

For Immediate Release



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To Banking or Business Editor:

Fewer than 10% of Nation's Banks Troubled or Problematic

December 13, 2012: BAUERFINANCIAL, Inc., the nation's bank rating firm, has just released its quarterly star-ratings on all U.S. banks and credit unions. The banking industry is leveling off as the vast majority of both banks and credit unions maintained the same rating as last quarter. Of those that changed, over 60% improved while less than 40% were downgraded.

For the first time since 2008, fewer than 10% of the nation's banks are rated 2-Stars or below relegating them to Bauer's *Troubled and Problematic Bank Report*. The report currently contains 711 (9.95%) of U.S. banks. Credit Unions rated 2-Stars or below are even lower at 223 or just 3.17% of the industry.

That's not even the best news; the percentage of U.S. banks that have earned a recommended rating by BauerFinancial (i.e. rated 5-Stars or 4-Stars) is up to over 68% while credit unions in that echelon account for 76% of the industry.

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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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