



A Stifel Company

KEEFE, BRUYETTE & WOODS
 SIXTEENTH ANNUAL COMMUNITY BANK
 INVESTOR CONFERENCE 2015

NEW YORK CITY • JULY 28 & 29, 2015

Tuesday, July 28, 2015

Track I		Track II		Track V	
7:00 AM		Registration & Breakfast			
7:50 AM		Welcome & Opening Remarks			
8:00 AM	Avenue Financial Holdings, Inc. (AVNU)	BNC Bancorp (BNCN)		CVB Financial Corp. (CVBF)	
8:30 AM	American National Bankshares, Inc. (AMNB)	Oritani Financial Corp. (ORIT)		Heritage Commerce Corp. (HTBK)	
9:00 AM	Southside Bancshares, Inc. (SBSI)	1st Source Corporation (SRCE)		First Interstate Bancsystem, Inc. (FIBK)	
9:30 AM	The First Bancshares, Inc. (FBMS)	The First of Long Island Corporation (FLIC)		Sierra Bancorp (BSRR)	
10:00 AM	Yadkin Financial Corporation (YDKN)	Washington Trust Bancorp Inc. (WASH)		HomeStreet, Inc. (HMST)	
10:30 AM	Union Bankshares Corporation (UBSH)	First Defiance Financial Corp. (FDEF)		BBCN Bancorp, Inc. (BBCN)	
11:00 AM	Sandy Spring Bancorp, Inc. (SASR)	NewBridge Bancorp (NBBC)		Hanmi Financial Corporation (HAFC)	
11:30 AM	Eastern Virginia Bankshares Inc. (EVBS)	CenterState Banks, Inc. (CSFL)		Central Pacific Financial Corp. (CPF)	
12:00 PM		Luncheon Keynote Speaker			
12:00 PM		<i>Mike Rogers, Former Chairman, U.S. House Permanent Select Committee on Intelligence, CNN National Security Commentator</i>			
1:30 PM	First Connecticut Bancorp Inc. (FBNK)	BofI Holding, Inc. (BOFI)		Financial Institutions Inc. (FISI)	
2:00 PM	Southwest Bancorp, Inc. (OKSB)	MutualFirst Financial, Inc. (MFSF)		Civista Bancshares, Inc. (CIVB)	
2:30 PM	National Commerce Corporation (NCOM)	Ameris Bancorp (ABCB)		Lakeland Financial Corp. (LKFN)	
3:00 PM	Prosperity Bancshares, Inc. (PB)	OceanFirst Financial Corp. (OCFC)		German American Bancorp Inc. (GABC)	
3:30 PM	Atlantic Capital (ACBI)	Eagle Bancorp, Inc. (EGBN)		OFG Bancorp (OFG)	
4:00 PM	Heritage Financial Corp. (HFWA)	Access National Corporation (ANCX)		LegacyTexas Financial Group, Inc. (LTXB)	
6:00 PM		Cocktails & Dinner with Entertainment			

The following companies will be in attendance for small group meetings only: BWFG, COBZ, CCBG, CHFN, COLB, DCOM, FBNC, FCB, FRME, GBNK, HTLF, IBCP, LBAI, MBWM, MSFG, ONB, PEBO, PRK, RNST, SFNC, SUBK, SYBT, TSC



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Track I		Track II		Track V	
7:15AM		Registration & Breakfast			
8:00 AM	WSFS Financial Corp. (WSFS)	Sterling Bancorp (STL)		Enterprise Financial Services Corp. (EFSC)	
8:30 AM	First Business Financial Services, Inc. (FBIZ)	S&T Bancorp Inc. (STBA)		TriCo Bancshares (TCBK)	
9:00 AM	Community Trust Bancorp, Inc. (CTBI)	MidSouth Bancorp, Inc (MSL)		Opus Bank (OPB)	
9:30 AM	HomeTrust Bancshares, Inc. (HTBI)	<i>No presentation at this time</i>		Cascade Bancorp (CACB)	
10:00 AM	Park Sterling Corporation (PSTB)	BancorpSouth, Inc. (BXS)		Horizon Bancorp (HBNC)	
10:30 AM	C1 Financial, Inc. (BNK)	Pacific Continental Corp. (PCBK)		Customers Bancorp, Inc. (CUBI)	
11:00 AM	Cardinal Financial Corp. (CFNL)	Bank of Marin Bancorp (BMRC)		Green Bancorp, Inc. (GNBC)	
11:30 AM		Luncheon			
12:30 PM	Xenith Bankshares, Inc. (XBKS)	<i>No presentation at this time</i>		Pacific Mercantile Bancorp (PMBC)	
1:00 PM	The Community Financial Corp. (TCFC)	<i>No presentation at this time</i>		United Financial Bancorp, Inc. (UBNK)	
1:30 PM	WesBanco Inc. (WSBC)	Seacoast Banking Corp. of FL (SBCF)		Flushing Financial Corp. (FFIC)	
2:00 PM	Towne Bank (TOWN)	Pinnacle Financial Partners Inc. (PNFP)		QCR Holdings Inc. (QCRH)	
2:30 PM	<i>No presentation at this time</i>	Central Valley Community Bancorp (CVCY)		United Community Financial Corp. (UCFC)	
3:00 PM	Sun Bancorp Inc. – NJ (SNBC)	ConnectOne Bancorp, Inc. (CNOB)		Banner Corporation (BANR)	
3:30 PM		Adjournment			

The following companies will be in attendance for small group meetings only: Alerus Financial Corporation, ANCB, BMT, CARO, COBZ, COLB, FFWM, FRME, IBTX, MBVT, MSFG, PRK, SBBX, SFBC, STBZ, SYBT, TBK, TSC, UNTY