
S&P TEST

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M&T BANK CORPORATION SWOT & PESTLE ANALYSIS

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Company Name : M&T Bank Corporation

Company Sector : Banking & Financial Services

Operating Geography : United States, North America

About the Company : M&T Bank Corporation is an American Bank which operates in 780 branches in New York, New Jersey, Pennsylvania, Maryland, Delaware, Virginia, West Virginia, Washington, D.C., and Connecticut. It is headquartered in Buffalo, New York. The company has more than \$120 billion in assets and provides insurance, investments, banking, mortgage and commercial financial services through more than 780 branches, 1800 ATMs, and a variety of online and mobile services. As of 2019, the company provided services to 16,840 employees. In 1856, the company was founded in Western New York State as "Manufacturers and Traders Trust Company" and opened its first branch on 29 August. M&T Bank possess the Buffalo Savings Bank building in downtown Buffalo and also underwrite M&T Bank Stadium, home of the Baltimore Ravens. Wilmington Trust is a subsidiary of M&T Bank Corporation, providing global corporate and institutional services, investment management, private banking, and fiduciary services. M&T Securities, Inc. maintains a full-service Fixed Income Trading Desk, which specializes in U.S. government, municipal and corporate bonds. M&T has a long history of providing financing and making investments that expand affordable housing and support the growth of small business and supports its communities through lending and investments, which bolster small businesses and create jobs. It has an employee strength of around 17,373 employees as of Jan 2021. On January 26, 2021 the SBA recognized M&T as the top PPP lender.

M&T Bank Corporation's Unique Selling Proposition or USP lies in it being one of the nation's best-performing regional banks. M&T Bank Corporation's mission statement reads, "M&T Bank is an organization with one clear purpose: to make a difference in people's lives".

Revenue :

\$5.95 billion – Dec 31st 2020 (y-o-y growth -3.87%)

\$6.19 billion – Dec 31st 2019 (y-o-y growth 4.18%)

\$5.93 billion – Dec 31st 2018

SWOT Analysis :

The SWOT Analysis for M&T Bank Corporation is given below:

Strengths	Weaknesses
<ol style="list-style-type: none"> 1. Widespread presence in domestic market with over 690 branches and 1500 ATM's 2. Offers a wide product portfolio under its umbrella 3. Consistent financial growth through increase in net income and per share value 4. Continuous focus on customers & communities 5. Superior credit results through multiple economic cycles 	<ol style="list-style-type: none"> 1. Operational in few states of US also restricting its growth 2. Frequent technical issues affecting online banking
Opportunities	Threats
<ol style="list-style-type: none"> 1. Bold transformation will lead to expansion in market share and net profit 2. Asset management will be the game changer in terms of revenue for M&P Bank 3. Digitization to drive growth in community banking 	<ol style="list-style-type: none"> 1. New entrants of neo-banks are attracting customers, thus reducing the market share

PESTLE Analysis :

The PESTLE Analysis for M&T Bank Corporation is given below:

<p style="text-align: center;">Political</p> <p>1.M&T Bank addresses challenges in Baltimore.</p> <p>2.US China trade war has been impacting banking sector.</p>	<p style="text-align: center;">Economical</p> <p>1.Low-interest loans for small businesses during pandemic</p>
<p style="text-align: center;">Social</p> <p>1.Shifting of traditional banking users towards digital and neo-banking.</p> <p>2.Introduction of open banking system in US will give consumers more freedom.</p>	<p style="text-align: center;">Technological</p> <p>1.Training youths and graduates on technology development program to empower their digital transformation.</p> <p>2.Focusing on innovation, M&T creates tech start-ups.</p>
<p style="text-align: center;">Legal</p> <p>1.M&T Bank faces regulatory charges from EEOC and ERISA resulting to pay hefty fine.</p>	<p style="text-align: center;">Environmental</p> <p>1.Combating climate change through lending or financing eco-friendly companies.</p>

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