	\$000's	%
1-4 Family Residential Mortgage Loans	151,552	5.7	135,554	4.3	129,534	3.5
Commercial & Industrial Loans	448,618	16.8	591,501	18.9	646,937	17.3
Commercial Mortgage Loans	1,465,628	54.7	1,691,860	53.9	2,261,076	60.6
Multifamily Mortgages	377,596	14.1	433,239	13.8	355,290	9.5
Consumer Loans	71,176	2.7	45,650	1.5	31,586	0.8
Construction Loans	109,097	4.1	238,469	7.6	306,726	8.2
Other Loans	54,073	2.0	0	0.0	0	0.0
Total Gross Loans	2,677,740	100.0	3,136,273	100.0	3,731,149	100.0

As illustrated in the above table, MCB is primarily a commercial lender with 60.6% of its loan portfolio in commercial real estate and 17.3% in commercial and industrial loans.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

Examiners did not find evidence of financial or legal impediments that had an adverse impact on MCB's ability to meet the credit needs of its community.

Assessment Area

The Bank's assessment area is comprised of Bronx, Kings, New York, Nassau, Richmond, and Queens counties.

There are 2,451 census tracts in the Bank's assessment area, of which 296 are low-income, 598 are moderate-income, 801 are middle-income, 681 are upper-income, and 75 are tracts with no income indicated.

Assessment Area Census Tracts by Income Level							
County	N/A	Low	Mod	Middle	Upper	Total	LMI %
Bronx	7	140	99	60	33	339	70.5
Kings	14	95	260	230	162	761	46.6
New York	15	34	57	21	161	288	31.6
Nassau	9	7	28	159	81	284	12.3
Richmond	3	4	8	28	67	110	10.9
Queens	27	16	146	303	177	669	24.2
Total	75	296	598	801	681	2,451	36.5

Demographic & Economic Data

The assessment area had a population of 9,781,355 during the evaluation period. Approximately 13.2% of the population were over the age of 65 and 19% were under the age of 16. Of the 2,203,187 families in the assessment area, 30.5% were low-income, 16.3% were moderate-income, 16.6% were middle-income and 36.7% were upper-income. There were 3,554,175 households in the assessment area, of which 17.8% had income below the poverty level and 3.8% were on public assistance.

The weighted average median family income in the assessment area was \$78,236.

There were 3,889,481 housing units within the assessment area, of which 45.2% were one- to four-family units and 54.5% were multifamily units. A majority (59.5%) of the housing units were rental units while 34.6% were owner-occupied units.

Of the total 2,209,048 rental-occupied units, 51.5% were in LMI census tracts while 48.2% were in middle- and upper-income census tracts. Average monthly gross rent was \$1,351.

Of the 1,345,127 owner-occupied housing units, 17.1% were in LMI census tracts while 82.7% were in middle- and upper-income census tracts. The median age of the housing stock was 80 years, and the median home value in the assessment area was \$532,360.

There were 1,284,903 non-farm businesses in the assessment area. Of these, 91.6% were businesses with reported revenues of less than or equal to \$1 million, 3.4% reported revenues of more than \$1 million and 5.1% did not report their revenues. Of all the businesses in the assessment area, 97.1% were businesses with less than fifty employees, while 95.4% operated from a single

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

location. The largest industries in the area were services (34.7%), retail trade (11.5%), finance, insurance & real estate (9.6%); 30.2% of businesses in the assessment area were not classified.

According to the New York State Department of Labor, the average annual unemployment rates were at its highest in 2020 statewide and all five counties in the assessment area, due to the impact of the COVID-19 pandemic. Over the course of the evaluation period, Bronx County had the highest average unemployment rate at 10.2%, followed by Kings County at 7.7%, Queens County at 7.3%, and Richmond County at 6.8%. Nassau County had the lowest average unemployment rate at 4.8%.

Assessment Area Unemployment Rate						
	Statewide	Bronx	Kings	Richmond	Nassau	Queens
2018	4.1	5.6	4.2	4.1	3.5	3.6
2019	3.8	5.2	4	3.7	3.3	3.4
2020	9.9	16.2	12.6	10.6	8	12.6
2021	6.9	13.6	10.1	8.7	4.5	9.6
Average of Years above	6.2	10.2	7.7	6.8	4.8	7.3

Community Information

DFS examiners conducted community contacts interviews with representatives from two community organizations to assist in identifying banking and credit needs within MCB's assessment area. One of the organizations is a nonprofit organization that provides legal, financial, and marketing services to small businesses free of charge and guidance to entrepreneurs who wish to start a business. The other is a community development corporation whose mission is to empower low- and moderate-income women and minorities by offering programs that promote economic sufficiency, asset growth, and improve their lives through entrepreneurship. The corporation offers services that include business training, coaching, financing assistance, as well as assisting minority and women-owned business enterprises ("MWBE") in achieving their certification as a MWBE.

The representative of the nonprofit organization stated that it is very difficult for small business entrepreneurs to access traditional financing, as financial institutions look for financial stability, which many new businesses do not have. Also, there are many unbanked businesses in the communities, such as street vendors and online entities that do not qualify for traditional financing. Financial institutions are too quick to deny credit to new businesses and unbanked businesses. The representative also mentioned the need for banking facilities and services in areas of the Bronx and Kings counties that have high level of poverty. Local banks can assist community development organizations by encouraging bank employees to participate in economic development projects such as workshops and devoting more time and resources to assist entrepreneurs and small business owners in securing much needed financing.

The representative of the community development corporation stated that there is a high concentration of check cashing locations in the community and residents must pay a fee to cash their checks; hence, there is a need for more bank branches in the area to provide lower- or no-cost services. The representative also mentioned that many small business owners are struggling financially, as they did not receive loans through the Paycheck Protection Program ("PPP")

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

because they lacked the knowledge or resources to obtain financial assistance. The representative also mentioned that areas in Bronx, Queens, and New York counties continue to deteriorate; therefore, local financial institutions need to participate in programs offered by community development organizations, by providing financial support and expertise to help with programs such as financial literacy, business workshops, entrepreneurial and professional services.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

IV. - PERFORMANCE STANDARDS AND ASSESSMENT FACTORS

The Department evaluated MCB under the large banking institutions performance criteria in accordance with Sections 76.7, 76.8, 76.9 and 76.10 of the GRS, which consist of the lending, investment and service tests. DFS also considered the following factors in assessing the Bank's record of performance:

1. The extent of participation by the board of directors or board of trustees in formulating CRA policies and reviewing CRA performance;
2. Any practices intended to discourage credit applications;
3. Evidence of prohibited discriminatory or other illegal credit practices;
4. Record of opening and closing offices and providing services at offices; and
5. Process factors, such as activities to ascertain credit needs and the extent of marketing and special credit related programs.

Finally, the Evaluation considered other factors as delineated in Section 28-b of the New York Banking Law that reasonably bear upon the extent to which MCB helps to meet the credit needs of its entire community.

DFS derived statistics employed in this Evaluation from various sources. MCB submitted bank-specific information both as part of the Evaluation process and in its Call Report submitted to the FDIC. DFS obtained aggregate lending data from the Federal Financial Institutions Examination Council ("FFIEC") and deposit data from the FDIC. DFS obtained LTD ratios from information shown in the Bank's Uniform Bank Performance Report, compiled by the FFIEC from Call Report data.

DFS derived the demographic data referred to in this report from the 2010 U.S. Census and the FFIEC. DFS based business data on Dun & Bradstreet reports, which Dun & Bradstreet updates annually. DFS obtained unemployment data from the New York State Department of Labor.

The evaluation period included calendar years 2019 and 2020 for lending activities and the period from September 30, 2018 to December 31, 2021 for community development activities.

Examiners considered MCB's HMDA-reportable and small business loans in evaluating factors (2), (3) and (4) of the lending test noted below.

Small business loan data evaluated in this performance evaluation represented actual originations, HMDA-reportable loan data represented originated and purchased loans.

At its prior Community Reinvestment Performance Evaluation as of December 31, 2016, DFS assigned MCB a rating of "2," reflecting a "Satisfactory" compliance with regulatory standards.

Current CRA Rating: Satisfactory

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

A. Lending Test: Low Satisfactory

The Bank's lending performance was evaluated pursuant to the following criteria:

- (1) Lending Activity;*
- (2) Assessment Area Concentration;*
- (3) Geographic Distribution of Loans;*
- (4) Borrower Characteristics;*
- (5) Community Development Lending; and*
- (6) Flexible and/or Innovative Lending Practices.*

MCB's HMDA-reportable and small business lending activities were just satisfactory in light of MCB's size, business strategy, and financial condition, as well as aggregate and peer group activity and the demographic characteristics and credit needs of its assessment area. MCB's level of community development lending was outstanding for community services and affordable housing purposes demonstrates the Bank's commitment to meet its community credit needs.

1. Lending Activity: High Satisfactory

MCB's lending activity levels were highly satisfactory considering its size, business strategy and financial condition, as well as the activity of its peer group and the demographic characteristics of its assessment area.

MCB's average LTD ratio for the evaluation period of 90.5% exceeded its peer group's average ratio of 86.1%. The decrease in the bank's 2020 quarterly LTD ratios was primarily due to the impact of the COVID-19 pandemic.

The table below shows MCB's LTD ratios in comparison with the peer group's ratios for the eight quarters of this evaluation period.

Loan-to-Deposit Ratios									
	2019 Q1	2019 Q2	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3	2020 Q4	Avg.
Bank	104.8	96.8	90.9	94.5	90.0	83.7	83.3	80.2	90.5
Peer	85.9	87.0	88.9	87.9	87.9	85.1	84.7	81.1	86.1

2. Assessment Area Concentration: Outstanding

During the evaluation period, MCB originated 93.6% by number and 93.5% by dollar value of its total HMDA-reportable and small business loans within the assessment area, demonstrating an outstanding concentration of lending.

a. HMDA-Reportable Loans:

During the evaluation period, MCB originated 98.3% by number and 94.5% by dollar value of its HMDA-reportable loans within the assessment area. This substantial majority of lending inside of its assessment area reflects an outstanding concentration of lending.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

b. Small Business Loans:

MCB originated 88% by number and 87% by dollar value of its small business loans within the assessment area during the evaluation period. This substantial majority of lending inside of its assessment area reflects an outstanding concentration of lending.

The following table shows the percentages of MCB's HMDA-reportable and small business loans originated and purchased inside and outside of the assessment area.

Distribution of Loans Inside and Outside of the Assessment Area										
Loan Type	Number of Loans					Loans in Dollars (in thousands)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	\$	%	
HMDA-Reportable										
2019	76	98.7%	1	1.3%	77	147,508	95.2%	7,500	4.8%	155,008
2020	42	97.7%	1	2.3%	43	65,747	92.9%	5,000	7.1%	70,747
Subtotal	118	98.3%	2	1.7%	120	213,254	94.5%	12,500	5.5%	225,754
Small Business										
2019	43	82.7%	9	17.3%	52	17,622	84.5%	3,222	15.5%	20,844
2020	45	93.8%	3	6.3%	48	11,628	91.0%	1,145	9.0%	12,773
Subtotal	88	88.0%	12	12.0%	100	29,250	87.0%	4,367	13.0%	33,617
Grand Total	206	93.6%	14	6.4%	220	242,504	93.5%	16,867	6.5%	259,371

3. Geographic Distribution of Loans: Low Satisfactory

MCB's origination of loans in census tracts of varying income levels demonstrated a just satisfactory distribution of lending. While MCB's HMDA-reportable lending in LMI census tracts was outstanding, its small business lending demonstrated a poor distribution of loans in LMI census tracts.

a. HMDA-Reportable Loans:

The distribution of MCB's HMDA-reportable loans by the income level of the geography was outstanding.

During the evaluation period, MCB's average lending rates in LMI census tracts of 39.8% by number and 33.5% by dollar value of HMDA-reportable loans were well above the aggregate's lending rates of 16.7% and 21.3%, respectively. In addition, MCB's lending performance compared favorably to the owner-occupied housing demographics in the assessment area.

The following table provides a summary of the distribution of MCB's HMDA-reportable loans by the income level of the geography where the property was located.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

Distribution of HMDA-Reportable Lending by Geographic Income of the Census Tract									
2019									
Geographic	Bank				Aggregate				OO HUs
Income	#	%	\$000's	%	#	%	\$000's	%	%
Low	6	7.9%	3,581	2.4%	4,027	3.9%	5,992,055	7.3%	2.9%
Moderate	25	32.9%	32,815	22.2%	14,348	14.0%	12,634,400	15.3%	14.1%
LMI	31	40.8%	36,396	24.7%	18,375	17.9%	18,626,455	22.6%	17.0%
Middle	22	28.9%	30,441	20.6%	38,772	37.8%	20,687,360	25.1%	39.9%
Upper	23	30.3%	80,671	54.7%	45,347	44.2%	42,580,495	51.7%	42.9%
Unknown		0.0%		0.0%	202	0.2%	460,080	0.6%	0.2%
Total	76		147,508		102,696		82,354,390		
2020									
Geographic	Bank				Aggregate				OO HUs
Income	#	%	\$000's	%	#	%	\$000's	%	%
Low	5	11.9%	9,374	14.3%	4,275	3.3%	4,953,695	5.5%	2.1%
Moderate	11	26.2%	25,769	39.2%	16,080	12.4%	13,189,720	14.6%	14.1%
LMI	16	38.1%	35,143	53.5%	20,355	15.7%	18,143,415	20.1%	16.2%
Middle	15	35.7%	8,303	12.6%	49,692	38.4%	24,056,460	26.7%	39.9%
Upper	11	26.2%	22,301	33.9%	59,126	45.7%	47,766,600	53.0%	42.9%
Unknown		0.0%		0.0%	235	0.2%	236,715	0.3%	0.2%
Total	42		65,747		129,408		90,203,190		
GRAND TOTAL									
Geographic	Bank				Aggregate				OO HUs
Income	#	%	\$000's	%	#	%	\$000's	%	%
Low	11	9.3%	12,955	6.1%	8,302	3.6%	10,945,750	6.3%	
Moderate	36	30.5%	58,584	27.5%	30,428	13.1%	25,824,120	15.0%	
LMI	47	39.8%	71,539	33.5%	38,730	16.7%	36,769,870	21.3%	
Middle	37	31.4%	38,744	18.2%	88,464	38.1%	44,743,820	25.9%	
Upper	34	28.8%	102,972	48.3%	104,473	45.0%	90,347,095	52.4%	
Unknown	-	0.0%	-	0.0%	437	0.2%	696,795	0.4%	
Total	118		213,254		232,104		172,557,580		

b. Small Business Loans:

The distribution of MCB's small business loans among census tracts of varying income levels was poor.

MCB's average rates of small business lending in LMI census tracts during the evaluation period were 11.4% by number and 12.4% by dollar value of loans, this was well below the aggregate's rates of 25.3% and 21%, respectively. In addition, MCB's rates of lending in LMI census tracts trailed the aggregate's rates each year of the evaluation period, as well as the small business demographics in the assessment area.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

The following table provides a summary of the distribution of MCB's small business loans by the income level of the geography where the business was located.

Distribution of Small Business Lending by Geographic Income of the Census Tract									
2019									
Geographic Income	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Low		0.0%		0.0%	25,396	7.8%	638,246	7.1%	7.4%
Moderate	4	9.3%	2,111	12.0%	58,504	18.1%	1,460,012	16.1%	18.6%
LMI	4	9.3%	2,111	12.0%	83,900	25.9%	2,098,258	23.2%	26.0%
Middle	14	32.6%	5,363	30.4%	85,919	26.5%	2,166,216	24.0%	27.2%
Upper	23	53.5%	9,758	55.4%	146,857	45.4%	4,379,493	48.4%	44.5%
Unknown	2	4.7%	390	2.2%	7,106	2.2%	399,491	4.4%	2.3%
Total	43		17,622		323,782		9,043,458		
2020									
Geographic Income	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Low	1	2.2%	64	0.6%	24,386	7.3%	955,225	5.8%	7.5%
Moderate	5	11.1%	1,455	12.5%	57,848	17.4%	2,303,320	14.0%	18.5%
LMI	6	13.3%	1,519	13.1%	82,234	24.7%	3,258,545	19.8%	26.0%
Middle	14	31.1%	5,151	44.3%	88,252	26.5%	3,756,574	22.8%	26.6%
Upper	24	53.3%	4,818	41.4%	154,342	46.4%	8,751,100	53.1%	45.1%
Unknown	1	2.2%	140	1.2%	7,776	2.3%	727,406	4.4%	2.3%
Total	45		11,628		332,604		16,493,625		
GRAND TOTAL									
Geographic Income	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Low	1	1.1%	64	0.2%	49,782	7.6%	1,593,471	6.2%	
Moderate	9	10.2%	3,566	12.2%	116,352	17.7%	3,763,332	14.7%	
LMI	10	11.4%	3,630	12.4%	166,134	25.3%	5,356,803	21.0%	
Middle	28	31.8%	10,514	35.9%	174,171	26.5%	5,922,790	23.2%	
Upper	47	53.4%	14,576	49.8%	301,199	45.9%	13,130,593	51.4%	
Unknown	3	3.4%	530	1.8%	14,882	2.3%	1,126,897	4.4%	
Total	88		29,250		656,386		25,537,083		

4. Distribution by Borrower Characteristics: Low Satisfactory

MCB's one-to-four family HMDA-reportable and small business lending demonstrated a just satisfactory distribution of loans among individuals of different income levels and businesses of different revenue sizes. While MCB's one-to-four family HMDA-reportable lending to LMI borrowers was outstanding, its small business lending demonstrated a less than satisfactory distribution of loans among businesses of different revenue sizes.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

a. One-to-four Family HMDA-Reportable Loans:

MCB's one-to-four family HMDA-reportable lending demonstrated an outstanding distribution of loans among individuals of different income levels.

MCB is primarily a commercial lender and the six one-to-four family HMDA-reportable loans with revenue unknown originated by the Bank in 2019 were made for the purpose of investment which does not require the reporting of borrower income. The remaining one-to-four family HMDA-reportable loans analyzed for 2019 and 2020 are loans purchased during the evaluation period.

MCB's average rates of lending to LMI borrowers were 45.1% by number and 23.8% by dollar value of loans were well above the aggregate's rates of 11.9% and 6.3%, respectively. In addition, MCB's average lending rate by number of loans was comparable to the LMI family demographics in the assessment area.

The following table provides a summary of the distribution of MCB's one-to-four family loans by borrower income.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

Distribution of One-to-Four Family Loans by Borrower Income									
2019									
Borrower	Bank				Aggregate				Fam.Dem.
Income	#	%	\$000's	%	#	%	\$000's	%	%
Low	4	6.7%	1,273	3.1%	2,714	2.7%	772,870	1.4%	30.5%
Moderate	24	40.0%	6,676	16.4%	9,407	9.5%	2,562,685	4.7%	16.3%
LMI	28	46.7%	7,949	19.6%	12,121	12.3%	3,335,555	6.1%	46.8%
Middle	8	13.3%	2,127	5.2%	20,574	20.8%	6,839,120	12.5%	16.6%
Upper	18	30.0%	7,004	17.3%	59,323	60.0%	38,600,855	70.6%	36.7%
Unknown	6	10.0%	23,520	57.9%	6,822	6.9%	5,930,020	10.8%	
Total	60		40,600		98,840		54,705,550		
2020									
Borrower	Bank				Aggregate				Fam.Dem.
Income	#	%	\$000's	%	#	%	\$000's	%	%
Low	2	6.5%	551	4.8%	2,426	1.9%	726,370	1.1%	30.5%
Moderate	11	35.5%	3,921	34.1%	12,210	9.7%	3,717,320	5.4%	16.3%
LMI	13	41.9%	4,471	38.9%	14,636	11.6%	4,443,690	6.5%	46.8%
Middle	9	29.0%	3,345	29.1%	28,176	22.3%	10,414,050	15.2%	16.6%
Upper	9	29.0%	3,668	31.9%	75,569	59.9%	47,048,105	68.7%	36.7%
Unknown		0.0%		0.0%	7,777	6.2%	6,558,935	9.6%	
Total	31		11,484		126,158		68,464,780		
GRAND TOTAL									
Borrower	Bank				Aggregate				Fam.Dem.
Income	#	%	\$000's	%	#	%	\$000's	%	%
Low	6	6.6%	1,824	3.5%	5,140	2.3%	1,499,240	1.2%	
Moderate	35	38.5%	10,596	20.3%	21,617	9.6%	6,280,005	5.1%	
LMI	41	45.1%	12,420	23.8%	26,757	11.9%	7,779,245	6.3%	
Middle	17	18.7%	5,472	10.5%	48,750	21.7%	17,253,170	14.0%	
Upper	27	29.7%	10,672	20.5%	134,892	60.0%	85,648,960	69.5%	
Unknown	6	6.6%	23,520	45.2%	14,599	6.5%	12,488,955	10.1%	
Total	91		52,085		224,998		123,170,330		

b. Small Business Loans:

MCB's small business lending demonstrated a poor distribution of loans among businesses of different revenue sizes.

To not to negatively skew the result of the "Distribution by Borrower Characteristics" analysis, DFS excluded PPP loans which did not require the collection and reporting of revenue for approval. The Bank, in 2020, originated 28 PPP loans for \$3.2 million within its assessment area.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

During the evaluation period, MCB's average rates of lending to small businesses with annual revenue of \$1 million or less of 16.7% by number and 16.7% by dollar value of loans were significantly below the aggregate's rates of 40.8% and 21.9%, respectively. MCB's rates of lending also compared unfavorably to the small business demographics in the assessment area.

The following table provides a summary of the distribution of MCB's small business loans by the revenue size of the business.

Distribution of Small Business Lending by Revenue Size of Business									
2019									
Rev. Size	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Rev. <= \$1MM	9	20.9%	3,343	19.0%	149,225	46.1%	2,590,792	28.6%	88.2%
Rev. > \$1MM	25	58.1%	9,628	54.6%					5.8%
Rev. Unknown	9	20.9%	4,651	26.4%					6.0%
Total	43		17,622		323,782		9,043,458		
2020									
Rev. Size	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Rev. <= \$1MM	1	5.9%	1,000	11.9%	118,378	35.6%	3,005,483	18.2%	91.0%
Rev. > \$1MM	11	64.7%	4,675	55.6%					4.3%
Rev. Unknown	5	29.4%	2,736	32.5%					4.7%
Total	17		8,411		332,604		16,493,625		
GRAND TOTAL									
Rev. Size	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Rev. <= \$1MM	10	16.7%	4,343	16.7%		40.8%		21.9%	
Rev. > \$1MM	36	60.0%	14,303	54.9%					
Rev. Unknown	14	23.3%	7,387	28.4%					
Total	60		26,033						

4. Community Development Lending: Outstanding

During the evaluation period, MCB originated \$441.4 million in new community development loans and had no loans outstanding from prior evaluation periods. This demonstrated an outstanding level of community development lending over the course of the evaluation period and was a significant increase from the \$165.8 million reported in MCB's prior CRA evaluation.

MCB primarily made community development loans for the purpose of community services, which included financing for commercial mortgages or construction loans for schools, shelters, and healthcare facilities benefitting primarily LMI individuals and families. In addition, MCB provided financing for multifamily properties that provided affordable housing for LMI individuals and families.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

Community Development Loans				
	This Evaluation Period		Outstanding from Prior Evaluation Periods	
Purpose	# of Loans	\$000	# of Loans	\$000
Affordable Housing	38	129,933		
Economic Development				
Community Services	34	277,238		
Revitalization & Stabilization	4	34,233		
Total	76	441,404	0	0

Below are highlights of MCB's community development lending.

- MCB participated in the amount of \$20 million in a \$50.5 million construction loan for a nonprofit charter school facility in a moderate-income tract in the Bronx, NY. The school is for students in grades K-2 and provides educational opportunities for LMI students as more than 85% of students are eligible for the free- or reduced-lunch program.
- The Bank participated in the amount of \$19.3 million in a \$40 million construction loan of a shelter with 200 units, support offices and commercial space in Staten Island, NY. The shelter offers 200 units with 500 beds providing shelter for families with children.
- MCB refinanced a \$13 million commercial mortgage for a 182-bed skilled nursing facility located in Long Beach, NY. The majority (more than 70%) of revenues of the facility come from Medicaid.
- The Bank originated a \$10.1 million construction loan to complete a 48-unit rent stabilized and affordable rental apartment building located in the Bronx, NY. The rents for all 48 units are below HUD fair market rents providing affordable housing for LMI individuals and families.

a. Flexible and/or Innovative Lending Practices:

MCB made occasional use of flexible or innovative lending practices.

In 2020, MCB originated 28 PPP loans for a total of \$3.2 million to small businesses in the Bank's assessment area. The PPP loans provided economic relief to small businesses that were adversely impacted by the COVID-19 pandemic.

B. Investment Test: High Satisfactory

MCB's investment performance pursuant to the following criteria:

- (1) The dollar amount of qualified investments;
- (2) The innovativeness or complexity of qualified investments; and
- (3) The responsiveness of qualified investments to the credit and community development needs of the assessment area.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

1. Qualified Investments

During the evaluation period, MCB made \$38.4 million in new qualified investments and had \$3 million outstanding from prior evaluation periods. In addition, MCB made \$565,000 in qualified grants. This demonstrated a highly satisfactory level of qualified investments and grants over the course of the evaluation period.

Qualified Investments and Grants				
	This Evaluation Period		Outstanding from Prior Evaluation Periods	
	# of Inv.	\$000	# of Inv.	\$000
CD Investments				
Affordable Housing	14	37,454	3	3,023
Economic Development	4	997		
Community Services				
Other				
Total	18	38,451	3	3,023
CD Grants	# of Grants	\$000	Not Applicable	
Affordable Housing	12	200		
Economic Development	10	95		
Community Services	32	270		
Other				
Total	54	565		

Below are highlights of MCB's qualified investments and grants.

Investments

- MCB invested in 13 mortgage-backed securities ("MBS") issued by Freddie Mac, Fannie Mae, and GNMA totaling \$36.9 million. The MBS' are secured by underlying mortgages of residential properties to LMI borrowers.
- During the evaluation period, MCB increased its existing equity investment from \$500,000 to \$1 million in a community development financial institution ("CDFI") that provides financing and technical support for affordable housing and related services for people with disabilities.

Grants

- MCB made donations totaling \$55,000 to a nonprofit organization that builds and preserves affordable homes for LMI families in the New York City area.
- MCB made donations totaling \$50,000 to a nonprofit grantmaking organization that supports women and their families. The organization's programs support economic justice for women of color and immigrant communities, safety of women from violence and abuse, and health equity for women.
- MCB made a \$10,000 donation to a CDFI that offers affordable financing to small businesses and nonprofit organizations that are financially viable but have difficulty accessing financing from banks or other conventional lenders.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

2. Innovativeness of Qualified Investments:

MCB made no use of innovative investments to support community development. MCB's qualified investments during the evaluation period were primarily MBSs supporting affordable housing.

3. Responsiveness of Qualified Investments to Credit and Community Development Needs:

MCB's qualified investments exhibited highly satisfactory responsiveness to the assessment area's credit and community development needs.

C. Service Test: High Satisfactory

MCB's retail service performance pursuant to the following criteria:

- (1) The current distribution of the banking institution's branches;
- (2) The institution's record of opening and closing branches;
- (3) The availability and effectiveness of alternative systems for delivering retail services; and
- (4) The range of services provided.

The Department evaluated MCB's community development service performance pursuant to the following criteria:

- (1) The extent to which the banking institution provides community development services; and
- (2) The innovativeness and responsiveness of community development services.

1. Retail Banking Services: Low Satisfactory

MCB has a just satisfactory branch network, delivery systems, branch hours and services, and alternative delivery systems, including as it relates to LMI individuals.

a. Current distribution of the banking institution's branches:

MCB has a just satisfactory distribution of branches within its assessment area. MCB has six full-service branches. In addition to its headquarters at 99 Park Avenue, MCB operates three other full-service retail branches in midtown Manhattan (New York County). There is a full-service branch located in Brooklyn (Kings County) and another in Great Neck (Nassau County). Of the six branches, the branch in Brooklyn is in a low-income census tract, the branch in Great Neck is in a middle-income census tract and the four Manhattan branches are all in upper-income census tracts.

Distribution of Branches within the Assessment Area							
County	N/A #	Low #	Moderate #	Middle #	Upper #	Total #	LMI %
New York					4	4	0%
Kings		1				1	100%
Nassau				1		1	0%
Total	-	1	-	1	4	6	17%

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

b. Record of opening and closing branches:

MCB's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, including LMI geographies and/or LMI individuals. MCB did not open or close any branches during the current evaluation period.

c. Availability and effectiveness of alternative systems for delivering retail services:

MCB's delivery systems are accessible to portions of the Bank's assessment area, including LMI geographies and individuals.

MCB provides alternative delivery systems including the following:

- Telephone banking services – MCB's telephone banking services gives its clients access to their account 24 hours a day, 7 days a week. Clients can check balances, verify deposits, verify checks paid, and withdrawals.
- Online/internet banking services – MCB's online banking services are available for 24 hours a day, 7 days a week. Clients can check balances, verify deposits, pay and track their bills.
- Mobile banking – MCB's mobile banking services are available for 24 hours a day, 7 days a week. With the mobile banking platform, clients can view account balances, transactions and internal transfers. Also, clients can pay bills and make mobile check deposits.

These systems and services are available to all MCB clients, including LMI individuals, families and households with mobile devices and computers with internet access.

d. Range of services provided:

MCB's services meet the convenience and accessibility needs of its assessment area, including LMI geographies and individuals.

- ATM network - consists of 17 machines. Each branch has two full-service, deposit-taking ATMs and one cash-only ATM, except for the Great Neck branch with three full-service ATMs and the Lexington Avenue branch with one full-service and one cash-only ATM.
- MCB offers extended hours until 6:00 pm at least one day during the week at three branches in Manhattan and the branch in Brooklyn, while regular business hours for these four branches are Monday through Friday from 8:30 am to 4:30 pm. The Brooklyn branch, located in a low-income census tract, also offers Sunday hours from 10:00 am to 2:00 pm during the winter months. The business hours for the Great Neck branch are from 8:30 am to 5:00 pm from Monday through Friday and from 9:30 am through 1:30 pm on Saturday. The business hours for the Lexington Avenue branch are from 8:30 am to 4:30 pm from Monday through Friday.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

2. Community Development Services: High Satisfactory

MCB provided a highly satisfactory level of community development services. During the evaluation period, MCB directors, officers and staff participated in 76 qualifying community development services. These services included serving as board or committee members of nonprofit organizations involved in a range of community development activities. The Bank also provided financial literacy education to students in LMI communities.

Community Development Services	
Activity Type	Number of Activities
On-Going Board & Committee Memberships	10
Technical Assistance	33
Seminars	9
Other Services - Financial Education	24
Total Community Development Services	76

Below are highlights of MCB's community development services.

- MCB, partnering with an education technology company, provided financial education workshops in underserved schools, serving students from LMI families. With the topics varying from the basics of banking to the basics of investment, the program helps to build the foundation for students' future financial wellbeing.
- The Bank partnered with a nonprofit organization that provides workforce training programs that help low-income women to achieve career-track employment and economic self-sufficiency. Trainings offered include job-skill training such as job interview and resume writing, and continuous learning opportunities. The organization also offers placement services.
- The CRA officer of the Bank served on the resource development planning committee for a nonprofit organization that provides financial and homeownership education, loan origination, and mortgage facilitation to support the attainment and sustainability of homeownership for underserved New Yorkers.
- A MCB employee served as the treasurer for a nonprofit organization that provides music education programs for students from LMI families and financial aid to help LMI students continue their music studies.

D. Additional Factors

The following factors were also considered in assessing MCB's record of performance.

1. The extent of participation by the banking institution's board of directors or board of trustees in formulating the banking institution's policies and reviewing its performance with respect to the purposes of the CRA.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

Members of the board of directors are kept informed about CRA, as they review and discuss CRA related activities during the board meeting. During the evaluation period, MCB's compliance team conducted a CRA self-assessment as of June 30, 2020, and the results were discussed during the board meeting.

2. Discrimination and other illegal practices

- *Any practices intended to discourage applications for types of credit set forth in the banking institution's CRA Public File.*

DFS examiners did not note practices by MCB intended to discourage applications for the types of credit offered by MCB.

- *Evidence of prohibited discriminatory or other illegal credit practices.*

DFS CRA examiners did not note evidence of prohibited discriminatory or other illegal practices.

3. Process Factors

- *Activities conducted by the banking institution to ascertain the credit needs of its community, including the extent of the banking institution's efforts to communicate with members of its community regarding the credit services being provided by the banking institution.*

MCB management engages with community groups, business groups, and local officials to ascertain the credit needs of its community, including the needs of LMI individuals, families and geographies within the Bank's assessment area. MCB also participates in symposiums and events with community development organizations.

- *The extent of the banking institution's marketing and special credit-related programs to make members of the community aware of the credit services offered by the banking institution*

MCB does not make use of any type of advertising.

- *Action Taken in Response to Written Complaints with Respect to CRA*

Neither MCB nor DFS received any written complaints regarding MCB's CRA performance during the evaluation period.

4. Other factors that in the judgment of the Superintendent bear upon the extent to which MCB is helping to meet the credit needs of its entire community

DFS examiners noted no other factors.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

V - GLOSSARY

Aggregate Lending

“Aggregate lending” means the number of loans originated and purchased by all reporting lenders in specified categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the assessment area.

Banking Development District (“BDD”) Program

The BDD Program is a program designed to encourage the establishment of bank branches in areas across New York State where there is a demonstrated need for banking services, in recognition of the fact that banks can play an important role in promoting individual wealth, community development, and revitalization. Among others, the BDD Program seeks to reduce the number of unbanked and underbanked New Yorkers and enhance access to credit for consumers and small businesses. More information about the program, may be found at <https://www.dfs.ny.gov> and search for the BDD Program.

Community Development

“Community development” means:

- Affordable housing (including multifamily housing) for LMI individuals;
- Community services targeted to LMI individuals;
- Activities that promote economic development by financing business or farms that meet the size eligibility standards of the United States Small Business Administration (“SBA”) Development Company or Small Business Investment Company programs, or have gross annual incomes of \$1 million or less;
- Activities that revitalize or stabilize LMI geographies, designated disaster areas, or distressed or underserved metropolitan middle-income geographies designated by the Board of Governors of the federal Reserve System, FDIC and the Office of Comptroller of the Currency; and
- Activities that seek to prevent defaults and/or foreclosures in loans included in the first and third bullet points above.

Community Development Loan

“Community development loan” means a loan that has its *primary purpose* community development. This includes but is not limited to loans to:

- Borrowers for affordable housing rehabilitation and construction, including construction and permanent financing for multifamily rental property serving LMI persons;
- Nonprofit organizations serving primarily LMI or other community development needs;
- Borrowers to construct or rehabilitate community facilities that are located in LMI areas or that primarily serve LMI individuals;
- Financial intermediaries including community development financial institutions, community development corporations, minority- and women-owned financial institutions, community

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

- loan funds or pools, micro-finance institutions, and low-income or community development credit unions that primarily lend or facilitate lending to promote community development;
- Local, state and tribal governments for community development activities; and
- Borrowers to finance environmental clean-up or redevelopment of an industrial site as part of an effort to revitalize the LMI community in which the property is located.

Community Development Service

“Community development service” means a service that has community development as its *primary purpose*, is related to the provision of financial services, and has not been considered in the evaluation of the banking institution's retail banking services. This includes but is not limited to:

- Providing technical assistance on financial matters to nonprofit, tribal or government organizations serving LMI housing or economic revitalization and development needs;
- Providing technical assistance on financial matters to small businesses or community development organizations;
- Lending employees to provide financial services for organizations facilitating affordable housing construction and rehabilitation or development of affordable housing;
- Providing credit counseling, home buyers and home maintenance counseling, financial planning or other financial services education to promote community development and affordable housing;
- Establishing school savings programs for LMI individuals;
- Providing seminars for LMI persons on banking and bank account record-keeping;
- Making ATM “Training Machines” available for extended periods at LMI community sites or at community facilities that serve LMI individuals; and
- Technical assistance activities to community development organizations such as:
 - ❖ Serving on a loan review committee;
 - ❖ Developing loan application and underwriting standards;
 - ❖ Developing loan processing systems;
 - ❖ Developing secondary market vehicles or programs;
 - ❖ Assisting in marketing financial services, including the development of advertising and promotions, publications, workshops and conferences;
 - ❖ Furnishing financial services training for staff and management;
 - ❖ Contributing accounting/bookkeeping services; and
 - ❖ Assisting in fund raising, including soliciting or arranging investments.

Community Development Financial Institution (“CDFI”)

A CDFI is a financial institution that provides credit and financial services to underserved markets and populations and has a primary mission of community development, serves a target market, is a financing entity, provides development services, remains accountable to its community, and is a non-governmental entity. CDFIs are certified as such by United States Treasury Department’s CDFI Fund.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

Fair Market Rents (“FMRs”)

Fair Market Rents are published and developed annually by the US Department of Housing and Urban Development (“HUD”) and used to determine rent payments for affordable housing projects such as Section 8 contracts in defined metropolitan statistical areas (“MSAs”) nationwide. For easy reference of annual FMRs in New York MSAs or counties, go to www.huduser.gov/portal/datasets/fmr.html

Geography

“Geography” means a census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (“HMDA”)

The Home Mortgage Disclosure Act, enacted by Congress in 1975, and subsequently amended, requires institutions to annually report data about applications for residential (including multifamily) financing.

Income Level

The income level for borrowers is based on household or family income. A geography’s income is categorized by median family income for the geography. In both cases, the income is compared to the Metropolitan Statistical Area (“MSA”) or statewide nonmetropolitan median income.

Income level of individual or geography	% of the area median income
Low-income	Less than 50
Moderate-income	At least 50 and less than 80
Middle-income	At least 80 and less than 120
Upper-income	120 or more

LMI Geographies

“LMI geographies” means those census tracts or block numbering areas where, according to the most current U.S. Census, the median family income is less than 80% of the area median family income. In the case of tracted areas that are part of a MSA or Primary Metropolitan Statistical Area (“PMSA”), this would relate to the median family income for the MSA or PMSA in which the tracts are located. In the case of Block Numbering Areas (“BNAs”) and tracted areas that are not part of a MSA or PMSA, the area median family income would be the statewide non-metropolitan median family income.

LMI Borrowers

“LMI borrowers” means borrowers whose income, as reported on the loan application which the lender relied upon in making the credit decision, is less than 80% of the area median family income. In cases where the residential property is located in a MSA or PMSA, this would relate to the median family income for that MSA or PMSA. Otherwise, the area median family income

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

would be the statewide non-metropolitan median family income. In all instances, the area median family incomes used to measure borrower income levels are updated annually by the Federal Financial Institutions Examination Council (“FFIEC”).

LMI Individuals/Persons

“LMI individuals” or “LMI persons” means individuals or persons whose income is less than 80% of the area median family income. In the case where the individual resides in a MSA or PMSA, this would relate to the median family income for that MSA or PMSA. Otherwise, the area median family income would be the statewide non-metropolitan median family income. In all instances, the area median family incomes used to measure individual income levels are updated annually by the FFIEC.

LMI Penetration Rate

“LMI penetration rate” means the percentage of a bank’s total loans (for a particular product) that was extended to LMI geographies or borrowers. For example, if a bank made 20 out of a total of 100 loans in LMI geographies or to LMI borrowers, the penetration rate would be 20%.

Low-Income Housing Tax Credit (“LIHTC”)

LIHTC were created under the Tax Reform Act of 1986, that provides incentives to invest in projects for the utilization of private equity in the development of affordable housing aimed at low-income Americans. The tax credits provide a dollar-for-dollar reduction in a taxpayer’s federal income tax. It is more commonly attractive to corporations since the passive loss rules and similar tax changes greatly reduced the value of tax credits and deductions to individual taxpayers.

Minority Depository Institutions (“MDIs”)

An MDI is defined as a federal insured depository institution for which (1) 51 percent or more of the voting stock is owned by minority individuals; or (2) a majority of the board of directors is minority and the community that the institution serves is predominantly minority. For more of MDIs, go to FDIC.gov (Minority Depository Institutions Program) including list of MDIs.

New Markets Tax Credit (“NMTC”)

The NMTC Program was established by Congress in December 2000 to stimulate economic and community development and job creation in low-income communities. It permits taxpayers to receive a credit against federal income taxes for making qualified equity investments in Community Development Entities (“CDEs”). The credit provided to the investor totals 39% of the cost of the investment and is claimed over a 7-year period. CDEs must use substantially all of the taxpayer’s investments to make qualified investments in low-income communities. The Fund is administered by the CDFI Fund, an agency of the United States Department of the Treasury.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

Paycheck Protection Program (“PPP”) Loans

The Coronavirus Aid, Relief, and Economic Security Act (the “CARES Act”) temporarily permits the U.S. Small Business Administration (“SBA”) to guarantee 100% of 7(a) loans under a new program titled the “Paycheck Protection Program”. The intent of the PPP is to help small business cover payroll costs providing for forgiveness of up to the full principal of qualifying loans guaranteed under the PPP subject to certain rules including how much or percentage of the loan proceeds a borrower spends on payroll costs. A small business owner can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Any amount of the PPP loan that is not forgiven shall be repaid over a 5-year term at a fixed interest rate of 1%. The program officially ended May 31, 2021.

Qualified Investment

“Qualified investment” means a lawful investment, deposit, membership share or grant that has community development as its *primary purpose*. This includes but is not limited to investments, deposits, membership shares or grants in or to:

- Financial intermediaries (including community development financial institutions, community development corporations, minority- and women-owned financial institutions, community loan funds, micro-finance institutions and low-income or community development credit unions) that primarily lend or facilitate lending in LMI areas or to LMI individuals in order to promote community development;
- Organizations engaged in affordable housing rehabilitation and construction;
- Organizations, including, for example, small business investment corporations that promote economic development by financing small businesses;
- Facilities that promote community development in LMI areas or LMI individuals, such as youth programs, homeless centers, soup kitchens, health care facilities, battered women’s centers, and alcohol and drug recovery centers;
- Projects eligible for low-income housing tax credits;
- State and municipal obligations, such as revenue bonds that specifically support affordable housing or other community development needs;
- Organizations serving LMI housing or other community development needs, such as counseling for credit, home ownership, home maintenance, and other financial services education; and
- Organizations supporting activities essential to the capacity of LMI individuals or geographies to utilize credit to sustain economic development, such as day care operations and job training programs that facilitate access to permanent jobs.

Small Business Loan

A small business loan is a loan in the amount of less than or equal to \$1 million.

Public Comments

At its discretion, a bank may include any comments, complaints, and voiced concerns from the public that were received in the current and two prior calendar years. As of publishing, Metropolitan Commercial Bank did not receive any public comments during this timeframe.

MCB Branch Openings and Closings (2023 - 2025)

2023-2025

[illegible][illegible][illegible]

Banking Centers, Hours, Service Channels and Census Tract

Park Avenue Banking Center				ATMs		Census Tract	
Address	Phone	Hours		Full Service	Cash Only	Type	Tract Code
99 Park Avenue York, NY 10016	212-365-6700	Monday	8:30AM - 5:00PM	2	1	Upper	0080.00
		Tuesday	8:30AM - 5:00PM				
		Wednesday	8:30AM - 5:00PM				
		Thursday	8:30AM - 5:00PM				
		Friday	8:30AM - 5:00PM				
46th Street Banking Center - Diamond District				ATMs		Census Tract	
Address	Phone	Hours		Full Service	Cash Only	Type	Tract Code
16 W. 46th Street New York, NY 10036	212-938-0770	Monday	8:30AM - 4:30PM	2	1	Unknown	0096.00
		Tuesday	8:30AM - 4:30PM				
		Wednesday	8:30AM - 4:30PM				
		Thursday	8:30AM - 6:00PM				
		Friday	8:30AM - 4:30PM				
		Saturday	By Appt				
Broadway Banking Center - Garment District*				ATMs		Census Tract	
Address	Phone	Hours		Full Service	Cash Only	Type	Tract Code
1431 Broadway New York, NY 10018	212-643-6981	Monday	8:30AM - 6:00PM	2	1	Unknown	0113.00
		Tuesday	8:30AM - 4:30PM				
		Wednesday	8:30AM - 4:30PM				
		Thursday	8:30AM - 4:30PM				
		Friday	8:30AM - 4:30PM				
Boro Park Banking Center				ATMs		Census Tract	
Address	Phone	Hours		Full Service	Cash Only	Type	Tract Code
5101 13th Avenue Brooklyn, NY 11219	718-851-2105	Monday	8:30AM-5:00PM	2	1	Low	0236.00
		Tuesday	8:30AM-5:00PM				
		Wednesday	8:30AM-5:00PM				
		Thursday	8:30AM-6:00PM				
		Friday	8:30AM-4:00PM				
		Sunday	10:00AM-2:00PM**				
Great Neck Banking Center				ATMs		Census Tract	
Address	Phone	Hours		Full Service	Cash Only	Type	Tract Code
111 Great Neck Road Great Neck, NY 11021	516-441-5232	Monday	8:30AM-5:00PM	3	0	Middle	3007.00
		Tuesday	8:30AM-5:00PM				
		Wednesday	8:30AM-5:00PM	This Location has a Drive-Up Facility			
		Thursday	8:30AM-5:00PM				
		Friday	8:30AM-5:00PM				

		Saturday	By Appt				
Upper East Side Banking Center				ATMs		Census Tract	
Address	Phone	Hours		Full Service	Cash Only	Type	Tract Code
1270 Lexington Avenue New York, NY 10028	646-930-3386	Monday	8:30AM-4:30PM	1	1	Upper	0148.01
		Tuesday	8:30AM-4:30PM				
		Wednesday	8:30AM-4:30PM				
		Thursday	8:30AM-4:30PM				
		Friday	8:30AM-4:30PM				
		Saturday	By Appt Only				

***Note:** The former 1359 Broadway Branch will officially relocate to 1431 Broadway in the Fall of 2022; branch personnel are temporarily operating out of 99 Park Ave and 16 West 46th Street. Longer hours have been temporarily established at the Park Avenue branch on Mondays and Wednesdays to accommodate clients from the Broadway Banking Center as detailed on the MCB website. Hours will be adjusted accordingly once the relocated branch is operational.

**** Note:** No Sunday hours from July 1 through August 31st at Boro Park Banking Center.

METROPOLITAN COMMERCIAL BANK
Products and Services
2022

Personal Banking

- | | |
|------------------------|--|
| <i>Savings</i> | <ul style="list-style-type: none">· Certificates of Deposit· Money Market Accounts· Ultra Insured Money Market Accounts· Statement Savings Accounts |
| <i>Checking</i> | <ul style="list-style-type: none">· Personal Checking· Basic Checking· NOW Checking |
| <i>Services</i> | <ul style="list-style-type: none">· Online Banking with Bill Payment· Mobile Banking· e-Statements with Check Images· Account Alerts· Debit Cards· Direct Deposit· Wire Services· Telephone Banking |

Business Banking

- | | |
|------------------------|--|
| <i>Savings</i> | <ul style="list-style-type: none">· Certificates of Deposit· Money Market Accounts· Ultra Insured Money Market Accounts· Statement Savings Accounts· Attorney Escrow Accounts· Tenant Lease Security Accounts |
| <i>Checking</i> | <ul style="list-style-type: none">· Essential Checking· Enhanced Checking· Platinum Checking· Business NOW Checking· IOLA Accounts |
| <i>Services</i> | <ul style="list-style-type: none">· Online Banking with Bill Payment· Mobile Banking· e-Statements with Check Images· Merchant Services· Resident Healthcare |

- Remote Deposit
- ACH Origination
- Wire Services
- Positive Pay

Commercial Lending

Real Estate

- Acquisition Loans
- Renovation Loans
- Owner Occupied
- Leasehold Mortgages
- Construction Loans
- Investment Properties

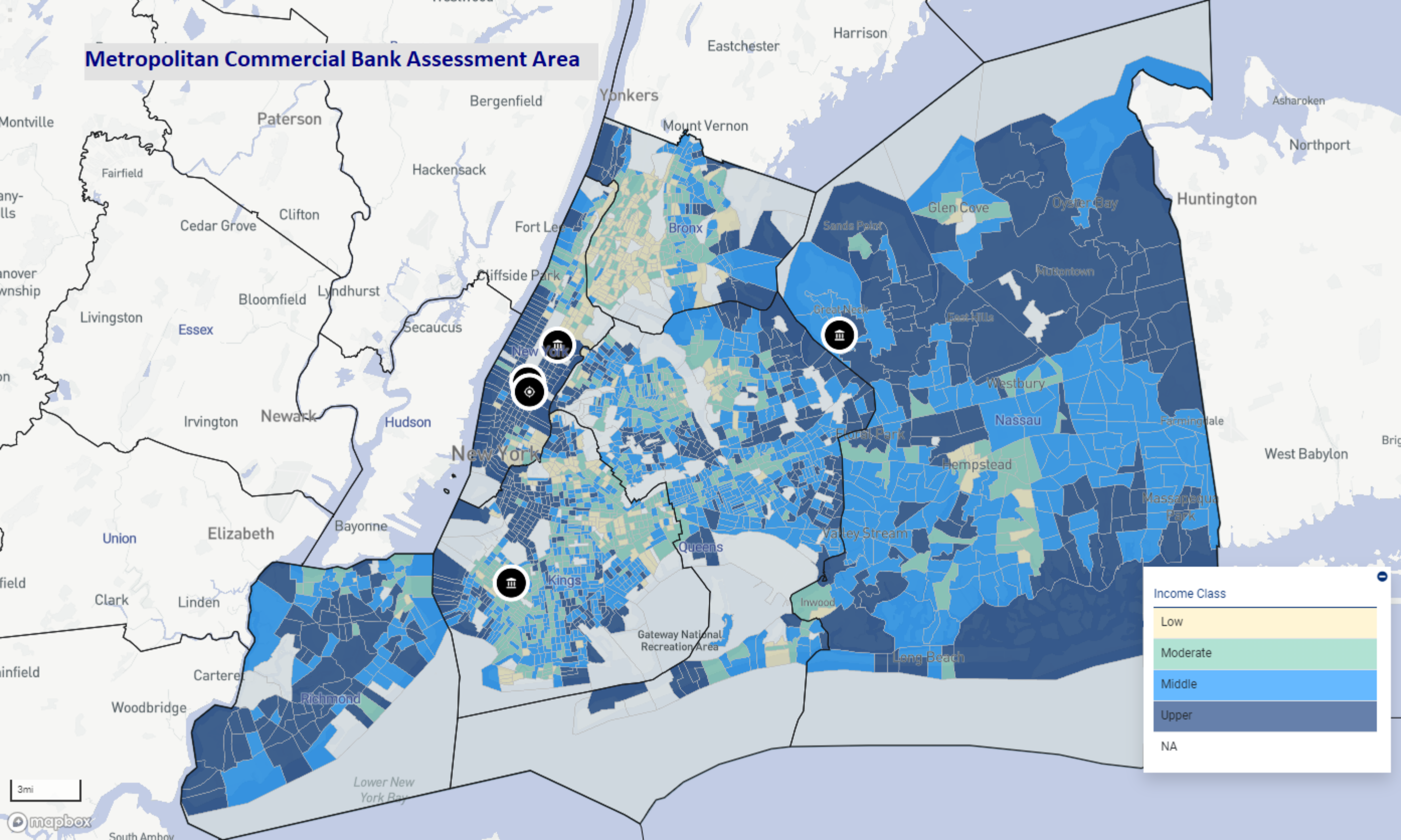
Commercial and Industrial Lending

- Working Capital
- Equipment Financing
- Accounts Receivable Financing
- Term Loans
- Trade Services

Online Services

- Business Online Banking with Bill Payment
- Consumer Online Banking with Bill Payment
- Resident Healthcare
- Remote Deposit
- ACH Origination
- Wire Transfer
- Mobile Banking

Metropolitan Commercial Bank Assessment Area



TRACTS DEMOGRAPHICS REPORT

Institution: METROPOLITAN COMMERCIAL BANK Assessment Set: 2025 AA (2025)

State	State Name	County	County Name	Census Tract	MSA/MD	MSA/MD Name	Place	MSA/MD MFI	LMI	MMCT
36	NEW YORK	005	BRONX COUNTY	0001.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	NA	Y
36	NEW YORK	005	BRONX COUNTY	0002.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MIDDLE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0004.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MIDDLE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0016.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0019.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MIDDLE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0019.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0019.03	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	NA	Y
36	NEW YORK	005	BRONX COUNTY	0019.04	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	NA	X
36	NEW YORK	005	BRONX COUNTY	0020.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0020.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0023.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0024.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	NA	Y
36	NEW YORK	005	BRONX COUNTY	0025.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0027.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0027.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0028.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0031.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0033.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0035.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0037.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0038.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	NA	Y
36	NEW YORK	005	BRONX COUNTY	0039.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0040.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MIDDLE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0041.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0042.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MIDDLE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0043.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	Y

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

36	NEW YORK	047	KINGS COUNTY	1208.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1208.03	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	NA	Y
36	NEW YORK	047	KINGS COUNTY	1210.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1214.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1220.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1237.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	N
36	NEW YORK	047	KINGS COUNTY	1502.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	1522.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	UPPER INCOME	Y
36	NEW YORK	047	KINGS COUNTY	9901.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ		\$101,900	NA	X
36	NEW YORK	059	NASSAU COUNTY	3001.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	KINGS POINT VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3003.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GREAT NECK VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3004.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GREAT NECK VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3005.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GREAT NECK ESTATES VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3006.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GREAT NECK GARDENS CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3007.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GREAT NECK PLAZA VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3008.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	UNIVERSITY GARDENS CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3009.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LAKE SUCCESS VILLAGE, NY	\$156,200	UPPER INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3009.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH HILLS VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3010.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PORT WASHINGTON CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3011.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MANORHAVEN VILLAGE, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3011.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PORT WASHINGTON CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3012.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BAXTER ESTATES VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3013.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PORT WASHINGTON CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3014.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PORT WASHINGTON CDP, NY	\$156,200	UPPER INCOME	N

36	NEW YORK	059	NASSAU COUNTY	3015.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PLANDOME VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3016.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FLOWER HILL VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3017.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MUNSEY PARK VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3018.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MANHASSET CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3019.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MANHASSET CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3020.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLENWOOD LANDING CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3021.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	EAST HILLS VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3021.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	EAST HILLS VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3022.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ROSLYN VILLAGE, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3023.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SEARINGTOWN CDP, NY	\$156,200	UPPER INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3024.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ALBERTSON CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3025.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ROSLYN HEIGHTS CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3025.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	OLD WESTBURY VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3026.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FLORAL PARK VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3027.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH NEW HYDE PARK CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3028.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH NEW HYDE PARK CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3029.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH NEW HYDE PARK CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3030.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NEW HYDE PARK VILLAGE, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3031.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MANHASSET HILLS CDP, NY	\$156,200	UPPER INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3031.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HERRICKS CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3032.03	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GARDEN CITY PARK CDP, NY	\$156,200	UPPER INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3032.04	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GARDEN CITY PARK CDP, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3033.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WILLISTON PARK VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3033.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WILLISTON PARK VILLAGE, NY	\$156,200	MIDDLE INCOME	N

36	NEW YORK	059	NASSAU COUNTY	3034.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	EAST WILLISTON VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3035.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MINEOLA VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3036.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GARDEN CITY VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3037.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MINEOLA VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3038.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	CARLE PLACE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3039.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NEW CASSEL CDP, NY	\$156,200	UPPER INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3040.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WESTBURY VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3040.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WESTBURY VILLAGE, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3041.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WESTBURY VILLAGE, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3042.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NEW CASSEL CDP, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3042.03	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NEW CASSEL CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3042.04	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NEW CASSEL CDP, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4043.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BELLEROSE VILLAGE, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4044.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FLORAL PARK VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4045.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FLORAL PARK VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4046.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FLORAL PARK VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4047.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NEW HYDE PARK VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4048.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ELMONT CDP, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4049.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ELMONT CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4049.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ELMONT CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4050.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ELMONT CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4051.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ELMONT CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4052.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ELMONT CDP, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4053.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FRANKLIN SQUARE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4053.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FRANKLIN SQUARE CDP, NY	\$156,200	MODERATE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4054.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FRANKLIN SQUARE CDP, NY	\$156,200	MIDDLE INCOME	Y

36	NEW YORK	059	NASSAU COUNTY	4055.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FRANKLIN SQUARE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4056.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FRANKLIN SQUARE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4057.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FRANKLIN SQUARE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4058.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GARDEN CITY SOUTH CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4059.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WEST HEMPSTEAD CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4060.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WEST HEMPSTEAD CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4060.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WEST HEMPSTEAD CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4061.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WEST HEMPSTEAD CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4062.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WEST HEMPSTEAD CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4062.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LAKEVIEW CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4063.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GARDEN CITY VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4064.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GARDEN CITY VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4065.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GARDEN CITY VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4066.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GARDEN CITY VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4067.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4067.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$156,200	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4068.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$156,200	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4068.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$156,200	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4069.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4070.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$156,200	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4071.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4071.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4072.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$156,200	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4072.03	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4072.04	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$156,200	MODERATE INCOME	Y

[illegible]

36	NEW YORK	059	NASSAU COUNTY	4096.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH WANTAGH CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4097.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH WANTAGH CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4098.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH VALLEY STREAM CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4099.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH VALLEY STREAM CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4100.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH VALLEY STREAM CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4101.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MALVERNE VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4102.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MALVERNE VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4103.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	VALLEY STREAM VILLAGE, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4104.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	VALLEY STREAM VILLAGE, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4105.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	VALLEY STREAM VILLAGE, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4106.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	VALLEY STREAM VILLAGE, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4107.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	VALLEY STREAM VILLAGE, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4108.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	VALLEY STREAM VILLAGE, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4109.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SOUTH VALLEY STREAM CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4110.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	INWOOD CDP, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4111.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	INWOOD CDP, NY	\$156,200	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4112.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	CEDARHURST VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4113.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WOODMERE CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4113.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WOODMERE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4114.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WOODMERE CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4115.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEWLETT BAY PARK VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4116.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LAWRENCE VILLAGE, NY	\$156,200	UPPER INCOME	N

36	NEW YORK	059	NASSAU COUNTY	4117.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEWLETT CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4118.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LYNBROOK VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4119.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LYNBROOK VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4119.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LYNBROOK VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4120.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LYNBROOK VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4121.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	EAST ROCKAWAY VILLAGE, NY	\$156,200	MODERATE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4122.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BAY PARK CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4123.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ROCKVILLE CENTRE VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4123.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ROCKVILLE CENTRE VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4124.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ROCKVILLE CENTRE VILLAGE, NY	\$156,200	MODERATE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4125.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ROCKVILLE CENTRE VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4126.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ROCKVILLE CENTRE VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4127.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ROCKVILLE CENTRE VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4128.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SOUTH HEMPSTEAD CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4129.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BALDWIN CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4130.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	OCEANSIDE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4130.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	OCEANSIDE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4131.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	OCEANSIDE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4132.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	OCEANSIDE CDP, NY	\$156,200	MODERATE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4133.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	OCEANSIDE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4134.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	OCEANSIDE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4135.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BALDWIN CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4136.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BALDWIN CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4137.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BALDWIN CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4138.03	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BALDWIN CDP, NY	\$156,200	MIDDLE INCOME	Y

36	NEW YORK	059	NASSAU COUNTY	4138.04	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BALDWIN CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4139.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ROOSEVELT CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4140.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ROOSEVELT CDP, NY	\$156,200	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4140.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ROOSEVELT CDP, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4141.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FREEPORT VILLAGE, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4142.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FREEPORT VILLAGE, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4142.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FREEPORT VILLAGE, NY	\$156,200	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4143.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FREEPORT VILLAGE, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4143.03	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FREEPORT VILLAGE, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4143.04	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FREEPORT VILLAGE, NY	\$156,200	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4144.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FREEPORT VILLAGE, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4145.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FREEPORT VILLAGE, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4145.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FREEPORT VILLAGE, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4146.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH MERRICK CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4147.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH MERRICK CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4148.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH BELLMORE CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4149.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH BELLMORE CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4150.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MERRICK CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4151.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MERRICK CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4151.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MERRICK CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4152.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MERRICK CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4152.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MERRICK CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4153.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BELLMORE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4154.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BELLMORE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4154.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BELLMORE CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4155.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH WANTAGH CDP, NY	\$156,200	UPPER INCOME	N

36	NEW YORK	059	NASSAU COUNTY	4156.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WANTAGH CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4157.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WANTAGH CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4158.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WANTAGH CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4160.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SEAFORD CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4161.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SEAFORD CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4162.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BARNUM ISLAND CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4162.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ISLAND PARK VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4163.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ATLANTIC BEACH VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4164.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LONG BEACH CITY, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4164.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LONG BEACH CITY, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4165.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LONG BEACH CITY, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4166.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LONG BEACH CITY, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4167.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LONG BEACH CITY, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4167.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LONG BEACH CITY, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4168.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LONG BEACH CITY, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4168.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LONG BEACH CITY, NY	\$156,200	MODERATE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4169.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LIDO BEACH CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5170.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5171.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$156,200	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5171.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5172.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$156,200	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5172.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$156,200	NA	Y
36	NEW YORK	059	NASSAU COUNTY	5173.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5173.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$156,200	MODERATE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5174.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SEA CLIFF VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5175.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLENWOOD LANDING CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5176.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN HEAD CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5177.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GREENVALE CDP, NY	\$156,200	UPPER INCOME	N

36	NEW YORK	059	NASSAU COUNTY	5177.05	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BROOKVILLE VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5178.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LATTINGTOWN VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5178.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LOCUST VALLEY CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5179.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BAYVILLE VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5179.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BAYVILLE VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5180.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	OYSTER BAY CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5181.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	EAST NORWICH CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5182.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	COVE NECK VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5182.03	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WOODBURY CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5182.04	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WOODBURY CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5183.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SYOSSET CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5184.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SYOSSET CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5185.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	JERICHO CDP, NY	\$156,200	UPPER INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5185.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	JERICHO CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5186.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	JERICHO CDP, NY	\$156,200	UPPER INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5187.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SYOSSET CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5188.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SYOSSET CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5189.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HICKSVILLE CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5190.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HICKSVILLE CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5191.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HICKSVILLE CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5192.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HICKSVILLE CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5193.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HICKSVILLE CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5194.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HICKSVILLE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5195.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HICKSVILLE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5196.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PLAINVIEW CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5196.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PLAINVIEW CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5197.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PLAINVIEW CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5197.03	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PLAINVIEW CDP, NY	\$156,200	UPPER INCOME	N

36	NEW YORK	059	NASSAU COUNTY	5197.04	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PLAINVIEW CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5198.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PLAINVIEW CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5198.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PLAINVIEW CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5199.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BETHPAGE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5200.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BETHPAGE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5200.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BETHPAGE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5201.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	OLD BETHPAGE CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5202.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PLAINEDGE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5203.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PLAINEDGE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5204.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FARMINGDALE VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5204.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FARMINGDALE VILLAGE, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5205.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SOUTH FARMINGDALE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5205.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SOUTH FARMINGDALE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5206.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SOUTH FARMINGDALE CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5207.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH MASSAPEQUA CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5208.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH MASSAPEQUA CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5209.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH MASSAPEQUA CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5210.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH MASSAPEQUA CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5211.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MASSAPEQUA CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5212.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MASSAPEQUA CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5213.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MASSAPEQUA CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5213.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MASSAPEQUA CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5214.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MASSAPEQUA CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5215.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MASSAPEQUA PARK VILLAGE, NY	\$156,200	MIDDLE INCOME	N

36	NEW YORK	059	NASSAU COUNTY	5216.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MASSAPEQUA PARK VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5216.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MASSAPEQUA PARK VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5217.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MASSAPEQUA PARK VILLAGE, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5218.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	EAST MASSAPEQUA CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5218.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	EAST MASSAPEQUA CDP, NY	\$156,200	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5219.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	EAST MASSAPEQUA CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5220.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	EAST MASSAPEQUA CDP, NY	\$156,200	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5227.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SEAFORD CDP, NY	\$156,200	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	9801.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GARDEN CITY VILLAGE, NY	\$156,200	NA	N
36	NEW YORK	059	NASSAU COUNTY	9811.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BROOKVILLE VILLAGE, NY	\$156,200	NA	N
36	NEW YORK	059	NASSAU COUNTY	9821.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	OLD WESTBURY VILLAGE, NY	\$156,200	NA	Y
36	NEW YORK	059	NASSAU COUNTY	9901.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY		\$156,200	NA	X
36	NEW YORK	059	NASSAU COUNTY	9902.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY		\$156,200	NA	X
36	NEW YORK	059	NASSAU COUNTY	9903.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY		\$156,200	NA	X
36	NEW YORK	059	NASSAU COUNTY	9903.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY		\$156,200	NA	X
36	NEW YORK	059	NASSAU COUNTY	9904.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY		\$156,200	NA	X
36	NEW YORK	061	NEW YORK COUNTY	0001.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	NA	X
36	NEW YORK	061	NEW YORK COUNTY	0002.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0002.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MODERATE INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0005.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	NA	Y
36	NEW YORK	061	NEW YORK COUNTY	0006.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0007.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	UPPER INCOME	N
36	NEW YORK	061	NEW YORK COUNTY	0008.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	LOW INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0009.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	UPPER INCOME	N
36	NEW YORK	061	NEW YORK COUNTY	0010.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	UPPER INCOME	N

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

36	NEW YORK	085	RICHMOND COUNTY	0244.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	UPPER INCOME	N
36	NEW YORK	085	RICHMOND COUNTY	0247.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MIDDLE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0248.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	UPPER INCOME	N
36	NEW YORK	085	RICHMOND COUNTY	0251.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	UPPER INCOME	N
36	NEW YORK	085	RICHMOND COUNTY	0273.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	UPPER INCOME	N
36	NEW YORK	085	RICHMOND COUNTY	0273.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MIDDLE INCOME	N
36	NEW YORK	085	RICHMOND COUNTY	0277.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MIDDLE INCOME	N
36	NEW YORK	085	RICHMOND COUNTY	0277.04	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MIDDLE INCOME	N
36	NEW YORK	085	RICHMOND COUNTY	0277.05	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	UPPER INCOME	N
36	NEW YORK	085	RICHMOND COUNTY	0277.06	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	UPPER INCOME	N
36	NEW YORK	085	RICHMOND COUNTY	0279.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	UPPER INCOME	N
36	NEW YORK	085	RICHMOND COUNTY	0291.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MIDDLE INCOME	N
36	NEW YORK	085	RICHMOND COUNTY	0291.04	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	UPPER INCOME	N
36	NEW YORK	085	RICHMOND COUNTY	0291.05	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	UPPER INCOME	N
36	NEW YORK	085	RICHMOND COUNTY	0291.06	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	UPPER INCOME	N
36	NEW YORK	085	RICHMOND COUNTY	0303.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MIDDLE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0303.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MIDDLE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0319.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MODERATE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0319.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	MIDDLE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0323.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$101,900	UPPER INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	9901.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ		\$101,900	NA	X

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2024 FFIEC/ACS-1 Updates, 2025 Dun & Bradstreet (As of 01/21/2025). Bus

Products and Services 2025

Personal Banking

Savings

Certificates of Deposit
Money Market Accounts
Ultra Insured Money Market Accounts
Statement Savings Accounts
High Yield Savings Accounts

Checking

Personal Checking
Basic Checking
NOW Checking

Services

Online Banking with Bill Payment
Mobile Banking
e-Statements with Check Images
Account Alerts
Debit Cards
Direct Deposit
Wire Services
Telephone Banking
Person to Person Transfer
Mobile Deposit

Business Banking

Savings

Certificates of Deposit
Money Market Accounts
Ultra Insured Money Market Accounts
Statement Savings Accounts
Attorney Escrow Accounts
Tenant Lease Security Accounts

Checking

Essential Checking
Enhanced Checking
Platinum Checking
Business NOW Checking
IOLA Accounts

Services

Online Banking with Bill Payment
Mobile Banking

e-Statements with Check Images
Merchant Services
Resident Healthcare
Remote Deposit
ACH Origination
Wire Services
Positive Pay
Mobile Deposit
Lockbox

Commercial Lending

Real Estate

Acquisition Loans
Renovation Loans
Owner Occupied
Leasehold Mortgages
Construction Loans
Investment Properties

Commercial and Industrial Lending

Working Capital
Equipment Financing
Accounts Receivable Financing
Term Loans
Trade Services

Online Services

Business Online Banking with Bill Payment
Consumer Online Banking with Bill Payment
Resident Healthcare
Remote Deposit
ACH Origination
Wire Transfer
Mobile Banking

Schedule of Terms and Charges

Effective October 28, 2024

Stop Payment	\$ 25.00
Deposit Item Returned	\$ 10.00
Bank Check	\$ 10.00
Wire Transfer Remitted: Domestic	\$ 35.00
Foreign	\$ 45.00
Wire Transfer Received:	\$ 10.00
Clean Collection: Sent	\$ 50.00*
Received	\$ 35.00
USD Checks on Canada (Minimum)	\$ 25.00*
Documentary Collection	\$ 125.00
Copy of Statement	\$ 10.00
Copy of Check	\$ 10.00
Processing of Legal Documents/Levy (Minimum)	\$ 150.00
Research Fee/Per Hour plus any Attorney and Court Costs	\$ 100.00
Audit Confirmation	\$ 30.00
Certificate of Balance	\$ 25.00
Investigation/Research (Minimum)	\$ 50.00
Signature Verification	\$ 10.00
ATM/Debit Card Replacement	\$ 10.00
ATM/Debit Card Rush Replacement	\$ 25.00
Account Escheatment	\$ 50.00

* These items may also be subject to fees imposed by drawee bank

Please refer to our *Deposit Account* brochure and *Ultra Insured Terms and Conditions* for additional information or ask our staff if you require clarification concerning the fees, restrictions or operation of your account.

Metropolitan Commercial Bank does not charge a fee for using another bank's ATM. ATM surcharge rebates apply to cash withdrawals from both consumer and business checking accounts. Other bank's atm fees will appear on your statement and ATM fees will be rebated at the end of each statement cycle. Metropolitan Commercial Bank makes its best effort to identify those ATM fees eligible for rebate. In the event that you have not received a rebate for a fee you believe is eligible, please contact Customer Service at 800 852-7632. Metropolitan Commercial Bank reserves the right to modify or discontinue the ATM surcharge rebate program at any time.

Metropolitan Commercial Bank®



The **Entrepreneurial** Bank

Corporate Headquarters

99 Park Avenue | 12th Floor | New York, NY 10016

212 659-0600

www.MCBankNY.com

For a complete listing of our Banking Centers, please visit our web site at
www.MCBankNY.com

MB-TCH02-1124

Metropolitan Commercial Bank is a registered
trademark of Metropolitan Commercial Bank.
© 2024 Metropolitan Commercial Bank



Cash Management Offerings
Effective December 30, 2024

Essential Checking Cash Management Services

Information Reporting	Included
Check Images	Included
Internal Transfers	Included
Stop Payments	Included
Bill Pay	Included
E-Statements	Included
Mobile Banking	Included

Enhanced and Platinum Checking Cash Management Services

Information Reporting	Foreign Exchange
Check Images	ACH (including same day ACH)
Internal Transfers	ACH Debit Block
Stop Payments	ACH Positive Pay
Bill Pay	Positive Pay
E-Statements	Lockbox
Mobile Banking	ZBA
Remote Deposit	Commercial Card
Wires – Domestic and International	



Corporate Headquarters
99 Park Avenue | 12th Floor | New York, NY 10016
212 659-0600
www.MCBankNY.com

E-Banking
212 365-6750 9:00 a.m. – 6:00 p.m.
For a complete listing of our Banking Centers, please visit our web site at www.MCBankNY.com

Business Banking
Fee Schedule



Metropolitan Commercial Bank offers a variety of commercial loans:

Real Estate Financing

- Loans secured by commercial property, including owner occupied real estate

Middle Market and Healthcare

A complete range of credit products for mid-sized companies:

- Lines of Credit
- Term Loans
- Equipment Financing.

Trade Services

- Letters of Credit
- Documentary Collection

Let us help you build your business and your wealth.

To learn more contact your Metropolitan Commercial Banker or visit us online at www.MCBankNY.com

Schedule of Terms and Charges

Effective December 30, 2024

Stop Payment	\$ 25.00
Nonsufficient Funds	\$ 35.00
Overdraft	\$ 35.00
Deposit Item Returned	\$ 10.00
FedNow Transfer	\$ 1.50
Wire Transfer Remitted: Domestic	\$ 35.00
Foreign	\$ 45.00
Wire Transfer Received:	\$ 10.00
Clean Collection: Sent	\$ 50.00 ¹
Received	\$ 35.00
USD Checks on Canada (Minimum)	\$ 25.00 ¹
Documentary Collection	\$ 125.00
Copy of Statement/Check	\$ 10.00
Processing of Legal Documents/Levy (Minimum)	\$ 150.00
Processing of Subpoena/Per Hour plus any Attorney and Court Costs	\$ 300.00
Audit Confirmation	\$ 30.00
Certificate of Balance	\$ 25.00
Investigation/Research (Minimum)	\$ 50.00
Per Deposit Item/Check Paid/ACH	\$0.10/0.15/0.30
Cash Deposits	\$1 per \$1000 deposited
Signature Verification	\$ 10.00
ATM/Debit Card Replacement	\$ 10.00
ATM/Debit Card Rush Replacement	\$ 35.00
Letter of Credit	per arrangement
Deposit Coverage Assessment	\$0.16 per \$1,000
Balance Reserve Requirement	5% of Avg Daily Balance

¹ These items may also be subject to fees imposed by drawee bank.

Important Notice Regarding Your Money Market Deposit and Statement Savings Account:

A fee of \$10 will be imposed for each transaction that exceeds the transaction limitation set forth in our *Deposit Account* brochure and *Ultra Insured Terms and Conditions*.

Please refer to our *All about your Business Deposit Accounts* brochure for additional information or ask our staff if you require clarification concerning the fees, restrictions or operation of your account.

We may pay overdrafts for ATM and everyday debit card transactions.

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information and to download the HMDA data, please visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov).

CRA Disclosures

The Bank makes available its CRA Disclosure prepared every year by its regulator. The statement contains information about small business and small farm loans and the population's income levels for each county where the bank operates and has originated loans.

Loans by County

Small Business Loans - Originations

Institution: METROPOLITAN COMMERCIAL BANK

Respondent ID: 0002705895

Agency: FRS - 2

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MANATEE COUNTY (081), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	750	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	150	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	1	750	0	0	0	0
STATE TOTAL	0	0	1	150	1	750	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: METROPOLITAN COMMERCIAL BANK

Respondent ID: 0002705895

Agency: FRS - 2

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (097), IL										
MSA 29404										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0002705895

Small Business Loans - Originations

Agency: FRS - 2

Institution: METROPOLITAN COMMERCIAL BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: METROPOLITAN COMMERCIAL BANK

Respondent ID: 0002705895

Agency: FRS - 2

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OCEAN COUNTY (029), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: METROPOLITAN COMMERCIAL BANK

Respondent ID: 0002705895

Agency: FRS - 2

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (039), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	4	3,000	0	0	0	0
STATE TOTAL	0	0	0	0	4	3,000	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: METROPOLITAN COMMERCIAL BANK

Respondent ID: 0002705895

Agency: FRS - 2

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	483	1	483	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	3	1,868	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	486	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	185	0	0	1	185	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	185	5	2,837	2	668	0	0

Loans by County

Respondent ID: 0002705895

Small Business Loans - Originations

Agency: FRS - 2

Institution: METROPOLITAN COMMERCIAL BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	300	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	895	1	895	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	25	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	3	2,063	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	6	3,758	1	895	0	0

Loans by County

Small Business Loans - Originations

Institution: METROPOLITAN COMMERCIAL BANK

Respondent ID: 0002705895

Agency: FRS - 2

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUEENS COUNTY (081), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	421	1	421	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	421	1	421	0	0
ROCKLAND COUNTY (087), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	585	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	585	0	0	0	0

Loans by County

Respondent ID: 0002705895

Small Business Loans - Originations

Agency: FRS - 2

Institution: METROPOLITAN COMMERCIAL BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (103), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	175	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	1	25	1	185	12	7,016	4	1,984	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	175	1	585	0	0	0	0
STATE TOTAL	1	25	2	360	13	7,601	4	1,984	0	0

Loans by County

Respondent ID: 0002705895

Small Business Loans - Originations

Agency: FRS - 2

Institution: METROPOLITAN COMMERCIAL BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERIE COUNTY (049), PA										
MSA 21500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: METROPOLITAN COMMERCIAL BANK

Respondent ID: 0002705895

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	300	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	300	0	0	0	0
STATE TOTAL	0	0	0	0	1	300	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	25	1	185	12	7,016	4	1,984	0	0
TOTAL OUTSIDE AA	0	0	2	325	9	6,135	0	0	0	0
TOTAL INSIDE & OUTSIDE	1	25	3	510	21	13,151	4	1,984	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: METROPOLITAN COMMERCIAL BANK

Respondent ID: 0002705895
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - KINGS COUNTY (047) - MSA 35614	6	3,022	2	668	0	0
NY - NEW YORK COUNTY (061) - MSA 35614	7	3,783	1	895	0	0
NY - QUEENS COUNTY (081) - MSA 35614	1	421	1	421	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: METROPOLITAN COMMERCIAL

Respondent ID: 0002705895
Agency: FRS - 2

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	83	965,910	0	0
Purchased	0	0	0	0
Total	83	965,910	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

PAGE: 1 OF 14

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

ASSESSMENT AREA - 0001**BRONX COUNTY (005), NY****MSA: 35614****Median Family Income < 10%**

0276.00*

Median Family Income 20-30%

0020.01* 0027.01* 0027.02* 0033.00* 0044.00* 0051.00* 0053.00* 0065.00* 0067.00* 0121.02* 0145.00*

0161.00* 0177.01* 0185.02* 0205.01* 0235.01* 0237.03* 0237.04* 0369.01* 0369.02* 0375.04* 0383.04*

0385.00*

Median Family Income 30-40%

0023.00* 0035.00* 0043.00* 0052.00* 0073.00* 0079.00* 0085.00* 0086.00* 0087.00* 0090.00* 0115.02*

0117.01* 0129.01* 0144.00* 0147.01* 0149.00* 0151.00* 0153.00* 0155.00* 0165.00* 0213.02* 0215.02*

0221.02* 0223.00* 0243.00* 0245.01* 0245.02* 0277.00* 0324.00* 0359.00* 0361.00* 0363.00* 0383.03*

0393.00* 0403.02* 0403.04* 0429.01* 0431.02* 0435.01* 0458.00*

Median Family Income 40-50%

0025.00* 0039.00* 0041.00* 0046.00* 0048.00* 0050.01* 0050.02* 0054.00* 0059.02* 0060.00* 0062.00*

0069.00* 0075.00* 0089.00* 0093.01* 0119.00* 0125.00* 0127.01* 0131.00* 0135.00* 0141.00* 0147.02*

0157.00* 0167.00* 0173.00* 0175.00* 0181.02* 0189.00* 0193.00* 0197.00* 0199.00* 0211.00* 0220.00*

0227.01* 0227.02* 0229.02* 0233.02* 0239.00* 0241.00* 0263.00* 0267.02* 0273.00* 0328.00* 0338.02*

0365.01* 0365.02* 0367.00* 0374.00* 0379.00* 0380.00* 0381.00* 0387.00* 0395.00* 0399.01* 0401.00*

0403.03* 0405.01* 0407.02* 0411.00* 0415.00* 0419.00* 0421.00* 0429.02* 0431.01* 0462.09*

Median Family Income 50-60%

0016.00* 0020.02* 0031.00* 0063.01* 0064.00* 0068.00* 0072.00* 0077.00* 0083.00* 0092.00* 0121.01*

0123.00* 0143.00* 0177.02* 0179.01* 0179.02* 0181.01* 0183.02* 0185.01* 0195.00* 0200.00* 0201.00*

0205.02* 0209.00* 0213.01* 0216.01* 0217.00* 0219.00* 0221.01* 0225.00* 0229.01* 0231.00* 0233.01*

0247.00* 0251.00* 0253.00* 0255.00* 0283.00* 0289.00* 0330.00* 0332.01* 0336.01* 0348.00* 0371.00*

0373.00* 0383.01* 0389.00* 0391.00* 0396.00* 0397.00* 0399.02* 0405.02* 0406.00* 0407.01* 0408.00*

0420.00* 0423.00* 0460.00* 0462.03*

Median Family Income 60-70%

2022 Institution Disclosure Statement - Table 6

PAGE: 2 OF 14

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

0028.00* 0037.00* 0056.00* 0070.00* 0074.00* 0076.00* 0133.00* 0169.00* 0202.00* 0204.00* 0215.01*
0216.02* 0218.00* 0222.00* 0224.01* 0227.03* 0230.00* 0232.00* 0235.02* 0237.02* 0240.00* 0256.00*
0257.00* 0265.00* 0266.02* 0267.01* 0269.00* 0279.00* 0296.00* 0336.02* 0340.00* 0378.00* 0394.00*
0398.00* 0425.00* 0462.05*

Median Family Income 70-80%

0019.02* 0071.00* 0096.00* 0159.00* 0183.01* 0194.00* 0206.01* 0210.02* 0224.04* 0228.00* 0236.00*
0238.00* 0244.00* 0261.00* 0264.00* 0287.00* 0302.01* 0338.01* 0342.00* 0344.00* 0368.00* 0372.00*
0392.00* 0409.00* 0413.00* 0462.08*

Median Family Income 80-90%

0002.00* 0019.01* 0078.00* 0098.00* 0138.00* 0152.00* 0158.00* 0210.01* 0248.00* 0302.02* 0316.00*
0332.02* 0364.00* 0382.00* 0386.00* 0388.00* 0390.00* 0414.00* 0418.00* 0422.00* 0430.00* 0436.00*
0462.07*

Median Family Income 90-100%

0040.01* 0042.00* 0061.00* 0160.00* 0164.00* 0224.03* 0266.01* 0285.00* 0288.00* 0351.00* 0358.00*
0370.00* 0376.00* 0424.00* 0444.00* 0462.04*

Median Family Income 100-110%

0084.00* 0162.00* 0212.00* 0252.00* 0254.00* 0281.00* 0300.00* 0323.00* 0326.00* 0343.00* 0350.00*
0360.00* 0434.00* 0449.02* 0451.01* 0451.02*

Median Family Income 110-120%

0004.00* 0166.00* 0246.00* 0250.00* 0286.00* 0356.00* 0404.00* 0426.00* 0449.01* 0462.06*

Median Family Income >= 120%

0118.00* 0130.00* 0132.00* 0184.00* 0274.01* 0274.02* 0293.01* 0293.02* 0295.00* 0297.00* 0301.00*
0307.01* 0309.00* 0310.00* 0312.00* 0314.00* 0318.00* 0335.00* 0337.00* 0345.00* 0428.00* 0448.00*
0456.00* 0484.01* 0516.01*

Median Family Income Not Known

0001.00* 0019.03* 0019.04* 0024.00* 0038.00* 0063.02* 0093.02* 0110.00* 0117.02* 0163.00* 0171.00*
0249.00* 0284.00* 0319.00* 0334.00* 0435.02* 0435.03* 0442.00* 0484.02* 0504.00* 0516.02*

KINGS COUNTY (047), NY**MSA: 35614****Median Family Income 10-20%**

2022 Institution Disclosure Statement - Table 6

PAGE: 3 OF 14

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

1210.00*

Median Family Income 20-30%

0023.00* 0085.00* 0255.00* 0259.02* 0382.00* 0449.01* 0531.01* 0539.00* 0908.00* 0982.00* 1156.00*

1214.00*

Median Family Income 30-40%

0029.01* 0092.02* 0104.02* 0220.00* 0234.00* 0236.00* 0281.00* 0326.00* 0330.00* 0340.00* 0342.00*

0347.00* 0349.01* 0453.00* 0489.00* 0493.01* 0509.00* 0529.00* 0533.00* 0535.00* 0545.00* 0572.00*

0906.00* 0910.00* 0944.02* 1034.01* 1058.01* 1106.00* 1110.00* 1178.00* 1208.02*

Median Family Income 40-50%

0072.00* 0108.02* 0116.00* 0122.00* 0128.01* 0185.01* 0210.00* 0212.00* 0216.00* 0222.00* 0230.00*

0238.00* 0240.00* 0283.00* 0293.00* 0307.00* 0328.00* 0351.01* 0353.01* 0356.01* 0357.01* 0359.00*

0360.02* 0361.00* 0363.00* 0417.00* 0427.00 0429.00* 0433.00* 0447.00* 0491.00* 0493.02* 0505.00*

0511.00* 0525.00* 0537.00* 0563.02* 0610.03* 0886.00* 0894.00* 0900.00* 0912.00* 0920.00* 1058.04*

1198.00* 1202.00* 1237.00*

Median Family Income 50-60%

0022.00* 0074.00* 0084.00* 0090.02* 0094.01* 0096.00* 0098.00* 0104.01* 0106.01* 0108.01* 0112.00*

0114.00* 0120.00* 0228.00* 0232.00* 0235.00* 0244.00* 0247.00* 0254.00* 0258.00* 0266.00* 0270.00*

0285.02* 0287.00* 0292.00* 0298.00* 0299.00* 0303.00* 0348.00* 0360.01* 0369.00* 0379.00* 0381.00*

0409.00* 0419.00* 0425.00* 0430.00* 0431.00* 0441.00* 0480.00* 0507.00* 0510.02* 0531.02* 0547.00*

0556.00* 0610.04* 0788.01* 0820.00* 0870.00* 0888.00* 0916.00* 0918.00* 0924.00* 1070.01* 1098.00*

1122.00* 1134.00* 1168.00* 1172.02* 1174.00* 1194.00* 1196.00* 1200.00* 1220.00*

Median Family Income 60-70%

0020.00* 0071.00* 0076.00* 0100.00* 0102.00* 0106.02* 0118.00* 0126.00* 0190.00* 0192.00* 0196.00*

0214.00* 0224.00* 0250.00* 0259.01* 0260.00* 0268.00* 0276.00* 0285.01* 0286.00* 0290.00* 0294.00*

0296.00* 0301.00* 0304.00* 0306.00* 0315.00* 0325.00* 0329.00* 0333.00* 0345.00* 0351.02* 0364.00*

0365.01* 0373.00* 0391.00* 0393.00* 0394.00* 0400.00* 0401.00* 0403.00* 0411.00* 0434.00* 0435.00*

0437.00* 0474.00* 0484.00* 0486.00* 0490.00* 0506.00* 0510.01* 0527.00* 0530.00* 0534.00* 0542.00*

0590.00* 0768.00 0788.02* 0790.02* 0794.00* 0810.00* 0862.00* 0868.00* 0872.00* 0884.00* 0890.00*

0896.00* 0902.00* 0922.00* 0932.00* 1120.00* 1124.00* 1150.00* 1152.00* 1160.00* 1176.02* 1182.02*

2022 Institution Disclosure Statement - Table 6

PAGE: 4 OF 14

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

1184.00* 1188.00*

Median Family Income 70-80%

0015.01* 0094.02* 0140.00* 0184.00* 0194.00* 0198.00* 0213.00* 0218.00* 0226.00* 0233.00* 0241.00*
0242.00* 0246.00* 0248.00* 0251.00* 0252.00* 0256.00* 0261.00* 0264.00* 0273.00* 0277.00* 0284.00*
0295.00* 0300.00* 0321.00* 0327.00* 0337.01* 0339.00* 0341.00* 0350.00* 0356.02* 0362.00* 0365.02*
0366.00* 0367.00* 0392.00* 0397.00* 0405.00* 0406.00* 0414.01* 0416.00* 0422.00* 0423.00* 0438.00*
0439.00* 0444.00* 0446.00* 0448.00* 0462.01* 0464.00* 0470.00* 0472.00* 0482.00* 0485.00* 0492.00*
0496.00* 0508.01* 0508.03* 0512.00* 0516.01* 0518.00* 0546.00* 0554.00* 0592.00* 0738.00* 0742.00*
0758.00* 0762.00* 0792.02* 0802.00* 0804.00* 0806.00* 0816.00* 0824.00* 0826.00* 0854.00* 0876.00*
0878.00* 0882.00* 0966.00* 1104.00* 1126.00* 1128.00* 1130.00* 1132.00* 1144.00* 1146.00* 1158.00*
1162.00* 1164.00* 1166.00* 1176.01*

Median Family Income 80-90%

0054.00* 0058.00* 0068.00* 0078.00* 0088.00* 0090.01* 0110.00* 0138.00* 0142.00* 0178.00* 0182.00*
0186.00* 0208.00* 0217.00* 0253.00* 0263.00* 0272.00* 0274.00* 0282.00* 0308.00* 0311.00* 0331.00*
0337.02* 0349.02* 0353.02* 0354.00* 0355.00* 0374.01* 0374.02* 0375.00* 0377.00* 0387.00* 0395.00*
0398.00* 0410.00* 0414.02* 0418.00* 0424.00* 0428.00* 0445.00* 0456.00* 0460.00* 0476.00* 0478.00*
0481.00* 0514.00* 0516.02* 0523.00* 0526.00* 0584.00* 0586.00* 0598.00* 0606.00* 0650.00* 0720.00*
0722.00* 0736.00* 0764.00* 0766.00* 0772.00* 0782.00* 0786.01* 0796.01* 0796.02* 0814.00* 0822.00*
0828.00* 0830.00* 0836.00* 0850.00* 0856.00* 0858.00* 0860.00* 0866.00* 0874.01* 0880.01* 0898.00*
0956.00* 0958.00* 0996.00* 1022.00* 1116.00* 1118.00* 1142.01* 1142.02* 1172.01* 1182.01*

Median Family Income 90-100%

0056.02* 0070.00* 0080.00* 0082.00* 0101.00* 0150.00* 0180.00* 0188.00* 0193.00* 0200.00* 0257.00*
0262.00* 0278.00* 0279.00* 0280.00* 0288.00* 0289.00* 0291.00* 0302.00* 0319.00* 0336.00* 0371.00*
0383.00* 0386.00* 0389.00* 0399.00* 0402.00* 0415.00* 0420.00* 0421.00* 0426.00* 0432.00* 0436.00*
0450.00* 0497.00* 0513.00* 0532.00* 0544.00* 0549.00* 0552.00* 0558.00* 0574.00* 0576.00* 0580.00*
0594.04* 0608.00* 0622.00* 0626.00* 0662.00* 0676.00* 0696.02* 0724.00* 0726.00* 0750.00* 0774.00*
0798.02* 0832.00* 0834.00* 0846.00* 0864.00* 0934.00* 0936.00* 0938.00* 0962.00* 0974.00* 1004.00*
1014.00* 1018.00* 1186.00* 1192.00*

Median Family Income 100-110%

2022 Institution Disclosure Statement - Table 6

PAGE: 5 OF 14

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

0064.00*	0066.00*	0092.01*	0127.00*	0130.00*	0152.00*	0170.00*	0176.00*	0211.00*	0219.00	0269.00*
0297.00*	0309.00*	0317.01*	0323.00*	0335.00*	0370.00*	0388.00*	0390.00*	0396.00*	0404.00*	0413.00*
0440.00*	0499.00*	0508.04*	0538.00*	0550.00*	0560.00*	0568.00*	0570.00*	0575.00*	0578.00*	0582.00*
0588.00*	0589.01*	0594.03*	0596.00*	0644.00*	0646.00*	0682.00*	0728.00*	0740.00*	0776.00*	0818.00*
0838.00*	0840.00*	0968.00*	0970.00*	0986.00*	0988.00*	0992.00*	1010.00*	1012.00*	1078.00*	1208.01*

Median Family Income 110-120%

0036.00*	0059.00*	0060.00*	0148.00*	0160.00*	0179.00*	0245.00*	0265.00*	0275.00*	0305.00*	0314.01*
0412.00*	0442.00*	0452.00*	0458.00*	0462.02*	0498.00*	0504.01*	0551.00*	0557.00*	0563.01*	0566.00*
0571.00*	0593.00*	0610.02*	0632.00*	0642.00*	0656.00*	0670.00*	0672.00*	0678.00*	0680.00*	0696.01*
0700.00*	0732.00*	0760.00*	0770.00*	0784.00*	0790.01*	0848.00*	0880.02*	0930.00*	0950.00*	0984.00*
0994.00*	0998.00*	1006.00*	1008.00*	1016.00*	1024.00*	1026.00*				

Median Family Income >= 120%

0001.00*	0003.01*	0005.01*	0005.02*	0007.00*	0009.00*	0011.00*	0013.00*	0015.02*	0021.00*	0030.00*
0031.01*	0033.00*	0034.00*	0035.00*	0037.00*	0038.00*	0039.00*	0041.00*	0043.00*	0044.00*	0045.00*
0046.00*	0047.00*	0049.00*	0050.00*	0051.00*	0052.01*	0052.02*	0053.01*	0056.01*	0062.00*	0063.00*
0065.00*	0067.00*	0069.01*	0069.02*	0075.00*	0077.00*	0117.00*	0119.01	0121.00*	0129.01*	0129.02*
0131.00*	0132.00*	0133.00*	0134.00*	0135.00*	0136.00*	0137.00*	0139.00*	0141.01*	0141.02*	0143.00*
0145.00*	0147.00*	0149.01*	0149.02*	0151.00*	0153.00*	0155.00*	0157.00*	0159.00*	0161.00*	0162.00*
0163.00*	0164.00*	0165.00*	0166.00*	0167.00*	0168.00*	0169.00*	0171.00*	0172.00*	0174.00*	0181.00*
0183.00*	0187.00*	0191.00*	0195.00*	0197.00*	0199.00*	0201.00*	0202.00*	0203.00*	0204.00*	0205.00*
0206.00*	0207.00*	0215.00*	0227.00*	0229.00*	0231.00*	0243.00*	0249.00*	0267.00*	0271.00*	0313.00*
0317.02*	0385.00*	0408.00*	0454.00*	0477.00*	0494.00*	0495.00*	0500.01*	0500.02*	0501.00*	0502.02*
0503.00*	0504.02*	0515.00*	0517.00*	0519.00*	0520.00*	0528.00*	0548.00*	0553.00*	0555.00*	0561.00*
0562.00*	0564.00*	0565.00*	0569.00*	0573.00*	0591.00*	0594.02*	0600.00*	0612.00*	0616.00*	0620.00*
0628.00*	0636.00*	0638.00*	0640.00*	0648.00*	0652.00*	0654.00*	0658.00*	0660.00*	0674.00*	0686.00*
0688.00*	0690.00*	0692.00*	0698.00*	0702.01*	0706.01*	0730.00*	0734.00*	0744.00*	0746.00*	0748.00*
0752.00*	0754.00*	0756.00*	0780.00*	0798.01*	0800.00*	0928.00*	0944.01*	0946.00*	0954.00*	0964.00*
0990.00*	1020.00*	1028.01*	1502.00*	1522.00*						

Median Family Income Not Known

2022 Institution Disclosure Statement - Table 6

PAGE: 6 OF 14

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

0002.00* 0018.01* 0018.02* 0018.03* 0018.04* 0031.02* 0053.02* 0053.03* 0086.00* 0119.02* 0154.00*
0175.00* 0177.00* 0221.00* 0314.02* 0343.00* 0352.00* 0357.02* 0407.00* 0443.00* 0449.02* 0468.00*
0488.00* 0543.00* 0579.01* 0579.02* 0589.02* 0666.00* 0702.02* 0702.03* 0706.02* 0786.02* 0792.01*
0808.00* 0852.00* 0892.00* 0960.00* 1028.02* 1034.02* 1070.02* 1070.03* 1170.00* 1180.00* 1190.00*
1208.03* 9901.00*

NASSAU COUNTY (059), NY**MSA: 35004****Median Family Income 20-30%**

4067.02*

Median Family Income 30-40%

4070.00*

Median Family Income 40-50%

4068.01* 4068.02* 4072.01* 4111.00* 4140.01* 4142.02* 4143.04* 5172.01*

Median Family Income 50-60%

3042.04* 4069.00* 4078.02* 4144.00*

Median Family Income 60-70%

4048.00* 4067.01* 4072.03* 4079.00* 4110.00* 4132.00* 4140.02* 4143.01* 5173.02*

Median Family Income 70-80%

3011.01* 3032.04* 3040.02* 3042.02* 4052.00* 4053.02* 4072.04* 4073.02* 4074.01* 4074.02* 4075.01*
4075.02* 4121.00* 4124.00* 4141.00* 4142.01* 4168.02* 5171.01*

Median Family Income 80-90%

3003.00* 3004.00* 3024.00* 3038.00* 3041.00* 4043.00* 4049.01* 4050.00* 4051.00* 4053.01* 4055.00*
4062.01* 4071.01* 4088.00* 4093.00* 4123.01* 4139.00* 4165.00* 4167.01* 5180.00* 5191.00* 5193.00*
5200.02* 5220.00*

Median Family Income 90-100%

3008.00* 3013.00* 3030.00* 3036.00* 3037.00* 3042.03* 4049.02* 4054.00* 4071.02* 4082.00* 4086.00*
4089.00* 4090.00* 4091.00* 4099.00* 4100.00* 4103.00* 4104.00* 4105.00* 4108.00* 4129.00* 4130.02*
4145.02* 4161.00* 4162.02* 4167.02* 5173.01* 5179.02* 5189.00* 5190.00* 5202.00* 5208.00* 5210.00*

Median Family Income 100-110%

2022 Institution Disclosure Statement - Table 6

PAGE: 7 OF 14

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

3018.00* 3026.00* 3027.00* 3033.02* 4056.00* 4057.00* 4060.01* 4060.02* 4076.00* 4080.00* 4083.00*
4084.00* 4092.00* 4094.00* 4098.00* 4106.00* 4109.00* 4117.00* 4119.01* 4130.01* 4136.00* 4137.00*
4143.03* 4145.01* 4150.00* 4151.01* 4163.00* 5170.00* 5171.02* 5175.00* 5176.00* 5185.02* 5194.00*
5195.00* 5200.01* 5204.01* 5205.01* 5205.02* 5209.00* 5213.02*

Median Family Income 110-120%

3001.00* 3005.00* 3007.00* 3022.00* 3028.00* 3031.02* 3033.01* 3035.00* 4047.00* 4058.00* 4059.00*
4062.02* 4073.01* 4077.00* 4081.00* 4085.00* 4087.00* 4096.00* 4097.00* 4102.00* 4107.00* 4112.00*
4113.02* 4118.00* 4122.00* 4128.00* 4131.00* 4133.00* 4134.00* 4135.00* 4138.03* 4138.04* 4146.00*
4147.00* 4153.00* 4154.01* 4162.01* 5192.00* 5199.00* 5203.00* 5204.02* 5206.00* 5207.00* 5211.00*
5212.00* 5213.01* 5215.00* 5218.01* 5218.02*

Median Family Income >= 120%

3006.00* 3009.01* 3009.02* 3010.00* 3011.02* 3012.00* 3014.00* 3015.00* 3016.00* 3017.00* 3019.00*
3020.00* 3021.01* 3021.02* 3023.00* 3025.01* 3025.02* 3029.00* 3031.01* 3032.03* 3034.00* 3039.00*
3040.01* 4044.00* 4045.00* 4046.00* 4061.00* 4063.00* 4064.00* 4065.01* 4066.00* 4078.01* 4095.00*
4101.00* 4113.01* 4114.00* 4115.00* 4116.00* 4119.02* 4120.00* 4123.02* 4125.00* 4126.00* 4127.00*
4148.00* 4149.00* 4151.02* 4152.01* 4152.02* 4154.02* 4155.00* 4156.00* 4157.00* 4158.02* 4160.00*
4164.01* 4164.02* 4166.00* 4168.01* 4169.00* 5174.00* 5177.01* 5177.05* 5178.01* 5178.02* 5179.01*
5181.00* 5182.01* 5182.03* 5182.04* 5183.00* 5184.00* 5185.01* 5186.00* 5187.00* 5188.00* 5196.01*
5196.02* 5197.02* 5197.03* 5197.04* 5198.01* 5198.02* 5201.00* 5214.00* 5216.01* 5216.02* 5217.00*
5219.02* 5227.00*

Median Family Income Not Known

5172.02* 9801.00* 9811.00* 9821.00* 9901.00* 9902.00* 9903.01* 9903.02* 9904.00*

NEW YORK COUNTY (061), NY**MSA: 35614****Median Family Income 20-30%**

0006.00* 0020.00* 0024.00* 0219.00*

Median Family Income 30-40%

0002.01* 0010.02* 0022.01* 0025.00* 0162.00* 0168.00* 0172.00* 0174.01* 0180.00* 0184.00* 0188.00*
0189.00* 0192.00* 0243.02* 0277.00*

2022 Institution Disclosure Statement - Table 6

PAGE: 8 OF 14

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

Median Family Income 40-50%

0008.00* 0018.00* 0029.02* 0083.00* 0151.01* 0164.00* 0166.00* 0182.00* 0194.00* 0209.01* 0230.00*
0232.00* 0234.00* 0239.00* 0242.00* 0299.00* 0309.00*

Median Family Income 50-60%

0002.02* 0036.01* 0174.02* 0186.00* 0196.00 0210.00* 0215.00* 0223.01* 0224.00* 0229.00* 0236.00*
0237.00* 0245.00* 0249.00* 0251.00* 0279.00* 0293.00*

Median Family Income 60-70%

0016.00* 0178.00* 0213.03* 0223.02* 0231.00* 0235.02* 0253.00* 0261.00* 0263.00* 0267.00* 0285.00*
0291.00*

Median Family Income 70-80%

0026.01* 0030.01* 0038.00 0043.00* 0129.02* 0170.00* 0211.00* 0216.00* 0218.00* 0222.00* 0225.00*
0226.00* 0241.00* 0243.01* 0269.00*

Median Family Income 80-90%

0012.00* 0132.03* 0193.00* 0214.00* 0233.00* 0235.01* 0247.00* 0283.00* 0287.00* 0303.00*

Median Family Income 90-100%

0022.02* 0026.02* 0034.00* 0121.01* 0206.00* 0227.00* 0228.00* 0259.00*

Median Family Income 100-110%

0030.02* 0041.00* 0156.02* 0190.00* 0203.00* 0271.00*

Median Family Income 110-120%

0093.00* 0097.00* 0200.00* 0212.00* 0220.00* 0255.00* 0257.00* 0295.00*

Median Family Income >= 120%

0007.00* 0009.00* 0010.01* 0013.00* 0014.01* 0015.01* 0015.02* 0021.00* 0027.00* 0031.00* 0032.00*
0033.00* 0036.02* 0037.00* 0039.00* 0040.01* 0040.02* 0042.00* 0044.00* 0045.00* 0047.00* 0048.00*
0049.00* 0050.00* 0052.00* 0054.00* 0055.01* 0055.02* 0056.00* 0057.00 0058.00* 0059.00* 0060.00*
0061.00* 0062.00* 0063.00* 0064.00* 0065.00* 0066.00* 0067.00* 0068.00* 0069.00* 0070.01* 0070.02*
0071.00* 0072.00* 0073.00* 0074.00* 0075.00* 0076.00* 0077.00* 0078.00* 0079.00* 0080.00* 0081.00*
0082.00* 0084.00* 0086.01* 0086.03* 0087.00* 0088.00* 0089.00* 0090.00* 0091.00* 0092.00* 0095.00*
0099.01* 0099.02* 0099.03* 0100.00* 0101.00* 0103.00* 0104.00* 0106.01* 0106.02* 0108.01* 0108.02*
0108.03* 0109.00 0110.00* 0111.00* 0112.01* 0112.02* 0112.03* 0114.01* 0114.02* 0115.00* 0116.00*
0117.00* 0118.00* 0120.00* 0122.00* 0124.00* 0125.00* 0126.01* 0126.02* 0127.00* 0128.00* 0129.01*

2022 Institution Disclosure Statement - Table 6

PAGE: 9 OF 14

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

0130.00*	0131.00*	0133.00*	0134.00*	0135.01*	0136.01*	0136.02*	0136.03*	0136.04*	0137.00*	0138.00*
0139.00*	0140.00*	0142.00*	0144.01*	0144.02*	0145.00*	0146.01*	0146.02*	0147.00*	0148.01*	0148.02*
0149.00*	0150.01*	0150.02*	0151.02*	0152.00*	0153.01*	0153.02*	0154.01*	0154.02*	0154.03*	0155.01*
0155.02*	0156.01*	0157.00*	0158.01*	0158.02*	0159.00*	0160.01*	0160.02*	0161.00*	0163.00*	0165.00*
0167.00*	0169.00*	0171.00*	0173.00*	0175.00*	0177.00*	0179.00*	0181.00*	0183.00*	0185.00*	0187.00*
0191.00*	0195.00*	0197.02*	0198.00*	0199.00*	0201.01*	0201.02*	0205.00*	0207.01*	0208.00*	0221.02*
0238.02*	0238.03*	0238.04*	0265.00*	0273.00*	0275.00*	0281.00*	0307.00*	0317.03*	0317.04*	

Median Family Income Not Known

0001.00*	0005.00*	0014.02*	0028.00*	0029.01*	0086.02*	0094.00*	0096.00	0098.00	0102.00*	0113.00*
0119.00*	0121.02*	0132.01*	0132.02*	0135.02*	0143.00*	0197.01*	0217.03*	0240.00*	0297.00*	0311.00*
0319.00*										

QUEENS COUNTY (081), NY**MSA: 35614****Median Family Income 20-30%**

0087.00*

Median Family Income 30-40%

0399.02* 0849.01* 0972.02* 0972.05*

Median Family Income 40-50%

0025.00*	0043.00*	0047.00*	0163.00*	0254.02*	0273.02*	0405.01*	0407.01*	0427.00*	0797.01*	0797.02*
0799.00*	0865.00*	0869.00*	0871.00*	0972.06*	1161.00*	1163.01*	1163.02*	1167.00*	1227.02*	

Median Family Income 50-60%

0033.02*	0039.00*	0040.02*	0235.02*	0273.01*	0275.00*	0367.00*	0401.01*	0403.01*	0403.02*	0413.00*
0415.00*	0437.02*	0439.00*	0443.01*	0446.02*	0463.00*	0467.00*	0471.00*	0545.00*	0559.00*	0849.02*
0853.00*	0855.00*	0857.00*	0861.00*	0863.00*	0889.02*	0942.02*	1008.03*	1185.00*	1187.00*	1191.00*
1205.00*										

Median Family Income 60-70%

0051.00*	0062.02*	0085.00*	0144.00*	0205.00*	0212.00*	0238.00*	0240.00*	0249.00*	0265.01*	0267.00*
0269.02*	0271.01*	0278.00*	0334.04*	0339.00*	0375.01*	0375.02*	0379.00*	0381.00*	0401.02*	0407.02*
0409.02*	0437.01*	0443.02*	0444.00*	0446.01*	0454.00*	0455.00*	0460.00*	0461.00*	0469.01*	0549.00*

2022 Institution Disclosure Statement - Table 6

PAGE: 10 OF 14

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

0679.00* 0683.00* 0779.07* 0803.01* 0803.02* 0845.00* 0925.00* 0947.00* 0972.04* 0992.00* 1032.01*
1085.00* 1155.00* 1157.00*

Median Family Income 70-80%

0002.00* 0028.00* 0044.01* 0052.00* 0057.00* 0103.00* 0105.00* 0112.00* 0114.00* 0122.00* 0126.02*
0142.01* 0148.00* 0151.00* 0152.00* 0157.00* 0181.01* 0182.00* 0192.00* 0214.00* 0235.01* 0236.00*
0253.01* 0259.00* 0261.00* 0266.00* 0274.00* 0277.02* 0281.00* 0287.00* 0291.00* 0309.06* 0327.00*
0347.00* 0351.00* 0361.00* 0363.00* 0365.00* 0409.01* 0411.00* 0440.00* 0457.00* 0462.00* 0466.00*
0479.00* 0481.00* 0483.01* 0489.00* 0493.01* 0499.00* 0500.00* 0551.00* 0553.00* 0555.00* 0579.00*
0581.00* 0593.00* 0687.00* 0717.01* 0719.00* 0743.00* 0779.08* 0837.00* 0907.00* 0919.00* 0938.00*
1099.00* 1171.00* 1181.00* 1189.00* 1193.00* 1201.00* 1203.00* 1257.00* 1417.00* 1451.02*

Median Family Income 80-90%

0004.00* 0012.00* 0014.00* 0024.00* 0032.00* 0034.00* 0042.00* 0054.00* 0062.01* 0081.00* 0098.00*
0101.00* 0120.00* 0124.00* 0138.00* 0156.00* 0159.00* 0166.00* 0176.00* 0178.00* 0179.01* 0184.01*
0185.01* 0186.00* 0189.00* 0208.00* 0216.02* 0245.00* 0247.00* 0255.00* 0257.00* 0258.00* 0260.00*
0263.00* 0265.02* 0269.01* 0271.02* 0277.01* 0283.00* 0293.00* 0295.00* 0329.00* 0353.00* 0373.00*
0377.00* 0448.00* 0452.00* 0456.00* 0470.00* 0473.00* 0475.00* 0482.00* 0492.01* 0497.00* 0502.02*
0535.01* 0547.00* 0548.00* 0565.00* 0577.00* 0589.00* 0591.00* 0595.02* 0613.01* 0621.00* 0745.00*
0779.06* 0809.00* 0818.00* 0846.02* 0859.00* 0889.03* 0929.00* 0942.03* 0945.00 0998.02* 1010.04*
1032.02* 1039.00* 1047.00* 1159.00* 1175.00* 1347.01* 1447.00* 1451.01* 1463.00*

Median Family Income 90-100%

0008.00* 0016.00* 0022.00* 0030.00* 0038.00* 0040.01* 0065.02* 0071.00* 0079.00* 0094.00* 0104.00*
0108.00* 0110.00* 0116.00* 0126.01* 0141.00* 0143.00* 0147.00* 0149.00* 0150.00* 0154.00* 0161.00*
0170.00* 0172.00* 0180.00* 0184.02* 0190.00* 0194.00* 0196.00* 0202.00* 0204.00* 0206.00* 0220.01*
0243.00* 0251.00* 0253.02* 0272.00* 0279.00* 0280.00* 0282.00* 0309.03* 0320.00* 0334.03* 0384.00*
0399.01* 0404.00* 0405.02* 0414.00* 0424.00* 0458.00* 0465.00* 0468.00* 0469.02* 0480.00* 0483.02*
0485.00* 0493.02* 0502.01* 0518.00* 0520.00* 0530.00* 0531.00* 0540.00* 0542.00* 0552.00* 0554.00*
0557.00* 0587.00* 0595.01* 0629.00* 0635.00* 0639.00* 0641.01* 0664.03* 0939.00* 0942.01* 0954.00*
1139.00* 1227.03* 1241.00* 1347.02* 1403.00*

Median Family Income 100-110%

2022 Institution Disclosure Statement - Table 6

PAGE: 11 OF 14

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

0006.00*	0020.00*	0036.00*	0055.00*	0058.00*	0059.00*	0061.00*	0083.00*	0096.00*	0102.00*	0119.00*
0125.00*	0128.00*	0130.00*	0132.00*	0142.02*	0145.00*	0158.01*	0158.02*	0164.00*	0169.00*	0187.00*
0198.00*	0220.02*	0254.01*	0262.00*	0264.00*	0276.00*	0285.00*	0289.00*	0309.05*	0317.00*	0328.00*
0330.00*	0366.00*	0371.00*	0394.00*	0450.00*	0459.00*	0464.00*	0478.01*	0478.02*	0507.00*	0510.00*
0512.00*	0513.00*	0515.00*	0525.00*	0532.00*	0536.01*	0560.00*	0567.00*	0568.00*	0583.00*	0585.00*
0598.00*	0603.00*	0606.00*	0627.00*	0645.00*	0654.01*	0657.02*	0680.00*	0690.00*	0693.00*	0694.00*
0717.02*	0790.00*	0814.00*	0840.00*	0998.01*	1008.04*	1017.00*	1033.00*	1147.00*	1195.00*	1227.04*
1341.00*	1377.00*	1409.02*	1529.01*	1621.00*						

Median Family Income 110-120%

0007.02*	0010.00*	0018.00*	0086.00*	0088.00*	0095.00*	0113.00*	0117.00*	0118.00*	0121.00*	0137.00*
0140.00*	0168.00*	0183.00*	0185.02*	0188.00*	0230.00*	0270.00*	0284.00*	0288.02*	0294.00*	0297.00*
0306.00*	0309.04*	0334.01*	0357.00*	0472.00*	0484.00*	0492.02*	0496.00*	0505.00*	0508.00*	0522.00*
0526.00*	0534.01*	0538.00*	0539.01*	0556.00*	0562.00*	0620.00*	0623.00*	0626.00*	0633.01*	0637.00*
0646.00*	0656.00*	0660.00*	0664.02*	0682.00*	0695.00*	0697.02*	0709.00*	0713.05*	0741.00*	0779.03*
0779.04*	0779.05*	0792.00*	0838.00*	0846.01*	0964.00*	0991.00*	1029.00*	1059.00*	1072.01*	1151.00*
1199.00*	1215.00*	1301.00*	1367.00*	1385.01*	1459.00*	1467.00*	1551.03*	1579.02*		

Median Family Income >= 120%

0001.01*	0001.02*	0007.01*	0019.01*	0019.02*	0019.03*	0026.00*	0031.00*	0033.01*	0045.00*	0053.00*
0063.00*	0065.01*	0069.00*	0073.00*	0075.00*	0077.00*	0091.00*	0097.00*	0100.00*	0106.00*	0111.00*
0115.00*	0123.01*	0134.00*	0135.00*	0136.00*	0153.00*	0155.00*	0174.00*	0181.02*	0216.01*	0232.00*
0288.01*	0334.05*	0337.00*	0352.00*	0358.00*	0368.00*	0376.00*	0398.00*	0400.00*	0402.00*	0432.00*
0434.00*	0476.00*	0495.00*	0504.00*	0506.00*	0511.00*	0516.00*	0517.00*	0521.00*	0524.00*	0528.00*
0558.00*	0564.00*	0580.00*	0582.00*	0592.00*	0594.00*	0596.00*	0600.00*	0601.00*	0608.00*	0610.00*
0612.00*	0614.00*	0616.01*	0616.02*	0618.00*	0619.00*	0622.00*	0625.00*	0630.00*	0632.00*	0633.02*
0638.00*	0650.00*	0657.03*	0659.00*	0661.00*	0663.01*	0664.01*	0665.01*	0667.01*	0669.00*	0671.00*
0677.00*	0697.01*	0703.00*	0707.00*	0711.00*	0713.03*	0713.04*	0713.06*	0721.00*	0723.00*	0729.00*
0731.00*	0737.00*	0739.00*	0747.00*	0749.00*	0757.01*	0757.02*	0769.01*	0769.02*	0773.00*	0775.00*
0779.02*	0788.00*	0864.00*	0884.00*	0892.01*	0916.03*	0922.00*	0928.00*	0934.01*	0934.02*	0973.00*
0981.00*	0987.00*	0997.01*	0997.03*	0997.04*	0997.05*	1008.01*	1010.02*	1093.00*	1097.00*	1113.00*

2022 Institution Disclosure Statement - Table 6

PAGE: 12 OF 14

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

1123.00*	1129.00*	1133.00*	1141.00*	1207.01*	1223.00*	1247.00*	1265.00*	1267.00*	1277.00*	1291.02*
1291.03*	1291.04*	1333.00*	1339.00*	1399.00*	1409.01*	1429.00*	1435.00*	1441.00*	1471.00*	1479.00*
1483.00*	1507.01*	1507.02*	1529.02*	1551.01*	1551.04*	1571.01*	1571.02*	1579.01*	1579.03*	1617.00*

Median Family Income Not Known

0001.03*	0001.04*	0037.00*	0050.00*	0099.00*	0107.01*	0171.01*	0171.02*	0179.02*	0199.01*	0199.02*
0199.03*	0216.03*	0219.00*	0229.00*	0246.00*	0288.03*	0299.00*	0331.00*	0383.01*	0383.02*	0426.00*
0535.02*	0539.02*	0561.00*	0566.00*	0590.00*	0599.00*	0607.01*	0613.02*	0624.00*	0641.02*	0654.02*
0655.01*	0663.02*	0664.04*	0716.00*	0793.00*	0892.02*	0916.02*	0916.04*	0918.00*	0972.07*	0999.00*
1010.03*	1072.02*	1207.02*	1211.00*	1283.00*	1385.02*	1567.00*	9901.00*			

RICHMOND COUNTY (085), NY**MSA: 35614****Low Income**

0027.00*	0040.03*	0133.01*
----------	----------	----------

Moderate Income

0007.00*	0011.00*	0021.00*	0029.00*	0040.01*	0075.00*	0128.06*	0141.00*	0173.00*	0207.02*	0223.00*
0231.00*	0319.01*									

Middle Income

0003.00*	0006.00*	0008.00*	0009.00*	0017.00*	0018.00*	0036.00*	0039.00*	0040.04*	0050.00*	0059.01*
0064.00*	0074.00*	0077.00*	0081.00*	0096.02*	0105.00*	0112.01*	0112.03*	0114.01*	0114.02*	0122.00*
0125.00*	0132.04*	0133.02*	0156.03*	0170.13*	0170.15*	0177.02*	0198.00*	0207.01*	0208.04*	0213.00*
0239.00*	0247.00*	0273.02*	0277.02*	0277.04*	0291.02*	0303.01*	0303.02*	0319.02*		

Upper Income

0020.01*	0020.02*	0033.00*	0040.02*	0047.00*	0067.00*	0070.01*	0070.02*	0096.01*	0097.01*	0121.00*
0128.04*	0128.05*	0132.01*	0132.03*	0134.00*	0138.00*	0146.04*	0146.05*	0146.06*	0146.07*	0146.08*
0147.00*	0151.00*	0156.01*	0156.02*	0169.01*	0170.05*	0170.07*	0170.09*	0170.11*	0170.12*	0170.14*
0170.16*	0176.00*	0177.01*	0181.00*	0187.01*	0187.03*	0187.04*	0189.01*	0189.02*	0197.00*	0201.00*
0208.03*	0208.05*	0208.06*	0226.01*	0226.02*	0244.01*	0244.02*	0248.00*	0251.00*	0273.01*	0277.05*
0277.06*	0279.00*	0291.04*	0291.05*	0291.06*	0323.00*					

Income Not Known

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: METROPOLITAN COMMERCIAL

Respondent ID: 0002705895

Agency: FRS - 2

0059.02* 0097.02* 0112.04* 0154.00* 0228.01* 0228.02* 9901.00*

OUTSIDE ASSESSMENT AREA

MANATEE COUNTY (081), FL

MSA: 35840

Moderate Income

0007.03

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 80-90%

0073.02

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 100-110%

8601.05

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income >= 120%

0160.00

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 60-70%

7158.00

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income 90-100%

0330.00

Median Family Income >= 120%

0370.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: METROPOLITAN COMMERCIAL

Respondent ID: 0002705895

Agency: FRS - 2

ROCKLAND COUNTY (087), NY

MSA: 35614

Upper Income

0115.08

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 110-120%

1122.15

ERIE COUNTY (049), PA

MSA: 21500

Middle Income

0114.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 100-110%

4401.02

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0002705895

Institution: METROPOLITAN COMMERCIAL

Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	22	22	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	6	6	0	0.00%
Total	30	30	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0002705895

Small Business Loans - Originations

Agency: FRS - 2

Institution: METROPOLITAN COMMERCIAL BANK

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OSCEOLA COUNTY (097), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	2,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	2,000	0	0	0	0
STATE TOTAL	0	0	0	0	2	2,000	0	0	0	0

Loans by County

Respondent ID: 0002705895

Small Business Loans - Originations

Agency: FRS - 2

Institution: METROPOLITAN COMMERCIAL BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 0002705895

Small Business Loans - Originations

Agency: FRS - 2

Institution: METROPOLITAN COMMERCIAL BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	715	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	715	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,215	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,215	0	0	0	0

Loans by County

Respondent ID: 0002705895

Small Business Loans - Originations

Agency: FRS - 2

Institution: METROPOLITAN COMMERCIAL BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	3	1,190	0	0	0	0
Median Family Income 70-80%	0	0	1	200	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	3	1,190	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: METROPOLITAN COMMERCIAL BANK

Respondent ID: 0002705895

Agency: FRS - 2

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	150	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0

Loans by County

Respondent ID: 0002705895

Small Business Loans - Originations

Agency: FRS - 2

Institution: METROPOLITAN COMMERCIAL BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	4	2,970	1	800	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	2,970	1	800	0	0

Loans by County

Small Business Loans - Originations

Institution: METROPOLITAN COMMERCIAL BANK

Respondent ID: 0002705895

Agency: FRS - 2

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUEENS COUNTY (081), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	875	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	875	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	2	350	8	5,035	1	800	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	2	350	8	5,035	1	800	0	0

Loans by County

Small Business Loans - Originations

Institution: METROPOLITAN COMMERCIAL BANK

Respondent ID: 0002705895

Agency: FRS - 2

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
RANDOLPH COUNTY (151), NC										
MSA 24660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	2,000	0	0	0	0
STATE TOTAL	0	0	0	0	2	2,000	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: METROPOLITAN COMMERCIAL BANK

Respondent ID: 0002705895

Agency: FRS - 2

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOUTHAMPTON COUNTY (175), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	750	0	0	0	0
STATE TOTAL	0	0	0	0	1	750	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	2	350	8	5,035	1	800	0	0
TOTAL OUTSIDE AA	0	0	0	0	7	5,965	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	2	350	15	11,000	1	800	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: METROPOLITAN COMMERCIAL BANK

Respondent ID: 0002705895
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - KINGS COUNTY (047) - MSA 35614	4	1,390	0	0	0	0
NY - NASSAU COUNTY (059) - MSA 35004	1	150	0	0	0	0
NY - NEW YORK COUNTY (061) - MSA 35614	4	2,970	1	800	0	0
NY - QUEENS COUNTY (081) - MSA 35614	1	875	0	0	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: METROPOLITAN COMMERCIAL

Respondent ID: 0002705895
Agency: FRS - 2

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	69	587,026	0	0
Purchased	0	0	0	0
Total	69	587,026	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

PAGE: 1 OF 13

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

ASSESSMENT AREA - 0001**BRONX COUNTY (005), NY****MSA: 35614****Median Family Income < 10%**

0276.00*

Median Family Income 20-30%

0020.01* 0027.01* 0027.02* 0033.00* 0044.00* 0051.00* 0053.00* 0065.00* 0067.00* 0121.02* 0145.00*

0161.00* 0177.01* 0185.02* 0205.01* 0235.01* 0237.03* 0237.04* 0369.01* 0369.02* 0375.04* 0383.04*

0385.00*

Median Family Income 30-40%

0023.00* 0035.00* 0043.00* 0052.00* 0073.00* 0079.00* 0085.00* 0086.00* 0087.00* 0090.00* 0115.02*

0117.01* 0129.01* 0144.00* 0147.01* 0149.00* 0151.00* 0153.00* 0155.00* 0165.00* 0213.02* 0215.02*

0221.02* 0223.00* 0243.00* 0245.01* 0245.02* 0277.00* 0324.00* 0359.00* 0361.00* 0363.00* 0383.03*

0393.00* 0403.02* 0403.04* 0429.01* 0431.02* 0435.01* 0458.00*

Median Family Income 40-50%

0025.00* 0039.00* 0041.00* 0046.00* 0048.00* 0050.01* 0050.02* 0054.00* 0059.02* 0060.00* 0062.00*

0069.00* 0075.00* 0089.00* 0093.01* 0119.00* 0125.00* 0127.01* 0131.00* 0135.00* 0141.00* 0147.02*

0157.00* 0167.00* 0173.00* 0175.00* 0181.02* 0189.00* 0193.00* 0197.00* 0199.00* 0211.00* 0220.00*

0227.01* 0227.02* 0229.02* 0233.02* 0239.00* 0241.00* 0263.00* 0267.02* 0273.00* 0328.00* 0338.02*

0365.01* 0365.02* 0367.00* 0374.00* 0379.00* 0380.00* 0381.00* 0387.00* 0395.00* 0399.01* 0401.00*

0403.03* 0405.01* 0407.02* 0411.00* 0415.00* 0419.00* 0421.00* 0429.02* 0431.01* 0462.09*

Median Family Income 50-60%

0016.00* 0020.02* 0031.00* 0063.01* 0064.00* 0068.00* 0072.00* 0077.00* 0083.00* 0092.00* 0121.01*

0123.00* 0143.00* 0177.02* 0179.01* 0179.02* 0181.01* 0183.02* 0185.01* 0195.00* 0200.00* 0201.00*

0205.02* 0209.00* 0213.01* 0216.01* 0217.00* 0219.00* 0221.01* 0225.00* 0229.01* 0231.00* 0233.01*

0247.00* 0251.00* 0253.00* 0255.00* 0283.00* 0289.00* 0330.00* 0332.01* 0336.01* 0348.00* 0371.00*

0373.00* 0383.01* 0389.00* 0391.00* 0396.00* 0397.00* 0399.02* 0405.02* 0406.00* 0407.01* 0408.00*

0420.00* 0423.00* 0460.00* 0462.03*

Median Family Income 60-70%

2023 Institution Disclosure Statement - Table 6

PAGE: 2 OF 13

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

0028.00* 0037.00* 0056.00* 0070.00* 0074.00* 0076.00* 0133.00* 0169.00* 0202.00* 0204.00* 0215.01*
0216.02* 0218.00* 0222.00* 0224.01* 0227.03* 0230.00* 0232.00* 0235.02* 0237.02* 0240.00* 0256.00*
0257.00* 0265.00* 0266.02* 0267.01* 0269.00* 0279.00* 0296.00* 0336.02* 0340.00* 0378.00* 0394.00*
0398.00* 0425.00* 0462.05*

Median Family Income 70-80%

0019.02* 0071.00* 0096.00* 0159.00* 0183.01* 0194.00* 0206.01* 0210.02* 0224.04* 0228.00* 0236.00*
0238.00* 0244.00* 0261.00* 0264.00* 0287.00* 0302.01* 0338.01* 0342.00* 0344.00* 0368.00* 0372.00*
0392.00* 0409.00* 0413.00* 0462.08*

Median Family Income 80-90%

0002.00* 0019.01* 0078.00* 0098.00* 0138.00* 0152.00* 0158.00* 0210.01* 0248.00* 0302.02* 0316.00*
0332.02* 0364.00* 0382.00* 0386.00* 0388.00* 0390.00* 0414.00* 0418.00* 0422.00* 0430.00* 0436.00*
0462.07*

Median Family Income 90-100%

0040.01* 0042.00* 0061.00* 0160.00* 0164.00* 0224.03* 0266.01* 0285.00* 0288.00* 0351.00* 0358.00*
0370.00* 0376.00* 0424.00* 0444.00* 0462.04*

Median Family Income 100-110%

0084.00* 0162.00* 0212.00* 0252.00* 0254.00* 0281.00* 0300.00* 0323.00* 0326.00* 0343.00* 0350.00*
0360.00* 0434.00* 0449.02* 0451.01* 0451.02*

Median Family Income 110-120%

0004.00* 0166.00* 0246.00* 0250.00* 0286.00* 0356.00* 0404.00* 0426.00* 0449.01* 0462.06*

Median Family Income >= 120%

0118.00* 0130.00* 0132.00* 0184.00* 0274.01* 0274.02* 0293.01* 0293.02* 0295.00* 0297.00* 0301.00*
0307.01* 0309.00* 0310.00* 0312.00* 0314.00* 0318.00* 0335.00* 0337.00* 0345.00* 0428.00* 0448.00*
0456.00* 0484.01* 0516.01*

Median Family Income Not Known

0001.00* 0019.03* 0019.04* 0024.00* 0038.00* 0063.02* 0093.02* 0110.00* 0117.02* 0163.00* 0171.00*
0249.00* 0284.00* 0319.00* 0334.00* 0435.02* 0435.03* 0442.00* 0484.02* 0504.00* 0516.02*

KINGS COUNTY (047), NY**MSA: 35614****Median Family Income 10-20%**

2023 Institution Disclosure Statement - Table 6

PAGE: 3 OF 13

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

1210.00*

Median Family Income 20-30%

0023.00* 0085.00* 0255.00* 0259.02* 0382.00* 0449.01* 0531.01* 0539.00* 0908.00* 0982.00* 1156.00*

1214.00*

Median Family Income 30-40%

0029.01* 0092.02* 0104.02* 0220.00* 0234.00* 0236.00* 0281.00* 0326.00* 0330.00* 0340.00* 0342.00*

0347.00* 0349.01* 0453.00* 0489.00* 0493.01* 0509.00* 0529.00* 0533.00* 0535.00* 0545.00* 0572.00*

0906.00* 0910.00* 0944.02* 1034.01* 1058.01* 1106.00* 1110.00* 1178.00* 1208.02*

Median Family Income 40-50%

0072.00* 0108.02* 0116.00* 0122.00* 0128.01* 0185.01* 0210.00* 0212.00* 0216.00* 0222.00* 0230.00*

0238.00* 0240.00* 0283.00* 0293.00* 0307.00* 0328.00* 0351.01* 0353.01* 0356.01* 0357.01* 0359.00*

0360.02* 0361.00* 0363.00* 0417.00* 0427.00* 0429.00* 0433.00* 0447.00* 0491.00* 0493.02* 0505.00*

0511.00* 0525.00* 0537.00* 0563.02* 0610.03* 0886.00* 0894.00* 0900.00* 0912.00* 0920.00* 1058.04*

1198.00* 1202.00* 1237.00*

Median Family Income 50-60%

0022.00* 0074.00* 0084.00* 0090.02* 0094.01* 0096.00* 0098.00* 0104.01* 0106.01* 0108.01* 0112.00*

0114.00* 0120.00* 0228.00* 0232.00* 0235.00* 0244.00* 0247.00* 0254.00* 0258.00* 0266.00* 0270.00*

0285.02* 0287.00* 0292.00* 0298.00* 0299.00* 0303.00* 0348.00* 0360.01* 0369.00* 0379.00* 0381.00*

0409.00* 0419.00* 0425.00* 0430.00* 0431.00* 0441.00* 0480.00* 0507.00* 0510.02* 0531.02* 0547.00*

0556.00* 0610.04* 0788.01* 0820.00* 0870.00* 0888.00* 0916.00* 0918.00* 0924.00* 1070.01* 1098.00*

1122.00* 1134.00* 1168.00* 1172.02* 1174.00* 1194.00* 1196.00* 1200.00* 1220.00*

Median Family Income 60-70%

0020.00* 0071.00* 0076.00* 0100.00* 0102.00* 0106.02* 0118.00* 0126.00* 0190.00* 0192.00* 0196.00*

0214.00* 0224.00* 0250.00* 0259.01* 0260.00* 0268.00* 0276.00* 0285.01* 0286.00* 0290.00* 0294.00*

0296.00* 0301.00* 0304.00* 0306.00* 0315.00* 0325.00* 0329.00* 0333.00* 0345.00* 0351.02* 0364.00*

0365.01* 0373.00* 0391.00* 0393.00* 0394.00* 0400.00* 0401.00* 0403.00* 0411.00* 0434.00* 0435.00*

0437.00* 0474.00* 0484.00* 0486.00* 0490.00* 0506.00* 0510.01* 0527.00* 0530.00* 0534.00* 0542.00*

0590.00* 0768.00 0788.02* 0790.02* 0794.00* 0810.00* 0862.00* 0868.00* 0872.00* 0884.00* 0890.00*

0896.00* 0902.00* 0922.00* 0932.00* 1120.00* 1124.00* 1150.00* 1152.00* 1160.00* 1176.02* 1182.02*

2023 Institution Disclosure Statement - Table 6

PAGE: 4 OF 13

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

1184.00* 1188.00*

Median Family Income 70-80%

0015.01* 0094.02* 0140.00* 0184.00* 0194.00* 0198.00* 0213.00* 0218.00* 0226.00* 0233.00* 0241.00*
0242.00* 0246.00* 0248.00* 0251.00* 0252.00* 0256.00* 0261.00* 0264.00* 0273.00* 0277.00* 0284.00*
0295.00* 0300.00* 0321.00* 0327.00* 0337.01* 0339.00* 0341.00* 0350.00* 0356.02* 0362.00* 0365.02*
0366.00* 0367.00* 0392.00* 0397.00* 0405.00* 0406.00* 0414.01* 0416.00* 0422.00* 0423.00* 0438.00*
0439.00 0444.00* 0446.00* 0448.00* 0462.01* 0464.00* 0470.00* 0472.00* 0482.00* 0485.00* 0492.00*
0496.00* 0508.01* 0508.03* 0512.00* 0516.01* 0518.00* 0546.00* 0554.00* 0592.00* 0738.00* 0742.00*
0758.00* 0762.00* 0792.02* 0802.00* 0804.00* 0806.00* 0816.00* 0824.00* 0826.00* 0854.00* 0876.00*
0878.00* 0882.00* 0966.00* 1104.00* 1126.00* 1128.00* 1130.00* 1132.00* 1144.00* 1146.00* 1158.00*
1162.00* 1164.00* 1166.00* 1176.01*

Median Family Income 80-90%

0054.00* 0058.00* 0068.00* 0078.00* 0088.00* 0090.01* 0110.00* 0138.00* 0142.00* 0178.00* 0182.00*
0186.00* 0208.00* 0217.00* 0253.00* 0263.00* 0272.00* 0274.00* 0282.00* 0308.00* 0311.00* 0331.00*
0337.02* 0349.02* 0353.02* 0354.00* 0355.00* 0374.01* 0374.02* 0375.00* 0377.00* 0387.00* 0395.00*
0398.00* 0410.00* 0414.02* 0418.00* 0424.00* 0428.00* 0445.00* 0456.00* 0460.00* 0476.00* 0478.00*
0481.00* 0514.00* 0516.02* 0523.00* 0526.00* 0584.00* 0586.00* 0598.00* 0606.00* 0650.00* 0720.00*
0722.00* 0736.00* 0764.00* 0766.00* 0772.00* 0782.00* 0786.01* 0796.01* 0796.02* 0814.00* 0822.00*
0828.00* 0830.00* 0836.00* 0850.00* 0856.00* 0858.00* 0860.00* 0866.00* 0874.01* 0880.01* 0898.00*
0956.00* 0958.00* 0996.00* 1022.00* 1116.00* 1118.00* 1142.01* 1142.02* 1172.01* 1182.01*

Median Family Income 90-100%

0056.02* 0070.00* 0080.00* 0082.00* 0101.00* 0150.00* 0180.00* 0188.00* 0193.00* 0200.00* 0257.00*
0262.00* 0278.00* 0279.00* 0280.00* 0288.00* 0289.00* 0291.00* 0302.00* 0319.00* 0336.00* 0371.00*
0383.00* 0386.00* 0389.00* 0399.00* 0402.00* 0415.00* 0420.00* 0421.00* 0426.00* 0432.00* 0436.00*
0450.00* 0497.00* 0513.00* 0532.00* 0544.00* 0549.00* 0552.00* 0558.00* 0574.00* 0576.00* 0580.00*
0594.04* 0608.00* 0622.00* 0626.00* 0662.00* 0676.00* 0696.02* 0724.00* 0726.00* 0750.00* 0774.00*
0798.02* 0832.00* 0834.00* 0846.00* 0864.00* 0934.00* 0936.00* 0938.00* 0962.00* 0974.00* 1004.00*
1014.00* 1018.00* 1186.00* 1192.00*

Median Family Income 100-110%

2023 Institution Disclosure Statement - Table 6

PAGE: 5 OF 13

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

0064.00*	0066.00*	0092.01*	0127.00*	0130.00*	0152.00*	0170.00*	0176.00*	0211.00*	0219.00*	0269.00*
0297.00*	0309.00*	0317.01*	0323.00*	0335.00*	0370.00*	0388.00*	0390.00*	0396.00*	0404.00*	0413.00*
0440.00*	0499.00*	0508.04*	0538.00*	0550.00*	0560.00*	0568.00*	0570.00*	0575.00*	0578.00*	0582.00*
0588.00*	0589.01*	0594.03*	0596.00*	0644.00*	0646.00*	0682.00*	0728.00*	0740.00*	0776.00*	0818.00*
0838.00*	0840.00*	0968.00*	0970.00*	0986.00*	0988.00*	0992.00*	1010.00*	1012.00*	1078.00*	1208.01*

Median Family Income 110-120%

0036.00*	0059.00*	0060.00*	0148.00*	0160.00*	0179.00*	0245.00*	0265.00*	0275.00*	0305.00*	0314.01*
0412.00*	0442.00*	0452.00*	0458.00*	0462.02*	0498.00*	0504.01*	0551.00*	0557.00*	0563.01*	0566.00*
0571.00*	0593.00*	0610.02*	0632.00*	0642.00*	0656.00*	0670.00*	0672.00*	0678.00*	0680.00*	0696.01*
0700.00*	0732.00*	0760.00*	0770.00*	0784.00*	0790.01*	0848.00*	0880.02*	0930.00*	0950.00*	0984.00*
0994.00*	0998.00*	1006.00*	1008.00*	1016.00*	1024.00*	1026.00*				

Median Family Income >= 120%

0001.00*	0003.01*	0005.01*	0005.02*	0007.00*	0009.00*	0011.00*	0013.00*	0015.02*	0021.00*	0030.00*
0031.01*	0033.00*	0034.00*	0035.00*	0037.00*	0038.00*	0039.00*	0041.00*	0043.00*	0044.00*	0045.00*
0046.00*	0047.00*	0049.00*	0050.00*	0051.00*	0052.01*	0052.02*	0053.01*	0056.01*	0062.00*	0063.00*
0065.00*	0067.00*	0069.01*	0069.02*	0075.00*	0077.00*	0117.00*	0119.01*	0121.00*	0129.01*	0129.02*
0131.00*	0132.00*	0133.00*	0134.00*	0135.00*	0136.00*	0137.00*	0139.00*	0141.01*	0141.02*	0143.00*
0145.00*	0147.00*	0149.01*	0149.02*	0151.00*	0153.00*	0155.00*	0157.00*	0159.00*	0161.00*	0162.00*
0163.00*	0164.00*	0165.00*	0166.00*	0167.00*	0168.00*	0169.00*	0171.00*	0172.00*	0174.00*	0181.00*
0183.00*	0187.00*	0191.00*	0195.00*	0197.00*	0199.00*	0201.00*	0202.00*	0203.00*	0204.00*	0205.00*
0206.00*	0207.00*	0215.00*	0227.00*	0229.00*	0231.00*	0243.00*	0249.00*	0267.00*	0271.00*	0313.00*
0317.02*	0385.00*	0408.00*	0454.00*	0477.00*	0494.00*	0495.00*	0500.01*	0500.02*	0501.00*	0502.02*
0503.00*	0504.02*	0515.00*	0517.00*	0519.00*	0520.00*	0528.00*	0548.00*	0553.00*	0555.00*	0561.00*
0562.00*	0564.00*	0565.00*	0569.00*	0573.00*	0591.00*	0594.02*	0600.00*	0612.00*	0616.00*	0620.00*
0628.00*	0636.00*	0638.00*	0640.00*	0648.00*	0652.00*	0654.00*	0658.00*	0660.00*	0674.00*	0686.00*
0688.00*	0690.00*	0692.00*	0698.00*	0702.01*	0706.01*	0730.00*	0734.00*	0744.00*	0746.00*	0748.00*
0752.00*	0754.00*	0756.00*	0780.00*	0798.01*	0800.00*	0928.00*	0944.01*	0946.00*	0954.00*	0964.00*
0990.00*	1020.00*	1028.01*	1502.00*	1522.00*						

Median Family Income Not Known

2023 Institution Disclosure Statement - Table 6

PAGE: 6 OF 13

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

0002.00* 0018.01* 0018.02* 0018.03* 0018.04* 0031.02* 0053.02* 0053.03* 0086.00* 0119.02* 0154.00*
0175.00* 0177.00* 0221.00* 0314.02* 0343.00* 0352.00* 0357.02* 0407.00* 0443.00* 0449.02* 0468.00*
0488.00* 0543.00* 0579.01* 0579.02* 0589.02* 0666.00* 0702.02* 0702.03* 0706.02* 0786.02* 0792.01*
0808.00* 0852.00* 0892.00* 0960.00* 1028.02* 1034.02* 1070.02* 1070.03* 1170.00* 1180.00* 1190.00*
1208.03* 9901.00*

NASSAU COUNTY (059), NY**MSA: 35004****Median Family Income 20-30%**

4067.02*

Median Family Income 30-40%

4070.00*

Median Family Income 40-50%

4068.01* 4068.02* 4072.01* 4111.00* 4140.01* 4142.02* 4143.04* 5172.01*

Median Family Income 50-60%

3042.04* 4069.00* 4078.02* 4144.00*

Median Family Income 60-70%

4048.00* 4067.01* 4072.03* 4079.00* 4110.00* 4132.00* 4140.02* 4143.01* 5173.02*

Median Family Income 70-80%

3011.01* 3032.04* 3040.02* 3042.02* 4052.00* 4053.02* 4072.04* 4073.02* 4074.01* 4074.02* 4075.01*
4075.02* 4121.00* 4124.00* 4141.00* 4142.01* 4168.02* 5171.01*

Median Family Income 80-90%

3003.00* 3004.00* 3024.00* 3038.00* 3041.00* 4043.00* 4049.01* 4050.00* 4051.00* 4053.01* 4055.00*
4062.01* 4071.01* 4088.00* 4093.00* 4123.01* 4139.00* 4165.00* 4167.01* 5180.00* 5191.00* 5193.00*
5200.02* 5220.00*

Median Family Income 90-100%

3008.00* 3013.00* 3030.00* 3036.00* 3037.00* 3042.03* 4049.02* 4054.00* 4071.02* 4082.00* 4086.00*
4089.00* 4090.00* 4091.00* 4099.00* 4100.00* 4103.00* 4104.00* 4105.00* 4108.00* 4129.00* 4130.02*
4145.02* 4161.00* 4162.02* 4167.02* 5173.01* 5179.02* 5189.00* 5190.00* 5202.00* 5208.00* 5210.00*

Median Family Income 100-110%

2023 Institution Disclosure Statement - Table 6

PAGE: 7 OF 13

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

3018.00* 3026.00* 3027.00* 3033.02* 4056.00* 4057.00* 4060.01* 4060.02* 4076.00* 4080.00* 4083.00*
4084.00* 4092.00* 4094.00* 4098.00* 4106.00* 4109.00* 4117.00* 4119.01* 4130.01* 4136.00* 4137.00*
4143.03* 4145.01* 4150.00* 4151.01* 4163.00* 5170.00* 5171.02* 5175.00* 5176.00* 5185.02* 5194.00*
5195.00* 5200.01* 5204.01* 5205.01* 5205.02* 5209.00* 5213.02*

Median Family Income 110-120%

3001.00* 3005.00* 3007.00* 3022.00* 3028.00* 3031.02* 3033.01* 3035.00* 4047.00* 4058.00* 4059.00*
4062.02* 4073.01* 4077.00* 4081.00* 4085.00* 4087.00* 4096.00* 4097.00* 4102.00* 4107.00* 4112.00*
4113.02* 4118.00* 4122.00* 4128.00* 4131.00* 4133.00* 4134.00* 4135.00* 4138.03* 4138.04* 4146.00*
4147.00* 4153.00* 4154.01* 4162.01* 5192.00* 5199.00* 5203.00* 5204.02* 5206.00* 5207.00* 5211.00*
5212.00* 5213.01* 5215.00* 5218.01* 5218.02*

Median Family Income >= 120%

3006.00* 3009.01* 3009.02* 3010.00* 3011.02* 3012.00* 3014.00* 3015.00* 3016.00* 3017.00* 3019.00*
3020.00* 3021.01* 3021.02 3023.00* 3025.01* 3025.02* 3029.00* 3031.01* 3032.03* 3034.00* 3039.00*
3040.01* 4044.00* 4045.00* 4046.00* 4061.00* 4063.00* 4064.00* 4065.01* 4066.00* 4078.01* 4095.00*
4101.00* 4113.01* 4114.00* 4115.00* 4116.00* 4119.02* 4120.00* 4123.02* 4125.00* 4126.00* 4127.00*
4148.00* 4149.00* 4151.02* 4152.01* 4152.02* 4154.02* 4155.00* 4156.00* 4157.00* 4158.02* 4160.00*
4164.01* 4164.02* 4166.00* 4168.01* 4169.00* 5174.00* 5177.01* 5177.05* 5178.01* 5178.02* 5179.01*
5181.00* 5182.01* 5182.03* 5182.04* 5183.00* 5184.00* 5185.01* 5186.00* 5187.00* 5188.00* 5196.01*
5196.02* 5197.02* 5197.03* 5197.04* 5198.01* 5198.02* 5201.00* 5214.00* 5216.01* 5216.02* 5217.00*
5219.02* 5227.00*

Median Family Income Not Known

5172.02* 9801.00* 9811.00* 9821.00* 9901.00* 9902.00* 9903.01* 9903.02* 9904.00*

NEW YORK COUNTY (061), NY**MSA: 35614****Median Family Income 20-30%**

0006.00* 0020.00* 0024.00* 0219.00*

Median Family Income 30-40%

0002.01* 0010.02* 0022.01* 0025.00* 0162.00* 0168.00* 0172.00* 0174.01* 0180.00* 0184.00* 0188.00*
0189.00* 0192.00* 0243.02* 0277.00*

2023 Institution Disclosure Statement - Table 6

PAGE: 8 OF 13

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

Median Family Income 40-50%

0008.00* 0018.00* 0029.02* 0083.00* 0151.01* 0164.00* 0166.00* 0182.00* 0194.00* 0209.01* 0230.00*
0232.00* 0234.00* 0239.00* 0242.00* 0299.00* 0309.00*

Median Family Income 50-60%

0002.02* 0036.01* 0174.02* 0186.00* 0196.00* 0210.00* 0215.00* 0223.01* 0224.00* 0229.00* 0236.00*
0237.00* 0245.00* 0249.00* 0251.00* 0279.00* 0293.00*

Median Family Income 60-70%

0016.00* 0178.00* 0213.03* 0223.02* 0231.00* 0235.02* 0253.00* 0261.00* 0263.00* 0267.00* 0285.00*
0291.00*

Median Family Income 70-80%

0026.01* 0030.01* 0038.00* 0043.00* 0129.02* 0170.00* 0211.00* 0216.00* 0218.00* 0222.00* 0225.00*
0226.00* 0241.00* 0243.01* 0269.00*

Median Family Income 80-90%

0012.00* 0132.03* 0193.00* 0214.00* 0233.00* 0235.01* 0247.00* 0283.00* 0287.00* 0303.00*

Median Family Income 90-100%

0022.02* 0026.02* 0034.00* 0121.01* 0206.00* 0227.00* 0228.00* 0259.00*

Median Family Income 100-110%

0030.02* 0041.00* 0156.02* 0190.00* 0203.00* 0271.00*

Median Family Income 110-120%

0093.00* 0097.00* 0200.00* 0212.00* 0220.00* 0255.00* 0257.00* 0295.00*

Median Family Income >= 120%

0007.00* 0009.00* 0010.01* 0013.00 0014.01* 0015.01* 0015.02* 0021.00* 0027.00* 0031.00* 0032.00*
0033.00* 0036.02* 0037.00* 0039.00* 0040.01* 0040.02* 0042.00* 0044.00* 0045.00* 0047.00* 0048.00*
0049.00* 0050.00* 0052.00* 0054.00* 0055.01* 0055.02* 0056.00* 0057.00* 0058.00* 0059.00* 0060.00*
0061.00* 0062.00* 0063.00 0064.00* 0065.00 0066.00* 0067.00* 0068.00* 0069.00* 0070.01* 0070.02*
0071.00* 0072.00* 0073.00* 0074.00* 0075.00* 0076.00* 0077.00* 0078.00* 0079.00* 0080.00* 0081.00*
0082.00* 0084.00* 0086.01* 0086.03* 0087.00* 0088.00* 0089.00* 0090.00* 0091.00* 0092.00* 0095.00*
0099.01* 0099.02* 0099.03* 0100.00* 0101.00* 0103.00* 0104.00* 0106.01* 0106.02* 0108.01* 0108.02*
0108.03* 0109.00* 0110.00* 0111.00* 0112.01* 0112.02* 0112.03* 0114.01* 0114.02* 0115.00* 0116.00*
0117.00* 0118.00* 0120.00* 0122.00* 0124.00* 0125.00* 0126.01* 0126.02* 0127.00* 0128.00* 0129.01*

2023 Institution Disclosure Statement - Table 6

PAGE: 9 OF 13

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

0130.00*	0131.00*	0133.00*	0134.00*	0135.01*	0136.01*	0136.02*	0136.03*	0136.04*	0137.00*	0138.00*
0139.00*	0140.00*	0142.00	0144.01*	0144.02*	0145.00*	0146.01*	0146.02*	0147.00*	0148.01*	0148.02*
0149.00*	0150.01*	0150.02*	0151.02*	0152.00*	0153.01*	0153.02*	0154.01*	0154.02*	0154.03*	0155.01*
0155.02*	0156.01*	0157.00*	0158.01*	0158.02*	0159.00*	0160.01*	0160.02*	0161.00*	0163.00*	0165.00*
0167.00*	0169.00*	0171.00*	0173.00*	0175.00*	0177.00*	0179.00*	0181.00*	0183.00*	0185.00*	0187.00*
0191.00*	0195.00*	0197.02*	0198.00*	0199.00*	0201.01*	0201.02*	0205.00*	0207.01*	0208.00*	0221.02*
0238.02*	0238.03*	0238.04*	0265.00*	0273.00*	0275.00*	0281.00*	0307.00*	0317.03*	0317.04*	

Median Family Income Not Known

0001.00*	0005.00*	0014.02*	0028.00*	0029.01*	0086.02*	0094.00*	0096.00*	0098.00*	0102.00*	0113.00*
0119.00*	0121.02*	0132.01*	0132.02*	0135.02*	0143.00*	0197.01*	0217.03*	0240.00*	0297.00*	0311.00*
0319.00*										

QUEENS COUNTY (081), NY**MSA: 35614****Median Family Income 20-30%**

0087.00*

Median Family Income 30-40%

0399.02* 0849.01* 0972.02* 0972.05*

Median Family Income 40-50%

0025.00*	0043.00*	0047.00*	0163.00*	0254.02*	0273.02*	0405.01*	0407.01*	0427.00*	0797.01*	0797.02*
0799.00*	0865.00*	0869.00*	0871.00*	0972.06*	1161.00*	1163.01*	1163.02*	1167.00*	1227.02*	

Median Family Income 50-60%

0033.02*	0039.00*	0040.02*	0235.02*	0273.01*	0275.00*	0367.00*	0401.01*	0403.01*	0403.02*	0413.00*
0415.00*	0437.02*	0439.00*	0443.01*	0446.02*	0463.00*	0467.00*	0471.00*	0545.00*	0559.00*	0849.02*
0853.00*	0855.00*	0857.00*	0861.00*	0863.00*	0889.02*	0942.02*	1008.03*	1185.00*	1187.00*	1191.00*
1205.00*										

Median Family Income 60-70%

0051.00*	0062.02*	0085.00*	0144.00*	0205.00*	0212.00*	0238.00*	0240.00*	0249.00*	0265.01*	0267.00*
0269.02*	0271.01*	0278.00*	0334.04*	0339.00*	0375.01*	0375.02*	0379.00*	0381.00*	0401.02*	0407.02*
0409.02*	0437.01*	0443.02*	0444.00*	0446.01*	0454.00*	0455.00*	0460.00*	0461.00*	0469.01*	0549.00*

2023 Institution Disclosure Statement - Table 6

PAGE: 10 OF 13

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

0679.00* 0683.00* 0779.07* 0803.01* 0803.02* 0845.00* 0925.00* 0947.00* 0972.04* 0992.00* 1032.01*

1085.00* 1155.00* 1157.00*

Median Family Income 70-80%

0002.00* 0028.00* 0044.01* 0052.00* 0057.00* 0103.00* 0105.00* 0112.00* 0114.00* 0122.00* 0126.02*

0142.01* 0148.00* 0151.00* 0152.00* 0157.00* 0181.01* 0182.00* 0192.00* 0214.00* 0235.01* 0236.00*

0253.01* 0259.00* 0261.00* 0266.00* 0274.00* 0277.02* 0281.00* 0287.00* 0291.00* 0309.06* 0327.00*

0347.00* 0351.00* 0361.00* 0363.00* 0365.00* 0409.01* 0411.00* 0440.00* 0457.00* 0462.00* 0466.00*

0479.00* 0481.00* 0483.01* 0489.00* 0493.01* 0499.00* 0500.00* 0551.00* 0553.00* 0555.00* 0579.00*

0581.00* 0593.00* 0687.00* 0717.01* 0719.00* 0743.00* 0779.08* 0837.00* 0907.00* 0919.00* 0938.00*

1099.00* 1171.00* 1181.00* 1189.00* 1193.00* 1201.00* 1203.00* 1257.00* 1417.00* 1451.02*

Median Family Income 80-90%

0004.00* 0012.00* 0014.00* 0024.00* 0032.00* 0034.00* 0042.00* 0054.00* 0062.01* 0081.00* 0098.00*

0101.00* 0120.00* 0124.00* 0138.00* 0156.00* 0159.00* 0166.00* 0176.00* 0178.00* 0179.01* 0184.01*

0185.01* 0186.00* 0189.00* 0208.00* 0216.02* 0245.00* 0247.00* 0255.00* 0257.00* 0258.00* 0260.00*

0263.00* 0265.02* 0269.01* 0271.02* 0277.01* 0283.00* 0293.00* 0295.00* 0329.00* 0353.00* 0373.00*

0377.00* 0448.00* 0452.00* 0456.00* 0470.00* 0473.00* 0475.00* 0482.00* 0492.01* 0497.00* 0502.02*

0535.01* 0547.00* 0548.00* 0565.00* 0577.00* 0589.00* 0591.00* 0595.02* 0613.01* 0621.00* 0745.00*

0779.06* 0809.00* 0818.00* 0846.02* 0859.00* 0889.03* 0929.00* 0942.03* 0945.00* 0998.02* 1010.04*

1032.02* 1039.00* 1047.00* 1159.00* 1175.00* 1347.01* 1447.00* 1451.01* 1463.00*

Median Family Income 90-100%

0008.00* 0016.00* 0022.00* 0030.00* 0038.00* 0040.01* 0065.02* 0071.00* 0079.00* 0094.00* 0104.00*

0108.00* 0110.00* 0116.00* 0126.01* 0141.00* 0143.00* 0147.00* 0149.00* 0150.00* 0154.00* 0161.00*

0170.00* 0172.00* 0180.00* 0184.02* 0190.00* 0194.00* 0196.00* 0202.00* 0204.00* 0206.00* 0220.01*

0243.00* 0251.00* 0253.02* 0272.00* 0279.00* 0280.00* 0282.00* 0309.03* 0320.00* 0334.03* 0384.00*

0399.01* 0404.00* 0405.02* 0414.00* 0424.00* 0458.00* 0465.00* 0468.00* 0469.02* 0480.00* 0483.02*

0485.00* 0493.02* 0502.01* 0518.00* 0520.00* 0530.00* 0531.00* 0540.00* 0542.00* 0552.00* 0554.00*

0557.00* 0587.00* 0595.01* 0629.00* 0635.00* 0639.00* 0641.01* 0664.03* 0939.00* 0942.01* 0954.00*

1139.00* 1227.03* 1241.00* 1347.02* 1403.00*

Median Family Income 100-110%

2023 Institution Disclosure Statement - Table 6

PAGE: 11 OF 13

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

0006.00*	0020.00*	0036.00*	0055.00*	0058.00*	0059.00*	0061.00*	0083.00*	0096.00*	0102.00*	0119.00*
0125.00*	0128.00*	0130.00*	0132.00*	0142.02*	0145.00*	0158.01*	0158.02*	0164.00*	0169.00*	0187.00*
0198.00*	0220.02*	0254.01*	0262.00*	0264.00*	0276.00*	0285.00*	0289.00*	0309.05*	0317.00*	0328.00*
0330.00*	0366.00*	0371.00*	0394.00*	0450.00*	0459.00*	0464.00*	0478.01*	0478.02*	0507.00*	0510.00*
0512.00*	0513.00*	0515.00*	0525.00*	0532.00*	0536.01*	0560.00*	0567.00*	0568.00*	0583.00*	0585.00*
0598.00*	0603.00*	0606.00*	0627.00*	0645.00*	0654.01*	0657.02*	0680.00*	0690.00*	0693.00*	0694.00*
0717.02*	0790.00*	0814.00*	0840.00*	0998.01*	1008.04*	1017.00*	1033.00*	1147.00*	1195.00*	1227.04*
1341.00*	1377.00*	1409.02*	1529.01*	1621.00*						

Median Family Income 110-120%

0007.02	0010.00*	0018.00*	0086.00*	0088.00*	0095.00*	0113.00*	0117.00*	0118.00*	0121.00*	0137.00*
0140.00*	0168.00*	0183.00*	0185.02*	0188.00*	0230.00*	0270.00*	0284.00*	0288.02*	0294.00*	0297.00*
0306.00*	0309.04*	0334.01*	0357.00*	0472.00*	0484.00*	0492.02*	0496.00*	0505.00*	0508.00*	0522.00*
0526.00*	0534.01*	0538.00*	0539.01*	0556.00*	0562.00*	0620.00*	0623.00*	0626.00*	0633.01*	0637.00*
0646.00*	0656.00*	0660.00*	0664.02*	0682.00*	0695.00*	0697.02*	0709.00*	0713.05*	0741.00*	0779.03*
0779.04*	0779.05*	0792.00*	0838.00*	0846.01*	0964.00*	0991.00*	1029.00*	1059.00*	1072.01*	1151.00*
1199.00*	1215.00*	1301.00*	1367.00*	1385.01*	1459.00*	1467.00*	1551.03*	1579.02*		

Median Family Income >= 120%

0001.01*	0001.02*	0007.01*	0019.01*	0019.02*	0019.03*	0026.00*	0031.00*	0033.01*	0045.00*	0053.00*
0063.00*	0065.01*	0069.00*	0073.00*	0075.00*	0077.00*	0091.00*	0097.00*	0100.00*	0106.00*	0111.00*
0115.00*	0123.01*	0134.00*	0135.00*	0136.00*	0153.00*	0155.00*	0174.00*	0181.02*	0216.01*	0232.00*
0288.01*	0334.05*	0337.00*	0352.00*	0358.00*	0368.00*	0376.00*	0398.00*	0400.00*	0402.00*	0432.00*
0434.00*	0476.00*	0495.00*	0504.00*	0506.00*	0511.00*	0516.00*	0517.00*	0521.00*	0524.00*	0528.00*
0558.00*	0564.00*	0580.00*	0582.00*	0592.00*	0594.00*	0596.00*	0600.00*	0601.00*	0608.00*	0610.00*
0612.00*	0614.00*	0616.01*	0616.02*	0618.00*	0619.00*	0622.00*	0625.00*	0630.00*	0632.00*	0633.02*
0638.00*	0650.00*	0657.03*	0659.00*	0661.00*	0663.01*	0664.01*	0665.01*	0667.01*	0669.00*	0671.00*
0677.00*	0697.01*	0703.00*	0707.00*	0711.00*	0713.03*	0713.04*	0713.06*	0721.00*	0723.00*	0729.00*
0731.00*	0737.00*	0739.00*	0747.00*	0749.00*	0757.01*	0757.02*	0769.01*	0769.02*	0773.00*	0775.00*
0779.02*	0788.00*	0864.00*	0884.00*	0892.01*	0916.03*	0922.00*	0928.00*	0934.01*	0934.02*	0973.00*
0981.00*	0987.00*	0997.01*	0997.03*	0997.04*	0997.05*	1008.01*	1010.02*	1093.00*	1097.00*	1113.00*

2023 Institution Disclosure Statement - Table 6

PAGE: 12 OF 13

Assessment Area(s) by Tract**Respondent ID: 0002705895***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: METROPOLITAN COMMERCIAL**

1123.00*	1129.00*	1133.00*	1141.00*	1207.01*	1223.00*	1247.00*	1265.00*	1267.00*	1277.00*	1291.02*
1291.03*	1291.04*	1333.00*	1339.00*	1399.00*	1409.01*	1429.00*	1435.00*	1441.00*	1471.00*	1479.00*
1483.00*	1507.01*	1507.02*	1529.02*	1551.01*	1551.04*	1571.01*	1571.02*	1579.01*	1579.03*	1617.00*

Median Family Income Not Known

0001.03*	0001.04*	0037.00*	0050.00*	0099.00*	0107.01*	0171.01*	0171.02*	0179.02*	0199.01*	0199.02*
0199.03*	0216.03*	0219.00*	0229.00*	0246.00*	0288.03*	0299.00*	0331.00*	0383.01*	0383.02*	0426.00*
0535.02*	0539.02*	0561.00*	0566.00*	0590.00*	0599.00*	0607.01*	0613.02*	0624.00*	0641.02*	0654.02*
0655.01*	0663.02*	0664.04*	0716.00*	0793.00*	0892.02*	0916.02*	0916.04*	0918.00*	0972.07*	0999.00*
1010.03*	1072.02*	1207.02*	1211.00*	1283.00*	1385.02*	1567.00*	9901.00*			

RICHMOND COUNTY (085), NY**MSA: 35614****Low Income**

0027.00*	0040.03*	0133.01*
----------	----------	----------

Moderate Income

0007.00*	0011.00*	0021.00*	0029.00*	0040.01*	0075.00*	0128.06*	0141.00*	0173.00*	0207.02*	0223.00*
0231.00*	0319.01*									

Middle Income

0003.00*	0006.00*	0008.00*	0009.00*	0017.00*	0018.00*	0036.00*	0039.00*	0040.04*	0050.00*	0059.01*
0064.00*	0074.00*	0077.00*	0081.00*	0096.02*	0105.00*	0112.01*	0112.03*	0114.01*	0114.02*	0122.00*
0125.00*	0132.04*	0133.02*	0156.03*	0170.13*	0170.15*	0177.02*	0198.00*	0207.01*	0208.04*	0213.00*
0239.00*	0247.00*	0273.02*	0277.02*	0277.04*	0291.02*	0303.01*	0303.02*	0319.02*		

Upper Income

0020.01*	0020.02*	0033.00*	0040.02*	0047.00*	0067.00*	0070.01*	0070.02*	0096.01*	0097.01*	0121.00*
0128.04*	0128.05*	0132.01*	0132.03*	0134.00*	0138.00*	0146.04*	0146.05*	0146.06*	0146.07*	0146.08*
0147.00*	0151.00*	0156.01*	0156.02*	0169.01*	0170.05*	0170.07*	0170.09*	0170.11*	0170.12*	0170.14*
0170.16*	0176.00*	0177.01*	0181.00*	0187.01*	0187.03*	0187.04*	0189.01*	0189.02*	0197.00*	0201.00*
0208.03*	0208.05*	0208.06*	0226.01*	0226.02*	0244.01*	0244.02*	0248.00*	0251.00*	0273.01*	0277.05*
0277.06*	0279.00*	0291.04*	0291.05*	0291.06*	0323.00*					

Income Not Known

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: METROPOLITAN COMMERCIAL

Respondent ID: 0002705895

Agency: FRS - 2

0059.02* 0097.02* 0112.04* 0154.00* 0228.01* 0228.02* 9901.00*

OUTSIDE ASSESSMENT AREA

OSCEOLA COUNTY (097), FL

MSA: 36740

Middle Income

0432.08

Upper Income

0408.08

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income >= 120%

0160.00

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 90-100%

0154.00

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 70-80%

0058.68

RANDOLPH COUNTY (151), NC

MSA: 24660

Moderate Income

0304.00

SOUTHAMPTON COUNTY (175), VA

MSA: 47260

Middle Income

2004.02

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0002705895

Institution: METROPOLITAN COMMERCIAL

Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	15	15	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	6	6	0	0.00%
Total	23	23	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.