

**State of California
Department of Financial Institutions**



*30th Annual
Executive Officer and Director*

1977 ~ 2007
Compensation Survey

As of June 30, 2007

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2007

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	15	18	49	21	16	22
Average Assets (000)	\$31,854	\$68,904	\$157,000	\$363,741	\$702,257	\$5,591,988
Median Assets (000)	\$34,174	\$64,602	\$154,151	\$373,875	\$696,500	\$2,010,526
Number of Filled Positions	15	18	49	21	15	22
Average Base Salary	\$162,433	\$168,944	\$179,284	\$223,413	\$251,296	\$504,120
Percent Receiving a Bonus	13.33%	38.89%	85.71%	95.24%	86.67%	90.91%
Average Bonus	\$8,000	\$36,567	\$50,803	\$114,054	\$180,481	\$491,726
Bonus*: Tied to Profits	6.67%	22.22%	51.02%	38.10%	60.00%	54.55%
Tied to Salary	6.67%	22.22%	16.33%	28.57%	40.00%	45.45%
Tied to Other	20.00%	27.78%	48.98%	47.62%	73.33%	72.73%
Signing Bonus Paid	6.67%	5.56%	6.12%	9.52%	13.33%	
Average Signing Bonus	\$40,000	\$50,000	\$25,000	\$40,500	\$37,500	
Percent under Contract	93.33%	83.33%	65.31%	61.90%	40.00%	54.55%
Stock Options as a % of Total Outstanding Shares:						
None		11.11%	32.65%	33.33%	33.33%	27.27%
To 2.49%	26.67%	16.67%	24.49%	28.57%	60.00%	50.00%
2.50% to 4.99%	40.00%	22.22%	32.65%	28.57%	6.67%	18.18%
5.00% to 7.49%	33.33%	38.89%	8.16%	9.52%		4.55%
7.50% to 9.99%		5.56%				
10.00% and over		5.56%	2.04%			
Options qualified under IRC 422	100.00%	72.22%	53.06%	61.90%	53.33%	45.45%
Benefits:						
Auto*: Provided	33.33%	44.44%	30.61%	52.38%	33.33%	63.64%
Monthly Allowance	53.33%	55.56%	51.02%	38.10%	33.33%	27.27%
Mileage	6.67%	16.67%	16.33%	4.76%	40.00%	13.64%
Other		11.11%	4.08%		13.33%	18.18%
Country club dues paid	33.33%	27.78%	36.73%	52.38%	66.67%	77.27%
Formal Profit Sharing	6.67%		16.33%	19.05%	26.67%	27.27%
Qualified E.S.O.P.	66.67%	61.11%	44.90%	66.67%	53.33%	50.00%
Non-qualified E.S.O.P.	13.33%	33.33%	20.41%	19.05%	6.67%	45.45%
Pension/401K	86.67%	88.89%	97.96%	100.00%	93.33%	90.91%
Non-qualified pension plan		11.11%	24.49%	33.33%	60.00%	72.73%
Severance package	80.00%	55.56%	51.02%	38.10%	26.67%	54.55%
Restricted stock			10.20%	28.57%	6.67%	31.82%
Restricted stock options			6.12%	14.29%		18.18%
Phantom stock options					6.67%	4.55%
Stock appreciation rights			2.04%	14.29%	6.67%	13.64%
Other	20.00%		14.29%	14.29%	6.67%	40.91%

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

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			2.04%		6.67%		1.43%
100 - 109		11.11%					1.43%
110 - 119							
120 - 129	6.67%		2.04%	4.76%			2.14%
130 - 139		5.56%	2.04%		6.67%		2.14%
140 - 149	13.33%	5.56%	8.16%				5.00%
150 - 159	26.67%	5.56%	4.08%				5.00%
160 - 169	13.33%	11.11%	10.20%				6.43%
170 - 179		22.22%	18.37%				9.29%
180 - 189	33.33%	16.67%	24.49%	4.76%			15.00%
190 - 199		11.11%	10.20%	4.76%			5.71%
200 - 209	6.67%	5.56%	6.12%	14.29%			5.71%
210 - 219			2.04%	9.52%			2.14%
220 - 229			6.12%	19.05%			5.00%
230 - 239				14.29%	6.67%		2.86%
240 - 249				9.52%		4.55%	2.14%
250 - 259		5.56%		4.76%	20.00%	9.09%	5.00%
260 - 269			2.04%	4.76%	6.67%		2.14%
270 - 279					33.33%		3.57%
280 - 289				4.76%	6.67%	9.09%	2.86%
290 - 299				4.76%			0.71%
300 - 309			2.04%		6.67%		1.43%
310 - 319						4.55%	0.71%
320 - 329					6.67%	9.09%	2.14%
330 - 339							
340 - 349							
350 - 359							
360 - 369							
370 - 379						4.55%	0.71%
380 - 389							
390 - 399							
400 - 409							
410 - 419						4.55%	0.71%
420 - 429							
430 - 439							
440 - 449							
450 - 459							
460 - 469						4.55%	0.71%
470 - 479						9.09%	1.43%
480 - 489							
490 - 499							
500 and over						40.91%	6.43%
Total positions	15	18	49	21	15	22	140
Average base salary	\$162,433	\$168,944	\$179,284	\$223,413	\$251,296	\$504,120	
Median salary	\$165,000	\$175,000	\$180,000	\$225,000	\$271,560	\$470,044	
Salary Low Range:	\$120,000	\$100,000	\$91,800	\$128,000	\$92,400	\$240,000	
Salary High Range:	\$200,000	\$250,000	\$300,000	\$295,000	\$327,216	\$1,260,048	

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2007

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	37	29	46	29
Average Assets (000)	\$415,724	\$2,682,250	\$1,066,077	\$313,892
Median Assets (000)	\$217,716	\$173,044	\$222,487	\$154,651
Number of Filled Positions	37	29	45	29
Average Base Salary	\$219,535	\$276,657	\$258,071	\$208,798
Median Salary	\$185,000	\$192,000	\$200,000	\$184,000
Number Receiving a Bonus	67.57%	82.76%	68.89%	82.76%
Average Bonus	\$159,278	\$153,852	\$188,297	\$139,831
Bonus*: Tied to Profits	35.14%	44.83%	40.00%	51.72%
Tied to Salary	24.32%	31.03%	28.89%	13.79%
Tied to Other	48.65%	65.52%	40.00%	48.28%
Signing Bonus Paid	5.41%	10.34%	6.67%	6.90%
Average Signing Bonus	\$45,000	\$45,000	\$25,000	\$10,500
Percent under Contract	70.27%	48.28%	68.89%	72.41%
Stock Options as a % of Total Outstanding Shares:				
None	24.32%	24.14%	31.11%	20.69%
To 2.49%	35.14%	37.93%	24.44%	34.48%
2.50% to 4.99%	24.32%	17.24%	31.11%	31.03%
5.00% to 7.49%	16.22%	17.24%	11.11%	10.34%
7.50% to 9.99%		3.45%		
10.00% and over			2.22%	3.45%
Options qualified under IRC 422	67.57%	62.07%	60.00%	51.72%
Benefits:				
Auto*: Provided	43.24%	27.59%	48.89%	41.38%
Monthly Allowance	40.54%	41.38%	42.22%	55.17%
Mileage	13.51%	34.48%	15.56%	
Other	2.70%	13.79%	8.89%	3.45%
Country club dues paid	51.35%	51.72%	40.00%	48.28%
Formal Profit Sharing	18.92%	31.03%	8.89%	10.34%
Qualified E.S.O.P.	54.05%	55.17%	51.11%	58.62%
Non-qualified E.S.O.P.	13.51%	27.59%	26.67%	27.59%
Pension/401K	89.19%	100.00%	97.78%	89.66%
Non-qualified pension plan	48.65%	34.48%	17.78%	34.48%
Severance package	37.84%	62.07%	51.11%	55.17%
Restricted stock	8.11%	17.24%	15.56%	13.79%
Restricted stock options	8.11%	6.90%	4.44%	10.34%
Phantom stock options	2.70%			3.45%
Stock appreciation rights	2.70%	10.34%	6.67%	3.45%
Other	21.62%	10.34%	8.89%	27.59%

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

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF JUNE 30, 2007

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	15	18	49	21	16	22
Average Assets (000)	\$31,854	\$68,904	\$157,000	\$363,741	\$702,257	\$5,591,988
Median Assets (000)	\$34,174	\$64,602	\$154,151	\$373,875	\$696,500	\$2,010,526
Number of Filled Positions	15	18	45	21	16	22
Average Base Salary	\$125,718	\$121,134	\$127,622	\$139,517	\$165,290	\$232,364
Percent Receiving a Bonus	13.33%	44.44%	80.00%	95.24%	93.75%	95.45%
Average Bonus	\$15,000	\$14,175	\$23,444	\$40,504	\$59,932	\$106,783
Bonus*: Tied to Profits	6.67%	22.22%	46.67%	38.10%	62.50%	50.00%
Tied to Salary	6.67%	22.22%	17.78%	28.57%	43.75%	54.55%
Tied to Other	20.00%	38.89%	57.78%	52.38%	68.75%	72.73%
Signing Bonus Paid			11.11%	9.52%	6.25%	13.64%
Average Signing Bonus			\$15,000	\$22,500	\$15,000	\$51,667
Percent under Contract	93.33%	72.22%	35.56%	38.10%	37.50%	22.73%
Stock Options as a % of Total Outstanding Shares:						
None		11.11%	31.11%	38.10%	37.50%	45.45%
To 2.49%	100.00%	83.33%	64.44%	57.14%	62.50%	54.55%
2.50% to 4.99%		5.56%	4.44%			
5.00% to 7.49%						
7.50% to 9.99%				4.76%		
10.00% and over						
Options qualified under IRC 422	100.00%	72.22%	57.78%	52.38%	50.00%	40.91%
Benefits:						
Auto*: Provided		11.11%	6.67%	14.29%	18.75%	36.36%
Monthly Allowance	66.67%	55.56%	51.11%	42.86%	12.50%	45.45%
Mileage	13.33%	38.89%	28.89%	28.57%	50.00%	13.64%
Other		5.56%	4.44%		6.25%	22.73%
Country club dues paid	6.67%	5.56%	6.67%	14.29%	25.00%	40.91%
Formal Profit Sharing	6.67%		15.56%	19.05%	25.00%	27.27%
Qualified E.S.O.P.	66.67%	61.11%	44.44%	61.90%	50.00%	50.00%
Non-qualified E.S.O.P.	13.33%	22.22%	13.33%	9.52%	12.50%	27.27%
Pension/401K	80.00%	88.89%	97.78%	100.00%	93.75%	90.91%
Non-qualified pension plan		5.56%	17.78%	28.57%	50.00%	63.64%
Severance package	80.00%	50.00%	37.78%	33.33%	25.00%	59.09%
Restricted stock			8.89%	28.57%	6.25%	22.73%
Restricted stock options			4.44%	4.76%		18.18%
Phantom stock options					6.25%	4.55%
Stock appreciation rights			2.22%	14.29%	6.25%	9.09%
Other	20.00%		8.89%	14.29%	6.25%	40.91%

* 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							
60 - 69				4.76%			0.73%
70 - 79		11.11%	2.22%				2.19%
80 - 89	6.67%	11.11%	4.44%				3.65%
90 - 99			4.44%				1.46%
100 - 109		16.67%	13.33%	4.76%			7.30%
110 - 119	20.00%	5.56%	8.89%	14.29%	6.25%		8.76%
120 - 129	26.67%	11.11%	15.56%				9.49%
130 - 139	26.67%	5.56%	11.11%	14.29%	6.25%	4.55%	10.95%
140 - 149	13.33%	16.67%	17.78%	23.81%	18.75%		15.33%
150 - 159	6.67%	11.11%	15.56%	19.05%	12.50%		11.68%
160 - 169		5.56%	2.22%	4.76%	18.75%	9.09%	5.84%
170 - 179		5.56%	2.22%	9.52%	18.75%	9.09%	6.57%
180 - 189			2.22%		12.50%	13.64%	4.38%
190 - 199				4.76%			0.73%
200 - 209						4.55%	0.73%
210 - 219						4.55%	0.73%
220 - 229						9.09%	1.46%
230 - 239						9.09%	1.46%
240 - 249						4.55%	0.73%
250 - 259							
260 - 269							
270 - 279					6.25%	9.09%	2.19%
280 - 289						9.09%	1.46%
290 - 299							
300 - 309							
310 - 319						4.55%	0.73%
320 - 329							
330 - 339							
340 - 349						4.55%	0.73%
350 - 359							
360 - 369							
370 - 379							
380 - 389							
389 - 399							
400 - 419							
420 - 429						4.55%	0.73%
430 - 439							
440 - 449							
450 - 459							
460 - 469							
470 - 479							
480 - 489							
490 - 499							
\$500 and over							
Total positions	15	18	45	21	16	22	137
Average base salary	\$125,718	\$121,134	\$127,622	\$139,517	\$165,290	\$232,364	
Median salary	\$128,790	\$122,500	\$130,000	\$144,690	\$160,340	\$221,000	
Salary Low Range:	\$87,101	\$73,815	\$72,000	\$64,896	\$114,120	\$135,000	
Salary High Range:	\$150,000	\$170,000	\$184,000	\$195,000	\$276,000	\$422,000	

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF JUNE 30, 2007

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	37	29	46	29
Average Assets (000)	\$415,724	\$2,682,250	\$1,066,077	\$313,892
Median Assets (000)	\$217,716	\$173,044	\$222,487	\$154,651
Number of Filled Positions	34	29	45	29
Average Base Salary	\$136,989	\$153,040	\$167,389	\$133,358
Median Salary	\$130,388	\$142,000	\$150,800	\$130,000
Number Receiving a Bonus	70.59%	72.41%	77.78%	75.86%
Average Bonus	\$54,106	\$51,890	\$50,563	\$35,498
Bonus*: Tied to Profits	35.29%	41.38%	37.78%	48.28%
Tied to Salary	23.53%	31.03%	35.56%	17.24%
Tied to Other	55.88%	65.52%	46.67%	51.72%
Signing Bonus Paid	2.94%	17.24%	4.44%	10.34%
Average Signing Bonus	\$20,000	\$34,000	\$27,500	\$15,000
Percent under Contract	52.94%	44.83%	42.22%	41.38%
Stock Options as a % of Total Outstanding Shares:				
None	23.53%	34.48%	33.33%	24.14%
To 2.49%	70.59%	65.52%	64.44%	72.41%
2.50% to 4.99%	2.94%		2.22%	3.45%
5.00% to 7.49%				
7.50% to 9.99%	2.94%			
10.00% and over				
Options qualified under IRC 422	67.65%	58.62%	55.56%	58.62%
Benefits:				
Auto*: Provided	11.76%	10.34%	17.78%	13.79%
Monthly Allowance	38.24%	37.93%	51.11%	58.62%
Mileage	41.18%	41.38%	22.22%	10.34%
Other		13.79%	8.89%	3.45%
Country club dues paid	20.59%	24.14%	15.56%	
Formal Profit Sharing	17.65%	31.03%	8.89%	10.34%
Qualified E.S.O.P.	52.94%	51.72%	51.11%	58.62%
Non-qualified E.S.O.P.	5.88%	24.14%	17.78%	17.24%
Pension/401K	85.29%	100.00%	97.78%	89.66%
Non-qualified pension plan	47.06%	24.14%	13.33%	27.59%
Severance package	35.29%	55.17%	42.22%	51.72%
Restricted stock	11.76%	13.79%	11.11%	10.34%
Restricted stock options	2.94%	6.90%	4.44%	6.90%
Phantom stock options	2.94%			3.45%
Stock appreciation rights	2.94%	10.34%	4.44%	3.45%
Other	23.53%	10.34%	6.67%	20.69%

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

SENIOR LOAN OFFICER
SUMMARY DATA AS OF JUNE 30, 2007

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	15	18	49	21	16	22
Average Assets (000)	\$31,854	\$68,904	\$157,000	\$363,741	\$702,257	\$5,591,988
Median Assets (000)	\$34,174	\$64,602	\$154,151	\$373,875	\$696,500	\$2,010,526
Number of Filled Positions	14	18	48	21	15	21
Average Base Salary	\$130,460	\$136,160	\$132,880	\$148,755	\$145,152	\$220,133
Percent Receiving a Bonus	7.14%	44.44%	85.42%	85.71%	80.00%	85.71%
Average Bonus	\$25,000	\$16,740	\$23,089	\$53,567	\$81,917	\$98,142
Bonus*: Tied to Profits	7.14%	22.22%	47.92%	38.10%	66.67%	47.62%
Tied to Salary	7.14%	22.22%	18.75%	28.57%	46.67%	57.14%
Tied to Other	14.29%	33.33%	64.58%	52.38%	66.67%	76.19%
Signing Bonus Paid	7.14%	5.56%	8.33%	9.52%	13.33%	9.52%
Average Signing Bonus	\$10,000	\$45,000	\$10,000	\$32,500	\$17,500	\$100,000
Percent under Contract	85.71%	72.22%	39.58%	33.33%	26.67%	28.57%
Stock Options as a % of Total Outstanding Shares:						
None		16.67%	39.58%	38.10%	40.00%	47.62%
To 2.49%	92.86%	72.22%	56.25%	52.38%	60.00%	52.38%
2.50% to 4.99%	7.14%		4.17%	4.76%		
5.00% to 7.49%		5.56%				
7.50% to 9.99%				4.76%		
10.00% and over		5.56%				
Options qualified under IRC 422	100.00%	72.22%	54.17%	57.14%	53.33%	38.10%
Benefits:						
Auto*: Provided		16.67%	14.58%	14.29%	26.67%	33.33%
Monthly Allowance	78.57%	66.67%	56.25%	57.14%	13.33%	47.62%
Mileage	14.29%	38.89%	25.00%	19.05%	46.67%	19.05%
Other		11.11%	4.17%		6.67%	19.05%
Country club dues paid	7.14%	11.11%	22.92%	28.57%	20.00%	47.62%
Formal Profit Sharing	7.14%		16.67%	19.05%	26.67%	28.57%
Qualified E.S.O.P.	64.29%	61.11%	47.92%	66.67%	46.67%	52.38%
Non-qualified E.S.O.P.	14.29%	22.22%	12.50%	9.52%	13.33%	28.57%
Pension/401K	78.57%	88.89%	95.83%	100.00%	86.67%	90.48%
Non-qualified pension plan		11.11%	16.67%	28.57%	46.67%	61.90%
Severance package	71.43%	44.44%	39.58%	33.33%	26.67%	57.14%
Restricted stock		5.56%	6.25%	28.57%	6.67%	23.81%
Restricted stock options			8.33%	4.76%		19.05%
Phantom stock options					6.67%	4.76%
Stock appreciation rights			2.08%	14.29%	6.67%	14.29%
Other	21.43%		8.33%	14.29%		38.10%

* 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				4.76%			0.73%
60 - 69							
70 - 79							
80 - 89	7.14%	5.56%					1.46%
90 - 99			4.17%		13.33%		2.92%
100 - 109	7.14%	5.56%	6.25%				3.65%
110 - 119		5.56%	10.42%				4.38%
120 - 129	14.29%	27.78%	25.00%	4.76%	13.33%	4.76%	16.79%
130 - 139	42.86%	16.67%	16.67%	19.05%		9.52%	16.79%
140 - 149			14.58%	19.05%	33.33%		11.68%
150 - 159	21.43%	11.11%	12.50%	14.29%	20.00%		12.41%
160 - 169	7.14%	16.67%	6.25%	14.29%	6.67%	4.76%	8.76%
170 - 179		11.11%	2.08%	14.29%	6.67%	4.76%	5.84%
180 - 189			2.08%	4.76%		14.29%	3.65%
190 - 199				4.76%			0.73%
200 - 209							
210 - 219					6.67%	4.76%	1.46%
220 - 229						14.29%	2.19%
230 - 239							
240 - 249						4.76%	0.73%
250 - 259						9.52%	1.46%
260 - 269						4.76%	0.73%
270 - 279						9.52%	1.46%
280 - 289							
290 - 299						4.76%	0.73%
300 - 309						9.52%	1.46%
310 - 319							
320 - 329							
330 - 339							
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	14	18	48	21	15	21	137
Average Salary	\$130,460	\$136,160	\$132,880	\$148,755	\$145,152	\$220,133	
Median salary	\$130,625	\$130,000	\$130,000	\$150,000	\$147,000	\$220,000	
Salary Low Range:	\$86,940	\$85,680	\$91,800	\$59,000	\$91,902	\$121,000	
Salary High Range:	\$160,000	\$175,000	\$184,000	\$195,000	\$212,000	\$301,000	

SENIOR LOAN OFFICER
SUMMARY DATA AS OF JUNE 30, 2007

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	37	29	46	29
Average Assets (000)	\$415,724	\$2,682,250	\$1,066,077	\$313,892
Median Assets (000)	\$217,716	\$173,044	\$222,487	\$154,651
Number of Filled Positions	36	28	44	29
Average Base Salary	\$138,039	\$163,499	\$155,394	\$144,648
Median Salary	\$130,000	\$149,500	\$150,000	\$135,000
Number Receiving a Bonus	63.89%	75.00%	72.73%	75.86%
Average Bonus	\$54,813	\$52,813	\$53,240	\$33,903
Bonus*: Tied to Profits	36.11%	46.43%	34.09%	51.72%
Tied to Salary	25.00%	32.14%	36.36%	17.24%
Tied to Other	55.56%	67.86%	45.45%	58.62%
Signing Bonus Paid	8.33%	17.86%	6.82%	3.45%
Average Signing Bonus	\$20,833	\$29,500	\$56,667	\$15,000
Percent under Contract	47.22%	35.71%	52.27%	37.93%
Stock Options as a % of Total Outstanding Shares:				
None	36.11%	32.14%	38.64%	24.14%
To 2.49%	58.33%	64.29%	56.82%	68.97%
2.50% to 4.99%	2.78%	3.57%		6.90%
5.00% to 7.49%			2.27%	
7.50% to 9.99%	2.78%			
10.00% and over			2.27%	
Options qualified under IRC 422	63.89%	57.14%	56.82%	58.62%
Benefits:				
Auto*: Provided	16.67%	14.29%	18.18%	20.69%
Monthly Allowance	44.44%	50.00%	63.64%	55.17%
Mileage	36.11%	28.57%	25.00%	13.79%
Other		14.29%	9.09%	3.45%
Country club dues paid	30.56%	35.71%	15.91%	17.24%
Formal Profit Sharing	19.44%	32.14%	9.09%	10.34%
Qualified E.S.O.P.	55.56%	53.57%	52.27%	58.62%
Non-qualified E.S.O.P.	5.56%	25.00%	15.91%	20.69%
Pension/401K	83.33%	100.00%	97.73%	86.21%
Non-qualified pension plan	38.89%	28.57%	13.64%	27.59%
Severance package	27.78%	50.00%	47.73%	51.72%
Restricted stock	8.33%	14.29%	11.36%	13.79%
Restricted stock options	5.56%	10.71%	4.55%	6.90%
Phantom stock options	2.78%			3.45%
Stock appreciation rights	2.78%	10.71%	6.82%	3.45%
Other	19.44%	7.14%	6.82%	20.69%
* May add to more than 100% due to multiple choices				

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2007

	BANK ASSET SIZE (Million Dollars)					
	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	15	18	49	21	16	22
Average Assets (000)	31,854	68,904	157,000	363,741	702,257	5,591,988
Median Assets (000)	34,174	64,602	154,151	373,875	696,500	2,010,526
Average Number of Directors	9.80	8.94	9.00	8.48	9.25	9.45
Average Number of Inside Directors	1.33	1.29	1.70	1.33	1.80	2.19
Fees Paid to Inside Directors		11.11%	10.20%	23.81%	12.50%	22.73%
Outside Directors Eligible for Bonus Plan			2.04%	4.76%		13.64%
Travel Expenses to Meetings Reimbursed	33.33%	22.22%	38.78%	28.57%	50.00%	59.09%
Chairman of the Board Active Bank Officer	6.67%	16.67%	30.61%	9.52%	31.25%	45.45%
CEO	6.67%		20.41%	4.76%	12.50%	31.82%
full time salaried non-CEO		16.67%	8.16%	4.76%	18.75%	13.64%
Paid Medical Exam		5.56%	4.08%	4.76%	12.50%	13.64%
Outside Directors Eligible for Health Plan		16.67%	12.24%	47.62%	37.50%	27.27%
Life Insurance Policy on Chairman		11.11%	22.45%	19.05%	37.50%	59.09%
Life Insurance Policy on Inside Board	33.33%	44.44%	48.98%	42.86%	56.25%	50.00%
Life Insurance Policy all Other Board		11.11%	8.16%	9.52%	18.75%	22.73%
Stock Options as a % of Total Outstanding Shares						
None	6.67%	11.11%	30.61%	42.86%	56.25%	40.91%
To 2.49%		5.56%	16.33%	19.05%	31.25%	31.82%
2.50% to 4.99%	33.33%	5.56%	12.24%	14.29%	6.25%	18.18%
5.00% to 7.49%	33.33%	38.89%	18.37%	19.05%		9.09%
7.50% to 9.99%	13.33%	22.22%	14.29%			
10.00% and over	13.33%	16.67%	8.16%	4.76%	6.25%	
Average stock options as a % of total outstanding shares--all officers and directors	19.51%	18.04%	12.58%	9.47%	6.36%	6.37%
Directors sent to Conferences/Conventions	100.00%	94.44%	75.51%	85.71%	75.00%	77.27%
Percent with Mandatory Retirement Age		5.56%	4.08%	19.05%	6.25%	31.82%
Average Age	-	75.0	70.0	69.0	70.0	74.3
Directors and Officers Liability Insurance	93.33%	100.00%	93.88%	100.00%	93.75%	90.91%
Directors eligible for Deferred Comp			6.12%	23.81%	43.75%	40.91%
Other Benefits			2.04%	9.52%	6.25%	13.64%
Directors' Fees:						
Regular Board Meeting						
Banks Paying No Fee	93.33%	77.78%	40.82%	9.52%	25.00%	31.82%
Banks Paying a Fee	6.67%	22.22%	59.18%	90.48%	75.00%	68.18%
Chairman of the Board						
Average Fee Paid	\$ -	\$ 612.50	\$ 919.00	\$ 3,581.05	\$ 2,221.73	\$ 2,739.50
Median Fee Paid	\$ -	\$ 650.00	\$ 675.00	\$ 1,900.00	\$ 1,200.00	\$ 1,675.00
Range - Low Fee	\$ -	\$ 300.00	\$ 200.00	\$ 83.33	\$ 300.00	\$ 666.00
Range - High Fee	\$ -	\$ 850.00	\$ 3,500.00	\$ 24,000.00	\$ 7,333.33	\$ 10,350.00
Members						
Average Fee Paid	\$ 1,500.00	\$ 550.00	\$ 821.16	\$ 2,117.58	\$ 1,507.80	\$ 1,563.84
Median Fee Paid	\$ 1,500.00	\$ 550.00	\$ 612.50	\$ 1,000.00	\$ 1,200.00	\$ 1,000.00
Range - Low Fee	\$ 1,500.00	\$ 300.00	\$ 200.00	\$ 500.00	\$ 300.00	\$ 666.00
Range - High Fee	\$ 1,500.00	\$ 800.00	\$ 3,500.00	\$ 18,000.00	\$ 4,000.00	\$ 4,000.00
Attendance required to claim	100.00%	100.00%	76.32%	100.00%	80.00%	78.95%
Audit Committee						
Banks Paying No Fee	100.00%	88.89%	51.02%	61.90%	43.75%	59.09%
Banks Paying a Fee		11.11%	48.98%	38.10%	56.25%	40.91%
Committee Chairman						
Average Fee Paid	\$ -	\$ 225.00	\$ 341.67	\$ 2,221.79	\$ 1,375.00	\$ 1,811.37
Median Fee Paid	\$ -	\$ 225.00	\$ 250.00	\$ 450.00	\$ 700.00	\$ 1,050.00
Range - Low Fee	\$ -	\$ 50.00	\$ 25.00	\$ 83.33	\$ 100.00	\$ 354.00
Range - High Fee	\$ -	\$ 400.00	\$ 1,500.00	\$ 21,000.00	\$ 6,500.00	\$ 7,000.00
Members						
Average Fee Paid	\$ -	\$ 216.67	\$ 261.21	\$ 290.00	\$ 951.21	\$ 1,150.80
Median Fee Paid	\$ -	\$ 200.00	\$ 200.00	\$ 250.00	\$ 450.00	\$ 600.00
Range - Low Fee	\$ -	\$ 50.00	\$ 25.00	\$ 150.00	\$ 100.00	\$ 250.00
Range - High Fee	\$ -	\$ 400.00	\$ 1,250.00	\$ 500.00	\$ 4,000.00	\$ 6,000.00
Attendance required to claim		100.00%	100.00%	100.00%	85.71%	93.33%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2007

BANK ASSET SIZE
(Million Dollars)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	15	18	49	21	16	22
Average Assets (000)	31,854	68,904	157,000	363,741	702,257	5,591,988
Median Assets (000)	34,174	64,602	154,151	373,875	696,500	2,010,526
Compensation Committee						
Banks Paying No Fee	100.00%	88.89%	51.02%	61.90%	43.75%	59.09%
Banks Paying a Fee		11.11%	48.98%	38.10%	56.25%	40.91%
Committee Chairman						
Average Fee Paid	\$ -	\$ 50.00	\$ 311.96	\$ 342.59	\$ 1,124.11	\$ 1,126.39
Median Fee Paid	\$ -	\$ 50.00	\$ 250.00	\$ 300.00	\$ 450.00	\$ 800.00
Range - Low Fee	\$ -	\$ 50.00	\$ 25.00	\$ 83.33	\$ 200.00	\$ 354.00
Range - High Fee	\$ -	\$ 50.00	\$ 1,250.00	\$ 750.00	\$ 4,000.00	\$ 4,500.00
Members						
Average Fee Paid	\$ -	\$ 125.00	\$ 254.17	\$ 275.00	\$ 1,043.08	\$ 651.09
Median Fee Paid	\$ -	\$ 125.00	\$ 150.00	\$ 225.00	\$ 450.00	\$ 550.00
Range - Low Fee	\$ -	\$ 50.00	\$ 25.00	\$ 150.00	\$ 100.00	\$ 250.00
Range - High Fee	\$ -	\$ 200.00	\$ 1,250.00	\$ 500.00	\$ 4,000.00	\$ 1,000.00
Attendance required to claim		100.00%	100.00%	100.00%	75.00%	81.82%
Credit Committee						
Banks Paying No Fee	100.00%	83.33%	46.94%	47.62%	37.50%	45.45%
Banks Paying a Fee		16.67%	53.06%	52.38%	62.50%	54.55%
Committee Chairman						
Average Fee Paid	\$ -	\$ 816.67	\$ 384.68	\$ 2,448.48	\$ 825.00	\$ 1,189.10
Median Fee Paid	\$ -	\$ 400.00	\$ 250.00	\$ 350.00	\$ 500.00	\$ 854.00
Range - Low Fee	\$ -	\$ 50.00	\$ 25.00	\$ 83.33	\$ 400.00	\$ 400.00
Range - High Fee	\$ -	\$ 2,000.00	\$ 1,250.00	\$ 21,000.00	\$ 3,000.00	\$ 4,500.00
Members						
Average Fee Paid	\$ -	\$ 216.67	\$ 275.93	\$ 2,077.27	\$ 843.08	\$ 633.33
Median Fee Paid	\$ -	\$ 200.00	\$ 200.00	\$ 250.00	\$ 400.00	\$ 500.00
Range - Low Fee	\$ -	\$ 50.00	\$ 25.00	\$ 150.00	\$ 100.00	\$ 400.00
Range - High Fee	\$ -	\$ 400.00	\$ 1,250.00	\$ 20,000.00	\$ 2,667.00	\$ 1,000.00
Attendance required to claim		100.00%	96.30%	100.00%	83.33%	100.00%
Investment Committee						
Banks Paying No Fee	100.00%	83.33%	63.27%	66.67%	81.25%	77.27%
Banks Paying a Fee		16.67%	36.73%	33.33%	18.75%	22.73%
Committee Chairman						
Average Fee Paid	\$ -	\$ 225.00	\$ 320.59	\$ 581.48	\$ 350.00	\$ 1,483.33
Median Fee Paid	\$ -	\$ 225.00	\$ 200.00	\$ 300.00	\$ 350.00	\$ 1,000.00
Range - Low Fee	\$ -	\$ 50.00	\$ 25.00	\$ 83.33	\$ 300.00	\$ 667.00
Range - High Fee	\$ -	\$ 400.00	\$ 1,250.00	\$ 3,000.00	\$ 400.00	\$ 4,500.00
Members						
Average Fee Paid	\$ -	\$ 216.67	\$ 261.84	\$ 228.57	\$ 806.25	\$ 652.43
Median Fee Paid	\$ -	\$ 200.00	\$ 150.00	\$ 200.00	\$ 262.50	\$ 600.00
Range - Low Fee	\$ -	\$ 50.00	\$ 25.00	\$ 150.00	\$ 200.00	\$ 267.00
Range - High Fee	\$ -	\$ 400.00	\$ 1,250.00	\$ 350.00	\$ 2,500.00	\$ 1,000.00
Attendance required to claim		100.00%	94.74%	100.00%	75.00%	71.43%
Annual Retainer						
Banks Paying No Retainer	93.33%	100.00%	65.31%	71.43%	43.75%	36.36%
Banks Paying a Retainer	6.67%		34.69%	28.57%	56.25%	63.64%
Average Retainer Paid	\$ 18,000	\$ -	\$ 17,092	\$ 26,510	\$ 25,196	\$ 35,050
Median Retainer Paid	\$ 18,000	\$ -	\$ 10,000	\$ 23,380	\$ 21,000	\$ 24,000
Range - Low Retainer	\$ 18,000	\$ -	\$ 2,000	\$ 9,000	\$ 6,000	\$ 10,000
Range - High Retainer	\$ 18,000	\$ -	\$ 81,900	\$ 62,000	\$ 57,600	\$ 160,000
Total Annual Director Compensation						
Banks that responded to this question		16.67%	65.31%	80.95%	81.25%	86.36%
Of those banks:						
Average Compensation	\$ 2,000	\$ 27,767	\$ 13,434	\$ 21,860	\$ 24,771	\$ 49,650
Median Compensation	\$ 2,000	\$ 24,000	\$ 12,358	\$ 19,218	\$ 29,000	\$ 48,334
Range - Minimum Compensation	\$ 2,000	\$ 4,700	\$ 2,958	\$ 2,916	\$ 5,167	\$ 13,000
Range - Maximum Compensation	\$ 2,000	\$ 54,600	\$ 31,000	\$ 43,850	\$ 39,390	\$ 170,807

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2007

BANK ASSET SIZE
(Million Dollars)

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

Participating Banks	15	18	49	21	16	22
Average Assets (000)	31,854	68,904	157,000	363,741	702,257	5,591,988
Median Assets (000)	34,174	64,602	154,151	373,875	696,500	2,010,526

DIRECTORS' FEES
as of JUNE 30, 2007

Regular Board Meeting--Chairman						
No Fee	100.00%	77.78%	40.82%	19.05%	37.50%	45.45%
Under \$100				4.76%		
100 - 199						
200 - 299			10.20%			
300 - 399		5.56%	2.04%		6.25%	
400 - 499			2.04%		6.25%	
500 - 599		5.56%	12.24%	4.76%		
600 - 699			4.08%			4.55%
700 - 799					6.25%	4.55%
800 - 899		11.11%		9.52%		
900 - 999			2.04%			
\$1,000 and over			26.53%	61.90%	43.75%	45.45%

Regular Board Meeting--Members						
No Fee	93.33%	77.78%	22.45%	9.52%	6.25%	13.64%
Under \$100						
100 - 199						
200 - 299			10.20%			
300 - 399		5.56%	6.12%		6.25%	
400 - 499			6.12%		6.25%	
500 - 599		5.56%	16.33%	9.52%		
600 - 699		5.56%			6.25%	4.55%
700 - 799			6.12%	14.29%		
800 - 899		5.56%		4.76%		4.55%
900 - 999			2.04%			4.55%
\$1,000 and over	6.67%		30.61%	61.90%	75.00%	72.73%

Audit Committee--Chairman						
No Committee or No Fee	100.00%	88.89%	38.78%	38.10%	12.50%	13.64%
Under \$100		5.56%	4.08%	4.76%		
100 - 199			16.33%		12.50%	
200 - 299			14.29%	4.76%		
300 - 399			6.12%	14.29%	6.25%	4.55%
400 - 499		5.56%	4.08%	9.52%	12.50%	4.55%
500 - 599			10.20%	9.52%	6.25%	4.55%
600 - 699						
700 - 799			2.04%	4.76%	12.50%	
800 - 899					6.25%	4.55%
900 - 999				4.76%		
\$1,000 and over			4.08%	9.52%	31.25%	68.18%

Audit Committee--Members						
No Committee or No Fee	100.00%	83.33%	40.82%	52.38%	12.50%	31.82%
Under \$100		5.56%	4.08%			
100 - 199			22.45%	4.76%	12.50%	
200 - 299		5.56%	18.37%	23.81%	12.50%	4.55%
300 - 399			4.08%	9.52%	6.25%	
400 - 499		5.56%		4.76%	12.50%	13.64%
500 - 599			6.12%	4.76%	12.50%	13.64%
600 - 699					6.25%	4.55%
700 - 799			2.04%		6.25%	
800 - 899						4.55%
900 - 999						
\$1,000 and over			2.04%		18.75%	27.27%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2007

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	100.00%	94.44%	53.06%	57.14%	43.75%	45.45%
Under \$100		5.56%	4.08%	4.76%		
100 - 199			14.29%			
200 - 299			8.16%	14.29%	6.25%	
300 - 399			6.12%	9.52%	6.25%	4.55%
400 - 499			2.04%	4.76%	18.75%	4.55%
500 - 599			8.16%	4.76%		4.55%
600 - 699					6.25%	
700 - 799			2.04%	4.76%	6.25%	9.09%
800 - 899						9.09%
900 - 999						
\$1,000 and over			2.04%		12.50%	22.73%

Compensation Committee--Members						
No Committee or No Fee	100.00%	88.89%	51.02%	61.90%	25.00%	50.00%
Under \$100		5.56%	4.08%			
100 - 199			24.49%	4.76%	6.25%	
200 - 299		5.56%	8.16%	23.81%	12.50%	4.55%
300 - 399			4.08%		12.50%	
400 - 499				4.76%	6.25%	9.09%
500 - 599			4.08%	4.76%	12.50%	9.09%
600 - 699						4.55%
700 - 799			2.04%		6.25%	
800 - 899						9.09%
900 - 999						9.09%
\$1,000 and over			2.04%		18.75%	4.55%

Credit Committee--Chairman						
No Committee or No Fee	100.00%	83.33%	48.98%	47.62%	50.00%	54.55%
Under \$100		5.56%	4.08%	4.76%		
100 - 199			10.20%			
200 - 299			12.24%	9.52%		
300 - 399			6.12%	14.29%		
400 - 499		5.56%	4.08%	4.76%	18.75%	9.09%
500 - 599			6.12%	9.52%	12.50%	4.55%
600 - 699					6.25%	
700 - 799			2.04%		6.25%	9.09%
800 - 899						
900 - 999						
\$1,000 and over		5.56%	6.12%	9.52%	6.25%	22.73%

Credit Committee--Members						
No Committee or No Fee	100.00%	83.33%	44.90%	47.62%	25.00%	45.45%
Under \$100		5.56%	4.08%			
100 - 199			20.41%	4.76%	12.50%	
200 - 299		5.56%	14.29%	23.81%	6.25%	
300 - 399			4.08%	9.52%	12.50%	
400 - 499		5.56%	2.04%	4.76%	12.50%	13.64%
500 - 599			6.12%	4.76%	6.25%	18.18%
600 - 699						4.55%
700 - 799			2.04%		6.25%	4.55%
800 - 899						
900 - 999						
\$1,000 and over			2.04%	4.76%	18.75%	13.64%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2007

BANK ASSET SIZE
(Million Dollars)

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

Investment Committee--Chairman						
No Committee or No Fee	100.00%	88.89%	65.31%	57.14%	87.50%	68.18%
Under \$100		5.56%	4.08%	4.76%		
100 - 199			8.16%			
200 - 299			8.16%	14.29%		
300 - 399			4.08%	14.29%	6.25%	
400 - 499		5.56%	2.04%		6.25%	
500 - 599			4.08%	4.76%		
600 - 699						4.55%
700 - 799			2.04%			4.55%
800 - 899						4.55%
900 - 999						
\$1,000 and over			2.04%	4.76%		18.18%

Investment Committee--Members						
No Committee or No Fee	100.00%	83.33%	61.22%	66.67%	75.00%	68.18%
Under \$100		5.56%	4.08%			
100 - 199			16.33%	4.76%		
200 - 299		5.56%	10.20%	23.81%	12.50%	4.55%
300 - 399			2.04%	4.76%	6.25%	
400 - 499		5.56%				4.55%
500 - 599			2.04%			4.55%
600 - 699						4.55%
700 - 799			2.04%			4.55%
800 - 899						
900 - 999						
\$1,000 and over			2.04%		6.25%	9.09%

Annual Fee/Retainer						
No Fee/No response	93.33%	100.00%	65.31%	71.43%	43.75%	36.36%
Under \$2,500			2.04%			
2,500 - 4,999			10.20%			
5,000 - 7,499			2.04%		6.25%	
7,500 - 9,999			2.04%	4.76%		
10,000-12,499			2.04%			9.09%
12,500-14,999			2.04%		6.25%	9.09%
15,000-17,500			2.04%		6.25%	9.09%
17,500-19,999	6.67%		6.12%		6.25%	
20,000-22,499				4.76%	6.25%	4.55%
22,500-24,999				19.05%		4.55%
\$25,000 and over			6.12%		25.00%	27.27%

Average Annual Compensation per Director						
No compensation or not reported	93.33%	83.33%	34.69%	19.05%	18.75%	13.64%
Under \$2,500	6.67%		2.04%	4.76%		
2,500 - 4,999		5.56%	6.12%			
5,000 - 7,499			6.12%		6.25%	
7,500 - 9,999			10.20%	4.76%		
10,000-12,499			8.16%	9.52%		
12,500-14,999			8.16%	14.29%	6.25%	4.55%
15,000-17,500			6.12%	4.76%	18.75%	4.55%
17,500-19,999			8.16%	9.52%		
20,000-22,499			2.04%	4.76%		
22,500-24,999		5.56%	2.04%		6.25%	
\$25,000 and over		5.56%	6.12%	28.57%	43.75%	77.27%