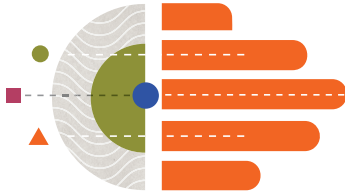


CORPORATE FACT SHEET

The Wilmington Trust Advantage



With roots dating back to the founding of Wilmington Trust Company by T. Coleman duPont in 1903, Wilmington Trust has been serving successful individual and institutional clients for more than a century. Offering a high caliber of service, Wilmington Trust is globally recognized and has a team of professionals that bring a unique blend of knowledge, experience, and resources to every client relationship that we serve.

* "Wilmington Trust" is a registered service mark, used for investment and other financial services offered to trust, individual, and institutional clients by certain subsidiaries and affiliates of M&T Bank Corporation, including, but not limited to, Manufacturers & Traders Trust Company (M&T Bank), Wilmington Trust Company (WTC), Wilmington Trust, N.A. (WTNA), Wilmington Trust Investment Advisors, Inc. (WTIA), Wilmington Funds Management Corporation (WFMC), and Wilmington Trust Investment Management, LLC (WTIM). Assets under management data are calculated in the aggregate, and include assets managed by various Wilmington Trust entities, including M&T Bank, WTC, WTNA, WTIA, WFMC, and WTIM. WTC, operating in Delaware only, Wilmington Trust, N.A., M&T Bank, and certain other affiliates, provide various fiduciary and non-fiduciary services, including trustee, custodial, agency, investment management, and other services. International corporate and institutional services are offered through M&T Bank Corporation's international affiliates. Loans, credit cards, retail and business deposits, and other business and personal banking services and products are offered by M&T Bank, member FDIC.

Investing involves risks and you may incur a profit or a loss.

**Investments: Are NOT FDIC Insured |
Have NO Bank Guarantee | May Lose Value**

A powerful combination of strength and experience

We are proud to be part of the M&T corporate family, one of the most financially sound and successful companies in the U.S. financial services industry.

M&T Bank Corporation data (as of 9/30/20)

- One of the 20 largest independent commercial bank holding companies in the U.S.¹
- \$139 billion in assets
- \$123 billion in assets under management*
- \$16 billion in shareholders' equity
- \$98 billion in loans and leases
- \$115 billion in deposits
- Tier 1 capital ratio: 11.01%
- Consistent profitability for the past 177 consecutive quarters
- From January 1, 1980 through September 30, 2020, M&T's stock has been one of the top performers in the U.S., with an annualized total return to shareholders of 15.9%

The markets we serve

Global Capital Markets

- International client base with clients in more than 90 countries
- Specialized trust services for capital markets financing structures
- Domestic and global institutional custody services
- Customized institutional investment capabilities

Wealth Management

- Clients in all 50 states and numerous other countries
- Wealth planning, investment management, trust and estate services, financial solutions, and private banking (the marketing name for an offering of M&T Bank deposit and loan products and services)
- Industry-recognized leaders in trusts, planning, and investments
- Expertise in finding innovative solutions to complex situations

Institutional Retirement Services

- Directed trustee and custody services for institutional retirement and benefit programs
- 401(k) advisory services providing plan design, benchmarking, and governance
- Expansive collective investment trust platform

¹ Based on analysis of Federal Reserve Board website data regarding U.S.-based commercial bank holding companies, as of June 30, 2020.