



KBW's Regional Bank Conference

Wednesday, February 27, 2008

(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. *No presentation at this time*

8:45 - 9:25 A.M. **People's United Financial Inc (PBCT)**

9:30 - 10:10 A.M. **Webster Financial Corp (WBS)**

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

10:25 - 11:05 A.M. **NewAlliance Bancshares, Inc. (NAL)**

11:10 - 11:50 A.M. **Prosperity Bancshares, Inc. (PRSP)**

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

1:00 - 1:40 P.M. **Wilmington Trust Corp (WL)**

1:45 - 2:25 P.M. **Astoria Financial Corporation (AF)**

2:30 - 3:10 P.M. **Pinnacle Financial Partners Inc. (PNFP)**

3:15 - 3:55 P.M. **Trustmark Corporation (TRMK)**

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

(Track B)

Continental Breakfast & Registration

Opening Remarks

South Financial Group, Inc. (TSFG)

Cullen/Frost Bankers Inc (CFR)

Sterling Bancorp (STL)

Break

Sterling Financial Corporation (STSA)

SVB Financial Group (SIVB)

Bank of Hawaii Corp. (BOH)

UCBH Holdings, Inc. (UCBH)

Zions Bancorporation (ZION)

IberiaBank Corp. (IBKC)

Guaranty Financial Group (GFG)

(Track C)

Continental Breakfast & Registration

Opening Remarks

Flagstar Bancorp Inc. (FBC)

Boston Private Financial Holdings (BPFH)

Frontier Financial Corp. (FTBK)

Break

United Community Banks (UCBI)

Bank of the Ozarks (OZRK)

Lunch with Company Managements

F.N.B. Corporation (FNB)

First Niagara Financial Group (FNFG)

Independent Bank Corp. (INDB)

Citizens Republic Bancorp (CRBC)

First Financial Bancorp. (FFBC)