

**State of California
Department of Financial Institutions**



***31st Annual
Executive Officer and Director
Compensation Survey***

As of June 30, 2008

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2008

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	11	23	47	21	17	20
Average Assets (000)	\$33,795	\$70,510	\$162,428	\$377,587	\$701,571	\$9,048,036
Median Assets (000)	\$29,000	\$67,000	\$150,000	\$390,873	\$661,000	\$2,292,099
Number of Filled Positions	11	23	46	21	16	18
Average Base Salary	\$159,473	\$192,080	\$190,476	\$234,674	\$262,513	\$482,878
Percent Receiving a Bonus	18.18%	30.43%	65.96%	85.71%	88.24%	65.00%
Average Bonus						
Bonus*: Tied to Profits		57.14%	48.39%	66.67%	66.67%	92.31%
Tied to Salary	50.00%	57.14%	29.03%	33.33%	46.67%	69.23%
Tied to Other	100.00%	100.00%	64.52%	61.11%	66.67%	92.31%
Signing Bonus Paid	9.09%	4.35%	6.38%	4.76%	11.76%	
Average Signing Bonus	\$150	\$50,000	\$38,333	\$5,000	\$50,000	
Percent under Contract	100.00%	82.61%	59.57%	61.90%	41.18%	40.00%
Stock Options as a % of Total Outstanding Shares:						
None	9.09%	8.70%	26.09%	42.86%	37.50%	33.33%
To 2.49%	9.09%	17.39%	36.96%	28.57%	50.00%	55.56%
2.50% to 4.99%	63.64%	34.78%	21.74%	19.05%	12.50%	5.56%
5.00% to 7.49%	18.18%	39.13%	10.87%	9.52%		5.56%
7.50% to 9.99%						
10.00% and over			4.35%			
Options qualified under IRC 422	54.55%	91.30%	56.52%	47.62%	50.00%	38.89%
Benefits:						
Auto*: Provided	27.27%	13.04%	30.43%	61.90%	50.00%	77.78%
Monthly Allowance	63.64%	69.57%	47.83%	42.86%	31.25%	22.22%
Mileage	9.09%	8.70%	19.57%		25.00%	22.22%
Other	9.09%	13.04%	8.70%	4.76%		16.67%
Country club dues paid	27.27%	26.09%	41.30%	66.67%	56.25%	83.33%
Formal Profit Sharing		4.35%	17.39%	9.52%	25.00%	50.00%
Qualified E.S.O.P.	54.55%	47.83%	45.65%	52.38%	62.50%	50.00%
Non-qualified E.S.O.P.	27.27%	34.78%	23.91%	33.33%	18.75%	38.89%
Pension/401K	81.82%	95.65%	89.13%	95.24%	93.75%	100.00%
Non-qualified pension plan	9.09%	4.35%	21.74%	47.62%	50.00%	61.11%
Severance package	72.73%	60.87%	47.83%	52.38%	25.00%	50.00%
Restricted stock			13.04%	19.05%	18.75%	27.78%
Restricted stock options		4.35%	6.52%	14.29%	6.25%	22.22%
Phantom stock options					6.25%	5.56%
Stock appreciation rights			2.17%	9.52%	6.25%	11.11%
Other	27.27%		21.74%	19.05%	12.50%	27.78%

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

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2008

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	35	28	39	37
Average Assets (000)	\$389,689	\$5,323,798	\$794,124	\$453,190
Median Assets (000)	\$192,029	\$275,129	\$197,680	\$161,434
Number of Filled Positions	35	27	38	36
Average Base Salary	\$230,120	\$279,510	\$253,944	\$214,379
Median Salary	\$190,000	\$197,950	\$205,000	\$200,000
Number Receiving a Bonus	54.29%	78.57%	69.23%	48.65%
Average Bonus	\$159,906	\$128,785	\$124,026	\$112,878
Bonus*: Tied to Profits	37.14%	40.74%	42.11%	36.11%
Tied to Salary	25.71%	33.33%	34.21%	13.89%
Tied to Other	37.14%	62.96%	39.47%	47.22%
Signing Bonus Paid	5.71%	7.14%	5.13%	
Average Signing Bonus	\$25,075	\$62,500	\$37,500	\$2
Percent under Contract	80.00%	35.71%	61.54%	64.86%
Stock Options as a % of Total Outstanding Shares:				
None	25.71%	37.04%	28.95%	22.22%
To 2.49%	34.29%	33.33%	23.68%	41.67%
2.50% to 4.99%	28.57%	14.81%	21.05%	27.78%
5.00% to 7.49%	11.43%	14.81%	21.05%	8.33%
7.50% to 9.99%				
10.00% and over			5.26%	
Options qualified under IRC 422	68.57%	51.85%	50.00%	58.33%
Benefits:				
Auto*: Provided	42.86%	37.04%	42.11%	38.89%
Monthly Allowance	48.57%	37.04%	50.00%	47.22%
Mileage	17.14%	25.93%	10.53%	8.33%
Other	5.71%	18.52%	13.16%	
Country club dues paid	62.86%	59.26%	39.47%	36.11%
Formal Profit Sharing	14.29%	29.63%	15.79%	13.89%
Qualified E.S.O.P.	60.00%	51.85%	42.11%	47.22%
Non-qualified E.S.O.P.	22.86%	29.63%	34.21%	27.78%
Pension/401K	94.29%	92.59%	92.11%	88.89%
Non-qualified pension plan	42.86%	55.56%	10.53%	19.44%
Severance package	57.14%	55.56%	42.11%	47.22%
Restricted stock	5.71%	18.52%	13.16%	16.67%
Restricted stock options	2.86%	11.11%	10.53%	11.11%
Phantom stock options	2.86%			2.78%
Stock appreciation rights	2.86%	7.41%	7.89%	
Other	25.71%	18.52%	10.53%	16.67%

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

CHIEF EXECUTIVE OFFICER

BASE ANNUAL SALARY
(in Thousands)

BANK ASSET SIZE
(Million Dollars)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000	TOTAL
Under \$100							
100 - 109		4.35%					0.74%
110 - 119							
120 - 129	9.09%		2.17%	4.76%			2.22%
130 - 139	9.09%		2.17%			5.56%	2.22%
140 - 149	9.09%	8.70%	4.35%	4.76%	6.25%		5.19%
150 - 159	18.18%	21.74%	8.70%				8.15%
160 - 169	9.09%	8.70%	2.17%				2.96%
170 - 179	18.18%	13.04%	17.39%				9.63%
180 - 189	27.27%	13.04%	13.04%	4.76%			9.63%
190 - 199		8.70%	15.22%	4.76%			7.41%
200 - 209		4.35%	13.04%	4.76%			5.93%
210 - 219		4.35%	10.87%		6.25%		5.19%
220 - 229		4.35%	4.35%	4.76%			2.96%
230 - 239				19.05%	12.50%		4.44%
240 - 249				4.76%			0.74%
250 - 259		4.35%	2.17%	19.05%	6.25%		5.19%
260 - 269				4.76%	18.75%		2.96%
270 - 279				14.29%	18.75%		4.44%
280 - 289			2.17%		12.50%	5.56%	2.96%
290 - 299				9.52%			1.48%
300 - 309					12.50%	11.11%	2.96%
310 - 319							
320 - 329			2.17%				0.74%
330 - 339						11.11%	1.48%
340 - 349							
350 - 359						5.56%	0.74%
360 - 369					6.25%	5.56%	1.48%
370 - 379						5.56%	0.74%
380 - 389							
390 - 399							
400 - 409							
410 - 419						5.56%	0.74%
420 - 429							
430 - 439							
440 - 449							
450 - 459							
460 - 469							
470 - 479							
480 - 489							
490 - 499							
500 and over		4.35%				44.44%	6.67%
Total positions	11	23	46	21	16	18	135
Average base salary	\$159,473	\$192,080	\$190,476	\$234,674	\$262,513	\$482,878	
Median salary	\$165,000	\$173,256	\$189,500	\$240,000	\$269,750	\$390,500	
Salary Low Range:	\$125,000	\$100,000	\$128,900	\$126,000	\$141,658	\$137,108	
Salary High Range:	\$185,000	\$600,000	\$325,000	\$297,000	\$360,000	\$1,000,000	

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF JUNE 30, 2008

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	11	23	47	21	17	20
Average Assets (000)	\$33,795	\$70,510	\$162,428	\$377,587	\$701,571	\$9,048,036
Median Assets (000)	\$29,000	\$67,000	\$150,000	\$390,873	\$661,000	\$2,292,099
Number of Filled Positions	11	23	47	21	16	19
Average Base Salary	\$121,338	\$131,319	\$139,182	\$146,416	\$171,010	\$259,957
Percent Receiving a Bonus	27.27%	43.48%	65.96%	85.71%	82.35%	85.00%
Average Bonus						
Bonus*: Tied to Profits		20.00%	48.39%	61.11%	57.14%	64.71%
Tied to Salary	33.33%	30.00%	32.26%	27.78%	57.14%	64.71%
Tied to Other	66.67%	100.00%	61.29%	66.67%	71.43%	82.35%
Signing Bonus Paid	9.09%	8.70%	6.38%	9.52%	5.88%	5.00%
Average Signing Bonus						
Percent under Contract	81.82%	34.78%	40.43%	28.57%	29.41%	10.00%
Stock Options as a % of Total Outstanding Shares:						
None		8.70%	34.04%	38.10%	50.00%	36.84%
To 2.49%	100.00%	91.30%	57.45%	57.14%	50.00%	57.89%
2.50% to 4.99%			4.26%			
5.00% to 7.49%			4.26%	4.76%		
7.50% to 9.99%						
10.00% and over						5.26%
Options qualified under IRC 422	63.64%	91.30%	51.06%	42.86%	37.50%	47.37%
Benefits:						
Auto*: Provided	9.09%	4.35%	6.38%	14.29%	6.25%	31.58%
Monthly Allowance	63.64%	65.22%	53.19%	47.62%	25.00%	52.63%
Mileage	18.18%	17.39%	34.04%	28.57%	62.50%	26.32%
Other		4.35%	6.38%	4.76%		15.79%
Country club dues paid	9.09%	4.35%	8.51%	23.81%	18.75%	47.37%
Formal Profit Sharing		4.35%	14.89%	9.52%	18.75%	47.37%
Qualified E.S.O.P.	54.55%	43.48%	44.68%	47.62%	56.25%	47.37%
Non-qualified E.S.O.P.	27.27%	17.39%	19.15%	14.29%	12.50%	26.32%
Pension/401K	81.82%	91.30%	89.36%	95.24%	93.75%	100.00%
Non-qualified pension plan		4.35%	12.77%	38.10%	37.50%	52.63%
Severance package	63.64%	56.52%	36.17%	33.33%	18.75%	47.37%
Restricted stock			8.51%	14.29%	18.75%	21.05%
Restricted stock options		4.35%	6.38%	4.76%	6.25%	15.79%
Phantom stock options						10.53%
Stock appreciation rights			4.26%	9.52%	6.25%	5.26%
Other	27.27%		14.89%	14.29%	12.50%	31.58%

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

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF JUNE 30, 2008

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	35	28	39	37
Average Assets (000)	\$389,689	\$5,323,798	\$794,124	\$453,190
Median Assets (000)	\$192,029	\$275,129	\$197,680	\$161,434
Number of Filled Positions	34	28	39	37
Average Base Salary	\$143,410	\$176,915	\$169,857	\$144,241
Median Salary	\$136,900	\$153,500	\$150,000	\$140,000
Number Receiving a Bonus	57.14%	85.71%	69.23%	59.46%
Average Bonus	\$46,966	\$61,057	\$46,398	\$28,826
Bonus*: Tied to Profits	35.29%	39.29%	33.33%	29.73%
Tied to Salary	23.53%	35.71%	33.33%	18.92%
Tied to Other	44.12%	64.29%	38.46%	51.35%
Signing Bonus Paid	8.57%	10.71%	2.56%	8.11%
Average Signing Bonus	\$6,000	\$50,000	\$10,000	\$15,000
Percent under Contract	45.71%	35.71%	30.77%	29.73%
Stock Options as a % of Total Outstanding Shares:				
None	26.47%	35.71%	33.33%	27.03%
To 2.49%	67.65%	60.71%	58.97%	72.97%
2.50% to 4.99%	2.94%		2.56%	
5.00% to 7.49%	2.94%		5.13%	
7.50% to 9.99%				
10.00% and over		3.57%		
Options qualified under IRC 422	64.71%	50.00%	46.15%	59.46%
Benefits:				
Auto*: Provided	8.82%	7.14%	7.69%	18.92%
Monthly Allowance	55.88%	42.86%	56.41%	48.65%
Mileage	35.29%	39.29%	30.77%	21.62%
Other	2.94%	14.29%	7.69%	
Country club dues paid	23.53%	28.57%	12.82%	5.41%
Formal Profit Sharing	14.71%	32.14%	10.26%	10.81%
Qualified E.S.O.P.	52.94%	46.43%	41.03%	48.65%
Non-qualified E.S.O.P.	11.76%	25.00%	25.64%	13.51%
Pension/401K	94.12%	96.43%	92.31%	83.78%
Non-qualified pension plan	32.35%	39.29%	5.13%	18.92%
Severance package	47.06%	57.14%	33.33%	29.73%
Restricted stock	8.82%	14.29%	10.26%	8.11%
Restricted stock options		10.71%	7.69%	8.11%
Phantom stock options	2.94%			2.70%
Stock appreciation rights	2.94%	7.14%	5.13%	2.70%
Other	23.53%	17.86%	17.86%	17.86%

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

CHIEF FINANCIAL OFFICER

BASE ANNUAL SALARY
(in Thousands)

BANK ASSET SIZE
(Million Dollars)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000	TOTAL
Under \$50							
50 - 59							
60 - 69							
70 - 79							
80 - 89	18.18%		4.26%	4.76%			3.65%
90 - 99			6.38%				2.19%
100 - 109		4.35%	6.38%	4.76%			3.65%
110 - 119	9.09%	8.70%	4.26%	4.76%			4.38%
120 - 129	18.18%	39.13%	8.51%	4.76%	6.25%		12.41%
130 - 139	45.45%	17.39%	19.15%	9.52%	6.25%	5.26%	16.06%
140 - 149	9.09%	8.70%	10.64%	23.81%	6.25%		10.22%
150 - 159		17.39%	23.40%	19.05%	12.50%		15.33%
160 - 169		4.35%	8.51%	14.29%	18.75%		8.03%
170 - 179			2.13%	9.52%	12.50%	5.26%	4.38%
180 - 189			4.26%		12.50%	10.53%	4.38%
190 - 199			2.13%		12.50%		2.19%
200 - 209					6.25%	5.26%	1.46%
210 - 219				4.76%			0.73%
220 - 229						15.79%	2.19%
230 - 239						5.26%	0.73%
240 - 249							
250 - 259					6.25%	10.53%	2.19%
260 - 269						5.26%	0.73%
270 - 279						5.26%	0.73%
280 - 289						10.53%	1.46%
290 - 299							
300 - 309							
310 - 319						5.26%	0.73%
320 - 329						5.26%	0.73%
330 - 339							
340 - 349							
350 - 359							
360 - 369							
370 - 379							
380 - 389							
389 - 399							
400 - 419						5.26%	0.73%
420 - 429							
430 - 439							
440 - 449							
450 - 459							
460 - 469							
470 - 479							
480 - 489							
490 - 499							
\$500 and over						5.26%	0.73%
Total positions	11	23	47	21	16	19	137
Average base salary	\$121,338	\$131,319	\$139,182	\$146,416	\$171,010	\$259,957	
Median salary	\$130,000	\$125,000	\$140,000	\$148,500	\$167,733	\$250,000	
Salary Low Range:	\$85,000	\$108,093	\$89,333	\$85,000	\$121,008	\$135,000	
Salary High Range:	\$140,000	\$165,000	\$195,898	\$215,000	\$250,000	\$500,000	

SENIOR LOAN OFFICER
SUMMARY DATA AS OF JUNE 30, 2008

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	11	23	47	21	17	20
Average Assets (000)	\$33,795	\$70,510	\$162,428	\$377,587	\$701,571	\$9,048,036
Median Assets	\$29,000	\$67,000	\$150,000	\$390,873	\$661,000	\$2,292,099
Number of Filled Positions	11	23	47	20	17	18
Average Base Salary	\$129,050	\$136,405	\$140,167	\$157,638	\$145,400	\$239,453
Percent Receiving a Bonus	36.36%	34.78%	65.96%	85.71%	76.47%	80.00%
Average Bonus						
Bonus*: Tied to Profits		50.00%	48.39%	61.11%	69.23%	62.50%
Tied to Salary	50.00%	50.00%	29.03%	33.33%	53.85%	62.50%
Tied to Other	50.00%	112.50%	70.97%	72.22%	69.23%	87.50%
Signing Bonus Paid	18.18%	13.04%	10.64%	4.76%	29.41%	5.00%
Average Signing Bonus						
Percent under Contract	90.91%	65.22%	34.04%	33.33%	17.65%	10.00%
Stock Options as a % of Total Outstanding Shares:						
None		17.39%	31.91%	30.00%	52.94%	50.00%
To 2.49%	90.91%	73.91%	59.57%	65.00%	47.06%	50.00%
2.50% to 4.99%	9.09%	8.70%	4.26%			
5.00% to 7.49%				5.00%		
7.50% to 9.99%			4.26%			
10.00% and over						
Options qualified under IRC 422	63.64%	86.96%	48.94%	45.00%	35.29%	44.44%
Benefits:						
Auto*: Provided		4.35%	10.64%	25.00%	11.76%	38.89%
Monthly Allowance	81.82%	69.57%	55.32%	65.00%	29.41%	44.44%
Mileage	18.18%	13.04%	34.04%	5.00%	41.18%	22.22%
Other		4.35%	6.38%	5.00%		16.67%
Country club dues paid	9.09%	13.04%	29.79%	50.00%	23.53%	55.56%
Formal Profit Sharing		4.35%	17.02%	10.00%	11.76%	44.44%
Qualified E.S.O.P.	54.55%	43.48%	42.55%	50.00%	58.82%	55.56%
Non-qualified E.S.O.P.	27.27%	13.04%	19.15%	20.00%	11.76%	27.78%
Pension/401K	81.82%	86.96%	89.36%	95.00%	94.12%	100.00%
Non-qualified pension plan		4.35%	12.77%	40.00%	35.29%	44.44%
Severance package	72.73%	52.17%	29.79%	40.00%	17.65%	38.89%
Restricted stock			8.51%	15.00%	17.65%	22.22%
Restricted stock options		4.35%	10.64%	10.00%	5.88%	16.67%
Phantom stock options						11.11%
Stock appreciation rights			4.26%	10.00%	5.88%	5.56%
Other	27.27%		14.89%	15.00%	11.76%	27.78%

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

SENIOR LOAN OFFICER
SUMMARY DATA AS OF JUNE 30, 2008

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	35	28	39	37
Average Assets (000)	\$389,689	\$5,323,798	\$794,124	\$453,190
Median Assets (000)	\$192,029	\$275,129	\$197,680	\$161,434
Number of Filled Positions	35	27	38	37
Average Base Salary	\$145,153	\$171,601	\$160,255	\$146,560
Median Salary	\$140,000	\$150,200	\$150,275	\$141,000
Number Receiving a Bonus	60.00%	78.57%	61.54%	62.16%
Average Bonus	\$48,581	\$58,007	\$55,538	\$29,891
Bonus*: Tied to Profits	40.00%	40.74%	31.58%	32.43%
Tied to Salary	25.71%	29.63%	36.84%	18.92%
Tied to Other	45.71%	62.96%	39.47%	56.76%
Signing Bonus Paid	17.14%	14.29%	10.26%	8.11%
Average Signing Bonus	\$21,667	\$35,000	\$16,250	\$13,333
Percent under Contract	51.43%	28.57%	35.90%	35.14%
Stock Options as a % of Total Outstanding Shares:				
None	34.29%	37.04%	36.84%	21.62%
To 2.49%	60.00%	62.96%	55.26%	70.27%
2.50% to 4.99%	2.86%		2.63%	8.11%
5.00% to 7.49%	2.86%			
7.50% to 9.99%			5.26%	
10.00% and over				
Options qualified under IRC 422	54.29%	51.85%	47.37%	59.46%
Benefits:				
Auto*: Provided	14.29%	11.11%	10.53%	21.62%
Monthly Allowance	57.14%	51.85%	63.16%	51.35%
Mileage	28.57%	33.33%	21.05%	16.22%
Other	2.86%	14.81%	7.89%	
Country club dues paid	45.71%	40.74%	18.42%	21.62%
Formal Profit Sharing	14.29%	25.93%	13.16%	10.81%
Qualified E.S.O.P.	51.43%	51.85%	42.11%	48.65%
Non-qualified E.S.O.P.	11.43%	25.93%	23.68%	16.22%
Pension/401K	94.29%	96.30%	89.47%	83.78%
Non-qualified pension plan	31.43%	37.04%	2.63%	18.92%
Severance package	40.00%	48.15%	31.58%	35.14%
Restricted stock	5.71%	18.52%	10.53%	8.11%
Restricted stock options	2.86%	14.81%	7.89%	10.81%
Phantom stock options	2.86%			2.70%
Stock appreciation rights	2.86%	7.41%	5.26%	2.70%
Other	17.86%	17.86%	17.86%	17.86%
* May add to more than 100% due to multiple choices				

SENIOR LOAN OFFICER

BASE ANNUAL SALARY
(in Thousands)

BANK ASSET SIZE
(Million Dollars)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000	TOTAL
Under \$50							
50 - 59				5.00%			0.74%
60 - 69							
70 - 79			2.13%				0.74%
80 - 89	9.09%						0.74%
90 - 99		8.70%			5.88%		2.21%
100 - 109			10.64%		17.65%		5.88%
110 - 119			6.38%				2.21%
120 - 129	27.27%	26.09%	12.77%		5.88%	5.56%	12.50%
130 - 139	36.36%	26.09%	17.02%	10.00%	5.88%		15.44%
140 - 149	18.18%	8.70%	10.64%	25.00%	5.88%		11.03%
150 - 159	9.09%	17.39%	17.02%	15.00%	23.53%		14.71%
160 - 169		4.35%	10.64%	5.00%	17.65%		7.35%
170 - 179		8.70%	4.26%	15.00%	5.88%	11.11%	7.35%
180 - 189			6.38%	5.00%		5.56%	3.68%
190 - 199				10.00%	11.76%		2.94%
200 - 209			2.13%			5.56%	1.47%
210 - 219				5.00%		5.56%	1.47%
220 - 229				5.00%		11.11%	2.21%
230 - 239							
240 - 249							
250 - 259						11.11%	1.47%
260 - 269						5.56%	0.74%
270 - 279						11.11%	1.47%
280 - 289						5.56%	0.74%
290 - 299						11.11%	1.47%
300 - 309						5.56%	0.74%
310 - 319						5.56%	0.74%
320 - 329							
330 - 339							
340 - 349							
350 - 359							
360 - 369							
370 - 379							
380 - 389							
389 - 399							
400 - 419							
420 - 429							
430 - 439							
440 - 449							
450 - 459							
460 - 469							
470 - 479							
480 - 489							
490 - 499							
\$500 and over							
Total Positions	11	23	47	20	17	18	136
Average Salary	\$129,050	\$136,405	\$140,167	\$157,638	\$145,400	\$239,453	
Median salary	\$130,000	\$131,250	\$140,000	\$140,000	\$150,038	\$155,000	
Salary Low Range:	\$89,548	\$95,000	\$79,692	\$51,000	\$94,935	\$121,000	
Salary High Range:	\$150,000	\$175,000	\$200,850	\$225,000	\$190,000	\$313,000	

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2008

	BANK ASSET SIZE (Million Dollars)					
	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	11	23	47	21	17	20
Average Assets (000)	\$ 33,795	\$ 70,510	\$ 162,428	\$ 377,587	\$ 701,571	\$ 9,048,036
Median Assets (000)	\$ 29,000	\$ 67,000	\$ 150,000	\$ 390,873	\$ 661,000	\$ 2,472,388
Average Number of Directors	10.27	9.22	8.81	8.81	9.18	9.65
Average Number of Inside Directors	1.20	1.26	1.41	1.48	1.38	2.79
Fees Paid to Inside Directors		13.04%	6.38%	14.29%	17.65%	20.00%
Outside Directors Eligible for Bonus Plan			4.26%			15.00%
Travel Expenses to Meetings Reimbursed	27.27%	13.04%	40.43%	42.86%	41.18%	50.00%
Chairman of the Board Active Bank Officer		13.04%	14.89%	14.29%	17.65%	40.00%
CEO		13.04%	10.64%	14.29%	11.76%	15.00%
full time salaried non-CEO		4.35%	4.26%			25.00%
Paid Medical Exam	9.09%	4.35%	2.13%	9.52%	11.76%	15.00%
Outside Directors Eligible for Health Plan		8.70%	10.64%	52.38%	35.29%	30.00%
Life Insurance Policy on Chairman		8.70%	10.64%	38.10%	29.41%	60.00%
Life Insurance Policy on Inside Board	36.36%	21.74%	46.81%	66.67%	41.18%	50.00%
Life Insurance Policy all Other Board		4.35%	8.51%	28.57%	17.65%	20.00%
Stock Options as a % of Total Outstanding Shares						
None	9.09%	13.04%	31.91%	33.33%	35.29%	45.00%
To 2.49%	9.09%	4.35%	17.02%	19.05%	52.94%	30.00%
2.50% to 4.99%	18.18%	4.35%	12.77%	23.81%		15.00%
5.00% to 7.49%	9.09%	30.43%	12.77%	14.29%	11.76%	
7.50% to 9.99%	18.18%	17.39%	12.77%	4.76%		
10.00% and over	36.36%	30.43%	12.77%	4.76%		10.00%
Average stock options as a % of total outstanding shares--all officers and directors	16.74%	20.87%	15.99%	8.50%	5.90%	8.95%
Directors sent to Conferences/Conventions	90.91%	82.61%	76.60%	90.48%	94.12%	60.00%
Percent with Mandatory Retirement Age		8.70%	4.26%	28.57%	23.53%	40.00%
Average Age	-	73.5	72.5	70.2	70.0	74.4
Directors and Officers Liability Insurance	100.00%	91.30%	89.36%	100.00%	100.00%	90.00%
Directors eligible for Deferred Comp	9.09%		2.13%	14.29%	11.76%	20.00%
Other Benefits	9.09%		2.13%	14.29%	11.76%	20.00%
Directors' Fees:						
Regular Board Meeting						
Banks Paying No Fee	90.91%	86.96%	42.55%	33.33%	29.41%	25.00%
Banks Paying a Fee	9.09%	13.04%	57.45%	66.67%	70.59%	75.00%
Chairman of the Board						
Average Fee Paid	\$	466.67	\$ 1,170.17	\$ 1,813.56	\$ 2,933.17	\$ 3,066.00
Median Fee Paid	\$	350.00	\$ 1,000.00	\$ 1,850.00	\$ 1,257.50	\$ 1,500.00
Range - Low Fee	\$	250.00	\$ 200.00	\$ 250.00	\$ 400.00	\$ 1,000.00
Range - High Fee	\$	800.00	\$ 4,000.00	\$ 4,050.00	\$ 15,000.00	\$ 10,350.00
Members						
Average Fee Paid	\$	100.00	\$ 466.67	\$ 870.71	\$ 1,407.48	\$ 1,397.50
Median Fee Paid	\$	100.00	\$ 350.00	\$ 600.00	\$ 1,000.00	\$ 1,200.00
Range - Low Fee	\$	100.00	\$ 250.00	\$ 200.00	\$ 250.00	\$ 365.00
Range - High Fee	\$	100.00	\$ 800.00	\$ 2,300.00	\$ 3,500.00	\$ 4,000.00
Attendance required to claim	100.00%	100.00%	77.14%	70.00%	85.71%	88.24%
Audit Committee						
Banks Paying No Fee	100.00%	95.65%	48.94%	57.14%	41.18%	25.00%
Banks Paying a Fee		4.35%	51.06%	42.86%	58.82%	75.00%
Committee Chairman						
Average Fee Paid	\$	400.00	\$ 360.75	\$ 986.98	\$ 975.00	\$ 1,601.17
Median Fee Paid	\$	400.00	\$ 275.00	\$ 475.00	\$ 500.00	\$ 1,000.00
Range - Low Fee	\$	400.00	\$ 25.00	\$ 250.00	\$ 100.00	\$ 354.00
Range - High Fee	\$	400.00	\$ 1,500.00	\$ 3,543.75	\$ 4,000.00	\$ 7,000.00
Members						
Average Fee Paid	\$	400.00	\$ 288.88	\$ 294.44	\$ 325.00	\$ 1,073.33
Median Fee Paid	\$	400.00	\$ 229.00	\$ 250.00	\$ 300.00	\$ 600.00
Range - Low Fee	\$	400.00	\$ 25.00	\$ 150.00	\$ 100.00	\$ 100.00
Range - High Fee	\$	400.00	\$ 1,250.00	\$ 500.00	\$ 650.00	\$ 6,000.00
Attendance required to claim		100.00%	100.00%	100.00%	110.00%	100.00%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2008

	BANK ASSET SIZE (Million Dollars)					
	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	11	23	47	21	17	20
Compensation Committee						
Banks Paying No Fee	100.00%	100.00%	61.70%	71.43%	47.06%	30.00%
Banks Paying a Fee						
Committee Chairman						
Average Fee Paid		\$ 361.11	\$ 894.64	\$ 727.78	\$ 761.38	
Median Fee Paid		\$ 275.00	\$ 450.00	\$ 300.00	\$ 800.00	
Range - Low Fee		\$ 25.00	\$ 250.00	\$ 100.00	\$ 250.00	
Range - High Fee		\$ 1,250.00	\$ 3,712.50	\$ 4,000.00	\$ 1,500.00	
Members						
Average Fee Paid		\$ 309.72	\$ 425.00	\$ 294.44	\$ 617.86	
Median Fee Paid		\$ 200.00	\$ 350.00	\$ 300.00	\$ 500.00	
Range - Low Fee		\$ 25.00	\$ 150.00	\$ 100.00	\$ 100.00	
Range - High Fee		\$ 1,250.00	\$ 1,000.00	\$ 500.00	\$ 1,500.00	
Attendance required to claim		100.00%	100.00%	100.00%	71.43%	
Credit Committee						
Banks Paying No Fee	100.00%	95.65%	59.57%	71.43%	70.59%	55.00%
Banks Paying a Fee		4.35%	53.19%	47.62%	52.94%	65.00%
Committee Chairman						
Average Fee Paid		\$ 400.00	\$ 400.00	\$ 939.38	\$ 906.25	\$ 863.19
Median Fee Paid		\$ 400.00	\$ 300.00	\$ 400.00	\$ 525.00	\$ 816.67
Range - Low Fee		\$ 400.00	\$ 25.00	\$ 250.00	\$ 200.00	\$ 250.00
Range - High Fee		\$ 400.00	\$ 1,250.00	\$ 3,543.75	\$ 4,000.00	\$ 1,667.00
Members						
Average Fee Paid		\$ 400.00	\$ 302.00	\$ 647.50	\$ 294.44	\$ 619.23
Median Fee Paid		\$ 400.00	\$ 200.00	\$ 250.00	\$ 300.00	\$ 500.00
Range - Low Fee		\$ 400.00	\$ 25.00	\$ 150.00	\$ 100.00	\$ 100.00
Range - High Fee		\$ 400.00	\$ 1,250.00	\$ 3,375.00	\$ 500.00	\$ 1,500.00
Attendance required to claim		100.00%	88.00%	90.00%	100.00%	92.31%
Investment Committee						
Banks Paying No Fee	100.00%	95.65%	59.57%	71.43%	70.59%	55.00%
Banks Paying a Fee		4.35%	40.43%	28.57%	29.41%	45.00%
Committee Chairman						
Average Fee Paid		\$ 400.00	\$ 326.39	\$ 657.14	\$ 1,200.00	\$ 877.81
Median Fee Paid		\$ 400.00	\$ 225.00	\$ 250.00	\$ 300.00	\$ 800.00
Range - Low Fee		\$ 400.00	\$ 25.00	\$ 250.00	\$ 200.00	\$ 500.00
Range - High Fee		\$ 400.00	\$ 1,250.00	\$ 3,000.00	\$ 4,000.00	\$ 1,500.00
Members						
Average Fee Paid		\$ 400.00	\$ 280.26	\$ 233.33	\$ 240.00	\$ 657.44
Median Fee Paid		\$ 400.00	\$ 175.00	\$ 250.00	\$ 200.00	\$ 500.00
Range - Low Fee		\$ 400.00	\$ 25.00	\$ 150.00	\$ 100.00	\$ 100.00
Range - High Fee		\$ 400.00	\$ 1,250.00	\$ 250.00	\$ 400.00	\$ 1,500.00
Attendance required to claim		100.00%	89.47%	100.00%	100.00%	100.00%
Annual Retainer						
Banks Paying No Retainer	100.00%	95.65%	68.09%	61.90%	52.94%	40.00%
Banks Paying a Retainer		4.35%	31.91%	38.10%	47.06%	60.00%
Average Retainer Paid		\$ 12,000.00	\$ 17,128.57	\$ 62,595.50	\$ 31,000.00	\$ 18,525.00
Median Retainer Paid		\$ 12,000.00	\$ 12,000.00	\$ 27,882.00	\$ 25,500.00	\$ 15,900.00
Range - Low Retainer		\$ 12,000.00	\$ 2,000.00	\$ 9,000.00	\$ 6,000.00	\$ 2,000.00
Range - High Retainer		\$ 12,000.00	\$ 52,800.00	\$ 192,000.00	\$ 99,600.00	\$ 40,500.00
Total Annual Director Compensation						
Banks that responded to this question	9.09%	13.04%	70.21%	66.67%	82.35%	85.00%
Of those banks:						
Average Compensation	\$ 1,000	\$ 5,333.33	\$ 14,636.15	\$ 17,574.71	\$ 24,271.69	\$ 41,716.93
Median Compensation	\$ 1,000	\$ 3,000.00	\$ 13,680.00	\$ 16,812.50	\$ 23,920.00	\$ 43,088.00
Range - Minimum Compensation	\$ 1,000	\$ 1,000.00	\$ 4,500.00	\$ 3,500.00	\$ 5,166.60	\$ 15,561.83
Range - Maximum Compensation	\$ 1,000	\$ 12,000.00	\$ 29,900.00	\$ 31,000.00	\$ 38,000.00	\$ 67,416.00

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2008

BANK ASSET SIZE
(Million Dollars)

Under \$50 \$50 - \$99 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

Participating Banks	11	23	47	21	17	20
Average Assets (000)	\$ 33,795	\$ 70,510	\$ 162,428	\$ 377,587	\$ 701,571	\$ 9,048,036
Median Assets (000)	\$ 29,000	\$ 67,000	\$ 150,000	\$ 390,873	\$ 661,000	\$ 2,472,388

DIRECTORS' FEES
as of JUNE 30, 2008

Regular Board Meeting--Chairman						
No Fee	100.00%	86.96%	36.17%	23.81%	29.41%	35.00%
Under \$100						
100 - 199						
200 - 299		4.35%	6.38%	4.76%		
300 - 399		4.35%	2.13%			
400 - 499			2.13%		5.88%	
500 - 599			6.38%			
600 - 699			4.26%			
700 - 799			6.38%	4.76%	11.76%	
800 - 899		4.35%				
900 - 999			2.13%			
\$1,000 and over			34.04%	66.67%	52.94%	65.00%

Regular Board Meeting--Members						
No Fee	90.91%	86.96%	25.53%	4.76%	17.65%	15.00%
Under \$100						
100 - 199	9.09%					
200 - 299		4.35%	8.51%	4.76%		
300 - 399		4.35%	4.26%		5.88%	
400 - 499			4.26%		5.88%	5.00%
500 - 599			19.15%	4.76%		
600 - 699			2.13%		5.88%	
700 - 799			6.38%	9.52%	5.88%	
800 - 899		4.35%		4.76%	5.88%	5.00%
900 - 999				4.76%		5.00%
\$1,000 and over			29.79%	66.67%	52.94%	70.00%

Audit Committee--Chairman						
No Committee or No Fee	100.00%	95.65%	48.94%	42.86%	29.41%	10.00%
Under \$100						
100 - 199			2.13%		5.88%	
200 - 299			8.51%		9.52%	
300 - 399			14.89%	9.52%		5.00%
400 - 499		4.35%	8.51%	9.52%	11.76%	
500 - 599			4.26%	9.52%	11.76%	
600 - 699			6.38%	9.52%	11.76%	10.00%
700 - 799			2.13%			
800 - 899					11.76%	5.00%
900 - 999						5.00%
\$1,000 and over			2.13%	19.05%	17.65%	65.00%

Audit Committee--Members						
No Committee or No Fee	100.00%	95.65%	48.94%	57.14%	41.18%	25.00%
Under \$100						
100 - 199			2.13%			
200 - 299			17.02%	4.76%	11.76%	5.00%
300 - 399			14.89%	23.81%	11.76%	5.00%
400 - 499			6.38%	4.76%	11.76%	
500 - 599		4.35%	4.26%	4.76%	5.88%	15.00%
600 - 699			2.13%	4.76%	11.76%	10.00%
700 - 799					5.88%	5.00%
800 - 899			2.13%			10.00%
900 - 999						5.00%
\$1,000 and over			2.13%			20.00%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2008

BANK ASSET SIZE
(Million Dollars)

Under \$50 \$50 - \$99 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

Participating Banks	11	23	47	21	17	20
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Compensation Committee--Chairman						
No Committee or No Fee	100.00%	100.00%	61.70%	66.67%	47.06%	25.00%
Under \$100			2.13%			
100 - 199			6.38%	4.76%	5.88%	
200 - 299			10.64%	4.76%	11.76%	10.00%
300 - 399			6.38%	9.52%	11.76%	5.00%
400 - 499			2.13%	4.76%	11.76%	5.00%
500 - 599			4.26%	4.76%		10.00%
600 - 699			2.13%		5.88%	
700 - 799			2.13%			5.00%
800 - 899						15.00%
900 - 999						
\$1,000 and over			2.13%	4.76%	5.88%	25.00%

Compensation Committee--Members						
No Committee or No Fee	#REF!	100.00%	61.70%	71.43%	47.06%	30.00%
Under \$100			2.13%			
100 - 199			17.02%	4.76%	11.76%	5.00%
200 - 299			4.26%	9.52%	11.76%	10.00%
300 - 399			4.26%		11.76%	
400 - 499			2.13%	4.76%	11.76%	15.00%
500 - 599			4.26%	4.76%		10.00%
600 - 699					5.88%	5.00%
700 - 799			2.13%			
800 - 899						5.00%
900 - 999						10.00%
\$1,000 and over			2.13%	4.76%	5.88%	10.00%

Credit Committee--Chairman						
No Committee or No Fee	100.00%	95.65%	55.32%	52.38%	52.94%	40.00%
Under \$100			2.13%			
100 - 199			8.51%			
200 - 299			8.51%	14.29%	5.88%	5.00%
300 - 399			8.51%	9.52%	5.88%	
400 - 499		4.35%	2.13%	4.76%	11.76%	
500 - 599			6.38%	9.52%		15.00%
600 - 699			2.13%		11.76%	
700 - 799			2.13%		5.88%	5.00%
800 - 899						10.00%
900 - 999						
\$1,000 and over			4.26%	9.52%	5.88%	25.00%

Credit Committee--Members						
No Committee or No Fee	100.00%	95.65%	46.81%	52.38%	47.06%	35.00%
Under \$100			4.26%			
100 - 199			19.15%	4.76%	11.76%	5.00%
200 - 299			8.51%	23.81%	5.88%	5.00%
300 - 399			6.38%	4.76%	17.65%	
400 - 499		4.35%	4.26%	4.76%	11.76%	10.00%
500 - 599			6.38%		5.88%	20.00%
600 - 699						5.00%
700 - 799			2.13%			5.00%
800 - 899						
900 - 999						
\$1,000 and over			2.13%	9.52%		15.00%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2008

BANK ASSET SIZE
(Million Dollars)

Under \$50 \$50 - \$99 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

Participating Banks	11	23	47	21	17	20
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Investment Committee--Chairman						
No Committee or No Fee	100.00%	95.65%	61.70%	66.67%	76.47%	55.00%
Under \$100			2.13%			
100 - 199			8.51%			
200 - 299			12.77%	23.81%	5.88%	
300 - 399			4.26%	4.76%	11.76%	
400 - 499		4.35%	2.13%			
500 - 599			4.26%			15.00%
600 - 699						5.00%
700 - 799			2.13%			
800 - 899						10.00%
900 - 999						
\$1,000 and over			2.13%	4.76%	5.88%	15.00%

Investment Committee--Members						
No Committee or No Fee	100.00%	95.65%	59.57%	71.43%	70.59%	55.00%
Under \$100			2.13%			
100 - 199			19.15%	4.76%	5.88%	5.00%
200 - 299			6.38%	23.81%	11.76%	5.00%
300 - 399			4.26%		5.88%	
400 - 499		4.35%	4.26%		5.88%	5.00%
500 - 599						10.00%
600 - 699						5.00%
700 - 799			2.13%			
800 - 899						
900 - 999						
\$1,000 and over			2.13%			15.00%

Annual Fee/Retainer						
No Fee/No response	100.00%	95.65%	68.09%	61.90%	52.94%	40.00%
Under \$2,500			2.13%			5.00%
2,500 - 4,999			4.26%			
5,000 - 7,499			4.26%			5.00%
7,500 - 9,999			2.13%	4.76%	5.88%	
10,000-12,499		4.35%	6.38%	4.76%		10.00%
12,500-14,999					5.88%	5.00%
15,000-17,500					5.88%	10.00%
17,500-19,999			2.13%			
20,000-22,499			2.13%	4.76%	5.88%	5.00%
22,500-24,999			2.13%			5.00%
\$25,000 and over			6.38%	23.81%	23.53%	15.00%

Average Annual Compensation per Director						
No compensation or not reported	90.91%	86.96%	29.79%	33.33%	17.65%	15.00%
Under \$2,500	9.09%	4.35%				
2,500 - 4,999		4.35%	2.13%	4.76%		
5,000 - 7,499			10.64%	4.76%	5.88%	
7,500 - 9,999			8.51%		5.88%	
10,000-12,499		4.35%	12.77%	14.29%		
12,500-14,999			6.38%	4.76%		
15,000-17,500			8.51%	4.76%	5.88%	
17,500-19,999			2.13%	9.52%	5.88%	5.00%
20,000-22,499			6.38%			
22,500-24,999			8.51%	9.52%	23.53%	
\$25,000 and over			4.26%	14.29%	35.29%	80.00%