

M&T Bank Newsroom

M&T Bank Corporation to Participate in KBW Honor Roll - Sixth Annual Community Bank Conference

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M&T Bank Corporation ("M&T") will participate in the 2005 KBW Honor Roll and Sixth Annual Community Bank Investor Conference hosted by Keefe, Bruyette & Woods, Inc. Representatives of M&T are scheduled to deliver a presentation to investors and analysts at 10 a.m. on Wednesday, July 27, 2005.

The conference takes place at the Pierre Hotel in New York City. 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>. The presentation and webcast may contain forward-looking statements and other material information.

M&T is a bank holding company headquartered in Buffalo, New York 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.

CONTACT:

Donald J. MacLeod

(716) 842-5138

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

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