

**COMMISSIONER'S EXAMINATION SURVEY RESULTS
COMPARISON 2020 to 2021**

122 Responses or 65.9% Response Rate – 2021
112 Responses or 62.2% Response Rate – 2020

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
122	2021	75%	25%				
112	2020	69%	29%		1%		1%

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

122	2021	69%	30%	1%			
112	2020	67%	29%	3%			1%

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

122	2021	49%	42%	7%			2%
112	2020	48%	31%	3%			18%

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

122	2021	79%	19%	1%			1%
112	2020	83%	15%	1%			1%

5. The examiners communicated with management throughout the examination.

122	2021	79%	19%	1%			1%
112	2020	76%	21%	1%			2%

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

122	2021	64%	31%	2%			3%
112	2020	64%	34%				2%

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

122	2021						
112	2020						

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

122	2021	64%	35%				1%
112	2020	60%	39%				1%

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

122	2021	73%	26%	1%			
112	2020	70%	26%	3%			1%

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

122	2021	66%	32%	2%			
112	2020	64%	32%	3%			1%

11. Recommendations for corrective actions were reasonable.

122	2021	64%	30%				6%
112	2020	60%	34%	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?

122	2021	94%				6%	
112	2020	92%				5%	3%
		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
122	2021	79%	21%				
112	2020	69%	29%	1%			1%

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

122	2021	73%	26%				1%
112	2020	69%	29%	1%			1%

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

122	2021	75%	24%				1%
112	2020	75%	22%	2%			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
122	2021	57%	43%				
112	2020	52%	46%	1%			1%

2. The examination was completed in a reasonable timeframe.

122	2021	67%	30%	1%			2%
112	2020	61%	28%				11%

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

122	2021	66%	32%	1%			1%
112	2020	69%	29%	1%			1%

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

122	2021	70%	26%				4%
112	2020	66%	29%				5%