

CAMEL Evaluation

NCUA
EXAMINER
CODE

CAPITAL ADEQUACY

Component Rating

Reasons/Factors on Capital Adequacy Rating

ASSET QUALITY

Component Rating

Reasons/Factors on Asset Quality Rating

MANAGEMENT

Component Rating

Reasons/Factors on Management Rating

EARNINGS

Component Rating

Reasons/Factors on Earnings Rating

ASSET / LIABILITY MANAGEMENT

Component Rating

Reasons/Factors on Asset/Liability Management Rating

COMPOSITE RATING

Final Composite

Reasons/Factors on Composite Rating

Examiners are instructed to look behind the key ratios to determine the significance of supporting ratios and trends. Examiners should look at both quantitative and qualitative information before a final rating is assigned. Examiners have the discretion to increase or decrease any rating as they deem necessary.