

M&T PARTNERS, INC.

Incumbency Certificate

The undersigned, Jeffrey A. Oswald, certifies that he is the duly elected and qualified Secretary of M&T Partners, Inc., a Delaware corporation ("Company"), and that, as such, he is authorized to execute this Certificate on behalf of the Company, and he further certifies that the persons named below are duly elected, qualified and acting officers of the Company holding on the date hereof the respective office set forth opposite each name below:

Name	Office
Peter F. Bechen	President & Chief Executive Officer
David W. Ramus	Vice President & Chief Operating Officer
John C. Hart	Chief Financial Officer
Scott D. Hodson	Vice President
Andrew R. Jones	Vice President
J. Benhamin Chessar	Vice President
Matthew R. Krueger	Vice President
Mark W. Olson	Vice President
Matthew H. Oyen	Vice President
Shari L. Reed	Vice President
Eric A. Sporre	Vice President
John C. Wiitala	Vice President

IN WITNESS WHEREOF, the undersigned has hereunto set his hand this 15th day of July 2024.



Jeffrey A. Oswald
Secretary