

# For Immediate Release



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To Banking or Business Editor:

## BauerFinancial Releases New Star-Ratings for all U.S. Banks and Credit Unions

**September 14, 2016: Coral Gables, FL: BAUERFINANCIAL, Inc., the nation's leading independent bank rating firm, has just released its latest bank and credit union ratings. Find out how your financial institutions rate for free by visiting [bauerfinancial.com](http://bauerfinancial.com).**

As a rule, banks and credit unions are operating with very strong capital positions. In fact, over 85% of banks and 80% of credit unions are now rated either 5-Stars or 4-Stars, (i.e., recommended) by Bauer. That being said, banks and credit unions that are involved heavily in commercial or industrial lending, are experiencing weakness in asset quality.

Commercial and Industrial loans that were reported as being delinquent 90 days or more at the nation's banks rose 135% from a year earlier. The rise in delinquent member business loans at credit unions, while subdued in comparison, was still up 47 basis points in the 12 month period.

Less than 3% of the industry is currently rated 2-Stars or less, and therefore designated as Troubled or Problematic. Less than 1% is rated Zero-Stars, our lowest rating. Make sure yours is not one of them.

Looking up star-ratings is easy: simply visit [bauerfinancial.com](http://bauerfinancial.com) and select bank or credit union ratings. Then either browse an entire state or enter an institution name to narrow your search. Either way, check the rating of your banks and/or credit unions today! (Star-ratings on the nation's 12,000 plus banks and credit unions are free; reports with historical ratings and financial highlights start at just \$10.)

It's Simple. It's Smart. And it's Free.

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. When it comes to money, all decisions are important.

**BAUER...Trusted.**

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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).