

M&T Bank Newsroom

M&T Bank Corporation Announces Second Quarter Earnings Conference Call

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M&T Bank Corporation ("M&T") plans to announce its second quarter 2004 earnings results in a press release that will be issued before the market opens on Monday, July 12, 2004. Following the release of its earnings results, M&T will conduct a conference call to discuss the results at 9 a.m. EDT, on Monday, July 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, July 13, 2004 by calling (877) 519-4471, code 4889769 and (973) 341-3080 for international participants. The event will be archived and available by 12 p.m., July 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.

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

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

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