

OMB APPROVAL

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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

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

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)
<u>Common Stock</u>	<u>30,800.12</u>	<u>D</u>	

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 Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date				
<u>Option (right to buy)</u>	<u>(1)</u>	<u>01/21/2007</u>	<u>Common Stock</u>	<u>9,560</u>	<u>29</u>	<u>D</u>
<u>Option (right to buy)</u>	<u>(1)</u>	<u>01/20/2008</u>	<u>Common Stock</u>	<u>10,740</u>	<u>44.2063</u>	<u>D</u>
<u>Option (right to buy)</u>	<u>(1)</u>	<u>01/19/2009</u>	<u>Common Stock</u>	<u>13,000</u>	<u>49.5</u>	<u>D</u>
<u>Option (right to buy)</u>	<u>(1)</u>	<u>01/18/2010</u>	<u>Common Stock</u>	<u>25,000</u>	<u>42</u>	<u>D</u>
<u>Option (right to buy)</u>	<u>(1)</u>	<u>01/16/2011</u>	<u>Common Stock</u>	<u>15,000</u>	<u>65.8</u>	<u>D</u>
<u>Option (right to buy)</u>	<u>(1)</u>	<u>01/15/2012</u>	<u>Common Stock</u>	<u>15,000</u>	<u>75.8</u>	<u>D</u>
<u>Option (right to buy)</u>	<u>(2)</u>	<u>01/21/2013</u>	<u>Common Stock</u>	<u>15,000</u>	<u>80.23</u>	<u>D</u>
<u>Option (right to buy)</u>	<u>(3)</u>	<u>01/20/2014</u>	<u>Common Stock</u>	<u>14,987</u>	<u>91.75</u>	<u>D</u>
<u>Option (right to buy)</u>	<u>(4)</u>	<u>01/18/2015</u>	<u>Common Stock</u>	<u>7,500</u>	<u>101.8</u>	<u>D</u>

Explanation of Responses:

1. Currently exercisable.

2. The option included a total of 15,000 shares. 4,500 of the covered shares are currently exercisable; an additional 4,500 of the covered shares are exercisable on or after January 21, 2006; and the remaining 6,000 covered shares are exercisable on or after January 21, 2007.

3. The option included a total of 14,987 shares. 1,498 of the covered shares are currently exercisable; an additional 2,998 of the covered shares are exercisable on or after January 20, 2006; an additional 4,496 of the covered shares are exercisable on or after January 20, 2007; and the remaining 5,995 covered shares are exercisable on or after January 20, 2008.

4. The option included a total of 7,500 shares. 750 of the covered shares are currently exercisable; an additional 1,500 of the covered shares are exercisable on or after January 18, 2007; an additional 2,250 of the covered shares are exercisable on or after January 18, 2008; and the remaining 3,000 covered shares are exercisable on or after January 18, 2009.

Remarks:

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

** 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 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).

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.

POWER OF ATTORNEY

Know all by these presents, that the undersigned

hereby constitutes
and appoints Mark W. Yonkman, Esq. and Brian R.

Yoshida, Esq. the
undersigned's true and lawful attorney-in-fact to:

(1) prepare, execute in the undersigned's name and on the
undersigned's

behalf, and submit to the U.S. Securities and Exchange
Commission

(the
"SEC") a Form ID, including amendments thereto, and
any other
documents
necessary or appropriate to obtain codes and
passwords enabling
the
undersigned to make electronic filings with
the SEC of reports
required
by Section 16(a) of the Securities
Exchange Act of 1934 or any
rule or
regulation of the SEC;

(2)
execute for and on behalf of the
undersigned, in the undersigned's

capacity as an officer, director or
affiliate of M&T Bank Corporation

(the "Company"), Forms 3, 4, and 5 in
accordance with Section 16(a)

of the Securities Exchange Act of 1934 and
the rules thereunder, and
any
other forms or reports the undersigned may
be required to file in

connection with the undersigned's ownership,
acquisition or disposition

of securities of the Company; and

(3) do
and perform any and all
acts for and on behalf of the undersigned
which
may be necessary or
desirable to complete and execute any such
Form 3, 4,
or 5, or other
form or reports including any amendment or
amendments
thereto, and
timely file such form or report with the SEC and
any stock
exchange
or similar authority;and

(4) take any other action of any
type
whatsoever in connection with
the foregoing which, in the opinion
of
such attorney-in-fact, may be of
benefit to, in the best interest of,

or legally required by, the
undersigned, it being understood that the

documents executed by such

attorney-in-fact on behalf of the undersigned pursuant to the Power of Attorney shall be in such form and shall contain such terms and conditions as such attorney-in-fact may approve in such attorney-in-fact's discretion.

The undersigned hereby grants to each such attorney-in-fact full power and

authority to do and perform any and every act and thing whatsoever

requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the undersigned might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that such attorney-in-fact, or such attorney-in-fact's substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted. The undersigned acknowledges

that the foregoing attorney-in-fact, in serving in such capacity at the request of the undersigned, are not assuming, nor is the Company assuming, any of the undersigned's responsibilities to comply with Section 16 of the Securities Exchange Act of 1934.

This Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file Forms 3, 4, and 5 with respect to the undersigned's holdings of and transactions in securities issued by the Company, unless earlier revoked by the undersigned in a signed writing

delivered to the foregoing attorney-in-fact.

IN WITNESS WHEREOF, the undersigned has caused this Power of Attorney to be executed as of this 17th day of January, 2006.

/s/ James J. Beardi

James J.
Beardi