

METRO CITY BANK CELEBRATES THE GRAND OPENING OF ITS NEW CORPORATE HEADQUARTERS BUILDING IN DORAVILLE, GA

Metro City Bank celebrated today the Grand Opening of its new headquarters building, located at 5114 Buford Highway, Doraville, GA. Headquartered in Doraville, Georgia, Metro City Bank operates fifteen branches; two in Alabama, one in Virginia, one in New York, one in New Jersey, two in Texas and eight branches located in the Metro Atlanta area. In addition, the Bank has Loan Production Offices in Annadale, Virginia and Bayside, New York. The bank has recently received approval from its regulators to open additional branches in Flushing, NY, Annadale, VA and Houston, TX.

“We are very pleased to celebrate the Grand Opening of our new Corporate Headquarters Building” said Nack Paek, Executive Chairman of Metro City Bank. “This 33,000 square foot new building will serve as the Bank’s main banking office as well as housing the Bank’s Corporate and Administrative Offices, including Loan Operations, Deposit Operations, Accounting, Compliance and Human Resources. It is one of the first buildings designed and constructed under the City of Doraville’s new Zoning and Architectural Design Ordinances.”

Metro City Bank is a FDIC insured, State chartered community bank offering a full range of financial services for diverse ethnic and small business customers. Founded in 2006, Metro City Bank opened for business on April 4, 2006 so today also marks its 12 year anniversary. Specializing in Residential Mortgage Loans and SBA/USDA loans, Metro City Bank has grown significantly. The Bank has approximately \$1.288 billion in Assets, \$1.085 billion in Deposits, and \$1.126 billion in Loans, and is “well capitalized” by all regulatory standards.

For more information, please visit www.metrocitybank.bank. *This press release and oral statements made from time-to-time by our representatives contain "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995 that are subject to risks and uncertainties. Forward-looking statements include information concerning our future results, interest rates, loan and deposit growth, operations, new office openings and business strategy. These statements often include words such as "may," "believe," "expect," "anticipate," "intend," "plan," "estimate" or similar expressions. As you consider forward-looking statements, you should understand that these statements are not guarantees of performance or results. They involve risks, uncertainties and assumptions that could cause actual results to differ materially from those in the forward-looking statements. These factors include but are not limited to: (i) prevailing economic conditions; (ii) changes in interest rates, loan demand, real estate values, and competition, which can materially affect origination levels and gain on sale results in our business, as well as other aspects of our financial performance; (iii) the level of defaults, losses and prepayments on loans made by us, whether held in portfolio or sold in the whole loan secondary markets, which can materially affect charge-off levels and required credit loss reserve levels; and (iv) competition for qualified personnel and desirable office locations.*

You should keep in mind that any forward-looking statements made by Metro City Bank speak only as of the date on which they were made. New risks and uncertainties come up from time to time, and we cannot predict these events or how they may affect the Bank. Metro City Bank has no duty to, and does not intend to, update or revise the forward-looking statements after the date on which they are made. In light of these risks and uncertainties, you should keep in mind that any forward-looking statement made in this release or elsewhere might not reflect actual results.

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