

For Immediate Release



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To Banking or Business Editor:

Recommended Banks Still Over 55%; Troubled and Problematic Banks Pass 10%

September 15, 2009: BAUERFINANCIAL, Inc. Coral Gables, Florida, the nation's bank rating firm, has just released its new bank and credit union star-ratings. The number of banks earning a recommended rating of 5-Stars or 4-Stars is virtually unchanged from last quarter at 55.7%. That indicates that the strongest banks in the nation are remaining strong. They have done so by maintaining strong loan underwriting practices and avoiding bubbles and unconventional investment vehicles. They know that where banking is concerned, vanilla is the best flavor. We are proud to recommend these banks.

That being said, a number of banks that were straddling the middle of the road last quarter, have now slipped from Adequate to Problematic. The number of banks rated 2-Stars or below has now reached 899. That means that more than 10% of all U.S. banks are on **BAUERFINANCIAL's *Troubled and Problematic Bank Report***.

Eighteen states (territories) exceed that 10% threshold and account for a full 2/3rds of the banks on the problem list. At the other end of the spectrum: Alaska, Hawaii and New Hampshire have no banks at all rated 2-Stars or below.

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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.

If you are absolutely certain you will not need bank data or spreadsheets and would like to be removed from our fax list, simply call 800.388.6686 or fax 800.230.9569. (Please include the fax number you wish to remove..)