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As to the concern to how banks are graded my belief stands in pursuing to put down the social standing shields and implement grading that doesn't give leeway to the banks to choose where they'd like to be graded. It doesn't make sense to give a bank who might have chosen to become responsible for so much to let that bank lie and say it's actually trying to decentralize. Those are Unethical "workplace competencies". *To analyze what a bank is saying from every branch of its inhabited countries to what it's doing in or out of those countries. *To grade bank ethics; ie discrimination, laws they write for themselves, how mortgages and real estate are handled with citizens, how public they reveal internal affairs and present news * The amount of effort put into keeping the economy (on a macro and micro scale) intact