

**State of California
Department of Financial Institutions**



***32nd Annual
Executive Officer and Director
Compensation Survey***

As of June 30, 2009

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2009

BANK ASSET SIZE
(In millions)

Under \$100 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

Participating Banks	30	47	19	14	24
Average Assets (000)	\$68,512	\$159,131	\$344,259	\$763,515	\$8,184,870
Median Assets (000)	\$72,139	\$156,740	\$328,590	\$780,212	\$2,030,981
Number of Filled Positions	29	46	18	14	23
Average Base Salary	\$181,708	\$202,110	\$219,655	\$269,068	\$430,057
Percent Receiving a Bonus	20.69%	36.96%	50.00%	50.00%	47.83%
Average Bonus	\$23,116	\$49,962	\$99,594	\$73,110	\$336,091
Bonus*: Tied to Profits	16.67%	52.94%	88.89%	71.43%	72.73%
Tied to Salary	16.67%	29.41%	44.44%	57.14%	63.64%
Tied to Other	66.67%	82.35%	77.78%	71.43%	72.73%
Signing Bonus Paid	6.90%	6.52%	11.11%	7.14%	4.35%
Average Signing Bonus	\$42,500	\$81,667	\$50,000	\$75,000	\$50,000
Percent under Contract	89.66%	69.57%	44.44%	71.43%	47.83%
Stock Options as a % of Total Outstanding Shares:					
None	17.24%	23.91%	16.67%	28.57%	39.13%
To 2.49%	13.79%	28.26%	50.00%	71.43%	43.48%
2.50% to 4.99%	34.48%	32.61%	27.78%		13.04%
5.00% to 7.49%	31.03%	8.70%	5.56%		4.35%
7.50% to 9.99%					
10.00% and over	3.45%	6.52%			
Options qualified under IRC 422	75.86%	54.35%	50.00%	57.14%	30.43%
Benefits:					
Auto*: Provided	27.59%	30.43%	44.44%	57.14%	56.52%
Monthly Allowance	65.52%	58.70%	55.56%	35.71%	39.13%
Mileage	20.69%	4.35%	22.22%	7.14%	26.09%
Other	10.34%	10.87%	5.56%		17.39%
Country club dues paid	44.83%	50.00%	44.44%	57.14%	73.91%
Formal Profit Sharing		17.39%	16.67%	28.57%	34.78%
Qualified E.S.O.P.	51.72%	52.17%	77.78%	64.29%	26.09%
Non-qualified E.S.O.P.	20.69%	30.43%	33.33%	21.43%	30.43%
Pension/401K	68.97%	91.30%	100.00%	92.86%	86.96%
Non-qualified pension plan	10.34%	15.22%	22.22%	50.00%	73.91%
Severance package	58.62%	43.48%	55.56%	35.71%	47.83%
Restricted stock		8.70%	33.33%	28.57%	34.78%
Restricted stock options		6.52%	22.22%	14.29%	21.74%
Phantom stock options				7.14%	8.70%
Stock appreciation rights			5.56%		4.35%
Other	3.45%	10.87%	11.11%	7.14%	4.35%

* May add to more than 100% due to multiple choices

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2009

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	33	27	41	33
Average Assets (000)	\$471,468	\$5,687,166	\$1,104,136	\$267,274
Median Assets (000)	\$200,000	\$200,472	\$260,416	\$164,256
Number of Filled Positions	33	26	40	31
Average Base Salary	\$235,151	\$271,650	\$272,351	\$208,444
Median Salary	\$214,200	\$215,000	\$230,764	\$194,688
Number Receiving a Bonus	33.33%	46.15%	45.00%	25.81%
Average Bonus	\$471,468	\$199,846	\$97,456	\$71,252
Bonus*: Tied to Profits	27.27%	26.92%	25.00%	16.13%
Tied to Salary	21.21%	7.69%	25.00%	6.45%
Tied to Other	36.36%	30.77%	30.00%	19.35%
Signing Bonus Paid	6.06%	11.54%	2.50%	9.68%
Average Signing Bonus	\$42,500	\$58,333	\$50,000	\$81,667
Percent under Contract	84.85%	57.69%	60.00%	64.52%
Stock Options as a % of Total Outstanding Shares:				
None	15.15%	30.77%	25.00%	29.03%
To 2.49%	36.36%	42.31%	27.50%	38.71%
2.50% to 4.99%	33.33%	11.54%	30.00%	22.58%
5.00% to 7.49%	9.09%	11.54%	17.50%	6.45%
7.50% to 9.99%				
10.00% and over	6.06%	3.85%		3.23%
Options qualified under IRC 422	60.61%	61.54%	47.50%	51.61%
Benefits:				
Auto*: Provided	30.30%	38.46%	52.50%	32.26%
Monthly Allowance	57.58%	53.85%	45.00%	61.29%
Mileage	15.15%	19.23%	17.50%	6.45%
Other	3.03%	15.38%	15.00%	6.45%
Country club dues paid	63.64%	57.69%	50.00%	41.94%
Formal Profit Sharing	24.24%	26.92%	12.50%	9.68%
Qualified E.S.O.P.	63.64%	65.38%	40.00%	45.16%
Non-qualified E.S.O.P.	21.21%	26.92%	35.00%	25.81%
Pension/401K	87.88%	92.31%	85.00%	83.87%
Non-qualified pension plan	39.39%	46.15%	20.00%	16.13%
Severance package	51.52%	46.15%	50.00%	45.16%
Restricted stock	12.12%	30.77%	17.50%	9.68%
Restricted stock options	9.09%	11.54%	12.50%	9.68%
Phantom stock options	3.03%	3.85%		3.23%
Stock appreciation rights	3.03%	3.85%		
Other	12.12%		3.85%	19.23%

* May add to more than 100% due to multiple choices

CHIEF EXECUTIVE OFFICER

BASE ANNUAL SALARY (in Thousands)	BANK ASSET SIZE (Million Dollars)					TOTAL
	Under \$100	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000	
Under \$100				7.14%		0.77%
100 - 109	6.90%					1.54%
110 - 119						
120 - 129	3.45%		11.11%			2.31%
130 - 139		2.17%				0.77%
140 - 149	3.45%	2.17%				1.54%
150 - 159	13.79%	2.17%	5.56%			4.62%
160 - 169	17.24%	4.35%				5.38%
170 - 179	13.79%	10.87%	5.56%			7.69%
180 - 189	31.03%	10.87%	5.56%			11.54%
190 - 199	3.45%	15.22%	11.11%			7.69%
200 - 209		13.04%	5.56%			5.38%
210 - 219		6.52%	5.56%			3.08%
220 - 229		17.39%	5.56%	7.14%		7.69%
230 - 239		6.52%	11.11%	7.14%	4.35%	5.38%
240 - 249		2.17%				0.77%
250 - 259	3.45%		5.56%	14.29%	4.35%	3.85%
260 - 269					4.35%	0.77%
270 - 279		2.17%	16.67%	14.29%	4.35%	5.38%
280 - 289		2.17%		7.14%	8.70%	3.08%
290 - 299		2.17%		7.14%	4.35%	2.31%
300 - 309				21.43%	8.70%	3.85%
310 - 319			5.56%	7.14%		1.54%
320 - 329			5.56%	7.14%		1.54%
330 - 339					13.04%	2.31%
340 - 349						
350 - 359					4.35%	0.77%
360 - 369						
370 - 379					4.35%	0.77%
380 - 389						
390 - 399						
400 - 409						
410 - 419						
420 - 429					4.35%	0.77%
430 - 439					4.35%	0.77%
440 - 449						
450 - 459						
460 - 469						
470 - 479						
480 - 489					4.35%	0.77%
490 - 499						
500 and over	3.45%				26.09%	5.38%
Total positions	29	46	18	14	23	130
Average base salary	\$181,708	\$202,110	\$219,655	\$269,068	\$430,057	
Median salary	\$175,000	\$200,000	\$217,100	\$280,417	\$333,700	
Salary Low Range:	\$100,000	\$134,570	\$124,000	\$92,400	\$236,000	
Salary High Range:	\$600,000	\$297,000	\$325,000	\$350,000	\$1,030,000	

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF JUNE 30, 2009

BANK ASSET SIZE
(In millions)

Under \$100 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

Participating Banks	30	47	19	14	24
Average Assets (000)	\$68,512	\$159,131	\$344,259	\$763,515	\$8,184,870
Median Assets (000)	\$72,139	\$156,740	\$328,590	\$780,212	\$2,030,981
Number of Filled Positions	28	46	19	14	24
Average Base Salary	\$134,591	\$141,534	\$151,440	\$171,752	\$246,306
Percent Receiving a Bonus	17.86%	34.78%	57.89%	57.14%	50.00%
Average Bonus	\$12,760	\$15,053	\$25,133	\$43,833	\$97,119
Bonus*: Tied to Profits	20.00%	50.00%	63.64%	50.00%	58.33%
Tied to Salary		31.25%	36.36%	50.00%	66.67%
Tied to Other	100.00%	93.75%	63.64%	75.00%	66.67%
Signing Bonus Paid	3.57%	6.52%	10.53%	7.14%	12.50%
Average Signing Bonus	\$20,000	\$13,333	\$16,500	\$30,000	\$23,333
Percent under Contract	75.00%	50.00%	21.05%	35.71%	16.67%
Stock Options as a % of Total Outstanding Shares:					
None	14.29%	32.61%	26.32%	28.57%	45.83%
To 2.49%	71.43%	65.22%	68.42%	71.43%	54.17%
2.50% to 4.99%	7.14%		5.26%		
5.00% to 7.49%					
7.50% to 9.99%					
10.00% and over	3.57%	2.17%			
Options qualified under IRC 422	75.00%	52.17%	31.58%	57.14%	25.00%
Benefits:					
Auto*: Provided	7.14%	10.87%	5.26%	21.43%	16.67%
Monthly Allowance	71.43%	60.87%	42.11%	50.00%	54.17%
Mileage	7.14%	19.57%	42.11%	21.43%	33.33%
Other	3.57%	8.70%	5.26%		12.50%
Country club dues paid	3.57%	15.22%		42.86%	29.17%
Formal Profit Sharing		13.04%	15.79%	28.57%	37.50%
Qualified E.S.O.P.	50.00%	50.00%	57.89%	64.29%	25.00%
Non-qualified E.S.O.P.	10.71%	17.39%	15.79%	7.14%	29.17%
Pension/401K	75.00%	89.13%	94.74%	92.86%	87.50%
Non-qualified pension plan	7.14%	8.70%	15.79%	50.00%	66.67%
Severance package	50.00%	30.43%	31.58%	21.43%	41.67%
Restricted stock		10.87%	26.32%	21.43%	29.17%
Restricted stock options		6.52%	10.53%	7.14%	20.83%
Phantom stock options				7.14%	8.33%
Stock appreciation rights		2.17%	5.26%	7.14%	4.17%
Other	3.57%	10.87%	10.53%	7.14%	8.33%

* May add to more than 100% due to multiple choices

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF JUNE 30, 2009

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	33	27	41	33
Average Assets (000)	\$471,468	\$5,687,166	\$1,104,136	\$267,274
Median Assets (000)	\$200,000	\$200,472	\$260,416	\$164,256
Number of Filled Positions	33	25	41	32
Average Base Salary	\$154,533	\$178,665	\$178,611	\$143,222
Median Salary	\$140,000	\$155,000	\$150,150	\$139,500
Number Receiving a Bonus	42.42%	52.00%	41.46%	25.00%
Average Bonus	\$31,005	\$59,569	\$40,809	\$24,374
Bonus*: Tied to Profits	27.27%	20.00%	19.51%	15.63%
Tied to Salary	18.18%	16.00%	21.95%	6.25%
Tied to Other	36.36%	36.00%	31.71%	21.88%
Signing Bonus Paid	6.06%	12.00%	7.32%	6.25%
Average Signing Bonus	\$19,000	\$21,667	\$20,000	\$15,000
Percent under Contract	66.67%	44.00%	29.27%	37.50%
Stock Options as a % of Total Outstanding Shares:				
None	21.21%	40.00%	34.15%	31.25%
To 2.49%	69.70%	56.00%	65.85%	65.63%
2.50% to 4.99%	6.06%			3.13%
5.00% to 7.49%				
7.50% to 9.99%				
10.00% and over	3.03%	4.00%		
Options qualified under IRC 422	54.55%	60.00%	41.46%	46.88%
Benefits:				
Auto*: Provided	12.12%	12.00%	12.20%	9.38%
Monthly Allowance	57.58%	60.00%	60.98%	53.13%
Mileage	21.21%	28.00%	21.95%	21.88%
Other	3.03%	8.00%	7.32%	9.38%
Country club dues paid	15.15%	24.00%	12.20%	15.63%
Formal Profit Sharing	24.24%	28.00%	9.76%	9.38%
Qualified E.S.O.P.	57.58%	64.00%	36.59%	40.63%
Non-qualified E.S.O.P.	12.12%	20.00%	17.07%	18.75%
Pension/401K	87.88%	96.00%	82.93%	84.38%
Non-qualified pension plan	33.33%	48.00%	14.63%	9.38%
Severance package	39.39%	44.00%	29.27%	34.38%
Restricted stock	12.12%	28.00%	12.20%	12.50%
Restricted stock options	6.06%	12.00%	9.76%	6.25%
Phantom stock options	3.03%	4.00%		3.13%
Stock appreciation rights	3.03%	4.00%		6.25%
Other	19.23%	3.85%		19.23%

* May add to more than 100% due to multiple choices

CHIEF FINANCIAL OFFICER

BASE ANNUAL SALARY
(in Thousands)

BANK ASSET SIZE
(Million Dollars)

	Under \$100	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000	TOTAL
Under \$100		8.70%				3.05%
100 - 109		6.52%	5.26%			3.05%
110 - 119	7.14%	2.17%	5.26%			3.05%
120 - 129	39.29%	10.87%	5.26%	14.29%		14.50%
130 - 139	17.86%	15.22%	21.05%	7.14%	4.17%	13.74%
140 - 149	17.86%	10.87%	15.79%			9.92%
150 - 159	10.71%	19.57%	15.79%	21.43%	4.17%	14.50%
160 - 169	7.14%	8.70%	15.79%		4.17%	7.63%
170 - 179		2.17%		21.43%	4.17%	3.82%
180 - 189		13.04%	5.26%	21.43%	8.33%	9.16%
190 - 199		2.17%		7.14%	12.50%	3.82%
200 - 209						
210 - 219			10.53%			1.53%
220 - 229					12.50%	2.29%
230 - 239					4.17%	0.76%
240 - 249					4.17%	0.76%
250 - 259					8.33%	1.53%
260 - 269						
270 - 279					4.17%	0.76%
280 - 289					12.50%	2.29%
290 - 299						
300 - 309				7.14%		0.76%
310 - 319					4.17%	0.76%
320 - 329						
330 - 339						
340 - 349					4.17%	0.76%
350 - 359						
360 - 369						
370 - 379						
380 - 389						
390 - 399						
400 - 409						
410 - 419					4.17%	0.76%
420 - 429						
430 - 439						
440 - 449						
450 - 459						
460 - 469						
470 - 479						
480 - 489						
490 - 499						
500 and over						
Total positions	28	46	19	14	24	131
Average base salary	\$134,591	\$141,534	\$151,440	\$171,752	\$246,306	
Median salary	\$130,433	\$144,600	\$149,016	\$170,700	\$232,258	
Salary Low Range:	\$115,000	\$70,000	\$100,000	\$121,008	\$135,000	
Salary High Range:	\$165,000	\$197,000	\$215,000	\$301,600	\$500,000	

SENIOR LOAN OFFICER
SUMMARY DATA AS OF JUNE 30, 2009

BANK ASSET SIZE
(In millions)

Under \$100 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

Participating Banks	30	47	19	14	24
Average Assets (000)	\$68,512	\$159,131	\$344,259	\$763,515	\$8,184,870
Median Assets	\$72,139	\$156,740	\$328,590	\$780,212	\$2,030,981
Number of Filled Positions	28	44	19	13	23
Average Base Salary	\$137,469	\$147,158	\$151,033	\$176,419	\$221,527
Percent Receiving a Bonus	25.00%	38.64%	68.42%	53.85%	47.83%
Average Bonus	\$13,235	\$20,717	\$29,236	\$46,344	\$97,949
Bonus*: Tied to Profits	28.57%	41.18%	69.23%	57.14%	45.45%
Tied to Salary	14.29%	23.53%	46.15%	57.14%	54.55%
Tied to Other	85.71%	88.24%	53.85%	71.43%	81.82%
Signing Bonus Paid	7.14%	6.82%			17.39%
Average Signing Bonus	\$47,500	\$28,333		\$27,500	\$38,175
Percent under Contract	75.00%	45.45%	26.32%	46.15%	17.39%
Stock Options as a % of Total Outstanding Shares:					
None	3.57%	36.36%	26.32%	30.77%	52.17%
To 2.49%	78.57%	61.36%	68.42%	69.23%	47.83%
2.50% to 4.99%	10.71%		5.26%		
5.00% to 7.49%					
7.50% to 9.99%					
10.00% and over	3.57%	2.27%			
Options qualified under IRC 422	78.57%	47.73%	31.58%	53.85%	26.09%
Benefits:					
Auto*: Provided	3.57%	13.64%	5.26%	30.77%	21.74%
Monthly Allowance	85.71%	63.64%	57.89%	46.15%	52.17%
Mileage	14.29%	15.91%	47.37%	15.38%	39.13%
Other	3.57%	6.82%	5.26%		13.04%
Country club dues paid	10.71%	18.18%	5.26%	38.46%	30.43%
Formal Profit Sharing		11.36%	15.79%	30.77%	34.78%
Qualified E.S.O.P.	53.57%	47.73%	68.42%	61.54%	26.09%
Non-qualified E.S.O.P.	14.29%	13.64%	21.05%	7.69%	30.43%
Pension/401K	71.43%	88.64%	100.00%	92.31%	86.96%
Non-qualified pension plan	3.57%	6.82%	15.79%	53.85%	60.87%
Severance package	50.00%	29.55%	42.11%	30.77%	39.13%
Restricted stock	3.57%	9.09%	26.32%	23.08%	30.43%
Restricted stock options		6.82%	15.79%	7.69%	21.74%
Phantom stock options				7.69%	8.70%
Stock appreciation rights		2.27%	5.26%		4.35%
Other		11.36%	10.53%	7.69%	4.35%

* May add to more than 100% due to multiple choices

SENIOR LOAN OFFICER
SUMMARY DATA AS OF JUNE 30, 2009

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	33	27	41	33
Average Assets (000)	\$471,468	\$5,687,166	\$1,104,136	\$267,274
Median Assets (000)	\$200,000	\$200,472	\$260,416	\$164,256
Number of Filled Positions	31	25	41	30
Average Base Salary	\$152,337	\$173,847	\$170,559	\$150,691
Median Salary	\$145,000	\$165,000	\$160,000	\$150,000
Number Receiving a Bonus	38.71%	52.00%	48.78%	33.33%
Average Bonus	\$32,176	\$57,592	\$44,747	\$19,700
Bonus*: Tied to Profits	25.81%	24.00%	21.95%	13.33%
Tied to Salary	16.13%	12.00%	24.39%	10.00%
Tied to Other	35.48%	36.00%	31.71%	30.00%
Signing Bonus Paid	9.68%	12.00%	9.76%	3.33%
Average Signing Bonus	\$43,333	\$33,333	\$26,925	\$50,000
Percent under Contract	64.52%	48.00%	29.27%	40.00%
Stock Options as a % of Total Outstanding Shares:				
None	25.81%	36.00%	34.15%	30.00%
To 2.49%	64.52%	60.00%	65.85%	63.33%
2.50% to 4.99%	6.45%			6.67%
5.00% to 7.49%				
7.50% to 9.99%				
10.00% and over	3.23%	4.00%		
Options qualified under IRC 422	48.39%	60.00%	46.34%	43.33%
Benefits:				
Auto*: Provided	12.90%	12.00%	14.63%	13.33%
Monthly Allowance	64.52%	64.00%	63.41%	63.33%
Mileage	22.58%	32.00%	24.39%	20.00%
Other	3.23%	12.00%	7.32%	3.33%
Country club dues paid	35.48%	28.00%	9.76%	6.67%
Formal Profit Sharing	25.81%	24.00%	9.76%	6.67%
Qualified E.S.O.P.	54.84%	68.00%	39.02%	43.33%
Non-qualified E.S.O.P.	12.90%	12.00%	21.95%	20.00%
Pension/401K	87.10%	92.00%	85.37%	83.33%
Non-qualified pension plan	38.71%	36.00%	12.20%	6.67%
Severance package	38.71%	44.00%	39.02%	30.00%
Restricted stock	12.90%	24.00%	14.63%	13.33%
Restricted stock options	6.45%	12.00%	12.20%	6.67%
Phantom stock options	3.23%	4.00%		3.33%
Stock appreciation rights	3.23%	4.00%		3.33%
Other	15.38%			19.23%
* May add to more than 100% due to multiple choices				

SENIOR LOAN OFFICER

BASE ANNUAL SALARY
(in Thousands)

BANK ASSET SIZE
(Million Dollars)

	Under \$100	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000	TOTAL
Under \$100		6.82%	5.26%		4.35%	3.94%
100 - 109	3.57%		10.53%			2.36%
110 - 119	7.14%	9.09%				4.72%
120 - 129	10.71%	6.82%	5.26%	7.69%	4.35%	7.09%
130 - 139	35.71%	13.64%	10.53%	15.38%		15.75%
140 - 149	17.86%	11.36%	5.26%	7.69%		9.45%
150 - 159	21.43%	13.64%	26.32%	15.38%		14.96%
160 - 169		15.91%	10.53%	15.38%	4.35%	9.45%
170 - 179	3.57%	6.82%	5.26%	7.69%	13.04%	7.09%
180 - 189		11.36%	10.53%	7.69%	4.35%	7.09%
190 - 199		4.55%	5.26%		8.70%	3.94%
200 - 209					13.04%	2.36%
210 - 219			5.26%		8.70%	2.36%
220 - 229				7.69%		0.79%
230 - 239					4.35%	0.79%
240 - 249				7.69%		0.79%
250 - 259					8.70%	1.57%
260 - 269						
270 - 279					4.35%	0.79%
280 - 289						
290 - 299					8.70%	1.57%
300 - 309				7.69%		0.79%
310 - 319					8.70%	1.57%
320 - 329						
330 - 339						
340 - 349						
350 - 359						
360 - 369					4.35%	0.79%
370 - 379						
380 - 389						
390 - 399						
400 - 409						
410 - 419						
420 - 429						
430 - 439						
440 - 449						
450 - 459						
460 - 469						
470 - 479						
480 - 489						
490 - 499						
500 and over						
Total Positions	28	44	19	13	23	127
Average Salary	\$137,469	\$147,158	\$151,033	\$176,419	\$221,527	
Median salary	\$136,175	\$150,000	\$150,000	\$155,000	\$207,577	
Salary Low Range:	\$100,000	\$94,025	\$64,800	\$128,400	\$97,750	
Salary High Range:	\$175,000	\$197,000	\$210,000	\$301,600	\$364,000	

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2009

	BANK ASSET SIZE (Million Dollars)				
	Under \$100	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	30	47	19	14	24
Average Assets (000)	\$ 68,512	\$ 159,131	\$ 344,259	\$ 763,515	\$ 8,184,870
Median Assets (000)	\$ 72,139	\$ 156,740	\$ 335,496	\$ 780,212	\$ 2,030,981
Average Number of Directors	9.80	8.79	8.95	9.14	9.54
Average Number of Inside Directors	1.27	1.38	1.84	1.38	2.00
Fees Paid to Inside Directors	6.67%	10.64%		21.43%	4.17%
Outside Directors Eligible for Bonus Plan		4.26%			16.67%
Travel Expenses to Meetings Reimbursed	23.33%	27.66%	42.11%	57.14%	50.00%
Chairman of the Board Active Bank Officer	10.00%	12.77%	31.58%	21.43%	33.33%
CEO	6.67%	10.64%	26.32%		20.83%
full time salaried non-CEO		2.13%	5.26%	21.43%	8.33%
Paid Medical Exam		2.13%	15.79%	14.29%	12.50%
Outside Directors Eligible for Health Plan	3.33%	8.51%	21.05%	50.00%	12.50%
Life Insurance Policy on Chairman	6.67%	14.89%	31.58%	35.71%	37.50%
Life Insurance Policy on Inside Board	36.67%	57.45%	47.37%	57.14%	50.00%
Life Insurance Policy all Other Board	3.33%	8.51%	21.05%	21.43%	20.83%
Stock Options as a % of Total Outstanding Shares					
None	10.00%	27.66%	26.32%	28.57%	50.00%
To 2.49%	10.00%	17.02%	31.58%	35.71%	37.50%
2.50% to 4.99%	13.33%	14.89%	26.32%	35.71%	8.33%
5.00% to 7.49%	33.33%	14.89%	5.26%		4.17%
7.50% to 9.99%		10.64%			
10.00% and over	33.33%	14.89%	10.53%		
Average stock options as a % of total outstanding shares--all officers and directors	19.71%	10.16%	9.46%	15.19%	6.76%
Directors sent to Conferences/Conventions	80.00%	78.72%	78.95%	71.43%	79.17%
Percent with Mandatory Retirement Age	10.00%	14.89%	15.79%	14.29%	37.50%
Average Age	71.3	74.4	70.7	70.0	74.0
Directors and Officers Liability Insurance	86.67%	95.74%	100.00%	100.00%	95.83%
Directors eligible for Deferred Comp		4.26%	21.05%	50.00%	37.50%
Other Benefits	3.33%	2.13%	21.05%	42.86%	4.17%
Directors' Fees:					
Regular Board Meeting					
Banks Paying No Fee	90.00%	48.94%	36.84%	35.71%	58.33%
Banks Paying a Fee	10.00%	51.06%	63.16%	64.29%	41.67%
Chairman of the Board					
Average Fee Paid	\$ 450.00	\$ 1,093.94	\$ 1,680.92	\$ 1,193.00	\$ 4,141.60
Median Fee Paid	\$ 350.00	\$ 975.00	\$ 1,435.50	\$ 1,175.00	\$ 2,250.00
Range - Low Fee	\$ 200.00	\$ 250.00	\$ 250.00	\$ 400.00	\$ 1,000.00
Range - High Fee	\$ 800.00	\$ 4,500.00	\$ 3,000.00	\$ 2,147.00	\$ 12,500.00
Members					
Average Fee Paid	\$ 487.50	\$ 660.42	\$ 1,223.63	\$ 1,120.58	\$ 1,532.35
Median Fee Paid	\$ 475.00	\$ 500.00	\$ 1,075.00	\$ 1,124.00	\$ 1,200.00
Range - Low Fee	\$ 200.00	\$ 200.00	\$ 250.00	\$ 365.00	\$ 900.00
Range - High Fee	\$ 800.00	\$ 1,700.00	\$ 2,100.00	\$ 2,500.00	\$ 3,750.00
Attendance required to claim	100.00%	75.00%	75.00%	91.67%	94.12%
Audit Committee					
Banks Paying No Fee	96.67%	63.83%	47.37%	28.57%	20.83%
Banks Paying a Fee	3.33%	36.17%	52.63%	71.43%	79.17%
Committee Chairman					
Average Fee Paid	\$ 400.00	\$ 292.65	\$ 687.00	\$ 678.30	\$ 1,985.26
Median Fee Paid	\$ 400.00	\$ 250.00	\$ 735.00	\$ 475.00	\$ 1,167.00
Range - Low Fee	\$ 400.00	\$ 50.00	\$ 250.00	\$ 100.00	\$ 150.00
Range - High Fee	\$ 400.00	\$ 625.00	\$ 1,000.00	\$ 2,500.00	\$ 7,500.00
Members					
Average Fee Paid	\$ 400.00	\$ 233.82	\$ 394.44	\$ 527.78	\$ 1,415.72
Median Fee Paid	\$ 400.00	\$ 150.00	\$ 300.00	\$ 300.00	\$ 675.00
Range - Low Fee	\$ 400.00	\$ 50.00	\$ 250.00	\$ 100.00	\$ 150.00
Range - High Fee	\$ 400.00	\$ 625.00	\$ 750.00	\$ 2,500.00	\$ 6,500.00
Attendance required to claim	100.00%	100.00%	100.00%	100.00%	84.21%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2009

	BANK ASSET SIZE (Million Dollars)				
	Under \$100	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Compensation Committee					
Banks Paying No Fee	100.00%	70.21%	63.16%	42.86%	50.00%
Banks Paying a Fee		29.79%	36.84%	57.14%	50.00%
Committee Chairman					
Average Fee Paid	\$ -	\$ 258.93	\$ 434.29	\$ 377.13	\$ 633.64
Median Fee Paid	\$ -	\$ 250.00	\$ 450.00	\$ 350.00	\$ 600.00
Range - Low Fee	\$ -	\$ 50.00	\$ 240.00	\$ 100.00	\$ 100.00
Range - High Fee	\$ -	\$ 600.00	\$ 750.00	\$ 850.00	\$ 1,500.00
Members					
Average Fee Paid	\$ -	\$ 194.23	\$ 378.57	\$ 469.44	\$ 488.44
Median Fee Paid	\$ -	\$ 150.00	\$ 300.00	\$ 250.00	\$ 500.00
Range - Low Fee	\$ -	\$ 50.00	\$ 250.00	\$ 25.00	\$ 100.00
Range - High Fee	\$ -	\$ 500.00	\$ 750.00	\$ 2,500.00	\$ 1,000.00
Attendance required to claim		100.00%	100.00%	100.00%	76.92%
Credit Committee					
Banks Paying No Fee	90.00%	65.96%	47.37%	50.00%	50.00%
Banks Paying a Fee	10.00%	34.04%	52.63%	50.00%	50.00%
Committee Chairman					
Average Fee Paid	\$ 900.00	\$ 384.38	\$ 642.50	\$ 371.43	\$ 1,388.08
Median Fee Paid	\$ 400.00	\$ 275.00	\$ 450.00	\$ 350.00	\$ 900.00
Range - Low Fee	\$ 300.00	\$ 100.00	\$ 150.00	\$ 100.00	\$ 150.00
Range - High Fee	\$ 2,000.00	\$ 1,200.00	\$ 1,875.00	\$ 800.00	\$ 7,500.00
Members					
Average Fee Paid	\$ 350.00	\$ 230.88	\$ 438.64	\$ 621.90	\$ 1,362.20
Median Fee Paid	\$ 350.00	\$ 175.00	\$ 300.00	\$ 300.00	\$ 583.00
Range - Low Fee	\$ 300.00	\$ 100.00	\$ 75.00	\$ 100.00	\$ 100.00
Range - High Fee	\$ 400.00	\$ 500.00	\$ 1,650.00	\$ 2,500.00	\$ 12,500.00
Attendance required to claim	100.00%	100.00%	100.00%	100.00%	93.33%
Investment Committee					
Banks Paying No Fee	96.67%	76.60%	78.95%	71.43%	54.17%
Banks Paying a Fee	3.33%	23.40%	21.05%	28.57%	45.83%
Committee Chairman					
Average Fee Paid	\$ 400.00	\$ 240.91	\$ 462.50	\$ 225.00	\$ 910.58
Median Fee Paid	\$ 400.00	\$ 200.00	\$ 425.00	\$ 250.00	\$ 1,000.00
Range - Low Fee	\$ 400.00	\$ 50.00	\$ 250.00	\$ 100.00	\$ 133.33
Range - High Fee	\$ 400.00	\$ 500.00	\$ 750.00	\$ 300.00	\$ 2,000.00
Members					
Average Fee Paid	\$ 400.00	\$ 180.36	\$ 360.00	\$ 546.43	\$ 793.03
Median Fee Paid	\$ 400.00	\$ 150.00	\$ 250.00	\$ 225.00	\$ 591.50
Range - Low Fee	\$ 400.00	\$ 50.00	\$ 250.00	\$ 100.00	\$ 133.33
Range - High Fee	\$ 400.00	\$ 500.00	\$ 750.00	\$ 2,500.00	\$ 3,000.00
Attendance required to claim	100.00%	100.00%	100.00%	85.71%	100.00%
Annual Retainer					
Banks Paying No Retainer	100.00%	85.11%	57.89%	42.86%	37.50%
Banks Paying a Retainer		14.89%	42.11%	57.14%	62.50%
Average Retainer Paid	\$ -	\$ 21,271	\$ 13,460	\$ 17,329	\$ 34,546
Median Retainer Paid	\$ -	\$ 12,000	\$ 10,838	\$ 16,252	\$ 27,000
Range - Low Retainer	\$ -	\$ 4,500	\$ 2,000	\$ 2,367	\$ 14,000
Range - High Retainer	\$ -	\$ 79,400	\$ 25,000	\$ 30,000	\$ 120,000
Total Annual Director Compensation					
Banks that responded to this question	16.67%	53.19%	78.95%	92.86%	75.00%
Of those banks:					
Average Compensation	\$ 10,520	\$ 11,806	\$ 19,930	\$ 24,513	\$ 39,827
Median Compensation	\$ 7,500	\$ 11,357	\$ 21,705	\$ 23,514	\$ 40,056
Range - Minimum Compensation	\$ 2,400	\$ 1,500	\$ 5,900	\$ 11,775	\$ 14,000
Range - Maximum Compensation	\$ 24,000	\$ 25,775	\$ 29,000	\$ 38,811	\$ 75,000

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2009

BANK ASSET SIZE
(Million Dollars)

Under \$100 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

Participating Banks	30	47	19	14	24
Average Assets (000)	\$ 68,512	\$ 159,131	\$ 344,259	\$ 763,515	\$ 8,184,870
Median Assets (000)	\$ 72,139	\$ 156,740	\$ 335,496	\$ 780,212	\$ 2,030,981

DIRECTORS' FEES
as of JUNE 30, 2009

Regular Board Meeting--Chairman					
No Fee	90.00%	48.94%	36.84%	35.71%	58.33%
Under \$100					
100 - 199					
200 - 299	3.33%	4.26%	5.26%		
300 - 399	3.33%	2.13%			
400 - 499		6.38%		7.14%	
500 - 599		4.26%			
600 - 699					
700 - 799		6.38%		14.29%	
800 - 899	3.33%			7.14%	
900 - 999		2.13%			
\$1,000 and over		25.53%	57.89%	35.71%	41.67%

Regular Board Meeting--Members					
No Fee	86.67%	48.94%	15.79%	14.29%	29.17%
Under \$100					
100 - 199					
200 - 299	3.33%	6.38%	5.26%		
300 - 399	3.33%	2.13%		7.14%	
400 - 499		8.51%		7.14%	
500 - 599		12.77%	5.26%	7.14%	
600 - 699	3.33%	4.26%		7.14%	
700 - 799		6.38%	5.26%	7.14%	
800 - 899	3.33%		5.26%		
900 - 999			5.26%	7.14%	4.17%
\$1,000 and over		10.64%	57.89%	42.86%	66.67%

Audit Committee--Chairman					
No Committee or No Fee	96.67%	63.83%	47.37%	28.57%	20.83%
Under \$100					
100 - 199		2.13%			
200 - 299		6.38%		14.29%	4.17%
300 - 399		12.77%	5.26%		
400 - 499	3.33%	6.38%		14.29%	8.33%
500 - 599		2.13%	5.26%	7.14%	4.17%
600 - 699		4.26%			
700 - 799			26.32%	7.14%	
800 - 899				7.14%	
900 - 999					
\$1,000 and over			10.53%	14.29%	58.33%

Audit Committee--Members					
No Committee or No Fee	96.67%	63.83%	52.63%	35.71%	25.00%
Under \$100					
100 - 199		2.13%			
200 - 299		17.02%		21.43%	4.17%
300 - 399		4.26%	15.79%	7.14%	8.33%
400 - 499		6.38%	10.53%	7.14%	
500 - 599	3.33%	2.13%	5.26%	21.43%	8.33%
600 - 699		2.13%	10.53%		8.33%
700 - 799		2.13%			8.33%
800 - 899			5.26%		
900 - 999				7.14%	
\$1,000 and over					29.17%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2009

BANK ASSET SIZE
(Million Dollars)

Under \$100 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

Participating Banks	30	47	19	14	24
Average Assets (000)	\$ 68,512	\$ 159,131	\$ 344,259	\$ 763,515	\$ 8,184,870
Median Assets (000)	\$ 72,139	\$ 156,740	\$ 335,496	\$ 780,212	\$ 2,030,981

DIRECTORS' FEES

as of JUNE 30, 2009

Compensation Committee--Chairman					
No Committee or No Fee	100.00%	70.21%	63.16%	42.86%	50.00%
Under \$100		2.13%			
100 - 199		6.38%		7.14%	12.50%
200 - 299		12.77%	10.53%	7.14%	8.33%
300 - 399		4.26%		14.29%	
400 - 499			15.79%	21.43%	
500 - 599		2.13%	5.26%		4.17%
600 - 699		2.13%			
700 - 799			5.26%		4.17%
800 - 899				7.14%	4.17%
900 - 999					
\$1,000 and over					16.67%

Compensation Committee--Members					
No Committee or No Fee	100.00%	72.34%	63.16%	35.71%	45.83%
Under \$100		2.13%		7.14%	
100 - 199		19.15%		14.29%	12.50%
200 - 299			15.79%	14.29%	8.33%
300 - 399		2.13%	5.26%	14.29%	
400 - 499			10.53%	7.14%	4.17%
500 - 599		4.26%			12.50%
600 - 699					4.17%
700 - 799			5.26%		
800 - 899					
900 - 999					8.33%
\$1,000 and over				7.14%	4.17%

Credit Committee--Chairman					
No Committee or No Fee	90.00%	65.96%	47.37%	50.00%	50.00%
Under \$100					
100 - 199		10.64%	5.26%	7.14%	4.17%
200 - 299		6.38%	5.26%	7.14%	
300 - 399	3.33%	6.38%		14.29%	4.17%
400 - 499	3.33%		21.05%	14.29%	4.17%
500 - 599		4.26%	5.26%		4.17%
600 - 699		2.13%			
700 - 799			5.26%		4.17%
800 - 899				7.14%	4.17%
900 - 999					
\$1,000 and over	3.33%	4.26%	10.53%		25.00%

Credit Committee--Members					
No Committee or No Fee	93.33%	63.83%	42.11%	28.57%	37.50%
Under \$100			5.26%		
100 - 199		19.15%	5.26%	21.43%	8.33%
200 - 299		4.26%	15.79%	14.29%	4.17%
300 - 399	3.33%	4.26%	10.53%	7.14%	
400 - 499	3.33%	4.26%	10.53%	14.29%	4.17%
500 - 599		4.26%			16.67%
600 - 699					8.33%
700 - 799			5.26%		4.17%
800 - 899					
900 - 999					
\$1,000 and over			5.26%	14.29%	16.67%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2009

BANK ASSET SIZE
(Million Dollars)

Under \$100 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

Participating Banks	30	47	19	14	24
Average Assets (000)	\$ 68,512	\$ 159,131	\$ 344,259	\$ 763,515	\$ 8,184,870
Median Assets (000)	\$ 72,139	\$ 156,740	\$ 335,496	\$ 780,212	\$ 2,030,981

DIRECTORS' FEES
as of JUNE 30, 2009

Investment Committee--Chairman					
No Committee or No Fee	96.67%	76.60%	78.95%	71.43%	54.17%
Under \$100		4.26%			
100 - 199		4.26%		7.14%	8.33%
200 - 299		6.38%	5.26%	7.14%	
300 - 399		4.26%		14.29%	4.17%
400 - 499	3.33%		10.53%		
500 - 599		4.26%			4.17%
600 - 699					
700 - 799			5.26%		
800 - 899					4.17%
900 - 999					
\$1,000 and over					25.00%

Investment Committee--Members					
No Committee or No Fee	96.67%	70.21%	73.68%	50.00%	50.00%
Under \$100		4.26%			
100 - 199		17.02%		14.29%	8.33%
200 - 299		2.13%	15.79%	14.29%	
300 - 399		2.13%	5.26%	7.14%	
400 - 499	3.33%	2.13%		7.14%	4.17%
500 - 599		2.13%			12.50%
600 - 699					8.33%
700 - 799			5.26%		
800 - 899					
900 - 999					
\$1,000 and over				7.14%	16.67%

Annual Fee/Retainer					
No Fee/No response	100.00%	85.11%	57.89%	42.86%	37.50%
Under \$2,500				7.14%	
2,500 - 4,999		2.13%	5.26%	7.14%	
5,000 - 7,499		2.13%	5.26%		
7,500 - 9,999			5.26%		
10,000-12,499		4.26%	10.53%	7.14%	
12,500-14,999				7.14%	4.17%
15,000-17,500					8.33%
17,500-19,999		4.26%		7.14%	8.33%
20,000-22,499			5.26%		4.17%
22,500-24,999			5.26%		
\$25,000 and over		2.13%	5.26%	21.43%	37.50%

Average Annual Compensation per Director					
No compensation or not reported	83.33%	46.81%	21.05%	7.14%	25.00%
Under \$2,500	3.33%	2.13%			
2,500 - 4,999		8.51%			
5,000 - 7,499	3.33%	8.51%	10.53%		
7,500 - 9,999	3.33%	4.26%			
10,000-12,499		8.51%		7.14%	
12,500-14,999	3.33%	6.38%	5.26%		4.17%
15,000-17,500		4.26%	5.26%		
17,500-19,999			10.53%	21.43%	4.17%
20,000-22,499		4.26%	15.79%	14.29%	
22,500-24,999	3.33%	2.13%	10.53%	7.14%	
\$25,000 and over		4.26%	21.05%	42.86%	66.67%