

M&T Bank Corporation Announces Fourth Quarter Dividend

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M&T Bank Corporation ("M&T") announced that it has declared a quarterly cash dividend of \$.40 per share on M&T's common stock. The dividend will be payable December 31, 2004 to stockholders of record at the close of business on December 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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