

For Immediate Release



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To Banking or Business Editor:

Banks End 2014 With Solid Gains

March 10, 2015: BAUERFINANCIAL, Inc., the nation's bank rating firm, has just released its first star-rating updates of 2015 (based on December 31, 2014 financial data) and the results are mostly positive. While the banking industry continues its consolidation (down 4.44% from a year ago) loans and leases are up 5.3% over the year. That's the highest year-over-year growth since mid-2008. Over 61% of banks reported year-over-year growth in quarterly earnings and, for the first time since 2005, fewer than 10% were unprofitable in the fourth quarter.

That, in addition to a number of other measures, resulted in the highest percentage of Recommended Banks nationwide (5-Stars or 4-Stars) since the fourth quarter of 2006. Almost all states showed improvement and recommended banks now account for over 90% of the banks headquartered in nine states. They are: Alaska and New Hampshire (100%); Iowa (94%); Texas (93.7%); Nebraska (93.5%); South Dakota (93.1%); Massachusetts (92.4%); Louisiana (91.3%); and North Dakota (90.5%).

Troubled and Problematic Banks (rated 2-Stars or below) now account for 4.7% of the industry as a whole. Georgia still has the highest with 21.1% of its banks on that list followed by South Carolina with 16.9%. If your bank is headquartered in Alaska, DC, Idaho, Louisiana, North Dakota, Nebraska, New Hampshire, South Dakota, Vermont or Wyoming, than it is *not* on the Troubled and Problematic Report. Otherwise, you'll want to double check.

Find out how your bank or credit union rates today at www.bauerfinancial.com.

Because Peace of Mind Matters.

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.