

**COMMISSIONER'S BANKING EXAMINATION SURVEY RESULTS
COMPARISON 2011 to 2012**

191 Responses or 71.8% Response Rate - 2012
193 Responses or 66.3% Response Rate - 2011

CONSOLIDATED ALL REGIONS, TRUST & IT

I. EXAMINATION PROCESS

	# of Responses	Year	Strongly Agree	Agree	Disagree	Strongly Disagree	Yes	No Opinion
1. The examiners clearly communicated the examination scope and goals to management prior to the start of the examination.	191	2012	74%	26%				
	193	2011	69%	30%				1%
2. The examiners requests for information prior to and during the examination were timely and reasonable.	191	2012	74%	25%	1%			
	193	2011	66%	32%	1%			1%
3. The examination team acted in a professional and courteous manner during the examination.	191	2012	88%	12%				
	193	2011	78%	20%	1%			1%
4. The examiners communicated with management throughout the examination.	191	2012	78%	21%				1%
	193	2011	72%	25%	1%	1%		1%
5. The examiners are informed of current industry issues and were knowledgeable of your bank.	191	2012	66%	30%				4%
	193	2011	58%	34%	1%	1%		6%
6. In what areas, if any, do you feel the examiners need additional training or education? Attach additional paper if necessary:	191	2012						
	193	2011						
7. The examiners remain focused on the key issues confronting your institution.	191	2012	68%	30%	1%			1%
	193	2011	62%	34%	2%			2%
8. The examiners clearly and effectively communicated their findings and concerns at the exit and board meetings.	191	2012	75%	24%	1%			
	193	2011	75%	23%	1%			1%
9. Conclusions regarding the bank's condition were well supported.	191	2012	68%	31%	1%			
	193	2011	58%	35%	4%	1%		2%
10. Recommendations for corrective actions were reasonable.	191	2012	62%	30%	1%			7%
	193	2011	55%	37%	3%			5%
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?	191	2012	96%					3%
	193	2011	95%				4%	1%
			NO				YES	

II. EXAMINATION REPORTS

	# of Responses	Year	Strongly Agree	Agree	Disagree	Strongly Disagree	Yes	No Opinion
1. The examination report was received in a timely fashion.	191	2012	72%	25%	1%			2%
	193	2011	66%	28%	3%			3%
2. The report of examination clearly communicates the examination findings and provides useful information.	191	2012	71%	26%	1%			2%
	193	2011	66%	30%	1%			3%
3. The tone and content of the report of examination is consistent with the board and/or exit meetings.	191	2012	73%	23%	2%			2%
	193	2011	68%	27%	2%			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.	191	2012	61%	37%	1%			1%
	193	2011	55%	40%	3%	1%		1%
2. The on-site portion of the examination was completed in a reasonable timeframe.	191	2012	73%	25%		1%		1%
	193	2011	66%	30%	1%	1%		2%
3. The use of pre-examination time through gathering documents and working off-site worked well and saved the bank time.	191	2012	73%	26%				1%
	193	2011	62%	33%	4%			1%
4. The Regional Office and Headquarters staff were readily accessible and helpful to discuss exam findings.	191	2012	67%	24%				9%
	193	2011	62%	28%	1%			9%