

M&T Bank Corporation to Participate in Western New York Investors Conference

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M&T Bank Corporation ("M&T") will participate in the first annual Western New York Investors Conference in Buffalo, New York next week. Representatives of M&T, a Buffalo-based bank holding company, have been scheduled to deliver a presentation to investors and analysts at 9:20 a.m. on Thursday, November 20, 2003.

The conference takes place at the Hyatt Regency, Buffalo. A live audio- webcast of the presentation will be available via the Internet at <http://ir.mandtbank.com/conference.cfm> .

The webcast will be archived and available for 30 days at <http://www.wnyinvest.org/> . The archived webcast and materials used in this presentation will also be accessible 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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Web site: <http://www.mandtbank.com/>
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