



M&T Bank Corporation Announces Third Quarter Earnings Conference Call

BUFFALO, NY --- M&T Bank Corporation ("M&T") (NYSE: MTB) plans to conduct a conference call to discuss its third quarter 2001 earnings at 10 a.m. Eastern Standard Time, on Wednesday, October 10, 2001. Those wishing to participate in the call may dial 877-232-1251. The conference will be webcast live by Vcall 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 11, 2001 by calling 800-642-1687, code 1904996. The event will be archived and available by noon, October 10, 2001 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.