

Metro Bank Holdings PLC (LSE: MTRO LN) (“Metro Bank”)

Legal Entity Identifier: 984500CDDEAD6C2EDQ64

Reclassification Under MREL Regime

Metro Bank has received formal confirmation from the Bank of England that it will be reclassified as a transfer firm under the MREL regime, effective 1 January 2026.

As a transfer firm, Metro Bank’s MREL will be set equal to current minimum capital requirements of 13.7% including buffers and 9.2% excluding buffers.

Daniel Frumkin, Chief Executive Officer at Metro Bank, said:

“We are pleased to have received confirmation of our MREL reclassification, as we anticipated following the Bank of England’s announcement in July. This is a positive development which affords us more capital flexibility, enhancing our ability to lend into the UK economy and creating further value for our shareholders”.

Metro Bank will provide a further update at its full year results on 4 March 2026.

Enquiries

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About Metro Bank

Metro Bank provides corporate, commercial and SME banking and specialist mortgage lending, alongside retail and private banking services. Metro Bank offers relationship banking through a network of 78 stores in the UK, telephone banking from UK-based contact centres and digital banking via mobile app and online.

Metro Bank Holdings PLC (registered in England and Wales with company number 14387040, registered office: One Southampton Row, London, WC1B 5HA) is the listed entity and holding company of the Metro Bank group.

Metro Bank PLC (registered in England and Wales with company number 6419578, registered office: One Southampton Row, London, WC1B 5HA) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. ‘Metrobank’ is a registered trademark of Metro Bank PLC. Eligible deposits are protected by the Financial Services Compensation Scheme. For further information about the Scheme, refer to www.fscs.org.uk.

Metro Bank is an independent UK bank – it is not affiliated with any other bank or organisation. Please refer to Metro Bank using the full name.

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ISIN: GB00BMX3W479
Category Code:MSCL
TIDM: MTRO
LEI Code: 984500CDDEAD6C2EDQ64
Sequence No.: 412074
EQS News ID: 2248834

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