

CUNA/League
2017 Credit Union
Exam Survey Report
Data Tables

February, 2018

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Table 1

Q. 13: Overall, how satisfied were you with the examination and results?

		N	Average*	Very dissatisfied	Somewhat dissatisfied	Neutral	Satisfied	Very satisfied
Overall		703	3.57	10%	14%	14%	37%	26%
By asset group	Less than \$25M	293	3.58	7%	15%	16%	39%	24%
	\$25M to \$50M	100	3.58	10%	13%	14%	35%	28%
	\$50M to \$100M	81	3.53	16%	7%	9%	43%	25%
	\$100M to \$500M	149	3.36	13%	17%	17%	28%	25%
	\$500M to \$1B	32	3.63	9%	13%	13%	38%	28%
	\$1B or more	48	4.23	4%	6%	2%	38%	50%
By size of CU	Less than \$100M	474	3.57	9%	13%	14%	39%	25%
	\$100M or more	229	3.56	11%	14%	14%	31%	30%
By charter	State	272	3.60	12%	10%	11%	38%	29%
	Federal	428	3.54	8%	16%	15%	36%	25%
By field of membership	Single common bond	164	3.60	6%	16%	18%	33%	27%
	Multiple common bond	201	3.59	10%	12%	14%	38%	26%
	Community	335	3.53	12%	13%	12%	38%	26%
By NCUA region	Region 1	123	3.74	10%	7%	15%	36%	32%
	Region 2	129	3.47	10%	18%	12%	38%	23%
	Region 3	143	3.58	8%	12%	17%	38%	24%
	Region 4	222	3.67	9%	12%	12%	37%	30%
	Region 5	81	3.15	11%	24%	19%	30%	16%
By current net worth ratio	Less than 6%	9	3.13	0%	55%	0%	23%	23%
	6%-6.99%	12	3.04	35%	0%	17%	24%	25%
	7%-9.99%	254	3.45	10%	16%	14%	38%	22%
	10% or greater	414	3.67	9%	12%	13%	37%	30%
By agency conducting exam/visitation	State Regulator	132	3.60	12%	8%	13%	40%	26%
	NCUA	444	3.55	8%	16%	14%	36%	26%
	Both	127	3.58	12%	10%	14%	35%	29%
NCUA exam by size of CU	Less than \$100M	314	3.61	7%	15%	13%	39%	26%
	\$100M or more	130	3.35	11%	19%	19%	28%	24%
By exam date	Quarter 4, 2017	89	3.62	7%	16%	14%	33%	29%
	Quarter 3, 2017	194	3.48	12%	15%	12%	33%	27%
	Quarter 2, 2017	159	3.64	8%	13%	13%	42%	25%
	Quarter 1, 2017	119	3.49	10%	15%	18%	31%	26%
	Quarter 4, 2016	57	3.57	10%	9%	13%	48%	19%
	Quarter 3, 2016	42	4.06	7%	4%	9%	37%	44%
	Quarter 2, 2016	25	3.25	12%	12%	28%	36%	13%
	Quarter 1, 2016	3	4.37	0%	0%	0%	63%	37%
By CAE (CAMEL "by-the-number")	1	157	3.89	8%	7%	9%	40%	36%
	2	399	3.54	9%	15%	14%	35%	26%
	3	42	3.35	12%	14%	19%	38%	17%
	4	5	3.40	0%	40%	0%	40%	20%
By CUNA Credit Analysis score	A	34	3.67	15%	0%	20%	32%	33%
	B	459	3.69	7%	12%	13%	39%	29%
	C	97	3.18	17%	20%	11%	29%	22%
	D or lower	11	3.46	0%	28%	17%	37%	19%
By change in CAMEL rating	Improve	96	3.98	8%	4%	7%	42%	38%
	Remain the same	526	3.66	8%	12%	14%	39%	28%
	Decline	75	2.38	22%	38%	21%	17%	1%
By agree with current CAMEL rating	Disagree strongly	36	1.54	55%	37%	8%	0%	0%
	Disagree somewhat	71	2.52	10%	50%	21%	18%	2%
	Neutral	96	3.23	5%	15%	37%	35%	7%
	Agree somewhat	164	3.62	6%	10%	15%	55%	14%
	Agree strongly	331	4.08	8%	4%	6%	36%	46%
By MBL credit union	MBL CU	246	3.57	11%	13%	11%	34%	29%
	Not MBL CU	357	3.63	8%	13%	14%	38%	27%

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

Table 2

Q. 9a: 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		699	14%	75%	11%
By asset group	Less than \$25M	290	16%	72%	12%
	\$25M to \$50M	100	14%	75%	11%
	\$50M to \$100M	81	14%	78%	9%
	\$100M to \$500M	148	13%	76%	11%
	\$500M to \$1B	32	9%	81%	9%
	\$1B or more	48	8%	87%	4%
By size of CU	Less than \$100M	471	15%	74%	11%
	\$100M or more	228	11%	79%	9%
By charter	State	270	17%	69%	13%
	Federal	427	12%	79%	9%
By field of membership	Single common bond	161	15%	74%	11%
	Multiple common bond	201	11%	80%	10%
	Community	334	15%	73%	12%
By NCUA region	Region 1	122	11%	82%	7%
	Region 2	130	15%	72%	13%
	Region 3	142	13%	76%	11%
	Region 4	218	18%	70%	12%
	Region 5	82	9%	82%	9%
By current net worth ratio	Less than 6%	9	11%	56%	33%
	6%-6.99%	12	17%	51%	32%
	7%-9.99%	254	18%	68%	14%
	10% or greater	413	12%	81%	8%
By agency conducting exam/visitation	State Regulator	130	20%	72%	7%
	NCUA	444	12%	79%	9%
	Both	125	15%	65%	20%
NCUA exam by size of CU	Less than \$100M	314	13%	77%	10%
	\$100M or more	130	9%	83%	8%
By exam date	Quarter 4, 2017	89	9%	77%	14%
	Quarter 3, 2017	194	14%	75%	12%
	Quarter 2, 2017	159	12%	75%	13%
	Quarter 1, 2017	116	18%	69%	13%
	Quarter 4, 2016	56	19%	76%	6%
	Quarter 3, 2016	42	17%	83%	0%
	Quarter 2, 2016	25	16%	80%	4%
	Quarter 1, 2016	3	0%	100%	0%
	Prior to 2015	1	0%	100%	0%
By CAE (CAMEL "by-the-number")	1	155	14%	81%	5%
	2	400	14%	75%	11%
	3	42	20%	55%	26%
	4	5	0%	80%	20%
By CUNA Credit Analysis score	A	34	11%	82%	6%
	B	457	14%	78%	9%
	C	98	17%	61%	22%
	D or lower	11	19%	63%	19%
By agree with current CAMEL rating	Disagree strongly	36	0%	44%	56%
	Disagree somewhat	71	9%	65%	26%
	Neutral	92	9%	73%	18%
	Agree somewhat	165	11%	80%	10%
	Agree strongly	332	19%	80%	1%
By MBL credit union	MBL CU	246	17%	73%	10%
	Not MBL CU	356	12%	77%	11%

Table 3

Q. 9b: Do you agree with your current CAMEL rating?

		N	Average*	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly
Overall		700	3.97	5%	10%	14%	24%	47%
By asset group	Less than \$25M	292	3.93	5%	9%	19%	25%	43%
	\$25M to \$50M	98	3.93	6%	12%	11%	23%	47%
	\$50M to \$100M	81	3.94	7%	10%	11%	25%	47%
	\$100M to \$500M	149	3.89	6%	13%	11%	23%	46%
	\$500M to \$1B	32	4.25	0%	13%	9%	19%	59%
	\$1B or more	48	4.56	2%	4%	2%	19%	73%
By size of CU	Less than \$100M	471	3.93	6%	10%	16%	24%	45%
	\$100M or more	229	4.07	4%	12%	9%	22%	53%
By charter	State	270	4.04	5%	9%	12%	23%	50%
	Federal	427	3.93	5%	11%	15%	24%	45%
By field of membership	Single common bond	164	3.84	4%	12%	19%	27%	39%
	Multiple common bond	199	4.12	5%	7%	9%	28%	50%
	Community	334	3.95	6%	12%	14%	19%	50%
By NCUA region	Region 1	122	4.13	4%	10%	11%	20%	55%
	Region 2	130	3.96	7%	9%	10%	27%	46%
	Region 3	142	3.90	5%	9%	20%	24%	43%
	Region 4	219	4.05	5%	9%	13%	23%	50%
	Region 5	82	3.67	7%	15%	17%	26%	36%
By current net worth ratio	Less than 6%	9	3.58	10%	11%	23%	22%	34%
	6%-6.99%	12	3.44	18%	9%	17%	25%	32%
	7%-9.99%	254	3.84	6%	13%	14%	23%	43%
	10% or greater	412	4.07	4%	8%	13%	24%	50%
By agency conducting exam/visitation	State Regulator	129	4.10	3%	8%	14%	27%	48%
	NCUA	444	3.93	5%	11%	14%	24%	45%
	Both	127	4.00	7%	9%	13%	19%	52%
NCUA exam by size of CU	Less than \$100M	313	3.94	6%	10%	15%	24%	45%
	\$100M or more	131	3.89	5%	15%	12%	24%	45%
By exam date	Quarter 4, 2017	90	4.03	3%	11%	16%	19%	51%
	Quarter 3, 2017	193	3.94	8%	7%	16%	19%	50%
	Quarter 2, 2017	159	3.96	5%	12%	9%	27%	46%
	Quarter 1, 2017	118	3.82	5%	10%	20%	28%	37%
	Quarter 4, 2016	56	3.94	2%	16%	11%	29%	42%
	Quarter 3, 2016	42	4.52	2%	2%	7%	19%	70%
	Quarter 2, 2016	25	3.95	4%	15%	8%	28%	45%
	Quarter 1, 2016	2	4.56	0%	0%	0%	44%	56%
	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
By CAE (CAMEL "by-the-number")	1	156	4.16	4%	7%	13%	22%	54%
	2	398	3.99	5%	11%	12%	25%	47%
	3	42	3.48	14%	9%	24%	19%	34%
	4	5	3.00	20%	20%	20%	20%	20%
By CUNA Credit Analysis score	A	34	4.17	6%	0%	15%	29%	50%
	B	456	4.06	4%	10%	12%	24%	50%
	C	98	3.67	12%	13%	13%	20%	42%
	D or lower	11	3.28	9%	9%	44%	19%	19%
By change in CAMEL rating	Improve	95	4.44	0%	7%	9%	18%	66%
	Remain the same	527	4.10	3%	9%	13%	25%	50%
	Decline	74	2.50	27%	24%	23%	21%	4%
By MBL credit union	MBL CU	245	4.02	6%	11%	11%	22%	51%
	Not MBL CU	356	3.97	5%	9%	15%	25%	46%

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		619	4.25	3%	4%	8%	35%	50%
By asset group	Less than \$25M	263	4.34	2%	4%	8%	33%	54%
	\$25M to \$50M	84	4.20	5%	5%	6%	35%	50%
	\$50M to \$100M	75	4.17	3%	7%	4%	44%	43%
	\$100M to \$500M	128	4.13	3%	4%	17%	28%	48%
	\$500M to \$1B	27	4.00	11%	4%	0%	44%	41%
By size of CU	\$1B or more	42	4.38	0%	2%	5%	45%	48%
	Less than \$100M	422	4.28	2%	5%	7%	35%	51%
By charter	\$100M or more	197	4.16	4%	4%	12%	34%	47%
	State	247	4.29	3%	4%	7%	34%	52%
By field of membership	Federal	370	4.22	3%	5%	9%	35%	48%
	Single common bond	142	4.32	4%	1%	8%	33%	54%
By NCUA region	Multiple common bond	184	4.28	1%	4%	8%	38%	48%
	Region 1	109	4.30	2%	7%	6%	28%	56%
	Community	291	4.18	3%	6%	8%	34%	48%
By current net worth ratio	Region 2	112	4.23	4%	4%	10%	29%	53%
	Region 3	124	4.24	1%	5%	7%	44%	44%
	Region 4	198	4.36	2%	3%	6%	32%	56%
	Region 5	71	3.93	6%	3%	15%	44%	32%
	Less than 6%	8	4.51	0%	0%	0%	49%	51%
By agency conducting exam/visitation	6%-6.99%	11	4.35	0%	9%	0%	37%	54%
	State Regulator	121	4.41	3%	2%	5%	35%	57%
	7%-9.99%	231	4.14	3%	6%	8%	37%	45%
	NCUA	385	4.21	3%	5%	9%	35%	48%
NCUA exam by size of CU	Both	113	4.19	4%	5%	9%	35%	48%
	Less than \$100M	276	4.29	2%	5%	8%	34%	52%
By exam date	\$100M or more	109	3.97	5%	6%	15%	38%	37%
	Quarter 4, 2017	76	4.26	3%	4%	9%	33%	51%
	Quarter 3, 2017	162	4.31	3%	4%	8%	30%	55%
	Quarter 2, 2017	146	4.19	1%	6%	10%	37%	45%
	Quarter 1, 2017	106	4.19	5%	3%	8%	37%	47%
	Quarter 4, 2016	51	4.23	6%	2%	5%	37%	50%
	Quarter 3, 2016	40	4.35	2%	7%	5%	26%	60%
	Quarter 2, 2016	20	4.20	0%	5%	10%	45%	40%
	Quarter 1, 2016	3	4.07	0%	0%	29%	34%	37%
By CAE (CAMEL "by-the-number")	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
	1	138	4.45	1%	1%	6%	39%	54%
	2	367	4.23	3%	5%	10%	32%	51%
	3	36	4.09	10%	5%	3%	28%	54%
By CUNA Credit Analysis score	4	5	4.20	0%	20%	0%	20%	60%
	A	30	4.56	0%	4%	0%	33%	63%
	B	418	4.27	3%	3%	9%	35%	51%
	C	85	4.18	5%	7%	10%	23%	56%
By change in CAMEL rating	D or lower	11	4.08	0%	9%	0%	64%	26%
	Improve	88	4.48	0%	4%	5%	30%	61%
	Remain the same	463	4.27	3%	3%	8%	36%	50%
By agree with current CAMEL rating	Decline	63	3.71	8%	12%	13%	38%	30%
	Disagree strongly	30	2.85	16%	31%	18%	20%	14%
	Disagree somewhat	62	3.42	9%	12%	26%	36%	18%
	Neutral	78	4.11	4%	2%	11%	43%	39%
	Agree somewhat	141	4.35	1%	2%	4%	48%	45%
By MBL credit union	Agree strongly	304	4.55	1%	2%	5%	28%	65%
	MBL CU	224	4.14	4%	5%	10%	37%	44%
By MBL credit union		322	4.35	2%	4%	7%	31%	56%

*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		619	4.11	4%	4%	12%	35%	45%
By asset group	Less than \$25M	264	4.24	4%	3%	9%	33%	51%
	\$25M to \$50M	84	4.18	4%	4%	14%	29%	50%
	\$50M to \$100M	74	3.97	7%	7%	4%	47%	35%
	\$100M to \$500M	128	3.88	5%	6%	21%	32%	36%
	\$500M to \$1B	27	3.70	11%	7%	11%	41%	30%
By size of CU	\$1B or more	42	4.14	0%	2%	19%	40%	38%
	Less than \$100M	422	4.18	4%	4%	9%	35%	48%
By charter	\$100M or more	197	3.90	5%	6%	19%	35%	35%
	State	247	4.13	5%	4%	10%	35%	46%
By field of membership	Federal	370	4.09	4%	5%	13%	34%	44%
	Single common bond	142	4.17	4%	1%	12%	36%	46%
By NCUA region	Multiple common bond	183	4.16	3%	5%	9%	38%	44%
	Region 1	109	4.15	6%	3%	9%	33%	48%
	Community	292	4.03	6%	5%	14%	31%	44%
By current net worth ratio	Region 2	111	4.13	4%	5%	12%	29%	49%
	Region 3	124	4.13	3%	4%	11%	42%	40%
	Region 4	199	4.21	4%	5%	8%	33%	50%
	Region 5	71	3.68	7%	3%	28%	36%	25%
	Less than 6%	8	4.26	0%	0%	24%	25%	51%
By agency conducting exam/visitation	6%-6.99%	11	3.79	19%	9%	0%	19%	53%
	NCUA	385	4.09	4%	5%	13%	33%	44%
	7%-9.99%	231	4.05	4%	3%	17%	35%	41%
	Both	113	3.99	8%	5%	9%	35%	43%
NCUA exam by size of CU	10% or greater	362	4.13	4%	5%	9%	36%	45%
	State Regulator	121	4.27	2%	2%	10%	39%	47%
By exam date	NCUA	385	4.09	4%	5%	13%	33%	44%
	Both	113	3.99	8%	5%	9%	35%	43%
	Less than \$100M	276	4.21	4%	4%	11%	32%	50%
	\$100M or more	109	3.70	6%	8%	21%	39%	25%
	Quarter 4, 2017	76	4.21	3%	5%	11%	31%	50%
	Quarter 3, 2017	162	4.19	5%	2%	10%	35%	48%
	Quarter 2, 2017	146	4.03	4%	6%	12%	38%	40%
	Quarter 1, 2017	106	4.01	4%	6%	16%	35%	40%
	Quarter 4, 2016	51	4.04	6%	4%	14%	32%	44%
By CAE (CAMEL "by-the-number")	Quarter 3, 2016	40	4.16	7%	4%	8%	27%	54%
	Quarter 2, 2016	20	4.11	5%	0%	15%	41%	40%
	Quarter 1, 2016	3	4.07	0%	0%	29%	34%	37%
	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
	1	138	4.26	2%	3%	9%	39%	47%
	2	366	4.08	5%	5%	12%	34%	44%
	3	36	4.11	5%	0%	16%	36%	42%
	4	5	3.80	20%	0%	20%	0%	60%
By CUNA Credit Analysis score	A	30	4.43	4%	0%	0%	43%	54%
	B	418	4.13	3%	4%	12%	36%	44%
	C	84	4.00	10%	4%	13%	25%	49%
	D or lower	11	3.81	9%	0%	9%	63%	19%
By change in CAMEL rating	Improve	87	4.38	1%	1%	12%	31%	55%
	Remain the same	464	4.16	4%	4%	11%	36%	46%
	Decline	63	3.33	15%	12%	21%	32%	21%
By agree with current CAMEL rating	Disagree strongly	30	2.22	43%	13%	22%	22%	0%
	Disagree somewhat	62	3.25	11%	13%	28%	34%	13%
	Neutral	79	4.00	3%	5%	18%	38%	36%
	Agree somewhat	141	4.23	2%	2%	10%	43%	43%
	Agree strongly	303	4.44	1%	3%	7%	31%	58%
By MBL credit union	MBL CU	223	3.97	5%	4%	16%	36%	38%
	Not MBL CU	322	4.21	4%	4%	9%	35%	49%

*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		618	4.03	4%	6%	12%	38%	40%
By asset group	Less than \$25M	264	4.11	3%	6%	12%	34%	44%
	\$25M to \$50M	84	4.10	5%	7%	10%	31%	48%
	\$50M to \$100M	74	3.82	8%	5%	11%	47%	28%
	\$100M to \$500M	127	3.86	6%	8%	15%	39%	33%
	\$500M to \$1B	27	3.89	7%	7%	7%	44%	33%
	\$1B or more	42	4.40	0%	0%	5%	50%	45%
By size of CU	Less than \$100M	422	4.06	4%	6%	11%	36%	42%
	\$100M or more	196	3.96	5%	6%	12%	42%	35%
By charter	State	247	4.07	5%	5%	10%	40%	41%
	Federal	369	4.01	4%	7%	12%	36%	40%
By field of membership	Single common bond	142	4.09	2%	6%	13%	37%	41%
	Multiple common bond	182	4.06	4%	5%	11%	42%	39%
	Community	292	3.98	6%	8%	11%	35%	40%
By NCUA region	Region 1	109	4.15	5%	5%	10%	32%	48%
	Region 2	111	3.97	5%	10%	10%	32%	43%
	Region 3	124	4.03	4%	4%	15%	43%	35%
	Region 4	198	4.18	3%	4%	9%	39%	45%
	Region 5	71	3.54	7%	14%	17%	41%	21%
By current net worth ratio	Less than 6%	8	3.89	0%	24%	13%	13%	51%
	6%-6.99%	11	3.51	19%	19%	0%	18%	44%
	7%-9.99%	231	3.94	5%	7%	14%	40%	35%
	10% or greater	361	4.09	4%	6%	11%	38%	42%
By agency conducting exam/visitation	State Regulator	121	4.25	2%	2%	8%	45%	43%
	NCUA	384	3.99	4%	8%	12%	37%	39%
	Both	113	3.93	7%	6%	13%	33%	40%
NCUA exam by size of CU	Less than \$100M	276	4.06	3%	8%	12%	34%	44%
	\$100M or more	108	3.76	7%	8%	14%	46%	25%
By exam date	Quarter 4, 2017	76	4.16	3%	3%	18%	28%	48%
	Quarter 3, 2017	162	4.10	4%	7%	10%	34%	45%
	Quarter 2, 2017	146	3.92	4%	10%	11%	38%	36%
	Quarter 1, 2017	105	3.94	5%	8%	11%	43%	34%
	Quarter 4, 2016	51	4.00	6%	2%	13%	44%	35%
	Quarter 3, 2016	40	4.20	5%	2%	8%	39%	46%
	Quarter 2, 2016	20	4.01	5%	5%	10%	46%	35%
	Quarter 1, 2016	3	4.37	0%	0%	0%	63%	37%
	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
By CAE (CAMEL "by-the-number")	1	138	4.29	1%	1%	9%	45%	44%
	2	365	3.99	5%	8%	12%	36%	40%
	3	36	3.88	8%	5%	17%	31%	39%
	4	5	3.80	20%	0%	20%	0%	60%
By CUNA Credit Analysis score	A	30	4.36	4%	0%	7%	36%	54%
	B	417	4.07	4%	5%	12%	39%	40%
	C	84	3.86	7%	13%	10%	24%	45%
	D or lower	11	3.72	9%	0%	9%	72%	9%
By change in CAMEL rating	Improve	87	4.34	1%	0%	12%	38%	49%
	Remain the same	463	4.11	4%	5%	10%	39%	42%
	Decline	63	3.05	12%	22%	26%	27%	13%
By agree with current CAMEL rating	Disagree strongly	30	1.78	46%	37%	11%	6%	0%
	Disagree somewhat	62	3.04	13%	16%	33%	30%	8%
	Neutral	79	3.75	3%	8%	25%	38%	25%
	Agree somewhat	140	4.17	1%	4%	7%	55%	34%
	Agree strongly	303	4.47	0%	2%	6%	34%	58%
By MBL credit union	MBL CU	222	3.92	6%	8%	11%	40%	36%
	Not MBL CU	322	4.13	3%	5%	11%	36%	44%

*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		614	3.97	5%	8%	13%	35%	40%
By asset group	Less than \$25M	262	4.09	3%	7%	13%	32%	45%
	\$25M to \$50M	84	4.02	5%	10%	8%	33%	44%
	\$50M to \$100M	73	3.79	8%	5%	14%	44%	29%
	\$100M to \$500M	128	3.67	8%	12%	15%	34%	30%
	\$500M to \$1B	26	3.88	8%	4%	15%	38%	35%
By size of CU	\$1B or more	41	4.24	0%	2%	15%	39%	44%
	Less than \$100M	419	4.02	4%	7%	12%	34%	42%
By charter	\$100M or more	195	3.81	6%	9%	15%	36%	34%
	State	244	4.02	5%	7%	10%	38%	40%
By field of membership	Federal	368	3.93	5%	9%	14%	32%	40%
	Single common bond	140	4.08	3%	6%	14%	35%	43%
By NCUA region	Multiple common bond	181	3.97	4%	8%	13%	38%	37%
	Community	291	3.90	7%	9%	12%	33%	40%
	Region 1	108	4.09	6%	5%	11%	30%	48%
By current net worth ratio	Region 2	111	3.90	5%	10%	15%	28%	42%
	Region 3	122	4.01	3%	5%	17%	38%	37%
	Region 4	197	4.10	4%	7%	8%	38%	44%
	Region 5	71	3.44	10%	14%	18%	37%	21%
By agency conducting exam/visitation	Less than 6%	7	3.88	0%	28%	14%	0%	58%
	6%-6.99%	11	3.79	9%	9%	19%	18%	44%
	7%-9.99%	230	3.83	6%	10%	13%	38%	33%
	10% or greater	359	4.04	4%	6%	13%	34%	42%
By agency conducting exam/visitation	State Regulator	121	4.17	2%	5%	9%	44%	41%
	NCUA	383	3.92	5%	9%	14%	33%	39%
	Both	110	3.89	8%	8%	13%	30%	41%
NCUA exam by size of CU	Less than \$100M	275	4.02	4%	8%	14%	32%	43%
	\$100M or more	108	3.63	9%	11%	15%	37%	28%
By exam date	Quarter 4, 2017	76	4.02	3%	10%	15%	26%	46%
	Quarter 3, 2017	160	4.02	5%	9%	8%	33%	44%
	Quarter 2, 2017	146	3.91	4%	11%	13%	35%	38%
	Quarter 1, 2017	105	3.85	7%	7%	16%	37%	33%
	Quarter 4, 2016	50	3.97	6%	2%	17%	39%	36%
	Quarter 3, 2016	40	4.15	5%	2%	13%	34%	46%
	Quarter 2, 2016	20	3.96	5%	0%	20%	46%	30%
	Quarter 1, 2016	3	4.07	0%	0%	29%	34%	37%
	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
By CAE (CAMEL "by-the-number")	1	136	4.19	2%	3%	11%	43%	41%
	2	364	3.92	6%	9%	12%	33%	39%
	3	36	3.88	5%	11%	19%	19%	45%
	4	5	3.80	20%	0%	20%	0%	60%
By CUNA Credit Analysis score	A	30	4.36	4%	0%	7%	36%	54%
	B	414	3.98	4%	8%	13%	36%	39%
	C	84	3.82	8%	12%	11%	24%	44%
	D or lower	11	3.73	9%	0%	19%	53%	19%
By change in CAMEL rating	Improve	87	4.31	1%	2%	9%	40%	48%
	Remain the same	461	4.02	4%	7%	13%	35%	41%
	Decline	61	3.01	15%	25%	20%	23%	16%
By agree with current CAMEL rating	Disagree strongly	30	1.76	49%	34%	10%	7%	0%
	Disagree somewhat	61	2.92	13%	21%	32%	29%	5%
	Neutral	77	3.68	7%	6%	25%	38%	25%
	Agree somewhat	140	4.11	1%	5%	10%	49%	34%
	Agree strongly	302	4.40	0%	4%	7%	31%	57%
By MBL credit union	MBL CU	221	3.81	7%	9%	13%	36%	34%
	Not MBL CU	320	4.08	4%	7%	12%	33%	44%

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

Table 8

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

		N	Average*	Poor	Somewhat poor	Neutral	Good	Excellent
Overall		612	4.13	2%	5%	13%	36%	43%
By asset group	Less than \$25M	260	4.15	1%	6%	15%	34%	45%
	\$25M to \$50M	83	4.20	2%	2%	10%	43%	42%
	\$50M to \$100M	75	4.08	5%	4%	9%	40%	41%
	\$100M to \$500M	128	4.11	3%	4%	16%	32%	45%
	\$500M to \$1B	27	3.96	4%	11%	11%	33%	41%
	\$1B or more	39	4.13	0%	8%	13%	38%	41%
By size of CU	Less than \$100M	418	4.15	2%	5%	13%	37%	44%
	\$100M or more	194	4.09	3%	6%	15%	33%	43%
By charter	State	243	4.20	3%	3%	10%	38%	45%
	Federal	367	4.09	2%	6%	15%	34%	43%
By field of membership	Single common bond	138	4.19	1%	4%	12%	40%	43%
	Multiple common bond	183	4.15	1%	4%	15%	36%	42%
	Community	289	4.09	4%	6%	13%	33%	45%
By NCUA region	Region 1	107	4.14	2%	8%	10%	34%	46%
	Region 2	111	4.09	3%	5%	15%	31%	45%
	Region 3	124	4.13	3%	3%	13%	39%	41%
	Region 4	196	4.25	2%	3%	10%	38%	47%
	Region 5	69	3.87	2%	9%	25%	31%	34%
By current net worth ratio	Less than 6%	8	4.01	0%	0%	37%	25%	38%
	6%-6.99%	11	3.90	9%	0%	19%	37%	35%
	7%-9.99%	230	4.09	2%	7%	15%	33%	43%
	10% or greater	356	4.16	2%	4%	12%	38%	44%
By agency conducting exam/visitation	State Regulator	121	4.26	2%	3%	10%	39%	47%
	NCUA	382	4.09	2%	6%	15%	34%	42%
	Both	109	4.15	3%	4%	12%	38%	44%
NCUA exam by size of CU	Less than \$100M	274	4.15	2%	6%	13%	35%	45%
	\$100M or more	108	3.89	4%	7%	21%	33%	36%
By exam date	Quarter 4, 2017	76	4.14	2%	7%	14%	30%	47%
	Quarter 3, 2017	159	4.12	2%	8%	11%	33%	46%
	Quarter 2, 2017	146	4.06	2%	4%	21%	33%	40%
	Quarter 1, 2017	105	4.14	4%	4%	9%	43%	41%
	Quarter 4, 2016	49	4.26	2%	2%	10%	40%	46%
	Quarter 3, 2016	40	4.15	5%	2%	8%	45%	41%
	Quarter 2, 2016	20	4.20	0%	5%	15%	35%	45%
	Quarter 1, 2016	3	4.37	0%	0%	0%	63%	37%
	Prior to 2015	1	5.00	0%	0%	0%	0%	100%
By CAE (CAMEL "by-the-number")	1	136	4.33	3%	1%	9%	33%	54%
	2	363	4.11	2%	7%	12%	36%	43%
	3	36	4.10	2%	3%	17%	39%	39%
	4	5	4.20	0%	0%	40%	0%	60%
By CUNA Credit Analysis score	A	30	4.22	4%	4%	7%	39%	47%
	B	413	4.21	1%	5%	11%	36%	46%
	C	84	3.95	5%	9%	16%	28%	43%
	D or lower	11	3.80	0%	0%	37%	46%	17%
By change in CAMEL rating	Improve	87	4.40	0%	3%	11%	29%	57%
	Remain the same	458	4.16	2%	4%	12%	37%	44%
	Decline	63	3.50	5%	14%	26%	37%	18%
By agree with current CAMEL rating	Disagree strongly	30	2.82	13%	27%	28%	28%	4%
	Disagree somewhat	61	3.48	4%	12%	30%	38%	15%
	Neutral	77	3.87	3%	7%	21%	38%	31%
	Agree somewhat	141	4.17	2%	2%	14%	44%	39%
	Agree strongly	300	4.45	1%	2%	6%	32%	59%
By MBL credit union	MBL CU	223	4.10	3%	5%	15%	33%	44%
	Not MBL CU	317	4.21	1%	5%	11%	37%	46%

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

Table 9

Q.18: Please 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		614	4.20	3%	4%	11%	33%	49%
By asset group	Less than \$25M	261	4.22	2%	3%	12%	34%	48%
	\$25M to \$50M	84	4.29	4%	4%	8%	30%	55%
	\$50M to \$100M	75	4.12	7%	1%	12%	33%	47%
	\$100M to \$500M	128	4.13	3%	5%	12%	33%	46%
	\$500M to \$1B	27	3.96	7%	7%	7%	37%	41%
	\$1B or more	39	4.46	0%	3%	8%	31%	59%
By size of CU	Less than \$100M	420	4.21	3%	3%	11%	33%	49%
	\$100M or more	194	4.16	3%	5%	11%	33%	47%
By charter	State	243	4.22	3%	4%	8%	37%	47%
	Federal	369	4.19	4%	3%	14%	30%	50%
By field of membership	Single common bond	140	4.18	1%	4%	13%	38%	43%
	Multiple common bond	183	4.18	4%	3%	12%	34%	48%
	Community	289	4.22	4%	4%	10%	30%	52%
By NCUA region	Region 1	108	4.21	3%	5%	12%	31%	50%
	Region 2	111	4.14	5%	4%	11%	31%	49%
	Region 3	124	4.19	4%	2%	12%	33%	48%
	Region 4	196	4.35	1%	3%	7%	37%	52%
	Region 5	70	3.93	5%	5%	22%	29%	39%
By current net worth ratio	Less than 6%	8	4.13	0%	0%	25%	37%	38%
	6%-6.99%	11	3.88	9%	9%	9%	28%	44%
	7%-9.99%	231	4.15	4%	5%	11%	32%	47%
	10% or greater	357	4.24	3%	3%	11%	34%	49%
By agency conducting exam/visitation	State Regulator	121	4.31	2%	2%	6%	44%	46%
	NCUA	384	4.17	4%	3%	13%	30%	49%
	Both	109	4.17	3%	6%	11%	31%	49%
NCUA exam by size of CU	Less than \$100M	276	4.23	4%	2%	13%	29%	52%
	\$100M or more	108	3.98	5%	7%	12%	36%	40%
By exam date	Quarter 4, 2017	76	4.16	4%	5%	12%	28%	51%
	Quarter 3, 2017	159	4.24	1%	6%	11%	30%	51%
	Quarter 2, 2017	146	4.12	5%	3%	13%	34%	46%
	Quarter 1, 2017	106	4.27	3%	3%	8%	37%	49%
	Quarter 4, 2016	50	4.20	4%	4%	9%	35%	48%
	Quarter 3, 2016	40	4.20	5%	0%	10%	42%	43%
	Quarter 2, 2016	20	4.26	0%	0%	24%	25%	50%
	Quarter 1, 2016	3	4.37	0%	0%	0%	63%	37%
	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
By CAE (CAMEL "by-the-number")	1	136	4.43	2%	0%	7%	33%	57%
	2	364	4.18	3%	5%	10%	34%	47%
	3	36	4.18	2%	3%	17%	30%	48%
	4	5	3.80	20%	0%	20%	0%	60%
By CUNA Credit Analysis score	A	30	4.36	0%	0%	14%	36%	50%
	B	413	4.26	3%	3%	10%	33%	51%
	C	85	4.12	3%	9%	8%	33%	47%
	D or lower	11	3.71	9%	0%	28%	36%	26%
By change in CAMEL rating	Improve	88	4.52	1%	2%	6%	25%	66%
	Remain the same	459	4.23	3%	3%	11%	34%	49%
	Decline	63	3.49	8%	14%	19%	38%	20%
By agree with current CAMEL rating	Disagree strongly	30	2.62	23%	20%	30%	28%	0%
	Disagree somewhat	62	3.37	11%	12%	25%	35%	18%
	Neutral	78	4.04	3%	4%	21%	33%	40%
	Agree somewhat	141	4.29	1%	2%	11%	42%	45%
	Agree strongly	300	4.53	1%	1%	5%	29%	64%
By MBL credit union	MBL CU	223	4.21	4%	3%	10%	36%	48%
	Not MBL CU	318	4.25	3%	4%	11%	32%	51%

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

Table 10

Q.18: Please 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		606	4.10	3%	5%	17%	30%	45%
By asset group	Less than \$25M	258	4.17	2%	4%	17%	29%	48%
	\$25M to \$50M	83	4.13	4%	6%	11%	33%	47%
	\$50M to \$100M	74	3.99	7%	5%	14%	31%	43%
	\$100M to \$500M	126	4.00	3%	5%	21%	30%	40%
	\$500M to \$1B	26	3.88	4%	12%	15%	31%	38%
By size of CU	\$1B or more	39	4.15	3%	0%	21%	33%	44%
	Less than \$100M	415	4.13	3%	5%	15%	30%	47%
By charter	\$100M or more	191	4.01	3%	5%	20%	31%	41%
	State	240	4.11	4%	5%	13%	32%	46%
By field of membership	Federal	364	4.09	2%	5%	18%	29%	45%
	Single common bond	137	4.14	2%	3%	17%	35%	43%
By NCUA region	Multiple common bond	183	4.06	2%	5%	20%	31%	42%
	Region 1	105	4.10	4%	6%	14%	28%	48%
	Region 2	111	4.05	3%	7%	21%	21%	48%
By current net worth ratio	Region 3	122	4.10	4%	3%	16%	36%	42%
	Region 4	194	4.24	2%	4%	13%	33%	49%
	Region 5	69	3.82	3%	12%	19%	32%	34%
	Less than 6%	8	4.26	0%	0%	24%	25%	51%
By agency conducting exam/visitation	6%-6.99%	11	3.70	19%	9%	0%	28%	44%
	7%-9.99%	229	4.04	3%	7%	15%	33%	42%
	10% or greater	351	4.14	3%	3%	18%	29%	47%
	State Regulator	120	4.19	2%	2%	16%	35%	45%
NCUA exam by size of CU	NCUA	379	4.08	3%	5%	18%	29%	45%
	Both	107	4.07	4%	8%	12%	30%	46%
By exam date	Less than \$100M	272	4.16	3%	4%	16%	28%	49%
	\$100M or more	107	3.80	5%	6%	25%	34%	30%
By CAE (CAMEL "by-the-number")	Quarter 4, 2017	75	4.05	6%	4%	16%	28%	47%
	Quarter 3, 2017	157	4.12	3%	8%	12%	28%	48%
	Quarter 2, 2017	146	4.08	2%	5%	19%	32%	42%
	Quarter 1, 2017	101	4.08	3%	4%	18%	31%	43%
	Quarter 4, 2016	50	4.12	2%	4%	21%	26%	47%
	Quarter 3, 2016	40	4.18	5%	0%	14%	35%	46%
	Quarter 2, 2016	20	4.11	5%	0%	20%	30%	45%
	Quarter 1, 2016	3	4.37	0%	0%	0%	63%	37%
By CUNA Credit Analysis score	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
	1	134	4.28	3%	0%	14%	32%	51%
	2	359	4.07	3%	6%	17%	29%	45%
	3	36	4.20	0%	6%	16%	30%	48%
By change in CAMEL rating	4	5	4.40	0%	20%	0%	0%	80%
	A	30	4.30	0%	0%	17%	36%	47%
	B	408	4.17	2%	4%	17%	29%	48%
	C	83	3.91	6%	11%	14%	22%	46%
By agree with current CAMEL rating	D or lower	11	4.10	0%	9%	0%	62%	28%
	Improve	88	4.41	1%	2%	11%	25%	60%
	Remain the same	452	4.12	3%	3%	17%	31%	45%
By MBL credit union	Decline	62	3.46	5%	21%	20%	35%	21%
	Disagree strongly	30	2.46	22%	37%	17%	20%	4%
	Disagree somewhat	60	3.34	3%	22%	26%	35%	14%
	Neutral	77	3.98	4%	2%	22%	34%	37%
	Agree somewhat	141	4.18	2%	1%	18%	35%	44%
By MBL credit union	Agree strongly	295	4.41	1%	1%	13%	27%	59%
	MBL CU	221	4.02	4%	5%	19%	30%	42%
	Not MBL CU	313	4.20	2%	5%	14%	29%	50%

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

Table 11

**Q.18: Please 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		608	4.00	4%	6%	18%	31%	41%
By asset group	Less than \$25M	258	4.09	2%	5%	20%	29%	44%
	\$25M to \$50M	84	4.02	4%	7%	12%	38%	39%
	\$50M to \$100M	74	3.96	4%	7%	19%	30%	41%
	\$100M to \$500M	126	3.79	8%	6%	21%	29%	37%
	\$500M to \$1B	27	3.81	7%	11%	11%	33%	37%
	\$1B or more	39	4.08	3%	5%	13%	41%	38%
By size of CU	Less than \$100M	416	4.05	2%	6%	18%	31%	42%
	\$100M or more	192	3.85	7%	7%	18%	32%	37%
By charter	State	241	3.99	3%	6%	18%	34%	39%
	Federal	365	4.00	4%	6%	18%	29%	42%
By field of membership	Single common bond	139	4.04	1%	6%	18%	37%	38%
	Multiple common bond	182	3.99	3%	6%	19%	31%	40%
	Community	285	3.97	5%	7%	17%	28%	43%
By NCUA region	Region 1	107	3.96	4%	6%	20%	29%	41%
	Region 2	111	3.94	6%	10%	14%	24%	45%
	Region 3	122	4.03	3%	4%	20%	33%	40%
	Region 4	194	4.17	2%	3%	14%	35%	45%
	Region 5	69	3.60	4%	13%	28%	29%	26%
By current net worth ratio	Less than 6%	8	3.76	0%	13%	37%	13%	38%
	6%-6.99%	11	3.97	0%	9%	28%	18%	44%
	7%-9.99%	231	3.94	4%	7%	18%	31%	40%
	10% or greater	351	4.02	3%	6%	17%	33%	41%
By agency conducting exam/visitation	State Regulator	120	4.10	2%	3%	17%	40%	39%
	NCUA	380	3.98	4%	6%	18%	30%	41%
	Both	108	3.92	5%	9%	18%	27%	41%
NCUA exam by size of CU	Less than \$100M	273	4.10	2%	6%	18%	28%	46%
	\$100M or more	107	3.61	10%	8%	19%	35%	28%
By exam date	Quarter 4, 2017	75	3.97	4%	12%	12%	26%	45%
	Quarter 3, 2017	158	4.04	2%	9%	17%	27%	45%
	Quarter 2, 2017	145	3.95	3%	5%	24%	29%	39%
	Quarter 1, 2017	103	3.91	5%	6%	18%	34%	36%
	Quarter 4, 2016	50	4.06	6%	2%	15%	35%	42%
	Quarter 3, 2016	40	4.14	5%	0%	13%	42%	40%
	Quarter 2, 2016	20	4.00	0%	5%	25%	36%	35%
	Quarter 1, 2016	3	4.37	0%	0%	0%	63%	37%
By CAE (CAMEL "by-the-number")	1	135	4.21	2%	2%	13%	37%	46%
	2	359	3.98	4%	7%	17%	30%	41%
	3	36	3.99	2%	9%	22%	22%	45%
	4	5	3.60	0%	20%	40%	0%	40%
By CUNA Credit Analysis score	A	30	4.24	0%	0%	17%	43%	40%
	B	408	4.06	4%	5%	16%	32%	43%
	C	84	3.83	3%	13%	24%	18%	42%
	D or lower	11	3.82	0%	9%	19%	53%	19%
By change in CAMEL rating	Improve	88	4.28	1%	3%	16%	25%	54%
	Remain the same	453	4.05	4%	4%	17%	34%	42%
	Decline	63	3.18	6%	24%	32%	22%	16%
By agree with current CAMEL rating	Disagree strongly	29	2.41	18%	36%	35%	7%	4%
	Disagree somewhat	61	2.95	14%	18%	34%	27%	7%
	Neutral	77	3.87	3%	7%	24%	36%	32%
	Agree somewhat	141	4.03	3%	3%	19%	40%	36%
	Agree strongly	297	4.38	1%	3%	11%	29%	56%
By MBL credit union	MBL CU	221	3.92	4%	7%	19%	31%	38%
	Not MBL CU	314	4.10	3%	6%	16%	31%	45%

*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. 12: How long did your "on-site" examination last?

		N	1-3 days	4-6 days	7-9 days	10-12 days	13-15 days	16-18 days	19-21 days	22-24 days	25-30 days	More than 30 days
Overall		685	11%	33%	21%	15%	12%	3%	2%	1%	2%	2%
By asset group	Less than \$25M	292	20%	49%	17%	8%	4%	1%	0%	0%	0%	1%
	\$25M to \$50M	97	7%	37%	22%	15%	8%	3%	1%	2%	2%	2%
	\$50M to \$100M	77	5%	26%	27%	16%	13%	5%	5%	0%	1%	1%
	\$100M to \$500M	143	0%	9%	24%	30%	23%	3%	2%	1%	3%	3%
	\$500M to \$1B	31	0%	0%	19%	23%	32%	10%	10%	0%	3%	3%
	\$1B or more	45	0%	0%	16%	29%	27%	9%	7%	4%	4%	4%
By size of CU	Less than \$100M	466	15%	43%	20%	10%	6%	2%	1%	1%	1%	1%
	\$100M or more	219	0%	6%	22%	29%	25%	5%	4%	2%	4%	4%
By charter	State	268	11%	31%	18%	14%	15%	3%	2%	1%	2%	2%
	Federal	414	10%	33%	22%	16%	10%	3%	2%	1%	1%	1%
By field of membership	Single common bond	162	23%	48%	14%	7%	5%	1%	1%	1%	2%	1%
	Multiple common bond	196	7%	28%	27%	16%	9%	6%	2%	1%	2%	2%
	Community	324	7%	28%	20%	20%	16%	2%	3%	1%	1%	2%
By NCUA region	Region 1	123	9%	27%	25%	13%	13%	3%	3%	1%	4%	3%
	Region 2	125	13%	36%	14%	15%	7%	4%	2%	2%	2%	4%
	Region 3	138	10%	29%	20%	16%	12%	5%	4%	1%	2%	1%
	Region 4	213	14%	44%	19%	12%	10%	0%	0%	0%	0%	0%
	Region 5	81	3%	10%	25%	30%	21%	5%	3%	2%	0%	2%
By current net worth ratio	Less than 6%	9	23%	22%	44%	0%	0%	0%	0%	0%	11%	0%
	6%-6.99%	12	34%	43%	0%	14%	0%	9%	0%	0%	0%	0%
	7%-9.99%	243	11%	28%	21%	19%	12%	3%	3%	0%	2%	2%
	10% or greater	407	9%	35%	20%	14%	13%	3%	2%	2%	1%	2%
By agency conducting exam/visitation	State Regulator	130	12%	31%	21%	13%	13%	2%	1%	2%	2%	1%
	NCUA	429	11%	33%	22%	16%	10%	3%	2%	1%	1%	1%
	Both	126	9%	34%	15%	15%	16%	3%	2%	1%	2%	3%
NCUA exam by size of CU	Less than \$100M	304	14%	41%	22%	11%	5%	2%	2%	0%	1%	1%
	\$100M or more	125	0%	6%	22%	31%	24%	5%	4%	1%	3%	4%
By exam date	Quarter 4, 2017	86	10%	25%	25%	16%	14%	2%	1%	1%	3%	2%
	Quarter 3, 2017	191	12%	35%	19%	17%	9%	1%	4%	1%	1%	1%
	Quarter 2, 2017	155	11%	33%	21%	12%	12%	3%	4%	0%	2%	2%
	Quarter 1, 2017	117	11%	33%	20%	20%	10%	4%	0%	2%	0%	1%
	Quarter 4, 2016	54	14%	37%	13%	10%	19%	2%	0%	1%	2%	4%
	Quarter 3, 2016	40	8%	23%	28%	15%	10%	7%	2%	0%	3%	2%
	Quarter 2, 2016	24	4%	30%	24%	12%	17%	8%	0%	0%	4%	0%
	Quarter 1, 2016	3	0%	37%	0%	0%	34%	0%	0%	0%	29%	0%
	Prior to 2015	1	0%	100%	0%	0%	0%	0%	0%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	151	9%	22%	23%	17%	17%	4%	4%	1%	3%	0%
	2	390	10%	35%	20%	15%	11%	3%	1%	1%	1%	2%
	3	42	17%	31%	24%	18%	2%	0%	0%	5%	0%	2%
	4	5	20%	60%	0%	0%	20%	0%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	32	16%	54%	13%	12%	0%	3%	3%	0%	0%	0%
	B	445	9%	30%	21%	16%	13%	3%	2%	1%	2%	2%
	C	98	12%	28%	24%	16%	11%	2%	2%	1%	0%	3%
	D or lower	11	28%	46%	19%	0%	7%	0%	0%	0%	0%	0%
By change in CAMEL rating	Improve	94	18%	34%	16%	11%	11%	2%	2%	2%	2%	1%
	Remain the same	509	10%	31%	22%	15%	12%	3%	2%	1%	2%	2%
	Decline	73	7%	37%	15%	28%	7%	0%	3%	1%	0%	1%
By agree with current CAMEL rating	Disagree strongly	35	3%	23%	17%	25%	14%	6%	3%	3%	3%	3%
	Disagree somewhat	68	10%	31%	17%	22%	14%	1%	1%	1%	1%	1%
	Neutral	92	17%	37%	20%	10%	9%	0%	4%	0%	0%	2%
	Agree somewhat	161	7%	37%	16%	17%	12%	4%	2%	2%	3%	0%
	Agree strongly	321	12%	30%	24%	14%	11%	3%	2%	1%	1%	3%
By MBL credit union	MBL CU	236	6%	18%	24%	20%	20%	5%	3%	1%	3%	1%
	Not MBL CU	352	13%	40%	20%	13%	7%	2%	1%	1%	1%	2%

Table 13
Time from completion of on-site exam to delivery of final report

Q. 12: How long did your "on-site" examination last?

		N	1-3 days	4-6 days	7-9 days	10-12 days	13-15 days	16-18 days	19-21 days	22-24 days	25-30 days	More than 30 days
Overall		653	5%	9%	8%	12%	11%	4%	7%	4%	11%	29%
By asset group	Less than \$25M	271	8%	14%	9%	13%	12%	4%	6%	3%	7%	25%
	\$25M to \$50M	92	4%	7%	12%	12%	11%	4%	4%	5%	7%	34%
	\$50M to \$100M	77	1%	8%	9%	6%	10%	5%	10%	4%	19%	26%
	\$100M to \$500M	138	1%	3%	7%	14%	12%	5%	8%	5%	14%	30%
	\$500M to \$1B	29	0%	3%	3%	3%	7%	3%	3%	10%	38%	28%
	\$1B or more	46	0%	2%	4%	13%	9%	0%	11%	4%	9%	48%
By size of CU	Less than \$100M	440	6%	11%	9%	11%	12%	4%	6%	4%	9%	27%
	\$100M or more	213	1%	3%	6%	12%	11%	4%	8%	6%	17%	33%
By charter	State	250	4%	3%	3%	11%	10%	4%	7%	4%	14%	39%
	Federal	400	5%	12%	12%	12%	12%	4%	7%	5%	10%	22%
By field of membership	Single common bond	155	8%	16%	6%	13%	11%	4%	7%	4%	7%	23%
	Multiple common bond	186	4%	9%	7%	12%	14%	4%	8%	4%	11%	28%
	Community	309	3%	5%	10%	11%	10%	4%	6%	5%	14%	32%
By NCUA region	Region 1	115	2%	7%	5%	13%	17%	6%	7%	5%	16%	21%
	Region 2	121	4%	8%	10%	12%	11%	3%	5%	5%	12%	31%
	Region 3	131	7%	10%	10%	12%	10%	4%	6%	4%	7%	30%
	Region 4	202	7%	11%	10%	13%	10%	4%	6%	3%	10%	26%
	Region 5	79	0%	6%	5%	4%	8%	3%	10%	7%	18%	40%
By current net worth ratio	Less than 6%	7	0%	15%	29%	15%	13%	15%	0%	0%	0%	13%
	6%-6.99%	12	8%	17%	8%	0%	9%	0%	8%	0%	16%	33%
	7%-9.99%	241	3%	6%	9%	12%	14%	4%	6%	5%	14%	25%
	10% or greater	383	5%	10%	7%	11%	10%	4%	7%	4%	10%	31%
By agency conducting exam/visitation	State Regulator	123	7%	5%	5%	10%	5%	6%	7%	5%	11%	40%
	NCUA	416	5%	12%	11%	12%	12%	4%	7%	5%	10%	22%
	Both	114	1%	2%	2%	11%	15%	2%	7%	2%	17%	42%
NCUA exam by size of CU	Less than \$100M	293	7%	14%	13%	13%	12%	4%	6%	4%	8%	19%
	\$100M or more	123	0%	5%	7%	9%	12%	3%	9%	8%	18%	29%
By exam date	Quarter 4, 2017	82	7%	7%	5%	16%	15%	5%	7%	7%	7%	25%
	Quarter 3, 2017	175	5%	9%	9%	10%	11%	4%	7%	4%	13%	29%
	Quarter 2, 2017	151	3%	13%	6%	9%	10%	3%	7%	5%	11%	35%
	Quarter 1, 2017	115	5%	4%	14%	14%	12%	6%	6%	2%	11%	25%
	Quarter 4, 2016	56	9%	10%	8%	11%	9%	3%	9%	5%	16%	21%
	Quarter 3, 2016	38	3%	17%	2%	18%	19%	8%	5%	2%	3%	23%
	Quarter 2, 2016	21	0%	5%	15%	10%	0%	0%	0%	10%	28%	32%
	Quarter 1, 2016	3	0%	0%	37%	0%	0%	0%	0%	0%	29%	34%
	Prior to 2015	1	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%
By CAE (CAMEL "by-the-number")	1	144	2%	5%	8%	14%	8%	4%	9%	6%	17%	27%
	2	381	5%	10%	9%	12%	14%	4%	5%	4%	10%	28%
	3	42	0%	14%	15%	7%	5%	5%	12%	0%	12%	31%
	4	5	40%	20%	0%	0%	0%	0%	0%	0%	0%	40%
By CUNA Credit Analysis score	A	29	6%	14%	7%	21%	10%	3%	7%	3%	14%	14%
	B	437	4%	9%	9%	12%	12%	4%	6%	5%	13%	25%
	C	94	6%	4%	8%	7%	11%	3%	11%	1%	5%	44%
	D or lower	10	10%	20%	10%	10%	0%	10%	0%	8%	0%	30%
By change in CAMEL rating	Improve	94	3%	14%	15%	7%	14%	4%	7%	3%	11%	23%
	Remain the same	488	5%	9%	8%	12%	11%	4%	7%	5%	11%	28%
	Decline	67	3%	2%	2%	13%	13%	6%	4%	3%	14%	41%
By agree with current CAMEL rating	Disagree strongly	33	0%	0%	6%	5%	9%	3%	3%	3%	13%	57%
	Disagree somewhat	65	2%	3%	10%	3%	11%	5%	5%	0%	17%	44%
	Neutral	90	13%	6%	9%	10%	11%	5%	7%	4%	12%	22%
	Agree somewhat	154	4%	7%	8%	15%	9%	5%	7%	4%	12%	29%
	Agree strongly	307	4%	13%	8%	13%	13%	3%	7%	6%	10%	23%
By MBL credit union	MBL CU	238	2%	3%	7%	12%	11%	4%	8%	6%	17%	32%
	Not MBL CU	334	6%	13%	10%	12%	12%	4%	6%	3%	9%	25%

Table 14

Q. 10: 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		699	0%	0%	0%	100%
By asset group	Less than \$25M	292	0%	0%	0%	100%
	\$25M to \$50M	99	0%	0%	0%	100%
	\$50M to \$100M	79	0%	0%	0%	100%
	\$100M to \$500M	150	0%	1%	0%	99%
	\$500M to \$1B	32	0%	0%	0%	100%
	\$1B or more	47	0%	0%	0%	100%
By size of CU	Less than \$100M	470	0%	0%	0%	100%
	\$100M or more	229	0%	0%	0%	100%
By charter	State	269	0%	0%	0%	99%
	Federal	427	0%	0%	0%	100%
By field of membership	Single common bond	164	1%	0%	0%	99%
	Multiple common bond	199	0%	0%	0%	100%
	Community	333	0%	0%	0%	100%
By NCUA region	Region 1	122	0%	0%	0%	100%
	Region 2	129	0%	0%	0%	100%
	Region 3	141	0%	0%	0%	100%
	Region 4	222	0%	0%	0%	99%
	Region 5	80	0%	0%	0%	100%
By current net worth ratio	Less than 6%	9	0%	0%	0%	100%
	6%-6.99%	12	0%	0%	0%	100%
	7%-9.99%	250	0%	0%	0%	100%
	10% or greater	414	0%	0%	0%	100%
By agency conducting exam/visitation	State Regulator	132	1%	1%	0%	99%
	NCUA	443	0%	0%	0%	100%
	Both	124	0%	0%	0%	100%
NCUA exam by size of CU	Less than \$100M	312	0%	0%	0%	100%
	\$100M or more	131	0%	0%	0%	100%
By exam date	Quarter 4, 2017	91	0%	0%	0%	100%
	Quarter 3, 2017	193	1%	0%	0%	99%
	Quarter 2, 2017	156	0%	0%	0%	100%
	Quarter 1, 2017	119	0%	1%	0%	99%
	Quarter 4, 2016	56	0%	0%	0%	100%
	Quarter 3, 2016	42	0%	0%	0%	100%
	Quarter 2, 2016	24	0%	0%	0%	100%
	Quarter 1, 2016	3	0%	0%	0%	100%
	Prior to 2015	1	0%	0%	0%	100%
By CAE (CAMEL "by-the-number")	1	157	0%	1%	0%	99%
	2	398	0%	0%	0%	100%
	3	41	0%	0%	0%	100%
	4	5	0%	0%	0%	100%
By CUNA Credit Analysis score	A	34	0%	0%	0%	100%
	B	457	0%	0%	0%	100%
	C	97	0%	1%	0%	99%
	D or lower	11	0%	0%	0%	100%
By change in CAMEL rating	Improve	94	0%	0%	0%	100%
	Remain the same	524	0%	0%	0%	100%
	Decline	74	0%	0%	0%	100%
By agree with current CAMEL rating	Disagree strongly	34	0%	0%	0%	100%
	Disagree somewhat	70	0%	0%	0%	100%
	Neutral	96	1%	0%	0%	99%
	Agree somewhat	165	0%	1%	0%	99%
	Agree strongly	328	0%	0%	0%	100%
By MBL credit union	MBL CU	246	0%	0%	0%	100%
	Not MBL CU	355	0%	0%	0%	100%

Table 15

Q. 11: 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		703	24%	3%	1%	1%	75%
By asset group	Less than \$25M	292	27%	3%	1%	1%	71%
	\$25M to \$50M	100	29%	4%	3%	2%	72%
	\$50M to \$100M	81	25%	5%	0%	1%	74%
	\$100M to \$500M	150	21%	1%	0%	1%	78%
	\$500M to \$1B	32	9%	0%	0%	0%	91%
	\$1B or more	48	8%	0%	0%	0%	92%
By size of CU	Less than \$100M	473	27%	4%	1%	1%	72%
	\$100M or more	230	17%	1%	0%	0%	82%
By charter	State	272	20%	2%	0%	0%	79%
	Federal	428	27%	3%	1%	1%	72%
By field of membership	Single common bond	165	26%	4%	0%	1%	74%
	Multiple common bond	201	19%	4%	1%	3%	80%
	Community	334	26%	2%	2%	0%	72%
By NCUA region	Region 1	122	19%	2%	0%	1%	81%
	Region 2	131	23%	6%	0%	2%	75%
	Region 3	142	28%	1%	1%	3%	71%
	Region 4	221	20%	3%	0%	0%	79%
	Region 5	82	39%	4%	4%	0%	60%
By current net worth ratio	Less than 6%	9	66%	22%	22%	0%	44%
	6%-6.99%	12	51%	18%	16%	0%	40%
	7%-9.99%	252	30%	4%	1%	1%	68%
	10% or greater	416	19%	2%	0%	1%	81%
By agency conducting exam/visitation	State Regulator	132	16%	0%	0%	1%	85%
	NCUA	444	26%	4%	1%	1%	72%
	Both	127	25%	3%	1%	0%	75%
NCUA exam by size of CU	Less than \$100M	313	27%	5%	2%	2%	71%
	\$100M or more	131	24%	1%	0%	1%	76%
By exam date	Quarter 4, 2017	91	29%	2%	2%	2%	71%
	Quarter 3, 2017	194	29%	3%	0%	2%	71%
	Quarter 2, 2017	159	24%	5%	1%	1%	74%
	Quarter 1, 2017	119	25%	3%	3%	1%	73%
	Quarter 4, 2016	56	16%	0%	0%	0%	84%
	Quarter 3, 2016	41	10%	0%	0%	0%	90%
	Quarter 2, 2016	25	13%	4%	0%	0%	87%
	Quarter 1, 2016	3	0%	0%	0%	0%	100%
	Prior to 2015	1	0%	0%	0%	0%	100%
By CAE (CAMEL "by-the-number")	1	158	14%	1%	0%	0%	85%
	2	400	26%	2%	1%	1%	73%
	3	42	48%	12%	5%	7%	50%
	4	5	60%	40%	0%	0%	20%
By CUNA Credit Analysis score	A	33	15%	0%	0%	0%	85%
	B	460	22%	1%	0%	1%	77%
	C	99	39%	8%	3%	3%	59%
	D or lower	11	53%	26%	9%	7%	38%
By change in CAMEL rating	Improve	95	16%	2%	0%	1%	83%
	Remain the same	526	21%	2%	0%	1%	78%
	Decline	75	59%	9%	5%	4%	38%
By agree with current CAMEL rating	Disagree strongly	36	59%	17%	3%	0%	33%
	Disagree somewhat	71	49%	9%	0%	0%	48%
	Neutral	95	33%	4%	1%	3%	64%
	Agree somewhat	165	24%	1%	2%	3%	76%
	Agree strongly	330	13%	1%	0%	0%	87%
By MBL credit union	MBL CU	248	23%	2%	1%	0%	76%
	Not MBL CU	357	26%	3%	1%	2%	72%

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		607	3.37	12%	13%	29%	18%	28%
By asset group	Less than \$25M	257	3.12	18%	12%	34%	14%	23%
	\$25M to \$50M	82	3.63	6%	13%	28%	16%	37%
	\$50M to \$100M	73	3.51	8%	12%	30%	19%	30%
	\$100M to \$500M	127	3.54	8%	15%	23%	24%	31%
	\$500M to \$1B	27	3.63	7%	11%	26%	22%	33%
	\$1B or more	41	3.76	7%	12%	15%	29%	37%
By size of CU	Less than \$100M	412	3.29	14%	12%	32%	15%	27%
	\$100M or more	195	3.60	8%	14%	22%	24%	32%
By charter	State	242	3.38	11%	15%	28%	17%	29%
	Federal	363	3.37	13%	11%	30%	18%	28%
By field of membership	Single common bond	138	3.15	17%	10%	35%	19%	20%
	Multiple common bond	181	3.54	8%	14%	26%	19%	33%
	Community	287	3.38	12%	14%	28%	16%	30%
By NCUA region	Region 1	107	3.58	8%	13%	26%	20%	33%
	Region 2	109	3.06	22%	15%	19%	22%	22%
	Region 3	122	3.43	9%	12%	35%	16%	28%
	Region 4	195	3.47	12%	10%	31%	15%	32%
	Region 5	69	3.25	9%	18%	35%	17%	21%
By current net worth ratio	Less than 6%	8	2.23	51%	0%	25%	24%	0%
	6%-6.99%	11	2.91	27%	9%	36%	0%	28%
	7%-9.99%	227	3.41	10%	12%	33%	16%	29%
	10% or greater	354	3.40	12%	14%	27%	20%	28%
By agency conducting exam/visitation	State Regulator	119	3.29	13%	17%	27%	16%	28%
	NCUA	378	3.37	12%	12%	29%	19%	28%
	Both	110	3.47	10%	10%	34%	16%	30%
NCUA exam by size of CU	Less than \$100M	269	3.29	14%	13%	31%	14%	28%
	\$100M or more	109	3.63	6%	12%	21%	32%	28%
By exam date	Quarter 4, 2017	75	3.39	14%	15%	20%	21%	30%
	Quarter 3, 2017	159	3.41	12%	14%	28%	16%	31%
	Quarter 2, 2017	143	3.31	11%	13%	35%	16%	25%
	Quarter 1, 2017	104	3.52	10%	7%	34%	20%	30%
	Quarter 4, 2016	50	3.27	14%	20%	18%	21%	27%
	Quarter 3, 2016	39	3.13	16%	9%	44%	8%	23%
	Quarter 2, 2016	20	3.33	15%	10%	25%	25%	24%
	Quarter 1, 2016	3	2.85	37%	0%	34%	0%	29%
	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
By CAE (CAMEL "by-the-number")	1	136	3.67	8%	10%	22%	23%	35%
	2	360	3.31	13%	13%	31%	14%	28%
	3	34	3.21	21%	9%	26%	18%	27%
	4	4	3.00	25%	25%	0%	25%	25%
By CUNA Credit Analysis score	A	30	3.36	17%	3%	33%	20%	27%
	B	408	3.48	10%	12%	30%	17%	31%
	C	83	3.00	25%	17%	19%	10%	29%
	D or lower	11	2.97	19%	19%	19%	35%	9%
By change in CAMEL rating	Improve	88	3.16	21%	13%	23%	15%	28%
	Remain the same	454	3.47	10%	12%	29%	19%	30%
	Decline	61	2.96	12%	22%	39%	12%	15%
By agree with current CAMEL rating	Disagree strongly	29	2.46	25%	23%	36%	12%	3%
	Disagree somewhat	61	3.16	3%	22%	41%	24%	10%
	Neutral	77	3.19	5%	15%	47%	19%	13%
	Agree somewhat	139	3.49	6%	15%	30%	21%	27%
By MBL credit union	Agree strongly	298	3.49	17%	8%	21%	15%	39%
	Not MBL CU	312	3.34	14%	13%	29%	14%	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 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		616	4.16	3%	7%	10%	33%	47%
By asset group	Less than \$25M	263	4.15	3%	8%	11%	29%	50%
	\$25M to \$50M	84	4.11	6%	6%	8%	31%	49%
	\$50M to \$100M	74	4.24	1%	4%	8%	42%	45%
	\$100M to \$500M	128	4.11	2%	7%	12%	35%	44%
	\$500M to \$1B	26	4.08	0%	8%	12%	46%	35%
	\$1B or more	41	4.37	0%	5%	5%	39%	51%
By size of CU	Less than \$100M	421	4.16	3%	7%	10%	32%	49%
	\$100M or more	195	4.15	2%	7%	10%	38%	44%
By charter	State	244	4.16	3%	8%	8%	33%	48%
	Federal	370	4.15	2%	6%	11%	33%	47%
By field of membership	Single common bond	141	4.15	3%	7%	12%	30%	49%
	Multiple common bond	184	4.20	1%	7%	9%	36%	47%
	Community	290	4.13	3%	7%	9%	33%	47%
By NCUA region	Region 1	107	4.22	3%	5%	10%	30%	51%
	Region 2	112	4.21	3%	6%	11%	29%	52%
	Region 3	124	4.28	2%	4%	8%	38%	49%
	Region 4	198	4.17	1%	11%	6%	32%	49%
	Region 5	70	3.76	6%	4%	23%	40%	27%
By current net worth ratio	Less than 6%	8	4.25	0%	13%	13%	12%	63%
	6%-6.99%	11	4.26	0%	19%	0%	19%	63%
	7%-9.99%	231	4.10	2%	6%	14%	35%	43%
	10% or greater	359	4.18	3%	7%	8%	33%	49%
By agency conducting exam/visitation	State Regulator	120	4.24	2%	8%	6%	32%	53%
	NCUA	385	4.15	2%	7%	11%	33%	47%
	Both	111	4.09	4%	7%	10%	35%	44%
NCUA exam by size of CU	Less than \$100M	276	4.18	3%	6%	11%	31%	49%
	\$100M or more	109	4.04	2%	8%	12%	40%	38%
By exam date	Quarter 4, 2017	76	4.21	3%	3%	15%	31%	49%
	Quarter 3, 2017	160	4.13	3%	9%	7%	36%	46%
	Quarter 2, 2017	147	4.16	2%	8%	8%	35%	47%
	Quarter 1, 2017	105	4.07	4%	8%	11%	32%	45%
	Quarter 4, 2016	51	4.27	4%	2%	7%	38%	49%
	Quarter 3, 2016	40	4.34	2%	7%	11%	14%	66%
	Quarter 2, 2016	20	4.01	0%	5%	19%	45%	30%
	Quarter 1, 2016	3	4.71	0%	0%	0%	29%	71%
By CAE (CAMEL "by-the-number")	1	136	4.23	1%	3%	10%	45%	42%
	2	365	4.17	3%	8%	8%	30%	51%
	3	36	4.04	5%	11%	11%	23%	51%
	4	5	4.00	20%	0%	0%	20%	60%
By CUNA Credit Analysis score	A	30	4.33	0%	4%	7%	42%	47%
	B	414	4.19	2%	7%	8%	33%	49%
	C	85	4.07	6%	6%	12%	26%	50%
	D or lower	11	4.07	9%	10%	0%	27%	54%
By change in CAMEL rating	Improve	88	4.51	1%	0%	6%	32%	61%
	Remain the same	461	4.17	2%	6%	10%	33%	47%
	Decline	63	3.58	6%	20%	12%	36%	27%
By agree with current CAMEL rating	Disagree strongly	30	2.86	23%	27%	7%	25%	17%
	Disagree somewhat	61	3.34	8%	15%	27%	35%	15%
	Neutral	79	4.00	3%	10%	12%	35%	40%
	Agree somewhat	140	4.25	1%	6%	6%	40%	46%
	Agree strongly	303	4.45	0%	3%	8%	30%	59%
By MBL credit union	MBL CU	222	4.16	1%	7%	8%	39%	43%
	Not MBL CU	320	4.18	4%	6%	9%	28%	52%

*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		612	4.40	1%	3%	10%	28%	59%
By asset group	Less than \$25M	259	4.48	0%	2%	11%	24%	63%
	\$25M to \$50M	83	4.36	1%	4%	11%	27%	58%
	\$50M to \$100M	74	4.38	1%	3%	7%	35%	54%
	\$100M to \$500M	128	4.25	2%	5%	11%	30%	52%
	\$500M to \$1B	27	4.30	4%	0%	11%	33%	52%
	\$1B or more	41	4.51	0%	5%	2%	29%	63%
By size of CU	Less than \$100M	416	4.44	1%	2%	10%	27%	61%
	\$100M or more	196	4.30	2%	5%	9%	31%	54%
By charter	State	244	4.45	1%	1%	9%	28%	60%
	Federal	366	4.37	1%	4%	10%	27%	58%
By field of membership	Single common bond	141	4.46	0%	1%	11%	29%	59%
	Multiple common bond	181	4.41	1%	3%	9%	27%	60%
	Community	289	4.37	1%	4%	10%	27%	58%
By NCUA region	Region 1	107	4.41	2%	4%	7%	25%	62%
	Region 2	111	4.37	2%	4%	10%	25%	59%
	Region 3	121	4.46	1%	3%	6%	30%	61%
	Region 4	198	4.46	0%	1%	12%	27%	60%
	Region 5	70	4.18	1%	4%	16%	32%	46%
By current net worth ratio	Less than 6%	8	4.51	0%	0%	13%	24%	63%
	6%-6.99%	11	4.63	0%	0%	9%	19%	72%
	7%-9.99%	229	4.31	0%	4%	11%	34%	51%
	10% or greater	357	4.44	1%	2%	9%	24%	63%
By agency conducting exam/visitation	State Regulator	121	4.52	1%	1%	7%	27%	64%
	NCUA	381	4.36	1%	4%	10%	28%	57%
	Both	110	4.41	2%	1%	11%	27%	59%
NCUA exam by size of CU	Less than \$100M	272	4.44	0%	3%	10%	26%	60%
	\$100M or more	109	4.14	2%	8%	10%	33%	47%
By exam date	Quarter 4, 2017	74	4.32	2%	3%	15%	23%	58%
	Quarter 3, 2017	161	4.48	1%	1%	7%	30%	61%
	Quarter 2, 2017	144	4.32	1%	4%	11%	29%	55%
	Quarter 1, 2017	105	4.43	1%	5%	7%	27%	61%
	Quarter 4, 2016	51	4.41	0%	2%	12%	31%	56%
	Quarter 3, 2016	40	4.49	0%	2%	10%	24%	63%
	Quarter 2, 2016	20	4.45	0%	5%	10%	20%	65%
	Quarter 1, 2016	3	4.37	0%	0%	0%	63%	37%
Prior to 2015	1	5.00	0%	0%	0%	0%	100%	
By CAE (CAMEL "by-the-number")	1	137	4.46	1%	4%	2%	35%	58%
	2	361	4.41	1%	2%	12%	26%	59%
	3	35	4.51	2%	3%	6%	20%	69%
	4	5	4.40	0%	20%	0%	0%	80%
By CUNA Credit Analysis score	A	30	4.64	0%	0%	4%	29%	67%
	B	410	4.40	1%	3%	9%	28%	58%
	C	85	4.44	2%	1%	11%	23%	63%
	D or lower	11	4.36	0%	9%	9%	18%	64%
By change in CAMEL rating	Improve	88	4.58	1%	0%	6%	26%	67%
	Remain the same	458	4.42	1%	3%	9%	29%	59%
	Decline	62	3.97	2%	7%	26%	26%	40%
By agree with current CAMEL rating	Disagree strongly	30	3.50	3%	19%	23%	33%	21%
	Disagree somewhat	60	3.76	5%	5%	29%	33%	28%
	Neutral	78	4.29	1%	0%	15%	35%	48%
	Agree somewhat	139	4.47	0%	3%	7%	31%	59%
	Agree strongly	302	4.63	0%	2%	5%	22%	71%
By MBL credit union	MBL CU	223	4.37	1%	4%	9%	30%	56%
	Not MBL CU	315	4.46	1%	2%	9%	25%	62%

*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		609	2.66	22%	28%	25%	12%	13%
By asset group	Less than \$25M	259	2.45	27%	29%	26%	9%	9%
	\$25M to \$50M	83	2.99	17%	23%	25%	14%	20%
	\$50M to \$100M	73	2.96	16%	22%	29%	15%	18%
	\$100M to \$500M	126	2.68	19%	37%	17%	13%	15%
	\$500M to \$1B	27	2.67	15%	37%	26%	11%	11%
	\$1B or more	41	2.78	20%	24%	24%	22%	10%
By size of CU	Less than \$100M	415	2.64	23%	26%	27%	11%	13%
	\$100M or more	194	2.70	18%	34%	20%	14%	13%
By charter	State	241	2.75	20%	26%	27%	13%	14%
	Federal	366	2.61	23%	30%	23%	11%	13%
By field of membership	Single common bond	139	2.52	24%	30%	25%	13%	9%
	Multiple common bond	183	2.78	20%	27%	25%	12%	16%
	Community	286	2.65	22%	29%	24%	11%	14%
By NCUA region	Region 1	107	2.90	22%	20%	24%	15%	20%
	Region 2	110	2.39	31%	29%	19%	13%	8%
	Region 3	121	2.59	22%	31%	27%	8%	13%
	Region 4	196	2.76	18%	30%	25%	12%	15%
	Region 5	70	2.59	19%	30%	30%	13%	7%
By current net worth ratio	Less than 6%	8	1.86	38%	38%	24%	0%	0%
	6%-6.99%	11	2.62	37%	9%	28%	8%	18%
	7%-9.99%	228	2.75	20%	27%	25%	13%	15%
	10% or greater	355	2.64	21%	30%	25%	12%	12%
By agency conducting exam/visitation	State Regulator	119	2.73	19%	30%	26%	11%	15%
	NCUA	380	2.59	23%	30%	23%	11%	13%
	Both	110	2.81	19%	22%	28%	18%	12%
NCUA exam by size of CU	Less than \$100M	271	2.62	24%	27%	25%	10%	14%
	\$100M or more	109	2.52	20%	39%	19%	12%	10%
By exam date	Quarter 4, 2017	74	2.66	24%	30%	18%	11%	16%
	Quarter 3, 2017	159	2.69	22%	28%	23%	15%	13%
	Quarter 2, 2017	144	2.66	18%	32%	27%	11%	12%
	Quarter 1, 2017	105	2.72	22%	24%	28%	13%	13%
	Quarter 4, 2016	51	2.54	27%	29%	21%	9%	14%
	Quarter 3, 2016	39	2.60	19%	34%	26%	10%	11%
	Quarter 2, 2016	20	2.79	21%	15%	45%	5%	15%
	Quarter 1, 2016	3	2.56	37%	0%	34%	29%	0%
	Prior to 2015	1	2.00	0%	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	136	2.92	18%	24%	24%	16%	18%
	2	360	2.66	22%	28%	25%	12%	14%
	3	36	1.81	45%	36%	17%	0%	3%
	4	4	1.75	25%	75%	0%	0%	0%
By CUNA Credit Analysis score	A	30	3.03	17%	13%	43%	3%	23%
	B	410	2.70	21%	28%	23%	14%	13%
	C	83	2.38	33%	29%	21%	3%	15%
	D or lower	11	2.46	19%	45%	9%	28%	0%
By change in CAMEL rating	Improve	88	2.66	27%	21%	23%	19%	11%
	Remain the same	454	2.70	21%	29%	24%	11%	15%
	Decline	63	2.35	24%	36%	28%	6%	6%
By agree with current CAMEL rating	Disagree strongly	30	1.48	56%	41%	3%	0%	0%
	Disagree somewhat	61	2.21	18%	49%	29%	5%	0%
	Neutral	78	2.57	19%	26%	39%	11%	5%
	Agree somewhat	138	2.75	15%	34%	23%	15%	12%
	Agree strongly	299	2.86	23%	21%	22%	14%	20%
By MBL credit union	MBL CU	223	2.61	24%	27%	24%	15%	10%
	Not MBL CU	313	2.68	22%	29%	24%	9%	16%

*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		613	4.07	5%	5%	12%	33%	45%
By asset group	Less than \$25M	261	4.14	5%	5%	12%	30%	49%
	\$25M to \$50M	83	4.07	6%	7%	7%	33%	47%
	\$50M to \$100M	74	4.04	8%	3%	9%	36%	43%
	\$100M to \$500M	128	3.89	5%	7%	17%	34%	37%
	\$500M to \$1B	26	3.96	4%	8%	8%	50%	31%
By size of CU	\$1B or more	41	4.24	0%	5%	10%	41%	44%
	Less than \$100M	418	4.11	6%	5%	11%	32%	48%
By charter	\$100M or more	195	3.97	4%	7%	14%	38%	37%
	State	244	4.12	6%	5%	8%	35%	47%
By field of membership	Federal	367	4.04	5%	5%	14%	32%	43%
	Single common bond	141	4.04	6%	5%	12%	32%	44%
By NCUA region	Multiple common bond	183	4.12	3%	7%	10%	35%	45%
	Region 1	108	4.17	5%	6%	11%	25%	53%
	Region 2	110	3.98	5%	7%	15%	31%	42%
By current net worth ratio	Region 3	123	4.16	4%	3%	9%	39%	44%
	Region 4	198	4.17	5%	4%	9%	35%	47%
	Region 5	69	3.70	8%	10%	18%	32%	32%
By agency conducting exam/visitation	Less than 6%	8	3.89	0%	24%	13%	13%	51%
	6%-6.99%	11	3.51	19%	19%	0%	17%	45%
	7%-9.99%	230	4.01	4%	5%	17%	33%	41%
	10% or greater	357	4.12	5%	5%	9%	35%	46%
By exam date	State Regulator	121	4.29	3%	3%	8%	33%	53%
	NCUA	382	4.03	5%	6%	13%	32%	43%
	Both	110	3.98	7%	6%	9%	37%	41%
By exam date	NCUA exam by size of CU	273	4.13	5%	5%	12%	29%	49%
	Less than \$100M	109	3.69	7%	9%	17%	42%	25%
By CAE (CAMEL "by-the-number")	Quarter 4, 2017	76	4.10	4%	3%	14%	36%	43%
	Quarter 3, 2017	161	4.10	5%	5%	11%	34%	45%
	Quarter 2, 2017	145	4.05	5%	7%	11%	32%	45%
	Quarter 1, 2017	105	3.98	9%	4%	10%	33%	43%
	Quarter 4, 2016	50	4.12	4%	9%	7%	30%	50%
	Quarter 3, 2016	40	4.24	2%	2%	13%	34%	48%
	Quarter 2, 2016	20	4.07	5%	0%	20%	35%	40%
	Quarter 1, 2016	3	4.07	0%	0%	29%	34%	37%
	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
By CUNA Credit Analysis score	1	135	4.32	1%	3%	9%	37%	50%
	2	363	4.04	6%	4%	13%	32%	45%
	3	36	4.00	8%	8%	8%	28%	48%
	4	5	3.40	20%	20%	0%	20%	40%
By change in CAMEL rating	A	29	4.56	0%	0%	4%	37%	59%
	B	413	4.11	5%	3%	13%	34%	45%
	C	84	3.87	10%	10%	10%	25%	46%
	D or lower	11	3.89	9%	9%	0%	46%	35%
By agree with current CAMEL rating	Improve	88	4.32	1%	3%	9%	35%	51%
	Remain the same	458	4.14	4%	4%	10%	34%	47%
	Decline	63	3.21	16%	14%	23%	27%	20%
By MBL credit union	Disagree strongly	30	1.96	47%	25%	18%	7%	4%
	Disagree somewhat	61	3.03	17%	16%	29%	22%	15%
	Neutral	78	3.98	5%	4%	15%	39%	37%
	Agree somewhat	140	4.22	1%	4%	9%	47%	40%
	Agree strongly	301	4.45	1%	2%	8%	30%	59%
By MBL credit union	MBL CU	222	4.03	5%	6%	12%	36%	41%
	Not MBL CU	317	4.14	6%	3%	11%	30%	49%

*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		613	4.34	3%	6%	6%	26%	60%
By asset group	Less than \$25M	259	4.26	3%	7%	7%	25%	57%
	\$25M to \$50M	84	4.49	2%	2%	6%	23%	67%
	\$50M to \$100M	74	4.28	5%	4%	7%	24%	59%
	\$100M to \$500M	128	4.43	2%	5%	2%	30%	61%
	\$500M to \$1B	27	4.30	0%	11%	4%	30%	56%
	\$1B or more	41	4.61	0%	0%	5%	29%	66%
By size of CU	Less than \$100M	417	4.31	3%	6%	7%	25%	59%
	\$100M or more	196	4.44	2%	5%	2%	30%	61%
By charter	State	243	4.38	2%	7%	4%	24%	62%
	Federal	368	4.32	3%	5%	6%	27%	58%
By field of membership	Single common bond	140	4.19	3%	9%	6%	32%	50%
	Multiple common bond	183	4.43	2%	4%	7%	25%	63%
	Community	289	4.37	4%	5%	5%	23%	63%
By NCUA region	Region 1	108	4.42	2%	8%	5%	19%	67%
	Region 2	111	4.23	4%	7%	5%	28%	56%
	Region 3	123	4.35	4%	3%	7%	26%	60%
	Region 4	197	4.44	2%	4%	4%	29%	62%
	Region 5	69	4.21	2%	9%	9%	29%	52%
By current net worth ratio	Less than 6%	8	4.62	0%	0%	13%	13%	75%
	6%-6.99%	11	4.25	9%	0%	0%	37%	53%
	7%-9.99%	230	4.28	2%	8%	8%	24%	58%
	10% or greater	357	4.37	3%	4%	4%	28%	60%
By agency conducting exam/visitation	State Regulator	119	4.55	2%	3%	3%	25%	68%
	NCUA	383	4.29	4%	5%	6%	27%	57%
	Both	111	4.32	1%	9%	6%	25%	59%
NCUA exam by size of CU	Less than \$100M	274	4.28	4%	6%	8%	24%	59%
	\$100M or more	109	4.33	3%	5%	3%	36%	54%
By exam date	Quarter 4, 2017	76	4.29	3%	9%	7%	19%	62%
	Quarter 3, 2017	161	4.38	3%	5%	6%	24%	62%
	Quarter 2, 2017	146	4.30	3%	7%	4%	30%	56%
	Quarter 1, 2017	104	4.36	5%	4%	5%	23%	63%
	Quarter 4, 2016	50	4.41	2%	6%	2%	29%	61%
	Quarter 3, 2016	40	4.46	2%	2%	3%	32%	61%
	Quarter 2, 2016	20	4.31	0%	5%	10%	35%	50%
	Quarter 1, 2016	3	4.03	0%	0%	34%	29%	37%
By CAE (CAMEL "by-the-number")	1	136	4.56	1%	2%	3%	29%	65%
	2	363	4.34	3%	6%	5%	26%	60%
	3	36	4.25	3%	8%	8%	22%	58%
	4	5	3.80	20%	0%	0%	40%	40%
By CUNA Credit Analysis score	A	29	4.45	4%	0%	7%	27%	63%
	B	413	4.44	2%	4%	4%	27%	62%
	C	85	4.11	6%	11%	6%	20%	57%
	D or lower	11	3.88	9%	10%	0%	46%	35%
By change in CAMEL rating	Improve	88	4.56	0%	6%	4%	19%	71%
	Remain the same	458	4.40	2%	4%	5%	27%	61%
	Decline	63	3.60	10%	16%	12%	29%	34%
By agree with current CAMEL rating	Disagree strongly	30	2.53	34%	29%	4%	18%	16%
	Disagree somewhat	61	3.45	7%	21%	13%	40%	20%
	Neutral	77	4.08	1%	11%	12%	32%	45%
	Agree somewhat	140	4.47	0%	1%	6%	37%	56%
	Agree strongly	302	4.73	1%	1%	2%	18%	79%
By MBL credit union	MBL CU	223	4.44	2%	4%	3%	29%	62%
	Not MBL CU	317	4.34	3%	6%	5%	25%	61%

*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		600	3.25	13%	13%	33%	17%	24%
By asset group	Less than \$25M	254	3.16	15%	11%	37%	15%	21%
	\$25M to \$50M	83	3.46	8%	18%	23%	20%	30%
	\$50M to \$100M	70	3.26	16%	9%	33%	20%	23%
	\$100M to \$500M	125	3.19	11%	22%	28%	13%	26%
	\$500M to \$1B	27	3.44	7%	7%	37%	30%	19%
	\$1B or more	41	3.46	15%	5%	34%	12%	34%
By size of CU	Less than \$100M	407	3.23	14%	12%	33%	17%	23%
	\$100M or more	193	3.28	11%	17%	31%	15%	26%
By charter	State	239	3.30	13%	12%	32%	17%	25%
	Federal	359	3.21	14%	14%	32%	16%	23%
By field of membership	Single common bond	138	3.17	15%	12%	35%	18%	20%
	Multiple common bond	179	3.26	14%	13%	32%	14%	27%
	Community	282	3.28	12%	15%	31%	18%	24%
By NCUA region	Region 1	107	3.43	11%	14%	25%	20%	30%
	Region 2	105	3.14	18%	15%	26%	17%	24%
	Region 3	121	3.19	15%	10%	39%	16%	21%
	Region 4	195	3.31	12%	14%	33%	14%	28%
	Region 5	67	3.04	11%	18%	36%	24%	10%
By current net worth ratio	Less than 6%	8	2.09	51%	13%	25%	0%	12%
	6%-6.99%	11	2.34	47%	0%	35%	9%	9%
	7%-9.99%	226	3.28	12%	15%	30%	20%	23%
	10% or greater	349	3.30	12%	13%	34%	16%	25%
By agency conducting exam/visitation	State Regulator	118	3.43	10%	9%	34%	22%	25%
	NCUA	374	3.21	14%	14%	32%	16%	23%
	Both	108	3.18	15%	15%	33%	13%	25%
NCUA exam by size of CU	Less than \$100M	266	3.24	14%	13%	33%	16%	24%
	\$100M or more	108	3.11	14%	20%	29%	16%	21%
By exam date	Quarter 4, 2017	74	3.29	14%	14%	29%	16%	27%
	Quarter 3, 2017	158	3.23	13%	18%	27%	19%	24%
	Quarter 2, 2017	144	3.25	12%	12%	36%	20%	20%
	Quarter 1, 2017	100	3.19	15%	14%	33%	14%	24%
	Quarter 4, 2016	51	3.30	20%	7%	28%	14%	31%
	Quarter 3, 2016	38	3.10	13%	17%	39%	5%	24%
	Quarter 2, 2016	20	3.54	5%	5%	45%	20%	25%
	Quarter 1, 2016	3	3.59	0%	0%	71%	0%	29%
	Prior to 2015	1	2.00	0%	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	135	3.48	11%	9%	31%	19%	30%
	2	355	3.21	14%	15%	31%	17%	23%
	3	35	2.49	29%	22%	29%	12%	9%
	4	5	2.80	40%	0%	20%	20%	20%
By CUNA Credit Analysis score	A	29	3.65	11%	3%	28%	27%	31%
	B	404	3.28	13%	13%	32%	16%	26%
	C	84	2.94	18%	18%	31%	18%	15%
	D or lower	11	2.36	28%	36%	18%	9%	9%
By change in CAMEL rating	Improve	87	3.36	15%	8%	31%	17%	29%
	Remain the same	448	3.32	12%	12%	33%	18%	25%
	Decline	61	2.56	21%	31%	29%	10%	10%
By agree with current CAMEL rating	Disagree strongly	30	2.09	40%	23%	27%	7%	3%
	Disagree somewhat	59	2.87	14%	22%	37%	17%	10%
	Neutral	75	2.96	6%	19%	59%	5%	11%
	Agree somewhat	138	3.27	11%	15%	30%	23%	21%
	Agree strongly	295	3.50	14%	9%	26%	18%	34%
By MBL credit union	MBL CU	220	3.11	16%	14%	34%	15%	21%
	Not MBL CU	310	3.29	14%	13%	29%	18%	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 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		601	3.85	5%	6%	21%	33%	34%
By asset group	Less than \$25M	253	3.96	4%	6%	22%	30%	39%
	\$25M to \$50M	82	3.96	4%	6%	17%	37%	37%
	\$50M to \$100M	72	3.76	7%	7%	18%	39%	29%
	\$100M to \$500M	126	3.56	9%	10%	25%	29%	27%
	\$500M to \$1B	27	3.59	7%	7%	22%	44%	19%
	\$1B or more	41	4.07	0%	2%	22%	41%	34%
By size of CU	Less than \$100M	407	3.92	4%	6%	20%	33%	37%
	\$100M or more	194	3.66	7%	8%	24%	34%	27%
By charter	State	241	3.84	5%	7%	20%	34%	34%
	Federal	358	3.86	5%	6%	22%	33%	34%
By field of membership	Single common bond	138	3.84	4%	7%	23%	34%	32%
	Multiple common bond	180	3.96	5%	4%	19%	34%	38%
	Community	282	3.78	6%	8%	22%	32%	33%
By NCUA region	Region 1	105	3.92	4%	5%	22%	34%	35%
	Region 2	106	3.80	4%	11%	20%	30%	35%
	Region 3	122	3.97	4%	3%	24%	31%	39%
	Region 4	195	3.91	5%	5%	19%	34%	36%
	Region 5	68	3.45	9%	11%	24%	39%	17%
By current net worth ratio	Less than 6%	8	4.02	0%	12%	25%	13%	51%
	6%-6.99%	11	3.52	19%	9%	9%	26%	36%
	7%-9.99%	224	3.83	5%	6%	22%	34%	33%
	10% or greater	351	3.86	5%	6%	22%	34%	34%
By agency conducting exam/visitation	State Regulator	118	3.80	5%	8%	24%	30%	33%
	NCUA	374	3.86	5%	6%	21%	33%	34%
	Both	109	3.88	6%	5%	18%	36%	34%
NCUA exam by size of CU	Less than \$100M	265	3.99	4%	5%	20%	31%	40%
	\$100M or more	109	3.46	8%	9%	25%	41%	16%
By exam date	Quarter 4, 2017	74	3.71	3%	12%	29%	23%	33%
	Quarter 3, 2017	158	3.88	6%	6%	17%	36%	35%
	Quarter 2, 2017	145	3.85	4%	6%	21%	40%	29%
	Quarter 1, 2017	100	3.76	10%	4%	21%	33%	33%
	Quarter 4, 2016	50	4.04	2%	6%	19%	31%	42%
	Quarter 3, 2016	38	3.88	5%	2%	32%	20%	40%
	Quarter 2, 2016	20	3.91	0%	10%	25%	30%	35%
	Quarter 1, 2016	3	4.71	0%	0%	0%	29%	71%
	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
By CAE (CAMEL "by-the-number")	1	133	3.91	5%	3%	19%	40%	32%
	2	357	3.85	5%	8%	20%	31%	36%
	3	35	3.98	3%	8%	17%	31%	40%
	4	5	3.80	20%	0%	0%	40%	40%
By CUNA Credit Analysis score	A	29	3.75	11%	7%	14%	34%	35%
	B	404	3.93	4%	5%	20%	36%	35%
	C	84	3.70	6%	17%	16%	21%	39%
	D or lower	11	3.46	19%	0%	17%	46%	19%
By change in CAMEL rating	Improve	86	4.08	4%	2%	19%	33%	43%
	Remain the same	450	3.90	4%	6%	21%	34%	35%
	Decline	61	3.18	14%	13%	29%	27%	16%
By agree with current CAMEL rating	Disagree strongly	30	1.98	42%	28%	21%	10%	0%
	Disagree somewhat	60	3.10	8%	20%	35%	29%	9%
	Neutral	76	3.69	4%	5%	33%	34%	24%
	Agree somewhat	138	3.98	2%	5%	15%	49%	29%
	Agree strongly	294	4.17	2%	3%	19%	29%	47%
By MBL credit union	MBL CU	220	3.75	6%	7%	21%	37%	28%
	Not MBL CU	310	3.96	4%	7%	18%	31%	40%

*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		607	3.64	6%	9%	28%	28%	28%
By asset group	Less than \$25M	260	3.92	3%	6%	24%	29%	38%
	\$25M to \$50M	83	3.70	6%	7%	27%	31%	29%
	\$50M to \$100M	71	3.45	6%	13%	34%	27%	21%
	\$100M to \$500M	127	3.24	13%	13%	30%	25%	19%
	\$500M to \$1B	27	3.07	11%	19%	33%	26%	11%
	\$1B or more	39	3.28	0%	21%	38%	33%	8%
By size of CU	Less than \$100M	414	3.79	4%	7%	26%	29%	33%
	\$100M or more	193	3.22	11%	15%	32%	27%	16%
By charter	State	240	3.64	7%	7%	27%	31%	27%
	Federal	365	3.63	5%	11%	28%	27%	29%
By field of membership	Single common bond	140	3.74	4%	8%	29%	29%	30%
	Multiple common bond	184	3.67	5%	9%	31%	26%	30%
	Community	282	3.55	8%	10%	26%	29%	26%
By NCUA region	Region 1	107	3.67	6%	7%	30%	26%	30%
	Region 2	110	3.73	6%	9%	28%	23%	35%
	Region 3	123	3.68	7%	7%	27%	30%	29%
	Region 4	194	3.75	4%	8%	26%	33%	29%
	Region 5	68	3.03	10%	24%	30%	24%	12%
By current net worth ratio	Less than 6%	8	4.15	0%	12%	13%	25%	51%
	6%-6.99%	11	3.62	9%	19%	9%	27%	36%
	7%-9.99%	228	3.51	6%	10%	31%	30%	22%
	10% or greater	353	3.68	6%	9%	27%	28%	31%
By agency conducting exam/visitation	State Regulator	120	3.71	5%	5%	34%	24%	31%
	NCUA	379	3.65	6%	10%	27%	28%	29%
	Both	108	3.52	8%	11%	23%	36%	22%
NCUA exam by size of CU	Less than \$100M	271	3.83	4%	7%	25%	29%	34%
	\$100M or more	108	3.07	10%	20%	34%	22%	13%
By exam date	Quarter 4, 2017	75	3.61	4%	11%	34%	22%	29%
	Quarter 3, 2017	158	3.61	7%	12%	22%	30%	29%
	Quarter 2, 2017	145	3.60	6%	8%	32%	29%	26%
	Quarter 1, 2017	102	3.63	7%	6%	29%	32%	26%
	Quarter 4, 2016	51	3.69	4%	16%	22%	24%	34%
	Quarter 3, 2016	40	3.79	9%	5%	23%	25%	39%
	Quarter 2, 2016	20	3.65	0%	5%	46%	30%	20%
	Quarter 1, 2016	3	4.41	0%	0%	29%	0%	71%
	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
By CAE (CAMEL "by-the-number")	1	134	3.59	7%	9%	26%	35%	24%
	2	359	3.70	6%	9%	27%	27%	31%
	3	36	3.84	3%	14%	14%	36%	34%
	4	5	3.80	20%	0%	0%	40%	40%
By CUNA Credit Analysis score	A	29	4.03	4%	0%	24%	33%	39%
	B	408	3.68	5%	8%	28%	30%	28%
	C	84	3.55	8%	17%	18%	25%	31%
	D or lower	11	4.00	9%	0%	9%	44%	38%
By change in CAMEL rating	Improve	88	3.87	3%	8%	23%	31%	35%
	Remain the same	453	3.65	5%	10%	28%	28%	29%
	Decline	62	3.17	15%	11%	31%	31%	13%
By agree with current CAMEL rating	Disagree strongly	30	1.92	49%	16%	28%	7%	0%
	Disagree somewhat	59	2.87	12%	22%	36%	27%	3%
	Neutral	78	3.37	6%	6%	45%	29%	14%
	Agree somewhat	140	3.65	3%	11%	27%	35%	24%
	Agree strongly	297	4.02	2%	6%	22%	28%	42%
By MBL credit union	MBL CU	220	3.45	7%	12%	32%	27%	22%
	Not MBL CU	314	3.83	5%	7%	22%	31%	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		597	3.70	8%	8%	27%	19%	37%
By asset group	Less than \$25M	252	3.54	13%	7%	30%	14%	36%
	\$25M to \$50M	80	4.02	4%	9%	17%	21%	49%
	\$50M to \$100M	70	3.87	4%	7%	24%	26%	39%
	\$100M to \$500M	127	3.69	6%	9%	30%	24%	32%
	\$500M to \$1B	27	3.81	7%	7%	22%	22%	41%
	\$1B or more	41	3.71	5%	10%	27%	27%	32%
By size of CU	Less than \$100M	402	3.69	10%	7%	27%	18%	39%
	\$100M or more	195	3.71	6%	9%	28%	24%	34%
By charter	State	238	3.75	8%	7%	26%	22%	37%
	Federal	357	3.67	9%	8%	28%	18%	38%
By field of membership	Single common bond	135	3.48	12%	7%	33%	16%	32%
	Multiple common bond	179	3.71	10%	8%	23%	19%	40%
	Community	282	3.79	5%	8%	27%	22%	38%
By NCUA region	Region 1	105	3.82	5%	7%	31%	15%	42%
	Region 2	107	3.47	15%	15%	18%	14%	38%
	Region 3	119	3.80	9%	3%	29%	16%	43%
	Region 4	193	3.77	7%	4%	29%	25%	35%
	Region 5	68	3.57	7%	12%	25%	28%	28%
By current net worth ratio	Less than 6%	7	2.83	43%	0%	14%	14%	28%
	6%-6.99%	11	2.88	28%	19%	18%	8%	27%
	7%-9.99%	225	3.75	5%	9%	28%	19%	38%
	10% or greater	347	3.71	9%	6%	27%	21%	37%
By agency conducting exam/visitation	State Regulator	117	3.88	4%	5%	29%	21%	41%
	NCUA	372	3.67	9%	8%	26%	19%	38%
	Both	108	3.60	10%	8%	28%	21%	33%
NCUA exam by size of CU	Less than \$100M	263	3.70	11%	7%	25%	16%	41%
	\$100M or more	109	3.57	6%	11%	32%	26%	26%
By exam date	Quarter 4, 2017	74	3.78	8%	6%	25%	23%	38%
	Quarter 3, 2017	157	3.74	7%	8%	27%	17%	40%
	Quarter 2, 2017	143	3.75	6%	10%	25%	18%	40%
	Quarter 1, 2017	100	3.66	9%	4%	31%	22%	33%
	Quarter 4, 2016	51	3.63	13%	8%	20%	20%	39%
	Quarter 3, 2016	38	3.59	8%	2%	42%	18%	30%
	Quarter 2, 2016	20	3.65	10%	10%	25%	15%	40%
	Quarter 1, 2016	3	2.85	37%	0%	34%	0%	29%
	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
By CAE (CAMEL "by-the-number")	1	134	3.86	6%	3%	26%	26%	38%
	2	354	3.67	9%	8%	27%	18%	37%
	3	35	3.63	12%	14%	17%	14%	43%
	4	5	2.40	60%	0%	0%	20%	20%
By CUNA Credit Analysis score	A	29	4.00	7%	0%	21%	30%	42%
	B	402	3.76	8%	6%	27%	20%	38%
	C	84	3.38	16%	15%	20%	13%	36%
	D or lower	11	3.28	19%	9%	26%	18%	28%
By change in CAMEL rating	Improve	87	3.77	8%	5%	26%	22%	39%
	Remain the same	445	3.74	8%	7%	26%	20%	38%
	Decline	61	3.31	12%	16%	31%	10%	30%
By agree with current CAMEL rating	Disagree strongly	30	2.66	24%	34%	13%	11%	18%
	Disagree somewhat	59	3.12	10%	20%	34%	18%	17%
	Neutral	76	3.55	6%	4%	46%	18%	26%
	Agree somewhat	136	3.78	7%	6%	24%	27%	36%
	Agree strongly	293	3.92	8%	4%	23%	17%	47%
By MBL credit union	MBL CU	221	3.64	8%	9%	27%	25%	32%
	Not MBL CU	307	3.73	10%	6%	25%	17%	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 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		608	3.89	5%	7%	18%	32%	37%
By asset group	Less than \$25M	260	4.02	5%	6%	16%	30%	44%
	\$25M to \$50M	83	4.07	5%	5%	12%	35%	43%
	\$50M to \$100M	70	3.83	6%	9%	13%	43%	30%
	\$100M to \$500M	127	3.57	8%	9%	31%	24%	28%
	\$500M to \$1B	27	3.37	11%	11%	22%	41%	15%
By size of CU	\$1B or more	41	3.95	0%	5%	24%	41%	29%
	Less than \$100M	413	4.00	5%	6%	15%	33%	41%
By charter	\$100M or more	195	3.61	7%	8%	28%	30%	26%
	State	241	3.96	6%	5%	16%	34%	39%
By field of membership	Federal	365	3.84	5%	8%	20%	31%	36%
	Single common bond	140	4.01	4%	6%	18%	31%	41%
By NCUA region	Multiple common bond	184	3.94	3%	8%	19%	34%	37%
	Region 1	107	3.89	6%	6%	19%	33%	37%
	Region 2	111	3.87	6%	8%	19%	27%	40%
By current net worth ratio	Region 3	122	4.06	3%	6%	15%	37%	40%
	Region 4	195	3.96	5%	6%	16%	31%	41%
	Region 5	68	3.46	9%	9%	27%	34%	20%
By agency conducting exam/visitation	Less than 6%	8	3.89	0%	12%	38%	0%	51%
	6%-6.99%	11	3.61	19%	9%	9%	17%	45%
	7%-9.99%	227	3.77	6%	7%	23%	32%	32%
	10% or greater	355	3.95	5%	7%	16%	34%	39%
By agency conducting exam/visitation	State Regulator	119	4.12	3%	3%	19%	29%	46%
	NCUA	379	3.84	5%	8%	20%	32%	35%
	Both	110	3.81	9%	7%	12%	38%	34%
NCUA exam by size of CU	Less than \$100M	270	3.98	4%	8%	16%	32%	41%
	\$100M or more	109	3.43	8%	8%	34%	30%	19%
By exam date	Quarter 4, 2017	75	3.96	5%	5%	21%	26%	43%
	Quarter 3, 2017	160	3.90	7%	6%	16%	32%	39%
	Quarter 2, 2017	145	3.83	4%	11%	17%	34%	34%
	Quarter 1, 2017	104	3.84	7%	6%	20%	32%	35%
	Quarter 4, 2016	48	3.91	4%	4%	24%	34%	34%
	Quarter 3, 2016	40	4.00	7%	4%	14%	33%	43%
	Quarter 2, 2016	20	4.01	0%	10%	20%	30%	40%
	Quarter 1, 2016	3	4.07	0%	0%	29%	34%	37%
By CAE (CAMEL "by-the-number")	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
	1	135	4.00	3%	6%	16%	41%	35%
	2	359	3.90	6%	7%	17%	31%	39%
	3	36	4.02	5%	3%	22%	25%	45%
By CUNA Credit Analysis score	4	5	3.80	20%	0%	0%	40%	40%
	A	29	4.24	0%	11%	4%	37%	49%
	B	408	3.96	4%	5%	19%	33%	38%
	C	85	3.65	12%	11%	14%	26%	37%
By change in CAMEL rating	D or lower	11	3.91	9%	0%	9%	54%	28%
	Improve	86	4.30	1%	1%	15%	33%	50%
	Remain the same	455	3.92	5%	6%	18%	34%	37%
By agree with current CAMEL rating	Decline	63	3.06	16%	19%	25%	22%	17%
	Disagree strongly	30	1.75	53%	27%	13%	7%	0%
	Disagree somewhat	61	3.03	10%	18%	40%	23%	9%
	Neutral	78	3.74	3%	8%	27%	37%	26%
	Agree somewhat	139	3.96	2%	5%	20%	42%	31%
By MBL credit union	Agree strongly	297	4.29	2%	3%	12%	31%	53%
	MBL CU	221	3.77	6%	7%	23%	35%	30%
	Not MBL CU	314	4.03	5%	6%	14%	32%	44%

*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		571	3.61	6%	16%	24%	19%	35%
By asset group	Less than \$25M	241	3.85	5%	10%	25%	15%	45%
	\$25M to \$50M	77	3.78	3%	18%	18%	21%	40%
	\$50M to \$100M	71	3.45	3%	24%	25%	21%	27%
	\$100M to \$500M	119	3.33	8%	21%	26%	22%	24%
	\$500M to \$1B	27	2.89	19%	30%	11%	26%	15%
	\$1B or more	36	3.11	11%	25%	22%	25%	17%
By size of CU	Less than \$100M	389	3.76	4%	14%	24%	17%	40%
	\$100M or more	182	3.22	10%	23%	23%	23%	21%
By charter	State	224	3.53	7%	19%	21%	18%	34%
	Federal	346	3.67	5%	15%	25%	20%	36%
By field of membership	Single common bond	125	3.89	6%	6%	24%	22%	43%
	Multiple common bond	174	3.71	4%	16%	21%	23%	36%
	Community	271	3.41	7%	22%	25%	15%	31%
By NCUA region	Region 1	103	3.57	6%	16%	27%	15%	35%
	Region 2	101	3.54	9%	14%	25%	16%	36%
	Region 3	119	3.63	6%	15%	22%	21%	35%
	Region 4	183	3.84	2%	13%	25%	21%	40%
	Region 5	64	3.09	13%	31%	13%	22%	22%
By current net worth ratio	Less than 6%	5	4.20	20%	0%	0%	0%	80%
	6%-6.99%	11	3.70	9%	9%	28%	8%	45%
	7%-9.99%	214	3.47	9%	16%	24%	19%	31%
	10% or greater	334	3.67	4%	17%	23%	20%	36%
By agency conducting exam/visitation	State Regulator	109	3.59	6%	19%	21%	18%	36%
	NCUA	359	3.68	6%	14%	23%	20%	36%
	Both	103	3.39	7%	21%	27%	15%	30%
NCUA exam by size of CU	Less than \$100M	256	3.86	4%	12%	22%	19%	43%
	\$100M or more	103	3.12	11%	22%	27%	24%	15%
By exam date	Quarter 4, 2017	68	3.65	10%	11%	20%	20%	38%
	Quarter 3, 2017	153	3.61	7%	13%	28%	17%	35%
	Quarter 2, 2017	132	3.53	2%	23%	24%	20%	30%
	Quarter 1, 2017	98	3.71	7%	16%	17%	19%	40%
	Quarter 4, 2016	48	3.56	8%	23%	16%	13%	41%
	Quarter 3, 2016	37	3.65	7%	11%	27%	21%	34%
	Quarter 2, 2016	20	3.75	0%	10%	35%	25%	30%
	Quarter 1, 2016	3	3.03	0%	34%	29%	37%	0%
	Prior to 2015	1	3.00	0%	0%	100%	0%	0%
By CAE (CAMEL "by-the-number")	1	133	3.56	5%	16%	24%	26%	28%
	2	335	3.65	5%	16%	25%	17%	37%
	3	35	3.83	9%	14%	11%	17%	49%
	4	5	3.20	20%	0%	40%	20%	20%
By CUNA Credit Analysis score	A	29	4.21	0%	7%	20%	17%	56%
	B	388	3.59	5%	16%	26%	20%	33%
	C	80	3.64	8%	18%	18%	17%	40%
	D or lower	10	3.82	10%	0%	29%	20%	41%
By change in CAMEL rating	Improve	86	3.59	6%	19%	20%	19%	36%
	Remain the same	424	3.65	6%	14%	25%	19%	36%
	Decline	57	3.36	7%	26%	19%	19%	28%
By agree with current CAMEL rating	Disagree strongly	27	2.21	29%	37%	22%	8%	4%
	Disagree somewhat	55	2.96	11%	24%	32%	24%	9%
	Neutral	73	3.40	8%	13%	34%	22%	24%
	Agree somewhat	133	3.67	3%	19%	22%	18%	37%
	Agree strongly	280	3.92	3%	12%	20%	19%	46%
By MBL credit union	MBL CU	209	3.29	8%	25%	21%	19%	26%
	Not MBL CU	299	3.86	4%	9%	26%	19%	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		569	3.72	4%	4%	38%	25%	30%
By asset group	Less than \$25M	241	3.75	5%	2%	38%	22%	33%
	\$25M to \$50M	76	3.64	3%	9%	38%	21%	29%
	\$50M to \$100M	70	3.74	1%	3%	40%	31%	24%
	\$100M to \$500M	119	3.64	4%	4%	39%	28%	24%
	\$500M to \$1B	27	3.81	4%	7%	22%	37%	30%
	\$1B or more	36	3.89	3%	0%	33%	33%	31%
By size of CU	Less than \$100M	387	3.73	4%	4%	38%	23%	31%
	\$100M or more	182	3.71	4%	4%	36%	30%	26%
By charter	State	224	3.93	4%	2%	27%	30%	36%
	Federal	344	3.60	4%	5%	44%	22%	25%
By field of membership	Single common bond	124	3.81	2%	4%	35%	26%	32%
	Multiple common bond	175	3.67	5%	4%	41%	22%	29%
	Community	269	3.72	5%	3%	36%	27%	28%
By NCUA region	Region 1	102	3.76	3%	5%	40%	19%	33%
	Region 2	100	3.53	6%	7%	42%	19%	27%
	Region 3	119	3.73	2%	3%	42%	28%	26%
	Region 4	183	3.88	4%	2%	30%	30%	34%
	Region 5	64	3.50	6%	5%	40%	28%	20%
By current net worth ratio	Less than 6%	5	4.00	0%	0%	40%	20%	40%
	6%-6.99%	11	3.81	9%	0%	19%	44%	28%
	7%-9.99%	212	3.63	4%	4%	43%	25%	25%
	10% or greater	334	3.77	4%	4%	35%	25%	32%
By agency conducting exam/visitation	State Regulator	109	3.95	4%	1%	28%	28%	39%
	NCUA	357	3.60	4%	5%	43%	22%	25%
	Both	103	3.93	3%	3%	26%	34%	34%
NCUA exam by size of CU	Less than \$100M	254	3.63	4%	4%	44%	19%	28%
	\$100M or more	103	3.50	4%	6%	42%	32%	16%
By exam date	Quarter 4, 2017	67	3.89	0%	3%	40%	22%	35%
	Quarter 3, 2017	152	3.70	5%	4%	40%	19%	32%
	Quarter 2, 2017	131	3.77	4%	2%	33%	35%	26%
	Quarter 1, 2017	99	3.58	8%	4%	38%	21%	28%
	Quarter 4, 2016	48	3.82	4%	6%	25%	33%	31%
	Quarter 3, 2016	37	3.79	0%	2%	49%	15%	33%
	Quarter 2, 2016	20	3.41	5%	9%	45%	20%	20%
	Quarter 1, 2016	3	3.63	0%	0%	37%	63%	0%
	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
By CAE (CAMEL "by-the-number")	1	132	3.79	4%	4%	30%	35%	27%
	2	335	3.70	5%	4%	38%	24%	30%
	3	35	3.62	3%	3%	52%	14%	28%
	4	5	3.40	20%	0%	20%	40%	20%
By CUNA Credit Analysis score	A	29	3.96	4%	0%	35%	19%	42%
	B	387	3.73	4%	4%	37%	26%	29%
	C	80	3.52	8%	6%	37%	25%	24%
	D or lower	10	3.70	10%	0%	20%	50%	20%
By change in CAMEL rating	Improve	85	3.77	5%	5%	33%	23%	34%
	Remain the same	423	3.74	3%	4%	38%	25%	30%
	Decline	57	3.53	7%	2%	42%	30%	20%
By agree with current CAMEL rating	Disagree strongly	27	2.74	26%	11%	33%	22%	8%
	Disagree somewhat	56	3.23	9%	9%	43%	30%	9%
	Neutral	73	3.72	1%	1%	46%	26%	25%
	Agree somewhat	133	3.82	4%	3%	30%	34%	29%
By MBL credit union	Agree strongly	277	3.88	2%	3%	38%	19%	37%
	MBL CU	208	3.75	4%	2%	33%	36%	25%
	Not MBL CU	299	3.69	4%	5%	39%	20%	32%

*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		566	3.31	7%	23%	26%	21%	23%
By asset group	Less than \$25M	240	3.42	7%	22%	22%	17%	31%
	\$25M to \$50M	76	3.47	5%	18%	26%	24%	26%
	\$50M to \$100M	68	3.15	4%	26%	34%	21%	15%
	\$100M to \$500M	119	3.10	8%	24%	33%	21%	14%
	\$500M to \$1B	27	2.96	11%	33%	15%	30%	11%
	\$1B or more	36	3.31	8%	19%	22%	33%	17%
By size of CU	Less than \$100M	384	3.38	6%	22%	25%	19%	27%
	\$100M or more	182	3.11	8%	25%	28%	25%	14%
By charter	State	223	3.25	10%	21%	27%	19%	23%
	Federal	342	3.34	5%	25%	25%	22%	24%
By field of membership	Single common bond	124	3.34	8%	24%	22%	17%	29%
	Multiple common bond	174	3.30	4%	27%	25%	22%	22%
	Community	267	3.29	8%	20%	28%	22%	22%
By NCUA region	Region 1	102	3.42	8%	17%	24%	28%	23%
	Region 2	101	3.12	7%	33%	23%	14%	23%
	Region 3	118	3.36	8%	16%	32%	20%	24%
	Region 4	181	3.42	4%	25%	24%	18%	28%
	Region 5	63	3.02	11%	23%	28%	30%	8%
By current net worth ratio	Less than 6%	5	3.40	20%	20%	0%	20%	40%
	6%-6.99%	11	3.16	28%	9%	19%	8%	36%
	7%-9.99%	211	3.18	8%	27%	25%	20%	20%
	10% or greater	332	3.38	5%	22%	26%	22%	24%
By agency conducting exam/visitation	State Regulator	109	3.30	8%	21%	28%	19%	24%
	NCUA	354	3.33	6%	25%	24%	22%	24%
	Both	103	3.23	9%	20%	31%	19%	21%
NCUA exam by size of CU	Less than \$100M	251	3.44	5%	24%	22%	20%	29%
	\$100M or more	103	3.00	8%	28%	29%	27%	8%
By exam date	Quarter 4, 2017	66	3.31	8%	20%	29%	19%	24%
	Quarter 3, 2017	152	3.37	9%	17%	30%	19%	26%
	Quarter 2, 2017	129	3.20	7%	30%	21%	19%	23%
	Quarter 1, 2017	98	3.27	6%	25%	23%	25%	20%
	Quarter 4, 2016	49	3.33	6%	27%	22%	16%	28%
	Quarter 3, 2016	37	3.43	5%	18%	26%	31%	20%
	Quarter 2, 2016	20	3.21	0%	39%	20%	21%	20%
	Quarter 1, 2016	3	3.00	0%	0%	100%	0%	0%
	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
By CAE (CAMEL "by-the-number")	1	132	3.40	3%	22%	28%	28%	20%
	2	332	3.27	8%	24%	26%	18%	25%
	3	34	3.39	9%	20%	23%	18%	30%
	4	5	4.00	0%	20%	0%	40%	40%
By CUNA Credit Analysis score	A	28	3.82	0%	11%	28%	29%	32%
	B	385	3.31	6%	24%	27%	22%	22%
	C	79	3.15	12%	27%	21%	13%	27%
	D or lower	10	3.44	10%	18%	20%	20%	31%
By change in CAMEL rating	Improve	85	3.25	13%	18%	25%	19%	25%
	Remain the same	420	3.38	5%	23%	26%	23%	24%
	Decline	57	2.90	9%	38%	26%	10%	18%
By agree with current CAMEL rating	Disagree strongly	27	2.12	33%	34%	25%	4%	4%
	Disagree somewhat	55	2.40	16%	46%	22%	14%	2%
	Neutral	73	3.16	4%	24%	38%	20%	14%
	Agree somewhat	133	3.38	4%	25%	24%	24%	23%
	Agree strongly	275	3.62	4%	17%	24%	22%	33%
By MBL credit union	MBL CU	208	3.12	8%	25%	30%	21%	16%
	Not MBL CU	295	3.45	5%	22%	23%	20%	29%

*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		565	3.16	11%	16%	37%	18%	18%
By asset group	Less than \$25M	238	3.22	10%	15%	42%	12%	22%
	\$25M to \$50M	76	3.13	11%	14%	41%	20%	14%
	\$50M to \$100M	69	3.06	13%	13%	38%	28%	9%
	\$100M to \$500M	119	3.18	8%	22%	31%	20%	18%
	\$500M to \$1B	27	2.70	22%	22%	26%	22%	7%
	\$1B or more	36	3.25	11%	22%	17%	31%	19%
By size of CU	Less than \$100M	383	3.17	10%	14%	41%	16%	18%
	\$100M or more	182	3.11	11%	22%	28%	22%	17%
By charter	State	222	3.16	13%	18%	31%	16%	22%
	Federal	342	3.15	9%	16%	41%	20%	14%
By field of membership	Single common bond	124	3.25	10%	16%	38%	12%	24%
	Multiple common bond	174	3.14	10%	19%	37%	17%	17%
	Community	266	3.12	12%	15%	37%	21%	15%
By NCUA region	Region 1	103	3.13	12%	22%	25%	23%	18%
	Region 2	101	3.19	12%	13%	38%	19%	18%
	Region 3	117	3.13	9%	13%	46%	21%	12%
	Region 4	180	3.30	9%	15%	36%	16%	23%
	Region 5	63	2.79	14%	23%	45%	8%	11%
By current net worth ratio	Less than 6%	5	2.40	20%	20%	60%	0%	0%
	6%-6.99%	11	2.82	9%	27%	46%	9%	9%
	7%-9.99%	211	3.05	13%	18%	36%	18%	15%
	10% or greater	331	3.22	10%	15%	37%	19%	19%
By agency conducting exam/visitation	State Regulator	109	3.32	8%	18%	32%	18%	25%
	NCUA	354	3.16	9%	16%	41%	19%	15%
	Both	102	2.94	20%	16%	31%	14%	19%
NCUA exam by size of CU	Less than \$100M	251	3.16	8%	15%	45%	16%	16%
	\$100M or more	103	3.17	10%	20%	28%	30%	13%
By exam date	Quarter 4, 2017	66	3.33	10%	10%	40%	19%	22%
	Quarter 3, 2017	153	3.34	6%	15%	37%	22%	20%
	Quarter 2, 2017	130	2.95	13%	22%	36%	14%	15%
	Quarter 1, 2017	97	3.02	18%	14%	37%	12%	20%
	Quarter 4, 2016	48	3.19	9%	20%	32%	23%	17%
	Quarter 3, 2016	37	3.06	10%	20%	34%	25%	11%
	Quarter 2, 2016	20	3.07	9%	15%	45%	20%	10%
	Quarter 1, 2016	3	3.25	0%	34%	37%	0%	29%
	Prior to 2015	1	3.00	0%	0%	100%	0%	0%
By CAE (CAMEL "by-the-number")	1	132	3.12	12%	17%	33%	22%	16%
	2	332	3.20	10%	15%	38%	18%	18%
	3	34	3.03	9%	21%	44%	12%	15%
	4	5	3.40	20%	0%	20%	40%	20%
By CUNA Credit Analysis score	A	27	3.38	12%	11%	33%	18%	26%
	B	385	3.14	10%	17%	37%	19%	16%
	C	80	3.21	12%	12%	38%	21%	17%
	D or lower	10	3.34	10%	18%	30%	10%	31%
By change in CAMEL rating	Improve	85	3.18	7%	16%	42%	20%	14%
	Remain the same	419	3.18	10%	18%	36%	18%	19%
	Decline	57	2.85	22%	10%	41%	14%	12%
By agree with current CAMEL rating	Disagree strongly	27	1.89	53%	14%	25%	8%	0%
	Disagree somewhat	55	2.51	17%	33%	35%	13%	2%
	Neutral	72	3.00	10%	15%	50%	15%	10%
	Agree somewhat	132	3.18	8%	22%	33%	17%	20%
	Agree strongly	276	3.45	7%	11%	37%	21%	24%
By MBL credit union	MBL CU	209	3.09	12%	19%	33%	23%	14%
	Not MBL CU	294	3.22	10%	14%	40%	17%	20%

*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		571	3.43	9%	18%	24%	19%	30%
By asset group	Less than \$25M	242	3.64	6%	15%	25%	16%	38%
	\$25M to \$50M	77	3.43	13%	16%	18%	22%	31%
	\$50M to \$100M	70	3.23	13%	16%	27%	24%	20%
	\$100M to \$500M	119	3.13	13%	23%	27%	15%	23%
	\$500M to \$1B	27	3.11	7%	30%	19%	33%	11%
	\$1B or more	36	3.36	6%	28%	22%	14%	31%
By size of CU	Less than \$100M	389	3.52	9%	15%	24%	19%	33%
	\$100M or more	182	3.16	11%	25%	25%	18%	22%
By charter	State	224	3.44	10%	17%	25%	16%	32%
	Federal	346	3.41	9%	18%	24%	20%	28%
By field of membership	Single common bond	125	3.65	8%	12%	25%	18%	38%
	Multiple common bond	174	3.48	7%	19%	23%	21%	30%
	Community	271	3.27	11%	20%	25%	17%	26%
By NCUA region	Region 1	103	3.45	11%	16%	21%	20%	32%
	Region 2	102	3.36	14%	17%	21%	15%	33%
	Region 3	119	3.50	5%	15%	30%	25%	25%
	Region 4	182	3.57	8%	17%	23%	16%	36%
	Region 5	64	2.95	12%	28%	31%	15%	15%
By current net worth ratio	Less than 6%	5	3.40	20%	0%	40%	0%	40%
	6%-6.99%	11	3.43	28%	0%	18%	9%	45%
	7%-9.99%	213	3.32	8%	21%	24%	22%	24%
	10% or greater	335	3.46	9%	17%	25%	17%	32%
By agency conducting exam/visitation	State Regulator	109	3.61	7%	14%	26%	16%	37%
	NCUA	359	3.40	9%	18%	24%	20%	29%
	Both	103	3.31	11%	19%	25%	17%	27%
NCUA exam by size of CU	Less than \$100M	256	3.53	8%	15%	25%	20%	32%
	\$100M or more	103	2.98	13%	30%	19%	20%	18%
By exam date	Quarter 4, 2017	67	3.55	8%	14%	25%	21%	32%
	Quarter 3, 2017	153	3.51	9%	16%	21%	20%	33%
	Quarter 2, 2017	131	3.38	8%	22%	21%	23%	26%
	Quarter 1, 2017	99	3.25	15%	19%	23%	14%	30%
	Quarter 4, 2016	49	3.55	8%	14%	30%	10%	37%
	Quarter 3, 2016	37	3.38	7%	16%	32%	20%	24%
	Quarter 2, 2016	20	3.35	5%	21%	35%	15%	25%
	Quarter 1, 2016	3	2.33	34%	0%	66%	0%	0%
	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
By CAE (CAMEL "by-the-number")	1	133	3.50	6%	16%	27%	26%	26%
	2	335	3.40	10%	19%	23%	16%	31%
	3	35	3.30	12%	19%	26%	14%	29%
	4	5	3.80	20%	0%	0%	40%	40%
By CUNA Credit Analysis score	A	28	3.78	8%	4%	32%	18%	39%
	B	389	3.40	8%	20%	25%	19%	28%
	C	80	3.33	18%	14%	19%	16%	33%
	D or lower	10	3.71	10%	0%	30%	29%	31%
By change in CAMEL rating	Improve	86	3.44	8%	20%	23%	18%	31%
	Remain the same	424	3.48	8%	17%	26%	18%	31%
	Decline	57	2.99	21%	19%	18%	25%	18%
By agree with current CAMEL rating	Disagree strongly	27	1.80	59%	17%	8%	16%	0%
	Disagree somewhat	56	2.47	18%	37%	29%	12%	4%
	Neutral	73	3.27	6%	22%	32%	19%	21%
	Agree somewhat	133	3.40	10%	16%	26%	21%	27%
	Agree strongly	279	3.84	3%	14%	22%	19%	42%
By MBL credit union	MBL CU	209	3.14	12%	23%	25%	17%	22%
	Not MBL CU	299	3.60	8%	14%	24%	20%	35%

*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		570	3.10	13%	25%	25%	13%	24%
By asset group	Less than \$25M	241	3.35	10%	19%	27%	14%	30%
	\$25M to \$50M	77	3.10	17%	23%	19%	13%	27%
	\$50M to \$100M	70	2.81	19%	27%	26%	11%	17%
	\$100M to \$500M	119	2.84	12%	34%	29%	9%	16%
	\$500M to \$1B	27	2.48	19%	48%	4%	26%	4%
\$1B or more	36	3.08	11%	31%	19%	17%	22%	
By size of CU	Less than \$100M	388	3.20	13%	21%	26%	13%	27%
	\$100M or more	182	2.82	13%	36%	23%	13%	15%
By charter	State	223	3.08	15%	22%	28%	10%	25%
	Federal	346	3.10	12%	27%	23%	15%	23%
By field of membership	Single common bond	123	3.35	11%	17%	30%	12%	30%
	Multiple common bond	175	3.07	12%	29%	22%	14%	23%
	Community	271	2.99	14%	27%	25%	14%	20%
By NCUA region	Region 1	102	3.23	11%	22%	26%	18%	24%
	Region 2	102	3.02	15%	30%	17%	11%	26%
	Region 3	119	3.06	10%	24%	33%	15%	18%
	Region 4	182	3.24	12%	20%	28%	11%	28%
	Region 5	64	2.70	20%	36%	14%	13%	17%
By current net worth ratio	Less than 6%	5	3.00	20%	20%	20%	20%	20%
	6%-6.99%	11	2.90	36%	9%	18%	0%	36%
	7%-9.99%	212	2.95	16%	26%	25%	13%	20%
	10% or greater	335	3.18	10%	25%	26%	14%	25%
By agency conducting exam/visitation	State Regulator	108	3.18	12%	19%	33%	9%	27%
	NCUA	359	3.10	12%	27%	23%	15%	23%
	Both	103	2.99	15%	26%	24%	12%	22%
NCUA exam by size of CU	Less than \$100M	256	3.22	12%	22%	25%	15%	27%
	\$100M or more	103	2.74	12%	42%	16%	16%	13%
By exam date	Quarter 4, 2017	67	3.17	12%	26%	23%	11%	28%
	Quarter 3, 2017	152	3.14	12%	26%	25%	11%	26%
	Quarter 2, 2017	131	3.06	12%	31%	23%	10%	25%
	Quarter 1, 2017	99	3.09	17%	17%	27%	19%	20%
	Quarter 4, 2016	49	2.89	20%	26%	19%	13%	21%
	Quarter 3, 2016	37	3.03	11%	26%	29%	17%	17%
	Quarter 2, 2016	20	3.35	5%	25%	25%	20%	25%
	Quarter 1, 2016	3	2.37	0%	63%	37%	0%	0%
Prior to 2015	1	3.00	0%	0%	100%	0%	0%	
By CAE (CAMEL "by-the-number")	1	133	3.09	9%	28%	27%	19%	18%
	2	335	3.05	15%	25%	23%	12%	24%
	3	34	3.34	9%	19%	30%	12%	30%
	4	5	3.20	20%	20%	20%	0%	40%
By CUNA Credit Analysis score	A	29	3.52	7%	17%	27%	14%	35%
	B	387	3.04	13%	27%	24%	14%	21%
	C	80	3.06	18%	20%	24%	11%	26%
	D or lower	10	3.21	10%	20%	38%	0%	31%
By change in CAMEL rating	Improve	86	3.03	18%	22%	24%	12%	24%
	Remain the same	423	3.17	10%	26%	26%	14%	24%
	Decline	57	2.67	27%	26%	18%	12%	18%
By agree with current CAMEL rating	Disagree strongly	27	1.82	57%	21%	15%	0%	8%
	Disagree somewhat	56	2.24	23%	44%	20%	11%	2%
	Neutral	73	3.11	4%	27%	39%	11%	18%
	Agree somewhat	132	3.09	13%	24%	25%	15%	23%
	Agree strongly	279	3.40	9%	21%	24%	15%	32%
By MBL credit union	MBL CU	209	2.84	17%	30%	24%	12%	17%
	Not MBL CU	298	3.23	11%	23%	25%	14%	27%

*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		568	3.51	7%	13%	32%	17%	30%
By asset group	Less than \$25M	241	3.55	6%	14%	33%	15%	33%
	\$25M to \$50M	77	3.52	10%	8%	35%	13%	34%
	\$50M to \$100M	70	3.29	11%	16%	29%	21%	23%
	\$100M to \$500M	119	3.51	5%	13%	32%	24%	25%
	\$500M to \$1B	26	3.65	4%	12%	35%	15%	35%
	\$1B or more	35	3.74	3%	11%	29%	23%	34%
By size of CU	Less than \$100M	388	3.49	8%	13%	33%	16%	31%
	\$100M or more	180	3.57	4%	13%	32%	23%	28%
By charter	State	221	3.54	9%	10%	32%	13%	35%
	Federal	346	3.49	5%	15%	33%	20%	27%
By field of membership	Single common bond	125	3.51	6%	14%	36%	12%	32%
	Multiple common bond	174	3.61	5%	11%	33%	21%	30%
	Community	268	3.45	9%	14%	30%	18%	30%
By NCUA region	Region 1	103	3.63	8%	9%	28%	23%	32%
	Region 2	102	3.53	6%	12%	35%	19%	29%
	Region 3	117	3.27	6%	17%	42%	16%	19%
	Region 4	182	3.73	7%	9%	29%	15%	40%
	Region 5	63	3.17	10%	25%	26%	18%	21%
By current net worth ratio	Less than 6%	5	2.80	20%	40%	0%	20%	20%
	6%-6.99%	11	3.53	9%	9%	35%	9%	36%
	7%-9.99%	213	3.41	9%	14%	28%	23%	25%
	10% or greater	332	3.58	5%	12%	35%	15%	33%
By agency conducting exam/visitation	State Regulator	108	3.61	8%	10%	35%	10%	38%
	NCUA	359	3.47	6%	15%	32%	20%	27%
	Both	101	3.57	9%	9%	32%	16%	34%
NCUA exam by size of CU	Less than \$100M	256	3.49	6%	14%	33%	18%	29%
	\$100M or more	103	3.42	5%	18%	28%	27%	21%
By exam date	Quarter 4, 2017	66	3.60	5%	14%	28%	23%	30%
	Quarter 3, 2017	152	3.58	8%	12%	28%	17%	35%
	Quarter 2, 2017	132	3.32	6%	18%	39%	11%	26%
	Quarter 1, 2017	97	3.42	12%	10%	30%	21%	27%
	Quarter 4, 2016	49	3.76	6%	9%	29%	16%	41%
	Quarter 3, 2016	37	3.69	0%	13%	35%	22%	30%
	Quarter 2, 2016	20	3.50	5%	10%	40%	20%	24%
	Quarter 1, 2016	3	3.29	0%	0%	71%	29%	0%
Prior to 2015	1	4.00	0%	0%	0%	100%	0%	
By CAE (CAMEL "by-the-number")	1	132	3.71	5%	7%	31%	27%	30%
	2	335	3.50	8%	14%	32%	16%	31%
	3	35	3.21	6%	23%	40%	9%	23%
	4	5	3.20	20%	20%	20%	0%	40%
By CUNA Credit Analysis score	A	29	4.04	0%	4%	30%	24%	42%
	B	387	3.52	6%	13%	32%	19%	29%
	C	80	3.34	13%	13%	31%	12%	30%
	D or lower	10	3.30	10%	20%	30%	8%	31%
By change in CAMEL rating	Improve	86	3.49	7%	13%	35%	13%	31%
	Remain the same	422	3.63	5%	11%	32%	20%	32%
	Decline	56	2.70	23%	25%	29%	5%	18%
By agree with current CAMEL rating	Disagree strongly	27	1.89	52%	18%	23%	4%	3%
	Disagree somewhat	54	2.61	17%	28%	37%	10%	7%
	Neutral	73	3.15	5%	18%	48%	13%	15%
	Agree somewhat	132	3.53	5%	15%	32%	20%	29%
	Agree strongly	279	3.95	2%	7%	28%	20%	43%
By MBL credit union	MBL CU	208	3.49	7%	14%	31%	20%	28%
	Not MBL CU	299	3.54	7%	12%	33%	16%	32%

*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		565	3.21	9%	19%	38%	11%	23%
By asset group	Less than \$25M	239	3.31	8%	16%	39%	11%	26%
	\$25M to \$50M	75	3.19	9%	17%	43%	7%	24%
	\$50M to \$100M	70	3.00	10%	26%	34%	14%	16%
	\$100M to \$500M	119	3.08	9%	21%	39%	13%	18%
	\$500M to \$1B	26	3.23	12%	19%	31%	12%	27%
	\$1B or more	36	3.42	6%	25%	25%	11%	33%
By size of CU	Less than \$100M	384	3.23	9%	18%	39%	11%	24%
	\$100M or more	181	3.17	9%	21%	36%	12%	22%
By charter	State	221	3.17	11%	19%	37%	9%	25%
	Federal	343	3.24	7%	19%	38%	13%	22%
By field of membership	Single common bond	125	3.29	7%	16%	41%	10%	25%
	Multiple common bond	171	3.28	6%	19%	38%	15%	22%
	Community	268	3.12	11%	21%	36%	9%	23%
By NCUA region	Region 1	101	3.32	9%	12%	39%	17%	23%
	Region 2	101	3.17	10%	19%	37%	12%	22%
	Region 3	117	2.94	9%	26%	42%	8%	15%
	Region 4	181	3.48	6%	15%	37%	11%	32%
	Region 5	64	2.82	15%	28%	33%	9%	15%
By current net worth ratio	Less than 6%	5	2.40	20%	40%	20%	20%	0%
	6%-6.99%	11	3.17	9%	9%	54%	9%	18%
	7%-9.99%	213	3.10	11%	22%	35%	13%	20%
	10% or greater	329	3.28	7%	18%	39%	10%	26%
By agency conducting exam/visitation	State Regulator	107	3.29	9%	16%	39%	10%	26%
	NCUA	356	3.22	8%	19%	37%	13%	23%
	Both	102	3.07	10%	22%	41%	5%	22%
NCUA exam by size of CU	Less than \$100M	253	3.27	8%	17%	39%	12%	24%
	\$100M or more	103	3.07	9%	27%	31%	16%	18%
By exam date	Quarter 4, 2017	66	3.26	8%	15%	41%	15%	21%
	Quarter 3, 2017	152	3.20	13%	15%	39%	6%	27%
	Quarter 2, 2017	130	3.09	9%	25%	35%	11%	20%
	Quarter 1, 2017	96	3.14	9%	23%	33%	13%	21%
	Quarter 4, 2016	49	3.51	4%	20%	30%	14%	32%
	Quarter 3, 2016	37	3.20	5%	18%	49%	9%	19%
	Quarter 2, 2016	20	3.30	5%	15%	40%	24%	15%
	Quarter 1, 2016	3	3.29	0%	0%	71%	29%	0%
	Prior to 2015	1	3.00	0%	0%	100%	0%	0%
By CAE (CAMEL "by-the-number")	1	132	3.34	6%	17%	38%	15%	24%
	2	332	3.20	10%	20%	36%	11%	24%
	3	35	2.95	9%	31%	35%	9%	17%
	4	5	3.00	20%	0%	60%	0%	20%
By CUNA Credit Analysis score	A	28	3.86	0%	11%	32%	18%	39%
	B	386	3.20	8%	21%	37%	12%	22%
	C	79	3.01	18%	15%	36%	8%	22%
	D or lower	10	3.40	10%	10%	40%	8%	31%
By change in CAMEL rating	Improve	86	3.17	7%	20%	40%	13%	19%
	Remain the same	419	3.31	8%	17%	38%	12%	25%
	Decline	56	2.56	19%	36%	29%	2%	14%
By agree with current CAMEL rating	Disagree strongly	27	1.69	59%	19%	19%	0%	3%
	Disagree somewhat	54	2.43	17%	39%	34%	5%	5%
	Neutral	73	2.82	5%	23%	61%	5%	5%
	Agree somewhat	131	3.30	6%	21%	32%	17%	23%
	Agree strongly	277	3.58	4%	13%	36%	13%	34%
By MBL credit union	MBL CU	208	3.10	9%	24%	36%	10%	21%
	Not MBL CU	296	3.28	9%	17%	37%	13%	25%

*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		570	2.22	31%	40%	13%	5%	10%
By asset group	Less than \$25M	242	2.45	27%	35%	18%	6%	14%
	\$25M to \$50M	76	1.99	36%	45%	11%	4%	5%
	\$50M to \$100M	70	2.06	34%	44%	10%	4%	7%
	\$100M to \$500M	119	2.03	35%	42%	12%	6%	5%
	\$500M to \$1B	27	1.81	37%	52%	7%	0%	4%
By size of CU	\$1B or more	36	2.14	28%	53%	3%	11%	6%
	Less than \$100M	388	2.29	30%	38%	15%	5%	11%
By charter	\$100M or more	182	2.01	34%	46%	9%	6%	5%
	State	223	2.19	35%	37%	13%	5%	10%
By field of membership	Federal	346	2.23	29%	42%	14%	5%	9%
	Single common bond	125	2.47	26%	38%	15%	6%	15%
By NCUA region	Multiple common bond	175	2.16	32%	40%	14%	5%	8%
	Community	269	2.13	33%	42%	12%	5%	8%
	Region 1	103	2.18	33%	40%	11%	8%	8%
By current net worth ratio	Region 2	102	2.13	35%	38%	15%	1%	10%
	Region 3	119	2.06	29%	48%	13%	5%	4%
	Region 4	181	2.42	29%	35%	15%	7%	14%
	Region 5	64	2.15	32%	43%	11%	6%	8%
By agency conducting exam/visitation	Less than 6%	5	1.80	40%	40%	20%	0%	0%
	6%-6.99%	11	2.35	37%	27%	18%	0%	18%
	7%-9.99%	212	2.17	31%	42%	13%	6%	8%
	10% or greater	335	2.22	32%	40%	13%	5%	10%
By agency conducting exam/visitation	State Regulator	109	2.11	33%	43%	12%	3%	8%
	NCUA	359	2.25	30%	41%	14%	6%	10%
	Both	102	2.21	35%	36%	14%	6%	10%
NCUA exam by size of CU	Less than \$100M	256	2.34	28%	39%	15%	6%	12%
	\$100M or more	103	1.97	35%	46%	10%	5%	4%
By exam date	Quarter 4, 2017	67	2.43	26%	37%	18%	7%	12%
	Quarter 3, 2017	153	2.24	27%	44%	15%	4%	9%
	Quarter 2, 2017	131	2.13	33%	44%	11%	4%	9%
	Quarter 1, 2017	98	1.95	42%	41%	7%	2%	8%
	Quarter 4, 2016	49	2.39	39%	19%	19%	10%	13%
	Quarter 3, 2016	37	2.29	23%	49%	11%	12%	6%
	Quarter 2, 2016	20	2.40	25%	40%	20%	0%	15%
	Quarter 1, 2016	3	2.62	34%	0%	37%	29%	0%
By CAE (CAMEL "by-the-number")	Prior to 2015	1	3.00	0%	0%	100%	0%	0%
	1	133	2.10	33%	44%	10%	7%	7%
	2	335	2.23	32%	38%	14%	6%	10%
	3	35	2.32	32%	34%	20%	0%	14%
By CUNA Credit Analysis score	4	5	2.60	40%	20%	0%	20%	20%
	A	29	2.79	18%	27%	31%	7%	18%
	B	388	2.20	31%	42%	12%	6%	9%
	C	80	2.01	45%	30%	12%	4%	9%
By change in CAMEL rating	D or lower	10	2.31	20%	49%	20%	0%	10%
	Improve	84	2.28	29%	39%	16%	8%	8%
	Remain the same	425	2.23	30%	42%	13%	5%	10%
By agree with current CAMEL rating	Decline	57	2.05	41%	33%	13%	4%	9%
	Disagree strongly	27	1.37	66%	30%	3%	0%	0%
	Disagree somewhat	56	1.83	43%	40%	9%	5%	2%
	Neutral	73	2.19	23%	45%	26%	1%	4%
By MBL credit union	Agree somewhat	133	2.09	31%	48%	10%	5%	7%
	Agree strongly	278	2.46	27%	36%	14%	7%	15%
By MBL credit union	MBL CU	208	1.94	39%	42%	10%	4%	5%
	Not MBL CU	300	2.38	28%	37%	15%	7%	13%

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

Negatively-worded statements have been converted to positive to normalize the averages and ratings for comparative purposes.

Table 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		571	3.85	5%	12%	20%	19%	44%
By asset group	Less than \$25M	242	3.78	6%	13%	22%	14%	44%
	\$25M to \$50M	77	3.99	1%	10%	19%	26%	43%
	\$50M to \$100M	70	3.80	6%	7%	26%	24%	37%
	\$100M to \$500M	119	4.01	6%	9%	13%	21%	50%
	\$500M to \$1B	27	3.52	11%	19%	19%	11%	41%
	\$1B or more	36	4.08	3%	14%	8%	22%	53%
By size of CU	Less than \$100M	389	3.82	5%	12%	22%	18%	43%
	\$100M or more	182	3.94	6%	12%	13%	20%	49%
By charter	State	223	3.86	6%	9%	21%	19%	44%
	Federal	347	3.85	5%	13%	19%	19%	44%
By field of membership	Single common bond	124	3.77	8%	13%	20%	13%	46%
	Multiple common bond	175	3.94	4%	10%	17%	24%	44%
	Community	271	3.84	5%	12%	22%	18%	44%
By NCUA region	Region 1	103	3.85	6%	13%	15%	21%	44%
	Region 2	102	3.76	5%	17%	21%	11%	46%
	Region 3	119	3.81	3%	13%	24%	19%	41%
	Region 4	182	3.99	6%	6%	20%	18%	50%
	Region 5	64	3.72	7%	12%	18%	30%	33%
By current net worth ratio	Less than 6%	5	4.00	20%	0%	0%	20%	60%
	6%-6.99%	11	3.61	19%	0%	19%	26%	36%
	7%-9.99%	212	3.84	2%	17%	19%	18%	44%
	10% or greater	336	3.85	7%	9%	21%	19%	44%
By agency conducting exam/visitation	State Regulator	108	3.91	7%	8%	18%	22%	45%
	NCUA	360	3.84	5%	13%	20%	19%	44%
	Both	103	3.84	6%	11%	23%	15%	46%
NCUA exam by size of CU	Less than \$100M	257	3.84	5%	13%	21%	17%	45%
	\$100M or more	103	3.87	5%	13%	15%	26%	42%
By exam date	Quarter 4, 2017	67	4.01	3%	11%	19%	16%	51%
	Quarter 3, 2017	152	3.93	6%	8%	18%	20%	47%
	Quarter 2, 2017	132	3.77	5%	14%	20%	20%	41%
	Quarter 1, 2017	99	3.95	4%	11%	18%	22%	46%
	Quarter 4, 2016	49	3.78	10%	10%	18%	17%	45%
	Quarter 3, 2016	37	3.74	8%	11%	22%	17%	42%
	Quarter 2, 2016	20	3.40	5%	19%	35%	11%	30%
	Quarter 1, 2016	3	4.33	0%	0%	34%	0%	66%
	Prior to 2015	1	2.00	0%	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	132	4.01	6%	9%	14%	23%	49%
	2	336	3.89	4%	12%	22%	17%	45%
	3	35	3.60	11%	12%	23%	14%	40%
	4	5	3.80	0%	40%	0%	0%	60%
By CUNA Credit Analysis score	A	29	4.28	4%	4%	17%	13%	63%
	B	388	3.88	4%	12%	20%	20%	44%
	C	80	3.82	9%	9%	23%	11%	49%
	D or lower	10	3.70	0%	20%	20%	29%	31%
By change in CAMEL rating	Improve	86	3.77	7%	11%	22%	17%	43%
	Remain the same	425	3.91	5%	11%	19%	19%	46%
	Decline	56	3.49	8%	20%	22%	17%	34%
By agree with current CAMEL rating	Disagree strongly	26	2.47	23%	39%	13%	18%	7%
	Disagree somewhat	56	2.75	15%	29%	30%	18%	8%
	Neutral	73	3.59	4%	12%	36%	16%	32%
	Agree somewhat	133	3.90	4%	9%	22%	24%	41%
	Agree strongly	280	4.25	3%	7%	13%	18%	60%
By MBL credit union	MBL CU	209	3.87	5%	10%	20%	22%	43%
	Not MBL CU	299	3.91	4%	12%	20%	16%	48%

*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		572	3.68	6%	14%	23%	19%	38%
By asset group	Less than \$25M	243	3.66	7%	14%	26%	15%	39%
	\$25M to \$50M	77	3.87	8%	9%	18%	18%	47%
	\$50M to \$100M	70	3.44	4%	21%	23%	29%	23%
	\$100M to \$500M	119	3.73	8%	12%	21%	16%	43%
	\$500M to \$1B	27	3.37	4%	19%	33%	26%	19%
	\$1B or more	36	4.22	3%	11%	3%	28%	56%
By size of CU	Less than \$100M	390	3.66	6%	14%	24%	18%	37%
	\$100M or more	182	3.75	7%	13%	20%	20%	41%
By charter	State	224	3.98	4%	7%	22%	20%	47%
	Federal	347	3.49	8%	18%	23%	18%	33%
By field of membership	Single common bond	125	3.73	8%	10%	24%	16%	42%
	Multiple common bond	175	3.73	3%	16%	23%	21%	37%
	Community	271	3.63	8%	14%	22%	18%	38%
By NCUA region	Region 1	103	3.87	4%	12%	19%	21%	44%
	Region 2	102	3.31	12%	21%	21%	17%	29%
	Region 3	119	3.59	5%	16%	26%	21%	32%
	Region 4	183	3.89	5%	10%	23%	17%	46%
	Region 5	64	3.58	8%	14%	24%	20%	34%
By current net worth ratio	Less than 6%	5	3.60	20%	0%	20%	20%	40%
	6%-6.99%	11	3.98	0%	19%	9%	27%	45%
	7%-9.99%	213	3.74	5%	12%	24%	21%	38%
	10% or greater	336	3.61	7%	15%	23%	17%	37%
By agency conducting exam/visitation	State Regulator	109	3.88	6%	5%	26%	18%	44%
	NCUA	360	3.51	8%	18%	22%	19%	33%
	Both	103	4.08	2%	7%	22%	19%	50%
NCUA exam by size of CU	Less than \$100M	257	3.49	8%	19%	23%	17%	34%
	\$100M or more	103	3.59	8%	15%	20%	25%	32%
By exam date	Quarter 4, 2017	67	3.93	5%	10%	23%	12%	51%
	Quarter 3, 2017	153	3.76	7%	12%	18%	20%	42%
	Quarter 2, 2017	132	3.57	5%	20%	21%	19%	34%
	Quarter 1, 2017	99	3.57	8%	13%	26%	18%	35%
	Quarter 4, 2016	49	3.80	7%	10%	19%	22%	41%
	Quarter 3, 2016	37	3.64	11%	5%	27%	23%	34%
	Quarter 2, 2016	20	3.26	0%	24%	40%	21%	15%
	Quarter 1, 2016	3	4.33	0%	0%	34%	0%	66%
	Prior to 2015	1	3.00	0%	0%	100%	0%	0%
By CAE (CAMEL "by-the-number")	1	133	3.66	7%	15%	19%	21%	37%
	2	336	3.70	7%	14%	21%	18%	40%
	3	35	3.70	6%	11%	32%	11%	40%
	4	5	3.60	20%	0%	20%	20%	40%
By CUNA Credit Analysis score	A	29	3.75	4%	18%	24%	10%	45%
	B	389	3.67	7%	14%	21%	19%	38%
	C	80	3.77	5%	14%	20%	20%	40%
	D or lower	10	3.81	10%	0%	30%	18%	41%
By change in CAMEL rating	Improve	86	3.85	7%	8%	19%	22%	43%
	Remain the same	425	3.65	7%	15%	23%	18%	37%
	Decline	57	3.67	4%	16%	27%	16%	37%
By agree with current CAMEL rating	Disagree strongly	27	3.18	15%	15%	33%	12%	25%
	Disagree somewhat	56	3.12	11%	19%	31%	25%	14%
	Neutral	73	3.51	1%	11%	47%	16%	24%
	Agree somewhat	133	3.62	8%	16%	20%	21%	35%
	Agree strongly	280	3.92	6%	13%	15%	18%	49%
By MBL credit union	MBL CU	209	3.64	10%	12%	20%	21%	38%
	Not MBL CU	300	3.72	5%	16%	22%	17%	40%

*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		571	4.23	4%	4%	11%	25%	55%
By asset group	Less than \$25M	242	4.17	5%	4%	14%	23%	55%
	\$25M to \$50M	77	4.21	4%	6%	9%	26%	55%
	\$50M to \$100M	70	4.20	3%	7%	7%	33%	50%
	\$100M to \$500M	119	4.34	4%	3%	10%	19%	63%
	\$500M to \$1B	27	4.07	7%	0%	11%	41%	41%
	\$1B or more	36	4.61	0%	0%	6%	28%	67%
By size of CU	Less than \$100M	389	4.18	5%	5%	12%	25%	54%
	\$100M or more	182	4.34	4%	2%	9%	24%	60%
By charter	State	223	4.30	5%	4%	8%	23%	60%
	Federal	347	4.18	4%	4%	13%	26%	52%
By field of membership	Single common bond	125	4.16	5%	5%	11%	25%	53%
	Multiple common bond	174	4.35	1%	2%	12%	30%	55%
	Community	271	4.18	6%	5%	10%	22%	57%
By NCUA region	Region 1	103	4.16	6%	4%	16%	17%	57%
	Region 2	102	4.09	8%	4%	12%	25%	52%
	Region 3	119	4.21	4%	4%	11%	29%	52%
	Region 4	182	4.39	2%	4%	7%	26%	61%
	Region 5	64	4.14	5%	5%	11%	29%	50%
By current net worth ratio	Less than 6%	5	4.00	20%	0%	0%	20%	60%
	6%-6.99%	11	3.79	9%	9%	18%	19%	44%
	7%-9.99%	213	4.27	3%	4%	11%	25%	57%
	10% or greater	335	4.20	5%	4%	11%	26%	54%
By agency conducting exam/visitation	State Regulator	108	4.31	6%	4%	6%	23%	62%
	NCUA	360	4.17	5%	4%	13%	27%	52%
	Both	103	4.33	3%	4%	11%	21%	61%
NCUA exam by size of CU	Less than \$100M	257	4.17	5%	5%	12%	25%	53%
	\$100M or more	103	4.19	4%	3%	13%	30%	50%
By exam date	Quarter 4, 2017	67	4.27	3%	5%	12%	22%	58%
	Quarter 3, 2017	153	4.25	5%	4%	10%	24%	58%
	Quarter 2, 2017	132	4.22	4%	6%	9%	28%	54%
	Quarter 1, 2017	99	4.21	5%	3%	14%	22%	56%
	Quarter 4, 2016	48	4.21	6%	6%	8%	19%	61%
	Quarter 3, 2016	37	4.21	8%	0%	8%	31%	53%
	Quarter 2, 2016	20	4.16	0%	5%	15%	39%	41%
	Quarter 1, 2016	3	4.03	0%	0%	34%	29%	37%
	Prior to 2015	1	3.00	0%	0%	100%	0%	0%
By CAE (CAMEL "by-the-number")	1	133	4.35	4%	3%	5%	29%	58%
	2	335	4.24	4%	4%	12%	24%	56%
	3	35	4.02	8%	6%	17%	14%	55%
	4	5	3.60	20%	20%	0%	0%	60%
By CUNA Credit Analysis score	A	29	4.59	0%	7%	3%	13%	77%
	B	388	4.27	3%	3%	12%	28%	54%
	C	80	4.05	10%	7%	9%	16%	58%
	D or lower	10	3.88	10%	10%	10%	20%	50%
By change in CAMEL rating	Improve	86	4.40	4%	2%	8%	23%	63%
	Remain the same	424	4.25	5%	3%	10%	26%	56%
	Decline	57	3.78	6%	13%	18%	24%	39%
By agree with current CAMEL rating	Disagree strongly	27	2.94	22%	24%	14%	20%	21%
	Disagree somewhat	56	3.36	15%	12%	21%	27%	25%
	Neutral	72	4.05	3%	6%	20%	25%	46%
	Agree somewhat	133	4.34	2%	0%	12%	33%	52%
	Agree strongly	280	4.53	2%	2%	6%	21%	69%
By MBL credit union	MBL CU	209	4.27	4%	4%	9%	26%	57%
	Not MBL CU	299	4.23	4%	4%	12%	24%	56%

*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		569	2.79	15%	28%	33%	13%	12%
By asset group	Less than \$25M	242	2.72	19%	24%	34%	12%	11%
	\$25M to \$50M	76	2.93	13%	20%	42%	11%	14%
	\$50M to \$100M	70	2.89	7%	34%	33%	14%	11%
	\$100M to \$500M	118	2.81	13%	34%	28%	10%	15%
	\$500M to \$1B	27	2.70	15%	33%	26%	19%	7%
	\$1B or more	36	2.81	17%	31%	19%	22%	11%
By size of CU	Less than \$100M	388	2.79	15%	25%	35%	12%	12%
	\$100M or more	181	2.79	14%	33%	26%	14%	13%
By charter	State	223	2.79	15%	30%	28%	15%	12%
	Federal	345	2.79	15%	26%	36%	11%	12%
By field of membership	Single common bond	124	2.62	22%	23%	37%	8%	10%
	Multiple common bond	173	2.83	14%	28%	31%	16%	11%
	Community	271	2.85	13%	30%	31%	12%	14%
By NCUA region	Region 1	102	2.77	18%	26%	29%	16%	12%
	Region 2	101	2.69	19%	27%	33%	9%	12%
	Region 3	118	2.76	14%	27%	37%	12%	10%
	Region 4	183	2.89	12%	28%	33%	14%	13%
	Region 5	64	2.76	15%	32%	29%	11%	13%
By current net worth ratio	Less than 6%	5	2.20	40%	40%	0%	0%	20%
	6%-6.99%	11	2.89	18%	19%	37%	8%	18%
	7%-9.99%	212	2.83	14%	27%	34%	12%	13%
	10% or greater	334	2.77	15%	29%	33%	14%	11%
By agency conducting exam/visitation	State Regulator	108	2.80	16%	27%	30%	13%	13%
	NCUA	358	2.80	15%	27%	35%	11%	12%
	Both	103	2.76	14%	31%	29%	17%	9%
NCUA exam by size of CU	Less than \$100M	255	2.83	15%	24%	37%	11%	13%
	\$100M or more	103	2.69	14%	35%	30%	10%	11%
By exam date	Quarter 4, 2017	67	2.85	18%	23%	31%	12%	16%
	Quarter 3, 2017	153	2.93	14%	25%	32%	11%	18%
	Quarter 2, 2017	131	2.73	13%	31%	36%	12%	8%
	Quarter 1, 2017	99	2.83	16%	25%	33%	12%	14%
	Quarter 4, 2016	48	2.65	16%	30%	32%	19%	4%
	Quarter 3, 2016	36	2.58	25%	23%	26%	21%	6%
	Quarter 2, 2016	20	2.50	10%	41%	40%	10%	0%
	Quarter 1, 2016	3	2.29	0%	71%	29%	0%	0%
Prior to 2015	1	2.00	0%	100%	0%	0%	0%	
By CAE (CAMEL "by-the-number")	1	132	2.82	10%	34%	33%	10%	13%
	2	335	2.81	15%	25%	34%	13%	12%
	3	35	2.54	20%	37%	25%	3%	14%
	4	5	3.60	0%	20%	20%	40%	20%
By CUNA Credit Analysis score	A	29	2.61	14%	31%	41%	7%	7%
	B	387	2.84	13%	28%	34%	12%	13%
	C	80	2.65	21%	29%	27%	9%	14%
	D or lower	10	3.13	10%	18%	30%	31%	10%
By change in CAMEL rating	Improve	86	2.66	19%	27%	33%	11%	10%
	Remain the same	422	2.82	14%	28%	33%	13%	12%
	Decline	57	2.80	16%	24%	36%	13%	12%
By agree with current CAMEL rating	Disagree strongly	27	2.09	40%	26%	23%	8%	4%
	Disagree somewhat	56	2.68	13%	31%	35%	18%	3%
	Neutral	73	2.82	11%	23%	46%	14%	7%
	Agree somewhat	133	2.76	12%	31%	36%	10%	11%
	Agree strongly	277	2.89	15%	26%	29%	13%	17%
By MBL credit union	MBL CU	208	2.73	14%	32%	32%	12%	10%
	Not MBL CU	299	2.85	14%	26%	34%	12%	14%

*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		644	68%	9%	19%	2%	2%
By asset group	Less than \$25M	272	76%	7%	11%	2%	4%
	\$25M to \$50M	85	62%	8%	26%	2%	1%
	\$50M to \$100M	79	58%	5%	34%	3%	0%
	\$100M to \$500M	136	65%	14%	20%	1%	0%
	\$500M to \$1B	30	50%	23%	27%	0%	0%
	\$1B or more	42	64%	12%	24%	0%	0%
By size of CU	Less than \$100M	436	70%	7%	18%	2%	3%
	\$100M or more	208	62%	15%	22%	1%	0%
By charter	State	248	65%	9%	22%	3%	2%
	Federal	393	69%	9%	18%	2%	2%
By field of membership	Single common bond	144	80%	6%	7%	2%	4%
	Multiple common bond	193	63%	10%	23%	2%	2%
	Community	305	65%	10%	22%	2%	1%
By NCUA region	Region 1	116	63%	11%	23%	1%	2%
	Region 2	116	68%	13%	16%	1%	2%
	Region 3	132	69%	5%	22%	1%	3%
	Region 4	201	77%	7%	12%	2%	2%
	Region 5	74	48%	9%	35%	7%	1%
By current net worth ratio	Less than 6%	8	63%	0%	12%	0%	26%
	6%-6.99%	11	55%	0%	36%	9%	0%
	7%-9.99%	239	67%	11%	18%	2%	1%
	10% or greater	378	69%	7%	20%	2%	2%
By agency conducting exam/visitation	State Regulator	123	72%	7%	18%	1%	2%
	NCUA	409	69%	9%	18%	2%	2%
	Both	112	58%	10%	26%	4%	2%
NCUA exam by size of CU	Less than \$100M	291	73%	7%	15%	2%	3%
	\$100M or more	118	56%	17%	25%	2%	0%
By exam date	Quarter 4, 2017	80	62%	10%	22%	3%	3%
	Quarter 3, 2017	174	69%	7%	19%	2%	3%
	Quarter 2, 2017	149	68%	7%	21%	3%	1%
	Quarter 1, 2017	110	70%	9%	21%	1%	0%
	Quarter 4, 2016	51	77%	11%	6%	4%	2%
	Quarter 3, 2016	41	69%	9%	19%	0%	3%
	Quarter 2, 2016	23	52%	22%	17%	0%	9%
	Quarter 1, 2016	3	29%	34%	37%	0%	0%
Prior to 2015	1	0%	100%	0%	0%	0%	
By CAE (CAMEL "by-the-number")	1	143	68%	11%	20%	0%	2%
	2	375	66%	10%	20%	2%	2%
	3	37	74%	0%	15%	3%	8%
	4	5	80%	0%	20%	0%	0%
By CUNA Credit Analysis score	A	30	67%	10%	20%	0%	3%
	B	429	67%	9%	20%	2%	2%
	C	88	68%	10%	17%	4%	1%
	D or lower	11	93%	0%	7%	0%	0%
By change in CAMEL rating	Improve	90	71%	4%	18%	3%	4%
	Remain the same	482	67%	10%	19%	2%	2%
	Decline	68	66%	7%	25%	2%	0%
By agree with current CAMEL rating	Disagree strongly	34	63%	14%	24%	0%	0%
	Disagree somewhat	65	63%	7%	26%	2%	2%
	Neutral	83	72%	3%	20%	1%	4%
	Agree somewhat	150	64%	10%	24%	2%	1%
	Agree strongly	307	70%	9%	15%	2%	3%
By MBL credit union	MBL CU	230	61%	13%	23%	2%	0%
	Not MBL CU	330	71%	7%	17%	2%	3%

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. ...

		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		643	59%	12%	28%	1%
By asset group	Less than \$25M	271	57%	13%	30%	0%
	\$25M to \$50M	87	63%	14%	21%	2%
	\$50M to \$100M	77	56%	12%	32%	0%
	\$100M to \$500M	135	62%	10%	27%	1%
	\$500M to \$1B	30	57%	13%	30%	0%
	\$1B or more	43	67%	12%	21%	0%
By size of CU	Less than \$100M	435	58%	13%	28%	1%
	\$100M or more	208	62%	11%	27%	0%
By charter	State	248	58%	10%	31%	1%
	Federal	392	59%	14%	26%	0%
By field of membership	Single common bond	148	58%	13%	29%	0%
	Multiple common bond	190	61%	13%	25%	1%
	Community	303	58%	11%	29%	1%
By NCUA region	Region 1	114	58%	11%	31%	1%
	Region 2	117	61%	17%	22%	0%
	Region 3	128	67%	11%	22%	0%
	Region 4	204	57%	11%	30%	1%
	Region 5	75	52%	10%	39%	0%
By current net worth ratio	Less than 6%	8	23%	26%	51%	0%
	6%-6.99%	11	46%	8%	46%	0%
	7%-9.99%	236	57%	16%	27%	0%
	10% or greater	380	62%	10%	27%	1%
By agency conducting exam/visitation	State Regulator	124	65%	10%	24%	1%
	NCUA	408	59%	13%	27%	0%
	Both	111	52%	11%	37%	1%
NCUA exam by size of CU	Less than \$100M	291	59%	14%	26%	0%
	\$100M or more	117	59%	10%	30%	1%
By exam date	Quarter 4, 2017	81	53%	18%	30%	0%
	Quarter 3, 2017	173	56%	12%	31%	1%
	Quarter 2, 2017	150	56%	12%	31%	1%
	Quarter 1, 2017	109	61%	12%	26%	1%
	Quarter 4, 2016	51	66%	13%	21%	0%
	Quarter 3, 2016	39	82%	7%	11%	0%
	Quarter 2, 2016	23	66%	17%	17%	0%
	Quarter 1, 2016	3	29%	0%	71%	0%
Prior to 2015	1	100%	0%	0%	0%	
By CAE (CAMEL "by-the-number")	1	145	63%	9%	28%	0%
	2	371	58%	12%	29%	1%
	3	37	46%	19%	35%	0%
	4	5	60%	20%	20%	0%
By CUNA Credit Analysis score	A	31	65%	6%	30%	0%
	B	425	62%	12%	26%	0%
	C	89	46%	15%	39%	1%
	D or lower	11	35%	19%	46%	0%
By change in CAMEL rating	Improve	89	64%	9%	27%	0%
	Remain the same	482	62%	12%	25%	0%
	Decline	67	32%	15%	50%	3%
By agree with current CAMEL rating	Disagree strongly	35	33%	14%	48%	6%
	Disagree somewhat	65	56%	10%	33%	1%
	Neutral	82	62%	12%	26%	0%
	Agree somewhat	151	57%	10%	33%	1%
	Agree strongly	306	64%	13%	23%	0%
By MBL credit union	MBL CU	230	59%	11%	30%	0%
	Not MBL CU	328	59%	13%	29%	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	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		649	77%	11%	11%	1%	1%
By asset group	Less than \$25M	274	74%	13%	11%	0%	2%
	\$25M to \$50M	87	75%	16%	7%	2%	0%
	\$50M to \$100M	79	81%	5%	14%	0%	0%
	\$100M to \$500M	136	79%	7%	12%	1%	0%
	\$500M to \$1B	30	80%	10%	10%	0%	0%
	\$1B or more	43	93%	5%	2%	0%	0%
By size of CU	Less than \$100M	440	75%	12%	11%	1%	1%
	\$100M or more	209	81%	7%	10%	1%	0%
By charter	State	250	81%	8%	9%	1%	1%
	Federal	396	75%	12%	12%	1%	1%
By field of membership	Single common bond	148	74%	11%	12%	0%	3%
	Multiple common bond	193	78%	13%	9%	1%	0%
	Community	306	78%	9%	12%	1%	0%
By NCUA region	Region 1	117	78%	12%	7%	1%	2%
	Region 2	117	74%	13%	13%	0%	0%
	Region 3	133	84%	7%	7%	0%	2%
	Region 4	203	75%	11%	12%	1%	1%
	Region 5	74	76%	7%	15%	1%	0%
By current net worth ratio	Less than 6%	8	50%	24%	13%	0%	13%
	6%-6.99%	11	64%	8%	28%	0%	0%
	7%-9.99%	238	78%	12%	10%	0%	0%
	10% or greater	384	77%	10%	11%	1%	1%
By agency conducting exam/visitation	State Regulator	126	82%	8%	7%	1%	2%
	NCUA	412	74%	12%	12%	1%	1%
	Both	111	83%	7%	8%	1%	0%
NCUA exam by size of CU	Less than \$100M	295	74%	13%	12%	0%	1%
	\$100M or more	117	74%	10%	14%	2%	0%
By exam date	Quarter 4, 2017	81	76%	14%	10%	0%	0%
	Quarter 3, 2017	175	78%	10%	9%	1%	2%
	Quarter 2, 2017	152	74%	10%	14%	1%	1%
	Quarter 1, 2017	108	70%	15%	14%	1%	0%
	Quarter 4, 2016	53	78%	12%	10%	0%	0%
	Quarter 3, 2016	41	96%	2%	2%	0%	0%
	Quarter 2, 2016	23	83%	9%	9%	0%	0%
	Quarter 1, 2016	3	66%	34%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	144	79%	10%	12%	0%	0%
	2	378	76%	11%	12%	1%	0%
	3	37	78%	3%	14%	0%	5%
	4	5	80%	0%	20%	0%	0%
By CUNA Credit Analysis score	A	31	71%	9%	20%	0%	0%
	B	432	78%	11%	10%	0%	1%
	C	88	73%	8%	18%	1%	0%
	D or lower	11	65%	17%	19%	0%	0%
By change in CAMEL rating	Improve	91	82%	13%	3%	0%	1%
	Remain the same	486	78%	10%	10%	1%	1%
	Decline	67	58%	15%	24%	3%	0%
By agree with current CAMEL rating	Disagree strongly	34	60%	9%	25%	6%	0%
	Disagree somewhat	65	64%	11%	23%	1%	0%
	Neutral	83	75%	14%	8%	1%	1%
	Agree somewhat	151	72%	12%	14%	1%	1%
	Agree strongly	311	85%	9%	6%	0%	1%
By MBL credit union	MBL CU	230	79%	7%	13%	1%	0%
	Not MBL CU	334	75%	12%	12%	0%	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	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		649	82%	8%	8%	0%	1%
By asset group	Less than \$25M	274	84%	8%	5%	0%	2%
	\$25M to \$50M	86	84%	10%	3%	2%	0%
	\$50M to \$100M	80	81%	6%	13%	0%	0%
	\$100M to \$500M	136	79%	7%	15%	0%	0%
	\$500M to \$1B	29	69%	14%	17%	0%	0%
	\$1B or more	44	86%	7%	7%	0%	0%
By size of CU	Less than \$100M	440	84%	8%	6%	1%	1%
	\$100M or more	209	79%	8%	14%	0%	0%
By charter	State	252	83%	9%	7%	1%	0%
	Federal	394	82%	8%	9%	0%	1%
By field of membership	Single common bond	147	84%	8%	6%	0%	1%
	Multiple common bond	193	88%	6%	5%	1%	1%
	Community	307	78%	10%	11%	1%	1%
By NCUA region	Region 1	115	85%	8%	5%	1%	1%
	Region 2	116	79%	13%	8%	0%	1%
	Region 3	134	85%	7%	6%	0%	2%
	Region 4	204	84%	8%	7%	1%	0%
	Region 5	75	75%	3%	22%	0%	0%
By current net worth ratio	Less than 6%	8	74%	13%	0%	0%	13%
	6%-6.99%	11	72%	0%	28%	0%	0%
	7%-9.99%	239	77%	10%	11%	0%	1%
	10% or greater	383	86%	7%	6%	1%	1%
By agency conducting exam/visitation	State Regulator	125	88%	8%	3%	1%	0%
	NCUA	410	82%	8%	9%	0%	1%
	Both	114	78%	9%	12%	1%	0%
NCUA exam by size of CU	Less than \$100M	293	83%	9%	6%	0%	2%
	\$100M or more	117	76%	7%	17%	0%	0%
By exam date	Quarter 4, 2017	81	82%	12%	6%	0%	0%
	Quarter 3, 2017	174	80%	7%	12%	1%	1%
	Quarter 2, 2017	150	86%	5%	8%	1%	1%
	Quarter 1, 2017	110	76%	11%	11%	0%	2%
	Quarter 4, 2016	53	87%	8%	6%	0%	0%
	Quarter 3, 2016	41	89%	9%	2%	0%	0%
	Quarter 2, 2016	23	82%	13%	0%	0%	4%
	Quarter 1, 2016	3	37%	34%	29%	0%	0%
By CAE (CAMEL "by-the-number")	1	146	85%	7%	7%	0%	0%
	2	376	81%	8%	10%	0%	1%
	3	38	76%	11%	8%	0%	5%
	4	5	40%	40%	20%	0%	0%
By CUNA Credit Analysis score	A	31	87%	3%	10%	0%	0%
	B	433	83%	9%	8%	0%	1%
	C	88	72%	8%	17%	1%	2%
	D or lower	11	74%	17%	9%	0%	0%
By change in CAMEL rating	Improve	91	86%	7%	6%	0%	1%
	Remain the same	485	84%	8%	7%	0%	1%
	Decline	68	63%	13%	19%	3%	2%
By agree with current CAMEL rating	Disagree strongly	34	55%	9%	31%	6%	0%
	Disagree somewhat	65	68%	14%	18%	0%	0%
	Neutral	84	84%	5%	7%	0%	5%
	Agree somewhat	151	81%	9%	8%	1%	1%
	Agree strongly	310	89%	7%	4%	0%	0%
By MBL credit union	MBL CU	231	78%	6%	15%	0%	0%
	Not MBL CU	334	83%	10%	6%	0%	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		646	30%	7%	7%	1%	55%
By asset group	Less than \$25M	273	19%	3%	2%	0%	77%
	\$25M to \$50M	86	28%	2%	2%	2%	65%
	\$50M to \$100M	79	42%	8%	8%	0%	43%
	\$100M to \$500M	137	42%	12%	18%	1%	26%
	\$500M to \$1B	29	45%	31%	14%	0%	10%
	\$1B or more	42	57%	14%	24%	2%	2%
By size of CU	Less than \$100M	438	25%	3%	3%	0%	68%
	\$100M or more	208	45%	16%	19%	1%	20%
By charter	State	247	32%	8%	10%	1%	50%
	Federal	396	29%	6%	6%	1%	58%
By field of membership	Single common bond	148	23%	3%	1%	0%	74%
	Multiple common bond	191	29%	6%	4%	1%	61%
	Community	305	35%	10%	13%	1%	41%
By NCUA region	Region 1	115	31%	6%	11%	1%	52%
	Region 2	117	30%	4%	3%	1%	62%
	Region 3	134	24%	7%	5%	0%	65%
	Region 4	200	31%	8%	7%	0%	54%
	Region 5	75	42%	9%	14%	2%	32%
By current net worth ratio	Less than 6%	8	38%	0%	0%	0%	62%
	6%-6.99%	11	63%	9%	9%	0%	18%
	7%-9.99%	239	33%	7%	11%	0%	49%
	10% or greater	380	28%	7%	5%	1%	59%
By agency conducting exam/visitation	State Regulator	124	30%	7%	8%	2%	54%
	NCUA	411	29%	6%	6%	1%	58%
	Both	111	35%	9%	12%	0%	44%
NCUA exam by size of CU	Less than \$100M	293	23%	3%	3%	0%	70%
	\$100M or more	118	47%	15%	16%	2%	19%
By exam date	Quarter 4, 2017	79	28%	12%	9%	1%	50%
	Quarter 3, 2017	174	28%	7%	7%	1%	58%
	Quarter 2, 2017	151	33%	4%	9%	1%	53%
	Quarter 1, 2017	110	31%	7%	9%	1%	53%
	Quarter 4, 2016	53	35%	5%	2%	2%	56%
	Quarter 3, 2016	41	30%	9%	4%	0%	57%
	Quarter 2, 2016	22	27%	13%	0%	0%	60%
	Quarter 1, 2016	3	29%	0%	34%	0%	37%
Prior to 2015	1	0%	0%	0%	0%	100%	
By CAE (CAMEL "by-the-number")	1	146	39%	13%	10%	0%	37%
	2	374	30%	5%	7%	1%	57%
	3	37	19%	3%	0%	0%	78%
	4	5	20%	0%	0%	0%	80%
By CUNA Credit Analysis score	A	31	16%	6%	3%	0%	75%
	B	430	33%	7%	8%	1%	52%
	C	88	29%	6%	5%	0%	59%
	D or lower	11	28%	19%	17%	0%	36%
By change in CAMEL rating	Improve	90	36%	9%	10%	0%	46%
	Remain the same	482	30%	7%	6%	1%	56%
	Decline	69	21%	5%	10%	1%	63%
By agree with current CAMEL rating	Disagree strongly	35	20%	6%	18%	6%	51%
	Disagree somewhat	65	22%	9%	11%	1%	57%
	Neutral	84	30%	5%	5%	0%	60%
	Agree somewhat	151	30%	7%	6%	0%	58%
	Agree strongly	306	33%	7%	6%	1%	53%
By MBL credit union	MBL CU	230	53%	16%	16%	1%	14%
	Not MBL CU	332	18%	1%	2%	0%	79%

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		642	76%	11%	9%	0%	4%
By asset group	Less than \$25M	272	76%	10%	7%	0%	7%
	\$25M to \$50M	85	81%	11%	5%	0%	4%
	\$50M to \$100M	76	78%	9%	11%	1%	1%
	\$100M to \$500M	137	67%	17%	15%	0%	1%
	\$500M to \$1B	30	77%	7%	17%	0%	0%
	\$1B or more	42	90%	7%	2%	0%	0%
By size of CU	Less than \$100M	433	78%	10%	7%	0%	5%
	\$100M or more	209	73%	13%	13%	0%	0%
By charter	State	247	81%	8%	7%	0%	3%
	Federal	392	73%	12%	10%	0%	4%
By field of membership	Single common bond	145	79%	7%	4%	0%	9%
	Multiple common bond	193	75%	12%	10%	1%	2%
	Community	302	76%	11%	11%	0%	3%
By NCUA region	Region 1	112	85%	7%	7%	0%	1%
	Region 2	117	69%	15%	8%	0%	8%
	Region 3	133	76%	11%	7%	1%	5%
	Region 4	202	78%	10%	9%	0%	3%
	Region 5	73	69%	11%	20%	0%	0%
By current net worth ratio	Less than 6%	8	50%	26%	13%	0%	12%
	6%-6.99%	11	54%	9%	28%	9%	0%
	7%-9.99%	237	70%	15%	11%	0%	5%
	10% or greater	378	81%	8%	7%	0%	3%
By agency conducting exam/visitation	State Regulator	124	85%	5%	5%	0%	5%
	NCUA	408	73%	12%	10%	0%	4%
	Both	110	77%	11%	9%	0%	3%
NCUA exam by size of CU	Less than \$100M	290	76%	11%	7%	0%	5%
	\$100M or more	118	65%	15%	19%	0%	1%
By exam date	Quarter 4, 2017	81	67%	14%	17%	0%	2%
	Quarter 3, 2017	171	74%	11%	10%	0%	5%
	Quarter 2, 2017	151	78%	11%	6%	1%	4%
	Quarter 1, 2017	110	74%	11%	12%	0%	4%
	Quarter 4, 2016	50	88%	8%	2%	0%	2%
	Quarter 3, 2016	40	87%	8%	5%	0%	0%
	Quarter 2, 2016	22	72%	10%	9%	0%	9%
	Quarter 1, 2016	3	100%	0%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	146	82%	12%	6%	0%	0%
	2	371	76%	11%	9%	0%	4%
	3	38	71%	5%	13%	0%	10%
	4	5	60%	0%	40%	0%	0%
By CUNA Credit Analysis score	A	31	93%	3%	0%	0%	3%
	B	428	76%	11%	9%	0%	3%
	C	88	73%	9%	12%	1%	5%
	D or lower	11	74%	9%	17%	0%	0%
By change in CAMEL rating	Improve	89	83%	11%	2%	0%	4%
	Remain the same	479	76%	11%	8%	0%	4%
	Decline	69	70%	7%	21%	0%	2%
By agree with current CAMEL rating	Disagree strongly	33	63%	15%	15%	3%	3%
	Disagree somewhat	65	67%	11%	20%	0%	2%
	Neutral	84	64%	11%	17%	0%	9%
	Agree somewhat	150	79%	9%	8%	0%	4%
	Agree strongly	305	82%	11%	4%	0%	3%
By MBL credit union	MBL CU	230	78%	11%	11%	1%	0%
	Not MBL CU	330	76%	10%	8%	0%	6%

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		633	82%	8%	7%	1%	2%
By asset group	Less than \$25M	268	81%	9%	6%	0%	4%
	\$25M to \$50M	86	85%	8%	2%	2%	2%
	\$50M to \$100M	76	86%	5%	7%	1%	1%
	\$100M to \$500M	132	79%	9%	11%	2%	0%
	\$500M to \$1B	30	80%	13%	7%	0%	0%
	\$1B or more	41	90%	5%	5%	0%	0%
By size of CU	Less than \$100M	430	82%	8%	6%	1%	3%
	\$100M or more	203	81%	9%	9%	1%	0%
By charter	State	245	85%	6%	7%	1%	1%
	Federal	385	80%	10%	6%	1%	3%
By field of membership	Single common bond	144	78%	10%	6%	0%	6%
	Multiple common bond	190	81%	9%	6%	2%	2%
	Community	297	84%	8%	7%	1%	1%
By NCUA region	Region 1	115	83%	5%	7%	1%	5%
	Region 2	114	83%	8%	6%	1%	2%
	Region 3	129	83%	7%	7%	1%	2%
	Region 4	196	82%	10%	5%	1%	2%
	Region 5	74	79%	9%	10%	1%	0%
By current net worth ratio	Less than 6%	8	49%	13%	38%	0%	0%
	6%-6.99%	11	81%	0%	9%	9%	0%
	7%-9.99%	231	82%	9%	6%	0%	2%
	10% or greater	375	83%	8%	6%	1%	3%
By agency conducting exam/visitation	State Regulator	123	87%	8%	3%	1%	1%
	NCUA	400	80%	9%	7%	1%	3%
	Both	110	84%	5%	9%	0%	2%
NCUA exam by size of CU	Less than \$100M	286	81%	9%	6%	1%	4%
	\$100M or more	114	77%	11%	11%	2%	0%
By exam date	Quarter 4, 2017	78	85%	5%	9%	0%	1%
	Quarter 3, 2017	171	79%	14%	4%	1%	1%
	Quarter 2, 2017	149	80%	6%	9%	2%	3%
	Quarter 1, 2017	106	84%	7%	6%	0%	2%
	Quarter 4, 2016	51	85%	8%	6%	0%	0%
	Quarter 3, 2016	41	91%	2%	5%	0%	2%
	Quarter 2, 2016	21	81%	0%	5%	0%	14%
	Quarter 1, 2016	3	37%	63%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	144	85%	8%	7%	0%	1%
	2	366	83%	8%	7%	1%	2%
	3	36	78%	8%	11%	0%	3%
	4	5	60%	0%	40%	0%	0%
By CUNA Credit Analysis score	A	31	87%	3%	0%	0%	10%
	B	418	85%	7%	7%	0%	1%
	C	89	70%	14%	14%	1%	1%
	D or lower	11	83%	7%	9%	0%	0%
By change in CAMEL rating	Improve	88	87%	7%	7%	0%	0%
	Remain the same	474	83%	8%	5%	1%	3%
	Decline	67	67%	12%	15%	3%	3%
By agree with current CAMEL rating	Disagree strongly	35	62%	15%	9%	8%	6%
	Disagree somewhat	63	73%	17%	10%	0%	0%
	Neutral	82	82%	8%	6%	0%	4%
	Agree somewhat	142	80%	8%	10%	1%	2%
	Agree strongly	306	87%	6%	4%	0%	2%
By MBL credit union	MBL CU	227	83%	7%	8%	1%	0%
	Not MBL CU	324	82%	8%	7%	0%	3%

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		651	70%	12%	18%	1%	0%
By asset group	Less than \$25M	275	63%	15%	22%	0%	0%
	\$25M to \$50M	88	65%	15%	19%	1%	0%
	\$50M to \$100M	80	66%	15%	18%	1%	0%
	\$100M to \$500M	136	81%	4%	13%	1%	0%
	\$500M to \$1B	30	93%	3%	3%	0%	0%
	\$1B or more	42	93%	2%	5%	0%	0%
By size of CU	Less than \$100M	443	64%	15%	21%	0%	0%
	\$100M or more	208	85%	4%	10%	1%	0%
By charter	State	252	74%	8%	17%	1%	0%
	Federal	396	67%	14%	19%	0%	0%
By field of membership	Single common bond	149	67%	11%	22%	0%	0%
	Multiple common bond	193	70%	16%	14%	1%	0%
	Community	307	71%	10%	18%	1%	0%
By NCUA region	Region 1	117	65%	21%	14%	1%	0%
	Region 2	118	67%	11%	21%	0%	1%
	Region 3	133	71%	10%	16%	2%	0%
	Region 4	204	72%	9%	18%	0%	0%
	Region 5	74	73%	7%	20%	0%	0%
By current net worth ratio	Less than 6%	9	45%	10%	44%	0%	0%
	6%-6.99%	11	54%	9%	28%	9%	0%
	7%-9.99%	240	69%	12%	18%	0%	0%
	10% or greater	383	71%	12%	16%	0%	0%
By agency conducting exam/visitation	State Regulator	126	73%	12%	15%	1%	0%
	NCUA	411	67%	13%	19%	0%	0%
	Both	114	76%	7%	17%	1%	0%
NCUA exam by size of CU	Less than \$100M	294	63%	15%	21%	0%	0%
	\$100M or more	117	80%	6%	13%	1%	0%
By exam date	Quarter 4, 2017	80	65%	12%	23%	0%	0%
	Quarter 3, 2017	175	71%	10%	18%	1%	0%
	Quarter 2, 2017	151	67%	14%	17%	1%	1%
	Quarter 1, 2017	111	76%	12%	13%	0%	0%
	Quarter 4, 2016	53	68%	10%	22%	0%	0%
	Quarter 3, 2016	41	80%	8%	12%	0%	0%
	Quarter 2, 2016	23	68%	18%	14%	0%	0%
	Quarter 1, 2016	3	66%	34%	0%	0%	0%
	Prior to 2015	1	0%	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	146	73%	13%	13%	1%	0%
	2	377	69%	11%	19%	1%	0%
	3	38	58%	8%	34%	0%	0%
	4	5	60%	40%	0%	0%	0%
By CUNA Credit Analysis score	A	31	71%	7%	23%	0%	0%
	B	434	71%	12%	16%	0%	0%
	C	88	60%	9%	30%	1%	0%
	D or lower	11	72%	19%	9%	0%	0%
By change in CAMEL rating	Improve	91	83%	7%	10%	0%	0%
	Remain the same	485	69%	13%	17%	0%	0%
	Decline	70	54%	6%	38%	3%	0%
By agree with current CAMEL rating	Disagree strongly	35	47%	6%	42%	6%	0%
	Disagree somewhat	67	63%	12%	25%	0%	0%
	Neutral	83	60%	19%	22%	0%	0%
	Agree somewhat	152	71%	10%	17%	1%	1%
	Agree strongly	309	76%	11%	13%	0%	0%
By MBL credit union	MBL CU	231	76%	7%	16%	1%	0%
	Not MBL CU	335	65%	15%	20%	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	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		648	69%	1%	1%	1%	27%
By asset group	Less than \$25M	274	59%	1%	1%	0%	38%
	\$25M to \$50M	87	63%	0%	2%	3%	31%
	\$50M to \$100M	79	68%	1%	4%	1%	25%
	\$100M to \$500M	136	85%	1%	1%	2%	10%
	\$500M to \$1B	30	93%	7%	0%	0%	0%
	\$1B or more	42	98%	0%	0%	0%	2%
By size of CU	Less than \$100M	440	62%	1%	2%	1%	35%
	\$100M or more	208	88%	2%	1%	1%	7%
By charter	State	250	73%	2%	1%	1%	24%
	Federal	395	67%	1%	2%	1%	29%
By field of membership	Single common bond	149	56%	1%	1%	0%	42%
	Multiple common bond	193	74%	1%	1%	2%	23%
	Community	304	73%	2%	2%	1%	22%
By NCUA region	Region 1	117	75%	2%	1%	1%	21%
	Region 2	117	64%	2%	3%	1%	29%
	Region 3	132	73%	1%	1%	1%	24%
	Region 4	203	65%	1%	1%	0%	32%
	Region 5	74	70%	3%	2%	1%	24%
By current net worth ratio	Less than 6%	8	63%	0%	0%	0%	37%
	6%-6.99%	11	72%	0%	0%	9%	18%
	7%-9.99%	237	71%	3%	0%	1%	26%
	10% or greater	384	69%	1%	2%	1%	27%
By agency conducting exam/visitation	State Regulator	125	72%	1%	0%	2%	26%
	NCUA	410	67%	1%	2%	1%	29%
	Both	113	75%	3%	2%	0%	21%
NCUA exam by size of CU	Less than \$100M	292	62%	1%	2%	1%	35%
	\$100M or more	118	83%	2%	2%	3%	11%
By exam date	Quarter 4, 2017	80	72%	1%	3%	0%	24%
	Quarter 3, 2017	174	67%	1%	1%	2%	31%
	Quarter 2, 2017	150	75%	1%	1%	2%	22%
	Quarter 1, 2017	111	67%	2%	2%	0%	30%
	Quarter 4, 2016	53	72%	0%	0%	2%	26%
	Quarter 3, 2016	41	73%	4%	0%	0%	23%
	Quarter 2, 2016	23	50%	9%	13%	0%	27%
	Quarter 1, 2016	3	71%	0%	0%	0%	29%
Prior to 2015		1	0%	0%	0%	0%	100%
	1	146	80%	1%	1%	0%	18%
	2	377	68%	2%	2%	1%	28%
	3	37	66%	0%	3%	0%	32%
By CUNA Credit Analysis score	4	5	40%	0%	0%	0%	60%
	A	31	62%	0%	0%	0%	38%
	B	432	72%	2%	1%	1%	24%
	C	89	64%	0%	3%	2%	30%
By change in CAMEL rating	D or lower	11	81%	0%	0%	0%	19%
	Improve	91	73%	1%	2%	1%	22%
	Remain the same	484	69%	1%	1%	1%	28%
By agree with current CAMEL rating	Decline	68	65%	1%	3%	3%	28%
	Disagree strongly	35	55%	0%	3%	9%	33%
	Disagree somewhat	66	54%	3%	6%	1%	36%
	Neutral	82	65%	1%	0%	0%	34%
	Agree somewhat	151	67%	3%	1%	1%	29%
By MBL credit union	Agree strongly	309	76%	1%	1%	1%	22%
	MBL CU	231	83%	3%	3%	2%	9%
	Not MBL CU	334	62%	1%	1%	0%	36%

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 est 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		650	53%	2%	1%	44%
By asset group	Less than \$25M	272	29%	1%	1%	69%
	\$25M to \$50M	88	53%	2%	1%	43%
	\$50M to \$100M	80	66%	1%	1%	31%
	\$100M to \$500M	137	83%	2%	2%	12%
	\$500M to \$1B	30	87%	7%	0%	7%
	\$1B or more	43	100%	0%	0%	0%
By size of CU	Less than \$100M	440	40%	1%	1%	57%
	\$100M or more	210	87%	3%	1%	9%
By charter	State	252	57%	0%	1%	41%
	Federal	395	51%	2%	1%	45%
By field of membership	Single common bond	147	29%	0%	1%	70%
	Multiple common bond	193	53%	2%	2%	44%
	Community	308	66%	2%	1%	31%
By NCUA region	Region 1	115	63%	3%	3%	31%
	Region 2	118	47%	2%	2%	50%
	Region 3	134	52%	1%	0%	46%
	Region 4	203	48%	1%	1%	50%
	Region 5	75	68%	0%	2%	30%
By current net worth ratio	Less than 6%	8	51%	0%	0%	49%
	6%-6.99%	11	64%	0%	0%	36%
	7%-9.99%	240	57%	2%	1%	40%
	10% or greater	383	51%	1%	1%	46%
By agency conducting exam/visitation	State Regulator	125	53%	1%	2%	44%
	NCUA	411	51%	2%	1%	46%
	Both	114	62%	0%	1%	37%
NCUA exam by size of CU	Less than \$100M	293	40%	1%	1%	57%
	\$100M or more	118	83%	4%	3%	10%
By exam date	Quarter 4, 2017	81	47%	4%	4%	45%
	Quarter 3, 2017	175	52%	2%	0%	46%
	Quarter 2, 2017	152	58%	0%	1%	40%
	Quarter 1, 2017	111	53%	3%	0%	44%
	Quarter 4, 2016	53	54%	0%	2%	44%
	Quarter 3, 2016	40	56%	0%	2%	42%
	Quarter 2, 2016	22	49%	5%	0%	46%
	Quarter 1, 2016	3	29%	0%	34%	37%
By CAE (CAMEL "by-the-number")	1	146	69%	2%	1%	27%
	2	377	52%	1%	2%	45%
	3	38	37%	0%	0%	63%
	4	5	0%	0%	0%	100%
By CUNA Credit Analysis score	A	31	32%	0%	3%	64%
	B	433	59%	1%	1%	38%
	C	89	43%	4%	1%	51%
	D or lower	11	46%	0%	7%	46%
By change in CAMEL rating	Improve	90	54%	2%	1%	42%
	Remain the same	486	53%	2%	1%	44%
	Decline	69	50%	0%	2%	48%
By agree with current CAMEL rating	Disagree strongly	35	52%	0%	0%	48%
	Disagree somewhat	65	56%	1%	1%	42%
	Neutral	84	37%	1%	2%	60%
	Agree somewhat	152	56%	1%	2%	42%
	Agree strongly	309	56%	2%	1%	41%
By MBL credit union	MBL CU	232	81%	2%	1%	15%
	Not MBL CU	334	38%	1%	2%	59%

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 est 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	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		648	67%	3%	3%	0%	26%
By asset group	Less than \$25M	270	42%	2%	2%	0%	54%
	\$25M to \$50M	88	83%	7%	2%	1%	7%
	\$50M to \$100M	80	85%	1%	6%	0%	8%
	\$100M to \$500M	137	93%	5%	1%	0%	1%
	\$500M to \$1B	30	90%	3%	7%	0%	0%
	\$1B or more	43	93%	5%	0%	2%	0%
By size of CU	Less than \$100M	438	58%	3%	3%	0%	36%
	\$100M or more	210	92%	5%	2%	0%	0%
By charter	State	248	69%	4%	3%	0%	24%
	Federal	397	67%	3%	2%	0%	27%
By field of membership	Single common bond	146	43%	2%	2%	0%	53%
	Multiple common bond	193	73%	3%	2%	1%	21%
	Community	307	76%	4%	3%	0%	16%
By NCUA region	Region 1	115	78%	7%	2%	1%	12%
	Region 2	117	66%	3%	4%	0%	28%
	Region 3	134	65%	3%	2%	0%	30%
	Region 4	202	62%	2%	1%	0%	35%
	Region 5	75	77%	1%	10%	1%	11%
By current net worth ratio	Less than 6%	8	63%	0%	0%	0%	37%
	6%-6.99%	11	54%	0%	9%	0%	36%
	7%-9.99%	237	75%	3%	2%	0%	20%
	10% or greater	384	64%	4%	3%	0%	29%
By agency conducting exam/visitation	State Regulator	123	62%	5%	3%	1%	29%
	NCUA	413	67%	3%	2%	0%	28%
	Both	112	76%	2%	4%	0%	19%
NCUA exam by size of CU	Less than \$100M	295	60%	2%	2%	0%	36%
	\$100M or more	118	90%	8%	1%	1%	1%
By exam date	Quarter 4, 2017	81	57%	5%	4%	1%	33%
	Quarter 3, 2017	174	69%	2%	1%	1%	27%
	Quarter 2, 2017	151	72%	1%	3%	0%	24%
	Quarter 1, 2017	110	66%	7%	3%	0%	25%
	Quarter 4, 2016	53	65%	1%	6%	0%	28%
	Quarter 3, 2016	41	74%	4%	0%	0%	21%
	Quarter 2, 2016	22	67%	5%	0%	0%	28%
	Quarter 1, 2016	3	63%	0%	0%	0%	37%
By CAE (CAMEL "by-the-number")	1	145	79%	4%	3%	0%	14%
	2	377	68%	4%	3%	0%	25%
	3	37	51%	0%	3%	0%	46%
	4	5	0%	0%	0%	0%	100%
By CUNA Credit Analysis score	A	30	53%	0%	3%	0%	44%
	B	434	72%	4%	2%	0%	21%
	C	87	62%	2%	5%	0%	31%
	D or lower	11	54%	0%	0%	0%	46%
By change in CAMEL rating	Improve	89	57%	5%	4%	0%	35%
	Remain the same	486	69%	3%	2%	0%	25%
	Decline	68	67%	3%	3%	1%	26%
By agree with current CAMEL rating	Disagree strongly	34	61%	3%	9%	3%	25%
	Disagree somewhat	65	59%	10%	5%	0%	26%
	Neutral	84	55%	0%	0%	0%	45%
	Agree somewhat	152	69%	4%	3%	0%	23%
	Agree strongly	308	72%	2%	2%	0%	23%
By MBL credit union	MBL CU	232	87%	5%	4%	0%	4%
	Not MBL CU	332	58%	3%	2%	0%	37%

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		649	86%	7%	5%	1%
By asset group	Less than \$25M	272	85%	7%	6%	3%
	\$25M to \$50M	88	87%	5%	8%	0%
	\$50M to \$100M	80	80%	11%	9%	0%
	\$100M to \$500M	137	88%	9%	3%	0%
	\$500M to \$1B	30	93%	3%	3%	0%
	\$1B or more	42	95%	5%	0%	0%
By size of CU	Less than \$100M	440	84%	7%	7%	2%
	\$100M or more	209	90%	7%	2%	0%
By charter	State	251	86%	9%	4%	1%
	Federal	395	86%	6%	6%	2%
By field of membership	Single common bond	147	87%	9%	2%	2%
	Multiple common bond	192	86%	5%	7%	2%
	Community	308	85%	7%	6%	1%
By NCUA region	Region 1	116	91%	4%	3%	1%
	Region 2	118	84%	8%	6%	3%
	Region 3	134	83%	7%	9%	2%
	Region 4	203	89%	6%	4%	2%
	Region 5	74	81%	12%	7%	0%
By current net worth ratio	Less than 6%	8	88%	0%	12%	0%
	6%-6.99%	11	46%	9%	45%	0%
	7%-9.99%	238	71%	17%	11%	1%
	10% or greater	384	97%	1%	1%	1%
By agency conducting exam/visitation	State Regulator	125	86%	12%	1%	2%
	NCUA	411	86%	6%	7%	2%
	Both	113	85%	8%	7%	1%
NCUA exam by size of CU	Less than \$100M	293	85%	5%	7%	2%
	\$100M or more	118	90%	6%	4%	0%
By exam date	Quarter 4, 2017	80	89%	5%	6%	0%
	Quarter 3, 2017	175	84%	9%	7%	1%
	Quarter 2, 2017	152	81%	11%	7%	1%
	Quarter 1, 2017	110	89%	5%	4%	2%
	Quarter 4, 2016	52	88%	8%	2%	2%
	Quarter 3, 2016	41	93%	2%	0%	5%
	Quarter 2, 2016	23	96%	4%	0%	0%
	Quarter 1, 2016	3	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	145	96%	3%	0%	1%
	2	379	84%	8%	7%	1%
	3	37	73%	5%	19%	3%
	4	5	100%	0%	0%	0%
By CUNA Credit Analysis score	A	31	97%	3%	0%	0%
	B	434	88%	6%	4%	1%
	C	88	73%	13%	14%	0%
	D or lower	11	75%	0%	25%	0%
By change in CAMEL rating	Improve	91	90%	7%	2%	1%
	Remain the same	484	88%	6%	4%	2%
	Decline	69	67%	13%	21%	0%
By agree with current CAMEL rating	Disagree strongly	35	71%	9%	17%	3%
	Disagree somewhat	66	74%	12%	14%	0%
	Neutral	83	78%	11%	7%	4%
	Agree somewhat	151	85%	7%	6%	2%
	Agree strongly	309	93%	5%	1%	1%
By MBL credit union	MBL CU	232	86%	8%	6%	0%
	Not MBL CU	334	86%	6%	6%	2%

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		648	80%	11%	6%	1%	1%
By asset group	Less than \$25M	273	86%	9%	1%	0%	3%
	\$25M to \$50M	87	83%	11%	3%	1%	1%
	\$50M to \$100M	79	76%	11%	11%	1%	0%
	\$100M to \$500M	137	70%	15%	12%	3%	0%
	\$500M to \$1B	30	77%	13%	10%	0%	0%
	\$1B or more	42	71%	14%	14%	0%	0%
By size of CU	Less than \$100M	439	84%	10%	4%	0%	2%
	\$100M or more	209	71%	15%	12%	2%	0%
By charter	State	251	79%	11%	7%	2%	1%
	Federal	394	81%	12%	5%	0%	2%
By field of membership	Single common bond	148	86%	8%	2%	0%	3%
	Multiple common bond	193	77%	14%	6%	2%	2%
	Community	305	79%	11%	8%	1%	0%
By NCUA region	Region 1	116	87%	9%	4%	0%	0%
	Region 2	118	74%	18%	6%	0%	2%
	Region 3	132	83%	6%	6%	3%	2%
	Region 4	203	83%	10%	5%	0%	2%
	Region 5	74	73%	14%	12%	1%	0%
By current net worth ratio	Less than 6%	8	63%	13%	24%	0%	0%
	6%-6.99%	11	91%	0%	0%	9%	0%
	7%-9.99%	239	75%	16%	7%	1%	1%
	10% or greater	382	83%	9%	5%	1%	2%
By agency conducting exam/visitation	State Regulator	125	83%	9%	5%	1%	1%
	NCUA	410	80%	12%	6%	1%	2%
	Both	113	78%	12%	8%	1%	1%
NCUA exam by size of CU	Less than \$100M	292	84%	10%	3%	0%	2%
	\$100M or more	118	67%	19%	13%	2%	0%
By exam date	Quarter 4, 2017	81	76%	13%	10%	0%	1%
	Quarter 3, 2017	174	85%	11%	3%	0%	1%
	Quarter 2, 2017	151	78%	11%	8%	2%	1%
	Quarter 1, 2017	109	78%	11%	6%	2%	2%
	Quarter 4, 2016	53	84%	7%	7%	0%	2%
	Quarter 3, 2016	41	86%	7%	2%	0%	5%
	Quarter 2, 2016	23	78%	18%	4%	0%	0%
	Quarter 1, 2016	3	66%	34%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	146	83%	9%	6%	2%	0%
	2	375	78%	13%	6%	1%	2%
	3	38	87%	5%	8%	0%	0%
	4	5	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	31	93%	7%	0%	0%	0%
	B	432	80%	12%	6%	1%	2%
	C	89	78%	13%	5%	2%	2%
	D or lower	10	61%	8%	30%	0%	0%
By change in CAMEL rating	Improve	91	83%	10%	4%	1%	2%
	Remain the same	486	81%	12%	6%	1%	1%
	Decline	66	74%	11%	9%	1%	5%
By agree with current CAMEL rating	Disagree strongly	35	83%	12%	2%	3%	0%
	Disagree somewhat	63	65%	19%	12%	0%	3%
	Neutral	83	79%	11%	6%	0%	4%
	Agree somewhat	151	77%	13%	7%	1%	2%
	Agree strongly	311	85%	9%	5%	1%	0%
By MBL credit union	MBL CU	230	76%	15%	8%	2%	0%
	Not MBL CU	334	83%	9%	5%	1%	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	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		649	91%	4%	2%	0%	2%
By asset group	Less than \$25M	274	91%	4%	1%	0%	4%
	\$25M to \$50M	88	94%	2%	2%	1%	0%
	\$50M to \$100M	79	91%	5%	4%	0%	0%
	\$100M to \$500M	136	90%	6%	3%	1%	0%
	\$500M to \$1B	30	93%	3%	0%	0%	3%
	\$1B or more	42	90%	5%	5%	0%	0%
By size of CU	Less than \$100M	441	92%	4%	2%	0%	3%
	\$100M or more	208	91%	5%	3%	0%	1%
By charter	State	251	91%	4%	2%	1%	2%
	Federal	396	92%	5%	2%	0%	2%
By field of membership	Single common bond	148	93%	5%	1%	0%	1%
	Multiple common bond	192	91%	5%	0%	1%	3%
	Community	307	91%	4%	3%	0%	2%
By NCUA region	Region 1	114	93%	5%	1%	0%	1%
	Region 2	118	88%	9%	2%	0%	1%
	Region 3	133	96%	0%	2%	1%	1%
	Region 4	204	89%	4%	2%	0%	5%
	Region 5	75	96%	2%	2%	0%	0%
By current net worth ratio	Less than 6%	8	88%	0%	12%	0%	0%
	6%-6.99%	11	100%	0%	0%	0%	0%
	7%-9.99%	237	90%	7%	1%	0%	2%
	10% or greater	385	92%	3%	2%	0%	2%
By agency conducting exam/visitation	State Regulator	126	91%	4%	2%	1%	2%
	NCUA	410	92%	5%	2%	0%	2%
	Both	113	91%	4%	3%	0%	2%
NCUA exam by size of CU	Less than \$100M	293	92%	4%	1%	0%	3%
	\$100M or more	117	89%	8%	3%	0%	0%
By exam date	Quarter 4, 2017	79	90%	6%	1%	0%	3%
	Quarter 3, 2017	175	91%	4%	3%	0%	2%
	Quarter 2, 2017	151	92%	4%	2%	0%	2%
	Quarter 1, 2017	112	88%	6%	1%	2%	4%
	Quarter 4, 2016	53	94%	4%	2%	0%	0%
	Quarter 3, 2016	41	98%	2%	0%	0%	0%
	Quarter 2, 2016	22	95%	5%	0%	0%	0%
	Quarter 1, 2016	3	100%	0%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	146	94%	2%	2%	1%	1%
	2	377	91%	5%	2%	0%	1%
	3	38	92%	5%	0%	0%	3%
	4	5	100%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	31	97%	0%	0%	0%	3%
	B	434	92%	4%	2%	0%	1%
	C	89	91%	6%	1%	1%	1%
	D or lower	10	100%	0%	0%	0%	0%
By change in CAMEL rating	Improve	91	96%	1%	2%	0%	1%
	Remain the same	484	91%	5%	2%	0%	2%
	Decline	69	91%	6%	1%	0%	2%
By agree with current CAMEL rating	Disagree strongly	35	97%	0%	3%	0%	0%
	Disagree somewhat	65	94%	6%	0%	0%	0%
	Neutral	83	88%	5%	4%	0%	4%
	Agree somewhat	152	92%	4%	1%	1%	1%
	Agree strongly	309	91%	4%	2%	0%	2%
By MBL credit union	MBL CU	231	97%	2%	1%	0%	0%
	Not MBL CU	335	89%	6%	3%	1%	2%

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		648	80%	12%	7%	0%	0%
By asset group	Less than \$25M	273	88%	8%	2%	0%	1%
	\$25M to \$50M	88	90%	7%	3%	0%	0%
	\$50M to \$100M	78	71%	12%	15%	3%	0%
	\$100M to \$500M	137	70%	18%	12%	1%	0%
	\$500M to \$1B	30	57%	30%	13%	0%	0%
	\$1B or more	42	64%	14%	21%	0%	0%
By size of CU	Less than \$100M	439	85%	9%	5%	0%	1%
	\$100M or more	209	67%	19%	14%	0%	0%
By charter	State	250	77%	13%	11%	0%	0%
	Federal	395	82%	11%	5%	1%	1%
By field of membership	Single common bond	148	92%	7%	1%	0%	0%
	Multiple common bond	191	81%	12%	6%	0%	1%
	Community	307	74%	14%	11%	1%	0%
By NCUA region	Region 1	116	79%	10%	9%	1%	0%
	Region 2	119	85%	11%	3%	1%	1%
	Region 3	132	83%	11%	6%	0%	0%
	Region 4	203	81%	13%	5%	0%	1%
	Region 5	74	65%	13%	20%	1%	0%
By current net worth ratio	Less than 6%	8	100%	0%	0%	0%	0%
	6%-6.99%	11	81%	0%	9%	9%	0%
	7%-9.99%	239	71%	18%	10%	0%	0%
	10% or greater	382	85%	8%	5%	0%	1%
By agency conducting exam/visitation	State Regulator	126	83%	12%	5%	0%	0%
	NCUA	410	82%	11%	6%	1%	1%
	Both	112	72%	13%	15%	0%	0%
NCUA exam by size of CU	Less than \$100M	293	86%	9%	4%	1%	1%
	\$100M or more	117	68%	18%	13%	1%	0%
By exam date	Quarter 4, 2017	81	72%	21%	7%	0%	0%
	Quarter 3, 2017	175	78%	10%	12%	1%	0%
	Quarter 2, 2017	149	83%	10%	5%	1%	1%
	Quarter 1, 2017	111	79%	9%	9%	0%	2%
	Quarter 4, 2016	53	78%	16%	6%	0%	0%
	Quarter 3, 2016	41	93%	7%	0%	0%	0%
	Quarter 2, 2016	23	91%	9%	0%	0%	0%
	Quarter 1, 2016	3	100%	0%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	145	70%	19%	11%	0%	0%
	2	377	82%	9%	7%	1%	1%
	3	38	95%	5%	0%	0%	0%
	4	5	80%	20%	0%	0%	0%
By CUNA Credit Analysis score	A	31	90%	3%	7%	0%	0%
	B	432	81%	11%	7%	0%	1%
	C	89	76%	13%	10%	1%	0%
	D or lower	11	56%	35%	10%	0%	0%
By change in CAMEL rating	Improve	91	81%	10%	9%	0%	0%
	Remain the same	483	82%	11%	6%	0%	0%
	Decline	69	68%	17%	11%	3%	2%
By agree with current CAMEL rating	Disagree strongly	35	61%	27%	9%	3%	0%
	Disagree somewhat	66	79%	9%	10%	2%	0%
	Neutral	81	77%	13%	9%	0%	1%
	Agree somewhat	151	82%	9%	8%	0%	1%
	Agree strongly	310	83%	11%	6%	0%	0%
By MBL credit union	MBL CU	232	71%	15%	13%	1%	0%
	Not MBL CU	333	86%	9%	4%	0%	1%

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		648	97%	1%	0%	2%
By asset group	Less than \$25M	274	95%	1%	1%	3%
	\$25M to \$50M	87	100%	0%	0%	0%
	\$50M to \$100M	79	97%	0%	0%	3%
	\$100M to \$500M	136	99%	0%	0%	1%
	\$500M to \$1B	30	100%	0%	0%	0%
	\$1B or more	42	100%	0%	0%	0%
By size of CU	Less than \$100M	440	96%	1%	0%	2%
	\$100M or more	208	99%	0%	0%	1%
By charter	State	250	98%	0%	0%	2%
	Federal	395	97%	1%	1%	2%
By field of membership	Single common bond	149	96%	2%	0%	2%
	Multiple common bond	191	98%	0%	0%	2%
	Community	306	97%	0%	1%	2%
By NCUA region	Region 1	116	99%	0%	0%	1%
	Region 2	118	94%	3%	2%	2%
	Region 3	132	99%	1%	0%	0%
	Region 4	204	96%	0%	0%	4%
	Region 5	73	99%	0%	0%	1%
By current net worth ratio	Less than 6%	8	100%	0%	0%	0%
	6%-6.99%	11	100%	0%	0%	0%
	7%-9.99%	238	97%	1%	0%	2%
	10% or greater	383	97%	0%	1%	2%
By agency conducting exam/visitation	State Regulator	125	98%	1%	0%	1%
	NCUA	410	96%	1%	1%	3%
	Both	113	99%	0%	0%	1%
NCUA exam by size of CU	Less than \$100M	293	96%	1%	1%	3%
	\$100M or more	117	98%	0%	0%	2%
By exam date	Quarter 4, 2017	80	95%	1%	1%	3%
	Quarter 3, 2017	173	98%	0%	1%	2%
	Quarter 2, 2017	152	97%	1%	0%	1%
	Quarter 1, 2017	110	97%	1%	0%	2%
	Quarter 4, 2016	53	98%	0%	0%	2%
	Quarter 3, 2016	41	95%	0%	0%	5%
	Quarter 2, 2016	23	100%	0%	0%	0%
	Quarter 1, 2016	3	100%	0%	0%	0%
	Prior to 2015	1	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	144	98%	0%	0%	2%
	2	378	98%	1%	0%	1%
	3	37	92%	3%	0%	5%
	4	5	60%	0%	40%	0%
By CUNA Credit Analysis score	A	30	97%	0%	0%	3%
	B	432	97%	1%	0%	2%
	C	89	96%	0%	2%	1%
	D or lower	11	100%	0%	0%	0%
By change in CAMEL rating	Improve	90	98%	1%	0%	1%
	Remain the same	484	97%	0%	0%	2%
	Decline	69	97%	2%	0%	2%
By agree with current CAMEL rating	Disagree strongly	35	100%	0%	0%	0%
	Disagree somewhat	66	98%	0%	0%	2%
	Neutral	83	96%	0%	1%	2%
	Agree somewhat	152	94%	3%	0%	4%
	Agree strongly	307	98%	0%	0%	1%
By MBL credit union	MBL CU	232	100%	0%	0%	0%
	Not MBL CU	332	95%	1%	1%	3%

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		634	81%	2%	1%	0%	16%
By asset group	Less than \$25M	264	71%	1%	0%	0%	27%
	\$25M to \$50M	86	88%	1%	0%	0%	10%
	\$50M to \$100M	78	88%	4%	1%	0%	6%
	\$100M to \$500M	134	88%	1%	4%	1%	6%
	\$500M to \$1B	30	97%	3%	0%	0%	0%
	\$1B or more	42	95%	5%	0%	0%	0%
By size of CU	Less than \$100M	428	78%	2%	0%	0%	20%
	\$100M or more	206	91%	2%	2%	0%	4%
By charter	State	246	82%	3%	2%	0%	14%
	Federal	386	81%	1%	1%	0%	17%
By field of membership	Single common bond	144	68%	1%	0%	0%	30%
	Multiple common bond	188	86%	2%	1%	0%	11%
	Community	300	85%	2%	2%	0%	11%
By NCUA region	Region 1	113	86%	3%	2%	0%	10%
	Region 2	115	75%	1%	1%	0%	24%
	Region 3	126	81%	3%	1%	0%	15%
	Region 4	203	80%	1%	1%	0%	18%
	Region 5	72	90%	3%	0%	0%	7%
By current net worth ratio	Less than 6%	7	100%	0%	0%	0%	0%
	6%-6.99%	11	72%	9%	0%	0%	18%
	7%-9.99%	231	81%	3%	2%	0%	14%
	10% or greater	377	82%	1%	1%	0%	17%
By agency conducting exam/visitation	State Regulator	123	82%	1%	1%	1%	15%
	NCUA	400	80%	2%	1%	0%	18%
	Both	111	86%	3%	3%	0%	8%
NCUA exam by size of CU	Less than \$100M	284	77%	1%	0%	0%	22%
	\$100M or more	116	89%	3%	3%	0%	5%
By exam date	Quarter 4, 2017	79	77%	5%	3%	0%	14%
	Quarter 3, 2017	168	79%	2%	2%	0%	16%
	Quarter 2, 2017	149	82%	2%	1%	0%	16%
	Quarter 1, 2017	108	86%	1%	0%	1%	13%
	Quarter 4, 2016	52	88%	0%	0%	0%	12%
	Quarter 3, 2016	40	79%	0%	0%	0%	21%
	Quarter 2, 2016	22	82%	0%	0%	0%	18%
	Quarter 1, 2016	3	63%	0%	0%	0%	37%
By CAE (CAMEL "by-the-number")	1	144	87%	2%	1%	1%	10%
	2	370	81%	3%	1%	0%	15%
	3	36	75%	0%	0%	0%	25%
	4	5	80%	0%	0%	0%	20%
By CUNA Credit Analysis score	A	31	71%	0%	0%	0%	29%
	B	422	83%	2%	1%	0%	14%
	C	89	80%	6%	2%	1%	11%
	D or lower	11	81%	0%	10%	0%	9%
By change in CAMEL rating	Improve	88	86%	2%	2%	0%	10%
	Remain the same	474	81%	1%	1%	0%	18%
	Decline	67	82%	6%	3%	0%	10%
By agree with current CAMEL rating	Disagree strongly	34	85%	7%	3%	0%	6%
	Disagree somewhat	64	76%	5%	3%	0%	16%
	Neutral	79	74%	1%	1%	0%	24%
	Agree somewhat	150	81%	1%	1%	1%	16%
	Agree strongly	302	84%	1%	0%	0%	15%
By MBL credit union	MBL CU	229	92%	3%	2%	0%	3%
	Not MBL CU	326	76%	1%	1%	0%	22%

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	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		649	92%	5%	3%	0%	1%
By asset group	Less than \$25M	274	92%	5%	3%	0%	1%
	\$25M to \$50M	88	87%	7%	5%	0%	1%
	\$50M to \$100M	79	95%	3%	1%	1%	0%
	\$100M to \$500M	136	93%	4%	2%	0%	0%
	\$500M to \$1B	30	87%	7%	7%	0%	0%
	\$1B or more	42	98%	2%	0%	0%	0%
By size of CU	Less than \$100M	441	91%	5%	3%	0%	1%
	\$100M or more	208	93%	4%	3%	0%	0%
By charter	State	248	95%	3%	2%	0%	0%
	Federal	398	90%	6%	3%	0%	1%
By field of membership	Single common bond	148	90%	7%	3%	0%	1%
	Multiple common bond	193	91%	4%	3%	1%	2%
	Community	306	93%	4%	3%	0%	0%
By NCUA region	Region 1	117	91%	5%	4%	0%	0%
	Region 2	118	87%	9%	3%	0%	1%
	Region 3	131	94%	2%	3%	1%	0%
	Region 4	203	94%	3%	1%	0%	2%
	Region 5	75	92%	4%	4%	0%	0%
By current net worth ratio	Less than 6%	8	88%	12%	0%	0%	0%
	6%-6.99%	11	81%	9%	0%	9%	0%
	7%-9.99%	238	92%	6%	2%	0%	0%
	10% or greater	384	93%	4%	3%	0%	1%
By agency conducting exam/visitation	State Regulator	123	95%	3%	2%	0%	0%
	NCUA	413	90%	5%	3%	0%	1%
	Both	113	96%	3%	1%	0%	0%
NCUA exam by size of CU	Less than \$100M	295	90%	5%	3%	0%	1%
	\$100M or more	118	89%	8%	4%	0%	0%
By exam date	Quarter 4, 2017	80	84%	8%	8%	0%	0%
	Quarter 3, 2017	174	93%	4%	3%	0%	0%
	Quarter 2, 2017	152	91%	4%	3%	1%	1%
	Quarter 1, 2017	111	92%	6%	0%	0%	2%
	Quarter 4, 2016	53	96%	2%	0%	0%	2%
	Quarter 3, 2016	41	100%	0%	0%	0%	0%
	Quarter 2, 2016	22	86%	9%	5%	0%	0%
	Quarter 1, 2016	3	100%	0%	0%	0%	0%
By CAE (CAMEL "by-the-number")	Prior to 2015	1	100%	0%	0%	0%	0%
	1	146	94%	4%	2%	0%	0%
	2	378	91%	5%	3%	0%	1%
	3	38	90%	8%	3%	0%	0%
By CUNA Credit Analysis score	4	5	100%	0%	0%	0%	0%
	A	31	93%	3%	3%	0%	0%
	B	434	92%	5%	2%	0%	0%
	C	89	88%	5%	5%	1%	1%
By change in CAMEL rating	D or lower	11	100%	0%	0%	0%	0%
	Improve	91	93%	6%	1%	0%	0%
	Remain the same	484	93%	5%	2%	0%	0%
By agree with current CAMEL rating	Decline	69	85%	3%	9%	0%	3%
	Disagree strongly	35	80%	14%	3%	3%	0%
	Disagree somewhat	65	85%	9%	6%	0%	0%
	Neutral	84	89%	2%	6%	0%	2%
	Agree somewhat	150	91%	5%	3%	0%	1%
By MBL credit union	Agree strongly	310	96%	3%	1%	0%	0%
	MBL CU	232	94%	4%	2%	1%	0%
	Not MBL CU	335	91%	6%	3%	0%	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		651	82%	10%	8%	1%
By asset group	Less than \$25M	275	80%	12%	6%	1%
	\$25M to \$50M	88	78%	9%	12%	0%
	\$50M to \$100M	80	75%	13%	13%	0%
	\$100M to \$500M	136	86%	5%	9%	0%
	\$500M to \$1B	30	93%	7%	0%	0%
	\$1B or more	42	95%	0%	5%	0%
By size of CU	Less than \$100M	443	79%	12%	9%	1%
	\$100M or more	208	89%	4%	7%	0%
By charter	State	251	82%	8%	10%	0%
	Federal	397	82%	10%	7%	1%
By field of membership	Single common bond	148	76%	14%	9%	1%
	Multiple common bond	194	85%	11%	3%	1%
	Community	307	83%	6%	11%	0%
By NCUA region	Region 1	117	81%	9%	10%	1%
	Region 2	118	82%	11%	6%	1%
	Region 3	134	86%	8%	7%	0%
	Region 4	203	84%	9%	7%	1%
	Region 5	74	73%	10%	17%	0%
By current net worth ratio	Less than 6%	8	100%	0%	0%	0%
	6%-6.99%	11	63%	19%	19%	0%
	7%-9.99%	239	76%	15%	9%	0%
	10% or greater	385	86%	6%	7%	1%
By agency conducting exam/visitation	State Regulator	125	87%	6%	7%	0%
	NCUA	413	81%	11%	7%	1%
	Both	113	76%	10%	14%	0%
NCUA exam by size of CU	Less than \$100M	295	80%	12%	6%	1%
	\$100M or more	118	85%	5%	9%	0%
By exam date	Quarter 4, 2017	80	83%	6%	11%	0%
	Quarter 3, 2017	174	79%	13%	7%	1%
	Quarter 2, 2017	152	80%	8%	11%	1%
	Quarter 1, 2017	112	83%	8%	7%	1%
	Quarter 4, 2016	53	82%	8%	8%	2%
	Quarter 3, 2016	41	86%	10%	5%	0%
	Quarter 2, 2016	23	87%	9%	4%	0%
	Quarter 1, 2016	3	66%	34%	0%	0%
By CAE (CAMEL "by-the-number")	1	145	95%	3%	2%	0%
	2	380	79%	11%	9%	1%
	3	37	73%	8%	18%	0%
	4	5	20%	20%	60%	0%
By CUNA Credit Analysis score	A	31	87%	3%	10%	0%
	B	435	83%	9%	7%	0%
	C	88	74%	13%	13%	0%
	D or lower	11	83%	0%	17%	0%
By change in CAMEL rating	Improve	91	86%	9%	6%	0%
	Remain the same	486	84%	9%	7%	1%
	Decline	69	61%	15%	22%	2%
By agree with current CAMEL rating	Disagree strongly	35	67%	18%	14%	0%
	Disagree somewhat	66	62%	22%	17%	0%
	Neutral	84	75%	8%	15%	1%
	Agree somewhat	151	83%	10%	6%	1%
	Agree strongly	310	89%	6%	5%	0%
By MBL credit union	MBL CU	231	84%	7%	9%	0%
	Not MBL CU	336	80%	11%	8%	1%

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.
 ...Overall 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		639	74%	15%	10%	0%	0%
By asset group	Less than \$25M	268	74%	15%	10%	0%	0%
	\$25M to \$50M	87	74%	18%	7%	1%	0%
	\$50M to \$100M	78	71%	18%	12%	0%	0%
	\$100M to \$500M	135	72%	16%	11%	1%	0%
	\$500M to \$1B	29	72%	7%	21%	0%	0%
	\$1B or more	42	95%	5%	0%	0%	0%
By size of CU	Less than \$100M	433	73%	16%	10%	0%	0%
	\$100M or more	206	76%	12%	11%	1%	0%
By charter	State	247	76%	14%	9%	1%	0%
	Federal	389	73%	16%	10%	0%	0%
By field of membership	Single common bond	147	72%	19%	9%	0%	0%
	Multiple common bond	189	73%	14%	11%	1%	0%
	Community	301	76%	14%	10%	0%	0%
By NCUA region	Region 1	113	82%	13%	4%	1%	0%
	Region 2	116	65%	19%	16%	0%	1%
	Region 3	130	76%	13%	11%	0%	0%
	Region 4	200	80%	12%	8%	0%	0%
	Region 5	75	58%	25%	16%	1%	0%
By current net worth ratio	Less than 6%	8	76%	12%	13%	0%	0%
	6%-6.99%	10	69%	0%	31%	0%	0%
	7%-9.99%	235	67%	20%	13%	0%	0%
	10% or greater	378	79%	12%	7%	1%	0%
By agency conducting exam/visitation	State Regulator	123	82%	11%	6%	2%	0%
	NCUA	405	72%	16%	11%	0%	0%
	Both	111	73%	16%	11%	0%	0%
NCUA exam by size of CU	Less than \$100M	288	73%	17%	10%	0%	0%
	\$100M or more	117	70%	15%	14%	1%	0%
By exam date	Quarter 4, 2017	78	68%	20%	12%	0%	0%
	Quarter 3, 2017	170	71%	18%	11%	1%	0%
	Quarter 2, 2017	150	75%	14%	10%	1%	1%
	Quarter 1, 2017	110	68%	17%	15%	1%	0%
	Quarter 4, 2016	53	86%	10%	4%	0%	0%
	Quarter 3, 2016	40	93%	7%	0%	0%	0%
	Quarter 2, 2016	22	77%	19%	4%	0%	0%
	Quarter 1, 2016	3	100%	0%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	143	84%	12%	3%	1%	0%
	2	372	72%	16%	11%	0%	0%
	3	37	76%	13%	11%	0%	0%
	4	5	0%	20%	80%	0%	0%
By CUNA Credit Analysis score	A	30	90%	7%	4%	0%	0%
	B	427	77%	15%	8%	0%	0%
	C	87	58%	23%	18%	1%	0%
	D or lower	11	74%	0%	26%	0%	0%
By change in CAMEL rating	Improve	90	84%	10%	5%	0%	0%
	Remain the same	476	76%	16%	8%	0%	0%
	Decline	68	49%	18%	31%	1%	0%
By agree with current CAMEL rating	Disagree strongly	34	22%	35%	40%	3%	0%
	Disagree somewhat	64	53%	23%	23%	0%	0%
	Neutral	80	71%	14%	16%	0%	0%
	Agree somewhat	151	75%	14%	10%	1%	1%
	Agree strongly	305	85%	13%	2%	0%	0%
By MBL credit union	MBL CU	229	76%	13%	11%	0%	0%
	Not MBL CU	328	74%	17%	9%	0%	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		634	92%	1%	1%	5%
By asset group	Less than \$25M	268	86%	1%	2%	12%
	\$25M to \$50M	85	95%	1%	4%	0%
	\$50M to \$100M	78	99%	1%	0%	0%
	\$100M to \$500M	131	98%	1%	1%	0%
	\$500M to \$1B	29	100%	0%	0%	0%
	\$1B or more	43	100%	0%	0%	0%
By size of CU	Less than \$100M	431	90%	1%	2%	7%
	\$100M or more	203	99%	0%	0%	0%
By charter	State	246	93%	1%	1%	5%
	Federal	386	92%	1%	2%	5%
By field of membership	Single common bond	146	84%	1%	2%	13%
	Multiple common bond	186	95%	1%	1%	3%
	Community	300	95%	1%	1%	3%
By NCUA region	Region 1	111	97%	0%	2%	1%
	Region 2	116	89%	2%	2%	7%
	Region 3	130	94%	1%	1%	4%
	Region 4	199	90%	1%	2%	7%
	Region 5	73	97%	0%	0%	3%
By current net worth ratio	Less than 6%	8	74%	0%	0%	26%
	6%-6.99%	11	82%	0%	0%	18%
	7%-9.99%	234	94%	1%	1%	4%
	10% or greater	373	92%	1%	2%	5%
By agency conducting exam/visitation	State Regulator	120	91%	0%	1%	8%
	NCUA	401	92%	1%	2%	5%
	Both	113	94%	2%	1%	3%
NCUA exam by size of CU	Less than \$100M	286	91%	1%	2%	7%
	\$100M or more	115	98%	1%	1%	0%
By exam date	Quarter 4, 2017	78	94%	1%	1%	3%
	Quarter 3, 2017	169	90%	1%	2%	7%
	Quarter 2, 2017	148	92%	1%	2%	5%
	Quarter 1, 2017	108	93%	0%	0%	7%
	Quarter 4, 2016	53	100%	0%	0%	0%
	Quarter 3, 2016	41	95%	0%	0%	5%
	Quarter 2, 2016	20	90%	0%	5%	5%
	Quarter 1, 2016	3	100%	0%	0%	0%
	Prior to 2015	1	0%	0%	100%	0%
By CAE (CAMEL "by-the-number")	1	143	98%	0%	0%	2%
	2	369	93%	1%	1%	4%
	3	38	82%	0%	2%	16%
	4	5	100%	0%	0%	0%
By CUNA Credit Analysis score	A	30	83%	0%	3%	14%
	B	425	95%	1%	1%	3%
	C	87	94%	0%	1%	5%
	D or lower	11	81%	10%	0%	9%
By change in CAMEL rating	Improve	89	89%	2%	1%	7%
	Remain the same	473	92%	1%	2%	5%
	Decline	67	98%	0%	0%	2%
By agree with current CAMEL rating	Disagree strongly	34	94%	0%	6%	0%
	Disagree somewhat	62	97%	3%	0%	0%
	Neutral	82	89%	0%	1%	10%
	Agree somewhat	149	89%	1%	3%	7%
	Agree strongly	303	94%	0%	1%	5%
By MBL credit union	MBL CU	227	98%	1%	0%	1%
	Not MBL CU	328	91%	1%	1%	7%

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		634	94%	0%	0%	5%
By asset group	Less than \$25M	268	89%	0%	0%	11%
	\$25M to \$50M	86	97%	1%	1%	1%
	\$50M to \$100M	78	100%	0%	0%	0%
	\$100M to \$500M	131	98%	0%	2%	0%
	\$500M to \$1B	29	100%	0%	0%	0%
	\$1B or more	42	100%	0%	0%	0%
By size of CU	Less than \$100M	432	92%	0%	0%	7%
	\$100M or more	202	99%	0%	1%	0%
By charter	State	245	95%	0%	0%	4%
	Federal	387	94%	1%	0%	5%
By field of membership	Single common bond	146	87%	0%	0%	13%
	Multiple common bond	187	97%	1%	1%	1%
	Community	299	96%	0%	0%	3%
By NCUA region	Region 1	112	97%	0%	0%	3%
	Region 2	116	89%	1%	1%	9%
	Region 3	130	96%	0%	0%	4%
	Region 4	198	94%	0%	1%	4%
	Region 5	73	95%	0%	0%	5%
By current net worth ratio	Less than 6%	8	74%	0%	0%	26%
	6%-6.99%	11	82%	0%	0%	18%
	7%-9.99%	233	95%	0%	0%	4%
	10% or greater	374	94%	1%	0%	5%
By agency conducting exam/visitation	State Regulator	120	96%	0%	0%	4%
	NCUA	402	93%	1%	0%	6%
	Both	112	97%	0%	1%	2%
NCUA exam by size of CU	Less than \$100M	287	91%	1%	0%	8%
	\$100M or more	115	99%	0%	1%	0%
By exam date	Quarter 4, 2017	77	96%	0%	0%	4%
	Quarter 3, 2017	169	93%	1%	0%	6%
	Quarter 2, 2017	149	95%	0%	1%	4%
	Quarter 1, 2017	108	92%	0%	1%	7%
	Quarter 4, 2016	53	92%	0%	2%	6%
	Quarter 3, 2016	41	97%	0%	0%	3%
	Quarter 2, 2016	20	95%	0%	0%	5%
	Quarter 1, 2016	3	100%	0%	0%	0%
	Prior to 2015	1	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	142	99%	0%	0%	1%
	2	370	94%	1%	0%	5%
	3	38	84%	0%	2%	13%
	4	5	100%	0%	0%	0%
By CUNA Credit Analysis score	A	30	86%	0%	0%	14%
	B	425	96%	0%	0%	4%
	C	87	95%	1%	0%	4%
	D or lower	11	91%	0%	0%	9%
By change in CAMEL rating	Improve	89	90%	1%	0%	8%
	Remain the same	473	94%	0%	1%	5%
	Decline	67	97%	1%	0%	2%
By agree with current CAMEL rating	Disagree strongly	34	100%	0%	0%	0%
	Disagree somewhat	62	97%	2%	0%	2%
	Neutral	82	97%	0%	0%	3%
	Agree somewhat	149	90%	0%	1%	9%
	Agree strongly	303	94%	0%	0%	5%
By MBL credit union	MBL CU	226	99%	0%	0%	1%
	Not MBL CU	329	92%	1%	0%	7%

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 and action required by credit union	Not applicable to my credit union
Overall		632	95%	1%	4%
By asset group	Less than \$25M	266	91%	0%	9%
	\$25M to \$50M	85	98%	2%	0%
	\$50M to \$100M	78	97%	3%	0%
	\$100M to \$500M	131	100%	0%	0%
	\$500M to \$1B	29	100%	0%	0%
	\$1B or more	43	100%	0%	0%
By size of CU	Less than \$100M	429	93%	1%	6%
	\$100M or more	203	100%	0%	0%
By charter	State	245	94%	2%	4%
	Federal	385	96%	0%	4%
By field of membership	Single common bond	145	87%	1%	11%
	Multiple common bond	187	97%	1%	2%
	Community	298	98%	0%	2%
By NCUA region	Region 1	112	94%	1%	5%
	Region 2	116	95%	0%	5%
	Region 3	130	97%	0%	3%
	Region 4	197	95%	1%	5%
	Region 5	72	93%	3%	3%
By current net worth ratio	Less than 6%	8	100%	0%	0%
	6%-6.99%	10	90%	0%	10%
	7%-9.99%	233	96%	0%	3%
	10% or greater	373	94%	1%	5%
By agency conducting exam/visitation	State Regulator	120	96%	1%	3%
	NCUA	400	95%	0%	5%
	Both	112	94%	3%	3%
NCUA exam by size of CU	Less than \$100M	285	93%	0%	7%
	\$100M or more	115	100%	0%	0%
By exam date	Quarter 4, 2017	78	97%	0%	3%
	Quarter 3, 2017	169	97%	0%	3%
	Quarter 2, 2017	148	92%	1%	7%
	Quarter 1, 2017	107	96%	0%	4%
	Quarter 4, 2016	53	94%	2%	4%
	Quarter 3, 2016	41	95%	0%	5%
	Quarter 2, 2016	19	95%	5%	0%
	Quarter 1, 2016	3	100%	0%	0%
	Prior to 2015	1	100%	0%	0%
By CAE (CAMEL "by-the-number")	1	143	98%	1%	2%
	2	367	95%	1%	4%
	3	38	89%	0%	11%
	4	5	100%	0%	0%
By CUNA Credit Analysis score	A	29	89%	0%	11%
	B	424	96%	1%	4%
	C	87	96%	1%	2%
	D or lower	11	100%	0%	0%
By change in CAMEL rating	Improve	89	95%	0%	5%
	Remain the same	471	95%	1%	5%
	Decline	67	98%	2%	0%
By agree with current CAMEL rating	Disagree strongly	34	97%	3%	0%
	Disagree somewhat	61	95%	0%	5%
	Neutral	82	91%	3%	6%
	Agree somewhat	148	93%	1%	6%
	Agree strongly	303	97%	0%	3%
By MBL credit union	MBL CU	226	99%	1%	0%
	Not MBL CU	327	93%	0%	7%

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 and action required by credit union	Not applicable to my credit union
Overall		633	99%	0%	1%
By asset group	Less than \$25M	267	98%	0%	2%
	\$25M to \$50M	86	99%	1%	0%
	\$50M to \$100M	78	100%	0%	0%
	\$100M to \$500M	130	100%	0%	0%
	\$500M to \$1B	29	100%	0%	0%
	\$1B or more	43	100%	0%	0%
By size of CU	Less than \$100M	431	98%	0%	1%
	\$100M or more	202	100%	0%	0%
By charter	State	246	98%	1%	1%
	Federal	385	99%	0%	1%
By field of membership	Single common bond	145	97%	1%	2%
	Multiple common bond	186	99%	0%	1%
	Community	300	100%	0%	0%
By NCUA region	Region 1	111	97%	1%	2%
	Region 2	115	99%	0%	1%
	Region 3	130	98%	0%	2%
	Region 4	199	99%	1%	0%
	Region 5	73	100%	0%	0%
By current net worth ratio	Less than 6%	8	87%	0%	13%
	6%-6.99%	11	100%	0%	0%
	7%-9.99%	232	99%	0%	1%
	10% or greater	374	99%	1%	1%
By agency conducting exam/visitation	State Regulator	120	98%	1%	1%
	NCUA	400	99%	0%	1%
	Both	113	98%	1%	1%
NCUA exam by size of CU	Less than \$100M	286	99%	0%	1%
	\$100M or more	114	100%	0%	0%
By exam date	Quarter 4, 2017	77	100%	0%	0%
	Quarter 3, 2017	168	98%	0%	2%
	Quarter 2, 2017	149	99%	0%	1%
	Quarter 1, 2017	108	100%	0%	0%
	Quarter 4, 2016	53	98%	0%	2%
	Quarter 3, 2016	41	100%	0%	0%
	Quarter 2, 2016	20	95%	5%	0%
	Quarter 1, 2016	3	100%	0%	0%
	Prior to 2015	1	0%	100%	0%
By CAE (CAMEL "by-the-number")	1	143	100%	0%	0%
	2	369	99%	0%	1%
	3	37	95%	0%	5%
	4	5	100%	0%	0%
By CUNA Credit Analysis score	A	30	100%	0%	0%
	B	426	99%	0%	1%
	C	86	100%	0%	0%
	D or lower	10	100%	0%	0%
By change in CAMEL rating	Improve	88	98%	0%	2%
	Remain the same	473	99%	0%	1%
	Decline	67	100%	0%	0%
By agree with current CAMEL rating	Disagree strongly	34	97%	3%	0%
	Disagree somewhat	62	98%	0%	2%
	Neutral	81	99%	0%	1%
	Agree somewhat	149	98%	1%	1%
	Agree strongly	303	100%	0%	0%
By MBL credit union	MBL CU	226	100%	0%	0%
	Not MBL CU	328	98%	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:...

		N	No problem noted	Problem noted by examiner and action required by credit union	Not applicable to my credit union
Overall		630	87%	0%	13%
By asset group	Less than \$25M	266	76%	0%	24%
	\$25M to \$50M	86	93%	0%	7%
	\$50M to \$100M	78	96%	0%	4%
	\$100M to \$500M	130	95%	1%	4%
	\$500M to \$1B	28	100%	0%	0%
	\$1B or more	42	100%	0%	0%
By size of CU	Less than \$100M	430	83%	0%	17%
	\$100M or more	200	97%	1%	3%
By charter	State	243	87%	0%	13%
	Federal	385	87%	0%	13%
By field of membership	Single common bond	145	65%	0%	35%
	Multiple common bond	188	92%	0%	7%
	Community	295	95%	0%	5%
By NCUA region	Region 1	112	93%	0%	7%
	Region 2	115	85%	0%	15%
	Region 3	130	86%	0%	14%
	Region 4	196	84%	0%	16%
	Region 5	72	91%	1%	8%
By current net worth ratio	Less than 6%	8	76%	0%	24%
	6%-6.99%	11	82%	0%	18%
	7%-9.99%	233	91%	0%	9%
	10% or greater	370	85%	0%	15%
By agency conducting exam/visitation	State Regulator	119	84%	0%	16%
	NCUA	400	87%	0%	13%
	Both	111	90%	0%	10%
NCUA exam by size of CU	Less than \$100M	285	84%	0%	16%
	\$100M or more	115	96%	1%	3%
By exam date	Quarter 4, 2017	75	88%	0%	12%
	Quarter 3, 2017	169	86%	0%	14%
	Quarter 2, 2017	149	88%	1%	11%
	Quarter 1, 2017	107	86%	0%	14%
	Quarter 4, 2016	52	84%	0%	16%
	Quarter 3, 2016	41	87%	0%	13%
	Quarter 2, 2016	20	90%	0%	10%
	Quarter 1, 2016	3	100%	0%	0%
By CAE (CAMEL "by-the-number")	1	140	94%	0%	6%
	2	370	88%	0%	12%
	3	38	76%	0%	24%
	4	5	80%	0%	20%
By CUNA Credit Analysis score	A	30	73%	0%	27%
	B	423	90%	0%	10%
	C	87	92%	0%	8%
	D or lower	11	72%	0%	28%
By change in CAMEL rating	Improve	89	86%	0%	14%
	Remain the same	470	87%	0%	13%
	Decline	66	92%	0%	8%
By agree with current CAMEL rating	Disagree strongly	34	94%	0%	6%
	Disagree somewhat	61	90%	0%	10%
	Neutral	82	80%	0%	20%
	Agree somewhat	147	86%	0%	14%
	Agree strongly	302	88%	0%	12%
By MBL credit union	MBL CU	224	97%	0%	3%
	Not MBL CU	329	84%	0%	16%

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		628	95%	0%	1%	3%
By asset group	Less than \$25M	265	92%	0%	1%	6%
	\$25M to \$50M	86	99%	0%	1%	0%
	\$50M to \$100M	76	99%	0%	0%	1%
	\$100M to \$500M	131	95%	2%	2%	2%
	\$500M to \$1B	29	97%	0%	3%	0%
	\$1B or more	41	100%	0%	0%	0%
By size of CU	Less than \$100M	427	95%	0%	1%	4%
	\$100M or more	201	96%	1%	2%	1%
By charter	State	243	95%	0%	1%	4%
	Federal	383	96%	0%	1%	3%
By field of membership	Single common bond	145	94%	0%	1%	6%
	Multiple common bond	183	96%	0%	1%	3%
	Community	298	96%	1%	1%	2%
By NCUA region	Region 1	112	93%	1%	3%	4%
	Region 2	116	97%	0%	0%	3%
	Region 3	125	94%	0%	1%	5%
	Region 4	197	95%	0%	2%	3%
	Region 5	73	98%	0%	0%	2%
By current net worth ratio	Less than 6%	8	74%	0%	0%	26%
	6%-6.99%	11	100%	0%	0%	0%
	7%-9.99%	232	94%	0%	2%	4%
	10% or greater	369	96%	0%	1%	3%
By agency conducting exam/visitation	State Regulator	119	94%	0%	2%	4%
	NCUA	398	96%	0%	1%	3%
	Both	111	95%	1%	1%	3%
NCUA exam by size of CU	Less than \$100M	283	95%	0%	1%	4%
	\$100M or more	115	98%	1%	1%	0%
By exam date	Quarter 4, 2017	77	99%	0%	1%	0%
	Quarter 3, 2017	165	94%	0%	2%	4%
	Quarter 2, 2017	147	97%	0%	0%	3%
	Quarter 1, 2017	108	95%	2%	1%	3%
	Quarter 4, 2016	53	94%	0%	0%	6%
	Quarter 3, 2016	41	98%	0%	0%	2%
	Quarter 2, 2016	20	95%	0%	0%	5%
	Quarter 1, 2016	3	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	140	97%	1%	1%	0%
	2	367	96%	0%	1%	3%
	3	38	92%	0%	0%	8%
	4	5	100%	0%	0%	0%
By CUNA Credit Analysis score	A	30	97%	0%	0%	3%
	B	420	96%	0%	1%	3%
	C	87	98%	1%	0%	1%
	D or lower	11	100%	0%	0%	0%
By change in CAMEL rating	Improve	89	92%	1%	1%	6%
	Remain the same	467	95%	0%	1%	3%
	Decline	67	99%	0%	1%	0%
By agree with current CAMEL rating	Disagree strongly	32	100%	0%	0%	0%
	Disagree somewhat	62	97%	0%	1%	2%
	Neutral	81	93%	1%	4%	3%
	Agree somewhat	147	93%	0%	1%	5%
	Agree strongly	302	96%	0%	0%	3%
By MBL credit union	MBL CU	224	97%	1%	1%	1%
	Not MBL CU	326	95%	0%	1%	4%

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		634	78%	1%	0%	21%
By asset group	Less than \$25M	267	64%	0%	0%	36%
	\$25M to \$50M	86	80%	1%	1%	17%
	\$50M to \$100M	78	87%	1%	0%	12%
	\$100M to \$500M	131	94%	1%	0%	5%
	\$500M to \$1B	29	100%	0%	0%	0%
	\$1B or more	43	93%	2%	0%	5%
By size of CU	Less than \$100M	431	71%	0%	0%	28%
	\$100M or more	203	95%	1%	0%	4%
By charter	State	246	78%	1%	0%	21%
	Federal	386	78%	0%	0%	22%
By field of membership	Single common bond	146	61%	0%	0%	39%
	Multiple common bond	187	83%	0%	0%	17%
	Community	299	84%	1%	0%	15%
By NCUA region	Region 1	111	85%	0%	0%	15%
	Region 2	116	75%	2%	0%	23%
	Region 3	131	78%	0%	0%	22%
	Region 4	198	72%	1%	0%	27%
	Region 5	73	87%	0%	1%	12%
By current net worth ratio	Less than 6%	8	63%	0%	0%	37%
	6%-6.99%	11	65%	0%	8%	27%
	7%-9.99%	233	81%	1%	0%	19%
	10% or greater	374	77%	1%	0%	22%
By agency conducting exam/visitation	State Regulator	120	76%	0%	0%	24%
	NCUA	401	77%	0%	0%	22%
	Both	113	82%	2%	0%	16%
NCUA exam by size of CU	Less than \$100M	286	72%	0%	0%	28%
	\$100M or more	115	94%	1%	0%	5%
By exam date	Quarter 4, 2017	78	84%	1%	0%	15%
	Quarter 3, 2017	169	78%	1%	0%	21%
	Quarter 2, 2017	149	76%	1%	1%	23%
	Quarter 1, 2017	108	78%	0%	0%	22%
	Quarter 4, 2016	53	72%	0%	0%	28%
	Quarter 3, 2016	40	87%	0%	0%	13%
	Quarter 2, 2016	20	60%	0%	0%	40%
	Quarter 1, 2016	3	100%	0%	0%	0%
	Prior to 2015	1	0%	0%	0%	100%
By CAE (CAMEL "by-the-number")	1	143	88%	1%	0%	12%
	2	369	77%	1%	0%	22%
	3	38	66%	0%	0%	34%
	4	5	60%	0%	0%	40%
By CUNA Credit Analysis score	A	30	66%	0%	0%	34%
	B	425	81%	0%	0%	19%
	C	87	76%	1%	0%	23%
	D or lower	11	62%	10%	0%	28%
By change in CAMEL rating	Improve	89	78%	0%	0%	22%
	Remain the same	473	77%	1%	0%	22%
	Decline	67	80%	0%	0%	20%
By agree with current CAMEL rating	Disagree strongly	34	79%	0%	0%	21%
	Disagree somewhat	61	74%	1%	0%	24%
	Neutral	82	73%	1%	0%	26%
	Agree somewhat	149	75%	1%	1%	23%
	Agree strongly	304	81%	0%	0%	19%
By MBL credit union	MBL CU	227	91%	1%	0%	7%
	Not MBL CU	328	70%	0%	0%	29%

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	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		634	71%	1%	1%	0%	27%
By asset group	Less than \$25M	268	43%	1%	1%	0%	56%
	\$25M to \$50M	84	88%	2%	0%	1%	8%
	\$50M to \$100M	78	90%	4%	1%	0%	5%
	\$100M to \$500M	131	98%	1%	2%	0%	0%
	\$500M to \$1B	29	100%	0%	0%	0%	0%
	\$1B or more	44	100%	0%	0%	0%	0%
By size of CU	Less than \$100M	430	60%	2%	1%	0%	37%
	\$100M or more	204	99%	0%	1%	0%	0%
By charter	State	248	74%	1%	0%	0%	24%
	Federal	384	69%	2%	1%	0%	29%
By field of membership	Single common bond	145	47%	1%	0%	0%	53%
	Multiple common bond	188	75%	1%	0%	1%	23%
	Community	299	80%	2%	2%	0%	16%
By NCUA region	Region 1	112	78%	3%	1%	1%	17%
	Region 2	114	67%	2%	2%	0%	29%
	Region 3	131	69%	0%	0%	0%	31%
	Region 4	199	66%	1%	0%	0%	33%
	Region 5	73	85%	3%	1%	0%	11%
By current net worth ratio	Less than 6%	8	74%	0%	0%	0%	26%
	6%-6.99%	11	54%	0%	9%	0%	36%
	7%-9.99%	234	76%	1%	1%	0%	23%
	10% or greater	373	68%	2%	1%	0%	29%
By agency conducting exam/visitation	State Regulator	121	69%	1%	0%	1%	29%
	NCUA	399	69%	2%	1%	0%	28%
	Both	114	77%	1%	1%	0%	21%
NCUA exam by size of CU	Less than \$100M	284	60%	2%	1%	0%	37%
	\$100M or more	115	98%	1%	1%	0%	0%
By exam date	Quarter 4, 2017	78	70%	0%	1%	0%	28%
	Quarter 3, 2017	171	69%	1%	0%	1%	30%
	Quarter 2, 2017	148	70%	1%	2%	0%	27%
	Quarter 1, 2017	108	75%	0%	0%	0%	25%
	Quarter 4, 2016	52	76%	0%	2%	0%	22%
	Quarter 3, 2016	41	71%	2%	0%	0%	26%
	Quarter 2, 2016	20	64%	10%	0%	0%	25%
	Quarter 1, 2016	3	29%	34%	0%	0%	37%
	Prior to 2015	1	0%	0%	0%	0%	100%
By CAE (CAMEL "by-the-number")	1	143	83%	1%	1%	0%	15%
	2	371	71%	2%	1%	0%	26%
	3	37	56%	0%	3%	0%	41%
	4	5	20%	0%	0%	0%	80%
By CUNA Credit Analysis score	A	30	49%	0%	0%	0%	51%
	B	426	76%	1%	1%	0%	22%
	C	87	67%	4%	1%	0%	28%
	D or lower	11	54%	0%	0%	0%	46%
By change in CAMEL rating	Improve	88	65%	1%	0%	0%	34%
	Remain the same	474	72%	1%	1%	0%	27%
	Decline	67	72%	3%	3%	1%	20%
By agree with current CAMEL rating	Disagree strongly	34	63%	6%	3%	3%	25%
	Disagree somewhat	59	73%	2%	2%	0%	23%
	Neutral	82	57%	0%	1%	0%	42%
	Agree somewhat	148	72%	1%	1%	0%	26%
	Agree strongly	307	74%	1%	0%	0%	25%
By MBL credit union	MBL CU	227	91%	3%	1%	0%	5%
	Not MBL CU	329	61%	1%	1%	0%	38%

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	Not applicable to my credit union
Overall		632	75%	2%	2%	21%
By asset group	Less than \$25M	267	55%	1%	0%	43%
	\$25M to \$50M	85	92%	1%	5%	2%
	\$50M to \$100M	77	83%	3%	8%	6%
	\$100M to \$500M	130	95%	2%	2%	0%
	\$500M to \$1B	29	97%	3%	0%	0%
	\$1B or more	44	98%	2%	0%	0%
By size of CU	Less than \$100M	429	67%	1%	3%	29%
	\$100M or more	203	96%	2%	1%	0%
By charter	State	247	76%	1%	2%	21%
	Federal	383	75%	2%	2%	21%
By field of membership	Single common bond	145	57%	1%	1%	40%
	Multiple common bond	187	79%	2%	2%	17%
	Community	298	82%	2%	3%	13%
By NCUA region	Region 1	111	89%	1%	2%	9%
	Region 2	114	73%	2%	3%	22%
	Region 3	129	73%	0%	3%	24%
	Region 4	199	69%	1%	2%	28%
	Region 5	74	84%	6%	1%	9%
By current net worth ratio	Less than 6%	8	74%	0%	0%	26%
	6%-6.99%	11	64%	0%	0%	36%
	7%-9.99%	233	81%	1%	2%	16%
	10% or greater	372	72%	2%	3%	23%
By agency conducting exam/visitation	State Regulator	120	70%	1%	3%	27%
	NCUA	398	76%	2%	2%	20%
	Both	114	79%	1%	2%	18%
NCUA exam by size of CU	Less than \$100M	283	69%	1%	2%	27%
	\$100M or more	115	95%	3%	2%	0%
By exam date	Quarter 4, 2017	78	77%	1%	1%	20%
	Quarter 3, 2017	168	74%	2%	2%	21%
	Quarter 2, 2017	148	76%	0%	3%	21%
	Quarter 1, 2017	108	71%	3%	3%	24%
	Quarter 4, 2016	53	82%	2%	0%	16%
	Quarter 3, 2016	41	79%	2%	0%	19%
	Quarter 2, 2016	20	85%	0%	0%	15%
	Quarter 1, 2016	3	0%	0%	63%	37%
Prior to 2015	1	100%	0%	0%	0%	
By CAE (CAMEL "by-the-number")	1	141	85%	1%	0%	14%
	2	369	74%	2%	4%	20%
	3	38	65%	3%	0%	32%
	4	5	20%	0%	0%	80%
By CUNA Credit Analysis score	A	30	66%	0%	0%	34%
	B	423	78%	2%	2%	18%
	C	87	70%	1%	4%	24%
	D or lower	11	63%	0%	0%	37%
By change in CAMEL rating	Improve	89	69%	2%	1%	28%
	Remain the same	471	75%	2%	2%	21%
	Decline	67	84%	0%	3%	13%
By agree with current CAMEL rating	Disagree strongly	33	71%	3%	3%	23%
	Disagree somewhat	60	80%	2%	0%	18%
	Neutral	82	66%	1%	3%	31%
	Agree somewhat	147	76%	1%	4%	19%
	Agree strongly	306	77%	2%	1%	20%
By MBL credit union	MBL CU	226	90%	2%	3%	5%
	Not MBL CU	327	66%	1%	2%	30%

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		632	94%	1%	1%	5%
By asset group	Less than \$25M	264	88%	0%	1%	11%
	\$25M to \$50M	86	100%	0%	0%	0%
	\$50M to \$100M	78	99%	0%	1%	0%
	\$100M to \$500M	131	97%	2%	2%	0%
	\$500M to \$1B	29	93%	7%	0%	0%
	\$1B or more	44	98%	0%	2%	0%
By size of CU	Less than \$100M	428	92%	0%	1%	7%
	\$100M or more	204	96%	2%	1%	0%
By charter	State	246	92%	0%	2%	6%
	Federal	384	95%	1%	0%	4%
By field of membership	Single common bond	145	92%	0%	1%	7%
	Multiple common bond	187	94%	1%	1%	5%
	Community	298	94%	1%	1%	4%
By NCUA region	Region 1	111	94%	1%	1%	5%
	Region 2	115	95%	0%	0%	5%
	Region 3	129	92%	1%	2%	5%
	Region 4	198	93%	0%	1%	6%
	Region 5	74	95%	1%	2%	2%
By current net worth ratio	Less than 6%	8	62%	0%	13%	26%
	6%-6.99%	11	100%	0%	0%	0%
	7%-9.99%	233	94%	0%	0%	6%
	10% or greater	372	94%	1%	2%	4%
By agency conducting exam/visitation	State Regulator	121	92%	0%	1%	7%
	NCUA	398	94%	1%	1%	3%
	Both	113	92%	0%	1%	7%
NCUA exam by size of CU	Less than \$100M	283	94%	0%	1%	5%
	\$100M or more	115	95%	4%	2%	0%
By exam date	Quarter 4, 2017	77	95%	1%	1%	3%
	Quarter 3, 2017	169	90%	1%	1%	8%
	Quarter 2, 2017	149	97%	0%	0%	2%
	Quarter 1, 2017	107	93%	0%	3%	4%
	Quarter 4, 2016	53	94%	0%	2%	4%
	Quarter 3, 2016	41	95%	2%	0%	3%
	Quarter 2, 2016	20	95%	0%	0%	5%
	Quarter 1, 2016	3	63%	0%	0%	37%
	Prior to 2015	1	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	142	95%	2%	1%	2%
	2	368	94%	0%	2%	4%
	3	38	89%	0%	0%	11%
	4	5	80%	0%	0%	20%
By CUNA Credit Analysis score	A	30	83%	0%	7%	10%
	B	425	94%	1%	1%	4%
	C	85	92%	0%	1%	6%
	D or lower	11	100%	0%	0%	0%
By change in CAMEL rating	Improve	88	94%	0%	0%	6%
	Remain the same	473	93%	1%	1%	5%
	Decline	66	94%	1%	2%	3%
By agree with current CAMEL rating	Disagree strongly	33	94%	3%	0%	3%
	Disagree somewhat	59	95%	3%	0%	2%
	Neutral	82	89%	0%	2%	9%
	Agree somewhat	149	93%	0%	1%	6%
	Agree strongly	305	95%	0%	1%	4%
By MBL credit union	MBL CU	227	96%	2%	2%	1%
	Not MBL CU	326	92%	0%	1%	7%

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	Problem noted by examiner and action required by credit union	Not applicable to my credit union
Overall		633	95%	0%	1%	4%
By asset group	Less than \$25M	265	91%	0%	1%	8%
	\$25M to \$50M	86	100%	0%	0%	0%
	\$50M to \$100M	78	95%	0%	4%	1%
	\$100M to \$500M	131	98%	1%	1%	0%
	\$500M to \$1B	29	100%	0%	0%	0%
	\$1B or more	44	100%	0%	0%	0%
By size of CU	Less than \$100M	429	94%	0%	1%	5%
	\$100M or more	204	99%	0%	0%	0%
By charter	State	248	95%	0%	1%	4%
	Federal	383	95%	0%	1%	4%
By field of membership	Single common bond	146	95%	0%	0%	5%
	Multiple common bond	185	94%	0%	2%	4%
	Community	300	96%	0%	1%	3%
By NCUA region	Region 1	112	95%	1%	1%	3%
	Region 2	115	94%	0%	1%	5%
	Region 3	128	93%	0%	2%	4%
	Region 4	199	95%	0%	1%	4%
	Region 5	74	98%	0%	0%	2%
By current net worth ratio	Less than 6%	8	62%	0%	26%	13%
	6%-6.99%	11	72%	0%	19%	9%
	7%-9.99%	234	95%	0%	0%	5%
	10% or greater	372	96%	0%	1%	3%
By agency conducting exam/visitation	State Regulator	121	97%	0%	1%	3%
	NCUA	398	95%	0%	1%	3%
	Both	114	93%	0%	0%	7%
NCUA exam by size of CU	Less than \$100M	283	94%	0%	2%	4%
	\$100M or more	115	99%	1%	0%	0%
By exam date	Quarter 4, 2017	78	100%	0%	0%	0%
	Quarter 3, 2017	170	94%	0%	0%	6%
	Quarter 2, 2017	148	95%	0%	2%	3%
	Quarter 1, 2017	107	95%	0%	1%	4%
	Quarter 4, 2016	53	96%	0%	0%	4%
	Quarter 3, 2016	41	93%	2%	2%	3%
	Quarter 2, 2016	20	90%	0%	5%	5%
	Quarter 1, 2016	3	63%	0%	0%	37%
By CAE (CAMEL "by-the-number")	1	143	98%	1%	0%	2%
	2	368	95%	0%	1%	3%
	3	38	95%	0%	3%	3%
	4	5	80%	0%	0%	20%
By CUNA Credit Analysis score	A	30	90%	0%	4%	7%
	B	425	97%	0%	1%	3%
	C	86	92%	0%	3%	5%
	D or lower	11	100%	0%	0%	0%
By change in CAMEL rating	Improve	89	94%	0%	0%	6%
	Remain the same	472	95%	0%	1%	4%
	Decline	67	94%	0%	5%	2%
By agree with current CAMEL rating	Disagree strongly	33	91%	3%	7%	0%
	Disagree somewhat	60	96%	0%	2%	2%
	Neutral	82	92%	0%	1%	6%
	Agree somewhat	148	96%	0%	0%	4%
	Agree strongly	306	96%	0%	1%	4%
By MBL credit union	MBL CU	227	96%	0%	2%	1%
	Not MBL CU	327	95%	0%	1%	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	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		627	65%	0%	1%	0%	34%
By asset group	Less than \$25M	264	36%	0%	1%	0%	63%
	\$25M to \$50M	86	78%	0%	1%	1%	20%
	\$50M to \$100M	77	90%	0%	0%	0%	10%
	\$100M to \$500M	129	93%	1%	0%	0%	6%
	\$500M to \$1B	28	100%	0%	0%	0%	0%
	\$1B or more	43	100%	0%	0%	0%	0%
By size of CU	Less than \$100M	427	54%	0%	1%	0%	45%
	\$100M or more	200	95%	1%	0%	0%	4%
By charter	State	243	67%	0%	0%	0%	32%
	Federal	382	65%	0%	1%	0%	35%
By field of membership	Single common bond	144	36%	1%	0%	0%	64%
	Multiple common bond	184	73%	0%	1%	1%	26%
	Community	297	75%	0%	1%	0%	24%
By NCUA region	Region 1	109	76%	1%	0%	1%	22%
	Region 2	114	63%	0%	2%	0%	35%
	Region 3	127	61%	0%	0%	0%	39%
	Region 4	198	58%	1%	0%	0%	41%
	Region 5	74	84%	0%	0%	0%	16%
By current net worth ratio	Less than 6%	7	44%	0%	0%	0%	56%
	6%-6.99%	11	64%	0%	0%	0%	36%
	7%-9.99%	232	71%	0%	0%	0%	29%
	10% or greater	369	62%	0%	1%	0%	36%
By agency conducting exam/visitation	State Regulator	120	59%	1%	0%	1%	39%
	NCUA	397	65%	0%	1%	0%	35%
	Both	110	74%	0%	1%	0%	25%
NCUA exam by size of CU	Less than \$100M	284	55%	0%	1%	0%	44%
	\$100M or more	113	94%	1%	0%	0%	5%
By exam date	Quarter 4, 2017	76	71%	0%	1%	0%	28%
	Quarter 3, 2017	170	67%	1%	0%	1%	32%
	Quarter 2, 2017	146	64%	0%	1%	0%	35%
	Quarter 1, 2017	108	67%	0%	0%	0%	33%
	Quarter 4, 2016	51	59%	0%	0%	0%	41%
	Quarter 3, 2016	40	56%	2%	0%	0%	42%
	Quarter 2, 2016	20	65%	0%	0%	0%	35%
	Quarter 1, 2016	3	63%	0%	0%	0%	37%
Prior to 2015	1	0%	0%	0%	0%	100%	
By CAE (CAMEL "by-the-number")	1	142	78%	1%	0%	0%	20%
	2	364	66%	0%	1%	0%	34%
	3	38	44%	0%	3%	0%	53%
	4	5	20%	0%	0%	0%	80%
By CUNA Credit Analysis score	A	30	46%	0%	0%	0%	54%
	B	420	70%	0%	0%	0%	29%
	C	87	60%	0%	1%	0%	39%
	D or lower	10	50%	0%	0%	0%	50%
By change in CAMEL rating	Improve	89	63%	0%	0%	0%	37%
	Remain the same	467	66%	0%	0%	0%	34%
	Decline	66	64%	2%	5%	1%	29%
By agree with current CAMEL rating	Disagree strongly	34	60%	6%	3%	3%	28%
	Disagree somewhat	59	66%	0%	2%	0%	32%
	Neutral	80	47%	0%	1%	0%	51%
	Agree somewhat	146	67%	0%	0%	0%	33%
	Agree strongly	304	69%	0%	0%	0%	31%
By MBL credit union	MBL CU	224	90%	0%	1%	0%	8%
	Not MBL CU	325	52%	0%	0%	0%	47%

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 Est 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	Problem noted by examiner and evaluation by third party required	Not applicable to my credit union
Overall		634	69%	2%	1%	0%	29%
By asset group	Less than \$25M	266	39%	1%	1%	0%	58%
	\$25M to \$50M	86	87%	3%	0%	1%	8%
	\$50M to \$100M	78	92%	0%	0%	0%	8%
	\$100M to \$500M	131	98%	2%	0%	0%	0%
	\$500M to \$1B	29	97%	3%	0%	0%	0%
	\$1B or more	44	98%	2%	0%	0%	0%
By size of CU	Less than \$100M	430	58%	1%	1%	0%	39%
	\$100M or more	204	98%	2%	0%	0%	0%
By charter	State	248	70%	2%	0%	0%	28%
	Federal	384	69%	1%	1%	0%	29%
By field of membership	Single common bond	146	42%	1%	0%	0%	57%
	Multiple common bond	187	75%	1%	0%	1%	23%
	Community	299	80%	2%	1%	0%	17%
By NCUA region	Region 1	111	77%	3%	1%	1%	19%
	Region 2	114	71%	1%	2%	0%	27%
	Region 3	131	68%	0%	0%	0%	32%
	Region 4	199	60%	2%	0%	0%	38%
	Region 5	74	86%	3%	0%	0%	11%
By current net worth ratio	Less than 6%	8	74%	0%	0%	0%	26%
	6%-6.99%	11	64%	0%	0%	0%	36%
	7%-9.99%	233	73%	1%	1%	0%	25%
	10% or greater	374	67%	2%	0%	0%	30%
By agency conducting exam/visitation	State Regulator	121	65%	1%	0%	1%	34%
	NCUA	400	69%	1%	1%	0%	29%
	Both	113	74%	3%	0%	0%	23%
NCUA exam by size of CU	Less than \$100M	285	60%	1%	1%	0%	38%
	\$100M or more	115	99%	1%	0%	0%	0%
By exam date	Quarter 4, 2017	78	70%	0%	1%	0%	28%
	Quarter 3, 2017	171	69%	0%	0%	1%	30%
	Quarter 2, 2017	149	69%	2%	1%	0%	27%
	Quarter 1, 2017	107	67%	4%	0%	0%	29%
	Quarter 4, 2016	53	69%	2%	0%	0%	30%
	Quarter 3, 2016	40	79%	2%	0%	0%	19%
	Quarter 2, 2016	20	70%	5%	0%	0%	25%
	Quarter 1, 2016	3	63%	0%	0%	0%	37%
By CAE (CAMEL "by-the-number")	1	143	83%	1%	0%	0%	16%
	2	370	70%	2%	1%	0%	28%
	3	37	53%	0%	3%	0%	44%
	4	5	20%	0%	0%	0%	80%
By CUNA Credit Analysis score	A	30	49%	0%	3%	0%	47%
	B	425	75%	2%	0%	0%	23%
	C	87	66%	0%	1%	0%	33%
	D or lower	11	54%	0%	0%	0%	46%
By change in CAMEL rating	Improve	88	66%	1%	0%	0%	33%
	Remain the same	474	70%	1%	0%	0%	28%
	Decline	67	70%	3%	2%	1%	24%
By agree with current CAMEL rating	Disagree strongly	34	69%	0%	3%	3%	25%
	Disagree somewhat	60	67%	5%	0%	0%	28%
	Neutral	80	55%	0%	0%	0%	45%
	Agree somewhat	149	67%	3%	1%	0%	29%
	Agree strongly	307	74%	1%	0%	0%	25%
By MBL credit union	MBL CU	227	93%	2%	1%	0%	5%
	Not MBL CU	328	58%	1%	1%	0%	40%

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		635	83%	5%	7%	5%
By asset group	Less than \$25M	267	72%	6%	10%	12%
	\$25M to \$50M	86	88%	3%	8%	0%
	\$50M to \$100M	78	90%	3%	8%	0%
	\$100M to \$500M	131	95%	5%	1%	0%
	\$500M to \$1B	29	93%	3%	3%	0%
	\$1B or more	44	91%	7%	2%	0%
By size of CU	Less than \$100M	431	78%	5%	9%	7%
	\$100M or more	204	94%	5%	1%	0%
By charter	State	248	86%	4%	4%	6%
	Federal	385	81%	6%	9%	5%
By field of membership	Single common bond	146	71%	8%	9%	12%
	Multiple common bond	187	83%	5%	7%	4%
	Community	300	88%	3%	6%	3%
By NCUA region	Region 1	112	84%	4%	8%	4%
	Region 2	115	83%	6%	5%	6%
	Region 3	130	80%	5%	10%	5%
	Region 4	199	83%	5%	5%	6%
	Region 5	74	84%	5%	6%	5%
By current net worth ratio	Less than 6%	8	74%	0%	0%	26%
	6%-6.99%	11	72%	9%	9%	9%
	7%-9.99%	234	85%	5%	6%	4%
	10% or greater	374	82%	5%	8%	5%
By agency conducting exam/visitation	State Regulator	121	84%	5%	3%	8%
	NCUA	400	80%	6%	9%	5%
	Both	114	89%	2%	6%	4%
NCUA exam by size of CU	Less than \$100M	285	77%	6%	11%	7%
	\$100M or more	115	91%	7%	2%	0%
By exam date	Quarter 4, 2017	78	81%	5%	8%	6%
	Quarter 3, 2017	171	79%	7%	9%	6%
	Quarter 2, 2017	149	80%	6%	11%	4%
	Quarter 1, 2017	107	87%	4%	2%	7%
	Quarter 4, 2016	53	80%	4%	10%	6%
	Quarter 3, 2016	41	95%	0%	0%	5%
	Quarter 2, 2016	20	95%	5%	0%	0%
	Quarter 1, 2016	3	100%	0%	0%	0%
	Prior to 2015	1	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	143	94%	3%	2%	1%
	2	370	81%	5%	8%	5%
	3	38	82%	0%	5%	13%
	4	5	60%	20%	20%	0%
By CUNA Credit Analysis score	A	30	79%	3%	7%	10%
	B	426	86%	4%	7%	4%
	C	87	79%	7%	7%	7%
	D or lower	11	81%	9%	9%	0%
By change in CAMEL rating	Improve	89	85%	4%	6%	5%
	Remain the same	474	82%	6%	7%	5%
	Decline	67	82%	3%	11%	5%
By agree with current CAMEL rating	Disagree strongly	34	72%	3%	18%	6%
	Disagree somewhat	60	74%	11%	9%	5%
	Neutral	82	83%	3%	5%	9%
	Agree somewhat	149	78%	6%	7%	9%
	Agree strongly	306	87%	4%	6%	3%
By MBL credit union	MBL CU	227	92%	3%	4%	1%
	Not MBL CU	329	79%	6%	8%	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	Not applicable to my credit union
Overall		633	96%	1%	1%	2%
By asset group	Less than \$25M	266	94%	1%	0%	5%
	\$25M to \$50M	85	95%	1%	4%	0%
	\$50M to \$100M	78	97%	0%	3%	0%
	\$100M to \$500M	131	98%	0%	2%	0%
	\$500M to \$1B	29	93%	7%	0%	0%
	\$1B or more	44	100%	0%	0%	0%
By size of CU	Less than \$100M	429	95%	1%	1%	3%
	\$100M or more	204	97%	1%	1%	0%
By charter	State	247	94%	2%	1%	3%
	Federal	384	96%	0%	2%	2%
By field of membership	Single common bond	146	95%	1%	0%	4%
	Multiple common bond	186	96%	1%	1%	2%
	Community	299	96%	1%	2%	1%
By NCUA region	Region 1	112	94%	1%	3%	2%
	Region 2	114	97%	0%	0%	3%
	Region 3	130	95%	1%	1%	4%
	Region 4	198	96%	2%	1%	2%
	Region 5	74	96%	0%	4%	0%
By current net worth ratio	Less than 6%	8	74%	0%	0%	26%
	6%-6.99%	11	81%	0%	9%	9%
	7%-9.99%	232	97%	1%	0%	1%
	10% or greater	374	95%	1%	2%	2%
By agency conducting exam/visitation	State Regulator	121	95%	3%	1%	2%
	NCUA	400	96%	1%	2%	2%
	Both	112	95%	0%	1%	4%
NCUA exam by size of CU	Less than \$100M	285	96%	0%	1%	2%
	\$100M or more	115	96%	1%	3%	0%
By exam date	Quarter 4, 2017	78	95%	0%	5%	0%
	Quarter 3, 2017	171	96%	1%	0%	4%
	Quarter 2, 2017	149	94%	1%	2%	3%
	Quarter 1, 2017	106	95%	1%	2%	2%
	Quarter 4, 2016	53	96%	2%	0%	2%
	Quarter 3, 2016	40	100%	0%	0%	0%
	Quarter 2, 2016	20	100%	0%	0%	0%
	Quarter 1, 2016	3	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	143	97%	1%	2%	0%
	2	368	95%	1%	1%	3%
	3	38	92%	3%	0%	5%
	4	5	100%	0%	0%	0%
By CUNA Credit Analysis score	A	30	93%	0%	7%	0%
	B	424	96%	1%	1%	2%
	C	87	96%	2%	0%	1%
	D or lower	11	100%	0%	0%	0%
By change in CAMEL rating	Improve	88	94%	1%	1%	4%
	Remain the same	474	96%	1%	1%	2%
	Decline	66	91%	1%	6%	2%
By agree with current CAMEL rating	Disagree strongly	33	97%	0%	3%	0%
	Disagree somewhat	60	90%	5%	4%	2%
	Neutral	81	93%	1%	2%	4%
	Agree somewhat	149	96%	0%	1%	4%
	Agree strongly	306	97%	0%	1%	1%
By MBL credit union	MBL CU	227	96%	1%	2%	1%
	Not MBL CU	327	95%	1%	1%	3%

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	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		634	96%	0%	0%	3%
By asset group	Less than \$25M	266	92%	0%	0%	8%
	\$25M to \$50M	86	99%	1%	0%	0%
	\$50M to \$100M	78	100%	0%	0%	0%
	\$100M to \$500M	131	99%	1%	0%	0%
	\$500M to \$1B	29	100%	0%	0%	0%
	\$1B or more	44	100%	0%	0%	0%
By size of CU	Less than \$100M	430	95%	0%	0%	5%
	\$100M or more	204	100%	0%	0%	0%
By charter	State	248	96%	0%	0%	4%
	Federal	384	96%	0%	0%	3%
By field of membership	Single common bond	144	92%	1%	0%	7%
	Multiple common bond	188	97%	0%	1%	3%
	Community	300	98%	0%	0%	2%
By NCUA region	Region 1	111	94%	2%	0%	4%
	Region 2	114	95%	0%	1%	4%
	Region 3	131	95%	0%	0%	5%
	Region 4	199	97%	0%	0%	3%
	Region 5	74	100%	0%	0%	0%
By current net worth ratio	Less than 6%	8	74%	0%	0%	26%
	6%-6.99%	11	91%	0%	0%	9%
	7%-9.99%	233	96%	0%	0%	4%
	10% or greater	374	97%	0%	0%	2%
By agency conducting exam/visitation	State Regulator	121	96%	0%	0%	4%
	NCUA	399	97%	0%	0%	3%
	Both	114	94%	1%	0%	5%
NCUA exam by size of CU	Less than \$100M	284	96%	0%	0%	4%
	\$100M or more	115	99%	1%	0%	0%
By exam date	Quarter 4, 2017	78	100%	0%	0%	0%
	Quarter 3, 2017	170	94%	0%	0%	6%
	Quarter 2, 2017	148	96%	0%	1%	3%
	Quarter 1, 2017	108	96%	1%	0%	3%
	Quarter 4, 2016	53	96%	0%	0%	4%
	Quarter 3, 2016	41	100%	0%	0%	0%
	Quarter 2, 2016	20	85%	5%	0%	10%
	Quarter 1, 2016	3	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	143	98%	1%	0%	2%
	2	370	96%	0%	0%	3%
	3	38	95%	0%	0%	5%
	4	5	100%	0%	0%	0%
By CUNA Credit Analysis score	A	30	93%	0%	0%	7%
	B	426	97%	0%	0%	3%
	C	87	98%	0%	0%	2%
	D or lower	11	100%	0%	0%	0%
By change in CAMEL rating	Improve	89	98%	0%	0%	2%
	Remain the same	473	96%	0%	0%	4%
	Decline	67	97%	0%	2%	2%
By agree with current CAMEL rating	Disagree strongly	34	97%	3%	0%	0%
	Disagree somewhat	60	98%	0%	0%	2%
	Neutral	82	93%	1%	1%	5%
	Agree somewhat	148	95%	0%	0%	5%
	Agree strongly	306	97%	0%	0%	3%
By MBL credit union	MBL CU	227	99%	0%	0%	1%
	Not MBL CU	329	95%	0%	0%	5%

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	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		629	73%	0%	0%	27%
By asset group	Less than \$25M	266	45%	0%	0%	54%
	\$25M to \$50M	85	92%	0%	0%	8%
	\$50M to \$100M	74	92%	1%	0%	7%
	\$100M to \$500M	131	99%	0%	1%	0%
	\$500M to \$1B	29	100%	0%	0%	0%
	\$1B or more	44	100%	0%	0%	0%
By size of CU	Less than \$100M	425	63%	0%	0%	37%
	\$100M or more	204	100%	0%	0%	0%
By charter	State	245	75%	0%	0%	25%
	Federal	382	72%	0%	1%	27%
By field of membership	Single common bond	145	45%	0%	0%	55%
	Multiple common bond	186	79%	0%	1%	20%
	Community	296	84%	0%	0%	15%
By NCUA region	Region 1	110	84%	0%	0%	16%
	Region 2	113	72%	1%	1%	26%
	Region 3	130	68%	0%	0%	32%
	Region 4	197	66%	0%	0%	34%
	Region 5	74	89%	0%	0%	11%
By current net worth ratio	Less than 6%	8	74%	0%	0%	26%
	6%-6.99%	9	55%	0%	0%	45%
	7%-9.99%	230	77%	0%	0%	22%
	10% or greater	374	71%	0%	0%	29%
By agency conducting exam/visitation	State Regulator	121	70%	0%	0%	30%
	NCUA	396	72%	0%	0%	27%
	Both	112	79%	0%	0%	21%
NCUA exam by size of CU	Less than \$100M	281	63%	0%	0%	36%
	\$100M or more	115	99%	0%	1%	0%
By exam date	Quarter 4, 2017	77	72%	0%	1%	27%
	Quarter 3, 2017	170	73%	1%	0%	27%
	Quarter 2, 2017	147	74%	0%	1%	26%
	Quarter 1, 2017	106	72%	0%	0%	28%
	Quarter 4, 2016	53	78%	0%	0%	22%
	Quarter 3, 2016	40	70%	0%	0%	30%
	Quarter 2, 2016	20	75%	0%	0%	25%
	Quarter 1, 2016	3	63%	0%	0%	37%
Prior to 2015	1	0%	0%	0%	100%	
By CAE (CAMEL "by-the-number")	1	143	85%	0%	0%	15%
	2	365	73%	0%	1%	26%
	3	37	56%	0%	0%	44%
	4	5	20%	0%	0%	80%
By CUNA Credit Analysis score	A	30	49%	0%	0%	51%
	B	421	78%	0%	0%	21%
	C	86	69%	1%	0%	30%
	D or lower	11	54%	0%	0%	46%
By change in CAMEL rating	Improve	88	67%	0%	0%	33%
	Remain the same	471	74%	0%	0%	26%
	Decline	65	74%	2%	2%	23%
By agree with current CAMEL rating	Disagree strongly	32	70%	4%	0%	27%
	Disagree somewhat	59	80%	0%	0%	20%
	Neutral	82	55%	0%	1%	43%
	Agree somewhat	148	73%	0%	1%	27%
	Agree strongly	304	76%	0%	0%	24%
By MBL credit union	MBL CU	224	96%	0%	0%	4%
	Not MBL CU	326	61%	0%	1%	38%

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		632	95%	1%	2%	1%
By asset group	Less than \$25M	267	95%	1%	2%	3%
	\$25M to \$50M	86	98%	1%	1%	0%
	\$50M to \$100M	76	95%	3%	3%	0%
	\$100M to \$500M	130	92%	2%	5%	2%
	\$500M to \$1B	29	93%	7%	0%	0%
	\$1B or more	44	98%	0%	2%	0%
By size of CU	Less than \$100M	429	95%	1%	2%	2%
	\$100M or more	203	93%	2%	4%	1%
By charter	State	247	95%	1%	2%	2%
	Federal	383	94%	2%	3%	1%
By field of membership	Single common bond	146	97%	1%	1%	1%
	Multiple common bond	187	95%	2%	1%	2%
	Community	297	93%	1%	4%	1%
By NCUA region	Region 1	111	94%	1%	3%	2%
	Region 2	115	95%	2%	4%	0%
	Region 3	130	95%	1%	1%	3%
	Region 4	198	95%	1%	3%	1%
	Region 5	73	93%	3%	2%	1%
By current net worth ratio	Less than 6%	8	74%	0%	0%	26%
	6%-6.99%	10	100%	0%	0%	0%
	7%-9.99%	233	94%	2%	3%	1%
	10% or greater	373	95%	1%	3%	1%
By agency conducting exam/visitation	State Regulator	121	95%	0%	2%	3%
	NCUA	398	95%	2%	3%	1%
	Both	113	93%	2%	2%	3%
NCUA exam by size of CU	Less than \$100M	284	96%	1%	2%	1%
	\$100M or more	114	92%	3%	5%	0%
By exam date	Quarter 4, 2017	78	91%	4%	4%	1%
	Quarter 3, 2017	171	94%	2%	1%	3%
	Quarter 2, 2017	148	92%	1%	6%	1%
	Quarter 1, 2017	106	95%	0%	2%	3%
	Quarter 4, 2016	53	98%	0%	2%	0%
	Quarter 3, 2016	41	100%	0%	0%	0%
	Quarter 2, 2016	20	100%	0%	0%	0%
	Quarter 1, 2016	3	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	143	96%	1%	3%	0%
	2	367	94%	2%	2%	2%
	3	38	95%	3%	0%	3%
	4	5	80%	0%	20%	0%
By CUNA Credit Analysis score	A	30	96%	4%	0%	0%
	B	423	94%	2%	3%	2%
	C	87	95%	1%	3%	0%
	D or lower	11	91%	0%	9%	0%
By change in CAMEL rating	Improve	88	94%	2%	2%	1%
	Remain the same	473	95%	1%	2%	2%
	Decline	66	93%	2%	5%	0%
By agree with current CAMEL rating	Disagree strongly	34	91%	3%	6%	0%
	Disagree somewhat	59	92%	0%	6%	1%
	Neutral	82	99%	0%	0%	1%
	Agree somewhat	149	95%	1%	2%	2%
	Agree strongly	304	94%	2%	2%	1%
By MBL credit union	MBL CU	225	91%	3%	5%	1%
	Not MBL CU	328	96%	1%	1%	2%

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: ...HMDA/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	Not applicable to my credit union
Overall		629	67%	1%	1%	32%
By asset group	Less than \$25M	266	41%	0%	0%	59%
	\$25M to \$50M	84	76%	0%	1%	23%
	\$50M to \$100M	77	86%	3%	3%	9%
	\$100M to \$500M	130	92%	4%	0%	4%
	\$500M to \$1B	28	100%	0%	0%	0%
	\$1B or more	44	95%	2%	2%	0%
By size of CU	Less than \$100M	427	56%	0%	1%	43%
	\$100M or more	202	94%	3%	0%	3%
By charter	State	248	69%	1%	0%	29%
	Federal	379	65%	1%	1%	33%
By field of membership	Single common bond	143	42%	0%	1%	57%
	Multiple common bond	186	72%	1%	0%	27%
	Community	298	76%	2%	1%	22%
By NCUA region	Region 1	110	75%	1%	1%	23%
	Region 2	113	66%	1%	0%	33%
	Region 3	129	65%	1%	0%	34%
	Region 4	198	58%	1%	1%	39%
	Region 5	74	84%	4%	0%	12%
By current net worth ratio	Less than 6%	8	74%	0%	0%	26%
	6%-6.99%	11	54%	0%	9%	36%
	7%-9.99%	231	72%	1%	0%	26%
	10% or greater	371	63%	1%	0%	35%
By agency conducting exam/visitation	State Regulator	121	67%	0%	0%	33%
	NCUA	394	65%	1%	1%	33%
	Both	114	71%	2%	1%	26%
NCUA exam by size of CU	Less than \$100M	281	57%	0%	1%	42%
	\$100M or more	113	91%	5%	1%	3%
By exam date	Quarter 4, 2017	78	68%	0%	0%	32%
	Quarter 3, 2017	170	66%	2%	1%	31%
	Quarter 2, 2017	147	69%	0%	1%	30%
	Quarter 1, 2017	107	58%	4%	1%	38%
	Quarter 4, 2016	53	75%	0%	0%	25%
	Quarter 3, 2016	39	75%	0%	0%	25%
	Quarter 2, 2016	19	69%	0%	0%	31%
	Quarter 1, 2016	3	63%	0%	0%	37%
	Prior to 2015	1	0%	0%	0%	100%
By CAE (CAMEL "by-the-number")	1	142	76%	3%	1%	20%
	2	368	66%	1%	1%	32%
	3	37	54%	0%	0%	46%
	4	5	0%	0%	0%	100%
By CUNA Credit Analysis score	A	30	46%	0%	0%	54%
	B	425	70%	2%	1%	27%
	C	84	64%	0%	0%	36%
	D or lower	11	45%	0%	0%	55%
By change in CAMEL rating	Improve	88	60%	1%	0%	38%
	Remain the same	471	67%	1%	1%	31%
	Decline	65	73%	0%	2%	26%
By agree with current CAMEL rating	Disagree strongly	33	68%	3%	0%	29%
	Disagree somewhat	60	69%	1%	2%	28%
	Neutral	82	53%	1%	0%	46%
	Agree somewhat	146	65%	2%	1%	33%
	Agree strongly	304	70%	1%	1%	29%
By MBL credit union	MBL CU	225	85%	3%	1%	10%
	Not MBL CU	327	56%	0%	0%	44%

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	Not applicable to my credit union
Overall		630	92%	0%	2%	6%
By asset group	Less than \$25M	265	85%	0%	3%	12%
	\$25M to \$50M	85	99%	1%	0%	0%
	\$50M to \$100M	77	96%	1%	0%	3%
	\$100M to \$500M	130	98%	1%	2%	0%
	\$500M to \$1B	29	100%	0%	0%	0%
	\$1B or more	44	95%	0%	5%	0%
By size of CU	Less than \$100M	427	90%	0%	2%	8%
	\$100M or more	203	98%	0%	2%	0%
By charter	State	248	93%	0%	1%	6%
	Federal	380	91%	1%	2%	6%
By field of membership	Single common bond	145	85%	1%	2%	13%
	Multiple common bond	185	94%	0%	2%	4%
	Community	298	95%	1%	1%	4%
By NCUA region	Region 1	110	92%	0%	3%	5%
	Region 2	114	89%	1%	3%	7%
	Region 3	129	93%	0%	2%	6%
	Region 4	198	91%	1%	1%	7%
	Region 5	74	97%	0%	1%	2%
By current net worth ratio	Less than 6%	8	74%	0%	0%	26%
	6%-6.99%	11	100%	0%	0%	0%
	7%-9.99%	230	93%	0%	2%	5%
	10% or greater	373	92%	1%	2%	6%
By agency conducting exam/visitation	State Regulator	121	92%	0%	0%	8%
	NCUA	395	91%	1%	2%	6%
	Both	114	95%	0%	1%	4%
NCUA exam by size of CU	Less than \$100M	281	90%	1%	2%	8%
	\$100M or more	114	96%	1%	3%	0%
By exam date	Quarter 4, 2017	77	93%	0%	3%	4%
	Quarter 3, 2017	170	89%	1%	3%	8%
	Quarter 2, 2017	148	94%	1%	3%	3%
	Quarter 1, 2017	107	93%	1%	1%	5%
	Quarter 4, 2016	53	90%	0%	0%	10%
	Quarter 3, 2016	39	92%	0%	0%	8%
	Quarter 2, 2016	20	95%	0%	0%	5%
	Quarter 1, 2016	3	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	143	96%	0%	1%	3%
	2	368	91%	1%	2%	7%
	3	37	84%	0%	8%	8%
	4	5	100%	0%	0%	0%
By CUNA Credit Analysis score	A	30	83%	4%	3%	10%
	B	425	92%	0%	2%	6%
	C	86	95%	0%	2%	2%
	D or lower	10	100%	0%	0%	0%
By change in CAMEL rating	Improve	88	93%	0%	2%	5%
	Remain the same	472	92%	0%	2%	6%
	Decline	65	93%	2%	0%	5%
By agree with current CAMEL rating	Disagree strongly	32	90%	6%	0%	3%
	Disagree somewhat	60	95%	0%	2%	4%
	Neutral	81	87%	0%	1%	12%
	Agree somewhat	148	89%	0%	2%	9%
	Agree strongly	305	95%	0%	2%	3%
By MBL credit union	MBL CU	225	98%	1%	1%	1%
	Not MBL CU	328	88%	0%	2%	9%

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	Problem noted by examiner and action required by credit union	Not applicable to my credit union
Overall		625	74%	0%	0%	25%
By asset group	Less than \$25M	266	48%	0%	0%	52%
	\$25M to \$50M	82	95%	0%	0%	5%
	\$50M to \$100M	76	92%	1%	0%	7%
	\$100M to \$500M	129	100%	0%	0%	0%
	\$500M to \$1B	29	100%	0%	0%	0%
	\$1B or more	43	98%	0%	2%	0%
By size of CU	Less than \$100M	424	65%	0%	0%	35%
	\$100M or more	201	100%	0%	0%	0%
By charter	State	243	76%	0%	0%	24%
	Federal	380	74%	0%	0%	26%
By field of membership	Single common bond	144	46%	0%	0%	54%
	Multiple common bond	187	81%	0%	0%	18%
	Community	292	85%	0%	0%	14%
By NCUA region	Region 1	111	89%	0%	0%	11%
	Region 2	113	73%	0%	0%	27%
	Region 3	129	69%	0%	1%	30%
	Region 4	194	66%	1%	0%	33%
	Region 5	73	89%	0%	0%	11%
By current net worth ratio	Less than 6%	8	74%	0%	0%	26%
	6%-6.99%	11	64%	0%	0%	36%
	7%-9.99%	228	81%	0%	0%	19%
	10% or greater	370	72%	0%	0%	28%
By agency conducting exam/visitation	State Regulator	120	71%	0%	0%	29%
	NCUA	395	74%	0%	0%	25%
	Both	110	79%	1%	0%	20%
NCUA exam by size of CU	Less than \$100M	280	66%	0%	0%	34%
	\$100M or more	115	99%	0%	1%	0%
By exam date	Quarter 4, 2017	77	76%	0%	0%	24%
	Quarter 3, 2017	169	71%	1%	1%	27%
	Quarter 2, 2017	145	77%	0%	0%	23%
	Quarter 1, 2017	106	71%	0%	1%	29%
	Quarter 4, 2016	53	78%	0%	0%	22%
	Quarter 3, 2016	39	80%	0%	0%	20%
	Quarter 2, 2016	20	85%	0%	0%	15%
	Quarter 1, 2016	3	63%	0%	0%	37%
By CAE (CAMEL "by-the-number")	1	141	86%	0%	1%	14%
	2	366	75%	0%	0%	24%
	3	37	59%	0%	0%	41%
	4	5	0%	0%	0%	100%
By CUNA Credit Analysis score	A	30	59%	0%	0%	41%
	B	421	79%	0%	0%	20%
	C	85	69%	0%	0%	31%
	D or lower	11	54%	0%	0%	46%
By change in CAMEL rating	Improve	86	68%	0%	0%	32%
	Remain the same	470	75%	0%	0%	24%
	Decline	64	79%	0%	0%	21%
By agree with current CAMEL rating	Disagree strongly	33	77%	0%	0%	23%
	Disagree somewhat	58	82%	0%	0%	18%
	Neutral	82	57%	0%	0%	43%
	Agree somewhat	147	72%	0%	1%	27%
	Agree strongly	301	78%	0%	0%	21%
By MBL credit union	MBL CU	222	96%	1%	0%	4%
	Not MBL CU	327	64%	0%	0%	36%

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		633	85%	6%	8%	0%	0%
By asset group	Less than \$25M	267	84%	8%	7%	0%	0%
	\$25M to \$50M	86	90%	6%	5%	0%	0%
	\$50M to \$100M	77	77%	6%	17%	0%	0%
	\$100M to \$500M	130	88%	5%	7%	1%	0%
	\$500M to \$1B	29	90%	0%	10%	0%	0%
	\$1B or more	44	95%	5%	0%	0%	0%
By size of CU	Less than \$100M	430	84%	7%	9%	0%	0%
	\$100M or more	203	89%	4%	6%	0%	0%
By charter	State	249	87%	4%	9%	0%	0%
	Federal	382	84%	8%	8%	0%	0%
By field of membership	Single common bond	145	89%	6%	6%	0%	0%
	Multiple common bond	185	82%	8%	9%	0%	1%
	Community	301	85%	6%	9%	0%	0%
By NCUA region	Region 1	111	83%	9%	7%	0%	1%
	Region 2	115	79%	9%	11%	1%	0%
	Region 3	128	92%	2%	6%	0%	0%
	Region 4	200	89%	5%	6%	0%	0%
	Region 5	74	77%	9%	14%	0%	0%
By current net worth ratio	Less than 6%	9	77%	0%	23%	0%	0%
	6%-6.99%	11	63%	9%	28%	0%	0%
	7%-9.99%	233	84%	8%	8%	0%	0%
	10% or greater	372	87%	5%	7%	0%	0%
By agency conducting exam/visitation	State Regulator	121	90%	3%	7%	0%	0%
	NCUA	397	84%	8%	8%	0%	0%
	Both	115	84%	4%	10%	0%	1%
NCUA exam by size of CU	Less than \$100M	283	83%	9%	8%	0%	0%
	\$100M or more	114	88%	3%	7%	1%	0%
By exam date	Quarter 4, 2017	78	83%	12%	5%	0%	0%
	Quarter 3, 2017	169	87%	5%	7%	0%	1%
	Quarter 2, 2017	148	82%	5%	13%	1%	0%
	Quarter 1, 2017	108	87%	6%	8%	0%	0%
	Quarter 4, 2016	52	84%	4%	11%	0%	0%
	Quarter 3, 2016	41	95%	2%	3%	0%	0%
	Quarter 2, 2016	20	85%	15%	0%	0%	0%
	Quarter 1, 2016	3	66%	34%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	141	87%	6%	7%	0%	0%
	2	371	85%	6%	9%	0%	0%
	3	38	82%	3%	15%	0%	0%
	4	5	60%	40%	0%	0%	0%
By CUNA Credit Analysis score	A	30	83%	3%	14%	0%	0%
	B	425	86%	6%	8%	0%	0%
	C	87	85%	8%	7%	0%	0%
	D or lower	11	72%	9%	19%	0%	0%
By change in CAMEL rating	Improve	89	94%	3%	2%	0%	0%
	Remain the same	472	85%	6%	8%	0%	0%
	Decline	67	74%	10%	16%	0%	0%
By agree with current CAMEL rating	Disagree strongly	33	61%	21%	19%	0%	0%
	Disagree somewhat	62	80%	8%	12%	0%	0%
	Neutral	82	85%	8%	8%	0%	0%
	Agree somewhat	148	85%	5%	10%	0%	0%
	Agree strongly	304	90%	4%	5%	0%	0%
By MBL credit union	MBL CU	227	85%	5%	10%	0%	0%
	Not MBL CU	328	86%	7%	8%	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	Not applicable to my credit union
Overall		636	88%	6%	6%	1%
By asset group	Less than \$25M	269	92%	5%	2%	1%
	\$25M to \$50M	86	86%	6%	8%	0%
	\$50M to \$100M	78	79%	12%	9%	0%
	\$100M to \$500M	130	85%	5%	11%	0%
	\$500M to \$1B	29	97%	0%	3%	0%
	\$1B or more	44	95%	2%	2%	0%
By size of CU	Less than \$100M	433	88%	6%	5%	1%
	\$100M or more	203	89%	3%	8%	0%
By charter	State	249	89%	5%	5%	0%
	Federal	385	88%	6%	6%	1%
By field of membership	Single common bond	147	94%	3%	3%	0%
	Multiple common bond	186	88%	7%	4%	1%
	Community	301	86%	6%	8%	0%
By NCUA region	Region 1	111	88%	7%	5%	1%
	Region 2	115	85%	5%	8%	2%
	Region 3	130	90%	6%	5%	0%
	Region 4	201	92%	4%	4%	0%
	Region 5	74	82%	7%	10%	0%
By current net worth ratio	Less than 6%	9	100%	0%	0%	0%
	6%-6.99%	11	72%	0%	28%	0%
	7%-9.99%	233	87%	7%	5%	1%
	10% or greater	375	90%	4%	5%	0%
By agency conducting exam/visitation	State Regulator	121	92%	5%	3%	0%
	NCUA	400	89%	5%	6%	1%
	Both	115	84%	6%	8%	1%
NCUA exam by size of CU	Less than \$100M	286	89%	6%	4%	1%
	\$100M or more	114	86%	4%	11%	0%
By exam date	Quarter 4, 2017	77	88%	6%	5%	0%
	Quarter 3, 2017	171	85%	7%	7%	1%
	Quarter 2, 2017	149	87%	5%	7%	1%
	Quarter 1, 2017	108	95%	4%	2%	0%
	Quarter 4, 2016	53	89%	4%	7%	0%
	Quarter 3, 2016	41	93%	5%	2%	0%
	Quarter 2, 2016	20	85%	10%	5%	0%
	Quarter 1, 2016	3	100%	0%	0%	0%
	Prior to 2015	1	100%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	143	89%	7%	4%	0%
	2	370	89%	5%	6%	1%
	3	38	84%	3%	13%	0%
	4	5	80%	20%	0%	0%
By CUNA Credit Analysis score	A	30	96%	0%	4%	0%
	B	427	88%	6%	5%	1%
	C	87	88%	3%	9%	0%
	D or lower	10	79%	21%	0%	0%
By change in CAMEL rating	Improve	89	92%	5%	2%	0%
	Remain the same	474	89%	5%	5%	1%
	Decline	68	81%	9%	10%	0%
By agree with current CAMEL rating	Disagree strongly	34	68%	12%	20%	0%
	Disagree somewhat	62	94%	1%	5%	0%
	Neutral	81	90%	4%	6%	0%
	Agree somewhat	149	88%	7%	4%	1%
	Agree strongly	306	89%	6%	5%	0%
By MBL credit union	MBL CU	226	87%	5%	7%	0%
	Not MBL CU	330	89%	6%	5%	1%

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	Not applicable to my credit union
Overall		635	85%	9%	5%	1%
By asset group	Less than \$25M	267	82%	11%	4%	3%
	\$25M to \$50M	86	80%	10%	9%	0%
	\$50M to \$100M	78	87%	9%	4%	0%
	\$100M to \$500M	131	87%	5%	8%	0%
	\$500M to \$1B	29	97%	3%	0%	0%
	\$1B or more	44	95%	2%	2%	0%
By size of CU	Less than \$100M	431	83%	10%	5%	2%
	\$100M or more	204	90%	4%	5%	0%
By charter	State	249	85%	7%	6%	2%
	Federal	384	84%	10%	5%	1%
By field of membership	Single common bond	146	88%	7%	2%	4%
	Multiple common bond	187	84%	10%	5%	1%
	Community	300	84%	9%	7%	0%
By NCUA region	Region 1	112	83%	11%	5%	1%
	Region 2	114	81%	10%	6%	4%
	Region 3	130	84%	10%	6%	0%
	Region 4	200	88%	6%	4%	2%
	Region 5	74	86%	9%	5%	0%
By current net worth ratio	Less than 6%	9	78%	0%	22%	0%
	6%-6.99%	11	55%	17%	28%	0%
	7%-9.99%	233	87%	7%	5%	1%
	10% or greater	374	85%	10%	4%	1%
By agency conducting exam/visitation	State Regulator	121	90%	4%	4%	2%
	NCUA	399	84%	10%	5%	1%
	Both	115	82%	10%	7%	1%
NCUA exam by size of CU	Less than \$100M	284	83%	11%	4%	2%
	\$100M or more	115	87%	5%	8%	0%
By exam date	Quarter 4, 2017	78	88%	9%	1%	1%
	Quarter 3, 2017	170	85%	10%	4%	1%
	Quarter 2, 2017	148	82%	10%	7%	1%
	Quarter 1, 2017	108	88%	6%	5%	1%
	Quarter 4, 2016	53	86%	6%	6%	2%
	Quarter 3, 2016	41	78%	12%	7%	3%
	Quarter 2, 2016	20	95%	5%	0%	0%
	Quarter 1, 2016	3	63%	0%	37%	0%
Prior to 2015	1	100%	0%	0%	0%	
By CAE (CAMEL "by-the-number")	1	142	87%	10%	3%	0%
	2	371	84%	8%	6%	2%
	3	37	84%	3%	10%	3%
	4	5	80%	20%	0%	0%
By CUNA Credit Analysis score	A	30	86%	3%	3%	7%
	B	426	84%	9%	5%	1%
	C	86	88%	5%	7%	0%
	D or lower	11	91%	9%	0%	0%
By change in CAMEL rating	Improve	88	90%	5%	5%	1%
	Remain the same	474	84%	9%	5%	2%
	Decline	68	82%	12%	6%	0%
By agree with current CAMEL rating	Disagree strongly	34	73%	15%	12%	0%
	Disagree somewhat	62	78%	13%	10%	0%
	Neutral	82	88%	7%	5%	0%
	Agree somewhat	149	80%	11%	4%	5%
	Agree strongly	304	89%	7%	4%	0%
By MBL credit union	MBL CU	226	87%	6%	6%	0%
	Not MBL CU	329	84%	10%	5%	2%

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	Not applicable to my credit union
Overall		631	89%	7%	3%	1%
By asset group	Less than \$25M	266	85%	11%	3%	1%
	\$25M to \$50M	86	87%	6%	7%	0%
	\$50M to \$100M	78	96%	1%	3%	0%
	\$100M to \$500M	129	93%	3%	4%	0%
	\$500M to \$1B	28	96%	4%	0%	0%
	\$1B or more	44	98%	2%	0%	0%
By size of CU	Less than \$100M	430	88%	8%	4%	1%
	\$100M or more	201	94%	3%	3%	0%
By charter	State	246	89%	6%	4%	0%
	Federal	383	89%	7%	3%	1%
By field of membership	Single common bond	146	85%	10%	5%	0%
	Multiple common bond	185	88%	10%	2%	1%
	Community	298	93%	3%	3%	1%
By NCUA region	Region 1	109	90%	7%	3%	1%
	Region 2	114	87%	9%	3%	1%
	Region 3	130	92%	5%	3%	0%
	Region 4	199	91%	7%	3%	0%
	Region 5	74	86%	4%	8%	2%
By current net worth ratio	Less than 6%	9	77%	11%	0%	11%
	6%-6.99%	11	91%	9%	0%	0%
	7%-9.99%	230	90%	5%	5%	0%
	10% or greater	373	89%	8%	3%	0%
By agency conducting exam/visitation	State Regulator	120	92%	7%	2%	0%
	NCUA	399	89%	7%	3%	1%
	Both	112	88%	6%	5%	1%
NCUA exam by size of CU	Less than \$100M	285	88%	8%	4%	1%
	\$100M or more	114	94%	4%	3%	0%
By exam date	Quarter 4, 2017	77	88%	7%	4%	1%
	Quarter 3, 2017	170	91%	6%	3%	1%
	Quarter 2, 2017	146	90%	6%	3%	1%
	Quarter 1, 2017	108	88%	6%	6%	0%
	Quarter 4, 2016	53	92%	8%	0%	0%
	Quarter 3, 2016	40	90%	7%	2%	0%
	Quarter 2, 2016	20	75%	20%	5%	0%
	Quarter 1, 2016	3	66%	34%	0%	0%
By CAE (CAMEL "by-the-number")	1	143	93%	5%	1%	0%
	2	366	88%	8%	4%	0%
	3	37	89%	6%	3%	3%
	4	5	80%	0%	20%	0%
By CUNA Credit Analysis score	A	30	90%	10%	0%	0%
	B	423	90%	7%	3%	0%
	C	86	87%	9%	5%	0%
	D or lower	10	80%	0%	10%	10%
By change in CAMEL rating	Improve	86	89%	6%	5%	0%
	Remain the same	473	90%	6%	3%	1%
	Decline	67	86%	11%	3%	0%
By agree with current CAMEL rating	Disagree strongly	34	82%	15%	3%	0%
	Disagree somewhat	62	88%	6%	5%	0%
	Neutral	79	84%	8%	7%	1%
	Agree somewhat	149	86%	9%	4%	1%
	Agree strongly	303	94%	4%	2%	0%
By MBL credit union	MBL CU	223	90%	6%	4%	1%
	Not MBL CU	328	89%	8%	3%	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		634	56%	1%	1%	42%
By asset group	Less than \$25M	269	38%	0%	0%	62%
	\$25M to \$50M	86	56%	2%	0%	42%
	\$50M to \$100M	76	66%	1%	0%	33%
	\$100M to \$500M	130	75%	2%	3%	20%
	\$500M to \$1B	29	97%	0%	0%	3%
	\$1B or more	44	93%	0%	0%	7%
By size of CU	Less than \$100M	431	46%	1%	0%	53%
	\$100M or more	203	82%	1%	2%	15%
By charter	State	247	61%	0%	0%	39%
	Federal	385	53%	2%	1%	44%
By field of membership	Single common bond	146	38%	0%	0%	62%
	Multiple common bond	187	53%	0%	0%	46%
	Community	299	67%	2%	1%	30%
By NCUA region	Region 1	110	61%	2%	1%	36%
	Region 2	115	45%	0%	1%	55%
	Region 3	129	55%	1%	0%	44%
	Region 4	201	56%	1%	0%	42%
	Region 5	74	69%	1%	1%	28%
By current net worth ratio	Less than 6%	9	34%	0%	0%	66%
	6%-6.99%	11	65%	8%	0%	27%
	7%-9.99%	233	59%	1%	1%	39%
	10% or greater	373	55%	1%	0%	43%
By agency conducting exam/visitation	State Regulator	119	56%	0%	0%	44%
	NCUA	400	53%	2%	1%	44%
	Both	115	67%	0%	0%	33%
NCUA exam by size of CU	Less than \$100M	285	45%	1%	0%	53%
	\$100M or more	115	77%	3%	4%	17%
By exam date	Quarter 4, 2017	78	60%	1%	0%	38%
	Quarter 3, 2017	169	56%	1%	0%	44%
	Quarter 2, 2017	148	57%	1%	1%	40%
	Quarter 1, 2017	109	52%	3%	1%	44%
	Quarter 4, 2016	52	57%	0%	2%	42%
	Quarter 3, 2016	41	63%	0%	0%	37%
	Quarter 2, 2016	20	40%	0%	0%	60%
	Quarter 1, 2016	3	71%	0%	0%	29%
	Prior to 2015	1	0%	0%	0%	100%
By CAE (CAMEL "by-the-number")	1	142	73%	1%	2%	25%
	2	370	52%	1%	0%	46%
	3	37	33%	3%	0%	65%
	4	5	60%	0%	0%	40%
By CUNA Credit Analysis score	A	30	39%	0%	0%	61%
	B	425	59%	1%	1%	39%
	C	86	48%	1%	0%	51%
	D or lower	11	54%	0%	0%	46%
By change in CAMEL rating	Improve	89	58%	1%	0%	41%
	Remain the same	472	56%	1%	1%	42%
	Decline	68	53%	0%	1%	46%
By agree with current CAMEL rating	Disagree strongly	34	54%	0%	0%	46%
	Disagree somewhat	62	58%	3%	3%	36%
	Neutral	82	48%	2%	0%	50%
	Agree somewhat	148	52%	1%	0%	47%
	Agree strongly	304	60%	1%	1%	39%
By MBL credit union	MBL CU	226	76%	2%	2%	20%
	Not MBL CU	328	43%	0%	0%	57%

Table 86

Q. 16e: 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.

...Other NCUA or st Rules & Regulations not listed previously

		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		625	90%	3%	5%	0%	2%
By asset group	Less than \$25M	266	89%	4%	5%	0%	3%
	\$25M to \$50M	85	95%	1%	4%	0%	0%
	\$50M to \$100M	78	90%	3%	5%	1%	1%
	\$100M to \$500M	124	90%	2%	6%	0%	2%
	\$500M to \$1B	28	93%	0%	7%	0%	0%
	\$1B or more	44	89%	7%	2%	0%	2%
By size of CU	Less than \$100M	429	90%	3%	4%	0%	2%
	\$100M or more	196	90%	3%	6%	0%	1%
By charter	State	242	88%	3%	6%	0%	2%
	Federal	381	91%	3%	4%	1%	2%
By field of membership	Single common bond	144	89%	3%	4%	1%	3%
	Multiple common bond	186	90%	3%	4%	1%	2%
	Community	293	90%	3%	5%	0%	1%
By NCUA region	Region 1	109	90%	6%	4%	0%	1%
	Region 2	114	92%	4%	1%	0%	4%
	Region 3	129	94%	0%	5%	0%	1%
	Region 4	198	90%	2%	6%	1%	2%
	Region 5	70	82%	7%	8%	2%	2%
By current net worth ratio	Less than 6%	8	87%	0%	0%	0%	13%
	6%-6.99%	11	100%	0%	0%	0%	0%
	7%-9.99%	227	90%	4%	4%	0%	1%
	10% or greater	372	90%	2%	5%	0%	2%
By agency conducting exam/visitation	State Regulator	118	93%	3%	2%	0%	1%
	NCUA	395	90%	3%	4%	1%	2%
	Both	112	86%	3%	10%	0%	1%
NCUA exam by size of CU	Less than \$100M	284	90%	4%	3%	1%	2%
	\$100M or more	111	89%	1%	7%	0%	3%
By exam date	Quarter 4, 2017	77	87%	4%	6%	0%	3%
	Quarter 3, 2017	167	92%	2%	4%	1%	1%
	Quarter 2, 2017	147	88%	5%	5%	0%	2%
	Quarter 1, 2017	107	93%	2%	6%	0%	0%
	Quarter 4, 2016	53	86%	2%	4%	2%	6%
	Quarter 3, 2016	40	92%	0%	5%	0%	2%
	Quarter 2, 2016	19	89%	5%	0%	0%	5%
	Quarter 1, 2016	3	71%	0%	29%	0%	0%
	Prior to 2015	1	100%	0%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	141	95%	1%	2%	0%	1%
	2	362	88%	4%	6%	1%	2%
	3	38	87%	0%	11%	0%	3%
	4	5	80%	0%	20%	0%	0%
By CUNA Credit Analysis score	A	30	93%	0%	0%	0%	7%
	B	417	89%	3%	6%	1%	2%
	C	86	93%	4%	4%	0%	0%
	D or lower	11	81%	0%	9%	0%	9%
By change in CAMEL rating	Improve	87	95%	2%	2%	0%	0%
	Remain the same	468	90%	3%	4%	0%	2%
	Decline	65	80%	6%	14%	0%	0%
By agree with current CAMEL rating	Disagree strongly	32	90%	3%	6%	0%	0%
	Disagree somewhat	61	77%	5%	18%	0%	0%
	Neutral	79	91%	2%	5%	0%	3%
	Agree somewhat	146	86%	5%	4%	1%	4%
	Agree strongly	303	94%	2%	2%	0%	1%
By MBL credit union	MBL CU	221	92%	2%	4%	0%	1%
	Not MBL CU	325	88%	3%	6%	1%	2%

Table 87

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

		N	Less than \$25M	\$25M to \$50M	\$50M to \$100M	\$100M to \$500M	\$500M to \$1B	\$1B or more
Overall		710	45%	14%	13%	18%	4%	5%
By charter	State	275	40%	16%	11%	19%	5%	8%
	Federal	432	48%	13%	14%	18%	4%	3%
By field of membership	Single common bond	166	76%	15%	5%	3%	0%	1%
	Multiple common bond	204	44%	15%	14%	15%	6%	7%
	Community	336	29%	14%	16%	29%	6%	6%
By NCUA region	Region 1	126	42%	20%	11%	18%	5%	4%
	Region 2	132	51%	13%	14%	19%	2%	1%
	Region 3	143	45%	14%	17%	14%	5%	5%
	Region 4	222	53%	11%	10%	17%	4%	5%
	Region 5	82	18%	17%	15%	29%	8%	13%
By current net worth ratio	Less than 6%	9	79%	21%	0%	0%	0%	0%
	6%-6.99%	12	59%	8%	27%	7%	0%	0%
	7%-9.99%	254	41%	11%	15%	23%	6%	4%
	10% or greater	419	45%	16%	12%	17%	4%	6%
By agency conducting exam/visitation	State Regulator	133	41%	21%	10%	24%	4%	0%
	NCUA	446	48%	13%	14%	17%	4%	4%
	Both	129	41%	10%	11%	15%	8%	15%
NCUA exam by size of CU	Less than \$100M	315	64%	17%	19%	0%	0%	0%
	\$100M or more	131	0%	0%	0%	70%	15%	15%
By exam date	Quarter 4, 2017	91	45%	9%	8%	25%	5%	7%
	Quarter 3, 2017	197	42%	16%	16%	18%	4%	5%
	Quarter 2, 2017	159	48%	15%	13%	13%	4%	6%
	Quarter 1, 2017	119	48%	17%	10%	19%	2%	5%
	Quarter 4, 2016	57	45%	9%	21%	18%	5%	3%
	Quarter 3, 2016	42	39%	14%	8%	31%	7%	0%
	Quarter 2, 2016	25	50%	8%	18%	13%	11%	0%
	Quarter 1, 2016	3	37%	34%	0%	29%	0%	0%
	Prior to 2015	1	100%	0%	0%	0%	0%	0%
By CAE (CAMEL "by-the-number")	1	158	20%	10%	17%	30%	10%	14%
	2	404	47%	15%	16%	18%	2%	1%
	3	43	78%	13%	5%	4%	0%	0%
	4	5	100%	0%	0%	0%	0%	0%
By CUNA Credit Analysis score	A	34	69%	19%	9%	2%	0%	0%
	B	463	39%	13%	17%	22%	5%	5%
	C	99	49%	17%	10%	18%	3%	3%
	D or lower	12	76%	8%	9%	7%	0%	0%
By change in CAMEL rating	Improve	96	50%	14%	13%	17%	3%	3%
	Remain the same	528	43%	14%	14%	19%	5%	6%
	Decline	75	51%	14%	10%	18%	4%	2%
By agree with current CAMEL rating	Disagree strongly	36	42%	16%	19%	21%	0%	2%
	Disagree somewhat	71	38%	17%	13%	24%	6%	2%
	Neutral	96	60%	11%	10%	15%	3%	1%
	Agree somewhat	165	47%	14%	14%	18%	4%	4%
	Agree strongly	332	42%	14%	13%	18%	6%	8%
By MBL credit union	MBL CU	248	15%	11%	18%	36%	10%	10%
	Not MBL CU	362	61%	16%	13%	10%	1%	0%

Table 88

Q. 14: ...Thinking of all the documents requested during your last exam, approximately what percentage are currently maintained electronically?

		N	None	10% or less	About 25%	About half	About 75%	90% or more	All (100%)
Overall		703	2%	7%	7%	25%	25%	27%	7%
By asset group	Less than \$25M	295	5%	11%	10%	34%	21%	16%	3%
	\$25M to \$50M	100	0%	12%	8%	24%	32%	23%	1%
	\$50M to \$100M	81	0%	4%	4%	23%	33%	31%	5%
	\$100M to \$500M	150	0%	1%	3%	15%	24%	42%	16%
	\$500M to \$1B	32	0%	0%	3%	13%	34%	41%	9%
	\$1B or more	45	0%	0%	2%	7%	13%	56%	22%
By size of CU	Less than \$100M	476	3%	10%	9%	30%	25%	20%	3%
	\$100M or more	227	0%	0%	3%	13%	24%	44%	16%
By charter	State	270	3%	7%	6%	20%	26%	31%	8%
	Federal	430	2%	7%	8%	29%	24%	24%	6%
By field of membership	Single common bond	164	4%	13%	7%	29%	22%	22%	3%
	Multiple common bond	202	2%	5%	9%	22%	27%	30%	6%
	Community	333	2%	6%	6%	24%	25%	28%	9%
By NCUA region	Region 1	124	3%	8%	9%	25%	27%	19%	8%
	Region 2	131	1%	8%	4%	30%	21%	30%	6%
	Region 3	142	2%	5%	8%	24%	30%	27%	5%
	Region 4	219	4%	8%	8%	25%	23%	25%	6%
	Region 5	82	0%	3%	4%	20%	27%	36%	10%
By current net worth ratio	Less than 6%	8	0%	13%	0%	26%	13%	49%	0%
	6%-6.99%	12	8%	8%	0%	25%	0%	41%	17%
	7%-9.99%	254	2%	7%	6%	23%	26%	26%	10%
	10% or greater	414	2%	7%	8%	25%	26%	27%	4%
By agency conducting exam/visitation	State Regulator	132	2%	11%	7%	20%	27%	29%	5%
	NCUA	445	2%	7%	7%	28%	24%	25%	6%
	Both	125	4%	4%	5%	21%	24%	31%	10%
NCUA exam by size of CU	Less than \$100M	314	3%	9%	8%	32%	25%	20%	3%
	\$100M or more	131	0%	1%	5%	15%	23%	40%	16%
By exam date	Quarter 4, 2017	91	2%	5%	6%	21%	27%	29%	9%
	Quarter 3, 2017	192	4%	12%	8%	23%	22%	23%	8%
	Quarter 2, 2017	159	0%	5%	7%	27%	23%	31%	6%
	Quarter 1, 2017	119	3%	7%	8%	22%	27%	29%	4%
	Quarter 4, 2016	57	2%	2%	6%	30%	32%	22%	6%
	Quarter 3, 2016	42	0%	10%	7%	34%	14%	29%	7%
	Quarter 2, 2016	25	8%	8%	4%	28%	31%	17%	3%
	Quarter 1, 2016	3	0%	0%	0%	37%	0%	63%	0%
	Prior to 2015	1	0%	0%	0%	0%	100%	0%	0%
By CAE (CAMEL "by-the-number")	1	157	1%	3%	7%	24%	21%	32%	12%
	2	401	2%	8%	7%	25%	27%	25%	5%
	3	43	2%	12%	9%	26%	18%	30%	2%
	4	5	0%	0%	0%	40%	20%	40%	0%
By CUNA Credit Analysis score	A	34	0%	9%	24%	41%	17%	9%	0%
	B	459	2%	7%	6%	26%	26%	27%	7%
	C	99	2%	9%	5%	16%	25%	34%	8%
	D or lower	12	17%	0%	0%	25%	17%	41%	0%
By change in CAMEL rating	Improve	96	4%	10%	5%	28%	25%	25%	3%
	Remain the same	524	2%	6%	8%	24%	26%	27%	7%
	Decline	74	4%	9%	1%	27%	20%	31%	7%
By agree with current CAMEL rating	Disagree strongly	36	3%	9%	8%	20%	18%	32%	10%
	Disagree somewhat	70	0%	6%	3%	30%	24%	29%	8%
	Neutral	96	2%	10%	9%	29%	23%	23%	4%
	Agree somewhat	165	1%	5%	7%	28%	24%	28%	7%
By MBL credit union	Agree strongly	328	3%	8%	7%	22%	27%	27%	6%
	Not MBL CU	359	3%	10%	8%	27%	25%	21%	5%

Table 89

Q. 27a: ...Thinking of all NCUA operations, how would you rate the agency's performance during the past year?

		N	Average*	Poor	Somewhat poor	Neutral	Good	Excellent
Overall		512	3.60	2%	6%	34%	47%	12%
By asset group	Less than \$25M	223	3.71	1%	6%	30%	45%	17%
	\$25M to \$50M	63	3.62	3%	3%	30%	56%	8%
	\$50M to \$100M	61	3.46	0%	7%	43%	49%	2%
	\$100M to \$500M	111	3.36	5%	9%	41%	38%	8%
	\$500M to \$1B	22	3.64	0%	5%	32%	59%	5%
	\$1B or more	32	3.78	3%	0%	25%	59%	13%
By size of CU	Less than \$100M	347	3.65	1%	6%	32%	47%	13%
	\$100M or more	165	3.47	4%	7%	37%	45%	8%
By charter	State	193	3.60	2%	7%	31%	49%	11%
	Federal	318	3.59	2%	6%	35%	46%	12%
By field of membership	Single common bond	108	3.71	3%	3%	29%	51%	14%
	Multiple common bond	155	3.62	1%	6%	35%	47%	12%
	Community	247	3.53	2%	8%	35%	44%	11%
By NCUA region	Region 1	89	3.70	3%	2%	32%	47%	16%
	Region 2	96	3.51	3%	8%	36%	42%	11%
	Region 3	107	3.60	0%	6%	38%	48%	9%
	Region 4	161	3.67	2%	5%	30%	48%	15%
	Region 5	58	3.39	2%	11%	36%	48%	3%
By current net worth ratio	Less than 6%	5	4.00	0%	0%	40%	20%	40%
	6%-6.99%	10	3.50	0%	10%	40%	40%	10%
	7%-9.99%	193	3.50	2%	7%	39%	44%	8%
	10% or greater	296	3.64	2%	6%	30%	49%	12%
By agency conducting exam/visitation	State Regulator	88	3.70	1%	2%	37%	45%	15%
	NCUA	330	3.59	2%	6%	34%	46%	12%
	Both	93	3.52	3%	10%	27%	51%	9%
NCUA exam by size of CU	Less than \$100M	235	3.64	1%	6%	35%	45%	13%
	\$100M or more	95	3.45	5%	6%	33%	49%	6%
By exam date	Quarter 4, 2017	67	3.68	0%	9%	29%	48%	15%
	Quarter 3, 2017	139	3.68	1%	5%	32%	46%	15%
	Quarter 2, 2017	117	3.57	1%	10%	31%	46%	12%
	Quarter 1, 2017	84	3.46	4%	6%	41%	40%	10%
	Quarter 4, 2016	44	3.58	4%	2%	36%	46%	12%
	Quarter 3, 2016	34	3.56	5%	3%	26%	63%	3%
	Quarter 2, 2016	16	3.43	0%	0%	57%	43%	0%
	Quarter 1, 2016	1	4.00	0%	0%	0%	100%	0%
By CAE (CAMEL "by-the-number")	Prior to 2015	1	4.00	0%	0%	0%	100%	0%
	1	113	3.59	3%	4%	31%	54%	8%
	2	305	3.60	1%	7%	36%	45%	12%
	3	33	3.61	3%	6%	30%	49%	12%
By CUNA Credit Analysis score	4	5	3.40	20%	20%	0%	20%	40%
	A	24	3.79	0%	0%	33%	54%	13%
	B	344	3.60	2%	5%	35%	48%	10%
	C	76	3.50	1%	18%	25%	41%	15%
By change in CAMEL rating	D or lower	11	3.45	9%	0%	36%	45%	9%
	Improve	72	3.72	1%	4%	30%	51%	14%
	Remain the same	381	3.60	2%	6%	35%	46%	12%
By agree with current CAMEL rating	Decline	54	3.38	4%	13%	30%	48%	5%
	Disagree strongly	25	2.81	15%	25%	28%	28%	4%
	Disagree somewhat	49	3.12	8%	13%	43%	35%	2%
	Neutral	65	3.54	2%	3%	50%	32%	14%
	Agree somewhat	119	3.53	0%	10%	34%	50%	6%
By MBL credit union	Agree strongly	251	3.83	1%	2%	27%	53%	16%
	MBL CU	187	3.50	2%	7%	36%	47%	8%
	Not MBL CU	269	3.65	1%	6%	32%	47%	13%