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): July 18, 2024 **M&T BANK CORPORATION** (Exact name of registrant as specified in its charter) **New York** (State or other jurisdiction of incorporation) 16-0968385 (Commission File Number) (I.R.S. Employer Identification Number) One M&T Plaza, Buffalo, New 14203 (Address of principal executive (Zip Code)

Registrant's telephone number, including area code: (716) 635-4000

1-9861

York

offices)

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 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))		
	Securities registe	ered pursuant to Section	12(b) of the Act:
			Name of Each Exchange on Which
	Title of Each Class	Trading Symbols	Registered
	Common Stock, \$.50 par value	MTB	New York Stock Exchange
	Perpetual Fixed-to-Floating Rate		
Non-Cumulative Preferred Stock, Series H		MTBPrH	New York Stock Exchange
Р	erpetual 7.500% Non-Cumulative		
	Preferred Stock, Series J	MTBPrJ	New York Stock Exchange
Rule	ate by check mark whether the 405 of the Securities Act of 193 rities Exchange Act of 1934 (§ 2	33 (§ 230.405 of this ch	•
Eme	rging growth company $\;\;\Box$		
use		od for complying wit	if the registrant has elected not to th any new or revised financial of the Exchange Act. □

Item 2.02. Results of Operations and Financial Condition

On July 18, 2024, M&T Bank Corporation ("M&T") announced its results of operations for the quarter ended June 30, 2024. The public announcement was made by means of a news release, the text of which is set forth in Exhibit 99.1 hereto.

The information in Item 2.02 of this Form 8-K, including Exhibit 99.1 attached hereto, is being furnished and 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 7.01. Regulation FD Disclosure.

On July 18, 2024, M&T posted an investor presentation to its website. A copy of the presentation is attached as Exhibit 99.2 hereto. From time to time, M&T may use this presentation in conversations with investors and analysts. The presentation can be found on the Investor Relations page of M&T's website at ir.mtb.com/events-presentations.

The information in Item 7.01 of this Form 8-K, including Exhibit 99.2 attached hereto, is being furnished and shall not be deemed to be "filed" for purposes of Section 18 of 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) The following exhibits are being filed herewith:

Exhibit	
<u>No.</u>	Exhibit Description
99.1	News Release dated July 18, 2024
99.2	M&T Bank Corporation presentation dated July 18, 2024
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

M&T BANK CORPORATION

Date: July 18, 2024 By: /s/ Daryl N. Bible

Daryl N. Bible
Senior Executive Vice
President
and Chief Financial

Officer