



We Analyze Banks... Very Carefully!

Regulation F Interbank Liabilities Report

SPECs:

Product:	Regulation F Interbank Liabilities Report
Medium:	Printed, 8½" x 11"
Number of Pages:	1 page per institution
Frequency:	Quarterly – 4 times per year
Publication Dates:	March, June, September, December
Price:	\$95 for the first bank and \$65 for each additional bank per year OR \$30 for the first bank and \$20 for each additional bank for a single quarter

DESCRIPTION:

Federal Reserve Board Regulation F prescribes standards to limit your bank's exposure to correspondent banks. It requires that you limit your exposure to 25% of your capital in any correspondent bank not classified at least "adequately capitalized." It also requires that you secure a quarterly review of the financial condition on each correspondent and **suggests that you rely on an independent source.**

BAUERFINANCIAL's Reg F Interbank Liabilities Reports fully comply with the specifications, substance and intent of Regulation F. Each report is a detailed analysis of one correspondent bank. Included are: a balance sheet and income statement, profitability data, twenty key capital and operating ratios, the bank's federal capital classification and **BAUERFINANCIAL's** star-rating.

* Although reports on the **Federal Home Loan Banks** are not required by **FRB Regulation F**, they are available. **BAUERFINANCIAL** does not assign star ratings to these institutions.

AVAILABILITY:

Commercial Banks, Savings Banks, Savings & Loans, Federal Home Loan Banks*, Credit Unions

REPORT HIGHLIGHTS:

Federal Capital Classification
Indications of Supervisory Concern, if any
BAUERFINANCIAL™ Star Rating
Balance Sheet & Income Statement
Key Capital Ratios: Leverage, Tier 1 risk-based, and Total risk-based
Asset Quality Ratios: Nonperforming Assets, Repossessed Assets, Delinquent Loan Ratios, Chargeoffs and Loan Loss Reserve Ratios
Liquidity Ratios: Loans to deposits, Brokered deposits
Intangible Asset and Subsidiary Ratios
Historical data: Change in Assets, Equity Profitability
Return on Assets, Return on Equity

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 **Reg F or Interbank Liabilities Report** and the institutions you desire.