M&T Bank Newsroom

M&T Bank Corporation to Participate in Banking & Financial Services Investor Conference

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M&T Bank Corporation ("M&T") will participate in the Banking & Financial Services Investor Conference hosted by Merrill Lynch in New York City next week. Representatives of M&T, a Buffalo-based bank holding company, are scheduled to deliver a presentation to investors and analysts at 9:40 a.m. on Thursday, November 20, 2003.

The conference takes place at The Pierre Hotel in New York City. A live audio-webcast of the presentation will be available via the Internet at http://ir.mandtbank.com/conference.cfm , and at http://www.events.ml.com/ .

The webcast and will be archived and available for 14 days. Materials that will be used in this presentation will also be accessible at 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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