



## **5 PERIOD FINANCIAL HIGHLIGHTS REPORT**

**VISIT OUR WEB SITE: [www.bauerfinancial.com](http://www.bauerfinancial.com)**

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This Highlights 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 Inc.'s proprietary rating. (Please see below.)
Total Assets	- The size of the institution.
Profit (Loss)	- The dollar amount of net income (or loss if a negative number) for the period noted.
Return on Assets & Return on Equity	- Ratios regarding profitability – higher ratios indicate higher net income. (Calculation = Annualized year-to-date profit or loss as a percent of average assets or equity.)
Leverage Capital Ratio	- The ratio of capital to assets, also known as a “cushion”. Banks must maintain a ratio of at least 5% to be considered “well-capitalized” by the FDIC. As a rule, and all other things being equal, the higher the ratio is the better.
Bauer’s Adjusted Capital Ratio	- A delinquent loan measurement – the closer the Bauer’s adjusted capital ratio is to the capital ratio, the lower delinquent loans are. (Calculation = Capital less nonperforming assets as a percent of assets less nonperforming assets.)

**Star Rating:**

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 often be lower than those supplied by other analysts or the institutions themselves. More than twenty years of experience has shown this to be a prudent course of action. As a general guideline, however, the following groupings were used:

- \*\*\*\*\* :Superior. These institutions are on BauerFinancial's Recommended Report.
- \*\*\*\* :Excellent. These institutions are also on BauerFinancial's Recommended Report.
- \*\*\*\*½ :Good.
- \*\*\* :Adequate.
- \*\* :Problematic.
- \* :Troubled.
- ZERO** :Our lowest rating.
- FDIC** :Institution has failed and/or is operating under FDIC conservatorship.
- S.U.** :Start-up bank. Institutions that are too new to rate.

Institutions with three or more stars meet all current regulatory capital requirements.

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**(Dollar Amounts in Millions)**

<b>Data as of:</b>	12/31/2008	09/30/2008	06/30/2008	03/31/2008	12/31/2007
<b>Bauer's Star Rating:</b>	*****	*****	*****	*****	*****
<b>Recommended for 78 consecutive quarters</b>					
<b>Date Established:</b>	03/01/1906	<b>Number of Branches:</b>	12		
<b>Total Assets:</b>	\$1,042.275	\$1,028.758	\$1,038.596	\$992.588	\$1,001.559
<b>Current Quarter's Profit (Loss):</b>	\$2.325	\$2.353	\$2.321	\$2.023	\$1.842
<b>Year-to-date Profit (Loss):</b>	\$9.022	\$6.697	\$4.344	\$2.023	\$7.805
<b>Profit (Loss) Calendar 2007 :</b>	\$7.805				
<b>Return on Assets (annualized):</b>	0.89%	0.88%	0.86%	0.81%	0.80%
<b>(Adjusted to tax equivalency for Sub S corporations)</b>					
<b>Return on Equity (annualized):</b>	8.64%	8.63%	8.38%	7.71%	7.80%
<b>(Adjusted to tax equivalency for Sub S corporations)</b>					
<b>Leverage Capital Ratio:</b>	10.263%	10.182%	10.157%	10.303%	10.685%
<b>(Regulators require a minimum leverage capital ratio of 4%)</b>					
<b>Bauer's Adjusted Capital Ratio:</b>	9.645%	9.982%	9.880%	10.035%	10.588%

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

Bauer's Adjusted Capital Ratio Definition: Tier 1 (tangible) capital less loans delinquent 90 days or more and repossessed assets as a percent of tangible assets less loans delinquent 90 days or more and repossessed assets.

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