

OFFICE OF FINANCIAL REGULATION SAFETY AND SOUNDNESS EXAMINATION SURVEY

Please use the numerical equivalent code in responding to the opinion statements contained in this survey: **(1) Strongly Agree; (2) Agree; (3) Neither Agree nor Disagree; (4) Disagree; (5) Strongly Disagree; and (0) Not Observed or Not Applicable.** *However, please note that Section 4, Statement 7 utilizes a separate response code.* Additional comments are encouraged.

SECTION I - EXAMINATION PROCESS

- _____ 1. Pre-examination preparation and requests for information made by examiners enables the examination to be conducted in an efficient manner.
- _____ 2. During the course of the examination, the examiners focus on the appropriate risk factors.
- _____ 3. The examiners maintain adequate communications with institution management throughout the examination process.
- _____ 4. The examination process creates as little disruption as possible to the daily operation of the institution.
- _____ 5. All material supervisory concerns, findings, and recommendations are logical and clearly discussed with management prior to the conclusion of the on-site examination.

Additional Comments:

SECTION II - EXAMINATION TEAM

- _____ 1. The examination team is professional and responsive to management's request and concerns.
- _____ 2. The examination team is adequately staffed for the length and complexity of the examination conducted.
- _____ 3. The examination team is adequately trained for the length and complexity of the examination conducted.
- _____ 4. The examination team is adequately informed of current industry trends and conditions.
- _____ 5. The state examination team is as professional, responsive, well staffed, and trained as those of our federal counterparts.

Additional Comments:

SECTION III - EXAMINATION REPORT

- _____ 1. The examination report is designed in a logical and readable format.
- _____ 2. The examination report is consistent with management's understanding of the examiners' preliminary findings.
- _____ 3. The examination report accurately reflects the material issues, concerns, and recommendations made during the examination.
- _____ 4. The examination report objectively documents the institution's overall financial condition, risks, and future considerations.
- _____ 5. The examination report documents and accurately represents management's response.
- _____ 6. The examination report is considered by management and the board of directors to be a constructive and useful source of information.

Additional Comments:

SECTION IV - OTHER CONSIDERATIONS

- _____ 1. Correspondence from staff in Tallahassee addresses outstanding issues in a clear and concise manner.
- _____ 2. The state examination process is as effective or more effective than the federal examination process.
- _____ 3. The examination report is timely received by management after the conclusion of the on-site examination.
- _____ 4. Overall the state examination process contributes to the safety and soundness of state financial institutions.
- _____ 5. Maintenance of the dual banking system strengthens Florida's economy.
- _____ 6. The state regulatory process is cost efficient.
- _____ 7. The length of time the examination team spends on-site to assess the condition of the institution is: **(1) Insufficient; (2) Less Than Sufficient; (3) Sufficient; (4) More Than Sufficient; (5) Excessive; and (0) Not Observed or Not Applicable**

Additional Comments:

OPTIONAL INFORMATION

Did the Office of Financial Regulation examine your institution within the past 12 months? Yes _____ No _____

Asset Size: \$ _____ County: _____

Institution Type: _____ Commercial Bank/Savings Association _____ International Agency
_____ Credit Union _____ International Branch
_____ Non-Deposit Trust Company _____ International Administrative Office
_____ International Representative Office

E-mail Address: _____

Web URL: _____