

GUEST SPEAKERS:

Peter Wirth, Executive Vice President and Co-Head of Investment Banking, Keefe, Bruyette & Woods (*New York Session*)

Mr. Wirth joined KBW in 1982 and has held a range of positions and titles in the Investment Banking Department. Mr. Wirth has concentrated in advising banking companies on mergers and acquisitions including the \$35 billion acquisition of MBNA by Bank of America. Mr. Wirth has also been active in raising capital through pioneering the use of structured finance vehicles for long-term capital issuance. More than \$20 billion has been raised through this innovative product. Mr. Wirth holds a B.A. from Stanford University and an MBA from Harvard Business School.

Jeffrey Wishner, Managing Director, Investment Banking, Keefe, Bruyette & Woods (*San Francisco and Los Angeles Sessions*)

Jeffrey J. Wishner is a Managing Director in the San Francisco office at Keefe, Bruyette & Woods. Mr. Wishner has over 15 years of experience advising West Coast banks, thrifts and financial institutions on mergers and acquisitions and capital raising transactions. Over that time period, Mr. Wishner has been involved in over 70 M&A transactions with over \$17 billion in transaction value and over 70 capital raising transactions with over \$5 billion of capital raised.

Prior to joining KBW, Mr. Wishner worked at Putnam Lovell Securities as a Senior Vice President in the Banking/Finance Companies Group for 2 years and at Banc of America Securities (formerly Montgomery Securities) for 7 years. While at Putnam Lovell and Montgomery, Mr. Wishner executed financings and mergers and acquisitions primarily for depository institutions and specialty finance companies.

Mr. Wishner holds a Masters of Business Administration degree from Harvard University and a Bachelor of Science degree in Finance from the University of California, Berkeley.

Walter Mix, Managing Director, Secura LECG (*Los Angeles and New York Sessions*)

Walter J. Mix III is Managing Director with The Secura Group of LECG, LLC. Mr. Mix works with the firm's domestic and foreign bank clients on risk management, strategic planning and financial advisory assignments. He has significant experience in strategic planning, mergers and acquisitions, de novo financial institutions, regulatory compliance, capital planning and reengineering, and technology to improve profitability and the development of risk management processes. He speaks frequently before bankers' groups and regulatory seminars.

Prior to joining Secura, Mr. Mix held the post of Commissioner of the California Department of Financial Institutions ("DFI"). In this position, he reorganized the DFI and improved the efficiency and effectiveness of the Department. Mr. Mix worked with financial institutions on more than sixty mergers and acquisitions and the formation of fifty de novo institutions. He was instrumental in the development and passage of California's identity theft law and many other laws including the interstate banking and branching law and cooperative supervisory agreements for domestic and foreign banks. Mr. Mix also spearheaded proposals designed to enhance financial institutions' electronic banking and commerce capabilities.

Mr. Mix is a graduate of the University of California and earned a master's degree with a concentration in economics and public policy from Rutgers University. Mr. Mix serves as chairman of the International Bankers Association of California.

GUEST SPEAKERS (CONTINUED):

David E. Abshier, Principal, Secura LECG (*San Francisco Session*)

David E. Abshier, a Principal in The Secura Group's Western Region, has over twenty years of experience in the financial services industry as a chief credit officer, compliance manager, regulator and consultant. He regularly performs loan portfolio reviews, due diligence examinations, Bank Secrecy Act (BSA) reviews and risk management engagements. Specific engagement experience includes developing a comprehensive risk management program, improving the efficiency and effectiveness of community and nationwide lending networks, and developing credit-related policies and procedures. Mr. Abshier also has performed numerous risk management assignments involving credit analysis, litigation support, title resolution, operations analysis, sensitivity analysis and compliance. His consulting experience spans small to large institutions throughout the western United States.

Prior to joining The Secura Group, Mr. Abshier spent five years as a management consultant with a wide variety of clients ranging from community financial institutions to nationwide commercial banks. Mr. Abshier served nearly five years with the Office of Thrift Supervision's Special Surveillance Group and was designated as a Certified Thrift Regulator.

Mr. Abshier graduated with a BA in international finance from the University of Southern California.