

Selected Dates Generated Bank Report

Sample Bank

(FDIC Cert.#)



BauerFinancial.com

BauerFinancial Inc.
P.O. Box 143520
Coral Gables, Florida 33114-3520
800.388.6686 * FAX 800.230.9569
customerservice@bauerfinancial.com

This report was compiled from financial data 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.

Definitions:

Stars	BauerFinancial's proprietary rating. (See below.)
Total Assets	Anything of value owned by the bank.
Average Tangible Assets	Total average assets less intangible assets.
Tier 1 Capital	Per regulators, primarily stock + retained earnings - intangible assets
Leverage Capital Ratio	Tier 1 Capital divided by tangible assets. (Minimum regulatory requirement is 4%.)
CET 1 Ratio	Common Equity Tier 1 Capital divided by risk-weighted assets. (Minimum regulatory requirement is 4.5% - not reported by all banks effective 2020.)
Total Risk-based Ratio	Total net worth divided by risk-weighted assets. (Minimum regulatory requirement is 8%; not reported by all banks effective 2020.)
Profit (Loss)	Profit or loss for the period noted.
Return on Assets (ROA)	Annualized net income as a percent of average assets.
Return on Equity (ROE)	Annualized net income as a percent of average equity.
Delinquent Loans	Loans past due 90 days or more plus nonaccrual loans.
Other Real Estate Owned (Repos)	Real estate owned but not being used by the bank. Usually acquired via foreclosure.
Nonperforming Assets % Tangible Assets	Delinquent loans and other real estate owned as a percent of tangible assets.
Nonperforming Assets % Tier 1 Capital	Delinquent loans and other real estate owned as a percent of Tier 1 Capital.

Star Ratings:

BauerFinancial 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, however, 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.

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Sample Bank, Anytown, USA (FDIC Cert.#)

Main phone #

Website link if available

Sample Bank was established in 1904 and has 5 branch(es).

CRA Rating:	Satisfactory				
Data as of:	06/30/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Bauer's Star Rating:	5-Stars	4-Stars	5-Stars	5-Stars	5-Stars
Recommended for 53 consecutive quarters.					
Number of Employees	63	66	55	53	49
Total Assets:	\$238.849	\$240.557	\$182.584	\$163.680	\$155.852
Average Tangible Assets:	\$239.344	\$239.722	\$173.057	\$165.398	\$153.025
Tier 1 Capital:	\$22.471	\$20.925	\$18.816	\$17.362	\$15.738
Leverage Capital Ratio:	9.39%	8.73%	10.87%	10.50%	10.29%
CET 1 Ratio:	12.76%	11.28%	11.33%	11.65%	11.71%
Total Risk-based Capital Ratio:	14.02%	12.53%	12.57%	12.90%	12.96%
Current Quarter's Profit (Loss):	\$0.859	\$0.481	\$0.686	\$0.645	\$0.450
Year-to-date Profit (Loss):	\$1.546	\$2.909	\$2.685	\$2.342	\$1.818
Return on Assets (annualized): (Tax equivalent for Sub S corporations.)	1.30%	1.33%	1.63%	1.46%	1.24%
Return on Equity (annualized): (Tax equivalent for Sub S)	15.63%	18.17%	15.49%	13.49%	11.67%
Delinquent Loans:	\$2.039	\$4.126	\$0.176	\$0.425	\$0.799
Other Real Estate Owned:	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
Nonperforming Assets % of Tangible Assets:	0.85%	1.72%	0.10%	0.26%	0.52%
Nonperforming Assets % of Tier 1 Capital:	9.07%	19.72%	0.94%	2.45%	5.08%

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Sample Bank, Anytown, USA (FDIC Cert.#)

	06/30/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Balance Sheet: (\$ millions)					
Assets:					
Cash & Due From Banks	\$15.946	\$17.614	\$3.768	\$11.717	\$11.109
Investments	\$68.798	\$65.815	\$37.859	\$20.415	\$27.849
Loans (net)	\$139.350	\$141.435	\$128.598	\$120.893	\$107.044
Repossessed R/E (REO)	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
Premises & Fixed Assets	\$3.669	\$3.748	\$3.854	\$3.973	\$4.090
Investments in Subsidiaries	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
Intangible Assets	\$1.417	\$0.793	\$0.698	\$0.688	\$0.662
Other Assets	\$9.669	\$11.152	\$7.807	\$5.994	\$5.098
Total Assets:	\$238.849	\$240.557	\$182.584	\$163.680	\$155.852
Liabilities & Owner's Equity:					
Non-Interest Bearing Deposits	\$57.959	\$66.087	\$45.612	\$47.088	\$45.283
Interest Bearing Deposits	\$153.921	\$154.087	\$108.575	\$94.512	\$92.013
Fed Funds Purchased & Repos	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
Subordinated Debt	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
Other Borrowed Money	\$0.205	\$0.250	\$8.823	\$2.381	\$0.458
Other Liabilities	\$5.705	\$2.432	\$2.172	\$2.019	\$1.891
Total Liabilities:	\$217.790	\$222.856	\$165.182	\$146.000	\$139.645
Owner's Equity:					
Preferred Stock	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
Common Stock & Surplus	\$2.450	\$2.450	\$2.450	\$2.450	\$2.450
Retained Earnings	\$20.021	\$18.475	\$16.366	\$14.912	\$13.288
Other Equity	\$-1.412	\$-3.224	\$-1.414	\$0.319	\$0.469
Total Equity	\$21.059	\$17.701	\$17.402	\$17.681	\$16.207
Total Liabilities & Equity:	\$238.849	\$240.557	\$182.584	\$163.681	\$155.852
Income Statement: (Calendar year-to-date, \$ millions)					
Interest Income:	\$5.155	\$9.961	\$9.384	\$7.890	\$6.538
- Interest Expense:	\$0.384	\$1.089	\$1.129	\$0.872	\$0.656
Net Interest Income:	\$4.771	\$8.872	\$8.255	\$7.018	\$5.882
- Provisions for Losses	\$0.780	\$0.588	\$0.012	\$0.012	\$0.012
+ Non Interest Income	\$2.272	\$2.885	\$1.773	\$1.735	\$1.800
- Personnel Expense	\$2.663	\$4.788	\$3.967	\$3.542	\$3.260
- Impair&Amort re: Intangibles	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
- Other Non Interest Expense	\$1.980	\$3.643	\$3.020	\$2.594	\$2.333
+ Gains(losses) Securities	\$0.168	\$0.593	\$0.027	\$0.103	\$0.274
- Tax Provision	\$0.242	\$0.422	\$0.371	\$0.366	\$0.533
+ Other Income (Expense)	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
Net Income:	\$1.546	\$2.909	\$2.685	\$2.342	\$1.818

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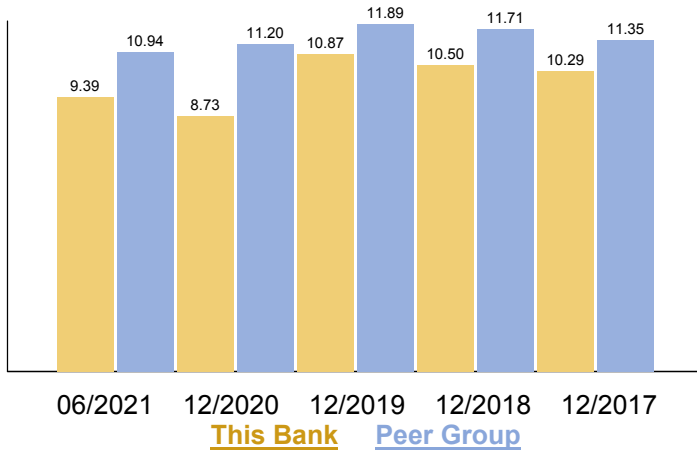
Main Phone #

Website link if Available

Sample Bank was established in 1904 and has 5 branch(es).

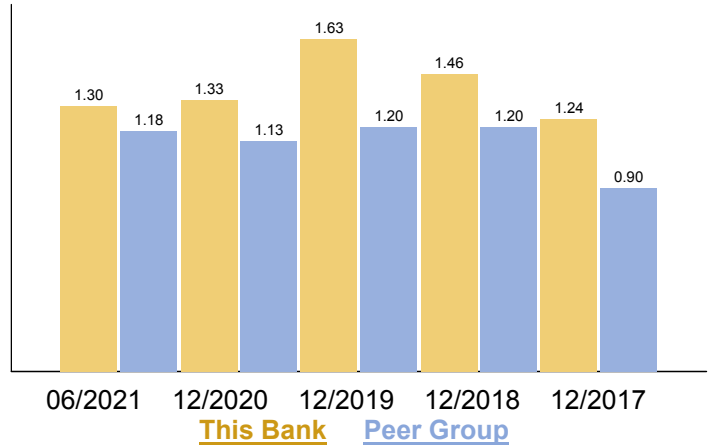
Leverage Capital Ratio

Min. for Adequately Capitalized is 4%



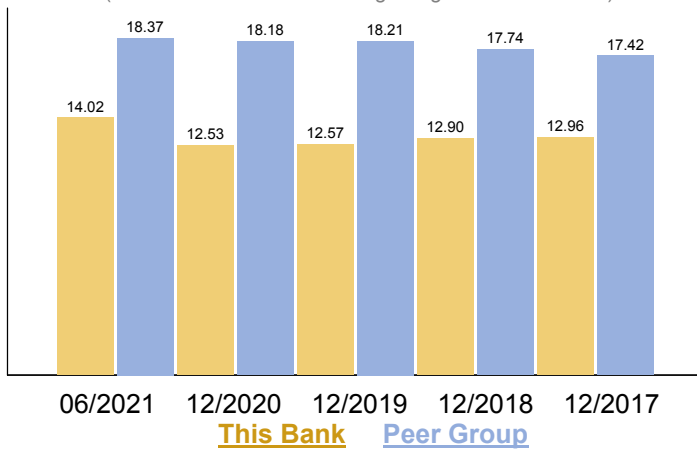
Return on Assets (annualized)

(Tax equivalent for Sub S corporations.)

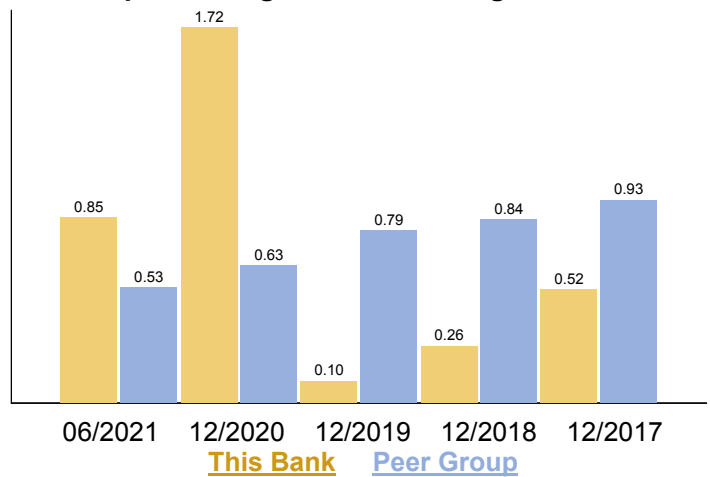


Total Risk-based Capital Ratio

(not available for all banks beginning March 2020 Data)



Nonperforming Asset % of Tangible Assets



Dollar amounts are in millions. For example, \$12,345.678 represents \$12 billion, 345 million, 678 thousand.

Peer Groups:

- Group 1 Banks with: foreign and domestic offices; assets >=\$100 bill; and/or adv. approach banks
- Group 2 Assets >= \$3 billion
- Group 3 Assets >= \$1 billion and < \$3 billion
- Group 4 Assets >= \$300 million and < \$1 billion
- Group 5 Assets >= \$100 million and < \$300 million
- Group 6 Assets < \$100 million

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