FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washii

washington, D.C. 20549	OMB APPROVAL			
STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP	OMB Number:	3235-		

3235-0287 OMB Number: Estimated average burden 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* BONTEMPO C ANGELA						2. Issuer Name and Ticker or Trading Symbol M&T BANK CORP [MTB]									Check a		hip of Reporting Per pplicable) ector		s) to Is	
(Last) (First) (Middle) 232 WEST 25 STREET					3. Date of Earliest Transaction (Month/Day/Year) 04/01/2004										Office below	officer (give title elow)		Other (specify below)		
(Street) ERIE (City)	PA (St		.6544 Zip)		4. If	4. If Amendment, Date of Original Filed (Month/Day/Year)									ine)	vidual or Joint/Group Filing (Check Applicable Form filed by One Reporting Person Form filed by More than One Reporting Person				
		Tabl	e I - Nor	n-Deriva	ative	Sec	curitie	s Acc	quired,	Dis	posed o	f, or	Ben	efici	ally O	wne	d			
Date					Ex Day/Year) if a		2A. Deemed Execution Date, if any (Month/Day/Year)				Disposed	rities Acquired (A) ed Of (D) (Instr. 3, 4			4 and Secu Bene		ially Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership (Instr. 4)
									Code	v	Amount	(1	A) or O)	Price	, 1	Transaction(s) (Instr. 3 and 4)				(111301. 4)
Common Stock				04/01/2004					A ⁽¹⁾		125		Α	\$89.85		3,423		D		
Common Stock																400		I		By Trust
	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	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution I if any (Month/Day	Date,		ransaction Code (Instr.		of I		xercis on Date Day/Ye		nd 7. Title and Amount of Securities Underlying Derivative Security (Instr. and 4)		str. 3	8. Pric Deriva Securi (Instr.	vative cority S	9. Number of derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	(D) rect	11. Nature of Indirect Beneficial Ownership (Instr. 4)
					Code	v	(A)	(D)	Date Exercisa		Expiration Date	Title	or	ount mber ıres						

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. 04/05/2004 (Attorney-In-Fact)

** 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.