

KBW's Regional Bank Conference

Wednesday, March 4, 2009

Track A

7:15 - 7:50 A.M. *Continental Breakfast & Registration*

7:50 - 8:00 A.M. *Opening Remarks*

8:00 - 8:40 A.M. **FirstMerit Corporation (FMER)**

8:45 - 9:25 A.M. **Zions Bancorporation (ZION)**

9:30 - 10:10 A.M. **Capitol Federal Financial (CFFN)**

10:10 - 10:25 A.M. *Break*

10:25 - 11:05 A.M. **First Niagara Financial Group (FNFG)**

11:10 - 11:50 A.M. **Astoria Financial Corporation (AF)**

11:50 - 1:00 P.M. *Lunch with Company Managements*

1:00 - 1:40 P.M. **Old National Bancorp (ONB)**

1:45 - 2:25 P.M. **Community Bank System (CBU)**

2:30 - 3:10 P.M. **People's United Financial Inc (PBCT)**

3:15 - 3:55 P.M. **Associated Banc-Corp (ASBC)**

4:00 - 4:40 P.M. **Huntington Bancshares Inc (HBAN)**

Track B

7:15 - 7:50 A.M. *Continental Breakfast & Registration*

7:50 - 8:00 A.M. *Opening Remarks*

8:00 - 8:40 A.M. **Umpqua Holdings Corp. (UMPQ)**

8:45 - 9:25 A.M. **Westamerica Bancorp (WABC)**

9:30 - 10:10 A.M. **NewAlliance Bancshares, Inc. (NAL)**

10:10 - 10:25 A.M. *Break*

10:25 - 11:05 A.M. **Prosperity Bancshares, Inc. (PRSP)**

11:10 - 11:50 A.M. **Popular, Inc. (BPOP)**

11:50 - 1:00 P.M. *Lunch with Company Managements*

1:00 - 1:40 P.M. **BOK Financial Corp (BOKF)**

1:45 - 2:25 P.M. **Flushing Financial Corp. (FFIC)**

2:30 - 3:10 P.M. **Trustmark Corporation (TRMK)**

3:15 - 3:55 P.M. **F. N. B. Corporation (FNB)**

4:00 - 4:40 P.M. **BancorpSouth Inc (BXS)**

Track C

7:15 - 7:50 A.M. *Continental Breakfast & Registration*

7:50 - 8:00 A.M. *Opening Remarks*

8:00 - 8:40 A.M. **Independent Bank Corporation (INDB)**

8:45 - 9:25 A.M. **First Financial Bancorp (FFBC)**

9:30 - 10:10 A.M. **Citizens Republic Bancorp (CRBC)**

10:10 - 10:25 A.M. *Break*

10:25 - 11:05 A.M. **Western Alliance Bancorp (WAL)**

11:10 - 11:50 A.M. **Webster Financial Corp (WBS)**

11:50 - 1:00 P.M. *Lunch with Company Managements*

1:00 - 1:40 P.M. **City Holding Company (CHCO)**

1:45 - 2:25 P.M. **Dime Community Bancshares, Inc. (DCOM)**

2:30 - 3:10 P.M. **IBERIABANK Corp (IBKC)**

3:15 - 3:55 P.M. **Boston Private Fin'l Holdings (BPFH)**

4:00 - 4:40 P.M. **First Commonwealth Financial (FCF)**

Subject to Change