BauerFinancial, Inc.
Bank Summary Report

Sample Bank

CRA Rating:	Outstanding				
Data as of:	**06/30/2025**	**03/31/2025**	**12/31/2024**	**09/30/2024**	**06/30/2024**
Bauer's Star Rating:	**5-Stars**	**5-Stars**	**5-Stars**	**5-Stars**	**5-Stars**
		Recommended for 144 consecutive quarters.			
Number of Employees	144	140	135	134	140
Total Assets:	$862.814	$832.454	$847.846	$885.886	$821.554
Average Tangible Assets:	$855.039	$859.042	$892.743	$885.728	$834.793
Tier 1 Capital:	$81.925	$80.178	$80.526	$77.750	$75.680
Leverage Capital Ratio:	9.58%	9.33%	9.02%	8.78%	9.07%
CET 1 Ratio:	23.93%	23.37%	24.01%	23.08%	22.52%
Total Risk-based Capital Ratio:	25.18%	24.62%	25.27%	24.33%	23.78%
Current Quarter's Profit (Loss):	$2.531	$2.248	$2.775	$2.811	$2.271
Year-to-date Profit (Loss):	$4.779	$2.248	$9.233	$6.458	$3.647
Profit (Loss) Previous Calendar Year	$9.233				
Profit (Loss) 2 Calendar Years Ago:	$8.090				
Return on Assets (annualized): (Tax equivalent for Sub S corporations.)	0.91%	0.85%	0.87%	0.82%	0.72%
Return on Equity (annualized): (Tax equivalent for Sub S corporations.)	13.45%	13.10%	14.91%	14.19%	12.92%
Delinquent Loans:	$0.000	$0.000	$0.677	$0.724	$2.072
Other Real Estate Owned:	$0.000	$0.000	$0.000	$0.000	$0.000
Nonperforming Assets % of Tangible Assets:	0.00%	0.00%	0.08%	0.08%	0.25%
Nonperforming Assets % of Tier 1 Capital:	0.00%	0.00%	0.84%	0.93%	2.74%

Bank and Credit Union data 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.

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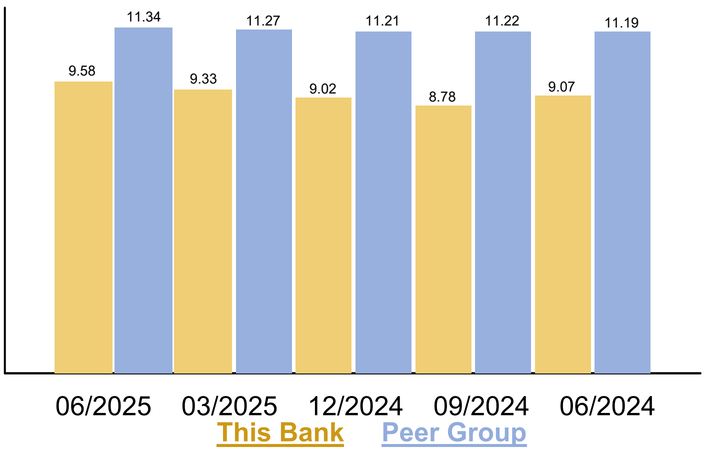
graphs depict most recent 5 quarters

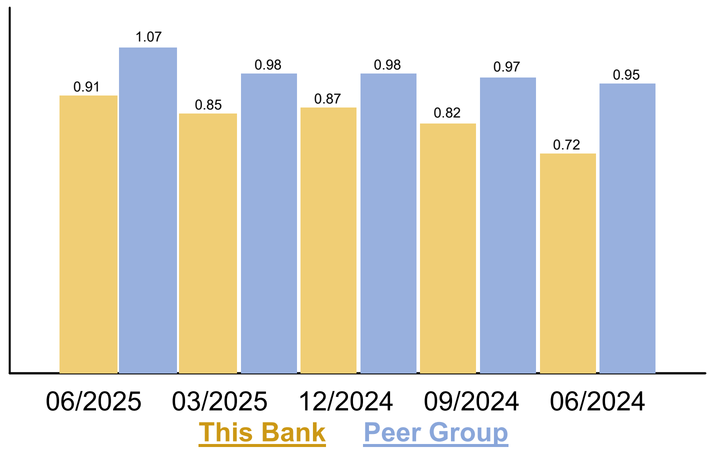
Leverage Capital Ratio

Min. for Adequately Capitalized is 4%



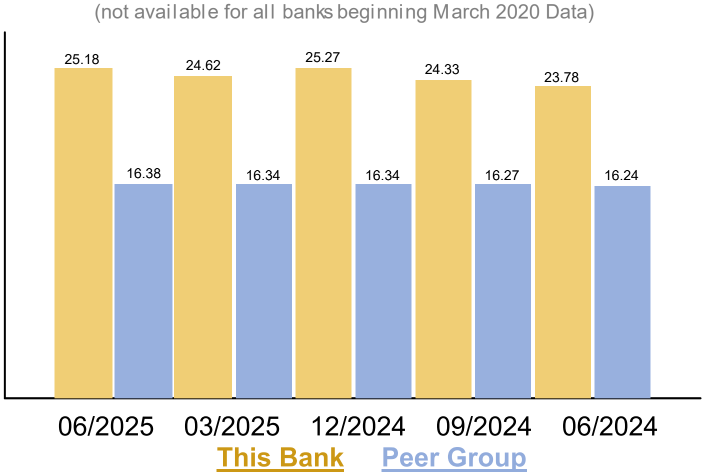
Return on Assets (annualized)

(Tax equivalent for Sub S corporations.)

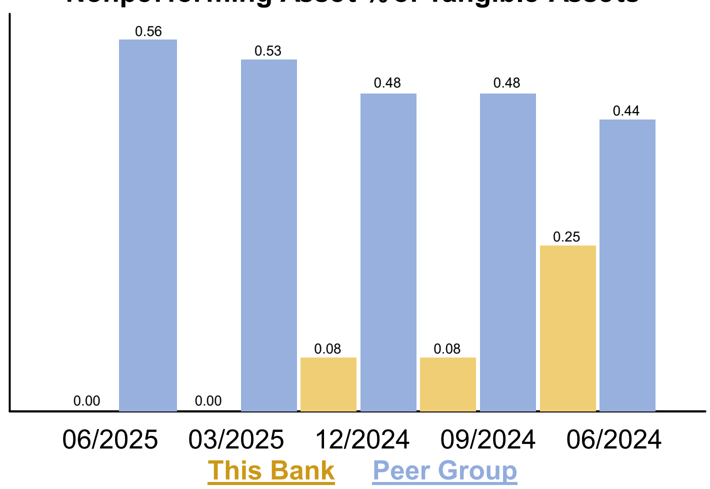


Risk-based Capital Ratio

(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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