

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

Problematic Banks Up 50% While 78% Achieve Recommended Status

June 22, 2007. Coral Gables, FL. **BAUERFINANCIAL, Inc.**, the nation's leading independent bank rating and research firm, has released its latest nationally recognized BAUERFINANCIAL™ star ratings for the nation's 8,651 banks and 8,478 credit unions based on newly released March 31, 2007 financial data. (The rating scale is from zero to 5-Stars with 5-Stars being the strongest.)

"Subprime and other credit worries are weighing heavily on the minds of many, but our analysis of the banking industry indicates that the vast majority of banks are well prepared to whatever fallout may result," says Karen L. Dorway, president of the research firm. "While the percentage of recommended banks (those rated 5-Stars or 4-Stars) has slipped slightly over the past year, over ¾ of the industry still earns that status. Of course that leaves another 25% that does not. And the number of problematic banks (rated 2-stars or below), while still low, has increased more than 50% over the past year. To find out the rating of your bank or credit union, simply call 1.800.388.6686 or log on to www.bauerfinancial.com.

BAUERFINANCIAL™ star ratings are assigned based on the financial condition of the institution and are provided to the public as a FREE service at www.bauerfinancial.com or 1.800.388.6686. No institution pays for its rating, nor can any elude it. BAUERFINANCIAL is an independent and unbiased third party that has been rating FDIC insured banks and federally insured credit unions from a depositor's perspective since 1983.

As always, members of the press may request a free spreadsheet file of all the bank and/or credit union star ratings in their state by calling Karen Dorway at 1.800.388.6686 or emailing her at kdorway@bauerfinancial.com.

Whether moving to a new city, or just shopping around for the best bank in the area, **BAUERFINANCIAL**, can point you in the right direction for worry-free banking.

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Members of the press may contact Karen Dorway at 1.800.388.6686 for more information or to request customized bank and/or credit union data and reports.