M&T Bank Earns Top National Honors for Outstanding Business Customer Experience Small businesses and middle-market enterprises rate M&T highly on several key metrics, leading to 35 Greenwich Excellence and Best Brand Awards

BUFFALO, N.Y., Feb. 17, 2022 -- M&T Bank (NYSE:MTB) announced today it has received 29 regional and national Greenwich Excellence awards and six Greenwich Best Brand awards, continuing its streak as one of the nation's highest rated banks for the customer experience it provides to businesses. M&T earned the most awards of any bank in the country for small business banking, and its combined total across small business and middle market categories also led the nation.

The awards recognize M&T's 2021 performance across several categories for small business and middle market banking, as determined through a comprehensive survey conducted by Coalition Greenwich, the top source for data and analytics on the financial services industry in the U.S.

"Our purpose as a company is to make a difference in people's lives, and the only way we can fulfill this purpose is by consistently providing an outstanding customer experience," said Eric Feldstein, head of Business Banking. "We work hard to ensure our customers feel heard and understood and know our bankers are always there to help with customized solutions to solve challenges and support their businesses' growth. It's rewarding to receive such positive feedback from business leaders throughout the communities we serve."

"All credit for M&T's consistently strong performance in the Greenwich Excellence awards goes to our talented team. From our local bankers who work directly with customers to our technologists who develop intuitive solutions to meet their needs, our entire team puts our customers at the heart of everything they do, working collaboratively to develop deep relationships built upon responsiveness, empathy and trust," said Gino Martocci, head of Commercial Banking. "I'm grateful for the difference they make for our customers every day."

Coalition Greenwich interviewed nearly 23,000 businesses in markets across the U.S. to benchmark the quality of banking products and services in the marketplace. Of more than 500 banks evaluated, M&T Bank is among only 24 that received excellence awards in small business banking and 28 that received excellence awards in the middle market category.

Nationally, M&T Bank received Greenwich Excellence awards in:

- Likelihood to Recommend Small Business
- Likelihood to Recommend Middle Market
- Overall Satisfaction Small Business
- Overall Satisfaction Middle Market
- · Overall Satisfaction with RM Small Business
- Overall Satisfaction with RM Middle Market
- RM Proactively Provides Advice Small Business
- RM Proactively Provides Advice Middle Market
- Industry Understanding Small Business
- Industry Understanding Middle Market
- Data and Analytics Driven Insights Small Business
- Cash Management Overall Satisfaction Small Business
- Cash Management Overall Satisfaction Middle Market
- Cash Management Customer Service Small Business
- Cash Management Customer Service Middle Market
- Cash Management Ease of Product Implementation Small Business
- Cash Management Ease of Product Implementation Middle Market
- Making Commercial Payments Easier Small Business
- Making Commercial Payments Easier Middle Market
- Overall Satisfaction with CM Specialist Middle Market
- Cash Management Product Capabilities Small Business

Regionally, in the Northeast, M&T Bank received Greenwich Excellence awards in:

- Likelihood to Recommend Middle Market
- Likelihood to Recommend Small Business
- Overall Satisfaction Small Business
- Overall Satisfaction Middle Market
- RM Proactively Provides Advice Small Business
- RM Proactively Provides Advice Middle Market

- Cash Management Overall Satisfaction Small Business
- Cash Management Overall Satisfaction Middle Market

Nationally, M&T received Greenwich Best Brand Awards in:

- Trust Small Business
- Trust Middle Market
- Ease of Doing Business Small Business
- Ease of Doing Business Middle Market
- Values Long-Term Relationships Small Business
- Values Long-Term Relationships Middle Market

Since 2011, M&T Bank has earned a total of 166 Greenwich Excellence awards. M&T has ranked among the top 10 banks evaluated in the small business excellence award categories since 2009.

"We want to show up for our customers in the moments that matter, so we're relentlessly working to improve our customer experience. The Greenwich awards serve as a testament to our intent and efforts to deliver locally customized solutions to our customers," said Aarthi Murali, M&T's chief customer experience officer. "We want to extend our gratitude to all our customers, who trust us to serve them at all times."

M&T Bank provides a full range of banking, investment, insurance and mortgage products and services designed for businesses and their owners. For 13 consecutive years, M&T has remained one of top U.S. Small Business Administration (SBA) lenders in the nation, and is the number one SBA lender in several communities, including Baltimore, Buffalo, Delaware, Philadelphia, Syracuse and Washington, D.C.

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 and investment services are provided by M&T's Wilmington Trust-affiliated companies and by M&T Bank.

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