

2010 KBW Bank Conference

Wednesday, February 24

| | <u>(Track A)</u> | <u>(Track B)</u> | <u>(Track C)</u> |
|--------------------|--|---|---|
| 7:15 - 7:50 A.M. | <i>Continental Breakfast & Registration</i> | <i>Continental Breakfast & Registration</i> | <i>Continental Breakfast & Registration</i> |
| 7:50 - 8:00 A.M. | <i>Opening Remarks</i> | <i>Opening Remarks</i> | <i>Opening Remarks</i> |
| 8:00 - 8:40 A.M. | Nara Bancorp, Inc. (NARA) | Webster Financial Corp (WBS) | Flushing Financial Corporation (FFIC) |
| 8:45 - 9:25 A.M. | Northwest Bancshares, Inc. (NWBI) | First Financial Bancorp. (FFBC) | CenterState Banks, Inc. (CSFL) |
| 9:30 - 10:10 A.M. | First Niagara Financial Group Inc. (FNFG) | Texas Capital Bancshares, Inc. (TCBI) | Boston Private Financial Holdings, Inc. (BPFH) |
| 10:15 - 10:55 A.M. | FirstMerit Corporation (FMER) | Prosperity Bancshares, Inc. (PRSP) | Renasant Corporation (RNST) |
| 10:55 - 11:10 A.M. | <i>Break</i> | <i>Break</i> | <i>Break</i> |
| 11:10 - 11:50 A.M. | H. Rodgin Cohen, Partner, Sullivan & Cromwell LLP - <i>Spotlight Presentation</i> | | <i>No presentation at this time</i> |
| 11:50 - 1:00 P.M. | <i>Lunch with Company Managements</i> | <i>Lunch with Company Managements</i> | <i>Lunch with Company Managements</i> |
| 1:00 - 1:40 P.M. | People's United Financial Inc. (PBCT) | Trustmark Corporation (TRMK) | Citizens Republic Bancorp (CRBC) |
| 1:45 - 2:25 P.M. | Associated Banc-Corp (ASBC) | F. N. B. Corporation (FNB) | Cathay General Bancorp (CATY) |
| 2:30 - 3:10 P.M. | Bank of Hawaii Corporation (BOH) | East West Bancorp (EWBC) | BancFirst Corporation (BANF) |
| 3:15 - 3:55 P.M. | Cullen/Frost Bankers, Inc. (CFR) | Astoria Financial Corporation (AF) | Independent Bank Corp. (INDB) |
| 4:00 - 4:40 P.M. | Popular Inc. (BPOP) | SCBT Financial Corp. | United Community Banks (UCBI) |
| 4:45 - 6:00 P.M. | <i>Cocktail Reception</i> | <i>Cocktail Reception</i> | <i>Cocktail Reception</i> |

Subject to Change