

Bank Highlights Report

Crest Savings Bank
Wildwood, NJ
(FDIC Cert.#28818)

Rated 5-Stars as of 6/11/2020 based on
financial data as of 03/31/2020



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.

| | |
|---------------------------|---|
| Stars | BauerFinancial's proprietary rating. (See below.) |
| Total Assets | The size of the institution. |
| Profit (Loss) | The dollar amount of net income (or loss) for the period noted. |
| Return on Assets & 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. Banks must maintain a ratio of at least 5% to be considered 'well-capitalized' by regulators. |
| Nonperforming Assets | Loans past due 90 days or more + nonaccrual loans + other real estate owned (generally acquired via repossession). |

Star Ratings:

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

| | |
|------------|---|
| 5-Stars | Superior. These institutions are recommended by Bauer . |
| 4-Stars | Excellent. These institutions are recommended by Bauer . |
| 3½-Stars | Good. |
| 3-Stars | Adequate. |
| 2-Stars | Problematic. |
| 1-Star | Troubled. |
| Zero-Stars | Our lowest rating. |
| Start-up | Institution is too new to rate. (Obsolete beginning with June 30, 2018 financial data.) |
| FDIC | Institution has failed or is operating under FDIC conservatorship. |

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 |

BauerFinancial.com

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Crest Savings Bank - Wildwood, NJ (FDIC Cert.#28818)
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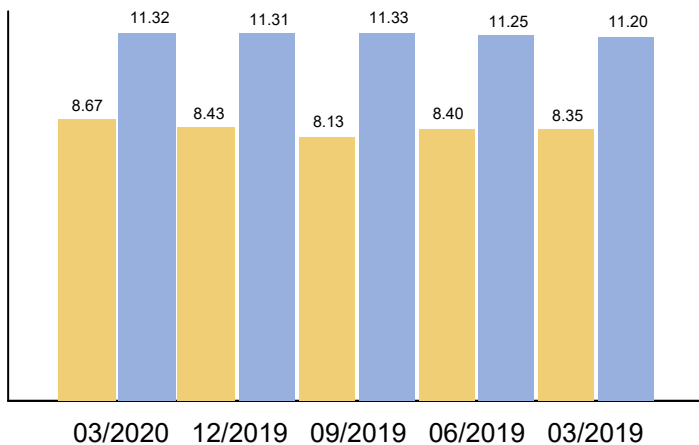
www.crestsavings.bank

Crest Savings Bank was established in 1919 and has 7 branch(es).

| Data as of: | 03/31/2020 | 12/31/2019 | 09/30/2019 | 06/30/2019 | 03/31/2019 |
|--|----------------|----------------|----------------|----------------|----------------|
| Bauer's Star Rating: | 5-Stars | 5-Stars | 5-Stars | 5-Stars | 5-Stars |
| Recommended for 40 consecutive quarters. | | | | | |
| Total Assets: | \$470.435 | \$462.399 | \$485.923 | \$471.185 | \$474.037 |
| Current Quarter's Profit (Loss): | \$0.288 | \$0.484 | \$0.431 | \$0.344 | \$0.439 |
| Year-to-date Profit (Loss): | \$0.288 | \$1.698 | \$1.214 | \$0.783 | \$0.439 |
| Profit (Loss) Previous Calendar Year: | \$1.698 | | | | |
| Return on Assets (annualized): (Tax equivalent for Sub S corporations.) | 0.25% | 0.36% | 0.34% | 0.33% | 0.37% |
| Return on Equity (annualized): (Tax equivalent for Sub S corporations.) | 2.94% | 4.32% | 4.13% | 3.99% | 4.46% |
| Leverage Capital Ratio: | 8.67% | 8.43% | 8.13% | 8.40% | 8.35% |
| Nonperforming Assets: | \$0.676 | \$0.817 | \$0.445 | \$0.463 | \$0.443 |

Leverage Capital Ratio

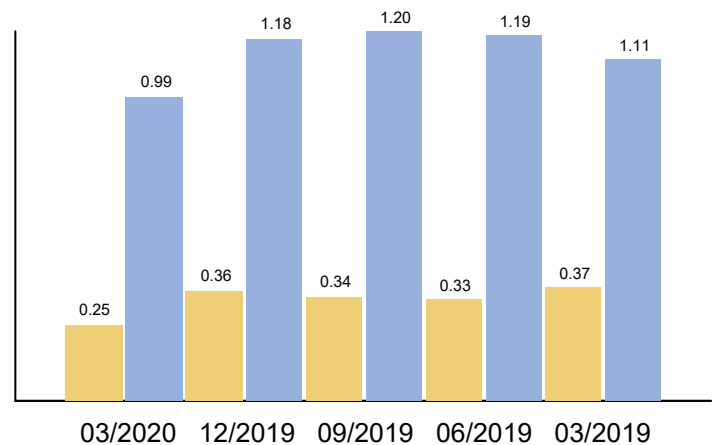
Min. for Adequately Capitalized is 4%



This Bank **Peer Group**

Return on Assets (annualized)

(Tax equivalent for Sub S corporations.)



This Bank **Peer Group**

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

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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