



**KBW Large Cap Bank Conference**  
**Sunday, August 12 – Tuesday, August 14, 2007**  
**AGENDA**

**Sunday, August 12, 2007**

<b><i>Time</i></b>	<b><i>Session/Activity</i></b>
11:30 AM	Golf Registration & Buffet Lunch
12:20 – 1:50 PM	Tee Times
4:30 – 5:30 PM	Cocktails
5:30 – 7:30 PM	Buffet Dinner

**Monday, August 13, 2007**

<b><i>Time</i></b>	<b><i>Session/Activity</i></b>
6:45 AM	Registration & Continental Breakfast
7:00 – 7:45 AM	<b>Breakfast Presentation:</b> <b><i>PNC Financial Services Group, Inc. (PNC)</i></b> James Rohr, Chairman & Chief Executive Officer
7:45 – 8:30 AM	<b>Presentation:</b> <b><i>Zions Bancorp. (ZION)</i></b> Clark Hinckley, SVP & Director of Investor Relations
8:30 – 8:45 AM	Break
8:45 – 10:00 AM	<b>Commercial Panel:</b> Moderator: Diane Merdian, Managing Director, KBW and David Konrad, Senior Vice President, KBW  <b><i>Bank of America Corp. (BAC):</i></b> David Darnell, Global Commercial Banking President & Lee McEntire, SVP, Investor Relations  <b><i>CIT Group Inc. (CIT):</i></b> Joe Leone, Vice Chairman & CEO and Steve Klimas, SVP Investor Relations
10:30 AM	Golf Registration & Buffet Lunch
11:30 AM – 1:30 PM	Tee Times
6:30 – 7:30 PM	Cocktail Reception
7:30 PM	Dinner

## Tuesday, August 14<sup>th</sup>, 2007

6:30 AM	Registration & Continental Breakfast
7:00 – 7:45 AM	<b>Breakfast Presentation:</b> <b><i>Wells Fargo &amp; Company (WFC)</i></b> Bruce Helsel, Executive Vice President, Corporate Development
7:45 – 8:30 AM	<b>Presentation:</b> <b><i>Capital One Financial Corp. (COF)</i></b> Mike Rowen, Managing Vice President, Investor Relations
8:30 – 9:15 AM	<b>Presentation:</b> <b><i>Sovereign Bancorp (SOV)</i></b> Mark McCollom, Chief Financial Officer
9:15 – 9:30 AM	Break
9:30 – 10:45 AM	<b>Consumer Panel:</b> Moderator: Fred Cannon, SVP, KBW  <b><i>Capital One Financial Corp. (COF)</i></b> Mike Rowen, Managing Vice President, Investor Relations  <b><i>First Horizon National Corp. (FHN):</i></b> Pete Makowiecki, President of Mortgage Banking  <b><i>Washington Mutual Inc. (WM):</i></b> David Schneider, President, Home Loans & Doug Wisdorf, SVP, Investor Relations
11:15 AM	Golf Registration & Buffet Lunch
11:40 AM – 12:50 PM	Tee Times
6:00 PM	Informal Dinner