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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): January 23, 2008

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**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))
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## **TABLE OF CONTENTS**

[Item 8.01. Other Events.](#)

[Item 9.01. Financial Statements and Exhibits.](#)

[SIGNATURES](#)

[EXHIBIT INDEX](#)

[Exhibit 12\(a\)](#)

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[Table of Contents](#)

Item 8.01. Other Events.

M&T Bank Corporation hereby files as Exhibit 12(a) attached hereto a current computation of consolidated ratios of earnings to fixed charges.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

Exhibit No.

12(a) Computation of Consolidated Ratios of Earnings to Fixed Charges.

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 23, 2008

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

EXHIBIT INDEX

Exhibit No.

12(a) Computation of Consolidated Ratios of Earnings to Fixed Charges. Filed herewith.

**M&T Bank Corporation**  
**Computation of Consolidated Ratios of Earnings to Fixed Charges**  
*(\$'s in thousands)*

	Nine Months Ended September 30, 2007	2006	2005	Year Ended December 31, 2004	2003	2002
<b>Excluding Interest on Deposits:</b>						
Fixed Charges:						
Interest Expense (excluding interest on deposits)	\$ 535,279	561,686	437,820	272,538	247,316	237,872
Interest Factor Within Rent Expense (a)	15,999	20,135	19,217	19,570	17,170	10,401
<b>Total Fixed Charges</b>	<b>\$ 551,278</b>	<b>581,821</b>	<b>457,037</b>	<b>292,108</b>	<b>264,486</b>	<b>248,273</b>
Earnings:						
Income Before Income Taxes	\$ 879,310	1,231,642	1,170,919	1,066,523	850,670	675,905
Fixed Charges	551,278	581,821	457,037	292,108	264,486	248,273
<b>Total Earnings</b>	<b>\$1,430,588</b>	<b>1,813,463</b>	<b>1,627,956</b>	<b>1,358,631</b>	<b>1,115,156</b>	<b>924,178</b>
Ratio of Earnings to Fixed Charges, Excluding Interest on Deposits	x 2.60	3.12	3.56	4.65	4.22	3.72
<b>Including Interest on Deposits:</b>						
Fixed Charges:						
Interest Expense	\$1,252,212	1,496,552	994,351	564,160	527,810	594,514
Interest Factor Within Rent Expense (a)	15,999	20,135	19,217	19,570	17,170	10,401
<b>Total Fixed Charges</b>	<b>\$1,268,211</b>	<b>1,516,687</b>	<b>1,013,568</b>	<b>583,730</b>	<b>544,980</b>	<b>604,915</b>
Earnings:						
Income Before Income Taxes	\$ 879,310	1,231,642	1,170,919	1,066,523	850,670	675,905
Fixed Charges	1,268,211	1,516,687	1,013,568	583,730	544,980	604,915
<b>Total Earnings</b>	<b>\$2,147,521</b>	<b>2,748,329</b>	<b>2,184,487</b>	<b>1,650,253</b>	<b>1,395,650</b>	<b>1,280,820</b>
Ratio of Earnings to Fixed Charges, Including Interest on Deposits	x 1.69	1.81	2.16	2.83	2.56	2.12

(a) The portion of rents shown as representative of the interest factor is one-third of total net operating lease expenses.