CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: M&T Bank Corporation
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RSSD (for Bank Holding Companies): 1037003
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$16,044,080	$16,021,106	HELOCs, HELOANs, Automobile, Recreational Finance, Installment, Alt-A, Residential Real Estate (HFS & HFI), Student Loans	Residential Real Estate Loans sold to 3rd parties totaled $454 million in February and $543 million in March. Also in March, Residential Real Estate loans totaling $141 million were securitized and placed into M&T Bank's Investment Securities portfolio. Additionally, M&T's run-off Alt-A loan portfolio declined $24 million on average in March, and indirect automobile loans declined $30 million on average. Lower automobile loans reflect a continuation of lower origination volumes from M&T's smaller, in footprint dealership network.
b. Average Commercial Loans	$32,821,517	$32,765,843	Commercial & Industrial, Commercial Real Estate, Leasing, Builder Construction, Multi-Family CRE, Auto Floor Plan	Multi-Family CRE loans sold to 3rd parties through M&T Realty Capital Corporation totaled $299 million in February and $56 million in March.
c. Total Loans (sum of lines a and b)	$48,865,597	$48,786,949		

2. General Market Commentary (optional)

Although our plan for 2009 is to continue increasing lending in the core markets served by M&T, we have seen weakened loan demand in certain business segments during the first quarter of 2009 from both businesses and consumers.