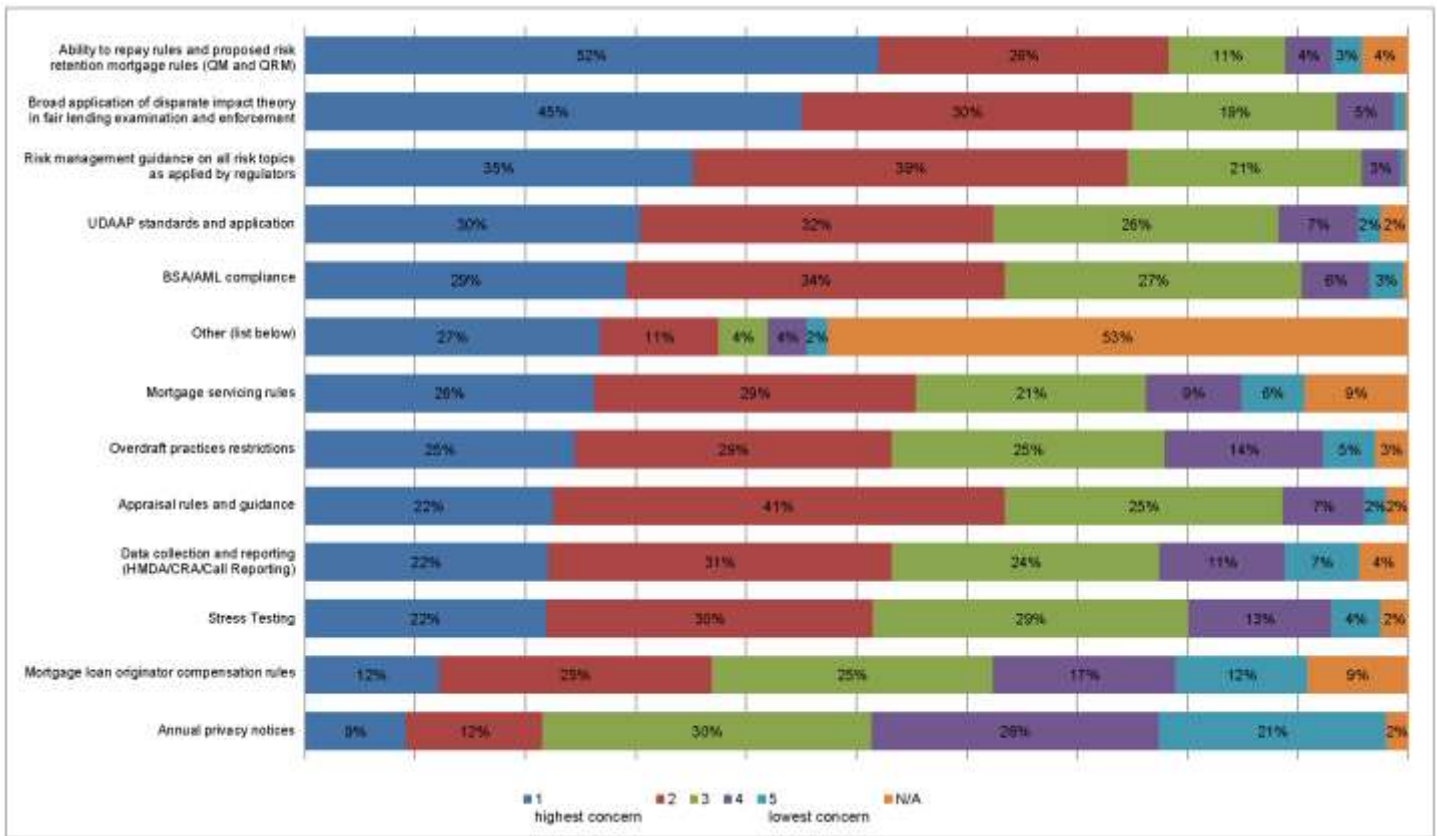




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**Flash Survey  
August 15, 2013  
(411 responses representing 19 states)**

1. Please indicate the level of concern you have for each of the following regulatory issues as it relates to the **cost and additional work imposed on your bank and employees**. (1 = highest concern, 5 = lowest concern)



Other:

Balloon mortgage restrictions, bifurcated banking system

Basel III is devastating to Sub S banks. If a C-corp bank gets into capital trouble, provisions remain in place to ensure that the IRS is paid. Not the case for S Corps. We may de-convert.

Basel III (3 comments)

Capital requirements are not consistent (2 comments)

Constant amendments to these new regulations. Small banks do not have the time to readjust every month with multiple amendments on the same regulations. Better thought out regulations would cut down on the amount of times regulators need to adjust regs

Customer complaints

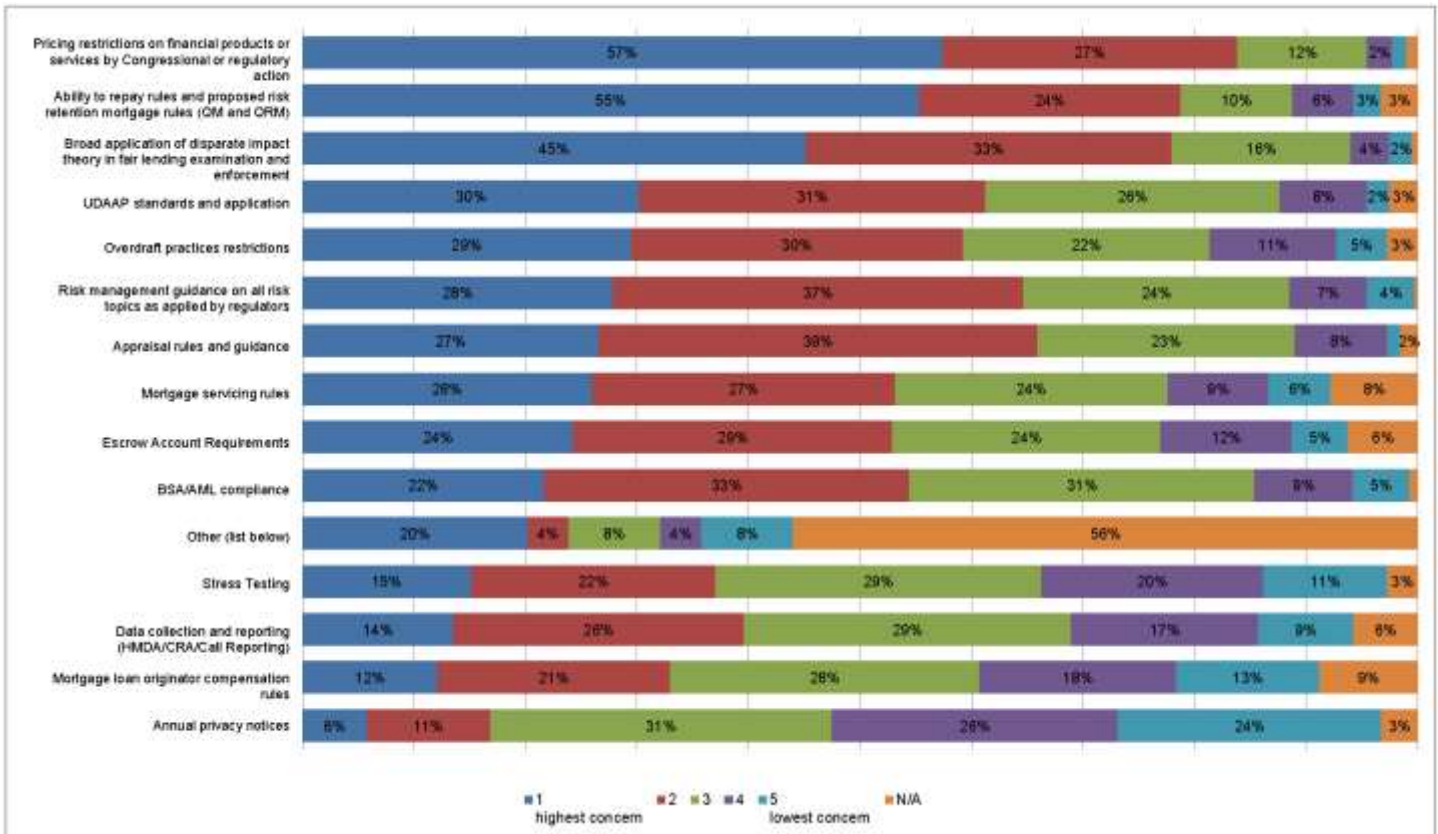
Disparate treatment as defined by DOJ.

Misc (26 comments)



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2. Please indicate the level of concern you have for each of the following regulatory issues as it relates to your **bank's ability to serve customers**. (1 = highest concern, 5 = lowest concern)



Other:

- Allowance for loan loss calculation
- Basel III
- CFPB witch hunts
- Debit Card Fees and Requirements
- Disparate treatment and disparate impact as defined by DOJ.
- Disparate treatment theory advanced by Regulators and DOJ.
- Entire regulatory burden
- Fair Lending issues
- Flood and RESPA
- Flood insurance
- Misc. (10 comments)



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*On a scale of 1 to 5, please indicate the likelihood that your bank will continue to operate independently 5 years from now. (1 = very unlikely, 5 = very likely)*

