

M&T Bank Names Tracy Woodrow Regional President for Western New York

Currently serving as Chief Administrative Officer, Woodrow brings a strong emphasis on people, culture and community to her expanded role

BUFFALO, N.Y., July 17, 2025 -- M&T Bank (NYSE:MTB) has announced the appointment of Tracy S. Woodrow to serve as Regional President for Western New York, the company's home and headquarters for nearly 170 years. Woodrow will remain M&T Bank's Chief Administrative Officer, adding new regional leadership responsibilities to her current work overseeing human resources, corporate services, sustainability, fraud customer experience and the Buffalo Promise Neighborhood initiative.

In her now expanded role as Western New York Regional President, Woodrow will guide M&T's community bank leadership team – including members of its retail banking, business banking, commercial banking, wealth management, government banking and charitable teams – in their work to serve customers, strengthen communities and support employees across an eight-county region.

"Tracy is an exceptional leader dedicated to strengthening our company's most enduring investment – our people," said René Jones, Chairman and Chief Executive Officer of M&T Bank. "I look forward to the many ways Tracy will empower our colleagues across Western New York to deliver on our purpose to make a difference in the lives of our customers and our communities."

Woodrow joined M&T Bank in 2013 to oversee its enterprise-wide anti-money laundering program. As she immersed herself in the bank's operations and structure, she rose to become Chief Human Resources Officer in 2020. In addition to leading efforts to adapt to new workplace needs during the pandemic, Woodrow focused on staffing, recruiting, leadership development and employee relations for M&T's more than 22,000 employees across the Northeastern U.S. In 2023, Woodrow was appointed Chief Administrative Officer, a role she will continue to hold while serving as Western New York Regional President. Woodrow is a member of M&T Bank's Executive Leadership Team.

In the community, Woodrow serves on the Buffalo Philharmonic Orchestra Board of Trustees. She is also Vice President of the Buffalo Prep Board of Directors, Chair of the Westminster Foundation Board of Directors and a 2019 graduate of Leadership Buffalo. Through her personal commitment to mentorship, Woodrow is steadfastly dedicated to improving the lives of others.

"I am honored to lead our community bank and guide our local workforce in the region where M&T Bank was born and has flourished since," said Woodrow. "M&T has long been an engine for local economic development in Western New York, empowering our customers to grow businesses, buy homes, pursue new projects and achieve their aspirations. I'm looking forward to working with my outstanding colleagues to build on this enduring commitment to Buffalo. Together, we'll continue to strengthen our hometown with care and determination."

With its relationship-driven business model, M&T's community banking teams design differentiated market-specific strategies and make local decisions about community activities, grants and lending. As Regional President, Woodrow will oversee the Western New York community banking team's work to leverage the bank's expansive capabilities to provide individualized local service to customers, clients and community partners.

In Western New York, M&T Bank employs 8,000 people across its corporate offices in Buffalo as well as its network of 58 branches across Erie, Niagara, Allegany, Cattaraugus, Chautauqua, Genesee, Orleans and Wyoming counties. Last year, M&T's local employees provided nearly 87,500 hours of volunteer service, and the bank donated \$7.6 million to local nonprofits in Western New York. M&T Bank is the leading U.S. Small Business Administration lender in the SBA's Buffalo District and ranks as the region's top commercial lender.

Woodrow will succeed Eric Feldstein who has served as Western New York Regional President since 2022. Feldstein will be taking on an expanded role for M&T, leading the bank's combined retail and business banking teams.

About M&T

M&T is a financial holding company headquartered in Buffalo, New York. M&T's principal banking subsidiary, M&T Bank, provides banking products and services with a branch and ATM network spanning the eastern 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.

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