FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP	

	OMB APPROVAL									
	OMB Number:	3235-0287								
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	Check this box if no longer subject to
١	Section 16. Form 4 or Form 5
J	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*  GARMAN RICHARD E						2. Issuer Name and Ticker or Trading Symbol  M&T BANK CORP [ MTB ]											nip of Reporting Person(s) to Issurpticable) ector 10% Own			
(Last) (First) (Middle) 578 MILL ROAD						3. Date of Earliest Transaction (Month/Day/Year) 10/03/2005										Offic belov	er (give title w)		Other (specify below)	
(Street) EAST AURORA NY 14052-2831			331	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)		<u> </u>															
		Tabl	e I - No	n-Deriv	ative	Sec	curitie	s Acc	quired	, Dis	posed o	f, or	Ben	eficia	ally (	Owne	ed			
1. Title of Security (Instr. 3)  2. Transact Date (Month/Date					Execution Date		ecution Date, iny				ies Acquired (A) Of (D) (Instr. 3, 4			and 5) Sec Bei		ount of ities icially d Following ted	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership (Instr. 4)	
									Code	v	Amount	(A (D	) or )	Price		Transaction(s) (Instr. 3 and 4)				(
Common Stock 10/03/2					3/2005						122	A \$		\$105	05.71		56,662	D		
		Та						•			sed of, onvertib				y Ov	vned				
Security or Exercise (Month/Day/Year) if any			ransaction of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date Date Expiration Date Expiration Date			7. Title and Amount of Securities Underlying Derivative Security (Instr. and 4)  Amour or Numbe of Title Shares		nstr. 3 nount mber	nt er		9. Number of derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	Owners Form: Direct ( or Indir (I) (Inst	D) ect	11. Nature of Indirect Beneficial Ownership (Instr. 4)				

## **Explanation of Responses:**

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

## Remarks:

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

10/05/2005

\*\* Signature of Reporting Person

Date

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

- $^{\star}$  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).

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.