★★★★★	**Superior** (These institutions are on BauerFinancial's Recommended Report.)
★★★★	**Excellent** (These institutions are also on BauerFinancial's Recommended Report.)
★★★½	**Good** (Banks only)
★★★	**Adequate**
★★	**Problematic**
★	**Troubled**
ZERO	Zero-Stars is our lowest star rating. These institutions are included on our Troubled & Problematic Report and are facing considerable challenges at this time. Please check back as star ratings are subject to change at any time.
S.U.	Start-up. Institutions that are too new to rate. As a general rule, an institution will receive its first Bauer star-rating after it has been in business for approximately 2.5 years.
N.R.	Credit Unions that are not rated because either: they have less than $1.5 million in assets OR are not NCUA insured.
FDIC	Bank has failed and/or is operating under FDIC conservatorship. No longer rated by BauerFinancial.
RSLVD	Credit Unions that have been resolved or liquidated since the reporting date. No longer rated by BauerFinancial.

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, Inc. 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.

All institutions are subject to federal regulatory capital requirements, but those requirements vary among institutions and are dependent on many factors. In general, institutions are required to maintain a leverage capital ratio of at least 4%, a tier 1 risk-based capital ratio of at least 4% and a total risk-based capital ratio of at least 8%.

In addition to the capital ratio, other criteria are used to determine the BauerFinancial™ Star-Rating. Some of these include but are not limited to: profitability/loss trend, evaluating the level of delinquent loans, chargeoffs and repossessed assets, the market versus book value of the investment portfolio, regulatory supervisory agreements, the community reinvestment rating (CRA), historical data and liquidity.