

**COMMISSIONER'S EXAMINATION SURVEY RESULTS
COMPARISON 2017 to 2018**

115 Responses or 60.5% Response Rate – 2018
157 Responses or 69.2% Response Rate – 2017

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
115	2018	75%	24%	1%			
157	2017	72%	26%	1%			1%

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

115	2018	68%	31%	1%			
157	2017	70%	28%	1%			1%

3. DEX is an efficient method to provide requested information to examiners securely (if applicable).

115	2018	48%	39%	2%	2%		9%
NA	NA						

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

115	2018	80%	19%	1%			
157	2017	82%	16%	1%			1%

5. The examiners communicated with management throughout the examination.

115	2018	75%	22%	2%	1%		
157	2017	75%	23%	1%			1%

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

115	2018	64%	32%	1%			3%
157	2017	62%	31%	1%			6%

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

115	2018						
157	2017						

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

115	2018	58%	38%	2%			2%
157	2017	66%	32%	1%			1%

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

115	2018	70%	27%	2%	1%		
157	2017	77%	21%	1%			1%

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

115	2018	58%	39%	2%			1%
157	2017	64%	32%	3%			1%

11. Recommendations for corrective actions were reasonable.

115	2018	56%	35%	3%			6%
157	2017	63%	31%	3%			3%

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

115	2018	94%				6%	
157	2017	95%				4%	1%
		NO				YES	

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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
115	2018	73%	24%	2%	1%		
157	2017	76%	21%	1%			2%

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

115	2018	73%	27%				
157	2017	73%	24%	1%			2%

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

115	2018	72%	25%	3%			
157	2017	73%	25%	1%			1%

III. EXAMINATION SCOPE AND CORRESPONDENCE

1. The examination was conducted without placing an undue burden on the institution.

# of Responses	Year	Strongly Agree	Agree	Disagree	Strongly Disagree	Yes	No Opinion
115	2018	58%	35%	4%	3%		
157	2017	57%	38%	4%			1%

2. The on-site portion of the examination was completed in a reasonable timeframe.

115	2018	68%	29%				3%
157	2017	68%	29%	1%			2%

3. The use of pre-examination time through gathering documents and working off-site worked well and saved the bank time.

115	2018	68%	26%	4%	1%		1%
157	2017	71%	25%	1%			3%

4. The Regional Office and Headquarters staff were readily accessible and helpful to discuss exam findings.

115	2018	69%	26%		2%		3%
157	2017	67%	26%	1%			6%