



A Stifel Company

KEEFE, BRUYETTE & WOODS

WINTER FINANCIAL SERVICES SYMPOSIUM

MIAMI, FL · FEBRUARY 8 & 9, 2018

Wednesday, February 7, 2018

7:00 PM	Welcome Reception & Dinner Buffet
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Thursday, February 8, 2018

7:00 AM	Registration & Breakfast
7:50 AM	Opening Remarks – Thomas Michaud, President & CEO, KBW
	Presentation Room
8:00 AM	<i>Company 1x1 Meetings only at this time</i>
8:40 AM	Drones and the State of P&C Claims Management <i>Moderators: Dick Cagney & Arash Soleimani, KBW</i> <i>Panelist: George Mathew, KESPRY</i>
9:20 AM	Pitfalls & Opportunities of Applying Technology Solutions to Insurance Problems <i>Moderators: Dick Cagney & Arash Soleimani, KBW</i> <i>Panelist: Paresh Patel, Homeowners Choice</i>
9:55 AM	Coffee & Networking Break
10:10 AM	Branch Transformation – The UMPQ Story <i>Moderator: Jacquelynne Bohlen, KBW</i> <i>Panelist: Ron Farnsworth, Umpqua Holdings Corporation</i>
10:50 AM	Deposit Dynamics: Analyzing Pricing Trends & the Competitive Environment <i>Moderator: Mike Perito, KBW</i> <i>Panelists: Andy Micheletti, BOFI Holdings, Chuck Kim, Commerce Bancshares & Luis Massiani, Sterling Bancorp</i>
11:30 AM	Mortgage Technology <i>Moderators: Bose George & Eric Hagen, KBW</i> <i>Panelists: Shane Hartzler, Fannie Mae & Richard Hill, Mortgage Bankers Association</i>
12:05 PM	Networking Lunch Buffet
1:10 PM	The Future of Digital Lending <i>Moderator: Nick Grant, KBW</i> <i>Panelists: Rich Heller, Mirador Financial, Jonathan Katz, Foundation & Hans Zandhuis, Health Credit Services</i>
1:50 PM	Developments in Regulatory Tech <i>Moderator: Brian Gardner, KBW</i> <i>Panelist: Robert Pargac, Promontory</i>
2:30 PM	KBW Analysts Recap – Exchanges, Brokers & Alternative Lenders <i>Moderator: Fred Cannon, KBW</i> <i>KBW Analysts: Ann Dai, Nick Grant & Kyle Voigt</i>
3:10 PM	KBW Analysts Recap – Banks <i>Moderator: Chris McGratty, KBW</i> <i>KBW Analysts: Jacquelynne Bohlen, Damon DelMonte, Brady Gailey, Collyn Gilbert, Catherine Mealor & Mike Perito</i>
3:50 PM	KBW Analysts Recap – Banks (cont'd)
4:30 PM	<i>Company 1x1 Meetings only at this time</i>
6:30 PM	Cocktails & Buffet Dinner

*Presentations will run for 35 minutes followed by a 5 minute changeover.



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COMPANIES HOSTING 1x1 MEETINGS ON THURSDAY, FEBRUARY 8:

1st Source Corporation – SRCE
Ameris Bancorp – ABCB
Associated Banc-Corp – ASB
Banc of California, Inc. – BANC
BancorpSouth, Inc. – BXS
Bank of N.T. Butterfield & Son, Ltd. -
NTB
Bank of the Ozarks, Inc. – OZRK
Banner Corporation – BANR
Berkshire Hills Bancorp, Inc. – BHLB
Bofi Holding, Inc. – BOFI
BOK Financial Corporation – BOKF
Boston Private Financial Holdings, Inc.
– BPFH
Brookline Bancorp, Inc. – BRKL
Bryn Mawr Bank Corporation –BMTC
Cadence Bancorporation – CADE
Cathay General Bancorp – CATY
CenterState Banks, Inc. – CSFL
Central Pacific Financial Corp – CPF
Chemical Financial Corporation –
CHFC
Columbia Banking System, Inc. – COLB
Commerce Bancshares, Inc. – CBSH
Community Bank System, Inc. – CBU
Cullen/Frost Bankers, Inc. – CFR
Customers Bancorp, Inc. – CUBI
E*TRADE Financial Corporation – ETFC
Eagle Bancorp, Inc. – EGBN
East West Bancorp, Inc. – EWBC
Evercore Inc – EVR
FCB Financial Holdings, Inc. – FCB
First Bancorp – FBP
First Commonwealth Financial
Corporation – FCF
First Financial/MainSource –
FFBC/MSFG
First Financial Bankshares, Inc. – FFIN

First Hawaiian, Inc. – FHB
First Horizon National Corporation –
FHN
First Interstate Bancsystem, Inc. –
FIBK
First Midwest Bancorp, Inc. – FMBI
FirstBank – FBK
Flagstar Bancorp, Inc. – FBC
F.N.B. Corporation – FNB
Fulton Financial Corporation – FULT
GAIN Capital Holdings, Inc. – GCAP
Glacier Bancorp, Inc. – GBCI
Great Western Bancorp, Inc. – GWB
Greenhill & Co., Inc. – GHL
Hancock Holding Company – HBHC
Hanmi Financial Corporation – HAFB
Hilltop Holdings Inc. – HTH
Home Bancshares, Inc. – HOMB
Hope Bancorp, Inc. – HOPE
Houlihan Lokey, Inc. – HLI
IBERIABANK Corporation – IBKC
Independent Bank Corp – INDB
Investors Bancorp, Inc. – ISBC
Lakeland Financial Corporation – LKFN
Lazard Ltd – LAZ
Moelis & Co. – MC
National Bank Holdings Corporation –
NBHC
New York Community Bancorp, Inc. –
NYCB
Northwest Bancshares, Inc. – NWBI
OFG Group – OFG
Old National Bancorp – ONB
Pacific Premier Bancorp, Inc – PPBI
PacWest Bancorp – PACW
Park National Corporation – PRK
People's United Financial, Inc. – PBCT
Pinnacle Financial Partners, Inc. –
PNFP

Piper Jaffray Companies – PJC
Popular, Inc. (BPOP)
Prosperity Bancshares, Inc. – PB
Provident Financial Services, Inc. –
PFS
Renasant Corporation – RNST
S&T Bancorp, Inc. – STBA
Simmons First National Corporation –
SFNC
South State Corporation – SSB
Southside Bancshares, Inc. – SBSI
Starwood Property Trust, Inc. – STWD
Sterling Bancorp – STL
Stifel Financial Corp. – SF
Stock Yards Bancorp, Inc. – SYBT
Synovus Financial Corp. – SNV
TCF Financial Corporation – TCF
Texas Capital Bancshares, Inc. – TCBI
TowneBank - TOWN
Trustmark Corporation – TRMK
UMB Financial Corporation – UMBF
Umpqua Holdings Corporation –
UMPQ
Union Bankshares Corporation –
UBSH
United Bankshares, Inc. – UBSI
United Financial Bancorp, Inc. – UBNK
Valley National Bancorp – VLY
Walker & Dunlop, Inc. – WD
Washington Federal, Inc. – WAFD
Webster Financial Corporation – WBS
WesBanco, Inc. – WSBC
Western Alliance Bancorporation –
WAL
Wintrust Financial Corporation –
WTFC
WSFS Financial Corporation – WSFS

WIFI Meeting Location: TND Events Network

WIFI Password: KBW2018



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Friday, February 9, 2018

7:00 AM	Registration & Breakfast
7:50 AM	Meetings commence at 8:00 AM
11:55 AM	Grab N' Go Networking Lunch Buffet & Adjournment

COMPANIES HOSTING 1x1 MEETINGS ON FRIDAY, FEBRUARY 9:

Ameris Bancorp – ABCB
 Banc of California, Inc. – BANC
 Bank of the Ozarks – OZRK
 BofI Holdings, Inc. – BOFI
 BOK Financial Corporation – BOKF
 Bryn Mawr Bank Corporation – BMTC
 CenterState Banks, Inc. – CSFL
 Chemical Financial Corporation – CHFC
 Columbia Banking System, Inc. – COLB
 Customers Bancorp, Inc. – CUBI
 Eagle Bancorp, Inc. – EGBN
 First Financial Bankshares, Inc. – FFIN
 First Interstate Bancsystem, Inc. – FIBK
 Flagstar Bancorp, Inc. – FBC

Hanmi Financial Corporation – HAFC
 Hilltop Holdings Inc. – HTH
 Home Bancshares, Inc. – HOMB
 Hope Bancorp, Inc. – HOPE
 Lakeland Financial Corporation – LKFN
 National Bank Holdings Corporation – NBHC
 Northwest Bancshares, Inc. – NWBI
 Pacific Premier Bancorp, Inc. – PPBI
 Pinnacle Financial Partners, Inc. – PNFP
 Raymond James Financial – RJF
 Renasant Corporation – RNST
 Provident Financial Services, Inc. – PFS

TCF Financial Corporation – TCF
 TowneBank – TOWN
 UMB Financial Corporation – UMBF
 Umpqua Holdings Corporation – UMPQ
 Union Bankshares Corporation – UBSH
 Walker & Dunlop, Inc. – WD
 WesBanco, Inc. – WSBC
 Western Alliance Bancorporation – WAL

Glacier Bancorp, Inc. – GBCI
 Great Western Bancorp, Inc. – GWB

S&T Bancorp Inc. – STBA
 Sterling Bancorp – STL
 Stifel Financial – SF
 Synovus Financial Corp. – SNV