

M&T Bank Newsroom

M&T Bank Corporation to Participate in KBW Regional Bank Conference

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M&T Bank Corporation ("M&T") will participate in KBW's 2005 Regional Bank Conference hosted by Keefe, Bruyette & Woods, Inc. tomorrow. Representatives of M&T, a Buffalo-based bank holding company, are scheduled to deliver a presentation to investors and analysts at 2:40 p.m. on Wednesday, March 2, 2005.

The conference takes place at the Langham Hotel Boston in Boston, Massachusetts.

A live audio-webcast of the presentation will be available via the Internet at <http://ir.mandtbank.com/conference.cfm>, and at <http://www.kbw.com/>. 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

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

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