

# STATEMENT OF CONDITION

JUNE 30, 2021



## OFFICE LOCATIONS

<b>Main – Long Beach</b> 302 Pine Ave. Long Beach, CA 90802 (562) 437-0011	<b>Memorial Hospital</b> 2801 Atlantic Ave. Long Beach, CA 90806 (562) 989-7862
<b>Belmont Shore*</b> 4827 E. 2nd St. Long Beach, CA 90803 (562) 621-1430	<b>Newport Beach</b> 4695 MacArthur Ct., Ste. 130 Newport Beach, CA 92660 (949) 241-8280
<b>Bixby Knolls*</b> 4545 California Ave. Long Beach, CA 90807 (562) 984-3600	<b>Orange*</b> 1220 E. Katella Ave. Orange, CA 92867 (714) 288-8450
<b>Corona del Mar*</b> 2421 E. Coast Hwy. Corona del Mar, CA 92625 (949) 723-1804	<b>Redondo Beach*</b> 1333 S. Pacific Coast Hwy. Redondo Beach, CA 90277 (310) 802-7560
<b>Downey*</b> 9001 Firestone Blvd. Downey, CA 90241 (562) 334-1836	<b>Rolling Hills Estates*</b> 27525 Indian Peak Rd. Rolling Hills Estates, CA 90274 (310) 491-1711
<b>East Long Beach</b> 3140 E. Anaheim St. Long Beach, CA 90804 (562) 621-1400	<b>Rossmoor*</b> 12535 Seal Beach Blvd. Seal Beach, CA 90740 (562) 799-2002
<b>Fullerton*</b> 315 N. Harbor Blvd. Fullerton, CA 92832 (714) 578-1945	<b>San Clemente*</b> 621 N. El Camino Real San Clemente, CA 92672 (949) 373-2470
<b>Garden Grove*</b> 10422 Garden Grove Blvd. Garden Grove, CA 92843 (714) 590-3880	<b>San Juan Capistrano*</b> 31873 Del Obispo St. San Juan Capistrano, CA 92675 (949) 488-8550
<b>Huntington Beach*</b> 7125 Yorktown Ave. Huntington Beach, CA 92648 (714) 465-3131	<b>Santa Ana</b> 1750 E. 17th St. Santa Ana, CA 92705 (714) 564-1750
<b>Laguna Hills*</b> 24300 Paseo de Valencia Laguna Hills, CA 92653 (949) 340-3150	<b>Santa Barbara</b> 33 E. Carrillo St. Santa Barbara, CA 93101 (805) 280-4700
<b>Lake Forest*</b> 23772 Rockfield Blvd. Lake Forest, CA 92630 (949) 460-7900	<b>Torrance*</b> 22400 Hawthorne Blvd. Torrance, CA 90505 (310) 265-3200
<b>Lakewood*</b> 4909 Lakewood Blvd. Lakewood, CA 90712 (562) 602-8378	<b>Tustin*</b> 2691 Park Ave. Tustin, CA 92782 (714) 824-3070
<b>Los Altos*</b> 2302 Bellflower Blvd. Long Beach, CA 90815 (562) 799-7271	

## SPECIALIZED CLIENT SERVICES

<b>Healthcare Client Services</b> 2801 Atlantic Ave. Long Beach, CA 90806 (562) 989-7862	<b>OC Regional Headquarters</b> 4695 MacArthur Ct., Ste. 130 Newport Beach, CA 92660 (949) 241-8280
<b>Home Loan Center</b> 12515 Seal Beach Blvd. Seal Beach, CA 90740 (866) 649-3863	<b>Religious Client Services</b> 12535 Seal Beach Blvd. Seal Beach, CA 90740 (562) 344-4070

Extended Friday hours

\* Open Saturdays from 9:00 am to 12:00 pm  
Member FDIC • FMB.com • REV. 7/21



**F&M Farmers & Merchants Bank®**  
California's Strongest, since 1907.

Member FDIC • FMB.com

# STATEMENT AT CLOSE OF BUSINESS

June 30, 2021  
(In Thousands)

These figures reflect Farmers & Merchants Bank's continued dedication to strong, sound, conservative banking policies and management. Since 1907, F&M Bank has always provided clients that extra measure of security.

## ASSETS

Cash and due from banks:	
Noninterest-bearing balances .....	\$ 73,903
Interest-bearing balances .....	<u>937,358</u>
Total cash and due from banks .....	1,011,261
Securities available-for-sale, at fair value .....	147,402
Securities held-to-maturity, at amortized cost .....	<u>3,899,259</u>
Total cash and securities .....	5,057,922
Loans held-for-sale .....	15,896
Loans, net .....	5,363,641
Investments in FHLB and FRB stock, at cost .....	20,042
Bank premises and equipment, net .....	103,313
Deferred tax assets, Net .....	28,691
Other assets .....	94,642
<b>Total Assets .....</b>	<b>\$ <u>10,684,147</u></b>

## LIABILITIES

Deposits:	
Noninterest-bearing demand deposits .....	\$ 3,263,345
Interest-bearing demand deposits .....	2,001,944
Savings and money market savings .....	2,307,252
Time deposits .....	<u>799,430</u>
Total deposits .....	8,371,971
Securities sold under repurchase agreements .....	1,080,453
Other liabilities .....	<u>40,183</u>
Total liabilities .....	<u>9,492,607</u>

## STOCKHOLDERS' EQUITY

Common stock .....	2,522
Additional paid-in capital .....	90,176
Retained earnings .....	1,096,830
Accumulated other comprehensive income .....	<u>2,012</u>
Total stockholders' equity .....	<u>1,191,540</u>
<b>Total Liabilities &amp; Stockholders' Equity .....</b>	<b>\$ <u>10,684,147</u></b>

## F&M DIRECTORS

Daniel K. Walker, *Chairman of the Board*  
JoAnn M. Bourne, Richard W. Darling, Walter M. Florie, Lawrence J. McLaughlin,  
Christine A. Scheuneman, Timothy M. Wilson

## EM BANK OFFICERS

### MAIN/ADMINISTRATION

<b>Kenneth G. Walker</b> .....	<b>President, Main Office</b>
<b>Daniel K. Walker</b> .....	<b>Chairman of the Board/CEO</b>
<b>W. Henry Walker</b> .....	<b>President</b>
<b>John W.H. Hinrichs</b> .....	<b>Executive Vice President/CFO/Cashier</b>
<b>Phillip J. Bond</b> .....	<b>Executive Vice President/CCO</b>
<b>Melissa Lanfre</b> .....	<b>Executive Vice President/COO</b>
<b>Kevin Tiber</b> .....	<b>Executive Vice President/Investment Officer</b>

### SENIOR VICE PRESIDENTS

Steven Caroulis .....	Senior Vice President
Elsie Chow .....	Senior Vice President
Frank Coleman .....	Senior Vice President/Chief Auditor
Valentina M.H. Fiorentino .....	Senior Vice President/Human Resources
Celeste Gladych .....	Senior Vice President
Reva F. Hines .....	Senior Vice President
Taylor L. Hoang .....	Senior Vice President
James H. Ketchersid .....	Senior Vice President
Scott Knuppenburg .....	Senior Vice President/Chief Information Officer
John G. Lopez .....	Senior Vice President/Compliance
Ty Lynch .....	Senior Vice President
Amy Marsh .....	Senior Vice President
Michael McCarthy .....	Senior Vice President
Kellie McGahuey .....	Senior Vice President
Sean A. Miller .....	Senior Vice President
Judith Morales Long .....	Senior Vice President
Gregory Sachs .....	Senior Vice President/Chief Technology Officer
Kathleen Salmons .....	Senior Vice President/Chief Risk Officer
Philip L. Sblendorio .....	Senior Vice President
Sossy Soukiassian .....	Senior Vice President
Jeffery R. Spinelli-Faris .....	Senior Vice President
Susan Tweedy .....	Senior Vice President
Richard Veerman .....	Senior Vice President

### FIRST VICE PRESIDENTS

Miller Akins	Scott Lorenzini
Debra M. Allen	Howard Lu
Jason Bennett	Daniel MacMillan
Michele Bivens	Valerie A. Magness
Michael Blevens	Houda Mathison
Stephanie A. Buonopane	Richard Nichols
Wayne Chan	Gregory Ogilbee
Heather Chastain	Martin Renta Davids
Richard Cheung	Melinda Richeson
Marie Derks	Richard Robinson
Orlando E. Gonzalez	Kara Smith
Jamal Hemphill	Susan G. Smith
Cynthia King	Michelle Stoehr
Merilee Langdon	Christine M. Walker-Bowman
Kevin Larson	Alaine O. Williams
Tuan Le	Aggie Yoon

### VICE PRESIDENTS

Margaret V. Achilles-Phillips	Deborah Buchanan
Haroun Ahmady	Karen Cardenas
Cecilia T. Arpon	Andrea Carlson
Sean Boatman	Camille Catalano
Gerald Bowler	John Chou

Roberto Contreras  
 Anthony Cox  
 Marisela Cristich  
 Kourosh Davatolhagh  
 Traci Dawson  
 LeeAnn Dayyat  
 Victor De La Vega  
 Brian Devot  
 Chad Dickson  
 Lynette Dyer  
 Nancy Enge  
 Daniel Esposito  
 Yvette Fujioka Yoshikawa  
 Leslie Gentile  
 Laura Getz  
 Tobias Geye  
 Fidencio Gonzales  
 Todd Gray  
 Allison Hackett  
 Eva Wong Hang  
 Mary Hansen  
 Maria Hurtado  
 Tiffany Israel  
 Theodore Jackson Jr.  
 Melissa Jones-Glover

### ASSISTANT VICE PRESIDENTS

Paul Alvarez  
 Liezelyn Anderson  
 Jeremy Barnes  
 Jonathan Berry  
 Amanda Blanton  
 Javier Cabrera  
 Philip Cardenas  
 Gilberto Cerrillos  
 Miguel Chavez  
 Luciano E. Cordova  
 Zulma Cortez  
 Carol Curtis  
 Kristine De Leon-Soliven  
 Vickie L. Edwardson  
 Eric Ford  
 Stephanie Foster  
 Michael R. Fulbright  
 Amanda Fuller  
 Sandra Gifford  
 Jonathan Gouvion  
 Jennifer A. Haskill  
 Autumn J. Hughes  
 Adriana Jacobo  
 Guadalupe Jimenez

### ASSISTANT CASHIERS

Tonya Bausch  
 Jenny Cabrera  
 Jeff Canda  
 Michael Crouch  
 Shani G. Doctor-Yuniskis  
 Lizelle Famy  
 Yolanda E. Fuentes  
 Rebecca Hurd  
 Lorenza Kaiklian

Justin Kroese  
 Summer R. Lieu  
 Hazel Limbo  
 Mercedes Limon  
 Sinh Luong  
 Jovonnie Mabrie  
 Rodney P. Martinez  
 Jana D. Mendoza  
 Veronica Miller  
 Maria Morales  
 Angela Oganezova  
 Michael Osorio  
 Adam Pyle  
 Kyle Roddy  
 Cheryl A. Ryman  
 Abraham Samir  
 Juan Sanchez  
 Farishta Sarpas  
 Dee Ann Scopelleti  
 Darren Taylor  
 Rose Ann Tennant  
 Corinne Velez  
 Danielle Warnock  
 Megan Wilson

Steve Kim  
 Yuji Kozuchi  
 Olliesha Kwesi  
 Danilo Loliva  
 Valeria McKeel  
 Joseph Meza  
 Sharon D. Monroe  
 Rosette Nearin  
 Jacquelyn Nunes  
 Ephraim Olivera  
 Victoria Peck  
 Cole Radebaugh  
 Lorenzo Ramirez  
 Rita Reed  
 Denise Reeser  
 Jessica Reyes  
 Terri A. Ridall  
 Mary Schneeweis  
 Margaret Soffa-Jackson  
 Brandy Stoff  
 Kimberly Tabako  
 Genevieve Van Dyck  
 Morgan Wheeler  
 Brian Zbysenski

Remedios B. Lee  
 Teresita P. Melvin  
 Luh Metra  
 Marisa M. Panis  
 Lolita Parulan  
 Virginia Ramos  
 Edelita Sison  
 Scott Woolf

## EM OFFICE PERSONNEL

### BELMONT SHORE

Bret Holloway	Senior Vice President
Ali Nayebdadash	First Vice President
Tam Dan	Vice President
Yvette Klier	Vice President
Thuy Moesta	Vice President/Manager
Dave Sakamoto	Vice President
Jorge Suarez	Vice President
Lissette Najarro	Assistant Vice President
Erin Green	Assistant Cashier
Taweeporn Vattananavin	Assistant Cashier

### BIXBY KNOLLS

Chris Smith	First Vice President
David Ayala	Vice President/Manager
Joseph Mollaie	Vice President
Connie C. Rodriguez	Vice President
Kimberley Rhynes	Assistant Vice President
Robert Rivera	Assistant Vice President
Mary Jackson	Assistant Cashier

### CORONA DEL MAR

Kirk Van Atta	First Vice President/Manager
John Russell	First Vice President
Farnaz Eeg	Vice President
Joel Reeling	Vice President
Ninette Saati	Vice President
Mary DiRuscio	Assistant Cashier
Lizet Rodriguez	Assistant Cashier

### DOWNEY

John Casillas	Vice President/Manager
Lorenza Gilbert	Vice President
Carlos Gallardo	Assistant Vice President

### EAST LONG BEACH

Paul Buss	Vice President
Brandon Maloney	Vice President/Manager
Rigoberto Bahena	Assistant Vice President

### FULLERTON

Scott R. Dowds	Senior Vice President
Kenny J. Lim	First Vice President
Helen L. Eligio	Vice President/Manager
Gerald Malonda	Vice President
Han Tran	Vice President
Lilbeth L. Barsoumian	Assistant Vice President
Jung Refe	Assistant Cashier
Rosemarie Santos	Assistant Cashier

### GARDEN GROVE

Mary Aguilar	Vice President
Sandra Ellis	Vice President/Manager
Song Saenam	Vice President
Sandra L. Thomas	Vice President
Lisa To	Assistant Vice President

### HUNTINGTON BEACH

Brian C. Bielicki	First Vice President
Liliana Dongo	Vice President/Manager
Nathan Joho	Vice President
John D. Wright	Vice President
Elliott Lopez-Araiza	Assistant Vice President
Penelope Laloulu	Assistant Cashier
Karen Lightman	Assistant Cashier

### LAGUNA HILLS

Rudy Kramer	Senior Vice President
Ada Baker	Vice President
Michael Bueche	Vice President
David Leahy	Vice President/Manager
Nancy A. Miller	Vice President
William Byerly	Assistant Cashier

### LAKE FOREST

Peter Meyers	First Vice President
Tony Craig	Vice President
Ing Lee	Vice President
Blaine Nelson	Vice President/Manager
Laura Bergquist	Assistant Vice President
Genie Jessamine	Assistant Cashier

### LAKEWOOD

Juan R. Arreola	Senior Vice President
Christopher Bucka	Vice President
Joanie Dixson	Vice President/Manager
Larry Kirk	Vice President
Rollen Robertson	Vice President
Lizzett Barraza	Assistant Vice President
Aram Bitar	Assistant Vice President
Patricia A. French	Assistant Vice President
Alex Peña	Assistant Vice President

### LOS ALTOS

Raymond Cervantez	Vice President/Manager
Lamonte Lee	Vice President
Eric Potruch	Vice President
Daniel K. Ryan	Vice President
Denise Chambliss	Assistant Vice President
Evan Specht	Assistant Vice President
Angel Sanchez	Assistant Cashier

### MEMORIAL HOSPITAL

Stacy Long	Vice President
Rhiannon White-Plust	Vice President/Manager

### NEWPORT BEACH

Kathy Reed	Senior Vice President
Charles Garcia	First Vice President
Ramin Behnam	Vice President/Manager
Vinh T. Hang	Vice President
Caryn Kelley	Vice President
Nancy Kim	Vice President
Elvira Lumahan	Vice President
Monica Ruiz	Vice President
Frank Wu	Vice President
Don Algama	Assistant Vice President
Natalie Jones	Assistant Vice President
Sharyl Ratkovic	Assistant Cashier

### ORANGE

Matt Greville	First Vice President/Manager
Lois Bergman	Vice President
Carol Choi	Vice President
Ankit Shah	Vice President

### REDONDO BEACH

Vivian Armanious	Vice President
Alex Flores	Vice President
Faisal Hashmi	Vice President/Manager

### ROLLING HILLS ESTATES

Jason L. Anderson	First Vice President
Geoffrey S. Nadler	First Vice President
Roy Almeida	Vice President/Manager
Clarinda Campbell	Vice President
Caroline Ta	Vice President
Daniele Brown	Assistant Vice President
Tara Clardy	Assistant Cashier
Maria Lourdes Soriano	Assistant Cashier

**ROSSMOOR**

Trevor Erickson ..... Vice President/Manager  
 Bob Martinez ..... Vice President  
 Mehrnaz Sadr ..... Vice President  
 Al Stone ..... Vice President  
 Theresa Doyle ..... Assistant Vice President

**SAN CLEMENTE**

Michael Hahn ..... Senior Vice President  
 Kevin Middleton ..... First Vice President/Manager  
 Kimberly Davis ..... Vice President  
 Vickie Van Baalen-Conner ..... Vice President  
 Deborah Carter ..... Assistant Cashier

**SAN JUAN CAPISTRANO**

Daniella McCormick ..... Vice President  
 Marcos Reyes ..... Vice President/Manager  
 David Shahoian ..... Vice President  
 J. Dee White ..... Vice President  
 Grace Ward ..... Assistant Vice President  
 Whitney Davidson ..... Assistant Cashier

**SANTA ANA**

Asif Farooquee ..... Vice President  
 Shannon Murphy ..... Vice President  
 Shervin Vadood ..... Vice President/Manager  
 Trang Phan ..... Assistant Vice President

**SANTA BARBARA**

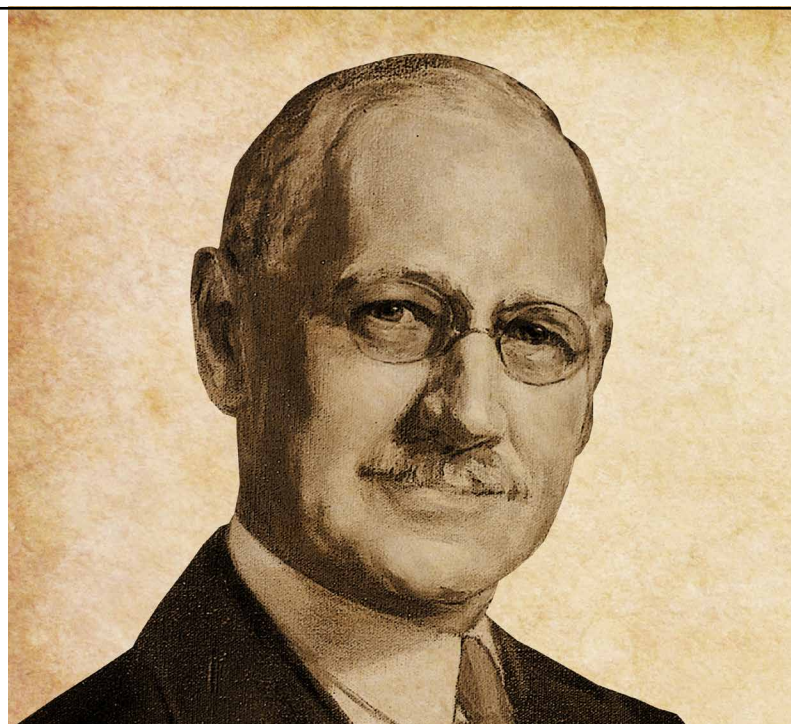
Shahla Gholami ..... Senior Vice President  
 William Nethercott ..... Senior Vice President  
 Deric Hamilton ..... Vice President  
 Evgeniya Kataria ..... Vice President  
 Pernilla Mendez ..... Vice President  
 Nolan Nicholson ..... Vice President/Manager  
 Dolores Almanza ..... Assistant Vice President  
 Kathy Nawroth ..... Assistant Vice President

**TORRANCE**

Vince Cecere ..... Senior Vice President  
 Ned S. Stromme ..... First Vice President  
 Leah Bartleet ..... Vice President  
 Jennifer Bolante ..... Vice President  
 Kim Edwards ..... Vice President/Manager  
 Trina Kulusich ..... Assistant Vice President  
 Nancy Miller ..... Assistant Cashier

**TUSTIN**

Matthew Doerr ..... First Vice President  
 Fabrizio Chaves ..... Vice President  
 Arash Delafkaran ..... Vice President/Manager  
 Marcia Evans ..... Vice President  
 Sherry Fateri ..... Vice President  
 Davina Olsen ..... Assistant Vice President  
 Nathaniel Wright ..... Assistant Vice President



**A CENTURY OF WISDOM IN EVERY OFFICE**

Farmers & Merchants Bank was founded by C.J. Walker in 1907 on the values of Honesty, Integrity, the Home, the Church & Service above Self.

C.J. solidified the family name by reassuring depositors that their money was always safe at F&M Bank. His integrity has been the bedrock under the Walker family’s commitment to safeguard F&M’s clients’ money.

Today, fourth-generation Chairman of the Board and CEO Daniel K. Walker, his brother, President W. Henry Walker, and their father Kenneth Walker, President of the Main Office, manage F&M Bank through the lens of their founding father.

Today, we’re one of California’s strongest banks – and just as it was more than a century ago, F&M Bank still exhibits the strong foundation built on character and concern for its employees, clients and community.

*“Safeguarding our clients’ money is a sacred trust.”*

C.J. Walker, Founder, 1907

