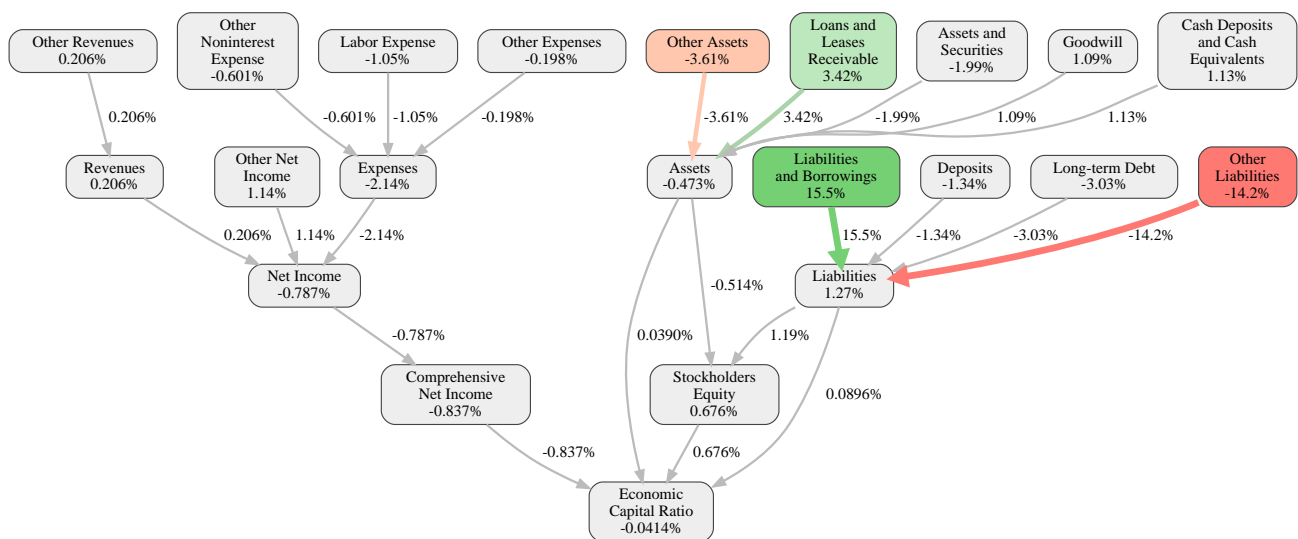




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The relative strengths and weaknesses of M&T; BANK CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of M&T; BANK CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of M&T; BANK CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.6%, being 0.041% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	9,497,251
Cash Deposits and Cash Equivalents	8,622,959
Deposits	94,770,069
Fees	41,535
Goodwill	4,593,112
IT and Equipment Expense	229,731
Labor Expense	1,900,797
Liabilities and Borrowings	2,337,490
Loans and Leases Receivable	89,871,798
Long-term Debt	6,986,186
Occupancy	324,079
Other Assets	6,146,713
Other Compr. Net Income	213,401
Other Expenses	770,967
Other Liabilities	62,363
Other Net Income	4,083,267
Other Noninterest Expense	819,685
Other Revenues	469,320
Property, Plant and Equipment	1,140,924

Output Variable	Value in 1000 USD
Liabilities	104,156,108
Assets	119,872,757
Expenses	4,086,794
Revenues	469,320
Stockholders Equity	15,716,649
Net Income	465,793
Comprehensive Net Income	679,194
Economic Capital Ratio	7.6%