## **M&T Bank Corporation to Participate in Western New York Investors Conference**

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M&T Bank Corporation ("M&T") will participate in the second annual Western New York Investors Conference in Rochester, N.Y. on Thursday, November 18, 2004. Representatives of M&T, a Buffalo-based bank holding company, have been scheduled to deliver a presentation to investors and analysts at 8:30 a.m. The conference takes place at the Crowne Plaza Hotel at 70 State Street in Rochester, N.Y.

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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