FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

<i>N</i> ashington,	D.C.	20549	

OMB APPROVAL			
OMB Number	2225 02		

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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 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] **CARBALLADA R CARLOS** Director 10% Owner Officer (give title Other (specify 3. Date of Earliest Transaction (Month/Day/Year) below) below) (Last) (First) (Middle) 10/03/2005 **255 EAST AVENUE** 3RD FLOOR 6. Individual or Joint/Group Filing (Check Applicable Line) 4. If Amendment, Date of Original Filed (Month/Day/Year) (Street) X Form filed by One Reporting Person 14604-2624 ROCHESTER NY Form filed by More than One Reporting Person (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) 1. Title of Security (Instr. 3) 2. Transaction 2A. Deemed 5. Amount of 6. Ownership 7. Nature **Execution Date** Transaction Securities Form: Direct of Indirect if any (Month/Day/Year) (Month/Day/Year) Code (Instr. Beneficially (D) or Indirect Beneficial 8) Owned Following (I) (Instr. 4) Ownership Reported (Instr. 4) (A) or (D) Transaction(s) ٧ Code Amount Price (Instr. 3 and 4) A⁽¹⁾ 11,004.988(2) Common Stock 10/03/2005 47 \$105.71 D A Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) 1. Title of 3A. Deemed 3. Transaction 5. Number 6. Date Exercisable and 7. Title and 8. Price of 9. Number of 10. 11. Nature Derivative Conversion Execution Date Transaction Expiration Date (Month/Day/Year) Ownership of Indirect (Month/Day/Year) Derivative Security (Instr. 3) Securities Securities or Exercise if anv Code (Instr. Security Form: Beneficial Price of Derivative (Month/Day/Year) 8) Securities Underlying Derivative (Instr. 5) Beneficially Direct (D) Ownership Acquired Owned or Indirect (Instr. 4) (A) or Disposed (I) (Instr. 4) Security Security (Instr. 3 Following

Explanation of Responses:

- 1. Stock received in lieu of cash fees pursuant to the M&T Bank Corporation Directors' Stock Plan.
- 2. Includes 6.6009 shares acquired between July 1, 2005 and September 30, 2005 through the reporting person's participation in the M&T Bank Corporation dividend reinvestment plan.

of (D)

and 5)

(A) (D)

(Instr. 3, 4

Remarks:

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

Amount Number

Shares

and 4)

Title

Expiration

Date

Exercisable

10/05/2005

** Signature of Reporting Person

Date

Reported

(Instr. 4)

Transaction(s)

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).

Code

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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