

**414 - Citizens National Corp KY**

<b>Curr. Assets:</b> \$53,344,000	<b>Curr. Liab.:</b> \$1,597,828,000	<b>P/E Ratio:</b> 19.25
<b>Plant, Equip.:</b> \$43,265,000	<b>Total Liab.:</b> \$1,597,828,000	<b>Indic. Yr. Divd.:</b> \$0.360
<b>Total Assets:</b> \$1,775,142,000	<b>Net Worth:</b> \$177,314,000	<b>Debt/Equity:</b> NA

**Citizens First Corp**

1805 Campbell Ln., Bowling Green, KY, 42104; **PH:** 1-270-393-0700; **Fax:** 1-270-393-0716; <http://www.citizensfirstbank.com>

<b>General</b> - Incorporation ..... KY	<b>Stock</b> - Price on:12/24/2007 .....\$13.08
Employees ..... 110	Stock Exchange ..... NDQ
Auditor ..... Crowe Chizek & Co. LLC	Ticker Symbol ..... CZFC
Stk Agt ..... Reliance Trust Company	Outstanding Shares ..... 1,980,000
Counsel ..... NA	E.P.S. .... \$0.73
DUNS No. .... NA	Shareholders ..... NA

**Business:** The group's principal activities are to provide a full range of banking and mortgage services. The group through its subsidiary, citizens first bank inc, serves individual and corporate customers in bowling green and warren county, Kentucky. The services include non-interest bearing, interest bearing negotiable order of withdrawal accounts, savings and certificate of deposit. The lending services include commercial, personal and mortgage loans. The personal loans offered include secured and unsecured loans for financing automobiles, home improvements and personal investments. The group also offers credit cards facilities and personal checking account related line of credit. Other services include safe deposit boxes, letter of credit, traveler's checks, direct deposit of payroll, social security and dividend. In Jan 2003, the group acquired commonwealth mortgage of bowling green inc and southern Kentucky land title inc.

**Primary SIC and add'l.:** 6712 6022

**CIK No:** 0001073475

**Subsidiaries:** Citizens First Bank, Inc.

**Officers:** Mary D. Cohron/60/Dir., CEO, Pres./\$236,367.00, Steven J. Marcum/51/Exec. VP, CFO, Treasurer/\$153,626.00, Kim M. Thomas/37/Exec. VP, Chief Marketing Officer, John T. Perkins/65/Dir., VP, COO, Todd M. Kanipe/39/Exec. VP, Chief Credit Officer/\$183,302.00, Carolyn Harp/62/COO, Exec. VP

**Directors:** Mary D. Cohron/60/Dir., CEO, Pres., Floyd H. Ellis/81/Chmn., Barry D. Bray/62/Dir., Joe B. Natcher/50/Dir., John Kelly/73/Dir., Steve Newberry/45/Dir., Billy J. Bell/74/Dir., Jack Sheidler/51/Dir., Fred Travis/73/Dir., John T. Perkins/65/Dir., VP, COO, Chris B. Guthrie/41/Dir., Jerry Baker/77/Dir., Sarah G. Grise/51/Dir., Wilson Stone/55/Dir.

**Owners:** Mary D. Cohron/2.96%, Fred Travis, Wellington Management Company, LLP/5.06%, Wellington Trust Company, NA/5.06%, Jack Sheidler/3.20%, Wilson Stone, John T. Perkins, Billy J. Bell/6.00%, Billy J. Bell/4.15%, Steve Newberry, Insiders/18.81%, Insiders/18.00%, Mary D. Cohron/2.00%, Barry D. Bray/3.20%, Floyd H. Ellis/2.00% (26 Owners included in Index)

**Financial Data:** Fiscal Year End:12/31 Latest Annual Data: 12/31/2006

Year	Sales	Net Income		
2006	\$16,515,000	\$2,153,000		
2005	\$12,550,000	\$2,237,000		
2004	\$10,085,000	\$1,038,000		
<b>Curr. Assets:</b>	\$32,663,000	<b>Curr. Liab.:</b> \$295,372,000	<b>P/E Ratio:</b> 12.34	
<b>Plant, Equip.:</b>	\$11,177,000	<b>Total Liab.:</b> \$302,286,000	<b>Indic. Yr. Divd.:</b> \$0.100	
<b>Total Assets:</b>	\$338,775,000	<b>Net Worth:</b> \$36,489,000	<b>Debt/Equity:</b> 0.1355	

**Citizens Holding Co MS**

PO Box 209, Philadelphia, MS, 39350; **PH:** 1-601-656-4692; **Fax:** 1-601-656-4183; <http://www.thecitizensbankphila.com>

<b>General</b> - Incorporation ..... MS	<b>Stock</b> - Price on:12/24/2007 .....\$22.75
Employees ..... 204	Stock Exchange ..... NDQ
Auditor ..... Home LLP	Ticker Symbol ..... CIZN
Stk Agt ..... American Stock Transfer & Trust Co.	Outstanding Shares ..... 4,930,000
Counsel ..... NA	E.P.S. .... \$1.65
DUNS No. .... NA	Shareholders ..... NA

**Business:** The group's principal activity is to provide commercial and personal banking services through its subsidiary, the citizens bank of philadelphia. The group accepts demand deposits, savings and time deposit accounts; makes secured and unsecured loans; issues letters of credit and originates mortgage loans. The lending services include commercial, real estate, installment and credit card loans. Real estate loans consist of single and multi-family housing, farm, residential and commercial construction and commercial real estate loans. In addition, the group provides personal and corporate trust services; and provides certain services that are closely related to commercial banking such as credit life insurance and title insurance for its loan customers.

**Primary SIC and add'l.:** 6022 6712

**CIK No:** 0001075706

**Subsidiaries:** The Citizens Bank of Philadelphia, Mississippi

**Officers:** Greg Mckee/Dir., CEO, Pres./\$359,958.00, Carolyn Mckee/Sec., Robert T. Smith/Treasurer, CFO/\$218,723.00

**Directors:** Greg Mckee/Dir., CEO, Pres., William M. Mars/Chmn., Karl Brantley/Dir., Don Fulton/Dir., Don Kilgore/Dir., David A. King/Dir., Herbert A. King/Dir., David P. Webb/Dir., A. T. Williams/Dir.

**Owners:** Don L. Fulton, Insiders/14.80%, Robert T. Smith, Amzie T. Williams, Karl Brantley, David P. Webb, David A. King/1.90%, Greg L. McKee, The Molpus Company/8.00%, Herbert A. King/7.60%, William M. Mars, Daniel Adam Mars, Terrell E. Winstead, Donald L. Kilgore

**Financial Data:** Fiscal Year End:12/31 Latest Annual Data: 12/31/2006

Year	Sales	Net Income		
2006	NA	\$1,482,000		
2005	NA	\$1,358,000		
2004	NA	\$1,466,000		
<b>Curr. Assets:</b>	\$36,062,000	<b>Curr. Liab.:</b> \$535,101,000		
<b>Plant, Equip.:</b>	\$14,814,000	<b>Total Liab.:</b> \$550,050,000	<b>Indic. Yr. Divd.:</b> \$0.720	
<b>Total Assets:</b>	\$621,197,000	<b>Net Worth:</b> \$69,665,000	<b>Debt/Equity:</b> NA	

**Citizens Inc**

400 E Anderson Ln., Austin, TX, 78752; **PH:** 1-512-837-7100; **Fax:** 1-512-836-9785; <http://www.citizensinc.com>; **Email:** postoffice@citizensinc.com

**THE CORPORATE DIRECTORY - Walker's 2008**

<b>General</b> - Incorporation ..... CO	<b>Stock</b> - Price on:12/24/2007 .....\$7
Employees ..... 490	Stock Exchange ..... NYSE
Auditor ..... KPMG LLP	Ticker Symbol ..... CIA
Stk Agt ..... Computershare Trust CO.	Outstanding Shares ..... 41,310,000
Counsel ..... Davis & Davis	E.P.S. .... \$0.31
DUNS No. .... 60-180-8637	Shareholders ..... NA

**Business:** The group's principal activities are providing life and health insurance and other services through its operating subsidiaries. The subsidiaries, citizens insurance company of America, investors life insurance company and excalibur insurance corporation provide specialty individual accident and health policies to United States residents and ordinary whole-life products on an international basis. Insurance investors inc provides aviation transportation to its parent. Funeral homes of America owns and operates a funeral home in baker, Louisiana. Computing technology inc provides data processing services and acquires and leases furniture and equipment. On 19-Feb-2003, the group acquired first alliance corporation and on 19-Nov-2003, mid American alliance corporation.

**Primary SIC and add'l.:** 6321 7261 6311 6719 7374 4111

**CIK No:** 0000024090

**Subsidiaries:** CICA Life Insurance Company of America (CICA) (fka Citizens Insurance Company of America), Citizens National Life Insurance Company (CNLIC), Citizens USA Life Insurance Company (CUSA), Computing Technology, Inc. (CTI), Funeral Homes of America, Inc. (FHA), Insurance Investors, Inc. (IIL), KYWIDE Insurance Management, Inc. (KYWIDE), Mid-American Associates Agency, Inc. (MAAAD), Security Alliance Insurance Company (SPFIC), Security Plan Fire Insurance Company (SPFIC), Security Plan Life Insurance Company (SPLIC)

**Officers:** Geoffrey M. Kolander/32/VP, Corp. Sec., General Counsel, Thomas F. Kopicic/48/VP - Accounting

**Owners:** Insiders/14.20%, Gala Management Services, Inc., Timothy T. Timmerman, Dean E. Gage, Ray A. Riley/1.30%, Grant G. Teaff, Larry E. Carson, Mark A. Oliver, Harold E. Riley/10.60%, Rick D. Riley/2.20%, Insiders/100.00%, Harold E. Riley/100.00%, Richard C. Scott, Steven F. Shelton, Dimensional Fund Advisors/5.20%

**Financial Data:** Fiscal Year End:12/31 Latest Annual Data: 12/31/2006

Year	Sales	Net Income		
2006	\$158,059,000	\$8,677,000		
2005	\$144,315,000	\$7,302,000		
2004	\$102,826,000	\$7,732,000		
<b>Curr. Assets:</b>	\$46,643,000	<b>Curr. Liab.:</b> \$6,443,000	<b>P/E Ratio:</b> 35.00	
<b>Plant, Equip.:</b>	\$7,350,000	<b>Total Liab.:</b> \$571,573,000	<b>Indic. Yr. Divd.:</b> NA	
<b>Total Assets:</b>	\$711,184,000	<b>Net Worth:</b> \$139,611,000	<b>Debt/Equity:</b> 0.0990	

**Citizens National Bancorp DE**

182 Main St., Putnam, CT, 06260; **PH:** 1-860-928-7921; <http://www.cnbonlinebank.com>

<b>General</b> - Incorporation ..... NA	<b>Stock</b> - Price on:12/24/2007 .....\$105.75
Employees ..... NA	Stock Exchange ..... OTC
Auditor ..... NA	Ticker Symbol ..... CTZR
Stk Agt ..... NA	Outstanding Shares ..... NA
Counsel ..... NA	E.P.S. .... NA
DUNS No. .... NA	Shareholders ..... NA

**Business:** The groups principle activity is to provide recruiting services. The groups service area includes the research and development, engineering, marketing, sales, information technology and manufacturing industries. The group operates from United States.

**Primary SIC and add'l.:** 6712

**CIK No:**

**Officers:** Archie McDonnell/CEO, Pres.

**Financial Data:** Fiscal Year End:NA Latest Annual Data: 12/31/2002

Year	Sales	Net Income		
2002	\$12,082,000	\$3,322,000		
2001	\$10,876,000	\$2,998,000		
2000	\$10,332,000	\$2,644,000		
<b>Curr. Assets:</b>	\$15,453,000	<b>Curr. Liab.:</b> \$136,563,000		
<b>Plant, Equip.:</b>	\$2,859,000	<b>Total Liab.:</b> \$187,862,000	<b>Indic. Yr. Divd.:</b> NA	
<b>Total Assets:</b>	\$216,350,000	<b>Net Worth:</b> \$28,488,000	<b>Debt/Equity:</b> 2.0257	

**Citizens National Corp KY**

44 Public Sq., Somerset, KY, 41240; **PH:** 1-606-679-6341; <http://www.cnbsomerset.com>; **Email:** info@cnbsomerset.com

<b>General</b> - Incorporation ..... NA	<b>Stock</b> - Price on:12/24/2007 .....\$71
Employees ..... NA	Stock Exchange ..... OTC
Auditor ..... NA	Ticker Symbol ..... CZNL
Stk Agt ..... NA	Outstanding Shares ..... NA
Counsel ..... NA	E.P.S. .... NA
DUNS No. .... NA	Shareholders ..... NA

**Business:** The groups principle activity is to provide banking services. The group also provides overdraft protection, CitizensNET Internet banking and certificates of deposit. The group operates from United States.

**Primary SIC and add'l.:** 6021

**CIK No:**

**Officers:** Clay Parker Davis/Dir., CEO, Pres., Donald E. Bloomer/Sr. VP - Cashier Operations, Personnel, Jerry B. Claunch/Sr. VP - Commercial Lending, George Corder/Sr. VP - Data Processing Supervisor, Mary L. Belcher/Second VP - Auditor, Norma Blevins/VP - Lending Review, Ivalene Dunbar/Assist. Cashier - Commercial Loans, Michelle Gover/Assist. Cashier, Nancy Branch Mgr., Barbara Thompson/Assist. Cashier, Mall Branch Mgr., Charles B. Farris/Exec. VP - Commercial Lending, Jennifer Mink/Assist. Cashier - Audit Department, Brenda Hranicky/Assist. VP - Special Assets, Steve Bray/Assist. Cashier - Mortgage Lending, Ann Dick/Assist. Cashier, Main Office Teller Mgr., Wanda Dykes/Assist. Cashier, Branch Mgr. (31 Officers included in Index)

**Directors:** Clay Parker Davis/Dir., CEO, Pres., Richard E. Cooper/Chmn., Cy Waddle/Vice Chmn., Lonnie Lawson/Member - Advisory Board, Waitsboro Branch, Jay McShurley/Member - Advisory Board, Waitsboro Branch, Larry Turpen/Member - Advisory Board, Waitsboro Branch, Robert S. Harris/Dir., Charles R. Hembree/Dir., Odell Merrick/Dir., Harris Rakestraw/Dir., Harold D. Rogers/Dir. Emeritus, William J. Wilson/Dir., Nancy Bigelow/Member - Advisory Board, Burnside Branch, Bob Kenison/Member - Advisory Board, Burnside Branch, Darrell Burton/Member - Advisory Board, Burnside Branch (55 Directors included in Index)

**Financial Data:** Fiscal Year End:NA Latest Annual Data: 12/31/2002