SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

SCHEDULE 13G (Rule 13d-102)

INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT
TO RULES 13d-1(b), (c), AND (d) AND AMENDMENTS THERETO FILED
PURSUANT TO RULE 13d-2(b)
Amendment No. 2/1/

M & T Bank Corporation
(Name of Issuer)
Common Stock
(Title of Class of Securities)
55261 F 104
(CUSIP Number)
December 31, 2000
(Date of Event Which Requires Filing of this Statement)
Check the appropriate box to designate the rule pursuant to which this Schedule is filed:
[X] Rule 13d-1(b) [_] Rule 13d-1(c) [_] Rule 13d-1(d)
(Continued on following pages)
Page 1 of 14 Pages

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

^{/1/} The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

-	CUSIP No. 55261 F		13G	Page 2 of 14 Pages
1	NAME OF REPOR S.S. OR I.R.S	TING PE		
	Warren E. Buf	fett 		
2	CHECK APPROPR	IATE BOX	X IF A MEMBER OF A GROUP*	(A) [X] (B) [_]
3	SEC USE ONLY			
4	CITIZEN OR PL		DRGANIZATION	
	BENEFICIALLY OWNED BY EACH REPORTING	6	SOLE VOTING POWER -0- SHARED VOTING POWER 5,708,760 SOLE DISPOSITIVE POWER -0-	
9	AGGREGATE AMO		EFICIALLY OWNED BY EACH REF	ORTING PERSON
10	CHECK BOX IF		REGATE AMOUNT IN ROW (9) EX	CCLUDES CERTAIN SHARES*
	Not Applicabl	е		[_]
 11	PERCENT OF CL	ASS REP	RESENTED BY AMOUNT IN ROW (9)
	7.22			
12	TYPE OF REPOR	TING PER	RSON	
				_

CUSIP No. 55261		136	Page 3 of 14 Pages			
NAME OF REP 1 S.S. OR I.R		PERSON ENTIFICATION NO. OF ABOVE P	ERSON			
Berkshire H	athaway					
CHECK APPRO	PRIATE	BOX IF A MEMBER OF A GROUP	*			
2			(A) [X] (B) [_]			
SEC USE ONL	Y					
CITIZEN OR		F ORGANIZATION				
4 Delaware Co	rporati					
		SOLE VOTING POWER				
NUMBER OF SHARES	5	- 0 -				
DENESTOTALLY		SHARED VOTING POWER				
BENEFICIALLY OWNED BY		6,708,760				
EACH		SOLE DISPOSITIVE POWER				
REPORTING	7	-0-				
PERSON WITH		SHARED DISPOSITIVE POWER				
	8	6,708,760				
	MOUNT E	BENEFICIALLY OWNED BY EACH				
9 6,708,760						
CHECK BOX I	F THE A	GGREGATE AMOUNT IN ROW (9)				
	Not Applicable $\begin{bmatrix} _ \end{bmatrix}$					
		REPRESENTED BY AMOUNT IN RO				
7.22	ULASS F	ALFRESENTED DI AMOUNT IN RU	w (<i>3)</i>			
TYPE OF REP	ORTING					
.2 HC, CO	OKITNO	r LNOUN				
пс, со						

CUS	IP No. 55261 F	104 	13G	Page 4 of 14 Pages
1	NAME OF REPOR' S.S. OR I.R.S OBH, Inc.	. IDEN	PERSON ITIFICATION NO. OF ABOVE PERSON	
2		IATE E	BOX IF A MEMBER OF A GROUP*	(A) [X] (B) [_]
3	SEC USE ONLY			
4	CITIZEN OR PLA		on	
	NUMBER OF	5 	SOLE VOTING POWER	
	NEFICIALLY OWNED BY	6	SHARED VOTING POWER 6,708,760	
R	EACH EPORTING	7	SOLE DISPOSITIVE POWER	
PE	RSON WITH		SHARED DISPOSITIVE POWER	
9	6,708,760		NEFICIALLY OWNED BY EACH REPOR	
10			GGREGATE AMOUNT IN ROW (9) EXCL	
-	Not Applicable	e		[_]
11	PERCENT OF CLA	ASS RE	PRESENTED BY AMOUNT IN ROW (9)	
 12	TYPE OF REPOR	TING F	PERSON	
	HC, CO			

JSIP No. 55261 F 104 13G Page 5 of 14 Page 5				
NAME OF REPORTING PERSON S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON National Indemnity Company CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP* (A) [X] (B) [_] SEC USE ONLY CITIZEN OR PLACE OF ORGANIZATION Nebraska Corporation SOLE VOTING POWER 5 NUMBER OF -0- SHARES SHARED VOTING POWER				
NAME OF REPORTING PERSON S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON National Indemnity Company CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP* (A) [X] (B) [_] SEC USE ONLY CITIZEN OR PLACE OF ORGANIZATION Nebraska Corporation SOLE VOTING POWER 5 NUMBER OF -0- SHARES SHARED VOTING POWER				
National Indemnity Company CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP* (A) [X] (B) [_] SEC USE ONLY CITIZEN OR PLACE OF ORGANIZATION Nebraska Corporation SOLE VOTING POWER 5 NUMBER OF -0- SHARES SHARED VOTING POWER				
CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP* (A) [X] (B) [_] SEC USE ONLY CITIZEN OR PLACE OF ORGANIZATION Nebraska Corporation SOLE VOTING POWER 5 NUMBER OF SHARES SHARED VOTING POWER				
(A) [X] (B) [_] SEC USE ONLY CITIZEN OR PLACE OF ORGANIZATION Nebraska Corporation SOLE VOTING POWER 5 NUMBER OF -0- SHARES SHARED VOTING POWER				
SEC USE ONLY CITIZEN OR PLACE OF ORGANIZATION Nebraska Corporation SOLE VOTING POWER 5 NUMBER OF SHARES SHARED VOTING POWER				
SEC USE ONLY CITIZEN OR PLACE OF ORGANIZATION Nebraska Corporation SOLE VOTING POWER 5 NUMBER OF -0- SHARES SHARED VOTING POWER				
CITIZEN OR PLACE OF ORGANIZATION Nebraska Corporation SOLE VOTING POWER 5 NUMBER OF -0- SHARES SHARED VOTING POWER				
CITIZEN OR PLACE OF ORGANIZATION Nebraska Corporation SOLE VOTING POWER 5 NUMBER OF -0- SHARES SHARED VOTING POWER				
Nebraska Corporation SOLE VOTING POWER 5 NUMBER OF -0- SHARES				
SOLE VOTING POWER 5 NUMBER OF -0- SHARES				
SOLE VOTING POWER 5 NUMBER OF -0- SHARES				
NUMBER OF -0- SHARESSHARED VOTING POWER				
SHARED VOTING POWER				
RENEFTCTALLY 6				
6,543,060				
OWNED BY				
7 REPORTING -0-				
PERSON				
WITH 8 6,543,060				
AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON				
9 6,543,060				
CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*				
[_] Not Applicable				
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)				
7.04				
TYPE OF REPORTING PERSON				
IC, CO				

CUSIP No. 55	261 F 104	13G	Page 6 of 14 Pages		
	REPORTING I.R.S. IDE				
National	Fire & Ma	arine Insurance Company			
CHECK API		BOX IF A MEMBER OF A GROUI	(A) [X] (B) [_]		
SEC USE (
4	DR PLACE 0 Corporati	OF ORGANIZATION			
NUMBER OF SHARES	5	-0-			
BENEFICIALL	ý 6	SHARED VOTING POWER 165,700			
OWNED BY EACH	7	SOLE DISPOSITIVE POWER			
REPORTING PERSON		-0- SHARED DISPOSITIVE POWE	R		
WITH	WITH 8	165,700			
AGGREGATI 9 165,700	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON				
CHECK BOX) EXCLUDES CERTAIN SHARES*		
Not Appl	icable		[_]		
11	OF CLASS R	REPRESENTED BY AMOUNT IN RO	OW (9)		
0.18					
TYPE OF I	TYPE OF REPORTING PERSON IC, CO				

NAME OF REPORTING PERSON S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON GEICO Corporation CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP* 2 (A) [X] (B) [_] SEC USE ONLY 3 CITIZEN OR PLACE OF ORGANIZATION 4 Delaware Corporation SOLE VOTING POWER 5 NUMBER OF -0- SHARES SHARED VOTING POWER BENEFICIALLY 6 546,000 OWNED BY EACH SOLE DISPOSITIVE POWER 7 REPORTING -0- PERSON SHARED DISPOSITIVE POWER 4 4 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON	CUSIF	P No. 55261 F 1	 104 	13G	Page 7 of 14 Pages
GEICO Corporation CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP* (A) [X] (B) [_] SEC USE ONLY 3 CITIZEN OR PLACE OF ORGANIZATION Delaware Corporation SOLE VOTING POWER 5 NUMBER OF -0- SHARES SHARED VOTING POWER BENEFICIALLY 6 OWNED BY EACH SOLE DISPOSITIVE POWER 7 REPORTING -0- PERSON SHARED DISPOSITIVE POWER WITH 8 546,000 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 9 546,000			ING PERSON		
CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP* (A) [X] (B) [_] SEC USE ONLY 3 CITIZEN OR PLACE OF ORGANIZATION Delaware Corporation SOLE VOTING POWER 5 NUMBER OF -0- SHARES SHARED VOTING POWER BENEFICIALLY 6 546,000 OWNED BY EACH SOLE DISPOSITIVE POWER 7 REPORTING -0- PERSON SHARED DISPOSITIVE POWER WITH 8 546,000 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 9 546,000	1 S	3.S. OR I.R.S.	IDENTIFICATION	NO. OF ABOVE PER	RSON
CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP* (A) [X] (B) [_] SEC USE ONLY 3 CITIZEN OR PLACE OF ORGANIZATION Delaware Corporation SOLE VOTING POWER 5 NUMBER OF -0- SHARES SHARED VOTING POWER BENEFICIALLY 6 OWNED BY		GEICO Corporati			
SEC USE ONLY CITIZEN OR PLACE OF ORGANIZATION Delaware Corporation SOLE VOTING POWER 5 NUMBER OF -0- SHARES SHARED VOTING POWER BENEFICIALLY 6 546,000 OWNED BY EACH SOLE DISPOSITIVE POWER 7 REPORTING -0- PERSON SHARED DISPOSITIVE POWER WITH 8 546,000 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 9 546,000			ATE BOX IF A MEM	IBER OF A GROUP*	(A) [X]
Delaware Corporation SOLE VOTING POWER 5 NUMBER OF -0- SHARES SHARED VOTING POWER BENEFICIALLY 6 546,000 OWNED BY					
SOLE VOTING POWER 5 NUMBER OF -0- SHARES	4			ON	
NUMBER OF -0- SHARES		elaware Corpor	ral10n 		
SHARES SHARED VOTING POWER BENEFICIALLY 6 546,000 OWNED BY EACH SOLE DISPOSITIVE POWER 7 REPORTING -0- PERSON SHARED DISPOSITIVE POWER WITH 8 466,000 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 9 546,000				G POWER	
SHARED VOTING POWER BENEFICIALLY 6 546,000 OWNED BY	NU				
546,000 OWNED BY	DENE			ING POWER	
EACH SOLE DISPOSITIVE POWER 7 REPORTING -0- PERSON SHARED DISPOSITIVE POWER WITH 8 546,000 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 9 546,000					
REPORTING -0- PERSON	OW	EACH	SOLE DISPO	SITIVE POWER	
SHARED DISPOSITIVE POWER WITH 8 546,000 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 9 546,000	REP				
546,000 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 9 546,000		PERSON -	SHARED DIS		
AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 9 546,000		WITH	8		
	9			OWNED BY EACH RE	EPORTING PERSON
CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*					
10	10		/.00.1_0//12 //110	(0) L	
Not Applicable $[_]$	N	Not Applicable			
PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)		PERCENT OF CLAS	SS REPRESENTED B		
11 0.59	11 6	0.59			
TYPE OF REPORTING PERSON		TYPE OF REPORTI			
нс, со	12 F	HC, CO			

CUSIP No. 552	261 F 104	13G	Page 8 of 14 Pages		
	REPORTING I.R.S. IDE	PERSON NTIFICATION NO. OF ABOVE PE	RSON		
Governmen	nt Employe	es Insurance Company			
CHECK APP		BOX IF A MEMBER OF A GROUP*	(A) [X] (B) [_]		
SEC USE (
4	DR PLACE 0 Corporati	F ORGANIZATION			
NUMBER OF SHARES	5				
BENEFICIALLY	6	SHARED VOTING POWER 546,000			
OWNED BY EACH	7	SOLE DISPOSITIVE POWER			
REPORTING PERSON		-0- 			
WITH	8	546,000			
AGGREGATE 9 546,000	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 546,000				
CHECK BOX		GGREGATE AMOUNT IN ROW (9)	EXCLUDES CERTAIN SHARES*		
Not Appli	icable		[_]		
11	OF CLASS R	EPRESENTED BY AMOUNT IN ROW			
0.59 TYPE OF F 12 IC, CO	REPORTING				

Item 1(a). Name of Issuer:

M & T Bank Corporation

Item 1(b). Address of Issuer's Principal Executive Offices:

One M&T Plaza Fifth Floor Buffalo, New York 14240

Item 2(a). Name of Person Filing:

Item 2(b). Address of Principal Business:

Item 2(c). Citizenship:

Warren E. Buffett 1440 Kiewit Plaza Omaha, Nebraska 68131 United States Citizen

Berkshire Hathaway Inc. 1440 Kiewit Plaza Omaha, Nebraska 68131 Delaware Corporation

OBH, Inc. 1440 Kiewit Plaza Omaha, Nebraska 68131 Delaware Corporation

National Indemnity Company 3024 Harney Street Omaha, Nebraska 68131 Nebraska Corporation

National Fire and Marine Insuramce Company 3024 Harvey Street Omaha, NE 68131

GEICO Corporation One GEICO Plaza Washington DC 20076

Government Employees Insurance Company One GEICO Plaza Washington DC 20076

Item 2(d). Title of Class of Securities:

Common Stock

Item 2(e). CUSIP Number:

55261 F 104

- Item 3. If this statement is filed pursuant to Rule 13d-1(b), or 13d-2(b), check whether the person filing is a:
 - (a) [_] Broker or Dealer registered under Section 15 of the Act.
 - (b) [] Bank as defined in Section 3(a)(6) of the Act.

Page 9 of 14

(c) [X] Insurance Company as defined in Section 3(a)(19) of the Act.

National Indemnity Company
National Fire and Marine Insurance Company
Government Employees Insurance Company

(d) [] Investment Company registered under Section 8 of

- (d) [_] Investment Company registered under Section 8 of the Investment Company Act of 1940.
- (e) [_] An investment advisor registered in accordance with Rule 13d-1(b)(1)(ii)(E);
- (f) [_] An employee benefit plan or endowment fund in accordance with Rule 13d-1(b)(1)(ii)(F);
- (g) [X] A parent holding company or control person in accordance with Rule 13d-1(b)(1)(ii)(G);

GEICO Corporation

OBH, Inc.
Berkshire Hathaway Inc.
Warren E. Buffett (an individual who may be deemed to control Berkshire Hathaway Inc.)

- (h) [_] A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act;
- (i) [_] A church plan that is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act;
- (j) [X] Group in accordance with Rule 13d-1(b)(1)(ii)(J).

See Exhibit A

If this statement is filed pursuant to Rule 13d-1(c), check this box. [_] Item 4. Ownership.

Warren E. Buffett

(a) Amount Beneficially Owned:

6,708,760

(b) Percent of Class:

7.22

Page 10 of 14

(c) Number of shares as to which the person has: (i) sole power to vote or to direct the vote: -0-(ii) shared power to vote or to direct the vote: 6,708,760 (iii) sole power to dispose or direct the disposition of: -0-(iv) shared power to dispose or to direct the disposition of: 6,708,760 Berkshire Hathaway Inc. (a) Amount Beneficially Owned: 6,708,760 (b) Percent of Class: 7.22 (c) Number of shares as to which the person has: (i) sole power to vote or to direct the vote: -0-(ii) shared power to vote or to direct the vote: 6,708,760 (iii) sole power to dispose or direct the disposition of: -0-(iv) shared power to dispose or to direct the disposition of: Page 11 of 14

OBH, Inc.

(a) Amount Beneficially Owned:

6,708,760

(b) Percent of Class:

7.22

- (c) Number of shares as to which such person has:
 - (i) sole power to vote or to direct the vote:

-0-

(ii) shared power to vote or to direct the vote:

6,708,760

(iii) sole power to dispose or direct the disposition of:

-0-

(iv) shared power to dispose or to direct the disposition of:

6,708,760

National Indemnity Company

(a) Amount Beneficially Owned:

6,543,060

(b) Percent of Class:

7.04

- (c) Number of shares as to which the person has:
 - (i) sole power to vote or to direct the vote:

-0-

Page 12 of 14

```
(ii) shared power to vote or to direct the vote:
               6,543,060
         (iii) sole power to dispose or direct the disposition of:
               -0-
         (iv) shared power to dispose or to direct the disposition of:
               6,543,060
     National Fire and Marine Insurance Company
     (a) Amount Beneficially Owned:
         165,700
     (b) Percent of Class:
         0.18
     (c) Number of shares as to which the person has:
         -0-
         (i)
               sole power to vote or direct the vote:
         (ii) shared power to vote or direct the vote:
               165,700
         (iii) sole power to dispose or direct the disposition
               -0-
         (iv) shared power to dispose or direct the disposition
               165,700
GELCO Corporation
     (a) Amount Beneficially Owned:
         546,000
     (b) Percent of Class:
         0.59
     (c) Number of shares as to which the person has:
         -0-
         (i)
               sole power to vote or direct the vote:
               -0-
         (ii) shared power to vote or direct the vote:
               546,000
         (iii) sole power to dispose or direct the disposition
               -0-
         (iv) shared power to dispose or direct the disposition
               546,000
Government Employees Insurance Company
```

(a) Amount Beneficially Owned:

546,000

(b) Percent of Class:

0.59

(c) Number of shares as to which the person has:

-0

(i) sole power to vote or direct the vote:

-0-

(ii) shared power to vote or direct the vote:

546,000

(iii) sole power to dispose or direct the disposition

-0-

(iv) shared power to dispose or direct the disposition

546,000

Item 5. Ownership of Five Percent or Less of a Class.

Not Applicable

Item 6. Ownership of More than Five Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company.

See Exhibit A

Item 8. Identification and Classification of Members of the Group.

See Exhibit A

Item 9. Notice of Dissolution of Group.

Not Applicable

Item 10. Certification.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and

Dated this 13/th/ day of February, 2001

/s/ Warren E. Buffett - -----

Warren E. Buffett

BERKSHIRE HATHAWAY INC. OBH, INC.

By: /s/ Warren E. Buffett By: /s/ Warren E. Buffett ----------

Warren E. Buffett Warren E. Buffett Chairman of the Board Chairman of the Board

NATIONAL INDEMNITY COMPANY NATIONAL FIRE & MARINE INSURANCE COMPANY

By: /s/ Warren E. Buffett By: /s/ Warren E. Buffet

Warren E. Buffett Warren E. Buffett

Chairman of the Board Chairman of the Board

GEICO CORPORATE GOVERNMENT EMPLOYEES INSURANCE COMPANY

By: /s/ Warren E. Buffett By: /s/ Warren E. Buffet

Warren E. Buffett Warren E. Buffett

Chairman of the Board Chairman of the Board

Page 14 of 14

Exhibit A

MEMBERS OF FILING GROUP

PARENT HOLDING COMPANY:

Berkshire Hathaway Inc.

OBH, Inc.

GEICO Corporation Warren E. Buffett (an individual who may be deemed to control Berkshire Hathaway Inc.)

RELEVANT SUBSIDIARIES THAT ARE INSURANCE COMPANIES AS DEFINED IN SECTION 3(a)(19) OF THE ACT:

National Indemnity Company

National Fire and Marine Insurance Company

Government Employees Insurance Company