

**COMMISSIONER'S BANKING EXAMINATION SURVEY RESULTS
COMPARISON 2014 to 2015**

158 Responses or 69.3% Response Rate – 2015
193 Responses or 74.2% Response Rate – 2014

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
158	2015	75%	24%	1%			
193	2014	75%	24%				1%

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

158	2015	70%	28%	2%			
193	2014	71%	27%	1%			1%

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

158	2015	84%	14%	1%			1%
193	2014	86%	13%				1%

4. The examiners communicated with management throughout the examination.

158	2015	80%	20%				
193	2014	78%	21%				1%

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

158	2015	71%	25%	1%			3%
193	2014	67%	30%	1%			2%

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

158	2015						
193	2014						

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

158	2015	70%	29%				1%
193	2014	70%	26%	1%			3%

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

158	2015	78%	21%				1%
193	2014	79%	19%	1%			1%

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

158	2015	68%	29%	1%	1%		1%
193	2014	70%	26%	1%			3%

10. Recommendations for corrective actions were reasonable.

158	2015	61%	33%	1%			5%
193	2014	63%	28%	1%	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?

158	2015	94%				6%	
193	2014	93%				4%	3%
		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
158	2015	79%	19%	1%			1%
193	2014	72%	26%				2%

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

158	2015	74%	24%	1%			1%
193	2014	72%	27%				1%

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

158	2015	75%	21%	3%			1%
193	2014	75%	23%	1%			1%

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III. EXAMINATION SCOPE AND CORRESPONDENCE	# of		Strongly			Strongly		No
	Responses	Year	Agree	Agree	Disagree	Disagree	Yes	
1. The examination was conducted without placing an undue burden on the institution.	158	2015	56%	41%	3%			
	193	2014	56%	41%	2%			1%
2. The on-site portion of the examination was completed in a reasonable timeframe.	158	2015	69%	28%	1%			2%
	193	2014	73%	24%	1%			2%
3. The use of pre-examination time through gathering documents and working off-site worked well and saved the bank time.	158	2015	75%	22%	3%			
	193	2014	74%	23%	2%			1%
4. The Regional Office and Headquarters staff were readily accessible and helpful to discuss exam findings.	158	2015	69%	25%				6%
	193	2014	70%	24%				6%