



BANK INVESTOR RELATIONS SYMPOSIUM

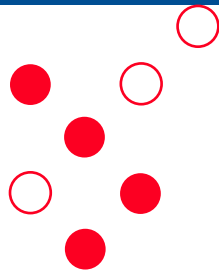
MARCH 16 - 17, 2010

Spotlighting the challenges unique
to bank Investor Relations.

Presenting guidance and best practices
from a wide range of key experts.

Providing an unparalleled opportunity for
IROs to interact with their peers from across
the banking industry.

Executive Conference Room at
The New York Stock Exchange



In contrast to the usual generic IR conferences, SNL's Bank IR Symposium focuses on the pressing issues and best practices specific to banks, with the ultimate goal of helping you **maximize shareholder value** through **best-in-class investor relations**. In the intimate setting of the storied Executive Conference Room of the **New York Stock Exchange**, you and your peers will hear from the entire spectrum of IR-related disciplines and constituencies, including bank-focused **sell-side analysts, investors, senior bank executives and IR and PR consultants**.



VENUE:

The Executive Conference Room at the New York Stock Exchange

What better venue in which to focus on investor relations than the world's preeminent stock exchange?

The small-group format of the Bank IR Symposium is perfectly suited for the NYSE's Executive Conference Room, once the site of the Exchange's bond trading floor. In addition, you'll have the opportunity to be front and center at the closing bell and to attend an evening cocktail reception on the floor of the Exchange at the close of the first day's program.

The Exchange is located at 11 Wall Street, New York, NY 10005. Although lodging is not provided as part of this program, you will find a list of nearby hotels on the Location page of the program website:

www.snlcenter.com/bankir

WHY YOU SHOULD ATTEND:

- A singular focus on bank IR issues means 100% relevancy
- The small-group format composed entirely of your peers provides the opportunity for frank conversation and substantive Q&A
- An agenda concentrating on specific actions for best-in-class investor relations functions gives you take-aways you can put to immediate use
- A full-spectrum of speakers gives you the ability to tap the mind sets of sell-side analysts, senior bank executives and investors

WHAT YOU'LL COME AWAY WITH:

- How to make your bank's IR program a competitive advantage
- A deeper understanding of how the needs of your investors differ from those of your customers and employees
- Ways to tailor your communications to your different market constituents, including research analysts, portfolio managers and the financial press
- How to practice effective investor relations in an increasingly "social media" world
- Insight into creating a proactive message about your bank and its prospects

WHO SHOULD ATTEND:

CEOs, CFOs, and Executive/Senior Directors of Investor Relations

Senior Marketing and Communications professionals

Compliance Officers

Corporate Counsel

This program assumes a significant level of familiarity with bank accounting, financial statements and the duties and processes associated with investor relations.

Register Online at: www.snlcenter.com/bankir

SPEAKERS

Jonathan Ashe

Equity Analyst, Wellington Management Company

Avi J. Barak

Managing Director, Sandler O'Neill + Partners

David H. Ellison

Chief Investment Officer, The FBR Funds

Gil Fuqua, Jr.

Senior Vice President, Corporate Communications, Inc.

Collyn B. Gilbert

Managing Director, Stifel Nicolaus

Michael Harrington

Treasurer and CFO, First Niagara Financial Group

Dave Hogan

Director of Investor Relations and Corporate Communications,
First Financial Bankshares

Matthew Kelley

Senior Vice President, Sterne Agee

Charlotte Laurent-Ottomane

President, Nvestcom

Megan Malanga

Managing Director, Nvestcom

Gene Marbach

Group Vice President, Makovsky + Company

Mike O'Connell

Director, SNL Investor Relations Solutions

Gary L. Perlin

EVP and Chief Financial Officer, Capital One Financial Corporation

Nicole Petallides

NYSE Floor Correspondent, FOX Business News

Robert Power

Vice President, Global Corporate Client Group, NYSE Euronext

Jacqueline Reeves

Managing Director, Bell Rock Capital

Anton Schutz

President and CIO, Mendon Capital Advisors

Additional speakers are in the process of confirming attendance

SNL BANK INVESTOR RELATIONS SYMPOSIUM: BEST PRACTICES FOR MAXIMIZING SHARE VALUE

DAY ONE - TUESDAY, MARCH 16

Registration opens at 12:30 pm.

1:30 PM . . . Working with the Capital Markets – Part 1

Charlotte Laurent-Ottomane, President, Nvestcom

- The Investor Relations role in today's environment
- The people and the process
- Valuation, expectations and share price performance
- Challenges CEOs face beyond financials
- Evaluating and developing a successful IR program

2:30 PM . . . Refreshment Break

Sponsored by 

2:45 PM . . . Working with the Capital Markets – Part 2

Megan Malanga, Managing Director, Nvestcom

- Transparency in earnings disclosures; managing expectations
- How analysts arrive at a price target and what it means
- How transparency + guidance + clarity = a fair price and reduced volatility
- Leveraging information sources within the company

3:45 PM . . . Closing Bell

- Tour of the Exchange floor

4:30 PM . . . Insiders' View of Exchange Markets

*Robert Power, Vice President, Global Corporate Client Group,
NYSE Euronext*

- A brief history of the exchange system
- Specialist systems vs. electronic communications networks
- Perspectives from Specialists and Market Makers

5:30 PM Cocktail Reception on the floor of the Exchange

DAY TWO - WEDNESDAY, MARCH 17

7:30 AM . . . Continental Breakfast

Sponsored by **CorporateCommunications**

8:30 AM . . . Working with the Sell-side

*Avi Barak, Managing Director, Sandler O'Neill + Partners
Collyn Gilbert, Managing Director, Stifel Nicolaus
Matthew Kelley, Senior Vice President, Sterne Agee
Gil Fuqua, Jr. CPA (moderator), Senior Vice President, Corporate
Communications, Inc.*

- The relevance of and challenges facing the sell-side in today's market
- Getting the right coverage
- Analyst views on credit quality, capital adequacy and earnings quality
- Incorporating management's guidance into earnings and valuation models

10:15 AM . . . Refreshment Break

10:30 AM . . . Perspective from the Buy-side

*Jonathan Ashe, CFA, Equity Analyst, Wellington
Management Company, LLP
Dave Ellison, Chief Investment Officer, The FBR Funds
Jacqueline Reeves, Managing Director, Bell Rock Capital
Anton Schutz, President and CIO, Mendon Capital Advisors*

- Requirements for attractive investments (float, market cap, etc)
- What the investor hears - Best practices for communicating results and expectations
- What the investor says - How the investor communicates return expectations

1:00 PM . . . Leveraging Media, Communications and Technology

*Dave Hogan, Director of IR, First Financial Bankshares
Nicole Petallides, NYSE Floor Correspondent, FOX Business News
Gene Marbach, Group Vice President, Makovsky + Company
Mike O'Connell, Director, SNL Investor Relations Solutions*

- Using new media, social media and alternative formats (webinars, podcasts, etc.)
- Best practices for working with traditional media
- Best practices for written communication
- Turning "Crisis Communication" to your advantage

2:45 PM . . . Refreshment Break

3:00 PM . . . Investor Relations from the Executive Suite: Managing the Message

*Michael Harrington, Treasurer and CFO, First Niagara Financial Group, Inc
Gary Perlin, Executive Vice President & CFO, Capital One Financial Corp*

Additional speakers are in the process of confirming attendance.

- Balancing the needs of various constituents (investors, customers, employees)
- Working with the media
- The Board of Director's role in IR Strategy
- Collaborating with the Board of Directors on key issues
- Collecting accurate information from inside your organization

Day Two concludes at approximately 4:30 pm

REGISTRATION

Online: www.snlcenter.com/bankir

Phone: (434) 951-7786

Registration Fee: By 2/12/10: \$1,395

After 2/12/10: \$1,695

Your registration includes all conference materials, continental breakfast and luncheon on day 2 plus a cocktail reception at the conclusion of day 1. Discounted rates are available for three or more registrants from the same company registering at the same time. Please contact us for pricing at (434) 951-7786.

Cancellations for this program are eligible for a full refund, less a \$150.00 administrative fee, if received by Tuesday, February 23, 2010. Cancellations received after that date, but by Tuesday, March 9, 2010, receive a conference credit in the amount of the registration fee, less a \$150.00 administrative fee, to attend another SNL CFE program within 13 months. Cancellations received after March 9 are not eligible for a refund or credit. Substitutions from the same company may be made at any time.

ACCREDITATION:



CFA Institute: 10 Credit Hours of Continuing Education Credit

SNL Center for Financial Education is registered with CFA Institute as an Approved Provider of professional development programs. This program is eligible for 10 CE credit hours as granted by CFA Institute. If you are a CFA Institute member, CE credit for your attendance at this event will be automatically recorded in your CE Diary upon request.



National Association of State Boards of Accountancy: 12 Hours of CPE Credit

Participants who complete Bank IR qualify for 12 hours of CPE credit (Specialized Knowledge and Applications). Program Level: Intermediate. Delivery Method: Group-Live. SNL Center for Financial Education, LLC, is registered with the National Association of State Boards of Accountancy (NASBA), as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 4th Ave N, Ste 700, Nashville, TN, 37219-2417. Website: www.nasba.org.

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