

# Star Rating History Report

Sample Institution  
City, State

Certificate Number: 00000

Report generated on Current Date



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This **Star Rating History Report** was compiled from financial data 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.

#### **Definitions:**

**Financial Data Date:** This is the date of the actual financial data; not the date the star-rating was assigned. Due to the lag time between the filing of the reports, the regulatory release of the raw data and Bauer's analysis, star-ratings are typically assigned about 3 months after the date noted in this column.

**Star Rating:** 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 <b>Bauer</b> .
4-Stars	Excellent. These institutions are recommended by <b>Bauer</b> .
3½-Stars	Good.
3-Stars	Adequate.
2-Stars	Problematic.
1-Star	Troubled.
Zero-Stars	Our lowest rating.
S.U.	No longer used. If you see S.U. rather than an actual rating it is because the institution was a Start-up and thus a rating was not assigned.
FDIC	Institution has failed or is operating under conservatorship.

**Consecutive Quarters 5-Stars:** This column represents how many consecutive quarters (if any) the institution had earned the top rating at that point in time.

**Consecutive Quarters Recommended:** This column represents how many consecutive quarters (if any) the institution had earned a Recommended Rating (5-Stars or 4-Stars) at that point in time.



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<u>Financial Data Date</u>	<u>Star Rating</u>	<u>Consecutive Quarters 5-Stars</u>	<u>Consecutive Quarters Recommended</u>
December 31, 2022	5-Stars	35	134
September 30, 2022	5-Stars	34	133
June 30, 2022	5-Stars	33	132
March 31, 2022	5-Stars	32	131
December 31, 2021	5-Stars	31	130
September 30, 2021	5-Stars	30	129
June 30, 2021	5-Stars	29	128
March 31, 2021	5-Stars	28	127
December 31, 2020	5-Stars	27	126
September 30, 2020	5-Stars	26	125
June 30, 2020	5-Stars	25	124
March 31, 2020	5-Stars	24	123
December 31, 2019	5-Stars	23	122
September 30, 2019	5-Stars	22	121
June 30, 2019	5-Stars	21	120
March 31, 2019	5-Stars	20	119
December 31, 2018	5-Stars	19	118
September 30, 2018	5-Stars	18	117
June 30, 2018	5-Stars	17	116
March 31, 2018	5-Stars	16	115
December 31, 2017	5-Stars	15	114
September 30, 2017	5-Stars	14	113



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June 30, 2017	5-Stars	13	112
March 31, 2017	5-Stars	12	111
December 31, 2016	5-Stars	11	110
September 30, 2016	5-Stars	10	109
June 30, 2016	5-Stars	9	108
March 31, 2016	5-Stars	8	107
December 31, 2015	5-Stars	7	106
September 30, 2015	5-Stars	6	105
June 30, 2015	5-Stars	5	104
March 31, 2015	5-Stars	4	103
December 31, 2014	5-Stars	3	102
September 30, 2014	5-Stars	2	101
June 30, 2014	5-Stars	1	100
March 31, 2014	4-Stars	0	99
December 31, 2013	4-Stars	0	98
September 30, 2013	4-Stars	0	97
June 30, 2013	4-Stars	0	96
March 31, 2013	4-Stars	0	95
December 31, 2012	4-Stars	0	94
September 30, 2012	4-Stars	0	93
June 30, 2012	4-Stars	0	92
March 31, 2012	4-Stars	0	91



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December 31, 2011	4-Stars	0	90
September 30, 2011	4-Stars	0	89
June 30, 2011	4-Stars	0	88
March 31, 2011	4-Stars	0	87
December 31, 2010	4-Stars	0	86
September 30, 2010	4-Stars	0	85
June 30, 2010	4-Stars	0	84
March 31, 2010	4-Stars	0	83
December 31, 2009	4-Stars	0	82
September 30, 2009	4-Stars	0	81
June 30, 2009	4-Stars	0	80
March 31, 2009	4-Stars	0	79
December 31, 2008	4-Stars	0	78
September 30, 2008	4-Stars	0	77
June 30, 2008	4-Stars	0	76
March 31, 2008	4-Stars	0	75
December 31, 2007	4-Stars	0	74
September 30, 2007	4-Stars	0	73
June 30, 2007	4-Stars	0	72
March 31, 2007	4-Stars	0	71
December 31, 2006	4-Stars	0	70
September 30, 2006	4-Stars	0	69



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June 30, 2006	4-Stars	0	68
March 31, 2006	4-Stars	0	67
December 31, 2005	4-Stars	0	66
September 30, 2005	4-Stars	0	65
June 30, 2005	4-Stars	0	64
March 31, 2005	4-Stars	0	63
December 31, 2004	4-Stars	0	62
September 30, 2004	4-Stars	0	61
June 30, 2004	4-Stars	0	60
March 31, 2004	4-Stars	0	59
December 31, 2003	4-Stars	0	58
September 30, 2003	4-Stars	0	57
June 30, 2003	4-Stars	0	56
March 31, 2003	4-Stars	0	55
December 31, 2002	4-Stars	0	54
September 30, 2002	4-Stars	0	53
June 30, 2002	4-Stars	0	52
March 31, 2002	4-Stars	0	51
December 31, 2001	4-Stars	0	50
September 30, 2001	4-Stars	0	49
June 30, 2001	4-Stars	0	48
March 31, 2001	4-Stars	0	47



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December 31, 2000	4-Stars	0	46
September 30, 2000	4-Stars	0	45
June 30, 2000	4-Stars	0	44
March 31, 2000	4-Stars	0	43
December 31, 1999	4-Stars	0	42
September 30, 1999	4-Stars	0	41
June 30, 1999	4-Stars	0	40
March 31, 1999	5-Stars	15	39
December 31, 1998	5-Stars	14	38
September 30, 1998	5-Stars	13	37
June 30, 1998	5-Stars	12	36
March 31, 1998	5-Stars	11	35
December 31, 1997	5-Stars	10	34
September 30, 1997	5-Stars	9	33
June 30, 1997	5-Stars	8	32
March 31, 1997	5-Stars	7	31
December 31, 1996	5-Stars	6	30
September 30, 1996	5-Stars	5	29
June 30, 1996	5-Stars	4	28
March 31, 1996	5-Stars	3	27
December 31, 1995	5-Stars	2	26
September 30, 1995	5-Stars	1	25



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June 30, 1995	4-Stars	0	24
March 31, 1995	4-Stars	0	23
December 31, 1994	4-Stars	0	22
September 30, 1994	4-Stars	0	21
June 30, 1994	4-Stars	0	20
March 31, 1994	4-Stars	0	19
December 31, 1993	4-Stars	0	18
September 30, 1993	4-Stars	0	17
June 30, 1993	4-Stars	0	16
March 31, 1993	4-Stars	0	15
December 31, 1992	4-Stars	0	14
September 30, 1992	4-Stars	0	13
June 30, 1992	4-Stars	0	12
March 31, 1992	4-Stars	0	11
December 31, 1991	4-Stars	0	10
September 30, 1991	4-Stars	0	9
June 30, 1991	4-Stars	0	8
March 31, 1991	4-Stars	0	7
December 31, 1990	4-Stars	0	6
September 30, 1990	4-Stars	0	5
June 30, 1990	4-Stars	0	4
March 31, 1990	4-Stars	0	3



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December 31, 1989	4-Stars	0	2
September 30, 1989	4-Stars	0	1