FORM 4

obligations may continue. See Instruction 1(b).

Check this box if no longer subject to Section 16. Form 4 or Form 5

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C	20549
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STATEMENT	OF CHANGES	IN BENEFICIAL	OWNERSHIP

OMB APPR	OVAL							
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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* NEWMAN REGINALD B II						2. Issuer Name and Ticker or Trading Symbol M&T BANK CORP [MTB]										all app	ship of Reporting F applicable) irector		Person(s) to Issuer 10% Owner	
(Last)		rst) (Middle)			3. Date of Earliest Transaction (Month/Day/Year) 04/01/2005										Office below	er (give title v)		Other (specify below)	
SUITE 304					4. If	4. If Amendment, Date of Original Filed (Month/Day/Year)									6. Individual or Joint/Group Filing (Check Applicable Line)					
(Street) WILLIAMSVILLE NY 14221-8242														X Form filed by One Reporting F Form filed by More than One F Person						
(City)	(St	ate) (Zip)																	
	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																			
1. Title of Security (Instr. 3) 2. Transac Date (Month/Da				Execu ay/Year) if any		ecution any	A. Deemed kecution Date, any lonth/Day/Year)		Transaction Disposed Code (Instr.		ities Acquired (A) d Of (D) (Instr. 3, 4			4 and 5) S		5. Amount of Securities Beneficially Owned Following		ership Direct ndirect tr. 4)	7. Nature of Indirect Beneficial Ownership	
									Code	v	Amount	(A) or (D) Pr		Price	. 1-	Reported Transaction(s) (Instr. 3 and 4)				(Instr. 4)
Common Stock 04/01/2					/2005	2005			A ⁽¹⁾	A ⁽¹⁾ 97			A	\$1 <mark>0</mark>	2.06	3,321]	D	
Common Stock																-	1,230		I	By Wife ⁽²⁾
	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) Conversion of Exercise (Instr. 3)		Code (8)	ransaction ode (Instr.				6. Date Exercisable and Expiration Date (Month/Day/Year) Date Expiration Date Date			7. Title and Amount of Securities Underlying Derivative Security (Instr. and 4) Amount or Numbe of Title Shares		nt er		9. Number of derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	Ow For Dir or I (I) (nership m: ect (D) ndirect Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)			

Explanation of Responses:

- 1. Stock received in lieu of cash fees pursuant to the M&T Bank Corporation Directors' Stock Plan.
- 2. The reporting person disclaims beneficial ownership of these securities, and this report shall not be deemed an admission that the reporting person is the beneficial owner of such securities for the purposes of Section 16 or for any other purpose.

Remarks:

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

** Signature of Reporting Person Date

04/05/2005

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.