BAUERFINANCIAL, Inc.
Bank Performance Report
Sample Bank - City, ST

FDIC Certificate Number: 11111 **Supervisory Agreements:** None

	03/31/2011		03/31/2010	
BauerFinancial's Star Rating:	03/31/2011	3-Stars	03/31/2010	3-Stars
Capital Classification:	03/31/2011	Well-Capitalized	03/31/2010	Well-Capitalized

Balance Sheet: ($ millions)

Assets:	03/31/2011	03/31/2010
Cash & Due From Banks	$231.033	$191.647
Securities & Fed Funds Sold	$145.689	$159.187
Loans (net)	$169.175	$212.198
Real Estate Owned	$4.230	$5.283
Premises & Fixed Assets	$0.755	$0.870
Investments in Subsidiaries	$0.000	$0.000
Intangible Assets	$0.087	$0.137
Other Assets	$63.732	$61.762
Total Assets	$614.701	$631.084
Liabilities & Owner's Equity:		
Non-Interest Bearing Deposits	$469.307	$508.283
Interest Bearing Deposits	$24.341	$29.448
Fed Funds Purchased & Repos	$0.000	$0.000
Subordinated Debt	$0.000	$0.000
Other Borrowed Money	$20.000	$0.000
Other Liabilities	$36.580	$30.319
Total Liabilities	$550.228	$568.050
Preferred Stock	$0.000	$0.000
Common Stock & Surplus	$46.278	$45.996
Retained Earnings	$17.948	$16.433
Other Equity	$0.247	$0.605
Total Equity	$64.473	$63.034
Total Liabilities & Equity	$614.701	$631.084

Income Statement: ($ millions)

For the year-to-date Ended	03/31/2011	03/31/2010
Interest Income	$3.297	$4.069
Less: Interest Expense	$0.061	$0.149
Net Interest Income	$3.236	$3.920
- Provisions for Losses	$0.000	$0.953
+ Non Interest Income	$1.519	$1.548
- Non Interest Expense	$3.817	$4.238
+ Gains(losses) Securities	$0.000	$0.160
- Tax Provision (per Call Report)	$0.349	$0.098
+ Other Income (Expense)	$0.000	$0.000
Net Income	$0.589	$0.339

Key Capital Ratios:	03/31/2011	03/31/2010
Leverage Capital Ratio:	11.19%	8.05%
Tier 1 Risk-based Capital Ratio:	27.64%	22.09%
Total Risk-based Capital Ratio:	28.90%	23.35%
Asset Quality Ratios:		
Nonperforming Assets/Total Assets:	3.24%	4.49%
Nonperf. Assets/Net Worth+Reserves:	28.56%	40.52%
Repossessed Assets/Net Worth:	6.56%	8.38%
Delinquent Loans/Net Worth:	24.31%	36.58%
Delinquent Loans/Total Loans:	8.98%	10.52%
Net YTD Chargeoffs annualized/Loans:	1.95%	1.81%
Loan Loss Reserve/Total Loans:	3.04%	3.21%
Loan Loss Reserve/Delinquent Loans:	33.83%	30.55%
Additional Ratios:		
Loans/Deposits:	35.34%	40.77%
Brokered Deposits/Total Deposits:	0.00%	1.90%
Intangible Assets/Net Worth:	0.13%	0.22%
Investments in Subsidiaries/Net Worth:	0.00%	0.00%
Profitability:		
Current quarter's profit/loss:	$0.589	$0.339
Year-to-date profit/loss:	$0.589	$0.339
Annualized Return on Assets:	0.41%	0.18%
Annualized Return on Equity:	3.68%	2.15%
(ROA & ROE are tax equivalent for Sub S)		
Historical Data:		
% Change in Assets (1 year ago):	-2.60%	0.29%
% Change in Equity (1 year ago):	2.28%	-0.38%
Net Inc. Preceding Calendar Year:	$1.265	($7.978)
Net Inc. Calendar Year 2 Years Ago:	($7.978)	$2.771
Holding Company Data:		
Sample Holding Company Name		
Leverage Ratio:	10.55%	7.42%
Total Risk-based Capital Ratio:	28.78%	23.32%
Year-to-Date Net Income	$0.570	$0.169
Nonaccruals+ORE/Loans+ROE	11.44%	12.82%

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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