



Dear Valued Customer,

We recognize that the recent events in the banking industry have led to many questions. That is why we would like to provide you with information that demonstrates US Metro Bank's strong financial position that will reassure you that you are in good hands. Our Board of Directors and management team has and will continue to be committed to managing the bank in a safe and sound manner that creates stability for our customers.

Here are a few things that you should know:

1. US Metro Bank has a solid and well-diversified deposit base in consumer and small to medium sized businesses with no significant customer types or industry concentrations. We also have no exposure to cryptocurrency or the venture capital markets.
2. Our capital position is very strong. All capital levels are well above regulatory requirements to be considered a "well-capitalized" bank. For example, our Tier 1 Leverage Ratio is 10.42% compared to the minimum requirement of 4.0% and our Total Capital to Risk-Weighted Assets is 14.48% compared to the minimum requirement of 8%.
3. The Bank has high levels of liquidity. Total liquidity available to fund operations exceeds \$300 million, which excludes additional liquidity available from the newly created "Bank Term Funding Program" announced recently by the Federal Reserve Bank.
4. In addition to the above, our investment security portfolio represents less than 5% of total assets. The bank's asset quality in both our loan and investment portfolio remains good, is stable and will remain strong as there has been no significant adverse changes in the current environment. This means that our problem loan levels remain low with nominal loan concerns noted.

As a result of our financial strength, you can continue to bank with us with the knowledge that your money is safe and remains our top priority. We appreciate your partnership and patronage over the years and look forward to continuing to serve as your bank of choice. Please do not hesitate to reach out to our local branches, relationship managers, or any member of bank management if there is anything we can do to assist you or to answer any questions you may have.

Sincerely,

A handwritten signature in black ink, appearing to read "Dong Il Kim".

**Dong Il Kim**  
President and Chief Executive Officer  
US Metro Bank

