

M&T Bank Corporation Announces Third Quarter Earnings Conference Call

PRNewswire-FirstCall
BUFFALO, N.Y.

M&T Bank Corporation ("M&T") plans to conduct a conference call to discuss its third quarter 2003 earnings at 10 a.m. Eastern Time, on Friday, October 10, 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 Saturday, October 11, 2003 by calling (877) 519-4471, code 4020789 and (973) 341-3080 for international participants. The event will be archived and available by 1 p.m., October 10, 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, Delaware and the District of Columbia.

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