KEEFE, BRUYETTE & WOODS

Community Bank Investor Conference

Tuesday, July 30, 2019

	Track 1	Track 2
7:00 AM	Registration & Breakfast	
7:55 AM	Opening Remarks - Fred Cannon, Director of Research, KBW	
8:00 AM	Capital Bancorp Inc (CBNK)	No presentation at this time
8:35 AM	Middlefield Banc Corp. (MBCN)	Payments - Card Issuing: Corecard, Corserv & Qrails
9:10 AM	Flushing Financial Corporation (FFIC)	Increasing Bank Profitability: Hypur, MANTL, Neocova & Shopkeep
9:45 AM	First Bancshares, Inc. (FBMS)	Payments - B2B: CheckAlt, Priority Payments & Tabapay
10:20 AM	Central Valley Community Bancorp (CVCY)	Digital Lending: Fundation, Interface Financial, Upgrade & SmartBiz
10:55 AM	First Defiance Financial Corp (FDEF)	Next Gen Banking Tools: Bleckwen, Plaid, Share Results & Xceptor
11:30 AM	Howard Bancorp (HBMD)	Next Gen Banking Products: Cambr/StoneCastle, Cred, Fundera & Self.
Networking Luncheon & 20 th Anniversary Welcome by Tom Michaud, President & CEO, KBW		
1:30 PM	Heritage Commerce Corp (HTBK)	Horizon Bancorp, Inc. (HBNC)
2:05 PM	Prosperity Bancshares, Inc. (PB)	Metropolitan Bank Holding Corp (MCB)
2:40 PM	Capstar Financial Holdings Inc. (CSTR)	No presentation at this time
3:15 PM	Peapack-Gladstone Financial Corporation (PGC)	CB Financial Services, Inc. (CBFV)
3:50 PM	First Western Financial Inc (MYFW)	Bank of Marin Bancorp (BMRC)
4:25 PM	No presentation at this time	No presentation at this time
5:00 PM	Adjournment	



KEEFE, BRUYETTE & WOODS

COMMUNITY BANK INVESTOR CONFERENCE

COMPANIES HOSTING MEETINGS ON TUESDAY, JULY 30:

Allegiance Bancshares Inc – ABTX Amalgamated Bank - AMAL

Amerant Bancorp Inc. - AMTB

American National Bankshares Inc. – AMNB

Banc of California – BANC

Bank of Marin Bancorp - BMRC

Bank of N.T. Butterfield & Son Ltd. – NTB

Bank7 Corp. – BSVN

Bridge Bancorp, Inc. - BDGE

Bryn Mawr Bank Corporation – BMTC

Byline Bancorp – BY

California Bancorp - CALB

Cambridge Bancorp - CATC

Capital Bancorp - CBNK

Capital City Bank Group, Inc. - CCBG

Capstar Financial Holdings Inc – CSTR

Carolina Financial Corporation - CARO

CB Financial Services, Inc. - CBFV

CBTX Inc. - CBTX

Centerstate Bank Corp - CSFL

Central Valley Community Bancorp - CVCY

Civista Bancshares, Inc. - CIVB

CNB Financial Corporation – CCNE

Colony Bankcorp Inc – CBAN

Columbia Banking System Inc. - COLB

Community Financial Corp(Maryland) – TCFC

ConnectOne Bancorp, Inc. – CNOB

CVB Financial Corp. – CVBF

Enterprise Financial Services Corp – EFSC

Equity BancShares Inc – EQBK

First Bancshares, Inc. – FBMS

First Busey Corporation – BUSE

First Business Financial Services – FBIZ First Defiance Financial Corp. – FDEF

First Financial Northwest, Inc. – FFNW

First Internet Bancorp – INBK

First Western Financial Inc – MYFW

Flushing Financial Corporation – FFIC

FNS Bancshares Inc

Franklin Synergy Bank – FSB

German American Bancorp, Inc. – GABC

Great Southern Bancorp, Inc. - GSBC

Hanover Bancorp

Heartland Financial USA, Inc. - HTLF

Heritage Commerce Corp – HTBK

Heritage Financial Corporation – HFWA

HomeStreet, Inc. - HMST

HomeTrust Bancshares Inc. – HTBI

Horizon Bancorp, Inc. – HBNC

Howard Bancorp - HBMD

Independent Bank Corporation – IBCP

Lakeland Bancorp, Inc. – LBAI

Level One Bancorp Inc – LEVL

Live Oak Bankshares Inc - LOB

Mercantile Bank Corporation - MBWM

Metropolitan Bank Holding Corp - MCB

Middlefield Banc Corp – MBCN

Midland States Bancorp - MSBI

MidWestOne Financial Group - MOFG

OFG Bancorp - OFG

Old Second Bancorp Inc. - OSBC

OP Bancorp - OPBK

Opus Bank - OPB

Origin Bancorp Inc - OBNK

Pacific City Financial Corporation - PCB

Pacific Mercantile Bancorp - PMBC

Pacific Premier Bancorp, Inc. – PPBI

Peapack-Gladstone Financial Corporation – PGC

Peoples Bancorp Inc. - PEBO

Prosperity Bancshares, Inc. - PB

QCR Holdings, Inc. - QCRH

Randolph Bancorp, Inc. - RNDB

RBB Bancorp – RBB

Reliant Bancorp, Inc. – RBNC

Republic First Bancorp, Inc. – FRBK

Sandy Spring Bancorp, Inc. – SASR

SB One Bancorp - SBBX

Sierra Bancorp – BSRR

SmartFinancial, Inc. – SMBK

Sound Financial Bancorp, Inc. – SFBC

Southside Bancshares, Inc. – SBSI

Spirit of Texas Bancshares – STXB

Stock Yards Bancorp, Inc. - SYBT

The First of Long Island Corporation – FLIC

Tompkins Financial Corporation – TMP

TriCo Bancshares – TCBK

Triumph Bancorp – TBK

United Community Financial Corp. – UCFC

Univest Corporation of Pennsylvania – UVSP

Washington Trust Bancorp, Inc. - WASH

Wesbanco, Inc. / Old Line Bancshares, Inc. – WSBC /

OLBK

Several of the FINTECH panel companies will be available in the ROTUNDA throughout the day



Community Bank Investor Conference

Wednesday, July 31, 2019

Track 1		
7:00 AM	7:00 AM Registration & Breakfast	
8:00 AM	MVB Financial Corp. (MVBF)	
8:35 AM	Colony Bankcorp Inc (CBAN)	
9:10 AM	Enterprise Financial Services Corp (EFSC)	
9:45 AM	Sound Financial Bancorp, Inc. (SFBC)	
10:20 AM	Heartland Financial USA, Inc. (HTLF)	
11:00 AM	Closing Keynote Speaker: Jelena McWilliams, Chairman of the FDIC	
12:00 PM	12:00 PM Networking Buffet Luncheon	
12:30 PM	12:30 PM Meetings to continue throughout the afternoon as needed	



Community Bank Investor Conference

COMPANIES HOSTING MEETINGS ON WEDNESDAY, JULY 31:

Allegiance Bancshares Inc – ABTX Amerant Bancorp Inc. - AMTB Banc of California – BANC Bank of Marin Bancorp – BMRC Bank7 Corp. – BSVN Bar Harbor Bankshares - BHB Byline Bancorp – BY California Bancorp - CALB Carolina Financial Corporation – CARO CBTX Inc. – CBTX City Holding Company - CHCO Coastal Financial Corporation – CCB Colony Bankcorp Inc - CBAN ConnectOne Bancorp, Inc. – CNOB Enterprise Financial Services Corp – EFSC First Bancorp – FBNC First Bancshares, Inc. – FBMS

First Western Financial Inc – MYFW
Flushing Financial Corporation – FFIC
Franklin Synergy Bank – FSB
German American Bancorp., Inc. – GABC
Heartland Financial USA, Inc. – HTLF
Heritage Financial Corporation – HFWA
HomeStreet, Inc. – HMST
HomeTrust Bancshares, Inc. – HTBI
Level One Bancorp Inc – LEVL
Mid-Penn Bank – MPB
MidWestOne Financial Group – MOFG
MutualFirst Financial, Inc. – MFSF
MVB Financial Corp. – MVBF

Opus Bank - OPB Origin Bancorp Inc - OBNK Pacific Premier Bancorp, Inc. - PPBI Peapack-Gladstone Financial Corporation – PGC QCR Holdings, Inc. - QCRH SmartFinancial, Inc. - SMBK Sound Financial Bancorp, Inc. – SFBC South Plains Financial - SPFI Southern Missouri Bancorp, Inc. - SMBC Spirit of Texas Bancshares - STXB Stock Yards Bancorp, Inc. – SYBT TriCo Bancshares – TCBK Triumph Bancorp – TBK Univest Corporation of Pennsylvania – UVSP Wesbanco, Inc. / Old Line Bancshares, Inc. -WSBC / OLBK