FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL									
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OMB Number:	3235-0287								
Estimated average burden									
hours per response.									

1. Name and Addr	1 0	Person*	2. Issuer Name and Ticker or Trading Symbol M&T BANK CORP [MTB]		5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
PEREIRA J	JRGE G		t	X	Director	10% Owner				
·			-	- x	Officer (give title	Other (specify				
(Last) (First) (Middle) 350 PARK AVENUE 6TH FLOOR		(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 07/19/2004	below) below) Vice Chairman						
(Street)			- 4. If Amendment, Date of Original Filed (Month/Day/Year)	Line)	vidual or Joint/Group Fili					
NEW YORK	NY	10022-6022	-		Form filed by One Re Form filed by More th Person					
(City)	(State)	(Zip)								

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any	3. Transa Code (4. Securities Disposed Of 5)	Acquirec (D) (Instr	l (A) or . 3, 4 and	5. Amount of Securities Beneficially	6. Ownership Form: Direct (D) or Indirect	7. Nature of Indirect Beneficial
		(Month/Day/Year)	8) Code	v	Amount	(A) or (D)	Price	Owned Following Reported Transaction(s) (Instr. 3 and 4)	(I) (Instr. 4)	Ownership (Instr. 4)
Common Stock	07/19/2004		S		500	D	\$93.62	2,580,900	I	By One or More Controlled Corporations
Common Stock	07/19/2004		S		200	D	\$93.64	2,580,700	I	By One or More Controlled Corporations
Common Stock	07/19/2004		S		100	D	\$ 93.65	2,580,600	I	By One or More Controlled Corporations
Common Stock	07/19/2004		S		500	D	\$93.66	2,580,100	I	By One or More Controlled Corporations
Common Stock	07/19/2004		S		1,800	D	\$93.67	2,578,300	I	By One or More Controlled Corporations
Common Stock	07/19/2004		S		600	D	\$93.68	2,577,700	I	By One or More Controlled Corporations
Common Stock	07/19/2004		s		1,000	D	\$93.69	2,576,700	I	By One or More Controlled Corporations
Common Stock	07/19/2004		s		2,800	D	\$93.7	2,573,900	I	By One or More Controlled Corporations
Common Stock	07/20/2004		S		500	D	\$93.26	2,573,400	I	By One or More Controlled Corporations
Common Stock	07/20/2004		s		200	D	\$93.31	2,573,200	I	By One or More Controlled Corporations

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	Code (Instr.		4. Securities Disposed Of 5)			5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership
			Code	v	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)		(Instr. 4)
Common Stock	07/20/2004		S		1,300	D	\$93.32	2,571,900	I	By One or More Controlled Corporations
Common Stock	07/20/2004		S		200	D	\$93.33	2,571,700	I	By One or More Controlled Corporations
Common Stock	07/20/2004		S		2,300	D	\$93.4	2,569,400	I	By One or More Controlled Corporations
Common Stock	07/20/2004		S		700	D	\$93.45	2,568,700	I	By One or More Controlled Corporations
Common Stock	07/20/2004		S		2,700	D	\$93.5	2,566,000	I	By One or More Controlled Corporations

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. Transa Code (8)		of		6. Date Exercisable and Expiration Date (Month/Day/Year)		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) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			

Explanation of Responses:

Remarks:

This is the second of two Form 4 filings by the reporting person to report the reporting person's transactions that occurred on July 19 and July 20, 2004. Multiple Form 4 filings are required due to SEC system limitations that do not allow more than 30 transactions to be reported in Table I.

<u>By: Brian R. Yoshida, Esq.</u>	
(<u>Attorney-In-Fact)</u>	

07/21/2004

Date

** Signature of Reporting Person

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

 \ast 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.