

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): August 2, 2002

M&T BANK CORPORATION  
(Exact name of registrant as specified in its charter)

New York  
(State or other jurisdiction of incorporation)

<u>1-9861</u>	<u>16-0968385</u>
(Commission File Number)	(I.R.S. Employer Identification No.)
<u>One M&amp;T Plaza, Buffalo, New York</u>	<u>14203</u>
(Address of principal executive offices)	(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)

Item 7. Financial Statements and Exhibits.

The following exhibits are filed as a part of this report:

<u>Exhibit No</u>	
99.1	Sworn written statement of Chief Executive Officer. Filed herewith.
99.2	Sworn written statement of Chief Financial Officer. Filed herewith.

Item 9. Regulation FD Disclosure.

In accordance with the Order issued by the Securities and Exchange Commission (the "Commission") on June 27, 2002 ("Order Requiring the Filing of Sworn Statements Pursuant to Section 21(a)(1) of the Securities Exchange Act of 1934," File No. 4-460), Robert G. Wilmers, Chairman of the Board, President and Chief Executive Officer of M&T Bank Corporation, and Michael P. Pinto, Executive Vice President and Chief Financial Officer of M&T Bank Corporation, filed their sworn written statements required by such Order with the Commission on August 2, 2002. Conformed copies of such sworn written statements are attached hereto as Exhibits 99.1 and 99.2.

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: August 2, 2002

By: /s/ Michael P. Pinto

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Michael P. Pinto  
Executive Vice President  
and Chief Financial Officer

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EXHIBITS

EXHIBIT INDEX

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