

General - Incorporation MI
 Employees 4,027
 Auditor Virchow, Krause & Co. LLP
 Stk Agt Registrar & Transfer Co
 Counsel NA
 DUNS No NA

Stock - Price on: 12/31/2008 \$0.72
 Stock Exchange NYSE
 Ticker Symbol FBC
 Outstanding Shares 83,630,000
 E.P.S -\$1.31
 Shareholders 18,300

Business: The group's principal activity is that of a bank holding company. It operates in two segments namely, banking operations and home lending operations. The banking group offers a comprehensive line of consumer and commercial financial products and services to individuals and small and middle market businesses through 99 banking centers and 145 automated teller machines located in Michigan and Indiana. The home lending group's most significant activity is the origination and acquisition of residential mortgage loans carried out from 128 home loan centers in 25 states. In addition, the bank provides business financial products and services and a 24-hour telephone and Internet banking service.

Primary SIC and add'l.: 6035 6712

CIK No: 0001033012

Subsidiaries: Douglas Insurance Agency Inc., Flagstar Bank Fsb, Flagstar Commercial Corp., Flagstar Investment Group Inc., Flagstar Reinsurance Co., Flagstar Statutory Trust II, Flagstar Statutory Trust III, Flagstar Statutory Trust IV, Flagstar Statutory Trust IX, Flagstar Statutory Trust V, Flagstar Statutory Trust VI, Flagstar Statutory Trust VII, Flagstar Statutory Trust VIII, Flagstar Statutory Trust X, Flagstar Title Insurance Agency Inc., Paperless Office Solutions Inc.

Officers: Paul D. Borja/48/CFO, Exec. VP/\$435,279.00, Kirstin A. Hammond/43/Dir., Chief Investment Officer/\$392,550.00

Directors: Michael Lucci/69/Dir., Richard S. Elsea/79/Dir., Robert W. Dewitt/69/Dir., Charles Bazy/79/Dir., Thomas J. Hammond/65/Chmn., Robert O. Rondeau/43/Dir., Kirstin A. Hammond/43/Dir., Chief Investment Officer, Jay J. Hansen/45/Dir.

Owners: Paul D. Borja, Michael Lucci, Jay J. Hansen, James D. Coleman, Thomas J. Hammond/15.00%, Richard S. Elsea, Insiders/25.70%, Charles Bazy, Frank D'Angelo, Dimensional Fund Advisors LP/5.80%, Brian B. Tauber, Janet G. Hammond/6.00%, Kirstin A. Hammond, Mark T. Hammond/9.60%, William F. Pickard, Robert Dewitt, Robert O. Rondeau

Financial Data: Fiscal Year End: 12/31 Latest Annual Data: 12/31/2007

Year	Sales	Net Income
2007	\$1,046,088,000	-\$39,225,000
2006	\$1,009,190,000	\$75,202,000
2005	\$868,111,000	\$79,865,000

Curr. Assets: NA **Curr. Liab.:** NA
Plant, Equip.: \$346,926,000 **Total Liab.:** \$15,099,758,000 **Indic. Yr. Divd.:** NA
Total Assets: \$15,792,736,000 **Net Worth:** \$692,978,000 **Debt/Equity:** 0.3700

Flamel Technologies

1825 K St., Ste. 1210, Washington, DC, 20006; **PH:** 1-202-862-8400; **Fax:** 1-202-862-3933;
<http://www.flamel-technologies.fr>; **Email:** info@flamel.com

General - Incorporation France
 Employees 302
 Auditor Ernst & Young
 Stk Agt NA
 Counsel NA
 DUNS No NA

Stock - Price on: 12/31/2008 \$4.26
 Stock Exchange NDQ
 Ticker Symbol FLML
 Outstanding Shares 24,070,000
 E.P.S -\$0.64
 Shareholders 33

Business: The group's principal activities are the development of innovative drugs for the pharmaceutical, agrochemical and ophthalmic sectors. To facilitate this development the group has entered into partnerships with coming inc.; merck & co., inc.; Monsanto company and novo nordisk a/s.

Primary SIC and add'l.: 5122 5995 2834

CIK No: 0001012477

Subsidiaries: Flamel Technologies Inc.

Officers: Jean-Marie Lehn/Scientific Advisor, You-Ping Chan/Dir. - Chemistry Department, Remi Meyrueix/Dir. - Physico, Chemistry, Nanotechnology Department, Christian Trepo/Scientific Advisor, Roger Kravtsoff/Dir. - Preclinical, Early Clinical Development, Rafael Jorda/COO, Exec. VP, Dir. - Manufacturing, Development, Catherine Castan/Dir. - Research & Development Micropump, Head - Micropump Team, Stephen H. Willard/Dir., CEO, Charles Marlio/Dir. - Strategic Planning, Investor Relations, Kenneth Lundstrom/Dir. - Research, Christian Kalita/Chief Pharmacist, David Weber/Dir. - Purchasing Operations, Katherine Hanras/Dir. - Analytical Department, Nigel McWilliam/Dir. - Business Development, USA, Frederick Simonin/Marketing Analyst, Andrew Francis/VP - Business Development, Yves Bourbonloul/Industrial Dir., Martine Capelle/Dir. - Human Resources, Raphaelle Portella/Legal Counsel - France, Sian Crouzet/Principal Financial Officer

Directors: Stephen H. Willard/Dir., CEO, Frederic Lemoine/Dir., John L. Vogelstein/Dir., Lodewijk J.R. De Vink/Dir., Elie Vannier/Chmn., Frank Fildes/Dir.

Owners: Remi Meyrueix, BVF Inc./10.12%, Silver Point Capital LP/6.23%, Elie Vannier, Knoll Capital Management LP/9.27%, Frank J.T. Fildes, Frederic Lemoine, O.S.S. Capital Management LP/26.37%, Rafael Jorda, Greenlight Capital Management/7.84%, Stephen H. Willard/0.14%, John L. Vogelstein/0.34%, Lodewijk J.R. De Vink

Financial Data: Fiscal Year End: 12/31 Latest Annual Data: 12/31/2007

Year	Sales	Net Income
2007	\$36,654,000	-\$37,737,000
2006	\$23,202,000	-\$35,201,000
2005	\$23,598,000	-\$27,377,000

Curr. Assets: \$56,110,000 **Curr. Liab.:** \$24,955,000 **P/E Ratio:** 17.46
Plant, Equip.: \$35,140,000 **Total Liab.:** \$46,774,000 **Indic. Yr. Divd.:** NA
Total Assets: \$101,401,000 **Net Worth:** \$54,627,000 **Debt/Equity:** NA

Flanders Corp.

531 Flanders Filters Rd., Washington, NC, 27889; **PH:** 1-800-637-2803;
<http://www.flanderscorp.com>; **Email:** customerservice@corp.precisionaire.com

General - Incorporation NC
 Employees 2,800
 Auditor Pender Newkirk & Co., LLP
 Stk Agt OTC Stock Transfer, Inc.
 Counsel NA
 DUNS No NA

Stock - Price on: 12/31/2008 \$4.63
 Stock Exchange NDQ
 Ticker Symbol FLDR
 Outstanding Shares 25,720,000
 E.P.S \$0.23
 Shareholders 135

Business: The group's principal activity is to design, manufacture and market air filters and related products. It provides complete environmental control systems for end uses ranging from controlling contaminants in residences and commercial office buildings through specialized manufacturing

environments for semiconductors and pharmaceuticals. The group also produces glass-based air filter media. The products are utilized by industries, including those associated with commercial and residential heating, ventilation and air conditioning systems. It is also used in industries like semiconductor manufacturing, ultra-pure materials, biotechnology, pharmaceuticals, synthetics, nuclear power and nuclear materials processing. The major customers of the group are Abbott Laboratories, the Home Depot Inc, Motorola Inc, Merck & Co Inc, Upjohn Co, Wal-Mart Stores Inc, Westinghouse Electric Corp and several large computer chip manufacturers. The group operates only in United States.

Primary SIC and add'l.: 3564 3599 3569

CIK No: 0000799526

Subsidiaries: Air Seal Filter Housing Inc., Airpure Filter Sales & Service Inc., Flanders Filters Inc., Flanders International Pte., Flanders/Csc Corp., Industrias Seco De Tijuana, Precisionaire Inc.

Officers: Robert R. Amerson/53/Dir., CEO, Steven K. Clark/55/CEO, Pres., John Hodson/45/CFO, James B. Mercer/61/VP - Operations, Harry L. Smith/39/Dir., COO, Cully Bohush/Dir., Chief Accounting Officer, Brenda Davis/VP - Corporate Human Resources, Charlie Kwiatkowski/VP - Sales, Kevin Boyd/VP - Operations, Linda Hermann/VP - Retail Sales, IT

Directors: David M. Mock/53/Dir., Robert R. Amerson/53/Dir., CEO, Peter Fredericks/46/Dir., Michael Steele/50/Dir., Harry L. Smith/39/Dir., COO, Kirk Dominick/42/Dir., Jeffrey G. Korn/52/Dir., Cully Bohush/Dir., Chief Accounting Officer

Owners: Bank of America Corp./5.10%, Harry L. Smith/3.90%, Insiders/34.50%, Heartland Advisors/11.10%, David Mock, Kirk Dominick, Cully Bohush, Royce & Associates LLC/5.30%, Jeffrey G. Korn, Robert R. Amerson/27.50%

Financial Data: Fiscal Year End: 12/31 Latest Annual Data: 12/31/2007

Year	Sales	Net Income
2007	\$244,941,000	-\$19,687,000
2006	\$238,378,000	\$2,050,000
2005	\$229,276,000	\$12,506,000

Curr. Assets: \$113,506,000 **Curr. Liab.:** \$63,255,000 **P/E Ratio:** 20.13
Plant, Equip.: \$61,520,000 **Total Liab.:** \$96,153,000 **Indic. Yr. Divd.:** NA
Total Assets: \$183,555,000 **Net Worth:** \$87,402,000 **Debt/Equity:** 0.3400

Flanigan's Enterprises Inc.

5059 NE 18th Ave., Fort Lauderdale, FL, 33334; **PH:** 1-954-377-1961; **Fax:** 1-954-351-1245;
<http://www.flanigans.net>; **Email:** rachel@flanigans.net

General - Incorporation FL
 Employees 759
 Auditor Rachlin LLP
 Stk Agt American Stock Exchange
 Counsel NA
 DUNS No NA

Stock - Price on: 12/31/2008 \$3.22
 Stock Exchange AMEX
 Ticker Symbol BDL
 Outstanding Shares 1,880,000
 E.P.S \$0.56
 Shareholders 335

Business: The group's principal activities are to own and operate restaurants with lounges, package liquor stores and entertainment oriented units. It operates 16 units which include 7 restaurants, 4 combination package liquor store and restaurants and package stores, 4 package stores and 1 club and seven additional units which have been franchised. Restaurants provide efficient service of alcoholic beverages and full food service with abundant portions, reasonably priced, served in a relaxed, friendly and casual atmosphere. Package liquor stores emphasize high volume business by providing customers with a wide variety of brand name and private label merchandise at discount prices. The group's package liquor stores are operated under the servicemark big daddy's liquor and the restaurants are operated under the servicemark Flanigan's seafood bar and grill.

Primary SIC and add'l.: 5813 6794 5921

CIK No: 0000012040

Subsidiaries: CIC Investors #13, Limited Partnership, CIC Investors #60, Limited Partnership, CIC Investors #65, Limited Partnership, CIC Investors #70, Limited Partnership, CIC Investors #75, Limited Partnership, CIC Investors #80, Limited Partnership, CIC Investors #95, Limited Partnership, Flanigans Enterprises, Inc. of Georgia, Flanigans Enterprises, Inc. of Pa., Flanigans Management Services, Inc., Seventh Street Corp.

Officers: Jean Picard/VP - Package Operations/\$80,000.00, James G. Flanigan/CEO, Compliance Officer, Pres./\$150,000.00, August Bucci/64/Dir., COO, Exec. VP/\$145,000.00, Jeffrey D. Kastner/General Counsel, Sec./\$145,000.00

Directors: Germaine M. Bell/76/Dir., August Bucci/64/Dir., COO, Exec. VP, Patrick J. Flanigan/48/Dir., Barbara J. Kronk/43/Dir., Christopher O'Neill/43/Dir., Michael B. Flanigan/Dir., Michael Roberts/Dir.

Financial Data: Fiscal Year End: 10/01 Latest Annual Data: 9/29/2007

Year	Sales	Net Income
2007	\$61,101,000	\$1,267,000

Curr. Assets: \$6,315,000 **Curr. Liab.:** \$4,919,000 **P/E Ratio:** 5.75
Plant, Equip.: \$18,939,000 **Total Liab.:** \$16,606,000 **Indic. Yr. Divd.:** NA
Total Assets: \$27,398,000 **Net Worth:** \$10,792,000 **Debt/Equity:** 0.4900

Flatbush Federal Bancorp Inc.

2146 Nostrand Ave., Brooklyn, NY, 11210; **PH:** 1-718-859-6800; **Fax:** 1-718-421-3210;
<http://www.flatbush.com>

General - Incorporation US
 Employees 35
 Auditor Beard Miller Co. LLP
 Stk Agt Registrar & Transfer Co
 Counsel NA
 DUNS No NA

Stock - Price on: 12/31/2008 \$3.5
 Stock Exchange OTC
 Ticker Symbol FLTB
 Outstanding Shares 2,740,000
 E.P.S -\$0.09
 Shareholders 541

Business: The group's principal activity is to attract deposits from public and invest these deposits in loans and securities. The various types of loan are one- to four-family residential mortgage loans, commercial real estate loans, construction loans and loans guaranteed by the small business administration. The group's operates in brooklyn, queens and long island in New York.

Primary SIC and add'l.: 6035 6712

CIK No: 0001243496

Subsidiaries: Flatbush Federal Savings & Loan Association

Directors: Stan I. Cohen/54/Dir.

Owners: Flatbush Federal Bancorp./54.08%, Alfred S. Pantaleone, Jesus R. Adia, John S. Lotardo, John D. Antonello, Insiders/1.70%, Charles J. Vorbach, Michael J. Lincks, Patricia A. McKinley

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