

**COMMISSIONER'S EXAMINATION SURVEY RESULTS
COMPARISON 2019 to 2020**

112 Responses or 62.2% Response Rate – 2020
144 Responses or 65.8% Response Rate – 2019

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.	112	2020	69%	29%		1%		1%
	144	2019	64%	35%	1%			
2. The examiners requests for information prior to and during the examination were timely and reasonable.	112	2020	67%	29%	3%			1%
	144	2019	62%	36%	1%			1%
3. DEX is an efficient method to provide requested information to examiners securely (if applicable).	112	2020	48%	31%	3%			18%
	144	2019	46%	43%	3%	1%		7%
4. The examination team acted in a professional and courteous manner during the examination.	112	2020	83%	15%	1%			1%
	144	2019	74%	24%	1%	1%		
5. The examiners communicated with management throughout the examination.	112	2020	76%	21%	1%			2%
	144	2019	72%	26%	1%	1%		
6. The examiners are informed of current industry issues and were knowledgeable of your bank.	112	2020	64%	34%				2%
	144	2019	56%	38%	3%			3%
7. In what areas, if any, do you feel the examiners need additional training or education? Attach additional paper if necessary:	112	2020						
	144	2019						
8. The examiners remain focused on the key issues confronting your institution.	112	2020	60%	39%				1%
	144	2019	51%	46%	2%	1%		
9. The examiners clearly and effectively communicated their findings and concerns at the exit and board meetings.	112	2020	70%	26%	3%			1%
	144	2019	66%	32%	1%	1%		
10. Conclusions regarding the bank's condition were well supported.	112	2020	64%	32%	3%			1%
	144	2019	54%	43%	2%	1%		
11. Recommendations for corrective actions were reasonable.	112	2020	60%	34%	1%			5%
	144	2019	51%	43%	1%			5%
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?	112	2020	92%				5%	3%
	144	2019	96%				4%	
			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
112	2020	69%	29%	1%			1%
144	2019	67%	31%	1%			1%

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

112	2020	69%	29%	1%			1%
144	2019	63%	35%	1%			1%

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

112	2020	75%	22%	2%			1%
144	2019	64%	32%	1%	1%		2%

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
112	2020	52%	46%	1%			1%
144	2019	43%	52%	3%	1%		1%

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

112	2020	61%	28%				11%
144	2019	60%	38%				2%

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

112	2020	69%	29%	1%			1%
144	2019	61%	34%	3%			2%

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

112	2020	66%	29%				5%
144	2019	56%	34%	1%			9%