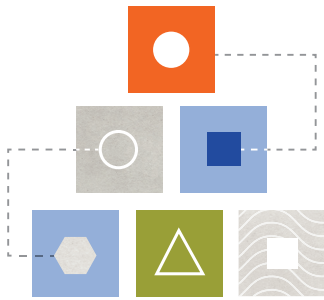


CORPORATE FACT SHEET

The Wilmington Trust Advantage



Wilmington Trust is a premier provider of wealth and institutional services for M&T Bank, one of the most financially sound and successful companies in the U.S. financial services industry.

Wilmington Trust is a registered service mark. Wilmington Trust Corporation is a wholly owned subsidiary of M&T Bank Corporation. Wilmington Trust Company, 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 Wilmington Trust 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.

Private banking is the marketing name for an offering of M&T Bank deposit and loan products and services.

*Includes Affiliated Manager

A powerful combination of strength and experience

One of the 20 largest independent commercial bank holding companies in the U.S.

\$116.8 billion in assets

\$93.4 billion in assets under management*

\$15.4 billion in shareholders' equity

\$86.7 billion in loans and leases

\$89.1 billion in deposits

Tier One Capital Ratio: 11.75%

Consistent profitability for the past 169 consecutive quarters

From January 1, 1980 through September 30, 2018, M&T's stock has been one of the top performers in the U.S., with an annualized total return to shareholders of 18.4%

Corporate facts and figures for our parent company, M&T Bank Corporation (as of 9/30/2018)

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, private banking, and financial solutions
- 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