

M&T Bank Ranks No. 1 Among 7(a) SBA Lenders in Its Footprint*

Achieving #1 Rank in Baltimore, Buffalo, Connecticut, Delaware, Philadelphia, Syracuse and Washington, D.C. in SBA 7(a) Loans by Volume

BUFFALO, N.Y., Nov. 19, 2025 -- **M&T Bank** (NYSE: MTB) was the largest 7(a) Small Business Administration (SBA) lender in its footprint by units in Fiscal Year 2025 and, for the 17th consecutive year, ranked among the nation's top 10 Small Business Administration (SBA) 7(a) lenders.

M&T continues to lead 7(a) SBA lending throughout its footprint in the Eastern U.S., outpacing its peers in loan volume and achieving top rankings in the Baltimore, Buffalo, Connecticut, Delaware, Philadelphia, Syracuse and Washington, D.C. SBA districts. M&T also placed among the top five lenders across its New England SBA districts.

In Fiscal Year 2025, the bank approved 2,701 SBA 7(a) program loans for a total of \$294 million, representing a 47.4% increase in units and 41.5% increase in dollars over the prior year. The average size of the bank's SBA loans was \$108,000.

M&T was also ranked among the nation's top 10 Third Party Lenders for SBA's 504 lending program, approving 73 loans for \$43.8 million.

"M&T is proud to remain a leader in supporting small businesses in the communities we serve," said Eric Feldstein, M&T Bank Senior Executive Vice President and Head of Retail and Business Banking. "By providing more than 2,700 SBA loans in the 2025 Fiscal Year, we are helping drive small business growth, job creation and economic activity throughout our footprint. This work is at the core of what it means for M&T to be a bank for our communities."

M&T Continues to Rank Highly Within the Communities It Serves

Once again, M&T's strong SBA performance was reinforced by the bank's commitment to supporting small businesses in communities throughout its footprint, including the SBA Districts of:

- Baltimore: #1 lender with 427 loans for \$50.7 million
- Buffalo: #1 lender with 285 loans for \$39.4 million
- Connecticut: #1 lender with 239 loans for \$24.2 million
- Delaware: #1 lender with 113 loans for \$8.7 million
- Syracuse: #1 lender with 160 loans for \$11.7 million
- Washington, D.C.: #1 lender with 246 loans for \$36.7 million
- Philadelphia: #1 lender with 306 loans for \$31.4 million
- Vermont: #2 lender with 38 loans for \$2.8 million
- New Hampshire: #3 lender with 37 loans for \$2.5 million
- New Jersey: #3 lender with 273 loans for \$25.5 million
- Richmond: #3 lender with 71 loans for \$10.7 million
- New York City Metro: #3 lender with 312 loans for \$29.6 million
- Maine: #4 lender with 30 loans for \$3.4 million
- Massachusetts: #5 lender with 141 loans for \$14.8 million

Supporting the Small Business Community

M&T's focus on serving the community and maintaining strong client relationships continued to drive its successful lending program.

Buffalo-based client Draghi Burgos Construction has rapidly scaled its operations, taking on larger and more complex projects while sustaining impressive growth. To support this momentum, owners Alex Burgos and Matthew Farley recently transitioned the firm's full banking relationship to M&T, citing the bank's SBA expertise and tailored financial guidance as critical to their continued success.

"The support we've received from M&T Bank and the SBA has been instrumental in helping us scale," said Burgos. "With a strong partner behind us, we can focus on delivering quality construction and growing with confidence. Their backing gives us the stability to plan ahead and pursue opportunities we might not have otherwise."

In Baltimore, M&T Bank helped turn years of dedication into ownership, guiding a longtime employee of Interstate Batteries of DC Metro through the process of becoming a successful small business owner.

"M&T Bank didn't just help me secure a loan – they helped me realize a dream," said Jason Techtmann, owner of Interstate

Batteries of DC Metro. "When I was ready to take the next step in my career, the team at M&T guided me through every part of the ownership process. Their expertise with SBA financing and their personal commitment made all the difference. Thanks to M&T, I'm now a business owner with a solid foundation for growth and I'm already working on expanding our footprint."

SBA financing not only allowed Techtmann to become a business owner but also provided the seller with a path toward partial retirement.

Learn more about M&T Bank's lending for small businesses [here](#).

**=According to statistics released by the U.S. Small Business Administration (SBA) for total approved loans through the SBA's 7(a) lending program during the federal fiscal year ending Sept. 30, 2025.*

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 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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