



A Stifel Company

# KEEFE, BRUYETTE & WOODS WINTER FINANCIAL SERVICES SYMPOSIUM

BOCA RATON, FL · FEBRUARY 9 & 10, 2017

## Wednesday, February 8, 2017

7:00 PM	Welcome Party
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## Thursday, February 9, 2017

7:00 AM	Registration & Breakfast
7:50 AM	Opening Remarks in Grand Ballroom – Thomas Michaud, President & CEO, KBW
	<b>TRACK I</b>
8:00 AM	<i>Company 1x1 Meetings only at this time</i>
8:40 AM	<b>Oil at \$50 – Energy and its Impact on Growth &amp; the Markets</b> <i>Moderator: Brady Gailey, KBW</i> <i>Panelists: BOK Financial Corporation (BOKF), Cullen/Frost Bankers, Inc. (CFR) &amp; Texas Capital Bancshares, Inc. (TCBI)</i>
9:20 AM	<b>Commercial Real Estate: Opportunity or Implosion?</b> <i>Moderator: Collyn Gilbert, KBW</i> <i>Panelists: Provident Financial Services, Inc. (PFS) &amp; Walker &amp; Dunlop, Inc. (WD)</i>
9:55 AM	Coffee & Networking Break
10:10 AM	<b>Internet Deposit Gathering &amp; the Future of Branchless Banks</b> <i>Moderator: Mike Perito, KBW</i> <i>Panelists: BofI Holdings, Inc. (BOFI) &amp; BankMobile</i>
10:50 AM	<b>The Future of Fees: Differentiating &amp; Diversifying</b> <i>Moderator: Christopher McGratty</i> <i>Panelists: Boston Private Financial Holdings, Inc. (BPFH), Hope Bancorp (HOPE) &amp; Webster Financial Corp. (WBS)</i>
11:30 AM	<b>The Future of Digital Lending</b> <i>Moderator: Jefferson Harralson, KBW</i> <i>Panelists: Foundation , Mirador Financial &amp; Upstart</i>
12:05 PM	Networking Lunch Buffet
1:10 PM	<b>The Future of GSEs</b> <i>Moderator: Bose George, KBW</i> <i>Panelists: Brian Gardner, KBW &amp; Ed DeMarco, Senior Fellow in Residence, Milken Institute</i>
1:50 PM	<b>The Future of GSEs (cont'd)</b>
2:30 PM	<b>KBW Analysts – Where We Stand on the Stocks Today – DIVERSIFIED FINANCIALS</b> <i>Moderator: Fred Cannon, KBW</i> <i>KBW Analysts: Ann Dai, Ryan Lynch &amp; Kyle Voigt</i>
3:10 PM	<b>KBW Analysts – Where We Stand on the Banks Today</b> <i>Moderator: Chris McGratty, KBW</i> <i>KBW Analysts: Damon DelMonte, Brady Gailey, Collyn Gilbert, Jefferson Harralson, Catherine Mealar &amp; Mike Perito</i>
3:50 PM	<b>KBW Analysts – Where We Stand on the Banks Today (cont'd)</b>
4:30 PM	<i>Company 1x1 Meetings only at this time</i>
7:00 PM	Cocktails & Buffet Dinner

\*Presentations will run for 35 minutes followed by a 5 minute changeover.



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## COMPANIES HOSTING 1x1 MEETINGS ON THURSDAY, FEBRUARY 9:

1<sup>st</sup> Source Corporation – SRCE  
Ameris Bancorp – ABCB  
Apollo Global Management – APO  
Associated Banc-Corp – ASB  
Banc of California, Inc. – BANC  
BancorpSouth, Inc. – BXS  
Bank of the Ozarks, Inc. – OZRK  
Banner Corporation – BANR  
Berkshire Hills Bancorp, Inc. – BHLB  
Bofi Holding, Inc. – BOFI  
BOK Financial Corporation – BOKF  
Boston Private Financial Holdings, Inc. – BPFH  
Brookline Bancorp, Inc. – BRKL  
Bryn Mawr Bank Corporation – BMTC  
CBOE Holdings, Inc. – CBOE  
CenterState Banks, Inc. – CSFL  
Chemical Financial Corporation – CHFC  
Cohen & Steers, Inc. – CNS  
Columbia Banking System, Inc. – COLB  
Commerce Bancshares, Inc. – CBSH  
Community Bank System, Inc. – CBU  
Cullen/Frost Bankers, Inc. – CFR  
Customers Bancorp, Inc. – CUBI  
E\*TRADE Financial Corporation – ETFC  
Eagle Bancorp, Inc. – EGBN  
FCB Financial Holdings, Inc. – FCB  
First Bancorp – FBP  
First Commonwealth Financial Corporation – FCF  
First Financial Bancorp. – FFBC  
First Hawaiian, Inc. – FHB  
First Horizon National Corporation – FHN  
First Interstate Bancsystem, Inc. – FIBK  
First Midwest Bancorp, Inc. – FMBI  
Flagstar Bancorp, Inc. – FBC  
Fulton Financial Corporation – FULT  
GAIN Capital Holdings, Inc. – GCAP  
Glacier Bancorp, Inc. – GBCI  
Golub Capital BDC, Inc. – GBDC  
Great Western Bancorp, Inc. – GWB  
Greenhill & Co., Inc. – GHL  
Hancock Holding Company – HBHC  
Hanmi Financial Corporation – HAFB  
Hilltop Holdings Inc. – HTH  
Home Bancshares, Inc. – HOMB  
Hope Bancorp, Inc. – HOPE  
Houlihan Lokey, Inc. – HLI  
IBERIABANK Corporation – IBKC  
Independent Bank Corp. – INDB  
Interactive Brokers Group, Inc. – IBKR  
Intercontinental Exchange, Inc. – ICE  
Investors Bancorp, Inc. – ISBC  
Lakeland Financial Corporation – LKFN  
Lazard Ltd – LAZ  
MarketAxess Holdings Inc. – MKTX  
MB Financial, Inc. – MBFI  
National Bank Holdings Corporation – NBHC  
Nasdaq, Inc. – NDAQ  
New York Community Bancorp, Inc. – NYCB  
Old National Bancorp – ONB  
PacWest Bancorp – PACW  
People's United Financial, Inc. – PBCT  
Pinnacle Financial Partners, Inc. – PNFP  
Piper Jaffray Companies – PJC  
Popular, Inc – BPOP  
Prosperity Bancshares, Inc. – PB  
Provident Financial Services, Inc. – PFS  
Raymond James Financial, Inc. – RJF  
Renasant Corporation – RNST  
S&T Bancorp, Inc. – STBA  
Simmons First National Corporation – SFNC  
South State Corporation – SSB  
Southside Bancshares, Inc. – SBSI  
Sterling Bancorp – STL  
Stifel Financial Corp. – SF  
Stock Yards Bancorp, Inc. – SYBT  
Stonegate Bank – SGBK  
SVB Financial Group – SIVB  
TCF Financial Corporation – TCF  
Texas Capital Bancshares, Inc. – TCBI  
TowneBank - TOWN  
Triangle Capital Corporation – TCAP  
Trustmark Corporation – TRMK  
UMB Financial Corporation – UMBF  
Umpqua Holdings Corporation – UMPQ  
Union Bankshares Corporation – UBSH  
United Bankshares, Inc. – UBSI  
United Financial Bancorp, Inc. – UBNK  
Valley National Bancorp – VLY  
Walker & Dunlop, Inc. – WD  
Webster Financial Corporation – WBS  
WesBanco, Inc. – WSBC  
Western Alliance Bancorporation – WAL  
Wintrust Financial Corporation – WTFC  
WSFS Financial Corporation – WSFS



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## Friday, February 10, 2017

7:00 AM	Registration & Breakfast
7:50 AM	Meetings commence at 8:00 AM
11:55 AM	Networking Lunch Buffet & Adjournment

### COMPANIES HOSTING 1x1 MEETINGS ON FRIDAY, FEBRUARY 10:

Ameris Bancorp – ABCB  
BancorpSouth, Inc. – BXS  
Banner Corporation – BANR  
BofI Holdings, Inc. – BOFI  
Boston Private Financial Holdings, Inc. – BPFH  
Brookline Bancorp, Inc. – BRKL  
Bryn Mawr Bank Corporation – BMTC  
CenterState Banks, Inc. – CSFL  
Columbia Banking System, Inc. – COLB  
Commerce Bancshares, Inc. – CBSH  
Cullen/Frost Bankers, Inc. – CFR  
Customers Bancorp, Inc. – CUBI  
Eagle Bancorp, Inc. – EGBN  
First Bancorp – FBP

First Interstate Bancsystem, Inc. – FIBK  
Flagstar Bancorp, Inc. – FBC  
Glacier Bancorp, Inc. – GBCI  
Great Western Bancorp, Inc. – GWB  
Hilltop Holdings Inc. – HTH  
Home Bancshares, Inc. – HOMB  
Hope Bancorp, Inc. – HOPE  
IBERIABANK Corporation – IBKC  
Independent Bank Corp. – INDB  
Investors Bancorp, Inc. – ISBC  
Lakeland Financial Corporation – LKFN  
National Bank Holdings Corporation – NBHC  
Pinnacle Financial Partners, Inc. – PNFP

Renasant Corporation – RNST  
Southside Bancshares, Inc. – SBSI  
South State Corporation – SSB  
Sterling Bancorp – STL  
Stock Yards Bancorp, Inc. – SYBT  
Stonegate Bank – SGBK  
SVB Financial Group – SIVB  
Synovus Financial Corp. – SNV  
TCF Financial Corporation – TCB  
TowneBank - TOWN  
Umpqua Holdings Corporation – UMPQ  
United Financial Bancorp, Inc. – UBNK  
Webster Financial Corporation – WBS  
WesBanco, Inc. – WSBC  
Western Alliance Bancorporation – WAL