



Shared National Credit Program

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Shared National Credit Program Regulatory Disposition Concordance Table

Concordance Mapping

Institution _____

Date _____

RSSD ID _____

In the table below, please map your institution's internal obligor and credit risk ratings to the appropriate regulatory disposition grade. Institutions using a credit-based rating system are required to report only internal credit ratings; institutions using an obligor-based rating system are required to report only obligor ratings. Institutions that use a credit and obligor rating system are required to report both an internal obligor and internal credit rating

Regulatory Disposition	Bank Internal Obligor Rating	Bank Internal Credit Rating
1 = Investment Grade		
2 = Non-investment Grade		
3 = Lowest Rated Pass		
4 = Special Mention		
5 = Substandard		
6 = Doubtful		
7 = Loss		

Comments