

M&T BANK CORP  
Form 8-K  
January 16, 2003

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SECURITIES AND EXCHANGE COMMISSION

Washington, D. C. 20549

**FORM 8-K**

CURRENT REPORT

Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported):

January 10, 2003

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**M&T BANK CORPORATION**

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(Exact name of registrant as specified in its charter)  
New York

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(State or other jurisdiction of incorporation)

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1-9861

16-0968385

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(Commission File Number)

(I.R.S. Employer Identification No.)

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One M&T Plaza, Buffalo, New York

14203

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(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code:

(716) 842-5445

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(NOT APPLICABLE)

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(Former name or former address, if changed since last report)

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Item 5. Other Events and Regulation FD Disclosure.

EXHIBIT INDEX

Exhibit 99 Press Release

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Item 5. Other Events and Regulation FD Disclosure.

On January 10, 2003, M&T Bank Corporation announced its results of operations for the fiscal year ending December 31, 2002. The public announcement was made by means of a news release, the text of which is set forth in Exhibit 99 hereto.

Item 7. Financial Statements and Exhibits.

The following exhibit is filed as a part of this report:

**Exhibit No.**

99

News Release. Filed herewith.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**M&T BANK CORPORATION**

Date: January 16, 2003

By: /s/ Michael P. Pinto

Michael P. Pinto  
Executive Vice President  
and Chief Financial Officer

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Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Report Dated: January 10, 2003

Commission File Number: 1-9861

**M&T Bank Corporation**

(Exact name of registrant as specified in its charter)

EXHIBITS

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EXHIBIT INDEX

**Exhibit No.**

99 News Release. Filed herewith.