

# About M&T Bank

M&T Bank is one of the top 20 full-service U.S.-based commercial banks, with 17,000 employees and a long history of community-focused banking. Founded in 1856, M&T provides commercial, retail, business, investment, mortgage and professional banking services through more than 750 branches and 1,800 ATMs throughout New York, Maryland, New Jersey, Pennsylvania, Delaware, Connecticut, Virginia, West Virginia and the District of Columbia.

In addition to banking products, M&T and its subsidiaries offer customized private wealth and institutional services through Wilmington Trust, one of the largest personal trust providers in the U.S.

## Strong presence within our communities

Our customers bank with us at nearly 1,500 locations across eight states along the East Coast. So whether you have an account in New York or need to find an ATM in Virginia, we're close by.

- #1 or #2 deposit share in the majority of our largest markets
- #1 SBA lender in most of our larger communities, and #7 SBA lender nationally\*
- Highest possible Community Reinvestment Act (CRA) rating awarded by the Federal Reserve on every exam since 1982

## Focus on customer experience

M&T's experienced professionals seek to understand what's important to our customers, and then deliver personal, business and commercial banking solutions that enable them to achieve their goals.

- Ranked highest in small business banking customer satisfaction in the Northeast region, according to J.D. Power (2017)\*\*
- Received 10 Greenwich Excellence Awards for small business and middle market banking (2018) \*\*\*

## Culture of community involvement

We want our communities to understand they can rely on us to get involved and help them grow even stronger. We take an active role in the communities we serve.

- \$30 million in grants to more than 3,500 not-for-profit organizations to support and revitalize communities, help charitable organizations and grow local economies (2018)
- \$1.7 billion in community development loans and investments in low- and moderate-income areas (2018)
- Our employees reported spending 273,965 hours volunteering and donating \$1.26 million to their local United Way (2018)

## Consistent, conservative operating philosophy

Banking is a highly cyclical business, with peaks and troughs that we cannot time. Thus, we follow a strategy of maintaining a conservative risk profile and a strong financial position at all times.

- Of the largest 100 banks operating in 1983, only 23 remain today. Among the remaining, M&T ranks 1st in stock price growth.
- M&T has been profitable for 170 consecutive quarters—more than 42 straight years.



\* According to statistics released by the U.S. Small Business Administration (SBA) for total approved loans through the SBA's 7(a) lending program during the federal fiscal year ending 9/30/2018.

\*\* Based on J.D. Power 2017 U.S. Small Business Banking Satisfaction Study

\*\*\* Based on Greenwich Associated 2018 Business Banking Excellence Awards.

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The M&amp;T Bank logo, with "M&amp;T" in a large, bold, green serif font and "Bank" in a smaller, green sans-serif font to its right.