

OMB APPROVAL	
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

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* COEN STEVEN M	2. Issuer Name and Ticker or Trading Symbol M&T BANK CORP [MTB]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) Ex. VP & Chief Info. Officer
	3. Date of Earliest Transaction (Month/Day/Year) 07/22/2003	
(Last) (First) (Middle)	4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person
(Street)		
(City) (State) (Zip)		

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	07/22/2003		M		2,990	A	29	2,990	D	
Common Stock	07/22/2003		M		5,706	A	44.2063	8,696	D	
Common Stock	07/22/2003		M		5,600	A	49.5	14,296	D	
Common Stock	07/22/2003		M		6,000	A	42	20,296	D	
Common Stock	07/22/2003		M		4,500	A	65.8	24,796	D	
Common Stock	07/22/2003		M		1,500	A	75.8	26,296	D	
Common Stock	07/22/2003		S		7,600	D	89	18,696	D	
Common Stock	07/22/2003		S		1,300	D	89.05	17,396	D	
Common Stock	07/22/2003		S		300	D	89.06	17,096	D	
Common Stock	07/22/2003		S		100	D	89.09	16,996	D	
Common Stock	07/22/2003		S		1,800	D	89.1	15,196	D	
Common Stock	07/22/2003		S		1,100	D	89.11	14,096	D	
Common Stock	07/22/2003		S		800	D	89.12	13,296	D	
Common Stock	07/22/2003		S		600	D	89.14	12,696	D	
Common Stock	07/22/2003		S		1,200	D	89.15	11,496	D	
Common Stock	07/22/2003		S		100	D	89.16	11,396	D	
Common Stock	07/22/2003		S		400	D	89.17	10,996	D	
Common Stock	07/22/2003		S		700	D	89.18	10,296	D	
Common Stock	07/22/2003		S		400	D	89.2	9,896	D	
Common Stock	07/22/2003		S		200	D	89.21	9,696	D	
Common Stock	07/22/2003		S		1,600	D	89.43	8,096	D	
Common Stock	07/22/2003		S		145	D	89.44	7,951	D	

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

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)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		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)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date					

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

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)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		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)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Phantom Common Stock Units	0	08/08/1988		J		0		08/08/1988	08/08/1988	Common Stock	0	\$0	205	I	Supplemental 401(k) Plan ⁽¹⁾
Option (right to buy)	29	07/22/2003		M		2,990		08/08/1988 ⁽²⁾	01/27/2007	Common Stock	2,990	\$0	0	D	
Option (right to buy)	44.2063	07/22/2003		M		5,706		08/08/1988 ⁽²⁾	01/20/2008	Common Stock	5,706	\$0	0	D	
Option (right to buy)	49.5	07/22/2003		M		5,600		08/08/1988 ⁽²⁾	01/19/2009	Common Stock	5,600	\$0	0	D	
Option (right to buy)	42	07/22/2003		M		6,000		08/08/1988 ⁽³⁾	01/18/2010	Common Stock	6,000	\$0	4,800	D	
Option (right to buy)	65.8	07/22/2003		M		4,500		08/08/1988 ⁽⁴⁾	01/16/2011	Common Stock	4,500	\$0	13,500	D	
Option (right to buy)	75.8	07/22/2003		M		1,500		08/08/1988 ⁽⁵⁾	01/15/2012	Common Stock	1,500	\$0	13,500	D	

Explanation of Responses:

1. The information presented is as of March 31, 2003.

2. Currently exercisable.

3. The option included a total of 12,000 shares. 1,200 of the covered shares were previously exercised; 6,000 additional covered shares are currently exercisable; and the remaining 4,800 covered shares are exercisable on or after January 18, 2004.

4. The option included a total of 15,000 shares. 4,500 of the covered shares are currently exercisable; 4,500 additional covered shares are exercisable on or after January 16, 2004; and the remaining 6,000 covered shares are exercisable on or after January 16, 2005.

5. The option included a total of 15,000 shares. 1,500 of the covered shares are currently exercisable; 3,000 additional covered shares are exercisable on or after January 15, 2004; 4,500 additional covered shares are exercisable on or after January 15, 2005; and the remaining 6,000 covered shares are exercisable on or after January 15, 2006.

Steven M. Coen

07/23/2003

** 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.

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