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IDC Rank of Financial Ratios 2022-Q3:

300

Superior (200 - 300)

CAMEL Analysis

Capital Ratios - A Foundation for Safety and Soundness

Tier 1 Capital % Tier 1 Assets	10.8%
Risk Based Capital % Risk Based Assets	12.5%
Tier I Capital % Risk Based Assets	11.5%

Well Capitalized

Adequacy of Capital and Loan Loss Reserve to Cover Loan Delinquency

Loan Loss Reserve % Tier I Capital	8.8%
Loans 90 Days Delinquent % Tier I Capital	0.0%
Loans Nonaccrual + REO % Tier I Capital	0.1%

More than Adequate Capital and Loan Loss Reserve to Cover Loan Delinquency

Margins Measure Management

Common Shareholder's Net Operating Profit After Tax % Tangible Equity Capital, NOPAT ROE (1yr)	18.5%
Cost of Equity COE (1yr)	6.7%
ROE Adds Substantial Value	
Net Interest % Earning Assets (1yr)	3.83%
Noninterest Income % Earning Assets (1yr)	0.24%
Noninterest Expense % Earning Assets (1yr)	1.42%
Operating Profit Margin OPM (1yr)	65.2%

Wide OPM

OPM Risk Standard Deviation	1.3%
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Low OPM Risk

Earnings Return on Equity Equals the Operating Return Plus the Financial Return

Return of Net Operating Profit From Operations After Tax % Earning Assets (ROEA)	2.17%
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High Operating Return

Return on Financial Leverage (ROFL) = Spread X Leverage	16.30%
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High Financial Return

ROEA less COF AT = Leverage Spread	2.00%
Wide Spread	
Leverage Multiplier	8.15
Above Average Multiplier	

Liquidity Determines the Ability to Grow

Balance Sheet Cash Flow % Tier I Equity	29.2%
Percent Annual Growth in Equity Capital	12.6%
Nonperforming Assets % Total Loans	0.0%
Illiquid Loans % Stable Deposits and Borrowings Plus Excess Liquidity	82.9%
Interest-Bearing Liabilities % Earning Assets	56.2%
Liquidity Ample to Support Growth	

FIVE STAR BANK

(FIVE STAR BK)

LOCATION: ROSEVILLE, CA

TYPE: BANK

TOTAL ASSETS: \$3,073MM

Supplemental Ratios

Investment Yield	1.1%
Loan Yield	4.7%
Cost of Adjusted Debt - After Tax	0.2%
Net Income % Avg Assets	1.7%

Reports

Resources

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