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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL OMB Number: Estimated average burden hours per response: 0.5

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* <u>LEVITT ARTHUR JR</u> | | | | | | 2. Issuer Name and Ticker or Trading Symbol M&T BANK CORP [MTB] | | | | | | | | | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director Officer (give title Other (specify | | | | Owner |
|--|---|--|--|---------------------------|--|---|---------------|---|------------------------------------|---|---|--|-----------------|--|--|--|--|--|---|
| (Last) | (Last) (First) (Middle) 1 GREENWICH OFFICE PARK | | | | | 3. Date of Earliest Transaction (Month/Day/Year) 04/01/2004 | | | | | | | | | | | | | (specify |
| (Street) GREENWICH CT 06831-515 (City) (State) (Zip) | | | 56 | - 4. If | 4. If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | | | | Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person | | | | | |
| | | Tabl | e I - Noi | n-Deriv | /ative | Se | curitie | s Acc | quired, | Dis | posed o | f, or | Ben | efici | ally Ow | ned | | | |
| Date | | | | | ate Ex Month/Day/Year) if | | | 2A. Deemed Execution Date, if any (Month/Day/Year) | | 3. Transaction Code (Instr. 8) | | 4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 4 5) | | | nd Sed Bed Ow | Amount of curities neficially ned Following ported | Fo (D) | Ownership orm: Direct of or Indirect (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
| | | | | | | | | | Code | v | Amount | (1 | A) or O) | Price | Tra | nsaction(s) str. 3 and 4) | | | (1113411 4) |
| Common Stock 04/01/ | | | | | 1/2004 | ļ. | | | | | 59 | | A | \$89 | .85 | 19,403 | | D | |
| Common Stock | | | | | | | | | | | | | | | | 12,000 | | I | By Wife |
| | | Та | | | | | | | | | sed of, onvertib | | | | | ed | | | |
| 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/Da | Date, Transac Code (In | | | n of Deriv | rative rities iired r osed) | 6. Date E Expiratio (Month/D | е | 7. Title and Amount of Securities Underlying Derivative Security (Instr. and 4) | | | 8. Price of Derivative Security (Instr. 5) | | ly | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) | |
| | | | | | Code | v | (A) | | Date Exercisa | | Expiration Date | Title | or Nur of | ount nber ires | | | | | |

Explanation of Responses:

1. Stock received in lieu of cash fees pursuant to the M&T Bank Corporation Directors' Stock Plan.

Remarks:

By: Brian R. Yoshida, Esq. 04/05/2004 (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.