



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

Track 1		Track 2
7:15 AM	Registration & Breakfast	
7:55 AM	Welcome & Opening Remarks – 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	Conference Luncheon & Keynote Fireside Chat 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 Bank Corporation (CSFL)
3:00 PM	Customers Bancorp (CUBI)	Howard Bancorp (HBMD)
3:30 PM	<i>No presentation at this time</i>	Sierra Bancorp (BSRR)
4:00 PM	Adjournment	
6:00 PM	Cocktails & Dinner	



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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 Bank Corporation – CSFL
Civista Bancshares Inc. – CIVB
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
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./ Green Bancorp, Inc. – VBTX/GNBC
Washington Trust Bancorp, Inc. – WASH

WIFI Network: KBWCONF

WIFI Password: KBW2018



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NEW YORK CITY • JULY 31 & AUGUST 1, 2018

Wednesday, August 1, 2018

Track 1		Track 2		Track 3
7:15 AM				
Registration & Breakfast				
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				
Conference Luncheon				
12:30 PM				
<i>Meetings to continue throughout the afternoon as needed</i>				



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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
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
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
Veritex Holdings, Inc./ Green Bancorp, Inc. –
VBTX/GNBC

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