FORM 5

Form 3 Holdings Reported.

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

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			Washington,	D.C.	20549

Vashing	ton D	C	20549

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

	OMB APPROVAL								
	OMB Number: 3235-0362 Estimated average burden								
	hours per response: 1.0								

1. Name and Ada BARNES	dress of Reporting	Person*	2. Issuer Name M&T BAN				Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner					
(Last) ONE M&T P	(First)	(Middle)	3. Statement fo 12/31/2022	r Issuer's Fisc	al Year Ended (ay/Year)	Officer (give title Other (specify below) below)					
(Street) BUFFALO NY 14203 (City) (State) (Zip)			4. If Amendmen		,	Ĺi	Individual or Joint/Group Filing (Check Applicabline) X Form filed by One Reporting Person Form filed by More than One Reporting Person					
1. Title of Security (Instr. 3)		Table I - Non-Deriv 2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any	3. Transaction Code (Instr. 8)	4. Securities A Of (D) (Instr. 3,	cquired (A		5. Amount of Securities Beneficially	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
			(Month/Day/Year)		Amount	(A) or (D)	Price	Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)				
Common Stoc	k							33,591	D			
Common Stoc	k							575	I	By IRA		
Common Stoc	k							749	I	By ESOP(1		
Common Stoc	k							1,558	I	By Nancy Barnes Living Trust		
Common Stoc	k	12/06/2022		G	14,890	D	\$0.00(2)	69,960	I	By John P. Barnes Living Trust		

	Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned											
(e.g., puts, calls, warrants, options, convertible securities)												

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		rative rities ired r osed	6. Date Exercisable and Expiration Date (Month/Day/Year)		and 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
					and 5		Date Exercisable	Expiration Date	Title	Amount or Number of Shares		(Instr. 4)		

Explanation of Responses:

- 1. Shares allocated for the benefit of the reporting person under the People's United Financial Inc. Employee Stock Ownership Plan ("ESOP"). This holding reflects shares that were acquired through the dividend reinvestment feature of the plan.
- 2. The reported transaction involves a transfer of securities by gift for which no payment of consideration was received by the reporting person.

Remarks:

By: Stephen T. Wilson, Esq. (Attorney-In-Fact) ** Signature of Reporting Person

02/14/2023

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

 * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.