

M&T Bank Ranks No. 1 in SBA 7(a) Lending Across Its Footprint, Achieves Record Small Business Loan Growth

Bank rises to No. 5 nationally, providing nearly 3,000 loans totaling \$326.4 million to small businesses in Fiscal Year 2026

BUFFALO, N.Y., Oct. 14, 2026 -- [M&T Bank](#) (NYSE:MTB) ranked No. 1 in Fiscal Year 2026 in Small Business Administration (SBA) 7(a) lending by number of loans across its communities, while achieving the highest SBA 7(a) loan volume and dollar amount in the bank's history. M&T also climbed to No. 5 nationally among SBA 7(a) lenders, up from No. 7 the previous year, marking 18 consecutive years among the nation's leading SBA lenders.

M&T approved 2,975 SBA 7(a) loans totaling \$326.44 million during the federal fiscal year which ended Sept. 30, 2026*. This represents an increase of 274 loans and \$32.5 million compared with Fiscal Year 2025, approximately 10% growth in both loan units and dollars.

The bank's record performance came amid a challenging national lending environment, with industrywide SBA 7(a) loan volume declining 26% and lending dollars falling 12% year over year.

"M&T's longstanding commitment to small businesses is about more than providing access to capital, it's about being a trusted partner to entrepreneurs at every stage of their journey," said **Eric Feldstein, M&T Bank Senior Executive Vice President and Head of Retail and Business Banking**. "Our SBA lending leadership has been built on understanding our clients' goals and working with them to find the right path forward, whether they're launching a new business, investing in a permanent home, or pursuing their next opportunity for growth. We're proud to help entrepreneurs turn their ideas and ambitions into the businesses that strengthen our communities."

M&T also ranked No. 8 (tied) nationally as an SBA 504 Third-Party Lender, providing 55 loans totaling \$50.88 million. While the SBA 7(a) program helps small businesses finance a broad range of needs, the 504 program focuses on long-term investments such as purchasing commercial property, constructing facilities, and acquiring major equipment. Together, these programs allow M&T to support businesses across every stage of growth.

M&T Leads SBA Lending Across Its Communities

M&T's SBA performance reflects the strength and consistency of its small business lending program in its footprint. In Fiscal Year 2026, the bank achieved No. 1 rankings in 10 SBA districts and top three positions in all 15 reporting districts.

The bank maintained particularly strong results across the Mid-Atlantic, Northeast and New England regions, including No. 1 rankings in Baltimore, Buffalo/Rochester, Connecticut, Delaware, Metro New York City, Philadelphia, Richmond, Syracuse, Vermont, and Washington, D.C.

In New England, M&T ranked among the top three SBA lenders, including No. 1 positions in Connecticut and Vermont. The bank's SBA 7(a) lending in New England has expanded significantly, from 107 approvals in Fiscal Year 2022 to 588 in Fiscal Year 2026.

M&T's Fiscal Year 2026 district-level results include:

SBA District	Rank	Loans	Loan Dollars
Baltimore	No. 1	442	\$56.0M
Buffalo/Rochester	No. 1	226	\$28.8M
Connecticut	No. 1	298	\$28.15M
Delaware	No. 1	98	\$9.06M
Metro New York City	No. 1	409	\$40.1M
Philadelphia (Eastern PA)	No. 1	304	\$29.6M
Richmond	No. 1	93	\$10.7M
Syracuse	No. 1	164	\$19.1M
Vermont	No. 1	38	\$2.35M
Washington, D.C.	No. 1	264	\$34.9M
New Hampshire	No. 2	76	\$11.06M
New Jersey	No. 2	310	\$31.8M
West Virginia	No. 2	18	\$1.7M
Maine	No. 3	30	\$2.3M
Massachusetts	No. 3	141	\$17.64M

Supporting Small Businesses at Every Stage

M&T's commitment to small businesses extends beyond lending. Bank employees work closely with entrepreneurs to understand their businesses, connect them with resources, and help identify financing solutions that support their goals — whether launching a new venture, expanding an established business or investing in a long-term growth strategy.

"Every SBA loan represents a business owner pursuing a vision, creating opportunity and strengthening a local economy," added Feldstein. "These results are a reflection of the collaboration across Business Banking, Retail, Credit, Operations, Risk and many other teams that come together every day to deliver for our clients."

Helping a Mid-Atlantic Business Secure Its Future

For Mid Atlantic Port Service, a Baltimore-based company providing services to the maritime and port industry, rising rental costs created an opportunity to invest in a permanent home. Rather than continue leasing multiple spaces, the company worked with M&T to secure \$5.7 million in SBA 504 financing to purchase a facility and bring its operations together under one roof. The financing helped the company invest in its long-term future while preserving cash for day-to-day operations and growth.

"As our lease costs continued to rise, we knew owning our facility was the right long-term move for the business, but we needed a financing partner that could help us make it happen without tying up the working capital we need to operate and grow," said **Marc Cruise, owner of Mid Atlantic Port Service**. "M&T took the time to understand both our immediate needs and our long-term goals and helped structure an SBA 504 solution that allowed us to bring our operations together and invest in our future."

Learn more about M&T Bank's lending for small businesses at mtb.com/business/business-financing/small-business-loans.

**=According to statistics released by the U.S. Small Business Administration for total approved loans through the SBA's 7(a) lending program during the federal fiscal year ending Sept. 30, 2026.*

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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