

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G
(Rule 13d-102)

INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT
TO RULES 13d-1(b), (c), AND (d) AND AMENDMENTS THERETO FILED
PURSUANT TO RULE 13d-2(b)
Amendment No. 2/1/

M & T Bank Corporation

(Name of Issuer)

Common Stock

(Title of Class of Securities)

55261 F 104

(CUSIP Number)

December 31, 2000

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule
is filed:

- Rule 13d-1(b)
 Rule 13d-1(c)
 Rule 13d-1(d)

(Continued on following pages)

Page 1 of 14 Pages

/1/ The remainder of this cover page shall be filled out for a reporting
person's initial filing on this form with respect to the subject class of
securities, and for any subsequent amendment containing information which would
alter disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed
to be "filed" for the purpose of Section 18 of the Securities Exchange Act of
1934 ("Act") or otherwise subject to the liabilities of that section of the Act
but shall be subject to all other provisions of the Act (however, see the
Notes).

1 NAME OF REPORTING PERSON
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Warren E. Buffett

2 CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP*
(A)
(B)

3 SEC USE ONLY

4 CITIZEN OR PLACE OF ORGANIZATION
United States Citizen

5 SOLE VOTING POWER
NUMBER OF SHARES -0-

6 SHARED VOTING POWER
BENEFICIALLY OWNED BY 6,708,760

7 SOLE DISPOSITIVE POWER
EACH REPORTING PERSON WITH -0-

8 SHARED DISPOSITIVE POWER
6,708,760

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
6,708,760

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*
Not Applicable

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)
7.22

12 TYPE OF REPORTING PERSON
IN

 1 NAME OF REPORTING PERSON
 S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Berkshire Hathaway Inc.

 2 CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP*

(A)
 (B)

 3 SEC USE ONLY

 4 CITIZEN OR PLACE OF ORGANIZATION

Delaware Corporation

		SOLE VOTING POWER
NUMBER OF	5	
SHARES		-0-

		SHARED VOTING POWER
BENEFICIALLY	6	
OWNED BY		6,708,760

		SOLE DISPOSITIVE POWER
EACH	7	
REPORTING		-0-

		SHARED DISPOSITIVE POWER
PERSON WITH	8	
		6,708,760

 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

6,708,760

 10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*

Not Applicable

 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

7.22

 12 TYPE OF REPORTING PERSON

HC, CO

 1 NAME OF REPORTING PERSON
 S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON
 OBH, Inc.

 2 CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP*
 (A)
 (B)

 3 SEC USE ONLY

 4 CITIZEN OR PLACE OF ORGANIZATION
 Delaware Corporation

NUMBER OF	5	SOLE VOTING POWER
SHARES		-0-
BENEFICIALLY OWNED BY	6	SHARED VOTING POWER
EACH REPORTING PERSON WITH	7	SOLE DISPOSITIVE POWER
		-0-
	8	SHARED DISPOSITIVE POWER
		6,708,760

 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
 6,708,760

 10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*
 Not Applicable

 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)
 7.22

 12 TYPE OF REPORTING PERSON
 HC, CO

1 NAME OF REPORTING PERSON
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

National Indemnity Company

2 CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP*

(A)

(B)

3 SEC USE ONLY

4 CITIZEN OR PLACE OF ORGANIZATION

Nebraska Corporation

5 SOLE VOTING POWER

NUMBER OF
SHARES

-0-

BENEFICIALLY

6 SHARED VOTING POWER

6,543,060

OWNED BY
EACH

7 SOLE DISPOSITIVE POWER

REPORTING
PERSON

-0-

WITH

8 SHARED DISPOSITIVE POWER

6,543,060

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

6,543,060

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*

Not Applicable

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

7.04

12 TYPE OF REPORTING PERSON

IC, CO

 1 NAME OF REPORTING PERSON
 S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

National Fire & Marine Insurance Company

 2 CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP*
 (A)
 (B)

 3 SEC USE ONLY

 4 CITIZEN OR PLACE OF ORGANIZATION
 Nebraska Corporation

	5	SOLE VOTING POWER
NUMBER OF SHARES		-0-

BENEFICIALLY OWNED BY EACH	6	SHARED VOTING POWER
		165,700

REPORTING PERSON WITH	7	SOLE DISPOSITIVE POWER
		-0-

	8	SHARED DISPOSITIVE POWER
		165,700

 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
 165,700

 10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*
 Not Applicable

 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)
 0.18

 12 TYPE OF REPORTING PERSON
 IC, CO

1 NAME OF REPORTING PERSON
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

GEICO Corporation

2 CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP*

(A)

(B)

3 SEC USE ONLY

4 CITIZEN OR PLACE OF ORGANIZATION

Delaware Corporation

5 SOLE VOTING POWER

NUMBER OF
SHARES

-0-

BENEFICIALLY

6 SHARED VOTING POWER

546,000

OWNED BY
EACH

7 SOLE DISPOSITIVE POWER

REPORTING
PERSON

-0-

WITH

8 SHARED DISPOSITIVE POWER

546,000

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

546,000

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*

Not Applicable

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

0.59

12 TYPE OF REPORTING PERSON

HC, CO

1 NAME OF REPORTING PERSON
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Government Employees Insurance Company

2 CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP*

(A)

(B)

3 SEC USE ONLY

4 CITIZEN OR PLACE OF ORGANIZATION

Maryland Corporation

5 SOLE VOTING POWER

NUMBER OF
SHARES

-0-

BENEFICIALLY

6

SHARED VOTING POWER

546,000

OWNED BY
EACH

7

SOLE DISPOSITIVE POWER

REPORTING
PERSON

-0-

WITH

8

SHARED DISPOSITIVE POWER

546,000

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

546,000

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*

Not Applicable

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

0.59

12 TYPE OF REPORTING PERSON

IC, CO

Item 1(a). Name of Issuer:

M & T Bank Corporation

Item 1(b). Address of Issuer's Principal Executive Offices:

One M&T Plaza
Fifth Floor
Buffalo, New York 14240

Item 2(a). Name of Person Filing:

Item 2(b). Address of Principal Business:

Item 2(c). Citizenship:

Warren E. Buffett
1440 Kiewit Plaza
Omaha, Nebraska 68131
United States Citizen

Berkshire Hathaway Inc.
1440 Kiewit Plaza
Omaha, Nebraska 68131
Delaware Corporation

OBH, Inc.
1440 Kiewit Plaza
Omaha, Nebraska 68131
Delaware Corporation

National Indemnity Company
3024 Harney Street
Omaha, Nebraska 68131
Nebraska Corporation

National Fire and Marine Insurance Company
3024 Harvey Street
Omaha, NE 68131

GEICO Corporation
One GEICO Plaza
Washington DC 20076

Government Employees Insurance Company
One GEICO Plaza
Washington DC 20076

Item 2(d). Title of Class of Securities:

Common Stock

Item 2(e). CUSIP Number:

55261 F 104

Item 3. If this statement is filed pursuant to Rule 13d-1(b), or 13d-2(b), check whether the person filing is a:

- (a) Broker or Dealer registered under Section 15 of the Act.
(b) Bank as defined in Section 3(a)(6) of the Act.

(c) Insurance Company as defined in Section 3(a)(19) of the Act.

National Indemnity Company
National Fire and Marine Insurance Company
Government Employees Insurance Company

(d) Investment Company registered under Section 8 of the Investment Company Act of 1940.

(e) An investment advisor registered in accordance with Rule 13d-1(b)(1)(ii)(E);

(f) An employee benefit plan or endowment fund in accordance with Rule 13d-1(b)(1)(ii)(F);

(g) A parent holding company or control person in accordance with Rule 13d-1(b)(1)(ii)(G);

GEICO Corporation

OBH, Inc.
Berkshire Hathaway Inc.
Warren E. Buffett (an individual who may be deemed to control Berkshire Hathaway Inc.)

(h) A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act;

(i) A church plan that is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act;

(j) Group in accordance with Rule 13d-1(b)(1)(ii)(J).

See Exhibit A

If this statement is filed pursuant to Rule 13d-1(c), check this box.

Item 4. Ownership.

Warren E. Buffett

(a) Amount Beneficially Owned:

6,708,760

(b) Percent of Class:

7.22

(c) Number of shares as to which the person has:

(i) sole power to vote or to direct the vote:

-0-

(ii) shared power to vote or to direct the vote:

6,708,760

(iii) sole power to dispose or direct the disposition of:

-0-

(iv) shared power to dispose or to direct the disposition of:

6,708,760

Berkshire Hathaway Inc.

(a) Amount Beneficially Owned:

6,708,760

(b) Percent of Class:

7.22

(c) Number of shares as to which the person has:

(i) sole power to vote or to direct the vote:

-0-

(ii) shared power to vote or to direct the vote:

6,708,760

(iii) sole power to dispose or direct the disposition of:

-0-

(iv) shared power to dispose or to direct the disposition of:

510,310

OBH, Inc.

(a) Amount Beneficially Owned:

6,708,760

(b) Percent of Class:

7.22

(c) Number of shares as to which such person has:

(i) sole power to vote or to direct the vote:

-0-

(ii) shared power to vote or to direct the vote:

6,708,760

(iii) sole power to dispose or direct the disposition of:

-0-

(iv) shared power to dispose or to direct the disposition of:

6,708,760

National Indemnity Company

(a) Amount Beneficially Owned:

6,543,060

(b) Percent of Class:

7.04

(c) Number of shares as to which the person has:

(i) sole power to vote or to direct the vote:

-0-

(ii) shared power to vote or to direct the vote:

6,543,060

(iii) sole power to dispose or direct the disposition of:

-0-

(iv) shared power to dispose or to direct the disposition of:

6,543,060

National Fire and Marine Insurance Company

(a) Amount Beneficially Owned:

165,700

(b) Percent of Class:

0.18

(c) Number of shares as to which the person has:

-0-

(i) sole power to vote or direct the vote:

-0-

(ii) shared power to vote or direct the vote:

165,700

(iii) sole power to dispose or direct the disposition

-0-

(iv) shared power to dispose or direct the disposition

165,700

GELCO Corporation

(a) Amount Beneficially Owned:

546,000

(b) Percent of Class:

0.59

(c) Number of shares as to which the person has:

-0-

(i) sole power to vote or direct the vote:

-0-

(ii) shared power to vote or direct the vote:

546,000

(iii) sole power to dispose or direct the disposition

-0-

(iv) shared power to dispose or direct the disposition

546,000

Government Employees Insurance Company

(a) Amount Beneficially Owned:

546,000

(b) Percent of Class:

0.59

(c) Number of shares as to which the person has:

-0-

(i) sole power to vote or direct the vote:

-0-

(ii) shared power to vote or direct the vote:

546,000

(iii) sole power to dispose or direct the disposition

-0-

(iv) shared power to dispose or direct the disposition

546,000

Item 5. Ownership of Five Percent or Less of a Class.

Not Applicable

Item 6. Ownership of More than Five Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company.

See Exhibit A

Item 8. Identification and Classification of Members of the Group.

See Exhibit A

Item 9. Notice of Dissolution of Group.

Not Applicable

Item 10. Certification.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated this 13/th/ day of February, 2001

/s/ Warren E. Buffett

Warren E. Buffett

BERKSHIRE HATHAWAY INC.

By: /s/ Warren E. Buffett

Warren E. Buffett
Chairman of the Board

OBH, INC.

By: /s/ Warren E. Buffett

Warren E. Buffett
Chairman of the Board

NATIONAL INDEMNITY COMPANY

By: /s/ Warren E. Buffett

Warren E. Buffett
Chairman of the Board

NATIONAL FIRE & MARINE INSURANCE COMPANY

By: /s/ Warren E. Buffet

Warren E. Buffett
Chairman of the Board

GEICO CORPORATE

By: /s/ Warren E. Buffett

Warren E. Buffett
Chairman of the Board

GOVERNMENT EMPLOYEES INSURANCE COMPANY

By: /s/ Warren E. Buffet

Warren E. Buffett
Chairman of the Board

Exhibit A

MEMBERS OF FILING GROUP

PARENT HOLDING COMPANY:

Berkshire Hathaway Inc.

OBH, Inc.

GEICO Corporation

Warren E. Buffett (an individual who may be deemed to control Berkshire Hathaway Inc.)

RELEVANT SUBSIDIARIES THAT ARE INSURANCE COMPANIES AS DEFINED IN SECTION 3(a)(19) OF THE ACT:

National Indemnity Company

National Fire and Marine Insurance Company

Government Employees Insurance Company