

Acronyms

ATM: Automated Teller Machine

CAMELS:

- C Capital
- A Asset quality
- M Management
- E Earnings
- L Liquidity
- S Sensitivity to market risk

CPA: Certified Public Accountant

FDIC: Federal Deposit Insurance Corporation

FFMIA: Federal Financial Management Improvement Act

FMFIA: Federal Managers' Financial Integrity Act

FY: Fiscal year

GAAP: Generally accepted accounting principles

HMDA: Home Mortgage Disclosure Act

OCC: Office of the Comptroller of the Currency

OIG: Office of Inspector General

OMB: Office of Management and Budget

OTS: Office of Thrift Supervision

S&P: Standard & Poor's

SFAS: Statement of Financial Accounting Standards

SFFAS: Statement of Federal Financial Accounting Standards

TARP: Troubled Asset Relief Program

USC: U.S. Code