

**BAUERFINANCIAL, Inc.**  
**Interbank Liabilities Report**  
**Sample Bank - Any City, USA**

**FDIC Certificate Number:** 0      **Year Established:** 1997      **Supervisory Agreements:** None

**BauerFinancial's Star Rating:** Current Qtr      5-Stars      1 Year Ago      5-Stars

**Capital Classification:** Current Qtr      Well-Capitalized      1 Year Ago      Well-Capitalized

**Balance Sheet: (\$ millions)**

<b>Assets:</b>	<b>Current Qtr</b>	<b>1 Year Ago</b>
Cash & Due From Banks	\$229.731	\$177.862
Securities & Fed Funds Sold	\$96.746	\$121.383
Loans (net)	\$249.737	\$211.908
Real Estate Owned	\$0.000	\$0.000
Premises & Fixed Assets	\$1.502	\$0.864
Investments in Subsidiaries	\$0.000	\$0.000
Intangible Assets	\$0.195	\$0.000
Other Assets	\$93.894	\$57.237
<b>Total Assets</b>	<b>\$671.805</b>	<b>\$569.254</b>

<b>Liabilities &amp; Owner's Equity:</b>	<b>Current Qtr</b>	<b>1 Year Ago</b>
Non-Interest Bearing Deposits	\$428.668	\$431.879
Interest Bearing Deposits	\$83.419	\$32.122
Fed Funds Purchased & Repos	\$0.000	\$0.000
Subordinated Debt	\$0.000	\$0.000
Other Borrowed Money	\$30.000	\$10.000
Other Liabilities	\$59.939	\$22.863
<b>Total Liabilities</b>	<b>\$602.026</b>	<b>\$496.864</b>
Preferred Stock	\$0.000	\$0.000
Common Stock & Surplus	\$46.715	\$46.715
Retained Earnings	\$22.439	\$25.119
Other Equity	\$0.625	\$0.556
<b>Total Equity</b>	<b>\$69.779</b>	<b>\$72.390</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$671.805</b>	<b>\$569.254</b>

**Income Statement: (\$ millions)**  
**For the year-to-date Ended**

	<b>Current Qtr</b>	<b>1 Year Ago</b>
Interest Income	\$3.243	\$2.990
Less: Interest Expense	\$0.168	\$0.030
<b>Net Interest Income</b>	<b>\$3.075</b>	<b>\$2.960</b>
- Provisions for Losses	\$0.000	\$0.000
+ Non Interest Income	\$1.508	\$2.412
- Non Interest Expense	\$3.387	\$3.458
+ Gains(losses) Securities	\$0.000	\$0.000
- Tax Provision (per Call Report)	\$0.450	\$0.735
+ Other Income (Expense)	\$0.000	\$0.000
<b>Net Income</b>	<b>\$0.746</b>	<b>\$1.179</b>

Tier1 Capital:	\$69.076	\$71.834
Total Risk-based Capital:	\$72.915	\$75.221

**Key Capital Ratios:**

	<b>Current Qtr</b>	<b>1 Year Ago</b>
Leverage Capital Ratio:	10.87%	12.68%
Tier 1 Risk-based Capital Ratio:	19.67%	26.60%
Total Risk-based Capital Ratio:	20.76%	27.85%
Common Equity Tier 1 Ratio:	19.67%	N.A.

**Asset Quality Ratios:**

Nonperforming Assets/Total Assets:	0.81%	1.47%
Texas Ratio:	7.42%	10.88%
Repossessed Assets/Net Worth:	0.00%	0.00%
Delinquent Loans/Net Worth:	7.81%	11.54%
Delinquent Loans/Total Loans:	2.15%	3.86%
Net YTD Chargeoffs Annualized/Loans:	0.21%	-0.01%
Loan Loss Reserve/Total Loans:	1.51%	2.01%
Loan Loss Reserve/Delinquent Loans:	70.08%	52.05%
Gvt Gtd % of Nonperforming Assets:	0.00%	0.00%

**Additional Ratios:**

Loans/Deposits:	49.51%	46.61%
Brokered Deposits/Total Deposits:	0.00%	0.00%
Non-core Funding Dependence:	-54.83%	-61.81%
Intangible Assets/Net Worth:	0.28%	0.00%
Investments in Subsidiaries/Net Worth:	0.00%	0.00%
Efficiency Ratio:	73.90%	64.37%

**Profitability:**

Current quarter's profit/loss:	\$0.746	\$1.179
Year-to-date profit/loss:	\$0.746	\$1.179
Annualized Return on Assets:	0.47%	0.83%
Annualized Return on Equity:	4.30%	6.57%

**Historical Data:**

% Change in Assets (1 year ago):	18.01%	-8.03%
% Change in Equity (1 year ago):	-3.61%	1.77%
Net Inc. Preceding Calendar Year:	\$4.753	\$3.722
Net Inc. Calendar Year 2 Years Ago:	\$3.722	\$4.441

**Holding Company Data:**

Data Not Available

**Pacific Coast Bankers' Bancshares**

Leverage Ratio:	9.26%
Tier 1 Risk-based Capital Ratio:	19.34%
Total Risk-based Capital Ratio:	22.68%
Common Equity Tier 1 Ratio:	N.A.
Year-to-Date Net Income	\$1.061
Nonperforming Assets/Loans+ORE	3.93%

This report was compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm.

**BAUERFINANCIAL, Inc.**  
**Interbank Liabilities Report**  
**Sample Bank - Any City, USA**

**FDIC Certificate Number:** 0      **Year Established:** 1980      **Supervisory Agreements:** None

**BauerFinancial's Star Rating:** Current Qtr      5-Stars      1 Year Ago      4-Stars

**Capital Classification:** Current Qtr      Well-Capitalized      1 Year Ago      Well-Capitalized

**Balance Sheet: (\$ millions)**

Assets:	Current Qtr	1 Year Ago
Cash & Due From Banks	\$90.899	\$92.867
Securities & Fed Funds Sold	\$57.959	\$66.935
Loans (net)	\$197.789	\$169.320
Real Estate Owned	\$2.777	\$2.226
Premises & Fixed Assets	\$0.448	\$0.102
Investments in Subsidiaries	\$0.000	\$0.000
Intangible Assets	\$0.000	\$0.000
Other Assets	\$14.089	\$15.644
<b>Total Assets</b>	<b>\$363.961</b>	<b>\$347.094</b>

**Key Capital Ratios:**

	Current Qtr	1 Year Ago
Leverage Capital Ratio:	11.09%	12.06%
Tier 1 Risk-based Capital Ratio:	16.71%	19.74%
Total Risk-based Capital Ratio:	17.97%	21.00%
Common Equity Tier 1 Ratio:	16.71%	N.A.

**Asset Quality Ratios:**

	Current Qtr	1 Year Ago
Nonperforming Assets/Total Assets:	0.78%	1.00%
Texas Ratio:	6.12%	7.60%
Repossessed Assets/Net Worth:	6.60%	5.37%
Delinquent Loans/Net Worth:	0.17%	3.03%
Delinquent Loans/Total Loans:	0.04%	0.72%
Net YTD Chargeoffs Annualized/Loans:	-0.08%	0.59%
Loan Loss Reserve/Total Loans:	2.22%	2.52%
Loan Loss Reserve/Delinquent Loans:	6147.95%	348.17%
Gvt Gtd % of Nonperforming Assets:	0.00%	0.00%

**Additional Ratios:**

	Current Qtr	1 Year Ago
Loans/Deposits:	65.41%	58.23%
Brokered Deposits/Total Deposits:	14.32%	10.30%
Non-core Funding Dependence:	-19.61%	-31.20%
Intangible Assets/Net Worth:	0.00%	0.00%
Investments in Subsidiaries/Net Worth:	0.00%	0.00%
Efficiency Ratio:	81.60%	80.25%

**Profitability:**

	Current Qtr	1 Year Ago
Current quarter's profit/loss:	\$0.530	\$1.596
Year-to-date profit/loss:	\$0.530	\$1.596
Annualized Return on Assets:	0.59%	1.94%
Annualized Return on Equity:	4.99%	15.55%

**Historical Data:**

	Current Qtr	1 Year Ago
% Change in Assets (1 year ago):	4.86%	-2.29%
% Change in Equity (1 year ago):	1.41%	8.59%
Net Inc. Preceding Calendar Year:	\$3.204	\$4.361
Net Inc. Calendar Year 2 Years Ago:	\$4.361	\$5.327

**Holding Company Data:**

Data Not Available

**Bankers' Bank Of The West Bancorp, Inc.**

Leverage Ratio:	
Tier 1 Risk-based Capital Ratio:	
Total Risk-based Capital Ratio:	
Common Equity Tier 1 Ratio:	
Year-to-Date Net Income	
Nonperforming Assets/Loans+ORE	

**Liabilities & Owner's Equity:**

Non-Interest Bearing Deposits	\$160.399	\$176.251
Interest Bearing Deposits	\$148.847	\$122.017
Fed Funds Purchased & Repos	\$0.000	\$0.000
Subordinated Debt	\$0.000	\$0.000
Other Borrowed Money	\$0.000	\$0.000
Other Liabilities	\$12.660	\$7.354
<b>Total Liabilities</b>	<b>\$321.906</b>	<b>\$305.622</b>

Preferred Stock	\$0.000	\$0.000
Common Stock & Surplus	\$16.325	\$16.325
Retained Earnings	\$25.665	\$25.188
Other Equity	\$0.065	(\$0.041)
<b>Total Equity</b>	<b>\$42.055</b>	<b>\$41.472</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$363.961</b>	<b>\$347.094</b>

**Income Statement: (\$ millions)**

**For the year-to-date Ended**

	Current Qtr	1 Year Ago
Interest Income	\$2.458	\$2.145
Less: Interest Expense	\$0.310	\$0.212
<b>Net Interest Income</b>	<b>\$2.148</b>	<b>\$1.933</b>
- Provisions for Losses	\$0.000	(\$0.750)
+ Non Interest Income	\$2.342	\$2.383
- Non Interest Expense	\$3.664	\$3.465
+ Gains(losses) Securities	\$0.000	\$0.000
- Tax Provision (per Call Report)	\$0.296	\$0.005
+ Other Income (Expense)	\$0.000	\$0.000
<b>Net Income</b>	<b>\$0.530</b>	<b>\$1.596</b>

Tier1 Capital:	\$39.573	\$39.555
Total Risk-based Capital:	\$42.551	\$42.083

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