

# M&T Commercial Banking

Customized financial solutions  
for various types of businesses.



**At M&T Bank** our commercial middle market banking teams are here with comprehensive financial solutions to help support your business' strategic plans. From facilities to equipment and technology, with our combined strength in your corner, we can help your business move forward faster with less impact to your daily operations.

## Flexible solutions for your business.



Business cash flow, inventory, and accounts receivable financing



Financing options for capital and operating leases



Owner-occupied real estate



Treasury management, card services, and payables management



Term loans supporting business acquisitions



Equity and debt capital markets capabilities to support large financing needs



Up to 100% financing for equipment, software, and more

## Target customer profile

### Segments of focus:

- Manufacturers
- Distributors
- Wholesalers
- Retailers
- Professional Services

### Borrower Profile:

- Revenue of \$20M - \$1Bn
- Florida - based businesses
- Loan commitments ranging from \$5M to hundreds of millions

## About M&T

Founded in 1856, M&T is a financial holding company serving clients across the country. We are one of the 15 largest U.S. owned, commercial bank holding companies<sup>1</sup>.

## Credit Rating

Moody's



S&P



Fitch



DBRS



Credit Ratings were last updated: Moody's as of August 7, 2023; S&P as of March 26, 2024; Fitch as of October 12, 2023; DBRS as of June 9, 2023.

## M&T by the numbers:\*

- \$215 billion in total assets
- \$167 billion in total deposits
- ~5.2 million customers
- 22,000+ team members

\*Statistics from 3/31/24

## Recent Middle Market Finance Transactions



## We're ready to help.

M&T has a community-focused business model with strong, well-diversified core deposit base, with no crypto deposits and ranked #1 among our peer group for capital level.<sup>2</sup>

To learn more contact one of our bankers or scan our QR code to visit our website.



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 Equal Housing Lender.

<sup>1</sup> S&P Global Market Intelligence as of December 31, 2022. Methodology excludes subsidiaries of foreign bank parents, investment banks, credit card companies, insurance company subsidiaries, brokers, and asset managers.

<sup>2</sup> Peer group data can be found in our 2023 Proxy Statement: <https://ir.mtb.com/financial-information/annual-reports>

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