



M&T Bank Corporation to Participate in Financial Services Conference

BUFFALO, N.Y., Jan 21, 2004 /PRNewswire-FirstCall via COMTEX/ -- M&T Bank Corporation (NYSE: MTB)("M&T") will participate in the Financial Services Conference hosted by Smith Barney Citigroup 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 11:30 a.m. on Wednesday, January 28, 2004.

The conference takes place at The Plaza Hotel in New York City. A live audio-webcast of the presentation will be available via the Internet at <http://ir.mandtbank.com/conference.cfm>. The webcast will be archived and available for 30 days. 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.

CONTACT: Michael S. Piemonte
(716) 842-5138

SOURCE M&T Bank Corporation

Michael S. Piemonte of M&T Bank Corporation, +1-716-842-5138

<http://ir.mandtbank.com/conference.cfm>

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

News Provided by COMTEX