

Michael Edelman named President of M&T Realty Capital Corporation

BALTIMORE, Jan. 6, 2022 -- In an expansion of its current leadership team, M&T Realty Capital Corporation (M&T RCC) today announced that Michael Edelman, previously Group Vice President, has been named President of the organization. In this new role, Edelman will report directly to M&T RCC CEO, Michael Berman, and will be responsible for external customer and capital relationships, including continuing his previous work leading the organization's relationships with Fannie Mae and Freddie Mac. Edelman, a 6-year veteran of M&T RCC, will also focus on growing the FHA and the Life Co-Placement platforms as well as enhancing M&T RCC's integration with M&T Bank.

"Mike has been a key player in the lending arena for over 25 years, and we welcome his increased leadership role at M&T RCC," said Berman. "I look forward to collaborating with Mike and our Chief Operating Officer, Christine Chandler, as the three of us and our team continue to grow our lending and servicing enterprise with the highest standards of excellence."

Prior to joining M&T, Edelman held various roles at Freddie Mac in NYC, and ultimately served as Vice President managing Freddie Mac's Northeast Region. In that role, he was responsible for lender development, managing a staff of over 25 professionals, overseeing a loan portfolio over \$30 billion and annual origination volume of approximately \$5 billion, including mixed-use properties, senior housing, co-ops, LIHTC and bond credit enhancements.

Edelman's new role is effective immediately.

About M&T Realty Capital Corporation

M&T Realty Capital Corporation® (www.mtrcc.com) is a wholly-owned subsidiary of M&T Bank—one of the 20 largest US-headquartered commercial bank holding companies. As a full-service mortgage banking company, M&T RCC specializes in providing competitive financing nationwide for commercial real estate. M&T RCC is a fully licensed Fannie Mae DUS® lender, a Freddie Mac Optigo® lender, an approved FHA/HUD MAP and LEAN lender, and also offers life insurance company, CMBS, and debt fund financing through correspondent relationships. In 2021, M&T RCC originated \$5.1 billion in loans, and currently services a \$24.3 billion portfolio.

About M&T Bank

M&T Bank Corporation 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.


Equal Housing Lender.

All loans and all terms referenced herein are subject to receipt of a complete application, credit approval, and other conditions.

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