



A Stifel Company

KEEFE, BRUYETTE & WOODS  
 NINETEENTH ANNUAL COMMUNITY BANK  
 INVESTOR CONFERENCE 2018

NEW YORK CITY • JULY 31 & AUGUST 1, 2018

**Tuesday, July 31, 2018**

<b>Track 1</b>		<b>Track 2</b>
7:15 AM	<b>Registration &amp; Breakfast</b>	
7:55 AM	<b>Welcome &amp; Opening Remarks</b> – Fred Cannon, Director of Research, KBW	
8:00 AM	The First of Long Island Corporation (FLIC)	First Defiance Financial Corp. (FDEF)
8:30 AM	FirstBank (FBK)	German American Bancorp, Inc. (GABC)
9:00 AM	Blue Hills Bancorp, Inc. (BHBK)	CapStar Bank (CSTR)
9:30 AM	Heritage Commerce Corp (HTBK)	MutualFirst Financial Corp. (MFSF)
10:00 AM	SmartFinancial, Inc. (SMBK)	<i>No presentation at this time</i>
10:30 AM	Horizon Bancorp (HBNC)	Southside Bancshares, Inc. (SBSI)
11:00 AM	OFG Bancorp (OFG)	Prosperity Bancshares, Inc. (PB)
11:30 AM	Equity Bancshares, Inc. (EQBK)	CVB Financial Corp. (CVBF)
12:00 PM	<b>Conference Luncheon &amp; Keynote Fireside Chat</b> Frank Bisignano, Chairman & CEO, First Data & Tom Michaud, President & CEO, KBW	
1:30 PM	Middlefield Banc Corp. (MBCN)	Lakeland Financial Corporation (LKFN)
2:00 PM	<i>No presentation at this time</i>	Bank of Marin Bancorp (BMRC)
2:30 PM	United Community Financial Corp (UCFC)	CenterState Banks, Inc. (CSFL)
3:00 PM	Customers Bancorp (CUBI)	Howard Bancorp (HBMD)
3:30 PM	CNB Financial Corporation (CCNE)	Sierra Bancorp (BSRR)
4:00 PM	<b>Adjournment</b>	
6:00 PM	<b>Cocktails &amp; Dinner</b>	



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## COMPANIES HOSTING MEETINGS ON TUESDAY, JULY 31:

Allegiance Bank – ABTX  
Ameris Bancorp – ABCB  
Atlantic Capital Bank, N.A. – ACBI  
Bank of Marin – BMRC  
Bank of N.T. Butterfield & Son Ltd. – NTB  
Bankwell Financial Group, Inc. – BWFG  
Blue Hills Bancorp, Inc. – BHBK  
Bofl Holding, Inc. – BOFI  
Bridge Bancorp, Inc. – BDGE  
Bryn Mawr Bank Corporation – BMTC  
Byline Bancorp – BY  
Capital City Bank Group, Inc. – CCBG  
CapStar Bank – CSTR  
Carolina Financial Corporation – CARO  
CBTX, Inc. – CBTX  
CenterState Banks, Inc. – CSFL  
Civista Bancshares Inc. – CIVB  
CNB Financial Corporation – CCNE  
Columbia Banking System, Inc. – COLB  
Community Bankers Trust Corp – ESXB  
ConnectOne Bancorp, Inc. – CNOB  
CVB Financial Corp. – CVBF  
Customers Bancorp – CUBI  
Dime Community Bancshares, Inc. – DCOM  
Equity Bancshares, Inc. – EQBK  
Fidelity Southern Corporation – LION  
FirstBank – FBK  
First Bancorp – FBNC

First Bancshares, Inc. – FBMS  
First Business Financial Services – FBIZ  
First Defiance Financial Corp. – FDEF  
First Financial Northwest, Inc. – FFWW  
German American Bancorp, Inc. – GABC  
Great Southern Bancorp, Inc. – GSBC  
Green Bancorp, Inc. – GNBC  
Hanmi Financial Corporation – HAFC  
Heritage Commerce Corp. – HTBK  
Heritage Financial Corporation – HFWA  
HomeStreet, Inc. – HMST  
HomeTrust Bancshares, Inc. – HTBI  
Horizon Bancorp – HBNC  
Howard Bancorp – HBMD  
Independent Bank Corporation – IBCP  
Independent Bank Group, Inc. – IBTX  
Lakeland Bancorp, Inc. – LBAI  
Lakeland Financial Corporation – LKFN  
LevelOne Bancorp – LEVL  
Malvern Bancorp, Inc. – MLVF  
Mercantile Bank Corporation –  
MBWM  
Meridian Bancorp – MRBK  
Middlefield Banc Corp. – MBCN  
Midland States Bancorp, Inc. – MSBI  
MutualFirst Financial Corp. – MFSF

National Commerce Corporation – NCOM  
Northfield Bancorp Inc. – NFBK  
OFG Bancorp – OFG  
Old Second Bancorp – OSBC  
OP Bancorp – OPBK  
Opus Bank – OPB  
Origin Bank – OBNK  
Pacific Premier Bancorp, Inc. – PPBI  
Prosperity Bancshares, Inc. – PB  
RBB Bancorp – RBB  
Reliant Bancorp, Inc. – RBNC  
Renasant Corporation – RNST  
Sandy Spring Bancorp, Inc. – SASR  
Shore Bancshares, Inc. – SHBI  
Sierra Bancorp – BSRR  
Simmons First National Corporation – SFNC  
SmartFinancial, Inc. – SMBK  
Southside Bancshares, Inc. – SBSI  
Spirit of Texas Bancshares – STXB  
The First of Long Island Corporation – FLIC  
Tompkins Financial Corporation – TMP  
TriCo Bancshares – TCBK  
Trinity Capital Corporation – TRIN  
United Community Financial Corp – UCFC  
Univest Corporation of Pennsylvania – UVSP  
Veritex Holdings, Inc. – VBTX  
Washington Trust Bancorp, Inc. – WASH

**WIFI Network: KBWCONF**

**WIFI Password: KBW2018**



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**Wednesday, August 1, 2018**

<b>Track 1</b>		<b>Track 2</b>		<b>Track 3</b>
7:15 AM <b>Registration &amp; Breakfast</b>				
8:00 AM	Heartland Financial USA, Inc. (HTLF)	Peapack-Gladstone Financial Corporation (PGC)	Access National Corporation (ANCX)	
8:30 AM	Camden National Corporation (CAC)	Flushing Financial Corporation (FFIC)	City Holding Company (CHCO)	
9:00 AM	Enterprise Financial Services Corp (EFSC)	Pacific Mercantile Bancorp (PMBC)	Cadence Bancorporation (CADE)	
9:30 AM	First Internet Bancorp (INBK)	Southern Missouri Bancorp Inc (SMBC)	QCR Holdings, Inc. (QCRH)	
10:00 AM	First Busey Corporation (BUSE)	Ocean First Financial Corp. (OCFC)	Washington Trust Bancorp, Inc. (WASH)	
10:30 AM	CB Financial Services, Inc. (CBFV)	Metropolitan Commercial Bank (MCB)	<i>No presentation at this time</i>	
11:00 AM	MVB Financial Corp. (MVBF)	BCB Bancorp Inc (BCBP)	<i>No presentation at this time</i>	
11:30 AM <b>Conference Luncheon</b>				
12:30 PM <b>Meetings to continue throughout the afternoon as needed</b>				

*\*agenda as of 7/12/18 – subject to change*



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**COMPANIES HOSTING MEETINGS ON WEDNESDAY, AUGUST 1:**

Access National Corporation – ANCX  
American National Bankshares Inc. – AMNB  
Ameris Bancorp – ABCB  
Bar Harbor Bankshares – BHB  
BCB Bancorp, Inc. – BCBP  
Byline Bancorp – BY  
Cadence Bancorporation – CADE  
Cambridge Bancorp – CATC  
Camden National Corporation – CAC  
Carolina Financial Corporation – CARO  
CB Financial Services, Inc. – CBFV  
CBTX, Inc. – CBTX  
Centric Financial Corporation – CFCX  
City Holding Company – CHCO  
Civista Bancshares Inc. – CIVB

Community Bankers Trust Corp. – ESXB  
ConnectOne Bancorp, Inc. – CNOB  
Enterprise Financial Services Corp – EFSC  
First Busey Corporation – BUSE  
First Internet Bancorp – INBK  
Flushing Financial Corporation – FFIC  
Heartland Financial USA, Inc. – HTLF  
LevelOne Bancorp – LEVL  
Luther Burbank Corporation – LBC  
MBT Financial – MBTF  
Metropolitan Commercial Bank – MCB  
MidWestOne Financial Group – MOFG  
MVB Financial Corp. – MVBF  
NBT Bancorp Inc. – NBTB

Ocean First Financial Corp. – OCFC  
Old Line Bancshares, Inc. – OLBK  
Old Second Bancorp – OSBC  
Oritani Financial Corp. – ORIT  
Pacific Mercantile Bancorp – PMBC  
Peapack-Gladstone Financial Corporation –  
PGC  
Peoples Bancorp Inc. – PEBO  
QCR Holdings, Inc. – QCRH  
Southern Missouri Bancorp Inc – SMBC  
The Community Financial Corporation –  
TCFC  
Triumph Bancorp – TBK  
Unity Bancorp – UNTY

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