Compensation Summary by Position

Position:

Chief Financial Officer / Financial Officer: Is top financial executive of bank. Responsible for overall financial plans and policies and their implementation. Prepares, presents and interprets major financial reports for top management. Counsels management on financial control and profitability.

			Base Sala	ary		Bonus						Total Compensation					
Position	N	Mean (Avg)	%25	Median	%75	N	Mean (Avg)	%25	Median	%75	N	Mean (Avg)	%25	Median	%75	Average Years Experience	
Asset Size																	
<\$75M	4	97,500	71,250	95,000	126,250	4	2,625	0	1,250	6,625	4	100,125	75,125	99,000	126,250	17	
\$75M<\$150M	10	93,241	82,755	91,151	105,750	8	10,779	5,375	9,000	18,838	10	101,864	83,130	102,750	116,113	19	
\$150M<\$250M	6	130,316	99,363	120,000	152,057	5	17,642	12,255	20,000	21,850	6	145,017	109,230	130,000	171,497	11	
\$250M<\$500M	10	146,727	119,563	131,250	153,554	8	42,189	9,541	36,225	62,125	10	180,478	121,750	166,284	210,503	16	
>\$500M	12	235,374	161,464	194,163	268,989	7	184,146	17,347	24,078	383,000	12	342,792	187,257	204,342	268,989	15	
Community Size																	
<10,000	14	92,654	72,250	91,151	106,813	11	12,764	2,500	8,000	20,000	14	102,682	80,375	98,000	120,238	16	
10,000 and Over	28	182,104	124,581	149,000	202,313	21	79,575	6,611	20,000	43,000	28	241,785	130,500	189,280	240,587	16	
All Banks Combined	42	152,287	102,250	128,548	177,451	32	56,609	6,493	18,010	26,645	42	195,417	112,813	135,611	197,484	16	

Compensation Summary by Position

Position:

Chief / Senior Credit Officer: Top credit officer responsible for the management, supervision and direction of all lending activities, including commercial, agricultural, installment and mortgage loan activities. Develops and recommends overall loan policies and procedures. Provides advice and guidance to others engaged in loan activities. Personally makes large and/or complex loans. Operates with broad latitude for credit decisions.

	Base Salary							Bonus				Average				
Position	N	Mean (Avg)	%25	Median	%75	N	Mean (Avg)	%25	Median	%75	N	Mean (Avg)	%25	Median	%75	Years Experience
Asset Size																
<\$75M	6	87,606	77,800	85,917	100,050	6	9,867	4,000	6,000	20,050	6	97,472	82,175	98,167	113,650	22
\$75M<\$150M	14	100,353	91,725	98,504	112,402	14	10,098	6,325	7,865	15,250	14	110,451	98,500	111,450	121,781	18
\$150M<\$250M	8	118,778	80,650	100,582	162,849	8	17,352	6,925	14,957	23,346	8	136,130	94,637	109,820	180,327	14
\$250M<\$500M	10	132,900	102,750	140,750	162,750	8	54,281	13,195	29,375	57,030	10	176,325	104,000	164,578	213,756	15
>\$500M	12	159,593	128,188	149,500	178,683	10	30,069	9,750	15,982	45,250	12	184,650	135,950	164,669	204,606	14
Community Size																
<10,000	21	100,640	84,583	94,200	106,273	21	13,751	5,250	9,500	17,500	21	114,391	88,250	107,500	117,822	18
10,000 and Over	29	138,327	109,100	128,000	167,500	25	31,422	8,250	16,000	29,846	29	165,415	117,550	137,632	188,224	15
All Banks Combined	50	122,498	92,375	110,298	148,246	46	23,355	6,969	14,500	20,050	50	143,985	102,196	122,750	167,750	16

Compensation Summary by Position

Position:

Customer Service Representative: Responsible for providing a broad variety of bank services to customers on the banking floor, including the opening of personal and business deposit accounts. Promotes and provides information account other products and services available to the bank customers.

		Base Salary						Bonus				Average				
Position	N	Mean (Avg)	%25	Median	%75	N	Mean (Avg)	%25	Median	%75	N	Mean (Avg)	%25	Median	%75	Years Experience
Asset Size																
<\$75M	21	32,193	27,800	33,737	37,021	14	1,141	265	950	1,850	21	32,953	28,050	33,737	37,855	8
\$75M<\$150M	38	33,875	29,405	32,880	37,716	34	2,278	1,083	2,089	3,070	38	35,913	31,014	34,485	40,651	8
\$150M<\$250M	100	30,986	28,608	29,641	31,824	99	1,029	275	950	1,500	100	32,005	29,014	30,615	33,031	4
\$250M<\$500M	84	31,306	28,096	29,734	33,210	42	1,185	0	748	1,702	84	31,899	28,096	30,346	33,602	6
>\$500M	149	37,665	32,880	36,732	41,478	76	985	354	752	1,811	149	38,168	33,388	37,440	42,451	7
Community Size																
<10,000	78	33,269	29,120	32,500	36,525	61	1,987	775	1,574	3,000	78	34,823	29,633	33,766	39,511	9
10,000 and Over	314	34,104	29,408	32,240	38,251	204	974	281	775	1,500	314	34,737	29,939	33,000	39,058	5
All Banks Combined	392	33,938	29,342	32,240	37,441	265	1,207	362	925	1,740	392	34,754	29,882	33,157	39,111	6