

BauerFinancial Inc.
SUMMARY REPORT



Sample Institution - Any City, US
(123)456-7890 / www.institutionwebsitehere.com

(Dollar Amounts in Millions)

Data as of:	Current Qtr.	Prev. Qtr.	2 Qtrs. Ago	3 Qtrs. Ago	1 Year Ago
Bauer's Star Rating:	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★

Recommended for 80 consecutive quarters

Date Established: 08/12/1867 Number of Branches: 19					
Number of Employees:	372	371	363	362	366
Total Assets:	\$2,747.364	\$2,690.261	\$2,644.433	\$2,596.149	\$2,525.212
Average Tangible Assets:	\$2,518.128	\$2,495.907	\$2,425.951	\$2,440.448	\$2,296.278
Tier 1 Capital:	\$269.664	\$255.743	\$251.083	\$244.520	\$242.097
Capital Ratios:					
Leverage Capital Ratio:	10.709%	10.247%	10.350%	10.019%	10.543%
Tier 1 Risk-based Capital Ratio:	9.813%	9.274%	9.301%	9.283%	9.547%
Total Risk-based Capital Ratio:	13.759%	13.583%	13.299%	12.732%	12.811%
Profitability:					
Current Quarter's Profit (Loss):	\$13.870	\$6.900	\$6.833	\$4.679	\$9.280
Year-to-date Profit (Loss):	\$27.603	\$13.733	\$6.833	\$29.631	\$24.952
Profit (Loss) Calendar 2015: Last Year-end	\$29.631				
Profit (Loss) Calendar 2014: 2 Year-ends Ago	\$19.546				
*Return on Assets (annualized):	1.462%	1.099%	1.110%	1.275%	1.464%
*Return on Equity (annualized):	9.734%	7.373%	7.565%	8.984%	10.216%
Problem Loans:					
Delinquent Loans:	\$5.774	\$5.471	\$6.077	\$6.248	\$7.829
Other Real Estate Owned (Repos):	\$0.714	\$0.714	\$0.714	\$0.714	\$1.236
Nonperforming Assets % Tangible Assets:	0.258%	0.248%	0.280%	0.285%	0.395%
Nonperforming Assets % Tier 1 Capital:	2.406%	2.418%	2.705%	2.847%	3.744%

* ROA and ROE adjusted to tax equivalency for Sub S corporations.

Bank and Credit Union data 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 is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

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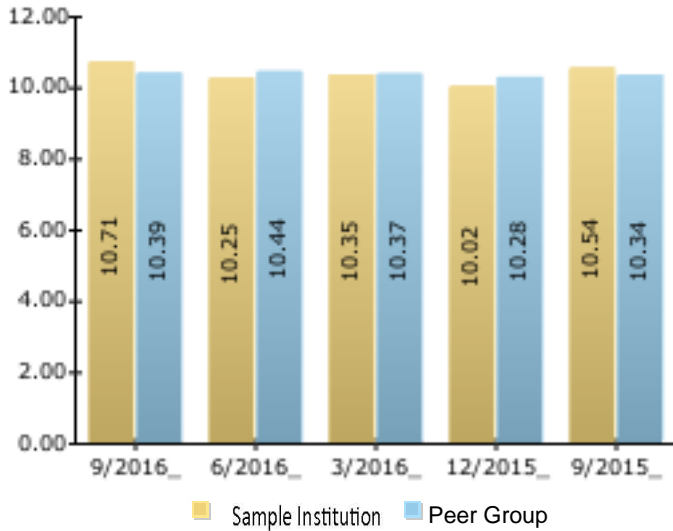
www.bauerfinancial.com

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Bank of Stockton - Stockton, CA
(209)929-1600 / www.bankofstockton.com

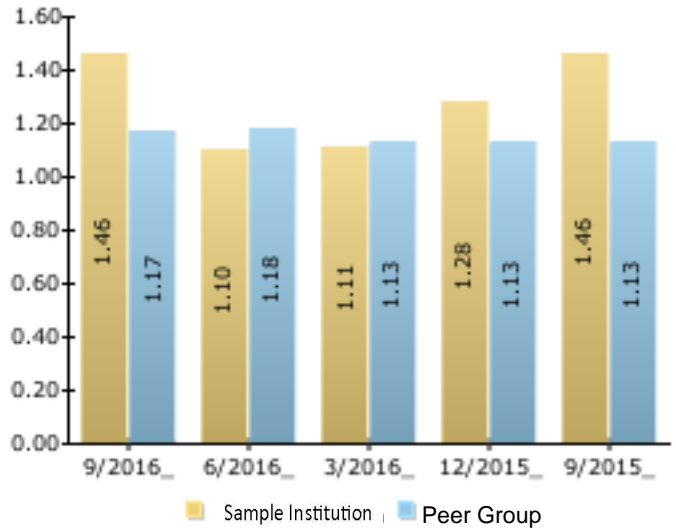
Leverage Capital Ratio (%)

Regulatory Minimum for Adequately Capitalized is 4.0%

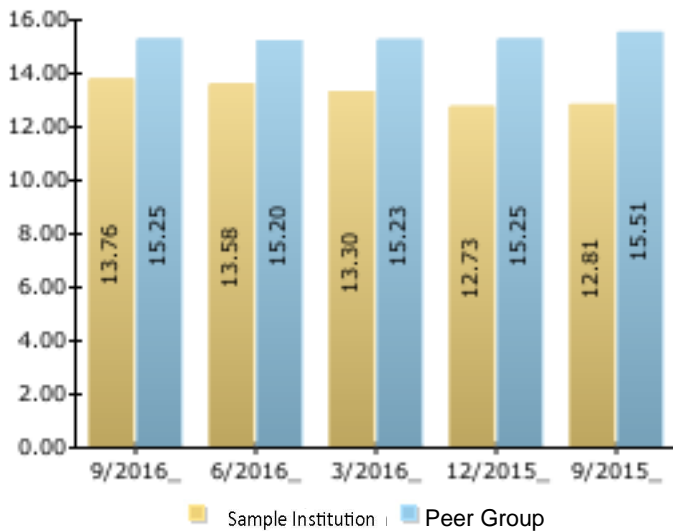


Return on Assets (Annualized)

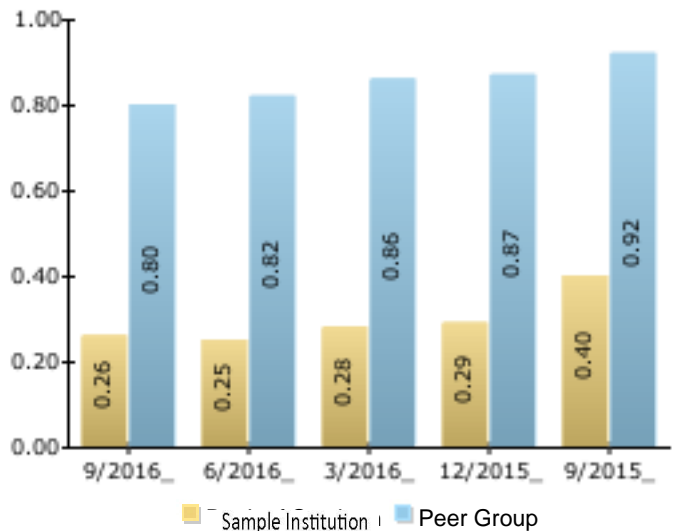
Adjusted to tax equivalency for Sub S corporations



Risk-based Capital Ratio



Nonperforming Assets % of Tangible Assets



PEER GROUPS

- GROUP 1 BANKS WITH FOREIGN AND DOMESTIC OFFICES
- GROUP 2 ASSETS >= \$3 BILLION
- GROUP 3 ASSETS >= \$1 BIL & < \$3 BIL
- GROUP 4 ASSETS >= \$300 MIL & < \$1 BIL
- GROUP 5 ASSETS >= \$100 MIL & < \$300 MIL
- GROUP 6 ASSETS < \$100 MIL

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