

COLLINS ATWOOD III  
Form 4  
January 25, 2005

**FORM 4**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

OMB APPROVAL

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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 OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
COLLINS ATWOOD III

(Last) (First) (Middle)  
25 SOUTH CHARLES STREET, 22ND FLOOR  
(Street)

BALTIMORE, MD 21201

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol  
M&T BANK CORP [MTB]

3. Date of Earliest Transaction (Month/Day/Year)  
01/21/2005

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
Executive Vice President

6. Individual or Joint/Group Filing(Check Applicable Line)  
 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. 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 Ownership (Instr. 4)
			Code	V	Amount or Price		
Common Stock	01/21/2005		M		50,000 A \$ 21.1	D	
Common Stock	01/21/2005		S		100 D \$ 100.24	D	
Common Stock	01/21/2005		S		700 D \$ 100.25	D	
Common Stock	01/21/2005		S		200 D \$ 100.28	D	
Common Stock	01/21/2005		S		200 D \$ 100.29	D	

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Common Stock	01/21/2005	S	1,500	D	\$ 100.3	132,590	D
Common Stock	01/21/2005	S	100	D	\$ 100.33	132,490	D
Common Stock	01/21/2005	S	700	D	\$ 100.34	131,790	D
Common Stock	01/21/2005	S	3,870	D	\$ 100.35	127,920	D
Common Stock	01/21/2005	S	5,100	D	\$ 100.38	122,820	D
Common Stock	01/21/2005	S	500	D	\$ 100.4	122,320	D
Common Stock	01/21/2005	S	900	D	\$ 100.42	121,420	D
Common Stock	01/21/2005	S	1,400	D	\$ 100.45	120,020	D
Common Stock	01/21/2005	S	300	D	\$ 100.46	119,720	D
Common Stock	01/21/2005	S	1,000	D	\$ 100.48	118,720	D
Common Stock	01/21/2005	S	500	D	\$ 100.49	118,220	D
Common Stock	01/21/2005	S	900	D	\$ 100.5	117,320	D
Common Stock	01/21/2005	S	400	D	\$ 100.51	116,920	D
Common Stock	01/21/2005	S	600	D	\$ 100.52	116,320	D
Common Stock	01/21/2005	S	1,000	D	\$ 100.53	115,320	D
Common Stock	01/21/2005	S	500	D	\$ 100.54	114,820	D
Common Stock	01/21/2005	S	1,900	D	\$ 100.55	112,920	D
Common Stock	01/21/2005	S	100	D	\$ 100.56	112,820	D
Common Stock	01/21/2005	S	100	D	\$ 100.58	112,720	D
Common Stock	01/21/2005	S	200	D	\$ 100.59	112,520	D
	01/21/2005	S	1,200	D	\$ 100.6	111,320	D

Common Stock							
Common Stock	01/21/2005	S	100	D	\$ 100.61	111,220	D
Common Stock	01/21/2005	S	100	D	\$ 100.62	111,120	D
Common Stock	01/21/2005	S	200	D	\$ 100.63	110,920	D
Common Stock	01/21/2005	S	1,000	D	\$ 100.64	109,920	D

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

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**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 Underlying Securities (Instr. 3 and 4)	8. Amount or Number of Shares
Option (right to buy)	\$ 21.1	01/21/2005		M	50,000	<sup>(1)</sup> 01/16/2006	Common Stock	50,000

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
COLLINS ATWOOD III 25 SOUTH CHARLES STREET 22ND FLOOR BALTIMORE, MD 21201			Executive Vice President	

## Signatures

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

01/25/2005

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

- \* 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).
- (1) Currently exercisable.
  - (2) The option was granted under an employee stock option plan maintained by M&T Bank Corporation, and therefore the reporting person paid no price for the option.

### Remarks:

This is the first of two Form 4s being filed by the reporting person to report the reporting person's transactions that occurred on

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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