

M&T Bank Corporation to Participate in Financial Services Conference

BUFFALO, N.Y.—M&T Bank Corporation (NYSE: MTB)("M&T") will participate in the Financial Services Conference hosted by Smith Barney Citigroup 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 11:30 a.m. on Wednesday, January 28, 2004.

The conference takes place at The Plaza 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>. The webcast will be archived and available for 30 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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