

**COMMISSIONER'S BANKING EXAMINATION SURVEY RESULTS
COMPARISON 2012 to 2013**

196 Responses or 69.5% Response Rate - 2013
191 Responses or 71.8% Response Rate - 2012

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.	196	2013	70%	29%	1%			
	191	2012	74%	26%				
2. The examiners requests for information prior to and during the examination were timely and reasonable.	196	2013	65%	33%	1%			1%
	191	2012	74%	25%	1%			
3. The examination team acted in a professional and courteous manner during the examination.	196	2013	84%	16%				
	191	2012	88%	12%				
4. The examiners communicated with management throughout the examination.	196	2013	76%	24%				
	191	2012	78%	21%				1%
5. The examiners are informed of current industry issues and were knowledgeable of your bank.	196	2013	58%	38%	1%			3%
	191	2012	66%	30%				4%
6. In what areas, if any, do you feel the examiners need additional training or education? Attach additional paper if necessary:	196	2013						
	191	2012						
7. The examiners remain focused on the key issues confronting your institution.	196	2013	61%	38%	1%			
	191	2012	68%	30%	1%			1%
8. The examiners clearly and effectively communicated their findings and concerns at the exit and board meetings.	196	2013	72%	26%				2%
	191	2012	75%	24%				
9. Conclusions regarding the bank's condition were well supported.	196	2013	66%	32%	1%			1%
	191	2012	68%	31%	1%			
10. Recommendations for corrective actions were reasonable.	196	2013	52%	38%	2%			8%
	191	2012	62%	30%	1%			7%
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?	196	2013	88%				3%	9%
	191	2012	96%				1%	3%
			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.	196	2013	65%	31%	3%			1%
	191	2012	72%	25%	1%			2%
2. The report of examination clearly communicates the examination findings and provides useful information.	196	2013	67%	30%	1%			2%
	191	2012	71%	26%	1%			2%
3. The tone and content of the report of examination is consistent with the board and/or exit meetings.	196	2013	73%	24%	1%			2%
	191	2012	73%	23%	2%			2%

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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.	196	2013	48%	49%	2%			1%
	191	2012	61%	37%	1%			1%
2. The on-site portion of the examination was completed in a reasonable timeframe.	196	2013	62%	36%	1%			1%
	191	2012	73%	25%		1%		1%
3. The use of pre-examination time through gathering documents and working off-site worked well and saved the bank time.	196	2013	59%	39%	1%			1%
	191	2012	73%	26%				1%
4. The Regional Office and Headquarters staff were readily accessible and helpful to discuss exam findings.	196	2013	61%	33%				6%
	191	2012	67%	24%				9%