

**COMMISSIONER'S EXAMINATION SURVEY RESULTS
COMPARISON 2022 to 2023**

116 Responses or 64.1% Response Rate - 2023
143 Responses or 71.9% Response Rate - 2022

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.	116	2023	82%	17%		1%		
	143	2022	75%	25%				
2. The examiners requests for information prior to and during the examination were timely and reasonable.	116	2023	76%	22%	2%			
	143	2022	67%	32%	1%			
3. DEX is an efficient method to provide requested information to examiners securely (if applicable).	116	2023	44%	40%	11%	2%		3%
	143	2022	40%	45%	11%	1%		3%
4. The examination team acted in a professional and courteous manner during the examination.	116	2023	88%	12%				
	143	2022	84%	16%				
5. The examiners communicated with management throughout the examination.	116	2023	82%	17%	1%			
	143	2022	77%	22%	1%			
6. The examiners are informed of current industry issues and were knowledgeable of your bank.	116	2023	71%	28%	1%			
	143	2022	63%	33%		1%		3%
7. In what areas, if any, do you feel the examiners need additional training or education? Attach additional paper if necessary:	116	2023						
	143	2022						
8. The examiners remain focused on the key issues confronting your institution.	116	2023	71%	28%				1%
	143	2022	65%	34%	1%			
9. The examiners clearly and effectively communicated their findings and concerns at the exit and board meetings.	116	2023	77%	22%	1%			
	143	2022	74%	26%				
10. Conclusions regarding the bank's condition were well supported.	116	2023	69%	28%	3%			
	143	2022	68%	31%				1%
11. Recommendations for corrective actions were reasonable.	116	2023	61%	33%				6%
	143	2022	60%	35%				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?	116	2023	95%				4%	1%
	143	2022	97%				3%	
			NO				YES	

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II. EXAMINATION REPORTS

1. The examination report was received in a timely fashion.
2. The report of examination clearly communicates the examination findings and provides useful information.
3. The tone and content of the report of examination is consistent with the board and/or exit meetings.

# of Responses	Year	Strongly Agree	Agree	Disagree	Strongly Disagree	Yes	No Opinion
116	2023	80%	15%	5%			
143	2022	75%	23%	1%			1%
116	2023	76%	24%				
143	2022	71%	28%				1%
116	2023	78%	21%	1%			
143	2022	72%	27%				1%

III. EXAMINATION SCOPE AND CORRESPONDENCE

1. The examination was conducted without placing an undue burden on the institution.
2. The examination was completed in a reasonable timeframe.
3. The use of pre-examination time through gathering documents and working off-site worked well and saved the bank time.
4. The Regional Office and Headquarters staff were readily accessible and helpful to discuss exam findings.

# of Responses	Year	Strongly Agree	Agree	Disagree	Strongly Disagree	Yes	No Opinion
116	2023	58%	36%	5%	1%		
143	2022	55%	44%	1%			
116	2023	70%	27%	2%	1%		
143	2022	66%	34%				
116	2023	75%	22%	3%			
143	2022	68%	31%	1%			
116	2023	67%	28%				5%
143	2022	66%	29%				5%