BAUERFINANCIAL, Inc.
Credit Union Compliance Report - Section 703.40 Compliance
Sample Institution - City, ST

FDIC Certificate Number: | **Supervisory Agreements:** None

BauerFinancial's Star Rating:	09/30/2009	3-Stars	09/30/2008	4-Stars
Capital Classification:	09/30/2009	Well-Capitalized	09/30/2008	Well-Capitalized

Balance Sheet: ($ millions)

Assets:	09/30/2009	09/30/2008
Cash & Due From Banks	$737.082	$523.368
Securities & Fed Funds Sold	$985.169	$896.809
Loans (net)	$8,326.628	$8,899.957
Real Estate Owned	$38.114	$7.081
Premises & Fixed Assets	$159.393	$160.155
Investments in Subsidiaries	$0.000	$0.000
Intangible Assets	$696.304	$1,346.854
Other Assets	$415.511	$480.490
Total Assets	$11,358.201	$12,314.714
Liabilities & Owner's Equity:		
Non-Interest Bearing Deposits	$3,390.966	$2,374.924
Interest Bearing Deposits	$5,646.019	$6,179.280
Fed Funds Purchased & Repos	$227.294	$717.745
Subordinated Debt	$0.000	$346.000
Other Borrowed Money	$61.116	$421.769
Other Liabilities	$62.999	$77.901
Total Liabilities	$9,388.394	$10,117.619
Preferred Stock	$311.000	$0.000
Common Stock & Surplus	$1,904.221	$1,760.277
Retained Earnings	($260.420)	$433.555
Other Equity	$15.006	$3.263
Total Equity	$1,969.807	$2,197.095
Total Liabilities & Equity	$11,358.201	$12,314.714

Income Statement: ($ millions)

For the year-to-date Ended	09/30/2009	09/30/2008
Interest Income	$370.416	$435.817
Less: Interest Expense	$71.516	$148.388
Net Interest Income	$298.900	$287.429
- Provisions for Losses	$257.698	$31.322
+ Non Interest Income	$94.488	$97.204
- Non Interest Expense	$885.674	$233.312
+ Gains(losses) Securities	($4.184)	$2.710
- Tax Provision (per Call Report)	($45.934)	$40.353
+ Other Income (Expense)	$0.000	$0.000
Net Income	($708.234)	$82.356

Key Capital Ratios:	09/30/2009	09/30/2008
Leverage Capital Ratio:	11.85%	7.72%
Tier 1 Risk-based Capital Ratio:	12.02%	7.16%
Total Risk-based Capital Ratio:	13.29%	10.90%
Asset Quality Ratios:		
Nonperforming Assets/Total Assets:	3.84%	0.44%
Nonperf. Assets/Net Worth+Reserves:	19.33%	2.36%
Repossessed Assets/Net Worth:	1.93%	0.32%
Delinquent Loans/Net Worth:	20.19%	2.13%
Delinquent Loans/Total Loans:	4.62%	0.52%
Net YTD Chargeoffs annualized/Loans:	1.39%	0.20%
Loan Loss Reserve/Total Loans:	3.30%	0.96%
Loan Loss Reserve/Delinquent Loans:	71.55%	184.38%
Additional Ratios:		
Loans/Deposits:	95.29%	105.05%
Brokered Deposits/Total Deposits:	3.92%	0.55%
Intangible Assets/Net Worth:	35.35%	61.30%
Investments in Subsidiaries/Net Worth:	0.00%	0.00%
Profitability:		
Current quarter's profit/loss:	($6.844)	$26.429
Year-to-date profit/loss:	($708.234)	$82.356
Annualized Return on Assets:	-8.04%	0.92%
Annualized Return on Equity:	-49.75%	5.09%
(ROA & ROE are tax equivalent for Sub S)		
Historical Data:		
% Change in Assets (1 year ago):	-7.77%	12.62%
% Change in Equity (1 year ago):	-10.34%	6.66%
Net Inc. Preceding Calendar Year:	$128.071	$103.257
Net Inc. Calendar Year 2 Years Ago:	$103.257	$95.423
Holding Company Data:		
SAMPLE HOLDING COMPANY		
Leverage Ratio:	10.06%	7.64%
Total Risk-based Capital Ratio:	13.24%	12.30%
Year-to-Date Net Income	($1,046.572)	$216.707
Nonaccruals+ORE/Loans+ROE	6.84%	2.32%

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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