

STATEMENT ON HUMAN RIGHTS

At M&T, we deliver the capabilities of a big bank, with the care and empathy of a community bank. Our people and our compassion are what make us M&T. Treating every individual † every employee, supplier, customer, and stakeholder † with dignity and respect is not just essential to our success. It's the right thing to do.

While we recognize that national governments bear responsibility for implementing legal frameworks designed to protect and preserve human rights, we know that the private sector can and should play a constructive role in championing the rights of every individual. Accordingly, M&T is committed to doing the right thing.

and take care of their families. We offer up to 12 weeks of parental leave that pays 100 percent of base salary (or average commissions for commissioned employees), with job reinstatement protection as employees return from leave. Upon return, break times and private nursing rooms are offered to nursing mothers. We also offer other leave varieties, including personal, medical, and military service.

OUR COMMUNITIES.

M&T is a bank for communities. By tailoring our services to the needs of our communities, we operate as a hometown institution in every market we serve. While this means we treat each region as unique, we understand that all of our communities ‡ including our customers, clients, community partners, shareholders, and other stakeholders ‡ deserve to be treated with dignity and respect.

We create safe and accepting spaces.

We are committed to ensuring that every M&T facility is a safe and accepting space for our employees, our customers, and our communities. 5Wt fX]b[`nZy YfmZUW]m]b`A/ Hg Zcotpri has been designated a Safe & Accepting Space. This XYg][bU]cb`a YUbg`hUk YfY committed to providing an environment in which people can feel confident that they will not be exposed to discrimination, harassment, or intolerance while in our places of business and work.

We are committed to fair and responsible banking.

Accountability to our communities also includes fostering an enterprise-wide culture of fair and responsible banking. We recognize that access to fair credit decisions is a critical element for social and economic progress. Accordingly, we are committed to treating our customers consistently and equitably, in compliance with consumer protection laws and regulations, and without regard to any specific characteristics or basis as prohibited by law. Our Fair and Responsible Banking Policy identifies, measures, monitors, and manages our responsible banking and fair lending risks and prohibits unfair (including discriminatory), deceptive, or abusive acts and practices (UDAAP). Our employees and third-party service providers are expected to act in accordance with both the letter and the spirit of all applicable fair lending laws UoX`fY[i`U]cbg`VmdYfZcfa]b[`UgdYW]g`cZYUW`Wg]ca Yf.g`ci fbYmk]h`ci hfY[UFX`hc`X]gW]a]bU]cb`cb`U`dfc`V]hX`VUg]g, including:

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|---|---|
| race | good faith exercise of any rights under the Consumer Credit Protection Act |
| color | |
| sex | military status or exercise of any rights under the Servicemembers Civil Relief Act |
| religion | sexual orientation, gender identity, or gender expression |
| creed | |
| national origin | marital, civil union, or domestic partnership status |
| age (provided the applicant has the capacity to enter into a binding contract) | genetic or medical information not related to credit decisioning |
| disability (including the use of a guide or support animal) | political activities |
| familial status (including family responsibilities and child-bearing potential) | citizenship or immigration status |
| receipt of public assistance/unemployment | any other federal, state, or city/town-specific prohibited basis. |

We support our communitW*Eudinam]BW*Eudinam]BW*Eidf1Eq GsT fBnW] fBres]eW*GStg]G7 Bour]E]mmu]BW*Eudinam]M

