

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

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M&T Bank Corporation ("M&T") plans to announce its fourth quarter and full year 2004 earnings results in a press release that will be issued before the market opens on Tuesday, January 11, 2005. Following the release of its earnings results, M&T will conduct a conference call to discuss the results at 9 a.m. EDT, on Tuesday, January 11, 2005. 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, January 12, 2005 by calling (877) 519-4471, code 5543168 and (973) 341-3080 for international participants. The event will be archived and available by 1 p.m., January 11, 2004 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.

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