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): November 4, 2010

M&T BANK CORPORATION

(Exact name of registrant as specified in its charter)

New York

	(State or other jurisdict	on of incorporation)
_	1-9861	16-0968385
	(Commission File Number)	(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, incl	uding area code: <u>(716) 842-5445</u>
	(NOT APPL	ICABLE)
	(Former name or former address	, if changed since last report)
	ck the appropriate box below if the Form 8-K filing is intended to simultaned visions (see General Instructions A.2. below):	ously satisfy the filing obligation of the registrant under any of the following
\checkmark	Written communications pursuant to Rule 425 under the Securities Act (17	CFR 230.425)
0	Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 C	FR 240.14a-12)
0	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)) 0

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On November 4, 2010, representatives of M&T Bank Corporation ("M&T") will deliver a presentation to analysts and investors at the BancAnalysts Association of Boston 2010 Conference in Boston, Massachusetts. M&T's presentation is scheduled to begin at 1:55 p.m. Eastern Time. A copy of this presentation is attached as Exhibit 99.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

Exhibit No.

99 M&T Bank Corporation Presentation.

FORWARD-LOOKING STATEMENTS

This Current Report on Form 8-K 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 M&T's reports filed with the U.S. Securities and Exchange Commission (the "SEC") 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: ability to obtain regulatory approvals and meet other closing conditions to the merger, including approval by Wilmington Trust Corporation ("Wilmington Trust") stockholders, on the expected terms and schedule; delay in closing the merger; difficulties and delays in integrating the M&T and Wilmington Trust businesses or fully realizing cost savings and other benefits; business disruption following the merger; 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,

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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.

ADDITIONAL INFORMATION

In connection with the proposed merger, M&T will file with the SEC a Registration Statement on Form S-4 that will include a Proxy Statement of Wilmington Trust and a Prospectus of M&T, as well as other relevant documents concerning the proposed transaction. INVESTORS ARE URGED TO READ THE REGISTRATION STATEMENT AND THE PROXY STATEMENT/PROSPECTUS REGARDING THE MERGER WHEN IT BECOMES AVAILABLE AND ANY OTHER RELEVANT DOCUMENTS FILED WITH THE SEC, AS WELL AS ANY AMENDMENTS OR SUPPLEMENTS TO THOSE DOCUMENTS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION.

Investors will be able to obtain a free copy of the Proxy Statement/Prospectus, as well as other filings containing information about M&T and Wilmington Trust at the SEC's Internet site (http://www.sec.gov). You will also be able to obtain these documents, free of charge, at http://www.mtb.com under the tab "About Us" and then under the heading "Investor Relations" and then under "SEC Filings." Copies of the Proxy Statement/Prospectus and the SEC filings that will be incorporated by reference in the Proxy Statement/Prospectus can also be obtained, free of charge, by directing a request to Investor Relations, One M&T Plaza, Buffalo, New York 14203, (716) 842-5138.

M&T and Wilmington Trust and their respective directors and executive officers may be deemed to be participants in the solicitation of proxies from the stockholders of Wilmington Trust in connection with the proposed merger. Information about the directors and executive officers of M&T is set forth in the proxy statement for M&T's 2010 annual meeting of stockholders, as filed with the SEC on a Schedule 14A on March 5, 2010. Information about the directors and executive officers of Wilmington Trust is set forth in the proxy statement for Wilmington Trust is set forth in the proxy statement for Wilmington Trust 2010 annual meeting of stockholders, as filed with the SEC on a Schedule 14A on March 5, 2010. Information about the directors and executive officers of Wilmington Trust is set forth in the proxy statement for Wilmington Trust' 2010 annual meeting of stockholders, as filed with the SEC on a Schedule 14A on February 22, 2010. Additional information regarding the interests of those persons and other persons who may be deemed participants in the transaction may be obtained by reading the Proxy Statement/Prospectus regarding the proposed merger when it becomes available. You may obtain free copies of this document as described in the preceding paragraph.

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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.

Date: November 4, 2010

M&T BANK CORPORATION

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

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EXHIBIT INDEX

Exhibit No.

99 M&T Bank Corporation Presentation. Filed herewith.

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Creating the Leading Mid-Atlantic Relationship Bank

BancAnalysts Association of Boston 2010 Annual Bank Conference November 4, 2010

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: ability to obtain regulatory approvals and meet other closing conditions to the merger, including approval by Wilmington Trust shareholders, on the expected terms and schedule; delay in closing the merger; difficulties and delays in integrating the M&T and Wilmington Trust businesses or fully realizing cost savings and other benefits; business disruption following the merger; 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.





- Transaction Highlights
- Strategic Rationale
- The M&T Bank Story

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Wilmington Trust





Creating the Leading Relationship Bank in the Mid-Atlantic

📥 M&T Bank

Powerful Logic

Combines #1 market share in Delaware with the

Preserves value of Wilmington Trust's established

brand and recognized capabilities in trust, wealth

Led by M&T's experienced management team, with

Diversified revenue with greater fee income Enhanced capital generation and earnings

Premier banking franchise in high-growth Mid-

leading commercial bank in Mid-Atlantic

management and corporate services

proven credit expertise

Atlantic region

.

.



Compelling Strategic Fit

Shared Vision of Banking

- Complementary community banking models with focus on relationships
- Leverage top-tier scale in targeted markets to generate superior profitability
- Common Values
 - Experienced, long-tenured employees key to success
 - Best corporate citizen in our communities

Creates significant value for shareholders, customers, employees and communities

Summary of Key Terms

Purchase Price and Structure: ⁽¹⁾	 \$3.84 per Wilmington Trust share 100% stock consideration; fixed 0.051372 exchange ratio Taxable merger transaction
Transaction Value:	 \$351 million⁽¹⁾ plus the assumption of \$330 million in TARP preferred stock
Internal Rate of Return:	• 20%+
2012 EPS Accretion:	 High single-digit GAAP EPS accretion Low double-digit net operating EPS accretion ⁽²⁾
Synergies:	 Expense: 15% of Wilmington Trust's annual operating expenses, full run-rate realized by year-end 2012 Revenue: None assumed
Due Diligence:	 Completed comprehensive due diligence, including detailed review of loan and securities portfolios
Loan Loss Assumptions:	 \$1.0 billion (pre-tax), or 13% of Wilmington Trust's gross loans
Merger-Related Charges:	 \$159 million pre-tax
Branding:	 Retaining Wilmington Trust brand for trust and wealth management M&T brand maintained for regional banking
Expected Completion:	 By mid-year 2011
 Price and exchange ratio based on M&T closing Provides for estimated cost of future TARP repared 	





Summary of Key Management / Governance Terms

Board Representation:	 Wilmington Trust CEO and Chairman Donald Foley to join M&T's Board
Approval Requirements:	 Approval by shareholders of Wilmington Trust Customary regulatory approvals
Deal Protection:	 Break-up fee - \$30 million, subject to specified conditions



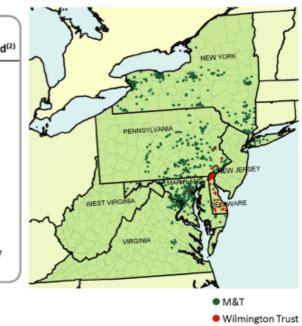




Pro Forma Combined Franchise

(\$ in billions) As of 9/30/2010	M&T	Wilmington Trust	Combined
Assets:	\$68.2	\$10.4	\$78.6
Loans:	\$50.8	\$8.1	\$58.9
Deposits:	\$48.7	\$8.3	\$57.0
Branches: (1)	742	48	790
Assets Under Management:	\$21.9	\$58.4	\$80.3
ATMs: (1)	1,855	225	2,080
Employees:	13,441	2,796	16,237
			(

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1. Current count. 2. Excludes impact of purchase accounting.





Comprehensive Loan Review

- Wilmington Trust engaged outside party to review its commercial loan portfolio / re-evaluate the risk ratings and loss content
- Subsequently, a 40-person M&T team evaluated Wilmington's Commercial portfolio
- Over 11 days, M&T reviewed approximately 450 borrowers with \$3 billion in outstandings, or 50% of the commercial portfolio
 - Sample by loan category:
 - Commercial, Financial and Agriculture 43%
 - CRE-Commercial Mortgage 45%
 - CRE-Construction 64%
- Another M&T team conducted on-site due diligence for Consumer and Residential Mortgage portfolios
 - Conducted loan level credit modeling
 - Sampled several hundred files to assess documentation standards, underwriting quality and regulatory compliance
- M&T developed its own lifetime loss assumptions based on these reviews





Estimated Lifetime Credit Losses

- M&T leveraged extensive experience in southern Delaware markets to assess credit marks
- Projected lifetime Wilmington Trust loan losses exceed those for Provident, particularly for construction portfolio

(\$ in millions)		M8	T Estima	ite	1	WL Throug	Provident Initial			
					Life-t	o-Date				Estimated
	9/30/10	Re	maining	Credit Losses	Lo	sses	_T(otal Life	time Losses	Lifetime
Loan Category	Balance		\$	% of Total	1/1/08	- 9/30/10		\$	% of Total	Credit Loss %
Construction	\$1,682	\$	534	< 32%>	\$	216	\$	750	< 40%>	34%
Commercial & CRE	4,422		349	8%		173		521	11%	4%
Residential Mortgage	416		32	8%		1		33	8%	6%
Home Equity & Consumer	1,607		101	6%		82		183	11%	7%
Total	\$8,127	\$	1,016		\$	471	\$	1,486	17%	9%
Loan Loss Allowance			(510)							
Losses Net of Allowance		\$	506							

- Estimated lifetime losses include projected remaining losses and net charge-offs from year-end 2007 through 9/30/10
- Construction losses exceed 35.9% estimated lifetime loss for M&T's Mid-Atlantic residential construction portfolio





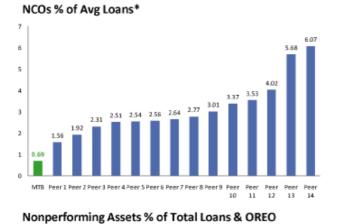
Strong Pro Forma Capital Position

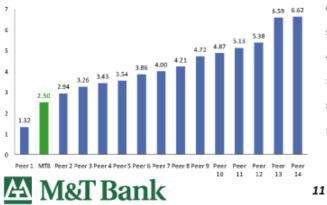
- Capital metrics comparable to current M&T ratios after de-risking acquired assets
- Estimated pro forma tangible common equity ratio in range of 5.96% 6.40% in second quarter of 2011
- Enhanced capital generation accelerates future growth in capital metrics
- M&T to assume Wilmington Trust's \$330 MM of TARP preferred
- No change assumed in M&T's dividend



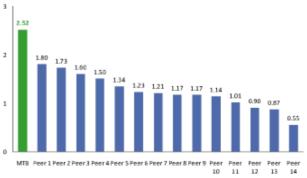


M&T's Credit Ratios are Best-in-Class





Reserve Coverage of NCOs (in years)*



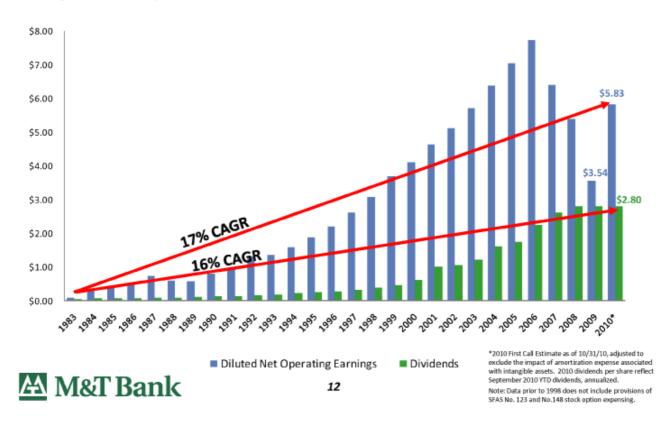
NPAs as % of TCE + ALLL



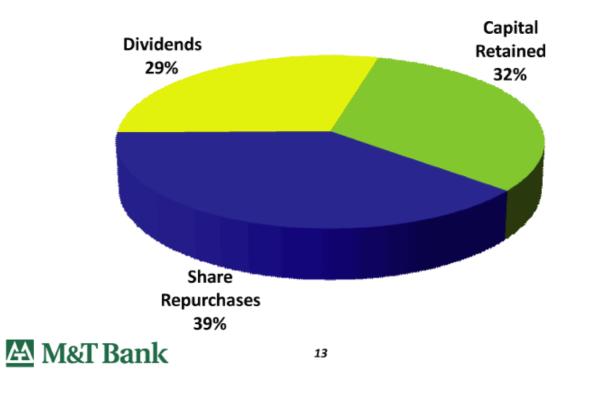
Data as of June 30, 2010 FRY9C reports. *YTD Annualized.

M&T's Operating Earnings and Dividends Per Share: 1983 – 2010

M&T has consistently earned net operating earnings in excess of its dividend, which was maintained through the current cycle







Total Return to Shareholders

Top 50 Banks by Market Cap On January 1, 2000

2000		2001		2002		2003		2004		2005		2006		2007		2008					10 Year	
# Concerny 19	8	# Company	183	# Company	116	# Company	185	# Conguny	116	# Concerny	18	# Company	76	# Company	16	# Company	TRS	# Campeny	185		# Campens	116
1 TOF Financial 85	14	5 UnionBanCal	63%	1 Viachovia	30%	3 Retilization	88%	1 SotVirust	245	1 State Street	15%	1 Campage	22%	1 Northern Truct	10%	1 Commerce	85%	1 Carerica	50%		5 Mill	502N
2 Commence 82	ъ. II	2 Sanh of America	43%	2 Popular	195	2 JP Morgan (Chese)	60%	2 Popular	525	2 Deep	13%	2 Serie of MT	17%	2 Bank of 107	27%	2 EnlanderCol	35%	2 Fishilarian	38%		2 Wells Fargo	72%
3 State-Street 73			145	3 Regions	236	1 Jon	505	3 Date On	125	3 Million	LIN	3 US Bancorp Firster)	265	1 249-1044	2075	3 Cid National	18%	3 JP Worgan (Chase)	2456		1 PBC	69%
4 PMC 70		4 Union Planters	58%	4 Bank of America	15%	4 Serova	55%	4 TO'Financial	295	4 250	125	4 Nellon	255	4 Commerce	125	4 Yeller	17%	4 5/2	225		4 US Bencorp Piroteri	565
1 MTL 07			101	1 Clarter One	145	N United and all	805.	5 National Commerce	285.	5 DriveRenCal	**	5 JF Margan (Chase)	285	5 COMBRON	101	5 FINIMUS	-	A RINTER	1856		5 TOF Financial	82%
6 Dranter One 64	65	6 First Horizon	19%	6 Compete	34%	6 Benknorth	49%	6 Competer	276	6 Sothern Trust	85	6 Nercantile	246	6 Mellon	5%	6 Wells Fargo	25	6 State Street	11%		6 Volley	40%
7 Kothern Trust 55	PR.	7 MÅI	17%	7 PintViginia	188.	2 US Banasep (Findur)	455	7 Communes	245	7 Commance	85	7 PMC	20%	2 Banimorth	154	7 88ÅT	-05	7 PKC	10%		2 FiniMerit	30%
# Mallan +#	Ph	# SouthFruit	245	# Huttington	128.	8 1161	425.	# Report	225	# Merzantile	85	# 3thteshvet	2286	# Mercardia	-2%	8 USBANCE'S (Firster)	-176	# Bell of America	296		0.0007	20%
9 North Tark 47	74	9 FirstUnion	12%	9 Commons	115	5 Senk of W1	425	9 Old National	234	 # Wergen Khecel 	65	9 Serie of America	215	5 JP Morgan (Dread)	-7%	9 Approximately	-00%	9 FirstMorit	45		9 State Street	30%
30 Wells Parga 63		10 Campess	10%	10.003	100.	20 Cillicorp	4234	10 Bank of America	22%	20 antiouth	3%	LD KHY	10%	10 US Bancery (Fristan)	-8%	30 Tempoul	-28%	10 Northern Trust	274		10 Northern Trust	28%
11 MMT 40	64 H	11 Associated	20%	11 Vielisfargo	30%	11 PMC	36%	11 Amodebet	205	11 Oticarp	55	11 Serfruit	20%	11 PNC	-8%	11 TO' Financial	-195	11 TUP Financial	3%		11 JP Wongan (Check)	12%
32 Berk of MY 40	24	13 Commerce	12%	12 Associated	30%	33 Popular	365	12 95	20%	12 Wells Parge	45	12 Velley	20%	12 Websharps	12286	32 PMC	428	12 Beefs of MY	194		12 Camerica	-875
13 Sympose 38	n I	13 Wachania	185	13 North Fork	10	13 SouthTrust	366	13 MB	185	13 Wachpyla	45	13 Cilicoto	2256	13 Finabilierit	-12%	13 JP Horgan (Chao)	-25%	13 0067	-2%		13 Bark of America	-10%
34 Banknorth 57	84 II	14 Seniroth	155	14 Key	85	34 State Street	355	14 Wechevia	175	34 5557	25	14 Northern Trust	195	34 OldNational	-17%	34 MIS	375	34 Wells fargo	-55		14 Sunk of MY	-62%
25 Mexantile 15	n	15 Regions	14%	15 UniorBanCal	65.	28 Comerica	25%	15 Banknurth	198	23. M 18.	15	15 Janorus	12%	15 UnionBanCal	-17%	25 Northern Trust	-118	15 US Bancard (Firster)	-9%		15 Associated	-19%
35 Did Hant 34	es.	16 Popular	13%	LS Andouth	65	35 Northern Trust	54%	16 National City	125	35 Bank of America	25	16 Viells Tango	175	15 Bank of America	-19%	35 First Horizon	-375	25 Velley	-11%		15 First Horizon	-275
17 fer 54	PR.	7 Hundington	115	12 8887	675	37 Ambouth	335.	17 UniordianCal	13%	1T Compass	25	17 Antouth	17%	17 Associated	1956	17 Bank of MY	-40%	17 Old Retional	-295		17 Old National	-265
			11%	18 US Bancorp (Firstar)	5h	28 Wachovia	22%	L8 Mercarble	195	2k SueTrust	25	18 Regions	15%	Sill Symposia	-20%	28 Huntington	-44%	til Sunfrust	-30%		18 Sunfrust	-60%
	N	19 First Virginia	95	15 Cid National	455	39 Firstilant	515	19 Bank Dra	145	19 Associated	25	15 Sanknorth	198	18 Valley	-12%	20 MBI	455	15 Deglore	-315		15 Regions	-675
30 Jummit Bengang 10		20 Banh One	-	20 book/yest	15	20 Associated	115	20 Hundington	145	20 Kev	25	20 MM	105	20 Comercian	-0284	20 Diens	-015	20 KW	-34%		20 Key	-675
21 Helley 30	14	21.408	84	21 Valley	5%	21 Company	50%	H Jone	125	21. Regions	05	21 M/8	1.85	21 Serfreet	-10%	21 Popular	-496	21 Associated	-40%		21 Services	-70%
		23 Velley	85	22 Review-th	35.	21 Wells Targe	206	22 Comerica	135.	22 Ut Beneve Protect	05	22 First Harland	14%	22 85ŘT	-17%	22 SanTrust	-505	21 Tama	-47%		20 Mil/	-72%
		23 National City	65	23 First Harlage	25	23 Indianal City	295	13 8967	125	25 Mil	25	23 National Div	14%	23 Vectoria	-30%	23 10te 20ed	-51%	23 Chicago	-51%		10 Eom	-24%
		24 FirstNerit	5%	24 Union Planters	-2%	24 burlingt	2544	24 808	125	24 Burdington	-15	24 Filth/Third	13%	24, 1013	18256	24 Comprise	-115	24 Huntington	-52%		24 File/Third	-74%
			50	25 Peteralicity	-25	23 Bank Daw	285	15 US/Bencory (Ringtar)	10%	25 Back of MY	-25	20 Vischeria	1276	25 10/Financial	-1275	23 68	-625	23 Popular	-94%		15 Burdington	-733
	25	26 Fifth Third	5%	28 National Commerce	-0%	25 First Herican	27%	25 North Fank	10%	35 North Tork	-25	28 2000	115	25 1/5/	-625	25 Bank of America	425	25 MB/	-60%		25 Pepular	-785
		27 Junifruid	28	27 F/9 7km	-15	27 Mellon	268	27 JP Marger (Chase)	10%	27 Synemics	-15	27 Associated	11%	27 Regions	-145	37 Regions	408	27 Internet	-718		27 CEleano	-075
		28 Charter Dra	15	28 Bank Dru	-4%	28 86'8	3650	28 Anticuth	10%	38 Conerice	-35	28 5867	95	28 Huntington	-34%	39 Fifth Third	-60%	34 Deater Dra	-		16 Charter Dra	-
			18	25 107 Financial	175	29 Huntington	245	29 FirstMerit	9%	29 Velley	-5%	28 Camerica	8%	20 million filmed	-05%	29 Citemp	0.000	CT Mellon	- 64		29 Molion	
30 El Bercara Finsteri 13		20 TO Financial	10	at surfrug	-7%	20 Charter One	34%	10 Wells Farms	25	30 FirstMerit	-56	30 North Fork	65	20 Bey	-16h	20 Wacheyia	-855	10 April April	- 64-		10 50 0.000	
		51 Fleet Boston	18	51 Mercantile	-105	\$1 Commerce	346	SI PNC	95	31. Netional City	-75	51 Huntington	15	31 Popular	-385	31. National City	405	32 Marcanthia			St Mercantile	
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33 National Commerce 12			8	30 Finitherit	-175	23 Nrv	2256	50 SarTruit	05	33 Old National	-46	23 TO Financial	LN:	33 Citicana	-455	38-44-14	-	21 Canners	- 14		Si Connerse	-
			- E	Né Summer	0.7%	34 TOP Reservation	215	14 Bank of Mr.	45	14 TO Financial	118	14 FinalMeril	25	M. Matural City	-135	10 Balling	-	14 Bellevel Day	-		To Bellevel Cre	-
		25 2007	-	15 Committee	-22%	IS Voley	20%	15 Flet lipsten	4%	as republical	-176	15 UnionBanCal	-05	15 First Harlage	-6404	20-Margarile		25-Did last	-		16-Did dash	-
			35	ALC: NO	-225	35 Bank of America	206	58 Walley	35	35 Banknorth	186	54 Old National	-05	38 Outside	- 10	10 In Aust	-	38 P Morgan	-		58 / Morgan	-
			-11	37 2 100	-04%	27 find Viginia	125	27 Cilicera	25	21 Papular	-225	27 Provint	-128	2 ¹ Harth Fack	-	38 Did and	-	27-10 Bergary	-		27 10 Benarry	
			-06	58 Cilicorp	-24%	38 Mercandile	1856	58 Senseus	2%	30 Charlor One	-	M Charles Brow	-	38 Ordinant	-	Statistics of the second	-	St Summit Services			Sil Jamei Lancon	-
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Source: SNL Financial.

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- Transaction Highlights
- Strategic Rationale
- The M&T Bank Story

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Wilmington Trust





Combined entity leverages Wilmington Trust's position as a premier provider of corporate trust and wealth management services

- Combined entity to retain highly-regarded Wilmington Trust name and leadership for all trust, investment and corporate service businesses
- Adds wealth advisory services to M&T's existing relationship banking product set
- Natural fit with M&T's deep relationships with middle-market owner-operators across its footprint
- Partnership with M&T continues Wilmington Trust's unique position as leading independent, conflict-free service provider

Combined entity leverages M&T's position as the premier "super-community" bank in eastern US

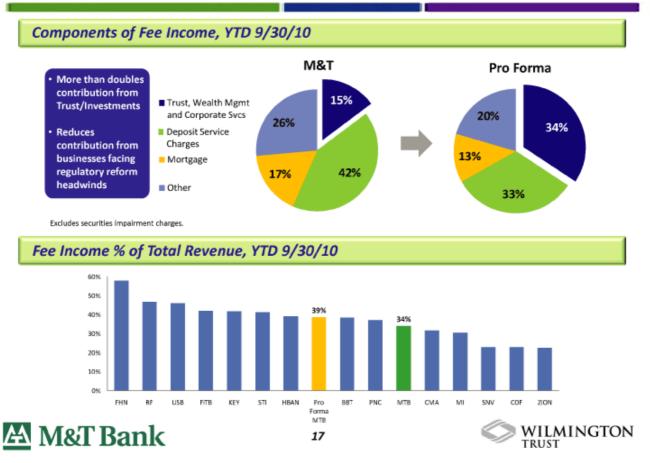
 Brings M&T's strength in mass market investment products and commercial insurance lines to Wilmington Trust's retail delivery channels

Combination unites partners with shared focus on leading in the markets we serve





M&T Achieves Scale and Relevance in Trust and Investments

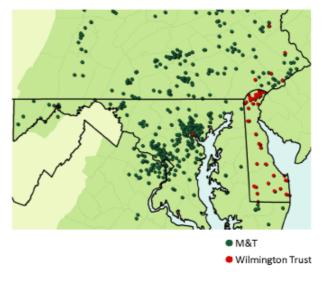


Complements M&T's Leading Mid-Atlantic Retail Presence

Delaware - Deposits (\$ millions)⁽¹⁾

Rank Institution	Deperite		Branches
Pro forma M&T	Deposits \$6,666	Share (%) 23	(#)
1 Wilmington Trust	6,650	23	48
2 WSFS	2,799	10	36
3 PNC	2,769	10	51
4 Wells Fargo	2,665	9	19
5 Royal Bank of Scotland Group	1,093	4	27
6 Toronto-Dominion Bank	576	2	11
7 Artisans' Bank	572	2	14
8 Fulton	356	1	13
9 CB Financial	346	1	9
10 First Wyoming	239	1	6
22 M&T	16	0	1
Total For Institutions In Market	28,851		257
Deposit Market Share Rank			

Delaware Maryland	22	1 15	1 2
Branch and ATM Totals			
	M&T	Wilmington	Pro Forma
Total Branches	742	48	790
Total ATMs	1,855	225	2,080



(1) Excludes credit card banks (HSBC and Citi Delaware) from market ranking; excludes \$37.38 of TD headquarter deposits (which are assumed to be non-retail) from market share calculation.

Source: SNL, Data as of June 30, 2010





Common Values

Commitment to our Communities

- Wilmington Trust has a rich tradition of involvement in its Delaware communities
- M&T will continue Wilmington Trust's level of involvement in its Delaware communities and maintain its existing level of charitable activities

Commitment to our Employees

- M&T and Wilmington Trust share a common commitment to our long-tenured employees, whose experience and customer relationships are our greatest assets
- M&T intends to offer comparable positions to Wilmington's customer facing employees and undertake an extensive review of all other functions to maximize opportunities for Wilmington Trust employees to support the operating platforms of the combined organization

Committed to being Delaware's Best Corporate Citizen





Summary

- Complementary community-focused business models and culture
- Increased fee income meaningfully diversifies revenue
- Transformational opportunity for trust and investment businesses
- Enhanced scale in desirable Mid-Atlantic region
- Comprehensive asset diligence completed
- Sound franchise with "de-risked" earnings and enhanced capital generation
- Attractive transaction economics





- Transaction Highlights
- Strategic Rationale
- The M&T Bank Story

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Wilmington Trust





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

🖽 M&T Bank

Commitment to our communities



Vestminster Community Charter School





United Way Day of Caring in Baltimore

Charitable Giving

- Donated more than \$133 million to community-based organizations over the past 10 years
- Named one of the nation's most generous corporate donors in Business Week's annual survey of "Corporate Philanthropy's Biggest Givers" for two consecutive years

Community Investment

Earned highest possible "Outstanding" Community Reinvestment Act rating on every exam since 1982

Volunteerism

 2,700+ M&T Bank employees volunteer their time with 4,700+ community organizations, logging more than 333,000 hours in 2009

Consistent and Conservative Lending

- Greenwich Excellence National Award Winner: Financial Stability in Middle Market Banking
- #1 SBA lender in core Mid-Atlantic markets of Baltimore, Washington, DC and Philadelphia ranked 6th nationally



Presence in our communities



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 137 consecutive quarters
- Since 1983, when Chairman Robert Wilmers came to M&T, achieved compound annual growth in operating earnings per share of over 15%
- M&T is only commercial bank in S&P 500 not to cut dividend or execute dilutive equity offering during the financial crisis
- Over 17% annualized total return to shareholders from 1983 through 9/30/10
- 19th highest annual total return to shareholders among the universe of 728 US-based stocks that have traded continuously since 1980
- M&T's stock has outperformed the S&P Bank Index by 44%, 40% and 116% over the 3-, 5-, and 10-year periods ending 9/30/10
- Highest stock price appreciation among 100 largest banks in 1983, of which only 25 remain today



- Transaction Highlights
- Strategic Rationale
- The M&T Bank Story

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Wilmington Trust





Wilmington Trust: 107 Years of Meeting Customer Needs

- Founded in 1903 by members of the du Pont family
- \$10.4 billion in balance sheet assets
- \$58.4 billion in assets under management¹
- Headquartered in Delaware with offices in the U.S., Caribbean, and Europe
- Diversified mix of revenue from Regional Banking, Corporate Client Services, and Wealth Advisory Services helps us withstand economic pressures
- Corporate strategies:
 - Invest in businesses that have the most potential for long term growth or high operating profit margins
 - Be the market leader in each of our businesses
 - · Increase profitability without compromising our overall risk profile
 - · Manage for long term growth, profitability, and shareholder value

At 30 September 2010. ¹ Includes Cramer Rosenthal McGlynn and Roxbury Capital Management.





Wilmington Trust's Three Interrelated Businesses

Differentiated and sustainable business model

Regional	Corporate Client	Wealth Advisory
Banking	Services	Services
 Retail banking in Delaware Commercial banking in: Delaware Eastern Pennsylvania New Jersey Maryland Integrated banking and wealth advisory services in mid-Atlantic region Commercial banking focus on closely held businesses with ≤ \$250mm in sales 	 Diversified trustee and administrative services Institutional investment management Administrative services for: Capital markets Special purpose entities Retirement plans Clients in 89 countries Offices in the U.S., Caribbean, and Europe 	 Comprehensive services: Asset management Fiduciary services Family wealth services Focus on clients with ≥ \$10mm Managing investment risk is as important as increasing investment return Clients throughout the U.S. and in 35 other countries Offices in key HNW markets

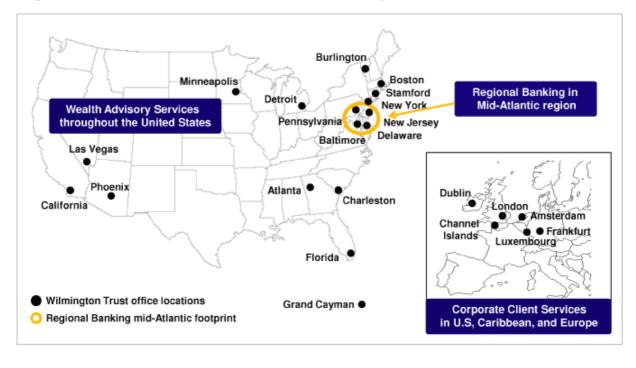






Wilmington Trust's Office Locations

Regional, national, and international scope



🖽 M&T Bank



Appendix

A M&T Bank

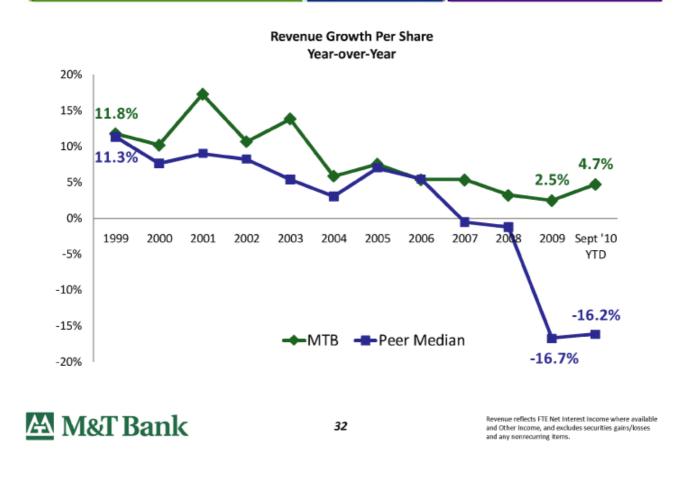
Increased Earnings Power In 2010

	2006	2007	2008	Q1'09	Q2'09	Q3'09	Q4'09	2009	Q1'10	Q2'10	Q3'10	
Net Interest Margin	3.70%	3.60%	3.38%	3.19%	3.43%	3.61%	3.71%	3.49%	3.78%	3.84%	3.87%	Strong
Efficiency Ratio - Tangible ⁽¹⁾	51.51%	52.77%	54.35%	58.68%	60.03%	55.21%	52.69%	56.50%	55.88%	53.06%	53.40%	pre-credit
Pre-tax, Pre-provision Earnings (\$MM)	1,312	1,156	1,152	242	210	326	346	1,123	325	365	380	earnings
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]	1.86% ^[3]	Strong
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%	0.73%	credit through
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	2.4	cycle
Diluted Earnings Per Share											\frown	
GAAP	\$7.37	\$5.95	\$5.01	\$0.49	\$0.36	\$0.97	\$1.04	\$2.89	\$1.15	\$1.46	(\$1.48)	Consistently
Net Operating (2)	\$7.73	\$6.40	\$5.39	\$0.59	\$0.79	\$0.98	\$1.16	\$3.54	\$1.23	\$1.53	\$1.55	positive
Net Op. Return on Avg Tangible	29.55%	22.58%	19.63%	9.36%	12.08%	14.87%	16.73%	13.42%	17.34%	20.36%	19.58%	earnings
Common Equity ^[2]												
Common Equity to Assets - Tangible	5.84%	5.01%	4.59%	4.86%	4.49%	4.89%	5.13%	5.13%	5.43%	5.75%	5.96%	
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%	6.42% ^[4]	Generating
Tier 1 Capital Ratio	7.74%	6.84%	8.83%	8.76%	8.17%	8.42%	8.59%	8.59%	8.88%	9.16%	9.45% ^[4]	capital
Total Capital Ratio	11.78%	11.18%	12.83%	12.74%	11.87%	12.15%	12.30%	12.30%	12.62%	12.80%	13.11%[4	
Leverage Ratio	7.20%	6.59%	8.35%	8.39%	8.38%	8.28%	8.43%	8.43%	8.59%	8.89%	9.18% ^[4]	

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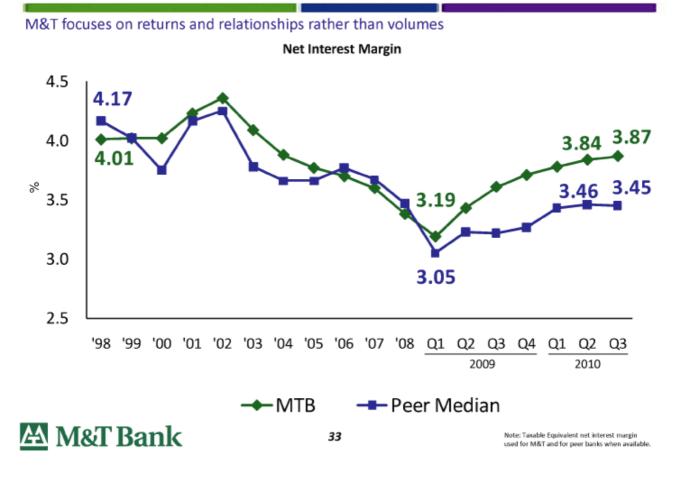
\Lambda M&T Bank

Efficiency Ratio reflects non-interest expense (excluding amortization expense associated with hittangible assets, merger-related expenses and other non-incurring expenses) as a percentage of fully taxable equivalent net interest income and nen-interest revenues (excluding gains from securities transactions and non-recurring lems).
 Excludes merger-related gains and expenses and amortization expense associated with intangible assets. Refer to the Recordination of GAAP and Non-GAAP Results of Operation in the Appendix.
 Allowance to logacy MRT torus. New STAS No. 1418 and SD 00 03.9, Provident and Bradford loans were marked to fair value at acquisition with no related reserves.
 Estimates until Q3 2010 FRYSC report is filed.

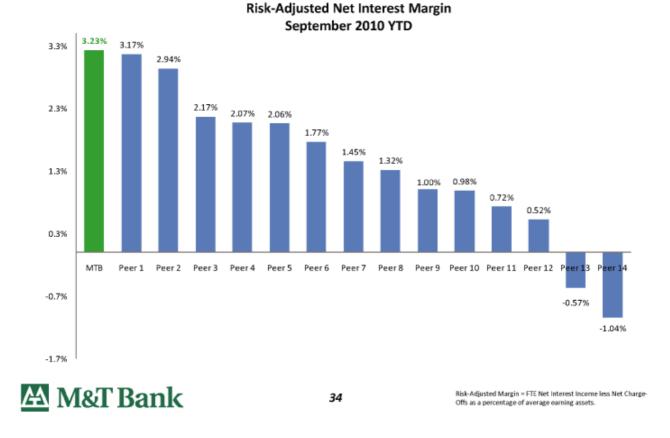


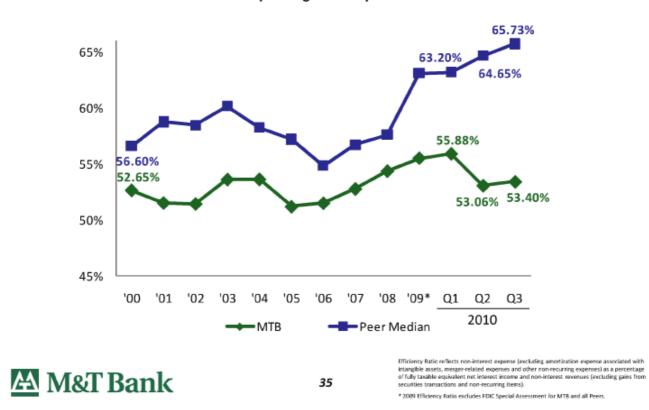
Long-term focus on revenue growth per share

Disciplined margin management



Value of relationship lending seen in both credit and margin

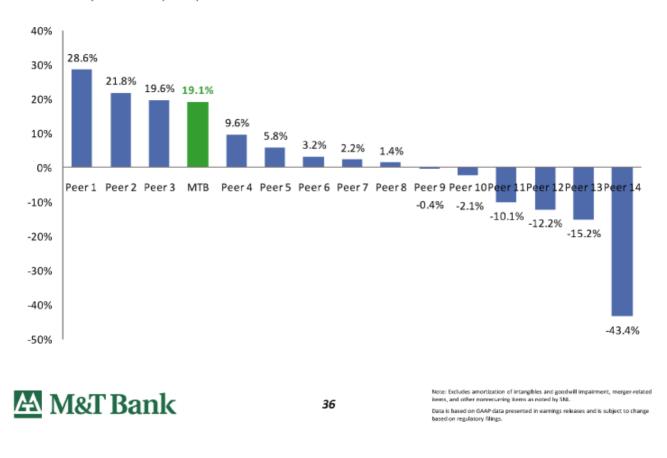




M&T's model relies on maintaining above-average efficiency

Operating Efficiency Ratio

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



Continued profitability despite the credit environment

Reconciliation of GAAP and Non-GAAP Measures

	1000	1000		-	0000	0000		0005		0007		0000	1000	0010			1010			Sep '1
t Income	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	YTD
s in millions																				
d income	\$196.3	\$252.4	\$268.2	\$353.1	\$458.7	\$573.9	\$722.5	\$782.2	\$839.2	\$654.3	\$555.9	\$379.9	\$64.2	\$51.2	\$127.7	\$138.8	\$151.0	\$188.7	\$192.0	\$53
langible amortization,																				
net of tax	30.0	42,4	56.1	99.4	32.5	47.8	46.1	34.7	38.5	40.5	40.5	39.0	9.3	9.2	10.3	10.2	10.0	9.0	8.2	27
erger-related items,																				
net of tax	14.0	3.0	16.4	4.8	-	39.2	-	-	3.0	9.1	2.2	36.5	1.5	40.4	(9.2)	3.8	-	-	-	-
at operating income	\$242.3	\$297.8	\$340.7	\$457.3	\$489.2	\$880.9	\$768.6	\$816.9	\$880.7	\$703.8	\$598.6	\$455.4	\$75.0	\$100.8	\$128.8	\$150.8	\$161.0	\$197.8	\$200.2	\$55
mings Per Share																				
luted earnings per share	\$2.50	\$3.13	\$3.24	\$3.58	\$4.78	\$4.95	\$8.00	\$6.73	\$7.37	\$5.95	\$5.01	\$2.89	\$0.49	\$0.36	\$0.97	\$1.04	\$1.15	\$1,46	\$1.48	\$4.
angible amortization.																				
wit of tax	0.38	0.52	0.67	1.00	0.34	0.41	0.38	0.30	0.33	0.37	0.36	0.34	0.09	0.08	0.09	0.09	0.08	0.07	0.07	0.
erger-related items.																				
at of tax	0.18	0.04	0.20	0.05	-	0.34		-	0.03	0.08	0.02	0.31	0.01	0.35	(0.08)	0.03	-	-		
luted net operating															1					
amings per share	\$3.06	\$3.69	\$4.11	\$4.63	\$5.12	\$5.70	\$6.38	\$7.03	\$7.73	\$6.40	\$5.39	\$3.54	\$0.59	\$0.79	\$0.98	\$1.16	\$1.23	\$1.53	\$1.55	\$4.
Molency Ratio 's in millions																				
on-interest expenses	578.6	596.7	\$718.6	\$990.6	\$961.6	\$1,448.2	\$1.516.0	91.485.1	\$1.551.7	\$1.627.7	\$1,727.0	\$1,990.6	\$438.3	\$563.7	\$500.1	\$478.5	\$489.4	\$476.1	\$430.1	\$1,44
ss: intangible amortization	34.5	49.7	69.6	121.7	51.5	78.2	75.4	56.8	63.0	66.5	65.6	64.3	15.4	15.2	16.9	16.7	16.5	14.8	13.5	4
as: charitable contribution	24.6	-				-	-						-	-					-	
as : merger-related expenses	21.3	4.7	26.0	8.0	-	60.4	-		5.0	14.9	3.5	89.2	2.4	66.5	14.0	6.3			-	
justed net operating expenses	\$496.2	\$542.3			\$910.1		\$1,440,6	\$1,428.3		\$1.546.3	\$1.656.8		\$420.6	\$482.0	\$469.1	\$455.5	\$472.9	\$461.2	\$466.6	\$1.40
djusted T.E. revenues*	925.0	1,047.9	\$1,192.5	\$1,651.4	\$1,774.2	\$2,443.7	\$2,692.0	\$2,789.5	\$2,880.5	\$2,930.2	\$3,048.4	\$3,262.8	\$716.7	\$802.9	\$878.8	\$864.4	\$846.3	\$869.3	\$873.7	\$2,50
is: merger-related gains	-	-	-	-	-	-	-	-	-	-	-	29.1	-	-	29.1	-	-	-	-	
justed net operating revenues	\$925.0	\$1,047.9	\$1,192.5	\$1,651.4	\$1,774.2	\$2,443.7	\$2,692.0	\$2,789.5	\$2,880.5	\$2,930.2	\$3,048.4	\$3,233.7	\$716.7	\$802.9	\$849.7	\$964.4	\$846.3	\$969.3	\$873.7	\$2,5
	53.9%	51.8%	52,3%	51.5%	51,3%	53.6%	53.5%	51.2%	51.5%	52.8%	54,4%	56.5%	58,7%	60.0%	55.2%	52.7%	55.9%	53,1%	53.4%	54

* Excludes gain/(loss) on sale of securities.

\Lambda M&T Bank

Reconciliation of GAAP and Non-GAAP Measures

												Sep '10
Average Assets	2006	2007	2008	2009	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10	YTD
\$'s in millions												
Average assets	\$ 55,839	\$ 58,545	\$65,132	\$67,472	\$ 64,766	\$ 66,984	\$69,154	\$68,919	\$ 68,883	\$ 68,334	\$67,811	\$ 68,339
Goodwill	(2,908)	(2,933)	(3,193)	(3,393)	(3,192)	(3,326)	(3, 525)	(3,525)	(3, 525)	(3, 525)	(3,525)	(3,525)
Core deposit and other												
intangible assets	(191)	(221)	(214)	(191)	(176)	(188)	(208)	(191)	(176)	(160)	(146)	(160)
Deferred taxes	38	24	30	33	22	30	41	37	34	30	27	30
Average tangible assets	\$ 52,778	\$ 55,415	\$61,755	\$ 63,921	\$ 61,420	\$ 63,500	\$65,462	\$65,240	\$65,216	\$ 64,679	\$64,167	\$ 64,684
Average Common Equity \$'s in millions												
Average common equity	\$ 6,041	\$ 6,247	\$ 6,423	\$ 6,616	\$ 6,212	\$ 6,491	\$ 6,794	\$ 6,957	\$ 7,136	\$ 7,302	\$ 7,444	\$ 7,295
Goodwill	(2,908)	(2,933)	(3,193)	(3,393)	(3,192)	(3,326)	(3,525)	(3,525)	(3,525)	(3,525)	(3,525)	(3,525)
Core deposit and other												
intangible assets	(191)	(221)	(214)	(191)	(176)	(188)	(208)	(191)	(176)	(160)	(146)	(160)
Deferred taxes	38	24	30	33	22	30	41	37	34	30	27	30
Average tangible common equity	\$ 2,980	\$ 3,117	\$ 3,046	\$ 3,065	\$ 2,866	\$ 3,007	\$ 3,102	\$ 3,278	\$ 3,469	\$ 3,647	\$ 3,800	\$ 3,640

🖽 M&T Bank

Additional Information:

In connection with the proposed merger, M&T Bank Corporation ("M&T") will file with the U.S. Securities and Exchange Commission (the "SEC") a Registration Statement on Form S-4 that will include a Proxy Statement of Wilmington Trust Corporation ("Wilmington Trust") and a Prospectus of M&T, as well as other relevant documents concerning the proposed transaction. INVESTORS ARE URGED TO READ THE REGISTRATION STATEMENT AND THE PROXY STATEMENT/PROSPECTUS REGARDING THE MERGER WHEN IT BECOMES AVAILABLE AND ANY OTHER RELEVANT DOCUMENTS FILED WITH THE SEC, AS WELL AS ANY AMENDMENTS OR SUPPLEMENTS TO THOSE DOCUMENTS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION.

Investors will be able to obtain a free copy of the Proxy Statement/Prospectus, as well as other filings containing information about M&T and Wilmington Trust at the SEC's Internet site (http://www.sec.gov). You will also be able to obtain these documents, free of charge, at http://www.mtb.com under the tab "About Us" and then under the heading "Investor Relations" and then under "SEC Filings." Copies of the Proxy Statement/Prospectus and the SEC filings that will be incorporated by reference in the Proxy Statement/Prospectus can also be obtained, free of charge, by directing a request to Investor Relations, One M&T Plaza, Buffalo, New York 14203, (716) 842-5138.

M&T and Wilmington Trust and their respective directors and executive officers may be deemed to be participants in the solicitation of proxies from the stockholders of Wilmington Trust in connection with the proposed merger. Information about the directors and executive officers of M&T is set forth in the proxy statement for M&T's 2010 annual meeting of stockholders, as filed with the SEC on a Schedule 14A on March 5, 2010. Information about the directors and executive officers of Wilmington Trust is set forth in the proxy statement for Wilmington Trust's 2010 annual meeting of stockholders, as filed with the SEC on a Schedule 14A on February 22, 2010. Additional information regarding the interests of those persons and other persons who may be deemed participants in the transaction may be obtained by reading the Proxy Statement/Prospectus regarding the proposed merger when it becomes available. You may obtain free copies of this document as described in the preceding paragraph.



