

M&T Bank Newsroom

M&T Bank Corporation Announces Fourth Quarter/Full Year Earnings Conference Call

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M&T Bank Corporation ("M&T") plans to conduct a conference call to discuss its fourth quarter and full year 2003 earnings at 10 a.m. Eastern Time, on Monday, January 12, 2004.

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 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 Tuesday, January 13, 2004 by calling (877) 519-4471, code 4399838 and (973) 341-3080 for international participants. The event will be archived and available by 1 p.m., January 12, 2004 on M&T's website at <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/>

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