



We Analyze Banks and Credit Unions

...Very Carefully!

Customized Comparative Analysis Report

SPECS:

Product:	Customized Comparative Analysis Report
Medium:	Printed, 11" x 17" spreadsheet
Number of Pages:	4 page sets plus cover sheet in presentation folder
Frequency:	Quarterly
Publication Dates:	March, June, September, December
Format:	Your bank or credit union; unlimited comparative banks and/or credit unions; optional composite comparative bank
Price:	\$40 set up includes your institution, \$12 each comparative institution, \$20 composite bank.
	Annual subscription: above price X 3 (receive the 4th quarter Free)

DESCRIPTION:

The **Customized Comparative Analysis Report (C-CAR)** is a perfect tool for you to compare your institution's performance to a select group of peers. It provides you with the key data necessary to facilitate planning and decision-making.

The C-CAR is a four page 11 X 17" (9 institutions/page) easy-to-use spreadsheet analysis that allows side-by-side comparison of your institution's financial condition and performance to any number of banks or credit unions, separately and, if desired, collectively.

It was designed to provide the key financial data contained in the UBPR report with the compilations that you would typically perform yourself. We further customize the C-CAR by allowing you to select which institutions you wish to examine.

REPORT HIGHLIGHTS:

A comparative key balance sheet and income statement matrix presented in actual dollars and as a percentage of assets.

Key Capital Ratios: Leverage, Tier1 risk-based and Total risk-based

9 Asset Quality Ratios: Covering nonperforming assets, repossessed assets, delinquent loans, net chargeoffs and loan loss reserves

7 Margin Ratios: Annualized interest income/expense ratios, net interest margin and yield ratios

Liquidity Ratios: Loans/deposits, brokered deposits/total deposits

Miscellaneous Ratios: Intangible assets/net worth, subsidiary investments/net worth, fee income/gross operating and salaries and benefits/average assets. Efficiency ratios.

Historical Data:
12 month changes in assets and equity

Profitability:
Quarterly, year-to-date and annualized

For additional information or to place your order, call 800.388.6686, FAX 800.230.9569, visit www.bauerfinancial.com or write us at: **BAUERFINANCIAL, Inc.** P.O. Box 143520, Coral Gables, FL 33114-3520. Please note that you are ordering the **Customized Comparative Analysis Report** and the institutions you desire.