

Edgar Filing: M&T BANK CORP - Form 13F-HR

M&T BANK CORP
Form 13F-HR
October 26, 2006

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 9/30/2006
Check here is Amendment []; Amendment Number:
This Amendment (Check only one.): [] is a restatement.
[] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: M&T Bank Corporation
Address: One M&T Plaza
Buffalo, NY 14240

Form 13-F File Number: 028-00267

This institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral part of this form.

Person Signing this Report on Behalf of Reporting Manager

Name: Mark Czarnecki
Title: Executive Vice President
Phone: (716) 842-5291

Signature, Place & Date of Signing:

Mark Czarnecki,
Executive Vice-President Buffalo, New York 10/25/2006

[Signature] [City, State] [Date]

Report Type (Check only one.):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting managers are reported in this report).
- 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting managers are reported in this report and a portion are reported by other reporting managers(s).)

FORM 13-F SUMMARY PAGE

Report Summary:

Edgar Filing: M&T BANK CORP - Form 13F-HR

Number of Other Included Managers: 4
 Form 13-F Information Table Entry Total: 2,972
 Form 13-F Information Table Value Total: 3,292,737
 (thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

[If there are no entries in this list, state "NONE" and omit the column headings and list entries.]

No. Form 13F File Number Name

```

-----
1  028-39800      Manufacturers & Traders Trust Company
2  028-10910      Zirkin-Cutler Investments, Inc.
3  028-10909      MTB Investment Advisors, Inc.
4  028-11878      M&T Trust Company of Delaware, Inc.
    
```

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY		
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PUT OR CALL		SHARED - SOLE	SHARED - DEFINED	OTHER
COMPANHIA VAL DO RIO.....	ADR	204412209	548	25450	SHARES			X	
LOGITECH INTL S A.....	ADR	541419107	35	1600	SHARES			X	
NOVARTIS AG.....	ADR	66987V109	5078	86873	SHARES			X	
SUNTECH POWER HLDGS.....	ADR	86800C104	34	1300	SHARES			X	
ACCO BRANDS CORP.....	COMMON STOCK	00081T108	5	246	SHARES			X	
ACCO BRANDS CORP.....	COMMON STOCK	00081T108	17	747	SHARES				X
ADC TELECOMMUNICATNS	COMMON STOCK	000886309	17	1100	SHARES			X	
ABN AMRO HOLDINGS NV SPON ADR.....	COMMON STOCK	000937102	10	350	SHARES				X
ABM INDUSTRIES INCORPORATED....	COMMON STOCK	000957100	2	100	SHARES				X
ABM INDS INC.....	COMMON STOCK	000957100	36	1900	SHARES			X	
ABM INDUSTRIES INCORPORATED....	COMMON STOCK	000957100	81	4300	SHARES			X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

AFLAC INC.....	COMMON STOCK	001055102	213	4650	SHARES		X	
AFLAC INC.....	COMMON STOCK	001055102	294	6425	SHARES			X
AFLAC INC.....	COMMON STOCK	001055102	2731	59679	SHARES		X	
AGL RESOURCES INC COM.....	COMMON STOCK	001204106	51	1400	SHARES		X	
AGL RESOURCES INC COM.....	COMMON STOCK	001204106	110	3000	SHARES		X	
AGL RESOURCES INC COM.....	COMMON STOCK	001204106	302	8282	SHARES			X
AES CORP COM.....	COMMON STOCK	00130H105	71	3500	SHARES		X	
AES CORP.....	COMMON STOCK	00130H105	102	5000	SHARES		X	
AES CORPORATION.....	COMMON STOCK	00130H105	6949	340799	SHARES	X		
AK STEEL HOLDING CORP COM.....	COMMON STOCK	001547108	1	66	SHARES		X	
AT&T INC.....	COMMON STOCK	00206R102	214	6560	SHARES	X		
AT&T INC.....	COMMON STOCK	00206R102	1052	32300	SHARES	X		
AT&T INC.....	COMMON STOCK	00206R102	3230	99198	SHARES		X	
AT&T INC.....	COMMON STOCK	00206R102	6220	191021	SHARES			X
AT&T INC.....	COMMON STOCK	00206R102	10634	326586	SHARES		X	
ABBOTT LABORATORIES....	COMMON STOCK	002824100	686	14125	SHARES	X		
ABBOTT LABORATORIES....	COMMON STOCK	002824100	2423	49889	SHARES		X	
ABBOTT LABORATORIES....	COMMON STOCK	002824100	5999	123548	SHARES			X
ABBOTT LABORATORIES....	COMMON STOCK	002824100	11566	238184	SHARES		X	
ABERCROMBIE & FITCH CO CL A...	COMMON STOCK	002896207	21	300	SHARES			X
ABERCROMBIE & FITCH CO CL A...	COMMON STOCK	002896207	528	7595	SHARES		X	
ABERCROMBIE & FITCH.....	COMMON STOCK	002896207	1383	19900	SHARES		X	
ACERGY SA SP ADR.....	COMMON STOCK	00443E104	32	1900	SHARES		X	
ACTIVISION INC COM NEW.....	COMMON STOCK	004930202	23	1500	SHARES			X
ACTIVISION INC COM NEW.....	COMMON STOCK	004930202	326	21580	SHARES		X	
ACTIVISION INC....	COMMON STOCK	004930202	830	55000	SHARES		X	
ACXIOM CORP.....	COMMON STOCK	005125109	35	1400	SHARES		X	
ACXIOM CORP.....	COMMON STOCK	005125109	76	3100	SHARES		X	
ADAMS EXPRESS CO COM.....	COMMON STOCK	006212104	20	1500	SHARES		X	
ADESA INC.....	COMMON STOCK	00686U104	35	1500	SHARES			X
ADOBE SYS INC COM.....	COMMON STOCK	00724F101	10	280	SHARES			X

Edgar Filing: M&T BANK CORP - Form 13F-HR

ADOBE SYSTEMS INC.....	COMMON STOCK	00724F101	176	4700	SHARES				X
ADOBE SYSTEMS INCORPORATED....	COMMON STOCK	00724F101	1552	41418	SHARES			X	
ADVANCE AUTO PARTS.....	COMMON STOCK	00751Y106	12	365	SHARES				X
ADVANCE AUTO PARTS.....	COMMON STOCK	00751Y106	25	750	SHARES				X
ADVANTAGE ENERGY INCOME FUND.....	COMMON STOCK	00762L101	221	18000	SHARES				X
ADVANCED MEDICAL OPTICS INC.....	COMMON STOCK	00763M108	2	44	SHARES				X
ADVANCED MEDICAL OPTICS INC.....	COMMON STOCK	00763M108	5	118	SHARES				X
ADVANCED MICRO DEVICES INC COM.....	COMMON STOCK	007903107	282	11355	SHARES				X
ADVANCED MICRO DEVICES INC COM.....	COMMON STOCK	007903107	273	10970	SHARES			X	
ADVANCED MICRO DEVICES INC COM.....	COMMON STOCK	007903107	3415	137406	SHARES				X
ADV MICRO DEVICES.....	COMMON STOCK	007903107	3978	160045	SHARES				X
AEGON NV ORD AMER REG SHS....	COMMON STOCK	007924103	241	12817	SHARES				X
AETNA INC NEW COM.....	COMMON STOCK	00817Y108	16	400	SHARES				X
AETNA INC.....	COMMON STOCK	00817Y108	194	4900	SHARES				X
AETNA INC NEW COM.....	COMMON STOCK	00817Y108	591	14934	SHARES				X
AFFILIATED COMPUTER SVCS INC C.....	COMMON STOCK	008190100	8	150	SHARES				X
AFFILIATED COMP SVCS.....	COMMON STOCK	008190100	47	900	SHARES				X

8 of 53

SEC USE

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	COLUMN 5			COLUMN 6			CO O MA
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	INVESTMENT SHARED - DEFINED	AUTHORITY SHARED - OTHER		
AFFILIATED COMPUTER SVCS	COMMON									

Edgar Filing: M&T BANK CORP - Form 13F-HR

INC C.....	STOCK	008190100	216	4165	SHARES	X	
AFFILIATED MANAGERS GROUP.....	COMMON STOCK	008252108	20	200	SHARES		X
AFFILIATED MANAGERS GROUP.....	COMMON STOCK	008252108	361	3610	SHARES	X	
AFFILIATED MANAGE GR.....	COMMON STOCK	008252108	1091	10900	SHARES	X	
AFFYMETRIX INC...	COMMON STOCK	00826T108	11	500	SHARES	X	
AFFYMETRIX INC...	COMMON STOCK	00826T108	22	1000	SHARES	X	
AGERE SYSTEMS INC.....	COMMON STOCK	00845V308	1	87	SHARES	X	
AGERE SYSTEMS INC.....	COMMON STOCK	00845V308	5	354	SHARES		X
AGILENT TECHNOLOGIES INC COM.....	COMMON STOCK	00846U101	61	1864	SHARES		X
AGILENT TECHNOLOGIES INC COM.....	COMMON STOCK	00846U101	48	1476	SHARES	X	
AGILENT TECHN INC.....	COMMON STOCK	00846U101	97	2980	SHARES	X	
AGNICO EAGLE MINES LTD.....	COMMON STOCK	008474108	8	250	SHARES	X	
AIR PRODS & CHEMS.....	COMMON STOCK	009158106	119	1800	SHARES	X	
AIR PRODUCTS & CHEMICALS INC.....	COMMON STOCK	009158106	1165	17550	SHARES		X
AIR PRODUCTS & CHEMICALS INC.....	COMMON STOCK	009158106	1246	18769	SHARES	X	
AKAMAI TECHNOLOGIES INC COM.....	COMMON STOCK	00971T101	25	500	SHARES		X
AKAMAI TECH INC.....	COMMON STOCK	00971T101	45	900	SHARES	X	
AKAMAI TECHNOLOGIES INC COM.....	COMMON STOCK	00971T101	94	1875	SHARES	X	
ALASKA COMMUNICATIONS SYSTEMS.....	COMMON STOCK	01167P101	54	4100	SHARES	X	
ALBEMARLE CORP COM.....	COMMON STOCK	012653101	513	9450	SHARES	X	
ALBEMARLE CORP COM.....	COMMON STOCK	012653101	576	10600	SHARES		X
ALBERTO CULVER CO.....	COMMON STOCK	013068101	5	100	SHARES	X	
ALBERTO CULVER CO.....	COMMON STOCK	013068101	8	150	SHARES		X
ALBERTO-CULVER CO.....	COMMON STOCK	013068101	32	630	SHARES	X	
ALCAN INC.....	COMMON STOCK	013716105	54	1350	SHARES		X
ALCOA INC COM....	COMMON STOCK	013817101	6	200	SHARES	X	
ALCOA INC.....	COMMON STOCK	013817101	241	8612	SHARES	X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

ALCOA INC COM....	COMMON							
	STOCK	013817101	1271	45336	SHARES			X
ALCOA INC COM....	COMMON							
	STOCK	013817101	5152	183721	SHARES		X	
ALDILA								
INCORPORATED	COMMON							
NEW.....	STOCK	014384200	1	66	SHARES		X	
ALEXION								
PHARMACEUTICALS	COMMON							
INC CO.....	STOCK	015351109	10	300	SHARES			X
ALKERMES INC.....	COMMON							
	STOCK	01642T108	32	2000	SHARES		X	
ALKERMES INC	COMMON							
COM.....	STOCK	01642T108	70	4415	SHARES		X	
ALLEGHENY	COMMON							
ENERGY INC.....	STOCK	017361106	36	898	SHARES		X	
ALLEGHENY	COMMON							
ENERGY INC.....	STOCK	017361106	48	1200	SHARES		X	
ALLEGHENY	COMMON							
ENERGY INC.....	STOCK	017361106	103	2576	SHARES			X
ALLEGHENY								
TECHNOLOGIES	COMMON							
INC COM.....	STOCK	01741R102	41	664	SHARES			X
ALLEGHENY TECH	COMMON							
INC.....	STOCK	01741R102	56	900	SHARES		X	
ALLEGHENY								
TECHNOLOGIES	COMMON							
INC COM.....	STOCK	01741R102	69	1112	SHARES		X	
ALLERGAN INC.....	COMMON							
	STOCK	018490102	94	832	SHARES			X
ALLERGAN INC.....	COMMON							
	STOCK	018490102	135	1200	SHARES		X	
ALLERGAN INC.....	COMMON							
	STOCK	018490102	243	2155	SHARES		X	
ALLETE INC.....	COMMON							
	STOCK	018522300	12	267	SHARES		X	
ALLETE INC.....	COMMON							
	STOCK	018522300	67	1533	SHARES			X
ALLIANT ENERGY	COMMON							
CORP.....	STOCK	018802108	20	573	SHARES		X	
ALLIANT								
TECHSYSTEMS	COMMON							
INC.....	STOCK	018804104	10	127	SHARES		X	
ALLIANT								
TECHSYSTEMS	COMMON							
INC.....	STOCK	018804104	33	405	SHARES			X
ALLIANCEBERNSTEIN	COMMON							
HOLDING LP.....	STOCK	01881G106	95	1375	SHARES		X	
ALLIANCEBERNSTEIN	COMMON							
HOLDING LP.....	STOCK	01881G106	138	2000	SHARES			X
ALLIED CAP CORP..	COMMON							
	STOCK	01903Q108	45	1500	SHARES		X	
ALLIED CAPITAL	COMMON							
CORP NEW COM...	STOCK	01903Q108	90	2978	SHARES		X	
ALLIED CAPITAL	COMMON							
CORP NEW COM...	STOCK	01903Q108	100	3320	SHARES			X
ALLIED CAPITAL	COMMON							
CORPORATION....	STOCK	01903Q108	1087	35997	SHARES	X		
ALLIED IRISH BKS	COMMON							
PLC-SPON ADR...	STOCK	019228402	24336	450169	SHARES			X
ALLIED IRISH BKS	COMMON							
PLC-SPON ADR...	STOCK	019228402	64108	1185859	SHARES		X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

ALLIED WASTE IND.....	COMMON STOCK	019589308	18	1600	SHARES				X
ALLIS-CHALMERS ENERGY INC.....	COMMON STOCK	019645506	0	3	SHARES				X
ALLSTATE CORP....	COMMON STOCK	020002101	6	100	SHARES				X
ALLSTATE CORP....	COMMON STOCK	020002101	385	6130	SHARES			X	
ALLSTATE CORPORATION....	COMMON STOCK	020002101	870	13871	SHARES			X	
ALLSTATE CORP....	COMMON STOCK	020002101	2242	35740	SHARES				X
ALLSTATE CORP....	COMMON STOCK	020002101	4278	68198	SHARES			X	
ALLSTATE CORP....	COMMON STOCK	020002101	9682	154343	SHARES			X	
ALLTEL CORP.....	COMMON STOCK	020039103	167	3000	SHARES			X	
ALLTEL CORP.....	COMMON STOCK	020039103	480	8641	SHARES			X	

9 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER MANAG
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - DEFINED	SHARED - OTHER		
ALLTEL CORP.....	COMMON STOCK	020039103	1561	28132	SHARES					X
ALTERA CORP COM.....	COMMON STOCK	021441100	3	150	SHARES					X
ALTERA CORP.....	COMMON STOCK	021441100	44	2400	SHARES			X		
ALTERA CORP COM.....	COMMON STOCK	021441100	88	4800	SHARES			X		
ALTRIA GROUP INC.....	COMMON STOCK	02209S103	505	6595	SHARES			X		
ALTRIA GROUP INC.....	COMMON STOCK	02209S103	796	10400	SHARES			X		
ALTRIA GROUP INC.....	COMMON STOCK	02209S103	10619	138714	SHARES			X		
ALTRIA GROUP INC.....	COMMON STOCK	02209S103	12147	158684	SHARES					X
ALTRIA GROUP INC.....	COMMON STOCK	02209S103	21441	280096	SHARES			X		
AMAZON.COM INC.....	COMMON STOCK	023135106	3	100	SHARES					X
AMAZON.COM INC.....	COMMON STOCK	023135106	29	900	SHARES			X		

Edgar Filing: M&T BANK CORP - Form 13F-HR

INC.....	STOCK	023135106	96	3000	SHARES		X
AMBAC							
FINANCIAL	COMMON						
GRP.....	STOCK	023139108	70	850	SHARES		X
AMBAC							
FINANCIAL	COMMON						
GROUP INC.....	STOCK	023139108	186	2245	SHARES		X
AMBAC							
FINANCIAL	COMMON						
GROUP INC.....	STOCK	023139108	264	3190	SHARES		X
AMEREN							
CORPORATION...	STOCK	023608102	82	1560	SHARES		X
AMEREN CORP.....							
	COMMON						
	STOCK	023608102	83	1565	SHARES		X
AMEREN CORP.....							
	COMMON						
	STOCK	023608102	275	5205	SHARES		X
AMERICA MOVIL							
SA--SPONS ADR	COMMON						
S.....	STOCK	02364W105	165	4200	SHARES		X
AMERICA MOVIL							
SA--SPONS ADR	COMMON						
S.....	STOCK	02364W105	381	9676	SHARES		X
AMERICA MOVIL--							
ADR SERIES A..	COMMON						
	STOCK	02364W204	198	5000	SHARES		X
AMERICAN							
ACCESS							
TECHNOLOGIES	COMMON						
I.....	STOCK	02368F108	1	500	SHARES		X
AMERICAN							
CAPITAL							
STRATEGIES	COMMON						
LT.....	STOCK	024937104	75	1900	SHARES		X
AMERICAN							
CAPITAL							
STRATEGIES	COMMON						
LT.....	STOCK	024937104	111	2800	SHARES		X
AMERICAN							
CAPITAL							
STRATEGIES	COMMON						
LTD.....	STOCK	024937104	2785	70550	SHARES	X	
AMERN ELEC PWR							
INC.....	COMMON						
	STOCK	025537101	109	3002	SHARES		X
AMERICAN							
ELECTRIC							
POWER CO	COMMON						
INC.....	STOCK	025537101	274	7547	SHARES		X
AMERICAN							
ELECTRIC							
POWER CO	COMMON						
INC.....	STOCK	025537101	189	5205	SHARES		X
AMERICAN EAGLE							
OUTFITTER INC	COMMON						
N.....	STOCK	02553E106	467	10651	SHARES		X
AMERICAN EAGLE							
OUTFT.....	COMMON						
	STOCK	02553E106	1328	30300	SHARES		X
AMERICAN							
EXPRESS CO....	COMMON						
	STOCK	025816109	11	200	SHARES		X
AMERICAN							
EXPRESS	COMMON						
COMPANY.....	STOCK	025816109	437	7800	SHARES	X	
AMERICAN							
EXPRESS CO....	COMMON						
	STOCK	025816109	1237	22059	SHARES		X

Edgar Filing: M&T BANK CORP - Form 13F-HR

AMERICAN EXPRESS CO....	COMMON STOCK	025816109	1789	31915	SHARES		X
AMERICAN EXPRESS CO....	COMMON STOCK	025816109	4051	72230	SHARES		X
AMERICAN FINANCIAL GROUP INC.....	COMMON STOCK	025932104	19	400	SHARES		X
AMERICAN FINANCIAL REALTY.....	COMMON STOCK	02607P305	1439	128900	SHARES	X	
AMERICAN FINANCIAL REALTY TRUS...	COMMON STOCK	02607P305	45	4000	SHARES		X
AMERICAN INTERNATIONAL GROUP I.....	COMMON STOCK	026874107	20	300	SHARES		X
AMERICAN INTERNATIONAL GROUP INC.....	COMMON STOCK	026874107	737	11130	SHARES	X	
AMERICAN INTERNATIONAL GROUP INC.....	COMMON STOCK	026874107	6096	92007	SHARES	X	
AMERICAN INTERNATIONAL GROUP I.....	COMMON STOCK	026874107	8089	122087	SHARES		X
AMERICAN INTERNATIONAL GROUP I.....	COMMON STOCK	026874107	12048	181816	SHARES		X
AMERICAN INTERNATIONAL GROUP I.....	COMMON STOCK	026874107	22043	332675	SHARES		X
AMERN PWR CONVERSION....	COMMON STOCK	029066107	29	1300	SHARES		X
AMERICAN STANDARD CO.....	COMMON STOCK	029712106	59	1400	SHARES		X
AMERICAN TECHNOLOGY CORP.....	COMMON STOCK	030145205	11	3000	SHARES		X
AMERICASBANK CORP.....	COMMON STOCK	03061G302	7	1000	SHARES		X
AMERISOURCE BERGEN CORP COM.....	COMMON STOCK	03073E105	18	400	SHARES		X
AMERISOURCE- BERGEN.....	COMMON STOCK	03073E105	72	1600	SHARES		X
AMERIPRISE FINANCIAL INC.....	COMMON STOCK	03076C106	2	40	SHARES		X
AMERIPRISE FINANCIAL.....	COMMON STOCK	03076C106	87	1860	SHARES		X
AMERIPRISE FINANCIAL INC.....	COMMON STOCK	03076C106	117	2493	SHARES		X
AMERIPRISE FINANCIAL INC.....	COMMON STOCK	03076C106	209	4459	SHARES		X
AMERIS BANCORP.....	COMMON STOCK	03076K108	3	123	SHARES		X
AMERIGAS PARTNERS LP...	COMMON STOCK	030975106	9	300	SHARES		X
AMERIGAS	COMMON						

Edgar Filing: M&T BANK CORP - Form 13F-HR

PARTNERS LP...	STOCK	030975106	49	1600	SHARES					X
AMETEK										
AEROSPACE										
PRODS INC	COMMON									
COM.....	STOCK	031100100	41	942	SHARES					X
AMGEN INC	COMMON									
COM.....	STOCK	031162100	14	200	SHARES					X
AMGEN	COMMON									
INCORPORATED..	STOCK	031162100	313	4375	SHARES					X
AMGEN INC	COMMON									
COM.....	STOCK	031162100	474	6625	SHARES					X
AMGEN INC	COMMON									
COM.....	STOCK	031162100	4608	64417	SHARES					X
AMGEN INC.....	COMMON									
	STOCK	031162100	8884	124181	SHARES					X
AMGEN INC	COMMON									
COM.....	STOCK	031162100	17782	248600	SHARES					X
AMSOUTH	COMMON									
BANCORPORATION	STOCK	032165102	68	2337	SHARES					X

10 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER
				COLUMN 5			COLUMN 6			
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SOLE	SHARED - DEFINED	SHARED - OTHER	
AMSOUTH BANCORPORATION.	COMMON STOCK	032165102	74	2550	SHARES					X
AMSOUTH BANCORP.....	COMMON STOCK	032165102	78	2700	SHARES					X
AMSURG CORP.....	COMMON STOCK	03232P405	18	800	SHARES					X
AMYLIN PHARMACEUTICALS INC.....	COMMON STOCK	032346108	4	100	SHARES					X
ANADARKO PETROLEUM CORP.....	COMMON STOCK	032511107	162	3700	SHARES					X
ANADARKO PETROLEUM CORP.....	COMMON STOCK	032511107	577	13160	SHARES					X
ANADARKO PETE....	COMMON STOCK	032511107	2126	48492	SHARES					X
ANADARKO PETROLEUM CORP.....	COMMON STOCK	032511107	2074	47325	SHARES					X
ANALOG DEVICES INC.....	COMMON STOCK	032654105	24	800	SHARES					X
ANALOG DEVICES INC.....	COMMON STOCK	032654105	12	400	SHARES					X

Edgar Filing: M&T BANK CORP - Form 13F-HR

ANALOG DEVICES INC.....	COMMON STOCK	032654105	76	2600	SHARES		X
ANDERSONS INC....	COMMON STOCK	034164103	31	900	SHARES		X
ANDERSONS INCORPORATED...	COMMON STOCK	034164103	68	1985	SHARES		X
ANDREW CORP.....	COMMON STOCK	034425108	1	100	SHARES		X
ANGLO AMERICAN PLC ADR.....	COMMON STOCK	03485P102	9	450	SHARES		X
ANGLO AMERICAN PLC ADR.....	COMMON STOCK	03485P102	112	5331	SHARES		X
ANGLOGOLD ASHANTI SPON ADR.....	COMMON STOCK	035128206	9	230	SHARES		X
ANHEUSER BUSCH COS.....	COMMON STOCK	035229103	448	9425	SHARES		X
ANHEUSER BUSCH COS INC COM....	COMMON STOCK	035229103	1013	21320	SHARES		X
ANHEUSER BUSCH COS INC COM....	COMMON STOCK	035229103	1377	28986	SHARES		X
ANNALY CAPITAL MANAGEMENT INC.....	COMMON STOCK	035710409	7	500	SHARES		X
ANNAPOLIS BANCORP INCORPORATED...	COMMON STOCK	035848100	12	1333	SHARES		X
ANSYS INC COM....	COMMON STOCK	03662Q105	338	7645	SHARES		X
ANSYS INC.....	COMMON STOCK	03662Q105	870	19700	SHARES		X
ANTHRACITE CAPITAL INC COM.....	COMMON STOCK	037023108	26	2051	SHARES		X
AON CORP COM.....	COMMON STOCK	037389103	51	1500	SHARES		X
AON CORPORATION....	COMMON STOCK	037389103	79	2330	SHARES		X
AON CORP COM.....	COMMON STOCK	037389103	247	7300	SHARES		X
APACHE CORP.....	COMMON STOCK	037411105	177	2800	SHARES		X
APACHE CORP COM.....	COMMON STOCK	037411105	531	8397	SHARES		X
APACHE CORP COM.....	COMMON STOCK	037411105	2063	32643	SHARES		X
APARTMENT INVT&MGMT.....	COMMON STOCK	03748R101	38	700	SHARES		X
APARTMENT INVT & MGMT CL A.....	COMMON STOCK	03748R101	11	200	SHARES		X
APOLLO GROUP INC CL A.....	COMMON STOCK	037604105	6	125	SHARES		X
APOLLO GROUP INC.....	COMMON STOCK	037604105	57	1150	SHARES		X
APPLE COMPUTER INC COM.....	COMMON STOCK	037833100	155	2010	SHARES	X	
APPLE COMPUTER INC COM.....	COMMON STOCK	037833100	478	6210	SHARES		X
APPLE COMPUTER INCORPORATED...	COMMON STOCK	037833100	2059	26745	SHARES	X	
APPLE COMPUTER	COMMON						

Edgar Filing: M&T BANK CORP - Form 13F-HR

INC.....	STOCK	037833100	2441	31715	SHARES		X
APPLE COMPUTER	COMMON						
INC COM.....	STOCK	037833100	4225	54886	SHARES		X
APPLEBEE							
INTERNATIONAL	COMMON						
INC COM.....	STOCK	037899101	2	100	SHARES		X
APPLEBEE							
INTERNATIONAL	COMMON						
INC COM.....	STOCK	037899101	13	600	SHARES		X
APPLERA	COMMON						
CORPORATION....	STOCK	038020103	51	1540	SHARES		X
APPLERA CORP-							
APPLIED	COMMON						
BIOSYSTEM.....	STOCK	038020103	53	1600	SHARES		X
APPLERA CORP-							
CELERA	COMMON						
GENOMICS G.....	STOCK	038020202	8	600	SHARES		X
APPLIED							
MATERIALS INC	COMMON						
COM.....	STOCK	038222105	56	3140	SHARES		X
APPLIED	COMMON						
MATERIALS.....	STOCK	038222105	216	12200	SHARES		X
APPLIED							
MATERIALS INC	COMMON						
COM.....	STOCK	038222105	760	42855	SHARES		X
APPLIED							
MATERIALS	COMMON						
INCORPORATED...	STOCK	038222105	1575	88825	SHARES	X	
APTARGROUP	COMMON						
INC.....	STOCK	038336103	36	700	SHARES		X
APTARGROUP INC							
WITH RIGHTS	COMMON						
04/.....	STOCK	038336103	72	1420	SHARES		X
AQUA AMERICA	COMMON						
INC.....	STOCK	03836W103	6	258	SHARES		X
AQUA AMERICA	COMMON						
INC.....	STOCK	03836W103	67	3042	SHARES		X
AQUILA INC.....	COMMON						
	STOCK	03840P102	12	2700	SHARES		X
AQUILA INC.....	COMMON						
	STOCK	03840P102	27	6185	SHARES		X
ARAMARK CORP.....	COMMON						
	STOCK	038521100	2	50	SHARES		X
ARCHER DANIELS							
MIDLAND CO	COMMON						
COM.....	STOCK	039483102	257	6780	SHARES		X
ARCHER DANIELS	COMMON						
MIDLD.....	STOCK	039483102	212	5600	SHARES		X
ARCHER DANIELS							
MIDLAND CO	COMMON						
COM.....	STOCK	039483102	625	16502	SHARES		X
ARCHSTONE-SMITH	COMMON						
TRUST.....	STOCK	039583109	2424	44522	SHARES	X	
ARCHSTONE-SMITH	COMMON						
TRUST (REIT)...	STOCK	039583109	208	3824	SHARES		X
ARCHSTONE-SMITH	COMMON						
TRUST (REIT)...	STOCK	039583109	215	3956	SHARES		X
ARGONAUT	COMMON						
GROUP.....	STOCK	040157109	11	366	SHARES		X
ARIBA INC.....	COMMON						
	STOCK	04033V203	31	4100	SHARES		X
ARIBA INC.....	COMMON						

Edgar Filing: M&T BANK CORP - Form 13F-HR

STOCK 04033V203 69 9205 SHARES X

11 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER MANAGE
				OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - DEFINED	SHARED - OTHER	SOLE	
ARKANSAS BEST CORP.....	COMMON STOCK	040790107	34	800	SHARES					X
ARKANSAS BEST CORP DEL COM.....	COMMON STOCK	040790107	76	1765	SHARES					X
ARMOR HOLDINGS INC.....	COMMON STOCK	042260109	23	400	SHARES					X
ARMOR HOLDINGS INC.....	COMMON STOCK	042260109	49	850	SHARES					X
ARRAY BIOPHARMA INC.....	COMMON STOCK	04269X105	14	1700	SHARES					X
ARRAY BIOPHARMA INC.....	COMMON STOCK	04269X105	35	4090	SHARES					X
ARROW INTERNATIONAL INC.....	COMMON STOCK	042764100	38	1200	SHARES					X
ARROW INTERNATIONAL INC.....	COMMON STOCK	042764100	57	1800	SHARES					X
ARTESIAN RESOURCES CORPORATION..	COMMON STOCK	043113208	94	5016	SHARES					X
ARTHROCARE CORP.....	COMMON STOCK	043136100	9	200	SHARES					X
ASHLAND INC....	COMMON STOCK	044209104	14	225	SHARES					X
ASHLAND INC....	COMMON STOCK	044209104	39	610	SHARES					X
ASTORIA FINANCIAL CORP COM.....	COMMON STOCK	046265104	3	100	SHARES					X
ASTRAZENECA GROUP PLC SPONSORE.....	COMMON STOCK	046353108	91	1461	SHARES					X
ASTRAZENECA GROUP PLC SPONSORE.....	COMMON STOCK	046353108	281	4500	SHARES					X
ASYST TECH	COMMON									

Edgar Filing: M&T BANK CORP - Form 13F-HR

CORP.....	STOCK	04648X107	32	4800	SHARES		X
ASYST							
TECHNOLOGIES	COMMON						
INC.....	STOCK	04648X107	72	10700	SHARES		X
ATLAS PIPELINE							
PARTNERS	COMMON						
LP.....	STOCK	049392103	9	200	SHARES		X
AUTODESK	COMMON						
COM.....	STOCK	052769106	14	400	SHARES		X
AUTODESK	COMMON						
COM.....	STOCK	052769106	341	9800	SHARES	X	
AUTODESK	COMMON						
COM.....	STOCK	052769106	2246	64588	SHARES		X
AUTODESK	COMMON						
COM.....	STOCK	052769106	5001	143788	SHARES		X
AUTOMATIC	COMMON						
DATA PROC....	STOCK	053015103	213	4500	SHARES		X
AUTOMATIC							
DATA							
PROCESSING	COMMON						
INC.....	STOCK	053015103	1529	32298	SHARES	X	
AUTOMATIC							
DATA							
PROCESSING	COMMON						
INC.....	STOCK	053015103	2406	50829	SHARES		X
AUTOMATIC							
DATA							
PROCESSING	COMMON						
INC.....	STOCK	053015103	3124	65988	SHARES		X
AUTONATION	COMMON						
INC.....	STOCK	05329W102	21	993	SHARES		X
AUTOZONE	COMMON						
INC.....	STOCK	053332102	45	440	SHARES		X
AVALONBAY							
COMMUNITIES	COMMON						
INC.....	STOCK	053484101	49	405	SHARES		X
AVAYA INC	COMMON						
COM.....	STOCK	053499109	4	336	SHARES		X
AVAYA INC	COMMON						
COM.....	STOCK	053499109	13	1133	SHARES		X
AVAYA INC.....	COMMON						
	STOCK	053499109	44	3825	SHARES		X
AVERY							
DENNISON	COMMON						
CORP COM.....	STOCK	053611109	32	525	SHARES		X
AVERY							
DENNISON	COMMON						
CORP.....	STOCK	053611109	57	940	SHARES		X
AVERY							
DENNISON	COMMON						
CORP COM.....	STOCK	053611109	57	950	SHARES		X
AVIS BUDGET	COMMON						
GROUP INC....	STOCK	053774105	10	565	SHARES		X
AVIS BUDGET	COMMON						
GROUP INC....	STOCK	053774105	17	915	SHARES		X
AVNET INC	COMMON						
COM.....	STOCK	053807103	4	200	SHARES		X
AVNET INC	COMMON						
COM.....	STOCK	053807103	10	500	SHARES		X
AVON							
PRODUCTS	COMMON						
INC.....	STOCK	054303102	59	1930	SHARES		X

Edgar Filing: M&T BANK CORP - Form 13F-HR

AVON								
PRODUCTS	COMMON							
INC.....	STOCK	054303102	101	3300	SHARES		X	
AVON								
PRODUCTS	COMMON							
INC.....	STOCK	054303102	325	10614	SHARES			X
AXA								
SPONSORED	COMMON							
ADR.....	STOCK	054536107	9	236	SHARES			X
AXCELIS								
TECHNOLOGIES	COMMON							
INC COM.....	STOCK	054540109	19	2652	SHARES			X
BB&T CORP	COMMON							
COM.....	STOCK	054937107	272	6202	SHARES		X	
BB&T CORP	COMMON							
COM.....	STOCK	054937107	1380	31520	SHARES			X
BB&T CORP	COMMON							
COM.....	STOCK	054937107	1803	41192	SHARES		X	
BB & T	COMMON							
CORPORATION..	STOCK	054937107	1657	37840	SHARES	X		
B & G FOODS	COMMON							
INC--EIS.....	STOCK	05508R205	33	1750	SHARES		X	
BISYS GROUP	COMMON							
INC COM.....	STOCK	055472104	33	3000	SHARES			X
BJ SVCS CO	COMMON							
COM.....	STOCK	055482103	53	1765	SHARES			X
BJ SVCS CO.....	COMMON							
STOCK		055482103	74	2450	SHARES		X	
BJ'S								
WHOLESALE								
CLUB INC	COMMON							
COM.....	STOCK	05548J106	12	400	SHARES			X
BJ'S								
WHOLESALE								
CLUB INC	COMMON							
COM.....	STOCK	05548J106	25	850	SHARES		X	
BOK FINANCIAL	COMMON							
CORPORATION..	STOCK	05561Q201	1	12	SHARES		X	
BP PLC								
SPONSORED	COMMON							
ADR.....	STOCK	055622104	232	3544	SHARES		X	
BP PLC								
SPONSORED	COMMON							
ADR.....	STOCK	055622104	13258	202161	SHARES			X
BP PLC								
SPONSORED	COMMON							
ADR.....	STOCK	055622104	18533	282606	SHARES		X	
BT GROUP								
PLC-SPON	COMMON							
ADR.....	STOCK	05577E101	13	250	SHARES			X
BAKER HUGHES	COMMON							
INC COM.....	STOCK	057224107	95	1395	SHARES			X
BAKER HUGHES	COMMON							
INC COM.....	STOCK	057224107	178	2609	SHARES		X	
BALL	COMMON							
CORPORATION..	STOCK	058498106	971	24000	SHARES		X	
BALLARD								
POWER								
SYSTEM	COMMON							
INC.....	STOCK	05858H104	2	300	SHARES		X	
BANK OF								
AMERICA	COMMON							

Edgar Filing: M&T BANK CORP - Form 13F-HR

CORPORATION.. STOCK 060505104 1073 20025 SHARES X
 BANK OF AMERICA COMMON
 CORPORATION.. STOCK 060505104 7503 140062 SHARES X

12 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY		
				SHARED	SHARED	OTHER	SHARED	SHARED	OTHER
BANK OF AMERICA CORPORATION....	COMMON STOCK	060505104	11663	217717	SHARES				X
BANK OF AMERICA CORP.....	COMMON STOCK	060505104	16162	301693	SHARES		X		
BANK OF AMERICA CORPORATION....	COMMON STOCK	060505104	27726	517570	SHARES		X		
BANK OF HAWAII CORP.....	COMMON STOCK	062540109	14	300	SHARES				X
BANK NEW YORK INC COM.....	COMMON STOCK	064057102	4	100	SHARES		X		
BANK NEW YORK INC.....	COMMON STOCK	064057102	407	11545	SHARES		X		
BANK NEW YORK INCORPORATED...	COMMON STOCK	064057102	889	25200	SHARES		X		
BANK NEW YORK INC COM.....	COMMON STOCK	064057102	1041	29531	SHARES				X
BANK NEW YORK INC COM.....	COMMON STOCK	064057102	3142	89114	SHARES		X		
BANKATLANTIC BANCORP INCORPORATED...	COMMON STOCK	065908501	181	12725	SHARES		X		
BARD C R INC.....	COMMON STOCK	067383109	59	790	SHARES		X		
BARD C R INC COM.....	COMMON STOCK	067383109	300	4000	SHARES				X
BARD C R INC COM.....	COMMON STOCK	067383109	465	6200	SHARES		X		
BARCLAYS PLC-- SPONS ADR.....	COMMON STOCK	06738E204	203	4000	SHARES				X
BARRICK GOLD CORP.....	COMMON STOCK	067901108	30	974	SHARES		X		
BARRICK GOLD CORP.....	COMMON STOCK	067901108	167	5450	SHARES				X
BARR PHARMACEUTICALS INC.....	COMMON STOCK	068306109	5	105	SHARES				X
BARR PHARMACEUTICALS INC.....	COMMON STOCK	068306109	154	2960	SHARES		X		

Edgar Filing: M&T BANK CORP - Form 13F-HR

BARR							
PHARMACEUTICALS	COMMON						
INC.....	STOCK	068306109	821	15810	SHARES		X
BARR	COMMON						
PHARMACEUTICALS	STOCK	068306109	1618	31150	SHARES		X
BAUSCH & LOMB	COMMON						
INC COM.....	STOCK	071707103	8	150	SHARES		X
BAUSCH & LOMB	COMMON						
INC.....	STOCK	071707103	22	440	SHARES		X
BAXTER INTL INC..	COMMON						
	STOCK	071813109	236	5200	SHARES		X
BAXTER INTL INC..	COMMON						
	STOCK	071813109	441	9699	SHARES		X
BAXTER INTL INC..	COMMON						
	STOCK	071813109	841	18499	SHARES		X
BAY NATIONAL	COMMON						
CORPORATION....	STOCK	072500101	19	1000	SHARES		X
BAYER AG							
SPONSORED	COMMON						
ADR.....	STOCK	072730302	51	1000	SHARES		X
BEAR STEARNS COS	COMMON						
INC.....	STOCK	073902108	126	900	SHARES		X
BEAR STEARNS COS	COMMON						
INC.....	STOCK	073902108	143	1020	SHARES		X
BEAR STEARNS COS	COMMON						
INC.....	STOCK	073902108	169	1206	SHARES		X
BECKMAN	COMMON						
COULTER INC....	STOCK	075811109	4	72	SHARES		X
BECKMAN	COMMON						
COULTER INC....	STOCK	075811109	128	2228	SHARES		X
BECTON	COMMON						
DICKINSON.....	STOCK	075887109	124	1755	SHARES		X
BECTON							
DICKINSON & CO	COMMON						
COM.....	STOCK	075887109	225	3189	SHARES		X
BECTON							
DICKINSON & CO	COMMON						
COM.....	STOCK	075887109	841	11900	SHARES		X
BED BATH &							
BEYOND INC	COMMON						
COM.....	STOCK	075896100	8	200	SHARES		X
BED BATH &							
BEYOND INC	COMMON						
COM.....	STOCK	075896100	423	11045	SHARES		X
BED BATH &	COMMON						
BEYOND.....	STOCK	075896100	577	15070	SHARES		X
BELLSOUTH	COMMON						
CORP.....	STOCK	079860102	9	200	SHARES		X
BELLSOUTH	COMMON						
CORP.....	STOCK	079860102	755	17673	SHARES		X
BELLSOUTH	COMMON						
CORP.....	STOCK	079860102	8511	199085	SHARES		X
BELLSOUTH	COMMON						
CORP.....	STOCK	079860102	10130	236950	SHARES		X
BEMA GOLD	COMMON						
CORP.....	STOCK	08135F107	19	4400	SHARES		X
BEMA GOLD	COMMON						
CORP.....	STOCK	08135F107	44	9925	SHARES		X
BEMIS INC.....	COMMON						
	STOCK	081437105	26	800	SHARES		X
BEMIS INC.....	COMMON						
	STOCK	081437105	27	820	SHARES		X

Edgar Filing: M&T BANK CORP - Form 13F-HR

BENCHMARK									
ELECTRONICS	COMMON								
INC.....	STOCK	08160H101	5	172	SHARES				X
BERKSHIRE									
HATHAWAY INC	COMMON								
CLASS A.....	STOCK	084670108	287	3	SHARES				X
BERKSHIRE									
HATHAWAY INC	COMMON								
CLASS B.....	STOCK	084670207	613	193	SHARES				X
BERKSHIRE									
HATHAWAY INC	COMMON								
CLASS B.....	STOCK	084670207	641	202	SHARES			X	
BEST BUY INC									
COM.....	STOCK	086516101	102	1912	SHARES				X
BEST BUY INC									
COM.....	STOCK	086516101	673	12567	SHARES			X	
BEST BUY INC.....									
	COMMON								
	STOCK	086516101	873	16310	SHARES			X	
BHP BILLITON LTD									
SPONSORED	COMMON								
ADR.....	STOCK	088606108	40	1050	SHARES			X	
BHP BILLITON LTD									
SPONSORED	COMMON								
ADR.....	STOCK	088606108	134	3532	SHARES				X
BIG 5 SPORTING									
GOODS.....	STOCK	08915P101	36	1600	SHARES			X	
BIG 5 SPORTING									
GOODS CORP.....	STOCK	08915P101	81	3550	SHARES			X	
BIG LOTS INC.....									
	COMMON								
	STOCK	089302103	18	890	SHARES			X	
BIOANALYTICAL									
SYSTEMS	COMMON								
INCORPOR.....	STOCK	09058M103	0	16	SHARES			X	
BIOMET COM.....									
	COMMON								
	STOCK	090613100	27	845	SHARES				X
BIOMET INC.....									
	COMMON								
	STOCK	090613100	71	2200	SHARES			X	
BIOGEN IDEC INC..									
	COMMON								
	STOCK	09062X103	142	3171	SHARES				X
BIOGEN IDEC INC..									
	COMMON								
	STOCK	09062X103	132	2950	SHARES			X	
BIOGEN IDEC INC..									
	COMMON								
	STOCK	09062X103	820	18359	SHARES			X	
BIOTECH HOLDRS									
TRUST.....	COMMON								
	STOCK	09067D201	30	160	SHARES			X	

13 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER MANA
				COLUMN 5			INVESTMENT AUTHORITY			
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SOLE	SHARED - DEFINED	SHARED - OTHER	

Edgar Filing: M&T BANK CORP - Form 13F-HR

BIOVAIL CORP...	COMMON						
	STOCK	09067J109	19	1226	SHARES		X
BLACK & DECKER	COMMON						
CORP.....	STOCK	091797100	50	625	SHARES		X
BLACK & DECKER	COMMON						
CORP COM.....	STOCK	091797100	410	5168	SHARES		X
BLACK & DECKER	COMMON						
CORP COM.....	STOCK	091797100	1490	18776	SHARES		X
BLACK HILLS	COMMON						
CORP.....	STOCK	092113109	60	1800	SHARES		X
BLACKROCK	COMMON						
INC.....	STOCK	09247X101	1	5	SHARES		X
BLACKROCK	COMMON						
INC.....	STOCK	09247X101	15	100	SHARES		X
BLOCK H & R	COMMON						
INC.....	STOCK	093671105	54	2500	SHARES		X
BLOCK H & R	COMMON						
INC.....	STOCK	093671105	94	4325	SHARES		X
BLOCK H & R	COMMON						
INC.....	STOCK	093671105	184	8480	SHARES		X
BLUE COAT	COMMON						
SYSTEMS.....	STOCK	09534T508	25	1400	SHARES		X
BLUE COAT							
SYSTEMS	COMMON						
INCORPORATED.	STOCK	09534T508	50	2800	SHARES		X
BOEING CO.....	COMMON						
	STOCK	097023105	520	6600	SHARES		X
BOEING CO	COMMON						
COM.....	STOCK	097023105	1310	16609	SHARES		X
BOEING CO	COMMON						
COM.....	STOCK	097023105	1341	17007	SHARES		X
BON-TON STORES	COMMON						
INCORPORATED.	STOCK	09776J101	1943	65333	SHARES		X
BORDERS GROUP	COMMON						
INC COM.....	STOCK	099709107	27	1346	SHARES		X
BOSTON BEER							
INCORPORATED	COMMON						
CLASS.....	STOCK	100557107	2	50	SHARES		X
BOSTON BEER							
INCORPORATED	COMMON						
CLASS.....	STOCK	100557107	3	100	SHARES		X
BOSTON	COMMON						
PROPERTIES...	STOCK	101121101	83	800	SHARES		X
BOSTON							
PROPERTIES	COMMON						
INCORPORATED.	STOCK	101121101	310	3000	SHARES		X
BOSTON							
PROPERTIES	COMMON						
INC (REIT)...	STOCK	101121101	324	3140	SHARES		X
BOSTON							
PROPERTIES	COMMON						
INC (REIT)...	STOCK	101121101	636	6151	SHARES		X
BOSTON							
SCIENTIFIC	COMMON						
CORP COM.....	STOCK	101137107	100	6786	SHARES		X
BOSTON	COMMON						
SCIENTIFIC...	STOCK	101137107	163	11000	SHARES		X
BOSTON							
SCIENTIFIC	COMMON						
CORPORATION..	STOCK	101137107	189	12800	SHARES		X

Edgar Filing: M&T BANK CORP - Form 13F-HR

BOSTON							
SCIENTIFIC	COMMON						
CORP COM.....	STOCK	101137107	310	20992	SHARES		X
BRANDYWINE							
REALTY TRUST	COMMON						
(REIT).....	STOCK	105368203	68	2100	SHARES		X
BRINKER INTL	COMMON						
INC.....	STOCK	109641100	509	12700	SHARES		X
BRINKER INTL	COMMON						
INC COM.....	STOCK	109641100	558	13910	SHARES		X
BRINKER INTL	COMMON						
INC COM.....	STOCK	109641100	1039	25910	SHARES		X
BRISTOL-MYERS	COMMON						
SQUIBB CO....	STOCK	110122108	6	250	SHARES		X
BRISTOL MYERS	COMMON						
SQUIBB.....	STOCK	110122108	972	38995	SHARES		X
BRISTOL MYERS							
SQUIBB	COMMON						
COMPANY.....	STOCK	110122108	1003	40232	SHARES	X	
BRISTOL-MYERS	COMMON						
SQUIBB CO....	STOCK	110122108	7747	310878	SHARES		X
BRISTOL-MYERS	COMMON						
SQUIBB CO....	STOCK	110122108	8330	334283	SHARES		X
BROADCOM	COMMON						
CORP.....	STOCK	111320107	124	4100	SHARES		X
BROADWING	COMMON						
CORP.....	STOCK	11161E101	38	3000	SHARES		X
BROADWING	COMMON						
CORPORATION..	STOCK	11161E101	85	6700	SHARES		X
BROOKFIELD	COMMON						
HOMES CO.....	STOCK	112723101	28	1000	SHARES		X
BROOKFIELD							
HOMES	COMMON						
CORPORATION..	STOCK	112723101	62	2200	SHARES		X
BROWN-FORMAN	COMMON						
CORP CL B....	STOCK	115637209	23	300	SHARES		X
BROWN FORMAN	COMMON						
CORP.....	STOCK	115637209	46	600	SHARES		X
BRUNSWICK	COMMON						
CORP COM.....	STOCK	117043109	4	120	SHARES		X
BRUNSWICK	COMMON						
CORP.....	STOCK	117043109	22	700	SHARES		X
BRUSH							
ENGINEERED							
MATERIALS	COMMON						
INC.....	STOCK	117421107	5	200	SHARES		X
BRYN MAWR							
BANK	COMMON						
CORPORATION..	STOCK	117665109	252	11392	SHARES		X
BUCKEYE							
PARTNERS LP	COMMON						
UNIT LTD P...	STOCK	118230101	39	900	SHARES		X
BUCKEYE							
PARTNERS							
LIMITED	COMMON						
PARTNERSHIP..	STOCK	118230101	262	6000	SHARES	X	
BURLINGTON							
NORTHERN							
SANTA FE	COMMON						
CORP.....	STOCK	12189T104	225	3070	SHARES	X	
BURLINGTON							
NORTHERN	COMMON						

Edgar Filing: M&T BANK CORP - Form 13F-HR

SANTA FE C...	STOCK	12189T104	965	13137 SHARES						X
BURLINGTN	COMMON									
NRTHRN S F...	STOCK	12189T104	2605	35474 SHARES			X			
BURLINGTON										
NORTHERN	COMMON									
SANTA FE C...	STOCK	12189T104	2747	37405 SHARES			X			
CBS CORP CL A..	COMMON									
	STOCK	124857103	6	225 SHARES						X
CBS CORP CL B..	COMMON									
	STOCK	124857202	3	100 SHARES			X			
CBS CORP CL B..	COMMON									
	STOCK	124857202	184	6546 SHARES						X
CBS	COMMON									
CORPORATION..	STOCK	124857202	196	6951 SHARES			X			
CBS CORP CL B..	COMMON									
	STOCK	124857202	374	13264 SHARES			X			
C-COR INC.....	COMMON									
	STOCK	125010108	77	9000 SHARES			X			
C-COR INC.....	COMMON									
	STOCK	125010108	644	75000 SHARES						X
CECO	COMMON									
ENVIRONMENTAL	STOCK	125141101	30	3200 SHARES			X			
CECO	COMMON									
ENVIRONMENTAL	COMMON									
CORP.....	STOCK	125141101	66	7080 SHARES			X			
CH ENERGY										
GROUP INC	COMMON									
COM.....	STOCK	12541M102	51	1000 SHARES			X			
CH ENERGY										
GROUP INC	COMMON									
COM.....	STOCK	12541M102	154	3000 SHARES						X
CH ROBINSON										
WORLDWIDE	COMMON									
INC.....	STOCK	12541W209	320	7185 SHARES			X			

14 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER MANAGE
				SHARED	SHARED	PUT	SHARED	SHARED	OTHER	
C H ROBINSON	COMMON									
WLDWIDE.....	STOCK	12541W209	980	22000 SHARES			X			
CIGNA CORP.....	COMMON									
	STOCK	125509109	96	825 SHARES			X			
CIGNA CORP.....	COMMON									
	STOCK	125509109	221	1900 SHARES						X
CIGNA CORP.....	COMMON									
	STOCK	125509109	627	5389 SHARES			X			
CIT GROUP	COMMON									

Edgar Filing: M&T BANK CORP - Form 13F-HR

INC.....	STOCK	125581108	12	250	SHARES			X
CIT GROUP	COMMON							
INC.....	STOCK	125581108	507	10420	SHARES			X
CIT GROUP	COMMON							
INC.....	STOCK	125581108	485	9965	SHARES	X		
CIT GROUP	COMMON							
INC.....	STOCK	125581108	4543	93423	SHARES			X
CIT GROUP	COMMON							
INC.....	STOCK	125581108	7666	157641	SHARES			X
CLECO CORP.....	COMMON							
	STOCK	12561W105	20	800	SHARES			X
CMGI INC	COMMON							
COM.....	STOCK	125750109	0	240	SHARES			X
CMS ENERGY	COMMON							
CORP COM.....	STOCK	125896100	17	1200	SHARES			X
CMS ENERGY	COMMON							
CORP.....	STOCK	125896100	25	1700	SHARES			X
CNOOC LTD	COMMON							
-ADR.....	STOCK	126132109	25	300	SHARES			X
CRA	COMMON							
INTERNATIONAL	STOCK	12618T105	43	900	SHARES			X
CRA	COMMON							
INTERNATIONAL	COMMON							
INC.....	STOCK	12618T105	100	2100	SHARES			X
CSX CORP.....	COMMON							
	STOCK	126408103	110	3340	SHARES			X
CSX CORP.....	COMMON							
	STOCK	126408103	922	28092	SHARES			X
CSX CORP.....	COMMON							
	STOCK	126408103	1528	46540	SHARES			X
CVS CORP.....	COMMON							
	STOCK	126650100	228	7100	SHARES			X
CVS CORP	COMMON							
COM.....	STOCK	126650100	333	10375	SHARES			X
CVS CORP	COMMON							
COM.....	STOCK	126650100	1246	38795	SHARES			X
CA INC.....	COMMON							
	STOCK	12673P105	1	49	SHARES			X
CA INC.....	COMMON							
	STOCK	12673P105	83	3500	SHARES			X
CA INC.....	COMMON							
	STOCK	12673P105	163	6900	SHARES			X
CABOT OIL &	COMMON							
GAS CORP.....	STOCK	127097103	22	452	SHARES			X
CACHE INC.....	COMMON							
	STOCK	127150308	38	2100	SHARES			X
CACHE INC.....	COMMON							
	STOCK	127150308	83	4650	SHARES			X
CADENCE	COMMON							
DESIGN SYS	COMMON							
INC.....	STOCK	127387108	17	1000	SHARES			X
CADENCE	COMMON							
DESIGN SYS	COMMON							
INC.....	STOCK	127387108	219	12915	SHARES			X
CADENCE	COMMON							
DESIGN SYS...	STOCK	127387108	540	31800	SHARES			X
CALLAWAY	COMMON							
GOLF CO	COMMON							
COM.....	STOCK	131193104	0	23	SHARES			X
CAMDEN	COMMON							
PROPERTY	COMMON							
TRUST	COMMON							

Edgar Filing: M&T BANK CORP - Form 13F-HR

(REIT).....	STOCK	133131102	76	1000	SHARES			X
CAMECO	COMMON							
CORPORATION..	STOCK	13321L108	22	600	SHARES			X
CAMERON								
INTERNATIONAL	COMMON							
CORP.....	STOCK	13342B105	55	1132	SHARES			X
CAMPBELL SOUP	COMMON							
CO.....	STOCK	134429109	92	2515	SHARES			X
CAMPBELL SOUP	COMMON							
CO COM.....	STOCK	134429109	110	3017	SHARES			X
CAMPBELL SOUP	COMMON							
CO COM.....	STOCK	134429109	175	4800	SHARES			X
CANADIAN								
NATIONAL								
RAILWAY	COMMON							
COMP.....	STOCK	136375102	120	2850	SHARES			X
CAPITAL ONE								
FINANCIAL	COMMON							
CORP.....	STOCK	14040H105	389	4950	SHARES	X		
CAPITAL ONE								
FINANCIAL	COMMON							
CORP.....	STOCK	14040H105	2219	28212	SHARES			X
CAPITAL ONE								
FINANCIAL	COMMON							
CORPORATION..	STOCK	14040H105	4167	52977	SHARES	X		
CAPITAL ONE								
FINANCIAL	COMMON							
CORP.....	STOCK	14040H105	6190	78699	SHARES			X
CAPITAL ONE								
FINANCIAL	COMMON							
CORP.....	STOCK	14040H105	6099	77530	SHARES			X
CAPITALSOURCE	COMMON							
INC.....	STOCK	14055X102	514	19915	SHARES			X
CAPITALSOURCE	COMMON							
INC.....	STOCK	14055X102	949	36757	SHARES			X
CAPITALSOURCE	COMMON							
INC.....	STOCK	14055X102	3173	122900	SHARES	X		
CAPTARIS INC...	COMMON							
	STOCK	14071N104	25	4300	SHARES			X
CAPTARIS	COMMON							
INCORPORATED.	STOCK	14071N104	57	9750	SHARES			X
CARDINAL								
HEALTH	COMMON							
INC.....	STOCK	14149Y108	216	3280	SHARES			X
CARDINAL								
HEALTH	COMMON							
INC.....	STOCK	14149Y108	300	4565	SHARES			X
CARDINAL								
HEALTH	COMMON							
INC.....	STOCK	14149Y108	339	5152	SHARES			X
CARDINAL								
HEALTH	COMMON							
INCORPORATED.	STOCK	14149Y108	394	6000	SHARES	X		
CARDIOME								
PHARMA	COMMON							
CORP.....	STOCK	14159U202	73	6300	SHARES			X
CAREER								
EDUCATION	COMMON							
CORP COM.....	STOCK	141665109	14	640	SHARES			X
CAREMARK RX	COMMON							
INC COM.....	STOCK	141705103	585	10320	SHARES	X		
CAREMARK RX	COMMON							

Edgar Filing: M&T BANK CORP - Form 13F-HR

INC COM.....	STOCK	141705103	1834	32361	SHARES					X
CAREMARK RX	COMMON									
INC.....	STOCK	141705103	7520	132676	SHARES				X	
CAREMARK RX	COMMON									
INC COM.....	STOCK	141705103	10315	182017	SHARES				X	
CARLISLE										
COMPANIES	COMMON									
INC.....	STOCK	142339100	34	400	SHARES				X	
CARLISLE										
COMPANIES	COMMON									
INC.....	STOCK	142339100	1884	22400	SHARES					X
CARMAX INC.....	COMMON									
	STOCK	143130102	77	1840	SHARES					X
CARMAX INC.....	COMMON									
	STOCK	143130102	444	10636	SHARES				X	
CARNIVAL	COMMON									
CORPORATION..	STOCK	143658300	295	6275	SHARES		X			
CARNIVAL	COMMON									
CORPORATION..	STOCK	143658300	651	13841	SHARES					X

15 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY				
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SOLE	SHARED -	SHARED -	COLUM OTHE MANAG	
CARNIVAL CORP...	COMMON STOCK	143658300	3139	66752	SHARES					X	
CARNIVAL CORPORATION...	COMMON STOCK	143658300	4314	91734	SHARES					X	
CARPENTER TECHNOLOGY CORP COM.....	COMMON STOCK	144285103	319	2964	SHARES						X
CARROLLTON BANCORP.....	COMMON STOCK	145282109	8	462	SHARES					X	
CASUAL MALE RET GRP.....	COMMON STOCK	148711104	22	1600	SHARES					X	
CASUAL MALE RETAIL GROUP INC.....	COMMON STOCK	148711104	49	3600	SHARES					X	
CATERPILLAR INC.....	COMMON STOCK	149123101	278	4226	SHARES			X			
CATERPILLAR INC.....	COMMON STOCK	149123101	974	14804	SHARES						X
CATERPILLAR INC.....	COMMON STOCK	149123101	4218	64097	SHARES					X	
CATERPILLAR INC.....	COMMON STOCK	149123101	6160	93611	SHARES					X	
CAVCO INDUSTRIES,	COMMON										

Edgar Filing: M&T BANK CORP - Form 13F-HR

INC.....	STOCK	149568107	2	60 SHARES		X	
CEDAR FAIR LTD	COMMON						
PTR.....	STOCK	150185106	50	1900 SHARES			X
CELESTICA INC	COMMON						
COM.....	STOCK	15101Q108	2	180 SHARES		X	
CELGENE CORP	COMMON						
COM.....	STOCK	151020104	26	600 SHARES		X	
CELGENE CORP	COMMON						
COM.....	STOCK	151020104	52	1200 SHARES			X
CENTERPOINT	COMMON						
ENERGY INC....	STOCK	15189T107	5	332 SHARES		X	
CENTERPOINT	COMMON						
ENERGY.....	STOCK	15189T107	34	2360 SHARES		X	
CENTERPLATE	COMMON						
INC-IDS.....	STOCK	15200E204	38	2300 SHARES		X	
CENTEX CORP.....	COMMON						
	STOCK	152312104	51	960 SHARES		X	
CENTEX CORP.....	COMMON						
	STOCK	152312104	109	2080 SHARES			X
CENTEX CORP.....	COMMON						
	STOCK	152312104	260	4950 SHARES		X	
CENTRACORE							
PROPERTIES	COMMON						
TRUST.....	STOCK	15235H107	64	2000 SHARES			X
CENTURYTEL	COMMON						
INC.....	STOCK	156700106	40	1000 SHARES		X	
CENTURYTEL INC	COMMON						
COM.....	STOCK	156700106	79	2000 SHARES		X	
CEPHALON INC	COMMON						
COM.....	STOCK	156708109	339	5495 SHARES		X	
CEPHALON INC....	COMMON						
	STOCK	156708109	803	13000 SHARES		X	
CERNER CORP.....	COMMON						
	STOCK	156782104	283	6230 SHARES	X		
CERNER CORP.....	COMMON						
	STOCK	156782104	618	13610 SHARES			X
CERNER CORP.....	COMMON						
	STOCK	156782104	4531	99794 SHARES		X	
CERNER CORP.....	COMMON						
	STOCK	156782104	4600	101345 SHARES		X	
CHARTERMAC.....	COMMON						
	STOCK	160908109	23	1150 SHARES		X	
CHARTERMAC.....	COMMON						
	STOCK	160908109	108	5406 SHARES			X
CHARTER							
COMMUNICATIONS	COMMON						
INC CL.....	STOCK	16117M107	2	1000 SHARES		X	
CHECKFREE CORP	COMMON						
COM.....	STOCK	162813109	291	7050 SHARES		X	
CHECKFREE	COMMON						
CORP.....	STOCK	162813109	889	21500 SHARES		X	
CHENIERE ENERGY	COMMON						
INC.....	STOCK	16411R208	465	15649 SHARES	X		
CHESAPEAKE							
ENERGY CORP	COMMON						
COM.....	STOCK	165167107	46	1600 SHARES			X
CHESAPEAKE							
ENERGY CORP	COMMON						
COM.....	STOCK	165167107	81	2800 SHARES		X	
CHESAPEAKE	COMMON						
ENERGY.....	STOCK	165167107	101	3500 SHARES		X	
CHESAPEAKE							

Edgar Filing: M&T BANK CORP - Form 13F-HR

UTILITIES	COMMON						
CORPORATI.....	STOCK	165303108	23	750	SHARES		X
CHEVRON CORP....	COMMON						
	STOCK	166764100	10	150	SHARES		X
CHEVRON CORP....	COMMON						
	STOCK	166764100	895	13804	SHARES	X	
CHEVRON	COMMON						
CORPORATION...	STOCK	166764100	1203	18544	SHARES	X	
CHEVRON CORP....	COMMON						
	STOCK	166764100	12155	187415	SHARES		X
CHEVRON CORP....	COMMON						
	STOCK	166764100	18214	280822	SHARES		X
CHEVRON CORP....	COMMON						
	STOCK	166764100	31250	481812	SHARES		X
CHICAGO							
BRIDGE & IRON	COMMON						
CO N V C.....	STOCK	167250109	52	2175	SHARES		X
CHICAGO							
BRIDGE & IRON	COMMON						
CO N V COM....	STOCK	167250109	171	7090	SHARES	X	
CHICAGO							
BRIDGE & IRON	COMMON						
CO N V C.....	STOCK	167250109	977	40607	SHARES		X
CHICAGO	COMMON						
MERCANTILE....	STOCK	167760107	141	295	SHARES		X
CHICOS FAS INC..	COMMON						
	STOCK	168615102	6	300	SHARES		X
CHICOS FAS INC..	COMMON						
	STOCK	168615102	366	16985	SHARES		X
CHICOS FAS INC..	COMMON						
	STOCK	168615102	1027	47700	SHARES		X
CHILDRENS PL	COMMON						
RETL ST.....	STOCK	168905107	51	800	SHARES		X
CHILDRENS PLACE							
RETAIL	COMMON						
STORES.....	STOCK	168905107	123	1915	SHARES		X
CHINA MOBILE							
LTD SPON	COMMON						
ADR.....	STOCK	16941M109	11	300	SHARES		X
CHINA TELECOM							
CORP	COMMON						
LTD-ADR.....	STOCK	169426103	7	200	SHARES		X
CHOICEPOINT INC	COMMON						
COM.....	STOCK	170388102	14	400	SHARES		X
CHRISTOPHER &	COMMON						
BANKS CORP....	STOCK	171046105	88	3000	SHARES		X
CHUBB CORP.....	COMMON						
	STOCK	171232101	517	9952	SHARES		X
CHUBB CORP.....	COMMON						
	STOCK	171232101	322	6188	SHARES		X
CHUBB CORP.....	COMMON						
	STOCK	171232101	509	9800	SHARES		X
CHURCH &	COMMON						
DWIGHT INC....	STOCK	171340102	35	900	SHARES		X
CHURCH &							
DWIGHT CO	COMMON						
INC.....	STOCK	171340102	78	2000	SHARES		X
CINCINNATI FINL	COMMON						
CORP COM.....	STOCK	172062101	154	3210	SHARES		X

Edgar Filing: M&T BANK CORP - Form 13F-HR

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY				COLUMN 7 OTHER
				COLUMN 5			SHARED - SOLE	SHARED - DEFINED	SHARED - OTHER	OT MAN	
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL					
CINCINNATI FINL CORP COM.....	COMMON STOCK	172062101	446	9260	SHARES			X			
CINCINNATI FINL CORP COM.....	COMMON STOCK	172062101	1805	37509	SHARES				X		
CINCINNATI FINL CORP.....	COMMON STOCK	172062101	4490	93306	SHARES				X		
CIRCUIT CITY STORE.....	COMMON STOCK	172737108	31	1250	SHARES				X		
CIRCUIT STORES COM.....	COMMON STOCK	172737108	45	1800	SHARES					X	
CIRCUIT STORES COM.....	COMMON STOCK	172737108	86	3410	SHARES				X		
CISCO SYS INC...	COMMON STOCK	17275R102	20	850	SHARES				X		
CISCO SYS INC...	COMMON STOCK	17275R102	577	25095	SHARES			X			
CISCO SYSTEMS INCORPORATED..	COMMON STOCK	17275R102	2831	123212	SHARES			X			
CISCO SYS INC...	COMMON STOCK	17275R102	5169	224935	SHARES					X	
CISCO SYS INC...	COMMON STOCK	17275R102	10118	440245	SHARES				X		
CISCO SYS INC...	COMMON STOCK	17275R102	19430	845519	SHARES				X		
CINTAS CORP.....	COMMON STOCK	172908105	45	1100	SHARES				X		
CITIGROUP INC COM.....	COMMON STOCK	172967101	20	400	SHARES				X		
CITIGROUP INC COM.....	COMMON STOCK	172967101	1051	21155	SHARES			X			
CITIGROUP INCORPORATED..	COMMON STOCK	172967101	5412	108968	SHARES			X			
CITIGROUP INC COM.....	COMMON STOCK	172967101	9690	195092	SHARES					X	
CITIGROUP INC...	COMMON STOCK	172967101	13503	271863	SHARES				X		
CITIGROUP INC COM.....	COMMON STOCK	172967101	22929	461620	SHARES				X		
CITIZENS COMMUNICATIONS CO.....	COMMON STOCK	17453B101	81	5752	SHARES					X	
CITIZENS COMMUN CO.....	COMMON STOCK	17453B101	37	2600	SHARES				X		
CITIZENS COMMUNICATIONS CO.....	COMMON STOCK	17453B101	160	11400	SHARES				X		

Edgar Filing: M&T BANK CORP - Form 13F-HR

CITRIX SYS INC..	COMMON							
	STOCK	177376100	47	1300	SHARES			X
CITRIX SYSTEMS	COMMON							
INC COM.....	STOCK	177376100	119	3300	SHARES			X
CITY NATL	COMMON							
CORP.....	STOCK	178566105	27	400	SHARES			X
CITY NATIONAL	COMMON							
CORP COM.....	STOCK	178566105	33	485	SHARES			X
CITY NATIONAL	COMMON							
CORP COM.....	STOCK	178566105	52	775	SHARES			X
CLAIRES STORES	COMMON							
INCORPORATED..	STOCK	179584107	12	400	SHARES			X
CLEAN	COMMON							
HARBORS.....	STOCK	184496107	48	1100	SHARES			X
CLEAN HARBORS	COMMON							
INC.....	STOCK	184496107	91	2090	SHARES			X
CLEAR CHANNEL	COMMON							
COMMUNICATIONS	COMMON							
I.....	STOCK	184502102	6	200	SHARES			X
CLEAR CHANNEL	COMMON							
COMMUNICATIONS	COMMON							
I.....	STOCK	184502102	49	1700	SHARES			X
CLEAR CHANNEL	COMMON							
COMMUNICATIONS	COMMON							
I.....	STOCK	184502102	97	3375	SHARES			X
CLEAR CHANNEL	COMMON							
COMMUN.....	STOCK	184502102	107	3700	SHARES			X
CLEVELAND	COMMON							
CLIFFS INC	COMMON							
COM.....	STOCK	185896107	284	7465	SHARES			X
CLEVELAND	COMMON							
CLIFFS INC	COMMON							
COM.....	STOCK	185896107	239	6260	SHARES	X		
CLEVELAND	COMMON							
CLIFFS INC	COMMON							
COM.....	STOCK	185896107	2179	57176	SHARES			X
CLEVELAND	COMMON							
CLIFFS INC....	STOCK	185896107	3566	93576	SHARES			X
CLOROX CO.....	COMMON							
	STOCK	189054109	74	1175	SHARES			X
CLOROX	COMMON							
COMPANY.....	STOCK	189054109	303	4815	SHARES			X
CLOROX	COMMON							
COMPANY.....	STOCK	189054109	488	7752	SHARES			X
COACH INC.....	COMMON							
	STOCK	189754104	244	7082	SHARES			X
COACH INC.....	COMMON							
	STOCK	189754104	738	21398	SHARES			X
COACH INC.....	COMMON							
	STOCK	189754104	1078	31344	SHARES			X
COCA COLA	COMMON							
BOTTLING CO	COMMON							
CONSOLID.....	STOCK	191098102	8	125	SHARES			X
COCA COLA CO	COMMON							
COM.....	STOCK	191216100	11	250	SHARES			X
COCA COLA	COMMON							
COMPANY.....	STOCK	191216100	206	4600	SHARES	X		
COCA COLA CO	COMMON							
COM.....	STOCK	191216100	573	12820	SHARES	X		
COCA COLA CO	COMMON							
COM.....	STOCK	191216100	6035	135062	SHARES			X
COCA COLA CO....	COMMON							

Edgar Filing: M&T BANK CORP - Form 13F-HR

COCA COLA CO	STOCK	191216100	9447	211443	SHARES				X
COCA COLA CO COM.....	COMMON STOCK	191216100	13042	291899	SHARES				X
COCA COLA ENTERPRISES INC.....	COMMON STOCK	191219104	21	1000	SHARES				X
COCA COLA ENTERPRISE....	COMMON STOCK	191219104	48	2300	SHARES				X
CODORUS VALLEY BANCORP INC...	COMMON STOCK	192025104	36	1837	SHARES				X
CODORUS VALLEY BANCORP INC...	COMMON STOCK	192025104	1052	53687	SHARES				X
COGENT INC.....	COMMON STOCK	19239Y108	2	125	SHARES				X
COGNIZANT TECH SOL CORP.....	COMMON STOCK	192446102	640	8645	SHARES				X
COGNIZANT TECH SOLNS.....	COMMON STOCK	192446102	1776	24000	SHARES				X
COHU INCORPORATED..	COMMON STOCK	192576106	14	800	SHARES				X
COLGATE PALMOLIVE CO COM.....	COMMON STOCK	194162103	6	100	SHARES				X
COLGATE PALMOLIVE CO.....	COMMON STOCK	194162103	1117	17983	SHARES				X
COLGATE PALMOLIVE CO COM.....	COMMON STOCK	194162103	4328	69695	SHARES				X
COLGATE PALMOLIVE COMPANY.....	COMMON STOCK	194162103	4278	68882	SHARES		X		
COLGATE PALMOLIVE CO COM.....	COMMON STOCK	194162103	6444	103774	SHARES				X
COLONIAL BANGROUP INC.....	COMMON STOCK	195493309	187	7625	SHARES				X

17 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY		
				COLUMN 5					
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - SOLE	SHARED - DEFINED	SHARED - OTHER
COLONIAL BANGROUP.....	COMMON STOCK	195493309	787	32100	SHARES				X
COMCAST CORPORATION CLASS A NEW.....	COMMON STOCK	20030N101	358	9714	SHARES			X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

COMCAST CORP NEW	COMMON							
A.....	STOCK	20030N101	692	18750	SHARES		X	
COMCAST CORP NEW	COMMON							
A.....	STOCK	20030N101	2055	55683	SHARES			X
COMCAST CORP.....	COMMON							
	STOCK	20030N101	7945	215299	SHARES		X	
COMCAST CORP NEW	COMMON							
A.....	STOCK	20030N101	8337	225925	SHARES		X	
COMCAST CORP-	COMMON							
SPECIAL CL A.....	STOCK	20030N200	11	300	SHARES		X	
COMCAST CORP-	COMMON							
SPECIAL CL A.....	STOCK	20030N200	183	4973	SHARES			X
COMCAST CORP-	COMMON							
SPECIAL CL A.....	STOCK	20030N200	746	20258	SHARES		X	
COMERICA INC.....	COMMON							
	STOCK	200340107	70	1232	SHARES		X	
COMERICA INC.....	COMMON							
	STOCK	200340107	166	2916	SHARES		X	
COMMERCE BANCORP	COMMON							
INC N J.....	STOCK	200519106	44	1200	SHARES		X	
COMMERCE BANC INC	COMMON							
NJ.....	STOCK	200519106	51	1400	SHARES		X	
COMMERCE BANCORP	COMMON							
INC N J.....	STOCK	200519106	77	2100	SHARES			X
COMMERCIAL NATL	COMMON							
FINANCIAL CORP....	STOCK	202217105	16	820	SHARES		X	
COMMONWEALTH TEL	COMMON							
ENTERPRISES I.....	STOCK	203349105	37	900	SHARES		X	
COMMSCOPE INC.....	COMMON							
	STOCK	203372107	43	1300	SHARES		X	
COMMSCOPE INC	COMMON							
COM.....	STOCK	203372107	90	2750	SHARES		X	
COMMUNITY BANK	COMMON							
SYSTEM INC.....	STOCK	203607106	571	25762	SHARES		X	
COMMUNITY BANKS	COMMON							
INC COM.....	STOCK	203628102	592	22101	SHARES		X	
COMMUNITY BANKS	COMMON							
INC COM.....	STOCK	203628102	1300	48493	SHARES			X
COMMUNITY BANKS	COMMON							
INC COM.....	STOCK	203628102	400	14940	SHARES		X	
COMMUNITY HEALTH	COMMON							
SYSTEMS INC.....	STOCK	203668108	75	2000	SHARES			X
COMPANHIA VALE DO	COMMON							
RIO DOCE SPO.....	STOCK	204412100	9	500	SHARES		X	
COMPANHIA VALE DO	COMMON							
RIO DOCE-ADR.....	STOCK	204412209	278	12905	SHARES		X	
COMPASS BANCSHARES	COMMON							
INC.....	STOCK	20449H109	26	450	SHARES		X	
COMPASS	COMMON							
BANCSHARES.....	STOCK	20449H109	57	1000	SHARES		X	
COMPUTER SCIENCES	COMMON							
CORP COM.....	STOCK	205363104	10	200	SHARES			X
COMPUTER SCIENCES...	COMMON							
	STOCK	205363104	69	1400	SHARES		X	
COMPUTER SCIENCES	COMMON							
CORP COM.....	STOCK	205363104	88	1800	SHARES		X	
COMPUTER TASK	COMMON							
GROUP.....	STOCK	205477102	234	58750	SHARES		X	
COMPUWARE CORP.....	COMMON							
	STOCK	205638109	12	1500	SHARES			X
COMPUWARE CORP.....	COMMON							
	STOCK	205638109	23	2900	SHARES		X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

COMTECH	COMMON						
TELECOMMUNTN.....	STOCK	205826209	33	1000	SHARES		X
COMTECH							
TELECOMMUNICATIONS	COMMON						
COR.....	STOCK	205826209	72	2150	SHARES		X
COMVERSE							
TECHNOLOGY INC	COMMON						
COM.....	STOCK	205862402	4	200	SHARES		X
COMVERSE							
TECHNOLOGY INC	COMMON						
COM.....	STOCK	205862402	6	300	SHARES		X
COMVERSE	COMMON						
TECHNOLOGY.....	STOCK	205862402	32	1500	SHARES		X
CONAGRA FOODS INC...	COMMON						
	STOCK	205887102	43	1766	SHARES		X
CONAGRA FOODS INC...	COMMON						
	STOCK	205887102	95	3900	SHARES		X
CONAGRA FOODS INC...	COMMON						
	STOCK	205887102	146	5962	SHARES		X
CON-WAY INC.....	COMMON						
	STOCK	205944101	7	150	SHARES		X
CONOCOPHILLIPS.....	COMMON						
	STOCK	20825C104	20	344	SHARES		X
CONOCOPHILLIPS.....	COMMON						
	STOCK	20825C104	501	8410	SHARES	X	
CONOCOPHILLIPS.....	COMMON						
	STOCK	20825C104	5126	86104	SHARES		X
CONOCOPHILLIPS.....	COMMON						
	STOCK	20825C104	8234	138303	SHARES		X
CONOCOPHILLIPS.....	COMMON						
	STOCK	20825C104	14777	248236	SHARES		X
CONSOL ENERGY INC...	COMMON						
	STOCK	20854P109	252	7955	SHARES		X
CONSOL ENERGY INC...	COMMON						
	STOCK	20854P109	531	16746	SHARES		X
CONSOLIDATED							
COMMUNICATIONS	COMMON						
HL.....	STOCK	209034107	11	600	SHARES		X
CONSOLDTD EDISON	COMMON						
INC.....	STOCK	209115104	86	1860	SHARES		X
CONSOLIDATED EDISON	COMMON						
INC COM.....	STOCK	209115104	175	3780	SHARES		X
CONSOLIDATED EDISON	COMMON						
INC COM.....	STOCK	209115104	389	8421	SHARES		X
CONSTELLATION	COMMON						
BRANDS INC CL A...	STOCK	21036P108	5	190	SHARES		X
CONSTELLATION	COMMON						
BRANDS INC CL A...	STOCK	21036P108	23	800	SHARES		X
CONSTELLATION	COMMON						
BRANDS.....	STOCK	21036P108	43	1500	SHARES		X
CONSTELLATION							
BRANDS INC CLASS	COMMON						
A.....	STOCK	21036P108	2898	100700	SHARES	X	
CONSTELLATION							
ENERGY GROUP	COMMON						
INC.....	STOCK	210371100	205	3465	SHARES		X
CONSTELLATION							
ENERGY GROUP	COMMON						
INC.....	STOCK	210371100	3922	66254	SHARES		X
CONSTELLATION							
ENERGY GROUP	COMMON						
INC.....	STOCK	210371100	5035	85051	SHARES		X

Edgar Filing: M&T BANK CORP - Form 13F-HR

CONTINENTAL AIRLINES CL B.....	COMMON STOCK	210795308	6	200 SHARES					X
CONVERGYS CORP.....	COMMON STOCK	212485106	8	400 SHARES					X
CONVERGYS CORP.....	COMMON STOCK	212485106	23	1100 SHARES				X	
CORN PRODS INTL INC COM.....	COMMON STOCK	219023108	101	3119 SHARES				X	
CORN PRODS INTL INC COM.....	COMMON STOCK	219023108	159	4888 SHARES					X

18 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6			COLUMN 7 OTHER
				COLUMN 5			INVESTMENT AUTHORITY			
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SOLE	SHARED - DEFINED	SHARED - OTHER	
CORNING INC.....	COMMON STOCK	219350105	7	300 SHARES					X	
CORNING INC.....	COMMON STOCK	219350105	165	6770 SHARES			X			
CORNING INC.....	COMMON STOCK	219350105	966	39555 SHARES						X
CORNING INC.....	COMMON STOCK	219350105	3581	146676 SHARES				X		
CORNING INC.....	COMMON STOCK	219350105	3878	158863 SHARES				X		
CORP OFFICE PROPERTIES TR (REI.....)	COMMON STOCK	22002T108	22	500 SHARES				X		
CORRECTIONS COR AMER.....	COMMON STOCK	22025Y407	52	1200 SHARES				X		
CORRECTIONS CORP OF AMERICA.....	COMMON STOCK	22025Y407	101	2324 SHARES				X		
CORTEX PHARMACEUTICALS INC.....	COMMON STOCK	220524300	4	1390 SHARES						X
COSTCO WHSL CORP.....	COMMON STOCK	22160K105	195	3930 SHARES				X		
COSTCO WHOLESALE CORP COM.....	COMMON STOCK	22160K105	268	5400 SHARES						X
COSTCO WHOLESALE CORP COM.....	COMMON STOCK	22160K105	509	10250 SHARES				X		
COTT CORP.....	COMMON STOCK	22163N106	38	2200 SHARES				X		
COTT CORPORATION....	COMMON STOCK	22163N106	83	4850 SHARES				X		

Edgar Filing: M&T BANK CORP - Form 13F-HR

COUNTRYWIDE FINANCIAL CORP.....	COMMON STOCK	222372104	42	1200 SHARES			X
COUNTRYWIDE FINANCIAL CORP.....	COMMON STOCK	222372104	15	428 SHARES		X	
COUNTRYWIDE FINL.....	COMMON STOCK	222372104	175	5000 SHARES		X	
COVANCE INC COM.....	COMMON STOCK	222816100	85	1283 SHARES			X
COVANCE INC COM.....	COMMON STOCK	222816100	107	1617 SHARES		X	
COVENTRY HEALTH CARE INC.....	COMMON STOCK	222862104	21	400 SHARES		X	
COVENTRY HEALTH CAR.....	COMMON STOCK	222862104	57	1100 SHARES		X	
COVENTRY HEALTH CARE INCORPORATED...	COMMON STOCK	222862104	3351	65050 SHARES		X	
CRANE CO.....	COMMON STOCK	224399105	428	10246 SHARES			X
CRAY INC.....	COMMON STOCK	225223304	1	75 SHARES		X	
CREE RESEARCH INC COM.....	COMMON STOCK	225447101	20	1000 SHARES			X
CROSS TIMBERS ROYALTY TRUST.....	COMMON STOCK	22757R109	0	1 SHARES		X	
CUBIST PHARMACEUT.....	COMMON STOCK	229678107	22	1000 SHARES		X	
CUBIST PHARMACEUTICALS INC.....	COMMON STOCK	229678107	48	2215 SHARES		X	
CUMMINS INC COM.....	COMMON STOCK	231021106	12	100 SHARES		X	
CUMMINS INC.....	COMMON STOCK	231021106	49	410 SHARES		X	
CURTISS WRIGHT CORP.....	COMMON STOCK	231561101	30	1000 SHARES			X
CURTISS WRIGHT CORP.....	COMMON STOCK	231561101	51	1676 SHARES		X	
CUTERA INC.....	COMMON STOCK	232109108	11	400 SHARES		X	
D&E COMMUNICATIONS INC.....	COMMON STOCK	232860106	4	300 SHARES		X	
CYTYC CORP.....	COMMON STOCK	232946103	10	399 SHARES			X
CYTYC CORP.....	COMMON STOCK	232946103	144	5895 SHARES		X	
CYTYC CORP.....	COMMON STOCK	232946103	1720	70256 SHARES		X	
CYTYC CORP.....	COMMON STOCK	232946103	3973	162271 SHARES		X	
DPL INC.....	COMMON STOCK	233293109	27	1000 SHARES			X
DPL INC.....	COMMON STOCK	233293109	115	4255 SHARES		X	
DRS TECHNOLOGIES INC.....	COMMON STOCK	23330X100	9	200 SHARES			X
D R HORTON INC...	COMMON						

Edgar Filing: M&T BANK CORP - Form 13F-HR

D R HORTON INC...	STOCK	23331A109	50	2100 SHARES		X	
	COMMON						
D R HORTON INC...	STOCK	23331A109	73	3029 SHARES			X
	COMMON						
DTE ENERGY CO....	STOCK	23331A109	109	4550 SHARES		X	
	COMMON						
DTE ENERGY CO....	STOCK	233331107	68	1645 SHARES		X	
	COMMON						
DTE ENERGY CO....	STOCK	233331107	530	12772 SHARES			X
	COMMON						
DANAHER CORP	STOCK	233331107	648	15620 SHARES		X	
	COMMON						
COM.....	STOCK	235851102	110	1606 SHARES			X
	COMMON						
DANAHER CORP.....	STOCK	235851102	124	1800 SHARES		X	
	COMMON						
DANAHER CORPORATION....	STOCK	235851102	738	10740 SHARES	X		
	COMMON						
DANAHER CORP	STOCK	235851102	1291	18805 SHARES		X	
	COMMON						
COM.....	STOCK	235851102	1291	18805 SHARES		X	
	COMMON						
DARDEN RESTAURANT.....	STOCK	237194105	45	1050 SHARES		X	
	COMMON						
DARDEN RESTAURANTS	STOCK	237194105	398	9380 SHARES			X
	COMMON						
INC COM.....	STOCK	237194105	1359	31990 SHARES		X	
	COMMON						
DARDEN RESTAURANTS	STOCK	237194105	1359	31990 SHARES		X	
	COMMON						
INC COM.....	STOCK	237194105	1359	31990 SHARES		X	
	COMMON						
DAVITA INC WITH ATTACHED	STOCK	23918K108	89	1537 SHARES			X
	COMMON						
RIGHT.....	STOCK	23918K108	89	1537 SHARES			X
	COMMON						
DEAN FOODS CO	STOCK	242370104	34	800 SHARES		X	
	COMMON						
NEW.....	STOCK	242370104	34	800 SHARES		X	
	COMMON						
DECODE GENETICS INC.....	STOCK	243586104	2	300 SHARES		X	
	COMMON						
DEERE & CO.....	STOCK	244199105	277	3300 SHARES		X	
	COMMON						
DEERE & CO.....	STOCK	244199105	640	7630 SHARES			X
	COMMON						
DEERE & CO.....	STOCK	244199105	1842	21956 SHARES		X	
	COMMON						
DEL MONTE FOODS CO.....	STOCK	24522P103	18	1743 SHARES		X	
	COMMON						
DEL MONTE FOODS CO.....	STOCK	24522P103	23	2226 SHARES			X
	COMMON						
DELEK US HOLDINGS INC...	STOCK	246647101	18	989 SHARES		X	
	COMMON						
DELL INC.....	STOCK	24702R101	453	19800 SHARES		X	
	COMMON						
DELL INC.....	STOCK	24702R101	1061	46441 SHARES			X
	COMMON						

19 of 53

SEC USE

COLUMN 2

COLUMN 5

Edgar Filing: M&T BANK CORP - Form 13F-HR

COLUMN 1 NAME OF ISSUER	TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	-----			COLUMN 6			COLU OTH MANA
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	INVESTMENT AUTHORITY			
							SHARED	- SHARED	-	
							SOLE DEFINED	OTHER		
DELL INC.....	COMMON STOCK	24702R101	3770	165068	SHARES				X	
DELTA PETROLEUM CORP.....	COMMON STOCK	247907207	135	6000	SHARES					X
DENBURY RESOURCES INCORPORATED.	COMMON STOCK	247916208	293	10140	SHARES			X		
DENBURY RES INC.....	COMMON STOCK	247916208	762	26400	SHARES			X		
DELUXE CORPORATION..	COMMON STOCK	248019101	19	1124	SHARES			X		
DENTSPLY INTERNATIONAL INC COM.....	COMMON STOCK	249030107	340	11280	SHARES					X
DENTSPLY INTL INC.....	COMMON STOCK	249030107	981	32600	SHARES			X		
DENTSPLY INTERNATIONAL INC COM.....	COMMON STOCK	249030107	1371	45525	SHARES			X		
DESIGN WITHIN REACH INC....	COMMON STOCK	250557105	2	250	SHARES			X		
DEUTSCHE TELEKOM AG SPONSORED....	COMMON STOCK	251566105	6	376	SHARES					X
DEV DIVERSIFIED RLTY CORP....	COMMON STOCK	251591103	33	600	SHARES					X
DEV DIVERSIFIED RLTY CORP....	COMMON STOCK	251591103	182	3256	SHARES			X		
DEVON ENERGY CORP.....	COMMON STOCK	25179M103	217	3432	SHARES					X
DEVON ENERGY CORP.....	COMMON STOCK	25179M103	760	12041	SHARES			X		
DEVON ENERGY CORP.....	COMMON STOCK	25179M103	848	13440	SHARES			X		
DEVRY INC.....	COMMON STOCK	251893103	11	500	SHARES			X		
DIAGEO PLC SPONSORED ADR.....	COMMON STOCK	25243Q205	36	500	SHARES			X		
DIAGEO PLC SPONSORED ADR.....	COMMON STOCK	25243Q205	213	2995	SHARES			X		
DIAMOND OFFSHORE DRILLING COM.....	COMMON STOCK	25271C102	4	50	SHARES			X		
DIAMONDS TR UNIT SER 1...	COMMON STOCK	252787106	269	2300	SHARES			X		
DIEBOLD INC....	COMMON STOCK	253651103	15	350	SHARES					X
DIEBOLD INC....	COMMON STOCK	253651103	20	463	SHARES			X		

Edgar Filing: M&T BANK CORP - Form 13F-HR

DIGENE CORP....	COMMON							
	STOCK	253752109	22	500	SHARES			X
DIGENE CORP	COMMON							
COMMON.....	STOCK	253752109	63	1460	SHARES			X
DILLARDS	COMMON							
INC.....	STOCK	254067101	16	480	SHARES			X
DIODES INC.....	COMMON							
	STOCK	254543101	22	500	SHARES			X
DIODES	COMMON							
INCORPORATED.	STOCK	254543101	43	995	SHARES			X
THE DIRECTV	COMMON							
GROUP INC....	STOCK	25459L106	11	554	SHARES			X
THE DIRECTV	COMMON							
GROUP INC....	STOCK	25459L106	35	1773	SHARES			X
DISNEY WALT	COMMON							
CO.....	STOCK	254687106	13	425	SHARES			X
DISNEY WALT	COMMON							
COMPANY.....	STOCK	254687106	277	8946	SHARES	X		
DISNEY WALT	COMMON							
CO.....	STOCK	254687106	563	18200	SHARES			X
DISNEY WALT	COMMON							
CO.....	STOCK	254687106	3347	108268	SHARES			X
DISNEY WALT	COMMON							
CO.....	STOCK	254687106	5917	191425	SHARES			X
DISCOVERY								
HOLDING	COMMON							
CO-A.....	STOCK	25468Y107	51	3542	SHARES			X
DISCOVERY								
HOLDING	COMMON							
CO-A.....	STOCK	25468Y107	94	6500	SHARES			X
DISCOVERY								
HOLDING	COMMON							
CO.....	STOCK	25468Y206	38	2600	SHARES			X
DR REDDYS								
LABS LTD	COMMON							
ADR.....	STOCK	256135203	32	2000	SHARES			X
DOLBY								
LABORATORIES	COMMON							
INC CL A.....	STOCK	25659T107	2	100	SHARES			X
DOLLAR								
GENERAL	COMMON							
CORP.....	STOCK	256669102	2	130	SHARES			X
DOLLAR GEN	COMMON							
CORP.....	STOCK	256669102	33	2450	SHARES			X
DOMINION								
RESOURCES								
BLACK	COMMON							
WARRI.....	STOCK	25746Q108	73	2500	SHARES			X
DOMINION RES	COMMON							
INC VA.....	STOCK	25746U109	259	3384	SHARES			X
DOMINION								
RESOURCES	COMMON							
INC.....	STOCK	25746U109	3493	45662	SHARES			X
DOMINION								
RESOURCES	COMMON							
INC.....	STOCK	25746U109	4581	59889	SHARES			X
DONEGAL								
GROUP INC CL	COMMON							
A.....	STOCK	257701201	37	1838	SHARES			X
DONEGAL								
GROUP INC CL	COMMON							
B.....	STOCK	257701300	16	906	SHARES			X

Edgar Filing: M&T BANK CORP - Form 13F-HR

DONNELLEY R R & SONS.....	COMMON STOCK	257867101	53	1605	SHARES				X
DONNELLEY R R & SONS CO....	COMMON STOCK	257867101	135	4099	SHARES				X
DONNELLEY R R & SONS CO....	COMMON STOCK	257867101	145	4400	SHARES				X
DOVER CORP.....	COMMON STOCK	260003108	72	1510	SHARES				X
DOVER CORP.....	COMMON STOCK	260003108	1636	34487	SHARES				X
DOVER CORP.....	COMMON STOCK	260003108	2578	54334	SHARES				X
DOVER DOWNS GAMING & ENTMT INC....	COMMON STOCK	260095104	0	1	SHARES				X
DOVER MOTORSPORTS INC.....	COMMON STOCK	260174107	0	1	SHARES				X
DOW CHEMICAL CO.....	COMMON STOCK	260543103	974	25000	SHARES				X
DOW CHEMICAL COMPANY.....	COMMON STOCK	260543103	1322	33925	SHARES		X		
DOW CHEMICAL CO.....	COMMON STOCK	260543103	2943	75498	SHARES				X
DOW CHEMICAL CO.....	COMMON STOCK	260543103	5872	150654	SHARES				X
DOW JONES & CO INC.....	COMMON STOCK	260561105	14	425	SHARES				X
DRYCLEAN USA INC.....	COMMON STOCK	262432107	1	350	SHARES				X
DUPONT EI DE NEMOURS & CO COM.....	COMMON STOCK	263534109	4	100	SHARES				X
DU PONT E I DE NEMOU.....	COMMON STOCK	263534109	392	9150	SHARES				X
DU PONT E I DE NEMOURS & COMPANY.....	COMMON STOCK	263534109	417	9736	SHARES		X		
DUPONT EI DE NEMOURS & CO COM.....	COMMON STOCK	263534109	8407	196244	SHARES				X

20 of 53

SEC USE

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	COLUMN 5			COLUMN 6			COLUMN 7 OTHER MANA
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	INVESTMENT AUTHORITY	SHARED - SHARED - OTHER		
DUPONT EI DE NEMOURS &	COMMON									

Edgar Filing: M&T BANK CORP - Form 13F-HR

CO COM.....	STOCK	263534109	8498	198369	SHARES		X	
DUKE REALTY	COMMON							
CORP.....	STOCK	264411505	127	3400	SHARES			X
DUKE REALTY	COMMON							
CORP.....	STOCK	264411505	89	2380	SHARES		X	
DUKE ENERGY	COMMON							
CORP.....	STOCK	26441C105	588	19492	SHARES		X	
DUKE ENERGY	COMMON							
CORP.....	STOCK	26441C105	899	29766	SHARES		X	
DUKE ENERGY	COMMON							
CORP.....	STOCK	26441C105	1134	37549	SHARES			X
DUN &								
BRADSTREET	COMMON							
CORP.....	STOCK	26483E100	58	774	SHARES		X	
DUN &								
BRADSTREET	COMMON							
CORP.....	STOCK	26483E100	127	1700	SHARES			X
DUQUESNE								
LIGHT								
HOLDINGS	COMMON							
INC.....	STOCK	266233105	12	600	SHARES			X
DUQUESNE								
LIGHT								
HOLDINGS	COMMON							
INC.....	STOCK	266233105	48	2431	SHARES		X	
DYNEGY INC.....	COMMON							
	STOCK	26816Q101	44	8000	SHARES		X	
DYNEGY INC CL	COMMON							
A.....	STOCK	26816Q101	69	12510	SHARES		X	
EMC CORP MASS	COMMON							
COM.....	STOCK	268648102	153	12810	SHARES		X	
EMC CORP MASS	COMMON							
COM.....	STOCK	268648102	613	51147	SHARES			X
E M C								
CORPORATION	COMMON							
MASSACHUSETTS	STOCK	268648102	2306	192499	SHARES		X	
EMC CORP	COMMON							
MASS.....	STOCK	268648102	3193	266582	SHARES		X	
EMC CORP MASS	COMMON							
COM.....	STOCK	268648102	5073	423449	SHARES		X	
ENSCO								
INTERNATIONAL	COMMON							
INC COM.....	STOCK	26874Q100	563	12836	SHARES			X
ENSCO								
INTERNATIONAL	COMMON							
INC COM.....	STOCK	26874Q100	483	11015	SHARES		X	
ENSCO								
INTERNATIONAL	COMMON							
INC COM.....	STOCK	26874Q100	6187	141161	SHARES		X	
ENSCO								
INTERNATIONAL	COMMON							
INC COM.....	STOCK	26874Q100	7048	160792	SHARES		X	
EOG RESOURCES	COMMON							
INC COM.....	STOCK	26875P101	207	3175	SHARES			X
EOG RESOURCES	COMMON							
INC COM.....	STOCK	26875P101	180	2770	SHARES		X	
EOG RESOURCES	COMMON							
INC COM.....	STOCK	26875P101	2118	32564	SHARES		X	
EOG RESOURCES	COMMON							
INC.....	STOCK	26875P101	2737	42071	SHARES		X	
E*TRADE								
FINANCIAL	COMMON							

Edgar Filing: M&T BANK CORP - Form 13F-HR

CORPORATION..	STOCK	269246104	7	290 SHARES		X
E TRADE FINL	COMMON					
CORP.....	STOCK	269246104	67	2800 SHARES		X
EAGLE						
MATERIALS						
INC COM W	COMMON					
RIGH.....	STOCK	26969P108	12	345 SHARES		X
EARTHLINK INC	COMMON					
COM.....	STOCK	270321102	26	3528 SHARES		X
EASTGROUP						
PROPERTIES	COMMON					
INCORPORATED.	STOCK	277276101	409	8200 SHARES	X	
EASTMAN CHEM	COMMON					
CO.....	STOCK	277432100	38	700 SHARES		X
EASTMAN						
CHEMICAL						
COMPANY	COMMON					
COM.....	STOCK	277432100	59	1091 SHARES		X
EASTMAN						
CHEMICAL						
COMPANY	COMMON					
COM.....	STOCK	277432100	99	1830 SHARES		X
EASTMAN	COMMON					
KODAK CO.....	STOCK	277461109	48	2160 SHARES		X
EASTMAN						
KODAK CO	COMMON					
COM.....	STOCK	277461109	91	4062 SHARES		X
EASTMAN						
KODAK CO	COMMON					
COM.....	STOCK	277461109	163	7276 SHARES		X
EATON CORP.....	COMMON					
	STOCK	278058102	75	1090 SHARES		X
EATON CORP	COMMON					
COM.....	STOCK	278058102	131	1900 SHARES		X
EATON CORP	COMMON					
COM.....	STOCK	278058102	577	8385 SHARES		X
EATON VANCE	COMMON					
CORP.....	STOCK	278265103	7	230 SHARES		X
EBAY INC COM...	COMMON					
	STOCK	278642103	377	13306 SHARES		X
EBAY INC.....	COMMON					
	STOCK	278642103	961	33889 SHARES		X
EBAY INC COM...	COMMON					
	STOCK	278642103	2250	79348 SHARES		X
ECOLAB INC.....	COMMON					
	STOCK	278865100	60	1390 SHARES		X
ECOLAB INC	COMMON					
COM.....	STOCK	278865100	101	2350 SHARES		X
ECOLAB INC	COMMON					
COM.....	STOCK	278865100	1195	27900 SHARES		X
EDISON						
INTERNATIONAL	COMMON					
COM.....	STOCK	281020107	42	1010 SHARES		X
EDISON INTL....	COMMON					
	STOCK	281020107	103	2465 SHARES		X
EDUCATION						
REALTY TRUST	COMMON					
INC REI.....	STOCK	28140H104	54	3625 SHARES		X
EDWARDS AG	COMMON					
INC COM.....	STOCK	281760108	18	339 SHARES		X
EDWARDS						
LIFESCIENCES	COMMON					

Edgar Filing: M&T BANK CORP - Form 13F-HR

EDWARDS CORP COM.....	STOCK	28176E108	195	4175	SHARES				X
LIFESCIENCES CORP COM.....	COMMON STOCK	28176E108	457	9800	SHARES			X	
EL PASO CORP COM.....	COMMON STOCK	28336L109	48	3499	SHARES				X
EL PASO CORPORATION..	COMMON STOCK	28336L109	49	3582	SHARES			X	
ELAN CORP PLC SPONS ADR....	COMMON STOCK	284131208	1	75	SHARES				X
ELECTRONICS ARTS COM.....	COMMON STOCK	285512109	192	3435	SHARES		X		
ELECTRONICS ARTS COM.....	COMMON STOCK	285512109	489	8750	SHARES				X
ELECTRONIC ARTS.....	COMMON STOCK	285512109	3144	56291	SHARES			X	
ELECTRONICS ARTS COM.....	COMMON STOCK	285512109	4691	84008	SHARES			X	
ELECTRONIC DATA SYSTEM CORPORA.....	COMMON STOCK	285661104	1	40	SHARES			X	
ELECTRONIC DATA SYSTEM CORPORA.....	COMMON STOCK	285661104	65	2658	SHARES				X
ELECTRONIC DATA SYS.....	COMMON STOCK	285661104	96	3925	SHARES			X	
ELECTRONICS FOR IMAGING INC CO.....	COMMON STOCK	286082102	30	1300	SHARES				X
ELECTRONICS FOR IMAGING INC CO.....	COMMON STOCK	286082102	498	21760	SHARES			X	

21 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY		
				COLUMN 5			COLUMN 6		
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL CALL	PUT OR	SHARED - SOLE	SHARED - DEFINED	SHARED - OTHER
ELECTRONICS FOR IMAG.....	COMMON STOCK	286082102	1195	52200	SHARES				X
ELIZABETH ARDEN INC COM.....	COMMON STOCK	28660G106	3	205	SHARES				X
EMBARQ CORP.....	COMMON STOCK	29078E105	29	607	SHARES				X
EMBARQ CORP.....	COMMON STOCK	29078E105	49	1004	SHARES			X	
EMBARQ	COMMON								

Edgar Filing: M&T BANK CORP - Form 13F-HR

CORPORATION.....	STOCK	29078E105	51	1048	SHARES		X	
EMERSON ELEC CO.....	COMMON							
	STOCK	291011104	285	3400	SHARES		X	
EMERSON ELECTRIC	COMMON							
COMPANY.....	STOCK	291011104	843	10050	SHARES	X		
EMERSON ELECTRIC	COMMON							
CO.....	STOCK	291011104	5782	68946	SHARES			X
EMERSON ELECTRIC	COMMON							
CO.....	STOCK	291011104	7205	85917	SHARES		X	
ENCANA CORP.....	COMMON							
	STOCK	292505104	168	3600	SHARES			X
ENBRIDGE ENERGY	COMMON							
PTNR.....	STOCK	29250R106	122	2627	SHARES			X
ENCYSIVE								
PHARMACEUTICALS	COMMON							
INC.....	STOCK	29256X107	116	27000	SHARES			X
ENDESA S A SPONSORED	COMMON							
ADR.....	STOCK	29258N107	34	800	SHARES			X
ENDESA S A SPONSORED	COMMON							
ADR.....	STOCK	29258N107	114	2668	SHARES		X	
ENDEAVOUR								
INTERNATIONAL	COMMON							
CORP.....	STOCK	29259G101	3	1000	SHARES			X
ENERGY CONVERSION	COMMON							
DEVICES INC.....	STOCK	292659109	7	200	SHARES			X
ENERGY EAST CORP	COMMON							
COM.....	STOCK	29266M109	133	5623	SHARES		X	
ENERGY EAST CORP	COMMON							
COM.....	STOCK	29266M109	203	8576	SHARES			X
ENERGIZER HLDGS INC	COMMON							
COM.....	STOCK	29266R108	7	100	SHARES			X
ENERGIZER HLDGS INC	COMMON							
COM.....	STOCK	29266R108	102	1412	SHARES		X	
ENERGY TRANSFER	COMMON							
PARTNERS LP.....	STOCK	29273R109	46	1000	SHARES			X
ENERPLUS RESOURCES	COMMON							
FUND.....	STOCK	29274D604	106	2100	SHARES			X
ENPRO INDUSTRIES....	COMMON							
	STOCK	29355X107	24	800	SHARES			X
ENERGY CORP COM	COMMON							
NEW.....	STOCK	29364G103	20	250	SHARES		X	
ENERGY CORP.....	COMMON							
	STOCK	29364G103	147	1880	SHARES		X	
ENERGY CORP COM	COMMON							
NEW.....	STOCK	29364G103	205	2621	SHARES			X
ENTERPRISE PRODUCTS	COMMON							
PARTNERS L.....	STOCK	293792107	54	2022	SHARES		X	
ENTERPRISE PRODUCTS	COMMON							
PARTNERS L.....	STOCK	293792107	152	5685	SHARES			X
ENTERPRISE PRODUCTS	COMMON							
PARTNERS L.P.....	STOCK	293792107	388	14500	SHARES	X		
ENVIRONMENTAL	COMMON							
POWER CORP.....	STOCK	29406L201	0	100	SHARES		X	
EQUIFAX INC.....	COMMON							
	STOCK	294429105	38	1025	SHARES		X	
EQUIFAX INC COM.....	COMMON							
	STOCK	294429105	92	2500	SHARES			X
EQUITABLE RESOURCES	COMMON							
INC.....	STOCK	294549100	148	4231	SHARES			X
EQUITABLE RESOURCES	COMMON							
INC.....	STOCK	294549100	1021	29200	SHARES		X	
EQUITY OFFICE PPTYS.	COMMON							

Edgar Filing: M&T BANK CORP - Form 13F-HR

EQUITY OFFICE	STOCK	294741103	103	2600	SHARES		X	
PROPERTIES TR (R..	COMMON							
EQUITY OFFICE	STOCK	294741103	777	19550	SHARES			X
PROPERTIES TR (R..	COMMON							
EQUITY ONE	STOCK	294741103	580	14589	SHARES		X	
INCORPORATED.....	COMMON							
EQUITY RESIDENTIAL	STOCK	294752100	22	900	SHARES		X	
(REIT).....	COMMON							
EQUITY RESIDENTIAL	STOCK	29476L107	268	5300	SHARES			X
(REIT).....	COMMON							
TELEFONAKTIEBOLAGET	STOCK	29476L107	114	2262	SHARES		X	
LM ERICSSO.....	COMMON							
TELEFONAKTIEBOLAGET	STOCK	294821608	14	400	SHARES		X	
LM ERICSSO.....	COMMON							
ERIE INDEMNITY CO CL	STOCK	294821608	48	1380	SHARES			X
A.....	COMMON							
ESSEX CORPORATION...	STOCK	29530P102	7541	144000	SHARES		X	
	COMMON							
DELHAIZE GROUP	STOCK	296744105	9	500	SHARES			X
SPONSORED ADR.....	COMMON							
EXELON CORP.....	STOCK	29759W101	8	100	SHARES		X	
	COMMON							
EXELON CORP.....	STOCK	30161N101	359	5932	SHARES		X	
	COMMON							
EXELON CORP.....	STOCK	30161N101	1283	21199	SHARES			X
	COMMON							
EXPEDITORS INTL WASH	STOCK	30161N101	5192	85757	SHARES		X	
INC COM.....	COMMON							
EXPEDITORS INTL	STOCK	302130109	599	13440	SHARES		X	
WASH.....	COMMON							
EXPRESS SCRIPTS INC.	STOCK	302130109	1560	35000	SHARES		X	
	COMMON							
EXPRESS SCRIPTS INC.	STOCK	302182100	324	4290	SHARES		X	
	COMMON							
EXPRESS SCRIPTS INC.	STOCK	302182100	2667	35350	SHARES			X
	COMMON							
EXPRESS SCRIPTS INC.	STOCK	302182100	6238	82667	SHARES		X	
	COMMON							
EXPRESS SCRIPTS INC.	STOCK	302182100	10076	133540	SHARES		X	
	COMMON							
EXXON MOBIL CORP....	STOCK	30231G102	20	300	SHARES		X	
	COMMON							
EXXON MOBIL	STOCK	30231G102	967	14415	SHARES		X	
CORPORATION.....	COMMON							
EXXON MOBIL CORP....	STOCK	30231G102	1190	17730	SHARES		X	
	COMMON							
EXXON MOBIL CORP....	STOCK	30231G102	22859	340670	SHARES		X	
	COMMON							
EXXON MOBIL CORP....	STOCK	30231G102	72346	1078178	SHARES			X
	COMMON							
EXXON MOBIL CORP....	STOCK	30231G102	82355	1227343	SHARES		X	
	COMMON							
FNB CORP PA.....	STOCK	302520101	43	2578	SHARES		X	
	COMMON							
FPL GROUP INC COM...	STOCK	302571104	14	300	SHARES		X	
	COMMON							
FPL GROUP INC.....	STOCK	302571104	152	3370	SHARES		X	
	COMMON							
FPL GROUP INC COM...	STOCK	302571104	3021	67127	SHARES			X
	COMMON							
FPL GROUP INC COM...	STOCK	302571104	6148	136613	SHARES		X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

22 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COL OT MAN
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SOLE	SHARED - DEFINED	SHARED - OTHER	
FACTSET										
RESEARCH SYSTEMS INC...	COMMON STOCK	303075105	44	900	SHARES					X
FAIRPOINT COMMUNICATIONS INC.....	COMMON STOCK	305560104	2	100	SHARES			X		
FAMILY DOLLAR STORES.....	COMMON STOCK	307000109	8	275	SHARES					X
FAMILY DOLLAR STORES.....	COMMON STOCK	307000109	37	1250	SHARES			X		
FASTENAL CO.....	COMMON STOCK	311900104	296	7660	SHARES			X		
FASTENAL CO.....	COMMON STOCK	311900104	837	21700	SHARES			X		
FEATHERLITE INCORPORATED..	COMMON STOCK	313054108	264	41000	SHARES					X
FREDDIE MAC.....	COMMON STOCK	313400301	39	590	SHARES					X
FREDDIE MAC.....	COMMON STOCK	313400301	1322	19933	SHARES			X		
FREDDIE MAC.....	COMMON STOCK	313400301	1408	21224	SHARES			X		
FREDDIE MAC-- FEDERAL HOME LOAN MORTGAGE.....	COMMON STOCK	313400301	4414	66552	SHARES			X		
FED NATL MTG ASSN COM.....	COMMON STOCK	313586109	471	8430	SHARES			X		
FED NATL MTG ASSN COM.....	COMMON STOCK	313586109	2524	45142	SHARES					X
FED NATL MTG ASSN COM.....	COMMON STOCK	313586109	5694	101841	SHARES			X		
FEDERAL REALTY INV TR (REIT).	COMMON STOCK	313747206	104	1400	SHARES			X		
FEDERAL SIGNAL CORP.....	COMMON STOCK	313855108	15	1000	SHARES			X		
FEDERATED DEPT STORES INC....	COMMON STOCK	31410H101	65	1498	SHARES					X
FEDERATED DEPT STORE.....	COMMON STOCK	31410H101	199	4616	SHARES			X		
FEDERATED DEPT STORES INC....	COMMON STOCK	31410H101	304	7030	SHARES			X		
FEDERATED DEPARTMENT										

Edgar Filing: M&T BANK CORP - Form 13F-HR

STORES	COMMON						
DELAWARE.....	STOCK	31410H101	433	10021	SHARES	X	
FEDERATED INVS	COMMON						
INC.....	STOCK	314211103	27	800	SHARES		X
FEDEX CORP	COMMON						
COM.....	STOCK	31428X106	337	3098	SHARES		X
FEDEX CORP	COMMON						
COM.....	STOCK	31428X106	631	5805	SHARES	X	
F5 NETWORKS	COMMON						
INC.....	STOCK	315616102	13	240	SHARES		X
F5 NETWORKS	COMMON						
INC.....	STOCK	315616102	434	8087	SHARES	X	
F5 NETWORKS	COMMON						
INC.....	STOCK	315616102	1265	23556	SHARES	X	
FIDELITY NATL	COMMON						
INFORMATION	COMMON						
SERV.....	STOCK	31620M106	19	500	SHARES		X
FIDELITY NATL	COMMON						
FINL INC.....	STOCK	316326107	2	50	SHARES		X
FIDELITY NATL	COMMON						
FINL INC.....	STOCK	316326107	446	10717	SHARES	X	
FIDELITY NATL	COMMON						
FINL.....	STOCK	316326107	858	20600	SHARES	X	
FIFTH THIRD	COMMON						
BANCORP	COMMON						
COM.....	STOCK	316773100	36	950	SHARES		X
FIFTH THIRD	COMMON						
BANCORP.....	STOCK	316773100	350	9200	SHARES	X	
FIFTH THIRD	COMMON						
BANCORP	COMMON						
COM.....	STOCK	316773100	589	15472	SHARES	X	
FIRST DATA CORP	COMMON						
COM.....	STOCK	319963104	8	200	SHARES	X	
FIRST DATA	COMMON						
CORP.....	STOCK	319963104	273	6500	SHARES	X	
FIRST DATA	COMMON						
CORPORATION...	STOCK	319963104	478	11386	SHARES	X	
FIRST DATA CORP	COMMON						
COM.....	STOCK	319963104	996	23715	SHARES		X
FIRST DATA CORP	COMMON						
COM.....	STOCK	319963104	1636	38942	SHARES	X	
FIRST HORIZON	COMMON						
NATL.....	STOCK	320517105	34	900	SHARES	X	
FIRST INDUSTRIAL	COMMON						
REALTY TR	COMMON						
(RE.....)	STOCK	32054K103	12	275	SHARES	X	
FIRST	COMMON						
MARBLEHEAD	COMMON						
CORP.....	STOCK	320771108	1212	17500	SHARES	X	
FIRST MARINER	COMMON						
BANCORP	COMMON						
INCORPOR.....	STOCK	320795107	68	3500	SHARES		X
FIRST NIAGARA	COMMON						
FINANCIAL	COMMON						
GROUP.....	STOCK	33582V108	4	292	SHARES	X	
FIRST STATE	COMMON						
FINANCIAL CORP	COMMON						
FLO.....	STOCK	33708M206	58	3253	SHARES	X	
FIRST UNITED	COMMON						
CORP COM.....	STOCK	33741H107	49	2317	SHARES		X
FIRST UNITED	COMMON						
CORP COM.....	STOCK	33741H107	179	8408	SHARES	X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

FISERV INC.....	COMMON								
	STOCK	337738108	9	200	SHARES				X
FISERV INC.....	COMMON								
	STOCK	337738108	10	220	SHARES			X	
FISERV INC.....	COMMON								
	STOCK	337738108	68	1450	SHARES			X	
FISERV	COMMON								
INCORPORATED..	STOCK	337738108	762	16186	SHARES		X		
FIRSTENERGY	COMMON								
CORP.....	STOCK	337932107	162	2900	SHARES			X	
FIRSTENERGY	COMMON								
CORP COM.....	STOCK	337932107	273	4883	SHARES			X	
FIRSTENERGY	COMMON								
CORP COM.....	STOCK	337932107	386	6906	SHARES				X
FISHER SCNTIFC	COMMON								
INTL.....	STOCK	338032204	70	900	SHARES			X	
FIVE STAR	COMMON								
QUALITY CARE	STOCK	33832D106	0	10	SHARES				X
INC.....	COMMON								
FIVE STAR	STOCK	33832D106	29	2700	SHARES			X	
QUALITY CA....	COMMON								
FIVE STAR	STOCK	33832D106	67	6260	SHARES			X	
QUALITY CARE	COMMON								
INC.....	STOCK	33832D106	1011	118073	SHARES		X		
FLANDERS	COMMON								
CORPORATION...	STOCK	338494107	0	8	SHARES				X
FLORIDA EAST	COMMON								
COAST	STOCK	340632108	46	600	SHARES			X	
INDUSTRIES....	COMMON								
FLUOR	STOCK	343412102	158	2055	SHARES				X
CORPORATION...	COMMON								
FLUOR CORP.....	STOCK	343412102	961	12494	SHARES			X	
FLUOR CORP.....	COMMON								
	STOCK	343412102	0	18	SHARES			X	
FONAR CORP	COMMON								
COM.....	STOCK	344437108	78	9622	SHARES				X
FORD MOTOR	COMMON								
CO.....	STOCK	345370860	98	12094	SHARES			X	
FORD MOTOR	COMMON								
CO.....	STOCK	345370860							

23 of 53

SEC USE

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	COLUMN 5			COLUMN 6		
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	INVESTMENT SHARED - DEFINED	AUTHORITY SHARED - OTHER	CO O MA
FORD MOTOR CO....	COMMON STOCK	345370860	149	18400	SHARES			X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

FORDING								
CANADIAN COAL	COMMON							
TRUST.....	STOCK	345425102	1188	44789	SHARES			X
FORDING								
CANADIAN COAL	COMMON							
TRUST.....	STOCK	345425102	1139	42945	SHARES		X	
FORDING								
CANADIAN COAL	COMMON							
TRUST.....	STOCK	345425102	3329	125472	SHARES		X	
FOREST LABS INC	COMMON							
COM.....	STOCK	345838106	18	350	SHARES		X	
FOREST LABS INC	COMMON							
COM.....	STOCK	345838106	61	1200	SHARES			X
FOREST LABS	COMMON							
INC.....	STOCK	345838106	132	2600	SHARES		X	
FOREST OIL	COMMON							
CORP.....	STOCK	346091705	16	500	SHARES		X	
FORTUNE BRANDS	COMMON							
INC.....	STOCK	349631101	105	1400	SHARES		X	
FORTUNE BRANDS	COMMON							
INC.....	STOCK	349631101	993	13219	SHARES			X
FORTUNE BRANDS	COMMON							
INC.....	STOCK	349631101	1678	22343	SHARES		X	
FRANKLIN								
RESOURCES	COMMON							
INC.....	STOCK	354613101	16	150	SHARES			X
FRANKLIN								
RESOURCES	COMMON							
INC.....	STOCK	354613101	85	800	SHARES		X	
FRANKLIN RES	COMMON							
INC.....	STOCK	354613101	137	1300	SHARES		X	
FRANKLIN STREET	COMMON							
PROP REIT.....	STOCK	35471R106	95	4775	SHARES		X	
FREEPORT								
MCMORAN CPR &	COMMON							
GLD INC.....	STOCK	35671D857	41	765	SHARES			X
FREEPORT								
MCMORAN CPR &	COMMON							
GLD INC.....	STOCK	35671D857	69	1289	SHARES		X	
FREEPORT-								
MCMORAN	COMMON							
C&G.....	STOCK	35671D857	85	1600	SHARES		X	
FREESCALE	COMMON							
SEMICONDUCTOR-B	STOCK	35687M206	37	973	SHARES		X	
FREESCALE	COMMON							
SEMICONDUCTOR-B	STOCK	35687M206	121	3181	SHARES			X
FREESCALE	COMMON							
SEMICONDUCT.....	STOCK	35687M206	133	3500	SHARES		X	
FREIGHTCAR	COMMON							
AMERICA INC....	STOCK	357023100	16	298	SHARES		X	
FRONTIER OIL	COMMON							
CORPORATION....	STOCK	35914P105	23	870	SHARES		X	
FROZEN FOOD								
EXPRESS	COMMON							
INDUSTRIES.....	STOCK	359360104	8	1000	SHARES			X
FULTON FINANCIAL	COMMON							
CORP.....	STOCK	360271100	2015	124451	SHARES		X	
FULTON FINANCIAL	COMMON							
CORP.....	STOCK	360271100	3074	189842	SHARES			X
FULTON FINANCIAL	COMMON							
CORP.....	STOCK	360271100	6351	392282	SHARES		X	X
GATX CORP.....	COMMON							

Edgar Filing: M&T BANK CORP - Form 13F-HR

GALLAGHER	STOCK	361448103	14	350 SHARES			X
ARTHUR J. & CO.....	COMMON STOCK	363576109	27	1000 SHARES		X	
GALLAHER GROUP PLC SPON ADR...	COMMON STOCK	363595109	152	2322 SHARES			X
GALLAHER GROUP PLC SPON ADR...	COMMON STOCK	363595109	249	3805 SHARES		X	
GAMESTOP CORP-- CLASS A.....	COMMON STOCK	36467W109	467	10080 SHARES		X	
GAMESTOP CORP HLDG.....	COMMON STOCK	36467W109	1157	25000 SHARES		X	
GANNETT CO INC...	COMMON STOCK	364730101	165	2900 SHARES		X	
GANNETT INCORPORATED...	COMMON STOCK	364730101	206	3620 SHARES		X	
GANNETT CO INC...	COMMON STOCK	364730101	696	12240 SHARES		X	
GANNETT CO INC...	COMMON STOCK	364730101	766	13478 SHARES			X
GAP INC.....	COMMON STOCK	364760108	70	3700 SHARES		X	
GAP INC COM.....	COMMON STOCK	364760108	451	23801 SHARES			X
GAP INC COM.....	COMMON STOCK	364760108	812	42867 SHARES		X	
GENELABS TECHNOLOGIES...	COMMON STOCK	368706206	1	600 SHARES		X	
GENENTECH INC COM NEW.....	COMMON STOCK	368710406	273	3300 SHARES			X
GENENTECH INC.....	COMMON STOCK	368710406	615	7450 SHARES		X	
GENENTECH INC COM NEW.....	COMMON STOCK	368710406	3748	45325 SHARES		X	
GENERAL CABLE CORP.....	COMMON STOCK	369300108	23	600 SHARES		X	
GENERAL CABLE CORPORATION....	COMMON STOCK	369300108	50	1320 SHARES		X	
GENERAL DYNAMICS.....	COMMON STOCK	369550108	293	4088 SHARES		X	
GENERAL DYNAMICS CORP COM.....	COMMON STOCK	369550108	1220	17028 SHARES			X
GENERAL DYNAMICS CORP COM.....	COMMON STOCK	369550108	4405	61466 SHARES		X	
GENERAL ELECTRIC COMPANY.....	COMMON STOCK	369604103	19	550 SHARES		X	
GENERAL ELECTRIC COMPANY.....	COMMON STOCK	369604103	204	5775 SHARES		X	
GENERAL ELECTRIC COMPANY.....	COMMON STOCK	369604103	1432	40560 SHARES		X	
GENERAL ELECTRIC COMPANY.....	COMMON STOCK	369604103	5423	153635 SHARES		X	
GENERAL ELECTRIC CO....	COMMON STOCK	369604103	21756	616302 SHARES		X	
GENERAL ELECTRIC	COMMON						

Edgar Filing: M&T BANK CORP - Form 13F-HR

COMPANY.....	STOCK	369604103	73173	2072890	SHARES					X
GENERAL ELECTRIC COMPANY.....	COMMON STOCK	369604103	76424	2164978	SHARES				X	
GENERAL GROWTH PPTYS INC.....	COMMON STOCK	370021107	143	3000	SHARES				X	
GENERAL MILLS INC.....	COMMON STOCK	370334104	8	150	SHARES				X	
GENERAL MILLS INC.....	COMMON STOCK	370334104	603	10637	SHARES				X	
GENERAL MILLS INC.....	COMMON STOCK	370334104	2019	35673	SHARES					X
GENERAL MILLS INC.....	COMMON STOCK	370334104	4324	76399	SHARES				X	
GENERAL MOTORS CORP COM.....	COMMON STOCK	370442105	111	3333	SHARES				X	
GENERAL MOTORS CORP.....	COMMON STOCK	370442105	163	4900	SHARES				X	
GENERAL MOTORS CORP COM.....	COMMON STOCK	370442105	853	25649	SHARES					X
GENESIS MICROCHIP INC.....	COMMON STOCK	37184C103	6	500	SHARES				X	

24 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 5			COLUMN 6 INVESTMENT AUTHORITY			CO O MA
				-----			-----			-----			
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - SOLE	SHARED - DEFINED	SHARED - OTHER				
GENTEX CORP COM.....	COMMON STOCK	371901109	37	2600	SHARES						X		
GENUINE PARTS CO.....	COMMON STOCK	372460105	59	1360	SHARES						X		
GENUINE PARTS INC.....	COMMON STOCK	372460105	140	3250	SHARES							X	
GENUINE PARTS COMPANY.....	COMMON STOCK	372460105	366	8475	SHARES				X				
GENUINE PARTS INC.....	COMMON STOCK	372460105	438	10155	SHARES						X		
GENWORTH FINANCIAL INC-- CL A.....	COMMON STOCK	37247D106	23	645	SHARES							X	
GENWORTH FINANCIAL.....	COMMON STOCK	37247D106	123	3500	SHARES						X		
GENZYME CORP COM.....	COMMON STOCK	372917104	40	600	SHARES							X	
GENZYME CORP.....	COMMON STOCK	372917104	148	2200	SHARES						X		
GENZYME CORP	COMMON												

Edgar Filing: M&T BANK CORP - Form 13F-HR

COM.....	STOCK	372917104	1398	20726 SHARES		X	
GERON CORP.....	COMMON						
	STOCK	374163103	3	500 SHARES			X
GILEAD SCIENCES	COMMON						
INC COM.....	STOCK	375558103	250	3630 SHARES	X		
GILEAD SCIENCES	COMMON						
INC COM.....	STOCK	375558103	345	5010 SHARES			X
GILEAD SCIENCES	COMMON						
INC COM.....	STOCK	375558103	2898	42134 SHARES		X	
GILEAD SCIENCES	COMMON						
INC.....	STOCK	375558103	3771	54833 SHARES		X	
GLADSTONE	COMMON						
CAPITAL CORP...	STOCK	376535100	110	5000 SHARES		X	
GLADSTONE	COMMON						
CAPITAL CORP...	STOCK	376535100	2669	121255 SHARES	X		
GLADSTONE	COMMON						
COMMERCIAL	COMMON						
CORP.....	STOCK	376536108	80	4000 SHARES		X	
GLATFELTER.....	COMMON						
	STOCK	377316104	656	48403 SHARES		X	
GLAXOSMITHKLINE	COMMON						
PLC ADR.....	STOCK	37733W105	1519	28534 SHARES			X
GLAXOSMITHKLINE	COMMON						
PLC ADR.....	STOCK	37733W105	1262	23707 SHARES		X	
GOLD FIELDS	COMMON						
LIMITED ADR....	STOCK	38059T106	4	250 SHARES		X	
GOLDCORP INC.....	COMMON						
	STOCK	380956409	24	1000 SHARES		X	
GOLDEN WEST FINL	COMMON						
CORP COM.....	STOCK	381317106	6	84 SHARES		X	
GOLDEN WEST	COMMON						
FINL.....	STOCK	381317106	147	1900 SHARES		X	
GOLDMAN SACHS	COMMON						
GROUP INC	COMMON						
COM.....	STOCK	38141G104	289	1710 SHARES			X
GOLDMAN SACHS	COMMON						
GROUP.....	STOCK	38141G104	575	3400 SHARES		X	
GOLDMAN SACHS	COMMON						
GROUP INC	COMMON						
COM.....	STOCK	38141G104	1229	7265 SHARES		X	
GOODRICH CORP....	COMMON						
	STOCK	382388106	4	100 SHARES		X	
GOODRICH CORP....	COMMON						
	STOCK	382388106	36	885 SHARES		X	
GOODRICH CORP....	COMMON						
	STOCK	382388106	227	5600 SHARES			X
GOODYEAR TIRE &	COMMON						
RUBR CO.....	STOCK	382550101	29	2000 SHARES			X
GOODYEAR TIRE &	COMMON						
RUBR.....	STOCK	382550101	52	3545 SHARES		X	
GOODYEAR TIRE &	COMMON						
RUBR CO.....	STOCK	382550101	74	5075 SHARES		X	
GOOGLE INC CL	COMMON						
A.....	STOCK	38259P508	157	390 SHARES			X
GOOGLE INC CL	COMMON						
A.....	STOCK	38259P508	340	847 SHARES	X		
GOOGLE INC CL	COMMON						
A.....	STOCK	38259P508	3198	7956 SHARES		X	
GOOGLE INC.....	COMMON						
	STOCK	38259P508	6078	15129 SHARES		X	
GRACO INC COM....	COMMON						
	STOCK	384109104	737	18865 SHARES		X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

GRACO INC.....	COMMON						
	STOCK	384109104	1806	46242	SHARES		X
GRAINGER W W	COMMON						
INC.....	STOCK	384802104	41	605	SHARES		X
W W GRAINGER INC	COMMON						
COM.....	STOCK	384802104	107	1600	SHARES		X
W W GRAINGER INC	COMMON						
COM.....	STOCK	384802104	349	5200	SHARES		X
GRANT PRIDECO	COMMON						
INC COM.....	STOCK	38821G101	6	150	SHARES		X
GRANT PRIDECO	COMMON						
INC COM.....	STOCK	38821G101	391	10271	SHARES		X
GRANT PRIDECO	COMMON						
INC.....	STOCK	38821G101	1194	31400	SHARES		X
GREAT AMERN							
FINL RES INC	COMMON						
COM.....	STOCK	389915109	2	100	SHARES		X
GREAT PLAINS	COMMON						
ENERGY INC.....	STOCK	391164100	8	270	SHARES		X
GREAT PLAINS	COMMON						
ENERGY INC.....	STOCK	391164100	26	850	SHARES		X
GREEN MOUNTAIN	COMMON						
POWER CORP.....	STOCK	393154109	33	1000	SHARES		X
GROUPE DANONE	COMMON						
SPONS ADR.....	STOCK	399449107	30	1000	SHARES		X
THE GYMBOREE	COMMON						
CORPORATION....	STOCK	403777105	135	3200	SHARES		X
HCA INC COM.....	COMMON						
	STOCK	404119109	55	1100	SHARES		X
HCA INC COM.....	COMMON						
	STOCK	404119109	44	882	SHARES		X
HCC INS HLDGS INC	COMMON						
COM.....	STOCK	404132102	441	13405	SHARES		X
HRPT PROPERTIES	COMMON						
TRUST (REIT)...	STOCK	40426W101	14	1200	SHARES		X
HRPT PROPERTIES	COMMON						
TRUST (REIT)...	STOCK	40426W101	2	148	SHARES		X
HSBC HOLDINGS	COMMON						
PLC SPON ADR...	STOCK	404280406	109	1190	SHARES		X
HSBC HOLDINGS	COMMON						
PLC SPON ADR...	STOCK	404280406	112	1226	SHARES		X
HALLIBURTON	COMMON						
HLDG CO COM....	STOCK	406216101	310	10900	SHARES		X
HALLIBURTON.....	COMMON						
	STOCK	406216101	242	8500	SHARES		X
HALLIBURTON	COMMON						
HLDG CO COM....	STOCK	406216101	407	14318	SHARES		X
HALOZYME	COMMON						
THERAPEUTIC....	STOCK	40637H109	40	15000	SHARES		X
HALOZYME							
THERAPEUTICS	COMMON						
INC.....	STOCK	40637H109	68	25800	SHARES		X
HANESBRANDS	COMMON						
INC.....	STOCK	410345102	6	250	SHARES		X

Edgar Filing: M&T BANK CORP - Form 13F-HR

SEC USE

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	COLUMN 5			COLUMN 6		
				OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	INVESTMENT SHARED - SOLE DEFINED	SHARED - OTHER	AUTHORITY
HANESBRANDS INC.....	COMMON STOCK	410345102	63	2810	SHARES		X		
HANESBRANDS INC.....	COMMON STOCK	410345102	141	6263	SHARES				X
HARLEY DAVIDSON INC.....	COMMON STOCK	412822108	126	2000	SHARES		X		
HARLEY DAVIDSON INC.....	COMMON STOCK	412822108	355	5650	SHARES				X
HARLEY DAVIDSON INC.....	COMMON STOCK	412822108	1350	21512	SHARES		X		
HARLEYSVILLE NATL CORP COM.....	COMMON STOCK	412850109	26	1316	SHARES		X		
HARMAN INTERNATIONAL INDUSTRIE.....	COMMON STOCK	413086109	299	3580	SHARES		X		
HARMAN INTL INDS.....	COMMON STOCK	413086109	846	10150	SHARES		X		
HARMONY GOLD MINING SPON ADR.....	COMMON STOCK	413216300	16	1275	SHARES		X		
HARRAHS ENTERTAINMENT INC.....	COMMON STOCK	413619107	32	475	SHARES		X		
HARRAHS ENTMT INC.....	COMMON STOCK	413619107	113	1700	SHARES		X		
HARRIS & HARRIS GROUP INC.....	COMMON STOCK	413833104	2	200	SHARES				X
HARRIS CORP.....	COMMON STOCK	413875105	149	3355	SHARES				X
HARRIS CORP.....	COMMON STOCK	413875105	309	6955	SHARES		X		
HARRIS CORP.....	COMMON STOCK	413875105	3152	70846	SHARES		X		
HARRIS CORP.....	COMMON STOCK	413875105	4429	99550	SHARES		X		
HARSCO CORP.....	COMMON STOCK	415864107	352	4530	SHARES		X		
HARSCO CORP.....	COMMON STOCK	415864107	4099	52788	SHARES				X
HARSCO CORP.....	COMMON STOCK	415864107	5147	66288	SHARES		X		
HARSCO CORP.....	COMMON STOCK	415864107	14658	188771	SHARES		X		
HARTFORD FINANCIAL SVCS GRP IN.....	COMMON STOCK	416515104	9	100	SHARES		X		

Edgar Filing: M&T BANK CORP - Form 13F-HR

HARTFORD FINL SVCS.....	COMMON STOCK	416515104	213	2450 SHARES	X	
HARTFORD FINANCIAL SVCS GRP IN.....	COMMON STOCK	416515104	1445	16652 SHARES		X
HARTFORD FINANCIAL SVCS GRP IN.....	COMMON STOCK	416515104	2036	23472 SHARES	X	
HARVARD BIOSCIENCE I.....	COMMON STOCK	416906105	44	9700 SHARES	X	
HARVARD BIOSCIENCE INC.....	COMMON STOCK	416906105	87	19300 SHARES	X	
HASBRO INC.....	COMMON STOCK	418056107	4	170 SHARES		X
HASBRO INC.....	COMMON STOCK	418056107	30	1300 SHARES	X	
HAWAIIAN ELEC IND INC.....	COMMON STOCK	419870100	4	140 SHARES	X	
HEALTHCARE SVCS GRP.....	COMMON STOCK	421906108	38	1500 SHARES	X	
HEALTHCARE SVCS GROUP INC.....	COMMON STOCK	421906108	84	3325 SHARES	X	
HEALTH CARE PROPERTY (REIT).....	COMMON STOCK	421915109	58	1858 SHARES	X	
HEALTH MANAGEMENT-CLASS A.....	COMMON STOCK	421933102	8	400 SHARES	X	
HEALTH MGMT ASSOC.....	COMMON STOCK	421933102	38	1825 SHARES	X	
HEALTH MANAGEMENT-CLASS A.....	COMMON STOCK	421933102	306	14620 SHARES		X
HEALTH MANAGEMENT-CLASS A.....	COMMON STOCK	421933102	773	36963 SHARES	X	
HEALTHCARE REALTY TRUST INC (R.....)	COMMON STOCK	421946104	8	200 SHARES		X
HEALTHCARE REALTY TRUST INC (R.....)	COMMON STOCK	421946104	66	1730 SHARES	X	
HEADWATERS INC.....	COMMON STOCK	42210P102	35	1500 SHARES	X	
HEADWATERS INCORPORATED....	COMMON STOCK	42210P102	80	3425 SHARES	X	
HEALTH CARE REIT INC.....	COMMON STOCK	42217K106	40	1000 SHARES		X
HEALTHEXTRAS INCORPORATED....	COMMON STOCK	422211102	11	400 SHARES	X	
HEALTH NET INC COM.....	COMMON STOCK	42222G108	26	600 SHARES		X
HEALTH NET INC COM.....	COMMON STOCK	42222G108	636	14610 SHARES	X	
HEALTH NET INC.....	COMMON STOCK	42222G108	1629	37400 SHARES	X	
HEALTHWAYS INC.....	COMMON STOCK	422245100	3	75 SHARES	X	
HEINZ H J CO	COMMON					

Edgar Filing: M&T BANK CORP - Form 13F-HR

COM.....	STOCK	423074103	1102	26270	SHARES				X
HEINZ H J CO	COMMON								
COM.....	STOCK	423074103	1074	25608	SHARES			X	
HELIX ENERGY SOLUTIONS	COMMON								
GRP.....	STOCK	42330P107	7	218	SHARES			X	
HERCULES INC.....	COMMON								
	STOCK	427056106	24	1525	SHARES			X	
HERCULES INC.....	COMMON								
	STOCK	427056106	80	5100	SHARES				X
HERLEY INDUSTRIES	COMMON								
INC.....	STOCK	427398102	2	180	SHARES			X	
HERSHA HOSPITALITY	COMMON								
TRUST.....	STOCK	427825104	17	1800	SHARES			X	
THE HERSHEY COMPANY.....	COMMON								
	STOCK	427866108	73	1370	SHARES			X	
THE HERSHEY COMPANY.....	COMMON								
	STOCK	427866108	2317	43354	SHARES				X
THE HERSHEY COMPANY.....	COMMON								
	STOCK	427866108	2563	47952	SHARES			X	
HESS CORPORATION.....	COMMON								
	STOCK	42809H107	5	110	SHARES			X	
HESS CORPORATION.....	COMMON								
	STOCK	42809H107	79	1910	SHARES			X	
HEWLETT PACKARD CO	COMMON								
COM.....	STOCK	428236103	9	237	SHARES			X	
HEWLETT PACKARD CO	COMMON								
COM.....	STOCK	428236103	266	7260	SHARES			X	
HEWLETT PACKARD COMPANY.....	COMMON								
	STOCK	428236103	545	14850	SHARES			X	
HEWLETT PACKARD CO	COMMON								
COM.....	STOCK	428236103	2521	68710	SHARES				X
HEWLETT PACKARD CO.....	COMMON								
	STOCK	428236103	3609	98363	SHARES			X	
HEWLETT PACKARD CO	COMMON								
COM.....	STOCK	428236103	5626	153336	SHARES			X	
HIGHWOODS PROPERTIES (REIT).....	COMMON								
	STOCK	431284108	19	500	SHARES				X

26 of 53

SEC USE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5			COLUMN 6		COLUMN 7
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE	SHARES	SHARES	PUT	INVESTMENT AUTHORITY		COLU
-----	-----	-----	-----	OR	-----	-----	-----	-----	-----

Edgar Filing: M&T BANK CORP - Form 13F-HR

			(X\$1,000)	PRINCIPAL AMOUNT	OR PRINCIPAL	OR CALL	OR SOLE	SHARED - DEFINED	SHARED - OTHER	OTH MANA
HILTON HOTELS CORP.....	COMMON STOCK	432848109	15	525	SHARES					X
HILTON HOTELS CORP.....	COMMON STOCK	432848109	364	13063	SHARES			X		
HILTON HOTELS CORP.....	COMMON STOCK	432848109	786	28205	SHARES			X		
HOLLY CORP.....	COMMON STOCK	435758305	35	800	SHARES			X		
HOLLY CORPORATION..	COMMON STOCK	435758305	101	2331	SHARES			X		
HOLOGIC INC....	COMMON STOCK	436440101	35	800	SHARES			X		
HOLOGIC INC COM.....	COMMON STOCK	436440101	104	2400	SHARES					X
HOLOGIC INC COM.....	COMMON STOCK	436440101	77	1780	SHARES			X		
HOME DEPOT INC COM.....	COMMON STOCK	437076102	11	300	SHARES			X		
HOME DEPOT INC COM.....	COMMON STOCK	437076102	297	8190	SHARES		X			
HOME DEPOT INCORPORATED.	COMMON STOCK	437076102	3311	91274	SHARES		X			
HOME DEPOT INC COM.....	COMMON STOCK	437076102	5182	142876	SHARES					X
HOME DEPOT INC.....	COMMON STOCK	437076102	5974	164698	SHARES			X		
HOME DEPOT INC COM.....	COMMON STOCK	437076102	14232	392383	SHARES			X		
HOME PROPERTIES OF NEW YORK INC.....	COMMON STOCK	437306103	2006	35098	SHARES		X			
HOME PROPERTIES INC (REIT)...	COMMON STOCK	437306103	542	9488	SHARES					X
HOME PROPERTIES INC (REIT)...	COMMON STOCK	437306103	103	1800	SHARES			X		
HONEYWELL INTL INC COM.....	COMMON STOCK	438516106	12	300	SHARES			X		
HONEYWELL INTL INC.....	COMMON STOCK	438516106	262	6400	SHARES			X		
HONEYWELL INTERNATIONAL INCORPORATED.	COMMON STOCK	438516106	667	16312	SHARES		X			
HONEYWELL INTL INC COM.....	COMMON STOCK	438516106	781	19091	SHARES			X		
HONEYWELL INTL INC COM.....	COMMON STOCK	438516106	1589	38845	SHARES					X
HOSPIRA INC....	COMMON STOCK	441060100	50	1300	SHARES			X		
HOSPIRA INC....	COMMON STOCK	441060100	165	4305	SHARES					X
HOSPIRA INC....	COMMON STOCK	441060100	206	5393	SHARES			X		

Edgar Filing: M&T BANK CORP - Form 13F-HR

HOSPITALITY						
PROPERTIES	COMMON					
TRUST (.....)	STOCK	44106M102	14	300 SHARES		X
HOST HOTELS &						
RESORTS	COMMON					
INC.....	STOCK	44107P104	7	303 SHARES		X
HOST HOTELS &						
RESORTS	COMMON					
INC.....	STOCK	44107P104	6	283 SHARES	X	
HOVNIANIAN						
ENTERPRISES-A	COMMON					
	STOCK	442487203	7	225 SHARES	X	
HUANENG						
POWER INTL-	COMMON					
SPONS ADR....	STOCK	443304100	76	2620 SHARES		X
HUB GROUP						
INC.....	COMMON					
	STOCK	443320106	23	1000 SHARES	X	
HUB GROUP INC						
CLASS A.....	COMMON					
	STOCK	443320106	50	2200 SHARES	X	
HUBBELL INC CL						
B.....	COMMON					
	STOCK	443510201	24	500 SHARES		X
HUDSON						
TECHNOLOGIES	COMMON					
INC.....	STOCK	444144109	1	500 SHARES	X	
HUGOTON						
ROYALTY	COMMON					
TRUST.....	STOCK	444717102	1	28 SHARES		X
HUGOTON						
ROYALTY	COMMON					
TRUST.....	STOCK	444717102	15	585 SHARES	X	
HUMANA INC						
COM.....	COMMON					
	STOCK	444859102	20	300 SHARES	X	
HUMANA INC.....						
	COMMON					
	STOCK	444859102	83	1250 SHARES	X	
HUMAN						
GENOME	COMMON					
SCI.....	STOCK	444903108	39	3400 SHARES	X	
HUMAN						
GENOME	COMMON					
SCIENCES	COMMON					
INC.....	STOCK	444903108	72	6200 SHARES		X
HUMAN						
GENOME	COMMON					
SCIENCES	COMMON					
INC.....	STOCK	444903108	88	7600 SHARES	X	
HUMMINGBIRD						
LTD.....	COMMON					
	STOCK	44544R101	14	500 SHARES		X
HUNTINGTON						
BANCSHARES	COMMON					
INC COM.....	STOCK	446150104	12	500 SHARES	X	
HUNTINGTON						
BANCSHARE....	COMMON					
	STOCK	446150104	42	1742 SHARES	X	
HUTTIG BLDG						
PRODS INC....	COMMON					
	STOCK	448451104	13	2277 SHARES		X
IAC/						
INTERACTIVE	COMMON					
CORP.....	STOCK	44919P300	3	100 SHARES	X	
IAC/						
INTERACTIVE	COMMON					
CORP.....	STOCK	44919P300	46	1600 SHARES		X
ICOS CORP.....						
	COMMON					
	STOCK	449295104	212	8440 SHARES	X	
ICOS CORP.....						
	COMMON					

Edgar Filing: M&T BANK CORP - Form 13F-HR

IMS HEALTH INC	STOCK	449295104	441	17600	SHARES				X
IMS HEALTH INC COM.....	COMMON STOCK	449934108	185	6932	SHARES				X
IMS HEALTH INC COM.....	COMMON STOCK	449934108	192	7210	SHARES		X		
IMS HEALTH INC COM.....	COMMON STOCK	449934108	1150	43167	SHARES				X
IMS HEALTH INC.....	COMMON STOCK	449934108	2648	99349	SHARES				X
ISTAR.....	COMMON STOCK	45031U101	2587	62045	SHARES		X		
ISTAR FINL INC COM.....	COMMON STOCK	45031U101	104	2500	SHARES				X
I-TRAX INC.....	COMMON STOCK	45069D203	1	300	SHARES				X
IXIA.....	COMMON STOCK	45071R109	7	775	SHARES				X
ITT CORPORATION..	COMMON STOCK	450911102	64	1250	SHARES				X
ITT CORP.....	COMMON STOCK	450911102	199	3888	SHARES				X
ITT CORP.....	COMMON STOCK	450911102	823	16047	SHARES				X
ICICI BANK LIMITED SPONSORED A.....	COMMON STOCK	45104G104	9	300	SHARES				X
IDACORP INC....	COMMON STOCK	451107106	56	1492	SHARES				X
ILLINOIS TOOL WORKS.....	COMMON STOCK	452308109	168	3750	SHARES				X
ILLINOIS TOOL WKS INC COM.....	COMMON STOCK	452308109	521	11600	SHARES				X
ILLINOIS TOOL WKS INC COM.....	COMMON STOCK	452308109	1194	26585	SHARES				X

27 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY		
				COLUMN 5					
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED SOLE	SHARED DEFINED	SHARED OTHER
IMATION CORPORATION COM.....	COMMON STOCK	45245A107	3	80	SHARES				X
IMATION CORPORATION COM.....	COMMON STOCK	45245A107	4	100	SHARES				X
IMPAC MORTGAGE HOLDINGS INC (RE....	COMMON STOCK	45254P102	2	200	SHARES				X

Edgar Filing: M&T BANK CORP - Form 13F-HR

IMPERIAL SUGAR CO	COMMON								
NE.....	STOCK	453096208	6	200	SHARES				X
IMPERIAL SUGAR	COMMON								
COMPANY.....	STOCK	453096208	9	300	SHARES				X
IMPLANT SCIENCES	COMMON								
CORP.....	STOCK	45320R108	8	2500	SHARES				X
INCYTE GENOMICS INC	COMMON								
COM.....	STOCK	45337C102	2	400	SHARES				X
INERGY LP.....	COMMON								
	STOCK	456615103	27	1000	SHARES				X
ING GROEP NV	COMMON								
SPONSORED ADR.....	STOCK	456837103	24	550	SHARES				X
INFRA SOURCE SERVICES	COMMON								
INC.....	STOCK	45684P102	18	1000	SHARES			X	
INGRAM MICRO INC CL	COMMON								
A.....	STOCK	457153104	4	200	SHARES				X
INTEL CORP COM.....	COMMON								
	STOCK	458140100	8	400	SHARES			X	
INTEL CORP COM.....	COMMON								
	STOCK	458140100	198	9640	SHARES		X		
INTEL CORPORATION....	COMMON								
	STOCK	458140100	1401	68117	SHARES		X		
INTEL CORP.....	COMMON								
	STOCK	458140100	4312	209608	SHARES			X	
INTEL CORP COM.....	COMMON								
	STOCK	458140100	5327	258985	SHARES				X
INTEL CORP COM.....	COMMON								
	STOCK	458140100	14606	710044	SHARES			X	
INTERCONTINENTAL	COMMON								
EXCHANGE INC.....	STOCK	45865V100	200	2665	SHARES			X	
INTERCONTINENTALEXCH.	COMMON								
	STOCK	45865V100	443	5900	SHARES			X	
INTERDIGITAL COMM	COMMON								
CORP.....	STOCK	45866A105	34	1000	SHARES			X	
INTERDIGITAL									
COMMUNICATIONS	COMMON								
CORP.....	STOCK	45866A105	552	16200	SHARES		X		
INTERNATIONAL	COMMON								
BUSINESS MACHINE...	STOCK	459200101	16	200	SHARES			X	
INTERNATIONAL									
BUSINESS MACHINES	COMMON								
CORP.....	STOCK	459200101	528	6440	SHARES		X		
INTERNATIONAL									
BUSINESS MACHINES	COMMON								
CORP.....	STOCK	459200101	1957	23889	SHARES		X		
INTERNATIONAL	COMMON								
BUSINESS MACHINE...	STOCK	459200101	9568	116776	SHARES			X	
INTERNATIONAL	COMMON								
BUSINESS MACHINE...	STOCK	459200101	12176	148601	SHARES				X
INTERNATIONAL	COMMON								
BUSINESS MACHINE...	STOCK	459200101	31938	389777	SHARES			X	
INTL FLAVORS &	COMMON								
FRAGR.....	STOCK	459506101	23	585	SHARES			X	
INTL FLAVORS &	COMMON								
FRAGRANCES INC.....	STOCK	459506101	28	700	SHARES			X	
INTERNATIONAL GAME	COMMON								
TECH COM.....	STOCK	459902102	20	490	SHARES			X	
INTL GAME TECH.....	COMMON								
	STOCK	459902102	108	2600	SHARES			X	
INTERNATIONAL	COMMON								
PAPER.....	STOCK	460146103	131	3790	SHARES			X	
INTERNATIONAL PAPER	COMMON								

Edgar Filing: M&T BANK CORP - Form 13F-HR

CO COM.....	STOCK	460146103	357	10295	SHARES		X
INTERNATIONAL PAPER	COMMON						
CO COM.....	STOCK	460146103	985	28441	SHARES	X	
INTERNATIONAL	COMMON						
RECTIFIER CORP.....	STOCK	460254105	3	75	SHARES	X	
INTERNATIONAL	COMMON						
RECTIFIER CORP.....	STOCK	460254105	379	10870	SHARES		X
INTERNATIONAL	COMMON						
RECTIFIER CORP.....	STOCK	460254105	1208	34665	SHARES	X	
INTL SECURITIES	COMMON						
EXCHANGE HLDGS.....	STOCK	46031W204	223	4765	SHARES	X	
INTERNATIONAL SEC	COMMON						
EX.....	STOCK	46031W204	525	11200	SHARES	X	
INTERNATIONAL	COMMON						
SPEEDWAY CORP CL...	STOCK	460335201	6	120	SHARES		X
INTERNATIONAL	COMMON						
SPEEDWAY CORP CL...	STOCK	460335201	6	125	SHARES	X	
INTERPUBLIC GROUP COS	COMMON						
INC COM.....	STOCK	460690100	0	13	SHARES	X	
INTERPUBLIC GROUP....	COMMON						
	STOCK	460690100	76	7725	SHARES	X	
INTERSTATE HTLS&RES..	COMMON						
	STOCK	46088S106	38	3500	SHARES	X	
INTERSTATE HOTELS &	COMMON						
RESORTS IN.....	STOCK	46088S106	85	7853	SHARES	X	
INTRALASE CORP.....	COMMON						
	STOCK	461169104	1	50	SHARES	X	
INTUIT INC COM.....	COMMON						
	STOCK	461202103	19	600	SHARES		X
INTUIT INC COM.....	COMMON						
	STOCK	461202103	83	2600	SHARES	X	
INTUIT.....	COMMON						
	STOCK	461202103	85	2650	SHARES	X	
INTUITIVE SURGICAL	COMMON						
INC.....	STOCK	46120E602	453	4295	SHARES	X	
INTUITIVE SURGIC INC.	COMMON						
	STOCK	46120E602	1075	10200	SHARES	X	
INVESTMENT	COMMON						
TECHNOLOGY GROUP...	STOCK	46145F105	254	5675	SHARES	X	
INVESTMENT TECH GRP..	COMMON						
	STOCK	46145F105	452	10100	SHARES	X	
INVITROGEN CORP	COMMON						
COM.....	STOCK	46185R100	25	400	SHARES		X
INVITROGEN CORP	COMMON						
COM.....	STOCK	46185R100	5	80	SHARES	X	
INVITROGEN CORP.....	COMMON						
	STOCK	46185R100	393	6200	SHARES	X	
INVESTORS FINANCIAL	COMMON						
SERVICES CORP.....	STOCK	461915100	1368	31750	SHARES	X	
IOWA							
TELECOMMUNICATIONS	COMMON						
SERVIC.....	STOCK	462594201	49	2500	SHARES		X
BANK OF IRELAND	COMMON						
SPONSORED ADR.....	STOCK	46267Q103	8	100	SHARES	X	
BANK OF IRELAND	COMMON						
SPONSORED ADR.....	STOCK	46267Q103	197	2500	SHARES		X
ISHARES S&P 500 BARRA	COMMON						
VALUE IN.....	STOCK	464287408	212	2950	SHARES	X	
ISHARES LEHMAN 7-10	COMMON						
YRS TREAS.....	STOCK	464287440	8	95	SHARES		X
ISHARES TRUST DOW	COMMON						
JONES.....	STOCK	464287721	1456	28358	SHARES	X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

ISIS PHARMACEUTICALS COM.....	COMMON STOCK	464330109	3	350 SHARES					X
ISIS PHARMACEUTICALS COM.....	COMMON STOCK	464330109	6	800 SHARES					X

28 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN OTHER MANAGER
				SHARED	SHARED	PUT	SHARED	SHARED	OTHER	
JDS UNIPHASE CORP COM....	COMMON STOCK	46612J101	4	2036	SHARES				X	
JDS UNIPHASE CORP.....	COMMON STOCK	46612J101	27	12500	SHARES				X	
JDS UNIPHASE CORPORATION.	COMMON STOCK	46612J101	48	21800	SHARES			X		
JLG INDUSTRIES INC.....	COMMON STOCK	466210101	63	3200	SHARES				X	
JPMORGAN CHASE & CO.....	COMMON STOCK	46625H100	251	5350	SHARES			X		
JP MORGAN CHASE & COMPANY.....	COMMON STOCK	46625H100	3533	75226	SHARES			X		
JPMORGAN CHASE & CO.....	COMMON STOCK	46625H100	4202	89470	SHARES				X	
JPMORGAN CHASE & CO.....	COMMON STOCK	46625H100	7801	166122	SHARES					X
JPMORGAN CHASE & CO.....	COMMON STOCK	46625H100	11112	236631	SHARES				X	
JABIL CIRCUIT INC.....	COMMON STOCK	466313103	243	8500	SHARES					X
JABIL CIRCUIT INC.....	COMMON STOCK	466313103	731	25598	SHARES				X	
JABIL CIRCUIT INC.....	COMMON STOCK	466313103	896	31363	SHARES				X	
JACOBS ENGINEERING GROUP INC C.....	COMMON STOCK	469814107	34	450	SHARES					X
JACOBS ENGINEERING GROUP INC C.....	COMMON STOCK	469814107	112	1500	SHARES				X	
JANUS CAPITAL	COMMON									

Edgar Filing: M&T BANK CORP - Form 13F-HR

GROUP.....	STOCK	47102X105	34	1700	SHARES		X
JOHNSON & JOHNSON COM.....	COMMON STOCK	478160104	13	200	SHARES		X
JOHNSON & JOHNSON COM.....	COMMON STOCK	478160104	802	12345	SHARES	X	
JOHNSON & JOHNSON.....	COMMON STOCK	478160104	1627	25055	SHARES	X	
JOHNSON & JOHNSON.....	COMMON STOCK	478160104	14772	227462	SHARES		X
JOHNSON & JOHNSON COM.....	COMMON STOCK	478160104	33980	523249	SHARES		X
JOHNSON & JOHNSON COM.....	COMMON STOCK	478160104	34445	530406	SHARES		X
JOHNSON CONTROLS INC.....	COMMON STOCK	478366107	110	1540	SHARES		X
JOHNSON CONTROLS INC COM.....	COMMON STOCK	478366107	162	2260	SHARES		X
JOHNSON CONTROLS INC COM.....	COMMON STOCK	478366107	546	7605	SHARES		X
JONES APPAREL GROUP.....	COMMON STOCK	480074103	28	850	SHARES		X
JOS A BANK CLOTHIERS INC.....	COMMON STOCK	480838101	25	850	SHARES		X
JOY GLOBAL INCORPORATED	COMMON STOCK	481165108	76	2030	SHARES		X
JOY GLOBAL INCORPORATED	COMMON STOCK	481165108	1918	51047	SHARES		X
JOY GLOBAL INC.....	COMMON STOCK	481165108	2025	53916	SHARES		X
JUNIPER NETWORKS COM.....	COMMON STOCK	48203R104	74	4300	SHARES		X
KLA TENCOR CORP COM....	COMMON STOCK	482480100	9	200	SHARES		X
KLA-TENCOR CORP.....	COMMON STOCK	482480100	67	1500	SHARES		X
K-SWISS INC... STOCK	COMMON	482686102	36	1200	SHARES		X
K-SWISS INC CL A.....	COMMON STOCK	482686102	80	2665	SHARES		X
KADANT INC COM.....	COMMON STOCK	48282T104	0	9	SHARES		X
KADANT INC COM.....	COMMON STOCK	48282T104	25	1000	SHARES		X
KANSAS LIFE INS CO COM.....	COMMON STOCK	484836101	80	1750	SHARES		X
KB HOME.....	COMMON STOCK	48666K109	24	540	SHARES		X
KELLOGG CO.... STOCK	COMMON	487836108	89	1800	SHARES		X
KELLOGG CO COM.....	COMMON STOCK	487836108	1095	22122	SHARES		X
KELLOGG CO	COMMON						

Edgar Filing: M&T BANK CORP - Form 13F-HR

COM.....	STOCK	487836108	1204	24306	SHARES			X
KELLWOOD	COMMON							
CO.....	STOCK	488044108	37	1300	SHARES			X
KELLWOOD	COMMON							
COMPANY.....	STOCK	488044108	80	2765	SHARES			X
KEYCORP.....	COMMON							
	STOCK	493267108	151	4045	SHARES			X
KEYCORP NEW	COMMON							
COM.....	STOCK	493267108	209	5575	SHARES			X
KEYCORP-NEW...	COMMON							
	STOCK	493267108	326	8700	SHARES	X		
KEYCORP NEW	COMMON							
COM.....	STOCK	493267108	482	12865	SHARES			X
KEYSPAN	COMMON							
CORPORATION.	STOCK	49337W100	53	1300	SHARES			X
KEYSPAN CORP	COMMON							
COM.....	STOCK	49337W100	68	1650	SHARES			X
KEYSPAN CORP	COMMON							
COM.....	STOCK	49337W100	121	2950	SHARES			X
KIMBERLY								
CLARK	COMMON							
CORP.....	STOCK	494368103	7	100	SHARES			X
KIMBERLY								
CLARK	COMMON							
CORP.....	STOCK	494368103	276	4230	SHARES			X
KIMBERLY								
CLARK	COMMON							
CORP.....	STOCK	494368103	4030	61652	SHARES			X
KIMBERLY								
CLARK	COMMON							
CORP.....	STOCK	494368103	6034	92322	SHARES			X
KIMCO REALTY	COMMON							
CORP.....	STOCK	49446R109	77	1800	SHARES			X
KIMCO REALTY								
CORP	COMMON							
(REIT).....	STOCK	49446R109	37	860	SHARES			X
KINDER								
MORGAN								
ENERGY	COMMON							
PARTNERS....	STOCK	494550106	67	1525	SHARES			X
KINDER								
MORGAN								
ENERGY	COMMON							
PARTNERS....	STOCK	494550106	129	2930	SHARES			X
KINDER								
MORGAN								
ENERGY								
PARTNERS L	COMMON							
P.....	STOCK	494550106	1215	27700	SHARES	X		
KINDER								
MORGAN	COMMON							
INC.....	STOCK	49455P101	13	125	SHARES			X
KINDER								
MORGAN	COMMON							
INC.....	STOCK	49455P101	83	800	SHARES			X
KINDER								
MORGAN	COMMON							
INC.....	STOCK	49455P101	149	1425	SHARES			X
KINDER								
MORGAN	COMMON							
INCORPORATED	STOCK	49455P101	1007	9600	SHARES	X		
KINDER								

Edgar Filing: M&T BANK CORP - Form 13F-HR

MORGAN	COMMON					
MGMT LLC....	STOCK	49455U100	762	18050 SHARES		X
KINETIC						
CONCEPTS	COMMON					
INC.....	STOCK	49460W208	77	2440 SHARES		X

29 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY		
				COLUMN 5			SHARED - SOLE	SHARED - DEFINED	SHARED - OTHER
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL			
KINETIC CONCEPTS INC.....	COMMON STOCK	49460W208	103	3269	SHARES			X	
KING PHARMACEUTICALS INC COM.....	COMMON STOCK	495582108	19	1142	SHARES			X	
KING PHARMACEUTICALS.	COMMON STOCK	495582108	31	1833	SHARES			X	
KINROSS GOLD CORPORATION....	COMMON STOCK	496902404	25	1969	SHARES			X	
KOHL'S CORP COM.....	COMMON STOCK	500255104	158	2440	SHARES				X
KOHL'S CORP COM.....	COMMON STOCK	500255104	352	5415	SHARES			X	
KOHL'S CORP.....	COMMON STOCK	500255104	728	11225	SHARES			X	
KONINKLIJKE PHILIPS ELEC N V N.....	COMMON STOCK	500472303	16	450	SHARES			X	
KONINKLIJKE PHILIPS ELEC N V N.....	COMMON STOCK	500472303	18	500	SHARES				X
KOS PHARMACEUTICALS INC COM.....	COMMON STOCK	500648100	24	483	SHARES			X	
KRAFT FOODS INC CL A.....	COMMON STOCK	50075N104	4	100	SHARES			X	
KRAFT FOODS INC CL A.....	COMMON STOCK	50075N104	517	14485	SHARES			X	
KRAFT FOODS INC CL A.....	COMMON STOCK	50075N104	223	6265	SHARES				X
KRAFT FOODS INC CL A.....	COMMON STOCK	50075N104	1293	36249	SHARES			X	
KROGER CO.....	COMMON STOCK	501044101	9	400	SHARES			X	
KROGER CO.....	COMMON STOCK	501044101	84	3650	SHARES				X
KROGER CO.....	COMMON STOCK	501044101	143	6200	SHARES			X	
KROGER CO.....	COMMON								

Edgar Filing: M&T BANK CORP - Form 13F-HR

LSI LOGIC CORP....	STOCK	501044101	332	14344	SHARES		X
	COMMON						
	STOCK	502161102	24	2960	SHARES		X
LSI LOGIC CORP	COMMON						
COM.....	STOCK	502161102	53	6500	SHARES		X
L 3							
COMMUNICATIONS	COMMON						
CORP COM.....	STOCK	502424104	66	845	SHARES		X
L-3	COMMON						
COMMUNICATIONS..	STOCK	502424104	67	850	SHARES		X
LABORATORY CORP	COMMON						
AMER.....	STOCK	50540R409	66	1000	SHARES		X
LABORATORY							
CORPORATION OF	COMMON						
AMER HLDGS.....	STOCK	50540R409	2689	41015	SHARES	X	
LAM RESH CORP.....	COMMON						
	STOCK	512807108	18	406	SHARES		X
LAM RESH CORP.....	COMMON						
	STOCK	512807108	22	485	SHARES		X
LANCE INC.....	COMMON						
	STOCK	514606102	12	532	SHARES		X
LAS VEGAS SANDS	COMMON						
CORP.....	STOCK	517834107	3	50	SHARES		X
LASALLE HOTEL	COMMON						
PROP REIT.....	STOCK	517942108	4	100	SHARES		X
LAUDER ESTEE CO	COMMON						
CL A.....	STOCK	518439104	430	10660	SHARES		X
LAUDER ESTEE CO	COMMON						
CL A.....	STOCK	518439104	396	9820	SHARES	X	
LAUDER ESTEE CO	COMMON						
CL A.....	STOCK	518439104	4275	105991	SHARES		X
ESTEE LAUDER	COMMON						
CO.....	STOCK	518439104	5103	126544	SHARES		X
LAUREATE							
EDUCATION	COMMON						
INC.....	STOCK	518613104	142	2960	SHARES		X
LAUREATE							
EDUCATION	COMMON						
INC.....	STOCK	518613104	368	7695	SHARES	X	
LAUREATE							
EDUCATION	COMMON						
INC.....	STOCK	518613104	2747	57404	SHARES		X
LAUREATE	COMMON						
EDUCATION.....	STOCK	518613104	5192	108486	SHARES		X
LAW							
ENFORCEMENT							
ASSOCIATES	COMMON						
COR.....	STOCK	519485106	1	700	SHARES		X
LAYNE							
CHRISTENSEN	COMMON						
CO.....	STOCK	521050104	31	1100	SHARES		X
LAYNE							
CHRISTENSEN	COMMON						
CO.....	STOCK	521050104	66	2310	SHARES		X
LEAR CORP.....	COMMON						
	STOCK	521865105	29	1401	SHARES		X
LEAR CORP.....	COMMON						
	STOCK	521865105	39	1900	SHARES		X
LEESPORT							
FINANCIAL	COMMON						
CORP.....	STOCK	524477106	47	2077	SHARES		X
LEGGETT & PLATT	COMMON						

Edgar Filing: M&T BANK CORP - Form 13F-HR

INC.....	STOCK	524660107	35	1400	SHARES		X
LEGGETT & PLATT	COMMON						
INC.....	STOCK	524660107	200	8000	SHARES		X
LEGG MASON INC....	COMMON						
	STOCK	524901105	348	3455	SHARES	X	
LEGG MASON INC....	COMMON						
	STOCK	524901105	351	3478	SHARES		X
LEGG MASON INC....	COMMON						
	STOCK	524901105	3008	29828	SHARES		X
LEGG MASON INC....	COMMON						
	STOCK	524901105	4705	46651	SHARES		X
LEHMAN BROTHERS							
HLDGS INC	COMMON						
COM.....	STOCK	524908100	581	7870	SHARES	X	
LEHMAN BROTHERS							
HLDGS INC	COMMON						
COM.....	STOCK	524908100	1160	15709	SHARES		X
LEHMAN BROS	COMMON						
HLDGS.....	STOCK	524908100	7354	99553	SHARES		X
LEHMAN BROTHERS							
HLDGS INC	COMMON						
COM.....	STOCK	524908100	8621	116720	SHARES		X
LENNAR CORP.....	COMMON						
	STOCK	526057104	45	1000	SHARES		X
LEVEL 3							
COMMUNICATIONS	COMMON						
INC.....	STOCK	52729N100	27	5000	SHARES		X
LEVEL 3							
COMMUNICATIONS	COMMON						
INCORPORATED....	STOCK	52729N100	72	35000	SHARES	X	
LEXINGTON CORP							
PROPERTIES TR	COMMON						
(.....)	STOCK	529043101	27	1257	SHARES		X
LEXMARK INTL.....	COMMON						
	STOCK	529771107	46	800	SHARES		X
LIBERTY GLOBAL	COMMON						
INC--CL A.....	STOCK	530555101	26	1016	SHARES		X
LIBERTY GLOBAL	COMMON						
INC--CL A.....	STOCK	530555101	54	2100	SHARES		X
LIBERTY GLOBAL	COMMON						
INC-CL B.....	STOCK	530555200	33	1300	SHARES		X
LIBERTY GLOBAL	COMMON						
INC CL C.....	STOCK	530555309	26	1019	SHARES		X
LIBERTY GLOBAL	COMMON						
INC CL C.....	STOCK	530555309	85	3400	SHARES		X
LIBERTY MEDIA							
HLDG CORP--	COMMON						
INTE.....	STOCK	53071M104	215	10538	SHARES		X
LIBERTY MEDIA							
HLDG CORP--	COMMON						
INTE.....	STOCK	53071M104	316	15500	SHARES		X

30 of 53

SEC USE

COLUMN 2

Edgar Filing: M&T BANK CORP - Form 13F-HR

COLUMN 1 NAME OF ISSUER	TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	COLUMN 5			COLUMN 6			COLUM OTHE MANAG
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	INVESTMENT AUTHORITY	SHARED - SHARED - OTHER	SHARED - SHARED - OTHER	
LIBERTY MEDIA HLDG CORP--INTE..	COMMON STOCK	53071M203	133	6500	SHARES					X
LIBERTY MEDIA HLDG CORP--CAP...	COMMON STOCK	53071M302	176	2107	SHARES			X		
LIBERTY MEDIA HLDG CORP--CAP...	COMMON STOCK	53071M302	259	3100	SHARES					X
LIBERTY MEDIA HLDG CORP--CAP...	COMMON STOCK	53071M401	110	1300	SHARES					X
LILLY ELI & CO.....	COMMON STOCK	532457108	6	100	SHARES			X		
ELI LILLY & CO.....	COMMON STOCK	532457108	2445	42873	SHARES			X		
LILLY ELI & CO.....	COMMON STOCK	532457108	6071	106510	SHARES					X
LILLY ELI & CO.....	COMMON STOCK	532457108	6140	107712	SHARES			X		
LIMITED BRANDS, INC COM.....	COMMON STOCK	532716107	5	200	SHARES					X
LIMITED BRANDS INC.....	COMMON STOCK	532716107	77	2900	SHARES			X		
LINCOLN NATL CORP.....	COMMON STOCK	534187109	12	200	SHARES			X		
LINCOLN NATL CORP.....	COMMON STOCK	534187109	377	6080	SHARES			X		
LINCOLN NATIONAL CORPORATION.	COMMON STOCK	534187109	840	13525	SHARES			X		
LINCOLN NATL CORP.....	COMMON STOCK	534187109	1012	16301	SHARES					X
LINCOLN NATL CORP.....	COMMON STOCK	534187109	5998	96622	SHARES			X		
LINCOLN NATL CORP.....	COMMON STOCK	534187109	6152	99106	SHARES			X		
LINEAR TECHNOLOGY CORP COM....	COMMON STOCK	535678106	3	110	SHARES					X
LINEAR TECHNOLOGY..	COMMON STOCK	535678106	73	2350	SHARES			X		
LINEAR TECHNOLOGY CORP COM....	COMMON STOCK	535678106	106	3397	SHARES			X		
LIVE NATION INC.....	COMMON STOCK	538034109	1	25	SHARES			X		
LIVE NATION INC.....	COMMON STOCK	538034109	5	223	SHARES			X		
LIVE NATION INC.....	COMMON STOCK	538034109	6	295	SHARES					X
LIZ CLAIBORNE INC.....	COMMON STOCK	539320101	17	420	SHARES			X		

Edgar Filing: M&T BANK CORP - Form 13F-HR

LIZ CLAIBORNE INC.....	COMMON STOCK	539320101	24	600	SHARES		X
LIZ CLAIBORNE INC.....	COMMON STOCK	539320101	33	840	SHARES		X
LOCKHEED MARTIN CORPORATION CO.....	COMMON STOCK	539830109	9	100	SHARES		X
LOCKHEED MARTIN CORPORATION COM.....	COMMON STOCK	539830109	634	7365	SHARES	X	
LOCKHEED MARTIN CORPORATION CO.....	COMMON STOCK	539830109	2090	24280	SHARES		X
LOCKHEED MARTIN CORP.....	COMMON STOCK	539830109	6202	72062	SHARES		X
LOCKHEED MARTIN CORPORATION CO.....	COMMON STOCK	539830109	10854	126127	SHARES		X
LOEWS CORP COM.....	COMMON STOCK	540424108	45	1200	SHARES		X
LOEWS CORP COM.....	COMMON STOCK	540424108	102	2700	SHARES		X
LOEWS CORP....	COMMON STOCK	540424108	136	3600	SHARES		X
LOGITECH INTERNATIONAL SA ADR.....	COMMON STOCK	541419107	79	3640	SHARES		X
LOUISIANA PAC CORP.....	COMMON STOCK	546347105	16	870	SHARES		X
LOWES COS INC COM.....	COMMON STOCK	548661107	397	14134	SHARES		X
LOWES CO.....	COMMON STOCK	548661107	1499	53427	SHARES		X
LOWES COS INC COM.....	COMMON STOCK	548661107	4582	163280	SHARES		X
LUBRIZOL CORP.....	COMMON STOCK	549271104	206	4500	SHARES		X
LUBRIZOL CORP.....	COMMON STOCK	549271104	779	17032	SHARES		X
LUCENT TECHNOLOGIES INC COM.....	COMMON STOCK	549463107	2	850	SHARES		X
LUCENT TECHNOLOGIES INC COM.....	COMMON STOCK	549463107	66	28253	SHARES		X
LUCENT TECHNOLOGIES	COMMON STOCK	549463107	78	33211	SHARES		X
LUCENT TECHNOLOGIES INC COM.....	COMMON STOCK	549463107	84	36097	SHARES		X
LYONDELL CHEMICAL COMPANY COM.....	COMMON STOCK	552078107	15	575	SHARES		X
M & T BANK CORP COM....	COMMON STOCK	55261F104	94	780	SHARES		X
M & T BANK	COMMON						

Edgar Filing: M&T BANK CORP - Form 13F-HR

M & T BANK	CORP COM....	STOCK	55261F104	19154	159666	SHARES		X
MAF BANCORP	CORP COM....	STOCK	55261F104	70516	587833	SHARES	X	
MBIA INC.....	INC COM.....	STOCK	55261R108	317	7674	SHARES	X	
MEMC								
MEMC	ELECTRONIC							
MGIC INVT	MATERIALS	COMMON						
MGI PHARMA	INC.....	STOCK	552715104	3	70	SHARES	X	
MGI PHARMA	CORP.....	STOCK	552848103	36	600	SHARES	X	
MGI PHARMA	INC.....	STOCK	552880106	10	600	SHARES	X	
MGM	MGI PHARMA	COMMON						
MGP	INC COM.....	STOCK	552880106	23	1350	SHARES	X	
MGP	MIRAGE.....	STOCK	552953101	2	50	SHARES	X	
MKS	INGREDIENTS	COMMON						
MKS	INC.....	STOCK	55302G103	30	1400	SHARES	X	
MKS	INGREDIENTS	COMMON						
MKS	INCORPORATED	STOCK	55302G103	68	3200	SHARES	X	
MKS	INSTRUMENTS	COMMON						
MKS	INC.....	STOCK	55306N104	121	5935	SHARES	X	
MKS	INSTRUMENT	COMMON						
MKS	INC.....	STOCK	55306N104	358	17600	SHARES	X	
MPS GROUP	ML							
MPS GROUP	MACADAMIA	COMMON						
MPS GROUP	ORCHARDS....	STOCK	55307U107	1	100	SHARES		X
MPS GROUP	INC.....	STOCK	553409103	38	2500	SHARES	X	
MPS GROUP	INC.....	STOCK	553409103	83	5500	SHARES	X	
MACK CALI								
MACK CALI	RLTY	COMMON						
MACK CALI	CORP.....	STOCK	554489104	10	200	SHARES	X	
MAGELLAN								
MAGELLAN	HEALTH							
MAGELLAN	SERVICES	COMMON						
MAGELLAN	INC.....	STOCK	559079207	22	522	SHARES	X	
MAGELAN								
MAGELAN	MIDSTREAM							
MAGELAN	PARTNERS	COMMON						
MAGELAN	LP.....	STOCK	559080106	635	17200	SHARES	X	

31 of 53

SEC USE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE	INVESTMENT AUTHORITY	

Edgar Filing: M&T BANK CORP - Form 13F-HR

				SHARES OR PRINCIPAL (X\$1,000)	SHARES OR PRINCIPAL AMOUNT	PUT OR CALL	SHARED - SOLE DEFINED	SHARED - OTHER	COLU - OTH MANA
MAGNA									
ENTERTAINMENT	COMMON								
CORP CL A....	STOCK	559211107	1	200	SHARES		X		
MAGNA INTL INC	COMMON								
CL A.....	STOCK	559222401	11	150	SHARES			X	
MAGNA INTL INC	COMMON								
CL A.....	STOCK	559222401	44	600	SHARES		X		
MAINE &									
MARITIMES	COMMON								
CORP.....	STOCK	560377103	7	400	SHARES		X		
MANITOWOC CO	COMMON								
INC COM.....	STOCK	563571108	4	100	SHARES		X		
MANNKIND	COMMON								
CORP.....	STOCK	56400P201	23	1200	SHARES		X		
MANNKIND	COMMON								
CORPORATION..	STOCK	56400P201	49	2600	SHARES		X		
MANOR CARE	COMMON								
INC.....	STOCK	564055101	31	590	SHARES		X		
MANOR CARE	COMMON								
INC COM.....	STOCK	564055101	248	4750	SHARES			X	
MANPOWER INC	COMMON								
WIS.....	STOCK	56418H100	92	1500	SHARES		X		
MANULIFE									
FINANCIAL	COMMON								
CORP.....	STOCK	56501R106	32	986	SHARES			X	
MANULIFE									
FINANCIAL	COMMON								
CORP.....	STOCK	56501R106	1144	35454	SHARES		X		
MARATHON OIL	COMMON								
CORP.....	STOCK	565849106	31	400	SHARES		X		
MARATHON OIL	COMMON								
CORP.....	STOCK	565849106	454	5900	SHARES		X		
MARATHON OIL	COMMON								
CORP.....	STOCK	565849106	252	3280	SHARES			X	
MARATHON OIL	COMMON								
CORP.....	STOCK	565849106	817	10618	SHARES		X		
MARINER	COMMON								
ENERGY INC...	STOCK	56845T305	7	404	SHARES		X		
MARSH &									
MCLENNAN									
COS INC	COMMON								
COM.....	STOCK	571748102	85	3010	SHARES		X		
MARSH &									
MCLENNAN	COMMON								
COS.....	STOCK	571748102	154	5480	SHARES		X		
MARSH &									
MCLENNAN									
COS INC	COMMON								
COM.....	STOCK	571748102	330	11713	SHARES			X	
MARSHALL &									
ILSLEY	COMMON								
CORP.....	STOCK	571834100	24	500	SHARES			X	
MARSHALL &	COMMON								
ILSLEY.....	STOCK	571834100	250	5200	SHARES		X		
MARSHALL &									
ILSLEY	COMMON								
CORP.....	STOCK	571834100	331	6875	SHARES		X		

Edgar Filing: M&T BANK CORP - Form 13F-HR

MARRIOTT INTL INC.....	COMMON STOCK	571903202	93	2400	SHARES		X
MARRIOTT INTL INC CL A.....	COMMON STOCK	571903202	129	3338	SHARES		X
MARTEK BIOSCIENCES CORP.....	COMMON STOCK	572901106	234	10860	SHARES		X
MARTEK BIOSCIENCES..	COMMON STOCK	572901106	502	23300	SHARES		X
MARTHA STEWART LIVING-CL A..	COMMON STOCK	573083102	17	950	SHARES		X
MASCO CORP.....	COMMON STOCK	574599106	148	5400	SHARES		X
MASCO CORP.....	COMMON STOCK	574599106	498	18169	SHARES		X
MASCO CORP.....	COMMON STOCK	574599106	1564	57030	SHARES		X
MASSEY ENERGY CO COM.....	COMMON STOCK	576206106	31	1500	SHARES		X
MASSEY ENERGY CO COM.....	COMMON STOCK	576206106	37	1773	SHARES		X
MATSUSHITA ELEC IND SPON ADR.....	COMMON STOCK	576879209	11	500	SHARES		X
MATTEL INC.....	COMMON STOCK	577081102	27	1375	SHARES		X
MATTEL INC.....	COMMON STOCK	577081102	60	3040	SHARES		X
MATTEL INC.....	COMMON STOCK	577081102	131	6666	SHARES		X
MAXIM INTEGRATED PRODS INC COM.....	COMMON STOCK	57772K101	50	1786	SHARES		X
MAXIM INTEGRATED PRO.....	COMMON STOCK	57772K101	70	2500	SHARES		X
MCCLATCHY CO.....	COMMON STOCK	579489105	9	204	SHARES		X
MCCORMICK & CO INC.....	COMMON STOCK	579780107	10	274	SHARES		X
MCCORMICK & CO INC.....	COMMON STOCK	579780206	76	2000	SHARES		X
MCCORMICK & CO-NON VTG SHS.....	COMMON STOCK	579780206	754	19850	SHARES		X
MCCORMICK & CO-NON VTG SHS.....	COMMON STOCK	579780206	3197	84171	SHARES		X
MCDERMOTT INTL INC.....	COMMON STOCK	580037109	14	336	SHARES		X
MCDERMOTT INTL INC.....	COMMON STOCK	580037109	304	7279	SHARES		X
MCDERMOTT INTL INC.....	COMMON STOCK	580037109	589	14100	SHARES		X
MCDONALDS CORP COM.....	COMMON STOCK	580135101	12	300	SHARES		X
MCDONALDS CORP.....	COMMON STOCK	580135101	399	10210	SHARES		X
MCDONALDS CORP COM.....	COMMON STOCK	580135101	1448	37021	SHARES		X

Edgar Filing: M&T BANK CORP - Form 13F-HR

MCDONALDS CORP COM.....	COMMON STOCK	580135101	2644	67583	SHARES		X	
MCGRAW HILL COS INC.....	COMMON STOCK	580645109	151	2600	SHARES		X	
MC GRAW HILL COMPANIES INC.....	COMMON STOCK	580645109	673	11600	SHARES		X	
MC GRAW HILL COMPANIES INC.....	COMMON STOCK	580645109	1750	30155	SHARES			X
MCKESSON CORPORATION COM.....	COMMON STOCK	58155Q103	8	150	SHARES			X
MCKESSON CORP.....	COMMON STOCK	58155Q103	118	2231	SHARES		X	
MCMORAN EXPLORATION CO.....	COMMON STOCK	582411104	2	125	SHARES			X
MCMORAN EXPLORATION CO.....	COMMON STOCK	582411104	2	125	SHARES		X	
MEADWESTVACO CORP.....	COMMON STOCK	583334107	34	1269	SHARES		X	
MEADWESTVACO CORP.....	COMMON STOCK	583334107	36	1365	SHARES		X	
MEDAREX INC....	COMMON STOCK	583916101	6	550	SHARES			X
MEDCO HEALTH SOLUTIONS INC.....	COMMON STOCK	58405U102	1	24	SHARES		X	
MEDCO HEALTH SOL.....	COMMON STOCK	58405U102	150	2500	SHARES		X	
MEDCO HEALTH SOLUTIONS INC.....	COMMON STOCK	58405U102	1508	25091	SHARES			X
MEDCO HEALTH SOLUTIONS INC.....	COMMON STOCK	58405U102	1505	25043	SHARES		X	

32 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY		
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - SOLE	SHARED - DEFINED	OTHER
MEDIMMUNE INC....	COMMON STOCK	584699102	54	1850	SHARES			X	
MEDTRONIC INC....	COMMON STOCK	585055106	169	3635	SHARES		X		
MEDTRONIC INC....	COMMON STOCK	585055106	1512	32556	SHARES			X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

MEDTRONIC INC....	COMMON							
	STOCK	585055106	2708	58306	SHARES			X
MEDTRONIC	COMMON							
INCORPORATED...	STOCK	585055106	6658	143375	SHARES	X		
MEDTRONIC INC....	COMMON							
	STOCK	585055106	7781	167560	SHARES		X	
MELLON								
FINANCIAL	COMMON							
CORP.....	STOCK	58551A108	112	2872	SHARES			X
MELLON FINL	COMMON							
CORP.....	STOCK	58551A108	124	3160	SHARES		X	
MELLON								
FINANCIAL	COMMON							
CORPORATION....	STOCK	58551A108	231	5900	SHARES	X		
MELLON								
FINANCIAL	COMMON							
CORP.....	STOCK	58551A108	3006	76867	SHARES		X	
MEMRY CORP.....	COMMON							
	STOCK	586263204	1	350	SHARES		X	
MENTOR CORP	COMMON							
MINN COM.....	STOCK	587188103	73	1455	SHARES			X
MENTOR CORP	COMMON							
MINN COM.....	STOCK	587188103	147	2925	SHARES	X		
MENTOR CORP	COMMON							
MINN COM.....	STOCK	587188103	1511	29988	SHARES		X	
MENTOR CORP.....	COMMON							
	STOCK	587188103	3314	65777	SHARES		X	
MERCANTILE BANK	COMMON							
CORPORATION....	STOCK	587376104	12	302	SHARES		X	
MERCANTILE								
BANKSHARES	COMMON							
CORP.....	STOCK	587405101	132	3627	SHARES		X	
MERCANTILE								
BANKSHARES	COMMON							
CORP.....	STOCK	587405101	802	22115	SHARES		X	
MERCANTILE								
BANKSHARES	COMMON							
CORP.....	STOCK	587405101	3451	95160	SHARES			X
MERCK & CO INC	COMMON							
COM.....	STOCK	589331107	8	200	SHARES		X	
MERCK & CO INC...	COMMON							
	STOCK	589331107	866	20668	SHARES		X	
MERCK & CO INC	COMMON							
COM.....	STOCK	589331107	8326	198706	SHARES			X
MERCK & CO INC	COMMON							
COM.....	STOCK	589331107	7960	189984	SHARES		X	
MEREDITH CORP....	COMMON							
	STOCK	589433101	18	360	SHARES		X	
MERIDIAN GOLD	COMMON							
INCORPORATED...	STOCK	589975101	6	250	SHARES		X	
MERRILL LYNCH &	COMMON							
CO INC.....	STOCK	590188108	8	100	SHARES		X	
MERRILL LYNCH &								
COMPANY	COMMON							
INCORPORATED...	STOCK	590188108	340	4348	SHARES	X		
MERRILL LYNCH &	COMMON							
CO.....	STOCK	590188108	592	7570	SHARES		X	
MERRILL LYNCH &	COMMON							
CO INC.....	STOCK	590188108	1049	13405	SHARES			X
MERRILL LYNCH &	COMMON							
CO INC.....	STOCK	590188108	3049	38983	SHARES		X	
MESA								

Edgar Filing: M&T BANK CORP - Form 13F-HR

LABORATORIES INC COM.....	COMMON STOCK	59064R109	34	2000	SHARES		X
MESABI TRUST.....	COMMON STOCK	590672101	10	492	SHARES		X
METLIFE CAP TR I.....	COMMON STOCK	59156R108	38	676	SHARES		X
METLIFE CAP TR I.....	COMMON STOCK	59156R108	89	1566	SHARES		X
METLIFE INC.....	COMMON STOCK	59156R108	368	6500	SHARES		X
METTLER TOLEDO INTL.....	COMMON STOCK	592688105	53	800	SHARES		X
METTLER TOLEDO INTERNATIONAL C.....	COMMON STOCK	592688105	79	1200	SHARES		X
MICHAELS STORES INC COM.....	COMMON STOCK	594087108	497	11420	SHARES		X
MICHAELS STORES INC.....	COMMON STOCK	594087108	1528	35100	SHARES		X
MICROSOFT CORP.....	COMMON STOCK	594918104	30	1100	SHARES		X
MICROSOFT CORP.....	COMMON STOCK	594918104	710	25965	SHARES	X	
MICROSOFT CORPORATION....	COMMON STOCK	594918104	2066	75534	SHARES	X	
MICROSOFT CORP.....	COMMON STOCK	594918104	7574	276927	SHARES		X
MICROSOFT CORP.....	COMMON STOCK	594918104	15054	550455	SHARES		X
MICROSOFT CORP.....	COMMON STOCK	594918104	23824	871075	SHARES		X
MICROCHIP TECHNOLOGY INC COM.....	COMMON STOCK	595017104	354	10920	SHARES		X
MICROCHIP TECHNOLOGY.....	COMMON STOCK	595017104	1041	32100	SHARES		X
MICRON TECHNOLOGY INC COM.....	COMMON STOCK	595112103	7	400	SHARES		X
MICRON TECHNOLOGY INC COM.....	COMMON STOCK	595112103	7	400	SHARES		X
MICRON TECHNOLOGY.....	COMMON STOCK	595112103	111	6400	SHARES		X
MID PENN BANCORP INCORPORATED...	COMMON STOCK	59540G107	28	1102	SHARES		X
MIDCAP SPDR TRUST SERIES 1 S&P.....	COMMON STOCK	595635103	1829	13286	SHARES		X
MIDCAP SPDR TRUST SERIES 1 S&P.....	COMMON STOCK	595635103	2482	18025	SHARES		X
MILACRON INC.....	COMMON STOCK	598709103	1	1017	SHARES		X
MILLENNIUM PHARMACEUTICALS COM.....	COMMON STOCK	599902103	50	5000	SHARES		X
HERMAN MILLER INC.....	COMMON STOCK	600544100	22	650	SHARES		X
MILLIPORE CORP...	COMMON STOCK	601073109	26	430	SHARES		X
MILLS CORP COM...	COMMON						

Edgar Filing: M&T BANK CORP - Form 13F-HR

MINDSPEED	STOCK	601148109	4	250	SHARES		X	
TECHNOLOGIES INC.....	COMMON STOCK	602682106	0	66	SHARES		X	
MINE SAFETY APPLIANCES CO.....	COMMON STOCK	602720104	23	650	SHARES		X	
MIRANT CORP.....	COMMON STOCK	60467R100	1	30	SHARES			X
MIRANT CORP-W/ I-CW11 1.....	COMMON STOCK	60467R118	0	23	SHARES		X	
MIRANT CORP-W/ I-CW11 1.....	COMMON STOCK	60467R118	1	96	SHARES			X
MITTAL STEEL COMPANY NV-CL A N.....	COMMON STOCK	60684P101	3	100	SHARES		X	
MOHAWK INDUSTRIES INC COM.....	COMMON STOCK	608190104	52	700	SHARES		X	

33 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY		
				COLUMN 5					
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL CALL	PUT OR	SHARED - SOLE	SHARED - DEFINED	SHARED - OTHER
MOLEX INC.....	COMMON STOCK	608554101	45	1150	SHARES				X
MOLEX INC.....	COMMON STOCK	608554101	149	3812	SHARES				X
MOLSON COORS BREWING COMPANY.....	COMMON STOCK	60871R209	21	300	SHARES				X
MOLSON COORS BREWING.....	COMMON STOCK	60871R209	33	485	SHARES				X
MONARCH CASINO&RES.....	COMMON STOCK	609027107	33	1700	SHARES				X
MONARCH CASINO & RESORT INC.....	COMMON STOCK	609027107	73	3755	SHARES				X
MONEYGRAM INTERNATIONAL INC.....	COMMON STOCK	60935Y109	29	1000	SHARES				X
MONEYGRAM INTL INC.....	COMMON STOCK	60935Y109	29	1000	SHARES				X
MONEYGRAM INTERNATIONAL INC.....	COMMON STOCK	60935Y109	67	2300	SHARES				X
MONSANTO COMPANY.....	COMMON STOCK	61166W101	186	3960	SHARES				X
MONSANTO CO.....	COMMON STOCK	61166W101	207	4400	SHARES				X

Edgar Filing: M&T BANK CORP - Form 13F-HR

MONSANTO COMPANY.....	COMMON STOCK	61166W101	655	13934	SHARES		X
MONSTER WORLDWIDE.....	COMMON STOCK	611742107	33	900	SHARES	X	
MOODYS CORP.....	COMMON STOCK	615369105	538	8235	SHARES	X	
MOODYS CORP.....	COMMON STOCK	615369105	572	8745	SHARES		X
MOODYS CORP.....	COMMON STOCK	615369105	878	13420	SHARES	X	
MOOG INC CL A.....	COMMON STOCK	615394202	3	75	SHARES	X	
MORGAN STANLEY GROUP INC.....	COMMON STOCK	617446448	7	100	SHARES	X	
MORGAN STANLEY GROUP INC.....	COMMON STOCK	617446448	538	7385	SHARES	X	
MORGAN STANLEY GROUP INC.....	COMMON STOCK	617446448	2382	32672	SHARES		X
MORGAN STANLEY.....	COMMON STOCK	617446448	7927	108730	SHARES	X	
MORGAN STANLEY GROUP INC.....	COMMON STOCK	617446448	8548	117241	SHARES	X	
THE MOSAIC COMPANY.....	COMMON STOCK	61945A107	7	400	SHARES		X
THE MOSAIC COMPANY.....	COMMON STOCK	61945A107	7	400	SHARES	X	
MOTHERS WK INC.....	COMMON STOCK	619903107	48	1000	SHARES	X	
MOTHERS WORK INCORPORATED.....	COMMON STOCK	619903107	100	2070	SHARES	X	
MOTOROLA INC.....	COMMON STOCK	620076109	4	150	SHARES	X	
MOTOROLA INC.....	COMMON STOCK	620076109	1822	72822	SHARES	X	
MOTOROLA INC.....	COMMON STOCK	620076109	1891	75659	SHARES		X
MOTOROLA INC.....	COMMON STOCK	620076109	4518	180734	SHARES	X	
MUNICIPAL MTG & EQ LLC.....	COMMON STOCK	62624B101	37	1300	SHARES	X	
MUNICIPAL MTG & EQ LLC.....	COMMON STOCK	62624B101	124	4350	SHARES		X
MURPHY OIL CORP.....	COMMON STOCK	626717102	51	1075	SHARES	X	
MURPHY OIL CORP.....	COMMON STOCK	626717102	62	1300	SHARES	X	
MURPHY OIL CORP.....	COMMON STOCK	626717102	71	1500	SHARES		X
MYLAN LABORATORIES INC.....	COMMON STOCK	628530107	30	1500	SHARES		X
MYLAN LABORATORIES INC.....	COMMON STOCK	628530107	16	800	SHARES	X	
MYLAN LABS INC.....	COMMON STOCK	628530107	34	1700	SHARES	X	
MYRIAD GENETICS INC COM.....	COMMON STOCK	62855J104	4	150	SHARES	X	
MYRIAD GENETICS INC COM.....	COMMON STOCK	62855J104	7	300	SHARES		X
NBT BANCORP INC. COM.....	COMMON STOCK	628778102	12	500	SHARES	X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

NCR CORP COM.....	COMMON STOCK	62886E108	6	163	SHARES	X	
NCR CORP COM.....	COMMON STOCK	62886E108	36	906	SHARES		X
NCR CORP.....	COMMON STOCK	62886E108	51	1300	SHARES	X	
NS GROUP, INC.....	COMMON STOCK	628916108	29	443	SHARES	X	
NRG ENERGY INC.....	COMMON STOCK	629377508	23	500	SHARES	X	
NRG ENERGY INC.....	COMMON STOCK	629377508	54	1200	SHARES	X	
NYMAGIC INC.....	COMMON STOCK	629484106	32	1000	SHARES	X	
NYMAGIC INCORPORATED.....	COMMON STOCK	629484106	73	2300	SHARES	X	
NABI BIOPHARMACEUTICALS	COMMON STOCK	629519109	12	2000	SHARES	X	
NAM TAI ELECTRONICS INCORPORAT.....	COMMON STOCK	629865205	6	500	SHARES		X
NANOGEN INC.....	COMMON STOCK	630075109	1	600	SHARES	X	
NASDAQ-100 SHARES...	COMMON STOCK	631100104	319	7837	SHARES	X	
NASDAQ-100 SHARES...	COMMON STOCK	631100104	12467	306680	SHARES		X
NATIONAL AUSTRALIA BK LTD.....	COMMON STOCK	632525408	68	500	SHARES	X	
NATIONAL CITY CORP COM.....	COMMON STOCK	635405103	60	1640	SHARES		X
NATIONAL CITY CORP.....	COMMON STOCK	635405103	150	4100	SHARES	X	
NATIONAL CITY CORP COM.....	COMMON STOCK	635405103	721	19709	SHARES	X	
NATL FUEL GAS CO....	COMMON STOCK	636180101	36	1000	SHARES		X
NATIONAL OILWELL VAR.....	COMMON STOCK	637071101	88	1500	SHARES	X	
NATIONAL PENN BANCSHARES INC....	COMMON STOCK	637138108	134	6836	SHARES		X
NATIONAL PENN BANCSHARES INC....	COMMON STOCK	637138108	159	8113	SHARES	X	
NATIONAL RETAIL PROPERTIES INC....	COMMON STOCK	637417106	15	700	SHARES		X
NATIONAL SEMICONDUCTOR CORP CO.....	COMMON STOCK	637640103	55	2350	SHARES	X	
NATIONAL SEMICONDUCT.....	COMMON STOCK	637640103	63	2670	SHARES	X	

34 of 53

SEC USE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE	INVESTMENT AUTHORITY	

Edgar Filing: M&T BANK CORP - Form 13F-HR

				SHARES OR PRINCIPAL (X\$1,000)	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - SOLE DEFINED	SHARED - OTHER	COL - OT MAN
NATIONAL									
SEMICONDUCTOR	COMMON								
CORP CO.....	STOCK	637640103	89	3790	SHARES				X
NATIONWIDE FINL	COMMON								
SVCS INC.....	STOCK	638612101	11	238	SHARES				X
NATIONWIDE									
HEALTH	COMMON								
PROPERTIES (...)	STOCK	638620104	40	1500	SHARES				X
NAVIGATORS	COMMON								
GROUP INC.....	STOCK	638904102	38	800	SHARES		X		
THE NAVIGATORS	COMMON								
GROUP INC.....	STOCK	638904102	79	1650	SHARES		X		
NAVISTAR									
INTERNATIONAL	COMMON								
CORP.....	STOCK	63934E108	3	100	SHARES		X		
NAVISTAR INTL	COMMON								
CORP.....	STOCK	63934E108	11	445	SHARES		X		
NEENAH PAPER	COMMON								
INC.....	STOCK	640079109	7	210	SHARES				X
NEENAH PAPER	COMMON								
INC.....	STOCK	640079109	35	1024	SHARES		X		
NETSOL									
TECHNOLOGIES	COMMON								
INC.....	STOCK	64115A204	1	500	SHARES		X		
NEUROCRINE									
BIOSCIENCES	COMMON								
INC.....	STOCK	64125C109	5	500	SHARES				X
NEVADA GOLD &	COMMON								
CASINOS INC...	STOCK	64126Q206	1	200	SHARES		X		
NEW JERSEY RES	COMMON								
CORP.....	STOCK	646025106	44	900	SHARES		X		
N J RES CORP....	COMMON								
	STOCK	646025106	131	2650	SHARES		X		
NEW PLAN EXCEL									
REALTY TRUST	COMMON								
INC.....	STOCK	648053106	527	19500	SHARES		X		
NEW PLAN EXCEL									
REALTY TR	COMMON								
(REIT.....)	STOCK	648053106	83	3075	SHARES				X
NEW PLAN EXCEL									
REALTY TR	COMMON								
(REIT.....)	STOCK	648053106	19	700	SHARES		X		
NEW YORK TIMES	COMMON								
CO.....	STOCK	650111107	25	1070	SHARES		X		
NEW YORK TIMES	COMMON								
CO CL A.....	STOCK	650111107	28	1220	SHARES		X		
NEW YORK TIMES	COMMON								
CO CL A.....	STOCK	650111107	230	10000	SHARES				X
NEWELL									
RUBBERMAID	COMMON								
INC COM.....	STOCK	651229106	3	100	SHARES		X		
NEWELL									
RUBBERMAID	COMMON								
IN.....	STOCK	651229106	86	3050	SHARES		X		
NEWELL									
RUBBERMAID	COMMON								
INC COM.....	STOCK	651229106	420	14832	SHARES				X

Edgar Filing: M&T BANK CORP - Form 13F-HR

NEWELL								
RUBBERMAID	COMMON							
INC COM.....	STOCK	651229106	794	28053	SHARES			X
NEWFIELD								
EXPLORATION	COMMON							
CO.....	STOCK	651290108	427	11070	SHARES			X
NEWFIELD EXPL	COMMON							
CO.....	STOCK	651290108	1118	29000	SHARES			X
NEWMARKET	COMMON							
CORPORATION...	STOCK	651587107	140	2400	SHARES			X
NEWMARKET	COMMON							
CORPORATION...	STOCK	651587107	316	5440	SHARES			X
NEW MILFORD	COMMON							
BANCORP.....	STOCK	651633109	536	13000	SHARES	X		
NEWMONT	COMMON							
MINING.....	STOCK	651639106	64	1500	SHARES			X
NEWMONT	COMMON							
MINING.....	STOCK	651639106	57	1341	SHARES			X
NEWMONT MINING	COMMON							
CORP.....	STOCK	651639106	171	4000	SHARES			X
NEWS CORP	COMMON							
INC-A.....	STOCK	65248E104	76	3860	SHARES			X
NEWS CORP	COMMON							
INC-A.....	STOCK	65248E104	134	6840	SHARES	X		
NEWS CORP	COMMON							
INC-A.....	STOCK	65248E104	720	36659	SHARES			X
NEWS CORP	COMMON							
INC-A.....	STOCK	65248E104	2448	124583	SHARES			X
NEWS CORP-CLASS	COMMON							
B.....	STOCK	65248E203	85	4100	SHARES			X
NICOR INC.....	COMMON							
	STOCK	654086107	15	340	SHARES			X
NICOR INC.....	COMMON							
	STOCK	654086107	21	500	SHARES			X
NICOR INC.....	COMMON							
	STOCK	654086107	41	950	SHARES			X
NIKE INC CL B...	COMMON							
	STOCK	654106103	111	1270	SHARES			X
NIKE INC.....	COMMON							
	STOCK	654106103	1111	12698	SHARES			X
NIKE INC CL B...	COMMON							
	STOCK	654106103	1155	13183	SHARES			X
NISOURCE INC....	COMMON							
	STOCK	65473P105	43	1971	SHARES			X
NISOURCE INC....	COMMON							
	STOCK	65473P105	45	2092	SHARES			X
NISOURCE INC....	COMMON							
	STOCK	65473P105	117	5368	SHARES			X
NISSAN MTR LTD								
SPONSORED	COMMON							
ADR.....	STOCK	654744408	22	1000	SHARES			X
NOKIA CORP								
SPONSORED	COMMON							
ADR.....	STOCK	654902204	306	15530	SHARES			X
NOKIA CORP								
SPONSORED	COMMON							
ADR.....	STOCK	654902204	1049	53279	SHARES			X
NOBLE ENERGY	COMMON							
INC.....	STOCK	655044105	101	2225	SHARES			X
NOBLE ENERGY	COMMON							
INC.....	STOCK	655044105	512	11225	SHARES			X
NOBLE ENERGY	COMMON							

Edgar Filing: M&T BANK CORP - Form 13F-HR

INC.....	STOCK	655044105	1281	28100	SHARES					X
NORDSTROM INC	COMMON									
COM.....	STOCK	655664100	4	90	SHARES					X
NORDSTROM	COMMON									
INC.....	STOCK	655664100	74	1750	SHARES					X
NORFOLK	COMMON									
SOUTHERN.....	STOCK	655844108	174	3950	SHARES					X
NORFOLK										
SOUTHERN	COMMON									
CORP.....	STOCK	655844108	847	19233	SHARES					X
NORFOLK										
SOUTHERN	COMMON									
CORP.....	STOCK	655844108	783	17785	SHARES					X
NORTEL										
NETWORKS	COMMON									
CORP.....	STOCK	656568102	2	789	SHARES					X
NORTEL										
NETWORKS	COMMON									
CORP.....	STOCK	656568102	3	1425	SHARES					X
NORTH FORK										
BANCORPORATION	COMMON									
COM.....	STOCK	659424105	45	1576	SHARES					X
NORTH FORK										
BANCORPORATION	COMMON									
COM.....	STOCK	659424105	64	2230	SHARES					X
NORTH FORK	COMMON									
BANCORP.....	STOCK	659424105	93	3250	SHARES					X
NORTHERN TRUST	COMMON									
CORP COM.....	STOCK	665859104	2	39	SHARES					X
NORTHERN TRUST	COMMON									
CORP COM.....	STOCK	665859104	13	225	SHARES					X
NORTHERN TR	COMMON									
CORP.....	STOCK	665859104	86	1470	SHARES					X

35 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER MANAGERS	
				SHARED	SHARED	PUT	SHARED	SHARED	PUT		
NORTHROP GRUMMAN CO.....	COMMON STOCK	666807102	299	4400	SHARES					X	3
NORTHROP GRUMMAN CORP.....	COMMON STOCK	666807102	314	4608	SHARES					X	1
NORTHROP GRUMMAN CORP.....	COMMON STOCK	666807102	722	10611	SHARES					X	1
NORTHWEST											

Edgar Filing: M&T BANK CORP - Form 13F-HR

NATURAL GAS COMPANY.....	COMMON STOCK	667655104	39	1000	SHARES		X	1
NORTHWEST NATURAL GAS COMPANY.....	COMMON STOCK	667655104	65	1650	SHARES		X	1
NOVARTIS AG ADR.....	COMMON STOCK	66987V109	415	7100	SHARES	X		3
NOVARTIS AG ADR.....	COMMON STOCK	66987V109	917	15693	SHARES		X	1
NOVARTIS AG ADR.....	COMMON STOCK	66987V109	6036	103283	SHARES		X	1
NOVASTAR FINANCIAL INCORPORATE.	COMMON STOCK	669947400	73	2500	SHARES		X	1
NOVELL INC....	COMMON STOCK	670006105	7	1200	SHARES		X	4
NOVELL INC....	COMMON STOCK	670006105	18	2925	SHARES		X	3
NOVELL INC....	COMMON STOCK	670006105	71	11600	SHARES		X	1
NOVELL INC....	COMMON STOCK	670006105	194	31760	SHARES		X	1
NOVELLUS SYS INC.....	COMMON STOCK	670008101	28	1000	SHARES		X	3
NOVELIS INC...	COMMON STOCK	67000X106	7	270	SHARES		X	1
NOVOGEN LTD-SPONS ADR.....	COMMON STOCK	67010F103	34	3000	SHARES		X	1
NSTAR COM.....	COMMON STOCK	67019E107	28	840	SHARES		X	1
NUCOR CORP....	COMMON STOCK	670346105	95	1920	SHARES		X	1
NUCOR CORP....	COMMON STOCK	670346105	119	2400	SHARES		X	3
NVIDIA CORP...	COMMON STOCK	67066G104	92	3100	SHARES		X	3
NYER MEDICAL GROUP INCORPORATE.	COMMON STOCK	670711100	2	825	SHARES		X	1
OGE ENERGY CORP COM....	COMMON STOCK	670837103	51	1400	SHARES		X	1
OGE ENERGY CORP COM....	COMMON STOCK	670837103	98	2710	SHARES		X	1
NUVEEN INVESTMENTS INC.....	COMMON STOCK	67090F106	6	115	SHARES		X	1
OSI RESTAURANT PARTNERS INC.....	COMMON STOCK	67104A101	48	1500	SHARES		X	3
OSI RESTAURANT PARTNERS INC.....	COMMON STOCK	67104A101	68	2160	SHARES		X	1
OSI RESTAURANT PARTNERS INC.....	COMMON STOCK	67104A101	113	3570	SHARES		X	1
OCCIDENTAL								

Edgar Filing: M&T BANK CORP - Form 13F-HR

PETE CORP COM.....	COMMON STOCK	674599105	158	3290	SHARES		X	1
OCCIDENTAL PETE CORP COM.....	COMMON STOCK	674599105	287	5960	SHARES		X	1
OCCIDENTAL PETE CORP...	COMMON STOCK	674599105	339	7050	SHARES		X	3
OCEANEERING INTL INC COM.....	COMMON STOCK	675232102	18	600	SHARES		X	1
OFFICE DEPOT INC.....	COMMON STOCK	676220106	67	1700	SHARES		X	1
OFFICE DEPOT INC.....	COMMON STOCK	676220106	79	2000	SHARES		X	3
OFFICEMAX INC.....	COMMON STOCK	67622P101	27	673	SHARES		X	1
OFFICEMAX INC.....	COMMON STOCK	67622P101	27	675	SHARES		X	3
OHIO CAS CORP.....	COMMON STOCK	677240103	6	240	SHARES		X	1
OLD NATIONAL BANCORP COM.....	COMMON STOCK	680033107	120	6306	SHARES		X	1
OLD REPUBLIC INTL CORP COM.....	COMMON STOCK	680223104	108	4875	SHARES		X	1
OLIN CORP COM.....	COMMON STOCK	680665205	15	1000	SHARES		X	1
OLIN CORP COM.....	COMMON STOCK	680665205	16	1050	SHARES		X	1
OMNICARE INC COM.....	COMMON STOCK	681904108	22	500	SHARES		X	1
OMNICOM GROUP INC...	COMMON STOCK	681919106	119	1270	SHARES		X	3
OMNICOM GROUP INC COM.....	COMMON STOCK	681919106	237	2534	SHARES		X	1
OMNICOM GROUP INC COM.....	COMMON STOCK	681919106	185	1975	SHARES		X	1
OMEGA FINANCIAL CORP.....	COMMON STOCK	682092101	75	2489	SHARES		X	1
OMEGA FINANCIAL CORP.....	COMMON STOCK	682092101	572	19031	SHARES		X	1
OMNIVISION TECHNOLOGIES INC.....	COMMON STOCK	682128103	18	1294	SHARES		X	1
ONEOK INC.....	COMMON STOCK	682680103	8	200	SHARES		X	1
ONEOK INC.....	COMMON STOCK	682680103	31	820	SHARES		X	1
ONEOK PARTNERS LP.....	COMMON STOCK	68268N103	281	5000	SHARES		X	3
ONEOK PARTNERS LP.....	COMMON STOCK	68268N103	39	700	SHARES		X	1
ONEOK PARTNERS LP.....	COMMON STOCK	68268N103	113	2000	SHARES		X	1

Edgar Filing: M&T BANK CORP - Form 13F-HR

OPPENHEIMER HLDGS.....	COMMON STOCK	683797104	34	1200	SHARES		X		3
OPPENHEIMER HOLDINGS INC CL A....	COMMON STOCK	683797104	75	2635	SHARES		X		1
OPSWARE INC.....	COMMON STOCK	68383A101	38	4200	SHARES		X		3
OPSWARE, INC.....	COMMON STOCK	68383A101	102	11300	SHARES		X		1
OPTEUM INC....	COMMON STOCK	68384A100	1	100	SHARES		X		1
ORACLE CORPORATION COM.....	COMMON STOCK	68389X105	15	850	SHARES		X		4
ORACLE CORPORATION COM.....	COMMON STOCK	68389X105	498	28055	SHARES			X	1
ORACLE CORP.....	COMMON STOCK	68389X105	600	33800	SHARES		X		3
ORACLE CORPORATION.	COMMON STOCK	68389X105	819	46166	SHARES		X		2
ORACLE CORPORATION COM.....	COMMON STOCK	68389X105	1535	86542	SHARES		X		1
OPTIONSXPRESS HLDGS.....	COMMON STOCK	684010101	25	900	SHARES		X		3
OPTIONSXPRESS HOLDINGS INC.....	COMMON STOCK	684010101	55	1980	SHARES		X		1
OREGON STL MLS INC.....	COMMON STOCK	686079104	44	900	SHARES		X		3

36 of 53

SEC USE

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	COLUMN 5			COLUMN 6			COLUMN 7 OTHER MANA
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	INVESTMENT SOLE	AUTHORITY DEFINED	OTHER	
OREGON STL MLS INC.....	COMMON STOCK	686079104	97	1985	SHARES			X		
OSHKOSH TRUCK CORP.....	COMMON STOCK	688239201	13	250	SHARES			X		
OTELCO INC.....	COMMON STOCK	688823202	27	1355	SHARES			X		
PDL BIOPHARMA INC.....	COMMON STOCK	69329Y104	11	550	SHARES				X	
PDL BIOPHARMA INC.....	COMMON STOCK	69329Y104	387	20155	SHARES			X		

Edgar Filing: M&T BANK CORP - Form 13F-HR

PDL								
BIOPHARMA	COMMON							
INC.....	STOCK	69329Y104	1014	52800	SHARES			X
P G & E CORP...	COMMON							
	STOCK	69331C108	62	1500	SHARES			X
P G & E CORP...	COMMON							
	STOCK	69331C108	48	1159	SHARES			X
PG&E CORP.....	COMMON							
	STOCK	69331C108	101	2430	SHARES			X
PFF BANCORP	COMMON							
INC.....	STOCK	69331W104	37	1000	SHARES			X
PFF BANCORP								
INC	COMMON							
COMMON.....	STOCK	69331W104	78	2100	SHARES			X
PHH	COMMON							
CORPORATION..	STOCK	693320202	1	20	SHARES			X
PHH	COMMON							
CORPORATION..	STOCK	693320202	6	220	SHARES			X
PICO HOLDINGS	COMMON							
INC COM.....	STOCK	693366205	446	13691	SHARES			X
PMC-SIERRA	COMMON							
INC.....	STOCK	69344F106	8	1300	SHARES			X
PNC FINANCIAL								
SERVICES	COMMON							
GROUP I.....	STOCK	693475105	196	2700	SHARES			X
PNC FINANCIAL								
SERVICES	COMMON							
GROUP I.....	STOCK	693475105	2943	40627	SHARES			X
PNC FINANCIAL								
SERVICES	COMMON							
GROUP I.....	STOCK	693475105	12459	171986	SHARES			X
PNM								
RESOURCES	COMMON							
INC.....	STOCK	69349H107	33	1208	SHARES			X
PPG INDUSTRIES	COMMON							
INC.....	STOCK	693506107	87	1290	SHARES			X
PPG INDS INC...	COMMON							
	STOCK	693506107	615	9170	SHARES			X
PPG INDS INC...	COMMON							
	STOCK	693506107	2118	31573	SHARES			X
PPL CORP.....	COMMON							
	STOCK	69351T106	100	3030	SHARES			X
PPL CORP	COMMON							
COM.....	STOCK	69351T106	1586	48219	SHARES			X
PPL CORP	COMMON							
COM.....	STOCK	69351T106	4987	151576	SHARES			X
PACCAR INC.....	COMMON							
	STOCK	693718108	11	188	SHARES			X
PACCAR INC.....	COMMON							
	STOCK	693718108	325	5692	SHARES			X
PACER INTL INC	COMMON							
TENN.....	STOCK	69373H106	33	1200	SHARES			X
PACER								
INTERNATIONAL	COMMON							
INC.....	STOCK	69373H106	77	2765	SHARES			X
PACTIV CORP	COMMON							
COM.....	STOCK	695257105	60	2100	SHARES			X
PACTIV CORP....	COMMON							
	STOCK	695257105	33	1165	SHARES			X
PALL CORP.....	COMMON							
	STOCK	696429307	30	980	SHARES			X
PALL CORP	COMMON							

Edgar Filing: M&T BANK CORP - Form 13F-HR

COM.....	STOCK	696429307	62	2000	SHARES		X
PALM INC.....	COMMON						
	STOCK	696643105	2	112	SHARES		X
PALM INC.....	COMMON						
	STOCK	696643105	6	406	SHARES	X	
THE PANTRY	COMMON						
INC.....	STOCK	698657103	8	150	SHARES	X	
PARAMETRIC	COMMON						
TECH CORP....	STOCK	699173209	14	828	SHARES	X	
PARAMEDIC							
TECHNOLOGY	COMMON						
CORP.....	STOCK	699173209	81	4664	SHARES		X
PARKER							
HANNIFIN	COMMON						
CORP.....	STOCK	701094104	69	890	SHARES	X	
PARKER							
HANNIFIN	COMMON						
CORP.....	STOCK	701094104	140	1796	SHARES		X
PARKER							
HANNIFIN	COMMON						
CORP.....	STOCK	701094104	377	4856	SHARES	X	
PARTNERS							
TRUST							
FINANCIAL	COMMON						
GROUP.....	STOCK	70213F102	13	1213	SHARES		X
PARTNERS							
TRUST							
FINANCIAL	COMMON						
GROUP.....	STOCK	70213F102	50	4638	SHARES	X	
PATTERSON							
COMPANIES	COMMON						
INC.....	STOCK	703395103	17	500	SHARES		X
PATTERSON	COMMON						
COMPANIES....	STOCK	703395103	54	1600	SHARES	X	
PATTERSON-UTI							
ENERGY	COMMON						
INC.....	STOCK	703481101	17	704	SHARES	X	
PATTERSON-UTI							
ENERGY	COMMON						
INC.....	STOCK	703481101	23	950	SHARES		X
PAULA	COMMON						
FINANCIAL....	STOCK	703588103	1	400	SHARES	X	
PAYCHEX INC	COMMON						
COM.....	STOCK	704326107	76	2075	SHARES		X
PAYCHEX INC....	COMMON						
	STOCK	704326107	93	2525	SHARES	X	
PAYCHEX INC	COMMON						
COM.....	STOCK	704326107	451	12247	SHARES	X	
PEABODY							
ENERGY	COMMON						
CORP.....	STOCK	704549104	260	7075	SHARES		X
PEABODY							
ENERGY	COMMON						
CORP.....	STOCK	704549104	1577	42870	SHARES	X	
PEABODY							
ENERGY	COMMON						
CORP.....	STOCK	704549104	1964	53408	SHARES	X	
PEDIATRIX							
MEDICAL							
GROUP INC	COMMON						
CO.....	STOCK	705324101	408	8955	SHARES	X	
PEDIATRIX MED	COMMON						

Edgar Filing: M&T BANK CORP - Form 13F-HR

GRP.....	STOCK	705324101	1030	22600	SHARES		X	
PEETS COFFEE & TEA INC	COMMON							
COM.....	STOCK	705560100	5	200	SHARES		X	
PENN NATL GAMING	COMMON							
INC.....	STOCK	707569109	25	675	SHARES		X	
PENN TREATY AMERICAN	COMMON							
CORP.....	STOCK	707874400	0	21	SHARES			X
PENN VA RESOURCE								
PARTNERS	COMMON							
LP.....	STOCK	707884102	24	1000	SHARES			X
PENNWEST ENERGY	COMMON							
TRUST.....	STOCK	707885109	65	1760	SHARES			X
PENNEY J C	COMMON							
INC.....	STOCK	708160106	130	1900	SHARES		X	
PENNEY JC CO	COMMON							
INC.....	STOCK	708160106	210	3064	SHARES		X	
PENNEY JC CO	COMMON							
INC.....	STOCK	708160106	213	3108	SHARES			X
PENNICHUCK CORPORATION	COMMON							
NEW.....	STOCK	708254206	16	889	SHARES		X	

37 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER MANA
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - SOLE	SHARED - OTHER	OTH	
PENNS WOODS BANCORP	COMMON									
INC.....	STOCK	708430103	287	7505	SHARES			X		
PENNSYLVANIA COMMERCE	COMMON									
BANCORP.....	STOCK	708677109	188	7166	SHARES			X		
PENN ESTATE INV TR	COMMON									
(REIT).....	STOCK	709102107	13	300	SHARES					X
PENN ESTATE INV TR	COMMON									
(REIT).....	STOCK	709102107	65	1516	SHARES			X		
PENSON WORLDWIDE....	COMMON									
STOCK	STOCK	709600100	36	2000	SHARES			X		
PENSION WORLDWIDE	COMMON									
INC.....	STOCK	709600100	79	4415	SHARES			X		
PENTAIR INC	COMMON									

Edgar Filing: M&T BANK CORP - Form 13F-HR

COM.....	STOCK	709631105	21	800	SHARES			X	
PENTAIR INC	COMMON								
COM.....	STOCK	709631105	204	7800	SHARES				X
PEOPLES ENERGY	COMMON								
CORP.....	STOCK	711030106	16	400	SHARES			X	
PEPCO HOLDINGS	COMMON								
INC.....	STOCK	713291102	511	21143	SHARES			X	
PEPCO HOLDINGS	COMMON								
INC.....	STOCK	713291102	596	24664	SHARES				X
PEPSI BOTTLING	COMMON								
GRP.....	STOCK	713409100	39	1100	SHARES			X	
PEPSIAMERICAS	COMMON								
INC COM.....	STOCK	71343P200	13	600	SHARES				X
PEPSICO INC	COMMON								
COM.....	STOCK	713448108	10	150	SHARES			X	
PEPSICO INC	COMMON								
COM.....	STOCK	713448108	459	7040	SHARES		X		
PEPSICO	COMMON								
INCORPORATED.	STOCK	713448108	487	7455	SHARES		X		
PEPSICO INC....	COMMON								
	STOCK	713448108	9268	142004	SHARES			X	
PEPSICO INC	COMMON								
COM.....	STOCK	713448108	18755	287386	SHARES				X
PEPSICO INC	COMMON								
COM.....	STOCK	713448108	27650	423691	SHARES			X	
PERFORMANCE									
FOOD GROUP	COMMON								
CO.....	STOCK	713755106	11	400	SHARES				X
PERFORMANCE									
FOOD GROUP	COMMON								
CO.....	STOCK	713755106	20	700	SHARES			X	
PERKINELMER	COMMON								
INC.....	STOCK	714046109	19	1030	SHARES			X	
PERKINELMER	COMMON								
INC COM.....	STOCK	714046109	23	1200	SHARES			X	
PERKINELMER	COMMON								
INC COM.....	STOCK	714046109	76	4000	SHARES				X
PERRIGO	COMMON								
COMPANY.....	STOCK	714290103	211	12430	SHARES			X	
PERRIGO CO.....	COMMON								
	STOCK	714290103	506	29800	SHARES			X	
PETMED EXPRESS	COMMON								
INC.....	STOCK	716382106	29	2800	SHARES			X	
PETMED EXPRESS	COMMON								
INC.....	STOCK	716382106	74	7075	SHARES			X	
PETRO-CANADA...	COMMON								
	STOCK	71644E102	65	1600	SHARES				X
PETROCHINA CO	COMMON								
LTD ADR.....	STOCK	71646E100	11	100	SHARES				X
PETSMART INC...	COMMON								
	STOCK	716768106	396	14280	SHARES				X
PETSMART INC...	COMMON								
	STOCK	716768106	1122	40410	SHARES			X	
PFIZER INC.....	COMMON								
	STOCK	717081103	14	500	SHARES			X	
PFIZER INC.....	COMMON								
	STOCK	717081103	695	24505	SHARES		X		
PFIZER	COMMON								
INCORPORATED.	STOCK	717081103	2062	72706	SHARES		X		
PFIZER INC.....	COMMON								
	STOCK	717081103	13207	465724	SHARES			X	
PFIZER INC.....	COMMON								

Edgar Filing: M&T BANK CORP - Form 13F-HR

PFIZER INC.....	STOCK	717081103	15292	539218	SHARES		X
	COMMON						
	STOCK	717081103	26541	935871	SHARES	X	
PHARMACEUTIAL							
PRODUCT	COMMON						
DEVEL IN.....	STOCK	717124101	5	150	SHARES	X	
PHELPS DODGE	COMMON						
CORP.....	STOCK	717265102	140	1658	SHARES	X	
PHELPS DODGE	COMMON						
CORP.....	STOCK	717265102	161	1900	SHARES	X	
PHILLIPS VAN	COMMON						
HEUSEN.....	STOCK	718592108	38	900	SHARES	X	
PHILLIPS VAN							
HEUSEN CORP	COMMON						
COM.....	STOCK	718592108	88	2100	SHARES	X	
PHOENIX COS INC	COMMON						
COM.....	STOCK	71902E109	10	701	SHARES	X	
PHOENIX COS INC	COMMON						
COM.....	STOCK	71902E109	22	1588	SHARES		X
PIEDMONT NAT	COMMON						
GAS INC.....	STOCK	720186105	10	400	SHARES		X
PIEDMONT NAT	COMMON						
GAS INC.....	STOCK	720186105	68	2680	SHARES	X	
PINNACLE DATA							
SYSTEMS	COMMON						
INC.....	STOCK	723454104	1	300	SHARES	X	
PINNACLE WEST							
CAPITAL	COMMON						
CORP.....	STOCK	723484101	23	500	SHARES	X	
PINNACLE WEST	COMMON						
CAP.....	STOCK	723484101	41	900	SHARES	X	
PIONEER							
NATURAL							
RESOURCES	COMMON						
CO.....	STOCK	723787107	259	6614	SHARES	X	
PIONEER							
NATURAL	COMMON						
RES.....	STOCK	723787107	771	19700	SHARES	X	
PIPER JAFFRAY							
COMPANIES	COMMON						
INC.....	STOCK	724078100	0	4	SHARES	X	
PIPER JAFFRAY							
COMPANIES	COMMON						
INC.....	STOCK	724078100	3	56	SHARES		X
PIPER JAFFRAY	COMMON						
COS.....	STOCK	724078100	24	400	SHARES	X	
PIPER JAFFRAY							
COMPANIES	COMMON						
INC.....	STOCK	724078100	54	884	SHARES	X	
PITNEY BOWES	COMMON						
INC.....	STOCK	724479100	142	3205	SHARES	X	
PITNEY BOWES	COMMON						
INC COM.....	STOCK	724479100	209	4700	SHARES		X
PITNEY BOWES	COMMON						
INC COM.....	STOCK	724479100	508	11450	SHARES	X	
PLAINS ALL							
AMERICAN	COMMON						
PIPELINE L P.	STOCK	726503105	1239	26850	SHARES	X	
PLAINS							
EXPLORATION &	COMMON						
PRODUCT C....	STOCK	726505100	86	2000	SHARES		X
PLUM CREEK	COMMON						

Edgar Filing: M&T BANK CORP - Form 13F-HR

TIMBER CO.....	STOCK	729251108	53	1550	SHARES		X
PLUM CREEK TIMBER CO	COMMON						
INC.....	STOCK	729251108	49	1430	SHARES		X
POGO PRODUCING	COMMON						
CO.....	STOCK	730448107	6	150	SHARES		X
POLO RALPH LAUREN	COMMON						
CORPORATION..	STOCK	731572103	6	100	SHARES		X

38 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER
				COLUMN 5			COLUMN 6			
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SOLE	SHARED - DEFINED	SHARED - OTHER	
POZEN INC.....	COMMON STOCK	73941U102	46	3600	SHARES				X	
POZEN INCORPORATED...	COMMON STOCK	73941U102	103	8012	SHARES				X	
PRAXAIR INC COM.....	COMMON STOCK	74005P104	42	703	SHARES				X	
PRAXAIR INC.....	COMMON STOCK	74005P104	314	5310	SHARES				X	
PRAXAIR INC COM.....	COMMON STOCK	74005P104	182	3071	SHARES				X	
PRECISION CASTPARTS CORP	COMMON STOCK	740189105	14	215	SHARES				X	
PRECISION CASTPARTS CORP	COMMON STOCK	740189105	330	5220	SHARES		X			
PRECISION CASTPARTS CORP	COMMON STOCK	740189105	2076	32871	SHARES				X	
PRECISION CASTPARTS.....	COMMON STOCK	740189105	4922	77925	SHARES				X	
PRECISION DRILLING CORP-US\$.....	COMMON STOCK	740215108	15	500	SHARES				X	
PRESSTEK INC COM.....	COMMON STOCK	741113104	27	5000	SHARES				X	
PRICE T ROWE GRP.....	COMMON STOCK	74144T108	96	2000	SHARES				X	
PRICE T ROWE GROUP INC	COMMON STOCK	74144T108	1358	28390	SHARES				X	
PRICE T ROWE GROUP INC	COMMON STOCK	74144T108	1644	34360	SHARES				X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

PRIMEWEST	COMMON							
ENERGY TRUST...	STOCK	741930309	15	600	SHARES			X
PRINCIPAL FINL	COMMON							
GROUP INC.....	STOCK	74251V102	85	1575	SHARES		X	
PROCENTURY	COMMON							
CORP.....	STOCK	74268T108	9	607	SHARES		X	
PROCTER &								
GAMBLE CO	COMMON							
COM.....	STOCK	742718109	18	295	SHARES		X	
PROCTER &								
GAMBLE CO	COMMON							
COM.....	STOCK	742718109	2726	43975	SHARES		X	
PROCTER &								
GAMBLE CO	COMMON							
COM.....	STOCK	742718109	36941	596022	SHARES			X
PROCTER &								
GAMBLE CO	COMMON							
COM.....	STOCK	742718109	39347	634826	SHARES		X	
PROGENICS	COMMON							
PHARMACEUT.....	STOCK	743187106	35	1500	SHARES		X	
PROGENICS	COMMON							
PHARMACEUTICALS	STOCK	743187106	80	3400	SHARES		X	
PROGRESS ENERGY	COMMON							
INC.....	STOCK	743263105	105	2327	SHARES		X	
PROGRESS ENERGY	COMMON							
INC COM.....	STOCK	743263105	177	3909	SHARES			X
PROGRESS ENERGY	COMMON							
INC COM.....	STOCK	743263105	369	8129	SHARES		X	
PROGRESSIVE CORP	COMMON							
COM.....	STOCK	743315103	98	4000	SHARES		X	
PROGRESSIVE	COMMON							
CORP.....	STOCK	743315103	168	6840	SHARES		X	
PROLOGIS.....	COMMON							
	STOCK	743410102	108	1900	SHARES		X	
PROLOGIS (REIT)..	COMMON							
	STOCK	743410102	24	419	SHARES		X	
PROVIDENT								
BANKSHARES	COMMON							
CORPORATI.....	STOCK	743859100	104	2810	SHARES			X
PROVIDENT								
BANKSHARES	COMMON							
CORPORATI.....	STOCK	743859100	1127	30427	SHARES		X	
PROVIDENT								
ENERGY TRUST	COMMON							
UNITS.....	STOCK	74386K104	20	1700	SHARES			X
PROVIDENT								
ENERGY TRUST	COMMON							
UNITS.....	STOCK	74386K104	59	5000	SHARES		X	
PROVIDENT								
FINANCIAL	COMMON							
SERVICES I.....	STOCK	74386T105	19	1000	SHARES		X	
PROXYMED INC.....	COMMON							
	STOCK	744290305	2	500	SHARES			X
PRUDENTIAL	COMMON							
FINANCIAL INC..	STOCK	744320102	31	400	SHARES			X
PRUDENTIAL	COMMON							
FINANCIAL INC..	STOCK	744320102	274	3597	SHARES		X	
PRUDENTIAL	COMMON							
FINL.....	STOCK	744320102	320	4200	SHARES		X	
PSYCHIATRIC								
SOLUTIONS	COMMON							
INC.....	STOCK	74439H108	41	1200	SHARES			X

Edgar Filing: M&T BANK CORP - Form 13F-HR

PSYCHIATRIC SOLUTIONS	COMMON							
INC.....	STOCK	74439H108	430	12620	SHARES			X
PSYCHIATRIC SOLUTION.....	COMMON							
	STOCK	74439H108	1006	29500	SHARES			X
PUBLIC SVC ENTERPR.....	COMMON							
	STOCK	744573106	129	2110	SHARES			X
PUBLIC SVC ENTERPRISE GROUP IN.....	COMMON							
	STOCK	744573106	233	3811	SHARES			X
PUBLIC SVC ENTERPRISE GROUP IN.....	COMMON							
	STOCK	744573106	336	5497	SHARES			X
PUBLIC STORAGE INC.....	COMMON							
	STOCK	74460D109	86	1000	SHARES			X
PUBLIC STORAGE INC COM.....	COMMON							
	STOCK	74460D109	21	246	SHARES			X
PUGET ENERGY INC COM.....	COMMON							
	STOCK	745310102	51	2225	SHARES			X
PUGET ENERGY INC COM.....	COMMON							
	STOCK	745310102	73	3215	SHARES			X
PULTE HOMES INC.....	COMMON							
	STOCK	745867101	51	1600	SHARES			X
PURE CYCLE CORP.....	COMMON							
	STOCK	746228303	72	10000	SHARES			X
QLOGIC CORP.....	COMMON							
	STOCK	747277101	26	1400	SHARES			X
QUALCOMM INC COM.....	COMMON							
	STOCK	747525103	406	11160	SHARES			X
QUALCOMM INC COM.....	COMMON							
	STOCK	747525103	406	11165	SHARES		X	
QUALCOMM INC COM.....	COMMON							
	STOCK	747525103	4850	133420	SHARES			X
QUALCOMM INC.....	COMMON							
	STOCK	747525103	6600	181568	SHARES			X
QUANTA SVCS INC.....	COMMON							
	STOCK	74762E102	44	2600	SHARES			X
QUANTA SERVICES INC COM.....	COMMON							
	STOCK	74762E102	100	5935	SHARES			X
QUEST DIAGNOSTICS INC.....	COMMON							
	STOCK	74834L100	175	2855	SHARES		X	
QUEST DIAGNOSTICS INC.....	COMMON							
	STOCK	74834L100	647	10580	SHARES			X
QUEST DIAGNOSTICS....	COMMON							
	STOCK	74834L100	1910	31226	SHARES			X
QUEST DIAGNOSTICS INC.....	COMMON							
	STOCK	74834L100	2038	33330	SHARES			X
QUESTAR CORP COM.....	COMMON							
	STOCK	748356102	139	1700	SHARES			X
QUESTAR CORP COM.....	COMMON							
	STOCK	748356102	332	4055	SHARES			X
QUESTAR CORP.....	COMMON							
	STOCK	748356102	638	7800	SHARES			X

Edgar Filing: M&T BANK CORP - Form 13F-HR

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER
				COLUMN 5			SHARED - SOLE DEFINED	SHARED - OTHER	OT MAN	
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL				
QWEST COMMUNICATIONS INTL INC.....	COMMON STOCK	749121109	16	1814	SHARES				X	
QWEST COMMUNICATIONS INTL INC.....	COMMON STOCK	749121109	28	3232	SHARES		X			
QWEST COMMUNCTN INTL.....	COMMON STOCK	749121109	115	13154	SHARES		X			
RAIT INVESTMENT TRUST.....	COMMON STOCK	749227104	14	500	SHARES				X	
RCN CORP.....	COMMON STOCK	749361200	25	900	SHARES		X			
RCN CORPORATION...	COMMON STOCK	749361200	57	2000	SHARES		X			
R H DONNELLEY CORP.....	COMMON STOCK	74955W307	6	111	SHARES		X			
R H DONNELLEY CORP.....	COMMON STOCK	74955W307	11	200	SHARES				X	
RPM INTL INC....	COMMON STOCK	749685103	9	500	SHARES		X			
RPM INTL INC....	COMMON STOCK	749685103	83	4380	SHARES				X	
RPM INCORPORATED OHIO.....	COMMON STOCK	749685103	348	18300	SHARES		X			
RF MICRO DEVICES INC COM.....	COMMON STOCK	749941100	170	22475	SHARES			X		
RF MICRODEVICES INC.....	COMMON STOCK	749941100	417	55000	SHARES			X		
RADIOSHACK CORP.....	COMMON STOCK	750438103	19	1000	SHARES			X		
RADISYS CORP....	COMMON STOCK	750459109	21	1000	SHARES			X		
RADISYS CORPORATION...	COMMON STOCK	750459109	47	2210	SHARES			X		
RAYONIER INC COM.....	COMMON STOCK	754907103	108	2850	SHARES				X	
RAYONIER INCORPORATED..	COMMON STOCK	754907103	344	9100	SHARES		X			
RAYTHEON WARRANTS 6....	COMMON STOCK	755111119	2	141	SHARES				X	
RAYTHEON CO COM NEW.....	COMMON STOCK	755111507	10	200	SHARES			X		
RAYTHEON.....	COMMON STOCK	755111507	178	3700	SHARES			X		
RAYTHEON CO COM NEW.....	COMMON STOCK	755111507	573	11930	SHARES			X		
RAYTHEON CO COM NEW.....	COMMON STOCK	755111507	948	19754	SHARES				X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

READER'S DIGEST ASSN INC.....	COMMON STOCK	755267101	6	500	SHARES		X
REALOGY CORP....	COMMON STOCK	75605E100	30	1324	SHARES		X
REALOGY CORP....	COMMON STOCK	75605E100	39	1712	SHARES		X
REALOGY CORP....	COMMON STOCK	75605E100	52	2290	SHARES		X
RECKSON ASSOCS RLTY CORP.....	COMMON STOCK	75621K106	71	1650	SHARES		X
RED HAT INC.....	COMMON STOCK	756577102	48	2300	SHARES		X
RED HAT INC COM.....	COMMON STOCK	756577102	118	5575	SHARES		X
REDWOOD TRUST INC-REIT.....	COMMON STOCK	758075402	50	1000	SHARES		X
REGIONS FINANCIAL CORP.....	COMMON STOCK	7591EP100	31	836	SHARES		X
REGIONS FINL CORP.....	COMMON STOCK	7591EP100	127	3445	SHARES		X
REGIONS FINANCIAL CORP.....	COMMON STOCK	7591EP100	210	5697	SHARES		X
REPSOL YPF SA SPON ADR.....	COMMON STOCK	76026T205	37	1250	SHARES		X
REPUBLIC AWYS HLDGS.....	COMMON STOCK	760276105	34	2200	SHARES		X
REPUBLIC AIRWAYS HOLDINGS INC.....	COMMON STOCK	760276105	76	4875	SHARES		X
REUTERS GROUP PLC SPONS ADR.....	COMMON STOCK	76132M102	34	700	SHARES		X
REUTERS GROUP PLC SPONS ADR.....	COMMON STOCK	76132M102	35	719	SHARES		X
REYNOLDS AMERICAN INC.....	COMMON STOCK	761713106	56	900	SHARES		X
REYNOLDS AMERN INC.....	COMMON STOCK	761713106	99	1600	SHARES		X
REYNOLDS AMERICAN INC.....	COMMON STOCK	761713106	119	1916	SHARES		X
RITE AID CORP COM.....	COMMON STOCK	767754104	3	600	SHARES		X
RITE AID CORP COM.....	COMMON STOCK	767754104	17	3800	SHARES		X
ROBERT HALF INTL INC COM..	COMMON STOCK	770323103	21	605	SHARES		X
ROBERT HALF INTL INC.....	COMMON STOCK	770323103	44	1300	SHARES		X
ROBERT HALF INTL INC COM..	COMMON STOCK	770323103	69	2040	SHARES		X
ROCKWELL AUTOMATION INC.....	COMMON STOCK	773903109	487	8390	SHARES	X	
ROCKWELL AUTOMATION INC.....	COMMON STOCK	773903109	826	14225	SHARES		X

Edgar Filing: M&T BANK CORP - Form 13F-HR

ROCKWELL AUTOMATION INC.....	COMMON STOCK	773903109	6454	111083	SHARES		X	
ROCKWELL AUTOMATION....	COMMON STOCK	773903109	7451	128247	SHARES		X	
ROCKWELL COLLINS INC...	COMMON STOCK	774341101	63	1140	SHARES		X	
ROCKWELL COLLINS COM...	COMMON STOCK	774341101	161	2935	SHARES			X
ROCKWELL COLLINS COM...	COMMON STOCK	774341101	287	5232	SHARES		X	
ROHM & HAAS CO.....	COMMON STOCK	775371107	19	404	SHARES		X	
ROHM & HAAS CO.....	COMMON STOCK	775371107	54	1150	SHARES		X	
ROHM & HAAS CO.....	COMMON STOCK	775371107	573	12096	SHARES			X
ROSS STORES INC COM.....	COMMON STOCK	778296103	142	5569	SHARES			X
ROSS STORES INC COM.....	COMMON STOCK	778296103	180	7090	SHARES	X		
ROSS STORES INC COM.....	COMMON STOCK	778296103	1424	56058	SHARES		X	
ROSS STORES INC.....	COMMON STOCK	778296103	2912	114605	SHARES		X	
ROTONICS MANUFACTURING INC.....	COMMON STOCK	778903104	1	300	SHARES		X	
ROWAN COS INC...	COMMON STOCK	779382100	27	860	SHARES		X	
ROWE COMPANIES.....	COMMON STOCK	779528108	15	34813	SHARES	X		
ROYAL BK CANADA.....	COMMON STOCK	780087102	44	1000	SHARES			X

40 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER MANAGERS
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL CALL	PUT OR	SHARED - DEFINED SOLE	SHARED - OTHER		
ROYAL DUTCH SHELL PLC-ADR B...	COMMON STOCK	780259107	12	172	SHARES			X		1
ROYAL DUTCH SHELL PLC-ADR A...	COMMON STOCK	780259206	370	5600	SHARES			X		3
ROYAL DUTCH SHELL PLC-ADR A...	COMMON STOCK	780259206	3593	54362	SHARES				X	1

Edgar Filing: M&T BANK CORP - Form 13F-HR

ROYAL DUTCH SHELL	COMMON								
PLC-ADR A...	STOCK	780259206	3721	56293	SHARES			X	1
ROYCE VALUE TRUST (CE)...	COMMON								
	STOCK	780910105	31	1500	SHARES			X	1
RUBY TUESDAY.....	COMMON								
	STOCK	781182100	23	800	SHARES			X	1
RYDER SYSTEMS INC.....	COMMON								
	STOCK	783549108	24	470	SHARES			X	3
S & T BANCORP INC.....	COMMON								
	STOCK	783859101	13	400	SHARES			X	1
SEI CORP COM.....	COMMON								
	STOCK	784117103	22	390	SHARES			X	1
SEI CORP COM.....	COMMON								
	STOCK	784117103	97	1735	SHARES			X	1
SLM CORP COM.....	COMMON								
	STOCK	78442P106	172	3313	SHARES			X	1
SLM CORP.....	COMMON								
	STOCK	78442P106	156	3000	SHARES			X	3
SLM CORP.....	COMMON								
	STOCK	78442P106	6349	122146	SHARES			X	2
STANDARD & POORS DEP RCPTS UT SER 1.....	COMMON								
	STOCK	78462F103	395	2957	SHARES			X	2
SPDR TRUST SERIES 1 S&P 500 IN.....	COMMON								
	STOCK	78462F103	6093	45614	SHARES			X	1
SPDR TRUST SERIES 1 S&P 500 IN.....	COMMON								
	STOCK	78462F103	8743	65448	SHARES			X	1
SPX CORP COM.....	COMMON								
	STOCK	784635104	32	597	SHARES			X	1
SPAR GROUP INC.....	COMMON								
	STOCK	784933103	0	450	SHARES			X	1
SABRE HOLDINGS CORPORATION COM.....	COMMON								
	STOCK	785905100	11	467	SHARES			X	1
SABRE HOLDING CORP.....	COMMON								
	STOCK	785905100	22	956	SHARES			X	3
SAFECO CORP... STOCK	COMMON								
	STOCK	786429100	55	925	SHARES			X	3
SAFEWAY INC COM.....	COMMON								
	STOCK	786514208	6	200	SHARES			X	1
SAFEWAY INC COM.....	COMMON								
	STOCK	786514208	55	1800	SHARES			X	1
SAFEWAY INC... STOCK	COMMON								
	STOCK	786514208	105	3455	SHARES			X	3
ST JOE CORP... STOCK	COMMON								
	STOCK	790148100	312	5688	SHARES			X	1
ST JOE CORP... STOCK	COMMON								
	STOCK	790148100	1297	23635	SHARES			X	1
ST JOE COMPANY.....	COMMON								
	STOCK	790148100	3106	56615	SHARES			X	2
ST JUDE MEDICAL INC.....	COMMON								
	STOCK	790849103	113	3200	SHARES			X	3
ST PAUL TRAVELERS COMPANIES	COMMON								

Edgar Filing: M&T BANK CORP - Form 13F-HR

IN.....	STOCK	792860108	8	160	SHARES		X	4
ST PAUL TRAVELERS CO.....	COMMON STOCK	792860108	271	5775	SHARES		X	3
ST PAUL TRAVELERS COMPANIES IN.....	COMMON STOCK	792860108	606	12925	SHARES		X	1
ST PAUL TRAVELERS COMPANIES IN.....	COMMON STOCK	792860108	1229	26215	SHARES		X	1
SALISBURY BANCORP INC.....	COMMON STOCK	79526109	225	5700	SHARES		X	
SAN JUAN BASIN ROYALTY TR.....	COMMON STOCK	798241105	7	200	SHARES		X	1
SAN JUAN BASIN ROYALTY TR.....	COMMON STOCK	798241105	35	1000	SHARES		X	1
SANDISK CORP COM.....	COMMON STOCK	80004C101	5	100	SHARES		X	1
SANDISK CORP.....	COMMON STOCK	80004C101	91	1700	SHARES		X	3
SANDISK CORP COM.....	COMMON STOCK	80004C101	139	2600	SHARES		X	1
SANDY SPRING BANCORP INC.....	COMMON STOCK	800363103	25	700	SHARES		X	1
SANDY SPRING BANCORP INC.....	COMMON STOCK	800363103	152	4300	SHARES		X	1
SANMINA-SCI CORP.....	COMMON STOCK	800907107	15	4000	SHARES		X	3
SANOFI-AVENTIS ADR.....	COMMON STOCK	80105N105	50	1120	SHARES		X	1
SANOFI-AVENTIS ADR.....	COMMON STOCK	80105N105	62	1400	SHARES		X	1
SAP AG SPONS ADR.....	COMMON STOCK	803054204	59	1200	SHARES		X	1
SAP AG SPONS ADR.....	COMMON STOCK	803054204	435	8790	SHARES		X	1
SAP AG SPONS ADR.....	COMMON STOCK	803054204	1166	23560	SHARES		X	3
SARA LEE CORP.....	COMMON STOCK	803111103	127	7920	SHARES		X	3
SARA LEE CORP.....	COMMON STOCK	803111103	346	21533	SHARES		X	1
SARA LEE CORP.....	COMMON STOCK	803111103	857	53334	SHARES		X	1
SASOL LTD SPONS-ADR...	COMMON STOCK	803866300	33	1000	SHARES		X	1
SAUL CENTERS INCORPORATED	COMMON STOCK	804395101	45	1000	SHARES		X	1
SAVVIS INC....	COMMON STOCK	805423308	29	1000	SHARES		X	3
SAVVIS INC....	COMMON STOCK	805423308	66	2325	SHARES		X	1
SCANA CORP	COMMON							

Edgar Filing: M&T BANK CORP - Form 13F-HR

NEW COM.....	STOCK	80589M102	40	1000	SHARES			X			3
SCANA CORP	COMMON										
NEW COM.....	STOCK	80589M102	315	7811	SHARES			X			1
SCANA CORP	COMMON										
NEW COM.....	STOCK	80589M102	343	8510	SHARES				X		1
SCHERING											
PLOUGH	COMMON										
CORP.....	STOCK	806605101	292	13180	SHARES			X			3
SCHERING											
PLOUGH	COMMON										
CORP.....	STOCK	806605101	1565	70843	SHARES				X		1
SCHERING											
PLOUGH	COMMON										
CORP.....	STOCK	806605101	2446	110741	SHARES			X			1
SCHLUMBERGER	COMMON										
LTD.....	STOCK	806857108	25	400	SHARES			X			4
SCHLUMBERGER	COMMON										
LTD.....	STOCK	806857108	252	4070	SHARES		X				3
SCHLUMBERGER	COMMON										
LTD.....	STOCK	806857108	4763	76771	SHARES			X			3
SCHLUMBERGER	COMMON										
LTD.....	STOCK	806857108	5080	81901	SHARES				X		1
SCHLUMBERGER	COMMON										
LTD.....	STOCK	806857108	13808	222595	SHARES			X			1
SCHWAB											
CHARLES	COMMON										
CORP.....	STOCK	808513105	140	7800	SHARES			X			3

41 of 53

SEC USE

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	COLUMN 5			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SOLE	SHARED DEFINED	SHARED OTHER	
SCHWAB CHARLES CORP NEW COM.....	COMMON STOCK	808513105	317	17702	SHARES				X	
SCOTTISH POWER PLC ADR.....	COMMON STOCK	81013T804	25	520	SHARES					X
THE SCOTTS MIRACLE-GRO COMPANY.....	COMMON STOCK	810186106	623	14000	SHARES				X	
SCRIPPS E W CO OHIO CL A.....	COMMON STOCK	811054204	12	250	SHARES				X	
SCRIPPS E W CO OHIO.....	COMMON STOCK	811054204	29	600	SHARES				X	
SEALED AIR CORP.....	COMMON STOCK	81211K100	37	682	SHARES				X	
SEARS HOLDINGS CORP.....	COMMON STOCK	812350106	27	172	SHARES					X
SEARS HOLDINGS	COMMON									

Edgar Filing: M&T BANK CORP - Form 13F-HR

CORP.....	STOCK	812350106	853	5396	SHARES		X
SEARS HOLDING	COMMON						
CORP.....	STOCK	812350106	855	5406	SHARES		X
SELECTIVE INS	COMMON						
GROUP INC.....	STOCK	816300107	5	100	SHARES		X
SEMPRA ENERGY	COMMON						
COM.....	STOCK	816851109	10	200	SHARES		X
SEMPRA ENERGY	COMMON						
COM.....	STOCK	816851109	27	532	SHARES		X
SEMPRA	COMMON						
ENERGY.....	STOCK	816851109	99	1976	SHARES		X
SENIOR HOUSING							
PROPERTIES TR	COMMON						
(.....)	STOCK	81721M109	2	100	SHARES		X
SEPRACOR INC	COMMON						
COM.....	STOCK	817315104	7	150	SHARES		X
SEPRACOR INC	COMMON						
COM.....	STOCK	817315104	405	8355	SHARES		X
SEPRACOR INC....	COMMON						
	STOCK	817315104	1239	25589	SHARES		X
SERVICEMASTER	COMMON						
CO COM.....	STOCK	81760N109	163	14500	SHARES		X
SEVERN BANCORP	COMMON						
INC.....	STOCK	81811M100	9	440	SHARES		X
SEVERN BANCORP	COMMON						
INC.....	STOCK	81811M100	528	27321	SHARES		X
SHERWIN							
WILLIAMS CO	COMMON						
COM.....	STOCK	824348106	290	5200	SHARES		X
SHERWIN	COMMON						
WILLIAMS CO...	STOCK	824348106	51	910	SHARES		X
SHUFFLE MASTER	COMMON						
INC.....	STOCK	825549108	195	7205	SHARES		X
SHUFFLE MASTER	COMMON						
INC.....	STOCK	825549108	624	23100	SHARES		X
SIERRA HEALTH	COMMON						
SVCS.....	STOCK	826322109	23	600	SHARES		X
SIERRA HEALTH	COMMON						
SERVICES INC..	STOCK	826322109	46	1215	SHARES		X
SIGMA ALDRICH	COMMON						
CORP.....	STOCK	826552101	42	550	SHARES		X
SIMON PPTY INC..	COMMON						
	STOCK	828806109	163	1800	SHARES		X
SIMON PROPERTY							
GROUP	COMMON						
INCORPORATED..	STOCK	828806109	535	5900	SHARES	X	
SIMON PROPERTY	COMMON						
GRP INC (REIT)	STOCK	828806109	1298	14325	SHARES		X
SIMON PROPERTY	COMMON						
GRP INC (REIT)	STOCK	828806109	1686	18610	SHARES		X
SIRIUS SATELLITE							
RADIO INC	COMMON						
COM.....	STOCK	82966U103	4	1000	SHARES		X
SIRIUS SATELLITE							
RADIO	COMMON						
INCORPORATED..	STOCK	82966U103	47	12000	SHARES	X	
SIRIUS SATELLITE							
RADIO INC	COMMON						
COM.....	STOCK	82966U103	50	12820	SHARES		X
SKECHERS U S A	COMMON						
INC.....	STOCK	830566105	35	1500	SHARES		X
SKECHERS USA....	COMMON						

Edgar Filing: M&T BANK CORP - Form 13F-HR

SKYWORKS	STOCK	830566105	75	3200	SHARES		X	
SKYWORKS SOLUTIONSINC..	COMMON							
SKYWORKS SOLUTIONSINC..	STOCK	83088M102	0	70	SHARES		X	
SKYWORKS SOLUTIONSINC..	COMMON							
SMITH INTL INC..	STOCK	83088M102	1	280	SHARES			X
SMITH INTL INC..	COMMON							
SMITH INTL INC..	STOCK	832110100	256	6600	SHARES			X
SMITH INTL INC..	COMMON							
SMITHFIELD	STOCK	832110100	2363	60900	SHARES		X	
SMITHFIELD FOODS INC.....	COMMON							
SMITHFIELD FOODS INC.....	STOCK	832248108	54	2000	SHARES			X
JM SMUCKER CO...	COMMON							
JM SMUCKER CO...	STOCK	832696405	132	2756	SHARES		X	
JM SMUCKER CO...	COMMON							
JM SMUCKER CO...	STOCK	832696405	322	6708	SHARES			X
SNAP-ON INC.....	COMMON							
SNAP-ON INC.....	STOCK	833034101	21	480	SHARES		X	
SOLECTRON	COMMON							
SOLECTRON CORP.....	STOCK	834182107	4	1250	SHARES		X	
SOLECTRON	COMMON							
SOLECTRON CORP.....	STOCK	834182107	6	1950	SHARES			X
SOLECTRON	COMMON							
SOLECTRON CORP.....	STOCK	834182107	24	7500	SHARES		X	
SOLECTRON CORPORATION...	COMMON							
SOLECTRON CORPORATION...	STOCK	834182107	83	25400	SHARES	X		
SOMANETICS	COMMON							
SOMANETICS CORP.....	STOCK	834445405	40	2000	SHARES			X
SONOCO	COMMON							
SONOCO PRODUCTS CO	COMMON							
SONOCO PRODUCTS CO	STOCK	835495102	46	1366	SHARES			X
SONY CORP--	COMMON							
SONY CORP-- SPONSORED	COMMON							
SONY CORP-- SPONSORED	STOCK	835699307	48	1200	SHARES			X
SOUTH JERSEY	COMMON							
SOUTH JERSEY INDUSTRIES	COMMON							
SOUTH JERSEY INDUSTRIES	STOCK	838518108	15	518	SHARES		X	
SOUTHERN CO.....	COMMON							
SOUTHERN CO.....	STOCK	842587107	224	6500	SHARES		X	
SOUTHERN CO	COMMON							
SOUTHERN CO	STOCK	842587107	1038	30136	SHARES		X	
SOUTHERN CO	COMMON							
SOUTHERN CO	STOCK	842587107	1226	35568	SHARES			X
SOUTHERN UNION	COMMON							
SOUTHERN UNION	STOCK	844030106	87	3312	SHARES		X	
CO NEW COM....	COMMON							
SOUTHWEST	COMMON							
SOUTHWEST AIRLINES CO	COMMON							
SOUTHWEST AIRLINES CO	STOCK	844741108	100	6012	SHARES		X	
SOUTHWEST	COMMON							
SOUTHWEST AIRLINES CO	COMMON							
SOUTHWEST AIRLINES CO	STOCK	844741108	132	7900	SHARES			X
SOUTHWEST	COMMON							
SOUTHWEST AIRLINES CO	COMMON							
SOUTHWEST AIRLINES CO	STOCK	844741108	338	20296	SHARES		X	
SOUTHWEST GAS	COMMON							
SOUTHWEST GAS	STOCK	844895102	33	1000	SHARES			X
CORP COM.....	COMMON							
SOVEREIGN	COMMON							
SOVEREIGN BANCORP INC...	STOCK	845905108	40	1842	SHARES			X
SOVEREIGN	COMMON							
SOVEREIGN BANCORP.....	STOCK	845905108	63	2940	SHARES		X	
SOVEREIGN	COMMON							
SOVEREIGN BANCORP INC...	STOCK	845905108	4027	187200	SHARES		X	
SPEEDWAY								

Edgar Filing: M&T BANK CORP - Form 13F-HR

MOTORSPORTS INCORPORA.....	COMMON STOCK	847788106	4	100	SHARES					X
SPIRIT FINANCE CORP-REITS....	COMMON STOCK	848568309	29	2500	SHARES					X

42 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - SOLE	SHARED - DEFINED	SHARED - OTHER	
SPRINT NEXTEL CORP.....	COMMON STOCK	852061100	235	13707	SHARES					X
SPRINT NEXTEL CORP.....	COMMON STOCK	852061100	416	24237	SHARES			X		
SPRINT CORPORATION FON GROUP.....	COMMON STOCK	852061100	393	22900	SHARES			X		
STANDARD PARKING.....	COMMON STOCK	853790103	11	350	SHARES			X		
STANDARD REGISTER COMPANY.....	COMMON STOCK	853887107	7	500	SHARES			X		
STANLEY WORKS.....	COMMON STOCK	854616109	284	5700	SHARES			X		
STANLEY WORKS COM.....	COMMON STOCK	854616109	444	8900	SHARES					X
STANLEY WORKS COM.....	COMMON STOCK	854616109	568	11400	SHARES			X		
STAPLES INC COM...	COMMON STOCK	855030102	283	11620	SHARES			X		
STAPLES INC COM...	COMMON STOCK	855030102	1494	61388	SHARES					X
STAPLES INC.....	COMMON STOCK	855030102	3905	160503	SHARES			X		
STAPLES INC COM...	COMMON STOCK	855030102	7571	311160	SHARES			X		
STAR GAS PARTNERS LP.....	COMMON STOCK	85512C105	1	500	SHARES			X		
STARBUCKS CORP COM.....	COMMON STOCK	855244109	82	2400	SHARES					X
STARBUCKS CORP COM.....	COMMON STOCK	855244109	755	22180	SHARES			X		
STARBUCKS CORP....	COMMON STOCK	855244109	772	22665	SHARES			X		
STARBUCKS CORPORATION.....	COMMON STOCK	855244109	793	23300	SHARES			X		
STATE AUTO FINANCIAL CORP..	COMMON STOCK	855707105	351	11475	SHARES			X		
STATE AUTO FINL CORP.....	COMMON STOCK	855707105	880	28800	SHARES			X		
STARWOOD HOTELS & RESORTS WORL....	COMMON STOCK	85590A401	16	272	SHARES			X		

Edgar Filing: M&T BANK CORP - Form 13F-HR

STARWOOD	COMMON							
HTLS&RESORT.....	STOCK	85590A401	97	1700	SHARES			X
STATE STREET CORP.	COMMON							
	STOCK	857477103	181	2900	SHARES			X
STATE STREET CORP.	COMMON							
	STOCK	857477103	458	7332	SHARES			X
STATE STREET CORP.	COMMON							
	STOCK	857477103	5442	87214	SHARES			X
STEELCASE INC CL	COMMON							
A.....	STOCK	858155203	16	1000	SHARES			X
STERIS CORP.....	COMMON							
	STOCK	859152100	36	1500	SHARES			X
STERIS CORP.....	COMMON							
	STOCK	859152100	80	3325	SHARES			X
STERLING FINANCIAL	COMMON							
CORP.....	STOCK	859317109	132	6000	SHARES			X
STERLING FINANCIAL	COMMON							
CORP.....	STOCK	859317109	1163	52892	SHARES			X
STMICROELECTRONICS	COMMON							
N V.....	STOCK	861012102	2	100	SHARES			X
STORA ENSO OYJ	COMMON							
SPONSORED ADR...	STOCK	86210M106	23	1500	SHARES			X
STREETTRACKS GOLD	COMMON							
TRUST.....	STOCK	863307104	18	300	SHARES			X
STREETTRACKS GOLD	COMMON							
TRUST.....	STOCK	863307104	211	3543	SHARES			X
STRYKER CORP COM..	COMMON							
	STOCK	863667101	60	1200	SHARES			X
STRYKER CORP.....	COMMON							
	STOCK	863667101	104	2100	SHARES			X
STRYKER CORP COM..	COMMON							
	STOCK	863667101	512	10330	SHARES			X
STURM RUGER & CO	COMMON							
INC COM.....	STOCK	864159108	6	750	SHARES			X
STURM RUGER & CO	COMMON							
INC COM.....	STOCK	864159108	8	1000	SHARES			X
SUBURBAN PROPANE	COMMON							
PARTNERS LP L...	STOCK	864482104	34	1000	SHARES			X
SUBURBAN PROPANE	COMMON							
PARTNERS LP L...	STOCK	864482104	8	250	SHARES			X
SUN LIFE FINL INC.	COMMON							
	STOCK	866796105	133	3237	SHARES			X
SUN MICROSYSTEMS	COMMON							
INC COM.....	STOCK	866810104	27	5550	SHARES			X
SUN MICROSYSTEMS	COMMON							
INC COM.....	STOCK	866810104	43	8667	SHARES			X
SUN MICROSYSTEMS	COMMON							
INCORPORATED....	STOCK	866810104	69	13900	SHARES		X	
SUN MICROSYSTEM	COMMON							
INC.....	STOCK	866810104	149	30000	SHARES			X
SUNCOR ENERGY	COMMON							
INC.....	STOCK	867229106	43	600	SHARES			X
SUNCOR ENERGY	COMMON							
INC.....	STOCK	867229106	74	1025	SHARES			X
SUNOCO LOGISTICS	COMMON							
PARTNERS LP.....	STOCK	86764L108	67	1500	SHARES			X
SUNOCO INC.....	COMMON							
	STOCK	86764P109	65	1050	SHARES			X
SUNOCO INC COM....	COMMON							
	STOCK	86764P109	111	1784	SHARES			X
SUNRISE SENIOR	COMMON							
LIVING INC.....	STOCK	86768K106	12	400	SHARES			X

Edgar Filing: M&T BANK CORP - Form 13F-HR

SUNRISE ASSISTED LIVING INCORPORATED....	COMMON STOCK	86768K106	3121	104500	SHARES		X		
SUNTRUST BANKS INC.....	COMMON STOCK	867914103	333	4303	SHARES			X	
SUNTRUST BANKS INC.....	COMMON STOCK	867914103	693	8968	SHARES			X	
SUNTRUST BANKS INC.....	COMMON STOCK	867914103	1601	20720	SHARES				X
SUNTECH POWER HOLDINGS CO.....	COMMON STOCK	86800C104	74	2875	SHARES		X		
SUPERIOR ENERGY SERVICES INC C..	COMMON STOCK	868157108	18	700	SHARES		X		
SUPERVALU INC.....	COMMON STOCK	868536103	47	1592	SHARES		X		
SUPERVALU INC.....	COMMON STOCK	868536103	72	2418	SHARES		X		
SUSQUEHANNA BANCSHARES INC PA.....	COMMON STOCK	869099101	1594	65238	SHARES		X		
SYKES ENTERPRISES IN.....	COMMON STOCK	871237103	47	2300	SHARES		X		
SYKES ENTERPRISES INC.....	COMMON STOCK	871237103	107	5280	SHARES		X		
SYMANTEC CORP COM.....	COMMON STOCK	871503108	171	8054	SHARES				X
SYMANTEC CORP.....	COMMON STOCK	871503108	170	7976	SHARES		X		
SYMANTEC CORP COM.....	COMMON STOCK	871503108	313	14703	SHARES		X		

43 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY				COL OT MAN
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SOLE	SHARED DEFINED	SHARED OTHER	OT MAN	
SYMBOL TECHNOLOGIES INC.....	COMMON STOCK	871508107	16	1067	SHARES				X		
SYMBOL TECHNOLOGIES..	COMMON STOCK	871508107	28	1900	SHARES				X		
SYMBOL TECHNOLOGIES INC.....	COMMON STOCK	871508107	48	3240	SHARES					X	
SYNOPSYS INC COM.....	COMMON STOCK	871607107	30	1500	SHARES					X	
SYNOPSYS INC COM.....	COMMON STOCK	871607107	15	750	SHARES			X			
SYNOVUS FINL CORP COM.....	COMMON STOCK	87161C105	23	800	SHARES						X

Edgar Filing: M&T BANK CORP - Form 13F-HR

SYNOVUS FINL CORP.....	COMMON STOCK	87161C105	76	2592	SHARES		X
SYSCO CORP.....	COMMON STOCK	871829107	8	250	SHARES		X
SYSCO CORP.....	COMMON STOCK	871829107	598	17880	SHARES	X	
SYSCO CORPORATION...	COMMON STOCK	871829107	2008	60021	SHARES	X	
SYSCO CORP.....	COMMON STOCK	871829107	7117	212747	SHARES		X
SYSCO CORP.....	COMMON STOCK	871829107	8410	251408	SHARES		X
SYSCO CORP.....	COMMON STOCK	871829107	11026	329636	SHARES		X
TD BANKNORTH INC.....	COMMON STOCK	87235A101	99	3440	SHARES		X
TD AMERITRADE HOLDING CORP.....	COMMON STOCK	87236Y108	5	257	SHARES		X
TECO ENERGY INC.....	COMMON STOCK	872375100	25	1600	SHARES		X
TECO ENERGY INC.....	COMMON STOCK	872375100	170	10864	SHARES		X
TECO ENERGY INC.....	COMMON STOCK	872375100	405	25866	SHARES		X
TEPPCO PARTNERS LTD PARTNERS.....	COMMON STOCK	872384102	93	2500	SHARES		X
TEPPCO PARTNERS LIMITED PARTNERSHIP...	COMMON STOCK	872384102	738	19850	SHARES	X	
TF FINANCIAL CORP.....	COMMON STOCK	872391107	153	5000	SHARES		X
TJX COMPANIES COM.....	COMMON STOCK	872540109	7	265	SHARES		X
TJX COMPANIES INC.....	COMMON STOCK	872540109	99	3540	SHARES		X
TXU CORP COM....	COMMON STOCK	873168108	194	3100	SHARES		X
TXU CORP.....	COMMON STOCK	873168108	250	4000	SHARES		X
TXU CORP COM....	COMMON STOCK	873168108	289	4630	SHARES		X
TAIWAN SEMICONDUCTOR SPON ADR.....	COMMON STOCK	874039100	35	3693	SHARES		X
TAIWAN SEMICONDUCTOR SPON ADR.....	COMMON STOCK	874039100	64	6679	SHARES		X
TAKE-TWO INTERACTIVE...	COMMON STOCK	874054109	43	3000	SHARES		X
TAKE-TWO INTERACTIVE SOFTWARE.....	COMMON STOCK	874054109	96	6700	SHARES		X
TALISMAN ENERGY INC....	COMMON STOCK	87425E103	3	210	SHARES		X
TALISMAN ENERGY INC....	COMMON STOCK	87425E103	50	3030	SHARES		X
TARGET CORP.....	COMMON STOCK	87612E106	917	16600	SHARES	X	
TARGET CORP COM.....	COMMON STOCK	87612E106	1456	26345	SHARES		X

Edgar Filing: M&T BANK CORP - Form 13F-HR

TARGET CORP	COMMON							
COM.....	STOCK	87612E106	2300	41646	SHARES			X
TARGET CORP	COMMON							
COM.....	STOCK	87612E106	8911	161294	SHARES			X
TASTY BAKING CO								
WITH RIGHTS	COMMON							
07.....	STOCK	876553306	6	625	SHARES			X
TECH DATA CORP	COMMON							
COM.....	STOCK	878237106	22	600	SHARES			X
TECK COMINCO	COMMON							
LTD- CL B.....	STOCK	878742204	18	282	SHARES			X
TEKTRONIX INC...	COMMON							
	STOCK	879131100	17	600	SHARES			X
TELECOM NEW								
ZEALAND SPON	COMMON							
ADR.....	STOCK	879278208	2	100	SHARES			X
TELEDYNE TECH	COMMON							
INC.....	STOCK	879360105	40	1000	SHARES			X
TELEDYNE								
TECHNOLOGIES	COMMON							
INC COM.....	STOCK	879360105	90	2275	SHARES			X
TELEFONICA S A								
SPONSORED	COMMON							
ADR.....	STOCK	879382208	91	1750	SHARES			X
TELEFONOS DE								
MEXICO SP ADR	COMMON							
A.....	STOCK	879403707	113	4396	SHARES			X
TELEFONOS DE								
MEXICO SP ADR	COMMON							
L.....	STOCK	879403780	77	3000	SHARES			X
TELEFONOS DE								
MEXICO SP ADR	COMMON							
L.....	STOCK	879403780	172	6730	SHARES			X
TELLABS INC.....	COMMON							
	STOCK	879664100	38	3485	SHARES			X
TEMPLE INLAND	COMMON							
INC.....	STOCK	879868107	4	100	SHARES			X
TEMPLE INLAND	COMMON							
INC.....	STOCK	879868107	5	128	SHARES			X
TEMPLE INLAND	COMMON							
INC.....	STOCK	879868107	36	900	SHARES			X
TENET								
HEALTHCARE	COMMON							
CORP.....	STOCK	88033G100	12	1500	SHARES			X
TENET	COMMON							
HEALTHCARE....	STOCK	88033G100	30	3637	SHARES			X
TERADYNE INC....	COMMON							
	STOCK	880770102	44	3300	SHARES			X
TERADYNE INC....	COMMON							
	STOCK	880770102	53	4000	SHARES			X
TEVA								
PHARMACEUTICAL	COMMON							
SPONS ADR.....	STOCK	881624209	116	3400	SHARES			X
TEVA								
PHARMACEUTICAL	COMMON							
SPONS ADR.....	STOCK	881624209	371	10869	SHARES			X
TEXAS								
INSTRUMENTS	COMMON							
INC.....	STOCK	882508104	3	100	SHARES			X
TEXAS								
INSTRUMENTS	COMMON							
INC.....	STOCK	882508104	181	5450	SHARES		X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

TEXAS									
INSTRUMENTS	COMMON								
INC.....	STOCK	882508104	2377	71497	SHARES				X
TEXAS									
INSTRUMENTS	COMMON								
INCORPORATED..	STOCK	882508104	2527	75988	SHARES		X		
TEXAS	COMMON								
INSTRUMENTS...	STOCK	882508104	3389	101961	SHARES			X	
TEXAS									
INSTRUMENTS	COMMON								
INC.....	STOCK	882508104	5869	176522	SHARES			X	
TEXTRON INC	COMMON								
COM.....	STOCK	883203101	96	1100	SHARES				X
TEXTRON INC.....	COMMON								
	STOCK	883203101	84	960	SHARES			X	

44 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER MANA
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - SOLE	SHARED - DEFINED	OTHER	
TEXTRON INC COM.....	COMMON STOCK	883203101	414	4728	SHARES			X		
THERMO ELECTRON CORP COM.....	COMMON STOCK	883556102	29	750	SHARES			X		
THERMO ELECTRON CORP.....	COMMON STOCK	883556102	50	1280	SHARES			X		
THERMO ELECTRON CORP COM.....	COMMON STOCK	883556102	53	1350	SHARES				X	
THOMAS & BETTS CORP.....	COMMON STOCK	884315102	33	700	SHARES			X		
THOMAS & BETTS CORP.....	COMMON STOCK	884315102	74	1550	SHARES			X		
THOR INDS INC.....	COMMON STOCK	885160101	41	1000	SHARES			X		
THOR INDUSTRIES INCORPORATED..	COMMON STOCK	885160101	92	2225	SHARES			X		
THORNBURG MTG INC (REIT).....	COMMON STOCK	885218107	115	4525	SHARES					X
THORNBURG MTG INC (REIT).....	COMMON STOCK	885218107	387	15175	SHARES			X		
3 COM CORP	COMMON									

Edgar Filing: M&T BANK CORP - Form 13F-HR

COM.....	STOCK	885535104	4	900	SHARES				X
3M CO.....	COMMON								
	STOCK	88579Y101	11	150	SHARES			X	
3M CO.....	COMMON								
	STOCK	88579Y101	372	5000	SHARES		X		
3M COMPANY.....	COMMON								
	STOCK	88579Y101	1867	25090	SHARES		X		
3M CO.....	COMMON								
	STOCK	88579Y101	4262	57279	SHARES			X	
3M CO.....	COMMON								
	STOCK	88579Y101	11388	153017	SHARES				X
3M CO.....	COMMON								
	STOCK	88579Y101	17252	231817	SHARES			X	
TIDEWATER	COMMON								
INC.....	STOCK	886423102	44	1000	SHARES			X	
TIFFANY &	COMMON								
CO.....	STOCK	886547108	37	1100	SHARES			X	
TIFFANY &	COMMON								
CO.....	STOCK	886547108	92	2784	SHARES			X	
TIME WARNER	COMMON								
INC.....	STOCK	887317105	674	36957	SHARES				X
TIME WARNER	COMMON								
INC.....	STOCK	887317105	1261	69135	SHARES			X	
TIME WARNER	COMMON								
INC.....	STOCK	887317105	1508	80066	SHARES		X		
TIME WARNER	COMMON								
INC.....	STOCK	887317105	1757	96388	SHARES			X	
TIMKEN CO	COMMON								
COM.....	STOCK	887389104	37	1240	SHARES				X
TIVO INC.....	COMMON								
	STOCK	888706108	1	100	SHARES			X	
TOLL BROS	COMMON								
INC.....	STOCK	889478103	11	400	SHARES			X	
TOLL BROS	COMMON								
INC.....	STOCK	889478103	481	17125	SHARES				X
TOLL BROS	COMMON								
INC.....	STOCK	889478103	1999	71200	SHARES			X	
TOMPKINS	COMMON								
TRUSTCO	COMMON								
INC.....	STOCK	890110109	29	643	SHARES			X	
TOOTSIE ROLL	COMMON								
INDUSTRIES...	STOCK	890516107	54	1851	SHARES			X	
TOPPS INC.....	COMMON								
	STOCK	890786106	21	2300	SHARES			X	
TOPPS INC.....	COMMON								
	STOCK	890786106	47	5300	SHARES			X	
TORCHMARK	COMMON								
CORP.....	STOCK	891027104	50	800	SHARES			X	
TORO CO	COMMON								
COM.....	STOCK	891092108	73	1720	SHARES			X	
TORONTO-	COMMON								
DOMINION	COMMON								
BANK.....	STOCK	891160509	12	211	SHARES			X	
TORONTO-	COMMON								
DOMINION	COMMON								
BANK.....	STOCK	891160509	83	1410	SHARES				X
TOTAL SA	COMMON								
SPONSORED	COMMON								
ADR.....	STOCK	89151E109	3	50	SHARES			X	
TOYOTA MOTOR	COMMON								
CORP SPON	COMMON								
ADR.....	STOCK	892331307	30	275	SHARES				X

Edgar Filing: M&T BANK CORP - Form 13F-HR

TRADESTATION GROUP INC.....	COMMON STOCK	89267P105	14	900	SHARES		X
TRANSACT TECHNOLOGIES INC COM.....	COMMON STOCK	892918103	9	1000	SHARES		X
TRANSCANADA CORP.....	COMMON STOCK	89353D107	9	300	SHARES		X
TRANSCEND SERVICES INC.....	COMMON STOCK	893929208	1	325	SHARES		X
TREDEGAR CORP.....	COMMON STOCK	894650100	42	2500	SHARES		X
TRIAD HOSPITALS INC.....	COMMON STOCK	89579K109	88	2000	SHARES		X
TRIDENT MICROSYSTEMS INC.....	COMMON STOCK	895919108	337	14505	SHARES		X
TRIDENT MICROSYSTEMS.	COMMON STOCK	895919108	735	31600	SHARES		X
TRIBUNE CO NEW COM.....	COMMON STOCK	896047107	43	1300	SHARES		X
TRIBUNE CO.....	COMMON STOCK	896047107	62	1900	SHARES		X
TRIBUNE CO NEW COM.....	COMMON STOCK	896047107	62	1900	SHARES		X
TRINITY INDUSTRIES INC.....	COMMON STOCK	896522109	5	150	SHARES		X
TRINITY INDUSTRIES INC.....	COMMON STOCK	896522109	63	1950	SHARES		X
TRONOX INC-CLASS B.....	COMMON STOCK	897051207	3	221	SHARES		X
TRONOX INC-CLASS B.....	COMMON STOCK	897051207	2	126	SHARES		X
TUPPERWARE BRANDS CORP.....	COMMON STOCK	899896104	9	450	SHARES		X
TUPPERWARE BRANDS CORP.....	COMMON STOCK	899896104	10	500	SHARES		X
TWEEN BRANDS INC.....	COMMON STOCK	901166108	79	2100	SHARES		X
TYCO INTERNATIONAL LTD.....	COMMON STOCK	902124106	641	22906	SHARES		X
TYCO INTERNATIONAL LTD.....	COMMON STOCK	902124106	477	17041	SHARES		X
TYCO INTERNATIONAL LTD.....	COMMON STOCK	902124106	979	34978	SHARES		X
TYCO INTERNATIONAL LIMITED NEW.....	COMMON STOCK	902124106	3512	125485	SHARES	X	
TYSON FOODS INC COM.....	COMMON STOCK	902494103	19	1200	SHARES		X
TYSON FOODS	COMMON						

Edgar Filing: M&T BANK CORP - Form 13F-HR

INC.....	STOCK	902494103	30	1900	SHARES		X	
UGI CORP.....	COMMON							
	STOCK	902681105	147	6000	SHARES			X
UGI CORP.....	COMMON							
	STOCK	902681105	320	13100	SHARES		X	

45 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			COLUMN 7 OTHER MANA
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - SOLE	SHARED - DEFINED	OTHER	
UST INC.....	COMMON									
	STOCK	902911106	96	1765	SHARES			X		
UST INC COM....	COMMON									
	STOCK	902911106	170	3100	SHARES				X	
UST INC COM....	COMMON									
	STOCK	902911106	473	8625	SHARES			X		
U S BANCORP DEL	COMMON									
COM NEW.....	STOCK	902973304	15	453	SHARES			X		
US BANCORP	COMMON									
NEW.....	STOCK	902973304	316	9500	SHARES		X			
U S BANCORP DEL	COMMON									
COM NEW.....	STOCK	902973304	976	29386	SHARES				X	
U S BANCORP DEL	COMMON									
COM NEW.....	STOCK	902973304	980	29500	SHARES			X		
U S BANCORP DEL	COMMON									
COM NEW.....	STOCK	902973304	2991	90040	SHARES			X		
URS CORP.....	COMMON									
	STOCK	903236107	23	600	SHARES			X		
URS CORP NEW...	COMMON									
	STOCK	903236107	51	1320	SHARES			X		
USEC INC.....	COMMON									
	STOCK	90333E108	33	3400	SHARES			X		
USEC INC.....	COMMON									
	STOCK	90333E108	65	6730	SHARES			X		
ULTRA PETE	COMMON									
CORP.....	STOCK	903914109	24	500	SHARES			X		
ULTRA	COMMON									
PETROLEUM	COMMON									
CORP.....	STOCK	903914109	53	1100	SHARES			X		
UNILEVER PLC	COMMON									
SPONSORED	COMMON									
ADR.....	STOCK	904767704	4	160	SHARES			X		
UNILEVER PLC	COMMON									
SPONSORED	COMMON									
ADR.....	STOCK	904767704	45	1800	SHARES				X	
UNILEVER NV NY	COMMON									
SHARES.....	STOCK	904784709	247	10072	SHARES				X	
UNILEVER NV NY	COMMON									
SHARES.....	STOCK	904784709	490	19971	SHARES			X		

Edgar Filing: M&T BANK CORP - Form 13F-HR

UNION								
BANKSHARES	COMMON							
CORPORATION..	STOCK	905399101	9	200	SHARES			X
UNION PAC	COMMON							
CORP.....	STOCK	907818108	449	5100	SHARES		X	
UNION PACIFIC	COMMON							
CORP COM.....	STOCK	907818108	789	8965	SHARES			X
UNION PACIFIC	COMMON							
CORP COM.....	STOCK	907818108	941	10689	SHARES		X	
UNISYS	COMMON							
CORPORATION..	STOCK	909214108	15	2570	SHARES		X	
UNIT CORP	COMMON							
COM.....	STOCK	909218109	46	1000	SHARES			X
UNITED								
DOMINION								
REALTY TRUST	COMMON							
(.....)	STOCK	910197102	222	7349	SHARES			X
UNITED								
DOMINION								
REALTY TRUST	COMMON							
(.....)	STOCK	910197102	21	700	SHARES		X	
UNITED								
DOMINION								
REALTY TRUST	COMMON							
(.....)	STOCK	910197102	51	1700	SHARES		X	
UNITED PARCEL								
SERVICE CL	COMMON							
B.....	STOCK	911312106	11	150	SHARES		X	
UNITED PARCEL								
SERVICE CL	COMMON							
B.....	STOCK	911312106	397	5525	SHARES		X	
UNITED PARCEL								
SERVICE INC	COMMON							
CLASS B.....	STOCK	911312106	937	13028	SHARES		X	
UNITED PARCEL								
SERVICE CL	COMMON							
B.....	STOCK	911312106	1431	19895	SHARES			X
UNITED PARCEL								
SERVICE CL	COMMON							
B.....	STOCK	911312106	5992	83281	SHARES		X	
UNITED PARCEL								
SERVICE CL	COMMON							
B.....	STOCK	911312106	7580	105370	SHARES		X	
UNITED RENTALS	COMMON							
INC COM.....	STOCK	911363109	304	13070	SHARES		X	
UNITED RENTAL	COMMON							
INC.....	STOCK	911363109	793	34100	SHARES		X	
UNITED RETAIL	COMMON							
GRP.....	STOCK	911380103	16	900	SHARES		X	
UNITED RETAIL	COMMON							
GROUP INC....	STOCK	911380103	35	1920	SHARES		X	
UNITED STS STL	COMMON							
CORP NEW.....	STOCK	912909108	9	160	SHARES			X
UNITED STS STL	COMMON							
CORP NEW.....	STOCK	912909108	10	179	SHARES		X	
UNITED STATES	COMMON							
STL.....	STOCK	912909108	58	1000	SHARES		X	
UNITED								
SURGICAL								
PARTNERS	COMMON							
INTL.....	STOCK	913016309	19	750	SHARES			X
UNITED								

Edgar Filing: M&T BANK CORP - Form 13F-HR

TECHNOLOGIES CORPORATION..	COMMON STOCK	913017109	241	3800	SHARES	X	
UNITED TECHNOLOGIES.	COMMON STOCK	913017109	1174	18540	SHARES		X
UNITED TECHNOLOGIES CORP COM.....	COMMON STOCK	913017109	3441	54321	SHARES		X
UNITED TECHNOLOGIES CORP COM.....	COMMON STOCK	913017109	7977	125925	SHARES		X
UNITED THERAPEUTICS.	COMMON STOCK	91307C102	26	500	SHARES		X
UNITED THERAPEUTICS CORP.....	COMMON STOCK	91307C102	58	1100	SHARES		X
UNITEDHEALTH GROUP INC....	COMMON STOCK	91324P102	218	4439	SHARES	X	
UNITEDHEALTH GROUP INC....	COMMON STOCK	91324P102	486	9888	SHARES		X
UNITEDHEALTH GROUP INC....	COMMON STOCK	91324P102	3169	64406	SHARES		X
UNITEDHEALTH GROUP INC....	COMMON STOCK	91324P102	4144	84210	SHARES		X
UNITEDHEALTH GROUP INC....	COMMON STOCK	91324P102	5261	106930	SHARES	X	
UNITRIN INC COM.....	COMMON STOCK	913275103	164	3715	SHARES		X
UNIVERSAL COMPR HLD....	COMMON STOCK	913431102	21	400	SHARES		X
UNIVERSAL COMPRESSION HOLDINGS.....	COMMON STOCK	913431102	47	880	SHARES		X
UNIVERSAL COMPRESSION HOLDINGS.....	COMMON STOCK	913431102	53	1000	SHARES		X
UNIVERSAL DISPLAY CORP.....	COMMON STOCK	91347P105	14	1300	SHARES		X
UNIVISION COMMUN INC.....	COMMON STOCK	914906102	62	1800	SHARES		X
UNIVEST CORP OF PA.....	COMMON STOCK	915271100	71	2454	SHARES		X
UNUMPROVIDENT COR.....	COMMON STOCK	91529Y106	45	2295	SHARES		X
UNUMPROVIDENT CORPORATION..	COMMON STOCK	91529Y106	1532	79000	SHARES	X	
URBAN OUTFITTERS INC.....	COMMON STOCK	917047102	6	328	SHARES		X
URSTADT BIDDLE PPTYS INC CL A.....	COMMON STOCK	917286205	55	3000	SHARES		X
V F CORP.....	COMMON STOCK	918204108	49	675	SHARES		X
V F CORP.....	COMMON STOCK	918204108	58	800	SHARES		X

Edgar Filing: M&T BANK CORP - Form 13F-HR

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY		
				COLUMN 5			INVESTMENT AUTHORITY		
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - SOLE	SHARED - DEFINED	SHARED - OTHER
V F CORP.....	COMMON STOCK	918204108	689	9440	SHARES				X
VALENTIS INC.....	COMMON STOCK	91913E302	0	850	SHARES				X
VALERO L P.....	COMMON STOCK	91913W104	200	4000	SHARES		X		
VALERO L P.....	COMMON STOCK	91913W104	29	585	SHARES		X		
VALERO ENERGY CORP.....	COMMON STOCK	91913Y100	257	5000	SHARES		X		
VALERO ENERGY CORP COM.....	COMMON STOCK	91913Y100	283	5500	SHARES				X
VALERO ENERGY CORP COM.....	COMMON STOCK	91913Y100	385	7475	SHARES		X		
VARIAN INC.....	COMMON STOCK	922206107	6	120	SHARES		X		
VARIAN SEMICONDUCTOR EQUIP ASS.....	COMMON STOCK	922207105	7	180	SHARES		X		
VARIAN MEDICAL SYS INC COM....	COMMON STOCK	92220P105	186	3478	SHARES				X
VARIAN MED SYS INC.....	COMMON STOCK	92220P105	847	15865	SHARES		X		
VARIAN MEDICAL SYS INC COM....	COMMON STOCK	92220P105	1627	30473	SHARES		X		
VECTOR GROUP LTD.....	COMMON STOCK	92240M108	9	525	SHARES				X
VEECO INSTRS INC.....	COMMON STOCK	922417100	28	1400	SHARES		X		
VEECO INSTRUMENTS INC.....	COMMON STOCK	922417100	62	3100	SHARES		X		
VERIFONE HLDGS INC.....	COMMON STOCK	92342Y109	34	1200	SHARES		X		
VERIFONE HOLDINGS INC...	COMMON STOCK	92342Y109	76	2650	SHARES		X		
VERISIGN INC.....	COMMON STOCK	92343E102	35	1711	SHARES		X		
VERISIGN INC COM.....	COMMON STOCK	92343E102	35	1725	SHARES				X
VERISIGN INC COM.....	COMMON STOCK	92343E102	130	6425	SHARES		X		
VERIZON COMMUNICATIONS COM.....	COMMON STOCK	92343V104	1369	36859	SHARES		X		
VERIZON COMMUNICATIONS.	COMMON STOCK	92343V104	2573	69300	SHARES		X		
VERIZON COMMUNICATIONS	COMMON								

Edgar Filing: M&T BANK CORP - Form 13F-HR

COM.....	STOCK	92343V104	10295	277262	SHARES				X
VERIZON									
COMMUNICATIONS	COMMON								
COM.....	STOCK	92343V104	16674	449077	SHARES			X	
VIAD CORP.....	COMMON								
	STOCK	92552R406	9	250	SHARES				X
VIACOM INC CL	COMMON								
A.....	STOCK	92553P102	8	225	SHARES				X
VIACOM INC-CLASS	COMMON								
B.....	STOCK	92553P201	4	100	SHARES			X	
VIACOM INC-CLASS	COMMON								
B.....	STOCK	92553P201	245	6595	SHARES				X
VIACOM INC.....	COMMON								
	STOCK	92553P201	225	6050	SHARES			X	
VIACOM INC-CLASS	COMMON								
B.....	STOCK	92553P201	583	15686	SHARES			X	
VIASYS									
HEALTHCARE	COMMON								
INC.....	STOCK	92553Q209	5	197	SHARES				X
VIDESH SANCHAR									
NIGAM LTD	COMMON								
ADR.....	STOCK	92659G600	9	500	SHARES				X
VISHAY									
INTERTECHNOLOGY	COMMON								
INC COM.....	STOCK	928298108	14	1000	SHARES			X	
VODAFONE GROUP	COMMON								
PLC--SP ADR....	STOCK	92857W209	51	2248	SHARES			X	
VODAFONE GROUP	COMMON								
PLC--SP ADR....	STOCK	92857W209	531	23214	SHARES				X
VODAFONE GROUP	COMMON								
PLC--SP ADR....	STOCK	92857W209	931	40734	SHARES			X	
VOLVO AB SPONS	COMMON								
ADR B.....	STOCK	928856400	36	600	SHARES				X
VORNADO REALTY	COMMON								
TRUST.....	STOCK	929042109	229	2100	SHARES		X		
VULCAN	COMMON								
MATERIALS CO...	STOCK	929160109	55	700	SHARES			X	
WD 40 CO COM.....	COMMON								
	STOCK	929236107	78	2200	SHARES				X
WCI INDUSTRIES...	COMMON								
	STOCK	92923C104	3	150	SHARES			X	
WGL HLDGS INC	COMMON								
COM.....	STOCK	92924F106	57	1828	SHARES			X	
WGL HLDGS INC	COMMON								
COM.....	STOCK	92924F106	100	3182	SHARES				X
W P CAREY & CO	COMMON								
LLC.....	STOCK	92930Y107	138	5019	SHARES				X
W P CAREY & CO	COMMON								
LLC.....	STOCK	92930Y107	7	263	SHARES			X	
WPS RESOURCES	COMMON								
CORP.....	STOCK	92931B106	17	350	SHARES				X
WPS RESOURCES	COMMON								
CORP.....	STOCK	92931B106	40	800	SHARES			X	
WABTEC CORP	COMMON								
COM.....	STOCK	929740108	281	10350	SHARES			X	
WABTEC.....	COMMON								
	STOCK	929740108	551	20300	SHARES			X	
WACHOVIA CORP	COMMON								
COM.....	STOCK	929903102	6	100	SHARES			X	
WACHOVIA CORP	COMMON								
COM.....	STOCK	929903102	285	5100	SHARES			X	
WACHOVIA									

Edgar Filing: M&T BANK CORP - Form 13F-HR

CORPORATION	COMMON								
NEW.....	STOCK	929903102	413	7400	SHARES		X		
WACHOVIA CORP....	COMMON								
	STOCK	929903102	3669	65753	SHARES			X	
WACHOVIA CORP	COMMON								
COM.....	STOCK	929903102	5845	104743	SHARES				X
WACHOVIA CORP	COMMON								
COM.....	STOCK	929903102	16064	287881	SHARES		X		
WADDELL & REED	COMMON								
FINL INC CL A..	STOCK	930059100	15	600	SHARES		X		
WADDELL & REED	COMMON								
FINL INC CL A..	STOCK	930059100	30	1200	SHARES				X
WAL MART STORES	COMMON								
INC COM.....	STOCK	931142103	15	300	SHARES		X		
WAL MART STORES	COMMON								
INCORPORATED...	STOCK	931142103	235	4768	SHARES		X		
WAL MART STORES	COMMON								
INC COM.....	STOCK	931142103	397	8045	SHARES		X		
WAL MART STORES	COMMON								
INC COM.....	STOCK	931142103	4996	101293	SHARES				X
WAL MART STORES	COMMON								
INC.....	STOCK	931142103	8407	170451	SHARES		X		
WAL MART STORES	COMMON								
INC COM.....	STOCK	931142103	15496	314193	SHARES		X		
WALGREEN CO.....	COMMON								
	STOCK	931422109	382	8600	SHARES		X		
WALGREEN CO.....	COMMON								
	STOCK	931422109	1074	24192	SHARES				X

47 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6		
				COLUMN 5			INVESTMENT AUTHORITY		
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - SOLE	SHARED - DEFINED	SHARED - OTHER
WALGREEN CO.....	COMMON STOCK	931422109	1932	43523	SHARES			X	
WASHINGTON MUTUAL COM.....	COMMON STOCK	939322103	13	300	SHARES			X	
WASHINGTON MUTUAL.....	COMMON STOCK	939322103	326	7500	SHARES			X	
WASHINGTON MUTUAL COM.....	COMMON STOCK	939322103	723	16625	SHARES				X
WASHINGTON MUTUAL COM.....	COMMON STOCK	939322103	1669	38390	SHARES			X	
WASHINGTON MUTUAL INCORPORATED...	COMMON STOCK	939322103	3629	83480	SHARES		X		
WASHINGTON REAL ESTATE INVT (R.....)	COMMON STOCK	939653101	84	2100	SHARES				X

Edgar Filing: M&T BANK CORP - Form 13F-HR

WASHINGTON REAL ESTATE INVT	COMMON							
(R.....)	STOCK	939653101	230	5775	SHARES			X
WASTE CONNECTIONS INC.....	COMMON							
	STOCK	941053100	247	6505	SHARES			X
WASTE CONNECTIONS I.....	COMMON							
	STOCK	941053100	743	19600	SHARES			X
WASTE MANAGEMENT INC COM.....	COMMON							
	STOCK	94106L109	3	72	SHARES			X
WASTE MANAGEMENT INC COM.....	COMMON							
	STOCK	94106L109	163	4447	SHARES			X
WASTE MANAGEMENT INC.....	COMMON							
	STOCK	94106L109	149	4050	SHARES			X
WATERS CORP.....	COMMON							
	STOCK	941848103	38	850	SHARES			X
WATSON PHARMACEUTCLS..	COMMON							
	STOCK	942683103	24	900	SHARES			X
WATSON PHARMACEUTICALS INC COM.....	COMMON							
	STOCK	942683103	40	1526	SHARES			X
WEBSTER FINL CORP WATERBURY CO.....	COMMON							
	STOCK	947890109	28	600	SHARES			X
WEIGHT WATCHERS INTL INC NEW...	COMMON							
	STOCK	948626106	17	375	SHARES			X
WEINGARTEN REALTY INVESTORS.....	COMMON							
	STOCK	948741103	855	19885	SHARES		X	
WEINGARTEN REALTY INVESTORS (R...	COMMON							
	STOCK	948741103	22	500	SHARES			X
WEINGARTEN REALTY INVESTORS (R...	COMMON							
	STOCK	948741103	43	1000	SHARES			X
WEIS MARKETS INC.....	COMMON							
	STOCK	948849104	6	150	SHARES			X
WEIS MARKETS INC.....	COMMON							
	STOCK	948849104	54	1350	SHARES			X
WELLPOINT INC....	COMMON							
	STOCK	94973V107	81	1050	SHARES			X
WELLPOINT INC....	COMMON							
	STOCK	94973V107	393	5100	SHARES			X
WELLS FARGO & CO.....	COMMON							
	STOCK	949746101	7	200	SHARES			X
WELLS FARGO & CO.....	COMMON							
	STOCK	949746101	1451	40100	SHARES			X
WELLS FARGO & COMPANY NEW.....	COMMON							
	STOCK	949746101	1787	49391	SHARES		X	
WELLS FARGO & CO.....	COMMON							
	STOCK	949746101	5613	155134	SHARES			X
WELLS FARGO & CO.....	COMMON							
	STOCK	949746101	13986	386579	SHARES			X
WENDYS INTL INC COM.....	COMMON							
	STOCK	950590109	13	200	SHARES			X
WENDYS INTL	COMMON							

Edgar Filing: M&T BANK CORP - Form 13F-HR

INC.....	STOCK	950590109	63	935	SHARES		X
WENDYS INTL INC	COMMON						
COM.....	STOCK	950590109	228	3400	SHARES		X
WERNER							
ENTERPRISES	COMMON						
INC.....	STOCK	950755108	6	330	SHARES		X
WERNER							
ENTERPRISES	COMMON						
INC.....	STOCK	950755108	90	4835	SHARES		X
WESTAR ENERGY	COMMON						
INC.....	STOCK	95709T100	6	250	SHARES		X
WESTAR ENERGY	COMMON						
INC.....	STOCK	95709T100	7	300	SHARES		X
WESTERN REFINING	COMMON						
INC.....	STOCK	959319104	19	828	SHARES		X
WEYERHAEUSER	COMMON						
CO.....	STOCK	962166104	114	1850	SHARES		X
WEYERHAEUSER	COMMON						
CO COM.....	STOCK	962166104	146	2375	SHARES		X
WEYERHAEUSER	COMMON						
CO COM.....	STOCK	962166104	440	7152	SHARES		X
WHEELING-							
PITTSBURG	COMMON						
CORP.....	STOCK	963142302	4	245	SHARES		X
WHIRLPOOL	COMMON						
CORP.....	STOCK	963320106	59	700	SHARES		X
WHIRLPOOL CORP	COMMON						
COM.....	STOCK	963320106	62	742	SHARES		X
WHIRLPOOL CORP	COMMON						
COM.....	STOCK	963320106	84	1004	SHARES		X
WHITING							
PETROLEUM	COMMON						
CORPORATION....	STOCK	966387102	60	1500	SHARES		X
WHOLE FOODS MKT	COMMON						
INC.....	STOCK	966837106	59	1000	SHARES		X
WHOLE FOODS MKT	COMMON						
INC COM.....	STOCK	966837106	71	1200	SHARES		X
WILBER CORP	COMMON						
COM.....	STOCK	967797101	7	750	SHARES		X
WILLIAMS							
COMPANY INC	COMMON						
(THE)	STOCK	969457100	33	1403	SHARES		X
WILLIAMS							
COMPANY INC	COMMON						
(THE)	STOCK	969457100	21	900	SHARES		X
WILLIAMS COS	COMMON						
INC.....	STOCK	969457100	106	4425	SHARES		X
WILLIAMS							
COMPANIES	COMMON						
INCORPORATED....	STOCK	969457100	258	10800	SHARES	X	
WILLIAM SONOMA	COMMON						
INC COM.....	STOCK	969904101	16	500	SHARES		X
WILLIAM SONOMA	COMMON						
INC COM.....	STOCK	969904101	281	8675	SHARES		X
WILLIAMS SONOMA	COMMON						
INC.....	STOCK	969904101	829	25600	SHARES		X
WILMINGTON	COMMON						
TRUST CORP.....	STOCK	971807102	27	600	SHARES		X
WINDSTREAM	COMMON						
CORP.....	STOCK	97381W104	43	3253	SHARES		X
WINDSTREAM	COMMON						
CORP.....	STOCK	97381W104	155	11715	SHARES		X

Edgar Filing: M&T BANK CORP - Form 13F-HR

WINDSTREAM CORP.....	COMMON STOCK	97381W104	361	27361	SHARES					X
WISCONSIN ENERGY CORP COM.....	COMMON STOCK	976657106	184	4275	SHARES					X
WISCONSIN ENERGY CORP COM.....	COMMON STOCK	976657106	228	5295	SHARES			X		
WORTHINGTON INDS INC COM...	COMMON STOCK	981811102	222	13000	SHARES					X
WRIGLEY WM JR CO.....	COMMON STOCK	982526105	146	3150	SHARES			X		
WRIGLEY WM JR CO.....	COMMON STOCK	982526105	354	7686	SHARES					X

48 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY			CO O MA
				COLUMN 5			SHARED - SHARED - O			
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SOLE	DEFINED	OTHER	
WRIGLEY WM JR CO.....	COMMON STOCK	982526105	486	10557	SHARES			X		
WYETH.....	COMMON STOCK	983024100	15	300	SHARES			X		
WYETH.....	COMMON STOCK	983024100	634	12480	SHARES			X		
WYETH.....	COMMON STOCK	983024100	1234	24275	SHARES			X		
WYETH.....	COMMON STOCK	983024100	8923	175498	SHARES			X		
WYETH.....	COMMON STOCK	983024100	17607	346318	SHARES					X
WYETH.....	COMMON STOCK	983024100	17951	353079	SHARES			X		
WYNDHAM WORLDWIDE CORP.....	COMMON STOCK	98310W108	30	1060	SHARES			X		
WYNDHAM WORLDWIDE CO.....	COMMON STOCK	98310W108	38	1370	SHARES			X		
WYNDHAM WORLDWIDE CORP.....	COMMON STOCK	98310W108	51	1833	SHARES					X
WYNN RESORTS LIMITED.....	COMMON STOCK	983134107	7	100	SHARES			X		
XM SATELLITE RADIO HLDGS INC.....	COMMON STOCK	983759101	26	2000	SHARES			X		
XM SATELLITE RADIO HLDGS INC	COMMON									

Edgar Filing: M&T BANK CORP - Form 13F-HR

CL A.....	STOCK	983759101	926	71800	SHARES	X		
X-RITE INC COM...	COMMON							
	STOCK	983857103	3	250	SHARES		X	
XTO ENERGY INC	COMMON							
COM.....	STOCK	98385X106	145	3448	SHARES			X
XTO ENERGY INC...	COMMON							
	STOCK	98385X106	1859	44116	SHARES		X	
XTO ENERGY INC	COMMON							
COM.....	STOCK	98385X106	1997	47406	SHARES		X	
XCEL ENERGY INC	COMMON							
COM.....	STOCK	98389B100	58	2821	SHARES		X	
XCEL ENERGY	COMMON							
INC.....	STOCK	98389B100	63	3028	SHARES		X	
XCEL ENERGY INC	COMMON							
COM.....	STOCK	98389B100	234	11354	SHARES			X
XANSER CORP.....	COMMON							
	STOCK	98389J103	2	400	SHARES		X	
XILINX INC.....	COMMON							
	STOCK	983919101	59	2700	SHARES		X	
XEROX CORP.....	COMMON							
	STOCK	984121103	72	4600	SHARES		X	
XEROX CORP.....	COMMON							
	STOCK	984121103	112	7200	SHARES		X	
XEROX CORP.....	COMMON							
	STOCK	984121103	142	9140	SHARES			X
YAHOO INC COM....	COMMON							
	STOCK	984332106	20	810	SHARES			X
YAHOO INC COM....	COMMON							
	STOCK	984332106	255	10075	SHARES		X	
YAHOO INC.....	COMMON							
	STOCK	984332106	639	25325	SHARES		X	
YORK WATER	COMMON							
COMPANY.....	STOCK	987184108	1355	71244	SHARES			X
YORK WATER	COMMON							
COMPANY.....	STOCK	987184108	1510	79403	SHARES		X	
YUM BRANDS	COMMON							
INC.....	STOCK	988498101	95	1825	SHARES		X	
YUM! BRANDS	COMMON							
INC.....	STOCK	988498101	386	7420	SHARES			X
YUM! BRANDS	COMMON							
INC.....	STOCK	988498101	417	8003	SHARES		X	
ZEBRA								
TECHNOLOGIES	COMMON							
CORP CL A.....	STOCK	989207105	80	2250	SHARES			X
ZIMMER HLDGS INC	COMMON							
COM.....	STOCK	98956P102	313	4630	SHARES	X		
ZIMMER HLDGS INC	COMMON							
COM.....	STOCK	98956P102	1478	21896	SHARES			X
ZIMMER HOLDINGS	COMMON							
INCORPORATED...	STOCK	98956P102	1526	22605	SHARES	X		
ZIMMER HLDGS INC	COMMON							
COM.....	STOCK	98956P102	4371	64754	SHARES		X	
ZIMMER HLDGS INC	COMMON							
COM.....	STOCK	98956P102	5677	84110	SHARES		X	
ZIONS								
BANCORPORATION	COMMON							
COM.....	STOCK	989701107	355	4445	SHARES			X
ZIONS								
BANCORPORATION	COMMON							
COM.....	STOCK	989701107	263	3290	SHARES	X		
ZIONS	COMMON							
BANCORPORATION.	STOCK	989701107	4287	53724	SHARES		X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

ZIONS							
BANCORPORATION	COMMON						
COM.....	STOCK	989701107	4616	57832	SHARES		X
DAIMLERCHRYSLER	COMMON						
AG.....	STOCK	D1668R123	22	438	SHARES		X
DAIMLERCHRYSLER	COMMON						
AG.....	STOCK	D1668R123	78	1570	SHARES		X
ACE LIMITED.....	COMMON						
	STOCK	G0070K103	131	2400	SHARES		X
AMDOCS	COMMON						
LIMITED.....	STOCK	G02602103	5	130	SHARES		X
ARLINGTON	COMMON						
TANKERS LTD....	STOCK	G04899103	68	3000	SHARES		X
ARLINGTON	COMMON						
TANKERS LTD....	STOCK	G04899103	2083	92349	SHARES	X	
ACCENTURE	COMMON						
LTD-CL A.....	STOCK	G1150G111	394	12410	SHARES		X
ACCENTURE	COMMON						
LTD-CL A.....	STOCK	G1150G111	737	23231	SHARES		X
BUNGE LIMITED....	COMMON						
	STOCK	G16962105	583	10065	SHARES	X	
CHIPMOS TECH	COMMON						
BERMUDA.....	STOCK	G2110R106	26	4300	SHARES		X
CHIPMOS							
TECHNOLGIES	COMMON						
(BERMUDA).....	STOCK	G2110R106	57	9600	SHARES		X
COOPER INDS	COMMON						
LTD.....	STOCK	G24182100	61	710	SHARES		X
COOPER							
INDUSTRIES LTD	COMMON						
CL A.....	STOCK	G24182100	164	1920	SHARES		X
COOPER							
INDUSTRIES LTD	COMMON						
CL A.....	STOCK	G24182100	196	2299	SHARES		X
FOSTER WHEELER	COMMON						
LTD.....	STOCK	G36535139	181	4680	SHARES		X
FOSTER WHEELER	COMMON						
LTD.....	STOCK	G36535139	225	5820	SHARES	X	
FOSTER WHEELER	COMMON						
LTD.....	STOCK	G36535139	2053	53195	SHARES		X
FOSTER WHEELER	COMMON						
LTD.....	STOCK	G36535139	3255	84380	SHARES		X
FRONTLINE LTD....	COMMON						
	STOCK	G3682E127	55	1425	SHARES		X
HERBALIFE LTD....	COMMON						
	STOCK	G4412G101	42	1100	SHARES		X
HERBALIFE LTD....	COMMON						
	STOCK	G4412G101	92	2440	SHARES		X
INGERSOLL-RAND	COMMON						
CO.....	STOCK	G4776G101	91	2400	SHARES		X

49 of 53

SEC USE

COLUMN 1 COLUMN 2
TITLE OF COLUMN 3 COLUMN 4 COLUMN 5 COLUMN 6

Edgar Filing: M&T BANK CORP - Form 13F-HR

NAME OF ISSUER	CLASS	CUSIP	VALUE (X\$1,000)	-----			INVESTMENT AUTHORITY			CO O MA
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SOLE	SHARED DEFINED	SHARED OTHER	
INGERSOLL-RAND COMPANY LTD-A.....	COMMON STOCK	G4776G101	188	4960	SHARES			X		
INGERSOLL-RAND COMPANY LTD-A.....	COMMON STOCK	G4776G101	363	9550	SHARES					X
INGERSOLL RAND COMPANY CLASS A.....	COMMON STOCK	G4776G101	1953	51430	SHARES		X			
KNIGHTSBRIDGE TANKERS LTD.....	COMMON STOCK	G5299G106	13	500	SHARES			X		
MARVEL TECHNOLOGY GROUP LTD.....	COMMON STOCK	G5876H105	5	260	SHARES			X		
MAX RE CAPITAL LIMITED.....	COMMON STOCK	G6052F103	4	165	SHARES			X		
NABORS INDUSTRIES LTD.....	COMMON STOCK	G6359F103	260	8740	SHARES		X			
NABORS INDUSTRIES LTD.....	COMMON STOCK	G6359F103	1101	37010	SHARES					X
NABORS INDS LTD.....	COMMON STOCK	G6359F103	3750	126048	SHARES			X		
NABORS INDUSTRIES LTD.....	COMMON STOCK	G6359F103	5247	176353	SHARES			X		
NOBLE CORPORATION...	COMMON STOCK	G65422100	77	1200	SHARES			X		
NOBLE CORPORATION...	COMMON STOCK	G65422100	142	2205	SHARES			X		
PARTNERRE LTD.....	COMMON STOCK	G6852T105	60	885	SHARES					X
SEAGATE TECHNOLOGY....	COMMON STOCK	G7945J104	177	7654	SHARES					X
SEAGATE TECHNOLOGY....	COMMON STOCK	G7945J104	370	16030	SHARES		X			
SEAGATE TECHNOLOGY....	COMMON STOCK	G7945J104	3863	167285	SHARES			X		
SEAGATE TECHNOLOGY....	COMMON STOCK	G7945J104	6450	279339	SHARES			X		
SHIP FINANCE INTL LTD.....	COMMON STOCK	G81075106	1	40	SHARES			X		
TRANSOCEAN INC.....	COMMON STOCK	G90078109	395	5400	SHARES					X
TRANSOCEAN INC.....	COMMON STOCK	G90078109	2060	28130	SHARES			X		
WEATHERFORD INTL LTD BERMUDA.....	COMMON STOCK	G95089101	127	3035	SHARES					X
WEATHERFORD INTL LTD BERMUDA.....	COMMON STOCK	G95089101	1848	44298	SHARES			X		
WEATHERFORD INTL LTD.....	COMMON STOCK	G95089101	2636	63148	SHARES			X		

Edgar Filing: M&T BANK CORP - Form 13F-HR

WHITE							
MOUNTAINS							
INSURANCE	COMMON						
GROU.....	STOCK	G9618E107	50	100	SHARES		X
XL CAPITAL LTD	COMMON						
CL A.....	STOCK	G98255105	32	460	SHARES		X
XL CAP LTD.....	COMMON						
	STOCK	G98255105	91	1325	SHARES		X
XYRATEX LTD.....	COMMON						
	STOCK	G98268108	34	1800	SHARES		X
XYRATEX LTD.....	COMMON						
	STOCK	G98268108	76	3975	SHARES		X
ALCON INC.....	COMMON						
	STOCK	H01301102	34	300	SHARES		X
UBS AG.....	COMMON						
	STOCK	H89231338	209	3522	SHARES		X
ORBOTECH	COMMON						
LTD.....	STOCK	M75253100	73	3100	SHARES		X
RADA							
ELECTRONIC							
INDUSTRIES	COMMON						
LTD.....	STOCK	M81863108	0	600	SHARES		X
SYNERON							
MEDICAL	COMMON						
LTD.....	STOCK	M87245102	13	550	SHARES		X
ON TRACK	COMMON						
INNOVATION....	STOCK	M8791A109	7	900	SHARES		X
ON TRACK							
INNOVATIONS	COMMON						
LTD.....	STOCK	M8791A109	11	1500	SHARES		X
STEINER LEISURE							
LIMITED	COMMON						
ORD.....	STOCK	P8744Y102	79	1875	SHARES		X
ASE TEST LTD....	COMMON						
	STOCK	Y02516105	32	3800	SHARES		X
ASE TEST	COMMON						
LIMITED.....	STOCK	Y02516105	73	8500	SHARES		X
FLEXTRONICS	COMMON						
INTL LTD.....	STOCK	Y2573F102	8	644	SHARES		X
FLEXTRONICS	COMMON						
INTL LTD.....	STOCK	Y2573F102	37	2888	SHARES		X
GENERAL							
MARITIME	COMMON						
CORP.....	STOCK	Y2692M103	23	622	SHARES		X
SEASPAN CORP....	COMMON						
	STOCK	Y75638109	124	5500	SHARES		X
AES TRUST III							
6.75% CV	CONV PFD						
PREFERRED.....	STOCK	00808N202	1296	26500	SHARES		X
CHICAGO	N Y						
BRIDGE &	REGISTRY						
IRN.....	SH	167250109	2820	117216	SHARES		X
TRANSOCEAN							
INC.....	ORDINARY	G90078109	198	2700	SHARES		X
ORBOTECH							
LTD.....	ORDINARY	M75253100	38	1600	SHARES		X
STEINER LEISURE							
LTD.....	ORDINARY	P8744Y102	46	1100	SHARES		X
EQUITY INCOME							
FUND-AT&T							
SHARES.....	OTHER	294700703	60	600	SHARES		X
FERRELLGAS							

Edgar Filing: M&T BANK CORP - Form 13F-HR

PARTNERS						
LP.....	OTHER	315293100	228	10000	SHARES	X
MFS MUN						
INCOME TR SH						
BEN INT.....	OTHER	552738106	14	1700	SHARES	X
ACM INCOME						
FUND.....	PREFERRED					
	STOCK	000912105	15	1892	SHARES	X
ABERDEEN						
AUSTRALIA						
EQUITY	PREFERRED					
FUND.....	STOCK	003011103	13	1000	SHARES	X
AIM SELECT						
REAL ESTATE						
INCOME.....	PREFERRED					
	STOCK	00888R107	49	2600	SHARES	X
AMERICAN						
SELECT						
PORTFOLIO.....	PREFERRED					
	STOCK	029570108	18	1400	SHARES	X
AMERICAN						
STRATEGIC						
INCOME II.....	PREFERRED					
	STOCK	030099105	20	1800	SHARES	X
AMERICAN						
STRATEGIC						
INCOME III....	PREFERRED					
	STOCK	03009T101	19	1700	SHARES	X
APEX MUNICIPAL						
FUND.....	PREFERRED					
	STOCK	037580107	21	2027	SHARES	X
APEX MUNICIPAL						
FUND.....	PREFERRED					
	STOCK	037580107	10	1000	SHARES	X
APOLLO						
INVESTMENT						
CORPORATION...	PREFERRED					
	STOCK	03761U106	31	1500	SHARES	X
BLACKROCK						
INSD MUNI						
TERM TR.....	PREFERRED					
	STOCK	092474105	17	1750	SHARES	X
BLACKROCK						
INSD MUNI 2008						
TERM.....	PREFERRED					
	STOCK	09247K109	12	750	SHARES	X
BLACKROCK NY						
INS MUNI 2008						
TER.....	PREFERRED					
	STOCK	09247L107	11	750	SHARES	X
BLACKROCK						
MUN TARGET						
TRM TR.....	PREFERRED					
	STOCK	09247M105	23	2325	SHARES	X
BLACKROCK						
DIVIDEND						
ACHIEVERS						
T.....	PREFERRED					
	STOCK	09250N107	97	6750	SHARES	X
BLACKROCK						
GLOBAL						
ENERGY &						
RESO.....	PREFERRED					
	STOCK	09250U101	30	1200	SHARES	X

50 of 53

SEC USE

COLUMN 1 COLUMN 2 COLUMN 3 COLUMN 4 COLUMN 5 COLUMN 6
 TITLE OF

Edgar Filing: M&T BANK CORP - Form 13F-HR

NAME OF ISSUER	CLASS	CUSIP	VALUE (X\$1,000)	-----			INVESTMENT AUTHORITY		
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - SOLE	SHARED - DEFINED	SHARED - OTHER
BLACKROCK HEALTH SCIENCES TRUS.....	PREFERRED STOCK	09250W107	133	5000	SHARES				X
BLACKROCK ENHANCED DVD ACHIEVE.....	PREFERRED STOCK	09251A104	10	680	SHARES				X
BLACKROCK ENHANCED DVD ACHIEVE.....	PREFERRED STOCK	09251A104	51	3400	SHARES		X		
CALAMOS CONV & HIGH INC FD....	PREFERRED STOCK	12811P108	76	4500	SHARES				X
CALAMOS STRATEGIC TOT RET FD.....	PREFERRED STOCK	128125101	7	500	SHARES				X
CHEVY CHASE PFD CAP SER A 10.3.	PREFERRED STOCK	16678M207	7	125	SHARES		X		
CHINA FUND INC...	PREFERRED STOCK	169373107	11	375	SHARES		X		
COHEN & STEERS QUALITY INC RLT.....	PREFERRED STOCK	19247L106	97	4028	SHARES		X		
COHEN & STEERS ADVANTAGE INC R.....	PREFERRED STOCK	19247W102	26	1000	SHARES				X
COHEN & STEERS SELECT UTILITY.....	PREFERRED STOCK	19248A109	23	1009	SHARES		X		
CORNERSTONE STRATEGIC VALUE FU.....	PREFERRED STOCK	21924B104	1	128	SHARES		X		
DNP SELECT INCOME FUND INC.....	PREFERRED STOCK	23325P104	73	6834	SHARES				X
DNP SELECT INCOME FUND INC.....	PREFERRED STOCK	23325P104	5	428	SHARES		X		
DWS MUNICIPAL INCOME TRUST.....	PREFERRED STOCK	23338M106	15	1400	SHARES				X
DWS STRATEGIC MUNICIPAL INCOME.....	PREFERRED STOCK	23338T101	19	1500	SHARES		X		
DEBT STRATEGIES FUND INC.....	PREFERRED STOCK	24276Q109	103	14500	SHARES		X		
DIVERSIFIED INC STRAT PTF.....	PREFERRED STOCK	255251100	6	300	SHARES		X		
DREYFUS HIGH YIELD STRATEGIES.....	PREFERRED STOCK	26200S101	9	2000	SHARES				X
DREYFUS MUNICIPAL INCOME FUND....	PREFERRED STOCK	26201R102	66	7200	SHARES				X
DREYFUS STRATEGIC MUN BD FD.....	PREFERRED STOCK	26202F107	166	17864	SHARES				X

Edgar Filing: M&T BANK CORP - Form 13F-HR

DREYFUS							
STRATEGIC MUN	PREFERRED						
BD FD.....	STOCK	26202F107	256	27602	SHARES		X
DUFF & PHELPS							
UTIL & CORP	PREFERRED						
BOND.....	STOCK	26432K108	17	1500	SHARES		X
EATON VANCE PA							
MUNI INC TR....	PREFERRED						
	STOCK	27826T101	145	10000	SHARES		X
EATON VANCE							
MUNICIPAL	PREFERRED						
INCOME T.....	STOCK	27826U108	79	5000	SHARES		X
EATON VANCE							
INSD MUNI BD	PREFERRED						
FD.....	STOCK	27827X101	2	116	SHARES		X
EATON VANCE							
TAX-ADVANTAGED	PREFERRED						
DVD.....	STOCK	27828G107	99	3900	SHARES		X
EATON VANCE							
TAX-ADVANTAGED	PREFERRED						
DVD.....	STOCK	27828G107	32	1250	SHARES		X
EATON VANCE LTD							
DURATION INC	PREFERRED						
F.....	STOCK	27828H105	42	2400	SHARES		X
EATON VANCE SR							
FLOATING RATE	PREFERRED						
F.....	STOCK	27828Q105	44	2400	SHARES		X
EVERGREEN							
INCOME ADV	PREFERRED						
FD.....	STOCK	30023Y105	29	2000	SHARES		X
FORD MOTOR CAP							
TR II PFD	PREFERRED						
CONV.....	STOCK	345395206	5	150	SHARES		X
FRANKLIN							
UNIVERSAL	PREFERRED						
TRUST.....	STOCK	355145103	27	4200	SHARES		X
GABELLI EQUITY							
TRUST.....	PREFERRED						
	STOCK	362397101	33	3758	SHARES		X
GABELLI GLOBAL							
MULTIMEDIA	PREFERRED						
TR.....	STOCK	36239Q109	1	135	SHARES		X
GABELLI UTILITY							
TRUST.....	PREFERRED						
	STOCK	36240A101	5	497	SHARES		X
GLENBOROUGH							
REALTY TR 7.75%	PREFERRED						
CO.....	STOCK	37803P204	19	752	SHARES		X
JOHN HANCOCK							
INC SEC	PREFERRED						
TRUST.....	STOCK	410123103	3	203	SHARES		X
JOHN HANCOCK							
PATRIOT	PREFERRED						
GLOBAL DI.....	STOCK	41013G103	12	1000	SHARES		X
JOHN HANCOCK							
PFD INC FD II..	PREFERRED						
	STOCK	41013X106	28	1150	SHARES		X
JOHN HANCOCK							
INVESTORS	PREFERRED						
TRUST.....	STOCK	410142103	6	300	SHARES		X
JOHN HANCOCK							
PFD INC FD III.	PREFERRED						
	STOCK	41021P103	9	400	SHARES		X
HIGH INCOME							
OPPORTUNITY	PREFERRED						
FD INC.....	STOCK	42967Q105	15	2281	SHARES		X
ING PRIME RATE							
	PREFERRED						

Edgar Filing: M&T BANK CORP - Form 13F-HR

TR.....	STOCK	44977W106	21	3000	SHARES		X
INDIA FUND.....	PREFERRED						
	STOCK	454089103	237	5359	SHARES		X
ING GLOBAL							
EQUITY DIV &	PREFERRED						
PREM O.....	STOCK	45684E107	23	1150	SHARES		X
ISHARES MSCI							
AUSTRALIA	PREFERRED						
INDEX F.....	STOCK	464286103	9	415	SHARES		X
ISHARES MSCI							
CANADA INDEX	PREFERRED						
FD.....	STOCK	464286509	9	365	SHARES		X
ISHARES MSCI							
GERMANY	PREFERRED						
INDEX FD.....	STOCK	464286806	13	560	SHARES		X
ISHARES MSCI							
JAPAN INDEX	PREFERRED						
FD.....	STOCK	464286848	12	900	SHARES		X
ISHARES MSCI							
JAPAN INDEX	PREFERRED						
FD.....	STOCK	464286848	129	9500	SHARES		X
ISHARES DJ							
SELECT	PREFERRED						
DIVIDEND IND...	STOCK	464287168	17	250	SHARES		X
ISHARES DJ							
SELECT	PREFERRED						
DIVIDEND IND...	STOCK	464287168	114	1715	SHARES		X
ISHARES LEHMAN	PREFERRED						
UST INF PR S...	STOCK	464287176	125	1235	SHARES		X
ISHARES DOW							
JONES US TRANS	PREFERRED						
IND.....	STOCK	464287192	5	60	SHARES		X
ISHARES S&P 500	PREFERRED						
INDEX FD.....	STOCK	464287200	1755	13125	SHARES		X
ISHARES MSCI							
EMERGING	PREFERRED						
MARKETS.....	STOCK	464287234	80	825	SHARES		X
ISHARES S&P							
500/BARRA	PREFERRED						
GRWTH IN.....	STOCK	464287309	745	12080	SHARES		X
ISHARES MSCI							
EAFE INDEX	PREFERRED						
FD.....	STOCK	464287465	1164	17180	SHARES		X
ISHARES MSCI							
EAFE INDEX	PREFERRED						
FD.....	STOCK	464287465	664	9795	SHARES		X
ISHARES S&P							
MIDCAP 400	PREFERRED						
INDEX F.....	STOCK	464287507	630	8350	SHARES		X
ISHARES							
GOLDMAN	PREFERRED						
SACHS SEMI.....	STOCK	464287523	8	135	SHARES		X
ISHARES							
GOLDMAN							
SACHS TECH	PREFERRED						
INX.....	STOCK	464287549	17	350	SHARES		X
ISHARES COHEN &							
STEERS RLTY	PREFERRED						
IN.....	STOCK	464287564	46	500	SHARES		X
ISHARES RUSSELL							
1000 VALUE	PREFERRED						
IND.....	STOCK	464287598	43	555	SHARES		X

Edgar Filing: M&T BANK CORP - Form 13F-HR

ISHARES S&P
MIDCAP 400 PREFERRED
BARRA G..... STOCK 464287606 363 4810 SHARES X

51 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY	
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - SOLE DEFINED	SHARED OTHER
ISHARES RUSSELL 1000 INDEX FD.....	PREFERRED STOCK	464287622	3614	50027	SHARES			X
ISHARES RUSSELL 2000 INDEX FD.....	PREFERRED STOCK	464287655	19	260	SHARES			X
ISHARES RUSSELL 2000 INDEX FD.....	PREFERRED STOCK	464287655	1509	20958	SHARES		X	
ISHARES DOW JONES US UTIL SECT.....	PREFERRED STOCK	464287697	32	385	SHARES		X	
ISHARES S&P MIDCAP 400/BARRA V.....	PREFERRED STOCK	464287705	37	500	SHARES			X
ISHARES S&P MIDCAP 400/BARRA V.....	PREFERRED STOCK	464287705	286	3865	SHARES		X	
ISHARES S&P SMALLCAP 600 INDEX	PREFERRED STOCK	464287804	283	4615	SHARES			X
ISHARES S&P SMALLCAP 600 INDEX	PREFERRED STOCK	464287804	719	11730	SHARES		X	
ISHARES DJ US BASIC MATERIALS.....	PREFERRED STOCK	464287838	33	625	SHARES		X	
ISHARES S&P EUROPE 350 INDEX F.....	PREFERRED STOCK	464287861	193	2000	SHARES			X
ISHARES S&P SMALLCAP 600 BARRA	PREFERRED STOCK	464287879	195	2800	SHARES		X	
ISHARES S&P SMALLCAP 600 BARRA	PREFERRED STOCK	464287887	437	3660	SHARES		X	
LAZARD WORLD DIVIDEND & INCOME.	PREFERRED STOCK	521076109	10	460	SHARES			X
MFS INTERMEDIATE INCOME TRUST.....	PREFERRED STOCK	55273C107	61	10000	SHARES			X
MFS INTERMEDIATE INCOME TRUST.....	PREFERRED STOCK	55273C107	1	100	SHARES		X	
MFS SPECIAL VALUE TRUST.....	PREFERRED STOCK	55274E102	23	2125	SHARES			X
MANAGED MUNICIPALS PORTFOLIO I.....	PREFERRED STOCK	561662107	11	1016	SHARES			X
MARKET VECTORS GOLD MINERS.....	PREFERRED STOCK	57060U100	1	40	SHARES		X	
MONTGOMERY ST INCOME SECS INC...	PREFERRED STOCK	614115103	81	4653	SHARES		X	
MORGAN STANLEY EMERGING MKTS D...	PREFERRED STOCK	61744H105	15	1500	SHARES		X	
MORGAN STANLEY HIGH	PREFERRED							

Edgar Filing: M&T BANK CORP - Form 13F-HR

YLD FD INC.....	STOCK	61744M104	2	300	SHARES		X
MORGAN STANLEY GOVT INC TRST.....	PREFERRED STOCK	61745P106	27	3000	SHARES		X
MORGAN STANLEY MUNI INC OPP TR.....	PREFERRED STOCK	61745P445	18	2000	SHARES		X
MORGAN STANLEY QUALITY MUNI IN...	PREFERRED STOCK	61745P668	24	1708	SHARES		X
MORGAN STAN DEAN QUALITY MUN I.....	PREFERRED STOCK	61745P734	21	1413	SHARES		X
MORGAN STANLEY INSD MUNI INCOM.....	PREFERRED STOCK	61745P791	41	2814	SHARES		X
MUNIHOLDINGS NY INSURED FD.....	PREFERRED STOCK	625931100	45	3050	SHARES		X
MUNIHOLDINGS NEW JERSEY INSD F.....	PREFERRED STOCK	625936109	46	3050	SHARES		X
MUNICIPAL HIGH INCOME FD INC.....	PREFERRED STOCK	626214100	8	1050	SHARES		X
MUNIHANCED FUND INC.....	PREFERRED STOCK	626243109	22	2032	SHARES		X
MUNIYIELD FUND INC..	PREFERRED STOCK	626299101	5	350	SHARES		X
MUNIYIELD FUND INC..	PREFERRED STOCK	626299101	16	1000	SHARES		X
MUNIYIELD CALIF INSD FUND INC.....	PREFERRED STOCK	62629L104	44	3050	SHARES		X
MUNIYIELD NEW YORK INSURED FD.....	PREFERRED STOCK	626301105	23	1601	SHARES		X
MUNIYIELD QUALITY FUND II.....	PREFERRED STOCK	62630T104	88	6850	SHARES		X
MUNIYIELD PENNSYLVANIA INSURED.....	PREFERRED STOCK	62630V109	25	1681	SHARES		X
NEW AMERICAN HIGH INCOME FD IN.....	PREFERRED STOCK	641876107	8	3500	SHARES		X
NFJ DIVIDEND, INTEREST, PREMIUM.....	PREFERRED STOCK	65337H109	11	445	SHARES		X
NICHOLAS- APPLGATE INTL & PREM.....	PREFERRED STOCK	65370C108	16	600	SHARES		X
NUVEEN PA PREM INCOME MUN FD 2...	PREFERRED STOCK	67061F101	46	3392	SHARES		X
NUVEEN PA PREM INCOME MUN FD 2...	PREFERRED STOCK	67061F101	72	5316	SHARES		X
NUVEEN INVT QUALITY MUNI FD.....	PREFERRED STOCK	67062E103	5	333	SHARES		X
NUVEEN MUNICIPAL ADVANTAGE FD.....	PREFERRED STOCK	67062H106	167	10643	SHARES		X
NUVEEN MUNICIPAL ADVANTAGE FD.....	PREFERRED STOCK	67062H106	10	650	SHARES		X
NUVEEN INSD QUALITY MUN FD.....	PREFERRED STOCK	67062N103	68	4624	SHARES		X
NUVEEN PERFORMANCE PLUS MUNI F.....	PREFERRED STOCK	67062P108	40	2680	SHARES		X
NUVEEN PERFORMANCE PLUS MUNI F.....	PREFERRED STOCK	67062P108	45	3000	SHARES		X
NUVEEN PREM INC MUNI FD.....	PREFERRED STOCK	67062T100	10	700	SHARES		X
NUVEEN MUNI MARKET OPPORTUNITY.....	PREFERRED STOCK	67062W103	224	15000	SHARES		X
NUVEEN MUNI MARKET OPPORTUNITY.....	PREFERRED STOCK	67062W103	27	1800	SHARES		X
NUVEEN NY INVT	PREFERRED						

Edgar Filing: M&T BANK CORP - Form 13F-HR

QUALITY MUN FD....	STOCK	67062X101	41	2965	SHARES					X
NUVEEN MARYLAND	PREFERRED									
DIVIDEND ADV M....	STOCK	67069R107	26	1623	SHARES				X	
NUVEEN PREM INC MUN	PREFERRED									
FD 4.....	STOCK	6706K4105	21	1655	SHARES					X
NUVEEN PREM INC MUN	PREFERRED									
FD 4.....	STOCK	6706K4105	6	440	SHARES				X	
NUVEEN DIV	PREFERRED									
ADVANTAGE MUN FD 2	STOCK	67070F100	38	2251	SHARES					X
NUVEEN MD DIV	PREFERRED									
ADVANTAGE MUN FD..	STOCK	67070V105	65	4059	SHARES				X	
NUVEEN PA DIVIDEND	PREFERRED									
ADV MUNI FD.....	STOCK	67071W102	15	979	SHARES				X	
NUVEEN MARYLAND DVD	PREFERRED									
ADV MUNI F.....	STOCK	67072A109	29	2000	SHARES					X
NUVEEN QUALITY PFD	PREFERRED									
INCOME FD 2.....	STOCK	67072C105	60	4085	SHARES				X	
NUVEEN QUALITY PFD	PREFERRED									
INCOME FD 3.....	STOCK	67072W101	103	7000	SHARES					X
NUVEEN PFD & CVRT	PREFERRED									
INCOME FUND.....	STOCK	67073B106	21	1500	SHARES				X	
NUVEEN PFD & CONV	PREFERRED									
INCOME FD II.....	STOCK	67073D102	7	500	SHARES					X
NUVEEN PFD & CONV	PREFERRED									
INCOME FD II.....	STOCK	67073D102	25	1860	SHARES				X	
NUVEEN MUNICIPAL	PREFERRED									
VALUE FUND.....	STOCK	670928100	51	5094	SHARES					X
NUVEEN MUNICIPAL	PREFERRED									
VALUE FUND.....	STOCK	670928100	30	2963	SHARES				X	

52 of 53

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (X\$1,000)	SEC USE			COLUMN 6 INVESTMENT AUTHORITY				
				SHARES OR PRINCIPAL AMOUNT	SHARES OR PRINCIPAL	PUT OR CALL	SHARED - SOLE	SHARED - DEFINED	SHARED - OTHER	M	
NUVEEN PA INVT											
QUALITY MUN	PREFERRED										
FD.....	STOCK	670972108	229	16923	SHARES						X
NUVEEN PA INVT											
QUALITY MUN	PREFERRED										
FD.....	STOCK	670972108	138	10218	SHARES				X		
NUVEEN SELECT											
QUALITY MUN	PREFERRED										
FD.....	STOCK	670973106	6	406	SHARES						X
NUVEEN QUALITY											
INCOME MUNI	PREFERRED										
FD.....	STOCK	670977107	3	210	SHARES						X
NUVEEN QUALITY											
INCOME MUNI	PREFERRED										
FD.....	STOCK	670977107	7	500	SHARES				X		

Edgar Filing: M&T BANK CORP - Form 13F-HR

NUVEEN INSD								
MUNI	PREFERRED							
OPPORTUNITY...	STOCK	670984103	6	396	SHARES			X
NUVEEN PREMIER								
INSD MUNI INC	PREFERRED							
F.....	STOCK	670987106	6	410	SHARES		X	
PHARMACEUTICAL								
HOLDERS	PREFERRED							
TRUST.....	STOCK	71712A206	39	500	SHARES			X
PIMCO MUNICIPAL	PREFERRED							
INCOME FUND...	STOCK	72200R107	1	71	SHARES		X	
PIMCO								
CORPORATE	PREFERRED							
INCOME FUND...	STOCK	72200U100	12	740	SHARES		X	
PIMCO MUNICIPAL								
INCOME FUND	PREFERRED							
II.....	STOCK	72200W106	202	13200	SHARES			X
PIMCO RCM STRAT								
GLOBAL	PREFERRED							
GOVT.....	STOCK	72200X104	17	1500	SHARES		X	
PIMCO MUNICIPAL								
INCOME FUND	PREFERRED							
II.....	STOCK	72201A103	21	1335	SHARES		X	
POWERSHARES								
DYN BIOTECH &	PREFERRED							
GENO.....	STOCK	73935X856	50	3000	SHARES			X
PUTNAM HIGH INC								
SECURITIES	PREFERRED							
FD.....	STOCK	746779107	4	500	SHARES		X	
PUTNAM								
MANAGED								
MUNICIPAL	PREFERRED							
INCOM.....	STOCK	746823103	72	9663	SHARES			X
PUTNAM PREMIER								
INCOME	PREFERRED							
TRUST.....	STOCK	746853100	2	300	SHARES			X
PUTNAM PREMIER								
INCOME	PREFERRED							
TRUST.....	STOCK	746853100	1	144	SHARES		X	
ROYAL BANK								
SCOTLAND PLC	PREFERRED							
ADR PF.....	STOCK	780097705	13	500	SHARES			X
ROYAL BANK								
SCOTLAND PFD	PREFERRED							
6.4% S.....	STOCK	780097796	51	2000	SHARES		X	
ROYAL BANK								
SCOTLAND PFD	PREFERRED							
7.875%.....	STOCK	780097820	10	400	SHARES			X
ROYAL BK								
SCOTLAND PFD	PREFERRED							
7.40% SE.....	STOCK	780097887	26	1000	SHARES			X
RYDEX RUSSELL	PREFERRED							
TOP 50 ETF....	STOCK	78355W205	532	5280	SHARES			X
SALOMON BROS	PREFERRED							
MUNI PTR FD...	STOCK	794916106	19	1350	SHARES		X	
SALOMON BROS								
GLOBAL HIGH	PREFERRED							
INC F.....	STOCK	79550G102	26	2000	SHARES		X	
SCHERING-								
PLOUGH CV PFD	PREFERRED							
6.0% 09.....	STOCK	806605606	43	775	SHARES			X
ENERGY SELECT								

Edgar Filing: M&T BANK CORP - Form 13F-HR

SECTOR SPDR	PREFERRED						
FD.....	STOCK	81369Y506	120	2239	SHARES		X
SELIGMAN SELECT							
MUNICIPAL	PREFERRED						
FD.....	STOCK	816344105	10	1000	SHARES		X
TEMPLETON							
DRAGON FUND	PREFERRED						
INC.....	STOCK	88018T101	2	100	SHARES	X	
TEMPLETON							
EMERGING	PREFERRED						
MKTS INC FD...	STOCK	880192109	27	2000	SHARES		X
TEMPLETON							
GLOBAL							
INCOME	PREFERRED						
FUND-D.....	STOCK	880198106	380	41543	SHARES	X	
TEXTRON INC PFD	PREFERRED						
CV \$1.40 SER B	STOCK	883203309	58	200	SHARES	X	
TRI-CONTINENTAL	PREFERRED						
CORP.....	STOCK	895436103	2	116	SHARES	X	
TRUSTSTREET							
PPTYS PFD CONV	PREFERRED						
7.7.....	STOCK	898404207	2	90	SHARES	X	
TRUSTSTREET							
PPTYS PFD CONV	PREFERRED						
7.7.....	STOCK	898404207	2	96	SHARES	X	
VAN KAMPEN							
TRUST INSURED	PREFERRED						
MUNIC.....	STOCK	920928108	7	505	SHARES	X	
VAN KAMPEN TR							
FOR INV GR	PREFERRED						
MUNIC.....	STOCK	920929106	87	5851	SHARES		X
VAN KAMPEN							
MUNICIPAL	PREFERRED						
OPPORTUNI.....	STOCK	920935103	109	7385	SHARES		X
VK ADVANTAGE							
MUNI INCOME	PREFERRED						
TR I.....	STOCK	92112K107	12	933	SHARES	X	
VAN KAMPEN							
PENN VALUE	PREFERRED						
MUNI INC.....	STOCK	92112T108	429	31141	SHARES		X
VAN KAMPEN							
PENN VALUE	PREFERRED						
MUNI INC.....	STOCK	92112T108	184	13352	SHARES	X	
VANGUARD							
EMERGING	PREFERRED						
MKTS ETF.....	STOCK	922042858	23	345	SHARES		X
VANGUARD	PREFERRED						
ENERGY ETF....	STOCK	92204A306	33	425	SHARES		X
VANGUARD							
MATERIALS	PREFERRED						
ETF.....	STOCK	92204A801	16	250	SHARES	X	
VANGUARD							
TOTAL STOCK	PREFERRED						
MARKET ET.....	STOCK	922908769	367	2790	SHARES		X
WESTERN ASSET	PREFERRED						
INCOME FUND...	STOCK	95766T100	22	1500	SHARES		X
ASA BERMUDA	PREFERRED						
LTD.....	STOCK	G3156P103	57	1000	SHARES	X	
ARCHSTONE							
SMITH TR.....	REIT	039583109	87	1600	SHARES	X	
SPRINT NEXTEL...	SER 1						
	COMMON	852061100	437	25464	SHARES	X	

Edgar Filing: M&T BANK CORP - Form 13F-HR

VORNADO RLTY	SH BEN INT					
TR.....	REIT	929042109	87	800	SHARES	X
EQUITY	SH BEN INT					
RESIDENTIAL...	US	29476L107	109	2150	SHARES	X
S&P 500 DEP						
RECEIPTS.....	UNIT SER 1	78462F103	1857	13900	SHARES	X
MIRANT CORP.....	WTS JAN 03					
	11	60467R118	4	362	SHARES	X
			3292737	74201077		

53 of 53