

Executive Officer and Director Compensation Survey

June 30, 2009

This year, 134 out of 284 banks or 47.2% participated, down slightly from the 48.4% rate in 2008. Due to a declining number of participants in the Under \$50 million category, it was combined with the \$50 to \$100 million category.

Chief Executive Officer

CEO salaries were up by 14.3% in the \$100 million to \$249 million asset size category over the past three years, followed by the \$500 million to \$1 billion category, which was up by 12.2% over the same period. Salaries in the \$250 million to \$499 million category were up 3.4 percent, while salaries in the Over \$1 billion category were down by 16.6%. No comparison is available for salaries in the Under \$50 million and \$50 million to \$99 million categories as they were combined into the Under \$100 million category in 2009.

Chief Financial Officer

The \$100 to \$249 million asset size tier led with a 13.9% increase over the past three years, followed by the Over \$1 Billion group which was up 12.2%. The \$500 million to \$1 billion group was next, with a gain of 10.1%. The \$250 million to \$499 million asset size tier had a gain of 6.4%. No comparison is available for salaries in the Under \$50 million and \$50 million to \$99 million categories as they were combined into the Under \$100 million category in 2009.

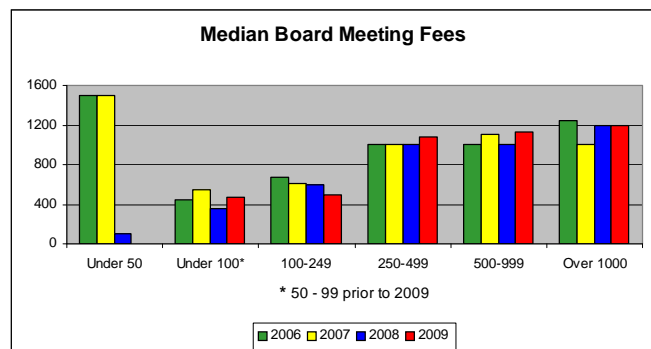
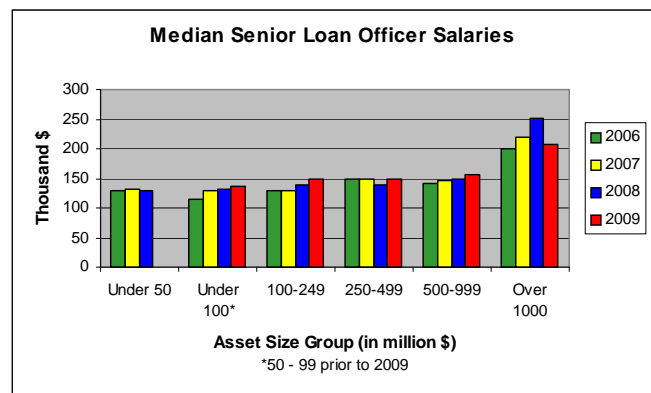
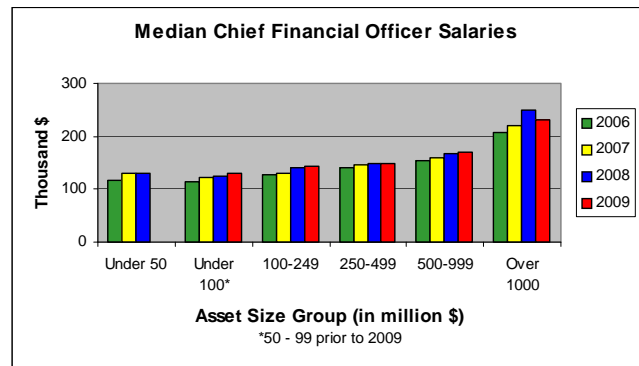
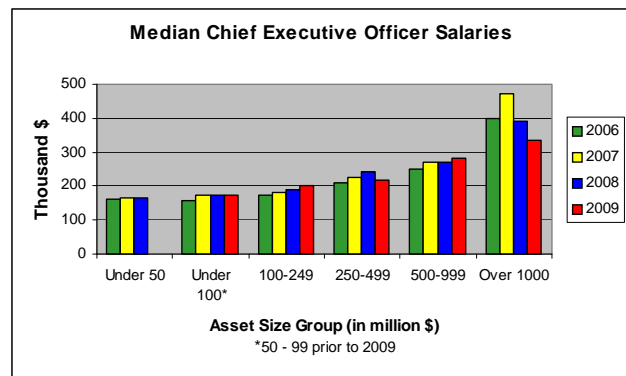
Senior Loan Officer

As with the CEO and CFO salaries, the \$100 million to \$249 million asset size group showed the greatest increase over the past three years with a gain of 16.3% in the SLO category. The \$500 million to \$1 billion group was next with an increase of 9.3%, while the Over \$1 billion asset size group trailed with an increase of 3.8%. The \$250 million to \$499 million group was flat. No comparison is available for salaries in the Under \$50 million and \$50 million to \$99 million categories as they were combined into the Under \$100 million category in 2009.

DIRECTORS' INFORMATION

Regular Board Meeting

Median board committee fees were up 12.4% over the past three years among banks in the \$500 million to \$1 billion asset size category. Fees were up 7.5% in the \$250 million to \$499 million group. Board fees in the over \$1 billion size group were down 4.0%. There is no comparison the Under \$50 million and \$50 million to \$99 million categories as they were



combined into the Under \$100 million category in 2009.

Board Committee Fees

In 2003, the special board meeting and board committee categories were discontinued and new categories were introduced for the audit, compensation, credit and investment committees. In addition, the members' and chairmen's fees were broken out.

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

REGIONAL DATA

The median salary in Region III (LA/Orange) was first in the CEO category and trailed Region II (Bay Area) which was first in the CFO and SLO categories. Region IV (So. Calif.) took second place in the SLO category and tied with Region I (No. Calif.) in the CFO category for third. It was last in the CEO category. Region II nudged out Region I for second place in the CEO category and was fourth in the SLO category.

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 population.

We express our appreciation to the participating banks and hope that this information will prove useful. Participating banks automatically receive upon completion the full fifteen-page 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 DFI Web page](#) the following year.

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



PATRICK CARROLL
Strategic Support Manager

