

**COMMISSIONER'S EXAMINATION SURVEY RESULTS  
COMPARISON 2021 to 2022**

**143 Responses or 71.9% Response Rate - 2022**  
**122 Responses or 65.9% Response Rate - 2021**

**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 |
|----------------|------|----------------|-------|----------|-------------------|-----|------------|
| 143            | 2022 | 75%            | 25%   |          |                   |     |            |
| 122            | 2021 | 75%            | 25%   |          |                   |     |            |

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

|     |      |     |     |    |  |  |  |
|-----|------|-----|-----|----|--|--|--|
| 143 | 2022 | 67% | 32% | 1% |  |  |  |
| 122 | 2021 | 69% | 30% | 1% |  |  |  |

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

|     |      |     |     |     |    |  |    |
|-----|------|-----|-----|-----|----|--|----|
| 143 | 2022 | 40% | 45% | 11% | 1% |  | 3% |
| 122 | 2021 | 49% | 42% | 7%  |    |  | 2% |

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

|     |      |     |     |    |  |  |    |
|-----|------|-----|-----|----|--|--|----|
| 143 | 2022 | 84% | 16% |    |  |  |    |
| 122 | 2021 | 79% | 19% | 1% |  |  | 1% |

5. The examiners communicated with management throughout the examination.

|     |      |     |     |    |  |  |    |
|-----|------|-----|-----|----|--|--|----|
| 143 | 2022 | 77% | 22% | 1% |  |  |    |
| 122 | 2021 | 79% | 19% | 1% |  |  | 1% |

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

|     |      |     |     |    |    |  |    |
|-----|------|-----|-----|----|----|--|----|
| 143 | 2022 | 63% | 33% |    | 1% |  | 3% |
| 122 | 2021 | 64% | 31% | 2% |    |  | 3% |

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

|     |      |  |  |  |  |  |  |
|-----|------|--|--|--|--|--|--|
| 143 | 2022 |  |  |  |  |  |  |
| 122 | 2021 |  |  |  |  |  |  |

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

|     |      |     |     |    |  |  |    |
|-----|------|-----|-----|----|--|--|----|
| 143 | 2022 | 65% | 34% | 1% |  |  |    |
| 122 | 2021 | 64% | 35% |    |  |  | 1% |

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

|     |      |     |     |    |  |  |  |
|-----|------|-----|-----|----|--|--|--|
| 143 | 2022 | 74% | 26% |    |  |  |  |
| 122 | 2021 | 73% | 26% | 1% |  |  |  |

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

|     |      |     |     |    |  |  |    |
|-----|------|-----|-----|----|--|--|----|
| 143 | 2022 | 68% | 31% |    |  |  | 1% |
| 122 | 2021 | 66% | 32% | 2% |  |  |    |

11. Recommendations for corrective actions were reasonable.

|     |      |     |     |  |  |  |    |
|-----|------|-----|-----|--|--|--|----|
| 143 | 2022 | 60% | 35% |  |  |  | 5% |
| 122 | 2021 | 64% | 30% |  |  |  | 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?

|     |      |     |  |  |  |     |  |
|-----|------|-----|--|--|--|-----|--|
| 143 | 2022 | 97% |  |  |  | 3%  |  |
| 122 | 2021 | 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 |
|----------------|------|----------------|-------|----------|-------------------|-----|------------|
| 143            | 2022 | 75%            | 23%   | 1%       |                   |     | 1%         |
| 122            | 2021 | 79%            | 21%   |          |                   |     |            |

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

|     |      |     |     |  |  |  |    |
|-----|------|-----|-----|--|--|--|----|
| 143 | 2022 | 71% | 28% |  |  |  | 1% |
| 122 | 2021 | 73% | 26% |  |  |  | 1% |

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

|     |      |     |     |  |  |  |    |
|-----|------|-----|-----|--|--|--|----|
| 143 | 2022 | 72% | 27% |  |  |  | 1% |
| 122 | 2021 | 75% | 24% |  |  |  | 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 |
|----------------|------|----------------|-------|----------|-------------------|-----|------------|
| 143            | 2022 | 55%            | 44%   | 1%       |                   |     |            |
| 122            | 2021 | 57%            | 43%   |          |                   |     |            |

2. The examination was completed in a reasonable timeframe.

|     |      |     |     |    |  |  |    |
|-----|------|-----|-----|----|--|--|----|
| 143 | 2022 | 66% | 34% |    |  |  |    |
| 122 | 2021 | 67% | 30% | 1% |  |  | 2% |

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

|     |      |     |     |    |  |  |    |
|-----|------|-----|-----|----|--|--|----|
| 143 | 2022 | 68% | 31% | 1% |  |  |    |
| 122 | 2021 | 66% | 32% | 1% |  |  | 1% |

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

|     |      |     |     |  |  |  |    |
|-----|------|-----|-----|--|--|--|----|
| 143 | 2022 | 66% | 29% |  |  |  | 5% |
| 122 | 2021 | 70% | 26% |  |  |  | 4% |