FORM 4

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

	U.V.B
STATEMENT OF CHANGES IN DENEFICIAL OWNERSHIP	OMB Number:

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL								
OMB Number: 3235-028								
Estimated average burden								
hours per response:	0.5							

1. Name and Address of Reporting Person* ALLYN WILLIAM F (Last) (First) (Middle) 4341 STATE STREET ROAD P.O. BOX 220				3. D	2. Issuer Name and Ticker or Trading Symbol M&T BANK CORP [MTB] 3. Date of Earliest Transaction (Month/Day/Year) 01/12/2005										all app	er (give title		erson(s) to Issuer 10% Owner Other (specify below)		
(Street) SKANEA FALLS (City)	IN:		13153-02 Zip)	220	4. If	4. If Amendment, Date of Original Filed (Month/Day/Year)								. Indivi ine) X	Form	al or Joint/Group Filing (Check Applicable orm filed by One Reporting Person orm filed by More than One Reporting erson				
	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																			
1. Title of Security (Instr. 3) 2. Transa Date (Month/D				Exe Day/Year) if an		A. Deemed xecution Date, any Month/Day/Year)		Transaction Dis		Disposed	4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 4			4 and 5) S		5. Amount of Securities Beneficially Owned Following Reported Transaction(s)		nership Direct Indirect str. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
					04 /4 0 /0005				Code	٧	Amount	(D)		Price	(Inst		r. 3 and 4)			
Common Stock 01/12/2									S		500		D	\$103.6					D	
Common Stock 01/12/2					!/2005				S		480		D	D \$102.9		2.93 12,538.9296			D	
	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)	titve Conversion or Exercise (Month/Day/Year) 3) Price of Derivative Security Execution Date, (Month/Day/Year) (Month/Day/Year) Execution Date, (if any (Month/Day/Year) 8)		4. Transa Code (8)	of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			6. Date Exercisable and Expiration Date (Month/Day/Year) Date Exercisable Date			7. Title and Amount of Securities Underlying Derivative Security (Instr. and 4) Amoun or Numbe of Title Shares		nstr. 3	nt er		9. Number of derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	Ov Fo Dii or (I)	vnership rm: rect (D) Indirect (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)		

Explanation of Responses:

Remarks:

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

01/14/2005

** 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.