

## M&T Bank Corporation to Participate in Merrill Lynch Banking and Financial Services Investor Conference

BUFFALO, N.Y., Nov 09, 2005 /PRNewswire-FirstCall via COMTEX News Network/ -- M&T Bank Corporation (NYSE: MTB) ("M&T") will participate in the 2005 Merrill Lynch Banking and Financial Services Investor Conference in New York City. Representatives of M&T are scheduled to deliver a presentation to investors and analysts at 4:30 p.m. on Wednesday, November 16, 2005.

The conference takes place at the Pierre Hotel. A live audio-webcast of the presentation will be available via the Internet at: <a href="http://ir.mandtbank.com/conference.cfm">http://ir.mandtbank.com/conference.cfm</a> and at <a href="http://www.wsw.com/webcast/ml49/mtb/">http://ir.mandtbank.com/conference.cfm</a> and at <a href="http://ir.mandtbank.com/conference.cfm">http://ir.mandtbank.com/conference.cfm</a>. The presentation and webcast may contain forward-looking statements or other material information.

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

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