



A Stifel Company

KEEFE, BRUYETTE & WOODS
SEVENTEENTH ANNUAL COMMUNITY BANK
INVESTOR CONFERENCE 2016

NEW YORK CITY • AUGUST 2 & 3, 2016

Tuesday, August 2, 2016

Track 1		Track 2		Track 3	
7:15 AM Registration & Breakfast					
7:55 AM Welcome & Opening Remarks – Thomas B. Michaud, President & CEO, KBW					
8:00 AM	CenterState Banks, Inc. (CSFL)	The First of Long Island Corporation (FLIC)		First Defiance Financial Corp. (FDEF)	
8:30 AM	Southside Bancshares, Inc. (SBSI)	Blue Hills Bancorp, Inc. (BHBK)		City Holding Co. (CHCO)	
9:00 AM	WSFS Financial Corp. (WSFS)	NBT Bancorp, Inc. (NBTB)		Washington Trust Bancorp, Inc. (WASH)	
9:30 AM	Prosperity Bancshares, Inc. (PB)	Flagstar Bancorp, Inc. (FBC)		Community Trust Bancorp, Inc. (CTBI)	
10:00 AM	CVB Financial Corp. (CVBF)	First Connecticut Bancorp, Inc. (FBNK)		Republic First Bancorp, Inc. (FRBK)	
10:30 AM	First Bancshares, Inc. (FBMS)	<i>No presentation at this time</i>		First Bancorp (FBNC)	
11:00 AM	Union Bankshares Corporation (UBSH)	Sterling Bancorp (STL)		Atlantic Capital Bancshares, Inc. (ACBI)	
11:30 AM	Seacoast Banking Corp. of Florida (SBCF)	OceanFirst Financial Corp. (OCFC)		Banc of California, Inc. (BANC)	
12:00 PM Luncheon with Company Management & Keynote Speakers: Political Analysts, Charlie Cook & Stu Rothenberg					
1:30 PM	Pinnacle Financial Partners, Inc. (PNFP)	Green Bancorp, Inc. (GNBC)		Mercantile Bank Corp. (MBWM)	
2:00 PM	Lakeland Bancorp, Inc. (LBAI)	Heritage Commerce Corp. (HTBK)		German American Bancorp, Inc. (GABC)	
2:30 PM	Berkshire Hills Bancorp, Inc. (BHLB)	Sierra Bancorp (BSRR)		1 st Source Corporation (SRCE)	
3:00 PM	Sandy Spring Bancorp, Inc. (SASR)	Cascade Bancorp (CACB)		Mutualfirst Financial, Inc. (MFSF)	
3:30 PM	<i>No presentation at this time</i>	Chemical Financial Corporation / Talmer Bank & Trust (CHFC/TLMR)		Middlefield Banc Corp. (MBCN)	
4:00 PM	OFG Bancorp (OFG)	Customers Bancorp, Inc. (CUBI)		Medallion Financial, Inc. (MFIN)	
6:00 PM Cocktails & Dinner					

The following companies will be hosting small group meetings on August 2nd: ABTX, ASBB, BANR, BNCN, BMTG, BRKL, BWFG, CCBG, CIVB, COBZ, COLB, CNOB, EVBN, FBP, GBNK, HAFC, HMST, IBCP, IBKC, IBTX, MSBI, OKSB, OLBK, PEBO, PRK, PSTB, RNST, SFNC, STBZ, SYBT, TSC, UNTY



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Wednesday, August 3, 2016

Track 1		Track 2		Track 3	
7:15AM					
Registration & Breakfast					
8:00 AM	Enterprise Financial Services Corp. (EFSC)	Access National Corporation (ANCX)		TriCo Bancshares (TCBK)	
8:30 AM	Lakeland Financial Corp. (LKFN)	Eastern Virginia Bankshares, Inc. (EVBS)		Flushing Financial Corp. (FFIC)	
9:00 AM	TowneBank (TOWN)	Pacific Mercantile Bancorp (PMBC)		United Community Financial Corp. (UCFC)	
9:30 AM	Ameris Bancorp (ABCB)	BancorpSouth, Inc. (BXS)		QCR Holdings, Inc. (QCRH)	
10:00 AM	National Commerce Corporation (NCOM)	United Financial Bancorp, Inc. (UBNK)		MidSouth Bancorp, Inc. (MSL)	
10:30 AM	Carolina Financial Corporation (CARO)	Pacific Continental Corp. (PCBK)		Horizon Bancorp (HBNC)	
11:00 AM	Dime Community Bancshares, Inc. (DCOM)	Heritage Financial Corporation (HFWA)		First Business Financial Services, Inc. (FBIZ)	
11:30 AM	First Commonwealth Financial Corporation (FCF)	Opus Bank (OPB)		Stonegate Bank (SGBK)	
Luncheon with Company Management & Panel					
“Digital Lending & How Competition is Changing”					
Moderator: Jefferson Harralson, KBW, Associate Director of Research					
Panelists: Aaron Vermut, CEO – Prosper Marketplace & Sam Graziano, CEO – Fundation Group LLC					
12:00 PM					
1:30 PM	Xenith Bankshares, Inc. (XBKS)	First Financial Northwest, Inc. (FFNW)		Sun Bancorp, Inc. (SNBC)	
2:00 PM	<i>No presentation at this time</i>	CB Financial Services, Inc. (CBFV)		Peapack-Gladstone Financial Corp. (PGC)	
2:30 PM	Central Pacific Financial Corp. (CPF)	Meta Financial Group, Inc. (CASH)		<i>No presentation at this time</i>	
3:00 PM	Presentation Adjournment (small group meetings to continue through 4:00pm)				

The following companies will be hosting small group meetings on August 3rd: ABTX, ASBB, BANR, BDGE, BNCN, BMTG, BRKL, CIVB, COBZ, CNOB, CUBN, FBP, FIBK, FRME, HMST, HTBI, LION, LOB, OKSB, ORIT, PEBO, PPBI, PSTB, SFNC, SBBX, SCNB, STBA, STBZ, TCFC, TSC, UBNK