



M&T Bank Corporation Announces Second Quarter Earnings Conference Call

BUFFALO, N.Y.--(BUSINESS WIRE)--July 3, 2002--M&T Bank Corporation ("M&T") plans to conduct a conference call to discuss its second quarter earnings at 10 a.m. Eastern Daylight Time, on Wednesday, July 10, 2002.

Those wishing to participate in the call may dial (800) 810-0924. The conference will be webcast live 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, July 11, 2002 by calling (888) 203-1112, code 481166. The event will be archived and available by noon, July 10, 2002 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.

Contact:

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