M&T Bank Corporation Announces Second Quarter Dividend

PRNewswire-FirstCall BUFFALO. N.Y.

M&T Bank Corporation ("M&T") announced that its Board of Directors yesterday declared a quarterly cash dividend of \$.40 per share on M&T's common stock. The dividend will be payable June 30, 2004 to stockholders of record at the close of business on June 1, 2004.

M&T is a bank holding company whose banking subsidiaries, Manufacturers and Traders Trust Company and M&T Bank, National Association, operate branch offices in New York, Pennsylvania, Maryland, Virginia, West Virginia, Delaware and the District of Columbia.

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