

**COMMISSIONER'S BANKING EXAMINATION SURVEY RESULTS  
COMPARISON 2010 to 2011**

**193 Responses or 66.3% Response Rate - 2011**  
**200 Responses or 66.2% Response Rate - 2010**

**CONSOLIDATED ALL REGIONS, TRUST & IT**

**I. EXAMINATION PROCESS**

1. The examiners clearly communicated the examination scope and goals to management prior to the start of the examination.

# of Responses	Year	Strongly Agree	Agree	Disagree	Strongly Disagree	Yes	No Opinion
193	2011	69%	30%				1%
200	2010	70%	28%	1%	1%		

2. The examiners requests for information prior to and during the examination were timely and reasonable.

193	2011	66%	32%	1%			1%
200	2010	68%	32%	0%			

3. The examination team acted in a professional and courteous manner during the examination.

193	2011	78%	20%	1%			1%
200	2010	81%	17%	1%			1%

4. The examiners communicated with management throughout the examination.

193	2011	72%	25%	1%	1%		1%
200	2010	74%	24%	1%			1%

5. The examiners are informed of current industry issues and were knowledgeable of your bank.

193	2011	58%	34%	1%	1%		6%
200	2010	63%	34%	1%	1%		1%

6. In what areas, if any, do you feel the examiners need additional training or education? Attach additional paper if necessary:

193	2011						
200	2010						

7. The examiners remain focused on the key issues confronting your institution.

193	2011	62%	34%	2%			2%
200	2010	64%	33%	2%			1%

8. The examiners clearly and effectively communicated their findings and concerns at the exit and board meetings.

193	2011	75%	23%	1%			1%
200	2010	74%	24%	1%			1%

9. Conclusions regarding the bank's condition were well supported.

193	2011	58%	35%	4%	1%		2%
200	2010	65%	31%	3%	1%		

10. Recommendations for corrective actions were reasonable.

193	2011	55%	37%	3%			5%
200	2010	60%	33%	2%	1%		4%

11. Did any events or comments take place during the examination that you felt were surprising, unfair, unreasonable or not in conformance with exam policy?

193	2011	95%				4%	1%
200	2010	89%				4%	7%
		NO				YES	

**II. EXAMINATION REPORTS**

1. The examination report was received in a timely fashion.

# of Responses	Year	Strongly Agree	Agree	Disagree	Strongly Disagree	Yes	No Opinion
193	2011	66%	28%	3%			3%
200	2010	64%	29%	4%	1%		2%

2. The report of examination clearly communicates the examination findings and provides useful information.

193	2011	66%	30%	1%			3%
200	2010	65%	32%	1%			2%

3. The tone and content of the report of examination is consistent with the board and/or exit meetings.

193	2011	68%	27%	2%			3%
200	2010	67%	27%	3%			3%

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III. EXAMINATION SCOPE AND CORRESPONDENCE	# of Responses	Year	Strongly			Strongly		No Opinion
			Agree	Agree	Disagree	Disagree	Yes	
1. The examination was conducted without placing an undue burden on the institution.	193	2011	55%	40%	3%	1%		1%
	200	2010	57%	41%	2%			
2. The on-site portion of the examination was completed in a reasonable timeframe.	193	2011	66%	30%	1%	1%		2%
	200	2010	64%	33%	1%	1%		1%
3. The use of pre-examination time through gathering documents and working off-site worked well and saved the bank time.	193	2011	62%	33%	4%			1%
	200	2010	63%	31%	2%			4%
4. The Regional Office and Headquarters staff were readily accessible and helpful to discuss exam findings.	193	2011	62%	28%	1%			9%
	200	2010	64%	32%				4%