

OMB APPROVAL

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## INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

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>Boj dak Robert J</u>	2. Date of Event Requiring Statement (Month/Day/Year) 07/01/2004	3. Issuer Name and Ticker or Trading Symbol <u>M&amp;T BANK CORP [ MTB ]</u>	
		4. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>Executive Vice President</u>	5. If Amendment, Date of Original Filed (Month/Day/Year)
(Last) (First) (Middle) <u>ONE FOUNTAIN PLAZA</u>			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person
(Street) <u>BUFFALO NY 14203-1495</u>			
(City) (State) (Zip)			

## Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
<u>Common Stock</u>	0	D	
<u>Common Stock</u>	671	I	401(k) Plan <sup>(1)</sup>

## Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
<u>Option (right to buy)</u>	(2)	03/25/2012	<u>Common Stock</u>	1,000	80.72	D	
<u>Option (right to buy)</u>	(3)	01/21/2013	<u>Common Stock</u>	7,500	80.23	D	
<u>Option (right to buy)</u>	(4)	01/20/2014	<u>Common Stock</u>	7,494	91.75	D	

## Explanation of Responses:

1. The information presented is as of July 2, 2004.

2. The option included a total of 1,000 shares. 300 of the covered shares are currently exercisable; 300 additional covered shares are exercisable on or after March 25, 2005; and the remaining 400 covered shares are exercisable on or after March 25, 2006.

3. The option included a total of 7,500 shares. 750 of the covered shares are currently exercisable; 1,500 additional covered shares are exercisable on or after January 21, 2005; 2,250 additional covered shares are exercisable on or after January 21, 2006; and the remaining 3,000 covered shares are exercisable on or after January 21, 2007.

4. The option included a total of 7,494 shares. 749 of the covered shares are exercisable on or after January 20, 2005; 1,499 additional covered shares are exercisable on or after January 20, 2006; 2,248 additional covered shares are exercisable on or after January 20, 2007; and the remaining 2,998 covered shares are exercisable on or after January 20, 2008.

## Remarks:

Robert J. Boj dak07/06/2004

\*\* 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 5 (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.