

M&T BANK CORPORATION

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1037003	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$76,887	\$82,086	6.8%	
Loans	\$59,453	\$65,983	11.0%	
Construction & development	\$4,286	\$3,776	-11.9%	
Closed-end 1-4 family residential	\$8,341	\$11,411	36.8%	
Home equity	\$5,580	\$5,565	-0.3%	
Credit card	\$171	\$286	67.0%	
Other consumer	\$2,312	\$2,339	1.2%	
Commercial & Industrial	\$12,776	\$14,286	11.8%	
Commercial real estate	\$17,312	\$18,484	6.8%	
Unused commitments	\$19,134	\$20,014	4.6%	
Securitization outstanding principal	\$9,520	\$9,441	-0.8%	
Mortgage-backed securities (GSE and private issue)	\$6,531	\$5,226	-20.0%	
Asset-backed securities	\$0	\$0	-14.6%	
Other securities	\$723	\$503	-30.5%	
Cash & balances due	\$1,492	\$2,043	36.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$393	\$2,165	450.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$321	\$1,768	451.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$67,157	\$71,818	6.9%	
Deposits	\$60,064	\$66,397	10.5%	
Total other borrowings	\$3,625	\$2,545	-29.8%	
FHLB advances	\$1,448	\$30	-97.9%	
Equity				
Equity capital at quarter end	\$9,730	\$10,268	5.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$652	\$48	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	8.8%	--	
Tier 1 risk based capital ratio	8.9%	8.9%	--	
Total risk based capital ratio	12.1%	11.8%	--	
Return on equity ¹	7.5%	12.1%	--	
Return on assets ¹	1.0%	1.5%	--	
Net interest margin ¹	3.9%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	46.3%	51.6%	--	
Loss provision to net charge-offs (qtr)	99.9%	111.1%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	16.2%	10.2%	0.7%	0.2%
Closed-end 1-4 family residential	7.3%	6.5%	0.2%	0.1%
Home equity	0.8%	1.0%	0.1%	0.1%
Credit card	0.0%	0.5%	0.0%	0.5%
Other consumer	1.3%	1.0%	0.4%	0.3%
Commercial & Industrial	1.3%	1.1%	0.1%	0.0%
Commercial real estate	1.8%	1.8%	0.0%	0.0%
Total loans	3.3%	2.7%	0.1%	0.1%