

# For Immediate Release



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**To Banking or Business Editor:**

## How Does Your Bank or Credit Union Rate?

**March 19, 2018: BAUERFINANCIAL, Inc., Coral Gables, FL, the nation's leading independent bank and credit union rating firm** has newly released bank and credit union star-ratings (based on 12/31/2017 financial data). Star-ratings are assigned on a scale of zero to five-stars with five being the strongest and reflect the overall financial strength of the institution.

Georgia banks are still struggling, with 9.1% of the banks headquartered there rated 2-Stars or below and thus relegated to [\*Bauer's Troubled and Problematic Bank Report \(T&P \\$99\)\*](#). Georgia has been slowly but steadily improving, though, which is more than we can say for New Jersey, which falls in at number two with 7.1% (the same percent it had last quarter).

Florida is next with 5.3%, that's down from 6.1% a year ago but up from 5.2% last quarter. Alabama and Oregon each have 5% of their banks rated 2-Stars or below; both have been creeping up.

The new tax law reduced corporate tax rates but also caused a one-time write-down on deferred tax assets at some banks. Bauer did not penalize the affected banks, but this one-time write-down was a significant contributor to the industry's low quarterly income, which was \$25.5 billion - down \$17.7 billion (40.9%) from the fourth quarter 2016.

As for credit unions, the percent of those recommended by Bauer (rated 5-Stars or 4-Stars) increased slightly over the year (from 80% to 80.5%) as did the percent of those rated 2-Stars or below, and thus relegated to [\*Bauer's Troubled and Problematic Credit Union Report\*](#) (from 2.6% to 2.7%).

Want to know the rating of your bank or credit union? It's easy. Simply visit [bauerfinancial.com](http://bauerfinancial.com) today to look up the rating of your bank(s) and/or credit union(s). Then mark your calendar to check again next quarter. It takes just a few moments and could save a lot of headaches as well as cash. While you're there, check out our CD rate pages to get the best CD rates in the country and read all about the current status of the banking industry.

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Members of the press may request a free spreadsheet of all the bank and/or credit union star ratings in their state, along with financial highlights, by emailing [research@bauerfinancial.com](mailto:research@bauerfinancial.com).