

**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<br>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%       |
| <b>Benefits:</b>                                     |            |             |               |               |               |              |
| 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<br>Northern California | Region II<br>Bay Area | Region III<br>LA/Orange | Region IV<br>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<br>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<br>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%       |
| <b>Benefits:</b>                                     |            |             |               |               |               |              |
| 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<br>Northern California | Region II<br>Bay Area | Region III<br>LA/Orange | Region IV<br>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<br>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<br>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<br>Northern California | Region II<br>Bay Area | Region III<br>LA/Orange | Region IV<br>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<br>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<br>(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%       | 110.00%       | 100.00%      |

**DIRECTORS' INFORMATION**  
SUMMARY DATA AS OF JUNE 30, 2008

|   | BANK ASSET SIZE<br>(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%  |        |        |        |
| 300 - 399                        |         |        | 14.89% | 9.52%  |        |        |
| 400 - 499                        |         |        | 8.51%  | 9.52%  | 11.76% | 5.00%  |
| 500 - 599                        |         | 4.35%  | 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% |

| <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 |
|---------------------|----|----|----|----|----|----|

| <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 |
|---------------------|----|----|----|----|----|----|

| <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% |