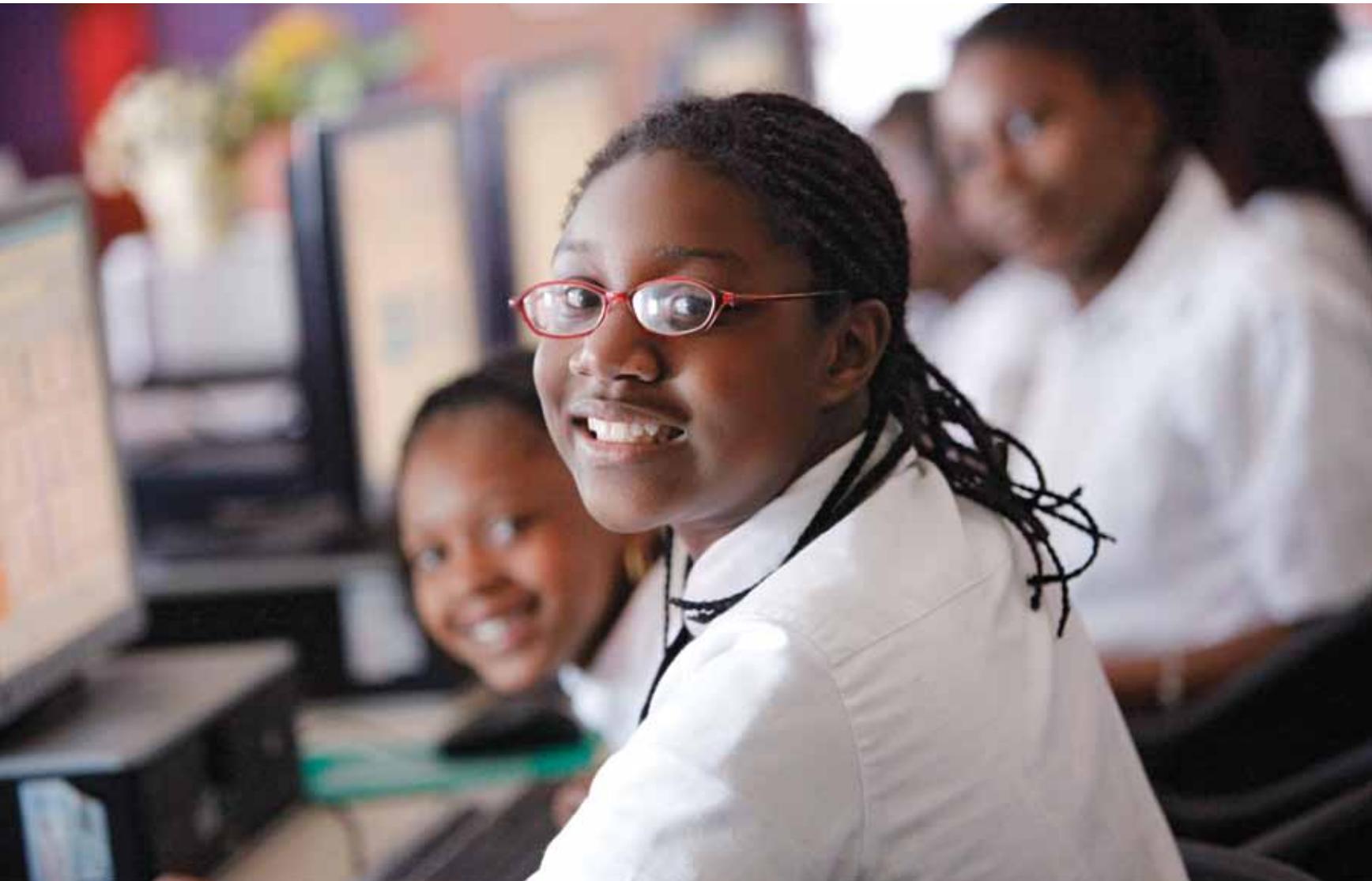


Strong Communities Bright Futures



COMMUNITY INVOLVEMENT REPORT 2011



STUDENTS ON THE DISCOVERY TRAIL, ITHACA, NY

A community bank at heart

Healthy communities are the foundation of successful businesses. This belief lies at the heart of M&T's 155-year-old tradition of community banking.

We believe in strengthening the communities we serve.

Through the difficult economic times in recent years, we've stayed consistent to our approach of lending to small and middle market businesses that create jobs in our communities and providing financial and volunteer support to not-for-profit organizations that improve the quality of life for our neighbors.

This report includes some of the best examples of M&T's community involvement in 2011. One of our biggest achievements in 2011 was establishing our new partnership with Wilmington Trust, allowing us to continue its long-standing support to communities in its home state, "the First State," Delaware.

Decisions about our community activities and grants are made locally, by the people in the bank who know our communities best. Our staff members reported volunteering thousands of hours each month last year to ensure their friends and neighbors can thrive.

We continue to believe strongly in the traditional role of the Main Street banker, a role built around taking deposits and making loans to local customers and being actively involved within the community. This report highlights just some of the stories of people and programs making a difference in our communities.

ROBERT G. WILMERS
CHAIRMAN AND CEO
M&T BANK CORPORATION

M&T Charitable Giving 2011 Funding Allocation – \$17 million dollars



CHARITABLE GRANTS



FINANCIAL LITERACY



COMMUNITY
REINVESTMENT



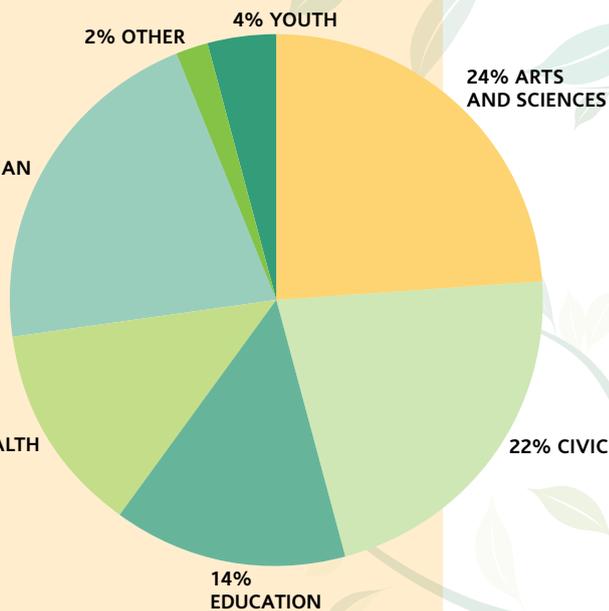
EMPLOYEE
VOLUNTEERISM



ENVIRONMENTAL
RESPONSIBILITY



CORPORATE
SPONSORSHIPS



M&T distributed approximately \$17 million in charitable grants to hundreds of organizations across seven states and the District of Columbia in 2011. The bank supports organizations working on a wide variety of issues, with the leading areas being civic, arts, human services and educational programs. The cumulative total donated in the last ten years is more than \$147 million.

Even in difficult economic times, M&T has maintained its active role in supporting our communities.

M&T Bank promise lifts Buffalo neighborhood



COMMUNITY LEADER, THELMA ROBERTS, LEFT, DISCUSSES SCHOOL IMPROVEMENTS WITH TANYA PERRIN-JOHNSON, OF BUFFALO PROMISE NEIGHBORHOOD.

EDUCATIONAL

Thelma Roberts, the president of the University District Block Club Coalition, Inc. remembers better days in her Bailey Avenue neighborhood, which sits just behind the University at Buffalo's South campus.

"When I first moved into this neighborhood 29 years ago, it was such a warm and friendly area and I felt comfortable walking anywhere. Bailey Avenue used to be filled with neighborhood businesses," Roberts said.

Her neighborhood has now become a prime example of the effects of urban decline. As globalization shifted manufacturing plants from Buffalo, and other U.S. cities, to low-cost labor markets, Buffalo's economy and neighborhoods began suffering. The result has been a shrinking job base, an increase in crime, a rising high school dropout rate, vacant housing and a host of other social service issues.

In 2011, M&T Bank made tremendous strides on a comprehensive plan to lift this neighborhood by investing in education, health care, parenting classes and other services.

The Buffalo Promise Neighborhood, a collaborative effort led by M&T Bank, was awarded a \$6 million grant in December 2011 from the U.S. Department of Education to provide a life-changing continuum of cradle-to-career services to children living in one of Buffalo's poorest neighborhoods. The Promise Neighborhood program is modeled after the long-running and successful Harlem Children's Zone in New York City.

"The Promise Neighborhood project is an answer to a major need for this community. It's such a ray of hope for the neighborhood."

THELMA ROBERTS

The federal grant for Buffalo will be matched by \$6 million from M&T to provide a new early childhood education center, health care clinic and other needed services to children in the bank's headquarters city.

"The Promise Neighborhood project is an answer to a major need for this neighborhood. It's such a ray of hope for the neighborhood. And it is sustainable with the right resources," Roberts said.

There are more than 1,100 children living in the neighborhood and about 40 percent of those children live at, or below, the federal poverty line. Due to the lack of proper nutrition, health care and

early childhood education, these children have an improbable path to break the cycle of poverty. The high school graduation rate in the neighborhood is less than 50 percent and only 6 percent score highly enough on standardized tests to indicate they are prepared for college.



M&T BANK PRESIDENT MARK CZARNECKI VISITS WITH WESTMINSTER COMMUNITY CHARTER SCHOOL STUDENTS.

"The Buffalo Promise Neighborhood will bring immediate improvements in the quality and quantity of services available to children in our city, but over the long term, we intend to transform this neighborhood, providing new opportunities and attracting new investment into this low-income neighborhood," said Mark Czarnecki, president of M&T Bank and chairman of the Buffalo Promise Neighborhood board of directors.

The Buffalo Promise Neighborhood builds on M&T's long-term commitment to Westminster Community Charter School, formerly known as Buffalo Public School #68. M&T has invested millions of dollars at the school over the last 18 years to improve the facilities and establish new teacher training programs, resulting in a steady increase in student test scores.

The M&T Bank-led project was one of only five U.S. communities, out of more than 339 applicants, to be awarded a U.S. Department of Education Promise Neighborhood implementation grant.

One of the Buffalo Promise Neighborhood's most visible projects in 2012 will be the construction of a new early childhood learning center to provide educational services to 150 children.

Preserving our community's natural treasures

In the shadow of M&T Bank Stadium, about 30 volunteers from M&T rolled up their sleeves on a spring day to improve a trash-strewn, overgrown area that had become a blight on the community. Debris, weeds, garbage, cans and bottles created an unsightly health hazard along a section of Baltimore's Gwynns Falls Trail. The M&T volunteers teamed with members of the Baltimore Ravens organization and other community volunteers in an Earth Day service project to clean up the area.

Coordinated by the city's Department of Recreation and Parks, almost 75 volunteers participated in landscaping, trash removal and bench building in an effort to rejuvenate the trail, which serves as a continuous recreation corridor connecting more than 30 neighborhoods in West Baltimore. Teams of M&T employees helped paint a mural at the trail entrance. They also built a dog waste station for use by members of BARCS, (Baltimore Animal Rescue and Care Shelter) who regularly use the grounds as a setting to walk, care for and comfort abused or stray dogs.



M&T EMPLOYEES ASSEMBLE A BENCH AS PART OF A BALTIMORE PARK BEAUTIFICATION EFFORT.

"We all take responsibility for keeping our part of Baltimore clean and safe," said Albert Bulson, M&T's regional operations manager. "By supporting this project, it solidifies our commitment to the community and with our name on the stadium, it was only fitting that we clean-up a park within a close proximity. Earth Day is symbolic of what we need to do every day and we are role-modeling for the next generation the need to protect and clean the environment."

The Earth Day cleanup is just one example of a variety of ways M&T supported environmental organizations in the bank's footprint in 2011. A large portion of the bank's support focused on organizations that help preserve the natural treasures in our communities, such as the mountains near New York's Hudson Valley, the majestic

"We all take responsibility for keeping our part of Baltimore clean and safe."

ALBERT BULSON

Great Lakes near the company's Buffalo headquarters and the Chesapeake Bay watershed.

M&T has provided \$57,500 over the course of recent years to the Mohonk Preserve, an organization in New Paltz, NY, established to safeguard and manage more than 7,000 acres of mountain ridges, forests, fields, streams, ponds, and other unique and beautiful places. The bank's contributions help fund Mohonk's volunteer program, which provides bike patrols, hiking leaders, interpretive guides and other volunteers within the Shawangunk Mountains of New York.

On the far western end of New York State, Buffalo Niagara Riverkeeper has built a track record as one of the more active advocacy organizations in the Great Lakes Basin.

M&T provides annual charitable support to help underwrite the Buffalo Niagara Riverkeeper Spring and Fall Shoreline Cleanup. In 2011, volunteers, including 10 to 15 M&T Bank employees, descended on about 50 different locations along Lake Erie, the Buffalo River and Niagara River to clean debris. The organization's efforts are focused on a fundamental resource vital to businesses and consumers throughout the community – clean water.



Employee volunteers help communities mop up

When your entire town has been under water, when people have lost everything, when Blackhawk helicopters are shuttling in disaster relief supplies, that's when the true spirit of community emerges.

Neighbors helping neighbors. That's what we saw throughout M&T Bank's communities in the late summer of 2011. An Atlantic hurricane season that uncharacteristically hit hardest in the Mid-Atlantic and Northeast destroyed homes and businesses in communities served by M&T.

From Albany, N.Y., down through the Hudson Valley and the New York City area into Philadelphia, Delaware and Baltimore, M&T Bank employees responded to the community need. The need was particularly great in Binghamton, N.Y., and throughout Pennsylvania communities along the Susquehanna River.

Mylene Serrano-Kalinich, an M&T Bank regional manager in Binghamton, worked with her team to roll up their sleeves and help the town of Owego, N.Y., rebuild. Owego was one of the hardest hit communities when the Susquehanna River crested a record 10 feet over flood stage in early September.

After the state of emergency was lifted, more than a dozen M&T volunteers descended on the town with boxes of bleach, bottled water, toothbrushes, tissues and other basic supplies. They spent a full day, from early morning to night, helping a church, a book store and other small businesses clean up.

"We were mopping disgusting flood water. We were scrubbing walls with bleach. We were hauling wet items out to the curb for removal. When it's a home, literally everything a person owns could be out on the curb. Black mold sets in very quickly; it was imperative to help the residents with the debris removal," Serrano-Kalinich said.

Other M&T volunteers stayed in the parking lot of M&T's Owego branch – which was badly flooded and remained closed for more than a week – and grilled donated food for town residents.

M&T made more than \$100,000 in contributions to various American Red Cross chapters and also matched all



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M&T AREA MANAGER MYLENE SERRANO-KALINICH JOINS M&T OWEGO BRANCH MANAGER RICK ANNUNZIATA, TIOGA COUNTY CHAMBER OF COMMERCE PRESIDENT AND CEO MARTHA SAUERBREY AND CELLAR RESTAURANT OWNER BOB LAYMAN TO DISCUSS CONTINUED CLEAN UP AND REDEVELOPMENT OF OWEGO.

contributions made by employees. The bank also offered discounted loan rates to consumers and businesses in the flooded communities.

The financial assistance provided quick support to help families repair homes and cars, and replace personal belongings, as well as assist community businesses so they could continue operating without disruption.

"Helping out with the cleanup was probably one of the most rewarding things we've ever done together as a team."

MYLENE SERRANO-KALINICH

While the company's contributions helped communities recover, it was the direct action of employees that created lasting memories across dozens of M&T communities in the Hudson Valley, Wilkes-Barre and Harrisburg, Pa., Delaware and other areas. Their selfless acts will long be remembered.

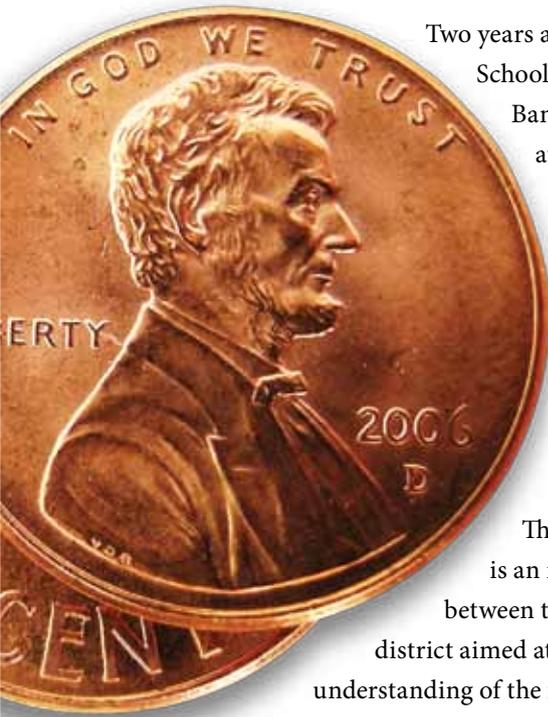
Student bankers learn money smarts



APPOQUINIMINK HIGH SCHOOL STUDENTS AMANDA WEINER AND CHARLOTTE CORYELL PREPARE THEIR TELLER STATIONS AT THE SCHOOL'S BANK IN SCHOOL.

It's a typical lunchtime at Appoquinimink High School in Middletown, Delaware, as students crowd their way down a hallway to the cafeteria. But unlike a typical high school, the hallway is lined with store fronts, including an in-school bank, sponsored by M&T Bank.

Five students stand behind the teller stations of the facility each Monday, Wednesday and Friday, ready to assist their fellow classmates and teachers with deposits, withdrawals and account openings during the school's lunchtime.



Two years ago, the Appoquinimink School District opened the Bank In School program at Appoquinimink High School as part of the district's focus on providing real world career experience. Last year, a second high school in the district, Middletown High School, opened a branch.

The Bank In School program is an innovative partnership between the bank and the school district aimed at giving students a fuller understanding of the fundamentals of banking, money management and the financial industry.

Both high schools feature bank-like facilities run by students with oversight from business teacher, Veronica Marine.

"We attempt to make it as close as we can to actually working in a branch setting," said Marine. "This program really helps show the

"Through my time in the bank, I've learned that I really like to help customers and interact with them."

LAUREN CAMP

students if this is a career path they would like to pursue. In addition to gaining hands-on experience they are also building tools that will help them make informed financial decisions in all stages of their lives."

The program provides students the ability to actively participate as bank managers, tellers and marketing agents. Students and teachers at both schools are able to open checking and savings accounts and make deposits into and withdrawals out of their accounts.

"I have an interest in business, which led me to these classes," said Lauren Camp, a junior at the school and one of five students who work in the Appoquinimink High School bank. "Through my time in the bank, I've learned that I really like to help customers and interact with them."

The Bank In School program is one of several school-based financial literacy programs M&T Bank provides throughout Delaware.

On the path to saving – one penny at a time

Financial education is an ongoing commitment at M&T and our bankers visit schools and community groups throughout the year to share their knowledge on financial issues like budgeting, saving for college and homeownership.

In Pennsylvania, M&T Bank employees visited 3 to 5 year-old students at Child Advocates of Blair County's Head Start program in an effort to help them begin to understand the value of savings.

Each of the 400 preschoolers was given a green piggy bank and 41 cents – one quarter, one dime, one nickel, and one penny – to start them on the path to saving.

"We tried to stress that saving is important, no matter how little or how much you start with," said Gail D'Angelo, community reinvestment officer and one of 30 M&T Bank employees to

volunteer at the program's 15 locations throughout Blair County, PA. The employees made three separate visits with the students.

But teaching preschoolers the value of money isn't as easy as it may sound.

"It involved a lot of patience, sometimes sitting on the floor, and answering lots of questions," D'Angelo said. "But it was really fun, because the kids were really interested in learning!"



Giving a boost to promote healthy communities

L yda Vanegas remembers the first time she set foot inside Mary's Center. She and her husband had just moved to the United States from Colombia and were expecting their first child.



A CLINICIAN AT MARY'S CENTER INTERACTING WITH HER YOUNG PATIENT.

Now twelve years later, she is the director of advocacy and communications at the center. Her story is not atypical.

"Many of our staff first came to Mary's Center as clients. There is such a feeling of community here that makes you want to help out," says Vanegas.

Located in Washington, D.C., Mary's Center is a federally qualified health center dedicated to enhancing the lives of the people and communities it serves. When a client becomes part of Mary's Center, it often opens the doors to possibilities. The center takes a holistic approach to a person's well-being – focusing not only on a client's medical needs, but the social factors in their daily lives that may be impeding their overall health.

In 2011, the center opened its Georgia Avenue site and simultaneously launched the Building Better Futures Together campaign. The campaign's focus is to raise funds for services provided to an ever expanding client base as well as diversify the center's funding.

M&T Bank gave Mary's Center a shot in the arm with a \$100,000 donation to the campaign, aimed at raising \$4 million in two years.

"The work Mary's Center is doing and its positive impact on the health and well-being of individuals in the nation's capital is inspiring," says Derek Harps, team leader for the not-for-profit banking group in M&T's Greater Washington market. "We are proud to support Mary's Center's community building model and its dedication to outreach and educating the diverse communities it serves."

Understanding and reaching a diverse client base is also the mission of Westside Family Healthcare in Delaware, another organization that M&T supports. Based in Wilmington, Westside operates five health centers throughout Delaware, providing quality healthcare to its patients, regardless of ability to pay.

"Westside Family Healthcare is a phenomenal resource to individuals throughout the state of Delaware," says Beryl Barmore, M&T's community reinvestment officer for the Greater Delaware region. Barmore has served on the board since 1994 and she chose the organization as her health care provider because of the high level of care the staff at Westside provides.

"The work Mary's Center is doing and its positive impact on the health and well-being of individuals in the nation's capital is inspiring."

DEREK HARPS

In 2011, Westside was awarded a federal grant to expand its services to southern Delaware. The organization worked with M&T to secure funding for its new office space in Dover aimed at granting access to affordable, quality healthcare to residents of Kent County.

The southern expansion also allows Westside to reach out to an estimated 1,500 migrant and seasonal farm workers and dependents residing in Kent and Western Sussex counties. Through this initiative, a mobile team of bilingual clinicians, nurses and outreach workers provide comprehensive, on-site services in health care, mental health and social services support to ensure these individuals have access to quality healthcare.

The show must go on!

The Landmark Theatre in Syracuse, New York – a gorgeous building that is listed on the National Register of Historic Places – has had its share of challenges. Originally built as a movie theatre in 1928, the original stage was too small to host Broadway shows, the rigging and overhead system was 80 years old, and the theatre had to rent audio and lighting equipment to host concerts.

In the mid-2000s, the theatre had to make a hard decision about its financial viability. After much study, the theatre decided that the show must go on! In fact, Landmark found itself preparing for a major renovation of the theatre’s back-of-the-house operations.

M&T served as the lead bank on a multi-million dollar construction loan as well as on permanent financing. The “Stage House Expansion,” also supported by state grants, totaled \$16.4 million dollars.

Landmark expanded its stage in both depth and height and also added a fly loft and stage-loading berths. Rigging, flooring, dressing rooms, programming areas, lighting and audio systems were also updated.

Landmark re-opened in November of 2011 with a performance by Bill Cosby and the theatre now has ongoing commitments to host touring Broadway shows. Combined with rent from two tenants, concession sales, the ability to offer season tickets and fundraising plans, Landmark has re-made itself to be not just the premier theatre in the Syracuse area – but a financially viable one as well. Landmark is also working with Lemoyne College and Syracuse University

to host educational events, workshops and performances.

“The renovation at Landmark is great for the theatre and for lovers of the arts,” said Allen Naples, regional resident for M&T. “It will also be great for the community. Many people coming to the city for a show will have dinner, shop or stay overnight. The theatre will also serve as an anchor for continued development downtown.”

The M&T Charitable Foundation anticipates making a significant multi-year commitment this spring. M&T has sponsored a variety of programs and events for the theatre since 1997.

“The renovation at Landmark is great for the theatre and for lovers of the arts.”

ALLEN NAPLES

Nurturing the Arts

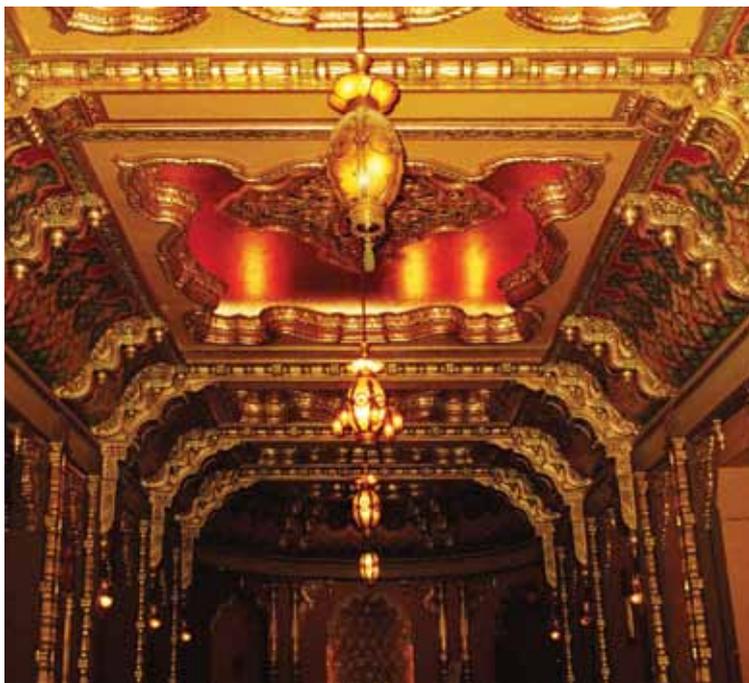
Accessibility to the arts is very important, but the arts journey also has deeper roots – in many communities M&T supports programs that help young adults discover the arts and develop their own budding skills.

One such group that M&T provides significant support is Ifetayo Cultural Arts in New York City. Ifetayo focuses on creative, educational and vocational development for those of African descent. Ifetayo encompasses a wide array of visual and performance arts, including painting, music, photography, and dance. No matter the discipline or combination of interests, Ifetayo’s programs focus on enabling students to develop their voice and potentially pursue artistic careers.

Seven major programs serve a combined total of 700 students each year. Program criteria varies but there is something for everyone two years of age or older. Offerings may be in-school, after school, year-round on weekends or conducted via a summer session.

Beyond the arts, Ifetayo’s Individual Development Account program encourages healthy savings amongst undergraduate students by providing a 2:1 savings match. M&T’s Naima Oyo, community reinvestment officer for the NYC region, also volunteers her time to teach students’ parents about financial literacy.

M&T has provided program support and event sponsorship to Ifetayo for more than 12 years. M&T’s Oyo has been involved with the board of directors for 11 years, serving as the chair for the past two.



MEZZANINE LOBBY AT THE LANDMARK THEATRE.



Community bankers are community builders

AL DE SALVO LENDS A HAND DURING A HABITAT BUILD IN ALBANY, N.Y.

Bankers are accustomed to helping homeowners finance the home of their dreams. But in 2011, many M&T employees stepped away from their desks and traded their business suits for jeans and hard hats to get physically involved in the process at various Habitat for Humanity builds.

In addition to employee volunteers, M&T Bank donated nearly \$100,000 to 27 Habitat affiliates located throughout the bank's footprint.

Community Reinvestment Officer, Al De Salvo, is inspired by the impact the organization has on building communities. Serving as board president for the Capital District affiliate in Albany, N.Y., De Salvo is struck with how much lives are changed with the simple exchange of a house key.

"When you turn a house over to a homeowner, it changes their life instantly," says De Salvo. "They are transported to a structurally sound, well-built home where their kids have space and everything works."

"Participating in the Women Build project was very rewarding. Individually, we all played different roles."
KRISTIN CHALMERS

Further south in the Hudson Valley area, thirteen M&T employees grabbed their paint brushes and work gloves to finish trim work and clean up around a build site dedicated to the Greater Newburgh affiliate's recently retired executive director. This was part of a Heart of the Home sponsorship of the affiliate's 50th home built in just 11 years.

Habitat builds don't just focus on new homes. Employees in Northern Pennsylvania spent two days working on restoring

a historic home in Williamsport. They sanded boards and climbed scaffolding to install siding.

The bank's regular commitment to the Greater Lycoming affiliate helped spur involvement in their new Neighborhood Revitalization Initiative. The bank's donation kick-started the initiative, aimed at small scale home improvements (e.g. energy efficient windows, handicap accessibility) in an effort to reach more individuals in the community and provide more volunteer opportunities.

"We're very excited to partner with Habitat for the launch of the new Neighborhood Revitalization Initiative. This program will not only positively effect one family, it will impact the entire neighborhood," said Deanna Wells, community reinvestment officer.

Even one of M&T's newly formed employee affinity groups got in on the action. Eight members of the bank's Women B'more affinity group in Baltimore volunteered as part of Women Build – a Habitat program for women who want to make a difference in their community by building homes and revitalizing neighborhoods.

The women were tasked with working on various jobs throughout the two-story, two-bedroom house located in the city of Baltimore.

"Participating in the Women Build project was very rewarding. Individually, we all played different roles – some of us framed interior structures and some dug holes for support beams – but our roles were integral in building the home," said Kristin Chalmers, an M&T financial analyst.



Helping finance the American dream

Mortgages within M&T's branch footprint in 2011

	PURCHASE		REFINANCE		TOTAL	
	\$ in 000s	Units	\$ in 000s	Units	\$ in 000s	Units
New York	\$606,500	3,695	\$873,881	4,890	\$1,480,380	8,585
Mid-Atlantic	\$201,790	822	\$433,290	1,854	\$635,081	2,676
Pennsylvania	\$172,794	1,138	\$335,876	2,076	\$508,670	3,214
Total	\$981,084	5,655	\$1,643,047	8,820	\$2,970,127	14,475

Mid-Atlantic consists of MD, DC, VA, DE and WV.

Helping small businesses thrive in challenging economic times

Steve Gordon's dream of bringing back to life a shuttered manufacturing plant in Waverly, Va. was at a critical juncture. His lender had pulled out at the 11th hour, and he was left without the financing he needed to rebuild the 60 year old factory, which closed in 2009, causing 128 people to lose their jobs.



STEVE GORDON, LEFT, GIVES PHIL HAGER AN INSIDE LOOK AT EQUIPMENT

That's when M&T became involved. Central Virginia's Commercial Banking Team Leader Phil Hager contacted Gordon and offered to help him put together a plan to keep the project moving.

Gordon's vision was to transform the old particle board plant into one that made wood pellets, a renewable bio energy source. But the project required capital.

"M&T really helped push this project along," Gordon says. "Some banks give you a verbal commitment, but don't stand behind

it. M&T put something on paper, and then stood behind it. And they had good insight on how to operate the business, understanding our business model and creating cash flow plans."

In addition to overseeing M&T's loan to Wood Fuel Developers, LLC, Hager also helped him secure additional sources of funding, including the SBA 504 program, the Virginia Governor's Opportunity Fund, and a Community Economic Development grant.

The factory now employs 30 full-time employees and creates an eco-friendly product made from 50 percent recycled materials, including wood shavings and sawdust from nearby sawmills. In addition, the plant's revitalization will spur approximately 50 additional local jobs related to the collection and transportation of the raw materials to the plant, Gordon estimates.

"It's been a challenge, but to see the results of our efforts has been gratifying," Gordon says.

M&T's relationship with Wood Fuel Developers is just one example of the thousands of small businesses M&T has helped grow, even in these challenging economic times. In 2011, M&T was among 12 banks that met with Vice President Joe Biden and reaffirmed its commitment to small business owners.

M&T pledged to increase lending to small businesses, including those in the following underserved markets: low-to-moderate income communities, empowerment zones and enterprise communities, as well as new business start-ups, minority-owned businesses and micro businesses (annual revenues less than \$1 million), in addition to expanding lending to other members of the small business community.

Supporting small businesses with large numbers

M&T Bank SBA Volume, fiscal year-to-date (10/1/2010 – 9/30/2011)

SBA DISTRICT	# OF LOANS	AMOUNT
Baltimore, MD	234	\$21,710,900
Buffalo, NY	150	\$29,041,400
Central NY	173	\$27,361,500
New York, NY	145	\$22,895,500
Philadelphia, PA	209	\$28,460,100

SBA DISTRICT	# OF LOANS	AMOUNT
Pittsburgh, PA	18	\$1,199,500
Richmond, VA	23	\$2,523,000
Rochester, NY	123	\$17,191,700
Washington, DC	113	\$20,573,000
Wilmington, DE	31	\$ 2,493,000

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