

GENERAL QUESTIONS

Charter Type

- Commercial Bank Industrial Bank Thrift

Asset Size

- | | | |
|--|--|--|
| <input type="radio"/> Under \$50 million | <input type="radio"/> \$250 to \$499 million | <input type="radio"/> \$5 billion to \$9.9 billion |
| <input type="radio"/> \$50 to \$99 million | <input type="radio"/> \$500 to \$999 million | <input type="radio"/> \$10 to \$49.9 billion |
| <input type="radio"/> \$100 to \$249 million | <input type="radio"/> \$1 billion to \$4.9 billion | <input type="radio"/> \$50 billion plus |

Primary regulatory agency conducting the examination.

- State
 Department of Banking OCC FDIC FRB

State (Location of Bank Headquarters):

Please select the quarter and year of the examination/visitation:
(please use the examination "on-site" start date)

Quarter & Year

Are you providing feedback on an examination or a visitation?

- Examination Visitation

What type of examination (or visitation) was this?

- Safety & Soundness Compliance Joint Compliance and CRA

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GENERAL EXAM QUESTIONS

What do you wish you knew before your bank was examined? (if none, please enter 'N/A')

Was the amount and timing of the request to provide material to the examiner ahead of the exam appropriate?

Yes No

Did the examiner in charge work with you and staff ahead of the exam to discuss focus and timing?

Yes No

Did examiners ask questions which may have been obvious given a review of the documents provided ahead of time?

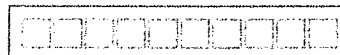
Yes No

How many years has the examiner-in-charge been supervising bank examinations?

0-3 years 3-5 years 5-10 years >10 years Don't know

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Post Exam Survey

SAFETY & SOUNDNESS EXAM QUESTIONS

Capital

- No/few problems noted
 Received criticism
 Received criticism and required evaluation by a third party

Capital: If action was required, please be more specific as to the area(s) of criticism

- Capital levels
 Dividend distribution levels
 Other

Comments:

Assets

- No/few problems noted
 Received criticism
 Received criticism and required evaluation by a third party

Assets: If action was required, please be more specific as to the area(s) of criticism.

- Adversely classified asset levels Commercial
 Credit administration practices
 Allowance of loan & lease loss calculation/level
 Loan policies
- real estate risk management
 Credit underwriting practices
 Investment portfolio
 Other

Comments:

Management

No/few
problems
noted

Received
criticism

Received
criticism and
required
evaluation by a
third party

Management: If action was required, please be more specific as to the area(s) of criticism.

Bank's strategic
plan or planning
processes

Qualifications of
board, lenders or
management

Other

Comments:

Earnings

No/few
problems
noted

Received
criticism

Received
criticism and
required
evaluation by a
third party

Earnings: If action was required, please be more specific as to the area(s) of criticism.

Budgeting
process
(variances)

Professional fees

Other

ALLL provisions

Non-interest
income level

Comments:

Liquidity

No/few
problems
noted

Received
criticism

Received
criticism and
required
evaluation by a
third party

Liquidity: If action was required, please be more specific as to the area(s) of criticism.

Brokered deposit
levels

Unutilized
borrowing
capacity

Other

Cash levels

Borrowing levels

Comments:

Sensitivity

No/few
problems
noted

Received
criticism

Received
criticism and
required
evaluation by a
third party

Sensitivity: If action was required, please be more specific as to the area(s) of criticism.

ALM assumption
development

Number or type
of stress test
scenarios

Other

Liquidity stress
testing

Bank internal
knowledge

Comments:

Operations

- No/few problems noted Received criticism Received criticism and required evaluation by a third party

Operations: If action was required, please be more specific as to the area(s) of criticism.

- Business continually planning External loan review firm or process Other real estate owned management processes
- Currency Transaction Report fillings Problem loan management Vendor management
- Customer authentication Real estate appraisal and evaluation processes Other

Comments:

Information and Technology

- No/few problems noted Received criticism Received criticism and required evaluation by a third party

Information and Technology: If action was required, please be more specific as to the area(s) of criticism.

- Staffing / expertise Business Continuity Plan Identify theft protection Other
- Vendor IT User

Comments:

Reputation

No/few
problems
noted

Received
criticism

Received
criticism and
required
evaluation by a
third party

Reputation: If action was required, please be more specific as to the area(s) of criticism.

BSA / AML

Information
sharing

Online social
profile

Moderate and
high risk
customers

MSB business

Other

Comments:

Legal

No/few
problems
noted

Received
criticism

Received
criticism and
required
evaluation by a
third party

Legal: If action was required, please be more specific as to the area(s) of criticism.

Outstanding lawsuits

Other

Comments:

Other areas not mentioned above: Please comment on any other aspects of the Safety and Soundness examination that you wish to share but were not captured in the questions above.

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