

**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): September 13, 2010

M&T BANK CORPORATION

(Exact name of registrant as specified in its charter)

New York

(State or other jurisdiction of incorporation)

1-9861

(Commission File Number)

16-0968385

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

One M&T Plaza, Buffalo, New York

(Address of principal executive offices)

14203

(Zip Code)

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

(NOT APPLICABLE)

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instructions A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 7.01. Regulation FD Disclosure.

On September 13, 2010, representatives of M&T Bank Corporation (“M&T”) will deliver a presentation to investors and analysts at the Barclays Capital 2010 Global Financial Services Conference in New York City. M&T’s presentation is scheduled to begin at 11:15 a.m. Eastern Time. A copy of this presentation is attached as Exhibit 99.

The information in this Form 8-K, including Exhibit 99 attached hereto, shall not be deemed to be “filed” for purposes of Section 18 of the Securities Exchange Act of 1934 (the “Exchange Act”), or otherwise subject to the liability of such section, nor shall it be deemed incorporated by reference in any filing of M&T under the Securities Act of 1933 or the Exchange Act, regardless of any general incorporation language in such filing, unless expressly incorporated by specific reference in such filing.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

<u>Exhibit No.</u>	
99	M&T Bank Corporation Presentation.

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: September 13, 2010

By: /s/ René F. Jones
René F. Jones
Executive Vice President
and Chief Financial Officer

EXHIBIT INDEX

Exhibit No.
99

M&T Bank Corporation Presentation. Filed herewith.



M&T Bank Corporation

Barclays Capital 2010 Global Financial Services Conference
September 13, 2010

 M&T Bank Corporation

Disclaimer

This presentation contains forward looking statements within the meaning of the Private Securities Litigation Reform Act giving the Company's expectations or predictions of future financial or business performance or conditions. Forward-looking statements are typically identified by words such as "believe," "expect," "anticipate," "intend," "target," "estimate," "continue," "positions," "prospects" or "potential," by future conditional verbs such as "will," "would," "should," "could" or "may," or by variations of such words or by similar expressions. These forward-looking statements are subject to numerous assumptions, risks and uncertainties which change over time. Forward-looking statements speak only as of the date they are made and we assume no duty to update forward-looking statements.

In addition to factors previously disclosed in our SEC reports and those identified elsewhere in this presentation, the following factors among others, could cause actual results to differ materially from forward-looking statements or historical performance: changes in asset quality and credit risk; the inability to sustain revenue and earnings growth; changes in interest rates and capital markets; inflation; customer acceptance of M&T products and services; customer borrowing, repayment, investment and deposit practices; customer disintermediation; the introduction, withdrawal, success and timing of business initiatives; competitive conditions; the inability to realize cost savings or revenues or to implement integration plans and other consequences associated with mergers, acquisitions and divestitures; economic conditions; and the impact, extent and timing of technological changes, capital management activities, and other actions of the Federal Reserve Board and legislative and regulatory actions and reforms, including those associated with the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Annualized, pro forma, projected and estimated numbers are used for illustrative purpose only, are not forecasts and may not reflect actual results.

M&T: A “Super-Community Bank”

Our approach is simple:

- We provide banking services in communities where we live and work
- We focus on carefully underwritten lending, based on local knowledge
- We take a prudent approach to acquisitions – we grow when and where it makes sense
- We view our long-tenured and engaged employees as key to our success
- The result is a history of above-average shareholder returns

We provide banking services in the communities where we live and work

We have 15 Community Banking Regions across the M&T footprint

- Regional Presidents represent the face of M&T in each of our markets
- We provide a wide range of banking services to customers in our communities
 - Over 2 million retail customers
 - Over 190,000 commercial customers
- M&T employs 13,500+ people across the footprint



A history of above-average shareholder returns

Our “super-community bank” model is validated through our long-term results

- M&T has been profitable in every quarter of the last 34 years – 136 consecutive quarters
- M&T is one of two commercial banks in the S&P 500 not to have cut its dividend during the financial crisis
- Strong total return to shareholders through the financial crisis
- Superior returns to shareholders over the long term



Financial Results

Increased Earnings Power Into 2010

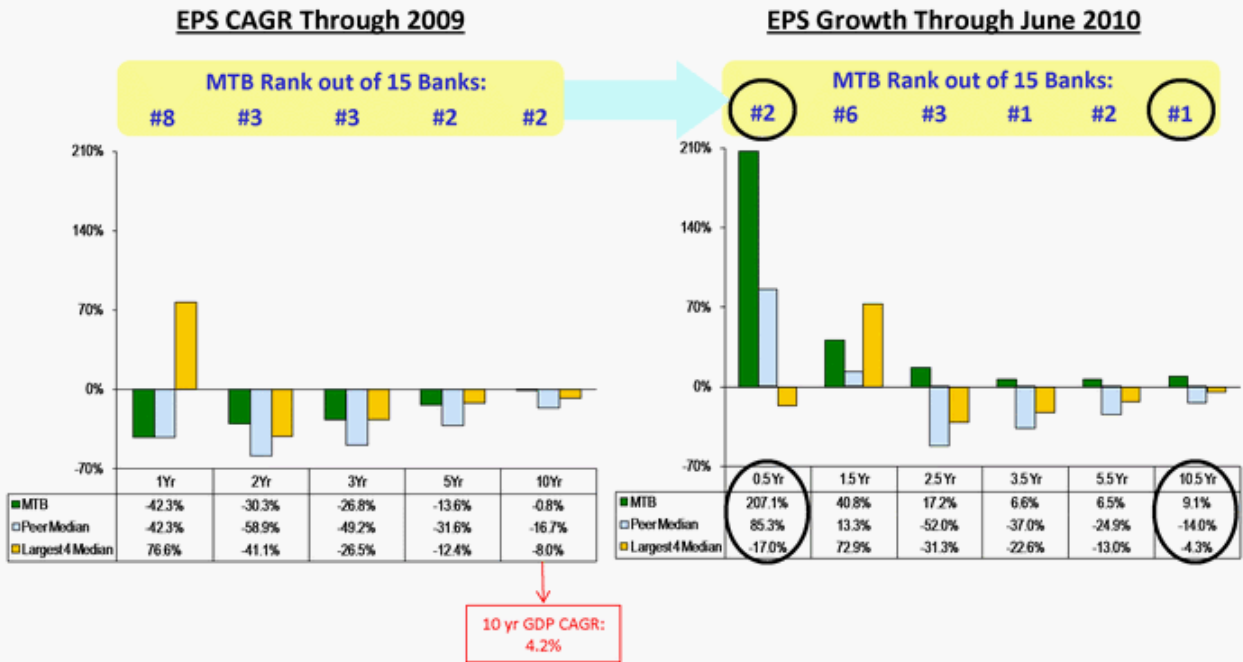
	2006	2007	2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009	2009	Q1 2010	Q2 2010	
Net Interest Margin	3.70%	3.60%	3.38%	3.19%	3.43%	3.61%	3.71%	3.49%	3.78%	3.84%	Strong pre-credit earnings
Efficiency Ratio - Tangible ⁽¹⁾	51.51%	52.77%	54.35%	58.68%	60.03%	55.21%	52.69%	56.50%	55.88%	53.06%	
Pre-tax, Pre-provision Earnings (\$MM)	1,312	1,156	1,152	242	210	326	346	1,123	325	365	
Allowance to Loans (As At)	1.51%	1.58%	1.61%	1.73%	1.76% ⁽³⁾	1.81% ⁽³⁾	1.83% ⁽³⁾	1.83% ⁽³⁾	1.86% ⁽³⁾	1.86% ⁽³⁾	Strong credit through cycle
Net Charge-Offs to Loans	0.16%	0.26%	0.78%	0.83%	1.09%	1.07%	1.03%	1.01%	0.74%	0.64%	
Reserve Coverage of Net Charge-Offs	9.6	6.7	2.1	2.1	1.5	1.5	1.6	1.7	2.3	2.7	
Diluted Earnings Per Share											Consistently positive earnings
GAAP	\$7.37	\$5.95	\$5.01	\$0.49	\$0.36	\$0.97	\$1.04	\$2.89	\$1.15	\$1.46	
Net Operating ⁽²⁾	\$7.73	\$6.40	\$5.39	\$0.59	\$0.79	\$0.98	\$1.16	\$3.54	\$1.23	\$1.53	
Net Op. Return on Avg Tangible Common Equity ⁽²⁾	29.55%	22.58%	19.63%	9.36%	12.08%	14.87%	16.73%	13.42%	17.34%	20.36%	
Common Equity to Assets - Tangible (As At)	5.84%	5.01%	4.59%	4.86%	4.49%	4.89%	5.13%	5.13%	5.43%	5.75%	Generating capital
Tier 1 Common Capital Ratio	6.42%	5.62%	6.08%	5.99%	5.30%	5.51%	5.66%	5.66%	5.90%	6.15%	
Tier 1 Capital Ratio	7.74%	6.84%	8.83%	8.76%	8.17%	8.42%	8.59%	8.59%	8.88%	9.16%	
Total Capital Ratio	11.78%	11.18%	12.83%	12.74%	11.87%	12.15%	12.30%	12.30%	12.62%	12.80%	
Leverage Ratio	7.20%	6.59%	8.35%	8.39%	8.38%	8.28%	8.43%	8.43%	8.59%	8.89%	

(1) Efficiency Ratio reflects non-interest expense (excluding amortization expense associated with intangible assets, merger-related expenses and other non-recurring expenses) as a percentage of fully taxable equivalent net interest income and non-interest revenues (excluding gains from securities transactions and non-recurring items).

(2) Excludes merger-related gains and expenses and amortization expense associated with intangible assets. Refer to the Reconciliation of GAAP and Non-GAAP Results of Operation in the Appendix.

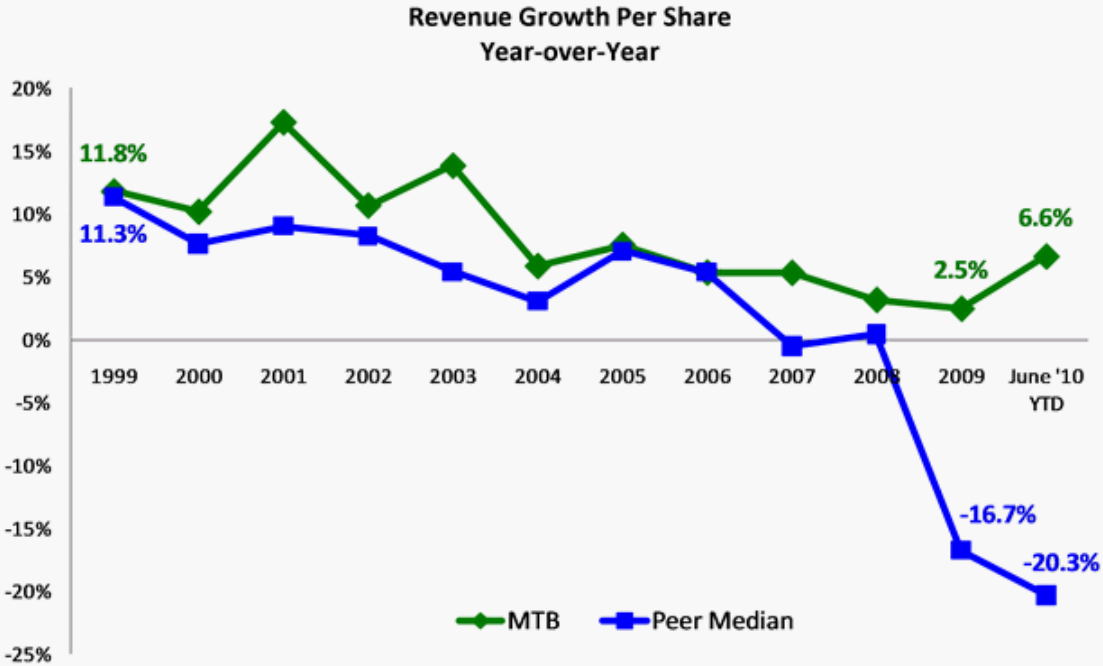
(3) Allowance to legacy M&T loans. Per SFAS No. 141R and SOP 03-3, Provident and Bradford loans were marked to fair value at acquisition with no related reserves.

Diluted EPS Growth Versus Peers



Source: SNL Interactive, Bureau of Economic Analysis (GDP).

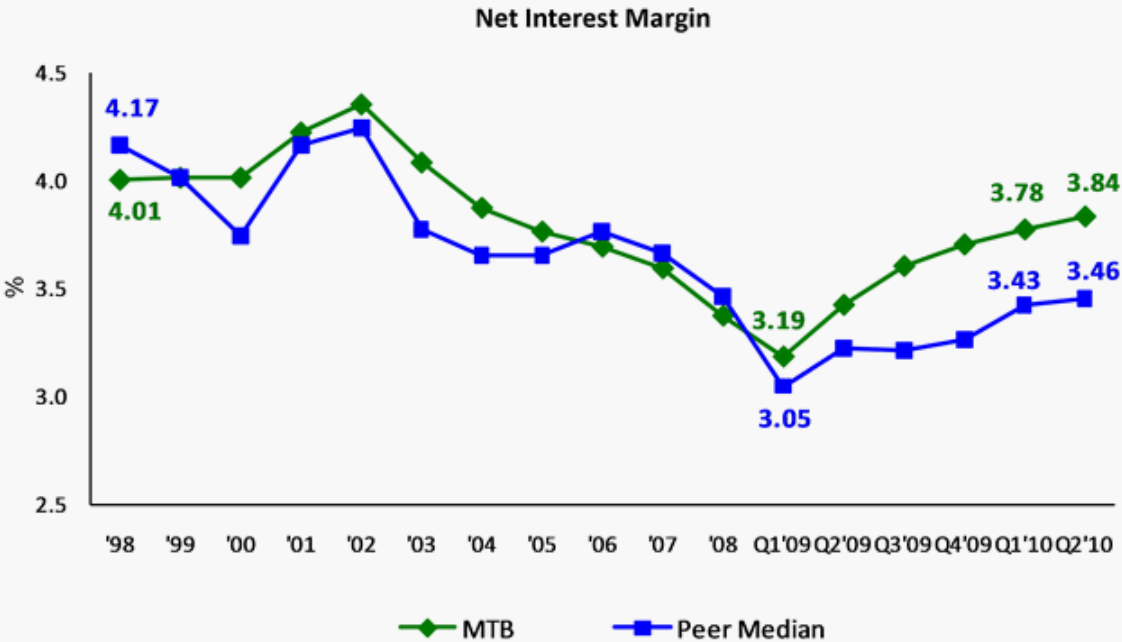
Long-term focus on revenue growth per share



Revenue reflects FTE Net Interest Income where available and Other Income, and excludes securities gains/losses and any nonrecurring items.

Disciplined margin management

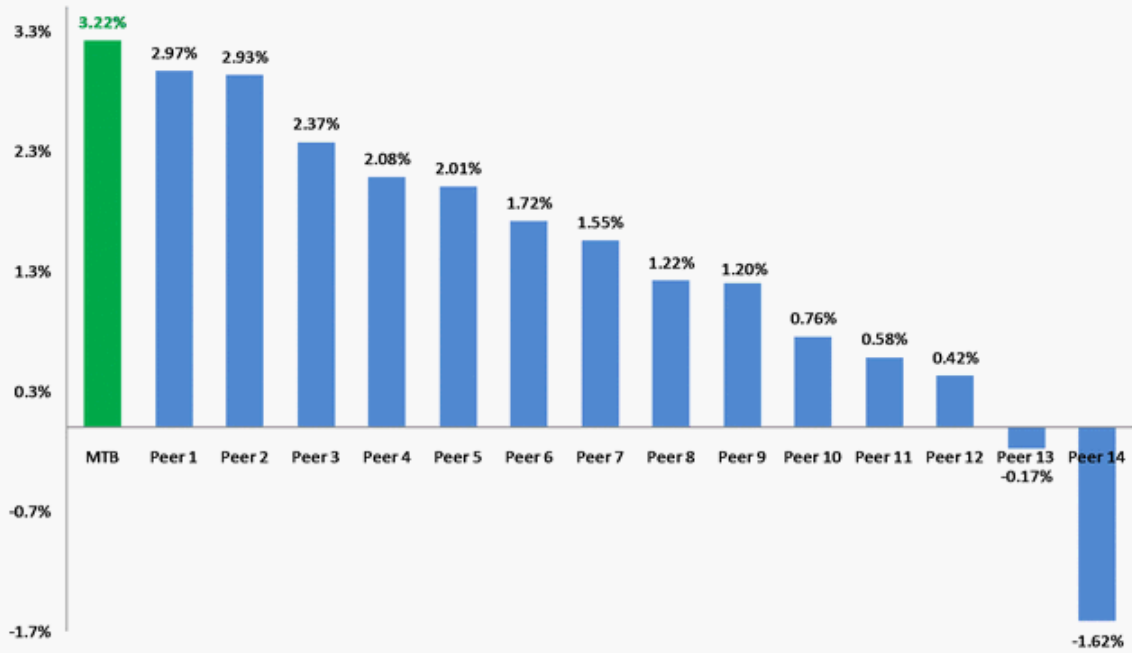
M&T focuses on returns and relationships rather than volumes



Note: Taxable Equivalent net interest margin used for M&T and for peer banks when available.

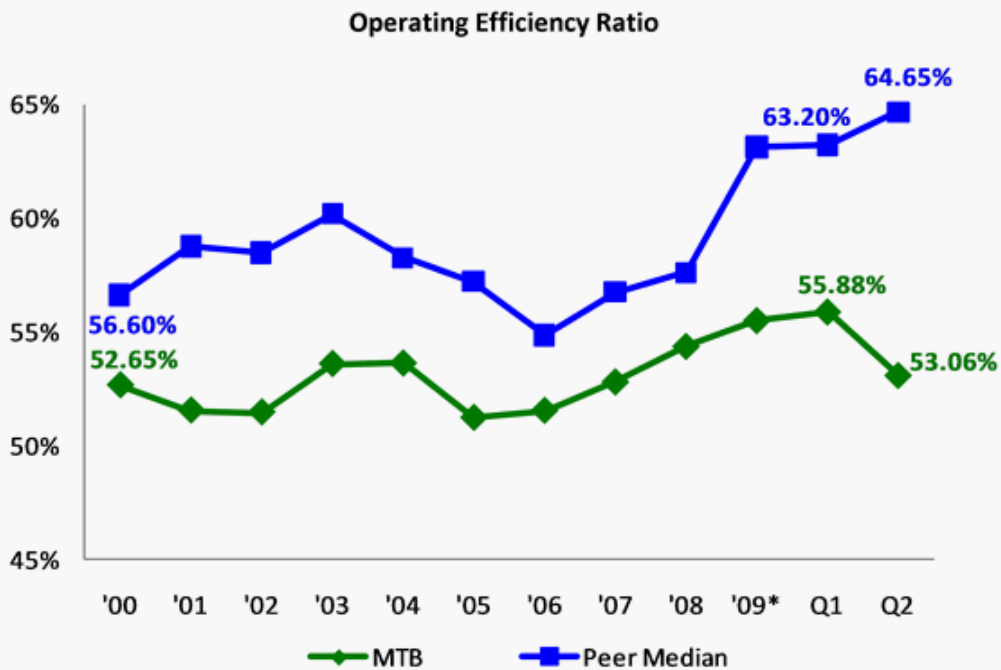
Value of relationship lending seen in both credit and margin

Risk-Adjusted Net Interest Margin
June 2010 YTD



Risk-Adjusted Margin = FTE Net Interest Income less Net Charge-Offs as a percentage of average earning assets.

M&T's model relies on maintaining above-average efficiency

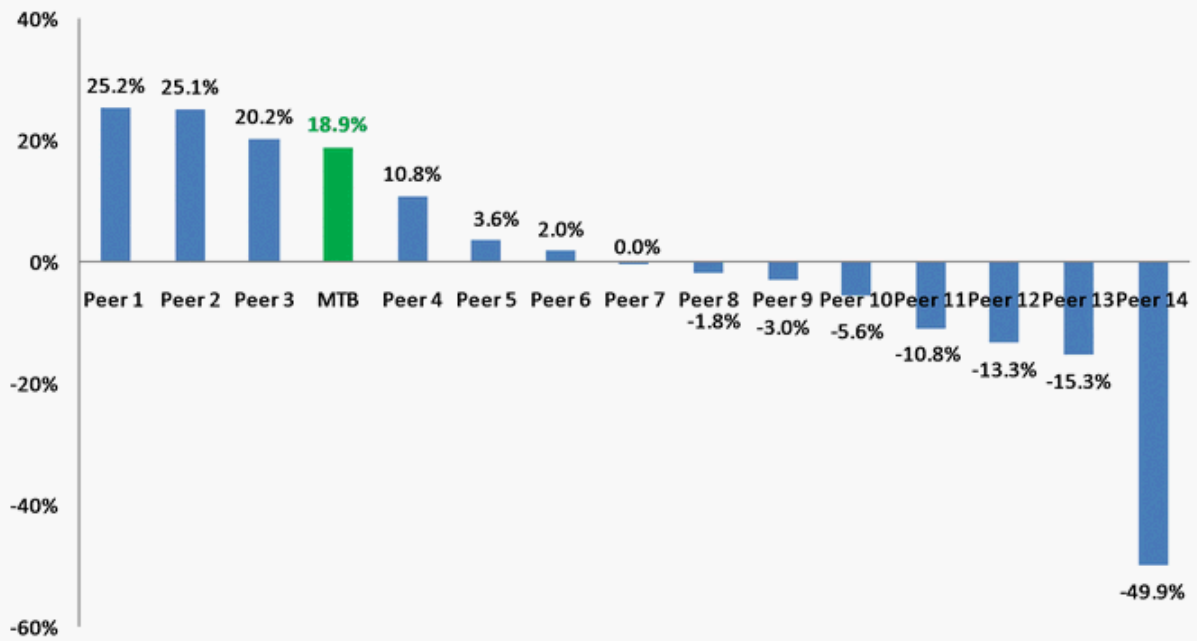


Efficiency Ratio reflects non-interest expense (excluding amortization expense associated with intangible assets, merger-related expenses and other non-recurring expenses) as a percentage of fully taxable equivalent net interest income and non-interest revenues (excluding gains from securities transactions and non-recurring items).

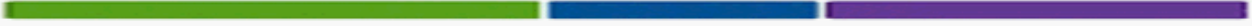
* 2009 Efficiency Ratio excludes FDIC Special Assessment for MTB and all Peers.

Operating Return on Avg. Tangible Common Equity – June '10 YTD

Continued profitability despite the credit environment

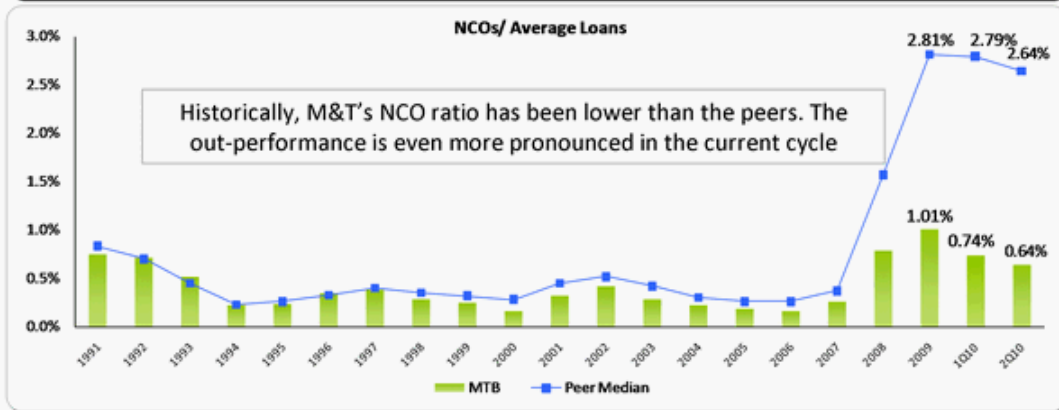
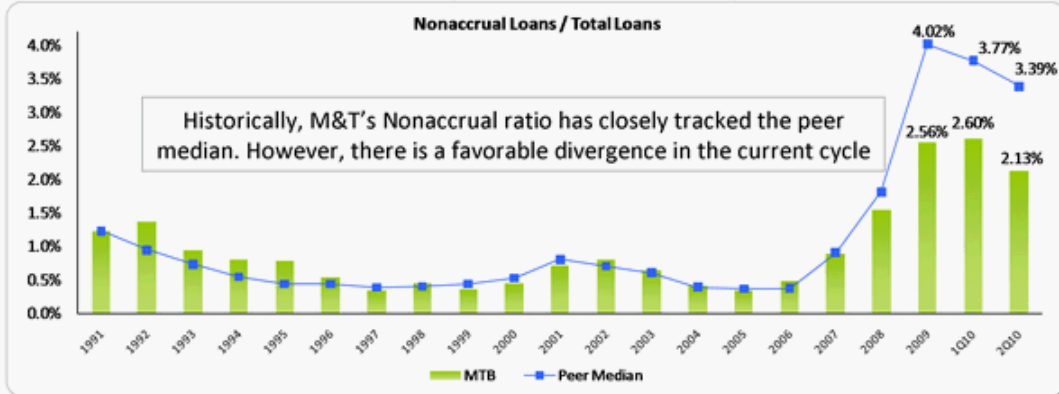


Note: Excludes amortization of intangibles and goodwill impairment, merger-related items, and other nonrecurring items as noted by SNL.



Strong Credit Performance

Historical Credit Cycle: 1991 – Q2 2010



Source: SNL Interactive. FR Y9C data used.

Loan Mix and Credit Quality – June 2010 YTD

M&T's stable geographic footprint and conservative underwriting has resulted in one of the lowest loss rates in most loan categories.....

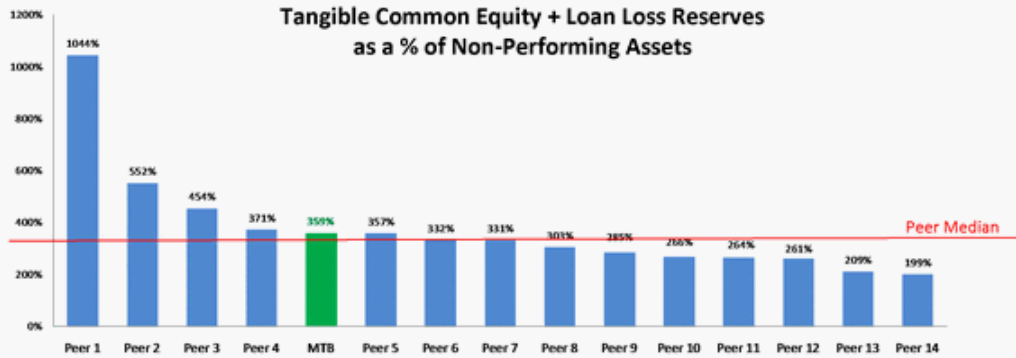
....and among the lowest overall delinquency rates (pipeline for potential charge-offs)

	Construction & Dev.	Multifamily, CRE & Farm	1-4 Fam. First & Junior Lien	HELOC	Credit Card	Other Consumer (excl. CC)	C&I	Total Loans
MTB Loan \$MM	4,504	15,920	6,675	5,847	4	4,978	13,133	51,061
Loan Mix %								
MTB	8.8%	31.2%	13.1%	11.5%	0.0%	9.7%	25.7%	
Peer Median	6.8%	22.7%	16.1%	11.5%	0.7%	10.4%	28.9%	
30+ PD %								
MTB	1.7%	0.5%	6.1%	0.4%	NA	1.6%	0.4%	1.4%
MTB Rank	4	2	12	2	NA	5	3	5
Peer Median	2.4%	1.2%	4.6%	1.1%	3.0%	1.8%	1.0%	1.9%
Nonaccrual %								
MTB	7.1%	1.0%	4.3%	0.4%	NA	0.9%	1.9%	2.1%
MTB Rank	2	1	11	5	NA	15	6	2
Peer Median	15.6%	3.4%	4.0%	0.5%	0.0%	0.3%	2.2%	3.4%
NCO Ratio %								
MTB	1.95%	0.27%	0.96%	0.44%	NA	1.37%	0.46%	0.69%
MTB Rank	2	1	1	1	NA	8	1	1
Peer Median	6.91%	1.85%	2.50%	1.47%	7.28%	1.37%	1.85%	2.64%

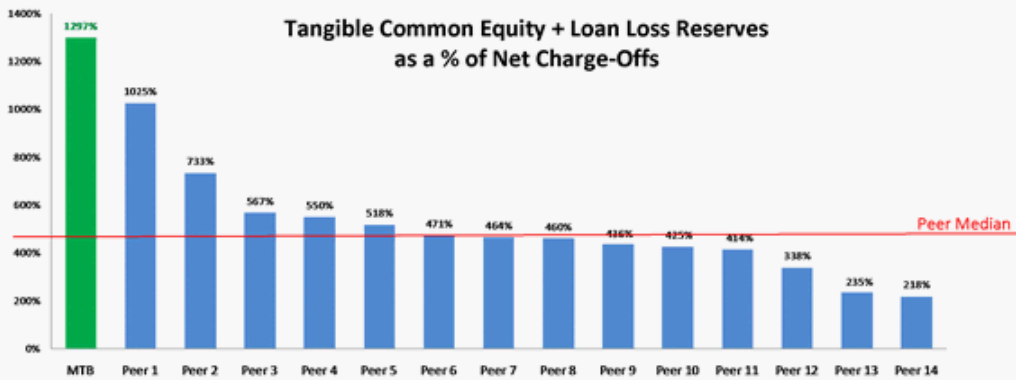
Source: SNL Interactive. FR Y9C data used.

Prudent Credit and Capital Management

June 30,
2010



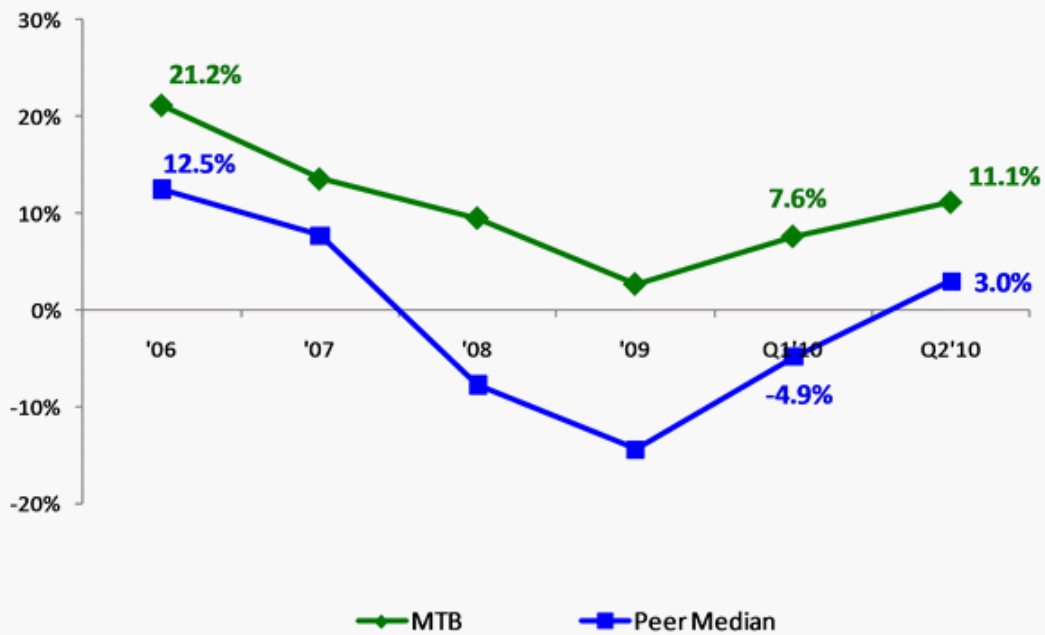
June 2010
YTD



Source: SNL Interactive. Note: TCE plus reserves as a percentage of net charge-offs is calculated using annualized net charge-offs.

MTB vs. Peers – Tangible Capital Generation

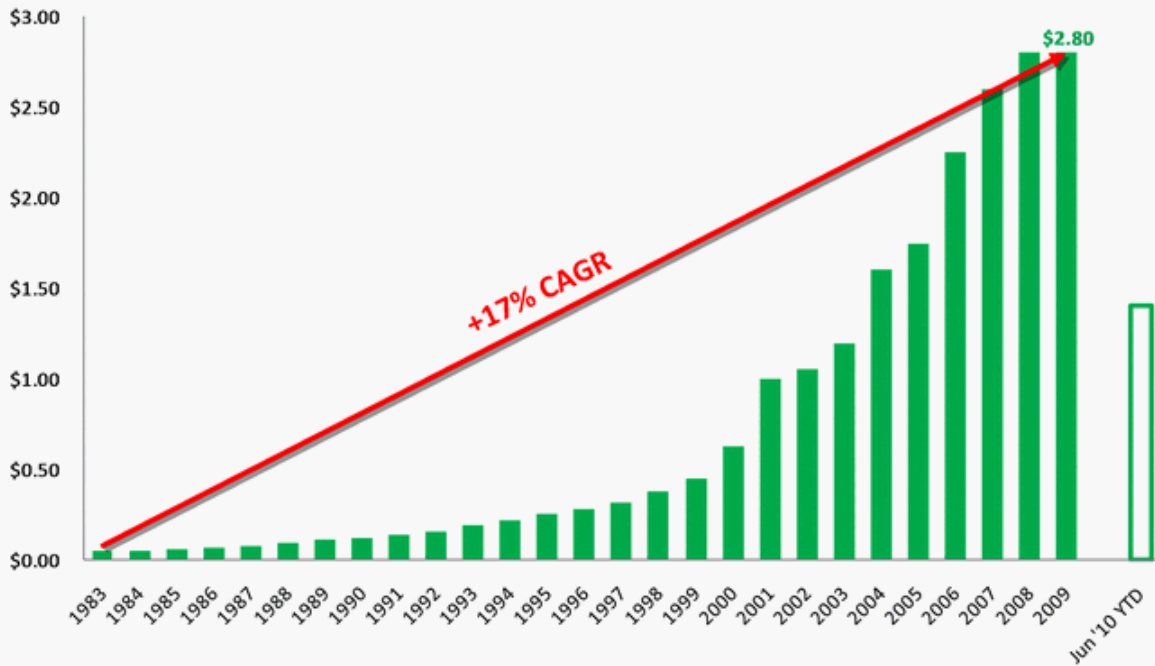
MTB has maintained an above-average capital generation rate



Tangible Capital Generation Rate = Operating Earnings after Common Dividends divided by Avg. Tangible Common Equity. Operating Earnings = Net Income Available to Common less Nonrecurring Revenue & Expense and Amortization Expense. Avg. Tang Common Equity = Avg. Common Equity less Avg. Intangible Assets.

MTB Dividends Per Share: 1983 – 2010

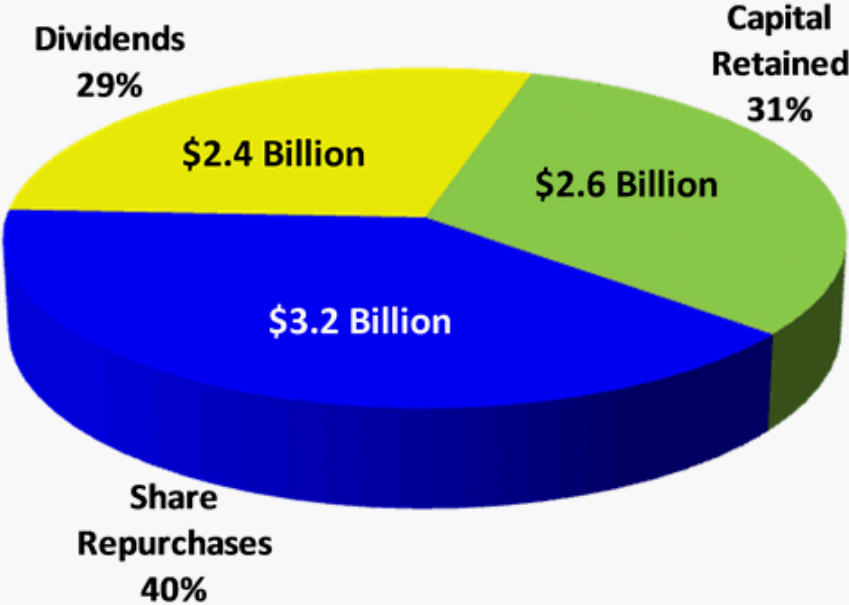
M&T has maintained its dividend throughout the current cycle.

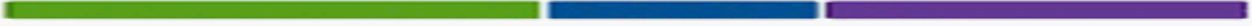


Note: Data prior to 1998 does not include provisions of SFAS No. 123 and No. 148 stock option expensing.

Focus on Long Term Shareholder Returns

Cumulative Capital Retained, Dividends and Share Repurchases
1983 – June 2010





MTB: A Solid Investment

M&T Bank Corporation... a solid investment

Source: IDC & Factset

- **20.4% Annual rate of return since 1980***
 - 14th best return of the entire universe of over 700 U.S. based stocks that have traded publicly since 1980

Rank	Company Name	Industry	Annual Return (%)
1	Eaton Vance Corp.	Financials	25.9
2	Progressive Corp.	Financials	23.3
3	Hasbro Inc.	Consumer Discretionary	23.1
4	Gap Inc.	Consumer Discretionary	22.6
5	Stryker Corp.	Health Care	22.4
6	Wal-Mart Stores Inc.	Consumer Staples	22.2
7	Mylan Inc.	Health Care	21.5
8	TJX Cos.	Consumer Discretionary	21.3
9	Berkshire Hathaway Inc. (Cl B)	Financials	21.3
10	Limited Brands Inc.	Consumer Discretionary	21.1
11	Precision Castparts Corp.	Industrials	21.0
12	Leucadia National Corp.	Financials	20.8
13	State Street Corp.	Financials	20.6
14	M&T Bank Corp.	Financials	20.4
15	Alberto-Culver Co.	Consumer Staples	20.3

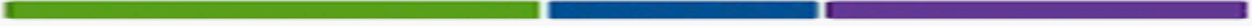
\$3,404 invested in M&T in 1980 would be worth \$1 million today

*CAGR calculated assuming reinvestment of dividends through August 31, 2010.

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- We take a prudent approach to acquisitions – we grow when and where it makes sense
- We view our long-tenured and engaged employees as key to our success
- The result is a history of above-average shareholder returns



Appendix

2010 Peer Group - Largest 15 Regional Banks

BB&T Corporation

Capital One Financial Corporation

Comerica Incorporated

Fifth Third Bancorp

First Horizon National Corporation

Huntington Bancshares Incorporated

KeyCorp

M&T Bank Corporation

Marshall & Ilsley Corporation

PNC Financial Services Group, Inc.

Regions Financial Corporation

Synovus Financial Corp.

SunTrust Banks, Inc.

U.S. Bancorp

Zions Bancorporation

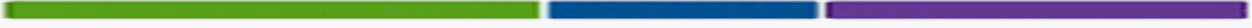
Reconciliation of GAAP and Non-GAAP Results of Operation

	2006	2007	2008	1Q09	2Q09	3Q09	4Q09	2009	1Q10	2Q10	June '09 YTD	June '10 YTD
Net income												
<i>\$'s in millions</i>												
Net income	\$839.2	\$654.3	\$555.9	\$64.2	\$51.2	\$127.7	\$136.8	\$379.9	\$151.0	\$188.7	\$115.4	\$339.7
Intangible amortization, net of tax	38.5	40.5	40.5	9.3	9.2	10.3	10.2	39.0	10.0	9.0	18.6	19.0
Merger-related items, net of tax	3.0	9.1	2.2	1.5	40.4	(9.2)	3.8	36.5	-	-	41.8	-
Net operating income	\$880.7	\$703.8	\$598.6	\$75.0	\$100.8	\$128.8	\$150.8	\$455.4	\$161.0	\$197.8	\$175.8	\$358.7
Earnings Per Share												
Diluted earnings per share	\$7.37	\$5.95	\$5.01	\$0.49	\$0.36	\$0.97	\$1.04	\$2.89	\$1.15	\$1.46	\$0.85	\$2.61
Intangible amortization, net of tax	0.33	0.37	0.36	0.09	0.08	0.09	0.09	0.34	0.08	0.07	0.17	0.16
Merger-related items, net of tax	0.03	0.08	0.02	0.01	0.35	(0.08)	0.03	0.31	-	-	0.37	-
Diluted net operating earnings per share	\$7.73	\$6.40	\$5.39	\$0.59	\$0.79	\$0.98	\$1.16	\$3.54	\$1.23	\$1.53	\$1.39	\$2.77
Efficiency Ratio												
<i>\$'s in millions</i>												
Non-interest expenses	\$1,551.7	\$1,627.7	\$1,727.0	\$438.3	\$563.7	\$500.1	\$478.5	\$1,980.6	\$489.4	\$476.1	\$1,002.1	\$965.4
less: intangible amortization	63.0	66.5	66.6	15.4	15.2	16.9	16.7	64.3	16.5	14.8	30.6	31.3
less: merger-related expenses	5.0	14.9	3.5	2.4	66.5	14.0	6.3	89.2	-	-	68.9	-
Adjusted net operating expenses	\$1,483.7	\$1,546.3	\$1,656.8	\$420.6	\$482.0	\$469.1	\$455.5	\$1,827.2	\$472.9	\$461.2	\$902.6	\$934.1
Adjusted T.E. revenues*	\$2,880.5	\$2,930.2	\$3,048.4	\$716.7	\$802.9	\$878.8	\$864.4	\$3,262.8	\$846.3	\$869.3	\$1,519.6	\$1,715.6
less: merger-related gains	-	-	-	-	-	29.1	-	29.1	-	-	-	-
Adjusted net operating revenues	\$2,880.5	\$2,930.2	\$3,048.4	\$716.7	\$802.9	\$849.7	\$864.4	\$3,233.7	\$846.3	\$869.3	\$1,519.6	\$1,715.6
Net operating efficiency ratio	51.5%	52.8%	54.4%	58.7%	60.0%	55.2%	52.7%	56.5%	55.88%	53.06%	59.39%	54.45%

* Excludes gain (loss) on sale of securities.

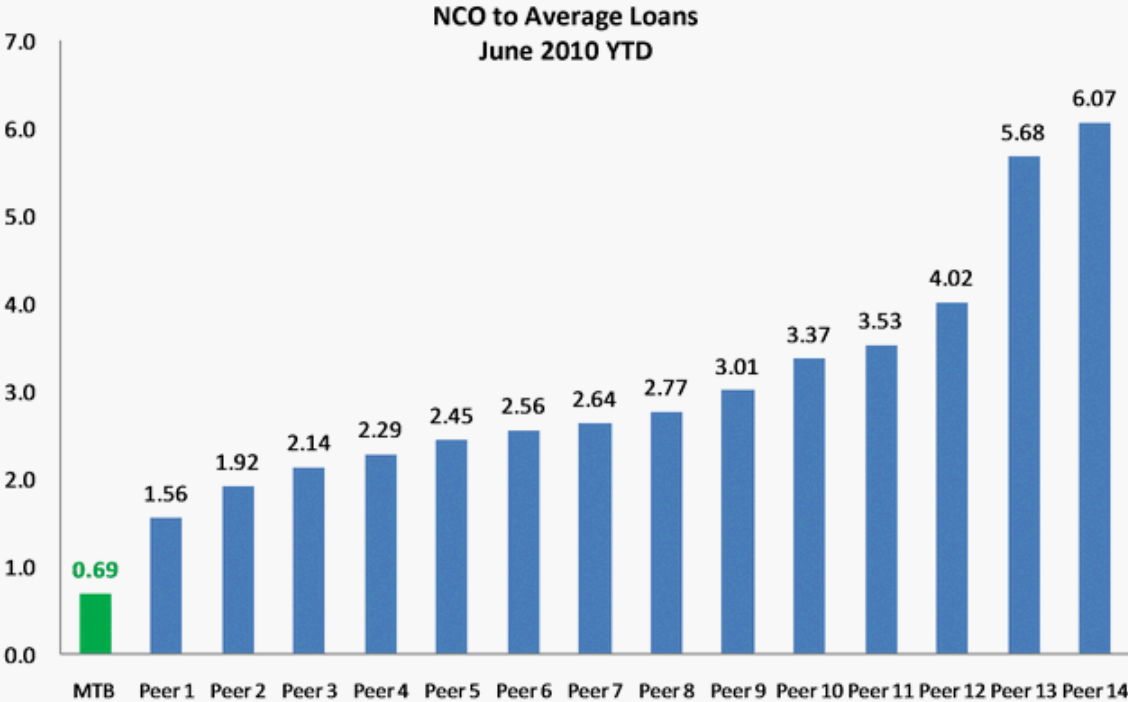
Reconciliation of GAAP and Non-GAAP Results of Operation

	2006	2007	2008	1Q09	2Q09	3Q09	4Q09	2009	1Q10	2Q10	June '09 YTD	June '10 YTD
Average Assets												
<i>\$'s in millions</i>												
Average assets	\$ 55,839	\$ 58,545	\$ 65,132	\$ 64,766	\$ 66,984	\$ 69,154	\$ 68,919	\$ 67,472	\$ 68,883	\$ 68,334	\$ 65,881	\$ 68,607
Goodwill	(2,908)	(2,933)	(3,193)	(3,192)	(3,326)	(3,525)	(3,525)	(3,393)	(3,525)	(3,525)	(3,259)	(3,525)
Core deposit and other intangible assets	(191)	(221)	(214)	(176)	(188)	(208)	(191)	(191)	(176)	(160)	(182)	(168)
Deferred taxes	38	24	30	22	30	41	37	33	34	30	26	32
Average tangible assets	\$ 52,778	\$ 55,415	\$ 61,755	\$ 61,420	\$ 63,500	\$ 65,462	\$ 65,240	\$ 63,921	\$ 65,216	\$ 64,679	\$ 62,466	\$ 64,946
Average Common Equity												
<i>\$'s in millions</i>												
Average common equity	\$ 6,041	\$ 6,247	\$ 6,423	\$ 6,212	\$ 6,491	\$ 6,794	\$ 6,957	\$ 6,616	\$ 7,136	\$ 7,302	\$ 6,352	\$ 7,220
Goodwill	(2,908)	(2,933)	(3,193)	(3,192)	(3,326)	(3,525)	(3,525)	(3,393)	(3,525)	(3,525)	(3,259)	(3,525)
Core deposit and other intangible assets	(191)	(221)	(214)	(176)	(188)	(208)	(191)	(191)	(176)	(160)	(182)	(168)
Deferred taxes	38	24	30	22	30	41	37	33	34	30	26	32
Average tangible common equity	\$ 2,980	\$ 3,117	\$ 3,046	\$ 2,866	\$ 3,007	\$ 3,102	\$ 3,278	\$ 3,065	\$ 3,469	\$ 3,647	\$ 2,937	\$ 3,558



Credit Performance vs. Peers

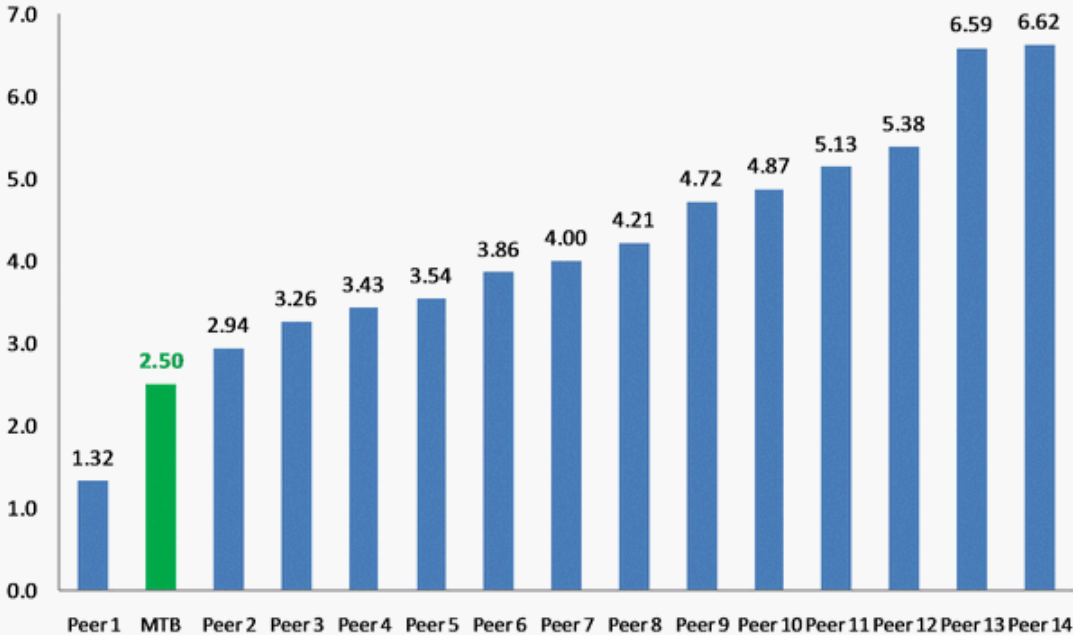
MTB has the lowest NCO % amongst peers



Source: SNL Interactive. Note: Ratio is calculated using annualized net charge-offs.

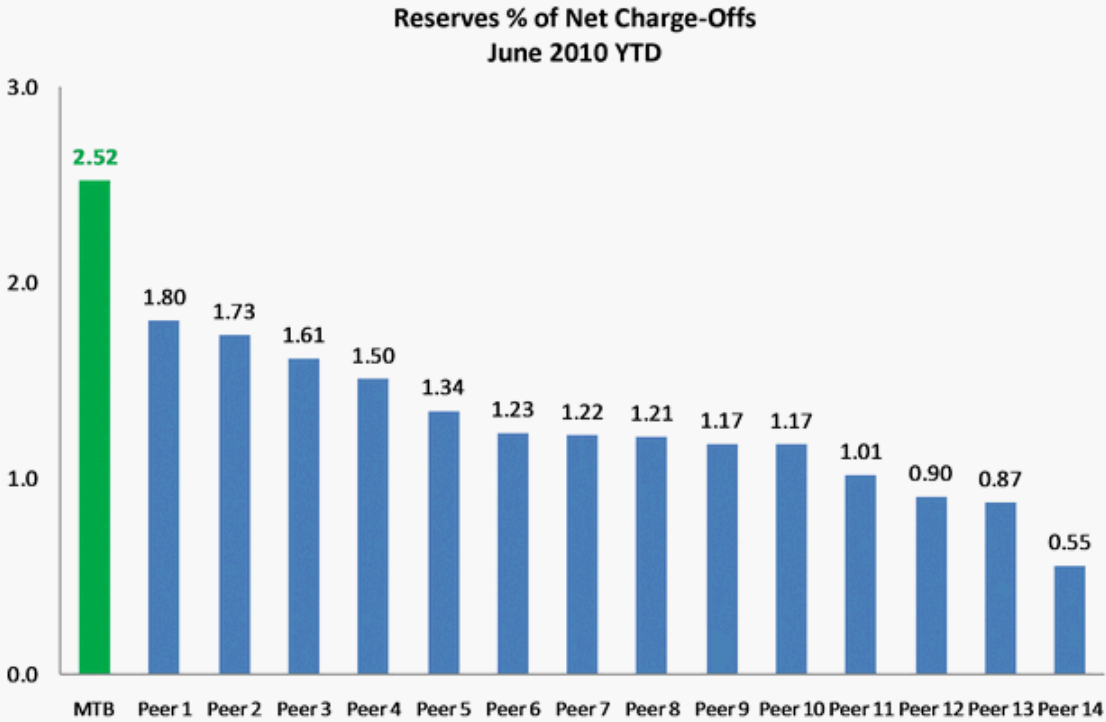
Nonperformers are considerably lower than peers

Nonperforming Assets % of Loans + OREO
June 30, 2010



Source: SNL Interactive

Reserve coverage is best among peers



Source: SNL Interactive, Note: Ratio is calculated using annualized net charge-offs.

Commercial Credit Quality vs Peers – Q3'09 to Q2'10

Construction & Development Portfolio				
	30+ PD Delinquency	Nonaccrual / Total Loans	LTM NCO	
	% of Total	%	%	Ratio %
Peer 14	5.0	1.8	34.0	20.14
Peer 13	11.0	1.8	12.5	14.44
Peer 12	23.1	1.0	14.9	12.91
Peer 11	5.8	6.2	16.2	12.90
Peer 10	7.4	2.4	16.8	10.78
Peer 9	4.8	1.9	13.3	10.78
Peer 8	6.8	2.6	19.4	9.49
Peer 7	13.5	2.8	16.5	8.85
Peer 6	5.3	1.3	23.0	7.31
Peer 5	8.8	2.4	14.6	6.44
Peer 4	6.0	5.0	15.6	5.45
Peer 3	13.1	8.5	10.9	4.73
Peer 2	4.1	17.3	20.2	3.84
Peer 1	2.2	0.9	5.5	3.60
MTB	8.8	1.7	7.1	2.20
Peer Median	6.8	2.4	15.6	8.85

Multifamily, CRE & Farm Portfolio				
	30+ PD Delinquency	Nonaccrual / Total Loans	LTM NCO	
	% of Total	%	%	Ratio %
Peer 14	16.8	0.6	5.1	4.34
Peer 13	36.2	0.8	3.3	3.71
Peer 12	23.3	1.0	5.7	3.28
Peer 11	28.4	1.6	6.9	2.88
Peer 10	15.2	3.5	6.1	2.46
Peer 9	29.6	0.5	4.7	2.03
Peer 8	14.0	1.3	4.8	1.80
Peer 7	12.0	1.5	3.1	1.73
Peer 6	15.1	1.4	3.2	1.71
Peer 5	42.5	0.9	4.8	1.58
Peer 4	22.7	1.2	2.7	1.24
Peer 3	24.1	3.5	2.5	0.68
Peer 2	15.1	3.2	3.4	0.61
Peer 1	13.0	0.9	3.1	0.56
MTB	31.2	0.5	1.0	0.20
Peer Median	22.7	1.2	3.4	1.73

Commercial & Industrial Portfolio				
	30+ PD Delinquency	Nonaccrual / Total Loans	LTM NCO	
	% of Total	%	%	Ratio %
Peer 14	19.0	1.2	2.2	4.13
Peer 13	30.6	0.3	2.0	3.55
Peer 12	21.8	1.6	0.5	3.35
Peer 11	39.5	1.0	2.4	2.75
Peer 10	22.6	0.7	2.9	2.73
Peer 9	35.5	0.6	2.3	2.19
Peer 8	25.9	1.3	3.3	1.95
Peer 7	27.8	1.2	1.7	1.89
Peer 6	30.3	1.4	2.3	1.85
Peer 5	33.1	1.1	3.0	1.68
Peer 4	30.3	0.8	2.9	1.54
Peer 3	28.9	0.3	1.1	1.45
Peer 2	57.8	0.8	1.0	1.37
Peer 1	19.6	1.1	0.8	1.14
MTB	25.7	0.4	1.9	1.00
Peer Median	28.9	1.0	2.2	1.89

Source: SNL Interactive. FR Y9C data as of June 30, 2010.

Consumer Credit Quality vs Peers – Q3'09 to Q2'10

HELOC Portfolio				
	30+ PD Delinquency % of Total	Nonaccrual / Total Loans %	LTM NCO Ratio %	
Peer 14	1.8	2.6	1.6	5.85
Peer 13	13.3	1.3	1.9	3.98
Peer 12	24.4	2.3	0.3	2.97
Peer 11	15.0	2.4	0.1	2.84
Peer 10	6.3	1.1	0.8	2.75
Peer 9	13.2	1.8	0.5	2.47
Peer 8	7.2	0.8	1.0	2.31
Peer 7	13.7	0.8	0.5	1.47
Peer 6	5.6	1.5	0.4	1.38
Peer 5	4.0	0.9	0.9	1.24
Peer 4	5.9	0.3	0.6	1.22
Peer 3	9.0	1.1	0.2	1.19
Peer 2	15.3	1.5	0.5	1.02
Peer 1	13.7	1.1	0.9	0.96
MTB	11.5	0.4	0.4	0.49
Peer Median	11.5	1.1	0.5	1.47

1-4 Family 1st & 2nd Lien Portfolio				
	30+ PD Delinquency % of Total	Nonaccrual / Total Loans %	LTM NCO Ratio %	
Peer 14	12.3	1.7	5.4	5.27
Peer 13	27.9	4.7	6.6	4.04
Peer 12	20.7	5.5	2.3	3.77
Peer 11	22.9	4.6	5.9	3.66
Peer 10	18.0	3.3	5.1	3.49
Peer 9	6.9	3.0	2.9	2.92
Peer 8	14.1	4.6	4.1	2.62
Peer 7	10.6	1.2	4.0	1.88
Peer 6	25.5	5.9	2.1	1.85
Peer 5	21.1	11.1	1.6	1.78
Peer 4	16.1	4.0	1.9	1.72
Peer 3	5.2	2.0	3.1	1.47
Peer 2	19.6	13.4	2.8	1.32
MTB	13.1	6.1	4.3	1.13
Peer 1	10.0	10.2	4.1	1.04
Peer Median	16.1	4.6	4.0	1.88

Other Consumer Portfolio				
	30+ PD Delinquency % of Total	Nonaccrual / Total Loans %	LTM NCO Ratio %	
Peer 14	11.9	9.1	0.6	5.90
Peer 13	17.3	3.6	0.8	3.59
Peer 12	1.3	1.8	0.9	2.95
Peer 11	10.5	2.5	0.3	2.60
Peer 10	1.1	1.1	0.8	2.10
Peer 9	3.8	0.6	0.2	1.89
Peer 8	12.2	2.2	0.1	1.85
Peer 7	3.5	1.8	0.1	1.76
Peer 6	14.9	1.2	0.0	1.41
MTB	9.7	1.6	0.9	1.37
Peer 5	13.4	0.9	0.0	1.33
Peer 4	10.4	3.0	0.1	1.28
Peer 3	1.4	3.3	0.4	1.20
Peer 2	11.2	6.5	0.3	1.07
Peer 1	1.5	1.7	0.0	0.84
Peer Median	10.4	1.8	0.3	1.76

Source: SNL Interactive. FR Y9C data as of June 30, 2010. Note: Other Consumer excludes credit cards.



M&T Bank Corporation

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