



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

Llamas Report

SPECs:

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

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 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.