

M&T Bank Newsroom

M&T Bank Corporation Announces Second Quarter Earnings Conference Call

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M&T Bank Corporation ("M&T") plans to conduct a conference call to discuss its second quarter 2003 earnings at 10 a.m. Eastern Time, on Monday, July 14, 2003.

Domestic callers wishing to participate in the call may dial toll free (877) 780-2276. International participants, using any applicable international calling codes, may dial (973) 582-2700. The conference will be webcast live through M&T's website. To access the live webcast please visit M&T's website at <http://ir.mandtbank.com/conference.cfm>

A replay of the call will be available until Tuesday, July 15, 2003 by calling (877) 519-4471, code 4020789 and (973) 341-3080 for international participants. The event will be archived and available by 12 p.m., July 14, 2003 on M&T's website at <http://ir.mandtbank.com/conference.cfm>.

M&T is headquartered in Buffalo, New York, and has banking branches in New York, Pennsylvania, Maryland, Virginia, West Virginia and the District of Columbia.

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Web site: <http://www.mandtbank.com/>

/Audio: <http://ir.mandtbank.com/conference.cfm>

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