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**MADISON COUNTY (089), AL**

**MSA 26620**

**Outside Assessment Area**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
		0	1	200	0	0	1	200	0	0

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BENTON COUNTY (007), AR</b>										
<b>MSA 22220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	75	0	0	0	0	1	75	0	0
STATE TOTAL	1	75	0	0	0	0	1	75	0	0

LOS ANGELES COUNTY (037), CA

MSA 31084

Outside Assessment Area

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	5	0	0	0	0	1	5	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	0

Median Family Income 2010 0 0 10 506.4385 359.8 Tm/ 100 02000 10 710.4s3T0 Tw0 Tw0 0 0 0 10082 359.8 Tm/F2 1 Tf0 Tc(Median Family IncT00Tc(0) Tj0 TrBT2q 72 369.85 770.4

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**ORANGE COUNTY (059), CA****MSA 11244****Outside Assessment Area**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	785	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
Co<m/F2 1 Tf0 Tc(0) Tj0:60 Tw 10Known		0	0	0	1	785	0	0	0	0



Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JEFFERSON COUNTY (059), CO</b>										
<b>MSA 19740</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	80	0	0	0	0	1	80	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	80	0	0	0	0	1	80	0	0
STATE TOTAL	1	80	0	0	0	0	1	80	0	0

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**FAIRFIELD COUNTY (001), CT****MSA 14860****Inside AA 0066**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	2	115	0	0	0	0	1	100	0	0
Median Family Income 20-30%	2	37	1	238	0	0	3	275	0	0
Median Family Income 30-40%	18	392	0	0	1	500	11	193	0	0
Median Family Income 40-50%	13	404	3	637	3	1,610	9	309	0	0
Median Family Income 50-60%	16	391	3	475	4	2,220	11	163	0	0
Median Family Income 60-70%	13	184	1	131	3	1,150	13	290	0	0
Median Family Income 70-80%	19	852	1	250	5	2,449	16	1,125	0	0
Median Family Income 80-90%	11	168	1	150	0	0	10	166	0	0
Median Family Income 90-100%	24	1,013	1	200	2	910	20	740	0	0
Median Family Income 100-110%	13	326	3	650	6	4,002	12	1,104	0	0
Median Family Income 110-120%	15	470	0	0	0	0	10	105	0	0
Median Family Income >= 120%		3,260	6	1,250	3	1,295	85	3,017	0	0





Num of Amount  
Loans (000s) 594.6 m 825 594.6 l 9420 Tc(0) Tj0 TrETq 72 188.45 770.4 10 Tc(County Total) Tj0 Tr25 594.6 l 9420 Tc(0) Tj

**MIDDLESEX COUNTY (007), CT**

**MSA 25540**

**Inside AA 0070**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	135	1	120	1	1,000	2	35	0	0
Upper Income	4	81	0	0	0	0	3	66	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	216	1	120	1	1,000	5	101	0	0

**NEW HAVEN COUNTY (009), CT**

**MSA 35300**

**Inside AA 0077**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	13	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	78	0	0	0	0	2	78	0	0
Median Family Income 50-60%	2	35	0	0	0	0	2	35	0	0
Median Family Income 60-70%	10	238	0	0	0	0	9	233	0	0
Median Family Income 70-80%	7	153	0	0	0	0	5	43	0	0
Median Family Income 80-90%	12	196	1	184	0	0	11	374	0	0
Median Family Income 90-100%	3	66	0	0	2	870	3	386	0	0
Median Family Income 100-110%	8	360	0	0	0	0	6	235	0	0
Median Family Income 110-120%	7	205	0	0	4	1,650	6	390	0	0
Median Family Income >= 120%	24	829	8	1,390	13	7,952	17	1,697	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	76	2,173	9	1,574	19	10,472	61	3,471	0	0



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	<b>Num of Loans</b>	<b>Amount (000s)</b>								
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	476	14,776	61	11,582	91	52,730	374	18,455	0	0

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**KENT COUNTY (001), DE****MSA 20100****Inside AA 0065**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	13	274	2	375	2	620	13	574	0	0
Middle Income	46	949	5	724	6	2,503	45	1,977	0	0
Upper Income	18	479	3	571	1	546	17	1,039	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	77	1,702	10	1,670	9	3,669	75	3,590	0	0

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**NEW CASTLE COUNTY (003), DE****MSA 48864****Inside AA 0052**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	30	0	0	0	0	1	30	0	0
Median Family Income 30-40%	0	0	0	0	1	900	1	900	0	0
Median Family Income 40-50%	3	35	1	132	1	495	4	530	0	0
Median Family Income 50-60%	6	108	0	0	0	0	6	108	0	0
Median Family Income 60-70%	7	283	1	247	3	1,735	6	915	0	0
Median Family Income 70-80%	17	392	1	150	4	1,420	18	752	0	0
Median Family Income 80-90%	8	213	2	275	1	350	7	163	0	0
Median Family Income 90-100%	15	221	2	381	5	2,393	15	844	0	0
Median Family Income 100-110%	13	457	3	514	2	1,000	13	669	0	0
Median Family Income 110-120%	14	292	3	530	2	1,150	12	787	0	0
Median Family Income >= 120%	50	1,440	8	1,176	14	7,894	53	5,279	0	0
Median Family Income Not Known	7	145	1	250	1	1,000	4	30	0	0



2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

Area Income Characteristics	Loan Amount at Origination									
	Num of Loans	Amount (000s)								
<b>DISTRICT OF COLUMBIA (001), DC</b>										
<b>MSA 47894</b>										
<b>Inside AA 0033</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	4	90	0	0	0	0	4	90	0	0
Median Family Income 30-40%	6	425	1	212	2	1,500	5	487	0	0
Median Family Income 40-50%	7	298	0	0	0	0	5	173	0	0
Median Family Income 50-60%	4	56	0	0	1	665	5	721	0	0
Median Family Income 60-70%	3	65	0	0	0	0	3	65	0	0
Median Family Income 70-80%	15	602	6	1,123	2	1,075	14	1,152	0	0
Median Family Income 80-90%	6	236	3	625	0	0	5	261	0	0
Median Family Income 90-100%	1	35	0	0	0	0	1	35	0	0
Median Family Income 100-110%	5	270	0	0	1	750	4	170	0	0
Median Family Income 110-120%	1	35	0	0	0	0	0	0	0	0
Median Family Income >= 120%	53	1,812	2	245	11	6,750	47	3,898	0	0
Median Family Income Not Known	2	30	1	111	1	700	3	141	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	107	3,954	13	2,316	18	11,440	96	7,193	0	0
TOTAL INSIDE AA IN STATE	107	3,954	13	2,316	18	11,440	96	7,193	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	107	3,954	13	2,316	18	11,440	96	7,193	0	0

**BREVARD COUNTY (009), FL**  
**MSA 37340**

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**BROWARD COUNTY (011), FL**

**MSA 22744**

**Outside Assessment Area**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	200	0	0	1	200	0	0
Median Family Income 60-70%	2	18	0	0	0	0	2	18	0	0
					0	00	0	0	0	0



Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DUVAL COUNTY (031), FL</b>										
<b>MSA 27260</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	500	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

Area Income Characterl8281s Tj0 T899 77= Tj0 Tr6rETB6678d141.6461 Tm/F1 1 Tf0 Tc(Area Income nt20 10 452141 0 Q 0 0 0 RG 75 679.6 m 825 679.6 I S

	Num of Loans	Amount (000s)								
<b>HILLSBOROUGH COUNTY (057), FL</b>										
<b>MSA 45300</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	135	0	0	0	0	2	105	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	135	0	0	0	0	2	105	0	0
<b>MANATEE COUNTY (081), FL</b>										
<b>MSA 35840</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	500	1	550	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	55	2	500	1	550	2	55	0	0

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARION COUNTY (083), FL</b>										
<b>MSA 36100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
<b>MARTIN COUNTY (085), FL</b>										
<b>MSA 38940</b>										
<b>Inside AA 0073</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIAMI-DADE COUNTY (086), FL</b>										
<b>MSA 33124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	100	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	10	0	0	0	0	1	10	0	0
Median Family Income Not Known	1	7	0	0	1	700	1	7	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	117	0	0	1	700	2	17	0	0
<b>MONROE COUNTY (087), FL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	1	6	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0



**PALM BEACH COUNTY (099), FL**

**MSA 48424**

**Inside AA 0067**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	500	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	500	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	26	0	0	0	0	2	26	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	30	0	0	2	1,190	1	290	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	0

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Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PINELLAS COUNTY (103), FL</b>										
<b>MSA 45300</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	5	0	0	0	0	1	5	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
<b>ST. JOHNS COUNTY (109), FL</b>										
<b>MSA 27260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	79	0	0	0	0	1	79	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	1	79	0	0





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**VOLUSIA COUNTY (127), FL**

**MSA 19660**

**Outside Assessment Area**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
			0		0	0	1	15	0	0

FULTON COUNTY (121), GA

MSA 12060

Outside Assessment Area

Median Family Income	0	0	0	0	0	0	0	0	0	0	0
Median Family Income	0	0	0	0	0	0	0	0	0	0	0
Median Family Income	0	0	0	0	0	0	0	0	0	0	0
Median Family Income	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	350	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	0
						0	0	0	0	0	0





Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	3	227	0	0	1	500	2	177	0	0
STATE TOTAL	3	227	0	0	1	500	2	177	0	0





**Num of    Amount**  
**Loans**

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**ANDROSCOGGIN COUNTY (001), ME**

**MSA 30340**

**Outside Assessment Area**

Low Income	0	0	0	0	1	515	1	515	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	1,500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	3	2,015	1	515	0	0

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**CUMBERLAND COUNTY (005), ME**

**MSA 38860**

**Inside AA 0080**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	1	150	0	0
Middle Income	11	247	2	274	0	0	6	126	0	0
Upper Income	4	130	2	450	4	2,400	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	377	5	874	4	2,400	8	281	0	0

---

**KENNEBEC COUNTY (011), ME**

**MSA NA**

**Outside Assessment Area**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0



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LINCOLN COUNTY (015), ME

MSA NA







2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CAROLINE COUNTY (011), MD</b>										
<b>MSA NA</b>										
<b>Inside AA 0053</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	277	0	0	0	0	1	13	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	277	0	0	0	0	1	13	0	0
<b>CARROLL COUNTY (013), MD</b>										
<b>MSA 12580</b>										
<b>Inside AA 0051</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	34	867	5	806	8	3,191	30	1,320	0	0
Upper Income	27	1,077	8	1,505	9	4,141	27	2,446	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	1,944	13	2,311	17	7,332	57	3,766	0	0
<b>CECIL COUNTY (015), MD</b>										
<b>MSA 48864</b>										
<b>Inside AA 0052</b>										
Low Income	2	105	0	0	1	587	3	692	0	0
Moderate Income	1	19	0	0	1	352	2	371	0	0
Middle Income	26	649	6	1,165	3	922	28	1,841	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	873	6	1,165	5	1,861	33	2,904	0	0

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHARLES COUNTY (017), MD</b>										
<b>MSA 47894</b>										
<b>Inside AA 0033</b>										
Low Income	2	20	0	0	0	0	2	20	0	0
Moderate Income	5	41	0	0	0	0	5	41	0	0
Middle Income	7	266	0	0	0	0	6	166	0	0
Upper Income	3	109	0	0	1	625	4	734	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	436	0	0	1	625	17	961	0	0
<b>DORCHESTER COUNTY (019), MD</b>										
<b>MSA NA</b>										
<b>Inside AA 0054</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	13	0	0	0	0	3	13	0	0
Middle Income	8	126	1	250	0	0	7	123	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	139	1	250	0	0	10	136	0	0
<b>FREDERICK COUNTY (021), MD</b>										
<b>MSA 23224</b>										
<b>Inside AA 0062</b>										
Low Income	5	142	1	200	1	252	5	537	0	0
Moderate Income	23	1,067	3	360	12	5,858	25	3,955	0	0
Middle Income	54	1,402	8	1,536	9	5,810	54	2,081	0	0
Upper Income	13	340	0	0	1	270	10	205	0	0
Income Not Known	2	85	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	97	3,036	12	2,096	23	12,190	94	6,778	0	0

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**GARRETT COUNTY (023), MD****MSA NA****Inside AA 0034**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	110	0	0	0	0	2	40	0	0
Middle Income	16	378	1	123	1	442	14	828	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	488	1	123	1	442	16	868	0	0

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**HARFORD COUNTY (025), MD****MSA 12580****Inside AA 0051**

Low Income	2	100	0	0	0	0	2	100	0	0
Moderate Income	15	364	1	115	1	800	13	316	0	0
Middle Income	68	2,135	4	641	5	2,119	58	2,367	0	0
Upper Income	57	1,853	3	456	3	1,202	50	2,120	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	142	4,452	8	1,212	9	4,121	123	4,903	0	0

---

**HOWARD COUNTY (027), MD****MSA 12580****Inside AA 0051**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	0	0	0	0
Middle Income	31	731	4	603	11	7,001	33	2,706	0	0
			1		16	7,275	99	7,196	0	0

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KENT COUNTY (029), MD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	75	0	0	0	0	0	0	0	0
Upper Income	2	10	0	0	0	0	2	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	85	0	0	0	0	2	10	0	0
<b>MONTGOMERY COUNTY (031), MD</b>										
<b>MSA 23224</b>										
<b>Inside AA 0062</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	3	187	0	0	0	0	3	187	0	0
Median Family Income 30-40%	6	186	0	0	1	400	5	151	0	0
Median Family Income 40-50%	8	291	1	230	1	903	6	91	0	0
Median Family Income 50-60%	6	98	1	130	0	0	6	193	0	0
Median Family Income 60-70%	14	705	0	0	2	1,588	9	360	0	0
Median Family Income 70-80%	32	1,157	5	958	9	4,300	30	1,773	0	0
Median Family Income 80-90%	23	825	4	640	4	2,070	18	1,061	0	0
Median Family Income 90-100%	28	886	4	835	2	2,000	23	820	0	0
Median Family Income 100-110%	23	783	5	826	8	4,767	23	2,219	0	0
Median Family Income 110-120%	20	826	4	825	3	1,850	14	1,157	0	0
Median Family Income >= 120%	101	3,981	9	1,464	19	10,854	90	6,699	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	264	9,925	33	5,908	49	28,732	227	14,711	0	0



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**PRINCE GEORGE'S COUNTY (033), MD****MSA 47894****Inside AA 0033**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	6	193	0	0	0	0	6	193	0	0
Median Family Income 40-50%	10	311	4	752	2	1,310	10	610	0	0
Median Family Income 50-60%	18	499	1	150	2	1,278	17	1,294	0	0

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ST. MARY'S COUNTY (037), MD</b>										
<b>MSA 15680</b>										
<b>Inside AA 0055</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	34	0	0	0	0	3	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	34	0	0	0	0	3	34	0	0
<b>SOMERSET COUNTY (039), MD</b>										
<b>MSA 41540</b>										
<b>Outside Assessment Area</b>										
Low Income	1	65	0	0	0	0	1	65	0	0
Moderate Income	0	0	1	150	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	95	1	150	0	0	2	95	0	0
<b>TALBOT COUNTY (041), MD</b>										
<b>MSA NA</b>										
<b>Inside AA 0057</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	5	46	0	0	0	0	4	21	0	0
Upper Income	6	78	3	442	1	480	8	671	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	134	3	442	1	480	13	702	0	0

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WASHINGTON COUNTY (043), MD

MSA 25180

Inside AA 0032

27 0 0 0 0 3 27 0 0

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**BALTIMORE CITY (510), MD****MSA 12580****Inside AA 0051**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	6	118	0	0	1	500	6	118	0	0
Median Family Income 30-40%	21	433	0	0	2	1,230	18	1,193	0	0
Median Family Income 40-50%	30	761	1	180	3	1,164	25	892	0	0
Median Family Income 50-60%	24	576	4	839	5	2,422	25	1,487	0	0
Median Family Income 60-70%	35	1,054	2	350	8	3,732	29	1,393	0	0
Median Family Income 70-80%	42	1,250	4	774	7	3,940	37	1,150	0	0
Median Family Income 80-90%	23	626	1	188	0	0	19	391	0	0
							2	34	0	0



2022 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000501105

Agency: FRS - 20

Institution: M&T Bank

	Num of Loans	Amount (000s)								
<b>ESSEX COUNTY (009), MA</b>										
<b>MSA 15764</b>										
<b>Inside AA 0081</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	77	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	85	0	0	1	500	1	20	0	0
Median Family Income 40-50%	3	155	0	0	0	0	2	55	0	0
Median Family Income 50-60%	1	10	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	8	133	0	0	1	1,000	6	98	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	25	0	0	0	0	1	25	0	0
Median Family Income 100-110%	1	15	2	320	6	4,240	1	15	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	6	266	1	200	2	1,350	3	158	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	766	3	520	10	7,090	14	371	0	0
<b>FRANKLIN COUNTY (011), MA</b>										
<b>MSA 44140</b>										
<b>Inside AA 0082</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	180	0	0	0	0	0	0
Middle Income	8	87	0	0	0	0	6	67	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	87	1	180	0	0	6	67	0	0



2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loans to Businesses				Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)							
<b>MIDDLESEX COUNTY (017), MA</b>									
<b>MSA 15764</b>									
<b>Inside AA 0081</b>									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	2	879	2	879	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	290	1	290	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	68	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	5	120	1	200	2	1,150	4	885	0
Median Family Income 100-110%	1	10	0	0	0	0	0	0	0
Median Family Income 110-120%	1	48	0	0	1	1,000	0	0	0
Median Family Income >= 120%	5	79	1	150	2	1,733	6	1,802	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	13	325	2	350	8	5,052	13	3,856	0



Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NORFOLK COUNTY (021), MA</b>										
<b>MSA 14454</b>										
<b>Inside AA 0069</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	727	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	1,745	1	745	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	150	1	1,000	1	150	0	0
Median Family Income >= 120%	3	207	0	0	4	2,682	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	207	1	150	9	7,154	3	920	0	0

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**PLYMOUTH COUNTY (023), MA**

**MSA 14454**

**Outside Assessment Area**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	10	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	30	0	0	0	0	0	0	0	0	0
					0	00	0	0	0	0	0

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**SUFFOLK COUNTY (025), MA**

**MSA 14454**

**Inside AA 0069**

0 AA 0069

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WORCESTER COUNTY (027), MA</b>										
<b>MSA 49340</b>										
<b>Inside AA 0079</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	25	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	100	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	90	0	0	0	0	1	5	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	1	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	8	0	0	1	431	1	431	0	0
Median Family Income 90-100%	2	85	0	0	6	3,149	2	429	0	0
Median Family Income 100-110%	4	92	2	371	0	0	2	138	0	0
Median Family Income 110-120%	3	22	0	0	1	494	2	20	0	0
Median Family Income >= 120%	2	65	1	228	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	488	3	599	8	4,074	8	1,023	0	0
TOTAL INSIDE AA IN STATE	94	2,475	15	2,709	46	29,276	65	8,581	0	0
TOTAL OUTSIDE AA IN STATE	5	85	1	150	5	3,228	4	906	0	0
STATE TOTAL	99	2,560	16	2,859	51	32,504	69	9,487	0	0

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HILLSDALE COUNTY (059), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	0	0	0	0
<b>OAKLAND COUNTY (125), MI</b>										
<b>MSA 47664</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	2	0	0	0	0	1	2	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	2	0	0	0	0	1	2	0	0

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**WAYNE COUNTY (163), MI****MSA 19804****Outside Assessment Area**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	443	1	443	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
					0	0	0	0	0	0



2022 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000501105

Agency: FRS - 2

Institution: M&T Bank

	Num of Loans	Amount (000s)								
<b>CLARK COUNTY (003), NV</b>										
<b>MSA 29820</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	30	0	0	0	0	1	30	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	30	0	0	0	0	1	30	0	0
STATE TOTAL	1	30	0	0	0	0	1	30	0	0



**Num of    Amount**  
**Loans**

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**BELKNAP COUNTY (001), NH**

**MSA NA**

**Outside Assessment Area**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	767	1	476	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	767	1	476	0	0

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**CARROLL COUNTY (003), NH**

**MSA NA**

**Inside AA 0085**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	91	0	0	4	1,775	2	900	0	0
Upper Income	1	15	0	0	1	800	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	106	0	0	5	2,575	2	900	0	0

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**CHESHIRE COUNTY (005), NH**

**MSA NA**

**Inside AA 0086**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	0	0	0	0
Middle Income	2	200	1	150	1	1,000	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	1	150	2	1,300	1	100	0	0

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GRAFTON COUNTY (009), NH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	2	1,500	0	0	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	23	0	0	2	1,500	1	20	0	0
<b>HILLSBOROUGH COUNTY (011), NH</b>										
<b>MSA 31700</b>										
<b>Inside AA 0083</b>										
Low Income	2	35	1	200	0	0	3	235	0	0
Moderate Income	2	50	0	0	2	860	2	860	0	0
Middle Income	7	296	1	144	2	1,605	8	1,251	0	0
Upper Income	2	64	2	430	0	0	2	253	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	445	4	774	4	2,465	15	2,599	0	0
<b>MERRIMACK COUNTY (013), NH</b>										
<b>MSA NA</b>										
<b>Inside AA 0087</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	0	0	0	0
Middle Income	2	105	0	0	3	1,214	3	719	0	0
Upper Income	1	10	1	250	2	1,750	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	125	1	250	5	2,964	3	719	0	0

	Num of Loans	Amount (000s)								
<b>ROCKINGHAM COUNTY (015), NH</b>										
<b>MSA 40484</b>										
<b>Inside AA 0084</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	110	0	0	3	1,855	3	60	0	0
Middle Income	7	148	2	237	4	1,913	6	1,116	0	0
Upper Income	7	266	3	485	1	576	4	365	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	524	5	722	8	4,344	13	1,541	0	0
<b>STRAFFORD COUNTY (017), NH</b>										
<b>MSA 40484</b>										
<b>Inside AA 0084</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	1	0	0	1	500	1	1	0	0
Middle Income	1	5	1	193	0	0	1	5	0	0
Upper Income	2	101	1	250	0	0	2	341	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	107	2	443	1	500	4	347	0	0
TOTAL INSIDE AA IN STATE	48	1,507	13	2,339	25	14,148	38	6,206	0	0
TOTAL OUTSIDE AA IN STATE	2	23	0	0	4	2,267	2	496	0	0
STATE TOTAL	50	1,530	13	2,339	29	16,415	40	6,702	0	0

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ATLANTIC COUNTY (001), NJ</b>										
<b>MSA 12100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	400	1	400	0	0
Middle Income	1	100	0	0	1	333	0	0	0	0
Upper Income	2	65	0	0	3	1,035	3	765	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	165	0	0	5	1,768	4	1,165	0	0
<b>BERGEN COUNTY (003), NJ</b>										
<b>MSA 35614</b>										
<b>Inside AA 0007</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	5	0	0	0	0	1	5	0	0
Median Family Income 60-70%	3	206	0	0	0	0	3	206	0	0
Median Family Income 70-80%	6	206	1	200	1	500	5	191	0	0
Median Family Income 80-90%	19	843	0	0	2	850	15	758	0	0
Median Family Income 90-100%	8	345	0	0	1	1,000	6	290	0	0
Median Family Income 100-110%	9	302	0	0	0	0	8	202	0	0
Median Family Income 110-120%	23	865	0	0	2	1,090	20	1,105	0	0
Median Family Income >= 120%	136	4,502	9	1,482	21	12,532	117	8,173	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	205	7,274	10	1,682	27	15,972	175	10,930	0	0



Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CAPE MAY COUNTY (009), NJ</b>										
<b>MSA 36140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	115	1	163	0	0	2	178	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	115	1	163	0	0	2	178	0	0
<b>ESSEX COUNTY (013), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0072</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	5	243	0	0	2	915	7	1,158	0	0
Median Family Income 30-40%	4	138	0	0	0	0	3	63	0	0
Median Family Income 40-50%	19	553	0	0	0	0	17	523	0	0
Median Family Income 50-60%	7	148	2	500	2	1,370	5	88	0	0
Median Family Income 60-70%	8	260	0	0	1	356	7	160	0	0
Median Family Income 70-80%	6	154	0	0	0	0	6	154	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	50	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	100	0	0	1	290	2	100	0	0
Median Family Income 110-120%	5	235	1	125	2	1,500	6	1,705	0	0
Median Family Income >= 120%	30	1,361	6	984	3	1,100	29	1,927	0	0
Median Family Income Not Known	0	0	0	0	1	687	1	687	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	87	3,242	9	1,609	12	6,218	83	6,565	0	0



Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HUNTERDON COUNTY (019), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0072</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	60	0	0	0	0	2	60	0	0
Upper Income	6	266	2	352	0	0	5	166	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	326	2	352	0	0	7	226	0	0
<b>MERCER COUNTY (021), NJ</b>										
<b>MSA 45940</b>										
<b>Inside AA 0060</b>										
Low Income	1	50	0	0	0	0	1	50	0	0
Moderate Income	1	15	0	0	1	1,000	1	15	0	0
Middle Income	1	100	0	0	1	1,000	1	100	0	0
Upper Income	10	411	1	202	3	1,016	10	411	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	576	1	202	5	3,016	13	576	0	0



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**MIDDLESEX COUNTY (023), NJ****MSA 35154****Inside AA 0075**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	100	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	100	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	150	0	0	1	350	3	50	0	0	0
Median Family Income 60-70%	2	135	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	7	418	1	200	0	0	5	273	0	0	0
Median Family Income 80-90%	10	301	0	0	2	753	7	96	0	0	0
Median Family Income 90-100%	5	218	0	0	1	500	4	118	0	0	0
Median Family Income 100-110%	3	145	0	0	1	675	2	70	0	0	0
Median Family Income 110-120%	5	183	1	197	2	1,713	2	205	0	0	0
Median Family Income >= 120%	2110	343	3	700	2	943	15	183	0	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loans to Businesses						Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)								
<b>MONMOUTH COUNTY (025), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0075</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	65	1	150	0	0	3	215	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	300	1	300	0	0
Median Family Income 60-70%	1	5	0	0	0	0	1	5	0	0
Median Family Income 70-80%	1	13	1	135	0	0	2	148	0	0
Median Family Income 80-90%	2	120	0	0	1	260	2	120	0	0
Median Family Income 90-100%	4	190	0	0	0	0	3	90	0	0
Median Family Income 100-110%	2	130	0	0	0	0	0	0	0	0
Median Family Income 110-120%	5	268	0	0	0	0	3	128	0	0
Median Family Income >= 120%	30	1,243	2	465	4	1,450	14	794	0	0
Median Family Income Not Known	1	15	0	0	0	0	1	15	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	48	2,049	4	750	6	2,010	30	1,815	0	0

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MORRIS COUNTY (027), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0072</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	10	0	0	0	0	1	10	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	5	85	0	0	2	775	5	485	0	0
Median Family Income 90-100%	6	161	0	0	5	2,567	8	1,791	0	0
Median Family Income 100-110%	9	488	0	0	0	0	6	238	0	0
Median Family Income 110-120%	5	268	2	425	0	0	5	268	0	0
Median Family Income >= 120%	51	1,882	4	973	5	2,699	40	1,533	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	77	2,894	6	1,398	12	6,041	65	4,325	0	0

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**OCEAN COUNTY (029), NJ**

**MSA 35154**

**Inside AA 0075**

Median Family Income < 10%

0	0	0	0	0	0	0	0	0	0	0
							0	0	0	0

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PASSAIC COUNTY (031), NJ</b>										
<b>MSA 35614</b>										
<b>Inside AA 0007</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	100	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	50	0	0	0	0	1	50	0	0
Median Family Income 40-50%	6	370	0	0	0	0	3	120	0	0
Median Family Income 50-60%	6	373	0	0	1	358	5	596	0	0
Median Family Income 60-70%	2	16	0	0	0	0	2	16	0	0
Median Family Income 70-80%	7	423	0	0	0	0	6	323	0	0
Median Family Income 80-90%	2	100	0	0	0	0	2	100	0	0
Median Family Income 90-100%	1	35	1	185	1	280	2	220	0	0
Median Family Income 100-110%	9	450	0	0	0	0	7	251	0	0
Median Family Income 110-120%	2	125	0	0	0	0	1	25	0	0
Median Family Income >= 120%	31	1,509	4	701	3	1,495	25	2,240	0	0
Median Family Income Not Known	3	17	0	0	0	0	3	17	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	71	3,568	5	886	5	2,133	57	3,958	0	0
<b>SALEM COUNTY (033), NJ</b>										
<b>MSA 48864</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	715	1	715	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	715	1	715	0	0

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SOMERSET COUNTY (035), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0075</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	213	0	0	1	773	5	948	0	0
Middle Income	7	238	0	0	1	450	6	198	0	0
Upper Income	21	703	0	0	3	2,468	15	390	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,154	0	0	5	3,691	26	1,536	0	0
<b>SUSSEX COUNTY (037), NJ</b>										
<b>MSA 35084</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	183	0	0	0	0	0	0
Middle Income	2	55	0	0	1	295	3	350	0	0
Upper Income	2	28	0	0	0	0	2	28	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	83	1	183	1	295	5	378	0	0

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**UNION COUNTY (039), NJ****MSA 35084****Inside AA 0072**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	45	0	0	0	0	2	45	0	0	0
Median Family Income 40-50%	6	200	1	200	0	0	5	150	0	0	0
Median Family Income 50-60%	1	13	0	0	1	410	2	423	0	0	0
Median Family Income 60-70%	1	25	0	0	0	0	1	25	0	0	0
Median Family Income 70-80%	3	142	0	0	3	1,256	3	644	0	0	0
Median Family Income 80-90%	7	249	0	0	0	0	6	149	0	0	0
Median Family Income 90-100%	7	287	0	0	0	0	3	75	0	0	0
Median Family Income 100-110%	2	140	1	200	0	0	0	0	0	0	0
Median Family Income 110-120%	3	260	0	0	1	574	4	834	0	0	0
Median Family Income >= 120%	4	230	0	0	3	1,184	4	230	0	0	0
Median Family Income Not Known	3	195	0	0	0	0	0	0	0	0	0
									0		

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BERNALILLO COUNTY (001), NM</b>										
<b>MSA 10740</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	25	0	0	0	0	1	25	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	1	25	0	0
STATE TOTAL	1	25	0	0	0	0	1	25	0	0



Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALBANY COUNTY (001), NY</b>										
<b>MSA 10580</b>										
<b>Inside AA 0011</b>										
Low Income	3	68	1	182	0	0	4	250	0	0
Moderate Income	3	87	1	142	0	0	2	152	0	0
Middle Income	32	1,074	4	757	4	2,616	28	1,638	0	0
Upper Income	12	425	2	325	4	2,755	10	1,659	0	0
Income Not Known	7	199	1	215	2	1,283	8	1,157	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	57	1,853	9	1,621	10	6,654	52	4,856	0	0
<b>ALLEGANY COUNTY (003), NY</b>										
<b>MSA NA</b>										
<b>Inside AA 0013</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	292	2	350	0	0	7	542	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	292	2	350	0	0	7	542	0	0



Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CATTARAUGUS COUNTY (009), NY</b>										
<b>MSA NA</b>										
<b>Inside AA 0014</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	57	0	0	0	0	4	50	0	0
Middle Income	27	560	2	351	1	380	27	1,126	0	0
Upper Income	1	3	0	0	0	0	1	3	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	620	2	351	1	380	32	1,179	0	0
<b>CAYUGA COUNTY (011), NY</b>										
<b>MSA NA</b>										
<b>Inside AA 0061</b>										
Low Income	0	0	0	0	2	1,201	1	481	0	0
Moderate Income	1	15	1	140	0	0	1	15	0	0
Middle Income	7	216	1	170	2	552	7	458	0	0
Upper Income	4	83	1	116	2	1,000	5	199	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	314	3	426	6	2,753	14	1,153	0	0
<b>CHAUTAUQUA COUNTY (013), NY</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
Low Income	2	80	0	0	0	0	1	70	0	0
Moderate Income	14	595	0	0	2	880	7	205	0	0
Middle Income	41	1,241	6	1,084	8	5,187	30	990	0	0
Upper Income	7	144	1	160	0	0	7	269	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	64	2,060	7	1,244	10	6,067	45	1,534	0	0

**CHEMUNG COUNTY (015), NY**

**MSA 21300**

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COLUMBIA COUNTY (021), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	175	0	0	0	0	3	175	0	0
Middle Income	2	35	0	0	1	300	2	35	0	0
Upper Income	2	85	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	295	0	0	1	300	6	220	0	0
<b>CORTLAND COUNTY (023), NY</b>										
<b>MSA NA</b>										
<b>Inside AA 0015</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	110	0	0	0	0	1	10	0	0
Middle Income	1	30	1	120	0	0	2	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	140	1	120	0	0	3	160	0	0
<b>DELAWARE COUNTY (025), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	2	900	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	2	900	1	400	0	0

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DUTCHESS COUNTY (027), NY</b>										
<b>MSA 39100</b>										
<b>Inside AA 0005</b>										
Low Income	9	506	0	0	0	0	5	221	0	0
Moderate Income	9	255	0	0	0	0	7	145	0	0
Middle Income	100	2,375	9	1,950	6	3,294	91	4,658	0	0
Upper Income	32	748	0	0	2	785	27	561	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	150	3,884	9	1,950	8	4,079	130	5,585	0	0
<b>ERIE COUNTY (029), NY</b>										
<b>MSA 15380</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	10	285	1	150	2	640	8	475	0	0
Median Family Income 30-40%	9	279	5	948	1	280	11	928	0	0
Median Family Income 40-50%	33	624	8	1,621	2	703	32	1,826	0	0
Median Family Income 50-60%	32	1,158	6	1,166	9	5,333	25	1,225	0	0
Median Family Income 60-70%	19	504	2	400	1	275	16	329	0	0
Median Family Income 70-80%	56	1,362	0	0	6	3,806	50	2,025	0	0
Median Family Income 80-90%	47	1,443	4	688	9	4,068	42	2,277	0	0
Median Family Income 90-100%	62	1,844	13	2,234	8	3,992	56	2,544	0	0
Median Family Income 100-110%	101	2,544	4	678	15	7,181	100	3,998	0	0
Median Family Income 110-120%	67	2,410	9	1,608	13	6,663	66	5,105	0	0
Median Family Income >= 120%	238	7,115	38	6,587	43	22,542	215	12,446	0	0
Median Family Income Not Known	8	219	0	0	3	2,153	8	2,019	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	682	19,787	90	16,080	112	57,636	629	35,197	0	0

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**FULTON COUNTY (035), NY****MSA NA****Outside Assessment Area**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	99	1	200	0	0	3	94	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	99	1	200	0	0	3	94	0	0

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**GENESEE COUNTY (037), NY****MSA NA****Inside AA 0006**

72 483.85 770.4 14.25 re W nQ BT0 0 0 rg 0 Tw TBT0 Tw 10 0 0 10 710.4 385 377.9 Tm/F2f0 Tc(In 0 Tw 0 Tc(MSA NA) Tj0 TrE0 0 0 RG 75 438.1 m 825 438.1 | 7 1 1 Tf0 Tc(0) Tj0 TrE

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**HERKIMER COUNTY (043), NY****MSA 46540****Inside AA 0012**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	74	1	150	0	0	8	224	0	0
Middle Income	26	873	1	150	0	0	16	532	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	1	35	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	34	982	2	300	0	0	24	756	0	0



2022 Institution Disclosure Statement - Table 1-1

	Num of Loans	Amount (000s)								
<b>KINGS COUNTY (047), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0007</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	3	223	0	0	0	0	2	123	0	0
Median Family Income 30-40%	58	3,570	0	0	0	0	41	2,236	0	0
Median Family Income 40-50%	57	4,009	0	0	2	1,500	32	2,705	0	0
Median Family Income 50-60%	45	3,030	1	150	1	644	21	1,757	0	0
Median Family Income 60-70%	30	1,685	1	125	1	400	19	831	0	0
Median Family Income 70-80%	60	3,272	0	0	2	1,288	35	1,672	0	0
Median Family Income 80-90%	23	1,376	2	475	0	0	15	1,176	0	0
Median Family Income 90-100%	22	1,115	0	0	2	608	17	752	0	0
Median Family Income 100-110%	15	733	0	0	0	0	8	274	0	0
Median Family Income 110-120%	7	375	1	200	2	600	2	500	0	0
Median Family Income >= 120%	45	2,102	5	775	5	3,721	38	3,592	0	0
Median Family Income Not Known	8	654	2	500	0	0	5	764	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	373	22,144	12	2,225	15	8,761	235	16,382	0	0
<b>LEWIS COUNTY (049), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	135	2	284	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	135	2	284	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LIVINGSTON COUNTY (051), NY</b>										
<b>MSA 40380</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	7	106	3	458	1	700	8	236	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	206	3	458	1	700	9	336	0	0
<b>MADISON COUNTY (053), NY</b>										
<b>MSA 45060</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	4	0	0	0	0	1	4	0	0
Middle Income	11	332	3	526	3	1,416	10	389	0	0
Upper Income	5	37	0	0	0	0	4	32	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	373	3	526	3	1,416	15	425	0	0

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**MONROE COUNTY (055), NY****MSA 40380****Inside AA 0002**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	8	168	1	125	5	2,849	9	1,677	0	0
Median Family Income 30-40%	6	355	0	0	4	1,530	1	100	0	0
Median Family Income 40-50%	5	174	2	473	2	1,050	3	29	0	0
Median Family Income 50-60%	5	209	1	200	3	1,269	7	1,228	0	0
Median Family Income 60-70%	10	360	3	575	2	1,277	10	575	0	0
Median Family Income 70-80%	21	721	5	907	5	2,971	19	2,234	0	0
Median Family Income 80-90%	30	1,074	4	686	3	1,600	21	702	0	0
Median Family Income 90-100%	35	1,181	6	907	4	2,200	27	1,883	0	0
Median Family Income 100-110%	39	1,154	8	1,548	24	13,412	43	6,493	0	0
Median Family Income 110-120%	41	1,422	7	1,226	4	1,825	38	2,368	0	0
Median Family Income >= 120%	147	4,811	18	3,406	27	15,259	124	11,469	0	0
									<hr/>	<hr/>
									0	0

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**NASSAU COUNTY (059), NY****MSA 35004****Inside AA 0008**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	5	0	0	0	0	1	5	0	0	0
Median Family Income 50-60%	4	229	0	0	0	0	1	10	0	0	0
Median Family Income 60-70%	5	180	0	0	1	500	4	110	0	0	0
Median Family Income 70-80%	16	563	0	0	0	0	10	238	0	0	0
Median Family Income 80-90%	10	526	0	0	4	2,477	4	148	0	0	0
Median Family Income 90-100%	18	746	4	868	5	2,998	13	1,024	6	0	0
Median Family Income 100-110%	21	847	1	200	5	3,626	17	3,118	0	0	0
Median Family Income 110-120%	<b>26</b>	1,441	0	0	8	4,530	25	1,648	0	0	0
					9	4,902	35	4,542	0	0	0

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**NEW YORK COUNTY (061), NY**

**MSA 35614**

**Inside AA 0007**

Median Family Income < 10%	002	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	30	0	0	0	0	1	30	0	0	0
Median Family Income 40-50%	5	142	0	0	0	0	3	32	0	0	0
Median Family Income 50-60%	0	10	0	0	0	0	1	10	0	0	0
					0	0	0	8	0	0	0

0





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**ORANGE COUNTY (071), NY**

**MSA 39100**

**Inside AA 0005**

Low Income	68	3,277	3	525	9	6,204	49	5,525	0	0
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2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million						Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)								
<b>OTSEGO COUNTY (077), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	107	0	0	0	0	3	107	0	0
Upper Income	1	35	0	0	0	0	1	35	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	142	0	0	0	0	4	142	0	0
<b>PUTNAM COUNTY (079), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	65	0	0	0	0	1	15	0	0
Upper Income	37	1,562	1	175	6	2,368	25	1,527	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	1,627	1	175	6	2,368	26	1,542	0	0



QUEENSBURY, NY

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Income	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
Family Income < 10%	0		0		0		0		0	
Family Income 10-20%	0		0		0		0		0	
Family Income 20-30%	0		0		0		0		0	
Family Income 30-40%	1		0		0		1	5	0	
Family Income 40-50%	0		0		1	1,000	1	1,000	0	
Family Income 50-60%	7		238	1	900	4	318	0	0	
Family Income 60-70%	5	2	0	0	0	1	25	0	0	
Family Income 70-80%	14	8	250	1	500	8	444	0	0	
Family Income 80-90%	11	6	150	3	1,600	8	1,005	0	0	
Family Income 90-100%	19	9	200	0	0	14	691	0	0	
Family Income 100-110%	10	5	200	3	1,710	6	1,128	0	0	
Family Income 110-120%	7	3	0	3	2,100	6	820	0	0	
Family Income >= 120%	37	1,93	150	2	1,389	23	1,594	0	0	
Family Income Not Known	4	18	0	1	500	2	60	0	0	
Unknown	0		0	0	0	0	0	0	0	
Total	115	6,09	188	15	9,699	74	7,090	0	0	

WAVER COUNTY (083), NY

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0011

Age	2		248	0	0	0	0	0	0	
Age		1	0	0	0	2	130	0	0	

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**RICHMOND COUNTY (085), NY****MSA 35614****Inside AA 0007**

Low Income	1	5	0	0	1	410	2	415	0	0
Moderate Income	2	140	0	0	0	0	1	100	0	0
Middle Income	13	557	2	390	0	0	12	647	0	0
Upper Income	26	1,051	1	174	3	1,663	22	2,327	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	1,753	3	564	4	2,073	37	3,489	0	0

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**ROCKLAND COUNTY (087), NY****MSA 35614****Inside AA 0007**

Low Income	69	4,126	3	475	1	287	47	2,719	0	0
Moderate Income	30	1,735	0	0	1	300	22	1,219	0	0
Middle Income	35	2,241	0	0	3	1,600	21	1,451	0	0
Upper Income	149	7,173	8	1,510	15	8,284	107	6,322	0	0
Income Not Known	5	210	0	0	0	0	4	175	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	288	15,485	11	1,985	20	10,471	201	11,886	0	0

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**ST. LAWRENCE COUNTY (089), NY****MSA NA****Outside Assessment Area**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	1	483	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	483	1	25	0	0

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**SARATOGA COUNTY (091), NY**

**MSA 10580**

**Inside AA 0011**

0 0 0 0 0 0 0 0



Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUFFOLK COUNTY (103), NY</b>										
<b>MSA 35004</b>										
<b>Inside AA 0008</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	3	70	0	0	0	0	3	70	0	0
Median Family Income 50-60%	14	635	2	405	2	1,600	10	1,875	0	0
Median Family Income 60-70%	32	1,321	1	250	5	3,370	22	2,981	0	0
Median Family Income 70-80%	37	1,412	3	625	9	4,677	26	1,679	0	0
Median Family Income 80-90%	40	1,850	4	722	6	4,000	24	647	0	0
Median Family Income 90-100%	40	1,182	2	360	5	2,850	37	2,289	0	0
Median Family Income 100-110%	40	1,647	5	1,021	10	6,461	32	3,478	0	0
Median Family Income 110-120%	44	1,586	5	1,085	11	5,404	40	3,560	0	0
Median Family Income >= 120%	57	1,938	6	1,140	9	5,035	42	2,713	0	0
Median Family Income Not Known	2	125	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	309	11,766	28	5,608	57	33,397	236	19,292	0	0
<b>SULLIVAN COUNTY (105), NY</b>										
<b>MSA NA</b>										
<b>Inside AA 0050</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	88	0	0	0	0	3	23	0	0
Middle Income	10	459	1	213	1	500	9	959	0	0
Upper Income	4	180	0	0	0	0	4	180	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	727	1	213	1	500	16	1,162	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TIOGA COUNTY (107), NY</b>										
<b>MSA 13780</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	1	5	0	0
Middle Income	6	54	0	0	0	0	5	44	0	0
Upper Income	11	336	0	0	0	0	10	316	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	395	0	0	0	0	16	365	0	0
<b>TOMPKINS COUNTY (109), NY</b>										
<b>MSA 27060</b>										
<b>Inside AA 0018</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	105	0	0	1	491	1	25	0	0
Middle Income	11	182	0	0	0	0	11	182	0	0
Upper Income	6	76	0	0	1	1,000	6	76	0	0
Income Not Known	8	260	0	0	0	0	7	210	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	623	0	0	2	1,491	25	493	0	0
<b>ULSTER COUNTY (111), NY</b>										
<b>MSA 28740</b>										
<b>Inside AA 0019</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	17	528	2	277	2	625	19	1,030	0	0
Middle Income	56	1,839	4	768	4	3,200	45	1,467	0	0
Upper Income	6	63	0	0	1	700	7	763	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	79	2,430	6	1,045	7	4,525	71	3,260	0	0







Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>YATES COUNTY (123), NY</b>										
<b>MSA 40380</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	4,040	152,174	389	71,518	597	328,827	3,303	218,416	0	0
TOTAL OUTSIDE AA IN STATE	60	1,756	12	2,124	12	6,525	52	4,424	0	0
STATE TOTAL	4,100	153,930	401	73,642	609	335,352	3,355	222,840	0	0







Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COLUMBIANA COUNTY (029), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	180	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	0	0	0	0	0	0
<b>FRANKLIN COUNTY (049), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0



Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	2	88	3	653	0	0	3	336	0	0
STATE TOTAL	2	88	3	653	0	0	3	336	0	0

Num of Amount  
Loans (000s) ETBT0 Tw 10 0 0 10 40 0 0 rg 0 Tw 10 0 0 10 333.7808 612.5512 Tm(285) Tj0 Tr ETBT0 Tw 10 0 0 10 0 0 0 45.3

WOODWARD COUNTY (153), OK

MSA NA

Outside Assessment Area

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	348	1	285	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	348	1	285	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	348	1	285	0	0	0	0
STATE TOTAL	0	0	2	348	1	285	0	0	0	0





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**ADAMS COUNTY (001), PA****MSA 23900****Inside AA 0035**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	1	250	0	0	0	0	0	0
Middle Income	20	578	7	1,281	5	2,959	23	1,601	0	0
Upper Income	5	143	0	0	3	1,018	7	893	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	746	8	1,531	8	3,977	30	2,494	0	0

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**ALLEGHENY COUNTY (003), PA****MSA 38300****Outside Assessment Area**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	85	0	0	0	0	2	85	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	700	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	85	0	0	1	700	2	85	0	0



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**BRADFORD COUNTY (015), PA****MSA NA****Inside AA 0037**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	384	0	0	3	1,779	9	293	0	0
Upper Income	2	65	0	0	0	0	2	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	449	0	0	3	1,779	11	358	0	0

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**BUCKS COUNTY (017), PA****MSA 33874****Inside AA 0068**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	8	377	2	326	0	0	5	207	0	0
Median Family Income 70-80%	2	150	1	200	3	2,225	1	200	0	0
Median Family Income 80-90%	1	10	0	0	1	323	2	333	0	0
Median Family Income 90-100%	3	143	0	0	1	310	3	448	0	0
Median Family Income 100-110%	6	387	0	0	1	500	3	142	0	0
Median Family Income 110-120%	1	100	0	0	1	500	1	100	0	0
Median Family Income >= 120%	9	267	0	0	1	383	7	525	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,434	3	526	8	4,241	22	1,955	0	0

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CARBON COUNTY (025), PA</b>										
<b>MSA 10900</b>										
<b>Inside AA 0022</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	1	5	0	0
Middle Income	3	95	1	241	0	0	4	336	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	100	1	241	0	0	5	341	0	0
<b>CENTRE COUNTY (027), PA</b>										
<b>MSA 44300</b>										
<b>Inside AA 0028</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	65	0	0	0	0	2	60	0	0
Middle Income	5	150	0	0	1	458	5	150	0	0
Upper Income	5	46	0	0	0	0	3	26	0	0
Income Not Known	2	35	0	0	0	0	2	35	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	296	0	0	1	458	12	271	0	0

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHESTER COUNTY (029), PA</b>										
<b>MSA 33874</b>										
<b>Inside AA 0068</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	375	1	375	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	4	50	1	130	0	0	5	180	0	0
Median Family Income 70-80%	8	204	1	225	0	0	8	204	0	0
Median Family Income 80-90%	6	229	2	351	2	920	8	814	0	0
Median Family Income 90-100%	2	55	0	0	1	899	2	55	0	0
Median Family Income 100-110%	7	218	2	500	0	0	3	263	0	0
Median Family Income 110-120%	9	275	0	0	4	2,355	7	1,418	0	0
Median Family Income >= 120%	22	722	3	457	10	6,192	24	3,261	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	1,753	9	1,663	18	10,741	58	6,570	0	0
<b>CLEARFIELD COUNTY (033), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0038</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	140	0	0	0	0	6	140	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	140	0	0	0	0	6	140	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

	Num of Loans	Amount (000s)								
<b>CLINTON COUNTY (035), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0039</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	240	0	0	0	0	4	115	0	0
Upper Income	2	103	0	0	0	0	1	8	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	343	0	0	0	0	5	123	0	0
<b>COLUMBIA COUNTY (037), PA</b>										
<b>MSA 14100</b>										
<b>Inside AA 0043</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	55	0	0	0	0	2	15	0	0
Middle Income	17	451	2	315	1	451	16	974	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	506	2	315	1	451	18	989	0	0
<b>CUMBERLAND COUNTY (041), PA</b>										
<b>MSA 25420</b>										
<b>Inside AA 0024</b>										
Low Income	1	60	0	0	0	0	1	60	0	0
Moderate Income	5	100	0	0	0	0	5	100	0	0
Middle Income	47	1,492	4	782	3	1,367	40	2,146	0	0
Upper Income	17	471	4	805	1	1,000	16	421	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	70	2,123	8	1,587	4	2,367	62	2,727	0	0

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DAUPHIN COUNTY (043), PA</b>										
<b>MSA 25420</b>										
<b>Inside AA 0024</b>										
Low Income	4	30	0	0	0	0	4	30	0	0
Moderate Income	7	194	4	557	3	1,268	6	585	0	0
Middle Income	21	702	3	612	1	900	17	1,427	0	0
Upper Income	28	769	2	270	2	1,098	23	1,402	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	60	1,695	9	1,439	6	3,266	50	3,444	0	0
<b>DELAWARE COUNTY (045), PA</b>										
<b>MSA 37964</b>										
<b>Inside AA 0026</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	100	0	0	0	0	2	100	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	1,000	0	0	0	0
Median Family Income 60-70%	1	8	0	0	0	0	1	8	0	0
Median Family Income 70-80%	3	50	0	0	0	0	3	50	0	0
Median Family Income 80-90%	3	66	0	0	0	0	2	26	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	53	0	0	0	0	2	53	0	0
Median Family Income 110-120%	2	52	0	0	0	0	2	52	0	0
Median Family Income >= 120%	28	956	9	1,430	7	3,955	20	766	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	1,285	9	1,430	9	4,955	32	1,055	0	0



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**ERIE COUNTY (049), PA**

**MSA 21500**

**Outside Assessment Area**

Low Income	0	0	0	0	0	0	0	0	0	0
		0	1	127	0	0	1	127	0	0

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HUNTINGDON COUNTY (061), PA 2/</b>										
<b>MSA NA</b>										
<b>Inside AA 0041</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	82	0	0	0	0	1	82	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	0	0	0	0	1	82	0	0
<b>Totals For County: (061) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	82	0	0	0	0	1	82	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	92	0	0	0	0	2	92	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>INDIANA COUNTY (063), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
<b>JUNIATA COUNTY (067), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	1	500	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	500	1	50	0	0
<b>LACKAWANNA COUNTY (069), PA</b>										
<b>MSA 42540</b>										
<b>Inside AA 0021</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	90	1	200	0	0	2	210	0	0
Middle Income	7	314	3	565	2	612	10	1,125	0	0
Upper Income	5	87	1	129	4	2,888	4	172	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	491	5	894	6	3,500	16	1,507	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.





2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONROE COUNTY (089), PA</b>										
<b>MSA 20700</b>										
<b>Inside AA 0042</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	14	793	0	0	2	1,020	14	1,638	0	0
Upper Income	1	8	0	0	0	0	1	8	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	901	0	0	2	1,020	15	1,646	0	0
<b>MONTGOMERY COUNTY (001), PA</b>										
<b>MSA 33874</b>										
<b>Inside AA 0068</b>										
Median Family Income <= 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	50	0	0	0	0	2	50	0	0
Median Family Income 60-70%	4	140	0	150	0	0	1	150	0	0
Median Family Income 70-80%	3	117	0	200	0	0	0	200	0	0
Median Family Income 80-90%	0	0	0	0	1	500	0	500	0	0
Median Family Income 90-100%	14	424	0	0	1	880	14	1,304	0	0
Median Family Income 100-110%	12	336	0	0	2	959	12	1,295	0	0
Median Family Income 110-120%	3	160	0	95	1	1,000	3	1,255	0	0
Median Family Income >= 120%	12	351	0	225	7	4,299	12	4,875	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
County Total	50	1,578	0	582	13	8,288	50	10,446	0	0

Note:

Montgomery County only partially included in the institution's assessment area(s). At least one business in the county is not included in the institution's assessment area definition.



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**PERRY COUNTY (099), PA**

**MSA 25420**





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**SOMERSET COUNTY (111), PA**

**MSA NA**

**Outside Assessment Area**

Low Income

0 0 0 0 0 0 0 0 0 0

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>UNION COUNTY (119), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0049</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	16	304	2	430	1	325	13	526	0	0
Upper Income	0	0	2	418	1	428	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	304	4	848	2	753	13	526	0	0
<b>WASHINGTON COUNTY (125), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
<b>WAYNE COUNTY (127), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	0	0	0	0	0	0	0	0
Upper Income	2	45	0	0	0	0	2	45	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	94	0	0	0	0	2	45	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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**WESTMORELAND COUNTY (129), PA**

**MSA 38300**

**Outside Assessment Area**

0ent Area

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	28	1,036	2	327	6	4,628	22	857	0	0
STATE TOTAL	1,247	36,337	171	30,471	215	117,670	1,125	66,351	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



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**BERKELEY COUNTY (015), SC****MSA 16700****Outside Assessment Area**

Low Income	0	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0	0

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**CHESTERFIELD COUNTY (025), SC****MSA NA****Outside Assessment Area**

Low Income	0	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0	0
CHESTERFIELD COUNTY (025), SC	0	0	0	0	0	0	0	0	0	0	0
								4000	0	0	0

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**GREENVILLE COUNTY (045), SC**

**MSA 24860**

**Outside Assessment Area**

0



2022 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000501105

Agency: FRS - 2

Institution: M&T Bank

	Num of Loans	Amount (000s)									
<b>LEXINGTON COUNTY (063), SC</b>											
<b>MSA 17900</b>											
<b>Outside Assessment Area</b>											
Low Income	0	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0	0
<b>SPARTANBURG COUNTY (083), SC</b>											
<b>MSA 43900</b>											
<b>Outside Assessment Area</b>											
Low Income	0	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	8	0	0	0	0	1	8	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	198	0	0	2	1,075	5	1,173	0	0	0
STATE TOTAL	4	198	0	0	2	1,075	5	1,173	0	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	3	193	1	102	3	1,467	1	45	0	0
STATE TOTAL	3	193	1	102	3	1,467	1	45	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTGOMERY COUNTY (339), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	171	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	171	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	1	171	0	0	1	20	0	0
STATE TOTAL	1	20	1	171	0	0	1	20	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHINGTON COUNTY (053), UT</b>										
<b>MSA 41100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	40	0	0	0	0	0	0	0	0
STATE TOTAL	1	40	0	0	0	0	0	0	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Moderate Income

0

246

Tract Not Known

0

0

0

0

0

0

0

0

**ADDISON COUNTY (001), VT**

**MSA NA**

**Inside AA 0089**

Low Income	0	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	2	246	1	675	1	15	0	0	0
Upper Income	1	10	0	0	1	1,000	2	1,010	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0	0
County Total	2	25	2	246	2	1,675	3	1,025	0	0	0

**BENNINGTON COUNTY (003), VT**

**MSA NA**

**Inside AA 0090**

Low Income	0	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0	0
Middle Income	3	8	0	0	0	0	2	6	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0	0
County Total	3	8	0	0	0	0	2	6	0	0	0

Upper Income

0

246

8

2 1

0

3

25

0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

Area Income Characteristics	Loan Amount at Origination									
	Num of Loans	Amount (000s)								
<b>FRANKLIN COUNTY (011), VT</b>										
<b>MSA 15540</b>										
<b>Inside AA 0088</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	84	1	250	1	750	0	0	0	0
Middle Income	1	25	0	0	1	1,000	2	1,025	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	109	1	250	2	1,750	2	1,025	0	0
<b>GRAND ISLE COUNTY (013), VT</b>										
<b>MSA 15540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0
<b>LAMOILLE COUNTY (015), VT</b>										
<b>MSA NA</b>										
<b>Inside AA 0091</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	29	0	0	0	0	1	4	0	0
Upper Income	4	138	0	0	1	300	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	167	0	0	1	300	1	4	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



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**ORANGE COUNTY (017), VT****MSA NA****Outside Assessment Area**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	12	0	0	0	0	1	3	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	12	0	0	0	0	1	3	0	0

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**ORLEANS COUNTY (019), VT****MSA NA****Inside AA 0092**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	65	0	0	0	0	1	58	0	0
			0	0	0	0	1	8	0	0

	Num of Loans	Amount (000s)								
<b>WASHINGTON COUNTY (023), VT</b>										
<b>MSA NA</b>										
<b>Inside AA 0094</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	36	0	0	2	800	1	8	0	0
Middle Income	3	139	1	157	2	750	2	237	0	0
Upper Income	4	32	2	370	5	2,250	3	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	207	3	527	9	3,800	6	275	0	0
<b>WINDHAM COUNTY (025), VT</b>										
<b>MSA NA</b>										
<b>Inside AA 0095</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	75	0	0	0	0	0	0	0	0
Middle Income	12	432	5	868	2	1,432	5	189	0	0
Upper Income	1	31	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	2	511	1	252	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	538	5	868	4	1,943	6	441	0	0
<b>WINDSOR COUNTY (027), VT</b>										
<b>MSA NA</b>										
<b>Inside AA 0096</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	0	0	0	0	0	0
Middle Income	2	113	1	110	1	1,000	1	25	0	0
Upper Income	2	89	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	277	1	110	1	1,000	1	25	0	0
TOTAL INSIDE AA IN STATE	90	2,689	29	4,979	37	20,637	36	3,430	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	4	17	0	0	0	0	1	3	0	0
STATE TOTAL	94	2,706	29	4,979	37	20,637	37	3,433	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ACCOMACK COUNTY (001), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
<b>ARLINGTON COUNTY (013), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0033</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	700	0	0	0	0
Middle Income	2	16	1	150	0	0	3	166	0	0
Upper Income	14	741	2	305	3	1,851	10	486	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	757	3	455	4	2,551	13	652	0	0
<b>CHESTERFIELD COUNTY (041), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	1	5	0	0	0	0	1	5	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	3	75	1	198	1	541	5	814	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	180	1	198	1	541	7	919	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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**CULPEPER COUNTY (047), VA****MSA 47894****Outside Assessment Area**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	625.1510000	653.4385276510000	001a 0 Tc2F
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

---

**FAIRFAX COUNTY (059), VA****MSA 47894****Inside AA 0033**

Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	5	187	0	0	0	0	4	87	0	0

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FAUQUIER COUNTY (061), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	0	0	0	0
Middle Income	3	170	1	125	0	0	2	175	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	216	1	125	0	0	3	205	0	0
<b>GOOCHLAND COUNTY (075), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	0	0	0	0
<b>HANOVER COUNTY (085), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0064</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	43	0	0	1	500	4	543	0	0
Upper Income	8	286	1	150	0	0	7	266	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	329	1	150	1	500	11	809	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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**HENRICO COUNTY (087), VA****MSA 40060****Inside AA 0064**

Low Income	0	0	0	0	2	876	0	0	0	0
Moderate Income	4	225	2	300	0	0	3	125	0	0
Middle Income	12	623	0	0	2	1,050	7	300	0	0
Upper Income	10	375	3	486	0	0	10	531	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	1,223	5	786	4	1,926	20	956	0	0

---

**JAMES CITY COUNTY (095), VA****MSA 47260****Outside Assessment Area**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	525	1	525	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	525	1	525	0	0

---

**LANCASTER COUNTY (103), VA****MSA NA****Outside Assessment Area**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	330	1	330	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	330	1	330	0	0

**Footnote:**

2022 Institution Disclosure Statement - Table 1-1

LEANS County=\$250,cf0 Tc(0) Tj0 TrETBT0 Tw428.280331 12.4 re W nBT0 0 0 rg e W nBT0 Respdent ID 0002564305775886.4406 Tm/F1 1 Tf0 Tc  
 Agn o825 ep0.4385 139.6 336.2759 601.0522 Tm/F1 1 Tf

Institution: M&T Bank

	Num of Loans	Amount (000s)								
<b>LOUDOUN COUNTY (107), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0033</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	630	2	320	0	0	6	265	0	0
Middle Income	18	939	3	464	4	1,233	16	1,016	0	0
Upper Income	55	2,567	9	1,743	10	5,509	52	5,218	0	0
Income Not Known	4	185	0	0	0	0	2	85	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	88	4,321	14	2,527	14	6,742	76	6,584	0	0
<b>LOUISA COUNTY (109), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
<b>MECKLENBURG COUNTY (117), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	575	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	575	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.





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**PITTSYLVANIA COUNTY (143), VA****MSA NA****Outside Assessment Area**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0

---

**POWHATAN COUNTY (145), VA****MSA 40060****Outside Assessment Area**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	3	0	0	0	0	1	3	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	1	3	0	0

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RAPPAHANNOCK COUNTY (157), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
<b>ROANOKE COUNTY (161), VA</b>										
<b>MSA 40220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	225	6	4,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	225	6	4,000	0	0	0	0
<b>ROCKINGHAM COUNTY (165), VA</b>										
<b>MSA 25500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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**SPOTSYLVANIA COUNTY (177), VA**

**MSA 47894**

**Outside Assessment Area**

0 0 0 0 2 50 0 0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >s	Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)								
<b>CHARLOTTESVILLE CITY (540), VA</b>										
<b>MSA 16820</b>										
<b>Outside Assessment Area</b>										
Low Income	1	10	0	0	0	0	1	10	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
<b>CHESAPEAKE CITY (550), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	2	738	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	2	738	0	0	0	0
<b>COLONIAL HEIGHTS CITY (570), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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**FAIRFAX CITY (600), VA**

**MSA 47894**

**Inside AA 0033**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	207	1	147	1	950	4	204	0	0
		258	0	0	1	450	4	638	0	0



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**PORTSMOUTH CITY (740), VA****MSA 47260****Outside Assessment Area**

Low Income	2	67	0	0	0	0	2	67	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	67	0	0	0	0	2	67	0	0

---

**RICHMOND CITY (760), VA****MSA 40060****Inside AA 0064**

Low Income	2	45	0	0	0	0	0	0	0	0
Moderate Income	2	18	0	0	1	300	1	8	0	0
Middle Income	4	119	1	140	0	0	5	259	0	0
Upper Income	2	103	0	0	1	500	1	8	0	0
Income Not Known	0	0	1	132	0	0	1	132	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	285	2	272	2	800	8	407	0	0

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**ROANOKE CITY (770), VA****MSA 40220****Outside Assessment Area**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
							0	0	0	0





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**KING COUNTY (033), WA**

**MSA 42644**

**Outside Assessment Area**





Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MORGAN COUNTY (065), WV</b>										
<b>MSA 25180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	1	410	2	460	0	0
Middle Income	2	100	0	0	0	0	2	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	150	0	0	1	410	4	560	0	0
<b>PRESTON COUNTY (077), WV</b>										
<b>MSA 34060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
<b>RALEIGH COUNTY (081), WV</b>										
<b>MSA 13220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	301	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	301	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	10	193	1	125	2	975	9	256	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

TOTAL OUTSIDE AA IN STATE	9	310	3	501	3	2,260	8	605	0	0
STATE TOTAL	19	503	4	626	5	3,235	17	861	0	0

**Footnote:**

Loans by County

Respondent ID: 0000501105

Small Business Loans - Originations

Agency: FRS - 2

Institution: M&T Bank

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LARAMIE COUNTY (021), WY</b>										
<b>MSA 16940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
<b>SHERIDAN COUNTY (033), WY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	50	0	0	0	0	4	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	50	0	0	0	0	4	50	0	0
<b>TETON COUNTY (039), WY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	60	0	0	0	0	3	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	60	0	0	0	0	3	60	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: M&T Bank

Respondent ID: 0000501105

Agency: FRS - 2

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	8	125	0	0	0	0	8	125	0	0
STATE TOTAL	8	125	0	0	0	0	8	125	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	9,924	341,176	1,090	197,991	1,621	891,164	8,380	532,203	0	0
TOTAL OUTSIDE AA	234	7,621	52	9,442	78	45,587	206	19,662	0	0
TOTAL INSIDE & OUTSIDE	10,158	348,797	1,142	207,433	1,699	936,751	8,586	551,865	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



Loans by County  
 Small Farm Loans - Originations  
 Institution: M&T Bank

Respondent ID: 0000501105  
 Agency: FRS - 2  
 State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUSSEX COUNTY (005), DE</b>										
<b>MSA 41540</b>										
<b>Inside AA 0048</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	72	0	0	0	0	1	72	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	72	0	0	0	0	1	72	0	0
TOTAL INSIDE AA IN STATE	1	72	0	0	0	0	1	72	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	72	0	0	0	0	1	72	0	0



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**HARFORD COUNTY (025), MD**

**MSA 12580**

**Inside AA 0051**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	1	300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0

155 447.45 T0052 1 Tf0 T0(300) Tj0 TrETB c(.3

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RENSSELAER COUNTY (083), NY

MSA 10580



Loans by County  
 Small Farm Loans - Originations  
 Institution: M&T Bank

Respondent ID: 0000501105  
 Agency: FRS - 2  
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CUMBERLAND COUNTY (041), PA</b>										
<b>MSA 25420</b>										
<b>Inside AA 0024</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	1	500	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	500	2	700	0	0
<b>LANCASTER COUNTY (071), PA</b>										
<b>MSA 29540</b>										
<b>Inside AA 0056</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	294	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	440	1	440	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	734	1	440	0	0

**Num of**

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**LUZERNE COUNTY (079), PA**

**MSA 42540**

**Inside AA 0021**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	197	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	197	0	0	0	0	0	0

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**SOMERSET COUNTY (111), PA**

**MSA NA**

**Outside Assessment Area**

Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	336	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	336	0	0	0	0
TOTAL INSIDE AA IN STATE	1	38	4	637	4	1,734	4	1,254	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	336	0	0	0	0
STATE TOTAL	1	38	4	637	5	2,070	4	1,254	0	0





**2022 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: M&T Bank**

**Respondent ID: 0000501105**  
**Agency: FRS - 2**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - ERIE COUNTY (029) - MSA 15380	884	93,503	629	35,197	0	0
NY - NIAGARA COUNTY (063) - MSA 15380	114	12,294	85	5,111	0	0
NY - LIVINGSTON COUNTY (051) - MSA 40380	12	1,364	9	336	0	0
NY - MONROE COUNTY (055) - MSA 40380	492	68,103	306	29,197	0	0
NY - ONTARIO COUNTY (069) - MSA 40380	33	8,827	15	3,079	0	0
NY - ORLEANS COUNTY (073) - MSA 40380	20	1,192	15	377	0	0
NY - WAYNE COUNTY (117) - MSA 40380	21	2,384	12	235	0	0
NY - CHAUTAUQUA COUNTY (013) - MSA NA	81	9,371	45	1,534	0	0
NY - BROOME COUNTY (007) - MSA 13780	153	12,091	117	4,203	0	0
NY - TIOGA COUNTY (107) - MSA 13780	18	395	16	365	0	0
NY - DUTCHESS COUNTY (027) - MSA 39100	167	9,913	130	5,585	0	0
NY - ORANGE COUNTY (071) - MSA 39100	228	23,096	152	10,710	0	0
NY - GENESEE COUNTY (037) - MSA NA	29	2,133	18	553	0	0
NJ - BERGEN COUNTY (003) - MSA 35614	242	24,928	175	10,930	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	97	10,180	57	2,986	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	81	6,587	57	3,958	0	0
NY - BRONX COUNTY (005) - MSA 35614	42	2,812	24	1,082	0	0
NY - KINGS COUNTY (047) - MSA 35614	400	33,130	235	16,382	0	0
NY - NEW YORK COUNTY (061) - MSA 35614	103	16,214	53	3,803	0	0
NY - PUTNAM COUNTY (079) - MSA 35614	46	4,170	26	1,542	0	0
NY - QUEENS COUNTY (081) - MSA 35614	136	16,977	74	7,090	0	0
NY - RICHMOND COUNTY (085) - MSA 35614	49	4,390	37	3,489	0	0
NY - ROCKLAND COUNTY (087) - MSA 35614	319	27,941	201	11,886	0	0

**2022 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: M&T Bank**

**Respondent ID: 0000501105**  
**Agency: FRS - 2**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - WESTCHESTER COUNTY (119) - MSA 35614	186	23,273	125	10,690	0	0
NY - NASSAU COUNTY (059) - MSA 35004	193	27,936	110	10,843	0	0
NY - SUFFOLK COUNTY (103) - MSA 35004	394	50,771	236	19,292	0	0
NY - MADISON COUNTY (053) - MSA 45060	23	2,315	15	425	0	0
NY - ONONDAGA COUNTY (067) - MSA 45060	320	44,528	211	14,590	0	0
NY - CHEMUNG COUNTY (015) - MSA 21300	14	1,320	12	369	0	0
NY - ALBANY COUNTY (001) - MSA 10580	76	10,128	52	4,856	0	0
NY - RENSSELAER COUNTY (083) - MSA 10580	20	2,307	14	419	0	0
NY - SARATOGA COUNTY (091) - MSA 10580	26	9,262	11	1,212	0	0
NY - SCHENECTADY COUNTY (093) - MSA 10580	16	1,713	13	1,238	0	0
NY - HERKIMER COUNTY (043) - MSA 46540	36	1,282	24	756	0	0
NY - ONEIDA COUNTY (065) - MSA 46540	119	7,143	77	1,453	0	0
NY - ALLEGANY COUNTY (003) - MSA NA	8	642	7	542	0	0
NY - CATTARAUGUS COUNTY (009) - MSA NA	36	1,351	32	1,179	0	0
NY - CORTLAND COUNTY (023) - MSA NA	4	260	3	160	0	0
NY - SENECA COUNTY (099) - MSA NA	8	233	5	105	0	0
NY - STEUBEN COUNTY (101) - MSA NA	6	656	6	656	0	0
NY - TOMPKINS COUNTY (109) - MSA 27060	30	2,114	25	493	0	0
NY - ULSTER COUNTY (111) - MSA 28740	92	8,000	71	3,260	0	0
NY - WYOMING COUNTY (121) - MSA NA	27	1,912	23	1,777	0	0
PA - LACKAWANNA COUNTY (069) - MSA 42540	25	4,885	16	1,507	0	0
PA - LUZERNE COUNTY (079) - MSA 42540	119	9,622	98	5,988	0	0
PA - WYOMING COUNTY (131) - MSA 42540	6	301	4	101	0	0



**2022 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: M&T Bank**

**Respondent ID: 0000501105**  
**Agency: FRS - 2**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - LOUDOUN COUNTY (107) - MSA 47894	116	13,590	76	6,584	0	0
VA - PRINCE WILLIAM COUNTY (153) - MSA 47894	53	6,619	37	1,855	0	0
VA - ALEXANDRIA CITY (510) - MSA 47894	29	3,350	22	1,989	0	0
VA - FAIRFAX CITY (600) - MSA 47894	13	2,012	8	842	0	0
VA - FALLS CHURCH CITY (610) - MSA 47894	8	1,883	5	818	0	0
VA - FREDERICKSBURG CITY (630) - MSA 47894	4	136	2	32	0	0
VA - MANASSAS CITY (683) - MSA 47894	6	527	4	63	0	0
VA - MANASSAS PARK CITY (685) - MSA 47894	2	165	2	165	0	0
MD - GARRETT COUNTY (023) - MSA NA	21	1,053	16	868	0	0
PA - ADAMS COUNTY (001) - MSA 23900	42	6,254	30	2,494	0	0
PA - BEDFORD COUNTY (009) - MSA NA	17	429	15	309	0	0
PA - BRADFORD COUNTY (015) - MSA NA	16	2,228	11	358	0	0
PA - CLEARFIELD COUNTY (033) - MSA NA	6	140	6	140	0	0
PA - CLINTON COUNTY (035) - MSA NA	8	343	5	123	0	0
PA - FRANKLIN COUNTY (055) - MSA 16540	81	6,195	59	2,087	0	0
PA - HUNTINGDON COUNTY (061) - MSA NA 2/	1	10	1	10	0	0
PA - MONROE COUNTY (089) - MSA 20700	18	1,921	15	1,646	0	0
PA - COLUMBIA COUNTY (037) - MSA 14100	23	1,272	18	989	0	0
PA - MONTOUR COUNTY (093) - MSA 14100	5	211	4	111	0	0
PA - NORTHUMBERLAND COUNTY (097) - MSA NA	34	3,190	20	987	0	0
PA - SCHUYLKILL COUNTY (107) - MSA NA	60	8,827	43	1,388	0	0
PA - SNYDER COUNTY (109) - MSA NA	19	3,115	11	369	0	0
PA - SULLIVAN COUNTY (113) - MSA NA	1	13	1	13	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

DE - SUSSEX COUNTY (005) - MSA 41540

243

18,737

187

NY - CHENANGO COUNTY (017) - MSA NA

140



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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>		
VT - FRANKLIN COUNTY (011) - MSA 15540	6	2,109	2	1,025	0	0
VT - ADDISON COUNTY (001) - MSA NA	6	1,946	3	1,025	0	0
VT - BENNINGTON COUNTY (003) - MSA NA	3	8	2	6	0	0
VT - LAMOILLE COUNTY (015) - MSA NA	7	467	1	4	0	0
VT - ORLEANS COUNTY (019) - MSA NA	4	83	2	66	0	0
VT - RUTLAND COUNTY (021) - MSA NA	12	2,400	3	12	0	0
VT - WASHINGTON COUNTY (023) - MSA NA	22	4,534	6	275	0	0
VT - WINDHAM COUNTY (025) - MSA NA	26	3,349	6	441	0	0
VT - WINDSOR COUNTY (027) - MSA NA	7	1,387	1	25	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.





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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	168	1,450,272	0	0
Purchased	0	0	0	0
Total	168	1,450,272	0	0
Consortium/Third Party Loans (optional)				

**ASSESSMENT AREA - 0001**

**ERIE COUNTY (029), NY**

**MSA: 15380**

**Median Family Income 10-20%**

0028.01\*

**Median Family Income 20-30%**

0014.03\* 0014.04 0016.02 0027.03 0035.01 0038.00 0071.02 0071.04

**Median Family Income 30-40%**

0016.01 0027.04 0036.00 0037.00 0040.03 0044.02\* 0059.00 0071.03\* 0163.00 0166.00

**Median Family Income 40-50%**

0005.00 0015.00 0023.00 0024.00 0028.02\* 0029.00\* 0033.02 0034.00 0042.00 0055.00 0056.00

0057.00\* 0058.02 0061.00 0069.01 0069.04 0070.00 0083.00\* 0124.00 0168.01\* 0171.00\*

**Median Family Income 50-60%**

0017.00 0030.00 0031.00 0033.01 0058.01 0072.02 0091.15 0101.02 0123.00 0164.00 0168.02

0174.00 9400.00\*

**Median Family Income 60-70%**

0001.10 0039.01 0041.00 0044.01 0067.02 0100.02 0103.00 0104.00\* 0114.00\* 0115.00 0162.00\*

0170.00 0175.01\*

**Median Family Income 70-80%**

0002.00\* 0009.00 0019.00 0025.02 0035.02 0043.00 0046.01 0051.00 0052.02 0082.02 0091.07

0093.01 0099.00 0109.02 0110.00 0111.00 0125.01 0125.02 0148.01 0156.00

**Median Family Income 80-90%**

0011.00 0047.02 0049.01\* 0066.01 0069.03 0076.00 0078.00\* 0092.00 0097.01 0098.00\* 0100.01

0100.03 0101.03\* 0102.02 0105.00\* 0106.00 0108.03 0108.05 0116.00 0128.00 0129.04 0130.01

0145.01 0145.02 0155.03\*

**Median Family Income 90-100%**

0010.00 0040.02 0047.01\* 0077.00 0079.03 0080.03\* 0081.01 0087.00 0088.00 0091.09 0091.12

0093.02 0097.02\* 0101.01 0102.01 0109.01 0113.00 0117.00 0129.03\* 0130.02 0144.00 0154.01

0154.02 0155.01\* 0155.04\* 0157.00 0158.00 0159.00 0172.00 0175.02

**2022 Institution Disclosure Statement - Table 6**

**Institution: M&T Bank**

**Median Family Income 100-110%**

0006.00 0007.00 0008.00 0049.02 0050.00 0063.01 0063.02 0073.06 0079.01\* 0079.02 0080.02  
 0082.01 0084.00 0091.16 0095.04 0107.00 0108.04 0108.07 0108.08 0118.00 0129.02 0131.01  
 0146.01 0148.04 0148.05\* 0149.03 0150.03 0151.02 0153.02 0173.01

**Median Family Income 110-120%**

0067.01 0073.03 0080.01 0091.06 0108.09 0112.02 0132.01 0141.01 0141.02 0142.09 0143.00\*  
 0149.01 0151.01 0152.01 0152.02 0165.00 0173.02

**Median Family Income >= 120%**

0045.00 0048.00 0052.01 0053.00 0054.00 0065.01 0066.02 0068.02 0073.04 0073.05 0079.04  
 0079.05 0081.02 0085.00 0086.00 0089.00 0090.04 0090.07 0090.08 0090.09 0090.10 0090.11  
 0090.12 0091.04 0091.13 0091.14 0094.01 0094.02 0095.01 0095.03 0096.02 0112.01 0120.01  
 0120.02 0120.03\* 0131.03 0131.04 0132.02 0133.00 0134.00 0135.01 0135.02 0136.00 0137.01  
 0137.02 0138.01 0138.02 0139.00 0140.00 0142.04 0142.06 0142.07 0142.08 0146.03 0146.05  
 0146.06 0147.01 0147.03 0147.04 0150.01\* 0150.02 0153.01 0169.00

**Median Family Income Not Known**

0068.01 0091.10\* 0096.01 0167.00\* 9401.00\* 9800.00\* 9803.00\* 9804.00\* 9805.00\* 9900.00\*

**NIAGARA COUNTY (063), NY**

**MSA: 15380**

**Low Income**

0202.00 0206.00\* 0209.00\* 0213.00\* 0217.00\*

**Moderate Income**

0203.00 0204.00 0205.00 0210.00\* 0212.00 0214.00 0220.00 0226.01\* 0226.02 0227.15 0229.01  
 0230.01 0233.02 0235.00 0236.00 0237.00 0240.02\* 0241.02 0243.01\* 9400.01\*

**Middle Income**

0207.00\* 0221.00\* 0222.00 0223.00 0224.01\* 0225.00\* 0227.02 0228.04 0229.02 0231.00 0232.00  
 0233.01\* 0234.01 0234.04 0234.05 0238.00 0239.01\* 0239.02\* 0240.01 0241.01 0242.01 0242.02  
 0244.04 0244.05\* 0244.06 0245.01 0246.00

**Upper Income**

0201.00 0227.13 0227.14 0227.16 0227.17 0228.03\* 0234.02 0243.02 0243.03 0244.01 0245.02

**Income Not Known**



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**Median Family Income 70-80%**

0029.00 0054.00\* 0060.00 0063.00\* 0086.00\* 0095.00 0106.01 0109.02\* 0114.03 0130.06 0131.04  
0136.01\* 0136.04 0137.01\* 0138.00\* 0139.01 0139.02\* 0143.01 0148.05\*

**Median Family Income 80-90%**

0033.00 0062.00\* 0077.00 0112.09\* 0119.01 0120.00 0121.00 0137.02 0142.04 0142.06\* 0143.02  
0153.04

**Median Family Income 90-100%**

0036.00 0070.00\* 0094.02 0107.00 0135.05 0135.11 0140.03 0140.04 0142.02 0145.05 0149.01  
0149.06 0151.01 0153.03

**Median Family Income 100-110%**

0034.00\* 0037.00 0101.00 0104.00 0106.02 0108.00\* 0111.00\* 0112.07 0114.01\* 0114.02\* 0116.05\*  
0130.04 0131.01 0132.05\* 0132.08 0140.01 0141.02 0141.04 0142.05 0144.00 0145.01 0146.02  
0147.00 0152.00 0154.00

**Median Family Income 110-120%**

0010.00 0110.00 0112.01 0116.01 0118.00 0128.00 0130.05 0134.02 0135.10\* 0141.03 0145.03  
0148.03 0148.06 0150.00 0151.02\*

**Median Family Income >= 120%**

0031.01 0031.02 0035.00\* 0038.07\* 0061.00 0076.00 0078.01 0078.02 0094.01 0102.00 0103.00  
0105.00 0112.03 0112.05 0112.10 0113.02 0113.03 0113.04 0115.03 0115.04 0115.05 0115.06  
0115.07 0116.04 0117.05\* 0117.07 0117.08 0117.09 0117.10 0117.11 0117.12\* 0119.03\* 0119.04  
0122.01 0122.02 0123.01 0123.04 0123.05 0123.07 0123.08 0124.01 0124.02 0125.00\* 0126.00  
0127.00 0129.00 0130.03 0131.03\* 0132.03 0132.06 0132.07 0133.00 0135.03 0135.07 0135.08  
0135.09 0136.03 0145.04 0146.01 0148.02 0149.03 0149.05

**Median Family Income Not Known**

0032.00 0087.02 0094.03\* 0094.04 0096.01 0153.01\* 9800.00\* 9801.00\* 9802.00 9900.00\*

**ONTARIO COUNTY (069), NY**

**MSA: 40380**

**Moderate Income**

0501.03\* 0502.06 0504.02\* 0508.00\* 0510.01\* 0511.01\* 0515.02\* 0517.00\* 0518.01 0519.00\* 0522.00\*

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0502.03 0502.04\* 0502.05 0503.02\* 0503.03\* 0503.04\* 0504.01\* 0505.01 0505.02 0506.03\* 0512.00\*  
0513.01\* 0513.02\* 0514.00\* 0516.00 0520.01\* 0520.02\* 0520.03 0521.01\* 0521.02\*

**Upper Income**

0501.01 0501.04 0501.05 0501.06\* 0506.01\* 0506.04 0509.00\* 0511.02 0515.01\*

**ORLEANS COUNTY (073), NY**

**MSA: 40380**

**Moderate Income**

0405.00\* 0406.03 0407.01\* 0408.01\* 0408.02 4012.00

**Middle Income**

0402.00 0403.00 0404.00\* 0406.01\* 0407.02\* 4013.00

**Income Not Known**

0406.02\* 9900.00\*

**WAYNE COUNTY (117), NY**

**MSA: 40380**

**Moderate Income**

0206.01\* 0209.00\* 0211.00\* 0214.00\* 0215.02 0217.00\* 0218.00\*

**Middle Income**

0201.03\* 0201.04 0201.05 0201.06\* 0202.01 0203.02 0203.03 0204.01\* 0204.02 0205.00 0206.02\*  
0207.00 0210.00\* 0212.00\* 0215.01 0216.00

**Upper Income**

0202.02 0208.00\*

**Income Not Known**

9901.00\*

**ASSESSMENT AREA - 0003**

**CHAUTAUQUA COUNTY (013), NY**

**MSA: NA**

**Low Income**

0305.00

**Moderate Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0301.00 0302.00 0303.00 0306.00 0308.00\* 0354.00 0355.00 0356.00 0357.00

**Middle Income**

0304.00\* 0307.00 0351.00 0358.00 0360.00 0361.00 0363.00\* 0364.01 0364.02 0365.00 0366.00\*

0367.00\* 0368.01 0368.02\* 0369.01\* 0369.02 0370.00 0371.00 0372.00 0373.00 0374.00\* 0375.00

0376.00

**Upper Income**

0353.00 0359.01 0359.02\*

**Income Not Known**

9900.00\*

**ASSESSMENT AREA - 0004**

**BROOME COUNTY (007), NY**

**MSA: 13780**

**Low Income**

0005.00\* 0009.00 0011.00 0012.00 0135.00

**Moderate Income**

0001.00 0002.00 0004.00\* 0006.00 0007.00 0017.00 0018.00 0119.01 0125.01\* 0134.00 0137.00

0139.00 0140.00

**Middle Income**

0003.00\* 0014.01 0014.02 0102.00 0119.02\* 0119.03\* 0120.00 0121.03 0122.01 0122.02 0123.00

0124.00\* 0126.00 0127.01 0128.00 0129.00 0131.00 0132.01\* 0133.01 0133.03\* 0136.00 0138.00\*

0141.00 0144.00 0145.00

**Upper Income**

0015.00 0016.00 0121.01 0121.02 0125.02\* 0127.02 0130.00 0132.02 0133.04 0142.00 0143.01

0143.02 0146.00

**Income Not Known**

0013.00

**TIOGA COUNTY (107), NY**

**MSA: 13780**

**Moderate Income**



0207.03

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0113.01\* 0113.02\* 0116.01 0116.02\* 0150.10 0151.00

**Middle Income**

0002.00\* 0013.00 0023.00\* 0101.01 0101.02 0102.00 0103.00 0105.01 0105.02 0106.02 0107.01\*  
0107.02\* 0108.01 0108.02\* 0109.01\* 0109.02\* 0110.00 0111.01\* 0111.02\* 0114.00 0115.00 0117.01  
0117.02 0118.01 0118.02\* 0121.00\* 0123.00 0126.01\* 0126.02 0127.00 0128.00 0130.00\* 0132.01\*  
0133.01 0134.00 0136.00\* 0137.00\* 0138.00\* 0141.01 0141.02 0142.01 0142.02 0143.01 0144.00\*  
0146.01\* 0148.01\* 0148.02\*

**Upper Income**

0106.01 0119.00 0122.00 0129.00\* 0131.00 0132.02 0133.02 0135.00 0139.00 0143.02 0145.01  
0145.02 0146.02 0147.00\* 0149.00 0152.01\* 0152.02 0152.03\*

**ASSESSMENT AREA - 0006**

**GENESEE COUNTY (037), NY**

**MSA: NA**

**Moderate Income**

9507.00 9508.00

**Middle Income**

9401.00\* 9502.00 9503.02\* 9504.01\* 9505.01\* 9505.02\* 9506.00 9510.00 9512.00 9513.00

**Upper Income**

9501.00 9503.01 9504.02 9509.00 9511.00 9514.00

**ASSESSMENT AREA - 0007**

**BERGEN COUNTY (003), NJ**

**MSA: 35614**

**Median Family Income 50-60%**

0236.02

**Median Family Income 60-70%**

0112.00\* 0181.02\* 0213.00 0216.00

**Median Family Income 70-80%**

0035.00\* 0063.01\* 0153.00\* 0154.01 0182.00 0215.00\* 0235.01 0235.02 0301.00 0303.00\*

**Median Family Income 80-90%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

0211.01 0214.00\* 0231.00 0233.03\* 0234.01\* 0236.01 0291.00 0302.01 0372.04 0413.01 0571.01\*

**Median Family Income 90-100%**

0061.02 0062.01 0154.02\* 0211.02\* 0302.02 0304.01\* 0321.03\* 0362.00 0382.00\* 0411.00 0463.00\*  
0572.00

**Median Family Income 100-110%**

0040.02\* 0061.01 0114.00\* 0120.01\* 0193.03 0212.00 0513.00 0571.02

**Median Family Income 110-120%**

0040.01\* 0063.02 0111.00 0113.00 0152.00\* 0191.03\* 0192.02 0192.03 0192.04 0232.02\* 0251.00  
0280.01 0292.00 0313.00 0314.00 0361.00 0381.00\* 0412.00\* 0451.01

**Median Family Income >= 120%**

0010.01\* 0010.02 0021.00\* 0022.00\* 0023.00 0031.00 0032.00\* 0033.00 0034.01\* 0034.02 0050.00  
0062.02\* 0070.01\* 0070.02 0080.01\* 0080.02\* 0091.00\* 0092.00 0101.00 0102.00\* 0103.00\* 0120.02\*  
0130.02\* 0130.03\* 0130.04 0140.00 0151.00 0155.00\* 0160.00 0171.01\* 0171.02\* 0172.00 0173.01\*  
0173.02\* 0174.00\* 0175.01 0175.02\* 0191.02\* 0191.04\* 0193.04\* 0193.05 0193.06 0201.00 0202.00  
0221.00 0222.00 0232.01\* 0233.01\* 0233.04\* 0234.02 0241.00 0242.00 0252.00 0261.00\* 0262.00\*  
0270.00\* 0280.02\* 0304.02 0311.00 0312.00 0321.02 0321.04 0322.01\* 0322.02\* 0331.00 0332.00\*  
0333.00\* 0340.01\* 0340.02\* 0351.00 0352.00 0371.00\* 0372.01\* 0372.03\* 0383.00\* 0391.00 0392.00\*  
0393.00\* 0400.01 0400.02 0413.02\* 0421.01\* 0421.02 0423.01 0423.02\* 0424.00\* 0425.00 0430.01\*  
0430.02 0441.00 0442.01 0442.02 0451.02 0452.00 0461.00 0462.00 0471.00 0472.00\* 0473.00  
0474.00 0475.00\* 0481.00 0482.00 0490.01\* 0490.02 0500.00 0511.00\* 0512.00\* 0514.00\* 0521.00\*  
0522.00 0531.00 0532.01 0532.02\* 0541.01\* 0541.02\* 0542.00 0543.00 0544.00 0545.00 0546.01  
0546.02 0551.00 0552.01\* 0552.02\* 0561.00 0562.00 0581.00 0582.00 0591.00 0592.00 0600.01\*  
0600.02\* 0611.00\* 0612.00 0613.00\* 0614.00\*

**Median Family Income Not Known**

0181.01\*

**HUDSON COUNTY (017), NJ**

**MSA: 35614**

**Median Family Income 30-40%**

0044.00\* 0067.00\* 0107.02\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**Median Family Income 40-50%**

0002.00\* 0018.00\* 0052.00\* 0145.02 0153.00\* 0162.00\*

**Median Family Income 50-60%**

0043.00\* 0045.00\* 0046.00\* 0055.00 0058.01 0068.00\* 0106.01\* 0135.00\* 0136.00\* 0150.03\* 0157.00  
0161.00\* 0164.00\* 0168.00\* 0169.00\* 0170.00\* 0172.00\* 0174.00\* 0177.00\* 0190.00\*

**Median Family Income 60-70%**

0012.02 0027.00\* 0048.00\* 0060.00\* 0061.02\* 0106.02\* 0111.00\* 0116.00\* 0128.00 0134.00\* 0137.00\*  
0145.01 0151.00 0156.00\* 0158.02\* 0163.00\* 0166.00 0167.00 0171.00\* 0175.00\* 0176.00\* 0324.00

**Median Family Income 70-80%**

0001.02\* 0014.00\* 0017.01\* 0019.00 0020.01\* 0028.00\* 0029.00\* 0031.02\* 0041.04\* 0047.00\* 0053.00\*  
0056.00\* 0062.00\* 0115.00\* 0129.00\* 0130.00\* 0131.00\* 0148.01\* 0149.00\* 0150.04 0152.02\* 0159.00\*  
0160.00\* 0180.00

**Median Family Income 80-90%**

0003.00 0007.00\* 0010.00 0011.00\* 0020.02 0030.00\* 0042.00 0049.00\* 0101.00 0107.01 0109.00  
0110.00 0113.00\* 0132.00\* 0133.00 0140.00 0142.00\* 0155.00\* 0165.00 0173.00\*

**Median Family Income 90-100%**

0005.00\* 0008.00\* 0012.01\* 0040.00\* 0061.01\* 0063.00\* 0143.00 0144.01\* 0178.00 0194.00\*

**Median Family Income 100-110%**

0004.00\* 0006.00\* 0108.00\* 0123.00\* 0127.00 0141.02 0146.00

**Median Family Income 110-120%**

0009.02 0066.00\* 0104.00\* 0105.00 0114.00\* 0126.00 0147.00 0148.02\*

**Median Family Income >= 120%**

0001.01\* 0013.00\* 0022.00\* 0023.00 0024.00\* 0031.01\* 0035.00\* 0041.02\* 0041.03\* 0054.00 0058.02\*  
0059.01\* 0059.02\* 0064.00 0065.00\* 0070.01\* 0070.02 0071.00\* 0072.00\* 0073.00\* 0074.00 0075.00\*  
0076.01\* 0076.02 0077.01 0077.03\* 0078.00\* 0102.00 0103.00\* 0112.00\* 0124.00 0125.00\* 0138.00\*  
0139.00\* 0141.01\* 0144.02 0150.01\* 0152.01\* 0158.01\* 0179.00 0181.00\* 0182.00\* 0183.01 0183.02\*  
0184.01 0184.02 0185.01 0185.02\* 0186.00\* 0187.01 0187.02 0188.00\* 0189.00\* 0191.00\* 0192.00  
0193.00 0198.00\* 0199.00 0200.00\* 0201.00\*

**Median Family Income Not Known**

0069.00\* 0077.02\* 9801.00\*

**PASSAIC COUNTY (031), NJ**

**MSA: 35614**

**Median Family Income 20-30%**

1759.00 1803.02\* 1818.00\* 1830.02\*

**Median Family Income 30-40%**

1752.00\* 1753.01\* 1755.01 1758.03\* 1758.04\* 1817.02\* 1822.00\*

**Median Family Income 40-50%**

1753.02 1754.01\* 1754.02\* 1758.01\* 1802.03\* 1802.04\* 1808.00 1809.00\* 1815.00\* 1820.00\* 1828.00  
2642.00

**Median Family Income 50-60%**

1251.00 1755.02\* 1803.01\* 1807.00\* 1810.00 1811.01\* 1813.00\* 1814.00\* 1827.01\*

**Median Family Income 60-70%**

1802.01\* 1806.00 1812.00 1821.00\* 1823.02\* 1824.00\* 1827.02\* 2036.00\*

**Median Family Income 70-80%**

1249.00 1801.01\* 1811.02\* 1823.01 1829.00\* 1830.01\* 1831.01 1831.02\* 2641.01

**Median Family Income 80-90%**

1250.00\* 1756.03\* 1756.04\* 1757.01\* 1757.03\* 1801.02\* 1819.00 1825.01\* 1825.02\*

**Median Family Income 90-100%**

1243.23\* 1246.02\* 1337.01 1826.00 2461.02\* 2568.03

**Median Family Income 100-110%**

**BRONX COUNTY (005), NY**

**MSA: 35614**

**Median Family Income < 10%**

0276.00\*

**Median Family Income 20-30%**

0020.01\* 0027.01\* 0027.02\* 0033.00\* 0044.00\* 0051.00\* 0053.00\* 0065.00\* 0067.00\* 0121.02\* 0145.00\*

0161.00\* 0177.01\* 0185.02\* 0205.01\* 0235.01\* 0237.03\* 0237.04\* 0369.01\* 0369.02\* 0375.04\* 0383.04\*

0385.00\*

**Median Family Income 30-40%**

0023.00\* 0035.00\* 0043.00\* 0052.00\* 0073.00\* 0079.00\* 0085.00\* 0086.00\* 0087.00\* 0090.00\* 0115.02\*

0117.01 0129.01\* 0144.00\* 0147.01 0149.00\* 0151.00\* 0153.00\* 0155.00\* 0165.00\* 0213.02\* 0215.02\*

0221.02\* 0223.00\* 0243.00\* 0245.01\* 0245.02\* 0277.00\* 0324.00\* 0359.00\* 0361.00\* 0363.00\* 0383.03\*

0393.00\* 0403.02\* 0403.04\* 0429.01\* 0431.02\* 0435.01\* 0458.00\*

**Median Family Income 40-50%**

0025.00\* 0039.00\* 0041.00\* 0046.00\* 0048.00\* 0050.01\* 0050.02\* 0054.00\* 0059.02 0060.00\* 0062.00\*

0069.00\* 0075.00\* 0089.00\* 0093.01 0119.00\* 0125.00\* 0127.01\* 0131.00\* 0135.00\* 0141.00\* 0147.02

0157.00\* 0167.00\* 0173.00\* 0175.00\* 0181.02\* 0189.00\* 0193.00\* 0197.00\* 0199.00\* 0211.00\* 0220.00\*

0227.01 0227.02\* 0229.02\* 0233.02\* 0239.00\* 0241.00\* 0263.00\* 0267.02\* 0273.00\* 0328.00\* 0338.02\*

0365.01\* 0365.02\* 0367.00\* 0374.00 037 0129.01\* 0 0 72 00\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

0216.02\* 0218.00\* 0222.00\* 0224.01\* 0227.03\* 0230.00\* 0232.00 0235.02 0237.02\* 0240.00\* 0256.00\*  
0257.00\* 0265.00\* 0266.02\* 0267.01\* 0269.00\* 0279.00\* 0296.00\* 0336.02 0340.00\* 0378.00\* 0394.00\*  
0398.00 0425.00\* 0462.05\*

**Median Family Income 70-80%**

0019.02\* 0071.00\* 0096.00\* 0159.00\* 0183.01 0194.00\* 0206.01\* 0210.02\* 0224.04\* 0228.00\* 0236.00\*  
0238.00\* 0244.00\* 0261.00\* 0264.00\* 0287.00\* 0302.01\* 0338.01\* 0342.00\* 0344.00\* 0368.00\* 0372.00\*  
0392.00\* 0409.00\* 0413.00\* 0462.08\*

**Median Family Income 80-90%**

0002.00\* 0019.01\* 0078.00\* 0098.00\* 0138.00\* 0152.00\* 0158.00\* 0210.01\* 0248.00\* 0302.02\* 0316.00\*  
0332.02\* 0364.00\* 0382.00\* 0386.00\* 0388.00\* 0390.00\* 0414.00\* 0418.00\* 0422.00\* 0430.00\* 0436.00\*  
0462.07\*

**Median Family Income 90-100%**

0040.01 0042.00\* 0061.00\* 0160.00\* 0164.00\* 0224.03\* 0266.01\* 0285.00\* 0288.00\* 0351.00\* 0358.00\*  
0370.00\* 0376.00\* 0424.00\* 0444.00\* 0462.04\*

**Median Family Income 100-110%**

0084.00\* 0162.00\* 0212.00\* 0252.00\* 0254.00\* 0281.00\* 0300.00\* 0323.00\* 0326.00\* 0343.00\* 0350.00  
0360.00\* 0434.00 0449.02\* 0451.01\* 0451.02\*

**Median Family Income 110-120%**

0004.00\* 0166.00\* 0246.00\* 0250.00 0286.00\* 0356.00\* 0404.00\* 0426.00\* 0449.01\* 0462.06\*

**Median Family Income >= 120%**

0118.00\* 0130.00\* 0132.00\* 0184.00\* 0274.01 0274.02 0293.01\* 0293.02 0295.00\* 0297.00\* 0301.00\*  
0307.01\* 0309.00\* 0310.00\* 0312.00\* 0314.00\* 0318.00\* 0335.00\* 0337.00\* 0345.00\* 0428.00\* 0448.00\*  
0456.00\* 0484.01\* 0516.01\*

**Median Family Income Not Known**

0001.00\* 0019.03\* 0019.04\* 0024.00\* 0038.00\* 0063.02\* 0093.02\* 0110.00\* 0117.02\* 0163.00\* 0171.00\*  
0249.00\* 0284.00\* 0319.00\* 0334.00\* 0435.02\* 0435.03\* 0442.00 0484.02\* 0504.00\* 0516.02\*

**KINGS COUNTY (047), NY**

**MSA: 35614**

**Median Family Income 10-20%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

1210.00\*

**Median Family Income 20-30%**

0023.00\* 0085.00\* 0255.00\* 0259.02\* 0382.00\* 0449.01\* 0531.01 0539.00\* 0908.00\* 0982.00\* 1156.00\*

1214.00\*

**Median Family Income 30-40%**

0029.01\* 0092.02\* 0104.02\* 0220.00 0234.00 0236.00 0281.00 0326.00\* 0330.00\* 0340.00\* 0342.00\*

0347.00\* 0349.01\* 0453.00 0489.00\* 0493.01\* 0509.00 0529.00 0533.00 0535.00 0545.00\* 0572.00\*

0906.00\* 0910.00\* 0944.02\* 1034.01\* 1058.01\* 1106.00\* 1110.00\* 1178.00\* 1208.02\*

**Median Family Income 40-50%**

0072.00\* 0108.02\* 0116.00\* 0122.00\* 0128.01\* 0185.01\* 0210.00\* 0212.00\* 0216.00 0222.00 0230.00

0238.00 0240.00 0283.00\* 0293.00\* 0307.00\* 0328.00\* 0351.01\* 0353.01\* 0356.01\* 0357.01\* 0359.00\*

0360.02\* 0361.00 0363.00 0417.00\* 0427.00\* 0429.00\* 0433.00\* 0447.00\* 0491.00 0493.02 0505.00\*

0511.00\* 0525.00 0537.00 0563.02\* 0610.03\* 0886.00\* 0894.00\* 0900.00\* 0912.00\* 0920.00\* 1058.04\*

1198.00\* 1202.00\* 1237.00

**Median Family Income 50-60%**

0022.00\* 0074.00\* 0084.00\* 0090.02\* 0094.01\* 0096.00\* 0098.00\* 0104.01\* 0106.01\* 0108.01\* 0112.00

0114.00 0120.00\* 0228.00 0232.00 0235.00 0244.00 0247.00\* 0254.00\* 0258.00\* 0266.00\* 0270.00\*

0285.02\* 0287.00\* 0292.00\* 0298.00\* 0299.00\* 0303.00 0348.00\* 0360.01\* 0369.00\* 0379.00\* 0381.00\*

0409.00\* 0419.00\* 0425.00\* 0430.00\* 0431.00\* 0441.00\* 0480.00 0507.00 0510.02\* 0531.02 0547.00

0556.00\* 0610.04\* 0788.01\* 0820.00\* 0870.00\* 0888.00 0916.00\* 0918.00\* 0924.00\* 1070.01\* 1098.00

1122.00 1134.00\* 1168.00\* 1172.02\* 1174.00 1194.00\* 1196.00\* 1200.00\* 1220.00

**Median Family Income 60-70%**

0020.00\* 0071.00\* 0076.00\* 0100.00\* 0102.00\* 0106.02\* 0118.00\* 0126.00\* 0190.00 0192.00 0196.00\*

0214.00 0224.00 0250.00\* 0259.01\* 0260.00\* 0268.00\* 0276.00\* 0285.01 0286.00\* 0290.00\* 0294.00\*

0296.00\* 0301.00\* 0304.00\* 0306.00 0315.00\* 0325.00\* 0329.00 0333.00 0345.00\* 0351.02\* 0364.00

0365.01\* 0373.00\* 0391.00 0393.00\* 0394.00\* 0400.00\* 0401.00\* 0403.00\* 0411.00\* 0434.00\* 0435.00\*

0437.00\* 0474.00 0484.00\* 0486.00 0490.00\* 0506.00\* 0510.01\* 0527.00 0530.00 0534.00\* 0542.00

0590.00\* 0768.00 0788.02\* 0790.02\* 0794.00\* 0810.00\* 0862.00\* 0868.00\* 0872.00\* 0884.00 0890.00\*

0896.00\* 0902.00\* 0922.00\* 0932.00 1120.00\* 1124.00\* 1150.00\* 1152.00\* 1160.00\* 1176.02\* 1182.02



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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1184.00\* 1188.00\*

**Median Family Income 70-80%**

0015.01\* 0094.02 0140.00\* 0184.00\* 0194.00\* 0198.00\* 0213.00\* 0218.00 0226.00 0233.00 0241.00  
0242.00 0246.00 0248.00\* 0251.00\* 0252.00\* 0256.00\* 0261.00\* 0264.00\* 0273.00\* 0277.00\* 0284.00\*  
0295.00\* 0300.00\* 0321.00\* 0327.00\* 0337.01 0339.00 0341.00\* 0350.00\* 0356.02\* 0362.00\* 0365.02\*  
0366.00\* 0367.00\* 0392.00\* 0397.00\* 0405.00 0406.00\* 0414.01 0416.00\* 0422.00 0423.00 0438.00  
0439.00\* 0444.00\* 0446.00\* 0448.00\* 0462.01 0464.00 0470.00 0472.00\* 0482.00\* 0485.00\* 0492.00\*  
0496.00\* 0508.01\* 0508.03\* 0512.00\* 0516.01\* 0518.00\* 0546.00\* 0554.00\* 0592.00\* 0738.00 0742.00  
0758.00\* 0762.00\* 0792.02\* 0802.00\* 0804.00 0806.00\* 0816.00\* 0824.00\* 0826.00\* 0854.00\* 0876.00\*  
0878.00 0882.00 0966.00\* 1104.00\* 1126.00 1128.00\* 1130.00\* 1132.00\* 1144.00 1146.00\* 1158.00\*  
1162.00\* 1164.00\* 1166.00 1176.01\*

**Median Family Income 80-90%**

0054.00\* 0058.00 0068.00\* 0078.00\* 0088.00\* 0090.01\* 0110.00\* 0138.00\* 0142.00\* 0178.00\* 0182.00\*  
0186.00\* 0208.00\* 0217.00\* 0253.00 0263.00\* 0272.00\* 0274.00\* 0282.00\* 0308.00 0311.00\* 0331.00  
0337.02 0349.02\* 0353.02\* 0354.00\* 0355.00 0374.01\* 0374.02\* 0375.00\* 0377.00\* 0387.00\* 0395.00\*  
0398.00\* 0410.00\* 0414.02\* 0418.00\* 0424.00\* 0428.00\* 0445.00\* 0456.00\* 0460.00\* 0476.00 0478.00  
0481.00\* 0514.00\* 0516.02\* 0523.00 0526.00\* 0584.00\* 0586.00\* 0598.00\* 0606.00\* 0650.00 0720.00\*  
0722.00\* 0736.00 0764.00\* 0766.00\* 0772.00\* 0782.00\* 0786.01\* 0796.01\* 0796.02\* 0814.00\* 0822.00\*  
0828.00\* 0830.00\* 0836.00 0850.00\* 0856.00\* 0858.00\* 0860.00\* 0866.00 0874.01\* 0880.01\* 0898.00\*  
0956.00 0958.00\* 0996.00\* 1022.00\* 1116.00\* 1118.00\* 1142.01\* 1142.02\* 1172.01\* 1182.01\*

**Median Family Income 90-100%**

0056.02\* 0070.00\* 0080.00\* 0082.00\* 0101.00 0150.00\* 0180.00\* 0188.00 0193.00\* 0200.00\* 0257.00  
0262.00\* 0278.00\* 0279.00\* 0280.00 0288.00\* 0289.00 0291.00\* 0302.00\* 0319.00\* 0336.00\* 0371.00  
0383.00\* 0386.00 0389.00 0399.00\* 0402.00\* 0415.00\* 0420.00\* 0421.00\* 0426.00\* 0432.00\* 0436.00\*  
0450.00\* 0497.00\* 0513.00\* 0532.00\* 0544.00\* 0549.00 0552.00 0558.00\* 0574.00\* 0576.00\* 0580.00\*  
0594.04\* 0608.00\* 0622.00\* 0626.00\* 0662.00\* 0676.00\* 0696.02\* 0724.00\* 0726.00\* 0750.00\* 0774.00\*  
0798.02\* 0832.00\* 0834.00\* 0846.00\* 0864.00\* 0934.00\* 0936.00\* 0938.00\* 0962.00\* 0974.00\* 1004.00\*  
1014.00\* 1018.00\* 1186.00\* 1192.00\*

**Median Family Income 100-110%**

0064.00\* 0066.00\* 0092.01\* 0127.00\* 0130.00\* 0152.00\* 0170.00\* 0176.00\* 0211.00\* 0219.00\* 0269.00\*  
0297.00\* 0309.00\* 0317.01\* 0323.00\* 0335.00 0370.00\* 0388.00\* 0390.00\* 0396.00 0404.00\* 0413.00\*  
0440.00 0499.00\* 0508.04 0538.00 0550.00 0560.00\* 0568.00\* 0570.00\* 0575.00\* 0578.00\* 0582.00\*  
0588.00\* 0589.01\* 0594.03\* 0596.00 0644.00\* 0646.00\* 0682.00\* 0728.00\* 0740.00 0776.00\* 0818.00\*  
0838.00\* 0840.00\* 0968.00\* 0970.00\* 0986.00\* 0988.00\* 0992.00\* 1010.00\* 1012.00\* 1078.00\* 1208.01

**Median Family Income 110-120%**

0036.00\* 0059.00 0060.00\* 0148.00 0160.00\* 0179.00\* 0245.00\* 0265.00\* 0275.00 0305.00 0314.01  
0412.00\* 0442.00\* 0452.00\* 0458.00\* 0462.02 0498.00\* 0504.01\* 0551.00\* 0557.00 0563.01\* 0566.00\*  
0571.00\* 0593.00 0610.02\* 0632.00\* 0642.00\* 0656.00\* 0670.00\* 0672.00\* 0678.00\* 0680.00\* 0696.01\*  
0700.00\* 0732.00\* 0760.00\* 0770.00\* 0784.00\* 0790.01\* 0848.00\* 0880.02\* 0930.00\* 0950.00\* 0984.00\*  
0994.00\* 0998.00\* 1006.00\* 1008.00\* 1016.00\* 1024.00\* 1026.00\*

**Median Family Income >= 120%**

0001.00 0003.01\* 0005.01\* 0005.02\* 0007.00\* 0009.00 0011.00\* 0013.00\* 0015.02\* 0021.00 0030.00\*  
0031.01\* 0033.00\* 0034.00\* 0035.00 0037.00\* 0038.00\* 0039.00\* 0041.00\* 0043.00 0044.00\* 0045.00  
0046.00 0047.00\* 0049.00\* 0050.00\* 0051.00 0052.01\* 0052.02\* 0053.01 0056.01\* 0062.00\* 0063.00\*  
0065.00 0067.00\* 0069.01\* 0069.02\* 0075.00 0077.00 0117.00 0119.01 0121.00\* 0129.01\* 0129.02  
0131.00\* 0132.00\* 0133.00\* 0134.00\* 0135.00\* 0136.00\* 0137.00\* 0139.00\* 0141.01\* 0141.02\* 0143.00  
0145.00\* 0147.00\* 0149.01\* 0149.02\* 0151.00\* 0153.00 0155.00\* 0157.00 0159.00\* 0161.00 0162.00\*  
0163.00 0164.00\* 0165.00\* 0166.00\* 0167.00\* 0168.00\* 0169.00\* 0171.00\* 0172.00\* 0174.00\* 0181.00\*  
0183.00\* 0187.00\* 0191.00 0195.00\* 0197.00\* 0199.00\* 0201.00 0202.00\* 0203.00\* 0204.00\* 0205.00\*  
0206.00\* 0207.00\* 0215.00\* 0227.00\* 0229.00\* 0231.00\* 0243.00\* 0249.00\* 0267.00\* 0271.00\* 0313.00\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

0002.00 0018.01\* 0018.02 0018.03 0018.04\* 0031.02\* 0053.02\* 0053.03\* 0086.00\* 0119.02\* 0154.00\*  
 0175.00\* 0177.00 0221.00\* 0314.02\* 0343.00\* 0352.00\* 0357.02\* 0407.00\* 0443.00\* 0449.02\* 0468.00\*  
 0488.00 0543.00 0579.01 0579.02\* 0589.02\* 0666.00\* 0702.02\* 0702.03\* 0706.02\* 0786.02\* 0792.01\*  
 0808.00\* 0852.00\* 0892.00\* 0960.00 1028.02\* 1034.02\* 1070.02\* 1070.03\* 1170.00\* 1180.00\* 1190.00\*  
 1208.03\* 9901.00\*

**NEW YORK COUNTY (061), NY**

**MSA: 35614**

**Median Family Income 20-30%**

0006.00\* 0020.00\* 0024.00\* 0219.00\*

**Median Family Income 30-40%**

0002.01\* 0010.02\* 0022.01\* 0025.00\* 0162.00\* 0168.00 0172.00\* 0174.01\* 0180.00\* 0184.00\* 0188.00\*  
 0189.00\* 0192.00\* 0243.02\* 0277.00\*

**Median Family Income 40-50%**

0008.00\* 0018.00\* 0029.02\* 0083.00\* 0151.01\* 0164.00\* 0166.00\* 0182.00 0194.00\* 0209.01 0230.00  
 0232.00\* 0234.00\* 0239.00\* 0242.00\* 0299.00\* 0309.00\*

**Median Family Income 50-60%**

0002.02\* 0036.01\* 0174.02\* 0186.00\* 0196.00\* 0210.00\* 0215.00\* 0223.01\* 0224.00\* 0229.00\* 0236.00\*  
 0237.00 0245.00\* 0249.00\* 0251.00\* 0279.00\* 0293.00\*

**Median Family Income 60-70%**

0016.00\* 0178.00\* 0213.03\* 0223.02 0231.00\* 0235.02\* 0253.00\* 0261.00 0263.00\* 0267.00\* 0285.00  
 0291.00\*

**Median Family Income 70-80%**

0026.01\* 0030.01\* 0038.00 0043.00\* 0129.02\* 0170.00\* 0211.00\* 0216.00\* 0218.00\* 0222.00\* 0225.00  
 0226.00\* 0241.00\* 0243.01\* 0269.00\*

**Median Family Income 80-90%**

0012.00\* 0132.03\* 0193.00\* 0214.00\* 0233.00\* 0235.01\* 0247.00\* 0283.00\* 0287.00\* 0303.00\*

**Median Family Income 90-100%**

0022.02\* 0026.02\* 0034.00\* 0121.01 0206.00\* 0227.00\* 0228.00\* 0259.00\*

**Median Family Income 100-110%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0030.02\* 0041.00\* 0156.02\* 0190.00\* 0203.00\* 0271.00\*

**Median Family Income 110-120%**

0093.00\* 0097.00\* 0200.00 0212.00\* 0220.00\* 0255.00\* 0257.00\* 0295.00\*

**Median Family Income >= 120%**

0007.00 0009.00 0010.01\* 0013.00\* 0014.01\* 0015.01\* 0015.02 0021.00 0027.00\* 0031.00\* 0032.00  
0033.00 0036.02\* 0037.00 0039.00 0040.01\* 0040.02\* 0042.00\* 0044.00\* 0045.00 0047.00 0048.00\*  
0049.00\* 0050.00\* 0052.00\* 0054.00\* 0055.01\* 0055.02\* 0056.00 0057.00\* 0058.00 0059.00\* 0060.00\*  
0061.00\* 0062.00\* 0063.00\* 0064.00\* 0065.00\* 0066.00\* 0067.00\* 0068.00 0069.00\* 0070.01 0070.02\*  
0071.00\* 0072.00\* 0073.00\* 0074.00\* 0075.00 0076.00\* 0077.00\* 0078.00\* 0079.00 0080.00 0081.00  
0082.00 0084.00 0086.01\* 0086.03\* 0087.00 0088.00 0089.00\* 0090.00\* 0091.00\* 0092.00\* 0095.00  
0099.01\* 0099.02 0099.03\* 0100.00\* 0101.00\* 0103.00 0104.00 0106.01\* 0106.02\* 0108.01\* 0108.02\*  
0108.03\* 0109.00 0110.00\* 0111.00 0112.01\* 0112.02\* 0112.03\* 0114.01\* 0114.02 0115.00 0116.00\*  
0117.00\* 0118.00\* 0120.00\* 0122.00\* 0124.00\* 0125.00\* 0126.01\* 0126.02\* 0127.00 0128.00\* 0129.01\*  
0130.00\* 0131.00\* 0133.00\* 0134.00\* 0135.01 0136.01\* 0136.02\* 0136.03\* 0136.04 0137.00 0138.00\*  
0139.00 0140.00\* 0142.00\* 0144.01\* 0144.02 0145.00 0146.01\* 0146.02\* 0147.00\* 0148.01\* 0148.02\*  
0149.00\* 0150.01\* 0150.02 0151.02\* 0152.00\* 0153.01\* 0153.02\* 0154.01\* 0154.02\* 0154.03\* 0155.01  
0155.02\* 0156.01\* 0157.00 0158.01\* 0158.02\* 0159.00\* 0160.01\* 0160.02\* 0161.00\* 0163.00\* 0165.00\*  
0167.00\* 0169.00\* 0171.00\* 0173.00\* 0175.00\* 0177.00\* 0179.00\* 0181.00\* 0183.00\* 0185.00\* 0187.00\*  
0191.00\* 0195.00\* 0197.02 0198.00\* 0199.00\* 0201.01\* 0201.02\* 0205.00\* 0207.01\* 0208.00\* 0221.02\*  
0238.02\* 0238.03\* 0238.04\* 0265.00 0273.00\* 0275.00\* 0281.00\* 0307.00\* 0317.03\* 0317.04\*

**Median Family Income Not Known**

0001.00\* 0005.00\* 0014.02\* 0028.00\* 0029.01\* 0086.02\* 0094.00\* 0096.00 0098.00 0102.00\* 0113.00\*  
0119.00\* 0121.02\* 0132.01\* 0132.02\* 0135.02\* 0143.00\* 0197.01\* 0217.03\* 0240.00\* 0297.00\* 0311.00\*  
0319.00\*

**PUTNAM COUNTY (079), NY**

**MSA: 35614**

**Middle Income**

0103.00\* 0118.01

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0101.00 0102.01 0102.02 0104.00\* 0105.00 0106.00 0107.00 0108.00 0109.01\* 0109.02\* 0110.00\*  
0111.00 0112.01\* 0112.02 0113.00\* 0114.00\* 0115.01 0115.02 0116.00\* 0117.00 0118.02 0119.00

**QUEENS COUNTY (081), NY**

**MSA: 35614**

**Median Family Income 20-30%**

0087.00\*

**Median Family Income 30-40%**

0399.02\* 0849.01\* 0972.02\* 0972.05

**Median Family Income 40-50%**

0025.00\* 0043.00\* 0047.00\* 0163.00\* 0254.02\* 0273.02\* 0405.01\* 0407.01\* 0427.00\* 0797.01\* 0797.02\*  
0799.00\* 0865.00\* 0869.00\* 0871.00 0972.06\* 1161.00\* 1163.01\* 1163.02\* 1167.00\* 1227.02\*

**Median Family Income 50-60%**

0033.02 0039.00 0040.02 0235.02\* 0273.01 0275.00\* 0367.00\* 0401.01\* 0403.01\* 0403.02\* 0413.00\*  
0415.00\* 0437.02\* 0439.00\* 0443.01\* 0446.02\* 0463.00\* 0467.00\* 0471.00\* 0545.00\* 0559.00\* 0849.02  
0853.00\* 0855.00\* 0857.00\* 0861.00\* 0863.00\* 0889.02\* 0942.02\* 1008.03\* 1185.00\* 1187.00\* 1191.00\*  
1205.00\*

**Median Family Income 60-70%**

0051.00\* 0062.02\* 0085.00\* 0144.00\* 0205.00 0212.00\* 0238.00\* 0240.00\* 0249.00\* 0265.01\* 0267.00\*  
0269.02\* 0271.01\* 0278.00\* 0334.04\* 0339.00\* 0375.01\* 0375.02\* 0379.00\* 0381.00\* 0401.02\* 0407.02\*  
0409.02\* 0437.01\* 0443.02\* 0444.00 0446.01\* 0454.00\* 0455.00\* 0460.00\* 0461.00\* 0469.01 0549.00\*  
0679.00\* 0683.00 0779.07\* 0803.01\* 0803.02\* 0845.00\* 0925.00\* 0947.00\* 0972.04\* 0992.00\* 1032.01\*  
1085.00\* 1155.00\* 1157.00\*

**Median Family Income 70-80%**

0002.00\* 0028.00 0044.01\* 0052.00\* 0057.00\* 0103.00\* 0105.00\* 0112.00\* 0114.00\* 0122.00\* 0126.02\*  
0142.01\* 0148.00\* 0151.00\* 0152.00\* 0157.00 0181.01\* 0182.00\* 0192.00\* 0214.00 0235.01\* 0236.00\*  
0253.01\* 0259.00\* 0261.00 0266.00\* 0274.00\* 0277.02\* 0281.00\* 0287.00\* 0291.00 0309.06\* 0327.00\*  
0347.00\* 0351.00 0361.00\* 0363.00 0365.00\* 0409.01\* 0411.00\* 0440.00\* 0457.00\* 0462.00\* 0466.00\*  
0479.00\* 0481.00\* 0483.01\* 0489.00\* 0493.01\* 0499.00\* 0500.00 0551.00\* 0553.00\* 0555.00 0579.00\*  
0581.00\* 0593.00\* 0687.00\* 0717.01\* 0719.00\* 0743.00\* 0779.08\* 0837.00\* 0907.00 0919.00 0938.00\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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1099.00	1171.00*	1181.00*	1189.00*	1193.00*	1201.00*	1203.00*	1257.00*	1417.00*	1451.02*	
<b>Median Family Income 80-90%</b>										
0004.00*	0012.00	0014.00*	0024.00*	0032.00*	0034.00*	0042.00*	0054.00*	0062.01*	0081.00*	0098.00*
0101.00*	0120.00*	0124.00*	0138.00*	0156.00*	0159.00*	0166.00*	0176.00*	0178.00*	0179.01*	0184.01
0185.01*	0186.00*	0189.00*	0208.00*	0216.02*	0245.00*	0247.00*	0255.00*	0257.00*	0258.00*	0260.00*
0263.00*	0265.02*	0269.01*	0271.02*	0277.01*	0283.00	0293.00*	0295.00*	0329.00*	0353.00*	0373.00*
0377.00*	0448.00*	0452.00	0456.00*	0470.00*	0473.00*	0475.00*	0482.00	0492.01*	0497.00*	0502.02*
0535.01	0547.00*	0548.00*	0565.00*	0577.00*	0589.00*	0591.00*	0595.02	0613.01*	0621.00*	0745.00
0779.06*	0809.00*	0818.00	0846.02*	0859.00*	0889.03*	0929.00	0942.03*	0945.00*	0998.02*	1010.04*
1032.02*	1039.00*	1047.00*	1159.00*	1175.00*	1347.01*	1447.00*	1451.01	1463.00*		
<b>Median Family Income 90-100%</b>										
0008.00*	0016.00*	0022.00*	0030.00*	0038.00	0040.01*	0065.02*	0071.00*	0079.00*	0094.00*	0104.00*
0108.00*	0110.00*	0116.00*	0126.01*	0141.00*	0143.00*	0147.00*	0149.00	0150.00*	0154.00*	0161.00*
0170.00*	0172.00*	0180.00*	0184.02*	0190.00*	0194.00*	0196.00*	0202.00*	0204.00*	0206.00*	0220.01*
0243.00*	0251.00*	0253.02*	0272.00*	0279.00*	0280.00*	0282.00*	0309.03*	0320.00	0334.03	0384.00*
0399.01*	0404.00*	0405.02*	0414.00	0424.00	0458.00*	0465.00*	0468.00*	0469.02*	0480.00	0483.02*
0485.00	0493.02*	0502.01*	0518.00*	0520.00*	0530.00*	0531.00	0540.00	0542.00*	0552.00*	0554.00*
0557.00*	0587.00*	0595.01*	0629.00	0635.00*	0639.00*	0641.01*	0664.03*	0939.00*	0942.01*	0954.00*
1139.00*	1227.03	1241.00*	1347.02*	1403.00*						
<b>Median Family Income 100-110%</b>										
0006.00*	0020.00*	0036.00	0055.00*	0058.00*	0059.00*	0061.00	0083.00*	0096.00*	0102.00	0119.00*
0125.00*	0128.00*	0130.00*	0132.00*	0142.02	0145.00*	0158.01*	0158.02	0164.00*	0169.00*	0187.00
0198.00	0220.02*	0254.01	0262.00*	0264.00*	0276.00*	0285.00*	0289.00*	0309.05*	0317.00*	0328.00*
0330.00*	0366.00*	0371.00*	0394.00*	0450.00*	0459.00*	0464.00*	0478.01*	0478.02*	0507.00*	0510.00
0512.00*	0513.00*	0515.00*	0525.00*	0532.00*	0536.01*	0560.00*	0567.00	0568.00	0583.00*	0585.00*
0598.00*	0603.00*	0606.00*	0627.00*	0645.00*	0654.01*	0657.02*	0680.00*	0690.00*	0693.00*	0694.00*
0717.02	0790.00*	0814.00*	0840.00*	0998.01*	1008.04*	1017.00*	1033.00*	1147.00*	1195.00*	1227.04*
1341.00*	1377.00*	1409.02*	1529.01*	1621.00*						
<b>Median Family Income 110-120%</b>										

0007.02 0010.00\* 0018.00\* 0086.00\* 0088.00\* 0095.00 0113.00\* 0117.00\* 0118.00\* 0121.00\* 0137.00\*  
0140.00\* 0168.00\* 0183.00 0185.02\* 0188.00\* 0230.00\* 0270.00\* 0284.00\* 0288.02\* 0294.00\* 0297.00\*  
0306.00 0309.04\* 0334.01\* 0357.00\* 0472.00\* 0484.00\* 0492.02\* 0496.00\* 0505.00\* 0508.00\* 0522.00\*  
0526.00\* 0534.01\* 0538.00\* 0539.01\* 0556.00\* 0562.00\* 0620.00\* 0623.00\* 0626.00\* 0633.01\* 0637.00  
0646.00\* 0656.00\* 0660.00\* 0664.02 0682.00\* 0695.00\* 0697.02\* 0709.00\* 0713.05 0741.00\* 0779.03\*  
0779.04\* 0779.05\* 0792.00\* 0838.00\* 0846.01\* 0964.00\* 0991.00\* 1029.00\* 1059.00\* 1072.01\* 1151.00\*  
1199.00\* 1215.00\* 1301.00\* 1367.00\* 1385.01\* 1459.00\* 1467.00\* 1551.03 1579.02\*

**Median Family Income >= 120%**

0001.01 0001.02\* 0007.01 0019.01\* 0019.02\* 0019.03 0026.00\* 0031.00 0033.01\* 0045.00\* 0053.00\*  
0063.00 0065.01\* 0069.00\* 0073.00\* 0075.00\* 0077.00 0091.00\* 0097.00\* 0100.00\* 0106.00\* 0111.00\*  
0115.00 0123.01\* 0134.00 0135.00\* 0136.00\* 0153.00\* 0155.00\* 0174.00\* 0181.02\* 0216.01 0232.00\*  
0288.01\* 0334.05 0337.00\* 0352.00\* 0358.00\* 0368.00\* 0376.00 0398.00 0400.00\* 0402.00\* 0432.00\*  
0434.00\* 0476.00\* 0495.00\* 0504.00\* 0506.00\* 0511.00\* 0516.00\* 0517.00\* 0521.00\* 0524.00\* 0528.00\*  
0558.00\* 0564.00\* 0580.00\* 0582.00\* 0592.00\* 05900\*

**RICHMOND COUNTY (085), NY**

**MSA: 35614**

**Low Income**

0027.00 0040.03 0133.01\*

**Moderate Income**

0007.00\* 0011.00\* 0021.00\* 0029.00 0040.01\* 0075.00\* 0128.06\* 0141.00\* 0173.00\* 0207.02\* 0223.00  
0231.00\* 0319.01\*

**Middle Income**

0003.00\* 0006.00\* 0008.00 0009.00\* 0017.00\* 0018.00\* 0036.00\* 0039.00\* 0040.04\* 0050.00 0059.01\*  
0064.00\* 0074.00 0077.00\* 0081.00\* 0096.02\* 0105.00\* 0112.01 0112.03 0114.01\* 0114.02\* 0122.00\*  
0125.00\* 0132.04\* 0133.02 0156.03\* 0170.13\* 0170.15\* 0177.02\* 0198.00\* 0207.01\* 0208.04\* 0213.00\*  
0239.00 0247.00\* 0273.02 0277.02\* 0277.04\* 0291.02 0303.01\* 0303.02\* 0319.02\*

**Upper Income**

0020.01\* 0020.02\* 0033.00\* 0040.02\* 0047.00 0067.00\* 0070.01\* 0070.02\* 0096.01\* 0097.01\* 0121.00\*  
0128.04\* 0128.05\* 0132.01\* 0132.03\* 0134.00\* 0138.00 0146.04 0146.05 0146.06\* 0146.07\* 0146.08\*  
0147.00\* 0151.00\* 0156.01\* 0156.02\* 0169.01 0170.05 0170.07 0170.09\* 0170.11\* 0170.12\* 0170.14\*  
0170.16 0176.00\* 0177.01 0181.00\* 0187.01\* 0187.03 0187.04\* 0189.01 0189.02 0197.00 0201.00\*  
0208.03 0208.05\* 0208.06\* 0226.01\* 0226.02 0244.01\* 0244.02\* 0248.00 0251.00\* 0273.01 0277.05\*  
0277.06\* 0279.00\* 0291.04\* 0291.05\* 0291.06\* 0323.00\*

**Income Not Known**

0059.02\* 0097.02\* 0112.04\* 0154.00\* 0228.01\* 0228.02\* 9901.00\*

**ROCKLAND COUNTY (087), NY**

**MSA: 35614**

**Low Income**

0115.05 0115.06 0121.07 0121.08 0121.09 0121.10 0121.14 0121.16 0122.05 0122.06 0123.02

**Moderate Income**

0106.02 0107.02 0107.03\* 0113.04 0121.11 0121.13 0122.03 0122.04 0124.01 0124.03\* 0124.04

**Middle Income**



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**Upper Income**

0101.01 0101.02 0102.00\* 0105.01 0105.03 0108.01 0108.02 0108.03 0108.04 0109.01 0109.02  
0110.00\* 0111.01 0111.02 0112.00 0113.02 0113.03\* 0114.01 0114.03\* 0114.04 0114.05 0115.07  
0115.08 0115.09 0115.10 0115.12\* 0116.01 0116.02 0116.03 0117.00\* 0119.01 0119.02 0120.00  
0125.03 0125.04 0126.00\* 0127.00 0128.00 0130.01\* 0130.02 0130.03 0131.01 0131.02 0132.00\*  
0133.00 0134.01 0134.02

**Income Not Known**

0121.12

**WESTCHESTER COUNTY (119), NY**

**MSA: 35614**

**Median Family Income 20-30%**

0005.02\* 0010.00\*

**Median Family Income 30-40%**

0001.03\* 0029.00\* 0036.00 0093.00

**Median Family Income 40-50%**

0001.01\* 0003.00\* 0011.01\* 0031.00\*

**Median Family Income 50-60%**

0002.04\* 0005.01\* 0013.04\* 0013.05\* 0035.00\*

**Median Family Income 60-70%**

0004.03\* 0006.01\* 0012.00\* 0013.02\* 0016.00\* 0028.00\* 0040.01\* 0080.00 0142.00

**Median Family Income 70-80%**

0002.05\* 0004.01\* 0004.04\* 0011.02 0057.04 0059.01\* 0062.00 0078.00 0092.02\* 0094.00 0116.01  
0143.00 9810.00\*

**Median Family Income 80-90%**

0006.02\* 0024.02 0024.03\* 0024.05\* 0030.00\* 0032.00\* 0079.01\* 0116.02\* 9840.00\*

**Median Family Income 90-100%**

0002.03\* 0021.06\* 0022.03\* 0027.00\* 0038.00\* 0065.00 0079.02\* 0091.00\* 0128.04 0129.00 0141.00

**Median Family Income 100-110%**

0002.02\* 0014.03 0015.03\* 0017.01\* 0039.00\* 0057.02\* 0058.00\* 0061.00 0063.01\* 0089.02\* 0090.00  
0133.04

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**Median Family Income 110-120%**

0008.01 0008.02 0015.04\* 0017.02\* 0021.07\* 0026.00 0034.00\* 0037.00\* 0040.02\* 0048.02\* 0060.00\*  
0064.00\* 0081.00\* 0087.00 0134.01\* 0134.02\* 0135.00

**Median Family Income >= 120%**

0001.04\* 0007.01\* 0007.02\* 0008.03\* 0009.00\* 0013.01\* 0014.01\* 0014.02 0015.02\* 0015.05\* 0018.00  
0019.00\* 0020.00 0021.01 0021.03 0021.04\* 0021.05\* 0022.01\* 0022.02\* 0022.04\* 0023.00\* 0024.01\*  
0024.04\* 0041.00\* 0042.00 0045.00\* 0046.00 0047.00\* 0048.01\* 0049.00\* 0050.01\* 0050.02 0051.00\*  
0052.00\* 0053.00\* 0054.00 0055.00 0057.03 0059.02 0066.00 0067.00\* 0068.01\* 0068.02 0069.00\*  
0070.00 0071.00 0072.00 0073.00\* 0074.01\* 0074.02 0075.00\* 0076.00\* 0077.00 0082.00\* 0083.01\*  
0083.02 0084.01 0084.03\* 0084.04 0085.00 0086.02\* 0088.01\* 0088.02\* 0089.01\* 0092.01 0095.00\*  
0096.00\* 0097.01\* 0097.02\* 0097.03\* 0098.00\* 0099.00\* 0100.00 0101.00 0102.00\* 0103.00\* 0104.00\*  
0105.00\* 0106.00\* 0107.01\* 0107.02\* 0108.01\* 0108.03 0108.04\* 0109.01\* 0109.02 0109.03 0110.00  
0111.01 0111.02\* 0112.00 0113.00 0114.01 0114.02 0115.00 0117.00 0118.00\* 0119.02 0120.00\*  
0121.01\* 0121.02 0122.01\* 0122.02\* 0123.01\* 0123.03 0123.04\* 0124.00\* 0125.01\* 0125.02 0125.03\*  
0126.00 0127.00\* 0128.03 0130.00 0131.02 0131.03\* 0131.04 0132.01\* 0132.02\* 0133.01 0136.00  
0137.00 0138.00\* 0139.00 0140.00 0144.00 0145.00 0146.04 0146.05 0146.06 0146.07\* 0147.01  
0147.03 0147.04 0148.05 0148.06 0148.08 0148.09 0148.10\* 0148.11 0148.12\* 0148.13 0149.01  
0149.03 0149.07 0149.08\* 0149.09 0150.00 0151.00\*

**Median Family Income Not Known**

0033.00\* 0056.00\* 0063.02\* 9820.00\* 9830.00\* 9850.00\*

**ASSESSMENT AREA - 0008**

**NASSAU COUNTY (059), NY**

**MSA: 35004**

**Median Family Income 20-30%**

4067.02\*

**Median Family Income 30-40%**

4070.00\*

**Median Family Income 40-50%**

4068.01\* 4068.02\* 4072.01\* 4111.00\* 4140.01\* 4142.02\* 4143.04 5172.01\*

**Median Family Income 50-60%**

3042.04\* 4069.00\* 4078.02\* 4144.00

**Median Family Income 60-70%**

4048.00\* 4067.01 4072.03\* 4079.00\* 4110.00\* 4132.00 4140.02\* 4143.01\* 5173.02\*

**Median Family Income 70-80%**

3011.01 3032.04 3040.02\* 3042.02 4052.00 4053.02\* 4072.04 4073.02 4074.01\* 4074.02\* 4075.01

4075.02\* 4121.00 4124.00\* 4141.00 4142.01\* 4168.02\* 5171.01\*

**Median Family Income 80-90%**

3003.00\* 3004.00 3024.00\* 3038.00 3041.00\* 4043.00\* 4049.01\* 4050.00\* 4051.00\* 4053.01\* 4055.00\*

4062.01\* 4071.01\* 4088.00\* 4093.00 4123.01 4139.00\* 4165.00\* 4167.01\* 5180.00\* 5191.00\* 5193.00

5200.02 5220.00

**Median Family Income 90-100%**

3008.00 3013.00 3030.00\* 3036.00 3037.00\* 3042.03\* 4049.02\* 4054.00 4071.02\* 4082.00 4086.00\*

4089.00 4090.00\* 4091.00 4099.00 4100.00\* 4103.00\* 4104.00\* 4105.00 4108.00 4129.00 4130.02\*

4145.02\* 4161.00 4162.02\* 4167.02\* 5173.01 5179.02\* 5189.00 5190.00\* 5202.00\* 5208.00\* 5210.00\*

**Median Family Income 100-110%**

3018.00 3026.00\* 3027.00\* 3033.02 4056.00\* 4057.00 4060.01 4060.02 4076.00 4080.00\* 4083.00\*

4084.00\* 4092.00 4094.00\* 4098.00\* 4106.00\* 4109.00\* 4117.00 4119.01\* 4130.01\* 4136.00 4137.00\*

4143.03\* 4145.01\* 4150.00 4151.01\* 4163.00\* 5170.00\* 5171.02 5175.00 5176.00\* 5185.02\* 5194.00

5195.00 5200.01 5204.01 5205.01\* 5205.02 5209.00\* 5213.02\*

**Median Family Income 110-120%**

3001.00\* 3005.00\* 3007.00 3022.00\* 3028.00\* 3031.02\* 3033.01\* 3035.00 4047.00 4058.00\* 4059.00\*

4101.00 4113.01\* 4114.00\* 4115.00 4116.00\* 4119.02\* 4120.00 4123.02\* 4125.00\* 4126.00\* 4127.00\*  
4148.00 4149.00\* 4151.02 4152.01 4152.02\* 4154.02 4155.00\* 4156.00 4157.00 4158.02 4160.00  
4164.01 4164.02\* 4166.00\* 4168.01\* 4169.00\* 5174.00\* 5177.01\* 5177.05\* 5178.01\* 5178.02\* 5179.01\*  
5181.00\* 5182.01 5182.03\* 5182.04 5183.00\* 5184.00\* 5185.01 5186.00\* 5187.00 5188.00\* 5196.01\*  
5196.02\* 5197.02 5197.03\* 5197.04 5198.01\* 5198.02 5201.00 5214.00 5216.01\* 5216.02\* 5217.00\*  
5219.02\* 5227.00\*

**Median Family Income Not Known**

5172.02\* 9801.00\* 9811.00\* 9821.00\* 9901.00\* 9902.00\* 9903.01\* 9903.02\* 9904.00\*

**SUFFOLK COUNTY (103), NY**

**MSA: 35004**

**Median Family Income 40-50%**

1460.04\* 1464.03 1473.01\* 1595.14\* 1697.06

**Median Family Income 50-60%**

1225.01\* 1237.04\* 1456.01\* 1457.05\* 1459.04\* 1584.10\* 1587.13\* 1591.03\* 1591.09 1595.13\* 1595.18\*  
1698.00 1701.01 1904.04 2010.07\*

**Median Family Income 60-70%**

1110.02\* 1115.07\* 1122.19\* 1224.06 1233.03\* 1235.00 1237.01 1243.01\* 1456.03\* 1456.04\* 1457.02  
1459.05\* 1460.02 1461.05 1462.03 1464.04 1466.07 1581.17\* 1583.10 1584.09 1585.09 1587.08\*  
1587.14\* 1587.15\* 1588.06 1591.07 1591.12\* 1595.09 1595.11\* 1699.03 1702.06 1904.05 1907.10

**Median Family Income 70-80%**

1227.05 1228.01 1230.02 1232.01 1237.03 1238.02 1241.01\* 1241.02\* 1456.05 1457.03\* 1458.04  
1461.02\* 1462.01 1462.02\* 1463.00 1466.11\* 1466.19 1472.02\* 1479.01 1581.12\* 1584.12 1585.02  
1585.10 1586.08 1587.05\* 1589.02 1592.01\* 1594.11\* 1594.16\* 1595.10\* 1595.15\* 1595.16 1595.17\*  
1596.03\* 1697.03\* 1699.05\* 1700.04 1700.06 1702.04 1904.02 1907.14 2010.09\*

**Median Family Income 80-90%**

1109.02\* 1111.03\* 1112.01\* 1112.02\* 1118.01 1225.02\* 1226.05\* 1228.02 1229.02\* 1231.02 1233.04\*  
1234.03\* 1234.04 1238.01\* 1239.00\* 1242.00 1243.02\* 1354.03\* 1456.02\* 1458.10 1459.01\* 1459.03\*  
1460.01\* 1461.06\* 1462.04\* 1462.05\* 1466.08 1466.13\* 1466.18 1466.20\* 1475.05\* 1581.03 1581.19\*  
1582.08\* 1582.09 1583.09 1583.18\* 1583.19 1583.25 1583.26\* 1584.01 1584.08\* 1585.13 1587.07\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

1587.10 1587.12\* 1589.01\* 1590.00 1591.06 1592.04\* 1594.06 1594.13 1595.12\* 1697.05 1699.06  
 1700.03 1702.05\* 1906.03\* 1907.11 2009.01

**Median Family Income 90-100%**

1109.01 1111.01 1120.01\* 1224.05\* 1224.08 1226.03\* 1227.04\* 1227.06\* 1227.07\* 1229.01\* 1230.01\*  
 1231.01\* 1232.04\* 1234.01\* 1240.01 1240.02 1244.02 1347.02 1353.05\* 1457.01 1457.06\* 1458.07\*  
 1458.08\* 1464.02\* 1466.17\* 1467.03\* 1467.04\* 1470.01\* 1477.01\* 1581.02 1581.11\* 1581.14\* 1581.16\*  
 1581.18\* 1581.20\* 1582.06 1583.15\* 1583.20 1584.03\* 1584.07\* 1585.06\* 1585.11 1585.12\* 1586.04  
 1586.05 1586.09 1587.09\* 1587.11 1591.08 1591.10 1592.03\* 1594.10 1700.05 1803.00\* 1904.03  
 1905.02 1906.04 1906.06\* 1908.02 2010.05

**Median Family Income 100-110%**

1106.01\* 1115.08 1116.01\* 1116.02\* 1117.03 1120.02\* 1121.03 1223.00 1226.02\* 1226.04\* 1236.00  
 1244.01\* 1246.02 1347.04\* 1349.06\* 1349.07\* 1350.03 1351.04 1352.09 1354.02\* 1355.00 1460.05\*  
 1461.03\* 1462.06\* 1465.00 1466.12\* 1467.06\* 1468.00\* 1470.03\* 1470.04 1474.01 1478.03\* 1580.11\*  
 1580.13\* 1581.07 1583.06\* 1583.17\* 1583.24 1583.27 1583.29 1585.05 1586.06 1586.07\* 1588.02  
 1588.03\* 1588.05\* 1591.11 1594.07\* 1594.08\* 1594.14 1596.02 1596.04\* 1699.04\* 1905.03 1906.05  
 1907.06 2009.04

**Median Family Income 110-120%**

1101.03\* 1110.01 1113.00 1114.02\* 1115.03\* 1115.04\* 1117.01\* 1117.04\* 1118.02 1122.04\* 1122.15  
 1122.18 1245.00\* 1246.01\* 1350.02\* 1351.02 1352.08\* 1353.06\* 1354.01 1458.03 1458.09\* 1466.14\*  
 1466.16 1469.02 1471.00\* 1474.02\* 1475.02\* 1476.01\* 1476.02 1477.02\* 1478.02 1580.12\* 1580.17  
 1581.08 1583.22\* 1583.28 1584.02 1585.14 1905.04 1908.01 2009.03 2010.06 2010.10

**Median Family Income >= 120%**

1101.01 1101.04 1102.00 1103.00\* 1104.01\* 1104.02\* 1105.01\* 1105.02\* 1106.02 1108.01\* 1108.03  
 1114.01\* 1115.06 1118.03\* 1118.04\* 1119.00 1121.02 1121.04 1122.11\* 1122.12\* 1122.13 1122.16\*  
 1122.17\* 1122.20\* 1224.07\* 1347.03 1349.02 1349.08 1349.09\* 1350.04 1350.05 1351.01\* 1351.03\*  
 1352.01\* 1352.05\* 1353.03 1467.05\* 1469.01 1472.01 1473.02 1475.03\* 1475.04\* 1478.04\* 1479.02\*  
 1580.01\* 1580.09 1580.10\* 1580.16 1582.05 1582.07 1583.04 1584.11\* 1593.00 1597.00 1697.01  
 1702.03\* 1907.08 1907.09 1907.12 1907.13\* 2009.05\* 2010.08

**Median Family Income Not Known**

**2022 Institution Disclosure Statement - Table 6**  
**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**  
**Agency: FRS - 2**

**Institution: M&T Bank**

1111.02\* 1232.03 1580.14\* 1580.15\* 1594.15\* 2009.06 2012.00\* 9901.00\*

**ASSESSMENT AREA - 0009**

**MADISON COUNTY (053), NY**

**MSA: 45060**

**Moderate Income**

0301.01\* 0301.02\* 0307.01\* 0308.00

**Middle Income**

0302.00 0303.00\* 0304.01 0304.02\* 0304.03 0304.04 0306.01\* 0306.02\* 0307.02 0310.00 0311.00\*

**Upper Income**

0301.03\* 0305.01 0305.02 0309.00\*

**ONONDAGA COUNTY (067), NY**

**MSA: 45060**

**Low Income**

0005.01 0006.00 0007.00\* 0014.00\* 0016.00 0021.01 0023.00\* 0030.00 0038.00\* 0042.00 0043.01

0051.00\* 0052.00\* 0053.00 0054.00\* 0058.00\* 0061.01\* 0111.02

**Moderate Income**

0002.00 0008.00\* 0010.00 0015.00\* 0017.01\* 0018.00 0019.00\* 0020.00 0027.00\* 0034.00 0035.00\*

0036.01 0055.00 0057.00\* 0059.00\* 0112.01\* 0118.00 0129.00\* 0140.00 0142.00 0143.00

**Middle Income**

0003.00\* 0004.00 0017.02 0024.00 0029.01 0036.02 0044.01 0049.00\* 0050.00\* 0056.01\* 0060.00

0061.02\* 0061.03\* 0102.00 0103.01 0106.00 0107.00 0108.00\* 0109.00 0112.31 0113.00 0116.00\*

0117.00 0119.00 0120.00 0122.00\* 0124.00\* 0125.00 0126.00 0127.00 0128.00 0130.00 0133.00

0134.00 0135.00 0136.00 0137.01 0138.00\* 0139.00\* 0144.00 0145.00 0146.00 0154.00\* 0155.00\*

0156.01 0157.01\* 0158.00 0160.01 0162.00 0164.00 0165.01 0167.00 0168.02 0169.02

**Upper Income**

0001.00 0009.00 0046.00 0048.00 0101.00 0103.21 0103.22 0104.00 0105.00 0110.11 0110.12

0110.21 0110.22\* 0111.01 0112.02 0112.32 0112.41 0112.42 0114.01 0114.02 0115.00 0121.00

0123.00 0131.00\* 0132.00 0147.00 0148.00 0149.00\* 0150.00 0151.00 0152.01 0152.02\* 0152.03

0156.02 0157.02 0160.02 0161.00 0163.00 0165.02\* 0166.00 0168.01\* 0169.01

**Income Not Known**

0032.00 0039.00\* 0040.00\* 0043.02\* 0045.00 0056.02\* 9400.00\*

**ASSESSMENT AREA - 0010**

**CHEMUNG COUNTY (015), NY**

**MSA: 21300**

**Low Income**

0001.00\* 0006.00\* 0007.00 0010.00\*

**Moderate Income**

0002.00\* 0004.00\* 0105.00\* 0108.00\*

**Middle Income**

0005.00\* 0009.00\* 0011.00\* 0101.00\* 0102.00 0104.00\* 0106.00\* 0107.02\* 0110.00 0111.01\* 0111.02  
0112.00

**Upper Income**

0103.01\* 0103.02\* 0107.01 0109.00

**Income Not Known**

0003.00\*

**ASSESSMENT AREA - 0011**

**ALBANY COUNTY (001), NY**

**MSA: 10580**

**Low Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0004.01 0014.00\* 0018.03\* 0135.11 0135.12 0136.03 0137.06\* 0137.07 0137.09 0138.02\* 0141.00\*  
0142.01 0142.02\* 0142.03 0143.01 0143.03\* 0143.04\* 0145.01\* 0145.02\* 0145.03\* 0146.06\* 0146.09\*  
0146.11\* 0146.12\* 0146.14 0146.16\* 0146.17

**Income Not Known**

0004.04\* 0011.00 0023.00\*

**RENSELAER COUNTY (083), NY**

**MSA: 10580**

**Low Income**

0401.00\* 0404.00\* 0407.01 0409.00\* 0411.02\* 0515.00

**Moderate Income**

0402.00\* 0403.00\* 0407.02\* 0408.00 0410.00\* 0516.01\* 0517.02\* 0523.05\*

**Middle Income**

0406.00\* 0411.01\* 0412.00 0413.00\* 0414.00\* 0516.02\* 0517.01\* 0518.00 0519.01 0519.02\* 0520.02\*  
0520.03 0521.01\* 0521.02\* 0521.03\* 0522.03\* 0523.01\* 0523.03\* 0524.05\* 0524.06 0524.08\* 0525.02\*  
0525.03\* 0526.01\* 0526.02\* 0526.03\*

**Upper Income**

0520.04 0522.01 0522.04 0523.06\* 0524.02\* 0524.07\* 0525.01

**Income Not Known**

0405.00\*

**SARATOGA COUNTY (091), NY**

**MSA: 10580**

**Moderate Income**

0602.00\* 0603.01\* 0604.00\* 0605.05\* 0609.02\* 0611.01\* 0619.06\* 0623.00\* 0629.00\*

**Middle Income**

0601.02\* 0601.04\* 0605.01 0605.04\* 0605.06\* 0605.07\* 0606.01\* 0606.02\* 0607.03\* 0607.04 0607.05\*  
0608.00\* 0609.01\* 0610.01\* 0610.02 0612.01\* 0613.05 0614.01\* 0614.03\* 0615.00 0616.00\* 0617.01\*  
0618.00\* 0619.04\* 0619.05\* 0620.02\* 0621.00\* 0622.00\* 0624.07 0624.09\* 0624.10 0625.08 0627.00\*  
0628.00\*

**Upper Income**



0601.03\* 0607.06\* 0611.02\* 0612.02\* 0613.01\* 0613.04\* 0614.04\* 0617.02 0619.07\* 0620.01\* 0624.04\*  
0624.06\* 0624.08\* 0625.01 0625.03 0625.05 0625.06\* 0625.07\* 0625.09 0626.01\* 0626.02\*

**Income Not Known**

0613.03\*

**SCHENECTADY COUNTY (093), NY**

**MSA: 10580**

**Low Income**

0202.00\* 0207.00 0210.02\* 0214.00\* 0215.00\* 0217.00 0332.00\*

**Moderate Income**

0111.00

**ONEIDA COUNTY (065), NY**

**MSA: 46540**

**Low Income**

0208.02 0208.03\* 0210.00\* 0211.04\* 0212.01\* 0215.00\* 0263.00

**Moderate Income**

0209.00 0212.02\* 0213.02 0214.01 0214.02 0219.00\* 0220.00\* 0224.00\* 0225.00\* 0232.00 0233.00

0244.00 0258.00

**Middle Income**

0207.05\* 0213.03 0216.01 0216.02\* 0217.01 0217.02 0221.00\* 0227.01\* 0227.02 0228.00\* 0230.00\*

0234.00 0237.02 0239.01 0240.00 0241.01\* 0241.02 0242.00\* 0243.02\* 0243.03 0245.00 0247.00

0248.00 0252.00 0256.02\* 0257.00\* 0261.00\* 0267.00

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**  
**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**  
**Agency: FRS - 2**

**Institution: M&T Bank**

**MSA: NA**

**Low Income**

9617.00\*

**Moderate Income**

9400.00\* 9403.01\* 9403.02\* 9602.00 9613.02\*

**Middle Income**

9601.00 9603.00 9604.00\* 9605.00\* 9606.00 9607.03 9607.04 9608.00 9610.00\* 9612.00\* 9613.01\*  
9614.00\* 9615.00 9616.00 9618.00 9622.00

**Upper Income**

9611.00

**Income Not Known**

9402.00\*

**ASSESSMENT AREA - 0015**

**CORTLAND COUNTY (023), NY**

**MSA: NA**

**Moderate Income**

9705.00\* 9706.00\* 9709.00

**Middle Income**

9701.00\* 9702.02\* 9703.00 9704.00\* 9711.00\* 9712.00\*

**Upper Income**

9702.01\* 9707.00\* 9708.00\* 9710.00\*

**ASSESSMENT AREA - 0016**

**SENECA COUNTY (099), NY**

**MSA: NA**

**Middle Income**

9501.00\* 9502.00\* 9503.00\* 9504.00 9505.00\* 9506.00\* 9507.00\* 9508.02 9509.00 9510.00

**Income Not Known**

9508.01\*

**ASSESSMENT AREA - 0017**

**STEUBEN COUNTY (101), NY**

**MSA: NA**

**Moderate Income**

9602.00\* 9609.00\* 9615.00\*

**Middle Income**

9601.00\* 9603.00\* 9604.00\* 9605.00\* 9606.00\* 9607.00\* 9608.00\* 9610.00\* 9611.00 9612.00 9613.00\*

9614.00\* 9615.00\* 9616.00 9617.00\* 9618.00 9619.00\* 9620.00\* 9621.00\* 9622.00\* 9623.02\* 9624.00\*

9626.00\*

**Upper Income**

9623.01 9627.00 96200\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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9522.00 9523.00\* 9524.00 9525.00\* 9527.00\* 9528.00\* 9529.01 9530.00\* 9534.00 9535.00 9536.00  
9537.00 9538.00 9540.00\* 9541.00 9542.00 9544.02\* 9545.00\* 9546.00 9547.00 9549.00 9550.01\*  
9554.00

**Upper Income**

9512.00\* 9526.00 9533.00 9539.00 9544.01

**Income Not Known**

9529.02\*

**ASSESSMENT AREA - 0020**

**WYOMING COUNTY (121), NY**

**MSA: NA**

**Middle Income**

9701.00\* 9702.02 9703.00 9704.00\* 9705.00 9706.00 9707.00 9708.00 9709.00 9710.00 9711.00

**Income Not Known**

9702.01\*

**ASSESSMENT AREA - 0021**

**LACKAWANNA COUNTY (069), PA**

**MSA: 42540**

**Low Income**

1002.00\* 1029.00\*

**Moderate Income**

1003.00\* 1005.00\* 1012.00\* 1013.00\* 1014.00 1016.00\* 1020.00\* 1021.00\* 1023.00\* 1025.00 1026.00\*  
1107.00\* 1108.00\* 1109.00\* 1114.00\* 1123.00\* 1125.00

**Middle Income**

1004.00\* 1006.00 1008.00\* 1009.00\* 1011.00 1017.00\* 1019.00\* 1022.00\* 1027.00\* 1030.00\* 1031.00\*  
1101.00\* 1102.01 1103.00 1106.00 1110.00 1111.00\* 1112.00\* 1113.00\* 1115.00\* 1116.00\* 1117.00\*  
1122.00\* 1124.00\* 1126.00 1129.02\*

**Upper Income**

1010.00 1018.00\* 1028.00\* 1102.02\* 1104.01\* 1104.02\* 1104.03\* 1105.00\* 1118.01\* 1118.02\* 1120.00\*  
1121.00 1127.00 1128.00 1129.01\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**LUZERNE COUNTY (079), PA**

**MSA: 42540**

**Low Income**

2172.00\* 2174.00 2176.00\*

**Moderate Income**

2001.00 2004.00 2005.00 2007.00\* 2008.00\* 2009.00 2011.00\* 2012.00\* 2013.00 2014.00\* 2015.00\*  
2106.00 2107.00 2108.00 2127.00 2132.00 2136.00\* 2137.00\* 2138.00\* 2141.00\* 2142.00\* 2143.00\*  
2151.00\* 2167.00 2170.01\* 2171.00\* 2175.00 2177.00\* 2178.00 2179.00\*

**Middle Income**

2002.00\* 2003.00 2006.00\* 2016.00\* 2101.00 2102.00 2103.00\* 2105.00 2110.00 2111.01 2111.02  
2113.04 2115.00\* 2116.00 2117.01 2120.00\* 2121.00 2122.00 2123.00 2129.00 2130.00 2131.00  
2133.00\* 2134.00 2139.00\* 2144.00\* 2145.00\* 2146.00 2149.00 2150.00\* 2152.00 2154.00\* 2155.04  
2156.00 2157.01\* 2157.02\* 2158.00 2159.00 2161.00 2162.00 2164.00\* 2165.01\* 2168.00\* 2169.00  
2170.02\* 2173.00\* 2180.00

**Upper Income**

2104.00 2112.01 2112.03 2112.04 2112.05 2113.01 2113.02\* 2113.03\* 2114.00 2117.02\* 2118.00  
2119.00 2128.00\* 2153.00 2155.01 2155.02 2155.03 2165.02 2166.01 2166.02\*

**Income Not Known**

2010.00\*

**WYOMING COUNTY (131), PA**

**MSA: 42540**

**Middle Income**

4001.00\* 4002.00\* 4003.00\* 4004.00 4005.00 4006.00 4007.00

**ASSESSMENT AREA - 0022**

**WARREN COUNTY (041), NJ**

**MSA: 10900**

**Moderate Income**

0306.00\* 0307.00\* 0308.00\* 0309.00\*

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0314.02 0315.00\* 0316.01 0316.02\* 0317.00\* 0318.00\* 0320.00\* 0324.00\*

**Upper Income**

0311.01\* 0311.02\* 0312.00\* 0313.01 0313.02\* 0314.01\* 0319.00\* 0321.01\* 0321.02\* 0322.00\* 0323.00\*

**CARBON COUNTY (025), PA**

**MSA: 10900**

**Low Income**

0204.00\*

**Moderate Income**

0201.02\* 0201.07\* 0202.01\* 0202.02 0203.01\* 0203.02\* 0207.00\*

**Middle Income**

0201.03\* 0201.06\* 0201.08\* 0205.01\* 0205.02 0206.00 0208.01\* 0208.02\* 0209.00\*

**LEHIGH COUNTY (077), PA**

**MSA: 10900**

**Low Income**

0004.00\* 0005.00\* 0007.00\* 0008.00\* 0009.00\* 0010.00\* 0012.00\* 0014.01 0016.00\* 0017.00\* 0018.00\*  
0097.00\*

**Moderate Income**

0001.01\* 0001.02 0006.00\* 0015.01\* 0015.02\* 0019.00\* 0020.00 0021.00 0058.00\* 0059.02\* 0063.03\*  
0068.00\* 0094.00\* 0095.00 0096.01\* 0096.02

**Middle Income**

0014.02\* 0022.01\* 0022.02\* 0023.02\* 0023.03\* 0023.04 0051.00\* 0052.00\* 0053.01\* 0053.02\* 0055.06\*  
0056.01\* 0056.02 0057.02\* 0057.03\* 0057.04\* 0057.05\* 0059.01\* 0060.01 0062.06\* 0063.05\* 0063.09\*  
0063.12\* 0064.01\* 0065.00\* 0067.01\* 0067.02\* 0069.02\* 0091.00\* 0092.00\*

**Upper Income**

0054.01\* 0054.02\* 0055.03\* 0055.04\* 0055.05\* 0060.02\* 0061.01\* 0061.02 0062.03\* 0062.04 0062.05\*  
0063.02\* 0063.04 0063.10\* 0063.11\* 0064.02\* 0066.00\* 0067.03\* 0069.03 0069.05\* 0069.06 0070.00\*  
0093.00\*

**NORTHAMPTON COUNTY (095), PA**

**MSA: 10900**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

\* denotes no loans made in specified tracts

**Agency: FRS - 2**

**Institution: M&T Bank**

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**Low Income**

0105.00\* 0111.00\*

**Moderate Income**

0106.02\* 0107.00 0108.00\* 0109.00\* 0110.00\* 0112.00 0113.00 0142.00\* 0143.00\* 0144.00\* 0146.00\*  
0152.03\* 0157.00\* 0160.02\* 0161.00\* 0166.00\* 0168.02\*

**Middle Income**

0101.00\* 0103.00\* 0104.00\* 0106.01\* 0145.00\* 0147.00\* 0152.02\* 0153.00 0154.00\* 0155.00\* 0156.00\*  
0158.01 0158.02\* 0159.01 0160.01\* 0162.01\* 0162.02\* 0163.00\* 0164.00\* 0165.00\* 0168.01\* 0170.00\*  
0172.00 0173.00\* 0175.01\* 0176.03\* 0177.03\* 0178.00 0179.01\* 0179.02\* 0180.04\* 0181.00\* 0182.00\*  
0183.00\*

**Upper Income**

0102.00\* 0141.00\* 0159.02\* 0167.00 0169.01 0169.02 0171.01\* 0171.03\* 0171.04\* 0174.02\* 0174.03\*  
0174.04\* 0175.02\* 0176.04\* 0176.05 0176.06\* 0176.07\* 0177.02\* 0177.04 0180.01\* 0180.03\*

**ASSESSMENT AREA - 0023**

**BLAIR COUNTY (013), PA**

**MSA: 11020**

**Low Income**

1007.00

**Moderate Income**

0101.02 0110.02 1003.00\* 1005.00\* 1016.00\* 1017.00\* 1018.00 1019.00

**Middle Income**

0101.01 0101.03\* 0104.01\* 0104.04 0105.00 0106.00 0107.01\* 0108.00 0110.01 0111.01 0112.02  
0113.00\* 0114.00 0115.00 0116.00 1002.00 1006.00\* 1009.00\* 1011.00\* 1012.00 1014.00 1015.00

**Upper Income**

0104.03 0107.02\* 0109.00 0111.02\* 0112.01\* 1004.00\* 1008.00\*

**ASSESSMENT AREA - 0024**

**CUMBERLAND COUNTY (041), PA**

**MSA: 25420**

**Low Income**



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0121.00 0123.00\* 0131.04\*

**Moderate Income**

0101.00 0118.03 0120.00 0129.00\*

**Middle Income**

0102.03\* 0103.00\* 0105.00 0106.00 0107.00 0108.00\* 0110.02\* 0111.02 0112.00\* 0113.04 0113.05

0114.00 0115.00\* 0116.06\* 0116.08 0117.00 0118.06 0119.01 0119.02 0122.00 0124.00 0125.01

0126.00 0127.02 0128.01 0128.02\* 0130.00\* 0131.03 0131.05 0132.00

**Upper Income**

0102.01\* 0102.04\* 0104.00 0109.00\* 0111.01 0113.01 0113.03 0113.06 0113.07\* 0116.02\* 0116.07

0118.04 0118.05 0118.07 0125.02 0127.01

**Income Not Known**

9810.01\* 9816.06\*

**DAUPHIN COUNTY (043), PA**

**MSA: 25420**

**Low Income**

0203.00 0211.00\* 0212.00 0213.00 0214.00 0215.00\* 0237.00\* 0255.00\*

**Moderate Income**

0201.00 0204.00 0209.00 0216.00\* 0217.00 0219.03 0220.00\* 0222.00\* 0223.00\* 0224.03 0233.00\*

0234.00 0235.00\* 0238.00 0241.01\* 0249.00\* 0250.00\* 0251.00\*

**Middle Income**

0205.00 0208.00\* 0221.00\* 0225.02 0226.05\* 0226.06\* 0227.01 0227.02 0228.00 0229.01 0229.02

0230.00 0231.00 0236.02 0239.00\* 0240.01 0241.02 0242.00\* 0245.02 0246.02\* 0247.00\* 0248.01\*

0248.02\* 0252.00\* 0253.00\* 0254.00\*

**Upper Income**

0218.00 0219.01 0219.04 0224.01\* 0225.01 0226.01 0226.04 0236.01 0240.02 0241.04 0241.05

0243.00 0244.00 0245.03 0246.01

**ASSESSMENT AREA - 0025**

**LEBANON COUNTY (075), PA**

**MSA: 30140**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**Low Income**

0002.00\* 0003.00\*

**Moderate Income**

0001.00\* 0004.01\* 0004.02\* 0029.00\* 0036.00\*

**Middle Income**

0005.00\* 0020.00\* 0022.00 0023.00\* 0024.00\* 0025.00 0026.00\* 0027.01 0027.02 0028.01\* 0028.02

0030.00 0031.00\* 0033.00\* 0034.00\* 0035.00 0037.00\* 0039.01 0039.02\* 0040.00

**Upper Income**

0021.00 0032.00\* 0038.01 0038.02\* 0041.00\* 0042.00\*

**ASSESSMENT AREA - 0026**

**DELAWARE COUNTY (045), PA**

**MSA: 37964**

**Median Family Income 30-40%**

4107.00

**Median Family Income 40-50%**

4048.00\* 4052.00\* 4054.00\*

**Median Family Income 50-60%**

4004.02\* 4045.00 4049.00\* 4064.02

**Median Family Income 60-70%**

4003.01 4003.02\* 4005.00\* 4037.02\* 4043.00\* 4047.00\* 4053.00\* 4066.00\*

**Median Family Income 70-80%**

4008.01\* 4014.02\* 4029.00 4051.00\* 4063.00\* 4064.01\* 4105.00\*

**Median Family Income 80-90%**

4004.01\* 4022.00\* 4023.00\* 4026.00 4027.00\* 4031.04\* 4034.02 4050.00\*

**Median Family Income 90-100%**

4006.00\* 4015.03\* 4017.00\* 4028.00\* 4030.02\* 4033.00\* 4067.00\*

**Median Family Income 100-110%**

4011.01 4013.03 4020.00\* 4021.00\* 4025.00\* 4031.01\* 4031.03\* 4034.01\*

**Median Family Income 110-120%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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4007.00\* 4015.02\* 4018.00\* 4035.01 4038.00\* 4040.03\* 4041.02 4046.00\*

**Median Family Income >= 120%**

4008.02\* 4009.00\* 4010.00\* 4011.03\* 4011.04\* 4012.00 4013.02\* 4014.01\* 4016.00\* 4019.00\* 4030.01\*  
4032.00\* 4035.02\* 4036.01\* 4036.02 4037.01 4039.01\* 4039.02\* 4040.04\* 4041.01 4041.03\* 4044.00\*  
4061.00\* 4062.01 4062.02\* 4065.00\* 4068.01\* 4068.02\* 4068.04 4068.05\* 4069.02\* 4069.03\* 4069.04  
4070.00\* 4071.01\* 4071.02\* 4072.01\* 4072.02 4074.01 4074.04\* 4075.01\* 4075.02 4076.00\* 4077.00\*  
4078.01\* 4078.02 4078.03\* 4078.04\* 4078.05 4078.06\* 4079.01\* 4079.02 4079.03\* 4080.01 4080.02  
4081.01\* 4081.02 4081.03\* 4083.00\* 4084.00\* 4085.00\* 4086.00\* 4087.00\* 4088.00 4089.00\* 4090.00  
4091.00\* 4092.00 4093.00\* 4094.00 4095.00 4096.01\* 4096.02\* 4097.01\* 4098.03 4098.04\* 4099.02  
4099.03\* 4099.04 4100.00\* 4101.01 4101.02\* 4102.00\* 4103.03\* 4103.04 4103.05\* 4103.06 4104.01\*  
4104.02\* 4104.03\* 4106.01\* 4106.02\* 4108.00\*

**Median Family Income Not Known**

4024.00\* 9800.00\* 9801.00\* 9802.00\* 9803.00\*

**PHILADELPHIA COUNTY (101), PA**

**MSA: 37964**

**Median Family Income < 10%**

0104.00

**Median Family Income 20-30%**

0088.02\* 0110.00\* 0176.01\* 0287.00\* 0291.00\*

**Median Family Income 30-40%**

0106.00\* 0147.00\* 0148.00\* 0169.02\* 0175.00\* 0176.02\* 0177.02 0188.01\* 0195.01\* 0195.02\* 0199.00\*  
0201.01\* 0283.00\* 0294.00\* 0377.00\* 0391.00\*

**Median Family Income 40-50%**

0066.00\* 0082.00\* 0094.00\* 0108.00\* 0109.00\* 0112.00\* 0118.00\* 0131.00\* 0163.00\* 0166.00\* 0168.00\*  
0174.00\* 0178.00\* 0179.00\* 0192.00\* 0198.00\* 0204.00\* 0246.00\* 0249.00\* 0285.00\* 0286.00\* 0288.00\*  
0300.00\* 0323.00\* 0330.00\* 0381.00\*

**Median Family Income 50-60%**

0022.00\* 0033.00 0041.03\* 0056.00\* 0061.00\* 0062.00 0063.00\* 0064.00\* 0071.01\* 0072.00\* 0083.02  
0085.00 0092.00 0093.00\* 0113.00\* 0132.00\* 0145.00\* 0151.01\* 0151.02\* 0156.00\* 0164.00\* 0167.02\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

0173.00\* 0190.00\* 0200.00\* 0202.00\* 0244.00 0245.00\* 0253.00\* 0279.02\* 0289.01\* 0289.02\* 0290.00\*  
 0298.00\* 0299.00 0301.00\* 0310.00\* 0312.00\*

**Median Family Income 60-70%**

0032.00\* 0037.02\* 0060.00\* 0067.00\* 0070.00\* 0071.02\* 0081.02\* 0084.00\* 0095.00\* 0096.00\* 0102.00\*  
 0103.00\* 0105.00\* 0107.00\* 0114.00 0121.00\* 0139.00 0162.00\* 0167.01\* 0172.02\* 0188.02\* 0201.02\*  
 0203.00\* 0205.00\* 0252.00\* 0273.00\* 0280.00\* 0282.00\* 0305.01\* 0311.01 0311.02 0314.02\* 0319.00\*  
 0321.00\* 0335.00\* 0336.00\* 0345.02\* 0382.00\* 0383.01\*

**Median Family Income 70-80%**

0020.00\* 0036.00\* 0037.01\* 0040.01\* 0065.00\* 0073.00\* 0074.00\* 0081.01\* 0083.01\* 0088.01\* 0101.00  
 0111.00\* 0138.00\* 0140.00\* 0141.00\* 0153.00\* 0169.01\* 0171.00\* 0239.00\* 0243.00\* 0247.00\* 0248.00\*  
 0263.02\* 0266.00 0267.00\* 0268.00 0271.00\* 0277.00\* 0278.00\* 0293.00\* 0305.02 0309.00\* 0313.00\*  
 0314.01\* 0315.01\* 0315.02\* 0318.00\* 0320.00\* 0325.00 0329.00\* 0357.01 0357.02\* 0380.00 0390.01\*

**Median Family Income 80-90%**

0028.01\* 0030.01\* 0041.04\* 0042.01\* 0077.00\* 0098.02\* 0146.00\* 0152.00\* 0172.01\* 0184.00\* 0191.00  
 0242.00\* 0261.00\* 0276.00\* 0279.01\* 0281.00\* 0306.00\* 0307.00\* 0316.00\* 0317.00\* 0334.00\* 0346.00

**Median Family Income 90-100%**

0028.02\* 0042.02\* 0055.00\* 0086.02\* 0098.01\* 0119.00\* 0122.01\* 0122.04 0157.00 0180.01\* 0218.00\*  
 0260.00\* 0262.00\* 0263.01\* 0264.00\* 0265.00\* 0274.02\* 0275.00\* 0302.00\* 0326.00 0341.00 0345.01  
 0347.01\* 0348.01 0349.00\* 0356.01\* 0372.00\*

**Median Family Income 100-110%**

0002.00\* 0031.00\* 0039.01\* 0039.02\* 0054.00\* 0080.00\* 0086.01\* 0115.00\* 0170.00\* 0258.00 0259.00\*  
 0272.00\* 0274.01\* 0308.00 0331.01 0332.00\* 0337.02\* 0338.00\* 0342.00\* 0353.02\* 0358.00\* 0363.02\*  
 0379.00\*

**Median Family Income 110-120%**

0008.03\* 0023.00\* 0025.00\* 0041.01\* 0100.00\* 0183.00\* 0210.00\* 0257.00\* 0292.00\* 0331.02\* 0337.01\*  
 0339.00\* 0353.01\* 0359.00\* 0365.01\* 0389.00\*

**Median Family Income >= 120%**

0001.01\* 0001.02\* 0003.00\* 0004.01\* 0004.03 0004.04 0005.00\* 0006.00\* 0007.01 0007.02\* 0008.01  
 0008.05 0008.06\* 0009.01\* 0009.02\* 0010.01\* 0010.02\* 0011.01\* 0011.02\* 0012.01\* 0012.03\* 0012.04\*  
 0013.01\* 0013.02\* 0014.00 0015.00 0016.00\* 0017.00\* 0018.00 0019.00\* 0021.00\* 0024.00\* 0027.01\*

**2022 Institution Disclosure Statement - Table 6**  
**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**Ag.00\* 9807.01\* 9807.029y: FRS 125op 1S 125**

**Institution: M&T Bank**

0027.02\* 0029.00\* 0030.02\* 0038.00\* 0040.02\* 0078.00\* 0079.00\* 0087.01\* 0087.02\* 0091.00\* 0117.00\*  
0120.00\* 0122.03\* 0125.01\* 0125.02\* 0133.00\* 0134.01\* 0134.02\* 0135.00\* 0136.01\* 0136.02\* 0137.01\*  
0142.01\* 0142.02\* 0143.00\* 0144.00 0158.00 0160.01\* 0160.02 0161.00\* 0180.02\* 0206.00\* 0207.01\*  
0207.02\* 0208.00\* 0209.00\* 0211.00\* 0212.00\* 0213.00 0214.00\* 0215.00\* 0216.00\* 0217.00\* 0219.00\*  
0220.00\* 0231.00\* 0235.00\* 0236.00 0237.00 0238.00\* 0240.00\* 0254.00 0255.00\* 0256.00\* 0269.00\*  
0270.00\* 0333.00\* 0340.00\* 0344.00\* 0347.02\* 0348.02\* 0348.03\* 0351.00\* 0352.00\* 0355.00 0356.02  
0360.00\* 0361.00\* 0362.01\* 0362.02\* 0362.03\* 0363.01\* 0363.03\* 0364.00\* 0365.02\* 0366.00\* 0367.00\*  
0369.02\* 0373.00\* 0375.00\* 0376.00\* 0378.00\* 0384.00\* 0385.00\* 0386.00\* 0387.00\* 0388.00\* 0390.02\*  
9802.00\*

**Median Family Income Not Known**

0090.00\* 0137.02\* 0149.00\* 0165.00\* 0177.01\* 0197.00\* 0241.00\* 0284.00\* 0369.01\* 9800.01\* 9800.02\*  
9800.03\* 9801.00\* 9803.00 9804.00\* 9805.00\* 9806.00\* 9807.01\* 9807.02\* 9808.00\* 9809.01 9809.02\*  
9809.03\* 9809.04\* 9809.05\* 9809.06\* 9891.00\* 9892.00\* 9893.00\*

**ASSESSMENT AREA - 0027**

**BERKS COUNTY (011), PA**

**MSA: 39740**

**Low Income**

0001.00 0002.00 0009.00 0010.00\* 0013.00 0014.00\* 0019.00\* 0021.00\* 0022.00\* 0023.00 0025.00  
0026.00

**Moderate Income**

0003.00 0004.00\* 0005.00\* 0007.00\* 0008.00\* 0011.00\* 0012.00\* 0015.00\* 0016.00 0017.00\* 0020.01\*  
0020.02\* 0029.00 0104.01\* 0111.01 0112.00 0122.00\* 0126.00\*

**Middle Income**

0006.00 0018.00 0027.00\* 0101.00 0102.01 0102.02 0103.03 0104.02 0105.00 0106.01\* 0107.02  
0108.01\* 0108.03\* 0109.02 0109.04 0109.05\* 0110.00 0113.00 0114.00 0115.00\* 0116.01 0116.02  
0117.05 0118.00 0120.01\* 0120.04\* 0121.01\* 0121.03 0121.04 0123.00\* 0124.00 0125.00\* 0127.01  
0128.00 0129.01\* 0130.00\* 0131.00 0132.00\* 0133.01 0133.02 0134.02\* 0134.04 0136.00 0137.01\*  
0137.02\* 0138.00 0139.01 0139.02 0140.00\* 0141.02\* 0142.01 0142.02

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0103.02\* 0103.04\* 0106.02 0107.01\* 0108.04 0109.03 0111.02 0116.03 0117.02 0117.03 0117.04\*  
0119.02 0119.03 0119.05 0119.06\* 0120.03\* 0121.06 0121.07 0127.02\* 0129.02\* 0134.03\* 0135.01  
0135.02\* 0135.03

**Income Not Known**

0141.01\*

**ASSESSMENT AREA - 0028**

**CENTRE COUNTY (027), PA**

**MSA: 44300**

**Low Income**

0122.00\*

**Moderate Income**

0102.00\* 0103.00 0106.00 0108.01\* 0109.02\* 0111.02\* 0113.02\* 0115.03\*

**Middle Income**

0101.00\* 0104.00 0105.00\* 0107.00\* 0108.02\* 0109.01\* 0110.01\* 0110.02\* 0111.01 0112.01\* 0113.03  
0114.01\* 0115.01\* 0116.00 0119.04\* 0120.00\* 0126.00 0127.00\* 0128.00\*

**Upper Income**

0114.02 0115.04 0117.02 0118.00\* 0119.01\* 0119.03\* 0119.05\* 0123.00\* 0124.00\*

**Income Not Known**

0112.02\* 0113.01\* 0121.00\* 0125.00

**ASSESSMENT AREA - 0029**

**LYCOMING COUNTY (081), PA**

**MSA: 48700**

**Low Income**

0004.00\*

**Moderate Income**

0003.00\*

**Middle Income**

0001.00\* 0005.00\* 0006.00 0009.00 0010.00 0101.00 0102.00\* 0103.00 0104.00 0105.01 0105.02  
0106.00 0107.00\* 0108.00\* 0110.00 0111.00 0113.01\* 0113.02\* 0114.00\* 0116.01\* 0117.01\* 0117.02\*

0119.00

**Upper Income**

0002.00 0109.00 0112.00 0116.03\* 0116.04\* 0118.00\*

**Income Not Known**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0001.00 0002.00\* 0006.00 0013.00\* 0014.02 0015.02\* 0015.03\* 0016.00 0017.00 0018.00 0019.00  
0020.00 0021.00 0022.00 0023.00

**Upper Income**

0011.00 0012.00 0014.01

**MINERAL COUNTY (057), WV**

**MSA: 19060**

**Middle Income**

0101.00 0102.00 0103.00 0104.00 0105.00 0106.00 0107.00\*

**ASSESSMENT AREA - 0032**

**WASHINGTON COUNTY (043), MD**

**MSA: 25180**

**Low Income**

0004.00

**Moderate Income**

0003.01\* 0003.02 0005.00 0006.01 0006.02 0007.00 0008.00 0009.00 0010.01 0107.00

**Middle Income**

0001.00 0002.00\* 0010.02 0101.00\* 0103.00 0104.01 0104.02 0106.00 0108.02 0109.02 0111.00  
0112.02 0112.03 0113.01\* 0116.00\* 0117.00

**Upper Income**

0102.00\* 0108.03 0109.01 0112.04 0113.02 0114.00 0115.01\* 0115.02

**Income Not Known**

0110.00\*

**ASSESSMENT AREA - 0033**

**DISTRICT OF COLUMBIA (001), DC**

**MSA: 47894**

**Median Family Income 10-20%**

0064.00\* 0074.01\* 0074.06\* 0074.08\* 0098.01\*

**Median Family Income 20-30%**

0037.02\* 0074.03\* 0074.07\* 0074.09 0075.02\* 0075.04 0077.08\* 0077.09\* 0096.01 0096.02\* 0098.11\*



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0099.07\*

**Median Family Income 30-40%**

0018.03 0020.01\* 0030.00\* 0073.04 0075.03 0076.01 0076.05\* 0077.07 0078.03 0078.06\* 0078.07\*

0088.03\* 0088.04 0089.03\* 0089.04\* 0092.04\* 0098.04\* 0098.10\* 0099.05\* 0104.00\* 0109.00\*

**Median Family Income 40-50%**

0018.04 0022.02 0047.04\* 0078.04\* 0078.09 0095.10\* 0096.03\* 0098.03 0099.04\* 0099.06\*

**Median Family Income 50-60%**

0049.01\* 0074.04\* 0076.03 0077.03 0078.08 0091.02\* 0095.08\* 0097.00\*

**Median Family Income 60-70%**

0023.02\* 0025.04\* 0028.01\* 0028.02\* 0035.00\* 0076.04\* 0079.01\* 0088.02 0095.07\* 0096.04\* 0098.02\*

**Median Family Income 70-80%**

0019.01 0021.01 0021.02 0048.01 0087.02 0092.03\* 0093.02\* 0098.07 0099.03\* 0107.00

**Median Family Income 80-90%**

0024.00 0027.04 0032.00\* 0048.02 0071.00 0073.01\* 0095.03\* 0099.02\* 0111.00\*

**Median Family Income 90-100%**

0013.04\* 0050.04\* 0055.03\* 0090.00\* 0095.09\* 0099.01\* 0103.00 0106.01\*

**Median Family Income 100-110%**

0019.02 0036.00 0046.00\* 0052.03\* 0059.00\* 0079.03\* 0095.05 0110.01\*

**Median Family Income 110-120%**

0017.02\* 0022.01\* 0044.02\* 0047.02

**Median Family Income >= 120%**

0001.01\* 0001.02 0002.02 0003.00\* 0004.00\* 0005.01 0005.02 0006.00 0007.02\* 0007.03\* 0007.04\*

0008.02\* 0008.03 0008.04\* 0009.02\* 0009.03 0009.04\* 0010.02\* 0010.03\* 0010.04\* 0011.00 0012.00\*

0013.01 0013.03\* 0014.01\* 0014.02\* 0015.00\* 0016.00 0020.02 0023.01\* 0025.01\* 0026.00\* 0027.02

0027.03 0029.00\* 0031.00 0033.01 0033.02\* 0034.00 0037.01 0038.01\* 0038.02 0039.01\* 0039.02\*

0040.01 0040.02\* 0041.00\* 0042.01\* 0042.02 0043.00\* 0044.01 0049.02\* 0050.01\* 0050.03\* 0052.02\*

0053.02\* 0053.03 0055.01 0055.02\* 0056.01\* 0056.02\* 0058.01\* 0058.02 0065.00\* 0066.00 0067.00\*

0068.01\* 0068.02\* 0069.00\* 0070.00\* 0072.01\* 0072.02\* 0072.03\* 0080.01\* 0080.02 0081.00 0082.00\*

0083.01 0083.02\* 0084.02\* 0084.10 0087.01\* 0092.01\* 0093.01 0094.00\* 0095.04 0101.00 0102.01\*

0105.00\* 0106.02 0106.03\* 0110.02

**Median Family Income Not Known**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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8024.04 8035.09\* 8056.01

**Median Family Income 40-50%**

8001.09 8002.09 8016.00 8017.04\* 8018.01\* 8020.01\* 8021.06\* 8021.07\* 8024.07 8025.01 8028.04  
8029.01\* 8031.00\* 8034.03\* 8036.02 8040.01\* 8043.00 8048.01\* 8052.01 8052.02\* 8055.00\* 8056.02\*  
8067.14\* 8074.10

**Median Family Income 50-60%**

8001.03 8001.08 8002.18\* 8004.13 8011.06\* 8017.02\* 8017.07\* 8018.07\* 8019.06\* 8022.03 8025.02\*  
8030.02\* 8032.00 8035.25\* 8036.12\* 8036.13\* 8038.01\* 8040.02 8044.00 8050.00\* 8051.01\* 8058.01\*  
8058.02 8059.06\* 8059.07\* 8059.08\* 8059.09 8066.02\* 8067.11\* 8067.13

**Median Family Income 60-70%**

8001.05 8002.10\* 8002.11 8002.17\* 8014.05 8014.06\* 8018.02 8018.08\* 8018.09\* 8019.08\* 8021.04\*  
8023.01\* 8024.05\* 8024.06\* 8024.08\* 8026.00\* 8028.03\* 8028.05\* 8030.01\* 8033.00\* 8035.08\* 8035.24\*  
8036.07 8037.00\* 8039.00\* 8041.01\* 8041.02 8046.00 8048.02\* 8057.00\* 8060.00\* 8065.01 8066.01  
8067.08 8067.12\* 8073.01

**Median Family Income 70-80%**

8002.06 8004.12 8005.20\* 8006.09\* 8011.05\* 8014.08\* 8014.09\* 8015.00\* 8017.01 8017.09 8019.04\*  
8019.07 8022.04 8027.00\* 8036.06 8036.08 8036.10 8038.03 8049.00\* 8059.04 8061.00 8067.06\*  
8069.00 8073.05\* 8074.04 8074.07\* 8074.09 9800.00

**Median Family Income 80-90%**

8001.02 8002.13 8004.02 8005.11\* 8005.15 8007.04 8012.10 8012.11 8012.14 8013.12\* 8020.02\*  
8021.03\* 8035.14 8035.19\* 8035.27 8036.05 8067.10 8074.05 8075.00

**Median Family Income 90-100%**

8001.06 8002.12 8004.01\* 8004.11 8005.04 8005.16 8005.21 8006.05 8006.06\* 8009.00 8010.06  
8012.08 8012.09\* 8012.12\* 8012.13\* 8014.11 8019.01 8022.01 8035.12 8035.13\* 8035.26 8035.28  
8036.01 8047.00\* 8068.00 8071.02 8073.04\*

**Median Family Income 100-110%**

8002.16\* 8004.08 8004.09 8005.05\* 8005.13 8007.07\* 8008.00 8012.16 8012.17\* 8014.04 8014.07  
8014.10 8019.05 8070.00 8074.08

**Median Family Income 110-120%**

8004.10 8005.19\* 8007.05\* 8007.06\* 8010.05\* 8012.07\* 8012.15\* 8013.08\* 8013.10 8013.13\* 8035.16

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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8035.21 8042.00\*

**Median Family Income >= 120%**

8002.03\* 8004.03 8005.07 8005.14 8005.17 8005.18 8005.22\* 8006.07 8006.08 8007.01 8010.03

8010.04 8013.02\* 8013.05\* 8013.07 8013.09\* 8013.11 8035.20 8064.00

**ARLINGTON COUNTY (013), VA**

**MSA: 47894**

**Low Income**

1022.00\* 1027.01\*

**Moderate Income**

1017.04\* 1020.03 1028.04\* 1029.04\* 1038.00\*

**Middle Income**

1008.00\* 1012.00\* 1014.01\* 1014.05 1014.09\* 1015.01\* 1016.02\* 1017.05\* 1023.02\* 1025.00\* 1026.00\*

1028.03\* 1029.03\* 1031.00 1032.00\* 1033.00 1034.01\* 1035.01\* 1035.03\* 1035.05\* 1036.02\*

**Upper Income**

1001.00 1002.00 1003.00\* 1004.00\* 1005.00\* 1006.00 1007.00\* 1009.00\* 1010.00\* 1011.00\* 1013.00\*

1014.02 1014.06 1014.07\* 1014.08\* 1015.02 1015.03\* 1016.01\* 1016.03 1017.01\* 1017.03\* 1018.01

1018.03 1018.05 1019.00\* 1021.00\* 1023.01\* 1024.00\* 1027.02\* 1028.02\* 1029.01 1030.00\* 1034.03

1034.04\* 1034.05\* 1035.04\* 1036.01\* 1037.00\*

**Income Not Known**

1018.04\* 1020.01\* 1020.02\* 9801.00\* 9802.00\*

**FAIRFAX COUNTY (059), VA**

**MSA: 47894**

**Median Family Income 30-40%**

4215.00 4514.00\* 4516.01 4523.01\* 4619.02\*

**Median Family Income 40-50%**

4154.01 4523.02\* 4525.02 4528.01

**Median Family Income 50-60%**

4216.00\* 4217.01\* 4219.00\* 4812.02 4823.02 4901.04

**Median Family Income 60-70%**

4162.00\* 4206.00 4214.00\* 4218.00 4506.02\* 4507.02\* 4515.01\* 4516.02\* 4519.00\* 4527.00\* 4528.02

**Median Family Income 70-80%**

4153.00 4205.03\* 4221.01\* 4222.02\* 4322.01\* 4402.02 4502.00\* 4616.06 4714.02\* 4809.02\* 4810.00\*

4821.00\* 4822.01 4825.07\* 4912.02\* 4913.03 4916.01\* 4918.01\*

**Median Family Income 80-90%**

4160.00\* 4210.02\* 4217.02 4224.01\* 4306.00 4310.01\* 4310.02\* 4316.02 4508.00\* 4515.02 4521.01

4619.01\* 4713.01\* 4713.03\* 4802.03\* 4809.01 4809.03 4811.01\* 4811.03\* 4825.06 4901.05 4905.01\*

4913.01\* 4914.01\* 4914.02\* 4917.03 4917.06

**Median Family Income 90-100%**

4202.02\* 4210.01 4211.01 4221.02\* 4223.01\* 4307.00\* 4318.01\* 4327.02 4405.03\* 4406.00\* 4503.00\*

4505.00 4518.00\* 4522.00 4524.00 4526.00 4618.02\* 4802.04 4802.05 4811.04\* 4911.03\* 4912.01

4924.00\*

**Median Family Income 100-110%**

4201.00 4204.00\* 4213.00 4220.00 4223.02 4301.02\* 4308.01\* 4309.01\* 4309.02\* 4316.01\* 4501.00\*

4521.02\* 4618.01\* 4711.00 4712.01\* 4712.03\* 4712.04\* 4808.01 4911.02 4915.01 4918.03

**Median Family Income 110-120%**

4152.00 4205.02\* 4211.03 4302.01\* 4305.00\* 4308.02\* 4328.00 4509.00\* 4510.00\* 4525.01 4607.01\*

4612.02\* 4616.03 4616.04\* 4617.00\* 4714.01\* 4805.05\* 4808.02 4811.02\* 4814.00 4820.02\* 4822.04\*

4901.01\* 4913.02\* 4916.02 4917.01 4917.04\* 4918.02\* 4923.00\*

**Median Family Income >= 120%**

4151.00\* 4154.02 4155.00 4156.00\* 4157.00\* 4158.00\* 4159.00 4161.00\* 4163.00\* 4202.01\* 4202.03\*

4203.00 4205.01\* 4207.00\* 4208.00 4211.02 4212.00\* 4222.01\* 4224.02\* 4224.03\* 4301.01 4302.02\*

4302.03\* 4304.00\* 4313.00\* 4314.00 4315.00\* 4318.02\* 4319.00\* 4320.00\* 4321.00\* 4322.02\* 4323.00

4324.01\* 4324.02 4325.00\* 4326.00\* 4327.01\* 4401.00\* 4402.01 4403.00\* 4405.01\* 4405.05\* 4407.01\*

4407.02\* 4408.00\* 4504.00\* 4506.01\* 4507.01\* 4511.00 4512.00 4513.00\* 4520.00 4601.00\* 4602.00\*

4603.00\* 4604.00 4605.01 4605.03 4605.04\* 4606.00\* 4607.02\* 4608.00\* 4609.00\* 4610.00 4611.00\*

4612.01 4615.00\* 4616.05 4701.00\* 4703.00\* 4704.00 4705.00 4706.00\* 4707.00 4708.00\* 4709.00

4710.00\* 4713.04\* 4801.00 4802.01\* 4803.01 4803.02\* 4804.01 4804.02\* 4805.01\* 4805.02\* 4805.03\*



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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9001.00\* 9002.02 9004.08\* 9005.02 9008.01\* 9008.04 9009.04 9009.05 9010.11\* 9010.14\* 9010.16\*  
9012.08\* 9012.11 9012.12\* 9012.21 9012.23 9012.24 9012.25\* 9012.26\* 9012.27\* 9012.28 9012.29  
9012.30 9012.32\* 9012.37\* 9013.03\* 9013.04\* 9013.05\* 9014.09\* 9014.12\* 9014.13\* 9014.18 9015.06\*  
9015.07\* 9015.08 9017.03\*

**Upper Income**

9010.05\* 9010.09 9010.10\* 9012.19\* 9012.31 9012.33\* 9012.34\* 9012.35\* 9012.36\* 9013.06 9014.11\*  
9014.14\* 9014.15\* 9014.16\* 9014.17 9014.20\* 9014.21\* 9015.03 9015.05 9015.09\* 9015.10\* 9015.11

**Income Not Known**

9801.00\*

**ALEXANDRIA CITY (510), VA**

**MSA: 47894**

**Low Income**

2001.04\* 2004.08\* 2004.09\* 2005.00\* 2012.05\* 2012.06\*

**Moderate Income**

2001.02\* 2001.08\* 2001.09\* 2001.11\* 2003.01\* 2003.04\* 2004.06

**Middle Income**

2001.05\* 2001.06\* 2002.01 2003.02\* 2003.05\* 2004.03 2004.07 2006.00\* 2007.01 2008.02\* 2010.00\*  
2012.04\* 2016.01\*

**Upper Income**

2001.10 2002.02\* 2004.04\* 2007.03 2007.04 2007.05\* 2008.01\* 2009.00\* 2011.00 2012.02\* 2013.00\*  
2014.00 2015.00 2016.02 2018.02 2018.03\* 2018.04\* 2018.05 2019.00 2020.01\* 2020.02\*

**Income Not Known**

9800.00\*

**FAIRFAX CITY (600), VA**

**MSA: 47894**

**Middle Income**

3001.00 3003.00

**Upper Income**

3002.00 3004.00 3005.00\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**FALLS CHURCH CITY (610), VA**

**MSA: 47894**

**Upper Income**

5001.00\* 5002.00 5003.00

**FREDERICKSBURG CITY (630), VA**

**MSA: 47894**

**Moderate Income**

0002.01\* 0002.02 0003.02\* 0004.00

**Middle Income**

0001.00 0005.00\*

**Income Not Known**

0003.01\*

**MANASSAS CITY (683), VA**

**MSA: 47894**

**Moderate Income**

9101.00\* 9102.02 9103.01 9103.02 9104.01

**Middle Income**

9102.01\* 9104.02\*

**MANASSAS PARK CITY (685), VA**

**MSA: 47894**

**Low Income**

9202.01

**Moderate Income**

9201.00

**Middle Income**

9202.02\*

**ASSESSMENT AREA - 0034**

**GARRETT COUNTY (023), MD**

**MSA: NA**





9501.00\* 9502.00 9503.00 9504.00\* 9506.00\* 9507.00\* 9508.00 9509.00 9511.00 9512.00 9513.00\*  
9514.00\*

**Upper Income**

9505.02

**ASSESSMENT AREA - 0038**



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**COLUMBIA COUNTY (037), PA**

**MSA: 14100**

**Moderate Income**

0507.00\* 0511.01 0511.02

**Middle Income**

0501.00 0502.00 0503.00 0504.00 0505.00 0506.00 0508.00\* 0512.00\* 0513.00 0514.00 0515.00

**Upper Income**

0509.00\* 0510.00\*

**MONTOUR COUNTY (093), PA**

**MSA: 14100**

**Middle Income**

0501.00\* 0502.00 0503.00

**Upper Income**

0504.00

**ASSESSMENT AREA - 0044**

**NORTHUMBERLAND COUNTY (097), PA**

**MSA: NA**

**Moderate Income**

0810.00\* 0811.00\* 0813.00\* 0816.00 0817.00\* 0822.00

**Middle Income**

0801.00 0802.00 0803.01 0803.02 0804.00 0806.00\* 0809.00 0812.00 0814.00\* 0815.00 0818.00\*

0820.00 0821.00 0823.00 0824.00

**Upper Income**

0805.00 0807.00\* 0808.00 0819.00\*

**ASSESSMENT AREA - 0045**

**SCHUYLKILL COUNTY (107), PA**

**MSA: NA**

**Low Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0005.00 0015.00\*

**Moderate Income**

0002.00\* 0006.01 0006.02\* 0019.02\* 0020.00

**Middle Income**

0003.00 0004.00\* 0007.00 0008.00 0009.01 0009.02 0010.00 0011.00\* 0012.00 0013.00\* 0014.00\*

0016.00\* 0018.00 0021.00\* 0022.00\* 0023.00 0024.00\* 0025.00 0026.00 0027.00 0028.00 0029.00

0031.00 0032.00 0033.00 0035.00\* 0036.00 0037.00 0038.00\* 0039.00\*

**Upper Income**

0001.00 0017.00 0030.00\* 0034.00

**Income Not Known**

0019.01

**ASSESSMENT AREA - 0046**

**SNYDER COUNTY (109), PA**

**MSA: NA**

**Middle Income**

0702.00 0703.00 0704.00\* 0705.00 0706.00 0707.01

**Upper Income**

0701.00 9807.05\*

**ASSESSMENT AREA - 0047**

**SULLIVAN COUNTY (113), PA**

**MSA: NA**

**Middle Income**

9601.01\* 9601.02 9602.01\* 9602.02\*

**ASSESSMENT AREA - 0048**

**SUSSEX COUNTY (005), DE**

**MSA: 41540**

**Moderate Income**

0501.04 0502.00 0503.04 0504.05 0504.06 0505.03 0506.03 0507.03 0507.11 0511.02 0518.02

**Middle Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

0501.01 0501.03 0501.05 0503.02 0503.03 0504.01\* 0504.03 0504.07 0504.08 0505.01 0505.05  
0505.06 0506.01 0506.04 0507.01 0507.07 0507.08 0508.01 0508.04 0508.06 0508.07 0509.05  
0510.10 0510.12 0510.13 0510.17 0513.02 0513.07 0513.08\* 0513.13 0514.00 0515.01 0515.02  
0517.01 0517.02 0518.01 0519.00

**Upper Income**

0507.06 0507.09 0508.05 0508.08 0509.03 0509.04 0510.08 0510.09 0510.11\* 0510.14\* 0510.15  
0510.16 0511.01 0511.03 0512.01 0512.02\* 0512.03\* 0512.04 0512.05\* 0513.09\* 0513.10\* 0513.11\*  
0513.12\* 0513.14

**Income Not Known**

0507.10\* 9800.00\* 9900.00\*

**ASSESSMENT AREA - 0049**

**UNION COUNTY (119), PA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

\* denotes no loans made in specified tracts

**Agency: FRS - 2**

**Institution: M&T Bank**

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**Income Not Known**

9502.02\*

**ASSESSMENT AREA - 0051**

**ANNE ARUNDEL COUNTY (003), MD**

**MSA: 12580**

**Median Family Income 40-50%**

7305.11\* 7305.14\*

**Median Family Income 50-60%**

7302.05 7302.06\*

**Median Family Income 60-70%**

7305.13\* 7501.01 7501.02 7502.01 7508.03\* 7515.00

**Median Family Income 70-80%**

7080.04 7301.01\* 7304.03\* 7304.04 7305.08\* 7305.12 7406.01 7406.02\* 7406.03\* 7511.03\*

**Median Family Income 80-90%**

7011.03 7063.03\* 7305.10\* 7313.08 7313.13 7401.05\* 7402.05 7403.05 7502.04 7503.00\* 7508.04  
7510.00

**Median Family Income 90-100%**

7063.04 7064.02\* 7064.03\* 7067.00\* 7070.02 7303.00\* 7304.01\* 7305.09 7313.12 7401.08 7402.04\*  
7405.01 7508.01 7509.00

**Median Family Income 100-110%**

7061.03\* 7302.04 7311.04\* 7312.10\* 7313.07 7313.09 7313.10 7403.04 7407.01 7504.00\* 7512.00

**Median Family Income 110-120%**

7011.04 7022.05\* 7025.00\* 7027.04 7065.00 7070.01 7080.01 7301.02 7310.03 7401.04 7401.06  
7409.00 7511.02

**Median Family Income >= 120%**

7011.01 7012.01 7012.02 7013.01\* 7013.02 7014.00 7021.00 7022.04\* 7022.06 7022.08\* 7022.09  
7023.00 7024.02 7026.01 7026.02 7027.02 7027.03 7061.02 7063.02 7066.00 7305.07 7306.01  
7306.03 7306.05 7306.06 7307.01 7307.02 7308.00 7309.01 7309.02\* 7310.02\* 7310.04 7311.03\*  
7311.05 7311.06\* 7311.07 7312.01 7312.05 7312.06 7312.07 7312.08 7312.09 7313.03 7313.06

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

7401.03 7401.07\* 7402.03 7403.03 7405.02 7407.03 7407.04 7408.00 7410.00 7514.00 7516.00  
7517.00

**Median Family Income Not Known**

7064.04\* 7404.00\* 9800.00\* 9900.00\*

**BALTIMORE COUNTY (005), MD**

**MSA: 12580**

**Median Family Income 30-40%**

4303.00 4505.04\*

**Median Family Income 40-50%**

4023.05\* 4203.01\* 4207.01\* 4211.01 4309.00 4927.00

**Median Family Income 50-60%**

4011.02 4013.02\* 4024.09\* 4044.03 4085.06\* 4204.01\* 4207.02 4211.02\* 4212.00 4301.04 4505.03\*  
4514.02 4914.01

**Median Family Income 60-70%**

4013.01 4015.07\* 4023.07 4024.04 4025.03 4042.02 4045.02 4114.12\* 4203.02\* 4204.02 4205.00\*  
4208.00 4209.00 4210.00 4301.01 4407.01 4502.00 4505.01 4513.00 4515.00\* 4516.00 4518.01  
4523.00 4525.00\* 4914.02 4923.00

**Median Family Income 70-80%**

4009.00\* 4011.01 4012.00\* 4023.03 4023.04 4023.06\* 4024.05 4024.08 4031.00 4032.01 4034.02  
4114.08 4114.13\* 4201.00\* 4203.03\* 4206.00\* 4402.00\* 4403.00\* 4404.00\* 4409.00 4410.00 4504.00  
4514.01\* 4524.00 4903.03 4916.00 4917.01 4920.01\* 4921.01

**Median Family Income 80-90%**

4001.00\* 4008.00 4015.06 4024.03 4024.07 4025.05\* 4032.02 4045.01 4113.07\* 4114.11 4202.00\*  
4401.00 4405.00 4411.02 4508.00\* 4512.00 4520.00 4912.02\* 4915.00 4919.00

**Median Family Income 90-100%**

4002.00\* 4006.00 4007.01 4015.04 4015.05 4023.02\* 4025.04 4025.10 4026.02 4026.03 4026.04  
4033.00\* 40 c.02 40 0 0 10 8 214 400825 4044.03 4113.073 4015.07\* 4210.00\* 4212.004 4410.001 4504.00



4007.02 4010.00 4022.01 4025.06 4034.01 4035.00 4036.02 4041.01 4042.01 4070.02 4111.02\*  
4113.03 4114.04 4407.02 4408.00 4510.00 4511.00 4521.00 4921.02 4924.01

**Median Family Income 110-120%**

4025.11 4037.03 4044.02 4050.00 4084.00 4085.05 4111.01 4113.08\* 4114.06 4114.09 4307.00  
4308.00\* 4406.00\* 4411.01 4517.02 4903.02 4906.02 4909.00 4913.00

**Median Family Income >= 120%**

4004.00 4005.00 4014.00 4015.03 4022.02 4037.04\* 4038.01 4038.02 4038.03\* 4044.04 4046.00  
4048.00 4049.00 4060.00 4070.01 4081.00 4082.00 4083.02\* 4083.03 4083.04 4085.02 4086.01  
4086.02 4087.02 4087.03 4087.04 4088.00 4089.00 4101.00 4102.00 4112.01 4112.02 4113.02  
4113.09 4306.00\* 4517.01 4901.00 4902.00 4904.00 4905.00 4906.01\* 4906.03\* 4907.01\* 4907.03  
4908.00\* 4910.00\* 4911.00

**Median Family Income Not Known**

4906.05 4925.00 9801.00\* 9802.00

**CARROLL COUNTY (013), MD**

**MSA: 12580**

**Moderate Income**

5010.02\*

**Middle Income**

5010.01\* 5020.00\* 5030.00 5061.01 5061.02 5062.00 5076.01 5076.02 5077.02 5077.03 5077.04\*  
5078.01 5078.02 5081.03 5082.00 5090.01 5100.00 5110.00\* 5120.00\*

**Upper Income**

5041.00 5042.01 5042.02\* 5051.01 5051.02 5052.03 5052.05\* 5052.06 5052.07\* 5052.08 5075.00  
5090.02\* 5130.01 5130.02 5141.00 5142.01 5142.02

**HARFORD COUNTY (025), MD**

**MSA: 12580**

**Low Income**

3029.01

**Moderate Income**

3011.07 3013.02 3016.01 3017.04 3017.05 3029.02 3038.03 3061.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

---

**Middle Income**

3011.05\* 3012.01 3012.02 3012.04 3012.05 3013.01 3014.01 3014.02 3016.02 3017.07 3022.00  
3024.00 3028.01 3028.02 3031.01 3032.03 3032.04\* 3036.05\* 3037.00\* 3038.01 3038.02 3039.00  
3041.01\* 3041.02 3042.02 3052.00 3053.00 3062.00\* 3064.00 3065.00\*

**Upper Income**

3011.02 3011.06 3011.08 3017.03 3017.06 3021.00 3031.02 3032.01 3032.05 3032.06 3033.00  
3034.00 3035.01 3035.02\* 3036.02 3036.03 3036.06\* 3042.01 3051.00 3063.00

**HOWARD COUNTY (027), MD**

**MSA: 12580**

**Moderate Income**

6011.07\* 6026.00

**Middle Income**

6011.08 6012.04 6012.05\* 6054.01 6054.03 6055.03 6056.01 6066.03 6066.04 6066.06\* 6067.04\*  
6067.08 6068.03 6069.01 6069.04\* 6069.06\* 6069.07

**Upper Income**

6011.03 6011.04 6011.05\* 6012.03 6012.06 6021.00 6022.01 6022.02\* 6023.02 6023.03 6023.04  
6023.05\* 6023.06 6027.00 6028.00 6029.00 6030.01 6030.03\* 6030.04 6040.01 6040.03 6040.04  
6051.03 6051.04 6051.05 6051.06 6054.04 6055.02 6055.04\* 6055.05 6056.02 6066.01 6066.07\*  
6067.01 6067.06 6068.04\* 6068.05 6068.07\* 6068.08 6069.05

**QUEEN ANNE'S COUNTY (035), MD**

**MSA: 12580**

**Moderate Income**

8101.00 8102.00

**Middle Income**

8103.00 8104.00 8105.00 8107.00 8109.02\* 8110.00

**Upper Income**

8106.00 8108.00 8109.01

**Income Not Known**

9900.00\* 9901.00\* 9902.00\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**BALTIMORE CITY (510), MD**

**MSA: 12580**

**Median Family Income 10-20%**

1002.00\* 1402.00\* 2502.04\*

**Median Family Income 20-30%**

0301.00 0702.00\* 0704.00\* 0904.00 0908.00 1501.00\* 1901.00\* 1903.00\* 2002.00\* 2003.00\* 2503.01\*  
2606.04\* 2805.00\* 2806.00

**Median Family Income 30-40%**

0801.02 0805.00\* 0807.00\* 0907.00\* 0909.00 1001.00 1502.00 1503.00\* 1504.00 1505.00 1512.00  
1513.00 1602.00\* 1605.00 2001.00\* 2004.00\* 2005.00 2102.00 2502.03\* 2602.02 2602.03 2603.03\*  
2718.02\* 2801.01\*

**Median Family Income 40-50%**

0701.00\* 0802.00\* 0803.01\* 0804.00 0808.00\* 0905.00 1304.00 1601.00 1604.00\* 1606.00\* 1607.00  
1608.02\* 2006.00 2007.01 2007.02\* 2008.00\* 2502.05 2502.07\* 2503.03\* 2504.01 2505.00 2604.02  
2608.00 2707.01\* 2710.01\* 2710.02 2716.00\* 2804.04

**Median Family Income 50-60%**

0703.00 0803.02\* 0806.00\* 0906.00\* 1207.00 1403.00\* 1506.00 1507.01\* 1608.01 1902.00 2501.02  
2501.03 2603.02 2604.01\* 2606.05 2707.02\* 2708.02 2708.03 2709.01 2717.00\* 2718.01 2720.03  
2720.07 2801.02 2803.01\* 2803.02\*

**Median Family Income 60-70%**

0604.00\* 1203.00 1206.00 1308.04 1507.02\* 1508.00\* 1511.00 1603.00\* 2101.00 2501.01 2603.01  
2604.03 2604.04 2605.01 2701.02 2708.05 2720.06 2804.01 2804.03

**Median Family Income 70-80%**

0401.00 0602.00 0901.00 0903.00 1303.00 1308.03 1509.00 1510.00 2601.01 2601.02\* 2602.01  
2610.00 2704.01 2706.00 2708.01 2709.02\* 2804.02

**Median Family Income 80-90%**

0801.01 1204.00\* 1205.00 1301.00 1302.00 1308.05\* 1401.00 2502.06 2701.01\* 2702.00 2703.02\*  
2704.02 2705.01\* 2707.03 2708.04 2709.03 2719.00 2720.04\* 2802.00

**Median Family Income 90-100%**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0603.00 0902.00 1308.06 2301.00\* 2703.01\*

**Median Family Income 100-110%**

1202.02 1307.00 2302.00 2705.02 2711.01

**Median Family Income 110-120%**

0302.00 1306.00 2303.00 2607.00

**Median Family Income >= 120%**

0101.00 0102.00 0103.00\* 0104.00 0105.00 0201.00\* 0202.00\* 0203.00 1101.00 1102.00 1201.00

1202.01\* 2201.00 2401.00 2402.00 2403.00 2404.00 2609.00 2611.00 2711.02\* 2712.00 2713.00

2714.00 2715.01 2715.03 2720.05\*

**Median Family Income Not Known**

0402.00\* 0601.00 1003.00\* 1701.00\* 1702.00\* 1703.00\* 1803.00\* 2504.02 2506.00\*

**ASSESSMENT AREA - 0052**

**NEW CASTLE COUNTY (003), DE**

**MSA: 48864**

**Median Family Income 20-30%**

0145.01

**Median Family Income 30-40%**

0021.00\* 0029.00 0030.02\* 0149.08\*

**Median Family Income 40-50%**

0003.00\* 0006.01 0009.00 0019.02 0022.00\* 0023.00\*

**Median Family Income 50-60%**

0016.00\* 0026.00 0027.00\* 0141.00 0149.06 0154.00 0158.02\*

**Median Family Income 60-70%**

0024.00 0107.04\* 0136.15\* 0147.03\* 0149.07\* 0151.00 0155.02 0160.00

**Median Family Income 70-80%**

0004.00 0005.00\* 0120.00 0121.00 0122.00\* 0127.00 0129.00 0132.00\* 0137.00 0139.01\* 0140.00\*

0148.08\* 0149.09 0156.00\* 0166.10 0166.13

**Median Family Income 80-90%**

0014.00 0025.00\* 0101.04 0101.06\* 0107.03\* 0112.03\* 0123.00\* 0124.00 0125.00 0130.00\* 0131.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0133.00\* 0136.11\* 0142.00 0148.03 0148.13\* 0149.03\* 0152.00 0159.00\*

**Median Family Income 90-100%**

0104.00\* 0126.00 0136.08\* 0136.14 0138.00 0139.05 0144.04 0147.05\* 0148.09 0148.10 0149.04\*

0161.00 0163.01\* 0164.04 0168.05

**Median Family Income 100-110%**

0002.00 0101.05\* 0103.00 0105.02 0112.05 0136.04\* 0136.07 0144.03 0147.02 0147.06 0148.14

0150.00 0162.00 0163.06\* 0163.07\*

**Median Family Income 110-120%**

0102.00\* 0110.00\* 0112.02\* 0112.04 0134.00\* 0136.10\* 0139.06 0145.02 0163.09 0168.06 0169.01

0169.04

**Median Family Income >= 120%**

0011.00 0012.00 0013.00 0108.00 0109.00 0111.00 0112.01 0112.06\* 0113.00 0114.00\* 0115.00\*

0116.00 0117.00 0118.00 0119.00 0135.01\* 0135.05 0135.06 0135.07 0135.08 0136.12 0136.13

0139.03\* 0143.01\* 0143.02\* 0144.02 0148.11 0148.12 0163.08 0164.01 0166.08 0166.09 0166.11

0166.12 0166.14 0168.07\* 0168.08

**Median Family Income Not Known**

0006.02 0015.00 0028.00 9801.00\* 9901.00\*

**CECIL COUNTY (015), MD**

**MSA: 48864**

**Low Income**

0304.00

**Moderate Income**

0305.03 0305.07\* 0305.08 0309.03\*

**Middle Income**

0301.00\* 0302.00 0305.01 0305.05 0306.01 0306.02\* 0307.00 0309.05 0309.07 0309.08 0312.01

0312.02 0313.01 0313.02 0314.00

**Upper Income**

0309.04

**ASSESSMENT AREA - 0053**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**ASSESSMENT AREA - 0056**

**LANCASTER COUNTY (071), PA**

**MSA: 29540**

**Median Family Income 40-50%**

0001.00 0008.00\* 0014.00\* 0147.00\*

**Median Family Income 50-60%**

0009.00\* 0112.00\* 0114.00

**Median Family Income 70-80%**

0003.00 0004.00\* 0005.00 0012.00\* 0106.01 0109.02\* 0110.00\* 0122.00 0124.03\* 0128.00 0131.02  
0135.04\* 0146.04\*

**Median Family Income 80-90%**

0002.00\* 0006.00\* 0007.00\* 0010.00\* 0011.00\* 0101.02\* 0102.02\* 0103.02\* 0107.02\* 0113.00\* 0120.02\*  
0123.02\* 0125.02 0135.05\* 0136.02\* 0141.01 0142.01

**Median Family Income 90-100%**

0104.00\* 0107.01 0115.02\* 0118.07\* 0119.04 0123.01\* 0124.02\* 0127.01\* 0129.00 0131.01 0133.01  
0135.02\* 0137.01\* 0144.01\* 0144.02\* 0145.02\* 0146.01\* 0146.03\*

**Median Family Income 100-110%**

0101.03\* 0102.01\* 0105.01\* 0105.02\* 0108.02 0109.01\* 0111.02 0115.03\* 0115.05 0116.00 0117.04  
0117.05 0117.06\* 0118.03 0124.04\* 0126.01\* 0126.02\* 0132.02\* 0132.03 0133.05\* 0134.00\* 0137.03  
0140.00\* 0141.02 0143.01\* 0143.02\* 0145.01\*

**Median Family Income 110-120%**

0101.04\* 0103.01\* 0106.02 0108.03\* 0118.02\* 0118.06\* 0120.01\* 0121.03\* 0121.05\* 0121.06 0125.01\*  
0130.01 0130.02\* 0132.04 0133.03 0136.01\* 0137.04 0139.01\* 0139.02\*

**Median Family Income >= 120%**

0108.04\* 0111.01 0115.04\* 0117.01 0117.07\* 0118.01\* 0118.05 0119.01 0119.03\* 0121.07\* 0127.02  
0133.06\* 0135.03\* 0138.00\* 0142.02\*

**ASSESSMENT AREA - 0057**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**Moderate Income**

9603.00

**Middle Income**

9604.00 9605.02 9609.00

**Upper Income**

9601.00 9602.01\* 9605.01\* 9606.00 9607.00 9608.00\*

**Income Not Known**

9900.00\*

**ASSESSMENT AREA - 0058**

**WICOMICO COUNTY (045), MD**

**MSA: 41540**

**Low Income**

0003.00\* 0005.00

**Moderate Income**

0102.00\* 0105.04

**Middle Income**

0001.00 0002.00 0004.00 0101.01 0101.02 0105.01 0106.03 0106.04\* 0106.06 0107.01 0107.03

0107.04

**Upper Income**

0103.00 0104.00 0106.05 0108.00

**Income Not Known**

0105.03

**ASSESSMENT AREA - 0059**

**WORCESTER COUNTY (047), MD**

**MSA: 41540**

**Moderate Income**

9500.00 9513.00 9515.00\*

**Middle Income**

9503.00\* 9507.00\* 9509.00 9510.00 9511.01 9511.02\* 9512.00 9514.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

---

**Upper Income**

9501.00\* 9504.00 9506.00\* 9508.00 9517.00

**Income Not Known**

9800.00\* 9900.00\*

**ASSESSMENT AREA - 0060**

**MERCER COUNTY (021), NJ**

**MSA: 45940**

**Low Income**

0004.00\* 0005.00\* 0008.00\* 0009.00\* 0010.00\* 0011.02\* 0014.01\* 0014.02\* 0015.00\* 0016.00\* 0017.00\*

0018.00 0019.00\* 0020.00\* 0022.00\*

**Moderate Income**

0001.00\* 0002.00\* 0003.00\* 0006.00\* 0007.00\* 0011.01\* 0012.00\* 0013.00\* 0021.00\* 0025.00\* 0026.01\*

0026.02\* 0027.01\* 0028.00\* 0029.02 0030.09\* 0031.00\* 0034.00\* 0036.01\* 0036.02\* 0037.07\*

**Middle Income**

0027.02\* 0029.03\* 0029.04 0030.02\* 0030.03\* 0030.04\* 0030.06\* 0030.07\* 0030.08\* 0032.01\* 0033.03\*

0035.00 0037.03\* 0037.04\* 0037.08\* 0044.03\* 0044.04\* 0044.06\* 0044.07\* 0044.09\*

**Upper Income**

0030.01\* 0032.02 0033.01 0033.04\* 0037.06\* 0038.00\* 0039.02\* 0039.03\* 0039.04 0039.05\* 0040.00

0042.03\* 0042.04\* 0042.05\* 0042.06\* 0043.06\* 0043.07\* 0043.09 0043.11\* 0043.12 0043.13 0043.14

0043.15 0043.16\* 0044.08\* 0045.01\* 0045.02\*

**Income Not Known**

9800.00\*

**ASSESSMENT AREA - 0061**

**CAYUGA COUNTY (011), NY**

**MSA: NA**

**Low Income**

0421.00

**Moderate Income**

0401.02\* 0413.00 0415.00 0416.00\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**Middle Income**

0401.01\* 0402.01 0402.02\* 0403.00\* 0405.00\* 0408.00 0409.00 0411.02\* 0412.02\* 0414.00 0417.00  
0418.00\*

**Upper Income**

0404.00 0406.00\* 0407.00 0410.01 0410.02 0411.01\* 0412.01\*

**Income Not Known**

9902.00\*

**ASSESSMENT AREA - 0062**

FREDERICK COUNTY ( TjC ( TjC ( TjC ( TjC ( s-ome6g ( s-o Tf0 Tc(0418.00s)SA: 23224 ( TjC ( TjC ( TjC ( TjC ( s-ome6g 4 RG Tf0 Tc(0418.00sLow0 Tc(Upper Income) Tj0 TrET

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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7007.21	7014.22	7015.08*	7016.02	7020.00	7032.13						
<b>Median Family Income 40-50%</b>											
7007.25*	7007.31*	7012.19	7015.09	7025.02	7032.14*	7032.16*					
<b>Median Family Income 50-60%</b>											
7006.14*	7007.26*	7007.27*	7008.11*	7008.18	7008.20	7008.34	7008.36	7014.17*	7021.01*	7023.01*	
7034.04*	7035.01*										
<b>Median Family Income 60-70%</b>											
7007.06	7007.32*	7007.33	7008.13	7008.22	7008.30*	7008.32*	7009.03	7009.04	7014.23*	7016.01*	
7017.02*	7019.00*	7026.02*	7032.07*	7032.15	7032.18	7033.01*	7033.02*	7037.01*	7038.00		
<b>Median Family Income 70-80%</b>											
7002.04	7003.09	7003.10	7007.15*	7008.15	7008.19	7008.37	7009.02*	7011.02*	7012.01	7012.18*	
7014.15	7015.05	7024.02	7025.03	7026.04*	7027.00*	7032.09	7032.20	7034.01*	7034.03*	7037.02*	
<b>Median Family Income 80-90%</b>											
7003.08*	7003.13	7007.23	7008.12*	7008.33*	7008.39	7009.01	7009.05*	7010.07	7012.16	7014.18*	
7014.25	7014.27	7017.03	7023.02	7032.19*	7032.21*	7039.02					
<b>Median Family Income 90-100%</b>											
7002.07	7003.06*	7003.16	7003.18*	7007.10	7007.18	7007.20*	7007.28	7007.29*	7007.30	7008.10*	
7008.35*	7008.38	7014.14	7014.24*	7014.26*	7018.00	7026.03*	7032.22*	7034.02	7035.02*	7036.01	
7040.00	7044.03*	7048.03									
<b>Median Family Income 100-110%</b>											
7001.04*	7001.05	7002.06*	7002.08	7007.11	7010.01	7011.01	7012.11	7012.23*	7013.15	7013.16	
7032.01	7032.06*	7032.10									
<b>Median Family Income 110-120%</b>											
7003.17*	7006.06*	7006.10*	7006.13	7008.23	7008.29	7010.04	7012.15*	7013.12	7013.14	7014.07	
7014.08	7015.03*	7017.04*	7025.01*	7032.08	7048.06	7055.01	7060.12				
<b>Median Family Income &gt;= 120%</b>											
7001.01	7001.03	7002.09*	7002.10*	7003.14	7003.15	7004.00	7005.00	7006.04	7006.08	7006.11	
7006.15*	7006.16	7006.17*	7006.18	7008.24	7008.26	7008.28*	7010.02	7010.05*	7010.06	7012.02	
7012.05	7012.06	7012.10*	7012.12*	7012.14*	7012.20	7012.21	7012.22	7013.03*	7013.04	7013.06*	
7013.07	7013.08	7013.13	7013.17	7014.09	7015.06	7015.07	7017.01	7021.02	7022.00	7024.01*	

**Footnote:**

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**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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7028.00 7029.00 7030.00\* 7031.00\* 7032.02 7032.23 7036.02\* 7039.01\* 7041.00\* 7042.00 7043.00  
7044.01\* 7044.04\* 7045.01\* 7045.02 7045.03\* 7046.00\* 7047.00 7048.04 7048.05\* 7050.00 7051.00  
7052.00\* 7053.00\* 7054.00\* 7055.02\* 7056.01 7056.02 7057.01 7057.02 7058.00 7059.01 7059.02\*  
7059.03\* 7060.05\* 7060.07 7060.08 7060.09 7060.10\* 7060.11\* 7060.13\*

**ASSESSMENT AREA - 0063**

**CHENANGO COUNTY (017), NY**

**MSA: NA**

**Moderate Income**

9701.02\* 9704.00\*

**Middle Income**

9701.01\* 9702.01\* 9702.02\* 9703.00\* 9705.01 9705.02\* 9706.01\* 9706.02 9707.00\* 9708.01\* 9708.02\*  
9709.01\* 9709.02 9710.00

**ASSESSMENT AREA - 0064**

**HANOVER COUNTY (085), VA**

**MSA: 40060**

**Moderate Income**

3212.02\*

**Middle Income**

3201.00\* 3204.00\* 3205.00\* 3206.01\* 3206.02\* 3208.05\* 3209.01\* 3209.02 3210.03\* 3211.00 3212.01\*  
3213.00\* 3214.01\* 3214.03\*

**Upper Income**

3202.00 3203.00\* 3207.01 3207.02\* 3208.01 3208.03 3208.04 3210.01\* 3210.04\* 3214.02\*

**HENRICO COUNTY (087), VA**

**MSA: 40060**

**Low Income**

2004.12\* 2004.17\* 2008.05 2014.06\*

**Moderate Income**

2001.06\* 2001.23\* 2001.53\* 2004.04 2004.07\* 2004.09 2004.11\* 2005.01 2006.00\* 2007.00\* 2008.02\*  
2008.07\* 2009.08\* 2010.02\* 2011.02\* 2011.03\* 2012.03\* 2012.04\* 2012.05\* 2012.06\* 2015.04 2017.01\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**Middle Income**

2001.24\* 2001.25\* 2001.26 2001.31\* 2001.32\* 2001.36\* 2001.37\* 2001.38 2001.44\* 2001.51 2001.52\*  
 2003.01 2003.03 2003.05 2004.13\* 2004.14 2005.02\* 2005.03 2008.01\* 2008.06\* 2009.04\* 2009.05\*  
 2009.06\* 2009.07\* 2010.01\* 2010.03\* 2011.04\* 2014.03\* 2014.04\* 2015.03\* 2016.01\* 2016.02\*

**Upper Income**

2001.08 2001.09\* 2001.22\* 2001.27\* 2001.33\* 2001.34\* 2001.35\* 2001.39\* 2001.40\* 2001.41 2001.42\*  
 2001.43\* 2001.45 2001.46\* 2001.47 2001.48 2001.49 2001.50 2002.01 2002.02\* 2003.02\* 2004.15\*  
 2004.16\* 2015.02\*

**Income Not Known**

2004.18\* 2014.05\* 9801.00\*

**RICHMOND CITY (760), VA****MSA: 40060****Low Income**

0103.00\* 0109.00\* 0201.00\* 0202.00\* 0204.00\* 0211.00\* 0301.00\* 0607.00\* 0608.00\* 0609.00\* 0610.01  
 0706.01\* 0708.03\* 0709.01\* 0709.02\*

**Moderate Income**

0107.00\* 0108.00\* 0110.00\* 0111.00\* 0203.00\* 0205.01\* 0205.02\* 0207.00\* 0209.00\* 0210.00\* 0212.00\*  
 0302.00\* 0402.01 0402.02 0412.00\* 0413.00\* 0414.00\* 0602.00\* 0604.00\* 0610.02\* 0706.02\* 0707.00\*  
 0708.02\* 0708.04\* 0710.02\* 0710.03\*

**Middle Income**

0102.01\* 0102.02\* 0105.00\* 0106.00\* 0408.00\* 0411.00 0416.00\* 0605.01\* 0605.02\* 0701.00\* 0703.00\*  
 0704.00 0711.00\*

**Upper Income**

0104.01\* 0104.02\* 0206.00\* 0208.00\* 0305.02 0403.00 0404.00\* 0405.00\* 0406.00\* 0407.00\* 0409.00\*  
 0410.00\* 0501.00\* 0502.00 0503.00\* 0504.00\* 0505.00\* 0506.00\* 0606.00\*

**Income Not Known**

0305.01\* 0710.04

**ASSESSMENT AREA - 0065****KENT COUNTY (001), DE****Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**MSA: 20100**

**Moderate Income**

0405.01 0410.00 0411.01\* 0413.00 0415.00 0418.03 0422.05\* 0425.00 0432.02

**Middle Income**

0401.00 0402.01 0402.03 0402.05 0402.06 0405.02\* 0412.00\* 0414.00 0416.00 0417.01 0418.04

0419.00 0420.00 0422.03\* 0422.06 0422.07\* 0428.01 0429.00 0430.00 0433.00 0434.00

**Upper Income**

0402.04\* 0407.00 0409.00 0417.02\* 0418.02 0421.00 0422.04 0422.08\* 0428.02 0431.00

**Income Not Known**

9800.00\* 9900.00\*

**ASSESSMENT AREA - 0066**

**FAIRFIELD COUNTY (001), CT**

**MSA: 14860**

**Median Family Income 10-20%**

0703.00 0716.00\*

**Median Family Income 20-30%**

0709.00\* 0738.00 2101.02\*

**Median Family Income 30-40%**

0215.01 0217.01 0221.01 0704.00\* 0712.00 0713.00\* 0714.00\* 0719.00\* 0732.00\* 0736.00\* 0737.00\*

0740.00\* 0743.00 0744.00 2107.01\*

**Median Family Income 40-50%**

0214.02 0222.02 0432.00 0702.00\* 0706.00 0710.00 0711.00\* 0720.00\* 0733.00\* 0735.00\* 0804.00

2102.01\* 2102.02 2105.01 2572.00\*

**Median Family Income 50-60%**

0214.01\* 0215.02 0437.00 0440.00 0441.00\* 0442.00 0445.00 0722.00 0723.00\* 0724.00\* 0727.00\*

0728.00 0729.00\* 0734.00 0739.00\* 2002.00 2103.00 2106.00 2107.02

**Median Family Income 60-70%**

0201.02 0209.00 0218.02\* 0223.00\* 0438.00\* 0725.00 0726.00 0731.00 0802.00 0806.00 1101.00

2112.01\*

**Median Family Income 70-80%**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0105.00	0201.01	0218.01	0219.00*	0220.00*	0221.02	0434.00	0439.00	0721.00	0801.00	0805.00
0810.00	2001.00	2101.01*	2104.02							
<b>Median Family Income 80-90%</b>										
0211.00	0222.01*	0435.00*	0730.00	0807.00	1102.01	2104.01*	2110.00*	2112.02*	2114.00	
<b>Median Family Income 90-100%</b>										
0113.00*	0216.02*	0427.00	0433.00	0443.00*	0444.00*	0610.00	0612.00*	0613.00	0614.00	0808.00*
0809.00	0813.00*	1102.02*	1103.01	1103.02	2108.00	2113.00*	2203.00			
<b>Median Family Income 100-110%</b>										
0213.00	0430.00*	0903.00	1002.00	1106.01*	1106.02*	2053.00	2105.02	2109.00	2301.00	2571.00
<b>Median Family Income 110-120%</b>										
0107.00*	0212.00*	0217.02	0428.00	0436.00	0602.00*	0811.00*	0812.00	0902.00	0905.00*	1104.00
1105.00	2003.02*	2051.00	2052.00*	2201.00*	2202.00	2303.00*	2304.00*			
<b>Median Family Income &gt;= 120%</b>										
0101.01*	0101.02	0102.01*	0102.02*	0103.00	0104.00*	0106.00	0108.00	0109.00*	0110.00	0111.00
0112.00	0202.00*	0203.01*	0203.02	0204.00*	0205.00	0206.00	0207.00	0208.00*	0210.00	0216.01*
0224.00*	0301.00*	0302.00	0303.00	0304.00	0305.00	0351.01	0351.02	0352.00*	0353.00	0354.00
0425.00	0426.00	0429.00*	0431.00	0446.00*	0451.01	0451.02	0452.00	0453.00	0454.00	0501.00
0502.00	0503.01*	0503.02*	0504.00	0505.00	0506.00	0551.00	0552.00	0601.00	0603.00*	0604.00*
0906.00*	0907.00*	1001.00	1003.00	1051.00	1052.00	2003.01*	2111.00*	2302.00*	2305.01	2305.02
2401.00*	2402.00	2451.00*	2452.00	2453.00	2454.00*	2455.00	2456.00*			
0605.00	0606.00	0607.00	0608.00	0609.00*	0611.00*	0615.00	0616.00	0701.00*	0901.00	0904.00
<b>Median Family Income Not Known</b>										
0705.00*	9900.00*									

**ASSESSMENT AREA - 0067**

**PALM BEACH COUNTY (099), FL**

**MSA: 48424**

**Median Family Income 20-30%**

0080.01\*

**Median Family Income 30-40%**

**Footnote:**

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**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0019.13\* 0022.00\* 0082.02\*

**Median Family Income 40-50%**

0002.22\* 0013.02\* 0014.02\* 0014.03\* 0019.09\* 0024.00\* 0029.00\* 0042.07\* 0044.02\* 0045.00\* 0048.18\*

0049.03\* 0051.01\* 0052.02\* 0052.03\* 0057.03\* 0057.04\* 0059.44\* 0077.69\* 0080.02\* 0082.03\*

**Median Family Income 50-60%**

0014.04\* 0016.00\* 0019.10\* 0019.12\* 0020.06\* 0031.02\* 0040.07\* 0040.08\* 0040.12\* 0046.02\* 0047.04

0047.05\* 0048.10\* 0048.17\* 0048.19\* 0051.02\* 0056.01\* 0058.14\* 0059.36\* 0059.43\* 0061.00\* 0068.02\*

0069.10\* 0069.11\* 0076.20\* 0077.67\* 0078.32\* 0082.01\* 0083.02\*

**Median Family Income 60-70%**

0013.01\* 0015.00\* 0019.11\* 0019.17\* 0020.05\* 0021.00\* 0023.00\* 0030.00\* 0037.00\* 0040.05\* 0040.09\*

0040.10\* 0040.11\* 0041.02\* 0042.03\* 0042.04\* 0047.02\* 0047.06\* 0048.21\* 0052.04\* 0058.10\* 0058.15\*

0059.33\* 0059.39\* 0060.06\* 0062.03\* 0065.01\* 0068.01\* 0072.08\* 0077.32\* 0077.41\* 0077.66\* 0078.33

0081.01\*

**Median Family Income 70-80%**

0002.13\* 0010.02\* 0010.04\* 0017.00\* 0018.01\* 0019.04\* 0019.07\* 0019.20\* 0019.21\* 0032.01\* 0038.01\*

0038.02\* 0039.02\* 0040.13\* 0041.01\* 0046.01\* 0048.16\* 0048.20\* 0049.04\* 0057.02\* 0058.07\* 0058.18\*

0058.21\* 0059.23\* 0059.51\* 0060.07\* 0060.09\* 0060.12\* 0062.01\* 0067.00\* 0069.08\* 0076.19\* 0077.39\*

0077.42\* 0078.43\*

**Median Family Income 80-90%**

0002.04\* 0003.04\* 0011.01\* 0012.00\* 0018.02 0028.00\* 0039.01\* 0042.06\* 0048.13\* 0048.15\* 0048.22\*

0055.02\* 0058.11\* 0058.12\* 0058.13\* 0058.20\* 0059.22\* 0059.31\* 0059.40\* 0059.45\* 0059.53\* 0059.57\*

0059.58\* 0059.59\* 0060.10\* 0060.11\* 0072.04\* 0072.07\* 0073.02\* 0076.13\* 0077.36\* 0077.38\* 0077.47\*

0077.50\*

**Median Family Income 90-100%**

0002.16\* 0019.18\* 0032.02\* 0042.05\* 0044.01\* 0056.02\* 0059.26\* 0059.30\* 0059.38\* 0060.05\* 0066.04\*

0076.15\* 0078.12\* 0078.37\* 0078.50\*

**Median Family Income 100-110%**

0001.04\* 0005.05\* 0008.05\* 0019.16 0019.19\* 0033.00\* 0048.23\* 0050.00\* 0055.01\* 0059.52\* 0059.54\*

0062.02\* 0063.01\* 0065.02\* 0066.07\* 0069.09\* 0075.04 0077.40\* 0077.43\* 0077.49\* 0077.68\* 0078.13\*

0078.20\* 0078.40\* 0078.41\* 0078.45\* 0079.13\* 0079.14\* 0079.19\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

**Median Family Income 110-120%**

0001.02\* 0009.02\* 0009.03\* 0010.03\* 0031.01\* 0053.00\* 0058.19\* 0059.16\* 0059.17\* 0059.21\* 0059.47\*  
0059.55\* 0059.60\* 0069.06\* 0072.02\* 0076.12\* 0077.05\* 0077.16\* 0077.24\* 0077.25\* 0077.51\* 0077.58\*  
0077.63\* 0077.64\* 0077.79\* 0078.21\* 0078.38\* 0078.42\* 0078.46\* 0078.51\* 0079.16\* 0079.18\*

**Median Family Income >= 120%**

0001.03\* 0002.02\* 0002.08\* 0002.10\* 0002.11\* 0002.14\* 0002.17\* 0002.19\* 0002.20\* 0002.21\* 0002.23\*  
0003.01\* 0003.03\* 0004.05\* 0004.06\* 0004.07\* 0004.08\* 0004.10\* 0005.07\* 0005.09\* 0005.12\* 0005.13\*  
0006.00\* 0007.02\* 0007.03\* 0008.03\* 0009.04\* 0009.05\* 0011.02\* 0026.00\* 0027.01\* 0027.02\* 0027.03\*  
0034.00\* 0035.07\* 0035.12\* 0035.13\* 0036.00\* 0043.00\* 0049.02\* 0054.11\* 0054.12\* 0054.13\* 0059.18\*  
0059.34\* 0059.37\* 0059.42\* 0059.46\* 0059.49\* 0059.50\* 0059.61\* 0060.08\* 0063.02\* 0064.01\* 0064.02\*  
0066.02\* 0066.06\* 0069.07\* 0069.12\* 0070.05\* 0070.06\* 0070.07\* 0070.08\* 0070.09\* 0070.10\* 0070.11\*  
0070.13\* 0072.05\* 0072.06\* 0073.01\* 0074.07\* 0074.10\* 0074.12\* 0074.14\* 0074.20\* 0074.21\* 0075.01\*  
0075.05\* 0076.03\* 0076.04\* 0076.05\* 0076.10\* 0076.14 0076.16\* 0076.21\* 0076.22\* 0076.23\* 0076.24\*  
0077.10\* 0077.21\* 0077.23\* 0077.30\* 0077.31\* 0077.35\* 0077.48\* 0077.52\* 0077.54\* 0077.57\* 0077.59\*  
0077.70\* 0077.71\* 0077.72\* 0077.73\* 0077.74\* 0077.75\* 0077.76\* 0077.77\* 0077.78\* 0077.80\* 0078.05\*  
0078.14\* 0078.18\* 0078.23\* 0078.30\* 0078.31\* 0078.34\* 0078.35\* 0078.44\* 0078.47\* 0078.48\* 0078.49\*  
0078.53\* 0079.09\* 0079.15\* 0079.17\*

**Median Family Income Not Known**

0002.18\* 0035.14 0070.12\* 0071.00\* 0077.46\* 0078.52\* 0081.02\* 0083.01\* 9800.00\* 9801.00\* 9802.00\*  
9804.00\* 9805.00\* 9900.00\* 9901.00\*

**ASSESSMENT AREA - 0068**

**BUCKS COUNTY (017), PA**

**MSA: 33874**

**Median Family Income 40-50%**

1002.08\* 1003.06\* 1003.07\* 1007.00\*

**Median Family Income 50-60%**

1001.04\* 1016.05\*

**Median Family Income 60-70%**

1001.03\* 1002.13 1003.02\* 1003.04 1004.03 1005.00\* 1014.04\* 1014.05 1016.03 1025.00\* 1057.02\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

1058.07\*

**Median Family Income 70-80%**

1001.02 1002.06\* 1002.07\* 1003.03\* 1004.01\* 1004.02\* 1004.04\* 1004.08\* 1006.00\* 1008.05\* 1008.07  
1008.11\* 1016.07\* 1018.08\* 1031.01\* 1031.02\* 1031.03\* 1038.00\* 1041.00\* 1047.01 1058.05 1058.08\*  
1058.09\* 1058.10\* 1058.11\* 1059.00\* 1062.01\* 1065.00\* 1066.00\*

**Median Family Income 80-90%**

1001.05 1002.01 1002.14\* 1004.06\* 1004.07\* 1008.03\* 1011.00\* 1015.03\* 1015.04\* 1015.06\* 1020.04\*  
1021.02\* 1024.01\* 1024.02\* 1055.10\* 1057.04\* 1058.01\* 1058.12\* 1062.02\* 1064.01\*

**Median Family Income 90-100%**

1002.10\* 1002.11\* 1002.12\* 1008.04\* 1009.00\* 1014.03\* 1016.09\* 1016.10\* 1018.07\* 1021.04 1023.00

3034.02\* 3057.00\* 3082.00\*

**Median Family Income 60-70%**

3028.06\* 3041.01\* 3049.00 3063.00\* 3065.03\* 3077.00\*

**Median Family Income 70-80%**

3008.00\* 3009.00\* 3011.00 3024.00 3026.00 3034.01\* 3050.00 3053.00\* 3072.00\* 3074.00 3114.01\*  
3118.00\*

**Median Family Income 80-90%**

3001.03 3007.00\* 3016.00 3027.02 3041.02 3051.01 3070.00 3078.00\* 3079.00\*

**Median Family Income 90-100%**

3013.00\* 3014.02\* 3028.03\* 3033.01\* 3044.04\* 3051.02 3060.00\* 3068.00\* 3073.00 3081.02\* 3114.03\*  
3115.00\*

**Median Family Income 100-110%**

3004.00 3006.00\* 3022.06 3025.00\* 3027.05 3028.07\* 3038.01\* 3038.03 3042.01\* 3044.03\* 3071.00\*  
3081.01\* 3110.00\* 3112.00 3114.04 3117.01\*

**Median Family Income 110-120%**

3003.03\* 3005.02\* 3010.02\* 3021.02 3021.03 3021.04 3022.03\* 3023.00\* 3029.01 3035.01 3046.00  
3111.00\* 3117.02

**Median Family Income >= 120%**

3001.01\* 3001.04 3001.06\* 3001.07 3001.08 3001.09\* 3002.01 3002.02\* 3003.01 3003.02\* 3005.01  
3010.01\* 3015.00 3017.00\* 3018.00\* 3019.00 3020.00\* 3022.04 3022.05\* 3027.03 3027.04\* 3027.06\*  
3028.02 3028.04\* 3029.02\* 3030.00\* 3031.00 3033.02 3035.02\* 3038.04\* 3039.01\* 3039.02\* 3040.00  
3043.00\* 3044.05\* 3044.06\* 3045.02\* 3045.03 3045.04 3065.01 3065.04\* 3066.00\* 3067.00 3069.00\*  
3113.00\*

**Median Family Income Not Known**

3022.07\* 9800.00\*

**MONTGOMERY COUNTY (091), PA**

**MSA: 33874**

**Median Family Income 20-3Tc(3028.02 3028.04\* 3029.02\* 302 .02\*a2lq5.02\* 7028.02 3028.04\* 3029.09)13028.0q5.02\* 702881 BT0 Tw Tj0B5t76ETBT T73Tootnote:TrETE**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

**Median Family Income 30-40%**

2038.04\*

**Median Family Income 40-50%**

2005.02\* 2024.01\* 2038.01\* 2088.01\* 2088.02\* 2089.01\* 2089.03\*

**Median Family Income 50-60%**

2009.02\* 2009.08\* 2035.00\* 2038.03\* 2039.02\* 2057.00\* 2062.02\* 2081.00\* 2087.04\* 2089.04 2090.00\*

**Median Family Income 60-70%**

2003.01 2013.02\* 2037.01\* 2053.00\* 2066.00\* 2072.01\* 2089.05\* 2089.06\* 2092.01\* 2092.02

**Median Family Income 70-80%**

2003.07 2008.00 2009.01\* 2009.03\* 2012.04\* 2013.01\* 2016.03\* 2016.06\* 2017.04 2034.01\* 2034.03\*  
2036.02\* 2040.07\* 2062.01\* 2069.04\* 2071.04\* 2072.02\* 2073.00\* 2086.04\* 2087.03\*

**Median Family Income 80-90%**

2001.06\* 2003.06\* 2003.08\* 2004.02\* 2006.06\* 2007.04\* 2007.07 2007.08\* 2009.07\* 2016.04\* 2016.05\*  
2017.03\* 2020.00\* 2033.02\* 2033.03\* 2040.08\* 2058.05\* 2058.06\* 2058.07\* 2058.10\* 2059.05\* 2069.06\*  
2070.04\* 2075.00\* 2076.00\* 2079.00\* 2080.00\* 2082.01\* 2083.01 2084.00\* 2085.00\*

**Median Family Income 90-100%**

2007.03\* 2009.06 2010.03\* 2010.04\* 2016.07\* 2017.06\* 2018.00 2019.02\* 2022.01 2022.02 2023.02\*  
2024.02 2033.04\* 2034.02\* 2040.02\* 2041.04\* 2043.00 2050.00\* 2060.06 2060.07 2061.06\* 2065.02\*  
2069.01\* 2069.05 2078.00\* 2086.03\* 2091.00 2101.00\* 2104.00\* 2106.00

**Median Family Income 100-110%**

2001.04 2002.00\* 2003.05\* 2003.09\* 2004.01\* 2005.01 2005.06 2005.07 2006.02\* 2011.00\* 2015.01\*  
2016.08 2017.05\* 2025.00\* 2031.06\* 2032.03\* 2041.01\* 2058.08\* 2058.09 2059.06\* 2060.04\* 2060.05\*  
2064.00\* 2068.02\* 2071.03\* 2074.00\* 2082.03 2083.04 2086.01\* 2087.02\* 2102.00\* 2103.00

**Median Family Income 110-120%**

2001.03\* 2001.05\* 2006.03\* 2014.06\* 2014.07 2014.10\* 2021.00\* 2026.03 2030.00 2047.02 2061.04\*  
2061.07 2071.01\* 2082.04\* 2083.03\*

**Median Family Income >= 120%**

2003.10\* 2005.05 2006.05\* 2006.07\* 2010.05 2010.06\* 2012.01\* 2012.03 2014.04\* 2014.08 2014.09\*  
2014.11\* 2015.02\* 2019.01\* 2023.01\* 2026.02\* 2026.04\* 2031.03\* 2031.04 2031.05 2032.04\* 2032.05  
2032.07\* 2032.08 2040.09\* 2040.10\* 2041.03\* 2042.00\* 2044.00\* 2045.00\* 2046.00\* 2047.01\* 2048.00\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

2049.00 2051.00\* 2052.00\* 2054.01\* 2054.02\* 2055.01\* 2055.02\* 2055.03\* 2056.00\* 2058.11\* 2059.03  
2059.04 2061.05\* 2061.08\* 2063.00\* 2065.01\* 2067.03\* 2067.04\* 2068.01\* 2070.01\* 2070.03 2105.00\*  
2107.00

**Median Family Income Not Known**

2036.01\* 9800.00\* 9801.00\* 9802.00\* 9803.00\*

**ASSESSMENT AREA - 0069**

**NORFOLK COUNTY (021), MA**

**MSA: 14454**

**Median Family Income 30-40%**

4177.03\*

**Median Family Income 40-50%**

4178.02\*

**Median Family Income 50-60%**

4176.01\* 4179.01\*

**Median Family Income 60-70%**

4132.01\* 4172.01\* 4179.02\* 4180.04\* 4563.01\*

**Median Family Income 70-80%**

4135.00\* 4175.02\* 4181.02\* 4201.02\* 4223.03\* 4225.01\* 4225.02\* 4561.02 4563.02\*

**Median Family Income 80-90%**

4002.02\* 4021.02\* 4152.02\* 4171.00\* 4177.04\* 4180.02 4193.00\* 4202.02\* 4203.01\* 4401.01\*

**Median Family Income 90-100%**

4071.02 4134.02\* 4175.01\* 4176.02\* 4182.01\* 4198.00\* 4201.01\* 4202.01\* 4203.02\* 4211.00\* 4222.02\*  
4224.01\* 4227.00\* 4401.02\* 4431.05\* 4562.00\* 4571.00\*

**Median Family Income 100-110%**

4002.01\* 4009.00\* 4081.02\* 4101.00\* 4103.00\* 4104.00\* 4113.02\* 4134.01\* 4151.03\* 4151.04\* 4162.00\*  
4174.00\* 4177.02\* 4178.01\* 4181.01\* 4194.00\* 4212.00\* 4224.02\* 4228.00\* 4422.03\* 4431.04\* 4431.06\*  
4561.01\* 4564.01\*

**Median Family Income 110-120%**

4024.00 4035.01\* 4131.00\* 4132.02\* 4223.01\* 4226.00 4421.01\* 4421.05\* 4422.04\* 4431.03\* 4564.02\*

**Median Family Income >= 120%**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

4001.00\* 4003.00\* 4004.01\* 4004.02\* 4005.00\* 4006.00\* 4007.00\* 4008.00\* 4010.00\* 4011.00\* 4012.01\*  
4012.02\* 4021.01\* 4022.00\* 4023.00\* 4025.00\* 4031.00\* 4033.00\* 4034.00\* 4035.02\* 4041.00 4042.01\*  
4042.02\* 4043.01\* 4043.02\* 4044.00\* 4051.00\* 4061.01\* 4061.02\* 4071.01\* 4081.03\* 4081.04\* 4091.01\*  
4091.02\* 4111.01\* 4111.02\* 4112.00\* 4113.01\* 4121.00\* 4122.00\* 4123.00\* 4133.00\* 4141.00\* 4142.00\*  
4143.00\* 4151.01\* 4152.01\* 4153.00\* 4161.01\* 4161.02\* 4163.00\* 4164.00\* 4173.00\* 4180.03\* 4191.00  
4192.00\* 4195.00\* 4196.01 4196.02\* 4197.00\* 4221.00\* 4223.04\* 4231.01\* 4231.02\* 4412.02\* 4412.03\*  
4412.04\* 4421.03\* 4421.04\* 4422.01\* 4572.00\*

**Median Family Income Not Known**

4172.02\* 4222.01\* 9800.00\*

**SUFFOLK COUNTY (025), MA**

**MSA: 14454**

**Median Family Income 10-20%**

0607.00\* 0611.01\* 0804.01\*

**Median Family Income 20-30%**

0704.02\* 0806.01\* 0808.01\* 0812.00\* 0813.02\* 0821.00\* 0901.00\*

**Median Family Income 30-40%**

0507.00\* 0702.01\* 0702.02\* 0705.02\* 0709.01\* 0810.01\* 0817.00\* 0818.00\* 0902.00\* 0903.00\* 0909.01\*  
0913.00\* 0924.00\* 1001.00\* 1010.02\* 1707.02\*

**Median Family Income 40-50%**

0104.03\* 0104.05\* 0502.00\* 0504.00\* 0509.01\* 0511.01\* 0701.03\* 0801.00\* 0805.00\* 0813.01\* 0815.00\*  
0904.00\* 0906.00\* 0915.00\* 0916.00\* 0917.00\* 1011.01\* 1101.04\* 1304.06\* 1602.00 1605.02 1702.00\*

**Median Family Income 50-60%**

0006.04\* 0008.06\* 0105.00\* 0503.00\* 0506.00\* 0610.00\* 0712.01\* 0803.00\* 0914.00\* 0918.00\* 0919.00\*  
0920.00\* 0921.01\* 1002.00\* 1005.00\* 1011.02\* 1401.06\* 1404.00\* 1601.02\* 1604.00 1606.02\* 1707.01\*

**Median Family Income 60-70%**

0002.02\* 0007.01\* 0104.04\* 0501.01\* 0809.00\* 0811.01\* 0910.01\* 1003.00\* 1006.01\* 1010.01\* 1102.01\*  
1403.00\* 1601.03 1606.01\* 1705.03\* 1708.00\*

**Median Family Income 70-80%**

0004.01\* 0005.06\* 0510.00\* 0711.01\* 0819.00\* 0820.00\* 0923.00\* 1103.01\* 1104.01\* 1205.00\* 1605.01\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

1701.01\* 1701.02 1703.02\* 1705.02 1801.01\*

**Median Family Income 80-90%**

0001.02\* 0002.01\* 0003.02\* 0007.04\* 0103.00\* 0104.08\* 0301.00\* 0505.00\* 0512.00\* 0811.02\* 0814.00\*

0912.00\* 0922.00\* 1004.00\* 1006.03\* 1009.00\* 1401.05\* 1401.07\* 1402.01\* 1706.01\*

**Median Family Income 90-100%**

0003.01\* 0005.03\* 1008.00\* 1105.02\* 1304.04\* 1401.02\* 1603.00\* 1703.01\* 1704.00\* 1705.04\* 1805.00\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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5113.00*	5147.00	5246.00									
<b>Median Family Income 40-50%</b>											
4155.00*	4158.00*	4159.00*	4160.00	4161.00	4163.00	5004.00*	5014.00*	5024.00*	5045.00*	5049.00	
5106.00*	5148.00*	5245.01									
<b>Median Family Income 50-60%</b>											
4054.02	4061.00	4156.00*	4166.00*	4167.00*	4172.00*	4806.00*	4807.00*	4961.00	5023.00	5025.00	
5026.00*	5102.00*	5103.00	5104.00*	5244.00*							
<b>Median Family Income 60-70%</b>											
4154.00*	4168.00*	4711.00*	5005.00*	5029.00*	5031.02	5039.00*	5040.00*	5048.00*	5105.00*	5108.00*	
5144.00*	5146.00*										
<b>Median Family Income 70-80%</b>											
4051.00	4055.00*	4056.00*	4057.00*	4165.00*	4175.00*	4205.00	4206.01	4305.01*	4712.00*	5107.00*	
5112.00*	5142.00*	5145.00*	5247.00*								
<b>Median Family Income 80-90%</b>											
4001.01*	4052.00*	4060.01*	4157.00*	4174.00*	4207.00	4301.00	4303.02*	4736.02	4763.00*	4803.00*	
4841.00	4901.00	4923.00*	4941.00*	4942.01	4968.00*	5101.00*	5141.04	5151.02			
<b>Median Family Income 90-100%</b>											
4001.02	4715.00	4734.00*	4735.02*	4738.00*	4761.00*	4762.00	4804.00*	4805.00*	4808.00*	4811.00*	
4924.00*	4945.00*	4946.00*	4967.00*	5109.00*	5114.00	5141.03*	5143.00*	5243.00*			
<b>Median Family Income 100-110%</b>											
3301.00*	4053.00*	4054.01*	4058.01*	4060.02*	4164.00*	4204.00	4206.02	4304.00	4306.04*	4602.04	
4701.00	4713.00	4731.00*	4737.00	4812.00*	4813.00*	4903.03*	4943.00*	4962.00*	5111.00*	5149.00	
5150.00*	5203.02	5242.00									
<b>Median Family Income 110-120%</b>											
4058.02	4302.01*	4302.03*	4306.03*	4602.03	4641.02	4662.01*	4735.01	4842.00	4903.04*	4922.00*	
4926.00*	4944.00	4963.00	4969.00	4971.00	5021.00	5110.00*	5141.01	5152.00	5203.01		
<b>Median Family Income &gt;= 120%</b>											
4002.00*	4003.00*	4059.00*	4101.01*	4101.02*	4302.02*	4303.01*	4305.02*	4306.02	4601.00*	4602.02	
4603.01	4603.02*	4621.01	4621.02*	4622.01	4622.02*	4641.01*	4661.01*	4661.02*	4662.02*	4663.00*	
4664.00*	4681.01	4681.02*	4714.00*	4736.01	4771.01*	4771.03*	4771.04*	4772.00*	4809.00	4810.00*	

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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4871.00 4872.01\* 4872.02\* 4873.00\* 4874.00 4875.00 4921.00\* 4925.00\* 4942.02 4964.00\* 4965.00  
4966.00\* 4970.00\* 4972.00 4973.00 4974.00\* 4975.00 4976.00 4977.00 5151.01\* 5201.00\* 5202.01\*  
5202.02 5204.00 5205.01 5241.00\* 5245.02\*

**Median Family Income Not Known**

4173.00\* 5038.00\* 9800.01\* 9800.02\* 9800.03\* 9801.00\*

**MIDDLESEX COUNTY (007), CT**

**MSA: 25540**

**Low Income**

5411.00\*

**Moderate Income**

5413.01\* 5413.02\* 5417.00\* 5602.00\*

**Middle Income**

5412.00\* 5414.02\* 5415.00\* 5420.00\* 5421.00\* 5422.00\* 5501.00\* 5502.02\* 5701.00 5901.01\* 5901.02\*  
5951.01\* 5951.02 6001.00 6101.00\* 6102.00\* 6103.00\* 6104.00\* 6201.00\* 6301.01\* 6702.00 6801.01\*  
6802.00\*

**Upper Income**

5414.01 5502.01\* 5601.00 5702.00\* 5703.00\* 5801.00\* 5851.00\* 6301.02\* 6401.00 6701.00\* 6801.02\*

**Income Not Known**

5416.00\* 9901.00\*

**TOLLAND COUNTY (013), CT**

**MSA: 25540**

**Moderate Income**

5301.00 5302.00 5303.01 8901.00\*

**Middle Income**

5281.00\* 5303.02 5304.00 5305.00\* 5306.00 5331.03 5351.02 5352.00 8401.00 8501.00 8601.00\*  
8811.00\* 8813.00\* 8902.02 8902.03\* 8902.04\*

**Upper Income**

5261.01 5261.02\* 5291.00 5331.02 5331.04\* 5351.01 5382.01\* 5382.02\* 8502.00\* 8812.00\* 8815.00\*

**Income Not Known**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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5381.00\*

**ASSESSMENT AREA - 0071**

**BURLINGTON COUNTY (005), NJ**

**MSA: 15804**

**Low Income**

7012.04\*

**Moderate Income**

7001.03\* 7001.04\* 7004.07\* 7007.03\* 7012.03\* 7012.05\* 7021.01\* 7022.04\* 7022.06\* 7022.07\* 7022.10\*

7023.00\* 7026.03\* 7028.07\* 7028.08\* 7028.09\* 7028.10\* 7029.13\* 7032.03\*

**Middle Income**

7001.02\* 7002.00 7003.04\* 7004.01\* 7004.02\* 7004.03 7004.05\* 7004.08\* 7006.02\* 7006.03 7007.01\*

7007.02\* 7008.00 7009.00\* 7010.01\* 7010.02\* 7011.02\* 7011.03\* 7011.04\* 7011.05 7012.01\* 7013.01\*

7013.02\* 7014.02\* 7015.02\* 7017.00\* 7022.03\* 7022.08\* 7022.09\* 7025.00\* 7026.01\* 7027.01\* 7028.01\*

7028.02\* 7028.03\* 7028.04\* 7028.05\* 7028.06\* 7028.11\* 7029.05\* 7029.14\* 7029.15 7029.18\* 7030.00\*

7032.01\* 7036.00\* 7040.04\* 7040.06\* 7040.07\* 7040.08\* 7040.09 7040.15\* 7042.01\* 7042.02\* 7045.00

7046.00 7047.00\* 7048.01\* 9821.11\* 9822.00\*

**Upper Income**

7003.03\* 7003.05\* 7003.06\* 7003.07\* 7005.01\* 7005.02\* 7005.03\* 7005.04\* 7005.05\* 7006.05\* 7013.03

7014.01\* 7024.00\* 7027.02\* 7029.06 7029.07\* 7029.08\* 7029.09 7029.10\* 7029.17\* 7031.02\* 7031.03\*

7031.04\* 7032.02\* 7037.00\* 7038.01\* 7038.02 7038.03\* 7038.04\* 7039.00\* 7040.05 7040.11\* 7040.12\*

7040.13 7040.16\* 7043.02

**Income Not Known**

9818.02\*

**CAMDEN COUNTY (007), NJ**

**MSA: 15804**

**Median Family Income 10-20%**

6004.00\*

**Median Family Income 20-30%**

6007.00\* 6008.00\* 6015.00\* 6016.00\* 6017.00\* 6104.00\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**Median Family Income 30-40%**

6009.00\* 6011.01\* 6012.00\* 6013.00\* 6014.00\* 6019.00\* 6020.00\* 6077.01\*

**Median Family Income 40-50%**

6010.00\* 6011.02\*

**Median Family Income 50-60%**

6041.00\* 6053.00 6070.00\* 6078.01\* 6082.10\* 6085.04\* 6103.00\*

**Median Family Income 60-70%**

6002.00\* 6025.03\* 6026.02\* 6077.02\* 6106.00\* 6110.00\* 6116.00\*

**Median Family Income 70-80%**

6026.01\* 6029.01\* 6029.02\* 6030.01\* 6032.01 6051.00\* 6052.00\* 6068.00\* 6073.00\* 6074.02\* 6075.07\*

6080.01\* 6086.00\* 6091.03\* 6092.02\* 6092.04\* 6105.00 6111.00\* 6113.00\* 6114.00\*

**Median Family Income 80-90%**

6030.02\* 6037.00\* 6042.00 6046.00\* 6054.00\* 6072.00\* 6074.01\* 6078.02\* 6083.02\* 6083.03\* 6088.00

6090.00\* 6092.01\* 6108.00

**Median Family Income 90-100%**

6031.00\* 6032.02\* 6034.00 6057.00\* 6065.00\* 6067.00\* 6071.00\* 6075.06\* 6076.00\* 6082.02\* 6082.11\*

6083.04\* 6085.03\* 6089.03\* 6092.05\* 6092.07\* 6109.00\* 6115.00\* 6117.00\*

**Median Family Income 100-110%**

6033.01 6033.03\* 6035.05 6036.01 6079.00\* 6082.05\* 6082.06\* 6082.09\* 6084.01\* 6087.00 6089.01\*

6112.00\*

**Median Family Income 110-120%**

6039.02\* 6047.00\* 6066.00\* 6092.06\*

**Median Family Income >= 120%**

6033.02 6035.01 6035.03\* 6035.04\* 6035.06\* 6035.07\* 6036.02\* 6036.03 6038.00\* 6039.01\* 6043.00\*

6044.00\* 6056.02\* 6058.00\* 6059.00\* 6060.00 6061.00\* 6062.00 6063.00 6064.00\* 6075.02\* 6075.03

6075.04\* 6075.05\* 6084.02\* 6084.03\* 6084.04\* 6089.04\*

**Median Family Income Not Known**

6018.00

**GLOUCESTER COUNTY (015), NJ**

**MSA: 15804**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**Moderate Income**

5003.00\* 5004.00\* 5010.01\* 5010.02\* 5011.01\* 5011.05\* 5014.02 5014.04\* 5014.06\* 5017.04\* 5023.00\*

**Middle Income**

5001.00\* 5002.01\* 5002.02\* 5002.03\* 5002.04\* 5002.05 5005.00 5006.01\* 5007.02\* 5007.05\* 5009.00\*

5010.03 5011.02\* 5011.03\* 5011.04\* 5011.06 5011.07\* 5012.03\* 5012.04\* 5012.05\* 5012.08\* 5012.09\*

5012.12 5012.13\* 5013.01\* 5013.02\* 5013.03\* 5014.03\* 5015.01\* 5015.02\* 5016.04\* 5016.05\* 5016.06\*

5016.08\* 5017.01\* 5017.02 5017.03\* 5018.00\* 5022.02

**Upper Income**

5006.02\* 5007.03\* 5007.04\* 5008.00 5012.01 5012.02\* 5012.06\* 5012.10\* 5014.05\* 5016.03 5016.09\*

5019.00\* 5020.01\* 5020.02 5021.00\* 5022.01 5022.03\* 5022.04\* 5024.00\*

**ASSESSMENT AREA - 0072**

**ESSEX COUNTY (013), NJ**

**MSA: 35084**

**Median Family Income 20-30%**

0010.00\* 0019.00\* 0022.03\* 0039.00\* 0041.00 0043.00\* 0048.02\* 0062.00\* 0075.01\* 0106.00\* 0229.00  
0230.00

**Median Family Income 30-40%**

0002.00\* 0005.00\* 0031.00\* 0035.00\* 0044.00\* 0046.00\* 0048.01\* 0050.00\* 0072.00\* 0074.00\* 0075.02\*  
0090.00\* 0097.00\* 0108.00\* 0171.00\* 0181.00\* 0183.00\* 0184.00\* 0186.00 0187.00 0227.00\* 0228.00\*  
0232.00\*

**Median Family Income 40-50%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0129.00\* 0144.00\* 0188.00

**Median Family Income 60-70%**

0004.00\* 0008.00 0013.00\* 0023.00\* 0047.00\* 0095.00 0099.00\* 0102.00 0104.00\* 0105.00 0114.00\*

0118.00 0125.00\* 0132.00\* 0137.00 0147.00\* 0157.00\* 0182.00\*

**Median Family Income 70-80%**

0003.00\* 0022.04\* 0130.00\* 0141.00\* 0143.00 0145.00\* 0146.00 0152.00\* 0153.00\* 0159.00\* 0176.00\*

0178.00\*

**Median Family Income 80-90%**

0064.00\* 0151.00\* 0158.00\*

**Median Family Income 90-100%**

0100.00\* 0117.00\* 0154.00\* 0175.00

**Median Family Income 100-110%**

0139.00 0140.00 0142.00\* 0150.00\* 0155.00\* 0156.00\* 0168.00\*

**Median Family Income 110-120%**

0167.00\* 0172.00 0197.00\* 0216.01 0217.01

**Median Family Income >= 120%**

0134.00 0135.00\* 0136.00 0138.00\* 0148.00\* 0149.00\* 0160.00\* 0161.00 0162.00\* 0163.00 0164.00\*

0165.00\* 0166.00\* 0169.00\* 0170.00 0173.01\* 0173.02\* 0174.00 0179.00\* 0180.00\* 0190.00 0191.00\*

0192.00\* 0193.00 0194.00\* 0195.00\* 0196.00\* 0198.00\* 0199.00\* 0200.00\* 0201.00 0202.00 0203.00

0204.00\* 0205.00 0206.00\* 0207.00 0208.00 0209.01\* 0209.02 0210.00 0211.00 0212.00\* 0213.00

0214.00 0216.02\* 0217.02\* 0218.01\* 0218.02\* 0218.03\*

**Median Family Income Not Known**

0015.00\* 0054.00\* 0082.00\* 0089.00\* 0107.00\* 9801.00\* 9802.00

**HUNTERDON COUNTY (019), NJ**

**MSA: 35084**

**Middle Income**

0102.01\* 0103.00\* 0105.00\* 0108.02\* 0109.00\* 0111.00 0113.03\* 0114.00\* 0119.00\*

**Upper Income**

0101.00 0102.02 0104.00 0106.00 0107.01\* 0107.02\* 0108.01\* 0110.01\* 0110.03\* 0110.04\* 0112.02\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0112.03\* 0112.04\* 0113.01 0113.04\* 0113.05\* 0113.06\* 0115.00\* 0116.00\* 0117.00\* 0118.00\*

**MORRIS COUNTY (027), NJ**

**MSA: 35084**

**Median Family Income 50-60%**

0450.00\* 0461.07\*

**Median Family Income 60-70%**

0435.00 0448.00\* 0449.00\*

**Median Family Income 70-80%**

0451.00\*

**Median Family Income 80-90%**

0417.01\* 0417.05 0418.01\* 0443.00 0452.00\* 0454.02 0454.03\* 0460.00 0461.08

**Median Family Income 90-100%**

0405.00 0411.00 0416.03\* 0453.00 0461.04

**Median Family Income 100-110%**

0401.02 0410.00 0417.02 0417.04\* 0417.06 0418.02\* 0438.02\* 0447.01 0454.04\*

**Median Family Income 110-120%**

0401.01 0402.00 0403.01 0416.06\* 0419.02 0445.02\* 0446.01\* 0456.03\*

**Median Family Income >= 120%**

0403.02 0404.00\* 0406.00\* 0407.01 0407.02\* 0408.01 0408.03 0408.04 0408.05 0409.00\* 0412.00

0413.00\* 0414.00 0415.00 0416.02\* 0416.04\* 0416.05\* 0418.03 0419.01\* 0420.00 0421.00 0422.00\*

0423.01 0423.02\* 0425.00\* 0426.01 0426.02 0427.00\* 0428.00\* 0429.00 0430.00 0431.00\* 0432.00

0433.01\* 0433.02 0433.03\* 0434.01\* 0434.02\* 0436.01\* 0436.02\* 0437.00 0438.01\* 0439.00 0440.00

0441.01\* 0441.02\* 0442.00\* 0444.01 0444.03 0444.04 0445.03 0445.04\* 0446.02\* 0447.02\* 0455.01\*

0455.03\* 0455.04\* 0457.01 0457.03\* 0457.04 0458.04\* 0459.01 0459.03\* 0459.04\* 0461.03\* 0461.09

0461.10 0462.01\* 0462.02\* 0462.97 0462.98\* 0464.00\* 0465.00

**UNION COUNTY (039), NJ**

**MSA: 35084**

**Median Family Income 20-30%**

0393.01\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**Median Family Income 30-40%**

0302.00\* 0304.00\* 0317.00 0393.02\* 0398.01\* 0399.00\*

**Median Family Income 40-50%**

0305.00 0307.03\* 0307.04\* 0309.00\* 0310.00\* 0311.00 0312.00 0313.01\* 0313.02\* 0314.00\* 0316.01  
0316.02\* 0318.01\* 0318.02\* 0390.00\* 0395.01 0396.00\*

**Median Family Income 50-60%**

0306.00\* 0315.00\* 0319.03\* 0320.02\* 0340.00 0346.00\* 0394.00\* 0395.02\*

**Median Family Income 60-70%**

0319.04\* 0320.03\* 0324.01\* 0341.00\* 0344.00\* 0347.00\* 0351.00\* 0389.00\* 0392.00

**Median Family Income 70-80%**

0307.01\* 0308.02\* 0320.04\* 0323.00 0324.02 0328.00\* 0338.00 0339.00 0349.00\* 0355.00 0357.00\*  
0388.00\*

**Median Family Income 80-90%**

0322.00 0326.00\* 0337.00\* 0343.00 0345.00 0350.00\* 0352.00\* 0353.00 0354.00\* 0361.00\*

**Median Family Income 90-100%**

0327.02\* 0329.01 0330.00 0331.00\* 0336.00 0342.00\* 0358.00 0360.00\*

**Median Family Income 100-110%**

0327.01\* 0332.00\* 0333.00\* 0335.01\* 0359.00\* 0369.00 0380.00\* 0397.00\*

**Median Family Income 110-120%**

0321.02\* 0325.00\* 0329.02\* 0334.00 0335.02\* 0348.00\* 0356.00\* 0363.01\* 0375.00

**Median Family Income >= 120%**

0321.01\* 0362.00\* 0363.02\* 0364.00\* 0365.00\* 0366.00 0367.00 0368.00\* 0370.00\* 0371.00\* 0372.00  
0373.00\* 0374.00\* 0376.01\* 0376.02\* 0377.00\* 0378.00 0379.00\* 0381.01\* 0381.03\* 0381.04\* 0382.01\*  
0382.02\* 0383.00 0384.00\* 0385.00 0386.01\* 0386.02\* 0387.01\* 0387.02\* 0391.00\*

**Median Family Income Not Known**

9800.00

**ASSESSMENT AREA - 0073**

**MARTIN COUNTY (085), FL**

**MSA: 38940**

**Low Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0012.00\*

**Moderate Income**

0007.02\* 0010.00\* 0014.08\* 0018.04\* 0018.05\*

**Middle Income**

0003.00\* 0005.01\* 0008.00\* 0009.02\* 0011.03\* 0011.07\* 0013.01\* 0014.04\* 0014.07\* 0014.09\* 0014.10\*  
0018.06\*

**Upper Income**

0001.00\* 0002.00\* 0004.00\* 0005.02\* 0006.03\* 0006.04\* 0006.06\* 0006.07\* 0006.10\* 0007.01\* 0009.01\*  
0011.05\* 0011.06\* 0011.08\* 0013.02\* 0014.06\* 0015.00\* 0016.01 0016.02\* 0017.01\* 0017.03\*

**Income Not Known**

0017.02\* 0018.03\* 9900.00\* 9901.00\*

**ASSESSMENT AREA - 0074**

**INDIAN RIVER COUNTY (061), FL**

**MSA: 42680**

**Low Income**

0503.03\* 0509.07\*

**Moderate Income**

0503.04\* 0503.05\* 0504.01\* 0506.04\* 0506.07\* 0508.10\* 0509.03\* 0509.06\* 0509.08\* 0509.09\*

**Middle Income**

0501.01\* 0501.02\* 0502.02\* 0504.02\* 0506.01\* 0506.02\* 0506.03\* 0506.08\* 0507.02\* 0507.08\* 0508.05\*  
0508.06\* 0508.07\* 0508.08\* 0508.09\*

**Upper Income**

0502.01\* 0503.06\* 0505.04\* 0505.05\* 0505.06\* 0505.07\* 0505.08\* 0505.09\* 0506.05\* 0507.04\* 0507.06\*  
0507.07\* 0507.09\* 0508.11\* 0508.12\* 0509.05\*

**Income Not Known**

9800.00\* 9900.00\*

**ASSESSMENT AREA - 0075**

**MIDDLESEX COUNTY (023), NJ**

**MSA: 35154**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**Median Family Income 20-30%**

0043.00\* 0058.00\*

**Median Family Income 30-40%**

0045.01\* 0048.00\* 0053.00 0055.00\* 0056.02\* 0060.02\*

**Median Family Income 40-50%**

0044.00\* 0046.00\* 0049.00\* 0052.00\* 0056.01\* 0057.00 0093.00\*

**Median Family Income 50-60%**

0018.04\* 0040.00\* 0042.00\* 0045.02\* 0047.00\* 0050.00\* 0069.00 0071.03 0079.08\* 0082.06\* 0082.07\*  
0090.00\*

**Median Family Income 60-70%**

0029.02 0033.00\* 0036.01\* 0038.02\* 0073.05\* 0082.05\*

**Median Family Income 70-80%**

0001.01\* 0002.00\* 0003.00\* 0005.01\* 0018.03\* 0018.06 0019.03\* 0027.01\* 0027.03\* 0032.03 0037.00\*  
0038.01 0041.00\* 0061.01 0062.04\* 0062.07 0075.00\* 0078.01\* 0079.06\*

**Median Family Income 80-90%**

0004.04\* 0005.04\* 0012.00\* 0015.02\* 0019.01\* 0019.02\* 0024.01 0025.00 0030.01\* 0034.01\* 0035.00\*  
0051.00\* 0060.01\* 0061.03 0068.00\* 0072.03\* 0074.02 0076.00\* 0079.10\* 0081.01\* 0082.04\* 0085.01  
0092.00\*

**Median Family Income 90-100%**

0001.02\* 0009.02\* 0014.18\* 0014.19\* 0015.05\* 0015.06\* 0016.00 0017.01\* 0017.02\* 0018.05\* 0026.05\*  
0028.05\* 0031.01\* 0062.09 0070.00\* 0071.01\* 0078.06\* 0079.05\* 0079.07\* 0080.01\* 0081.03\* 0094.00  
9802.00\*

**Median Family Income 100-110%**

0004.01\* 0006.08\* 0006.09\* 0007.01\* 0008.02\* 0010.01\* 0011.00\* 0013.00\* 0014.10\* 0015.04\* 0026.04\*  
0029.01\* 0030.02 0031.02\* 0062.08 0063.00\* 0071.02 0072.02\* 0073.06\* 0077.02\* 0077.04\* 0079.13\*  
0082.09\* 0083.00\* 0084.04\* 0085.06\* 0086.06\*

**Median Family Income 110-120%**

0005.03\* 0008.01\* 0010.03 0010.04 0014.14\* 0061.04 0066.04\* 0066.08\* 0073.03\* 0077.03\* 0078.04  
0079.09 0081.02 0088.01\* 0091.01\*

**Median Family Income >= 120%**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



8086.00 8111.02 8113.03\* 8126.00\*

**Median Family Income >= 120%**

8001.02\* 8002.00 8007.01\* 8007.02\* 8011.00\* 8012.00\* 8013.00\* 8014.00\* 8015.00\* 8024.00\* 8029.00\*

8032.02\* 8033.00 8035.00\* 8037.00\* 8038.00\* 8039.00\* 8041.00\* 8042.00 8046.00\* 8048.01\* 8051.00

8053.00\* 8062.02 8065.03\* 8066.00 8084.01\* 8087.01 8087.02 8088.00\* 8089.01\* 8089.02 8092.00\*

8093.01\* 8093.02\* 8094.00\* 8095.03 8095.04\* 8095.05\* 8096.00 8097.01\* 8097.03\* 8097.04 8099.01\*

8099.02\* 8100.01\* 8100.03\* 8100.04\* 8101.01\* 8101.02\* 8102.01 8102.02\* 8104.01 8104.02\* 8105.04\*

8105.05\* 8112.00 8114.01\* 8115.01 8119.00\* 8121.00\* 8123.00 8124.00 8125.01 8125.02\*

**Median Family Income Not Known**

8036.01 8074.01\* 9900.00\*

**OCEAN COUNTY (029), NJ**

**MSA: 35154**

**Median Family Income 20-30%**

7153.04 7154.03\*

**Median Family Income 30-40%**

7153.03\* 7154.04\* 7157.01 7391.00\*

**Median Family Income 40-50%**

7150.01 7152.01 7152.02 7153.01 7159.02\* 7160.00 7201.04 7201.06 7312.01\* 7312.02 7312.03\*

**Median Family Income 50-60%**

7141.00\* 7156.00 7201.02\* 7201.07\* 7220.03 7222.00\* 7290.00\* 7312.05\* 7312.06

7202.06\* 7233.00\* 7234.00\* 7251.00 7270.02 7280.02\* 7310.02\* 7321.04 7340.04 7350.01\* 7350.04\*  
7351.06\* 7360.02 7380.01\*

**Median Family Income 90-100%**

7111.00\* 7113.00\* 7114.00\* 7131.00\* 7132.01\* 7132.02 7134.01 7140.00 7142.00 7200.01\* 7221.00  
7224.01\* 7225.00\* 7227.02 7230.00 7231.00 7260.00\* 7311.02 7320.04 7321.03\* 7390.00\*

**Median Family Income 100-110%**

7101.01 7112.00\* 7134.02 7136.00\* 7137.00\* 7170.01\* 7172.00 7174.00 7180.00\* 7224.02\* 7226.00\*  
7227.01\* 7232.00 7236.00\* 7270.01\* 7300.00\* 7310.01 7311.03\*

**Median Family Income 110-120%**

7101.02\* 7171.01\* 7220.04\* 7280.04\* 7320.01 7351.04 7351.05\* 7380.02\* 7381.00\*

**Median Family Income >= 120%**

7173.00 7223.00\* 7392.00

**Median Family Income Not Known**

7280.03\* 9800.00\* 9801.00\* 9900.00\*

**SOMERSET COUNTY (035), NJ**

**MSA: 35154**

**Low Income**

0511.00\*

**Moderate Income**

0502.00\* 0504.00 0505.00\* 0510.00\* 0512.00\* 0516.00 0517.00 0518.00 0520.02\* 0533.00\* 0534.03

**Middle Income**

0501.00\* 0503.00\* 0513.00 0514.00\* 0515.00\* 0519.00\* 0520.01\* 0530.00 0531.02\* 0531.03\* 0531.05\*  
0532.00\* 0534.06\* 0535.01 0538.04 0538.05\* 0539.01\* 0543.01 0543.02\*

**Upper Income**

0506.00\* 0507.01\* 0507.03\* 0507.04\* 0508.01\* 0508.02\* 0509.01\* 0509.02\* 0509.03 0521.00\* 0522.01  
0522.03 0522.04 0523.00\* 0524.00\* 0526.03\* 0526.04 0526.05 0527.01\* 0527.02 0528.00\* 0529.01\*  
0529.04 0529.05\* 0529.06\* 0534.02 0534.05 0536.02 0536.03\* 0536.04\* 0537.03\* 0537.04\* 0537.05\*  
0537.06\* 0537.07\* 0538.01\* 0538.06 0538.07\* 0539.04\* 0539.05\* 0541.00 0542.01 0542.02\*

**ASSESSMENT AREA - 0076**



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

**Median Family Income 70-80%**

1253.00 1426.01\* 1426.04\* 1546.00\* 1550.00\* 1706.00\* 1707.00\* 1802.00\* 1803.00 1841.01\* 3451.00  
3515.00\* 3516.01\* 3516.02\* 3525.00 3526.00\* 3527.02\* 3614.02\*

**Median Family Income 80-90%**

1202.00\* 1301.01 1418.00\* 1502.00\* 1541.02 1651.00 1658.01 1660.03 1711.00\* 1713.00\* 1801.02  
1805.00 1842.00 3518.00\* 3614.01\*

**Median Family Income 90-100%**

1428.00\* 1504.00\* 1656.00 1716.00\* 1751.00\* 1752.00\* 1755.02\* 1801.01\* 1804.00\* 1901.00 3453.00  
3454.00 3481.24

**Median Family Income 100-110%**

1201.00 1251.00\* 1301.02\* 1548.00\* 1654.00\* 1657.00 1660.04 1806.01\* 1806.02\* 3452.01\* 3520.00

**Median Family Income 110-120%**

1302.02\* 1512.00 1571.00 1672.01 1673.01\* 1705.00\* 1712.02\* 1717.00\* 1754.00 1756.00\* 1759.00\*  
1760.00 1844.00\* 3452.02\* 3612.00\*

**Median Family Income >= 120%**

1302.01 1401.01\* 1401.02 1410.00\* 1411.00\* 1419.00 1420.00 1422.00\* 1501.00 1503.00 1505.00  
1506.00 1507.00\* 1508.00 1509.00 1510.00\* 1511.00\* 1547.00 1572.00\* 1573.00\* 1574.00\* 1601.00\*  
1602.00\* 1611.00\* 1652.00\* 1653.00\* 1658.02\* 1659.00\* 1660.02 1671.01 1671.02\* 1672.02 1712.01\*  
1753.00\* 1755.01\* 1757.00\* 1758.00 1843.00\* 1845.00 1846.00\* 1847.00 1861.00 1862.00\* 1902.00  
1903.01 1903.02\* 1903.03\* 1941.01\* 1941.02\* 1942.01 1942.02 3411.00\* 3431.01 3431.02 3432.00\*  
3433.00 3434.00\* 3441.00\* 3442.00\* 3461.01\* 3461.02 3471.00 3472.00\* 3481.11\* 3481.22\* 3481.23\*  
3481.25\* 3519.00 3611.00\* 3613.00\*

**Median Family Income Not Known**

9900.00\*

**ASSESSMENT AREA - 0078**

**NEW LONDON COUNTY (011), CT**

**MSA: 35980**

**Low Income**

6903.00 6904.00\* 6905.00\* 7025.00\* 8703.00\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**Moderate Income**

6907.00\* 6908.00\* 6961.00\* 6964.01\* 6967.01\* 6968.00\* 6970.00\* 7027.00 7028.00\* 7051.02\* 7092.00\*  
8702.00\*

**Middle Income**

6909.00\* 6933.00\* 6934.00 6936.00\* 6952.02 6962.00\* 6963.00\* 6965.00\* 6966.00\* 7001.00\* 7011.00\*  
7021.00\* 7023.00\* 7024.00\* 7052.00\* 7071.00\* 7081.00\* 7091.00\* 7101.00\* 7111.00\* 7131.00\* 7141.01\*  
8701.00\* 8705.01\* 8705.02\* 8707.01\* 8707.03\*

**Upper Income**

6501.00\* 6601.01\* 6601.03\* 6601.04 6935.00\* 6937.00\* 6952.01\* 7012.00\* 7026.00\* 7029.00\* 7030.00\*  
7051.01\* 7053.00\* 7054.00 7121.00 7141.03\* 7141.04 7151.00\* 7161.01\* 7161.02\* 8707.04

**Income Not Known**

9800.00\* 9901.00\*

**ASSESSMENT AREA - 0079**

**WINDHAM COUNTY (015), CT**

**MSA: 49340**

**Low Income**

8003.00\* 8005.01 8006.00\*

**Moderate Income**

8004.00\* 8007.00\* 9031.02\* 9044.00\* 9051.02\* 9072.00\* 9073.00\*

**Middle Income**

8005.02\* 8150.00\* 8200.00\* 8250.00\* 9001.00 9002.00\* 9011.02\* 9022.00\* 9025.00 9031.01 9032.00  
9041.01\* 9041.02\* 9045.00\* 9051.01\* 9061.00\* 9071.00\* 9081.00\*

**Upper Income**

8301.00\* 9011.01\*

**WORCESTER COUNTY (027), MA**

**MSA: 49340**

**Median Family Income 10-20%**

7320.01\*

**Median Family Income 20-30%**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

7315.00\* 7316.02 7318.02\*

**Median Family Income 30-40%**

7107.00\* 7313.00\* 7317.00 7327.00\* 7572.00\* 7573.00\*

**Median Family Income 40-50%**

7072.00\* 7094.00\* 7106.01\* 7108.00\* 7312.03 7312.04\* 7314.00\* 7316.01\* 7319.00 7326.00\* 7330.00\*  
7542.00\*

**Median Family Income 50-60%**

7071.00\* 7073.00\* 7092.03\* 7105.00\* 7110.00\* 7323.02\* 7324.00\* 7325.00\* 7543.00\* 7571.00\*

**Median Family Income 60-70%**

7032.00\* 7033.00\* 7074.00\* 7101.00\* 7102.00\* 7104.00\* 7106.02\* 7304.01\* 7305.00\* 7310.02\* 7311.01\*  
7320.02

**Median Family Income 70-80%**

7031.00\* 7097.02\* 7304.02\* 7322.03\* 7328.02\* 7329.01\* 7331.01\* 7331.02\* 7372.00\* 7443.00\*

**Median Family Income 80-90%**

7075.00\* 7103.00 7161.02\* 7163.00\* 7241.00\* 7251.00\* 7262.00\* 7310.01\* 7322.02\* 7328.01 7363.00\*  
7444.00\* 7544.00 7551.00\* 7552.02\* 7574.00\* 7591.00\*

**Median Family Income 90-100%**

7011.02\* 7042.01\* 7042.02\* 7091.00\* 7092.01\* 7092.04\* 7095.02\* 7096.00\* 7162.00\* 7211.01\* 7211.04\*  
7231.00\* 7292.00\* 7307.00 7322.01\* 7323.01\* 7442.02\* 7481.00\* 7501.00 7503.00\* 7532.00\* 7575.00\*  
7581.03 7611.00

**Median Family Income 100-110%**

7011.01\* 7022.01\* 7051.01\* 7051.02\* 7097.01\* 7111.00\* 7121.01\* 7221.00 7301.00 7302.00\* 7303.00\*  
7309.01 7351.00\* 7362.00\* 7364.00\* 7373.00\* 7392.01\* 7442.01\* 7541.00\* 7561.01 7612.00 7613.00\*

**Median Family Income 110-120%**

7022.02\* 7061.00\* 7095.01\* 7131.00\* 7171.00\* 7261.00\* 7308.02\* 7309.02\* 7311.02 7352.00\* 7391.02  
7393.00\* 7441.02\* 7441.03\* 7471.01\* 7492.00\* 7511.02\* 7552.01\* 7581.01\* 7581.04\* 7601.00\*

**Median Family Income >= 120%**

7001.00\* 7081.00\* 7121.02\* 7151.00\* 7161.01\* 7181.00\* 7191.00\* 7201.00\* 7211.03\* 7271.00\* 7281.00\*  
7282.00\* 7283.00\* 7284.00\* 7291.00\* 7306.00\* 7308.01\* 7361.00\* 7365.00\* 7371.00\* 7381.00\* 7382.01\*  
7382.02\* 7391.01\* 7392.02\* 7394.01\* 7394.02\* 7395.00\* 7401.01\* 7401.02 7402.00 7411.01\* 7411.02\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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7423.00\* 7424.01\* 7424.02\* 7431.00\* 7441.04\* 7451.00\* 7461.00\* 7471.02\* 7491.00\* 7502.00\* 7511.01\*  
7521.01 7521.02\* 7531.00\* 7561.02\* 7614.01\* 7614.02\*

**Median Family Income Not Known**

7312.02\* 7318.01\* 7329.02\*

**ASSESSMENT AREA - 0080**

**CUMBERLAND COUNTY (005), ME**

**MSA: 38860**

**Moderate Income**

0002.00\* 0005.00\* 0006.00\* 0011.00\* 0021.02 0029.01\* 0030.02\* 0031.00\* 0111.00\* 0112.05\* 0120.02\*  
0140.02\* 0150.00\* 0160.01\* 0160.02\*

**Middle Income**

0001.00\* 0003.00 0010.00\* 0012.00\* 0015.00 0017.00\* 0018.00 0020.01 0020.02 0022.00\* 0023.00\*  
0024.00\* 0027.00\* 0028.00\* 0029.02\* 0030.01\* 0032.00\* 0033.00\* 0034.00\* 0040.01\* 0041.00\* 0044.01  
0045.01\* 0047.01\* 0047.02 0048.02\* 0048.03 0048.04\* 0112.04\* 0113.00\* 0115.00\* 0120.01\* 0130.01\*  
0130.02\* 0140.01\* 0165.00 0170.02\* 0170.03\* 0170.04\* 0171.01\* 0171.02\*

**Upper Income**

0013.00\* 0019.00\* 0021.01\* 0025.01 0025.03\* 0025.04 0026.00\* 0035.00 0037.01\* 0037.02\* 0040.02\*  
0042.01 0042.02\* 0044.02 0045.02 0046.00 0048.05\* 0112.03\* 0112.06\* 0173.03\* 0173.05 0173.06\*  
0173.07 0173.08\*

**Income Not Known**

9900.00\*

**YORK COUNTY (031), ME**

**MSA: 38860**

**Low Income**

0252.04\*

**Moderate Income**

0053.01\* 0061.03\* 0220.00\* 0225.00\* 0235.01\* 0240.01\* 0245.01 0252.05\* 0252.06 0290.00\* 0301.02\*  
0302.01\* 0302.04\* 0302.05\* 0303.00 0340.05\*

**Middle Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

0051.00\* 0052.00\* 0061.04\* 0061.05 0061.06\* 0200.01\* 0200.02\* 0210.00\* 0230.00\* 0235.02\* 0240.02\*  
0245.02\* 0251.00\* 0252.03\* 0253.00\* 0254.00 0260.00\* 0280.01 0280.03\* 0280.04\* 0301.01\* 0302.03\*  
0310.00\* 0320.01\* 0330.00 0340.02\* 0340.03 0340.04\* 0340.06 0350.02 0360.03 0370.00

**Upper Income**

0053.02\* 0054.00\* 0270.00\* 0320.02\* 0350.01 0360.02\* 0360.04 0380.01 0380.02\*

**Income Not Known**

9901.00\*

**ASSESSMENT AREA - 0081**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

2041.02\* 2044.00\* 2045.00\* 2046.00\* 2081.01\* 2081.02\* 2084.01\* 2103.01\* 2103.02\* 2109.00\* 2201.02\*  
 2219.02\* 2526.01\* 2531.00\* 2604.01\* 2605.00\* 2621.00\* 2663.00\* 2671.04\*

**Median Family Income 90-100%**

2033.01\* 2054.00\* 2082.00\* 2102.00\* 2104.02 2105.00\* 2172.01\* 2201.01\* 2211.00\* 2213.00\* 2218.00\*  
 2219.01\* 2232.00\* 2522.02\* 2526.03\* 2532.02\* 2603.01\* 2604.02\* 2611.01\* 2651.01\* 2662.00\* 2671.03\*

**Median Family Income 100-110%**

2021.01\* 2053.00\* 2084.02\* 2101.00 2112.01\* 2114.02 2121.02\* 2151.01 2151.02\* 2172.02\* 2175.00\*  
 2221.00 2521.02\* 2526.02\* 2532.01\* 2603.02\* 2641.00\* 2682.00 2683.00\* 2701.00\*

**Median Family Income 110-120%**

2011.00\* 2171.01\* 2231.00\* 2661.00\* 2684.00\*

**Median Family Income >= 120%**

2022.00\* 2031.00\* 2032.00\* 2033.02\* 2091.00\* 2092.00\* 2113.00\* 2121.01\* 2131.00 2141.00 2161.00\*  
 2176.01\* 2176.02 2181.00 2233.00\* 2532.03\* 2532.04 2532.05\* 2541.00 2542.00 2543.01\* 2543.02\*  
 2544.01\* 2544.02\* 2544.03\* 2631.00\* 2651.02\* 2681.00\* 2691.00\*

**Median Family Income Not Known**

2021.03\* 9901.00\*

**MIDDLESEX COUNTY (017), MA**

**MSA: 15764**

**Median Family Income 10-20%**

3883.00\*

**Median Family Income 20-30%**

3119.00

**Median Family Income 30-40%**

3101.02\* 3104.00\* 3124.00\* 3418.00\* 3419.04\* 3831.01\* 3831.02\*

**Median Family Income 40-50%**

3107.00\* 3111.00\* 3112.00\* 3120.00\* 3121.00\* 3422.01\* 3501.08\* 3507.02\* 3524.00\* 3527.00\* 3834.01\*

**Median Family Income 50-60%**

3101.01\* 3103.00\* 3106.01\* 3113.00\* 3118.00 3122.00\* 3213.01\* 3397.00\* 3424.02\* 3425.01\* 3426.00\*  
 3501.09\* 3549.02\* 3685.00\* 3687.00\* 3689.02\*

**Median Family Income 60-70%**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

3106.02\* 3116.00\* 3117.00\* 3336.01\* 3412.00\* 3414.00\* 3415.00\* 3421.01\* 3423.02\* 3514.04\* 3515.00\*  
3522.00\* 3526.00\* 3683.00\*

**Median Family Income 70-80%**

3102.00\* 3105.00\* 3114.00\* 3123.00\* 3141.02\* 3212.00\* 3333.00\* 3336.02\* 3364.04\* 3393.00\* 3398.03\*  
3399.00\* 3417.00 3421.02\* 3422.02\* 3423.01\* 3424.01\* 3514.03\* 3539.00\* 3563.00\* 3688.00\* 3703.02\*  
3704.03\* 3832.00\* 3834.02\* 3835.01\*

**Median Family Income 80-90%**

3001.00\* 3011.01\* 3141.01\* 3142.00\* 3143.01\* 3154.01\* 3173.02\* 3211.00\* 3215.00\* 3271.02\* 3302.02\*  
3332.00\* 3335.02\* 3353.01\* 3395.00\* 3398.02\* 3400.00\* 3411.02\* 3416.00\* 3419.01\* 3501.05\* 3501.06\*  
3501.07\* 3502.01\* 3513.00\* 3525.00\* 3546.01\* 3686.00\* 3840.03\*

**Median Family Income 90-100%**

3011.02\* 3125.01\* 3125.02\* 3131.02\* 3154.02\* 3162.02\* 3163.00\* 3165.00\* 3214.00 3216.00\* 3224.00  
3251.02\* 3331.00\* 3334.00\* 3351.00\* 3373.00\* 3401.00\* 3413.02 3419.03\* 3502.02\* 3504.00\* 3512.04\*  
35206\*

3521.01\* 3521.02\* 3529.00\* 3532.00\* 3533.00\* 3536.00\* 3537.00\* 3540.00\* 3541.00\* 3542.00\* 3544.00\*  
3545.00\* 3546.02\* 3547.00\* 3548.00\* 3549.01\* 3550.00\* 3561.00\* 3564.00\* 3565.00\* 3566.02\* 3567.01\*  
3567.03\* 3567.04\* 3571.00\* 3572.00\* 3573.00\* 3574.00\* 3575.00\* 3576.00\* 3578.00\* 3581.00\* 3583.00\*  
3584.00\* 3585.00\* 3586.00\* 3587.00\* 3591.00\* 3593.03\* 3603.00\* 3611.00\* 3612.00 3613.00\* 3621.00\*  
3631.03\* 3631.04\* 3631.05\* 3631.06\* 3632.01\* 3632.02\* 3641.01\* 3651.00\* 3652.01\* 3652.02\* 3661.00\*  
3662.01\* 3662.02\* 3671.00\* 3672.00\* 3681.02\* 3701.03\* 3704.01\* 3704.02\* 3731.00\* 3733.00\* 3734.00\*  
3735.00\* 3736.00\* 3737.00\* 3738.00\* 3739.01\* 3739.02\* 3740.00\* 3741.00\* 3742.00\* 3743.00\* 3744.00\*  
3745.00\* 3746.00\* 3747.00\* 3748.00\* 3821.00\* 3822.00\* 3823.00\* 3824.00\* 3826.02\* 3838.00\* 3839.02\*  
3851.01\* 3852.03\* 3852.04\* 3861.00\* 3871.00\* 3872.01\* 3872.02\* 3881.00  
**Median Family Income Not Known**  
3364.03\* 3398.04\* 3425.02\* 3511.02\* 3593.01\* 3593.02\* 3690.00\* 9800.00\*

8118.00\* 8121.04 8122.01 8123.00 8127.01\* 8127.02

**Middle Income**

8002.01 8003.00\* 8005.00\* 8016.01\* 8016.02\* 8016.03 8016.04\* 8025.00\* 8026.02\* 8103.00\* 8104.04\*

8104.12 8109.02\* 8110.00\* 8112.00\* 8113.01\* 8113.02\* 8120.02\* 8121.01\* 8121.03\* 8122.02 8124.03\*

8125.00\* 8129.01\* 8130.01\* 8130.02\* 8132.07\* 8132.08 8134.01\* 8138.01\*

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

0002.02\* 0002.03\* 0008.00\* 0013.00\* 0017.00\* 0019.00\* 0021.00\* 0022.00\* 0023.00\* 0024.00\* 0025.00\*  
 0028.02\* 0106.00\* 0108.01\* 0109.00\* 0111.01\* 0111.02\* 0141.01 0162.03 0250.00\* 0255.01

**Middle Income**

0001.03\* 0002.04\* 0007.00\* 0009.01\* 0009.02\* 0010.00 0011.00\* 0012.00\* 0018.00\* 0026.00 0028.01\*  
 0101.00\* 0102.01\* 0102.02\* 0103.01\* 0103.02\* 0110.00\* 0113.00\* 0114.02\* 0115.00 0122.01\* 0122.02\*  
 0131.01\* 0142.02\* 0143.01\* 0161.00\* 0162.02 0162.04\* 0185.01\* 0185.02\* 0190.00 0195.01\* 0210.01  
 0210.02\* 0215.00\* 0220.00\* 0225.01\* 0225.02\* 0230.01 0230.02 0240.00\* 0255.02\* 2001.01\* 2002.01\*  
 2004.00\*

**Upper Income**

0001.04\* 0027.01 0027.02\* 0029.01\* 0029.02 0029.03\* 0104.00\* 0112.00\* 0114.01\* 0121.01\* 0121.02\*  
 0123.01\* 0123.02\* 0131.02\* 0141.02\* 0142.01\* 0143.02\* 0151.00\* 0152.00\* 0171.01\* 0171.02\* 0180.01\*  
 0180.02\* 0195.02\* 0200.00 2003.00\* 2005.00\*

**Income Not Known**

9801.01\*

**ASSESSMENT AREA - 0084**

**ROCKINGHAM COUNTY (015), NH**

**MSA: 40484**

**Moderate Income**

0034.00\* 0035.00 0550.02\* 0630.03 1003.02\* 1041.01 1071.00

**Middle Income**

0033.01\* 0033.02\* 0036.01\* 0036.02\* 0037.01\* 0037.03 0039.01\* 0040.00\* 0500.00 0520.00 0530.00\*  
 0540.00 0550.01\* 0560.00\* 0570.00\* 0580.00 0590.00 0610.01 0620.00\* 0625.00\* 0630.01\* 0650.05\*  
 0650.06\* 0650.07\* 0650.08\* 0650.09\* 0650.10\* 0675.02\* 0675.03\* 0675.04\* 0710.02\* 1002.00\* 1003.01  
 1004.01\* 1011.01\* 1011.02\* 1021.00\* 1031.00\* 1041.02 1051.00\* 1062.00 1072.00

**Upper Income**

0038.01\* 0038.02\* 0039.02\* 0510.00\* 0600.00 0640.00\* 0660.00 0670.00\* 0675.05 0691.00 0692.00  
 0693.00\* 0697.00\* 0710.01\* 1001.00\* 1004.02\* 1061.01\* 1061.02\* 1064.00\* 1074.00\* 1075.00

**Income Not Known**

0630.04\* 9800.11\* 9900.00\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**STRAFFORD COUNTY (017), NH**

**MSA: 40484**

**Low Income**

0870.01\*

**Moderate Income**

0811.01 0813.00\* 0830.01\* 0830.02\* 0841.00\* 0842.01\* 0842.02\* 0843.01\* 0843.02 0844.00\*

**Middle Income**

0811.02\* 0812.00\* 0814.00 0815.00\* 0816.00 0820.00\* 0845.00\* 0846.00\* 0850.01\* 0850.02\* 0860.00\*

0870.02\* 0880.00\* 0885.00\*

**Upper Income**

0801.00\* 0802.02 0802.03\* 0802.04 0805.00\*

**ASSESSMENT AREA - 0085**

**CARROLL COUNTY (003), NH**

**MSA: NA**

**Moderate Income**

9553.01\* 9559.01\* 9559.02\*

**Middle Income**

9551.01\* 9551.02\* 9553.02\* 9554.01\* 9554.02\* 9555.00\* 9556.01\* 9556.02\* 9558.01\* 9558.02 9560.00

9561.01 9563.01\* 9563.02\* 9564.00\*

**Upper Income**

9561.02

**ASSESSMENT AREA - 0086**

**CHESHIRE COUNTY (005), NH**

**MSA: NA**

**Moderate Income**

9713.00\* 9716.00\* 9717.00

**Middle Income**

9701.00\* 9702.00 9704.01 9704.02\* 9705.00 9706.00\* 9707.00\* 9708.00\* 9709.01\* 9709.02\* 9710.00\*

9711.00\* 9714.02\* 9714.03\* 9715.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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**ASSESSMENT AREA - 0087**

**MERRIMACK COUNTY (013), NH**

**MSA: NA**

**Moderate Income**

0322.00 0329.00\* 0441.00\*

**Middle Income**

0030.01\* 0030.06\* 0031.00\* 0032.01 0321.00\* 0323.00\* 0324.00 0326.00\* 0327.01\* 0327.06\* 0350.00\*

0360.00\* 0380.00 0385.00\* 0405.01\* 0415.00\* 0425.00\* 0430.01\* 0430.02\* 0440.00\* 0443.00\*

**Upper Income**

0032.02 0300.00\* 0310.01\* 0310.02\* 0325.00\* 0328.00 0330.00\* 0340.00\* 0370.00\* 0390.00\* 0400.00\*

0405.02\* 0410.01\* 0410.02\* 0442.00

**ASSESSMENT AREA - 0088**

**CHITTENDEN COUNTY (007), VT**

**MSA: 15540**

**Low Income**

0003.00

**Moderate Income**

0006.00 0022.01 0024.00\* 0036.00 0040.02 0042.00\*

**Middle Income**

0001.00\* 0002.00\* 0021.01 0021.03 0021.04 0022.02\* 0023.03\* 0023.04 0025.01\* 0026.01\* 0026.02\*

0027.01 0027.02\* 0028.00\* 0029.00 0031.01 0033.04 0035.02 0035.03\*

**Upper Income**

0008.00 0009.00\* 0010.00 0011.00\* 0023.01 0025.02 0030.00 0031.02 0033.01 0034.01\* 0034.02

0035.01 0039.00\*

**Income Not Known**

0041.00 9800.00

**FRANKLIN COUNTY (011), VT**

**MSA: 15540**

**Moderate Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0101.01 0103.00\* 0105.00 0107.00

**Middle Income**

0101.02 0102.00\* 0104.00\* 0106.00 0108.00\* 0109.00\* 0110.00

**ASSESSMENT AREA - 0089**

**ADDISON COUNTY (001), VT**

**MSA: NA**

**Middle Income**

9603.00\* 9605.00\* 9606.00\* 9607.00\* 9609.00 9610.00\*

**Upper Income**

9601.00\* 9602.00\* 9604.00 9608.00\*

**ASSESSMENT AREA - 0090**

**BENNINGTON COUNTY (003), VT**

**MSA: NA**

**Moderate Income**

9709.00\*

**Middle Income**

9705.00\* 9706.01 9710.00\* 9711.00\* 9712.00\* 9713.00 9714.00 9716.00\*

**Upper Income**

9704.01\* 9704.02\* 9708.00\*

**ASSESSMENT AREA - 0091**

**LAMOILLE COUNTY (015), VT**

**MSA: NA**

**Middle Income**

9530.00\* 9531.00\* 9532.00\* 9533.00 9534.00\* 9535.00

**Upper Income**

9536.00

**ASSESSMENT AREA - 0092**

**ORLEANS COUNTY (019), VT**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**MSA: NA**

**Middle Income**

9670.00\* 9672.00 9673.00 9674.00 9675.00\* 9676.00 9677.00 9678.00 9680.00 9681.00\* 9682.00  
9686.00

**Upper Income**

9671.00\* 9683.00 9687.00\*

**Income Not Known**

9679.00

**ASSESSMENT AREA - 0096**

**WINDSOR COUNTY (027), VT**

**MSA: NA**

**Moderate Income**

9663.00 9666.00\*

**Middle Income**

9651.00\* 9654.00\* 9655.01\* 9655.02\* 9656.00 9657.00\* 9659.01 9659.02\* 9660.00\* 9661.00\* 9662.00\*  
9667.00 9668.00\*

**Upper Income**

9650.00\* 9658.00\* 9665.01 9665.02

**OUTSIDE ASSESSMENT AREA**

**MADISON COUNTY (089), AL**

**MSA: 26620**

**Upper Income**

0109.04

**BENTON COUNTY (007), AR**

**MSA: 22220**

**Upper Income**

0206.07

**LOS ANGELES COUNTY (037), CA**

**MSA: 31084**

**Median Family Income 40-50%**

**Footnote:**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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6028.01

**ORANGE COUNTY (059), CA**

**MSA: 11244**

**Median Family Income >= 120%**

0626.50

**RIVERSIDE COUNTY (065), CA**

**MSA: 40140**

**Median Family Income >= 120%**

0432.96

**JEFFERSON COUNTY (059), CO**

**MSA: 19740**

**Median Family Income >= 120%**

0098.46

**BREVARD COUNTY (009), FL**

**MSA: 37340**

**Median Family Income >= 120%**

0631.08

**BROWARD COUNTY (011), FL**

**MSA: 22744**

**Median Family Income 50-60%**

0701.04

**Median Family Income 60-70%**

0502.07 0901.03

**COLLIER COUNTY (021), FL**

**MSA: 34940**

**Middle Income**

0101.09 0104.30

**Upper Income**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

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0003.01 0102.05 0102.15

**DUVAL COUNTY (031), FL**

**MSA: 27260**

**Median Family Income 100-110%**

0159.24

**HILLSBOROUGH COUNTY (057), FL**

**MSA: 45300**

**Median Family Income >= 120%**

0051.02 0053.01

**MANATEE COUNTY (081), FL**

**MSA: 35840**

**Moderate Income**

0019.04

**Middle Income**

0020.20

**Upper Income**

0020.16

**MARION COUNTY (083), FL**

**MSA: 36100**

**Middle Income**

0019.00

**MIAMI-DADE COUNTY (086), FL**

**MSA: 33124**

**Median Family Income 90-100%**

0027.10

**Median Family Income >= 120%**

0067.14

**Median Family Income Not Known**

0001.41 9805.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

\* denotes no loans made in specified tracts

**Agency: FRS - 2**

**Institution: M&T Bank**

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**MONROE COUNTY (087), FL**

**MSA: NA**

**Upper Income**

9717.00

**ORANGE COUNTY (095), FL**

**MSA: 36740**

**Median Family Income 50-60%**

0189.01

**Median Family Income 90-100%**

0181.00

**OSCEOLA COUNTY (097), FL**

**MSA: 36740**

**Upper Income**

0408.12

**PINELLAS COUNTY (103), FL**

**MSA: 45300**

**Median Family Income 90-100%**

0284.03

**ST. JOHNS COUNTY (109), FL**

**MSA: 27260**

**Middle Income**

0209.08

**ST. LUCIE COUNTY (111), FL**

**MSA: 38940**

**Low Income**

3801.00

**SARASOTA COUNTY (115), FL**

**MSA: 35840**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

---

**Upper Income**

0001.04

**SEMINOLE COUNTY (117), FL**

**MSA: 36740**

**Upper Income**

0207.04

**VOLUSIA COUNTY (127), FL**

**MSA: 19660**

**Median Family Income 100-110%**

0903.07

**Median Family Income 110-120%**

0925.00

**FULTON COUNTY (121), GA**

**MSA: 12060**

**Median Family Income 50-60%**

0101.25

**KANE COUNTY (089), IL**

**MSA: 20994**

**Median Family Income >= 120%**

8506.00

**ALLEN COUNTY (003), IN**

**MSA: 23060**

**Middle Income**

0108.11

**HENDRICKS COUNTY (063), IN**

**MSA: 26900**

**Middle Income**

2105.01

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

---

**JASPER COUNTY (073), IN**

**MSA: 23844**

**Middle Income**

1010.00

**GRAYSON COUNTY (085), KY**

**MSA: NA**

**Middle Income**

9504.01

**LAUREL COUNTY (125), KY**

**MSA: NA**

**Moderate Income**

9702.01

**MUHLENBERG COUNTY (177), KY**

**MSA: NA**

**Middle Income**

9603.00

**OHIO COUNTY (183), KY**

**MSA: NA**

**Moderate Income**

9205.02

**Middle Income**

9203.00

**ANDROSCOGGIN COUNTY (001), ME**

**MSA: 30340**

**Low Income**

0101.00

**Moderate Income**

0209.00

**Footnote:**

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**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

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**Agency: FRS - 2**

**Institution: M&T Bank**

---

**Upper Income**

0107.00

**KENNEBEC COUNTY (011), ME**

**MSA: NA**

**Middle Income**

0210.00

**LINCOLN COUNTY (015), ME**

**MSA: NA**

**Upper Income**

9757.00

**OXFORD COUNTY (017), ME**

**MSA: NA**

**Moderate Income**

9669.00

**SOMERSET COUNTY (025), ME**

**MSA: NA**

**Moderate Income**

9660.00

**KENT COUNTY (029), MD**

**MSA: NA**

**Middle Income**

9503.00 9505.00

**Upper Income**

9501.00

**SOMERSET COUNTY (039), MD**

**MSA: 41540**

**Low Income**

9301.01

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**Moderate Income**

9306.00

**Middle Income**

9301.02

**BARNSTABLE COUNTY (001), MA**

**MSA: 12700**

**Middle Income**

0130.02

**BRISTOL COUNTY (005), MA**

**MSA: 39300**

**Median Family Income 50-60%**

6509.00

**Median Family Income 70-80%**

6404.00

**Median Family Income 110-120%**

6553.00

**Median Family Income >= 120%**

6002.02 6304.00 6533.04 6551.00

**PLYMOUTH COUNTY (023), MA**

**MSA: 14454**

**Median Family Income 20-30%**

5109.00

**Median Family Income >= 120%**

5061.04

**HILLSDALE COUNTY (059), MI**

**MSA: NA**

**Middle Income**

0502.00

**OAKLAND COUNTY (125), MI**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area

**MSA: 47664**

**Median Family Income 100-110%**

1933.00

**WAYNE COUNTY (163), MI**

**MSA: 19804**

**Median Family Income 110-120%**

5862.01

**CLAY COUNTY (047), MO**

**MSA: 28140**

**Moderate Income**

0211.01

**CLARK COUNTY (003), NV**

**MSA: 29820**

**Median Family Income >= 120%**

0051.15

**BELKNAP COUNTY (001), NH**

**MSA: NA**

**Moderate Income**

9655.98 9658.02

**GRAFTON COUNTY (009), NH**

**MSA: NA**

**Middle Income**

9606.00 9617.02 9618.01

**Upper Income**

9616.01

**ATLANTIC COUNTY (001), NJ**

**MSA: 12100**

**Moderate Income**

**Footnote:**

2/ County only partially included Tm/F1 1 Tf 10 79 185.8001 Tm/F1TY (001), NJ

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

---

0103.00

**Middle Income**

0114.04 0117.02

**Upper Income**

0105.01 0118.03 0123.02 0125.01

**CAPE MAY COUNTY (009), NJ**

**MSA: 36140**

**Middle Income**

0210.02 0221.01

**SALEM COUNTY (033), NJ**

**MSA: 48864**

**Upper Income**

0207.00

**SUSSEX COUNTY (037), NJ**

**MSA: 35084**

**Moderate Income**

3716.00

**Middle Income**

3724.00 3748.00 3749.00

**Upper Income**

3740.00

**BERNALILLO COUNTY (001), NM**

**MSA: 10740**

**Median Family Income 70-80%**

0037.36

**CLINTON COUNTY (019), NY**

**MSA: NA**

**Middle Income**

1042.00

**Footnote:**

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**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

---

**COLUMBIA COUNTY (021), NY**

**MSA: NA**

**Moderate Income**

0013.00

**Middle Income**

0011.00 0019.00

**Upper Income**

0004.01 0018.00

**DELAWARE COUNTY (025), NY**

**MSA: NA**

**Middle Income**

9701.02 9710.00

**FULTON COUNTY (035), NY**

**MSA: NA**

**Middle Income**

9701.00 9705.00

**GREENE COUNTY (039), NY**

**MSA: NA**

**Moderate Income**

0810.02

**Middle Income**

0805.02

**Upper Income**

0804.03 0811.01

**JEFFERSON COUNTY (045), NY**

**MSA: 48060**

**Moderate Income**

0615.00

**Middle Income**

**Footnote:**

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**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

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**Agency: FRS - 2**

**Institution: M&T Bank**

---

0602.03 0606.02 0609.01

**Upper Income**

0601.02

**LEWIS COUNTY (049), NY**

**MSA: NA**

**Middle Income**

9502.00

**MONTGOMERY COUNTY (057), NY**

**MSA: NA**

**Moderate Income**

0724.00

**OSWEGO COUNTY (075), NY**

**MSA: 45060**

**Moderate Income**

0205.03 0208.00 0211.01 0215.04

**Middle Income**

0205.02 0207.03 0207.04 0207.06 0207.07 0209.04 0209.05 0213.00 0216.03

**Upper Income**

0215.05

**OTSEGO COUNTY (077), NY**

**MSA: NA**

**Middle Income**

5901.02 5903.02 5904.01

**Upper Income**

5902.02

**ST. LAWRENCE COUNTY (089), NY**

**MSA: NA**

**Moderate Income**

**Footnote:**

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4927.00

**SCHOHARIE COUNTY (095), NY**

**MSA: 10580**

**Moderate Income**

7401.00

**SCHUYLER COUNTY (097), NY**

**MSA: NA**

**Middle Income**

9501.00 9502.00 9503.00

**WARREN COUNTY (113), NY**

**MSA: 24020**

**Middle Income**

0707.01

**WASHINGTON COUNTY (115), NY**



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

---

0320.00

**MECKLENBURG COUNTY (119), NC**

**MSA: 16740**

**Median Family Income >= 120%**

0029.09

**WAKE COUNTY (183), NC**

**MSA: 39580**

**Median Family Income >= 120%**

0534.11

**COLUMBIANA COUNTY (029), OH**

**MSA: NA**

**Middle Income**

9502.00

**FRANKLIN COUNTY (049), OH**

**MSA: 18140**

**Median Family Income >= 120%**

0071.93

**LORAIN COUNTY (093), OH**

**MSA: 17460**

**Middle Income**

0281.00

**TRUMBULL COUNTY (155), OH**

**MSA: 49660**

**Upper Income**

9310.00

**WOOD COUNTY (173), OH**

**MSA: 45780**

**Upper Income**

**Footnote:**

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**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Agency: FRS - 2**

**Institution: M&T Bank**

---

0207.01

**WOODWARD COUNTY (153), OK**

**MSA: NA**

**Middle Income**

9535.00

**MULTNOMAH COUNTY (051), OR**

**MSA: 38900**

**Median Family Income Not Known**

0106.01

**ALLEGHENY COUNTY (003), PA**

**MSA: 38300**

**Median Family Income 100-110%**

4762.00

**Median Family Income >= 120%**

4731.00

**ERIE COUNTY (049), PA**

**MSA: 21500**

**Moderate Income**

0016.00

**Upper Income**

0117.01

**FULTON COUNTY (057), PA**

**MSA: NA**

**Middle Income**

9603.00

**HUNTINGDON COUNTY (061), PA 2/**

**MSA: NA**

**Middle Income**

**Footnote:**

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9503.01

**INDIANA COUNTY (063), PA**

**MSA: NA**

**MSA: 38300**

**Middle Income**

7543.00

**WAYNE COUNTY (127), PA**

**MSA: NA**

**Middle Income**

9612.01

**Upper Income**

9610.02 9614.00

**WESTMORELAND COUNTY (129), PA**

**MSA: 38300**

**Middle Income**

8076.50

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

---

**GREENVILLE COUNTY (045), SC**

**MSA: 24860**

**Median Family Income >= 120%**

0028.13

**LAURENS COUNTY (059), SC**

**MSA: 24860**

**Moderate Income**

9201.05

**LEXINGTON COUNTY (063), SC**

**MSA: 17900**

**Middle Income**

0203.00

**SPARTANBURG COUNTY (083), SC**

**MSA: 43900**

**Moderate Income**

0216.00

**KNOX COUNTY (093), TN**

**MSA: 28940**

**Low Income**

0028.00

**Upper Income**

0045.02

**LOUDON COUNTY (105), TN**

**MSA: 28940**

**Upper Income**

0603.01

**SCOTT COUNTY (151), TN**

**MSA: NA**

**Footnote:**

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**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

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**Institution: M&T Bank**

---

**Moderate Income**

9751.01 9752.00

**Middle Income**

9751.02

**FORT BEND COUNTY (157), TX**

**MSA: 26420**

**Median Family Income >= 120%**

6707.00

**MONTGOMERY COUNTY (339), TX**

**MSA: 26420**

**Median Family Income >= 120%**

6943.04

**WASHINGTON COUNTY (053), UT**

**MSA: 41100**

**Moderate Income**

2708.02

**GRAND ISLE COUNTY (013), VT**

**MSA: 15540**

**Middle Income**

0201.00

**ORANGE COUNTY (017), VT**

**MSA: NA**

**Middle Income**

9594.00 9598.00

**ACCOMACK COUNTY (001), VA**

**MSA: NA**

**Moderate Income**

0902.02

**Footnote:**

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**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

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---

**CHESTERFIELD COUNTY (041), VA**

**MSA: 40060**

**Low Income**

1002.11

**Middle Income**

1009.22

**Upper Income**

1008.22 1009.26

**CULPEPER COUNTY (047), VA**

**MSA: 47894**

**Middle Income**

9301.03

**FAUQUIER COUNTY (061), VA**

**MSA: 47894**

**Moderate Income**

9304.04

**Middle Income**

9302.07 9304.01 9304.05

**Upper Income**

9301.01

**GOOCHLAND COUNTY (075), VA**

**MSA: 40060**

**Upper Income**

4001.02

**JAMES CITY COUNTY (095), VA**

**MSA: 47260**

**Upper Income**

0804.04

**LANCASTER COUNTY (103), VA**

**Footnote:**

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**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

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**Agency: FRS - 2**

**Institution: M&T Bank**

---

**MSA: NA**

**Upper Income**

0302.00

**LOUISA COUNTY (109), VA**

**MSA: NA**

**Middle Income**

9501.02

**MECKLENBURG COUNTY (117), VA**

**MSA: NA**

**Middle Income**

9304.01

**NEW KENT COUNTY (127), VA**

**MSA: 40060**

**Upper Income**

7003.01

**ORANGE COUNTY (137), VA**

**MSA: NA**

**Middle Income**

1102.00

**Upper Income**

1101.04

**PAGE COUNTY (139), VA**

**MSA: NA**

**Middle Income**

0301.00

**PITTSYLVANIA COUNTY (143), VA**

**MSA: NA**

**Middle Income**

**Footnote:**

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**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

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**Agency: FRS - 2**

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---

0105.00

**POWHATAN COUNTY (145), VA**

**MSA: 40060**

**Upper Income**

5002.01

**RAPPAHANNOCK COUNTY (157), VA**

**MSA: 47894**

**Middle Income**

9502.00

**ROANOKE COUNTY (161), VA**

**MSA: 40220**

**Middle Income**

0308.03

**ROCKINGHAM COUNTY (165), VA**

**MSA: 25500**

**Middle Income**

0108.01

**SPOTSYLVANIA COUNTY (177), VA**

**MSA: 47894**

**Low Income**

0201.08

**Moderate Income**

0202.01 0202.02 0203.04 0203.05

**Middle Income**

0204.07

**Income Not Known**

0203.13

**STAFFORD COUNTY (179), VA**

**Footnote:**

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**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

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**Institution: M&T Bank**

---

**MSA: 47894**

**Moderate Income**

0102.16

**Middle Income**

0101.03 0101.07 0102.02 0102.06 0102.10 0102.18 0104.03 0105.02

**Upper Income**

0102.19

**CHARLOTTESVILLE CITY (540), VA**

**MSA: 16820**

**Low Income**

0006.00

**CHESAPEAKE CITY (550), VA**

**MSA: 47260**

**Upper Income**

0208.04 0210.04 0212.00

**COLONIAL HEIGHTS CITY (570), VA**

**MSA: 40060**

**Moderate Income**

8302.00

**LYNCHBURG CITY (680), VA**

**MSA: 31340**

**Low Income**

0011.00

**PORTSMOUTH CITY (740), VA**

**MSA: 47260**

**Low Income**

2124.00

**ROANOKE CITY (770), VA**

**Footnote:**

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**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

---

**MSA: 40220**

**Upper Income**

0011.00 0029.00

**VIRGINIA BEACH CITY (810), VA**

**MSA: 47260**

**Middle Income**

0458.09

**WILLIAMSBURG CITY (830), VA**

**MSA: 47260**

**Middle Income**

3703.00

**KING COUNTY (033), WA**

**MSA: 42644**

**Median Family Income >= 120%**

0239.02

**BERKELEY COUNTY (003), WV**

**MSA: 25180**

**Moderate Income**

9713.01

**Middle Income**

9711.04 9712.05

**HAMPSHIRE COUNTY (027), WV**

**MSA: 49020**

**Moderate Income**

9685.00

**JEFFERSON COUNTY (037), WV**

**MSA: 47894**

**Moderate Income**

**Footnote:**

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**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

---

9725.05

**LOGAN COUNTY (045), WV**

**MSA: NA**

**Middle Income**

9568.00

**MARION COUNTY (049), WV**

**MSA: NA**

**Middle Income**

0207.00

**MORGAN COUNTY (065), WV**

**MSA: 25180**

**Moderate Income**

9709.00

**Middle Income**

9708.00

**PRESTON COUNTY (077), WV**

**MSA: 34060**

**Middle Income**

9642.00

**RALEIGH COUNTY (081), WV**

**MSA: 13220**

**Middle Income**

0009.00

**LARAMIE COUNTY (021), WY**

**MSA: 16940**

**Moderate Income**

0007.02

**SHERIDAN COUNTY (033), WY**

**Footnote:**

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**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000501105**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: M&T Bank**

---

**MSA: NA**

**Middle Income**

0001.00 0003.00

**TETON COUNTY (039), WY**

**MSA: NA**

**Middle Income**

9677.04 9678.01

**Footnote:**

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**2022 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000501105**

**Institution: M&T Bank**

**Agency: FRS - 2**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	5,542	5,542	0	0.00%
Small Farm Loans	16	16	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	15,197	15,197	0	0.00%
<b>Total</b>	<b>20,757</b>	<b>20,757</b>	<b>0</b>	<b>0.00%</b>

**Footnote:**

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.