

Ford Gregory L
 Form 3
 January 19, 2006

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

OMB Number: 3235-0104
 Expires: January 31, 2005
 Estimated average burden hours per response... 0.5

INITIAL STATEMENT OF 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 *		2. Date of Event Requiring Statement	3. Issuer Name and Ticker or Trading Symbol	
Â Ford Gregory L		(Month/Day/Year)	M&T BANK CORP [MTB]	
(Last)	(First)	(Middle)	4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
		01/17/2006		
ONE M&T PLAZA			(Check all applicable)	6. Individual or Joint/Group Filing(Check Applicable Line)
	(Street)		<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner	<input checked="" type="checkbox"/> Form filed by One Reporting Person
BUFFALO,Â NYÂ 14203			<input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other	<input type="checkbox"/> Form filed by More than One Reporting Person
(City)	(State)	(Zip)	(give title below)	(specify below)
			Executive Vice President	

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	4,880	D	Â
Common Stock	2,118	I	401(k) Plan ⁽¹⁾

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

SEC 1473 (7-02)

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

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative	5. Ownership Form of Derivative Security:	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security	Direct (D) or Indirect (I) (Instr. 5)	
Option (right to buy)	Â <u>(2)</u>	01/16/2011	Common Stock	1,523	\$ 65.8	D	Â
Option (right to buy)	Â <u>(2)</u>	01/15/2012	Common Stock	12,000	\$ 75.8	D	Â
Option (right to buy)	Â <u>(3)</u>	01/21/2013	Common Stock	20,000	\$ 80.23	D	Â
Option (right to buy)	Â <u>(4)</u>	01/20/2014	Common Stock	17,227	\$ 91.75	D	Â
Option (right to buy)	Â <u>(5)</u>	01/18/2015	Common Stock	12,374	\$ 101.8	D	Â
Phantom Common Stock Units	Â <u>(6)</u>	Â <u>(6)</u>	Common Stock	4	\$ <u>(6)</u>	I	Supplemental 401(k) Plan <u>(1)</u>

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Ford Gregory L ONE M&T PLAZA BUFFALO, NY 14203	Â	Â	Â Executive Vice President	Â

Signatures

By: Brian R. Yoshida, Esq.
(Attorney-In-Fact) 01/19/2006

 **Signature of Reporting Person

 Date

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 5(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) The information presented is as of January 17, 2006.

(2) Currently exercisable.

(3) The option included a total of 20,000 shares. 6,000 of the covered shares are currently exercisable; an additional 6,000 of the covered shares are exercisable on or after January 21, 2006; and the remaining 8,000 covered shares are exercisable on or after January 21, 2007.

The option included a total of 17,227 shares. 1,722 of the covered shares are currently exercisable; an additional 3,446 of the covered shares are exercisable on or after January 20, 2006; an additional 5,168 of the covered shares are exercisable on or after January 20, 2007; and the remaining 6,891 covered shares are exercisable on or after January 20, 2008.

(4) The option included a total of 12,374 shares. 1,237 of the covered shares are currently exercisable; an additional 2,475 of the covered shares are exercisable on or after January 18, 2007; an additional 3,712 of the covered shares are exercisable on or after January 18, 2008; and the remaining 4,950 covered shares are exercisable on or after January 18, 2009.

(6) The reported phantom common stock units are held by the reporting person in an excess benefit plan account maintained by M&T Bank Corporation and represent a like number of shares of M&T Bank Corporation common stock. The phantom common stock units may only be settled in cash upon distribution in accordance with the terms of the plan. The reported phantom common stock units also include units

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acquired through the dividend reinvestment feature of the plan.

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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