



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 6.6%, being 2.1% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	25,210,871
Cash Deposits and Cash Equivalents	26,475,963
Deposits	163,514,868
Fees	90,274
Goodwill	8,490,089
IT and Equipment Expense	376,493
Labor Expense	2,787,351
Liabilities and Borrowings	4,377,495
Loans and Leases Receivable	129,638,832
Long-term Debt	3,964,537
Occupancy	474,316
Other Assets	9,260,458
Other Compr. Net Income	-662,452
Other Expenses	821,402
Other Liabilities	3,554,951
Other Net Income	5,413,933
Other Noninterest Expense	1,120,060
Other Revenues	703,669
Property, Plant and Equipment	1,653,628

Output Variable	Value in 1000 USD
Liabilities	175,411,851
Assets	200,729,841
Expenses	5,669,896
Revenues	703,669
Stockholders Equity	25,317,990
Net Income	447,706
Comprehensive Net Income	-214,746
Economic Capital Ratio	6.6%