

For Immediate Release



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To Banking or Business Editor:

What About *My* Bank?

July 24, 2012: It's a hot topic on MSN right now: The safest banks in America. The article even provides a list for you to choose from. The guidelines used to produce the list were simple: a Texas ratio of zero.

The Texas ratio has been around since the 1980s and has been used as a predictor of failing banks. It is a useful tool, but it's incomplete.

By limiting the criteria to banks with no delinquent loans (the basic premise of the Texas ratio) you not only dismiss hundreds of banks that have extremely low delinquent loan levels, you also fail to see other areas that may be a problem. For example, several of the banks on the MSN list are currently operating under formal enforcement actions.

While 75% of the banks with Texas ratios of 0.0% are rated 5-Stars (our highest rating) by BAUERFINANCIAL, 25% are not. Bauer assigns ratings based on a myriad of analytics including, but not limited to, delinquent loan levels and other asset quality measures, capital levels, profitability, and much more. Each bank and credit union is rated on a scale of 5-Stars (highest) to zero-Stars (lowest). Based on this thorough examination, over 3,000 banks and an additional 3,000 credit unions have earned our highest 5-Star rating.

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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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