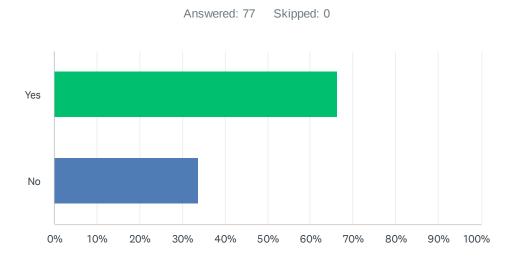


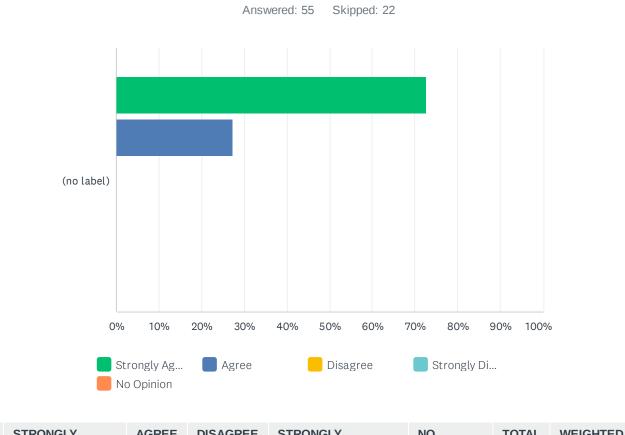
ANSWER CHOICES	RESPONSES	
Dallas	31.17%	24
Houston	27.27%	21
Lubbock	23.38%	18
San Antonio	18.18%	14
TOTAL		77

Q3 Did you receive a call or visit from the regional director of your region within the last 12 months in reference to the Department's offsite call monitoring program? If no, skip to question #6



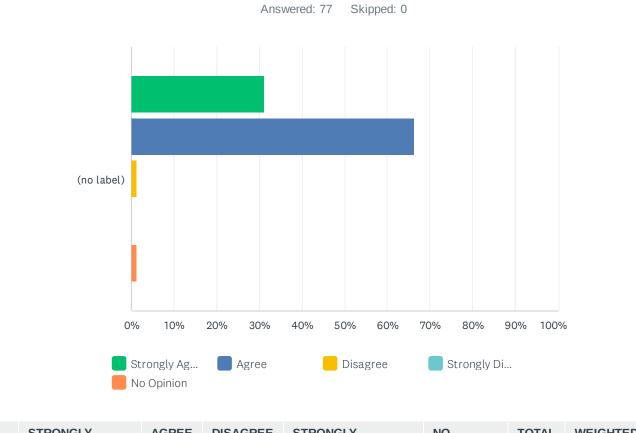
ANSWER CHOICES	RESPONSES	
Yes	66.23%	51
No	33.77%	26
TOTAL		77

Q4 I appreciate the opportunity to discuss matters of interest in a nonexam setting.

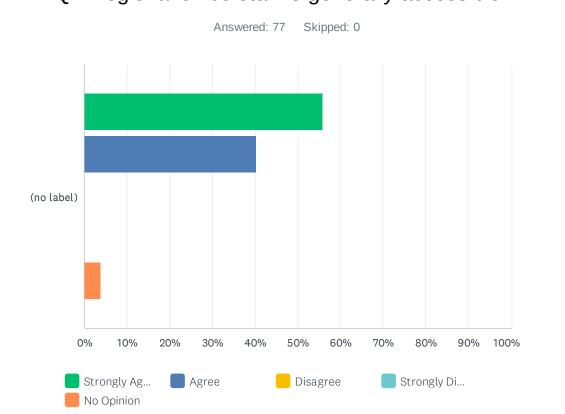


	AGREE	AGREE	DISAGREE	DISAGREE	OPINION	TOTAL	AVERAGE	
(no	72.73%	27.27%	0.00%	0.00%	0.00%			
label)	40	15	0	0	0	55		1.27

Q6 Material changes to the Department's rules, policies and procedures are communicated to us in a timely fashion.



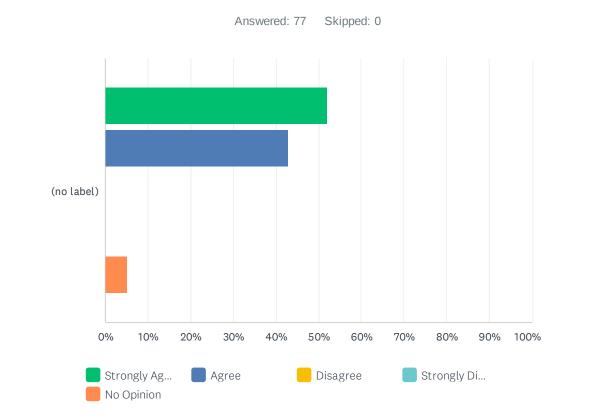
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY		NO OPINION	TOTAL	WEIGHTED AVERAGE	
(no	31.17%	66.23%	1.30%		0.00%	1.30%			
label)	24	51	1		0	1	77		1.74



Q7 Regional office staff is generally accessible.

	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no	55.84%	40.26%	0.00%	0.00%	3.90%		
label)	43	31	0	0	3	77	1.56

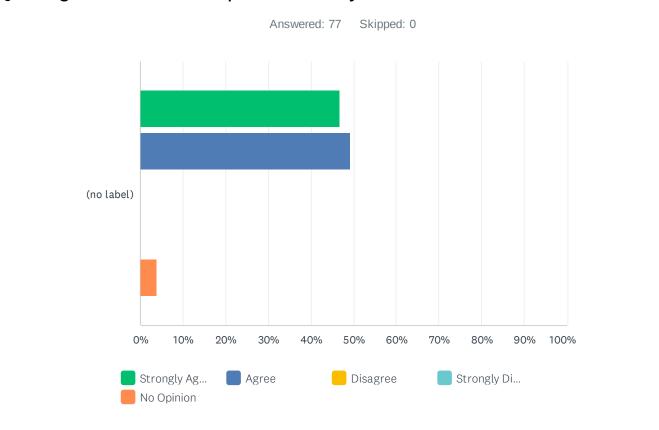




Q8 Headquarters staff is generally accessible.

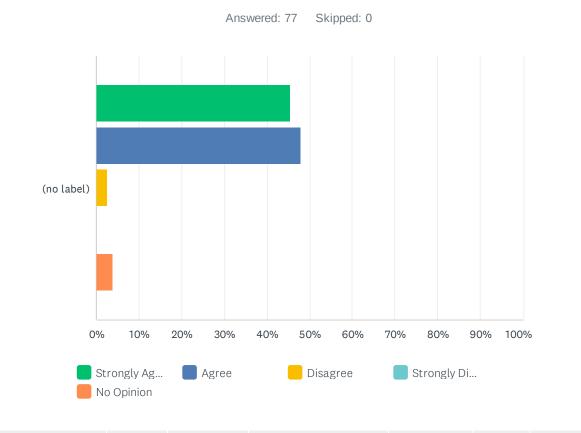
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no	51.95%	42.86%	0.00%	0.00%	5.19%		
label)	40	33	0	0	4	77	1.64

Q9 Regional office staff provide timely and accurate feedback/answers.



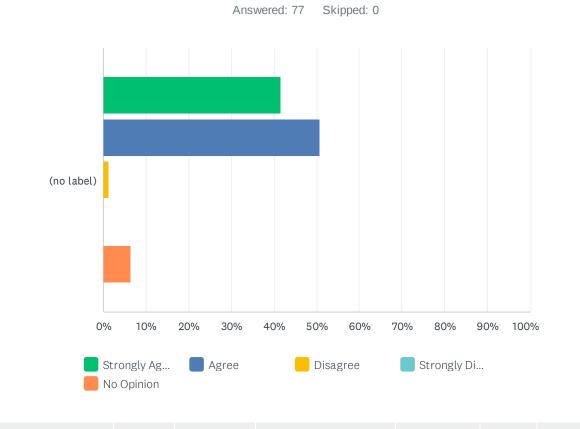
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no Iabel)	46.75% 36	49.35% 38	0.00% 0	0.00% 0	3.90% 3	77	1.65

Q10 Headquarters office staff provide timely and accurate feedback/answers.



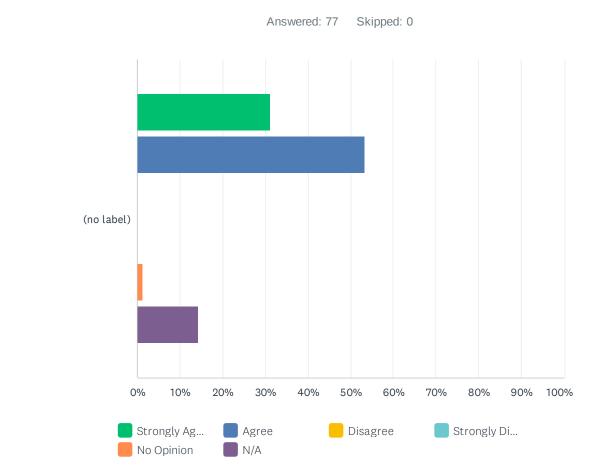
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	45.45% 35	48.05% 37	2.60% 2	0.00% 0	3.90% 3	77	1.69

Q11 Correspondence within the Department regarding routine business matters is handled in a prompt and effective manner.



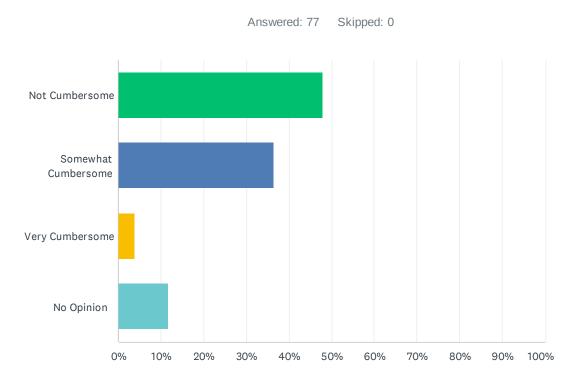
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no	41.56%	50.65%	1.30%	0.00%	6.49%		
label)	32	39	1	0	5	77	1.79

Q12 Was your last examination completed using the Department's hybrid examination process with work completed both onsite and offsite? If yes, the examination by the Department was completed effectively.



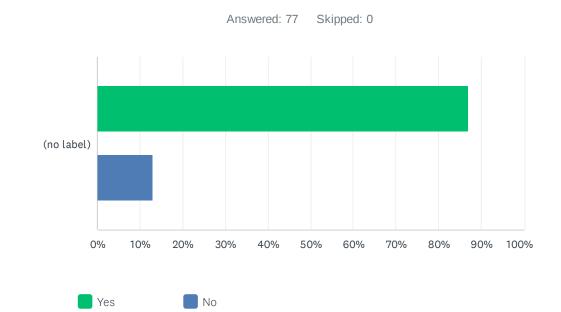
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	N/A	TOTAL	WEIGHTED AVERAGE
(no label)	31.17% 24	53.25% 41	0.00% 0	0.00% 0	1.30% 1	14.29% 11	77	1.68

Q14 How cumbersome is the Department's secure email system (ZIX) when used to communicate sensitive and confidential information.



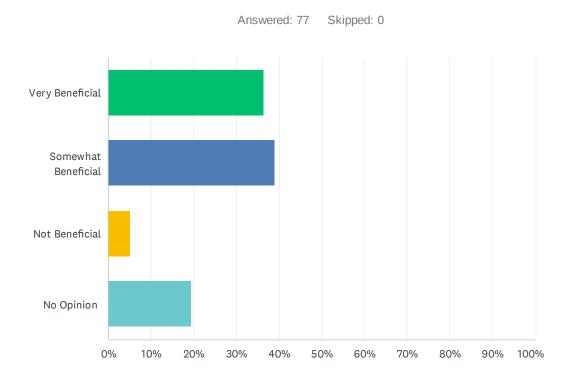
ANSWER CHOICES	RESPONSES	
Not Cumbersome	48.05%	37
Somewhat Cumbersome	36.36%	28
Very Cumbersome	3.90%	3
No Opinion	11.69%	9
TOTAL		77

Q15 Do you use the Department's secure Data Exchange portal (DEX) to upload and download information with the agency?



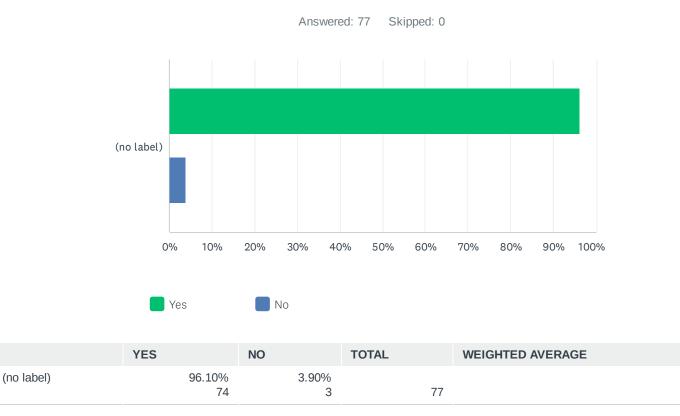
	YES	NO	TOTAL	WEIGHTED AVERAGE
(no label)	87.01% 67	12.99% 10	77	1.13

Q16 What is your opinion regarding the usefulness of the DEX portal?



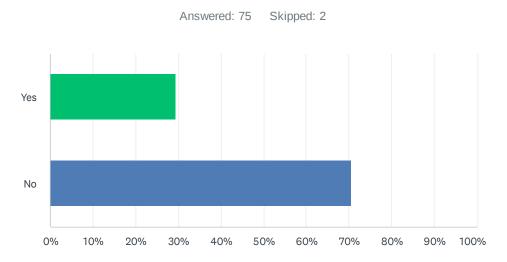
ANSWER CHOICES	RESPONSES	
Very Beneficial	36.36%	28
Somewhat Beneficial	38.96%	30
Not Beneficial	5.19%	4
No Opinion	19.48%	15
TOTAL		77

Q17 The Department's Authorized Contact and Email System portal (ACES) is effective in allowing our bank to provide current contact information on file with the Department?

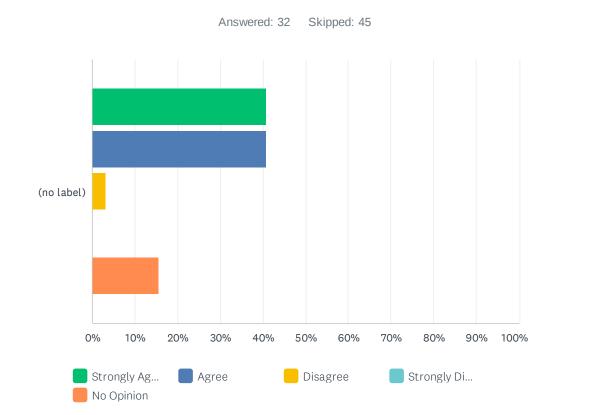


1.04

Q21 Have you used the services of our Corporate Division within the last 12 months? If no, skip to the next section

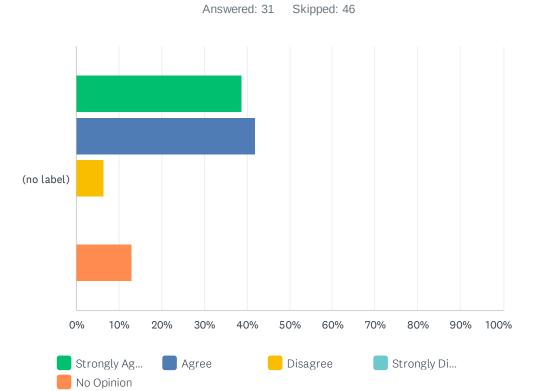


ANSWER CHOICES	RESPONSES	
Yes	29.33%	22
No	70.67%	53
TOTAL		75



Q22 The Corporate Division is generally accessible.

	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE	
(no label)	40.63% 13	40.63% 13	3.13% 1	0.00% 0	15.63% 5	32	2	2.09



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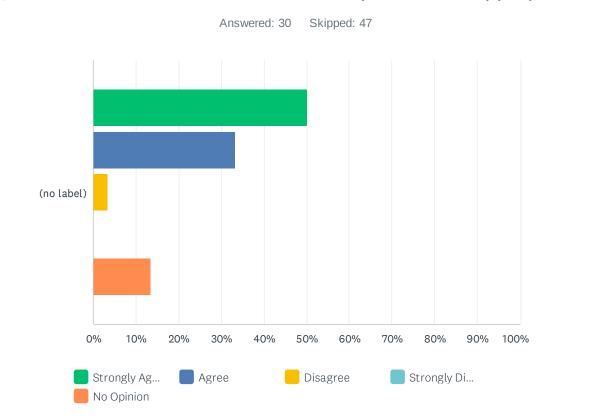
	rongly Ag o Opinion	Agree	Disagree	Strongly Di.		
STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
38.71% 12	41.94% 13	6.45% 2	0.00%	12.90% 4	31	

2.06

(no label)

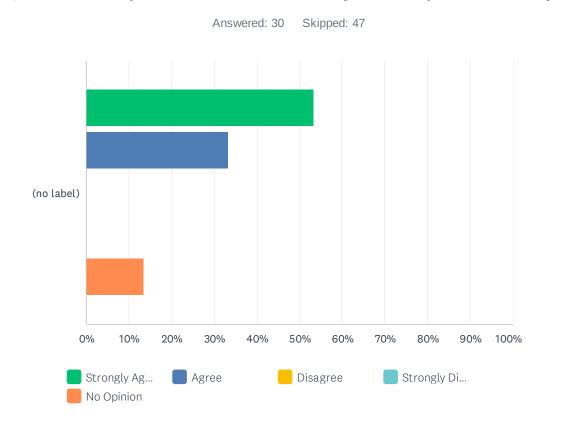
Q23 Responses are generally timely.

Q24 The content and substance of responses are appropriate.

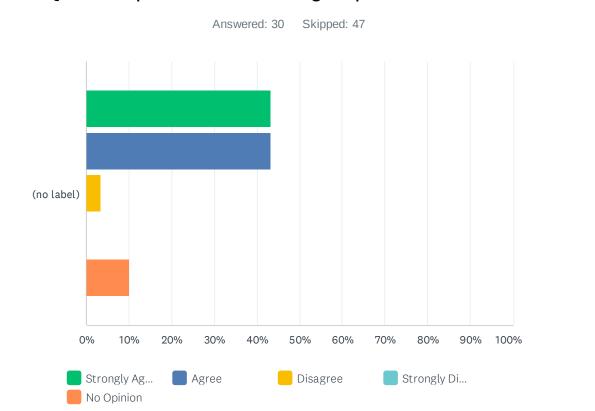


	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE	
(no Iabel)	50.00% 15	33.33% 10	3.33% 1	0.00% 0	13.33% 4	30	1.93	3

Q25 The Corporate staff handles my affairs professionally.

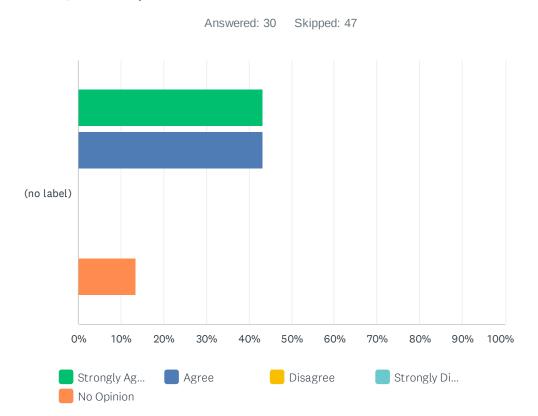


	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE	
(no label)	53.33% 16	33.33% 10	0.00% 0	0.00% 0	13.33% 4	30	1.	.87



Q26 The process of handling requests is efficient.

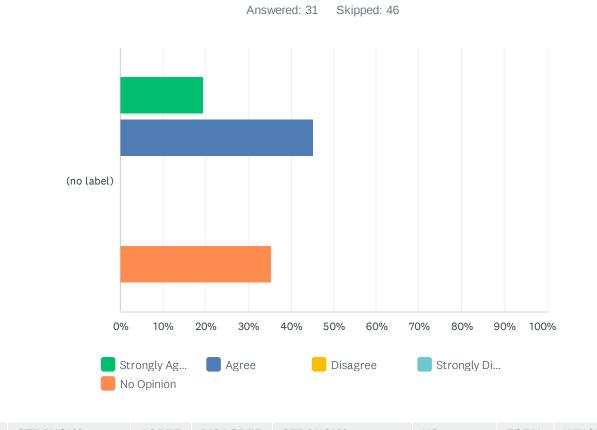
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no	43.33%	43.33%	3.33%	0.00%	10.00%		
label)	13	13	1	0	3	30	1.90



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE	
(no label)	43.33% 13	43.33% 13	0.00% 0	0.00% 0	13.33% 4	30		1.97

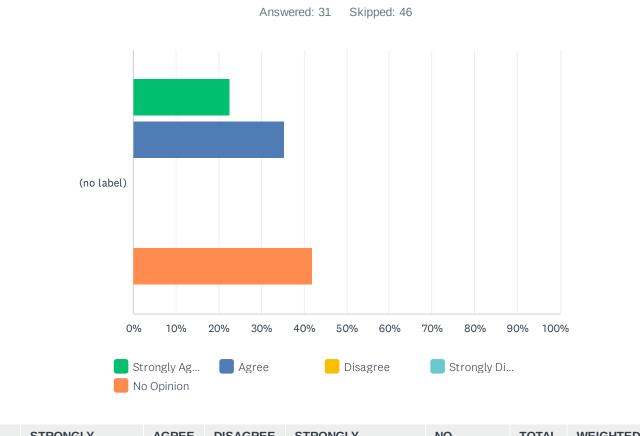
Q27 Requests for information are reasonable.

Q28 The Department's web site for corporate application forms and related information is informative and easy to use.



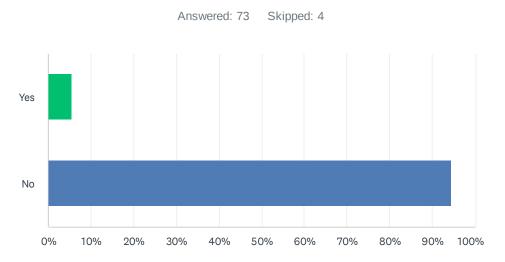
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE	
(no	19.35%	45.16%	0.00%	0.00%	35.48%			
label)	6	14	0	0	11	31		2.87

Q29 The Corporate Division's electronic filing system (CAFE) is useful and easy to use.

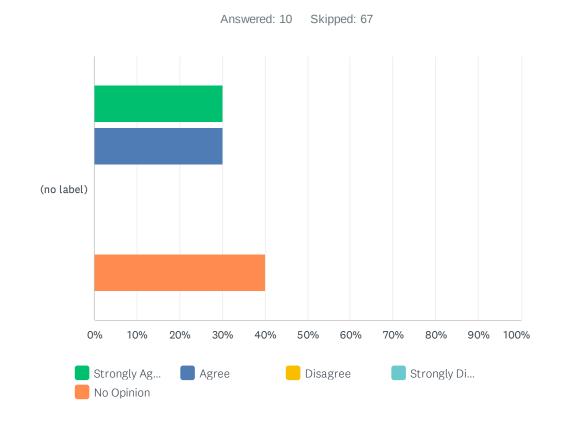


	AGREE	AGREE	DISAGREE	DISAGREE	NO OPINION	TOTAL	AVERAGE	
(no	22.58%	35.48%	0.00%	0.00%	41.94%			
label)	7	11	0	0	13	31		3.03

Q31 Have you used the services of our Legal Division within the last 12 months? If no, skip to the next section

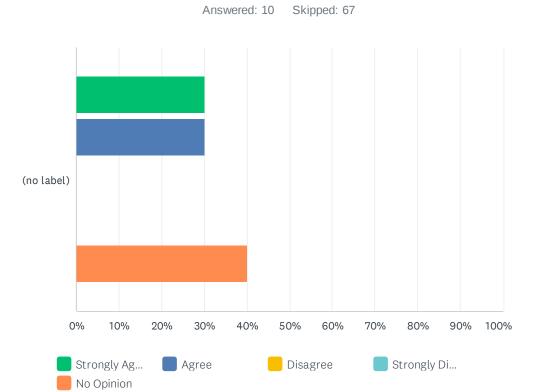


ANSWER CHOICES	RESPONSES	
Yes	5.48%	4
No	94.52%	69
TOTAL		73



Q32 The Legal Division is accessible.

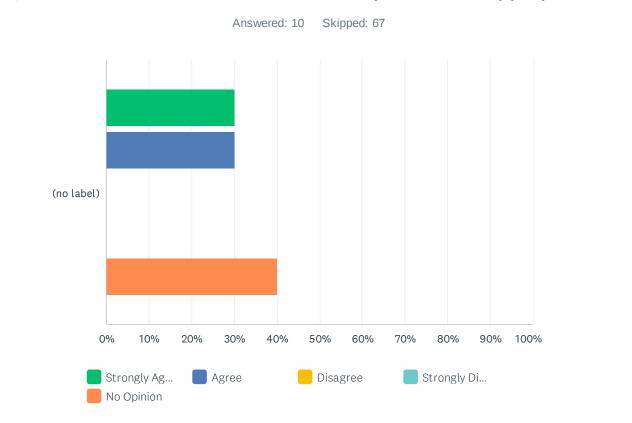
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no	30.00%	30.00%	0.00%	0.00%	40.00%		
label)	3	3	0	0	4	10	2.90



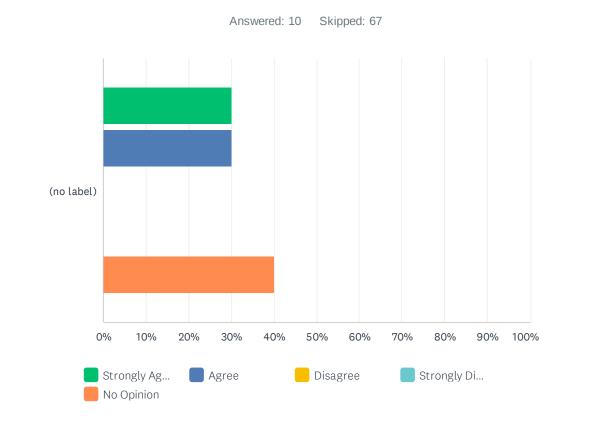
		10% rongly Ag o Opinion	20% 30%	40% 50% 6	60% 70% ee	6 80% 9 Strongly Di			
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE		NO OPINION	TOTAL	WEIGHTED AVERAGE	
(no label)	30.00% 3	30.00% 3	0.00% 0		0.00% 0	40.00% 4	10		2.90

Q33 Responses are generally timely.

Q34 The content and substance of responses are appropriate.

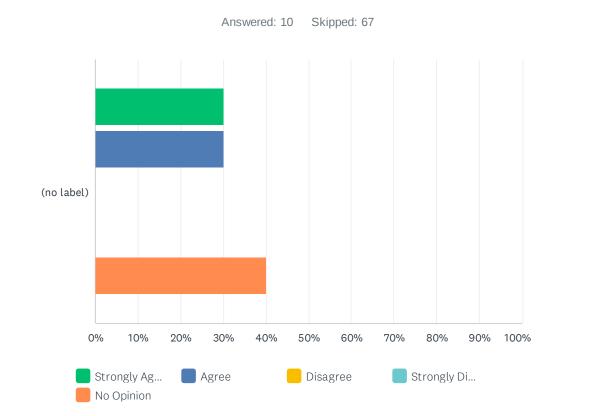


	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	30.00% 3	30.00% 3	0.00% 0	0.00% 0	40.00% 4	10	2.90



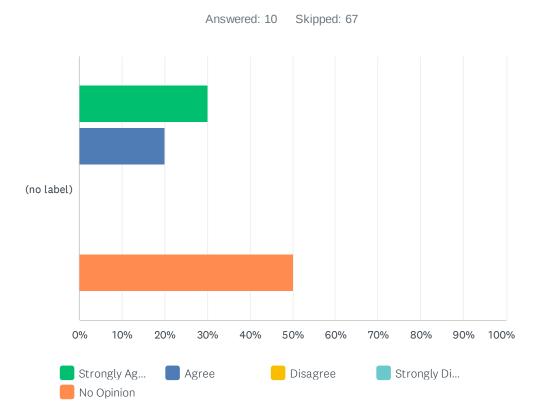
Q35 The Legal staff handles my affairs professionally.

	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no	30.00%	30.00%	0.00%	0.00%	40.00%		
label)	3	3	0	0	4	10	2.90



Q36 The process of handling requests is efficient.

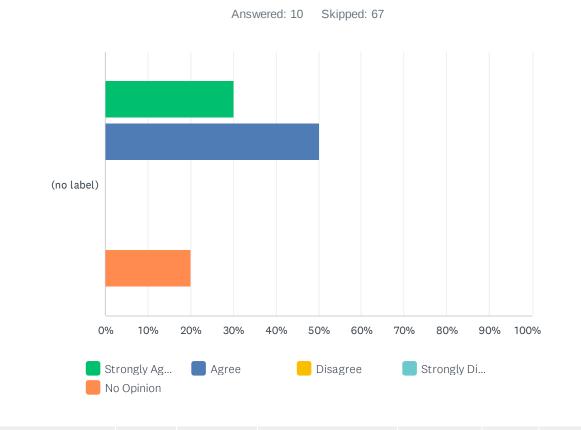
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no	30.00%	30.00%	0.00%	0.00%	40.00%		
label)	3	3	0	0	4	10	2.90



Q37 Requests for information are reasonable.

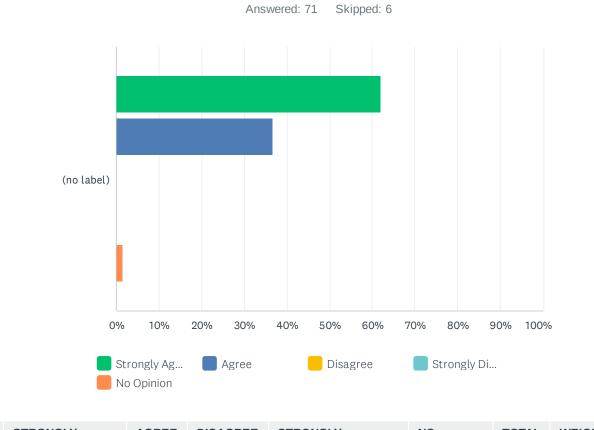
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no	30.00%	20.00%	0.00%	0.00%	50.00%		
label)	3	2	0	0	5	10	3.20

Q38 The Department's web site for legal statutes, rules, and legal opinions is informative and easy to use.



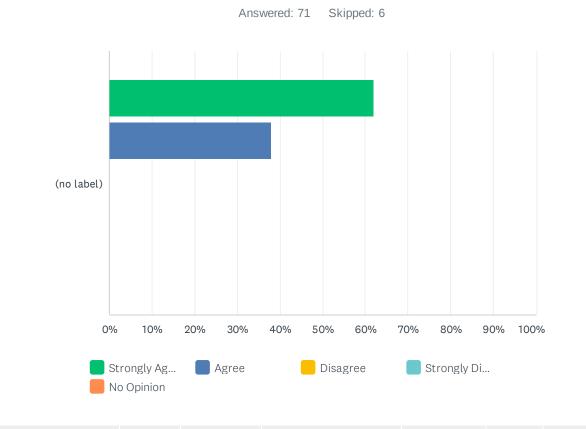
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE	
(no label)	30.00% 3	50.00% 5	0.00% 0	0.00% 0	20.00% 2	10	2.30)

Q40 Overall, Department personnel are responding satisfactorily to my needs.



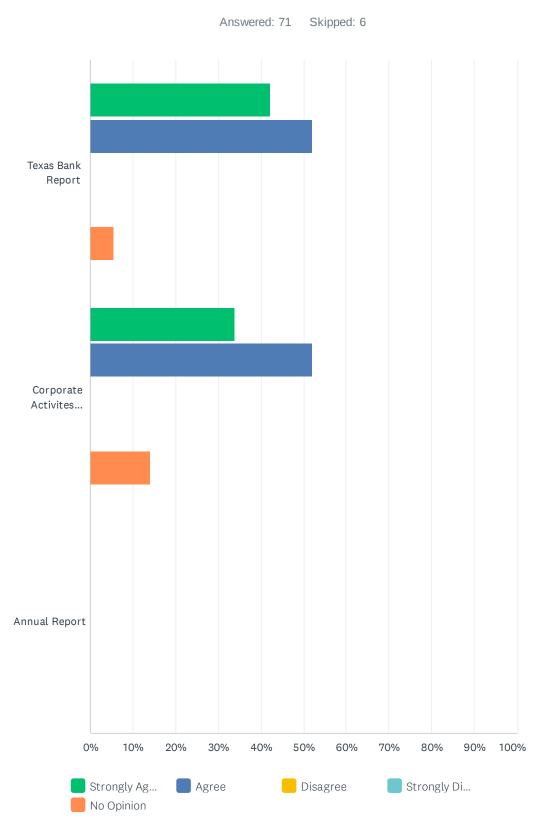
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE		NO OPINION	TOTAL	WEIGHTED AVERAGE	
(no	61.97%	36.62%	0.00%		0.00%	1.41%			
label)	44	26	0		0	1	71		1.42

Q41 Overall, my institution's communication with the Department is generally satisfactory.



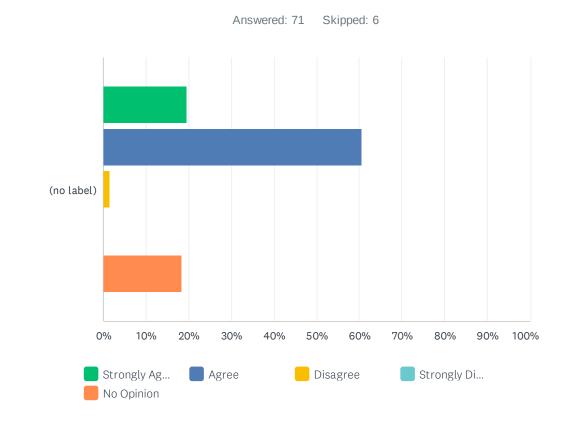
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	61.97% 44	38.03% 27	0.00% 0	0.00% 0	0.00% 0	71	1.38

Q42 The publications below provided by the Department are informative and meet our needs.



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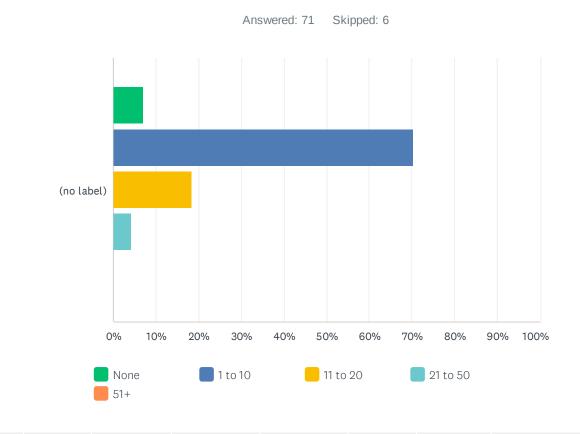
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
Texas Bank Report	42.25% 30	52.11% 37	0.00% 0	0.00% 0	5.63% 4	71	1.75
Corporate Activites Bulletin	33.80% 24	52.11% 37	0.00% 0	0.00% 0	14.08% 10	71	2.08
Annual Report	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0	0.00



Q44 I find the Department's website easy to navigate.

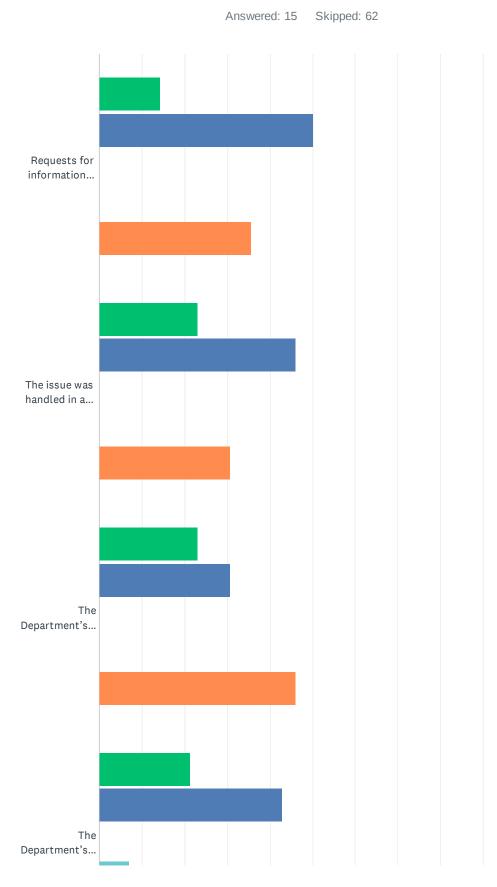
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE	
(no	19.72%	60.56%	1.41%	0.00%	18.31%			
label)	14	43	1	0	13	71	2.3	7

Q45 I or my staff have visited the Department's website approximately XX times during the last 12 months.

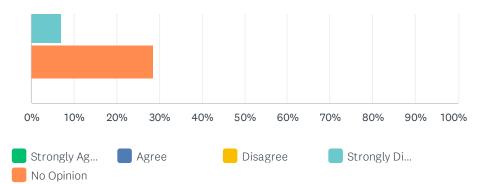


	NONE	1 TO 10	11 TO 20	21 TO 50	51+	TOTAL	WEIGHTED AVERAGE	
(no label)	7.04% 5	70.42% 50	18.31% 13	4.23% 3	0.00% 0	71		2.20

Q50 Have you corresponded with the Department about a consumer complaint issue within the last 12 months? (If no, skip to the next section)

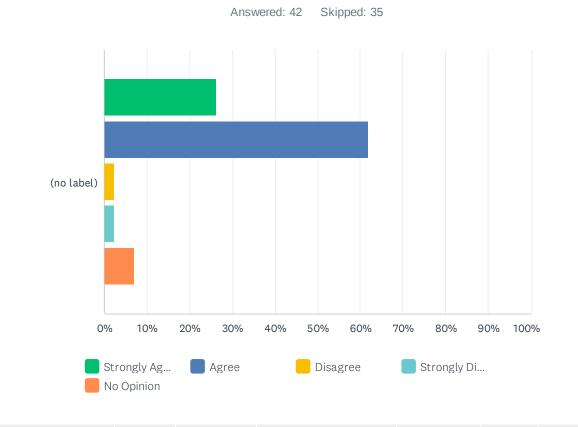


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	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
Requests for information were reasonable.	14.29% 2	50.00% 7	0.00% 0	0.00% 0	35.71% 5	14	2.93
The issue was handled in a professional manner.	23.08% 3	46.15% 6	0.00%	0.00% 0	30.77% 4	13	2.69
The Department's findings were based on a logical interpretation of applicable law.	23.08% 3	30.77% 4	0.00% 0	0.00% 0	46.15% 6	13	3.15
The Department's suggestion for resolving the matter was reasonable.	21.43% 3	42.86% 6	0.00% 0	7.14% 1	28.57% 4	14	2.79

Q51 Access to the Department's Data Exchange (DEX) allowed us to upload, report and exchange data quickly.



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no Iabel)	26.19% 11	61.90% 26	2.38% 1	2.38% 1	7.14% 3	42	2.02