

**State of California
Department of Financial Institutions**



***35th Annual
Executive Officer and Director
Compensation Survey***

As of June 30, 2012

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2012

BANK ASSET SIZE
(In millions)

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

Participating Banks	13	43	25	15	22
Average Assets (000)	\$77,482	\$152,977	\$358,232	\$675,001	\$8,315,427
Median Assets (000)	\$78,527	\$149,649	\$324,280	\$608,045	\$2,527,146
Number of Filled Positions	13	42	24	15	22
Average Base Salary	\$189,668	\$211,320	\$242,180	\$293,317	\$524,102
Percent Receiving a Bonus	15.38%	42.86%	50.00%	73.33%	63.64%
Average Bonus	\$15,145	\$42,302	\$100,907	\$107,022	\$705,952
Bonus*: Tied to Profits	50.00%	50.00%	41.67%	63.64%	64.29%
Tied to Salary		22.22%	58.33%	63.64%	71.43%
Tied to Risk Measures		16.67%	33.33%	45.45%	42.86%
Tied to Other	100.00%	61.11%	66.67%	63.64%	35.71%
Signing Bonus Paid		2.38%	8.33%	20.00%	4.55%
Average Signing Bonus		\$50,000	\$78,750	\$30,600	\$50,000
Percent under Contract	53.85%	73.81%	50.00%	86.67%	59.09%
Stock Options as a % of Total Outstanding Shares:					
None	38.46%	19.05%	29.17%	20.00%	36.36%
To 2.49%	23.08%	38.10%	54.17%	53.33%	45.45%
2.50% to 4.99%	30.77%	30.95%	4.17%	13.33%	9.09%
5.00% to 7.49%		9.52%		6.67%	9.09%
7.50% to 9.99%	7.69%	2.38%	8.33%		
10.00% and over		2.38%	4.17%	6.67%	
Options qualified under IRC 422	87.50%	80.00%	70.59%	41.67%	85.71%
Benefits:					
Auto*: Provided	7.69%	7.14%	16.67%	6.67%	9.09%
Monthly Allowance	69.23%	59.52%	54.17%	26.67%	50.00%
Mileage	23.08%	9.52%	20.83%	6.67%	9.09%
Other	15.38%	33.33%	16.67%	46.67%	45.45%
Country club dues paid	23.08%	38.10%	62.50%	66.67%	72.73%
Formal Profit Sharing	7.69%	11.90%	4.17%	33.33%	22.73%
Qualified E.S.O.P.	30.77%	50.00%	54.17%	53.33%	45.45%
Non-qualified E.S.O.P.	7.69%	26.19%	4.17%	33.33%	31.82%
Pension/401K	84.62%	88.10%	100.00%	93.33%	90.91%
Non-qualified pension plan	15.38%	16.67%	12.50%	33.33%	59.09%
Severance package	30.77%	47.62%	37.50%	40.00%	50.00%
Restricted stock		14.29%	20.83%	33.33%	54.55%
Restricted stock options		7.14%	12.50%	6.67%	13.64%
Phantom stock options					4.55%
Stock appreciation rights	7.69%		4.17%	6.67%	
Other	7.69%	11.90%	20.83%	20.00%	22.73%
If the officer receives incentive compensation, please indicate what measures the bank has taken to balance risk and financial results					
Risk adjustment of awards	15.38%	23.81%	33.33%	40.00%	31.82%
Deferral of payments (clawback)	15.38%	16.67%	16.67%	13.33%	22.73%
Longer performance periods	23.08%	16.67%	16.67%	6.67%	18.18%
Reduced sensitivity to short term performance	15.38%	14.29%	16.67%	6.67%	13.64%
Other		16.67%	20.83%	6.67%	13.64%

Please indicate what measures the bank has taken to balance risk and financial results for other officers in a revenue producing capacity

Risk adjustment of awards	15.38%	16.67%	33.33%	46.67%	36.36%
Deferral of payments (clawback)	30.77%	9.52%	12.50%	53.33%	36.36%
Longer performance periods	15.38%	14.29%	20.83%	13.33%	22.73%
Reduced sensitivity to short term performance	30.77%	21.43%	20.83%	13.33%	13.64%
Other		14.29%	20.83%		18.18%

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

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2012

BASE ANNUAL SALARY (in Thousands)	BANK ASSET SIZE (Million Dollars)					TOTAL
	Under \$100	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000	
Under \$100	7.69%					0.86%
100 - 109						
110 - 119		2.38%				0.86%
120 - 129		2.38%				0.86%
130 - 139		2.38%	4.17%			1.72%
140 - 149		2.38%				0.86%
150 - 159		2.38%				0.86%
160 - 169	7.69%	2.38%				1.72%
170 - 179	7.69%	2.38%	4.17%			2.59%
180 - 189	23.08%	19.05%	8.33%			11.21%
190 - 199	7.69%	14.29%	4.17%			6.90%
200 - 209	15.38%	4.76%	12.50%			6.03%
210 - 219	15.38%	7.14%	4.17%		4.55%	6.03%
220 - 229	15.38%	9.52%	8.33%	6.67%		7.76%
230 - 239		2.38%		6.67%		1.72%
240 - 249		4.76%	4.17%			2.59%
250 - 259		4.76%	12.50%	13.33%		6.03%
260 - 269		4.76%	8.33%	13.33%	4.55%	6.03%
270 - 279		2.38%	12.50%	13.33%		5.17%
280 - 289		2.38%				0.86%
290 - 299						
300 - 309		2.38%	8.33%	13.33%		4.31%
310 - 319				20.00%	4.55%	3.45%
320 - 329		2.38%				0.86%
330 - 339					4.55%	0.86%
340 - 349					4.55%	0.86%
350 - 359		2.38%	4.17%	6.67%		2.59%
360 - 369			4.17%	6.67%	13.64%	4.31%
370 - 379						
380 - 389					4.55%	0.86%
390 - 399						
400 - 499					18.18%	3.45%
500 - 599					13.64%	2.59%
600 - 699						
700 - 799					13.64%	2.59%
800 - 899					4.55%	0.86%
900 - 999					9.09%	1.72%
\$1 million and over						
Total positions	13	42	24	15	22	116
Average base salary	\$189,668	\$211,320	\$242,180	\$293,317	\$524,102	
Median salary	\$199,500	\$199,225	\$248,000	\$275,834	\$425,900	
Salary Low Range:	\$95,625	\$115,490	\$133,687	\$228,580	\$219,477	
Salary High Range:	\$225,000	\$357,000	\$360,000	\$450,000	\$1,250,000	

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2012

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	34	28	35	21
Average Assets (000)	\$331,082	\$4,629,019	\$1,767,308	\$327,637
Median Assets (000)	\$174,357	\$292,017	\$461,805	\$149,649
Number of Filled Positions	34	26	35	21
Average Base Salary	\$220,169	\$355,235	\$319,293	\$246,967
Median Salary	\$202,000	\$267,000	\$260,000	\$225,000
Percent Receiving a Bonus	55.88%	53.85%	45.71%	38.10%
Average Bonus	\$79,282	\$373,688	\$294,820	\$201,008
Bonus*: Tied to Profits	31.58%	57.14%	68.75%	75.00%
Tied to Salary	52.63%	64.29%	43.75%	25.00%
Tied to Risk Measures	31.58%	42.86%	18.75%	37.50%
Tied to Other	63.16%	64.29%	37.50%	75.00%
Signing Bonus Paid	8.82%	7.14%		9.52%
Average Signing Bonus	\$21,433	\$37,500		\$105,000
Percent under Contract	64.71%	69.23%	60.00%	23.53%
Stock Options as a % of Total Outstanding Shares:				
None	20.59%	30.77%	37.14%	14.29%
To 2.49%	50.00%	30.77%	40.00%	52.38%
2.50% to 4.99%	23.53%	23.08%	11.43%	19.05%
5.00% to 7.49%	2.94%	7.69%	5.71%	9.52%
7.50% to 9.99%	2.94%	7.69%	2.86%	
10.00% and over		3.85%	2.86%	4.76%
Options qualified under IRC 422	70.37%	68.42%	86.36%	72.22%
Benefits:				
Auto*: Provided	2.94%	26.92%		14.29%
Monthly Allowance	50.00%	57.69%	51.43%	57.14%
Mileage	20.59%	7.69%	11.43%	9.52%
Other	29.41%	23.08%	40.00%	33.33%
Country club dues paid	52.94%	53.85%	51.43%	47.62%
Formal Profit Sharing	20.59%	15.38%	11.43%	9.52%
Qualified E.S.O.P.	50.00%	50.00%	45.71%	47.62%
Non-qualified E.S.O.P.	20.59%	23.08%	11.43%	38.10%
Pension/401K	85.29%	92.31%	91.43%	100.00%
Non-qualified pension plan	32.35%	42.31%	14.29%	14.29%
Severance package	44.12%	53.85%	40.00%	33.33%
Restricted stock	14.71%	30.77%	20.00%	38.10%
Restricted stock options	5.88%	19.23%		14.29%
Phantom stock options		3.85%		
Stock appreciation rights	2.94%	3.85%	2.86%	
Other	14.71%	7.69%	14.29%	33.33%
If the officer receives incentive compensation, please indicate what measures the bank has taken to balance risk and financial results:				
Risk adjustment of awards	26.47%	42.31%	20.00%	28.57%
Deferral of payments (clawback)	20.59%	23.08%	11.43%	14.29%
Longer performance periods	14.71%	23.08%	20.00%	4.76%
Reduced sensitivity to short term performance	20.59%	11.54%	14.29%	4.76%
Other	11.76%	15.38%	8.57%	19.05%
Please indicate what measures the bank has taken to balance risk and financial results for other officers in a revenue producing capacity:				
Risk adjustment of awards	26.47%	39.29%	22.86%	19.05%
Deferral of payments (clawback)	32.35%	25.00%	11.43%	23.81%
Longer performance periods	17.65%	28.57%	14.29%	4.76%
Reduced sensitivity to short term performance	32.35%	14.29%	17.14%	9.52%
Other	11.76%	10.71%	8.57%	23.81%

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF JUNE 30, 2012

BANK ASSET SIZE
(In millions)

Participating Banks	13	43	25	15	22
Average Assets (000)	\$77,482	\$152,977	\$358,232	\$675,001	\$8,315,427
Median Assets (000)	\$78,527	\$149,649	\$324,280	\$608,045	\$2,527,146
Number of Filled Positions	11	42	25	15	22
Average Base Salary	\$139,359	\$143,387	\$166,232	\$179,551	\$283,544
Percent Receiving a Bonus	27.27%	38.10%	72.00%	66.67%	72.73%
Average Bonus	\$20,000	\$17,060	\$36,494	\$55,201	\$179,007
Bonus*: Tied to Profits	33.33%	43.75%	38.89%	60.00%	56.25%
Tied to Salary		25.00%	55.56%	70.00%	56.25%
Tied to Risk Measures		18.75%	33.33%	50.00%	31.25%
Tied to Other	33.33%	62.50%	61.11%	70.00%	37.50%
Signing Bonus Paid			16.00%	6.67%	27.27%
Average Signing Bonus			\$28,750	\$30,000	\$50,833
Percent under Contract	27.27%	47.62%	32.00%	53.33%	18.18%
Stock Options as a % of Total Outstanding Shares:					
None	27.27%	38.10%	28.00%	33.33%	36.36%
To 2.49%	72.73%	52.38%	68.00%	53.33%	54.55%
2.50% to 4.99%		7.14%	4.00%	6.67%	
5.00% to 7.49%					9.09%
7.50% to 9.99%		2.38%			
10.00% and over				6.67%	
Options qualified under IRC 422	100.00%	80.77%	52.00%	50.00%	85.71%
Benefits:					
Auto*: Provided	9.09%	19.05%	20.00%	20.00%	9.09%
Monthly Allowance	63.64%	47.62%	44.00%	46.67%	63.64%
Mileage	27.27%	19.05%	28.00%	26.67%	22.73%
Other	9.09%	11.90%	12.00%	6.67%	22.73%
Country club dues paid	9.09%	11.90%	8.00%	33.33%	27.27%
Formal Profit Sharing	9.09%	7.14%	8.00%	33.33%	22.73%
Qualified E.S.O.P.	45.45%	47.62%	56.00%	53.33%	45.45%
Non-qualified E.S.O.P.		16.67%		20.00%	27.27%
Pension/401K	100.00%	85.71%	100.00%	93.33%	90.91%
Non-qualified pension plan		11.90%	8.00%	33.33%	54.55%
Severance package	27.27%	38.10%	28.00%	40.00%	36.36%
Restricted stock		16.67%	20.00%	26.67%	54.55%
Restricted stock options		7.14%	4.00%		13.64%
Phantom stock options					4.55%
Stock appreciation rights			4.00%	6.67%	
Other	9.09%	11.90%	16.00%	26.67%	22.73%
If the officer receives incentive compensation, please indicate what measures the bank has taken to balance risk and financial results					
Risk adjustment of awards	18.18%	19.05%	32.00%	33.33%	31.82%
Deferral of payments (clawback)	18.18%	11.90%	12.00%	13.33%	27.27%
Longer performance periods	18.18%	14.29%	16.00%	6.67%	18.18%
Reduced sensitivity to short term performance	18.18%	9.52%	20.00%	6.67%	13.64%
Other		16.67%	20.00%		13.64%

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

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF JUNE 30, 2012

BASE ANNUAL SALARY (in Thousands)	BANK ASSET SIZE (Million Dollars)					TOTAL
	Under \$100	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000	
Under \$100	9.09%	2.38%				1.74%
100 - 109		7.14%				2.61%
110 - 119	9.09%	4.76%	4.00%			3.48%
120 - 129	9.09%	4.76%		6.67%		3.48%
130 - 139	18.18%	21.43%	4.00%			10.43%
140 - 149	18.18%	9.52%	8.00%	6.67%		7.83%
150 - 159		26.19%	28.00%	26.67%		19.13%
160 - 169	36.36%	11.90%	20.00%			12.17%
170 - 179		7.14%	12.00%	13.33%	4.55%	7.83%
180 - 189		2.38%	8.00%	20.00%	9.09%	6.96%
190 - 199		2.38%	4.00%		4.55%	2.61%
200 - 209			4.00%	13.33%	4.55%	3.48%
210 - 219			8.00%	6.67%		2.61%
220 - 229					9.09%	1.74%
230 - 239					9.09%	1.74%
240 - 249					4.55%	0.87%
250 - 259					9.09%	1.74%
260 - 269						
270 - 279				6.67%	9.09%	2.61%
280 - 289					4.55%	0.87%
290 - 299						
300 - 309					4.55%	0.87%
310 - 319						
320 - 329						
330 - 339					4.55%	0.87%
340 - 349						
350 - 359						
360 - 369						
370 - 379					9.09%	1.74%
380 - 389						
390 - 399						
400 - 409						
410 - 419						
420 - 429						
430 - 439						
440 - 449						
450 - 459					4.55%	0.87%
460 - 469						
470 - 479						
480 - 489					9.09%	1.74%
490 - 499						
500 and over						
Total positions	11	42	25	15	22	115
Average base salary	\$139,359	\$143,387	\$166,232	\$179,551	\$283,544	
Median salary	\$140,000	\$148,000	\$162,350	\$175,000	\$252,500	
Salary Low Range:	\$95,625	\$72,450	\$118,810	\$129,600	\$175,000	
Salary High Range:	\$165,000	\$190,000	\$360,000	\$270,000	\$485,000	

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF JUNE 30, 2012

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	34	28	35	21
Average Assets (000)	331,082	4,629,019	1,767,308	327,637
Median Assets (000)	174,357	292,017	461,805	149,649
Number of Filled Positions	32	28	34	21
Average Base Salary	\$154,036	\$202,114	\$196,479	\$160,647
Median Salary	\$154,162	\$175,000	\$163,250	\$150,000
Percent Receiving a Bonus	59.38%	53.57%	61.76%	38.10%
Average Bonus	\$37,847	\$123,529	\$64,391	\$60,219
Bonus*: Tied to Profits	36.84%	53.33%	47.62%	62.50%
Tied to Salary	52.63%	66.67%	33.33%	37.50%
Tied to Risk Measures	36.84%	40.00%	14.29%	37.50%
Tied to Other	68.42%	53.33%	38.10%	75.00%
Signing Bonus Paid	3.13%	17.86%	8.82%	9.52%
Average Signing Bonus	\$10,000	\$51,000	\$20,000	\$62,500
Percent under Contract	40.63%	46.43%	23.53%	42.86%
Stock Options as a % of Total Outstanding Shares:				
None	25.00%	35.71%	44.12%	28.57%
To 2.49%	68.75%	50.00%	50.00%	66.67%
2.50% to 4.99%	6.25%	10.71%		
5.00% to 7.49%		3.57%	2.94%	
7.50% to 9.99%				4.76%
10.00% and over			2.94%	
Options qualified under IRC 422	79.17%	72.22%	84.21%	73.33%
Benefits:				
Auto*: Provided	9.38%	17.86%	14.71%	28.57%
Monthly Allowance	56.25%	46.43%	55.88%	42.86%
Mileage	28.13%	25.00%	20.59%	19.05%
Other	12.50%	14.29%	11.76%	14.29%
Country club dues paid	28.13%	14.29%	14.71%	4.76%
Formal Profit Sharing	21.88%	17.86%	8.82%	4.76%
Qualified E.S.O.P.	56.25%	46.43%	50.00%	42.86%
Non-qualified E.S.O.P.	9.38%	17.86%	8.82%	23.81%
Pension/401K	87.50%	89.29%	94.12%	100.00%
Non-qualified pension plan	25.00%	35.71%	11.76%	9.52%
Severance package	37.50%	42.86%	29.41%	28.57%
Restricted stock	12.50%	28.57%	23.53%	38.10%
Restricted stock options		14.29%		14.29%
Phantom stock options		3.57%		
Stock appreciation rights	3.13%	3.57%		
Other	12.50%	7.14%	17.65%	33.33%
If the officer receives incentive compensation, please indicate what measures the bank has taken to balance risk and financial results:				
Risk adjustment of awards	28.13%	42.86%	14.71%	19.05%
Deferral of payments (clawback)	18.75%	25.00%	8.82%	9.52%
Longer performance periods	12.50%	21.43%	17.65%	4.76%
Reduced sensitivity to short term performance	18.75%	14.29%	14.71%	
Other	12.50%	14.29%	8.82%	19.05%

SENIOR LENDING OFFICER
SUMMARY DATA AS OF JUNE 30, 2012

BANK ASSET SIZE
(In millions)

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

Participating Banks	13	43	25	15	22
Average Assets (000)	77,482	152,977	358,232	675,001	8,315,427
Median Assets (000)	78,527	149,649	324,280	608,045	2,527,146
Number of Filled Positions	11	39	24	15	22
Average Base Salary	\$138,223	\$145,739	\$162,650	\$178,755	\$253,101
Percent Receiving a Bonus	27.27%	51.28%	66.67%	60.00%	63.64%
Average Bonus	\$20,000	\$17,060	\$36,494	\$55,201	\$179,007
Bonus*: Tied to Profits	33.33%	30.00%	43.75%	66.67%	57.14%
Tied to Salary		15.00%	50.00%	77.78%	71.43%
Tied to Risk Measures		10.00%	37.50%	55.56%	28.57%
Tied to Other	33.33%	60.00%	62.50%	66.67%	35.71%
Signing Bonus Paid	9.09%	2.56%	20.83%	13.33%	18.18%
Average Signing Bonus	\$10,000	\$20,000	\$28,900	\$40,000	\$78,750
Percent under Contract	27.27%	51.28%	33.33%	53.33%	18.18%
Stock Options as a % of Total Outstanding Shares:					
None	54.55%	38.46%	37.50%	26.67%	40.91%
To 2.49%	27.27%	43.59%	58.33%	60.00%	50.00%
2.50% to 4.99%	18.18%	15.38%	4.17%	6.67%	4.55%
5.00% to 7.49%					4.55%
7.50% to 9.99%					
10.00% and over		2.56%		6.67%	
Options qualified under IRC 422	100.00%	79.17%	80.00%	54.55%	84.62%
Benefits:					
Auto*: Provided	9.09%	20.51%	16.67%	13.33%	9.09%
Monthly Allowance	72.73%	51.28%	54.17%	40.00%	68.18%
Mileage	18.18%	23.08%	25.00%	26.67%	18.18%
Other	9.09%	10.26%	8.33%	26.67%	22.73%
Country club dues paid	9.09%	12.82%	25.00%	46.67%	27.27%
Formal Profit Sharing	9.09%	7.69%	8.33%	33.33%	22.73%
Qualified E.S.O.P.	27.27%	46.15%	54.17%	60.00%	40.91%
Non-qualified E.S.O.P.		15.38%		20.00%	27.27%
Pension/401K	90.91%	87.18%	100.00%	93.33%	90.91%
Non-qualified pension plan		10.26%	8.33%	33.33%	54.55%
Severance package	27.27%	38.46%	29.17%	46.67%	36.36%
Restricted stock		17.95%	16.67%	20.00%	50.00%
Restricted stock options					
Phantom stock options					4.55%
Stock appreciation rights			4.17%	6.67%	
Other	9.09%	10.26%	12.50%	20.00%	18.18%
If the officer receives incentive compensation, please indicate what measures the bank has taken to balance risk and financial results					
Risk adjustment of awards	18.18%	20.51%	33.33%	33.33%	31.82%
Deferral of payments (clawback)	18.18%	15.38%	12.50%	13.33%	22.73%
Longer performance periods	9.09%	17.95%	16.67%	6.67%	18.18%
Reduced sensitivity to short term performance	9.09%	12.82%	16.67%	6.67%	13.64%
Other		12.82%	16.67%		13.64%

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

SENIOR LENDING OFFICER
SUMMARY DATA AS OF JUNE 30, 2012

BASE ANNUAL SALARY (in Thousands)	BANK ASSET SIZE (Million Dollars)					TOTAL
	Under \$100	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000	
Under \$100	9.09%	2.56%	4.17%			2.70%
100 - 109	18.18%	2.56%				2.70%
110 - 119		12.82%				4.50%
120 - 129	9.09%	7.69%				3.60%
130 - 139	9.09%	20.51%	4.17%	6.67%		9.91%
140 - 149	18.18%	10.26%	12.50%			8.11%
150 - 159	18.18%	12.82%	20.83%	33.33%		15.32%
160 - 169	9.09%	5.13%	29.17%	6.67%		9.91%
170 - 179		7.69%	16.67%	6.67%	4.55%	8.11%
180 - 189		12.82%		20.00%	9.09%	9.01%
190 - 199		5.13%	4.17%		9.09%	4.50%
200 - 209	9.09%			13.33%	13.64%	5.41%
210 - 219						
220 - 229			8.33%	6.67%	9.09%	4.50%
230 - 239					9.09%	1.80%
240 - 249						
250 - 259				6.67%	9.09%	2.70%
260 - 269						
270 - 279					13.64%	2.70%
280 - 289						
290 - 299						
300 - 309					9.09%	1.80%
310 - 319						
320 - 329						
330 - 339						
340 - 349						
350 - 359						
360 - 369						
370 - 379					4.55%	0.90%
380 - 389						
390 - 399					4.55%	0.90%
400 - 409					4.55%	0.90%
410 - 419						
420 - 429						
430 - 439						
440 - 449						
450 - 459						
460 - 469						
470 - 479						
480 - 489						
490 - 499						
500 and over						
Total Positions	11	39	24	15	22	111
Average Salary	\$138,223	\$145,739	\$162,650	\$178,755	\$253,101	
Median salary	\$140,000	\$140,000	\$163,060	\$170,000	\$230,518	
Salary Low Range:	\$95,625	\$98,000	\$93,600	\$138,600	\$170,212	
Salary High Range:	\$200,000	\$190,000	\$360,000	\$250,000	\$400,000	

SENIOR LENDING OFFICER
SUMMARY DATA AS OF JUNE 30, 2012

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	34	28	35	21
Average Assets (000)	331,082	4,629,019	1,767,308	327,637
Median Assets (000)	174,357	292,017	461,805	149,649
Number of Filled Positions	33	27	34	17
Average Base Salary	\$146,994	\$199,641	\$190,435	\$155,384
Median Salary	\$150,000	\$181,400	\$175,461	\$150,000
Percent Receiving a Bonus	60.61%	51.85%	61.76%	41.18%
Average Bonus	\$30,058	\$112,383	\$44,615	\$47,000
Bonus*: Tied to Profits	35.00%	50.00%	42.86%	71.43%
Tied to Salary	50.00%	64.29%	28.57%	42.86%
Tied to Risk Measures	35.00%	42.86%	4.76%	42.86%
Tied to Other	65.00%	64.29%	33.33%	71.43%
Signing Bonus Paid	3.03%	18.52%	8.82%	11.76%
Average Signing Bonus	\$11,250	\$31,750	\$72,500	\$43,333
Percent under Contract	39.39%	48.15%	26.47%	47.06%
Stock Options as a % of Total Outstanding Shares:				
None	33.33%	33.33%	52.94%	29.41%
To 2.49%	57.58%	48.15%	35.29%	58.82%
2.50% to 4.99%	9.09%	14.81%	8.82%	5.88%
5.00% to 7.49%		3.70%		
7.50% to 9.99%				
10.00% and over			2.94%	5.88%
Options qualified under IRC 422	81.82%	72.22%	93.75%	66.67%
Benefits:				
Auto*: Provided	9.09%	18.52%	11.76%	29.41%
Monthly Allowance	57.58%	51.85%	58.82%	52.94%
Mileage	30.30%	14.81%	26.47%	11.76%
Other	9.09%	18.52%	14.71%	17.65%
Country club dues paid	33.33%	22.22%	20.59%	5.88%
Formal Profit Sharing	21.21%	18.52%	8.82%	5.88%
Qualified E.S.O.P.	51.52%	48.15%	47.06%	35.29%
Non-qualified E.S.O.P.	9.09%	14.81%	8.82%	29.41%
Pension/401K	84.85%	92.59%	94.12%	100.00%
Non-qualified pension plan	24.24%	29.63%	14.71%	11.76%
Severance package	36.36%	40.74%	32.35%	35.29%
Restricted stock	9.09%	29.63%	20.59%	41.18%
Restricted stock options		14.81%		17.65%
Phantom stock options		3.70%		
Stock appreciation rights	3.03%	3.70%		
Other	15.15%	7.41%	14.71%	23.53%
If the officer receives incentive compensation, please indicate what measures the bank has taken to balance risk and financial results				
Risk adjustment of awards	27.27%	44.44%	14.71%	23.53%
Deferral of payments (clawback)	18.18%	22.22%	8.82%	17.65%
Longer performance periods	12.12%	22.22%	17.65%	5.88%
Reduced sensitivity to short term performance	18.18%	14.81%	11.76%	
Other	12.12%	11.11%	8.82%	11.76%

DEMOGRAPHIC DATA
SUMMARY DATA AS OF JUNE 30, 2012

BANK ASSET SIZE
(In millions)

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

Participating Banks	13	43	25	15	22
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Chief Executive Officer

Number of Filled Positions	13	42	24	15	22
<u>Ethnic Category</u>					
Asian or Pacific Islander		14.3%	12.5%	13.3%	27.3%
Black or African American					
Caucasian	92.3%	83.3%	79.2%	86.7%	54.5%
Hispanic	7.7%	2.4%			4.5%
Multi-Racial					
Decline to state/No answer			8.3%		13.6%
<u>Gender</u>					
Female	7.7%	11.9%	16.7%	13.3%	4.5%
Male	92.3%	88.1%	79.2%	86.7%	81.8%
Decline to state/No answer			4.2%		13.6%
Average age	56.4	60.2	59.0	57.8	59.2

Chief Financial Officer

Number of Filled Positions	11	42	25	15	22
<u>Ethnic Category</u>					
Asian or Pacific Islander		26.2%	24.0%	13.3%	13.6%
Black or African American					
Caucasian	100.0%	66.7%	64.0%	66.7%	72.7%
Hispanic		2.4%		13.3%	
Multi-Racial		2.4%		6.7%	
Decline to state/No answer		2.4%	12.0%		13.6%
<u>Gender</u>					
Female	63.6%	35.7%	28.0%	13.3%	31.8%
Male	36.4%	61.9%	64.0%	86.7%	54.5%
Decline to state/No answer		2.4%	8.0%		13.6%
Average age	57.0	53.4	54.3	47.2	53.9

Senior Lending Officer

Number of Filled Positions	11	39	24	15	22
<u>Ethnic Category</u>					
Asian or Pacific Islander	9.1%	17.9%	12.5%		27.3%
Black or African American		5.1%	4.2%		
Caucasian	90.9%	71.8%	70.8%	100.0%	54.5%
Hispanic		2.6%			4.5%
Multi-Racial					
Decline to state/No answer		2.6%	12.5%		13.6%
<u>Gender</u>					
Female	18.2%	12.8%	4.2%		4.5%
Male	81.8%	84.6%	87.5%	100.0%	81.8%
Decline to state/No answer		2.6%	8.3%		13.6%
Average age	51.9	56.3	57.5	59.3	53.7

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2012

	BANK ASSET SIZE				
	(Million Dollars)				
	Under \$100	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	13	43	25	15	22
Average Assets (000)	\$ 77,482	\$ 152,977	\$ 358,232	\$ 675,001	\$ 8,315,427
Median Assets (000)	\$ 78,527	\$ 149,649	\$ 324,280	\$ 608,045	\$ 2,527,146
Average Number of Directors	8.46	8.26	9.21	9.27	10.19
Average Number of Inside Directors	1.08	1.26	1.67	1.33	2.10
Fees Paid to Inside Directors		13.95%	8.00%	13.33%	9.09%
Outside Directors Eligible for Bonus Plan		4.65%	4.00%		9.09%
Travel Expenses to Meetings Reimbursed	23.08%	32.56%	32.00%	53.33%	68.18%
Chairman of the Board Active Bank Officer		20.93%	36.00%	20.00%	40.91%
CEO		13.95%	24.00%	13.33%	36.36%
Full time salaried non-CEO		6.98%	12.00%	6.67%	4.55%
Paid Medical Exam		2.33%	4.00%	13.33%	13.64%
Outside Directors Eligible for Health Plan			8.00%	46.67%	13.64%
Life Insurance Policy on Chairman	7.69%	13.95%	24.00%	46.67%	54.55%
Life Insurance Policy on Inside Board	46.15%	58.14%	44.00%	100.00%	63.64%
Life Insurance Policy all Other Board		6.98%	12.00%	40.00%	13.64%
Stock Options as a % of Total Outstanding Shares					
None	30.77%	23.26%	32.00%	26.67%	36.36%
To 2.49%	23.08%	25.58%	28.00%	53.33%	54.55%
2.50% to 4.99%	23.08%	18.60%	24.00%	20.00%	9.09%
5.00% to 7.49%		9.30%	4.00%		
7.50% to 9.99%		6.98%	8.00%		
10.00% and over	23.08%	16.28%	4.00%		
Average stock options as a % of total outstanding shares--all officers and directors	11.45%	12.80%	7.08%	4.35%	2.02%
Directors sent to Conferences/Conventions	92.31%	81.40%	76.00%	93.33%	59.09%
Percent with Mandatory Retirement Age	15.38%	13.95%	12.00%	13.33%	22.73%
Average Age	72.0	73.6	76.3	72.0	75.0
Directors and Officers Liability Insurance	100.00%	88.37%	100.00%	93.33%	90.91%
Directors eligible for Deferred Comp		4.65%	8.00%	40.00%	36.36%
Other Benefits	7.69%	11.63%	16.00%	33.33%	9.09%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2012

	BANK ASSET SIZE				
	(Million Dollars)				
	Under \$100	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Directors' Fees:					
Regular Board Meeting					
Banks Paying No Fee	46.15%	23.26%	16.00%	13.33%	22.73%
Banks Paying a Fee	53.85%	76.74%	84.00%	86.67%	77.27%
Chairman of the Board					
Average Fee Paid	\$ 656.67	\$ 819.55	\$ 1,312.13	\$ 1,582.67	\$ 3,095.46
Median Fee Paid	\$ 300.00	\$ 600.00	\$ 1,000.00	\$ 1,450.00	\$ 3,000.00
Range - Low Fee	\$ 85.00	\$ 250.00	\$ 200.00	\$ 300.00	\$ 200.00
Range - High Fee	\$ 2,205.00	\$ 2,500.00	\$ 3,000.00	\$ 3,500.00	\$ 10,833.00
Members					
Average Fee Paid	\$ 519.29	\$ 803.03	\$ 1,196.76	\$ 1,219.23	\$ 2,167.10
Median Fee Paid	\$ 300.00	\$ 500.00	\$ 800.00	\$ 1,000.00	\$ 1,700.00
Range - Low Fee	\$ 60.00	\$ 250.00	\$ 75.00	\$ 200.00	\$ 200.00
Range - High Fee	\$ 1,125.00	\$ 4,000.00	\$ 3,000.00	\$ 2,000.00	\$ 5,000.00
Attendance required to claim	71.43%	81.82%	61.90%	69.23%	82.35%
Audit Committee					
Banks Paying No Fee	61.54%	48.84%	36.00%	33.33%	27.27%
Banks Paying a Fee	38.46%	51.16%	64.00%	66.67%	72.73%
Committee Chairman					
Average Fee Paid	\$ 150.00	\$ 346.20	\$ 840.91	\$ 725.00	\$ 1,629.44
Median Fee Paid	\$ 150.00	\$ 235.00	\$ 475.00	\$ 425.00	\$ 1,000.00
Range - Low Fee	\$ 50.00	\$ 100.00	\$ 100.00	\$ 200.00	\$ 250.00
Range - High Fee	\$ 250.00	\$ 1,083.00	\$ 3,000.00	\$ 2,250.00	\$ 7,500.00
Members					
Average Fee Paid	\$ 135.00	\$ 267.42	\$ 671.09	\$ 615.00	\$ 1,722.90
Median Fee Paid	\$ 100.00	\$ 235.00	\$ 375.00	\$ 300.00	\$ 600.00
Range - Low Fee	\$ 50.00	\$ 100.00	\$ 100.00	\$ 150.00	\$ 200.00
Range - High Fee	\$ 250.00	\$ 750.00	\$ 2,500.00	\$ 2,000.00	\$ 12,500.00
Attendance required to claim	100.00%	100.00%	81.25%	70.00%	81.25%
Compensation Committee					
Banks Paying No Fee	84.62%	60.47%	44.00%	33.33%	40.91%
Banks Paying a Fee	15.38%	39.53%	56.00%	66.67%	59.09%
Committee Chairman					
Average Fee Paid	\$ 162.50	\$ 310.02	\$ 618.18	\$ 673.70	\$ 1,100.00
Median Fee Paid	\$ 162.50	\$ 225.00	\$ 450.00	\$ 387.50	\$ 792.00
Range - Low Fee	\$ 75.00	\$ 100.00	\$ 100.00	\$ 200.00	\$ 125.00
Range - High Fee	\$ 250.00	\$ 750.00	\$ 2,917.00	\$ 2,000.00	\$ 5,308.33
Members					
Average Fee Paid	\$ 150.00	\$ 239.02	\$ 542.32	\$ 612.50	\$ 1,576.26
Median Fee Paid	\$ 150.00	\$ 250.00	\$ 318.75	\$ 337.50	\$ 500.00
Range - Low Fee	\$ 50.00	\$ 100.00	\$ 100.00	\$ 150.00	\$ 100.00
Range - High Fee	\$ 250.00	\$ 600.00	\$ 2,500.00	\$ 2,000.00	\$ 10,000.00
Attendance required to claim	100.00%	100.00%	92.86%	70.00%	69.23%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2012

BANK ASSET SIZE
(Million Dollars)
Under \$100 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

Credit Committee					
Banks Paying No Fee	61.54%	51.16%	44.00%	53.33%	63.64%
Banks Paying a Fee	38.46%	48.84%	56.00%	46.67%	36.36%
Committee Chairman					
Average Fee Paid	\$ 431.00	\$ 344.90	\$ 742.29	\$ 537.50	\$ 1,253.09
Median Fee Paid	\$ 250.00	\$ 235.00	\$ 475.00	\$ 350.00	\$ 1,000.00
Range - Low Fee	\$ 50.00	\$ 100.00	\$ 100.00	\$ 200.00	\$ 250.00
Range - High Fee	\$ 1,080.00	\$ 1,333.00	\$ 2,917.00	\$ 2,000.00	\$ 5,033.33
Members					
Average Fee Paid	\$ 280.00	\$ 268.95	\$ 566.07	\$ 605.56	\$ 891.63
Median Fee Paid	\$ 150.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00
Range - Low Fee	\$ 50.00	\$ 100.00	\$ 75.00	\$ 150.00	\$ 150.00
Range - High Fee	\$ 900.00	\$ 833.00	\$ 2,500.00	\$ 2,000.00	\$ 4,366.67
Attendance required to claim	100.00%	100.00%	100.00%	77.78%	80.00%

Investment Committee					
Banks Paying No Fee	76.92%	60.47%	64.00%	53.33%	63.64%
Banks Paying a Fee	23.08%	39.53%	36.00%	46.67%	36.36%
Committee Chairman					
Average Fee Paid	\$ 162.50	\$ 283.56	\$ 694.20	\$ 841.67	\$ 1,370.00
Median Fee Paid	\$ 162.50	\$ 235.00	\$ 235.00	\$ 235.00	\$ 235.00
Range - Low Fee	\$ 75.00	\$ 100.00	\$ 100.00	\$ 200.00	\$ 250.00
Range - High Fee	\$ 250.00	\$ 600.00	\$ 2,917.00	\$ 2,000.00	\$ 5,033.33
Members					
Average Fee Paid	\$ 133.33	\$ 242.35	\$ 627.78	\$ 717.86	\$ 999.92
Median Fee Paid	\$ 100.00	\$ 220.00	\$ 200.00	\$ 337.50	\$ 541.50
Range - Low Fee	\$ 50.00	\$ 100.00	\$ 75.00	\$ 150.00	\$ 200.00
Range - High Fee	\$ 250.00	\$ 500.00	\$ 2,500.00	\$ 2,000.00	\$ 4,366.67
Attendance required to claim	100.00%	100.00%	100.00%	57.14%	75.00%

Annual Retainer					
Banks Paying No Retainer	92.31%	74.42%	76.00%	73.33%	27.27%
Banks Paying a Retainer	7.69%	25.58%	24.00%	26.67%	72.73%
Average Retainer Paid	\$ 53,460	\$ 48,991	\$ 45,217	\$ 45,406	\$ 146,177
Median Retainer Paid	\$ 53,460	\$ 25,000	\$ 12,000	\$ 42,000	\$ 40,000
Range - Low Retainer	\$ 53,460	\$ 1,200	\$ 7,500	\$ 7,625	\$ 1,200
Range - High Retainer	\$ 53,460	\$ 110,000	\$ 206,800	\$ 90,000	\$ 868,956

Total Annual Director Compensation					
Banks that responded to this question	46.15%	74.42%	84.00%	80.00%	81.82%
Of those banks:					
Average Compensation	\$ 9,186.17	\$ 13,357.86	\$ 24,950.12	\$ 26,042.42	\$ 58,918.82
Median Compensation	\$ 8,000.00	\$ 11,953.00	\$ 23,423.00	\$ 24,150.00	\$ 43,201.00
Range - Minimum Compensation	\$ 3,060.00	\$ 1,600.00	\$ 3,050.00	\$ 9,000.00	\$ 12,888.00
Range - Maximum Compensation	\$ 17,820.00	\$ 48,000.00	\$ 108,000.00	\$ 60,000.00	\$ 173,970.00

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2012

BANK ASSET SIZE
(Million Dollars)
Under \$100 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

Regular Board Meeting--Chairman					
No Fee	53.85%	32.56%	40.00%	20.00%	40.91%
Under \$100	7.69%				
100 - 199					
200 - 299		9.30%	4.00%		4.55%
300 - 399	23.08%	2.33%		6.67%	
400 - 499			4.00%	6.67%	4.55%
500 - 599		18.60%			
600 - 699		9.30%	4.00%		
700 - 799	7.69%	2.33%	8.00%		
800 - 899		2.33%	8.00%	6.67%	
900 - 999					
\$1,000 and over	7.69%	23.26%	32.00%	60.00%	50.00%

Regular Board Meeting--Members					
No Fee	46.15%	23.26%	16.00%	13.33%	22.73%
Under \$100	7.69%		4.00%		
100 - 199	7.69%				
200 - 299		9.30%		6.67%	4.55%
300 - 399	15.38%	4.65%			
400 - 499		6.98%		6.67%	
500 - 599		23.26%	16.00%	6.67%	
600 - 699		4.65%	4.00%		
700 - 799	7.69%	4.65%	12.00%		
800 - 899			8.00%		
900 - 999		2.33%			4.55%
\$1,000 and over	15.38%	20.93%	40.00%	66.67%	68.18%

Audit Committee--Chairman					
No Committee or No Fee	69.23%	48.84%	36.00%	33.33%	13.64%
Under \$100	15.38%				
100 - 199		16.28%	4.00%		
200 - 299	15.38%	11.63%	4.00%	20.00%	4.55%
300 - 399		4.65%	12.00%	13.33%	4.55%
400 - 499		2.33%	12.00%		
500 - 599		6.98%	8.00%	13.33%	18.18%
600 - 699		2.33%	4.00%		4.55%
700 - 799		4.65%		6.67%	
800 - 899					
900 - 999					
\$1,000 and over		2.33%	20.00%	13.33%	54.55%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2012

BANK ASSET SIZE

(Million Dollars)

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

Audit Committee--Members					
No Committee or No Fee	61.54%	48.84%	36.00%	33.33%	27.27%
Under \$100	15.38%				
100 - 199	7.69%	16.28%	12.00%	6.67%	
200 - 299	15.38%	13.95%	16.00%	20.00%	9.09%
300 - 399		11.63%	4.00%	13.33%	4.55%
400 - 499			8.00%		4.55%
500 - 599		6.98%	8.00%	13.33%	13.64%
600 - 699			4.00%		9.09%
700 - 799		2.33%			
800 - 899					
900 - 999					
\$1,000 and over			12.00%	13.33%	31.82%

Compensation Committee--Chairman					
No Committee or No Fee	84.62%	58.14%	44.00%	33.33%	36.36%
Under \$100	7.69%				
100 - 199		18.60%	4.00%		4.55%
200 - 299	7.69%	4.65%	12.00%	26.67%	4.55%
300 - 399		4.65%	8.00%	6.67%	9.09%
400 - 499		2.33%	8.00%	6.67%	
500 - 599		4.65%	8.00%	6.67%	4.55%
600 - 699		2.33%	8.00%	6.67%	4.55%
700 - 799		4.65%			4.55%
800 - 899					4.55%
900 - 999					
\$1,000 and over			8.00%	13.33%	27.27%

100%

Compensation Committee--Members					
No Committee or No Fee	84.62%	60.47%	44.00%	33.33%	40.91%
Under \$100	7.69%				
100 - 199		16.28%	20.00%	6.67%	9.09%
200 - 299	7.69%	6.98%	8.00%	20.00%	4.55%
300 - 399		11.63%	4.00%	13.33%	4.55%
400 - 499			8.00%	6.67%	4.55%
500 - 599		2.33%	4.00%	6.67%	13.64%
600 - 699		2.33%	4.00%		4.55%
700 - 799					
800 - 899					
900 - 999					
\$1,000 and over			8.00%	13.33%	18.18%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2012

BANK ASSET SIZE
(Million Dollars)
Under \$100 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

Credit Committee--Chairman					
No Committee or No Fee	61.54%	53.49%	44.00%	46.67%	50.00%
Under \$100	15.38%				
100 - 199		11.63%	8.00%		
200 - 299	7.69%	13.95%	4.00%	20.00%	4.55%
300 - 399		6.98%	8.00%	13.33%	
400 - 499		4.65%	8.00%	6.67%	
500 - 599		2.33%	12.00%		9.09%
600 - 699		2.33%	4.00%	6.67%	4.55%
700 - 799	7.69%	2.33%			
800 - 899					4.55%
900 - 999					
\$1,000 and over	7.69%	2.33%	12.00%	6.67%	27.27%

Credit Committee--Members					
No Committee or No Fee	61.54%	51.16%	44.00%	40.00%	54.55%
Under \$100	15.38%		4.00%		
100 - 199	7.69%	13.95%	8.00%	6.67%	4.55%
200 - 299	7.69%	18.60%	8.00%	26.67%	4.55%
300 - 399		6.98%	8.00%		
400 - 499		2.33%	8.00%	6.67%	4.55%
500 - 599		4.65%	8.00%	6.67%	13.64%
600 - 699			4.00%		9.09%
700 - 799					
800 - 899		2.33%			
900 - 999	7.69%				
\$1,000 and over			8.00%	13.33%	9.09%

Investment Committee--Chairman					
No Committee or No Fee	84.62%	62.79%	60.00%	60.00%	54.55%
Under \$100	7.69%				
100 - 199		11.63%	12.00%		
200 - 299	7.69%	9.30%	8.00%	13.33%	4.55%
300 - 399		4.65%		13.33%	
400 - 499		4.65%			
500 - 599		4.65%	8.00%		4.55%
600 - 699		2.33%	4.00%		4.55%
700 - 799					4.55%
800 - 899					4.55%
900 - 999					
\$1,000 and over			8.00%	13.33%	22.73%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2012

BANK ASSET SIZE
(Million Dollars)
Under \$100 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

Investment Committee--Members					
No Committee or No Fee	76.92%	60.47%	64.00%	53.33%	63.64%
Under \$100	7.69%		4.00%		
100 - 199	7.69%	9.30%	12.00%	6.67%	
200 - 299	7.69%	16.28%	4.00%	13.33%	4.55%
300 - 399		9.30%		13.33%	4.55%
400 - 499					4.55%
500 - 599		4.65%	4.00%		9.09%
600 - 699			4.00%		4.55%
700 - 799					
800 - 899					
900 - 999					
\$1,000 and over			8.00%	13.33%	9.09%

Annual Fee/Retainer					
No Fee/No response	92.31%	74.42%	76.00%	73.33%	27.27%
Under \$2,500		2.33%			4.55%
2,500 - 4,999		4.65%			
5,000 - 7,499					
7,500 - 9,999			4.00%	6.67%	
10,000-12,499		4.65%	12.00%		
12,500-14,999					
15,000-17,499					4.55%
17,500-19,999					4.55%
20,000-22,499			4.00%	6.67%	4.55%
22,500-24,999					
\$25,000 and over	7.69%	13.95%	4.00%	13.33%	54.55%

Average Annual Compensation per Director					
No compensation or not reported	53.85%	25.58%	16.00%	20.00%	18.18%
Under \$2,500		4.65%			
2,500 - 4,999	15.38%	2.33%	4.00%		
5,000 - 7,499		20.93%	8.00%		
7,500 - 9,999	15.38%	4.65%	12.00%	6.67%	
10,000-12,499		6.98%	4.00%		
12,500-14,999	7.69%	6.98%	4.00%		4.55%
15,000-17,499		2.33%	4.00%	6.67%	
17,500-19,999	7.69%	9.30%		13.33%	
20,000-22,499		6.98%	4.00%		
22,500-24,999		4.65%	12.00%	20.00%	
\$25,000 and over		4.65%	32.00%	33.33%	77.27%