

Institutions Attending the Sterne Agee 2010 Financial Services Symposium

1 st United Bancorp, Inc.	FUBC	First Financial Northwest, Inc.	FFNW	People's United Financial, Inc.	PBCT
American Capital Agency Corp.	AGNC	First National Bank of Chester Co.	FCEC	Pinnacle Financial Partners, Inc.	PNFP
Ameris Bancorp	ABCB	First Place Financial Corp.	FPFC	Popular Inc.	BPOP
Anworth Mortgage Asset Corp.	ANH	Flushing Financial Corp.	FFIC	Provident Financial Services	PFS
Astoria Financial Corp.	AF	Fox Chase Bancorp, Inc. (MHC)	FXCB	Provident New York Bancorp	PBNY
Bancorp Rhode Island	BARI	Glacier Bancorp, Inc.	GBCI	Renasant Corporation	RNST
BancorpSouth, Inc.	BXS	Hancock Holding Co.	HBHC	Sandy Spring Bancorp, Inc.	SASR
Bank Mutual Corp.	BKMU	Heritage Financial Corp.	HFWA	Seacoast Banking Corp. of Florida	SBCF
Bank of the Ozarks, Inc.	OZRK	Heritage Financial Group	HBOS	Signature Bank	SBNY
Beneficial Mutual Bancorp	BNCL	Hudson City Bancorp, Inc.	HCBK	Southern Community Financial Corp.	SCMF
Berkshire Hills Bancorp	BHLB	IBERIABANK Corporation	IBKC	Southern Missouri Bancorp, Inc.	SMBC
Brookline Bancorp, Inc.	BRKL	Investors Bancorp, Inc.	ISBC	Stonegate Bank	SGBK
Cadence Financial Corp.	CADE	Lake Shore Savings Bancorp, Inc.	LSBK	Taylor Capital Group, Inc.	TAYC
Cape Bancorp, Inc.	CBNJ	LaPorte Bancorp, Inc.	LPSB	Tennessee Commerce Bancorp, Inc.	TNCC
Capital City Bank Group, Inc.	CCBG	Legacy Bancorp, Inc.	LEGC	The Bancorp, Inc.	TBBK
CoBiz Financial Inc.	COBZ	MB Financial, Inc.	MBFI	Tompkins Financial Corp.	TMP
Columbia Banking System, Inc.	COLB	MidSouth Bancorp, Inc.	MSL	Tower Bancorp, Inc.*	TOBC
Community Bankers Trust Corporation	BTC	New York Mortgage Trust, Inc.	NYMT	Trustmark Corporation	TRMK
Cullen/Frost Bankers, Inc.	CFR	NewBridge Bancorp	NBBC	Two Harbors Investment Corp.	TWO
Cypress Sharpridge Investment	CYS	Northfield Bancorp, Inc.	NFBK	United Financial Bancorp, Inc.	UBNK
Danvers Bancorp, Inc.	DNBK	Northwest Bancorp, Inc.	NWBI	Walter Investment Management Corp.	WAC
Dime Community Bancshares, Inc.	DCOM	OceanFirst Financial Corp.	OCFC	Westfield Financial Inc.	WFD
Dollar Financial Group	DLLR	Ocwen Financial Corp.	OCN	Whitney Holding Co.	WTNY
Dynex Capital, Inc.	DX	Old National Bancorp	ONB	Wintrust Financial Corporation	WTFC
F.N.B. Corp.	FNB	Oritani Financial Corp. (MHC)*	ORIT	World Acceptance Corporation	WRLD
First Bancshares, Inc.	FBMS	Pacific Continental Corp.	PCBK	Yadkin Valley Financial Corp.	YAVY
First Financial Holdings	FFCH	Pacific Premier Bancorp.	PPBI		

Closely Held Banks and Real Estate Companies Attending

Bank of Central Florida	First Guaranty Bank	Onyx Equities, LLC.
Border Trust Company	Georgia Commerce Bank	Seaside National Bank & Trust
Cayuga Lake National Bank	GulfSouth Private Bank	State Bank and Trust Company
CNLBancshares, Inc.	Legacy Bank of Florida	Sterling Bank
Country Bank	New Traditions National Bank	
First Commercial Bank of Florida	Oak Circle Investment	

*Not available for 1-1 meetings

See page 2 for proposed conference schedule

See page 3 for proposed panels

2010 FINANCIAL SERVICES SYMPOSIUM

PROPOSED SCHEDULES*

MONDAY, FEBRUARY 8, 2010

6:00 - 8:00 Cocktail Reception - Early Registration - Coconuts & Patio

TUESDAY, FEBRUARY 9, 2010

7:00 - 8:00 Breakfast / Registration

7:30 - 8:00 Economic and Interest Rate Outlook **Plaza H**

8:00 - 8:10 Introduction

PANEL DISCUSSIONS **Plaza H**

8:10 - 9:00 FDIC Assisted Deals - Regulatory Issues

9:00 - 9:50 FDIC Assisted Deals - Financial & Strategic Issues

9:50 - 10:40 Agency Mortgage REITs

10:40 - 11:00 Break

11:00 - 11:50 Pacific Northwest

12:00 - 1:30 Lunch - Speaker: Eugene A. Ludwig **(Plaza E)**

1:30 - 2:20 New England

2:20 - 3:10 open

3:10 - 3:25 Break

3:25 - 4:15 MHC

4:15 - 5:05 Midwest

5:30 - 6:30 Cocktail Reception **International Plaza Foyer H**

6:30 Dinner - Speaker: Robert McTeer **Orlando I, II, III**

PRESENTATIONS **Plaza G**

8:10 - 8:50 Hudson City Bancorp, Inc. (HCBK)

8:50 - 9:30 Glacier Bancorp. (GBCI)

9:30 - 10:10 Northwest Bancorp, Inc (NWBI)

10:10 - 10:30 Break

10:30 - 11:10 Signature Bank (SBNY)

11:10 - 11:50 Popular, Inc. (BPOP)

12:00 - 1:30 Lunch - Speaker: Eugene A. Ludwig **(Plaza E)**

1:30 - 2:10 Astoria Financial Corp. (AF)

2:10 - 2:50 Trustmark Corporation (TRMK)

2:50 - 3:10 Break

3:10 - 3:50 Whitney Holding Co. (WTNY)

3:50 - 4:30 Cullen/Frost Bankers Inc. (CFR)

5:00 - 5:30 Non-Agency Mortgage REITs

PRESENTATIONS **Plaza F**

9:50 - 10:40 Interest Rate Strategies & the Impact on ROE

11:00 - 11:50 Executive Compensation Changes Inside Banking

12:00 - 1:30 Lunch - Speaker: Eugene A. Ludwig **(Plaza E)**

2:20 - 3:10 Accounting: What Should Banks Focus on in 2010?

WEDNESDAY, FEBRUARY 10, 2010

7:00 - 8:00 Breakfast

PANEL DISCUSSIONS **Plaza H**

8:00 - 8:50 Southeast

8:50 - 9:40 Trends In Capital Raising

9:40 - 10:30 Mid-Atlantic

10:30 - 10:45 Break

10:45 - 11:35 Metro NY

11:35 Box Lunches - Conclusion

PRESENTATIONS **Plaza G**

8:00 - 8:40 Peoples United Financial Inc. (PBCT)

8:40 - 9:20 Pinnacle Financial Partners (PNFP)

9:20 - 10:00 BancorpSouth, Inc. (BXS)

10:00 - 10:20 Break

10:20 - 11:00 Bank of the Ozarks, Inc. (OZRK)

PRESENTATIONS **Plaza F**

* schedules are subject to change

Panel Discussion Schedule

Tuesday, February 9, 2010

Plaza H

- 7:30 – 8:00 **Economic and Interest Rate Outlook-Overview of SAL Strategies Group**
Sharon Lee Stark
- 8:10 – 9:00 **FDIC Assisted Deals – Regulatory Issues**
Eric Luse, Luse Gorman Pomerenk & Schick
Garry A. Rank, CPA, Elliott Davis
Barry Taff, Silver Freedman & Taff, L.L.P.
William T. Walton, Dixon-Hughes
Stephen Wood, State Bank & Trust Co.
- 9:00 – 9:50 **FDIC Assisted Deals–Financial & Strategic Issues**
1st United Bancorp, Inc. (FUBC)
Ameris Bancorp, (ABCB)
First Financial Holdings (FFCH)
IBERIABANK Corp. (IBKC)
MB Financial, Inc. (MBFI)
- 9:50 – 10:40 **Agency Mortgage REITs**
American Capital Agency Corp. (AGNC)
Anworth Mortgage, (ANH)
Cypress Sharpridge Investments (CYS)
Dynex Capital, Inc. (DX)
New York Mortgage Trust, Inc. (NYMT)
- 10:40 – 11:00 Break
- 11:00 – 11:50 **Pacific Northwest**
Columbia Banking System, Inc. (COLB)
Heritage Financial Corp. (HFWA)
Pacific Continental Corp. (PCBK)
- 12:00 – 1:30 Lunch - Speaker: **Eugene A. Ludwig**
Plaza E
- 1:30 – 2:20 **New England**
Bancorp Rhode Island (BARI)
Brookline Bancorp (BRKL)
Legacy Bancorp, Inc. (LEGC)
- 2:20 – 3:10 Open
- 3:10 – 3:25 Break
- 3:25 – 4:15 **MHC**
Beneficial Mutual Bancorp (BNCL)
Investors Bancorp (ISBC)
Oritani Financial Corp. (ORIT)
- 4:15 – 5:05 **Midwest**
Bank Mutual Corp. (BKMU)
Old National Bancorp (ONB)
Taylor Capital Group, Inc. (TAYC)

Tuesday, February 9, 2010 (cont.)

Plaza G

- 5:00 – 5:30 **Non-Agency Mortgage REITs**
Oak Circle Investment
Ocwen Financial (OCN)
New York Mortgage Trust (NYMT)
Two Harbors Investment Corp. (TWO)
Walter Investment Mgmt. (WAC)

- 5:30 – 6:30 Cocktail Reception –
International Plaza Foyer

- 6:30 Dinner - Speaker: Robert McTeer –
Orlando Ballroom I, II, III

Wednesday, February 10, 2010

Plaza H

- 8:00 – 8:50 **Southeast**
Ameris Bancorp, (ABCB)
Seacoast Banking Corp. of Florida (SBCF)
Southern Community Financial (SCMF)
- 8:50 – 9:40 **Trends in Capital Raising**
IBERIABANK Corporation (IBKC)
MB Financial, Inc. (MBFI)
MidSouth Bancorp, Inc. (MSL)
- 9:40 – 10:30 **Mid-Atlantic**
Sandy Spring Bancorp (SASR)
The Bancorp, Inc. (TBBK)
Tompkins Financial Corp. (TMP)
Tower Bancorp (TOBC)
- 10:30 – 10:45 Break
- 10:45 – 11:35 **Metro NY**
Dime Community Bancshares (DCOM)
Flushing Financial Corp. (FFIC)
OceanFirst Financial Corp. (OCFC)
Provident Financial Services (PFS)
- 11:35 Box Lunches - conclusion

Presentation Schedules

Tuesday, February 9, 2010

Plaza H

7:30–8:00 **Economic and Interest Rate Outlook**
Sharon Lee Stark, Sterne Agee
A discussion of Sterne Agee's interest rate outlook and investment themes from the fixed income strategies team

Plaza G

8:10–8:50 **Hudson City Bancorp, Inc. (HBCK)**
Denis Salamone, Senior EVP & COO

8:50–9:30 **Glacier Bancorp (GBCI)**
Mick Blodnick, President & CEO

9:30-10:10 **Northwest Bancorp, Inc. (NWBI)**
William Wagner, Chairman, President & CEO

10:10–10:30 Break

10:30-11:10 **Signature Bank (SBNY)**
Joseph DePaolo, President & CEO
Eric Howell, CFO

11:10-11:50 **Popular, Inc. (BPOP)**
Jorge A. Junquera, CFO
Richard Barrios, Corporate Treasurer
Enrique Martel, Investor Relations

Plaza E

12:00-1:30 Lunch – Speaker: **Eugene A. Ludwig**

- Founder and Chief Executive Officer at Promontory Financial Group LLC
- Founder and Managing Principal at CapGen Capital Advisors
- Serves as a Secretary of DeepGreen Bank
- Has written numerous articles on banking and finance for scholarly journals and publications
- Guest lecturer at Yale and Harvard law schools and Georgetown University's International Law Institute

Plaza G

1:30-2:10 **Astoria Financial Corp. (AF)**
Frank Fusco, Executive VP, Treasurer & CFO
Monte Redman, President & COO
Peter Cunningham, First VP & Director IR

2:10-2:50 **Trustmark Corporation (TRMK)**
Richard Hickson, Chairman & CEO
Joey Rein, Senior Vice President

2:50-3:10 Break

3:10-3:50 **Whitney Holding Co. (WTNY)**
Thomas Callicutt, Sr. Exec. VP & CFO
Trisha Carlson, VP, Investor Relations

3:50-4:30 **Cullen/Frost Bankers Inc. (CFR)**
Dick Evans, Chairman & CEO
Phil Green, Group EVP & CFO
Gregory Parker, EVP & Director IR

Tuesday, February 9, 2010

Plaza F

9:50-10:40 **Interest Rates Strategies & the Impact on ROE**
Larry Meding, CFA
An introduction to IDEAS, Sterne Agee's ROE decomposition model. We will discuss specific strategies for dealing with rising interest rates in 2010. Participants will have an opportunity to register and request a full report completed for their institution.

11:00-11:50 **Executive Compensation Changes Inside Banking**
Flynt Gallagher
Meyer Chatfield Corp.

2:20-3:10 **Accounting: What Should Banks Focus on in 2010?**
Ryan Henley, CFA **Rob Ashurst**
Sterne Agee Sterne Agee
A panel of professionals in the audit community will discuss a variety of topics that will impact financial institutions in 2010. These topics may include, goodwill, deferred tax asset impairment, emerging issues in investment securities account (OTTI/Level III) and others.

Orlando I, II, III

6:30 Dinner- Speaker: **Robert McTeer**

- Currently a Distinguished Fellow at the National Center for Policy Analysis
- Formerly Chancellor of Texas A&M University
- Federal Reserve for 36 years including President of the Dallas bank and member of the FOMC
- BA and PhD from University of Georgia
- Known for strong free market views

Wednesday, February 10, 2010

Plaza G

8:00-8:40 **Peoples United Financial Inc. (PBCT)**
Paul Burner, CFO
Jared Shaw, SVP – Investor Relations

8:40-9:20 **Pinnacle Financial Partners, Inc. (PNFP)**
Terry Turner, President & CEO
Harold Carpenter, CFO

9:20-10:00 **BancorpSouth, Inc. (BXS)**
Jim Kelley, President & COO
Bill Prater, Treasurer & CFO

10:00-10:20 Break

10:20-11:00 **Bank of the Ozarks, Inc.**
George Gleason, Chairman/CEO
Greg McKinney, Exec. VP/Controller

11:00-11:40