FORM 4

## **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB Number: 3235-0287 Estimated average burden hours per response: 0.5

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

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person*  PEREIRA JORGE G			2. Issuer Name <b>and</b> T M&T BANK (					<ol> <li>Relationship of Rep (Check all applicable)</li> <li>X Director</li> </ol>		) to Issuer 0% Owner	
(Last) (First) 350 PARK AVENUE 6TH FLOOR		3. Date of Earliest Tra 10/14/2004	nsaction	n (Moi	nth/Day/Year)		X Officer (give to below)	title Other (specify below)  ce Chairman			
(Street) NEW YORK NY (City) (State)	22	4. If Amendment, Date	e of Orig	jinal F	iled (Month/D		Individual or Joint/Group Filing (Check Applicable Line)     X Form filed by One Reporting Person     Form filed by More than One Reporting Person				
	(Zip)	n-Derivati	ve Securities A	cauir	ed F	Disnosed (	of or F	Renefic	ially Owned		
1. Title of Security (Instr. 3)	2. T Date	ransaction	2A. Deemed Execution Date,	3. Transaction Code (Instr. 8)		4. Securities Acqui Disposed Of (D) (In 5)		d (A) or	5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership
				Code V		Amount	unt (A) or Price		Transaction(s) (Instr. 3 and 4)		(Instr. 4)
Common Stock	10	0/14/2004		S		100	D	\$99.78	3 2,513,100	I	By One or More Controlled Corporations
Common Stock Common Stock		0/14/2004		S		100	D	\$99.79	9 2,513,000	I	By One or More Controlled Corporations
		0/15/2004				200	D \$99.7		9 2,512,800	I	By One or More Controlled Corporations
Common Stock	10	0/15/2004		S		400	D	\$99.8	2,512,400	I	By One or More Controlled Corporations
Common Stock	1	0/15/2004		S		500	D	\$99.83	1 2,511,900	I	By One or More Controlled Corporations
Common Stock	10	0/15/2004		S		100	D	\$99.85	5 2,511,800	I	By One or More Controlled Corporations
Common Stock	10	0/15/2004		S		1,900	D	\$99.9	2,509,900	I	By One or More Controlled Corporations
Common Stock	10	0/15/2004		S		200	D	\$99.93	1 2,509,700	I	By One or More Controlled Corporations
Common Stock	10	0/15/2004		S		100	D	\$99.92	2 2,509,600	I	By One or More Controlled Corporations
Common Stock	10	0/15/2004		S		100	D	\$100.0	2,509,500	I	By One or More Controlled Corporations

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned											
1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		5)			5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
			Code	v	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)			
Common Stock	10/15/2004		S		200	D	\$100.05	2,509,300	I	By One or More Controlled Corporations	
Common Stock	10/15/2004		S		100	D	\$100.07	2,509,200	I	By One or More Controlled Corporations	
Common Stock	10/15/2004		S		900	D	\$100.08	2,508,300	I	By One or More Controlled Corporations	
Common Stock	10/15/2004		S		600	D	\$100.09	2,507,700	I	By One or More Controlled Corporations	
Common Stock	10/15/2004		S		1,200	D	\$100.1	2,506,500	I	By One or More Controlled Corporations	
Common Stock	10/15/2004		S		100	D	\$100.11	2,506,400	I	By One or More Controlled Corporations	
Common Stock	10/15/2004		S		200	D	\$100.13	2,506,200	I	By One or More Controlled Corporations	
Common Stock	10/15/2004		S		600	D	\$100.15	2,505,600	I	By One or More Controlled Corporations	
Common Stock	10/15/2004		S		200	D	\$100.16	2,505,400	I	By One or More Controlled Corporations	
Common Stock	10/15/2004		S		400	D	\$100.17	2,505,000	I	By One or More Controlled Corporations	
Common Stock	10/15/2004		S		300	D	\$100.18	2,504,700	I	By One or More Controlled Corporations	
Common Stock	10/15/2004		S		400	D	\$100.19	2,504,300	I	By One or More Controlled Corporations	
Common Stock	10/15/2004		s		200	D	\$100.2	2,504,100	I	By One or More Controlled Corporations	
Common Stock	10/15/2004		S		100	D	\$100.21	2,504,000	I	By One or More Controlled Corporations	
Common Stock	10/15/2004		S		400	D	\$100.23	2,503,600	I	By One or More Controlled Corporations	

1. Title of Security (Instr. 3)			2. Transa Date (Month/E		Ex	2A. Deemed Execution Date, if any (Month/Day/Year)		3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	irect li direct E . 4) C	'. Nature of ndirect Beneficial Ownership Instr. 4)	
								Code	v	Amount	(A) or (D)	Price	Reported Transaction (Instr. 3 ar	on(s) nd 4)		"	instr. 4)
Common	Stock		10/15	/2004				S		2,100	D	\$100.24	2,501	,500	I	I C	By One or More Controlled Corporation
Common	Stock		10/15	/2004				S		600	D	\$100.25	2,500	,900	I	I C	By One or More Controlled Corporation
Common Stock		10/15	10/15/2004				S		200	D	\$100.26	2,500,700		I	I C	By One or More Controlled Corporation	
Common Stock		10/15	/2004				S		200	D	\$100.27	250,5	500	I	I C	By One or More Controlled Corporation	
Common	Stock		10/15	/2004				S		200	D	\$100.28	2,500	,300	I	I C	By One or More Controlled Corporation
		Та	ıble II - Deri (e.g.							posed of, convertib			y Owned				
1. Title of Derivative Security (Instr. 3)	2. 3. Transaction 3A. Deemed 4. Conversion Date Execution Date, Tra		4. Tran		stion of Der Sec (A) Dis of (	lumber rivative curities quired or posed D) str. 3, 4	f 6. Date Ex Expiration (Month/Da		rcisable and Date	7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)  8. Price of Derivative Security Security Senefic Owned Following Reports Transar (Instr. 4)		ve les I ially I ng ( ed etion(s)	10. Ownershi Form: Direct (D) or Indirec (I) (Instr. 4	Beneficial Ownership t (Instr. 4)	
				Cod	e	V (A)	(D)	Date Exer	: cisable	Expiration	Title	Amount or Number of Shares					

**Explanation of Responses:** 

## Remarks:

This is the third of six Form 4 filings by the reporting person to report the reporting person's transactions that occurred on October 14 and October 15, 2004. Multiple Form 4 filings are required due to SEC system limitations that do not allow more than 30 transactions to be reported in Table I.

By: Brian R. Yoshida, Esq. 10/18/2004 (Attorney-In-Fact)

\*\* Signature of Reporting Person Date

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

 $^{\star}$  If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.