

M&T Bank Recognized for Its Strong Relationships with Small-Business Customers

Latest Coalition Greenwich survey highlights bank's commitment to help small employers

BUFFALO, N.Y., Feb. 15, 2023 -- For the second consecutive year, M&T Bank (NYSE:MTB) has been recognized by Coalition Greenwich as a top brand in the financial services industry for its commitment to maintaining relationships with small-business customers.

The Greenwich Best Brand award for Values Long-Term Relationships is one of four awards M&T earned from the industry's leading source of data and analytics for its performance in 2022. The latest recognition enhances the bank's established reputation for providing outstanding customer service to small-business customers throughout its 12-state footprint, which also includes Washington, D.C.

Since 2011, M&T has earned 166 Greenwich Excellence awards and has consistently rated among the top 10 banks for small-business banking since 2009.

This year, M&T also received Greenwich Excellence awards in the following small-business banking categories for 2022:

- Industry Understanding – National
- Overall Satisfaction with Relationship Manager – National
- Relationship Manager Proactively Provides Advice – South Region

"M&T Bank is built on the strength of the relationships our bankers have with our customers," said Christina Brozyna, M&T's head of Business Banking Sales and Operations. "It's rewarding to see our teams once again recognized for the work they do every day to establish and nurture those relationships with small-business owners as they grow their companies throughout the communities we serve."

One of those businesses is Karins and Associates, a civil engineering firm that has been a M&T customer for 50 years. The Newark, Del.-based company attributes some of its success to that longstanding partnership with the bank.

"The reason why we are successful is because of the relationships that we have built with the team at M&T," said Dev Sitaram, president of Karins and Associates. "We like to be loyal to the bank because they have served us very well. We run a good business. You need a good banker and other advisors that are part of your team."

Coalition Greenwich interviewed more than 20,000 businesses in markets across the U.S. to benchmark the quality of banking products and services in the marketplace. Of more than 500 banks evaluated, M&T is among only 21 that received excellence awards in small-business banking.

The Greenwich Awards bolster M&T's position as a nationwide leader in small-business banking. For 14 consecutive years, M&T has ranked among the top 10 U.S. Small Business Administration (SBA) lenders. During the SBA's 2022 fiscal year, which ended Sept. 30, 2022, M&T provided 1,440 loans for \$203.8 million, ranking the bank the sixth-largest SBA lender in the country. M&T was the top SBA lender last year in Baltimore; Buffalo/Rochester; Delaware; Richmond, Va.; Syracuse, N.Y.; and Washington, D.C.

About M&T

M&T Bank Corporation is a financial holding company headquartered in Buffalo, New York. M&T's principal banking subsidiary, M&T Bank, provides banking products and services in 12 states across the northeastern U.S. from Maine to Virginia and Washington, D.C. Trust-related services are provided in select markets in the U.S. and abroad by M&T's Wilmington Trust-affiliated companies and by M&T Bank. For more information about M&T Bank, visit www.mtb.com.

About Coalition Greenwich

Coalition Greenwich, a division of CRISIL, an S&P Global Company, is a leading global provider of strategic benchmarking, analytics and insights to the financial services industry. To learn more, visit www.greenwich.com.

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