



## **Kroll Bond Rating Agency Issues “Positive” Ratings Outlook for Dime Commercial Bancshares, Inc.**

June 16, 2026

HAUPPAUGE, N.Y., June 16, 2026 (GLOBE NEWSWIRE) -- Dime Commercial Bancshares, Inc. (the “Company” or “Dime”) (NYSE: DCOM), the parent company of Dime Commercial Bank (the “Bank”), announced that Kroll Bond Rating Agency (“KBRA”), in a report dated June 16, 2026, issued a “Positive” ratings Outlook for Dime.

KBRA affirmed the deposit and senior unsecured debt ratings of BBB+ for Dime Commercial Bank.

According to the KBRA report, the ratings and “Positive” Outlook reflects management’s successful execution of its operating strategies, notably its deposit gathering and loan portfolio diversification initiatives. These efforts have contributed to stronger earnings, improved capital and reserve levels, and a meaningfully lower investor CRE concentration. Funding and liquidity are notable strengths. The successful execution of the deposit-focused team strategy has generated more than \$3 billion of core deposits since 2023, which allowed management to largely eliminate noncore funding sources and materially enhance on balance sheet liquidity.

Stuart H. Lubow, President and Chief Executive Officer, stated, “As we continue to execute on our growth plan, we are pleased to receive a Positive ratings Outlook from Kroll.”

### **ABOUT DIME COMMERCIAL BANCSHARES, INC.**

Dime Commercial Bancshares, Inc. is the holding company for Dime Commercial Bank, a New York State-chartered trust company with approximately \$15 billion in assets and the number one deposit market share on Greater Long Island <sup>(1)</sup>.

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<sup>1</sup> Aggregate deposit market share for Kings, Queens, Nassau & Suffolk counties for commercial banks with less than \$20 billion in assets.

### **FORWARD-LOOKING STATEMENTS**

*Statements contained in this news release that are not historical facts are forward-looking statements as that term is defined in the Private Securities Litigation Reform Act of 1995. Such forward-looking statements are subject to risks and uncertainties which could cause actual results to differ materially from those currently anticipated.*