

# Virtual Bank Team Marketing

## Banks-West Coast, Southern, Super-Regional, Midwest

OCTOBER 4 | ROC  
OCTOBER 5 | MIDWEST  
OCTOBER 6 | BOSTON  
OCTOBER 7 | WEST COAST

### Analyst Profiles



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Matt is a managing director following regional banks with an emphasis in the Southwest U.S. region. He joined Stephens in 2004 and has been an analyst covering the regional bank sector since 2007. In 2010, Matt was recognized by StarMine as a Top Earnings Estimator for the Commercial Banking Industry. Prior to joining Stephens Inc., Matt resided in Houston, TX, where he worked in various roles for Wells Fargo and UBS. He holds a B.B.A. with a focus in finance and management information systems from the University of Oklahoma. Matt earned his Chartered Financial Analyst (CFA) designation in 2007.

### Coverage

- Allegiance Bancshares, Inc. (ABTX)
- BancorpSouth Bank (BXS)
- Bank OZK (OKK)
- Bank7 Corp. (BSVN)
- BOK Financial Corporation (BOKF)
- Business First Bancshares (BFST)
- Cadence Bancorporation (CADE)
- CBTX, Inc. (CBTX)
- CrossFirst Bankshares, Inc. (CFB)
- Cullen/Frost Bankers, Inc. (CFR)
- FB Financial Corporation (FBK)
- First Bancshares Inc. (FBMS)
- First Financial Bankshares (FFIN)
- Guaranty Bancshares, Inc. (GNTY)
- Hancock Whitney Corp (HWC)
- Hilltop Holdings Inc. (HTH)
- Home BancShares, Inc. (HOMB)
- Independent Bank Group (IBTX)
- Origin Bancorp, Inc. (OENK)
- Pinnacle Financial Partners (PNFP)
- Prosperity Bancshares, Inc. (PB)
- Red River Bancshares, Inc. (RRBI)
- Reliant Bancorp, Inc. (RBNC)
- Renasant Corp. (RNST)
- Simmons First National Corporation (SFNC)
- SmartFinancial, Inc. (SMBK)
- Spirit of Texas Bancshares (STCB)
- Texas Capital Bancshares, Inc. (TCBI)
- TriState Capital Holdings, Inc. (TSC)
- Triumph Bancorp, Inc. (TBK)
- Vertex Holdings, Inc. (VRTX)



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Terry McEvoy is a managing director and research analyst following the U.S. banking sector. Prior to joining the firm in May 2015, Terry served as head of Bank Research at Sterne Agee, leading a group of six senior equity analysts that formally covered 140+ bank stocks. Terry spent 13 years in a similar role at Oppenheimer & Co. Prior to that, he worked for five years as a bank analyst at Tucker Anthony Capital Markets. Terry was named the #3 Earnings Estimator in the Commercial Banking industry by Financial Times/StarMine in 2008 when profitability within the sector hit an important inflection point. In 2010 the Financial Times/StarMine named him the #2 Stock Picker in the Commercial Banking industry which was the first year in nearly a decade the sector outperformed the S&P 500. Terry was one of the founding members/ Board of Directors of the CFA Society of Maine.

### Coverage

- Associated Banc-Corp (ASB)
- Byline Bancorp, Inc. (BY)
- Citizens Financial Group (CFG)
- Civista Bancshares, Inc. (CTVB)
- Comerica Inc. (CMA)
- County Bancorp, Inc. (ICBK)
- Equity Bancshares, Inc. (EQBK)
- Farmers & Merchants Bancorp (FMAO)
- Fifth Third Bancorp (FITB)
- First Busby Corp. (BUSE)
- First Financial Bancorp. (FFBC)
- First Merchants Corp. (FRME)
- First Mid Bancshares, Inc. (FMBH)
- First Midwest Bancorp. (FMBI)
- First Republic Bank (FRC)
- Great Western Bancorp (GWE)
- Heartland Financial USA (HTLF)
- Horizon Bancorp (HBNC)
- Huntington Bancshares Inc. (HRAN)
- KeyCorp (KEY)
- Lakeland Financial Corp. (LKPN)
- Midland States Bancorp (MSBI)
- MidWestOne Financial Group (MOPG)
- Nicolet Bankshares (NCBS)
- Old National Bancorp. (ONB)
- PNC Financial Services Group (PNC)
- Regions Financial Corp. (RF)
- Stock Yards Bancorp (SYBT)
- Trust Financial Corp. (TFC)
- U.S. Bancorp (USB)
- Wintrust Financial Corp. (WTRF)
- Zions Bancorporation (ZION)



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Andrew is a research analyst covering West Coast banks. Previously, he was a senior associate covering East Coast Banks, and prior to that West Coast banks. Before joining Stephens in December 2017, he worked in wealth management at Silver Oak Securities. Andrew graduated with a B.S.B.A. in accounting and finance from the University of Tennessee at Martin. Andrew earned his Chartered Financial Analyst (CFA) designation in 2021.

### Coverage

- Banc of California (BANC)
- Banner Corp. (BANR)
- Coastal Financial Corp. (CCB)
- Columbia Banking System (COLB)
- First Interstate BancSystem (FIBK)
- Five Star Bancorp (FSBC)
- Glacier Bancorp (GBCI)
- Heritage Financial Corp. (HPWA)
- National Bank Holdings Corp. (NBHC)
- Pacific Premier Bancorp (PPBI)
- PacWest Bancorp (PACW)
- Preferred Bank (PFBC)
- Private Bancorp of America (PBAM)
- RBB Bancorp, Inc. (RBB)
- SVB Financial Group (SVB)
- TriCo Bancshares (TCBK)
- Uniqua Holdings Corp. (UMPQ)
- Western Alliance Bancorp. (WAL)

To obtain more information, please contact your Stephens sales representative.