

M&T Bank Earns National Honors in Small Business Banking Cited for "Small Business Banking Excellence" in 8 of 10 categories

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M&T Bank, one of the nation's most active small business lenders, took multiple honors in the Greenwich Associates 2009 Small Business Banking Excellence Awards announced this week.

M&T was one of only three banks cited for "excellence" in at least 8 of 10 national categories, including: "Overall Satisfaction," "Financial Stability," "Credit Policy," and "Relationship Manager Performance."

"Lending responsibly to small businesses has always been one of M&T Bank's greatest strengths, and our consistent approach is more important than ever to our customers in today's uncertain economy," said Darren J. King, Executive Vice President for Business Banking at M&T Bank. "While some say that banks aren't lending, M&T made more than 6,500 new small business loans last year and now has a portfolio of about \$5 billion to small business customers."

Greenwich Associates interviewed leaders at more than 17,000 small businesses with annual sales of \$1 million to \$10 million to evaluate the quality of the banks they use. Greenwich cites banks for excellence in 10 categories at the national level and two categories across four geographic regions. On the regional level, M&T was one of two banks recognized "among the top award winners in the Northeast."

On the national level, M&T was cited for excellence by Greenwich in the following categories:

Overall Satisfaction	Financial Stability
Relationship Manager Performance	Treasury Management - Overall Satisfaction
Credit Policy	Treasury Management - Accuracy of Operations
Personal Banking -Overall Service	Treasury Management - Customer Satisfaction

M&T Bank was the 9th largest SBA lender in the country in 2009, ranked by total 7(a) loans, and the top bank lender in the SBA's Buffalo, Rochester, Syracuse, and Baltimore districts.

M&T Bank, the principal bank subsidiary of Buffalo-based M&T Bank Corporation, has more than 750 branch offices located in New York, Pennsylvania, Maryland, Virginia, West Virginia, Delaware and the District of Columbia. For Further Information visit www.mtb.com.

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