

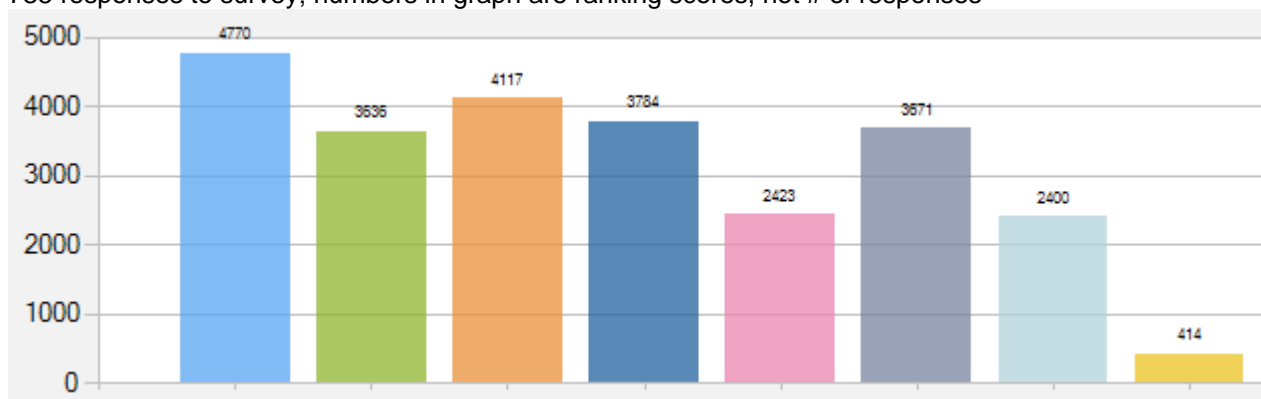


The results of the first flash survey closed 7/8/13 are complete. In simple terms, over 10% of all U.S. banks replied and the 735 respondent banks ranked the issues: 1)Provide regulatory relief, 2)Limit proposed real estate lending regulations, 3)Stop expansion of credit unions and Farm Credit System, 4)Promote checks and balances for CFPB, 5)Block/limit increased capital requirements, 6)Work to eliminate "Too Big To Fail," and 7)Improve bank examinations and appeals process. Details are below.

We hope this and other information will assist respective associations in deliberations on these issues. We thank the participating associations.

**Results on the first flash survey on priority issues:**

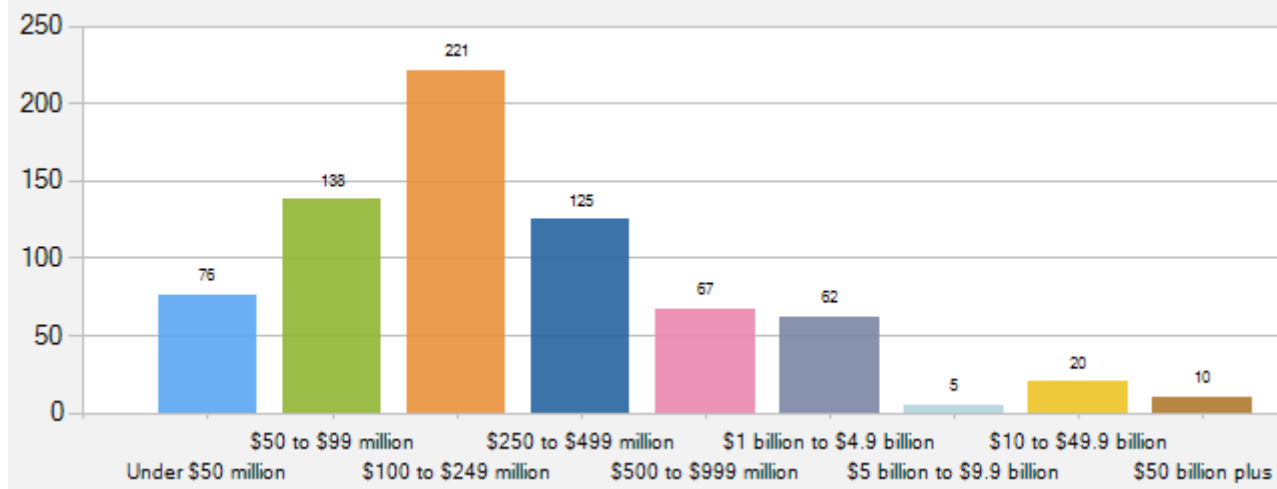
**Question:** In your opinion, what are the most important issues facing your bank today? Please rank them in their order of importance to your bank. (1 = highest priority, 8 = lowest priority - issues listed in rotating random order.) 735 responses to survey; numbers in graph are ranking scores, not # of responses



Rank	1	5	2	3	6	4	7	8
Issue	Reg Relief	Capital Requirements	RE Lending Regs	CUs, FCS	TBTF	CFPB Checks/Balances	Exam Appeal	Other
% Response	19.23%	14.66%	16.60%	15.25%	9.77%	14.80%	9.67%	-

Rank	Wording
1	Promote legislation that would provide bank regulatory relief that would reduce compliance costs and regulatory risk
5	Block/limit increased capital requirements (Basel III, amounts, definitions, complexity, risk-weighting...)
2	Limit the impact of current and proposed real estate lending regulations (escrow requirements for small banks; appraisals; the use of balloon note mortgages in smaller, rural banks; compliance costs; customer impact from QM, QRM, etc.)
3	Stop the expansion and level the playing field with tax-subsidized competitors such as credit unions and Farm Credit System
6	Promote additional legislation to eliminate "Too Big To Fail"
4	Promote legislation to create checks and balances against the powers of the Consumer Financial Protection Bureau
7	Promote legislation to improve bank examinations and provide an independent appeal process for disputed findings
8	Other

**Size of Respondent Banks** (not all respondents indicated bank size)



**State of Respondent Banks** (not all respondents indicated state)

19 states have double digit responses

Answers	Count
Alaska	0
Alabama	48
Arkansas	20
Arizona	6
California	3
Colorado	32
Connecticut	0
Delaware	0
District of Columbia	0
Florida	2
Georgia	1
Hawaii	0
Idaho	7
Illinois	1
Indiana	45
Iowa	44
Kansas	89
Kentucky	36

Answers	Count
Louisiana	0
Maine	0
Maryland	0
Massachusetts	28
Michigan	0
Minnesota	4
Mississippi	1
Missouri	46
Montana	14
Nebraska	51
Nevada	0
New Hampshire	13
New Jersey	28
New Mexico	4
New York	2
North Carolina	0
North Dakota	26
Ohio	0

Answers	Count
Oklahoma	26
Oregon	17
Pennsylvania	0
Rhode Island	0
South Carolina	1
South Dakota	22
Tennessee	0
Texas	0
Utah	31
Vermont	0
Virginia	0
Washington	5
West Virginia	1
Wisconsin	0
Wyoming	12
<b>Total Responses</b>	<b>666</b>