

CUNA/LEAGUE 2014 EXAM SURVEY REPORT
Detailed Tables
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Prepared by:

Bill Hampel
Mary Dunn
Mike Schenk
Connie Dey-Marcos
Jon Haller

Table 1

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

		N		Overall, how satisfied were you with the examination and results?				
				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 \$50M	82	3.23	12%	22%	16%	30%	20%
	Over \$50M to less than \$250M	160	3.24	13%	20%	13%	38%	16%
	Over \$250M to less than \$500M	55	3.22	18%	13%	15%	38%	16%
	Over \$500M to less than \$1B	33	3.39	12%	6%	30%	33%	18%
	\$1B or more	43	3.79	7%	16%	5%	35%	37%
By size of CU	Less than \$50M	322	3.51	8%	19%	13%	32%	27%
	\$50M or more	291	3.33	13%	16%	14%	37%	20%
By charter	State	259	3.41	10%	17%	15%	38%	20%
	Federal	351	3.43	11%	19%	12%	32%	26%
By field of membership	Single common bond	136	3.56	10%	19%	11%	26%	34%
	Multiple common bond	215	3.46	9%	18%	15%	36%	22%
	Community	272	3.34	12%	17%	14%	37%	19%
By NCUA region	Region 1	85	3.61	9%	12%	14%	38%	27%
	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%
By current net worth ratio	Less than 6%	3	1.33	67%	33%	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%
By agency conducting exam/visitation	State regulator	108	3.64	8%	8%	19%	39%	25%
	NCUA	362	3.41	11%	19%	12%	32%	25%
	Both	151	3.31	10%	22%	14%	36%	19%
By CAE (CAMEL "by-the-numbers")	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%
	4	6	4.00	0%	0%	33%	33%	33%
By CUNA Credit Analysis score	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	Without revealing what your CAMEL rating was, please tell us, did your CAMEL rating:		
			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 \$50M	79	14%	72%	14%
	Over \$50M to less than \$250M	160	11%	76%	13%
	Over \$250M to less than \$500M	55	9%	73%	18%
	Over \$500M to less than \$1B	33	6%	85%	9%
	\$1B or more	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 6%	3	0%	67%	33%
	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		Do you agree with your current CAMEL rating?					
			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 \$50M	82	3.66	10%	16%	12%	23%	39%
	Over \$50M to less than \$250M	160	3.55	8%	20%	13%	28%	32%
	Over \$250M to less than \$500M	55	3.53	11%	20%	5%	33%	31%
	Over \$500M to less than \$1B	33	4.03	6%	12%	9%	18%	55%
	\$1B or more	43	3.91	9%	9%	9%	26%	47%
By size of CU	Less than \$50M	320	3.72	7%	15%	16%	26%	37%
	\$50M or more	291	3.65	9%	18%	10%	27%	36%
By charter	State	257	3.66	7%	16%	14%	28%	34%
	Federal	351	3.71	8%	16%	12%	25%	39%
By field of membership	Single common bond	135	3.81	4%	15%	17%	22%	41%
	Multiple common bond	215	3.73	8%	14%	13%	26%	39%
	Community	271	3.61	8%	18%	12%	28%	34%
By NCUA region	Region 1	85	3.87	7%	16%	6%	24%	47%
	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%
By current net worth ratio	Less than 6%	3	2.00	33%	33%	33%	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 agency conducting exam/visitation	State regulator	106	3.99	2%	8%	19%	30%	41%
	NCUA	362	3.68	9%	16%	12%	26%	38%
	Both	151	3.50	9%	23%	13%	23%	34%
By CAE (CAMEL "by-the-numbers")	1	60	3.87	8%	15%	5%	25%	47%
	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%
By CUNA Credit Analysis score	A	18	4.11	0%	11%	6%	44%	39%
	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 change in 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%
By agree with current CAMEL rating	Disagree strongly	46	1.00	100%	0%	0%	0%	0%
	Disagree somewhat	100	2.00	0%	100%	0%	0%	0%
	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. 17: How do you rate the examiner (examination team) on the following?
 ...Professionalism

		N	Average*	[Topic: Professionalism General Question: How do you rate the examiner (examination team) on the following?]				
				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%	27%	54%
	Over \$25M to less than \$50M	81	3.80	7%	9%	16%	32%	36%
	Over \$50M to less than \$250M	158	3.87	7%	11%	10%	33%	39%
	Over \$250M to less than \$500M	55	3.78	9%	9%	9%	40%	33%
	Over \$500M to less than \$1B	33	4.33	0%	3%	12%	33%	52%
	\$1B or more	42	4.02	2%	10%	7%	45%	36%
By size of CU	Less than \$50M	320	4.12	3%	7%	12%	28%	49%
	\$50M or more	288	3.93	6%	9%	10%	36%	39%
By charter	State	255	4.00	3%	9%	12%	37%	39%
	Federal	350	4.06	6%	7%	10%	28%	49%
By field of membership	Single common bond	134	4.12	4%	11%	7%	23%	54%
	Multiple common bond	215	4.09	4%	7%	11%	34%	45%
	Community	269	3.95	5%	8%	14%	33%	40%
By NCUA region	Region 1	84	4.36	2%	5%	10%	21%	62%
	Region 2	113	4.06	3%	10%	10%	35%	43%
	Region 3	149	3.93	5%	9%	13%	32%	41%
	Region 4	176	4.00	5%	9%	10%	33%	43%
	Region 5	74	3.82	8%	7%	14%	38%	34%
By current net worth ratio	Less than 6%	3	3.33	33%	0%	0%	33%	33%
	6%-6.99%	3	4.33	0%	0%	33%	0%	67%
	7%-9.99%	230	3.99	4%	8%	12%	34%	41%
	10% or greater	367	4.06	5%	8%	10%	31%	47%
By agency conducting exam/visitation	State regulator	108	4.19	3%	9%	4%	34%	50%
	NCUA	361	4.04	6%	8%	11%	29%	47%
	Both	147	3.90	3%	8%	18%	35%	35%
By CAE (CAMEL "by-the-numbers")	1	61	4.08	7%	5%	8%	34%	46%
	2	146	4.08	5%	10%	8%	29%	49%
	3	198	4.17	3%	6%	12%	29%	50%
	4	6	4.67	0%	0%	0%	33%	67%
By CUNA Credit Analysis score	A	19	4.68	0%	5%	0%	16%	79%
	B	303	4.14	4%	7%	8%	33%	49%
	C	80	3.99	4%	9%	19%	23%	46%
	D or lower	10	4.00	10%	0%	10%	40%	40%
By change in CAMEL rating	Improve	80	4.29	4%	3%	13%	24%	58%
	Remain the same	461	4.15	3%	7%	9%	34%	47%
	Decline	73	3.12	16%	19%	22%	21%	22%
By agree with current CAMEL rating	Disagree strongly	45	2.78	18%	31%	16%	27%	9%
	Disagree somewhat	100	3.46	8%	12%	25%	36%	19%
	Neutral	84	4.05	4%	6%	13%	37%	40%
	Agree somewhat	161	4.12	1%	7%	12%	38%	42%
	Agree strongly	225	4.49	3%	3%	3%	23%	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*	[Topic: Helpfulness General Question: How do you rate the examiner (examination team) on the following?]				
				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 \$50M	81	3.62	15%	6%	16%	28%	35%
	Over \$50M to less than \$250M	157	3.70	6%	15%	16%	31%	32%
	Over \$250M to less than \$500M	55	3.49	15%	5%	22%	33%	25%
	Over \$500M to less than \$1B	33	3.82	3%	0%	27%	52%	18%
	\$1B or more	42	3.81	2%	7%	26%	36%	29%
By size of CU	Less than \$50M	320	3.96	7%	6%	14%	28%	45%
	\$50M or more	287	3.69	7%	10%	20%	34%	29%
By charter	State	254	3.78	5%	9%	19%	38%	30%
	Federal	350	3.88	8%	7%	16%	26%	43%
By field of membership	Single common bond	133	4.00	10%	4%	12%	26%	49%
	Multiple common bond	216	3.94	5%	6%	18%	33%	38%
	Community	268	3.69	7%	12%	18%	31%	32%
By NCUA region	Region 1	85	4.16	1%	7%	12%	34%	46%
	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 current net worth ratio	Less than 6%	3	2.00	67%	0%	0%	33%	0%
	6%-6.99%	3	3.67	0%	33%	0%	33%	33%
	7%-9.99%	228	3.76	7%	7%	22%	31%	33%
	10% or greater	368	3.90	6%	8%	14%	31%	40%
By agency conducting exam/visitation	State regulator	107	4.06	3%	8%	13%	32%	44%
	NCUA	361	3.87	8%	7%	16%	26%	42%
	Both	147	3.61	7%	10%	21%	39%	22%
By CAE (CAMEL "by-the-numbers")	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%
	4	6	4.50	0%	0%	17%	17%	67%
By CUNA Credit Analysis score	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%
	D or lower	10	3.70	10%	0%	40%	10%	40%
By change in CAMEL rating	Improve	82	4.24	4%	5%	13%	20%	59%
	Remain the same	458	3.93	5%	7%	16%	35%	38%
	Decline	73	2.88	22%	18%	30%	11%	19%
By agree with current CAMEL rating	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*	[Topic: Fairness General Question: How do you rate the examiner (examination team) on the following?]				
				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 \$50M	81	3.54	10%	15%	17%	27%	31%
	Over \$50M to less than \$250M	158	3.58	7%	14%	16%	39%	23%
	Over \$250M to less than \$500M	55	3.40	16%	15%	5%	40%	24%
	Over \$500M to less than \$1B	33	4.03	3%	0%	15%	55%	27%
	\$1B or more	42	3.88	2%	12%	14%	38%	33%
By size of CU	Less than \$50M	320	3.89	6%	11%	14%	29%	41%
	\$50M or more	288	3.64	8%	12%	14%	41%	25%
By charter	State	257	3.72	5%	14%	14%	39%	28%
	Federal	348	3.82	8%	10%	13%	32%	38%
By field of membership	Single common bond	135	3.98	7%	10%	11%	24%	48%
	Multiple common bond	214	3.79	7%	8%	15%	39%	30%
	Community	269	3.69	6%	14%	14%	35%	30%
By NCUA region	Region 1	85	4.08	2%	8%	12%	34%	44%
	Region 2	112	3.85	5%	11%	15%	31%	38%
	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%
By current net worth ratio	Less than 6%	3	2.00	67%	0%	0%	33%	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 agency conducting exam/visitation	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 CAE (CAMEL "by-the-numbers")	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 CUNA Credit Analysis score	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 change in 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*	[Topic: Objectivity General Question: How do you rate the examiner (examination team) on the following?]				
				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 \$50M	82	3.44	15%	12%	17%	27%	29%
	Over \$50M to less than \$250M	157	3.44	9%	19%	16%	31%	25%
	Over \$250M to less than \$500M	55	3.31	16%	15%	9%	42%	18%
	Over \$500M to less than \$1B	33	3.82	3%	3%	21%	55%	18%
	\$1B or more	42	3.67	7%	17%	12%	31%	33%
By size of CU	Less than \$50M	321	3.80	9%	9%	15%	27%	40%
	\$50M or more	287	3.49	9%	16%	15%	36%	24%
By charter	State	256	3.55	7%	15%	17%	35%	25%
	Federal	349	3.72	10%	11%	13%	28%	38%
By field of membership	Single common bond	134	3.87	8%	10%	12%	25%	45%
	Multiple common bond	215	3.70	9%	10%	16%	33%	32%
	Community	269	3.54	9%	15%	16%	31%	28%
By NCUA region	Region 1	84	3.98	5%	10%	11%	33%	42%
	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%
By current net worth ratio	Less than 6%	3	2.33	67%	0%	0%	0%	33%
	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 agency conducting exam/visitation	State regulator	109	3.94	6%	10%	9%	35%	40%
	NCUA	360	3.71	10%	11%	14%	29%	36%
	Both	147	3.35	9%	18%	22%	32%	19%
By CAE (CAMEL "by-the-numbers")	1	61	3.70	8%	11%	11%	39%	30%
	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 CUNA Credit Analysis score	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 change in 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*	[Topic: Examiner(s) dissemination of the report to the Board/Supervisory Committee General Question: Please rate the ex				
				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 \$50M	82	3.78	7%	6%	18%	38%	30%
	Over \$50M to less than \$250M	156	3.83	4%	6%	17%	47%	26%
	Over \$250M to less than \$500M	55	3.47	11%	7%	25%	36%	20%
	Over \$500M to less than \$1B	31	3.87	0%	13%	13%	48%	26%
	\$1B or more	41	3.76	7%	5%	22%	37%	29%
By size of CU	Less than \$50M	318	3.99	3%	5%	18%	36%	37%
	\$50M or more	283	3.76	6%	7%	19%	43%	25%
By charter	State	254	3.79	5%	6%	23%	40%	27%
	Federal	344	3.95	4%	6%	15%	39%	35%
By field of membership	Single common bond	134	3.96	4%	7%	18%	33%	39%
	Multiple common bond	211	3.93	4%	6%	16%	43%	32%
	Community	266	3.82	5%	6%	20%	39%	29%
By NCUA region	Region 1	82	4.16	2%	0%	16%	43%	39%
	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%
By current net worth ratio	Less than 6%	3	3.00	33%	0%	33%	0%	33%
	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%
By agency conducting exam/visitation	State regulator	107	4.13	3%	3%	14%	39%	41%
	NCUA	355	3.92	4%	6%	16%	40%	34%
	Both	147	3.62	6%	7%	28%	37%	22%
By CAE (CAMEL "by-the-numbers")	1	59	3.64	7%	10%	24%	31%	29%
	2	146	3.87	7%	6%	13%	41%	33%
	3	196	4.05	3%	3%	19%	38%	38%
	4	6	4.17	0%	17%	0%	33%	50%
By CUNA Credit Analysis score	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%
	D or lower	10	3.90	0%	10%	10%	60%	20%
By change in CAMEL rating	Improve	83	4.19	1%	1%	17%	39%	42%
	Remain the same	455	3.95	4%	5%	17%	41%	33%
	Decline	70	3.17	14%	16%	24%	30%	16%
By agree with current CAMEL rating	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*	[Topic: Examiner(s) openness to interactive dialogue regarding the report General Question: Please rate the examiner's/				
				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 \$50M	77	3.65	13%	6%	17%	30%	34%
	Over \$50M to less than \$250M	155	3.79	6%	8%	17%	37%	31%
	Over \$250M to less than \$500M	54	3.57	9%	9%	19%	41%	22%
	Over \$500M to less than \$1B	32	4.22	3%	0%	9%	47%	41%
	\$1B or more	43	3.93	5%	9%	7%	47%	33%
By size of CU	Less than \$50M	311	3.99	5%	5%	15%	34%	41%
	\$50M or more	284	3.82	6%	8%	15%	40%	31%
By charter	State	252	3.85	4%	7%	19%	38%	31%
	Federal	340	3.96	6%	6%	12%	36%	40%
By field of membership	Single common bond	131	3.96	7%	5%	16%	28%	44%
	Multiple common bond	210	3.95	5%	4%	16%	39%	36%
	Community	264	3.87	5%	9%	14%	39%	33%
By NCUA region	Region 1	83	4.24	1%	1%	13%	41%	43%
	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%
By current net worth ratio	Less than 6%	3	3.00	33%	0%	0%	67%	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 agency conducting exam/visitation	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 CAE (CAMEL "by-the-numbers")	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 CUNA Credit Analysis score	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 change in 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*	[Topic: Examiner(s) willingness to share agency insight if the report called for corrective action(s) to be taken G				
				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 \$50M	82	3.66	9%	7%	24%	29%	30%
	Over \$50M to less than \$250M	153	3.75	5%	7%	22%	41%	25%
	Over \$250M to less than \$500M	55	3.45	7%	7%	35%	35%	16%
	Over \$500M to less than \$1B	31	4.03	3%	0%	13%	58%	26%
	\$1B or more	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 6%	3	2.33	33%	33%	0%	33%	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*	[Topic: Examiner(s) willingness to account for CU business plan/practices when discussing regulatory exceptions Ge				
				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 \$50M	81	3.51	11%	7%	25%	33%	23%
	Over \$50M to less than \$250M	154	3.51	8%	8%	32%	29%	23%
	Over \$250M to less than \$500M	55	3.22	16%	7%	31%	29%	16%
	Over \$500M to less than \$1B	31	4.03	0%	3%	16%	55%	26%
	\$1B or more	43	3.72	7%	12%	12%	42%	28%
By size of CU	Less than \$50M	315	3.83	5%	6%	24%	31%	34%
	\$50M or more	283	3.54	8%	8%	27%	34%	23%
By charter	State	254	3.64	6%	7%	28%	36%	24%
	Federal	341	3.74	7%	7%	24%	30%	32%
By field of membership	Single common bond	133	3.81	4%	7%	28%	28%	34%
	Multiple common bond	213	3.78	5%	7%	23%	36%	30%
	Community	262	3.59	9%	6%	26%	32%	26%
By NCUA region	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%
	Region 4	176	3.82	4%	8%	23%	32%	33%
	Region 5	73	3.26	12%	5%	38%	32%	12%
By current net worth ratio	Less than 6%	3	2.00	67%	0%	0%	33%	0%
	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%
By agency conducting exam/visitation	State regulator	107	3.96	4%	4%	21%	36%	36%
	NCUA	352	3.73	7%	7%	25%	31%	31%
	Both	147	3.46	8%	9%	31%	32%	20%
By CAE (CAMEL "by-the-numbers")	1	58	3.59	9%	7%	29%	28%	28%
	2	145	3.76	8%	2%	26%	35%	29%
	3	195	3.79	5%	8%	24%	30%	33%
	4	6	4.17	0%	0%	33%	17%	50%
By CUNA Credit Analysis score	A	19	4.37	0%	5%	11%	26%	58%
	B	297	3.78	7%	4%	25%	32%	32%
	C	79	3.57	5%	10%	29%	34%	22%
	D or lower	10	3.30	10%	10%	50%	0%	30%
By change in CAMEL rating	Improve	82	4.17	1%	4%	12%	43%	40%
	Remain the same	451	3.77	4%	7%	26%	33%	30%
	Decline	72	2.82	25%	10%	36%	17%	13%
By agree with current CAMEL rating	Disagree strongly	43	2.30	35%	12%	42%	12%	0%
	Disagree somewhat	99	3.05	13%	14%	36%	27%	9%
	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	[Topic: Time from first appearance of examiner(s) to completion of on-site exam General Question: How long did your "on				
			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 \$50M	78	3%	42%	27%	15%	13%
	Over \$50M to less than \$250M	158	2%	23%	28%	25%	21%
	Over \$250M to less than \$500M	51	0%	10%	16%	29%	45%
	Over \$500M to less than \$1B	32	0%	0%	22%	34%	44%
	\$1B or more	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 6%	3	0%	0%	67%	33%	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	[Topic: Time from completion of on-site exam to delivery of final report General Question: How long did your "on-site"				
			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 \$50M	68	6%	7%	9%	16%	62%
	Over \$50M to less than \$250M	130	5%	4%	8%	15%	67%
	Over \$250M to less than \$500M	48	2%	0%	8%	6%	83%
	Over \$500M to less than \$1B	27	7%	0%	0%	7%	85%
	\$1B or more	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 6%	3	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 \$50M	81	0%	0%	0%	100%
	Over \$50M to less than \$250M	161	0%	1%	0%	99%
	Over \$250M to less than \$500M	55	0%	0%	0%	100%
	Over \$500M to less than \$1B	33	0%	0%	0%	100%
	\$1B or more	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 6%	3	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 \$50M	82	46%	5%	1%	4%	52%
	Over \$50M to less than \$250M	160	43%	4%	1%	1%	56%
	Over \$250M to less than \$500M	54	33%	0%	0%	4%	67%
	Over \$500M to less than \$1B	33	33%	0%	0%	0%	67%
	\$1B or more	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 6%	3	67%	33%	67%	0%	33%
	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%

Table 16

**Q. 19: How strongly do you agree or disagree with the following statements regarding the examiner/exam team?
 ...Examiner/exam team [had not] applied standards, guidance and/or assumptions that were not shared with the credit union prior to the examination**

		N	Average*	[Topic: Examiner/exam team [had not] applied standards, guidance and/or assumptions that were not shared with the credit union]				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		615	2.72	28%	14%	28%	17%	12%
By asset group	\$25M or less	236	2.67	31%	11%	30%	14%	13%
	Over \$25M to less than \$50M	82	2.80	24%	12%	34%	17%	12%
	Over \$50M to less than \$250M	158	2.65	27%	18%	28%	14%	12%
	Over \$250M to less than \$500M	53	3.08	17%	15%	23%	34%	11%
	Over \$500M to less than \$1B	33	2.55	27%	24%	24%	15%	9%
	\$1B or more	43	2.77	30%	16%	16%	21%	16%
By size of CU	Less than \$50M	318	2.70	30%	12%	31%	15%	13%
	\$50M or more	287	2.74	26%	18%	25%	19%	12%
By charter	State	257	2.71	27%	16%	28%	17%	12%
	Federal	346	2.71	29%	14%	28%	17%	13%
By field of membership	Single common bond	133	2.65	29%	14%	34%	13%	11%
	Multiple common bond	215	2.65	32%	13%	27%	16%	13%
	Community	266	2.80	24%	17%	27%	19%	13%
By NCUA region	Region 1	84	2.42	38%	12%	27%	15%	7%
	Region 2	112	2.60	29%	14%	34%	12%	11%
	Region 3	147	2.85	20%	17%	33%	17%	13%
	Region 4	178	2.65	33%	13%	22%	18%	13%
	Region 5	74	3.07	18%	15%	27%	24%	16%
By current net worth ratio	Less than 6%	3	1.67	67%	0%	33%	0%	0%
	6%-6.99%	3	3.00	0%	33%	33%	33%	0%
	7%-9.99%	226	2.64	30%	14%	28%	19%	10%
	10% or greater	369	2.77	26%	15%	28%	15%	15%
By agency conducting exam/visitation	State regulator	106	2.57	35%	11%	28%	13%	12%
	NCUA	358	2.72	28%	14%	29%	17%	12%
	Both	148	2.84	22%	18%	28%	19%	14%
By CAE (CAMEL "by-the-numbers")	1	61	2.56	33%	18%	23%	13%	13%
	2	148	2.74	28%	14%	28%	16%	14%
	3	197	2.68	30%	11%	31%	15%	12%
	4	6	2.00	67%	0%	17%	0%	17%
By CUNA Credit Analysis score	A	19	2.47	32%	16%	37%	5%	11%
	B	304	2.65	33%	11%	28%	15%	13%
	C	80	2.80	25%	16%	28%	16%	15%
	D or lower	10	2.60	20%	20%	50%	0%	10%
By change in CAMEL rating	Improve	84	2.39	42%	11%	21%	19%	7%
	Remain the same	454	2.71	27%	15%	29%	17%	12%
	Decline	72	3.11	17%	11%	36%	17%	19%
By agree with current CAMEL rating	Disagree strongly	44	3.41	7%	11%	34%	30%	18%
	Disagree somewhat	98	3.19	12%	16%	30%	23%	18%
	Neutral	81	2.69	23%	16%	37%	15%	9%
	Agree somewhat	160	2.67	24%	20%	30%	18%	8%
	Agree strongly	228	2.41	43%	10%	22%	11%	13%

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

Table 17

**Q. 19: How strongly do you agree or disagree with the following statements regarding the examiner/exam team?
 ...Examiner/exam team was knowledgeable about your credit union**

		N	Average*	[Topic: Examiner/exam team was knowledgeable about your credit union. General Question: How strongly do you agree or di				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		614	3.93	4%	12%	11%	34%	40%
By asset group	\$25M or less	233	4.11	1%	12%	9%	31%	47%
	Over \$25M to less than \$50M	81	3.81	6%	9%	19%	31%	36%
	Over \$50M to less than \$250M	159	3.77	6%	16%	8%	35%	35%
	Over \$250M to less than \$500M	55	3.45	9%	16%	16%	36%	22%
	Over \$500M to less than \$1B	33	4.15	3%	3%	9%	45%	39%
	\$1B or more	42	4.12	0%	7%	12%	43%	38%
By size of CU	Less than \$50M	314	4.04	3%	11%	11%	31%	44%
	\$50M or more	289	3.80	6%	13%	10%	37%	34%
By charter	State	257	3.98	2%	10%	11%	39%	37%
	Federal	344	3.88	5%	13%	11%	30%	41%
By field of membership	Single common bond	133	4.02	5%	13%	7%	29%	47%
	Multiple common bond	212	4.04	2%	10%	11%	34%	42%
	Community	268	3.81	5%	13%	12%	36%	34%
By NCUA region	Region 1	83	4.06	4%	14%	5%	27%	51%
	Region 2	112	3.75	6%	12%	13%	40%	29%
	Region 3	146	3.83	5%	13%	14%	27%	40%
	Region 4	177	4.15	2%	8%	9%	34%	46%
	Region 5	74	3.66	3%	16%	15%	45%	22%
By current net worth ratio	Less than 6%	3	2.67	0%	67%	0%	33%	0%
	6%-6.99%	3	4.67	0%	0%	0%	33%	67%
	7%-9.99%	226	3.88	3%	15%	12%	32%	38%
	10% or greater	366	3.97	4%	10%	11%	35%	40%
By agency conducting exam/visitation	State regulator	107	4.27	3%	6%	5%	36%	51%
	NCUA	355	3.87	5%	14%	11%	31%	40%
	Both	149	3.83	3%	12%	15%	39%	31%
By CAE (CAMEL "by-the-numbers")	1	61	3.80	8%	10%	7%	44%	31%
	2	148	3.89	4%	14%	11%	33%	39%
	3	194	4.07	3%	10%	12%	27%	47%
	4	6	4.83	0%	0%	0%	17%	83%
By CUNA Credit Analysis score	A	19	4.21	0%	11%	5%	37%	47%
	B	302	3.99	4%	9%	11%	34%	41%
	C	80	3.89	4%	18%	11%	21%	46%
	D or lower	9	3.78	0%	33%	0%	22%	44%
By change in CAMEL rating	Improve	84	4.25	2%	6%	10%	29%	54%
	Remain the same	453	4.01	2%	11%	10%	37%	40%
	Decline	72	3.15	15%	26%	14%	17%	28%
By agree with current CAMEL rating	Disagree strongly	45	2.69	16%	38%	18%	20%	9%
	Disagree somewhat	96	3.40	5%	24%	17%	34%	20%
	Neutral	82	3.99	2%	7%	12%	45%	33%
	Agree somewhat	158	4.03	3%	9%	8%	42%	37%
	Agree strongly	229	4.34	3%	4%	8%	26%	59%

*Average scores are based on a 5-point scale, where 5.0 represents "agree strongly" and 1.0 represents "disagree strongly."

Table 18

**Q. 19: How strongly do you agree or disagree with the following statements regarding the examiner/exam team?
...Examiner/exam team was knowledgeable about key Safety & Soundness issues and Regulatory Requirements**

		N	Average*	[Topic: Examiner/exam team was knowledgeable about key Safety & Soundness issues and Regulatory Requirements. Gener				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		615	4.15	2%	5%	13%	37%	44%
By asset group	\$25M or less	236	4.36	0%	3%	12%	30%	55%
	Over \$25M to less than \$50M	82	4.07	2%	4%	20%	33%	41%
	Over \$50M to less than \$250M	155	3.95	3%	9%	13%	41%	34%
	Over \$250M to less than \$500M	55	3.78	5%	9%	13%	47%	25%
	Over \$500M to less than \$1B	33	4.27	3%	0%	6%	48%	42%
	\$1B or more	43	4.21	2%	0%	12%	47%	40%
By size of CU	Less than \$50M	318	4.28	1%	3%	14%	31%	51%
	\$50M or more	286	4.00	3%	7%	12%	44%	34%
By charter	State	255	4.12	2%	4%	13%	42%	39%
	Federal	347	4.17	2%	5%	13%	33%	46%
By field of membership	Single common bond	134	4.25	2%	2%	16%	26%	53%
	Multiple common bond	214	4.24	1%	4%	11%	37%	47%
	Community	266	4.03	2%	7%	13%	41%	37%
By NCUA region	Region 1	84	4.38	0%	4%	6%	39%	51%
	Region 2	111	4.13	3%	5%	15%	32%	45%
	Region 3	146	4.05	3%	5%	14%	40%	38%
	Region 4	178	4.23	2%	4%	12%	33%	49%
	Region 5	74	3.86	3%	7%	18%	47%	26%
By current net worth ratio	Less than 6%	3	3.67	0%	33%	0%	33%	33%
	6%-6.99%	3	4.67	0%	0%	0%	33%	67%
	7%-9.99%	226	4.11	1%	6%	14%	39%	40%
	10% or greater	367	4.17	2%	4%	12%	36%	45%
By agency conducting exam/visitation	State regulator	106	4.37	1%	3%	8%	36%	53%
	NCUA	357	4.16	2%	6%	13%	34%	45%
	Both	149	4.01	3%	5%	16%	42%	34%
By CAE (CAMEL "by-the-numbers")	1	61	4.05	7%	3%	10%	39%	41%
	2	145	4.12	4%	4%	11%	37%	44%
	3	197	4.27	0%	5%	13%	32%	50%
	4	6	4.67	0%	0%	0%	33%	67%
By CUNA Credit Analysis score	A	19	4.58	0%	0%	11%	21%	68%
	B	304	4.17	3%	4%	11%	37%	45%
	C	78	4.19	0%	8%	14%	29%	49%
	D or lower	9	4.11	0%	0%	22%	44%	33%
By change in CAMEL rating	Improve	83	4.33	2%	5%	6%	31%	55%
	Remain the same	456	4.23	1%	4%	11%	39%	45%
	Decline	71	3.49	10%	10%	27%	28%	25%
By agree with current CAMEL rating	Disagree strongly	45	3.20	11%	13%	31%	33%	11%
	Disagree somewhat	98	3.68	3%	7%	30%	39%	21%
	Neutral	81	4.14	1%	4%	12%	46%	37%
	Agree somewhat	158	4.22	1%	5%	8%	44%	42%
	Agree strongly	229	4.51	1%	3%	5%	28%	63%

*Average scores are based on a 5-point scale, where 5.0 represents "agree strongly" and 1.0 represents "disagree strongly."

Table 19

**Q. 19: How strongly do you agree or disagree with the following statements regarding the examiner/exam team?
...Examiner/exam team [had not] applied "guidance" as if it was enforceable regulation**

		N	Average*	[Topic: Examiner/exam team [had not] applied "guidance" as if it was enforceable regulation. General Question: How strongly do you				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		612	3.34	14%	14%	20%	27%	25%
By asset group	\$25M or less	231	3.27	18%	11%	21%	27%	23%
	Over \$25M to less than \$50M	81	3.38	15%	9%	22%	32%	22%
	Over \$50M to less than \$250M	159	3.41	11%	17%	17%	29%	26%
	Over \$250M to less than \$500M	54	3.52	9%	19%	17%	22%	33%
	Over \$500M to less than \$1B	33	3.03	12%	30%	15%	27%	15%
	\$1B or more	43	3.16	14%	19%	26%	21%	21%
By size of CU	Less than \$50M	312	3.30	17%	10%	21%	28%	23%
	\$50M or more	289	3.35	11%	19%	18%	26%	25%
By charter	State	255	3.38	12%	15%	20%	29%	24%
	Federal	344	3.29	16%	14%	19%	26%	25%
By field of membership	Single common bond	131	3.25	18%	11%	25%	22%	24%
	Multiple common bond	212	3.46	12%	15%	17%	29%	27%
	Community	268	3.29	14%	16%	19%	28%	22%
By NCUA region	Region 1	85	3.01	21%	19%	13%	32%	15%
	Region 2	109	3.28	14%	16%	23%	25%	23%
	Region 3	145	3.38	16%	10%	20%	28%	26%
	Region 4	177	3.28	15%	15%	21%	25%	24%
	Region 5	74	3.74	4%	15%	16%	32%	32%
By current net worth ratio	Less than 6%	3	3.00	33%	0%	33%	0%	33%
	6%-6.99%	3	4.33	0%	0%	0%	67%	33%
	7%-9.99%	225	3.27	15%	15%	20%	29%	21%
	10% or greater	365	3.35	14%	14%	20%	26%	26%
By agency conducting exam/visitation	State regulator	106	3.30	12%	18%	19%	29%	22%
	NCUA	355	3.31	15%	14%	20%	26%	25%
	Both	148	3.47	11%	12%	20%	30%	26%
By CAE (CAMEL "by-the-numbers")	1	61	3.28	11%	20%	21%	25%	23%
	2	148	3.36	13%	16%	21%	24%	26%
	3	194	3.23	18%	13%	19%	28%	22%
	4	6	3.67	0%	33%	0%	33%	33%
By CUNA Credit Analysis score	A	19	3.05	5%	37%	32%	0%	26%
	B	303	3.27	17%	12%	20%	27%	24%
	C	79	3.39	10%	19%	16%	30%	24%
	D or lower	9	3.33	0%	33%	22%	22%	22%
By change in CAMEL rating	Improve	84	2.86	23%	21%	20%	19%	17%
	Remain the same	452	3.33	14%	14%	20%	29%	23%
	Decline	71	3.97	4%	7%	21%	23%	45%
By agree with current CAMEL rating	Disagree strongly	45	4.33	0%	7%	9%	29%	56%
	Disagree somewhat	96	3.84	5%	10%	14%	36%	34%
	Neutral	80	3.34	10%	13%	28%	34%	16%
	Agree somewhat	159	3.21	13%	16%	26%	30%	16%
	Agree strongly	228	3.01	23%	17%	18%	19%	22%

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

Table 20

**Q. 19: How strongly do you agree or disagree with the following statements regarding the examiner/exam team?
...Examiner/exam team was flexible and open to discussion and exchange of perspectives with credit union staff**

		N	Average*	[Topic: Examiner/exam team was flexible and open to discussion and exchange of perspectives with credit union staff				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		621	3.84	7%	11%	11%	33%	38%
By asset group	\$25M or less	238	4.07	4%	9%	9%	32%	46%
	Over \$25M to less than \$50M	81	3.58	10%	14%	11%	40%	26%
	Over \$50M to less than \$250M	160	3.66	10%	12%	14%	30%	34%
	Over \$250M to less than \$500M	55	3.44	16%	13%	13%	27%	31%
	Over \$500M to less than \$1B	33	4.09	3%	3%	12%	45%	36%
	\$1B or more	43	3.91	5%	12%	5%	47%	33%
By size of CU	Less than \$50M	319	3.94	5%	10%	10%	34%	41%
	\$50M or more	291	3.70	10%	11%	12%	34%	33%
By charter	State	258	3.81	5%	12%	13%	36%	34%
	Federal	350	3.84	9%	9%	9%	32%	40%
By field of membership	Single common bond	134	3.96	7%	9%	11%	25%	47%
	Multiple common bond	216	3.87	6%	11%	10%	35%	38%
	Community	270	3.75	8%	11%	11%	36%	33%
By NCUA region	Region 1	85	4.15	1%	8%	12%	32%	47%
	Region 2	113	3.93	10%	4%	10%	35%	41%
	Region 3	148	3.68	9%	14%	11%	32%	34%
	Region 4	180	3.93	6%	11%	8%	34%	41%
	Region 5	73	3.34	12%	14%	21%	34%	19%
By current net worth ratio	Less than 6%	3	3.00	33%	0%	0%	67%	0%
	6%-6.99%	3	3.67	0%	33%	0%	33%	33%
	7%-9.99%	228	3.85	5%	11%	13%	38%	33%
	10% or greater	371	3.83	9%	10%	10%	31%	40%
By agency conducting exam/visitation	State regulator	107	4.06	5%	7%	11%	31%	46%
	NCUA	361	3.83	9%	10%	10%	33%	39%
	Both	150	3.69	5%	16%	12%	37%	29%
By CAE (CAMEL "by-the-numbers")	1	61	3.67	11%	8%	15%	33%	33%
	2	148	3.86	8%	9%	10%	34%	39%
	3	198	3.94	5%	13%	10%	30%	43%
	4	6	4.50	0%	0%	0%	50%	50%
By CUNA Credit Analysis score	A	19	4.37	5%	0%	5%	32%	58%
	B	305	3.90	8%	9%	8%	34%	41%
	C	80	3.70	3%	19%	19%	26%	34%
	D or lower	10	4.00	0%	0%	30%	40%	30%
By change in CAMEL rating	Improve	84	4.32	2%	4%	11%	26%	57%
	Remain the same	459	3.91	5%	10%	10%	37%	38%
	Decline	73	2.92	23%	21%	16%	21%	19%
By agree with current CAMEL rating	Disagree strongly	45	2.13	36%	36%	9%	20%	0%
	Disagree somewhat	100	3.23	11%	25%	11%	36%	17%
	Neutral	82	3.78	6%	10%	15%	39%	30%
	Agree somewhat	160	3.98	3%	6%	18%	39%	35%
	Agree strongly	230	4.38	3%	4%	5%	29%	60%

*Average scores are based on a 5-point scale, where 5.0 represents "agree strongly" and 1.0 represents "disagree strongly."

Table 21

**Q. 19: How strongly do you agree or disagree with the following statements regarding the examiner/exam team?
 ...Examiner/exam team gave management the opportunity to comment/respond prior to sharing results with the board**

		N	Average*	[Topic: Examiner/exam team gave management the opportunity to comment/respond prior to sharing results with the board]				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		620	4.19	5%	7%	7%	28%	53%
By asset group	\$25M or less	237	4.28	2%	7%	10%	24%	57%
	Over \$25M to less than \$50M	82	3.90	9%	9%	7%	35%	40%
	Over \$50M to less than \$250M	159	4.03	8%	9%	4%	31%	48%
	Over \$250M to less than \$500M	55	4.18	5%	4%	11%	27%	53%
	Over \$500M to less than \$1B	33	4.48	3%	3%	3%	24%	67%
	\$1B or more	43	4.47	2%	2%	5%	28%	63%
By size of CU	Less than \$50M	319	4.18	3%	8%	9%	27%	53%
	\$50M or more	290	4.17	6%	7%	5%	29%	53%
By charter	State	257	4.15	4%	9%	9%	28%	51%
	Federal	350	4.20	5%	6%	6%	28%	55%
By field of membership	Single common bond	134	4.19	4%	8%	9%	23%	56%
	Multiple common bond	215	4.27	5%	5%	6%	29%	56%
	Community	270	4.11	5%	9%	7%	30%	50%
By NCUA region	Region 1	85	4.36	2%	7%	4%	26%	61%
	Region 2	113	4.19	5%	5%	7%	29%	53%
	Region 3	148	4.14	6%	6%	8%	27%	53%
	Region 4	178	4.14	4%	9%	7%	26%	53%
	Region 5	74	4.09	4%	7%	9%	35%	45%
By current net worth ratio	Less than 6%	3	3.00	33%	0%	0%	67%	0%
	6%-6.99%	3	3.33	0%	33%	33%	0%	33%
	7%-9.99%	228	4.20	2%	8%	8%	31%	50%
	10% or greater	370	4.19	6%	6%	6%	26%	56%
By agency conducting exam/visitation	State regulator	106	4.23	4%	7%	8%	25%	56%
	NCUA	361	4.20	5%	6%	6%	29%	54%
	Both	150	4.12	3%	10%	9%	27%	51%
By CAE (CAMEL "by-the-numbers")	1	60	4.15	7%	3%	7%	35%	48%
	2	147	4.21	5%	8%	6%	20%	60%
	3	199	4.25	4%	7%	8%	24%	57%
	4	6	4.67	0%	0%	0%	33%	67%
By CUNA Credit Analysis score	A	18	4.39	0%	11%	0%	28%	61%
	B	305	4.25	5%	6%	8%	22%	59%
	C	80	4.08	4%	11%	6%	31%	48%
	D or lower	10	4.50	0%	0%	10%	30%	60%
By change in CAMEL rating	Improve	84	4.48	1%	4%	11%	15%	69%
	Remain the same	458	4.25	3%	7%	5%	30%	55%
	Decline	73	3.49	15%	10%	15%	32%	29%
By agree with current CAMEL rating	Disagree strongly	45	3.04	22%	16%	13%	33%	16%
	Disagree somewhat	99	3.68	6%	16%	12%	35%	30%
	Neutral	82	4.15	1%	7%	11%	37%	44%
	Agree somewhat	160	4.31	3%	4%	5%	34%	54%
	Agree strongly	230	4.57	3%	3%	3%	17%	74%

*Average scores are based on a 5-point scale, where 5.0 represents "agree strongly" and 1.0 represents "disagree strongly."

Table 22

**Q. 19: How strongly do you agree or disagree with the following statements regarding the examiner/exam team?
...Following the recommended corrective actions(s) will [not] require significant resources**

		N	Average*	[Topic: Following the recommended corrective actions(s) will [not] require significant resources. General Question: How stron				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		606	2.81	24%	17%	26%	18%	14%
By asset group	\$25M or less	230	2.74	27%	15%	28%	19%	11%
	Over \$25M to less than \$50M	79	2.92	19%	19%	29%	16%	16%
	Over \$50M to less than \$250M	158	2.94	23%	17%	23%	17%	20%
	Over \$250M to less than \$500M	53	2.87	19%	25%	19%	26%	11%
	Over \$500M to less than \$1B	33	2.55	24%	27%	24%	18%	6%
	\$1B or more	42	2.67	31%	10%	33%	14%	12%
By size of CU	Less than \$50M	309	2.79	25%	16%	28%	18%	13%
	\$50M or more	286	2.84	23%	19%	24%	19%	15%
By charter	State	251	2.85	22%	18%	28%	20%	13%
	Federal	342	2.79	26%	17%	25%	18%	15%
By field of membership	Single common bond	133	2.80	26%	16%	23%	24%	11%
	Multiple common bond	209	2.80	23%	16%	32%	14%	14%
	Community	263	2.83	24%	19%	24%	19%	15%
By NCUA region	Region 1	85	2.52	35%	19%	19%	13%	14%
	Region 2	109	2.76	24%	18%	28%	17%	13%
	Region 3	145	2.90	19%	16%	32%	22%	11%
	Region 4	173	2.77	27%	16%	25%	20%	13%
	Region 5	73	3.16	15%	16%	27%	19%	22%
By current net worth ratio	Less than 6%	3	2.67	33%	33%	0%	0%	33%
	6%-6.99%	3	3.33	33%	0%	0%	33%	33%
	7%-9.99%	221	2.91	21%	18%	27%	18%	16%
	10% or greater	363	2.75	26%	17%	27%	18%	12%
By agency conducting exam/visitation	State regulator	104	2.70	24%	22%	26%	15%	13%
	NCUA	353	2.79	25%	17%	26%	18%	14%
	Both	146	2.97	21%	14%	28%	22%	15%
By CAE (CAMEL "by-the-numbers")	1	60	2.73	27%	17%	27%	17%	13%
	2	145	2.72	26%	19%	25%	19%	12%
	3	197	2.84	23%	16%	30%	16%	15%
	4	6	2.33	33%	33%	17%	0%	17%
By CUNA Credit Analysis score	A	18	2.33	39%	17%	22%	17%	6%
	B	302	2.71	26%	17%	28%	16%	12%
	C	78	3.10	14%	21%	26%	21%	19%
	D or lower	10	2.80	30%	10%	30%	10%	20%
By change in CAMEL rating	Improve	83	2.40	34%	18%	30%	11%	7%
	Remain the same	446	2.73	25%	18%	27%	18%	11%
	Decline	72	3.76	7%	11%	18%	26%	38%
By agree with current CAMEL rating	Disagree strongly	45	3.91	2%	11%	24%	18%	44%
	Disagree somewhat	99	3.41	9%	12%	30%	25%	23%
	Neutral	80	2.79	19%	20%	35%	16%	10%
	Agree somewhat	157	2.91	18%	19%	26%	25%	11%
	Agree strongly	221	2.24	42%	18%	23%	11%	7%

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

Table 23

**Q. 19: How strongly do you agree or disagree with the following statements regarding the examiner/exam team?
...The examination resolved issues and recommended corrective action in a fair and reasonable manner**

		N	Average*	[Topic: The examination resolved issues and recommended corrective action in a fair and reasonable manner. General				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		606	3.67	7%	11%	21%	32%	30%
By asset group	\$25M or less	230	3.83	5%	8%	22%	29%	36%
	Over \$25M to less than \$50M	78	3.42	9%	13%	28%	27%	23%
	Over \$50M to less than \$250M	159	3.57	7%	13%	21%	33%	25%
	Over \$250M to less than \$500M	53	3.28	11%	19%	19%	32%	19%
	Over \$500M to less than \$1B	33	3.85	3%	6%	21%	42%	27%
	\$1B or more	42	3.83	7%	7%	14%	38%	33%
By size of CU	Less than \$50M	308	3.73	6%	9%	23%	29%	33%
	\$50M or more	287	3.59	7%	13%	20%	35%	25%
By charter	State	250	3.67	6%	10%	21%	36%	27%
	Federal	343	3.65	7%	11%	22%	29%	31%
By field of membership	Single common bond	131	3.73	8%	9%	19%	27%	36%
	Multiple common bond	210	3.73	5%	11%	20%	33%	30%
	Community	264	3.60	7%	11%	23%	32%	27%
By NCUA region	Region 1	85	3.84	6%	7%	22%	27%	38%
	Region 2	111	3.70	5%	8%	25%	33%	28%
	Region 3	142	3.57	10%	11%	20%	31%	28%
	Region 4	176	3.75	5%	12%	19%	31%	33%
	Region 5	70	3.27	9%	17%	26%	36%	13%
By current net worth ratio	Less than 6%	3	1.33	67%	33%	0%	0%	0%
	6%-6.99%	3	3.00	33%	0%	0%	67%	0%
	7%-9.99%	222	3.60	6%	13%	23%	34%	25%
	10% or greater	362	3.73	7%	9%	22%	30%	33%
By agency conducting exam/visitation	State regulator	101	3.86	4%	9%	19%	34%	35%
	NCUA	354	3.65	7%	11%	23%	29%	30%
	Both	148	3.59	7%	12%	19%	36%	25%
By CAE (CAMEL "by-the-numbers")	1	59	3.63	10%	7%	25%	25%	32%
	2	144	3.72	6%	11%	17%	37%	29%
	3	196	3.74	6%	11%	21%	28%	34%
	4	6	4.33	0%	0%	17%	33%	50%
	By CUNA Credit Analysis score	A	18	4.00	0%	6%	22%	39%
B	297	3.77	6%	10%	18%	31%	35%	
C	80	3.51	8%	13%	26%	29%	25%	
D or lower	10	3.40	20%	0%	20%	40%	20%	
By change in CAMEL rating	Improve	83	4.14	4%	5%	16%	25%	51%
	Remain the same	446	3.73	4%	10%	23%	35%	28%
	Decline	72	2.85	25%	19%	19%	18%	18%
By agree with current CAMEL rating	Disagree strongly	45	2.07	40%	27%	22%	9%	2%
	Disagree somewhat	98	3.06	10%	22%	28%	31%	9%
	Neutral	79	3.66	4%	8%	30%	35%	23%
	Agree somewhat	157	3.76	3%	10%	20%	44%	24%
	Agree strongly	223	4.22	2%	4%	16%	26%	52%

*Average scores are based on a 5-point scale, where 5.0 represents "agree strongly" and 1.0 represents "disagree strongly."

Table 24

**Q. 19: How strongly do you agree or disagree with the following statements regarding the examiner/exam team?
...The examination and resulting recommendations enhanced the credit union's ability to operate safely and soundly**

		N	Average*	[Topic: The examination and resulting recommendations enhanced the credit union's ability to operate safely and sou				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		617	3.37	11%	11%	30%	27%	21%
By asset group	\$25M or less	236	3.67	7%	8%	25%	31%	29%
	Over \$25M to less than \$50M	80	3.31	9%	16%	31%	23%	21%
	Over \$50M to less than \$250M	160	3.23	11%	14%	31%	28%	16%
	Over \$250M to less than \$500M	55	2.84	27%	5%	38%	15%	15%
	Over \$500M to less than \$1B	33	3.24	15%	9%	30%	27%	18%
	\$1B or more	42	2.95	12%	14%	45%	24%	5%
By size of CU	Less than \$50M	316	3.58	7%	10%	27%	28%	27%
	\$50M or more	290	3.12	15%	12%	34%	25%	14%
By charter	State	255	3.28	11%	13%	32%	25%	19%
	Federal	349	3.42	11%	9%	29%	28%	23%
By field of membership	Single common bond	134	3.68	10%	8%	23%	22%	37%
	Multiple common bond	214	3.34	9%	13%	29%	31%	17%
	Community	268	3.25	12%	11%	34%	26%	17%
By NCUA region	Region 1	85	3.38	11%	5%	38%	31%	16%
	Region 2	111	3.46	10%	6%	32%	32%	20%
	Region 3	148	3.31	12%	12%	30%	24%	22%
	Region 4	178	3.46	10%	12%	26%	26%	25%
	Region 5	73	2.99	15%	18%	34%	19%	14%
By current net worth ratio	Less than 6%	3	2.00	67%	0%	0%	33%	0%
	6%-6.99%	3	4.00	0%	0%	33%	33%	33%
	7%-9.99%	226	3.25	11%	13%	34%	25%	17%
	10% or greater	369	3.44	11%	9%	29%	28%	24%
By agency conducting exam/visitation	State regulator	106	3.70	7%	9%	23%	30%	31%
	NCUA	360	3.40	11%	9%	31%	28%	22%
	Both	148	3.05	14%	16%	35%	22%	14%
By CAE (CAMEL "by-the-numbers")	1	59	3.10	22%	3%	34%	24%	17%
	2	146	3.35	12%	10%	29%	26%	22%
	3	199	3.50	8%	11%	29%	26%	26%
	4	6	4.00	0%	0%	33%	33%	33%
By CUNA Credit Analysis score	A	18	3.56	11%	0%	33%	33%	22%
	B	303	3.45	11%	9%	31%	24%	26%
	C	80	3.20	14%	15%	25%	30%	16%
	D or lower	10	3.40	10%	0%	40%	40%	10%
By change in CAMEL rating	Improve	84	3.93	4%	7%	23%	26%	40%
	Remain the same	457	3.35	10%	11%	33%	28%	19%
	Decline	71	2.92	25%	15%	20%	21%	18%
By agree with current CAMEL rating	Disagree strongly	44	1.98	45%	25%	18%	9%	2%
	Disagree somewhat	100	2.79	16%	22%	35%	21%	6%
	Neutral	81	3.41	5%	7%	44%	28%	15%
	Agree somewhat	159	3.40	8%	11%	32%	31%	18%
	Agree strongly	229	3.86	6%	5%	24%	28%	37%

*Average scores are based on a 5-point scale, where 5.0 represents "agree strongly" and 1.0 represents "disagree strongly."

Table 25

**Q. 19: How strongly do you agree or disagree with the following statements regarding the examiner/exam team?
 ...Following the recommended corrective action(s) will [not] negatively impact the credit union's business model/plan**

		N	Average*	[Topic: Following the recommended corrective action(s) will [not] negatively impact the credit union's business model/plan]				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		609	2.38	33%	20%	31%	10%	7%
By asset group	\$25M or less	228	2.25	40%	15%	30%	7%	7%
	Over \$25M to less than \$50M	79	2.68	19%	20%	43%	9%	9%
	Over \$50M to less than \$250M	160	2.49	31%	18%	32%	13%	8%
	Over \$250M to less than \$500M	55	2.31	31%	33%	20%	7%	9%
	Over \$500M to less than \$1B	33	2.18	30%	33%	24%	12%	0%
	\$1B or more	43	2.30	37%	21%	23%	12%	7%
By size of CU	Less than \$50M	307	2.36	35%	17%	34%	8%	7%
	\$50M or more	291	2.39	32%	23%	27%	11%	7%
By charter	State	254	2.42	31%	20%	31%	12%	6%
	Federal	342	2.34	35%	19%	30%	8%	8%
By field of membership	Single common bond	131	2.31	37%	17%	31%	8%	8%
	Multiple common bond	211	2.34	34%	21%	29%	9%	7%
	Community	266	2.43	30%	20%	32%	11%	7%
By NCUA region	Region 1	82	2.07	51%	13%	18%	11%	6%
	Region 2	111	2.46	32%	14%	35%	14%	5%
	Region 3	146	2.41	27%	27%	31%	5%	9%
	Region 4	175	2.31	36%	18%	31%	9%	6%
	Region 5	73	2.66	21%	23%	36%	11%	10%
By current net worth ratio	Less than 6%	3	4.00	0%	0%	33%	33%	33%
	6%-6.99%	3	2.33	33%	0%	67%	0%	0%
	7%-9.99%	223	2.31	34%	22%	28%	10%	5%
	10% or greater	364	2.40	34%	18%	32%	9%	8%
By agency conducting exam/visitation	State regulator	103	2.26	37%	19%	29%	10%	5%
	NCUA	354	2.36	34%	20%	30%	8%	8%
	Both	149	2.51	28%	19%	34%	13%	7%
By CAE (CAMEL "by-the-numbers")	1	60	2.35	33%	22%	30%	7%	8%
	2	146	2.32	35%	19%	32%	8%	6%
	3	196	2.37	35%	16%	34%	10%	6%
	4	6	2.33	50%	17%	0%	17%	17%
By CUNA Credit Analysis score	A	18	2.00	44%	22%	28%	0%	6%
	B	302	2.30	36%	17%	32%	8%	6%
	C	79	2.58	27%	19%	33%	13%	9%
	D or lower	9	2.44	33%	22%	11%	33%	0%
By change in CAMEL rating	Improve	83	2.01	46%	20%	25%	4%	5%
	Remain the same	450	2.34	33%	20%	32%	10%	5%
	Decline	71	3.00	21%	15%	28%	13%	23%
By agree with current CAMEL rating	Disagree strongly	44	3.73	2%	7%	39%	20%	32%
	Disagree somewhat	96	2.96	16%	14%	41%	20%	10%
	Neutral	80	2.29	29%	23%	41%	6%	1%
	Agree somewhat	159	2.26	32%	26%	30%	9%	4%
	Agree strongly	226	1.95	50%	20%	21%	4%	5%

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

Table 26

**Q. 19: How strongly do you agree or disagree with the following statements regarding the examiner/exam team?
...Overall, this exam was helpful to the credit union**

		N	Average*	[Topic: Overall, this exam was helpful to the credit union. General Question: How strongly do you agree or disagree wit				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		615	3.63	8%	11%	20%	33%	29%
By asset group	\$25M or less	234	3.89	5%	9%	16%	32%	38%
	Over \$25M to less than \$50M	81	3.43	10%	14%	23%	30%	23%
	Over \$50M to less than \$250M	159	3.47	9%	12%	25%	29%	25%
	Over \$250M to less than \$500M	55	3.24	15%	13%	24%	33%	16%
	Over \$500M to less than \$1B	33	3.67	9%	3%	24%	39%	24%
	\$1B or more	42	3.48	7%	12%	19%	50%	12%
By size of CU	Less than \$50M	315	3.77	6%	10%	18%	31%	35%
	\$50M or more	289	3.45	10%	11%	24%	34%	21%
By charter	State	256	3.59	7%	11%	23%	35%	24%
	Federal	346	3.65	9%	10%	18%	31%	31%
By field of membership	Single common bond	134	3.84	7%	7%	18%	28%	40%
	Multiple common bond	212	3.63	6%	13%	19%	35%	27%
	Community	268	3.53	10%	10%	23%	33%	25%
By NCUA region	Region 1	84	3.83	1%	12%	19%	38%	30%
	Region 2	110	3.59	10%	10%	23%	25%	32%
	Region 3	147	3.54	12%	11%	16%	34%	27%
	Region 4	178	3.73	7%	7%	21%	36%	29%
	Region 5	74	3.27	9%	18%	27%	28%	18%
By current net worth ratio	Less than 6%	3	2.00	67%	0%	0%	33%	0%
	6%-6.99%	3	4.00	0%	0%	33%	33%	33%
	7%-9.99%	227	3.56	7%	12%	23%	33%	24%
	10% or greater	366	3.68	8%	10%	19%	32%	31%
By agency conducting exam/visitation	State regulator	107	3.89	3%	10%	17%	36%	35%
	NCUA	357	3.63	9%	11%	20%	31%	30%
	Both	148	3.45	10%	11%	24%	34%	21%
By CAE (CAMEL "by-the-numbers")	1	61	3.54	11%	7%	25%	31%	26%
	2	147	3.69	7%	10%	19%	35%	29%
	3	197	3.75	6%	11%	20%	28%	35%
	4	6	4.50	0%	0%	0%	50%	50%
By CUNA Credit Analysis score	A	19	4.32	0%	0%	21%	26%	53%
	B	303	3.74	7%	9%	20%	30%	33%
	C	80	3.49	8%	14%	23%	35%	21%
	D or lower	10	3.60	10%	20%	0%	40%	30%
By change in CAMEL rating	Improve	83	4.14	2%	7%	11%	33%	47%
	Remain the same	455	3.67	6%	9%	22%	36%	27%
	Decline	72	2.83	26%	21%	18%	13%	22%
By agree with current CAMEL rating	Disagree strongly	45	1.91	40%	36%	20%	2%	2%
	Disagree somewhat	99	3.04	13%	20%	25%	32%	9%
	Neutral	80	3.60	4%	6%	34%	39%	18%
	Agree somewhat	159	3.78	3%	9%	23%	38%	28%
	Agree strongly	228	4.15	4%	4%	11%	33%	47%

*Average scores are based on a 5-point scale, where 5.0 represents "agree strongly" and 1.0 represents "disagree strongly."

Table 27

**Q. 22: Please indicate your level of agreement with the following statements concerning the examination process.
...Examiner guidance often supported by actual regulation, state or federal laws**

		N	Average*	[Topic: Examiner guidance often supported by actual regulation, state or federal laws General Question: Please indi				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		614	2.78	23%	19%	25%	21%	11%
By asset group	\$25M or less	234	2.50	29%	21%	27%	16%	7%
	Over \$25M to less than \$50M	81	2.98	20%	16%	26%	23%	15%
	Over \$50M to less than \$250M	160	2.83	21%	21%	24%	23%	11%
	Over \$250M to less than \$500M	54	3.46	7%	17%	24%	26%	26%
	Over \$500M to less than \$1B	33	2.85	21%	24%	15%	27%	12%
	\$1B or more	41	3.05	20%	15%	22%	29%	15%
By size of CU	Less than \$50M	315	2.63	27%	19%	27%	18%	9%
	\$50M or more	288	2.98	18%	20%	23%	25%	15%
By charter	State	253	2.88	21%	21%	23%	23%	13%
	Federal	348	2.73	24%	19%	26%	20%	11%
By field of membership	Single common bond	132	2.58	30%	16%	30%	15%	9%
	Multiple common bond	213	2.75	23%	21%	23%	23%	10%
	Community	268	2.88	21%	20%	23%	23%	13%
By NCUA region	Region 1	84	2.44	31%	21%	23%	23%	2%
	Region 2	111	2.78	21%	19%	31%	21%	9%
	Region 3	148	2.79	26%	16%	26%	17%	15%
	Region 4	175	2.79	25%	19%	22%	23%	12%
	Region 5	74	3.31	4%	24%	26%	28%	18%
By current net worth ratio	Less than 6%	3	4.33	0%	0%	0%	67%	33%
	6%-6.99%	3	3.33	0%	0%	67%	33%	0%
	7%-9.99%	225	2.77	20%	24%	26%	20%	10%
	10% or greater	368	2.79	25%	17%	24%	21%	13%
By agency conducting exam/visitation	State regulator	105	2.50	31%	22%	21%	16%	10%
	NCUA	360	2.74	24%	19%	27%	20%	11%
	Both	146	3.07	16%	18%	22%	28%	15%
By CAE (CAMEL "by-the-numbers")	1	61	2.90	26%	10%	25%	26%	13%
	2	147	2.82	22%	19%	23%	25%	10%
	3	200	2.70	26%	21%	25%	18%	12%
	4	5	2.00	40%	20%	40%	0%	0%
By CUNA Credit Analysis score	A	19	2.58	37%	5%	32%	16%	11%
	B	305	2.78	26%	16%	24%	23%	11%
	C	79	2.76	18%	30%	22%	19%	11%
	D or lower	10	2.50	30%	10%	40%	20%	0%
By change in CAMEL rating	Improve	83	2.47	27%	28%	23%	18%	5%
	Remain the same	454	2.74	24%	20%	25%	21%	10%
	Decline	72	3.32	17%	8%	28%	21%	26%
By agree with current CAMEL rating	Disagree strongly	45	3.96	2%	4%	18%	47%	29%
	Disagree somewhat	99	3.53	4%	15%	30%	25%	25%
	Neutral	80	2.70	21%	20%	33%	20%	6%
	Agree somewhat	161	2.68	21%	27%	24%	19%	9%
	Agree strongly	225	2.29	39%	19%	21%	16%	5%

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

Table 28

Q. 22: Please indicate your level of agreement with the following statements concerning the examination process.
 ...NCUA Regional Office or State Supervisory Office is responsive when credit union has exam issues or questions

		N	Average*	[Topic: NCUA Regional Office or State Supervisory Office is responsive when credit union has exam issues or questions]				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		605	3.56	6%	6%	40%	23%	26%
By asset group	\$25M or less	232	3.71	4%	4%	38%	25%	29%
	Over \$25M to less than \$50M	81	3.57	7%	9%	33%	21%	30%
	Over \$50M to less than \$250M	154	3.44	6%	5%	50%	19%	20%
	Over \$250M to less than \$500M	53	3.25	11%	9%	40%	23%	17%
	Over \$500M to less than \$1B	33	3.64	9%	6%	24%	33%	27%
	\$1B or more	41	3.51	5%	10%	39%	22%	24%
By size of CU	Less than \$50M	313	3.67	5%	5%	36%	24%	29%
	\$50M or more	281	3.43	7%	6%	43%	22%	21%
By charter	State	250	3.77	4%	7%	31%	26%	32%
	Federal	342	3.41	8%	5%	46%	21%	20%
By field of membership	Single common bond	132	3.70	4%	5%	38%	25%	29%
	Multiple common bond	209	3.59	5%	6%	37%	28%	23%
	Community	263	3.46	8%	6%	43%	17%	26%
By NCUA region	Region 1	81	3.59	7%	5%	41%	15%	32%
	Region 2	109	3.39	6%	6%	48%	27%	15%
	Region 3	147	3.60	7%	5%	39%	21%	29%
	Region 4	175	3.72	3%	6%	34%	29%	28%
	Region 5	71	3.28	10%	11%	39%	20%	20%
By current net worth ratio	Less than 6%	3	2.33	33%	0%	67%	0%	0%
	6%-6.99%	3	2.33	0%	67%	33%	0%	0%
	7%-9.99%	222	3.59	5%	5%	41%	23%	26%
	10% or greater	361	3.56	6%	6%	39%	24%	25%
By agency conducting exam/visitation	State regulator	105	4.04	2%	4%	25%	28%	42%
	NCUA	353	3.40	7%	5%	47%	22%	19%
	Both	144	3.61	6%	10%	33%	22%	30%
By CAE (CAMEL "by-the-numbers")	1	60	3.45	8%	5%	43%	20%	23%
	2	144	3.63	7%	5%	33%	28%	26%
	3	195	3.59	4%	6%	43%	22%	25%
	4	5	3.80	0%	0%	60%	0%	40%
By CUNA Credit Analysis score	A	19	3.79	5%	0%	37%	26%	32%
	B	299	3.57	6%	5%	40%	23%	25%
	C	78	3.60	4%	9%	36%	26%	26%
	D or lower	9	3.78	0%	0%	56%	11%	33%
By change in CAMEL rating	Improve	81	3.73	4%	6%	33%	27%	30%
	Remain the same	448	3.63	4%	5%	40%	24%	26%
	Decline	71	3.00	18%	10%	44%	10%	18%
By agree with current CAMEL rating	Disagree strongly	45	2.49	29%	11%	47%	9%	4%
	Disagree somewhat	97	3.10	9%	8%	57%	14%	11%
	Neutral	79	3.65	3%	5%	44%	22%	27%
	Agree somewhat	159	3.59	4%	5%	39%	30%	21%
	Agree strongly	221	3.94	2%	5%	29%	24%	39%

*Average scores are based on a 5-point scale, where 5.0 represents "agree strongly" and 1.0 represents "disagree strongly."

Table 29

**Q. 22: Please indicate your level of agreement with the following statements concerning the examination process.
...Examiners [do not], at times, make recommendations then later provide contradictory guidance**

		N	Average*	[Topic: Examiners [do not], at times, make recommendations then later provide contradictory guidance General Question: Please in				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		611	3.00	19%	17%	24%	28%	13%
By asset group	\$25M or less	234	2.93	21%	16%	25%	26%	12%
	Over \$25M to less than \$50M	78	3.17	19%	12%	19%	33%	17%
	Over \$50M to less than \$250M	160	2.95	18%	18%	23%	32%	9%
	Over \$250M to less than \$500M	54	3.43	9%	11%	30%	28%	22%
	Over \$500M to less than \$1B	33	2.91	12%	30%	24%	21%	12%
	\$1B or more	41	3.07	15%	22%	22%	24%	17%
By size of CU	Less than \$50M	312	2.99	21%	15%	23%	28%	13%
	\$50M or more	288	3.05	15%	19%	24%	29%	13%
By charter	State	251	2.97	18%	20%	22%	29%	12%
	Federal	347	3.06	18%	14%	25%	28%	14%
By field of membership	Single common bond	132	2.98	19%	17%	24%	28%	12%
	Multiple common bond	211	2.91	20%	18%	25%	28%	10%
	Community	267	3.07	18%	16%	23%	27%	16%
By NCUA region	Region 1	85	2.59	26%	24%	22%	22%	6%
	Region 2	109	3.12	15%	14%	28%	33%	11%
	Region 3	146	3.28	14%	14%	22%	30%	20%
	Region 4	175	2.88	23%	15%	23%	29%	10%
	Region 5	74	3.26	9%	20%	26%	24%	20%
By current net worth ratio	Less than 6%	3	4.33	0%	0%	33%	0%	67%
	6%-6.99%	3	4.00	0%	0%	0%	100%	0%
	7%-9.99%	225	2.97	18%	17%	25%	29%	10%
	10% or greater	364	3.03	18%	17%	23%	27%	15%
By agency conducting exam/visitation	State regulator	105	2.70	26%	19%	23%	25%	8%
	NCUA	358	3.03	18%	15%	26%	27%	14%
	Both	145	3.14	15%	18%	19%	32%	15%
By CAE (CAMEL "by-the-numbers")	1	61	3.15	20%	13%	23%	21%	23%
	2	146	2.97	17%	17%	25%	32%	8%
	3	197	2.99	18%	18%	22%	30%	12%
	4	5	3.00	20%	20%	20%	20%	20%
By CUNA Credit Analysis score	A	19	2.37	32%	21%	37%	0%	11%
	B	303	3.03	19%	15%	23%	30%	13%
	C	78	3.08	12%	23%	23%	31%	12%
	D or lower	10	2.90	30%	10%	10%	40%	10%
By change in CAMEL rating	Improve	81	2.99	22%	11%	22%	35%	10%
	Remain the same	453	2.91	19%	19%	25%	26%	11%
	Decline	72	3.50	14%	7%	21%	32%	26%
By agree with current CAMEL rating	Disagree strongly	44	4.00	2%	11%	9%	39%	39%
	Disagree somewhat	99	3.55	2%	18%	26%	30%	23%
	Neutral	79	3.00	18%	18%	22%	33%	10%
	Agree somewhat	159	3.01	13%	21%	27%	30%	9%
	Agree strongly	226	2.55	34%	14%	24%	22%	7%

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

Table 30

Q. 22: Please indicate your level of agreement with the following statements concerning the examination process.
 ... "Team" examinations have [not] complicated the process

		N	Average*	[Topic: "Team" examinations have [not] complicated the process General Question: Please indicate your level of agreement with				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		601	3.07	13%	15%	36%	22%	13%
By asset group	\$25M or less	224	2.92	16%	13%	46%	17%	9%
	Over \$25M to less than \$50M	81	3.35	11%	7%	40%	20%	22%
	Over \$50M to less than \$250M	157	3.19	10%	17%	29%	30%	13%
	Over \$250M to less than \$500M	54	3.35	6%	15%	35%	28%	17%
	Over \$500M to less than \$1B	33	2.64	18%	39%	15%	15%	12%
	\$1B or more	41	3.05	15%	20%	22%	34%	10%
By size of CU	Less than \$50M	305	3.03	14%	11%	44%	18%	13%
	\$50M or more	285	3.14	11%	20%	28%	28%	13%
By charter	State	250	3.16	12%	16%	30%	26%	15%
	Federal	338	3.02	13%	15%	41%	20%	12%
By field of membership	Single common bond	129	3.15	10%	12%	43%	22%	12%
	Multiple common bond	204	3.00	15%	13%	40%	23%	10%
	Community	267	3.08	13%	19%	30%	22%	16%
By NCUA region	Region 1	82	2.87	15%	21%	37%	20%	9%
	Region 2	110	3.04	14%	14%	39%	23%	11%
	Region 3	142	3.18	11%	11%	42%	23%	14%
	Region 4	173	2.95	15%	19%	34%	21%	12%
	Region 5	72	3.51	6%	14%	26%	32%	22%
By current net worth ratio	Less than 6%	3	4.00	0%	33%	0%	0%	67%
	6%-6.99%	3	3.33	0%	33%	33%	0%	33%
	7%-9.99%	222	3.14	10%	14%	39%	26%	11%
	10% or greater	357	3.04	14%	16%	35%	21%	14%
By agency conducting exam/visitation	State regulator	102	2.94	15%	15%	41%	21%	9%
	NCUA	349	3.03	12%	15%	41%	20%	11%
	Both	147	3.27	14%	16%	20%	30%	20%
By CAE (CAMEL "by-the-numbers")	1	61	2.98	16%	20%	25%	28%	11%
	2	146	3.17	11%	18%	29%	26%	16%
	3	193	3.03	12%	13%	47%	16%	12%
	4	5	2.60	20%	0%	80%	0%	0%
By CUNA Credit Analysis score	A	19	2.63	21%	16%	42%	21%	0%
	B	299	3.07	13%	16%	35%	21%	14%
	C	78	3.17	8%	17%	40%	23%	13%
	D or lower	9	3.11	0%	11%	78%	0%	11%
By change in CAMEL rating	Improve	80	2.90	15%	20%	34%	23%	9%
	Remain the same	444	3.03	14%	16%	36%	24%	11%
	Decline	72	3.49	7%	8%	42%	15%	28%
By agree with current CAMEL rating	Disagree strongly	45	3.78	2%	13%	27%	20%	38%
	Disagree somewhat	93	3.53	2%	14%	37%	24%	24%
	Neutral	77	2.95	9%	16%	49%	23%	3%
	Agree somewhat	159	3.03	13%	14%	38%	26%	9%
	Agree strongly	223	2.79	22%	17%	31%	20%	10%

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

Table 31

Q. 22: Please indicate your level of agreement with the following statements concerning the examination process.
...Examiners are [not] inappropriately telling you how to “run” your business

		N	Average*	[Topic: Examiners are [not] inappropriately telling you how to “run” your business General Question: Please indicate your lev				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		615	2.90	23%	19%	19%	24%	15%
By asset group	\$25M or less	235	2.67	29%	17%	23%	21%	10%
	Over \$25M to less than \$50M	82	3.04	21%	20%	15%	26%	20%
	Over \$50M to less than \$250M	159	3.16	19%	17%	14%	30%	20%
	Over \$250M to less than \$500M	54	3.33	7%	22%	22%	26%	22%
	Over \$500M to less than \$1B	33	2.82	15%	24%	33%	18%	9%
	\$1B or more	41	2.76	27%	29%	5%	20%	20%
By size of CU	Less than \$50M	317	2.76	26%	18%	21%	22%	13%
	\$50M or more	287	3.09	17%	21%	16%	26%	19%
By charter	State	255	2.93	22%	18%	20%	25%	15%
	Federal	347	2.92	22%	20%	18%	24%	16%
By field of membership	Single common bond	134	2.81	27%	15%	22%	24%	13%
	Multiple common bond	211	2.83	24%	21%	18%	23%	15%
	Community	269	3.00	20%	19%	18%	25%	17%
By NCUA region	Region 1	83	2.34	37%	24%	14%	16%	8%
	Region 2	111	2.88	21%	21%	23%	22%	14%
	Region 3	149	3.12	17%	18%	19%	26%	19%
	Region 4	176	2.80	25%	20%	18%	23%	14%
	Region 5	74	3.50	9%	14%	19%	34%	24%
By current net worth ratio	Less than 6%	3	4.33	0%	0%	0%	67%	33%
	6%-6.99%	3	3.00	0%	33%	33%	33%	0%
	7%-9.99%	226	3.01	20%	19%	18%	27%	17%
	10% or greater	367	2.85	24%	19%	19%	22%	15%
By agency conducting exam/visitation	State regulator	107	2.46	33%	23%	19%	16%	9%
	NCUA	358	2.92	22%	20%	19%	24%	15%
	Both	147	3.22	18%	13%	18%	31%	20%
By CAE (CAMEL "by-the-numbers")	1	60	2.90	27%	12%	22%	25%	15%
	2	148	2.93	22%	21%	17%	24%	16%
	3	198	2.77	26%	21%	19%	21%	14%
	4	5	3.00	20%	20%	0%	60%	0%
By CUNA Credit Analysis score	A	19	2.42	37%	11%	37%	5%	11%
	B	304	2.84	25%	20%	16%	24%	15%
	C	79	2.94	22%	19%	20%	23%	16%
	D or lower	10	3.00	20%	10%	30%	30%	10%
By change in CAMEL rating	Improve	82	2.56	32%	18%	18%	26%	6%
	Remain the same	457	2.83	23%	21%	19%	23%	14%
	Decline	71	3.73	11%	6%	20%	25%	38%
By agree with current CAMEL rating	Disagree strongly	45	4.33	2%	2%	7%	38%	51%
	Disagree somewhat	97	3.74	5%	9%	22%	34%	30%
	Neutral	80	3.05	13%	23%	25%	28%	13%
	Agree somewhat	161	2.75	22%	22%	27%	19%	11%
	Agree strongly	228	2.30	39%	23%	12%	19%	7%

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

Table 32

**Q. 22: Please indicate your level of agreement with the following statements concerning the examination process.
...Examiners are [not] "covering" themselves**

		N	Average*	[Topic: Examiners are [not] "covering" themselves General Question: Please indicate your level of agreement with the following]				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		607	3.32	17%	9%	20%	31%	22%
By asset group	\$25M or less	231	3.00	25%	9%	26%	22%	19%
	Over \$25M to less than \$50M	79	3.49	15%	5%	20%	34%	25%
	Over \$50M to less than \$250M	159	3.60	12%	9%	13%	39%	27%
	Over \$250M to less than \$500M	53	3.72	9%	9%	13%	36%	32%
	Over \$500M to less than \$1B	33	3.42	3%	18%	27%	36%	15%
	\$1B or more	41	3.27	17%	10%	20%	37%	17%
By size of CU	Less than \$50M	310	3.12	23%	8%	24%	25%	20%
	\$50M or more	286	3.56	11%	10%	16%	38%	25%
By charter	State	251	3.34	16%	9%	19%	36%	20%
	Federal	343	3.32	18%	9%	21%	27%	25%
By field of membership	Single common bond	128	3.11	21%	9%	27%	24%	19%
	Multiple common bond	212	3.31	18%	10%	19%	29%	24%
	Community	266	3.42	15%	8%	18%	35%	23%
By NCUA region	Region 1	85	2.94	22%	15%	21%	28%	13%
	Region 2	110	3.23	19%	13%	18%	26%	24%
	Region 3	148	3.53	13%	6%	22%	32%	26%
	Region 4	168	3.21	22%	5%	21%	32%	19%
	Region 5	74	3.76	8%	9%	15%	34%	34%
By current net worth ratio	Less than 6%	3	3.67	0%	0%	67%	0%	33%
	6%-6.99%	3	3.67	0%	33%	0%	33%	33%
	7%-9.99%	222	3.44	17%	8%	18%	31%	27%
	10% or greater	363	3.26	18%	10%	21%	31%	20%
By agency conducting exam/visitation	State regulator	107	2.97	24%	11%	21%	29%	14%
	NCUA	352	3.33	17%	9%	21%	29%	24%
	Both	145	3.56	12%	8%	17%	37%	26%
By CAE (CAMEL "by-the-numbers")	1	60	3.30	18%	7%	22%	33%	20%
	2	143	3.33	17%	9%	20%	34%	21%
	3	195	3.13	22%	11%	22%	24%	22%
	4	5	3.60	20%	0%	20%	20%	40%
By CUNA Credit Analysis score	A	18	2.83	22%	11%	44%	6%	17%
	B	299	3.20	20%	10%	20%	28%	21%
	C	77	3.36	17%	8%	19%	34%	22%
	D or lower	10	3.70	20%	0%	10%	30%	40%
By change in CAMEL rating	Improve	80	2.81	26%	10%	25%	34%	5%
	Remain the same	450	3.31	17%	10%	20%	32%	21%
	Decline	72	3.92	13%	3%	15%	19%	50%
By agree with current CAMEL rating	Disagree strongly	44	4.45	0%	2%	11%	25%	61%
	Disagree somewhat	97	3.99	3%	8%	18%	29%	42%
	Neutral	79	3.42	13%	8%	25%	34%	20%
	Agree somewhat	157	3.26	17%	11%	18%	36%	18%
	Agree strongly	226	2.79	29%	10%	23%	28%	10%

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

Table 33

**Q. 22: Please indicate your level of agreement with the following statements concerning the examination process.
...Examiners [do not] make excessive use of Documents of Resolution (DORs)**

		N	Average*	[Topic: Examiners [do not] make excessive use of Documents of Resolution (DORs) General Question: Please indicate your level of				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		612	2.95	20%	15%	29%	19%	16%
By asset group	\$25M or less	234	2.72	26%	17%	29%	15%	13%
	Over \$25M to less than \$50M	82	3.06	16%	17%	28%	23%	16%
	Over \$50M to less than \$250M	158	3.18	18%	10%	28%	25%	19%
	Over \$250M to less than \$500M	54	3.44	9%	13%	30%	20%	28%
	Over \$500M to less than \$1B	33	2.70	18%	24%	36%	12%	9%
	\$1B or more	41	2.73	27%	15%	32%	12%	15%
By size of CU	Less than \$50M	316	2.81	23%	17%	29%	17%	14%
	\$50M or more	286	3.11	17%	13%	30%	21%	19%
By charter	State	255	2.93	19%	16%	31%	20%	14%
	Federal	345	2.97	21%	14%	28%	18%	18%
By field of membership	Single common bond	132	2.76	27%	16%	27%	17%	14%
	Multiple common bond	212	2.97	19%	17%	28%	18%	17%
	Community	267	3.02	18%	13%	32%	20%	16%
By NCUA region	Region 1	84	2.43	37%	15%	25%	13%	10%
	Region 2	111	3.07	18%	14%	31%	16%	21%
	Region 3	148	3.20	14%	15%	29%	23%	20%
	Region 4	176	2.79	25%	15%	28%	21%	11%
	Region 5	72	3.25	8%	18%	36%	15%	22%
By current net worth ratio	Less than 6%	3	3.67	0%	0%	67%	0%	33%
	6%-6.99%	3	2.33	0%	67%	33%	0%	0%
	7%-9.99%	223	3.02	18%	14%	31%	18%	17%
	10% or greater	368	2.91	22%	15%	28%	19%	15%
By agency conducting exam/visitation	State regulator	107	2.51	26%	24%	27%	17%	6%
	NCUA	355	2.99	20%	15%	29%	18%	18%
	Both	147	3.18	17%	10%	31%	22%	20%
By CAE (CAMEL "by-the-numbers")	1	60	2.92	23%	13%	32%	12%	20%
	2	148	2.93	22%	12%	32%	19%	15%
	3	198	2.84	22%	19%	28%	15%	16%
	4	5	2.40	20%	40%	20%	20%	0%
By CUNA Credit Analysis score	A	19	2.58	32%	16%	26%	16%	11%
	B	304	2.84	23%	16%	31%	14%	15%
	C	79	3.10	16%	15%	28%	23%	18%
	D or lower	10	2.80	30%	10%	30%	10%	20%
By change in CAMEL rating	Improve	83	2.77	23%	12%	39%	18%	8%
	Remain the same	452	2.86	22%	17%	28%	20%	13%
	Decline	72	3.65	8%	13%	26%	11%	42%
By agree with current CAMEL rating	Disagree strongly	45	4.44	2%	2%	11%	18%	67%
	Disagree somewhat	98	3.61	5%	11%	30%	26%	29%
	Neutral	79	3.14	13%	13%	35%	27%	13%
	Agree somewhat	161	2.85	19%	17%	33%	22%	9%
	Agree strongly	225	2.34	35%	20%	28%	10%	7%

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

Table 34

**Q. 22: Please indicate your level of agreement with the following statements concerning the examination process.
...Items are [not] appearing in DORs that used to be handled more routinely**

		N	Average*	[Topic: Items are [not] appearing in DORs that used to be handled more routinely General Question: Please indicate your level				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		607	3.18	17%	10%	31%	25%	18%
By asset group	\$25M or less	236	2.97	19%	11%	34%	22%	13%
	Over \$25M to less than \$50M	79	3.43	11%	8%	28%	33%	20%
	Over \$50M to less than \$250M	157	3.34	16%	7%	27%	28%	22%
	Over \$250M to less than \$500M	52	3.56	8%	10%	31%	23%	29%
	Over \$500M to less than \$1B	33	3.00	18%	15%	36%	9%	21%
	\$1B or more	39	3.05	26%	8%	21%	28%	18%
By size of CU	Less than \$50M	315	3.09	17%	10%	32%	25%	15%
	\$50M or more	281	3.30	16%	9%	28%	25%	23%
By charter	State	251	3.16	16%	11%	30%	26%	17%
	Federal	343	3.20	17%	9%	30%	24%	20%
By field of membership	Single common bond	132	2.98	21%	11%	30%	23%	14%
	Multiple common bond	211	3.25	16%	8%	32%	25%	19%
	Community	263	3.24	15%	10%	30%	25%	19%
By NCUA region	Region 1	85	2.68	31%	9%	32%	18%	11%
	Region 2	108	3.26	14%	8%	35%	23%	19%
	Region 3	147	3.46	11%	7%	32%	26%	24%
	Region 4	175	3.09	21%	9%	26%	29%	15%
	Region 5	71	3.34	7%	20%	28%	23%	23%
By current net worth ratio	Less than 6%	3	3.33	0%	0%	67%	33%	0%
	6%-6.99%	3	3.67	0%	33%	0%	33%	33%
	7%-9.99%	225	3.23	15%	12%	29%	24%	20%
	10% or greater	360	3.16	18%	8%	31%	25%	18%
By agency conducting exam/visitation	State regulator	106	2.88	22%	13%	30%	25%	9%
	NCUA	354	3.22	16%	9%	32%	24%	19%
	Both	144	3.34	15%	8%	28%	26%	23%
By CAE (CAMEL "by-the-numbers")	1	59	3.15	22%	5%	29%	24%	20%
	2	147	3.18	16%	10%	31%	24%	18%
	3	197	3.10	20%	9%	32%	20%	19%
	4	5	2.60	20%	40%	20%	0%	20%
By CUNA Credit Analysis score	A	18	2.78	33%	0%	33%	22%	11%
	B	304	3.13	18%	10%	30%	22%	19%
	C	77	3.25	17%	8%	32%	19%	23%
	D or lower	10	2.70	30%	10%	30%	20%	10%
By change in CAMEL rating	Improve	83	3.14	12%	12%	37%	27%	12%
	Remain the same	448	3.10	19%	10%	31%	24%	17%
	Decline	71	3.69	10%	7%	24%	23%	37%
By agree with current CAMEL rating	Disagree strongly	44	4.45	2%	0%	14%	18%	66%
	Disagree somewhat	97	3.70	3%	10%	25%	37%	25%
	Neutral	79	3.41	8%	6%	41%	29%	16%
	Agree somewhat	160	3.11	14%	13%	36%	24%	13%
	Agree strongly	223	2.67	31%	10%	30%	18%	10%

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

Table 35

**Q. 22: Please indicate your level of agreement with the following statements concerning the examination process.
...Heavier regulatory/exam requirements are [not] putting increasing pressure on credit union resources**

		N	Average*	[Topic: Heavier regulatory/exam requirements are [not] putting increasing pressure on credit union resources General Ques				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		615	4.09	5%	4%	14%	29%	47%
By asset group	\$25M or less	235	3.90	7%	4%	17%	35%	37%
	Over \$25M to less than \$50M	82	4.07	4%	4%	20%	28%	45%
	Over \$50M to less than \$250M	160	4.29	4%	5%	9%	23%	59%
	Over \$250M to less than \$500M	54	4.26	4%	6%	9%	24%	57%
	Over \$500M to less than \$1B	33	4.42	0%	3%	6%	36%	55%
	\$1B or more	40	4.00	5%	5%	20%	25%	45%
By size of CU	Less than \$50M	317	3.95	6%	4%	18%	33%	39%
	\$50M or more	287	4.26	3%	5%	10%	25%	56%
By charter	State	255	4.14	4%	4%	13%	31%	48%
	Federal	347	4.06	5%	5%	16%	28%	47%
By field of membership	Single common bond	132	3.86	8%	2%	20%	36%	33%
	Multiple common bond	213	4.08	6%	5%	14%	27%	48%
	Community	269	4.22	3%	5%	12%	28%	53%
By NCUA region	Region 1	84	3.89	11%	4%	13%	31%	42%
	Region 2	109	4.06	4%	4%	22%	24%	47%
	Region 3	149	4.31	1%	3%	13%	28%	54%
	Region 4	177	3.97	7%	4%	14%	35%	40%
	Region 5	74	4.27	1%	9%	8%	23%	58%
By current net worth ratio	Less than 6%	3	5.00	0%	0%	0%	0%	100%
	6%-6.99%	3	3.67	0%	33%	0%	33%	33%
	7%-9.99%	225	4.19	4%	5%	11%	28%	52%
	10% or greater	368	4.04	5%	4%	17%	30%	45%
By agency conducting exam/visitation	State regulator	108	3.87	6%	6%	18%	35%	35%
	NCUA	358	4.08	4%	4%	16%	28%	46%
	Both	146	4.31	5%	3%	7%	26%	59%
By CAE (CAMEL "by-the-numbers")	1	60	4.12	8%	3%	12%	22%	55%
	2	147	4.13	5%	3%	14%	30%	48%
	3	200	4.00	6%	6%	16%	29%	44%
	4	5	4.20	0%	0%	20%	40%	40%
By CUNA Credit Analysis score	A	18	3.33	17%	0%	39%	22%	22%
	B	306	4.06	6%	5%	14%	28%	47%
	C	79	4.22	4%	5%	9%	30%	52%
	D or lower	10	4.40	0%	0%	10%	40%	50%
By change in CAMEL rating	Improve	83	4.05	5%	2%	16%	37%	40%
	Remain the same	455	4.06	5%	5%	14%	29%	46%
	Decline	72	4.36	4%	1%	11%	21%	63%
By agree with current CAMEL rating	Disagree strongly	45	4.64	0%	2%	7%	16%	76%
	Disagree somewhat	98	4.39	1%	3%	10%	28%	58%
	Neutral	80	4.21	4%	0%	15%	34%	48%
	Agree somewhat	160	4.06	5%	6%	13%	31%	45%
	Agree strongly	229	3.85	8%	6%	18%	30%	38%

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

Table 36

**Q. 22: Please indicate your level of agreement with the following statements concerning the examination process.
...Exam experience appeared to go well and then the credit union was [not] "surprised" at items on the final report**

		N	Average*	[Topic: Exam experience appeared to go well and then the credit union was [not] "surprised" at items on the final report				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		611	2.30	40%	19%	19%	15%	7%
By asset group	\$25M or less	233	2.19	43%	18%	21%	12%	6%
	Over \$25M to less than \$50M	81	2.43	36%	16%	23%	19%	6%
	Over \$50M to less than \$250M	159	2.43	37%	20%	15%	18%	10%
	Over \$250M to less than \$500M	53	2.53	32%	23%	13%	25%	8%
	Over \$500M to less than \$1B	33	1.76	48%	27%	24%	0%	0%
	\$1B or more	41	2.41	37%	22%	15%	17%	10%
By size of CU	Less than \$50M	314	2.25	41%	18%	21%	14%	6%
	\$50M or more	286	2.37	37%	22%	16%	17%	8%
By charter	State	256	2.39	36%	20%	21%	16%	7%
	Federal	342	2.25	42%	19%	17%	14%	7%
By field of membership	Single common bond	132	2.21	41%	24%	16%	11%	8%
	Multiple common bond	211	2.18	43%	20%	18%	15%	4%
	Community	267	2.45	37%	16%	21%	18%	9%
By NCUA region	Region 1	84	2.07	48%	19%	17%	12%	5%
	Region 2	111	2.08	45%	22%	16%	14%	3%
	Region 3	145	2.51	37%	17%	18%	17%	12%
	Region 4	176	2.20	44%	18%	19%	13%	6%
	Region 5	74	2.80	19%	24%	24%	23%	9%
By current net worth ratio	Less than 6%	3	4.33	0%	0%	0%	67%	33%
	6%-6.99%	3	2.33	33%	33%	0%	33%	0%
	7%-9.99%	224	2.41	37%	19%	19%	17%	8%
	10% or greater	365	2.22	42%	20%	19%	14%	6%
By agency conducting exam/visitation	State regulator	108	2.16	49%	14%	18%	11%	8%
	NCUA	353	2.27	41%	19%	18%	14%	7%
	Both	147	2.52	29%	24%	20%	22%	5%
By CAE (CAMEL "by-the-numbers")	1	60	2.25	43%	20%	13%	15%	8%
	2	148	2.18	40%	24%	20%	11%	5%
	3	195	2.24	43%	17%	17%	16%	6%
	4	5	1.80	60%	20%	0%	20%	0%
By CUNA Credit Analysis score	A	19	1.84	42%	32%	26%	0%	0%
	B	303	2.16	45%	20%	17%	14%	5%
	C	78	2.51	33%	19%	21%	17%	10%
	D or lower	9	2.33	44%	11%	11%	33%	0%
By change in CAMEL rating	Improve	82	2.05	49%	21%	15%	9%	7%
	Remain the same	453	2.24	40%	21%	18%	15%	6%
	Decline	71	3.06	24%	7%	25%	27%	17%
By agree with current CAMEL rating	Disagree strongly	45	3.64	7%	13%	20%	29%	31%
	Disagree somewhat	97	2.99	13%	20%	30%	29%	8%
	Neutral	78	2.47	29%	18%	33%	14%	5%
	Agree somewhat	160	2.26	37%	24%	19%	16%	4%
	Agree strongly	227	1.73	63%	17%	8%	7%	5%

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

Table 37

**Q. 22: Please indicate your level of agreement with the following statements concerning the examination process.
...Examiners have [not] changed previously scheduled exam dates**

		N	Average*	[Topic: Examiners have [not] changed previously scheduled exam dates General Question: Please indicate your level of agreement]				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		607	2.32	39%	18%	22%	13%	8%
By asset group	\$25M or less	231	2.30	42%	15%	23%	14%	7%
	Over \$25M to less than \$50M	82	2.62	32%	18%	18%	20%	12%
	Over \$50M to less than \$250M	156	2.38	35%	20%	24%	13%	8%
	Over \$250M to less than \$500M	54	2.24	43%	17%	22%	11%	7%
	Over \$500M to less than \$1B	33	1.85	52%	27%	9%	9%	3%
	\$1B or more	40	2.03	43%	25%	23%	8%	3%
By size of CU	Less than \$50M	313	2.38	39%	16%	22%	15%	8%
	\$50M or more	283	2.24	40%	21%	22%	11%	6%
By charter	State	250	2.01	47%	20%	21%	10%	3%
	Federal	344	2.54	33%	17%	23%	16%	11%
By field of membership	Single common bond	134	2.38	40%	17%	19%	15%	10%
	Multiple common bond	208	2.34	36%	21%	24%	13%	7%
	Community	264	2.27	42%	16%	22%	13%	7%
By NCUA region	Region 1	85	2.29	39%	19%	25%	9%	8%
	Region 2	109	2.60	32%	16%	24%	17%	11%
	Region 3	145	2.49	33%	20%	21%	17%	9%
	Region 4	174	2.02	50%	17%	18%	11%	4%
	Region 5	73	2.19	38%	22%	26%	10%	4%
By current net worth ratio	Less than 6%	3	3.67	0%	0%	33%	67%	0%
	6%-6.99%	3	3.33	33%	0%	0%	33%	33%
	7%-9.99%	222	2.36	36%	19%	24%	14%	7%
	10% or greater	363	2.26	42%	18%	21%	12%	7%
By agency conducting exam/visitation	State regulator	105	1.94	53%	16%	16%	11%	3%
	NCUA	354	2.51	34%	18%	23%	16%	10%
	Both	145	2.10	43%	20%	23%	9%	4%
By CAE (CAMEL "by-the-numbers")	1	61	2.15	46%	20%	16%	10%	8%
	2	147	2.28	38%	22%	19%	14%	6%
	3	196	2.36	40%	13%	24%	15%	7%
	4	5	2.20	20%	40%	40%	0%	0%
By CUNA Credit Analysis score	A	19	1.79	53%	32%	5%	5%	5%
	B	304	2.22	44%	15%	20%	14%	6%
	C	78	2.64	24%	23%	27%	15%	10%
	D or lower	9	2.67	11%	33%	33%	22%	0%
By change in CAMEL rating	Improve	82	2.23	41%	16%	24%	15%	4%
	Remain the same	449	2.28	39%	20%	21%	13%	6%
	Decline	71	2.72	37%	8%	21%	14%	20%
By agree with current CAMEL rating	Disagree strongly	45	3.02	20%	13%	31%	16%	20%
	Disagree somewhat	95	2.57	29%	17%	28%	18%	7%
	Neutral	80	2.55	31%	19%	25%	14%	11%
	Agree somewhat	158	2.19	41%	21%	23%	9%	6%
	Agree strongly	225	2.07	49%	18%	14%	14%	5%

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

Table 38

Q. 22: Please indicate your level of agreement with the following statements concerning the examination process.
 ...Examiners are [not] reluctant to take the time to meet and have a sit-down discussion of preliminary exam findings prior to exit meeting

		N	Average*	[Topic: Examiners are [not] reluctant to take the time to meet and have a sit-down discussion of preliminary exam finding]				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		608	1.92	51%	24%	12%	9%	5%
By asset group	\$25M or less	230	1.89	54%	20%	13%	9%	4%
	Over \$25M to less than \$50M	80	1.98	46%	26%	16%	6%	5%
	Over \$50M to less than \$250M	159	2.11	45%	24%	14%	11%	6%
	Over \$250M to less than \$500M	54	1.91	50%	30%	6%	9%	6%
	Over \$500M to less than \$1B	33	1.36	70%	24%	6%	0%	0%
	\$1B or more	41	1.73	56%	29%	5%	5%	5%
By size of CU	Less than \$50M	310	1.91	52%	22%	14%	8%	4%
	\$50M or more	287	1.93	50%	26%	10%	9%	5%
By charter	State	254	1.88	52%	24%	11%	9%	4%
	Federal	341	1.95	50%	24%	13%	8%	6%
By field of membership	Single common bond	130	1.97	49%	23%	14%	9%	5%
	Multiple common bond	210	1.91	50%	27%	10%	7%	6%
	Community	267	1.91	52%	22%	13%	10%	3%
By NCUA region	Region 1	84	1.58	64%	21%	7%	6%	1%
	Region 2	108	1.94	51%	21%	15%	8%	5%
	Region 3	147	2.16	48%	19%	10%	14%	9%
	Region 4	175	1.82	54%	25%	11%	6%	4%
	Region 5	73	1.93	38%	37%	18%	7%	0%
By current net worth ratio	Less than 6%	3	3.00	33%	0%	33%	0%	33%
	6%-6.99%	3	3.33	33%	0%	0%	33%	33%
	7%-9.99%	224	1.87	53%	24%	11%	8%	4%
	10% or greater	362	1.93	50%	24%	12%	9%	4%
By agency conducting exam/visitation	State regulator	105	1.60	64%	21%	8%	7%	1%
	NCUA	353	1.95	49%	25%	13%	8%	5%
	Both	147	2.09	46%	23%	12%	12%	6%
By CAE (CAMEL "by-the-numbers")	1	60	1.88	58%	17%	10%	8%	7%
	2	146	1.85	55%	23%	10%	7%	5%
	3	197	1.86	51%	25%	13%	8%	3%
	4	5	1.40	80%	0%	20%	0%	0%
By CUNA Credit Analysis score	A	17	1.88	59%	18%	12%	0%	12%
	B	304	1.80	56%	23%	11%	6%	4%
	C	78	2.10	44%	26%	13%	13%	5%
	D or lower	10	1.60	70%	10%	10%	10%	0%
By change in CAMEL rating	Improve	82	1.77	57%	22%	11%	6%	4%
	Remain the same	449	1.82	53%	26%	11%	6%	4%
	Decline	72	2.69	31%	14%	21%	25%	10%
By agree with current CAMEL rating	Disagree strongly	45	2.84	20%	27%	11%	33%	9%
	Disagree somewhat	96	2.38	25%	35%	23%	10%	6%
	Neutral	79	2.23	38%	22%	24%	13%	4%
	Agree somewhat	161	1.76	55%	26%	11%	6%	2%
	Agree strongly	223	1.54	71%	17%	4%	4%	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 have been converted to positive to normalize the averages and ratings for comparative purposes.

Table 39

**Q. 22: Please indicate your level of agreement with the following statements concerning the examination process.
...Examiners [have not] applied "best business practices" as a regulatory standard**

		N	Average*	[Topic: Examiners [have not] applied "best business practices" as a regulatory standard General Question: Please indicate your level of agreement]				
				Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		607	3.32	9%	13%	32%	30%	16%
By asset group	\$25M or less	232	3.28	8%	10%	43%	25%	15%
	Over \$25M to less than \$50M	79	3.18	11%	10%	37%	33%	9%
	Over \$50M to less than \$250M	157	3.36	10%	12%	26%	35%	17%
	Over \$250M to less than \$500M	54	3.85	2%	11%	20%	33%	33%
	Over \$500M to less than \$1B	33	3.09	9%	30%	15%	33%	12%
	\$1B or more	41	3.02	15%	24%	20%	27%	15%
By size of CU	Less than \$50M	311	3.25	9%	10%	41%	27%	13%
	\$50M or more	285	3.37	9%	16%	23%	33%	19%
By charter	State	251	3.29	8%	15%	34%	29%	15%
	Federal	343	3.32	10%	11%	31%	31%	17%
By field of membership	Single common bond	130	3.16	11%	14%	37%	25%	13%
	Multiple common bond	209	3.34	10%	13%	27%	33%	17%
	Community	267	3.37	8%	12%	34%	30%	17%
By NCUA region	Region 1	85	3.06	16%	11%	34%	28%	11%
	Region 2	109	3.35	5%	14%	39%	28%	15%
	Region 3	142	3.47	6%	12%	30%	32%	20%
	Region 4	176	3.14	13%	13%	32%	30%	11%
	Region 5	73	3.59	3%	15%	29%	27%	26%
By current net worth ratio	Less than 6%	3	2.00	33%	33%	33%	0%	0%
	6%-6.99%	3	4.33	0%	0%	0%	67%	33%
	7%-9.99%	223	3.31	9%	13%	30%	33%	14%
	10% or greater	362	3.31	9%	13%	33%	28%	17%
By agency conducting exam/visitation	State regulator	104	3.33	8%	13%	36%	28%	16%
	NCUA	354	3.32	10%	11%	32%	31%	16%
	Both	146	3.27	9%	16%	30%	27%	17%
By CAE (CAMEL "by-the-numbers")	1	61	3.41	13%	8%	23%	36%	20%
	2	143	3.24	9%	15%	34%	29%	14%
	3	197	3.34	10%	11%	33%	27%	19%
	4	5	3.60	0%	0%	40%	60%	0%
By CUNA Credit Analysis score	A	18	3.22	11%	11%	33%	33%	11%
	B	300	3.28	11%	13%	31%	29%	17%
	C	78	3.49	8%	8%	33%	31%	21%
	D or lower	10	3.40	0%	10%	50%	30%	10%
By change in CAMEL rating	Improve	83	3.48	7%	8%	31%	35%	18%
	Remain the same	447	3.23	10%	13%	34%	30%	13%
	Decline	72	3.64	6%	14%	25%	22%	33%
By agree with current CAMEL rating	Disagree strongly	45	4.04	0%	7%	20%	36%	38%
	Disagree somewhat	97	3.57	5%	8%	36%	26%	25%
	Neutral	78	3.35	3%	13%	40%	37%	8%
	Agree somewhat	159	3.33	4%	18%	34%	30%	14%
	Agree strongly	224	3.03	19%	12%	29%	27%	13%

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

Table 40

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.

...Loan policies

		N	[Topic: Loan policies General Question: In the course of your most recent examination, please indicate whether examiner				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		614	55%	16%	29%	0%	0%
By asset group	\$25M or less	233	60%	18%	21%	1%	0%
	Over \$25M to less than \$50M	82	56%	11%	33%	0%	0%
	Over \$50M to less than \$250M	158	53%	15%	33%	0%	0%
	Over \$250M to less than \$500M	54	46%	15%	39%	0%	0%
	Over \$500M to less than \$1B	33	48%	21%	30%	0%	0%
	\$1B or more	43	49%	14%	35%	0%	2%
By size of CU	Less than \$50M	315	59%	17%	24%	1%	0%
	\$50M or more	288	50%	15%	34%	0%	0%
By charter	State	257	52%	18%	30%	0%	0%
	Federal	343	57%	14%	28%	1%	0%
By field of membership	Single common bond	133	58%	22%	20%	0%	0%
	Multiple common bond	211	56%	14%	30%	0%	0%
	Community	269	52%	15%	32%	0%	0%
By NCUA region	Region 1	83	59%	12%	28%	1%	0%
	Region 2	111	59%	14%	26%	1%	0%
	Region 3	147	54%	18%	28%	0%	0%
	Region 4	178	54%	16%	30%	0%	0%
	Region 5	72	46%	21%	33%	0%	0%
By current net worth ratio	Less than 6%	3	0%	33%	67%	0%	0%
	6%-6.99%	3	67%	0%	33%	0%	0%
	7%-9.99%	223	53%	16%	31%	0%	0%
	10% or greater	370	55%	16%	28%	1%	0%
By agency conducting exam/visitation	State regulator	106	61%	21%	18%	0%	0%
	NCUA	355	56%	14%	30%	1%	0%
	Both	150	47%	19%	34%	0%	1%
By CAE (CAMEL "by-the-numbers")	1	60	48%	22%	30%	0%	0%
	2	147	49%	18%	33%	0%	0%
	3	194	55%	15%	29%	1%	0%
	4	6	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	19	68%	32%	0%	0%	0%
	B	300	53%	16%	31%	0%	0%
	C	79	48%	20%	30%	1%	0%
	D or lower	10	50%	0%	50%	0%	0%
By change in CAMEL rating	Improve	83	65%	17%	18%	0%	0%
	Remain the same	453	54%	17%	28%	0%	0%
	Decline	73	47%	7%	44%	1%	1%
By agree with current CAMEL rating	Disagree strongly	46	35%	9%	54%	2%	0%
	Disagree somewhat	98	50%	16%	34%	0%	0%
	Neutral	81	54%	21%	25%	0%	0%
	Agree somewhat	158	54%	12%	34%	1%	0%
	Agree strongly	227	63%	18%	19%	0%	0%

Table 41

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.
...Credit underwriting practices

		N	[Topic: Credit underwriting practices General Question: In the course of your most recent examination, please indicate				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit unio	Problem noted by examiner and evaluation by third party requ	Not applicable to my credit union
Overall		598	77%	9%	13%	1%	1%
By asset group	\$25M or less	223	78%	9%	11%	0%	2%
	Over \$25M to less than \$50M	80	79%	8%	14%	0%	0%
	Over \$50M to less than \$250M	158	75%	9%	14%	1%	0%
	Over \$250M to less than \$500M	51	69%	12%	20%	0%	0%
	Over \$500M to less than \$1B	33	91%	6%	3%	0%	0%
	\$1B or more	42	69%	10%	19%	0%	2%
By size of CU	Less than \$50M	303	78%	9%	12%	0%	1%
	\$50M or more	284	75%	10%	14%	1%	0%
By charter	State	247	77%	8%	14%	1%	0%
	Federal	337	77%	10%	12%	0%	1%
By field of membership	Single common bond	132	77%	11%	9%	0%	2%
	Multiple common bond	200	79%	9%	12%	1%	1%
	Community	265	75%	8%	16%	1%	0%
By NCUA region	Region 1	79	81%	8%	10%	0%	1%
	Region 2	104	84%	5%	8%	1%	3%
	Region 3	143	75%	12%	13%	0%	0%
	Region 4	178	76%	10%	13%	1%	0%
	Region 5	71	66%	8%	24%	1%	0%
By current net worth ratio	Less than 6%	3	33%	0%	67%	0%	0%
	6%-6.99%	3	67%	0%	33%	0%	0%
	7%-9.99%	219	79%	6%	14%	0%	0%
	10% or greater	357	75%	11%	12%	1%	1%
By agency conducting exam/visitation	State regulator	102	76%	9%	15%	0%	0%
	NCUA	348	77%	10%	12%	0%	1%
	Both	145	75%	8%	14%	1%	1%
By CAE (CAMEL "by-the-numbers")	1	59	75%	12%	14%	0%	0%
	2	144	78%	10%	11%	0%	1%
	3	188	79%	7%	14%	0%	1%
	4	6	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	17	94%	6%	0%	0%	0%
	B	298	76%	10%	13%	0%	1%
	C	75	84%	3%	13%	0%	0%
	D or lower	8	88%	0%	13%	0%	0%
By change in CAMEL rating	Improve	81	80%	11%	7%	0%	1%
	Remain the same	441	78%	10%	12%	0%	1%
	Decline	71	68%	4%	25%	1%	1%
By agree with current CAMEL rating	Disagree strongly	43	70%	7%	21%	2%	0%
	Disagree somewhat	93	70%	14%	15%	0%	1%
	Neutral	80	71%	11%	13%	3%	3%
	Agree somewhat	155	75%	9%	15%	0%	0%
	Agree strongly	223	84%	7%	8%	0%	1%

Table 42

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.

...Credit administration practices

		N	[Topic: Credit administration practices General Question: In the course of your most recent examination, please indicate]				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		599	78%	8%	12%	1%	1%
By asset group	\$25M or less	229	82%	7%	8%	0%	2%
	Over \$25M to less than \$50M	77	86%	3%	12%	0%	0%
	Over \$50M to less than \$250M	155	75%	7%	15%	1%	1%
	Over \$250M to less than \$500M	52	63%	17%	19%	0%	0%
	Over \$500M to less than \$1B	32	84%	9%	6%	0%	0%
	\$1B or more	43	70%	12%	16%	0%	2%
By size of CU	Less than \$50M	306	83%	6%	9%	0%	2%
	\$50M or more	282	73%	10%	15%	1%	1%
By charter	State	249	75%	9%	15%	0%	1%
	Federal	336	81%	7%	10%	1%	1%
By field of membership	Single common bond	131	85%	8%	5%	0%	1%
	Multiple common bond	205	79%	6%	13%	1%	1%
	Community	262	75%	10%	14%	0%	1%
By NCUA region	Region 1	81	80%	7%	11%	0%	1%
	Region 2	108	78%	8%	10%	2%	2%
	Region 3	144	80%	7%	13%	0%	0%
	Region 4	176	80%	8%	11%	0%	2%
	Region 5	70	71%	11%	16%	1%	0%
By current net worth ratio	Less than 6%	3	33%	0%	67%	0%	0%
	6%-6.99%	3	100%	0%	0%	0%	0%
	7%-9.99%	220	81%	6%	12%	0%	1%
	10% or greater	357	77%	10%	11%	1%	1%
By agency conducting exam/visitation	State regulator	104	81%	11%	6%	1%	2%
	NCUA	347	82%	7%	10%	1%	1%
	Both	145	69%	9%	21%	0%	1%
By CAE (CAMEL "by-the-numbers")	1	59	76%	7%	15%	2%	0%
	2	143	80%	11%	8%	0%	1%
	3	191	81%	6%	12%	0%	1%
	4	6	67%	17%	0%	0%	17%
By CUNA Credit Analysis score	A	18	89%	11%	0%	0%	0%
	B	295	79%	8%	12%	0%	1%
	C	77	83%	8%	8%	0%	1%
	D or lower	10	70%	10%	20%	0%	0%
By change in CAMEL rating	Improve	80	79%	11%	9%	0%	1%
	Remain the same	443	80%	7%	11%	0%	1%
	Decline	71	66%	10%	20%	3%	1%
By agree with current CAMEL rating	Disagree strongly	45	62%	9%	24%	4%	0%
	Disagree somewhat	95	73%	11%	17%	0%	0%
	Neutral	81	77%	7%	14%	0%	2%
	Agree somewhat	153	80%	7%	12%	1%	1%
	Agree strongly	221	84%	8%	6%	0%	2%

Table 43

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.

...Member business lending

		N	[Topic: Member business lending General Question: In the course of your most recent examination, please indicate whether]				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		610	26%	9%	14%	1%	51%
By asset group	\$25M or less	232	21%	3%	5%	0%	71%
	Over \$25M to less than \$50M	81	17%	2%	11%	1%	68%
	Over \$50M to less than \$250M	159	30%	9%	20%	1%	41%
	Over \$250M to less than \$500M	52	33%	23%	27%	4%	13%
	Over \$500M to less than \$1B	33	36%	27%	24%	0%	12%
	\$1B or more	42	38%	14%	26%	5%	17%
By size of CU	Less than \$50M	313	20%	3%	7%	0%	70%
	\$50M or more	286	32%	14%	23%	2%	29%
By charter	State	253	26%	9%	17%	2%	47%
	Federal	343	26%	8%	13%	1%	53%
By field of membership	Single common bond	133	18%	5%	4%	0%	74%
	Multiple common bond	209	25%	6%	13%	0%	56%
	Community	267	30%	12%	20%	2%	36%
By NCUA region	Region 1	84	27%	4%	15%	0%	54%
	Region 2	108	23%	8%	14%	0%	55%
	Region 3	149	29%	9%	13%	1%	48%
	Region 4	173	23%	7%	13%	3%	55%
	Region 5	73	32%	18%	21%	0%	30%
By current net worth ratio	Less than 6%	3	33%	0%	33%	0%	33%
	6%-6.99%	3	0%	33%	0%	0%	67%
	7%-9.99%	222	31%	11%	16%	1%	41%
	10% or greater	366	22%	7%	14%	1%	56%
By agency conducting exam/visitation	State regulator	106	24%	6%	8%	0%	63%
	NCUA	353	25%	8%	13%	1%	53%
	Both	148	28%	12%	21%	3%	36%
By CAE (CAMEL "by-the-numbers")	1	61	28%	8%	26%	3%	34%
	2	145	33%	12%	17%	0%	38%
	3	195	18%	5%	8%	1%	69%
	4	5	20%	20%	0%	0%	60%
By CUNA Credit Analysis score	A	19	21%	0%	0%	0%	79%
	B	301	26%	7%	13%	1%	53%
	C	77	23%	13%	18%	0%	45%
	D or lower	10	20%	10%	30%	0%	40%
By change in CAMEL rating	Improve	82	26%	2%	9%	0%	63%
	Remain the same	451	27%	10%	15%	1%	48%
	Decline	72	18%	8%	17%	4%	53%
By agree with current CAMEL rating	Disagree strongly	46	20%	2%	22%	4%	52%
	Disagree somewhat	97	21%	9%	22%	1%	47%
	Neutral	79	23%	13%	11%	1%	52%
	Agree somewhat	156	28%	8%	15%	0%	50%
	Agree strongly	228	29%	9%	10%	1%	52%

Table 44

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.

...Loan concentrations

		N	[Topic: Loan concentrations General Question: In the course of your most recent examination, please indicate whether ex				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit unio	Problem noted by examiner and evaluation by third party requ	Not applicable to my credit union
Overall		614	72%	14%	11%	0%	2%
By asset group	\$25M or less	236	76%	12%	6%	1%	6%
	Over \$25M to less than \$50M	78	72%	17%	12%	0%	0%
	Over \$50M to less than \$250M	160	66%	18%	16%	1%	1%
	Over \$250M to less than \$500M	54	61%	15%	24%	0%	0%
	Over \$500M to less than \$1B	33	85%	9%	6%	0%	0%
	\$1B or more	43	72%	16%	9%	0%	2%
By size of CU	Less than \$50M	314	75%	13%	7%	1%	4%
	\$50M or more	290	68%	16%	15%	0%	1%
By charter	State	257	68%	16%	13%	0%	2%
	Federal	344	74%	14%	9%	1%	2%
By field of membership	Single common bond	134	75%	14%	5%	0%	5%
	Multiple common bond	212	73%	11%	12%	1%	2%
	Community	267	69%	17%	12%	0%	1%
By NCUA region	Region 1	85	84%	7%	6%	2%	1%
	Region 2	110	65%	18%	13%	1%	3%
	Region 3	146	68%	20%	11%	0%	1%
	Region 4	180	79%	10%	7%	0%	4%
	Region 5	72	54%	18%	26%	0%	1%
By current net worth ratio	Less than 6%	3	0%	33%	67%	0%	0%
	6%-6.99%	3	33%	0%	33%	0%	33%
	7%-9.99%	226	69%	17%	12%	0%	2%
	10% or greater	368	74%	13%	10%	1%	2%
By agency conducting exam/visitation	State regulator	108	77%	13%	6%	0%	5%
	NCUA	354	74%	14%	9%	1%	2%
	Both	150	63%	16%	18%	1%	2%
By CAE (CAMEL "by-the-numbers")	1	61	69%	13%	16%	2%	0%
	2	147	72%	14%	13%	1%	1%
	3	197	74%	12%	10%	0%	5%
	4	6	67%	17%	0%	0%	17%
By CUNA Credit Analysis score	A	19	95%	5%	0%	0%	0%
	B	303	71%	13%	13%	0%	2%
	C	80	73%	11%	9%	1%	6%
	D or lower	10	60%	30%	10%	0%	0%
By change in CAMEL rating	Improve	83	64%	25%	7%	0%	4%
	Remain the same	455	75%	13%	10%	0%	2%
	Decline	72	60%	14%	21%	1%	4%
By agree with current CAMEL rating	Disagree strongly	44	64%	11%	23%	2%	0%
	Disagree somewhat	98	70%	11%	17%	0%	1%
	Neutral	83	66%	22%	7%	1%	4%
	Agree somewhat	157	64%	22%	10%	0%	4%
	Agree strongly	228	81%	9%	8%	0%	2%

Table 45

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.

...Problem loan management

		N	[Topic: Problem loan management General Question: In the course of your most recent examination, please indicate whether]				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		605	81%	9%	9%	0%	1%
By asset group	\$25M or less	230	82%	10%	7%	0%	1%
	Over \$25M to less than \$50M	81	79%	9%	10%	0%	2%
	Over \$50M to less than \$250M	154	81%	8%	12%	0%	0%
	Over \$250M to less than \$500M	54	83%	11%	6%	0%	0%
	Over \$500M to less than \$1B	33	91%	0%	9%	0%	0%
	\$1B or more	42	74%	12%	12%	0%	2%
By size of CU	Less than \$50M	311	81%	10%	7%	0%	1%
	\$50M or more	283	81%	8%	10%	0%	0%
By charter	State	249	82%	8%	10%	0%	0%
	Federal	342	81%	9%	8%	0%	1%
By field of membership	Single common bond	133	82%	10%	7%	0%	2%
	Multiple common bond	206	82%	8%	10%	0%	0%
	Community	265	81%	9%	9%	0%	1%
By NCUA region	Region 1	82	80%	7%	11%	0%	1%
	Region 2	110	86%	8%	3%	1%	2%
	Region 3	146	81%	12%	8%	0%	0%
	Region 4	173	83%	10%	7%	0%	1%
	Region 5	72	71%	6%	24%	0%	0%
By current net worth ratio	Less than 6%	3	33%	0%	67%	0%	0%
	6%-6.99%	3	100%	0%	0%	0%	0%
	7%-9.99%	221	78%	12%	9%	0%	1%
	10% or greater	362	83%	7%	8%	0%	1%
By agency conducting exam/visitation	State regulator	102	84%	9%	7%	0%	0%
	NCUA	353	82%	9%	8%	0%	1%
	Both	147	78%	8%	13%	0%	1%
By CAE (CAMEL "by-the-numbers")	1	58	81%	9%	9%	0%	2%
	2	147	80%	9%	10%	0%	1%
	3	193	83%	8%	9%	0%	0%
	4	5	80%	0%	0%	0%	20%
By CUNA Credit Analysis score	A	19	89%	11%	0%	0%	0%
	B	299	83%	8%	9%	0%	1%
	C	77	78%	9%	12%	0%	1%
	D or lower	9	67%	11%	22%	0%	0%
By change in CAMEL rating	Improve	82	90%	5%	5%	0%	0%
	Remain the same	449	82%	10%	8%	0%	1%
	Decline	69	70%	4%	23%	1%	1%
By agree with current CAMEL rating	Disagree strongly	45	67%	9%	22%	2%	0%
	Disagree somewhat	95	73%	12%	15%	0%	1%
	Neutral	78	74%	13%	12%	0%	1%
	Agree somewhat	157	81%	11%	8%	0%	0%
	Agree strongly	227	90%	4%	4%	0%	1%

Table 46

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.
...Allowance for loan and lease loss calculation/level

		N	[Topic: Allowance for loan and lease loss calculation/level General Question: In the course of your most recent examina				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit unio	Problem noted by examiner and evaluation by third party requ	Not applicable to my credit union
Overall		619	72%	12%	15%	0%	0%
By asset group	\$25M or less	238	71%	13%	15%	0%	0%
	Over \$25M to less than \$50M	82	70%	10%	21%	0%	0%
	Over \$50M to less than \$250M	158	67%	13%	20%	0%	0%
	Over \$250M to less than \$500M	54	76%	13%	7%	4%	0%
	Over \$500M to less than \$1B	33	94%	6%	0%	0%	0%
	\$1B or more	43	77%	9%	12%	0%	2%
By size of CU	Less than \$50M	320	71%	12%	16%	0%	0%
	\$50M or more	288	73%	12%	14%	1%	0%
By charter	State	258	71%	13%	15%	0%	0%
	Federal	347	73%	11%	15%	1%	0%
By field of membership	Single common bond	133	74%	14%	12%	0%	0%
	Multiple common bond	216	71%	10%	19%	0%	0%
	Community	269	71%	13%	14%	1%	1%
By NCUA region	Region 1	83	66%	8%	25%	0%	0%
	Region 2	112	74%	9%	16%	1%	0%
	Region 3	148	68%	11%	20%	1%	0%
	Region 4	179	77%	16%	7%	0%	1%
	Region 5	74	73%	12%	15%	0%	0%
By current net worth ratio	Less than 6%	3	0%	33%	67%	0%	0%
	6%-6.99%	3	67%	33%	0%	0%	0%
	7%-9.99%	226	77%	9%	14%	0%	0%
	10% or greater	371	70%	13%	16%	1%	0%
By agency conducting exam/visitation	State regulator	109	75%	12%	12%	0%	1%
	NCUA	358	73%	11%	15%	1%	0%
	Both	149	65%	15%	19%	1%	1%
By CAE (CAMEL "by-the-numbers")	1	61	70%	18%	10%	2%	0%
	2	148	76%	10%	14%	0%	0%
	3	197	64%	13%	22%	1%	0%
	4	6	67%	0%	33%	0%	0%
By CUNA Credit Analysis score	A	19	89%	5%	5%	0%	0%
	B	305	69%	13%	17%	1%	0%
	C	79	70%	11%	19%	0%	0%
	D or lower	10	60%	10%	30%	0%	0%
By change in CAMEL rating	Improve	84	69%	15%	15%	0%	0%
	Remain the same	457	74%	11%	14%	0%	0%
	Decline	73	59%	12%	25%	3%	1%
By agree with current CAMEL rating	Disagree strongly	45	69%	9%	20%	2%	0%
	Disagree somewhat	98	68%	16%	14%	1%	0%
	Neutral	84	65%	14%	18%	1%	1%
	Agree somewhat	160	74%	10%	16%	0%	0%
	Agree strongly	228	75%	12%	13%	0%	0%

Table 47

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.

...Loan concentrations

		N	[Topic: Loan concentrations General Question: In the course of your most recent examination, please indicate whether ex				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit unio	Problem noted by examiner and evaluation by third party requ	Not applicable to my credit union
Overall		614	72%	14%	11%	0%	2%
By asset group	\$25M or less	236	76%	12%	6%	1%	6%
	Over \$25M to less than \$50M	78	72%	17%	12%	0%	0%
	Over \$50M to less than \$250M	160	66%	18%	16%	1%	1%
	Over \$250M to less than \$500M	54	61%	15%	24%	0%	0%
	Over \$500M to less than \$1B	33	85%	9%	6%	0%	0%
	\$1B or more	43	72%	16%	9%	0%	2%
By size of CU	Less than \$50M	314	75%	13%	7%	1%	4%
	\$50M or more	290	68%	16%	15%	0%	1%
By charter	State	257	68%	16%	13%	0%	2%
	Federal	344	74%	14%	9%	1%	2%
By field of membership	Single common bond	134	75%	14%	5%	0%	5%
	Multiple common bond	212	73%	11%	12%	1%	2%
	Community	267	69%	17%	12%	0%	1%
By NCUA region	Region 1	85	84%	7%	6%	2%	1%
	Region 2	110	65%	18%	13%	1%	3%
	Region 3	146	68%	20%	11%	0%	1%
	Region 4	180	79%	10%	7%	0%	4%
	Region 5	72	54%	18%	26%	0%	1%
By current net worth ratio	Less than 6%	3	0%	33%	67%	0%	0%
	6%-6.99%	3	33%	0%	33%	0%	33%
	7%-9.99%	226	69%	17%	12%	0%	2%
	10% or greater	368	74%	13%	10%	1%	2%
By agency conducting exam/visitation	State regulator	108	77%	13%	6%	0%	5%
	NCUA	354	74%	14%	9%	1%	2%
	Both	150	63%	16%	18%	1%	2%
By CAE (CAMEL "by-the-numbers")	1	61	69%	13%	16%	2%	0%
	2	147	72%	14%	13%	1%	1%
	3	197	74%	12%	10%	0%	5%
	4	6	67%	17%	0%	0%	17%
By CUNA Credit Analysis score	A	19	95%	5%	0%	0%	0%
	B	303	71%	13%	13%	0%	2%
	C	80	73%	11%	9%	1%	6%
	D or lower	10	60%	30%	10%	0%	0%
By change in CAMEL rating	Improve	83	64%	25%	7%	0%	4%
	Remain the same	455	75%	13%	10%	0%	2%
	Decline	72	60%	14%	21%	1%	4%
By agree with current CAMEL rating	Disagree strongly	44	64%	11%	23%	2%	0%
	Disagree somewhat	98	70%	11%	17%	0%	1%
	Neutral	83	66%	22%	7%	1%	4%
	Agree somewhat	157	64%	22%	10%	0%	4%
	Agree strongly	228	81%	9%	8%	0%	2%

Table 48

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.

...Other real estate owned management

		N	[Topic: Other real estate owned management General Question: In the course of your most recent examination, please indi				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit unio	Problem noted by examiner and evaluation by third party requ	Not applicable to my credit union
Overall		622	56%	3%	3%	0%	38%
By asset group	\$25M or less	240	31%	1%	3%	0%	65%
	Over \$25M to less than \$50M	81	53%	1%	4%	0%	42%
	Over \$50M to less than \$250M	160	68%	5%	5%	0%	22%
	Over \$250M to less than \$500M	54	85%	6%	6%	0%	4%
	Over \$500M to less than \$1B	33	91%	3%	3%	0%	3%
	\$1B or more	43	93%	2%	0%	0%	5%
By size of CU	Less than \$50M	321	36%	1%	3%	0%	60%
	\$50M or more	290	78%	4%	4%	0%	14%
By charter	State	259	63%	3%	3%	0%	31%
	Federal	349	51%	2%	3%	0%	43%
By field of membership	Single common bond	136	36%	1%	2%	0%	61%
	Multiple common bond	214	53%	1%	2%	0%	43%
	Community	271	67%	4%	5%	0%	23%
By NCUA region	Region 1	83	63%	2%	5%	0%	30%
	Region 2	112	54%	4%	3%	0%	38%
	Region 3	149	60%	3%	4%	1%	33%
	Region 4	181	50%	2%	2%	0%	46%
	Region 5	74	65%	1%	7%	0%	27%
By current net worth ratio	Less than 6%	3	33%	0%	33%	0%	33%
	6%-6.99%	3	0%	33%	0%	0%	67%
	7%-9.99%	229	64%	3%	3%	0%	31%
	10% or greater	371	52%	2%	4%	0%	41%
By agency conducting exam/visitation	State regulator	108	47%	3%	4%	0%	46%
	NCUA	360	52%	2%	3%	0%	42%
	Both	151	71%	4%	3%	0%	22%
By CAE (CAMEL "by-the-numbers")	1	60	65%	5%	0%	0%	30%
	2	148	65%	3%	4%	0%	28%
	3	200	44%	2%	5%	0%	50%
	4	6	17%	0%	0%	0%	83%
By CUNA Credit Analysis score	A	19	11%	0%	0%	0%	89%
	B	306	56%	3%	4%	0%	38%
	C	80	63%	3%	4%	0%	31%
	D or lower	10	30%	0%	10%	0%	60%
By change in CAMEL rating	Improve	84	55%	1%	2%	0%	42%
	Remain the same	459	55%	3%	3%	0%	38%
	Decline	74	59%	0%	4%	1%	35%
By agree with current CAMEL rating	Disagree strongly	46	65%	0%	4%	2%	28%
	Disagree somewhat	99	53%	2%	6%	0%	39%
	Neutral	83	47%	6%	2%	0%	45%
	Agree somewhat	160	62%	3%	3%	0%	33%
	Agree strongly	230	54%	2%	3%	0%	41%

Table 49

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.

...Real estate appraisals and evaluation

		N	[Topic: Real estate appraisals and evaluation General Question: In the course of your most recent examination, please i				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		604	67%	4%	7%	1%	21%
By asset group	\$25M or less	230	45%	4%	3%	1%	47%
	Over \$25M to less than \$50M	81	77%	4%	10%	0%	10%
	Over \$50M to less than \$250M	156	81%	4%	10%	1%	4%
	Over \$250M to less than \$500M	52	88%	2%	8%	2%	0%
	Over \$500M to less than \$1B	33	94%	3%	3%	0%	0%
	\$1B or more	41	78%	5%	12%	0%	5%
By size of CU	Less than \$50M	311	53%	4%	5%	1%	37%
	\$50M or more	282	83%	4%	9%	1%	3%
By charter	State	254	70%	4%	7%	0%	18%
	Federal	336	65%	4%	7%	1%	23%
By field of membership	Single common bond	131	47%	5%	2%	0%	46%
	Multiple common bond	208	70%	3%	6%	0%	21%
	Community	264	75%	4%	10%	1%	9%
By NCUA region	Region 1	82	78%	5%	5%	0%	12%
	Region 2	107	74%	2%	4%	2%	19%
	Region 3	145	69%	3%	9%	1%	19%
	Region 4	177	59%	6%	5%	0%	31%
	Region 5	71	68%	6%	14%	1%	11%
By current net worth ratio	Less than 6%	3	33%	33%	0%	0%	33%
	6%-6.99%	3	67%	0%	0%	0%	33%
	7%-9.99%	221	72%	3%	8%	0%	16%
	10% or greater	362	66%	4%	7%	1%	22%
By agency conducting exam/visitation	State regulator	105	61%	5%	6%	0%	29%
	NCUA	348	66%	4%	7%	1%	23%
	Both	148	76%	4%	7%	1%	12%
By CAE (CAMEL "by-the-numbers")	1	58	72%	10%	7%	0%	10%
	2	143	71%	3%	8%	1%	17%
	3	192	65%	3%	5%	1%	27%
	4	6	33%	0%	0%	0%	67%
By CUNA Credit Analysis score	A	18	28%	11%	6%	0%	56%
	B	292	69%	4%	7%	0%	20%
	C	80	74%	4%	5%	1%	16%
	D or lower	10	50%	0%	0%	0%	50%
By change in CAMEL rating	Improve	82	67%	5%	2%	0%	26%
	Remain the same	443	67%	4%	8%	0%	21%
	Decline	74	68%	5%	4%	5%	18%
By agree with current CAMEL rating	Disagree strongly	45	64%	4%	9%	7%	16%
	Disagree somewhat	97	70%	5%	7%	0%	18%
	Neutral	80	61%	3%	9%	1%	26%
	Agree somewhat	155	68%	3%	7%	0%	21%
	Agree strongly	223	68%	4%	5%	0%	22%

Table 50

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.
...Capital level

		N	[Topic: Capital level General Question: In the course of your most recent examination, please indicate whether examiner				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		617	83%	11%	4%	0%	2%
By asset group	\$25M or less	237	82%	10%	5%	0%	3%
	Over \$25M to less than \$50M	82	80%	10%	9%	0%	1%
	Over \$50M to less than \$250M	158	82%	14%	3%	1%	0%
	Over \$250M to less than \$500M	54	89%	7%	4%	0%	0%
	Over \$500M to less than \$1B	33	91%	9%	0%	0%	0%
	\$1B or more	43	84%	12%	2%	0%	2%
By size of CU	Less than \$50M	319	82%	10%	6%	0%	3%
	\$50M or more	288	85%	12%	3%	0%	0%
By charter	State	256	84%	12%	2%	0%	1%
	Federal	348	82%	10%	6%	0%	2%
By field of membership	Single common bond	135	84%	10%	2%	1%	4%
	Multiple common bond	214	83%	9%	7%	0%	0%
	Community	267	83%	12%	3%	0%	1%
By NCUA region	Region 1	84	85%	13%	2%	0%	0%
	Region 2	112	82%	13%	4%	0%	2%
	Region 3	147	84%	7%	6%	1%	2%
	Region 4	179	80%	12%	6%	1%	2%
	Region 5	73	90%	8%	1%	0%	0%
By current net worth ratio	Less than 6%	2	0%	50%	50%	0%	0%
	6%-6.99%	3	0%	33%	67%	0%	0%
	7%-9.99%	226	68%	23%	9%	0%	0%
	10% or greater	372	94%	3%	1%	0%	3%
By agency conducting exam/visitation	State regulator	106	89%	7%	3%	0%	2%
	NCUA	358	83%	9%	6%	0%	2%
	Both	150	80%	15%	3%	1%	1%
By CAE (CAMEL "by-the-numbers")	1	61	90%	10%	0%	0%	0%
	2	147	84%	11%	3%	0%	2%
	3	199	82%	8%	7%	1%	3%
	4	6	67%	33%	0%	0%	0%
By CUNA Credit Analysis score	A	19	95%	0%	0%	0%	5%
	B	307	86%	9%	4%	0%	2%
	C	79	75%	14%	9%	1%	1%
	D or lower	9	67%	22%	0%	0%	11%
By change in CAMEL rating	Improve	84	82%	14%	1%	0%	2%
	Remain the same	455	87%	9%	3%	0%	1%
	Decline	73	62%	15%	15%	3%	5%
By agree with current CAMEL rating	Disagree strongly	45	62%	18%	13%	4%	2%
	Disagree somewhat	97	76%	18%	5%	0%	1%
	Neutral	82	73%	18%	5%	0%	4%
	Agree somewhat	159	86%	8%	4%	0%	2%
	Agree strongly	230	92%	5%	2%	0%	1%

Table 51

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.

...Interest rate risk management

		N	[Topic: Interest rate risk management General Question: In the course of your most recent examination, please indicate				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		613	67%	16%	14%	2%	1%
By asset group	\$25M or less	235	79%	11%	6%	2%	2%
	Over \$25M to less than \$50M	81	63%	23%	11%	1%	1%
	Over \$50M to less than \$250M	158	56%	20%	23%	2%	0%
	Over \$250M to less than \$500M	54	59%	13%	24%	4%	0%
	Over \$500M to less than \$1B	32	50%	31%	16%	3%	0%
	\$1B or more	43	65%	16%	16%	0%	2%
By size of CU	Less than \$50M	316	75%	14%	8%	2%	2%
	\$50M or more	287	57%	19%	21%	2%	0%
By charter	State	255	61%	21%	16%	2%	0%
	Federal	345	71%	13%	13%	1%	2%
By field of membership	Single common bond	132	73%	11%	11%	2%	2%
	Multiple common bond	213	69%	15%	14%	2%	1%
	Community	267	61%	20%	16%	2%	1%
By NCUA region	Region 1	84	71%	12%	13%	2%	1%
	Region 2	109	63%	18%	14%	2%	3%
	Region 3	147	63%	20%	14%	2%	1%
	Region 4	179	74%	13%	11%	1%	1%
	Region 5	73	53%	23%	21%	3%	0%
By current net worth ratio	Less than 6%	3	67%	0%	33%	0%	0%
	6%-6.99%	3	33%	67%	0%	0%	0%
	7%-9.99%	222	60%	20%	17%	2%	1%
	10% or greater	372	71%	14%	12%	2%	1%
By agency conducting exam/visitation	State regulator	105	72%	18%	9%	0%	1%
	NCUA	355	70%	13%	13%	2%	1%
	Both	150	53%	23%	20%	3%	1%
By CAE (CAMEL "by-the-numbers")	1	61	67%	15%	15%	3%	0%
	2	147	65%	14%	18%	1%	1%
	3	198	69%	18%	11%	2%	1%
	4	6	50%	33%	0%	0%	17%
By CUNA Credit Analysis score	A	19	100%	0%	0%	0%	0%
	B	304	67%	17%	13%	1%	1%
	C	80	59%	18%	19%	4%	1%
	D or lower	10	80%	10%	10%	0%	0%
By change in CAMEL rating	Improve	84	76%	15%	7%	1%	0%
	Remain the same	452	68%	16%	13%	1%	1%
	Decline	72	49%	19%	25%	6%	1%
By agree with current CAMEL rating	Disagree strongly	44	50%	16%	27%	7%	0%
	Disagree somewhat	96	56%	20%	22%	1%	1%
	Neutral	81	64%	21%	11%	2%	1%
	Agree somewhat	158	61%	22%	14%	1%	2%
	Agree strongly	230	78%	10%	10%	1%	1%

Table 52

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.

...Investment portfolio

		N	[Topic: Investment portfolio General Question: In the course of your most recent examination, please indicate whether e				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party requ	Not applicable to my credit union
Overall		619	79%	9%	10%	1%	1%
By asset group	\$25M or less	237	86%	7%	5%	0%	1%
	Over \$25M to less than \$50M	81	78%	10%	10%	2%	0%
	Over \$50M to less than \$250M	160	75%	10%	12%	2%	1%
	Over \$250M to less than \$500M	54	72%	9%	19%	0%	0%
	Over \$500M to less than \$1B	33	73%	15%	12%	0%	0%
	\$1B or more	43	77%	12%	9%	0%	2%
By size of CU	Less than \$50M	318	84%	8%	7%	1%	1%
	\$50M or more	290	74%	11%	13%	1%	1%
By charter	State	255	76%	12%	9%	2%	1%
	Federal	350	82%	7%	10%	0%	1%
By field of membership	Single common bond	136	82%	7%	7%	2%	1%
	Multiple common bond	213	78%	10%	10%	0%	1%
	Community	269	78%	10%	11%	0%	1%
By NCUA region	Region 1	85	82%	6%	11%	1%	0%
	Region 2	112	81%	6%	11%	0%	2%
	Region 3	148	74%	16%	9%	1%	1%
	Region 4	179	85%	7%	4%	2%	1%
	Region 5	72	71%	10%	19%	0%	0%
By current net worth ratio	Less than 6%	3	67%	33%	0%	0%	0%
	6%-6.99%	3	67%	0%	33%	0%	0%
	7%-9.99%	227	78%	10%	10%	1%	1%
	10% or greater	371	80%	9%	9%	1%	1%
By agency conducting exam/visitation	State regulator	105	84%	10%	4%	1%	1%
	NCUA	361	82%	7%	10%	0%	1%
	Both	150	69%	14%	13%	2%	3%
By CAE (CAMEL "by-the-numbers")	1	61	82%	7%	10%	0%	2%
	2	148	79%	9%	9%	2%	1%
	3	198	80%	10%	9%	1%	1%
	4	6	50%	17%	17%	0%	17%
By CUNA Credit Analysis score	A	19	100%	0%	0%	0%	0%
	B	306	80%	9%	9%	0%	1%
	C	79	70%	11%	13%	4%	3%
	D or lower	10	90%	10%	0%	0%	0%
By change in CAMEL rating	Improve	83	83%	8%	6%	0%	2%
	Remain the same	457	80%	9%	10%	0%	1%
	Decline	74	66%	11%	15%	5%	3%
By agree with current CAMEL rating	Disagree strongly	45	53%	13%	29%	4%	0%
	Disagree somewhat	99	73%	10%	11%	3%	3%
	Neutral	82	70%	16%	13%	0%	1%
	Agree somewhat	158	82%	8%	9%	0%	1%
	Agree strongly	231	88%	7%	4%	0%	1%

Table 53

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.

...Liquidity

		N	[Topic: Liquidity General Question: In the course of your most recent examination, please indicate whether examiners ra				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit unio	Problem noted by examiner and evaluation by third party requ	Not applicable to my credit union
Overall		614	75%	14%	9%	1%	0%
By asset group	\$25M or less	234	84%	10%	6%	0%	1%
	Over \$25M to less than \$50M	82	82%	12%	6%	0%	0%
	Over \$50M to less than \$250M	158	64%	22%	13%	2%	0%
	Over \$250M to less than \$500M	53	58%	19%	23%	0%	0%
	Over \$500M to less than \$1B	33	67%	18%	12%	3%	0%
	\$1B or more	43	72%	14%	9%	2%	2%
By size of CU	Less than \$50M	316	83%	10%	6%	0%	1%
	\$50M or more	287	64%	20%	14%	2%	0%
By charter	State	257	70%	16%	12%	2%	0%
	Federal	343	78%	14%	8%	0%	1%
By field of membership	Single common bond	133	81%	9%	7%	2%	2%
	Multiple common bond	212	77%	15%	8%	0%	0%
	Community	268	70%	17%	12%	1%	0%
By NCUA region	Region 1	84	70%	15%	13%	1%	0%
	Region 2	112	79%	15%	5%	0%	1%
	Region 3	146	73%	14%	14%	0%	0%
	Region 4	177	80%	11%	7%	1%	1%
	Region 5	72	60%	26%	11%	3%	0%
By current net worth ratio	Less than 6%	3	100%	0%	0%	0%	0%
	6%-6.99%	3	67%	33%	0%	0%	0%
	7%-9.99%	226	69%	17%	12%	2%	0%
	10% or greater	367	77%	13%	8%	0%	1%
By agency conducting exam/visitation	State regulator	106	80%	12%	8%	0%	0%
	NCUA	355	77%	14%	8%	0%	0%
	Both	150	65%	18%	13%	3%	1%
By CAE (CAMEL "by-the-numbers")	1	61	64%	21%	15%	0%	0%
	2	144	71%	14%	13%	1%	1%
	3	198	80%	12%	7%	1%	1%
	4	6	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	19	89%	11%	0%	0%	0%
	B	302	75%	15%	10%	0%	1%
	C	79	70%	13%	15%	3%	0%
	D or lower	10	100%	0%	0%	0%	0%
By change in CAMEL rating	Improve	82	83%	11%	6%	0%	0%
	Remain the same	453	76%	15%	8%	1%	0%
	Decline	74	62%	15%	18%	3%	3%
By agree with current CAMEL rating	Disagree strongly	46	63%	11%	24%	2%	0%
	Disagree somewhat	98	71%	17%	8%	2%	1%
	Neutral	81	80%	16%	0%	2%	1%
	Agree somewhat	159	72%	17%	11%	0%	0%
	Agree strongly	226	79%	12%	8%	0%	0%

Table 54

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.

...Dividend distribution levels

		N	[Topic: Dividend distribution levels General Question: In the course of your most recent examination, please indicate w			
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Not applicable to my credit union
Overall		617	97%	2%	0%	1%
By asset group	\$25M or less	236	97%	1%	0%	2%
	Over \$25M to less than \$50M	82	96%	2%	1%	0%
	Over \$50M to less than \$250M	160	96%	2%	1%	2%
	Over \$250M to less than \$500M	53	98%	2%	0%	0%
	Over \$500M to less than \$1B	33	100%	0%	0%	0%
	\$1B or more	43	98%	0%	0%	2%
By size of CU	Less than \$50M	318	97%	2%	0%	2%
	\$50M or more	289	97%	1%	0%	1%
By charter	State	259	98%	1%	0%	1%
	Federal	345	96%	2%	1%	2%
By field of membership	Single common bond	132	95%	2%	1%	2%
	Multiple common bond	214	97%	1%	0%	2%
	Community	270	97%	2%	0%	1%
By NCUA region	Region 1	83	96%	0%	1%	2%
	Region 2	111	96%	2%	0%	2%
	Region 3	147	97%	2%	1%	0%
	Region 4	180	97%	1%	0%	2%
	Region 5	74	97%	3%	0%	0%
By current net worth ratio	Less than 6%	3	67%	33%	0%	0%
	6%-6.99%	3	100%	0%	0%	0%
	7%-9.99%	228	96%	2%	0%	1%
	10% or greater	368	97%	1%	0%	2%
By agency conducting exam/visitation	State regulator	109	96%	3%	0%	1%
	NCUA	355	96%	2%	1%	1%
	Both	150	97%	1%	0%	2%
By CAE (CAMEL "by-the-numbers")	1	59	98%	0%	0%	2%
	2	145	97%	1%	1%	0%
	3	199	97%	1%	0%	2%
	4	6	100%	0%	0%	0%
By CUNA Credit Analysis score	A	17	100%	0%	0%	0%
	B	304	98%	0%	0%	2%
	C	80	95%	4%	1%	0%
	D or lower	9	100%	0%	0%	0%
By change in CAMEL rating	Improve	84	98%	1%	0%	1%
	Remain the same	456	98%	1%	0%	1%
	Decline	72	89%	7%	1%	3%
By agree with current CAMEL rating	Disagree strongly	46	89%	4%	4%	2%
	Disagree somewhat	98	95%	2%	0%	3%
	Neutral	83	94%	2%	0%	4%
	Agree somewhat	158	98%	2%	0%	0%
	Agree strongly	229	99%	0%	0%	1%

Table 55

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.

...Core/non-core funding

		N	[Topic: Core/non-core funding General Question: In the course of your most recent examination, please indicate whether				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		602	81%	3%	1%	1%	15%
By asset group	\$25M or less	231	71%	0%	0%	0%	28%
	Over \$25M to less than \$50M	77	84%	0%	0%	0%	16%
	Over \$50M to less than \$250M	155	87%	5%	2%	1%	5%
	Over \$250M to less than \$500M	52	90%	4%	2%	4%	0%
	Over \$500M to less than \$1B	33	85%	12%	0%	3%	0%
	\$1B or more	43	91%	7%	0%	0%	2%
By size of CU	Less than \$50M	308	75%	0%	0%	0%	25%
	\$50M or more	283	88%	6%	1%	1%	3%
By charter	State	255	84%	5%	0%	2%	9%
	Federal	333	79%	2%	1%	0%	18%
By field of membership	Single common bond	131	67%	1%	2%	2%	28%
	Multiple common bond	212	82%	3%	0%	0%	14%
	Community	258	87%	4%	0%	0%	9%
By NCUA region	Region 1	80	79%	3%	0%	0%	19%
	Region 2	106	81%	2%	0%	1%	16%
	Region 3	145	81%	4%	1%	1%	14%
	Region 4	175	82%	2%	1%	1%	15%
	Region 5	73	85%	7%	3%	0%	5%
By current net worth ratio	Less than 6%	3	67%	33%	0%	0%	0%
	6%-6.99%	3	33%	0%	0%	0%	67%
	7%-9.99%	222	81%	4%	2%	1%	13%
	10% or greater	360	81%	3%	0%	1%	16%
By agency conducting exam/visitation	State regulator	105	81%	4%	0%	0%	15%
	NCUA	347	80%	1%	1%	0%	18%
	Both	149	84%	6%	1%	3%	7%
By CAE (CAMEL "by-the-numbers")	1	60	88%	2%	0%	0%	10%
	2	141	82%	5%	1%	0%	12%
	3	195	78%	1%	1%	1%	19%
	4	6	67%	0%	0%	0%	33%
By CUNA Credit Analysis score	A	19	68%	0%	0%	0%	32%
	B	294	82%	2%	1%	0%	15%
	C	80	81%	4%	0%	3%	13%
	D or lower	10	60%	0%	0%	0%	40%
By change in CAMEL rating	Improve	81	84%	2%	1%	0%	12%
	Remain the same	442	82%	3%	0%	1%	14%
	Decline	74	69%	5%	3%	1%	22%
By agree with current CAMEL rating	Disagree strongly	46	80%	7%	0%	2%	11%
	Disagree somewhat	96	77%	6%	2%	1%	14%
	Neutral	80	78%	6%	0%	1%	15%
	Agree somewhat	153	83%	1%	1%	0%	14%
	Agree strongly	223	83%	1%	0%	0%	16%

Table 56

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.
...Qualifications of board, lenders or management

		N	[Topic: Qualifications of board, lenders or management General Question: In the course of your most recent examination,				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party requ	Not applicable to my credit union
Overall		618	90%	5%	4%	0%	1%
By asset group	\$25M or less	237	91%	5%	3%	0%	1%
	Over \$25M to less than \$50M	81	90%	5%	4%	0%	1%
	Over \$50M to less than \$250M	160	87%	6%	6%	0%	1%
	Over \$250M to less than \$500M	53	91%	8%	2%	0%	0%
	Over \$500M to less than \$1B	33	94%	3%	3%	0%	0%
	\$1B or more	43	88%	2%	5%	2%	2%
By size of CU	Less than \$50M	318	91%	5%	3%	0%	1%
	\$50M or more	289	89%	6%	5%	0%	1%
By charter	State	255	90%	5%	4%	0%	0%
	Federal	349	89%	5%	4%	0%	1%
By field of membership	Single common bond	134	89%	5%	5%	0%	1%
	Multiple common bond	213	92%	5%	1%	0%	2%
	Community	270	89%	6%	5%	0%	0%
By NCUA region	Region 1	85	88%	6%	6%	0%	0%
	Region 2	111	95%	5%	0%	0%	1%
	Region 3	146	88%	8%	4%	0%	1%
	Region 4	180	90%	5%	4%	1%	1%
	Region 5	73	90%	3%	5%	0%	1%
By current net worth ratio	Less than 6%	3	67%	33%	0%	0%	0%
	6%-6.99%	3	67%	33%	0%	0%	0%
	7%-9.99%	226	88%	6%	4%	0%	1%
	10% or greater	370	91%	4%	4%	0%	1%
By agency conducting exam/visitation	State regulator	106	91%	6%	4%	0%	0%
	NCUA	360	90%	6%	4%	0%	1%
	Both	150	89%	5%	4%	1%	1%
By CAE (CAMEL "by-the-numbers")	1	61	92%	2%	5%	2%	0%
	2	145	90%	5%	4%	0%	1%
	3	199	89%	6%	4%	0%	2%
	4	6	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	19	89%	5%	5%	0%	0%
	B	303	91%	4%	4%	0%	1%
	C	80	85%	10%	5%	0%	0%
	D or lower	10	100%	0%	0%	0%	0%
By change in CAMEL rating	Improve	84	92%	5%	4%	0%	0%
	Remain the same	455	93%	4%	3%	0%	1%
	Decline	74	70%	16%	8%	1%	4%
By agree with current CAMEL rating	Disagree strongly	46	80%	9%	7%	2%	2%
	Disagree somewhat	98	81%	10%	8%	0%	1%
	Neutral	82	89%	6%	2%	0%	2%
	Agree somewhat	158	94%	2%	3%	0%	1%
	Agree strongly	230	93%	5%	2%	0%	0%

Table 57

**Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.
...Credit Union's strategic plan or planning processes**

		N	[Topic: Credit Union's strategic plan or planning processes General Question: In the course of your most recent examina				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party requ	Not applicable to my credit union
Overall		614	73%	11%	15%	0%	0%
By asset group	\$25M or less	237	70%	13%	15%	1%	0%
	Over \$25M to less than \$50M	81	63%	11%	26%	0%	0%
	Over \$50M to less than \$250M	158	75%	10%	15%	1%	0%
	Over \$250M to less than \$500M	51	73%	12%	16%	0%	0%
	Over \$500M to less than \$1B	33	91%	9%	0%	0%	0%
	\$1B or more	43	88%	0%	9%	0%	2%
By size of CU	Less than \$50M	318	69%	13%	18%	1%	0%
	\$50M or more	285	78%	9%	12%	0%	0%
By charter	State	259	71%	10%	18%	0%	0%
	Federal	341	74%	11%	13%	1%	0%
By field of membership	Single common bond	136	73%	10%	15%	1%	1%
	Multiple common bond	212	74%	13%	13%	0%	0%
	Community	265	73%	9%	17%	0%	0%
By NCUA region	Region 1	83	77%	7%	16%	0%	0%
	Region 2	111	74%	12%	14%	1%	0%
	Region 3	146	71%	10%	18%	1%	0%
	Region 4	179	74%	12%	12%	1%	1%
	Region 5	72	69%	13%	18%	0%	0%
By current net worth ratio	Less than 6%	2	50%	50%	0%	0%	0%
	6%-6.99%	3	33%	33%	33%	0%	0%
	7%-9.99%	227	72%	11%	17%	0%	0%
	10% or greater	366	75%	10%	14%	1%	1%
By agency conducting exam/visitation	State regulator	108	74%	10%	15%	0%	1%
	NCUA	352	75%	11%	13%	1%	0%
	Both	151	68%	11%	20%	1%	1%
By CAE (CAMEL "by-the-numbers")	1	59	85%	5%	10%	0%	0%
	2	144	76%	8%	15%	0%	0%
	3	198	66%	16%	17%	1%	0%
	4	6	67%	17%	17%	0%	0%
By CUNA Credit Analysis score	A	18	89%	6%	6%	0%	0%
	B	301	73%	11%	15%	0%	0%
	C	79	66%	13%	20%	1%	0%
	D or lower	10	70%	30%	0%	0%	0%
By change in CAMEL rating	Improve	83	81%	7%	11%	0%	1%
	Remain the same	453	76%	11%	13%	0%	0%
	Decline	73	47%	16%	32%	4%	1%
By agree with current CAMEL rating	Disagree strongly	46	57%	4%	33%	7%	0%
	Disagree somewhat	98	57%	17%	26%	0%	0%
	Neutral	82	70%	16%	15%	0%	0%
	Agree somewhat	158	74%	11%	15%	0%	0%
	Agree strongly	226	85%	8%	7%	0%	1%

Table 58

Q. 15: In the course of your most recent safety and soundness examination, please indicate whether examiners raised issues concerning any of the following safety and soundness areas, and if so, what, if any, actions were required.

...Overall risk management

		N	[Topic: Overall risk management General Question: In the course of your most recent examination, please indicate whether]				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		610	70%	17%	12%	1%	0%
By asset group	\$25M or less	235	75%	14%	10%	1%	0%
	Over \$25M to less than \$50M	82	63%	16%	21%	0%	0%
	Over \$50M to less than \$250M	154	66%	21%	12%	1%	0%
	Over \$250M to less than \$500M	53	60%	26%	13%	0%	0%
	Over \$500M to less than \$1B	33	82%	15%	3%	0%	0%
	\$1B or more	43	77%	9%	12%	0%	2%
By size of CU	Less than \$50M	317	72%	15%	13%	1%	0%
	\$50M or more	283	68%	20%	11%	1%	0%
By charter	State	252	70%	17%	13%	0%	0%
	Federal	345	70%	18%	11%	1%	0%
By field of membership	Single common bond	134	74%	15%	10%	1%	0%
	Multiple common bond	213	71%	17%	11%	1%	0%
	Community	262	67%	19%	13%	0%	0%
By NCUA region	Region 1	83	78%	12%	10%	0%	0%
	Region 2	109	70%	20%	8%	2%	0%
	Region 3	148	68%	18%	14%	1%	0%
	Region 4	177	74%	15%	11%	1%	0%
	Region 5	72	57%	25%	18%	0%	0%
By current net worth ratio	Less than 6%	3	33%	0%	67%	0%	0%
	6%-6.99%	3	33%	0%	67%	0%	0%
	7%-9.99%	226	65%	20%	14%	0%	0%
	10% or greater	363	74%	15%	10%	1%	0%
By agency conducting exam/visitation	State regulator	104	75%	14%	11%	0%	0%
	NCUA	355	70%	18%	11%	1%	0%
	Both	148	66%	18%	16%	1%	1%
By CAE (CAMEL "by-the-numbers")	1	60	75%	15%	10%	0%	0%
	2	145	74%	14%	12%	0%	0%
	3	196	68%	17%	14%	1%	0%
	4	6	83%	17%	0%	0%	0%
By CUNA Credit Analysis score	A	18	89%	11%	0%	0%	0%
	B	302	73%	15%	12%	0%	0%
	C	78	64%	18%	17%	1%	0%
	D or lower	10	60%	30%	10%	0%	0%
By change in CAMEL rating	Improve	84	77%	19%	4%	0%	0%
	Remain the same	448	74%	17%	9%	0%	0%
	Decline	73	40%	18%	36%	5%	1%
By agree with current CAMEL rating	Disagree strongly	44	41%	14%	36%	9%	0%
	Disagree somewhat	96	51%	28%	21%	0%	0%
	Neutral	82	66%	23%	11%	0%	0%
	Agree somewhat	159	70%	19%	11%	0%	0%
	Agree strongly	225	86%	10%	4%	0%	0%

Table 59

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.

...Regulation E (Electronic Funds Transfers)

		N	[Topic: Regulation E (Electronic Funds Transfers) General Question: Deposit-Related Regulations and Statutes:]				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		620	94%	1%	0%	0%	4%
By asset group	\$25M or less	239	88%	2%	0%	0%	10%
	Over \$25M to less than \$50M	81	99%	0%	0%	0%	1%
	Over \$50M to less than \$250M	159	97%	1%	1%	1%	0%
	Over \$250M to less than \$500M	54	100%	0%	0%	0%	0%
	Over \$500M to less than \$1B	33	100%	0%	0%	0%	0%
	\$1B or more	43	95%	2%	0%	0%	2%
By size of CU	Less than \$50M	320	91%	2%	0%	0%	8%
	\$50M or more	289	98%	1%	1%	0%	0%
By charter	State	256	95%	2%	0%	0%	3%
	Federal	350	93%	1%	0%	0%	5%
By field of membership	Single common bond	134	83%	2%	0%	0%	15%
	Multiple common bond	215	97%	0%	0%	0%	2%
	Community	270	97%	1%	1%	0%	1%
By NCUA region	Region 1	84	93%	2%	1%	0%	4%
	Region 2	110	93%	1%	0%	1%	5%
	Region 3	148	97%	1%	1%	0%	2%
	Region 4	181	93%	2%	0%	0%	6%
	Region 5	74	97%	1%	0%	0%	1%
By current net worth ratio	Less than 6%	3	100%	0%	0%	0%	0%
	6%-6.99%	3	100%	0%	0%	0%	0%
	7%-9.99%	229	95%	2%	1%	0%	2%
	10% or greater	370	93%	1%	0%	0%	5%
By agency conducting exam/visitation	State regulator	106	92%	1%	1%	0%	6%
	NCUA	362	93%	1%	0%	0%	5%
	Both	149	97%	2%	0%	0%	1%
By CAE (CAMEL "by-the-numbers")	1	61	100%	0%	0%	0%	0%
	2	147	94%	3%	0%	0%	3%
	3	198	91%	1%	1%	0%	7%
	4	6	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	19	79%	0%	0%	0%	21%
	B	305	94%	2%	0%	0%	3%
	C	79	95%	0%	1%	0%	4%
	D or lower	10	90%	0%	0%	0%	10%
By change in CAMEL rating	Improve	83	94%	1%	0%	0%	5%
	Remain the same	460	95%	1%	0%	0%	4%
	Decline	72	90%	1%	0%	1%	7%
By agree with current CAMEL rating	Disagree strongly	46	93%	2%	0%	2%	2%
	Disagree somewhat	98	96%	0%	0%	0%	4%
	Neutral	84	89%	2%	1%	0%	7%
	Agree somewhat	158	96%	1%	1%	0%	2%
	Agree strongly	230	93%	1%	0%	0%	5%

Table 60

**Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...Regulation D (Interest on Demand Deposit/Reserve Requirements)**

		N	[Topic: Regulation D (Interest on Demand Deposit/Reserve Requirements) General Question: Deposit-Related Regulations an		
			No problem noted	Problem noted by examiner, but no action required	Not applicable to my credit union
Overall		618	96%	0%	4%
By asset group	\$25M or less	239	91%	0%	8%
	Over \$25M to less than \$50M	80	99%	0%	1%
	Over \$50M to less than \$250M	158	99%	1%	1%
	Over \$250M to less than \$500M	55	100%	0%	0%
	Over \$500M to less than \$1B	33	100%	0%	0%
	\$1B or more	42	98%	0%	2%
By size of CU	Less than \$50M	319	93%	0%	7%
	\$50M or more	288	99%	0%	1%
By charter	State	255	97%	0%	3%
	Federal	349	95%	1%	5%
By field of membership	Single common bond	134	86%	0%	14%
	Multiple common bond	215	98%	0%	2%
	Community	268	99%	0%	1%
By NCUA region	Region 1	84	96%	0%	4%
	Region 2	111	94%	1%	5%
	Region 3	150	98%	0%	2%
	Region 4	177	94%	1%	5%
	Region 5	74	99%	0%	1%
By current net worth ratio	Less than 6%	3	100%	0%	0%
	6%-6.99%	3	100%	0%	0%
	7%-9.99%	227	98%	0%	2%
	10% or greater	369	95%	0%	5%
By agency conducting exam/visitation	State regulator	108	94%	0%	6%
	NCUA	360	95%	1%	4%
	Both	147	98%	0%	2%
By CAE (CAMEL "by-the-numbers")	1	61	98%	0%	2%
	2	145	98%	0%	2%
	3	197	94%	1%	6%
	4	6	100%	0%	0%
By CUNA Credit Analysis score	A	19	89%	0%	11%
	B	304	97%	0%	3%
	C	77	96%	1%	3%
	D or lower	10	90%	0%	10%
By change in CAMEL rating	Improve	84	95%	0%	5%
	Remain the same	457	96%	0%	4%
	Decline	72	93%	1%	6%
By agree with current CAMEL rating	Disagree strongly	46	100%	0%	0%
	Disagree somewhat	97	96%	1%	3%
	Neutral	83	90%	1%	8%
	Agree somewhat	159	98%	0%	2%
	Agree strongly	230	95%	0%	5%

Table 61

**Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...Regulation CC (Availability of funds/collection of checks/Check 21)**

		N	[Topic: Regulation CC (Availability of funds/collection of checks/Check 21) General Question: Deposit-Related Regulation]			
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Not applicable to my credit union
Overall		612	95%	1%	0%	4%
By asset group	\$25M or less	233	91%	1%	0%	8%
	Over \$25M to less than \$50M	81	99%	0%	0%	1%
	Over \$50M to less than \$250M	159	97%	1%	1%	1%
	Over \$250M to less than \$500M	53	100%	0%	0%	0%
	Over \$500M to less than \$1B	33	100%	0%	0%	0%
	\$1B or more	42	98%	0%	0%	2%
By size of CU	Less than \$50M	314	93%	1%	0%	6%
	\$50M or more	287	98%	1%	0%	1%
By charter	State	255	97%	0%	0%	2%
	Federal	344	94%	1%	0%	4%
By field of membership	Single common bond	132	87%	1%	0%	12%
	Multiple common bond	214	98%	0%	0%	1%
	Community	265	97%	1%	0%	1%
By NCUA region	Region 1	83	94%	4%	0%	2%
	Region 2	109	95%	1%	0%	4%
	Region 3	148	98%	0%	0%	2%
	Region 4	179	93%	1%	1%	6%
	Region 5	71	99%	0%	0%	1%
By current net worth ratio	Less than 6%	3	67%	0%	0%	33%
	6%-6.99%	3	100%	0%	0%	0%
	7%-9.99%	226	97%	1%	0%	2%
	10% or greater	364	95%	1%	0%	4%
By agency conducting exam/visitation	State regulator	105	96%	0%	0%	4%
	NCUA	355	94%	1%	0%	4%
	Both	149	97%	1%	0%	2%
By CAE (CAMEL "by-the-numbers")	1	61	100%	0%	0%	0%
	2	144	97%	1%	1%	1%
	3	197	93%	1%	0%	6%
	4	5	100%	0%	0%	0%
By CUNA Credit Analysis score	A	18	94%	0%	0%	6%
	B	304	96%	0%	0%	3%
	C	76	96%	3%	0%	1%
	D or lower	10	80%	10%	0%	10%
By change in CAMEL rating	Improve	81	95%	0%	0%	5%
	Remain the same	452	96%	1%	0%	3%
	Decline	74	93%	0%	0%	7%
By agree with current CAMEL rating	Disagree strongly	46	98%	0%	0%	2%
	Disagree somewhat	100	96%	1%	0%	3%
	Neutral	81	89%	2%	0%	9%
	Agree somewhat	154	96%	1%	1%	2%
	Agree strongly	227	96%	0%	0%	4%

Table 62

**Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...Regulation DD (Truth in Savings)**

			[Topic: Regulation DD (Truth in Savings) General Question: Deposit-Related Regulations and Statutes:]			
		N	No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Not applicable to my credit union
Overall		617	98%	0%	0%	1%
By asset group	\$25M or less	240	97%	0%	0%	3%
	Over \$25M to less than \$50M	80	100%	0%	0%	0%
	Over \$50M to less than \$250M	156	98%	1%	1%	0%
	Over \$250M to less than \$500M	54	100%	0%	0%	0%
	Over \$500M to less than \$1B	33	100%	0%	0%	0%
	\$1B or more	43	98%	0%	0%	2%
By size of CU	Less than \$50M	320	98%	0%	0%	2%
	\$50M or more	286	99%	1%	0%	0%
By charter	State	256	99%	0%	0%	1%
	Federal	347	97%	1%	0%	2%
By field of membership	Single common bond	133	96%	0%	0%	4%
	Multiple common bond	217	98%	0%	0%	1%
	Community	266	98%	1%	0%	0%
By NCUA region	Region 1	83	99%	1%	0%	0%
	Region 2	111	95%	1%	0%	4%
	Region 3	149	99%	1%	0%	1%
	Region 4	177	98%	0%	1%	1%
	Region 5	74	100%	0%	0%	0%
By current net worth ratio	Less than 6%	3	100%	0%	0%	0%
	6%-6.99%	3	67%	0%	0%	33%
	7%-9.99%	227	99%	0%	0%	1%
	10% or greater	369	98%	1%	0%	1%
By agency conducting exam/visitation	State regulator	108	99%	0%	0%	1%
	NCUA	357	97%	1%	0%	2%
	Both	149	98%	0%	1%	1%
By CAE (CAMEL "by-the-numbers")	1	60	98%	0%	2%	0%
	2	144	99%	1%	0%	1%
	3	199	97%	1%	0%	3%
	4	6	100%	0%	0%	0%
By CUNA Credit Analysis score	A	19	100%	0%	0%	0%
	B	302	98%	0%	0%	1%
	C	79	96%	1%	0%	3%
	D or lower	10	100%	0%	0%	0%
By change in CAMEL rating	Improve	84	98%	0%	1%	1%
	Remain the same	455	99%	1%	0%	1%
	Decline	73	93%	0%	0%	7%
By agree with current CAMEL rating	Disagree strongly	46	100%	0%	0%	0%
	Disagree somewhat	97	98%	0%	0%	2%
	Neutral	83	94%	1%	0%	5%
	Agree somewhat	157	98%	1%	1%	1%
	Agree strongly	230	99%	0%	0%	1%

Table 63

**Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...Regulation GG (Illegal Gambling)**

		N	[Topic: Regulation GG (Illegal Gambling) General Question: Deposit-Related Regulations and Statutes:]			
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Not applicable to my credit union
Overall		620	90%	1%	1%	8%
By asset group	\$25M or less	240	82%	0%	0%	18%
	Over \$25M to less than \$50M	82	93%	1%	1%	5%
	Over \$50M to less than \$250M	159	96%	2%	1%	1%
	Over \$250M to less than \$500M	54	96%	2%	2%	0%
	Over \$500M to less than \$1B	33	100%	0%	0%	0%
	\$1B or more	41	98%	0%	0%	2%
By size of CU	Less than \$50M	322	84%	1%	1%	14%
	\$50M or more	287	97%	1%	1%	1%
By charter	State	258	92%	1%	1%	6%
	Federal	348	89%	1%	1%	9%
By field of membership	Single common bond	136	73%	0%	1%	26%
	Multiple common bond	213	93%	1%	0%	5%
	Community	270	96%	1%	1%	1%
By NCUA region	Region 1	85	92%	0%	2%	6%
	Region 2	109	87%	3%	1%	9%
	Region 3	149	91%	2%	0%	7%
	Region 4	180	89%	0%	0%	11%
	Region 5	74	95%	0%	3%	3%
By current net worth ratio	Less than 6%	3	100%	0%	0%	0%
	6%-6.99%	3	33%	33%	0%	33%
	7%-9.99%	228	95%	0%	0%	4%
	10% or greater	370	88%	1%	1%	9%
By agency conducting exam/visitation	State regulator	109	84%	2%	0%	14%
	NCUA	359	89%	1%	1%	9%
	Both	149	96%	0%	1%	3%
By CAE (CAMEL "by-the-numbers")	1	61	100%	0%	0%	0%
	2	147	91%	1%	1%	7%
	3	198	90%	1%	1%	8%
	4	6	50%	0%	0%	50%
By CUNA Credit Analysis score	A	19	79%	0%	0%	21%
	B	305	93%	1%	1%	5%
	C	79	94%	0%	0%	6%
	D or lower	10	60%	0%	0%	40%
By change in CAMEL rating	Improve	84	90%	0%	1%	8%
	Remain the same	457	90%	1%	1%	8%
	Decline	74	91%	0%	1%	8%
By agree with current CAMEL rating	Disagree strongly	46	96%	0%	0%	4%
	Disagree somewhat	98	90%	1%	1%	8%
	Neutral	83	84%	1%	1%	13%
	Agree somewhat	159	93%	0%	1%	6%
	Agree strongly	230	89%	2%	1%	8%

Table 64

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...NCUA Advertising Rules

		N	[Topic: NCUA Advertising Rules General Question: Deposit-Related Regulations and Statutes:]			
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Not applicable to my credit union
Overall		614	93%	2%	2%	4%
By asset group	\$25M or less	236	92%	1%	0%	7%
	Over \$25M to less than \$50M	80	94%	0%	5%	1%
	Over \$50M to less than \$250M	158	94%	3%	3%	1%
	Over \$250M to less than \$500M	54	96%	0%	2%	2%
	Over \$500M to less than \$1B	32	91%	6%	3%	0%
	\$1B or more	43	91%	5%	2%	2%
By size of CU	Less than \$50M	316	92%	1%	2%	6%
	\$50M or more	287	93%	3%	2%	1%
By charter	State	259	92%	2%	2%	3%
	Federal	341	93%	1%	2%	4%
By field of membership	Single common bond	132	86%	2%	1%	11%
	Multiple common bond	214	96%	0%	2%	2%
	Community	268	93%	3%	3%	1%
By NCUA region	Region 1	84	94%	1%	1%	4%
	Region 2	109	90%	2%	1%	7%
	Region 3	149	92%	3%	3%	1%
	Region 4	175	93%	1%	2%	4%
	Region 5	74	96%	3%	1%	0%
By current net worth ratio	Less than 6%	3	100%	0%	0%	0%
	6%-6.99%	2	100%	0%	0%	0%
	7%-9.99%	227	93%	3%	2%	3%
	10% or greater	366	93%	1%	2%	4%
By agency conducting exam/visitation	State regulator	108	89%	3%	1%	7%
	NCUA	352	93%	1%	2%	3%
	Both	151	94%	2%	2%	2%
By CAE (CAMEL "by-the-numbers")	1	61	95%	0%	5%	0%
	2	145	95%	1%	1%	3%
	3	197	92%	3%	1%	5%
	4	6	83%	0%	0%	17%
By CUNA Credit Analysis score	A	19	100%	0%	0%	0%
	B	302	93%	2%	2%	3%
	C	79	92%	1%	1%	5%
	D or lower	10	90%	0%	0%	10%
By change in CAMEL rating	Improve	83	94%	1%	1%	4%
	Remain the same	453	93%	2%	2%	3%
	Decline	73	86%	3%	4%	7%
By agree with current CAMEL rating	Disagree strongly	46	98%	0%	2%	0%
	Disagree somewhat	99	94%	0%	2%	4%
	Neutral	81	85%	1%	5%	9%
	Agree somewhat	157	94%	3%	1%	2%
	Agree strongly	227	93%	2%	1%	4%

Table 65

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...International Remittance Transfer Rule

		N	[Topic: International Remittance Transfer Rule General Question: Deposit-Related Regulations and Statutes:]		
			No problem noted	Problem noted by examiner, but no action required	Not applicable to my credit union
Overall		617	83%	1%	16%
By asset group	\$25M or less	238	70%	0%	30%
	Over \$25M to less than \$50M	82	88%	0%	12%
	Over \$50M to less than \$250M	156	90%	2%	8%
	Over \$250M to less than \$500M	55	96%	2%	2%
	Over \$500M to less than \$1B	32	97%	0%	3%
	\$1B or more	43	88%	2%	9%
By size of CU	Less than \$50M	320	75%	0%	25%
	\$50M or more	286	92%	2%	6%
By charter	State	258	84%	1%	15%
	Federal	345	82%	1%	17%
By field of membership	Single common bond	135	67%	0%	33%
	Multiple common bond	214	85%	0%	14%
	Community	267	90%	1%	9%
By NCUA region	Region 1	83	84%	0%	16%
	Region 2	111	77%	3%	21%
	Region 3	148	89%	1%	10%
	Region 4	178	80%	0%	20%
	Region 5	74	85%	1%	14%
By current net worth ratio	Less than 6%	3	100%	0%	0%
	6%-6.99%	3	33%	0%	67%
	7%-9.99%	229	89%	1%	10%
	10% or greater	367	80%	1%	19%
By agency conducting exam/visitation	State regulator	109	75%	1%	24%
	NCUA	356	83%	1%	16%
	Both	149	89%	1%	10%
By CAE (CAMEL "by-the-numbers")	1	59	95%	0%	5%
	2	148	83%	2%	15%
	3	198	79%	1%	21%
	4	6	50%	0%	50%
By CUNA Credit Analysis score	A	19	68%	0%	32%
	B	304	83%	1%	16%
	C	79	87%	0%	13%
	D or lower	10	60%	0%	40%
By change in CAMEL rating	Improve	83	81%	1%	18%
	Remain the same	457	83%	1%	16%
	Decline	72	86%	0%	14%
By agree with current CAMEL rating	Disagree strongly	45	84%	2%	13%
	Disagree somewhat	98	85%	0%	15%
	Neutral	84	79%	2%	19%
	Agree somewhat	158	84%	1%	15%
	Agree strongly	228	83%	0%	17%

Table 66

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.

...Flood Disaster Protection Act

		N	[Topic: Flood Disaster Protection Act General Question: Credit-Related Regulations and Statutes:]				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit unio	Problem noted by examiner and evaluation by third party requ	Not applicable to my credit union
Overall		614	86%	1%	2%	0%	10%
By asset group	\$25M or less	237	76%	0%	1%	1%	21%
	Over \$25M to less than \$50M	80	91%	1%	3%	0%	5%
	Over \$50M to less than \$250M	156	93%	2%	4%	0%	1%
	Over \$250M to less than \$500M	54	94%	4%	2%	0%	0%
	Over \$500M to less than \$1B	33	94%	3%	3%	0%	0%
	\$1B or more	43	91%	2%	2%	0%	5%
By size of CU	Less than \$50M	317	80%	1%	2%	1%	17%
	\$50M or more	286	93%	2%	3%	0%	1%
By charter	State	256	89%	0%	2%	0%	9%
	Federal	344	84%	2%	3%	1%	10%
By field of membership	Single common bond	133	73%	2%	1%	0%	25%
	Multiple common bond	215	89%	1%	3%	0%	7%
	Community	265	91%	2%	3%	0%	5%
By NCUA region	Region 1	83	96%	0%	0%	0%	4%
	Region 2	110	81%	2%	2%	1%	15%
	Region 3	147	92%	1%	2%	1%	4%
	Region 4	178	81%	1%	3%	0%	15%
	Region 5	73	88%	5%	3%	0%	4%
By current net worth ratio	Less than 6%	3	67%	0%	0%	0%	33%
	6%-6.99%	3	100%	0%	0%	0%	0%
	7%-9.99%	224	87%	3%	3%	0%	8%
	10% or greater	368	86%	1%	2%	1%	10%
By agency conducting exam/visitation	State regulator	108	85%	0%	2%	0%	13%
	NCUA	355	84%	2%	3%	1%	10%
	Both	148	92%	1%	1%	0%	6%
By CAE (CAMEL "by-the-numbers")	1	60	93%	0%	0%	0%	7%
	2	142	90%	2%	2%	0%	6%
	3	198	83%	0%	3%	1%	14%
	4	6	83%	0%	0%	0%	17%
By CUNA Credit Analysis score	A	18	72%	0%	0%	0%	28%
	B	304	88%	1%	2%	0%	9%
	C	75	88%	0%	3%	0%	9%
	D or lower	10	90%	0%	0%	0%	10%
By change in CAMEL rating	Improve	83	81%	1%	2%	0%	16%
	Remain the same	454	88%	1%	2%	0%	8%
	Decline	72	83%	3%	3%	0%	11%
By agree with current CAMEL rating	Disagree strongly	45	96%	0%	2%	0%	2%
	Disagree somewhat	98	85%	2%	2%	1%	10%
	Neutral	84	73%	5%	7%	0%	15%
	Agree somewhat	157	90%	1%	2%	0%	7%
	Agree strongly	227	88%	0%	1%	0%	11%

Table 67

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...Regulation V (Fair Credit Reporting Act)

		N	[Topic: Regulation V (Fair Credit Reporting Act) General Question: Credit-Related Regulations and Statutes:]			
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Not applicable to my credit union
Overall		613	96%	0%	1%	2%
By asset group	\$25M or less	235	94%	1%	0%	5%
	Over \$25M to less than \$50M	80	96%	0%	3%	1%
	Over \$50M to less than \$250M	158	98%	1%	1%	0%
	Over \$250M to less than \$500M	54	100%	0%	0%	0%
	Over \$500M to less than \$1B	33	100%	0%	0%	0%
	\$1B or more	42	98%	0%	0%	2%
By size of CU	Less than \$50M	315	95%	1%	1%	4%
	\$50M or more	287	99%	0%	1%	0%
By charter	State	255	97%	0%	1%	2%
	Federal	344	96%	1%	1%	2%
By field of membership	Single common bond	134	90%	1%	1%	7%
	Multiple common bond	217	98%	0%	1%	1%
	Community	261	98%	1%	0%	1%
By NCUA region	Region 1	82	96%	2%	0%	1%
	Region 2	111	95%	1%	0%	4%
	Region 3	148	97%	0%	1%	3%
	Region 4	176	97%	0%	2%	2%
	Region 5	73	99%	0%	1%	0%
By current net worth ratio	Less than 6%	3	100%	0%	0%	0%
	6%-6.99%	3	100%	0%	0%	0%
	7%-9.99%	225	97%	0%	1%	2%
	10% or greater	367	96%	1%	1%	2%
By agency conducting exam/visitation	State regulator	107	95%	0%	1%	4%
	NCUA	355	97%	1%	1%	2%
	Both	148	97%	0%	1%	2%
By CAE (CAMEL "by-the-numbers")	1	61	100%	0%	0%	0%
	2	145	97%	0%	1%	2%
	3	196	94%	1%	2%	4%
	4	6	83%	0%	0%	17%
By CUNA Credit Analysis score	A	18	94%	0%	0%	6%
	B	302	96%	0%	1%	2%
	C	79	95%	1%	1%	3%
	D or lower	10	90%	0%	0%	10%
By change in CAMEL rating	Improve	82	98%	0%	1%	1%
	Remain the same	453	96%	1%	1%	2%
	Decline	73	96%	0%	0%	4%
By agree with current CAMEL rating	Disagree strongly	46	100%	0%	0%	0%
	Disagree somewhat	95	97%	0%	1%	2%
	Neutral	83	94%	1%	0%	5%
	Agree somewhat	158	96%	1%	1%	1%
	Agree strongly	227	96%	0%	1%	3%

Table 68

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...Fair Debt Collection Practices Act

		N	[Topic: Fair Debt Collection Practices Act General Question: Credit-Related Regulations and Statutes:]			
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Not applicable to my credit union
Overall		616	96%	1%	0%	2%
By asset group	\$25M or less	237	92%	1%	1%	5%
	Over \$25M to less than \$50M	81	99%	0%	0%	1%
	Over \$50M to less than \$250M	157	99%	1%	0%	0%
	Over \$250M to less than \$500M	54	100%	0%	0%	0%
	Over \$500M to less than \$1B	33	100%	0%	0%	0%
	\$1B or more	43	98%	0%	0%	2%
By size of CU	Less than \$50M	318	94%	1%	1%	4%
	\$50M or more	287	99%	0%	0%	0%
By charter	State	258	97%	0%	1%	2%
	Federal	344	97%	1%	0%	3%
By field of membership	Single common bond	133	90%	2%	0%	8%
	Multiple common bond	215	97%	1%	1%	1%
	Community	267	99%	0%	0%	1%
By NCUA region	Region 1	82	98%	1%	0%	1%
	Region 2	111	95%	1%	0%	4%
	Region 3	146	97%	0%	0%	3%
	Region 4	180	96%	1%	1%	2%
	Region 5	74	99%	0%	1%	0%
By current net worth ratio	Less than 6%	3	100%	0%	0%	0%
	6%-6.99%	3	100%	0%	0%	0%
	7%-9.99%	228	97%	0%	1%	2%
	10% or greater	367	96%	1%	0%	3%
By agency conducting exam/visitation	State regulator	107	93%	1%	2%	4%
	NCUA	356	97%	1%	0%	2%
	Both	150	97%	0%	1%	2%
By CAE (CAMEL "by-the-numbers")	1	61	98%	2%	0%	0%
	2	146	97%	0%	0%	3%
	3	196	95%	1%	1%	4%
	4	6	83%	0%	0%	17%
By CUNA Credit Analysis score	A	19	89%	0%	0%	11%
	B	303	97%	1%	0%	2%
	C	78	96%	0%	1%	3%
	D or lower	10	90%	0%	0%	10%
By change in CAMEL rating	Improve	79	97%	1%	0%	1%
	Remain the same	459	97%	1%	0%	2%
	Decline	73	93%	0%	3%	4%
By agree with current CAMEL rating	Disagree strongly	46	100%	0%	0%	0%
	Disagree somewhat	97	98%	0%	0%	2%
	Neutral	84	90%	2%	2%	5%
	Agree somewhat	158	97%	1%	0%	2%
	Agree strongly	227	96%	1%	0%	3%

Table 69

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...Homeowners Counseling

		N	[Topic: Homeowners Counseling General Question: Credit-Related Regulations and Statutes:]			
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and evaluation by third party requ	Not applicable to my credit union
Overall		609	77%	0%	0%	23%
By asset group	\$25M or less	232	50%	0%	1%	49%
	Over \$25M to less than \$50M	79	85%	0%	0%	15%
	Over \$50M to less than \$250M	157	94%	1%	0%	5%
	Over \$250M to less than \$500M	54	100%	0%	0%	0%
	Over \$500M to less than \$1B	33	100%	0%	0%	0%
	\$1B or more	43	95%	0%	0%	5%
By size of CU	Less than \$50M	311	59%	0%	1%	40%
	\$50M or more	287	96%	1%	0%	3%
By charter	State	255	80%	0%	0%	20%
	Federal	340	74%	1%	1%	25%
By field of membership	Single common bond	131	53%	0%	0%	47%
	Multiple common bond	213	77%	0%	0%	22%
	Community	264	87%	1%	0%	11%
By NCUA region	Region 1	83	78%	0%	0%	22%
	Region 2	111	73%	1%	1%	25%
	Region 3	145	83%	0%	1%	17%
	Region 4	175	69%	1%	0%	30%
	Region 5	73	89%	0%	0%	11%
By current net worth ratio	Less than 6%	3	67%	0%	0%	33%
	6%-6.99%	3	33%	0%	0%	67%
	7%-9.99%	223	83%	1%	0%	17%
	10% or greater	364	74%	0%	1%	25%
By agency conducting exam/visitation	State regulator	107	70%	0%	0%	30%
	NCUA	351	74%	1%	1%	25%
	Both	148	88%	0%	0%	12%
By CAE (CAMEL "by-the-numbers")	1	61	85%	0%	0%	15%
	2	141	84%	0%	0%	16%
	3	197	71%	0%	1%	29%
	4	6	50%	0%	0%	50%
By CUNA Credit Analysis score	A	18	44%	0%	0%	56%
	B	300	79%	0%	0%	21%
	C	79	80%	0%	0%	20%
	D or lower	9	67%	0%	0%	33%
By change in CAMEL rating	Improve	82	70%	0%	0%	30%
	Remain the same	451	77%	1%	0%	22%
	Decline	71	83%	0%	0%	17%
By agree with current CAMEL rating	Disagree strongly	45	84%	0%	0%	16%
	Disagree somewhat	96	78%	1%	1%	20%
	Neutral	82	71%	1%	0%	28%
	Agree somewhat	156	79%	0%	0%	21%
	Agree strongly	226	75%	0%	0%	24%

Table 70

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...Regulation X (Real Estate Settlement Procedures Act) (RESPA)

		N	[Topic: Regulation X (Real Estate Settlement Procedures Act) (RESPA) General Question: Credit-Related Regulations and S				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		617	75%	1%	2%	1%	22%
By asset group	\$25M or less	239	48%	1%	2%	2%	47%
	Over \$25M to less than \$50M	80	79%	1%	3%	1%	16%
	Over \$50M to less than \$250M	158	94%	2%	2%	0%	2%
	Over \$250M to less than \$500M	53	100%	0%	0%	0%	0%
	Over \$500M to less than \$1B	33	97%	0%	3%	0%	0%
	\$1B or more	43	93%	2%	0%	0%	5%
By size of CU	Less than \$50M	319	56%	1%	2%	2%	39%
	\$50M or more	287	95%	1%	1%	0%	2%
By charter	State	258	79%	2%	2%	0%	18%
	Federal	345	71%	1%	2%	1%	25%
By field of membership	Single common bond	134	50%	1%	1%	1%	47%
	Multiple common bond	215	78%	1%	1%	0%	19%
	Community	267	84%	1%	2%	1%	11%
By NCUA region	Region 1	84	80%	0%	1%	1%	18%
	Region 2	111	75%	2%	1%	1%	22%
	Region 3	147	80%	1%	1%	1%	17%
	Region 4	178	65%	2%	3%	1%	29%
	Region 5	74	82%	1%	3%	0%	14%
By current net worth ratio	Less than 6%	3	67%	0%	0%	0%	33%
	6%-6.99%	3	33%	0%	0%	0%	67%
	7%-9.99%	228	79%	0%	2%	0%	18%
	10% or greater	367	73%	2%	2%	1%	22%
By agency conducting exam/visitation	State regulator	109	69%	3%	1%	0%	28%
	NCUA	356	72%	1%	2%	1%	24%
	Both	149	85%	1%	2%	0%	12%
By CAE (CAMEL "by-the-numbers")	1	60	82%	3%	2%	0%	13%
	2	144	85%	1%	1%	0%	13%
	3	199	67%	1%	3%	1%	28%
	4	6	17%	0%	0%	0%	83%
By CUNA Credit Analysis score	A	18	44%	6%	0%	0%	50%
	B	303	76%	1%	2%	0%	20%
	C	79	80%	0%	3%	0%	18%
	D or lower	10	50%	0%	0%	10%	40%
By change in CAMEL rating	Improve	83	67%	1%	4%	0%	28%
	Remain the same	456	75%	1%	2%	1%	22%
	Decline	73	82%	0%	0%	3%	15%
By agree with current CAMEL rating	Disagree strongly	46	83%	0%	0%	2%	15%
	Disagree somewhat	99	78%	0%	2%	1%	19%
	Neutral	83	72%	1%	0%	0%	27%
	Agree somewhat	158	72%	3%	4%	1%	20%
	Agree strongly	228	75%	1%	1%	0%	23%

Table 71

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...Servicemembers Civil Relief Act

		N	[Topic: Servicemembers Civil Relief Act General Question: Credit-Related Regulations and Statutes:]				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit unio	Problem noted by examiner and evaluation by third party requ	Not applicable to my credit union
Overall		615	94%	0%	0%	0%	5%
By asset group	\$25M or less	238	88%	0%	0%	0%	12%
	Over \$25M to less than \$50M	80	98%	0%	1%	0%	1%
	Over \$50M to less than \$250M	158	99%	1%	1%	0%	0%
	Over \$250M to less than \$500M	54	98%	0%	0%	0%	2%
	Over \$500M to less than \$1B	32	100%	0%	0%	0%	0%
	\$1B or more	42	98%	0%	0%	0%	2%
By size of CU	Less than \$50M	318	90%	0%	0%	0%	9%
	\$50M or more	286	99%	0%	0%	0%	1%
By charter	State	258	96%	0%	0%	0%	3%
	Federal	343	93%	0%	0%	0%	6%
By field of membership	Single common bond	135	87%	0%	0%	0%	13%
	Multiple common bond	215	95%	0%	1%	0%	4%
	Community	264	97%	0%	0%	0%	2%
By NCUA region	Region 1	83	93%	0%	0%	0%	7%
	Region 2	110	91%	1%	1%	0%	7%
	Region 3	147	97%	0%	0%	1%	3%
	Region 4	178	93%	0%	1%	0%	6%
	Region 5	74	99%	0%	0%	0%	1%
By current net worth ratio	Less than 6%	3	100%	0%	0%	0%	0%
	6%-6.99%	3	100%	0%	0%	0%	0%
	7%-9.99%	226	96%	0%	0%	0%	4%
	10% or greater	367	93%	0%	1%	0%	6%
By agency conducting exam/visitation	State regulator	109	94%	0%	0%	0%	6%
	NCUA	353	93%	0%	0%	0%	6%
	Both	150	97%	0%	1%	0%	3%
By CAE (CAMEL "by-the-numbers")	1	61	97%	0%	0%	0%	3%
	2	144	97%	0%	0%	0%	3%
	3	198	93%	0%	1%	0%	6%
	4	6	67%	0%	0%	0%	33%
By CUNA Credit Analysis score	A	18	89%	0%	0%	0%	11%
	B	304	95%	0%	0%	0%	4%
	C	79	94%	0%	1%	0%	5%
	D or lower	9	78%	0%	0%	0%	22%
By change in CAMEL rating	Improve	83	93%	0%	0%	0%	7%
	Remain the same	455	94%	0%	0%	0%	5%
	Decline	72	94%	0%	0%	0%	6%
By agree with current CAMEL rating	Disagree strongly	45	98%	0%	0%	0%	2%
	Disagree somewhat	97	95%	0%	0%	1%	4%
	Neutral	84	86%	1%	1%	0%	12%
	Agree somewhat	157	96%	0%	0%	0%	4%
	Agree strongly	228	95%	0%	0%	0%	5%

Table 72

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.

...Regulation Z (Truth in Lending Act)

		N	[Topic: Regulation Z (Truth in Lending Act) General Question: Credit-Related Regulations and Statutes:]				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		618	95%	1%	3%	0%	1%
By asset group	\$25M or less	241	95%	0%	2%	0%	2%
	Over \$25M to less than \$50M	82	91%	4%	5%	0%	0%
	Over \$50M to less than \$250M	156	94%	1%	4%	0%	0%
	Over \$250M to less than \$500M	53	98%	0%	2%	0%	0%
	Over \$500M to less than \$1B	33	100%	0%	0%	0%	0%
	\$1B or more	42	90%	5%	2%	0%	2%
By size of CU	Less than \$50M	323	94%	1%	2%	0%	2%
	\$50M or more	284	95%	1%	3%	0%	0%
By charter	State	258	94%	2%	3%	0%	1%
	Federal	346	95%	1%	2%	0%	1%
By field of membership	Single common bond	135	96%	0%	0%	0%	4%
	Multiple common bond	216	94%	2%	3%	0%	0%
	Community	266	94%	2%	4%	0%	0%
By NCUA region	Region 1	83	92%	1%	7%	0%	0%
	Region 2	112	95%	2%	0%	1%	3%
	Region 3	147	96%	1%	2%	0%	1%
	Region 4	180	95%	1%	3%	0%	1%
	Region 5	73	96%	3%	1%	0%	0%
By current net worth ratio	Less than 6%	3	67%	0%	33%	0%	0%
	6%-6.99%	3	100%	0%	0%	0%	0%
	7%-9.99%	226	95%	1%	3%	0%	1%
	10% or greater	370	94%	2%	3%	0%	1%
By agency conducting exam/visitation	State regulator	108	94%	2%	4%	0%	1%
	NCUA	357	95%	1%	2%	0%	1%
	Both	150	94%	1%	3%	0%	1%
By CAE (CAMEL "by-the-numbers")	1	60	100%	0%	0%	0%	0%
	2	144	96%	1%	3%	0%	1%
	3	200	93%	2%	4%	0%	2%
	4	6	83%	0%	0%	0%	17%
By CUNA Credit Analysis score	A	19	100%	0%	0%	0%	0%
	B	304	95%	1%	2%	0%	1%
	C	78	92%	0%	5%	0%	3%
	D or lower	10	90%	0%	10%	0%	0%
By change in CAMEL rating	Improve	82	98%	0%	1%	0%	1%
	Remain the same	458	95%	2%	3%	0%	1%
	Decline	73	90%	1%	3%	1%	4%
By agree with current CAMEL rating	Disagree strongly	46	93%	0%	4%	2%	0%
	Disagree somewhat	99	95%	1%	3%	0%	1%
	Neutral	84	88%	5%	4%	0%	4%
	Agree somewhat	160	94%	1%	4%	0%	0%
	Agree strongly	225	97%	0%	1%	0%	1%

Table 73

**Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
 ...Regulation AA (Unfair and Deceptive Act and Practices/Credit Practices Rule)**

		N	[Topic: Regulation AA (Unfair and Deceptive Act and Practices/Credit Practices Rule) General Question: Credit-Related R			
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Not applicable to my credit union
Overall		612	97%	0%	0%	2%
By asset group	\$25M or less	237	95%	0%	0%	5%
	Over \$25M to less than \$50M	80	100%	0%	0%	0%
	Over \$50M to less than \$250M	157	99%	1%	0%	0%
	Over \$250M to less than \$500M	53	100%	0%	0%	0%
	Over \$500M to less than \$1B	33	97%	0%	3%	0%
	\$1B or more	41	93%	2%	2%	2%
By size of CU	Less than \$50M	317	96%	0%	0%	3%
	\$50M or more	284	98%	1%	1%	0%
By charter	State	256	97%	0%	0%	2%
	Federal	342	97%	1%	0%	2%
By field of membership	Single common bond	131	94%	0%	0%	6%
	Multiple common bond	214	99%	0%	0%	0%
	Community	266	97%	1%	0%	1%
By NCUA region	Region 1	84	98%	0%	0%	2%
	Region 2	109	97%	1%	0%	2%
	Region 3	149	98%	0%	1%	1%
	Region 4	174	97%	1%	0%	2%
	Region 5	73	97%	1%	1%	0%
By current net worth ratio	Less than 6%	3	100%	0%	0%	0%
	6%-6.99%	3	100%	0%	0%	0%
	7%-9.99%	225	97%	1%	0%	2%
	10% or greater	366	97%	0%	1%	2%
By agency conducting exam/visitation	State regulator	108	97%	0%	0%	3%
	NCUA	352	97%	1%	0%	2%
	Both	149	97%	1%	1%	2%
By CAE (CAMEL "by-the-numbers")	1	61	98%	0%	2%	0%
	2	141	99%	1%	0%	1%
	3	198	96%	0%	0%	4%
	4	6	83%	0%	0%	17%
By CUNA Credit Analysis score	A	19	95%	0%	0%	5%
	B	300	98%	0%	0%	2%
	C	78	97%	0%	0%	3%
	D or lower	10	80%	0%	0%	20%
By change in CAMEL rating	Improve	82	96%	0%	1%	2%
	Remain the same	453	98%	1%	0%	1%
	Decline	72	94%	0%	0%	6%
By agree with current CAMEL rating	Disagree strongly	45	96%	0%	2%	2%
	Disagree somewhat	96	98%	1%	0%	1%
	Neutral	84	95%	1%	0%	4%
	Agree somewhat	157	98%	0%	1%	1%
	Agree strongly	226	97%	0%	0%	2%

Table 74

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.

...Homeowner's Protection Act of 1998 (HOPA)

		N	[Topic: Homeowner's Protection Act of 1998 (HOPA) General Question: Credit-Related Regulations and Statutes:]				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit unio	Problem noted by examiner and evaluation by third party requ	Not applicable to my credit union
Overall		616	79%	0%	0%	0%	20%
By asset group	\$25M or less	239	52%	0%	0%	1%	46%
	Over \$25M to less than \$50M	81	93%	0%	0%	0%	7%
	Over \$50M to less than \$250M	158	96%	1%	1%	0%	3%
	Over \$250M to less than \$500M	52	100%	0%	0%	0%	0%
	Over \$500M to less than \$1B	32	100%	0%	0%	0%	0%
	\$1B or more	43	95%	0%	0%	0%	5%
By size of CU	Less than \$50M	320	63%	0%	0%	1%	36%
	\$50M or more	285	97%	1%	0%	0%	2%
By charter	State	258	83%	0%	0%	0%	17%
	Federal	344	75%	0%	1%	1%	23%
By field of membership	Single common bond	134	56%	0%	0%	0%	44%
	Multiple common bond	215	82%	0%	0%	0%	18%
	Community	266	87%	1%	1%	1%	11%
By NCUA region	Region 1	83	82%	0%	1%	0%	17%
	Region 2	107	78%	1%	0%	1%	21%
	Region 3	149	85%	0%	0%	1%	14%
	Region 4	180	71%	1%	1%	0%	28%
	Region 5	74	88%	0%	0%	0%	12%
By current net worth ratio	Less than 6%	3	67%	0%	0%	0%	33%
	6%-6.99%	3	33%	0%	0%	0%	67%
	7%-9.99%	226	82%	0%	1%	0%	17%
	10% or greater	368	78%	0%	0%	1%	21%
By agency conducting exam/visitation	State regulator	108	74%	0%	0%	0%	26%
	NCUA	355	76%	1%	1%	1%	22%
	Both	150	88%	0%	0%	0%	12%
By CAE (CAMEL "by-the-numbers")	1	61	87%	0%	0%	0%	13%
	2	143	85%	1%	0%	0%	14%
	3	199	73%	0%	0%	1%	26%
	4	6	33%	0%	0%	0%	67%
By CUNA Credit Analysis score	A	18	44%	0%	0%	0%	56%
	B	303	81%	0%	0%	0%	19%
	C	79	84%	0%	0%	0%	16%
	D or lower	10	50%	0%	0%	10%	40%
By change in CAMEL rating	Improve	83	71%	0%	0%	0%	29%
	Remain the same	457	79%	0%	0%	0%	20%
	Decline	71	85%	0%	0%	1%	14%
By agree with current CAMEL rating	Disagree strongly	45	87%	0%	0%	0%	13%
	Disagree somewhat	97	82%	0%	1%	1%	15%
	Neutral	83	73%	1%	0%	0%	25%
	Agree somewhat	158	80%	1%	0%	1%	19%
	Agree strongly	229	77%	0%	0%	0%	22%

Table 75

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...NCUA Lending Regulations

		N	[Topic: NCUA Lending Regulations General Question: Credit-Related Regulations and Statutes:]				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		619	87%	4%	6%	0%	3%
By asset group	\$25M or less	239	90%	3%	4%	0%	3%
	Over \$25M to less than \$50M	81	85%	2%	10%	0%	2%
	Over \$50M to less than \$250M	159	85%	6%	6%	0%	3%
	Over \$250M to less than \$500M	54	89%	0%	9%	0%	2%
	Over \$500M to less than \$1B	32	91%	6%	3%	0%	0%
	\$1B or more	43	81%	7%	5%	0%	7%
By size of CU	Less than \$50M	320	88%	3%	6%	0%	3%
	\$50M or more	288	86%	5%	6%	0%	3%
By charter	State	259	87%	4%	4%	0%	5%
	Federal	346	87%	4%	8%	0%	1%
By field of membership	Single common bond	134	91%	2%	1%	0%	5%
	Multiple common bond	216	88%	4%	7%	0%	0%
	Community	268	84%	5%	7%	0%	4%
By NCUA region	Region 1	83	88%	1%	11%	0%	0%
	Region 2	110	91%	3%	3%	1%	3%
	Region 3	149	84%	5%	5%	0%	6%
	Region 4	181	86%	4%	8%	0%	3%
	Region 5	73	90%	7%	3%	0%	0%
By current net worth ratio	Less than 6%	3	67%	0%	33%	0%	0%
	6%-6.99%	3	67%	0%	33%	0%	0%
	7%-9.99%	227	85%	5%	7%	0%	3%
	10% or greater	370	89%	3%	5%	0%	3%
By agency conducting exam/visitation	State regulator	108	87%	2%	3%	0%	8%
	NCUA	357	87%	4%	8%	0%	1%
	Both	151	87%	7%	4%	0%	3%
By CAE (CAMEL "by-the-numbers")	1	60	87%	3%	10%	0%	0%
	2	145	91%	3%	4%	0%	1%
	3	200	88%	2%	7%	0%	4%
	4	6	83%	0%	0%	0%	17%
By CUNA Credit Analysis score	A	19	100%	0%	0%	0%	0%
	B	305	89%	3%	6%	0%	2%
	C	78	86%	3%	6%	0%	5%
	D or lower	10	80%	0%	20%	0%	0%
By change in CAMEL rating	Improve	82	90%	2%	2%	0%	5%
	Remain the same	459	88%	4%	6%	0%	2%
	Decline	73	81%	5%	8%	1%	4%
By agree with current CAMEL rating	Disagree strongly	46	87%	2%	9%	2%	0%
	Disagree somewhat	98	84%	6%	9%	0%	1%
	Neutral	84	86%	7%	4%	0%	4%
	Agree somewhat	159	86%	4%	5%	0%	5%
	Agree strongly	228	90%	3%	5%	0%	3%

Table 76

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...HMDA/Regulation C (Home Mortgage Protection Act)

		N	[Topic: HMDA/Regulation C (Home Mortgage Protection Act) General Question: Fair Lending:]				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		613	72%	1%	1%	0%	26%
By asset group	\$25M or less	235	44%	1%	0%	0%	54%
	Over \$25M to less than \$50M	80	83%	0%	0%	1%	16%
	Over \$50M to less than \$250M	158	91%	1%	3%	0%	5%
	Over \$250M to less than \$500M	55	95%	0%	2%	0%	4%
	Over \$500M to less than \$1B	31	97%	0%	3%	0%	0%
	\$1B or more	43	93%	2%	0%	0%	5%
By size of CU	Less than \$50M	315	54%	1%	0%	0%	45%
	\$50M or more	287	93%	1%	2%	0%	4%
By charter	State	254	77%	2%	1%	0%	20%
	Federal	345	69%	0%	1%	0%	30%
By field of membership	Single common bond	132	45%	2%	0%	0%	54%
	Multiple common bond	212	78%	0%	1%	0%	21%
	Community	268	81%	1%	2%	0%	16%
By NCUA region	Region 1	85	68%	1%	2%	0%	28%
	Region 2	108	75%	0%	2%	0%	23%
	Region 3	148	80%	1%	0%	0%	19%
	Region 4	176	64%	1%	2%	1%	33%
	Region 5	73	81%	1%	1%	0%	16%
By current net worth ratio	Less than 6%	3	67%	0%	0%	0%	33%
	6%-6.99%	3	33%	0%	0%	0%	67%
	7%-9.99%	230	75%	0%	1%	0%	23%
	10% or greater	361	72%	1%	1%	0%	25%
By agency conducting exam/visitation	State regulator	106	67%	2%	0%	0%	31%
	NCUA	356	70%	0%	2%	0%	28%
	Both	148	82%	1%	1%	0%	15%
By CAE (CAMEL "by-the-numbers")	1	60	82%	0%	0%	0%	18%
	2	145	80%	0%	2%	0%	18%
	3	196	65%	1%	1%	0%	33%
	4	6	33%	0%	0%	0%	67%
By CUNA Credit Analysis score	A	19	37%	0%	0%	0%	63%
	B	300	74%	1%	1%	0%	25%
	C	79	78%	0%	3%	0%	19%
	D or lower	10	50%	0%	0%	0%	50%
By change in CAMEL rating	Improve	83	58%	1%	2%	0%	39%
	Remain the same	452	73%	1%	1%	0%	25%
	Decline	73	81%	0%	1%	1%	16%
By agree with current CAMEL rating	Disagree strongly	46	74%	0%	7%	2%	17%
	Disagree somewhat	98	81%	0%	0%	0%	19%
	Neutral	82	70%	0%	0%	0%	30%
	Agree somewhat	154	69%	3%	3%	0%	25%
	Agree strongly	229	72%	0%	0%	0%	28%

Table 77

**Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...Regulation B (Equal Credit Opportunity Act)**

		N	[Topic: Regulation B (Equal Credit Opportunity Act) General Question: Fair Lending:]			
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Not applicable to my credit union
Overall		612	92%	1%	1%	7%
By asset group	\$25M or less	235	83%	1%	0%	15%
	Over \$25M to less than \$50M	80	98%	1%	0%	1%
	Over \$50M to less than \$250M	156	98%	0%	2%	0%
	Over \$250M to less than \$500M	55	98%	2%	0%	0%
	Over \$500M to less than \$1B	32	94%	6%	0%	0%
	\$1B or more	43	95%	2%	0%	2%
By size of CU	Less than \$50M	315	87%	1%	0%	12%
	\$50M or more	286	97%	1%	1%	0%
By charter	State	253	92%	1%	1%	6%
	Federal	345	92%	1%	1%	6%
By field of membership	Single common bond	131	83%	1%	2%	15%
	Multiple common bond	213	93%	1%	1%	5%
	Community	267	94%	1%	0%	4%
By NCUA region	Region 1	85	88%	4%	0%	8%
	Region 2	109	94%	1%	0%	6%
	Region 3	149	94%	1%	1%	5%
	Region 4	172	90%	1%	1%	9%
	Region 5	74	96%	1%	3%	0%
By current net worth ratio	Less than 6%	3	100%	0%	0%	0%
	6%-6.99%	3	67%	0%	0%	33%
	7%-9.99%	229	91%	1%	0%	7%
	10% or greater	362	92%	1%	1%	6%
By agency conducting exam/visitation	State regulator	105	89%	0%	2%	10%
	NCUA	356	92%	1%	1%	6%
	Both	148	92%	2%	0%	6%
By CAE (CAMEL "by-the-numbers")	1	60	95%	0%	0%	5%
	2	144	95%	1%	0%	3%
	3	196	91%	1%	1%	8%
	4	6	67%	0%	0%	33%
By CUNA Credit Analysis score	A	19	74%	0%	0%	26%
	B	300	94%	1%	0%	4%
	C	78	91%	1%	0%	8%
	D or lower	10	80%	0%	0%	20%
By change in CAMEL rating	Improve	84	88%	1%	0%	11%
	Remain the same	450	92%	1%	1%	6%
	Decline	73	90%	0%	0%	10%
By agree with current CAMEL rating	Disagree strongly	46	98%	0%	0%	2%
	Disagree somewhat	96	91%	2%	1%	6%
	Neutral	82	88%	0%	1%	11%
	Agree somewhat	157	88%	3%	1%	9%
	Agree strongly	227	95%	0%	0%	4%

Table 78

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.

...Fair Housing Act

		N	[Topic: Fair Housing Act General Question: Fair Lending:]				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		605	79%	0%	0%	0%	20%
By asset group	\$25M or less	232	54%	0%	0%	0%	46%
	Over \$25M to less than \$50M	81	90%	0%	2%	1%	6%
	Over \$50M to less than \$250M	153	95%	1%	1%	0%	3%
	Over \$250M to less than \$500M	55	100%	0%	0%	0%	0%
	Over \$500M to less than \$1B	31	100%	0%	0%	0%	0%
	\$1B or more	42	93%	2%	0%	0%	5%
By size of CU	Less than \$50M	313	63%	0%	1%	0%	36%
	\$50M or more	281	96%	1%	0%	0%	2%
By charter	State	251	82%	1%	0%	0%	17%
	Federal	340	76%	0%	1%	0%	22%
By field of membership	Single common bond	129	52%	0%	0%	0%	48%
	Multiple common bond	212	84%	0%	0%	0%	15%
	Community	263	87%	1%	1%	0%	11%
By NCUA region	Region 1	85	80%	2%	0%	0%	18%
	Region 2	106	83%	0%	1%	0%	16%
	Region 3	143	83%	1%	1%	0%	15%
	Region 4	175	70%	0%	1%	1%	29%
	Region 5	73	89%	0%	0%	0%	11%
By current net worth ratio	Less than 6%	3	67%	0%	0%	0%	33%
	6%-6.99%	3	67%	0%	0%	0%	33%
	7%-9.99%	229	82%	1%	0%	0%	17%
	10% or greater	354	78%	0%	1%	0%	21%
By agency conducting exam/visitation	State regulator	106	73%	1%	0%	0%	26%
	NCUA	351	77%	0%	1%	0%	21%
	Both	145	86%	1%	0%	0%	13%
By CAE (CAMEL "by-the-numbers")	1	58	88%	0%	0%	0%	12%
	2	144	85%	1%	1%	0%	14%
	3	194	76%	0%	1%	0%	23%
	4	6	33%	0%	0%	0%	67%
By CUNA Credit Analysis score	A	18	50%	0%	0%	0%	50%
	B	296	82%	0%	1%	0%	17%
	C	79	84%	0%	1%	0%	15%
	D or lower	10	50%	0%	0%	0%	50%
By change in CAMEL rating	Improve	83	71%	0%	0%	0%	29%
	Remain the same	445	79%	1%	0%	0%	20%
	Decline	72	82%	0%	1%	1%	15%
By agree with current CAMEL rating	Disagree strongly	46	83%	2%	0%	2%	13%
	Disagree somewhat	97	86%	0%	1%	0%	13%
	Neutral	80	73%	1%	1%	0%	25%
	Agree somewhat	155	77%	1%	0%	0%	22%
	Agree strongly	224	78%	0%	0%	0%	22%

Table 79

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.

...Credit Union's Risk Assessment

		N	[Topic: Credit Union's Risk Assessment General Question: Bank Secrecy Act:]				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party requ	Not applicable to my credit union
Overall		620	84%	8%	7%	0%	0%
By asset group	\$25M or less	239	87%	7%	6%	0%	0%
	Over \$25M to less than \$50M	82	85%	10%	5%	0%	0%
	Over \$50M to less than \$250M	158	80%	11%	8%	1%	0%
	Over \$250M to less than \$500M	55	85%	2%	13%	0%	0%
	Over \$500M to less than \$1B	33	85%	12%	3%	0%	0%
	\$1B or more	42	81%	2%	14%	0%	2%
By size of CU	Less than \$50M	321	86%	7%	6%	0%	0%
	\$50M or more	288	82%	8%	9%	0%	0%
By charter	State	258	84%	9%	7%	0%	0%
	Federal	348	84%	7%	8%	1%	0%
By field of membership	Single common bond	136	83%	7%	10%	0%	1%
	Multiple common bond	214	85%	7%	7%	0%	0%
	Community	269	84%	9%	6%	1%	0%
By NCUA region	Region 1	85	89%	6%	4%	1%	0%
	Region 2	112	80%	11%	9%	0%	0%
	Region 3	147	81%	7%	11%	1%	0%
	Region 4	180	87%	8%	4%	0%	1%
	Region 5	73	85%	5%	10%	0%	0%
By current net worth ratio	Less than 6%	3	67%	0%	33%	0%	0%
	6%-6.99%	3	67%	33%	0%	0%	0%
	7%-9.99%	228	82%	9%	9%	0%	0%
	10% or greater	370	86%	7%	6%	1%	1%
By agency conducting exam/visitation	State regulator	107	89%	7%	4%	0%	0%
	NCUA	359	84%	7%	8%	1%	0%
	Both	151	81%	9%	9%	0%	1%
By CAE (CAMEL "by-the-numbers")	1	60	85%	3%	10%	2%	0%
	2	147	82%	10%	7%	0%	0%
	3	198	83%	7%	9%	0%	1%
	4	6	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	19	84%	11%	5%	0%	0%
	B	304	83%	7%	10%	0%	0%
	C	79	86%	9%	5%	0%	0%
	D or lower	10	80%	10%	10%	0%	0%
By change in CAMEL rating	Improve	83	83%	8%	8%	0%	0%
	Remain the same	459	86%	8%	6%	0%	0%
	Decline	73	73%	7%	15%	3%	3%
By agree with current CAMEL rating	Disagree strongly	46	76%	7%	15%	2%	0%
	Disagree somewhat	99	82%	9%	8%	1%	0%
	Neutral	83	80%	12%	7%	0%	1%
	Agree somewhat	159	82%	9%	9%	0%	0%
	Agree strongly	229	90%	5%	5%	0%	0%

Table 80

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...Suspicious Activity Report Filings

		N	[Topic: Suspicious Activity Report Filings General Question: Bank Secrecy Act:]			
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Not applicable to my credit union
Overall		622	90%	5%	4%	0%
By asset group	\$25M or less	240	95%	3%	2%	1%
	Over \$25M to less than \$50M	81	86%	9%	5%	0%
	Over \$50M to less than \$250M	160	86%	9%	5%	0%
	Over \$250M to less than \$500M	54	87%	2%	11%	0%
	Over \$500M to less than \$1B	33	91%	6%	3%	0%
	\$1B or more	43	88%	2%	7%	2%
By size of CU	Less than \$50M	321	93%	4%	3%	1%
	\$50M or more	290	87%	6%	6%	0%
By charter	State	259	90%	5%	4%	0%
	Federal	349	90%	5%	5%	1%
By field of membership	Single common bond	136	96%	3%	1%	1%
	Multiple common bond	215	89%	5%	5%	0%
	Community	270	88%	6%	6%	0%
By NCUA region	Region 1	85	92%	4%	4%	1%
	Region 2	112	88%	6%	5%	0%
	Region 3	148	89%	7%	5%	0%
	Region 4	180	94%	3%	3%	1%
	Region 5	74	86%	5%	8%	0%
By current net worth ratio	Less than 6%	3	100%	0%	0%	0%
	6%-6.99%	3	100%	0%	0%	0%
	7%-9.99%	230	86%	7%	7%	0%
	10% or greater	370	92%	4%	3%	1%
By agency conducting exam/visitation	State regulator	109	89%	7%	4%	0%
	NCUA	359	90%	5%	5%	0%
	Both	151	91%	4%	4%	1%
By CAE (CAMEL "by-the-numbers")	1	60	90%	5%	5%	0%
	2	147	90%	4%	5%	0%
	3	200	92%	4%	4%	1%
	4	6	83%	0%	17%	0%
By CUNA Credit Analysis score	A	19	100%	0%	0%	0%
	B	305	90%	4%	5%	0%
	C	80	91%	5%	4%	0%
	D or lower	10	90%	0%	10%	0%
By change in CAMEL rating	Improve	84	93%	5%	2%	0%
	Remain the same	460	90%	5%	4%	0%
	Decline	73	88%	3%	7%	3%
By agree with current CAMEL rating	Disagree strongly	46	91%	2%	4%	2%
	Disagree somewhat	99	94%	3%	3%	0%
	Neutral	84	87%	7%	5%	1%
	Agree somewhat	159	87%	7%	6%	0%
	Agree strongly	230	91%	4%	4%	0%

Table 81

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.

...Currency Transaction Report Filings

		N	[Topic: Currency Transaction Report Filings General Question: Bank Secrecy Act:]				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		619	87%	6%	6%	0%	1%
By asset group	\$25M or less	237	89%	4%	3%	0%	3%
	Over \$25M to less than \$50M	82	83%	6%	11%	0%	0%
	Over \$50M to less than \$250M	159	87%	8%	5%	0%	0%
	Over \$250M to less than \$500M	54	81%	7%	11%	0%	0%
	Over \$500M to less than \$1B	33	85%	9%	6%	0%	0%
	\$1B or more	43	84%	9%	5%	0%	2%
By size of CU	Less than \$50M	319	88%	4%	5%	0%	2%
	\$50M or more	289	85%	8%	6%	0%	0%
By charter	State	258	86%	7%	6%	0%	1%
	Federal	347	87%	6%	5%	0%	2%
By field of membership	Single common bond	134	89%	5%	2%	0%	4%
	Multiple common bond	215	87%	5%	7%	0%	1%
	Community	269	86%	7%	6%	0%	0%
By NCUA region	Region 1	85	93%	2%	2%	0%	2%
	Region 2	110	83%	8%	7%	0%	2%
	Region 3	149	85%	6%	8%	1%	0%
	Region 4	179	91%	5%	3%	0%	2%
	Region 5	73	82%	8%	10%	0%	0%
By current net worth ratio	Less than 6%	3	100%	0%	0%	0%	0%
	6%-6.99%	3	100%	0%	0%	0%	0%
	7%-9.99%	230	84%	7%	8%	0%	1%
	10% or greater	367	88%	6%	5%	0%	2%
By agency conducting exam/visitation	State regulator	108	85%	6%	7%	0%	1%
	NCUA	358	87%	6%	5%	0%	1%
	Both	150	86%	7%	5%	0%	1%
By CAE (CAMEL "by-the-numbers")	1	61	92%	5%	3%	0%	0%
	2	145	88%	6%	6%	0%	0%
	3	198	85%	4%	9%	0%	2%
	4	6	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	19	89%	11%	0%	0%	0%
	B	302	87%	4%	8%	0%	1%
	C	80	86%	9%	4%	0%	1%
	D or lower	10	90%	0%	0%	0%	10%
By change in CAMEL rating	Improve	81	86%	6%	5%	0%	2%
	Remain the same	460	87%	7%	6%	0%	1%
	Decline	73	86%	4%	4%	1%	4%
By agree with current CAMEL rating	Disagree strongly	45	91%	4%	0%	2%	2%
	Disagree somewhat	98	91%	5%	4%	0%	0%
	Neutral	84	81%	5%	11%	0%	4%
	Agree somewhat	159	86%	8%	6%	0%	0%
	Agree strongly	229	87%	7%	5%	0%	2%

Table 82

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.

...Level of Board Involvement

		N	[Topic: Level of Board Involvement General Question: Bank Secrecy Act:]				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		618	92%	4%	4%	0%	0%
By asset group	\$25M or less	238	92%	4%	3%	0%	1%
	Over \$25M to less than \$50M	81	86%	7%	6%	0%	0%
	Over \$50M to less than \$250M	158	91%	4%	5%	0%	0%
	Over \$250M to less than \$500M	54	96%	0%	4%	0%	0%
	Over \$500M to less than \$1B	33	97%	0%	3%	0%	0%
	\$1B or more	43	95%	0%	2%	0%	2%
By size of CU	Less than \$50M	319	91%	5%	3%	0%	1%
	\$50M or more	288	93%	2%	4%	0%	0%
By charter	State	259	92%	3%	5%	0%	0%
	Federal	345	92%	4%	3%	0%	1%
By field of membership	Single common bond	134	90%	3%	5%	0%	1%
	Multiple common bond	217	94%	3%	4%	0%	0%
	Community	266	91%	5%	4%	0%	0%
By NCUA region	Region 1	83	90%	5%	5%	0%	0%
	Region 2	111	95%	4%	1%	0%	1%
	Region 3	148	91%	5%	3%	1%	0%
	Region 4	179	91%	3%	6%	0%	1%
	Region 5	74	95%	3%	3%	0%	0%
By current net worth ratio	Less than 6%	3	100%	0%	0%	0%	0%
	6%-6.99%	3	67%	33%	0%	0%	0%
	7%-9.99%	226	90%	5%	5%	0%	0%
	10% or greater	370	93%	3%	3%	0%	1%
By agency conducting exam/visitation	State regulator	109	91%	6%	4%	0%	0%
	NCUA	356	92%	4%	4%	0%	0%
	Both	150	91%	2%	5%	0%	1%
By CAE (CAMEL "by-the-numbers")	1	59	95%	2%	3%	0%	0%
	2	146	92%	4%	3%	0%	1%
	3	199	89%	5%	5%	0%	1%
	4	6	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	19	95%	5%	0%	0%	0%
	B	303	92%	4%	3%	0%	1%
	C	79	86%	5%	9%	0%	0%
	D or lower	10	90%	10%	0%	0%	0%
By change in CAMEL rating	Improve	83	92%	6%	2%	0%	0%
	Remain the same	457	94%	3%	3%	0%	0%
	Decline	73	77%	5%	14%	1%	3%
By agree with current CAMEL rating	Disagree strongly	45	84%	2%	11%	2%	0%
	Disagree somewhat	97	88%	5%	6%	0%	1%
	Neutral	84	93%	4%	2%	0%	1%
	Agree somewhat	160	91%	6%	3%	0%	0%
	Agree strongly	228	94%	2%	3%	0%	0%

Table 83

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...Providing Service to Money Service Businesses

		N	[Topic: Providing Service to Money Service Businesses General Question: Bank Secrecy Act.]			
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Not applicable to my credit union
Overall		619	53%	1%	1%	44%
By asset group	\$25M or less	238	32%	0%	1%	66%
	Over \$25M to less than \$50M	81	44%	0%	0%	56%
	Over \$50M to less than \$250M	159	66%	3%	1%	30%
	Over \$250M to less than \$500M	55	80%	4%	4%	13%
	Over \$500M to less than \$1B	33	85%	3%	0%	12%
	\$1B or more	42	83%	2%	2%	12%
By size of CU	Less than \$50M	319	35%	0%	1%	64%
	\$50M or more	289	73%	3%	2%	22%
By charter	State	258	59%	1%	1%	39%
	Federal	347	50%	1%	2%	47%
By field of membership	Single common bond	134	36%	0%	0%	64%
	Multiple common bond	214	54%	0%	1%	45%
	Community	270	61%	3%	2%	33%
By NCUA region	Region 1	83	54%	1%	0%	45%
	Region 2	112	46%	2%	2%	51%
	Region 3	149	55%	3%	3%	39%
	Region 4	180	53%	1%	1%	46%
	Region 5	73	67%	0%	0%	33%
By current net worth ratio	Less than 6%	3	33%	0%	33%	33%
	6%-6.99%	3	33%	0%	0%	67%
	7%-9.99%	228	60%	0%	0%	39%
	10% or greater	369	50%	2%	2%	46%
By agency conducting exam/visitation	State regulator	108	44%	2%	0%	54%
	NCUA	358	51%	1%	2%	46%
	Both	150	67%	1%	1%	31%
By CAE (CAMEL "by-the-numbers")	1	60	70%	5%	3%	22%
	2	145	57%	1%	1%	41%
	3	199	41%	1%	2%	57%
	4	6	33%	0%	0%	67%
By CUNA Credit Analysis score	A	19	26%	0%	5%	68%
	B	302	51%	1%	1%	47%
	C	80	56%	1%	0%	43%
	D or lower	10	40%	0%	20%	40%
By change in CAMEL rating	Improve	82	43%	0%	0%	57%
	Remain the same	458	54%	2%	1%	43%
	Decline	74	59%	0%	4%	36%
By agree with current CAMEL rating	Disagree strongly	46	67%	0%	7%	26%
	Disagree somewhat	98	50%	1%	2%	47%
	Neutral	84	52%	1%	0%	46%
	Agree somewhat	159	53%	2%	1%	44%
	Agree strongly	228	53%	1%	0%	46%

Table 84

Q. 16: As a result of your most recent examination, please indicate whether examiners raised issues concerning any of the following compliance areas, and if so, what, if any, actions were required.
...Other NCUA or State Rules & Regulations

		N	[Topic: Other NCUA or State Rules & Regulations General Question: Other NCUA or State Rules and Regulations not listed]				
			No problem noted	Problem noted by examiner, but no action required	Problem noted by examiner and action required by credit union	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		601	88%	2%	7%	1%	1%
By asset group	\$25M or less	231	88%	3%	7%	0%	1%
	Over \$25M to less than \$50M	79	90%	4%	4%	0%	3%
	Over \$50M to less than \$250M	153	88%	1%	8%	2%	1%
	Over \$250M to less than \$500M	54	87%	2%	9%	2%	0%
	Over \$500M to less than \$1B	32	88%	3%	9%	0%	0%
	\$1B or more	42	83%	5%	10%	0%	2%
By size of CU	Less than \$50M	310	89%	3%	6%	0%	2%
	\$50M or more	281	87%	2%	9%	1%	1%
By charter	State	248	83%	4%	10%	1%	1%
	Federal	340	91%	1%	6%	1%	1%
By field of membership	Single common bond	130	91%	2%	5%	2%	1%
	Multiple common bond	210	91%	1%	7%	0%	0%
	Community	260	84%	3%	10%	1%	2%
By NCUA region	Region 1	81	90%	2%	7%	0%	0%
	Region 2	112	92%	2%	6%	0%	0%
	Region 3	144	85%	4%	7%	2%	2%
	Region 4	172	87%	2%	9%	1%	1%
	Region 5	70	90%	3%	6%	0%	1%
By current net worth ratio	Less than 6%	3	0%	33%	67%	0%	0%
	6%-6.99%	3	67%	0%	33%	0%	0%
	7%-9.99%	225	90%	2%	6%	1%	1%
	10% or greater	355	88%	3%	8%	1%	1%
By agency conducting exam/visitation	State regulator	104	88%	1%	9%	0%	2%
	NCUA	350	92%	1%	6%	1%	1%
	Both	144	79%	6%	11%	2%	1%
By CAE (CAMEL "by-the-numbers")	1	58	90%	2%	7%	0%	2%
	2	143	92%	1%	6%	0%	1%
	3	193	86%	3%	9%	1%	2%
	4	6	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	18	89%	6%	0%	0%	6%
	B	295	91%	2%	7%	0%	1%
	C	78	85%	3%	9%	1%	3%
	D or lower	10	80%	0%	20%	0%	0%
By change in CAMEL rating	Improve	80	90%	3%	6%	0%	1%
	Remain the same	444	89%	3%	7%	0%	1%
	Decline	73	82%	1%	10%	5%	1%
By agree with current CAMEL rating	Disagree strongly	46	85%	2%	9%	4%	0%
	Disagree somewhat	91	85%	3%	10%	1%	1%
	Neutral	83	90%	4%	6%	0%	0%
	Agree somewhat	151	83%	3%	11%	1%	2%
	Agree strongly	226	92%	2%	4%	0%	1%