



We Analyze Banks... Very Carefully!

Bank Analytical Report

SPECs:

Product:	Bank Analytical Report
Medium:	Printed, 8½" x 11"
Number of Pages:	6 pages per bank
Frequency:	Quarterly – 4 times per year
Publication Dates:	January, April, July, October
Price:	\$40 per issue or \$120 per annum (4 consecutive quarterly reports)

DESCRIPTION:

Bank Analytical Reports are simple to use and understand in-depth reports with layman's commentary on a specific bank. Each report is an analysis of key balance sheet, income statement, profitability data, capital and operating ratios.

Key data is compared to **affinity group data** to provide additional insight into the bank's performance. (Affinity groups are created by dividing banks into asset categories by size.) Consequently, each bank's affinity group closely reflects the characteristics of the bank being analyzed. (If you prefer to compare your bank to others by state, zip code, net worth or some other grouping, please request our **Customized Comparative Analysis Report**.)

The Analytical Report emphasizes: the composition of assets (what type of loans the bank makes), the level of delinquent loans & repossessed assets, real estate held, fixed assets and investments in subsidiaries; the composition of liabilities – retail deposits, jumbo deposits, brokered deposits and subordinated debt; and profitability.

REPORT HIGHLIGHTS:

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

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 **Bank Analytical Report** and the institution(s) you desire.