



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

## Llamas Report

### SPECs:

Product:	<b>Llamas Report consists of an Analytical Report + a Summary Report</b>
Medium:	<b>Printed, 8½" x 11"</b>
Number of Pages:	<b>Analytical Report is 6 pages + 1 page Summary Report per bank or credit union</b>
Frequency:	<b>Quarterly</b>
Publication Dates:	<b>January, April, July, October</b>
Price:	<b>\$49 per bank or credit union \$147 per bank or credit union per year (4 quarterly reports)</b>

### ANALYTICAL REPORT DESCRIPTION:

**Analytical Reports** are simple to use and understand in-depth reports with layman's commentary on a specific institution.

Key data is compared to **affinity group data** to provide additional insight into the institution's performance. (Affinity groups are created by dividing institutions into asset categories by size. Consequently, the affinity group closely reflects the characteristics of the bank or credit union being analyzed.)

### REPORT HIGHLIGHTS:

Federal Capital Classification (banks)  
**BAUERFINANCIAL™** Star Rating  
Balance Sheet & Income Statement data  
Capital Ratios: Leverage and Risk-based  
Affinity Group Comparisons & Analysis  
Asset Category Distribution Analysis  
Composition of Liabilities  
Income: quarterly, annual and historical  
Regulatory minimums and suggested levels are provided where appropriate

### SUMMARY REPORT DESCRIPTION:

**Summary 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.

### REPORT HIGHLIGHTS (5 quarters):

**BAUERFINANCIAL™** Star Rating  
Date Established  
Number of Employees  
Asset Size: Total and Tangible  
Key Capital Ratios: Leverage (Tangible), Tier 1 Risk-based, and Total Risk-based  
Profitability: Current quarter, year-to-date and 2 most recent calendar years  
Return on Average Assets &  
Return on Average Equity  
Asset Quality: Delinquent Loans, Repossessed Assets, Nonperforming Assets as percentages of Tangible Assets and Tier One Capital

For additional information or to place your order, call 800.388.6686, FAX 800.230.9569, visit [www.bauerfinancial.com](http://www.bauerfinancial.com) or write us at: **BAUERFINANCIAL, Inc.** P.O. Box 143520, Coral Gables, FL 33114.  
Please note that you are ordering the **Llamas Report** and the institutions you desire.