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Financial Institution Analysis Camels Approach

"CAMELS" ratios are calculated in order to focus on financial performance. The CAMELS stands for Capital adequacy, Asset quality, Management, Earning and Liquidity and Sensitivity. In this study...

CAMELS rating system - Wikipedia

Title: Financial Institution Analysis Camels Approach Author: i ½ i ½ Laura Strauss Subject:

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The CELS ratings or Camels rating is a supervisory rating system originally developed in the U.S. to classify a bank's overall condition. It is applied to every bank and credit union in the U.S. and is also 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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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.

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