## FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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

## 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*  COLLINS ATWOOD III						2. Issuer Name and Ticker or Trading Symbol  M&T BANK CORP [ MTB ]									(Check all app Direc		olicable)	g Person(s) to Is  10% (		
(Last) 25 SOUT 22ND FL	H CHARI	(First) (Middle)  IARLES STREET				3. Date of Earliest Transaction (Month/Day/Year) 01/26/2004									Executive Vice President				)	
(Street)					4. If	If Amendment, Date of Original Filed (Month/Day/Year)									Individual or Joint/Group Filing (Check Applicable Line)					
BALTIMORE MD 21201																Form filed by One Reporting Person  Form filed by More than One Reporting				
(City)	y) (State) (Zip)														Person					
		Tat	ole I - Noi	า-Deriv	ative	Sec	uritie	s Ac	quired,	Dis	posed o	f, o	r Ben	efici	ally	Owne	ed			
Date				Date	ransaction e onth/Day/Year)		2A. Deemed Execution Date, if any (Month/Day/Year)		3. Transaction Code (Instr. 8)						and Securi Benefi		icially d Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership	
						Code			v	Amount		(A) or (D)	Price		Transaction(s) (Instr. 3 and 4)			(Instr. 4)		
Common Stock					01/26/2004				S		100		D	\$92.56		88,150		D		
Common Stock				01/26/2004					S		400		D	\$92.72		87,750		D		
Common Stock				01/26/2004					S		400		D	\$92.73		87,350		D		
Common Stock				01/26/2004					S		100		D	\$92.76		8	37,250	D		
Common Stock				01/26/2004					S		300		D	\$92.79		86,950		D		
Common Stock				01/26/2004					S		500		D	\$92.8		86,450		D		
Common Stock				01/26/2004					S		260		D	\$92.82		86,190		D		
Common Stock				01/26/2004					S		100		D	\$92.83		86,090		D		
Common Stock				01/26/2004					S		300		D	\$92.89		85,790		D		
Common Stock				01/26/2004					S		200		D	\$92.9		85,590		D		
Common Stock				01/26/2004					S		100		D	\$92.91		85,490		D		
Common Stock				01/26	01/26/2004				S	S 20			D	\$92.92		8	35,290	D		
		7	able II - I (								sed of, onvertib					vned				
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deem Execution if any (Month/Da	Date,	Code (In		5. Nu of Deriv Secu Acqu (A) or Dispo of (D) (Instr	rities ired r osed . 3, 4	6. Date E Expiratio (Month/D	n Date		Ame Sec Und Deri Sec	7. Title and Amount of Securities Underlying Derivative Security (Inst and 4)		Deri Sec (Inst	Price of rivative curity str. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s (Instr. 4)	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
Explanation	of Respons	ses:			Code	v	(A)	(D)	Date Exercisa		Expiration Date	Title	or Nu of	nount mber ares						

This is the second of two Form 4s being filed by the reporting person to report the reporting person's transactions that occurred on various dates. Multiple Form 4 filings are required due to system limitations that do not allow more than 30 transactions to be reported in Table I.

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

01/28/2004

\*\* Signature of Reporting Person

Date

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

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.

<sup>\*</sup> If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

<sup>\*\*</sup> Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).