M&T Bank Corporation Announces First Quarter Earnings Conference Call and Annual Meeting

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M&T Bank Corporation ("M&T") plans to announce its first quarter 2005 earnings results in a press release that will be issued before the market opens on Tuesday, April 19, 2005. This is consistent with M&T's past practice of releasing first quarter earnings results on the morning of its annual meeting of stockholders, which is scheduled for 11:00 a.m. EDT that same day at M&T's headquarters at One M&T Plaza, Buffalo, New York. Following the release and the annual meeting of stockholders, M&T will conduct a conference call and webcast at 3:00 p.m. EDT to discuss the earnings results. The conference call and webcast may contain forward-looking statements and other material information.

Domestic callers wishing to participate in the call may dial toll free (877) 780-2276. International participants, using any applicable international calling codes, may dial (973) 582-2700. The conference call will be webcast live through M&T's website. To access the live webcast, please visit M&T's website at
http://ir.mandtbank.com/conference.cfm.

A replay of the call will be available until Wednesday, April 20, 2005 by calling (877) 519-4471, code 5543168 and (973) 341-3080 for international participants. The event will be archived and available by 7 p.m., April 19, 2005 on M&T's website at http://ir.mandtbank.com/conference.cfm.

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

Media Contact:

C. Michael Zabel

(716) 842-5385

Investor Contact:

Donald J. MacLeod

(716) 842-5138

Web site: http://www.mandtbank.com/
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