

**COMMISSIONER'S BANKING EXAMINATION SURVEY RESULTS  
COMPARISON 2013 to 2014**

**193 Responses or 74.2% Response Rate – 2014  
196 Responses or 69.5% Response Rate – 2013**

**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	2014	75%	24%				1%
196	2013	70%	29%	1%			

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

193	2014	71%	27%	1%			1%
196	2013	65%	33%	1%			1%

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

193	2014	86%	13%				1%
196	2013	84%	16%				

4. The examiners communicated with management throughout the examination.

193	2014	78%	21%				1%
196	2013	76%	24%				

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

193	2014	67%	30%	1%			2%
196	2013	58%	38%	1%			3%

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

193	2014						
196	2013						

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

193	2014	70%	26%	1%			3%
196	2013	61%	38%	1%			

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

193	2014	79%	19%	1%			1%
196	2013	72%	26%				2%

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

193	2014	70%	26%	1%			3%
196	2013	66%	32%	1%			1%

10. Recommendations for corrective actions were reasonable.

193	2014	63%	28%	1%	1%		7%
196	2013	52%	38%	2%			8%

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	2014	93%				4%	3%
196	2013	88%				3%	9%
		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	2014	72%	26%				2%
196	2013	65%	31%	3%			1%

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

193	2014	72%	27%				1%
196	2013	67%	30%	1%			2%

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

193	2014	75%	23%	1%			1%
196	2013	73%	24%	1%			2%

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III. EXAMINATION SCOPE AND CORRESPONDENCE	# of Responses	Year	Strongly			Strongly Disagree	Yes	No Opinion
			Agree	Agree	Disagree			
1. The examination was conducted without placing an undue burden on the institution.	193	2014	56%	41%	2%			1%
	196	2013	48%	49%	2%			1%
2. The on-site portion of the examination was completed in a reasonable timeframe.	193	2014	73%	24%	1%			2%
	196	2013	62%	36%	1%			1%
3. The use of pre-examination time through gathering documents and working off-site worked well and saved the bank time.	193	2014	74%	23%	2%			1%
	196	2013	59%	39%	1%			1%
4. The Regional Office and Headquarters staff were readily accessible and helpful to discuss exam findings.	193	2014	70%	24%				6%
	196	2013	61%	33%				6%