**Section 385.20 Definitions**

"Assistant Commissioner" means the Assistant Commissioner of Banks and Real Estate, Bureau of Banks and Trust Companies.

"Commissioner" means the Commissioner of Banks and Real Estate or a person authorized by the Commissioner, the Office of Banks and Real Estate Act [20 ILCS 3205], or the Illinois Banking Act [205 ILCS 5].

"Chief Counsel" means the individual appointed by the Commissioner to serve as the Chief Counsel to the Office of Banks and Real Estate, Bureau of Banks and Trust Companies, or his or her delegated representative.

"Division Director" means the individual appointed by the Commissioner to directly manage and supervise the examination and regulation of specific Regulated Financial Institutions. Division Directors include, but are not limited to, the Administrator of Pawnbroker Regulation; the Director of Commercial Bank Supervision-Springfield; the Director of Commercial Bank Supervision-Chicago; the Director of International Bank Supervision; and the Director of Specialized Activities Supervision.

"Material Supervisory Determinations" include, but are not limited to, material determinations related to UFIRS Ratings assigned to a State bank, ROCA/ROC Ratings assigned to a Foreign Banking Office or Foreign Banking Representative Office, UITRS Ratings assigned to a corporate fiduciary, and URSIT Ratings assigned to Information Technology; rating assigned to a State bank or savings bank pursuant to the Illinois Community Reinvestment Act [205 ILCS 735] the adequacy of loan reserve provisions; loan classifications; and findings resulting from an examination of a pawnshop.

"ROCA/ROC Rating" means the rating assigned to a Foreign Banking Office and a Foreign Bank Representative Office, respectively, by the Commissioner based upon a composite evaluation of the following performance components: Risk Management; Operational Controls; Compliance; and Asset Quality. The rating assigned to each individual performance component will be assigned a range of 1 through 5, with 1 being the highest possible rating and 5 being the lowest possible rating.

"Regulated Financial Institution" means a pawnshop, bank, savings bank, corporate fiduciary, foreign banking office, foreign bank representative office, or a subsidiary, affiliate, parent company, or contractual service provider of the bank, savings bank, corporate fiduciary, foreign banking office, or foreign bank representative office, subject to examination by the Commissioner.

"UFIRS Rating" means the rating assigned to a State bank by the Commissioner based upon a composite evaluation of the following six individual performance components of the Uniform Financial Institutions Rating System: Capital; Asset Quality; Management; Earnings; Liquidity; and Sensitivity to Market Risk. The UFIRS Rating and the rating assigned to each individual performance component will be assigned a range of 1 through 5, with 1 being the highest possible rating and 5 being the lowest possible rating.

"UITRS Rating" means the rating assigned to a corporate fiduciary by the Commissioner based upon a composite evaluation of the following performance components of the Uniform Interagency Trust Rating System: Management; Operations, Internal Controls and Auditing; Earnings; Compliance; and Asset Management. The rating assigned to each individual performance component will be assigned a range of 1 through 5, with 1 being the highest possible rating and 5 being the lowest possible rating.

"URSIT Rating" means the rating assigned to a Regulated Financial Institution's information systems by the Commissioner based upon a risk evaluation of the following components of the Uniform Rating System for Information Technology: Audit; Management; Development and Acquisition; and Support and Delivery. The rating assigned to each individual performance component will be assigned a range of 1 through 5, with 1 being the highest possible rating and 5 being the lowest possible rating.

(Source: Amended at 48 Ill. Reg. 7167, effective May 1, 2024)