

**State of California
Department of Financial Institutions**



***32nd Annual
Executive Officer and Director
Compensation Survey***

As of June 30, 2009

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2009

BANK ASSET SIZE
(In millions)

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

| | | | | | |
|--|-----------|-----------|-----------|-----------|-------------|
| Participating Banks | 30 | 47 | 19 | 14 | 24 |
| Average Assets (000) | \$68,512 | \$159,131 | \$344,259 | \$763,515 | \$8,184,870 |
| Median Assets (000) | \$72,139 | \$156,740 | \$328,590 | \$780,212 | \$2,030,981 |
| Number of Filled Positions | 29 | 46 | 18 | 14 | 23 |
| Average Base Salary | \$181,708 | \$202,110 | \$219,655 | \$269,068 | \$430,057 |
| Percent Receiving a Bonus | 20.69% | 36.96% | 50.00% | 50.00% | 47.83% |
| Average Bonus | \$23,116 | \$49,962 | \$99,594 | \$73,110 | \$336,091 |
| Bonus*: Tied to Profits | 16.67% | 52.94% | 88.89% | 71.43% | 72.73% |
| Tied to Salary | 16.67% | 29.41% | 44.44% | 57.14% | 63.64% |
| Tied to Other | 66.67% | 82.35% | 77.78% | 71.43% | 72.73% |
| Signing Bonus Paid | 6.90% | 6.52% | 11.11% | 7.14% | 4.35% |
| Average Signing Bonus | \$42,500 | \$81,667 | \$50,000 | \$75,000 | \$50,000 |
| Percent under Contract | 89.66% | 69.57% | 44.44% | 71.43% | 47.83% |
| Stock Options as a % of Total Outstanding Shares: | | | | | |
| None | 17.24% | 23.91% | 16.67% | 28.57% | 39.13% |
| To 2.49% | 13.79% | 28.26% | 50.00% | 71.43% | 43.48% |
| 2.50% to 4.99% | 34.48% | 32.61% | 27.78% | | 13.04% |
| 5.00% to 7.49% | 31.03% | 8.70% | 5.56% | | 4.35% |
| 7.50% to 9.99% | | | | | |
| 10.00% and over | 3.45% | 6.52% | | | |
| Options qualified under IRC 422 | 75.86% | 54.35% | 50.00% | 57.14% | 30.43% |
| Benefits: | | | | | |
| Auto*: Provided | 27.59% | 30.43% | 44.44% | 57.14% | 56.52% |
| Monthly Allowance | 65.52% | 58.70% | 55.56% | 35.71% | 39.13% |
| Mileage | 20.69% | 4.35% | 22.22% | 7.14% | 26.09% |
| Other | 10.34% | 10.87% | 5.56% | | 17.39% |
| Country club dues paid | 44.83% | 50.00% | 44.44% | 57.14% | 73.91% |
| Formal Profit Sharing | | 17.39% | 16.67% | 28.57% | 34.78% |
| Qualified E.S.O.P. | 51.72% | 52.17% | 77.78% | 64.29% | 26.09% |
| Non-qualified E.S.O.P. | 20.69% | 30.43% | 33.33% | 21.43% | 30.43% |
| Pension/401K | 68.97% | 91.30% | 100.00% | 92.86% | 86.96% |
| Non-qualified pension plan | 10.34% | 15.22% | 22.22% | 50.00% | 73.91% |
| Severance package | 58.62% | 43.48% | 55.56% | 35.71% | 47.83% |
| Restricted stock | | 8.70% | 33.33% | 28.57% | 34.78% |
| Restricted stock options | | 6.52% | 22.22% | 14.29% | 21.74% |
| Phantom stock options | | | | 7.14% | 8.70% |
| Stock appreciation rights | | | 5.56% | | 4.35% |
| Other | 3.45% | 10.87% | 11.11% | 7.14% | 4.35% |

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

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2009

| | Region I Northern California | Region II Bay Area | Region III LA/Orange | Region IV Southern California |
|--|---------------------------------|-----------------------|-------------------------|----------------------------------|
| Participating Banks | 33 | 27 | 41 | 33 |
| Average Assets (000) | \$471,468 | \$5,687,166 | \$1,104,136 | \$267,274 |
| Median Assets (000) | \$200,000 | \$200,472 | \$260,416 | \$164,256 |
| Number of Filled Positions | 33 | 26 | 40 | 31 |
| Average Base Salary | \$235,151 | \$271,650 | \$272,351 | \$208,444 |
| Median Salary | \$214,200 | \$215,000 | \$230,764 | \$194,688 |
| Number Receiving a Bonus | 33.33% | 46.15% | 45.00% | 25.81% |
| Average Bonus | \$471,468 | \$199,846 | \$97,456 | \$71,252 |
| Bonus*: Tied to Profits | 27.27% | 26.92% | 25.00% | 16.13% |
| Tied to Salary | 21.21% | 7.69% | 25.00% | 6.45% |
| Tied to Other | 36.36% | 30.77% | 30.00% | 19.35% |
| Signing Bonus Paid | 6.06% | 11.54% | 2.50% | 9.68% |
| Average Signing Bonus | \$42,500 | \$58,333 | \$50,000 | \$81,667 |
| Percent under Contract | 84.85% | 57.69% | 60.00% | 64.52% |
| Stock Options as a % of Total Outstanding Shares: | | | | |
| None | 15.15% | 30.77% | 25.00% | 29.03% |
| To 2.49% | 36.36% | 42.31% | 27.50% | 38.71% |
| 2.50% to 4.99% | 33.33% | 11.54% | 30.00% | 22.58% |
| 5.00% to 7.49% | 9.09% | 11.54% | 17.50% | 6.45% |
| 7.50% to 9.99% | | | | |
| 10.00% and over | 6.06% | 3.85% | | 3.23% |
| Options qualified under IRC 422 | 60.61% | 61.54% | 47.50% | 51.61% |
| Benefits: | | | | |
| Auto*: Provided | 30.30% | 38.46% | 52.50% | 32.26% |
| Monthly Allowance | 57.58% | 53.85% | 45.00% | 61.29% |
| Mileage | 15.15% | 19.23% | 17.50% | 6.45% |
| Other | 3.03% | 15.38% | 15.00% | 6.45% |
| Country club dues paid | 63.64% | 57.69% | 50.00% | 41.94% |
| Formal Profit Sharing | 24.24% | 26.92% | 12.50% | 9.68% |
| Qualified E.S.O.P. | 63.64% | 65.38% | 40.00% | 45.16% |
| Non-qualified E.S.O.P. | 21.21% | 26.92% | 35.00% | 25.81% |
| Pension/401K | 87.88% | 92.31% | 85.00% | 83.87% |
| Non-qualified pension plan | 39.39% | 46.15% | 20.00% | 16.13% |
| Severance package | 51.52% | 46.15% | 50.00% | 45.16% |
| Restricted stock | 12.12% | 30.77% | 17.50% | 9.68% |
| Restricted stock options | 9.09% | 11.54% | 12.50% | 9.68% |
| Phantom stock options | 3.03% | 3.85% | | 3.23% |
| Stock appreciation rights | 3.03% | 3.85% | | |
| Other | 12.12% | | 3.85% | 19.23% |

* 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 \$100 | \$100 - \$249 | \$250 - \$499 | \$500 - \$999 | Over \$1,000 | |
| Under \$100 | | | | 7.14% | | 0.77% |
| 100 - 109 | 6.90% | | | | | 1.54% |
| 110 - 119 | | | | | | |
| 120 - 129 | 3.45% | | 11.11% | | | 2.31% |
| 130 - 139 | | 2.17% | | | | 0.77% |
| 140 - 149 | 3.45% | 2.17% | | | | 1.54% |
| 150 - 159 | 13.79% | 2.17% | 5.56% | | | 4.62% |
| 160 - 169 | 17.24% | 4.35% | | | | 5.38% |
| 170 - 179 | 13.79% | 10.87% | 5.56% | | | 7.69% |
| 180 - 189 | 31.03% | 10.87% | 5.56% | | | 11.54% |
| 190 - 199 | 3.45% | 15.22% | 11.11% | | | 7.69% |
| 200 - 209 | | 13.04% | 5.56% | | | 5.38% |
| 210 - 219 | | 6.52% | 5.56% | | | 3.08% |
| 220 - 229 | | 17.39% | 5.56% | 7.14% | | 7.69% |
| 230 - 239 | | 6.52% | 11.11% | 7.14% | 4.35% | 5.38% |
| 240 - 249 | | 2.17% | | | | 0.77% |
| 250 - 259 | 3.45% | | 5.56% | 14.29% | 4.35% | 3.85% |
| 260 - 269 | | | | | 4.35% | 0.77% |
| 270 - 279 | | 2.17% | 16.67% | 14.29% | 4.35% | 5.38% |
| 280 - 289 | | 2.17% | | 7.14% | 8.70% | 3.08% |
| 290 - 299 | | 2.17% | | 7.14% | 4.35% | 2.31% |
| 300 - 309 | | | | 21.43% | 8.70% | 3.85% |
| 310 - 319 | | | 5.56% | 7.14% | | 1.54% |
| 320 - 329 | | | 5.56% | 7.14% | | 1.54% |
| 330 - 339 | | | | | 13.04% | 2.31% |
| 340 - 349 | | | | | | |
| 350 - 359 | | | | | 4.35% | 0.77% |
| 360 - 369 | | | | | | |
| 370 - 379 | | | | | 4.35% | 0.77% |
| 380 - 389 | | | | | | |
| 390 - 399 | | | | | | |
| 400 - 409 | | | | | | |
| 410 - 419 | | | | | | |
| 420 - 429 | | | | | 4.35% | 0.77% |
| 430 - 439 | | | | | 4.35% | 0.77% |
| 440 - 449 | | | | | | |
| 450 - 459 | | | | | | |
| 460 - 469 | | | | | | |
| 470 - 479 | | | | | | |
| 480 - 489 | | | | | 4.35% | 0.77% |
| 490 - 499 | | | | | | |
| 500 and over | 3.45% | | | | 26.09% | 5.38% |
| Total positions | 29 | 46 | 18 | 14 | 23 | 130 |
| Average base salary | \$181,708 | \$202,110 | \$219,655 | \$269,068 | \$430,057 | |
| Median salary | \$175,000 | \$200,000 | \$217,100 | \$280,417 | \$333,700 | |
| Salary Low Range: | \$100,000 | \$134,570 | \$124,000 | \$92,400 | \$236,000 | |
| Salary High Range: | \$600,000 | \$297,000 | \$325,000 | \$350,000 | \$1,030,000 | |

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF JUNE 30, 2009

BANK ASSET SIZE
(In millions)

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

| | | | | | |
|--|-----------|-----------|-----------|-----------|-------------|
| Participating Banks | 30 | 47 | 19 | 14 | 24 |
| Average Assets (000) | \$68,512 | \$159,131 | \$344,259 | \$763,515 | \$8,184,870 |
| Median Assets (000) | \$72,139 | \$156,740 | \$328,590 | \$780,212 | \$2,030,981 |
| Number of Filled Positions | 28 | 46 | 19 | 14 | 24 |
| Average Base Salary | \$134,591 | \$141,534 | \$151,440 | \$171,752 | \$246,306 |
| Percent Receiving a Bonus | 17.86% | 34.78% | 57.89% | 57.14% | 50.00% |
| Average Bonus | \$12,760 | \$15,053 | \$25,133 | \$43,833 | \$97,119 |
| Bonus*: Tied to Profits | 20.00% | 50.00% | 63.64% | 50.00% | 58.33% |
| Tied to Salary | | 31.25% | 36.36% | 50.00% | 66.67% |
| Tied to Other | 100.00% | 93.75% | 63.64% | 75.00% | 66.67% |
| Signing Bonus Paid | 3.57% | 6.52% | 10.53% | 7.14% | 12.50% |
| Average Signing Bonus | \$20,000 | \$13,333 | \$16,500 | \$30,000 | \$23,333 |
| Percent under Contract | 75.00% | 50.00% | 21.05% | 35.71% | 16.67% |
| Stock Options as a % of Total Outstanding Shares: | | | | | |
| None | 14.29% | 32.61% | 26.32% | 28.57% | 45.83% |
| To 2.49% | 71.43% | 65.22% | 68.42% | 71.43% | 54.17% |
| 2.50% to 4.99% | 7.14% | | 5.26% | | |
| 5.00% to 7.49% | | | | | |
| 7.50% to 9.99% | | | | | |
| 10.00% and over | 3.57% | 2.17% | | | |
| Options qualified under IRC 422 | 75.00% | 52.17% | 31.58% | 57.14% | 25.00% |
| Benefits: | | | | | |
| Auto*: Provided | 7.14% | 10.87% | 5.26% | 21.43% | 16.67% |
| Monthly Allowance | 71.43% | 60.87% | 42.11% | 50.00% | 54.17% |
| Mileage | 7.14% | 19.57% | 42.11% | 21.43% | 33.33% |
| Other | 3.57% | 8.70% | 5.26% | | 12.50% |
| Country club dues paid | 3.57% | 15.22% | | 42.86% | 29.17% |
| Formal Profit Sharing | | 13.04% | 15.79% | 28.57% | 37.50% |
| Qualified E.S.O.P. | 50.00% | 50.00% | 57.89% | 64.29% | 25.00% |
| Non-qualified E.S.O.P. | 10.71% | 17.39% | 15.79% | 7.14% | 29.17% |
| Pension/401K | 75.00% | 89.13% | 94.74% | 92.86% | 87.50% |
| Non-qualified pension plan | 7.14% | 8.70% | 15.79% | 50.00% | 66.67% |
| Severance package | 50.00% | 30.43% | 31.58% | 21.43% | 41.67% |
| Restricted stock | | 10.87% | 26.32% | 21.43% | 29.17% |
| Restricted stock options | | 6.52% | 10.53% | 7.14% | 20.83% |
| Phantom stock options | | | | 7.14% | 8.33% |
| Stock appreciation rights | | 2.17% | 5.26% | 7.14% | 4.17% |
| Other | 3.57% | 10.87% | 10.53% | 7.14% | 8.33% |

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

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF JUNE 30, 2009

| | Region I Northern California | Region II Bay Area | Region III LA/Orange | Region IV Southern California |
|--|---------------------------------|-----------------------|-------------------------|----------------------------------|
| Participating Banks | 33 | 27 | 41 | 33 |
| Average Assets (000) | \$471,468 | \$5,687,166 | \$1,104,136 | \$267,274 |
| Median Assets (000) | \$200,000 | \$200,472 | \$260,416 | \$164,256 |
| Number of Filled Positions | 33 | 25 | 41 | 32 |
| Average Base Salary | \$154,533 | \$178,665 | \$178,611 | \$143,222 |
| Median Salary | \$140,000 | \$155,000 | \$150,150 | \$139,500 |
| Number Receiving a Bonus | 42.42% | 52.00% | 41.46% | 25.00% |
| Average Bonus | \$31,005 | \$59,569 | \$40,809 | \$24,374 |
| Bonus*: Tied to Profits | 27.27% | 20.00% | 19.51% | 15.63% |
| Tied to Salary | 18.18% | 16.00% | 21.95% | 6.25% |
| Tied to Other | 36.36% | 36.00% | 31.71% | 21.88% |
| Signing Bonus Paid | 6.06% | 12.00% | 7.32% | 6.25% |
| Average Signing Bonus | \$19,000 | \$21,667 | \$20,000 | \$15,000 |
| Percent under Contract | 66.67% | 44.00% | 29.27% | 37.50% |
| Stock Options as a % of Total Outstanding Shares: | | | | |
| None | 21.21% | 40.00% | 34.15% | 31.25% |
| To 2.49% | 69.70% | 56.00% | 65.85% | 65.63% |
| 2.50% to 4.99% | 6.06% | | | 3.13% |
| 5.00% to 7.49% | | | | |
| 7.50% to 9.99% | | | | |
| 10.00% and over | 3.03% | 4.00% | | |
| Options qualified under IRC 422 | 54.55% | 60.00% | 41.46% | 46.88% |
| Benefits: | | | | |
| Auto*: Provided | 12.12% | 12.00% | 12.20% | 9.38% |
| Monthly Allowance | 57.58% | 60.00% | 60.98% | 53.13% |
| Mileage | 21.21% | 28.00% | 21.95% | 21.88% |
| Other | 3.03% | 8.00% | 7.32% | 9.38% |
| Country club dues paid | 15.15% | 24.00% | 12.20% | 15.63% |
| Formal Profit Sharing | 24.24% | 28.00% | 9.76% | 9.38% |
| Qualified E.S.O.P. | 57.58% | 64.00% | 36.59% | 40.63% |
| Non-qualified E.S.O.P. | 12.12% | 20.00% | 17.07% | 18.75% |
| Pension/401K | 87.88% | 96.00% | 82.93% | 84.38% |
| Non-qualified pension plan | 33.33% | 48.00% | 14.63% | 9.38% |
| Severance package | 39.39% | 44.00% | 29.27% | 34.38% |
| Restricted stock | 12.12% | 28.00% | 12.20% | 12.50% |
| Restricted stock options | 6.06% | 12.00% | 9.76% | 6.25% |
| Phantom stock options | 3.03% | 4.00% | | 3.13% |
| Stock appreciation rights | 3.03% | 4.00% | | 6.25% |
| Other | 19.23% | 3.85% | | 19.23% |

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

CHIEF FINANCIAL OFFICER

BASE ANNUAL SALARY
(in Thousands)

BANK ASSET SIZE
(Million Dollars)

| | Under \$100 | \$100 - \$249 | \$250 - \$499 | \$500 - \$999 | Over \$1,000 | TOTAL |
|---------------------|-------------|---------------|---------------|---------------|--------------|--------|
| Under \$100 | | 8.70% | | | | 3.05% |
| 100 - 109 | | 6.52% | 5.26% | | | 3.05% |
| 110 - 119 | 7.14% | 2.17% | 5.26% | | | 3.05% |
| 120 - 129 | 39.29% | 10.87% | 5.26% | 14.29% | | 14.50% |
| 130 - 139 | 17.86% | 15.22% | 21.05% | 7.14% | 4.17% | 13.74% |
| 140 - 149 | 17.86% | 10.87% | 15.79% | | | 9.92% |
| 150 - 159 | 10.71% | 19.57% | 15.79% | 21.43% | 4.17% | 14.50% |
| 160 - 169 | 7.14% | 8.70% | 15.79% | | 4.17% | 7.63% |
| 170 - 179 | | 2.17% | | 21.43% | 4.17% | 3.82% |
| 180 - 189 | | 13.04% | 5.26% | 21.43% | 8.33% | 9.16% |
| 190 - 199 | | 2.17% | | 7.14% | 12.50% | 3.82% |
| 200 - 209 | | | | | | |
| 210 - 219 | | | 10.53% | | | 1.53% |
| 220 - 229 | | | | | 12.50% | 2.29% |
| 230 - 239 | | | | | 4.17% | 0.76% |
| 240 - 249 | | | | | 4.17% | 0.76% |
| 250 - 259 | | | | | 8.33% | 1.53% |
| 260 - 269 | | | | | | |
| 270 - 279 | | | | | 4.17% | 0.76% |
| 280 - 289 | | | | | 12.50% | 2.29% |
| 290 - 299 | | | | | | |
| 300 - 309 | | | | 7.14% | | 0.76% |
| 310 - 319 | | | | | 4.17% | 0.76% |
| 320 - 329 | | | | | | |
| 330 - 339 | | | | | | |
| 340 - 349 | | | | | 4.17% | 0.76% |
| 350 - 359 | | | | | | |
| 360 - 369 | | | | | | |
| 370 - 379 | | | | | | |
| 380 - 389 | | | | | | |
| 390 - 399 | | | | | | |
| 400 - 409 | | | | | | |
| 410 - 419 | | | | | 4.17% | 0.76% |
| 420 - 429 | | | | | | |
| 430 - 439 | | | | | | |
| 440 - 449 | | | | | | |
| 450 - 459 | | | | | | |
| 460 - 469 | | | | | | |
| 470 - 479 | | | | | | |
| 480 - 489 | | | | | | |
| 490 - 499 | | | | | | |
| 500 and over | | | | | | |
| Total positions | 28 | 46 | 19 | 14 | 24 | 131 |
| Average base salary | \$134,591 | \$141,534 | \$151,440 | \$171,752 | \$246,306 | |
| Median salary | \$130,433 | \$144,600 | \$149,016 | \$170,700 | \$232,258 | |
| Salary Low Range: | \$115,000 | \$70,000 | \$100,000 | \$121,008 | \$135,000 | |
| Salary High Range: | \$165,000 | \$197,000 | \$215,000 | \$301,600 | \$500,000 | |

SENIOR LOAN OFFICER
SUMMARY DATA AS OF JUNE 30, 2009

BANK ASSET SIZE
(In millions)

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

| | | | | | |
|--|-----------|-----------|-----------|-----------|-------------|
| Participating Banks | 30 | 47 | 19 | 14 | 24 |
| Average Assets (000) | \$68,512 | \$159,131 | \$344,259 | \$763,515 | \$8,184,870 |
| Median Assets | \$72,139 | \$156,740 | \$328,590 | \$780,212 | \$2,030,981 |
| Number of Filled Positions | 28 | 44 | 19 | 13 | 23 |
| Average Base Salary | \$137,469 | \$147,158 | \$151,033 | \$176,419 | \$221,527 |
| Percent Receiving a Bonus | 25.00% | 38.64% | 68.42% | 53.85% | 47.83% |
| Average Bonus | \$13,235 | \$20,717 | \$29,236 | \$46,344 | \$97,949 |
| Bonus*: Tied to Profits | 28.57% | 41.18% | 69.23% | 57.14% | 45.45% |
| Tied to Salary | 14.29% | 23.53% | 46.15% | 57.14% | 54.55% |
| Tied to Other | 85.71% | 88.24% | 53.85% | 71.43% | 81.82% |
| Signing Bonus Paid | 7.14% | 6.82% | | | 17.39% |
| Average Signing Bonus | \$47,500 | \$28,333 | | \$27,500 | \$38,175 |
| Percent under Contract | 75.00% | 45.45% | 26.32% | 46.15% | 17.39% |
| Stock Options as a % of Total Outstanding Shares: | | | | | |
| None | 3.57% | 36.36% | 26.32% | 30.77% | 52.17% |
| To 2.49% | 78.57% | 61.36% | 68.42% | 69.23% | 47.83% |
| 2.50% to 4.99% | 10.71% | | 5.26% | | |
| 5.00% to 7.49% | | | | | |
| 7.50% to 9.99% | | | | | |
| 10.00% and over | 3.57% | 2.27% | | | |
| Options qualified under IRC 422 | 78.57% | 47.73% | 31.58% | 53.85% | 26.09% |
| Benefits: | | | | | |
| Auto*: Provided | 3.57% | 13.64% | 5.26% | 30.77% | 21.74% |
| Monthly Allowance | 85.71% | 63.64% | 57.89% | 46.15% | 52.17% |
| Mileage | 14.29% | 15.91% | 47.37% | 15.38% | 39.13% |
| Other | 3.57% | 6.82% | 5.26% | | 13.04% |
| Country club dues paid | 10.71% | 18.18% | 5.26% | 38.46% | 30.43% |
| Formal Profit Sharing | | 11.36% | 15.79% | 30.77% | 34.78% |
| Qualified E.S.O.P. | 53.57% | 47.73% | 68.42% | 61.54% | 26.09% |
| Non-qualified E.S.O.P. | 14.29% | 13.64% | 21.05% | 7.69% | 30.43% |
| Pension/401K | 71.43% | 88.64% | 100.00% | 92.31% | 86.96% |
| Non-qualified pension plan | 3.57% | 6.82% | 15.79% | 53.85% | 60.87% |
| Severance package | 50.00% | 29.55% | 42.11% | 30.77% | 39.13% |
| Restricted stock | 3.57% | 9.09% | 26.32% | 23.08% | 30.43% |
| Restricted stock options | | 6.82% | 15.79% | 7.69% | 21.74% |
| Phantom stock options | | | | 7.69% | 8.70% |
| Stock appreciation rights | | 2.27% | 5.26% | | 4.35% |
| Other | | 11.36% | 10.53% | 7.69% | 4.35% |

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

SENIOR LOAN OFFICER
SUMMARY DATA AS OF JUNE 30, 2009

| | Region I Northern California | Region II Bay Area | Region III LA/Orange | Region IV Southern California |
|--|---------------------------------|-----------------------|-------------------------|----------------------------------|
| Participating Banks | 33 | 27 | 41 | 33 |
| Average Assets (000) | \$471,468 | \$5,687,166 | \$1,104,136 | \$267,274 |
| Median Assets (000) | \$200,000 | \$200,472 | \$260,416 | \$164,256 |
| Number of Filled Positions | 31 | 25 | 41 | 30 |
| Average Base Salary | \$152,337 | \$173,847 | \$170,559 | \$150,691 |
| Median Salary | \$145,000 | \$165,000 | \$160,000 | \$150,000 |
| Number Receiving a Bonus | 38.71% | 52.00% | 48.78% | 33.33% |
| Average Bonus | \$32,176 | \$57,592 | \$44,747 | \$19,700 |
| Bonus*: Tied to Profits | 25.81% | 24.00% | 21.95% | 13.33% |
| Tied to Salary | 16.13% | 12.00% | 24.39% | 10.00% |
| Tied to Other | 35.48% | 36.00% | 31.71% | 30.00% |
| Signing Bonus Paid | 9.68% | 12.00% | 9.76% | 3.33% |
| Average Signing Bonus | \$43,333 | \$33,333 | \$26,925 | \$50,000 |
| Percent under Contract | 64.52% | 48.00% | 29.27% | 40.00% |
| Stock Options as a % of Total Outstanding Shares: | | | | |
| None | 25.81% | 36.00% | 34.15% | 30.00% |
| To 2.49% | 64.52% | 60.00% | 65.85% | 63.33% |
| 2.50% to 4.99% | 6.45% | | | 6.67% |
| 5.00% to 7.49% | | | | |
| 7.50% to 9.99% | | | | |
| 10.00% and over | 3.23% | 4.00% | | |
| Options qualified under IRC 422 | 48.39% | 60.00% | 46.34% | 43.33% |
| Benefits: | | | | |
| Auto*: Provided | 12.90% | 12.00% | 14.63% | 13.33% |
| Monthly Allowance | 64.52% | 64.00% | 63.41% | 63.33% |
| Mileage | 22.58% | 32.00% | 24.39% | 20.00% |
| Other | 3.23% | 12.00% | 7.32% | 3.33% |
| Country club dues paid | 35.48% | 28.00% | 9.76% | 6.67% |
| Formal Profit Sharing | 25.81% | 24.00% | 9.76% | 6.67% |
| Qualified E.S.O.P. | 54.84% | 68.00% | 39.02% | 43.33% |
| Non-qualified E.S.O.P. | 12.90% | 12.00% | 21.95% | 20.00% |
| Pension/401K | 87.10% | 92.00% | 85.37% | 83.33% |
| Non-qualified pension plan | 38.71% | 36.00% | 12.20% | 6.67% |
| Severance package | 38.71% | 44.00% | 39.02% | 30.00% |
| Restricted stock | 12.90% | 24.00% | 14.63% | 13.33% |
| Restricted stock options | 6.45% | 12.00% | 12.20% | 6.67% |
| Phantom stock options | 3.23% | 4.00% | | 3.33% |
| Stock appreciation rights | 3.23% | 4.00% | | 3.33% |
| Other | 15.38% | | | 19.23% |
| * May add to more than 100% due to multiple choices | | | | |

SENIOR LOAN OFFICER

BASE ANNUAL SALARY
(in Thousands)

BANK ASSET SIZE
(Million Dollars)

| | Under \$100 | \$100 - \$249 | \$250 - \$499 | \$500 - \$999 | Over \$1,000 | TOTAL |
|--------------------|-------------|---------------|---------------|---------------|--------------|--------|
| Under \$100 | | 6.82% | 5.26% | | 4.35% | 3.94% |
| 100 - 109 | 3.57% | | 10.53% | | | 2.36% |
| 110 - 119 | 7.14% | 9.09% | | | | 4.72% |
| 120 - 129 | 10.71% | 6.82% | 5.26% | 7.69% | 4.35% | 7.09% |
| 130 - 139 | 35.71% | 13.64% | 10.53% | 15.38% | | 15.75% |
| 140 - 149 | 17.86% | 11.36% | 5.26% | 7.69% | | 9.45% |
| 150 - 159 | 21.43% | 13.64% | 26.32% | 15.38% | | 14.96% |
| 160 - 169 | | 15.91% | 10.53% | 15.38% | 4.35% | 9.45% |
| 170 - 179 | 3.57% | 6.82% | 5.26% | 7.69% | 13.04% | 7.09% |
| 180 - 189 | | 11.36% | 10.53% | 7.69% | 4.35% | 7.09% |
| 190 - 199 | | 4.55% | 5.26% | | 8.70% | 3.94% |
| 200 - 209 | | | | | 13.04% | 2.36% |
| 210 - 219 | | | 5.26% | | 8.70% | 2.36% |
| 220 - 229 | | | | 7.69% | | 0.79% |
| 230 - 239 | | | | | 4.35% | 0.79% |
| 240 - 249 | | | | 7.69% | | 0.79% |
| 250 - 259 | | | | | 8.70% | 1.57% |
| 260 - 269 | | | | | | |
| 270 - 279 | | | | | 4.35% | 0.79% |
| 280 - 289 | | | | | | |
| 290 - 299 | | | | | 8.70% | 1.57% |
| 300 - 309 | | | | 7.69% | | 0.79% |
| 310 - 319 | | | | | 8.70% | 1.57% |
| 320 - 329 | | | | | | |
| 330 - 339 | | | | | | |
| 340 - 349 | | | | | | |
| 350 - 359 | | | | | | |
| 360 - 369 | | | | | 4.35% | 0.79% |
| 370 - 379 | | | | | | |
| 380 - 389 | | | | | | |
| 390 - 399 | | | | | | |
| 400 - 409 | | | | | | |
| 410 - 419 | | | | | | |
| 420 - 429 | | | | | | |
| 430 - 439 | | | | | | |
| 440 - 449 | | | | | | |
| 450 - 459 | | | | | | |
| 460 - 469 | | | | | | |
| 470 - 479 | | | | | | |
| 480 - 489 | | | | | | |
| 490 - 499 | | | | | | |
| 500 and over | | | | | | |
| Total Positions | 28 | 44 | 19 | 13 | 23 | 127 |
| Average Salary | \$137,469 | \$147,158 | \$151,033 | \$176,419 | \$221,527 | |
| Median salary | \$136,175 | \$150,000 | \$150,000 | \$155,000 | \$207,577 | |
| Salary Low Range: | \$100,000 | \$94,025 | \$64,800 | \$128,400 | \$97,750 | |
| Salary High Range: | \$175,000 | \$197,000 | \$210,000 | \$301,600 | \$364,000 | |

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2009

| | BANK ASSET SIZE (Million Dollars) | | | | |
|--|--------------------------------------|---------------|---------------|---------------|--------------|
| | Under \$100 | \$100 - \$249 | \$250 - \$499 | \$500 - \$999 | Over \$1,000 |
| Participating Banks | 30 | 47 | 19 | 14 | 24 |
| Average Assets (000) | \$ 68,512 | \$ 159,131 | \$ 344,259 | \$ 763,515 | \$ 8,184,870 |
| Median Assets (000) | \$ 72,139 | \$ 156,740 | \$ 335,496 | \$ 780,212 | \$ 2,030,981 |
| Average Number of Directors | 9.80 | 8.79 | 8.95 | 9.14 | 9.54 |
| Average Number of Inside Directors | 1.27 | 1.38 | 1.84 | 1.38 | 2.00 |
| Fees Paid to Inside Directors | 6.67% | 10.64% | | 21.43% | 4.17% |
| Outside Directors Eligible for Bonus Plan | | 4.26% | | | 16.67% |
| Travel Expenses to Meetings Reimbursed | 23.33% | 27.66% | 42.11% | 57.14% | 50.00% |
| Chairman of the Board Active Bank Officer | 10.00% | 12.77% | 31.58% | 21.43% | 33.33% |
| CEO | 6.67% | 10.64% | 26.32% | | 20.83% |
| full time salaried non-CEO | | 2.13% | 5.26% | 21.43% | 8.33% |
| Paid Medical Exam | | 2.13% | 15.79% | 14.29% | 12.50% |
| Outside Directors Eligible for Health Plan | 3.33% | 8.51% | 21.05% | 50.00% | 12.50% |
| Life Insurance Policy on Chairman | 6.67% | 14.89% | 31.58% | 35.71% | 37.50% |
| Life Insurance Policy on Inside Board | 36.67% | 57.45% | 47.37% | 57.14% | 50.00% |
| Life Insurance Policy all Other Board | 3.33% | 8.51% | 21.05% | 21.43% | 20.83% |
| Stock Options as a % of Total Outstanding Shares | | | | | |
| None | 10.00% | 27.66% | 26.32% | 28.57% | 50.00% |
| To 2.49% | 10.00% | 17.02% | 31.58% | 35.71% | 37.50% |
| 2.50% to 4.99% | 13.33% | 14.89% | 26.32% | 35.71% | 8.33% |
| 5.00% to 7.49% | 33.33% | 14.89% | 5.26% | | 4.17% |
| 7.50% to 9.99% | | 10.64% | | | |
| 10.00% and over | 33.33% | 14.89% | 10.53% | | |
| Average stock options as a % of total outstanding shares--all officers and directors | 19.71% | 10.16% | 9.46% | 15.19% | 6.76% |
| Directors sent to Conferences/Conventions | 80.00% | 78.72% | 78.95% | 71.43% | 79.17% |
| Percent with Mandatory Retirement Age | 10.00% | 14.89% | 15.79% | 14.29% | 37.50% |
| Average Age | 71.3 | 74.4 | 70.7 | 70.0 | 74.0 |
| Directors and Officers Liability Insurance | 86.67% | 95.74% | 100.00% | 100.00% | 95.83% |
| Directors eligible for Deferred Comp | | 4.26% | 21.05% | 50.00% | 37.50% |
| Other Benefits | 3.33% | 2.13% | 21.05% | 42.86% | 4.17% |
| Directors' Fees: | | | | | |
| Regular Board Meeting | | | | | |
| Banks Paying No Fee | 90.00% | 48.94% | 36.84% | 35.71% | 58.33% |
| Banks Paying a Fee | 10.00% | 51.06% | 63.16% | 64.29% | 41.67% |
| Chairman of the Board | | | | | |
| Average Fee Paid | \$ 450.00 | \$ 1,093.94 | \$ 1,680.92 | \$ 1,193.00 | \$ 4,141.60 |
| Median Fee Paid | \$ 350.00 | \$ 975.00 | \$ 1,435.50 | \$ 1,175.00 | \$ 2,250.00 |
| Range - Low Fee | \$ 200.00 | \$ 250.00 | \$ 250.00 | \$ 400.00 | \$ 1,000.00 |
| Range - High Fee | \$ 800.00 | \$ 4,500.00 | \$ 3,000.00 | \$ 2,147.00 | \$ 12,500.00 |
| Members | | | | | |
| Average Fee Paid | \$ 487.50 | \$ 660.42 | \$ 1,223.63 | \$ 1,120.58 | \$ 1,532.35 |
| Median Fee Paid | \$ 475.00 | \$ 500.00 | \$ 1,075.00 | \$ 1,124.00 | \$ 1,200.00 |
| Range - Low Fee | \$ 200.00 | \$ 200.00 | \$ 250.00 | \$ 365.00 | \$ 900.00 |
| Range - High Fee | \$ 800.00 | \$ 1,700.00 | \$ 2,100.00 | \$ 2,500.00 | \$ 3,750.00 |
| Attendance required to claim | 100.00% | 75.00% | 75.00% | 91.67% | 94.12% |
| Audit Committee | | | | | |
| Banks Paying No Fee | 96.67% | 63.83% | 47.37% | 28.57% | 20.83% |
| Banks Paying a Fee | 3.33% | 36.17% | 52.63% | 71.43% | 79.17% |
| Committee Chairman | | | | | |
| Average Fee Paid | \$ 400.00 | \$ 292.65 | \$ 687.00 | \$ 678.30 | \$ 1,985.26 |
| Median Fee Paid | \$ 400.00 | \$ 250.00 | \$ 735.00 | \$ 475.00 | \$ 1,167.00 |
| Range - Low Fee | \$ 400.00 | \$ 50.00 | \$ 250.00 | \$ 100.00 | \$ 150.00 |
| Range - High Fee | \$ 400.00 | \$ 625.00 | \$ 1,000.00 | \$ 2,500.00 | \$ 7,500.00 |
| Members | | | | | |
| Average Fee Paid | \$ 400.00 | \$ 233.82 | \$ 394.44 | \$ 527.78 | \$ 1,415.72 |
| Median Fee Paid | \$ 400.00 | \$ 150.00 | \$ 300.00 | \$ 300.00 | \$ 675.00 |
| Range - Low Fee | \$ 400.00 | \$ 50.00 | \$ 250.00 | \$ 100.00 | \$ 150.00 |
| Range - High Fee | \$ 400.00 | \$ 625.00 | \$ 750.00 | \$ 2,500.00 | \$ 6,500.00 |
| Attendance required to claim | 100.00% | 100.00% | 100.00% | 100.00% | 84.21% |

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2009

| | BANK ASSET SIZE (Million Dollars) | | | | |
|---|--------------------------------------|---------------|---------------|---------------|--------------|
| | Under \$100 | \$100 - \$249 | \$250 - \$499 | \$500 - \$999 | Over \$1,000 |
| Compensation Committee | | | | | |
| Banks Paying No Fee | 100.00% | 70.21% | 63.16% | 42.86% | 50.00% |
| Banks Paying a Fee | | 29.79% | 36.84% | 57.14% | 50.00% |
| Committee Chairman | | | | | |
| Average Fee Paid | \$ - | \$ 258.93 | \$ 434.29 | \$ 377.13 | \$ 633.64 |
| Median Fee Paid | \$ - | \$ 250.00 | \$ 450.00 | \$ 350.00 | \$ 600.00 |
| Range - Low Fee | \$ - | \$ 50.00 | \$ 240.00 | \$ 100.00 | \$ 100.00 |
| Range - High Fee | \$ - | \$ 600.00 | \$ 750.00 | \$ 850.00 | \$ 1,500.00 |
| Members | | | | | |
| Average Fee Paid | \$ - | \$ 194.23 | \$ 378.57 | \$ 469.44 | \$ 488.44 |
| Median Fee Paid | \$ - | \$ 150.00 | \$ 300.00 | \$ 250.00 | \$ 500.00 |
| Range - Low Fee | \$ - | \$ 50.00 | \$ 250.00 | \$ 25.00 | \$ 100.00 |
| Range - High Fee | \$ - | \$ 500.00 | \$ 750.00 | \$ 2,500.00 | \$ 1,000.00 |
| Attendance required to claim | | 100.00% | 100.00% | 100.00% | 76.92% |
| Credit Committee | | | | | |
| Banks Paying No Fee | 90.00% | 65.96% | 47.37% | 50.00% | 50.00% |
| Banks Paying a Fee | 10.00% | 34.04% | 52.63% | 50.00% | 50.00% |
| Committee Chairman | | | | | |
| Average Fee Paid | \$ 900.00 | \$ 384.38 | \$ 642.50 | \$ 371.43 | \$ 1,388.08 |
| Median Fee Paid | \$ 400.00 | \$ 275.00 | \$ 450.00 | \$ 350.00 | \$ 900.00 |
| Range - Low Fee | \$ 300.00 | \$ 100.00 | \$ 150.00 | \$ 100.00 | \$ 150.00 |
| Range - High Fee | \$ 2,000.00 | \$ 1,200.00 | \$ 1,875.00 | \$ 800.00 | \$ 7,500.00 |
| Members | | | | | |
| Average Fee Paid | \$ 350.00 | \$ 230.88 | \$ 438.64 | \$ 621.90 | \$ 1,362.20 |
| Median Fee Paid | \$ 350.00 | \$ 175.00 | \$ 300.00 | \$ 300.00 | \$ 583.00 |
| Range - Low Fee | \$ 300.00 | \$ 100.00 | \$ 75.00 | \$ 100.00 | \$ 100.00 |
| Range - High Fee | \$ 400.00 | \$ 500.00 | \$ 1,650.00 | \$ 2,500.00 | \$ 12,500.00 |
| Attendance required to claim | 100.00% | 100.00% | 100.00% | 100.00% | 93.33% |
| Investment Committee | | | | | |
| Banks Paying No Fee | 96.67% | 76.60% | 78.95% | 71.43% | 54.17% |
| Banks Paying a Fee | 3.33% | 23.40% | 21.05% | 28.57% | 45.83% |
| Committee Chairman | | | | | |
| Average Fee Paid | \$ 400.00 | \$ 240.91 | \$ 462.50 | \$ 225.00 | \$ 910.58 |
| Median Fee Paid | \$ 400.00 | \$ 200.00 | \$ 425.00 | \$ 250.00 | \$ 1,000.00 |
| Range - Low Fee | \$ 400.00 | \$ 50.00 | \$ 250.00 | \$ 100.00 | \$ 133.33 |
| Range - High Fee | \$ 400.00 | \$ 500.00 | \$ 750.00 | \$ 300.00 | \$ 2,000.00 |
| Members | | | | | |
| Average Fee Paid | \$ 400.00 | \$ 180.36 | \$ 360.00 | \$ 546.43 | \$ 793.03 |
| Median Fee Paid | \$ 400.00 | \$ 150.00 | \$ 250.00 | \$ 225.00 | \$ 591.50 |
| Range - Low Fee | \$ 400.00 | \$ 50.00 | \$ 250.00 | \$ 100.00 | \$ 133.33 |
| Range - High Fee | \$ 400.00 | \$ 500.00 | \$ 750.00 | \$ 2,500.00 | \$ 3,000.00 |
| Attendance required to claim | 100.00% | 100.00% | 100.00% | 85.71% | 100.00% |
| Annual Retainer | | | | | |
| Banks Paying No Retainer | 100.00% | 85.11% | 57.89% | 42.86% | 37.50% |
| Banks Paying a Retainer | | 14.89% | 42.11% | 57.14% | 62.50% |
| Average Retainer Paid | \$ - | \$ 21,271 | \$ 13,460 | \$ 17,329 | \$ 34,546 |
| Median Retainer Paid | \$ - | \$ 12,000 | \$ 10,838 | \$ 16,252 | \$ 27,000 |
| Range - Low Retainer | \$ - | \$ 4,500 | \$ 2,000 | \$ 2,367 | \$ 14,000 |
| Range - High Retainer | \$ - | \$ 79,400 | \$ 25,000 | \$ 30,000 | \$ 120,000 |
| Total Annual Director Compensation | | | | | |
| Banks that responded to this question | 16.67% | 53.19% | 78.95% | 92.86% | 75.00% |
| Of those banks: | | | | | |
| Average Compensation | \$ 10,520 | \$ 11,806 | \$ 19,930 | \$ 24,513 | \$ 39,827 |
| Median Compensation | \$ 7,500 | \$ 11,357 | \$ 21,705 | \$ 23,514 | \$ 40,056 |
| Range - Minimum Compensation | \$ 2,400 | \$ 1,500 | \$ 5,900 | \$ 11,775 | \$ 14,000 |
| Range - Maximum Compensation | \$ 24,000 | \$ 25,775 | \$ 29,000 | \$ 38,811 | \$ 75,000 |

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2009

BANK ASSET SIZE
(Million Dollars)

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

| | | | | | |
|----------------------|-----------|------------|------------|------------|--------------|
| Participating Banks | 30 | 47 | 19 | 14 | 24 |
| Average Assets (000) | \$ 68,512 | \$ 159,131 | \$ 344,259 | \$ 763,515 | \$ 8,184,870 |
| Median Assets (000) | \$ 72,139 | \$ 156,740 | \$ 335,496 | \$ 780,212 | \$ 2,030,981 |

DIRECTORS' FEES
as of JUNE 30, 2009

| Regular Board Meeting--Chairman | | | | | |
|--|--------|--------|--------|--------|--------|
| No Fee | 90.00% | 48.94% | 36.84% | 35.71% | 58.33% |
| Under \$100 | | | | | |
| 100 - 199 | | | | | |
| 200 - 299 | 3.33% | 4.26% | 5.26% | | |
| 300 - 399 | 3.33% | 2.13% | | | |
| 400 - 499 | | 6.38% | | 7.14% | |
| 500 - 599 | | 4.26% | | | |
| 600 - 699 | | | | | |
| 700 - 799 | | 6.38% | | 14.29% | |
| 800 - 899 | 3.33% | | | 7.14% | |
| 900 - 999 | | 2.13% | | | |
| \$1,000 and over | | 25.53% | 57.89% | 35.71% | 41.67% |

| Regular Board Meeting--Members | | | | | |
|---------------------------------------|--------|--------|--------|--------|--------|
| No Fee | 86.67% | 48.94% | 15.79% | 14.29% | 29.17% |
| Under \$100 | | | | | |
| 100 - 199 | | | | | |
| 200 - 299 | 3.33% | 6.38% | 5.26% | | |
| 300 - 399 | 3.33% | 2.13% | | 7.14% | |
| 400 - 499 | | 8.51% | | 7.14% | |
| 500 - 599 | | 12.77% | 5.26% | 7.14% | |
| 600 - 699 | 3.33% | 4.26% | | 7.14% | |
| 700 - 799 | | 6.38% | 5.26% | 7.14% | |
| 800 - 899 | 3.33% | | 5.26% | | |
| 900 - 999 | | | 5.26% | 7.14% | 4.17% |
| \$1,000 and over | | 10.64% | 57.89% | 42.86% | 66.67% |

| Audit Committee--Chairman | | | | | |
|----------------------------------|--------|--------|--------|--------|--------|
| No Committee or No Fee | 96.67% | 63.83% | 47.37% | 28.57% | 20.83% |
| Under \$100 | | | | | |
| 100 - 199 | | 2.13% | | | |
| 200 - 299 | | 6.38% | | 14.29% | 4.17% |
| 300 - 399 | | 12.77% | 5.26% | | |
| 400 - 499 | 3.33% | 6.38% | | 14.29% | 8.33% |
| 500 - 599 | | 2.13% | 5.26% | 7.14% | 4.17% |
| 600 - 699 | | 4.26% | | | |
| 700 - 799 | | | 26.32% | 7.14% | |
| 800 - 899 | | | | 7.14% | |
| 900 - 999 | | | | | |
| \$1,000 and over | | | 10.53% | 14.29% | 58.33% |

| Audit Committee--Members | | | | | |
|---------------------------------|--------|--------|--------|--------|--------|
| No Committee or No Fee | 96.67% | 63.83% | 52.63% | 35.71% | 25.00% |
| Under \$100 | | | | | |
| 100 - 199 | | 2.13% | | | |
| 200 - 299 | | 17.02% | | 21.43% | 4.17% |
| 300 - 399 | | 4.26% | 15.79% | 7.14% | 8.33% |
| 400 - 499 | | 6.38% | 10.53% | 7.14% | |
| 500 - 599 | 3.33% | 2.13% | 5.26% | 21.43% | 8.33% |
| 600 - 699 | | 2.13% | 10.53% | | 8.33% |
| 700 - 799 | | 2.13% | | | 8.33% |
| 800 - 899 | | | 5.26% | | |
| 900 - 999 | | | | 7.14% | |
| \$1,000 and over | | | | | 29.17% |

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2009

BANK ASSET SIZE
(Million Dollars)

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

| | Under \$100 | \$100 - \$249 | \$250 - \$499 | \$500 - \$999 | Over \$1,000 |
|----------------------|-------------|---------------|---------------|---------------|--------------|
| Participating Banks | 30 | 47 | 19 | 14 | 24 |
| Average Assets (000) | \$ 68,512 | \$ 159,131 | \$ 344,259 | \$ 763,515 | \$ 8,184,870 |
| Median Assets (000) | \$ 72,139 | \$ 156,740 | \$ 335,496 | \$ 780,212 | \$ 2,030,981 |

DIRECTORS' FEES
as of JUNE 30, 2009

| Compensation Committee--Chairman | | | | | |
|---|-------------|---------------|---------------|---------------|--------------|
| | Under \$100 | \$100 - \$249 | \$250 - \$499 | \$500 - \$999 | Over \$1,000 |
| No Committee or No Fee | 100.00% | 70.21% | 63.16% | 42.86% | 50.00% |
| Under \$100 | | 2.13% | | | |
| 100 - 199 | | 6.38% | | 7.14% | 12.50% |
| 200 - 299 | | 12.77% | 10.53% | 7.14% | 8.33% |
| 300 - 399 | | 4.26% | | 14.29% | |
| 400 - 499 | | | 15.79% | 21.43% | |
| 500 - 599 | | 2.13% | 5.26% | | 4.17% |
| 600 - 699 | | 2.13% | | | |
| 700 - 799 | | | 5.26% | | 4.17% |
| 800 - 899 | | | | 7.14% | 4.17% |
| 900 - 999 | | | | | |
| \$1,000 and over | | | | | 16.67% |

| Compensation Committee--Members | | | | | |
|--|-------------|---------------|---------------|---------------|--------------|
| | Under \$100 | \$100 - \$249 | \$250 - \$499 | \$500 - \$999 | Over \$1,000 |
| No Committee or No Fee | 100.00% | 72.34% | 63.16% | 35.71% | 45.83% |
| Under \$100 | | 2.13% | | 7.14% | |
| 100 - 199 | | 19.15% | | 14.29% | 12.50% |
| 200 - 299 | | | 15.79% | 14.29% | 8.33% |
| 300 - 399 | | 2.13% | 5.26% | 14.29% | |
| 400 - 499 | | | 10.53% | 7.14% | 4.17% |
| 500 - 599 | | 4.26% | | | 12.50% |
| 600 - 699 | | | | | 4.17% |
| 700 - 799 | | | 5.26% | | |
| 800 - 899 | | | | | |
| 900 - 999 | | | | | 8.33% |
| \$1,000 and over | | | | 7.14% | 4.17% |

| Credit Committee--Chairman | | | | | |
|-----------------------------------|-------------|---------------|---------------|---------------|--------------|
| | Under \$100 | \$100 - \$249 | \$250 - \$499 | \$500 - \$999 | Over \$1,000 |
| No Committee or No Fee | 90.00% | 65.96% | 47.37% | 50.00% | 50.00% |
| Under \$100 | | | | | |
| 100 - 199 | | 10.64% | 5.26% | 7.14% | 4.17% |
| 200 - 299 | | 6.38% | 5.26% | 7.14% | |
| 300 - 399 | 3.33% | 6.38% | | 14.29% | 4.17% |
| 400 - 499 | 3.33% | | 21.05% | 14.29% | 4.17% |
| 500 - 599 | | 4.26% | 5.26% | | 4.17% |
| 600 - 699 | | 2.13% | | | |
| 700 - 799 | | | 5.26% | | 4.17% |
| 800 - 899 | | | | 7.14% | 4.17% |
| 900 - 999 | | | | | |
| \$1,000 and over | 3.33% | 4.26% | 10.53% | | 25.00% |

| Credit Committee--Members | | | | | |
|----------------------------------|-------------|---------------|---------------|---------------|--------------|
| | Under \$100 | \$100 - \$249 | \$250 - \$499 | \$500 - \$999 | Over \$1,000 |
| No Committee or No Fee | 93.33% | 63.83% | 42.11% | 28.57% | 37.50% |
| Under \$100 | | | 5.26% | | |
| 100 - 199 | | 19.15% | 5.26% | 21.43% | 8.33% |
| 200 - 299 | | 4.26% | 15.79% | 14.29% | 4.17% |
| 300 - 399 | 3.33% | 4.26% | 10.53% | 7.14% | |
| 400 - 499 | 3.33% | 4.26% | 10.53% | 14.29% | 4.17% |
| 500 - 599 | | 4.26% | | | 16.67% |
| 600 - 699 | | | | | 8.33% |
| 700 - 799 | | | 5.26% | | 4.17% |
| 800 - 899 | | | | | |
| 900 - 999 | | | | | |
| \$1,000 and over | | | 5.26% | 14.29% | 16.67% |

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2009

BANK ASSET SIZE
(Million Dollars)

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

| | | | | | |
|----------------------|-----------|------------|------------|------------|--------------|
| Participating Banks | 30 | 47 | 19 | 14 | 24 |
| Average Assets (000) | \$ 68,512 | \$ 159,131 | \$ 344,259 | \$ 763,515 | \$ 8,184,870 |
| Median Assets (000) | \$ 72,139 | \$ 156,740 | \$ 335,496 | \$ 780,212 | \$ 2,030,981 |

DIRECTORS' FEES
as of JUNE 30, 2009

| Investment Committee--Chairman | | | | | |
|---------------------------------------|--------|--------|--------|--------|--------|
| No Committee or No Fee | 96.67% | 76.60% | 78.95% | 71.43% | 54.17% |
| Under \$100 | | 4.26% | | | |
| 100 - 199 | | 4.26% | | 7.14% | 8.33% |
| 200 - 299 | | 6.38% | 5.26% | 7.14% | |
| 300 - 399 | | 4.26% | | 14.29% | 4.17% |
| 400 - 499 | 3.33% | | 10.53% | | |
| 500 - 599 | | 4.26% | | | 4.17% |
| 600 - 699 | | | | | |
| 700 - 799 | | | 5.26% | | |
| 800 - 899 | | | | | 4.17% |
| 900 - 999 | | | | | |
| \$1,000 and over | | | | | 25.00% |

| Investment Committee--Members | | | | | |
|--------------------------------------|--------|--------|--------|--------|--------|
| No Committee or No Fee | 96.67% | 70.21% | 73.68% | 50.00% | 50.00% |
| Under \$100 | | 4.26% | | | |
| 100 - 199 | | 17.02% | | 14.29% | 8.33% |
| 200 - 299 | | 2.13% | 15.79% | 14.29% | |
| 300 - 399 | | 2.13% | 5.26% | 7.14% | |
| 400 - 499 | 3.33% | 2.13% | | 7.14% | 4.17% |
| 500 - 599 | | 2.13% | | | 12.50% |
| 600 - 699 | | | | | 8.33% |
| 700 - 799 | | | 5.26% | | |
| 800 - 899 | | | | | |
| 900 - 999 | | | | | |
| \$1,000 and over | | | | 7.14% | 16.67% |

| Annual Fee/Retainer | | | | | |
|----------------------------|---------|--------|--------|--------|--------|
| No Fee/No response | 100.00% | 85.11% | 57.89% | 42.86% | 37.50% |
| Under \$2,500 | | | | 7.14% | |
| 2,500 - 4,999 | | 2.13% | 5.26% | 7.14% | |
| 5,000 - 7,499 | | 2.13% | 5.26% | | |
| 7,500 - 9,999 | | | 5.26% | | |
| 10,000-12,499 | | 4.26% | 10.53% | 7.14% | |
| 12,500-14,999 | | | | 7.14% | 4.17% |
| 15,000-17,500 | | | | | 8.33% |
| 17,500-19,999 | | 4.26% | | 7.14% | 8.33% |
| 20,000-22,499 | | | 5.26% | | 4.17% |
| 22,500-24,999 | | | 5.26% | | |
| \$25,000 and over | | 2.13% | 5.26% | 21.43% | 37.50% |

| Average Annual Compensation per Director | | | | | |
|---|--------|--------|--------|--------|--------|
| No compensation or not reported | 83.33% | 46.81% | 21.05% | 7.14% | 25.00% |
| Under \$2,500 | 3.33% | 2.13% | | | |
| 2,500 - 4,999 | | 8.51% | | | |
| 5,000 - 7,499 | 3.33% | 8.51% | 10.53% | | |
| 7,500 - 9,999 | 3.33% | 4.26% | | | |
| 10,000-12,499 | | 8.51% | | 7.14% | |
| 12,500-14,999 | 3.33% | 6.38% | 5.26% | | 4.17% |
| 15,000-17,500 | | 4.26% | 5.26% | | |
| 17,500-19,999 | | | 10.53% | 21.43% | 4.17% |
| 20,000-22,499 | | 4.26% | 15.79% | 14.29% | |
| 22,500-24,999 | 3.33% | 2.13% | 10.53% | 7.14% | |
| \$25,000 and over | | 4.26% | 21.05% | 42.86% | 66.67% |