FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

| OMB APPROVAL | | | | | | | | | |
|---------------------|----------|--|--|--|--|--|--|--|--|
| OMB Number: | 3235-028 | | | | | | | | |
| Estimated average b | ourden | | | | | | | | |

0.5

hours per response:

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

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* BRADY ROBERT T | | | | | | | | | | | | | | | | ationship of Report (all applicable) Director | | 10% C | | Owner |
|--|---|--|---|----------------------|---|---|---------|--------------------------------------|------------------------------------|---|---------------------|---|-----------------|----------------------|----------------------------|--|---|---|----------------------|--|
| (Last) (First) (Middle) 6860 SENECA STREET BUILDING 24 | | | | | 3. Date of Earliest Transaction (Month/Day/Year) 10/01/2003 | | | | | | | | | | Officer (give title below) | | | otner below) | (specify | |
| (Street) EAST AUROR | EAST NY 14052-0018 AURORA | | | | 4. If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | | | | | . Indiv ine) X | -, | | | | |
| | | Tabl | e I - Nor | n-Deriv | /ative | Se | curitie | s Acc | quired, | Dis | posed o | f, or | Ben | eficia | ally (| Owne | ed | | | |
| Date | | | | e Einth/Day/Year) if | | 2A. Deemed Execution Date, if any (Month/Day/Year) | | Transaction Disposed Code (Instr. 5) | | ities Acquired (A) d Of (D) (Instr. 3, | | | 4 and S | | Securities Beneficially | | ship rect lirect 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) | | |
| | | | | | | | | | | v | Amount | (| (A) or (D) | Price | | Transaction(s) (Instr. 3 and 4) | | | | (1130.4) |
| Common Stock 10/0 | | | | | 10/01/2003 | | | | | | 35 | A : | | \$87 | 7.3 2,970 | | 2,970 | D | | |
| | | Та | | | | | | | | | sed of, onvertib | | | | y Ov | vned | | | | |
| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deeme Execution if any (Month/Da | Date, | 4. Transaction Code (Instr. 8) | | | | 6. Date E Expiratio (Month/D | n Dat | е | 7. Title and Amount of Securities Underlying Derivative Security (Instr. and 4) | | | Deriv | Price of ivative curity etr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4) | Owner Form: Direct or Indi (I) (Insi | : t (D) lirect | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
| | | | | | Code | v | (A) | (D) | Date Exercisal | | Expiration Date | Title | or Nur of | ount nber ires | | | | | | |

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. (Attorney-In-Fact)

10/02/2003

** 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.