

M&T Bank Corporation to Participate in Financial Services Conference

PRNewswire-FirstCall
BUFFALO, N.Y.

M&T Bank Corporation ("M&T") will participate in the 2003 Financial Services Conference hosted by Sandler O'Neill & Partners, L.P. in Florida next week. Representatives of M&T, a Buffalo-based bank holding company, have been scheduled to deliver a presentation to investors and analysts at 4:15 p.m. on Thursday, November 13, 2003.

The conference takes place at the PGA National Resort & Spa in Palm Beach Gardens, Florida. A live audio-webcast of the presentation will be available via the Internet at <http://ir.mandtbank.com/conference.cfm>, and at <http://www.sandleroneill.com/>. The conference will also be available via audio conference at (800) 239-8730. The caller will need to reference the Sandler O'Neill Conference, Session 1.

The webcast will be archived and available for 30 days. Materials used in this presentation will also be accessible on M&T's website, <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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Web site: <http://www.mandtbank.com/>

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