Arizona, Colorado, Idaho, Montana, Nevada, and Wyoming Bankers Associations April 25,2005 Classification of Commercial Credit Exposures (Docket No. OP-1227)

On April 25,2005, representatives of the Arizona, Colorado, Idaho, Montana, Nevada, and Wyoming Bankers Associations met with Governor Olson to discuss, among other things, the interagency proposal on the classification of commercial credit exposures.

In response to a question about why the revisions were being proposed, it was noted that the proposal reflects changes in the banking industry and the manner in which the federal regulatory agencies review banks.