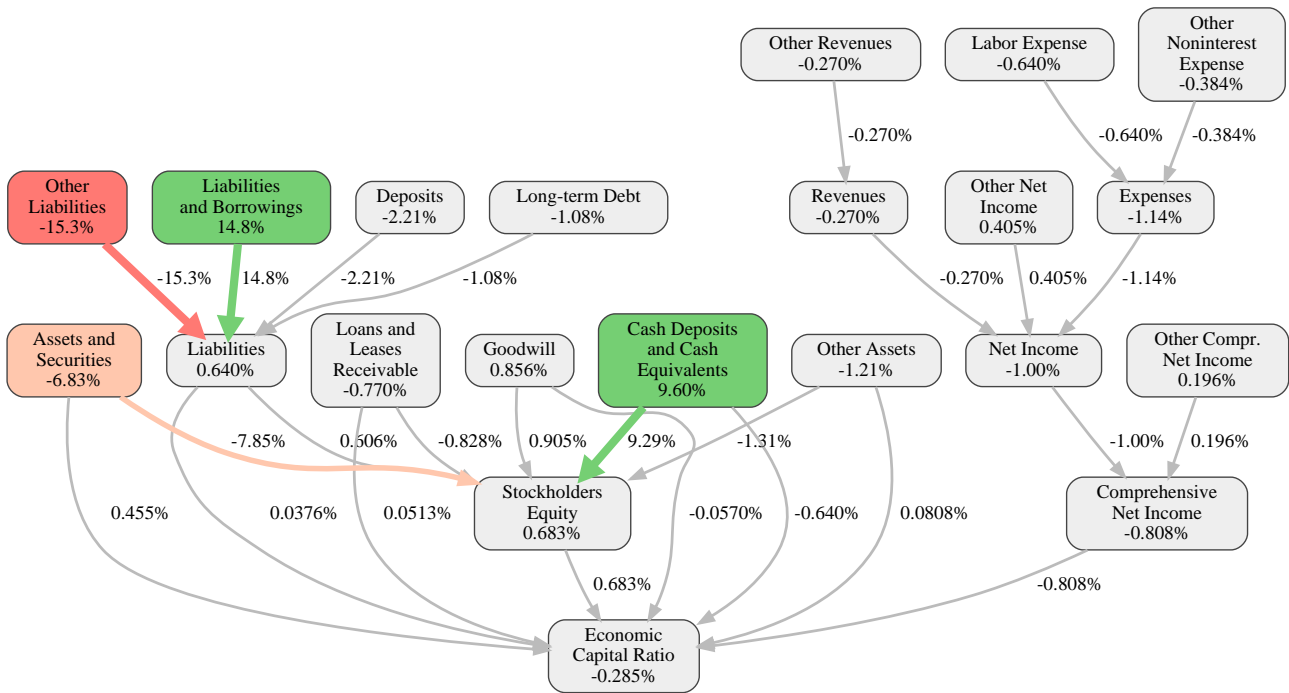




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M&T; BANK CORP
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The relative strengths and weaknesses of M&T; BANK CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect 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 15% points. The greatest weakness of M&T; BANK CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.2%, being 0.29% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	7,155,860
Cash Deposits and Cash Equivalents	43,209,881
Deposits	131,543,409
Fees	69,704
Goodwill	4,593,112
IT and Equipment Expense	291,839
Labor Expense	2,045,677
Liabilities and Borrowings	2,127,931
Loans and Leases Receivable	91,443,226
Long-term Debt	3,485,369
Occupancy	326,698
Other Assets	7,560,316
Other Compr. Net Income	-64,546
Other Expenses	707,505
Other Liabilities	47,046
Other Net Income	3,965,725
Other Noninterest Expense	766,603
Other Revenues	482,889
Property, Plant and Equipment	1,144,765

Output Variable	Value in 1000 USD
Liabilities	137,203,755
Assets	155,107,160
Expenses	4,208,026
Revenues	482,889
Stockholders Equity	17,903,405
Net Income	240,588
Comprehensive Net Income	176,042
Economic Capital Ratio	6.2%