

M&T Bank Newsroom

M&T Bank Corporation to Participate in Banking & Financial Services Investor Conference

PRNewswire-FirstCall
BUFFALO, N.Y.

M&T Bank Corporation ("M&T") will participate in the Banking & Financial Services Investor Conference hosted by Merrill Lynch in New York City next week. Representatives of M&T, a Buffalo-based bank holding company, are scheduled to deliver a presentation to investors and analysts at 9:40 a.m. on Thursday, November 20, 2003.

The conference takes place at The Pierre 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> , and at <http://www.events.ml.com/> .

The webcast and will be archived and available for 14 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.

CONTACT:

Michael S. Piemonte

(716) 842-5138

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

<http://ir.mandtbank.com/conference.cfm>

<http://www.events.ml.com/>

<https://stage.mediaroom.com/mtbank/2003-11-12-M-T-Bank-Corporation-to-Participate-in-Banking-Financial-Services-Investor-Conference>