



M&T Bank Corporation Announces Third Quarter Dividend

BUFFALO, N.Y., Jul 28, 2004 /PRNewswire-FirstCall via COMTEX/ -- M&T Bank Corporation ("M&T") (NYSE: MTB) announced that the Executive Committee of its Board of Directors yesterday declared a quarterly cash dividend of \$.40 per share on M&T's common stock. The dividend will be payable September 30, 2004 to stockholders of record at the close of business on September 2, 2004.

M&T is a bank holding company whose banking subsidiaries, Manufacturers and Traders Trust Company and M&T Bank, National Association, operate branch offices in New York, Pennsylvania, Maryland, Virginia, West Virginia, Delaware and the District of Columbia.

Investor Contact: Donald J. Macleod
(716) 842-5138
Media Contact: Michael C. Zabel
(716) 842-5385

SOURCE M&T Bank Corporation

Investor: Donald J. Macleod, +1-716-842-5138, or Media: Michael C. Zabel, +1-716-842-5385, both of M&T Bank Corporation

<http://www.mandtbank.com>

Copyright (C) 2004 PR Newswire. All rights reserved.

News Provided by COMTEX