



M&T Bank Corporation To Participate In Regional Bank Conference

NEW YORK CITY--- M&T Bank Corporation (NYSE:MTB) representatives will make a presentation at the Regional Bank Conference hosted by UBS Warburg tomorrow at 8 a.m. in New York City. The conference, which takes place at Le Parker Meridian Hotel at 118 West 57th Street in New York City, will feature senior executives from M&T Bank Corporation and 17 other regional financial institutions. Those interested in listening to the presentations live may dial (402) 220-0714.

Among other topics in M&T Bank Corporation's presentation, Michael P. Pinto, Executive Vice President and CFO, will discuss certain forward-looking information, including the expected impact of M&T Bank Corporation's recent and pending mergers on future results of operations.

M&T Bank is the principal banking subsidiary of M&T Bank Corporation, headquartered in Buffalo, New York.

The presentation and this press release each contain forward looking statements within the meaning of the Private Securities Litigation Reform Act giving the company's expectations or predictions of future financial or business performance or conditions. Forward-looking statements are typically identified by words such as "believe," "expect," "anticipate," "intend," "target," "estimate," "continue," "likely" "positions," "prospects" or "potential," by future conditional verbs such as "will," "would," "should," "could" or "may," or by variations of such words or by similar expressions. These forward-looking statements are subject to numerous assumptions, risks and uncertainties which change over time. Forward-looking statements speak only as of the date they are made and we assume no duty to update forward-looking statements.

In addition to factors previously disclosed in our SEC reports and those identified elsewhere in this presentation, the following factors among others, could cause actual results to differ materially from forward-looking statements or historical performance: changes in asset quality and credit risk; the inability to sustain revenue and earnings growth; changes in interest rates and capital markets; inflation; customer acceptance of M&T products and services; customer borrowing, repayment, investment and deposit practices; customer disintermediation; the introduction, withdrawal, success and timing of business initiatives; competitive conditions; the inability to realize cost savings or revenues or to implement integration plans and other consequences associated with mergers, acquisitions and divestitures; economic conditions; and the impact, extent and timing of technological changes, capital management activities, and other actions of the Federal Reserve Board and legislative and regulatory actions and reforms.

Annualized, proforma and estimated numbers are used for illustrative purpose only, are not forecasts and may not reflect actual results.