



## **M&T Fourth Quarter 2002 Earnings Conference Call**

BUFFALO, NY --- M&T Bank Corporation ("M&T") (NYSE:MTB) plans to conduct a conference call to discuss its fourth quarter and full year 2002 earnings at 10 a.m. Eastern Standard Time, on Friday, January 10, 2003.

Domestic callers wishing to participate in the call may dial toll free (877) 780-2276. International participants, using any applicable international calling codes, may then dial (973) 582-2700. The conference will be webcast live through M&T's website. To access the live webcast please visit M&T's website at <http://ir.mandtbank.com/conference.cfm>

A replay of the call will be available until Saturday, January 11, 2003 by calling (877) 519-4471, code 3670378 and (973) 341-3080 for international participants. The event will be archived and available by 1 p.m., January 10, 2003 on M&T's website at <http://ir.mandtbank.com/conference.cfm>

M&T is headquartered in Buffalo, New York, and has banking branches in New York, Pennsylvania, Maryland and West Virginia.