

## **M&T Small Business Customers Give 'Standout' Rating for Bank's COVID-19 Response in Latest Greenwich Crisis Response Index**

**M&T is one of only seven banks nationwide to earn recognition that is determined by feedback from its business customers**

BUFFALO, N.Y., Nov. 10, 2020 -- In its latest Greenwich [Crisis Response Index](#) (CRI), Greenwich Associates identified M&T Bank as a "Standout" among commercial banks in its support of small business customers during the ongoing COVID-19 pandemic. M&T was one of just seven banks across the country to achieve this standout status for small business banking.

"Throughout the pandemic, we have put people first – focusing intensely on how we can best support and empower our customers, our employees and our neighbors. It has driven an empathetic response to the crisis, during which our teams have worked hard to do all they can to make a difference in the lives of our customers," said Christina Brozyna, director of business banking at M&T Bank.

The CRI "standout" recognition reflects M&T's commitment to helping small businesses and communities thrive by providing small business owners with valuable expertise and flexible financing solutions. Since its earliest days, the bank has focused on fostering long-term relationships with its customers, and in recent years, it has significantly expanded and enhanced its digital tools for businesses.

"At M&T, we have strengthened long-term relationships by adding new digital capabilities to deploy a truly high-tech, high-touch business model," said Mary Kate Loftus, head of digital banking at M&T Bank. "Because our efforts to change the way we work were underway before the pandemic began, we were better positioned to meet the needs of businesses throughout the crisis."

During the U.S. Small Business Administration's (SBA) 2020 fiscal year, M&T ranked fifth in the nation for SBA lending. It provided 1,110 SBA 7(a) loans for a total value of \$157 million. This is funding outside of M&T's efforts through the Paycheck Protection Program (PPP), where M&T helped more than 35,000 small businesses acquire more than \$7 billion in critical funding. In order to complete the processing necessary for these loans, M&T grew its SBA team from 20 to more than 2,000 colleagues and leveraged top talent from other areas. M&T has been one of the top 10 most active SBA 7(a) lenders in the U.S. for the past 12 years.

The CRI is developed based upon the views of small businesses and middle market companies, which were interviewed by Greenwich Associates about their banking customer experience. Additionally, through the CRI, Greenwich identified the qualities [most important to businesses](#) in the pandemic era of banking. The top three were a commitment to long-term relationships, the digital customer experience, and a willingness and ability to meet the capital needs of businesses through lending beyond the Paycheck Protection Program (PPP).

"We're grateful small businesses put their trust in us, especially during challenging times like these, and we're further motivated by this recognition to keep delivering for them," said Brozyna.

[Greenwich Associates](#) is the leading provider of global market intelligence and advisory services to the financial services industry. It provides fact-based insights and practical recommendations to improve business results, based on data that measures several key business metrics.

For more information on M&T's small business products and services, please visit [www.mtb.com/business](http://www.mtb.com/business).

### **About M&T**

M&T Bank Corporation (NYSE:MTB)("M&T") is a financial holding company headquartered in Buffalo, New York. M&T's principal banking subsidiary, M&T Bank, operates banking offices in New York, Maryland, New Jersey, Pennsylvania, Delaware, Connecticut, Virginia, West Virginia and the District of Columbia. Trust-related services are provided by M&T's Wilmington Trust-affiliated companies and by M&T Bank.

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