

# STATEMENT OF CONDITION

JUNE 30, 2020



## 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> 5101 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  
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**F&M** Farmers & Merchants Bank®  
California's Strongest, since 1907.

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# STATEMENT AT CLOSE OF BUSINESS

June 30, 2020  
(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 .....	\$ 68,518
Interest-bearing balances .....	734,678
Total cash and due from banks .....	803,196
Securities available-for-sale, at fair value .....	115,181
Securities held-to-maturity, at amortized cost .....	3,149,908
Total cash and securities .....	4,068,285
Loans held-for-sale .....	23,246
Loans, net .....	5,115,610
Investments in FHLB and FRB stock .....	20,236
Bank premises and equipment, net .....	105,877
Deferred tax assets, net .....	25,492
Other assets .....	89,433
<b>Total Assets .....</b>	<b>\$ 9,448,189</b>

## LIABILITIES

Deposits:	
Noninterest-bearing demand deposits .....	\$ 2,893,639
Interest-bearing demand deposits .....	1,607,940
Savings and money market savings .....	1,907,562
Time deposits .....	819,589
Total deposits .....	7,228,730
Securities sold under repurchase agreements .....	1,042,698
Other liabilities .....	58,007
Total liabilities .....	8,329,435

## STOCKHOLDERS' EQUITY

Common stock .....	2,568
Additional paid-in capital .....	97,651
Retained earnings .....	1,015,502
Accumulated other comprehensive income .....	3,033
Total stockholders' equity .....	1,118,754
<b>Total Liabilities &amp; Stockholders' Equity .....</b>	<b>\$ 9,448,189</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
Michael McCarthy .....	Senior Vice President
Kellie McGahuey .....	Senior Vice President
Adam Michaelson .....	Senior Vice President/Chief Marketing Officer
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
Jeffery R. Spinelli-Faris .....	Senior Vice President
Susan Tweedy .....	Senior Vice President
Richard Veerman .....	Senior Vice President

### FIRST VICE PRESIDENTS

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

### VICE PRESIDENTS

Margaret V. Achilles-Phillips	Chrystal Brewer
Haroun Ahmady	James Bridges
Sadiqa Anthony	Deborah Buchanan
Cecilia T. Arpon	Karen Cardenas
LaTanya Birl-Wilson	Andrea Carlson
Sean Boatman	Camille Catalano
Kevin Bosetti	Heather Chastain
Gerald Bowler	John Chou

### VICE PRESIDENTS CONT'D

Roberto Contreras	Kevin Larson
Dawn Cordova	Carrie Lee
Marisela Cristich	Summer R. Lieu
Kourosh Davatolhagh	Hazel Limbo
Traci Dawson	Mercedes Limon
LeeAnn Dayyat	Christina Lingle
Victor De La Vega	Sinh Luong
Brian Devot	Jovonnie Mabrie
Chad Dickson	Rodney P. Martinez
Lynette Dyer	Jana D. Mendoza
Farnaz Eeg	Lawrence Mercier
Nancy Enge	Veronica Miller
Kirk B. Erickson	Maria Morales
Yvette Fujioka Yoshikawa	Timothy O'Donnell
Leslie Gentile	Angela Oganezova
Laura Getz	Michael Osorio
Fidencio Gonzales	Adam Pyle
Todd Gray	Kyle Roddy
Eva Wong Hang	Cheryl A. Ryman
Mary Jon Hansen	Abraham Samir
Anita Hardy Shaw	Juan Sanchez
Modesta Haro-Mendez	Dee Ann Scopelleti
Maria Hurtado	Darren Taylor
Theodore Jackson Jr.	Rose Ann Tennant
Melissa Jones-Glover	Shervin Vadood
Justin Kroese	Corinne Velez
Mark Kugel	Danielle Warnock

### ASSISTANT VICE PRESIDENTS

Paul Alvarez	Guadalupe Jimenez
Liezelyn Anderson	Steve Kim
Jonathan Berry	Olliesha Kwesi
Amanda Blanton	Danilo Loliva
Javier Cabrera	Joseph Meza
Philip Cardenas	Sharon D. Monroe
Miguel Chavez	Lissette Najarro
Nancy Chiem	Rosette Nearin
Luciano E. Cordova	Nicole Niumata
Zulma Cortez	Ephraim Olivera
Viviana Cruz	Anthony Pluma
Carol Curtis	Larry D. Pribble
Kristine De Leon-Soliven	Lorenzo Ramirez
Vickie L. Edwardson	Denise Reeser
Eric Ford	Jessica Reyes
Michael R. Fulbright	Terri A. Ridall
Amanda Fuller	Farishta Sarpas
Tobias Geye	Margaret Soffa-Jackson
Sandra Gifford	Roger W. Sutton
Joel Goemaat	Kimberly Tabako
Allison Hackett	Genevieve Van Dyck
Jennifer A. Haskill	Morgan Wheeler
Autumn J. Hughes	Mark Yu
Adriana Jacobo	Brian Zbysenski

### ASSISTANT CASHIERS

Tonya Bausch	Lorenza Kaiklian
Adrian Bogle	Remedios B. Lee
Jenny Cabrera	Teresita P. Melvin
Jeff Canda	Luh Metra
Michael Crouch	Marisa M. Panis
Shani G. Doctor-Yunikis	Lolita Parulan
Lizelle Famy	Virginia Ramos
Yolanda E. Fuentes	Edelita Sison
Rebecca Hurd	Emily Yamanishi

## EM OFFICE PERSONNEL

### BELMONT SHORE

Bret Holloway	Senior Vice President
Ali Nayebdadash	First Vice President
Tam Dan	Vice President
Thuy Moesta	Vice President/Manager
Dave Sakamoto	Vice President
Jorge Suarez	Vice President
Yvette Klier	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
Kimberly Rhynes	Assistant Vice President

### CORONA DEL MAR

Kirk Van Atta	First Vice President/Manager
John Russell	First 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
Jesse Vargas	Vice President
Carlos Gallardo	Assistant Vice President

### EAST LONG BEACH

Jonathan Han	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
Tracy Scholl	Vice President
Lilibeth L. Barsoumian	Assistant Vice President
Jung Refe	Assistant Cashier

### GARDEN GROVE

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

### 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
Joanie Dixon	Vice President/Manager
Larry Kirk	Vice President
Brandon Maloney	Vice President
Rollen Robertson	Vice President
Lizzett Barraza	Assistant Vice President
Aram Bitar	Assistant Vice President
Patricia A. French	Assistant Vice President

### LOS ALTOS

Raymond Cervantez	Vice President/ Manager
Lamonte Lee	Vice President
Erin Potruch	Vice President
Daniel K. Ryan	Vice President
Denise Chambliss	Assistant Vice President
Rhonda Porras	Assistant Cashier
Angel Sanchez	Assistant Cashier

### MEMORIAL HOSPITAL

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

### NEWPORT BEACH

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

### ORANGE

Matt Greville	First Vice President/Manager
Lois Bergman	Vice President
Robert J. Schoeffler	Vice President
Ankit Shah	Vice President

### REDONDO BEACH

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  
 Maria Lourdes Soriano ..... Assistant Cashier

**ROSSMOOR**

Theresa Doyle ..... Vice President  
 Trevor Erickson ..... Vice President/Manager  
 Bob Martinez ..... Vice President  
 Al Stone ..... Vice President  
 Gilberto Cerrillos ..... Assistant Vice President

**SAN CLEMENTE**

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

**SAN JUAN CAPISTRANO**

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

**SANTA ANA**

Asif Farooquee ..... Vice President  
 Shannon Murphy ..... Vice President  
 Angelica Ocampo ..... Assistant Vice President

**SANTA BARBARA**

Evgeniya Kataria ..... Vice President  
 Pernilla Mendez ..... Vice President  
 Nolan Nicholson ..... Vice President/Manager  
 Kathy Nawroth ..... Assistant Vice President

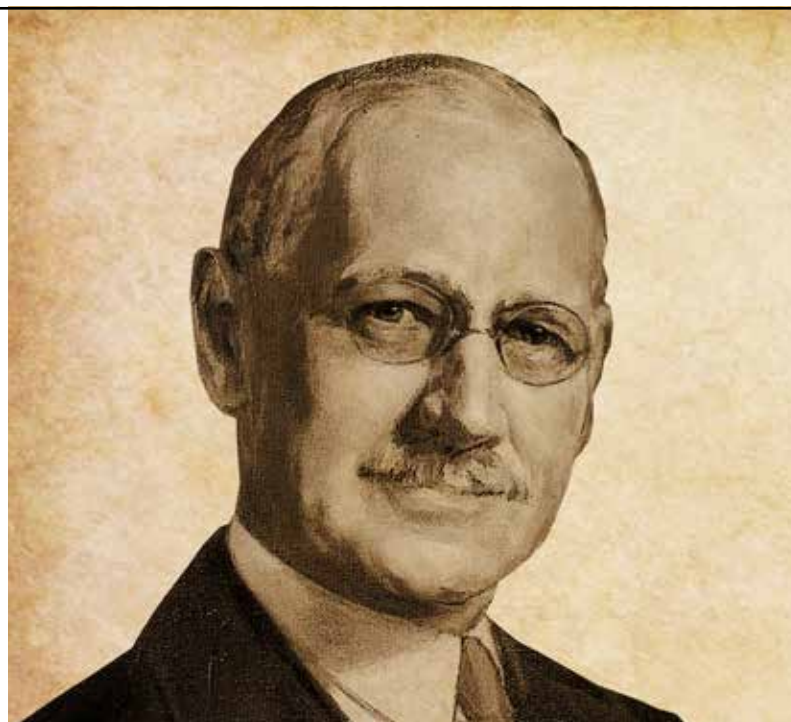
**TORRANCE**

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**

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

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**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