

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): December 21, 1999

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

14203

(Address of principal executive offices)

(Zip Code)

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

(NOT APPLICABLE)

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

Item 5. Other Events.

M&T Bank Corporation announced on December 21, 1999 that Manufacturers and Traders Trust Company ("M&T Bank"), its principal bank subsidiary, had reached an agreement to acquire Matthews, Bartlett & Dedecker, Inc., a property and casualty insurance agency based in Buffalo, New York. The acquisition is subject to a number of closing conditions, including M&T Bank's receipt of approval from the New York State Banking Board. Upon completion of the acquisition, which is expected in the first quarter of 2000, the insurance agency will operate as a subsidiary of M&T Bank.

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: December 28, 1999

By: /S/ MICHAEL P. PINTO

Michael P. Pinto
Executive Vice President
and Chief Financial Officer

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EXHIBITS

EXHIBIT INDEX

EXHIBIT NO.

99

News Release. Filed herewith.

For Immediate Release
Tuesday, December 21, 1999

CONTACT: Gary S. Paul
M&T Bank Corporation
(716) 842-5138

Gerald C. Saxe
Matthews, Bartlett & Dedecker, Inc.
(716) 853-7960

BUFFALO, NEW YORK --M&T Bank Corporation (NYSE:MTB) and its principal banking subsidiary, Manufacturers and Traders Trust Company ("M&T Bank"), today announced that M&T Bank has reached an agreement to acquire Matthews, Bartlett & Dedecker, Inc. ("MBD"), a property and casualty insurance agency based in Buffalo, New York. Upon completion of the acquisition, expected in the first quarter of 2000, MBD will operate as a subsidiary of M&T Bank.

MBD provides insurance products principally to the commercial market. The agency's current president, Mr. Gerald C. Saxe, will continue to head MBD as president.

M&T Bank is the principal bank subsidiary of Buffalo-based M&T Bank Corporation, which is the nation's 33rd largest independent, publicly-owned commercial bank holding company with \$21.8 billion in assets as of September 30, 1999.