

**State of California  
Department of Financial Institutions**



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

***As of June 30, 2008***











**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%
<b>Benefits:</b>						
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							
<b>Total Positions</b>	<b>11</b>	<b>23</b>	<b>47</b>	<b>20</b>	<b>17</b>	<b>18</b>	<b>136</b>
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%
<b>Directors' Fees:</b>						
<b>Regular Board Meeting</b>						
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%
<b>Audit Committee</b>						
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%	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
<b>Participating Banks</b>	11	23	47	21	17	20
<b>Compensation Committee</b>						
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%	
<b>Credit Committee</b>						
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%
<b>Investment Committee</b>						
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%
<b>Annual Retainer</b>						
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
<b>Total Annual Director Compensation</b>						
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

<b>Regular Board Meeting--Chairman</b>						
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%

<b>Regular Board Meeting--Members</b>						
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%

<b>Audit Committee--Chairman</b>						
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%	10.00%
600 - 699			6.38%	9.52%	11.76%	
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%

<b>Audit Committee--Members</b>						
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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<b>Compensation Committee--Chairman</b>						
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%

<b>Compensation Committee--Members</b>						
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%

<b>Credit Committee--Chairman</b>						
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%

<b>Credit Committee--Members</b>						
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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<b>Investment Committee--Chairman</b>						
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%

<b>Investment Committee--Members</b>						
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%

<b>Annual Fee/Retainer</b>						
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%

<b>Average Annual Compensation per Director</b>						
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%