FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL										
OMB Number:	3235-028									
Estimated average t	ourden									

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See

obligations may c Instruction 1(b).	continue. See			nt to Section 16(a) oction 30(h) of the Inv		es Exchange Act of 1934		hours per respo			0.5
Name and Address of Reporting Person* LEVITT ARTHUR JR				er Name and Ticke Γ BANK COI	r or Trading S	ymbol		tionship of Rep all applicable) Director		10% (Owner
(Last) 1 GREENWICH	(First) OFFICE PARK	(Middle)	3. Date 01/02	e of Earliest Transac /2004		Officer (give below) Adv		X Other below	(specify		
Street) GREENWICH	СТ	06831-5156		nendment, Date of (Original Filed	(Month/Day/Year)	6. Indiv Line) X	idual or Joint/Group Filing (Check Applicable Form filed by One Reporting Person Form filed by More than One Reporting			
(City)	(State)	(Zip)						Person			
	Tal	ble I - Non-D	Derivative S	ecurities Acqu	uired, Disp	osed of, or Benefic	cially	Owned			
Date			. Transaction Pate Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 4 5)					7. Nature of Indirect Beneficial Ownership (Instr. 4)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

Code

A⁽¹⁾

(cig., pars, statis, warrants, sphons, something sesurites)															1	
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Transaction of Deriva 8) Secur Acqui (A) or Dispo of (D)		f Expiration Date (Month/Day/Year) securities acquired A) or sisposed f (D) nstr. 3, 4			7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	t d	
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares					

Explanation of Responses:

Common Stock

Common Stock

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

Remarks:

By: Brian R. Yoshida, Esq. 01/05/2004 (Attorney-In-Fact)

(Instr. 3 and 4)

19,344

12,000

D

Ι

By Wife

(A) or (D)

A

Amount

30

Price

\$98.3

** 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).

01/02/2004

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.