

M&T Bank Newsroom

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 2004 earnings results in a press release that will be issued before the market opens on Tuesday, April 20, 2004. Following the release of its earnings results, M&T will conduct a conference call to discuss the results at 3 p.m. EDT, on Tuesday, April 20, 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 Wednesday, April 21, 2004 by calling (877) 519-4471, code 4677410 and (973) 341-3080 for international participants. The event will be archived and available by 5 p.m., April 20, 2004 on M&T's website at <http://ir.mandtbank.com/conference.cfm>

M&T Bank Corporation is also scheduled to hold its annual meeting of stockholders on Tuesday, April 20, 2004 at 11 a.m. The meeting will take place at M&T's headquarters at One M&T Plaza, Buffalo, New York.

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

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