FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

l	OMB APPRO	DVAL				
	OMB Number:	3235-0287				
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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).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP 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]									(Check all applicable) X Director			ing Person(s) to Issuer 10% Owner	
(Last) (First) (Middle) 45 OVERLOOK ROAD						3. Date of Earliest Transaction (Month/Day/Year) 10/19/2004										Officer (give title below)		Other below	(specify)
(Street) LOCUST VALLEY NY 11560					4. If .	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	tate)	(Zip)																
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																			
1. Title of Security (Instr. 3) 2. Transac Date (Month/Da				ay/Year) Ex		2A. Deemed Execution Date, f any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) of Disposed Of (D) (Instr. 3, 4					5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership			
									Code	v	Amount		(A) or (D)	Price	:		ted action(s) 3 and 4)	.,,	(Instr. 4)
Common	Stock			10/19	/2004				S		5,360		D	\$100.5		65,607		D	
Common	Stock			10/19	/2004				S		200		D	\$10	\$100.57		5,407	D	
Common	Stock			10/19/	/2004				S		100		D	\$100.62		65,307		D	
Common Stock 10/19/2									S		272		D	\$10	0.63	65,035		D	
Common Stock 10/19									S		140		D	\$100.64		64,895		D	
Common Stock 10/19/2									S		200		D	\$10	\$100.65		4,695	D	
Common Stock 10/19/2						2004			S		1,020		D	\$100.66		63,675		D	
Common Stock 10/19/2									S		255		D	\$100.67		63,420		D	
Common Stock 10/19/2					/2004				S		240		D	\$10	\$100.73		3,180	D	
Common Stock 10/19/2					/2004				S		1,300		D	\$10	\$100.75		1,880	D	
Common Stock 10/19/2									S		443		D	\$100.76		61,437		D	
Common Stock 10/19/2						2004			S		470		D	\$100.77		60,967		D	
		Ta									sed of, onvertib					vned			
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deen Execution	ned n Date,	4. Transac Code (I 8)	ction	5. Number of		6. Date Exercis Expiration Dat (Month/Day/Ye		sable and e	7. Title and Amount of Securities Underlying Derivative Security (Instr. and 4)		l	8. Pr Deriv Secu		9. Number of derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
Evolunation of Responses:				Code	v	(A)	(D)	Date Exercisa		Expiration Date	Titl	or Nu of	nount mber ares	er					

Remarks:

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

10/21/2004

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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.

 $^{^{\}star}$ 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).