FORM 4

obligations may continue. See Instruction 1(b).

Check this box if no longer subject to Section 16. Form 4 or Form 5

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT	OF CHANGES	IN BENEFICIAL	OWNERSHIP

OMB APPROVAL OMB Number: Estimated average burden hours per response: 0.5

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* BONTEMPO C ANGELA						2. Issuer Name and Ticker or Trading Symbol M&T BANK CORP [MTB]								(Ch	elationshi eck all ap X Dire	olicable)		Person(s) to Issuer 10% Owner	
(Last)	(Fi ST 25 STRE	,	Middle)		3. Date of Earliest Transaction (Month 01/03/2005						Day/Year)				Offic belo	er (give title w)		Other (specify below)	
(Street) ERIE (City)	PA (St		1.6544 Zip)		4. If	Ame	ndment,	, Date o	f Origina	ıl Filed	i (Month/Da	ay/Year)	Line	e) <mark>X</mark> Forr	n filed by One n filed by Moi	o Filing (Check e Reporting Pe re than One Re	rson	
		Tabl	e I - No	n-Deri\	ative	Sec	curitie	s Acc	quired	, Dis	posed o	f, or I	3ene	ficial	y Own	ed			
			Date	Date Ex (Month/Day/Year) if		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) Secur Benef	icially d Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
									Code	v	Amount	(A) (D)	or P	rice	Trans	action(s) 3 and 4)		(11150.4)	
Common Stock 01				01/03	3/2005	2005			A ⁽¹⁾		155	1	A \$	107.8	4	3,935	D		
Common Stock														400		I	By Trust		
		Та									sed of, onvertib				Owned				
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	e Execution	n Date, Transact Code (Ins					6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. and 4)		r. 3	. Price of erivative ecurity nstr. 5)	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)		
					Code V		(A)	(D)	Date Exercisa		Expiration Date	Title	or Numl of Share						

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. 01/05/2005 (Attorney-In-Fact)

** 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.