



KBW's Regional Bank Conference

Thursday, February 28, 2008

(Track A)

7:15 - 8:00 A.M. *Continental Breakfast & Registration*

8:00 - 8:40 A.M. **United Bankshares Inc (UBSI)**

8:45 - 9:25 A.M. **Sovereign Bancorp (SOV)**

9:30 - 10:10 A.M. **MB Financial Inc. (MBFI)**

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

10:25 - 11:05 A.M. **Associated Banc-Corp (ASBC)**

11:10 - 11:50 A.M. **Community Bank Systems Inc (CBU)**

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

1:00 - 1:40 P.M. **First Midwest Bancorp Inc (FMBI)**

1:45 - 2:25 P.M. **FirstMerit Corporation (FMER)**

2:30 - 3:10 P.M. **Old National Bancorp (ONB)**

3:15 - 3:55 P.M. **City Holding Co (CHCO)**

(Track B)

Continental Breakfast & Registration

Umpqua Holdings Corp. (UMPQ)

Synovus Financial Corp (SNV)

BOK Financial Corp (BOKF)

Break

Cathay General Bancorp (CATY)

East West Bancorp Inc (EWBC)

Lunch with Company Managements

Popular, Inc. (BPOP)

BancorpSouth Inc (BXS)

Whitney Holding Corp (WTNY)

AMCORE Financial, Inc. (AMFI)

Subject to Change