## FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPRO	DVAL					
OMB Number:	3235-0287					
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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

	nd Address of RRIS DO		2. Issuer Name and Ticker or Trading Symbol  M&T BANK CORP [ MTB ]											ationship k all appl Direct	,		rson(s) to Is:				
(Last) (First) (Middle) 101 LAKEMONT PARK BOULEVARD						3. Date of Earliest Transaction (Month/Day/Year) 10/01/2003											Office below	r (give title )		Other ( below)	specify
(Street)	Street) ALTOONA PA 16602-5943			43	_ 4. Ii	4. If Amendment, Date of Original Filed (Month/Day/Year)											vidual or Joint/Group Filing (Check Applicable  Form filed by One Reporting Person  Form filed by More than One Reporting  Person				
(City)	(Si		(Zip)																		
	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																				
1. Title of Security (Instr. 3)				2. Trans Date (Month/		- 1	2A. Deemed Execution Date if any (Month/Day/Yea		´		ansaction   Dode (Instr.   5					4 and Secur Benef Owne		es ially Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership (Instr. 4)
										Code	v	Amount		(A) or (D)	Pric			ction(s) 3 and 4)			(111511.4)
Common	1/200	2003				<b>A</b> <sup>(1)</sup>		107	,	Α	\$87.3		29	29,058		D					
Common Stock																	3,	3,250		<b>D</b> <sup>(2)</sup>	
	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,	4. Transactior Code (Instr. 8)				6. Date Exercisal Expiration Date (Month/Day/Year				7. Title and Amount of Securities Underlying Derivative Securi (Instr. 3 and 4)			De Se (Ir	Price of erivative ecurity nstr. 5)	9. Number derivative Securities Beneficiall Owned Following Reported Transactio (Instr. 4)	у	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
					Code	v	(A)	(D)	Dat Exe	te ercisable		piration ate	Title		Amoun or Numbe of Shares						
Phantom Stock Units	(3)									(3)		(3)	Com Sto		(3)			1,408 <sup>(4)</sup>	)	D	

## **Explanation of Responses:**

- $1. \ Stock\ received\ in\ lieu\ of\ cash\ fees\ pursuant\ to\ the\ M\&T\ Bank\ Corporation\ Directors'\ Stock\ Plan.$
- 2. 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, and represent a like number of shares of M&T Bank Corporation common stock. The phantom stock units may be settled in shares of M&T Bank Corporation common stock or cash upon a distribution in accordance with the terms of the plan. 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 June 30, 2003.

## Remarks:

By: Brian R. Yoshida, Esq. 10/02/2003 (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.

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