

General - Incorporation DE
 Employees 9,800
 Auditor Pricewaterhousecoopers LLP
 Stk Agt..... American Stock Transfer & Trust
 Counsel.....Robinson, Bradshaw & Hinson P.A.
 DUNS No.....NA
Stock- Price on:12/31/2008\$14.74
 Stock Exchange.....NYSE
 Ticker Symbol.....CTR
 Outstanding Shares.....29,390,000
 E.P.S.....\$0.95
 Shareholders.....2

Business: The group's principal activity is to offer quality fashion apparel and accessories at low prices. The group operates through two segments namely: women's fashion specialty stores and a credit card division. The specialty stores operate under the names 'cato', 'cato fashions', 'cato plus' and 'it's fashion!' and are located primarily in strip shopping centers in the southeast. The stores feature a broad assortment of apparel and accessories, including casual and dressy sportswear, dresses, careerwear, coats, hosiery, shoes, costume jewelry, handbags and millinery. Under credit card division, the group offers credit card to the customers and all credit authorizations, payment processing, and collection efforts are performed by a separate subsidiary of the group. The group operates 1,102 women's fashion specialty stores in 28 states.

Primary SIC and add'l.: 5632 5621 6153

CIK No: 0000018255

Subsidiaries: Cadel LLC, Cato of Texas LP, Cato Southwest Inc., Catocorp.com LLC, Catosouth LLC, Catowest LLC, Cedar Hill National Bank, Chw LLC, Providence Insurance Co. Ltd.

Officers: Michael T. Greer/Exec. VP, Dir. - Stores, Howard A. Severson/Exec. VP, Chief Real Estate, Store Development Officer, Assist. Sec./\$295,249.00, Robert C. Brummer/Sr. VP - Human Resources, Assist. Sec., John P. Derham Cato/Chmn., CEO, Pres./\$962,496.00, Allen B. Weinstein/Exec. VP, Chief Merchandising Officer/\$543,747.00, Shawn Smith/Sr. VP, General Counsel, Sec., Thomas W. Stoltz/CFO, Exec. VP, Tim Greer/Exec. VP, Dir. - Stores/\$261,249.00, Stuart L. Uselton/Exec. VP, Chief Administrative Officer

Directors: Grant L. Hamrick/Dir., George S. Curran/Dir., James H. Shaw/Dir., John P. Derham Cato/Chmn., CEO, Pres., William H. Grigg/Dir., Robert W. Bradshaw/Dir., Harding D. Stowe/Dir., A. F. Sloan/Dir.

Owners: Barclays Global Investors NA/6.00%, Wellington Asset Management Co LP/14.80%, Michael T. Greer, NJ Investment LP Group/7.00%, FMR LLC/7.20%, Allen B. Weinstein, James H. Shaw, Robert W. Bradshaw, Insiders/100.00%, Royce & Associates LLC/14.10%, Howard A. Severson, Insiders, Thomas W. Stoltz, Grant L. Hamrick, William H. Grigg, John P.D. Cato, John P.D. Cato/100.00%, George S. Curran, A. F. Sloan

Financial Data: Fiscal Year End:01/28 Latest Annual Data: 02/02/2008

Year	Sales	Net Income
2008	\$846,437,000	\$32,319,000
2007	\$875,885,000	\$51,450,000
2006	\$836,381,000	\$44,829,000

Curr. Assets: \$299,513,000 **Curr. Liab.:** \$123,049,000 **P/E Ratio:** 15.52
Plant, Equip.: \$128,461,000 **Total Liab.:** \$155,529,000 **Indic. Yr. Divd.:** \$0.660
Total Assets: \$432,322,000 **Net Worth:** \$276,793,000 **Debt/Equity:** 0.0000

Catuity Inc.

37650 Professional Center Dr., Ste. 145A, Livonia, MI, 48154; **PH:** 1-434-979-0724; **Fax:** 1-734-293-4213; **http://** www.catuity.com; **Email:** sales@catuity.com

General - Incorporation DE
 Employees 36
 Auditor BDO Seidman LLP
 Stk Agt..... Computershare Investor Services LLC
 Counsel.....Jaffe Raitt Heuer & Weiss
 DUNS No.....NA
Stock- Price on:12/31/2008\$0.005
 Stock Exchange.....OTC
 Ticker Symbol.....CTTY
 Outstanding SharesNA
 E.P.S.....-\$2.42
 Shareholders.....2,000

Business: The group's principal activity is to develop and market an application software that allows for the provision of loyalty programs and incentives integrated into the payment system. The product is provided to retailers, card issuing banks and processors for consumer purchases in stores as well as over the Internet. The product consists of network system software that directly connects the seller and the buyer across all purchasing channels. It works with magnetic swipe cards and credit and debit cards that have a computer chip with a portion of the software loaded on them. The product is sold through retail stores, Internet merchants, banks and credit card issuers, public transport providers and membership organizations.

Primary SIC and add'l.: 8731 7379 7372

CIK No: 0001109740

Subsidiaries: Chip Application Technologies (Australia) Proprietary Limited, CIT Cards (Australia) Proprietary Limited, Loyalty Magic (Australia) Proprietary Limited

Officers: Alfred H. Racine/44/Dir., CEO, Pres.

Directors: Alexander S. Dawson/Chmn., Clifford Chapman/Dir., Alfred H. Racine/44/Dir., CEO, Pres., Geoffrey C. Wild/69/Dir.

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

Year	Sales	Net Income
2006	\$1,949,000	-\$4,233,000
2005	\$981,000	-\$2,981,000
2004	\$759,000	-\$3,607,000

Curr. Assets: \$3,011,000 **Curr. Liab.:** \$1,205,000
Plant, Equip.: \$294,000 **Total Liab.:** \$1,244,000 **Indic. Yr. Divd.:** NA
Total Assets: \$8,253,000 **Net Worth:** \$7,009,000 **Debt/Equity:** 0.0000

Cavalier Homes Inc.

PO Box 300, Addison, AL, 35540; **PH:** 1-256-747-9800; **Fax:** 1-256-747-3044; **http://** www.cavalierhomebuilders.com

General - Incorporation DE
 Employees 1,667
 Auditor Carr, Riggs & Ingram, LLC
 Stk Agt..... Mellon Shareholder Services LLC
 Counsel.....Lowe Mobley & Lowe
 DUNS No.....NA
Stock- Price on:12/31/2008\$1.15
 Stock Exchange.....AMEX
 Ticker Symbol.....CAV
 Outstanding Shares18,430,000
 E.P.S.....\$0.009
 Shareholders.....300

Business: The group's principal activity is to design and produce manufactured homes. The group also provides retail installment sale financing and related insurance products for manufactured homes sold through dealers. The group operates through four segments: home manufacturing, retail, financial services and other. The home manufacturing segment designs and manufacture homes. The retail segment

owns retail lots and sells homes to individuals. The financial services segment provides retail installment sale financing and related insurance products for manufactured homes. The other segments are primarily supplying companies who sell their products to the manufacturing segment and as well as other manufacturers. The group operates solely in the United States of America.

Primary SIC and add'l.: 1521 6141 6411 6162

CIK No: 0000789863

Subsidiaries: Cavalier Home Builders LLC, Cavalier Real Estate Co. Inc., Cis Financial Services Inc., Quality Housing Supply LLC, Ridge Pointe Manufacturing LLC, The Home Place of Nashville Inc.

Officers: Michael R. Murphy/CFO/\$225,000.00, David A. Roberson/Dir., CEO, Pres./\$350,000.00, Gregory A. Brown/COO/\$275,000.00, Bobby Tesney/Dir., Interim Pres., CEO, Barry Mixon/Exec. VP

Directors: Lee Roy Jordan/Dir., David A. Roberson/Dir., CEO, Pres., John W. Lowe/Dir., Thomas A. Broughton/Dir., Don J. Williams/Dir., Bobby Tesney/Dir., Interim Pres., CEO, Barry Donnell/Chmn.

Owners: Paloma International LP/9.17%, GAMCO Investors Inc./15.83%, Gregory A. Brown, Bobby Tesney, T. Rowe Price Associates Inc./8.68%, David A. Roberson/1.81%, Barry B. Donnell/4.97%, Don J. Williams, Michael R. Murphy, Lee Roy Jordan, Thomas A. Broughton, John W. Lowe, Dimensional Fund Advisors LP/7.84%, Insiders/9.42%

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

Year	Sales	Net Income
2007	\$210,581,000	-\$8,519,000
2006	\$227,937,000	\$172,000
2005	\$272,032,000	\$10,915,000

Curr. Assets: \$58,230,000 **Curr. Liab.:** \$37,468,000 **P/E Ratio:** 127.78
Plant, Equip.: \$27,824,000 **Total Liab.:** \$41,393,000 **Indic. Yr. Divd.:** NA
Total Assets: \$91,377,000 **Net Worth:** \$49,984,000 **Debt/Equity:** 0.0500

Cavco Industries Inc.

1001 N Central Ave., 8th Fl., Phoenix, AZ, 85004; **PH:** 1-602-256-6263; **Fax:** 1-602-256-6189; **http://** www.cavco.com; **Email:** info@cavco.com

General - Incorporation DE
 Employees 1,005
 Auditor Ernst & Young LLP
 Stk Agt Mellon Investor Services, LLC
 Counsel NA
 DUNS No NA
Stock- Price on:12/31/2008\$25.48
 Stock ExchangeNDQ
 Ticker SymbolCVCO
 Outstanding Shares6,500,000
 E.P.S\$0.60
 Shareholders991

Business: The group's principal activities include design, production, wholesale, and retail of manufactured homes. The group also produces park model homes, vacation cabins, and HUD code manufactured homes. The group was founded in the year 1965. The group operates from the United States.

Primary SIC and add'l.: 6515 6321 7519 2452 5999 3448

CIK No: 0000278166

Subsidiaries: Crg Holdings LLC, Crg Mortgage LLC, Crg Real Estate Brokerage LLC

Officers: Joseph H. Stegmayer/Chmn., CEO, Pres./\$236,250.00, David L. Blank/VP, GM - Litchfield, Tim Gage/GM, Daniel L. Urness/CFO, VP, Treasurer/\$150,000.00, James P. Glew/Sec., General Counsel, Justin Lopinski/Commercial Division, Paul A. Deroo/VP, GM

Directors: Jack Hanna/62/Dir., Joseph H. Stegmayer/Chmn., CEO, Pres., Jacqueline Dout/54/Dir., Steven G. Bunker/48/Dir., William C. Boor/Dir.

Owners: Daniel L. Urness, Jacqueline Dout, William C. Boor, Insiders/11.02%, Third Avenue Management LLC/10.64%, Dimensional Fund Advisors LP/7.06%, State Street Bank & Trust Co./8.44%, Barclays Global Investors NA/6.65%, GAMCO Investors Inc./10.13%, Joseph H. Stegmayer/9.63%, Neuberger Berman LLC/10.51%, Jack Hanna, T. Rowe Price Associates Inc./10.20%, Royce & Associates LLC/6.50%, Steven G. Bunker, Columbia Wagner Asset Management LP/14.22%, Michael H. Thomas

Financial Data: Fiscal Year End:03/31 Latest Annual Data: 03/31/2008

Year	Sales	Net Income
2008	\$141,914,000	\$6,312,000
2007	\$169,114,000	\$11,549,000
2006	\$189,503,000	\$15,049,000

Curr. Assets: \$101,198,000 **Curr. Liab.:** \$20,152,000 **P/E Ratio:** 42.47
Plant, Equip.: \$12,706,000 **Total Liab.:** \$34,899,000 **Indic. Yr. Divd.:** NA
Total Assets: \$181,250,000 **Net Worth:** \$146,351,000 **Debt/Equity:** 0.0000

Cavico Corp.

17011 Beach Blvd., Ste. 1230, Huntington Beach, CA, 92647; **PH:** 1-714-843-5456; **Fax:** 1-714-843-5451; **http://** www.cavico.com; **Email:** cavico@cavico.com

General - Incorporation DE
 Employees 3,000
 Auditor PMB Helin Donovan
 Stk Agt First American Stock Transfer, Inc.
 Counsel.....Sichenzia Ross Friedman Ference LLP
 DUNS No.....NA
Stock- Price on:12/31/2008\$0.1
 Stock Exchange.....OTC
 Ticker Symbol.....CVIC
 Outstanding Shares131,000,000
 E.P.S.....\$0.03
 Shareholders.....2,271

Business: The group's principal activity is to provide civil construction contracting services. The group operates from the United States.

Primary SIC and add'l.: 1700

CIK No: 0001376742

Subsidiaries: Cavico Bridge & Underground Construction JSC, Cavico Construction Trading JSC, Cavico Hydropower Construction JSC, Cavico Infrastructure Construction JSC, Cavico Mining & Construction JSC, Cavico Power & Resource JSC, Cavico Transport JSC, Cavico Vietnam, Energy Construction JSC

Officers: Ha Quang Bui/Chmn., CEO/\$75,398.00, Hai Thanh Tran/Dir., VP, Hung Manh Tran/Dir., Exec. VP, Hieu Van Phan/Dir., VP, Giang Bui Linh/Dir., VP, Timothy Dac Pham/Dir., VP, Edward K. Chi/CFO, VP

Directors: Mark Collinson/Partner, Ha Quang Bui/Chmn., CEO, Hai Thanh Tran/Dir., VP, Hung Manh Tran/Dir., Exec. VP, Hieu Van Phan/Dir., VP, Giang Bui Linh/Dir., VP, Tuan Duong Hoang/Dir., Madhava Rao Mankal/Dir., Timothy Dac Pham/Dir., VP, Thanh Binh Huynh/Dir.

Owners: Cavico Vietnam Co. Ltd./10.70%, Insiders/27.30%, Tuan Duong Hoang, Edward K. Chi, Giang Linh Bui/12.70%, Timothy Dac Pham, Hieu Van Phan/12.40%, Ha Quang Bui/19.10%, Thanh Binh Huynh, Hung Manh Tran/13.00%, Hai Thanh Tran/12.60%, Madhava Rao Mankal

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