

NB&T Financial Group Inc.

48 N S St., Wilmington, OH, 45177; **PH:** 1-937-382-1441; **Fax:** 1-937-382-4385; <http://www.nbtirect.com>; **Email:** nbt@nbtirect.com

General - IncorporationOH
 Employees247
 Auditor BKD LLP
 Stk Agt Illinois Stock Transfer Co.
 Counsel NA
 DUNS No. NA

Stock - Price on:12/31/2008\$14.48
 Stock ExchangeNDQ
 Ticker SymbolNBTF
 Outstanding Shares3,170,000
 E.P.S. NA
 Shareholders393

Business: The group's principal activities are to provide a full range of banking and financial services to individual and corporate customers. The group acts as a holding company to the national bank and trust company, chartered under the laws of the United States. The primary business consists of accepting deposits, through various consumer and commercial deposit products and using such deposits to fund consumer loans, including automobile loans, loans secured by residential and non-residential real estate, commercial and agricultural loans. The group's wholly owned subsidiary, nb&t insurance agency inc sells a full line of insurance products, including property and casualty, life, health, and annuities.

Primary SIC and add'l.: 6712 6022

CIK No: 0000908837

Subsidiaries: NB&T Insurance Agency Group Inc., NB&T Insurance Agency Inc., NB&T Statutory Trust III, The National Bank & Trust Co.

Officers: Walter H. Rowsey/Sr. VP, Sr. Credit Officer - National Bank, Trust Company, Kenneth Donaldson/VP - Investment, Financial Planning, Wealth Planning, National Bank, Trust Company, Thomas J. MacDonald/Sr. VP - Wealth Planning, National Bank, Trust Company, Janet Dixon/AVP, Personal Trust Administrator - Wealth Planning, National Bank, Trust Company, Tracy L. Taylor/VP, Regional Mgr. - Customer Relations Division, National Bank, Trust Company, Mary Jane West/VP - Direct Sales, Customer Relations Division, National Bank, Trust Company, Kelli Crutcher/AVP - Mt. Orab, Customer Relations Division, National Bank, Trust Company, Sharon K. Wells/VP - Batavia, Customer Relations Division, National Bank, Trust Company, Sandra J. Wesley/AVP - Williamsburg, Customer Relations Division, National Bank, Trust Company, Krista Jennett/AVP - Blanchester, Customer Relations Division, National Bank, Trust Company, Lisa A. Douglas/AVP - Information Systems National Bank, Trust Company, Michael D. Phillips/Pres. - NB, T Insurance Agency, Inc, John J. Limbert/Pres., CEO - National Bank, Trust Company/\$317,700.00, Sandra F. Waits/VP - Human Resources, National Bank, Trust Company, Ken Blendea/AVP, Bank Security Officer - Financial Services Division, National Bank, Trust Company, Tricia Lynn/VP, Compliance Officer - National Bank, Trust Company, Dawn Greene/AVP, Personal Trust Administrator - Wealth Planning, National Bank, Trust Company, William K. Argabright/Sr. VP - Customer Relations Division, National Bank, Trust Company, Chad Beam/VP - Business Loans, National Bank, Trust Company, James Wolary/AVP - Real Estate Loans, National Bank, Trust Company, Michael C. Gianotta/AVP - Personal Loans, National Bank, Trust Company, Matthew D. Downs/AVP - Collections, National Bank, Trust Company, Barbara A. Prickett/AVP - Credit, National Bank, Trust Company, Richard A. Jones/VP - Business Development, Loan Division, National Bank, Trust Company, Jill Green/AVP - Technical Staff Support, Wealth Planning, National Bank, Trust Company, Darrell L. Baumann/VP - Milford, Customer Relations Division, National Bank, Trust Company, Nicole Custis/AVP - Wilmington Plaza, Customer Relations Division, National Bank, Trust Company, Daria Foebar/AVP - New Vienna, Customer Relations Division, National Bank, Trust Company, Regina Ray/AVP - Mason, Customer Relations Division, National Bank, Trust Company, Robert K. Schaad/VP - Real Estate Loans, Loan Division, National Bank, Trust Company (53 Officers included in Index)

Directors: Darleen M. Myers/Dir., Charles L. Dehner/Dir., Daniel A. Dibiasio/Dir., Jeffrey Lykins/Dir., Craig S. Beam/Dir., Darlene Myers/Dir., Timothy L. Smith/58/Dir., Brooke Williams James/Dir., David G. Hawley/Dir., Robert A. Raizk/Dir.

Owners: Craig S. Beam, Lynn W. Cowan/5.73%, David G. Hawley, Janet M. Williams/11.79%, Craig F. Fortin/0.79%, Charles L. Dehner/2.93%, Dana L. Williams/5.78%, Robert A. Raizk/0.49%, John J. Limbert/0.74%, Brooke W. James/5.77%, Daniel A. DiBiasio/0.03%, Beth Ellingwood/6.61%, Stephen G. Klumb/1.14%, Timothy L. Smith/3.09%, Insiders/19.03%, Jeffery D. Lykins, National Bank & Trust Co./19.96%, Darleen M. Myers/0.31%

NBC Capital Corp.

Nbc Plz., Starkville, MS, 39759; **PH:** 1-601-343-1341; <http://www.cadencebanking.com>

General - IncorporationMS
 Employees473
 Auditor T.E. Lott & Co.
 Stk Agt Registrar & Transfer Co.
 Counsel NA
 DUNS No. NA

Stock - Price on:12/31/2008\$4.66
 Stock ExchangeNDQ
 Ticker SymbolCADE
 Outstanding Shares11,910,000
 E.P.S.\$0.237
 Shareholders2,470

Business: The group's principal activities are to provide banking services. The group's deposit products include savings, negotiable order of withdrawal, and money market demand accounts, as well as non interest-bearing demand deposits. The group was founded in the year 1984. The group operates from the United States.

Primary SIC and add'l.: 6021 6712

CIK No: 0000742054

Subsidiaries: Cadence Bank N.A., Commerce National Insurance Co., Enterprise (TN) Statutory Trust I, Enterprise Bancshares Inc., Galloway-Chandler-McKinney Insurance Agency Inc., NBC Capital Corp. (MS) Statutory Trust I, Nbc Insurance Services of Alabama Inc., Nbc Service Corp.

Officers: Richard Thomas Haston/CFO, Exec. VP, Mark A. Abernathy/Dir., COO, Pres./\$260,300.00, Lewis F. Mallory/Chmn., Dir., CEO/\$392,900.00

Directors: Mark A. Abernathy/Dir., COO, Pres., Robert A. Cunningham/Dir., Allen B. Puckett/Dir., Lewis F. Mallory/Chmn., Dir., CEO, David C. Byars/Dir., Robert L. Calvert/Dir., Nutie J. Dowdle/Dir., Sammy J. Smith/Dir., Robert S. Caldwell/Dir., James C. Galloway/Dir., James D. Graham/Dir., Clifton S. Hunt/Dir., Dan R. Lee/Dir., Stokes H. Smith/Dir.

Owners: Allen B. Puckett/1.60%, James C. Galloway, Nutie J. Dowdle/1.80%, James D. Graham, Stokes H. Smith, David C. Byars, Mark A. Abernathy, Richard T. Haston, Lewis F. Mallory/1.30%, Robert L. Calvert/1.50%, Robert S. Caldwell, Sammy J. Smith, John R. Davis, Robert A. Cunningham, Shane C. Williams, Clifton S. Hunt, Dan R. Lee, Insiders/10.40%

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

Year	Sales	Net Income
2007	NA	NA
Curr. Assets:	NA	P/E Ratio: 9.59
Plant, Equip.:	NA	Indic. Yr. Divd.: NA
Total Assets:	NA	Debt/Equity: 0.2300

NBT Bank

PO Box 351, Norwich, NY, 13815; **PH:** 1-607-337-2265; **Fax:** 1-607-336-6545; <http://www.nbtbank.com>; **Email:** customerservice@nbtbank.com

General - IncorporationDE
 Employees1,184
 AuditorKPMG LLP
 Stk Agt NBT Bank, N.A.
 Counsel Hogan & Hartson, LLP
 DUNS No. NA

Stock - Price on:12/31/2008\$27.95
 Stock ExchangeNDQ
 Ticker SymbolNBTB
 Outstanding Shares32,530,000
 E.P.S. NA
 Shareholders7,050

Business: The group's principal activity is to provide commercial banking and financial services. The group's deposit products include money market, negotiable order of withdrawal, savings, time, demand, interest-bearing, and non-interest-bearing deposit accounts. The group was founded in the year 1856. The group operates from the United States.

Primary SIC and add'l.: 6712 6021

CIK No: 0000790359

Subsidiaries: Broad Street Property Associates Inc., CNB Realty Trust, CNB Reit Corp., Cnbf Capital Trust I, Colonial Financial Services Inc., Epic Advisors Inc., Fnb Financial Services Inc., Hathaway Agency Inc., LA Lease Inc., NBT Bank National Association, NBT Capital Corp., NBT Financial Services Inc., NBT Services Inc., NBT Settlement Services LLC, NBT Statutory Trust I, NBT Statutory Trust II, Pennstar Bank Services Co., Pennstar Financial Services Inc., Pennstar Realty Trust

Officers: Michael J. Chewens/Sr. Exec. VP, CFO, Corp. Sec./\$325,000.00, Joseph A. Santangelo/Dir., Corporate Sr. VP, CIO, Martin A. Dietrich/Pres., CEO - NBT Bank/\$450,000.00, David E. Raven/CEO, Pres. - Retail Banking, Pennstar Banking/\$305,000.00, Catherine M. Scarlett/Exec. VP, Dir. - Human Resources, Jeffrey M. Levy/Exec. VP, Pres. - Commercial Banking, NBT Bank Capital Region Pres./\$198,600.00

Directors: Ronald M. Bentley/Dir., Richard Chojnowski/Dir., Joseph G. Nasser/Dir., Joseph A. Santangelo/Dir., Corporate Sr. VP, CIO, William L. Owens/Dir., Daryl R. Forsythe/Chmn., Patricia T. Civil/Dir., John C. Mitchell/Dir., Michael M. Murphy/Dir., William C. Gumble/Dir., Robert A. Wadsworth/Dir.

Owners: Patricia T. Civil, Janet H. Ingraham, Richard Chojnowski, Michael J. Chewens, Paul D. Horger, David E. Raven, William L. Owens, Robert A. Wadsworth, Michael M. Murphy, William C. Gumble, Martin A. Dietrich, Daryl R. Forsythe, Peter B. Gregory, Joseph A. Santangelo, Jeffrey M. Levy, Joseph G. Nasser, John C. Mitchell

NBTY

2100 Smithtown Ave., Ronkonkoma, NY, 11779; **PH:** 1-631-200-2000; **Fax:** 1-631-567-7148; <http://www.nbty.com>

General - IncorporationDE
 EmployeesNA
 AuditorPricewaterhousecoopers LLP
 Stk Agt American Stock Transfer & Trust
 Counsel Irene Fisher
 DUNS No. NA

Stock - Price on:12/31/2008NA
 Stock ExchangeNYSE
 Ticker SymbolNTY
 Outstanding SharesNA
 E.P.S.NA
 Shareholders450

Business: The group's principal activity is to manufacture and distribute nutritional supplements. The group's products are sold under the brand names include Natures Bounty, Vitamin World, Puritans Pride, Holland and Barrett, Rexall, Osteo-Bi-Flex and Flex-a-min. The group operates from the United States.

Primary SIC and add'l.: 5122 2834 5961 5912 2844

CIK No: 0000070793

Subsidiaries: 42 Subsidiaries included in the Index

Officers: Scott Rudolph/Chmn., CEO/\$853,391.00, James P. Flaherty/Sr. VP - Marketing, Advertising/\$277,725.00, Michael Slade/Dir., Sr. VP - Strategic Planning, Sec., Harvey Kamil/CFO, Pres./\$477,899.00, William J. Shanahan/VP - Information Technology, John Leahy/Sr. VP - Wholesale Business, Hans Lindgren/Sr. VP - Operations, Corp. Sec.

Directors: Glenn Cohen/Dir., Scott Rudolph/Chmn., CEO, Murray Daly/Dir., Michael Slade/Dir., Sr. VP - Strategic Planning, Sec., Arthur Rudolph/Dir., Michael Ashner/Dir., Aram G. Garabedian/Dir., Peter White/Dir., Neil Koenig/Dir.

NCI Building Systems Inc.

10943 N Sam Houston Pkwy. W, Houston, TX, 77064; **PH:** 1-281-897-7788; **Fax:** 1-281-477-9674; <http://www.ncilp.com>; **Email:** info@ncilp.com

General - IncorporationDE
 Employees3,800
 Auditor Ernst & Young LLP
 Stk Agt Computershare Investor Services
 Counsel Gardere, Wynne Sewell LLP
 DUNS No. NA

Stock - Price on:12/31/2008\$16.04
 Stock ExchangeNYSE
 Ticker SymbolNCS
 Outstanding Shares19,700,000
 E.P.S.NA
 Shareholders80

Business: The group's principal activity is to manufacture and market metal products. The group also provides metal coil coating service for non-residential construction applications. The group operates through three segments including metal components, engineered building systems, and metal coil coating. The group operates from the United States.

Primary SIC and add'l.: 3448

CIK No: 0000883902

Subsidiaries: A&S Building Systems, L.P., Building Systems de Mexico, S.A. de C.V., Metal Building Components, L.P., Metal Coaters of California, Inc., NCI Building Systems, L.P., NCI Group, L.P., NCI Holding Corp., NCI Operating Corp., Steelbuilding.com, Inc.

Officers: Mark W. Dobbins/Pres. - Engineered Building Systems Division/\$276,923.00, Todd R. Moore/VP, General Counsel, Sec., Norman C. Chambers/CEO, Pres./\$687,705.00, Kenneth W. Maddox/Exec. VP - Administration/\$278,461.00, Charles W. Dickinson/Pres. - Metal Building Components Division, Frances Powell Hawes/CFO, Exec. VP, Treasurer - NCI/\$316,355.00, Eric J. Brown/CIO, VP, Kelly R. Ginn/Exec. VP - Operations/\$314,231.00, Keith E. Fischer/Pres. - all Robertson, Ceco Divisions, Marla Endler/Customer Service, Russell Ford/Customer Service, Bradley D. Robeson/Pres. - Metal Coil Coating Division, Mark E. Johnson/VP, Controller, Chief Accounting Officer, Mario Sanchez/Customer Service, John L. Kuzdal/Pres. - Metal Coil Coatings Division, Mark T. Golladay/VP - Corporate Development

Directors: A. R. Ginn/Chmn., Bernard W. Pieper/Dir., Gary L. Forbes/Dir., Max L. Lukens/Dir., George Martinez/Dir., William D. Breedlove/Dir., Philip J. Hawk/Dir., John K. Sterling/Dir.