

OTCQB Certification

I, John W.H. Hinrichs, [Chief Financial Officer] of [Farmers & Merchants Bank of Long Beach] ("the Company"), certify that:

a. The Company is registered or required to file periodic reporting with the SEC or is exempt from SEC registration as indicated below (mark the box below that applies with an "X"):

- ☐ Company is registered under Section 12(g) of the Exchange Act
- ☐ Company is relying on Exchange Act Rule 12g3-2(b)
- ☐ Company is a bank that reports to a Bank Regulator under Section 12(i) of the Exchange Act
- ☒ Company is a bank that is non-SEC reporting but is current in its reporting to a Banking Regulator
- ☐ Company is reporting under Section 15(d) of the Exchange Act.
- ☐ Company is reporting under the Alternative Reporting Company Disclosure Guidelines
- ☐ Other (describe) _____

b. The Company is current in its reporting obligations as of the most recent fiscal year end and any subsequent quarters, and such information has been posted either on the SEC's EDGAR system or the OTC Disclosure & News Service, as applicable.

c. The Company Profile displayed on www.otcmarkets.com is current and complete as of June 26, 2019 and includes the total shares outstanding, authorized, and in the public float as of that date.

d. Please provide the following information as of the latest practicable date:

i. Number of Beneficial Owners holding at least 100 shares: 42 as of June 26, 2019

("Beneficial Owner" shall mean any person who, directly or indirectly has or shares voting power of such security or investment power, which includes the power to dispose, or to direct the disposition of, such security.)

ii. Number of shares in the Public Float: 83,508 as of June 7, 2019

("Public Float" shall mean the total number of unrestricted shares not held directly or indirectly by an officer, director, any person who is the beneficial owner of more than 10 percent of the total shares outstanding, or any Affiliates thereof, or any Immediate Family Members of officers, directors and control persons.)

e. The company is duly organized, validly existing and in good standing under the laws of California in which the Company is organized or does business.

f. Identify any law firm and attorney(s) that acted as the Company's primary legal counsel in preparing its most recent annual report. Include the firm and attorney(s) name if outside counsel, or name and title if internal counsel. (If no attorney assisted in putting together the disclosure, the Company must identify the person or persons who prepared the disclosure and their relationship to the company.) Please also identify any other attorney, if different than the primary legal counsel, that assisted the company during the prior fiscal year on any matter including but not limited to, preparation of disclosure, press releases, consulting services, corporate action or merger assistance, etc.

Stephen Cooke
Paul Hastings LLP
695 Town Center Drive, 17th Floor
Costa Mesa, CA 92626
Direct: +1.714.668.6264

g. The following is a complete list of third party providers, including names and addresses, engaged by the Company, its officers, directors or controlling shareholders, during the period from the Company's prior fiscal year end to the date of this OTCQB Certification, to provide investor relations services, public relations services, marketing, brand awareness, consulting, stock promotion, or any other related services to the Company.

Evan Pondel
PondelWilkinson
21700 Oxnard St., Suite 1840
Woodland Hills, CA 91367

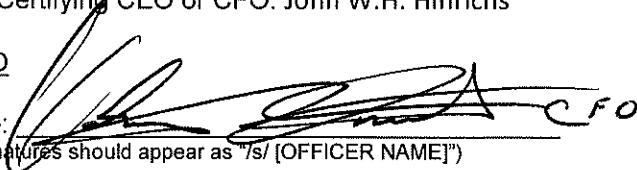
h. The following is a complete list of Officers, Directors and Control Persons (control persons are beneficial owners of more than five percent (5%) of any class of the issuer's equity securities), including name, address, and number of shares owned. Options and warrants that can be converted into common shares within the next 60 days should be included in the shareholdings listed below. If any of the beneficial shareholders are corporate entities, provide the name and address of the person(s) owning or controlling such corporate entities.

Name	Address (City and State only)	Number of Shares Owned
Daniel K. Walker Daniel K. Walker is a director and executive officer of the Bank as well as the general partner Palomar QFP, LP ("Palomar QFP"). Palomar QFP holds all of the ownership interests of Palomar Enterprises LLC ("Palomar Enterprises"), and Palomar Enterprises is the owner of 27,699 shares of Bank Common Stock. Mr. Walker is also the manager of Palomar Enterprises.	Long Beach, CA	28,344
Farmers & Merchants Trust Co.	Long Beach, CA	11,642
W. Henry Walker	Long Beach, CA	*
John Hinrichs	Long Beach, CA	*
Melissa Lanfre	Long Beach, CA	*
Phil Bond	Long Beach, CA	*
JoAnn M. Bourne	Long Beach, CA	*
Richard W. Darling	Long Beach, CA	*
Walter M. Florie	Long Beach, CA	*
Lawrence J. McLaughlin	Long Beach, CA	*
Christine A. Scheuneman	Long Beach, CA	*
Timothy M. Wilson	Long Beach, CA	*
* * Excluding Daniel K. Waker, all other directors and executive officers of the Bank own, in the aggregate, less than 5 % of the Bank's outstanding shares of common stock		*
		*

Date: 06/26/2019

Name of Certifying CEO or CFO: John W.H. Hinrichs

Title: CFO

Signature: 

(Digital Signatures should appear as "/s/ [OFFICER NAME]")