

# Look forward with M&T.

These times call for a financial services partner you can rely on. For more than 150 years, M&T Bank has been known as one of the strongest banks in the nation. We're here to listen to your concerns and goals, and develop a plan of action. We'll help you deal with today's financial challenges and put a plan in place for tomorrow.

We are one of the top 20 full-service U.S.-based commercial banks and have assets of about \$69.0 billion (as of September 30, 2009). M&T has more than 800 branches, 1,900 ATMs and 14,500 employees located throughout New York, Pennsylvania, Maryland, Washington, D.C., Virginia, West Virginia, Delaware, New Jersey and the District of Columbia.

## M&T Is Strong & Stable

- M&T has remained profitable throughout all of 2007, 2008, and 2009 and had net income of \$243 million in the first 9 months of 2009.
- M&T has always maintained consistent lending standards and had the lowest percentage of loan charge offs among the top 20 full-service U.S.-based commercial banks during the first six months of 2009.
- We are careful, conservative and consistent in the way we manage the bank because we're also owners of the bank. Executives and employees own 21% of M&T's stock. Investor Warren Buffett, who since 1991 has been one of M&T's largest shareholders, holds another 6%.
- Also remember that your deposits at M&T Bank are fully insured up to \$250,000 by the Federal Deposit Insurance Corporation (FDIC), and are therefore backed by the full faith and credit of the U.S. government.

## M&T Is Committed to Our Communities

- M&T is a leading small business lender in Buffalo, Rochester, Syracuse and Baltimore SBA Districts.
- Most of M&T's loans go to our own customers in our own communities.
- M&T donated more than \$16 million to not-for-profits in 2008.
- Our "Outstanding" Community Reinvestment Act rating was renewed by the Federal Reserve Bank in 2009.

## M&T Is Growing

- Total deposits at M&T grew from \$42.6 billion on December 31, 2008 to \$46.9 billion on September 30, 2009.
- Average total loans were \$52.3 billion in the third quarter of 2009, compared with \$50.6 billion in the second quarter.
- In May 2009, M&T acquired Provident Bank, a 141-branch bank, and in August 2009 assumed the deposits of Bradford Bank, a nine-branch bank, both headquartered in Baltimore, thus expanding our commitment across the Mid-Atlantic area.
- M&T is currently hiring for more than 250 open positions.
- We are building new branches in Buffalo, Rochester, Baltimore and other communities.

