(Last)

(Street)

EAST

AURORA

BUILDING 24

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

	OMB APPRO	VAL							
	OMB Number:	3235-0287							
l	Estimated average burden								
l	hours per response:	0.5							

6. Individual or Joint/Group Filing (Check Applicable Line)

Form filed by One Reporting Person

Form filed by More than One Reporting

11. Nature

of Indirect

Beneficial

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b)

NY

4. If Amendment, Date of Original Filed (Month/Day/Year)

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) 2. Issuer Name and Ticker or Trading Symbol 1. Name and Address of Reporting Person M&T BANK CORP [MTB] **BRADY ROBERT T** Director 10% Owner Officer (give title Other (specify below) below) (First) (Middle) 3. Date of Earliest Transaction (Month/Day/Year) 10/01/2004 6860 SENECA STREET

(City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) 6. Ownership Form: Direct 1. Title of Security (Instr. 3) 2. Transaction 2A. Deemed 5. Amount of 7. Nature Transaction of Indirect Execution Date Securities (Month/Day/Year) Beneficially if any Code (Instr. (D) or Indirect **Beneficial** (Month/Day/Year) 8) Owned Following (I) (Instr. 4) Ownership (Instr. 4) Reported (A) or (D) Transaction(s) ν Price Code Amount (Instr. 3 and 4) A⁽¹⁾ Common Stock 10/01/2004 3,171 D 41 Α \$95.7

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

5. Number

Transaction

Code (Instr.

6. Date Exercisable and

Expiration Date

(Month/Day/Year)

(instr. 3)	Derivative Security	tive tty	(монильау/теаг)	0)		Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)				Derivative Security (Instr. 3 and 4)		(Instr. 5)	or Indirect (I) (Instr. 4)	(Instr. 4)
			Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				

Explanation of Responses:

Conversion

or Exercise

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

Remarks:

1. Title of

Derivative

Security

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

7. Title and

Amount of

Securities

8. Price of

Derivative

Security

10/05/2004

** Signature of Reporting Person

Date

9. Number of

derivative

Securities

10.

Form:

Ownership

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

14052-0018

3A. Deemed

if any

Execution Date

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

3. Transaction

(Month/Day/Year)

Date

** 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.