

Proposal: 1681 Request Information-Application Uniform Financial Institutions Rating System(CAMELS Ratings)

Description:

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Comment ID: 137085

From: Anonymous

Proposal: 1681 Request Information-Application Uniform Financial Institutions Rating System(CAMELS Ratings)

Subject: OP-1681 - Request for Information on Application of the Uniform Financial Rating System

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Comments:

Date:Nov 20, 2019

Proposal:Request for Information on Application of the Uniform Financial Institutions Rating System [OP-1681]

Document ID:OP-1681

Revision:1

First name:

Middle initial:

Last name:

Affiliation (if any):

Affiliation Type: ()

Address line 1:

Address line 2:

City:

State:

Zip:

Country:

Postal (if outside the U.S.):

Your comment:Please consider combining the 1 and 2 ratings into a single "satisfactory" rating. There is too much judgment on the examiner part to decide between "strong" and "satisfactory". There is no bearing on deposit insurance premiums between a 1 or 2 (or at least there shouldn't be any bearing). Banks should be rated on if they are in a Safe and Sound condition, not whether they are in a "strong" safe and sound condition, or "satisfactory" safe and sound condition. This would also alleviate contention between bankers and examiners when arguing between a 1 and 2.