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implemented outside the U.S. by various banking supervisory regulators. The ratings are assigned based on a ratio analysis of the financial statements, combined with on-site examinations made by a designated supervisory regulator. In the U.S. these supervisory regulators include the Federal R

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CAMELS is an acronym for capital adequacy, assets, management capability, earnings, liquidity, sensitivity. The rating system is on a scale of one to five, with one being the best rating and five being the worst rating. (Just keep in mind that a lower rating is better, indicating a more financially stable, less at-risk bank.)

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### **CAMELS rating system - Wikipedia**

Title: Financial Institution Analysis Camels Approach  
Author: Laura Strauss  
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### Financial Institution Analysis Camels Approach

A comprehensive e-learning solution dealing with the CAMELS approach for rating the safety and soundness of financial institutions The themes of this product are: -

### Financial Institution Analysis Camels Approach

Capital Adequacy

Financial ratio analysis, CAMEL and the later CAMELS, Data Envelopment Analysis (DEA model), Analytical Hierarchy Process (AHP) are some of the methods used by scholars. For this study CAMEL model is applied.