

CIK No: 0000034563

**Subsidiaries:** FBC Finance Co., a California corporation

**Officers:** Guenter W. Berger/Chmn., CEO, Roger M. Laverty/COO, Pres., George Zaikowski/Mgr. - Seattle, Randy Skeie/Mgr. - Spokane, Mark Cannon/Mgr. - Tacoma, Barry Mote/Mgr. - Yakima, Al Eisele/Mgr. - Boise, Travis Pierce/Mgr. - Twin Falls, Steve Smith/Mgr. - Flagstaff, Erik Stanley/Mgr. - Phoenix, Richard Meadows/Mgr. - Yuma, Lake Havasu/Mgr. - Lake Havasu, Dennis Sisk/Mgr. - Tucson, Michael J. King/VP - Restaurant, Institutional Sales Division, John E. Simmons/Treasurer, CFO (97 Officers included in Index)

**Directors:** Guenter W. Berger/Chmn., CEO, John H. Merrell/Dir., Thomas A. Maloof/Dir., Carol Farmer Waite/Dir., Lewis A. Coffman/Dir., John Samore/Dir., Independent Consultant, CPA, Martin A. Lynch/71/Dir., James M. McGarry/55/Dir., Kenneth R. Carson/Dir.

**Owners:** John H. Merrell, John Samore, Insiders, Thomas A. Maloof, Richard F. Farmer, Employee Stock Ownership Plan, Carol Farmer Waite, John E. Simmons, Farmer Group, Jeanne Farmer Grossman, Franklin Mutual Advisers, LLC, Michael J. King, Farmer Equities, LP, Guenter W. Berger, Trust A

**Financial Data: Fiscal Year End:**06/30 **Latest Annual Data:** 06/30/2007

Year	Sales	Net Income
2007	\$216,259,000	\$6,815,000
2006	\$207,453,000	\$4,756,000
2005	\$198,420,000	-\$5,427,000
<b>Curr. Assets:</b>	\$246,808,000	<b>Curr. Liab.:</b> \$16,578,000
<b>Plant, Equip.:</b>	\$46,385,000	<b>Total Liab.:</b> \$48,014,000
<b>Total Assets:</b>	\$317,237,000	<b>Net Worth:</b> \$269,223,000

**P/E Ratio:** 63.48  
**Indic. Yr. Divd.:** \$0.440  
**Debt/Equity:** NA

## Farmers & Merch Bank

2601 Wilma Rudolph Blvd, Clarksville, TN, 37040; **PH:** 1-931-905-7925; **http://** www.fmb.com

**General** - Incorporation ..... **Stock** - Price on:12/24/2007 .....\$6786  
 Employees .....550 Stock Exchange .....OTC  
 Auditor .....NA Ticker Symbol .....FMBL  
 Stk Agt .....NA Outstanding Shares .....NA  
 Counsel .....NA E.P.S .....\$378.81  
 DUNS No .....NA Shareholders .....NA

**Business:** The groups principal activity is to provide banking services. Services of the group include savings money market, time certificates of deposit, individual retirement accounts, online banking, commercial, real estate construction, agribusiness, installment, credit card and real estate loans. The groups commercial and financial products include lines of credit, capital financing, letters of credit automobile financing, residential real estate, and home improvement and home equity lines of credit. The group operates from California in the United States.

**Primary SIC and add'l.:** 6029

**CIK No:**

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

Year	Sales	Net Income
2002	\$148,900,000	\$49,381,000
2001	\$144,382,000	\$43,560,000
2000	\$137,476,000	\$40,607,000
<b>Curr. Assets:</b>	\$153,460,000	<b>Curr. Liab.:</b> \$1,922,494,000
<b>Plant, Equip.:</b>	\$20,430,000	<b>Total Liab.:</b> \$1,926,318,000
<b>Total Assets:</b>	\$2,449,268,000	<b>Net Worth:</b> \$522,950,000

**P/E Ratio:** 17.91  
**Indic. Yr. Divd.:** \$80.000  
**Debt/Equity:** NA

## Farmers & Merchants Bancorp

121 W Pine St., Lodi, CA, 95241; **PH:** 1-209-367-2300; **http://** www.fmbonline.com

**General** - Incorporation ..... DE **Stock** - Price on:12/24/2007 .....\$22.35  
 Employees .....252 Stock Exchange .....OTC  
 Auditor .....Perry-Smith LLP Ticker Symbol .....FMCB  
 Stk Agt .....Corporate Stock Transfer, Inc. Outstanding Shares .....5,080,000  
 Counsel .....NA E.P.S .....\$27.46  
 DUNS No .....NA Shareholders .....NA

**Business:** The group operates through its subsidiary whose principle activity is to perform commercial banking operations and other related financial activities. New registrant. The group operates from United States.

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

**CIK No:** 0001085913

**Subsidiaries:** F & M Bancorp, Inc., Farmers & Merchants Bank of Central California, Farmers & Merchants Investment Corporation, Farmers/Merchants Corp., FMCB Statutory Trust I

**Officers:** Kent A. Steinwert/Dir., Pres., CEO - F, M Bank/\$2,388,897.00, Stephen W. Haley/Exec. VP, CFO - F, M Bank/\$651,413.00, Deborah E. Hodkin/Exec. VP, Chief Administrative Officer - F, M Bank/\$615,193.00, Richard S. Erichson/Exec. VP, Sr. Credit Officer - F, M Bank/\$653,239.00, Kenneth W. Smith/Exec. VP, Dir. - Business, Retail Markets, F, M Bank, Susan Clark/Assist. VP - F, M Bank

**Directors:** Kent A. Steinwert/Dir., Pres., CEO - F, M Bank, Ole R. Mettler/Chmn. - F, M Bank, Calvin Suess/Dir. - F, M Bank, Stewart C. Adams/Dir. - F, M Bank, Ralph Burlington/Dir. - F, M Bank, Kevin Sanguinetti/Dir. - F, M Bank, Edward Corum/Dir. - F, M Bank, James E. Podesta/Dir. - F, M Bank, C. A. Wishek/Dir. - F, M Bank

**Owners:** Richard S. Erichson, Kevin Sanguinetti, Kent A. Steinwert, Stewart C. Adams, Stephen W. Haley, Joan Rider/5.30%, Bruce Mettler/5.54%, Robert F. Hunnell, Ralph Burlington, Sheila M. Wishek/5.52%, Ole R. Mettler/3.33%, Deborah E. Hodkin, Calvin Suess, James R. Podesta, Edward Corum (18 Owners included in Index)

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

Year	Sales	Net Income
2006	\$102,627,000	\$20,629,000
2005	\$84,685,000	\$18,428,000
2004	\$73,567,000	\$16,450,000
<b>Curr. Assets:</b>	\$66,411,000	<b>Curr. Liab.:</b> \$1,268,583,000
<b>Plant, Equip.:</b>	\$20,496,000	<b>Total Liab.:</b> \$1,278,893,000
<b>Total Assets:</b>	\$1,411,233,000	<b>Net Worth:</b> \$132,340,000

**P/E Ratio:** 14.15  
**Indic. Yr. Divd.:** \$8.700  
**Debt/Equity:** 0.2593

## Farmers & Merchants Bancorp Inc

PO Box 216, Archbold, OH, 43502; **PH:** 1-419-446-2501; **http://** www.fm-bank.com;

**Email:** fmsb@fm-bank.com

**General** - Incorporation ..... OH **Stock** - Price on:12/24/2007 .....\$22.35  
 Employees .....252 Stock Exchange .....OTC  
 Auditor .....Plante & Moran, PLLC Ticker Symbol .....FMAO  
 Stk Agt .....Registrar & Transfer Co Outstanding Shares .....5,080,000  
 Counsel .....NA E.P.S .....\$1.59  
 DUNS No .....01-976-6385 Shareholders .....NA

**Business:** The group's principal activity is to provide general commercial and savings banking services. The group also provides checking account services, as well as, savings and other time deposit services such as certificates of deposits. The general commercial and savings banking services activities include commercial and residential mortgage, consumer and credit card lending activities. The group also provides checking account services as well as savings and other time deposit services. The group's substantial amount of the loan portfolio is composed of loans made to agricultural industry. The group provides direct lease financing and has invested in leveraged type leases.

**Primary SIC and add'l.:** 6712 6021

**CIK No:** 0000792966

**Subsidiaries:** Farmers & Merchants Life Insurance Company, Farmers & Merchants State Bank

**Officers:** Paul S. Siebenmorgen/Dir., CEO, Pres./\$313,283.00, David A. Kowalski/Auditor, Norma J. Kauffman/Assist. Corp. Sec., Barbara J. Britenriker/CFO/\$200,007.00, David P. Rupp/Dir., VP, Lydia A. Huber/Corp. Sec.

**Directors:** Paul S. Siebenmorgen/Dir., CEO, Pres., Joe E. Crossgrove/Chmn., Robert G. Frey/Dir., Jack C. Johnson/Dir., Merle J. Short/Dir., David P. Rupp/Dir., VP, Dean E. Miller/Dir., Steven A. Everhart/Dir., James C. Saneholtz/Dir., Kevin J. Sauder/Dir., Anthony J. Rupp/Dir., Betty Young/Dir., Dexter L. Benecke/Dir., Steven J. Wyse/Dir.

**Owners:** Dean E. Miller/0.71%, James C. Saneholtz/0.04%, Jack C. Johnson/0.02%, Anthony J. Rupp/0.23%, Dexter L. Benecke/0.14%, Betty K. Young/0.01%, Steven A. Everhart/0.08%, Merle J. Short/0.43%, Paul S. Siebenmorgen/0.26%, Steven J. Wyse/2.02%, Robert G. Frey/0.38%, Insiders/6.27%, Edward A. Leininger/0.10%, Barbara J. Britenriker/0.03%, David P. Rupp/1.47% (18 Owners included in Index)

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

Year	Sales	Net Income
2006	\$48,712,000	\$8,136,000
2005	\$44,541,000	\$8,576,000
2004	\$42,777,000	\$8,230,000
<b>Curr. Assets:</b>	\$37,247,000	<b>Curr. Liab.:</b> \$626,131,000
<b>Plant, Equip.:</b>	\$14,189,000	<b>Total Liab.:</b> \$649,364,000
<b>Total Assets:</b>	\$737,096,000	<b>Net Worth:</b> \$87,732,000

**P/E Ratio:** 14.06  
**Indic. Yr. Divd.:** \$0.600  
**Debt/Equity:** 0.2593

## Farmers & Merchants Bank F

116 E Ladiga St., Piedmont, AL, 36272; **PH:** 1-256-447-9041; **Fax:** 1-256-447-9143;

**http://** www.f-mbank.com

**General** - Incorporation ..... **Stock** - Price on:12/24/2007 .....\$32.45  
 Employees .....NA Stock Exchange .....OTC  
 Auditor .....NA Ticker Symbol .....FMFG  
 Stk Agt .....American Stock Transfer & Trust Co. 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.:** 6022

**CIK No:**

## Farmers Capital Bank Corp

PO Box 309, Frankfort, KY, 40602; **PH:** 1-502-227-1668; **Fax:** 1-502-227-1692;

**http://** www.farmerscapital.com; **Email:** info@farmerscapital.com

**General** - Incorporation ..... KY **Stock** - Price on:12/24/2007 .....\$28.98  
 Employees .....585 Stock Exchange .....NDQ  
 Auditor .....Crowe Chizek & Co. LLC Ticker Symbol .....FFKT  
 Stk Agt .....American Stock Transfer & Trust Co. Outstanding Shares .....7,880,000  
 Counsel .....NA E.P.S .....\$2.86  
 DUNS No .....11-596-7135 Shareholders .....NA

**Business:** The group's principal activity is to provide a wide range of banking and bank-related services through its 23 banking locations throughout central Kentucky. The services primarily include the activities of lending and leasing, receiving deposits, providing cash management services, safe deposit box rental and trust activities. The types of deposits accepted by the group include savings, time and demand deposits. The loans provided include commercial, construction, mortgage, personal loans and lines of credit to corporations, individuals and others. The other services include issuing letters of credit; providing funds transfer services and serving as an agent in providing credit card loans. On 01-Jul-2004, the group acquired citizens bank inc.

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

**CIK No:** 0000713095

**Subsidiaries:** Austin Park Apartments, LTD, Citizens Acquisition Subsidiary Corporation, Citizens Bank of Northern Kentucky, Inc., Citizens Financial Services, Community Development of Kentucky, Inc, EG Properties, Inc, EH Properties, Inc, EV Properties, Inc, Farmers Bank & Capital Trust Co., Farmers Bank and Trust Company, Farmers Bank Realty Co, Farmers Capital Bank Trust I, Farmers Capital Bank Trust II, Farmers Capital Insurance Corporation, Farmers Fidelity Insurance Agency, LLP 28 Subsidiaries included in the Index

**Officers:** Anthony G. Busseni/Dir., CEO, Pres./\$320,804.00, Bruce E. Dungan/Advisory Dir., Teresa Tipton/Assist. VP - Human Resources, Charles T. Mitchell/Advisory Dir., Douglas C. Carpenter/CFO, Sr. VP, Sec./\$116,467.00, Allison B. Gordon/Sr. VP, Linda L. Faulconer/VP, Dir. - Human Resources, Kaye Hall/VP - Finance, Mark A. Hampton/Sr. VP - Finance, Jean T. Harrod/VP, General Counsel, Sec., Janelda R. Mitchell/VP, Dir. - Marketing, Jason Purcell/VP - Internal Audit, James Barsotti/Assist. VP - Internal Audit, Sue Coles/Assist. VP - Compliance, Carol Raskin/Assist. VP, Dir. - Training