

# For Immediate Release



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To Banking or Business Editor:

## Year-End Bank & Credit Union Ratings Now Available

**March 14, 2014:** Newly released star-ratings from **BAUERFINANCIAL, Inc., the nation's bank rating firm**, show continued progress by U.S. Banks and Credit Unions. Banks rated 5-Stars or 4-Stars (recommended by the firm) now represent 73% of the entire industry while 76.5% of credit unions are rated 5-Stars or 4-Stars. That's even higher than the levels of 70.5% and 73.1% (respectively) at the end of 2007.

At the other end of the spectrum, the number of banks and Credit Unions rated 2-Stars or below (Troubled or Problematic) currently represent 7% of total banks and 3.3% of credit unions. On the surface, that's considerably higher than the 2% that each claimed six years ago. However, if you look at the assets represented by those troubled or problematic institutions, less than 1% of each industry is affected. At their peak, assets in U.S. banks rated 2-Stars or below represented over 14.5% of the industry assets (4Q'08) and credit unions rated 2-Stars or below represented nearly 8% of total assets (4Q'09). At less than 0.9% now, that is a huge improvement.

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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).