FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Washington, D.C. 20049

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

	OMB APPRO	VAL
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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(h)

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]										p of Reporting Person blicable) ctor		n(s) to Is	
(Last)							3. Date of Earliest Transaction (Month/Day/Year) 01/03/2005									Office	er (give title v)	e Other (below)		(specify
SUITE 304 (Street) WILLIAMSVILLE NY 14221-8242						4. If Amendment, Date of Original Filed (Month/Day/Year)									i. Individ ine) X					
(City)	(St	ate) (2	Zip)																	
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																				
1. Title of Security (Instr. 3) 2. Transact Date (Month/Day						Execution Date,			3. Transa Code (8)	es Aco Of (D)	quired (Instr.	(A) or 3, 4 aı	nd 5) Securi Benefi		cially d Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership (Instr. 4)		
						Code	v	Amount	(<i>t</i>	A) or D)	Price	- 1	Transa	ansaction(s) str. 3 and 4)			(msu. 4)			
Common Stock 01/03/2							2005		A ⁽¹⁾		74		A	\$10°	7.84		3,224	Ι)	
Common Stock																	1,230			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)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deem Execution if any (Month/D	Date, Transact					6. Date I Expirati (Month/I	on Dat			ı		ivative urity	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s (Instr. 4)	Owi Fori Dire or Ii (I) (I	nership n: ct (D) ndirect nstr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
			Cod		Code	v	(A)	(D)	Date Exercisa	able	Expiration le Date		or Nu of	nount mber ares	r					

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)

01/05/2005

** 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.