


# M AND T BANK CORP

ISIN: US55261F1049 WKN: 55261F104 Asset Class: **Stock**

**Company** 2024/07/17 22:00:01

**Price**  
**164.65**  
USD

**Difference**  0.94%(1.53)



**Contact Details**

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## Company Profile

M&T Bank Corp. operates as a bank holding company, which engages in the provision of retail and commercial banking, trust, wealth management and investment services. It operates through the following segments: Business Banking, Commercial Banking, Commercial Real Estate, Discretionary Portfolio, Residential Mortgage Banking, and Retail Banking. The Business Banking segment provides services to small businesses and professionals through the company's branch network, business banking centers, and other delivery channels such as telephone banking, Internet banking and automated teller machines. The Commercial Banking segment offers credit products and banking services for middle-market and large commercial customers. The Commercial Real Estate segment includes credit and deposit services to its customers. The Discretionary Portfolio segment consists of investment and trading securities, residential mortgage loans and other assets, short-term and long-term borrowed funds, brokered certificates of deposit and interest rate swap agreements related thereto, and Cayman Islands branch deposits. The Residential Mortgage Banking segment consists of residential mortgage loans and sells substantially all of those loans in the secondary market to investors. The Retail Banking segment offers services to consumers through several delivery channels which include branch offices, automated teller machines, telephone banking, and Internet banking. The company was founded on August 30, 1856, and is headquartered in Buffalo, NY.

## Financial figures, Fiscal year: from 01.01. to 31.12.

Financial figures	2023		2022		2021	
	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Cash and cash equivalents	1,731,000,000		1,517,244,000		1,337,577,000	
Bonds	55,418,000,000		50,748,406,000		49,543,362,000	
Receivables	-		-		-	
Accrued liabilities		0		0		0
Liabilities		181,307,000,000		175,411,851,000		137,203,755,000
Liabilities to financial institutions		-		-		-
Common stock capital		91,000,000		90,830,000		81,083,000
Equity capital of a company		26,957,000,000		25,317,990,000		17,903,405,000
<b>Total assets</b>	<b>208,264,000,000</b>	<b>208,264,000,000</b>	<b>200,729,841,000</b>	<b>200,729,841,000</b>	<b>155,107,160,000</b>	<b>155,107,160,000</b>

## Balance notes

	2023	2022	2021
Accounting standard	US-GAAP	US-GAAP	US-GAAP
Employees	21,980	22,808	17,569
Equity ratio	12.94%	12.61%	11.54%
Debt-equity ratio	672.58%	692.83%	766.36%

## Others

	2023	2022	2021
Tax Expense Rate	20.60%	19.42%	21.34%

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## Income statement

	2023	2022	2021
<b>Net income</b>	2,736,000,000	1,988,056,000	1,849,892,000
<b>Net commission surplus</b>	1,062,000,000	1,037,896,000	963,847,000
<b>Net trading</b>	-	-	-
<b>Operating income before taxes</b>	3,452,000,000	2,471,716,000	2,362,973,000
<b>Risk provision</b>	-	-	-
<b>Administrative expenses</b>	-	-	-
<b>Income taxes</b>	711,000,000	480,053,000	504,227,000
<b>Result from investments in subsidiaries, associates and other</b>	-	-	-

## Board of Directors

## Members of Management Board

Carlton Charles	Member of Board of Directors
Denis Salamone	Member of Board of Directors
Gary Geisel	Member of Board of Directors
Herbert Washington	Member of Board of Directors
Jane Chwick	Member of Board of Directors
John Barnes	Member of Board of Directors
Kirk Walters	Member of Board of Directors
Leslie Godridge	Member of Board of Directors
Melinda Rich	Member of Board of Directors
Richard Ledgett	Member of Board of Directors
Robert Brady	Member of Board of Directors
Robert Sadler	Member of Board of Directors
Rudina Seleri	Member of Board of Directors
T. Jefferson Cunningham	Member of Board of Directors
William Cruger	Member of Board of Directors
René F. Jones	Chairman of Managing Board
Daryl N. Bible	Member of Executive Committee
David W. Hollis	Member of Executive Committee
Laura O'Hara	Member of Executive Committee
Michael A. Wisler	Member of Executive Committee
Michael J. Todaro	Member of Executive Committee
Robert J. Bojdak	Member of Executive Committee
Tracy Woodrow	Member of Executive Committee