TOP RATED 2012

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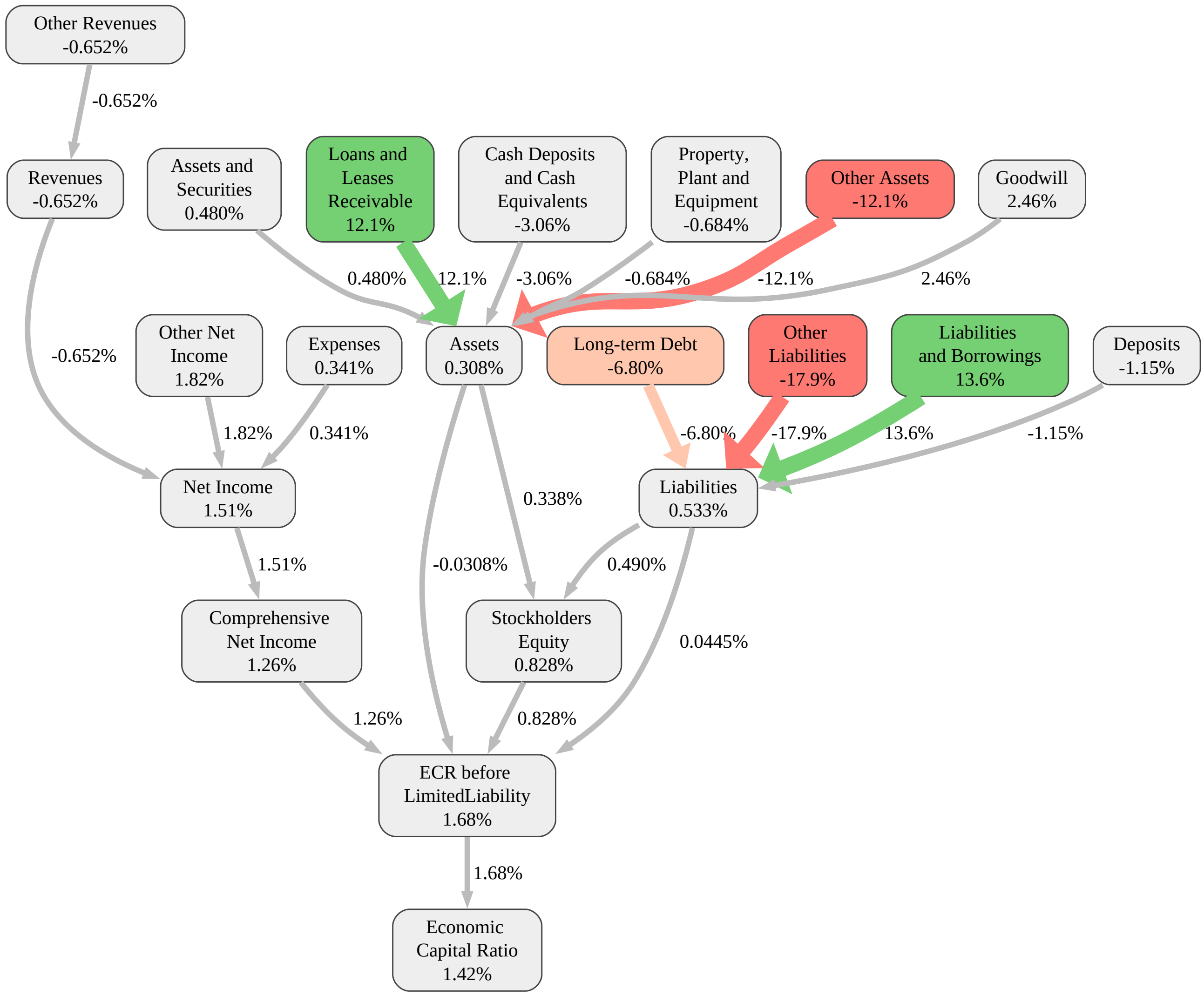
STATE BANKS 2012

M T BANK CORP
Rank 18 of 78

M&T Bank



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 14% points.The greatest weakness of M T BANK CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.4% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	5,173,607
Cash Deposits and Cash Equivalents	1,604,507
Deposits	59,394,649
Fees	0
Goodwill	3,524,625
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,522,180
Loans and Leases Receivable	59,187,715
Long-term Debt	6,686,226
Occupancy	0
Other Assets	7,852,398
Other Compr. Net Income	0
Other Expenses	365,121
Other Liabilities	50,023
Other Net Income	1,224,600
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	581,435

Output Variable	Value in 1000 USD
Liabilities	68,653,078
Assets	77,924,287
Expenses	365,121
Revenues	0
Stockholders Equity	9,271,209
Net Income	859,479
Comprehensive Net Income	859,479
BaseVar	76,174,026
ECR before LimitedLiability	14%
Economic Capital Ratio	14%