

For Immediate Release



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To Banking or Business Editor:

New Star-Ratings on all U.S. Banks and Credit Unions Now Available at BauerFinancial.com

June 15, 2017: New bank and credit union star-ratings are now available from BAUERFINANCIAL, Inc., Coral Gables, FL, the nation's leading independent bank rating firm. Star-ratings are assigned on a scale of zero to five-stars with five being the strongest and reflect the overall financial health of the institution.

The 131 banks currently included on Bauer's *Troubled and Problematic Bank Report* (rated 2-Stars or below) represent the smallest number since 2007, down considerably from a peak of 1,097 in the fourth quarter of 2009. Total assets of Bauer's T&P banks now stand at \$28.3 billion. Arizona and Georgia have the highest bank percentages relegated to the list with 11.8% and 11.7%, respectively. New Jersey is third with 8.2% of its banks rated 2-Stars or below.

At the opposite end, over 80% of both banks & credit unions are now recommended by the rating firm (i.e. rated 5-Stars or 4-Stars). Eight states have earned the right to claim they are not the headquarter state of any bank or credit union rated 2-stars or below (although they may have branches there). These states are: Alaska, Delaware, Idaho, Maine, Mississippi, Nevada, Vermont and Washington.

Why is it important to know the rating of your bank?

Fact: All banks that have failed in the past six years were rated Zero-Stars by Bauer at the time of their failure.

Fact: 98% of banks that have failed since 2008 were represented on Bauer's *Troubled and Problematic Bank Report* before their failure; 95% were rated Zero-Stars.

Fact: With fewer than 3% of the industry relegated to these lists, it makes sense to make sure yours isn't one of them.

Visit bauerfinancial.com today to look up the rating of your bank(s) and/or credit union(s), get the best CD rates in the country and read all about the current status of the banking industry.

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.

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.