FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

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

1. Name and Address of Reporting Person*						2. Issuer Name and Ticker or Trading Symbol M&T BANK CORP [MTB]								theck all app	rting Person(s) to Issuer 10% Owne		ner			
(Last) 1952 WA	ast) (First) (Middle)						Earlie	st Trar	nsaction ((Mont	th/Day/Year)		Officer (give title Other (spec below) below)				pecify			
(Street) STATE PA 16803-1649 COLLEGE					4. If	4. If Amendment, Date of Original Filed (Month/Day/Year)								6. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person						
(City)	(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/Y					ion	n 2A. Deemed Execution Date,			3. Transac Code (II	ction	4. Securitie Disposed C 5)	s Acquired	I (A) or	5. Amount of Securities Beneficially Owned Following		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 07/01/200					005)5		A ⁽¹⁾		85	A	\$105.1	3,857		D					
Common Stock													742		I		By a Controlled Corporation			
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. Transa Code (8)		ion of		6. Date E Expiration (Month/I	on Da		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Numl derivati Securiti Benefic Owned Followin Reporte Transac (Instr. 4	ve ies ially ng ed ction(s)	10. Owners Form: Direct (I or Indire (I) (Instr	hip O) ect	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Cod	Code	v	(A)	(D)	Date Exercisa		Expiration Date	Title	Amount or Number of Shares							
Phantom Stock	(2)								(2)		(2)	Common	(2)		110 ⁽³⁾		D			

Explanation of Responses:

- $1. \ Stock \ received \ in \ lieu \ of \ cash \ fees \ pursuant \ to \ the \ M\&T \ Bank \ Corporation \ Directors' \ Stock \ Plan.$
- 2. The reported phantom stock units resulted from the conversion of existing phantom stock units received by the reporting person under a director fee plan maintained by Keystone Financial, Inc., which was acquired by M&T Bank Corporation on October 6, 2000, and represent a like number of shares of M&T Bank Corporation common stock. The phantom stock units may be settled in shares of M&T Bank Corporation common stock or cash upon a distribution in accordance with the terms of the plan. The reported phantom stock units also include units acquired through the reporting person's participation in the dividend reinvestment feature of the plan.
- 3. The information reported is as of June 30, 2005.

Remarks:

By: Brian R. Yoshida, Esq. (Attorney-In-Fact)

** Signature of Reporting Person 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.