FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

n, D.C. 20549	OMB APPROVAL

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

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 and 1 M&T BANK (Relationship of Rep (Check all applicable) X Director 	• () to Issuer 0% Owner		
(Last) (First) (Middl 350 PARK AVENUE 6TH FLOOR	le)	3. Date of Earliest Tra 10/14/2004	ansactio	n (Mo	nth/Day/Year)			X Officer (give below)		Other (specify elow)
,	2-6022	4. If Amendment, Dat	e of Oriç	ginal F	Filed (Month/D	ay/Year)		_	Froup Filing (Choose of Choose Filing (Choose Choose Choos	Person
(City) (State) (Zip)	Non-Deriva	tive Securities A	cauir		Disnosed (of or F	Renefic	ially Owned		
1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Ye	2A. Deemed Execution Date,	3. Transaction Code (Instr. 8)		4. Securities Disposed Of 5)	Acquired	d (A) or	5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership
			Code V		Amount	(A) or (D) Price		Reported Transaction(s) (Instr. 3 and 4)		(Instr. 4)
Common Stock	10/15/200	4	S		300	D	\$100.7	5 2,479,800	I	By One or More Controlled Corporations
Common Stock	10/15/200	4	S		100	D	\$100.7	6 2,479,700	I	By One or More Controlled Corporations
Common Stock	10/15/200	4	S		100	D	\$100.7	8 2,479,600	I	By One or More Controlled Corporations
Common Stock	10/15/200	4	S		100	D	\$100.8	9 2,479,500	I	By One or More Controlled Corporations
Common Stock	10/15/200	4	S		100	D	\$100.9	2,479,400	I	By One or More Controlled Corporations
Common Stock	10/15/200	4	S		800	D	\$100.9	1 2,478,600	I	By One or More Controlled Corporations
Common Stock	10/15/200	4	S		100	D	\$100.9	2 2,478,500	I	By One or More Controlled Corporations
Common Stock	10/15/200	4	S		100	D	\$100.9	3 2,478,400	I	By One or More Controlled Corporations
Common Stock	10/15/200	4	S		200	D	\$100.9	4 2,478,200	I	By One or More Controlled Corporations
Common Stock	10/15/200	4	S		100	D	\$100.9	5 2,478,100	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)		4. Securities Disposed Of 5)	(D) (Inst	d (A) or r. 3, 4 and	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		100	D	\$100.96	2,478,000	I	By One or More Controlled Corporations		
Common Stock	10/15/2004		S		800	D	\$100.97	2,477,200	I	By One or More Controlled Corporations		
Common Stock	10/15/2004		S		300	D	\$100.98	2,476,900	I	By One or More Controlled Corporations		
Common Stock	10/15/2004		S		1,400	D	\$100.99	2,475,500	I	By One or More Controlled Corporations		
Common Stock	10/15/2004		S		300	D	\$101.03	2,475,200	I	By One or More Controlled Corporations		
Common Stock	10/15/2004		S		300	D	\$101.04	2,474,900	I	By One or More Controlled Corporations		
Common Stock	10/15/2004		S		700	D	\$101.05	2,474,200	I	By One or More Controlled Corporations		
Common Stock	10/15/2004		S		200	D	\$101.06	2,474,000	I	By One or More Controlled Corporations		
Common Stock	10/15/2004		S		2,100	D	\$101.07	2,471,900	I	By One or More Controlled Corporations		
Common Stock	10/15/2004		S		100	D	\$101.08	2,471,800	I	By One or More Controlled Corporations		
Common Stock	10/15/2004		S		200	D	\$101.09	2,471,600	I	By One or More Controlled Corporations		
Common Stock	10/15/2004		S		500	D	\$101.1	2,471,100	I	By One or More Controlled Corporations		
Common Stock	10/15/2004		S		600	D	\$101.11	2,470,500	I	By One or More Controlled Corporations		
Common Stock	10/15/2004		S		200	D	\$101.12	2,470,300	I	By One or More Controlled Corporations		
Common Stock	10/15/2004		S		300	D	\$101.13	2,470,000	I	By One or More Controlled Corporations		

1. Title of S	Security (Inst	r. 3)		2. Transaction Date (Month/Day/		if any	emed ion Date /Day/Ye	·, 1	3. Fransa Code (I 3)		4. Securities Disposed Of 5)			5. Amount Securities Beneficial Owned For Reported	i Iy	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	ect Ind rect Be	Nature of direct eneficial wnership estr. 4)
								[Code	v	Amount	(A) or (D)	Price	Transaction (Instr. 3 ar			("	istr. 4)
Common	Stock			10/15/20	004				S		1,100	D	\$101.14	2,468	,900	I	M C	y One or lore ontrolled orporation
Common	Stock			10/15/20	004				S		500	D	\$101.15	2,468	,400	I	M C	y One or lore ontrolled orporatior
Common	Stock			10/15/20	004				S		200	D	\$101.16	2,468	,200	I	M C	y One or lore ontrolled orporatior
Common	Stock			10/15/20	004				S		100	D	\$101.17	2,468	,100	I	M C	y One or lore ontrolled orporation
Common	Stock			10/15/20	004				S		300	D	\$101.18	2,467	,800	I	M C	y One or lore ontrolled orporatior
		Та	able II	l - Derivat (e.g., p	tive S	Securi calls,	ties A warra	cqu nts,	iired opti	, Dis	posed of, convertil	or Be	neficially curities)	y Owned				
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	Execu	eemed ution Date,	4. Trans	action (Instr.	5. Num of Deriva Securi Acquir (A) or Dispos of (D)	. Number of Derivative Securities A) or Disposed of (D) Onstr. 3, 4		1		1		Derivative Security (Instr. 5)	9. Numl derivati Securiti Benefic Owned Followi Reporte Transac (Instr. 4	ve Over Form ially Oring (I) ed etion(s)	vnership rm: rect (D) Indirect (Instr. 4)	Beneficial Ownershi (Instr. 4)
					Code	v	(A)	(D)	Date	cisable	Expiration Date	Title	Amount or Number of Shares					

Explanation of Responses:

Remarks:

This is the fifth 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. (Attorney-In-Fact)

** Signature of Reporting Person Date

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

 * If the form is filed by more than one reporting person, see Instruction 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.