



## 15-Year Deal With NFL's Ravens Creates "M&T Bank Stadium" In Baltimore

### M&T -- Ravens Playbook Includes Focus on Community Action

BALTIMORE, MARYLAND, May 6, 2003 --- The Baltimore Ravens and M&T Bank announced today that they have entered into a long-term, strategic marketing relationship. The 15-year, \$75 million agreement includes naming rights to the Ravens' home field at Camden Yards, which will become "M&T Bank Stadium," as well as several important community-focused programs that will be jointly administered.

"This is a win-win-win situation," explained Ravens' owner Art Modell. "The Ravens win, because we stay competitive with other NFL teams in our quest for another Super Bowl championship; M&T Bank wins, because they become instantly established in the hearts and minds of our fans; and the Baltimore region wins, because of our shared commitment to this great community."

"M&T believes in making meaningful, long-term commitments and investments in the communities we serve – and M&T believes that Baltimore has unlimited potential," Robert Sadler, president of M&T Bank, said. "There is no better way to utilize our marketing dollars to achieve cost-effective, high-impact recognition in a new marketplace. The M&T-Ravens partnership immediately and powerfully connects the combined strengths of our two teams."

"Baltimore is one of the most competitive marketplaces in the country, and we will be going up against some of the biggest banking conglomerates in the business," said William Mabee, M&T's senior vice president of marketing. "Our partnership with the Ravens builds brand awareness quickly, effectively and efficiently. M&T's green and the Raven's purple is a perfect match."

Under the agreement, M&T Bank receives broad corporate branding exposure to tens of millions of people through an array of highly visible outlets, including extensive local signage, television and radio exposure and a host of community-based promotional programs. The Ravens benefit from a long-term revenue stream that they can use to invest in Baltimore both on and off the field. And the community as a whole benefits from the broad range of programs that M&T and the Ravens will promote together.

#### Agreement Components

**Corporate Branding:** As part of the deal, M&T Bank receives an array of stadium corporate identification signage, both inside and outside of the facility, including "moments of exclusivity" which will be viewed by nearly 70,000 fans who attend each home game and millions more who watch the Ravens on television. There's also the added-value of M&T Bank ATMs located strategically throughout the stadium. The M&T Bank name and logo will appear on the exterior of the stadium, as well as on signage along the surrounding interstate highways, directing motorists to the stadium. An estimated 81 million cars pass the stadium every year. Including television, radio and internet coverage of the Ravens, the total high impact impressions of M&T Bank is estimated to exceed 350 million annually, according to Joyce Julius and Associates; NTIV ratings.

**M&T Bank All Community Team:** M&T Bank becomes the lead sponsor of this tremendously successful program that unites the Ravens organization with Baltimore's business leadership to help support the community in meaningful ways, including fundraising, volunteerism and involvement in projects that meet some of Baltimore's most pressing needs. The All Community Team also gives significant support to the M&T Bank/Ravens Families Foundation, which provides assistance to an array of social education, anti-drug and anti-delinquency programs, football clinics and youth mentoring, among other community outreach activities.

**M&T Bank Honor Rows:** M&T Bank and the Ravens will honor 150 economically and socially disadvantaged children at each home game. To be chosen, the children must avoid unhealthy and destructive behaviors, and instead, must achieve better academic performance and provide leadership and service to others in their communities. Managed in conjunction with the Governor's Office on Service and Volunteerism, the M&T Bank Honor Rows program recognizes children who have met the criteria by featuring them on the M&T Bank Stadium SMARTVISION boards, where they can show off their Ravens/M&T Bank Tee-shirts and wave to friends and families at home or in the stands.

**M&T Bank Football 101:** This long-time Ravens program, created at the urging of women, also comes under M&T Bank's sponsorship. Each Football 101 participant attends a special session coached by Ravens experts on topics vital to the game like offense, defense, special teams, salary caps and scouting. Students receive a Football 101 workbook and a special commemorative recognition for completing the course. Four Football 101 sessions during the 2002 season drew more than 700 students and generated a waiting list of over 400 more.

**M&T Bank Marching Ravens:** The M&T Bank Marching Ravens are the largest marching band in the NFL, numbering more

than 250 musicians and 50 flag line performers in M&T branded, purple and white military-style uniforms. The musicians and performers are an important tradition in Baltimore. Proven crowd pleasers at every Ravens' home game, the Marching Ravens also serve as community ambassadors, bringing their own brand of exciting, championship spirit to more than 30 community performances each year.

#### Agreement Hinged on Shared Cultures

"We have always tried to make the Baltimore Ravens a first-rate, world-class organization that can win Super Bowls, be a successful, well-managed business, while doing our part to make this city and area a better place to live. We took our time to find the right partner, because we wanted to team up with a company that shared the same creed and commitment." Modell continued. "M&T Bank is committed to serving this area for the long run, and our partnership will go a long way in helping us achieve our common goals."

"We've found in the Ravens the same qualities and values that we hold important within our company: integrity, commitment, determination, leadership, teamwork, community focus and a belief in doing well by doing good," said Sadler. "We could have no better partners as we enter this market than we have in the Ravens organization."

Woody Collins, president of M&T's Mid-Atlantic region, said; "M&T is the nation's 18th largest bank and Baltimore is the nation's 18th largest media market. NFL football, sports and entertainment are enormous engines of economic activity for major cities like Baltimore. The Ravens create jobs, boost tourist & convention bookings, fill hotels and restaurants and generate tax revenues, and this partnership is fuel for future growth – for M&T Bank, for the Ravens and for Greater Baltimore."

About M&T Bank Corp: M&T Bank, (NYSE: MTB), a subsidiary of M&T Bank Corporation and headquartered in Buffalo, New York, is the 18th largest bank holding company in the U.S. with combined assets of more than \$50 billion. M&T Bank serves customers through 700 branches in Maryland, New York, Pennsylvania, Virginia, West Virginia and Washington, D.C.