FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL								
OMB Number:	3235-028							
Estimated average h	urden							

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

37 hours per response: 0.5

1. Name and Address of Reporting Person* GARMAN RICHARD E					2. Issuer Name and Ticker or Trading Symbol M&T BANK CORP [MTB]										ionship of Reporting F all applicable) Director			Person(s) to Issuer 10% Owner		
(Last) (First) (Middle) 578 MILL ROAD					3. Date of Earliest Transaction (Month/Day/Year) 01/03/2006											Officer (give title below)			Other (specify below)	
(Street) EAST AURORA (City)			.4052-28 Zip)	31	4. If	Amer	ndment,	Date o	of Original Filed (Month/Day/Year)						. Indivine)	ridual or Joint/Group Filing (Check Applicable Form filed by One Reporting Person Form filed by More than One Reporting Person				
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																				
1. Title of Security (Instr. 3) 2. Transact Date (Month/Day						Execution Date,		Transaction Disposed Code (Instr.			ties Acquired (A) I Of (D) (Instr. 3, 4			l and 5) Se Be Ov		ount of ties cially d Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership (Instr. 4)	
								Code	v	Amount	(A (I	A) or D)	Price		Reported Transaction(s) (Instr. 3 and 4)				(msu. 4)	
Common Stock 01/03/2						/2006			A ⁽¹⁾		110		A \$109		9.05 256,772		56,772	D		
		Та									osed of, onvertib				y Ov	vned				
1. Title of Derivative Security (Instr. 3)	Derivative Conversion Date Execution Date, or Exercise (Month/Day/Year) if any				4. Transaction Code (Instr. 8)		of Deriva Secur Acqui (A) or Dispo of (D) (Instr.	5. Number of Expira (Month Securities Acquired (A) or Disposed			Date Exercisable and control part part part part part part part part			nstr. 3	1		9. Number of derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	Owners Form: Direct (or Indir (I) (Inst	D) ect	11. Nature of Indirect Beneficial Ownership (Instr. 4)

Explanation of Responses:

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

Remarks:

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

01/05/2006

** 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.