UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

SCHEDULE 13D Under The Securities Exchange Act of 1934 (Amendment No. 17)*

M&T Bank Corporation

(Name of Issuer)

Common Stock, par value \$0.50 per share

(Title of Class of Securities)

55261F 10 4

(CUSIP Number)

Howard N. Cayne, Esq. Arnold & Porter 555 Twelfth Street, N.W. Washington, D.C. 20004-1202 (202) 942-5656

(Name, Address and Telephone Number of Person Authorized to Receive Notices and Communications)

April 1, 2003

(Date of Event which Requires Filing of this Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition which is the subject of this Schedule 13D, and is filing this schedule because of §§ 240.13d-l(e), 240.13d-l(f) or 240.13d-l(g), check the following box. **O**

Note: Schedules filed in paper format shall include a signed original and five copies of the schedule, including all exhibits. See § 240.13d-7 for other parties to whom copies are being sent.

*The remainder of this cover 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 on 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).

This Document Consists of 21 Pages.

	es of Reporting Persons. Identification Nos. of above persons (entities only):	
Rober	rt G. Wilmers	
2. Check (a) (b)	k the Appropriate Box if a Member of a Group (See Instructions)	区 0
3. SEC (Use Only	
4. Sourc	re of Funds (See Instructions): PF, BK, OO	
	k Box if Disclosure of Legal Proceedings is Required Pursuant to 2(d) or 2(e)	0
6. Citize	enship or Place of Organization: U.S.	
Number of Shares	7. Sole Voting Power:	5,620,795
Beneficially Owned by Each	8. Shared Voting Power:	0
Reporting Person With	9. Sole Dispositive Power:	5,620,795
	10. Shared Dispositive Power:	0
11. Aggre	egate Amount Beneficially Owned by Each Reporting Person:	5,620,795
	x if the Aggregate Amount in Row (11) Excludes Certain Shares nstructions)	0
13. Percer	nt of Class Represented by Amount in Row (11):	4.7%
14. Туре с	of Reporting Person (See Instructions): IN	
(See In	nstructions) nt of Class Represented by Amount in Row (11):	

1.	Names of Repo I.R.S. Identifica	rting Persons. tion Nos. of above persons (entities only):		
	West Ferry Fou	ndation		
2.	Check the Appr (a) (b)	opriate Box if a Member of a Group (See Instructions)	X 0	
3.	SEC Use Only			
4.	Source of Fund	s (See Instructions): OO		
5.	Check Box if D Items 2(d) or 2(isclosure of Legal Proceedings is Required Pursuant to e)	0	
6.	Citizenship or F	lace of Organization: New York		
Number Shares	of	7. Sole Voting Power:	200,180	
Benefici Owned I Each		8. Shared Voting Power:	0	
Reportir Person V		9. Sole Dispositive Power:	200,180	
		10. Shared Dispositive Power:	0	
11.	Aggregate Amo	unt Beneficially Owned by Each Reporting Person:	200,180	
12.	Check if the Ag (See Instruction	gregate Amount in Row (11) Excludes Certain Shares s)	0	
13.	Percent of Class	Represented by Amount in Row (11):	.2%	
14.	Type of Reporting	ng Person (See Instructions): OO		
				3

Names of Repo I.R.S. Identifica	rting Persons.	
	ation Nos. of above persons (entities only):	
Roche Foundat	ion	
(a)	ropriate Box if a Member of a Group (See Instructions)	
SEC Use Only		0
Source of Fund	s (See Instructions): OO	
		0
Citizenship or I	Place of Organization: Delaware	
of	7. Sole Voting Power:	100,000
ally y	8. Shared Voting Power:	0
g ⁄ith	9. Sole Dispositive Power:	100,000
	10. Shared Dispositive Power:	0
Aggregate Amo	ount Beneficially Owned by Each Reporting Person:	100,000
		0
Percent of Class	s Represented by Amount in Row (11):	.1%
Type of Reporti	ng Person (See Instructions): OO	
	Check the Appr (a) (b) SEC Use Only Source of Fund Check Box if D Items 2(d) or 2(Citizenship or H of Ily y Aggregate Amo Check if the Ag (See Instruction Percent of Class	(b) SEC Use Only Source of Funds (See Instructions): OO Check Box if Disclosure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e) Citizenship or Place of Organization: Delaware of 7. Sole Voting Power: Illy 8. Shared Voting Power: Article 9. Sole Dispositive Power:

	nes of Reporting Persons. .S. Identification Nos. of above persons (entities only):	
	mers Company, L.L.C.	
2. Che (a) (b)	eck the Appropriate Box if a Member of a Group (See Instructions)	区 0
	C Use Only	
4. Sou	arce of Funds (See Instructions): OO	
	eck Box if Disclosure of Legal Proceedings is Required Pursuant to ns 2(d) or 2(e)	0
6. Citi	izenship or Place of Organization: Delaware	
Number of Shares	7. Sole Voting Power:	400,000
Beneficially Owned by Each	8. Shared Voting Power:	0
Reporting Person With	9. Sole Dispositive Power:	400,000
	10. Shared Dispositive Power:	0
11. Agg	gregate Amount Beneficially Owned by Each Reporting Person:	400,000
	ck if the Aggregate Amount in Row (11) Excludes Certain Shares e Instructions)	0
13. Pero	cent of Class Represented by Amount in Row (11):	.3%
14. Тур	e of Reporting Person (See Instructions): OO	
		5

1.	Names of Repo I.R.S. Identifica	rting Persons. ation Nos. of above persons (entities only):				
	St. Simon Char	St. Simon Charitable Foundation				
2.	Check the Appr (a) (b)	ropriate Box if a Member of a Group (See Instructions)	⊠ 0			
3.	SEC Use Only					
4.	Source of Fund	s (See Instructions): OO				
5.	Check Box if D Items 2(d) or 2(pisclosure of Legal Proceedings is Required Pursuant to (e)	0			
6.	Citizenship or F	Place of Organization: Delaware				
Numbe Shares	r of	7. Sole Voting Power:	92,307			
Benefic Owned Each		8. Shared Voting Power:	0			
Reporti Person		9. Sole Dispositive Power:	92,307			
		10. Shared Dispositive Power:	0			
11.	Aggregate Amo	ount Beneficially Owned by Each Reporting Person:	92,307			
12.	Check if the Ag (See Instruction	gregate Amount in Row (11) Excludes Certain Shares s)	0			
13.	Percent of Class	s Represented by Amount in Row (11):	.1%			
14.	Type of Reporti	ng Person (See Instructions): OO				
			e			

1.	Names of Repo I.R.S. Identifica	orting Persons. ation Nos. of above persons (entities only):	
	Grantor Retain	ed Annuity Trust No. 5	
	13-701558		
2.	Check the App (a)	ropriate Box if a Member of a Group (See Instructions)	\boxtimes
	(b)		0
3.	SEC Use Only		
4.	Source of Fund	ls (See Instructions): OO	
5.	Check Box if E Items 2(d) or 2	Disclosure of Legal Proceedings is Required Pursuant to (e)	0
6.	Citizenship or 1	Place of Organization: New York	
Number Shares	of	7. Sole Voting Power:	214,540
Beneficially Owned by Each		8. Shared Voting Power:	0
Reportir Person V		9. Sole Dispositive Power:	214,540
		10. Shared Dispositive Power:	0
11.	Aggregate Amo	ount Beneficially Owned by Each Reporting Person:	214,540
12.	Check if the Ag (See Instruction	ggregate Amount in Row (11) Excludes Certain Shares 1s)	0
13.	Percent of Class	s Represented by Amount in Row (11):	.2%
14.	Type of Reporti	ing Person (See Instructions): OO	

1. Names of Reporting Persons. I.R.S. Identification Nos. of above persons (entities only): Grantor Retained Annuity Trust No. 6 13-701559 2. Check the Appropriate Box if a Member of a Group (See Instructions) (0) [2] (b) 0 3. SEC Use Only [2] 4. Source of Funds (See Instructions): OO [3] 5. Check Box if Disclosure of Legal Proceedings is Required Pursuant to trems 2(d) or 2(e) 0 6. Citizenship or Place of Organization: New York 0 Number of Shares 7. Sole Voting Power: 224,766 Shares 0 224,766 Person With 9. Sole Dispositive Power: 0 10. Shared Dispositive Power: 0 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 224,766 12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): 2% 14. Type of Reporting Person (See Instructions): OO 0				
13-701559 2. Check the Appropriate Box if a Member of a Group (See Instructions) (e) (b) Image: Check the Appropriate Box if a Member of a Group (See Instructions) (e) (b) Image: Check the Appropriate Box if a Member of a Group (See Instructions) (f) 3. SEC Use Only Image: Check Box if Disclosure of Legal Proceedings is Required Pursuant to Items 2(f) or 2(e) Image: Check Box if Disclosure of Legal Proceedings is Required Pursuant to Items 2(f) or 2(e) Image: Optimized Check Box if Disclosure of Organization: New York Number of Shares Beneficially Owned by Each Reporting Person With 7. Sole Voting Power: 0 8. Shared Voting Power: 0 Image: Check Box if Dispositive Power: 0 10. Shared Voting Power: 0 Image: Check If the Aggregate Amount Beneficially Owned by Each Reporting Person: 224,766 12. Check if the Aggregate Amount Beneficially Owned by Each Reporting Person: 224,766 12. Check if the Aggregate Amount In Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): .2% 14. Type of Reporting Person (See Instructions): OD	1.			
2. Check the Appropriate Box if a Member of a Group (See Instructions) (a) (b) (c) <li(c)< li=""> (</li(c)<>		Grantor Retain	ed Annuity Trust No. 6	
(a) (b) (c) 3. SEC Use Only 3. SEC Use Only 4. Source of Funds (See Instructions): OO 5. Check Box if Disclosure of Legal Proceedings is Required Pursuant to thems 2(n) or 2(e) 0 5. Check Box if Disclosure of Legal Proceedings is Required Pursuant to thems 2(n) or 2(e) 0 6. Citizenship or Place of Organization: New York 0 Number of Shares 7. Sole Voting Power: 0 Peneticially 8. Shared Voting Power: 0 Control by 8. Shared Voting Power: 0 Each 8. Shared Voting Power: 0 Each 9. Sole Dispositive Power: 0 10. Shared Dispositive Power: 0 224,766 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 224,766 12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): .2% 14. Type of Reporting Person (See Instructions): OO O		13-701559		
3. SEC Use Only 4. Source of Funds (See Instructions): OO 5. Check Box if Disclosure of Legal Proceedings is Required Pursuant to Items 2(1) or 2(e) 6. Citizenship or Place of Organization: New York Number of Shares 7. Sole Voring Power: 224,766 Shares Beneficially Owmed by 8. Shared Voring Power: 9. Sole Dispositive Power: 10. Shared Dispositive Power: 10. Shared Dispositive Power: 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): 2%	2.		propriate Box if a Member of a Group (See Instructions)	\boxtimes
4. Source of Funds (See Instructions): OO 5. Check Box if Disclosure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e) 0 6. Citizenship or Place of Organization: New York 0 Number of Shares 7. Sole Voting Power: 224,766 Shares 8. Shared Voting Power: 0 Catch 9. Sole Dispositive Power: 0 Each 9. Sole Dispositive Power: 224,766 10. Shared Dispositive Power: 0 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 224,766 12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): .2% 14. Type of Reporting Person (See Instructions): OO OO		(b)		0
5. Check Box if Disclosure of Legal Proceedings is Required Pursuant to terms 2(d) or 2(e) 0 6. Citizenship or Place of Organization: New York 224,766 Number of Shares Beneficially Owned by Beneficially Owned by Each Reporting Person With 7. Sole Voting Power: 0 Each Reporting Person With 9. Sole Dispositive Power: 0 224,766 10. Shared Dispositive Power: 0 0 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 224,766 12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): .2% 14. Type of Reporting Person (See Instructions): OO	3.	SEC Use Only		
Items 2(d) or 2(e) 0 6. Citizenship or Place of Organization: New York 224,766 Number of Shares 7. Sole Voting Power: 224,766 Beneficially 8. Shared Voting Power: 0 Cach 9. Sole Dispositive Power: 224,766 Io. Shared Dispositive Power: 224,766 Io. Shared Dispositive Power: 0 Io. Shared Dispositive Power: 224,766 Io. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 Io. Percent of Class Represented by Amount in Row (11): .2% Io. Percent of Class Represented by Amount in Row (11): .2%	4.	Source of Fund	ds (See Instructions): OO	
Number of Shares 7. Sole Voting Power: 224,766 Beneficially Owned by 8. Shared Voting Power: 0 Each 9. Sole Dispositive Power: 224,766 10. Shared Dispositive Power: 0 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 224,766 12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): .2%	5.			0
Shares	6.	Citizenship or 2	Place of Organization: New York	
Beneficially Owned by Each Reporting Person With 8. Shared Voting Power: 0 Person With 9. Sole Dispositive Power: 224,766 10. Shared Dispositive Power: 0 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 224,766 12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): .2% 14. Type of Reporting Person (See Instructions): OO .2%		of	7. Sole Voting Power:	224,766
Person With 9. Sole Dispositive Power: 224,766 10. Shared Dispositive Power: 0 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 224,766 12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): .2% 14. Type of Reporting Person (See Instructions): OO	Benefici Owned l		8. Shared Voting Power:	0
11. Aggregate Amount Beneficially Owned by Each Reporting Person: 224,766 12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): .2% 14. Type of Reporting Person (See Instructions): OO			9. Sole Dispositive Power:	224,766
12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): .2% 14. Type of Reporting Person (See Instructions): OO			10. Shared Dispositive Power:	0
(See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): .2% 14. Type of Reporting Person (See Instructions): OO	11.	Aggregate Amo	ount Beneficially Owned by Each Reporting Person:	224,766
14. Type of Reporting Person (See Instructions): OO	12.			0
	13.	Percent of Clas	s Represented by Amount in Row (11):	.2%
	14.	Type of Report	ing Person (See Instructions): OO	
				8
				0

	Names of Report I.R.S. Identificat	ting Persons. ion Nos. of above persons (entities only):			
]	Elisabeth Roche Wilmers				
(Check the Appro (a) (b)	opriate Box if a Member of a Group (See Instructions)	区 0		
3. 3	SEC Use Only				
4.	Source of Funds	(See Instructions): OO			
	Check Box if Dis Items 2(d) or 2(e	sclosure of Legal Proceedings is Required Pursuant to	0		
6. 0	Citizenship or Pl	ace of Organization: France			
Number of Shares		7. Sole Voting Power:	502,610		
Beneficiall Owned by Each		8. Shared Voting Power:	0		
Reporting Person Wi		9. Sole Dispositive Power:	502,610		
		10. Shared Dispositive Power:	0		
11. 4	Aggregate Amou	nt Beneficially Owned by Each Reporting Person:	502,610		
	Check if the Agg (See Instructions)	regate Amount in Row (11) Excludes Certain Shares)	0		
13. I	Percent of Class	Represented by Amount in Row (11):	.4%		
14. 7	Type of Reportin	g Person (See Instructions): IN			

1. Names of Reporting Persons. LR.S. Identification Nos. of above persons (entities only): RI. REM Investments S.A. 2. Check the Appropriate Box if a Member of a Group (See Instructions) (a) (b) Image: Check Tech Sec Instructions): (b) Image: Check Tech Sec Instructions): (c) Image: Check Tech Sec Instructions): WC 4. Source of Funds (See Instructions): WC 0 0 0 5. Check Box if Disclasure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e) 0 0 6. Citizenship or Place of Organization: Liechtenstein 0 0 Number of Shares Binardicially Owned by Ech Reporting Person With 7. Sole Dispositive Power: 0 10. Shared Dispositive Power: 0 0 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 4,513,200 12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represenced by Amount in Row (11): 3.8% 14. Type of Reporting Person (See Instructions): OO 0				
2. Check the Appropriate Box if a Member of a Group (See Instructions) (a) Image: Comparison of	1.	Names of Repo I.R.S. Identifica	rting Persons. tion Nos. of above persons (entities only):	
(a) Image: Construction of the construle of the construle construction of the co		R.I. REM Inves	tments S.A.	
3. SEC Use Only 4. Source of Funds (See Instructions): WC 5. Check Box if Disclosure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e) 6. Citizenship or Place of Organization: Liechtrenstein Number of Shares 7. Sole Voring Power: 8. Shared Voring Power: 9. Sole Dispositive Power: 9. Sole Dispositive Power: 10. Shared Dispositive Power: 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 4.513,200 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 4.513,200 11. Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): 14. Type of Reporting Person (See Instructions): OO	2.	(a)	opriate Box if a Member of a Group (See Instructions)	
4. Source of Funds (See Instructions): WC 5. Check Box if Disclosure of Legal Proceedings is Required Pursuant to terms 2(d) or 2(e) 0 6. Citizenship or Place of Organization: Liechtenstein 0 Number of Shares 7. Sole Voting Power: 4,513,200 Shares 8. Shared Voting Power: 0 Catizenship or Place of Organization: Liechtenstein 0 0 Shares 7. Sole Voting Power: 4,513,200 Shares 9. Sole Dispositive Power: 0 Each Reporting 9. Sole Dispositive Power: 0 10. Shared Doipositive Power: 0 0 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 4,513,200 12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): 3.8% 14. Type of Reporting Person (See Instructions): OO O				0
5. Check Box if Disclosure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e) 0 6. Citizenship or Place of Organization: Liechtenstein 4,513,200 Number of Shares 7. Sole Voting Power: 4,513,200 Shares 8. Shared Voting Power: 0 Each 8. Shared Voting Power: 0 Each 9. Sole Dispositive Power: 4,513,200 10. Shared Dispositive Power: 0 10. Shared Dispositive Power: 0 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 4,513,200 12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): 3.8% 14. Type of Reporting Person (See Instructions): OO OO	5.	SEC Use Only		
Items 2(d) or 2(e) 0 6. Citizenship or Place of Organization: Liechtenstein 4,513,200 Number of Shares 7. Sole Voting Power: 4,513,200 Beneficially 8. Shared Voting Power: 0 Cover day 8. Shared Voting Power: 0 Each 9. Sole Dispositive Power: 4,513,200 Internet dispositive Power: 0 Internet dispositive Power: 0 <	4.	Source of Funds	s (See Instructions): WC	
Number of Shares 7. Sole Voting Power: 4,513,200 Beneficially Owned by 8. Shared Voting Power: 0 Reporting 9. Sole Dispositive Power: 4,513,200 10. Shared Dispositive Power: 0 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 4,513,200 12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): 3.8% 14. Type of Reporting Person (See Instructions): OO	5.			0
Shares 0 Beneficially 0 Owned by 8. Shared Voting Power: 0 Each 4,513,200 Person With 9. Sole Dispositive Power: 0 10. Shared Dispositive Power: 0 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 4,513,200 12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): 3.8% 14. Type of Reporting Person (See Instructions): OO OO	6.	Citizenship or P	Place of Organization: Liechtenstein	
Owned by 8. Shared Voting Power: 0 Each 9. Sole Dispositive Power: 4,513,200 10. Shared Dispositive Power: 0 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 4,513,200 12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): 3.8% 14. Type of Reporting Person (See Instructions): OO O		r of	7. Sole Voting Power:	4,513,200
Person With 9. Sole Dispositive Power: 4,513,200 10. Shared Dispositive Power: 0 11. Aggregate Amount Beneficially Owned by Each Reporting Person: 4,513,200 12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): 3.8% 14. Type of Reporting Person (See Instructions): OO	Owned		8. Shared Voting Power:	0
11.Aggregate Amount Beneficially Owned by Each Reporting Person:4,513,20012.Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions)013.Percent of Class Represented by Amount in Row (11):3.8%14.Type of Reporting Person (See Instructions):OO			9. Sole Dispositive Power:	4,513,200
12. Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): 3.8% 14. Type of Reporting Person (See Instructions): OO			10. Shared Dispositive Power:	0
(See Instructions) 0 13. Percent of Class Represented by Amount in Row (11): 3.8% 14. Type of Reporting Person (See Instructions): OO	11.	Aggregate Amo	unt Beneficially Owned by Each Reporting Person:	4,513,200
14. Type of Reporting Person (See Instructions): OO	12.			0
	13.	Percent of Class	Represented by Amount in Row (11):	3.8%
	14.	Type of Reportion	ng Person (See Instructions): OO	
				10

	of Reporting Persons. lentification Nos. of above persons (entities only):	
Jorge G.	. Pereira	
2. Check th (a) (b)	he Appropriate Box if a Member of a Group (See Instructions)	区 0
3. SEC Use	e Only	
4. Source of	of Funds (See Instructions): OO	
	Box if Disclosure of Legal Proceedings is Required Pursuant to (d) or 2(e)	0
6. Citizens	hip or Place of Organization: Portugal	
Number of Shares	7. Sole Voting Power:	2,814,149
Beneficially Owned by Each	8. Shared Voting Power:	0
Reporting Person With	9. Sole Dispositive Power:	2,814,149
	10. Shared Dispositive Power:	0
11. Aggrega	te Amount Beneficially Owned by Each Reporting Person:	2,814,149
	the Aggregate Amount in Row (11) Excludes Certain Shares tructions)	0
13. Percent of	of Class Represented by Amount in Row (11):	2.4%
14. Type of 1	Reporting Person (See Instructions): IN	
		1:

1.	Names of Repo I.R.S. Identific	orting Persons. ation Nos. of above persons (entities only):	
	Hofin Anstalt		
2.	Check the App (a) (b)	propriate Box if a Member of a Group (See Instructions)	区 0
3.	SEC Use Only	,	
4.	Source of Fund	ds (See Instructions): WC	
5.	Check Box if I Items 2(d) or 2	Disclosure of Legal Proceedings is Required Pursuant to P(e)	0
6.	Citizenship or	Place of Organization: Liechtenstein	
Number of Shares		7. Sole Voting Power:	2,813,000
Benefici Owned I Each		8. Shared Voting Power:	0
Reportir Person V		9. Sole Dispositive Power:	2,813,000
		10. Shared Dispositive Power:	0
11.	Aggregate Amo	ount Beneficially Owned by Each Reporting Person:	2,813,000
12.	Check if the Ag (See Instruction	ggregate Amount in Row (11) Excludes Certain Shares ns)	0
13.	Percent of Clas	ss Represented by Amount in Row (11):	2.4%
14.	Type of Report	ting Person (See Instructions): OO	
			12

1.	Names of Repo I.R.S. Identifica	rting Persons. ation Nos. of above persons (entities only):		
	Alauda Investm	ients Ltd.		
2.	Check the Appr (a) (b)	ropriate Box if a Member of a Group (See Instructions)	⊠ 0	
3.	SEC Use Only			
4.	Source of Fund	s (See Instructions): WC		
5.	Check Box if D Items 2(d) or 2(risclosure of Legal Proceedings is Required Pursuant to (e)	0	
6.	Citizenship or F	Place of Organization: Gibraltar		
Number Shares	r of	7. Sole Voting Power:	2,800,000	
Benefic Owned Each		8. Shared Voting Power:	0	
Reporti Person		9. Sole Dispositive Power:	2,800,000	
		10. Shared Dispositive Power:	0	
11.	Aggregate Amo	unt Beneficially Owned by Each Reporting Person:	2,800,000	
12.	Check if the Ag (See Instruction	gregate Amount in Row (11) Excludes Certain Shares s)	0	
13.	Percent of Class	s Represented by Amount in Row (11):	2.4%	
14.	Type of Reporting	ng Person (See Instructions): CO		
				13

1.	Names of Reporting Persons. I.R.S. Identification Nos. of above persons (entities only):				
	Bikala Holdings Ltd.				
2.	Check the Appropriate Box if a Member of a Group (See Instructions) (a) (b)		\boxtimes		
			0		
3.	SEC Use Only				
4.	Source of Funds (See Instructions): WC				
5.	Check Box if Disclosure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e) O		0		
6.	Citizenship or P	Place of Organization: Gibraltar			
Number o Shares	of	7. Sole Voting Power:	13,000		
Beneficia Owned by Each		8. Shared Voting Power:	0		
Reporting Person W		9. Sole Dispositive Power:	13,000		
		10. Shared Dispositive Power:	0		
11.	1. Aggregate Amount Beneficially Owned by Each Reporting Person: 13,000		13,000		
	Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) 0				
13.	Percent of Class Represented by Amount in Row (11): .0%				
14.	14. Type of Reporting Person (See Instructions): CO				
			14		

1. Names of I.R.S. Ide	Names of Reporting Persons. I.R.S. Identification Nos. of above persons (entities only):				
Argali [E	Argali [BVI] Limited				
2. Check th (a) (b)	e Appropriate Box if a Member of a Group (See Instructions)	⊠ o			
3. SEC Use	B. SEC Use Only				
4. Source o	f Funds (See Instructions): OO				
	Check Box if Disclosure of Legal Proceedings is Required Pursuant to Items 2(d) or 2(e) O				
6. Citizensh	ip or Place of Organization: British Virgin Islands				
Number of Shares	7. Sole Voting Power:	302,000			
Beneficially Owned by Each	8. Shared Voting Power:	0			
Reporting Person With	9. Sole Dispositive Power:	302,000			
	10. Shared Dispositive Power:	0			
11. Aggregat	e Amount Beneficially Owned by Each Reporting Person:	302,000			
	Check if the Aggregate Amount in Row (11) Excludes Certain Shares (See Instructions) O				
13. Percent o	Percent of Class Represented by Amount in Row (11): .3%				
14. Type of F	. Type of Reporting Person (See Instructions): CO				
		15			

Amendment No. 17 to Schedule 13D

The Schedule 13D, dated May 8, 1980, as amended, of Robert G. Wilmers, Elisabeth Roche Wilmers, Wilmers Company, L.L.C., West Ferry Foundation, R.I. REM Investments S.A., as the assignee of REM Foundation, Roche Foundation, Hofin Anstalt, Argali [BVI] Limited, Bikala Holdings Ltd., Alauda Investments Ltd., Jorge G. Pereira, St. Simon Charitable Foundation, Grantor Retained Annuity Trust No. 5, and Grantor Retained Annuity Trust No. 6 (collectively referred to as the "Reporting Persons") is hereby amended as set forth below.

The purpose of this Amendment No. 17 to the Schedule 13D is to reflect changes in the percentage of outstanding shares of M&T Bank Corporation ("M&T") common stock, par value \$.50 per share ("Shares"), beneficially owned by the Reporting Persons, reductions primarily due to the issuance of 26,700,000 Shares to Allied Irish Banks, p.l.c. in connection with M&T's acquisition of Allfirst Financial Inc., effective April 1, 2003, and to update certain other information.

This Amendment No. 17 to Schedule 13D should be read in conjunction with, and is qualified in its entirety by reference to the Schedule 13D and Amendments Nos. 1 through 16 thereto.

Item 5. Interest in Securities of the Issuer

Item 5 of the Schedule 13D is revised and amended and restated as set forth below:

(a)-(b) The aggregate number and percentage of outstanding Shares beneficially owned by each Reporting Person are set forth below. Unless otherwise indicated, each Reporting Person has sole voting and dispositive power with respect to the M&T Shares listed opposite his name.

Reporting Person	Number of M&T Shares Owned	Percentage of Outstanding M&T Shares Owned ¹
Robert G. Wilmers	5,620,7952	4.7%
West Ferry Foundation	200,180	.2%
Roche Foundation	100,000	.1%
Wilmers Company, L.L.C	400,000	.3%
St. Simon Charitable Foundation	92,307	.1%
Trust No. 5	214,540	.2%
Trust No. 6	224,766	.2%
Elisabeth Roche Wilmers	502,610	.4%
R.I. REM Investments S.A.	4,513,200	3.8%
Jorge G. Pereira	2,814,1493	2.4%
Hofin Anstalt	2,813,000	2.4%
Alauda Investments Ltd.	2,800,000	2.4%
Bikala Holdings Ltd.	13,000	.0%
Argali [BVI] Limited	302,000	.3%
Reporting Persons as a Group	13,752,754	11.6%

CUSIP No. 55261F 10 4

Schedule 13D

¹ Based upon 119,083,784 Shares outstanding as of April 1, 2003. In calculating the beneficial ownership percentage of Mr. Wilmers and the aggregate percentage for all the Reporting Persons, Shares subject to options held by Mr. Wilmers which are currently exercisable or exercisable within 60 days from the date hereof are added to the Total Shares outstanding.

² Mr. Wilmers beneficially owns 5,620,795 Shares over which Mr. Wilmers has sole voting and dispositive power, such Shares representing approximately 4.73% of the Shares issued and outstanding. The number of Shares beneficially owned by Mr. Wilmers includes: (i) 3,472,423 Shares owned directly; (ii) 200,180 Shares owned by the West Ferry Foundation, a charitable trust formed by Mr. Wilmers, as to which Mr. Wilmers, as trustee, holds sole voting and dispositive power; (iii) 100,000 Shares owned by the Roche Foundation, a not-for-profit, non-stock corporation, as to which Mr. Wilmers, as director and president, holds sole voting and dispositive power; (iv) 400,000 Shares held by the Wilmers Company, L.L.C., as to which Mr. Wilmers, as sole member, holds sole voting and dispositive power; (v) 92,307 Shares owned by the Saint Simon Foundation, a not-for-profit, non-stock corporation, as to which Mr. Wilmers, as a director and president, holds voting and dispositive power; (vi) 214,540 Shares held by Grantor Retained Annuity Trust No. 5; (vii) 224,766 Shares held by Grantor Retained Annuity Trust No. 6; (viii) 37,580 Shares allocated under M&T's Retirement Savings Plan and Trust (401 (k) plan); and (ix) 878,999 Shares subject to employee stock options granted to Mr. Wilmers which are currently exercisable within 60 days of the date hereof.

³ Mr. Pereira beneficially owns 2,814,149 Shares over which Mr. Pereira has sole voting and dispositive power, such Shares representing approximately 2.36% of the Shares issued and outstanding. The number of Shares beneficially owned by Mr. Pereira includes: (i) 1,149 Shares owned directly; and (ii) 2,813,000 Shares owned by Hofin Anstalt, a corporation as to which Mr. Pereira holds sole voting and dispositive power. The number of Shares beneficially owned by Hofin Anstalt includes (i) 2,800,000 Shares held by Alauda Investments Ltd. and (ii) 13,000 Shares held by Bikala Holdings Ltd, each of which are wholly owned subsidiaries of Hofin Anstalt.

(c) On November 25, 2002, the West Ferry Foundation transferred 6,000 of the Shares it held by means of a gift. No consideration was paid for such shares. On January 15, 2003, Mr. Wilmers exercised 200,000 shares of his employee stock options, and had 98,962 of such shares withheld to cover exercise costs and withholding taxes. On January 15, 2003, Mr. Wilmers also sold 100,000 Shares, the net result of which was that Mr. Wilmers acquired an additional 1,038 Shares. The sale was an open market, market price transaction. Through December 31, 2002, Mr. Wilmers acquired an additional 873 Shares through his participation in M&T's Retirement Savings Plan and Trust. On April 24, 2002, April 25, 2002, and January 21, 2003, Hofin Anstalt sold 30,300, 69,700, and 100,000 Shares, respectively, through its holding in Alauda Investments Ltd. These transactions were effected on the New York Stock Exchange at various times and the Shares were sold at prevailing market prices.

CUSIP No. 55261F 10 4

Schedule 13D

Other than the transactions set forth in this Item 5, routine allocations to Mr. Wilmers' account under M&T's Retirement Savings Plan and Trust, and Mr. Pereira's acquisition of Shares through his participation in M&T's Directors' Stock Plan, there were no transactions within the last 60 days by the Reporting Persons with respect to the Shares.

JOINT FILING AGREEMENT

By signing this Amendment No. 17, each Reporting Person acknowledges and agrees that the Schedule 13D, as amended hereby, is filed on such Reporting Person's behalf and agrees to such joint filing in accordance with Rule 13d-1(k) of the Securities and Exchange Commission.

SIGNATURES

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.

Date:	April 11, 2003	/s/ Robert G. Wilmers
		Name: Robert G. Wilmers
Date:	April 11, 2003	/s/ Elisabeth Roche Wilmers
		Name: Elisabeth Roche Wilmers
Date:	April 11, 2003	/s/ Jorge G. Pereira
		Name: Jorge G. Pereira
		WEST FERRY FOUNDATION
Date:	April 11, 2003	/s/ Robert G. Wilmers
		By: Robert G. Wilmers Title: Trustee
		ROCHE FOUNDATION
Date:	April 11, 2003	/s/ Robert G. Wilmers
		By: Robert G. Wilmers Title: President
		WILMERS COMPANY, L.L.C.
Date:	April 11, 2003	/s/ Robert G. Wilmers
		By: Robert G. Wilmers Title: Sole Member

		R.I. REM INVESTMENTS S.A.
Date:	April 11, 2003	/s/ Rene Merkt
		By: Rene Merkt Title: Director
		HOFIN ANSTALT
Date:	April 11,2003	/s/ Jorge G. Pereira
		By: Jorge G. Pereira Title: President
		ALAUDA INVESTMENTS LTD.
Date:	April 11, 2003	/s/ Jorge G. Pereira
		By: Jorge G. Pereira Title: Director
		BIKALA HOLDINGS LTD.
Date:	April 11, 2003	/s/ Jorge G. Pereira
		By: Jorge G. Pereira Title: Director
		ARGALI (BVI) LIMITED
Date:	April 11, 2003	/s/ Chiquita G.M. Harding
		By: Chiquita G.M. Harding Title: President
		ST. SIMON CHARITABLE FOUNDATION
Date:	April 11, 2003	/s/ Robert G. Wilmers
		By: Robert G. Wilmers Title: President

		GRANTOR RETAINED ANNUITY TRUST NO. 5
Date:	April 11, 2003	/s/ Robert G. Wilmers
		By: Robert G. Wilmers Title: Trustee
Date	April 11, 2003	/s/ Ira H. Jolles
		By: Ira H. Jolles Title: Trustee
		GRANTOR RETAINED ANNUITY TRUST NO. 6
Date	April 11, 2003	/s/ Ira H. Jolles
		By: Ira H. Jolles Title: Trustee

21