

Troubled & Problematic Credit Union Report

NCUA #	Credit Union	Address	City	ST	Zip	Classification	Current Star Rating	Star Rating Last Quarter	Total Assets	Capital	Capital Ratio	YTD Net Income (Loss)	CEO
11111	Sample C.U.	Address	City	ST	Zip	Undercapitalized	Zero-Stars	1-Star	\$4.326	\$0.240	5.55%	-25.60%	CEO Name
11111	Sample C.U.	Address	City	ST	Zip	Undercapitalized	1-Star	1-Star	\$214.292	\$11.670	5.44%	-167.80%	CEO Name
11111	Sample C.U.	Address	City	ST	Zip	Well Capitalized	2-Stars	2-Stars	\$3.755	\$0.425	11.32%	-4.90%	CEO Name
11111	Sample C.U.	Address	City	ST	Zip	Well Capitalized	2-Stars	2-Stars	\$4.378	\$0.341	7.79%	0.30%	CEO Name
11111	Sample C.U.	Address	City	ST	Zip	Well Capitalized	2-Stars	2-Stars	\$33.551	\$2.417	7.20%	-35.10%	CEO Name
11111	Sample C.U.	Address	City	ST	Zip	Significantly Undercap	Zero-Stars	Zero-Stars	\$191.316	\$4.736	2.50%	-896.60%	CEO Name
11111	Sample C.U.	Address	City	ST	Zip	Well Capitalized	2-Stars	3-Stars	\$9.917	\$0.791	7.97%	-22.30%	CEO Name
11111	Sample C.U.	Address	City	ST	Zip	Problematic	2-Stars	2-Stars	\$13.471	\$0.831	6.16%	1.90%	CEO Name

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How We Compiled the Troubled & Problematic Credit Union Report

This report of troubled and problematic credit unions was compiled from financial data as of the date noted above as reported to federal regulators. Although the financial data obtained from these sources is consistently reliable, the accuracy and completeness of the data cannot be guaranteed by BauerFinancial Inc.

This report contains all credit unions rated 2-Stars or below as well as those that are less than “Adequately Capitalized” by regulatory standards.

Definitions:

Star Rating - BAUERFINANCIAL Inc.'s proprietary rating – both current quarter and previous quarter are provided.

Total Assets - Total assets as of the reporting date.

Capital - Net regulatory capital as of the reporting date.

Capital Ratio - Regulatory Capital as a percent of assets.

YTD Net Income/Loss - Net Income or loss for the calendar year-to-date before transfers to reserves.