

CUNA/League 2016 Credit Union Exam Survey

Data Tables

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CUNA Research & Policy Analysis

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Table 1

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

		N	Average*	Very dissatisfied	Somewhat dissatisfied	Neutral	Satisfied	Very satisfied
Overall		602	3.80	4%	13%	13%	39%	31%
By asset group	\$25M or less	214	3.88	1%	13%	15%	37%	33%
	Over \$25M - less than \$50M	78	3.62	4%	19%	17%	32%	28%
	\$50M - less than \$250M	174	3.63	7%	15%	11%	43%	24%
	\$250M - less than \$500M	44	4.09	5%	5%	11%	36%	43%
	\$500M - less than \$1B	37	3.76	11%	3%	19%	35%	32%
	\$1B or more	54	4.13	0%	13%	4%	41%	43%
By size of CU	Less than \$50M	292	3.81	2%	15%	15%	36%	32%
	\$50M or more	310	3.80	6%	12%	11%	41%	31%
By charter	State	235	3.88	3%	11%	13%	41%	32%
	Federal	367	3.75	5%	14%	13%	37%	31%
By field of membership	Single common bond	157	3.89	3%	13%	14%	35%	36%
	Multiple common bond	185	3.82	5%	11%	11%	42%	30%
	Community	257	3.74	4%	15%	14%	38%	30%
By NCUA region	Region 1	110	3.86	5%	15%	7%	34%	39%
	Region 2	116	3.60	7%	17%	11%	38%	27%
	Region 3	127	3.71	2%	17%	13%	43%	25%
	Region 4	158	3.97	2%	8%	18%	36%	36%
	Region 5	84	3.86	5%	10%	12%	43%	31%
By current net worth ratio	Less than 6%	8	3.13	13%	25%	13%	38%	13%
	6%-6.99%	14	3.79	0%	7%	21%	57%	14%
	7%-9.99%	201	3.73	6%	14%	11%	38%	31%
	10% or greater	374	3.85	3%	13%	14%	38%	33%
By agency conducting exam/visitation	State Regulator	129	3.91	3%	11%	9%	45%	32%
	NCUA	375	3.76	5%	14%	13%	36%	32%
	Both	96	3.81	1%	13%	20%	38%	29%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	75	3.91	4%	9%	13%	39%	35%
	Quarter 3, 2016	169	3.90	3%	12%	11%	38%	35%
	Quarter 2, 2016	138	3.86	3%	13%	12%	40%	33%
	Quarter 1, 2016	124	3.72	6%	12%	16%	37%	29%
	Quarter 4, 2015	44	3.70	7%	16%	11%	32%	34%
	Quarter 3, 2015	17	3.18	6%	35%	6%	41%	12%
	Quarter 2, 2015	7	4.00	0%	0%	14%	71%	14%
	Quarter 1, 2015	14	3.21	7%	29%	14%	36%	14%
By CAE (CAMEL "by-the-number")	1	126	3.90	6%	11%	10%	35%	39%
	2	333	3.86	4%	12%	12%	40%	33%
	3	30	3.70	3%	13%	17%	43%	23%
	4	2	2.50	0%	50%	50%	0%	0%
By CUNA Credit Analysis score	A	24	4.21	4%	0%	17%	29%	50%
	B	365	3.93	3%	12%	11%	39%	35%
	C	94	3.49	10%	16%	13%	39%	22%
	D or lower	7	3.86	0%	14%	14%	43%	29%
By change in CAMEL rating	Improve	102	4.27	1%	5%	8%	38%	48%
	Remain the same	441	3.82	4%	12%	14%	40%	31%
	Decline	52	2.75	13%	38%	13%	29%	6%
By agree with current CAMEL rating	Disagree strongly	26	1.62	62%	23%	8%	8%	0%
	Disagree somewhat	59	2.53	3%	56%	25%	15%	0%
	Neutral	69	3.32	0%	12%	45%	43%	0%
	Agree somewhat	138	3.70	1%	12%	16%	57%	14%
	Agree strongly	307	4.39	1%	5%	3%	36%	55%

*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 improve, remain the same, or decline?

		N	Improve	Remain the same	Decline
Overall		596	17%	74%	9%
By asset group	\$25M or less	212	20%	69%	11%
	Over \$25M - less than \$50M	77	17%	77%	6%
	\$50M - less than \$250M	172	16%	77%	7%
	\$250M - less than \$500M	44	11%	82%	7%
	\$500M - less than \$1B	37	16%	78%	5%
	\$1B or more	53	15%	75%	9%
By size of CU	Less than \$50M	289	19%	71%	10%
	\$50M or more	307	15%	77%	7%
By charter	State	230	21%	68%	10%
	Federal	366	14%	78%	8%
By field of membership	Single common bond	157	16%	76%	8%
	Multiple common bond	182	18%	74%	8%
	Community	255	17%	73%	10%
By NCUA region	Region 1	109	11%	80%	9%
	Region 2	115	13%	77%	10%
	Region 3	127	14%	75%	11%
	Region 4	155	23%	68%	9%
	Region 5	83	23%	75%	2%
By current net worth ratio	Less than 6%	8	13%	63%	25%
	6%-6.99%	14	21%	64%	14%
	7%-9.99%	198	18%	73%	10%
	10% or greater	372	17%	76%	7%
By agency conducting exam/visitation	State Regulator	126	22%	63%	15%
	NCUA	374	14%	78%	8%
	Both	95	21%	76%	3%
By exam date	Quarter 1, 2017	1	0%	100%	0%
	Quarter 4, 2016	73	23%	67%	10%
	Quarter 3, 2016	168	15%	73%	12%
	Quarter 2, 2016	139	12%	81%	7%
	Quarter 1, 2016	123	22%	73%	5%
	Quarter 4, 2015	44	18%	73%	9%
	Quarter 3, 2015	17	24%	65%	12%
	Quarter 2, 2015	7	14%	86%	0%
	Quarter 1, 2015	13	15%	77%	8%
By CAE (CAMEL "by-the-number")	1	126	17%	78%	6%
	2	328	17%	74%	9%
	3	30	10%	80%	10%
	4	2	0%	100%	0%
By CUNA Credit Analysis score	A	25	20%	76%	4%
	B	361	17%	76%	7%
	C	92	12%	76%	12%
	D or lower	7	14%	57%	29%
By agree with current CAMEL rating	Disagree strongly	25	0%	48%	52%
	Disagree somewhat	58	5%	64%	31%
	Neutral	69	6%	88%	6%
	Agree somewhat	138	18%	73%	9%
	Agree strongly	306	23%	75%	2%

Table 3

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

		N	Average*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		600	4.07	4%	10%	12%	23%	51%
By asset group	\$25M or less	213	3.99	4%	10%	18%	19%	49%
	Over \$25M - less than \$50M	78	4.05	1%	15%	8%	28%	47%
	\$50M - less than \$250M	173	4.03	7%	8%	11%	23%	51%
	\$250M - less than \$500M	44	4.27	0%	11%	7%	25%	57%
	\$500M - less than \$1B	37	4.03	5%	8%	11%	30%	46%
	\$1B or more	54	4.39	4%	7%	0%	24%	65%
By size of CU	Less than \$50M	291	4.00	3%	11%	15%	22%	48%
	\$50M or more	309	4.13	5%	8%	8%	24%	54%
By charter	State	232	4.05	4%	11%	10%	24%	50%
	Federal	368	4.08	4%	9%	13%	23%	52%
By field of membership	Single common bond	157	4.10	5%	6%	15%	20%	54%
	Multiple common bond	185	4.11	3%	12%	8%	24%	53%
	Community	256	4.02	5%	10%	12%	25%	48%
By NCUA region	Region 1	110	4.22	6%	7%	5%	22%	60%
	Region 2	116	3.99	5%	11%	12%	22%	49%
	Region 3	128	4.04	4%	10%	12%	27%	48%
	Region 4	156	4.04	3%	12%	16%	19%	51%
	Region 5	83	4.11	5%	6%	12%	28%	49%
By current net worth ratio	Less than 6%	8	3.38	13%	25%	13%	13%	38%
	6%-6.99%	14	3.79	0%	14%	21%	36%	29%
	7%-9.99%	200	3.98	5%	12%	11%	25%	48%
	10% or greater	374	4.14	4%	8%	12%	21%	55%
By agency conducting exam/visitation	State Regulator	127	4.09	4%	10%	12%	21%	53%
	NCUA	376	4.07	5%	9%	13%	22%	52%
	Both	96	4.02	3%	14%	8%	28%	47%
By exam date	Quarter 1, 2017	1	5.00	0%	0%	0%	0%	100%
	Quarter 4, 2016	75	3.99	7%	9%	15%	17%	52%
	Quarter 3, 2016	168	4.00	5%	7%	14%	31%	43%
	Quarter 2, 2016	139	4.25	1%	12%	10%	17%	60%
	Quarter 1, 2016	123	4.14	7%	8%	6%	24%	55%
	Quarter 4, 2015	44	3.91	5%	16%	11%	20%	48%
	Quarter 3, 2015	17	3.71	6%	24%	12%	12%	47%
	Quarter 2, 2015	7	4.43	0%	0%	29%	0%	71%
By CAE (CAMEL "by-the-number")	1	126	4.19	5%	8%	11%	16%	60%
	2	332	4.15	5%	7%	11%	25%	53%
	3	30	3.77	3%	20%	17%	17%	43%
	4	2	3.00	0%	0%	100%	0%	0%
By CUNA Credit Analysis score	A	25	4.24	4%	4%	16%	16%	60%
	B	363	4.21	4%	7%	10%	23%	56%
	C	94	3.83	7%	13%	14%	21%	45%
	D or lower	7	3.43	14%	14%	14%	29%	29%
By change in CAMEL rating	Improve	102	4.59	0%	3%	4%	25%	69%
	Remain the same	442	4.14	3%	8%	14%	23%	52%
	Decline	52	2.58	25%	35%	8%	23%	10%

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

Table 4

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

		N	Average*	Poor	Somewhat poor	Neutral	Good	Excellent
Overall		547	4.18	3%	5%	11%	35%	47%
By asset group	\$25M or less	196	4.31	2%	3%	10%	35%	51%
	Over \$25M - less than \$50M	66	4.23	0%	6%	12%	35%	47%
	\$50M - less than \$250M	159	4.01	5%	6%	14%	33%	42%
	\$250M - less than \$500M	41	4.07	5%	5%	12%	34%	44%
	\$500M - less than \$1B	36	4.08	3%	6%	14%	36%	42%
	\$1B or more	48	4.33	0%	6%	4%	40%	50%
By size of CU	Less than \$50M	262	4.29	1%	4%	10%	35%	50%
	\$50M or more	285	4.08	4%	6%	12%	35%	44%
By charter	State	208	4.28	1%	3%	13%	31%	51%
	Federal	339	4.12	4%	6%	10%	37%	44%
By field of membership	Single common bond	144	4.29	3%	3%	10%	32%	53%
	Multiple common bond	167	4.17	3%	6%	7%	40%	44%
	Community	234	4.12	2%	5%	16%	32%	44%
By NCUA region	Region 1	98	4.20	1%	4%	16%	31%	48%
	Region 2	101	4.07	7%	7%	6%	33%	48%
	Region 3	119	4.20	3%	3%	8%	43%	43%
	Region 4	150	4.24	1%	3%	15%	35%	47%
	Region 5	72	4.13	3%	10%	8%	31%	49%
By current net worth ratio	Less than 6%	4	4.25	0%	0%	25%	25%	50%
	6%-6.99%	11	4.73	0%	0%	0%	27%	73%
	7%-9.99%	181	4.02	4%	8%	13%	33%	43%
	10% or greater	348	4.24	2%	3%	11%	36%	48%
By agency conducting exam/visitation	State Regulator	114	4.27	1%	4%	13%	32%	50%
	NCUA	347	4.12	4%	5%	11%	35%	45%
	Both	85	4.31	0%	4%	12%	35%	49%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	65	4.25	5%	2%	6%	40%	48%
	Quarter 3, 2016	160	4.30	2%	4%	9%	32%	53%
	Quarter 2, 2016	128	4.20	3%	3%	9%	41%	44%
	Quarter 1, 2016	109	4.11	2%	8%	14%	29%	47%
	Quarter 4, 2015	39	3.85	5%	10%	18%	28%	38%
	Quarter 3, 2015	14	4.07	0%	0%	21%	50%	29%
	Quarter 2, 2015	7	4.71	0%	0%	0%	29%	71%
	Quarter 1, 2015	12	3.67	0%	8%	50%	8%	33%
By CAE (CAMEL "by-the-number")	1	119	4.21	3%	3%	10%	35%	48%
	2	308	4.24	2%	5%	10%	33%	50%
	3	26	4.15	8%	4%	4%	35%	50%
	4	2	4.00	0%	0%	0%	100%	0%
By CUNA Credit Analysis score	A	22	4.73	0%	0%	0%	27%	73%
	B	341	4.27	2%	4%	10%	34%	50%
	C	84	3.89	8%	8%	7%	38%	38%
	D or lower	7	4.43	0%	0%	29%	0%	71%
By change in CAMEL rating	Improve	96	4.47	0%	2%	8%	30%	59%
	Remain the same	398	4.21	3%	4%	11%	36%	47%
	Decline	49	3.39	8%	18%	20%	33%	20%
By agree with current CAMEL rating	Disagree strongly	24	2.67	29%	13%	33%	13%	13%
	Disagree somewhat	52	3.56	4%	13%	27%	35%	21%
	Neutral	61	3.87	3%	5%	21%	43%	28%
	Agree somewhat	120	4.19	1%	5%	10%	43%	42%
	Agree strongly	288	4.48	1%	2%	5%	32%	60%

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

Table 5

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

		N	Average*	Poor	Somewhat poor	Neutral	Good	Excellent
Overall		545	4.05	4%	4%	14%	37%	40%
By asset group	\$25M or less	194	4.20	3%	4%	13%	30%	50%
	Over \$25M - less than \$50M	66	4.15	5%	2%	17%	29%	48%
	\$50M - less than \$250M	159	3.86	7%	6%	14%	40%	33%
	\$250M - less than \$500M	41	3.98	5%	5%	10%	49%	32%
	\$500M - less than \$1B	36	3.81	6%	3%	19%	50%	22%
	\$1B or more	48	4.13	0%	4%	15%	46%	35%
By size of CU	Less than \$50M	260	4.19	3%	3%	14%	30%	50%
	\$50M or more	285	3.92	5%	5%	14%	44%	32%
By charter	State	208	4.12	2%	3%	15%	38%	41%
	Federal	337	4.00	6%	5%	13%	36%	40%
By field of membership	Single common bond	143	4.22	3%	3%	14%	29%	51%
	Multiple common bond	166	4.02	7%	4%	11%	39%	40%
	Community	234	3.95	4%	5%	17%	41%	34%
By NCUA region	Region 1	98	4.00	4%	5%	16%	36%	39%
	Region 2	101	3.97	9%	4%	12%	32%	44%
	Region 3	118	4.03	3%	3%	16%	41%	36%
	Region 4	150	4.17	2%	3%	14%	37%	44%
	Region 5	71	3.97	6%	6%	13%	38%	38%
By current net worth ratio	Less than 6%	3	4.00	0%	0%	33%	33%	33%
	6%-6.99%	11	4.64	0%	0%	9%	18%	73%
	7%-9.99%	180	3.91	7%	5%	14%	36%	37%
	10% or greater	348	4.09	3%	4%	14%	38%	41%
By agency conducting exam/visitation	State Regulator	114	4.15	3%	4%	13%	38%	43%
	NCUA	345	4.00	6%	5%	13%	35%	41%
	Both	85	4.09	0%	4%	19%	42%	35%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	65	4.05	3%	3%	17%	40%	37%
	Quarter 3, 2016	160	4.24	3%	2%	10%	38%	47%
	Quarter 2, 2016	127	4.09	4%	4%	13%	38%	42%
	Quarter 1, 2016	109	3.88	6%	6%	17%	35%	36%
	Quarter 4, 2015	39	3.62	13%	8%	18%	28%	33%
	Quarter 3, 2015	14	3.79	0%	21%	14%	29%	36%
	Quarter 2, 2015	7	4.57	0%	0%	0%	43%	57%
By CAE (CAMEL "by-the-number")	1	118	4.05	3%	6%	14%	38%	39%
	2	308	4.16	5%	4%	9%	36%	46%
	3	26	3.85	12%	4%	19%	19%	46%
	4	2	3.50	0%	0%	50%	50%	0%
By CUNA Credit Analysis score	A	22	4.64	0%	0%	5%	27%	68%
	B	340	4.16	3%	5%	11%	35%	46%
	C	84	3.74	12%	2%	14%	43%	29%
	D or lower	7	4.29	0%	0%	29%	14%	57%
By change in CAMEL rating	Improve	95	4.32	1%	0%	12%	41%	46%
	Remain the same	397	4.08	5%	4%	13%	37%	42%
	Decline	49	3.27	10%	18%	27%	24%	20%
By agree with current CAMEL rating	Disagree strongly	23	2.35	43%	17%	9%	22%	9%
	Disagree somewhat	52	3.23	10%	15%	31%	31%	13%
	Neutral	61	3.79	5%	0%	30%	43%	23%
	Agree somewhat	120	4.05	3%	4%	13%	44%	36%
	Agree strongly	287	4.38	1%	2%	9%	35%	53%

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

Table 6

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

		N	Average*	Poor	Somewhat poor	Neutral	Good	Excellent
Overall		545	4.00	4%	6%	15%	35%	40%
By asset group	\$25M or less	195	4.13	2%	5%	15%	34%	44%
	Over \$25M - less than \$50M	66	4.02	3%	6%	20%	29%	42%
	\$50M - less than \$250M	158	3.83	7%	9%	13%	34%	36%
	\$250M - less than \$500M	41	4.02	5%	2%	17%	37%	39%
	\$500M - less than \$1B	36	3.78	8%	3%	14%	53%	22%
	\$1B or more	48	4.17	0%	6%	13%	40%	42%
By size of CU	Less than \$50M	261	4.10	2%	5%	16%	33%	44%
	\$50M or more	284	3.91	6%	7%	14%	38%	36%
By charter	State	208	4.08	2%	6%	14%	36%	41%
	Federal	337	3.96	5%	6%	15%	35%	39%
By field of membership	Single common bond	144	4.11	3%	6%	15%	30%	47%
	Multiple common bond	166	4.02	4%	6%	13%	38%	39%
	Community	233	3.92	5%	6%	17%	36%	36%
By NCUA region	Region 1	98	3.99	4%	8%	13%	34%	41%
	Region 2	100	3.91	8%	5%	13%	36%	38%
	Region 3	118	3.93	2%	11%	14%	40%	34%
	Region 4	150	4.15	1%	3%	20%	30%	45%
	Region 5	72	3.99	7%	4%	11%	39%	39%
By current net worth ratio	Less than 6%	4	3.00	0%	50%	25%	0%	25%
	6%-6.99%	11	4.45	0%	0%	18%	18%	64%
	7%-9.99%	179	3.83	6%	8%	18%	31%	36%
	10% or greater	348	4.08	3%	5%	13%	39%	41%
By agency conducting exam/visitation	State Regulator	114	4.12	3%	6%	11%	38%	43%
	NCUA	345	3.95	6%	6%	15%	34%	39%
	Both	85	4.02	0%	7%	19%	39%	35%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	65	3.94	5%	3%	20%	38%	34%
	Quarter 3, 2016	159	4.18	2%	6%	11%	35%	46%
	Quarter 2, 2016	128	4.05	4%	4%	17%	33%	42%
	Quarter 1, 2016	108	3.92	5%	9%	15%	32%	39%
	Quarter 4, 2015	39	3.74	10%	8%	18%	26%	38%
	Quarter 3, 2015	14	3.50	14%	14%	7%	36%	29%
	Quarter 2, 2015	7	4.43	0%	0%	0%	57%	43%
Quarter 1, 2015	12	3.42	0%	25%	17%	50%	8%	
By CAE (CAMEL "by-the-number")	1	119	4.01	6%	3%	15%	38%	39%
	2	308	4.11	4%	6%	10%	36%	44%
	3	25	4.04	4%	4%	24%	20%	48%
	4	2	3.50	0%	0%	50%	50%	0%
By CUNA Credit Analysis score	A	22	4.64	0%	0%	5%	27%	68%
	B	341	4.11	3%	4%	13%	37%	43%
	C	83	3.75	10%	7%	13%	39%	31%
	D or lower	7	4.57	0%	14%	0%	0%	86%
By change in CAMEL rating	Improve	95	4.37	1%	2%	9%	34%	54%
	Remain the same	397	4.04	4%	5%	15%	37%	39%
	Decline	49	3.00	14%	24%	24%	20%	16%
By agree with current CAMEL rating	Disagree strongly	24	2.04	50%	21%	13%	8%	8%
	Disagree somewhat	52	3.02	6%	25%	40%	19%	10%
	Neutral	61	3.72	3%	2%	33%	44%	18%
	Agree somewhat	119	3.95	3%	6%	15%	47%	29%
	Agree strongly	287	4.42	1%	3%	7%	33%	56%

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

Table 7

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

		N	Average*	Poor	Somewhat poor	Neutral	Good	Excellent
Overall		546	3.93	5%	7%	15%	38%	36%
By asset group	\$25M or less	195	4.10	3%	4%	16%	33%	44%
	Over \$25M - less than \$50M	66	4.02	2%	11%	14%	33%	41%
	\$50M - less than \$250M	159	3.70	9%	10%	13%	39%	30%
	\$250M - less than \$500M	41	3.85	5%	5%	22%	37%	32%
	\$500M - less than \$1B	36	3.69	8%	6%	14%	53%	19%
	\$1B or more	48	4.08	0%	6%	10%	52%	31%
By size of CU	Less than \$50M	261	4.08	3%	6%	16%	33%	43%
	\$50M or more	285	3.79	7%	8%	14%	42%	29%
By charter	State	208	3.99	3%	9%	12%	41%	36%
	Federal	338	3.89	6%	6%	17%	36%	36%
By field of membership	Single common bond	143	4.10	4%	5%	12%	35%	44%
	Multiple common bond	167	3.96	4%	7%	13%	39%	37%
	Community	234	3.79	6%	8%	18%	39%	30%
By NCUA region	Region 1	97	3.90	6%	9%	11%	35%	38%
	Region 2	101	3.79	8%	8%	14%	38%	33%
	Region 3	119	3.85	4%	9%	14%	42%	30%
	Region 4	150	4.12	1%	5%	19%	33%	43%
	Region 5	72	3.90	7%	4%	13%	44%	32%
By current net worth ratio	Less than 6%	4	3.00	0%	50%	25%	0%	25%
	6%-6.99%	11	4.45	0%	0%	18%	18%	64%
	7%-9.99%	181	3.72	8%	8%	18%	33%	32%
	10% or greater	347	4.02	3%	6%	13%	41%	37%
By agency conducting exam/visitation	State Regulator	114	4.04	4%	6%	11%	43%	37%
	NCUA	346	3.90	6%	6%	16%	35%	36%
	Both	85	3.91	1%	12%	13%	44%	31%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	65	3.95	5%	6%	12%	43%	34%
	Quarter 3, 2016	159	4.11	3%	6%	10%	40%	42%
	Quarter 2, 2016	128	3.98	3%	5%	17%	39%	35%
	Quarter 1, 2016	109	3.83	6%	8%	18%	30%	37%
	Quarter 4, 2015	39	3.64	10%	13%	13%	31%	33%
	Quarter 3, 2015	14	3.43	14%	7%	21%	36%	21%
	Quarter 2, 2015	7	4.29	0%	0%	14%	43%	43%
Quarter 1, 2015	12	3.17	8%	25%	17%	42%	8%	
By CAE (CAMEL "by-the-number")	1	119	3.94	5%	4%	18%	38%	35%
	2	307	4.04	5%	6%	11%	40%	39%
	3	26	3.88	8%	4%	27%	15%	46%
	4	2	3.00	0%	50%	0%	50%	0%
By CUNA Credit Analysis score	A	22	4.59	0%	0%	5%	32%	64%
	B	340	4.04	3%	5%	15%	39%	39%
	C	84	3.62	13%	8%	11%	39%	29%
	D or lower	7	4.57	0%	0%	14%	14%	71%
By change in CAMEL rating	Improve	96	4.27	1%	2%	14%	35%	48%
	Remain the same	397	3.96	4%	7%	13%	41%	35%
	Decline	49	2.94	18%	18%	31%	16%	16%
By agree with current CAMEL rating	Disagree strongly	24	1.88	50%	29%	8%	8%	4%
	Disagree somewhat	51	3.02	10%	20%	39%	22%	10%
	Neutral	61	3.62	3%	3%	36%	43%	15%
	Agree somewhat	120	3.87	3%	8%	13%	52%	24%
	Agree strongly	288	4.35	1%	3%	7%	36%	52%

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

Table 8

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

		N	Average*	Poor	Somewhat poor	Neutral	Good	Excellent
Overall		540	4.09	4%	4%	12%	41%	40%
By asset group	\$25M or less	193	4.20	3%	2%	12%	36%	46%
	Over \$25M - less than \$50M	65	4.02	6%	6%	12%	31%	45%
	\$50M - less than \$250M	157	3.94	6%	5%	12%	44%	33%
	\$250M - less than \$500M	41	4.12	2%	5%	10%	44%	39%
	\$500M - less than \$1B	36	3.92	6%	3%	14%	50%	28%
	\$1B or more	47	4.28	0%	2%	6%	53%	38%
By size of CU	Less than \$50M	258	4.16	4%	3%	12%	35%	46%
	\$50M or more	282	4.02	4%	4%	11%	46%	34%
By charter	State	204	4.14	3%	1%	14%	42%	40%
	Federal	336	4.05	4%	5%	10%	40%	40%
By field of membership	Single common bond	141	4.21	4%	4%	11%	33%	49%
	Multiple common bond	165	4.12	5%	2%	9%	43%	41%
	Community	232	3.98	4%	5%	14%	44%	33%
By NCUA region	Region 1	96	4.01	6%	2%	13%	43%	36%
	Region 2	100	4.01	6%	6%	10%	37%	41%
	Region 3	118	4.08	3%	3%	14%	45%	36%
	Region 4	148	4.23	1%	4%	13%	36%	46%
	Region 5	71	4.00	8%	3%	7%	44%	38%
By current net worth ratio	Less than 6%	4	3.25	25%	0%	0%	75%	0%
	6%-6.99%	11	4.64	0%	0%	0%	36%	64%
	7%-9.99%	177	3.98	6%	4%	14%	41%	36%
	10% or greater	345	4.13	3%	4%	11%	41%	41%
By agency conducting exam/visitation	State Regulator	111	4.13	4%	1%	16%	38%	41%
	NCUA	344	4.03	5%	5%	11%	40%	40%
	Both	84	4.23	1%	1%	10%	50%	38%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	65	4.23	5%	0%	9%	40%	46%
	Quarter 3, 2016	159	4.26	3%	4%	9%	34%	50%
	Quarter 2, 2016	126	4.06	2%	5%	11%	48%	33%
	Quarter 1, 2016	107	3.94	7%	5%	12%	41%	36%
	Quarter 4, 2015	38	3.76	11%	5%	18%	29%	37%
	Quarter 3, 2015	13	4.08	0%	8%	8%	54%	31%
	Quarter 2, 2015	7	4.29	0%	0%	0%	71%	29%
	Quarter 1, 2015	12	3.67	8%	0%	33%	33%	25%
By CAE (CAMEL "by-the-number")	1	117	4.09	4%	4%	11%	39%	41%
	2	306	4.16	4%	4%	8%	42%	43%
	3	26	4.12	8%	0%	15%	27%	50%
	4	2	4.00	0%	0%	0%	100%	0%
By CUNA Credit Analysis score	A	22	4.59	0%	0%	0%	41%	59%
	B	339	4.16	3%	4%	10%	39%	44%
	C	82	3.88	10%	4%	7%	48%	32%
	D or lower	7	4.57	0%	0%	0%	43%	57%
By change in CAMEL rating	Improve	96	4.42	2%	0%	8%	33%	56%
	Remain the same	392	4.10	4%	4%	11%	43%	39%
	Decline	48	3.33	13%	10%	23%	40%	15%
By agree with current CAMEL rating	Disagree strongly	24	2.25	50%	13%	8%	21%	8%
	Disagree somewhat	51	3.51	6%	12%	22%	47%	14%
	Neutral	61	3.85	2%	5%	23%	48%	23%
	Agree somewhat	118	4.04	3%	3%	14%	47%	33%
	Agree strongly	284	4.41	1%	1%	6%	38%	54%

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

Table 9

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

		N	Average*	Poor	Somewhat poor	Neutral	Good	Excellent
Overall		540	4.18	4%	4%	9%	35%	48%
By asset group	\$25M or less	193	4.30	3%	4%	10%	29%	55%
	Over \$25M - less than \$50M	64	4.06	8%	5%	9%	30%	48%
	\$50M - less than \$250M	158	4.07	6%	6%	6%	40%	42%
	\$250M - less than \$500M	41	4.20	0%	5%	12%	41%	41%
	\$500M - less than \$1B	36	3.92	8%	6%	11%	36%	39%
	\$1B or more	47	4.38	2%	0%	6%	40%	51%
By size of CU	Less than \$50M	257	4.24	4%	4%	10%	29%	53%
	\$50M or more	283	4.12	5%	5%	7%	40%	43%
By charter	State	203	4.23	5%	2%	8%	34%	50%
	Federal	337	4.15	4%	6%	9%	35%	47%
By field of membership	Single common bond	141	4.31	1%	4%	10%	33%	52%
	Multiple common bond	166	4.13	5%	7%	5%	36%	47%
	Community	231	4.13	6%	3%	10%	35%	46%
By NCUA region	Region 1	97	4.18	6%	4%	7%	31%	52%
	Region 2	100	4.13	3%	8%	8%	35%	46%
	Region 3	118	4.16	4%	3%	9%	38%	45%
	Region 4	147	4.32	2%	2%	10%	33%	52%
	Region 5	71	4.03	8%	6%	7%	32%	46%
By current net worth ratio	Less than 6%	4	3.75	0%	25%	0%	50%	25%
	6%-6.99%	11	4.45	0%	9%	0%	27%	64%
	7%-9.99%	178	4.10	6%	4%	10%	32%	47%
	10% or greater	344	4.21	3%	4%	8%	36%	48%
By agency conducting exam/visitation	State Regulator	111	4.30	5%	2%	8%	31%	55%
	NCUA	345	4.14	4%	6%	8%	35%	47%
	Both	83	4.19	4%	2%	10%	40%	45%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	65	4.31	2%	5%	11%	28%	55%
	Quarter 3, 2016	160	4.38	3%	3%	6%	32%	57%
	Quarter 2, 2016	126	4.21	2%	5%	9%	38%	46%
	Quarter 1, 2016	107	4.01	8%	3%	11%	35%	43%
	Quarter 4, 2015	38	3.84	11%	11%	8%	26%	45%
	Quarter 3, 2015	12	3.67	17%	0%	8%	50%	25%
	Quarter 2, 2015	7	4.43	0%	0%	0%	57%	43%
	Quarter 1, 2015	12	3.42	0%	33%	8%	42%	17%
By CAE (CAMEL "by-the-number")	1	117	4.14	6%	4%	9%	32%	49%
	2	306	4.27	4%	3%	7%	35%	52%
	3	26	4.08	4%	12%	12%	19%	54%
	4	2	4.00	0%	0%	50%	0%	50%
By CUNA Credit Analysis score	A	22	4.73	0%	0%	0%	27%	73%
	B	339	4.26	4%	4%	8%	33%	52%
	C	82	3.94	10%	5%	7%	38%	40%
	D or lower	7	4.29	0%	14%	0%	29%	57%
By change in CAMEL rating	Improve	96	4.48	2%	1%	6%	28%	63%
	Remain the same	392	4.21	3%	5%	8%	36%	48%
	Decline	48	3.38	17%	8%	19%	33%	23%
By agree with current CAMEL rating	Disagree strongly	24	2.25	46%	13%	17%	21%	4%
	Disagree somewhat	51	3.35	10%	20%	12%	43%	16%
	Neutral	61	3.97	2%	3%	20%	48%	28%
	Agree somewhat	118	4.23	2%	4%	9%	39%	46%
	Agree strongly	284	4.52	1%	1%	4%	30%	63%

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

Table 10

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

		N	Average*	Poor	Somewhat poor	Neutral	Good	Excellent
Overall		527	4.07	4%	4%	16%	34%	43%
By asset group	\$25M or less	191	4.21	3%	4%	13%	32%	49%
	Over \$25M - less than \$50M	63	4.03	3%	10%	14%	27%	46%
	\$50M - less than \$250M	151	3.89	5%	5%	21%	35%	34%
	\$250M - less than \$500M	41	4.17	2%	2%	12%	41%	41%
	\$500M - less than \$1B	35	3.74	9%	3%	23%	37%	29%
	\$1B or more	45	4.27	2%	0%	13%	38%	47%
By size of CU	Less than \$50M	254	4.17	3%	5%	13%	31%	48%
	\$50M or more	273	3.98	4%	4%	18%	37%	37%
By charter	State	200	4.14	2%	3%	19%	33%	44%
	Federal	327	4.03	5%	5%	14%	35%	42%
By field of membership	Single common bond	137	4.26	2%	4%	9%	35%	50%
	Multiple common bond	160	4.06	4%	6%	14%	32%	44%
	Community	228	3.96	4%	3%	21%	35%	37%
By NCUA region	Region 1	95	4.06	4%	4%	16%	33%	43%
	Region 2	99	4.06	4%	4%	16%	33%	42%
	Region 3	114	4.04	4%	4%	14%	41%	37%
	Region 4	143	4.15	1%	6%	20%	26%	48%
	Region 5	70	4.01	9%	1%	11%	37%	41%
By current net worth ratio	Less than 6%	4	3.75	0%	25%	0%	50%	25%
	6%-6.99%	11	4.45	0%	0%	18%	18%	64%
	7%-9.99%	176	4.02	5%	3%	19%	29%	43%
	10% or greater	333	4.09	3%	5%	14%	37%	41%
By agency conducting exam/visitation	State Regulator	109	4.17	3%	2%	18%	29%	48%
	NCUA	334	4.03	5%	5%	14%	34%	42%
	Both	83	4.11	0%	4%	20%	37%	39%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	64	4.09	3%	3%	17%	34%	42%
	Quarter 3, 2016	155	4.30	3%	2%	11%	32%	52%
	Quarter 2, 2016	125	4.07	2%	3%	19%	35%	40%
	Quarter 1, 2016	102	3.93	8%	3%	18%	31%	40%
	Quarter 4, 2015	37	3.78	5%	14%	16%	27%	38%
	Quarter 3, 2015	12	3.83	0%	17%	8%	50%	25%
	Quarter 2, 2015	7	4.43	0%	0%	0%	57%	43%
	Quarter 1, 2015	12	3.25	0%	33%	25%	25%	17%
By CAE (CAMEL "by-the-number")	1	116	4.10	5%	3%	13%	33%	46%
	2	299	4.14	3%	4%	14%	33%	45%
	3	26	4.04	8%	4%	12%	31%	46%
	4	2	3.50	0%	0%	50%	50%	0%
By CUNA Credit Analysis score	A	22	4.59	0%	0%	9%	23%	68%
	B	332	4.17	3%	4%	13%	33%	47%
	C	81	3.79	10%	4%	15%	41%	31%
	D or lower	7	4.14	0%	0%	43%	0%	57%
By change in CAMEL rating	Improve	92	4.39	1%	2%	13%	24%	60%
	Remain the same	383	4.09	3%	4%	14%	36%	42%
	Decline	48	3.31	13%	8%	29%	35%	15%
By agree with current CAMEL rating	Disagree strongly	24	2.21	42%	21%	17%	17%	4%
	Disagree somewhat	51	3.33	8%	12%	31%	37%	12%
	Neutral	60	3.80	2%	5%	23%	52%	18%
	Agree somewhat	117	4.09	3%	4%	15%	37%	41%
	Agree strongly	273	4.42	0%	1%	11%	30%	58%

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

Table 11

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

		N	Average*	Poor	Somewhat poor	Neutral	Good	Excellent
Overall		527	4.00	4%	6%	16%	36%	39%
By asset group	\$25M or less	191	4.10	3%	5%	15%	31%	45%
	Over \$25M - less than \$50M	62	4.03	3%	10%	11%	32%	44%
	\$50M - less than \$250M	151	3.83	5%	7%	19%	39%	30%
	\$250M - less than \$500M	41	4.07	5%	2%	15%	37%	41%
	\$500M - less than \$1B	35	3.74	6%	6%	23%	40%	26%
	\$1B or more	47	4.17	2%	0%	15%	45%	38%
By size of CU	Less than \$50M	253	4.08	3%	6%	14%	32%	45%
	\$50M or more	274	3.92	4%	5%	18%	40%	33%
By charter	State	200	4.09	2%	5%	18%	36%	41%
	Federal	327	3.94	5%	6%	15%	36%	37%
By field of membership	Single common bond	138	4.13	4%	4%	14%	34%	45%
	Multiple common bond	161	3.97	5%	7%	11%	40%	37%
	Community	226	3.92	3%	6%	22%	35%	35%
By NCUA region	Region 1	93	3.97	3%	9%	15%	34%	39%
	Region 2	99	3.94	4%	9%	14%	34%	38%
	Region 3	115	3.98	3%	6%	14%	42%	35%
	Region 4	145	4.12	2%	3%	20%	29%	46%
	Region 5	70	3.91	7%	1%	17%	41%	33%
By current net worth ratio	Less than 6%	4	3.50	0%	25%	25%	25%	25%
	6%-6.99%	11	4.45	0%	0%	18%	18%	64%
	7%-9.99%	176	3.93	5%	6%	18%	34%	37%
	10% or greater	334	4.02	4%	5%	15%	37%	39%
By agency conducting exam/visitation	State Regulator	110	4.10	3%	4%	17%	34%	43%
	NCUA	334	3.96	5%	6%	15%	36%	38%
	Both	83	4.02	0%	7%	18%	40%	35%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	64	4.00	3%	3%	22%	34%	38%
	Quarter 3, 2016	154	4.19	3%	4%	12%	36%	46%
	Quarter 2, 2016	124	4.05	2%	6%	15%	39%	38%
	Quarter 1, 2016	104	3.82	7%	6%	23%	28%	37%
	Quarter 4, 2015	38	3.79	11%	8%	11%	34%	37%
	Quarter 3, 2015	12	3.83	8%	8%	8%	42%	33%
	Quarter 2, 2015	7	4.43	0%	0%	0%	57%	43%
	Quarter 1, 2015	12	3.17	0%	33%	25%	33%	8%
By CAE (CAMEL "by-the-number")	1	115	4.02	4%	3%	18%	34%	40%
	2	301	4.09	3%	6%	11%	37%	43%
	3	25	3.84	8%	8%	20%	20%	44%
	4	2	3.50	0%	0%	50%	50%	0%
By CUNA Credit Analysis score	A	21	4.52	0%	0%	10%	29%	62%
	B	334	4.12	3%	6%	12%	35%	44%
	C	81	3.68	9%	5%	21%	41%	25%
	D or lower	6	4.00	0%	17%	17%	17%	50%
By change in CAMEL rating	Improve	93	4.31	1%	2%	11%	37%	49%
	Remain the same	384	4.02	3%	6%	15%	37%	39%
	Decline	46	3.13	13%	13%	35%	26%	13%
By agree with current CAMEL rating	Disagree strongly	24	2.29	38%	21%	21%	17%	4%
	Disagree somewhat	51	3.12	12%	12%	35%	35%	6%
	Neutral	59	3.78	2%	5%	27%	46%	20%
	Agree somewhat	114	3.93	3%	6%	17%	45%	30%
	Agree strongly	277	4.38	0%	3%	9%	32%	55%

*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	Average	1-3 days	4-6 days	7-9 days	10-12 days	13 or more days
Overall		603	10.03	6%	26%	24%	18%	26%
By asset group	\$25M or less	214	6.99	16%	46%	18%	10%	10%
	Over \$25M - less than \$50M	78	9.90	4%	26%	31%	15%	24%
	\$50M - less than \$250M	175	10.74	1%	19%	28%	28%	25%
	\$250M - less than \$500M	44	12.38	0%	5%	33%	24%	38%
	\$500M - less than \$1B	37	14.89	0%	0%	19%	17%	64%
By size of CU	\$1B or more	54	14.87	0%	2%	15%	19%	63%
	Less than \$50M	292	7.78	13%	40%	22%	11%	14%
By charter	\$50M or more	311	12.18	0%	12%	25%	25%	38%
	State	235	10.59	6%	27%	17%	17%	32%
By field of membership	Federal	368	9.67	7%	25%	27%	18%	23%
	Single common bond	157	7.43	16%	38%	21%	14%	11%
By NCUA region	Multiple common bond	185	10.26	5%	25%	26%	15%	29%
	Community	258	11.44	2%	18%	23%	23%	34%
	Region 1	110	10.64	6%	26%	18%	17%	33%
By current net worth ratio	Region 2	116	9.99	10%	26%	17%	20%	28%
	Region 3	128	9.59	6%	28%	26%	18%	22%
	Region 4	158	8.55	7%	33%	30%	15%	15%
	Region 5	84	12.74	2%	9%	21%	23%	44%
By agency conducting exam/visitation	Less than 6%	8	5.86	29%	43%	0%	29%	0%
	6%-6.99%	14	8.43	7%	50%	14%	7%	21%
	7%-9.99%	201	10.47	6%	19%	27%	21%	27%
	10% or greater	375	9.97	6%	28%	22%	16%	27%
By exam date	State Regulator	129	9.13	6%	36%	20%	16%	21%
	NCUA	376	9.76	7%	25%	27%	18%	24%
	Both	96	12.31	4%	15%	16%	20%	44%
By CAE (CAMEL "by-the-number")	Quarter 1, 2017	1	8.00	0%	0%	100%	0%	0%
	Quarter 4, 2016	75	10.48	10%	25%	19%	12%	34%
	Quarter 3, 2016	169	9.63	7%	25%	28%	17%	23%
	Quarter 2, 2016	139	10.52	5%	23%	24%	19%	29%
	Quarter 1, 2016	124	10.33	4%	28%	19%	20%	28%
	Quarter 4, 2015	44	10.16	7%	28%	16%	21%	28%
	Quarter 3, 2015	17	10.35	0%	29%	18%	29%	24%
	Quarter 2, 2015	7	8.57	0%	43%	29%	14%	14%
By CUNA Credit Analysis score	Quarter 1, 2015	14	7.86	7%	29%	43%	14%	7%
	1	127	11.28	2%	20%	25%	18%	35%
	2	333	9.56	7%	26%	26%	19%	22%
	3	30	8.60	17%	30%	17%	17%	20%
By change in CAMEL rating	4	2	6.50	0%	50%	50%	0%	0%
	A	25	7.72	20%	20%	28%	24%	8%
	B	365	10.08	5%	25%	26%	18%	26%
	C	94	10.27	8%	22%	24%	18%	28%
By agree with current CAMEL rating	D or lower	7	5.43	14%	71%	0%	14%	0%
	Improve	102	9.24	6%	32%	25%	17%	21%
	Remain the same	442	10.25	7%	23%	24%	18%	28%
By agree with current CAMEL rating	Decline	52	9.78	6%	31%	20%	18%	25%
	Disagree strongly	26	10.38	0%	35%	23%	12%	31%
	Disagree somewhat	59	10.85	8%	25%	12%	19%	36%
	Neutral	70	8.82	13%	34%	19%	9%	24%
	Agree somewhat	138	10.42	4%	25%	25%	17%	29%
Agree strongly	307	9.96	6%	23%	26%	20%	24%	

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	Average	1-3 days	4-6 days	7-9 days	10-12 days	13 or more days
Overall		603	14.48	6%	8%	9%	10%	67%
By asset group	\$25M or less	214	13.28	9%	9%	14%	13%	56%
	Over \$25M - less than \$50M	78	13.45	8%	15%	9%	5%	62%
	\$50M - less than \$250M	175	15.32	5%	7%	2%	11%	75%
	\$250M - less than \$500M	44	14.95	2%	2%	12%	17%	67%
	\$500M - less than \$1B	37	15.61	3%	6%	8%	6%	78%
	\$1B or more	54	16.88	0%	2%	6%	4%	88%
By size of CU	Less than \$50M	292	13.32	8%	10%	12%	11%	58%
	\$50M or more	311	15.58	3%	5%	5%	10%	76%
By charter	State	235	15.75	2%	5%	6%	10%	78%
	Federal	368	13.69	8%	9%	11%	11%	61%
By field of membership	Single common bond	157	13.21	7%	10%	16%	10%	56%
	Multiple common bond	185	14.44	6%	7%	8%	13%	66%
	Community	258	15.24	5%	6%	5%	9%	75%
By NCUA region	Region 1	110	14.84	6%	10%	5%	8%	72%
	Region 2	116	14.60	6%	6%	7%	12%	68%
	Region 3	128	14.58	5%	7%	10%	10%	68%
	Region 4	158	13.78	7%	9%	9%	15%	60%
	Region 5	84	15.21	3%	6%	13%	4%	74%
By current net worth ratio	Less than 6%	8	13.29	0%	14%	29%	0%	57%
	6%-6.99%	14	15.62	0%	0%	8%	23%	69%
	7%-9.99%	201	14.45	5%	9%	8%	10%	67%
	10% or greater	375	14.49	6%	7%	8%	10%	68%
By agency conducting exam/visitation	State Regulator	129	15.60	3%	8%	5%	8%	78%
	NCUA	376	13.69	8%	9%	11%	11%	61%
	Both	96	16.13	2%	2%	4%	11%	80%
By exam date	Quarter 4, 2016	75	13.87	9%	6%	10%	13%	62%
	Quarter 3, 2016	169	13.86	9%	10%	8%	8%	65%
	Quarter 2, 2016	139	15.15	4%	5%	8%	10%	73%
	Quarter 1, 2016	124	14.82	3%	9%	8%	11%	69%
	Quarter 4, 2015	44	14.58	3%	8%	10%	15%	65%
	Quarter 3, 2015	17	14.87	7%	0%	7%	20%	67%
	Quarter 2, 2015	7	16.00	0%	0%	0%	29%	71%
	Quarter 1, 2015	14	15.64	0%	7%	14%	0%	79%
By CAE (CAMEL "by-the-number")	1	127	14.91	5%	6%	9%	9%	71%
	2	333	14.17	7%	10%	8%	10%	66%
	3	30	13.32	4%	7%	14%	25%	50%
	4	2	18.00	0%	0%	0%	0%	100%
By CUNA Credit Analysis score	A	25	12.88	4%	13%	17%	17%	50%
	B	365	14.31	7%	9%	7%	10%	67%
	C	94	14.92	1%	8%	10%	12%	69%
	D or lower	7	11.86	14%	0%	29%	14%	43%
By change in CAMEL rating	Improve	102	14.61	5%	6%	8%	13%	67%
	Remain the same	442	14.31	6%	8%	9%	11%	66%
	Decline	52	15.77	4%	6%	4%	4%	81%
By agree with current CAMEL rating	Disagree strongly	26	15.24	4%	8%	8%	4%	76%
	Disagree somewhat	59	15.42	2%	5%	9%	11%	74%
	Neutral	70	14.21	6%	6%	11%	11%	65%
	Agree somewhat	138	14.32	7%	8%	9%	9%	67%
	Agree strongly	307	14.34	6%	8%	8%	11%	66%

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, credit union is not under any "Administrative Orders"
Overall		595	0%	0%	0%	100%
By asset group	\$25M or less	212	0%	0%	0%	100%
	Over \$25M - less than \$50M	77	0%	0%	0%	100%
	\$50M - less than \$250M	174	0%	1%	0%	99%
	\$250M - less than \$500M	41	0%	0%	0%	100%
	\$500M - less than \$1B	37	0%	0%	0%	100%
	\$1B or more	54	0%	0%	0%	100%
By size of CU	Less than \$50M	289	0%	0%	0%	100%
	\$50M or more	306	0%	0%	0%	100%
By charter	State	232	0%	0%	0%	100%
	Federal	363	0%	0%	0%	100%
By field of membership	Single common bond	154	0%	1%	0%	99%
	Multiple common bond	183	0%	1%	0%	99%
	Community	255	0%	0%	0%	100%
By NCUA region	Region 1	109	0%	0%	0%	100%
	Region 2	113	0%	1%	0%	99%
	Region 3	128	0%	0%	0%	100%
	Region 4	157	0%	0%	0%	100%
	Region 5	82	0%	1%	0%	99%
By current net worth ratio	Less than 6%	8	0%	0%	0%	100%
	6%-6.99%	14	0%	7%	0%	93%
	7%-9.99%	199	0%	0%	0%	100%
	10% or greater	370	0%	0%	0%	100%
By agency conducting exam/visitation	State Regulator	128	0%	1%	0%	99%
	NCUA	371	0%	0%	0%	100%
	Both	95	0%	0%	0%	100%
By exam date	Quarter 1, 2017	1	0%	0%	0%	100%
	Quarter 4, 2016	73	0%	1%	0%	99%
	Quarter 3, 2016	168	0%	0%	0%	100%
	Quarter 2, 2016	137	0%	0%	0%	100%
	Quarter 1, 2016	122	0%	1%	0%	99%
	Quarter 4, 2015	44	0%	0%	0%	100%
	Quarter 3, 2015	17	0%	0%	0%	100%
	Quarter 2, 2015	7	0%	0%	0%	100%
By CAE (CAMEL "by-the-number")	1	126	0%	0%	0%	100%
	2	329	0%	1%	0%	99%
	3	29	0%	0%	0%	100%
	4	2	0%	0%	0%	100%
By CUNA Credit Analysis score	A	25	0%	0%	0%	100%
	B	360	0%	0%	0%	100%
	C	93	0%	1%	0%	99%
	D or lower	7	0%	0%	0%	100%
By change in CAMEL rating	Improve	101	0%	1%	0%	99%
	Remain the same	437	0%	0%	0%	100%
	Decline	50	0%	0%	0%	100%
By agree with current CAMEL rating	Disagree strongly	25	0%	0%	0%	100%
	Disagree somewhat	59	0%	0%	0%	100%
	Neutral	69	0%	0%	0%	100%
	Agree somewhat	136	0%	1%	0%	99%
	Agree strongly	303	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, credit union is not under any other written agreements
Overall		597	23%	3%	1%	1%	75%
By asset group	\$25M or less	210	26%	4%	0%	1%	70%
	Over \$25M - less than \$50M	78	26%	4%	3%	1%	73%
	\$50M - less than \$250M	174	25%	2%	1%	1%	73%
	\$250M - less than \$500M	43	12%	2%	0%	0%	88%
	\$500M - less than \$1B	37	24%	3%	0%	0%	76%
	\$1B or more	54	17%	0%	0%	0%	85%
By size of CU	Less than \$50M	288	26%	4%	1%	1%	71%
	\$50M or more	309	21%	2%	1%	0%	78%
By charter	State	233	25%	3%	0%	0%	74%
	Federal	364	22%	3%	1%	1%	75%
By field of membership	Single common bond	154	22%	2%	0%	2%	77%
	Multiple common bond	185	22%	5%	1%	1%	74%
	Community	256	25%	2%	1%	0%	73%
By NCUA region	Region 1	110	17%	1%	0%	1%	82%
	Region 2	113	25%	5%	0%	0%	71%
	Region 3	127	27%	5%	0%	2%	71%
	Region 4	158	22%	2%	0%	1%	77%
	Region 5	82	27%	2%	5%	1%	71%
By current net worth ratio	Less than 6%	7	43%	14%	14%	0%	43%
	6%-6.99%	14	50%	14%	14%	0%	36%
	7%-9.99%	200	26%	3%	1%	1%	74%
	10% or greater	372	21%	2%	0%	1%	77%
By agency conducting exam/visitation	State Regulator	127	21%	2%	0%	2%	77%
	NCUA	372	22%	3%	1%	1%	75%
	Both	96	31%	3%	0%	0%	69%
By exam date	Quarter 1, 2017	1	0%	0%	0%	0%	100%
	Quarter 4, 2016	73	21%	3%	3%	1%	75%
	Quarter 3, 2016	168	28%	3%	1%	2%	70%
	Quarter 2, 2016	138	20%	3%	1%	0%	78%
	Quarter 1, 2016	122	20%	3%	0%	0%	80%
	Quarter 4, 2015	44	23%	2%	0%	0%	77%
	Quarter 3, 2015	17	47%	6%	0%	6%	53%
	Quarter 2, 2015	7	57%	0%	0%	0%	43%
	Quarter 1, 2015	14	7%	7%	0%	0%	86%
By CAE (CAMEL "by-the-number")	1	127	19%	2%	0%	0%	81%
	2	329	20%	2%	1%	1%	77%
	3	30	40%	17%	3%	3%	43%
	4	2	0%	0%	0%	0%	100%
By CUNA Credit Analysis score	A	25	16%	0%	0%	0%	84%
	B	361	19%	1%	1%	1%	79%
	C	94	29%	10%	1%	1%	64%
	D or lower	7	43%	14%	0%	0%	57%
By change in CAMEL rating	Improve	102	16%	4%	1%	1%	78%
	Remain the same	437	22%	3%	1%	1%	77%
	Decline	51	57%	4%	0%	2%	41%
By agree with current CAMEL rating	Disagree strongly	26	65%	8%	0%	4%	35%
	Disagree somewhat	59	56%	12%	0%	2%	39%
	Neutral	67	28%	3%	1%	0%	72%
	Agree somewhat	137	29%	4%	1%	1%	66%
	Agree strongly	305	10%	1%	0%	0%	89%

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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		538	3.51	11%	12%	28%	15%	34%
By asset group	\$25M or less	190	3.44	12%	12%	31%	11%	34%
	Over \$25M - less than \$50M	66	3.36	11%	14%	33%	14%	29%
	\$50M - less than \$250M	156	3.56	11%	8%	29%	17%	35%
	\$250M - less than \$500M	41	3.73	5%	20%	17%	15%	44%
	\$500M - less than \$1B	36	3.39	11%	11%	31%	22%	25%
	\$1B or more	48	3.67	10%	15%	15%	19%	42%
By size of CU	Less than \$50M	256	3.42	11%	13%	32%	12%	33%
	\$50M or more	282	3.58	10%	11%	25%	18%	36%
By charter	State	203	3.51	10%	14%	26%	15%	35%
	Federal	335	3.50	11%	10%	30%	15%	34%
By field of membership	Single common bond	140	3.52	11%	11%	26%	15%	36%
	Multiple common bond	165	3.54	10%	11%	28%	16%	35%
	Community	231	3.48	10%	13%	29%	14%	34%
By NCUA region	Region 1	98	3.31	17%	12%	26%	12%	33%
	Region 2	98	3.70	7%	14%	22%	13%	43%
	Region 3	118	3.35	11%	9%	39%	15%	25%
	Region 4	145	3.57	9%	12%	27%	18%	34%
	Region 5	72	3.58	10%	14%	24%	14%	39%
By current net worth ratio	Less than 6%	4	3.25	0%	0%	75%	25%	0%
	6%-6.99%	11	3.36	9%	9%	45%	9%	27%
	7%-9.99%	176	3.51	10%	14%	26%	15%	35%
	10% or greater	344	3.51	11%	11%	28%	15%	35%
By agency conducting exam/visitation	State Regulator	109	3.54	8%	13%	28%	17%	33%
	NCUA	343	3.49	11%	11%	29%	15%	34%
	Both	85	3.54	12%	13%	24%	13%	39%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	64	3.47	11%	13%	22%	28%	27%
	Quarter 3, 2016	157	3.46	13%	12%	27%	11%	37%
	Quarter 2, 2016	127	3.65	9%	13%	23%	12%	43%
	Quarter 1, 2016	107	3.53	7%	10%	35%	17%	31%
	Quarter 4, 2015	37	3.38	14%	5%	41%	11%	30%
	Quarter 3, 2015	14	2.71	21%	21%	29%	21%	7%
	Quarter 2, 2015	7	3.57	14%	0%	43%	0%	43%
By CAE (CAMEL "by-the-number")	1	118	3.40	15%	13%	21%	19%	32%
	2	305	3.61	9%	12%	27%	14%	39%
	3	25	3.40	16%	4%	36%	12%	32%
	4	2	3.00	0%	0%	100%	0%	0%
By CUNA Credit Analysis score	A	22	3.45	14%	14%	23%	14%	36%
	B	337	3.59	11%	10%	26%	15%	38%
	C	83	3.35	11%	16%	29%	17%	28%
	D or lower	7	4.14	0%	14%	14%	14%	57%
By change in CAMEL rating	Improve	95	3.71	11%	8%	23%	16%	42%
	Remain the same	391	3.53	11%	10%	29%	15%	35%
	Decline	48	2.90	8%	33%	31%	15%	13%
By agree with current CAMEL rating	Disagree strongly	24	2.50	21%	42%	8%	25%	4%
	Disagree somewhat	52	3.12	6%	21%	42%	17%	13%
	Neutral	61	3.48	2%	8%	54%	13%	23%
	Agree somewhat	117	3.54	8%	13%	26%	24%	29%
	Agree strongly	282	3.66	13%	8%	23%	10%	46%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		542	4.16	3%	5%	11%	33%	47%
By asset group	\$25M or less	193	4.32	1%	4%	15%	23%	58%
	Over \$25M - less than \$50M	66	4.15	5%	3%	12%	33%	47%
	\$50M - less than \$250M	157	3.88	5%	10%	13%	36%	36%
	\$250M - less than \$500M	41	4.12	5%	0%	10%	49%	37%
	\$500M - less than \$1B	36	4.06	6%	6%	3%	50%	36%
	\$1B or more	48	4.52	0%	2%	2%	38%	58%
By size of CU	Less than \$50M	259	4.27	2%	4%	14%	25%	55%
	\$50M or more	283	4.05	4%	7%	9%	40%	40%
By charter	State	205	4.21	2%	5%	8%	38%	47%
	Federal	337	4.12	4%	6%	13%	30%	47%
By field of membership	Single common bond	142	4.32	2%	4%	11%	27%	56%
	Multiple common bond	167	4.20	3%	4%	13%	31%	50%
	Community	231	4.02	4%	8%	11%	38%	40%
By NCUA region	Region 1	97	3.95	5%	4%	15%	41%	34%
	Region 2	99	4.15	6%	7%	7%	25%	55%
	Region 3	119	4.26	3%	4%	8%	34%	50%
	Region 4	148	4.28	1%	3%	12%	34%	50%
	Region 5	72	3.97	1%	13%	17%	26%	43%
By current net worth ratio	Less than 6%	4	4.25	0%	0%	25%	25%	50%
	6%-6.99%	11	4.55	0%	0%	0%	45%	55%
	7%-9.99%	177	4.05	4%	6%	12%	39%	40%
	10% or greater	347	4.19	3%	5%	12%	30%	50%
By agency conducting exam/visitation	State Regulator	111	4.24	2%	6%	8%	33%	50%
	NCUA	345	4.11	4%	6%	14%	30%	47%
	Both	85	4.24	2%	2%	7%	46%	42%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	64	4.20	3%	2%	9%	44%	42%
	Quarter 3, 2016	159	4.27	3%	4%	8%	33%	52%
	Quarter 2, 2016	127	4.11	3%	9%	13%	25%	50%
	Quarter 1, 2016	108	4.06	4%	6%	13%	36%	42%
	Quarter 4, 2015	38	4.05	3%	8%	16%	29%	45%
	Quarter 3, 2015	14	4.00	7%	7%	7%	36%	43%
	Quarter 2, 2015	7	4.86	0%	0%	0%	14%	86%
	Quarter 1, 2015	12	4.08	0%	0%	25%	42%	33%
By CAE (CAMEL "by-the-number")	1	118	4.16	3%	5%	13%	33%	47%
	2	307	4.20	3%	5%	11%	33%	49%
	3	26	4.50	0%	8%	8%	12%	73%
	4	2	2.50	0%	50%	50%	0%	0%
By CUNA Credit Analysis score	A	22	4.36	0%	5%	14%	23%	59%
	B	339	4.25	2%	4%	11%	32%	51%
	C	84	3.92	5%	12%	10%	35%	39%
	D or lower	7	4.29	0%	0%	29%	14%	57%
By change in CAMEL rating	Improve	95	4.46	0%	1%	7%	36%	56%
	Remain the same	394	4.18	4%	5%	11%	32%	49%
	Decline	49	3.43	6%	20%	18%	35%	20%
By agree with current CAMEL rating	Disagree strongly	24	2.58	29%	21%	17%	29%	4%
	Disagree somewhat	52	3.81	6%	8%	17%	38%	31%
	Neutral	61	3.79	2%	8%	30%	31%	30%
	Agree somewhat	117	4.14	2%	5%	12%	40%	41%
	Agree strongly	286	4.44	1%	3%	6%	29%	60%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		540	4.32	2%	3%	8%	37%	51%
By asset group	\$25M or less	192	4.43	1%	3%	10%	24%	61%
	Over \$25M - less than \$50M	66	4.35	2%	2%	8%	39%	50%
	\$50M - less than \$250M	157	4.20	3%	4%	8%	41%	45%
	\$250M - less than \$500M	41	4.17	5%	0%	5%	54%	37%
	\$500M - less than \$1B	36	4.14	3%	3%	8%	50%	36%
	\$1B or more	47	4.47	0%	0%	4%	45%	51%
By size of CU	Less than \$50M	258	4.41	1%	3%	10%	28%	59%
	\$50M or more	282	4.23	3%	2%	7%	44%	44%
By charter	State	205	4.37	0%	2%	9%	38%	51%
	Federal	335	4.29	3%	3%	8%	36%	50%
By field of membership	Single common bond	142	4.41	1%	4%	6%	32%	57%
	Multiple common bond	165	4.36	3%	1%	7%	35%	55%
	Community	231	4.23	2%	3%	11%	41%	44%
By NCUA region	Region 1	97	4.27	2%	2%	11%	36%	48%
	Region 2	100	4.27	4%	5%	6%	30%	55%
	Region 3	117	4.30	2%	3%	8%	40%	48%
	Region 4	147	4.44	1%	0%	8%	37%	54%
	Region 5	72	4.22	1%	6%	8%	39%	46%
By current net worth ratio	Less than 6%	4	4.50	0%	0%	0%	50%	50%
	6%-6.99%	11	4.55	0%	0%	0%	45%	55%
	7%-9.99%	176	4.17	4%	3%	9%	41%	43%
	10% or greater	346	4.38	1%	3%	8%	34%	54%
By agency conducting exam/visitation	State Regulator	111	4.40	0%	3%	9%	34%	54%
	NCUA	343	4.28	3%	3%	8%	36%	50%
	Both	85	4.36	1%	1%	6%	44%	48%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	63	4.37	2%	2%	3%	46%	48%
	Quarter 3, 2016	160	4.35	1%	4%	8%	33%	54%
	Quarter 2, 2016	126	4.32	2%	4%	7%	36%	52%
	Quarter 1, 2016	107	4.30	3%	0%	11%	36%	50%
	Quarter 4, 2015	38	4.18	5%	3%	11%	32%	50%
	Quarter 3, 2015	14	4.14	7%	0%	7%	43%	43%
	Quarter 2, 2015	7	4.57	0%	0%	0%	43%	57%
By CAE (CAMEL "by-the-number")	1	117	4.32	2%	2%	8%	41%	48%
	2	307	4.36	2%	3%	7%	35%	54%
	3	25	4.56	0%	4%	4%	24%	68%
	4	2	4.00	0%	0%	50%	0%	50%
By CUNA Credit Analysis score	A	22	4.68	0%	0%	0%	32%	68%
	B	338	4.39	1%	3%	8%	36%	54%
	C	83	4.14	6%	4%	7%	36%	47%
	D or lower	7	4.29	0%	0%	14%	43%	43%
By change in CAMEL rating	Improve	95	4.57	0%	0%	5%	33%	62%
	Remain the same	392	4.33	2%	3%	7%	37%	52%
	Decline	49	3.73	4%	8%	20%	45%	22%
By agree with current CAMEL rating	Disagree strongly	24	3.21	13%	17%	21%	38%	13%
	Disagree somewhat	52	3.83	8%	6%	10%	50%	27%
	Neutral	61	4.07	0%	3%	25%	34%	38%
	Agree somewhat	117	4.31	1%	2%	6%	49%	43%
	Agree strongly	284	4.56	1%	1%	4%	30%	64%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		532	2.91	19%	22%	27%	13%	20%
By asset group	\$25M or less	186	2.90	19%	24%	26%	12%	20%
	Over \$25M - less than \$50M	66	2.71	23%	21%	32%	11%	14%
	\$50M - less than \$250M	155	2.88	18%	23%	28%	14%	17%
	\$250M - less than \$500M	41	3.37	17%	15%	20%	12%	37%
	\$500M - less than \$1B	35	2.77	23%	23%	26%	11%	17%
	\$1B or more	48	3.08	15%	23%	25%	15%	23%
By size of CU	Less than \$50M	252	2.85	20%	23%	27%	12%	18%
	\$50M or more	280	2.97	18%	22%	26%	14%	21%
By charter	State	199	3.02	15%	25%	25%	14%	21%
	Federal	333	2.85	22%	21%	27%	12%	19%
By field of membership	Single common bond	135	2.81	21%	24%	26%	11%	18%
	Multiple common bond	165	2.97	19%	22%	23%	15%	21%
	Community	230	2.94	18%	21%	29%	12%	20%
By NCUA region	Region 1	97	2.84	19%	24%	31%	9%	18%
	Region 2	99	2.81	21%	25%	23%	12%	18%
	Region 3	116	2.97	16%	22%	29%	15%	18%
	Region 4	143	3.02	19%	20%	24%	15%	22%
	Region 5	70	2.89	21%	21%	26%	10%	21%
By current net worth ratio	Less than 6%	4	3.00	0%	25%	50%	25%	0%
	6%-6.99%	11	2.64	18%	36%	18%	18%	9%
	7%-9.99%	174	2.83	21%	24%	25%	11%	19%
	10% or greater	340	2.97	18%	21%	28%	13%	20%
By agency conducting exam/visitation	State Regulator	107	2.98	13%	23%	31%	18%	15%
	NCUA	340	2.87	21%	21%	27%	11%	20%
	Both	84	3.02	15%	29%	19%	12%	25%
By exam date	Quarter 1, 2017	1	3.00	0%	0%	100%	0%	0%
	Quarter 4, 2016	63	2.94	17%	22%	29%	13%	19%
	Quarter 3, 2016	156	2.99	19%	21%	24%	14%	22%
	Quarter 2, 2016	124	2.97	15%	27%	27%	8%	23%
	Quarter 1, 2016	108	2.94	21%	21%	19%	19%	19%
	Quarter 4, 2015	35	2.54	29%	20%	34%	3%	14%
	Quarter 3, 2015	14	2.57	21%	21%	43%	7%	7%
	Quarter 2, 2015	7	2.86	14%	29%	29%	14%	14%
	Quarter 1, 2015	12	2.83	25%	17%	25%	17%	17%
By CAE (CAMEL "by-the-number")	1	115	2.90	19%	23%	27%	12%	19%
	2	300	2.99	19%	21%	24%	13%	23%
	3	26	2.31	31%	31%	23%	8%	8%
	4	2	3.50	0%	0%	50%	50%	0%
By CUNA Credit Analysis score	A	21	3.38	19%	10%	19%	19%	33%
	B	331	2.92	19%	23%	26%	12%	20%
	C	83	2.86	24%	18%	25%	13%	19%
	D or lower	7	3.14	14%	43%	0%	0%	43%
By change in CAMEL rating	Improve	91	3.02	19%	21%	23%	14%	23%
	Remain the same	389	2.94	19%	22%	27%	13%	20%
	Decline	48	2.44	23%	31%	31%	8%	6%
By agree with current CAMEL rating	Disagree strongly	24	1.54	63%	25%	8%	4%	0%
	Disagree somewhat	52	2.44	17%	44%	17%	19%	2%
	Neutral	60	3.02	7%	20%	52%	8%	13%
	Agree somewhat	116	2.99	16%	24%	27%	13%	21%
	Agree strongly	278	3.07	19%	18%	24%	13%	26%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		542	4.06	4%	8%	13%	30%	46%
By asset group	\$25M or less	192	4.20	3%	6%	15%	21%	55%
	Over \$25M - less than \$50M	66	4.14	5%	5%	14%	27%	50%
	\$50M - less than \$250M	158	3.83	5%	11%	13%	37%	34%
	\$250M - less than \$500M	41	4.12	2%	5%	15%	34%	44%
	\$500M - less than \$1B	36	3.75	6%	14%	11%	39%	31%
	\$1B or more	48	4.38	2%	6%	2%	31%	58%
By size of CU	Less than \$50M	258	4.18	3%	5%	14%	23%	54%
	\$50M or more	284	3.96	4%	10%	11%	36%	39%
By charter	State	205	4.11	4%	6%	12%	28%	49%
	Federal	337	4.04	4%	9%	13%	31%	45%
By field of membership	Single common bond	141	4.23	3%	7%	11%	22%	57%
	Multiple common bond	167	4.08	4%	6%	13%	34%	44%
	Community	232	3.95	5%	9%	13%	31%	41%
By NCUA region	Region 1	97	3.93	5%	12%	10%	29%	43%
	Region 2	100	4.03	4%	9%	15%	24%	48%
	Region 3	119	4.08	4%	8%	10%	33%	45%
	Region 4	147	4.25	1%	5%	14%	27%	53%
	Region 5	72	3.92	6%	7%	14%	38%	36%
By current net worth ratio	Less than 6%	4	3.00	0%	50%	25%	0%	25%
	6%-6.99%	11	4.45	0%	9%	9%	9%	73%
	7%-9.99%	178	3.93	5%	10%	11%	36%	38%
	10% or greater	346	4.13	3%	6%	13%	28%	49%
By agency conducting exam/visitation	State Regulator	111	4.09	5%	5%	15%	26%	49%
	NCUA	345	4.03	4%	9%	13%	30%	44%
	Both	85	4.16	4%	7%	8%	32%	49%
By exam date	Quarter 1, 2017	1	5.00	0%	0%	0%	0%	100%
	Quarter 4, 2016	63	4.10	3%	6%	11%	37%	43%
	Quarter 3, 2016	160	4.21	3%	6%	9%	32%	50%
	Quarter 2, 2016	127	4.13	2%	8%	15%	24%	50%
	Quarter 1, 2016	108	3.93	6%	9%	14%	30%	42%
	Quarter 4, 2015	38	3.82	11%	11%	11%	24%	45%
	Quarter 3, 2015	14	3.50	14%	14%	7%	36%	29%
	Quarter 2, 2015	7	4.43	0%	0%	0%	57%	43%
	Quarter 1, 2015	12	3.42	0%	17%	42%	25%	17%
By CAE (CAMEL "by-the-number")	1	118	4.01	7%	5%	13%	31%	44%
	2	306	4.16	3%	6%	12%	29%	49%
	3	26	4.12	0%	12%	19%	15%	54%
	4	2	3.50	0%	50%	0%	0%	50%
By CUNA Credit Analysis score	A	22	4.73	0%	0%	5%	18%	77%
	B	339	4.14	3%	6%	14%	29%	48%
	C	83	3.83	8%	12%	8%	30%	41%
	D or lower	7	4.43	0%	0%	14%	29%	57%
By change in CAMEL rating	Improve	95	4.32	2%	2%	11%	33%	53%
	Remain the same	394	4.12	3%	8%	11%	31%	47%
	Decline	49	3.10	16%	18%	27%	16%	22%
By agree with current CAMEL rating	Disagree strongly	24	2.04	38%	38%	13%	8%	4%
	Disagree somewhat	52	3.08	13%	19%	23%	35%	10%
	Neutral	60	3.85	2%	5%	27%	40%	27%
	Agree somewhat	118	4.15	1%	8%	13%	31%	47%
	Agree strongly	286	4.42	1%	3%	8%	28%	59%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		541	4.35	4%	4%	7%	25%	60%
By asset group	\$25M or less	193	4.35	4%	4%	9%	21%	63%
	Over \$25M - less than \$50M	65	4.28	3%	3%	18%	14%	62%
	\$50M - less than \$250M	158	4.28	3%	6%	5%	32%	54%
	\$250M - less than \$500M	40	4.43	0%	5%	3%	38%	55%
	\$500M - less than \$1B	36	4.11	11%	0%	3%	39%	47%
	\$1B or more	48	4.77	2%	0%	0%	15%	83%
By size of CU	Less than \$50M	258	4.33	3%	3%	12%	19%	62%
	\$50M or more	283	4.36	4%	4%	4%	31%	58%
By charter	State	204	4.46	3%	3%	4%	25%	65%
	Federal	337	4.28	4%	4%	9%	25%	58%
By field of membership	Single common bond	142	4.34	5%	2%	10%	20%	63%
	Multiple common bond	166	4.40	2%	5%	8%	20%	64%
	Community	231	4.32	3%	4%	6%	31%	56%
By NCUA region	Region 1	96	4.31	5%	0%	10%	27%	57%
	Region 2	100	4.29	3%	6%	8%	25%	58%
	Region 3	119	4.35	3%	4%	9%	24%	61%
	Region 4	147	4.48	1%	5%	3%	23%	67%
	Region 5	72	4.21	7%	1%	8%	31%	53%
By current net worth ratio	Less than 6%	4	3.25	0%	25%	50%	0%	25%
	6%-6.99%	11	4.55	0%	0%	9%	27%	64%
	7%-9.99%	176	4.27	4%	5%	7%	30%	55%
	10% or greater	347	4.39	3%	3%	7%	23%	63%
By agency conducting exam/visitation	State Regulator	110	4.42	5%	2%	5%	24%	65%
	NCUA	345	4.28	4%	4%	9%	25%	57%
	Both	85	4.53	1%	4%	2%	27%	66%
By exam date	Quarter 1, 2017	1	5.00	0%	0%	0%	0%	100%
	Quarter 4, 2016	64	4.41	2%	5%	5%	30%	59%
	Quarter 3, 2016	159	4.35	6%	4%	3%	26%	62%
	Quarter 2, 2016	127	4.42	2%	1%	10%	26%	61%
	Quarter 1, 2016	107	4.28	3%	6%	10%	23%	58%
	Quarter 4, 2015	38	4.18	5%	5%	13%	18%	58%
	Quarter 3, 2015	14	4.00	7%	14%	0%	29%	50%
	Quarter 2, 2015	7	5.00	0%	0%	0%	0%	100%
By CAE (CAMEL "by-the-number")	1	118	4.31	5%	3%	6%	27%	58%
	2	305	4.45	3%	3%	7%	23%	65%
	3	26	4.35	4%	4%	12%	15%	65%
	4	2	3.50	0%	50%	0%	0%	50%
By CUNA Credit Analysis score	A	22	4.73	0%	0%	9%	9%	82%
	B	338	4.43	3%	3%	6%	24%	64%
	C	83	4.17	5%	5%	12%	25%	53%
	D or lower	7	4.71	0%	0%	0%	29%	71%
By change in CAMEL rating	Improve	96	4.55	2%	1%	3%	27%	67%
	Remain the same	392	4.41	2%	3%	8%	25%	61%
	Decline	49	3.49	18%	12%	8%	24%	37%
By agree with current CAMEL rating	Disagree strongly	24	2.46	33%	25%	13%	21%	8%
	Disagree somewhat	51	3.55	12%	12%	12%	39%	25%
	Neutral	61	4.08	0%	5%	18%	41%	36%
	Agree somewhat	118	4.44	1%	4%	6%	28%	61%
	Agree strongly	285	4.67	1%	0%	5%	19%	75%

*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 action(s) will [not] require significant resources.

		N	Average*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		521	3.38	11%	14%	30%	14%	30%
By asset group	\$25M or less	186	3.49	9%	13%	32%	11%	34%
	Over \$25M - less than \$50M	63	3.21	16%	11%	33%	16%	24%
	\$50M - less than \$250M	152	3.26	11%	16%	32%	16%	24%
	\$250M - less than \$500M	39	3.44	13%	18%	18%	15%	36%
	\$500M - less than \$1B	35	3.14	11%	20%	34%	11%	23%
	\$1B or more	45	3.78	11%	9%	16%	20%	44%
By size of CU	Less than \$50M	249	3.42	11%	12%	33%	12%	32%
	\$50M or more	272	3.35	11%	16%	27%	16%	29%
By charter	State	196	3.45	9%	16%	29%	12%	34%
	Federal	325	3.34	12%	13%	30%	16%	28%
By field of membership	Single common bond	136	3.32	13%	10%	38%	8%	30%
	Multiple common bond	158	3.58	9%	14%	23%	18%	36%
	Community	225	3.28	12%	17%	29%	16%	26%
By NCUA region	Region 1	93	3.27	15%	9%	38%	12%	27%
	Region 2	98	3.31	11%	19%	31%	5%	34%
	Region 3	112	3.39	9%	13%	35%	18%	26%
	Region 4	141	3.49	11%	14%	25%	16%	34%
	Region 5	71	3.39	11%	18%	20%	21%	30%
By current net worth ratio	Less than 6%	4	3.50	0%	0%	50%	50%	0%
	6%-6.99%	11	3.64	9%	0%	45%	9%	36%
	7%-9.99%	174	3.34	11%	18%	24%	18%	28%
	10% or greater	329	3.40	11%	13%	32%	12%	32%
By agency conducting exam/visitation	State Regulator	106	3.45	8%	16%	31%	10%	34%
	NCUA	332	3.36	12%	13%	31%	15%	29%
	Both	82	3.43	11%	16%	24%	17%	32%
By exam date	Quarter 1, 2017	1	2.00	0%	100%	0%	0%	0%
	Quarter 4, 2016	62	3.32	11%	15%	31%	18%	26%
	Quarter 3, 2016	153	3.51	12%	10%	25%	21%	32%
	Quarter 2, 2016	124	3.35	14%	12%	32%	9%	33%
	Quarter 1, 2016	102	3.38	9%	22%	25%	13%	32%
	Quarter 4, 2015	36	3.42	8%	11%	42%	8%	31%
	Quarter 3, 2015	13	2.85	8%	23%	54%	8%	8%
	Quarter 2, 2015	6	2.67	33%	17%	17%	17%	17%
	Quarter 1, 2015	12	3.83	8%	8%	25%	8%	50%
By CAE (CAMEL "by-the-number")	1	113	3.34	11%	16%	31%	14%	28%
	2	294	3.40	12%	13%	28%	16%	31%
	3	25	3.80	8%	8%	24%	16%	44%
	4	2	3.00	0%	0%	100%	0%	0%
By CUNA Credit Analysis score	A	20	3.25	15%	20%	25%	5%	35%
	B	325	3.42	12%	13%	29%	14%	32%
	C	81	3.36	10%	11%	35%	22%	22%
	D or lower	7	3.29	14%	29%	0%	29%	29%
By change in CAMEL rating	Improve	90	3.77	8%	9%	24%	17%	42%
	Remain the same	379	3.36	11%	14%	32%	13%	30%
	Decline	48	2.75	19%	29%	21%	21%	10%
By agree with current CAMEL rating	Disagree strongly	24	2.25	25%	46%	17%	4%	8%
	Disagree somewhat	51	2.57	25%	25%	25%	14%	10%
	Neutral	60	2.95	8%	15%	57%	13%	7%
	Agree somewhat	115	3.39	8%	17%	29%	23%	24%
	Agree strongly	269	3.72	9%	9%	26%	12%	44%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		525	3.86	4%	6%	23%	31%	35%
By asset group	\$25M or less	188	3.95	5%	5%	21%	25%	43%
	Over \$25M - less than \$50M	61	3.82	5%	3%	30%	30%	33%
	\$50M - less than \$250M	154	3.74	4%	8%	24%	37%	27%
	\$250M - less than \$500M	39	3.72	3%	8%	33%	28%	28%
	\$500M - less than \$1B	35	3.66	9%	11%	11%	43%	26%
	\$1B or more	47	4.13	0%	4%	19%	36%	40%
By size of CU	Less than \$50M	249	3.92	5%	5%	23%	26%	41%
	\$50M or more	276	3.80	4%	8%	23%	36%	29%
By charter	State	195	3.88	5%	6%	22%	34%	34%
	Federal	330	3.84	4%	7%	24%	30%	35%
By field of membership	Single common bond	136	4.05	4%	6%	18%	27%	46%
	Multiple common bond	162	3.88	3%	7%	24%	30%	36%
	Community	225	3.72	6%	6%	26%	35%	27%
By NCUA region	Region 1	95	3.79	4%	7%	27%	27%	34%
	Region 2	99	3.71	6%	14%	19%	24%	36%
	Region 3	111	3.94	4%	4%	23%	36%	34%
	Region 4	143	4.01	2%	3%	25%	31%	38%
	Region 5	71	3.66	8%	6%	21%	41%	24%
By current net worth ratio	Less than 6%	4	3.50	0%	25%	25%	25%	25%
	6%-6.99%	11	3.64	9%	18%	18%	9%	45%
	7%-9.99%	173	3.71	3%	10%	25%	35%	26%
	10% or greater	335	3.94	5%	4%	22%	30%	39%
By agency conducting exam/visitation	State Regulator	105	3.83	6%	7%	20%	34%	33%
	NCUA	337	3.83	4%	7%	24%	29%	35%
	Both	82	3.96	2%	4%	22%	39%	33%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	62	3.90	5%	3%	23%	35%	34%
	Quarter 3, 2016	154	4.03	4%	3%	19%	32%	41%
	Quarter 2, 2016	124	3.90	2%	7%	22%	35%	34%
	Quarter 1, 2016	105	3.68	6%	10%	26%	27%	31%
	Quarter 4, 2015	35	3.63	9%	11%	26%	17%	37%
	Quarter 3, 2015	13	3.08	15%	15%	31%	23%	15%
	Quarter 2, 2015	7	4.29	0%	0%	14%	43%	43%
	Quarter 1, 2015	12	3.50	0%	8%	42%	42%	8%
By CAE (CAMEL "by-the-number")	1	114	3.86	7%	1%	26%	31%	35%
	2	299	3.92	3%	7%	22%	32%	36%
	3	24	3.79	17%	4%	8%	25%	46%
	4	2	3.00	0%	50%	0%	50%	0%
By CUNA Credit Analysis score	A	22	4.64	0%	0%	9%	18%	73%
	B	330	3.90	4%	4%	25%	31%	36%
	C	79	3.59	9%	11%	18%	35%	27%
	D or lower	7	4.29	0%	0%	14%	43%	43%
By change in CAMEL rating	Improve	94	4.21	1%	2%	16%	36%	45%
	Remain the same	379	3.86	4%	7%	25%	30%	35%
	Decline	48	3.10	17%	15%	25%	29%	15%
By agree with current CAMEL rating	Disagree strongly	24	2.04	46%	21%	21%	8%	4%
	Disagree somewhat	50	3.04	8%	26%	30%	26%	10%
	Neutral	60	3.57	2%	3%	45%	37%	13%
	Agree somewhat	114	3.91	2%	7%	18%	44%	29%
	Agree strongly	275	4.20	2%	2%	19%	28%	49%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		534	3.53	7%	10%	30%	28%	25%
By asset group	\$25M or less	190	3.86	4%	6%	26%	28%	36%
	Over \$25M - less than \$50M	64	3.58	9%	8%	28%	25%	30%
	\$50M - less than \$250M	155	3.25	10%	14%	33%	30%	14%
	\$250M - less than \$500M	40	3.40	10%	10%	30%	30%	20%
	\$500M - less than \$1B	36	3.17	6%	22%	36%	22%	14%
	\$1B or more	48	3.38	8%	10%	33%	31%	17%
By size of CU	Less than \$50M	254	3.79	5%	7%	26%	28%	34%
	\$50M or more	280	3.29	9%	14%	33%	29%	16%
By charter	State	200	3.59	8%	9%	28%	31%	26%
	Federal	334	3.49	7%	11%	31%	27%	24%
By field of membership	Single common bond	140	3.89	2%	8%	26%	26%	37%
	Multiple common bond	164	3.55	9%	9%	28%	29%	26%
	Community	228	3.28	9%	13%	33%	29%	15%
By NCUA region	Region 1	95	3.36	12%	11%	32%	23%	23%
	Region 2	99	3.59	4%	16%	25%	26%	28%
	Region 3	115	3.59	10%	3%	31%	32%	24%
	Region 4	147	3.67	2%	12%	28%	32%	26%
	Region 5	72	3.25	11%	11%	36%	25%	17%
By current net worth ratio	Less than 6%	4	3.25	0%	25%	50%	0%	25%
	6%-6.99%	10	3.90	0%	0%	40%	30%	30%
	7%-9.99%	176	3.36	7%	13%	34%	27%	18%
	10% or greater	341	3.60	7%	9%	27%	29%	27%
By agency conducting exam/visitation	State Regulator	109	3.69	7%	6%	26%	31%	29%
	NCUA	342	3.50	7%	11%	31%	26%	25%
	Both	82	3.41	7%	11%	30%	35%	16%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	63	3.46	5%	14%	32%	29%	21%
	Quarter 3, 2016	157	3.66	8%	9%	23%	31%	30%
	Quarter 2, 2016	125	3.61	5%	10%	30%	30%	25%
	Quarter 1, 2016	107	3.41	9%	12%	29%	27%	22%
	Quarter 4, 2015	37	3.38	8%	11%	41%	16%	24%
	Quarter 3, 2015	13	2.54	31%	8%	46%	8%	8%
	Quarter 2, 2015	7	3.86	0%	0%	29%	57%	14%
	Quarter 1, 2015	12	3.33	0%	17%	42%	33%	8%
By CAE (CAMEL "by-the-number")	1	117	3.37	9%	13%	30%	31%	18%
	2	302	3.60	7%	10%	28%	27%	28%
	3	25	3.92	4%	8%	20%	28%	40%
	4	2	2.50	0%	50%	50%	0%	0%
By CUNA Credit Analysis score	A	21	4.14	0%	10%	14%	29%	48%
	B	336	3.59	7%	10%	28%	28%	27%
	C	81	3.25	9%	16%	32%	28%	15%
	D or lower	7	3.57	0%	14%	43%	14%	29%
By change in CAMEL rating	Improve	94	3.89	0%	7%	26%	37%	30%
	Remain the same	387	3.53	8%	9%	30%	27%	25%
	Decline	49	2.84	14%	22%	37%	18%	8%
By agree with current CAMEL rating	Disagree strongly	24	1.88	46%	29%	17%	8%	0%
	Disagree somewhat	52	2.83	15%	19%	37%	25%	4%
	Neutral	60	3.27	3%	12%	48%	28%	8%
	Agree somewhat	117	3.57	5%	10%	27%	37%	21%
	Agree strongly	279	3.84	4%	6%	27%	27%	35%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		524	3.81	5%	6%	31%	21%	38%
By asset group	\$25M or less	185	3.86	6%	4%	31%	14%	44%
	Over \$25M - less than \$50M	64	3.61	8%	5%	38%	19%	31%
	\$50M - less than \$250M	153	3.69	6%	5%	34%	24%	31%
	\$250M - less than \$500M	39	3.85	0%	10%	33%	18%	38%
	\$500M - less than \$1B	34	3.79	6%	12%	12%	38%	32%
	\$1B or more	48	4.17	0%	4%	21%	29%	46%
By size of CU	Less than \$50M	249	3.80	6%	4%	33%	15%	41%
	\$50M or more	275	3.81	4%	7%	29%	25%	35%
By charter	State	195	3.99	4%	5%	25%	21%	46%
	Federal	329	3.70	6%	6%	34%	21%	33%
By field of membership	Single common bond	136	3.90	7%	4%	27%	15%	47%
	Multiple common bond	162	3.80	5%	8%	29%	18%	40%
	Community	224	3.75	4%	5%	34%	26%	31%
By NCUA region	Region 1	93	3.85	6%	3%	31%	17%	42%
	Region 2	98	3.85	4%	7%	32%	14%	43%
	Region 3	113	3.68	5%	5%	36%	22%	31%
	Region 4	143	3.88	4%	5%	29%	22%	40%
	Region 5	71	3.75	7%	7%	24%	28%	34%
By current net worth ratio	Less than 6%	4	3.50	0%	0%	50%	50%	0%
	6%-6.99%	11	4.09	0%	9%	18%	27%	45%
	7%-9.99%	174	3.70	5%	5%	35%	26%	29%
	10% or greater	333	3.85	5%	6%	29%	17%	42%
By agency conducting exam/visitation	State Regulator	106	3.91	6%	6%	28%	13%	47%
	NCUA	335	3.71	6%	6%	34%	21%	34%
	Both	82	4.06	1%	5%	22%	30%	41%
By exam date	Quarter 1, 2017	1	5.00	0%	0%	0%	0%	100%
	Quarter 4, 2016	61	3.95	3%	7%	23%	26%	41%
	Quarter 3, 2016	153	3.92	7%	3%	23%	26%	41%
	Quarter 2, 2016	123	3.68	7%	10%	30%	16%	37%
	Quarter 1, 2016	106	3.79	3%	5%	39%	18%	36%
	Quarter 4, 2015	37	3.49	8%	8%	43%	8%	32%
	Quarter 3, 2015	13	3.38	0%	0%	69%	23%	8%
	Quarter 2, 2015	7	4.57	0%	0%	0%	43%	57%
	Quarter 1, 2015	12	3.75	0%	8%	42%	17%	33%
By CAE (CAMEL "by-the-number")	1	113	3.78	4%	5%	33%	23%	35%
	2	298	3.85	6%	4%	28%	22%	39%
	3	25	4.00	8%	4%	20%	16%	52%
	4	2	3.00	0%	0%	100%	0%	0%
By CUNA Credit Analysis score	A	21	3.71	14%	0%	29%	14%	43%
	B	328	3.88	5%	5%	29%	22%	40%
	C	81	3.68	7%	5%	32%	23%	32%
	D or lower	7	4.14	0%	0%	29%	29%	43%
By change in CAMEL rating	Improve	91	4.00	4%	2%	26%	23%	44%
	Remain the same	380	3.81	5%	6%	31%	19%	39%
	Decline	49	3.41	6%	12%	37%	24%	20%
By agree with current CAMEL rating	Disagree strongly	24	2.96	17%	17%	33%	21%	13%
	Disagree somewhat	52	3.17	10%	15%	35%	29%	12%
	Neutral	59	3.47	2%	2%	63%	15%	19%
	Agree somewhat	116	3.98	2%	4%	27%	28%	39%
	Agree strongly	271	4.00	6%	4%	25%	17%	49%

*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, the exam was helpful to the credit union.**

		N	Average*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		537	3.83	5%	7%	21%	34%	33%
By asset group	\$25M or less	192	4.04	3%	7%	16%	31%	43%
	Over \$25M - less than \$50M	66	3.88	5%	9%	18%	30%	38%
	\$50M - less than \$250M	157	3.62	9%	5%	25%	36%	24%
	\$250M - less than \$500M	41	3.78	5%	7%	27%	27%	34%
	\$500M - less than \$1B	33	3.39	6%	15%	27%	36%	15%
	\$1B or more	48	3.94	2%	4%	21%	44%	29%
By size of CU	Less than \$50M	258	4.00	3%	7%	17%	31%	41%
	\$50M or more	279	3.67	7%	6%	25%	36%	25%
By charter	State	202	3.93	3%	5%	24%	33%	36%
	Federal	335	3.76	7%	8%	19%	34%	32%
By field of membership	Single common bond	142	4.08	5%	5%	13%	31%	46%
	Multiple common bond	163	3.87	5%	7%	19%	34%	35%
	Community	230	3.64	6%	8%	27%	35%	24%
By NCUA region	Region 1	96	3.71	6%	8%	21%	38%	27%
	Region 2	100	3.78	10%	8%	15%	28%	39%
	Region 3	118	3.95	3%	7%	17%	37%	36%
	Region 4	147	3.92	2%	5%	28%	30%	35%
	Region 5	70	3.67	6%	9%	24%	36%	26%
By current net worth ratio	Less than 6%	4	3.25	0%	50%	0%	25%	25%
	6%-6.99%	11	4.36	0%	0%	18%	27%	55%
	7%-9.99%	176	3.60	8%	8%	26%	32%	26%
	10% or greater	344	3.93	4%	6%	19%	35%	36%
By agency conducting exam/visitation	State Regulator	110	4.05	2%	5%	21%	32%	41%
	NCUA	343	3.76	7%	8%	20%	34%	32%
	Both	84	3.82	2%	6%	27%	36%	29%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	63	3.73	6%	8%	22%	33%	30%
	Quarter 3, 2016	158	4.06	2%	7%	16%	34%	42%
	Quarter 2, 2016	126	3.78	4%	6%	29%	30%	31%
	Quarter 1, 2016	107	3.70	8%	7%	21%	33%	31%
	Quarter 4, 2015	38	3.63	16%	3%	18%	29%	34%
	Quarter 3, 2015	14	3.43	7%	14%	21%	43%	14%
	Quarter 2, 2015	7	4.14	0%	0%	0%	86%	14%
	Quarter 1, 2015	12	3.58	0%	17%	33%	25%	25%
By CAE (CAMEL "by-the-number")	1	116	3.72	5%	8%	22%	39%	26%
	2	305	3.95	4%	6%	19%	33%	38%
	3	26	3.96	8%	4%	19%	23%	46%
	4	2	2.50	50%	0%	0%	50%	0%
By CUNA Credit Analysis score	A	22	4.36	0%	0%	14%	36%	50%
	B	337	3.94	3%	7%	20%	34%	36%
	C	83	3.53	13%	6%	20%	35%	25%
	D or lower	7	3.86	0%	14%	29%	14%	43%
By change in CAMEL rating	Improve	95	4.19	1%	1%	18%	38%	42%
	Remain the same	391	3.84	5%	7%	20%	34%	34%
	Decline	47	2.98	15%	19%	30%	26%	11%
By agree with current CAMEL rating	Disagree strongly	23	1.83	57%	17%	13%	13%	0%
	Disagree somewhat	51	3.06	12%	20%	29%	29%	10%
	Neutral	61	3.56	3%	5%	39%	38%	15%
	Agree somewhat	117	3.85	3%	7%	20%	45%	26%
	Agree strongly	283	4.18	1%	4%	17%	31%	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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		514	3.53	5%	19%	23%	21%	31%
By asset group	\$25M or less	182	3.84	4%	12%	24%	18%	43%
	Over \$25M - less than \$50M	62	3.56	3%	18%	27%	23%	29%
	\$50M - less than \$250M	151	3.28	8%	23%	23%	25%	21%
	\$250M - less than \$500M	39	3.36	8%	31%	13%	15%	33%
	\$500M - less than \$1B	34	3.21	9%	24%	21%	32%	15%
	\$1B or more	45	3.51	0%	24%	27%	22%	27%
By size of CU	Less than \$50M	244	3.77	4%	14%	25%	19%	39%
	\$50M or more	270	3.31	7%	25%	22%	24%	23%
By charter	State	189	3.62	4%	16%	27%	18%	34%
	Federal	325	3.48	6%	21%	21%	23%	29%
By field of membership	Single common bond	132	3.74	4%	17%	20%	20%	39%
	Multiple common bond	159	3.53	5%	23%	18%	23%	31%
	Community	221	3.40	6%	19%	28%	21%	25%
By NCUA region	Region 1	93	3.48	5%	20%	23%	24%	28%
	Region 2	98	3.54	6%	21%	19%	18%	35%
	Region 3	111	3.39	5%	24%	26%	18%	27%
	Region 4	136	3.87	2%	13%	22%	21%	42%
	Region 5	69	3.16	12%	19%	26%	29%	14%
By current net worth ratio	Less than 6%	4	3.25	25%	0%	25%	25%	25%
	6%-6.99%	11	3.73	0%	9%	36%	27%	27%
	7%-9.99%	171	3.34	6%	26%	20%	22%	25%
	10% or greater	327	3.63	5%	17%	24%	21%	34%
By agency conducting exam/visitation	State Regulator	105	3.64	4%	14%	30%	17%	34%
	NCUA	332	3.48	6%	21%	21%	23%	30%
	Both	76	3.61	3%	20%	24%	22%	32%
By exam date	Quarter 1, 2017	1	2.00	0%	100%	0%	0%	0%
	Quarter 4, 2016	58	3.34	5%	17%	36%	21%	21%
	Quarter 3, 2016	153	3.68	4%	16%	22%	23%	35%
	Quarter 2, 2016	121	3.57	2%	21%	23%	22%	31%
	Quarter 1, 2016	103	3.53	9%	17%	17%	26%	31%
	Quarter 4, 2015	36	3.31	6%	28%	28%	8%	31%
	Quarter 3, 2015	13	2.54	23%	38%	15%	8%	15%
	Quarter 2, 2015	7	4.29	0%	14%	0%	29%	57%
	Quarter 1, 2015	11	3.55	9%	18%	18%	18%	36%
By CAE (CAMEL "by-the-number")	1	113	3.48	6%	20%	21%	24%	28%
	2	294	3.55	5%	21%	21%	21%	32%
	3	25	4.16	4%	8%	8%	28%	52%
	4	2	3.00	0%	0%	100%	0%	0%
By CUNA Credit Analysis score	A	21	4.38	0%	5%	19%	10%	67%
	B	321	3.54	5%	20%	22%	22%	31%
	C	84	3.44	8%	21%	18%	23%	30%
	D or lower	7	3.43	0%	43%	0%	29%	29%
By change in CAMEL rating	Improve	95	3.74	2%	16%	26%	18%	38%
	Remain the same	369	3.55	5%	19%	23%	23%	30%
	Decline	46	2.85	17%	30%	20%	15%	17%
By agree with current CAMEL rating	Disagree strongly	23	1.83	52%	26%	13%	4%	4%
	Disagree somewhat	51	3.25	6%	25%	24%	27%	18%
	Neutral	58	3.28	0%	24%	45%	10%	21%
	Agree somewhat	111	3.39	5%	23%	21%	32%	20%
	Agree strongly	269	3.83	3%	15%	20%	20%	42%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		511	3.77	3%	3%	38%	26%	30%
By asset group	\$25M or less	181	3.78	4%	3%	37%	22%	34%
	Over \$25M - less than \$50M	62	3.66	3%	2%	50%	16%	29%
	\$50M - less than \$250M	149	3.66	3%	3%	39%	36%	19%
	\$250M - less than \$500M	38	3.97	0%	5%	34%	18%	42%
	\$500M - less than \$1B	35	3.66	3%	6%	40%	26%	26%
	\$1B or more	45	4.22	0%	4%	18%	29%	49%
By size of CU	Less than \$50M	243	3.75	4%	2%	40%	21%	33%
	\$50M or more	268	3.79	2%	4%	35%	31%	28%
By charter	State	190	4.13	2%	2%	22%	32%	43%
	Federal	321	3.56	4%	4%	47%	22%	23%
By field of membership	Single common bond	130	3.66	5%	2%	41%	24%	28%
	Multiple common bond	159	3.91	1%	5%	30%	29%	35%
	Community	220	3.75	3%	3%	41%	25%	29%
By NCUA region	Region 1	91	3.67	3%	3%	42%	26%	25%
	Region 2	97	3.77	3%	6%	33%	26%	32%
	Region 3	111	3.76	3%	1%	42%	26%	28%
	Region 4	136	3.93	1%	4%	33%	24%	38%
	Region 5	69	3.67	4%	3%	39%	29%	25%
By current net worth ratio	Less than 6%	4	3.75	0%	0%	50%	25%	25%
	6%-6.99%	11	3.64	0%	18%	27%	27%	27%
	7%-9.99%	172	3.63	3%	3%	44%	26%	23%
	10% or greater	323	3.85	3%	3%	34%	26%	34%
By agency conducting exam/visitation	State Regulator	106	4.08	2%	1%	25%	33%	40%
	NCUA	328	3.58	4%	4%	46%	23%	23%
	Both	76	4.18	1%	4%	17%	30%	47%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	59	3.54	3%	8%	42%	22%	24%
	Quarter 3, 2016	153	3.90	2%	2%	35%	25%	35%
	Quarter 2, 2016	121	3.81	2%	2%	37%	27%	31%
	Quarter 1, 2016	101	3.75	3%	4%	39%	24%	31%
	Quarter 4, 2015	35	3.66	9%	3%	31%	29%	29%
	Quarter 3, 2015	12	3.42	8%	8%	42%	17%	25%
	Quarter 2, 2015	7	3.43	0%	0%	57%	43%	0%
	Quarter 1, 2015	11	3.91	0%	0%	36%	36%	27%
By CAE (CAMEL "by-the-number")	1	112	3.75	4%	4%	31%	31%	29%
	2	293	3.79	2%	3%	39%	25%	31%
	3	25	4.16	4%	8%	16%	12%	60%
	4	2	3.00	0%	0%	100%	0%	0%
By CUNA Credit Analysis score	A	20	3.25	10%	0%	60%	15%	15%
	B	321	3.85	2%	3%	34%	28%	33%
	C	83	3.67	2%	8%	39%	20%	30%
	D or lower	7	4.14	0%	0%	29%	29%	43%
By change in CAMEL rating	Improve	95	3.85	4%	1%	38%	19%	38%
	Remain the same	367	3.78	2%	4%	38%	27%	29%
	Decline	45	3.53	7%	7%	36%	29%	22%
By agree with current CAMEL rating	Disagree strongly	22	2.86	23%	9%	32%	32%	5%
	Disagree somewhat	52	3.56	4%	12%	35%	25%	25%
	Neutral	58	3.36	0%	3%	64%	26%	7%
	Agree somewhat	110	3.79	1%	2%	42%	28%	27%
	Agree strongly	267	3.97	3%	2%	31%	24%	40%

*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, at times, [do not] make recommendations then later provide contradictory guidance.**

		N	Average*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		515	3.23	9%	24%	25%	18%	23%
By asset group	\$25M or less	181	3.46	8%	19%	24%	15%	33%
	Over \$25M - less than \$50M	62	3.10	6%	29%	32%	13%	19%
	\$50M - less than \$250M	152	2.95	14%	24%	27%	20%	14%
	\$250M - less than \$500M	39	3.51	3%	23%	26%	18%	31%
	\$500M - less than \$1B	35	3.00	3%	43%	20%	20%	14%
	\$1B or more	45	3.29	7%	24%	20%	31%	18%
By size of CU	Less than \$50M	243	3.37	8%	22%	26%	15%	30%
	\$50M or more	272	3.10	10%	26%	25%	22%	17%
By charter	State	191	3.34	9%	19%	25%	23%	24%
	Federal	324	3.16	9%	27%	25%	16%	23%
By field of membership	Single common bond	131	3.38	9%	20%	27%	12%	32%
	Multiple common bond	159	3.28	8%	25%	21%	21%	24%
	Community	223	3.09	9%	26%	27%	20%	17%
By NCUA region	Region 1	93	3.08	13%	26%	23%	18%	20%
	Region 2	97	3.26	9%	26%	24%	12%	29%
	Region 3	111	3.20	9%	20%	35%	14%	22%
	Region 4	137	3.42	7%	20%	22%	23%	27%
	Region 5	70	3.06	6%	34%	23%	23%	14%
By current net worth ratio	Less than 6%	4	1.75	50%	25%	25%	0%	0%
	6%-6.99%	11	3.73	0%	18%	36%	0%	45%
	7%-9.99%	173	3.13	8%	28%	25%	20%	19%
	10% or greater	326	3.27	9%	22%	25%	18%	25%
By agency conducting exam/visitation	State Regulator	106	3.28	10%	19%	26%	21%	24%
	NCUA	332	3.17	9%	27%	25%	16%	23%
	Both	76	3.36	7%	21%	25%	25%	22%
By exam date	Quarter 1, 2017	1	3.00	0%	0%	100%	0%	0%
	Quarter 4, 2016	59	3.02	12%	34%	15%	19%	20%
	Quarter 3, 2016	154	3.33	8%	23%	25%	16%	28%
	Quarter 2, 2016	121	3.29	7%	20%	31%	21%	21%
	Quarter 1, 2016	102	3.20	7%	29%	22%	22%	21%
	Quarter 4, 2015	36	3.25	14%	19%	22%	17%	28%
	Quarter 3, 2015	13	2.69	23%	23%	31%	8%	15%
	Quarter 2, 2015	7	3.86	14%	0%	14%	29%	43%
	Quarter 1, 2015	11	2.55	18%	18%	55%	9%	0%
By CAE (CAMEL "by-the-number")	1	115	3.17	10%	23%	26%	23%	18%
	2	294	3.28	7%	24%	26%	17%	25%
	3	25	3.52	12%	16%	24%	4%	44%
	4	2	2.50	50%	0%	0%	50%	0%
By CUNA Credit Analysis score	A	21	4.00	0%	10%	19%	33%	38%
	B	323	3.28	8%	22%	28%	17%	24%
	C	84	2.94	13%	32%	20%	17%	18%
	D or lower	7	3.86	0%	29%	0%	29%	43%
By change in CAMEL rating	Improve	94	3.49	4%	23%	18%	28%	27%
	Remain the same	371	3.23	8%	24%	27%	17%	23%
	Decline	46	2.63	24%	30%	20%	11%	15%
By agree with current CAMEL rating	Disagree strongly	23	1.52	57%	35%	9%	0%	0%
	Disagree somewhat	52	2.63	17%	35%	29%	6%	13%
	Neutral	58	2.97	10%	21%	43%	14%	12%
	Agree somewhat	111	3.25	4%	26%	30%	23%	18%
	Agree strongly	269	3.52	5%	22%	20%	22%	31%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		510	3.09	9%	20%	41%	16%	15%
By asset group	\$25M or less	178	3.13	7%	15%	52%	11%	15%
	Over \$25M - less than \$50M	62	2.82	15%	26%	35%	11%	13%
	\$50M - less than \$250M	150	3.09	10%	16%	41%	20%	13%
	\$250M - less than \$500M	39	3.41	8%	23%	21%	18%	31%
	\$500M - less than \$1B	35	2.74	9%	31%	40%	17%	3%
	\$1B or more	45	3.29	4%	29%	20%	27%	20%
By size of CU	Less than \$50M	240	3.05	9%	18%	48%	11%	15%
	\$50M or more	270	3.13	9%	21%	34%	21%	15%
By charter	State	187	3.13	12%	18%	31%	21%	17%
	Federal	323	3.07	7%	20%	46%	13%	14%
By field of membership	Single common bond	128	3.12	6%	19%	48%	10%	16%
	Multiple common bond	157	3.17	9%	18%	36%	20%	17%
	Community	223	3.03	9%	21%	39%	17%	13%
By NCUA region	Region 1	93	3.05	11%	20%	37%	17%	15%
	Region 2	96	3.19	8%	16%	45%	11%	20%
	Region 3	110	2.98	10%	18%	45%	18%	9%
	Region 4	134	3.13	7%	22%	37%	16%	17%
	Region 5	70	3.10	7%	21%	40%	17%	14%
By current net worth ratio	Less than 6%	4	2.25	50%	0%	25%	25%	0%
	6%-6.99%	11	2.91	9%	18%	55%	9%	9%
	7%-9.99%	171	2.94	10%	24%	40%	15%	12%
	10% or greater	323	3.19	7%	18%	41%	17%	17%
By agency conducting exam/visitation	State Regulator	103	3.16	12%	13%	42%	17%	17%
	NCUA	331	3.07	7%	21%	45%	14%	14%
	Both	75	3.11	12%	24%	21%	27%	16%
By exam date	Quarter 1, 2017	1	3.00	0%	0%	100%	0%	0%
	Quarter 4, 2016	59	2.86	10%	24%	42%	17%	7%
	Quarter 3, 2016	154	3.27	8%	13%	42%	18%	19%
	Quarter 2, 2016	118	3.19	3%	25%	41%	16%	16%
	Quarter 1, 2016	102	2.90	15%	23%	35%	13%	15%
	Quarter 4, 2015	34	2.97	15%	12%	47%	15%	12%
	Quarter 3, 2015	13	2.69	15%	31%	31%	15%	8%
	Quarter 2, 2015	7	3.43	0%	14%	43%	29%	14%
	Quarter 1, 2015	11	2.55	9%	36%	45%	9%	0%
By CAE (CAMEL "by-the-number")	1	115	3.17	7%	23%	34%	17%	19%
	2	289	3.14	8%	18%	42%	17%	15%
	3	25	3.24	8%	16%	44%	8%	24%
	4	2	3.00	0%	0%	100%	0%	0%
By CUNA Credit Analysis score	A	21	3.24	5%	10%	57%	14%	14%
	B	318	3.19	7%	20%	39%	17%	18%
	C	84	3.04	12%	19%	38%	15%	15%
	D or lower	7	3.00	0%	14%	71%	14%	0%
By change in CAMEL rating	Improve	93	3.01	10%	26%	33%	16%	15%
	Remain the same	367	3.10	8%	19%	41%	16%	15%
	Decline	46	3.20	7%	13%	48%	20%	13%
By agree with current CAMEL rating	Disagree strongly	23	2.26	30%	22%	43%	0%	4%
	Disagree somewhat	51	2.88	14%	18%	43%	18%	8%
	Neutral	58	2.81	9%	22%	52%	14%	3%
	Agree somewhat	111	3.13	6%	21%	40%	21%	13%
	Agree strongly	265	3.26	6%	19%	38%	16%	21%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		515	3.45	9%	18%	22%	21%	30%
By asset group	\$25M or less	181	3.75	6%	15%	20%	19%	41%
	Over \$25M - less than \$50M	63	3.35	13%	16%	22%	22%	27%
	\$50M - less than \$250M	152	3.15	12%	21%	27%	20%	20%
	\$250M - less than \$500M	39	3.59	10%	21%	13%	13%	44%
	\$500M - less than \$1B	34	3.00	15%	24%	15%	41%	6%
	\$1B or more	45	3.64	2%	16%	31%	18%	33%
By size of CU	Less than \$50M	244	3.64	7%	15%	20%	20%	37%
	\$50M or more	271	3.28	10%	20%	24%	21%	24%
By charter	State	190	3.59	9%	14%	17%	25%	34%
	Federal	325	3.37	9%	20%	25%	18%	28%
By field of membership	Single common bond	132	3.64	8%	17%	20%	17%	39%
	Multiple common bond	159	3.49	10%	21%	14%	21%	35%
	Community	222	3.32	9%	16%	30%	23%	22%
By NCUA region	Region 1	94	3.28	12%	21%	22%	17%	28%
	Region 2	98	3.58	7%	19%	18%	18%	37%
	Region 3	110	3.47	6%	18%	25%	24%	27%
	Region 4	137	3.64	7%	12%	24%	22%	34%
	Region 5	69	3.17	13%	22%	22%	22%	22%
By current net worth ratio	Less than 6%	4	2.25	25%	25%	50%	0%	0%
	6%-6.99%	11	3.73	0%	18%	18%	36%	27%
	7%-9.99%	172	3.25	10%	23%	22%	22%	23%
	10% or greater	327	3.56	9%	15%	22%	20%	34%
By agency conducting exam/visitation	State Regulator	106	3.67	9%	10%	20%	25%	36%
	NCUA	332	3.38	9%	20%	25%	17%	29%
	Both	76	3.47	8%	21%	14%	29%	28%
By exam date	Quarter 1, 2017	1	4.00	0%	0%	0%	100%	0%
	Quarter 4, 2016	59	3.36	12%	17%	19%	29%	24%
	Quarter 3, 2016	152	3.61	6%	16%	22%	22%	34%
	Quarter 2, 2016	121	3.45	6%	21%	26%	19%	29%
	Quarter 1, 2016	104	3.38	11%	20%	20%	18%	31%
	Quarter 4, 2015	36	3.33	22%	8%	17%	19%	33%
	Quarter 3, 2015	13	2.54	15%	38%	31%	8%	8%
	Quarter 2, 2015	7	4.29	0%	0%	29%	14%	57%
	Quarter 1, 2015	11	2.91	18%	27%	27%	0%	27%
By CAE (CAMEL "by-the-number")	1	114	3.41	8%	18%	29%	17%	29%
	2	294	3.54	9%	17%	20%	22%	33%
	3	25	3.68	8%	28%	0%	16%	48%
	4	2	3.00	0%	50%	0%	50%	0%
By CUNA Credit Analysis score	A	21	4.19	0%	5%	14%	38%	43%
	B	322	3.51	7%	17%	24%	20%	32%
	C	84	3.27	14%	23%	14%	19%	30%
	D or lower	7	4.00	0%	14%	14%	29%	43%
By change in CAMEL rating	Improve	95	3.64	6%	20%	19%	13%	42%
	Remain the same	370	3.48	8%	17%	23%	24%	28%
	Decline	46	2.83	22%	24%	24%	11%	20%
By agree with current CAMEL rating	Disagree strongly	23	1.43	65%	26%	9%	0%	0%
	Disagree somewhat	52	2.67	19%	25%	35%	12%	10%
	Neutral	57	3.11	5%	25%	33%	28%	9%
	Agree somewhat	111	3.42	5%	23%	20%	26%	25%
	Agree strongly	270	3.86	4%	12%	20%	20%	43%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		514	3.04	13%	27%	26%	13%	22%
By asset group	\$25M or less	180	3.35	9%	20%	28%	12%	31%
	Over \$25M - less than \$50M	63	2.90	13%	32%	27%	10%	19%
	\$50M - less than \$250M	151	2.70	17%	32%	26%	13%	12%
	\$250M - less than \$500M	39	3.23	13%	23%	18%	21%	26%
	\$500M - less than \$1B	35	2.71	20%	31%	23%	9%	17%
	\$1B or more	45	3.18	4%	31%	27%	18%	20%
By size of CU	Less than \$50M	243	3.23	10%	23%	28%	11%	28%
	\$50M or more	271	2.86	15%	31%	24%	14%	16%
By charter	State	191	3.10	12%	25%	27%	13%	23%
	Federal	323	3.00	13%	28%	25%	13%	21%
By field of membership	Single common bond	131	3.20	11%	24%	27%	11%	27%
	Multiple common bond	159	3.08	14%	26%	20%	14%	25%
	Community	222	2.91	13%	29%	29%	13%	16%
By NCUA region	Region 1	94	2.86	16%	32%	21%	12%	19%
	Region 2	97	3.20	13%	23%	22%	15%	27%
	Region 3	110	2.98	12%	27%	30%	13%	18%
	Region 4	137	3.21	9%	24%	30%	12%	26%
	Region 5	69	2.80	16%	33%	22%	13%	16%
By current net worth ratio	Less than 6%	4	1.50	50%	50%	0%	0%	0%
	6%-6.99%	11	3.27	0%	45%	9%	18%	27%
	7%-9.99%	172	2.81	15%	31%	26%	12%	15%
	10% or greater	326	3.17	11%	24%	27%	13%	25%
By agency conducting exam/visitation	State Regulator	106	3.00	15%	23%	33%	6%	24%
	NCUA	331	3.02	13%	28%	25%	12%	22%
	Both	76	3.16	8%	29%	21%	24%	18%
By exam date	Quarter 1, 2017	1	2.00	0%	100%	0%	0%	0%
	Quarter 4, 2016	59	3.05	19%	24%	17%	15%	25%
	Quarter 3, 2016	151	3.11	12%	26%	24%	17%	22%
	Quarter 2, 2016	121	3.08	7%	34%	26%	12%	21%
	Quarter 1, 2016	104	3.02	13%	26%	28%	11%	22%
	Quarter 4, 2015	36	2.78	25%	17%	31%	11%	17%
	Quarter 3, 2015	13	2.46	23%	23%	46%	0%	8%
	Quarter 2, 2015	7	3.43	0%	29%	29%	14%	29%
	Quarter 1, 2015	11	2.45	18%	36%	36%	0%	9%
By CAE (CAMEL "by-the-number")	1	115	3.10	8%	28%	30%	15%	19%
	2	292	3.09	13%	27%	22%	13%	24%
	3	25	3.32	16%	20%	16%	12%	36%
	4	2	2.00	0%	100%	0%	0%	0%
By CUNA Credit Analysis score	A	21	4.00	0%	14%	24%	10%	52%
	B	321	3.08	11%	29%	25%	14%	22%
	C	84	2.90	19%	25%	24%	11%	21%
	D or lower	7	3.43	0%	43%	0%	29%	29%
By change in CAMEL rating	Improve	95	3.34	9%	17%	32%	15%	27%
	Remain the same	369	3.02	12%	29%	25%	13%	21%
	Decline	46	2.54	24%	35%	20%	7%	15%
By agree with current CAMEL rating	Disagree strongly	23	1.70	57%	22%	17%	4%	0%
	Disagree somewhat	52	2.25	25%	40%	21%	12%	2%
	Neutral	57	2.79	9%	33%	37%	12%	9%
	Agree somewhat	110	2.89	12%	33%	25%	16%	15%
	Agree strongly	270	3.42	8%	21%	26%	13%	33%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		511	3.43	7%	15%	34%	18%	27%
By asset group	\$25M or less	178	3.57	6%	13%	32%	18%	31%
	Over \$25M - less than \$50M	63	3.37	8%	17%	33%	13%	29%
	\$50M - less than \$250M	150	3.24	7%	18%	36%	21%	18%
	\$250M - less than \$500M	39	3.67	5%	10%	33%	15%	36%
	\$500M - less than \$1B	35	3.17	14%	17%	29%	17%	23%
By size of CU	\$1B or more	45	3.58	4%	11%	36%	20%	29%
	Less than \$50M	241	3.51	6%	14%	32%	17%	31%
By charter	\$50M or more	270	3.35	7%	16%	35%	19%	23%
	State	189	3.50	6%	17%	28%	18%	31%
By field of membership	Federal	322	3.39	7%	14%	37%	18%	24%
	Single common bond	130	3.60	6%	13%	28%	19%	33%
By field of membership	Multiple common bond	157	3.47	7%	16%	28%	21%	28%
	Community	222	3.30	7%	15%	41%	15%	22%
By NCUA region	Region 1	94	3.50	7%	9%	37%	20%	27%
	Region 2	95	3.44	6%	18%	31%	16%	29%
	Region 3	110	3.25	11%	15%	35%	16%	23%
	Region 4	136	3.58	2%	15%	35%	18%	30%
	Region 5	70	3.36	9%	16%	30%	23%	23%
By current net worth ratio	Less than 6%	4	1.50	75%	0%	25%	0%	0%
	6%-6.99%	11	3.36	0%	9%	55%	27%	9%
	7%-9.99%	173	3.17	10%	18%	38%	14%	20%
	10% or greater	322	3.59	5%	14%	30%	20%	31%
By agency conducting exam/visitation	State Regulator	104	3.40	9%	18%	27%	16%	30%
	NCUA	330	3.38	7%	14%	37%	18%	25%
	Both	76	3.66	3%	14%	29%	22%	32%
By exam date	Quarter 1, 2017	1	3.00	0%	0%	100%	0%	0%
	Quarter 4, 2016	59	3.54	5%	12%	32%	25%	25%
	Quarter 3, 2016	152	3.49	9%	14%	25%	20%	31%
	Quarter 2, 2016	121	3.46	1%	21%	36%	16%	26%
	Quarter 1, 2016	101	3.42	11%	9%	35%	19%	27%
	Quarter 4, 2015	35	3.20	11%	17%	37%	9%	26%
	Quarter 3, 2015	13	2.69	8%	31%	54%	0%	8%
	Quarter 2, 2015	7	3.71	0%	0%	43%	43%	14%
By CAE (CAMEL "by-the-number")	Quarter 1, 2015	11	3.27	9%	9%	55%	0%	27%
	1	115	3.41	7%	14%	36%	18%	25%
	2	290	3.54	6%	13%	34%	18%	30%
	3	25	3.68	8%	16%	20%	12%	44%
By CUNA Credit Analysis score	4	2	2.50	0%	50%	50%	0%	0%
	A	21	4.14	0%	5%	24%	24%	48%
	B	319	3.51	6%	14%	33%	18%	29%
	C	84	3.27	10%	13%	40%	14%	23%
By change in CAMEL rating	D or lower	7	4.00	0%	14%	14%	29%	43%
	Improve	94	3.59	2%	20%	27%	19%	32%
	Remain the same	368	3.51	5%	13%	35%	19%	28%
By agree with current CAMEL rating	Decline	45	2.44	29%	20%	36%	9%	7%
	Disagree strongly	23	1.83	57%	13%	22%	9%	0%
	Disagree somewhat	51	2.49	20%	31%	35%	8%	6%
	Neutral	57	3.14	0%	21%	53%	18%	9%
	Agree somewhat	110	3.32	5%	18%	38%	15%	23%
Agree strongly	268	3.85	2%	9%	28%	22%	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 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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		512	3.22	8%	20%	38%	11%	23%
By asset group	\$25M or less	180	3.31	5%	21%	40%	8%	27%
	Over \$25M - less than \$50M	62	3.05	11%	18%	45%	6%	19%
	\$50M - less than \$250M	151	3.14	9%	19%	39%	13%	19%
	\$250M - less than \$500M	38	3.58	8%	11%	32%	16%	34%
	\$500M - less than \$1B	35	2.94	11%	26%	34%	14%	14%
\$1B or more	45	3.36	7%	22%	29%	13%	29%	
By size of CU	Less than \$50M	242	3.24	7%	20%	41%	7%	25%
	\$50M or more	270	3.20	9%	19%	36%	14%	22%
By charter	State	190	3.23	7%	22%	35%	11%	25%
	Federal	322	3.21	8%	18%	40%	11%	23%
By field of membership	Single common bond	131	3.35	6%	18%	39%	10%	27%
	Multiple common bond	157	3.20	8%	24%	35%	9%	25%
	Community	222	3.17	9%	18%	40%	13%	20%
By NCUA region	Region 1	93	3.32	9%	15%	37%	15%	25%
	Region 2	97	3.23	7%	23%	36%	8%	26%
	Region 3	109	3.04	10%	24%	38%	9%	19%
	Region 4	136	3.33	4%	16%	46%	8%	25%
	Region 5	70	3.20	10%	20%	31%	17%	21%
By current net worth ratio	Less than 6%	4	2.00	50%	0%	50%	0%	0%
	6%-6.99%	11	3.27	0%	27%	36%	18%	18%
	7%-9.99%	173	3.00	12%	19%	44%	9%	17%
	10% or greater	323	3.36	6%	20%	35%	12%	28%
By agency conducting exam/visitation	State Regulator	105	3.16	8%	24%	37%	8%	24%
	NCUA	330	3.21	8%	18%	40%	10%	23%
	Both	76	3.38	5%	18%	34%	17%	25%
By exam date	Quarter 1, 2017	1	3.00	0%	0%	100%	0%	0%
	Quarter 4, 2016	59	3.25	7%	15%	42%	17%	19%
	Quarter 3, 2016	152	3.36	9%	14%	38%	9%	30%
	Quarter 2, 2016	120	3.32	3%	23%	38%	12%	24%
	Quarter 1, 2016	102	3.23	11%	16%	37%	13%	24%
	Quarter 4, 2015	36	2.78	17%	31%	28%	8%	17%
	Quarter 3, 2015	13	2.54	8%	46%	38%	0%	8%
	Quarter 2, 2015	7	3.00	0%	43%	29%	14%	14%
Quarter 1, 2015	11	2.73	9%	27%	55%	0%	9%	
By CAE (CAMEL "by-the-number")	1	115	3.16	7%	17%	47%	10%	18%
	2	291	3.33	6%	21%	35%	12%	27%
	3	25	3.64	4%	12%	40%	4%	40%
	4	2	2.50	0%	50%	50%	0%	0%
By CUNA Credit Analysis score	A	21	3.52	0%	10%	57%	5%	29%
	B	320	3.32	6%	19%	38%	12%	26%
	C	84	3.15	8%	23%	37%	10%	23%
	D or lower	7	3.57	0%	14%	43%	14%	29%
By change in CAMEL rating	Improve	95	3.33	4%	24%	33%	13%	26%
	Remain the same	367	3.28	7%	17%	40%	11%	25%
	Decline	46	2.48	22%	30%	33%	9%	7%
By agree with current CAMEL rating	Disagree strongly	23	1.74	48%	30%	22%	0%	0%
	Disagree somewhat	52	2.42	23%	27%	40%	4%	6%
	Neutral	57	2.96	4%	21%	58%	11%	7%
	Agree somewhat	110	3.07	8%	23%	42%	8%	19%
	Agree strongly	268	3.62	3%	16%	33%	14%	34%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		516	2.10	32%	41%	16%	5%	6%
By asset group	\$25M or less	181	2.29	27%	39%	21%	5%	8%
	Over \$25M - less than \$50M	63	1.98	38%	38%	16%	3%	5%
	\$50M - less than \$250M	152	1.95	38%	41%	13%	5%	3%
	\$250M - less than \$500M	39	2.10	36%	38%	13%	5%	8%
	\$500M - less than \$1B	35	2.00	37%	40%	11%	9%	3%
	\$1B or more	45	2.11	20%	62%	9%	4%	4%
By size of CU	Less than \$50M	244	2.21	30%	39%	20%	5%	7%
	\$50M or more	272	2.01	35%	44%	12%	6%	4%
By charter	State	191	2.09	32%	40%	19%	4%	5%
	Federal	325	2.11	33%	42%	14%	6%	6%
By field of membership	Single common bond	132	2.30	27%	39%	19%	5%	10%
	Multiple common bond	160	2.12	28%	47%	15%	8%	3%
	Community	222	1.98	39%	39%	14%	4%	5%
By NCUA region	Region 1	94	2.01	37%	36%	17%	7%	2%
	Region 2	98	2.09	36%	37%	15%	7%	5%
	Region 3	111	2.19	24%	50%	15%	2%	8%
	Region 4	136	2.19	29%	41%	18%	4%	7%
	Region 5	70	1.94	39%	43%	9%	6%	4%
By current net worth ratio	Less than 6%	4	1.50	50%	50%	0%	0%	0%
	6%-6.99%	11	1.91	27%	55%	18%	0%	0%
	7%-9.99%	172	1.98	33%	44%	18%	3%	2%
	10% or greater	328	2.18	32%	39%	14%	6%	8%
By agency conducting exam/visitation	State Regulator	106	2.17	30%	40%	20%	4%	7%
	NCUA	333	2.10	33%	41%	13%	6%	6%
	Both	76	2.01	32%	43%	20%	3%	3%
By exam date	Quarter 1, 2017	1	2.00	0%	100%	0%	0%	0%
	Quarter 4, 2016	59	2.12	29%	44%	17%	7%	3%
	Quarter 3, 2016	154	2.13	32%	40%	16%	6%	6%
	Quarter 2, 2016	120	2.18	37%	34%	13%	6%	10%
	Quarter 1, 2016	104	2.05	29%	48%	15%	5%	3%
	Quarter 4, 2015	36	2.03	36%	42%	14%	0%	8%
	Quarter 3, 2015	13	1.77	54%	15%	31%	0%	0%
	Quarter 2, 2015	7	1.86	14%	86%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	114	2.01	34%	43%	14%	5%	4%
	2	295	2.19	29%	43%	16%	5%	7%
	3	25	2.00	36%	48%	4%	4%	8%
	4	2	2.00	50%	0%	50%	0%	0%
By CUNA Credit Analysis score	A	21	2.10	43%	29%	10%	14%	5%
	B	323	2.17	29%	43%	15%	5%	7%
	C	84	2.01	33%	44%	14%	5%	4%
	D or lower	7	1.86	29%	57%	14%	0%	0%
By change in CAMEL rating	Improve	95	2.23	29%	39%	17%	8%	6%
	Remain the same	371	2.09	33%	43%	14%	4%	6%
	Decline	46	1.96	39%	33%	22%	7%	0%
By agree with current CAMEL rating	Disagree strongly	23	1.35	74%	17%	9%	0%	0%
	Disagree somewhat	52	1.62	56%	33%	8%	2%	2%
	Neutral	58	2.03	34%	33%	29%	2%	2%
	Agree somewhat	111	2.12	28%	46%	17%	5%	5%
	Agree strongly	270	2.27	26%	45%	14%	7%	8%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		511	3.82	7%	13%	17%	19%	45%
By asset group	\$25M or less	180	3.97	6%	10%	17%	16%	51%
	Over \$25M - less than \$50M	61	3.66	10%	11%	18%	25%	36%
	\$50M - less than \$250M	151	3.70	7%	15%	19%	22%	38%
	\$250M - less than \$500M	39	4.03	3%	13%	18%	13%	54%
	\$500M - less than \$1B	34	3.59	9%	18%	18%	18%	38%
	\$1B or more	45	3.96	7%	16%	7%	18%	53%
By size of CU	Less than \$50M	241	3.89	7%	10%	17%	18%	47%
	\$50M or more	270	3.76	7%	15%	17%	19%	43%
By charter	State	190	3.92	7%	13%	12%	18%	50%
	Federal	321	3.77	7%	12%	20%	19%	42%
By field of membership	Single common bond	132	3.88	7%	12%	14%	20%	47%
	Multiple common bond	157	3.87	6%	11%	17%	19%	46%
	Community	220	3.76	7%	14%	19%	18%	43%
By NCUA region	Region 1	93	3.66	11%	17%	14%	12%	46%
	Region 2	98	3.91	5%	13%	13%	22%	46%
	Region 3	109	3.73	8%	10%	21%	21%	39%
	Region 4	135	4.04	2%	9%	21%	17%	50%
	Region 5	69	3.71	7%	17%	12%	25%	39%
By current net worth ratio	Less than 6%	4	2.75	25%	25%	0%	50%	0%
	6%-6.99%	11	3.91	0%	9%	27%	27%	36%
	7%-9.99%	169	3.69	8%	13%	19%	21%	38%
	10% or greater	326	3.91	6%	13%	16%	17%	49%
By agency conducting exam/visitation	State Regulator	106	3.87	8%	12%	13%	20%	47%
	NCUA	328	3.77	6%	13%	20%	19%	42%
	Both	76	4.03	5%	13%	11%	16%	55%
By exam date	Quarter 1, 2017	1	5.00	0%	0%	0%	0%	100%
	Quarter 4, 2016	58	3.50	9%	21%	17%	19%	34%
	Quarter 3, 2016	151	4.04	7%	10%	13%	12%	58%
	Quarter 2, 2016	121	3.85	3%	15%	18%	21%	43%
	Quarter 1, 2016	102	3.85	6%	11%	19%	22%	43%
	Quarter 4, 2015	36	3.64	11%	14%	17%	17%	42%
	Quarter 3, 2015	13	2.92	15%	15%	38%	23%	8%
	Quarter 2, 2015	7	4.14	0%	0%	14%	57%	29%
	Quarter 1, 2015	11	3.73	9%	9%	9%	45%	27%
By CAE (CAMEL "by-the-number")	1	114	3.76	10%	11%	17%	18%	45%
	2	291	3.95	4%	12%	17%	20%	47%
	3	25	4.12	4%	12%	12%	12%	60%
	4	2	2.50	0%	50%	50%	0%	0%
By CUNA Credit Analysis score	A	21	4.24	0%	10%	14%	19%	57%
	B	319	3.92	5%	12%	17%	20%	47%
	C	84	3.75	8%	13%	18%	17%	44%
	D or lower	7	4.00	14%	14%	0%	0%	71%
By change in CAMEL rating	Improve	94	4.03	2%	13%	15%	20%	50%
	Remain the same	367	3.88	6%	11%	18%	19%	46%
	Decline	46	2.87	24%	26%	11%	17%	22%
By agree with current CAMEL rating	Disagree strongly	23	2.00	48%	30%	4%	9%	9%
	Disagree somewhat	52	2.94	17%	21%	27%	19%	15%
	Neutral	56	3.38	2%	18%	43%	16%	21%
	Agree somewhat	109	3.76	6%	17%	13%	27%	39%
	Agree strongly	269	4.26	3%	7%	13%	17%	61%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		514	3.77	6%	11%	24%	18%	41%
By asset group	\$25M or less	180	3.80	4%	14%	23%	15%	44%
	Over \$25M - less than \$50M	63	3.60	8%	13%	25%	19%	35%
	\$50M - less than \$250M	152	3.85	6%	9%	22%	22%	41%
	\$250M - less than \$500M	39	3.82	3%	13%	26%	18%	41%
	\$500M - less than \$1B	35	3.66	6%	9%	34%	17%	34%
	\$1B or more	44	3.73	9%	11%	20%	16%	43%
By size of CU	Less than \$50M	243	3.75	5%	14%	23%	16%	42%
	\$50M or more	271	3.80	6%	10%	24%	20%	41%
By charter	State	190	4.18	2%	7%	17%	18%	56%
	Federal	324	3.53	8%	14%	27%	18%	32%
By field of membership	Single common bond	132	3.86	5%	14%	20%	13%	48%
	Multiple common bond	158	3.70	8%	12%	21%	20%	39%
	Community	222	3.78	4%	10%	28%	20%	38%
By NCUA region	Region 1	94	3.83	4%	12%	21%	22%	40%
	Region 2	98	3.44	13%	19%	16%	12%	39%
	Region 3	108	3.79	5%	8%	30%	19%	39%
	Region 4	137	4.03	1%	9%	22%	19%	48%
	Region 5	70	3.63	7%	10%	30%	19%	34%
By current net worth ratio	Less than 6%	4	3.00	0%	25%	50%	25%	0%
	6%-6.99%	11	3.91	9%	9%	18%	9%	55%
	7%-9.99%	172	3.58	6%	15%	26%	22%	31%
	10% or greater	326	3.88	6%	10%	22%	16%	46%
By agency conducting exam/visitation	State Regulator	106	4.20	2%	6%	17%	22%	54%
	NCUA	331	3.55	8%	14%	27%	18%	33%
	Both	76	4.16	3%	8%	18%	13%	58%
By exam date	Quarter 1, 2017	1	3.00	0%	0%	100%	0%	0%
	Quarter 4, 2016	59	3.61	12%	8%	24%	19%	37%
	Quarter 3, 2016	152	3.78	5%	14%	21%	18%	41%
	Quarter 2, 2016	120	3.78	3%	13%	24%	21%	38%
	Quarter 1, 2016	104	3.96	6%	9%	18%	18%	49%
	Quarter 4, 2015	36	3.86	6%	8%	31%	6%	50%
	Quarter 3, 2015	13	3.69	0%	8%	46%	15%	31%
	Quarter 2, 2015	7	3.86	14%	0%	14%	29%	43%
	Quarter 1, 2015	11	3.18	9%	18%	36%	18%	18%
By CAE (CAMEL "by-the-number")	1	114	3.74	5%	11%	26%	21%	37%
	2	293	3.80	5%	13%	22%	19%	42%
	3	25	3.88	16%	4%	12%	12%	56%
	4	2	3.00	0%	0%	100%	0%	0%
By CUNA Credit Analysis score	A	21	3.81	0%	5%	48%	10%	38%
	B	321	3.86	5%	12%	20%	20%	44%
	C	84	3.48	10%	12%	30%	19%	30%
	D or lower	7	3.43	29%	14%	0%	0%	57%
By change in CAMEL rating	Improve	95	3.94	4%	12%	18%	19%	47%
	Remain the same	370	3.77	6%	11%	25%	17%	42%
	Decline	45	3.53	7%	13%	27%	27%	27%
By agree with current CAMEL rating	Disagree strongly	23	3.30	22%	4%	26%	17%	30%
	Disagree somewhat	52	3.48	6%	13%	33%	23%	25%
	Neutral	57	3.53	2%	11%	44%	21%	23%
	Agree somewhat	110	3.83	6%	10%	20%	22%	42%
	Agree strongly	270	3.91	5%	12%	19%	15%	49%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		517	4.19	5%	5%	11%	23%	56%
By asset group	\$25M or less	182	4.20	5%	4%	14%	19%	58%
	Over \$25M - less than \$50M	63	4.08	5%	5%	17%	24%	49%
	\$50M - less than \$250M	152	4.14	7%	4%	13%	22%	55%
	\$250M - less than \$500M	39	4.49	0%	5%	0%	36%	59%
	\$500M - less than \$1B	35	3.94	6%	14%	3%	34%	43%
	\$1B or more	45	4.47	4%	2%	2%	24%	67%
By size of CU	Less than \$50M	245	4.17	5%	4%	15%	20%	56%
	\$50M or more	272	4.21	6%	5%	8%	26%	56%
By charter	State	191	4.29	7%	3%	6%	23%	62%
	Federal	326	4.13	4%	6%	15%	23%	52%
By field of membership	Single common bond	132	4.16	6%	5%	16%	14%	59%
	Multiple common bond	160	4.21	5%	4%	11%	25%	55%
	Community	223	4.19	5%	5%	9%	27%	54%
By NCUA region	Region 1	94	4.03	10%	9%	9%	16%	57%
	Region 2	98	4.15	4%	8%	10%	23%	54%
	Region 3	111	4.14	5%	3%	20%	17%	55%
	Region 4	137	4.38	3%	1%	10%	26%	60%
	Region 5	70	4.23	3%	6%	7%	34%	50%
By current net worth ratio	Less than 6%	4	3.50	25%	0%	0%	50%	25%
	6%-6.99%	11	4.36	9%	0%	0%	27%	64%
	7%-9.99%	173	4.23	4%	6%	8%	25%	56%
	10% or greater	328	4.18	5%	4%	14%	21%	55%
By agency conducting exam/visitation	State Regulator	106	4.20	9%	2%	8%	20%	60%
	NCUA	334	4.12	4%	6%	15%	23%	52%
	Both	76	4.51	3%	3%	1%	28%	66%
By exam date	Quarter 1, 2017	1	5.00	0%	0%	0%	0%	100%
	Quarter 4, 2016	59	4.20	5%	5%	7%	31%	53%
	Quarter 3, 2016	154	4.30	5%	4%	12%	17%	63%
	Quarter 2, 2016	121	4.25	2%	3%	14%	27%	53%
	Quarter 1, 2016	104	4.13	7%	6%	11%	21%	56%
	Quarter 4, 2015	36	4.00	6%	11%	11%	22%	50%
	Quarter 3, 2015	13	4.00	8%	0%	23%	23%	46%
	Quarter 2, 2015	7	4.14	14%	0%	0%	29%	57%
	Quarter 1, 2015	11	3.82	9%	9%	0%	55%	27%
By CAE (CAMEL "by-the-number")	1	115	4.13	6%	5%	14%	19%	56%
	2	295	4.28	4%	4%	11%	22%	59%
	3	25	4.40	0%	12%	4%	16%	68%
	4	2	3.50	0%	0%	50%	50%	0%
By CUNA Credit Analysis score	A	21	4.33	5%	0%	19%	10%	67%
	B	324	4.27	5%	4%	10%	22%	59%
	C	84	4.11	5%	7%	13%	23%	52%
	D or lower	7	4.57	0%	14%	0%	0%	86%
By change in CAMEL rating	Improve	95	4.34	3%	4%	11%	20%	62%
	Remain the same	372	4.23	4%	5%	11%	23%	57%
	Decline	46	3.50	17%	7%	15%	30%	30%
By agree with current CAMEL rating	Disagree strongly	23	2.35	48%	13%	4%	26%	9%
	Disagree somewhat	52	3.81	8%	8%	13%	38%	33%
	Neutral	58	3.84	2%	3%	34%	29%	31%
	Agree somewhat	111	4.37	1%	5%	11%	22%	61%
	Agree strongly	271	4.41	4%	4%	7%	19%	66%

*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*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		506	2.79	14%	28%	35%	9%	13%
By asset group	\$25M or less	174	2.81	17%	21%	40%	9%	13%
	Over \$25M - less than \$50M	60	2.85	8%	30%	45%	2%	15%
	\$50M - less than \$250M	152	2.76	16%	26%	36%	10%	13%
	\$250M - less than \$500M	39	3.15	10%	31%	18%	15%	26%
	\$500M - less than \$1B	35	2.49	14%	46%	26%	6%	9%
	\$1B or more	45	2.62	11%	42%	27%	13%	7%
By size of CU	Less than \$50M	234	2.82	15%	24%	41%	7%	14%
	\$50M or more	272	2.77	14%	32%	30%	11%	13%
By charter	State	185	2.85	15%	28%	29%	14%	15%
	Federal	321	2.76	14%	28%	39%	6%	13%
By field of membership	Single common bond	128	2.80	16%	26%	34%	12%	13%
	Multiple common bond	154	2.85	18%	22%	34%	8%	18%
	Community	222	2.76	11%	33%	36%	8%	11%
By NCUA region	Region 1	93	2.82	11%	34%	31%	10%	14%
	Region 2	96	2.67	21%	24%	36%	5%	14%
	Region 3	107	3.07	7%	24%	40%	14%	15%
	Region 4	133	2.77	17%	26%	35%	9%	14%
	Region 5	70	2.56	19%	34%	30%	7%	10%
By current net worth ratio	Less than 6%	4	2.75	0%	25%	75%	0%	0%
	6%-6.99%	10	2.60	10%	30%	50%	10%	0%
	7%-9.99%	171	2.68	12%	41%	29%	4%	15%
	10% or greater	320	2.85	16%	21%	38%	12%	13%
By agency conducting exam/visitation	State Regulator	101	2.82	18%	22%	33%	16%	12%
	NCUA	329	2.77	15%	27%	39%	6%	13%
	Both	75	2.83	9%	40%	24%	12%	15%
By exam date	Quarter 1, 2017	1	3.00	0%	0%	100%	0%	0%
	Quarter 4, 2016	59	2.69	17%	29%	32%	12%	10%
	Quarter 3, 2016	150	2.87	15%	27%	33%	9%	17%
	Quarter 2, 2016	117	2.98	9%	27%	38%	10%	16%
	Quarter 1, 2016	102	2.73	18%	25%	38%	7%	13%
	Quarter 4, 2015	35	2.34	20%	37%	31%	11%	0%
	Quarter 3, 2015	13	2.46	23%	31%	31%	8%	8%
	Quarter 2, 2015	7	3.00	0%	29%	57%	0%	14%
By CAE (CAMEL "by-the-number")	1	114	2.75	16%	26%	37%	10%	11%
	2	287	2.88	13%	29%	32%	10%	16%
	3	24	2.17	33%	25%	38%	0%	4%
	4	2	2.50	0%	50%	50%	0%	0%
By CUNA Credit Analysis score	A	20	3.15	5%	15%	60%	0%	20%
	B	317	2.84	15%	27%	33%	11%	14%
	C	82	2.56	18%	35%	30%	4%	12%
	D or lower	7	2.86	14%	43%	14%	0%	29%
By change in CAMEL rating	Improve	93	2.83	13%	31%	30%	12%	14%
	Remain the same	363	2.79	15%	27%	36%	9%	13%
	Decline	46	2.67	17%	28%	35%	9%	11%
By agree with current CAMEL rating	Disagree strongly	23	1.96	48%	26%	17%	0%	9%
	Disagree somewhat	51	2.51	16%	31%	41%	10%	2%
	Neutral	57	2.79	7%	26%	53%	9%	5%
	Agree somewhat	107	2.76	11%	34%	34%	11%	10%
	Agree strongly	266	2.93	14%	26%	32%	9%	19%

*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. 15a: 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.
...Cyber security

		N	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		565	68%	9%	19%	1%	3%
By asset group	\$25M or less	201	73%	5%	13%	0%	8%
	Over \$25M - less than \$50M	72	71%	8%	19%	0%	1%
	\$50M - less than \$250M	164	61%	13%	24%	2%	0%
	\$250M - less than \$500M	42	69%	12%	17%	0%	2%
	\$500M - less than \$1B	35	60%	14%	20%	6%	0%
	\$1B or more	50	66%	6%	26%	0%	2%
By size of CU	Less than \$50M	273	73%	6%	15%	0%	6%
	\$50M or more	292	63%	12%	23%	2%	1%
By charter	State	216	71%	7%	17%	1%	4%
	Federal	349	66%	10%	21%	1%	3%
By field of membership	Single common bond	150	71%	5%	17%	0%	7%
	Multiple common bond	172	72%	6%	17%	2%	3%
	Community	241	63%	13%	22%	1%	1%
By NCUA region	Region 1	105	62%	11%	26%	0%	1%
	Region 2	106	61%	11%	23%	2%	3%
	Region 3	119	81%	3%	10%	0%	6%
	Region 4	153	72%	9%	14%	1%	4%
	Region 5	75	52%	11%	31%	4%	3%
By current net worth ratio	Less than 6%	5	40%	0%	20%	0%	40%
	6%-6.99%	13	69%	0%	23%	0%	8%
	7%-9.99%	188	64%	9%	23%	1%	3%
	10% or greater	355	70%	9%	17%	1%	3%
By agency conducting exam/visitation	State Regulator	120	79%	4%	11%	1%	5%
	NCUA	356	66%	9%	21%	1%	3%
	Both	88	59%	14%	24%	2%	1%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%	0%
	Quarter 4, 2016	67	69%	7%	18%	1%	4%
	Quarter 3, 2016	163	66%	9%	20%	2%	4%
	Quarter 2, 2016	130	65%	10%	22%	1%	3%
	Quarter 1, 2016	116	67%	9%	23%	0%	1%
	Quarter 4, 2015	42	83%	5%	7%	0%	5%
	Quarter 3, 2015	15	67%	13%	13%	0%	7%
	Quarter 2, 2015	7	71%	0%	29%	0%	0%
By CAE (CAMEL "by-the-number")	1	121	67%	9%	21%	0%	3%
	2	315	68%	8%	20%	2%	2%
	3	27	59%	7%	22%	0%	11%
	4	2	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	21	62%	10%	19%	0%	10%
	B	347	68%	9%	20%	1%	2%
	C	89	69%	8%	19%	0%	4%
	D or lower	7	57%	0%	14%	0%	29%
By change in CAMEL rating	Improve	99	74%	9%	14%	1%	2%
	Remain the same	412	67%	9%	19%	1%	3%
	Decline	49	57%	6%	31%	0%	6%
By agree with current CAMEL rating	Disagree strongly	23	61%	9%	30%	0%	0%
	Disagree somewhat	53	57%	11%	23%	0%	9%
	Neutral	62	66%	5%	16%	3%	10%
	Agree somewhat	128	58%	16%	21%	2%	4%
	Agree strongly	297	74%	6%	18%	1%	1%

Table 41

Q. 15a: 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 policy

		N	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		558	65%	13%	21%	1%	0%
By asset group	\$25M or less	197	68%	12%	19%	1%	1%
	Over \$25M - less than \$50M	71	56%	17%	27%	0%	0%
	\$50M - less than \$250M	164	69%	12%	20%	0%	0%
	\$250M - less than \$500M	40	63%	18%	18%	3%	0%
	\$500M - less than \$1B	36	53%	14%	31%	3%	0%
By size of CU	\$1B or more	49	67%	10%	22%	0%	0%
	Less than \$50M	268	65%	13%	21%	0%	0%
By charter	\$50M or more	290	66%	12%	21%	1%	0%
	State	214	66%	10%	22%	0%	0%
By field of membership	Federal	344	65%	14%	20%	1%	0%
	Single common bond	146	66%	14%	19%	1%	0%
By NCUA region	Multiple common bond	171	70%	11%	18%	1%	0%
	Region 1	106	66%	14%	19%	0%	1%
	Community	239	61%	13%	25%	0%	0%
By current net worth ratio	Region 2	105	70%	14%	15%	1%	0%
	Region 3	118	71%	9%	19%	1%	0%
	Region 4	148	61%	11%	27%	0%	0%
	Region 5	74	55%	16%	27%	1%	0%
	Less than 6%	5	0%	60%	20%	0%	20%
By agency conducting exam/visitation	6%-6.99%	13	69%	8%	15%	8%	0%
	7%-9.99%	185	65%	13%	22%	1%	0%
	10% or greater	351	67%	12%	21%	0%	0%
	State Regulator	120	70%	8%	20%	1%	1%
By exam date	NCUA	351	66%	14%	20%	1%	0%
	Both	86	57%	15%	28%	0%	0%
	Quarter 1, 2017	1	100%	0%	0%	0%	0%
	Quarter 4, 2016	61	54%	21%	25%	0%	0%
	Quarter 3, 2016	163	69%	13%	17%	0%	0%
	Quarter 2, 2016	130	70%	8%	22%	0%	1%
	Quarter 1, 2016	115	63%	12%	23%	2%	0%
	Quarter 4, 2015	42	74%	7%	19%	0%	0%
By CAE (CAMEL "by-the-number")	Quarter 3, 2015	15	73%	13%	13%	0%	0%
	Quarter 2, 2015	7	57%	14%	14%	14%	0%
	Quarter 1, 2015	12	42%	17%	42%	0%	0%
	1	118	66%	10%	23%	1%	0%
By CUNA Credit Analysis score	2	312	66%	13%	21%	0%	0%
	3	27	70%	11%	19%	0%	0%
	4	2	50%	0%	50%	0%	0%
	A	20	65%	5%	30%	0%	0%
By change in CAMEL rating	B	342	67%	12%	20%	0%	0%
	C	89	66%	15%	17%	2%	0%
	D or lower	7	29%	0%	71%	0%	0%
By agree with current CAMEL rating	Improve	96	71%	11%	18%	0%	0%
	Remain the same	410	66%	13%	20%	1%	0%
	Decline	47	53%	13%	34%	0%	0%
	Disagree strongly	24	54%	17%	29%	0%	0%
By agree with current CAMEL rating	Disagree somewhat	51	51%	20%	25%	4%	0%
	Neutral	61	54%	11%	34%	0%	0%
	Agree somewhat	125	59%	14%	27%	0%	0%
	Agree strongly	295	74%	11%	14%	0%	0%

Table 42

Q. 15a: 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	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		558	75%	11%	13%	1%
By asset group	\$25M or less	198	75%	11%	13%	2%
	Over \$25M - less than \$50M	71	72%	13%	15%	0%
	\$50M - less than \$250M	164	80%	12%	9%	0%
	\$250M - less than \$500M	40	70%	10%	20%	0%
	\$500M - less than \$1B	35	66%	11%	23%	0%
\$1B or more	49	80%	12%	8%	0%	
By size of CU	Less than \$50M	269	74%	12%	13%	1%
	\$50M or more	289	76%	11%	12%	0%
By charter	State	213	76%	10%	13%	1%
	Federal	345	75%	12%	13%	0%
By field of membership	Single common bond	147	75%	12%	12%	1%
	Multiple common bond	172	76%	13%	11%	0%
	Community	237	75%	11%	14%	0%
By NCUA region	Region 1	103	81%	10%	8%	2%
	Region 2	105	75%	10%	14%	0%
	Region 3	118	78%	11%	10%	1%
	Region 4	151	72%	13%	15%	0%
	Region 5	74	70%	14%	16%	0%
By current net worth ratio	Less than 6%	6	33%	17%	33%	17%
	6%-6.99%	11	82%	9%	9%	0%
	7%-9.99%	188	74%	11%	14%	0%
	10% or greater	349	77%	12%	11%	1%
By agency conducting exam/visitation	State Regulator	119	80%	9%	9%	2%
	NCUA	352	76%	12%	13%	0%
	Both	86	69%	14%	17%	0%
By exam date	Quarter 1, 2017	1	0%	100%	0%	0%
	Quarter 4, 2016	66	71%	15%	12%	2%
	Quarter 3, 2016	162	74%	11%	15%	0%
	Quarter 2, 2016	127	83%	8%	8%	1%
	Quarter 1, 2016	115	73%	13%	14%	0%
	Quarter 4, 2015	42	79%	10%	10%	2%
	Quarter 3, 2015	15	73%	7%	20%	0%
	Quarter 2, 2015	6	67%	0%	33%	0%
By CAE (CAMEL "by-the-number")	1	121	72%	11%	17%	1%
	2	307	77%	12%	10%	0%
	3	28	75%	14%	11%	0%
	4	2	100%	0%	0%	0%
By CUNA Credit Analysis score	A	21	86%	5%	10%	0%
	B	344	76%	12%	11%	1%
	C	85	74%	13%	13%	0%
	D or lower	7	29%	29%	43%	0%
By change in CAMEL rating	Improve	97	82%	6%	10%	1%
	Remain the same	407	76%	12%	12%	0%
	Decline	49	59%	16%	24%	0%
By agree with current CAMEL rating	Disagree strongly	24	58%	17%	25%	0%
	Disagree somewhat	54	69%	11%	20%	0%
	Neutral	60	72%	8%	20%	0%
	Agree somewhat	126	72%	13%	14%	0%
	Agree strongly	292	80%	11%	8%	1%

Table 43

Q. 15a: 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	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		565	80%	9%	10%	1%
By asset group	\$25M or less	201	83%	6%	8%	2%
	Over \$25M - less than \$50M	72	81%	8%	11%	0%
	\$50M - less than \$250M	165	79%	12%	9%	0%
	\$250M - less than \$500M	41	80%	10%	10%	0%
	\$500M - less than \$1B	36	69%	11%	19%	0%
	\$1B or more	49	73%	12%	12%	2%
By size of CU	Less than \$50M	273	82%	7%	9%	1%
	\$50M or more	292	77%	11%	11%	0%
By charter	State	215	80%	9%	10%	0%
	Federal	350	80%	9%	10%	1%
By field of membership	Single common bond	149	84%	6%	9%	1%
	Multiple common bond	173	80%	10%	9%	1%
	Community	241	77%	11%	11%	1%
By NCUA region	Region 1	106	84%	6%	9%	1%
	Region 2	107	78%	11%	9%	2%
	Region 3	120	85%	8%	7%	1%
	Region 4	151	77%	11%	11%	0%
	Region 5	74	73%	9%	16%	1%
By current net worth ratio	Less than 6%	6	67%	17%	17%	0%
	6%-6.99%	12	92%	0%	8%	0%
	7%-9.99%	188	77%	10%	12%	2%
	10% or greater	355	82%	9%	9%	1%
By agency conducting exam/visitation	State Regulator	120	86%	10%	4%	0%
	NCUA	357	80%	9%	10%	1%
	Both	87	69%	10%	20%	1%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	67	78%	13%	9%	0%
	Quarter 3, 2016	163	77%	9%	13%	1%
	Quarter 2, 2016	130	82%	7%	8%	3%
	Quarter 1, 2016	116	82%	9%	9%	0%
	Quarter 4, 2015	42	86%	7%	7%	0%
	Quarter 3, 2015	15	67%	13%	20%	0%
	Quarter 2, 2015	7	86%	0%	14%	0%
By CAE (CAMEL "by-the-number")	1	121	83%	6%	9%	2%
	2	313	80%	9%	11%	1%
	3	28	86%	7%	7%	0%
	4	2	50%	50%	0%	0%
By CUNA Credit Analysis score	A	21	95%	5%	0%	0%
	B	347	80%	9%	10%	1%
	C	88	81%	7%	11%	1%
	D or lower	7	71%	0%	29%	0%
By change in CAMEL rating	Improve	97	84%	9%	7%	0%
	Remain the same	414	80%	9%	9%	1%
	Decline	49	69%	12%	18%	0%
By agree with current CAMEL rating	Disagree strongly	24	67%	13%	21%	0%
	Disagree somewhat	54	74%	15%	11%	0%
	Neutral	61	74%	8%	16%	2%
	Agree somewhat	128	73%	15%	12%	0%
	Agree strongly	296	86%	6%	6%	1%

Table 44

Q. 15a: 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	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		565	35%	7%	9%	1%	48%
By asset group	\$25M or less	202	20%	1%	3%	0%	76%
	Over \$25M - less than \$50M	72	32%	4%	4%	0%	60%
	\$50M - less than \$250M	165	40%	7%	13%	1%	38%
	\$250M - less than \$500M	41	61%	20%	7%	0%	12%
	\$500M - less than \$1B	36	50%	14%	22%	3%	11%
	\$1B or more	48	52%	21%	21%	0%	6%
By size of CU	Less than \$50M	274	23%	2%	4%	0%	72%
	\$50M or more	291	46%	12%	15%	1%	26%
By charter	State	213	37%	8%	9%	1%	45%
	Federal	352	34%	7%	9%	0%	50%
By field of membership	Single common bond	149	19%	1%	2%	1%	77%
	Multiple common bond	173	32%	7%	11%	1%	49%
	Community	241	46%	11%	13%	0%	30%
By NCUA region	Region 1	105	34%	4%	10%	0%	52%
	Region 2	108	29%	7%	8%	1%	55%
	Region 3	119	37%	8%	3%	0%	53%
	Region 4	152	36%	8%	13%	0%	44%
	Region 5	74	38%	9%	16%	3%	34%
By current net worth ratio	Less than 6%	6	50%	0%	0%	0%	50%
	6%-6.99%	13	46%	0%	8%	0%	46%
	7%-9.99%	188	37%	9%	11%	1%	43%
	10% or greater	354	33%	6%	9%	1%	51%
By agency conducting exam/visitation	State Regulator	119	28%	4%	8%	1%	59%
	NCUA	359	34%	6%	9%	0%	50%
	Both	86	49%	14%	10%	1%	26%
By exam date	Quarter 1, 2017	1	0%	0%	0%	0%	100%
	Quarter 4, 2016	68	37%	7%	10%	1%	44%
	Quarter 3, 2016	163	35%	9%	7%	0%	48%
	Quarter 2, 2016	131	38%	8%	10%	1%	44%
	Quarter 1, 2016	115	34%	7%	13%	1%	45%
	Quarter 4, 2015	41	22%	0%	7%	0%	71%
	Quarter 3, 2015	15	40%	7%	7%	0%	47%
	Quarter 2, 2015	7	57%	0%	0%	0%	43%
By CAE (CAMEL "by-the-number")	1	120	43%	11%	18%	0%	28%
	2	315	33%	6%	8%	1%	52%
	3	28	14%	0%	11%	0%	75%
	4	2	50%	0%	0%	0%	50%
By CUNA Credit Analysis score	A	21	38%	0%	0%	0%	62%
	B	346	36%	7%	8%	1%	49%
	C	90	32%	9%	21%	0%	38%
	D or lower	7	0%	0%	43%	0%	57%
By change in CAMEL rating	Improve	99	38%	5%	6%	0%	51%
	Remain the same	412	35%	8%	9%	1%	47%
	Decline	49	24%	6%	14%	0%	55%
By agree with current CAMEL rating	Disagree strongly	23	17%	13%	35%	0%	35%
	Disagree somewhat	54	37%	2%	13%	2%	46%
	Neutral	62	35%	5%	3%	0%	56%
	Agree somewhat	129	34%	9%	11%	1%	45%
	Agree strongly	295	36%	7%	7%	0%	49%

Table 45

Q. 15a: 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	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		551	83%	9%	5%	0%	3%
By asset group	\$25M or less	192	80%	10%	4%	0%	6%
	Over \$25M - less than \$50M	69	87%	6%	3%	0%	4%
	\$50M - less than \$250M	165	81%	10%	8%	0%	1%
	\$250M - less than \$500M	41	76%	17%	2%	2%	2%
	\$500M - less than \$1B	35	91%	3%	3%	3%	0%
By size of CU	\$1B or more	48	92%	6%	0%	0%	2%
	Less than \$50M	261	82%	9%	4%	0%	5%
By charter	\$50M or more	290	83%	9%	6%	1%	1%
	State	209	82%	8%	5%	0%	5%
By field of membership	Federal	342	83%	10%	5%	1%	2%
	Single common bond	141	82%	8%	6%	0%	5%
By NCUA region	Multiple common bond	168	81%	10%	5%	0%	4%
	Region 1	103	89%	8%	1%	0%	2%
	Community	240	84%	9%	4%	1%	2%
By current net worth ratio	Region 2	104	75%	15%	8%	1%	1%
	Region 3	115	79%	8%	7%	0%	6%
	Region 4	149	87%	6%	3%	0%	3%
	Region 5	73	84%	8%	4%	1%	3%
	Less than 6%	6	67%	17%	0%	0%	17%
By agency conducting exam/visitation	6%-6.99%	12	58%	17%	17%	0%	8%
	7%-9.99%	185	82%	11%	5%	1%	2%
	10% or greater	344	84%	8%	4%	0%	4%
	State Regulator	117	80%	7%	5%	0%	8%
By exam date	NCUA	349	83%	10%	5%	1%	2%
	Both	84	87%	10%	2%	0%	1%
	Quarter 1, 2017	1	100%	0%	0%	0%	0%
	Quarter 4, 2016	66	76%	14%	5%	0%	6%
	Quarter 3, 2016	157	80%	12%	5%	1%	2%
	Quarter 2, 2016	128	84%	7%	7%	0%	2%
	Quarter 1, 2016	114	92%	6%	0%	1%	1%
	Quarter 4, 2015	41	78%	5%	7%	0%	10%
Quarter 3, 2015	14	86%	0%	0%	0%	14%	
By CAE (CAMEL "by-the-number")	Quarter 2, 2015	6	83%	0%	17%	0%	0%
	Quarter 1, 2015	12	67%	17%	8%	0%	8%
	1	119	87%	8%	3%	1%	0%
	2	305	83%	9%	4%	0%	4%
By CUNA Credit Analysis score	3	27	70%	11%	7%	0%	11%
	4	1	0%	0%	0%	0%	100%
	A	20	100%	0%	0%	0%	0%
	B	339	84%	8%	4%	0%	3%
By change in CAMEL rating	C	85	79%	9%	7%	1%	4%
	D or lower	7	43%	43%	0%	0%	14%
	Improve	97	79%	10%	5%	0%	5%
By agree with current CAMEL rating	Remain the same	400	85%	8%	4%	1%	3%
	Decline	49	71%	12%	10%	0%	6%
	Disagree strongly	24	71%	8%	13%	0%	8%
	Disagree somewhat	54	70%	17%	9%	2%	2%
By agree with current CAMEL rating	Neutral	60	83%	7%	3%	0%	7%
	Agree somewhat	122	79%	14%	4%	1%	2%
	Agree strongly	289	87%	6%	4%	0%	3%

Table 46

Q. 15a: 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	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		546	85%	7%	7%	0%	1%
By asset group	\$25M or less	189	83%	8%	6%	0%	2%
	Over \$25M - less than \$50M	68	82%	7%	9%	0%	1%
	\$50M - less than \$250M	164	87%	5%	8%	0%	0%
	\$250M - less than \$500M	40	80%	15%	3%	3%	0%
	\$500M - less than \$1B	35	86%	0%	14%	0%	0%
By size of CU	\$1B or more	49	96%	4%	0%	0%	0%
	Less than \$50M	257	83%	8%	7%	0%	2%
By charter	\$50M or more	289	88%	6%	7%	0%	0%
	State	209	87%	5%	7%	0%	1%
By field of membership	Federal	337	84%	8%	7%	0%	1%
	Single common bond	140	84%	9%	5%	0%	2%
By NCUA region	Multiple common bond	167	84%	7%	8%	0%	1%
	Region 1	104	88%	6%	5%	0%	2%
	Region 2	106	84%	8%	7%	1%	0%
By current net worth ratio	Region 3	114	88%	5%	5%	0%	2%
	Region 4	143	83%	6%	10%	0%	1%
	Region 5	72	85%	8%	7%	0%	0%
	Less than 6%	6	50%	33%	0%	0%	17%
By agency conducting exam/visitation	6%-6.99%	11	91%	0%	9%	0%	0%
	7%-9.99%	184	85%	4%	9%	1%	1%
	10% or greater	341	86%	8%	6%	0%	1%
	State Regulator	116	89%	3%	6%	0%	3%
By exam date	NCUA	344	85%	8%	7%	0%	1%
	Both	85	84%	8%	8%	0%	0%
	Quarter 1, 2017	1	100%	0%	0%	0%	0%
	Quarter 4, 2016	64	86%	8%	6%	0%	0%
	Quarter 3, 2016	156	88%	6%	6%	0%	0%
	Quarter 2, 2016	127	86%	6%	6%	0%	2%
	Quarter 1, 2016	114	89%	5%	4%	1%	0%
	Quarter 4, 2015	39	79%	10%	8%	0%	3%
By CAE (CAMEL "by-the-number")	Quarter 3, 2015	14	86%	0%	7%	0%	7%
	Quarter 2, 2015	7	43%	14%	43%	0%	0%
	Quarter 1, 2015	12	67%	17%	17%	0%	0%
	1	118	86%	6%	6%	1%	1%
By CUNA Credit Analysis score	2	304	87%	6%	7%	0%	1%
	3	28	79%	14%	7%	0%	0%
	4	2	0%	50%	50%	0%	0%
	A	20	90%	5%	5%	0%	0%
By change in CAMEL rating	B	336	87%	6%	6%	0%	1%
	C	88	80%	9%	10%	1%	0%
	D or lower	7	71%	0%	29%	0%	0%
By agree with current CAMEL rating	Improve	94	88%	4%	6%	0%	1%
	Remain the same	398	86%	7%	6%	0%	1%
	Decline	49	78%	8%	12%	0%	2%
	Disagree strongly	23	65%	13%	22%	0%	0%
By agree with current CAMEL rating	Disagree somewhat	51	71%	16%	10%	2%	2%
	Neutral	59	76%	10%	14%	0%	0%
	Agree somewhat	122	89%	5%	7%	0%	0%
	Agree strongly	289	90%	5%	4%	0%	1%

Table 47

Q. 15a: 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	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		566	75%	11%	13%	1%	0%
By asset group	\$25M or less	201	68%	16%	15%	0%	0%
	Over \$25M - less than \$50M	72	76%	13%	11%	0%	0%
	\$50M - less than \$250M	166	73%	8%	17%	2%	0%
	\$250M - less than \$500M	41	80%	10%	10%	0%	0%
	\$500M - less than \$1B	36	83%	3%	11%	3%	0%
\$1B or more	49	98%	2%	0%	0%	0%	
By size of CU	Less than \$50M	273	70%	15%	14%	0%	0%
	\$50M or more	293	80%	6%	13%	1%	0%
By charter	State	215	74%	10%	14%	1%	0%
	Federal	351	75%	11%	13%	1%	0%
By field of membership	Single common bond	149	74%	13%	13%	0%	0%
	Multiple common bond	173	77%	9%	12%	2%	0%
	Community	242	74%	11%	14%	1%	0%
By NCUA region	Region 1	106	67%	14%	17%	1%	1%
	Region 2	108	72%	13%	14%	1%	0%
	Region 3	120	82%	8%	11%	0%	0%
	Region 4	151	76%	9%	14%	1%	0%
	Region 5	74	76%	11%	11%	3%	0%
By current net worth ratio	Less than 6%	6	33%	50%	0%	0%	17%
	6%-6.99%	13	46%	23%	23%	8%	0%
	7%-9.99%	188	74%	11%	15%	0%	0%
	10% or greater	355	77%	10%	12%	1%	0%
By agency conducting exam/visitation	State Regulator	120	65%	17%	17%	1%	1%
	NCUA	358	76%	11%	13%	1%	0%
	Both	87	85%	3%	10%	1%	0%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%	0%
	Quarter 4, 2016	67	78%	10%	10%	1%	0%
	Quarter 3, 2016	164	71%	12%	17%	0%	0%
	Quarter 2, 2016	130	76%	8%	13%	2%	1%
	Quarter 1, 2016	116	80%	9%	9%	1%	0%
	Quarter 4, 2015	42	79%	7%	14%	0%	0%
	Quarter 3, 2015	15	67%	27%	7%	0%	0%
	Quarter 2, 2015	7	71%	0%	29%	0%	0%
Quarter 1, 2015	12	75%	17%	0%	8%	0%	
By CAE (CAMEL "by-the-number")	1	121	82%	10%	8%	0%	0%
	2	315	72%	13%	14%	1%	0%
	3	28	75%	7%	14%	4%	0%
	4	2	50%	0%	50%	0%	0%
By CUNA Credit Analysis score	A	21	76%	10%	14%	0%	0%
	B	348	76%	12%	12%	1%	0%
	C	89	73%	10%	15%	2%	0%
	D or lower	7	57%	14%	29%	0%	0%
By change in CAMEL rating	Improve	98	83%	9%	8%	0%	0%
	Remain the same	413	75%	11%	12%	1%	0%
	Decline	50	60%	8%	32%	0%	0%
By agree with current CAMEL rating	Disagree strongly	24	54%	17%	29%	0%	0%
	Disagree somewhat	54	63%	15%	19%	4%	0%
	Neutral	60	68%	10%	20%	2%	0%
	Agree somewhat	129	71%	12%	16%	2%	0%
	Agree strongly	297	82%	9%	9%	0%	0%

Table 48

Q. 15a: 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.
 ...External loan review firm or process

		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		562	68%	3%	2%	27%
By asset group	\$25M or less	200	53%	3%	1%	44%
	Over \$25M - less than \$50M	71	62%	0%	3%	35%
	\$50M - less than \$250M	165	78%	2%	3%	17%
	\$250M - less than \$500M	41	85%	5%	2%	7%
	\$500M - less than \$1B	36	86%	3%	6%	6%
	\$1B or more	49	82%	8%	4%	6%
By size of CU	Less than \$50M	271	55%	2%	1%	42%
	\$50M or more	291	80%	4%	3%	12%
By charter	State	214	65%	3%	5%	27%
	Federal	348	70%	3%	1%	26%
By field of membership	Single common bond	148	58%	2%	1%	39%
	Multiple common bond	170	69%	2%	1%	27%
	Community	242	73%	4%	5%	19%
By NCUA region	Region 1	105	72%	1%	2%	25%
	Region 2	106	67%	7%	1%	25%
	Region 3	120	66%	3%	3%	28%
	Region 4	151	66%	2%	3%	28%
	Region 5	74	70%	1%	3%	26%
By current net worth ratio	Less than 6%	6	67%	0%	17%	17%
	6%-6.99%	13	62%	8%	0%	31%
	7%-9.99%	188	76%	3%	3%	19%
	10% or greater	352	64%	3%	2%	30%
By agency conducting exam/visitation	State Regulator	120	61%	1%	3%	36%
	NCUA	355	70%	3%	1%	26%
	Both	87	72%	7%	7%	14%
By exam date	Quarter 1, 2017	1	0%	0%	0%	100%
	Quarter 4, 2016	67	75%	3%	3%	19%
	Quarter 3, 2016	163	67%	3%	1%	29%
	Quarter 2, 2016	129	70%	5%	2%	23%
	Quarter 1, 2016	115	72%	2%	4%	22%
	Quarter 4, 2015	42	55%	0%	5%	40%
	Quarter 3, 2015	15	67%	0%	0%	33%
	Quarter 2, 2015	7	57%	0%	14%	29%
By CAE (CAMEL "by-the-number")	1	120	75%	5%	5%	15%
	2	314	68%	2%	1%	29%
	3	28	46%	0%	0%	54%
	4	2	0%	0%	0%	100%
By CUNA Credit Analysis score	A	20	70%	0%	0%	30%
	B	347	68%	3%	2%	28%
	C	89	67%	3%	4%	25%
	D or lower	7	57%	0%	0%	43%
By change in CAMEL rating	Improve	98	71%	3%	2%	23%
	Remain the same	410	68%	3%	2%	27%
	Decline	49	57%	4%	8%	31%
By agree with current CAMEL rating	Disagree strongly	24	50%	4%	21%	25%
	Disagree somewhat	54	70%	6%	6%	19%
	Neutral	60	57%	3%	3%	37%
	Agree somewhat	128	66%	2%	1%	31%
	Agree strongly	294	72%	3%	1%	24%

Table 49

Q. 15a: 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	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		566	60%	1%	2%	37%
By asset group	\$25M or less	203	27%	0%	0%	73%
	Over \$25M - less than \$50M	72	53%	0%	1%	46%
	\$50M - less than \$250M	165	78%	3%	2%	16%
	\$250M - less than \$500M	41	90%	2%	2%	5%
	\$500M - less than \$1B	36	94%	3%	3%	0%
	\$1B or more	48	96%	0%	2%	2%
By size of CU	Less than \$50M	275	33%	0%	1%	66%
	\$50M or more	291	85%	2%	2%	11%
By charter	State	216	59%	1%	1%	39%
	Federal	350	60%	1%	2%	37%
By field of membership	Single common bond	150	37%	0%	0%	63%
	Multiple common bond	171	56%	2%	4%	39%
	Community	243	76%	2%	1%	21%
By NCUA region	Region 1	106	63%	3%	3%	31%
	Region 2	107	50%	3%	3%	44%
	Region 3	120	55%	1%	1%	43%
	Region 4	153	59%	0%	1%	41%
	Region 5	73	77%	0%	1%	22%
By current net worth ratio	Less than 6%	6	50%	0%	0%	50%
	6%-6.99%	13	23%	0%	8%	69%
	7%-9.99%	189	66%	2%	2%	30%
	10% or greater	354	58%	1%	1%	40%
By agency conducting exam/visitation	State Regulator	121	45%	1%	1%	54%
	NCUA	357	61%	1%	2%	36%
	Both	87	77%	1%	2%	20%
By exam date	Quarter 1, 2017	1	0%	0%	0%	100%
	Quarter 4, 2016	68	65%	1%	0%	34%
	Quarter 3, 2016	163	62%	2%	1%	35%
	Quarter 2, 2016	130	62%	1%	2%	35%
	Quarter 1, 2016	116	60%	2%	2%	36%
	Quarter 4, 2015	42	40%	0%	2%	57%
	Quarter 3, 2015	15	73%	0%	0%	27%
	Quarter 2, 2015	7	29%	0%	14%	57%
By CAE (CAMEL "by-the-number")	1	120	74%	0%	1%	25%
	2	315	58%	2%	2%	38%
	3	28	29%	0%	7%	64%
	4	2	0%	0%	0%	100%
By CUNA Credit Analysis score	A	21	38%	0%	0%	62%
	B	346	62%	1%	1%	36%
	C	90	58%	4%	6%	32%
	D or lower	7	57%	0%	0%	43%
By change in CAMEL rating	Improve	98	50%	1%	1%	48%
	Remain the same	413	62%	1%	2%	35%
	Decline	50	58%	2%	0%	40%
By agree with current CAMEL rating	Disagree strongly	24	75%	4%	4%	17%
	Disagree somewhat	54	63%	0%	4%	33%
	Neutral	62	39%	2%	0%	60%
	Agree somewhat	128	58%	1%	2%	40%
	Agree strongly	296	63%	1%	1%	34%

Table 50

Q. 15a: 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	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		564	70%	4%	4%	23%
By asset group	\$25M or less	200	44%	1%	3%	53%
	Over \$25M - less than \$50M	72	75%	3%	4%	18%
	\$50M - less than \$250M	165	85%	7%	3%	4%
	\$250M - less than \$500M	41	90%	5%	5%	0%
	\$500M - less than \$1B	36	94%	0%	6%	0%
	\$1B or more	49	88%	6%	6%	0%
By size of CU	Less than \$50M	272	52%	1%	3%	44%
	\$50M or more	292	87%	6%	4%	3%
By charter	State	215	66%	3%	6%	25%
	Federal	349	73%	4%	2%	21%
By field of membership	Single common bond	148	50%	1%	1%	47%
	Multiple common bond	171	71%	4%	5%	20%
	Community	243	82%	5%	4%	9%
By NCUA region	Region 1	106	82%	7%	3%	8%
	Region 2	106	68%	5%	1%	26%
	Region 3	118	65%	2%	3%	31%
	Region 4	153	65%	2%	5%	27%
	Region 5	74	76%	4%	7%	14%
By current net worth ratio	Less than 6%	6	50%	0%	0%	50%
	6%-6.99%	13	31%	0%	8%	62%
	7%-9.99%	188	80%	4%	3%	13%
	10% or greater	353	68%	3%	4%	25%
By agency conducting exam/visitation	State Regulator	120	57%	3%	6%	35%
	NCUA	356	73%	4%	2%	21%
	Both	87	79%	5%	6%	10%
By exam date	Quarter 1, 2017	1	0%	0%	100%	0%
	Quarter 4, 2016	68	66%	6%	1%	26%
	Quarter 3, 2016	162	72%	3%	3%	22%
	Quarter 2, 2016	129	78%	2%	4%	16%
	Quarter 1, 2016	116	69%	6%	4%	21%
	Quarter 4, 2015	42	57%	0%	5%	38%
	Quarter 3, 2015	15	67%	7%	0%	27%
	Quarter 2, 2015	7	43%	0%	14%	43%
By CAE (CAMEL "by-the-number")	1	121	79%	3%	6%	12%
	2	312	72%	4%	3%	21%
	3	28	46%	0%	4%	50%
	4	2	0%	0%	0%	100%
By CUNA Credit Analysis score	A	21	52%	0%	0%	48%
	B	346	74%	4%	3%	19%
	C	88	67%	5%	8%	20%
	D or lower	7	71%	0%	0%	29%
By change in CAMEL rating	Improve	98	60%	5%	2%	33%
	Remain the same	411	73%	3%	4%	19%
	Decline	50	68%	2%	4%	26%
By agree with current CAMEL rating	Disagree strongly	24	58%	8%	17%	17%
	Disagree somewhat	53	72%	4%	6%	19%
	Neutral	62	55%	2%	3%	40%
	Agree somewhat	129	74%	3%	2%	21%
	Agree strongly	294	73%	4%	3%	20%

Table 51

Q. 15a: 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	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		558	90%	5%	3%	1%
By asset group	\$25M or less	198	88%	8%	2%	3%
	Over \$25M - less than \$50M	71	89%	6%	6%	0%
	\$50M - less than \$250M	164	88%	6%	5%	1%
	\$250M - less than \$500M	40	98%	0%	3%	0%
	\$500M - less than \$1B	36	89%	3%	8%	0%
	\$1B or more	49	100%	0%	0%	0%
By size of CU	Less than \$50M	269	88%	7%	3%	2%
	\$50M or more	289	92%	4%	4%	0%
By charter	State	213	90%	5%	3%	1%
	Federal	345	90%	6%	3%	1%
By field of membership	Single common bond	148	93%	5%	1%	2%
	Multiple common bond	168	87%	8%	3%	2%
	Community	240	91%	4%	5%	0%
By NCUA region	Region 1	106	91%	6%	4%	0%
	Region 2	104	91%	7%	1%	1%
	Region 3	118	88%	8%	3%	1%
	Region 4	151	94%	2%	3%	1%
	Region 5	73	84%	5%	8%	3%
By current net worth ratio	Less than 6%	6	83%	0%	17%	0%
	6%-6.99%	12	58%	17%	25%	0%
	7%-9.99%	185	82%	12%	6%	0%
	10% or greater	352	96%	1%	1%	2%
By agency conducting exam/visitation	State Regulator	119	87%	7%	5%	2%
	NCUA	352	90%	5%	4%	1%
	Both	87	97%	3%	0%	0%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	67	91%	3%	3%	3%
	Quarter 3, 2016	160	91%	6%	3%	1%
	Quarter 2, 2016	128	91%	4%	4%	2%
	Quarter 1, 2016	115	88%	7%	5%	0%
	Quarter 4, 2015	42	90%	7%	2%	0%
	Quarter 3, 2015	15	93%	7%	0%	0%
	Quarter 2, 2015	7	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	121	90%	6%	2%	2%
	2	310	90%	5%	5%	0%
	3	27	81%	7%	4%	7%
	4	2	100%	0%	0%	0%
By CUNA Credit Analysis score	A	21	95%	0%	0%	5%
	B	345	92%	4%	4%	1%
	C	86	81%	10%	6%	2%
	D or lower	7	71%	29%	0%	0%
By change in CAMEL rating	Improve	97	93%	6%	1%	0%
	Remain the same	408	92%	4%	3%	1%
	Decline	48	73%	10%	15%	2%
By agree with current CAMEL rating	Disagree strongly	24	63%	13%	25%	0%
	Disagree somewhat	54	81%	13%	4%	2%
	Neutral	59	86%	5%	3%	5%
	Agree somewhat	125	93%	2%	5%	0%
	Agree strongly	294	94%	5%	1%	1%

Table 52

Q. 15a: 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	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		562	77%	12%	9%	1%	2%
By asset group	\$25M or less	200	85%	10%	2%	0%	4%
	Over \$25M - less than \$50M	72	78%	11%	8%	0%	3%
	\$50M - less than \$250M	164	71%	13%	13%	1%	1%
	\$250M - less than \$500M	40	63%	25%	10%	3%	0%
	\$500M - less than \$1B	36	89%	0%	11%	0%	0%
	\$1B or more	49	65%	12%	16%	6%	0%
By size of CU	Less than \$50M	272	83%	10%	4%	0%	3%
	\$50M or more	290	71%	13%	13%	2%	1%
By charter	State	215	77%	11%	8%	1%	3%
	Federal	347	77%	12%	9%	1%	1%
By field of membership	Single common bond	148	85%	9%	3%	0%	3%
	Multiple common bond	171	74%	13%	9%	1%	2%
	Community	241	73%	12%	12%	2%	1%
By NCUA region	Region 1	106	71%	14%	11%	2%	2%
	Region 2	105	73%	13%	10%	2%	2%
	Region 3	120	85%	8%	7%	0%	1%
	Region 4	150	79%	14%	5%	0%	3%
	Region 5	74	73%	7%	15%	3%	3%
By current net worth ratio	Less than 6%	6	83%	17%	0%	0%	0%
	6%-6.99%	13	69%	15%	8%	0%	8%
	7%-9.99%	187	72%	15%	12%	1%	1%
	10% or greater	352	80%	10%	7%	1%	3%
By agency conducting exam/visitation	State Regulator	120	82%	8%	6%	0%	4%
	NCUA	354	77%	12%	8%	1%	2%
	Both	87	69%	16%	13%	2%	0%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%	0%
	Quarter 4, 2016	67	75%	15%	6%	1%	3%
	Quarter 3, 2016	163	78%	11%	9%	1%	1%
	Quarter 2, 2016	129	79%	9%	10%	1%	1%
	Quarter 1, 2016	115	78%	8%	10%	3%	2%
	Quarter 4, 2015	42	76%	10%	10%	0%	5%
	Quarter 3, 2015	15	60%	33%	0%	0%	7%
	Quarter 2, 2015	7	86%	14%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	121	74%	8%	12%	2%	2%
	2	311	79%	14%	6%	0%	1%
	3	28	79%	4%	11%	0%	7%
	4	2	50%	0%	0%	0%	50%
By CUNA Credit Analysis score	A	21	90%	0%	5%	0%	5%
	B	345	80%	12%	7%	1%	1%
	C	88	69%	11%	14%	2%	3%
	D or lower	7	29%	43%	29%	0%	0%
By change in CAMEL rating	Improve	97	77%	13%	6%	1%	2%
	Remain the same	411	78%	11%	8%	1%	1%
	Decline	50	64%	10%	20%	0%	6%
By agree with current CAMEL rating	Disagree strongly	24	71%	8%	8%	8%	4%
	Disagree somewhat	54	61%	17%	19%	2%	2%
	Neutral	59	59%	25%	8%	0%	7%
	Agree somewhat	129	74%	12%	12%	2%	0%
	Agree strongly	294	85%	8%	5%	0%	2%

Table 53

Q. 15a: 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	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		562	91%	5%	3%	1%
By asset group	\$25M or less	200	90%	6%	2%	3%
	Over \$25M - less than \$50M	72	89%	7%	3%	1%
	\$50M - less than \$250M	165	92%	5%	3%	0%
	\$250M - less than \$500M	40	90%	5%	3%	3%
	\$500M - less than \$1B	35	91%	0%	9%	0%
	\$1B or more	49	92%	2%	6%	0%
By size of CU	Less than \$50M	272	90%	6%	2%	2%
	\$50M or more	290	92%	4%	4%	0%
By charter	State	213	92%	3%	4%	1%
	Federal	349	90%	6%	3%	1%
By field of membership	Single common bond	148	93%	3%	2%	1%
	Multiple common bond	171	89%	6%	2%	2%
	Community	241	90%	5%	5%	0%
By NCUA region	Region 1	104	89%	9%	2%	0%
	Region 2	107	86%	9%	2%	3%
	Region 3	119	97%	0%	3%	1%
	Region 4	151	92%	4%	3%	1%
	Region 5	74	86%	3%	9%	1%
By current net worth ratio	Less than 6%	6	100%	0%	0%	0%
	6%-6.99%	13	85%	8%	8%	0%
	7%-9.99%	189	90%	4%	4%	2%
	10% or greater	350	91%	5%	3%	1%
By agency conducting exam/visitation	State Regulator	120	94%	4%	1%	1%
	NCUA	356	90%	6%	3%	1%
	Both	85	89%	1%	8%	1%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	67	82%	9%	6%	3%
	Quarter 3, 2016	161	91%	3%	6%	1%
	Quarter 2, 2016	130	94%	5%	0%	1%
	Quarter 1, 2016	115	93%	3%	3%	0%
	Quarter 4, 2015	42	93%	2%	2%	2%
	Quarter 3, 2015	15	93%	0%	0%	7%
	Quarter 2, 2015	7	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	121	93%	3%	2%	2%
	2	313	91%	5%	3%	1%
	3	27	93%	4%	4%	0%
	4	2	100%	0%	0%	0%
By CUNA Credit Analysis score	A	21	95%	0%	0%	5%
	B	346	92%	4%	3%	1%
	C	89	91%	8%	0%	1%
	D or lower	6	83%	17%	0%	0%
By change in CAMEL rating	Improve	98	91%	4%	5%	0%
	Remain the same	410	91%	5%	3%	1%
	Decline	49	90%	4%	4%	2%
By agree with current CAMEL rating	Disagree strongly	24	96%	0%	4%	0%
	Disagree somewhat	54	89%	4%	4%	4%
	Neutral	59	80%	10%	7%	3%
	Agree somewhat	128	92%	3%	5%	0%
	Agree strongly	295	92%	5%	2%	1%

Table 54

Q. 15a: 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 and contingency funding

		N	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		563	78%	10%	10%	0%	1%
By asset group	\$25M or less	202	90%	7%	1%	0%	1%
	Over \$25M - less than \$50M	70	81%	10%	9%	0%	0%
	\$50M - less than \$250M	165	72%	11%	16%	0%	1%
	\$250M - less than \$500M	41	78%	17%	5%	0%	0%
	\$500M - less than \$1B	36	53%	19%	28%	0%	0%
By size of CU	\$1B or more	48	65%	10%	23%	2%	0%
	Less than \$50M	272	88%	8%	3%	0%	1%
By charter	\$50M or more	291	69%	13%	17%	0%	0%
	State	216	75%	10%	13%	0%	0%
By field of membership	Federal	347	80%	10%	9%	0%	1%
	Single common bond	148	92%	5%	2%	0%	1%
By NCUA region	Multiple common bond	170	75%	13%	10%	0%	2%
	Region 1	106	75%	10%	12%	1%	1%
	Community	243	72%	12%	16%	0%	0%
By current net worth ratio	Region 2	107	79%	10%	10%	0%	0%
	Region 3	119	85%	8%	7%	0%	0%
	Region 4	151	80%	12%	7%	0%	1%
	Region 5	73	66%	10%	22%	0%	3%
	Less than 6%	6	83%	17%	0%	0%	0%
By agency conducting exam/visitation	6%-6.99%	13	92%	0%	8%	0%	0%
	7%-9.99%	189	68%	18%	13%	0%	1%
	10% or greater	351	83%	7%	9%	0%	1%
	State Regulator	121	85%	10%	5%	0%	0%
By exam date	NCUA	354	80%	10%	9%	0%	1%
	Both	87	62%	11%	25%	1%	0%
By CAE (CAMEL "by-the-number")	Quarter 1, 2017	1	100%	0%	0%	0%	0%
	Quarter 4, 2016	67	76%	12%	9%	1%	1%
	Quarter 3, 2016	162	80%	9%	11%	0%	0%
	Quarter 2, 2016	129	80%	7%	12%	0%	1%
	Quarter 1, 2016	116	77%	12%	11%	0%	0%
	Quarter 4, 2015	42	76%	10%	12%	0%	2%
	Quarter 3, 2015	15	80%	20%	0%	0%	0%
	Quarter 2, 2015	7	71%	29%	0%	0%	0%
By CUNA Credit Analysis score	Quarter 1, 2015	12	100%	0%	0%	0%	0%
	1	120	71%	11%	17%	0%	2%
	2	313	81%	10%	9%	0%	0%
	3	28	89%	0%	7%	0%	4%
By change in CAMEL rating	4	2	100%	0%	0%	0%	0%
	A	21	86%	5%	5%	0%	5%
	B	345	81%	9%	10%	0%	0%
	C	89	74%	10%	15%	0%	1%
By agree with current CAMEL rating	D or lower	7	57%	14%	29%	0%	0%
	Improve	97	76%	15%	8%	0%	0%
	Remain the same	411	80%	9%	10%	0%	1%
By agree with current CAMEL rating	Decline	50	72%	6%	20%	0%	2%
	Disagree strongly	24	63%	4%	29%	4%	0%
	Disagree somewhat	53	68%	13%	19%	0%	0%
	Neutral	61	74%	16%	5%	0%	5%
	Agree somewhat	127	78%	10%	12%	0%	0%
Agree strongly	296	83%	9%	8%	0%	0%	

Table 55

Q. 15a: 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	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		562	97%	1%	0%	2%
By asset group	\$25M or less	200	94%	3%	1%	3%
	Over \$25M - less than \$50M	72	97%	0%	0%	3%
	\$50M - less than \$250M	164	99%	0%	1%	1%
	\$250M - less than \$500M	40	100%	0%	0%	0%
	\$500M - less than \$1B	36	100%	0%	0%	0%
	\$1B or more	49	100%	0%	0%	0%
By size of CU	Less than \$50M	272	95%	2%	0%	3%
	\$50M or more	290	99%	0%	0%	0%
By charter	State	215	96%	1%	1%	2%
	Federal	347	98%	1%	0%	1%
By field of membership	Single common bond	148	96%	2%	0%	2%
	Multiple common bond	171	95%	1%	1%	4%
	Community	241	100%	0%	0%	0%
By NCUA region	Region 1	106	98%	0%	1%	1%
	Region 2	106	97%	3%	0%	0%
	Region 3	117	97%	0%	0%	3%
	Region 4	152	97%	1%	1%	1%
	Region 5	74	96%	1%	0%	3%
By current net worth ratio	Less than 6%	5	100%	0%	0%	0%
	6%-6.99%	13	92%	8%	0%	0%
	7%-9.99%	187	98%	1%	0%	2%
	10% or greater	353	97%	1%	1%	2%
By agency conducting exam/visitation	State Regulator	121	95%	1%	2%	2%
	NCUA	354	97%	1%	0%	2%
	Both	86	99%	1%	0%	0%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	65	98%	0%	0%	2%
	Quarter 3, 2016	163	99%	1%	0%	0%
	Quarter 2, 2016	129	97%	0%	2%	2%
	Quarter 1, 2016	116	97%	2%	0%	1%
	Quarter 4, 2015	42	95%	2%	0%	2%
	Quarter 3, 2015	15	80%	7%	0%	13%
	Quarter 2, 2015	7	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	121	98%	0%	0%	2%
	2	313	98%	1%	0%	1%
	3	28	93%	0%	0%	7%
	4	2	100%	0%	0%	0%
By CUNA Credit Analysis score	A	21	95%	0%	0%	5%
	B	347	98%	1%	0%	1%
	C	88	98%	0%	0%	2%
	D or lower	7	100%	0%	0%	0%
By change in CAMEL rating	Improve	96	97%	2%	0%	1%
	Remain the same	412	98%	1%	0%	1%
	Decline	49	94%	0%	2%	4%
By agree with current CAMEL rating	Disagree strongly	24	100%	0%	0%	0%
	Disagree somewhat	53	96%	0%	2%	2%
	Neutral	60	90%	3%	0%	7%
	Agree somewhat	128	99%	1%	0%	0%
	Agree strongly	295	98%	1%	0%	1%

Table 56

Q. 15a: 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	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		548	81%	2%	1%	0%	16%
By asset group	\$25M or less	196	67%	0%	0%	0%	33%
	Over \$25M - less than \$50M	69	75%	7%	0%	0%	17%
	\$50M - less than \$250M	161	89%	2%	2%	0%	6%
	\$250M - less than \$500M	40	98%	3%	0%	0%	0%
	\$500M - less than \$1B	35	91%	3%	3%	0%	3%
	\$1B or more	47	96%	0%	0%	2%	2%
By size of CU	Less than \$50M	265	69%	2%	0%	0%	29%
	\$50M or more	283	92%	2%	2%	0%	4%
By charter	State	207	78%	2%	0%	0%	19%
	Federal	341	83%	2%	1%	0%	14%
By field of membership	Single common bond	146	69%	0%	0%	0%	31%
	Multiple common bond	165	82%	2%	1%	0%	15%
	Community	235	87%	3%	2%	0%	8%
By NCUA region	Region 1	103	81%	3%	3%	1%	13%
	Region 2	104	78%	1%	1%	0%	20%
	Region 3	116	80%	2%	0%	0%	18%
	Region 4	147	81%	2%	0%	0%	17%
	Region 5	72	86%	3%	1%	0%	10%
By current net worth ratio	Less than 6%	5	100%	0%	0%	0%	0%
	6%-6.99%	12	100%	0%	0%	0%	0%
	7%-9.99%	183	85%	4%	1%	0%	10%
	10% or greater	345	78%	1%	1%	0%	20%
By agency conducting exam/visitation	State Regulator	117	70%	3%	1%	0%	26%
	NCUA	348	82%	2%	1%	0%	15%
	Both	83	89%	2%	0%	1%	7%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%	0%
	Quarter 4, 2016	64	77%	2%	2%	2%	19%
	Quarter 3, 2016	159	81%	1%	1%	0%	18%
	Quarter 2, 2016	128	84%	2%	1%	0%	13%
	Quarter 1, 2016	111	86%	2%	1%	0%	12%
	Quarter 4, 2015	42	71%	5%	2%	0%	21%
	Quarter 3, 2015	13	69%	8%	0%	0%	23%
	Quarter 2, 2015	7	86%	14%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	118	84%	3%	3%	0%	11%
	2	306	81%	2%	0%	0%	17%
	3	28	79%	0%	0%	0%	21%
	4	2	50%	0%	0%	0%	50%
By CUNA Credit Analysis score	A	21	76%	0%	0%	0%	24%
	B	339	82%	2%	1%	0%	16%
	C	87	83%	1%	2%	0%	14%
	D or lower	6	83%	0%	0%	0%	17%
By change in CAMEL rating	Improve	93	71%	1%	2%	0%	26%
	Remain the same	403	83%	2%	0%	0%	14%
	Decline	47	83%	2%	2%	0%	13%
By agree with current CAMEL rating	Disagree strongly	24	79%	0%	4%	4%	13%
	Disagree somewhat	51	80%	6%	2%	0%	12%
	Neutral	60	75%	2%	0%	0%	23%
	Agree somewhat	123	80%	3%	2%	0%	15%
	Agree strongly	288	83%	1%	0%	0%	16%

Table 57

Q. 15a: 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	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		563	93%	4%	2%	1%
By asset group	\$25M or less	201	93%	4%	2%	1%
	Over \$25M - less than \$50M	72	92%	1%	6%	1%
	\$50M - less than \$250M	164	93%	5%	2%	0%
	\$250M - less than \$500M	40	90%	10%	0%	0%
	\$500M - less than \$1B	36	89%	11%	0%	0%
	\$1B or more	49	100%	0%	0%	0%
By size of CU	Less than \$50M	273	92%	3%	3%	1%
	\$50M or more	290	93%	6%	1%	0%
By charter	State	215	93%	4%	2%	2%
	Federal	348	93%	5%	2%	0%
By field of membership	Single common bond	149	92%	3%	4%	1%
	Multiple common bond	171	95%	3%	1%	2%
	Community	241	92%	6%	2%	0%
By NCUA region	Region 1	106	92%	6%	3%	0%
	Region 2	106	93%	4%	3%	0%
	Region 3	119	94%	2%	3%	1%
	Region 4	152	94%	4%	1%	1%
	Region 5	73	88%	10%	1%	1%
By current net worth ratio	Less than 6%	6	83%	17%	0%	0%
	6%-6.99%	13	100%	0%	0%	0%
	7%-9.99%	188	91%	6%	2%	1%
	10% or greater	352	93%	4%	2%	1%
By agency conducting exam/visitation	State Regulator	121	94%	2%	2%	2%
	NCUA	355	92%	5%	3%	0%
	Both	86	92%	7%	1%	0%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	66	94%	6%	0%	0%
	Quarter 3, 2016	162	92%	5%	3%	0%
	Quarter 2, 2016	130	95%	2%	2%	2%
	Quarter 1, 2016	116	90%	9%	2%	0%
	Quarter 4, 2015	42	98%	0%	2%	0%
	Quarter 3, 2015	15	93%	0%	0%	7%
	Quarter 2, 2015	7	86%	14%	0%	0%
By CAE (CAMEL "by-the-number")	1	121	90%	7%	2%	1%
	2	313	95%	3%	2%	0%
	3	28	89%	11%	0%	0%
	4	2	100%	0%	0%	0%
By CUNA Credit Analysis score	A	21	95%	0%	0%	5%
	B	346	95%	3%	1%	0%
	C	89	89%	8%	3%	0%
	D or lower	7	71%	29%	0%	0%
By change in CAMEL rating	Improve	96	95%	4%	1%	0%
	Remain the same	412	94%	4%	2%	1%
	Decline	50	80%	10%	8%	2%
By agree with current CAMEL rating	Disagree strongly	24	63%	25%	13%	0%
	Disagree somewhat	54	93%	6%	0%	2%
	Neutral	60	90%	7%	2%	2%
	Agree somewhat	128	91%	5%	4%	0%
	Agree strongly	295	97%	2%	1%	1%

Table 58

Q. 15a: 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	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		566	88%	6%	5%	0%
By asset group	\$25M or less	202	86%	8%	5%	0%
	Over \$25M - less than \$50M	72	86%	7%	6%	1%
	\$50M - less than \$250M	165	88%	5%	7%	0%
	\$250M - less than \$500M	41	93%	5%	2%	0%
	\$500M - less than \$1B	36	89%	3%	8%	0%
	\$1B or more	49	96%	0%	4%	0%
By size of CU	Less than \$50M	274	86%	8%	5%	1%
	\$50M or more	292	90%	4%	6%	0%
By charter	State	216	88%	4%	7%	0%
	Federal	350	88%	7%	4%	0%
By field of membership	Single common bond	149	85%	9%	6%	0%
	Multiple common bond	172	90%	6%	3%	1%
	Community	243	89%	5%	7%	0%
By NCUA region	Region 1	106	89%	5%	6%	1%
	Region 2	107	88%	7%	5%	0%
	Region 3	120	91%	5%	4%	0%
	Region 4	152	90%	5%	4%	1%
	Region 5	74	78%	9%	12%	0%
By current net worth ratio	Less than 6%	6	67%	17%	17%	0%
	6%-6.99%	13	100%	0%	0%	0%
	7%-9.99%	189	88%	5%	6%	0%
	10% or greater	354	88%	6%	5%	1%
By agency conducting exam/visitation	State Regulator	121	85%	4%	10%	1%
	NCUA	357	89%	7%	4%	0%
	Both	87	91%	5%	5%	0%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	67	85%	7%	6%	1%
	Quarter 3, 2016	164	91%	5%	4%	0%
	Quarter 2, 2016	130	91%	3%	6%	0%
	Quarter 1, 2016	116	84%	9%	6%	1%
	Quarter 4, 2015	42	86%	5%	10%	0%
	Quarter 3, 2015	15	87%	13%	0%	0%
	Quarter 2, 2015	7	100%	0%	0%	0%
	Quarter 1, 2015	12	83%	8%	8%	0%
By CAE (CAMEL "by-the-number")	1	121	91%	4%	5%	0%
	2	314	89%	7%	5%	0%
	3	28	86%	7%	4%	4%
	4	2	0%	50%	50%	0%
By CUNA Credit Analysis score	A	21	86%	14%	0%	0%
	B	347	90%	5%	5%	0%
	C	89	83%	8%	8%	1%
	D or lower	7	71%	29%	0%	0%
By change in CAMEL rating	Improve	98	88%	6%	6%	0%
	Remain the same	413	90%	6%	4%	0%
	Decline	50	74%	8%	16%	2%
By agree with current CAMEL rating	Disagree strongly	24	58%	13%	25%	4%
	Disagree somewhat	54	76%	9%	15%	0%
	Neutral	61	82%	11%	5%	2%
	Agree somewhat	129	88%	7%	5%	0%
	Agree strongly	296	94%	3%	3%	0%

Table 59

Q. 15a: 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....

		N	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
Overall		559	80%	13%	7%	0%
By asset group	\$25M or less	199	82%	13%	5%	1%
	Over \$25M - less than \$50M	72	79%	15%	6%	0%
	\$50M - less than \$250M	162	75%	16%	9%	0%
	\$250M - less than \$500M	41	80%	15%	2%	2%
	\$500M - less than \$1B	36	81%	3%	17%	0%
	\$1B or more	48	88%	6%	6%	0%
By size of CU	Less than \$50M	271	81%	13%	5%	0%
	\$50M or more	288	79%	13%	8%	0%
By charter	State	214	82%	11%	6%	0%
	Federal	345	79%	14%	7%	0%
By field of membership	Single common bond	148	83%	10%	7%	0%
	Multiple common bond	170	81%	13%	6%	0%
	Community	239	77%	15%	8%	1%
By NCUA region	Region 1	105	83%	13%	4%	0%
	Region 2	104	78%	13%	9%	1%
	Region 3	118	86%	8%	7%	0%
	Region 4	151	81%	14%	5%	1%
	Region 5	74	68%	19%	14%	0%
By current net worth ratio	Less than 6%	6	50%	33%	17%	0%
	6%-6.99%	12	58%	33%	8%	0%
	7%-9.99%	188	80%	13%	5%	1%
	10% or greater	349	81%	12%	7%	0%
By agency conducting exam/visitation	State Regulator	119	83%	12%	4%	1%
	NCUA	352	79%	14%	7%	0%
	Both	87	80%	11%	8%	0%
By exam date	Quarter 1, 2017	1	0%	100%	0%	0%
	Quarter 4, 2016	67	78%	15%	7%	0%
	Quarter 3, 2016	160	81%	12%	7%	0%
	Quarter 2, 2016	128	86%	9%	5%	1%
	Quarter 1, 2016	115	77%	15%	8%	1%
	Quarter 4, 2015	42	74%	14%	12%	0%
	Quarter 3, 2015	15	80%	13%	7%	0%
	Quarter 2, 2015	7	86%	14%	0%	0%
	Quarter 1, 2015	12	83%	17%	0%	0%
By CAE (CAMEL "by-the-number")	1	119	78%	13%	8%	1%
	2	310	84%	11%	5%	0%
	3	28	75%	18%	7%	0%
	4	2	0%	100%	0%	0%
By CUNA Credit Analysis score	A	21	81%	19%	0%	0%
	B	343	84%	11%	5%	0%
	C	87	72%	16%	10%	1%
	D or lower	7	71%	29%	0%	0%
By change in CAMEL rating	Improve	97	85%	9%	6%	0%
	Remain the same	409	82%	13%	5%	0%
	Decline	48	56%	19%	23%	2%
By agree with current CAMEL rating	Disagree strongly	24	67%	4%	29%	0%
	Disagree somewhat	53	51%	28%	17%	4%
	Neutral	61	75%	23%	2%	0%
	Agree somewhat	126	75%	17%	9%	0%
	Agree strongly	293	90%	7%	3%	0%

Table 60

Q. 16a: In the course 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. Deposit-Related Regulations and Statutes: ...Regulation E (Electronic Funds Transfers)

		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		557	92%	1%	1%	6%
By asset group	\$25M or less	198	84%	0%	2%	15%
	Over \$25M - less than \$50M	70	97%	0%	0%	3%
	\$50M - less than \$250M	162	98%	1%	1%	0%
	\$250M - less than \$500M	41	93%	5%	0%	2%
	\$500M - less than \$1B	36	92%	3%	6%	0%
	\$1B or more	49	100%	0%	0%	0%
By size of CU	Less than \$50M	268	87%	0%	1%	12%
	\$50M or more	289	97%	2%	1%	0%
By charter	State	212	91%	1%	1%	6%
	Federal	345	93%	1%	1%	6%
By field of membership	Single common bond	145	85%	0%	1%	14%
	Multiple common bond	172	96%	0%	0%	4%
	Community	238	94%	2%	2%	2%
By NCUA region	Region 1	104	95%	1%	0%	4%
	Region 2	105	91%	0%	2%	7%
	Region 3	118	92%	0%	1%	8%
	Region 4	150	91%	1%	2%	6%
	Region 5	73	92%	3%	1%	4%
By current net worth ratio	Less than 6%	5	60%	0%	0%	40%
	6%-6.99%	12	83%	0%	17%	0%
	7%-9.99%	185	94%	2%	1%	4%
	10% or greater	352	92%	1%	1%	6%
By agency conducting exam/visitation	State Regulator	119	90%	1%	2%	8%
	NCUA	352	92%	1%	1%	6%
	Both	85	94%	2%	1%	2%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	67	87%	0%	3%	10%
	Quarter 3, 2016	161	89%	1%	1%	9%
	Quarter 2, 2016	129	93%	2%	2%	4%
	Quarter 1, 2016	111	96%	1%	1%	2%
	Quarter 4, 2015	42	98%	0%	0%	2%
	Quarter 3, 2015	15	93%	0%	0%	7%
	Quarter 2, 2015	7	86%	14%	0%	0%
By CAE (CAMEL "by-the-number")	1	120	96%	1%	0%	3%
	2	314	93%	1%	1%	5%
	3	27	89%	0%	0%	11%
	4	2	100%	0%	0%	0%
By CUNA Credit Analysis score	A	21	76%	0%	0%	24%
	B	346	95%	1%	1%	3%
	C	89	92%	0%	0%	8%
	D or lower	6	83%	0%	0%	17%
By change in CAMEL rating	Improve	96	89%	2%	2%	7%
	Remain the same	407	93%	1%	1%	5%
	Decline	49	94%	0%	0%	6%
By agree with current CAMEL rating	Disagree strongly	24	100%	0%	0%	0%
	Disagree somewhat	54	93%	0%	0%	7%
	Neutral	62	82%	2%	3%	13%
	Agree somewhat	123	91%	2%	2%	5%
	Agree strongly	292	94%	1%	1%	5%

Table 61

Q. 16a: In the course 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. Deposit-Related Regulations and Statutes: ...Regulation D (Interest on Demand Deposit/Reserve Requirements)

		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		558	94%	1%	0%	5%
By asset group	\$25M or less	198	89%	0%	0%	11%
	Over \$25M - less than \$50M	70	96%	0%	0%	4%
	\$50M - less than \$250M	163	99%	1%	0%	0%
	\$250M - less than \$500M	41	93%	5%	0%	2%
	\$500M - less than \$1B	36	94%	3%	3%	0%
By size of CU	\$1B or more	49	100%	0%	0%	0%
	Less than \$50M	268	91%	0%	0%	9%
By charter	\$50M or more	290	98%	1%	0%	0%
	State	214	93%	1%	0%	5%
By field of membership	Federal	344	95%	0%	0%	5%
	Single common bond	146	89%	0%	0%	11%
By NCUA region	Multiple common bond	171	96%	1%	0%	4%
	Region 1	104	95%	1%	0%	4%
	Community	239	97%	1%	0%	1%
By current net worth ratio	Region 2	104	93%	0%	0%	7%
	Region 3	119	92%	1%	1%	6%
	Region 4	150	95%	1%	0%	5%
	Region 5	74	97%	1%	0%	1%
	Less than 6%	5	60%	0%	0%	40%
By agency conducting exam/visitation	6%-6.99%	12	92%	0%	0%	8%
	7%-9.99%	186	96%	1%	0%	3%
	10% or greater	352	95%	1%	0%	5%
	State Regulator	120	94%	0%	1%	5%
By exam date	NCUA	351	95%	0%	0%	5%
	Both	86	93%	3%	0%	3%
	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	66	92%	0%	0%	8%
	Quarter 3, 2016	161	94%	1%	1%	5%
	Quarter 2, 2016	130	95%	1%	0%	4%
	Quarter 1, 2016	112	97%	1%	0%	2%
	Quarter 4, 2015	42	93%	2%	0%	5%
	Quarter 3, 2015	15	93%	0%	0%	7%
Quarter 2, 2015	7	86%	0%	0%	14%	
By CAE (CAMEL "by-the-number")	Quarter 1, 2015	12	100%	0%	0%	0%
	1	121	97%	2%	0%	2%
	2	312	96%	0%	0%	4%
	3	28	86%	0%	0%	14%
By CUNA Credit Analysis score	4	2	100%	0%	0%	0%
	A	21	90%	0%	0%	10%
	B	347	97%	1%	0%	2%
	C	87	92%	0%	0%	8%
By change in CAMEL rating	D or lower	7	86%	0%	0%	14%
	Improve	96	96%	2%	0%	2%
	Remain the same	408	94%	0%	0%	5%
By agree with current CAMEL rating	Decline	49	92%	0%	0%	8%
	Disagree strongly	24	100%	0%	0%	0%
	Disagree somewhat	54	89%	2%	0%	9%
	Neutral	61	92%	2%	0%	7%
	Agree somewhat	124	94%	1%	1%	5%
Agree strongly	293	96%	0%	0%	4%	

Table 62

Q. 16a: In the course 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. Deposit-Related Regulations and Statutes:

...Regulation CC (Availability of funds/collection of checks/Check 21)

		N	No problem noted	Problem noted by examiner, but no action required	Not applicable to my credit union
Overall		558	96%	0%	4%
By asset group	\$25M or less	199	91%	1%	9%
	Over \$25M - less than \$50M	70	97%	0%	3%
	\$50M - less than \$250M	162	100%	0%	0%
	\$250M - less than \$500M	41	98%	0%	2%
	\$500M - less than \$1B	36	97%	3%	0%
	\$1B or more	49	100%	0%	0%
By size of CU	Less than \$50M	269	93%	0%	7%
	\$50M or more	289	99%	0%	1%
By charter	State	213	94%	0%	5%
	Federal	345	97%	0%	3%
By field of membership	Single common bond	146	90%	1%	9%
	Multiple common bond	172	98%	0%	2%
	Community	238	98%	0%	1%
By NCUA region	Region 1	104	97%	1%	2%
	Region 2	105	97%	0%	3%
	Region 3	119	96%	0%	4%
	Region 4	150	95%	0%	5%
	Region 5	73	96%	1%	3%
By current net worth ratio	Less than 6%	5	80%	0%	20%
	6%-6.99%	12	100%	0%	0%
	7%-9.99%	185	98%	0%	2%
	10% or greater	353	95%	1%	4%
By agency conducting exam/visitation	State Regulator	120	93%	0%	7%
	NCUA	352	97%	0%	3%
	Both	85	96%	1%	2%
By exam date	Quarter 1, 2017	1	100%	0%	0%
	Quarter 4, 2016	66	92%	0%	8%
	Quarter 3, 2016	162	96%	1%	4%
	Quarter 2, 2016	130	97%	1%	2%
	Quarter 1, 2016	111	98%	0%	2%
	Quarter 4, 2015	42	95%	0%	5%
	Quarter 3, 2015	15	93%	0%	7%
	Quarter 2, 2015	7	100%	0%	0%
	Quarter 1, 2015	12	100%	0%	0%
By CAE (CAMEL "by-the-number")	1	120	98%	0%	2%
	2	313	97%	0%	3%
	3	28	89%	0%	11%
	4	2	100%	0%	0%
By CUNA Credit Analysis score	A	21	86%	0%	14%
	B	346	98%	0%	1%
	C	88	94%	0%	6%
	D or lower	7	86%	0%	14%
By change in CAMEL rating	Improve	95	96%	1%	3%
	Remain the same	409	96%	0%	3%
	Decline	49	92%	0%	8%
By agree with current CAMEL rating	Disagree strongly	24	100%	0%	0%
	Disagree somewhat	54	93%	2%	6%
	Neutral	61	95%	0%	5%
	Agree somewhat	124	97%	0%	3%
	Agree strongly	293	96%	0%	4%

Table 63

Q. 16a: In the course 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. Deposit-Related Regulations and Statutes: ...Regulation DD (Truth in Savings)

		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		557	99%	0%	0%	1%
By asset group	\$25M or less	198	99%	0%	1%	1%
	Over \$25M - less than \$50M	70	97%	1%	0%	1%
	\$50M - less than \$250M	163	100%	0%	0%	0%
	\$250M - less than \$500M	41	98%	0%	0%	2%
	\$500M - less than \$1B	36	100%	0%	0%	0%
	\$1B or more	49	100%	0%	0%	0%
By size of CU	Less than \$50M	268	99%	0%	0%	1%
	\$50M or more	289	100%	0%	0%	0%
By charter	State	212	99%	0%	0%	1%
	Federal	345	99%	0%	0%	0%
By field of membership	Single common bond	145	99%	1%	0%	0%
	Multiple common bond	171	99%	0%	1%	1%
	Community	239	100%	0%	0%	0%
By NCUA region	Region 1	104	99%	0%	0%	1%
	Region 2	104	100%	0%	0%	0%
	Region 3	119	98%	0%	1%	1%
	Region 4	150	99%	0%	0%	1%
	Region 5	74	99%	1%	0%	0%
By current net worth ratio	Less than 6%	5	100%	0%	0%	0%
	6%-6.99%	12	100%	0%	0%	0%
	7%-9.99%	186	98%	0%	0%	2%
	10% or greater	352	99%	0%	0%	0%
By agency conducting exam/visitation	State Regulator	119	98%	0%	0%	2%
	NCUA	352	99%	0%	0%	0%
	Both	86	99%	0%	0%	1%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	66	100%	0%	0%	0%
	Quarter 3, 2016	162	99%	0%	0%	1%
	Quarter 2, 2016	130	100%	0%	0%	0%
	Quarter 1, 2016	111	98%	1%	0%	1%
	Quarter 4, 2015	42	100%	0%	0%	0%
	Quarter 3, 2015	15	87%	0%	7%	7%
	Quarter 2, 2015	7	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	120	100%	0%	0%	0%
	2	313	99%	0%	0%	0%
	3	28	100%	0%	0%	0%
	4	2	100%	0%	0%	0%
By CUNA Credit Analysis score	A	20	100%	0%	0%	0%
	B	347	99%	0%	0%	0%
	C	88	99%	0%	0%	1%
	D or lower	7	100%	0%	0%	0%
By change in CAMEL rating	Improve	95	98%	0%	1%	1%
	Remain the same	409	100%	0%	0%	0%
	Decline	48	98%	0%	0%	2%
By agree with current CAMEL rating	Disagree strongly	24	100%	0%	0%	0%
	Disagree somewhat	54	98%	0%	0%	2%
	Neutral	61	100%	0%	0%	0%
	Agree somewhat	123	100%	0%	0%	0%
	Agree strongly	293	99%	0%	0%	1%

Table 64

Q. 16a: In the course 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. Deposit-Related Regulations and Statutes: ...Regulation GG (Illegal Gambling)

		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		555	88%	0%	0%	12%
By asset group	\$25M or less	199	76%	0%	0%	24%
	Over \$25M - less than \$50M	69	88%	0%	0%	12%
	\$50M - less than \$250M	163	94%	1%	1%	4%
	\$250M - less than \$500M	41	98%	0%	0%	2%
	\$500M - less than \$1B	36	100%	0%	0%	0%
	\$1B or more	47	98%	0%	0%	2%
By size of CU	Less than \$50M	268	79%	0%	0%	21%
	\$50M or more	287	96%	0%	0%	3%
By charter	State	212	85%	0%	0%	15%
	Federal	343	90%	0%	0%	10%
By field of membership	Single common bond	146	75%	0%	0%	25%
	Multiple common bond	171	89%	1%	0%	10%
	Community	236	95%	0%	0%	4%
By NCUA region	Region 1	104	93%	0%	0%	7%
	Region 2	105	82%	1%	1%	16%
	Region 3	119	91%	0%	0%	9%
	Region 4	150	86%	0%	0%	14%
	Region 5	71	89%	0%	0%	11%
By current net worth ratio	Less than 6%	5	40%	0%	0%	60%
	6%-6.99%	12	83%	0%	0%	17%
	7%-9.99%	185	94%	0%	1%	5%
	10% or greater	351	86%	0%	0%	14%
By agency conducting exam/visitation	State Regulator	120	80%	0%	0%	20%
	NCUA	350	89%	0%	0%	10%
	Both	85	94%	0%	0%	6%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	65	83%	0%	0%	17%
	Quarter 3, 2016	161	90%	0%	0%	10%
	Quarter 2, 2016	130	88%	0%	0%	12%
	Quarter 1, 2016	112	91%	1%	0%	8%
	Quarter 4, 2015	41	80%	0%	2%	17%
	Quarter 3, 2015	15	87%	0%	0%	13%
	Quarter 2, 2015	7	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	119	89%	0%	0%	11%
	2	312	89%	0%	0%	10%
	3	28	82%	0%	0%	18%
	4	2	50%	0%	0%	50%
By CUNA Credit Analysis score	A	21	81%	0%	0%	19%
	B	344	89%	0%	0%	11%
	C	88	90%	1%	0%	9%
	D or lower	7	100%	0%	0%	0%
By change in CAMEL rating	Improve	94	82%	0%	0%	18%
	Remain the same	408	89%	0%	0%	10%
	Decline	48	88%	0%	2%	10%
By agree with current CAMEL rating	Disagree strongly	24	88%	0%	0%	13%
	Disagree somewhat	54	85%	0%	2%	13%
	Neutral	61	82%	0%	0%	18%
	Agree somewhat	123	93%	0%	0%	7%
	Agree strongly	291	88%	0%	0%	12%

Table 65

**Q. 16a: In the course 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. Deposit-Related Regulations and Statutes:
...NCUA Advertising Rules**

		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		551	92%	2%	1%	5%
By asset group	\$25M or less	197	89%	1%	1%	10%
	Over \$25M - less than \$50M	68	90%	4%	0%	6%
	\$50M - less than \$250M	162	96%	1%	1%	2%
	\$250M - less than \$500M	40	88%	5%	5%	3%
	\$500M - less than \$1B	36	97%	3%	0%	0%
	\$1B or more	48	98%	0%	2%	0%
By size of CU	Less than \$50M	265	89%	2%	0%	9%
	\$50M or more	286	95%	2%	2%	1%
By charter	State	209	90%	1%	1%	8%
	Federal	342	94%	2%	1%	3%
By field of membership	Single common bond	143	88%	0%	1%	11%
	Multiple common bond	170	94%	1%	2%	4%
	Community	236	94%	3%	1%	2%
By NCUA region	Region 1	103	94%	1%	0%	5%
	Region 2	104	92%	1%	1%	6%
	Region 3	117	93%	0%	3%	4%
	Region 4	150	89%	3%	1%	6%
	Region 5	71	94%	3%	0%	3%
By current net worth ratio	Less than 6%	5	80%	0%	0%	20%
	6%-6.99%	12	92%	0%	0%	8%
	7%-9.99%	185	93%	2%	2%	3%
	10% or greater	347	93%	1%	1%	5%
By agency conducting exam/visitation	State Regulator	118	88%	2%	1%	9%
	NCUA	349	93%	2%	1%	4%
	Both	84	95%	0%	1%	4%
By exam date	Quarter 1, 2017	1	0%	0%	100%	0%
	Quarter 4, 2016	66	91%	0%	2%	8%
	Quarter 3, 2016	160	92%	4%	1%	4%
	Quarter 2, 2016	127	95%	1%	2%	2%
	Quarter 1, 2016	111	91%	2%	1%	6%
	Quarter 4, 2015	41	95%	0%	0%	5%
	Quarter 3, 2015	15	87%	0%	0%	13%
	Quarter 2, 2015	7	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	118	92%	1%	3%	4%
	2	312	93%	3%	1%	4%
	3	26	92%	0%	0%	8%
	4	2	100%	0%	0%	0%
By CUNA Credit Analysis score	A	21	90%	0%	0%	10%
	B	342	93%	2%	1%	4%
	C	87	93%	1%	2%	3%
	D or lower	7	100%	0%	0%	0%
By change in CAMEL rating	Improve	95	89%	3%	0%	7%
	Remain the same	403	93%	1%	1%	4%
	Decline	48	92%	0%	2%	6%
By agree with current CAMEL rating	Disagree strongly	24	100%	0%	0%	0%
	Disagree somewhat	53	91%	0%	4%	6%
	Neutral	61	90%	3%	0%	7%
	Agree somewhat	121	93%	3%	0%	3%
	Agree strongly	290	92%	1%	1%	6%

Table 66

**Q. 16a: In the course 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. Deposit-Related Regulations and Statutes:
...International Remittance Transfer Rule**

		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		557	81%	0%	1%	18%
By asset group	\$25M or less	198	63%	0%	0%	37%
	Over \$25M - less than \$50M	70	83%	0%	1%	16%
	\$50M - less than \$250M	163	91%	1%	1%	7%
	\$250M - less than \$500M	41	95%	0%	2%	2%
	\$500M - less than \$1B	36	97%	0%	3%	0%
	\$1B or more	49	90%	0%	2%	8%
By size of CU	Less than \$50M	268	68%	0%	0%	31%
	\$50M or more	289	92%	1%	1%	6%
By charter	State	213	77%	0%	1%	21%
	Federal	344	83%	1%	1%	16%
By field of membership	Single common bond	145	64%	0%	1%	35%
	Multiple common bond	171	83%	1%	1%	16%
	Community	239	90%	0%	1%	9%
By NCUA region	Region 1	104	86%	1%	0%	13%
	Region 2	104	74%	0%	1%	25%
	Region 3	119	80%	1%	1%	18%
	Region 4	150	79%	0%	1%	19%
	Region 5	74	86%	0%	1%	12%
By current net worth ratio	Less than 6%	5	40%	0%	0%	60%
	6%-6.99%	12	58%	0%	0%	42%
	7%-9.99%	186	89%	1%	1%	9%
	10% or greater	352	78%	0%	1%	21%
By agency conducting exam/visitation	State Regulator	120	70%	0%	1%	29%
	NCUA	351	83%	1%	1%	16%
	Both	86	88%	0%	2%	9%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	66	77%	0%	5%	18%
	Quarter 3, 2016	162	81%	1%	1%	17%
	Quarter 2, 2016	130	85%	0%	0%	15%
	Quarter 1, 2016	111	81%	1%	0%	18%
	Quarter 4, 2015	42	79%	0%	0%	21%
	Quarter 3, 2015	15	73%	0%	0%	27%
	Quarter 2, 2015	7	71%	0%	0%	29%
By CAE (CAMEL "by-the-number")	1	121	88%	1%	2%	10%
	2	312	80%	0%	0%	20%
	3	28	71%	0%	0%	29%
	4	2	50%	0%	0%	50%
By CUNA Credit Analysis score	A	21	62%	0%	5%	33%
	B	346	82%	1%	0%	18%
	C	88	83%	0%	2%	15%
	D or lower	7	100%	0%	0%	0%
By change in CAMEL rating	Improve	95	76%	1%	2%	21%
	Remain the same	409	82%	0%	0%	18%
	Decline	48	81%	0%	4%	15%
By agree with current CAMEL rating	Disagree strongly	24	88%	0%	4%	8%
	Disagree somewhat	54	80%	2%	0%	19%
	Neutral	61	74%	0%	0%	26%
	Agree somewhat	122	84%	1%	1%	15%
	Agree strongly	294	81%	0%	1%	18%

Table 67

**Q. 16b: In the course 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-Related Regulations and Statutes:
...Ability to Repay/Qualified Mortgage Rules**

		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		558	74%	1%	1%	24%
By asset group	\$25M or less	200	46%	0%	1%	54%
	Over \$25M - less than \$50M	70	77%	0%	1%	21%
	\$50M - less than \$250M	162	91%	1%	2%	6%
	\$250M - less than \$500M	41	95%	0%	2%	2%
	\$500M - less than \$1B	36	97%	0%	3%	0%
	\$1B or more	49	98%	2%	0%	0%
By size of CU	Less than \$50M	270	54%	0%	1%	45%
	\$50M or more	288	94%	1%	2%	3%
By charter	State	212	72%	1%	2%	25%
	Federal	346	76%	0%	1%	23%
By field of membership	Single common bond	147	48%	1%	1%	50%
	Multiple common bond	171	79%	0%	2%	19%
	Community	238	87%	1%	1%	11%
By NCUA region	Region 1	104	84%	1%	2%	13%
	Region 2	105	71%	0%	1%	28%
	Region 3	119	66%	0%	1%	33%
	Region 4	151	73%	1%	1%	25%
	Region 5	73	81%	1%	3%	15%
By current net worth ratio	Less than 6%	5	40%	0%	0%	60%
	6%-6.99%	12	33%	0%	8%	58%
	7%-9.99%	185	84%	0%	2%	15%
	10% or greater	354	71%	1%	1%	27%
By agency conducting exam/visitation	State Regulator	120	62%	2%	3%	34%
	NCUA	353	75%	0%	1%	24%
	Both	85	88%	0%	2%	9%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	67	73%	0%	0%	27%
	Quarter 3, 2016	162	76%	0%	1%	23%
	Quarter 2, 2016	130	77%	2%	2%	20%
	Quarter 1, 2016	111	75%	1%	2%	23%
	Quarter 4, 2015	42	62%	0%	2%	36%
	Quarter 3, 2015	15	67%	0%	7%	27%
	Quarter 2, 2015	7	71%	0%	0%	29%
	Quarter 1, 2015	12	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	120	84%	2%	0%	14%
	2	314	76%	0%	1%	23%
	3	28	50%	0%	4%	46%
	4	2	0%	0%	0%	100%
By CUNA Credit Analysis score	A	21	38%	0%	0%	62%
	B	346	79%	1%	1%	20%
	C	89	75%	0%	3%	21%
	D or lower	7	86%	0%	0%	14%
By change in CAMEL rating	Improve	96	68%	0%	2%	30%
	Remain the same	409	77%	0%	1%	22%
	Decline	48	65%	2%	4%	29%
By agree with current CAMEL rating	Disagree strongly	24	83%	0%	4%	13%
	Disagree somewhat	54	69%	2%	7%	22%
	Neutral	62	58%	2%	0%	40%
	Agree somewhat	123	78%	1%	2%	20%
	Agree strongly	293	77%	0%	0%	23%

Table 68

Q. 16b: In the course 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-Related Regulations and Statutes: ...Flood Disaster Protection Act

		N	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		557	80%	2%	1%	0%	17%
By asset group	\$25M or less	201	59%	1%	0%	0%	39%
	Over \$25M - less than \$50M	70	81%	1%	1%	1%	14%
	\$50M - less than \$250M	161	93%	2%	2%	0%	2%
	\$250M - less than \$500M	41	95%	2%	2%	0%	0%
	\$500M - less than \$1B	36	97%	0%	3%	0%	0%
	\$1B or more	48	96%	2%	2%	0%	0%
By size of CU	Less than \$50M	271	65%	1%	0%	1%	32%
	\$50M or more	286	94%	2%	2%	0%	1%
By charter	State	212	81%	0%	1%	0%	18%
	Federal	345	79%	3%	2%	0%	16%
By field of membership	Single common bond	148	59%	2%	0%	1%	39%
	Multiple common bond	170	86%	1%	1%	1%	12%
	Community	237	89%	2%	3%	0%	6%
By NCUA region	Region 1	104	87%	2%	4%	0%	8%
	Region 2	104	79%	1%	1%	0%	19%
	Region 3	119	77%	0%	0%	2%	21%
	Region 4	151	75%	2%	1%	0%	21%
	Region 5	73	85%	4%	1%	0%	10%
By current net worth ratio	Less than 6%	5	60%	0%	0%	0%	40%
	6%-6.99%	12	67%	0%	8%	0%	25%
	7%-9.99%	185	86%	4%	1%	1%	9%
	10% or greater	353	78%	1%	1%	0%	20%
By agency conducting exam/visitation	State Regulator	119	73%	0%	0%	0%	27%
	NCUA	352	80%	3%	2%	0%	16%
	Both	86	91%	0%	2%	1%	6%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%	0%
	Quarter 4, 2016	67	85%	0%	1%	0%	13%
	Quarter 3, 2016	162	76%	3%	1%	1%	19%
	Quarter 2, 2016	128	84%	0%	2%	1%	13%
	Quarter 1, 2016	112	81%	2%	2%	0%	15%
	Quarter 4, 2015	42	67%	5%	0%	0%	29%
	Quarter 3, 2015	15	73%	0%	7%	0%	20%
	Quarter 2, 2015	7	100%	0%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	121	87%	1%	3%	0%	9%
	2	313	80%	2%	1%	1%	16%
	3	28	61%	0%	0%	0%	39%
	4	2	0%	0%	0%	0%	100%
By CUNA Credit Analysis score	A	22	50%	0%	0%	9%	41%
	B	345	82%	1%	2%	0%	15%
	C	89	82%	2%	1%	0%	15%
	D or lower	7	71%	14%	0%	0%	14%
By change in CAMEL rating	Improve	98	78%	0%	2%	1%	19%
	Remain the same	406	81%	2%	1%	0%	16%
	Decline	48	77%	2%	2%	0%	19%
By agree with current CAMEL rating	Disagree strongly	24	83%	4%	0%	0%	13%
	Disagree somewhat	54	80%	2%	2%	0%	17%
	Neutral	62	73%	2%	0%	0%	26%
	Agree somewhat	122	76%	3%	2%	1%	17%
	Agree strongly	293	83%	1%	1%	0%	14%

Table 69

Q. 16b: In the course 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-Related Regulations and Statutes: ...Regulation V (Fair Credit Reporting Act)

		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		555	94%	1%	0%	5%
By asset group	\$25M or less	199	88%	0%	0%	12%
	Over \$25M - less than \$50M	70	96%	0%	0%	4%
	\$50M - less than \$250M	160	98%	2%	1%	0%
	\$250M - less than \$500M	41	100%	0%	0%	0%
	\$500M - less than \$1B	36	100%	0%	0%	0%
	\$1B or more	49	100%	0%	0%	0%
By size of CU	Less than \$50M	269	90%	0%	0%	10%
	\$50M or more	286	99%	1%	0%	0%
By charter	State	210	95%	1%	0%	4%
	Federal	345	94%	0%	0%	6%
By field of membership	Single common bond	145	90%	0%	0%	10%
	Multiple common bond	170	96%	0%	0%	4%
	Community	238	96%	1%	0%	3%
By NCUA region	Region 1	104	95%	1%	1%	3%
	Region 2	104	91%	0%	0%	9%
	Region 3	118	96%	0%	0%	4%
	Region 4	150	93%	1%	0%	5%
	Region 5	73	97%	0%	0%	3%
By current net worth ratio	Less than 6%	5	80%	0%	0%	20%
	6%-6.99%	12	100%	0%	0%	0%
	7%-9.99%	184	96%	1%	0%	3%
	10% or greater	352	94%	1%	0%	5%
By agency conducting exam/visitation	State Regulator	118	94%	1%	0%	5%
	NCUA	352	94%	0%	0%	5%
	Both	85	96%	1%	0%	2%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	67	93%	1%	0%	6%
	Quarter 3, 2016	162	94%	1%	0%	5%
	Quarter 2, 2016	129	95%	0%	0%	5%
	Quarter 1, 2016	111	95%	0%	1%	5%
	Quarter 4, 2015	40	93%	0%	0%	8%
	Quarter 3, 2015	15	93%	0%	0%	7%
	Quarter 2, 2015	7	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	118	93%	1%	1%	5%
	2	313	97%	1%	0%	3%
	3	28	89%	0%	0%	11%
	4	2	0%	0%	0%	100%
By CUNA Credit Analysis score	A	21	86%	0%	0%	14%
	B	343	95%	1%	0%	3%
	C	89	96%	0%	0%	4%
	D or lower	7	100%	0%	0%	0%
By change in CAMEL rating	Improve	96	89%	2%	1%	8%
	Remain the same	406	96%	0%	0%	4%
	Decline	48	96%	0%	0%	4%
By agree with current CAMEL rating	Disagree strongly	24	96%	4%	0%	0%
	Disagree somewhat	54	91%	0%	0%	9%
	Neutral	61	85%	0%	0%	15%
	Agree somewhat	123	95%	2%	1%	2%
	Agree strongly	291	97%	0%	0%	3%

Table 70

**Q. 16b: In the course 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-Related Regulations and Statutes:
...Fair Debt Collection Practices Act**

		N	No problem noted	Problem noted by examiner, but no action required	Not applicable to my credit union
Overall		555	96%	0%	4%
By asset group	\$25M or less	199	91%	0%	9%
	Over \$25M - less than \$50M	69	94%	0%	6%
	\$50M - less than \$250M	162	99%	0%	1%
	\$250M - less than \$500M	41	100%	0%	0%
	\$500M - less than \$1B	36	100%	0%	0%
	\$1B or more	48	98%	2%	0%
By size of CU	Less than \$50M	268	92%	0%	8%
	\$50M or more	287	99%	0%	0%
By charter	State	212	97%	0%	3%
	Federal	343	95%	0%	4%
By field of membership	Single common bond	146	92%	0%	8%
	Multiple common bond	169	96%	1%	4%
	Community	238	98%	0%	2%
By NCUA region	Region 1	104	97%	0%	3%
	Region 2	104	93%	0%	7%
	Region 3	119	94%	1%	5%
	Region 4	149	98%	0%	2%
	Region 5	73	96%	0%	4%
By current net worth ratio	Less than 6%	5	80%	0%	20%
	6%-6.99%	12	100%	0%	0%
	7%-9.99%	186	97%	1%	3%
	10% or greater	350	96%	0%	4%
By agency conducting exam/visitation	State Regulator	120	95%	0%	5%
	NCUA	349	96%	0%	4%
	Both	86	98%	1%	1%
By exam date	Quarter 1, 2017	1	100%	0%	0%
	Quarter 4, 2016	66	97%	0%	3%
	Quarter 3, 2016	162	95%	0%	5%
	Quarter 2, 2016	128	96%	0%	4%
	Quarter 1, 2016	111	96%	0%	4%
	Quarter 4, 2015	42	95%	0%	5%
	Quarter 3, 2015	15	93%	0%	7%
	Quarter 2, 2015	7	100%	0%	0%
	Quarter 1, 2015	12	100%	0%	0%
By CAE (CAMEL "by-the-number")	1	121	95%	0%	5%
	2	310	97%	0%	3%
	3	28	93%	0%	7%
	4	2	100%	0%	0%
By CUNA Credit Analysis score	A	21	86%	0%	14%
	B	345	96%	0%	3%
	C	87	98%	0%	2%
	D or lower	7	100%	0%	0%
By change in CAMEL rating	Improve	96	93%	0%	7%
	Remain the same	406	97%	0%	3%
	Decline	48	96%	0%	4%
By agree with current CAMEL rating	Disagree strongly	24	100%	0%	0%
	Disagree somewhat	54	94%	0%	6%
	Neutral	61	90%	0%	10%
	Agree somewhat	121	98%	1%	2%
	Agree strongly	293	96%	0%	4%

Table 71

Q. 16b: In the course 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-Related Regulations and Statutes:
 ...Homeowners Counseling

		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		550	71%	0%	0%	28%
By asset group	\$25M or less	196	37%	0%	0%	63%
	Over \$25M - less than \$50M	67	73%	0%	1%	25%
	\$50M - less than \$250M	163	93%	1%	0%	6%
	\$250M - less than \$500M	41	95%	0%	0%	5%
	\$500M - less than \$1B	35	97%	0%	0%	3%
	\$1B or more	48	98%	0%	2%	0%
By size of CU	Less than \$50M	263	46%	0%	0%	54%
	\$50M or more	287	94%	1%	0%	5%
By charter	State	208	68%	1%	0%	30%
	Federal	342	73%	0%	0%	27%
By field of membership	Single common bond	142	42%	0%	1%	57%
	Multiple common bond	170	72%	1%	1%	26%
	Community	236	88%	0%	0%	11%
By NCUA region	Region 1	100	83%	0%	0%	17%
	Region 2	105	69%	0%	1%	30%
	Region 3	116	64%	0%	0%	36%
	Region 4	150	65%	1%	1%	33%
	Region 5	73	82%	0%	0%	18%
By current net worth ratio	Less than 6%	5	40%	0%	0%	60%
	6%-6.99%	11	36%	0%	0%	64%
	7%-9.99%	184	82%	1%	0%	17%
	10% or greater	348	68%	0%	1%	32%
By agency conducting exam/visitation	State Regulator	117	53%	2%	0%	45%
	NCUA	349	73%	0%	0%	26%
	Both	84	88%	0%	1%	11%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	67	66%	1%	1%	31%
	Quarter 3, 2016	160	74%	1%	0%	25%
	Quarter 2, 2016	127	73%	0%	0%	27%
	Quarter 1, 2016	109	75%	0%	0%	25%
	Quarter 4, 2015	42	57%	0%	0%	43%
	Quarter 3, 2015	14	64%	0%	7%	29%
	Quarter 2, 2015	7	57%	0%	0%	43%
By CAE (CAMEL "by-the-number")	1	120	83%	1%	0%	17%
	2	307	71%	0%	1%	28%
	3	27	44%	0%	0%	56%
	4	2	0%	0%	0%	100%
By CUNA Credit Analysis score	A	21	43%	0%	0%	57%
	B	341	73%	1%	1%	26%
	C	87	74%	0%	0%	26%
	D or lower	6	83%	0%	0%	17%
By change in CAMEL rating	Improve	96	61%	2%	0%	36%
	Remain the same	401	73%	0%	0%	26%
	Decline	48	75%	0%	0%	25%
By agree with current CAMEL rating	Disagree strongly	24	79%	0%	0%	21%
	Disagree somewhat	53	75%	0%	2%	23%
	Neutral	62	53%	0%	0%	47%
	Agree somewhat	121	76%	1%	0%	23%
	Agree strongly	288	72%	0%	0%	27%

Table 72

Q. 16b: In the course 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-Related Regulations and Statutes: ...Regulation X (Real Estate Settlement Procedures Act) (RESPA)

		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		558	75%	1%	1%	23%
By asset group	\$25M or less	199	44%	0%	1%	55%
	Over \$25M - less than \$50M	70	74%	4%	3%	19%
	\$50M - less than \$250M	163	95%	1%	1%	3%
	\$250M - less than \$500M	41	95%	2%	0%	2%
	\$500M - less than \$1B	36	97%	3%	0%	0%
	\$1B or more	49	100%	0%	0%	0%
By size of CU	Less than \$50M	269	52%	1%	1%	46%
	\$50M or more	289	96%	1%	0%	2%
By charter	State	213	71%	1%	1%	26%
	Federal	345	77%	1%	1%	21%
By field of membership	Single common bond	147	48%	0%	0%	52%
	Multiple common bond	170	78%	2%	2%	18%
	Community	239	89%	1%	1%	9%
By NCUA region	Region 1	104	86%	2%	0%	13%
	Region 2	105	73%	1%	2%	24%
	Region 3	118	66%	0%	1%	33%
	Region 4	151	71%	1%	1%	26%
	Region 5	74	82%	3%	0%	15%
By current net worth ratio	Less than 6%	5	40%	0%	0%	60%
	6%-6.99%	12	50%	0%	0%	50%
	7%-9.99%	186	84%	2%	2%	13%
	10% or greater	353	72%	1%	1%	27%
By agency conducting exam/visitation	State Regulator	120	59%	2%	1%	38%
	NCUA	352	76%	1%	1%	21%
	Both	86	90%	0%	1%	9%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	67	70%	1%	0%	28%
	Quarter 3, 2016	162	75%	2%	1%	22%
	Quarter 2, 2016	130	81%	0%	2%	18%
	Quarter 1, 2016	112	75%	2%	0%	23%
	Quarter 4, 2015	42	57%	2%	2%	38%
	Quarter 3, 2015	14	79%	0%	0%	21%
	Quarter 2, 2015	7	71%	0%	0%	29%
By CAE (CAMEL "by-the-number")	1	121	84%	1%	1%	14%
	2	313	74%	2%	1%	23%
	3	28	54%	0%	4%	43%
	4	2	0%	0%	0%	100%
By CUNA Credit Analysis score	A	21	43%	0%	0%	57%
	B	346	76%	2%	1%	21%
	C	89	80%	0%	0%	20%
	D or lower	7	86%	0%	0%	14%
By change in CAMEL rating	Improve	96	66%	1%	2%	31%
	Remain the same	409	77%	1%	0%	21%
	Decline	48	73%	0%	2%	25%
By agree with current CAMEL rating	Disagree strongly	24	79%	4%	4%	13%
	Disagree somewhat	54	78%	0%	0%	22%
	Neutral	62	61%	0%	0%	39%
	Agree somewhat	123	77%	2%	2%	19%
	Agree strongly	293	76%	1%	1%	23%

Table 73

Q. 16b: In the course 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-Related Regulations and Statutes:
 ...Servicemembers Civil Relief Act

		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		556	92%	0%	1%	7%
By asset group	\$25M or less	197	82%	0%	2%	17%
	Over \$25M - less than \$50M	70	94%	0%	0%	6%
	\$50M - less than \$250M	162	98%	1%	1%	1%
	\$250M - less than \$500M	41	100%	0%	0%	0%
	\$500M - less than \$1B	36	97%	0%	0%	3%
	\$1B or more	49	98%	0%	2%	0%
By size of CU	Less than \$50M	267	85%	0%	1%	14%
	\$50M or more	289	98%	1%	1%	1%
By charter	State	213	92%	0%	0%	7%
	Federal	343	92%	0%	1%	7%
By field of membership	Single common bond	145	87%	0%	1%	12%
	Multiple common bond	170	92%	0%	1%	7%
	Community	239	95%	1%	1%	3%
By NCUA region	Region 1	103	94%	0%	0%	6%
	Region 2	103	91%	0%	0%	9%
	Region 3	119	95%	1%	0%	4%
	Region 4	150	89%	1%	1%	9%
	Region 5	74	88%	0%	4%	8%
By current net worth ratio	Less than 6%	5	80%	0%	0%	20%
	6%-6.99%	12	92%	0%	0%	8%
	7%-9.99%	185	95%	0%	0%	5%
	10% or greater	351	90%	1%	1%	8%
By agency conducting exam/visitation	State Regulator	119	89%	1%	1%	9%
	NCUA	350	91%	0%	1%	7%
	Both	86	97%	0%	0%	3%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	66	94%	0%	0%	6%
	Quarter 3, 2016	161	91%	0%	2%	7%
	Quarter 2, 2016	129	93%	1%	1%	5%
	Quarter 1, 2016	112	94%	0%	0%	6%
	Quarter 4, 2015	42	83%	0%	2%	14%
	Quarter 3, 2015	14	93%	0%	0%	7%
	Quarter 2, 2015	7	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	121	89%	1%	2%	8%
	2	311	94%	0%	1%	5%
	3	28	89%	0%	0%	11%
	4	2	100%	0%	0%	0%
By CUNA Credit Analysis score	A	21	71%	5%	0%	24%
	B	346	93%	0%	1%	5%
	C	87	97%	0%	0%	3%
	D or lower	7	86%	0%	0%	14%
By change in CAMEL rating	Improve	95	82%	0%	1%	17%
	Remain the same	407	94%	0%	1%	5%
	Decline	49	96%	0%	2%	2%
By agree with current CAMEL rating	Disagree strongly	24	100%	0%	0%	0%
	Disagree somewhat	54	93%	0%	0%	7%
	Neutral	61	82%	0%	3%	15%
	Agree somewhat	123	93%	1%	1%	6%
	Agree strongly	292	92%	0%	1%	7%

Table 74

Q. 16b: In the course 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-Related Regulations and Statutes: ...Regulation Z (Truth in Lending Act)

		N	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		555	96%	0%	1%	0%	2%
By asset group	\$25M or less	199	93%	1%	2%	0%	5%
	Over \$25M - less than \$50M	69	94%	0%	0%	0%	6%
	\$50M - less than \$250M	160	99%	0%	1%	1%	0%
	\$250M - less than \$500M	41	100%	0%	0%	0%	0%
	\$500M - less than \$1B	36	97%	0%	3%	0%	0%
	\$1B or more	49	98%	0%	2%	0%	0%
By size of CU	Less than \$50M	268	94%	0%	1%	0%	5%
	\$50M or more	287	99%	0%	1%	0%	0%
By charter	State	213	96%	0%	1%	0%	3%
	Federal	342	96%	0%	1%	0%	2%
By field of membership	Single common bond	144	94%	0%	2%	0%	3%
	Multiple common bond	171	96%	1%	1%	0%	2%
	Community	238	97%	0%	1%	0%	1%
By NCUA region	Region 1	104	97%	1%	1%	0%	1%
	Region 2	103	96%	0%	2%	1%	1%
	Region 3	119	93%	0%	3%	0%	4%
	Region 4	148	97%	0%	0%	0%	3%
	Region 5	74	97%	0%	0%	0%	3%
By current net worth ratio	Less than 6%	5	80%	0%	0%	0%	20%
	6%-6.99%	12	92%	0%	0%	0%	8%
	7%-9.99%	184	98%	0%	1%	1%	1%
	10% or greater	351	96%	0%	1%	0%	2%
By agency conducting exam/visitation	State Regulator	119	95%	0%	2%	0%	3%
	NCUA	349	97%	0%	1%	0%	2%
	Both	86	97%	0%	1%	0%	2%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%	0%
	Quarter 4, 2016	65	94%	0%	3%	0%	3%
	Quarter 3, 2016	160	96%	0%	2%	0%	3%
	Quarter 2, 2016	129	98%	1%	0%	0%	1%
	Quarter 1, 2016	112	96%	0%	1%	0%	3%
	Quarter 4, 2015	42	93%	0%	0%	2%	5%
	Quarter 3, 2015	15	93%	0%	0%	0%	7%
	Quarter 2, 2015	7	100%	0%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	121	96%	0%	1%	0%	3%
	2	310	98%	0%	1%	0%	1%
	3	28	93%	4%	0%	0%	4%
	4	2	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	21	90%	0%	0%	0%	10%
	B	344	97%	0%	1%	0%	1%
	C	88	98%	1%	0%	0%	1%
	D or lower	7	100%	0%	0%	0%	0%
By change in CAMEL rating	Improve	95	96%	0%	0%	0%	4%
	Remain the same	406	97%	0%	0%	0%	2%
	Decline	49	88%	0%	8%	2%	2%
By agree with current CAMEL rating	Disagree strongly	24	96%	0%	4%	0%	0%
	Disagree somewhat	53	92%	0%	2%	2%	4%
	Neutral	61	93%	0%	2%	0%	5%
	Agree somewhat	122	97%	1%	2%	0%	1%
	Agree strongly	293	97%	0%	0%	0%	2%

Table 75

**Q. 16b: In the course 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-Related Regulations and Statutes:
...Regulation AA (Unfair and Deceptive Act and Practices/Credit Practices Rule)**

		N	No problem noted	Not applicable to my credit union
Overall		557	96%	4%
By asset group	\$25M or less	199	92%	8%
	Over \$25M - less than \$50M	70	94%	6%
	\$50M - less than \$250M	161	99%	1%
	\$250M - less than \$500M	41	100%	0%
	\$500M - less than \$1B	36	100%	0%
	\$1B or more	49	100%	0%
By size of CU	Less than \$50M	269	93%	7%
	\$50M or more	288	100%	0%
By charter	State	213	97%	3%
	Federal	344	96%	4%
By field of membership	Single common bond	146	95%	5%
	Multiple common bond	171	95%	5%
	Community	238	98%	2%
By NCUA region	Region 1	104	97%	3%
	Region 2	105	96%	4%
	Region 3	119	97%	3%
	Region 4	149	96%	4%
	Region 5	73	96%	4%
By current net worth ratio	Less than 6%	5	80%	20%
	6%-6.99%	12	92%	8%
	7%-9.99%	186	97%	3%
	10% or greater	351	96%	4%
By agency conducting exam/visitation	State Regulator	119	97%	3%
	NCUA	351	96%	4%
	Both	86	97%	3%
By exam date	Quarter 1, 2017	1	100%	0%
	Quarter 4, 2016	66	97%	3%
	Quarter 3, 2016	161	96%	4%
	Quarter 2, 2016	130	97%	3%
	Quarter 1, 2016	111	96%	4%
	Quarter 4, 2015	42	95%	5%
	Quarter 3, 2015	15	93%	7%
	Quarter 2, 2015	7	100%	0%
	Quarter 1, 2015	12	100%	0%
By CAE (CAMEL "by-the-number")	1	119	95%	5%
	2	313	98%	2%
	3	28	93%	7%
	4	2	100%	0%
By CUNA Credit Analysis score	A	21	90%	10%
	B	345	97%	3%
	C	88	98%	2%
	D or lower	7	100%	0%
By change in CAMEL rating	Improve	96	95%	5%
	Remain the same	407	97%	3%
	Decline	49	98%	2%
By agree with current CAMEL rating	Disagree strongly	24	100%	0%
	Disagree somewhat	54	93%	7%
	Neutral	61	90%	10%
	Agree somewhat	123	98%	2%
	Agree strongly	293	97%	3%

Table 76

**Q. 16b: In the course 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-Related Regulations and Statutes:
...Homeowner's Protection Act of 1998 (HOPA)**

		N	No problem noted	Not applicable to my credit union
Overall		555	78%	22%
By asset group	\$25M or less	199	47%	53%
	Over \$25M - less than \$50M	70	83%	17%
	\$50M - less than \$250M	160	98%	3%
	\$250M - less than \$500M	41	98%	2%
	\$500M - less than \$1B	36	100%	0%
	\$1B or more	48	100%	0%
By size of CU	Less than \$50M	269	56%	44%
	\$50M or more	286	98%	2%
By charter	State	210	74%	26%
	Federal	345	80%	20%
By field of membership	Single common bond	146	51%	49%
	Multiple common bond	172	82%	18%
	Community	235	91%	9%
By NCUA region	Region 1	102	89%	11%
	Region 2	105	76%	24%
	Region 3	119	71%	29%
	Region 4	150	73%	27%
	Region 5	72	86%	14%
By current net worth ratio	Less than 6%	5	40%	60%
	6%-6.99%	12	50%	50%
	7%-9.99%	183	88%	12%
	10% or greater	352	74%	26%
By agency conducting exam/visitation	State Regulator	117	62%	38%
	NCUA	352	80%	20%
	Both	85	91%	9%
By exam date	Quarter 1, 2017	1	100%	0%
	Quarter 4, 2016	67	75%	25%
	Quarter 3, 2016	160	79%	21%
	Quarter 2, 2016	127	83%	17%
	Quarter 1, 2016	112	79%	21%
	Quarter 4, 2015	42	62%	38%
	Quarter 3, 2015	15	80%	20%
	Quarter 2, 2015	7	71%	29%
	Quarter 1, 2015	12	92%	8%
By CAE (CAMEL "by-the-number")	1	121	86%	14%
	2	310	78%	22%
	3	28	61%	39%
	4	2	0%	100%
By CUNA Credit Analysis score	A	20	45%	55%
	B	344	80%	20%
	C	89	81%	19%
	D or lower	7	86%	14%
By change in CAMEL rating	Improve	95	68%	32%
	Remain the same	406	80%	20%
	Decline	49	76%	24%
By agree with current CAMEL rating	Disagree strongly	24	88%	13%
	Disagree somewhat	54	78%	22%
	Neutral	62	60%	40%
	Agree somewhat	121	80%	20%
	Agree strongly	292	80%	20%

Table 77

Q. 16b: In the course 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-Related Regulations and Statutes: ...NCUA Lending Regulations

		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		556	92%	2%	3%	4%
By asset group	\$25M or less	198	92%	2%	1%	6%
	Over \$25M - less than \$50M	69	86%	1%	4%	9%
	\$50M - less than \$250M	163	92%	3%	3%	2%
	\$250M - less than \$500M	40	98%	0%	3%	0%
	\$500M - less than \$1B	36	94%	0%	6%	0%
By size of CU	\$1B or more	49	92%	2%	6%	0%
	Less than \$50M	267	90%	1%	2%	6%
By charter	\$50M or more	289	93%	2%	4%	1%
	State	213	90%	2%	3%	5%
By field of membership	Federal	343	93%	2%	3%	3%
	Single common bond	145	93%	0%	1%	6%
By NCUA region	Multiple common bond	171	92%	2%	4%	2%
	Region 1	104	91%	2%	4%	3%
By current net worth ratio	Region 2	104	96%	1%	1%	2%
	Region 3	119	92%	1%	3%	5%
	Region 4	149	90%	3%	3%	5%
	Region 5	73	89%	3%	5%	3%
By agency conducting exam/visitation	Less than 6%	5	60%	0%	20%	20%
	6%-6.99%	12	83%	8%	8%	0%
	7%-9.99%	186	96%	1%	2%	1%
	10% or greater	350	90%	2%	3%	5%
By exam date	State Regulator	119	87%	2%	3%	8%
	NCUA	350	93%	2%	3%	3%
	Both	86	93%	2%	5%	0%
	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	65	91%	3%	3%	3%
	Quarter 3, 2016	161	91%	2%	3%	4%
	Quarter 2, 2016	129	92%	2%	2%	4%
	Quarter 1, 2016	112	92%	3%	4%	2%
Quarter 4, 2015	42	93%	0%	2%	5%	
By CAE (CAMEL "by-the-number")	Quarter 3, 2015	15	87%	0%	0%	13%
	Quarter 2, 2015	7	86%	0%	14%	0%
	Quarter 1, 2015	12	92%	0%	0%	8%
	1	120	88%	3%	5%	4%
By CUNA Credit Analysis score	2	311	94%	1%	2%	3%
	3	28	93%	0%	4%	4%
	4	2	100%	0%	0%	0%
	A	21	81%	5%	0%	14%
By change in CAMEL rating	B	346	94%	1%	2%	3%
	C	86	90%	2%	7%	1%
	D or lower	7	71%	14%	14%	0%
	Improve	95	91%	3%	1%	5%
By agree with current CAMEL rating	Remain the same	407	92%	2%	3%	3%
	Decline	49	94%	0%	4%	2%
	Disagree strongly	24	83%	4%	13%	0%
By agree with current CAMEL rating	Disagree somewhat	54	83%	4%	9%	4%
	Neutral	60	92%	2%	2%	5%
	Agree somewhat	123	93%	2%	2%	2%
	Agree strongly	293	93%	1%	1%	4%

Table 78

Q. 16c: In the course 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 Lending: ...HDMA/Regulation C (Home Mortgage Protection Act)

		N	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		554	71%	1%	1%	0%	27%
By asset group	\$25M or less	197	39%	0%	1%	0%	60%
	Over \$25M - less than \$50M	69	68%	0%	1%	0%	30%
	\$50M - less than \$250M	162	93%	1%	0%	1%	6%
	\$250M - less than \$500M	41	93%	5%	0%	0%	2%
	\$500M - less than \$1B	36	100%	0%	0%	0%	0%
By size of CU	\$1B or more	48	94%	4%	2%	0%	0%
	Less than \$50M	266	47%	0%	1%	0%	53%
By charter	\$50M or more	288	93%	2%	0%	0%	4%
	State	212	69%	1%	0%	0%	30%
By field of membership	Federal	342	72%	1%	1%	0%	26%
	Single common bond	145	45%	0%	0%	0%	55%
By field of membership	Multiple common bond	169	73%	2%	2%	0%	23%
	Community	238	85%	1%	0%	0%	13%
	Region 1	100	76%	2%	0%	0%	22%
By NCUA region	Region 2	106	70%	0%	1%	0%	29%
	Region 3	119	65%	1%	0%	0%	34%
	Region 4	149	67%	1%	1%	1%	30%
	Region 5	73	84%	1%	0%	0%	15%
By current net worth ratio	Less than 6%	6	33%	0%	0%	0%	67%
	6%-6.99%	12	42%	0%	0%	0%	58%
	7%-9.99%	184	82%	2%	1%	1%	14%
	10% or greater	349	67%	1%	0%	0%	32%
By agency conducting exam/visitation	State Regulator	119	56%	1%	0%	0%	43%
	NCUA	349	72%	1%	1%	0%	26%
	Both	85	87%	4%	0%	0%	9%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%	0%
	Quarter 4, 2016	66	71%	0%	0%	0%	29%
	Quarter 3, 2016	162	73%	1%	1%	1%	24%
	Quarter 2, 2016	129	72%	1%	2%	0%	26%
	Quarter 1, 2016	111	74%	1%	0%	0%	25%
	Quarter 4, 2015	40	55%	3%	0%	0%	43%
	Quarter 3, 2015	14	64%	0%	0%	0%	36%
	Quarter 2, 2015	7	71%	0%	0%	0%	29%
By CAE (CAMEL "by-the-number")	Quarter 1, 2015	12	83%	0%	0%	0%	17%
	1	120	79%	1%	0%	0%	20%
	2	311	70%	1%	1%	0%	27%
	3	27	52%	0%	0%	0%	48%
By CUNA Credit Analysis score	4	2	0%	0%	0%	0%	100%
	A	20	35%	0%	0%	0%	65%
	B	344	71%	1%	1%	0%	27%
	C	88	80%	1%	0%	0%	19%
By change in CAMEL rating	D or lower	7	86%	0%	0%	0%	14%
	Improve	96	60%	2%	2%	0%	35%
	Remain the same	406	74%	1%	0%	0%	25%
By agree with current CAMEL rating	Decline	47	68%	0%	0%	0%	32%
	Disagree strongly	24	79%	0%	0%	0%	21%
	Disagree somewhat	53	74%	2%	0%	0%	25%
	Neutral	63	59%	0%	0%	2%	40%
	Agree somewhat	122	73%	2%	1%	0%	24%
Agree strongly	290	72%	1%	1%	0%	27%	

Table 79

Q. 16c: In the course 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 Lending: ...Regulation B (Equal Credit Opportunity Act)

		N	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		550	94%	0%	0%	0%	5%
By asset group	\$25M or less	196	89%	0%	0%	0%	11%
	Over \$25M - less than \$50M	69	93%	0%	0%	0%	7%
	\$50M - less than \$250M	160	99%	0%	0%	1%	1%
	\$250M - less than \$500M	41	98%	0%	2%	0%	0%
	\$500M - less than \$1B	35	100%	0%	0%	0%	0%
By size of CU	\$1B or more	48	98%	2%	0%	0%	0%
	Less than \$50M	265	90%	0%	0%	0%	10%
By charter	\$50M or more	285	99%	0%	0%	0%	0%
	State	210	95%	0%	0%	0%	5%
By field of membership	Federal	340	94%	0%	0%	0%	5%
	Single common bond	144	88%	0%	0%	0%	12%
By NCUA region	Multiple common bond	170	96%	1%	0%	0%	3%
	Community	234	97%	0%	0%	0%	2%
By current net worth ratio	Region 1	100	96%	0%	0%	0%	4%
	Region 2	104	94%	0%	0%	1%	5%
	Region 3	117	91%	1%	0%	0%	8%
	Region 4	149	95%	0%	0%	0%	5%
	Region 5	73	96%	0%	1%	0%	3%
By agency conducting exam/visitation	Less than 6%	5	60%	0%	0%	0%	40%
	6%-6.99%	12	92%	0%	0%	0%	8%
	7%-9.99%	183	95%	1%	0%	1%	4%
	10% or greater	347	95%	0%	0%	0%	5%
By exam date	State Regulator	118	92%	0%	0%	0%	8%
	NCUA	347	95%	0%	0%	0%	5%
	Both	84	96%	1%	0%	0%	2%
By CAE (CAMEL "by-the-number")	Quarter 1, 2017	1	100%	0%	0%	0%	0%
	Quarter 4, 2016	65	97%	0%	0%	0%	3%
	Quarter 3, 2016	160	92%	0%	1%	0%	8%
	Quarter 2, 2016	127	97%	0%	0%	0%	3%
	Quarter 1, 2016	112	96%	0%	0%	0%	4%
	Quarter 4, 2015	41	88%	0%	0%	2%	10%
	Quarter 3, 2015	14	86%	0%	0%	0%	14%
	Quarter 2, 2015	7	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	Quarter 1, 2015	11	100%	0%	0%	0%	0%
	1	120	94%	0%	1%	0%	5%
	2	307	95%	0%	0%	0%	4%
	3	28	89%	0%	0%	0%	11%
By change in CAMEL rating	4	2	100%	0%	0%	0%	0%
	A	21	90%	0%	0%	0%	10%
	B	341	95%	0%	0%	0%	5%
	C	87	97%	0%	1%	0%	2%
By agree with current CAMEL rating	D or lower	7	86%	0%	0%	0%	14%
	Improve	95	91%	0%	0%	0%	9%
	Remain the same	401	96%	0%	0%	0%	4%
By agree with current CAMEL rating	Decline	49	92%	0%	0%	2%	6%
	Disagree strongly	24	100%	0%	0%	0%	0%
	Disagree somewhat	54	89%	0%	0%	2%	9%
	Neutral	60	88%	0%	0%	0%	12%
	Agree somewhat	122	98%	1%	0%	0%	1%
Agree strongly	288	94%	0%	0%	0%	5%	

Table 80

Q. 16c: In the course 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 Lending: ...Fair Housing Act

		N	No problem noted	Problem noted by examiner, but no action required	Not applicable to my credit union
Overall		551	79%	0%	21%
By asset group	\$25M or less	197	50%	0%	50%
	Over \$25M - less than \$50M	69	86%	0%	14%
	\$50M - less than \$250M	161	97%	0%	3%
	\$250M - less than \$500M	40	100%	0%	0%
	\$500M - less than \$1B	36	100%	0%	0%
	\$1B or more	47	98%	2%	0%
By size of CU	Less than \$50M	266	59%	0%	41%
	\$50M or more	285	98%	0%	2%
By charter	State	210	77%	0%	23%
	Federal	341	80%	0%	19%
By field of membership	Single common bond	145	54%	0%	46%
	Multiple common bond	170	84%	1%	16%
	Community	234	91%	0%	9%
By NCUA region	Region 1	100	89%	0%	11%
	Region 2	105	77%	0%	23%
	Region 3	118	71%	1%	28%
	Region 4	150	75%	0%	25%
	Region 5	71	90%	0%	10%
By current net worth ratio	Less than 6%	6	33%	0%	67%
	6%-6.99%	12	50%	0%	50%
	7%-9.99%	181	89%	1%	10%
	10% or greater	349	76%	0%	24%
By agency conducting exam/visitation	State Regulator	118	67%	0%	33%
	NCUA	347	80%	0%	20%
	Both	85	91%	1%	8%
By exam date	Quarter 1, 2017	1	100%	0%	0%
	Quarter 4, 2016	67	75%	0%	25%
	Quarter 3, 2016	160	80%	0%	20%
	Quarter 2, 2016	126	83%	0%	17%
	Quarter 1, 2016	111	82%	0%	18%
	Quarter 4, 2015	41	61%	0%	39%
	Quarter 3, 2015	14	79%	0%	21%
	Quarter 2, 2015	7	71%	0%	29%
	Quarter 1, 2015	12	100%	0%	0%
By CAE (CAMEL "by-the-number")	1	119	87%	0%	13%
	2	307	80%	0%	20%
	3	28	57%	0%	43%
	4	2	0%	0%	100%
By CUNA Credit Analysis score	A	20	45%	0%	55%
	B	341	81%	0%	18%
	C	87	83%	0%	17%
	D or lower	7	86%	0%	14%
By change in CAMEL rating	Improve	96	70%	0%	30%
	Remain the same	401	81%	0%	19%
	Decline	49	80%	0%	20%
By agree with current CAMEL rating	Disagree strongly	24	88%	0%	13%
	Disagree somewhat	54	78%	0%	22%
	Neutral	63	63%	0%	37%
	Agree somewhat	121	82%	1%	17%
	Agree strongly	287	81%	0%	19%

Table 81

**Q. 16d: In the course 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. Bank Secrecy Act:
...Credit Union's Risk Assessment**

		N	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		555	87%	7%	6%	0%	0%
By asset group	\$25M or less	196	89%	4%	6%	1%	1%
	Over \$25M - less than \$50M	70	90%	7%	1%	0%	1%
	\$50M - less than \$250M	163	82%	10%	8%	0%	0%
	\$250M - less than \$500M	41	98%	2%	0%	0%	0%
	\$500M - less than \$1B	36	86%	6%	6%	3%	0%
	\$1B or more	49	82%	10%	8%	0%	0%
By size of CU	Less than \$50M	266	89%	5%	5%	0%	1%
	\$50M or more	289	85%	8%	7%	0%	0%
By charter	State	213	86%	6%	6%	1%	1%
	Federal	342	88%	7%	5%	0%	0%
By field of membership	Single common bond	143	90%	7%	3%	0%	1%
	Multiple common bond	171	87%	4%	8%	1%	1%
	Community	239	85%	8%	6%	0%	0%
By NCUA region	Region 1	103	86%	11%	3%	0%	0%
	Region 2	105	86%	10%	5%	0%	0%
	Region 3	118	92%	3%	4%	0%	1%
	Region 4	150	87%	6%	6%	1%	1%
	Region 5	73	82%	4%	12%	1%	0%
By current net worth ratio	Less than 6%	5	80%	20%	0%	0%	0%
	6%-6.99%	12	83%	17%	0%	0%	0%
	7%-9.99%	186	88%	8%	3%	1%	1%
	10% or greater	350	87%	5%	7%	0%	0%
By agency conducting exam/visitation	State Regulator	120	86%	5%	6%	2%	2%
	NCUA	349	88%	7%	5%	0%	0%
	Both	86	86%	8%	6%	0%	0%
By exam date	Quarter 1, 2017	1	0%	0%	100%	0%	0%
	Quarter 4, 2016	66	83%	9%	8%	0%	0%
	Quarter 3, 2016	162	89%	4%	6%	0%	1%
	Quarter 2, 2016	129	87%	7%	5%	1%	0%
	Quarter 1, 2016	110	85%	10%	4%	1%	0%
	Quarter 4, 2015	42	98%	2%	0%	0%	0%
	Quarter 3, 2015	15	80%	7%	7%	0%	7%
	Quarter 2, 2015	7	86%	0%	14%	0%	0%
By CAE (CAMEL "by-the-number")	1	121	81%	9%	9%	0%	1%
	2	310	88%	5%	6%	0%	0%
	3	28	96%	0%	4%	0%	0%
	4	2	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	20	75%	5%	15%	0%	5%
	B	346	86%	7%	7%	0%	0%
	C	87	94%	3%	2%	0%	0%
	D or lower	7	86%	14%	0%	0%	0%
By change in CAMEL rating	Improve	95	84%	12%	4%	0%	0%
	Remain the same	407	89%	5%	5%	0%	0%
	Decline	48	73%	15%	8%	2%	2%
By agree with current CAMEL rating	Disagree strongly	24	83%	8%	8%	0%	0%
	Disagree somewhat	54	72%	17%	6%	4%	2%
	Neutral	60	88%	3%	8%	0%	0%
	Agree somewhat	123	87%	8%	5%	0%	0%
	Agree strongly	292	90%	5%	5%	0%	0%

Table 82

Q. 16d: In the course 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. Bank Secrecy Act: ...Suspicious Activity Report Filings

		N	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		559	90%	6%	4%	0%	0%
By asset group	\$25M or less	199	96%	3%	1%	0%	1%
	Over \$25M - less than \$50M	70	91%	6%	1%	0%	1%
	\$50M - less than \$250M	163	83%	9%	8%	1%	0%
	\$250M - less than \$500M	41	85%	7%	7%	0%	0%
	\$500M - less than \$1B	36	92%	3%	6%	0%	0%
	\$1B or more	49	90%	6%	4%	0%	0%
By size of CU	Less than \$50M	269	95%	4%	1%	0%	1%
	\$50M or more	290	86%	7%	7%	0%	0%
By charter	State	214	88%	6%	5%	0%	1%
	Federal	345	91%	6%	3%	0%	0%
By field of membership	Single common bond	146	95%	3%	1%	0%	1%
	Multiple common bond	172	91%	6%	2%	0%	1%
	Community	239	86%	7%	7%	0%	0%
By NCUA region	Region 1	104	88%	7%	5%	0%	0%
	Region 2	105	90%	6%	4%	0%	0%
	Region 3	119	92%	6%	1%	1%	1%
	Region 4	150	92%	3%	4%	0%	1%
	Region 5	74	84%	8%	8%	0%	0%
By current net worth ratio	Less than 6%	5	80%	20%	0%	0%	0%
	6%-6.99%	12	92%	0%	8%	0%	0%
	7%-9.99%	186	93%	3%	3%	0%	1%
	10% or greater	353	88%	7%	4%	0%	0%
By agency conducting exam/visitation	State Regulator	120	91%	4%	3%	1%	2%
	NCUA	352	91%	5%	4%	0%	0%
	Both	86	85%	8%	7%	0%	0%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%	0%
	Quarter 4, 2016	66	91%	6%	3%	0%	0%
	Quarter 3, 2016	162	87%	6%	6%	0%	1%
	Quarter 2, 2016	130	92%	5%	2%	1%	0%
	Quarter 1, 2016	112	90%	4%	5%	0%	0%
	Quarter 4, 2015	42	93%	5%	2%	0%	0%
	Quarter 3, 2015	15	87%	7%	0%	0%	7%
	Quarter 2, 2015	7	100%	0%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	121	86%	7%	6%	1%	1%
	2	313	91%	5%	4%	0%	0%
	3	28	96%	0%	4%	0%	0%
	4	2	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	21	90%	5%	0%	0%	5%
	B	347	90%	5%	4%	0%	0%
	C	88	91%	5%	5%	0%	0%
	D or lower	7	86%	0%	14%	0%	0%
By change in CAMEL rating	Improve	96	90%	5%	5%	0%	0%
	Remain the same	409	90%	6%	4%	0%	0%
	Decline	49	90%	4%	4%	0%	2%
By agree with current CAMEL rating	Disagree strongly	24	75%	8%	17%	0%	0%
	Disagree somewhat	54	87%	9%	2%	0%	2%
	Neutral	61	92%	5%	3%	0%	0%
	Agree somewhat	124	88%	9%	3%	0%	0%
	Agree strongly	294	92%	3%	4%	0%	0%

Table 83

**Q. 16d: In the course 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. Bank Secrecy Act:
...Currency Transaction Report Filings**

		N	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		557	89%	6%	4%	0%	1%
By asset group	\$25M or less	198	92%	5%	2%	0%	2%
	Over \$25M - less than \$50M	70	86%	7%	4%	0%	3%
	\$50M - less than \$250M	163	82%	10%	7%	1%	0%
	\$250M - less than \$500M	41	90%	5%	5%	0%	0%
	\$500M - less than \$1B	35	94%	0%	6%	0%	0%
	\$1B or more	49	94%	2%	4%	0%	0%
By size of CU	Less than \$50M	268	91%	5%	2%	0%	2%
	\$50M or more	289	87%	7%	6%	0%	0%
By charter	State	212	89%	5%	4%	0%	2%
	Federal	345	88%	7%	5%	0%	0%
By field of membership	Single common bond	146	93%	4%	1%	0%	1%
	Multiple common bond	171	91%	5%	4%	0%	1%
	Community	238	84%	8%	7%	0%	0%
By NCUA region	Region 1	104	86%	9%	5%	0%	1%
	Region 2	105	90%	5%	5%	0%	0%
	Region 3	117	88%	8%	3%	1%	1%
	Region 4	150	88%	6%	4%	0%	2%
	Region 5	74	91%	3%	7%	0%	0%
By current net worth ratio	Less than 6%	5	80%	0%	0%	0%	20%
	6%-6.99%	12	83%	8%	8%	0%	0%
	7%-9.99%	186	91%	6%	3%	0%	1%
	10% or greater	351	87%	6%	5%	0%	1%
By agency conducting exam/visitation	State Regulator	119	87%	6%	3%	1%	3%
	NCUA	352	88%	7%	5%	0%	0%
	Both	85	92%	4%	5%	0%	0%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%	0%
	Quarter 4, 2016	66	85%	12%	3%	0%	0%
	Quarter 3, 2016	161	90%	3%	6%	0%	1%
	Quarter 2, 2016	130	86%	9%	3%	1%	1%
	Quarter 1, 2016	111	90%	5%	5%	0%	0%
	Quarter 4, 2015	42	90%	2%	5%	0%	2%
	Quarter 3, 2015	15	87%	7%	0%	0%	7%
	Quarter 2, 2015	7	86%	0%	14%	0%	0%
By CAE (CAMEL "by-the-number")	1	121	84%	9%	5%	1%	1%
	2	312	89%	6%	5%	0%	0%
	3	28	96%	0%	4%	0%	0%
	4	2	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	21	86%	10%	0%	0%	5%
	B	347	87%	7%	5%	0%	0%
	C	87	92%	2%	6%	0%	0%
	D or lower	7	86%	0%	14%	0%	0%
By change in CAMEL rating	Improve	96	88%	8%	4%	0%	0%
	Remain the same	407	89%	6%	4%	0%	1%
	Decline	49	86%	2%	10%	0%	2%
By agree with current CAMEL rating	Disagree strongly	24	83%	4%	13%	0%	0%
	Disagree somewhat	54	80%	9%	7%	0%	4%
	Neutral	61	85%	7%	7%	0%	2%
	Agree somewhat	122	93%	6%	2%	0%	0%
	Agree strongly	294	89%	6%	4%	0%	1%

Table 84

Q. 16d: In the course 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. Bank Secrecy Act:
 ...Level of Board Involvement

		N	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		557	93%	4%	3%	0%	0%
By asset group	\$25M or less	198	92%	4%	4%	1%	0%
	Over \$25M - less than \$50M	70	96%	3%	0%	0%	1%
	\$50M - less than \$250M	163	91%	5%	4%	0%	0%
	\$250M - less than \$500M	41	93%	5%	0%	2%	0%
	\$500M - less than \$1B	36	94%	3%	3%	0%	0%
By size of CU	\$1B or more	48	98%	2%	0%	0%	0%
	Less than \$50M	268	93%	3%	3%	0%	0%
By charter	\$50M or more	289	93%	4%	3%	0%	0%
	State	214	92%	4%	3%	0%	0%
By field of membership	Federal	343	94%	3%	3%	0%	0%
	Single common bond	146	97%	3%	1%	0%	0%
By NCUA region	Multiple common bond	170	92%	3%	4%	0%	1%
	Region 1	103	94%	3%	3%	0%	0%
By current net worth ratio	Region 2	105	91%	6%	2%	1%	0%
	Region 3	119	94%	3%	3%	0%	1%
	Region 4	149	93%	3%	3%	1%	0%
	Region 5	74	92%	5%	3%	0%	0%
By agency conducting exam/visitation	Less than 6%	5	100%	0%	0%	0%	0%
	6%-6.99%	12	83%	0%	17%	0%	0%
	7%-9.99%	184	92%	4%	2%	1%	1%
	10% or greater	353	93%	4%	3%	0%	0%
By exam date	State Regulator	120	93%	3%	3%	1%	1%
	NCUA	350	93%	4%	3%	0%	0%
	Both	86	92%	6%	2%	0%	0%
By CAE (CAMEL "by-the-number")	Quarter 1, 2017	1	0%	0%	100%	0%	0%
	Quarter 4, 2016	66	89%	6%	5%	0%	0%
	Quarter 3, 2016	162	96%	4%	0%	0%	0%
	Quarter 2, 2016	129	93%	2%	4%	1%	0%
	Quarter 1, 2016	111	92%	5%	2%	1%	0%
	Quarter 4, 2015	42	95%	0%	5%	0%	0%
	Quarter 3, 2015	15	87%	7%	0%	0%	7%
	Quarter 2, 2015	7	86%	0%	14%	0%	0%
By CUNA Credit Analysis score	Quarter 1, 2015	12	100%	0%	0%	0%	0%
	1	120	92%	4%	3%	1%	0%
	2	312	95%	3%	2%	0%	0%
	3	28	86%	4%	11%	0%	0%
By change in CAMEL rating	4	2	100%	0%	0%	0%	0%
	A	21	100%	0%	0%	0%	0%
	B	345	94%	3%	2%	0%	0%
	C	88	89%	3%	7%	1%	0%
By agree with current CAMEL rating	D or lower	7	100%	0%	0%	0%	0%
	Improve	96	96%	2%	2%	0%	0%
	Remain the same	407	93%	4%	2%	0%	0%
By agree with current CAMEL rating	Decline	49	86%	4%	6%	2%	2%
	Disagree strongly	24	79%	13%	8%	0%	0%
	Disagree somewhat	54	87%	6%	2%	4%	2%
	Neutral	61	85%	8%	7%	0%	0%
	Agree somewhat	124	95%	3%	2%	0%	0%
Agree strongly	292	96%	2%	2%	0%	0%	

Table 85

**Q. 16d: In the course 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. Bank Secrecy Act:
...Providing Service to Money Service Businesses**

		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		557	60%	2%	0%	38%
By asset group	\$25M or less	199	35%	1%	0%	64%
	Over \$25M - less than \$50M	69	59%	1%	0%	39%
	\$50M - less than \$250M	162	69%	2%	1%	28%
	\$250M - less than \$500M	41	88%	0%	0%	12%
	\$500M - less than \$1B	36	89%	0%	0%	11%
	\$1B or more	49	88%	6%	0%	6%
By size of CU	Less than \$50M	268	41%	1%	0%	58%
	\$50M or more	289	77%	2%	0%	20%
By charter	State	214	61%	2%	0%	37%
	Federal	343	59%	1%	0%	39%
By field of membership	Single common bond	146	38%	0%	0%	62%
	Multiple common bond	171	61%	1%	0%	38%
	Community	238	73%	3%	0%	24%
By NCUA region	Region 1	102	61%	4%	0%	35%
	Region 2	105	53%	0%	1%	46%
	Region 3	119	60%	2%	0%	39%
	Region 4	150	59%	2%	0%	39%
	Region 5	74	70%	0%	0%	30%
By current net worth ratio	Less than 6%	5	60%	0%	0%	40%
	6%-6.99%	12	50%	0%	0%	50%
	7%-9.99%	185	64%	2%	0%	34%
	10% or greater	352	59%	2%	0%	39%
By agency conducting exam/visitation	State Regulator	120	48%	1%	0%	52%
	NCUA	350	59%	1%	0%	39%
	Both	86	80%	3%	0%	16%
By exam date	Quarter 1, 2017	1	100%	0%	0%	0%
	Quarter 4, 2016	66	70%	3%	0%	27%
	Quarter 3, 2016	162	59%	2%	0%	39%
	Quarter 2, 2016	129	60%	1%	1%	39%
	Quarter 1, 2016	111	61%	2%	0%	37%
	Quarter 4, 2015	42	52%	0%	0%	48%
	Quarter 3, 2015	15	60%	7%	0%	33%
	Quarter 2, 2015	7	43%	0%	0%	57%
By CAE (CAMEL "by-the-number")	1	121	74%	2%	0%	25%
	2	312	57%	1%	0%	42%
	3	28	54%	0%	0%	46%
	4	2	50%	0%	0%	50%
By CUNA Credit Analysis score	A	21	38%	0%	0%	62%
	B	346	60%	1%	0%	38%
	C	88	69%	0%	0%	31%
	D or lower	7	57%	0%	0%	43%
By change in CAMEL rating	Improve	96	49%	2%	0%	49%
	Remain the same	407	63%	1%	0%	36%
	Decline	49	51%	6%	0%	43%
By agree with current CAMEL rating	Disagree strongly	24	67%	4%	0%	29%
	Disagree somewhat	54	63%	6%	0%	31%
	Neutral	61	57%	2%	0%	41%
	Agree somewhat	124	57%	1%	0%	42%
	Agree strongly	292	60%	1%	0%	38%

Table 86

Q. 4: What is your credit union's asset size?

		N	\$25M or less	Over \$25M - less than \$50M	\$50M - less than \$250M	\$250M - less than \$500M	\$500M - less than \$1B	\$1B or more
Overall		602	36%	13%	29%	7%	6%	9%
By charter	State	234	35%	10%	25%	9%	10%	12%
	Federal	368	36%	15%	32%	7%	4%	7%
By field of membership	Single common bond	157	69%	17%	10%	1%	1%	2%
	Multiple common bond	184	33%	15%	31%	5%	4%	11%
	Community	258	17%	9%	39%	13%	10%	12%
By NCUA region	Region 1	110	29%	17%	33%	11%	5%	5%
	Region 2	116	49%	11%	28%	4%	3%	4%
	Region 3	128	38%	16%	27%	4%	4%	11%
	Region 4	158	38%	11%	28%	10%	4%	8%
	Region 5	84	17%	11%	29%	7%	18%	19%
By current net worth ratio	Less than 6%	8	88%	13%	0%	0%	0%	0%
	6%-6.99%	14	64%	14%	21%	0%	0%	0%
	7%-9.99%	201	27%	10%	34%	9%	8%	10%
	10% or greater	375	38%	14%	27%	7%	5%	9%
By agency conducting exam/visitation	State Regulator	129	53%	12%	32%	2%	2%	0%
	NCUA	376	35%	15%	31%	7%	4%	8%
	Both	96	15%	8%	16%	17%	19%	26%
By exam date	Quarter 1, 2017	1	0%	0%	100%	0%	0%	0%
	Quarter 4, 2016	75	33%	9%	28%	7%	9%	13%
	Quarter 3, 2016	169	37%	12%	28%	7%	8%	8%
	Quarter 2, 2016	139	33%	12%	33%	8%	4%	11%
	Quarter 1, 2016	124	33%	14%	27%	10%	7%	9%
	Quarter 4, 2015	44	43%	25%	23%	5%	2%	2%
	Quarter 3, 2015	17	29%	29%	18%	6%	0%	18%
	Quarter 2, 2015	7	57%	0%	29%	14%	0%	0%
By CAE (CAMEL "by-the-number")	1	127	20%	7%	33%	13%	8%	19%
	2	333	35%	17%	31%	6%	5%	6%
	3	30	77%	10%	13%	0%	0%	0%
	4	2	100%	0%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	25	52%	20%	24%	4%	0%	0%
	B	365	32%	15%	31%	7%	5%	10%
	C	94	33%	10%	30%	13%	7%	7%
	D or lower	7	71%	0%	14%	0%	14%	0%
By change in CAMEL rating	Improve	102	41%	13%	27%	5%	6%	8%
	Remain the same	442	33%	13%	30%	8%	7%	9%
	Decline	51	47%	10%	24%	6%	4%	10%
By agree with current CAMEL rating	Disagree strongly	26	35%	4%	46%	0%	8%	8%
	Disagree somewhat	59	36%	20%	24%	8%	5%	7%
	Neutral	70	54%	9%	27%	4%	6%	0%
	Agree somewhat	137	30%	16%	28%	8%	8%	9%
	Agree strongly	307	34%	12%	29%	8%	6%	11%