

**COMMISSIONER'S BANKING EXAMINATION SURVEY RESULTS
COMPARISON 2009 to 2010**

200 Responses or 66.2% Response Rate - 2010
180 Responses or 66.7% Response Rate - 2009

CONSOLIDATED ALL REGIONS, TRUST & IT

I. EXAMINATION PROCESS

- a. The examiners clearly communicated the examination scope and goals to management prior to the start of the examination.
- b. The examiners requests for information prior to and during the examination were timely and reasonable.
- c. The examination team acted in a professional and courteous manner during the examination.
- d. The examiners communicated with management throughout the examination.
- e. The examiners are informed of current industry issues and were knowledgeable of your bank.
- f. In what areas, if any, do you feel the examiners need additional training or education? Attach additional paper if necessary:
- g. The examiners remain focused on the key issues confronting your institution.
- h. The examiners clearly and effectively communicated their findings and concerns at the exit and board meetings.
- i. Conclusions regarding the bank's condition were well supported.
- j. Recommendations for corrective actions were reasonable.
- k. Did any events or comments take place during the examination that you felt were surprising, unfair, unreasonable or not in conformance with exam policy?

# of Responses	Year	Strongly Agree	Agree	Disagree	Strongly Disagree	Yes	No Opinion
200	2010	70%	28%	1%	1%		
180	2009	68%	32%				
200	2010	68%	32%				
180	2009	64%	35%		1%		
200	2010	81%	17%	1%			1%
180	2009	82%	17%				1%
200	2010	74%	24%	1%			1%
180	2009	68%	30%	1%			1%
200	2010	63%	34%	1%	1%		1%
180	2009	63%	35%	1%			1%
200	2010						
180	2009						
200	2010	64%	33%	2%			1%
180	2009	61%	38%				1%
200	2010	74%	24%	1%			1%
180	2009	75%	24%				1%
200	2010	65%	31%	3%	1%		
180	2009	61%	38%	1%			
200	2010	60%	33%	2%	1%		4%
180	2009	57%	41%				2%
200	2010	89%				4%	7%
180	2009	96%				2%	2%
		NO				YES	

II. EXAMINATION REPORTS

- a. The examination report was received in a timely fashion.
- b. The report of examination clearly communicates the examination findings and provides useful information.
- c. The tone and content of the report of examination is consistent with the board and/or exit meetings.

# of Responses	Year	Strongly Agree	Agree	Disagree	Strongly Disagree	Yes	No Opinion
200	2010	64%	29%	4%	1%		2%
180	2009	68%	27%	3%	1%		1%
200	2010	65%	32%	1%			2%
180	2009	69%	29%				2%
200	2010	67%	27%	3%			3%
180	2009	69%	28%	1%			2%

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III. EXAMINATION SCOPE AND CORRESPONDENCE	# of Responses	Year	Strongly			Strongly		No Opinion
			Agree	Agree	Disagree	Disagree	Yes	
a. The examination was conducted without placing an undue burden on the institution.	200	2010	57%	41%	2%			
	180	2009	56%	43%	1%			
b. The on-site portion of the examination was completed in a reasonable timeframe.	200	2010	64%	33%	1%	1%		1%
	180	2009	63%	34%	2%			1%
c. The use of pre-examination time through gathering documents and working off-site worked well and saved the bank time.	200	2010	63%	31%	2%			4%
	180	2009	67%	30%	2%			1%
d. The Regional Office and Headquarters staff were readily accessible and helpful to discuss exam findings.	200	2010	64%	32%				4%
	180	2009	67%	31%				2%
e. Examiners' use of an automated line sheet program worked well and saved time.	200	2010	23%	20%				57%
	180	2009	22%	22%				56%
f. Regional office and headquarters staff provided timely and accurate feedback/answers.	200	2010	66%	29%	1%			4%
	180	2009	64%	31%	1%			4%
g. Correspondence regarding routine business matters has been handled in a prompt and effective manner.	200	2010	66%	31%				3%
	180	2009	68%	29%	1%			2%