

BAUERFINANCIAL'S

Recommended Bank Report - Sample

Data as of September 30, 2009 (or current quarter)

Bank	City	State	Current Star Rating	Star Rating Last Qtr.	Tangible Assets (\$ mils)	Tier One Capital (\$ mils)	Leverage Capital Ratio (%)	Total Risk-Based Capital Ratio (%)	YTD Income (\$ mils)
Bank Name	City	ST	*****	*****	\$143.271	\$22.201	15.496%	28.951%	\$0.620
Bank Name	City	ST	****	****	\$211.215	\$15.833	7.496%	10.975%	\$2.160
Bank Name	City	ST	*****	*****	\$133.346	\$19.120	14.339%	22.822%	\$2.086
Bank Name	City	ST	*****	*****	\$463.116	\$42.429	9.162%	19.186%	\$5.683
Bank Name	City	ST	*****	*****	\$43.374	\$4.884	11.260%	14.704%	\$0.441
Bank Name	City	ST	*****	*****	\$246.849	\$41.569	16.840%	38.800%	\$2.408
Bank Name	City	ST	*****	*****	\$115.888	\$12.263	10.582%	21.558%	\$1.488
Bank Name	City	ST	*****	*****	\$8.938	\$0.811	9.074%	13.764%	\$0.098
Bank Name	City	ST	*****	*****	\$144.827	\$16.909	11.675%	22.829%	\$2.537
Bank Name	City	ST	****	***1/2	\$206.162	\$15.727	7.628%	11.829%	\$0.875
Bank Name	City	ST	****	***1/2	\$437.849	\$41.384	9.452%	11.933%	\$4.216
Bank Name	City	ST	*****	*****	\$43.767	\$4.500	10.282%	19.322%	\$0.238
Bank Name	City	ST	*****	****	\$41.300	\$4.154	10.058%	18.251%	\$0.248
Bank Name	City	ST	*****	*****	\$48.474	\$4.429	9.137%	13.642%	\$0.405
Bank Name	City	ST	****	****	\$122.785	\$13.233	10.777%	14.128%	\$1.178
Bank Name	City	ST	*****	*****	\$117.922	\$13.327	11.302%	29.392%	\$1.333
Bank Name	City	ST	****	****	\$331.183	\$31.883	9.627%	14.875%	\$5.980
Bank Name	City	ST	*****	*****	\$84.158	\$8.504	10.105%	12.512%	\$0.730
Bank Name	City	ST	*****	*****	\$93.589	\$10.386	11.097%	18.224%	\$0.711
Bank Name	City	ST	****	****	\$332.086	\$26.448	7.964%	12.337%	\$0.012
Bank Name	City	ST	****	****	\$423.960	\$35.440	8.359%	11.286%	\$1.576
Bank Name	City	ST	*****	*****	\$306.786	\$27.488	8.960%	12.491%	\$2.623
Bank Name	City	ST	*****	*****	\$151.195	\$19.945	13.192%	20.478%	\$1.025
Bank Name	City	ST	*****	*****	\$14.468	\$1.244	8.598%	14.834%	\$0.082
Bank Name	City	ST	****	****	\$624.163	\$52.187	8.361%	11.037%	\$6.191
Bank Name	City	ST	****	****	\$128.675	\$11.741	9.125%	11.612%	\$1.363
Bank Name	City	ST	*****	*****	\$19.291	\$5.604	29.050%	44.007%	\$0.205
Bank Name	City	ST	****	****	\$114.569	\$12.892	11.253%	13.766%	\$0.988
Bank Name	City	ST	****	****	\$35.286	\$2.327	6.595%	17.708%	\$0.229
Bank Name	City	ST	*****	*****	\$44.718	\$7.152	15.994%	25.744%	\$0.136
Bank Name	City	ST	*****	*****	\$246.133	\$30.786	12.508%	19.203%	\$1.825
Bank Name	City	ST	*****	*****	\$32.597	\$5.163	15.839%	30.985%	\$0.112
Bank Name	City	ST	*****	*****	\$65.653	\$6.528	9.943%	17.266%	\$0.894
Bank Name	City	ST	****	****	\$240.005	\$20.512	8.546%	13.330%	\$1.580
Bank Name	City	ST	*****	*****	\$295.085	\$35.291	11.960%	20.438%	\$3.696
Bank Name	City	ST	****	****	\$105.117	\$8.400	7.991%	12.187%	\$0.904
Bank Name	City	ST	*****	*****	\$167.754	\$13.578	8.094%	17.654%	\$3.416
Bank Name	City	ST	*****	*****	\$22.796	\$2.280	10.002%	16.962%	\$0.324
Bank Name	City	ST	*****	*****	\$72.027	\$6.975	9.684%	24.692%	\$1.058
Bank Name	City	ST	*****	*****	\$193.410	\$16.486	8.524%	12.747%	\$0.733
Bank Name	City	ST	*****	*****	\$105.850	\$10.012	9.459%	13.584%	\$0.707

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.