

**State of California
Department of Financial Institutions**

*28th Annual
Executive Officer and Director*

Compensation Survey



As of June 30, 2005

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2005

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	15	20	51	18	10	23
Average Assets (000)	\$31,670	\$73,361	\$154,599	\$369,116	\$592,083	\$4,515,567
Number of Filled Positions	14	20	51	18	9	23
Average Base Salary	\$151,071	\$146,266	\$174,480	\$210,014	\$239,775	\$471,525
Percent Receiving a Bonus		70.00%	86.27%	94.44%	100.00%	91.30%
Average Bonus		\$13,714	\$57,284	\$109,889	\$165,359	\$385,165
Bonus*: Tied to Profits		25.00%	50.98%	61.11%	44.44%	47.83%
Tied to Salary		5.00%	29.41%	38.89%	22.22%	43.48%
Tied to Other		35.00%	47.06%	50.00%	77.78%	56.52%
Signing Bonus Paid		5.00%	3.92%	5.56%		4.35%
Average Signing Bonus		75,000.00	27,500.00	5,000.00		275,000.00
Percent under Contract	78.57%	85.00%	56.86%	55.56%	77.78%	47.83%
Stock Options as a % of Total Outstanding Shares:						
None		10.00%	31.37%	44.44%	33.33%	39.13%
To 2.49%	21.43%	40.00%	21.57%	50.00%	55.56%	39.13%
2.50% to 4.99%	35.71%	35.00%	31.37%	5.56%	11.11%	17.39%
5.00% to 7.49%	35.71%	10.00%	9.80%			4.35%
7.50% to 9.99%	7.14%		3.92%			
10.00% and over		5.00%	1.96%			
Options qualified under IRC 422	85.71%	70.00%	56.86%	50.00%	66.67%	30.43%
Benefits:						
Auto*: Provided	7.14%	30.00%	37.25%	66.67%	55.56%	73.91%
Monthly Allowance	85.71%	65.00%	49.02%	11.11%	33.33%	17.39%
Mileage		10.00%	19.61%	16.67%	22.22%	21.74%
Other		10.00%	3.92%	5.56%		17.39%
Country club dues paid	28.57%	45.00%	45.10%	38.89%	55.56%	69.57%
Formal Profit Sharing		20.00%	21.57%	11.11%	44.44%	30.43%
Qualified E.S.O.P.	64.29%	55.00%	49.02%	44.44%	44.44%	26.09%
Non-qualified E.S.O.P.	14.29%	20.00%	15.69%	27.78%	33.33%	47.83%
Pension/401K	71.43%	85.00%	92.16%	100.00%	77.78%	95.65%
Non-qualified pension plan		15.00%	25.49%	33.33%	44.44%	73.91%
Severance package	57.14%	60.00%	45.10%	38.89%	55.56%	60.87%
Other	7.14%	15.00%	9.80%	22.22%		30.43%

* 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		5.00%	1.96%				1.48%
100 - 109	7.14%						0.74%
110 - 119		5.00%	5.88%				2.96%
120 - 129	14.29%	15.00%	5.88%		11.11%		6.67%
130 - 139		10.00%	3.92%				2.96%
140 - 149	7.14%	5.00%					1.48%
150 - 159	35.71%	35.00%	15.69%				14.81%
160 - 169	7.14%	10.00%	17.65%	11.11%			10.37%
170 - 179	14.29%	10.00%	15.69%	11.11%			10.37%
180 - 189	14.29%		3.92%	11.11%			4.44%
190 - 199		5.00%	3.92%	5.56%			2.96%
200 - 209			7.84%	11.11%	11.11%	4.35%	5.93%
210 - 219			5.88%	16.67%	11.11%		5.19%
220 - 229			1.96%	5.56%	11.11%	4.35%	2.96%
230 - 239			1.96%	5.56%			1.48%
240 - 249			1.96%	5.56%	11.11%		2.22%
250 - 259			1.96%	11.11%		8.70%	3.70%
260 - 269					11.11%	4.35%	1.48%
270 - 279					11.11%	4.35%	1.48%
280 - 289					11.11%	4.35%	1.48%
290 - 299			1.96%				0.74%
300 - 309				5.56%		8.70%	2.22%
310 - 319							
320 - 329			1.96%		11.11%	4.35%	2.22%
330 - 339						4.35%	0.74%
340 - 349							
350 - 359							
360 - 369							
370 - 379						4.35%	0.74%
380 - 389							
390 - 399							
400 - 409						4.35%	0.74%
410 - 419							
420 - 429						4.35%	0.74%
430 - 439						4.35%	0.74%
440 - 449							
450 - 459							
460 - 469							
470 - 479							
480 - 489							
490 - 499							
500 and over						34.78%	5.93%
Total positions	14	20	51	18	9	23	135
Average base salary	\$151,071	\$146,266	\$174,480	\$210,014	\$239,775	\$471,525	
Median salary	\$150,000	\$150,000	\$168,000	\$205,000	\$248,699	\$371,000	
Salary Low Range:	\$100,000	\$88,820	\$65,000	\$160,000	\$125,000	\$200,000	
Salary High Range:	\$185,000	\$195,000	\$325,395	\$300,000	\$325,278	\$1,200,000	

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF June 30, 2005

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	33	24	39	41
Average Assets (000)	\$567,228	\$2,626,175	\$709,929	\$410,141
Median Assets (000)	\$221,512	\$169,809	\$198,033	\$112,452
Number of Filled Positions	33	24	38	40
Average Base Salary	\$214,884	\$291,806	\$236,511	\$191,004
Median Salary	\$190,000	\$180,000	\$195,000	\$165,500
Number Receiving a Bonus	81.82%	79.17%	71.05%	80.00%
Average Bonus	\$110,970	\$217,919	\$155,892	\$87,862
Bonus*: Tied to Profits	42.42%	45.83%	42.11%	42.50%
Tied to Salary	30.30%	25.00%	28.95%	22.50%
Tied to Other	51.52%	0.00%	0.01%	50.00%
Signing Bonus Paid	3.03%	4.17%	2.63%	5.00%
Average Signing Bonus	\$75,000	\$5,000	\$50,000	\$140,000
Percent under Contract	54.55%	41.67%	65.79%	80.00%
Stock Options as a % of Total Outstanding Shares:				
None	27.27%	37.50%	39.47%	17.50%
To 2.49%	36.36%	20.83%	28.95%	40.00%
2.50% to 4.99%	24.24%	20.83%	21.05%	30.00%
5.00% to 7.49%	9.09%	12.50%	7.89%	10.00%
7.50% to 9.99%	3.03%	4.17%	2.63%	
10.00% and over		4.17%		2.50%
Options qualified under IRC 422	66.67%	50.00%	44.74%	65.00%
Benefits:				
Auto*: Provided	54.55%	33.33%	42.11%	45.00%
Monthly Allowance	33.33%	50.00%	50.00%	45.00%
Mileage	54.55%	33.33%	42.11%	45.00%
Other		8.33%	10.53%	7.50%
Country club dues paid	60.61%	37.50%	50.00%	40.00%
Formal Profit Sharing	30.30%	20.83%	5.26%	27.50%
Qualified E.S.O.P.	54.55%	41.67%	34.21%	55.00%
Non-qualified E.S.O.P.	15.15%	20.83%	23.68%	35.00%
Pension/401K	87.88%	95.83%	86.84%	90.00%
Non-qualified pension plan	45.45%	33.33%	34.21%	17.50%
Severance package	45.45%	54.17%	50.00%	55.00%
Other	21.21%	12.50%	10.53%	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, 2005

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	15	20	51	18	10	23
Average Assets (000)	\$31,670	\$73,361	\$154,599	\$369,116	\$592,083	\$4,515,567
Number of Filled Positions	15	18	50	18	10	23
Average Base Salary	\$110,267	\$106,122	\$115,243	\$142,331	\$127,730	\$230,610
Percent Receiving a Bonus	6.67%	77.78%	80.00%	83.33%	90.00%	69.57%
Average Bonus	\$10,000	\$10,475	\$28,643	\$61,868	\$42,678	\$141,896
Bonus*: Tied to Profits		22.22%	44.00%	55.56%	50.00%	39.13%
Tied to Salary		11.11%	32.00%	33.33%	20.00%	43.48%
Tied to Other	6.67%	33.33%	44.00%	55.56%	70.00%	56.52%
Signing Bonus Paid		5.56%	6.00%		10.00%	8.70%
Average Signing Bonus	-	30,000.00	6,666.67	-	20,000.00	28,000.00
Percent under Contract	73.33%	50.00%	28.00%	33.33%	60.00%	26.09%
Stock Options as a % of Total Outstanding Shares:						
None		5.56%	42.00%	44.44%	40.00%	39.13%
To 2.49%	73.33%	77.78%	46.00%	44.44%	60.00%	60.87%
2.50% to 4.99%	26.67%	16.67%	8.00%	11.11%		
5.00% to 7.49%						
7.50% to 9.99%			2.00%			
10.00% and over			2.00%			
Options qualified under IRC 422	80.00%	83.33%	54.00%	44.44%	60.00%	34.78%
Benefits:						
Auto*: Provided		11.11%	8.00%	27.78%	10.00%	47.83%
Monthly Allowance	80.00%	61.11%	44.00%	11.11%	30.00%	30.43%
Mileage	13.33%	16.67%	36.00%	50.00%	60.00%	21.74%
Other		5.56%	6.00%	5.56%		17.39%
Country club dues paid	13.33%	11.11%	10.00%	16.67%	20.00%	43.48%
Formal Profit Sharing		11.11%	18.00%	5.56%	40.00%	30.43%
Qualified E.S.O.P.	66.67%	50.00%	48.00%	44.44%	50.00%	21.74%
Non-qualified E.S.O.P.	6.67%	11.11%	10.00%	16.67%	20.00%	47.83%
Pension/401K	66.67%	83.33%	92.00%	88.89%	80.00%	95.65%
Non-qualified pension plan			14.00%	33.33%	40.00%	65.22%
Severance package	60.00%	50.00%	36.00%	22.22%	40.00%	60.87%
Other				16.67%		34.78%

* 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			2.00%				0.75%
60 - 69	6.67%		2.00%				1.49%
70 - 79	6.67%	11.11%	8.00%			4.35%	5.97%
80 - 89		5.56%	6.00%	5.56%	10.00%		4.48%
90 - 99	6.67%	11.11%	4.00%		10.00%		4.48%
100 - 109	13.33%	22.22%	14.00%	5.56%			10.45%
110 - 119	20.00%	27.78%	10.00%	11.11%	10.00%		11.94%
120 - 129	33.33%	11.11%	26.00%	16.67%	20.00%	4.35%	19.40%
130 - 139	6.67%	11.11%	18.00%	16.67%	10.00%		11.94%
140 - 149	6.67%		4.00%	5.56%	20.00%	8.70%	5.97%
150 - 159			2.00%	16.67%	10.00%	4.35%	4.48%
160 - 169				11.11%	10.00%	8.70%	3.73%
170 - 179			2.00%			8.70%	2.24%
180 - 189			2.00%	5.56%			1.49%
190 - 199						4.35%	0.75%
200 - 209						8.70%	1.49%
210 - 219							
220 - 229						8.70%	1.49%
230 - 239							
240 - 249						4.35%	0.75%
250 - 259				5.56%			0.75%
260 - 269						8.70%	1.49%
270 - 279						8.70%	1.49%
280 - 289						4.35%	0.75%
290 - 299							
300 - 309							
310 - 319							
320 - 329							
330 - 339							
340 - 349							
350 - 359						4.35%	0.75%
360 - 369							
370 - 379							
380 - 389						4.35%	0.75%
389 - 399							
400 - 419							
420 - 429							
430 - 439							
440 - 449							
450 - 459							
460 - 469							
470 - 479							
480 - 489							
490 - 499							
\$500 and over						4.35%	0.75%
Total positions	15	18	50	18	10	23	134
Average base salary	\$110,267	\$106,122	\$115,243	\$142,331	\$127,730	\$230,610	
Median salary	\$110,000	\$106,400	\$121,500	\$136,000	\$129,400	\$200,000	
Salary Low Range:	\$67,000	\$75,000	\$55,000	\$86,500	\$81,462	\$70,833	
Salary High Range:	\$140,000	\$132,000	\$185,000	\$255,000	\$166,500	\$230,610	

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF June 30, 2005

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	33	24	39	41
Average Assets (000)	\$567,228	\$2,626,175	\$709,929	\$410,141
Median Assets (000)	\$221,512	\$169,809	\$198,033	\$112,452
Number of Filled Positions	31	24	39	40
Average Base Salary	\$141,973	\$142,766	\$144,659	\$125,010
Median Salary	\$130,000	\$125,000	\$125,000	\$120,000
Number Receiving a Bonus	83.87%	70.83%	64.10%	65.00%
Average Bonus	\$50,231	\$50,018	\$58,218	\$48,561
Bonus*: Tied to Profits	38.71%	45.83%	35.90%	35.00%
Tied to Salary	32.26%	25.00%	28.21%	25.00%
Tied to Other	48.39%	58.33%	38.46%	40.00%
Signing Bonus Paid	3.23%		12.82%	5.00%
Average Signing Bonus	\$30,000		\$10,200	\$22,500
Percent under Contract	48.39%	37.50%	30.77%	40.00%
Stock Options as a % of Total Outstanding Shares:				
None	25.81%	45.83%	41.03%	20.00%
To 2.49%	64.52%	41.67%	48.72%	67.50%
2.50% to 4.99%	6.45%	8.33%	10.26%	12.50%
5.00% to 7.49%				
7.50% to 9.99%	3.23%			
10.00% and over		4.17%		
Options qualified under IRC 422	67.74%	45.83%	41.03%	70.00%
Benefits:				
Auto*: Provided	19.35%	12.50%	17.95%	17.50%
Monthly Allowance	32.26%	37.50%	43.59%	52.50%
Mileage	19.35%	12.50%	17.95%	17.50%
Other	3.23%	8.33%	7.69%	7.50%
Country club dues paid	29.03%	12.50%	25.64%	5.00%
Formal Profit Sharing	22.58%	20.83%	5.13%	22.50%
Qualified E.S.O.P.	51.61%	41.67%	33.33%	55.00%
Non-qualified E.S.O.P.	16.13%	16.67%	15.38%	22.50%
Pension/401K	87.10%	100.00%	82.05%	85.00%
Non-qualified pension plan	38.71%	20.83%	20.51%	17.50%
Severance package	38.71%	50.00%	41.03%	45.00%
Other	12.90%	12.50%	10.26%	15.00%

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

SENIOR LOAN OFFICER
SUMMARY DATA AS OF JUNE 30, 2005

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	15	20	51	18	10	23
Average Assets (000)	\$31,670	\$73,361	\$154,599	\$369,116	\$592,083	\$4,515,567
Number of Filled Positions	15	19	51	18	10	22
Average Base Salary	\$109,800	\$114,243	\$122,333	\$136,427	\$128,941	\$192,892
Percent Receiving a Bonus		57.89%	84.31%	77.78%	90.00%	95.45%
Average Bonus		\$11,026	\$26,070	\$51,670	\$62,786	\$108,702
Bonus*: Tied to Profits	6.67%	21.05%	47.06%	50.00%	40.00%	40.91%
Tied to Salary	6.67%	5.26%	25.49%	33.33%	20.00%	50.00%
Tied to Other	6.67%	21.05%	41.18%	50.00%	80.00%	59.09%
Signing Bonus Paid		10.53%	3.92%	5.56%	10.00%	
Average Signing Bonus	-	37,500.00	7,500.00	47,000.00	5,000.00	-
Percent under Contract	60.00%	31.58%	31.37%	33.33%	50.00%	18.18%
Stock Options as a % of Total Outstanding Shares:						
None		15.79%	37.25%	50.00%	40.00%	45.45%
To 2.49%	80.00%	68.42%	49.02%	44.44%	60.00%	54.55%
2.50% to 4.99%	20.00%	10.53%	7.84%	5.56%		
5.00% to 7.49%		5.26%				
7.50% to 9.99%			1.96%			
10.00% and over			1.96%			
Options qualified under IRC 422	80.00%	68.42%	50.98%	50.00%	70.00%	40.91%
Benefits:						
Auto*: Provided		10.53%	9.80%	38.89%	10.00%	27.27%
Monthly Allowance	73.33%	68.42%	52.94%	27.78%	30.00%	40.91%
Mileage	13.33%	15.79%	29.41%	33.33%	60.00%	31.82%
Other		5.26%	5.88%	5.56%		9.09%
Country club dues paid	13.33%	26.32%	15.69%	16.67%	40.00%	40.91%
Formal Profit Sharing		10.53%	21.57%	5.56%	40.00%	27.27%
Qualified E.S.O.P.	66.67%	57.89%	49.02%	44.44%	50.00%	27.27%
Non-qualified E.S.O.P.	6.67%	10.53%	11.76%	11.11%	20.00%	45.45%
Pension/401K	66.67%	89.47%	92.16%	100.00%	80.00%	100.00%
Non-qualified pension plan		5.26%	17.65%	27.78%	40.00%	68.18%
Severance package	60.00%	36.84%	35.29%	27.78%	40.00%	63.64%
Other		10.53%	5.88%	16.67%		36.36%

* 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							
60 - 69			2.00%	5.56%			1.48%
70 - 79	6.25%		2.00%		20.00%		2.96%
80 - 89	6.25%	10.53%		5.56%			2.96%
90 - 99	6.25%	5.26%	16.00%				7.41%
100 - 109	12.50%	26.32%	10.00%				8.89%
110 - 119	25.00%	15.79%	20.00%	5.56%	10.00%		14.07%
120 - 129	31.25%	21.05%	16.00%	33.33%		13.64%	19.26%
130 - 139	6.25%	15.79%	16.00%	16.67%	30.00%	4.55%	14.07%
140 - 149			6.00%	11.11%	20.00%	4.55%	5.93%
150 - 159	6.25%		4.00%				2.22%
160 - 169				11.11%	10.00%	13.64%	4.44%
170 - 179			6.00%		10.00%	9.09%	4.44%
180 - 189		5.26%				4.55%	1.48%
190 - 199				5.56%		4.55%	1.48%
200 - 209			2.00%			13.64%	2.96%
210 - 219							
220 - 229				5.56%		13.64%	2.96%
230 - 239						4.55%	0.74%
240 - 249						4.55%	0.74%
250 - 259							
260 - 269							
270 - 279						4.55%	0.74%
280 - 289							
290 - 299							
300 - 309							
310 - 319							
320 - 329							
330 - 339						4.55%	0.74%
340 - 349							
350 - 359							
360 - 369							
370 - 379							
380 - 389							
389 - 399							
400 - 419							
420 - 429							
430 - 439							
440 - 449							
450 - 459							
460 - 469							
470 - 479							
480 - 489							
490 - 499							
\$500 and over							
Total Positions	16	19	50	18	10	22	135
Average Salary	\$112,313	\$114,243	\$121,369	\$136,427	\$128,941	\$192,892	
Median salary	\$112,500	\$110,000	\$119,700	\$119,700	\$133,752	\$187,500	
Salary Low Range:	\$75,000	\$86,048	\$65,000	\$65,000	\$70,000	\$120,960	
Salary High Range:	\$150,000	\$180,000	\$200,000	\$200,000	\$178,000	\$333,036	

SENIOR LOAN OFFICER
SUMMARY DATA AS OF June 30, 2005

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	33	24	39	41
Average Assets (000)	\$567,228	\$2,626,175	\$709,929	\$410,141
Median Assets (000)	\$221,512	\$169,809	\$198,033	\$112,452
Number of Filled Positions	33	23	38	40.00
Average Base Salary	\$125,869	\$145,029	\$137,124	\$129,368
Median Salary	\$127,200	\$129,000	\$126,500	\$123,000
Number Receiving a Bonus		78.26%	76.32%	65.00%
Average Bonus	\$90,457	\$60,228	\$52,321	\$41,990
Bonus*: Tied to Profits	39.39%	47.83%	39.47%	30.00%
Tied to Salary	30.30%	26.09%	31.58%	15.00%
Tied to Other	42.42%	60.87%	31.58%	40.00%
Signing Bonus Paid	6.06%			7.50%
Average Signing Bonus	\$35,000			\$24,000
Percent under Contract	36.36%	26.09%	28.95%	42.50%
Stock Options as a % of Total Outstanding Shares:				
None	33.33%	43.48%	42.11%	22.50%
To 2.49%	54.55%	52.17%	50.00%	67.50%
2.50% to 4.99%	9.09%		7.89%	7.50%
5.00% to 7.49%				2.50%
7.50% to 9.99%	3.03%			
10.00% and over		4.35%		
Options qualified under IRC 422	60.61%	47.83%	47.37%	67.50%
Benefits:				
Auto*: Provided	21.21%	8.70%	7.89%	22.50%
Monthly Allowance	48.48%	34.78%	55.26%	57.50%
Mileage	21.21%	8.70%	7.89%	22.50%
Other		4.35%	7.89%	7.50%
Country club dues paid	54.55%	13.04%	15.79%	10.00%
Formal Profit Sharing	27.27%	21.74%	2.63%	22.50%
Qualified E.S.O.P.	54.55%	43.48%	34.21%	60.00%
Non-qualified E.S.O.P.	15.15%	17.39%	13.16%	22.50%
Pension/401K	90.91%	100.00%	86.84%	90.00%
Non-qualified pension plan	42.42%	30.43%	18.42%	15.00%
Severance package	36.36%	52.17%	39.47%	45.00%
Other	12.12%	13.04%	10.53%	12.50%

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

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2005

	BANK ASSET SIZE (Million Dollars)					
	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	15	20	51	18	10	23
Average Assets	31,670	73,361	154,599	369,116	592,083	4,515,567
Average Number of Directors	9.60	10.21	8.41	8.78	9.56	10.04
Average Number of Inside Directors	1.57	1.65	1.40	1.67	1.89	2.13
Fees Paid to Inside Directors		15.00%	15.69%	16.67%	10.00%	21.74%
Outside Directors Eligible for Bonus Plan	6.67%		3.92%	11.11%		13.04%
Travel Expenses to Meetings Reimbursed	40.00%	20.00%	27.45%	72.22%	20.00%	65.22%
Chairman of the Board Active Bank Officer	6.67%	20.00%	21.57%	27.78%	40.00%	52.17%
CEO	6.67%	15.00%	13.73%	11.11%	30.00%	43.48%
full time salaried non-CEO		5.00%	5.88%	11.11%	10.00%	8.70%
Paid Medical Exam			3.92%	5.56%	10.00%	26.09%
Outside Directors Eligible for Health Plan		15.00%	23.53%	38.89%	20.00%	26.09%
Life Insurance Policy on Chairman		10.00%	21.57%	38.89%	60.00%	52.17%
Life Insurance Policy on Inside Board	33.33%	40.00%	43.14%	66.67%	80.00%	43.48%
Life Insurance Policy all Other Board			9.80%	22.22%	10.00%	8.70%
Stock Options as a % of Total Outstanding Shares						
None		5.00%	39.22%	50.00%	50.00%	52.17%
To 2.49%	20.00%	25.00%	9.80%	27.78%	20.00%	30.43%
2.50% to 4.99%	20.00%	20.00%	7.84%	11.11%	10.00%	17.39%
5.00% to 7.49%	26.67%	15.00%	17.65%	11.11%	10.00%	
7.50% to 9.99%	13.33%	10.00%	5.88%			
10.00% and over	20.00%	25.00%	19.61%		10.00%	
Average stock options as a % of total outstanding shares--all officers and directors	24.02	14.60	15.69	7.86	7.79	7.22
Directors sent to Conferences/Conventions	80.00%	80.00%	72.55%	83.33%	80.00%	82.61%
Percent with Mandatory Retirement Age	6.67%	5.00%	11.76%	22.22%	20.00%	43.48%
Average Age	72.0	70.0	69.8	75.0	67.5	73.1
Directors and Officers Liability Insurance	100.00%	95.00%	96.08%	94.44%	90.00%	95.65%
Directors eligible for Deferred Comp			9.80%	33.33%	40.00%	47.83%
Other Benefits	6.67%	5.00%		16.67%		21.74%
Directors' Fees:						
Regular Board Meeting						
Banks Paying No Fee	100.00%	60.00%	17.65%	5.56%	20.00%	
Banks Paying a Fee		40.00%	82.35%	94.44%	80.00%	100.00%
Chairman of the Board						
Average Fee Paid		\$ 943.75	\$ 938.97	\$ 1,997.50	\$ 810.67	\$ 3,417.69
Median Fee Paid		\$ 675.00	\$ 800.00	\$ 1,150.00	\$ 675.00	\$ 1,800.00
Range - Low Fee		\$ 150.00	\$ 250.00	\$ 750.00	\$ 250.00	\$ 750.00
Range - High Fee		\$ 3,000.00	\$ 2,582.00	\$ 7,500.00	\$ 2,250.00	\$ 12,500.00
Members						
Average Fee Paid		\$ 350.00	\$ 753.17	\$ 1,306.76	\$ 957.44	\$ 3,719.09
Median Fee Paid		\$ 300.00	\$ 500.00	\$ 1,000.00	\$ 1,000.00	\$ 1,500.00
Range - Low Fee		\$ 100.00	\$ 250.00	\$ 250.00	\$ 250.00	\$ 500.00
Range - High Fee		\$ 750.00	\$ 2,142.00	\$ 5,000.00	\$ 2,000.00	\$ 50,000.00
Attendance required to claim		77.78%	73.81%	76.47%	75.00%	65.22%
Audit Committee						
Banks Paying No Fee	100.00%	65.00%	41.18%	50.00%	40.00%	21.74%
Banks Paying a Fee		35.00%	58.82%	50.00%	60.00%	78.26%
Committee Chairman						
Average Fee Paid		\$ 571.88	\$ 413.33	\$ 316.67	\$ 304.86	\$ 1,061.56
Median Fee Paid		\$ 100.00	\$ 250.00	\$ 350.00	\$ 425.00	\$ 916.50
Range - Low Fee		\$ 25.00	\$ 50.00	\$ 100.00	\$ 100.00	\$ 200.00
Range - High Fee		\$ 4,000.00	\$ 3,000.00	\$ 500.00	\$ 500.00	\$ 3,750.00
Members						
Average Fee Paid		\$ 82.14	\$ 247.22	\$ 280.00	\$ 437.22	\$ 665.06
Median Fee Paid		\$ 100.00	\$ 200.00	\$ 275.00	\$ 250.00	\$ 450.00
Range - Low Fee		\$ 25.00	\$ 50.00	\$ 100.00	\$ 100.00	\$ 250.00
Range - High Fee		\$ 150.00	\$ 750.00	\$ 450.00	\$ 2,000.00	\$ 2,188.00
Attendance required to claim		100.00%	88.89%	100.00%	87.50%	72.22%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2005

	BANK ASSET SIZE (Million Dollars)					
	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Compensation Committee						
Banks Paying No Fee	100.00%	80.00%	64.71%	66.67%	70.00%	47.83%
Banks Paying a Fee		20.00%	35.29%	33.33%	30.00%	52.17%
Committee Chairman						
Average Fee Paid		\$ 68.75	\$ 291.67	\$ 308.33	\$ 257.75	\$ 731.25
Median Fee Paid		\$ 75.00	\$ 275.00	\$ 350.00	\$ 300.00	\$ 550.00
Range - Low Fee		\$ 25.00	\$ 100.00	\$ 100.00	\$ 250.00	\$ 100.00
Range - High Fee		\$ 100.00	\$ 600.00	\$ 450.00	\$ 425.00	\$ 3,125.00
Members						
Average Fee Paid		\$ 68.75	\$ 247.22	\$ 271.43	\$ 563.67	\$ 614.08
Median Fee Paid		\$ 75.00	\$ 200.00	\$ 250.00	\$ 362.50	\$ 400.00
Range - Low Fee		\$ 25.00	\$ 100.00	\$ 100.00	\$ 250.00	\$ 250.00
Range - High Fee		\$ 100.00	\$ 600.00	\$ 450.00	\$ 2,000.00	\$ 2,500.00
Attendance required to claim		100.00%	88.89%	100.00%	80.00%	69.23%
Credit Committee						
Banks Paying No Fee	100.00%	60.00%	49.02%	44.44%	60.00%	43.48%
Banks Paying a Fee		40.00%	50.98%	55.56%	40.00%	56.52%
Committee Chairman						
Average Fee Paid		\$ 434.38	\$ 410.58	\$ 370.00	\$ 277.00	\$ 670.85
Median Fee Paid		\$ 100.00	\$ 262.50	\$ 325.00	\$ 250.00	\$ 600.00
Range - Low Fee		\$ 25.00	\$ 50.00	\$ 100.00	\$ 250.00	\$ 200.00
Range - High Fee		\$ 2,500.00	\$ 3,000.00	\$ 1,000.00	\$ 450.00	\$ 2,188.00
Members						
Average Fee Paid		\$ 82.14	\$ 242.67	\$ 403.85	\$ 479.75	\$ 506.40
Median Fee Paid		\$ 100.00	\$ 200.00	\$ 300.00	\$ 312.50	\$ 400.00
Range - Low Fee		\$ 25.00	\$ 50.00	\$ 100.00	\$ 100.00	\$ 250.00
Range - High Fee		\$ 150.00	\$ 600.00	\$ 1,000.00	\$ 2,000.00	\$ 1,563.00
Attendance required to claim		85.71%	88.46%	100.00%	85.71%	92.31%
Investment Committee						
Banks Paying No Fee	100.00%	70.00%	66.67%	66.67%	70.00%	56.52%
Banks Paying a Fee		30.00%	33.33%	33.33%	30.00%	43.48%
Committee Chairman						
Average Fee Paid		\$ 70.83	\$ 425.00	\$ 233.33	\$ 226.50	\$ 664.20
Median Fee Paid		\$ 75.00	\$ 250.00	\$ 225.00	\$ 237.50	\$ 450.00
Range - Low Fee		\$ 25.00	\$ 50.00	\$ 100.00	\$ 225.00	\$ 100.00
Range - High Fee		\$ 100.00	\$ 3,000.00	\$ 350.00	\$ 425.00	\$ 2,292.00
Members						
Average Fee Paid		\$ 70.83	\$ 226.47	\$ 264.29	\$ 542.83	\$ 495.00
Median Fee Paid		\$ 75.00	\$ 200.00	\$ 250.00	\$ 312.50	\$ 366.50
Range - Low Fee		\$ 25.00	\$ 50.00	\$ 100.00	\$ 225.00	\$ 250.00
Range - High Fee		\$ 100.00	\$ 525.00	\$ 450.00	\$ 2,000.00	\$ 1,667.00
Attendance required to claim		100.00%	100.00%	100.00%	133.33%	80.00%
Annual Retainer						
Banks Paying No Retainer	100.00%	95.00%	70.59%	72.22%	50.00%	39.13%
Banks Paying a Retainer		5.00%	29.41%	27.78%	50.00%	60.87%
Average Retainer Paid		\$ 31,200.00	\$ 20,467.47	\$ 11,670.00	\$ 15,625.83	\$ 23,135.71
Median Retainer Paid		\$ 31,200.00	\$ 12,000.00	\$ 10,800.00	\$ 17,500.00	\$ 19,000.00
Range - Low Retainer		\$ 31,200.00	\$ 2,000.00	\$ 1,750.00	\$ 12,000.00	\$ 1,200.00
Range - High Retainer		\$ 31,200.00	\$ 78,912.00	\$ 30,000.00	\$ 24,000.00	\$ 50,000.00
Total Annual Director Compensation						
Banks that responded to this question		50.00%	80.39%	88.89%	90.00%	91.30%
Of those banks:						
Average Compensation		6,361.70	13,297.80	20,928.00	19,102.60	32,216.57
Median Compensation		5,500.00	10,200.00	21,725.00	22,662.50	33,000.00
Range - Minimum Compensation		1,400.00	1,000.00	3,580.00	5,452.00	6,000.00
Range - Maximum Compensation		14,250.00	72,118.00	44,300.00	32,114.00	54,000.00

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2005
BANK ASSET SIZE
(Million Dollars)

DIRECTORS' FEES
as of JUNE 30, 2005

Regular Board Meeting--Chairman						
No Fee	100.00%	60.00%	29.41%	22.22%	50.00%	30.43%
Under \$100						
100 - 199		5.00%				
200 - 299		5.00%	3.92%		20.00%	
300 - 399		10.00%				
400 - 499			3.92%			
500 - 599			17.65%		10.00%	
600 - 699			3.92%			
700 - 799			3.92%	5.56%		4.35%
800 - 899			5.88%	5.56%	10.00%	
900 - 999						
\$1,000 and over		20.00%	31.37%	66.67%	20.00%	65.22%

Regular Board Meeting--Members						
No Fee	100.00%	55.00%	17.65%	5.56%	20.00%	
Under \$100						
100 - 199		5.00%				
200 - 299		10.00%	5.88%	5.56%	10.00%	
300 - 399		15.00%	1.96%	5.56%		
400 - 499		5.00%	5.88%			
500 - 599		5.00%	29.41%	11.11%	10.00%	4.35%
600 - 699			3.92%			
700 - 799		5.00%	5.88%	11.11%		4.35%
800 - 899			5.88%		10.00%	4.35%
900 - 999						4.35%
\$1,000 and over			23.53%	61.11%	50.00%	82.61%

Audit Committee--Chairman						
No Committee or No Fee	100.00%	60.00%	41.18%	50.00%	40.00%	21.74%
Under \$100						
100 - 199		20.00%	15.69%	11.11%	20.00%	
200 - 299			17.65%	5.56%		8.70%
300 - 399			1.96%	11.11%		8.70%
400 - 499			3.92%	16.67%	20.00%	8.70%
500 - 599			7.84%	5.56%	20.00%	
600 - 699			3.92%			
700 - 799			1.96%			8.70%
800 - 899						4.35%
900 - 999						
\$1,000 and over		5.00%	3.92%			39.13%

Audit Committee--Members						
No Committee or No Fee	100.00%	65.00%	47.06%	44.44%	20.00%	21.74%
Under \$100						
100 - 199		20.00%	21.57%	11.11%	20.00%	
200 - 299			15.69%	16.67%	20.00%	13.04%
300 - 399			1.96%	16.67%	10.00%	13.04%
400 - 499			5.88%	11.11%	20.00%	13.04%
500 - 599			1.96%			17.39%
600 - 699			1.96%			
700 - 799			1.96%			
800 - 899						
900 - 999						4.35%
\$1,000 and over					10.00%	17.39%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2005

Compensation Committee--Chairman						
No Committee or No Fee	100.00%	80.00%	64.71%	66.67%	70.00%	47.83%
Under \$100		10.00%				
100 - 199		10.00%	11.76%	5.56%		4.35%
200 - 299			5.88%	5.56%	10.00%	4.35%
300 - 399			3.92%	5.56%	10.00%	8.70%
400 - 499			7.84%	16.67%	10.00%	4.35%
500 - 599			3.92%			4.35%
600 - 699			1.96%			4.35%
700 - 799						13.04%
800 - 899						
900 - 999						
\$1,000 and over						8.70%

Compensation Committee--Members						
No Committee or No Fee	100.00%	80.00%	64.71%	61.11%	50.00%	43.48%
Under \$100		10.00%				
100 - 199		10.00%	13.73%	5.56%		
200 - 299			9.80%	16.67%	10.00%	13.04%
300 - 399			3.92%	11.11%	20.00%	8.70%
400 - 499			3.92%	5.56%	10.00%	13.04%
500 - 599			1.96%			8.70%
600 - 699			1.96%			
700 - 799						
800 - 899						
900 - 999						4.35%
\$1,000 and over					10.00%	8.70%

Credit Committee--Chairman						
No Committee or No Fee	100.00%	60.00%	49.02%	44.44%	60.00%	43.48%
Under \$100		15.00%	1.96%			
100 - 199		15.00%	13.73%	5.56%		
200 - 299			11.76%	11.11%	20.00%	8.70%
300 - 399			5.88%	16.67%		8.70%
400 - 499			7.84%	16.67%	20.00%	13.04%
500 - 599		5.00%	3.92%			
600 - 699			1.96%			4.35%
700 - 799						13.04%
800 - 899						4.35%
900 - 999						
\$1,000 and over		5.00%	3.92%	5.56%		8.70%

Credit Committee--Members						
No Committee or No Fee	100.00%	65.00%	50.98%	27.78%	30.00%	34.78%
Under \$100		15.00%	1.96%			
100 - 199		20.00%	19.61%	5.56%	10.00%	
200 - 299			13.73%	22.22%	20.00%	13.04%
300 - 399			1.96%	22.22%	10.00%	8.70%
400 - 499			5.88%	5.56%	20.00%	17.39%
500 - 599			3.92%	5.56%		17.39%
600 - 699			1.96%			
700 - 799						
800 - 899						
900 - 999						
\$1,000 and over				11.11%	10.00%	8.70%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2005

Investment Committee--Chairman						
No Committee or No Fee	100.00%	70.00%	66.67%	66.67%	70.00%	56.52%
Under \$100		15.00%	1.96%			
100 - 199		15.00%	5.88%	5.56%		4.35%
200 - 299			11.76%	16.67%	20.00%	4.35%
300 - 399			3.92%	11.11%		8.70%
400 - 499			3.92%		10.00%	4.35%
500 - 599			3.92%			4.35%
600 - 699						
700 - 799						8.70%
800 - 899						
900 - 999						
\$1,000 and over			1.96%			8.70%

Investment Committee--Members						
No Committee or No Fee	100.00%	70.00%	66.67%	61.11%	50.00%	56.52%
Under \$100		15.00%	1.96%			
100 - 199		15.00%	11.76%	5.56%		
200 - 299			11.76%	16.67%	20.00%	13.04%
300 - 399			1.96%	11.11%	10.00%	8.70%
400 - 499			3.92%	5.56%	10.00%	4.35%
500 - 599			1.96%			13.04%
600 - 699						
700 - 799						
800 - 899						
900 - 999						
\$1,000 and over					10.00%	4.35%

Annual Fee/Retainer						
No Fee	100.00%	95.00%	70.59%	72.22%	50.00%	39.13%
Under \$2,500			1.96%	5.56%		4.35%
2,500 - 4,999			1.96%			
5,000 - 7,499			7.84%	5.56%		4.35%
7,500 - 9,999						
10,000-12,499			5.88%	11.11%		
12,500-14,999					10.00%	8.70%
15,000-17,500		5.00%			10.00%	8.70%
17,500-19,999			1.96%			4.35%
20,000-22,499					20.00%	4.35%
22,500-24,999					10.00%	
\$25,000 and over			9.80%	5.56%		26.09%

Average Annual Compensation per Director						
Not reported	100.00%	50.00%	19.61%	11.11%	10.00%	8.70%
Under \$2,500		5.00%	5.88%			
2,500 - 4,999		10.00%	3.92%	11.11%		
5,000 - 7,499		20.00%	11.76%		10.00%	4.35%
7,500 - 9,999		5.00%	15.69%	5.56%		4.35%
10,000-12,499		5.00%	11.76%	11.11%	10.00%	
12,500-14,999		5.00%	5.88%			4.35%
15,000-17,500			3.92%	5.56%	10.00%	
17,500-19,999			9.80%	5.56%		4.35%
20,000-22,499			1.96%	11.11%	10.00%	
22,500-24,999				11.11%	20.00%	
\$25,000 and over			9.80%	27.78%	30.00%	73.91%