

Lender: M&T Bank (M&T)
Market: Ogden-Clearfield
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores
20.08 Aggregate 17.83 Action 2.25 Fair Lending	<ul style="list-style-type: none"> M&T ranks 3rd among the 51 ranked 2014 LenderScores.com lenders in this analytical group. This analytical group is comprised of 190 lenders reporting 8,234 applications in 2014. M&T received 30 (0.40%) of these applications earning 43rd place based on volume. 	11.17 Aggregate 9.39 Action 1.78 Fair Lending
LenderScores.com Market Segment Recognition(s)		
Leading Lender Overall [All Income Categories] Leading Lender Less than 100 Applications [All Income Categories]		

Score	Score Commentary
D	<ul style="list-style-type: none"> M&T is one of 98 lenders that earned a 2014 D Score of 10.00. This score reflects the fact that M&T approved all applications. M&T is one of 18 Ranked Lenders that earned a 2014 Gold D Score ranking.
A	<ul style="list-style-type: none"> M&T's 2014 A Score is 7.83 compared to an Average A Score of 4.66. M&T's ranking is primarily due to the fact that they approved all applications. Only 1 of the 190 lenders earned a top A Score of 10.00. M&T is one of 31 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> M&T's 2014 E Score is 1.25. This score indicates strong engagement with less than 10 minority applicants. M&T is one of 40 Ranked Lenders that earned a 2014 Gold E Score ranking.
C	<ul style="list-style-type: none"> M&T 2014 E Score is 1.00 indicating denial rate parity between minority and non-minority applicants. M&T is one of 12 Ranked Lenders that earned a 2014 Silver C Score ranking.
B 41.0	<ul style="list-style-type: none"> M&T's 2014 B Score for approved loans is lower than the comparable average results for Ranked Lenders (46.5) and all lenders (47.6) indicating that M&T likely has more lending options for moderate-income and first time borrowers.