

For Immediate Release



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To Banking or Business Editor:

Year-End Bank & Credit Union Ratings Now Available

March 12, 2013: Newly released bank and credit union ratings from **BAUERFINANCIAL, Inc., the nation's bank rating firm**, indicate the banking industry is fighting its way back. The percentage of banks recommended by the firm (i.e. rated 5-Stars or 4-Stars) is approaching 69.5%, a number we have not seen since the fourth quarter of 2007.

On the flip side, only eight banks failed during the fourth quarter of 2012 while 43 improved enough to be removed from *Bauer's Troubled and Problematic Report* the old-fashioned way—hard work. Excluding the three banks that failed so far this year, *T&P Banks* now stand at 663, a number not seen in over four years (Q3'08).

The percentage of credit unions earning Bauer's recommended status with fourth quarter data inched up just slightly from the third quarter (½ a percent) to 76.1%. This is the third consecutive quarter that recommended credit unions exceeded the 75% mark. Only 3% of federally-insured credit unions are rated 2-Stars or below.

How do you know how your bank or credit union rates? It's simple, just visit www.bauerfinancial.com to find out for free.

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BAUERFINANCIAL has been providing the public with the knowledge they need to make informed decisions regarding their banking relationships since 1983. **BAUERFINANCIAL** is the source that bankers and consumers trust when making important banking decisions. Let's face it, when it comes to money, all decisions are important.

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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.