

## **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 2004 Financial Services Conference hosted by Credit Suisse First Boston in Florida next week. Representatives of M&T, a Buffalo-based bank holding company, are scheduled to deliver a presentation to investors and analysts at 8:30 a.m. on Friday, February 13, 2004.

The conference takes place at the Turnberry Isle Resort & Club in Aventura, Florida. Materials that will be used in this presentation will 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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