Instruction 1(b)

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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OMB Number: 3235-0287 Expires: December 31,

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See

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* DEVORRIS DONALD							2. Issuer Name and Ticker or Trading Symbol M&T BANK CORP [MTB]										5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
DE VU		Indian Dimit Colu										X Direct		or		10% O	wner					
(Last) (First) (Middle)						3. Date of Earliest Transaction (Month/Day/Year) 07/01/2003											Officer (give title below)			Other (below)	specify	
(Street)							4. If Amendment, Date of Original Filed (Month/Day/Year)										6. Individual or Joint/Group Filing (Check Applicable Line)					
(Sileet)																X Form filed by One Reporting Person						
(City) (State) (Zip)																Form filed by More than One Reporting Person						
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																						
1. Title of Security (Instr. 3) 2. Transac Date (Month/Date)						ar) E	2A. Deemed Execution Date, if any (Month/Day/Year)			3. Transac Code (II 8)		Dispose	Securities Acquired (A) isposed Of (D) (Instr. 3, 4			and Securiti Benefic Owned		es ially Following	Forn (D) o	wnership n: Direct or Indirect nstr. 4)	7. Nature of Indirect Beneficial Ownership	
										Code	v	Amount	nount (A) or (D)		Price	_ Tr	Reported Transaction(s) (Instr. 3 and 4)				(Instr. 4)	
Common Stock 07/01/2						2003				A ⁽¹⁾		57		A	84.	22	32,	201 ⁽²⁾		D		
	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. Deeme Execution if any (Month/Da	Date, 1	4. Transactic Code (Ins) 8)				Exp	6. Date Exercisable a Expiration Date (Month/Day/Year)			7. Title and Amount of Securities Underlying Derivative Secur (Instr. 3 and 4)			8. Price of Derivative Security (Instr. 5)		9. Number derivative Securities Beneficiall Owned Following Reported Transactio (Instr. 4)	ly	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership (Instr. 4)	
					Code	v	(A)	(D)	Dat Exe	te ercisable		piration	Title	0 N	Amount or Number of Shares							
Phantom Stock Units ⁽³⁾	0	08/08/1988			J		0		08/	/08/1988	08	3/08/1988	Comn		\$ <mark>0</mark>	\$	0	1,403 ⁽⁴	1)	D		

Explanation of Responses:

- 1. Stock received in lieu of cash fees pursuant to the M&T Bank Corporation Directors' Stock Plan.
- 2. Of the indicated shares, 28,951 are owned individually and 3,250 are jointly owned.
- 3. 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. The reported phantom stock units also include units acquired through the reporting person's participation in the dividend reinvestment feature of the plan.
- 4. The information reported is as of March 31, 2003.

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

07/02/2003

** 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.