

M&T BANK CORPORATION

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1037003	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$69,833	\$154,882	121.8%	
Loans	\$53,004	\$119,549	125.5%	
Construction & development	\$4,433	\$8,571	93.3%	
Closed-end 1-4 family residential	\$6,794	\$16,881	148.5%	
Home equity	\$5,926	\$11,604	95.8%	
Credit card	\$51	\$342	576.2%	
Other consumer	\$4,939	\$4,625	-6.4%	
Commercial & Industrial	\$10,932	\$25,551	133.7%	
Commercial real estate	\$14,939	\$34,624	131.8%	
Unused commitments	\$16,812	\$38,967	131.8%	
Securitization outstanding principal	\$9,898	\$19,041	92.4%	
Mortgage-backed securities (GSE and private issue)	\$5,886	\$13,080	122.2%	
Asset-backed securities	\$0	\$1	63.7%	
Other securities	\$806	\$1,453	80.4%	
Cash & balances due	\$1,641	\$3,332	103.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$1,138	\$786	-30.9%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$1,314	\$642	-51.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$60,526	\$135,033	123.1%	
Deposits	\$51,887	\$120,539	132.3%	
Total other borrowings	\$5,665	\$7,424	31.1%	
FHLB advances	\$2,900	\$2,897	-0.1%	
Equity				
Equity capital at quarter end	\$9,307	\$19,850	113.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$451	-\$1,303	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	8.7%	--	
Tier 1 risk based capital ratio	8.9%	9.1%	--	
Total risk based capital ratio	12.4%	12.4%	--	
Return on equity ¹	10.0%	7.3%	--	
Return on assets ¹	1.3%	0.9%	--	
Net interest margin ¹	4.1%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	60.1%	46.4%	--	
Loss provision to net charge-offs (qtr)	107.2%	99.8%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	11.6%	16.2%	0.5%	0.7%
Closed-end 1-4 family residential	7.2%	7.2%	0.3%	0.2%
Home equity	0.6%	0.8%	0.1%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.2%	1.3%	0.4%	0.4%
Commercial & Industrial	1.9%	1.3%	0.2%	0.1%
Commercial real estate	1.6%	1.8%	0.1%	0.0%
Total loans	3.0%	3.3%	0.2%	0.1%