



M&T Bank Corporation to Participate in Financial Services Conference

BUFFALO, N.Y.--(BUSINESS WIRE)--Jan. 24, 2003--M&T Bank Corporation (NYSE:MTB "M&T") will participate in the Financial Services Conference hosted by Salomon Smith Barney in New York City next week.

Representatives of M&T, a Buffalo-based bank holding company, are scheduled to deliver a presentation to investors and analysts at 2 p.m. on Wednesday, January 29, 2003.

The conference takes place at The Plaza Hotel, 768 5th Ave at Central Park South in Manhattan. A live audio-webcast of the presentation will be available via the Internet at: <http://ir.mandtbank.com/conference.cfm>, and at <http://www.veracast.com/ssb/2003/financial-services/81208202.cfm>. The webcast will be archived and available for 30 days.

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's principal banking subsidiary, Manufacturers and Traders Trust Company ("M&T Bank"), operates branches in New York, Pennsylvania, Maryland and West Virginia.

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