

Committee, Steven D. Irvin/Dir., Thomas A. Jordan/67/Dir., Chairperson - Compensation Committee, William P. Heath/CEO, Dir., Pres., Courtney F. Hoge/Dir., Daniel D. Hamrick/Dir., Jon T. Wyatt/Chmn., Dale E. Keiger/76/Dir., Member - Audit Committee, Douglas Covington/Dir., Michael C. Miller/56/Chmn., Pres., Darrell L. Frye/61/Dir., Member - Audit Committee

Owners: Lynn S. Lloyd, W. L. Hancock/1.98%, Jacob F. Alexander, Larry E. Brooks, James M. Campbell/1.06%, Larry R. Campbell, Darrell L. Frye, Thomas A. Jordan, Dale E. Keiger, Eugene B. McLaurin, Michael C. Miller/1.46%, Reynolds R. Neely/2.42%, Richard K. Pugh, J. M. Ramsay, Jerry A. Little

Financial Data: Fiscal Year End: 12/31 Latest Annual Data: 12/31/2005

Year	Sales	Net Income
2005	\$69,341,000	\$9,937,000
2004	\$54,109,000	\$6,598,000
2003	\$53,758,000	\$8,400,000
Curr. Assets:	NA	Curr. Liab.: NA
Plant, Equip.:	\$24,670,000	Total Liab.: \$999,770,000
Total Assets:	\$1,102,085,000	Net Worth: \$102,315,000
		P/E Ratio: 13.00
		Indic. Yr. Divd.: \$0.600
		Debt/Equity: 0.3766

FNB Corp/VA

105 Arbor Dr, Christiansburg, VA, 24068; **PH:** 1-540-382-4951; **Fax:** 1-540-381-6785; **http://** www.fnbonline.com; **Email:** mprater@fnbonline.com

General - Incorporation VA **Stock** - Price on: 12/22/2006 \$41.232
 Employees 479 Stock Exchange NDQ
 Auditor Brown, Edwards & Co LLP Ticker Symbol FNB
 Stk Agt NA Outstanding Shares 7,360,000
 Counsel NA E.P.S. \$2.473
 DUNS No. 01-115-1912 Shareholders 2,457

Business: The group's principal activity is to provide general and commercial banking services through its wholly owned subsidiary, first national bank. The group's deposit product include checking, savings and time deposits, individual retirement accounts, merchant bankcard processing. The lending products include residential and commercial mortgages, home equity loans, credit card and consumer installment loans, agricultural loans, investment loans, small business, fha and sba guaranteed loans, commercial loans, lines and letters of credit as well as trust services. The services are provided primarily in montgomery county, Virginia and surrounding counties, the cities of roanoke and salem, Virginia and roanoke and contiguous counties including bedford and franklin, Virginia through 55 banking facilities and 52 ATMs. On 01-Aug-2003, the group acquired bedford banshares inc. On 30-Jun-2004, the group acquired morrell, butz, and junker, inc.

Primary SIC and add'l.: 6021 6712

CIK No: 0001010961

Subsidiaries: Bedford Federal Savings Bank, First National Bank, Fnb (va) Statutory Trust I, Fnb (va) Statutory Trust II, FNB Financial Services, Inc, FNB Salem Bank and Trust, N.A., FNBO Co., Inc., National Association

Officers: Gregory W. Feldmann/COO/\$128,333.00, Mike Whitmore/Contact, William P. Heath/CEO, Dir., Pres./\$248,000.00, Herb Bennett/Contact, Wooddell B. Nester/Exec. VP, Chief Systems Officer, Kay O. McCoy/Exec. VP, Dir. - Retail Banking, Alan Saunders/Contact, Rhonda Frazier/Contact, Chris Lewis/Investor Relations Contact, Daniel A. Becker/CFO, Exec. VP/\$121,933.00, Keith J. Houghton/Exec. VP, Chief Risk Officer, Duane E. Mink/Exec. VP, General Counsel/\$133,583.00

Directors: Charles W. Steger/Dir., Daniel D. Hamrick/Dir., William P. Heath/CEO, Dir., Pres., Steven D. Irvin/Dir., Kendall O. Clay/Dir., Jon T. Wyatt/Chmn., Glen C. Combs/Dir., Courtney F. Hoge/Dir., Raymond D. Smoot/Dir., Harold K. Neal/Dir., Douglas Covington/Dir., Beverley English Dalton/Dir.

Owners: Courtney F. Hoge, Gregory W. Feldmann, William P. Heath, Glen C. Combs, Duane E. Mink, Kendall O. Clay, Charles W. Steger, Daniel A. Becker, D. W. Shilling, Raymond D. Smoot, Harold K. Neal, Daniel D. Hamrick, Jon T. Wyatt, Steven D. Irvin, Hugh H. Bond, Beverley E. Dalton, Douglas Covington

Financial Data: Fiscal Year End: 12/31 Latest Annual Data: 12/31/2005

Year	Sales	Net Income
2005	\$97,016,000	\$17,533,000
2004	\$84,810,000	\$14,247,000
2003	\$77,142,000	\$12,932,000
Curr. Assets:	NA	Curr. Liab.: NA
Plant, Equip.:	\$25,002,000	Total Liab.: \$1,321,006,000
Total Assets:	\$1,481,482,000	Net Worth: \$160,476,000
		P/E Ratio: 16.67
		Indic. Yr. Divd.: \$0.840
		Debt/Equity: 0.1648

FNB Financial Corp

101 Lincoln Way West, Mcconnellsburg, PA, 17233; **PH:** 1-717-485-3123; **Fax:** 1-717-485-3570; **http://** www.fnbmcconnells.com; **Email:** custservice@fnbmcconnells.com

General - Incorporation PA **Stock** - Price on: 12/22/2006 \$36.25
 Employees 50 Stock Exchange OTC
 Auditor Smith Elliott Kearns & Co. LLC Ticker Symbol FNBBOB
 Stk Agt NA Outstanding Shares NA
 Counsel NA E.P.S. \$1.59
 DUNS No. 01-516-8891 Shareholders NA

Business: The group's principal activity is to provide banking and bank related services. It is a holding company and operates its activities through its subsidiary, the first national bank of mcconnellsburg. The group provides commercial and consumer banking services that include acceptance of time and demand deposits and origination of secured and unsecured loans. Its loan portfolio consists of auto, personal, mortgage, home equity, school, home repair, small business, commercial and home construction loans. The bank provides services to individuals, corporations, partnerships, associations, municipalities and other governmental bodies. As of 31-Dec-2003, the group had three 3 offices and one ATM located in fulton county, one branch office located in fort loudon, franklin county, Pennsylvania and one at hancock, Washington county, Maryland. During the year 2003, the group formed a new company called fnb mortgage brokers inc and acquired mmi mortgage brokers, inc.

Primary SIC and add'l.: 6712 6021

CIK No: 0000820222

Subsidiaries: FNB Mortgage Brokers, Inc, The First National Bank of McConnellsburg

Officers: John C. Duffey/53/Dir., Pres., CEO, Acting CFO/\$115,428.00, Harvey J. Culler/80/Chmn., Dir.

Directors: Harry D. Johnston/69/Dir., Member - Compensation Committee, Patricia A. Carbaugh/62/Dir., Member - Audit Committee, John C. Duffey/53/Dir., Pres., CEO, Acting CFO, Lonnie W. Palmer/54/Dir., Member - Compensation Committee, Harvey J. Culler/80/Chmn., Dir., Terry L. Randall/58/Dir., Member - Compensation Committee, Chmn. - Audit Committee, Craig E. Paylor/50/Dir., Chmn. - Compensation Committee, Member - Audit Committee, David A. Washabaugh/70/Dir., Member - Compensation Committee

Owners: Terry L. Randall/7.94%, Terry L. Randal/7.94%, David A. Washabaugh/1.33%, Patricia A. Carbaugh, Harry D. Johnston/3.22%, Lonnie W. Palmer, Harvey J. Culler/4.43%, John C. Duffey, Craig E. Paylor, CEDE& Co./19.19%

Financial Data: Fiscal Year End: 12/31 Latest Annual Data: 12/31/2005

Year	Sales	Net Income
2005	\$10,878,000	\$1,328,000
2004	\$9,659,000	\$1,360,000
2003	\$9,034,000	\$1,225,000
Curr. Assets:	NA	Curr. Liab.: NA
Plant, Equip.:	\$3,183,000	Total Liab.: \$170,632,000
Total Assets:	\$186,117,000	Net Worth: \$15,485,000
		P/E Ratio: 22.80
		Indic. Yr. Divd.: NA
		Debt/Equity: NA

FNB Financial Services Corp

1501 Highwoods Blvd, Ste 400, Greensboro, NC, 27410; **PH:** 1-336-369-0900;

Fax: 1-336-349-8035; **http://** www.fnbsoutheast.com; **Email:** webmaster@fnbsoutheast.com

General - Incorporation NC **Stock** - Price on: 12/22/2006 \$14.91
 Employees 248 Stock Exchange NDQ
 Auditor Dixon Hughes PLLC Ticker Symbol FNB
 Stk Agt Registrar & Transfer Co Outstanding Shares 7,040,000
 Counsel Brooks Pierce McLendon Et Al E.P.S. \$0.21
 DUNS No. 00-892-5158 Shareholders 1,210

Business: The group's principal activity is to provide banking services to individual and corporate customers. The group's services include accepting deposits, originating commercial, real estate and consumer loans, checking accounts, now accounts, money market accounts, savings accounts, certificates of deposit and individual retirement accounts. The group is a holding company that operates through its subsidiary, fnb southeast. The operations are conducted through 13 branches located in reidsville, madison, eden, ruffin, greensboro, burgaw and wilmington, North Carolina.

Primary SIC and add'l.: 6712 6022

CIK No: 0000742679

Subsidiaries: FNB Southeast, FNB Southeast Investment Services, Inc., FNB Southeast Mortgage Corporation

Officers: Pressley A. Ridgill/Dir., Pres., CEO, Member Executive - Governance, Nominating Committee, Planning Committee, Credit Management Committee, Asset Liability Committee/\$250,000.00, Dwight K. Willoughby/Sr. VP, Chief Accounting Officer, Controller, Richard L. Powell/Sr. VP, Debra Colby/VP - Human Resources, Michael W. Shelton/CFO, Exec. VP/\$115,000.00

Directors: Arnold C. Britt/57/Dir., Alex A. Diffey/Dir., Robert V. Perkins/Dir., Member Planning Committee - Compensation Committee, Credit Management Committee, Pressley A. Ridgill/Dir., Pres., CEO, Member Executive - Governance, Nominating Committee, Planning Committee, Credit Management Committee, Asset Liability Committee, Reid E. Teague/Dir., Chairperson Asset Liability Committee, Member Credit Management Committee, Joseph H. Kinmarney/Dir., Chairperson Credit Management Committee, Member Executive - Governance, Nominating Committee, Compensation Committee, Audit Committee, Gary G. Blosser/Dir., Member Credit Management Committee, Chairperson Audit Committee, Charles Arnold Brit/Dir., Member Executive - Governance, Nominating Committee, Asset Liability Committee, Chairperson Compensation Committee, Ernest J. Sewell/Member Planning Committee - Asset Liability Committee, Barry Z. Dodson/Chmn., Chairperson Executive - Governance, Nominating Committee, Member Planning Committee - Compensation Committee, Credit Management Committee, Audit Committee, Asset Liability Committee, Kenan C. Wright/Vice Chmn., Chairperson Planning Committee, Member Executive - Governance, Nominating Committee, Audit Committee

Owners: Gary G. Blosser, Arnold C. Britt/1.28%, Barry Z. Dodson, Joseph H. Kinmarney/1.10%, Robbie Perkins, Pressley A. Ridgill, Ernest J. Sewell/2.93%, Michael W. Shelton, E. Reid Teague, Kenan C. Wright

Financial Data: Fiscal Year End: 12/31 Latest Annual Data: 12/31/2005

Year	Sales	Net Income
2005	\$69,496,000	\$792,000
2004	\$52,558,000	\$8,340,000
2003	\$49,012,000	\$7,460,000
Curr. Assets:	NA	Curr. Liab.: NA
Plant, Equip.:	\$14,307,000	Total Liab.: \$940,172,000
Total Assets:	\$1,007,406,000	Net Worth: \$67,234,000
		P/E Ratio: 71.00
		Indic. Yr. Divd.: \$0.520
		Debt/Equity: 1.2408

FNBH Bancorp Inc

101 E Grand River, Howell, MI, 48843; **PH:** 1-517-546-3150; **Fax:** 1-517-546-6275;

http:// www.fnbhsite.com

General - Incorporation MI **Stock** - Price on: 12/22/2006 NA
 Employees NA Stock Exchange OTC
 Auditor BDO Seidman LLP, KPMG LLP Ticker Symbol FNH
 Stk Agt American Stock Transfer & Trust Co Outstanding Shares NA
 Counsel NA E.P.S. NA
 DUNS No. 78-747-5300 Shareholders NA

Business: The group's principal activities are the provision of commercial and personal banking services. These services include checking accounts, savings accounts, certificates of deposit, commercial loans, real estate loans, installment loans, collections, travelers' checks, night depository, safe deposit box, U.S. Savings bonds and trust services. The group operates through eight offices within the four communities it serves, all of which are located in livingston county, Michigan.

Primary SIC and add'l.: 6712 6021

CIK No: 0000943119

Subsidiaries: First National Bank in Howell, H.B. Realty Co

Officers: Jane Sutterfield/VP - Commercial Lender, Jeff Billig/VP - Commercial Lender, Gabi Bressett/BSA Officer, Deposit Operations, Scott Peters/Assist. VP - Commercial Lender, Lauri L. Trapp/Branch Mgr., Charity Stulz/Branch Mgr., Carol Czekaj/VP - 1st Trust, Investments, Herbert W. Bursch/CEO, Dir., Pres./\$176,800.00, Victor Perez/Sr. VP - Information Technology, Operations, Debra M Brasseur/Risk Management Officer, Violet Gintsis/Sr. VP - Senior Lender, Janice Trouba/Sr. VP, CFO/\$118,158.00, Randy Greene/Branch Mgr., Michael N Wiclaw/VP, Commercial