

Executive Officer and Director Compensation Survey

June 30, 2014

In 2014, there were 89 participants, down from the 97 banks that participated in 2014. However, this represented a participation rate of 57.1% of all state-chartered banks, an increase from the 42.5% participation rate in 2014 because national banks and federal savings banks were not included in the 2014 survey.

Chief Executive Officer

In 2014, the median CEO salary was up by the greatest percentage amounts in the largest and smallest asset size categories. The Over \$1 Billion category was up 23.4% over the past three years, followed by the Under \$100 million category, which was up 22.8%. Next was the \$250 million to 499 million asset size category, which was up 12.0% followed by the \$100 million to \$499 million and \$500 million to \$1 billion asset size categories, which were up 9.8% each.

Chief Financial Officer

The largest increase in median salaries in the CFO position was in the \$250 million to \$499 million asset size category, which was up 11.1% over the past three years. The \$100 million to \$249 million category was up 4.0 percent. Decreases were registered in the remaining categories. The \$500 million to \$1 billion category was down 5.0%, while the Under \$100 million asset size category decreased 1.5% and the Over \$1 billion category was down by a fraction of a percent.

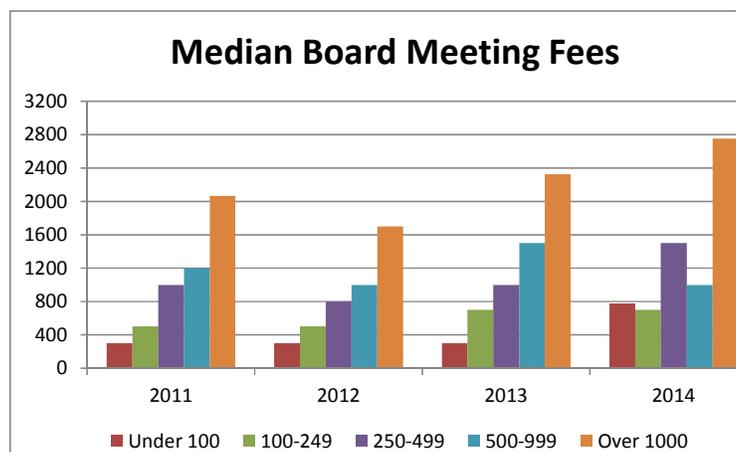
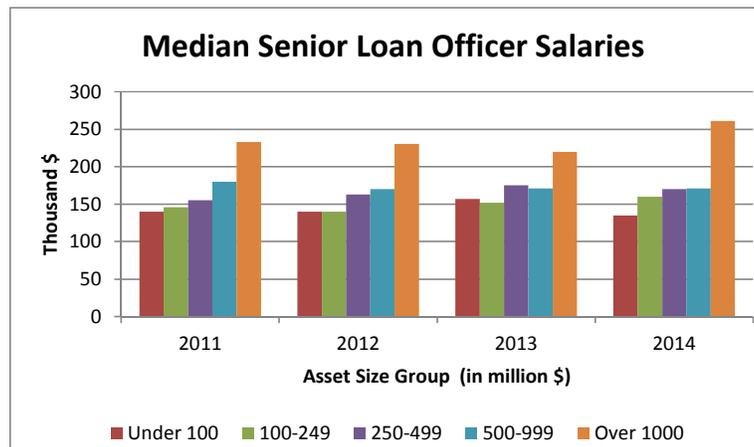
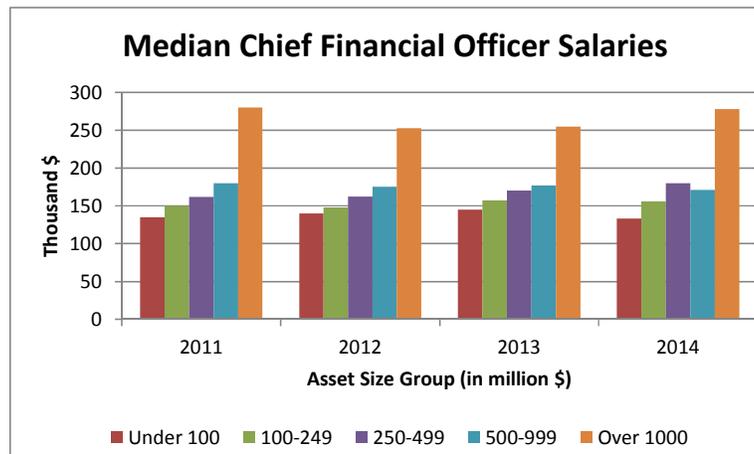
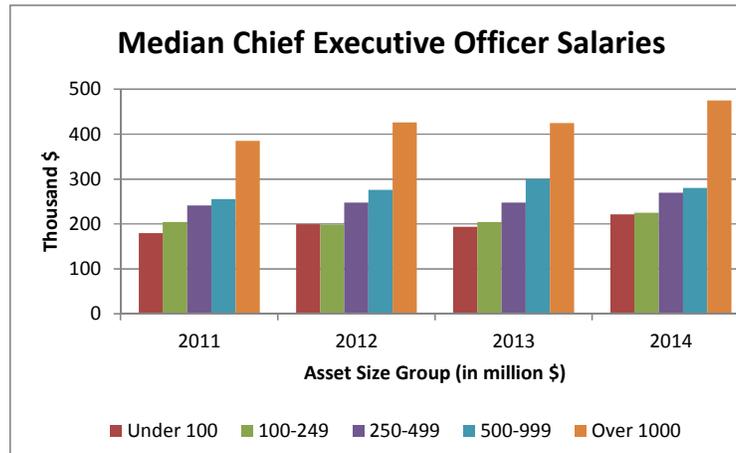
Senior Loan Officer

The median SLO salary was up by the largest percentage amounts in the largest asset size category. The Over \$1 Billion category was up 12.2% over the past three years. Median SLO salaries in the \$100 million to \$249 million and the \$250 million to \$499 million categories showed the next largest gains at 9.6% and 9.7% respectively, while the \$500 million to \$1 billion and Under \$100 million categories were down 5.0% and 3.6% respectively.

DIRECTORS' INFORMATION

Regular Board Meeting

Median board committee fees over the past three years were up 158.3% in the Under \$100 million asset size category and showed gains of 50.0% in the \$250 million to \$499 million category. Gains of 40.0% and 33.3% respectively, were registered in the \$100 million to \$249 million and Over \$1 billion categories. A decline of 16.7% was registered in the \$500 million to \$1 billion category.



DIRECTORS' INFORMATION (Continued)

Board Committee Fees

Comparisons between the committees and assets size groups are presented on the accompanying tables.

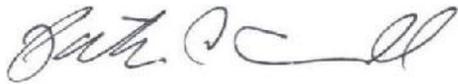
REGIONAL DATA

For all categories (CEO, CFO, SLO), the median salaries in Region III (LA/Orange) were the highest, followed by Region II (Bay Area), with Region I (No. Calif.) in third place and Region IV (So. Calif.) in fourth place.

Possible factors that influence change are increased reliance on non-cash benefits, local and national economic conditions, position turnover, different job duties and changes in the makeup of the asset size group populations.

We express our sincere appreciation to the participating banks and hope that this information will prove useful. Participating banks automatically receive upon completion the full survey results that include information about bonuses, stock options and many other officer and director fringe benefits. Each year's survey is posted on the DBO Web page in June of the following year.

Please contact me at (415) 263-8559 or by email at patrick.carroll@dbo.ca.gov with any questions or comments.



PATRICK C. CARROLL
Strategic Support Manager

