

M&T Bank Newsroom

M&T Bank Corporation to Participate in Merrill Lynch Banking and Financial Services Investor Conference

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M&T Bank Corporation ("M&T") will participate in the 2005 Merrill Lynch Banking and Financial Services Investor Conference in New York City. Representatives of M&T are scheduled to deliver a presentation to investors and analysts at 4:30 p.m. on Wednesday, November 16, 2005.

The conference takes place at the Pierre Hotel. A live audio-webcast of the presentation will be available via the Internet at: <http://ir.mandtbank.com/conference.cfm> and at <http://www.wsw.com/webcast/ml49/mtb/>. 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 or 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/>
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