

**State of California
Department of Financial Institutions**

*27th Annual
Executive Officer and Director*

Compensation Survey



As of June 30, 2004

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2004

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	13	27	41	28	12	20
Average Assets (000)	\$34,477	\$76,282	\$156,348	\$355,509	\$681,897	\$2,908,485
Number of Filled Positions	13	25	41	27	12	19
Average Base Salary	\$156,846	\$159,265	\$160,429	\$202,684	\$224,991	\$452,811
Percent Receiving a Bonus	30.77%	60.00%	82.93%	85.19%	91.67%	89.47%
Average Bonus	\$7,000	\$24,134	\$44,661	\$121,706	\$121,850	\$435,505
Bonus*: Tied to Profits		73.33%	55.88%	100.00%	63.64%	64.71%
Tied to Salary		20.00%	26.47%	26.09%	36.36%	52.94%
Tied to Other	75.00%	40.00%	64.71%	39.13%	54.55%	70.59%
Signing Bonus Paid	7.69%		7.32%	7.41%(a)		
Average Signing Bonus	\$25,000		\$20,833	\$15,000		
Percent under Contract	100.00%	72.00%	51.22%	59.26%	66.67%	47.37%
Stock Options as a % of Total Outstanding Shares:						
None	15.38%	24.00%	34.15%	33.33%	41.67%	26.32%
To 2.49%	30.77%	44.00%	24.39%	51.85%	58.33%	47.37%
2.50% to 4.99%	15.38%	16.00%	26.83%	11.11%		21.05%
5.00% to 7.49%	30.77%	12.00%	9.76%	3.70%		5.26%
7.50% to 9.99%	7.69%		4.88%			
10.00% and over		4.00%				
Options qualified under IRC 422	61.54%	52.00%	56.10%	48.15%	58.33%	36.84%
Benefits:						
Auto*: Provided	15.38%	44.00%	39.02%	66.67%	33.33%	78.95%
Monthly Allowance	69.23%	60.00%	46.34%	18.52%	25.00%	10.53%
Mileage		20.00%	12.20%	18.52%	33.33%	21.05%
Other	7.69%	4.00%	4.88%	3.70%	8.33%	21.05%
Country club dues paid	46.15%	44.00%	41.46%	66.67%	66.67%	57.89%
Formal Profit Sharing		12.00%	26.83%	18.52%	41.67%	31.58%
Qualified E.S.O.P.	23.08%	48.00%	48.78%	51.85%	41.67%	42.11%
Non-qualified E.S.O.P.	30.77%	20.00%	17.07%	29.63%	41.67%	42.11%
Pension/401K	53.85%	92.00%	90.24%	85.19%	83.33%	94.74%
Non-qualified pension plan	7.69%	16.00%	24.39%	33.33%	66.67%	47.37%
Severance package	76.92%	52.00%	41.46%	37.04%	58.33%	57.89%
Other	15.38%	12.00%	14.63%	18.52%	8.33%	26.32%

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

(a) includes one signing bonus of shares and stock options for which no dollar value was reported

CHIEF EXECUTIVE OFFICER

BASE ANNUAL SALARY (in Thousands)	BANK ASSET SIZE (Million Dollars)						TOTAL
	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000	
Under \$100		4.00%				8.33%	1.46%
100 - 109		4.00%	2.44%	3.70%			2.19%
110 - 119		4.00%	4.88%				2.19%
120 - 129	15.38%	16.00%	7.32%	3.70%			7.30%
130 - 139	7.69%	20.00%	9.76%				7.30%
140 - 149	7.69%	12.00%	9.76%				5.84%
150 - 159	38.46%	24.00%	21.95%	3.70%			15.33%
160 - 169			17.07%	11.11%			7.30%
170 - 179			4.88%	7.41%			2.92%
180 - 189	15.38%	8.00%	7.32%	3.70%			5.84%
190 - 199	15.38%			14.81%	8.33%		5.11%
200 - 209		4.00%	12.20%	14.81%	8.33%		8.03%
210 - 219				7.41%	8.33%		2.19%
220 - 229				7.41%	8.33%		2.19%
230 - 239				3.70%	16.67%		2.19%
240 - 249				7.41%			1.46%
250 - 259					8.33%	10.53%	2.19%
260 - 269					16.67%		1.46%
270 - 279				3.70%			0.73%
280 - 289							
290 - 299							
300 - 309				3.70%		10.53%	2.19%
310 - 319				3.70%			0.73%
320 - 329			2.44%		16.67%	5.26%	2.92%
330 - 339							
340 - 349							
350 - 359							
360 - 369						5.26%	0.73%
370 - 379						21.05%	2.92%
380 - 389							
390 - 399							
400 - 409						5.26%	0.73%
410 - 419						5.26%	0.73%
420 - 429							
430 - 439						5.26%	0.73%
440 - 449							
450 - 459							
460 - 469							
470 - 479						5.26%	0.73%
480 - 489							
490 - 499							
500 and over		4.00%				26.32%	4.38%
Total positions	13	25	41	27	12	19	137
Average base salary	\$156,846	\$159,265	\$159,265	\$202,684	\$224,991	\$452,811	
Median salary	\$150,000	\$140,000	\$157,000	\$200,000	\$229,588	\$375,000	
Salary Low Range:	\$120,000	\$88,200	\$104,000	\$105,000	\$92,400	\$250,000	
Salary High Range:	\$195,000	\$600,000	\$320,314	\$315,803	\$323,000	\$1,000,000	

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF June 30, 2004

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	35	29	36	41
Average Assets (000)	\$401,468	\$775,236	\$704,001	\$583,787
Number of Filled Positions	35	28	34	40
Average Base Salary	\$198,293	\$234,082	\$239,105	\$193,748
Median Salary	\$189,750	\$185,000	\$195,000	\$150,000
Number Receiving a Bonus	85.71%	75.00%	76.47%	67.50%
Average Bonus	\$97,515	\$155,877	\$178,337	\$96,889
Bonus*: Tied to Profits	66.67%	66.67%	69.23%	70.37%
Tied to Salary	33.33%	28.57%	19.23%	37.04%
Tied to Other	70.00%	66.67%	38.46%	48.15%
Signing Bonus Paid	2.86%	3.57%	2.94%	7.50%
Average Signing Bonus	(a)	\$5,000	\$50,000	\$15,833
Percent under Contract	60.00%	46.43%	64.71%	72.50%
Stock Options as a % of Total Outstanding Shares:				
None	20.00%	35.71%	38.24%	27.50%
To 2.49%	48.57%	39.29%	38.24%	35.00%
2.50% to 4.99%	22.86%	17.86%	14.71%	15.00%
5.00% to 7.49%	5.71%	3.57%	5.88%	20.00%
7.50% to 9.99%	2.86%	3.57%	2.94%	0.00%
10.00% and over	0.00%	0.00%	0.00%	2.50%
Options qualified under IRC 422	60.00%	48.28%	38.89%	53.66%
Benefits:				
Auto*: Provided	57.14%	32.14%	52.94%	47.50%
Monthly Allowance	25.71%	50.00%	35.29%	45.00%
Mileage	14.29%	28.57%	11.76%	15.00%
Other	8.57%	3.57%	8.82%	7.50%
Country club dues paid	60.00%	42.86%	50.00%	52.50%
Formal Profit Sharing	25.71%	28.57%	8.82%	25.00%
Qualified E.S.O.P.	54.29%	35.71%	35.29%	52.50%
Non-qualified E.S.O.P.	17.14%	17.86%	32.35%	37.50%
Pension/401K	88.57%	78.57%	94.12%	82.50%
Non-qualified pension plan	42.86%	28.57%	26.47%	22.50%
Severance package	45.71%	53.57%	41.18%	57.50%
Other	22.86%	21.43%	5.88%	15.00%

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

(a) includes one signing bonus of shares and stock options for which no dollar value was reported

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF JUNE 30, 2004

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	13	27	41	28	12	20
Average Assets (000)	\$34,477	\$76,282	\$156,348	\$355,509	\$681,897	\$2,908,485
Number of Filled Positions	13	23	39	28	12	18
Average Base Salary	\$103,692	\$96,594	\$111,379	\$128,556	\$136,730	\$210,569
Percent Receiving a Bonus	30.77%	52.17%	87.18%	89.29%	100.00%	88.89%
Average Bonus	\$5,375	\$9,779	\$21,518	\$46,274	\$46,120	\$116,386
Bonus*: Tied to Profits		66.67%	55.88%	88.00%	58.33%	62.50%
Tied to Salary		33.33%	29.41%	24.00%	33.33%	68.75%
Tied to Other	75.00%	33.33%	67.65%	32.00%	50.00%	75.00%
Signing Bonus Paid		4.35%	10.26%	3.57%		
Average Signing Bonus		\$5,000	\$9,375	\$20,000		
Percent under Contract	76.92%	30.43%	33.33%	35.71%	33.33%	27.78%
Stock Options as a % of Total Outstanding Shares:						
None		26.09%	33.33%	39.29%	41.67%	22.22%
To 2.49%	84.62%	69.57%	58.97%	57.14%	58.33%	77.78%
2.50% to 4.99%	15.38%	4.35%	5.13%	3.57%		
5.00% to 7.49%						
7.50% to 9.99%			2.56%			
10.00% and over						
Options qualified under IRC 422	53.85%	56.52%	53.85%	42.86%	66.67%	38.89%
Benefits:						
Auto*: Provided	7.69%	4.35%	7.69%	28.57%	16.67%	22.22%
Monthly Allowance	69.23%	47.83%	43.59%	25.00%	16.67%	38.89%
Mileage	7.69%	47.83%	35.90%	32.14%	33.33%	33.33%
Other		4.35%	5.13%			5.56%
Country club dues paid	7.69%		5.13%	25.00%	16.67%	22.22%
Formal Profit Sharing		13.04%	25.64%	17.86%	41.67%	33.33%
Qualified E.S.O.P.	23.08%	43.48%	51.28%	46.43%	41.67%	44.44%
Non-qualified E.S.O.P.	23.08%	13.04%	12.82%	25.00%	33.33%	33.33%
Pension/401K	53.85%	86.96%	89.74%	82.14%	83.33%	100.00%
Non-qualified pension plan		4.35%	20.51%	25.00%	66.67%	55.56%
Severance package	61.54%	30.43%	33.33%	25.00%	41.67%	61.11%
Other	7.69%	8.70%	15.38%	14.29%	16.67%	27.78%

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

CHIEF FINANCIAL OFFICER

BASE ANNUAL SALARY (in Thousands)	BANK ASSET SIZE (Million Dollars)						TOTAL
	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000	
Under \$50		4.35%					0.75%
50 - 59							
60 - 69		4.35%	2.56%				1.50%
70 - 79	7.69%	13.04%	7.69%	10.71%			7.52%
80 - 89	7.69%	17.39%	7.69%	3.57%			6.77%
90 - 99	23.08%	13.04%	7.69%		16.67%		8.27%
100 - 109	15.38%	17.39%	12.82%	7.14%	8.33%		10.53%
110 - 119	15.38%	8.70%	25.64%	7.14%	8.33%	5.56%	13.53%
120 - 129	30.77%	17.39%	20.51%	25.00%		5.56%	18.05%
130 - 139			7.69%	17.86%	25.00%	5.56%	9.02%
140 - 149		4.35%	2.56%	10.71%	8.33%	5.56%	5.26%
150 - 159			2.56%	10.71%			3.01%
160 - 169			2.56%		25.00%	5.56%	3.76%
170 - 179				3.57%		5.56%	1.50%
180 - 189						11.11%	1.50%
190 - 199							
200 - 209					8.33%	5.56%	1.50%
210 - 219						5.56%	0.75%
220 - 229							
230 - 239						5.56%	0.75%
240 - 249				3.57%		5.56%	1.50%
250 - 259						16.67%	2.26%
260 - 269						5.56%	0.75%
270 - 279							
280 - 289						5.56%	0.75%
290 - 299							
300 - 309							
310 - 319							
320 - 329							
330 - 339							
340 - 349							
350 - 359							
360 - 369						5.56%	0.75%
370 - 379							
380 - 389							
389 - 399							
400 - 419							
420 - 429							
430 - 439							
440 - 449							
450 - 459							
460 - 469							
470 - 479							
480 - 489							
490 - 499							
\$500 and over							
Total positions	13	23	39	28	12	18	133
Average base salary	\$103,692	\$96,594	\$111,379	\$128,556	\$136,730	\$210,569	
Median salary	\$100,000	\$99,000	\$115,000	\$128,088	\$137,100	\$208,296	
Salary Low Range:	\$76,000	\$45,000	\$69,000	\$74,550	\$91,000	\$118,933	
Salary High Range:	\$125,000	\$145,000	\$160,000	\$241,000	\$200,000	\$367,710	

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF June 30, 2004

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	35	29	36	41
Average Assets (000)	\$401,468	\$780,700	\$704,001	\$583,787
Number of Filled Positions	33	28	32	40
Average Base Salary	\$124,770	\$131,256	\$129,989	\$124,794
Median Salary	\$121,674	\$115,875	\$121,800	\$117,500
Number Receiving a Bonus	90.91%	71.43%	84.38%	65.00%
Average Bonus	\$40,379	\$58,502	\$41,776	\$35,907
Bonus*: Tied to Profits	60.00%	75.00%	59.26%	65.38%
Tied to Salary	33.33%	35.00%	25.93%	42.31%
Tied to Other	60.00%	65.00%	48.15%	46.15%
Signing Bonus Paid		3.57%	9.38%	5.00%
Average Signing Bonus		\$2,500	\$13,333	\$10,000
Percent under Contract	45.45%	35.71%	34.38%	32.50%
Stock Options as a % of Total Outstanding Shares:				
None	21.21%	42.86%	28.13%	27.50%
To 2.49%	69.70%	57.14%	65.63%	67.50%
2.50% to 4.99%	6.06%		6.25%	5.00%
5.00% to 7.49%				
7.50% to 9.99%	3.03%			
10.00% and over				
Options qualified under IRC 422	54.29%	51.72%	33.33%	53.66%
Benefits:				
Auto*: Provided	21.21%	3.57%	15.63%	15.00%
Monthly Allowance	36.36%	28.57%	34.38%	55.00%
Mileage	30.30%	42.86%	37.50%	27.50%
Other	3.03%		3.13%	5.00%
Country club dues paid	24.24%	7.14%	12.50%	5.00%
Formal Profit Sharing	24.24%	28.57%	9.38%	25.00%
Qualified E.S.O.P.	51.52%	35.71%	37.50%	50.00%
Non-qualified E.S.O.P.	12.12%	14.29%	28.13%	27.50%
Pension/401K	87.88%	78.57%	93.75%	80.00%
Non-qualified pension plan	36.36%	25.00%	25.00%	17.50%
Severance package	36.36%	50.00%	34.38%	35.00%
Other	24.24%	14.29%	6.25%	15.00%

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

(a) includes one signing bonus of shares and stock options for which no dollar value was reported

SENIOR LOAN OFFICER
SUMMARY DATA AS OF JUNE 30, 2004

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	13	27	41	28	12	20
Average Assets (000)	\$34,477	\$76,282	\$156,348	\$355,509	\$681,897	\$2,908,485
Number of Filled Positions	13	24	39	28	12	20
Average Base Salary	\$122,271	\$99,271	\$113,793	\$125,358	\$145,295	\$209,510
Percent Receiving a Bonus	23.08%	54.17%	87.18%	96.43%	100.00%	95.00%
Average Bonus	\$5,500	\$10,640	\$21,068	\$49,556	\$51,119	\$109,270
Bonus*: Tied to Profits		69.23%	52.94%	77.78%	58.33%	57.89%
Tied to Salary		23.08%	29.41%	25.93%	33.33%	63.16%
Tied to Other	66.67%	46.15%	67.65%	44.44%	66.67%	68.42%
Signing Bonus Paid	15.38%		5.13%	3.57%		5.00%
Average Signing Bonus	\$22,500		\$15,000	\$10,000		\$50,000
Percent under Contract	61.54%	16.67%	38.46%	25.00%	50.00%	20.00%
Stock Options as a % of Total Outstanding Shares:						
None	15.38%	41.67%	38.46%	42.86%	41.67%	30.00%
To 2.49%	69.23%	58.33%	53.85%	57.14%	58.33%	70.00%
2.50% to 4.99%	15.38%		5.13%			
5.00% to 7.49%						
7.50% to 9.99%			2.56%			
10.00% and over						
Options qualified under IRC 422	61.54%	50.00%	48.72%	46.43%	66.67%	35.00%
Benefits:						
Auto*: Provided	7.69%	4.17%	7.69%	35.71%	8.33%	30.00%
Monthly Allowance	76.92%	50.00%	56.41%	28.57%	41.67%	40.00%
Mileage		45.83%	30.77%	28.57%	33.33%	25.00%
Other			2.56%			5.00%
Country club dues paid	23.08%	4.17%	10.26%	39.29%	33.33%	25.00%
Formal Profit Sharing		8.33%	25.64%	17.86%	41.67%	30.00%
Qualified E.S.O.P.	23.08%	45.83%	48.72%	50.00%	41.67%	40.00%
Non-qualified E.S.O.P.	23.08%	8.33%	12.82%	25.00%	33.33%	35.00%
Pension/401K	53.85%	87.50%	87.18%	89.29%	83.33%	95.00%
Non-qualified pension plan	7.69%	4.17%	23.08%	17.86%	66.67%	50.00%
Severance package	53.85%	20.83%	33.33%	17.86%	41.67%	50.00%
Other	7.69%	8.33%	12.82%	14.29%	16.67%	25.00%

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

SENIOR LOAN OFFICER

BASE ANNUAL SALARY (in Thousands)	BANK ASSET SIZE (Million Dollars)						TOTAL
	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000	
Under \$50		4.17%					0.74%
50 - 59				3.57%			0.74%
60 - 69			5.13%				1.47%
70 - 79		8.33%					1.47%
80 - 89		16.67%	5.13%	7.14%			5.88%
90 - 99	15.38%	16.67%	10.26%				7.35%
100 - 109	23.08%	29.17%	23.08%	7.14%		5.00%	16.18%
110 - 119	7.69%	4.17%	15.38%	17.86%		5.00%	10.29%
120 - 129	30.77%	20.83%	17.95%	21.43%	33.33%	5.00%	19.85%
130 - 139	7.69%		15.38%	14.29%	8.33%		8.82%
140 - 149				14.29%	25.00%		5.15%
150 - 159	7.69%		5.13%	10.71%	16.67%		5.88%
160 - 169			2.56%		8.33%	5.00%	2.21%
170 - 179	7.69%					5.00%	1.47%
180 - 189				3.57%		10.00%	2.21%
190 - 199						5.00%	0.74%
200 - 209					8.33%	15.00%	2.94%
210 - 219						10.00%	1.47%
220 - 229						10.00%	1.47%
230 - 239						5.00%	0.74%
240 - 249							
250 - 259						5.00%	0.74%
260 - 269						5.00%	0.74%
270 - 279							
280 - 289							
290 - 299							
300 - 309							
310 - 319							
320 - 329							
330 - 339						5.00%	0.74%
340 - 349							
350 - 359							
360 - 369							
370 - 379						5.00%	0.74%
380 - 389							
389 - 399							
400 - 419							
420 - 429							
430 - 439							
440 - 449							
450 - 459							
460 - 469							
470 - 479							
480 - 489							
490 - 499							
\$500 and over							
Total positions	13	24	39	28	12	20	
Average base salary	\$122,271	\$99,271	\$113,793	\$125,358	\$145,295	\$209,510	
Median salary	\$122,500	\$100,000	\$110,000	\$122,793	\$143,000	\$206,000	
Salary Low Range:	\$95,000	\$100,000	\$68,952	\$59,436	\$120,000	\$107,714	
Salary High Range:	\$175,000	\$126,000	\$160,000	\$185,000	\$200,000	\$375,000	

SENIOR LOAN OFFICER
SUMMARY DATA AS OF June 30, 2004

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	35	29	36	41
Average Assets (000)	\$401,468	\$780,700	\$704,001	\$583,787
Number of Filled Positions	34	28	35	39
Average Base Salary	\$126,347	\$131,092	\$135,185	\$132,043
Median Salary	\$120,942	\$122,400	\$132,994	\$114,000
Number Receiving a Bonus	85.29%	82.14%	85.71%	66.67%
Average Bonus	\$41,706	\$49,659	\$48,909	\$41,530
Bonus*: Tied to Profits	62.07%	56.52%	60.00%	65.38%
Tied to Salary	34.48%	30.43%	26.67%	42.31%
Tied to Other	68.97%	73.91%	46.67%	50.00%
Signing Bonus Paid	2.94%	3.57%	5.71%	5.13%
Average Signing Bonus	\$10,000	\$50,000	\$25,000	\$12,500
Percent under Contract	38.24%	28.57%	31.43%	30.77%
Stock Options as a % of Total Outstanding Shares:				
None	26.47%	42.86%	45.71%	35.90%
To 2.49%	61.76%	57.14%	54.29%	61.54%
2.50% to 4.99%	8.82%			2.56%
5.00% to 7.49%				
7.50% to 9.99%	2.94%			
10.00% and over				
Options qualified under IRC 422	54.29%	51.72%	36.11%	48.78%
Benefits:				
Auto*: Provided	23.53%	3.57%	20.00%	15.38%
Monthly Allowance	38.24%	39.29%	51.43%	58.97%
Mileage	29.41%	46.43%	22.86%	23.08%
Other	2.94%		2.86%	
Country club dues paid	38.24%	14.29%	20.00%	10.26%
Formal Profit Sharing	23.53%	28.57%	8.57%	23.08%
Qualified E.S.O.P.	52.94%	35.71%	34.29%	51.28%
Non-qualified E.S.O.P.	11.76%	14.29%	25.71%	28.21%
Pension/401K	88.24%	78.57%	94.29%	79.49%
Non-qualified pension plan	38.24%	25.00%	22.86%	15.38%
Severance package	29.41%	46.43%	25.71%	33.33%
Other	23.53%	14.29%	5.71%	12.82%

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

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2004

	BANK ASSET SIZE (Million Dollars)					
	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	13	27	41	28	12	20
Average Assets	34,477	76,282	156,348	355,509	681,897	2,908,485
Average Number of Directors	9.23	9.00	8.78	8.78	10.17	9.68
Average Number of Inside Directors	1.62	2.04	1.64	1.64	1.25	2.35
Fees Paid to Inside Directors		18.52%	17.07%	35.71%	25.00%	15.00%
Outside Directors Eligible for Bonus Plan			7.32%	14.29%		20.00%
Travel Expenses to Meetings Reimbursed	23.08%	29.63%	29.27%	50.00%	50.00%	65.00%
Chairman of the Board Active Bank Officer	15.38%	37.04%	21.95%	32.14%	25.00%	45.00%
CEO		29.63%	17.07%	21.43%	8.33%	35.00%
full time salaried non-CEO	7.69%	7.41%	4.88%	7.14%	16.67%	10.00%
Paid Medical Exam		3.70%	2.44%	17.86%		45.00%
Outside Directors Eligible for Health Plan		11.11%	24.39%	39.29%	41.67%	40.00%
Life Insurance Policy on Chairman	7.69%	11.11%	21.95%	46.43%	50.00%	50.00%
Life Insurance Policy on Inside Board	38.46%	33.33%	43.90%	64.29%	58.33%	45.00%
Life Insurance Policy all Other Board	7.69%	3.70%	4.88%	21.43%	33.33%	25.00%
Stock Options as a % of Total Outstanding Shares						
None	15.38%	37.04%	39.02%	46.43%	50.00%	40.00%
To 2.49%	15.38%	14.81%	21.95%	25.00%	16.67%	45.00%
2.50% to 4.99%	15.38%	11.11%	14.63%	17.86%	8.33%	10.00%
5.00% to 7.49%	23.08%	7.41%	7.32%		25.00%	
7.50% to 9.99%	15.38%	18.52%				
10.00% and over	15.38%	11.11%	17.07%	10.71%		5.00%
Average stock options as a % of total outstanding shares--all officers and directors	15.49	11.38	15.59	11.95	9.23	5.16
Directors sent to Conferences/Conventions	76.92%	62.96%	75.61%	89.29%	83.33%	80.00%
Percent with Mandatory Retirement Age	7.69%	3.70%	14.63%	21.43%	41.67%	40.00%
Average Age	72.0	65.0	70.7	74.2	70.2	73.4
Directors and Officers Liability Insurance	100.00%	81.48%	92.68%	92.86%	100.00%	90.00%
Directors eligible for Deferred Comp			12.20%	32.14%	25.00%	55.00%
Other Benefits			7.32%	25.00%	16.67%	20.00%
Directors' Fees:						
Regular Board Meeting						
Banks Paying No Fee	92.31%	55.56%	29.27%	17.86%	33.33%	30.00%
Banks Paying a Fee	7.69%	44.44%	70.73%	82.14%	66.67%	70.00%
Chairman of the Board						
Average Fee Paid	\$ 1,000.00	\$ 693.42	\$ 1,016.38	\$ 2,056.52	\$ 993.75	\$ 3,334.52
Median Fee Paid	\$ 1,000.00	\$ 600.00	\$ 800.00	\$ 1,000.00	\$ 825.00	\$ 2,750.00
Range - Low Fee	\$ 1,000.00	\$ 100.00	\$ 375.00	\$ 250.00	\$ 500.00	\$ 333.33
Range - High Fee	\$ 1,000.00	\$ 1,750.00	\$ 3,250.00	\$ 14,400.00	\$ 2,400.00	\$ 10,350.00
Members						
Average Fee Paid	\$ 1,000.00	\$ 470.06	\$ 849.24	\$ 1,433.33	\$ 995.33	\$ 1,885.02
Median Fee Paid	\$ 1,000.00	\$ 300.00	\$ 500.00	\$ 1,000.00	\$ 800.00	\$ 1,375.00
Range - Low Fee	\$ 1,000.00	\$ 100.00	\$ 250.00	\$ 250.00	\$ 400.00	\$ 333.33
Range - High Fee	\$ 1,000.00	\$ 1,500.00	\$ 2,500.00	\$ 12,000.00	\$ 2,325.00	\$ 5,000.00
Attendance required to claim	100.00%	91.67%	96.55%	86.96%	100.00%	85.71%
Audit Committee						
Banks Paying No Fee	92.31%	77.78%	39.02%	53.57%	33.33%	30.00%
Banks Paying a Fee	7.69%	22.22%	60.98%	46.43%	66.67%	70.00%
Committee Chairman						
Average Fee Paid	\$500.00	\$104.17	\$242.50	\$446.15	\$395.75	\$1,165.45
Median Fee Paid	\$500.00	\$100.00	\$200.00	\$350.00	\$408.00	\$925.00
Range - Low Fee	\$500.00	\$25.00	\$62.50	\$200.00	\$75.00	\$100.00
Range - High Fee	\$500.00	\$250.00	\$600.00	\$1,800.00	\$1,000.00	\$5,000.00
Members						
Average Fee Paid	\$500.00	\$89.29	\$208.70	\$264.29	\$377.13	\$1,048.48
Median Fee Paid	\$500.00	\$100.00	\$200.00	\$250.00	\$387.50	\$500.00
Range - Low Fee	\$500.00	\$25.00	\$100.00	\$100.00	\$75.00	\$300.00
Range - High Fee	\$500.00	\$150.00	\$250.00	\$400.00	\$900.00	\$5,000.00
Attendance required to claim	100.00%	83.33%	100.00%	100.00%	100.00%	64.29%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2004

	BANK ASSET SIZE (Million Dollars)					
	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Compensation Committee						
Banks Paying No Fee	92.31%	88.89%	56.10%	64.29%	58.33%	45.00%
Banks Paying a Fee	7.69%	11.11%	43.90%	35.71%	41.67%	55.00%
Committee Chairman						
Average Fee Paid	\$ 500.00	\$ 75.00	\$ 235.42	\$ 291.33	\$ 335.00	\$ 1,023.45
Median Fee Paid	\$ 500.00	\$ 100.00	\$ 200.00	\$ 200.00	\$ 350.00	\$ 600.00
Range - Low Fee	\$ 500.00	\$ 25.00	\$ 62.50	\$ 150.00	\$ 250.00	\$ 250.00
Range - High Fee	\$ 500.00	\$ 100.00	\$ 525.00	\$ 833.33	\$ 425.00	\$ 5,000.00
Members						
Average Fee Paid	\$ 500.00	\$ 125.00	\$ 222.06	\$ 292.12	\$ 391.67	\$ 995.43
Median Fee Paid	\$ 500.00	\$ 100.00	\$ 200.00	\$ 200.00	\$ 362.50	\$ 510.50
Range - Low Fee	\$ 500.00	\$ 25.00	\$ 100.00	\$ 150.00	\$ 75.00	\$ 300.00
Range - High Fee	\$ 500.00	\$ 300.00	\$ 525.00	\$ 833.33	\$ 900.00	\$ 5,000.00
Attendance required to claim	100.00%	166.67%	100.00%	100.00%	100.00%	72.73%
Credit Committee						
Banks Paying No Fee	92.31%	70.37%	43.90%	53.57%	66.67%	50.00%
Banks Paying a Fee	7.69%	29.63%	56.10%	46.43%	33.33%	50.00%
Committee Chairman						
Average Fee Paid	\$500.00	\$81.25	\$239.67	\$376.92	\$418.75	\$1,237.43
Median Fee Paid	\$500.00	\$100.00	\$250.00	\$300.00	\$412.50	\$729.17
Range - Low Fee	\$500.00	\$25.00	\$62.50	\$200.00	\$350.00	\$250.00
Range - High Fee	\$500.00	\$100.00	\$525.00	\$1,000.00	\$500.00	\$5,000.00
Members						
Average Fee Paid	\$500.00	\$77.78	\$220.65	\$352.94	\$470.29	\$1,050.10
Median Fee Paid	\$500.00	\$100.00	\$200.00	\$300.00	\$375.00	\$450.00
Range - Low Fee	\$500.00	\$25.00	\$100.00	\$100.00	\$75.00	\$317.50
Range - High Fee	\$500.00	\$100.00	\$525.00	\$1,000.00	\$1,575.00	\$5,000.00
Attendance required to claim	100.00%	112.50%	100.00%	88.24%	100.00%	70.00%
Investment Committee						
Banks Paying No Fee	100.00%	81.48%	60.98%	67.86%	83.33%	65.00%
Banks Paying a Fee		18.52%	39.02%	32.14%	16.67%	35.00%
Committee Chairman						
Average Fee Paid	\$ -	\$ 75.00	\$ 224.22	\$ 239.44	\$ 412.50	\$ 1,167.86
Median Fee Paid	\$ -	\$ 100.00	\$ 225.00	\$ 200.00	\$ 412.50	\$ 500.00
Range - Low Fee	\$ -	\$ 25.00	\$ 62.50	\$ 180.00	\$ 400.00	\$ 250.00
Range - High Fee	\$ -	\$ 100.00	\$ 525.00	\$ 350.00	\$ 425.00	\$ 5,000.00
Members						
Average Fee Paid	\$ -	\$ 79.17	\$ 205.77	\$ 250.42	\$ 283.33	\$ 1,035.12
Median Fee Paid	\$ -	\$ 100.00	\$ 150.00	\$ 212.50	\$ 375.00	\$ 333.33
Range - Low Fee	\$ -	\$ 25.00	\$ 100.00	\$ 100.00	\$ 75.00	\$ 300.00
Range - High Fee	\$ -	\$ 100.00	\$ 525.00	\$ 400.00	\$ 400.00	\$ 5,000.00
Attendance required to claim		120.00%	93.75%	91.67%	100.00%	57.14%
Annual Retainer						
Banks Paying No Retainer	100.00%	81.48%	82.93%	53.57%	50.00%	40.00%
Banks Paying a Retainer		18.52%	17.07%	46.43%	50.00%	60.00%
Average Retainer Paid		\$ 35,825.60	\$ 13,114.29	\$ 16,853.85	\$ 21,833.33	\$ 28,429.05
Median Retainer Paid		\$ 9,600.00	\$ 12,000.00	\$ 12,000.00	\$ 22,000.00	\$ 26,730.00
Range - Low Retainer		\$ 800.00	\$ 3,000.00	\$ 1,750.00	\$ 6,000.00	\$ 60,000.00
Range - High Retainer		\$ 86,400.00	\$ 27,000.00	\$ 43,500.00	\$ 41,000.00	\$ 14,000.00
Total Annual Director Compensation						
Banks that responded to this question	7.69%	48.15%	70.73%	96.43%	91.67%	85.00%
Of those banks:						
Average Compensation	10,000.00	5,846.54	11,919.21	22,481.44	18,403.00	34,043.07
Median Compensation	10,000.00	4,800.00	12,000.00	20,400.00	17,750.00	31,000.00
Range - Minimum Compensation	10,000.00	1,500.00	2,584.00	5,059.00	4,650.00	77,329.00
Range - Maximum Compensation	10,000.00	13,000.00	27,000.00	55,222.00	30,000.00	10,284.00

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2004

BANK ASSET SIZE
(Million Dollars)

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

Regular Board Meeting--Chairman						
No Fee	92.31%	55.56%	29.27%	17.86%	33.33%	30.00%
Under \$100						
100 - 199		11.11%				
200 - 299		3.70%		3.57%		
300 - 399		3.70%	2.44%			5.00%
400 - 499		3.70%	7.32%			
500 - 599			17.07%	17.86%	16.67%	
600 - 699					8.33%	
700 - 799			7.32%	3.57%		
800 - 899		3.70%	2.44%	3.57%	16.67%	5.00%
900 - 999						
\$1,000 and over	7.69%	18.52%	34.15%	53.57%	25.00%	60.00%

Regular Board Meeting--Members						
No Fee	92.31%	37.04%	19.51%	3.57%	25.00%	10.00%
Under \$100						
100 - 199		14.81%				
200 - 299		14.81%	2.44%	3.57%		
300 - 399		3.70%		3.57%		5.00%
400 - 499		7.41%	9.76%		8.33%	
500 - 599			29.27%	25.00%	16.67%	
600 - 699		3.70%	2.44%	3.57%	8.33%	
700 - 799		3.70%	7.32%	3.57%		
800 - 899		3.70%	2.44%		16.67%	10.00%
900 - 999						
\$1,000 and over	7.69%	11.11%	26.83%	57.14%	25.00%	75.00%

Audit Committee--Chairman						
No Committee or No Fee	92.31%	77.78%	39.02%	53.57%	33.33%	30.00%
Under \$100						
100 - 199		11.11%	21.95%		8.33%	5.00%
200 - 299		3.70%	19.51%	14.29%	8.33%	5.00%
300 - 399			4.88%	14.29%		5.00%
400 - 499			7.32%	10.71%	25.00%	
500 - 599	7.69%		2.44%		8.33%	5.00%
600 - 699			2.44%	3.57%		5.00%
700 - 799						
800 - 899						10.00%
900 - 999						35.00%
\$1,000 and over				3.57%	8.33%	

Audit Committee--Members						
No Committee or No Fee	92.31%	74.07%	43.90%	50.00%	33.33%	45.00%
Under \$100						
100 - 199		7.41%			8.33%	
200 - 299		18.52%	26.83%	3.57%	16.67%	
300 - 399			19.51%	25.00%		
400 - 499			4.88%	14.29%	8.33%	15.00%
500 - 599			2.44%	7.14%	8.33%	
600 - 699	7.69%		2.44%		16.67%	15.00%
700 - 799						
800 - 899						5.00%
900 - 999					8.33%	
\$1,000 and over						20.00%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2004

BANK ASSET SIZE
(Million Dollars)

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

Compensation Committee--Chairman						
No Committee or No Fee	92.31%	88.89%	56.10%	64.29%	58.33%	45.00%
Under \$100		3.70%	2.44%			
100 - 199		7.41%	17.07%	7.14%		
200 - 299			9.76%	14.29%	16.67%	5.00%
300 - 399			7.32%	10.71%	8.33%	10.00%
400 - 499			4.88%		16.67%	
500 - 599	7.69%		2.44%			10.00%
600 - 699						10.00%
700 - 799						5.00%
800 - 899				3.57%		5.00%
900 - 999						
\$1,000 and over						10.00%

Compensation Committee--Members						
No Committee or No Fee	92.31%	81.48%	58.54%	60.71%	50.00%	50.00%
Under \$100		3.70%			8.33%	
100 - 199		11.11%	17.07%	7.14%		
200 - 299			14.63%	17.86%	8.33%	
300 - 399		3.70%	4.88%	7.14%	16.67%	15.00%
400 - 499			2.44%	3.57%	8.33%	5.00%
500 - 599	7.69%		2.44%			10.00%
600 - 699						
700 - 799						5.00%
800 - 899				3.57%		5.00%
900 - 999					8.33%	
\$1,000 and over						10.00%

Credit Committee--Chairman						
No Committee or No Fee	92.31%	70.37%	43.90%	53.57%	66.67%	50.00%
Under \$100		11.11%	2.44%			
100 - 199		18.52%	17.07%			
200 - 299			17.07%	14.29%		5.00%
300 - 399			12.20%	17.86%	8.33%	10.00%
400 - 499			4.88%	7.14%	16.67%	
500 - 599	7.69%		2.44%		8.33%	
600 - 699				3.57%		10.00%
700 - 799						
800 - 899						5.00%
900 - 999						
\$1,000 and over				3.57%		20.00%

Credit Committee--Members						
No Committee or No Fee	92.31%	66.67%	43.90%	39.29%	41.67%	60.00%
Under \$100		14.81%			8.33%	
100 - 199		18.52%	19.51%	3.57%	8.33%	
200 - 299			26.83%	17.86%		
300 - 399			4.88%	17.86%	16.67%	15.00%
400 - 499			2.44%	10.71%	16.67%	5.00%
500 - 599	7.69%		2.44%	7.14%		10.00%
600 - 699						
700 - 799						
800 - 899						
900 - 999						
\$1,000 and over				3.57%	8.33%	10.00%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2004

BANK ASSET SIZE

(Million Dollars)

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

Investment Committee--Members						
No Committee or No Fee	100.00%	81.48%	60.98%	67.86%	83.33%	65.00%
Under \$100		7.41%	2.44%			
100 - 199		11.11%	14.63%	3.57%		
200 - 299			12.20%	17.86%		5.00%
300 - 399			4.88%	10.71%		5.00%
400 - 499			2.44%		16.67%	
500 - 599			2.44%			10.00%
600 - 699						5.00%
700 - 799						
800 - 899						
900 - 999						
\$1,000 and over						10.00%

Investment Committee--Chairman						
No Committee or No Fee	100.00%	77.78%	68.29%	57.14%	75.00%	65.00%
Under \$100		7.41%			8.33%	
100 - 199		14.81%	17.07%	7.14%		
200 - 299			9.76%	21.43%		
300 - 399				7.14%	8.33%	20.00%
400 - 499			2.44%	7.14%	8.33%	
500 - 599			2.44%			10.00%
600 - 699						
700 - 799						
800 - 899						
900 - 999						
\$1,000 and over						5.00%

Annual Fee/Retainer						
No Fee	100.00%	81.48%	82.93%	53.57%	50.00%	40.00%
Under \$2,500		3.70%		3.57%		
2,500 - 4,999		3.70%	2.44%			
5,000 - 7,499			2.44%	3.57%	8.33%	
7,500 - 9,999		3.70%	2.44%	10.71%		
10,000-12,499				7.14%		
12,500-14,999			2.44%		8.33%	10.00%
15,000-17,500				3.57%		5.00%
17,500-19,999			4.88%			5.00%
20,000-22,499				7.14%	8.33%	5.00%
22,500-24,999					8.33%	
\$25,000 and over		7.41%	2.44%	10.71%	16.67%	35.00%

Average Annual Compensation per Director						
Not reported	92.31%	51.85%	29.27%	3.57%	8.33%	15.00%
Under \$2,500		11.11%				
2,500 - 4,999		14.81%	4.88%		8.33%	
5,000 - 7,499		11.11%	17.07%	7.14%	8.33%	
7,500 - 9,999		3.70%	7.32%	3.57%		
10,000-12,499	7.69%	3.70%	7.32%	14.29%	8.33%	5.00%
12,500-14,999		3.70%	7.32%	7.14%		5.00%
15,000-17,500			12.20%	3.57%	16.67%	5.00%
17,500-19,999			9.76%	7.14%	8.33%	
20,000-22,499			2.44%	10.71%	8.33%	
22,500-24,999				17.86%	8.33%	
\$25,000 and over			2.44%	25.00%	25.00%	70.00%