

**State of California
Department of Financial Institutions**



***29th Annual
Executive Officer and Director***

Compensation Survey

As of June 30, 2006

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2006

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	14	20	38	19	18	23
Average Assets (000)	\$29,979	\$73,219	\$162,228	\$340,440	\$668,025	\$7,591,234
Number of Filled Positions	14	20	38	19	17	23
Average Base Salary	\$152,857	\$180,748	\$175,555	\$213,950	\$246,101	\$512,285
Percent Receiving a Bonus		45.00%	81.58%	89.47%	100.00%	82.61%
Average Bonus		\$34,525	\$57,485	\$235,244	\$200,651	\$603,358
Bonus*: Tied to Profits		40.00%	57.89%	57.89%	70.59%	52.17%
Tied to Salary		25.00%	28.95%	36.84%	23.53%	43.48%
Tied to Other		30.00%	34.21%	42.11%	52.94%	65.22%
Signing Bonus Paid	7.14%		5.26%	5.26%		
Average Signing Bonus	\$50,000		\$62,500	\$5,000		
Percent under Contract	92.86%	70.00%	60.53%	52.63%	58.82%	56.52%
Stock Options as a % of Total Outstanding Shares:						
None	14.29%	20.00%	34.21%	31.58%	35.29%	39.13%
To 2.49%	28.57%	25.00%	31.58%	31.58%	52.94%	39.13%
2.50% to 4.99%	21.43%	20.00%	28.95%	26.32%	11.76%	17.39%
5.00% to 7.49%	35.71%	30.00%		5.26%		4.35%
7.50% to 9.99%		5.00%	2.63%			
10.00% and over			2.63%	5.26%		
Options qualified under IRC 422	78.57%	65.00%	52.63%	57.89%	58.82%	30.43%
Benefits:						
Auto*: Provided	14.29%	30.00%	31.58%	57.89%	58.82%	78.26%
Monthly Allowance	64.29%	55.00%	50.00%	26.32%	17.65%	21.74%
Mileage	7.14%	5.00%	15.79%	10.53%	17.65%	17.39%
Other	14.29%	5.00%	7.89%	5.26%	5.88%	30.43%
Country club dues paid	14.29%	45.00%	39.47%	47.37%	52.94%	78.26%
Formal Profit Sharing	71.43%	60.00%	52.63%	42.11%	41.18%	52.17%
Qualified E.S.O.P.	7.14%	10.00%	10.53%	21.05%	17.65%	39.13%
Non-qualified E.S.O.P.	78.57%	90.00%	92.11%	100.00%	82.35%	91.30%
Pension/401K	7.14%	10.00%	18.42%	36.84%	41.18%	65.22%
Non-qualified pension plan	64.29%	50.00%	44.74%	47.37%	47.06%	52.17%
Severance package			5.26%	10.53%	11.76%	13.04%
Restricted stock			5.26%	10.53%	11.76%	13.04%
Restricted stock options			10.53%	5.26%	11.76%	8.70%
Phantom stock options				5.26%	5.88%	8.70%
Stock appreciation rights		5.00%	5.26%	5.26%	5.88%	4.35%
Other	21.43%	5.00%	5.26%	10.53%	11.76%	26.09%

* 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
Under \$100			2.63%		5.88%	
100 - 109	7.14%	5.00%				
110 - 119			2.63%			
120 - 129	7.14%		2.63%			
130 - 139	7.14%	15.00%	5.26%		5.88%	
140 - 149	14.29%		2.63%			
150 - 159	7.14%	35.00%	13.16%	5.26%		
160 - 169	28.57%	15.00%	18.42%	5.26%		
170 - 179	21.43%	10.00%	7.89%	10.53%		
180 - 189	7.14%	10.00%	21.05%	5.26%		
190 - 199			2.63%	5.26%		
200 - 209			5.26%	15.79%		
210 - 219				15.79%	5.88%	
220 - 229			10.53%			
230 - 239				26.32%	11.76%	
240 - 249					11.76%	
250 - 259		5.00%	2.63%		17.65%	4.35%
260 - 269					17.65%	4.35%
270 - 279			2.63%		5.88%	8.70%
280 - 289				5.26%		
290 - 299					5.88%	4.35%
300 - 309					5.88%	4.35%
310 - 319						4.35%
320 - 329						4.35%
330 - 339						
340 - 349				5.26%		
350 - 359						4.35%
360 - 369					5.88%	
370 - 379						8.70%
380 - 389						
390 - 399						
400 - 409						4.35%
410 - 419						
420 - 429						
430 - 439						
440 - 449						4.35%
450 - 459						
460 - 469						
470 - 479						
480 - 489						
490 - 499						
500 and over		5.00%				43.48%
Total positions	14	20	38	19	17	23
Average base salary	\$152,857	\$180,748	\$175,555	\$213,950	\$246,101	\$512,285
Median salary	\$160,000	\$156,700	\$175,000	\$210,000	\$250,000	\$400,000
Salary Low Range:	\$100,000	\$100,000	\$88,200	\$150,000	\$92,400	\$1,200,048
Salary High Range:	\$180,000	\$600,000	\$275,000	\$349,456	\$360,000	\$250,000

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2006

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	33	25	42	32
Average Assets (000)	\$361,677	\$5,209,712	\$1,057,513	\$454,571
Median Assets (000)	\$265,378	\$266,014	\$223,156	\$153,504
Number of Filled Positions	33	25	41	32
Average Base Salary	\$202,530	\$317,332	\$225,000	\$199,610
Median Salary	\$178,922	\$185,500	\$279,342	\$182,000
Number Receiving a Bonus	72.73%	72.00%	63.41%	75.00%
Average Bonus	\$136,263	\$214,145	\$337,971	\$204,931
Bonus*: Tied to Profits	54.55%	40.00%	48.78%	53.13%
Tied to Salary	24.24%	40.00%	24.39%	28.13%
Tied to Other	30.30%	60.00%	29.27%	43.75%
Signing Bonus Paid	3.03%	4.00%	2.44%	3.13%
Average Signing Bonus	\$50,000	\$75,000	\$50,000	\$5,000
Percent under Contract	63.64%	64.00%	58.54%	68.75%
Stock Options as a % of Total Outstanding Shares:				
None	33.33%	32.00%	36.59%	18.75%
To 2.49%	42.42%	36.00%	29.27%	31.25%
2.50% to 4.99%	12.12%	16.00%	19.51%	40.63%
5.00% to 7.49%	9.09%	12.00%	12.20%	6.25%
7.50% to 9.99%		4.00%	2.44%	
10.00% and over	3.03%			3.13%
Options qualified under IRC 422	57.58%	64.00%	41.46%	62.50%
Benefits:				
Auto*: Provided	39.39%	32.00%	51.22%	53.13%
Monthly Allowance	39.39%	32.00%	39.02%	46.88%
Mileage	12.12%	24.00%	12.20%	6.25%
Other	6.06%	20.00%	14.63%	6.25%
Country club dues paid	54.55%	48.00%	43.90%	43.75%
Formal Profit Sharing	30.30%	20.00%	14.63%	15.63%
Qualified E.S.O.P.	60.61%	56.00%	39.02%	59.38%
Non-qualified E.S.O.P.	12.12%	24.00%	19.51%	15.63%
Pension/401K	84.85%	96.00%	90.24%	90.63%
Non-qualified pension plan	36.36%	44.00%	24.39%	18.75%
Severance package	45.45%	44.00%	48.78%	59.38%
Restricted stock	6.06%	12.00%	7.32%	3.13%
Restricted stock options	3.03%	8.00%	4.88%	12.50%
Phantom stock options	6.06%	4.00%		3.13%
Stock appreciation rights		8.00%	4.88%	6.25%
Other	21.21%	20.00%	2.44%	9.38%

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

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF JUNE 30, 2006

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	14	20	38	19	18	23
Average Assets (000)	\$29,979	\$73,219	\$162,228	\$340,440	\$668,025	\$7,591,234
Number of Filled Positions	14	20	35	19	17	23
Average Base Salary	\$113,232	\$111,564	\$122,743	\$142,267	\$158,122	\$236,752
Percent Receiving a Bonus	7.14%	50.00%	88.57%	94.74%	88.24%	91.30%
Average Bonus	\$7,000	\$18,379	\$24,444	\$44,423	\$72,885	\$132,418
Bonus*: Tied to Profits		35.00%	51.43%	47.37%	64.71%	43.48%
Tied to Salary		25.00%	34.29%	36.84%	29.41%	43.48%
Tied to Other		35.00%	37.14%	52.63%	52.94%	56.52%
Signing Bonus Paid			8.57%	5.26%		4.35%
Average Signing Bonus			\$23,334	\$15,000		\$25,000
Percent under Contract	100.00%	40.00%	34.29%	21.05%	35.29%	26.09%
Stock Options as a % of Total Outstanding Shares:						
None	21.43%	25.00%	37.14%	52.63%	47.06%	30.43%
To 2.49%	71.43%	70.00%	60.00%	47.37%	52.94%	56.52%
2.50% to 4.99%	7.14%					8.70%
5.00% to 7.49%		5.00%	2.86%			
7.50% to 9.99%						
10.00% and over						4.35%
Options qualified under IRC 422	78.57%	50.00%	54.29%	31.58%	52.94%	43.48%
Benefits:						
Auto*: Provided		10.00%	8.57%	10.53%	35.29%	43.48%
Monthly Allowance	64.29%	55.00%	40.00%	47.37%	23.53%	43.48%
Mileage	35.71%	20.00%	31.43%	15.79%	35.29%	26.09%
Other		5.00%	5.71%	5.26%		30.43%
Country club dues paid	7.14%	10.00%	5.71%	15.79%	35.29%	43.48%
Formal Profit Sharing	71.43%	50.00%	48.57%	31.58%	41.18%	56.52%
Qualified E.S.O.P.	7.14%	25.00%	8.57%	15.79%	23.53%	30.43%
Non-qualified E.S.O.P.	78.57%	90.00%	91.43%	89.47%	76.47%	95.65%
Pension/401K		5.00%	14.29%	31.58%	29.41%	56.52%
Non-qualified pension plan	64.29%	30.00%	31.43%	36.84%	29.41%	52.17%
Severance package			8.57%	5.26%	11.76%	17.39%
Restricted stock			8.57%	5.26%	11.76%	17.39%
Restricted stock options			8.57%		5.88%	4.35%
Phantom stock options				5.26%	5.88%	8.70%
Stock appreciation rights			2.86%	5.26%	5.88%	4.35%
Other	14.29%	5.00%	5.71%	5.26%	5.88%	30.43%

* 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
Under \$50						
50 - 59						
60 - 69			2.86%			
70 - 79		10.00%				
80 - 89	21.43%	5.00%	5.71%			
90 - 99	7.14%	15.00%	5.71%			
100 - 109	7.14%	15.00%	8.57%	15.79%	5.88%	
110 - 119	14.29%	10.00%	11.43%	10.53%		
120 - 129	21.43%	25.00%	25.71%		5.88%	4.35%
130 - 139	21.43%	5.00%	17.14%	15.79%	17.65%	
140 - 149		10.00%	14.29%	21.05%	11.76%	
150 - 159	7.14%	5.00%	5.71%	10.53%	17.65%	8.70%
160 - 169			2.86%	10.53%	17.65%	
170 - 179					5.88%	13.04%
180 - 189				10.53%	5.88%	8.70%
190 - 199				5.26%	5.88%	
200 - 209						21.74%
210 - 219						
220 - 229						4.35%
230 - 239						4.35%
240 - 249						
250 - 259						
260 - 269					5.88%	8.70%
270 - 279						4.35%
280 - 289						
290 - 299						
300 - 309						4.35%
310 - 319						
320 - 329						
330 - 339						
340 - 349						4.35%
350 - 359						4.35%
360 - 369						
370 - 379						
380 - 389						
389 - 399						
400 - 419						4.35%
420 - 429						
430 - 439						
440 - 449						
450 - 459						
460 - 469						4.35%
470 - 479						
480 - 489						
490 - 499						
\$500 and over						
Total positions	14	20	35	19	17	23
Average base salary	\$113,232	\$111,564	\$122,743	\$142,267	\$158,122	\$236,752
Median salary	\$117,500	\$112,500	\$127,400	\$140,000	\$155,000	\$207,000
Salary Low Range:	\$80,000	\$75,000	\$67,500	\$102,000	\$109,920	\$123,300
Salary High Range:	\$150,000	\$150,000	\$163,515	\$190,000	\$266,000	\$465,000

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF JUNE 30, 2006

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	33	25	42	32
Average Assets (000)	\$361,677	\$5,209,712	\$1,057,513	\$454,571
Median Assets (000)	\$265,378	\$266,014	\$223,156	\$153,504
Number of Filled Positions	31	24	41	32
Average Base Salary	\$128,721	\$170,429	\$160,108	\$134,497
Median Salary	\$130,000	\$135,080	\$145,000	\$128,800
Number Receiving a Bonus	67.74%	83.33%	73.17%	78.13%
Average Bonus	\$51,366	\$76,871	\$70,674	\$35,436
Bonus*: Tied to Profits	51.61%	41.67%	31.71%	50.00%
Tied to Salary	22.58%	50.00%	24.39%	31.25%
Tied to Other	29.03%	66.67%	31.71%	43.75%
Signing Bonus Paid	6.45%	8.33%		3.13%
Average Signing Bonus	\$35,000	\$1	\$1	\$15,000
Percent under Contract	51.61%		24.39%	34.38%
Stock Options as a % of Total Outstanding Shares:				
None	32.26%	33.33%	46.34%	28.13%
To 2.49%	64.52%	58.33%	48.78%	68.75%
2.50% to 4.99%		4.17%	4.88%	
5.00% to 7.49%	3.23%	4.17%		
7.50% to 9.99%				
10.00% and over		4.17%		
Options qualified under IRC 422	51.61%	62.50%	34.15%	62.50%
Benefits:				
Auto*: Provided	19.35%	16.67%	17.07%	18.75%
Monthly Allowance	38.71%	29.17%	51.22%	53.13%
Mileage	35.48%	33.33%	24.39%	18.75%
Other	3.23%	12.50%	9.76%	9.38%
Country club dues paid	32.26%	25.00%	14.63%	6.25%
Formal Profit Sharing	32.26%	20.83%	9.76%	15.63%
Qualified E.S.O.P.	51.61%	50.00%	39.02%	59.38%
Non-qualified E.S.O.P.	16.13%	25.00%	17.07%	15.63%
Pension/401K	83.87%	100.00%	82.93%	90.63%
Non-qualified pension plan	32.26%	33.33%	14.63%	18.75%
Severance package	38.71%	45.83%	36.59%	37.50%
Restricted stock	3.23%	16.67%	7.32%	6.25%
Restricted stock options		4.17%	4.88%	6.25%
Phantom stock options	6.45%	4.17%		3.13%
Stock appreciation rights		4.17%	2.44%	6.25%
Other	12.90%	25.00%	2.44%	9.38%

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

SENIOR LOAN OFFICER
SUMMARY DATA AS OF JUNE 30, 2006

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	14	20	38	19	18	23
Average Assets (000)	\$29,979	\$73,219	\$162,228	\$340,440	\$668,025	\$7,591,234
Number of Filled Positions	14	18	36	19	17	21
Average Base Salary	\$122,075	\$114,005	\$126,512	\$149,626	\$141,905	\$207,716
Percent Receiving a Bonus		44.44%	88.89%	100.00%	94.12%	95.24%
Average Bonus		\$19,023	\$26,403	\$46,623	\$75,944	\$135,748
Bonus*: Tied to Profits		33.33%	52.78%	47.37%	70.59%	47.62%
Tied to Salary		27.78%	36.11%	31.58%	29.41%	47.62%
Tied to Other		33.33%	47.22%	47.37%	58.82%	66.67%
Signing Bonus Paid	7.14%		5.56%	10.53%	5.88%	
Average Signing Bonus	\$27,000		\$47,500	\$12,500	\$5,000	\$1
Percent under Contract	100.00%	33.33%	38.89%	26.32%	35.29%	28.57%
Stock Options as a % of Total Outstanding Shares:						
None	14.29%	27.78%	33.33%	47.37%	41.18%	38.10%
To 2.49%	71.43%	61.11%	61.11%	47.37%	58.82%	57.14%
2.50% to 4.99%	14.29%	11.11%	2.78%	5.26%		4.76%
5.00% to 7.49%			2.78%			
7.50% to 9.99%						
10.00% and over						
Options qualified under IRC 422	78.57%	55.56%	50.00%	42.11%	58.82%	42.86%
Benefits:						
Auto*: Provided	7.14%	11.11%	19.44%	21.05%	23.53%	38.10%
Monthly Allowance	64.29%	61.11%	44.44%	57.89%	23.53%	33.33%
Mileage	21.43%	22.22%	25.00%	21.05%	41.18%	28.57%
Other	7.14%	5.56%	11.11%	5.26%	11.76%	23.81%
Country club dues paid	7.14%	16.67%	22.22%	15.79%	41.18%	57.14%
Formal Profit Sharing	71.43%	61.11%	55.56%	42.11%	41.18%	52.38%
Qualified E.S.O.P.	7.14%	16.67%	11.11%	21.05%	23.53%	38.10%
Non-qualified E.S.O.P.	78.57%	77.78%	88.89%	94.74%	82.35%	90.48%
Pension/401K	7.14%	5.56%	13.89%	31.58%	35.29%	52.38%
Non-qualified pension plan	57.14%	33.33%	30.56%	36.84%	29.41%	47.62%
Severance package			8.33%	10.53%	11.76%	19.05%
Restricted stock			8.33%	10.53%	11.76%	19.05%
Restricted stock options			8.33%		11.76%	4.76%
Phantom stock options				5.26%		9.52%
Stock appreciation rights			5.56%	5.26%	5.88%	4.76%
Other	14.29%	5.56%	5.56%	5.26%	11.76%	28.57%
Other						

* 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

BASE ANNUAL SALARY (in Thousands)	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Under \$50						
50 - 59						
60 - 69						
70 - 79			5.56%		5.88%	
80 - 89	14.29%	16.67%	2.78%			
90 - 99		5.56%	13.89%			
100 - 109	7.14%	11.11%	11.11%		5.88%	4.76%
110 - 119	7.14%	16.67%	16.67%	5.26%		
120 - 129	14.29%	33.33%	19.44%	15.79%	11.76%	4.76%
130 - 139	42.86%			21.05%	17.65%	9.52%
140 - 149	7.14%	16.67%	25.00%	5.26%	23.53%	
150 - 159	7.14%			21.05%	11.76%	
160 - 169				15.79%	11.76%	
170 - 179			2.78%	5.26%	5.88%	4.76%
180 - 189				5.26%		9.52%
190 - 199						
200 - 209					5.88%	23.81%
210 - 219						9.52%
220 - 229			2.78%	5.26%		
230 - 239						14.29%
240 - 249						4.76%
250 - 259						
260 - 269						
270 - 279						
280 - 289						4.76%
290 - 299						
300 - 309						4.76%
310 - 319						
320 - 329						
330 - 339						
340 - 349						4.76%
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	14	18	36	19	17	21
Average Salary	\$122,075	\$114,005	\$126,512	\$149,626	\$141,905	\$207,716
Median salary	\$130,000	\$115,000	\$129,800	\$150,000	\$142,000	\$200,000
Salary Low Range:	\$82,800	\$80,000	\$72,370	\$118,000	\$74,725	\$103,520
Salary High Range:	\$150,000	\$148,000	\$126,512	\$225,304	\$204,500	\$349,692

SENIOR LOAN OFFICER
SUMMARY DATA AS OF JUNE 30, 2006

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	33	25	42	32
Average Assets (000)	\$361,677	\$5,209,712	\$1,057,513	\$454,571
Median Assets (000)	\$265,378	\$266,014	\$223,156	\$153,504
Number of Filled Positions	33	24	38	30
Average Base Salary	\$130,734	\$155,810	\$156,468	\$131,114
Median Salary	\$130,000	\$140,000	\$144,000	\$126,600
Number Receiving a Bonus	72.73%	83.33%	71.05%	80.00%
Average Bonus	\$51,465	\$58,077	\$63,573	\$70,827
Bonus*: Tied to Profits	51.52%	45.83%	34.21%	50.00%
Tied to Salary	24.24%	45.83%	28.95%	30.00%
Tied to Other	33.33%	70.83%	34.21%	50.00%
Signing Bonus Paid	6.06%	8.33%	5.26%	3.33%
Average Signing Bonus	\$7,500	\$32,501	\$28,500	\$15,000
Percent under Contract	51.52%	41.67%	31.58%	40.00%
Stock Options as a % of Total Outstanding Shares:				
None	39.39%	29.17%	42.11%	23.33%
To 2.49%	51.52%	62.50%	52.63%	73.33%
2.50% to 4.99%	6.06%	4.17%	5.26%	6.67%
5.00% to 7.49%	3.03%			
7.50% to 9.99%				
10.00% and over				
Options qualified under IRC 422	54.55%	66.67%	36.84%	60.00%
Benefits:				
Auto*: Provided	21.21%	8.33%	23.68%	26.67%
Monthly Allowance	36.36%	41.67%	57.89%	46.67%
Mileage	30.30%	33.33%	26.32%	16.67%
Other	9.09%	16.67%	10.53%	10.00%
Country club dues paid	36.36%	33.33%	18.42%	23.33%
Formal Profit Sharing	33.33%	16.67%	10.53%	16.67%
Qualified E.S.O.P.	57.58%	54.17%	44.74%	60.00%
Non-qualified E.S.O.P.	18.18%	25.00%	13.16%	23.33%
Pension/401K	81.82%	100.00%	84.21%	83.33%
Non-qualified pension plan	33.33%	33.33%	15.79%	16.67%
Severance package	39.39%	37.50%	34.21%	40.00%
Restricted stock	6.06%	12.50%	10.53%	6.67%
Restricted stock options		8.33%	5.26%	6.67%
Phantom stock options	6.06%	4.17%		
Stock appreciation rights		8.33%	2.63%	6.67%
Other	18.18%	12.50%	5.26%	10.00%
* May add to more than 100% due to multiple choices				

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2006

	BANK ASSET SIZE (Million Dollars)					
	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	14	20	38	19	18	23
Average Assets	29,979	73,219	162,228	340,440	668,025	7,591,234
Average Number of Directors	10.00	9.50	8.54	8.84	9.44	10.23
Average Number of Inside Directors	1.43	1.75	1.43	1.42	1.65	1.95
Fees Paid to Inside Directors		15.00%	15.79%	26.32%	11.11%	13.04%
Outside Directors Eligible for Bonus Plan			7.89%	5.26%		17.39%
Travel Expenses to Meetings Reimbursed	35.71%	15.00%	34.21%	47.37%	50.00%	60.87%
Chairman of the Board Active Bank Officer		20.00%	36.84%	21.05%	33.33%	56.52%
CEO		20.00%	21.05%	21.05%	16.67%	43.48%
full time salaried non-CEO			13.16%		16.67%	13.04%
Paid Medical Exam		5.00%	2.63%		16.67%	8.70%
Outside Directors Eligible for Health Plan	7.14%	5.00%	23.68%	31.58%	38.89%	30.43%
Life Insurance Policy on Chairman		10.00%	23.68%	15.79%	44.44%	56.52%
Life Insurance Policy on Inside Board	35.71%	55.00%	39.47%	47.37%	50.00%	52.17%
Life Insurance Policy all Other Board			10.53%	10.53%	5.56%	8.70%
Stock Options as a % of Total Outstanding Shares						
None	21.43%	30.00%	34.21%	36.84%	50.00%	43.48%
To 2.49%	7.14%	5.00%	18.42%	26.32%	27.78%	39.13%
2.50% to 4.99%	21.43%	10.00%	10.53%	5.26%	16.67%	8.70%
5.00% to 7.49%	7.14%	30.00%	13.16%	31.58%		4.35%
7.50% to 9.99%		5.00%	2.63%			
10.00% and over	42.86%	20.00%	21.05%		5.56%	4.35%
Average stock options as a % of total outstanding shares--all officers and directors	9.92	13.00	4.93	2.35	8.00	12.00
Directors sent to Conferences/Conventions	100.00%	90.00%	78.95%	68.42%	72.22%	65.22%
Percent with Mandatory Retirement Age	14.29%	10.00%	7.89%	31.58%	22.22%	43.48%
Average Age	75.0	72.0	72.5	73.0	71.8	73.4
Directors and Officers Liability Insurance	100.00%	90.00%	86.84%	94.74%	83.33%	86.96%
Directors eligible for Deferred Comp			7.89%	21.05%	27.78%	47.83%
Other Benefits			7.89%	5.26%	11.11%	13.04%
Directors' Fees:						
Regular Board Meeting						
Banks Paying No Fee	92.86%	60.00%	26.32%	36.84%	22.22%	30.43%
Banks Paying a Fee	7.14%	40.00%	73.68%	63.16%	77.78%	69.57%
Chairman of the Board						
Average Fee Paid	\$ -	\$ 503.57	\$ 883.67	\$ 2,785.12	\$ 1,420.67	\$ 3,003.08
Median Fee Paid	\$ -	\$ 500.00	\$ 550.00	\$ 1,100.00	\$ 1,182.50	\$ 1,775.00
Range - Low Fee	\$ -	\$ 200.00	\$ 250.00	\$ 500.00	\$ 300.00	\$ 800.00
Range - High Fee	\$ -	\$ 800.00	\$ 3,000.00	\$ 24,000.00	\$ 4,000.00	\$ 10,350.00
Members						
Average Fee Paid	\$ 1,500.00	\$ 471.43	\$ 1,107.28	\$ 1,883.53	\$ 1,165.59	\$ 1,883.89
Median Fee Paid	\$ 1,500.00	\$ 450.00	\$ 675.00	\$ 1,000.00	\$ 1,000.00	\$ 1,250.00
Range - Low Fee	\$ 1,500.00	\$ 200.00	\$ 250.00	\$ 500.00	\$ 300.00	\$ 825.00
Range - High Fee	\$ 1,500.00	\$ 800.00	\$ 7,000.00	\$ 18,000.00	\$ 4,000.00	\$ 4,166.00
Attendance required to claim	7.14%	40.00%	73.68%	63.16%	77.78%	69.57%
Audit Committee						
Banks Paying No Fee	100.00%	75.00%	52.63%	52.63%	61.11%	56.52%
Banks Paying a Fee		25.00%	47.37%	47.37%	38.89%	43.48%
Committee Chairman						
Average Fee Paid	\$ -	\$ 218.75	\$ 626.04	\$ 1,980.77	\$ 700.60	\$ 1,309.65
Median Fee Paid	\$ -	\$ 225.00	\$ 275.00	\$ 350.00	\$ 500.00	\$ 1,000.00
Range - Low Fee	\$ -	\$ 25.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 350.00
Range - High Fee	\$ -	\$ 400.00	\$ 4,000.00	\$ 21,000.00	\$ 2,500.00	\$ 5,500.00
Members						
Average Fee Paid	\$ -	\$ 187.50	\$ 356.25	\$ 259.09	\$ 457.80	\$ 763.73
Median Fee Paid	\$ -	\$ 162.50	\$ 175.00	\$ 200.00	\$ 400.00	\$ 500.00
Range - Low Fee	\$ -	\$ 25.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 333.33
Range - High Fee	\$ -	\$ 400.00	\$ 2,000.00	\$ 500.00	\$ 2,500.00	\$ 4,000.00
Attendance required to claim		25.00%	47.37%	47.37%	38.89%	43.48%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2006

	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%	75.00%	52.63%	52.63%	61.11%	56.52%
Banks Paying a Fee		25.00%	47.37%	47.37%	38.89%	43.48%
Committee Chairman						
Average Fee Paid	\$ -	\$ 112.50	\$ 228.33	\$ 380.00	\$ 418.75	\$ 1,001.28
Median Fee Paid	\$ -	\$ 112.50	\$ 175.00	\$ 325.00	\$ 350.00	\$ 800.00
Range - Low Fee	\$ -	\$ 25.00	\$ 100.00	\$ 100.00	\$ 200.00	\$ 400.00
Range - High Fee	\$ -	\$ 200.00	\$ 600.00	\$ 1,000.00	\$ 850.00	\$ 4,300.00
Members						
Average Fee Paid	\$ -	\$ 75.00	\$ 348.21	\$ 238.89	\$ 495.45	\$ 841.03
Median Fee Paid	\$ -	\$ 75.00	\$ 137.50	\$ 200.00	\$ 250.00	\$ 500.00
Range - Low Fee	\$ -	\$ 25.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 333.33
Range - High Fee	\$ -	\$ 125.00	\$ 2,500.00	\$ 450.00	\$ 2,500.00	\$ 4,000.00
Attendance required to claim		25.00%	47.37%	47.37%	38.89%	43.48%
Credit Committee						
Banks Paying No Fee	100.00%	65.00%	42.11%	42.11%	50.00%	43.48%
Banks Paying a Fee		35.00%	57.89%	57.89%	50.00%	56.52%
Committee Chairman						
Average Fee Paid	\$ -	\$ 181.25	\$ 376.74	\$ 2,236.36	\$ 490.00	\$ 1,037.18
Median Fee Paid	\$ -	\$ 150.00	\$ 250.00	\$ 300.00	\$ 450.00	\$ 833.33
Range - Low Fee	\$ -	\$ 25.00	\$ 100.00	\$ 100.00	\$ 150.00	\$ 350.00
Range - High Fee	\$ -	\$ 400.00	\$ 2,500.00	\$ 21,000.00	\$ 1,250.00	\$ 4,400.00
Members						
Average Fee Paid	\$ -	\$ 162.50	\$ 360.40	\$ 1,782.14	\$ 497.64	\$ 795.56
Median Fee Paid	\$ -	\$ 112.50	\$ 175.00	\$ 275.00	\$ 350.00	\$ 500.00
Range - Low Fee	\$ -	\$ 25.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 333.33
Range - High Fee	\$ -	\$ 400.00	\$ 3,000.00	\$ 20,000.00	\$ 2,500.00	\$ 4,400.00
Attendance required to claim		35.00%	57.89%	57.89%	50.00%	56.52%
Investment Committee						
Banks Paying No Fee	100.00%	65.00%	55.26%	68.42%	66.67%	69.57%
Banks Paying a Fee		35.00%	44.74%	31.58%	33.33%	30.43%
Committee Chairman						
Average Fee Paid	\$ -	\$ 181.25	\$ 421.43	\$ 350.00	\$ 400.00	\$ 1,147.92
Median Fee Paid	\$ -	\$ 150.00	\$ 275.00	\$ 250.00	\$ 400.00	\$ 775.00
Range - Low Fee	\$ -	\$ 25.00	\$ 100.00	\$ 100.00	\$ 300.00	\$ 400.00
Range - High Fee	\$ -	\$ 400.00	\$ 2,000.00	\$ 1,000.00	\$ 600.00	\$ 4,300.00
Members						
Average Fee Paid	\$ -	\$ 162.50	\$ 414.29	\$ 235.71	\$ 528.13	\$ 935.42
Median Fee Paid	\$ -	\$ 112.50	\$ 175.00	\$ 200.00	\$ 237.50	\$ 500.00
Range - Low Fee	\$ -	\$ 25.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 333.33
Range - High Fee	\$ -	\$ 400.00	\$ 2,500.00	\$ 450.00	\$ 2,500.00	\$ 4,000.00
Attendance required to claim		35.00%	44.74%	31.58%	33.33%	30.43%
Annual Retainer						
Banks Paying No Retainer	92.86%	100.00%	65.79%	78.95%	61.11%	34.78%
Banks Paying a Retainer	7.14%		34.21%	21.05%	38.89%	65.22%
Average Retainer Paid	\$ 18,000	\$ -	\$ 15,894	\$ 13,020	\$ 24,914	\$ 27,093
Median Retainer Paid	\$ 18,000	\$ -	\$ 10,000	\$ 14,500	\$ 16,600	\$ 21,000
Range - Low Retainer	\$ 18,000	\$ -	\$ 458	\$ 1,000	\$ 10,800	\$ 1,200
Range - High Retainer	\$ 18,000	\$ -	\$ 57,000	\$ 22,080	\$ 60,000	\$ 84,000
Total Annual Director Compensation						
Banks that responded to this question		30.00%	73.68%	84.21%	83.33%	82.61%
Of those banks:						
Average Compensation	\$ -	\$ 5,183	\$ 12,810	\$ 19,292	\$ 20,904	\$ 38,602
Median Compensation	\$ -	\$ 4,850	\$ 10,893	\$ 17,060	\$ 18,470	\$ 39,428
Range - Minimum Compensation	\$ -	\$ 1,867	\$ 1,298	\$ 1,700	\$ 4,800	\$ 7,000
Range - Maximum Compensation	\$ -	\$ 9,000	\$ 35,500	\$ 53,000	\$ 54,000	\$ 67,200

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2006

BANK ASSET SIZE
(Million Dollars)

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

DIRECTORS' FEES
as of JUNE 30, 2006

Regular Board Meeting--Chairman						
No Fee	100.00%	65.00%	36.84%	10.53%	33.33%	47.83%
Under \$100						
100 - 199						
200 - 299		10.00%	5.26%			
300 - 399		5.00%	5.26%		5.56%	
400 - 499			2.63%			
500 - 599		5.00%	18.42%	15.79%		
600 - 699		5.00%	5.26%			
700 - 799		5.00%	2.63%		5.56%	
800 - 899		5.00%	2.63%		5.56%	4.35%
900 - 999			2.63%			4.35%
\$1,000 and over			18.42%	73.68%	50.00%	43.48%
						100%

Regular Board Meeting--Members						
No Fee	92.86%	65.00%	15.79%		5.56%	17.39%
Under \$100						
100 - 199						
200 - 299		10.00%	10.53%			
300 - 399		5.00%	5.26%		11.11%	
400 - 499		5.00%	2.63%			
500 - 599		5.00%	21.05%	15.79%	5.56%	
600 - 699			2.63%		5.56%	
700 - 799		5.00%	10.53%	5.26%	5.56%	
800 - 899		5.00%	5.26%	5.26%		4.35%
900 - 999				5.26%		4.35%
\$1,000 and over	7.14%		26.32%	68.42%	66.67%	73.91%

Audit Committee--Chairman						
No Committee or No Fee	100.00%	80.00%	36.84%	31.58%	16.67%	17.39%
Under \$100						
100 - 199		5.00%	21.05%	5.26%	5.56%	
200 - 299			10.53%	21.05%		
300 - 399		5.00%	5.26%	10.53%	5.56%	4.35%
400 - 499		5.00%	2.63%	10.53%	22.22%	4.35%
500 - 599			2.63%	5.26%	16.67%	8.70%
600 - 699			2.63%			
700 - 799				5.26%	11.11%	4.35%
800 - 899			5.26%			17.39%
900 - 999			2.63%		5.56%	
\$1,000 and over			10.53%	10.53%	16.67%	43.48%

Audit Committee--Members						
No Committee or No Fee	100.00%	80.00%	47.37%	42.11%	16.67%	26.09%
Under \$100						
100 - 199		5.00%	26.32%	10.53%	16.67%	
200 - 299		5.00%	7.89%	31.58%	22.22%	
300 - 399			5.26%	5.26%		8.70%
400 - 499		5.00%	2.63%	5.26%	22.22%	17.39%
500 - 599				5.26%	16.67%	26.09%
600 - 699			2.63%			
700 - 799						
800 - 899			5.26%			8.70%
900 - 999						
\$1,000 and over			2.63%		5.56%	13.04%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2006

BANK ASSET SIZE
(Million Dollars)

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

DIRECTORS' FEES
as of JUNE 30, 2006

Compensation Committee--Chairman						
No Committee or No Fee	100.00%	90.00%	60.53%	47.37%	55.56%	43.48%
Under \$100		5.00%				
100 - 199			21.05%	5.26%		
200 - 299		5.00%	5.26%	15.79%	11.11%	
300 - 399			7.89%	10.53%	11.11%	
400 - 499				5.26%	5.56%	8.70%
500 - 599			2.63%	10.53%	5.56%	4.35%
600 - 699			2.63%		5.56%	8.70%
700 - 799						4.35%
800 - 899					5.56%	13.04%
900 - 999						
\$1,000 and over				5.26%		17.39%

Compensation Committee--Members						
No Committee or No Fee	100.00%	90.00%	63.16%	52.63%	38.89%	43.48%
Under \$100		5.00%				
100 - 199		5.00%	26.32%	10.53%	11.11%	
200 - 299				26.32%	22.22%	
300 - 399			5.26%		5.56%	4.35%
400 - 499				10.53%		21.74%
500 - 599					16.67%	8.70%
600 - 699			2.63%			
700 - 799						
800 - 899						8.70%
900 - 999						4.35%
\$1,000 and over			2.63%		5.56%	8.70%

Credit Committee--Chairman						
No Committee or No Fee	100.00%	80.00%	50.00%	42.11%	44.44%	43.48%
Under \$100		5.00%				
100 - 199		5.00%	18.42%	5.26%	5.56%	
200 - 299		5.00%	10.53%	15.79%		
300 - 399			10.53%	15.79%	16.67%	4.35%
400 - 499		5.00%		5.26%	5.56%	4.35%
500 - 599			5.26%	5.26%	16.67%	
600 - 699			2.63%		5.56%	8.70%
700 - 799						4.35%
800 - 899						13.04%
900 - 999						4.35%
\$1,000 and over			2.63%	10.53%	5.56%	17.39%

Credit Committee--Members						
No Committee or No Fee	100.00%	80.00%	47.37%	26.32%	22.22%	34.78%
Under \$100		5.00%				
100 - 199		10.00%	26.32%	10.53%	11.11%	
200 - 299			10.53%	26.32%	16.67%	
300 - 399			7.89%	5.26%	16.67%	8.70%
400 - 499		5.00%		10.53%	11.11%	17.39%
500 - 599			2.63%	10.53%	11.11%	17.39%
600 - 699			2.63%		5.56%	4.35%
700 - 799						
800 - 899						8.70%
900 - 999						
\$1,000 and over			2.63%	10.53%	5.56%	8.70%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2006

BANK ASSET SIZE
(Million Dollars)

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

DIRECTORS' FEES
as of JUNE 30, 2006

Investment Committee--Chairman						
No Committee or No Fee	100.00%	80.00%	63.16%	63.16%	72.22%	65.22%
Under \$100						
100 - 199		5.00%				
200 - 299		5.00%	13.16%	5.26%		
300 - 399			7.89%	10.53%	11.11%	
400 - 499		5.00%			11.11%	4.35%
500 - 599			2.63%			4.35%
600 - 699			2.63%		5.56%	4.35%
700 - 799						4.35%
800 - 899			2.63%			8.70%
900 - 999						
\$1,000 and over			2.63%	5.26%		8.70%

Investment Committee--Members						
No Committee or No Fee	100.00%	80.00%	63.16%	63.16%	55.56%	65.22%
Under \$100						
100 - 199		10.00%	18.42%	10.53%	11.11%	
200 - 299			5.26%	15.79%	16.67%	
300 - 399			5.26%	5.26%	5.56%	
400 - 499		5.00%		5.26%		4.35%
500 - 599					5.56%	4.35%
600 - 699			2.63%			4.35%
700 - 799						4.35%
800 - 899			2.63%			8.70%
900 - 999						
\$1,000 and over			2.63%		5.56%	8.70%

Annual Fee/Retainer						
No Fee	92.86%	100.00%	65.79%	78.95%	61.11%	34.78%
Under \$2,500						
2,500 - 4,999			2.63%	5.26%		4.35%
5,000 - 7,499			7.89%			
7,500 - 9,999			2.63%			
10,000-12,499			10.53%	5.26%	11.11%	
12,500-14,999						8.70%
15,000-17,500	7.14%				11.11%	13.04%
17,500-19,999			2.63%	5.26%		
20,000-22,499				5.26%		8.70%
22,500-24,999						4.35%
\$25,000 and over			5.26%		16.67%	26.09%

Average Annual Compensation per Director						
Not reported	100.00%	70.00%	26.32%	15.79%	16.67%	17.39%
Under \$2,500						
2,500 - 4,999		5.00%	5.26%	5.26%		
5,000 - 7,499		10.00%	10.53%		5.56%	
7,500 - 9,999		5.00%	15.79%	5.26%		
10,000-12,499		10.00%	2.63%	10.53%		4.35%
12,500-14,999			5.26%	10.53%	5.56%	
15,000-17,500			5.26%	5.26%	11.11%	8.70%
17,500-19,999			5.26%	5.26%	5.56%	
20,000-22,499			10.53%	10.53%	16.67%	
22,500-24,999			2.63%	10.53%	11.11%	
\$25,000 and over			10.53%	15.79%	16.67%	69.57%