



M&T Bank Increases Prime Rate

BUFFALO, N.Y. --- Effective today, Wednesday, February 2, 2005, M&T Bank will increase its prime lending rate from 5.25% to 5.50%.

M&T Bank is the principal subsidiary of Buffalo-based M&T Bank Corporation (NYSE:MTB), which has offices in New York, Pennsylvania, Maryland, Virginia, West Virginia, Delaware and the District of Columbia.

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