



M&T Bank Corporation to Participate in KBW Honor Roll and Fourth Annual Community Bank Conference

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M&T Bank Corporation (NYSE: MTB)("M&T") will participate in the KBW Honor Roll and Fourth Annual Community Bank Conference hosted by Keefe, Bruyette & Woods, Inc. in New York City next week. Representatives of M&T, a Buffalo-based bank holding company, are scheduled to deliver a presentation to investors and analysts at 9:15 a.m. on Tuesday, July 29, 2003.

The conference takes place at the New York City Metropolitan Club, One East 60th Street in New York City. A live audio-webcast of the presentation will be available via the Internet at: <http://ir.mandtbank.com/calendar.cfm>, and at <http://www.kbw.com>. Materials that will be used in this presentation will also be accessible at M&T's website, <http://ir.mandtbank.com/conference.cfm>.

M&T is headquartered in Buffalo, New York, and has banking branches in New York, Pennsylvania, Maryland, Virginia, West Virginia, Delaware and the District of Columbia.

SOURCE M&T Bank Corporation

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