

BAUERFINANCIAL, Inc.
Credit Union Compliance Report - Section 703.40 Compliance
Sample Institution - 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)			Key Capital Ratios:		
Assets:	Current Qtr	1 Year Ago		Current Qtr	1 Year Ago
Cash & Due From Banks	\$229.731	\$177.862	Leverage Capital Ratio:	10.87%	12.68%
Securities & Fed Funds Sold	\$96.746	\$121.383	Tier 1 Risk-based Capital Ratio:	19.67%	26.60%
Loans (net)	\$249.737	\$211.908	Total Risk-based Capital Ratio:	20.76%	27.85%
Real Estate Owned	\$0.000	\$0.000	Common Equity Tier 1 Ratio:	19.67%	N.A.
Premises & Fixed Assets	\$1.502	\$0.864	Asset Quality Ratios:		
Investments in Subsidiaries	\$0.000	\$0.000	Nonperforming Assets/Total Assets:	0.81%	1.47%
Intangible Assets	\$0.195	\$0.000	Texas Ratio:	7.42%	10.88%
Other Assets	\$93.894	\$57.237	Repossessed Assets/Net Worth:	0.00%	0.00%
Total Assets	\$671.805	\$569.254	Delinquent Loans/Net Worth:	7.81%	11.54%
			Delinquent Loans/Total Loans:	2.15%	3.86%
Liabilities & Owner's Equity:			Net YTD Chargeoffs Annualized/Loans:	0.21%	-0.01%
Non-Interest Bearing Deposits	\$428.668	\$431.879	Loan Loss Reserve/Total Loans:	1.51%	2.01%
Interest Bearing Deposits	\$83.419	\$32.122	Loan Loss Reserve/Delinquent Loans:	70.08%	52.05%
Fed Funds Purchased & Repos	\$0.000	\$0.000	Gvt Gtd % of Nonperforming Assets:	0.00%	0.00%
Subordinated Debt	\$0.000	\$0.000	Additional Ratios:		
Other Borrowed Money	\$30.000	\$10.000	Loans/Deposits:	49.51%	46.61%
Other Liabilities	\$59.939	\$22.863	Brokered Deposits/Total Deposits:	0.00%	0.00%
Total Liabilities	\$602.026	\$496.864	Non-core Funding Dependence:	-54.83%	-61.81%
Preferred Stock	\$0.000	\$0.000	Intangible Assets/Net Worth:	0.28%	0.00%
Common Stock & Surplus	\$46.715	\$46.715	Investments in Subsidiaries/Net Worth:	0.00%	0.00%
Retained Earnings	\$22.439	\$25.119	Efficiency Ratio:	73.90%	64.37%
Other Equity	\$0.625	\$0.556	Profitability:		
Total Equity	\$69.779	\$72.390	Current quarter's profit/loss:	\$0.746	\$1.179
Total Liabilities & Equity	\$671.805	\$569.254	Year-to-date profit/loss:	\$0.746	\$1.179
			Annualized Return on Assets:	0.47%	0.83%
Income Statement: (\$ millions)			Annualized Return on Equity:	4.30%	6.57%
For the year-to-date Ended	Current Qtr	1 Year Ago	Historical Data:		
Interest Income	\$3.243	\$2.990	% Change in Assets (1 year ago):	18.01%	-8.03%
Less: Interest Expense	\$0.168	\$0.030	% Change in Equity (1 year ago):	-3.61%	1.77%
Net Interest Income	\$3.075	\$2.960	Net Inc. Preceding Calendar Year:	\$4.753	\$3.722
- Provisions for Losses	\$0.000	\$0.000	Net Inc. Calendar Year 2 Years Ago:	\$3.722	\$4.441
+ Non Interest Income	\$1.508	\$2.412	Holding Company Data:		
- Non Interest Expense	\$3.387	\$3.458	Pacific Coast Bankers' Bancshares		
+ Gains(losses) Securities	\$0.000	\$0.000	Leverage Ratio:		9.26%
- Tax Provision (per Call Report)	\$0.450	\$0.735	Tier 1 Risk-based Capital Ratio:		19.34%
+ Other Income (Expense)	\$0.000	\$0.000	Total Risk-based Capital Ratio:		22.68%
Net Income	\$0.746	\$1.179	Common Equity Tier 1 Ratio:		N.A.
			Year-to-Date Net Income		\$1.061
Tier1 Capital:	\$69.076	\$71.834	Nonperforming Assets/Loans+ORE		3.93%
Total Risk-based Capital:	\$72.915	\$75.221			

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.

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Credit Union Compliance Report - Section 703.40 Compliance
Sample Institution - 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)			Key Capital Ratios:		
Assets:	Current Qtr	1 Year Ago		Current Qtr	1 Year Ago
Cash & Due From Banks	\$90.899	\$92.867	Leverage Capital Ratio:	11.09%	12.06%
Securities & Fed Funds Sold	\$57.959	\$66.935	Tier 1 Risk-based Capital Ratio:	16.71%	19.74%
Loans (net)	\$197.789	\$169.320	Total Risk-based Capital Ratio:	17.97%	21.00%
Real Estate Owned	\$2.777	\$2.226	Common Equity Tier 1 Ratio:	16.71%	N.A.
Premises & Fixed Assets	\$0.448	\$0.102	Asset Quality Ratios:		
Investments in Subsidiaries	\$0.000	\$0.000	Nonperforming Assets/Total Assets:	0.78%	1.00%
Intangible Assets	\$0.000	\$0.000	Texas Ratio:	6.12%	7.60%
Other Assets	\$14.089	\$15.644	Repossessed Assets/Net Worth:	6.60%	5.37%
Total Assets	\$363.961	\$347.094	Delinquent Loans/Net Worth:	0.17%	3.03%
			Delinquent Loans/Total Loans:	0.04%	0.72%
Liabilities & Owner's Equity:			Net YTD Chargeoffs Annualized/Loans:	-0.08%	0.59%
Non-Interest Bearing Deposits	\$160.399	\$176.251	Loan Loss Reserve/Total Loans:	2.22%	2.52%
Interest Bearing Deposits	\$148.847	\$122.017	Loan Loss Reserve/Delinquent Loans:	6147.95%	348.17%
Fed Funds Purchased & Repos	\$0.000	\$0.000	Gvt Gtd % of Nonperforming Assets:	0.00%	0.00%
Subordinated Debt	\$0.000	\$0.000	Additional Ratios:		
Other Borrowed Money	\$0.000	\$0.000	Loans/Deposits:	65.41%	58.23%
Other Liabilities	\$12.660	\$7.354	Brokered Deposits/Total Deposits:	14.32%	10.30%
Total Liabilities	\$321.906	\$305.622	Non-core Funding Dependence:	-19.61%	-31.20%
Preferred Stock	\$0.000	\$0.000	Intangible Assets/Net Worth:	0.00%	0.00%
Common Stock & Surplus	\$16.325	\$16.325	Investments in Subsidiaries/Net Worth:	0.00%	0.00%
Retained Earnings	\$25.665	\$25.188	Efficiency Ratio:	81.60%	80.25%
Other Equity	\$0.065	(\$0.041)	Profitability:		
Total Equity	\$42.055	\$41.472	Current quarter's profit/loss:	\$0.530	\$1.596
Total Liabilities & Equity	\$363.961	\$347.094	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%
Income Statement: (\$ millions)			Historical Data:		
For the year-to-date Ended	Current Qtr	1 Year Ago	% Change in Assets (1 year ago):	4.86%	-2.29%
Interest Income	\$2.458	\$2.145	% Change in Equity (1 year ago):	1.41%	8.59%
Less: Interest Expense	\$0.310	\$0.212	Net Inc. Preceding Calendar Year:	\$3.204	\$4.361
Net Interest Income	\$2.148	\$1.933	Net Inc. Calendar Year 2 Years Ago:	\$4.361	\$5.327
- Provisions for Losses	\$0.000	(\$0.750)	Holding Company Data:		
+ Non Interest Income	\$2.342	\$2.383	Bankers' Bank Of The West Bancorp, Inc.		
- Non Interest Expense	\$3.664	\$3.465	Leverage Ratio:	Data Not Available	
+ Gains(losses) Securities	\$0.000	\$0.000	Tier 1 Risk-based Capital Ratio:		
- Tax Provision (per Call Report)	\$0.296	\$0.005	Total Risk-based Capital Ratio:		
+ Other Income (Expense)	\$0.000	\$0.000	Common Equity Tier 1 Ratio:		
Net Income	\$0.530	\$1.596	Year-to-Date Net Income		
			Nonperforming Assets/Loans+ORE		
Tier1 Capital:	\$39.573	\$39.555			
Total Risk-based Capital:	\$42.551	\$42.083			

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