

CUNA/LEAGUE 2014 EXAM SURVEY REPORT

MARCH 2015

Prepared by:

Bill Hampel

Mary Dunn

Mike Schenk

Connie Dey-Marcos

Jon Haller

SURVEY METHODS and RESPONDENT PROFILE

In March of 2014, all CUNA/league affiliated credit unions received an email from CUNA and their league president inviting them to complete an on-line survey on their most recent exam. In addition, the survey was prominently featured on CUNA's website, in CUNA newsletters, and by leagues in a number of their communications with credit unions. The questionnaire was almost identical to one used a year earlier.

By January 2015, we received 631 responses, representing 10% of all credit unions.

The table below compares the respondent profile to that of all US credit unions. The distribution of responding credit unions is very similar to that of the population in terms of charter type, and net worth ratio. However, responding credit unions were somewhat larger than all US credit unions: 21% of responding credit unions have more than \$250 million in assets compared to 13% of the population. Nevertheless, there was strong response across all asset sizes.

Because larger credit unions were more likely to respond, responses from single common bond credit unions were lower than the population, and community charters were more heavily represented. All totals reported in the survey have been weighted to the distribution of all credit unions by asset size.

| RESPONDENT PROFILE | | |
|--------------------------------|---------------------------|--------------------------|
| | Survey Respondents | All Credit Unions |
| Number of Credit Unions | 631 | 6,398 |
| Charter | | |
| State | 43% | 39% |
| Federal | 58% | 61% |
| Field of Membership | | |
| Single common bond | 22% | 35% |
| Multiple common bond | 35% | 32% |
| Community | 43% | 34% |
| Asset Group | | |
| \$25 million or less | 39% | 50% |
| \$25 million to \$50 million | 13% | 14% |
| \$50 million to \$250 million | 26% | 23% |
| \$250 million to \$500 million | 9% | 5% |
| \$500 million to \$1 billion | 5% | 4% |
| \$1 billion or more | 7% | 4% |
| Net Worth Ratio | | |
| Less than 5.00% | 0.3% | 0.4% |
| 5.00% to 5.99% | 0.2% | 0.3% |
| 6.00% to 6.99% | 0.5% | 1.5% |
| 7.00% to 9.99% | 37.9% | 30.2% |
| 10.00% or greater | 61.1% | 67.5% |

MAJOR FINDINGS

- Once again, more credit union CEOs were satisfied with their exams (58%) than dissatisfied (28%), and this finding is nearly identical to that reported last year (58%/27%). In contrast, in 2012 a greater proportion were satisfied (61%) and fewer were dissatisfied (25%).
- Exams duration was little-changed in 2014 (9.0 days). This is nearly identical to 2013 (9.1 days) but a bit longer than in 2012 (7.9 days).
- There was little change in the proportion of credit unions reporting being under one or more Documents of Resolution (DORs). In 2014 40% of responding credit unions were under at least one DOR – roughly the same as in 2013 (41%) but a bit lower than the finding in 2012 (43%).
- Exams conducted by state examiners remain substantially less likely to include DORs than exams in which NCUA is involved.
- Examinations conducted solely by state examiners tend to be rated more highly than NCUA-only exams, but joint exams still are rated lower than either state or NCUA only exams.
- Not surprisingly, credit unions whose CAMEL ratings declined during the exam were not very positive about the experience. Similarly, as would be expected, there is a strong, positive correlation between level of agreement with the current CAMEL rating and satisfaction with exam results.
- Exam teams received positive ratings on a number of items, such as giving credit unions the opportunity to comment, being open to discussion, and knowledge of rules and regulations and the credit union.
- Exam teams received negative ratings on such things as making excessive use of DORs, applying "guidance" or "best practice" as regulation, and "covering" themselves.
- The biggest problem mentioned by credit unions is that regulatory and exam requirements in general are putting increasing pressure on credit union resources.

ORGANIZATION OF THIS REPORT

The report contains two pages each on a number of questions covering credit unions evaluations of the exam, the results of the exam, and assessments of the exam team in general, and in its dealings with volunteers. In each case, the first page contains a chart showing a comparison of responses to the question in 2012, 2013 and 2014, for all respondents.

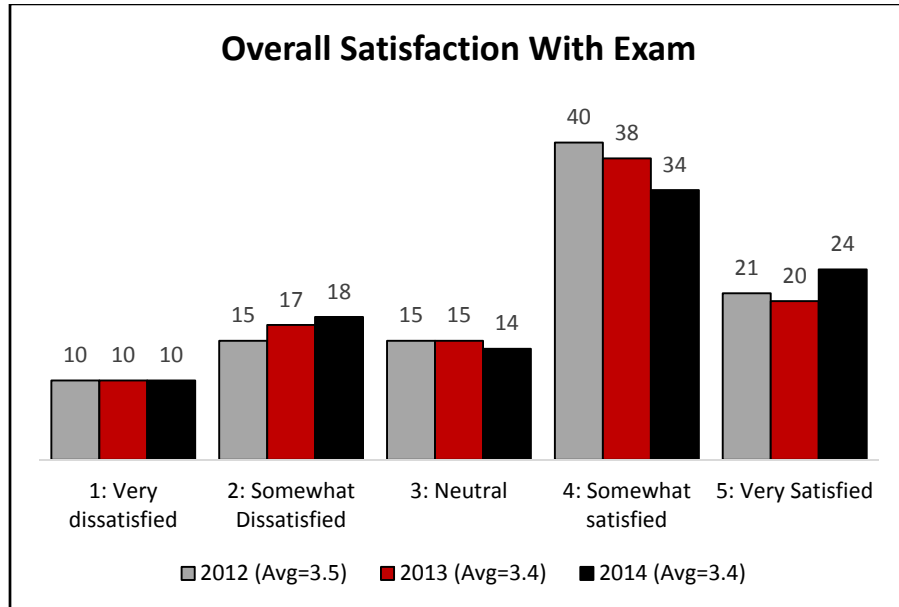
The second page has a number of smaller charts showing how responses varied according to field of membership, examining agency, change in CAMEL rating, agreement with CAMEL rating, asset size, and net worth ratio. The last two tables list, in rank order, more detailed ratings of exam teams and the exam process, and issues or problems raised during exams.

Note:

- Percentages may not add to 100% due to rounding.
- Differences in the percent of credit unions responding to any question of 3 points or less are not statistically significant.
- For most questions, averages are calculated on a five-point scale.
- Relatively few credit unions with low net worth ratios responded to the survey in 2014 – only three with less than 6% net worth and only three with net worth between 6% and 7% did so. As a consequence the average results reported in each of these categories are idiosyncratic and are difficult to compare to prior years' results.

Overall Satisfaction with Exam

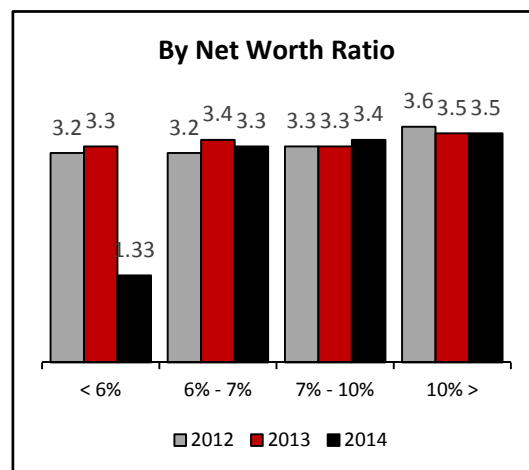
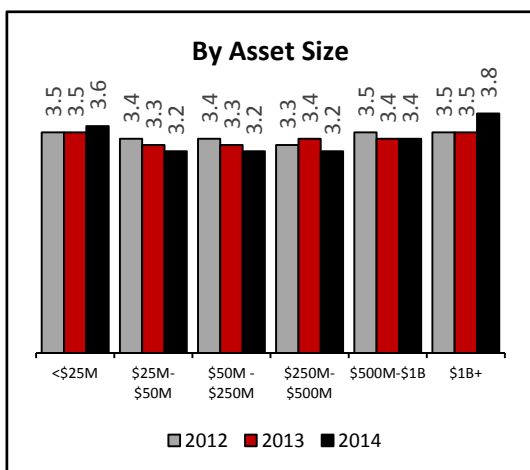
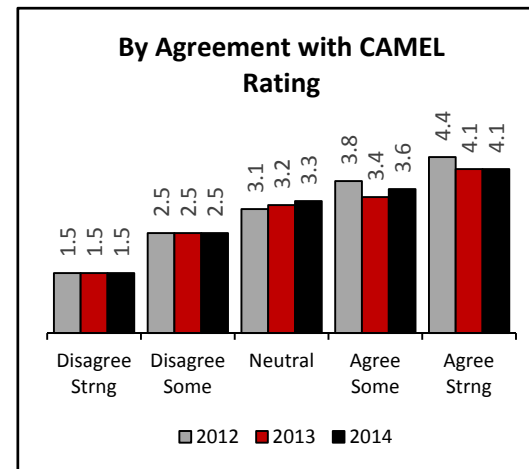
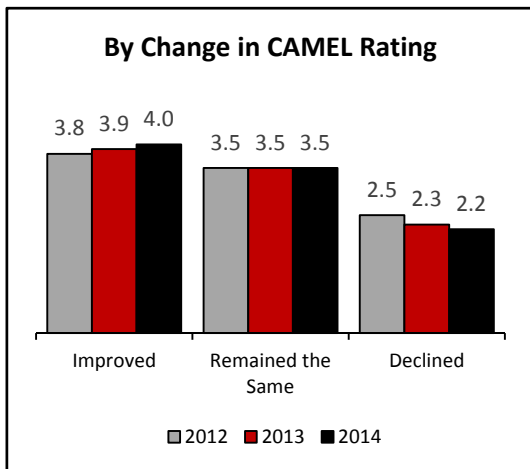
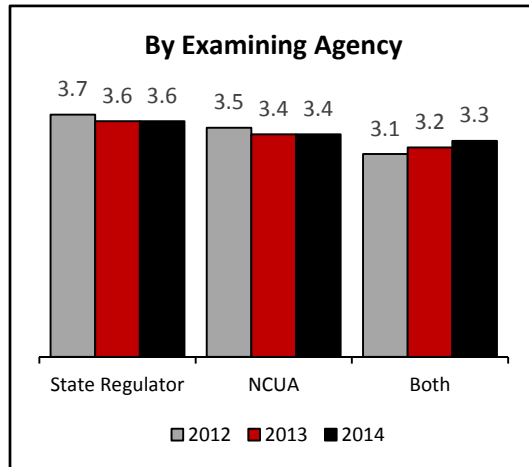
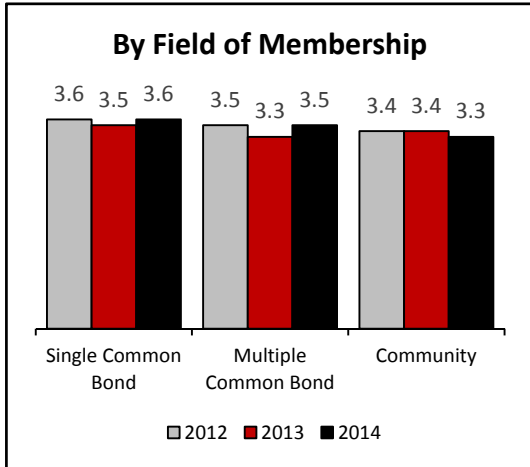
2012 Average = 3.5 2013 Average = 3.4 2014 Average = 3.4



- More credit union CEOs were satisfied with their exams (58%) than dissatisfied (28%). This finding is essentially unchanged compared to 2013 results. However, the 2014 cycle results reflect a notable jump in the percent of respondents saying they are “very satisfied” with their exam – the percentage of respondents very satisfied increased from 20% in 2013 to 24% in the 2014 cycle.
- Credit unions with a single common bond were slightly more satisfied than those with multiple common bonds, which in turn were more satisfied than those with community common bonds.
- Credit unions were more satisfied with exams performed by state regulators than by NCUA. Joint exams produced the lowest level of satisfaction, but satisfaction with joint exams improved slightly – for the second consecutive year.
- Not surprisingly, satisfaction was higher for exams in which CAMEL ratings improved, and vice versa. Satisfaction was also once again strongly related to level of agreement with the CAMEL rating.
- There was little variation in satisfaction by asset size, although in 2014 credit unions with between \$25 million and \$500 million in assets tended to be least satisfied. In each of the three years those with less than \$25 million and those with more than \$1 billion in assets reflected the highest levels of satisfaction.
- Credit unions with 7% to 10% net worth reflect slightly higher levels of satisfaction in 2014, while those with more than 10% net worth reflect no change in satisfaction levels during the year.

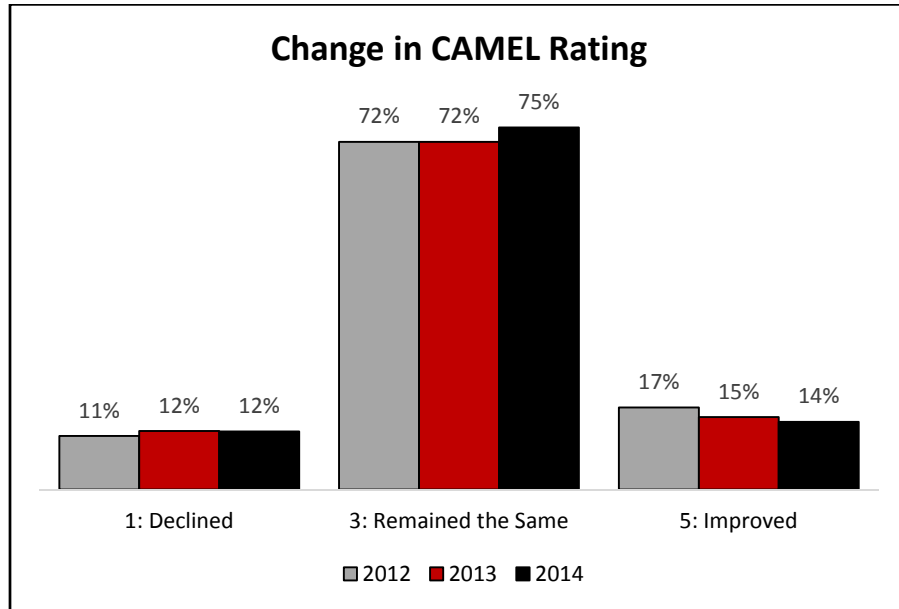
Overall Satisfaction with Exam

2012 Average = 3.5 2013 Average = 3.4 2014 Average = 3.4



Change in Camel Rating¹

2012 Average = 3.1 2013 Average = 3.0 2014 Average = 3.1

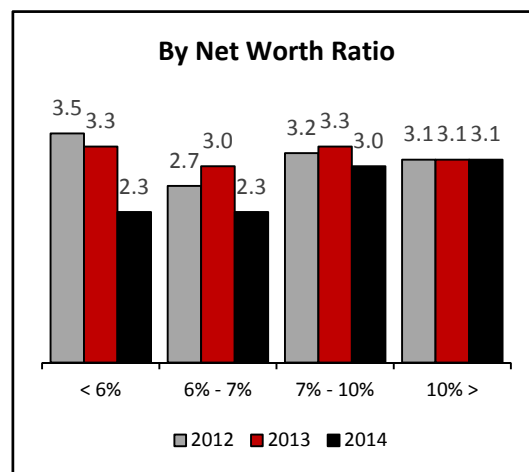
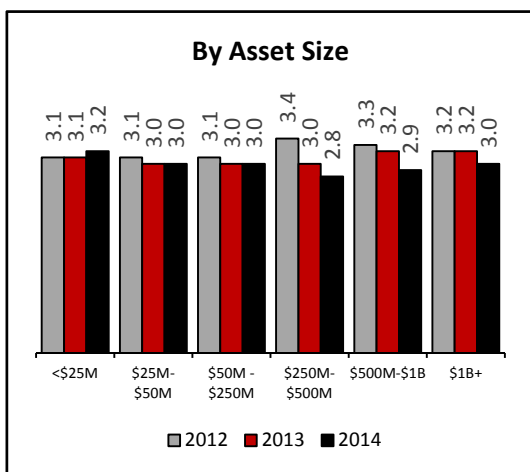
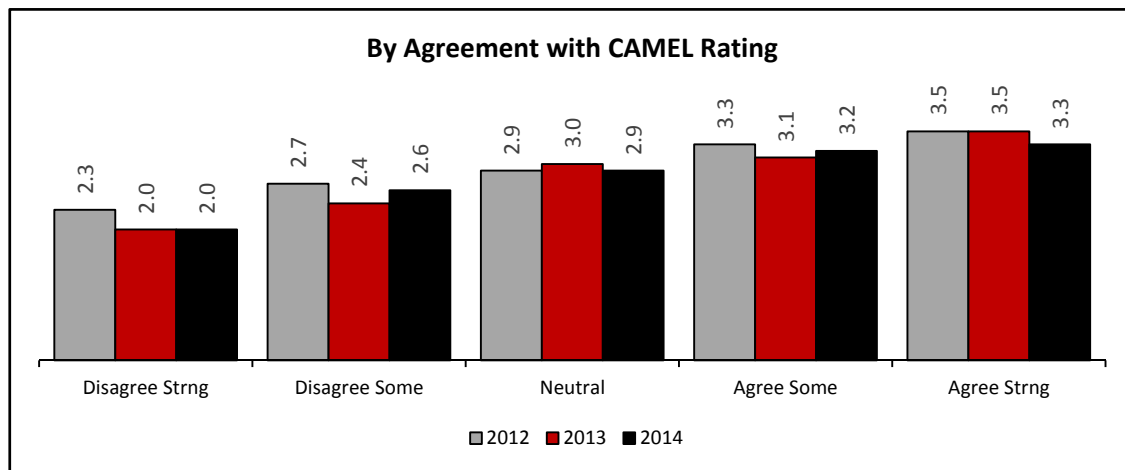
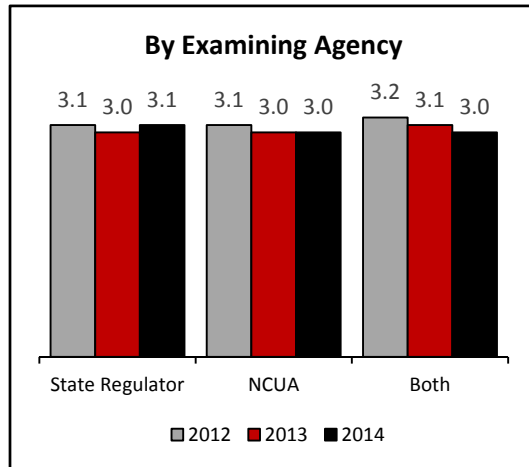
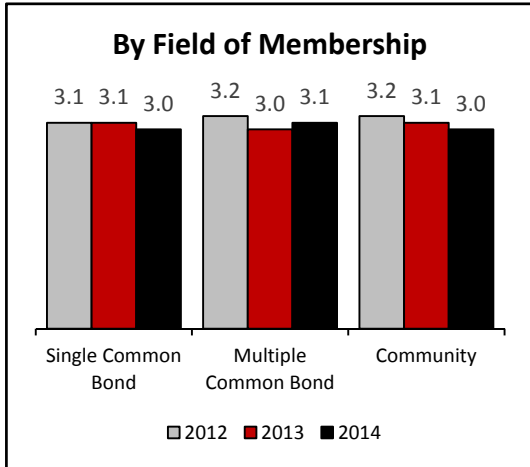


- As in prior years, the vast majority of credit unions had unchanged CAMEL ratings in their latest exams. There was a modest increase in the proportion reporting no change in 2014, and a marginal decline in the proportion reporting an improved rating.
- Single common bond credit unions were more likely to experience increases in CAMEL ratings in the current cycle and multiple common bond credit unions were least likely to experience declines.
- There was very little difference in average reported change in CAMEL rating according to the examining agency, though those with dual exams report are most likely to say ratings improved and also are most likely to say ratings declined.
- As would be expected, the greater the level of agreement with the CAMEL rating, the more likely was the CAMEL rating to have increased – a result that is similar to that reported in the previous survey result summaries.
- In 2014, credit unions with less than \$25 million in assets were least likely to see their CAMEL ratings decline.
- Credit unions with the highest capital ratios were most likely to see improved CAMEL ratings.

¹ Averages calculated on a scale: 1 = declined; 3 = remained the same; 5 = improved.

Change in Camel Rating²

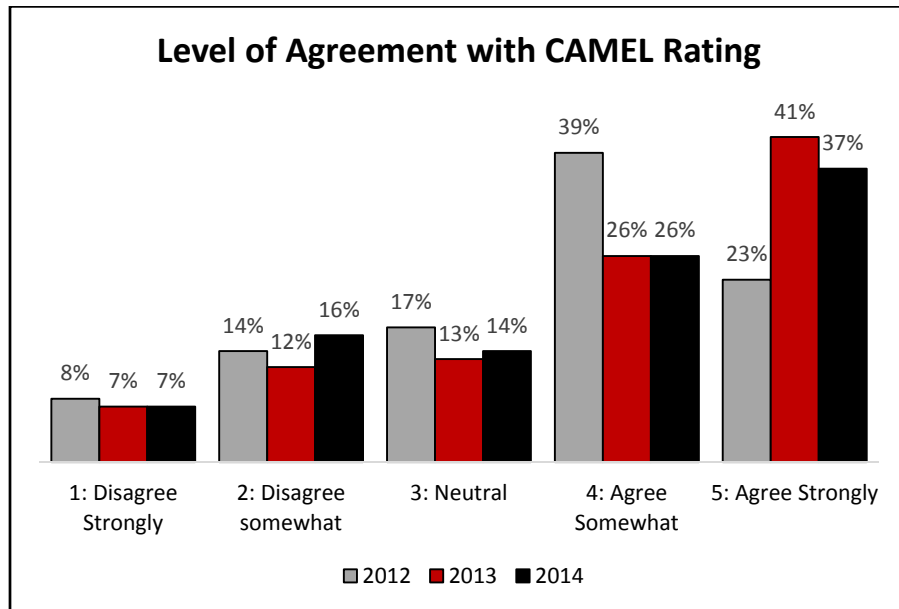
2012 Average = 3.1 2013 Average = 3.0 2014 Average = 3.1



² Averages calculated on a scale: 1 = declined; 3 = remained the same; 5 = improved.

Level of Agreement with Camel Rating

2012 Average = 3.6 2013 Average = 3.8 2014 Average = 3.7



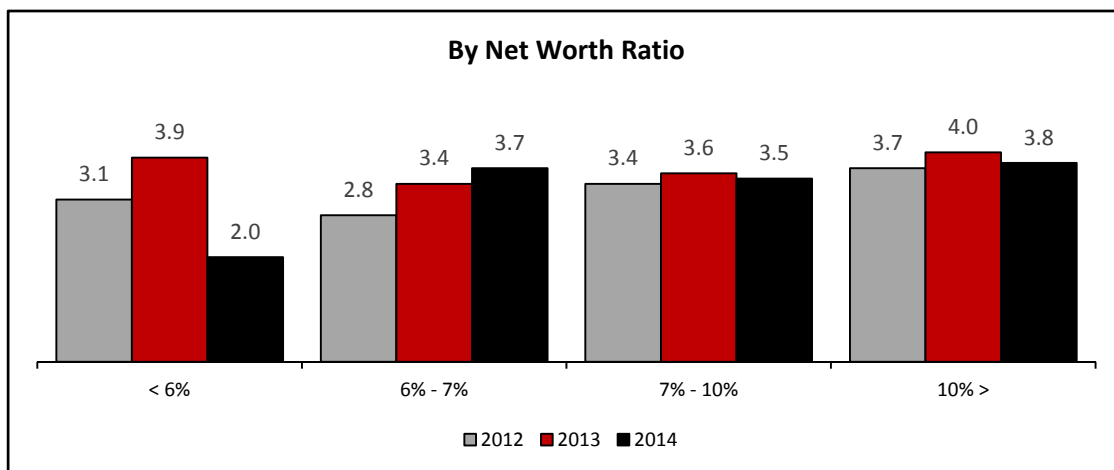
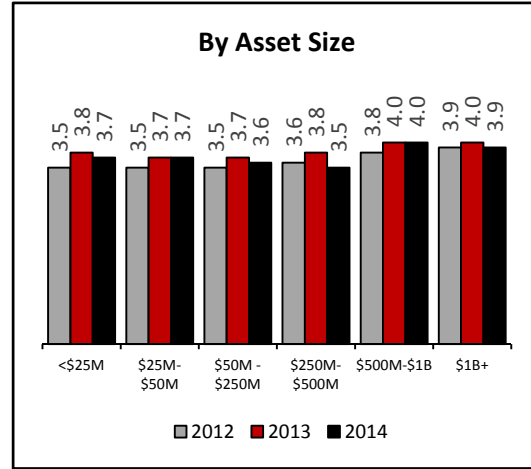
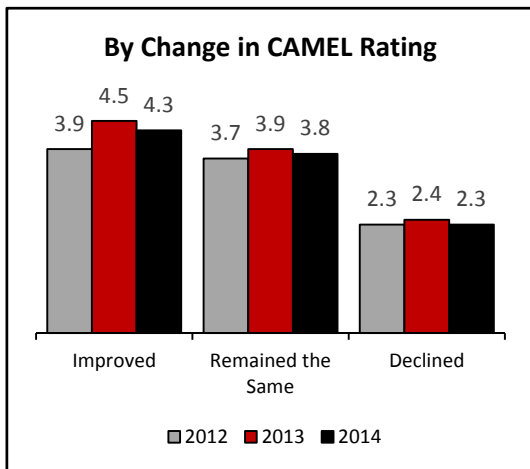
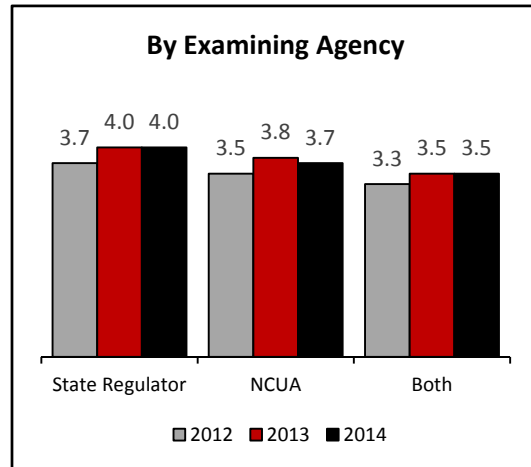
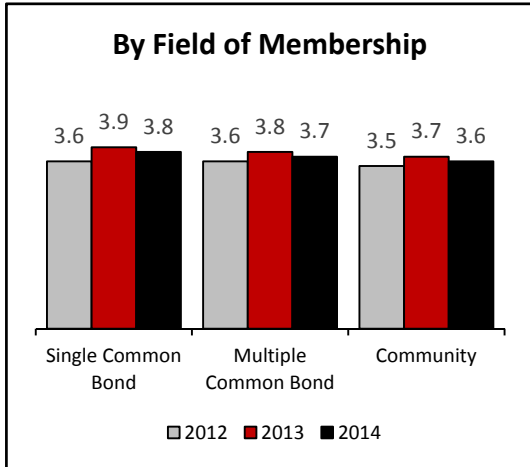
- The overall average level of agreement with the CAMEL rating was essentially unchanged in 2014, though there was a modest decline in the percentage of respondents stating they “agree strongly” with their rating.
- Credit unions with a single common bond were most likely to agree with their CAMEL rating while those with community field of membership were least likely to agree – a result that mirrored that reported in 2013.
- Agreement with CAMEL rating on exams by a state regulators and by joint NCUA/state regulators were unchanged in 2014. Those with NCUA exams reported marginally lower agreement compared to 2013. Those with joint exams once again reflected the lowest level of agreement with their CAMEL rating.
- Once again credit unions whose CAMEL ratings that improved were much more likely to agree with those CAMEL ratings.
- Larger credit unions were again slightly more likely to agree with their CAMEL ratings than smaller credit unions.
- Credit unions with very high capital ratios are more likely to agree with their CAMEL ratings than credit unions with lower capital ratios

Level of Agreement with CAMEL Rating

2012 Average = 3.6

2013 Average = 3.8

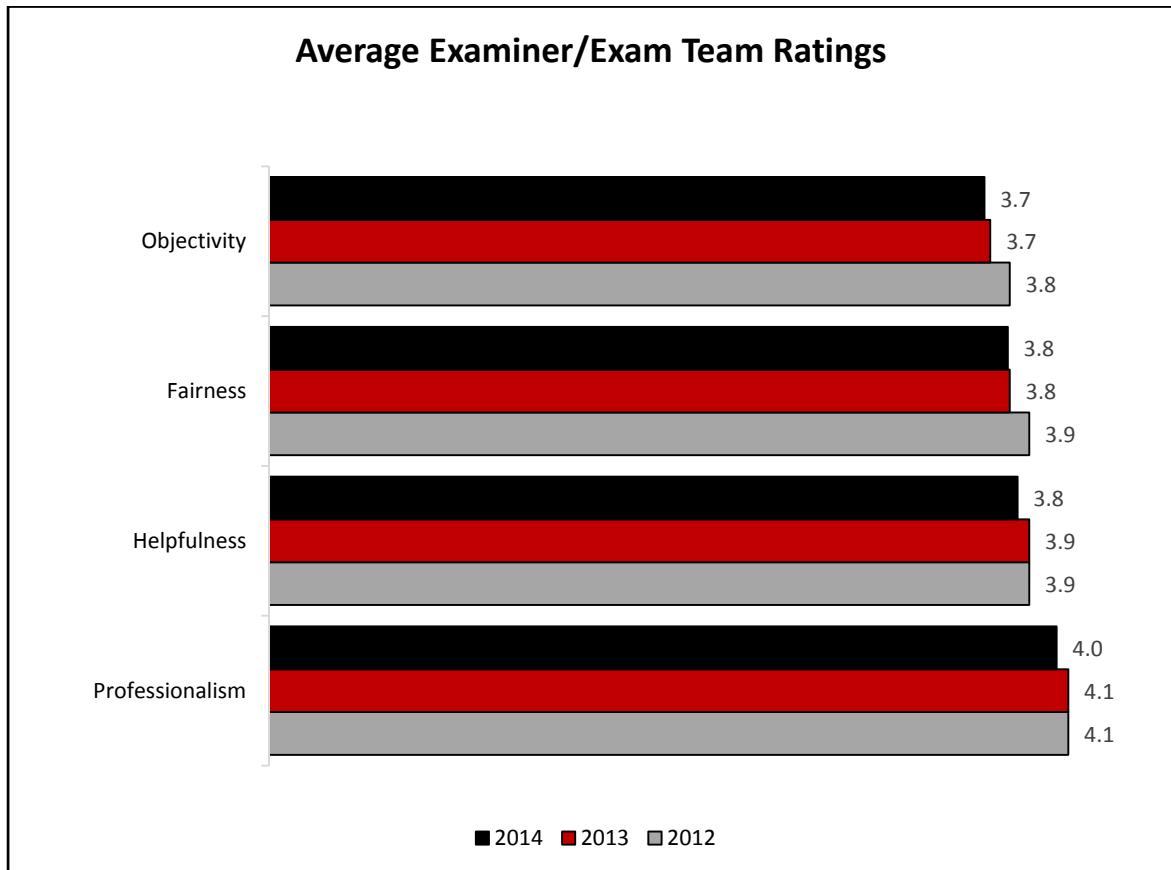
2014 Average = 3.7



EXAM TEAM RATINGS

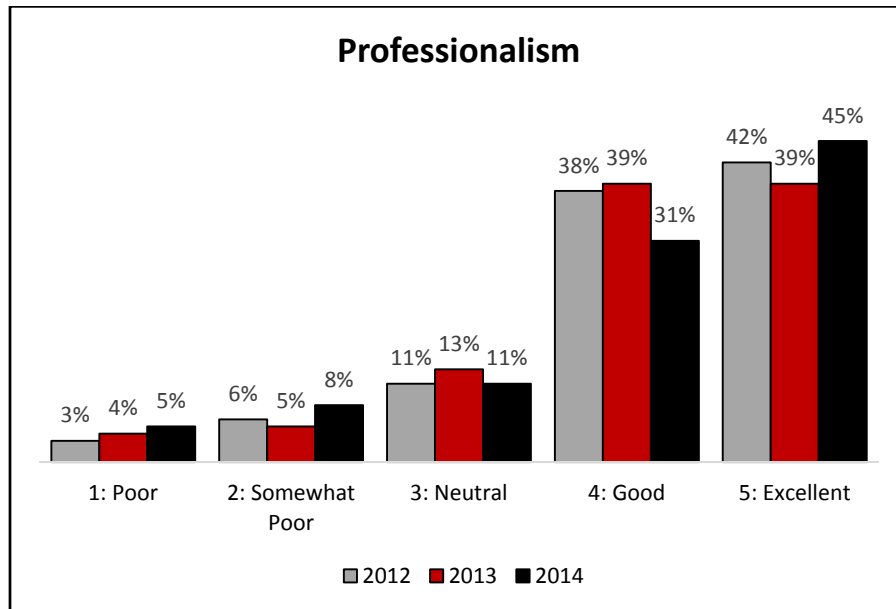
As in the 2013 and 2012 surveys, respondents were asked to rate their exam teams on a number of key attributes, including objectivity, fairness, helpfulness and professionalism.

Exam teams again received the highest ratings for professionalism and the lowest rating, on average, for objectivity. While they reflect relatively high scores overall, the average ratings for both helpfulness and professionalism declined modestly in the most recent survey.



Rating the Exam Team: Professionalism

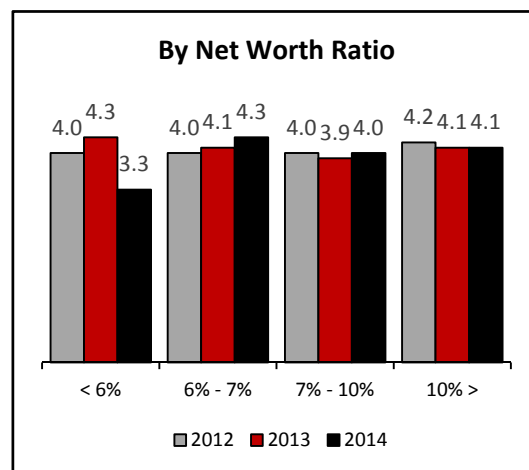
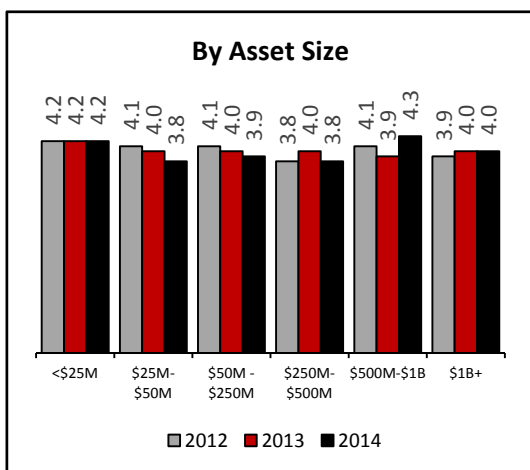
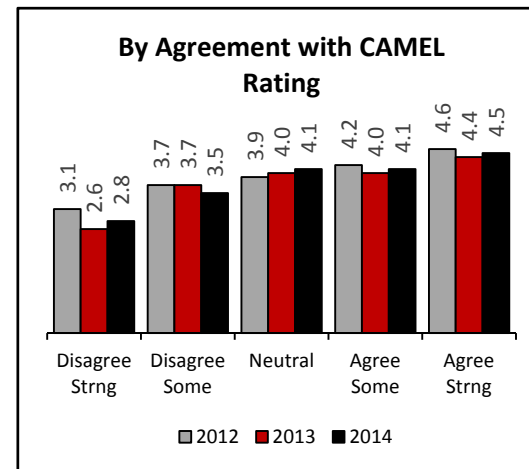
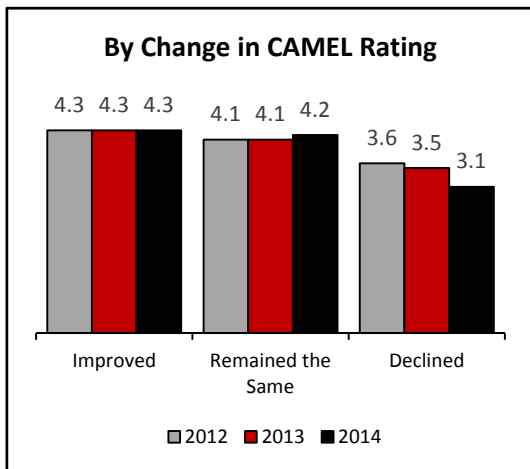
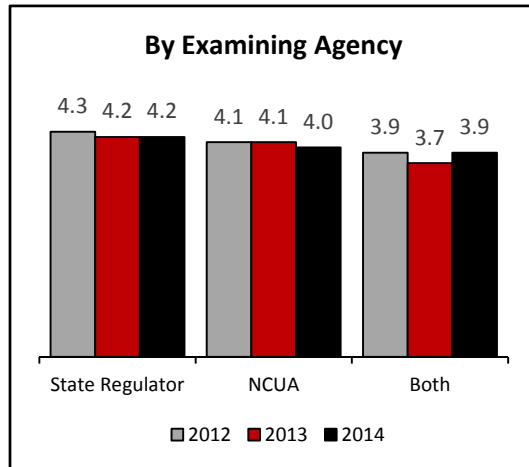
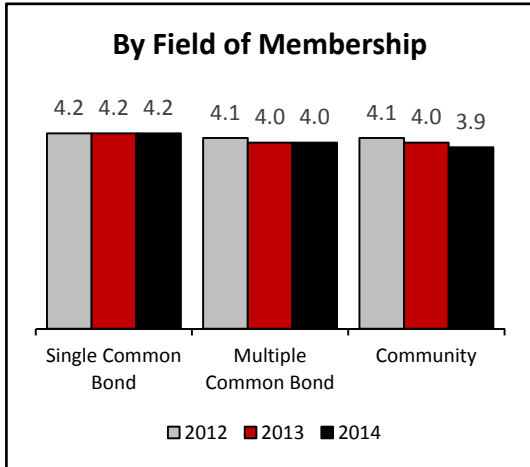
2012 Average = 4.1 2013 Average = 4.1 2014 Average = 4.0



- The average rating of examiner professionalism was little changed in 2014, though there was a six percentage point increase in the proportion of respondents rating examiner professionalism “excellent”. There also was an increase in the proportion that rated examiner professionalism as “poor” or “somewhat poor” – which increased from 9% in 2013 to 13% in 2014.
- In 2014, single common bond credit unions had higher evaluations of examiner professionalism than did multiple group or community credit unions. This result is consistent with findings in both 2013 and 2012.
- Reported examiner professionalism was lower on joint exams than either state only, or NCUA-only exams, though the average differences narrowed in the 2014 survey.
- Examiners who assigned reduced CAMEL ratings were significantly less professional than their peers who assigned higher ratings, at least in the eyes of the examined. This result has been consistent over time.
- Similarly, the greater the level of agreement with the CAMEL rating, the more likely was the credit union to rate the examiners as highly professional. Again, as might be expected, this result has been consistently seen across in each of the three exam surveys we’ve conducted.
- Credit unions with less than \$25 million and those with more than \$500 million in assets are most likely to perceive their examiner as highly professional.
- Credit unions with net worth ratios over 10% were most likely to give high ratings for professionalism.

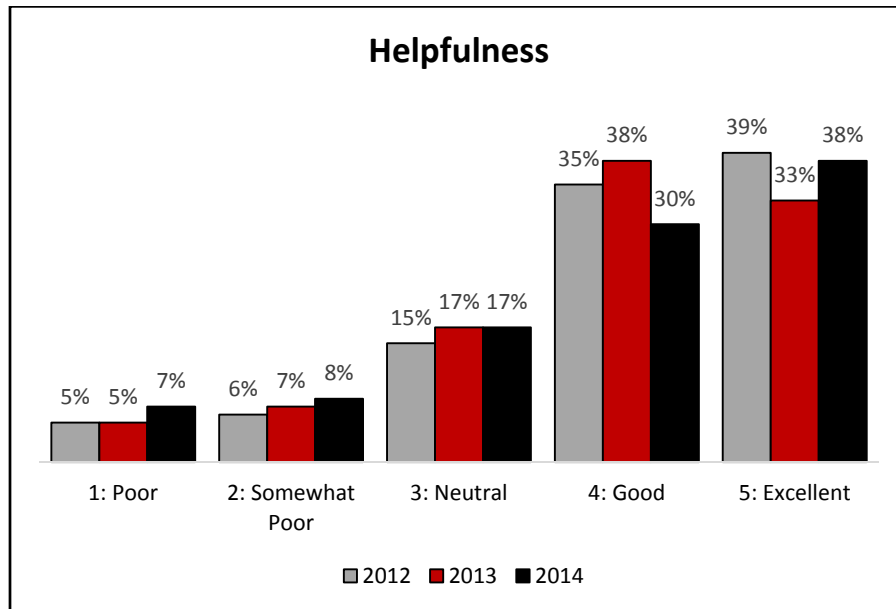
Rating the Exam Team: Professionalism

2012 Average = 4.1 2013 Average = 4.1 2014 Average = 4.0



Rating the Exam Team: Helpfulness

2012 Average = 3.9 2013 Average = 3.9 2014 Average = 3.8



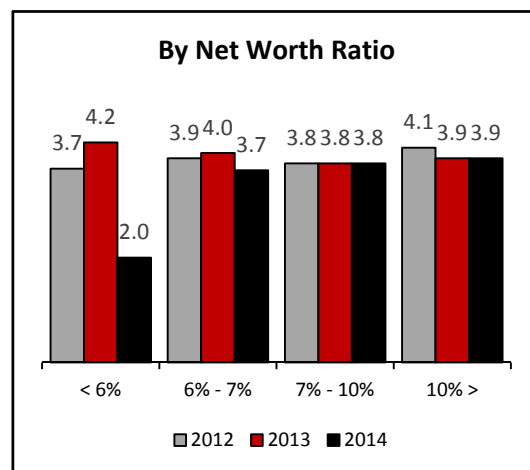
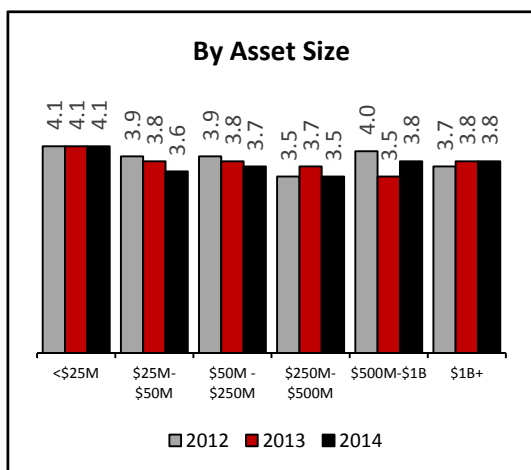
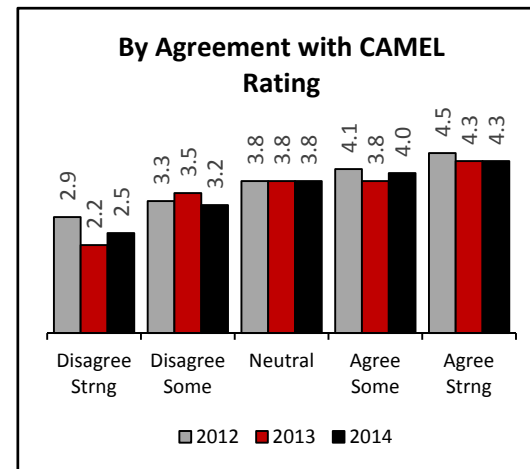
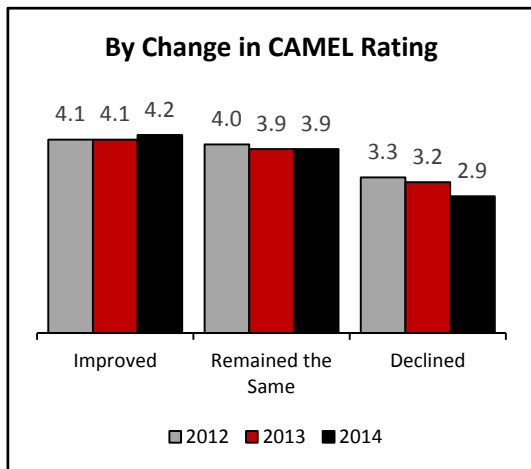
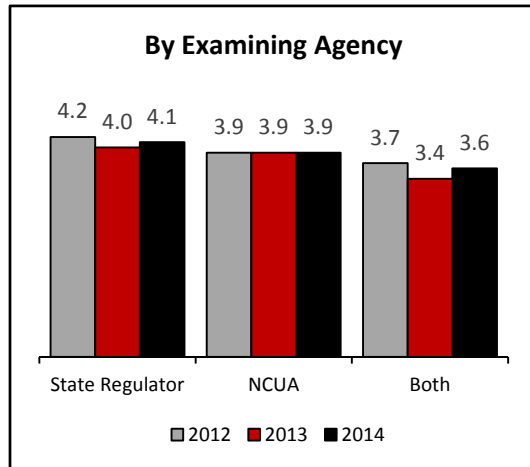
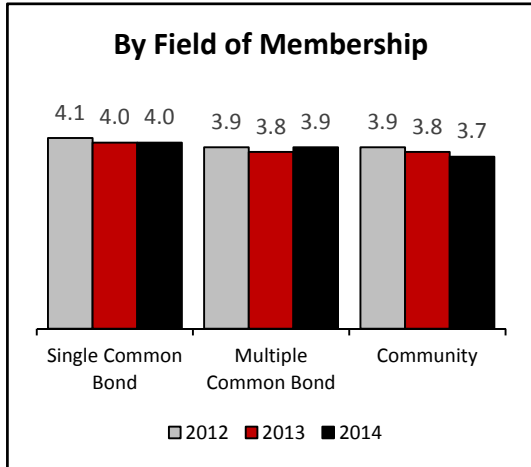
- The average rating of examiner helpfulness was little-changed in 2014, though there was a five percentage point increase in the proportion of respondents rating examiner professionalism “excellent”. There also was an increase in the proportion that rated examiner professionalism as “poor” or “somewhat poor” – from 12% in 2013 to 15% in 2014
- In each of the three years we’ve conducted the exam survey single common bond credit unions had higher evaluations of examiner helpfulness that did multiple bond or community credit unions.
- Reported examiner helpfulness was once again noticeably lower on joint exams than either state-only, or NCUA-only exams. State exams reflect the highest perceptions of examiner helpfulness.
- Examiners who assigned reduced CAMEL ratings were deemed to be less helpful than their peers who assigned higher ratings. This result is consistent with previous findings.
- Similarly, once again, the greater the level of agreement with the CAMEL rating, the more likely was the credit union to rate the examiners as helpful.
- The nation’s smallest credit unions – those with less than \$25 million in assets - were again the most likely to rate the exam teams as helpful. Credit unions with assets over \$500 million were more likely to cite examiner helpfulness than those with assets between \$25 million and \$500 million.
- Ratings for examiner helpfulness generally increased with credit union net worth ratios.

Rating the Exam Team: Helpfulness

2012 Average = 3.9

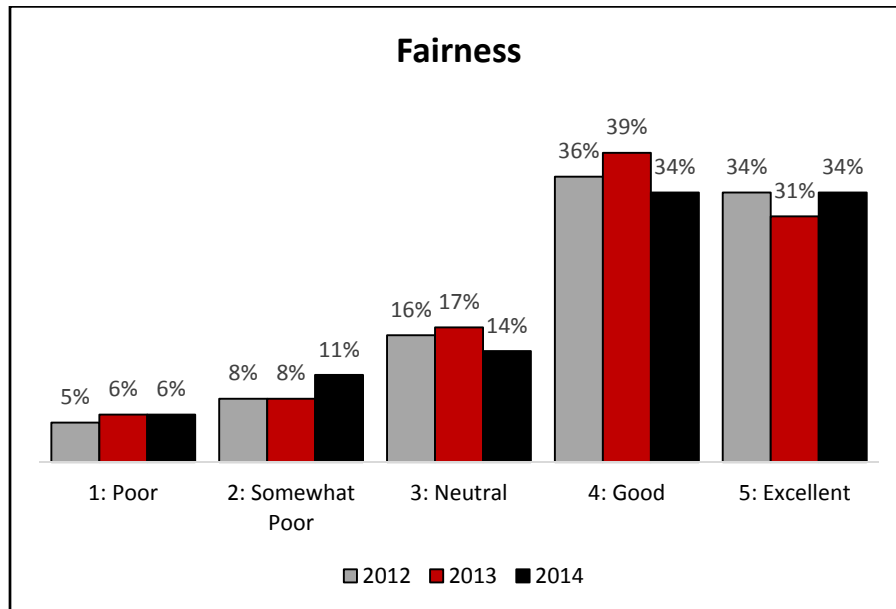
2013 Average = 3.9

2014 Average = 3.8



Rating the Exam Team: Fairness

2012 Average = 3.9 2013 Average = 3.8 2014 Average = 3.8



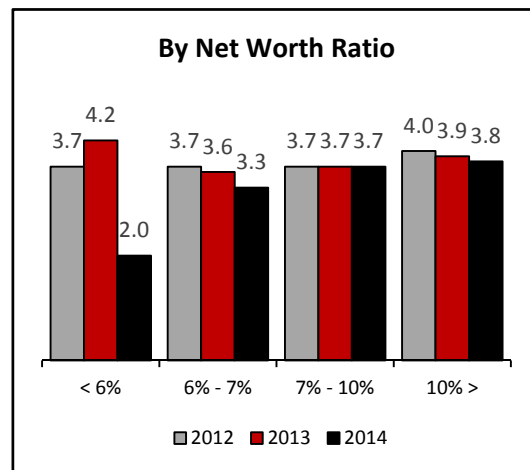
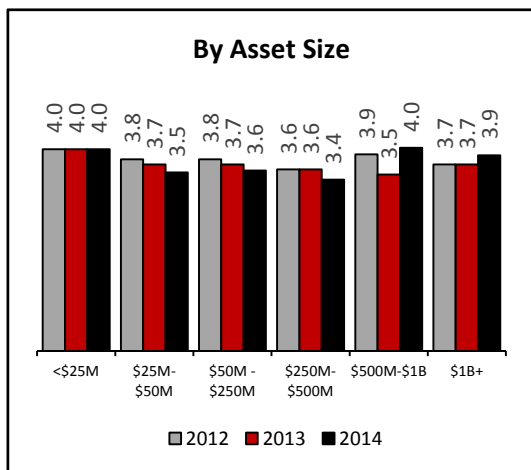
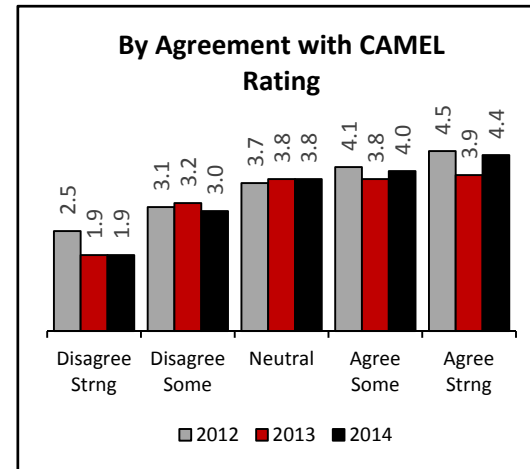
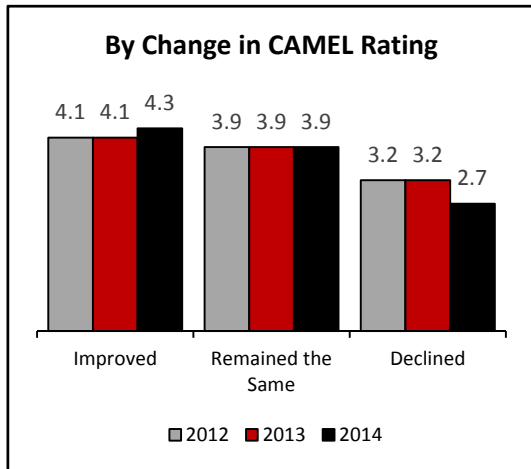
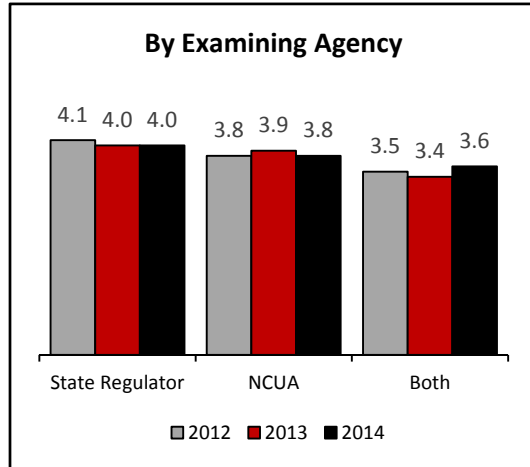
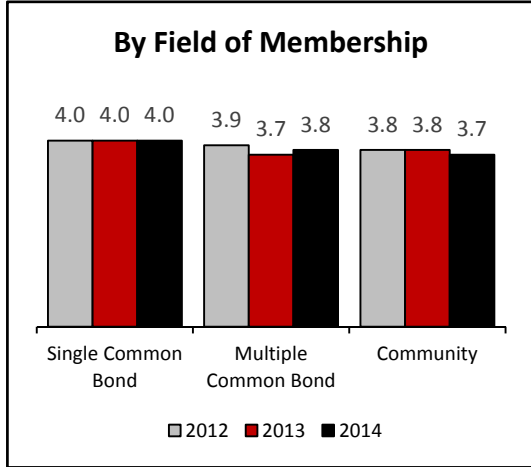
- The average rating of examiner fairness was unchanged in 2014.
- Single common bond credit unions were more likely to describe examiners as fair than other credit unions. This result is consistent with findings in previous years.
- Once again, examiners in state-only exams were slightly more likely to be rated as fair than in NCUA-only exams while examiners in joint exams were much less likely to be considered fair than in either of the solo exams.
- The better the change in CAMEL rating, the more likely was the exam team to be considered fair – and the differences seen in 2014 are more pronounced than those observed in previous survey cycles.
- The more the credit union agreed with their CAMEL ratings, the more likely they were to consider the examiner fair. These results are consistent with both the 2013 and 2012 exam findings.
- Credit unions with less than \$25 million in assets and those with more than \$500 million in assets were most likely to describe the exam team as fair. Those with assets between \$250 million and \$500 million were least likely to do so.
- Credit union perception of examiner fairness increases with reported capital ratio.

Rating the Exam Team: Fairness

2012 Average = 3.9

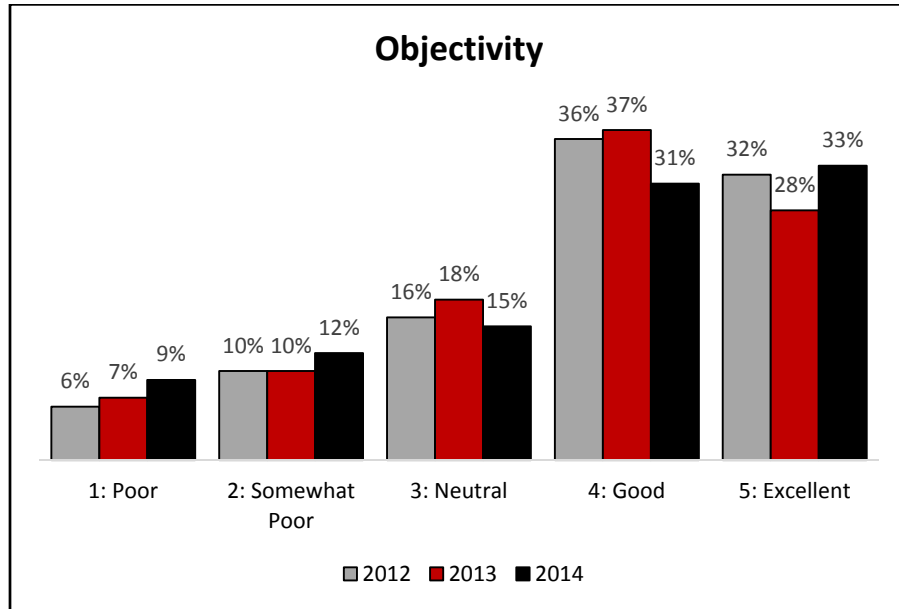
2013 Average = 3.8

2014 Average = 3.8



Rating the Exam Team: Objectivity

2012 Average = 3.8 2013 Average = 3.7 2014 Average = 3.7



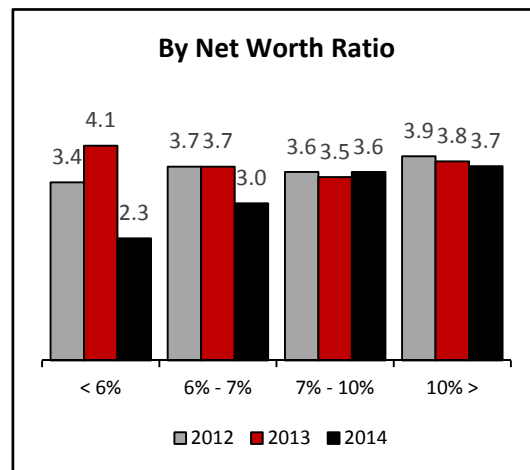
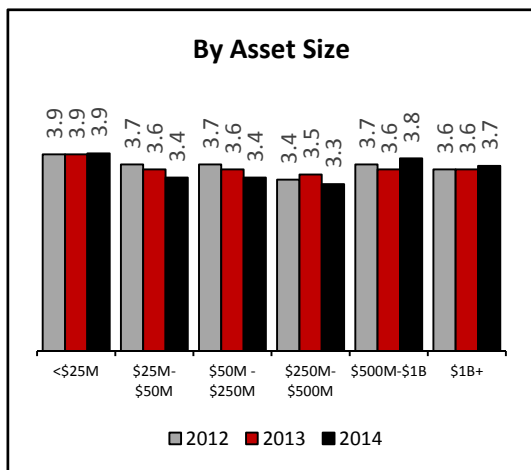
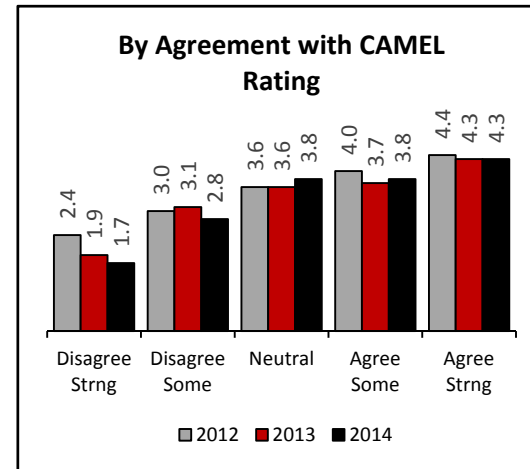
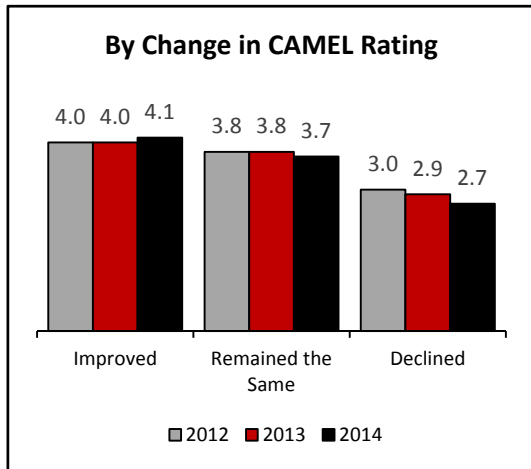
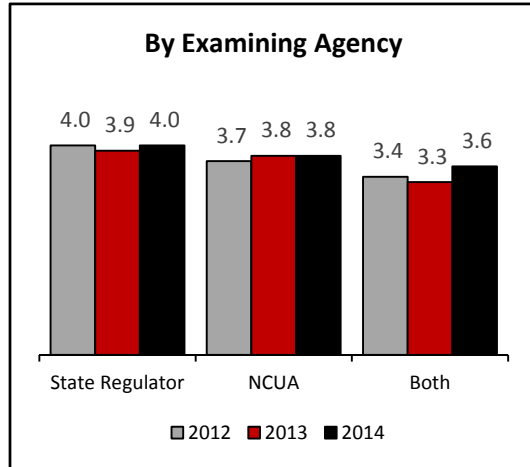
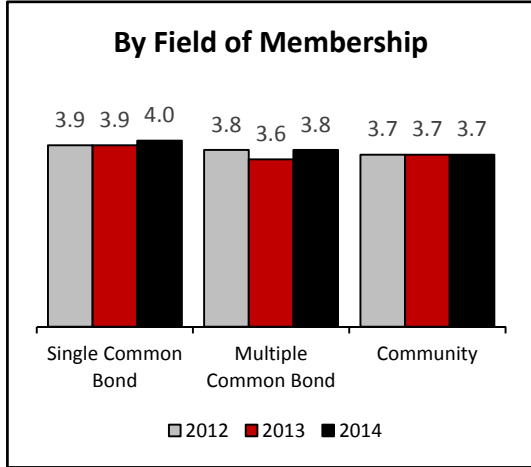
- The average rating of examiner objectivity was unchanged in 2014.
- Ratings for examiner objectivity were highest by single common bond credit unions, and lowest by community credit unions.
- Credit unions with state-only exams rated objectivity highest, followed by those with NCUA-only exams, but those with joint exams rated examiner objectivity much lower than their counterparts.
- Examiners who assigned a lower CAMEL rating than the previous exam were considered to be much less objective – a finding that has been consistent over time.
- Once again, the more a credit union agreed with its CAMEL rating, the more likely it was to rate the exam team as objective.
- Credit unions with assets below \$25 million and those with assets greater than \$500 million rated examiners as more objective than other credit unions.
- By net worth ratio, the highest ratings for objectivity came from credit unions with ratios above 10%.

Rating the Exam Team: Objectivity

2012 Average = 3.8

2013 Average = 3.7

2014 Average = 3.7



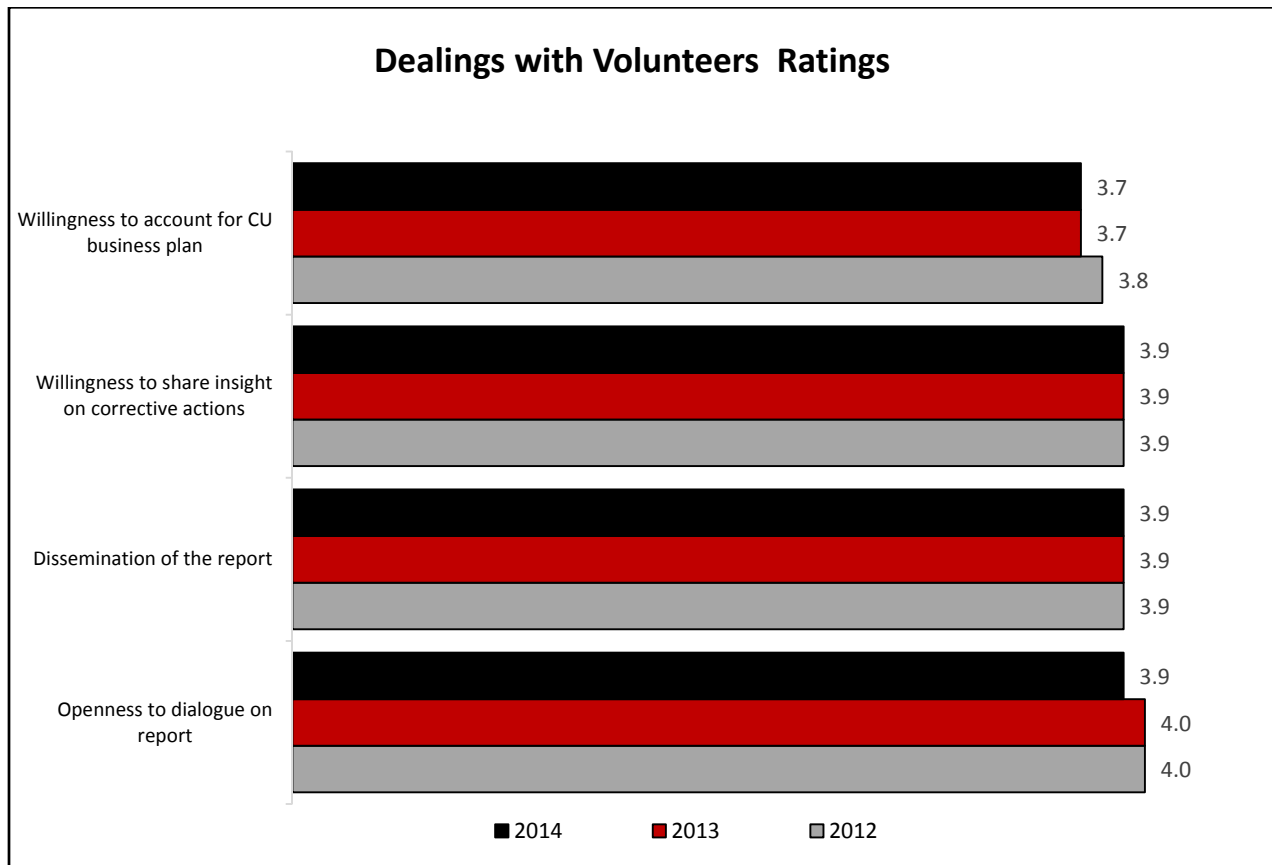
EXAM TEAM DEALINGS WITH VOLUNTEERS RATINGS

As in the 2013 and 2012 surveys, respondents were asked to rate their exam teams on their dealings with the board of directors/volunteers. Key attributes evaluated included:

- willingness to account for the credit union’s business plan when discussing regulatory exceptions;
- willingness to share agency insight if the report called for corrective action(s) to be taken;
- dissemination of the report to the board/supervisory committee; and
- openness to interactive dialogue regarding the report.

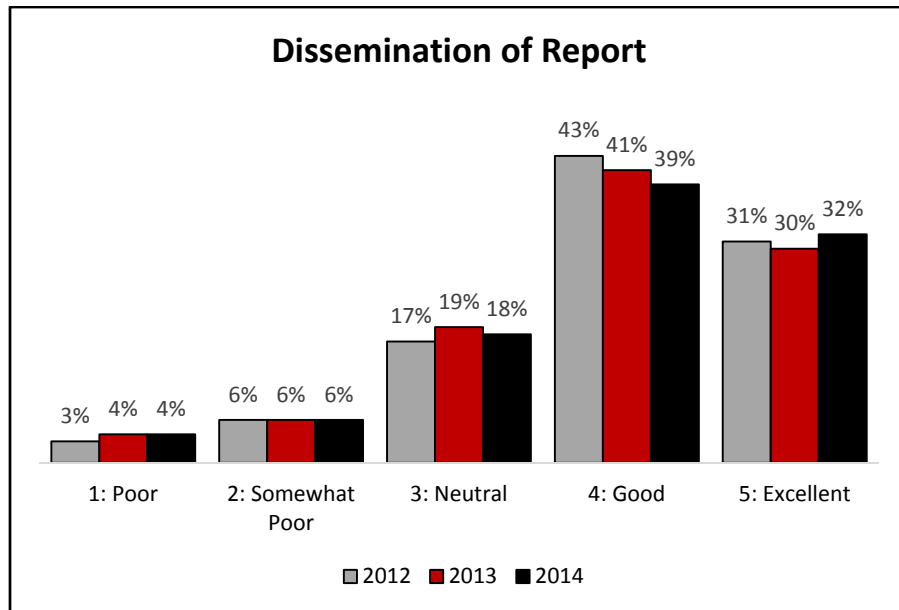
Average ratings for exam team dealings with volunteers reflect room for improvement, though survey findings did not change dramatically in the most recent survey. Exam team average ratings on openness to dialogue on the report declined marginally in 2014, while average ratings on each of the other three key attributes were unchanged compared to 2013 results.

In 2014 exam teams again received the lowest ratings for willingness to account for the credit union’s business plan when discussing regulatory exceptions.



Rating the Exam Team's Dealing With Volunteers: Dissemination of Report

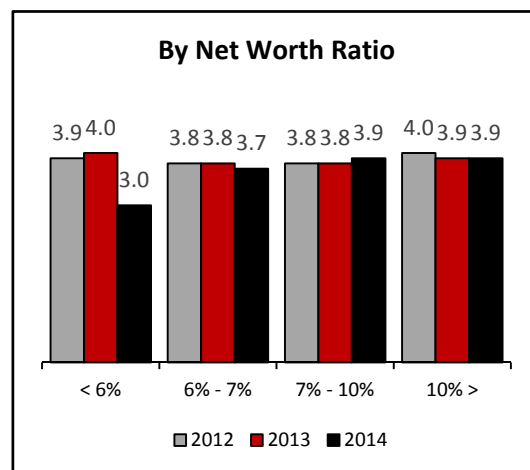
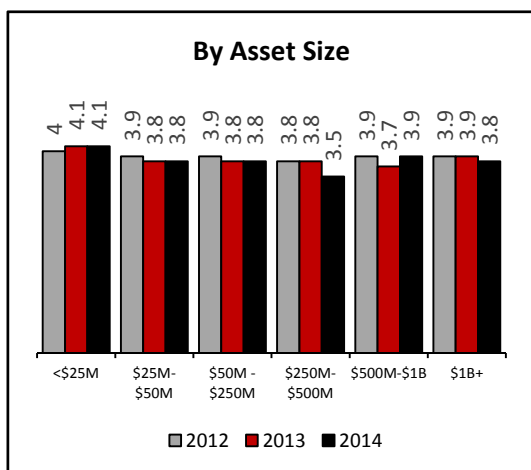
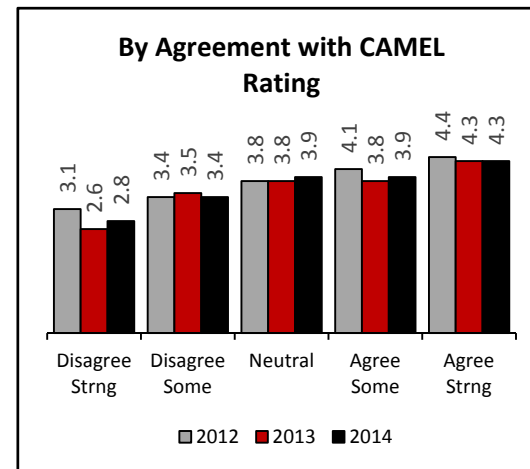
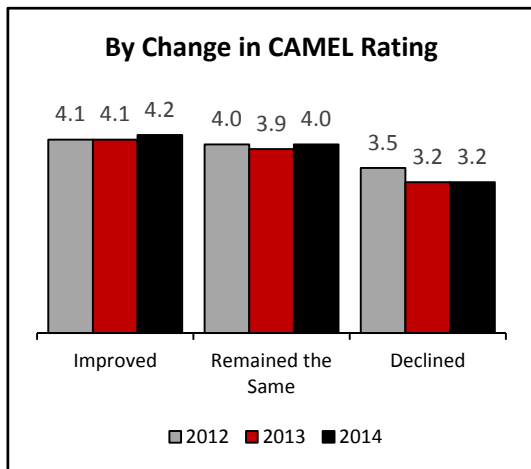
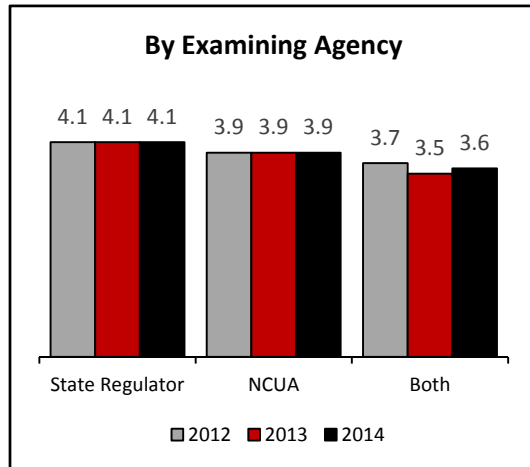
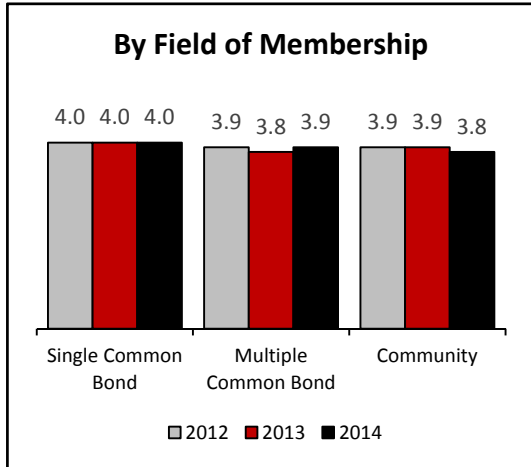
2012 Average = 3.9 2013 Average = 3.9 2014 Average = 3.9



- The average rating of the exam team's dissemination of the exam report was unchanged in 2014.
- CEOs at community-based credit unions were a bit less likely than other CEOs to give high ratings for dissemination of the exam report to volunteers.
- Ratings on dissemination of the exam report were lowest at credit unions with joint exams and the highest ratings by examining agency were for state-only exams. This result is consistent with findings in both 2013 and 2012.
- Credit unions whose CAMEL rating declined were more likely to give very low ratings for dissemination of the report.
- Once again, the more credit unions agreed with their CAMEL rating, the more highly they rated the exam team for dissemination of the exam report.
- There was very little variance in credit union rating of exam team's dissemination of exam report by asset size, though credit unions with less than \$25 million in assets reflect the highest ratings on this metric.
- There was little difference in ratings for report dissemination among credit unions with net worth ratios over 7%.

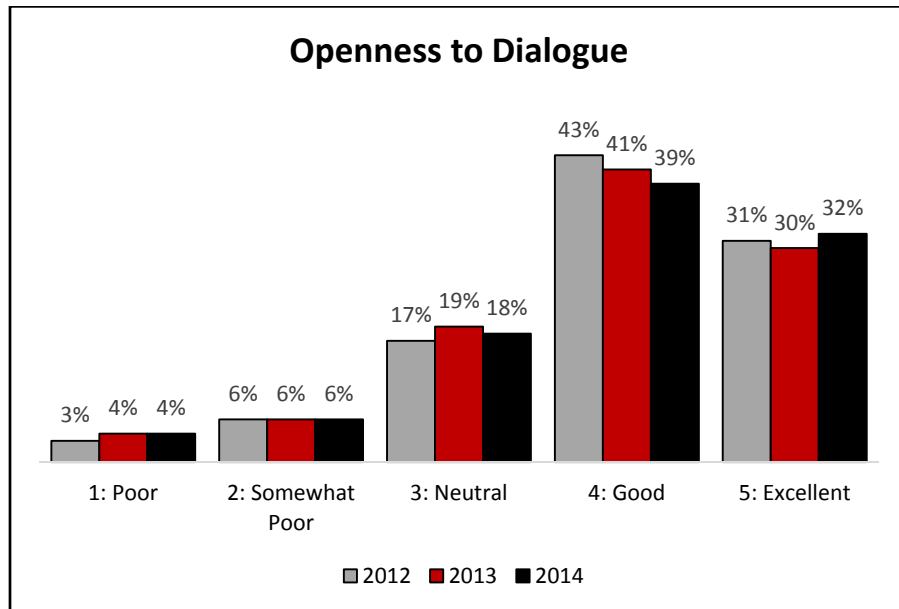
Dealing with Volunteers- Dissemination of the Report

2012 Average = 3.9 2013 Average = 3.9 2014 Average = 3.9



Rating the Exam Team's Dealing With Volunteers: Openness to Dialogue

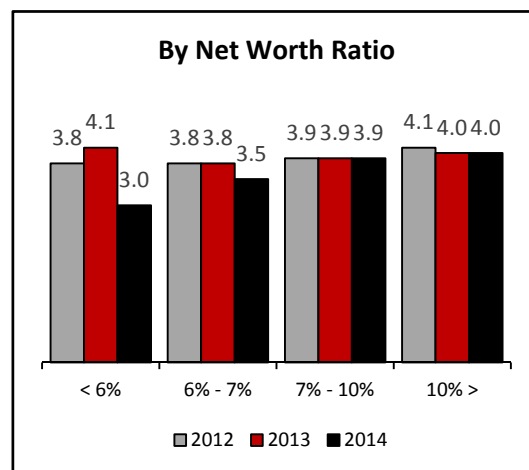
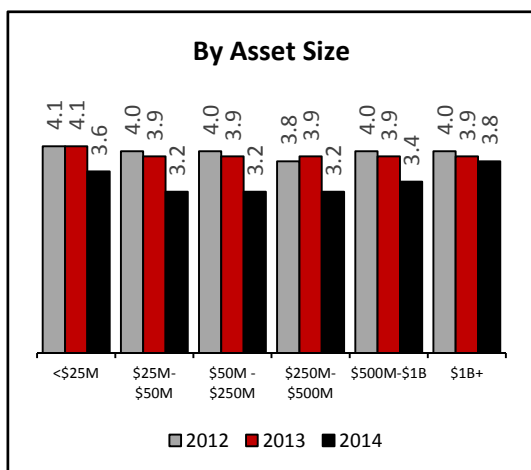
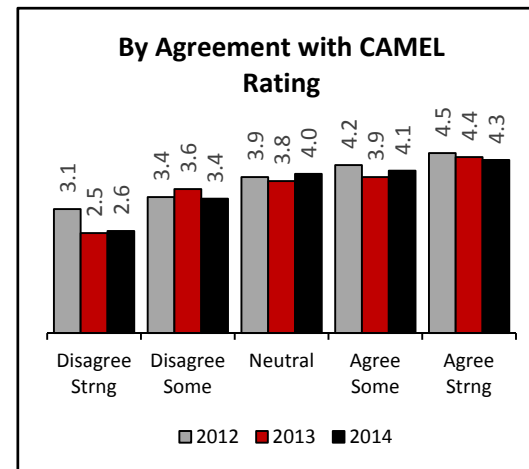
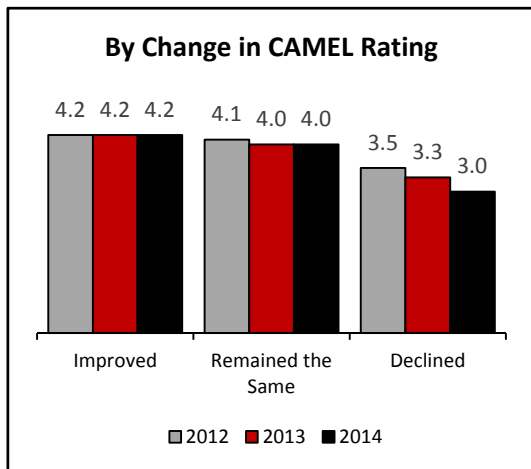
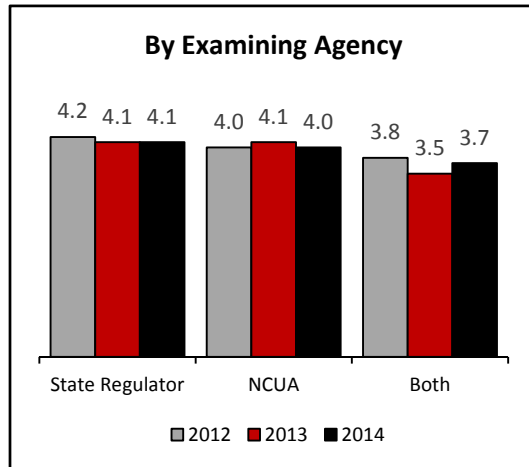
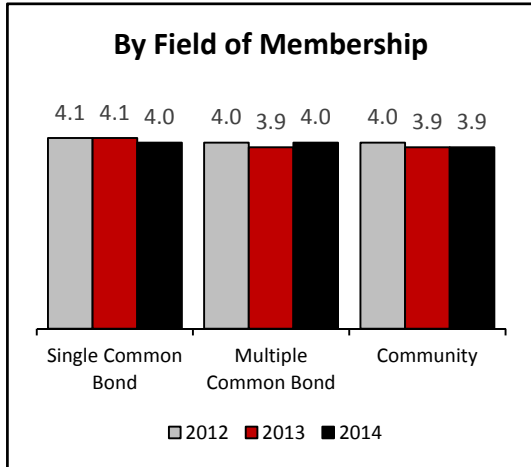
2012 Average = 4.0 2013 Average = 4.0 2014 Average = 3.9



- The average rating of the exam team's openness to dialogue regarding the report was essentially unchanged in 2014.
- Multiple common bond and single common bond credit unions gave the highest ratings for openness to dialog, though ratings among those with community charters were not markedly lower than those seen in the other two groups.
- State-only and NCUA-only exams resulted in higher ratings for openness to dialog with volunteers than did NCUA exams and NCUA exams were, in turn, more highly rated than joint exams in this regard.
- Credit unions whose CAMEL ratings declined were substantially less likely to credit examiners with being open to dialog than were other credit unions – a result reported in both 2013 and 2012 as well.
- Once again, the more a credit union agreed with its CAMEL rating, the more likely was it to rate the exam team as open to dialog with volunteers.
- Credit unions with assets above \$1 billion gave the highest ratings for openness to dialog, though those with less than \$25 million in assets also rated openness to dialog highly compared to other credit unions.
- Credit union perceptions of openness to dialog tends to increase with net worth ratio.

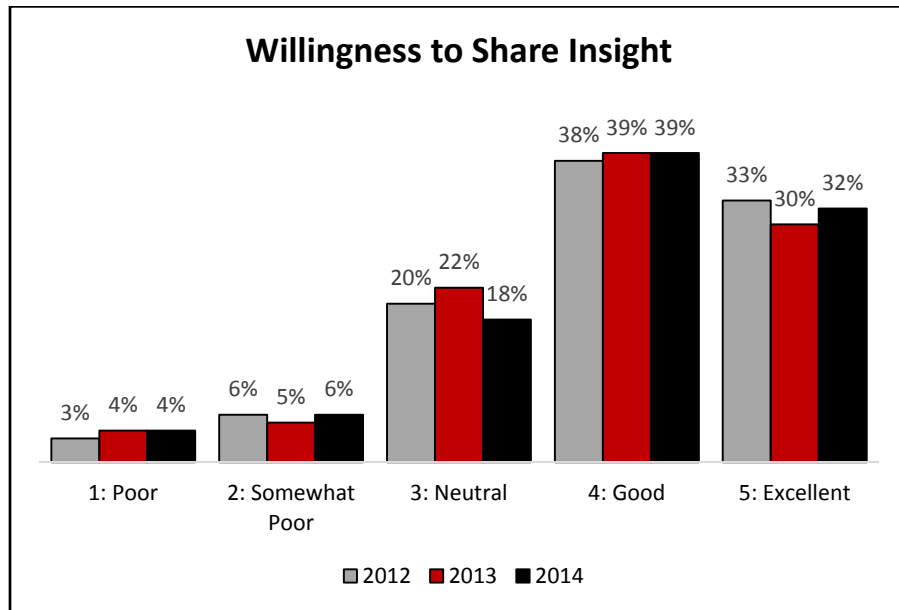
Dealing with Volunteers- Openness to Dialogue

2012 Average = 4.0 2013 Average = 4.0 2014 Average = 3.9



Rating the Exam Team's Dealing With Volunteers: Willingness to Share Insight

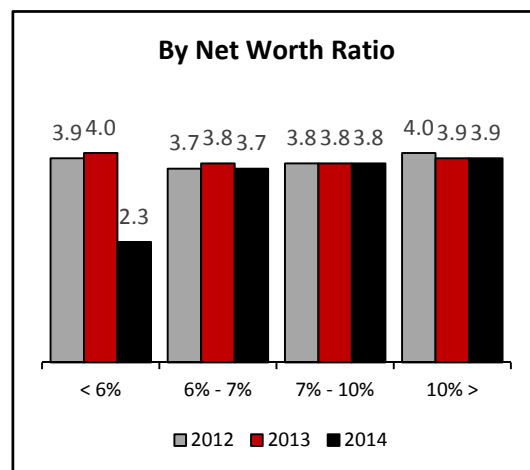
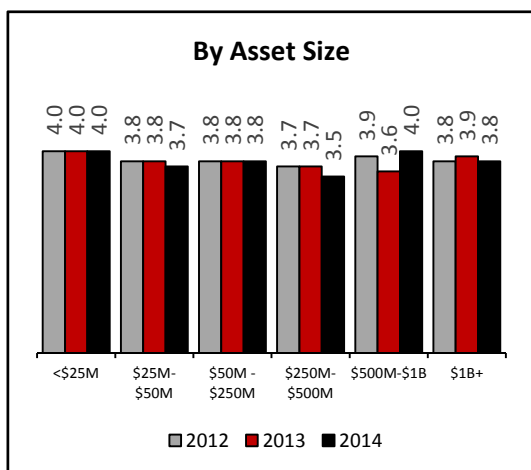
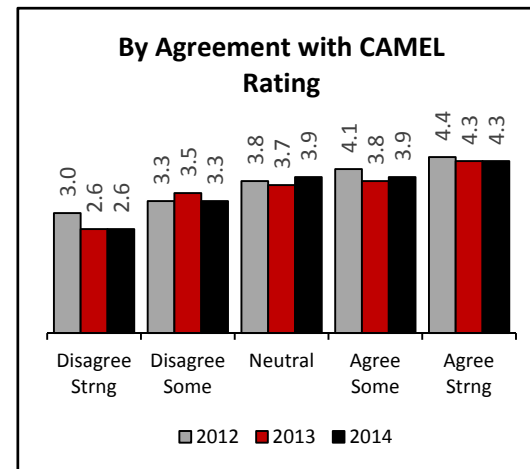
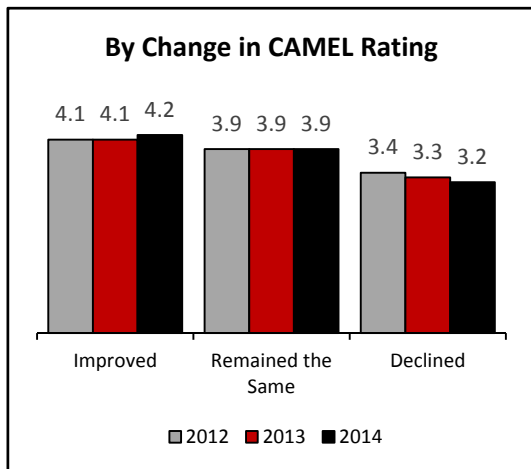
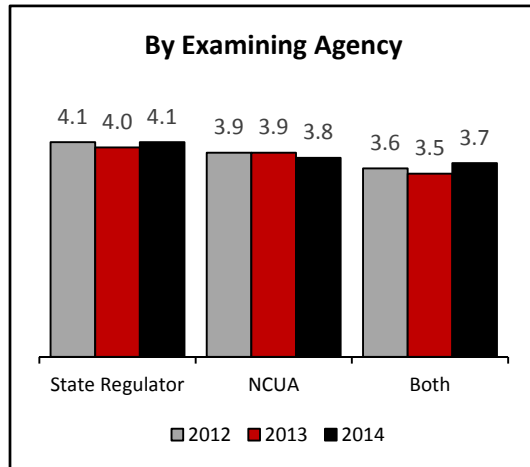
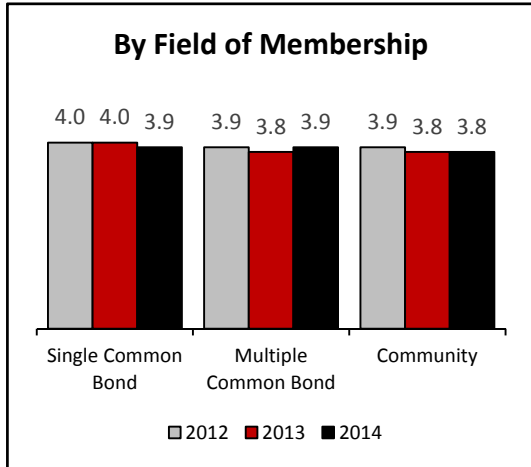
2012 Average = 3.9 2013 Average = 3.9 2014 Average = 3.9



- Ratings of the exam team's willingness to share agency insight in dealing with directors/volunteers has averaged 3.9 on a 5-point scale in each of the past three years.
- Single common bond and multiple common bond credit unions rated examiners a bit more highly than community credit unions on examiner willingness to share insight.
- Examiners on state-only exams received the highest ratings for willingness to share insight, though NCUA-only examinations received only slightly-lower ratings. Examiners on joint exams received the lowest ratings.
- Credit unions whose CAMEL ratings declined once again gave substantially lower marks for willingness to share insight than did those with ratings that did not decline.
- The more a credit union agreed with its CAMEL rating, the more likely it was to rate examiners highly for willingness to share insight.
- Ratings for willingness to share insight were highest among credit unions with less than \$25 million in assets, though those with more than \$500 million also rated this attribute highly.
- Average ratings for willingness to share insight increased with net worth ratio category.

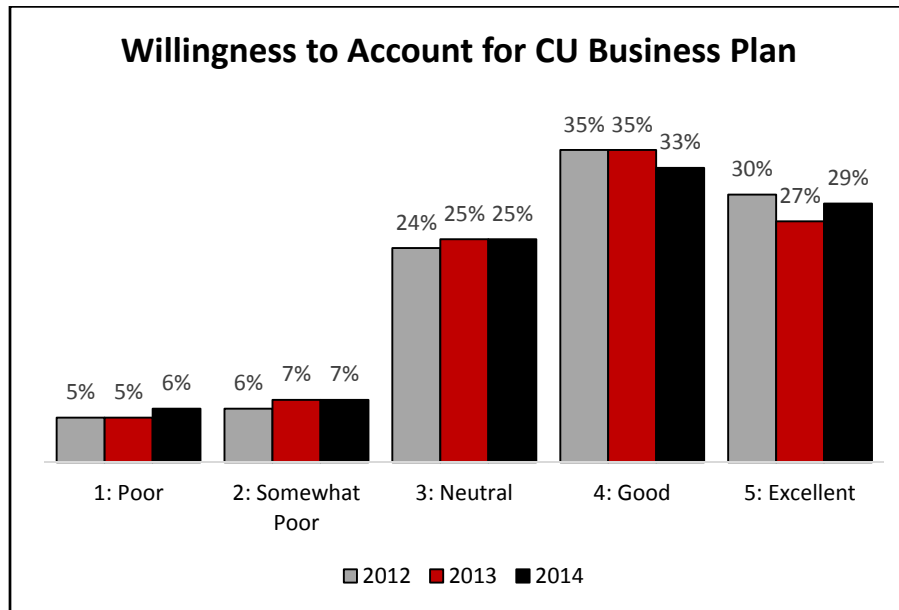
Dealing with Volunteers- Willingness to Share Insight

2012 Average = 3.9 2013 Average = 3.9 2014 Average = 3.9



Rating the Exam Team's Dealing With Volunteers: Willingness to Account for CU Business Plan

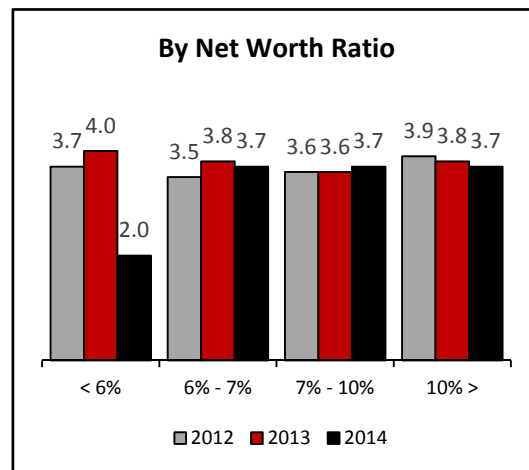
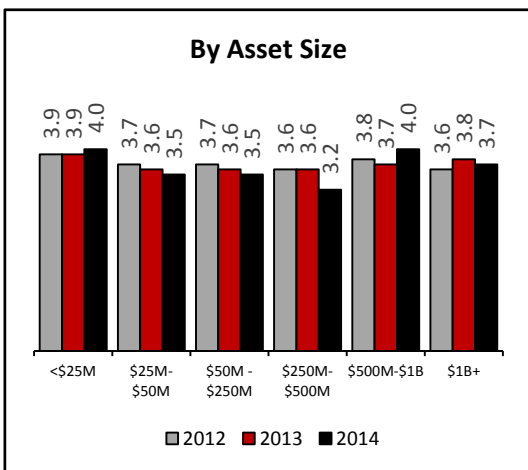
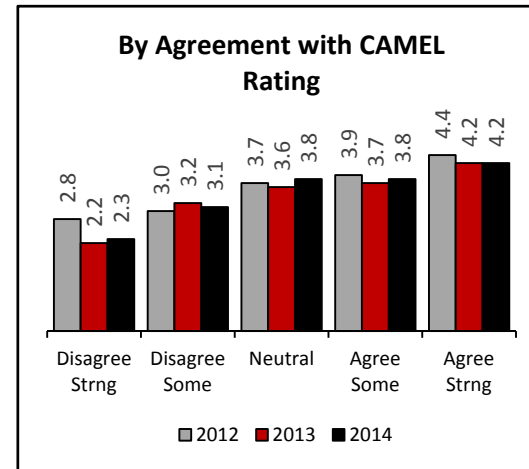
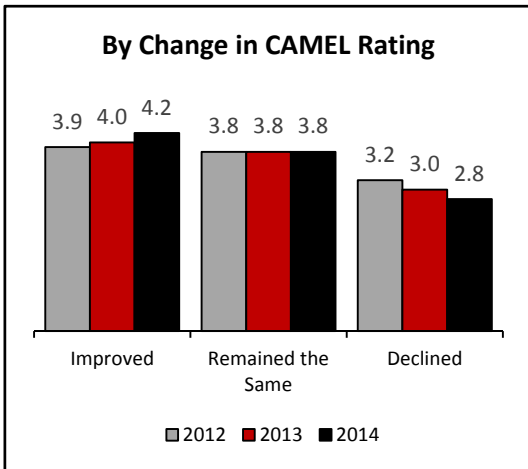
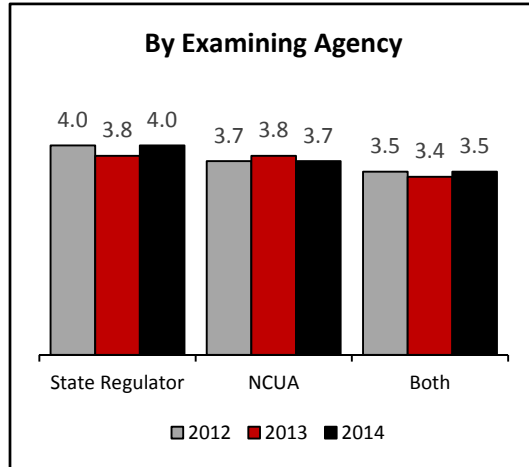
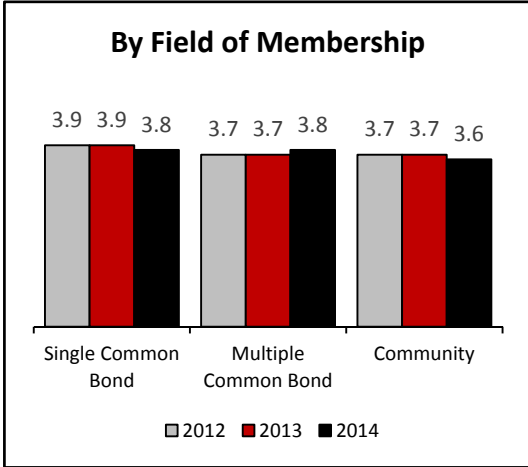
2012 Average = 3.8 2013 Average = 3.7 2014 Average = 3.7



- The average rating of the exam team's willingness to share agency insight in dealing with directors/volunteers has average 3.7 in each of the past two years.
- Credit unions with single and multiple common bonds gave higher marks for willingness to account for the credit union's business plan than did those with community charters.
- Ratings for willingness to consider the credit union's business plan were highest for state-only exam and NCUA-only exams were rated higher than joint exams.
- Examiners who assigned reduced CAMEL ratings were once again judged to be substantially less willing to account for the credit union's business plan.
- The more a credit union agreed with its CAMEL rating, the higher the rating it gave for examiner willingness to account for the credit union's business plan.
- Credit unions with assets below \$25 million in assets as well as those with more than \$500 million in assets were most likely to give high marks for examiner willingness to account for the credit union's business plan.
- Credit unions with the lowest net worth ratios gave the lowest ratings for examiner willingness to account for the credit union's business plan.

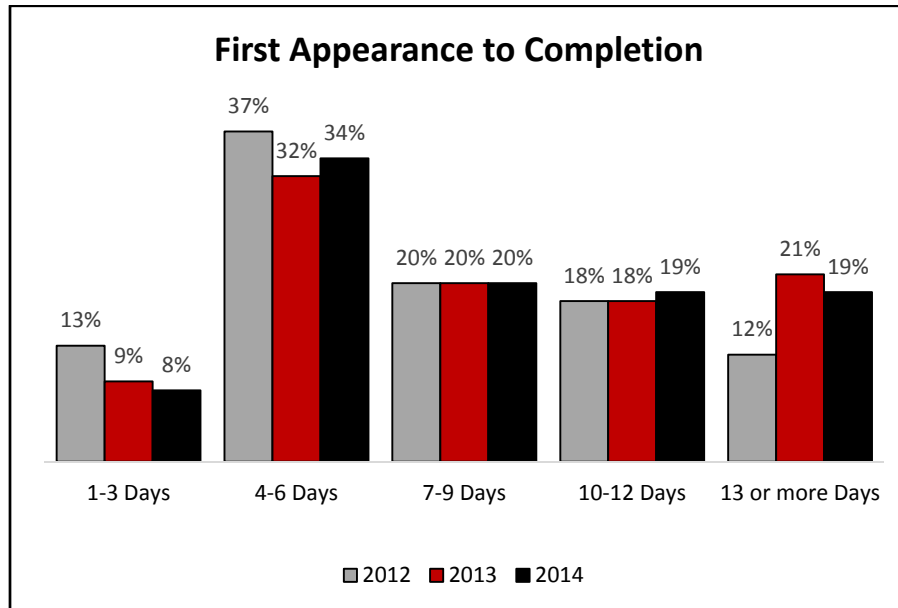
Dealing with Volunteers- Willingness to Account for Business Plan

2012 Average = 3.8 2013 Average = 3.7 2014 Average = 3.7



Length of Exam: First Appearance to Completion

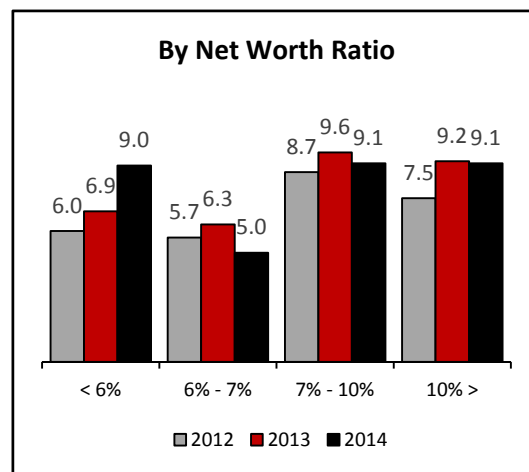
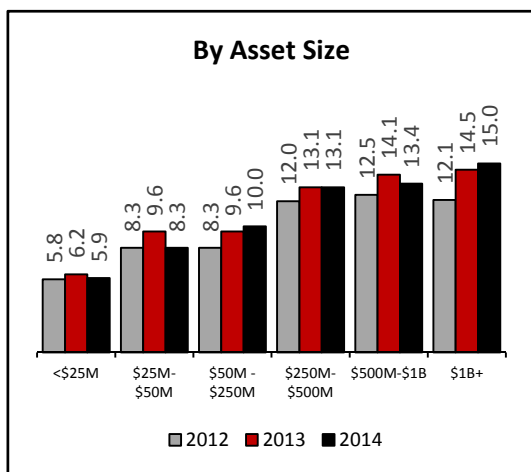
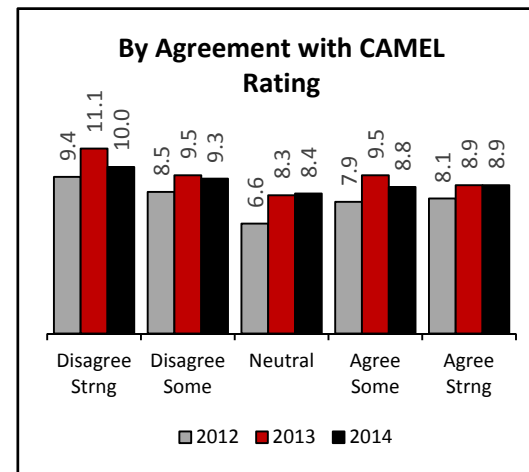
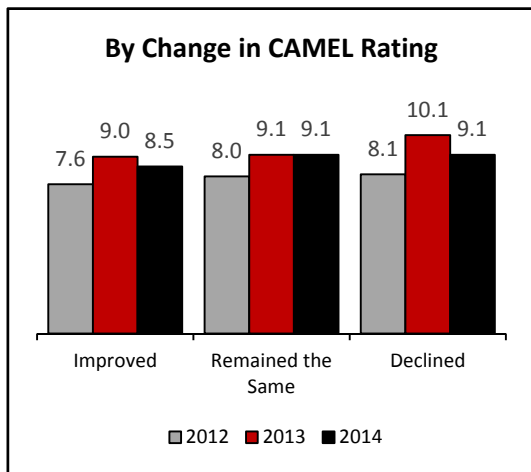
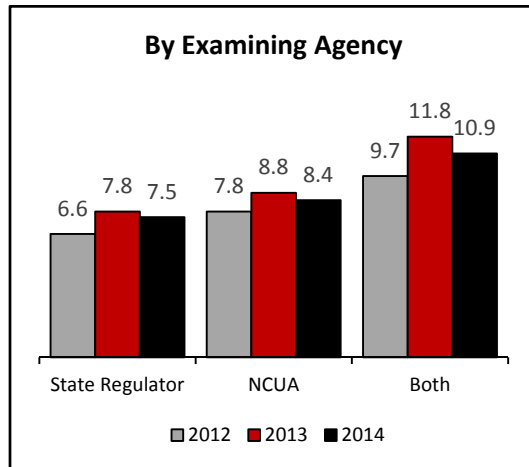
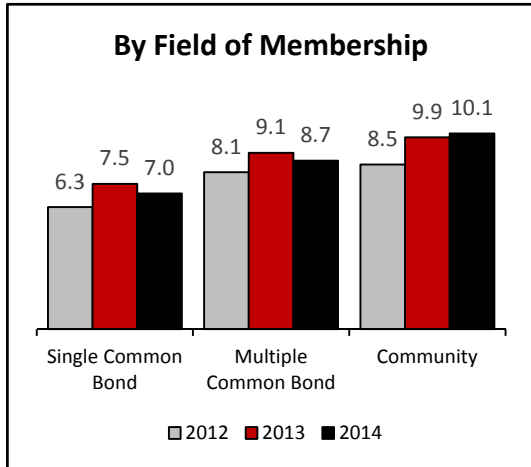
2012 Average = 7.9 days 2013 Average = 9.1 days 2014 Average = 9.0 days



- Exam duration was little-changed in 2014 (9.0 days) compared to in 2013 (9.1 days) but duration remains elevated compared to the result we observed in 2012 (7.9 days).
- Exams of community credit unions took longer than exams of multiple bond credit unions, which in turn took longer than exams of single common bond credit unions. This result is consistent with findings in both 2013 and 2012. It should be noted that community chartered credit unions tend to be larger, on average, than their counterparts with other charters.
- Once again findings reflect the fact that joint exams took considerably longer than NCUA-only exams which took longer than state-only exams.
- Exams at which the CAMEL rating declined or stayed the same took longer than those for which the CAMEL rating improved.
- Exams about which the credit union disagreed most with the CAMEL rating took longer than other exams.
- The larger the credit union, the longer the exam. (Note: since our assumption for the number of days for exams lasting more than 12 days is the same for all such exams, our estimate of the difference in the length of exams for the two largest asset categories likely understates the actual difference).
- Exams of well-capitalized credit unions took longer than exams of those that were adequately or less than adequately capitalized.

Length of Exam: First Appearance to Completion

2012 Average = 7.9 days 2013 Average = 9.1 days 2014 Average = 9.0 days

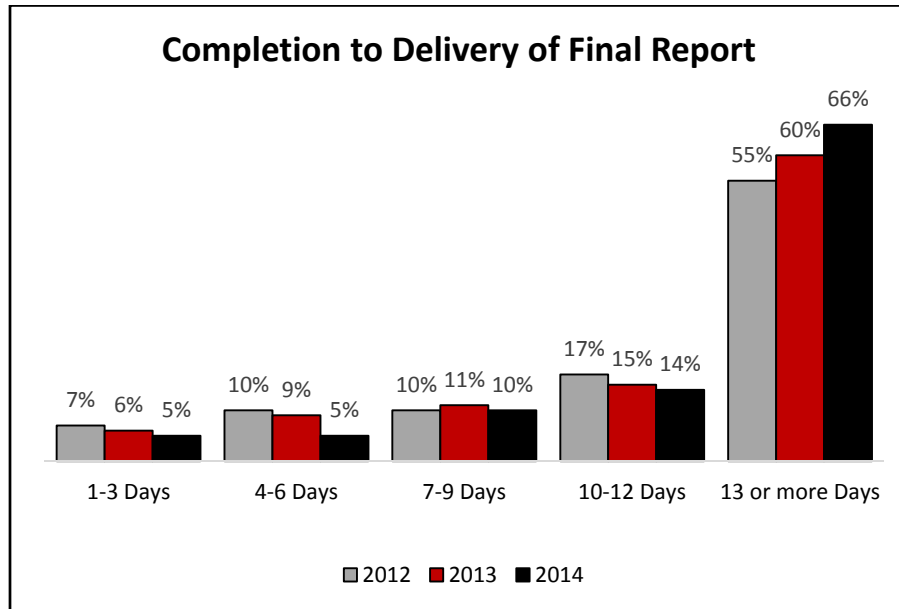


Length of Exam: Completion to Delivery of Final Report

2012 Average = 13.2 days

2013 Average = 13.9 days

2014 Average = 13.9 days



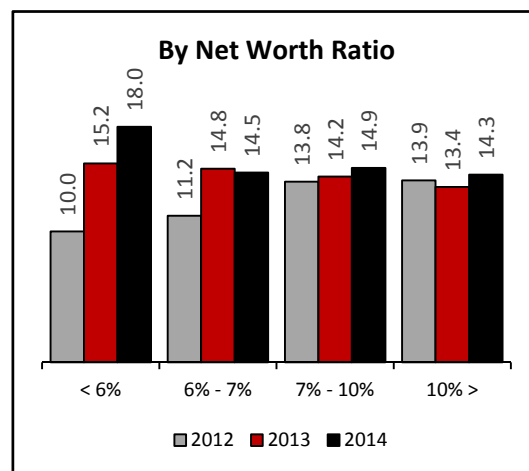
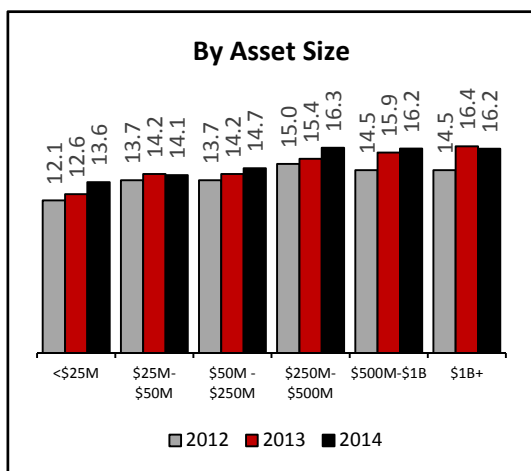
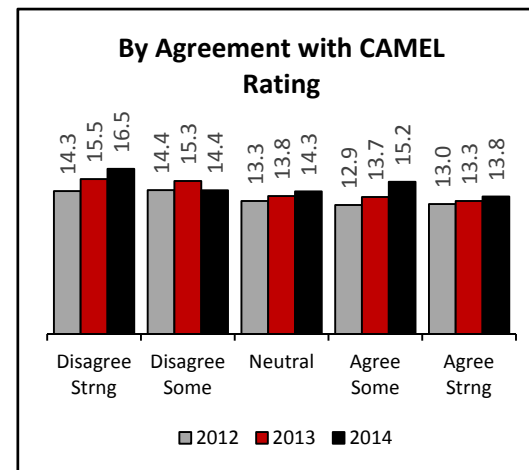
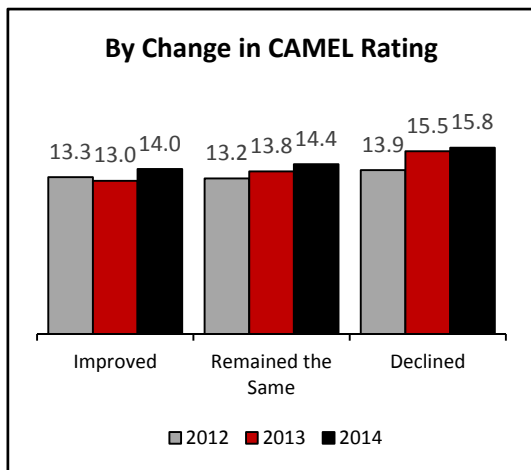
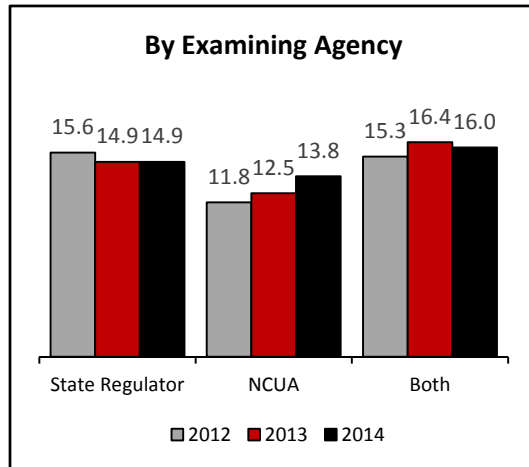
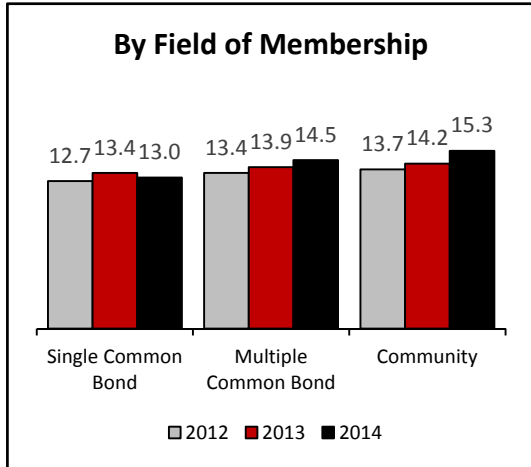
- The average length of time from completion to delivery of the final report was unchanged in 2014.
- The time to delivery of the final report was highest at community credit unions, and lowest at single common bond credit unions – a result consistently reported in each of the three survey cycles.
- The time to delivery of the final report was once again shortest at NCUA-only exams, and longest in joint exams.
- The time to delivery of the final report was longest at credit unions experiencing a decline in their CAMEL rating and shortest at those experiencing an increase in their CAMEL rating.
- The more a credit union disagreed with its CAMEL rating, the longer was the time to delivery of the final report. This was true both in 2013 and 2012 as well.
- Larger credit unions had to wait longer for the delivery of the final report than smaller credit unions.
- Higher net worth ratios, are generally reflective of shorter times to delivery of the final report.

Length of Exam: Completion to Delivery of Final Report

2012 Average = 13.2 days

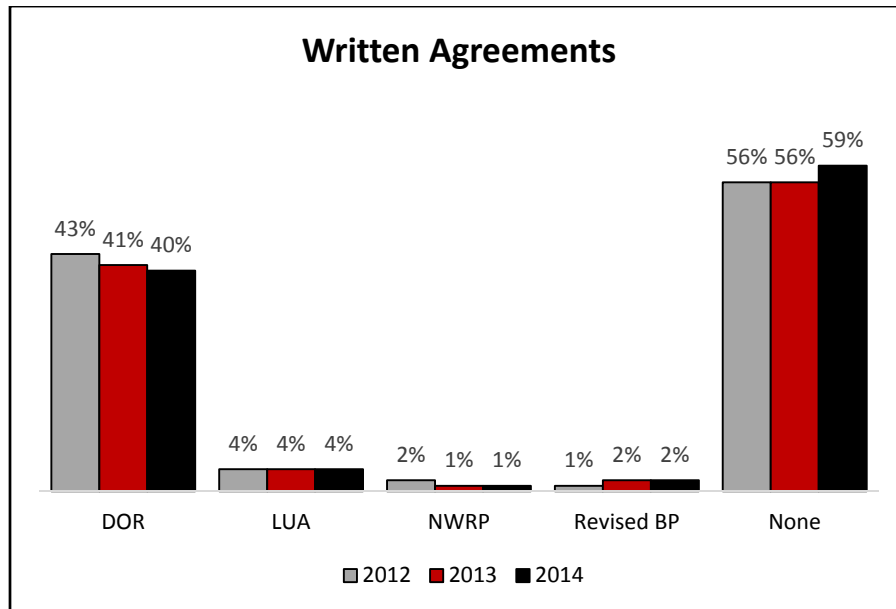
2013 Average = 13.9 days

2014 Average = 13.9 days



Written Agreements³

2012 Average = 50% 2013 Average = 48% 2014 Average = 47%

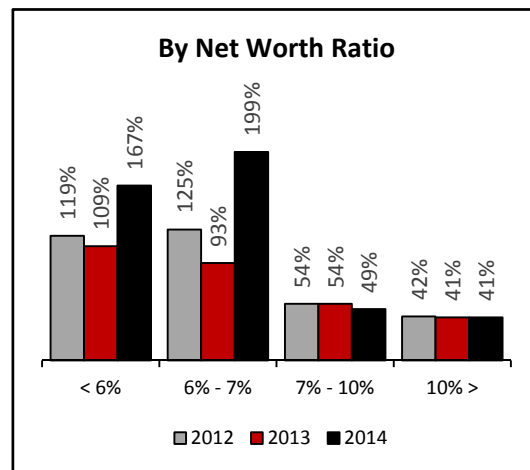
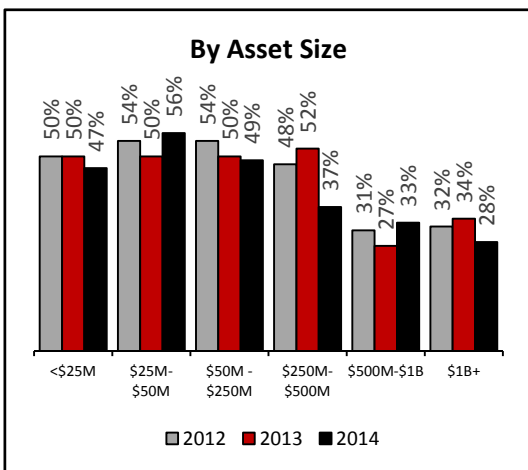
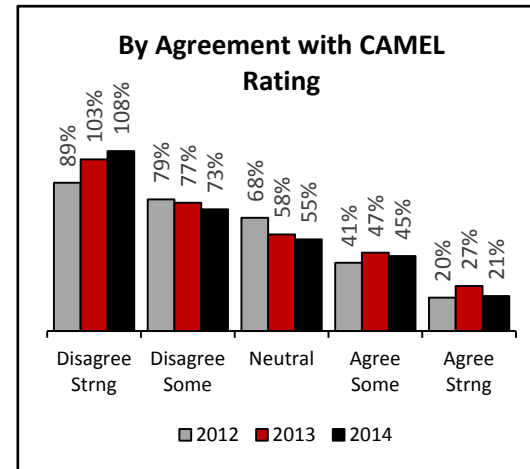
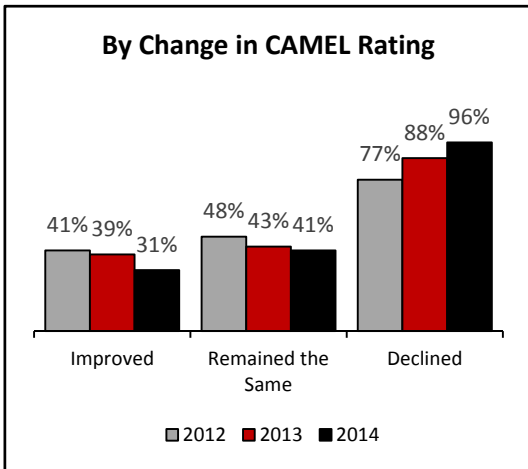
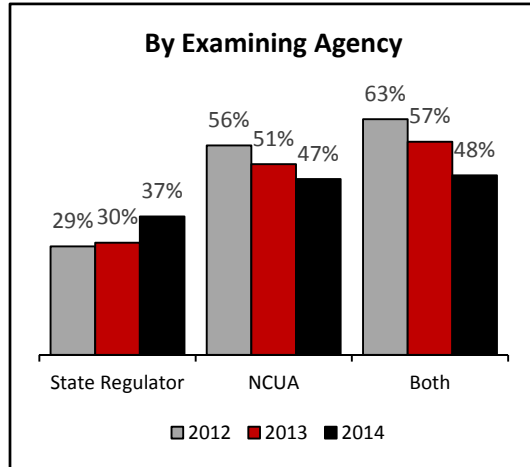
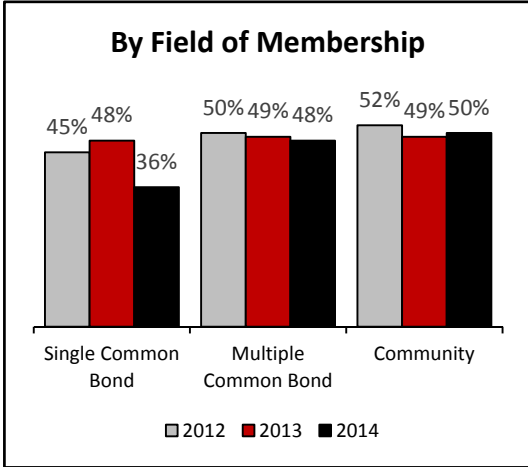


- The average rating of examiner professionalism was little changed in 2014, though there was a six percentage point increase in the proportion of respondents rating examiner professionalism “excellent.” There was also an increase in the proportion that rated examiner professionalism as “poor” or “somewhat poor” – which increased from 9% in 2013 to 13% in 2014.
- The number of credit unions reporting Documents of Resolution (DORs) fell slightly, while the prevalence of letters of understanding and agreement (LUAs), net worth restoration plans (NWRPs), and Revised Business Plans (BPs) was unchanged.
- The percentage of credit unions reporting some form of written agreement was lowest among single common bond credit unions and highest among community charters.
- Credit unions with state-only exams were much less likely to report being under one or more written agreements than were other credit unions.
- Credit unions whose CAMEL rating worsened were much more likely to report being under written agreements.
- In a strong relationship, the less satisfied a credit union was with its CAMEL rating, the more likely was it to be under one or more written agreements.
- Credit unions with less than \$500 million in assets were substantially more likely to be under written agreements than were larger credit unions.
- As expected, credit unions with the highest net worth ratios continue to reflect few written agreements.

³ Because credit unions could report more than one type of written report, the totals add to more than 100%. Note also that we ask only if one or more DORs was in effect, NOT the number of DORs.

Written Agreements

2012 Average = 50% 2013 Average = 48% 2014 Average = 47%



DETAILED EVALUATION OF EXAMINERS AND EXAM PROCESS⁴

Respondents were asked to rate a variety of issues related primarily to impressions of exam team behaviors and attitudes.

The five most positive items evaluated by credit unions, ranked by average level of agreement, were nearly identical to the most positive reported in the 2013 report and the strength of agreement with each item was little-changed. The most positive items were:

1. The exam team gave management the opportunity to comment or respond prior to sharing results with the board. (81% agreed somewhat or strongly/83% in 2013)
2. The exam team was knowledgeable about key safety and soundness issues and regulatory requirements. (81%/83% in 2013)
3. Examiners were willing to take the time to discuss preliminary exam findings prior to the exit meeting. (75%/74%)
4. The exam team was knowledgeable about the credit union being examined. (74%/75% in 2013)
5. The exam team was flexible and open to discussion with credit union staff. (71%/72% in 2013)

The five most negative items, ranked by average level of agreement, also were unchanged compared to the negative items reported in 2013 and the strength of agreement with each item was similar. The most negative items were:

1. Heavier regulatory/exam requirements are putting increasing pressure on credit union resources. (76% agreed somewhat or strongly/80% in 2013)
2. Examiners are "covering themselves." (53%/53% in 2013)
3. Exam team applied "guidance" as if it were enforceable regulation. (51%/47% in 2013)
4. Examiners applied "best practices" as a regulatory standard. (46%/46% in 2013)
5. Items appear in DORs that used to be handled routinely. (43%/46% in 2013)

⁴ Average scores are based on a 5-point scale, where 5.0 represents "agree strongly" and 1.0 represents "disagree strongly." Negatively-worded statements are converted to positive to normalize the averages for comparative purposes.

Table 1

Q. 14: Overall, how satisfied were you with the examination and results?

| | N | Average | Very dissatisfied | Somewhat dissatisfied | Neutral | Satisfied | Very satisfied | |
|--------------------------------------|--------------------------------|---------|-------------------|-----------------------|---------|-----------|----------------|-----|
| Overall | 624 | 3.43 | 10% | 18% | 14% | 34% | 24% | |
| By asset group | \$25M or less | 240 | 3.60 | 7% | 18% | 13% | 33% | 30% |
| | Over \$25M to less than \$250M | 82 | 3.23 | 12% | 22% | 16% | 30% | 20% |
| | \$250M to less than \$500M | 160 | 3.24 | 13% | 20% | 13% | 38% | 16% |
| | \$500M to less than \$1B | 55 | 3.22 | 18% | 13% | 15% | 38% | 16% |
| | \$1B or more | 33 | 3.39 | 12% | 6% | 30% | 33% | 18% |
| By size of CU | 6.00 | 43 | 3.79 | 7% | 16% | 5% | 35% | 37% |
| | Less than \$50M | 322 | 3.51 | 8% | 19% | 13% | 32% | 27% |
| By charter | \$50M or more | 291 | 3.33 | 13% | 16% | 14% | 37% | 20% |
| | State | 259 | 3.41 | 10% | 17% | 15% | 38% | 20% |
| By field of membership | Federal | 351 | 3.43 | 11% | 19% | 12% | 32% | 26% |
| | Single common bond | 136 | 3.56 | 10% | 19% | 11% | 26% | 34% |
| By NCUA region | Multiple common bond | 215 | 3.46 | 9% | 18% | 15% | 36% | 22% |
| | Community | 272 | 3.34 | 12% | 17% | 14% | 37% | 19% |
| | Region 1 | 85 | 3.61 | 9% | 12% | 14% | 38% | 27% |
| By current net worth ratio | Region 2 | 113 | 3.50 | 9% | 17% | 16% | 32% | 27% |
| | Region 3 | 148 | 3.26 | 13% | 20% | 14% | 36% | 18% |
| | Region 4 | 181 | 3.59 | 8% | 18% | 9% | 35% | 29% |
| | Region 5 | 74 | 3.00 | 16% | 23% | 19% | 28% | 14% |
| | Less than 5% | 2 | 1.50 | 50% | 50% | 0% | 0% | 0% |
| By agency conducting exam/visitation | 5%-5.99% | 1 | 1.00 | 100% | 0% | 0% | 0% | 0% |
| | 6%-6.99% | 3 | 3.33 | 0% | 33% | 33% | 0% | 33% |
| | 7%-9.99% | 231 | 3.37 | 10% | 18% | 17% | 33% | 21% |
| | 10% or greater | 371 | 3.47 | 11% | 17% | 12% | 36% | 25% |
| | State regulator | 108 | 3.64 | 8% | 8% | 19% | 39% | 25% |
| By CAE (CAMEL "by-the-numbers") | NCUA | 362 | 3.41 | 11% | 19% | 12% | 32% | 25% |
| | Both | 151 | 3.31 | 10% | 22% | 14% | 36% | 19% |
| | 1 | 61 | 3.62 | 13% | 7% | 13% | 39% | 28% |
| | 2 | 148 | 3.49 | 11% | 18% | 9% | 35% | 27% |
| | 3 | 200 | 3.44 | 9% | 21% | 14% | 33% | 25% |
| By CUNA Credit Analysis score | 4 | 6 | 4.00 | 0% | 0% | 33% | 33% | 33% |
| | A | 19 | 4.00 | 5% | 5% | 11% | 42% | 37% |
| | B | 306 | 3.54 | 9% | 18% | 10% | 36% | 27% |
| | C | 81 | 3.23 | 14% | 19% | 19% | 30% | 20% |
| | D or lower | 10 | 3.20 | 10% | 30% | 20% | 10% | 30% |
| By change in CAMEL rating | Improve | 84 | 4.04 | 4% | 8% | 5% | 48% | 36% |
| | Remain the same | 461 | 3.51 | 7% | 18% | 15% | 36% | 23% |
| | Decline | 74 | 2.22 | 39% | 28% | 15% | 7% | 11% |
| By agree with current CAMEL rating | Disagree strongly | 46 | 1.50 | 63% | 28% | 7% | 0% | 2% |
| | Disagree somewhat | 100 | 2.53 | 13% | 45% | 18% | 24% | 0% |
| | Neutral | 84 | 3.25 | 5% | 14% | 38% | 37% | 6% |
| | Agree somewhat | 161 | 3.64 | 2% | 17% | 12% | 51% | 17% |
| | Agree strongly | 229 | 4.13 | 7% | 5% | 6% | 34% | 49% |

Average scores are based on a 5-point scale, where 5.0 represents "very satisfied" and 1.0 represents "very dissatisfied."

Table 2

Q. 9: Without revealing what your CAMEL rating was, please tell us, did your CAMEL rating:

| | | N | Improve | Remain the same | Decline |
|--------------------------------------|--------------------------------|-----|---------|-----------------|---------|
| Overall | | 621 | 14% | 75% | 12% |
| By asset group | \$25M or less | 240 | 18% | 73% | 10% |
| | Over \$25M to less than \$250M | 79 | 14% | 72% | 14% |
| | \$250M to less than \$500M | 160 | 11% | 76% | 13% |
| | \$500M to less than \$1B | 55 | 9% | 73% | 18% |
| | \$1B or more | 33 | 6% | 85% | 9% |
| | 6.00 | 43 | 9% | 81% | 9% |
| By size of CU | Less than \$50M | 319 | 17% | 73% | 11% |
| | \$50M or more | 291 | 10% | 77% | 13% |
| By charter | State | 255 | 14% | 73% | 13% |
| | Federal | 352 | 13% | 76% | 11% |
| By field of membership | Single common bond | 136 | 15% | 71% | 14% |
| | Multiple common bond | 215 | 13% | 79% | 8% |
| | Community | 269 | 13% | 73% | 14% |
| By NCUA region | Region 1 | 85 | 12% | 82% | 6% |
| | Region 2 | 113 | 13% | 76% | 11% |
| | Region 3 | 149 | 10% | 79% | 11% |
| | Region 4 | 177 | 19% | 68% | 13% |
| | Region 5 | 74 | 9% | 74% | 16% |
| By current net worth ratio | Less than 5% | 2 | 0% | 50% | 50% |
| | 5%-5.99% | 1 | 0% | 100% | 0% |
| | 6%-6.99% | 3 | 0% | 67% | 33% |
| | 7%-9.99% | 231 | 13% | 73% | 14% |
| | 10% or greater | 368 | 14% | 76% | 10% |
| By agency conducting exam/visitation | State regulator | 107 | 13% | 78% | 9% |
| | NCUA | 363 | 12% | 76% | 12% |
| | Both | 148 | 16% | 69% | 15% |
| By CAE (CAMEL "by-the-numbers") | 1 | 61 | 13% | 74% | 13% |
| | 2 | 148 | 13% | 78% | 9% |
| | 3 | 199 | 16% | 71% | 13% |
| | 4 | 6 | 0% | 83% | 17% |
| By CUNA Credit Analysis score | A | 19 | 5% | 95% | 0% |
| | B | 306 | 16% | 74% | 11% |
| | C | 80 | 13% | 70% | 18% |
| | D or lower | 10 | 0% | 80% | 20% |
| By agree with current CAMEL rating | Disagree strongly | 46 | 4% | 43% | 52% |
| | Disagree somewhat | 98 | 5% | 69% | 26% |
| | Neutral | 84 | 7% | 82% | 11% |
| | Agree somewhat | 160 | 16% | 79% | 6% |
| | Agree strongly | 231 | 20% | 77% | 3% |

Table 3

Q. 10: Do you agree with your current CAMEL rating?

| | | N | Average | Disagree strongly | Disagree somewhat | Neutral | Agree somewhat | Agree strongly |
|--------------------------------------|--------------------------------|-----|---------|-------------------|-------------------|---------|----------------|----------------|
| Overall | | 622 | 3.69 | 7% | 16% | 14% | 26% | 37% |
| By asset group | \$25M or less | 238 | 3.74 | 5% | 14% | 17% | 26% | 37% |
| | Over \$25M to less than \$250M | 82 | 3.66 | 10% | 16% | 12% | 23% | 39% |
| | \$250M to less than \$500M | 160 | 3.55 | 8% | 20% | 13% | 28% | 32% |
| | \$500M to less than \$1B | 55 | 3.53 | 11% | 20% | 5% | 33% | 31% |
| | \$1B or more | 33 | 4.03 | 6% | 12% | 9% | 18% | 55% |
| By size of CU | 6.00 | 43 | 3.91 | 9% | 9% | 9% | 26% | 47% |
| | Less than \$50M | 320 | 3.72 | 7% | 15% | 16% | 26% | 37% |
| By charter | \$50M or more | 291 | 3.65 | 9% | 18% | 10% | 27% | 36% |
| | State | 257 | 3.66 | 7% | 16% | 14% | 28% | 34% |
| By field of membership | Federal | 351 | 3.71 | 8% | 16% | 12% | 25% | 39% |
| | Single common bond | 135 | 3.81 | 4% | 15% | 17% | 22% | 41% |
| By NCUA region | Multiple common bond | 215 | 3.73 | 8% | 14% | 13% | 26% | 39% |
| | Region 1 | 85 | 3.87 | 7% | 16% | 6% | 24% | 47% |
| | Community | 271 | 3.61 | 8% | 18% | 12% | 28% | 34% |
| By current net worth ratio | Region 2 | 112 | 3.70 | 6% | 16% | 16% | 25% | 37% |
| | Region 3 | 150 | 3.71 | 9% | 11% | 15% | 29% | 35% |
| | Region 4 | 178 | 3.75 | 6% | 17% | 13% | 24% | 40% |
| | Region 5 | 74 | 3.31 | 12% | 20% | 12% | 35% | 20% |
| | Less than 5% | 2 | 2.50 | 0% | 50% | 50% | 0% | 0% |
| By agency conducting exam/visitation | 5%-5.99% | 1 | 1.00 | 100% | 0% | 0% | 0% | 0% |
| | 6%-6.99% | 3 | 3.67 | 0% | 33% | 0% | 33% | 33% |
| | 7%-9.99% | 230 | 3.53 | 9% | 17% | 16% | 29% | 29% |
| | 10% or greater | 370 | 3.81 | 6% | 15% | 11% | 25% | 42% |
| By CAE (CAMEL "by-the-numbers") | State regulator | 106 | 3.99 | 2% | 8% | 19% | 30% | 41% |
| | 1 | 60 | 3.87 | 8% | 15% | 5% | 25% | 47% |
| | NCUA | 362 | 3.68 | 9% | 16% | 12% | 26% | 38% |
| By CUNA Credit Analysis score | Both | 151 | 3.50 | 9% | 23% | 13% | 23% | 34% |
| | 2 | 148 | 3.86 | 9% | 13% | 7% | 26% | 45% |
| | 3 | 199 | 3.72 | 5% | 19% | 14% | 26% | 37% |
| | 4 | 6 | 3.00 | 0% | 17% | 67% | 17% | 0% |
| | A | 18 | 4.11 | 0% | 11% | 6% | 44% | 39% |
| By change in CAMEL rating | B | 306 | 3.86 | 7% | 13% | 11% | 25% | 44% |
| | C | 80 | 3.46 | 8% | 25% | 11% | 26% | 30% |
| | D or lower | 10 | 3.30 | 10% | 30% | 10% | 20% | 30% |
| By agree with current CAMEL rating | Improve | 84 | 4.29 | 2% | 6% | 7% | 30% | 55% |
| | Remain the same | 462 | 3.81 | 4% | 15% | 15% | 27% | 39% |
| | Decline | 73 | 2.29 | 33% | 34% | 12% | 12% | 8% |
| | Disagree strongly | 46 | 1.00 | 100% | 0% | 0% | 0% | 0% |
| | Disagree somewhat | 100 | 2.00 | 0% | 100% | 0% | 0% | 0% |
| By agree with current CAMEL rating | Neutral | 84 | 3.00 | 0% | 0% | 100% | 0% | 0% |
| | Agree somewhat | 161 | 4.00 | 0% | 0% | 0% | 100% | 0% |
| | Agree strongly | 231 | 5.00 | 0% | 0% | 0% | 0% | 100% |

Table 4

Q. 20 : How do you rate the examiner (examination team) on the following?
 ...Professionalism

| | N | Average* | Poor | Somewhat poor | Neutral | Good | Excellent |
|--------------------------------------|--------------------------------|----------|------|---------------|---------|------|-----------|
| Overall | 619 | 4.04 | 5% | 8% | 11% | 31% | 45% |
| By asset group | \$25M or less | 239 | 4.23 | 2% | 7% | 11% | 54% |
| | Over \$25M to less than \$250M | 81 | 3.80 | 7% | 9% | 16% | 36% |
| | \$250M to less than \$500M | 158 | 3.87 | 7% | 11% | 10% | 39% |
| | \$500M to less than \$1B | 55 | 3.78 | 9% | 9% | 40% | 33% |
| | \$1B or more | 33 | 4.33 | 0% | 3% | 12% | 52% |
| By size of CU | 6.00 | 42 | 4.02 | 2% | 10% | 7% | 36% |
| | Less than \$50M | 320 | 4.12 | 3% | 7% | 12% | 49% |
| By charter | \$50M or more | 288 | 3.93 | 6% | 9% | 10% | 39% |
| | State | 255 | 4.00 | 3% | 9% | 12% | 39% |
| By field of membership | Federal | 350 | 4.06 | 6% | 7% | 10% | 49% |
| | Single common bond | 134 | 4.12 | 4% | 11% | 7% | 54% |
| By NCUA region | Multiple common bond | 215 | 4.09 | 4% | 7% | 11% | 45% |
| | Community | 269 | 3.95 | 5% | 8% | 14% | 40% |
| | Region 1 | 84 | 4.36 | 2% | 5% | 10% | 62% |
| By current net worth ratio | Region 2 | 113 | 4.06 | 3% | 10% | 10% | 43% |
| | Region 3 | 149 | 3.93 | 5% | 9% | 13% | 41% |
| | Region 4 | 176 | 4.00 | 5% | 9% | 10% | 43% |
| | Region 5 | 74 | 3.82 | 8% | 7% | 14% | 34% |
| | Less than 5% | 2 | 3.00 | 50% | 0% | 0% | 0% |
| By agency conducting exam/visitation | 5%-5.99% | 1 | 4.00 | 0% | 0% | 0% | 0% |
| | 6%-6.99% | 3 | 4.33 | 0% | 0% | 33% | 67% |
| | 7%-9.99% | 230 | 3.99 | 4% | 8% | 12% | 41% |
| | 10% or greater | 367 | 4.06 | 5% | 8% | 10% | 47% |
| By CAE (CAMEL "by-the-numbers") | State regulator | 108 | 4.19 | 3% | 9% | 4% | 50% |
| | NCUA | 361 | 4.04 | 6% | 8% | 11% | 47% |
| | Both | 147 | 3.90 | 3% | 8% | 18% | 35% |
| By CUNA Credit Analysis score | 1 | 61 | 4.08 | 7% | 5% | 8% | 46% |
| | 2 | 146 | 4.08 | 5% | 10% | 8% | 49% |
| | 3 | 198 | 4.17 | 3% | 6% | 12% | 50% |
| | 4 | 6 | 4.67 | 0% | 0% | 0% | 67% |
| By change in CAMEL rating | A | 19 | 4.68 | 0% | 5% | 0% | 79% |
| | B | 303 | 4.14 | 4% | 7% | 8% | 49% |
| | C | 80 | 3.99 | 4% | 9% | 19% | 46% |
| | D or lower | 10 | 4.00 | 10% | 0% | 10% | 40% |
| By agree with current CAMEL rating | Improve | 80 | 4.29 | 4% | 3% | 13% | 58% |
| | Remain the same | 461 | 4.15 | 3% | 7% | 9% | 47% |
| | Decline | 73 | 3.12 | 16% | 19% | 22% | 22% |
| By agree with current CAMEL rating | Disagree strongly | 45 | 2.78 | 18% | 31% | 16% | 9% |
| | Disagree somewhat | 100 | 3.46 | 8% | 12% | 25% | 19% |
| | Neutral | 84 | 4.05 | 4% | 6% | 13% | 40% |
| | Agree somewhat | 161 | 4.12 | 1% | 7% | 12% | 42% |
| Agree strongly | 225 | 4.49 | 3% | 3% | 3% | 68% | |

*Average scores are based on a 5-point scale, where 5.0 represents "excellent" and 1.0 represents "poor."

Table 5

Q. 17 : How do you rate the examiner (examination team) on the following?
...Helpfulness

| | | N | Average* | Poor | Somewhat poor | Neutral | Good | Excellent |
|--------------------------------------|--------------------------------|------|----------|------|---------------|---------|------|-----------|
| Overall | | 618 | 3.84 | 7% | 8% | 17% | 30% | 38% |
| By asset group | \$25M or less | 239 | 4.08 | 5% | 6% | 14% | 27% | 48% |
| | Over \$25M to less than \$250M | 81 | 3.62 | 15% | 6% | 16% | 28% | 35% |
| | \$250M to less than \$500M | 157 | 3.70 | 6% | 15% | 16% | 31% | 32% |
| | \$500M to less than \$1B | 55 | 3.49 | 15% | 5% | 22% | 33% | 25% |
| | \$1B or more | 33 | 3.82 | 3% | 0% | 27% | 52% | 18% |
| By size of CU | 6.00 | 42 | 3.81 | 2% | 7% | 26% | 36% | 29% |
| | Less than \$50M | 320 | 3.96 | 7% | 6% | 14% | 28% | 45% |
| By charter | \$50M or more | 287 | 3.69 | 7% | 10% | 20% | 34% | 29% |
| | State | 254 | 3.78 | 5% | 9% | 19% | 38% | 30% |
| By field of membership | Federal | 350 | 3.88 | 8% | 7% | 16% | 26% | 43% |
| | Single common bond | 133 | 4.00 | 10% | 4% | 12% | 26% | 49% |
| By NCUA region | Multiple common bond | 216 | 3.94 | 5% | 6% | 18% | 33% | 38% |
| | Community | 268 | 3.69 | 7% | 12% | 18% | 31% | 32% |
| | Region 1 | 85 | 4.16 | 1% | 7% | 12% | 34% | 46% |
| By current net worth ratio | Region 2 | 113 | 3.88 | 6% | 6% | 20% | 27% | 40% |
| | Region 3 | 149 | 3.71 | 10% | 8% | 16% | 32% | 34% |
| | Region 4 | 174 | 3.84 | 9% | 7% | 14% | 31% | 39% |
| | Region 5 | 74 | 3.57 | 5% | 14% | 26% | 30% | 26% |
| By agency conducting exam/visitation | Less than 5% | 2 | 2.50 | 50% | 0% | 0% | 50% | 0% |
| | 5%-5.99% | 1 | 1.00 | 100% | 0% | 0% | 0% | 0% |
| | 6%-6.99% | 3 | 3.67 | 0% | 33% | 0% | 33% | 33% |
| | 7%-9.99% | 228 | 3.76 | 7% | 7% | 22% | 31% | 33% |
| By CAE (CAMEL "by-the-numbers") | 10% or greater | 368 | 3.90 | 6% | 8% | 14% | 31% | 40% |
| | State regulator | 107 | 4.06 | 3% | 8% | 13% | 32% | 44% |
| | NCUA | 361 | 3.87 | 8% | 7% | 16% | 26% | 42% |
| By CUNA Credit Analysis score | Both | 147 | 3.61 | 7% | 10% | 21% | 39% | 22% |
| | 1 | 61 | 3.84 | 7% | 7% | 23% | 25% | 39% |
| | 2 | 146 | 3.92 | 6% | 7% | 16% | 29% | 41% |
| | 3 | 197 | 3.95 | 6% | 9% | 13% | 29% | 43% |
| By change in CAMEL rating | 4 | 6 | 4.50 | 0% | 0% | 17% | 17% | 67% |
| | A | 19 | 4.63 | 0% | 5% | 5% | 11% | 79% |
| | B | 302 | 3.93 | 7% | 7% | 14% | 29% | 42% |
| | C | 80 | 3.80 | 4% | 11% | 20% | 31% | 34% |
| By agree with current CAMEL rating | D or lower | 10 | 3.70 | 10% | 0% | 40% | 10% | 40% |
| | Improve | 82 | 4.24 | 4% | 5% | 13% | 20% | 59% |
| | Remain the same | 458 | 3.93 | 5% | 7% | 16% | 35% | 38% |
| By agree with current CAMEL rating | Decline | 73 | 2.88 | 22% | 18% | 30% | 11% | 19% |
| | Disagree strongly | 45 | 2.51 | 31% | 13% | 33% | 18% | 4% |
| | Disagree somewhat | 98 | 3.15 | 12% | 21% | 20% | 31% | 15% |
| | Neutral | 82 | 3.83 | 7% | 5% | 16% | 41% | 30% |
| | Agree somewhat | 161 | 3.98 | 2% | 7% | 21% | 32% | 38% |
| Agree strongly | 228 | 4.33 | 3% | 3% | 10% | 27% | 57% | |

*Average scores are based on a 5-point scale, where 5.0 represents "excellent" and 1.0 represents "poor."

Table 6

Q. 17 : How do you rate the examiner (examination team) on the following?
 ...Fairness

| | | N | Average* | Poor | Somewhat poor | Neutral | Good | Excellent |
|--------------------------------------|--------------------------------|-----|----------|------|---------------|---------|------|-----------|
| Overall | | 619 | 3.79 | 6% | 11% | 14% | 34% | 34% |
| By asset group | \$25M or less | 239 | 4.01 | 4% | 9% | 13% | 30% | 44% |
| | Over \$25M to less than \$250M | 81 | 3.54 | 10% | 15% | 17% | 27% | 31% |
| | \$250M to less than \$500M | 158 | 3.58 | 7% | 14% | 16% | 39% | 23% |
| | \$500M to less than \$1B | 55 | 3.40 | 16% | 15% | 5% | 40% | 24% |
| | \$1B or more | 33 | 4.03 | 3% | 0% | 15% | 55% | 27% |
| By size of CU | 6.00 | 42 | 3.88 | 2% | 12% | 14% | 38% | 33% |
| | Less than \$50M | 320 | 3.89 | 6% | 11% | 14% | 29% | 41% |
| By charter | \$50M or more | 288 | 3.64 | 8% | 12% | 14% | 41% | 25% |
| | State | 257 | 3.72 | 5% | 14% | 14% | 39% | 28% |
| By field of membership | Federal | 348 | 3.82 | 8% | 10% | 13% | 32% | 38% |
| | Single common bond | 135 | 3.98 | 7% | 10% | 11% | 24% | 48% |
| By NCUA region | Multiple common bond | 214 | 3.79 | 7% | 8% | 15% | 39% | 30% |
| | Region 1 | 85 | 4.08 | 2% | 8% | 12% | 34% | 44% |
| | Region 2 | 112 | 3.85 | 5% | 11% | 15% | 31% | 38% |
| By current net worth ratio | Region 3 | 149 | 3.69 | 9% | 10% | 17% | 32% | 32% |
| | Region 4 | 176 | 3.83 | 6% | 13% | 10% | 36% | 36% |
| | Region 5 | 74 | 3.28 | 12% | 16% | 16% | 42% | 14% |
| | Less than 5% | 2 | 2.50 | 50% | 0% | 0% | 50% | 0% |
| By agency conducting exam/visitation | 5%-5.99% | 1 | 1.00 | 100% | 0% | 0% | 0% | 0% |
| | 6%-6.99% | 3 | 3.33 | 0% | 33% | 0% | 67% | 0% |
| | 7%-9.99% | 229 | 3.70 | 7% | 13% | 14% | 37% | 30% |
| | 10% or greater | 368 | 3.84 | 6% | 10% | 14% | 33% | 37% |
| By CAE (CAMEL "by-the-numbers") | State regulator | 109 | 4.04 | 5% | 8% | 8% | 37% | 42% |
| | NCUA | 359 | 3.80 | 8% | 9% | 14% | 33% | 36% |
| | Both | 148 | 3.55 | 5% | 18% | 19% | 35% | 24% |
| By CUNA Credit Analysis score | 1 | 61 | 3.85 | 7% | 10% | 10% | 39% | 34% |
| | 2 | 146 | 3.91 | 7% | 8% | 12% | 34% | 39% |
| | 3 | 198 | 3.86 | 5% | 13% | 12% | 31% | 39% |
| | 4 | 6 | 4.50 | 0% | 0% | 17% | 17% | 67% |
| By change in CAMEL rating | A | 19 | 4.58 | 0% | 5% | 0% | 26% | 68% |
| | B | 303 | 3.89 | 7% | 10% | 10% | 34% | 39% |
| | C | 80 | 3.75 | 4% | 13% | 19% | 35% | 30% |
| | D or lower | 10 | 3.60 | 10% | 10% | 30% | 10% | 40% |
| By agree with current CAMEL rating | Improve | 81 | 4.25 | 4% | 4% | 11% | 27% | 54% |
| | Remain the same | 460 | 3.88 | 4% | 10% | 14% | 38% | 34% |
| | Decline | 73 | 2.73 | 23% | 29% | 15% | 18% | 15% |
| By agree with current CAMEL rating | Disagree strongly | 45 | 1.93 | 42% | 27% | 27% | 4% | 0% |
| | Disagree somewhat | 99 | 2.99 | 7% | 34% | 18% | 33% | 7% |
| | Neutral | 84 | 3.81 | 5% | 5% | 19% | 48% | 24% |
| | Agree somewhat | 160 | 3.96 | 3% | 6% | 17% | 41% | 33% |
| | Agree strongly | 227 | 4.39 | 2% | 4% | 6% | 30% | 58% |

*Average scores are based on a 5-point scale, where 5.0 represents "excellent" and 1.0 represents "poor."

Table 7

Q. 17 : How do you rate the examiner (examination team) on the following?
...Objectivity

| | N | Average* | Poor | Somewhat poor | Neutral | Good | Excellent | |
|--------------------------------------|--------------------------------|----------|------|---------------|---------|------|-----------|-----|
| Overall | 619 | 3.67 | 9% | 12% | 15% | 31% | 33% | |
| By asset group | \$25M or less | 239 | 3.92 | 7% | 8% | 15% | 27% | 44% |
| | Over \$25M to less than \$250M | 82 | 3.44 | 15% | 12% | 17% | 27% | 29% |
| | \$250M to less than \$500M | 157 | 3.44 | 9% | 19% | 16% | 31% | 25% |
| | \$500M to less than \$1B | 55 | 3.31 | 16% | 15% | 9% | 42% | 18% |
| | \$1B or more | 33 | 3.82 | 3% | 3% | 21% | 55% | 18% |
| By size of CU | 6.00 | 42 | 3.67 | 7% | 17% | 12% | 31% | 33% |
| | Less than \$50M | 321 | 3.80 | 9% | 9% | 15% | 27% | 40% |
| By charter | \$50M or more | 287 | 3.49 | 9% | 16% | 15% | 36% | 24% |
| | State | 256 | 3.55 | 7% | 15% | 17% | 35% | 25% |
| By field of membership | Federal | 349 | 3.72 | 10% | 11% | 13% | 28% | 38% |
| | Single common bond | 134 | 3.87 | 8% | 10% | 12% | 25% | 45% |
| By NCUA region | Multiple common bond | 215 | 3.70 | 9% | 10% | 16% | 33% | 32% |
| | Community | 269 | 3.54 | 9% | 15% | 16% | 31% | 28% |
| | Region 1 | 84 | 3.98 | 5% | 10% | 11% | 33% | 42% |
| By current net worth ratio | Region 2 | 113 | 3.75 | 7% | 10% | 18% | 32% | 34% |
| | Region 3 | 150 | 3.59 | 10% | 15% | 13% | 31% | 31% |
| | Region 4 | 176 | 3.66 | 9% | 15% | 10% | 32% | 34% |
| | Region 5 | 74 | 3.18 | 16% | 11% | 30% | 26% | 18% |
| | Less than 5% | 2 | 3.00 | 50% | 0% | 0% | 0% | 50% |
| By agency conducting exam/visitation | 5%-5.99% | 1 | 1.00 | 100% | 0% | 0% | 0% | 0% |
| | 6%-6.99% | 3 | 3.00 | 0% | 33% | 33% | 33% | 0% |
| | 7%-9.99% | 230 | 3.60 | 9% | 13% | 17% | 31% | 30% |
| | 10% or greater | 367 | 3.71 | 9% | 12% | 14% | 31% | 35% |
| By CAE (CAMEL "by-the-numbers") | State regulator | 109 | 3.94 | 6% | 10% | 9% | 35% | 40% |
| | 1 | 61 | 3.70 | 8% | 11% | 11% | 39% | 30% |
| | NCUA | 360 | 3.71 | 10% | 11% | 14% | 29% | 36% |
| By CUNA Credit Analysis score | Both | 147 | 3.35 | 9% | 18% | 22% | 32% | 19% |
| | 2 | 144 | 3.72 | 9% | 11% | 15% | 28% | 37% |
| | 3 | 199 | 3.77 | 8% | 14% | 11% | 29% | 39% |
| | 4 | 6 | 4.33 | 0% | 0% | 0% | 67% | 33% |
| By change in CAMEL rating | A | 19 | 4.53 | 0% | 5% | 5% | 21% | 68% |
| | B | 302 | 3.77 | 9% | 11% | 12% | 29% | 38% |
| | C | 80 | 3.58 | 5% | 19% | 14% | 39% | 24% |
| | D or lower | 10 | 3.20 | 30% | 0% | 20% | 20% | 30% |
| By agree with current CAMEL rating | Improve | 82 | 4.13 | 5% | 6% | 12% | 24% | 52% |
| | Remain the same | 459 | 3.74 | 7% | 11% | 15% | 34% | 32% |
| | Decline | 73 | 2.74 | 25% | 27% | 15% | 15% | 18% |
| By agree with current CAMEL rating | Disagree strongly | 45 | 1.71 | 49% | 33% | 16% | 2% | 0% |
| | Disagree somewhat | 100 | 2.84 | 14% | 30% | 22% | 26% | 8% |
| | Neutral | 84 | 3.75 | 6% | 5% | 24% | 39% | 26% |
| | Agree somewhat | 161 | 3.83 | 4% | 11% | 14% | 39% | 32% |
| | Agree strongly | 225 | 4.28 | 3% | 4% | 9% | 28% | 55% |

*Average scores are based on a 5-point scale, where 5.0 represents "excellent" and 1.0 represents "poor."

Table 8

Q.18: How do you rate the examiner's (exam team's) dealings with the board of directors/volunteers on the following areas?
 ...Examiner(s) dissemination of the report to the Board/Supervisory Committee

| | | N | Average* | Poor | Somewhat poor | Neutral | Good | Excellent |
|--------------------------------------|--------------------------------|------|----------|------|---------------|---------|------|-----------|
| Overall | | 612 | 3.89 | 4% | 6% | 18% | 39% | 32% |
| By asset group | \$25M or less | 236 | 4.06 | 2% | 5% | 17% | 36% | 40% |
| | Over \$25M to less than \$250M | 82 | 3.78 | 7% | 6% | 18% | 38% | 30% |
| | \$250M to less than \$500M | 156 | 3.83 | 4% | 6% | 17% | 47% | 26% |
| | \$500M to less than \$1B | 55 | 3.47 | 11% | 7% | 25% | 36% | 20% |
| | \$1B or more | 31 | 3.87 | 0% | 13% | 13% | 48% | 26% |
| By size of CU | 6.00 | 41 | 3.76 | 7% | 5% | 22% | 37% | 29% |
| | Less than \$50M | 318 | 3.99 | 3% | 5% | 18% | 36% | 37% |
| By charter | \$50M or more | 283 | 3.76 | 6% | 7% | 19% | 43% | 25% |
| | State | 254 | 3.79 | 5% | 6% | 23% | 40% | 27% |
| By field of membership | Federal | 344 | 3.95 | 4% | 6% | 15% | 39% | 35% |
| | Single common bond | 134 | 3.96 | 4% | 7% | 18% | 33% | 39% |
| By NCUA region | Multiple common bond | 211 | 3.93 | 4% | 6% | 16% | 43% | 32% |
| | Community | 266 | 3.82 | 5% | 6% | 20% | 39% | 29% |
| | Region 1 | 82 | 4.16 | 2% | 0% | 16% | 43% | 39% |
| By current net worth ratio | Region 2 | 110 | 3.87 | 5% | 5% | 18% | 45% | 28% |
| | Region 3 | 147 | 3.75 | 7% | 6% | 19% | 39% | 29% |
| | Region 4 | 176 | 3.99 | 2% | 6% | 19% | 35% | 38% |
| | Region 5 | 74 | 3.57 | 7% | 12% | 19% | 42% | 20% |
| | Less than 5% | 2 | 3.00 | 50% | 0% | 0% | 0% | 50% |
| By agency conducting exam/visitation | 5%-5.99% | 1 | 3.00 | 0% | 0% | 100% | 0% | 0% |
| | 6%-6.99% | 3 | 3.67 | 0% | 33% | 0% | 33% | 33% |
| | 7%-9.99% | 224 | 3.91 | 3% | 6% | 18% | 41% | 31% |
| | 10% or greater | 366 | 3.87 | 5% | 5% | 18% | 39% | 32% |
| | State regulator | 107 | 4.13 | 3% | 3% | 14% | 39% | 41% |
| By CAE (CAMEL "by-the-numbers") | NCUA | 355 | 3.92 | 4% | 6% | 16% | 40% | 34% |
| | Both | 147 | 3.62 | 6% | 7% | 28% | 37% | 22% |
| | 1 | 59 | 3.64 | 7% | 10% | 24% | 31% | 29% |
| | 2 | 146 | 3.87 | 7% | 6% | 13% | 41% | 33% |
| By CUNA Credit Analysis score | 3 | 196 | 4.05 | 3% | 3% | 19% | 38% | 38% |
| | 4 | 6 | 4.17 | 0% | 17% | 0% | 33% | 50% |
| | A | 19 | 4.21 | 5% | 0% | 11% | 37% | 47% |
| | B | 301 | 3.96 | 5% | 6% | 16% | 36% | 38% |
| | C | 78 | 3.77 | 5% | 4% | 24% | 42% | 24% |
| By change in CAMEL rating | D or lower | 10 | 3.90 | 0% | 10% | 10% | 60% | 20% |
| | Improve | 83 | 4.19 | 1% | 1% | 17% | 39% | 42% |
| | Remain the same | 455 | 3.95 | 4% | 5% | 17% | 41% | 33% |
| By agree with current CAMEL rating | Decline | 70 | 3.17 | 14% | 16% | 24% | 30% | 16% |
| | Disagree strongly | 44 | 2.82 | 18% | 14% | 39% | 27% | 2% |
| | Disagree somewhat | 98 | 3.39 | 7% | 10% | 32% | 39% | 12% |
| | Neutral | 81 | 3.94 | 2% | 6% | 16% | 46% | 30% |
| | Agree somewhat | 161 | 3.94 | 3% | 4% | 15% | 50% | 27% |
| Agree strongly | 225 | 4.27 | 2% | 4% | 11% | 32% | 52% | |

*Average scores are based on a 5-point scale, where 5.0 represents "excellent" and 1.0 represents "poor."

Table 9

**Q.18: How do you rate the examiner's (exam team's) dealings with the board of directors/volunteers on the following areas?
...Examiner(s) openness to interactive dialogue regarding the report**

| | | N | Average* | Poor | Somewhat poor | Neutral | Good | Excellent |
|--------------------------------------|--------------------------------|-----|----------|------|---------------|---------|------|-----------|
| Overall | | 606 | 3.92 | 5% | 6% | 15% | 37% | 36% |
| By asset group | \$25M or less | 234 | 4.10 | 3% | 5% | 15% | 35% | 43% |
| | Over \$25M to less than \$250M | 77 | 3.65 | 13% | 6% | 17% | 30% | 34% |
| | \$250M to less than \$500M | 155 | 3.79 | 6% | 8% | 17% | 37% | 31% |
| | \$500M to less than \$1B | 54 | 3.57 | 9% | 9% | 19% | 41% | 22% |
| | \$1B or more | 32 | 4.22 | 3% | 0% | 9% | 47% | 41% |
| By size of CU | 6.00 | 43 | 3.93 | 5% | 9% | 7% | 47% | 33% |
| | Less than \$50M | 311 | 3.99 | 5% | 5% | 15% | 34% | 41% |
| By charter | \$50M or more | 284 | 3.82 | 6% | 8% | 15% | 40% | 31% |
| | State | 252 | 3.85 | 4% | 7% | 19% | 38% | 31% |
| By field of membership | Federal | 340 | 3.96 | 6% | 6% | 12% | 36% | 40% |
| | Single common bond | 131 | 3.96 | 7% | 5% | 16% | 28% | 44% |
| By NCUA region | Multiple common bond | 210 | 3.95 | 5% | 4% | 16% | 39% | 36% |
| | Community | 264 | 3.87 | 5% | 9% | 14% | 39% | 33% |
| | Region 1 | 83 | 4.24 | 1% | 1% | 13% | 41% | 43% |
| By current net worth ratio | Region 2 | 109 | 3.95 | 5% | 6% | 15% | 40% | 35% |
| | Region 3 | 145 | 3.83 | 9% | 6% | 15% | 34% | 37% |
| | Region 4 | 172 | 3.95 | 4% | 9% | 14% | 33% | 40% |
| | Region 5 | 74 | 3.50 | 9% | 9% | 20% | 43% | 18% |
| | Less than 5% | 2 | 2.50 | 50% | 0% | 0% | 50% | 0% |
| By agency conducting exam/visitation | 5%-5.99% | 1 | 4.00 | 0% | 0% | 0% | 100% | 0% |
| | 6%-6.99% | 2 | 3.50 | 0% | 0% | 50% | 50% | 0% |
| | 7%-9.99% | 227 | 3.87 | 4% | 7% | 17% | 40% | 32% |
| | 10% or greater | 359 | 3.95 | 6% | 6% | 14% | 35% | 39% |
| By CAE (CAMEL "by-the-numbers") | State regulator | 104 | 4.09 | 3% | 5% | 16% | 33% | 43% |
| | NCUA | 352 | 3.95 | 6% | 6% | 13% | 36% | 39% |
| | Both | 147 | 3.73 | 5% | 8% | 20% | 41% | 26% |
| By CUNA Credit Analysis score | 1 | 59 | 3.75 | 8% | 7% | 17% | 37% | 31% |
| | 2 | 143 | 3.99 | 7% | 3% | 12% | 39% | 38% |
| | 3 | 193 | 4.08 | 4% | 6% | 13% | 32% | 45% |
| | 4 | 6 | 4.50 | 0% | 0% | 0% | 50% | 50% |
| By change in CAMEL rating | A | 19 | 4.42 | 5% | 0% | 5% | 26% | 63% |
| | B | 294 | 4.02 | 6% | 5% | 11% | 36% | 42% |
| | C | 79 | 3.81 | 3% | 9% | 25% | 32% | 32% |
| | D or lower | 10 | 4.30 | 0% | 0% | 0% | 70% | 30% |
| By agree with current CAMEL rating | Improve | 80 | 4.24 | 1% | 3% | 13% | 39% | 45% |
| | Remain the same | 450 | 4.01 | 4% | 5% | 13% | 39% | 38% |
| | Decline | 72 | 3.04 | 17% | 18% | 26% | 22% | 17% |
| By agree with current CAMEL rating | Disagree strongly | 44 | 2.55 | 27% | 11% | 43% | 16% | 2% |
| | Disagree somewhat | 97 | 3.36 | 7% | 18% | 23% | 37% | 15% |
| | Neutral | 82 | 3.98 | 2% | 6% | 13% | 48% | 30% |
| | Agree somewhat | 158 | 4.06 | 2% | 4% | 14% | 46% | 34% |
| | Agree strongly | 222 | 4.33 | 4% | 2% | 8% | 30% | 56% |

*Average scores are based on a 5-point scale, where 5.0 represents "excellent" and 1.0 represents "poor."

Table 10

Q.18: How do you rate the examiner's (exam team's) dealings with the board of directors/volunteers on the following areas?
 ...Examiner(s) willingness to share agency insight if the report called for corrective action(s) to be taken

| | | N | Average* | Poor | Somewhat poor | Neutral | Good | Excellent |
|--------------------------------------|--------------------------------|-----|----------|------|---------------|---------|------|-----------|
| Overall | | 607 | 3.85 | 4% | 6% | 22% | 35% | 32% |
| By asset group | \$25M or less | 234 | 4.01 | 2% | 6% | 22% | 30% | 40% |
| | Over \$25M to less than \$250M | 82 | 3.66 | 9% | 7% | 24% | 29% | 30% |
| | \$250M to less than \$500M | 153 | 3.75 | 5% | 7% | 22% | 41% | 25% |
| | \$500M to less than \$1B | 55 | 3.45 | 7% | 7% | 35% | 35% | 16% |
| | \$1B or more | 31 | 4.03 | 3% | 0% | 13% | 58% | 26% |
| | 6.00 | 41 | 3.83 | 7% | 5% | 17% | 39% | 32% |
| By size of CU | Less than \$50M | 316 | 3.92 | 3% | 6% | 22% | 30% | 38% |
| | \$50M or more | 280 | 3.74 | 6% | 6% | 23% | 41% | 25% |
| By charter | State | 253 | 3.83 | 4% | 4% | 25% | 39% | 28% |
| | Federal | 340 | 3.84 | 5% | 7% | 20% | 32% | 35% |
| By field of membership | Single common bond | 134 | 3.92 | 4% | 6% | 23% | 26% | 40% |
| | Multiple common bond | 209 | 3.88 | 3% | 7% | 20% | 39% | 31% |
| | Community | 263 | 3.78 | 5% | 5% | 24% | 36% | 29% |
| By NCUA region | Region 1 | 81 | 4.09 | 0% | 6% | 17% | 38% | 38% |
| | Region 2 | 106 | 3.79 | 6% | 6% | 23% | 36% | 30% |
| | Region 3 | 147 | 3.69 | 9% | 5% | 25% | 31% | 31% |
| | Region 4 | 178 | 3.97 | 2% | 6% | 21% | 33% | 37% |
| | Region 5 | 72 | 3.53 | 6% | 10% | 25% | 46% | 14% |
| By current net worth ratio | Less than 5% | 2 | 2.50 | 50% | 0% | 0% | 50% | 0% |
| | 5%-5.99% | 1 | 2.00 | 0% | 100% | 0% | 0% | 0% |
| | 6%-6.99% | 3 | 3.67 | 0% | 33% | 0% | 33% | 33% |
| | 7%-9.99% | 222 | 3.83 | 3% | 5% | 24% | 40% | 27% |
| | 10% or greater | 363 | 3.85 | 5% | 6% | 22% | 33% | 34% |
| By agency conducting exam/visitation | State regulator | 108 | 4.07 | 2% | 3% | 19% | 38% | 38% |
| | NCUA | 351 | 3.83 | 5% | 7% | 21% | 32% | 34% |
| | Both | 145 | 3.71 | 5% | 6% | 27% | 39% | 23% |
| By CAE (CAMEL "by-the-numbers") | 1 | 57 | 3.67 | 7% | 9% | 25% | 30% | 30% |
| | 2 | 146 | 3.91 | 5% | 3% | 19% | 38% | 34% |
| | 3 | 194 | 3.94 | 2% | 7% | 23% | 31% | 37% |
| | 4 | 6 | 4.50 | 0% | 0% | 0% | 50% | 50% |
| By CUNA Credit Analysis score | A | 18 | 4.44 | 0% | 0% | 17% | 22% | 61% |
| | B | 297 | 3.92 | 5% | 5% | 20% | 33% | 37% |
| | C | 79 | 3.76 | 3% | 8% | 27% | 38% | 25% |
| | D or lower | 10 | 3.60 | 0% | 20% | 20% | 40% | 20% |
| By change in CAMEL rating | Improve | 82 | 4.18 | 1% | 5% | 13% | 35% | 45% |
| | Remain the same | 449 | 3.90 | 4% | 5% | 21% | 37% | 33% |
| | Decline | 72 | 3.15 | 14% | 11% | 38% | 21% | 17% |
| By agree with current CAMEL rating | Disagree strongly | 43 | 2.56 | 23% | 16% | 44% | 14% | 2% |
| | Disagree somewhat | 99 | 3.32 | 7% | 14% | 29% | 38% | 11% |
| | Neutral | 81 | 3.89 | 0% | 6% | 25% | 43% | 26% |
| | Agree somewhat | 159 | 3.93 | 3% | 3% | 21% | 45% | 28% |
| | Agree strongly | 223 | 4.25 | 3% | 2% | 15% | 28% | 52% |

*Average scores are based on a 5-point scale, where 5.0 represents "excellent" and 1.0 represents "poor."

Table 11

**Q.18: How do you rate the examiner's (exam team's) dealings with the board of directors/volunteers on the following areas?
...Examiner(s) willingness to account for CU business plan/practices when discussing regulatory exceptions**

| | | N | Average* | Poor | Somewhat poor | Neutral | Good | Excellent |
|--------------------------------------|--------------------------------|-----|----------|------|---------------|---------|------|-----------|
| Overall | | 609 | 3.71 | 6% | 7% | 25% | 33% | 29% |
| By asset group | \$25M or less | 234 | 3.95 | 3% | 5% | 24% | 31% | 37% |
| | Over \$25M to less than \$250M | 81 | 3.51 | 11% | 7% | 25% | 33% | 23% |
| | \$250M to less than \$500M | 154 | 3.51 | 8% | 8% | 32% | 29% | 23% |
| | \$500M to less than \$1B | 55 | 3.22 | 16% | 7% | 31% | 29% | 16% |
| | \$1B or more | 31 | 4.03 | 0% | 3% | 16% | 55% | 26% |
| By size of CU | 6.00 | 43 | 3.72 | 7% | 12% | 12% | 42% | 28% |
| | Less than \$50M | 315 | 3.83 | 5% | 6% | 24% | 31% | 34% |
| By charter | \$50M or more | 283 | 3.54 | 8% | 8% | 27% | 34% | 23% |
| | State | 254 | 3.64 | 6% | 7% | 28% | 36% | 24% |
| By field of membership | Federal | 341 | 3.74 | 7% | 7% | 24% | 30% | 32% |
| | Single common bond | 133 | 3.81 | 4% | 7% | 28% | 28% | 34% |
| By NCUA region | Multiple common bond | 213 | 3.78 | 5% | 7% | 23% | 36% | 30% |
| | Community | 262 | 3.59 | 9% | 6% | 26% | 32% | 26% |
| | Region 1 | 83 | 3.90 | 1% | 7% | 24% | 35% | 33% |
| | Region 2 | 108 | 3.80 | 6% | 6% | 22% | 37% | 30% |
| | Region 3 | 146 | 3.54 | 11% | 8% | 25% | 29% | 27% |
| By current net worth ratio | Region 4 | 176 | 3.82 | 4% | 8% | 23% | 32% | 33% |
| | Region 5 | 73 | 3.26 | 12% | 5% | 38% | 32% | 12% |
| | Less than 5% | 2 | 2.50 | 50% | 0% | 0% | 50% | 0% |
| | 5%-5.99% | 1 | 1.00 | 100% | 0% | 0% | 0% | 0% |
| By agency conducting exam/visitation | 6%-6.99% | 3 | 3.67 | 0% | 33% | 0% | 33% | 33% |
| | 7%-9.99% | 223 | 3.65 | 5% | 9% | 29% | 30% | 27% |
| | 10% or greater | 364 | 3.74 | 7% | 5% | 24% | 34% | 30% |
| | State regulator | 107 | 3.96 | 4% | 4% | 21% | 36% | 36% |
| By CAE (CAMEL "by-the-numbers") | NCUA | 352 | 3.73 | 7% | 7% | 25% | 31% | 31% |
| | Both | 147 | 3.46 | 8% | 9% | 31% | 32% | 20% |
| | 1 | 58 | 3.59 | 9% | 7% | 29% | 28% | 28% |
| | 2 | 145 | 3.76 | 8% | 2% | 26% | 35% | 29% |
| By CUNA Credit Analysis score | 3 | 195 | 3.79 | 5% | 8% | 24% | 30% | 33% |
| | 4 | 6 | 4.17 | 0% | 0% | 33% | 17% | 50% |
| | A | 19 | 4.37 | 0% | 5% | 11% | 26% | 58% |
| | B | 297 | 3.78 | 7% | 4% | 25% | 32% | 32% |
| By change in CAMEL rating | C | 79 | 3.57 | 5% | 10% | 29% | 34% | 22% |
| | D or lower | 10 | 3.30 | 10% | 10% | 50% | 0% | 30% |
| | Improve | 82 | 4.17 | 1% | 4% | 12% | 43% | 40% |
| By agree with current CAMEL rating | Remain the same | 451 | 3.77 | 4% | 7% | 26% | 33% | 30% |
| | Decline | 72 | 2.82 | 25% | 10% | 36% | 17% | 13% |
| | Disagree strongly | 43 | 2.30 | 35% | 12% | 42% | 12% | 0% |
| | Disagree somewhat | 99 | 3.05 | 13% | 14% | 36% | 27% | 9% |
| By agree with current CAMEL rating | Neutral | 81 | 3.80 | 0% | 6% | 32% | 37% | 25% |
| | Agree somewhat | 160 | 3.75 | 4% | 8% | 24% | 40% | 25% |
| | Agree strongly | 223 | 4.22 | 2% | 2% | 16% | 32% | 48% |

*Average scores are based on a 5-point scale, where 5.0 represents "excellent" and 1.0 represents "poor."

Table 12
Time from first appearance of examiner(s) to completion of on-site exam
Q. 13: How long did your "on-site" examination last?

| | | N | 1 - 3 days | 4 - 6 days | 7 - 9 days | 10 - 12 days | 13 or more days |
|--------------------------------------|--------------------------------|-----|------------|------------|------------|--------------|-----------------|
| Overall | | 604 | 8% | 34% | 20% | 19% | 19% |
| By asset group | \$25M or less | 235 | 18% | 54% | 16% | 9% | 3% |
| | Over \$25M to less than \$250M | 78 | 3% | 42% | 27% | 15% | 13% |
| | \$250M to less than \$500M | 158 | 2% | 23% | 28% | 25% | 21% |
| | \$500M to less than \$1B | 51 | 0% | 10% | 16% | 29% | 45% |
| | \$1B or more | 32 | 0% | 0% | 22% | 34% | 44% |
| | 6.00 | 39 | 0% | 0% | 10% | 28% | 62% |
| By size of CU | Less than \$50M | 313 | 14% | 51% | 19% | 11% | 5% |
| | \$50M or more | 280 | 1% | 15% | 23% | 28% | 34% |
| By charter | State | 250 | 8% | 32% | 18% | 18% | 25% |
| | Federal | 340 | 8% | 36% | 22% | 19% | 14% |
| By field of membership | Single common bond | 132 | 18% | 47% | 14% | 11% | 11% |
| | Multiple common bond | 206 | 7% | 35% | 21% | 20% | 16% |
| | Community | 265 | 4% | 26% | 23% | 22% | 25% |
| By NCUA region | Region 1 | 83 | 10% | 27% | 23% | 24% | 17% |
| | Region 2 | 109 | 7% | 34% | 18% | 12% | 28% |
| | Region 3 | 143 | 5% | 36% | 20% | 22% | 17% |
| | Region 4 | 175 | 13% | 41% | 20% | 14% | 13% |
| | Region 5 | 72 | 4% | 19% | 25% | 28% | 24% |
| By current net worth ratio | Less than 5% | 2 | 0% | 0% | 50% | 50% | 0% |
| | 5%-5.99% | 1 | 0% | 0% | 100% | 0% | 0% |
| | 6%-6.99% | 3 | 33% | 33% | 33% | 0% | 0% |
| | 7%-9.99% | 227 | 7% | 30% | 25% | 22% | 17% |
| | 10% or greater | 356 | 8% | 37% | 18% | 17% | 21% |
| By agency conducting exam/visitation | State regulator | 104 | 12% | 46% | 15% | 13% | 13% |
| | NCUA | 352 | 9% | 34% | 22% | 20% | 14% |
| | Both | 145 | 5% | 23% | 20% | 19% | 33% |
| By CAE (CAMEL "by-the-numbers") | 1 | 58 | 3% | 33% | 17% | 17% | 29% |
| | 2 | 142 | 6% | 23% | 25% | 21% | 24% |
| | 3 | 194 | 12% | 39% | 19% | 16% | 14% |
| | 4 | 6 | 33% | 33% | 17% | 17% | 0% |
| By CUNA Credit Analysis score | A | 19 | 11% | 47% | 11% | 21% | 11% |
| | B | 294 | 9% | 34% | 21% | 16% | 21% |
| | C | 79 | 6% | 25% | 25% | 24% | 19% |
| | D or lower | 9 | 44% | 11% | 11% | 33% | 0% |
| By change in CAMEL rating | Improve | 82 | 12% | 34% | 17% | 18% | 18% |
| | Remain the same | 446 | 7% | 34% | 20% | 20% | 19% |
| | Decline | 71 | 8% | 30% | 27% | 14% | 21% |
| By agree with current CAMEL rating | Disagree strongly | 46 | 4% | 22% | 33% | 17% | 24% |
| | Disagree somewhat | 97 | 10% | 32% | 18% | 19% | 22% |
| | Neutral | 80 | 15% | 33% | 21% | 14% | 18% |
| | Agree somewhat | 155 | 7% | 37% | 19% | 20% | 17% |
| | Agree strongly | 222 | 6% | 35% | 20% | 20% | 18% |

Table 13
Time from completion of on-site exam to delivery of final report
Q. 13: How long did your "on-site" examination last?

| | | N | 1 - 3 days | 4 - 6 days | 7 - 9 days | 10 - 12 days | 13 or more days |
|--------------------------------------|--------------------------------|-----|------------|------------|------------|--------------|-----------------|
| Overall | | 497 | 5% | 5% | 10% | 14% | 66% |
| By asset group | \$25M or less | 178 | 7% | 7% | 13% | 16% | 57% |
| | Over \$25M to less than \$250M | 68 | 6% | 7% | 9% | 16% | 62% |
| | \$250M to less than \$500M | 130 | 5% | 4% | 8% | 15% | 67% |
| | \$500M to less than \$1B | 48 | 2% | 0% | 8% | 6% | 83% |
| | \$1B or more | 27 | 7% | 0% | 0% | 7% | 85% |
| 6.00 | 39 | 0% | 3% | 5% | 13% | 79% | |
| By size of CU | Less than \$50M | 246 | 7% | 7% | 12% | 16% | 58% |
| | \$50M or more | 244 | 4% | 2% | 7% | 12% | 74% |
| By charter | State | 208 | 4% | 2% | 3% | 13% | 77% |
| | Federal | 281 | 7% | 6% | 14% | 15% | 58% |
| By field of membership | Single common bond | 103 | 9% | 5% | 15% | 20% | 51% |
| | Multiple common bond | 174 | 4% | 5% | 11% | 16% | 64% |
| | Community | 219 | 5% | 5% | 6% | 10% | 74% |
| By NCUA region | Region 1 | 68 | 12% | 1% | 10% | 12% | 65% |
| | Region 2 | 93 | 3% | 5% | 4% | 11% | 76% |
| | Region 3 | 115 | 1% | 4% | 11% | 19% | 64% |
| | Region 4 | 138 | 8% | 7% | 12% | 16% | 58% |
| | Region 5 | 66 | 5% | 2% | 8% | 11% | 76% |
| By current net worth ratio | Less than 5% | 2 | 0% | 0% | 0% | 0% | 100% |
| | 5%-5.99% | 1 | 0% | 0% | 0% | 0% | 100% |
| | 6%-6.99% | 2 | 0% | 0% | 0% | 50% | 50% |
| | 7%-9.99% | 181 | 7% | 3% | 4% | 15% | 70% |
| | 10% or greater | 301 | 5% | 5% | 13% | 13% | 64% |
| By agency conducting exam/visitation | State regulator | 84 | 6% | 5% | 4% | 15% | 70% |
| | NCUA | 288 | 6% | 6% | 14% | 15% | 59% |
| | Both | 122 | 3% | 2% | 5% | 11% | 79% |
| By CAE (CAMEL "by-the-numbers") | 1 | 49 | 6% | 2% | 12% | 8% | 71% |
| | 2 | 116 | 3% | 5% | 12% | 16% | 65% |
| | 3 | 160 | 9% | 4% | 11% | 14% | 63% |
| | 4 | 3 | 33% | 0% | 0% | 0% | 67% |
| By CUNA Credit Analysis score | A | 16 | 6% | 0% | 19% | 19% | 56% |
| | B | 241 | 7% | 5% | 12% | 15% | 62% |
| | C | 63 | 3% | 3% | 6% | 8% | 79% |
| | D or lower | 8 | 13% | 0% | 13% | 25% | 50% |
| By change in CAMEL rating | Improve | 64 | 8% | 5% | 11% | 16% | 61% |
| | Remain the same | 370 | 6% | 5% | 10% | 14% | 65% |
| | Decline | 59 | 0% | 3% | 8% | 12% | 76% |
| By agree with current CAMEL rating | Disagree strongly | 41 | 0% | 2% | 2% | 12% | 83% |
| | Disagree somewhat | 77 | 6% | 5% | 10% | 12% | 66% |
| | Neutral | 65 | 5% | 5% | 17% | 11% | 63% |
| | Agree somewhat | 130 | 3% | 4% | 8% | 14% | 71% |
| | Agree strongly | 181 | 8% | 6% | 10% | 17% | 59% |

Table 14

Q. 11: Is your credit union under any of the following types of Administrative Orders?

| | | N | An Order to Cease and Desist | An Order of Prohibition | An Order Assessing Civil Money Penalties | No, my credit union is not under any "Administrative Orders" |
|--------------------------------------|--------------------------------|-----|------------------------------|-------------------------|--|--|
| Overall | | 619 | 0% | 0% | 0% | 99% |
| By asset group | \$25M or less | 237 | 1% | 0% | 0% | 99% |
| | Over \$25M to less than \$250M | 81 | 0% | 0% | 0% | 100% |
| | \$250M to less than \$500M | 161 | 0% | 1% | 0% | 99% |
| | \$500M to less than \$1B | 55 | 0% | 0% | 0% | 100% |
| | \$1B or more | 33 | 0% | 0% | 0% | 100% |
| | 6.00 | 41 | 2% | 0% | 0% | 98% |
| By size of CU | Less than \$50M | 318 | 1% | 0% | 0% | 99% |
| | \$50M or more | 290 | 0% | 0% | 0% | 99% |
| By charter | State | 257 | 0% | 0% | 0% | 99% |
| | Federal | 348 | 1% | 0% | 0% | 99% |
| By field of membership | Single common bond | 133 | 0% | 0% | 0% | 100% |
| | Multiple common bond | 214 | 0% | 0% | 0% | 100% |
| | Community | 271 | 1% | 0% | 0% | 99% |
| By NCUA region | Region 1 | 85 | 0% | 0% | 0% | 100% |
| | Region 2 | 111 | 0% | 0% | 0% | 100% |
| | Region 3 | 149 | 1% | 1% | 0% | 98% |
| | Region 4 | 178 | 1% | 0% | 0% | 99% |
| | Region 5 | 74 | 0% | 0% | 0% | 100% |
| By current net worth ratio | Less than 5% | 2 | 0% | 0% | 0% | 100% |
| | 5%-5.99% | 1 | 0% | 0% | 0% | 100% |
| | 6%-6.99% | 3 | 0% | 0% | 0% | 100% |
| | 7%-9.99% | 229 | 0% | 0% | 0% | 100% |
| | 10% or greater | 368 | 1% | 0% | 0% | 99% |
| By agency conducting exam/visitation | State regulator | 108 | 0% | 0% | 0% | 100% |
| | NCUA | 360 | 1% | 0% | 0% | 99% |
| | Both | 148 | 1% | 1% | 0% | 99% |
| By CAE (CAMEL "by-the-numbers") | 1 | 60 | 2% | 0% | 0% | 98% |
| | 2 | 145 | 0% | 0% | 0% | 100% |
| | 3 | 200 | 1% | 1% | 0% | 99% |
| | 4 | 6 | 0% | 0% | 0% | 100% |
| | | | | | | |
| By CUNA Credit Analysis score | A | 17 | 0% | 0% | 0% | 100% |
| | B | 306 | 0% | 0% | 0% | 100% |
| | C | 79 | 0% | 1% | 0% | 99% |
| | D or lower | 10 | 10% | 0% | 0% | 90% |
| By change in CAMEL rating | Improve | 84 | 0% | 0% | 0% | 100% |
| | Remain the same | 457 | 0% | 0% | 0% | 100% |
| | Decline | 73 | 3% | 0% | 0% | 97% |
| By agree with current CAMEL rating | Disagree strongly | 45 | 2% | 0% | 0% | 98% |
| | Disagree somewhat | 98 | 1% | 1% | 0% | 98% |
| | Neutral | 83 | 0% | 0% | 0% | 100% |
| | Agree somewhat | 161 | 1% | 0% | 0% | 99% |
| | Agree strongly | 229 | 0% | 0% | 0% | 100% |

Table 15

Q. 12: Is your credit union under any other written agreements?

| | | N | Document (s) of Resolution (DOR) | Letter(s) of Understanding and Agreement (LUA) | Net Worth Restoration Plan (NWRP) | Revised Business Plan | No, my credit union is not under any other written agreements |
|--------------------------------------|--------------------------------|-----|----------------------------------|--|-----------------------------------|-----------------------|---|
| Overall | | 621 | 40% | 4% | 1% | 2% | 59% |
| By asset group | \$25M or less | 239 | 39% | 4% | 2% | 2% | 60% |
| | Over \$25M to less than \$250M | 82 | 46% | 5% | 1% | 4% | 52% |
| | \$250M to less than \$500M | 160 | 43% | 4% | 1% | 1% | 56% |
| | \$500M to less than \$1B | 54 | 33% | 0% | 0% | 4% | 67% |
| | \$1B or more | 33 | 33% | 0% | 0% | 0% | 67% |
| 6.00 | 42 | 26% | 2% | 0% | 0% | 74% | |
| By size of CU | Less than \$50M | 321 | 41% | 4% | 2% | 2% | 58% |
| | \$50M or more | 289 | 37% | 2% | 0% | 1% | 62% |
| By charter | State | 257 | 39% | 2% | 1% | 1% | 60% |
| | Federal | 350 | 40% | 4% | 1% | 2% | 59% |
| By field of membership | Single common bond | 136 | 32% | 3% | 0% | 1% | 67% |
| | Multiple common bond | 215 | 42% | 3% | 1% | 2% | 57% |
| | Community | 269 | 42% | 4% | 2% | 2% | 58% |
| By NCUA region | Region 1 | 84 | 37% | 2% | 0% | 0% | 63% |
| | Region 2 | 113 | 42% | 4% | 1% | 1% | 58% |
| | Region 3 | 150 | 47% | 5% | 3% | 5% | 51% |
| | Region 4 | 179 | 34% | 3% | 1% | 1% | 64% |
| | Region 5 | 73 | 34% | 3% | 0% | 3% | 64% |
| By current net worth ratio | Less than 5% | 2 | 50% | 50% | 50% | 0% | 50% |
| | 5%-5.99% | 1 | 100% | 0% | 100% | 0% | 0% |
| | 6%-6.99% | 3 | 100% | 33% | 33% | 33% | 0% |
| | 7%-9.99% | 230 | 43% | 3% | 1% | 2% | 56% |
| | 10% or greater | 369 | 36% | 4% | 0% | 1% | 63% |
| By agency conducting exam/visitation | State regulator | 108 | 33% | 2% | 1% | 1% | 65% |
| | NCUA | 362 | 40% | 4% | 1% | 2% | 60% |
| | Both | 148 | 43% | 3% | 1% | 1% | 55% |
| By CAE (CAMEL "by-the-numbers") | 1 | 61 | 30% | 2% | 0% | 0% | 70% |
| | 2 | 147 | 29% | 3% | 1% | 1% | 70% |
| | 3 | 199 | 44% | 4% | 2% | 3% | 55% |
| | 4 | 6 | 67% | 0% | 0% | 0% | 33% |
| By CUNA Credit Analysis score | A | 19 | 11% | 0% | 0% | 0% | 89% |
| | B | 304 | 35% | 3% | 0% | 1% | 65% |
| | C | 81 | 48% | 5% | 2% | 2% | 49% |
| | D or lower | 10 | 60% | 10% | 20% | 10% | 40% |
| By change in CAMEL rating | Improve | 84 | 29% | 2% | 0% | 0% | 71% |
| | Remain the same | 460 | 37% | 2% | 1% | 1% | 62% |
| | Decline | 72 | 71% | 14% | 4% | 7% | 28% |
| By agree with current CAMEL rating | Disagree strongly | 46 | 80% | 15% | 4% | 9% | 20% |
| | Disagree somewhat | 98 | 61% | 8% | 1% | 3% | 35% |
| | Neutral | 83 | 51% | 4% | 0% | 0% | 49% |
| | Agree somewhat | 160 | 38% | 3% | 1% | 3% | 61% |
| | Agree strongly | 230 | 20% | 0% | 1% | 0% | 80% |