



We Analyze Banks and Credit Unions ...Very Carefully!

Highlights Report

SPECs:

Product:	Highlights Report
Medium:	Printed, 8½" x 11"
Number of Pages:	1 page per bank
Frequency:	Quarterly
Publication Dates:	January, April, July, October
Price:	\$10 for first bank or credit union \$4 for each additional bank or credit union placed during same order

DESCRIPTION:

Highlights Reports provide a quick understanding of an institution's current status and recent trends.

Each report has five quarters of data, side-by-side with comparisons in key areas such as asset size, capitalization, profitability, asset quality and, of course, **BAUERFINANCIAL'S** star-rating.

By comparing the institution's data for the current quarter with the four most recent quarters, trends and anomalies stand out. The report provides both a quarter-to-quarter comparison (current to one year ago) and a full year's performance. The data is a mixture of dollar amounts and ratio calculations to facilitate comparative analysis.

REPORT HIGHLIGHTS (5 quarters):

BAUERFINANCIAL™ Star Rating
Date Established
Number of Branches*
Total Assets
Profitability: Current quarter, year-to-date and previous year
Return on Average Assets &
Return on Average Equity*
Leverage (tangible) Capital Ratio
Bauer's Adjusted Capital Ratio (factors in delinquent loans)

(* Banks only)

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