

**COMMISSIONER'S EXAMINATION SURVEY RESULTS
COMPARISON 2018 to 2019**

144 Responses or 65.8% Response Rate – 2019
115 Responses or 60.5% Response Rate – 2018

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. | 144 | 2019 | 64% | 35% | 1% | | | |
| | 115 | 2018 | 75% | 24% | 1% | | | |
| 2. The examiners requests for information prior to and during the examination were timely and reasonable. | 144 | 2019 | 62% | 36% | 1% | | | 1% |
| | 115 | 2018 | 68% | 31% | 1% | | | |
| 3. DEX is an efficient method to provide requested information to examiners securely (if applicable). | 144 | 2019 | 46% | 43% | 3% | 1% | | 7% |
| | 115 | 2018 | 48% | 39% | 2% | 2% | | 9% |
| 4. The examination team acted in a professional and courteous manner during the examination. | 144 | 2019 | 74% | 24% | 1% | 1% | | |
| | 115 | 2018 | 80% | 19% | 1% | | | |
| 5. The examiners communicated with management throughout the examination. | 144 | 2019 | 72% | 26% | 1% | 1% | | |
| | 115 | 2018 | 75% | 22% | 2% | 1% | | |
| 6. The examiners are informed of current industry issues and were knowledgeable of your bank. | 144 | 2019 | 56% | 38% | 3% | | | 3% |
| | 115 | 2018 | 64% | 32% | 1% | | | 3% |
| 7. In what areas, if any, do you feel the examiners need additional training or education? Attach additional paper if necessary: | 144 | 2019 | | | | | | |
| | 115 | 2018 | | | | | | |
| 8. The examiners remain focused on the key issues confronting your institution. | 144 | 2019 | 51% | 46% | 2% | 1% | | |
| | 115 | 2018 | 58% | 38% | 2% | | | 2% |
| 9. The examiners clearly and effectively communicated their findings and concerns at the exit and board meetings. | 144 | 2019 | 66% | 32% | 1% | 1% | | |
| | 115 | 2018 | 70% | 27% | 2% | 1% | | |
| 10. Conclusions regarding the bank's condition were well supported. | 144 | 2019 | 54% | 43% | 2% | 1% | | |
| | 115 | 2018 | 58% | 39% | 2% | | | 1% |
| 11. Recommendations for corrective actions were reasonable. | 144 | 2019 | 51% | 43% | 1% | | | 5% |
| | 115 | 2018 | 56% | 35% | 3% | | | 6% |
| 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? | 144 | 2019 | 96% | | | | 4% | |
| | 115 | 2018 | 94% | | | | 6% | |
| | | | 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 |
|----------------|------|----------------|-------|----------|-------------------|-----|------------|
| 144 | 2019 | 67% | 31% | 1% | | | 1% |
| 115 | 2018 | 73% | 24% | 2% | 1% | | |

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

| | | | | | | | |
|-----|------|-----|-----|----|----|--|----|
| 144 | 2019 | 63% | 35% | 1% | | | 1% |
| 115 | 2018 | 73% | 24% | 2% | 1% | | |

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

| | | | | | | | |
|-----|------|-----|-----|----|----|--|----|
| 144 | 2019 | 64% | 32% | 1% | 1% | | 2% |
| 115 | 2018 | 72% | 25% | 3% | | | |

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 |
|----------------|------|----------------|-------|----------|-------------------|-----|------------|
| 144 | 2019 | 43% | 52% | 3% | 1% | | 1% |
| 115 | 2018 | 58% | 35% | 4% | 3% | | |

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

| | | | | | | | |
|-----|------|-----|-----|--|--|--|----|
| 144 | 2019 | 60% | 38% | | | | 2% |
| 115 | 2018 | 68% | 29% | | | | 3% |

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

| | | | | | | | |
|-----|------|-----|-----|----|----|--|----|
| 144 | 2019 | 61% | 34% | 3% | | | 2% |
| 115 | 2018 | 68% | 26% | 4% | 1% | | 1% |

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

| | | | | | | | |
|-----|------|-----|-----|----|----|--|----|
| 144 | 2019 | 56% | 34% | 1% | | | 9% |
| 115 | 2018 | 69% | 26% | | 2% | | 3% |