



F&M BANK RECEIVES HIGHEST SAFETY AND SOUNDNESS RATINGS

DATELINE: *Lodi, Calif., Dec. 18, 2012...* Kent A. Steinwert, Chairman, President and Chief Executive Officer of Farmers & Merchants Bank of Central California proudly announced that F&M Bank continues to be recognized as one of California's safest and most secure banks by leading national rating firms.

BAUERFINANCIAL, Inc., one of the most respected national bank rating firms, announced that F&M Bank has earned the highest "5-Star Superior Rating" for financial strength and stability based upon 2012 mid-year financials. This is the 86th consecutive quarter that F&M Bank has earned this honor and it puts F&M in an even more elite group of "**Sustained Superiority Banks.**" F&M is the only commercial bank in the state of California that has received this award for 21 or more consecutive years!

VERIBANC,[®] awarded F&M Bank their highest rating, the "Blue Ribbon Bank Commendation of Excellence" based upon 2012 mid-year financials. This is the 66th consecutive quarter that F&M Bank has earned this honor. In addition, F&M Bank is the only bank in Sacramento, San Joaquin, Stanislaus and Merced Counties that has been a Blue Ribbon Bank for 16 or more consecutive years!

The Findley Companies, California's preeminent bank advisory and consulting firm recognized F&M Bank as a "Super Premier Performing" Bank based upon 2011 end of year financials. This is the 11th consecutive year that F&M Bank has earned the highest award designation.

"These enviable ratings acknowledge the accomplishments of F&M Bank as one of the strongest banks in California. We are extremely proud that F&M Bank continues to be recognized for the Bank's outstanding performance. The Board of Directors and Management Team's number one priority is to keep Farmers & Merchants Bank safe and secure for years to come," stated Steinwert.

Founded in 1916, Farmers & Merchants Bank of Central California, which operates as F&M Bank, is a full service, locally owned and operated community bank with over \$1.9 billion in assets. F&M Bank proudly serves California's Great Central Valley through 24 convenient locations from Sacramento to Merced.

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