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Comments:

Banks and financial institutions should be graded on their total overall performance based on operations in the US. This would include any associated businesses or subsidiaries. To do otherwise invites those same institutions to disguise practices that could tell a more accurate story and allow the People to make truly educated decisions about where to invest our money. This will also enable regulators to spot banks who prey upon select groups by offering toxic loans, or by providing inadequate services. The banking industry rakes in billions of dollars in fees and interest while qualifying for subsidies not available to the general public. The banks should be required to re-invest a percentage of profits in local communities through small business loans to grants for community improvements ahead of business executives bonuses.