

Metropolitan National Bank is a chartered national bank and a member of the FDIC. We are an equal opportunity lender and have developed prudent lending standards that can be applied in an innovative and flexible manner to meet the opportunities and challenges of the marketplace. Metropolitan National Bank seeks to create a more efficient model for commercial banking by carefully combining new technologies with the best of traditional banking business practices. Accordingly, we offer a full range of commercial and personal banking services to middle-market enterprises and high net worth individuals. In addition, we serve markets that have often been overlooked by today's consolidating financial services industry by offering innovative, consumer-friendly retail financial services to the unbanked and under-banked.

- > Superior, full-service commercial and retail banking
- > A global banking presence, dedicated to providing truly personal service to clients big and small
- > Highly knowledgeable commercial real estate staff offering an array of traditional and non-traditional real estate finance solutions
- > A full complement of commercial banking services including credit lines for working capital, leasing, trade finance, and healthcare financing
- > Attractive time and demand deposit products for businesses and individuals
- > Best-in-class retail financial services for America's emerging middle class through its subsidiary, CashZone Check Cashing Corporation

Founded in 1999 as a de novo bank, Metropolitan National Bank had \$17.9 million of total assets and \$10.3 million of total deposits at December 31, 1999, and has grown to \$578 million total assets and \$447 million total deposits at December 31, 2010.

Metropolitan National Bank operates in the highly competitive and potentially highly lucrative New York City Metropolitan Area market. The Bank is engaged principally in the business of commercial banking and continues to expand its offering of investment portfolio. Metropolitan National Bank endeavors to expand its market niche of serving commercial clients under-served by today's global financial services industry, including, but not limited to local middle-market businesses with annual revenues up to \$100 million, middle-to-high net worth individuals and hard-working families taking their first steps toward their American Dream.

Metropolitan National Bank's core soundness and solid balance sheet mean that it has money to lend, and is actively lending, on strong terms, to solid borrowers, while many similar size institutions are struggling with asset quality and capital

Real Estate Lending

Since our inception, commercial real estate lending has been our principal business, and it remains so. Despite challenges in the real estate market in the greater New York City metropolitan area and across the country in recent years, Metropolitan National Bank commercial real estate portfolio continues to perform within the confines of over regulation.

The strength of our portfolio is due to our consistently high lending standards and our portfolio's wide diversification among borrowers, sectors and property types. We know our clients and their industries well, which reduces the credit and default risk associated with borrowers. Delinquencies are virtually non-existent; when loans have not performed as expected, we've been able to work with borrowers to restructure loan terms, extending repayment periods and accepting additional collateral as needed.

We are active in construction lending for select and well-qualified borrowers. Again, we benefit greatly from remaining well diversified across all property types, including retail, single-family homes, and multi-family rentals.

We feel that what differentiates us is our ability to find opportunities in any kind of market. For instance, when credit conditions are tight, we find deals in the marketplace that formerly may have gone to larger commercial lenders. Even when large commercial transactions slowed, we looked for breakout sectors. One example is our pursuit of lending opportunities to operators of nursing homes, believing there is a growing demand in this area of the healthcare industry.

We also pursue opportunities to help clients refinance existing debt held with larger banks or foreign lenders who may be facing liquidity issues. We look to help connect clients with groups of investors interested in purchasing their existing debt. As a loan originator, rather than the primary lender, we have the opportunity to generate fee-based revenue on these transactions without increasing our balance sheet. An opportunity to pursue low-risk, high-profit transactions results, with the added bonus of helping us further cement longstanding client relationships.

The bottom-line is that throughout the market's volatility, we stick to our core competency of lending to established real estate owners who have the resources, skills, and expertise to weather any kind of economic environment. We are very selective in the loans we make, maintain a diversified portfolio, and remain alert to new opportunities as they arise.

Real Estate Lending

- > Acquisition loans
- > Renovation loans
- > Owner-occupied
- > Leasehold mortgages
- > Construction loans
- > Income-producing property financing

Commercial Lending

Although categorized as a small community bank, Metropolitan National Bank's commercial real estate loan portfolio resembles that of a sophisticated middle-market lender. We have several advantages:

1. Our location in one of the world's busiest financial centers;
2. The expertise of our lending teams;
3. An in-depth knowledge of the clients we serve.

Our level of diversification and in-depth knowledge of our borrowers set us apart from other banks of our size. Dealing principal to principal, we avoid brokers and stick to the clients and industries we know.

With a significant position in commercial lending loans, our asset quality has been supported through extensive diversification among different property sectors. When the pace of new transactions in New York's commercial lending market slows, we look for opportunities to help clients refinance or restructure existing loans and debt.

We continue to grow our commercial real estate assets whenever opportunities arise. With experience lending in all market cycles, our commercial real estate teams pursue new financing opportunities no matter the market's mood.

Commercial Lending & Leasing and Trade Finance

- > Commercial lending
- > Equipment leasing
- > Medical receivables financing
- > Trade finance
- > Letters of credit
- > Stand-by letters of credit
- > Documentary collections
- > Healthcare financing

Banking Centers and Retail Services

Our Banking Centers play an important strategic role in growing and diversifying the Bank's assets. Each of our four Banking Centers has a unique identity and fits into the communities we serve. We have consistently focused on the quality of these Banking Centers rather than the quantity. By taking this measured approach to our retail expansion, we feel we can greatly improve our chances of success in future locations. We are always looking for opportunities in communities where we feel we could offer a highly personalized approach to meeting the needs of our clients.

Our Banking and Lending Center in Boro Park, Brooklyn was a major milestone for the Bank. When we opened in 2008, it was our first Banking and Lending Center outside Manhattan. Our emphasis on building relationships was a natural fit with the existing community in the Boro Park neighborhood. Boro Park offers a slightly more suburban landscape than our Manhattan Banking Centers and combines small businesses, local homeowners, and a more culturally diverse mix of clients. The success of this Banking and Lending Center is due to several steps we took when we entered this community:

1. We recruited seasoned bankers from the local community who understand the values and traditions of the neighborhood.
2. We established a dedicated lending team to work specifically at the Boro Park Banking and Lending Center, providing our Boro Park clients with fast, responsive service to loan requests.
3. We brought the best of our commercial lending practices to an entirely new community, based on local knowledge, expertise, and relationships.

In Manhattan, our Flagship Banking Center at 99 Park Avenue is a consistently strong performer, supporting many of our commercial banking clients. By cross-serving these clients' lending and deposit needs, we are able to grow and solidify many of our most important relationships.

At 1359 Broadway, our Banking Center focuses on the needs of our business clients working in the textile and apparel industries, among others. While our focus on personal banking remains a key element to our success at all locations, it has been particularly successful in the garment district, where a number of family-owned businesses are located.

Our Banking Center at 16 West 46th Street effectively serves business owners in the diamond and gold district.

Each of our Banking Centers offers a unique private banking environment to better cross-serve our clients and deepen relationships.

Recent key product initiatives include enhancing our cash management suite, improving our personal and business online banking products, and expanding our remote deposit services. Electronic services, like remote deposit, help us expand the footprint of the Bank and better serve clients who are not in physical proximity to one of our Banking Centers. The strength of our product offering comes from understanding what our clients need and responding in a professional and timely manner.

As a growth company, our goals for our Banking Centers are to cross-serve our clients by providing relationship banking and to establish new client relationships, including lending opportunities. With our Banking Centers, we have a tremendous opportunity to grow the Bank while also building a powerful brand. Our brand symbolizes personal attention and an unsurpassed level of service. We believe these attributes will remain in great demand as clients increasingly turn toward regional and community banks to meet a broader range of financial needs. We continue to put our clients' needs first while providing innovative banking solutions to the communities we serve.

Personal Banking

- > Checking
- > Free Checking
- > NOW Checking
- > Savings
- > Certificates of Deposit
- > Money Market
- > Statement Savings
- > Retirement Accounts
- > Consumer Loans
- > Credit Cards
- > Overdraft Line of Credit

Business Banking

- > Business Checking
- > Advantage Checking
- > Classic Checking
- > Business NOW
- > Business Savings
- > Certificates of Deposit
- > Money Market
- > Statement Savings
- > Tenant Security
- > Attorney Escrow Services
- > Online Banking & Bill Pay
- > Resident Healthcare
- > Remote Deposit
- > Bank at Work
- > Merchant Services



Metropolitan National Bank
99 Park Avenue, 4th Floor
New York, NY 10016

212 659-0600

www.MetropolitanBankNY.com

CashZone a wholly owned subsidiary of Metropolitan National Bank

Through CashZone® and related CashZone Prepaid Visa® Card programs, Metropolitan National Bank continues to attract new clients who have historically had limited or no access to traditional banking services. Bringing these new clients into the fold is good for our local communities as well as for meeting the strategic goals of the Bank. By pursuing opportunities to generate fee-based revenue, we hope to further mitigate some of the inherent interest-rate risk present in conventional banking while continuing to grow and diversify our revenue streams.

There are 13 CashZone Retail Financial Centers throughout the New York metropolitan area.

CashZone’s Prepaid Visa Debit Cards competitive advantages are many. Features and benefits include instant issue prepaid debit cards, no-fee check-cashing services, direct deposit, savings account and text message alerts announcing recent account activity, including current balance.

Through CashZone, we are starting to reach clients the banking industry has overlooked for decades. We believe we can develop a high volume of business through this channel to increase our profitability, while gaining a competitive advantage by being early to market with innovative products and services.

Check Cashing

- > Payroll
- > Tax refund
- > Attorney and insurance settlement
- > Federal, state, and local government
- > Cashiers, certified, and bank
- > Money orders

Services

- > International and domestic money transfers
- > Money orders
- > ATM
- > Bill payment
- > Payroll services

Prepaid Cards

- > CashZone Visa
- > No fee check cashing
- > Direct deposit
- > Card-to-card transfer (domestic and international)
- > Savings account
- > Bill payment
- > Online purchasing
- > Text alerts
- > 24/7 customer service
- > Telephone calling
- > Wireless telephone