FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT	OF (CHANGES	IN BENEFICIAL	OWNERSHIP

	OMB APPRO	OVAL
	OMB Number:	3235-0287
l	Estimated average burd	en
l	hours per response:	0.5

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

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* <u>CALLAN PATRICK</u>					2. Issuer Name and Ticker or Trading Symbol M&T BANK CORP [MTB]											p of Reportin blicable) ctor	.,	o Issuer 6 Owner	
(Last) (First) (Middle) 45 OVERLOOK ROAD				3. Date of Earliest Transaction (Month/Day/Year) 01/03/2005										Offic belov	er (give title w)		er (specify ow)		
(Street) LOCUST VALLEY	, N		4. If Amendment, Date of Original Filed (Month/Day/Year)									Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person							
(City)	(St		Zip)									_							
		Tabl	e I - No	n-Deriv	ative	Sec	curitie	s Acc	quired	, Dis	posed o	f, or	Ben	efici	ally (Owne	ed		
1. Title of Security (Instr. 3) 2. Transact Date (Month/Day)						Execution Date,		3. Transaction Code (Instr. 8) 4. Securities Acquired (A) Disposed Of (D) (Instr. 3,				l and 5) Secui Bene		icially d Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	of Indirect			
								Code	v	Amount (A) (C)) or)	Price	Trans		action(s) 3 and 4)		(,	
Common Stock 01/03/2				2005		A ⁽¹⁾		73 A		\$107	7.84 61,040		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 Security 3. Transaction Date (Month/Day/Year) Gont Exercise Price of Derivative Security 3. Transaction Date (Month/Day/Year) Security 3. Transaction Date (Month/Day/Year) Security		n Date, ay/Year) -		of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		ative rities ired osed . 3, 4	Expirati (Month/	Date Exercisable and Expiration Date Month/Day/Year) Date Expiration Date			7. Title and Amount of Securities Underlying Derivative Security (Instr. and 4) Amoun or Numbe of Title Shares				9. Number of derivative Securities Beneficially Owned Following Reported Transactions (Instr. 4)	Ownersl Form: Direct (E or Indire (I) (Instr.	Beneficial Ownership ct (Instr. 4)		

Explanation of Responses:

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

Remarks:

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

01/05/2005

** 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.