

## M&T Bank Decreases Prime Rate

BUFFALO, N.Y., Oct. 29, 2025 -- Effective Thursday, October 30, 2025, M&T Bank Corporation ("M&T") (NYSE: MTB) will decrease its prime lending rate from 7.25% to 7.00%.

### About M&T

M&T Bank Corporation 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](http://www.mtb.com).

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*Investor Contact:*

Brian Klock  
(716) 842-5138

*Media Contact:*

Frank Lentini  
(929) 651-0447  
[flentini@mtb.com](mailto:flentini@mtb.com)

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