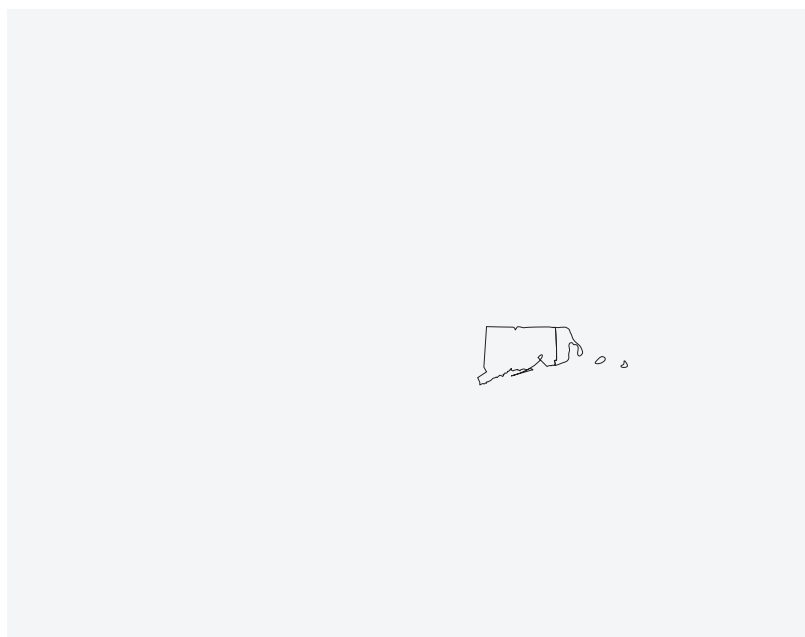


About us.

M&T Bank Corporation is a financial holding company headquartered in Buffalo, New York. M&T's affiliates offer advice, guidance, expertise and solutions across the entire financial spectrum, combining M&T Bank's traditional banking services with the wealth management and institutional capabilities offered by Wilmington Trust. M&T Bank has a network of over 1,000 branches that span 12 states from Maine to Virginia and Washington, D.C.



A bank for communities.

For more than 165 years, M&T has strived to take an active role in our communities and build long-lasting relationships with our customers. We are a bank for communities—combining the capabilities of a large bank with the care of a locally focused institution. Our purpose is to make a difference in people's lives and uplift the communities we serve.

National and international reach.

Through the combination of our traditional banking business, suite of specialty businesses and Wilmington Trust teams, our reach extends across the country. It allows us to be a bank for communities that can do more for its customers – providing a wide range of resources along with care and empathy on a local level.

M&T Highlights:

One of the 15 largest U.S. owned, commercial bank holding companies

- Superior profitability earnings and dividend growth over multiple economic cycles
- Disciplined and efficient operator and prudent steward of shareholder capital
- Growth driven by relentless focus on customers, talent and delivering innovative capabilities

Community Focused

- Total community impact of \$52.9 million, helping more than 3,450 non-profit organizations in our communities thrive through volunteerism, grants, sponsorships, contributions and more
- #1 or #2 SBA Lender in most of our larger communities, and Top 10 SBA lender nationally since 2009
- Highest Possible Community Reinvestment Act Rating awarded by the Federal Reserve Bank of New York on every exam since 1982

Strong & Stable

- Relationship Approach to Lending.
 - Well-diversified loan portfolio with superior credit losses through multiple economic cycles
 - Long history and expertise in Commercial Real Estate lending
- Strong Core Deposit Base. M&T has a community-focused business model with a strong, well-diversified core deposit base, with no crypto deposits
- Strong Core Capital. M&T consistently maintained strong capital positions with capital levels higher than regulatory requirements
- Strong Core Earnings Power (Profitability). Our high level of core earnings is evidenced by our ability to be profitable over 19 consecutive quarters

M&T by the numbers.

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Credit Ratings

M&T Bank Corporation	Moody's Investor Service	S&P Global Ratings	Fitch Ratings	DBRS
Long-term Issuer / Senior Debt Rating	Baa1	BBB+	A	A
Manufacturers & Traders Trust Company				
Long-term Deposit Rating	A1	A-	A+	A (X Y W X