



Ohio Revised Code

Section 1107.03 Evaluating adequacy of bank's capital.

Effective: January 1, 2018

Legislation: House Bill 49 - 132nd General Assembly

No state bank shall operate without adequate capital as determined by the superintendent of financial institutions. In evaluating the adequacy of a state bank's capital, the superintendent may consider any of the following:

- (A) The nature and volume of the bank's business;
 - (B) The amount, nature, quality, and liquidity of the bank's assets;
 - (C) The amount and nature of the bank's liabilities, including those that are not presently due or are contingent;
 - (D) The amount and nature of the bank's fixed costs;
 - (E) The history of and prospects for the bank to earn and retain income;
 - (F) The quality of the bank's operations, including risk management;
 - (G) The quality of the bank's management;
 - (H) The nature and quality of the bank's ownership;
 - (I) Any other factor the superintendent finds to be relevant under the circumstances.
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