## M&T Bank Corporation to Participate in Financial Services Conference

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M&T Bank Corporation ("M&T") will participate in the Seventh Annual Financial Services Conference hosted by Lehman Brothers in London, England next week. Representatives of M&T, a Buffalo-based bank holding company, are scheduled to deliver a presentation to investors and analysts at 1:20 p.m. British Summer Time (8:20 a.m. Eastern Daylight Time) on Thursday, May 13, 2004.

The conference takes place at the Four Seasons Hotel Canary Wharf at Westferry Circus. 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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