M&T Bank Releases 2025 Sustainability Report, Highlighting Community Investment, Sustainable Finance and Long-Term Resilience

Report underscores continued focus on affordable housing, local investment and long-term resilience

BUFFALO, N.Y., Aug. 25, 2026 — M&T Bank (NYSE:MTB) today announced the release of its 2025 Sustainability Report, outlining measurable progress in supporting communities, investing in employees and managing environmental impact while advancing long-term resilience.

The report highlights how the bank continues to align its capital and capabilities with community needs, with a particular focus on housing, small business development and financial stability across its footprint.

Key highlights from 2025 include:

- $7.8 billion committed in total sustainable finance loans and investments, including $932.1 million in environmental sustainable finance loans and investments and $6.9 billion supporting social initiatives.
- 2,701 Small Business Administration 7(a) loans originated in SBA Fiscal Year (FY) 2025, totaling $294 million.
- $1.2 billion funded to renewable energy projects, exceeding M&T's five-year, $1 billion commitment by 21%.
- An 18% reduction in Scope 1 and 2 greenhouse gas emissions from operations compared to a 2023 baseline.
- Nearly 194,000 volunteer hours reported by employees, with 24% supporting environmental volunteerism.

The report also emphasizes continued investment in housing, including $4 billion in financing to over 200 transactions that include an affordable housing component, alongside expanded support for first-time buyers and community development initiatives.

"Our sustained focus on making a difference in people's lives continues to guide how we serve our communities," said René F. Jones, chairman and chief executive officer, M&T Bank. "By bringing together capital, ideas and local relationships, we are helping communities adapt, grow and remain resilient."

M&T continues to integrate sustainability considerations across its operations, including lending, investment decisions, risk management and employee development.

Chavuanne Cousins, head of sustainability, M&T Bank, said, "Our approach is grounded in collaboration and a focus on practical solutions. Each step we take strengthens economic opportunity, supports environmental responsibility and contributes to communities positioned for long-term resilience."

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

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 on M&T Bank, visit www.mtb.com.

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