

M&T Bank Newsroom

M&T Bank Corporation to Participate in Financial Services Conference

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M&T Bank Corporation ("M&T") will participate in the 2004 Global Banking and Financial Services Investor Conference hosted by Merrill Lynch next week. Representatives of M&T are scheduled to deliver a presentation to investors and analysts at 10:30 a.m. on Monday, November 15, 2004. The presentation will cover M&T's strategy and financial results and may include forward-looking and other material information.

The conference takes place at the St. Regis Hotel in New York City. 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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