M&T’s 2024 Sustainability Report Highlights Strong Progress on Community Investments and Key Business Priorities

BUFFALO, N.Y.; September 3, 2025—M&T Bank Corporation (NYSE:MTB) today released its 2024 Sustainability Report, *Driven by Our Purpose*. This fifth annual report highlights the progress the company has made toward meeting its sustainability goals, including environmental and social finance solutions for customers and key initiatives that support the bank’s business and community relationships.

Key highlights from the 2024 Sustainable Report including **nearly $5 billion in financing aimed at strengthening social and environmental impact, including:**

- **$3.8 billion in Social Sustainable Finance Loans and Investments**, which includes M&T’s investments in the communities in which it operates, such as access to affordable housing ($3 billion), access to essential services ($434.8 million), access to financial services ($385.7 million), and socioeconomic advancement and empowerment ($12.5 million).

- **$1.2 billion in Environmental Sustainable Finance Loans and Investments,** which includes:
  - **$609.6 Million in Renewable Energy:** Committed to wind, solar, geothermal, biogas and hydro energy production and storage projects.
  - **$473.1 Million in Green Buildings:** Committed to the construction, design, development and operation of residential and commercial real estate projects that have received or are expected to receive third-party sustainable certifications.

M&T Bank Chairman and CEO René F. Jones said, “At M&T Bank, we are driven by our main purpose of making a difference in people’s lives, and the work we do to advance our sustainability goals is a critical part of how we support this purpose. We remain committed to empowering people and businesses in our communities with the financial resources they need to thrive, because strong communities benefit us all.”

The Report also outlines the following key milestones in M&T’s work to support its customers and communities:

- $1.3 billion in new originations for community development loans and letters of credit to assist small business and nonprofit community development organizations.
- $2.8 billion in investments, financings, or placements related to the construction, development, acquisition, and maintenance of affordable housing, including multifamily projects.
- 95% of our $1 billion commitment to renewable energy project achieved.
- 93% participation by employees in M&T’s 401(k) plan.
- 32 average hours of training per employee.
- 1,832 SBA 7(a) loans made in FY 2024, totaling $207.8 million.
- Dedicated 245,895 hours to volunteering in our communities.
- Over $58.2 million contributed through the bank and the M&T Charitable Foundation to 4,006 nonprofit organizations.

Executive Vice President and Head of Sustainability Chavuanne Cousins said, “At M&T, sustainability is not just a practice, it is at the heart of our purpose and plays a vital role in the well-being of our customers and the communities we serve. We are focused on working closely with our stakeholders to create innovative services and provide the kind of support that not only meet their current needs but also contribute to their long-term success.”

To learn more about M&T’s approach to sustainability and to download a copy of the report, visit www.mtb.com/sustainability.

About M&T Bank
M&T 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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