

M&T BANK CORP  
Form 8-K  
October 10, 2003

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UNITED STATES  
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):

October 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

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16-0968385

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(Commission File Number)

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

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One M&T Plaza, Buffalo, New York

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14203

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(Address of principal executive offices)

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(Zip Code)

Registrant's telephone number, including area code: (716) 842-5445

(NOT APPLICABLE)

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

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Item 7. Financial Statements and Exhibits.

Item 9. Regulation FD Disclosure (Information Furnished in this Item 9 is Furnished under Item 12).

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EX-99 News Release

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Item 7. Financial Statements and Exhibits.

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

<u>Exhibit No.</u>	
99	News Release.

Item 9. Regulation FD Disclosure (Information Furnished in this Item 9 is Furnished under Item 12).

On October 10, 2003, M&T Bank Corporation announced its results of operations for the fiscal quarter ending September 30, 2003. The public announcement was made by means of a news release, the text of which is set forth in Exhibit 99 hereto.

M&T Bank Corporation is furnishing the information required by Item 12 of Form 8-K, Results of Operations and Financial Condition, under Item 9 of Form 8-K in accordance with SEC Release No. 33-8216.

**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: October 10, 2003

By: /s/ Michael P. Pinto

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Michael P. Pinto  
Executive Vice President  
and Chief Financial Officer

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**EXHIBIT INDEX**

<b><u>Exhibit No.</u></b>		
99	News Release	Filed herewith.