



## **M&T Bank Corporation Announces Third Quarter Earnings Conference Call**

BUFFALO, N.Y.--(BUSINESS WIRE)--Oct. 2, 2002--M&T Bank Corporation (M&T) (NYSE:MTB) plans to conduct a conference call to discuss its third quarter earnings at 10:30 a.m. Eastern Standard Time, on Wednesday, October 9, 2002.

Those wishing to participate in the call may dial (877) 691-0879. International participants may dial (973) 582-2741. 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/calendar.cfm>

A replay of the call will be available until Thursday, October 10, 2002 by calling (877) 519-4471, code 3526884 and (973) 341-3080 for international participants. The event will be archived and available by 1:00 p.m., October 9, 2002 on M&T's website at <http://ir.mandtbank.com/calendar.cfm>

M&T is headquartered in Buffalo, New York, and has branches in New York, Pennsylvania, Maryland and West Virginia.