

## M&T Bank Corporation to Participate in Eastern Regional Bank Symposium

**BUFFALO, N.Y.**—M&T Bank Corporation (NYSE: MTB)("M&T") will participate in KBW's 2004 Eastern Regional Bank Symposium hosted by Keefe, Bruyette & Woods, Inc. next week. Representatives of M&T, a Buffalo-based bank holding company, are scheduled to deliver a presentation to investors and analysts at 12:00 p.m. on Wednesday, March 3, 2004.

The symposium takes place at the Langham Hotel Boston in Boston, Massachusetts. A live audio-webcast of the presentation will be available via the Internet at: <http://ir.mandtbank.com/conference.cfm>, and at <http://www.kbw.com>. 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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