



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, D.C. 20429-9990

Financial Institution Letter
FIL-64-2019
October 23, 2019

Request for Information on the Use of the Uniform Financial Institutions Rating System

Summary: The Federal Deposit Insurance Corporation and the Federal Reserve Board are seeking information and comments from interested parties regarding the consistency of ratings assigned by the agencies under the Uniform Financial Institutions Rating System (more commonly known as CAMELS ratings). The agencies also are interested in receiving feedback concerning the current use of CAMELS ratings by the agencies in their bank application and enforcement action processes. The agencies will be accepting comments for 60 days.

Statement of Applicability to Institutions with Total Assets under \$1 Billion: This Financial Institution Letter announces a request for information from any FDIC-supervised institution and the public.

Suggested Distribution:

FDIC-Supervised Institutions

Suggested Routing:

Board of Directors
Chief Executive Officer
Chief Financial Officer
Chief Operating Officer
Chief Risk Officer

Attachment:

[Request for Information on Application of the Uniform Financial Institutions Rating System](#)

Related Topics:

[Uniform Financial Institutions Rating System](#)

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Note:

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Highlights:

- The agencies assign CAMELS ratings to each supervised insured depository institution through examinations and ongoing monitoring processes as part of their supervision program.
- The CAMELS rating system aids in consistently identifying problem institutions and the agencies are interested in comments regarding this consistency.
- The CAMELS ratings have certain supervisory implications for insured depository institutions and are taken into consideration when evaluating an institution's application and notice filings (collectively considered filings) and when determining the need for formal enforcement action.
- This request for information is not a proposal to modify the CAMELS ratings definitions, which were issued through the Federal Financial Institutions Examination Council.
- Given confidentiality requirements applicable to financial institutions' CAMELS ratings and other report of examination findings and conclusions, the agencies realize there are limitations on responses regarding the consistency of how CAMELS ratings are assigned. The agencies, however, welcome general comments that do not breach these confidentiality requirements.
- Comments on the Request for Information will be accepted for 60 days after publication in the *Federal Register*.