\Lambda M&T Bank

M&T Bank Corporation to Participate in Eastern Regional Bank Symposium

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M&T Bank Corporation (NYSE: MTB)("M&T") will participate in the Eastern Regional Bank Symposium hosted by Keefe, Bruyette & Woods, Inc. in Boston, Massachusetts next week. Representatives of M&T, a Buffalo-based bank holding company, are scheduled to deliver a presentation to investors and analysts at 8:15 a.m. on Wednesday, March 5, 2003.

The conference takes place at Le Meridien Hotel, 250 Franklin Street in Boston. A live audio-webcast of the presentation will be available via the Internet at: <u>http://ir.mandtbank.com/calendar.cfm</u>, and at <u>http://www.kbw.com</u>. Materials that will be used in this presentation will also be accessible at M&T's website, <u>http://ir.mandtbank.com/conference.cfm</u>.

M&T's principal banking subsidiary, M&T Bank, operates branches in New York, Pennsylvania, Maryland and West Virginia.

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