

**State of California  
Department of Financial Institutions**

***26<sup>th</sup> Annual  
Executive Officer and Director***

**Compensation Survey**



***As of June 30, 2003***





















**DIRECTORS' INFORMATION**  
SUMMARY DATA AS OF JUNE 30, 2003

BANK ASSET SIZE  
(Million Dollars)

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

**DIRECTORS' INFORMATION**  
SUMMARY DATA AS OF JUNE 30, 2003

BANK ASSET SIZE  
(Million Dollars)

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

**DIRECTORS' INFORMATION**  
SUMMARY DATA AS OF JUNE 30, 2003

BANK ASSET SIZE  
(Million Dollars)

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

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

100%

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

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

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

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

**DIRECTORS' INFORMATION**  
SUMMARY DATA AS OF JUNE 30, 2003

BANK ASSET SIZE  
(Million Dollars)

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

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

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

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

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

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

**DIRECTORS' INFORMATION**  
SUMMARY DATA AS OF JUNE 30, 2003

BANK ASSET SIZE  
(Million Dollars)

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

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

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

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

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