

Skip to Credit
Union Sample

Due Diligence Bank Performance Report

Sample Bank

(FDIC Cert.#)

Today's Date

Rated 4-Stars as of Date Ordered based on
financial data as of MM/DD/YYYY

Most recently
available data

Sample only. Downloaded report will be effective with
Today's date based on the most recently available
financial data.



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BauerFinancial's star ratings classify each institution based upon a complex formula factoring in current and historical data. The first level of evaluation is the capital level of the institution followed by other relevant data including, but not limited, to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. As a **general guideline**, the following groupings were used:

5-Stars	Superior. These institutions are recommended by Bauer .
4-Stars	Excellent. These institutions are recommended by Bauer .
3½-Stars	Good.
3-Stars	Adequate.
2-Stars	Problematic.
1-Star	Troubled.
Zero-Stars	Our lowest rating.
FDIC	Institution has failed or is operating under FDIC conservatorship.

Capital Classifications: The bank's regulatory capital classification provided is based on regulatory Prompt Corrective Action capital categories and thresholds as follows. (Note: If a bank has elected the Community Bank Leverage Framework, then its risk-based data is not reported. In these instances, you will see "N.R." in the data field.)

- **Well-capitalized** - Total risk-based capital ratio $\geq 10\%$; **and** Tier 1 risk-based capital ratio $\geq 8\%$; **and** CET1 ratio $\geq 6.5\%$; **and** Leverage capital ratio $\geq 5\%$ (or a Leverage Ratio $> 8\%$, phasing up to 9% if a CBLR election is in place).
- **Adequately capitalized** - Total risk-based capital ratio $\geq 8\%$; **and** Tier 1 risk-based ratio $\geq 6\%$; **and** CET1 ratio $\geq 4.5\%$; **and** Leverage capital ratio $\geq 4\%$.
- **Undercapitalized** - Total risk-based capital ratio $< 8\%$; **or** Tier 1 risk-based capital ratio $< 6\%$; **or** CET1 ratio $< 4.5\%$; **or** Leverage capital ratio $< 4\%$.
- **Significantly Undercapitalized** - Total risk-based capital ratio $< 6\%$; **or** Tier 1 risk-based ratio $< 4\%$; **or** CET1 ratio $< 3\%$; **or** Leverage capital ratio $< 3\%$.
- **Critically Undercapitalized** - a ratio of tangible equity to total assets $\leq 2\%$.

Definitions:

Delinquent Loans: Loans delinquent 90 days or more and still accruing plus nonaccrual loans

Government Guaranteed: Loans, Leases and Other R/E Owned wholly or partially guaranteed by the U.S. Government.

Net Worth: Total Bank Equity Capital as per Schedule RC of the Call Report

Non-core Funding Dependence: Noncore liabilities less short term investments divided by long term assets.

Nonperforming Assets: Loans delinquent 90 days or more and still accruing plus nonaccrual loans plus other real estate owned.

TE: Tax Equivalent for Sub S Corporations

Holding Company: Holding company data is supplied when available. The most common reasons for the data not being available are: a) the institution has no holding company (or the holding company has less than \$500 million in consolidated assets and thus is not required to file the data), b) its holding company is a foreign entity, or c) unavailable thrift holding company data.

Supervisory Concern: Yes or No: Indicates whether the institution's primary regulator has made public any current enforcement actions that could impact the safety and soundness of the institution. If Yes, the regulator will be noted. To read the action, visit the website of the noted regulator:

[OCC: Office of the Comptroller of the Currency](#)

[FRB: Federal Reserve Board](#)

[FDIC: Federal Deposit Insurance Corporation](#)

Disclaimer: Enforcement Action data is maintained by BauerFinancial based on media releases issued by the agencies; the accuracy and completeness cannot be guaranteed by BauerFinancial, Inc.

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BauerFinancial, Inc.
Interbank Liabilities Report
SAMPLE BANK

Established: 1897 **Sub S:** No **Trust:** Yes **CRA:** Outstanding

Supervisory Agreements: None

BauerFinancial's Star Rating: Blue denotes current quarter 4-Stars
Capital Classification: Well-Capitalized

Green denotes corresponding quarter one year ago 4-Stars
Well-Capitalized

Balance Sheet: (\$ millions)

Assets:	06/30/2020	06/30/2019
Cash & Due From Banks	\$1,045.590	\$490.363
Investments	\$5,998.310	\$5,604.609
Loans (net)	\$11,652.642	\$10,674.163
Repossessed R/E (REO)	\$2.506	\$2.737
Premises & Fixed Assets	\$295.748	\$273.007
Investments in Subsidiaries	\$6.419	\$10.238
Intangible Assets	\$40.292	\$41.621
Other Assets	\$699.880	\$564.325

Total Assets: \$19,741.387 \$17,661.063

Liabilities & Owner's Equity:

Non-Interest Bearing Deposits	\$5,535.131	\$4,569.469
Interest Bearing Deposits	\$11,938.140	\$10,960.570
Fed Funds Purchased & Repos	\$603.206	\$504.299
Subordinated Debt	\$0.000	\$0.000
Other Borrowed Money	\$82.469	\$228.251
Other Liabilities	\$298.762	\$174.391

Total Liabilities: \$18,457.708 \$16,436.980

Owner's Equity:

Preferred Stock	\$0.000	\$0.000
Common Stock & Surplus	\$709.901	\$703.089
Retained Earnings	\$554.853	\$548.418
Other Equity	\$18.925	\$(27.424)

Total Equity \$1,283.679 \$1,224.083

Total Liabilities & Equity: \$19,741.387 \$17,661.063

Income Statement: (Calendar year-to-date, \$ millions)

Interest Income:	\$286.292	\$296.419
- Interest Expense:	\$31.434	\$45.279

Net Interest Income: \$254.858 \$251.140

- Provisions for Losses	\$74.000	\$7.000
+ Non Interest Income	\$83.269	\$89.009
- Personnel Expense	\$106.739	\$111.550
- Impair&Amort re: Intangibles	\$0.000	\$0.000
- Other Non Interest Expense	\$77.438	\$73.505
+ Gains(losses) Securities	\$(1.535)	\$(1.264)
- Tax Provision	\$14.492	\$30.576
+ Other Income (Expense)	\$0.000	\$0.000

Net Income: \$63.923 \$116.254

Tier 1 Capital: \$1,260.219 \$1,234.559
Total Risk Based Capital: \$1,397.181 \$1,349.053

Key Capital Ratios:

	06/30/2020	06/30/2019
Leverage Capital Ratio:	6.60%	7.08%
Tier 1 Risk-based Capital Ratio:	11.53%	11.99%
Total Risk-based Capital Ratio:	12.78%	13.10%
Common Equity Tier 1 Ratio:	11.53%	11.99%

Asset Quality Ratios:

Nonperf. Assets/Total Assets:	0.16%	0.16%
Texas Ratio:	2.22%	2.18%
Repossessed Assets/Net Worth:	0.20%	0.22%
Delinquent Loans/Net Worth:	2.27%	2.08%
Delinquent Loans/Total Loans:	0.25%	0.24%
Net Chgofts annualized/Loans:	0.15%	0.11%
Loan Loss Reserve/Total Loans:	1.47%	1.00%
Loan Loss Reserve/Delq. Loans	596.42%	422.99%
Gvt Gtd % of Nonperforming Assets:	0.28%	0.39%

Liquidity & Performance:

Loans/Deposits:	67.68%	69.43%
Brokered Deposits/Total Deps.:	0.00%	0.00%
Non-core Funding Dependence:	10.93%	15.81%
Intangible Assets/Net Worth:	3.14%	3.40%
Investments in Subs./Net Worth:	0.50%	0.84%
Efficiency Ratio:	54.42%	54.20%
Avg. Assets Per Employee:	\$8.817	\$8.057
Net Interest Margin (Earn. Assets):	2.91%	3.09%

Profitability:

Current quarter's profit/loss:	\$28.727	\$57.013
Year-to-date profit/loss:	\$63.923	\$116.254
Annualized Return on Assets (TE):	0.69%	1.34%
Annualized Return on Equity (TE):	10.12%	19.25%

Historical Data:

% Change in Assets (1 year):	11.78%	3.30%
% Change in Equity (1 year):	4.87%	3.96%
Net Inc. Last Calendar Year:	\$227.134	\$220.428
Net Inc. 2 Years Ago:	\$220.428	\$178.122

Holding Company Data:
(when available)

	Holding Company Name	
Consolidated Assets:	\$19,769.942	\$17,688.845
Leverage Ratio:	6.90%	7.36%
Tier 1 Risk-based Capital Ratio:	12.04%	12.46%
Total Risk-based Capital Ratio:	13.29%	13.57%
Common Equity Tier 1 Ratio:	12.04%	12.46%
Year-to-Date Net Income:	\$73.650	\$115.718
Nonperf. Assets/Loans+ORE:	0.20%	0.20%
Equity Inv. Subs % Equity Cap:	95.99%	96.29%
Bank's Assets % of HC Assets:	99.86%	99.84%

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. BauerFinancial relies upon this data in its judgement and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial is not a financial advisor; it is an independant bank research firm. Copyright by BauerFinancial; reproduction in whole or in part is prohibited. 800.388.6686
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Skip to Sample Bank Report

Due Diligence Credit Union Report

Sample Credit Union

(NCUA Charter#)

Today's Date

Rated 4-Stars as of Date Ordered based on
financial data as of MM/DD/YYYY

Most Recently
Available Data

Sample only. Downloaded report will be effective with
Today's date based on the most recently available
financial data.



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Due Diligence Credit Union Performance Report

BauerFinancial's Due Diligence Credit Union Performance Report provides year-over-year numbers so you can evaluate trends at a glance.

BauerFinancial's star ratings classify each institution based upon a complex formula factoring in current and historical data. The first level of evaluation is the capital level of the institution followed by other relevant data including, but not limited, to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. BauerFinancial employs conservative measures when assigning these ratings and consequently our analysis may be lower than those supplied by other analysts or the institutions themselves. More than thirty years of experience has shown this to be a prudent course of action. As a general guideline, and to assist with **Due Diligence**, the following groupings were used:

5-Stars	Superior. These institutions are recommended by Bauer .
4-Stars	Excellent. These institutions are recommended by Bauer .
3-Stars	Adequate.
2-Stars	Problematic.
1-Star	Troubled.
Zero-Stars	Our lowest rating.
Start-up	Institution is too new to rate. (Obsolete beginning 6/30/18 data.)
N.R.	Not Rated. Either: the institution's shares are not federally insured, it has less than \$1.5 million in assets or it is too new to rate.
NCUA	Institution has failed or is operating under conservatorship.

Assets: Indicate how big the institution is; some growth is good and desired, but too much growth too quickly can be difficult to digest.

Net Income: In general, you would like to see a positive number in net income. However, if provisions for loan losses are decreasing without a corresponding increase in loan loss reserve ratios (column 2), the institution may not be adequately provisioning.

Capital Adequacy: Regulatory minimums (to be considered Adequately Capitalized) can vary for credit unions, but as a general rule a Capital Ratio of 7% is required for a credit union to be 'Adequately Capitalized'; a 'Well-Capitalized' designation requires a minimum of 8%.

Asset Quality Ratios: For the most part with asset quality, a lower ratio is preferred. Exceptions pertain to Loan Loss Reserve Ratios as Loan Loss Reserves are intended to cover losses in the loan portfolio.

Bank and Credit Union data is 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. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

BauerFinancial, Inc.

Due Diligence Credit Union Performance Report

Sample Credit Union

NCUA Charter.#:

Designated Low Income: No

Established: 1960

BauerFinancial's Star Rating:

Blue denotes current quarter

4-Stars

Capital Classification:

Well Capitalized

Green is corresponding quarter 1 year ago

3-Stars

Well Capitalized

Balance Sheet: (\$ millions)

Assets:	6/30/19	6/30/18
Cash & Due From Banks	\$3.701	\$6.731
Investments	\$8.556	\$5.852
Loans (net)	\$43.120	\$36.039
Repossessed R/E	\$0.050	\$0.057
Premises & Fixed Assets	\$0.963	\$1.065
Other Assets	\$1.347	\$1.087
Total Assets:	\$57.737	\$50.829

Liabilities & Owner's Equity:

Shares and Deposits	\$47.050	\$44.197
Borrowed Money	\$4.500	\$1.051
Other Liabilities	\$0.409	\$0.246
Total Liabilities:	\$51.959	\$45.494

Owner's Equity:

Reserves and Other Equity	\$0.448	\$0.448
Retained Earnings	\$5.366	\$5.027
Net Unrealized Gains/Losses	(\$0.036)	(\$0.140)
Total Equity	\$5.778	\$5.335
Total Liabilities & Equity:	\$57.737	\$50.829

Income Statement: (Calendar year-to-date, \$ millions)

Interest Income:	\$1.217	\$1.202
- Interest Expense:	\$0.101	\$0.076
Net Interest Income:	\$1.116	\$1.126
- Provisions for Losses	\$0.004	(\$0.133)
+ Non Interest Income	\$0.239	\$0.184
- Non Interest Expense	\$1.239	\$1.251
Net Income:	\$0.112	\$0.192

Capital Adequacy:

	6/30/19	6/30/18
Regulatory Capital Ratio:	10.07%	10.77%
Loan Loss Reserve/Total	0.58%	0.98%

Asset Quality Ratios:

Nonperf. Assets/Total Assets:	0.40%	1.80%
Repossessed Assets/Net Worth:	0.86%	1.04%
Delinquent Loans/Net Worth:	3.08%	15.69%
Delinquent Loans/Total Loans:	0.41%	2.36%
Net Chgofts annualized/Loans:	0.48%	0.45%
Loan Loss Reserve/Delq. Loans:	140.22%	41.44%

Liquidity & Performance:

Loans/Shares	92.18%	82.35%
Long Term Assets % of Total:	34.29%	26.74%
Efficiency Ratio:	91.44%	95.50%
Net Int Margin/Avg Assets:	3.92%	4.26%
Assets per Employee:	\$3.502	\$3.303

Profitability:

Current quarter's profit/loss:	\$0.089	\$0.026
Year-to-date profit/loss:	\$0.112	\$0.192
Annualized Return on Assets:	0.41%	0.73%

Historical Data:

% Change in Assets (1 year):	13.59%	-7.36%
% Change in Equity (1 year):	6.19%	3.77%
Net Inc. Last Calendar Year:	\$0.290	\$-0.157
Net Inc. 2 Years Ago:	\$-0.157	\$0.215

Number of Members:	3,388	3,599
Number of FTE Employees:	16	16

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