## 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

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".

2021. On January 26, 2021 the SBA recognized M&T as the top PPP lender.

#### 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
1.Widespread presence in domestic market	1.Operational in few states of US also
with over 690 branches and 1500 ATM's	restricting its growth
2.Offers a wide product portfolio under its	2.Frequent technical issues affecting online
umbrella	banking
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	
Opportunities	Threats
1.Bold transformation will lead to expansion in	1.New entrants of neo-banks are attracting
market share and net profit	customers, thus reducing the market share
2.Asset management will be the game changer	
in terms of revenue for M&P Bank	
3.Digitization to drive growth in community	
banking	



#### PESTLE Analysis:

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

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

Please note that our free summary reports contain the SWOT and PESTLE table contents only.

The complete report for **M&T Bank Corporation** SWOT & PESTLE Analysis is a paid report at **27 U.S.D.** 



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