



M&T Bank Corporation to Participate in Financial Services Conference

BUFFALO, N.Y., Nov 6, 2002 (BUSINESS WIRE) --

M&T Bank Corporation (NYSE:MTB)("M&T") will participate in the 2002 Financial Services Conference hosted by Sandler O'Neill & Partners, L.P. in Florida next week.

Representatives of M&T, a Buffalo-based bank holding company, have been scheduled to deliver a presentation to investors and analysts at 8:20 a.m. on Wednesday, November 13, 2002.

The conference takes place at the PGA National Resort & Spa in Palm Beach Gardens, Florida. A live audio-webcast of the presentation will be available via the Internet at: <http://ir.mandtbank.com/calendar.cfm>, and at <http://www.sandleroneill.com>. The conference will also be available via audio conference at (800) 239-8730. The caller will need to reference the Sandler O'Neill Conference, Session 1.

The webcast will be archived and available for 30 days. The archived webcast and materials used in this presentation will also be accessible on M&T's website at <http://ir.mandtbank.com/conference.cfm>.

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

M&T Bank Corporation, Buffalo
Michael S. Piemonte, 716/842-5138

<http://www.businesswire.com>

Today's News On The Net - Business Wire's full file on the Internet with Hyperlinks to your home page.

News Provided by COMTEX