

For Immediate Release



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To Banking or Business Editor:

New Star-Ratings Show Banks Headed in Right Direction

March 10, 2011: BAUERFINANCIAL, Inc. Coral Gables, Florida, the nation's bank rating firm, has newly released Star-ratings on all U.S. banks and federally insured credit unions available now on its website.

Based on December 31, 2010 financial data, over 38% of the nation's banks have earned BauerFinancial's highest 5-Star rating. Nearly 6% of the nation's 7,646 banks improved their ratings from the previous quarter. Another 6%, however, witnessed a lowering of their star-rating in this latest quarter.

The number of recommended banks (those rated 5-Stars or 4-Stars) now constitute over 60% of the total. That's a 5% improvement over December 31, 2008 data, at the height of the financial crisis. Two years ago only 4½% of the industry witnessed improvement while those that dropped represented more than 16%. Last year those percentages were 5.6% and 9.1%, respectively. They are surely headed in the right direction.

Even so, **BFR's *Troubled and Problematic Bank Report*** (which includes all banks rated 2-Stars or below) currently contains 12.8% of the industry. While that number is down from 13.7% a year ago, there are still a large number of banks having problems. In this climate, it would be advantageous for every individual to confirm that their bank is strong.

To find out how yours fares simply visit www.bauerfinancial.com. 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 has been the source that bankers and consumers have trusted when making important banking decisions. Let's face it, when it comes to money, all decisions are important.

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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.