

**State of California
Department of Financial Institutions**

***26th Annual
Executive Officer and Director***

Compensation Survey



As of June 30, 2003

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2003

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	13	30	37	22	14	19
Average Assets (000)	\$37,737	\$79,022	\$166,143	\$343,536	\$695,621	\$6,192,991
Number of Filled Positions	13	28	35	22	14	18
Average Base Salary	\$131,269	\$142,156	\$163,615	\$201,358	\$224,977	\$416,107
Percent Receiving a Bonus	23.08%	60.71%	88.57%	77.27%	92.86%	88.89%
Average Bonus	\$15,765	\$25,574	\$61,386	\$134,934	\$129,054	\$331,651
Bonus*: Tied to Profits	66.67%	76.47%	64.52%	88.24%	69.23%	87.50%
Tied to Salary	33.33%	17.65%	25.81%	64.71%	15.38%	37.50%
Tied to Other	66.67%	58.82%	51.61%	58.82%	53.85%	68.75%
Signing Bonus Paid	23.08%	3.57%	8.57%	4.55%		
Average Signing Bonus	\$28,333	\$60,000	\$9,167	\$474,980		
Percent under Contract	92.31%	63.33%	37.84%	68.18%	57.14%	42.11%
Stock Options as a % of Total Outstanding Shares:						
None	15.38%	17.86%	45.71%	18.18%	28.57%	55.56%
To 2.49%	23.08%	35.71%	20.00%	40.91%	50.00%	27.78%
2.50% to 4.99%	23.08%	39.29%	28.57%	31.82%	14.29%	16.67%
5.00% to 7.49%	30.77%	7.14%	5.71%	9.09%	7.14%	
7.50% to 9.99%	7.69%					
10.00% and over						
Options qualified under IRC 422	76.92%	75.00%	40.00%	54.55%	50.00%	16.67%
Benefits:						
Auto*: Provided	23.08%	42.86%	54.29%	68.18%	50.00%	77.78%
Monthly Allowance	76.92%	57.14%	40.00%	13.64%	14.29%	5.56%
Mileage	15.38%	7.14%	8.57%	13.64%	35.71%	27.78%
Other		7.14%	2.86%		14.29%	11.11%
Country club dues paid	53.85%	32.14%	48.57%	59.09%	57.14%	61.11%
Formal Profit Sharing	15.38%	7.14%	20.00%	27.27%	35.71%	33.33%
Qualified E.S.O.P.	38.46%	53.57%	40.00%	50.00%	35.71%	22.22%
Non-qualified E.S.O.P.	23.08%	10.71%	20.00%	13.64%	35.71%	44.44%
Pension/401K	61.54%	82.14%	94.29%	90.91%	85.71%	83.33%
Non-qualified pension plan	15.38%	14.29%	28.57%	40.91%	71.43%	66.67%
Severance package	69.23%	42.86%	28.57%	54.55%	35.71%	61.11%
Other		17.86%	8.57%	22.73%	7.14%	22.22%

* 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		7.14%	2.86%		7.14%		3.08%
100 - 109	23.08%	3.57%	5.71%				4.62%
110 - 119	7.69%	3.57%	2.86%				2.31%
120 - 129	23.08%	14.29%	5.71%				6.92%
130 - 139	7.69%	7.14%	2.86%	4.55%			3.85%
140 - 149		21.43%	8.57%				6.92%
150 - 159	15.38%	17.86%	22.86%	9.09%			13.08%
160 - 169		10.71%	8.57%	4.55%			5.38%
170 - 179	7.69%	7.14%	8.57%	9.09%			6.15%
180 - 189	7.69%	3.57%	14.29%	18.18%	7.14%		9.23%
190 - 199		3.57%	5.71%	4.55%			3.08%
200 - 209	7.69%		5.71%	9.09%	14.29%		5.38%
210 - 219				13.64%	21.43%		4.62%
220 - 229				4.55%			0.77%
230 - 239				4.55%	7.14%		1.54%
240 - 249			2.86%		14.29%	5.56%	3.08%
250 - 259				13.64%	7.14%		3.08%
260 - 269						5.56%	0.77%
270 - 279						5.56%	0.77%
280 - 289					7.14%	5.56%	1.54%
290 - 299				4.55%	14.29%		2.31%
300 - 309						5.56%	0.77%
310 - 319			2.86%				0.77%
320 - 329						5.56%	0.77%
330 - 339							
340 - 349						5.56%	0.77%
350 - 359						5.56%	0.77%
360 - 369							
370 - 379						16.67%	2.31%
380 - 389						5.56%	0.77%
390 - 399							
400 - 409							
410 - 419						5.56%	0.77%
420 - 429							
430 - 439							
440 - 449							
450 - 459							
460 - 469							
470 - 479						5.56%	0.77%
480 - 489							
490 - 499							
500 and over						22.22%	3.08%
Total positions	13	28	35	22	14	18	130
Average base salary	\$131,269	\$142,156	\$163,615	\$201,358	\$224,977	\$416,107	
Median salary	\$123,750	\$145,000	\$159,538	\$197,500	\$222,640	\$373,000	
Salary Low Range:	\$100,000	\$80,000	\$84,744	\$131,724	\$92,400	\$240,000	
Salary High Range:	\$128,000	\$194,870	\$314,650	\$306,605	\$290,000	\$913,948	

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF June 30, 2003

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	37	25	42	31
Average Assets (000)	\$364,551	\$3,873,549	\$539,895	\$369,989
Number of Filled Positions	37	23	40	30
Average Base Salary	\$181,227	\$270,596	\$211,596	\$171,955
Median Salary	\$151,000	\$210,000	\$178,842	\$158,900
Number Receiving a Bonus	81.08%	86.96%	65.00%	70.00%
Average Bonus	\$99,163	\$142,997	\$144,104	\$99,117
Bonus*: Tied to Profits	70.27%	52.17%	52.50%	46.67%
Tied to Salary	29.73%	26.09%	17.50%	23.33%
Tied to Other	43.24%	56.52%	40.00%	36.67%
Signing Bonus Paid	5.41%	4.35%	5.00%	10.00%
Average Signing Bonus	\$262,490	\$5,000	\$35,000	\$15,833
Percent under Contract	62.16%	34.78%	57.50%	73.33%
Stock Options as a % of Total Outstanding Shares:				
None	29.73%	43.48%	25.00%	33.33%
To 2.49%	37.84%	26.09%	32.50%	26.67%
2.50% to 4.99%	29.73%	30.43%	32.50%	16.67%
5.00% to 7.49%			10.00%	23.33%
7.50% to 9.99%	2.70%			
10.00% and over				
Options qualified under IRC 422	59.46%	39.13%	52.50%	50.00%
Benefits:				
Auto*: Provided	59.46%	52.17%	57.50%	43.33%
Monthly Allowance	32.43%	26.09%	35.00%	46.67%
Mileage	10.81%	30.43%	15.00%	10.00%
Other	2.70%	4.35%	10.00%	3.33%
Country club dues paid	59.46%	47.83%	50.00%	40.00%
Formal Profit Sharing	16.22%	26.09%	25.00%	20.00%
Qualified E.S.O.P.	51.35%	39.13%	32.50%	43.33%
Non-qualified E.S.O.P.	10.81%	21.74%	30.00%	26.67%
Pension/401K	83.78%	82.61%	87.50%	86.67%
Non-qualified pension plan	40.54%	47.83%	27.50%	33.33%
Severance package	51.35%	34.78%	40.00%	53.33%
Other	16.22%	17.39%	5.00%	20.00%

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

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF JUNE 30, 2003

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	13	30	37	22	14	19
Average Assets (000)	\$37,737	\$79,022	\$166,143	\$343,536	\$695,621	\$6,192,991
Number of Filled Positions	28	28	37	19	14	17
Average Base Salary	\$95,816	\$96,032	\$108,950	\$135,386	\$138,166	\$183,039
Percent Receiving a Bonus	7.14%	64.29%	91.89%	73.68%	92.86%	100.00%
Average Bonus	\$16,918	\$8,933	\$25,325	\$50,063	\$47,977	\$101,807
Bonus*: Tied to Profits	100.00%	66.67%	55.88%	85.71%	53.85%	70.59%
Tied to Salary	50.00%	22.22%	26.47%	64.29%	30.77%	47.06%
Tied to Other	100.00%	55.56%	50.00%	71.43%	61.54%	70.59%
Signing Bonus Paid	3.57%	7.14%	5.41%	5.26%	14.29%	
Average Signing Bonus	\$10,000	\$7,500	\$11,250	\$10,000	\$13,000	\$50,000
Percent under Contract	53.85%	26.67%	27.03%	40.91%	21.43%	26.32%
Stock Options as a % of Total Outstanding Shares:						
None	7.14%	17.86%	51.35%	15.79%	35.71%	47.06%
To 2.49%	32.14%	71.43%	43.24%	78.95%	64.29%	47.06%
2.50% to 4.99%	7.14%	10.71%	5.41%	5.26%		
5.00% to 7.49%						
7.50% to 9.99%						
10.00% and over						5.88%
Options qualified under IRC 422	46.43%	100.00%	100.00%	100.00%	100.00%	100.00%
	28.57%	75.00%	40.54%	52.63%	57.14%	11.76%
Benefits:						
Auto*: Provided		10.71%	8.11%	47.37%	21.43%	41.18%
Monthly Allowance	25.00%	39.29%	32.43%	15.79%	28.57%	29.41%
Mileage	17.86%	28.57%	35.14%	31.58%	57.14%	47.06%
Other		3.57%			7.14%	5.88%
Country club dues paid	3.57%	3.57%	10.81%	26.32%	28.57%	41.18%
Formal Profit Sharing	3.57%	7.14%	16.22%	31.58%	14.29%	41.18%
Qualified E.S.O.P.	17.86%	53.57%	35.14%	57.89%	42.86%	35.29%
Non-qualified E.S.O.P.	7.14%	10.71%	16.22%	15.79%	28.57%	47.06%
Pension/401K	28.57%	85.71%	89.19%	94.74%	71.43%	94.12%
Non-qualified pension plan		7.14%	29.73%	26.32%	64.29%	64.71%
Severance package	21.43%	25.00%	27.03%	42.11%	28.57%	76.47%
Other		21.43%	5.41%	21.05%	14.29%	23.53%

* 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	7.69%						0.79%
50 - 59			2.70%				0.79%
60 - 69	15.38%	7.14%	2.70%				3.97%
70 - 79	23.08%	10.71%	8.11%				7.14%
80 - 89		17.86%	2.70%				4.76%
90 - 99		21.43%	10.81%		8.33%		8.73%
100 - 109	15.38%	17.86%	27.03%	10.53%	8.33%		15.87%
110 - 119	15.38%	7.14%	18.92%	15.79%	8.33%		11.90%
120 - 129	7.69%	17.86%	13.51%	31.58%	25.00%	11.76%	17.46%
130 - 139				10.53%	33.33%		4.76%
140 - 149	7.69%		5.41%	10.53%			3.97%
150 - 159	7.69%		5.41%	5.26%		11.76%	4.76%
160 - 169				10.53%		11.76%	3.17%
170 - 179			2.70%			17.65%	3.17%
180 - 189						11.76%	1.59%
190 - 199					8.33%	11.76%	2.38%
200 - 209					8.33%		0.79%
210 - 219							
220 - 229				5.26%			0.79%
230 - 239						5.88%	0.79%
240 - 249						5.88%	0.79%
250 - 259							
260 - 269							
270 - 279							
280 - 289							
290 - 299							
300 - 309							
310 - 319							
320 - 329							
330 - 339							
340 - 349							
350 - 359						11.76%	1.59%
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	13	28	37	19	12	17	126
Average base salary	\$95,816	\$96,032	\$108,950	\$135,386	\$138,166	\$183,039	
Median salary	\$100,000	\$93,070	\$106,571	\$127,140	\$131,000	\$164,000	
Salary Low Range:	\$49,920	\$63,000	\$56,112	\$100,000	\$96,120	\$99,000	
Salary High Range:	\$150,000	\$128,000	\$175,000	\$232,000	\$200,000	\$319,300	

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF June 30, 2003

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	37	25	42	31
Average Assets (000)	\$364,551	\$3,873,549	\$539,895	\$369,989
Number of Filled Positions	34	25	39	30
Average Base Salary	\$117,140	\$143,006	\$123,229	\$115,199
Median Salary	\$114,538	\$129,720	\$116,000	\$110,000
Number Receiving a Bonus	85.29%	88.00%	76.92%	60.00%
Average Bonus	\$35,201	\$62,146	\$35,119	\$37,271
Bonus*: Tied to Profits	64.71%	52.00%	41.03%	43.33%
Tied to Salary	32.35%	24.00%	25.64%	26.67%
Tied to Other	47.06%	56.00%	48.72%	33.33%
Signing Bonus Paid	2.94%	12.00%	7.69%	6.67%
Average Signing Bonus	\$5,000	\$24,167	\$12,000	\$10,000
Percent under Contract	35.29%	28.00%	23.08%	46.67%
Stock Options as a % of Total Outstanding Shares:				
None	32.35%	36.00%	33.33%	30.00%
To 2.49%	61.76%	60.00%	56.41%	63.33%
2.50% to 4.99%	5.88%		10.26%	6.67%
5.00% to 7.49%				
7.50% to 9.99%				
10.00% and over		4.00%		
Options qualified under IRC 422	58.82%	48.00%	51.28%	40.00%
Benefits:				
Auto*: Provided	29.41%	12.00%	10.26%	26.67%
Monthly Allowance	32.35%	28.00%	38.46%	30.00%
Mileage	26.47%	52.00%	41.03%	33.33%
Other		4.00%	2.56%	3.33%
Country club dues paid	23.53%	16.00%	17.95%	10.00%
Formal Profit Sharing	23.53%	20.00%	15.38%	16.67%
Qualified E.S.O.P.	50.00%	56.00%	35.90%	36.67%
Non-qualified E.S.O.P.	5.88%	32.00%	23.08%	23.33%
Pension/401K	88.24%	80.00%	82.05%	90.00%
Non-qualified pension plan	38.24%	36.00%	20.51%	26.67%
Severance package	32.35%	44.00%	35.90%	40.00%
Other	17.65%	16.00%	7.69%	16.67%

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

SENIOR LOAN OFFICER
SUMMARY DATA AS OF JUNE 30, 2003

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	13	30	37	22	14	19
Average Assets (000)	\$37,737	\$79,022	\$166,143	\$343,536	\$695,621	\$6,192,991
Number of Filled Positions	12	29	36	21	13	17
Average Base Salary	\$107,392	\$105,471	\$113,637	\$126,009	\$141,651	\$183,039
Percent Receiving a Bonus	25.00%	62.07%	94.44%	80.95%	100.00%	100.00%
Average Bonus	\$12,463	\$15,267	\$26,965	\$43,814	\$55,286	\$92,835
Bonus*: Tied to Profits	66.67%	77.78%	55.88%	58.82%	53.85%	70.59%
Tied to Salary	33.33%	27.78%	23.53%	58.82%	23.08%	47.06%
Tied to Other	66.67%	72.22%	47.06%	76.47%	61.54%	70.59%
Signing Bonus Paid	25.00%	6.90%	2.78%	4.76%	23.08%	5.88%
Average Signing Bonus	\$21,667	\$13,000	\$15,000	\$10,000	\$35,333	\$40,000
Percent under Contract	30.77%	33.33%	27.03%	31.82%	21.43%	21.05%
Stock Options as a % of Total Outstanding Shares:						
None	16.67%	24.14%	41.67%	23.81%	46.15%	47.06%
To 2.49%	66.67%	72.41%	50.00%	76.19%	53.85%	47.06%
2.50% to 4.99%	16.67%	3.45%	8.33%			
5.00% to 7.49%						
7.50% to 9.99%						
10.00% and over						
Options qualified under IRC 422	75.00%	72.41%	41.67%	52.38%	61.54%	11.76%
Benefits:						
Auto*: Provided	8.33%	24.14%	13.89%	38.10%	15.38%	35.29%
Monthly Allowance	50.00%	51.72%	41.67%	19.05%	30.77%	35.29%
Mileage	58.33%	27.59%	27.78%	23.81%	53.85%	47.06%
Other			2.78%		15.38%	5.88%
Country club dues paid	8.33%	3.45%	16.67%	33.33%	30.77%	47.06%
Formal Profit Sharing	8.33%	6.90%	16.67%	33.33%	23.08%	35.29%
Qualified E.S.O.P.	41.67%	51.72%	38.89%	52.38%	38.46%	23.53%
Non-qualified E.S.O.P.	16.67%	10.34%	16.67%	19.05%	15.38%	41.18%
Pension/401K	66.67%	79.31%	91.67%	95.24%	76.92%	94.12%
Non-qualified pension plan		10.34%	22.22%	28.57%	61.54%	64.71%
Severance package	33.33%	34.48%	19.44%	23.81%	23.08%	64.71%
Other		20.69%	8.33%	14.29%	7.69%	17.65%

* 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			2.78%				0.78%
60 - 69							
70 - 79	16.67%	3.45%					2.34%
80 - 89	8.33%	24.14%	8.33%				8.59%
90 - 99	25.00%	27.59%	13.89%	9.52%		5.88%	14.84%
100 - 109	8.33%	10.34%	19.44%	14.29%	7.69%		11.72%
110 - 119		10.34%	13.89%	23.81%		11.76%	11.72%
120 - 129	25.00%	13.79%	19.44%	14.29%	30.77%		16.41%
130 - 139		6.90%	8.33%	19.05%	23.08%		9.38%
140 - 149	8.33%		11.11%	4.76%	7.69%	5.88%	6.25%
150 - 159			2.78%		15.38%	5.88%	3.13%
160 - 169	8.33%			4.76%		29.41%	5.47%
170 - 179				4.76%			0.78%
180 - 189				4.76%	7.69%		1.56%
190 - 199						11.76%	1.56%
200 - 209					7.69%	5.88%	1.56%
210 - 219							
220 - 229		3.45%				5.88%	1.56%
230 - 239							
240 - 249						5.88%	0.78%
250 - 259							
260 - 269							
270 - 279							
280 - 289							
290 - 299							
300 - 309						5.88%	0.78%
310 - 319						5.88%	0.78%
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	12	29	36	21	13	17	
Average Salary	\$107,392	\$105,471	\$113,637	\$126,009	\$141,651	\$183,039	
Median salary	\$99,400	\$95,951	\$113,186	\$120,000	\$135,000	\$164,000	
Salary Low Range:	\$75,000	\$75,000	\$52,248	\$94,980	\$101,644	\$99,000	
Salary High Range:	\$160,000	\$228,000	\$156,000	\$180,000	\$200,000	\$319,300	

SENIOR LOAN OFFICER
SUMMARY DATA AS OF June 30, 2003

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	37	25	42	31
Average Assets (000)	\$364,551	\$3,873,549	\$539,895	\$369,989
Number of Filled Positions	34	22	41	31
Average Base Salary	\$122,221	\$138,894	\$122,304	\$122,967
Median Salary	\$116,715	\$120,636	\$120,000	\$120,000
Number Receiving a Bonus	85.29%	95.45%	75.61%	67.74%
Average Bonus	\$35,830	\$62,707	\$35,578	\$38,663
Bonus*: Tied to Profits	70.59%	50.00%	39.02%	41.94%
Tied to Salary	35.29%	22.73%	21.95%	29.03%
Tied to Other	50.00%	77.27%	41.46%	41.94%
Signing Bonus Paid	5.88%	9.09%	9.76%	9.68%
Average Signing Bonus	\$25,000	\$22,500	\$31,500	\$13,667
Percent under Contract	35.29%	27.27%	14.63%	45.16%
Stock Options as a % of Total Outstanding Shares:				
None	32.35%	40.91%	31.71%	32.26%
To 2.49%	61.76%	59.09%	60.98%	61.29%
2.50% to 4.99%	5.88%		4.88%	6.45%
5.00% to 7.49%				
7.50% to 9.99%				
10.00% and over				
Options qualified under IRC 422	55.88%	50.00%	51.22%	48.39%
Benefits:				
Auto*: Provided	35.29%	13.64%	12.20%	29.03%
Monthly Allowance	44.12%	31.82%	41.46%	35.48%
Mileage	26.47%	50.00%	41.46%	25.81%
Other		4.55%	4.88%	3.23%
Country club dues paid	32.35%	31.82%	12.20%	12.90%
Formal Profit Sharing	20.59%	27.27%	17.07%	16.13%
Qualified E.S.O.P.	52.94%	45.45%	36.59%	35.48%
Non-qualified E.S.O.P.	5.88%	27.27%	21.95%	22.58%
Pension/401K	91.18%	81.82%	82.93%	87.10%
Non-qualified pension plan	38.24%	40.91%	12.20%	29.03%
Severance package	32.35%	27.27%	29.27%	35.48%
Other	20.59%	13.64%	4.88%	12.90%

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

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2003

BANK ASSET SIZE
(Million Dollars)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	13	30	37	22	14	19
Average Assets	37,597	79,022	166,143	343,536	695,621	6,192,991
Average Number of Directors	10.42	8.90	8.27	8.36	10.50	10.95
Average Number of Inside Directors	1.27	1.80	1.38	1.59	1.43	2.74
Fees Paid to Inside Directors	7.69%	13.33%	16.22%	18.18%	28.57%	26.32%
Outside Directors Eligible for Bonus Plan			16.22%	4.55%	7.14%	10.53%
Travel Expenses to Meetings Reimbursed	7.69%	30.00%	35.14%	36.36%	28.57%	63.16%
Chairman of the Board Active Bank Officer	23.08%	33.33%	21.62%	31.82%	14.29%	57.89%
CEO	7.69%	26.67%	18.92%	22.73%	14.29%	31.58%
full time salaried non-CEO	15.38%		2.70%	9.09%		26.32%
Paid Medical Exam			8.11%	13.64%	7.14%	21.05%
Outside Directors Eligible for Health Plan	15.38%	10.00%	51.35%	27.27%	35.71%	26.32%
Life Insurance Policy on Chairman		6.67%	27.03%	27.27%	35.71%	42.11%
Life Insurance Policy on Inside Board	46.15%	36.67%	43.24%	63.64%	57.14%	47.37%
Life Insurance Policy all Other Board			10.81%	13.64%	35.71%	5.26%
Stock Options as a % of Total Outstanding Shares						
None	7.69%	26.67%	45.95%	36.36%	42.86%	57.89%
To 2.49%	7.69%	26.67%	13.51%	31.82%	28.57%	36.84%
2.50% to 4.99%	30.77%	6.67%	18.92%	9.09%	7.14%	
5.00% to 7.49%	15.38%	10.00%	10.81%	9.09%	7.14%	
7.50% to 9.99%	23.08%	10.00%	5.41%	9.09%	7.14%	
10.00% and over	15.38%	20.00%	5.41%	4.55%	7.14%	5.26%
Average stock options as a % of total outstanding shares--all officers and directors	19.76%	15.32%	13.18%	11.86%	11.22%	5.41%
Directors sent to Conferences/Conventions	69.23%	70.00%	75.68%	68.18%	78.57%	63.16%
Percent with Mandatory Retirement Age		10.00%	10.81%	27.27%	21.43%	31.58%
Average Age		72.3	71.8	71.2	71.7	73.7
Directors and Officers Liability Insurance	100.00%	96.67%	94.59%	95.45%	92.86%	89.47%
Directors eligible for Deferred Comp			10.81%	40.91%	42.86%	63.16%
Other Benefits		6.67%	27.03%	4.55%	14.29%	10.53%
Directors' Fees:						
Regular Board Meeting						
Banks Paying No Fee	76.92%	43.33%	21.62%	31.82%	28.57%	42.11%
Banks Paying a Fee	23.08%	56.67%	78.38%	68.18%	71.43%	57.89%
Chairman of the Board						
Average Fee Paid	\$ 166.67	\$ 604.82	\$ 1,065.52	\$ 1,303.33	\$ 1,980.00	\$ 1,686.36
Median Fee Paid	\$ 200.00	\$ 400.00	\$ 750.00	\$ 1,250.00	\$ 800.00	\$ 1,500.00
Range - Low Fee	\$ 100.00	\$ 100.00	\$ 300.00	\$ 150.00	\$ 500.00	\$ 850.00
Range - High Fee	\$ 200.00	\$ 2,340.00	\$ 3,250.00	\$ 2,500.00	\$ 9,000.00	\$ 3,000.00
Members						
Average Fee Paid	\$ 166.67	\$ 475.50	\$ 816.13	\$ 1,175.00	\$ 1,177.27	\$ 1,211.11
Median Fee Paid	\$ 200.00	\$ 450.00	\$ 750.00	\$ 1,100.00	\$ 800.00	\$ 1,000.00
Range - Low Fee	\$ 100.00	\$ 100.00	\$ 300.00	\$ 150.00	\$ 500.00	\$ 700.00
Range - High Fee	\$ 200.00	\$ 1,000.00	\$ 2,500.00	\$ 2,500.00	\$ 3,000.00	\$ 2,500.00
Attendance required to claim	100.00%	82.35%	72.41%	73.33%	100.00%	81.82%
Audit Committee						
Banks Paying No Fee	76.92%	66.67%	51.35%	59.09%	21.43%	21.05%
Banks Paying a Fee	23.08%	33.33%	48.65%	40.91%	78.57%	78.95%
Committee Chairman						
Average Fee Paid	\$ 66.67	\$ 147.50	\$ 238.24	\$ 369.44	\$ 495.45	\$ 1,538.67
Median Fee Paid	\$ 50.00	\$ 125.00	\$ 200.00	\$ 300.00	\$ 350.00	\$ 750.00
Range - Low Fee	\$ 50.00	\$ 50.00	\$ 100.00	\$ 150.00	\$ 75.00	\$ 180.00
Range - High Fee	\$ 100.00	\$ 300.00	\$ 525.00	\$ 875.00	\$ 2,000.00	\$ 10,000.00
Members						
Average Fee Paid	\$ 66.67	\$ 132.50	\$ 241.18	\$ 238.89	\$ 266.70	\$ 626.67
Median Fee Paid	\$ 50.00	\$ 100.00	\$ 200.00	\$ 250.00	\$ 300.00	\$ 500.00
Range - Low Fee	\$ 50.00	\$ 50.00	\$ 100.00	\$ 150.00	\$ 75.00	\$ 200.00
Range - High Fee	\$ 100.00	\$ 300.00	\$ 750.00	\$ 400.00	\$ 500.00	\$ 1,000.00
Attendance required to claim	100.00%	110.00%	83.33%	88.89%	81.82%	73.33%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2003

BANK ASSET SIZE
(Million Dollars)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Compensation Committee						
Banks Paying No Fee	84.62%	73.33%	59.46%	63.64%	57.14%	42.11%
Banks Paying a Fee	15.38%	26.67%	40.54%	36.36%	42.86%	57.89%
Committee Chairman						
Average Fee Paid	\$ 75.00	\$ 146.88	\$ 241.07	\$ 226.56	\$ 379.17	\$ 1,290.91
Median Fee Paid	\$ 75.00	\$ 100.00	\$ 200.00	\$ 200.00	\$ 375.00	\$ 550.00
Range - Low Fee	\$ 50.00	\$ 50.00	\$ 100.00	\$ 12.50	\$ 250.00	\$ 250.00
Range - High Fee	\$ 100.00	\$ 300.00	\$ 525.00	\$ 500.00	\$ 500.00	\$ 6,000.00
Members						
Average Fee Paid	\$ 75.00	\$ 132.14	\$ 236.54	\$ 235.71	\$ 328.57	\$ 579.17
Median Fee Paid	\$ 75.00	\$ 100.00	\$ 200.00	\$ 200.00	\$ 350.00	\$ 500.00
Range - Low Fee	\$ 50.00	\$ 50.00	\$ 100.00	\$ 150.00	\$ 75.00	\$ 200.00
Range - High Fee	\$ 100.00	\$ 300.00	\$ 525.00	\$ 400.00	\$ 500.00	\$ 1,000.00
Attendance required to claim	100.00%	114.29%	100.00%	85.71%	100.00%	58.33%
Credit Committee						
Banks Paying No Fee	76.92%	76.67%	51.35%	63.64%	50.00%	52.63%
Banks Paying a Fee	23.08%	23.33%	48.65%	36.36%	50.00%	47.37%
Committee Chairman						
Average Fee Paid	\$ 66.67	\$ 160.71	\$ 222.06	\$ 300.00	\$ 348.86	\$ 961.11
Median Fee Paid	\$ 50.00	\$ 100.00	\$ 200.00	\$ 250.00	\$ 400.00	\$ 550.00
Range - Low Fee	\$ 50.00	\$ 50.00	\$ 100.00	\$ 150.00	\$ 100.00	\$ 250.00
Range - High Fee	\$ 100.00	\$ 300.00	\$ 525.00	\$ 500.00	\$ 500.00	\$ 3,000.00
Members						
Average Fee Paid	\$ 66.67	\$ 152.78	\$ 230.88	\$ 283.33	\$ 280.80	\$ 600.00
Median Fee Paid	\$ 50.00	\$ 100.00	\$ 200.00	\$ 250.00	\$ 316.50	\$ 500.00
Range - Low Fee	\$ 50.00	\$ 50.00	\$ 100.00	\$ 200.00	\$ 100.00	\$ 350.00
Range - High Fee	\$ 100.00	\$ 300.00	\$ 525.00	\$ 450.00	\$ 500.00	\$ 1,000.00
Attendance required to claim	100.00%	100.00%	100.00%	88.89%	70.00%	60.00%
Investment Committee						
Banks Paying No Fee	76.92%	83.33%	70.27%	72.73%	71.43%	63.16%
Banks Paying a Fee	23.08%	16.67%	29.73%	27.27%	28.57%	36.84%
Committee Chairman						
Average Fee Paid	\$ 66.67	\$ 100.00	\$ 202.27	\$ 208.33	\$ 375.00	\$ 900.00
Median Fee Paid	\$ 50.00	\$ 100.00	\$ 200.00	\$ 200.00	\$ 375.00	\$ 500.00
Range - Low Fee	\$ 50.00	\$ 50.00	\$ 100.00	\$ 150.00	\$ 250.00	\$ 250.00
Range - High Fee	\$ 100.00	\$ 150.00	\$ 525.00	\$ 250.00	\$ 500.00	\$ 3,000.00
Members						
Average Fee Paid	\$ 66.67	\$ 100.00	\$ 197.22	\$ 234.38	\$ 375.00	\$ 583.33
Median Fee Paid	\$ 50.00	\$ 100.00	\$ 200.00	\$ 212.50	\$ 375.00	\$ 500.00
Range - Low Fee	\$ 50.00	\$ 50.00	\$ 100.00	\$ 150.00	\$ 250.00	\$ 200.00
Range - High Fee	\$ 100.00	\$ 150.00	\$ 525.00	\$ 400.00	\$ 500.00	\$ 1,000.00
Attendance required to claim	100.00%	20.00%	81.82%	83.33%	100.00%	57.14%
Annual Retainer						
Banks Paying No Retainer	100.00%	90.00%	75.68%	72.73%	64.29%	57.89%
Banks Paying a Retainer		10.00%	24.32%	27.27%	35.71%	42.11%
Average Retainer Paid		\$ 28,072.00	\$ 17,572.22	\$ 15,641.67	\$ 15,800.00	\$ 13,825.00
Median Retainer Paid		\$ 12,000.00	\$ 12,000.00	\$ 18,875.00	\$ 12,000.00	\$ 13,000.00
Range - Low Retainer		\$ 4,800.00	\$ 750.00	\$ 600.00	\$ 6,000.00	\$ 5,000.00
Range - High Retainer		\$ 67,416.00	\$ 72,000.00	\$ 30,000.00	\$ 30,000.00	\$ 25,000.00
Total Annual Director Compensation						
Banks that responded to this question	15.38%	63.33%	83.78%	90.91%	85.71%	89.47%
Of those banks:						
Average Compensation	3,900.00	6,681.11	13,765.81	18,207.25	20,874.17	26,334.40
Median Compensation	3,900.00	6,200.00	10,500.00	19,780.00	21,028.00	25,700.00
Range - Minimum Compensation	2,700.00	1,620.00	872.00	2,000.00	6,400.00	5,200.00
Range - Maximum Compensation	5,100.00	12,800.00	41,000.00	36,369.00	37,000.00	39,120.00

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2003

BANK ASSET SIZE
(Million Dollars)

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

Regular Board Meeting--Chairman						
No Fee	76.92%	43.33%	21.62%	31.82%	28.57%	42.11%
Under \$100						
100 - 199	7.69%	6.67%		4.55%		
200 - 299	15.38%	3.33%				
300 - 399		10.00%	5.41%			
400 - 499		10.00%	5.41%			
500 - 599		13.33%	10.81%	9.09%	21.43%	
600 - 699					7.14%	
700 - 799			21.62%			
800 - 899			2.70%	4.55%	14.29%	5.26%
900 - 999					7.14%	
\$1,000 and over		13.33%	32.43%	50.00%	21.43%	52.63%

100%

Regular Board Meeting--Members						
No Fee	76.92%	33.33%	16.22%	9.09%	21.43%	5.26%
Under \$100						
100 - 199	7.69%	6.67%		4.55%		
200 - 299	15.38%	10.00%				
300 - 399		10.00%	8.11%			
400 - 499		6.67%	5.41%			
500 - 599		13.33%	21.62%	18.18%	21.43%	
600 - 699		6.67%	2.70%		7.14%	
700 - 799		3.33%	16.22%		7.14%	10.53%
800 - 899		3.33%	8.11%	4.55%	14.29%	5.26%
900 - 999					28.57%	5.26%
\$1,000 and over		6.67%	21.62%	63.64%		73.68%

Audit Committee--Chairman						
No Committee or No Fee	76.92%	66.67%	51.35%	59.09%	21.43%	21.05%
Under \$100	15.38%	3.33%			7.14%	
100 - 199*	7.69%	23.33%	16.22%	4.55%	14.29%	5.26%
200 - 299		3.33%	18.92%	13.64%	14.29%	5.26%
300 - 399		3.33%	8.11%	4.55%	14.29%	10.53%
400 - 499				4.55%	7.14%	5.26%
500 - 599			5.41%	9.09%	7.14%	10.53%
600 - 699						
700 - 799						5.26%
800 - 899				4.55%		5.26%
900 - 999						
\$1,000 and over					14.29%	26.32%

Audit Committee--Members						
No Committee or No Fee	76.92%	66.67%	51.35%	59.09%	28.57%	21.05%
Under \$100	15.38%	3.33%			7.14%	
100 - 199*	7.69%	26.67%	18.92%	4.55%	21.43%	
200 - 299			21.62%	31.82%	7.14%	5.26%
300 - 399		3.33%	5.41%		14.29%	10.53%
400 - 499					14.29%	5.26%
500 - 599				4.55%	7.14%	26.32%
600 - 699						
700 - 799			2.70%			
800 - 899						10.53%
900 - 999						
\$1,000 and over						21.05%

* Includes one bank in the \$100 to \$249 million asset category that pays a \$100/hour fee rather than \$100/meeting

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2003

BANK ASSET SIZE
(Million Dollars)

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

Compensation Committee--Chairman						
No Committee or No Fee	84.62%	73.33%	59.46%	63.64%	57.14%	42.11%
Under \$100	7.69%	3.33%		4.55%		
100 - 199*	7.69%	16.67%	10.81%	4.55%		
200 - 299		6.67%	16.22%	18.18%	7.14%	5.26%
300 - 399			8.11%	4.55%	14.29%	5.26%
400 - 499					7.14%	5.26%
500 - 599			2.70%	4.55%	14.29%	15.79%
600 - 699						
700 - 799						
800 - 899						10.53%
900 - 999						
\$1,000 and over						15.79%

* Includes one bank in the \$100 to \$249 million asset category that pays a \$100/hour fee rather than \$100/meeting

Compensation Committee--Members						
No Committee or No Fee	84.62%	76.67%	62.16%	68.18%	50.00%	36.84%
Under \$100	7.69%	3.33%			7.14%	
100 - 199	7.69%	16.67%	10.81%	4.55%		
200 - 299			21.62%	22.73%	7.14%	5.26%
300 - 399		3.33%	2.70%		14.29%	15.79%
400 - 499				4.55%	14.29%	5.26%
500 - 599			2.70%		7.14%	10.53%
600 - 699						
700 - 799						5.26%
800 - 899						10.53%
900 - 999						
\$1,000 and over						10.53%

Credit Committee--Chairman						
No Committee or No Fee	76.92%	76.67%	51.35%	63.64%	50.00%	52.63%
Under \$100	15.38%	3.33%				
100 - 199*	7.69%	13.33%	21.62%	4.55%	7.14%	
200 - 299			8.11%	13.64%	7.14%	5.26%
300 - 399		6.67%	13.51%	9.09%	14.29%	5.26%
400 - 499					14.29%	5.26%
500 - 599			2.70%	9.09%	7.14%	10.53%
600 - 699						5.26%
700 - 799						
800 - 899						
900 - 999						
\$1,000 and over						15.79%

Credit Committee--Members						
No Committee or No Fee	76.92%	70.00%	51.35%	59.09%	28.57%	47.37%
Under \$100	15.38%	3.33%				
100 - 199*	7.69%	20.00%	18.92%		21.43%	
200 - 299			16.22%	27.27%	7.14%	
300 - 399		6.67%	5.41%	4.55%	21.43%	10.53%
400 - 499				9.09%	14.29%	5.26%
500 - 599			5.41%		7.14%	15.79%
600 - 699						5.26%
700 - 799						
800 - 899						5.26%
900 - 999						
\$1,000 and over						10.53%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2003

BANK ASSET SIZE
(Million Dollars)

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

Investment Committee--Members						
No Committee or No Fee	76.92%	83.33%	70.27%	72.73%	71.43%	63.16%
Under \$100	15.38%	3.33%				
100 - 199	7.69%	13.33%	13.51%	4.55%		
200 - 299			10.81%	22.73%	7.14%	5.26%
300 - 399			2.70%		7.14%	5.26%
400 - 499					7.14%	5.26%
500 - 599			2.70%		7.14%	5.26%
600 - 699						
700 - 799						
800 - 899						5.26%
900 - 999						
\$1,000 and over						10.53%

Investment Committee--Chairman						
No Committee or No Fee	76.92%	80.00%	75.68%	63.64%	71.43%	52.63%
Under \$100	15.38%	3.33%				
100 - 199	7.69%	16.67%	10.81%	4.55%		
200 - 299			10.81%	27.27%	7.14%	5.26%
300 - 399					7.14%	5.26%
400 - 499				4.55%	7.14%	5.26%
500 - 599			2.70%		7.14%	15.79%
600 - 699						
700 - 799						
800 - 899						5.26%
900 - 999						
\$1,000 and over						10.53%

Annual Fee/Retainer						
No Fee	100.00%	90.00%	75.68%	72.73%	64.29%	57.89%
Under \$2,500			2.70%	9.09%		
2,500 - 4,999		3.33%				
5,000 - 7,499			5.41%			5.26%
7,500 - 9,999						5.26%
10,000-12,499		3.33%	5.41%		14.29%	10.53%
12,500-14,999						5.26%
15,000-17,500			5.41%	4.55%		5.26%
17,500-19,999			2.70%			
20,000-22,499					7.14%	5.26%
22,500-24,999				9.09%		
\$25,000 and over		3.33%	2.70%	4.55%	7.14%	5.26%

Average Annual Compensation per Director						
Not reported	84.62%	36.67%	16.22%	9.09%	14.29%	10.53%
Under \$2,500		3.33%	2.70%	4.55%		
2,500 - 4,999	7.69%	23.33%	2.70%			
5,000 - 7,499	7.69%	13.33%	10.81%	4.55%	7.14%	5.26%
7,500 - 9,999		6.67%	16.22%	4.55%	7.14%	
10,000-12,499		13.33%	18.92%	9.09%	7.14%	
12,500-14,999		3.33%		9.09%	7.14%	
15,000-17,500			13.51%	9.09%	7.14%	5.26%
17,500-19,999			5.41%	4.55%		10.53%
20,000-22,499				18.18%	14.29%	10.53%
22,500-24,999			2.70%	13.64%		
\$25,000 and over			10.81%	13.64%	28.57%	52.63%