

VIRGINIA BANKERS ASSOCIATION

2019 Compensation Survey Report

CONFIDENTIAL

DATA AS OF:
MAY 1, 2019

Conducted and Produced by:

MATTHEWS, YOUNG – MANAGEMENT CONSULTING

PROVIDING CUSTOMIZED SOLUTIONS TO
BOARDS AND MANAGEMENT SINCE 1971

AREAS OF EXPERTISE INCLUDE:
EXECUTIVE COMPENSATION, EXECUTIVE SEARCH,
STRATEGY, AND SALARY ADMINISTRATION

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VIRGINIA BANKERS ASSOCIATION 2019 SURVEY REPORT

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INTRODUCTION

MATTHEWS, YOUNG - MANAGEMENT CONSULTING has conducted comprehensive compensation and benefits surveys for 30+ years. Because of our industry expertise, we recognize that a large number of Virginia Banks provide their Board Compensation Committees with compensation data every December or January, as their Boards need such information for setting executive compensation for the coming year. Therefore, with the support of the Virginia Bankers Association, MATTHEWS, YOUNG - MANAGEMENT CONSULTING has produced this Compensation Survey of Virginia Banks.

We would like to extend our thanks to those who responded to the survey questionnaire and played a role in assuring that this resource is an accurate representation of how Virginia financial institutions are compensating their employees. This year, 44 financial institutions reported data on 5,306 incumbents in the jobs surveyed. **Please note all positions are listed in the clickable bookmarks to the left of this report.** We also had 45 financial institutions that reported data in the benefits survey and 35 reported director compensation data.

A list of participating financial institutions appears following the introduction of this report. All data provided by participants is held in the strictest confidence and individual participant data is never revealed. To assure this, all salary data points with less than five (5) incumbents have been eliminated.

SALARY DATA

In total, this year's survey includes separate salary data for:

<i>Statewide</i>	<i>Asset Range</i>	<i>Number of Banks</i>	<i>Median Assets</i>
Peer Group I	\$0 - \$399,999,999	14	\$219,460,000
Peer Group II	\$400,000,000 - \$699,999,999	14	\$512,950,000
Peer Group III	\$700,000,000 and above	16	\$1,176,630,000
All Peer Groups	\$0 and above	44	\$551,360,000

A map of the Virginia geographic regions can be seen on page 7.

<i>Geographic Regions</i>	<i>Counties & Independent Cities (denoted by *)</i>
Hampton Roads	Accomack, *Chesapeake, Gloucester, *Hampton, Isle of Wright, James City, Mathews, *Newport News, *Norfolk, Norfolk, Northampton, *Poquoson, *Portsmouth, *Suffolk, *Virginia Beach, *Williamsburg, and York
Capitol	Caroline, Charles City, Chesterfield, Essex, Fluvanna, Goochland, Greene, Hanover, Henrico, King and Queen, King George, King William, Lancaster, Louisa, Middlesex, New Kent, Northumberland, Orange, Powhatan, *Richmond, Richmond, Westmoreland
Central	Amelia, Appomattox, *Bedford, Bedford, Brunswick, Buckingham, Campbell, Charlotte, *Colonial Heights, Cumberland, *Danville, Dinwiddie, *Emporia, *Franklin, Franklin, Greensville, Halifax, Henry, *Hopewell, Lunenburg, *Lynchburg, *Martinsville, Mecklenburg, Nottoway, Patrick, *Petersburg, Pittsylvania, Prince Edward, Prince George, Southampton, Surry, Sussex

<i>Geographic Regions</i>	<i>Counties & Independent Cities (denoted by *)</i>
Southwest	Bland, *Bristol, Buchanan, Carroll, Craige, Dickenson, Floyd, *Galax, Giles, Grayson, Lee, Montgomery, *Norton, Pulaski, *Radford, *Roanoke, Roanoke, Russell, *Salem, Scott, Smyth, Tazewell, Washington, Wise, Wythe
Valley	Albemarle, Alleghany, Amherst, Augusta, Bath, Botetourt, *Buena Vista, *Charlottesville, Clarke, *Clifton Forge, *Covington, Culpeper, Frederick, *Harrisonburg, Highland, *Lexington, Madison, Nelson, Page, Rappahannock, Rockbridge, Rockingham, Shenandoah, *Staunton, Warren, *Waynesboro, *Winchester
Northern	*Alexandria, Arlington, *Fairfax, Fairfax, *Falls Church, Fauquier, *Fredericksburg, Loudon, *Manassas, *Manassas Park, Prince William, Spotsylvania, Stafford

HOW SALARY DATA IS REPORTED

Salary data was surveyed for 59 Technical/Clerical level jobs and 119 Executive and Officer level jobs. Data for Technical/Clerical level jobs is delineated by Asset Size Peer Group and Virginia Geographic Region. Data for Executive and Officer level jobs is delineated only by Asset Size Peer Group.

Due to lower participation levels the Geographic Trending Report was not produced because it would provide sparse, unreliable data. Like last year, the Asset Class Trending Report only shows salary data for financial institutions that participated in this year's and last year's salary surveys, leading to a more meaningful comparison of the data but also reduced numbers of incumbents.

Salary data for each job in each report includes a variety of analysis:

ANNUAL SALARY STATISTICS

Number Reported/Incumbents: The number of employees reported for a job or asset peer group.

Average: The weighted annual salary, calculated as the total salaries reported divided by the number of employees.

25th Percentile: Twenty-five percent (25%) of all employees reported in a job are paid less than this salary.

Median: The middle salary reported. Example: If nine (9) salaries were reported, the fifth (5) largest would be the median.

75th Percentile: Seventy-five percent (75%) of all employees reported in this job are paid less than this salary.

BONUS DATA STATISTICS

Number Reported/Count: The number of employees eligible to receive bonuses for a job in the group.

Average Bonus: The total bonuses reported divided by the number of employees receiving bonuses.

Average Total Compensation: The average base salary plus bonus of those employees receiving bonuses.

The information in the Survey is not intended, nor should it be employed, to replace or supersede your own judgment as to the establishment and/or adjustment of your institution's salary structure. Federal law explicitly forbids exchange of information among competitors, whether through auspices of an association or otherwise, where the effect may be to stabilize or fix prices and fees.

If you have questions concerning this year's Survey, or need assistance with your compensation programs, please feel free to contact:

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2019 SALARY SURVEY PARTICIPANTS

Name of Institution

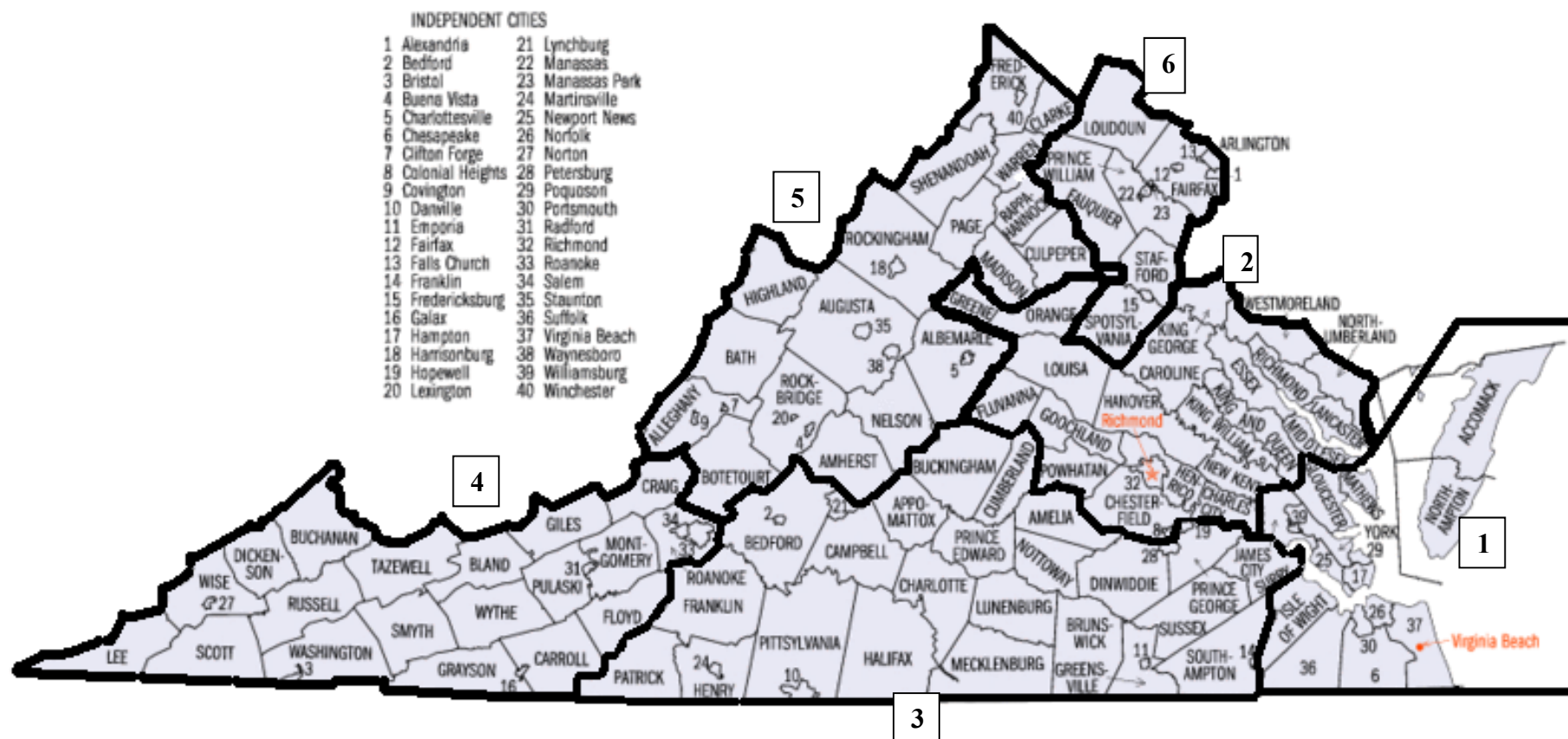
Bank of Botetourt
Bank of Clarke County
Bank of the James
Benchmark Community Bank
Burke & Herbert Bank and Trust Company
Carter Bank & Trust
Chain Bridge Bank, NA
Chesapeake Bank
Citizens and Farmers Bank
Community Bank of the Chesapeake
Community Bankers' Bank
Essex Bank
Farmers & Merchants Bank
Farmers Bank, Windsor, Virginia
First Bank
First National Bank
First Sentinel Bank
Frontier Community Bank
Grundy National Bank
Highlands Community Bank
Lee Bank & Trust Company
MainStreet Bank

Name of Institution

New Peoples Bank, Inc.
Oak View National Bank
Old Point National Bank of Phoebus
Pioneer Bank
Powell Valley National Bank
Skyline National Bank
SonaBank
The Bank of Fincastle
The Bank of Marion
The Bank of Southside Virginia
The Farmers Bank of Appomattox
The Fauquier Bank
The First Bank and Trust Company
The Freedom Bank of Virginia
The National Bank of Blacksburg
Touchstone Bank
TruPoint Bank
Virginia Bank & Trust Company
Virginia Commonwealth Bank
Virginia Community Bank
Virginia National Bank
Virginia Partners Bank

Metrics for Salary Participants												
	Scale Data (\$ in Millions)							Performance Data (\$ in Millions)				
	Assets	Deposits	Loans & Leases	Revenue	FTE Employees	Branches		Efficiency Ratio	Operating Expense	Net Interest Income	ROAA %	ROAE %
All Participants												
Count	44	44	44	44	44	44		44	44	44	44	44
Average	\$ 800.48	\$ 670.51	\$ 577.66	\$ 32.95	169	15		71.21%	\$ 22.47	\$ 27.65	0.92%	8.51%
25th Percentile	\$ 288.50	\$ 234.73	\$ 196.56	\$ 11.94	69	6		64.37%	\$ 8.61	\$ 10.62	0.65%	6.18%
Median	\$ 551.36	\$ 451.08	\$ 387.32	\$ 22.73	113	12		71.77%	\$ 16.48	\$ 18.55	0.97%	9.30%
75th Percentile	\$ 896.34	\$ 774.32	\$ 692.72	\$ 38.41	191	17		77.00%	\$ 27.92	\$ 31.96	1.18%	10.92%
Assets = \$0 - \$399.9MM												
Count	14	14	14	14	14	14		14	14	14	14	14
Average	\$ 222.94	\$ 186.38	\$ 153.56	\$ 9.44	60	6		74.90%	\$ 6.95	\$ 8.18	0.81%	7.10%
25th Percentile	\$ 161.49	\$ 136.09	\$ 117.23	\$ 6.84	44	3		69.30%	\$ 5.84	\$ 6.21	0.67%	5.86%
Median	\$ 219.46	\$ 185.15	\$ 151.54	\$ 9.09	63	6		73.33%	\$ 6.90	\$ 8.11	0.88%	7.72%
75th Percentile	\$ 258.42	\$ 219.64	\$ 185.30	\$ 11.28	71	8		78.61%	\$ 7.45	\$ 10.12	1.09%	9.33%
Assets = \$400MM to \$699.9MM												
Count	14	14	14	14	14	14		14	14	14	14	14
Average	\$ 540.87	\$ 467.47	\$ 391.81	\$ 23.34	122	11		73.16%	\$ 17.12	\$ 19.11	0.84%	8.22%
25th Percentile	\$ 444.20	\$ 386.42	\$ 282.46	\$ 18.68	87	6		64.59%	\$ 13.13	\$ 15.72	0.63%	6.70%
Median	\$ 512.95	\$ 437.37	\$ 376.60	\$ 21.34	109	13		72.25%	\$ 15.71	\$ 17.79	0.83%	9.36%
75th Percentile	\$ 644.39	\$ 572.92	\$ 530.90	\$ 28.56	146	15		78.09%	\$ 20.39	\$ 23.37	1.12%	11.00%
Assets = \$700MM and Above												
Count	16	16	16	16	16	16		16	16	16	16	16
Average	\$ 1,532.97	\$ 1,271.78	\$ 1,111.37	\$ 61.94	304	25		66.27%	\$ 40.73	\$ 52.17	1.09%	10.00%
25th Percentile	\$ 836.26	\$ 738.96	\$ 666.72	\$ 38.14	171	14		60.33%	\$ 25.38	\$ 31.87	0.98%	9.01%
Median	\$ 1,176.63	\$ 986.92	\$ 905.84	\$ 49.57	214	21		66.78%	\$ 34.12	\$ 36.54	1.15%	10.10%
75th Percentile	\$ 1,717.86	\$ 1,454.92	\$ 1,376.72	\$ 84.22	351	25		74.81%	\$ 45.10	\$ 68.60	1.35%	11.35%

Map of Virginia Regions



2019 Virginia Bankers Association Compensation Survey
Statewide Asset Class Report

Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
1	Independent Bank - Chief Executive Officer	I	13	196,150	163,000	198,800	225,000	9	22,611	215,628
		II	13	303,525	255,000	276,600	325,000	12	35,340	332,909
		III	13	424,497	351,000	402,500	551,300	13	89,133	513,629
.		<i>All Groups</i>	39	<i>308,057</i>	<i>224,954</i>	<i>283,328</i>	<i>365,000</i>	<i>34</i>	<i>52,538</i>	<i>370,963</i>
5	Holding Company - Chief Executive Officer	I	0					0		
		II	1					1		
		III	4					4		
.		<i>All Groups</i>	5	<i>333,600</i>	<i>285,000</i>	<i>300,000</i>	<i>355,000</i>	<i>5</i>	<i>78,360</i>	<i>411,960</i>
10	Independent Bank - Assistant CEO (Designated #2)	I	4					3		
		II	4					4		
		III	1					1		
.		<i>All Groups</i>	9	<i>210,779</i>	<i>152,250</i>	<i>201,862</i>	<i>262,500</i>	<i>8</i>	<i>38,078</i>	<i>256,455</i>
15	Chief Operating Officer	I	1					1		
		II	4					4		
		III	5	220,276	208,000	220,000	237,380	5	24,904	245,180
.		<i>All Groups</i>	10	<i>202,688</i>	<i>155,000</i>	<i>199,050</i>	<i>237,380</i>	<i>10</i>	<i>21,842</i>	<i>224,530</i>
25	Holding Company - CFO	I	1					1		
		II	1					1		
		III	2					2		
.		<i>All Groups</i>	4					4		
30	Chief Administrative Officer	I	2					1		
		II	2					2		
		III	4					3		
.		<i>All Groups</i>	8	<i>188,899</i>	<i>149,633</i>	<i>197,050</i>	<i>227,413</i>	<i>6</i>	<i>28,041</i>	<i>231,656</i>
35	Chief Financial Officer	I	12	119,283	86,770	119,398	146,349	6	14,561	140,904
		II	12	176,769	158,250	172,765	195,500	9	14,949	182,419
		III	13	240,337	190,276	222,000	300,000	11	34,540	269,575

2019 Virginia Bankers Association Compensation Survey Statewide Asset Class Report

Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
.		<i>All Groups</i>	37	180,460	140,000	175,000	211,609	26	23,148	209,712
40	Chief Information Officer	I	5	98,195	81,099	97,872	98,000	4	6,913	109,382
		II	7	121,886	105,000	122,000	147,000	6	9,133	125,500
		III	7	181,636	144,000	163,000	195,000	7	24,441	206,077
.		<i>All Groups</i>	19	137,665	98,000	124,000	156,455	17	14,914	154,886
45	Chief Credit Officer	I	6	123,059	121,287	130,533	137,000	3	7,021	120,450
		II	10	171,609	140,000	158,335	225,100	8	18,968	179,501
		III	13	200,800	180,000	205,008	210,000	11	35,917	237,953
.		<i>All Groups</i>	29	174,650	137,000	179,500	208,000	22	25,813	200,675
50	Chief Risk Officer	I	1					0		
		II	1					0		
		III	5	209,326	182,800	199,000	243,000	2	21,314	206,729
.		<i>All Groups</i>	7	194,359	165,000	182,800	243,000	2	21,314	206,729
55	Chief Lending Officer	I	7	112,435	84,525	116,130	125,200	4	9,247	121,961
		II	4					4		
		III	12	204,354	174,000	196,000	239,964	9	27,681	235,375
.		<i>All Groups</i>	23	172,944	125,000	167,029	202,318	17	22,477	202,391
60	Chief Retail Banking Officer	I	1					1		
		II	10	128,701	117,006	140,000	142,000	9	12,783	141,483
		III	9	171,598	142,800	179,000	196,000	6	26,550	183,431
.		<i>All Groups</i>	20	147,247	117,006	142,000	179,000	16	17,584	154,746
70	Head of Compliance	I	4					3		
		II	9	100,701	75,600	79,700	131,000	8	9,413	113,251
		III	9	129,403	106,000	116,500	127,500	6	5,296	121,384
.		<i>All Groups</i>	22	107,529	75,600	97,463	127,500	17	7,216	110,289
75	Compliance Officer	I	5	44,200	38,000	40,200	52,000	5	4,218	48,418
		II	6	65,867	44,300	51,950	67,759	3	1,788	53,458

2019 Virginia Bankers Association Compensation Survey Statewide Asset Class Report

Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		III	9	97,906	74,500	95,400	120,000	3	2,783	82,400
.		<i>All Groups</i>	20	74,867	47,500	61,250	96,625	11	3,164	59,060
80	Chief Internal Auditor	I	5	55,687	50,000	50,000	65,000	3	4,798	63,443
		II	7	76,447	63,127	81,600	88,200	5	2,464	80,069
		III	12	115,642	82,588	119,362	135,000	9	5,865	114,976
.		<i>All Groups</i>	24	91,719	65,000	83,300	119,362	17	4,676	95,615
90	Staff Internal Auditor	I	1					0		
		II	4					1		
		III	11	58,751	48,000	55,000	70,000	5	862	59,291
.		<i>All Groups</i>	16	54,344	44,458	50,000	60,050	6	802	56,876
95	IT (EDP) Auditor	I	0					0		
		II	0					0		
		III	2					1		
.		<i>All Groups</i>	2					1		
100	Bank Secrecy Act Officer	I	6	55,097	35,006	54,985	61,106	5	2,754	62,270
		II	8	69,756	51,900	62,100	87,450	5	3,800	82,429
		III	10	87,530	61,300	72,850	85,000	4	2,460	67,306
.		<i>All Groups</i>	24	73,497	49,891	62,200	80,900	14	3,044	70,909
105	BSA Operations Officer	I	0					0		
		II	2					2		
		III	4					1		
.		<i>All Groups</i>	6	76,978	56,193	62,274	74,025	3	1,500	58,675
110	General Counsel	I	0					0		
		II	1					0		
		III	2					1		
.		<i>All Groups</i>	3					1		
120	Top Information Security Officer	I	1					1		

2019 Virginia Bankers Association Compensation Survey
Statewide Asset Class Report

Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		II	3					3		
		III	6	108,116	93,600	101,500	103,500	4	5,955	105,980
.		<i>All Groups</i>	10	92,090	69,870	88,800	103,000	8	4,978	89,015
125	Risk Analyst	I	0					0		
		II	2					1		
		III	1					1		
.		<i>All Groups</i>	3					2		
130	Loan Operations / Administration Manager	I	9	65,881	50,400	64,441	72,100	7	4,183	71,375
		II	13	88,097	62,200	74,100	125,000	10	6,278	95,274
		III	10	96,494	64,000	94,000	115,000	6	5,735	93,184
.		<i>All Groups</i>	32	84,473	60,950	73,100	113,450	23	5,499	87,455
135	Loan Review Officer	I	3					2		
		II	0					0		
		III	19	63,667	54,500	59,762	73,503	11	1,766	63,603
.		<i>All Groups</i>	22	61,745	47,000	58,410	69,628	13	2,117	60,672
140	Appraiser / Reviewer	I	1					0		
		II	4					2		
		III	3					1		
.		<i>All Groups</i>	8	53,740	45,750	53,849	63,560	3	721	54,000
145	Loan Documentation Specialist	I	2					2		
		II	14	56,571	49,274	57,050	64,531	5	3,250	69,193
		III	30	54,429	41,500	46,030	67,408	10	1,184	47,321
.		<i>All Groups</i>	46	54,375	43,019	52,104	64,616	17	1,845	53,166
150	General Loan Officer I	I	8	47,376	39,221	44,858	53,635	8	3,033	50,409
		II	1					0		
		III	7	63,713	54,700	58,025	70,000	3	1,836	56,191
.		<i>All Groups</i>	16	53,041	44,240	48,124	61,360	11	2,707	51,986

2019 Virginia Bankers Association Compensation Survey
Statewide Asset Class Report

Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
155	General Loan Officer II	I	14	71,238	51,245	58,327	70,017	9	4,825	79,079
		II	8	63,594	43,575	60,300	68,350	6	3,493	74,668
		III	10	90,762	71,760	75,973	100,500	9	3,407	93,699
.		<i>All Groups</i>	32	75,862	56,727	68,500	77,500	24	3,960	83,459
160	Manager, Consumer Loan Administration	I	3					3		
		II	1					1		
		III	3					2		
.		<i>All Groups</i>	7	120,784	76,500	129,150	162,500	6	6,024	119,855
165	Consumer Loan Officer I	I	2					0		
		II	4					2		
		III	13	49,905	45,360	49,770	55,000	5	2,527	54,936
.		<i>All Groups</i>	19	51,294	40,000	49,770	63,345	7	2,377	60,383
170	Consumer Loan Officer II	I	5	71,804	61,048	68,752	82,560	4	4,095	75,899
		II	3					1		
		III	14	69,444	59,300	68,800	81,920	7	2,709	73,920
.		<i>All Groups</i>	22	68,770	59,032	65,302	78,460	12	3,169	73,410
175	Commercial Market President (Non-Metro)	I	1					0		
		II	7	147,014	130,000	144,000	160,400	7	10,117	157,131
		III	4					2		
.		<i>All Groups</i>	12	136,921	109,550	135,500	160,300	9	11,423	149,879
177	Commercial Market President (Metro)	I	0					0		
		II	0					0		
		III	6	178,873	155,363	175,000	215,000	5	31,599	210,472
.		<i>All Groups</i>	6	178,873	155,363	175,000	215,000	5	31,599	210,472
180	Commercial Loan Department Head	I	3					2		
		II	7	140,485	125,000	137,700	165,000	5	10,172	149,452
		III	6	185,764	154,000	192,500	210,000	5	27,653	210,569

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Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
.		<i>All Groups</i>	16	152,239	126,291	137,700	192,500	12	17,427	171,113
190	Commercial Lending/Banking Officer I	I	4					3		
		II	14	92,900	72,100	79,150	123,000	12	5,314	98,214
		III	20	95,493	83,500	93,350	103,790	15	6,929	98,622
.		<i>All Groups</i>	38	93,373	77,100	88,500	104,000	30	6,687	98,760
195	Commercial Lending/Banking Officer II	I	11	87,390	80,062	91,127	100,000	5	7,406	91,452
		II	24	118,019	92,000	116,300	132,000	12	9,342	128,538
		III	58	120,281	106,252	120,050	135,000	46	14,803	136,717
.		<i>All Groups</i>	93	115,690	95,000	115,000	130,380	63	13,176	131,567
340	Commercial Lending/Banking Officer I (Richmond Metro Area)	I	0					0		
		II	0					0		
		III	3					3		
.		<i>All Groups</i>	3					3		
345	Commercial Lending/Banking Officer I (Northern VA Metro Area)	I	0					0		
		II	0					0		
		III	4					1		
.		<i>All Groups</i>	4					1		
350	Commercial Lending/Banking Officer I (Hampton Roads Metro Area)	I	0					0		
		II	0					0		
		III	4					1		
.		<i>All Groups</i>	4					1		
355	Commercial Lending/Banking Officer II (Richmond Metro Area)	I	0					0		
		II	4					3		
		III	7	139,714	125,000	137,000	158,000	7	26,488	166,203
.		<i>All Groups</i>	11	120,316	92,880	125,000	139,500	10	21,285	144,633
360	Commercial Lending/Banking Officer II (Northern VA Metro Area)	I	0					0		
		II	7	155,000	124,800	139,100	190,000	7	18,743	173,743

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Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		III	13	163,173	140,400	150,000	170,000	4	40,031	220,381
.		<i>All Groups</i>	20	159,994	139,100	150,000	173,400	11	26,484	190,702
365	Commercial Lending/Banking Officer II (Hampton Roads Metro Area)	I	0					0		
		II	3					1		
		III	6	123,833	110,000	128,000	133,500	2	13,439	135,189
.		<i>All Groups</i>	9	126,875	119,000	130,750	134,750	3	13,959	140,459
370	Business Banking Account Manager	I	0					0		
		II	2					1		
		III	12	102,410	74,250	98,500	127,500	10	42,851	148,391
.		<i>All Groups</i>	14	99,095	72,000	96,950	125,000	11	39,546	144,664
375	SBA Lending Officer	I	0					0		
		II	0					0		
		III	5	95,275	74,450	78,600	116,100	2	300	78,350
.		<i>All Groups</i>	5	95,275	74,450	78,600	116,100	2	300	78,350
380	Mortgage Loan Department Head	I	4					1		
		II	5	122,102	90,000	96,410	120,100	5	31,584	153,687
		III	8	112,341	61,343	118,541	148,000	5	11,040	118,193
.		<i>All Groups</i>	17	107,036	70,000	90,000	120,100	11	20,147	132,082
390	Mortgage Loan Production Office Manager	I	0					0		
		II	2					2		
		III	4					3		
.		<i>All Groups</i>	6	75,253	59,700	65,260	73,300	5	9,798	86,998
400	Mortgage Loan Officer I	I	0					0		
		II	2					1		
		III	0					0		
.		<i>All Groups</i>	2					1		
405	Mortgage Loan Officer II	I	2					1		

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Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		II	10	78,690	49,300	56,750	85,000	9	3,906	81,894
		III	7	55,500	38,500	42,500	72,500	2	1,808	74,308
		<i>All Groups</i>	19	70,768	45,300	55,393	75,800	12	3,391	78,698
410	Mortgage Loan Originator (Base and Commission)	I	1					0		
		II	17	58,797	30,500	40,000	84,872	8	4,108	66,442
		III	25	52,844	39,500	51,700	62,500	22	12,119	66,274
		<i>All Groups</i>	43	53,775	33,000	51,600	65,000	30	9,983	66,319
415	Mortgage Loan Originator (Commission Only)	I	1					0		
		II	1					1		
		III	4					4		
		<i>All Groups</i>	6	21,000	0	0	36,000	5	86,221	93,421
420	Construction Loan Officer (Base and Commission)	I	0					0		
		II	2					2		
		III	1					0		
		<i>All Groups</i>	3					2		
425	Mortgage Loan Underwriter	I	0					0		
		II	2					1		
		III	10	68,124	57,000	63,000	81,500	6	4,921	64,807
		<i>All Groups</i>	12	74,037	57,000	69,710	95,300	7	5,504	69,878
430	Mortgage Loan Servicing Manager	I	0					0		
		II	0					0		
		III	3					1		
		<i>All Groups</i>	3					1		
440	Credit Manager	I	1					0		
		II	5	92,735	77,000	85,000	103,000	4	1,840	101,240
		III	9	96,747	75,500	85,000	96,600	7	6,652	96,381
		<i>All Groups</i>	15	92,393	75,000	85,000	103,000	11	4,902	98,148

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445	Credit Analyst	I	5	53,043	43,863	53,900	57,080	4	2,212	60,326
		II	22	68,563	50,459	68,480	81,400	12	3,057	75,929
		III	47	68,408	50,000	60,168	71,717	21	2,401	64,257
.		<i>All Groups</i>	74	67,240	50,000	61,000	75,000	37	2,593	67,617
450	Top Special Assets Officer	I	0					0		
		II	0					0		
		III	2					2		
.		<i>All Groups</i>	2					2		
455	Collections Department Manager	I	6	51,364	40,000	48,886	59,174	4	3,285	46,741
		II	6	60,821	55,470	58,400	66,759	5	2,721	64,613
		III	4					2		
.		<i>All Groups</i>	16	57,785	51,100	57,787	66,279	11	2,668	58,094
460	Special Assets Officer	I	0					0		
		II	2					2		
		III	4					3		
.		<i>All Groups</i>	6	71,893	63,000	65,650	78,600	5	2,216	78,387
465	OREO Manager (Other Real Estate Owned)	I	0					0		
		II	2					2		
		III	1					1		
.		<i>All Groups</i>	3					3		
475	Marketing Manager	I	3					1		
		II	2					2		
		III	14	118,477	90,000	107,800	147,000	7	9,580	104,249
.		<i>All Groups</i>	19	106,850	68,424	93,400	130,000	10	8,483	99,379
480	Marketing Officer	I	0					0		
		II	6	68,333	55,000	71,350	80,000	6	3,283	71,617
		III	10	81,336	60,638	71,950	86,000	5	1,979	80,576

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Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
.		<i>All Groups</i>	16	76,460	57,819	71,350	83,000	11	2,691	75,689
485	Business Development Officer (Non-Lending)	I	4					1		
		II	5	95,857	64,514	85,550	127,200	3	7,312	101,787
		III	27	71,629	60,600	67,306	79,500	17	12,980	84,224
.		<i>All Groups</i>	36	77,671	61,200	69,347	85,000	21	11,804	86,244
490	Retail Sales Representative	I	0					0		
		II	5	64,330	48,960	64,330	79,700	2	3,650	67,980
		III	0					0		
.		<i>All Groups</i>	5	64,330	48,960	64,330	79,700	2	3,650	67,980
500	Controller/Accounting Manager	I	4					3		
		II	10	99,200	80,000	91,850	104,500	5	7,700	93,600
		III	13	122,452	91,670	125,100	154,500	9	10,409	130,209
.		<i>All Groups</i>	27	106,719	81,600	96,300	135,000	17	8,446	109,690
510	Accountant	I	0					0		
		II	4					1		
		III	7	73,307	53,250	60,000	90,000	1	1,462	54,712
.		<i>All Groups</i>	11	69,832	53,250	60,000	90,000	2	3,201	76,726
515	Senior Accountant	I	2					2		
		II	1					1		
		III	12	68,386	58,000	70,100	76,027	5	2,224	77,509
.		<i>All Groups</i>	15	68,202	58,000	66,025	76,664	8	3,222	75,643
520	Financial Analyst	I	0					0		
		II	3					3		
		III	5	73,292	64,784	71,584	81,800	1	2,500	92,500
.		<i>All Groups</i>	8	77,643	61,500	69,568	90,000	4	2,863	87,946
525	Investment Officer	I	1					1		
		II	2					2		

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Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		III	1					1		
		All Groups	4					4		
535	City Exec/Regional Mgr. I (Loans + Deposits < \$100 Million)	I	2					2		
		II	1					1		
		III	4					1		
		All Groups	7	116,036	103,569	109,600	130,000	4	9,566	123,820
540	City Exec/Regional Mgr. II (Loans + Deposits \$100-200 Million)	I	1					1		
		II	5	97,500	88,400	90,900	95,600	3	6,833	94,933
		III	7	153,741	90,000	151,000	178,838	3	8,254	138,238
		All Groups	13	133,620	90,000	127,600	167,398	7	9,217	127,449
545	City Exec/Regional Mgr. III (Loans + Deposits > \$200 Million)	I	1					1		
		II	2					2		
		III	11	94,566	69,000	87,400	95,000	8	9,339	90,616
		All Groups	14	93,728	75,000	84,100	95,000	11	7,886	91,721
560	Branch Administration Manager	I	4					1		
		II	11	97,780	85,000	90,987	110,200	8	5,383	97,886
		III	7	76,631	53,500	77,300	90,441	6	4,066	80,697
		All Groups	22	88,574	73,500	87,500	96,000	15	4,964	91,352
563	Branch / Sales Center Manager - NEW BRANCH	I	0					0		
		II	1					1		
		III	1					0		
		All Groups	2					1		
565	Branch / Sales Ctr Mgr I (Loans + Deposits< \$10 M)	I	22	50,932	40,000	50,003	60,500	11	4,504	56,937
		II	9	61,954	52,600	60,000	74,600	2	1,000	55,745
		III	45	57,411	49,262	55,300	67,524	23	1,998	61,237
		All Groups	76	56,349	47,552	55,000	66,768	36	2,708	59,618
570	Branch / Sales Ctr Mgr II (Loans + Deposits \$10 to 20 M)	I	15	49,473	40,000	50,003	51,002	9	3,497	49,365

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Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		II	14	51,268	44,300	47,000	60,000	8	845	53,920
		III	65	47,670	37,415	41,994	56,601	17	2,853	65,221
.		<i>All Groups</i>	94	48,502	39,998	46,013	57,000	34	2,551	58,365
575	Branch / Sales Ctr Mgr III (Loans + Deposits \$20 to 40 M)	I	5	65,265	56,541	67,920	73,134	0	.	.
		II	33	55,122	46,818	53,550	58,110	25	1,123	56,280
		III	72	60,379	50,000	57,995	69,803	26	3,645	71,529
.		<i>All Groups</i>	110	59,035	49,131	56,250	68,000	51	2,409	64,054
580	Branch / Sales Ctr Mgr IV (Loans + Deposits \$40 to 75 M)	I	9	62,721	50,000	56,785	60,190	4	1,805	56,956
		II	21	59,579	52,000	58,220	68,050	16	2,441	64,749
		III	52	65,007	56,326	64,000	72,100	34	3,606	71,226
.		<i>All Groups</i>	82	63,285	53,800	60,800	71,500	54	3,127	68,250
585	Branch / Sales Ctr Mgr V (Loans + Deposits > \$75 Million)	I	0					0		
		II	17	63,023	51,650	63,574	67,850	7	2,472	61,498
		III	35	71,868	60,000	69,500	79,800	28	6,281	78,637
.		<i>All Groups</i>	52	70,142	59,700	67,800	78,000	35	5,519	75,209
600	Assistant Branch / Sales Center Manager - Limited Service	I	4					3		
		II	0					0		
		III	1					0		
.		<i>All Groups</i>	5	35,136	32,240	35,020	37,995	3	1,636	35,858
605	Assistant Branch / Sales Center Manager - Full Service	I	5	38,096	35,000	37,351	40,980	2	1,875	41,040
		II	46	43,521	37,065	40,000	43,400	15	1,730	51,699
		III	84	45,735	41,150	44,950	51,518	63	2,024	47,669
.		<i>All Groups</i>	135	44,823	38,800	43,203	49,953	80	1,965	48,259
610	Branch / Sales Ctr Mgr (Limited Service - No loan authority)	I	7	42,904	40,000	41,400	48,300	7	1,075	43,978
		II	11	57,940	55,400	57,600	60,000	10	2,699	60,639
		III	13	51,946	49,344	50,440	56,800	6	6,141	58,086
.		<i>All Groups</i>	31	51,800	47,000	53,300	57,650	23	3,102	54,902

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615	Branch Operations Officer	I	2					1		
		II	3					1		
		III	11	58,158	40,500	55,803	67,122	9	2,324	54,722
		<i>All Groups</i>	16	57,232	40,980	56,250	65,590	11	2,493	55,592
630	Cash Management Manager	I	0					0		
		II	1					1		
		III	1					1		
		<i>All Groups</i>	2					2		
635	Cash Management Officer	I	2					1		
		II	1					0		
		III	6	65,494	53,066	59,450	75,000	5	12,600	76,193
		<i>All Groups</i>	9	61,913	53,066	60,900	67,500	6	10,667	69,286
640	Chief Operations Officer (Including Data Processing)	I	2					1		
		II	5	110,875	88,149	119,225	134,000	5	9,220	120,095
		III	0					0		
		<i>All Groups</i>	7	115,366	88,149	123,188	134,000	6	9,850	123,912
645	Chief Operations Officer (Excluding Data Processing)	I	2					1		
		II	1					1		
		III	2					2		
		<i>All Groups</i>	5	122,517	95,000	107,687	117,000	4	23,266	160,863
650	Operations Manager / Officer	I	8	63,095	58,750	64,772	69,557	7	3,350	65,758
		II	8	68,672	58,350	62,699	84,350	3	2,038	59,964
		III	14	96,378	75,000	98,950	105,000	9	6,646	91,845
		<i>All Groups</i>	30	80,114	61,500	73,107	97,900	19	4,704	77,200
660	Operations Supervisor	I	9	50,272	40,800	47,897	55,000	4	4,455	63,116
		II	3					2		
		III	11	64,193	50,000	60,000	84,400	6	2,600	61,621

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Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
.		<i>All Groups</i>	23	56,908	41,200	51,627	69,200	12	3,343	61,499
665	Imaging Manager	I	0					0		
		II	1					0		
		III	8	56,759	43,917	53,750	71,870	4	1,948	52,656
.		<i>All Groups</i>	9	54,508	38,280	51,500	68,640	4	1,948	52,656
675	Information Technology Manager	I	6	77,183	59,600	75,000	90,000	3	4,267	78,633
		II	9	80,250	52,100	81,700	95,000	7	4,090	82,502
		III	10	126,290	103,000	113,698	154,500	6	7,764	121,331
.		<i>All Groups</i>	25	97,930	71,688	95,000	115,000	16	5,501	96,337
680	Network Manager	I	3					2		
		II	5	67,620	54,100	60,000	84,000	3	4,867	84,533
		III	8	100,077	80,000	94,834	104,000	4	7,432	100,835
.		<i>All Groups</i>	16	78,176	54,100	80,000	95,000	9	5,199	83,377
685	System Operations Manager	I	4					2		
		II	0					0		
		III	7	85,319	57,989	78,853	95,790	5	3,449	79,176
.		<i>All Groups</i>	11	71,447	53,366	57,989	80,000	7	3,225	71,503
690	IT Project Manager	I	1					0		
		II	1					1		
		III	6	92,119	67,600	71,057	85,000	3	9,300	79,000
.		<i>All Groups</i>	8	85,600	63,845	71,007	78,550	4	7,600	77,875
705	Business Data Analyst	I	0					0		
		II	1					0		
		III	5	105,824	84,100	98,000	137,500	2	5,525	96,575
.		<i>All Groups</i>	6	94,020	39,520	91,050	137,500	2	5,525	96,575
710	Head of Human Resources	I	9	75,144	61,000	67,277	95,000	5	6,238	91,344
		II	11	105,169	84,500	94,550	112,600	8	7,393	105,775

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		III	16	122,023	102,000	123,150	146,000	11	17,417	143,510
		<i>All Groups</i>	36	104,161	78,160	98,685	129,400	24	11,747	120,064
715	Recruiter	I	0					0		
		II	0					0		
		III	6	73,487	50,000	68,050	80,825	4	3,979	86,685
		<i>All Groups</i>	6	73,487	50,000	68,050	80,825	4	3,979	86,685
720	Benefits Manager	I	0					0		
		II	0					0		
		III	3					3		
		<i>All Groups</i>	3					3		
725	Human Resources Specialist / Generalist	I	2					2		
		II	6	49,775	42,850	47,150	50,000	4	1,450	51,638
		III	14	54,152	47,000	50,600	62,500	8	3,168	57,846
		<i>All Groups</i>	22	53,448	46,400	50,000	62,500	14	2,420	56,560
730	Training Manager	I	2					1		
		II	2					2		
		III	10	90,022	66,500	80,750	116,516	5	5,829	88,269
		<i>All Groups</i>	14	78,715	54,500	67,550	89,500	8	4,568	74,568
735	Training Specialist	I	2					0		
		II	0					0		
		III	14	56,873	43,488	53,400	72,000	4	1,681	56,645
		<i>All Groups</i>	16	54,705	42,024	49,421	65,500	4	1,681	56,645
745	Management Trainee	I	1					0		
		II	0					0		
		III	8	42,368	35,000	40,000	42,000	4	1,159	47,717
		<i>All Groups</i>	9	41,759	36,250	39,142	42,000	4	1,159	47,717
750	Private Banking Director	I	0					0		

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		II	0					0		
		III	1					0		
		<i>All Groups</i>	<i>1</i>					<i>0</i>		
755	Trust Department Head	I	0					0		
		II	1					0		
		III	8	160,188	136,799	162,250	181,300	5	20,621	183,362
		<i>All Groups</i>	<i>9</i>	<i>164,612</i>	<i>147,297</i>	<i>162,500</i>	<i>183,600</i>	<i>5</i>	<i>20,621</i>	<i>183,362</i>
760	Trust Officer	I	0					0		
		II	2					1		
		III	14	75,688	60,000	69,500	90,500	9	1,729	83,278
		<i>All Groups</i>	<i>16</i>	<i>84,473</i>	<i>60,000</i>	<i>80,100</i>	<i>99,400</i>	<i>10</i>	<i>2,606</i>	<i>86,816</i>
770	Trust Operations Officer	I	0					0		
		II	0					0		
		III	7	90,611	64,000	100,500	111,500	3	2,376	87,135
		<i>All Groups</i>	<i>7</i>	<i>90,611</i>	<i>64,000</i>	<i>100,500</i>	<i>111,500</i>	<i>3</i>	<i>2,376</i>	<i>87,135</i>
780	Electronic Banking Manager	I	1					1		
		II	4					2		
		III	6	68,177	58,478	68,567	82,400	4	5,310	65,030
		<i>All Groups</i>	<i>11</i>	<i>71,550</i>	<i>50,000</i>	<i>60,000</i>	<i>93,050</i>	<i>7</i>	<i>4,676</i>	<i>67,657</i>
785	Electronic Banking Specialist	I	5	31,630	32,000	32,760	34,112	3	673	31,099
		II	7	37,923	34,796	39,196	41,050	2	1,358	40,554
		III	11	38,321	31,824	37,748	43,732	4	1,471	40,270
		<i>All Groups</i>	<i>23</i>	<i>35,985</i>	<i>31,824</i>	<i>36,510</i>	<i>40,000</i>	<i>9</i>	<i>1,180</i>	<i>37,276</i>
790	Internet Branch / Sales Center Representative	I	0					0		
		II	0					0		
		III	9	40,091	35,020	39,000	44,976	6	2,091	37,519
		<i>All Groups</i>	<i>9</i>	<i>40,091</i>	<i>35,020</i>	<i>39,000</i>	<i>44,976</i>	<i>6</i>	<i>2,091</i>	<i>37,519</i>

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Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
795	Website Manager / Administrator	I	0					0		
		II	2					2		
		III	3					0		
.		<i>All Groups</i>	5	77,140	57,000	62,000	110,500	2	6,850	95,550
800	Bank Card Officer	I	0					0		
		II	1					1		
		III	2					1		
.		<i>All Groups</i>	3					2		
805	Credit Card Program Manager	I	1					1		
		II	0					0		
		III	2					0		
.		<i>All Groups</i>	3					1		
810	Security Officer	I	0					0		
		II	1					1		
		III	4					1		
.		<i>All Groups</i>	5	84,024	59,740	68,580	98,000	2	2,750	67,750
825	Investments Representative (licensed)	I	0					0		
		II	4					1		
		III	11	68,470	55,236	68,300	86,446	4	32,287	108,652
.		<i>All Groups</i>	15	69,480	47,500	68,300	86,446	5	25,929	94,222
830	Portfolio Manager	I	0					0		
		II	4					2		
		III	19	97,186	65,000	90,225	120,000	13	28,155	119,177
.		<i>All Groups</i>	23	98,303	65,000	93,113	120,000	15	25,663	121,961
835	Investment Associate (not licensed)	I	0					0		
		II	2					2		
		III	1					0		

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Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
.		<i>All Groups</i>	3					2		
840	Financial Planner	I	1					0		
		II	1					1		
		III	7	82,028	56,000	64,500	97,988	7	69,432	151,460
.		<i>All Groups</i>	9	73,800	56,000	60,000	95,000	8	60,791	140,065
850	Call Center Manager	I	0					0		
		II	0					0		
		III	9	58,635	57,500	58,000	61,500	3	3,142	56,461
.		<i>All Groups</i>	9	58,635	57,500	58,000	61,500	3	3,142	56,461
1005	Compliance Assistant	I	4					1		
		II	3					2		
		III	14	45,638	36,600	39,773	50,000	8	1,286	47,312
.		<i>All Groups</i>	21	45,125	36,600	41,229	50,000	11	1,838	47,675
1010	Bank Secrecy Act Assistant	I	5	27,840	24,920	28,212	30,760	3	1,651	31,491
		II	5	53,231	40,100	51,105	72,450	3	3,367	61,683
		III	17	38,752	31,000	35,662	41,100	8	1,704	38,731
.		<i>All Groups</i>	27	40,002	30,300	34,320	43,470	14	2,049	42,098
1015	Information Security Specialist	I	1					0		
		II	2					0		
		III	4					2		
.		<i>All Groups</i>	7	63,718	38,200	61,500	90,000	2	5,356	51,870
1020	Loan Operations Specialist	I	12	36,487	28,363	32,874	43,100	11	1,497	36,766
		II	22	38,767	29,750	36,850	46,025	10	1,655	41,794
		III	35	42,919	34,719	38,237	51,163	19	1,430	42,319
.		<i>All Groups</i>	69	39,952	30,000	36,866	46,950	40	1,505	40,661
1025	General Loan Processor (except mortgages)	I	4					2		
		II	12	37,550	33,550	37,731	41,855	5	849	38,340

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Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		III	36	46,055	36,739	42,100	51,000	26	2,591	44,904
.		<i>All Groups</i>	52	43,827	35,035	41,200	46,000	33	2,286	43,590
1030	Loan Clerk	I	7	27,282	26,000	26,270	27,040	2	850	27,208
		II	2					1		
		III	115	28,627	25,543	27,914	29,659	5	2,081	43,821
.		<i>All Groups</i>	124	28,636	25,602	27,914	29,659	8	1,638	38,515
1032	Loan Servicing Clerk	I	0					0		
		II	4					2		
		III	23	47,028	36,951	41,993	50,000	4	1,217	46,169
.		<i>All Groups</i>	27	47,237	37,778	46,350	50,950	6	1,212	48,048
1035	Consumer Loan Processor	I	4					1		
		II	6	39,700	35,500	37,300	42,400	5	643	40,343
		III	15	42,026	35,838	40,063	46,500	7	1,702	44,156
.		<i>All Groups</i>	25	40,394	34,278	38,500	46,300	13	1,336	41,927
1036	Consumer Loan Underwriter	I	0					0		
		II	2					2		
		III	0					0		
.		<i>All Groups</i>	2					2		
1040	SBA Loan Processor	I	0					0		
		II	0					0		
		III	1					0		
.		<i>All Groups</i>	1					0		
1045	Commercial Loan Processor	I	12	41,133	34,000	44,400	46,342	5	1,256	41,680
		II	18	44,689	39,871	44,000	47,300	10	1,209	44,989
		III	34	52,575	45,204	51,765	59,141	16	2,141	51,645
.		<i>All Groups</i>	64	48,568	43,850	46,342	54,573	31	1,698	47,891
1046	Commercial Loan Underwriter	I	1					1		

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Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		II	1					1		
		III	6	97,517	77,500	89,500	123,600	0		
		<i>All Groups</i>	8	87,150	75,000	83,250	106,800	2	3,900	59,950
1050	Commercial Loan Assistant	I	1					1		
		II	13	55,190	39,850	47,300	66,493	3	433	37,533
		III	25	48,769	39,017	50,900	55,000	13	4,784	54,458
		<i>All Groups</i>	39	50,749	40,984	49,254	57,600	17	3,794	50,973
1055	Mortgage Loan Processor / Closer	I	12	40,919	30,389	37,640	49,824	6	1,398	38,540
		II	20	43,466	35,400	37,544	45,320	13	5,568	48,082
		III	34	48,773	39,250	45,800	58,864	20	2,160	46,612
		<i>All Groups</i>	66	45,779	36,000	42,830	52,785	39	3,179	45,860
1060	Mortgage Loan Clerk	I	1					1		
		II	6	40,740	31,900	35,100	36,400	4	1,750	43,900
		III	10	37,848	33,084	38,457	42,888	3	2,058	44,198
		<i>All Groups</i>	17	38,379	31,200	35,784	40,998	8	1,779	42,509
1065	Mortgage Loan Servicing Clerk	I	1					0		
		II	2					2		
		III	10	37,411	34,150	36,443	38,500	5	2,229	38,166
		<i>All Groups</i>	13	37,178	34,150	35,360	38,500	7	1,707	38,112
1070	Consumer Loan Collections Specialist	I	9	33,407	28,955	32,057	36,659	5	2,009	35,408
		II	4					1		
		III	10	47,267	36,169	47,775	56,248	4	3,008	56,182
		<i>All Groups</i>	23	40,096	29,570	37,338	46,200	10	2,424	44,976
1075	Teller I	I	42	25,654	23,000	24,200	27,400	26	723	27,649
		II	9	21,860	20,300	21,800	22,000	3	500	24,613
		III	372	25,608	22,890	24,855	27,718	38	1,146	32,124
		<i>All Groups</i>	423	25,516	22,880	24,753	27,587	67	953	30,051

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1080	Teller II (Senior)	I	23	30,655	27,500	28,880	33,600	15	1,403	31,425
		II	31	29,431	26,700	31,200	31,200	1	1,521	34,386
		III	85	28,046	25,376	26,759	31,668	23	1,047	33,105
.		<i>All Groups</i>	<i>139</i>	<i>28,820</i>	<i>25,397</i>	<i>27,957</i>	<i>31,490</i>	<i>39</i>	<i>1,196</i>	<i>32,492</i>
1090	Teller (For banks with one level of Tellers)	I	74	24,444	20,800	24,336	26,790	18	1,780	25,372
		II	176	28,722	25,800	29,100	31,100	69	616	28,643
		III	163	30,445	27,716	29,120	31,741	48	1,115	30,845
.		<i>All Groups</i>	<i>413</i>	<i>28,988</i>	<i>26,000</i>	<i>29,120</i>	<i>31,000</i>	<i>135</i>	<i>949</i>	<i>28,990</i>
1095	Peak-time Teller (Report Hourly Rate Only)	I	29	13	12	13	14	0	.	.
		II	6	16	15	15	16	5	400	416
		III	0					0		
.		<i>All Groups</i>	<i>35</i>	<i>13</i>	<i>12</i>	<i>13</i>	<i>15</i>	<i>5</i>	<i>400</i>	<i>416</i>
1100	Part-time Teller (Report Hourly Rate Only)	I	20	12	11	11	13	7	700	712
		II	15	12	11	12	14	5	298	310
		III	32	14	13	15	15	19	1,394	1,409
.		<i>All Groups</i>	<i>67</i>	<i>13</i>	<i>12</i>	<i>13</i>	<i>15</i>	<i>31</i>	<i>1,060</i>	<i>1,074</i>
1105	Teller/Customer Service Representative (Supermarket)	I	29	23,873	20,784	24,672	26,279	22	1,985	25,806
		II	62	29,975	27,600	29,500	32,700	39	700	30,162
		III	59	32,710	30,763	32,348	35,100	23	1,250	34,630
.		<i>All Groups</i>	<i>150</i>	<i>30,053</i>	<i>26,424</i>	<i>30,600</i>	<i>33,300</i>	<i>84</i>	<i>1,187</i>	<i>30,245</i>
1110	Head Teller	I	39	30,658	28,122	29,744	32,365	20	1,853	31,705
		II	45	33,060	30,750	32,780	34,600	16	791	33,330
		III	115	34,363	31,503	34,445	36,200	38	1,337	35,757
.		<i>All Groups</i>	<i>199</i>	<i>33,225</i>	<i>30,000</i>	<i>33,280</i>	<i>35,800</i>	<i>74</i>	<i>1,358</i>	<i>34,137</i>
1120	Universal (Personal) Banker	I	10	32,844	29,700	31,850	33,800	8	656	33,361
		II	16	34,957	32,240	32,900	37,000	13	886	35,843
		III	107	34,726	31,000	33,500	38,200	1	700	34,900

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Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
.		<i>All Groups</i>	133	34,533	31,000	33,350	37,750	22	794	34,898
1125	Senior Universal Banker	I	0					0		
		II	7	37,943	33,800	35,400	42,800	5	460	37,940
		III	42	41,754	37,000	42,533	45,300	5	1,562	43,516
.		<i>All Groups</i>	49	41,013	36,150	41,100	44,675	10	1,011	40,728
1130	Customer Service/New Accounts Representative	I	30	31,210	27,004	29,700	35,360	16	1,560	34,154
		II	49	34,611	31,200	33,200	35,400	26	1,025	34,759
		III	146	36,887	31,000	35,917	40,144	71	1,480	35,347
.		<i>All Groups</i>	225	35,566	30,500	34,100	38,813	113	1,387	35,043
1140	Interactive Banking Machine (ITM) Specialist	I	0					0		
		II	7	32,486	29,200	35,700	35,900	7	500	32,986
		III	3					1		
.		<i>All Groups</i>	10	32,439	30,300	33,904	35,900	8	525	32,964
1160	Marketing Assistant	I	1					1		
		II	5	33,453	26,900	32,100	38,763	4	904	31,445
		III	9	47,890	42,000	48,060	54,500	4	2,404	47,152
.		<i>All Groups</i>	15	42,464	32,100	42,000	50,000	9	1,900	39,659
1165	Digital Marketing Coordinator	I	0					0		
		II	0					0		
		III	4					3		
.		<i>All Groups</i>	4					3		
1170	Accounting Clerk I	I	8	29,054	24,723	28,930	34,415	7	1,916	29,993
		II	8	33,232	28,600	33,778	38,050	4	848	37,162
		III	16	46,267	37,600	45,740	52,196	4	3,424	48,733
.		<i>All Groups</i>	32	38,201	29,100	35,450	45,075	15	2,033	36,902
1175	Accounting Clerk II	I	5	37,274	32,136	34,800	38,501	2	1,718	38,368
		II	4					2		

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		III	11	41,823	32,600	40,000	47,405	7	2,407	43,545
.		<i>All Groups</i>	20	<i>40,154</i>	<i>33,450</i>	<i>37,800</i>	<i>45,252</i>	<i>11</i>	<i>1,935</i>	<i>41,246</i>
1190	Deposit Operations Specialist	I	13	35,877	28,100	40,023	40,400	7	1,970	38,313
		II	11	40,947	36,700	38,750	46,951	3	1,133	41,730
		III	29	37,995	31,980	36,372	41,105	10	1,243	37,761
.		<i>All Groups</i>	53	<i>38,294</i>	<i>32,200</i>	<i>37,500</i>	<i>40,950</i>	<i>20</i>	<i>1,481</i>	<i>38,549</i>
1195	IT Help Desk Specialist	I	1					0		
		II	12	46,056	37,900	46,300	53,295	5	1,470	39,830
		III	28	44,344	38,000	43,430	50,000	5	4,092	54,036
.		<i>All Groups</i>	41	<i>44,499</i>	<i>37,500</i>	<i>45,000</i>	<i>50,488</i>	<i>10</i>	<i>2,781</i>	<i>46,933</i>
1200	Network Control Technician	I	0					0		
		II	1					0		
		III	5	60,599	51,595	63,960	65,000	3	2,308	60,319
.		<i>All Groups</i>	6	<i>56,332</i>	<i>48,438</i>	<i>57,777</i>	<i>65,000</i>	<i>3</i>	<i>2,308</i>	<i>60,319</i>
1205	System Operations Specialist	I	1					1		
		II	5	39,880	37,800	40,000	41,100	2	500	41,050
		III	11	53,571	43,680	48,427	67,200	8	2,430	59,625
.		<i>All Groups</i>	17	<i>49,007</i>	<i>40,550</i>	<i>46,925</i>	<i>55,300</i>	<i>11</i>	<i>2,304</i>	<i>55,727</i>
1210	Operations Clerk	I	16	30,127	25,500	30,077	35,485	7	2,611	30,530
		II	21	36,686	30,000	35,600	40,100	7	1,381	41,766
		III	30	39,833	35,026	40,538	44,271	6	2,324	34,355
.		<i>All Groups</i>	67	<i>36,243</i>	<i>30,576</i>	<i>35,900</i>	<i>41,225</i>	<i>20</i>	<i>2,095</i>	<i>35,610</i>
1215	Image Processor	I	2					1		
		II	3					2		
		III	12	33,253	29,811	31,339	37,497	4	3,630	34,596
.		<i>All Groups</i>	17	<i>32,234</i>	<i>28,000</i>	<i>31,000</i>	<i>37,493</i>	<i>7</i>	<i>2,572</i>	<i>31,838</i>
1220	Items Processing / Data Entry Clerk	I	5	27,196	22,500	31,200	31,730	3	1,704	33,297

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		II	5	32,992	29,120	32,656	37,201	1	1,753	38,954
		III	17	37,003	32,780	36,470	41,600	4	2,690	35,978
.		<i>All Groups</i>	27	<i>34,095</i>	<i>31,000</i>	<i>32,780</i>	<i>40,658</i>	8	<i>2,203</i>	<i>35,345</i>
1225	Wire Transfer Clerk	I	0					0		
		II	4					3		
		III	10	41,802	38,200	40,900	45,915	4	1,786	45,186
.		<i>All Groups</i>	14	<i>39,740</i>	<i>34,400</i>	<i>40,000</i>	<i>45,915</i>	7	<i>1,180</i>	<i>41,123</i>
1240	Human Resources Assistant	I	2					1		
		II	2					1		
		III	7	42,419	33,280	40,675	45,800	2	1,532	45,432
.		<i>All Groups</i>	11	<i>38,211</i>	<i>33,000</i>	<i>34,795</i>	<i>42,000</i>	4	<i>1,731</i>	<i>40,228</i>
1245	Teller Trainer	I	1					0		
		II	2					2		
		III	3					2		
.		<i>All Groups</i>	6	<i>42,717</i>	<i>34,300</i>	<i>41,100</i>	<i>48,800</i>	4	<i>2,469</i>	<i>43,794</i>
1250	Training Support Specialist (not a Trainer)	I	0					0		
		II	0					0		
		III	3					0		
.		<i>All Groups</i>	3					0		
1255	Payroll Specialist	I	0					0		
		II	0					0		
		III	3					0		
.		<i>All Groups</i>	3					0		
1260	Private Banking Representative	I	0					0		
		II	1					1		
		III	10	100,500	93,000	100,500	108,000	1	8,000	101,000
.		<i>All Groups</i>	11	<i>125,333</i>	<i>93,000</i>	<i>108,000</i>	<i>175,000</i>	2	<i>13,500</i>	<i>147,500</i>

2019 Virginia Bankers Association Compensation Survey Statewide Asset Class Report

Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
1265	Private Banking Assistant	I	0					0		
		II	0					0		
		III	2					0		
.		All Groups	2					0		
1270	Trust Operations Clerk	I	1					1		
		II	3					0		
		III	15	49,908	42,745	49,500	54,080	4	2,063	47,485
.		All Groups	19	54,342	42,865	52,213	60,255	5	2,551	47,888
1300	Merchant Services Specialist	I	3					2		
		II	4					0		
		III	6	44,156	32,240	39,103	44,491	5	5,060	52,047
.		All Groups	13	39,907	32,240	35,006	43,000	7	3,900	47,069
1310	Bank Card Customer Service Representative	I	1					0		
		II	1					1		
		III	3					0		
.		All Groups	5	38,451	30,235	37,400	40,014	1	300	37,700
1315	Bank Card Clerk	I	3					2		
		II	4					3		
		III	10	39,499	32,293	40,715	47,186	0	.	.
.		All Groups	17	36,551	28,500	34,593	46,866	5	550	35,630
1320	Secretary	I	0					0		
		II	0					0		
		III	22	40,887	30,300	33,231	51,988	1	1,500	32,700
.		All Groups	22	40,887	30,300	33,231	51,988	1	1,500	32,700
1325	Senior Secretary	I	2					2		
		II	1					1		
		III	13	51,376	44,872	51,194	57,200	2	2,213	45,792

2019 Virginia Bankers Association Compensation Survey Statewide Asset Class Report

Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
.		<i>All Groups</i>	16	53,443	44,872	50,000	57,200	5	3,109	56,741
1330	Switchboard Operator/Receptionist	I	9	24,763	21,526	23,948	27,030	6	1,615	25,782
		II	4					2		
		III	8	31,676	28,560	32,552	35,513	3	1,611	35,412
.		<i>All Groups</i>	21	29,021	23,981	29,050	33,140	11	1,370	29,307
1335	Messenger / Courier	I	7	23,744	20,800	21,050	26,687	3	1,829	26,387
		II	6	31,760	31,200	31,200	35,026	0	.	.
		III	8	26,482	24,960	24,960	25,703	0	.	.
.		<i>All Groups</i>	21	27,863	24,960	25,703	31,825	3	1,829	26,387
1340	Facilities Manager	I	1					1		
		II	4					3		
		III	11	70,285	47,998	63,500	76,000	5	3,658	71,165
.		<i>All Groups</i>	16	66,047	49,869	60,750	70,871	9	2,664	65,803
1341	Facilities Maintenance Specialist	I	1					1		
		II	1					1		
		III	7	37,843	33,280	40,000	41,600	2	1,575	38,215
.		<i>All Groups</i>	9	37,033	33,280	40,000	41,355	4	1,112	36,531
1345	Executive Secretary	I	6	40,546	30,000	45,157	50,000	3	1,119	33,680
		II	8	62,730	47,700	62,000	69,360	5	3,784	66,659
		III	23	67,402	54,600	59,000	72,500	14	3,288	70,577
.		<i>All Groups</i>	37	61,669	50,000	57,001	69,360	22	3,105	64,655
1350	Mail Clerk	I	0					0		
		II	0					0		
		III	1					0		
.		<i>All Groups</i>	1					0		
1360	Call Center Representative	I	1					1		
		II	0					0		

***2019 Virginia Bankers Association Compensation Survey
Statewide Asset Class Report***

Job Code	Job Title	Peer Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		III	55	34,994	27,931	31,268	41,200	7	1,524	38,746
.		<i>All Groups</i>	56	<i>34,896</i>	<i>27,931</i>	<i>31,200</i>	<i>41,200</i>	8	<i>1,459</i>	<i>37,928</i>

2019 Virginia Bankers Association Compensation Survey Geographic Groups Report

Job Code	Job Title	County Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
1005	Compliance Assistant	Capital	3							
		Central	3							
		Hampton Roads	2							
		Northern	2							
		Southwest	5	41,594	33,325	34,653	53,000	2	3,381	57,308
		Valley	6	43,345	37,560	40,100	48,110	4	1,431	39,971
		<i>All Groups</i>	<i>21</i>	<i>45,125</i>	<i>36,600</i>	<i>41,229</i>	<i>50,000</i>	<i>11</i>	<i>1,838</i>	<i>47,675</i>
1010	Bank Secrecy Act Assistant	Capital	4							
		Central	5	29,880	28,212	29,212	31,548	4	1,489	31,369
		Hampton Roads	2							
		Northern	4							
		Southwest	5	35,783	28,500	34,000	43,470	2	1,462	40,197
		Valley	7	34,110	32,445	34,155	35,775	3	2,445	37,625
		<i>All Groups</i>	<i>27</i>	<i>40,002</i>	<i>30,300</i>	<i>34,320</i>	<i>43,470</i>	<i>14</i>	<i>2,049</i>	<i>42,098</i>
1015	Information Security Specialist	Capital	0							
		Central	0							
		Hampton Roads	1							
		Northern	2							
		Southwest	3							
		Valley	1							
		<i>All Groups</i>	<i>7</i>	<i>63,718</i>	<i>38,200</i>	<i>61,500</i>	<i>90,000</i>	<i>2</i>	<i>5,356</i>	<i>51,870</i>
1020	Loan Operations Specialist	Capital	16	45,265	40,000	42,000	51,163	9	857	46,122
		Central	12	35,086	30,000	34,974	38,787	10	1,256	36,343
		Hampton Roads	2							
		Northern	7	61,669	52,000	52,758	78,200	3	5,418	70,323
		Southwest	19	33,390	25,800	31,961	35,371	8	1,534	37,379
		Valley	13	34,467	27,997	36,207	38,958	10	1,139	33,790

2019 Virginia Bankers Association Compensation Survey Geographic Groups Report

Job Code	Job Title	County Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
.		<i>All Groups</i>	69	39,952	30,000	36,866	46,950	40	1,505	40,661
1025	General Loan Processor (except mortgages)	Capital	8	46,707	33,500	39,750	42,700	7	3,855	50,562
		Central	13	38,330	34,300	39,000	42,510	7	1,310	39,666
		Hampton Roads	0							
		Northern	10	56,032	51,000	52,500	64,117	1	2,831	41,379
		Southwest	12	37,174	34,524	36,739	39,520	9	2,084	40,079
		Valley	9	43,011	37,128	44,518	46,550	9	1,966	44,977
.		<i>All Groups</i>	52	43,827	35,035	41,200	46,000	33	2,286	43,590
1030	Loan Clerk	Capital	10	31,017	27,563	28,018	32,878	2	1,448	42,698
		Central	57	27,949	25,376	27,914	29,659	3	900	29,672
		Hampton Roads	3							
		Northern	11	27,517	25,747	27,914	28,180	0	.	.
		Southwest	30	28,026	25,500	26,743	29,659	0	.	.
		Valley	13	29,068	26,699	27,914	28,325	0	.	.
.		<i>All Groups</i>	124	28,636	25,602	27,914	29,659	8	1,638	38,515
1032	Loan Servicing Clerk	Capital	0							
		Central	6	47,013	28,242	36,300	48,304	1	900	49,204
		Hampton Roads	11	41,266	37,778	40,022	46,484	2	603	38,156
		Northern	7	54,822	46,350	50,000	55,968	1	1,500	54,408
		Southwest	0							
		Valley	3							
.		<i>All Groups</i>	27	47,237	37,778	46,350	50,950	6	1,212	48,048
1035	Consumer Loan Processor	Capital	1							
		Central	7	39,386	33,500	37,300	42,400	4	1,164	42,964
		Hampton Roads	3							
		Northern	1							
		Southwest	3							

2019 Virginia Bankers Association Compensation Survey Geographic Groups Report

Job Code	Job Title	County Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		Valley	10	39,573	33,350	39,800	46,400	7	1,702	41,056
.		<i>All Groups</i>	25	40,394	34,278	38,500	46,300	13	1,336	41,927
1036	Consumer Loan Underwriter	Capital	0							
		Central	0							
		Hampton Roads	0							
		Northern	0							
		Southwest	2							
		Valley	0							
.		<i>All Groups</i>	2							
1040	SBA Loan Processor	Capital	0							
		Central	0							
		Hampton Roads	0							
		Northern	1							
		Southwest	0							
		Valley	0							
.		<i>All Groups</i>	1							
1045	Commercial Loan Processor	Capital	11	55,651	50,912	53,513	60,770	5	831	49,573
		Central	17	42,296	36,900	44,000	47,000	11	1,606	42,920
		Hampton Roads	6	54,329	46,191	59,091	60,776	1	9,300	68,391
		Northern	7	62,878	60,000	60,112	71,776	1	2,167	73,943
		Southwest	10	43,751	39,030	44,200	46,342	4	1,696	47,568
		Valley	13	46,157	44,125	46,254	50,220	9	1,394	48,003
.		<i>All Groups</i>	64	48,568	43,850	46,342	54,573	31	1,698	47,891
1046	Commercial Loan Underwriter	Capital	0							
		Central	0							
		Hampton Roads	0							
		Northern	6	97,517	77,500	89,500	123,600	0	.	.

2019 Virginia Bankers Association Compensation Survey Geographic Groups Report

Job Code	Job Title	County Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		Southwest	1							
		Valley	1							
.		<i>All Groups</i>	8	87,150	75,000	83,250	106,800	2	3,900	59,950
1050	Commercial Loan Assistant	Capital	5	52,424	49,000	52,000	52,618	1	2,305	54,923
		Central	1							
		Hampton Roads	8	44,221	36,700	43,400	55,000	4	3,125	42,813
		Northern	11	60,311	51,400	54,000	65,600	1	7,163	72,763
		Southwest	3							
		Valley	11	50,449	40,984	49,254	59,200	9	4,614	54,867
.		<i>All Groups</i>	39	50,749	40,984	49,254	57,600	17	3,794	50,973
1055	Mortgage Loan Processor / Closer	Capital	5	40,885	38,000	40,000	41,600	4	2,175	43,281
		Central	13	39,788	32,500	36,000	47,900	10	6,382	44,848
		Hampton Roads	0							
		Northern	12	65,040	56,700	64,503	73,116	2	5,200	81,229
		Southwest	23	41,675	35,400	40,200	45,800	10	1,978	43,158
		Valley	12	42,905	36,073	45,155	47,690	12	1,734	44,639
.		<i>All Groups</i>	65	45,935	36,000	43,634	52,785	38	3,250	46,087
1060	Mortgage Loan Clerk	Capital	2							
		Central	1							
		Hampton Roads	0							
		Northern	4							
		Southwest	8	32,478	31,200	33,500	35,167	3	500	33,667
		Valley	2							
.		<i>All Groups</i>	17	38,379	31,200	35,784	40,998	8	1,779	42,509
1065	Mortgage Loan Servicing Clerk	Capital	6	41,642	38,500	41,642	44,783	1	3,800	42,300
		Central	0							
		Hampton Roads	0							

2019 Virginia Bankers Association Compensation Survey Geographic Groups Report

Job Code	Job Title	County Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		Northern	0							
		Southwest	6	34,545	34,150	34,568	35,360	5	1,569	36,026
		Valley	1							
		<i>All Groups</i>	<i>13</i>	<i>37,178</i>	<i>34,150</i>	<i>35,360</i>	<i>38,500</i>	<i>7</i>	<i>1,707</i>	<i>38,112</i>
1070	Consumer Loan Collections Specialist	Capital	1							
		Central	5	34,390	29,565	31,085	39,216	3	1,393	36,381
		Hampton Roads	0							
		Northern	1							
		Southwest	9	31,644	27,310	31,447	35,774	2	3,516	38,675
		Valley	7	47,549	37,544	44,600	60,296	5	2,607	52,655
		<i>All Groups</i>	<i>23</i>	<i>40,096</i>	<i>29,570</i>	<i>37,338</i>	<i>46,200</i>	<i>10</i>	<i>2,424</i>	<i>44,976</i>
1075	Teller I	Capital	46	27,319	24,900	27,040	29,557	12	485	29,025
		Central	138	23,931	22,495	23,256	24,786	12	674	26,333
		Hampton Roads	34	27,741	26,500	27,270	29,000	1	50	30,049
		Northern	37	26,967	23,395	26,500	28,597	4	573	32,297
		Southwest	125	25,302	22,000	23,505	31,024	20	1,318	32,383
		Valley	42	26,733	24,660	26,205	29,120	18	1,180	30,123
		<i>All Groups</i>	<i>422</i>	<i>25,528</i>	<i>22,880</i>	<i>24,786</i>	<i>27,608</i>	<i>67</i>	<i>953</i>	<i>30,051</i>
1080	Teller II (Senior)	Capital	21	29,718	26,000	28,500	32,438	12	382	31,935
		Central	37	27,190	25,376	25,832	28,078	11	1,756	31,747
		Hampton Roads	4							
		Northern	1							
		Southwest	46	27,335	25,000	26,050	31,668	9	1,462	34,196
		Valley	30	31,411	30,125	31,200	32,400	6	1,510	32,714
		<i>All Groups</i>	<i>139</i>	<i>28,820</i>	<i>25,397</i>	<i>27,957</i>	<i>31,490</i>	<i>39</i>	<i>1,196</i>	<i>32,492</i>
1090	Teller (For banks with one level of Tellers)	Capital	24	29,062	25,700	28,000	30,800	3	990	31,762
		Central	94	29,068	26,000	28,050	31,200	40	787	29,931

2019 Virginia Bankers Association Compensation Survey Geographic Groups Report

Job Code	Job Title	County Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		Hampton Roads	3							
		Northern	87	31,310	29,120	29,994	31,200	3	1,230	31,132
		Southwest	130	26,976	24,300	27,355	29,952	37	1,006	26,227
		Valley	75	28,529	25,400	27,040	31,200	52	1,013	29,949
		<i>All Groups</i>	<i>413</i>	<i>28,988</i>	<i>26,000</i>	<i>29,120</i>	<i>31,000</i>	<i>135</i>	<i>949</i>	<i>28,990</i>
1095	Peak-time Teller (Report Hourly Rate Only)	Capital	0							
		Central	6	16	15	15	16	5	400	416
		Hampton Roads	0							
		Northern	0							
		Southwest	29	13	12	13	14	0		
		Valley	0							
		<i>All Groups</i>	<i>35</i>	<i>13</i>	<i>12</i>	<i>13</i>	<i>15</i>	<i>5</i>	<i>400</i>	<i>416</i>
1100	Part-time Teller (Report Hourly Rate Only)	Capital	10	14	13	14	15	4	549	564
		Central	13	12	11	11	13	4	266	277
		Hampton Roads	4							
		Northern	1							
		Southwest	12	14	11	15	15	6	1,025	1,040
		Valley	27	14	12	13	15	15	1,400	1,414
		<i>All Groups</i>	<i>67</i>	<i>13</i>	<i>12</i>	<i>13</i>	<i>15</i>	<i>31</i>	<i>1,060</i>	<i>1,074</i>
1105	Teller/Customer Service Representative (Supermarket)	Capital	36	31,825	29,640	32,218	34,299	7	318	31,962
		Central	32	30,912	28,000	30,250	33,000	19	1,000	31,474
		Hampton Roads	14	32,339	31,065	31,512	34,300	3	225	31,854
		Northern	3							
		Southwest	48	26,393	22,277	25,830	30,680	41	1,233	27,454
		Valley	17	32,906	30,770	32,760	35,100	13	2,002	35,569
		<i>All Groups</i>	<i>150</i>	<i>30,053</i>	<i>26,424</i>	<i>30,600</i>	<i>33,300</i>	<i>84</i>	<i>1,187</i>	<i>30,245</i>
1110	Head Teller	Capital	8	37,617	35,118	36,200	38,713	5	860	38,697

2019 Virginia Bankers Association Compensation Survey Geographic Groups Report

Job Code	Job Title	County Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		Central	20	32,589	29,553	31,408	34,600	16	954	33,542
		Hampton Roads	20	32,572	30,000	32,250	35,862	5	1,011	33,000
		Northern	40	36,029	33,280	34,445	37,544	5	1,324	38,470
		Southwest	74	31,918	29,474	31,503	35,070	21	1,929	34,724
		Valley	37	31,988	28,080	31,800	35,120	22	1,307	32,246
		<i>All Groups</i>	<i>199</i>	<i>33,225</i>	<i>30,000</i>	<i>33,280</i>	<i>35,800</i>	<i>74</i>	<i>1,358</i>	<i>34,137</i>
1120	Universal (Personal) Banker	Capital	52	33,400	30,130	32,467	35,700	5	600	32,220
		Central	13	33,681	32,419	33,900	35,875	1	1,519	35,619
		Hampton Roads	22	34,804	31,000	33,192	39,000	0	.	.
		Northern	18	37,473	34,200	37,750	39,700	3	2,033	39,367
		Southwest	12	34,187	32,240	32,800	38,733	9	500	34,182
		Valley	16	35,297	30,800	33,800	40,000	4	588	36,322
		<i>All Groups</i>	<i>133</i>	<i>34,533</i>	<i>31,000</i>	<i>33,350</i>	<i>37,750</i>	<i>22</i>	<i>794</i>	<i>34,898</i>
1125	Senior Universal Banker	Capital	16	40,129	36,300	40,200	43,200	0	.	.
		Central	7	40,060	36,500	38,900	45,300	0	.	.
		Hampton Roads	3							
		Northern	8	46,510	44,000	44,000	48,500	0	.	.
		Southwest	10	38,097	34,600	37,937	42,000	7	912	37,894
		Valley	5	44,404	45,400	46,400	46,500	3	1,241	47,341
		<i>All Groups</i>	<i>49</i>	<i>41,013</i>	<i>36,150</i>	<i>41,100</i>	<i>44,675</i>	<i>10</i>	<i>1,011</i>	<i>40,728</i>
1130	Customer Service/New Accounts Representative	Capital	23	37,995	28,000	34,400	47,940	18	1,251	37,594
		Central	32	32,658	31,000	31,800	34,500	28	1,187	33,799
		Hampton Roads	29	32,345	27,100	30,000	33,000	23	1,427	32,203
		Northern	68	41,233	37,856	39,000	42,432	5	1,093	35,608
		Southwest	35	32,719	28,912	33,178	35,360	13	1,642	36,734
		Valley	37	35,034	32,354	33,743	35,917	26	1,589	36,174
		<i>All Groups</i>	<i>224</i>	<i>35,578</i>	<i>30,500</i>	<i>34,124</i>	<i>38,896</i>	<i>113</i>	<i>1,387</i>	<i>35,043</i>

2019 Virginia Bankers Association Compensation Survey Geographic Groups Report

Job Code	Job Title	County Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
1140	Interactive Banking Machine (ITM) Specialist	Capital	0							
		Central	0							
		Hampton Roads	0							
		Northern	3							
		Southwest	7	32,486	29,200	35,700	35,900	7	500	32,986
		Valley	0							
.		<i>All Groups</i>	10	32,439	30,300	33,904	35,900	8	525	32,964
1160	Marketing Assistant	Capital	2							
		Central	3							
		Hampton Roads	2							
		Northern	3							
		Southwest	4							
		Valley	1							
.		<i>All Groups</i>	15	42,464	32,100	42,000	50,000	9	1,900	39,659
1165	Digital Marketing Coordinator	Capital	1							
		Central	0							
		Hampton Roads	1							
		Northern	0							
		Southwest	1							
		Valley	1							
.		<i>All Groups</i>	4							
1170	Accounting Clerk I	Capital	6	44,095	42,300	45,075	46,500	2	3,500	43,450
		Central	7	30,328	27,240	29,100	34,155	5	1,437	32,848
		Hampton Roads	2							
		Northern	6	59,553	52,196	55,645	70,720	1	5,000	75,720
		Southwest	8	28,546	22,553	28,600	34,880	4	2,059	29,200
		Valley	2							

2019 Virginia Bankers Association Compensation Survey Geographic Groups Report

Job Code	Job Title	County Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
.		<i>All Groups</i>	31	38,344	29,100	35,901	45,075	14	2,101	37,027
1175	Accounting Clerk II	Capital	4							
		Central	5	32,561	29,837	34,300	34,800	2	1,468	36,846
		Hampton Roads	1							
		Northern	2							
		Southwest	4							
		Valley	4							
.		<i>All Groups</i>	20	40,154	33,450	37,800	45,252	11	1,935	41,246
1190	Deposit Operations Specialist	Capital	16	36,032	31,700	37,850	40,365	4	1,250	37,282
		Central	9	31,826	26,149	31,100	37,100	3	1,373	35,448
		Hampton Roads	0							
		Northern	10	51,064	44,687	51,550	59,591	3	1,736	49,006
		Southwest	1							
		Valley	16	37,783	35,946	37,500	40,400	8	1,404	37,001
.		<i>All Groups</i>	52	38,184	32,200	37,360	40,429	19	1,484	38,291
1195	IT Help Desk Specialist	Capital	7	46,900	45,000	45,700	50,000	2	4,728	52,228
		Central	6	40,750	36,067	41,450	45,232	2	975	37,325
		Hampton Roads	11	44,019	37,000	41,190	50,900	0	.	.
		Northern	6	45,344	35,000	48,682	52,100	2	3,950	57,300
		Southwest	4							
		Valley	6	54,081	45,000	56,183	60,000	1	4,182	66,302
.		<i>All Groups</i>	40	44,665	37,000	45,000	50,900	9	2,721	47,556
1200	Network Control Technician	Capital	1							
		Central	0							
		Hampton Roads	1							
		Northern	1							
		Southwest	3							

2019 Virginia Bankers Association Compensation Survey Geographic Groups Report

Job Code	Job Title	County Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		Valley	0							
		<i>All Groups</i>	6	56,332	48,438	57,777	65,000	3	2,308	60,319
1205	System Operations Specialist	Capital	4							
		Central	0							
		Hampton Roads	2							
		Northern	2							
		Southwest	8	39,385	34,000	40,550	46,292	5	1,765	46,301
		Valley	1							
		<i>All Groups</i>	17	49,007	40,550	46,925	55,300	11	2,304	55,727
1210	Operations Clerk	Capital	6	35,621	35,026	36,554	41,225	3	3,187	34,680
		Central	5	37,248	33,745	36,550	40,750	2	1,035	38,980
		Hampton Roads	1							
		Northern	20	45,164	39,561	44,212	47,742	1	6,000	74,100
		Southwest	30	29,724	25,500	30,788	33,421	11	1,988	32,094
		Valley	5	34,644	30,288	34,238	39,000	3	797	34,356
		<i>All Groups</i>	67	36,243	30,576	35,900	41,225	20	2,095	35,610
1215	Image Processor	Capital	4							
		Central	5	28,376	26,000	29,120	29,621	1	384	26,384
		Hampton Roads	0							
		Northern	3							
		Southwest	4							
		Valley	1							
		<i>All Groups</i>	17	32,234	28,000	31,000	37,493	7	2,572	31,838
1220	Items Processing / Data Entry Clerk	Capital	2							
		Central	5	33,594	31,730	31,850	37,201	3	1,248	34,842
		Hampton Roads	1							
		Northern	8	41,712	40,658	41,600	42,857	0		

2019 Virginia Bankers Association Compensation Survey Geographic Groups Report

Job Code	Job Title	County Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		Southwest	11	28,542	23,704	30,160	32,718	3	2,015	35,498
		Valley	0							
		<i>All Groups</i>	27	34,095	31,000	32,780	40,658	8	2,203	35,345
1225	Wire Transfer Clerk	Capital	4							
		Central	3							
		Hampton Roads	1							
		Northern	2							
		Southwest	3							
		Valley	1							
		<i>All Groups</i>	14	39,740	34,400	40,000	45,915	7	1,180	41,123
1240	Human Resources Assistant	Capital	0							
		Central	0							
		Hampton Roads	2							
		Northern	0							
		Southwest	7	34,823	32,600	34,795	39,350	3	1,774	37,837
		Valley	2							
		<i>All Groups</i>	11	38,211	33,000	34,795	42,000	4	1,731	40,228
1245	Teller Trainer	Capital	0							
		Central	2							
		Hampton Roads	2							
		Northern	0							
		Southwest	0							
		Valley	1							
		<i>All Groups</i>	5	43,060	34,300	41,200	48,800	3	2,792	44,225
1250	Training Support Specialist (not a Trainer)	Capital	0							
		Central	3							
		Hampton Roads	0							

2019 Virginia Bankers Association Compensation Survey Geographic Groups Report

Job Code	Job Title	County Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		Northern	0							
		Southwest	0							
		Valley	0							
		<i>All Groups</i>	3							
1255	Payroll Specialist	Capital	1							
		Central	2							
		Hampton Roads	0							
		Northern	0							
		Southwest	0							
		Valley	0							
		<i>All Groups</i>	3							
1260	Private Banking Representative	Capital	0							
		Central	0							
		Hampton Roads	9	93,000	93,000	93,000	93,000	1	8,000	101,000
		Northern	2							
		Southwest	0							
		Valley	0							
		<i>All Groups</i>	11	125,333	93,000	108,000	175,000	2	13,500	147,500
1265	Private Banking Assistant	Capital	0							
		Central	0							
		Hampton Roads	1							
		Northern	1							
		Southwest	0							
		Valley	0							
		<i>All Groups</i>	2							
1270	Trust Operations Clerk	Capital	4							
		Central	0							

2019 Virginia Bankers Association Compensation Survey Geographic Groups Report

Job Code	Job Title	County Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		Hampton Roads	2							
		Northern	4							
		Southwest	3							
		Valley	6	61,685	49,500	53,606	75,000	3	1,834	48,538
.		<i>All Groups</i>	<i>19</i>	<i>54,342</i>	<i>42,865</i>	<i>52,213</i>	<i>60,255</i>	<i>5</i>	<i>2,551</i>	<i>47,888</i>
1300	Merchant Services Specialist	Capital	0							
		Central	3							
		Hampton Roads	4							
		Northern	1							
		Southwest	3							
		Valley	2							
.		<i>All Groups</i>	<i>13</i>	<i>39,907</i>	<i>32,240</i>	<i>35,006</i>	<i>43,000</i>	<i>7</i>	<i>3,900</i>	<i>47,069</i>
1310	Bank Card Customer Service Representative	Capital	1							
		Central	0							
		Hampton Roads	0							
		Northern	1							
		Southwest	1							
		Valley	2							
.		<i>All Groups</i>	<i>5</i>	<i>38,451</i>	<i>30,235</i>	<i>37,400</i>	<i>40,014</i>	<i>1</i>	<i>300</i>	<i>37,700</i>
1315	Bank Card Clerk	Capital	2							
		Central	2							
		Hampton Roads	3							
		Northern	4							
		Southwest	6	27,252	25,704	28,150	28,800	3	500	28,967
		Valley	0							
.		<i>All Groups</i>	<i>17</i>	<i>36,551</i>	<i>28,500</i>	<i>34,593</i>	<i>46,866</i>	<i>5</i>	<i>550</i>	<i>35,630</i>
1320	Secretary	Capital	0							

2019 Virginia Bankers Association Compensation Survey Geographic Groups Report

Job Code	Job Title	County Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
		Central	8	30,103	27,784	30,724	31,756	0	.	.
		Hampton Roads	5	38,100	31,200	38,100	45,000	1	1,500	32,700
		Northern	6	52,408	51,984	52,847	56,520	0	.	.
		Southwest	3							
		Valley	0							
.		<i>All Groups</i>	22	40,887	30,300	33,231	51,988	1	1,500	32,700
1325	Senior Secretary	Capital	1							
		Central	1							
		Hampton Roads	5	50,194	48,000	50,194	52,388	0	.	.
		Northern	6	64,769	55,800	60,607	65,000	1	7,500	104,102
		Southwest	1							
		Valley	2							
.		<i>All Groups</i>	16	53,443	44,872	50,000	57,200	5	3,109	56,741
1330	Switchboard Operator/Receptionist	Capital	2							
		Central	8	28,287	23,862	28,119	33,000	2	347	28,961
		Hampton Roads	1							
		Northern	3							
		Southwest	4							
		Valley	3							
.		<i>All Groups</i>	21	29,021	23,981	29,050	33,140	11	1,370	29,307
1335	Messenger / Courier	Capital	1							
		Central	7	23,920	22,880	24,960	24,960	1	200	21,000
		Hampton Roads	0							
		Northern	0							
		Southwest	8	25,115	21,300	25,700	25,703	2	2,644	29,081
		Valley	5	32,972	31,200	31,200	35,026	0	.	.
.		<i>All Groups</i>	21	27,863	24,960	25,703	31,825	3	1,829	26,387

2019 Virginia Bankers Association Compensation Survey Geographic Groups Report

Job Code	Job Title	County Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
1340	Facilities Manager	Capital	3							
		Central	3							
		Hampton Roads	1							
		Northern	3							
		Southwest	3							
		Valley	3							
.		<i>All Groups</i>	<i>16</i>	<i>66,047</i>	<i>49,869</i>	<i>60,750</i>	<i>70,871</i>	<i>9</i>	<i>2,664</i>	<i>65,803</i>
1341	Facilities Maintenance Specialist	Capital	0							
		Central	0							
		Hampton Roads	1							
		Northern	3							
		Southwest	1							
		Valley	4							
.		<i>All Groups</i>	<i>9</i>	<i>37,033</i>	<i>33,280</i>	<i>40,000</i>	<i>41,355</i>	<i>4</i>	<i>1,112</i>	<i>36,531</i>
1345	Executive Secretary	Capital	7	54,382	50,000	54,000	59,987	2	975	50,637
		Central	7	51,036	42,818	54,600	58,400	4	1,460	50,655
		Hampton Roads	6	73,001	55,000	67,250	75,000	6	2,250	75,251
		Northern	5	90,180	82,000	86,000	92,500	2	9,600	118,350
		Southwest	3							
		Valley	7	55,141	47,157	54,229	62,000	4	2,882	59,982
.		<i>All Groups</i>	<i>35</i>	<i>62,292</i>	<i>50,000</i>	<i>58,400</i>	<i>70,013</i>	<i>20</i>	<i>2,738</i>	<i>65,241</i>
1350	Mail Clerk	Capital	0							
		Central	0							
		Hampton Roads	0							
		Northern	1							
		Southwest	0							
		Valley	0							

2019 Virginia Bankers Association Compensation Survey Geographic Groups Report

Job Code	Job Title	County Group	# Inc.	Average Salary	25th Percentile Salary	Median Salary	75th Percentile Salary	Number of Bonuses	Average Bonus	Average Total Cash
.		<i>All Groups</i>	<i>1</i>							
1360	Call Center Representative	Capital	11	38,361	34,300	37,283	43,500	2	250	39,150
		Central	17	28,472	27,189	27,931	28,501	0	.	.
		Hampton Roads	4							
		Northern	14	45,057	40,000	41,400	51,584	1	700	37,789
		Southwest	5	29,432	24,049	29,432	34,814	0	.	.
		Valley	5	35,373	27,820	31,200	45,900	5	2,094	37,467
.		<i>All Groups</i>	<i>56</i>	<i>34,896</i>	<i>27,931</i>	<i>31,200</i>	<i>41,200</i>	<i>8</i>	<i>1,459</i>	<i>37,928</i>

2019 Virginia Bankers Association Compensation Survey Combined Asset Class Trending Report

Job Code	Job Title	Last Year Incumbents	Last Year Median Base Salary	This Year Incumbents	This Year Median Base Salary	Percent Change
1	Independent Bank - Chief Executive Officer	33	258,328	33	276,600	7.07%
5	Holding Company - Chief Executive Officer	5	325,000	4	320,000	(1.54%)
10	Independent Bank - Assistant CEO (Designated #2)	9	245,000	9	201,862	(17.6%)
15	Chief Operating Officer	7	189,000	8	189,750	0.40%
25	Holding Company - CFO	4	160,100	4	170,100	6.25%
30	Chief Administrative Officer	7	187,100	6	197,050	5.32%
35	Chief Financial Officer	30	156,450	32	170,029	8.68%
40	Chief Information Officer	16	107,450	16	117,500	9.35%
45	Chief Credit Officer	25	154,057	26	175,750	14.1%
50	Chief Risk Officer	6	158,266	6	177,315	12.0%
55	Chief Lending Officer	19	150,000	19	160,000	6.67%
60	Chief Retail Banking Officer	14	135,750	17	140,050	3.17%
70	Head of Compliance	22	85,506	19	95,000	11.1%
75	Compliance Officer	15	55,000	16	54,500	(0.91%)
80	Chief Internal Auditor	20	77,550	21	78,175	0.81%
90	Staff Internal Auditor	14	45,000	12	47,171	4.82%
95	IT (EDP) Auditor	1	88,427	2	87,600	(0.94%)
100	Bank Secrecy Act Officer	18	53,000	19	61,106	15.3%
105	BSA Operations Officer	5	54,556	4	59,446	8.96%
110	General Counsel	2	222,500	3	219,000	(1.57%)
120	Top Information Security Officer	7	80,200	8	88,800	10.7%
125	Risk Analyst	3	78,600	3	80,500	2.42%
130	Loan Operations / Administration Manager	27	71,150	26	66,600	(6.39%)
135	Loan Review Officer	8	61,177	18	57,330	(6.29%)
140	Appraiser / Reviewer	6	49,050	7	51,459	4.91%

2019 Virginia Bankers Association Compensation Survey Combined Asset Class Trending Report

Job Code	Job Title	Last Year Incumbents	Last Year Median Base Salary	This Year Incumbents	This Year Median Base Salary	Percent Change
145	Loan Documentation Specialist	32	43,000	36	47,548	10.6%
150	General Loan Officer I	20	46,680	14	45,693	(2.11%)
155	General Loan Officer II	22	71,655	31	68,350	(4.61%)
160	Manager, Consumer Loan Administration	9	78,800	6	121,118	53.7%
165	Consumer Loan Officer I	9	59,012	10	55,773	(5.49%)
170	Consumer Loan Officer II	11	60,000	15	62,504	4.17%
175	Commercial Market President (Non-Metro)	1	175,000	9	130,000	(25.7%)
177	Commercial Market President (Metro)	7	185,000	6	175,000	(5.41%)
180	Commercial Loan Department Head	13	133,245	14	135,472	1.67%
190	Commercial Lending/Banking Officer I	28	89,600	34	88,500	(1.23%)
195	Commercial Lending/Banking Officer II	55	109,500	92	114,592	4.65%
340	Commercial Lending/Banking Officer I (Richmond Metro Area)	12	94,313	2	69,530	(26.3%)
355	Commercial Lending/Banking Officer II (Richmond Metro Area)	3	139,500	6	132,750	(4.84%)
360	Commercial Lending/Banking Officer II (Northern VA Metro Area)	4	131,766	7	139,100	5.57%
365	Commercial Lending/Banking Officer II (Hampton Roads Metro Area)	1	136,600	5	128,000	(6.30%)
370	Business Banking Account Manager	8	89,100	9	76,500	(14.1%)
375	SBA Lending Officer	3	76,928	4	75,000	(2.51%)
380	Mortgage Loan Department Head	10	75,150	15	89,700	19.4%
390	Mortgage Loan Production Office Manager	3	63,000	6	65,260	3.59%
400	Mortgage Loan Officer I	4	37,419	2	47,700	27.5%
405	Mortgage Loan Officer II	19	56,200	18	54,000	(3.91%)
410	Mortgage Loan Originator (Base and Commission)	41	47,450	32	52,200	10.0%
415	Mortgage Loan Originator (Commission Only)	3	30,350	3	36,000	18.6%
420	Construction Loan Officer (Base and Commission)	2	60,500	2	99,300	64.1%
425	Mortgage Loan Underwriter	5	64,500	8	63,000	(2.33%)

2019 Virginia Bankers Association Compensation Survey Combined Asset Class Trending Report

Job Code	Job Title	Last Year Incumbents	Last Year Median Base Salary	This Year Incumbents	This Year Median Base Salary	Percent Change
430	Mortgage Loan Servicing Manager	2	58,625	3	71,376	21.8%
440	Credit Manager	11	75,500	12	79,000	4.64%
445	Credit Analyst	50	51,313	59	60,168	17.3%
450	Top Special Assets Officer	2	141,125	2	144,350	2.29%
455	Collections Department Manager	13	59,100	16	57,787	(2.22%)
460	Special Assets Officer	7	84,150	4	72,050	(14.4%)
465	OREO Manager (Other Real Estate Owned)	4	50,700	3	43,900	(13.4%)
475	Marketing Manager	17	74,750	14	85,788	14.8%
480	Marketing Officer	8	58,450	10	69,750	19.3%
485	Business Development Officer (Non-Lending)	23	67,500	25	67,306	(0.29%)
490	Retail Sales Representative	7	38,064	4	79,700	109%
500	Controller/Accounting Manager	17	93,000	21	96,300	3.55%
510	Accountant	12	54,285	10	58,363	7.51%
515	Senior Accountant	13	67,500	14	70,100	3.85%
520	Financial Analyst	6	71,300	6	69,484	(2.55%)
525	Investment Officer	5	106,792	4	72,500	(32.1%)
535	City Exec/Regional Mgr. I (Loans + Deposits < \$100 Million)	8	71,500	6	109,200	52.7%
540	City Exec/Regional Mgr. II (Loans + Deposits \$100-200 Million)	10	90,200	10	93,250	3.38%
545	City Exec/Regional Mgr. III (Loans + Deposits > \$200 Million)	3	170,101	12	80,800	(52.5%)
560	Branch Administration Manager	22	77,350	17	86,250	11.5%
565	Branch / Sales Ctr Mgr I (Loans + Deposits< \$10 M)	56	55,825	72	56,100	0.49%
570	Branch / Sales Ctr Mgr II (Loans + Deposits \$10 to 20 M)	40	49,000	40	50,003	2.05%
575	Branch / Sales Ctr Mgr III (Loans + Deposits \$20 to 40 M)	74	52,000	64	56,250	8.17%
580	Branch / Sales Ctr Mgr IV (Loans + Deposits \$40 to 75 M)	61	62,220	69	60,095	(3.42%)
585	Branch / Sales Ctr Mgr V (Loans + Deposits > \$75 Million)	40	66,100	38	66,300	0.30%

2019 Virginia Bankers Association Compensation Survey Combined Asset Class Trending Report

Job Code	Job Title	Last Year Incumbents	Last Year Median Base Salary	This Year Incumbents	This Year Median Base Salary	Percent Change
600	Assistant Branch / Sales Center Manager - Limited Service	2	38,310	4	35,118	(8.33%)
605	Assistant Branch / Sales Center Manager - Full Service	63	42,850	76	42,900	0.12%
610	Branch / Sales Ctr Mgr (Limited Service - No loan authority)	24	46,000	31	53,300	15.9%
615	Branch Operations Officer	11	48,900	13	51,200	4.70%
630	Cash Management Manager	4	113,498	2	114,100	0.53%
635	Cash Management Officer	5	55,500	7	58,000	4.50%
640	Chief Operations Officer (Including Data Processing)	5	125,000	6	126,594	1.28%
645	Chief Operations Officer (Excluding Data Processing)	3	92,000	5	107,687	17.1%
650	Operations Manager / Officer	21	66,500	25	67,900	2.11%
660	Operations Supervisor	21	54,194	19	49,746	(8.21%)
665	Imaging Manager	7	48,110	7	49,553	3.00%
675	Information Technology Manager	20	78,200	21	90,000	15.1%
680	Network Manager	9	75,000	13	75,688	0.92%
685	System Operations Manager	6	63,395	10	56,991	(10.1%)
690	IT Project Manager	3	91,800	7	70,015	(23.7%)
710	Head of Human Resources	27	98,000	29	102,000	4.08%
715	Recruiter	3	71,020	3	74,000	4.20%
720	Benefits Manager	2	51,870	2	70,562	36.0%
725	Human Resources Specialist / Generalist	17	46,935	20	50,003	6.54%
730	Training Manager	10	60,200	12	63,950	6.23%
735	Training Specialist	7	44,600	8	45,165	1.27%
745	Management Trainee	12	40,000	8	38,283	(4.29%)
755	Trust Department Head	6	161,374	8	170,500	5.66%
760	Trust Officer	10	80,000	11	62,734	(21.6%)
770	Trust Operations Officer	4	95,566	4	74,502	(22.0%)

2019 Virginia Bankers Association Compensation Survey Combined Asset Class Trending Report

Job Code	Job Title	Last Year Incumbents	Last Year Median Base Salary	This Year Incumbents	This Year Median Base Salary	Percent Change
780	Electronic Banking Manager	7	64,000	9	58,478	(8.63%)
785	Electronic Banking Specialist	14	36,225	17	36,955	2.02%
790	Internet Branch / Sales Center Representative	4	34,000	6	35,510	4.44%
795	Website Manager / Administrator	4	86,100	3	62,000	(28.0%)
800	Bank Card Officer	5	53,100	3	58,100	9.42%
810	Security Officer	4	56,150	3	59,740	6.39%
825	Investments Representative (licensed)	15	58,700	15	68,300	16.4%
830	Portfolio Manager	15	81,000	12	92,000	13.6%
835	Investment Associate (not licensed)	4	34,000	3	35,000	2.94%
840	Financial Planner	3	141,400	5	95,000	(32.8%)
850	Call Center Manager	7	58,500	7	57,900	(1.03%)
1005	Compliance Assistant	19	37,900	16	41,115	8.48%
1010	Bank Secrecy Act Assistant	19	33,315	25	34,000	2.06%
1015	Information Security Specialist	4	43,410	6	58,250	34.2%
1020	Loan Operations Specialist	56	37,250	65	36,207	(2.80%)
1025	General Loan Processor (except mortgages)	41	35,950	41	39,193	9.02%
1030	Loan Clerk	6	31,225	14	33,523	7.36%
1032	Loan Servicing Clerk	13	36,750	14	41,493	12.9%
1035	Consumer Loan Processor	23	34,450	22	39,800	15.5%
1045	Commercial Loan Processor	51	47,507	53	46,146	(2.87%)
1050	Commercial Loan Assistant	23	44,150	30	48,317	9.44%
1055	Mortgage Loan Processor / Closer	54	42,800	57	40,000	(6.54%)
1060	Mortgage Loan Clerk	20	34,750	15	35,134	1.10%
1065	Mortgage Loan Servicing Clerk	10	34,171	13	35,360	3.48%
1070	Consumer Loan Collections Specialist	24	35,100	22	36,556	4.15%

***2019 Virginia Bankers Association Compensation Survey
Combined Asset Class Trending Report***

Job Code	Job Title	Last Year Incumbents	Last Year Median Base Salary	This Year Incumbents	This Year Median Base Salary	Percent Change
1075	Teller I	199	25,939	191	27,040	4.24%
1080	Teller II (Senior)	131	30,600	96	31,200	1.96%
1090	Teller (For banks with one level of Tellers)	359	26,528	326	28,000	5.55%
1095	Peak-time Teller (Report Hourly Rate Only)	25	14	35	13	(12.0%)
1100	Part-time Teller (Report Hourly Rate Only)	36	13	65	13	4.00%
1105	Teller/Customer Service Representative (Supermarket)	144	30,070	138	30,680	2.03%
1110	Head Teller	221	31,710	153	32,050	1.07%
1120	Universal (Personal) Banker	109	32,839	121	33,450	1.86%
1125	Senior Universal Banker	39	40,100	49	41,100	2.49%
1130	Customer Service/New Accounts Representative	133	33,046	182	32,900	(0.44%)
1140	Interactive Banking Machine (ITM) Specialist	12	35,000	10	33,904	(3.13%)
1160	Marketing Assistant	14	38,828	12	38,721	(0.27%)
1165	Digital Marketing Coordinator	4	57,500	4	53,500	(6.96%)
1170	Accounting Clerk I	23	32,380	28	34,880	7.72%
1175	Accounting Clerk II	25	40,800	16	38,900	(4.66%)
1190	Deposit Operations Specialist	67	35,464	42	37,500	5.74%
1195	IT Help Desk Specialist	23	41,743	30	45,000	7.80%
1200	Network Control Technician	12	51,025	6	57,777	13.2%
1205	System Operations Specialist	23	41,207	17	46,925	13.9%
1210	Operations Clerk	57	32,138	54	32,941	2.50%
1215	Image Processor	8	33,425	10	30,500	(8.75%)
1220	Items Processing / Data Entry Clerk	25	31,000	20	31,790	2.55%
1225	Wire Transfer Clerk	11	37,639	11	39,550	5.08%
1240	Human Resources Assistant	10	40,810	10	36,000	(11.8%)
1245	Teller Trainer	4	38,800	6	41,100	5.93%

***2019 Virginia Bankers Association Compensation Survey
Combined Asset Class Trending Report***

Job Code	Job Title	Last Year Incumbents	Last Year Median Base Salary	This Year Incumbents	This Year Median Base Salary	Percent Change
1260	Private Banking Representative	2	133,700	2	141,500	5.83%
1270	Trust Operations Clerk	19	42,700	16	47,250	10.7%
1300	Merchant Services Specialist	9	34,900	12	34,603	(0.85%)
1310	Bank Card Customer Service Representative	9	32,554	4	33,818	3.88%
1315	Bank Card Clerk	5	27,800	13	34,000	22.3%
1320	Secretary	5	41,900	4	42,848	2.26%
1325	Senior Secretary	5	46,202	6	43,579	(5.68%)
1330	Switchboard Operator/Receptionist	16	28,564	14	28,631	0.23%
1335	Messenger / Courier	17	24,960	18	31,200	25.0%
1340	Facilities Manager	11	56,828	11	58,000	2.06%
1345	Executive Secretary	29	51,250	28	54,128	5.61%
1360	Call Center Representative	28	29,000	24	35,695	23.1%

INTERNAL EQUITY ON THE MANAGEMENT TEAM

One approach to paying management, in addition to market pricing (and as a "sanity check" on the market pay rates), is to examine how managers' pay relates to that of the CEO. In the following table, we show the relationship to CEO pay of the other members of the management teams reported. Specifically, the numbers shown are the average percentage of CEO salary that each position is paid within the team, regardless of title. In other words, we took each institution that reported multiple members of a management team, and calculated for each institution the percentage that the second highest salary on the team was as a percentage of the CEO. Then, we made the same calculation for the next lowest salaried position, and so on until the number of incumbents became too small to be reliable.

Salary Rank		2017		2018		2019	
		Number of Incumbents	Percent of CEO	Number of Incumbents	Percent of CEO	Number of Incumbents	Percent of CEO
1	Chief Executive/Managing Officer	50	100%	43	100%	41	100%
2	Second highest paid on team	50	69%	43	71%	41	69%
3	Third highest paid on team	50	59%	43	60%	41	61%
4	Fourth highest paid on team	50	53%	43	55%	41	54%
5	Fifth highest paid on team	50	47%	43	50%	41	50%
6	Sixth highest paid on team	50	42%	43	45%	41	46%
7	Seventh highest paid on team	50	42%	43	42%	41	43%
8	Eighth highest paid on team	50	39%	43	39%	41	40%
9	Ninth highest paid on team	50	38%	43	37%	41	37%
10	Tenth highest paid on team	50	36%	43	36%	41	36%

Job Number	TECHNICAL - CLERICAL INDEX Job Title	Statewide Salary	Capitol	Central	Hampton Roads	Northern	Southwest	Valley
1005	Compliance Assistant	\$ 41,229	NA	NA	NA	NA	0.84	0.97
1010	Bank Secrecy Act Assistant	\$ 34,320	NA	0.85	NA	NA	0.99	1.00
1015	Information Security Specialist	\$ 61,500	NA	NA	NA	NA	NA	NA
1020	Loan Operations Specialist	\$ 36,866	1.14	0.95	NA	1.43	0.87	0.98
1025	General Loan Processor (except mortgages)	\$ 41,200	0.96	0.95	NA	1.27	0.89	1.08
1030	Loan Clerk	\$ 27,914	1.00	1.00	NA	1.00	0.96	1.00
1032	Loan Servicing Clerk	\$ 46,350	NA	0.78	0.86	1.08	NA	0.00
1035	Consumer Loan Processor	\$ 38,500	NA	0.97	NA	NA	NA	1.03
1036	Consumer Loan Underwriter (Insufficient Data)	\$ -	NA	NA	NA	NA	NA	NA
1040	SBA Loan Processor (Insufficient Data)	\$ -	NA	NA	NA	NA	NA	NA
1045	Commercial Loan Processor	\$ 46,342	1.15	0.95	1.28	1.30	0.95	1.00
1046	Commercial Loan Underwriter	\$ 83,250	NA	NA	NA	1.08	NA	NA
1050	Commercial Loan Assistant	\$ 49,254	1.06	NA	0.88	1.10	0.00	1.00
1055	Mortgage Loan Processor / Closer	\$ 43,634	0.92	0.83	NA	1.48	0.92	1.03
1060	Mortgage Loan Clerk	\$ 35,784	NA	NA	NA	NA	0.94	NA
1065	Mortgage Loan Servicing Clerk	\$ 35,360	1.18	NA	NA	NA	0.98	NA
1070	Consumer Loan Collections Specialist	\$ 37,338	NA	0.83	NA	NA	0.84	1.19
1075	Teller I	\$ 24,786	1.09	0.94	1.10	1.07	0.95	1.06
1080	Teller II (Senior)	\$ 27,957	1.02	0.92	NA	NA	0.93	1.12
1090	Teller (For banks with one level of Tellers)	\$ 29,120	0.96	0.96	NA	1.03	0.94	0.93
1095	Peak-time Teller (Report Hourly Rate Only)	\$ 13	NA	1.15	NA	NA	1.00	NA
1100	Part-time Teller (Report Hourly Rate Only)	\$ 13	1.08	0.85	NA	NA	1.15	1.00
1105	Teller/Customer Service Representative (Supermarket)	\$ 30,600	1.05	0.99	1.03	NA	0.84	1.07
1110	Head Teller	\$ 33,280	1.09	0.94	0.97	1.04	0.95	0.96
1120	Universal (Personal) Banker	\$ 33,350	0.97	1.02	1.00	1.13	0.98	1.01
1125	Senior Universal Banker	\$ 41,100	0.98	0.95	0.97	1.07	0.92	1.13
1130	Customer Service/New Accounts Representative	\$ 34,124	1.01	0.93	0.88	1.14	0.97	0.99
1140	Interactive Banking Machine (ITM) Specialist	\$ 33,904	NA	NA	NA	NA	1.05	NA
1160	Marketing Assistant	\$ 42,000	NA	NA	NA	NA	NA	NA
1165	Digital Marketing Coordinator (Insufficient Data)	\$ -	NA	NA	NA	NA	NA	NA
1170	Accounting Clerk I	\$ 35,901	1.26	0.81	NA	1.55	0.80	NA
1175	Accounting Clerk II	\$ 37,800	NA	0.91	NA	NA	NA	NA
1190	Deposit Operations Specialist	\$ 37,360	1.01	0.83	NA	1.38	NA	1.00
1195	IT Help Desk Specialist	\$ 45,000	1.02	0.92	0.92	1.08	0.74	1.25
1200	Network Control Technician	\$ 57,777	NA	NA	NA	NA	NA	NA

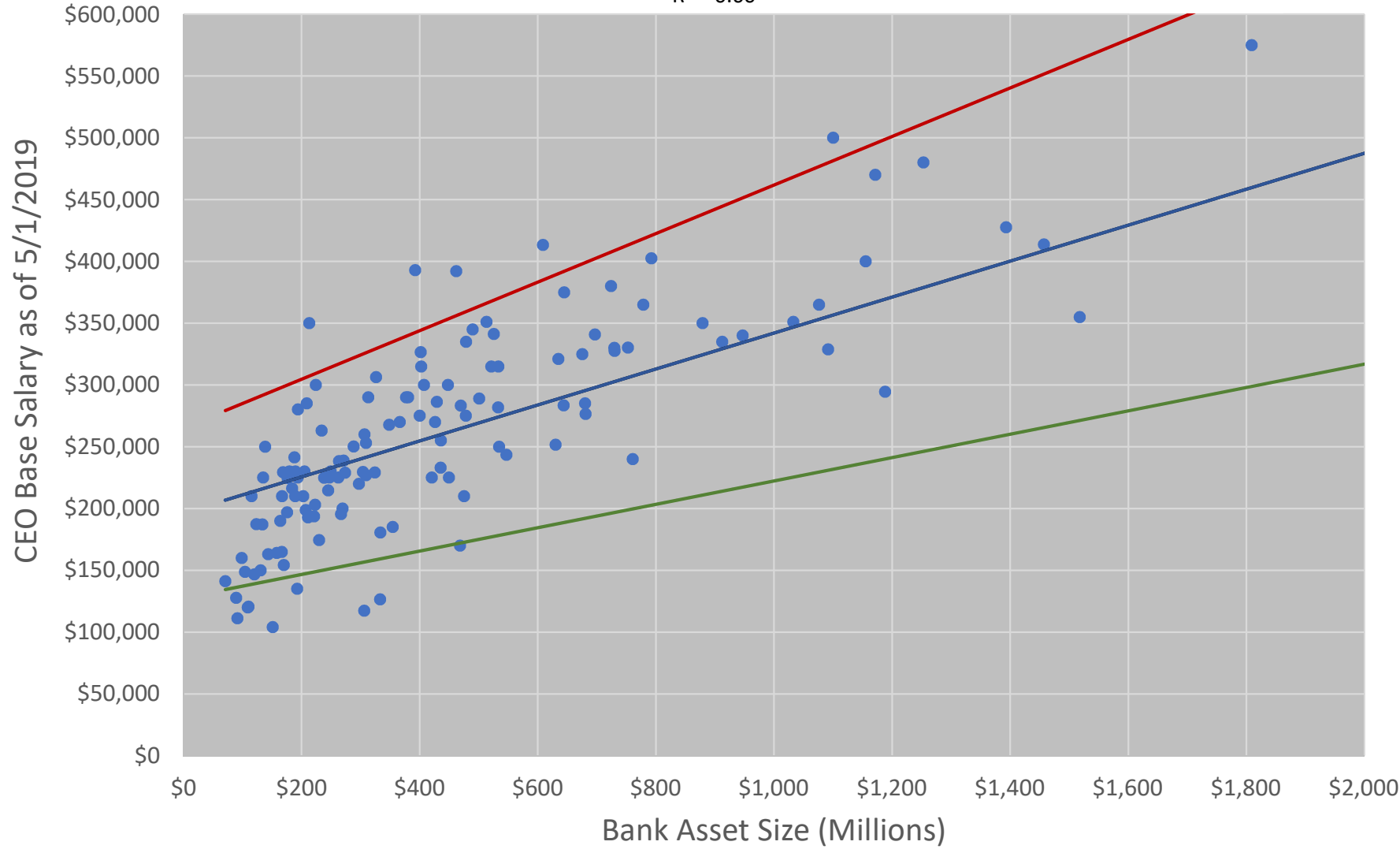
Job Number	Job Title	TECHNICAL - CLERICAL INDEX						
		Statewide Salary	Capitol	Central	Hampton Roads	Northern	Southwest	Valley
1205	System Operations Specialist	\$ 46,925	NA	NA	NA	NA	0.86	NA
1210	Operations Clerk	\$ 35,900	1.02	1.02	1.00	1.23	0.86	0.95
1215	Image Processor	\$ 31,000	NA	0.94	NA	NA	NA	NA
1220	Items Processing / Data Entry Clerk	\$ 32,780	NA	0.97	0.95	1.27	0.92	NA
1225	Wire Transfer Clerk	\$ 40,000	NA	NA	NA	NA	NA	NA
1240	Human Resources Assistant	\$ 34,795	NA	NA	NA	NA	1.00	NA
1245	Teller Trainer	\$ 41,200	NA	NA	NA	NA	NA	NA
1250	Training Support Specialist (Insufficient Data)	\$ -	NA	NA	NA	NA	NA	NA
1255	Payroll Specialist (Insufficient Data)	\$ -	NA	NA	NA	NA	NA	NA
1260	Private Banking Representative	\$ 108,000	NA	NA	0.86	NA	NA	NA
1265	Private Banking Assistant (Insufficient Data)	\$ -	NA	NA	NA	NA	NA	NA
1270	Trust Operations Clerk	\$ 52,213	NA	NA	NA	NA	NA	1.03
1300	Merchant Services Specialist	\$ 35,006	NA	NA	NA	NA	NA	NA
1310	Bank Card Customer Service Representative	\$ 37,400	NA	NA	NA	NA	NA	NA
1315	Bank Card Clerk	\$ 34,593	NA	NA	NA	NA	0.81	NA
1320	Secretary	\$ 33,231	NA	0.92	1.15	1.59	NA	NA
1325	Senior Secretary	\$ 50,000	NA	NA	1.00	1.21	NA	NA
1330	Switchboard Operator/Receptionist	\$ 29,050	NA	0.97	NA	NA	NA	NA
1335	Messenger / Courier	\$ 25,703	NA	0.97	NA	NA	1.00	1.21
1340	Facilities Manager	\$ 60,750	NA	NA	NA	NA	NA	NA
1341	Facilities Maintenance Specialist	\$ 40,000	NA	NA	NA	NA	NA	NA
1345	Executive Secretary	\$ 58,400	0.92	0.93	1.15	1.47	0.82	0.93
1350	Mail Clerk (Insufficient Data)	\$ -	NA	NA	NA	NA	NA	NA
1360	Call Center Representative	\$ 31,200	1.19	0.90	NA	1.33	0.94	1.00

* Region median salary divided by statewide median salary

N/A - Data not reported for less than 5 incumbents reported in any position

2019 CEO Base Salary Linear Regression

$Y = \$145.47(x) + \$196,547$
Where (x) = Assets in Millions
Number of CEOs (n) = 130
 $R^2 = 0.60$



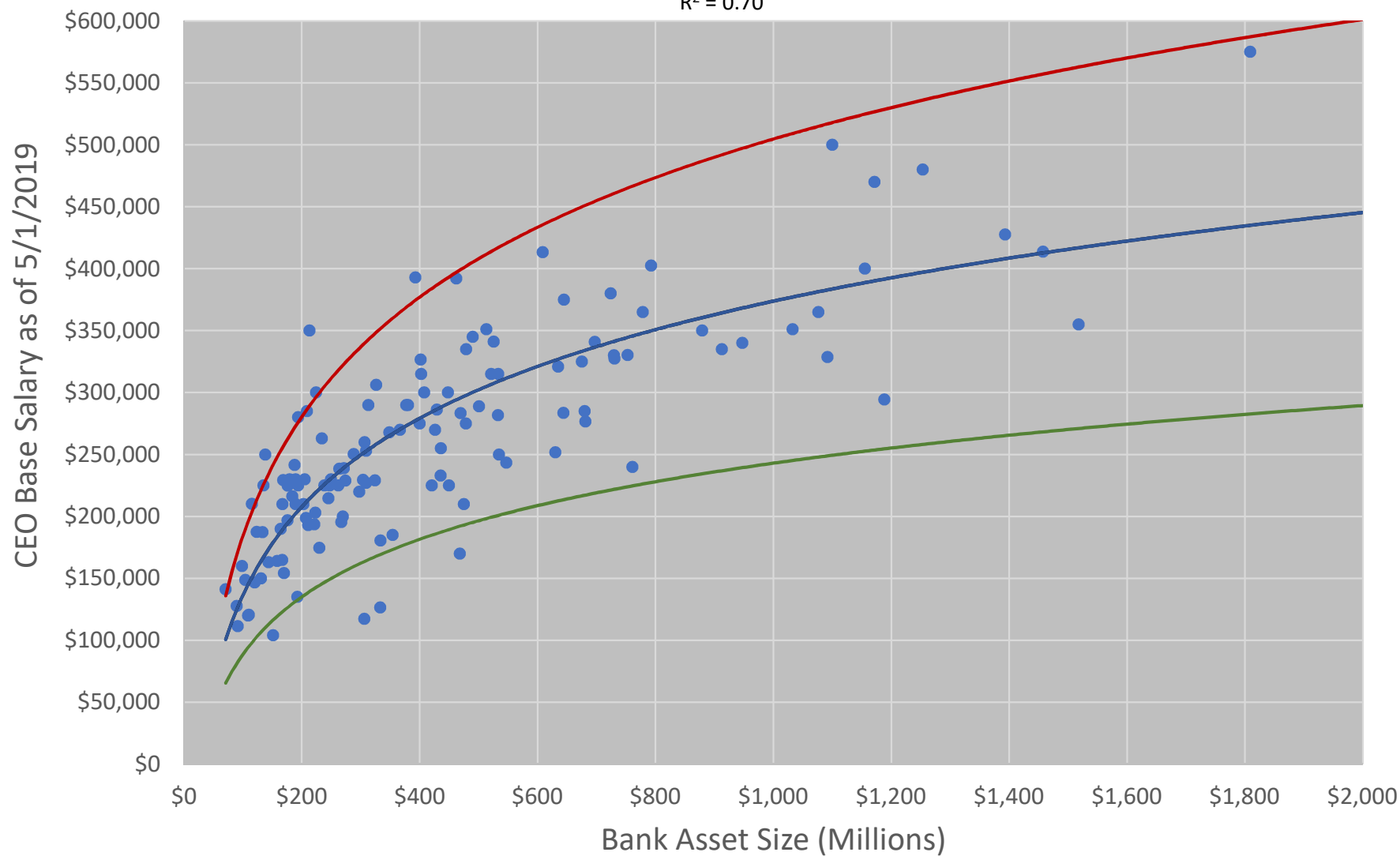
2019 CEO Base Salary Logarithmic Regression

$$Y = \$103,217\ln(x) - \$339,197$$

Where (x) = Assets in Millions

Number of CEOs (n) = 130

$R^2 = 0.70$



Pinpointing Executive Compensation Regression Analysis

Regression analysis is a technique used by statisticians to analyze the relationship between two or more variables. In this survey, regressions are used to measure the relationship between executive compensation and bank asset size. When used properly, you will find these equations to be useful in providing direct comparisons between compensation paid to specific positions by organizations of a similar asset size. **There are two regression models. They both give you projections of CEO base salaries using different formulae. You might use both to surround the right answer to the question(s), where is the median CEO base salary for banks our size, and/or where should the base salary be when our bank reaches a different size.**

HOW TO USE THE PROVIDED REGRESSION MODELS

At the top of the linear regression graph, you will find an equation: $Y = \text{"Number A"} * X + \text{"Number B"}$. In this equation, "Y" equals the desired CEO base salary and "X" equals the assets for which you wish to determine a matching salary. For example, a bank with assets of \$400,000,000 wishing to determine the market value for base salary of their CEO would use the equation:

$$Y = \$145.47(X) + \$196,547$$

Replace "X" with \$400 (assets in this formula are in millions). The corresponding base salary "Y" equals:

$$Y = (\$145.47 * 400) + \$196,547 = \mathbf{\$254,735}$$

The second graph uses a logarithmic regression analysis. At the top of the graph you will find the equation: $Y = \text{"Number A"} * \ln X + \text{"Number B"}$. In this equation, "Y" equals the desired CEO base salary, "X" equals the assets for which you wish to determine a matching salary, and "ln" represents the natural logarithm of "X". This is helpful in situations where the change in "X" appears to have a decreasing influence on the output of the equation. The results of survey suggest that CEO base salaries are affected by the growth in assets of a bank whose assets are smaller, and less affected by similar asset growth in a bank with larger assets. For example, a bank with assets of \$400 million wishing to determine the market value for base salary of their CEO would use the equation:

$$Y = \$103,217 * \ln(X) - \$339,197$$

Replace "X" with \$400 (assets in this formula are in millions). The corresponding base salary "Y" equals:

$$Y = (\$103,217 * \ln(\$400)) - \$339,197 = \mathbf{\$279,224}$$

Even without using the equation, the regression analysis can be helpful. Looking at the graphs, the blue dots represent the actual data points used to determine the regression (the "n" number beneath the equation gives the total number of these points used). Note the three colored lines. The blue line is formed by the regression equation. It represents the market value at each asset size. The red line represents compensation 35% above predicted market value, and the green line shows 35% below. About 92% of the actual data points used in this analysis fall between the Red & Green lines.

HOW THE REGRESSION EQUATION AND LINE ARE GENERATED

We begin by plotting each organization's data (assets, compensation) for a position on a graph. The vertical axis represents compensation and the horizontal axis represents the total assets in millions. Once all the available information is plotted, we check to be sure we have enough data to create a realistic picture of the relationship between the two variables and that there is, in fact, a relationship to be found. If a relationship exists, the line best illustrating this relationship (the least-squares regression line, or black line) can be drawn through the concentration of plotted data points.

DEFINITIONS FOR EASY REFERENCE

In the equation $Y = \text{Number A} * X + \text{Number B}$:

Y = Corresponding compensation value

X = Asset Size (in millions)

Number A = Slope of the line

Number B = The Y value when X equals zero

n = Sample Size (number of data points used in the regression)

R Squared = Strength of the relationship between X and Y; more specifically, it is the percentage of variation in Y that can be explained by variation in X in the model (ranging between 0 and 1)

JOB DESCRIPTIONS LISTED BY NUMERIC JOB CODE

JOB CODE	EXECUTIVE - OFFICER SURVEY JOB DESCRIPTIONS
1	Independent Bank - Chief Executive Officer - This is the top management position in the institution. The Managing Officer reports to the board of directors and provides leadership, direction, and guidance for all activities. This position establishes the major goals and objectives of the institution and ensures that the achievement of strategic goals and objectives is consistent with the decisions and directives of the board of directors. The Managing Officer may serve as a member of the board and may represent the institution to regulatory agencies, trade associations, customers, shareholders, other financial institutions, and community and civic organizations.
5	Holding Company - Chief Executive Officer - This is the top job in a holding company and devotes at least 50% of its time to holding company duties. The Chief Executive Officer may manage through subordinate officers. The job has overall management responsibility for all aspects of the holding company's activities to insure maximum profits commensurate with the best interests of customers, shareholders, employees and the public. The job reports to the Board of Directors and interprets and administers policies established by the Board.
10	Independent Bank - Assistant CEO (Designated #2) - Irrespective of title, this is the second ranking general manager position in the institution. This job exists only in those institutions having a clearly defined number two position. This position reports to the managing officer and is accountable for planning, organizing, and directing a significant portion of the institution's operations. The incumbent may serve on the board of directors and/or top management committees (such as an asset/liability management committee.) The Assistant Managing Officer may have a major role in representing the institution to customers, shareholders, regulators, and civic and professional organizations.
15	Chief Operating Officer - Directs, administers, and coordinates corporate activities in accordance with policies, goals, and objectives established by the Chief Executive Officer, President, or Board of Directors. Develops strategic short and long-range plans to ensure financial performance and growth. Typically requires an advanced degree and 10 or more years' management experience.
25	Holding Company - CFO - Manages all the financial affairs of the holding company and devotes at least 50% of its time to holding company duties. Advises holding company management regarding long-range financial planning, financial control and profitability, accounting systems, and insurance coverage. Presents and interprets financial reports to the holding company's top management. Due to broad scope of the job, it may have responsibility for Controller's Department. May carry title of Controller or Head Financial Officer.
30	Chief Administrative Officer - CAO - Responsible for the efficient management of administrative services, including functions such as security, facilities, office services, vendor services, mail and messenger services, purchasing and possibly human resources and/or accounting services. While the incumbent may not have responsibility for every area listed above, the individual should have responsibility for most of the Bank's general services areas.
35	Chief Financial Officer - Plans, controls, and directs the institution's accounting and financial management systems. Counsels the managing officer and board of directors regarding accounting and financial reporting policies, programs, and procedures to ensure compliance with generally accepted principles and regulatory requirements. Prepares financial analyses and may perform both treasury and controllership duties, depending upon the size of the institution. This is a functionally oriented, executive position having no major duties outside the financial area.
40	Chief Information Officer (sometimes titled Chief Technology Officer) - Establishes and directs the strategic long-term goals, policies and procedures for the organization's information technology department. Determines long-term systems needs and any hardware acquisitions needed to accomplish the organization's business objectives. May require an advanced degree in a related area with at least 10 years of experience in the information technology field.
45	Chief Credit Officer - Administers the financial institution's loan portfolio. Develops and recommends loan portfolio objectives and loan policies and procedures. May serve as loan committee chairman. Screens loan recommendations and calls meetings of the committee.
50	Chief Risk Officer - Plans and directs the development of risk management and loss prevention programs in an effort to provide protection for the organization's assets. Identifies risks, and evaluates and recommends improvement to the organization's risk management and loss prevention programs. Develops risk minimization programs and ensures compliance with legislative and regulatory concerns. Typically an enterprise wide role - Oversees and coordinates risk identification and management across the organization's operating divisions, subsidiaries, with internal and external counsel, etc.

JOB DESCRIPTIONS LISTED BY NUMERIC JOB CODE

JOB CODE	EXECUTIVE - OFFICER SURVEY JOB DESCRIPTIONS
55	Chief Lending Officer - This position is the top one in the institution with primary responsibility for lending. It is usually responsible for loan administration and all types of loans that the institution offers, but it may include only certain categories of loans in large institutions. Regardless of the detailed accountabilities, this is the highest paid lending executive in the institution.
60	Chief Retail Banking Officer - The primary function of this senior management position is to coordinate the operations of all institution Branch / Sales Centers, including facilities and security. Directs the activities of subordinate managers who are responsible for the operations and profitability of each Branch / Sales Center.
70	Head of Compliance - Ensures that the policies and procedures of the financial institution comply with the appropriate laws and regulations. Responsible for the administration, audits, training and research of issues related to compliance throughout the company. In a large institution, this position may have other jobs in a compliance department reporting to it. In a small institution, the duties of this position may be combined with those of the Chief Internal Auditor. In that case the compensation for the incumbent should be reported for job code 80.
75	Compliance Officer - Conducts or participates in audits, training and research of issues related to compliance throughout the company to ensure that the financial institution's policies and procedures comply with appropriate laws and regulations. May implement process and procedures updates to maintain compliance with applicable federal and state laws and regulations. If your institution's Compliance Officer (or other similar title) is the top compliance position in the company, report instead as Head of Compliance - Job Code 70.
80	Chief Internal Auditor - Responsible for the overall internal bank audit program. Plans, schedules, directs audits of departments and Branch / Sales Centers, and prepares reports. In a small institution, the duties of this position may be combined with those of the Compliance Officer.
90	Staff Internal Auditor - Reports to the Audit department head. Performs varied internal auditing assignments, assisting in an operation independent of other departments. This is not a clerical-level position.
95	IT (EDP) Auditor - Conducts audits of installed EDP systems to evaluate the quality control and security provisions, and compiles audit reports and analysis. Reviews new EDP programs and systems to determine whether adequate controls and audit requirements are incorporated; recommends systems changes when required.
100	Bank Secrecy Act Officer - Ensures the organization is in compliance with the Bank Secrecy Act and Anti-Money Laundering Act (BSA / AML) rules and regulations. Monitors updates to BSA / AML changes and ensures the continued compliance of the financial institution.
105	BSA Operations Officer - Responsibilities include the day to day operations of the BSA function of the bank. Report directly to the Compliance & BSA Officer concerning the bank's BSA functions including BSA, AML, OFAC and CIP. This includes employee training and testing of compliance to bank policies and procedures and regulatory requirements.
110	General Counsel -The top legal officer at the bank (not a retained counsel). Advises management on legal risks, rights and obligations. Manages relationships with any outside legal firms/counsel.
120	Top Information Security Officer - Ensures the security of the organization's intellectual property and computer systems. Develops security policies and strategies outlining methods for protecting information assets and reducing risk. Investigates security breaches, assesses areas of vulnerability, and creates corrective action plans to address issues.
125	Risk Analyst - Administers risk management and loss prevention programs to maintain maximum protection of assets. Uses analytic tools and skills to project potential losses and make recommendations to limit risk through diversification and other strategies.
130	Loan Operations / Administration Manager - Manages the day-to-day operation of all loan transactions and processing of all loan documentation and collateral.
135	Loan Review Officer - Reviews loans to ensure that acceptable credit standards are maintained and that loans conform to established company policy. Conducts a systematic review of commercial, installment, and mortgage loans to determine adequacy of documentation. Values securities held as collateral to determine if additional collateral is required. Uses credit and financial information to verify continuing credit-worthiness of the customer. Reviews, on schedule, certain loans that are held for follow-up and reexamination, and recommends appropriate action, including transfer to loan adjustment department as necessary.
140	Appraiser / Reviewer - Supports bank management and loan officers by providing appraisal reviews and related appraisal functions.

JOB DESCRIPTIONS LISTED BY NUMERIC JOB CODE

JOB CODE	EXECUTIVE - OFFICER SURVEY JOB DESCRIPTIONS
145	Loan Documentation Specialist - Reviews documentation for new and renewed loans to ensure all necessary information is included to document the loan. Identifies and resolves any issues prior to documentation. Ensures the adequacy and accuracy of all commercial, mortgage, and consumer loan documentation and ensures all documents were prepared in accordance with the loan transaction.
150	General Loan Officer I - Under close supervision, but in accordance with established policies and procedures, receives and reviews applications for consumer/installment, mortgage and/or commercial loans. Explains credit policies to applicants. Approves loans that meet established criteria and are within lending limits. Presents loan requests exceeding lending limit to senior management and/or loan committee(s). To match a loan officer to this position requires loan activity in at least two of three loan categories: consumer/installment, mortgage and commercial.
155	General Loan Officer II - Under general supervision, but in accordance with established policies and procedures, receives and reviews larger loan applications for consumer/installment, mortgage and/or commercial loans. Explains credit policies to applicants. Approves loans that meet established criteria and are within lending limits. Presents loan requests exceeding lending limit to senior management and/or loan committee(s). To match a loan officer to this position requires loan activity in at least two of three loan categories: consumer/installment, mortgage and commercial.
160	Manager, Consumer Loan Administration - Responsible for the overall operation of the bank's consumer/installment loan department including the origination, processing and servicing of both direct and indirect consumer loans. Reviews approved loans and delinquency reports to ensure that policies and practices are being followed. Manages the consumer loan portfolio and analyzes developing trends. Develops and implements consumer loan programs. Participates in the creation and recommendation of consumer loan objectives, policies and practices. Reviews and approves changes to internal procedures, forms, equipment, etc.
165	Consumer Loan Officer I - Under close supervision, but in accordance with established policies and procedures, receives and reviews applications for consumer credit. Explains credit policies to applicants. Approves loans that meet established criteria and are within limited lending authority. Presents loan requests exceeding lending limit to senior management and/or loan committee(s).
170	Consumer Loan Officer II - Under general supervision, but in accordance with established policies and procedures, receives and reviews larger loan applications for consumer credit. Explains credit policies to applicants. Approves loans that meet established criteria and are within lending limits. Presents loan requests exceeding lending limit to senior management and/or loan committee(s).
175	Commercial Market President - Non-Metro (Population < 100,000) - Directs and manages commercial lending activity for an industry vertical and/or geographic non-metro area with a population < 100,000. Establishes and manages lending objectives, strategies, and practices that support the goals set by the organization. Coaches lending officers to achieve lending objectives. Requires a bachelor's degree and 5+ years of management experience. Typically reports to top management.
177	Commercial Market President - Metro (Population > 100,000) - Directs and manages commercial lending activity for an industry vertical and/or geographic metro area with a population > 100,000. Establishes and manages lending objectives, strategies, and practices that support the goals set by the organization. Coaches lending officers to achieve lending objectives. Requires a bachelor's degree and 5+ years of management experience. Typically reports to top management.
180	Commercial Loan Department Head - Has responsibility for the overall coordination of the bank's commercial loan activities. Develops and approves commercial lending policies and interest rate structures, makes credit decisions that exceed staff authority and maintains customer relationships. Provides subordinate officers with guidance. This position works with credit administration not loan operations.
190	Commercial Lending/Banking Officer I - Responsible for making and servicing a variety of secured and unsecured business loans or lines of credit. May receive assistance from a senior commercial lending officer or executive in credit decisions for larger, more complicated loans, but handles most loans and customers independently. Obtains and directs the analysis of financial data. Operates with limited credit authority. May provide customers with routine platform services, such as approving checks for cashing or handling customer problems. Incumbents should have less than three years of experience in commercial lending and usually handle more routine accounts. This is not a trainee position. If the incumbent is in the Richmond, Northern Virginia (Alexandria - Arlington - Fredericksburg - Fairfax region) or Hampton Roads (Virginia Beach - Norfolk - Newport News region) MSA, please use Job Codes 340-350.

JOB DESCRIPTIONS LISTED BY NUMERIC JOB CODE

JOB CODE	EXECUTIVE - OFFICER SURVEY JOB DESCRIPTIONS
195	Commercial Lending/Banking Officer II - Responsible for making and servicing a variety of secured and unsecured business loans or lines of credit requests and decisions involving a variety of business and individual customers. Guides the credit department or junior officers in the development and analysis of financial background data for new or renewed loans. Follows current loans to ensure compliance with terms. Calls on potential or existing customers to develop new business and increase or retain existing business. Operates with substantial credit authority. Incumbents should have three or more years of experience in commercial lending. If the incumbent is in the Richmond, Northern Virginia (Alexandria - Arlington - Fredericksburg - Fairfax region) or Hampton Roads (Virginia Beach - Norfolk - Newport News region) MSA, please use Job Codes 355-365.
340	Commercial Lending/Banking Officer I (Richmond Metro Area) - See Description for Job Number 190 - Commercial Lending/Banking Officer I. Incumbents operate in the Richmond, VA Metropolitan Statistical Area.
345	Commercial Lending/Banking Officer I (Northern VA Metro Area) - See Description for Job Number 190 - Commercial Lending/Banking Officer I. Incumbents operate in the Alexandria - Arlington - Fredericksburg - Fairfax, VA Metropolitan Statistical Area.
350	Commercial Lending/Banking Officer I (Hampton Roads Metro Area) - See Description for Job Number 190 - Commercial Lending/Banking Officer I. Incumbents operate in the Virginia Beach - Norfolk - Newport News, VA Metropolitan Statistical Area.
355	Commercial Lending/Banking Officer II (Richmond Metro Area) - See Description for Job Number 195 - Commercial Lending/Banking Officer II. Incumbents operate in the Richmond, VA Metropolitan Statistical Area.
360	Commercial Lending/Banking Officer II (Northern VA Metro Area) - See Description for Job Number 195 - Commercial Lending/Banking Officer II. Incumbents operate in the Alexandria - Arlington - Fredericksburg - Fairfax, VA Metropolitan Statistical Area.
365	Commercial Lending/Banking Officer II (Hampton Roads Metro Area) - See Description for Job Number 195 - Commercial Lending/Banking Officer II. Incumbents operate in the Virginia Beach - Norfolk - Newport News, VA Metropolitan Statistical Area.
370	Business Banking Account Manager - Responsible for the development and maintenance of profitable commercial banking client relationships. Relationships should include: loans, deposits, private banking and other applicable products and services that generate interest and non-interest income for the financial institution.
375	SBA Lending Officer - Responsible for seeking out opportunities to promote SBA Lending through industry contacts and informal networks. Develops and maintains relationships with various sources of business to promote the bank's various programs and products.
380	Mortgage Loan Department Head - Directs the institution's mortgage lending operations. Originates loan policy for approval by loan committee, managing officer, or directors and implements approved policies. Prudently manages the loan portfolio. Evaluates and prepares responses to changes in regulatory, market, and competitive conditions. May directly supervise loan officers, depending upon the size of the institution.
385	Mortgage Secondary Market / Correspondent Lending - Manages the secondary market operation, including both buying and selling of mortgages. Manages the loan portfolio to optimize profits and minimize losses for the company. Keeps informed of short and long term regional and national market conditions; lending trends; tax implications and other factors influencing profitable performance.
390	Mortgage Loan Production Office Manager - The manager of a Branch / Sales Center established to originate mortgage loans. This Branch / Sales Center does not have a paying and receiving function.
400	Mortgage Loan Officer I - Under close supervision or assisting more experienced officers, following established policies and procedures, interviews mortgage loan applicants to determine if basic lending criteria are met. Assembles loan application for review by loan committee(s). May close loans in conformance with institution procedures. Counsels prospective borrowers regarding types of mortgage loans and commitments.
405	Mortgage Loan Officer II - Under general supervision, but according to established policies and procedures, interviews mortgage loan applicants to determine if basic lending criteria are met. Assembles loan application for review by loan committee(s). Closes loans in conformance with institution procedures. Counsels prospective borrowers regarding types of mortgage loans and commitments.

JOB DESCRIPTIONS LISTED BY NUMERIC JOB CODE

JOB CODE	EXECUTIVE - OFFICER SURVEY JOB DESCRIPTIONS
410	Mortgage Loan Originator (Base and Commission) - Responsible for originating mortgage loans by retaining and expanding existing mortgage customer relationships and acquiring new customers. Manages and develops relationships with real estate professionals. Communicates directly with and represents the bank to current and prospective mortgage customers. Use this job if the incumbent is paid a base salary with commission potential. Please enter the salary as base compensation and the commission as bonus/incentive compensation.
415	Mortgage Loan Originator (Commission Only) - Responsible for originating mortgage loans by retaining and expanding existing mortgage customer relationships and acquiring new customers. Manages and develops relationships with real estate professionals. Communicates directly with and represents the bank to current and prospective mortgage customers. Use this job if the incumbent is paid only via commissions earned. Please enter the commission as bonus/incentive compensation.
420	Construction Loan Officer (Base and Commission) - Responsible for loan requests involving interim residential and income property construction loans. Develops and maintains working relationships with brokers, builders and developers. Controls the disbursement of construction loan funds as work progresses. Use this job if the incumbent is paid a base salary with commission potential. Please enter the salary as base compensation and the commission as bonus/incentive compensation.
425	Mortgage Loan Underwriter - Interviews applicants and requests specified information for residential loan applicants. Analyzes applicants' financial status, credit and property evaluation to determine feasibility of granting loan in accordance with Bank credit policy guidelines. Approves loan within specified limits or refers loan to Loan Committee for approval.
430	Mortgage Loan Servicing Manager - A single incumbent position accountable for loan service functions, including credit and collections. Guides and directs the maintenance of records and delinquent loans as well as notification of overdue payments. Directs foreclosure proceedings.
440	Credit Manager - Supervises / Manages all functions of the credit department. Conducts investigations, makes financial analyses, maintains related records and files, and trains personnel in credit operations and financial statement analysis. Ensures routine operations are completed as scheduled. Assists lending officers with credit matters and loans involving unusual circumstances or requiring close scrutiny. Assists in drafting unique loan agreements. Supervises / Manages credit analysts. Does not develop the bank loan policies.
445	Credit Analyst - Collects and analyzes credit information for use by lending officers and committees in making commercial loans. May make presentations to officers and committees. Maintains credit information for current accounts. This is not a senior management or division head position, but it may be a single incumbent position in a small financial institution.
450	Top Special Assets Officer - Responsible for organizing and directing the Special Assets department. Reports to senior management.
455	Collections Department Manager - Manages the loan collection activities and collection department staff. Responsible for repossessions, bankruptcies and reviewing delinquent loan accounts and charge-off accounts. Provides reports to senior management regarding collections activities.
460	Special Assets Officer - Is responsible for restructuring Special Assets loans. Works with borrowers to review and restructure loan repayment terms and to secure additional collateral to offset potential charge offs on problem loans. Creates and overviews adherence to terms of repayment agreements. Remains up to date on the laws, regulations, and rulings governing the lending environment.
465	OREO Manager (Other Real Estate Owned) - Responsible for the management and marketing of bank-owned/foreclosed real estate (OREO) and properties under possession bank-wide.
475	Marketing Manager - Responsible for planning, organizing and directing the institution's marketing activities, including market research, new product development, advertising and promotions. Ensures that marketing objectives support the strategic goals and objectives of the institution.
480	Marketing Officer - The job is a line position that will implement the marketing strategy determined by the bank's management. The major emphasis is on retail banking sources, new product introduction and development and the development of the advertising programs.
485	Business Development Officer (Non-Lending) - Responsible for retaining and expanding existing customer relationships and acquiring new customers. Communicates directly with and represents the bank to current and prospective customers.

JOB DESCRIPTIONS LISTED BY NUMERIC JOB CODE

JOB CODE	EXECUTIVE - OFFICER SURVEY JOB DESCRIPTIONS
490	Retail Sales Representative - Sells retail (including electronic banking) financial services and products to new and existing consumer and/or business customers. Calls on existing and prospective customers, discusses customer needs, recommends products/services, addresses problems/complaints, and maintains customer relationship. Keeps up-to-date regarding new and existing retail products and services.
500	Controller/Accounting Manager - Irrespective of title, this is the second highest ranking single incumbent position within the institution's finance/accounting function. Supervises the work of the accounting department. Prepares financial statements and reports, as well as budgets. Develops policies and procedures and recommends them to the top financial executives.
510	Accountant - Prepares financial statements and reports. Conducts research and analysis to provide management with definitive financial data.
515	Senior Accountant - Prepares consolidated financial statements including balance sheets, profit and loss, and subsidiary statements. Reviews and analyzes general ledger account balances. Verifies accuracy and makes recommendations for corrections. Prepares monthly reconciliations and balance sheets. May provide guidance to less experienced staff members. May require a Bachelor's degree in accounting or finance and at least 2 years of experience.
520	Financial Analyst - Prepares financial statements and reports. Conducts research and analysis to provide management with definitive financial data and advice for use in setting and realizing financial objectives. Prepares special accounting reports for management or for regulatory agencies. Researches and evaluates financial alternatives, possible investments, or acquisition considerations. Incumbents may have an MBA or CPA and have experience in accounting, financial analysis, advanced mathematics, statistics, and related computer technology. This position is also where the ALCO Analyst position should be reported.
525	Investment Officer - Responsible for the bank's investment portfolio. Recommends changes in investment policy on basis of security analyses, trends and market conditions. May advise Trust Investment Committee. If an affiliate bank, may receive advice from Top Investment Executives of the holding company.
535	City Executive/Regional Manager I (Loans + Deposits<\$100 Million) - Responsible for a Branch / Sales Center or multiple Branch / Sales Centers in a city, area or small region. This manager supervises subordinate Branch / Sales Center managers and may sit on a local board(s) of directors. In a large institution, this position may report to a Regional Executive position.
540	City Executive/Regional Manager II (Loans + Deposits \$100-200 Million) - Responsible for multiple Branch / Sales Centers in a city, area or small region. This manager supervises subordinate Branch / Sales Center managers and may sit on a local board(s) of directors. In a large institution, this position may report to a Regional Executive position.
545	City Executive/Regional Manager III (Loans + Deposits>\$200 Million) - Responsible for multiple Branch / Sales Centers in a city, area or region. This manager supervises subordinate Branch / Sales Center managers and may sit on a local board(s) of directors. In a large institution, this position may report to a Regional Executive position.
560	Branch Administration Manager - Responsible for the overall administration and coordination of activities for the entire branch office system. Directs the activities of branch managers. Ensures branch policies are in conformance with overall bank policies. Usually reports to Head of Retail Banking.
563	Branch / Sales Center Manager - NEW BRANCH - Responsible for overall management of the staff and operations of a NEW Branch / Sales Center, typically inside the branch's first three years. This is a well-experienced individual, typically with five or more years' experience managing staff and operations in a successful and growing branch office environment. This individual was recruited for his/her demonstrated ability to meet or exceed loan and deposit growth goals, which will be essential to the success of the branch, in terms of maximizing the loan/deposit opportunity in its market. Typically, can originate and provide limited approval of all types of loans, including commercial, mortgage and consumer loans.
565	Branch / Sales Center Manager I with Loan Authority (Loans + Deposits < \$10 Million) - Responsible for the overall management of the staff, operations and financial results of the Branch / Sales Center. May delegate operational accountabilities to subordinate officers. Originates and approves loans.
570	Branch / Sales Center Manager II with Loan Authority (Loans + Deposits = \$10 to \$20 Million) - Same description as 565
575	Branch / Sales Center Manager III with Loan Authority (Loans + Deposits = \$20 to \$40 Million) - Same description as 565.
580	Branch / Sales Center Manager IV with Loan Authority (Loans + Deposits = \$40 to \$75 Million) - Same description as 565.

JOB DESCRIPTIONS LISTED BY NUMERIC JOB CODE

JOB CODE	EXECUTIVE - OFFICER SURVEY JOB DESCRIPTIONS
585	Branch / Sales Center Manager V with Loan Authority (Loans + Deposits > \$75 Million) - Same description as 565.
600	Assistant Branch / Sales Center Manager - Limited Service - Assists a limited-service Branch / Sales Center manager in all phases of Branch / Sales Center operation.
605	Assistant Branch / Sales Center Manager - Full Service - Assists a full-service Branch / Sales Center manager in all phases of Branch / Sales Center operation.
610	Branch / Sales Center Manager - (Limited Service / No Loan Authority) - Responsible for a limited service, paying and receiving Branch / Sales Center. Branch / Sales Center may originate loans but does not have loan authority.
615	Branch Operations Officer - Assist in the management of most day-to-day activities in the branch. Ensures that customer services are provided, including: opening accounts, providing customers with information and resolving banking problems for customers. Ensures standard operating procedures are followed. Provides guidance and training to branch personnel. Participates in resolving personnel issues.
630	Cash Management Manager - Manages cash management product development and profitability. Plans product lines and supervises cash management department staff.
635	Cash Management Officer – Responsible for generating cash management fee income. Responsible for developing new cash management business as well as expanding existing customer relationships. Services existing customers' cash management needs.
640	Chief Operations Officer (Including Data Processing) - Manages and coordinates the operational and data processing activities of the bank. May have responsibility for the personnel, security and maintenance functions, as well as administrative control of the bank's customer service facilities.
645	Chief Operations Officer (Excluding Data Processing) - Manages and coordinates the operational activities of the bank (but not data processing). May have responsibility for the personnel, security and maintenance functions, as well as administrative control of the bank's customer service facilities.
650	Operations Manager / Officer - This is a non-specific operations position. Exercises control directly and through subordinates over an operations function(s); directs or coordinates work between various departments; and resolves work and procedural problems.
660	Operations Supervisor - Responsible for making work assignments and providing direct supervision in the operations department. Emphasis is on assigning and controlling the work flow to meet deadlines. Coordinates the department's activities with other areas of the bank. Handles complex or unusual problems from dissatisfied customers.
665	Imaging Manager - Has the responsibility of seeing that deposits are proven and that checks received are deposited or cashed for customers and others are properly routed for collection and payment. Also responsible for seeing that items drawn on themselves, presented by other banks directly or through clearing house, are received in proper order and proven and sorted for processing according to predetermined numerical or alphabetical order.
675	Information Technology Manager - Manages and coordinates bank's information systems, including but not limited to network administration, hardware and software administration and support, oversees technology decisions and implementation.
680	Network Manager - Manages and monitors the activities of computer network systems and facilities. Responsible for testing and analysis of all components of network products to provide adequate network performance. Develops policies and standards for use across network.
685	System Operations Manager - In charge of basic operations and maintaining of mainframe and PC systems. Primary contact for outside vendors for mainframe and PC's.
690	IT Project Manager - Responsible for the coordination and completion of projects within the information technology department. Oversees all aspects of projects. Sets deadlines, assigns responsibilities, and monitors and summarizes progress of project. Builds and maintains working relationships with team members, vendors, and other departments involved in the projects. Prepares reports for upper management regarding status of project.
705	Business Data Analyst - Performs business analysis using various techniques, e.g. statistical analysis, explanatory and predictive modeling, data mining. Determines best practices and develops actionable insights and recommendations for the current business operations. Works directly with the internal or external client to identify analytical requirements. May help to produce ad hoc data and reports. May assist in implementing or developing systems to capture business operation information. Requires a bachelor's degree. Typically requires 2 to 4 years of related experience. Typically reports to a supervisor or manager.

JOB DESCRIPTIONS LISTED BY NUMERIC JOB CODE

JOB CODE	EXECUTIVE - OFFICER SURVEY JOB DESCRIPTIONS
710	Head of Human Resources - (The <u>Top</u> HR position. May be titled Chief HR Officer at larger institutions, or HR Director/Manager at smaller ones) Has responsibility for developing, implementing and reviewing policies and programs for Human Resources Department. Formulates policies regarding selection, promotion, compensation, retention and discharge of employees, and other employee-employer relationships; may supervise subordinates engaged in performing these duties; may handle employee benefit plans. This is a full-time management position.
715	Recruiter - Handles all aspects of recruitment, hiring, and onboarding of new employees.
720	Benefits Manager - Reports and administers benefits policies, procedures, and programs, including paid time off, pension plans, savings plans and medical, life, and disability insurance plans. Provides information and reviews benefits programs to ensure they are cost effective, market competitive and in compliance with government regulations. Negotiates contracts with insurance carriers and serves as the liaison for employees.
725	Human Resources Specialist/Generalist - Provides support to the bank's Human Resources department. Duties may include recruitment, job evaluation, benefits administration and special projects as assigned by Human Resources Department Head. Assists in the development, implementation and communication of Human Resources policies and procedures.
730	Training Manager - Responsible for the planning, development and administration of training and development programs for all staff levels. Conducts need analyses to determine if training is needed. Designs learning objectives, course content, and methods of instruction. Measures feedback to keep management apprised of training program effectiveness.
735	Training Specialist - Organizes and conducts supervisory, management, and skills training for company employees. Records results and evaluates effectiveness of training programs. May design programs.
745	Management Trainee - A newly hired employee who is being trained to assume a managerial position. Rotates among several departments to develop familiarity with the broad scope of the institution's operations. Job assignments progress in complexity and responsibility.
750	Private Banking Director - Oversees all aspects of private banking activities for individuals with high net-worth. Manages team of Private Banking Representatives. Develops policies and procedures for the department and is accountable for meeting private banking deposit, loan, and sales goals. Assists with most complex transactions and credit decisions. Requires a Bachelor's degree and 7 or more years' banking experience.
755	Trust Department Head - Responsible for the management and supervision of all Trust activities, including the development of new Trust business and development of Trust investment policies and procedures. Coordinates investment of Trust assets and oversees reporting activities. In community banks, may call on prospective accounts and administer and manage Trust accounts.
760	Trust Officer - Responsible for the administration of specific accounts. Serves as contact for customers, resolves problems, responds to inquiries, and performs various non-investment services for customers and beneficiaries. May go on sales calls. Reports to Trust Department Head.
770	Trust Operations Officer - Responsible for operations, compliance, and administration in the Trust department.
780	Electronic Banking Manager - Oversees all aspects of the development and operation of the organization's electronic banking services, such as automated teller machine and electronic funds transfer activities, consumer and business on-line banking, and bill-pay services. Coordinates with appropriate departments and staff as required to ensure success of all electronic banking products and services.
785	Electronic Banking Specialist - A staff level position responsible for assisting management with customer related problems involving the use of electronic banking channels such as internet banking, bill pay, mobile banking and remote check capture. May also work with Marketing, IT, Retail and/or Operations to develop new electronic banking products and services.
790	Internet Branch / Sales Center Representative - Respond to customer problems and inquiries, resolve billing problems, and prepare periodic reports for department management. May also act as system liaison for Bank regarding Banking Internet and/or telephone system. Usually requires a working knowledge of computer operating systems and some customer service experience.
795	Website Manager / Administrator - Manages the technical side of the institution's web site including technical programming and design. May be responsible for database development and implementation of bank services over the Internet. Usually requires a Bachelor's Degree in related field or comparable work experience.

JOB DESCRIPTIONS LISTED BY NUMERIC JOB CODE

JOB CODE	EXECUTIVE - OFFICER SURVEY JOB DESCRIPTIONS
800	Bank Card Officer - Responsible for all aspects of bankcard operations; responsible for organizing and managing operational policies and procedures of the card issuing business; oversees staffing; provides leadership, training, and supervision; ensures adherence to bankcard policies.
805	Credit Card Program Manager - Directs bankcard application processing and cardholder inquiries and requests. Supervises the organization's Credit and debit programs while planning new card products or services in coordination with the marketing department. Participates in card promotions and advertising projects. Ensures compliance with bankcard policies and oversees card portfolio.
810	Security Officer - Has responsibility for the physical protection and security of the company's property and assets. Reviews, recommends, implements and oversees policies and procedures relating to the internal and external integrity of the company's security systems. Supervises administration and operation of the bank's security equipment and staff.
820	Insurance Agent - Provides direct assistance to customers by marketing and selling a variety of insurance products. Fills out applications and paperwork primarily for life insurance and annuities. Licensed to sell insurance.
825	Investment Representative (licensed) - Sells mutual funds and may sell other types of securities to customers. An employee in this position would hold a Series 63 license.
830	Portfolio Manager - Develops and maintains strong investment portfolios for clients. Monitors financial status and news developments regarding portfolio holdings. If the incumbent receives commissions, please list this as bonus/incentive pay.
835	Investments Associate (not licensed) – Executes orders to purchase or sell securities as directed. Responsibilities include setting up investment trades for settlement, executing securities transactions, reporting payments and other activity to the investment portfolio.
840	Financial Planner - Assists in handling financial issues by advising clients about financial planning in areas such as investment, risk management, financing education, managing cash flow, success and estate planning, and creating a detailed strategy. Advises clients on the implications of financial decisions and how to manage and reduce risk. Formulates retirement and tax plans for clients. Monitors outcomes of strategies and plans. Bachelor's degree required. Series 7 License preferred.
850	Call Center Manager - Operates a single call center. Oversees operating systems, facilities and personnel. Implements product/service standards. May plan and coordinate team activities to meet call center goals and objectives.

JOB DESCRIPTIONS LISTED BY NUMERIC JOB CODE

JOB CODE	TECHNICAL AND CLERICAL SURVEY JOB DESCRIPTIONS
1005	Compliance Assistant - Provides assistance to Compliance Officer as necessary to ensure the financial institution's policies are in compliance with laws and regulations.
1010	Bank Secrecy Act Assistant - Provides assistance to BSA Officer as necessary to ensure the organization is in compliance with all Bank Secrecy Act and Anti-Money Laundering Act rules and regulations.
1015	Information Security Specialist - Supports the ongoing management of Information Security programs, including Business Continuity Planning, Incident Response, and Vendor Management. Maintains documentation, generates reports, and leads employee training. Follows and supports all technology and information security related policies and procedures. Has knowledge of information security prevention, detection, and verification measures and risk assessment processes. Requires a minimum of 2 years' financial industry experience.
1020	Loan Operations Specialist - Provides support to back room lending operations department. Assist the Loan Operations / Administration manager with problem resolution, ensure deadlines are met and may prepare reports as needed.
1025	General Loan Processor (except Mortgages) - Supports the consumer and/or commercial lending process by assembling and verifying the accuracy of documentation for specific loans. Works under supervision and in accordance with existing policies and procedures. This is an intermediate level position, neither a trainee nor a supervisor. Do not report mortgage loan processing/closing clerks under this job code, please use Job Code 1055 - Mortgage Loan Processor/Closer.
1030	Loan Clerk – Assists with greeting customers coming into Loan Department. Answers incoming phone calls. Manage a portion of the post-closing activity and all hazard, flood and equipment insurance. Mail billing notices/statements, past due notices and loan maturity notices.
1032	Loan Servicing Clerk - Maintains files and records pertaining to insurance policies, escrow accounts or taxes in connection with all non-mortgage loans serviced by the institution. Monitors payment of insurance and taxes and monitors new insurance policies, as well as renewals and expirations. Answers related questions raised internally or by customers. This is an intermediate level position, neither a trainee nor a supervisor.
1035	Consumer Loan Processor - Performs a variety of clerical duties related to the processing, administration and closing of Consumer/Installment Loans. Sets up new accounts, may order credit reports, etc.
1036	Consumer Loan Underwriter - Reviews information and data, and decides to reject or accept consumer loan applications. Gathers and reviews information pertaining to the applicant's income, assets, debts, and credit history to determine creditworthiness and to assess applicant's ability to repay the loan. Evaluates collateral relative to the loan amount. Typically requires a bachelor's degree and 2 to 4 years of experience.
1040	SBA Loan Processor - Performs a variety of clerical duties related to the processing, administration and closing of SBA Loans. Sets up new accounts, may order credit reports, etc.
1045	Commercial Loan Processor - Performs a variety of clerical duties related to the processing, administration and closing of commercial loans. Sets up new accounts, may order credit reports, etc.
1046	Commercial Loan Underwriter - Reviews information and data, and decides to reject or accept commercial loan applications, which may include commercial real estate loans. Gathers and reviews information pertaining to the applicant's cash flow, business value or other assets, debts, and credit history to determine applicant's ability to repay the loan. Evaluates collateral relative to the loan amount. Typically requires a bachelor's degree and 2 to 4 years of experience.
1050	Commercial Loan Assistant - Works with the Commercial Loan Officers providing support, including administrative responsibilities and document preparation.
1055	Mortgage Loan Processor/Closer - The primary duties include the completion of documentation for mortgage loans and assisting loan officers to prepare for loan closings. In addition, this job frequently involves balancing batches of transactions, reconciling processing exceptions and following up on outstanding documentation. This is neither a trainee position nor a senior position involving supervision of other loan processors.
1060	Mortgage Loan Clerk - Under immediate supervision this position performs relatively routine to moderately complex duties involving the preparation of new loans, escrow functions, loan servicing and other general clerical functions in the Mortgage Loan Department.
1065	Mortgage Loan Servicing Clerk - Maintains files and records pertaining to insurance policies, escrow accounts or taxes in connection with mortgage loans serviced by the institution. Monitors payment of insurance and taxes and monitors new insurance policies, as well as renewals and expirations. Answers related questions raised internally or by customers. This is an intermediate level position, neither a trainee nor a supervisor.
1070	Consumer Loan Collections Specialist - Maintains collection files, calls delinquent accounts and over-limit accounts in an effort to collect funds due. May also institute proceedings to collect delinquent consumer loan payments and to repossess articles pledged to secure chattel mortgages.

JOB DESCRIPTIONS LISTED BY NUMERIC JOB CODE

JOB CODE	TECHNICAL AND CLERICAL SURVEY JOB DESCRIPTIONS
1075	Teller I - The duties of this job are identical to those of Job Number 1090 but it is the first level of fully qualified Tellers in banks which have two levels.
1080	Teller II (Senior)- The duties of this job are identical to those of Job Number 1090 but it is the second level of fully qualified Tellers in banks which have two levels.
1090	Teller (For banks with one level of Tellers) - Under supervision and according to institution policies and procedures, provides a variety of customer service functions involving the receipt and payment of money. Balances window transactions daily. Provides information and guidance to customers regarding the institution's array of products and services.
1095	Peak-Time Teller - Handles most duties of full-time Tellers but works a shorter workweek and only works during hours of peak lobby activity. Is usually paid a premium hourly rate for working during peak times only. Please report an hourly pay rate.
1100	Part-Time Teller - Handles most duties of full-time tellers but works a shorter workweek and may be on a varied work schedule. Please report an hourly pay rate.
1105	Teller/Customer Service Representative - Responsible for opening all types of customer deposit accounts and for promoting other bank services. In addition to opening accounts, handles routine transactions for customers such as cashing checks, accepting deposits to checking and savings accounts, and accepting loan payments.
1110	Head Teller - Coordinates and assigns work in the teller area. Directs tellers in handling special or unusual transactions; resolves the most difficult customer service issues. May or may not operate a window.
1120	Universal (Personal) Banker (sometimes called Banking Associate)- In a branch office environment, the Universal Banker greets customers upon entering and personally attends to all business needs in a professional manner, ensuring each customer's branch experience is efficient and pleasant. Typical duties may include assisting customers with basic financial transactions via kiosks located in the branch, opening new accounts, taking insurance applications, and taking loan applications. Requests for mortgage and investment information/applications may typically be handed-off to a qualified second associate. Requires teller, customer service, and consumer lending experience. Usually reports to Branch Manager.
1125	Senior Universal Banker - In a branch office environment, the Senior Universal Banker greets customers upon entering and personally attends to all business needs in a professional manner, ensuring each customer's branch experience is efficient and pleasant. Typical duties may include assisting customers with basic financial transactions via kiosks located in the branch, opening new accounts, taking insurance applications, and taking loan applications. Requests for mortgage and investment information/applications may typically be handed-off to a qualified second associate. Requires teller, customer service, and consumer lending experience. May lead less experienced Universal Bankers. Typically requires 3 or more years of Universal Banker experience. Usually reports to Branch Manager.
1130	Customer Service/New Accounts Representative - This position involves a significant amount of customer contact. The primary duties of this job are: open new accounts, service existing accounts, answer customer inquiries, sell other services, close or alter existing accounts, and resolve related customer problems. May take loan applications or conduct other duties in support of the lending function.
1140	Interactive Banking Machine (ITM) Specialist - Interacts with bank customers via video, providing basic banking services and conducting all transactions typical of the traditional Teller function. Refers customers to product/service specialists as appropriate. Typically requires previous Teller experience.
1160	Marketing Assistant - Responsible for supporting the marketing and public relations efforts of the bank.
1165	Digital Marketing Coordinator - Assists the marketing team with digital strategies, data analysis, and reporting for campaigns and their effectiveness.
1170	Accounting Clerk I - Under direct supervision performs a variety of routine clerical accounting duties according to existing methods and systems. Receives, sorts and proofs source documents. Posts items or totals to ledger accounts. Supports the preparation of financial statements and reports.
1175	Accounting Clerk II - Under general supervision processes a variety of bank accounting transactions and may prepare financial reports and summaries. The incumbent may reconcile bank accounts; research records for the preparation of reports and perform other duties that require a moderate level of clerical accounting skills.
1190	Deposit Operations Specialist - Responsible for operational procedures and practices within the branch banking system.

JOB DESCRIPTIONS LISTED BY NUMERIC JOB CODE

JOB CODE	TECHNICAL AND CLERICAL SURVEY JOB DESCRIPTIONS
1195	IT Help Desk Specialist – Provides timely in-house technical support for users of the organization’s personal computer hardware and software and mainframe to ensure productivity. Is available to answer questions and resolve problems involving all aspects of the organization’s information systems. Responds to situations where standard procedure has failed to fix or isolate the problem. Performs maintenance and restorative actions using basic troubleshooting and technical skills. May provide LAN server support, possibly assisting with installation of terminals and associated hardware. Maintains accurate data and information regarding issues handled in the level of detail mandated by policies and procedures.
1200	Network Control Technician - Monitors network to ensure availability to all users. Observes and controls the status and performance of all components of network facilities. Identifies, diagnoses, and resolves problems effecting network performance.
1205	System Operations Specialist - Primary technical position responsible for the proper operation, maintenance and support of the financial institutions information services back-office equipment and systems. Analyzes Bank hardware and software needs and troubleshoots PC and Systems issues.
1210	Operations Clerk - Under general or direct supervision performs a variety of clerical duties in the operations department. Duties may include filing checks; handling overdrafts, stop payments and holds; processing transactions against and maintaining status of accounts; reconciling accounts and answering customer inquiries.
1215	Image Processor - Scans items through an imaging system to capture document images. Ensures runs are correctly balanced and ready for encoding. Encodes transit document images.
1220	Items Processing / Data Entry Clerk - Inputs data related to cusomter accounts into computer for processing. May include data from ATM, Check Cards, ACH files or other electronic banking sources. May balance batches of items processed.
1225	Wire Transfer Clerk - Accurately receives and verifies incoming and transfers outgoing wire transfer funds. Regularly reconciles all transactions against tracking totals and general ledger. Notifies customers and bank departments of transferred funds.
1240	Human Resources Assistant- Under general supervision performs a variety of clerical and administrative duties related to the bank's Human Resources function. Duties may include the handling of benefit and insurance administration, payroll, the gathering data for or the preparation of internal and governmental reports, prescreening of applicants, etc. The incumbent may have contact with employees, applicants, external plan administrators and governmental employees.
1245	Teller Trainer - Responsible for bank's teller training program, which includes the training of all new tellers and the follow-up training of tellers whenever new programs, policies or technology are introduced.
1250	Training Support Specialist (Not a trainer) - Provides support to the bank’s Training department.
1255	Payroll Specialist - Assists with duties and tasks associated with payroll. Uses payroll software, inputs payroll data, and prepares payroll checks. Processes irregular payments such as bonuses. Answers employee questions related to payroll and resolves issues. May maintain vacation and personal time records. Helps to ensure payroll practices meet government compliance.
1260	Private Banking Representative - Manages a private banking portfolio of individuals with high net-worth. Responsible for achieving deposit, loan, and sales volume goals through customer service while adhering to policies and procedures. May require a bachelor's degree and 2 or more years’ experience in the field or in a related area.
1265	Private Banking Assistant - Assists Private Banking Representatives in all aspects of managing the portfolios of high net-worth customers. Provides clerical support with processes and documentation and may provide customer assistance as necessary. Requires high school diploma and 1 or more years’ retail banking experience.
1270	Trust Operations Clerk - Performs various clerical duties relating to the processing and administration of trust accounts. Balances reports, handles dividends and disbursements, maintains documentation records, etc.
1300	Merchant Services Specialist - Performs a variety of credit card duties to service merchants and banks; provides policy and procedure information, processes new applications and coordinates setups, establishes and maintains appropriate files and records, and initiates deposit preparation.
1310	Bank Card Customer Service Representative - Performs a broad variety of duties to service credit card customers; provides information, resolves billing error/disputes, provides complete customer service and closes accounts.

JOB DESCRIPTIONS LISTED BY NUMERIC JOB CODE

JOB CODE	TECHNICAL AND CLERICAL SURVEY JOB DESCRIPTIONS
1315	Bank Card Clerk - Performs various clerical duties in support of overall bank card operations. Duties may range from card customer support to general card operations duties to card merchant support. Specific duties may include: processing requests for credit card accounts, opening, sorting and distributing mail, and/or processing merchant deposits or payments. May process chargebacks to merchants for items disputed by customers. Entry level position.
1320	Secretary - Neither a trainee position nor a clerk-typist, this position requires a fully qualified incumbent. Primary duties include: taking dictation, typing, filing, answering telephone calls, making copies, and receiving visitors. The position may involve some basic administrative duties, often for a department of the institution. May also support the preparation of special reports and the maintenance of confidential information.
1325	Senior Secretary - Performs tasks similar to the Secretary but the work is generally more complex and administrative in nature, requiring more independent judgment and knowledge of bank operations. Typically reports to a senior level manager and has access to highly confidential information.
1330	Switchboard Operator/Receptionist - Working under general supervision, operates telephone equipment to receive and transfer incoming calls and to assist employees placing outgoing calls. Serves as receptionist and performs routine clerical duties as workload allows.
1335	Messenger / Courier - Transports and delivers items. It requires a valid operator's license, usually requires bonding and may include other related miscellaneous duties.
1340	Facilities Manager - Supervises maintenance of grounds, buildings, machinery, and equipment. Investigates and resolves facility problems. Directs all repair and maintenance activities such as carpentry, electricity, plumbing, and janitorial services. Trade or technical school graduate or equivalent plus about 6 years of experience.
1341	Facilities Maintenance Specialist - Maintains, services, and conducts minor repairs on buildings and equipment. Performs a variety of semiskilled duties in the areas of plumbing, carpentry, electrical, painting, or plastering. Assists maintenance engineers and other workers with their tasks. Complies with established safety guidelines and procedures. May require a high school diploma. Typically requires 1-3 years of related experience, or may need 0 years of experience with additional specialized training and/or certification. Typically reports to a supervisor or manager.
1345	Executive Secretary - Assists the managing officer or other executives by providing all required secretarial services as well as routine (although confidential or sensitive) administrative duties. The position requires initiative, judgment, and tact, as well as proficiency with office equipment. This is a senior level secretary, but not necessarily a single incumbent position.
1350	Mail Clerk - Responsible for the general operations of the mail room. Sorts incoming mail and delivers to appropriate departments. Meters and sends out outgoing mail. Goes to Post Office, if necessary, to procure and send out mail. Coordinates regularly-scheduled and large mailings.
1360	Call Center Representative - Receives and places telephone calls which may be non-routine. Uses a computerized system for tracking, information gathering, and to research problems. Handles situations that may require adaptation of response or extensive research according to customer response. May answer inquiries, resolve problems, promote and sell products / services. Requires a broad knowledge of products / services and may require sophisticated sales techniques. Requires the ability to use a computerized data entry system or other applications. Not a supervisory position.

BENEFITS AND SALARY TRENDS DATA

As in previous years, we utilized an online survey tool to gather data of compensation practices and trends and all non-statutory benefits. Data was submitted by 45 participants.

The attached report includes information in the following categories:

- ☐ General Company Information for Participants
- ☐ Labor Market Trends
- ☐ Compensation Practices and Trends
- ☐ Benefits
- ☐ HR Practices

BENEFITS AND SALARY TRENDS REPORTS

This year's benefits survey includes banks in the following peer groups:

<i>Statewide</i>	<i>Asset Range</i>	<i>Number of Banks</i>	<i>Median Assets</i>
Peer Group I	\$0 - \$399,999,999	14	\$208,050,000
Peer Group II	\$400,000,000 - \$699,999,999	15	\$538,870,000
Peer Group III	\$700,000,000 and above	16	\$1,323,090,000
All Peer Groups	\$0 and above	45	\$547,090,000

The information in the Survey is not intended, nor should it be employed, to replace or supersede your own judgment as to the establishment and/or adjustment of your institution's benefits and compensation offerings. Federal law explicitly forbids exchange of information among competitors, whether through auspices of an association or otherwise, where the effect may be to stabilize or fix prices and fees.

If you have questions concerning this year's Survey, or need assistance with your compensation programs, please feel free to contact:

J. Timothy O'Rourke, President

tim.orourke@matthewsyoun.com

P. Randall McGraw, Senior Consultant

rmcgraw@matthewsyoun.com

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Hillsborough, NC 27278
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Fax: (919) 644-6969
<http://www.matthewsyoun.com>

2019 BENEFITS SURVEY PARTICIPANTS

Name of Institution

American National Bank and Trust Company
Bank of Botetourt
Bank of Clarke County
Bank of the James
Benchmark Community Bank
Blue Ridge Bankshares, Inc.
Burke & Herbert Bank & Trust Company
Carter Bank & Trust
Chain Bridge Bank, NA
Chesapeake Bank
Citizens and Farmers Bank
Community Bank of the Chesapeake
Community Bankers' Bank
Essex Bank
Farmers & Merchants Bank
Farmers Bank, Windsor, Virginia
First Bank
First National Bank
First Sentinel Bank
Frontier Community Bank
Highlands Community Bank
Lee Bank and Trust Company
MainStreet Bank

Name of Institution

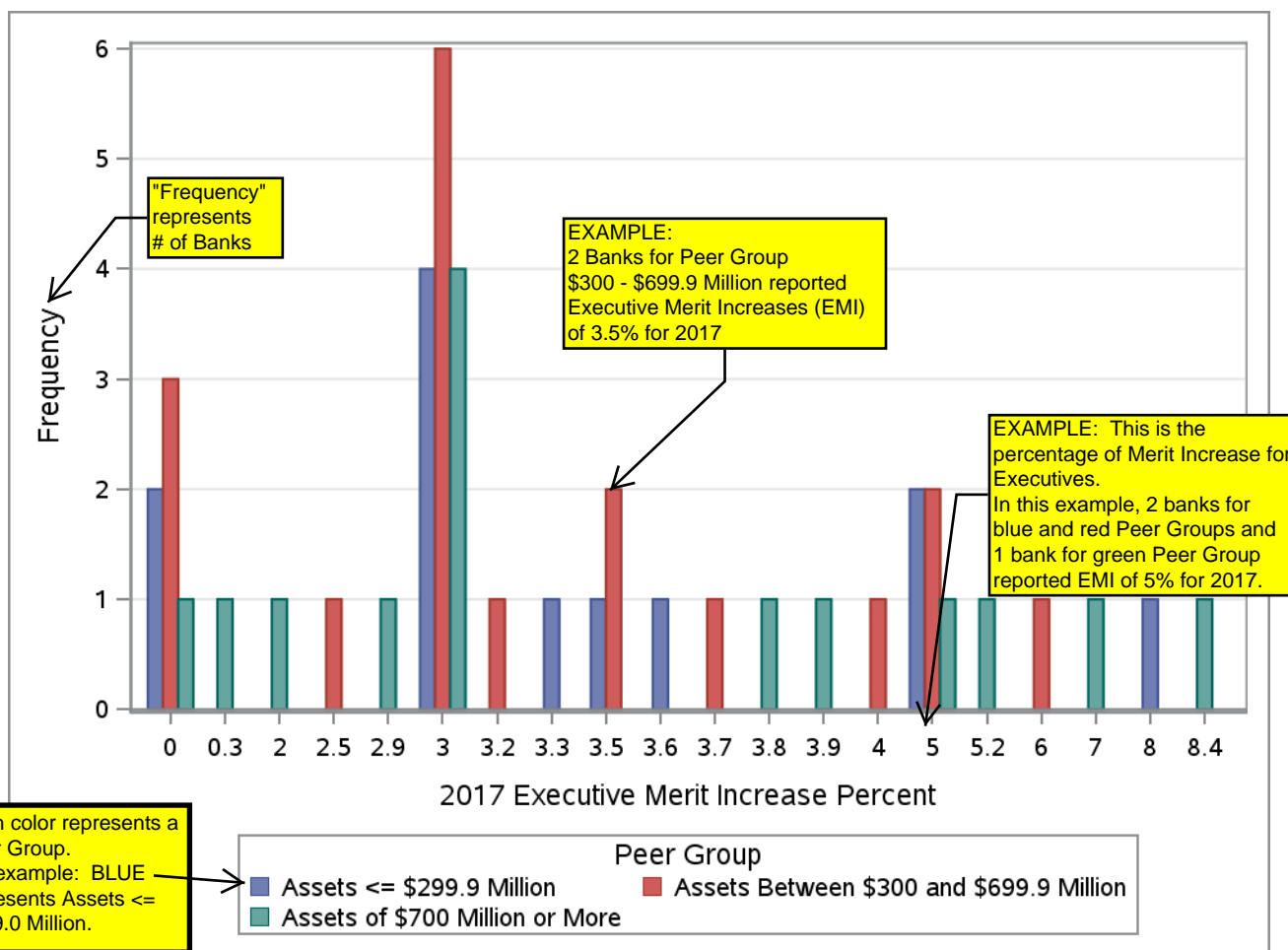
New Peoples Bank, Inc.
Oak View National Bank
Pioneer Bank
Powell Valley National Bank
Skyline National Bank
SonaBank
Surrey Bank & Trust
The Bank of Fincastle
The Bank of Marion
The Bank of Southside Virginia
The Farmers Bank of Appomattox
The Fauquier Bank
The First Bank and Trust Company
The Freedom Bank of Virginia
The National Bank of Blacksburg
Touchstone Bank
TruPoint Bank
Virginia Bank & Trust Company
Virginia Commonwealth Bank
Virginia Community Capital
Virginia National Bank
Virginia Partners Bank

Metrics for Benefits Participants												
	Scale Data (\$ in Millions)							Performance Data (\$ in Millions)				
	Assets	Deposits	Loans & Leases	Revenue	FTE Employees	Branches		Efficiency Ratio	Operating Expense	Net Interest Income	ROAA %	ROAE %
All Participants												
Count	45	45	45	45	45	45		45	45	45	45	45
Average	\$ 811.78	\$ 680.04	\$ 588.76	\$ 33.55	169	14		69.96%	\$ 22.55	\$ 28.01	0.97%	8.88%
25th Percentile	\$ 297.31	\$ 246.18	\$ 214.94	\$ 12.70	69	5		63.06%	\$ 8.79	\$ 11.00	0.77%	7.00%
Median	\$ 547.09	\$ 449.42	\$ 393.92	\$ 23.86	113	12		70.07%	\$ 17.12	\$ 18.15	1.03%	9.81%
75th Percentile	\$ 850.89	\$ 750.78	\$ 689.47	\$ 38.24	189	17		75.33%	\$ 27.18	\$ 31.88	1.23%	11.04%
Assets = \$0 - \$399.9MM												
Count	14	14	14	14	14	14		14	14	14	14	14
Average	\$ 219.35	\$ 183.54	\$ 157.53	\$ 9.45	57	5		72.44%	\$ 6.66	\$ 8.09	0.90%	7.76%
25th Percentile	\$ 161.49	\$ 132.02	\$ 117.12	\$ 6.42	36	3		66.23%	\$ 4.99	\$ 5.86	0.77%	5.99%
Median	\$ 208.05	\$ 178.37	\$ 151.54	\$ 9.09	63	5		72.09%	\$ 6.55	\$ 8.00	0.92%	8.03%
75th Percentile	\$ 256.11	\$ 215.86	\$ 196.56	\$ 11.28	71	7		75.09%	\$ 7.45	\$ 10.12	1.14%	9.95%
Assets = \$400MM to \$699.9MM												
Count	15	15	15	15	15	15		15	15	15	15	15
Average	\$ 540.74	\$ 463.97	\$ 395.06	\$ 23.66	126	11		72.96%	\$ 17.33	\$ 19.04	0.86%	8.43%
25th Percentile	\$ 452.63	\$ 386.52	\$ 295.41	\$ 19.01	87	6		66.12%	\$ 13.30	\$ 15.94	0.63%	6.80%
Median	\$ 538.87	\$ 425.31	\$ 380.72	\$ 21.60	113	12		72.01%	\$ 15.84	\$ 17.99	0.87%	9.97%
75th Percentile	\$ 644.22	\$ 572.16	\$ 530.11	\$ 28.52	163	15		77.65%	\$ 20.48	\$ 23.21	1.14%	11.12%
Assets = \$700MM and Above												
Count	16	16	16	16	16	16		16	16	16	16	16
Average	\$ 1,584.25	\$ 1,317.04	\$ 1,147.68	\$ 63.91	307	26		64.97%	\$ 41.36	\$ 53.85	1.14%	10.28%
25th Percentile	\$ 836.26	\$ 738.96	\$ 666.72	\$ 38.14	171	14		58.51%	\$ 25.38	\$ 31.87	1.03%	9.55%
Median	\$ 1,323.09	\$ 1,109.69	\$ 970.06	\$ 53.12	214	21		66.49%	\$ 35.22	\$ 42.79	1.19%	10.29%
75th Percentile	\$ 1,820.03	\$ 1,530.83	\$ 1,382.81	\$ 84.22	351	25		69.80%	\$ 45.42	\$ 68.60	1.35%	11.35%

Benefits and Salary Trends Data

The 2019 Benefits and Salary Trends Report has been produced utilizing the same software program as last year's report. In the following pages, we have given examples of several basic graphs that appear throughout the benefits and salary trends report. We have annotated the areas in which you may have questions on how to read the information, but feel free to call us for clarification. Please note the graphs are given for example only and do not depict actual VBA Survey data.

Executive Merit Increases By Peer Group

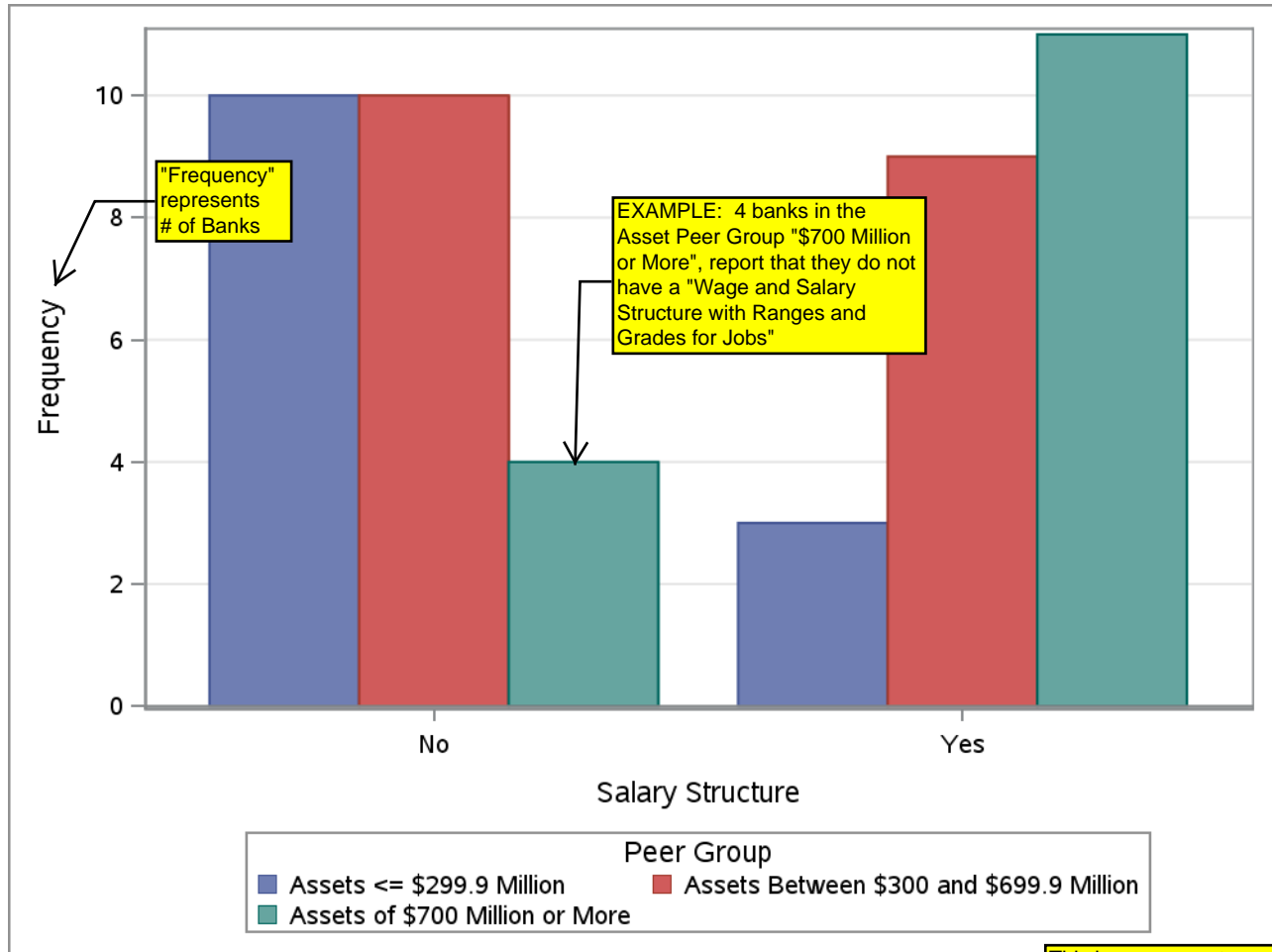


This chart reports the calculated percentiles for the EMI for each Peer Group.

Peer Group	2017 Executive Merit Increase Percent				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Assets <= \$299.9 Million	12	3.00	3.15	4.30	3.37
Assets Between \$300 and \$699.9 Million	18	3.00	3.00	3.70	3.02
Assets of \$700 Million or More	14	2.90	3.00	5.00	3.61

EXAMPLE: Of the 14 Banks in this Peer Group, the Median or 50th Percentile is 3%. This means if we made a list of the EMI percentages from smallest to largest for the 14 banks in this Peer Group and then plucked the percentage exactly in the middle from top to bottom, it would be 3.00%.

Institution has a Wage and Salary Structure with Ranges and Grades for Jobs By Peer Group



ROW 1: Count is number of Banks reporting

ROW 2: Overall %: Read these numbers across the row to determine what percentage of the total category, a Peer Group is of the whole.

ROW 3: Row %: Read these numbers across the rows in the "No" or "Yes" response to determine a Peer Group's percentage of all "No" or "Yes" responses.

ROW 4: Col % (Column): Read these numbers vertically in the columns to determine what percentage of the total Peer Group, reported "No" and what percentage reported "Yes".

	Assets <= \$299.9 Million	Assets Between \$300 and \$699.9 Million	Assets of \$700 Million or More	Total
No	10 21.3% 41.7% 76.9%	10 21.3% 41.7% 52.6%	4 8.5% 16.7% 26.7%	24 51.1%
Yes	3 6.4% 13.0% 23.1%	9 19.1% 39.1% 47.4%	11 23.4% 47.8% 73.3%	23 48.9%
Total	13 27.7%	19 40.4%	15 31.9%	47 100.0%

This box represents each box under the Asset Peer Groups where the:
1st row is Count;
2nd row is Overall %;
3rd row is Row %; and
4th row is Col (Column) %

There were 47 Banks reporting data for this question. 13 or 27.7% of the total reporting were in the Asset Peer Group <= \$299.9. And so on.

EXAMPLE:

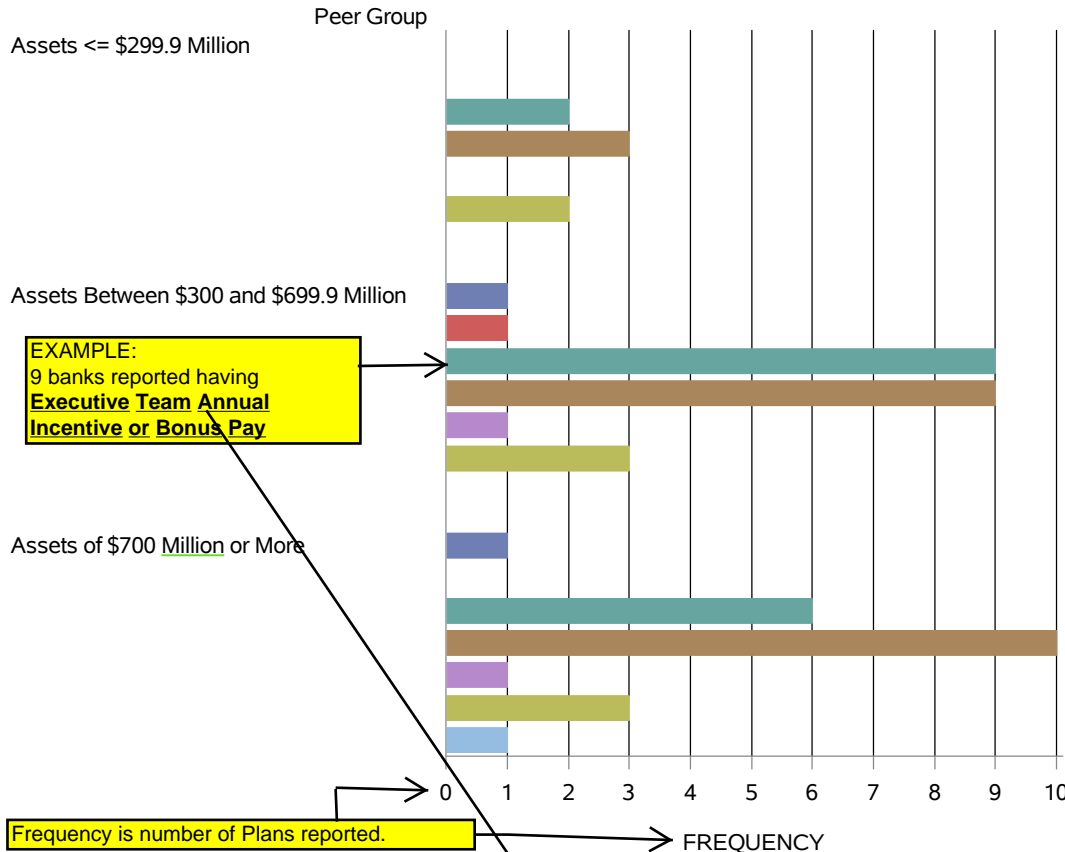
ROW 1 - Count: For Asset Peer Group <= \$299.9 Million, 10 Banks reported not having a "Wage and Salary Structure with Ranges and Grades for Jobs". All "No" responses total 24 Banks and all "Yes" responses total 23, which equals a total of 47 Banks responding to the question.

ROW 2 - Overall %: 21.3% of ALL responses are in the Asset Peer Group <= \$299.9 Million with the response of "No". If you add the percentages across all Row 2's in all "No" and "Yes" response boxes, the total should come to 100%.

ROW 3 - Row %: 41.7% of all "No" responses are in the Asset Peer Group <= \$299.9 Million. If you add the percentages across the "No" response boxes, the total should come to 100%.

ROW 4 - Col % (Column): You should read this information in just the column. For the Asset Peer Group <= \$299.9 Million, 76.9% of these size banks reported "No" and 23.1% reported "Yes" as to whether or not they have a "Wage and Salary Structure with Ranges and Grades for Jobs". Adding the percentages in this Asset Peer Group column of Row 4 should total 100%. (ie. 76.9% + 23.1% = 100%)

Variable Pay Plans for Executives



EXAMPLE:
Plan Type = Individual Annual Incentive
or Bonus Pay

3 is the number of banks in Peer Group
Assets <= \$299.9 Million.

5.7% of ALL responses are in the Asset
Peer Group <= \$299.9 Million with this
Plan Type. If you add the percentages
across all Row 2's in all Plan Type
response boxes, the total should come to
100%.

42.9% of the Asset Peer Group <= \$299.9
Million have this Plan Type. If you add the
percentages across the this Peer Group for
all Plan Types, the total should equal 100%.

Read this information in this row in just
this column to determine what
percentage of banks in this Peer Group
have this Plan Type. In this case,
13.6% of this Peer Group have this
Plan Type. If you add the percentages
in Rows 4 in this column, it should total
100%.
(13.6% + 40.9% + 45.5% = 100%)

	Count	Current Cash Profit Sharing (exclude retirement plans)	Excess Benefit Plan	Executive Team Annual Incentive or Bonus Pay	Individual Annual Incentive or Bonus Pay	Long Term Performance Units	Other Long Term Plans	Phantom Stock
Assets <= \$299.9 Million	0	0	0	2	3	0	0	0
	0.0%	0.0%	0.0%	3.8%	5.7%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	28.6%	42.9%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	11.8%	13.6%	0.0%	0.0%	0.0%
Assets Between \$300 and \$699.9 Million	1	1	1	9	9	0	0	0
	1.9%	1.9%	1.9%	17.0%	17.0%	0.0%	0.0%	0.0%
	4.2%	4.2%	4.2%	37.5%	37.5%	0.0%	0.0%	0.0%
	50.0%	100.0%	100.0%	52.9%	40.9%	0.0%	0.0%	0.0%
Assets of \$700 Million or More	1	0	0	6	10	1	3	1
	1.9%	0.0%	0.0%	11.3%	18.9%	1.9%	5.7%	1.9%
	4.5%	0.0%	0.0%	27.3%	45.5%	4.5%	13.6%	4.5%
	50.0%	0.0%	0.0%	35.3%	45.5%	50.0%	37.5%	100.0%
Total	2	1	1	17	22	2	8	1
	3.8%	1.9%	1.9%	32.1%	41.5%	3.8%	15.1%	1.9%
								100.0%

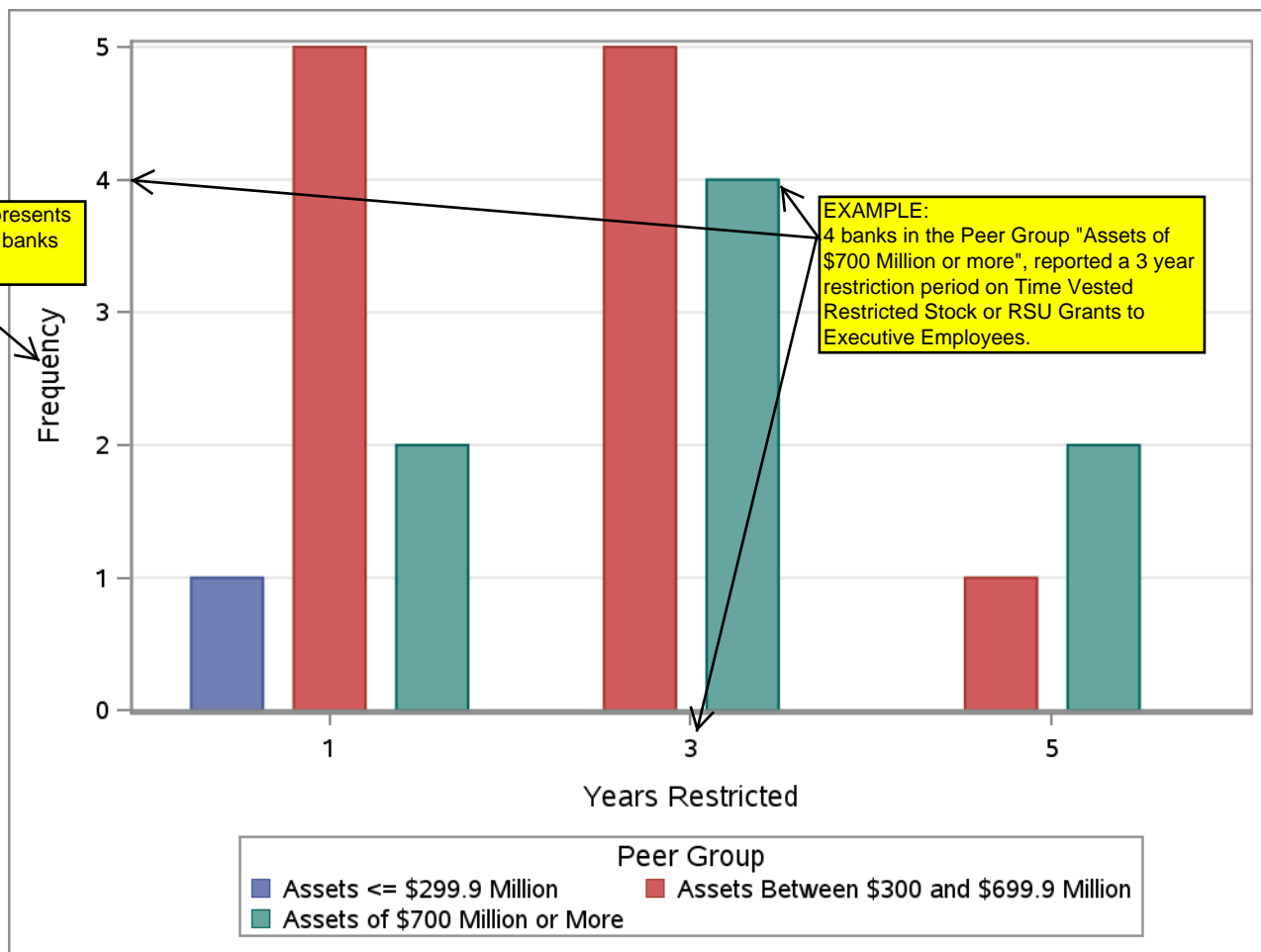
ROW 1: Count is number of Banks reporting

ROW 2: Overall %: Read these numbers across the row to determine what percentage of the total category, a Peer Group is of the whole.

ROW 3: Row %: Read these numbers across the rows for the plan type response to determine a Peer Group's percentage of all responses.

ROW 4: Col % (Column): Read these numbers vertically in the columns to determine what percentage of the total Peer Group for specific plan types.

Typical Restriction By Peer Group

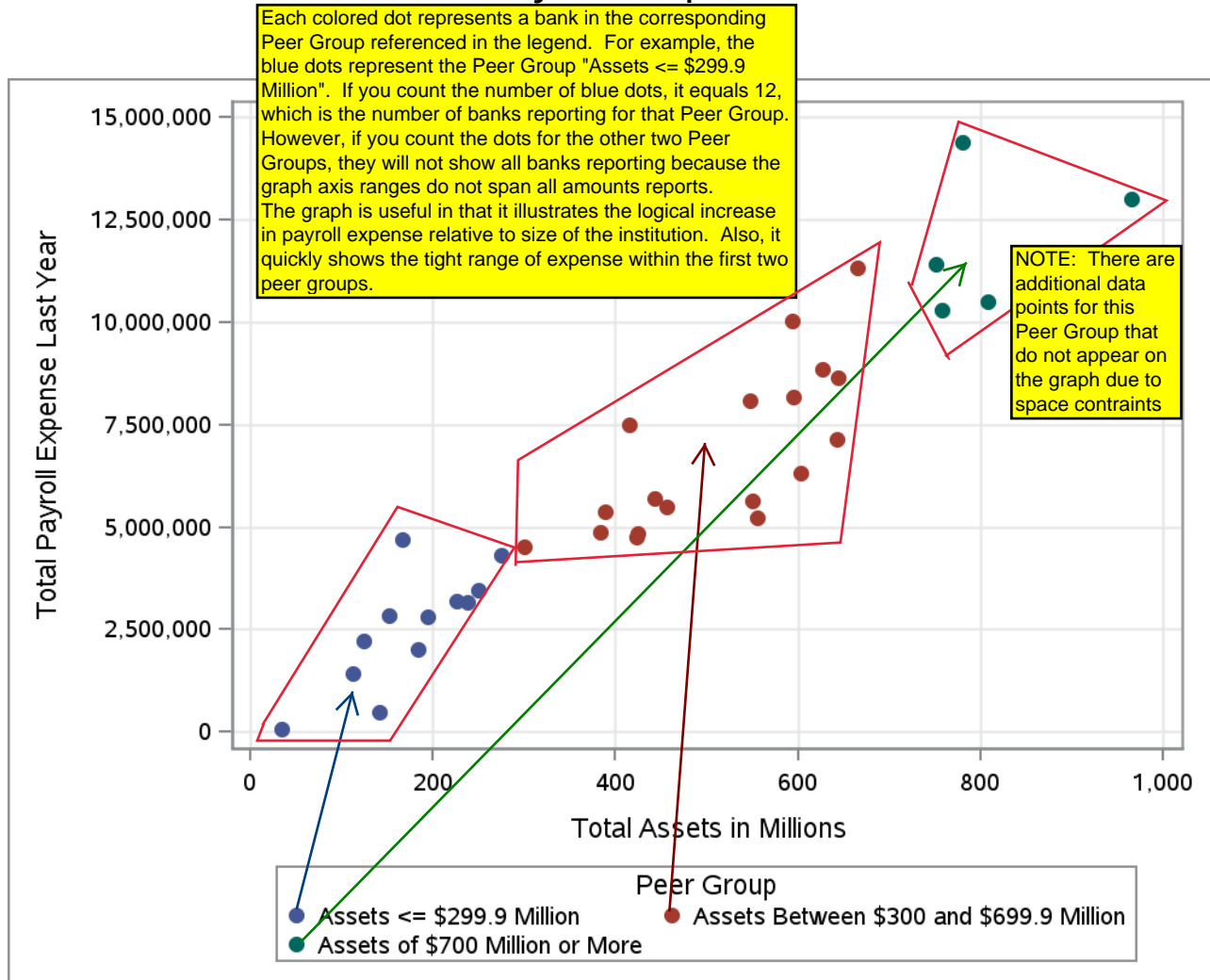


	Years Restricted				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$299.9 Million	1	1.00	1.00	1.00	1.00
Assets Between \$300 and \$699.9 Million	11	1.00	3.00	3.00	2.27
Assets of \$700 Million or More	8	2.00	3.00	4.00	3.00

Of the 11 Banks in this Peer Group, the Median or 50th Percentile is 3.00 Years Restriction period. This means if we listed the number of years' restricted from smallest to largest for Time Vested Restricted Stock or RSU Grants to Executive Employees for the 11 banks in this Peer Group "Assets Between \$300 and \$699.9 Million", and then plucked the number exactly in the middle from top to bottom, it would be 3.00 years.

Total Payroll Expense

By Peer Group

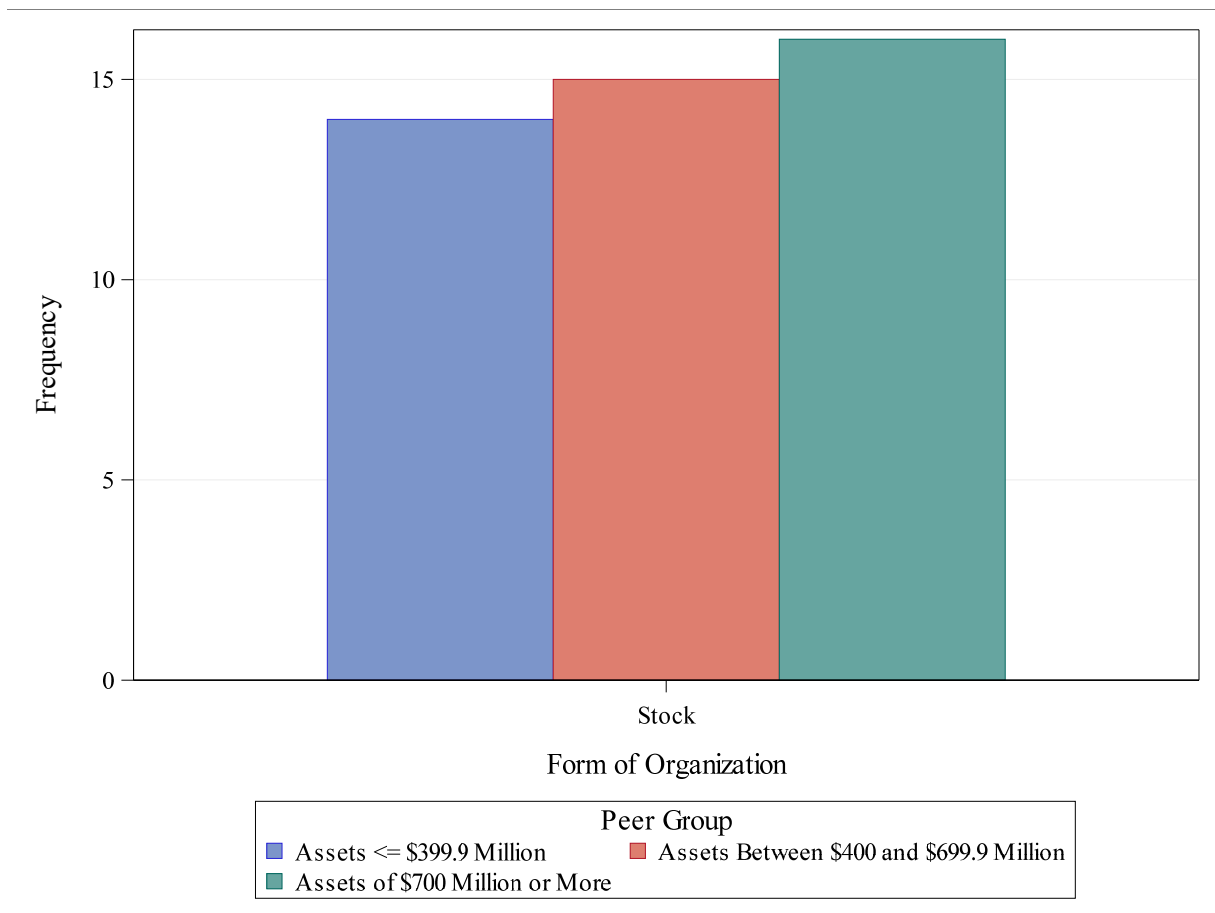


	Total Payroll Expense Last Year				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$299.9 Million	12	1,720,324	2,824,876	3,318,803	2,554,418
Assets Between \$300 and \$699.9 Million	18	5,209,798	6,003,305	8,172,411	6,798,979
Assets of \$700 Million or More	13	11,414,446	17,879,000	25,030,839	38,725,517

EXAMPLE:
Of the 18 Banks in this Peer Group "Assets Between \$300 and \$699.9 Million", the Median or 50th Percentile is \$6,003,305 "Total Payroll Expense Last Year". This means if we listed all the Total Payroll Expense amounts from smallest to largest for the 18 banks in this Peer Group, and then plucked the number exactly in the middle from top to bottom, it would be equal \$6,003,305.

In analyzing the information reported in this chart, it is clear that there is a pretty tight range of Total Payroll Expense for banks in the smallest two Peer Groups whereas, the large Peer Group has a pretty wide range.

Form of Organization By Peer Group



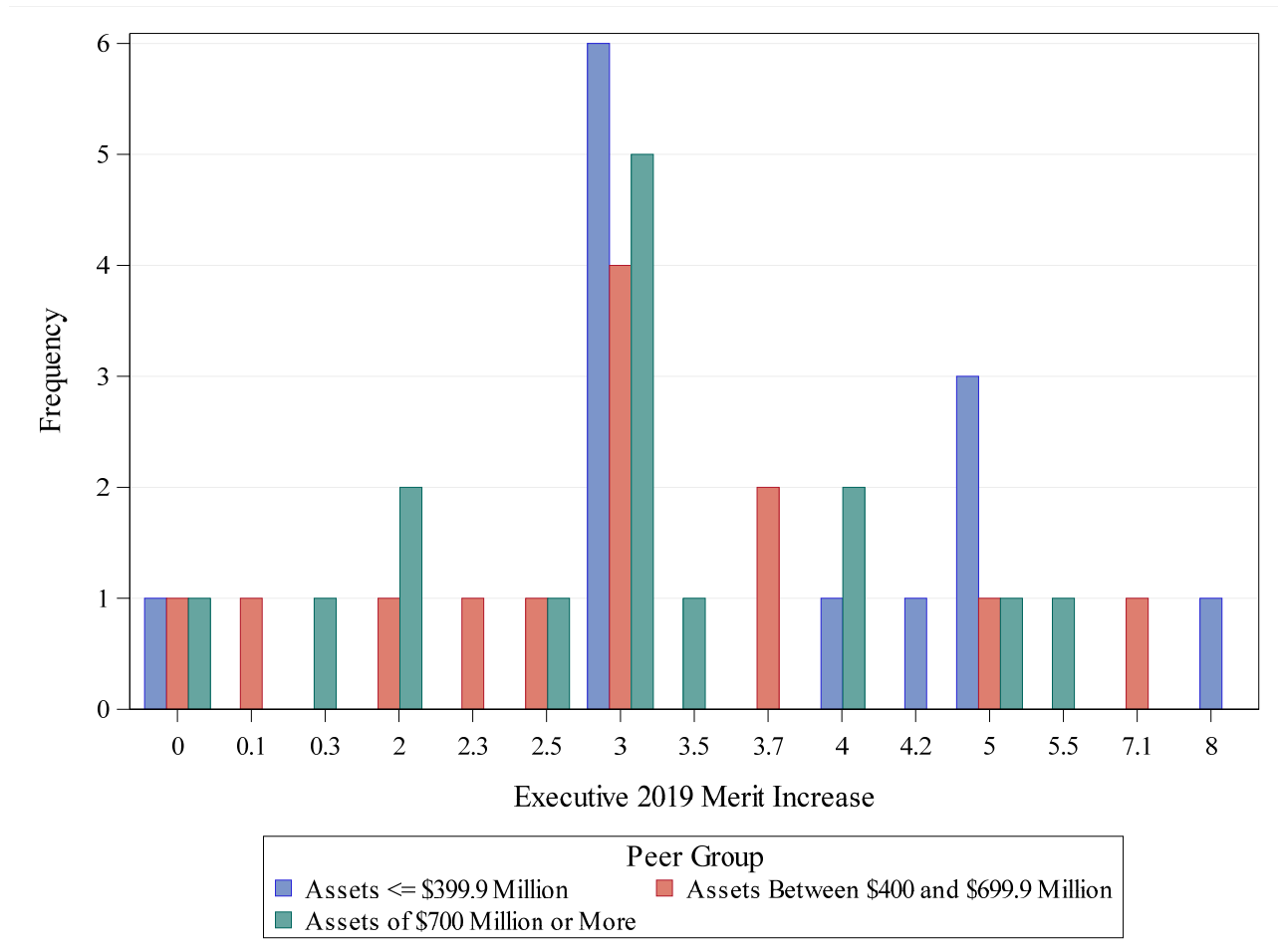
Form of Organization By Peer Group

Count Overall % Row %	Stock	Total
Assets <= \$399.9 Million	14 31.1% 100.0%	14 31.1%
Assets Between \$400 and \$699.9 Million	15 33.3% 100.0%	15 33.3%
Assets of \$700 Million or More	16 35.6% 100.0%	16 35.6%
Total	45 100.0%	45 100.0%

***Years Chartered
By Peer Group***

Analysis Variable : Year Chartered		
Peer Group	Minimum	Maximum
Assets <= \$399.9 Million	1874	2009
Assets Between \$400 and \$699.9 Million	1893	2008
Assets of \$700 Million or More	1881	2005

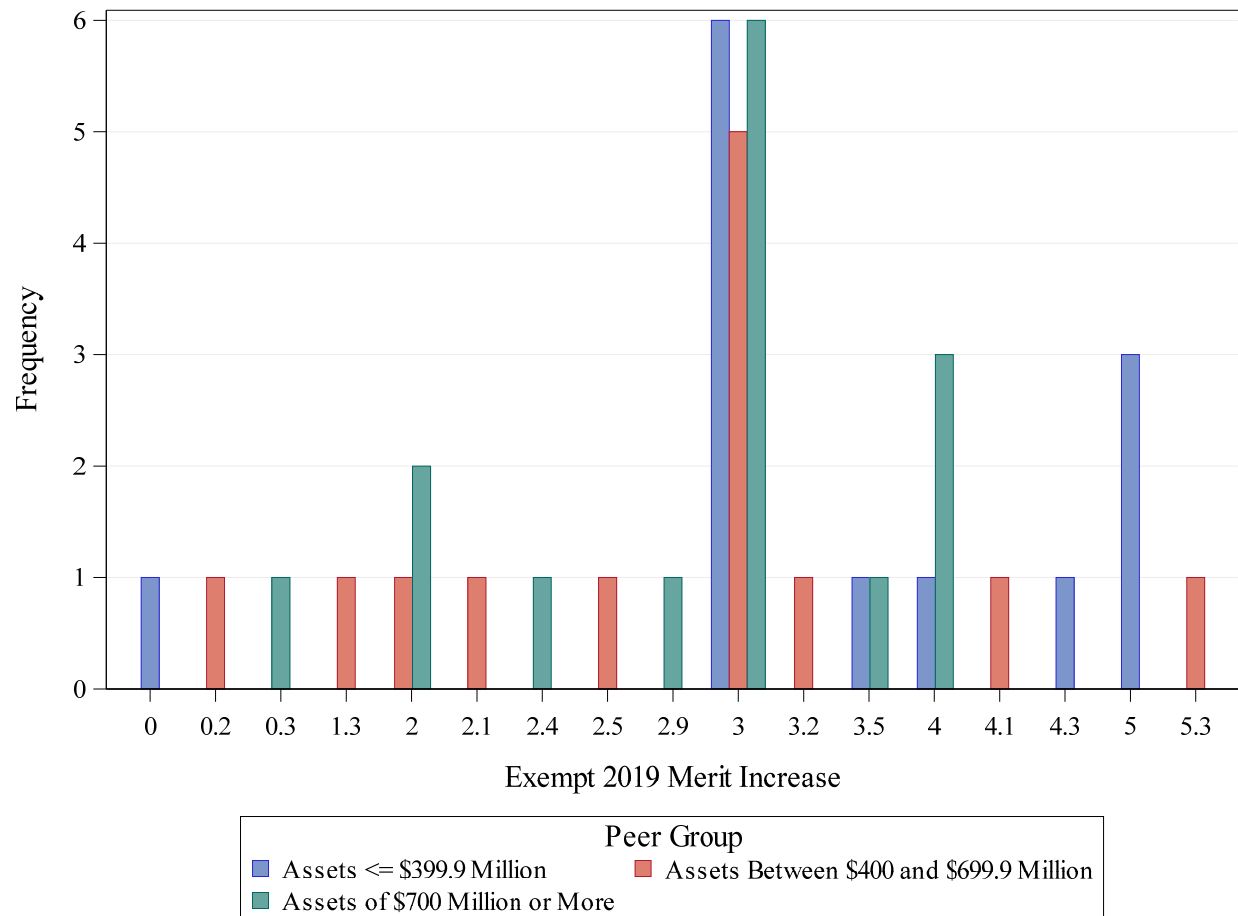
2019 Executive Merit Increases By Peer Group



2019 Executive Merit Increases By Peer Group

	Executive 2019 Merit Increase				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	3.00	3.00	5.00	3.78
Assets Between \$400 and \$699.9 Million	13	2.30	3.00	3.70	2.95
Assets of \$700 Million or More	15	2.00	3.00	4.00	2.92

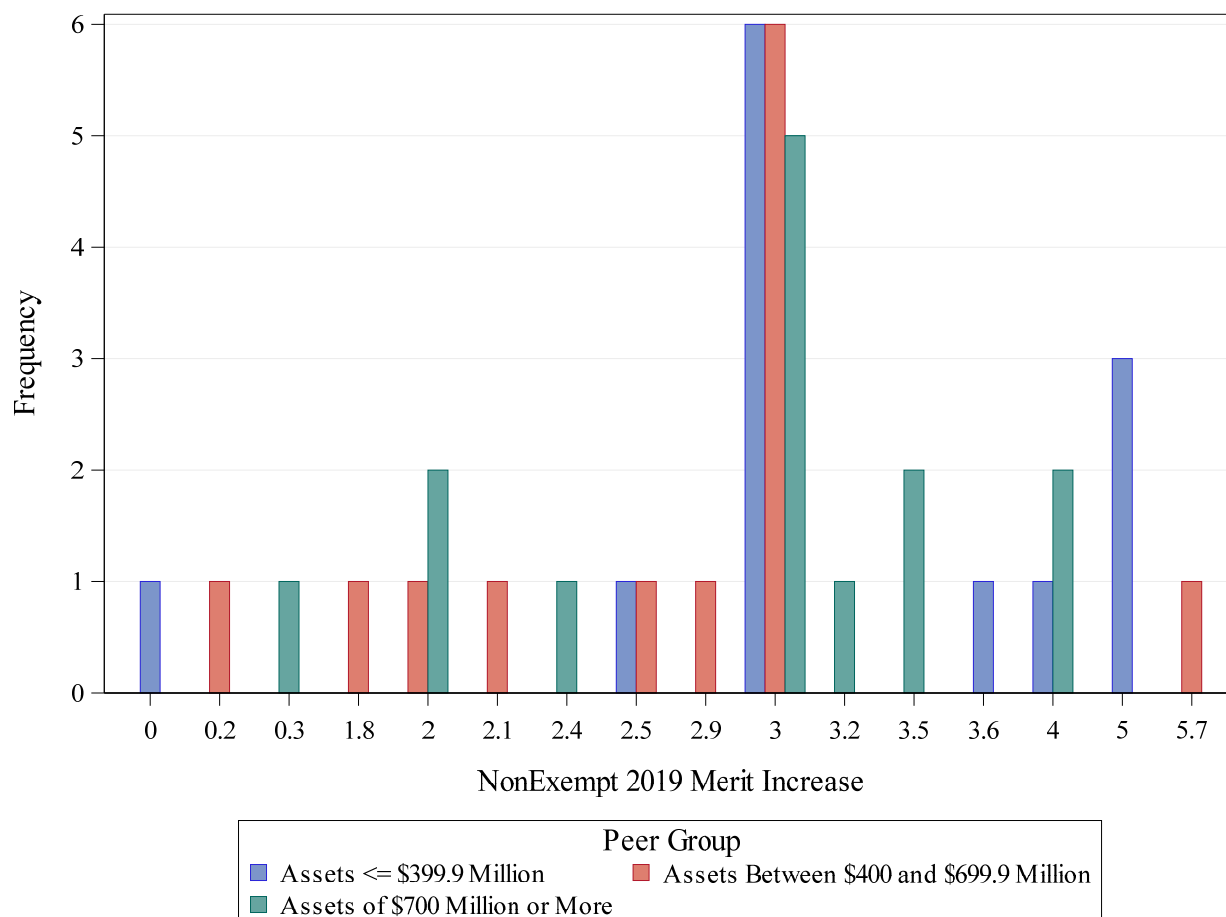
2019 Exempt Merit Increases By Peer Group



2019 Exempt Merit Increases By Peer Group

	Exempt 2019 Merit Increase				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	3.00	3.00	4.30	3.45
Assets Between \$400 and \$699.9 Million	13	2.10	3.00	3.00	2.75
Assets of \$700 Million or More	15	2.40	3.00	3.50	2.87

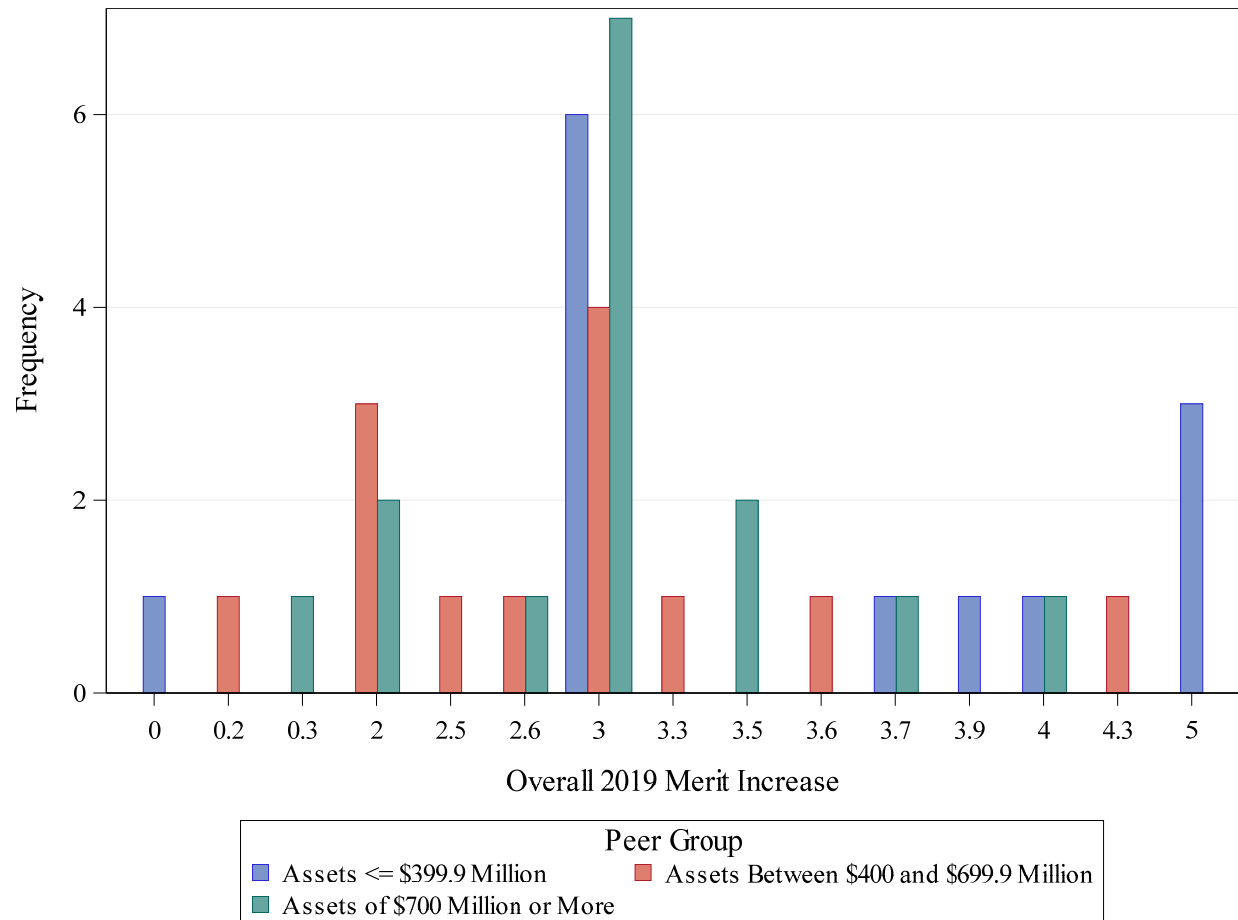
2019 Non-Exempt Merit Increases By Peer Group



2019 Non-Exempt Merit Increases By Peer Group

	NonExempt 2019 Merit Increase				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	3.00	3.00	4.00	3.32
Assets Between \$400 and \$699.9 Million	13	2.10	3.00	3.00	2.71
Assets of \$700 Million or More	14	2.40	3.00	3.50	2.85

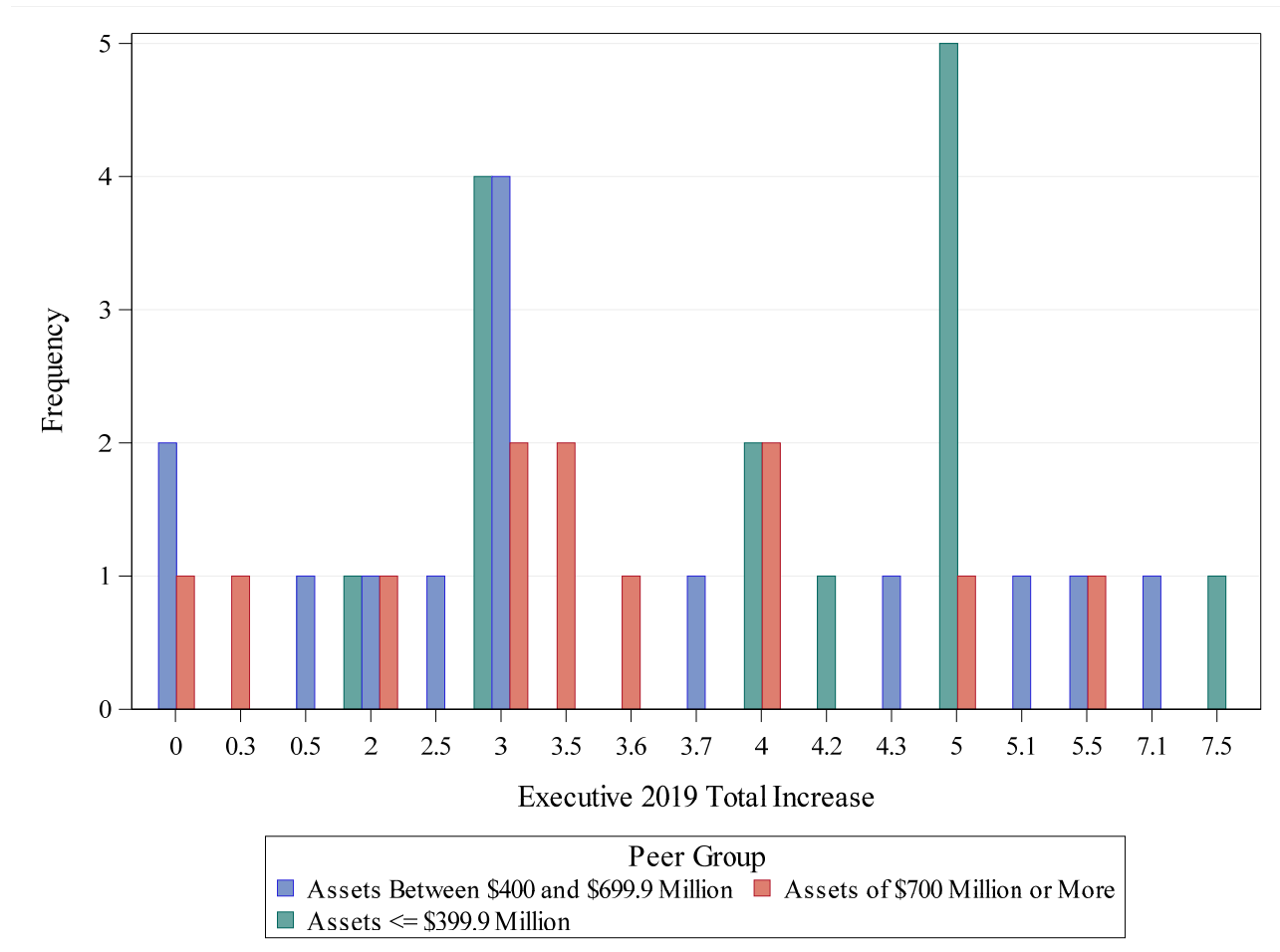
2019 Overall Merit Increases By Peer Group



2019 Overall Merit Increases By Peer Group

	Overall 2019 Merit Increase				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	3.00	3.00	4.00	3.43
Assets Between \$400 and \$699.9 Million	13	2.00	3.00	3.00	2.65
Assets of \$700 Million or More	15	2.60	3.00	3.50	2.84

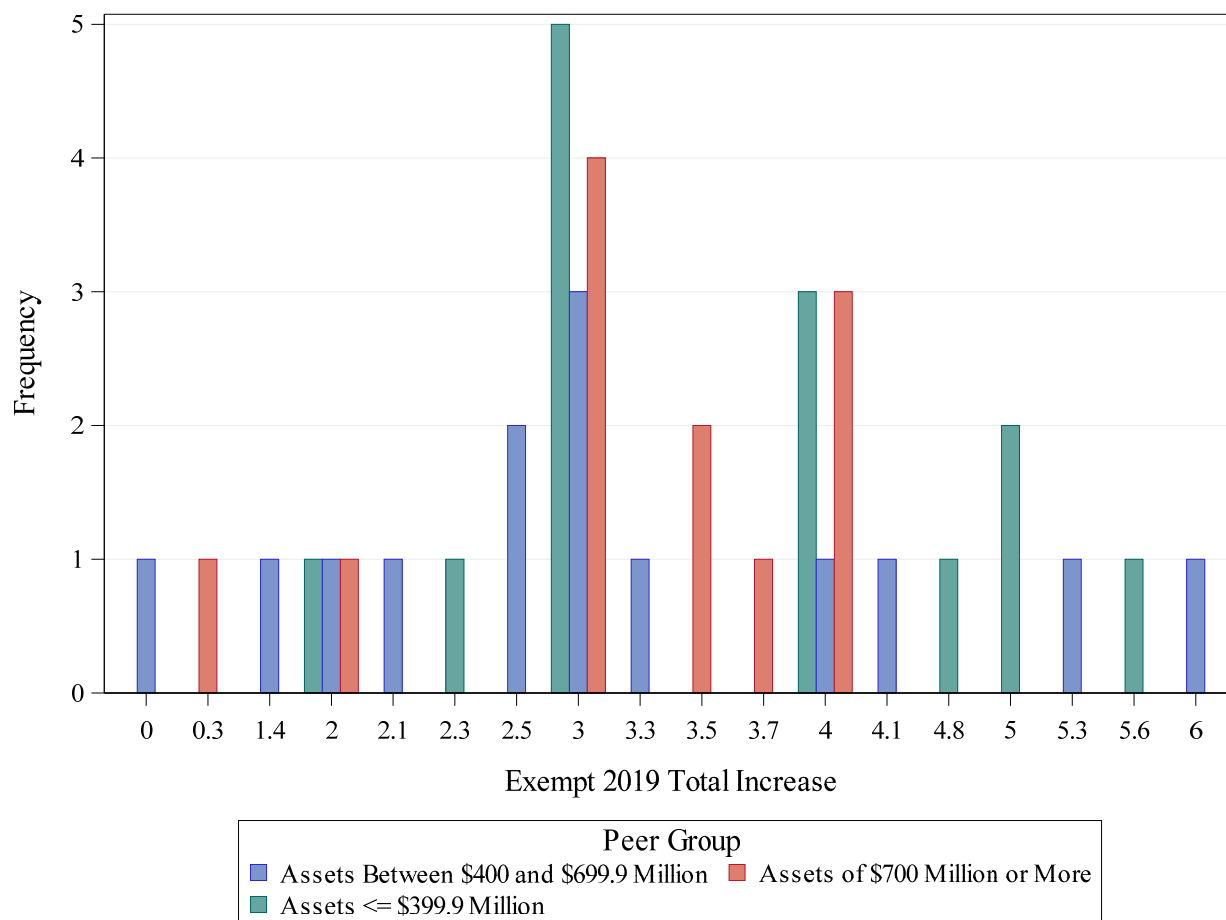
2019 Executive Total Increases By Peer Group



2019 Executive Total Increases By Peer Group

	Executive 2019 Total Increase				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	3.00	4.10	5.00	4.19
Assets Between \$400 and \$699.9 Million	14	2.00	3.00	4.30	3.05
Assets of \$700 Million or More	12	2.50	3.50	4.00	3.12

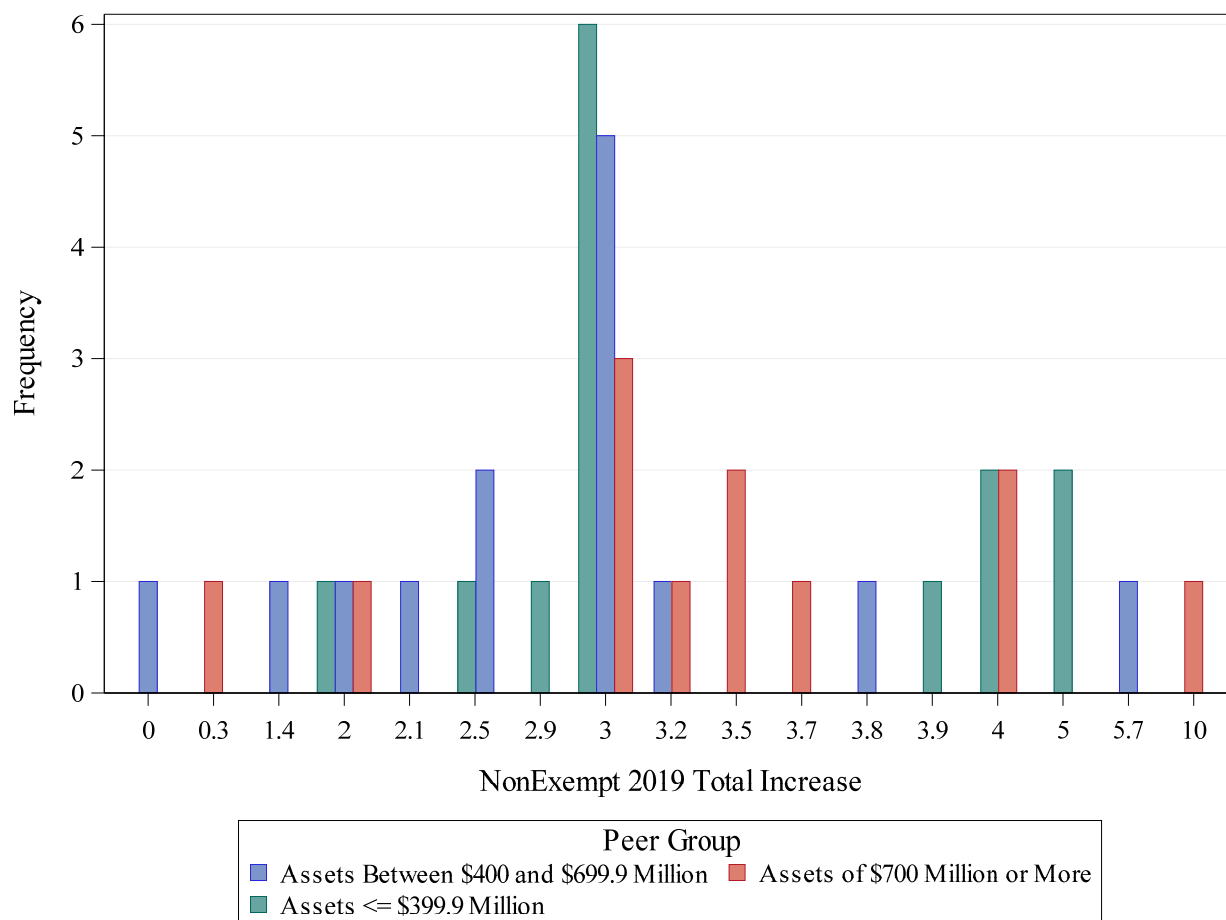
2019 Exempt Total Increases By Peer Group



2019 Exempt Total Increases By Peer Group

	Exempt 2019 Total Increase				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	3.00	3.50	4.80	3.69
Assets Between \$400 and \$699.9 Million	14	2.10	3.00	4.00	3.01
Assets of \$700 Million or More	12	3.00	3.25	3.85	3.08

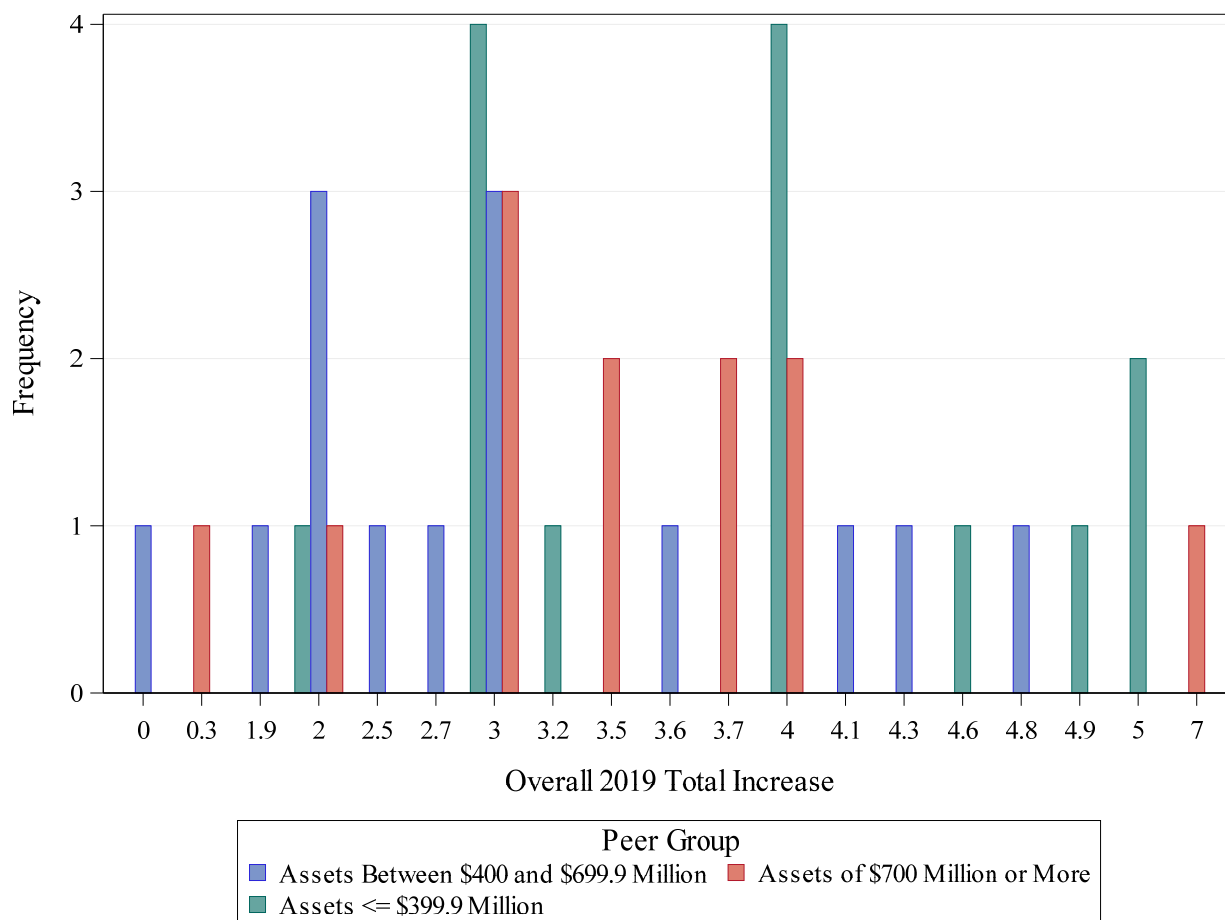
2019 Non-Exempt Total Increases By Peer Group



2019 Non-Exempt Total Increases By Peer Group

	NonExempt 2019 Total Increase				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	3.00	3.00	4.00	3.38
Assets Between \$400 and \$699.9 Million	14	2.10	3.00	3.00	2.73
Assets of \$700 Million or More	12	3.00	3.35	3.85	3.60

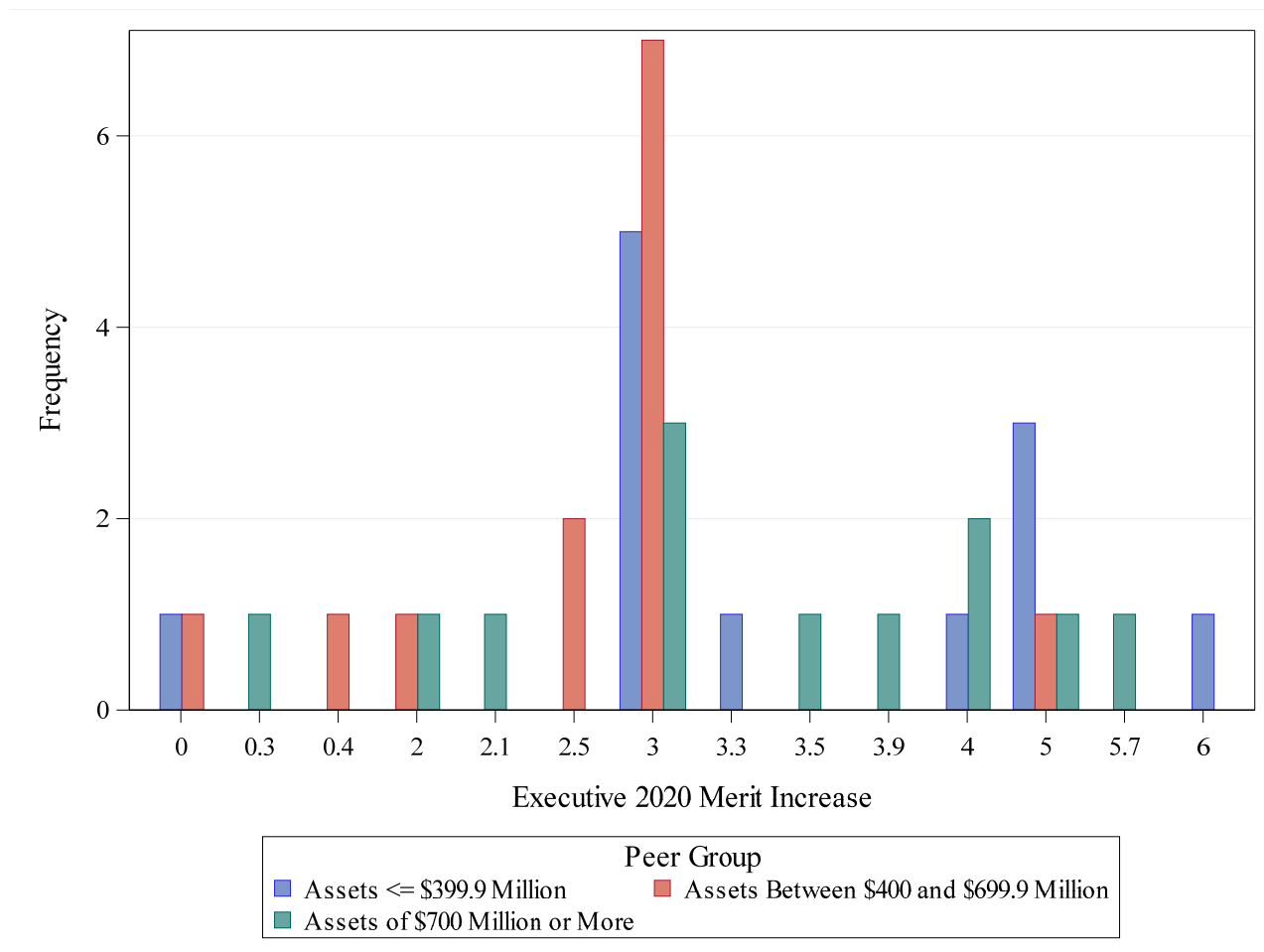
2019 Overall Total Increases By Peer Group



2019 Overall Total Increases By Peer Group

	Overall 2019 Total Increase				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	3.00	4.00	4.60	3.76
Assets Between \$400 and \$699.9 Million	14	2.00	2.85	3.60	2.78
Assets of \$700 Million or More	12	3.00	3.50	3.85	3.39

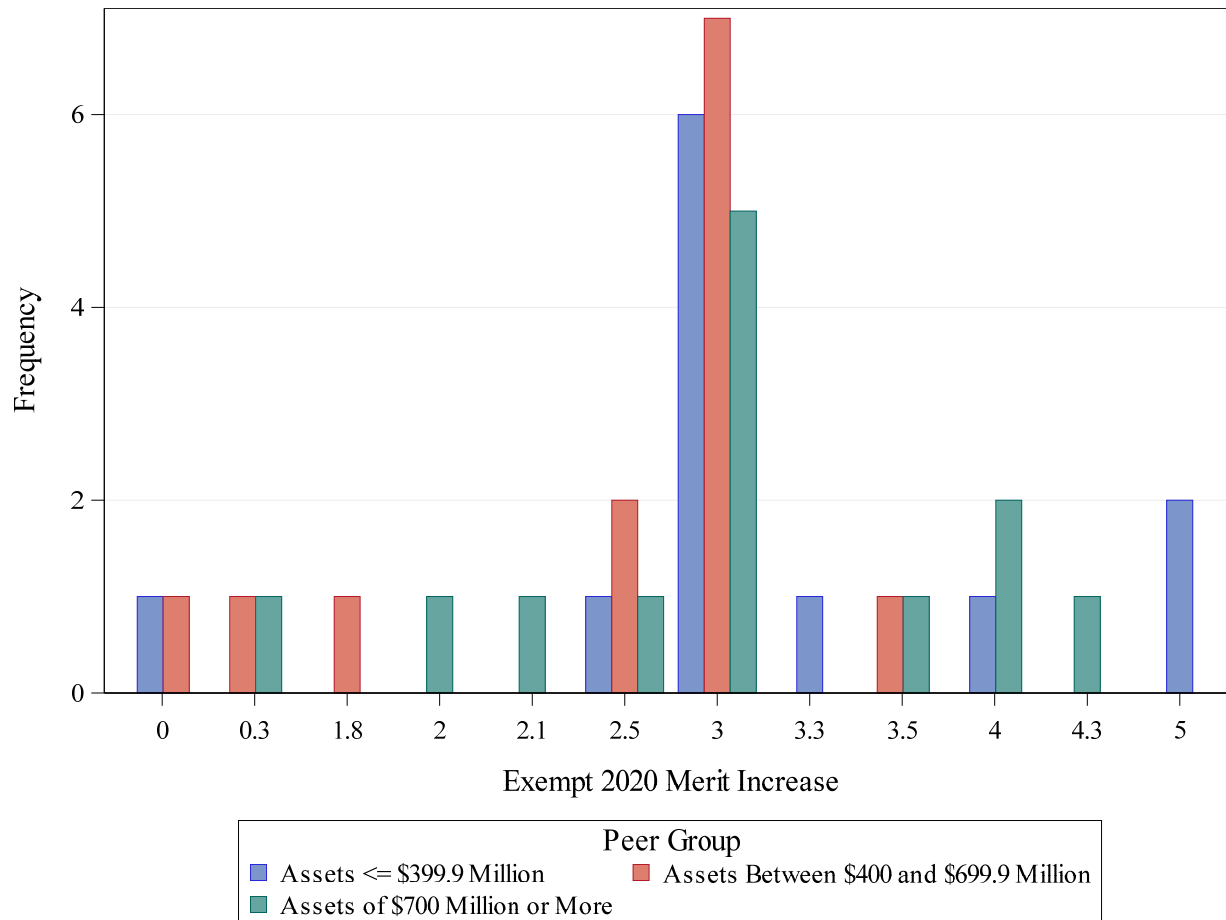
2020 Projected Executive Merit Increases By Peer Group



2020 Projected Executive Merit Increases By Peer Group

	Executive 2020 Merit Increase				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	3.00	3.15	5.00	3.61
Assets Between \$400 and \$699.9 Million	13	2.50	3.00	3.00	2.57
Assets of \$700 Million or More	12	2.55	3.25	4.00	3.29

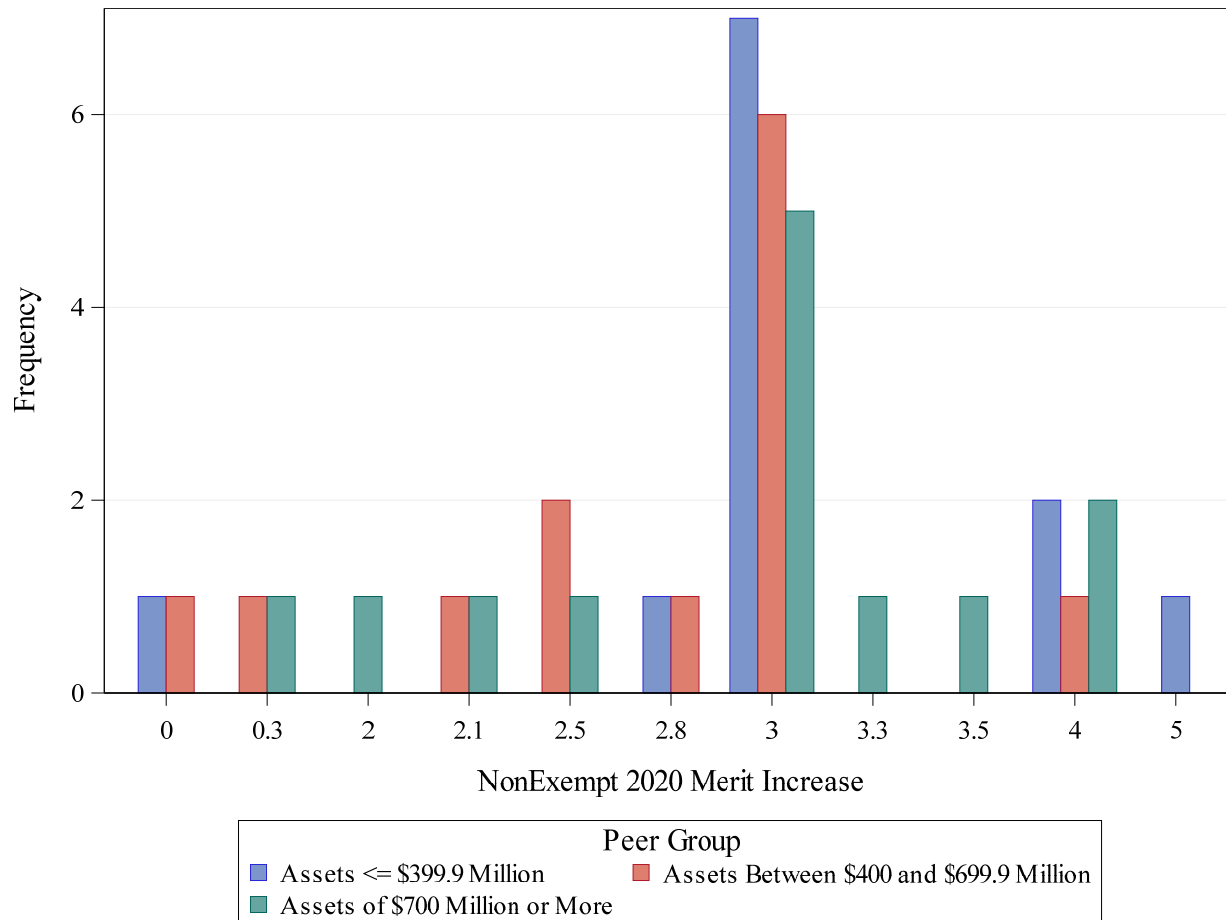
2020 Projected Exempt Merit Increases By Peer Group



2020 Projected Exempt Merit Increases By Peer Group

	Exempt 2020 Merit Increase				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	3.00	3.00	3.65	3.15
Assets Between \$400 and \$699.9 Million	13	2.50	3.00	3.00	2.43
Assets of \$700 Million or More	13	2.50	3.00	3.50	2.90

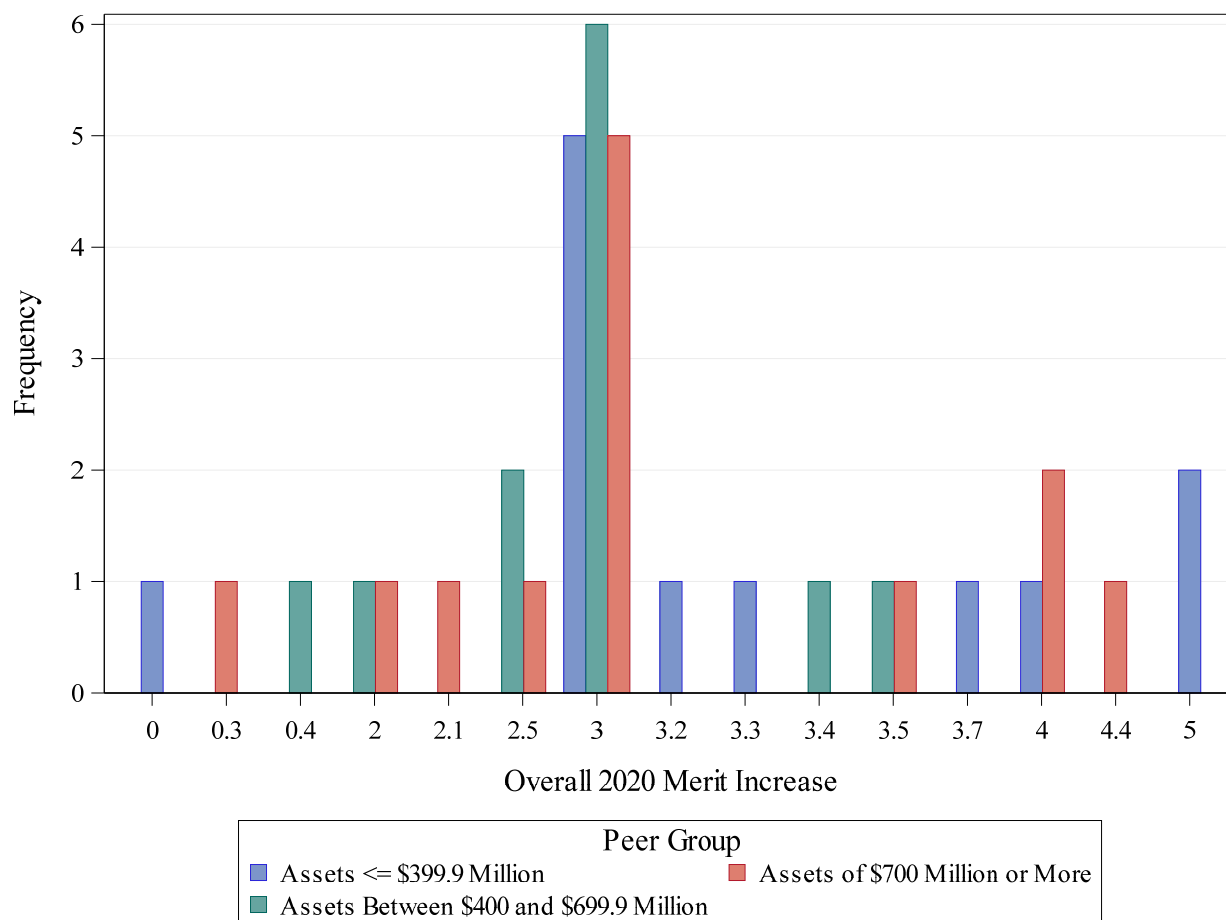
2020 Projected Non-Exempt Merit Increases By Peer Group



2020 Projected Non-Exempt Merit Increases By Peer Group

	NonExempt 2020 Merit Increase				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	3.00	3.00	3.50	3.07
Assets Between \$400 and \$699.9 Million	13	2.50	3.00	3.00	2.48
Assets of \$700 Million or More	13	2.50	3.00	3.30	2.82

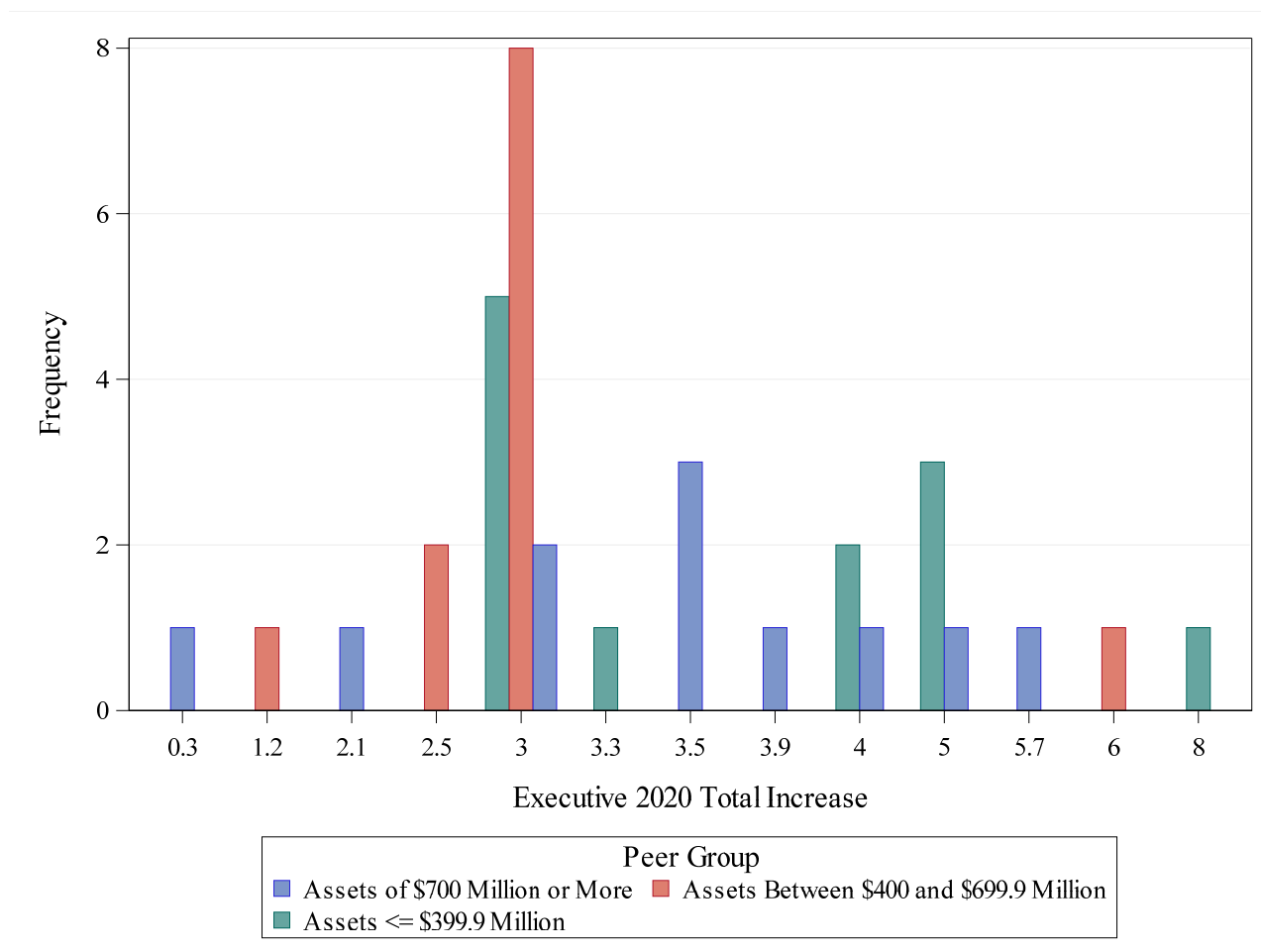
2020 Projected Overall Merit Increases By Peer Group



2020 Projected Overall Merit Increases By Peer Group

	Overall 2020 Merit Increase				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	3.00	3.10	3.85	3.27
Assets Between \$400 and \$699.9 Million	12	2.50	3.00	3.00	2.69
Assets of \$700 Million or More	13	2.50	3.00	3.50	2.91

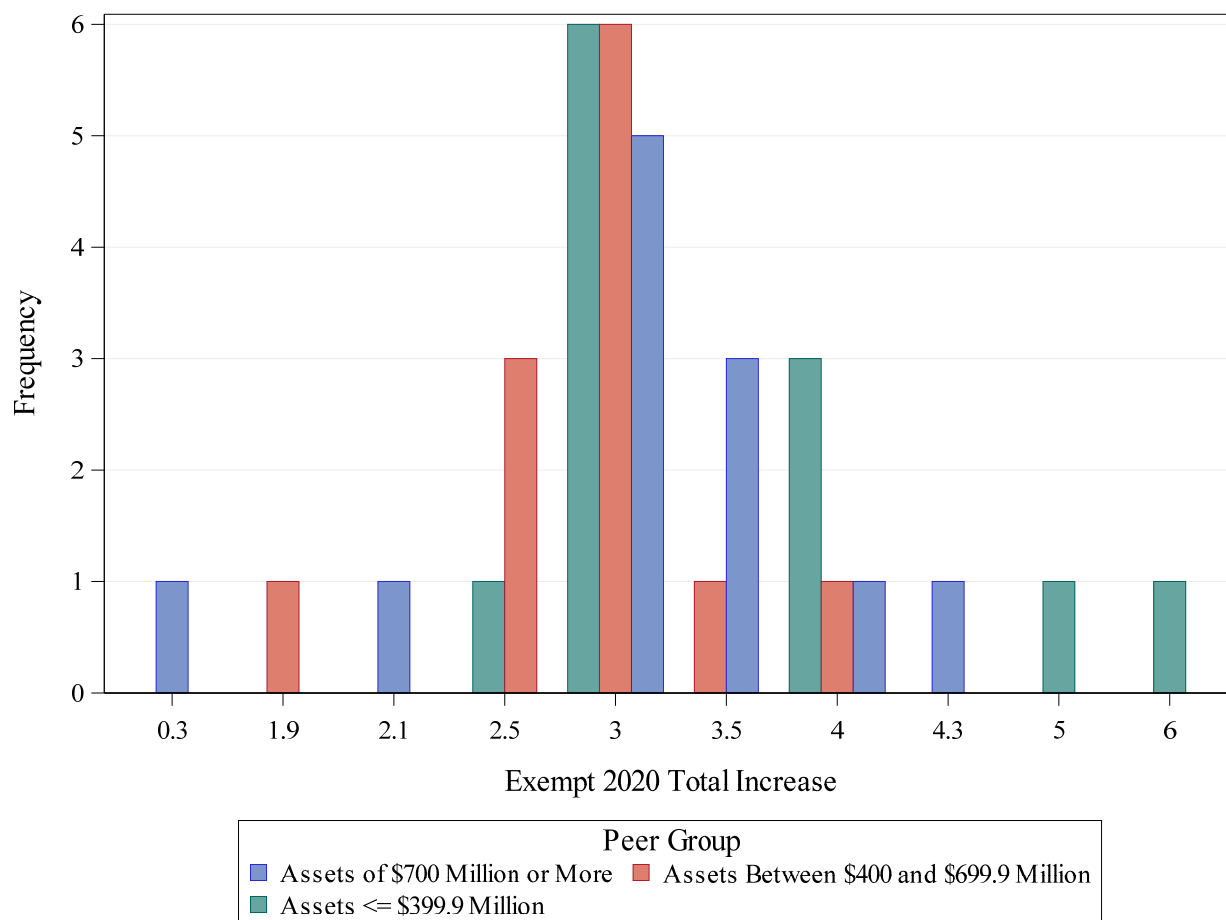
2020 Projected Executive Total Increases By Peer Group



2020 Projected Executive Total Increases By Peer Group

	Executive 2020 Total Increase				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	3.00	3.65	5.00	4.11
Assets Between \$400 and \$699.9 Million	12	2.75	3.00	3.00	3.02
Assets of \$700 Million or More	11	3.00	3.50	4.00	3.41

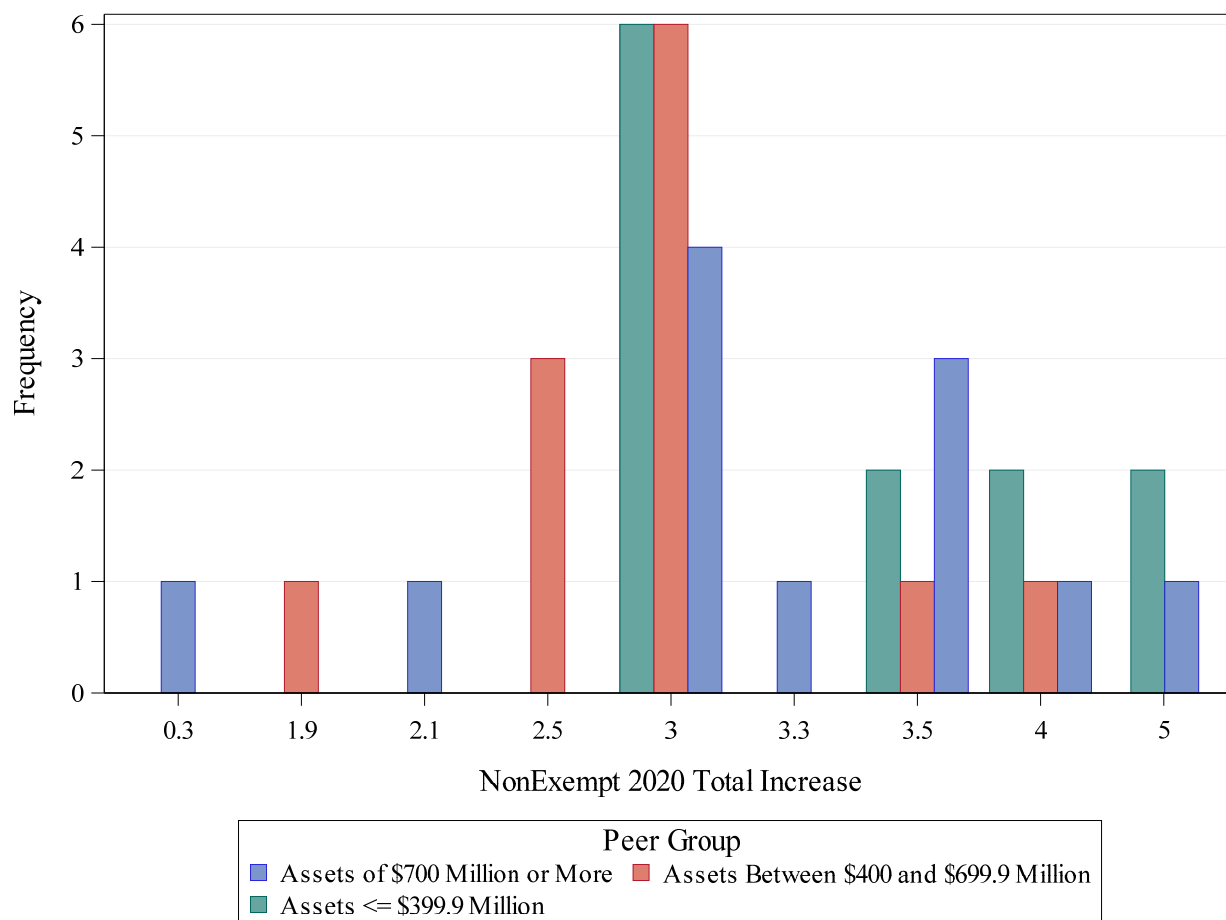
2020 Projected Exempt Total Increases By Peer Group



2020 Projected Exempt Total Increases By Peer Group

	Exempt 2020 Total Increase				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	3.00	3.00	4.00	3.63
Assets Between \$400 and \$699.9 Million	12	2.50	3.00	3.00	2.91
Assets of \$700 Million or More	12	3.00	3.00	3.50	3.02

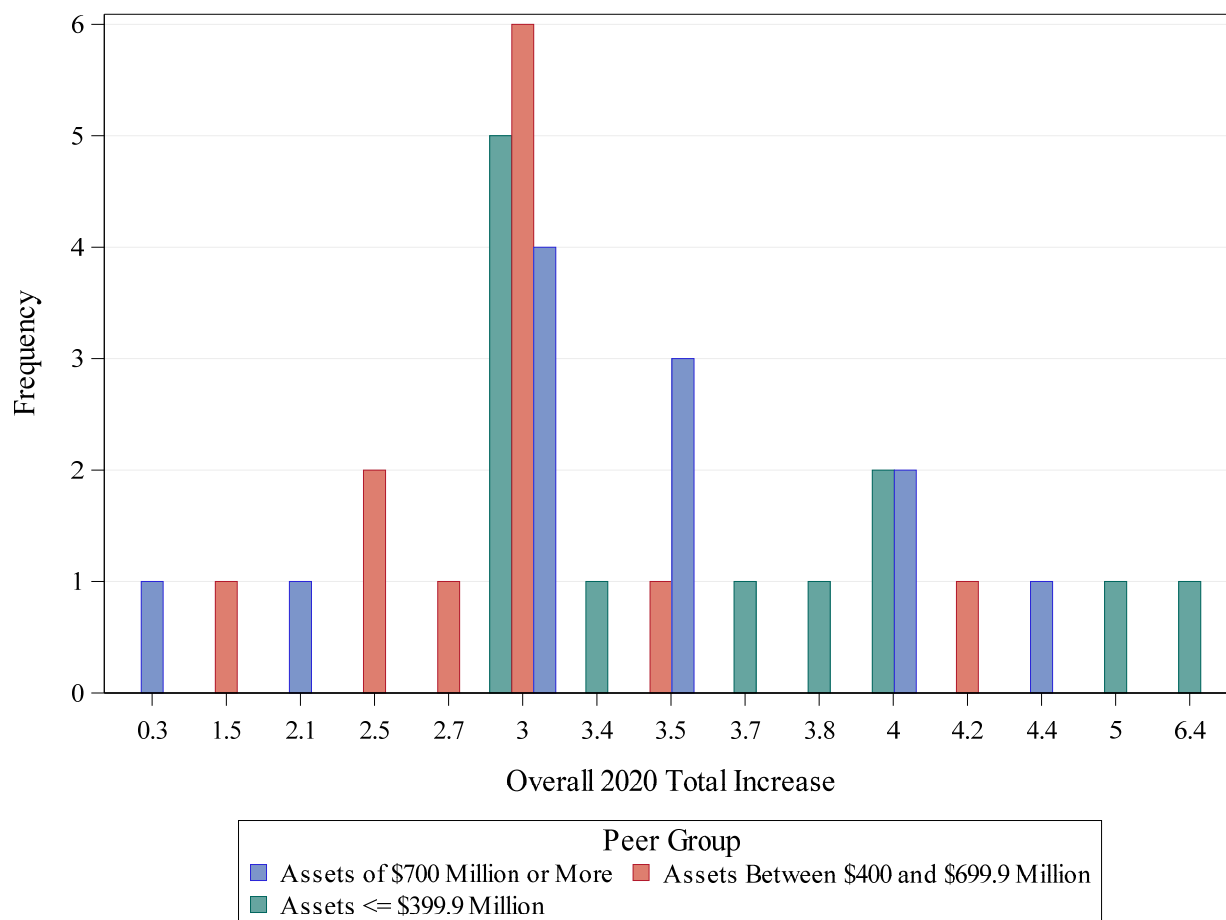
2020 Projected Non-Exempt Total Increases By Peer Group



2020 Projected Non-Exempt Total Increases By Peer Group

	NonExempt 2020 Total Increase				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	3.00	3.25	4.00	3.58
Assets Between \$400 and \$699.9 Million	12	2.50	3.00	3.00	2.91
Assets of \$700 Million or More	12	3.00	3.15	3.50	3.10

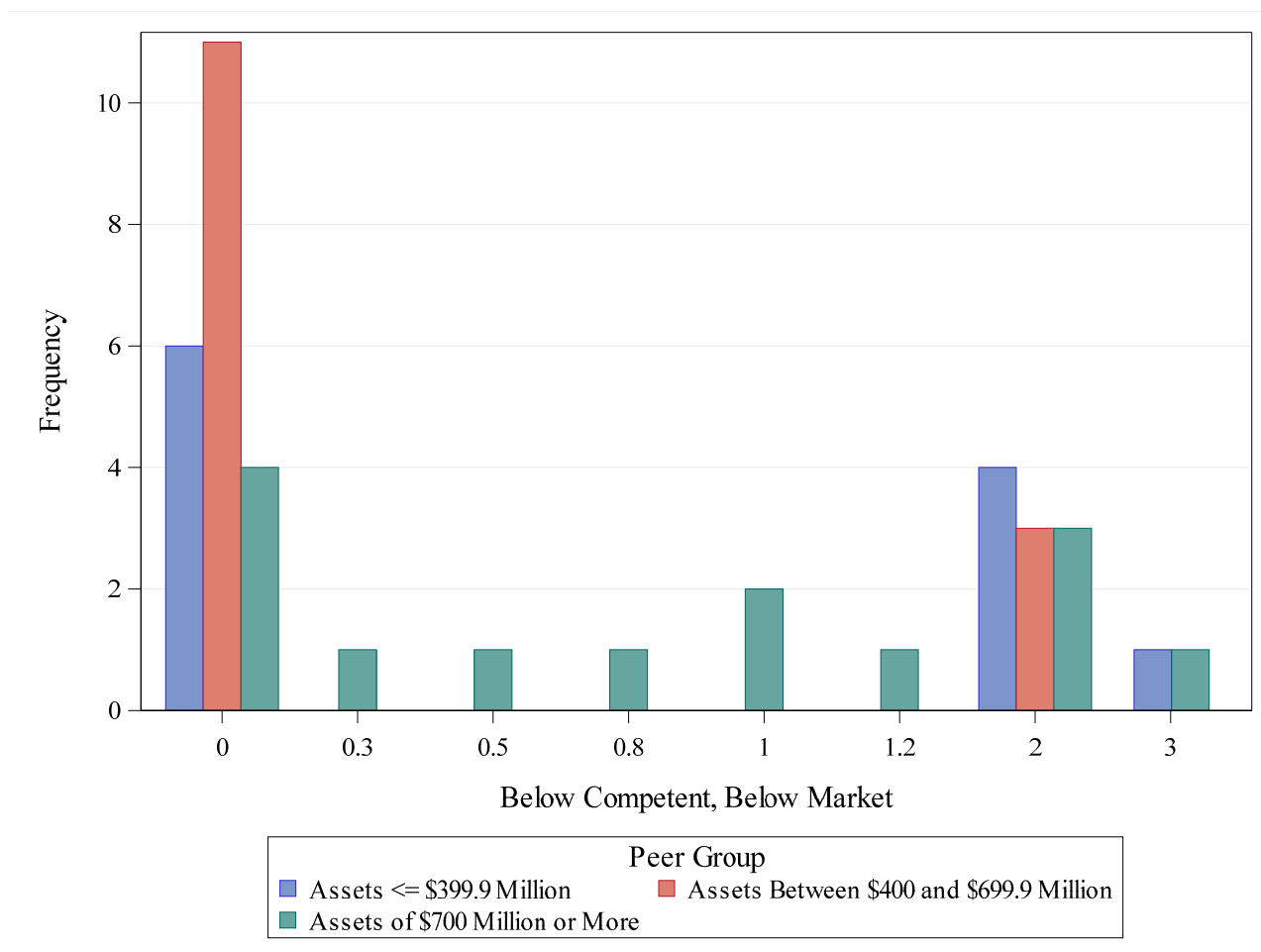
2020 Projected Overall Total Increases By Peer Group



2020 Projected Overall Total Increases By Peer Group

	Overall 2020 Total Increase				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	3.00	3.55	4.00	3.78
Assets Between \$400 and \$699.9 Million	12	2.60	3.00	3.00	2.91
Assets of \$700 Million or More	12	3.00	3.25	3.75	3.11

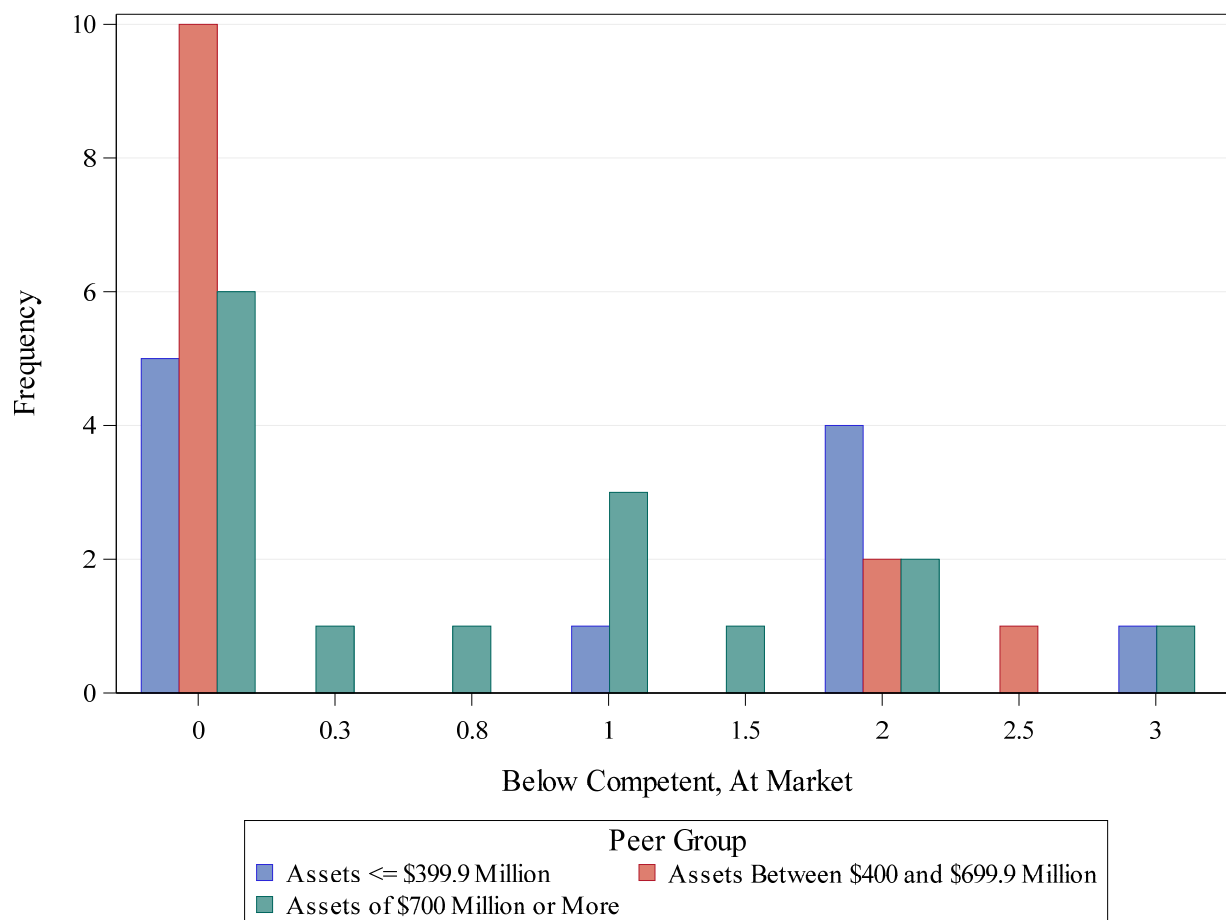
2019 Expected Increase for the Below Competent Performance Level and Below Market Salary By Peer Group



2019 Expected Increase for the Below Competent Performance Level and Below Market Salary By Peer Group

	Below Competent, Below Market				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	11	0.00	0.00	2.00	1.00
Assets Between \$400 and \$699.9 Million	14	0.00	0.00	0.00	0.43
Assets of \$700 Million or More	14	0.00	0.90	2.00	0.99

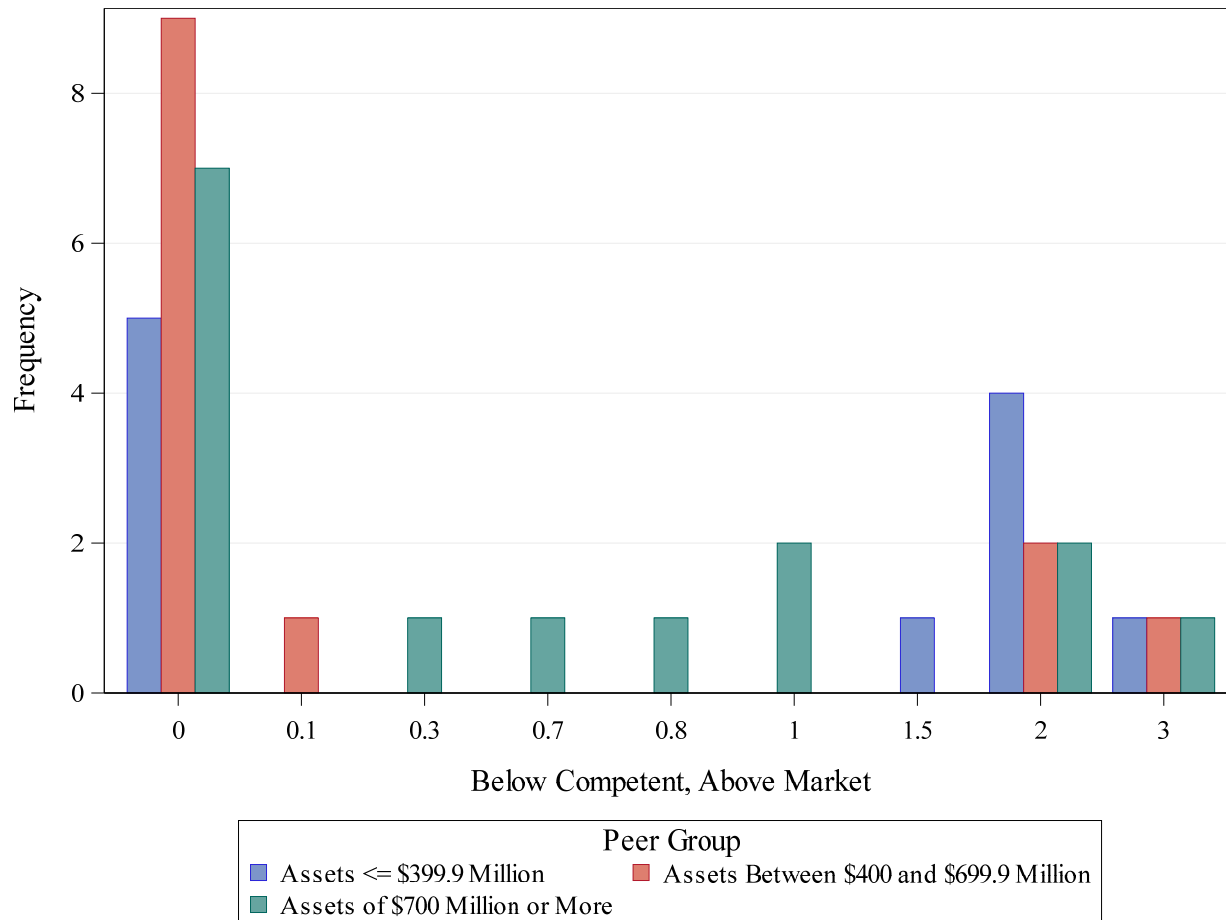
***2019 Expected Increase for the Below Competent Performance Level and at Market Salary
By Peer Group***



***2019 Expected Increase for the Below Competent Performance Level and at Market Salary
By Peer Group***

	Below Competent, At Market				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	11	0.00	1.00	2.00	1.09
Assets Between \$400 and \$699.9 Million	13	0.00	0.00	0.00	0.50
Assets of \$700 Million or More	15	0.00	0.80	1.50	0.84

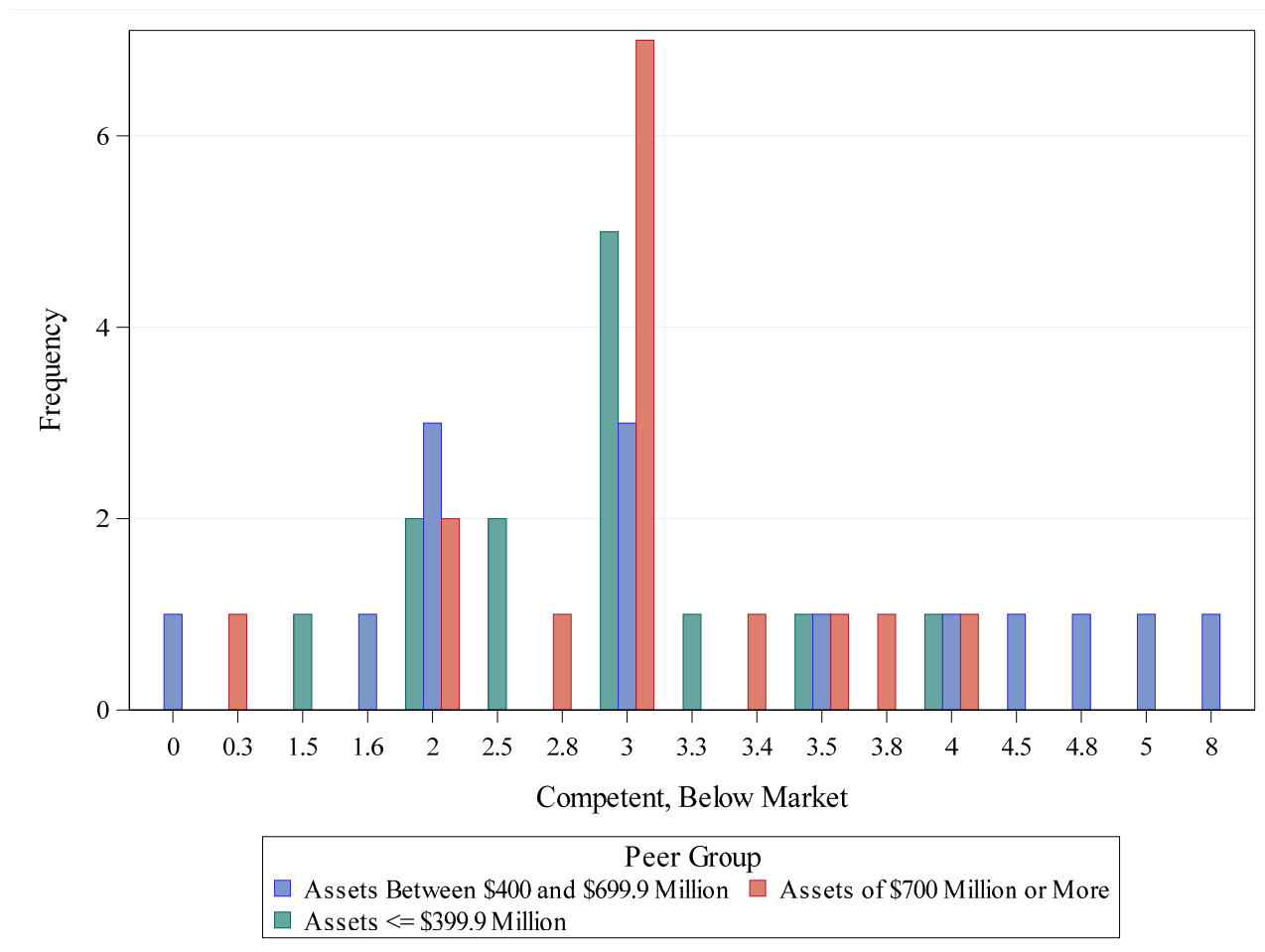
***2019 Expected Increase for the Below Competent Performance Level and Above Market Salary
By Peer Group***



***2019 Expected Increase for the Below Competent Performance Level and Above Market Salary
By Peer Group***

	Below Competent, Above Market				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	11	0.00	1.50	2.00	1.14
Assets Between \$400 and \$699.9 Million	13	0.00	0.00	0.10	0.55
Assets of \$700 Million or More	15	0.00	0.30	1.00	0.72

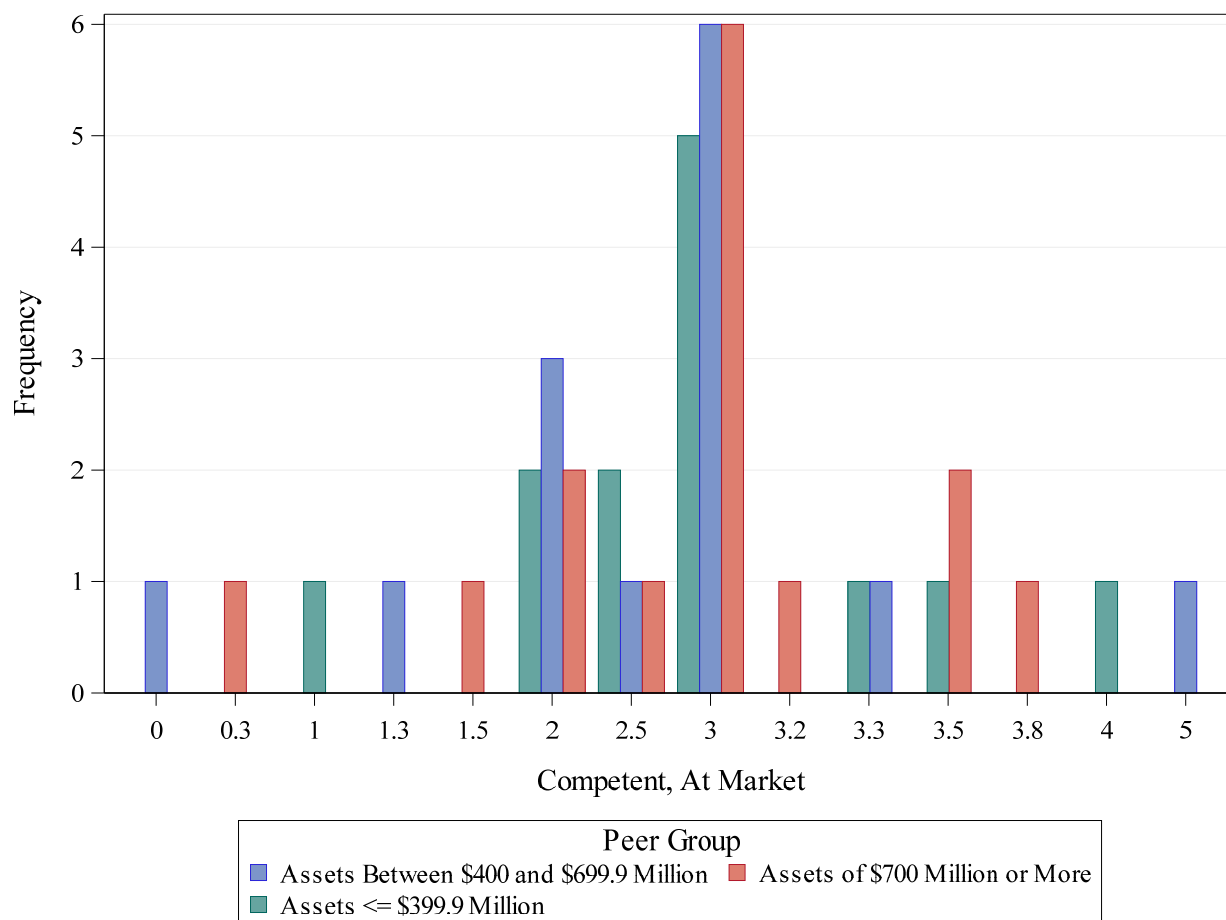
2019 Expected Increase for the Competent Performance Level and Below Market Salary By Peer Group



2019 Expected Increase for the Competent Performance Level and Below Market Salary By Peer Group

	Competent, Below Market				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	2.50	3.00	3.00	2.79
Assets Between \$400 and \$699.9 Million	14	2.00	3.00	4.50	3.31
Assets of \$700 Million or More	15	2.80	3.00	3.40	2.85

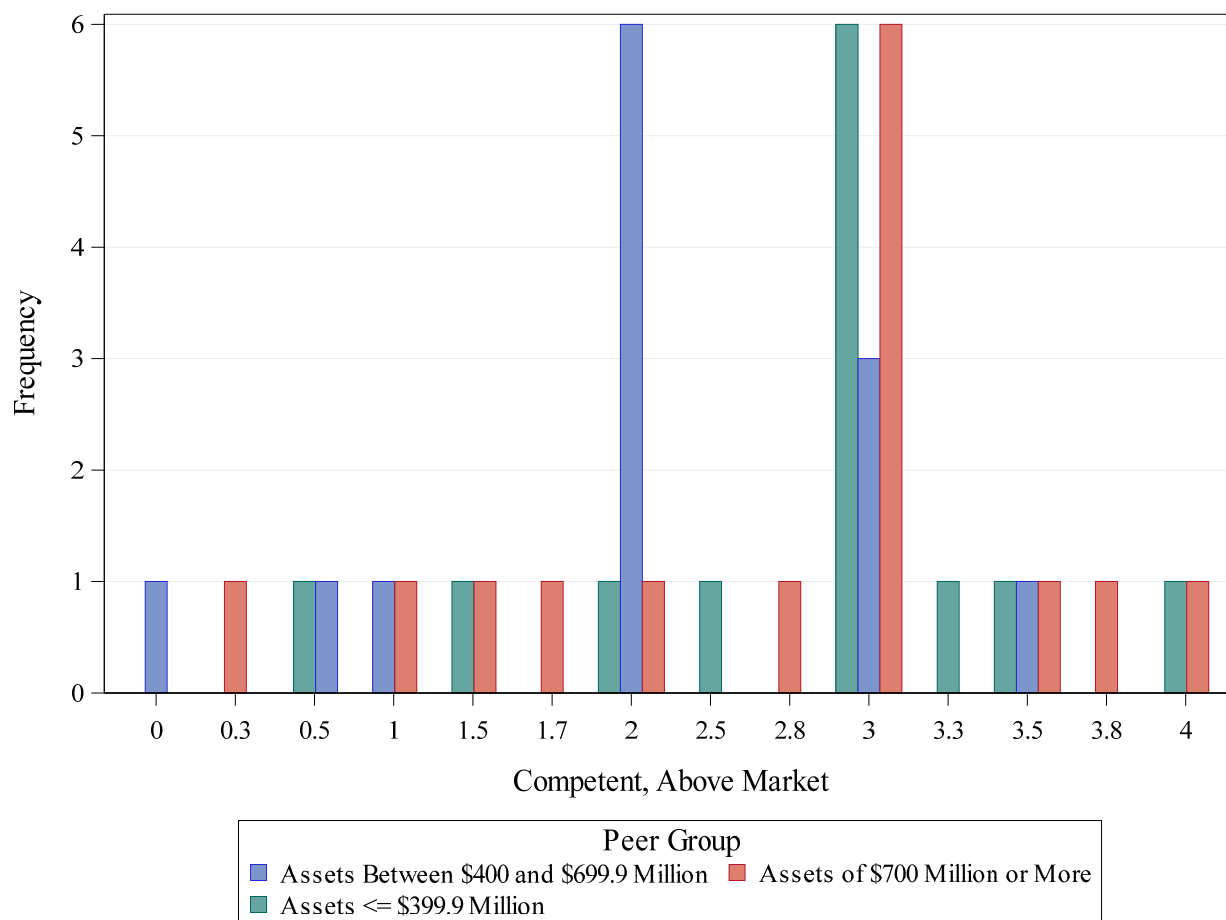
***2019 Expected Increase for the Competent Performance Level and at Market Salary
By Peer Group***



***2019 Expected Increase for the Competent Performance Level and at Market Salary
By Peer Group***

	Competent, At Market				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	2.50	3.00	3.00	2.75
Assets Between \$400 and \$699.9 Million	14	2.00	3.00	3.00	2.58
Assets of \$700 Million or More	15	2.00	3.00	3.20	2.69

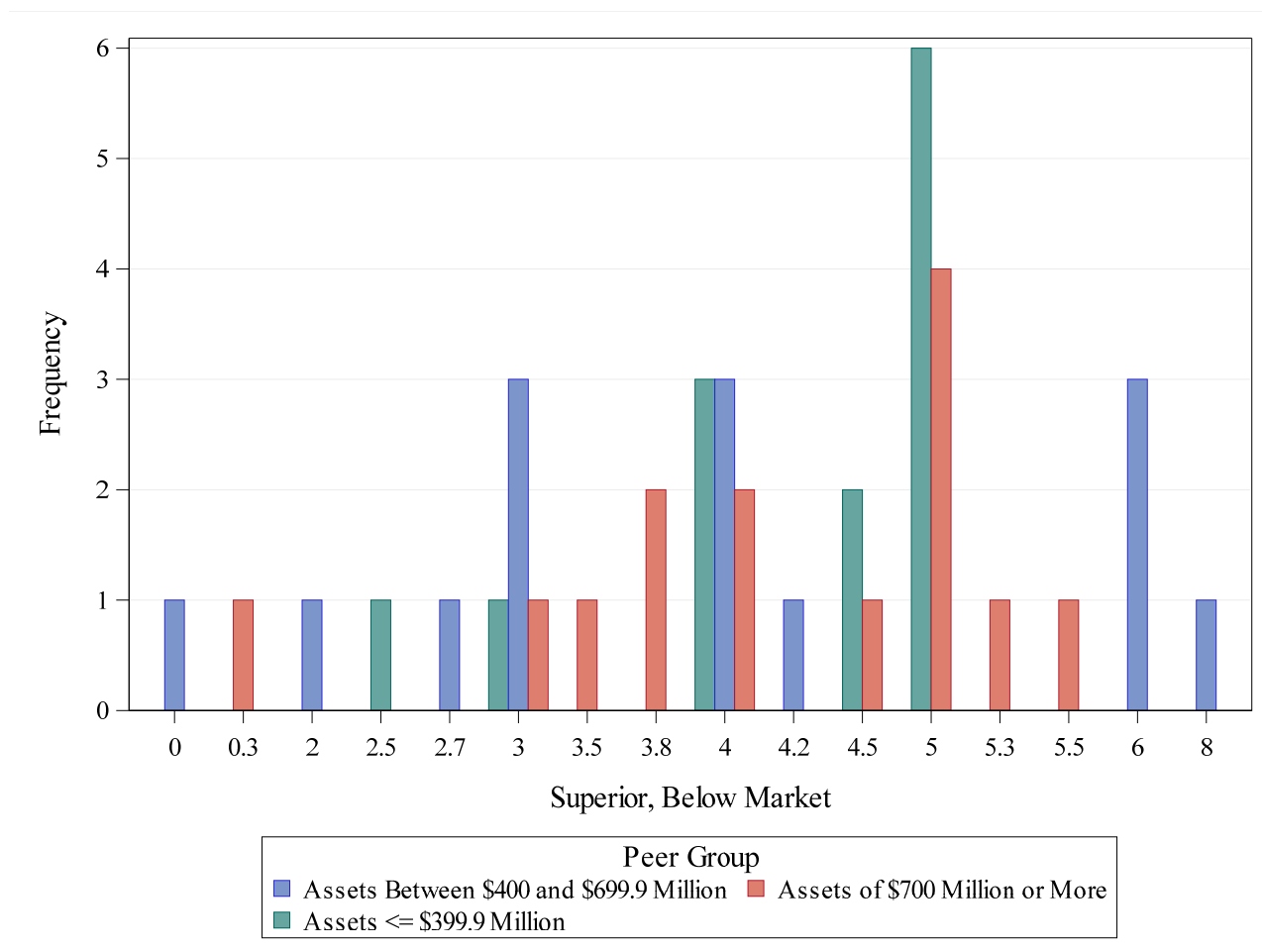
2019 Expected Increase for the Competent Performance Level and Above Market Salary By Peer Group



2019 Expected Increase for the Competent Performance Level and Above Market Salary By Peer Group

	Competent, Above Market				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	2.50	3.00	3.00	2.72
Assets Between \$400 and \$699.9 Million	13	2.00	2.00	3.00	2.00
Assets of \$700 Million or More	15	1.70	3.00	3.00	2.57

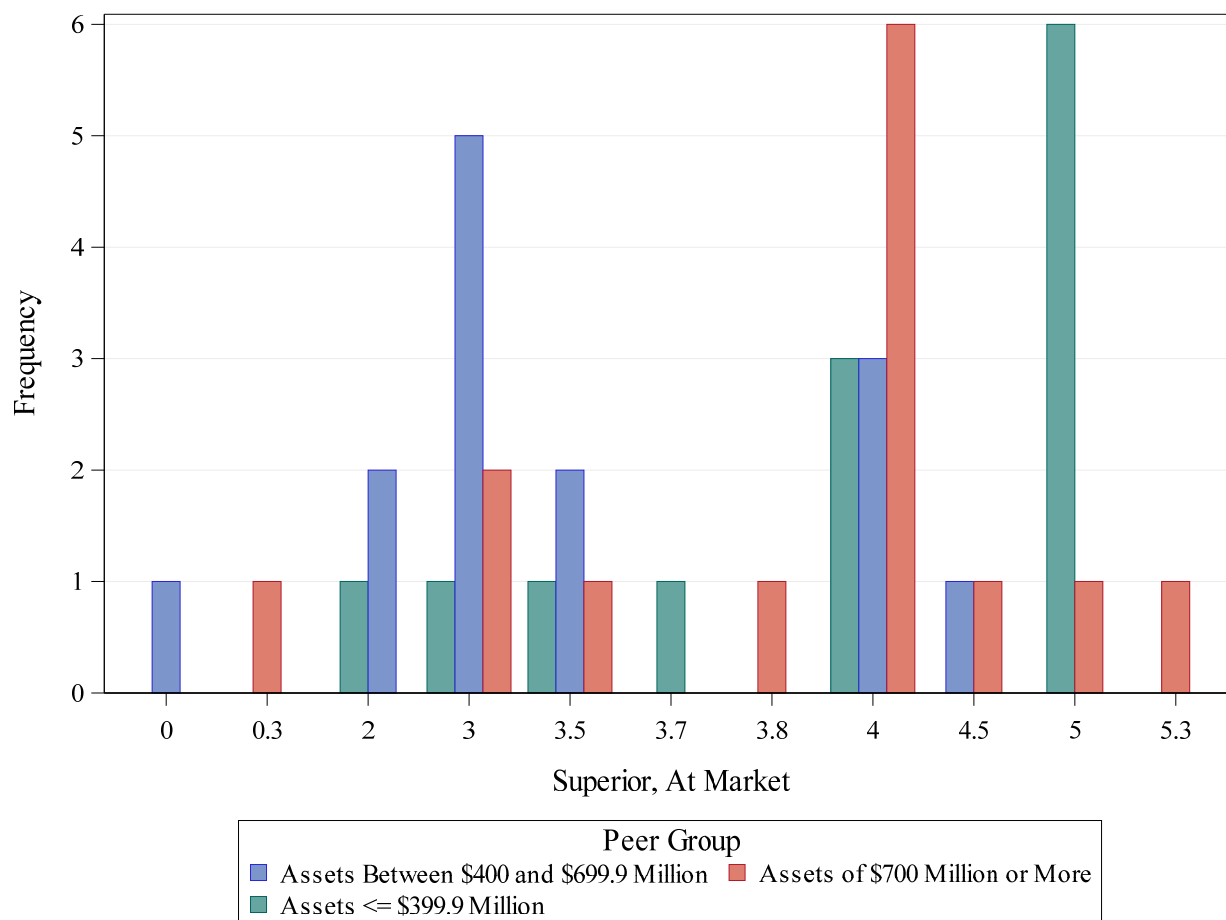
2019 Expected Increase for the Superior Performance Level and Below Market Salary By Peer Group



2019 Expected Increase for the Superior Performance Level and Below Market Salary By Peer Group

	Superior, Below Market				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	4.00	4.50	5.00	4.35
Assets Between \$400 and \$699.9 Million	14	3.00	4.00	6.00	3.99
Assets of \$700 Million or More	14	3.80	4.25	5.00	4.12

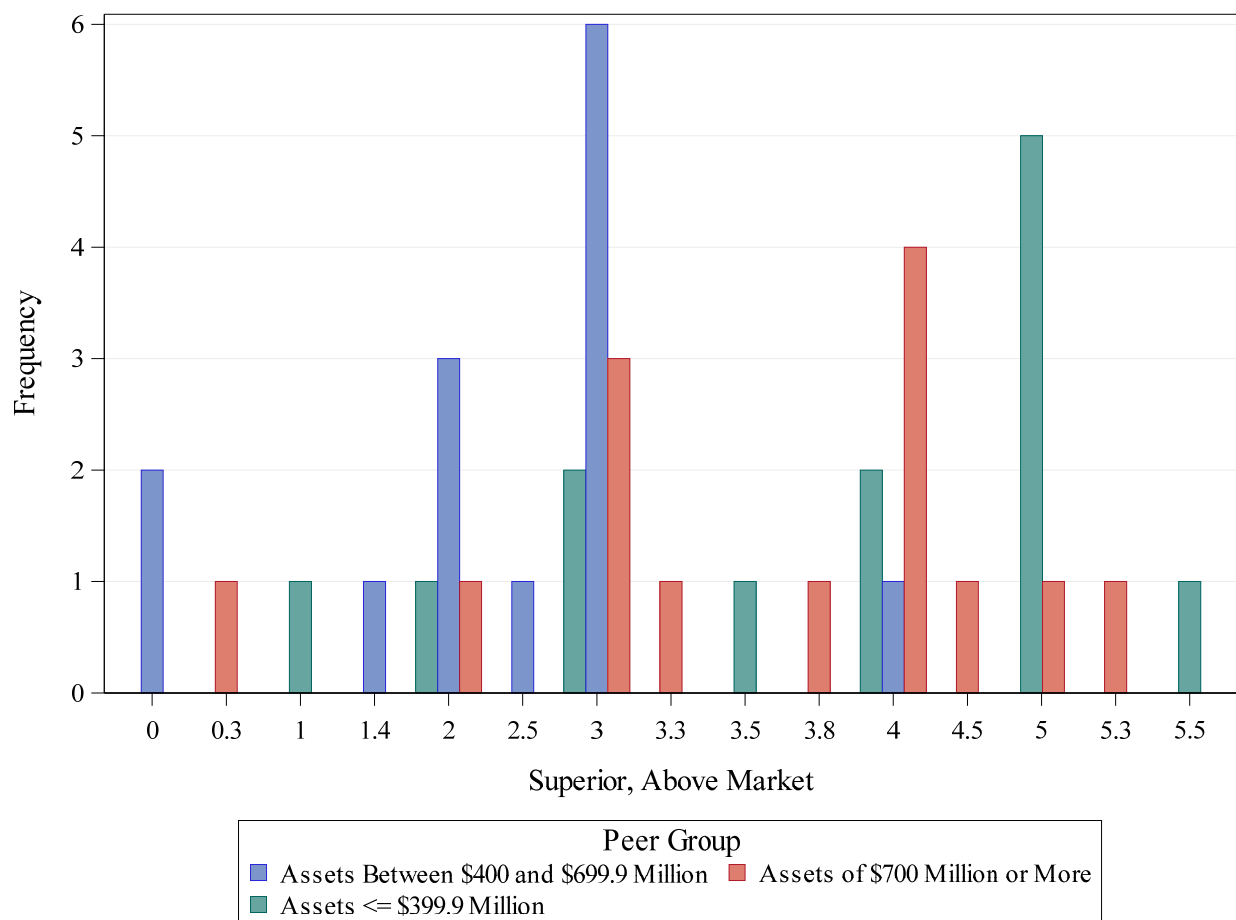
***2019 Expected Increase for the Superior Performance Level and at Market Salary
By Peer Group***



***2019 Expected Increase for the Superior Performance Level and at Market Salary
By Peer Group***

	Superior, At Market				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	3.70	4.00	5.00	4.17
Assets Between \$400 and \$699.9 Million	14	3.00	3.00	4.00	3.04
Assets of \$700 Million or More	14	3.50	4.00	4.00	3.74

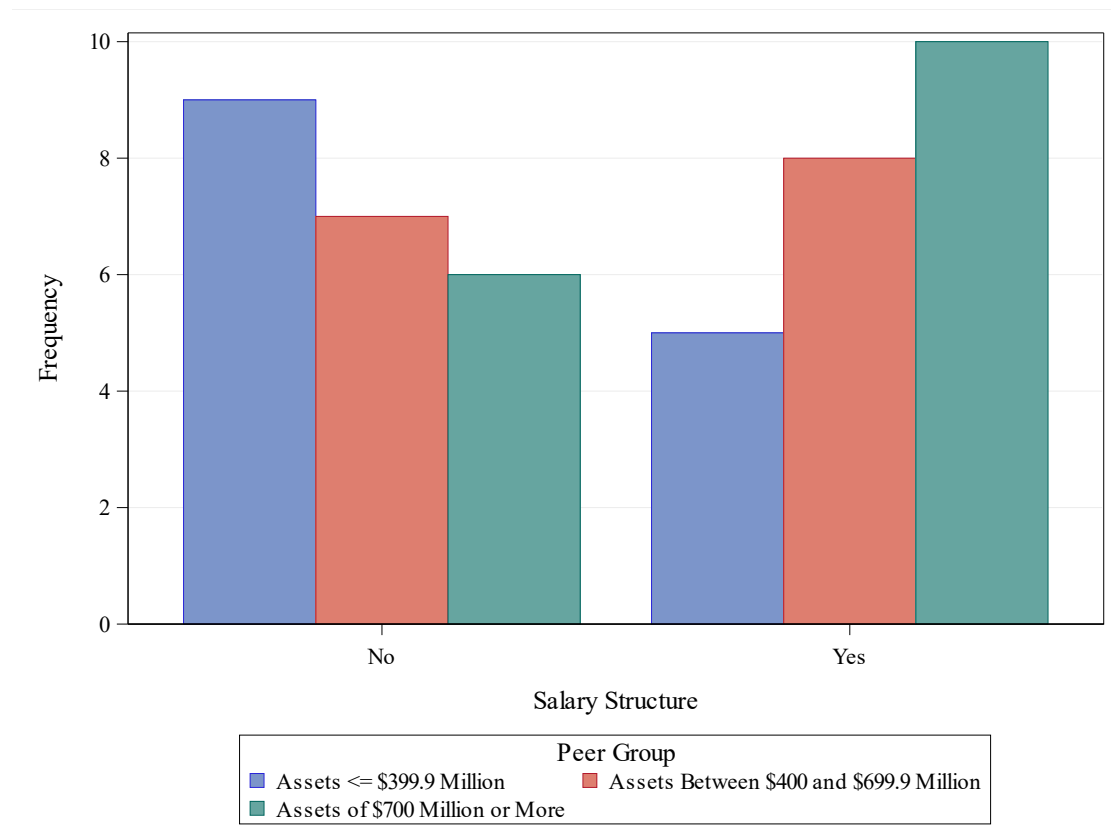
***2019 Expected Increase for the Superior Performance Level and Above Market Salary
By Peer Group***



***2019 Expected Increase for the Superior Performance Level and Above Market Salary
By Peer Group***

	Superior, Above Market				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	3.00	4.00	5.00	3.92
Assets Between \$400 and \$699.9 Million	14	2.00	2.75	3.00	2.28
Assets of \$700 Million or More	14	3.00	3.90	4.00	3.51

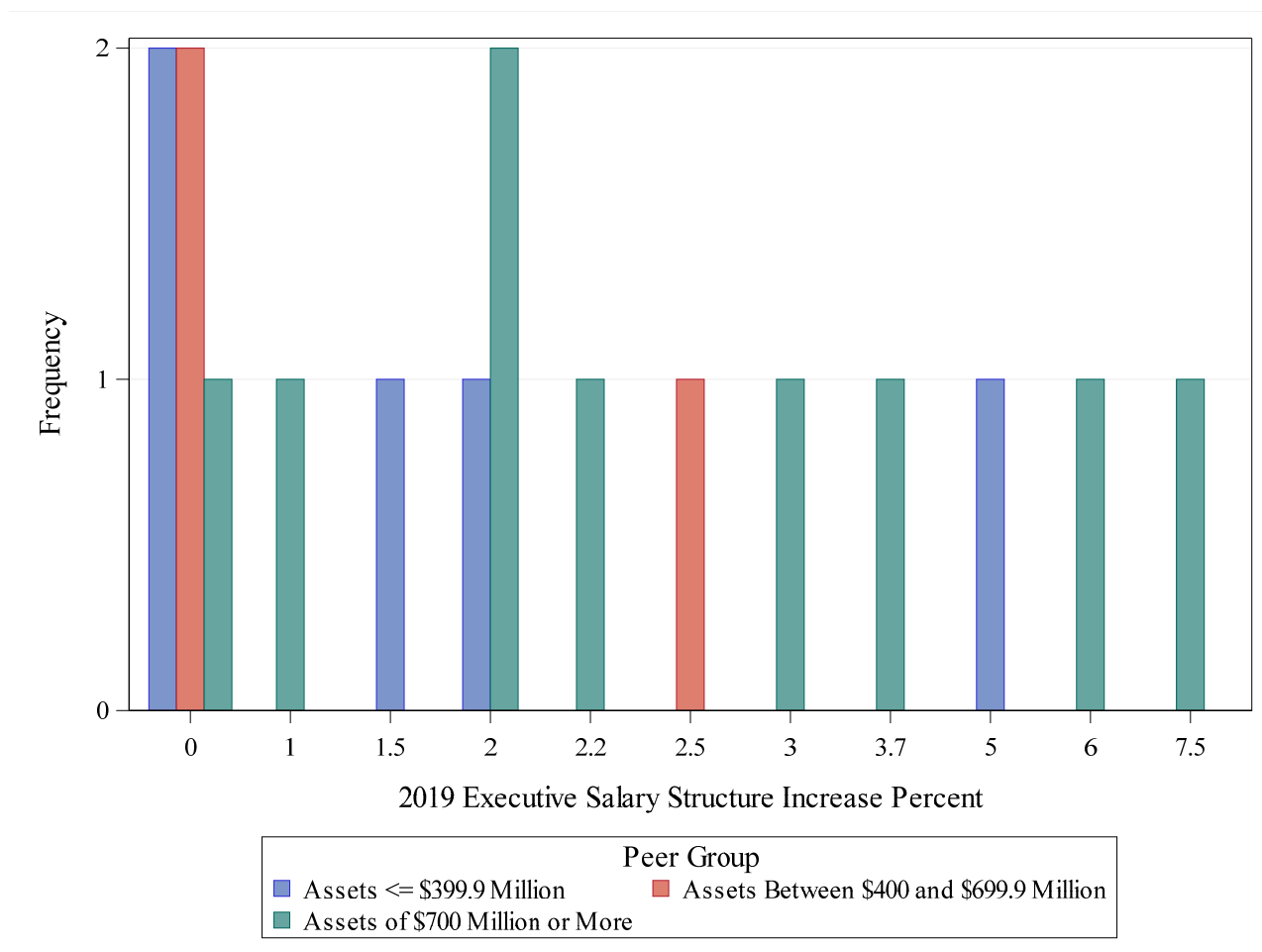
Institution has a Wage and Salary Structure with Ranges and Grades for Jobs By Peer Group



Institution has a Wage and Salary Structure with Ranges and Grades for Jobs By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	9 20.0% 40.9% 64.3%	7 15.6% 31.8% 46.7%	6 13.3% 27.3% 37.5%	22 48.9%
Yes	5 11.1% 21.7% 35.7%	8 17.8% 34.8% 53.3%	10 22.2% 43.5% 62.5%	23 51.1%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

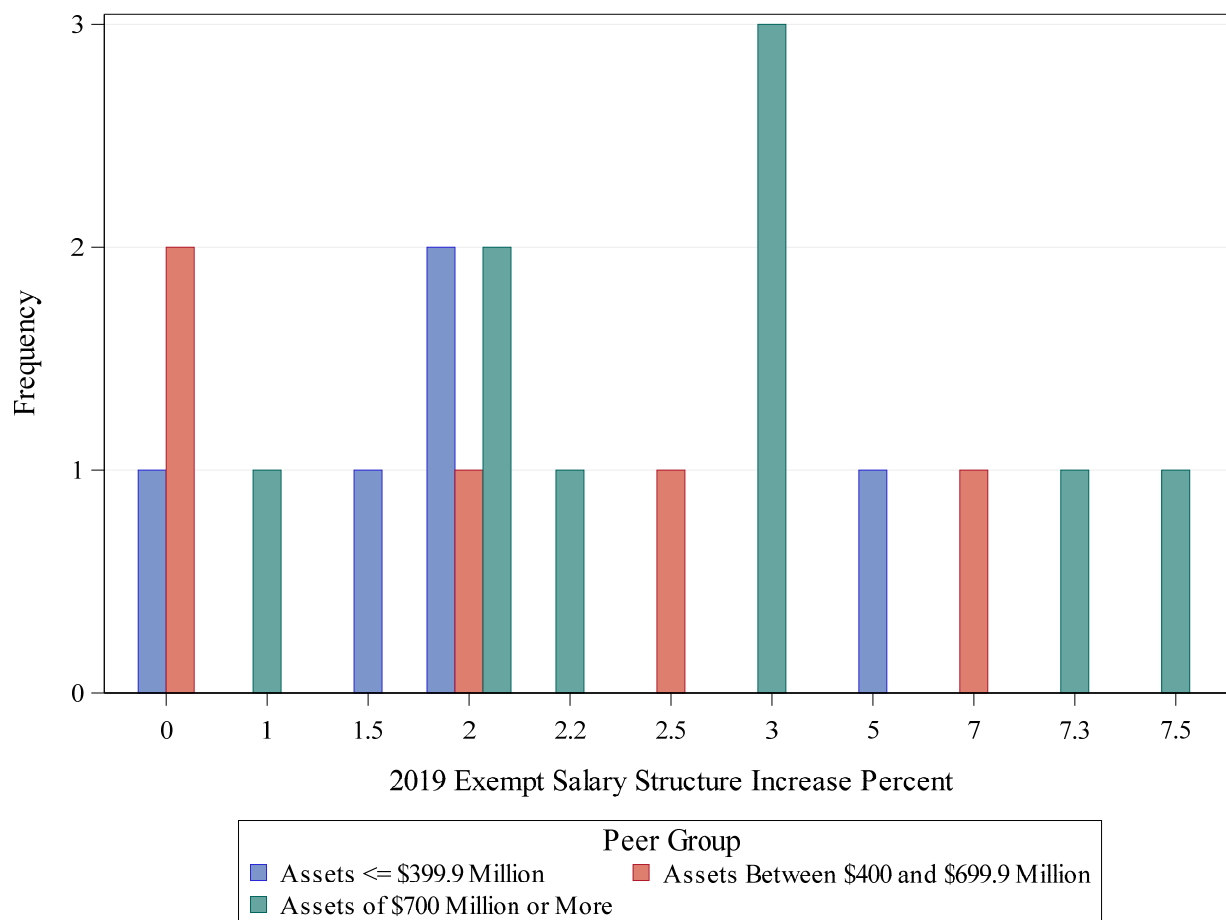
2019 Percent Increases to Executive Salary Structure Midpoints By Peer Group



2019 Percent Increases to Executive Salary Structure Midpoints By Peer Group

	2019 Executive Salary Structure Increase Percent				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	5	0.00	1.50	2.00	1.70
Assets Between \$400 and \$699.9 Million	3	0.00	0.00	2.50	0.83
Assets of \$700 Million or More	9	2.00	2.20	3.70	3.04

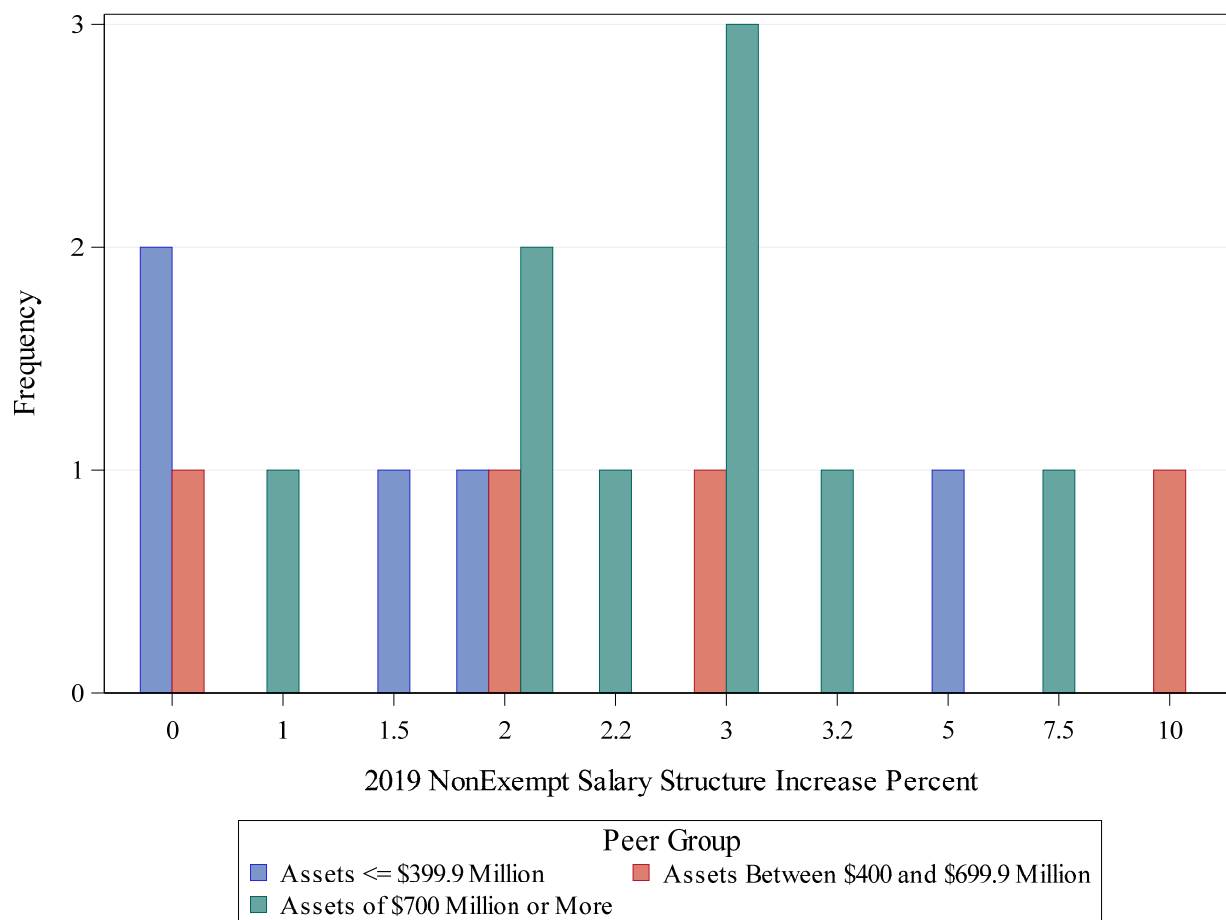
2019 Percent Increases to Exempt Salary Structure Midpoints By Peer Group



2019 Percent Increases to Exempt Salary Structure Midpoints By Peer Group

	2019 Exempt Salary Structure Increase Percent				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	5	1.50	2.00	2.00	2.10
Assets Between \$400 and \$699.9 Million	5	0.00	2.00	2.50	2.30
Assets of \$700 Million or More	9	2.00	3.00	3.00	3.44

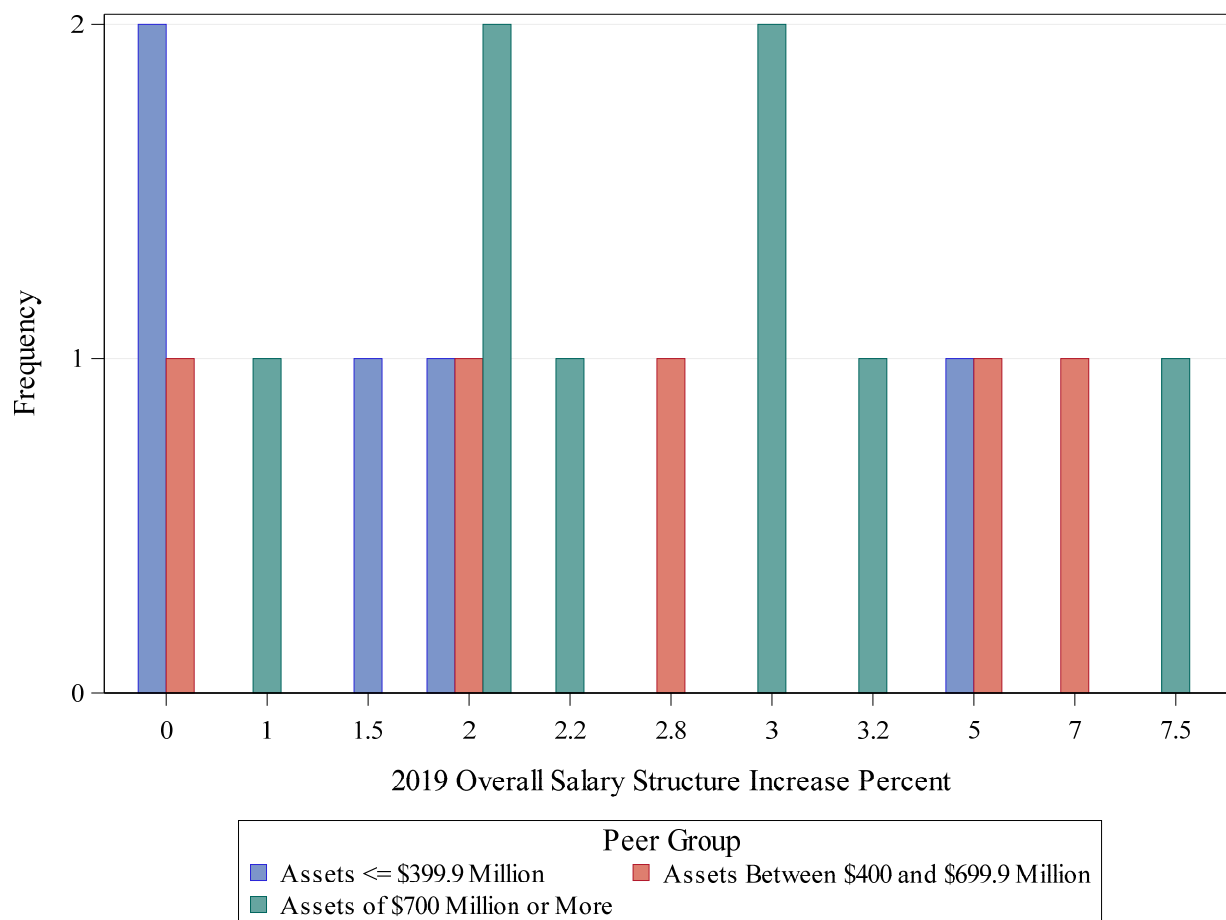
2019 Increases to Non-Exempt Salary Structure Midpoints By Peer Group



2019 Increases to Non-Exempt Salary Structure Midpoints By Peer Group

	2019 NonExempt Salary Structure Increase Percent				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	5	0.00	1.50	2.00	1.70
Assets Between \$400 and \$699.9 Million	4	1.00	2.50	6.50	3.75
Assets of \$700 Million or More	9	2.00	3.00	3.00	2.99

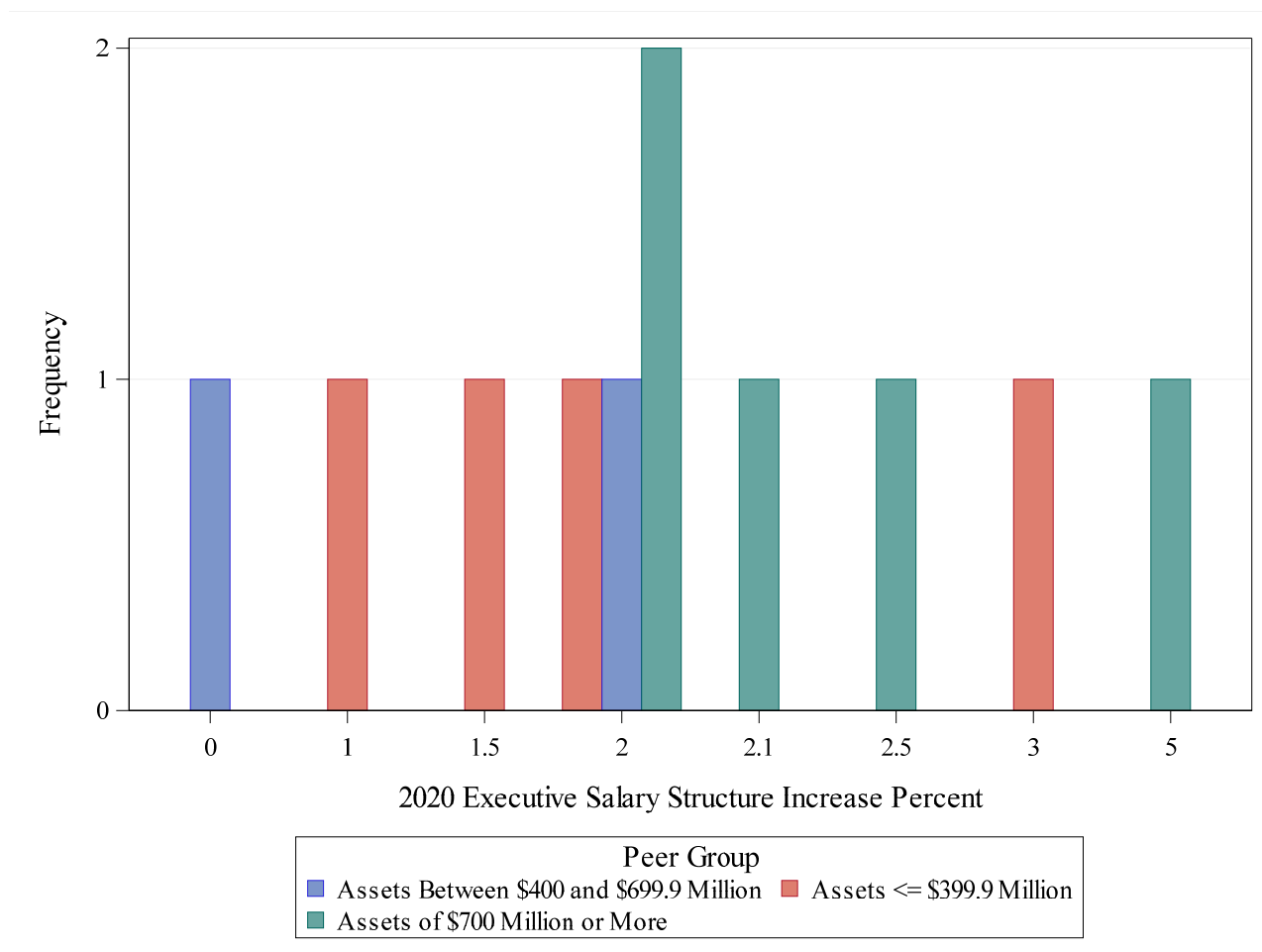
2019 Overall Percent Increases to Salary Structure Midpoints By Peer Group



2019 Overall Percent Increases to Salary Structure Midpoints By Peer Group

	2019 Overall Salary Structure Increase Percent				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	5	0.00	1.50	2.00	1.70
Assets Between \$400 and \$699.9 Million	5	2.00	2.80	5.00	3.36
Assets of \$700 Million or More	8	2.00	2.60	3.10	2.99

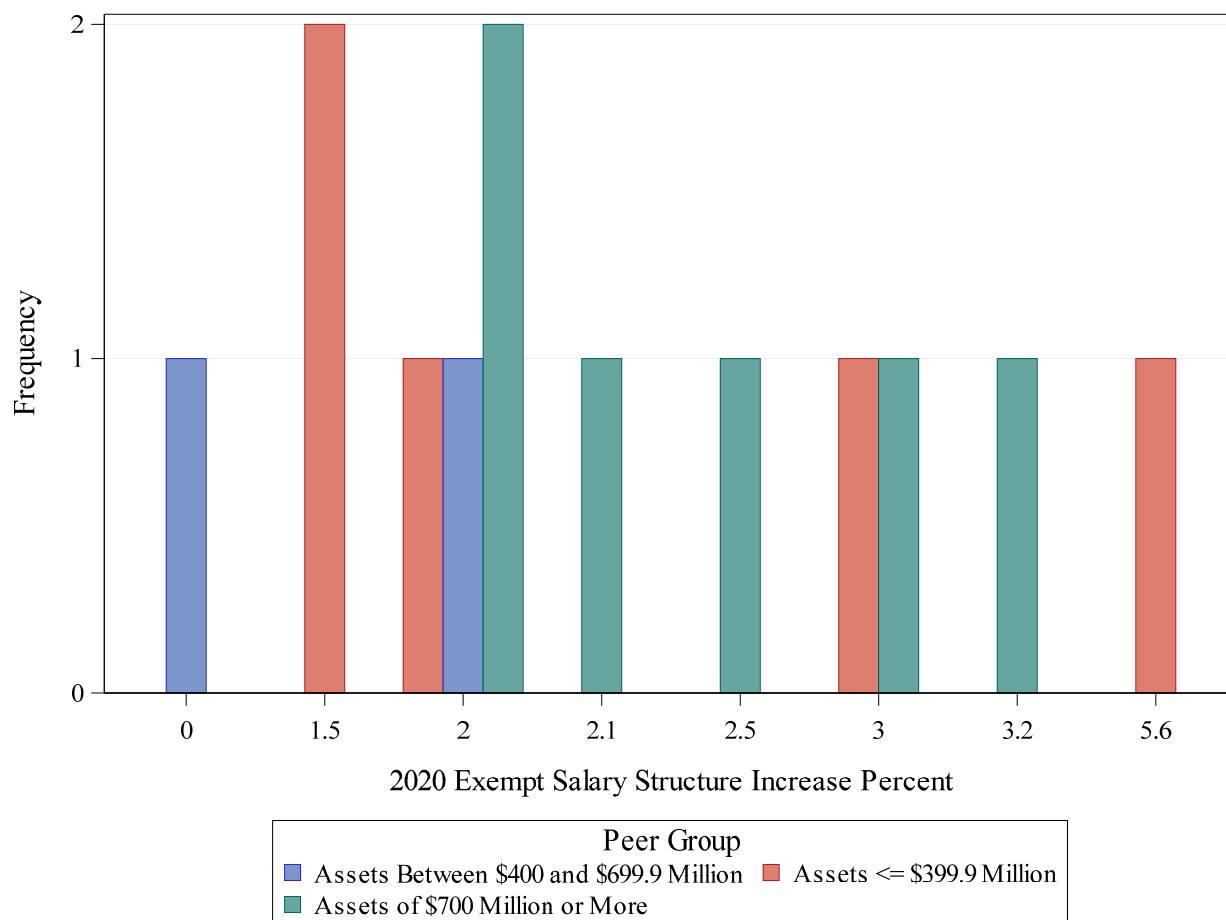
2020 Projected Percent Increases to Executive Salary Structure Midpoints By Peer Group



2020 Projected Percent Increases to Executive Salary Structure Midpoints By Peer Group

	2020 Executive Salary Structure Increase Percent				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	4	1.25	1.75	2.50	1.88
Assets Between \$400 and \$699.9 Million	2	0.00	1.00	2.00	1.00
Assets of \$700 Million or More	5	2.00	2.10	2.50	2.72

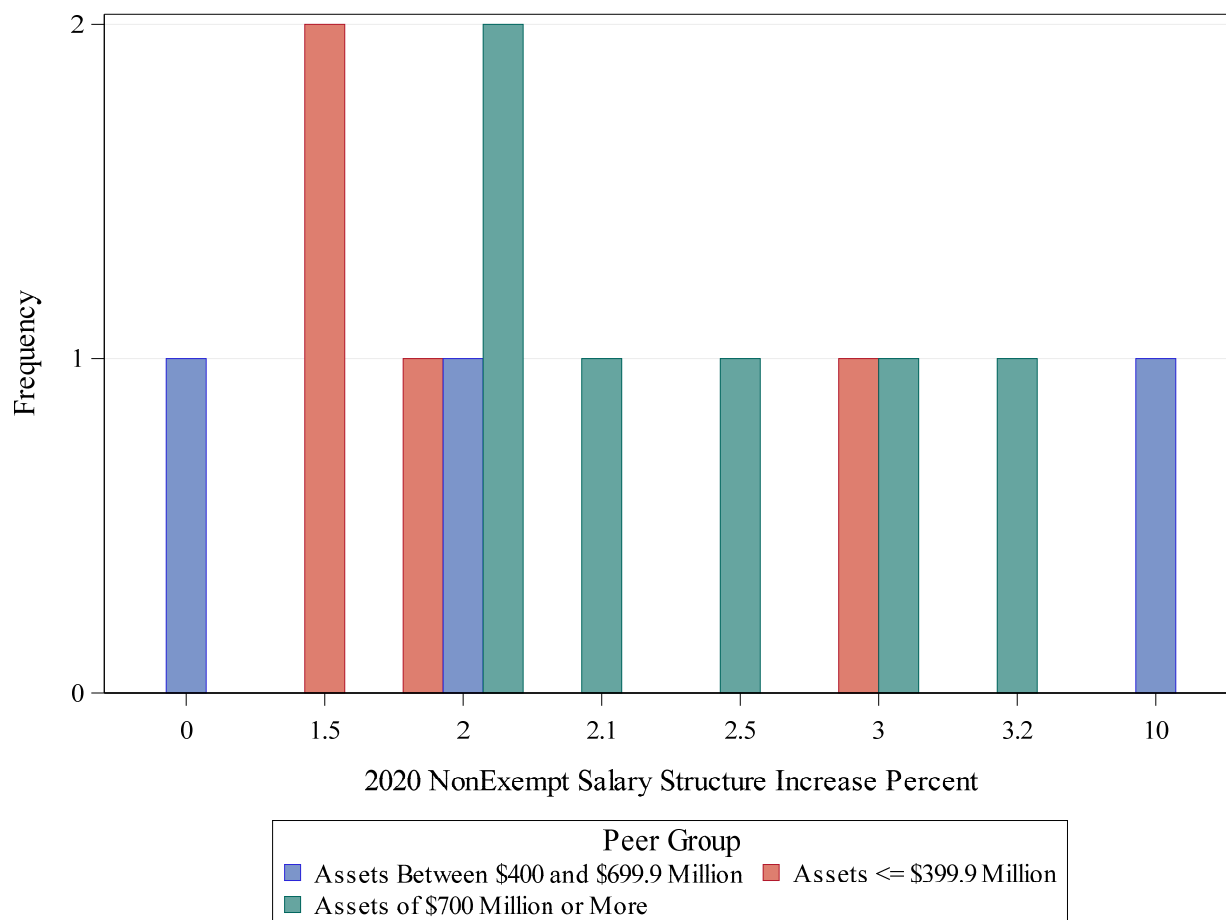
2020 Projected Percent Increases to Exempt Salary Structure Midpoints By Peer Group



2020 Projected Percent Increases to Exempt Salary Structure Midpoints By Peer Group

	2020 Exempt Salary Structure Increase Percent				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	5	1.50	2.00	3.00	2.72
Assets Between \$400 and \$699.9 Million	2	0.00	1.00	2.00	1.00
Assets of \$700 Million or More	6	2.00	2.30	3.00	2.47

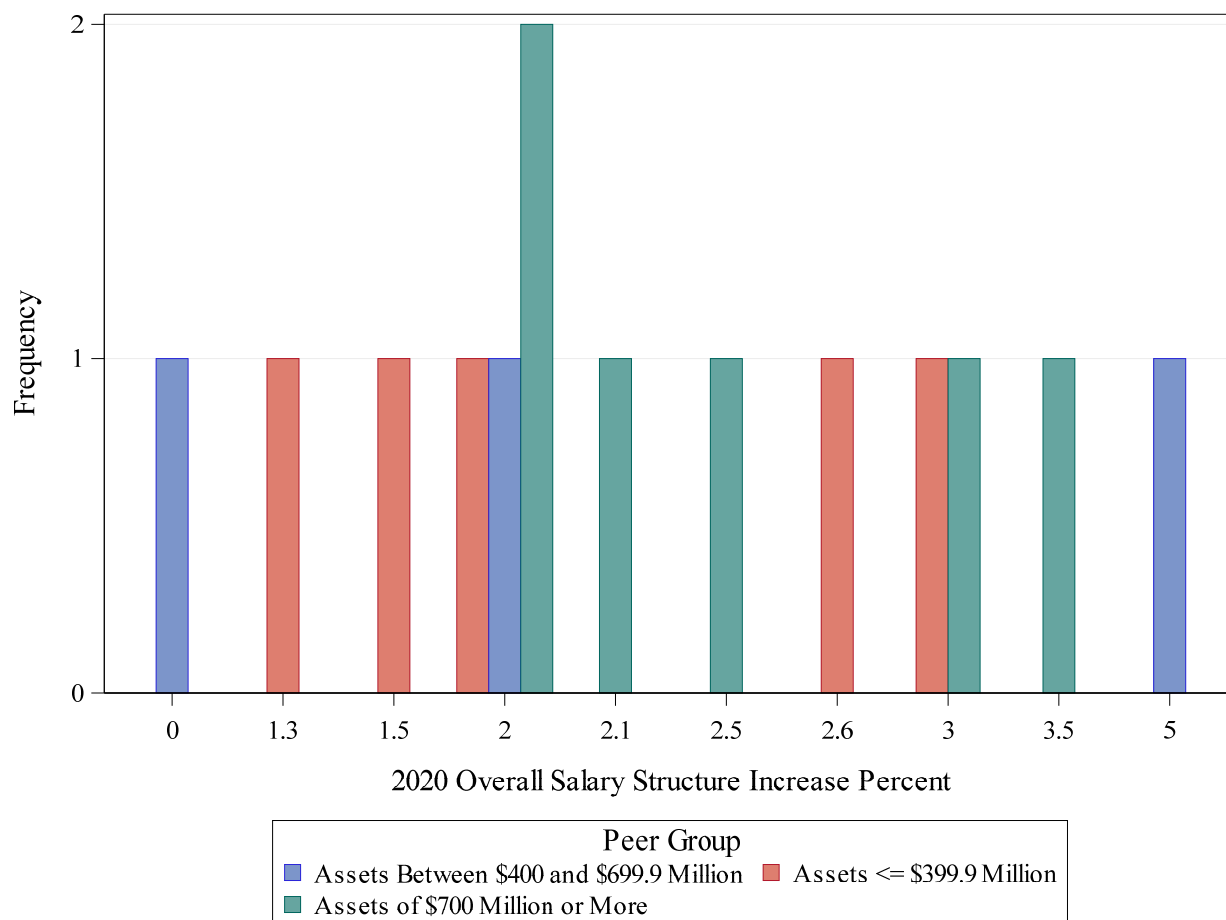
2020 Projected Increases to Non-Exempt Salary Structure Midpoints By Peer Group



2020 Projected Increases to Non-Exempt Salary Structure Midpoints By Peer Group

	2020 NonExempt Salary Structure Increase Percent				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	4	1.50	1.75	2.50	2.00
Assets Between \$400 and \$699.9 Million	3	0.00	2.00	10.00	4.00
Assets of \$700 Million or More	6	2.00	2.30	3.00	2.47

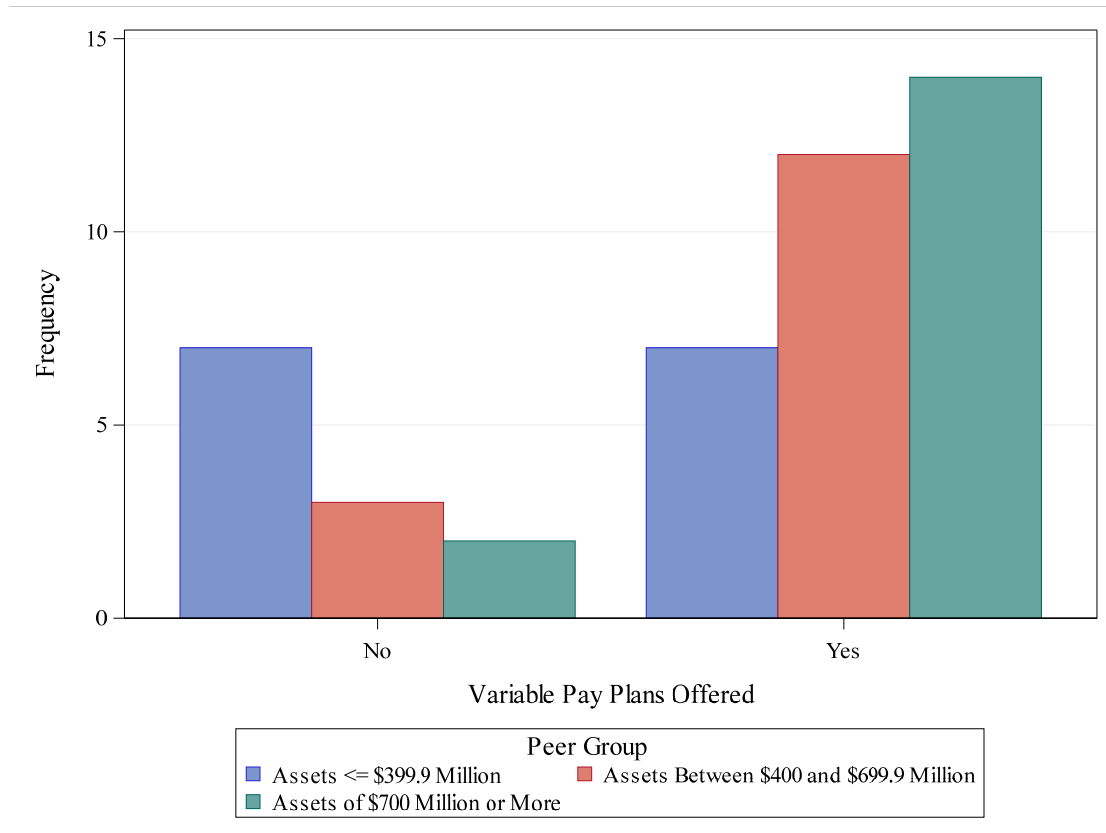
2020 Projected Overall Percent Increases to Salary Structure Midpoints By Peer Group



2020 Projected Overall Percent Increases to Salary Structure Midpoints By Peer Group

	2020 Overall Salary Structure Increase Percent				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	5	1.50	2.00	2.60	2.08
Assets Between \$400 and \$699.9 Million	3	0.00	2.00	5.00	2.33
Assets of \$700 Million or More	6	2.00	2.30	3.00	2.52

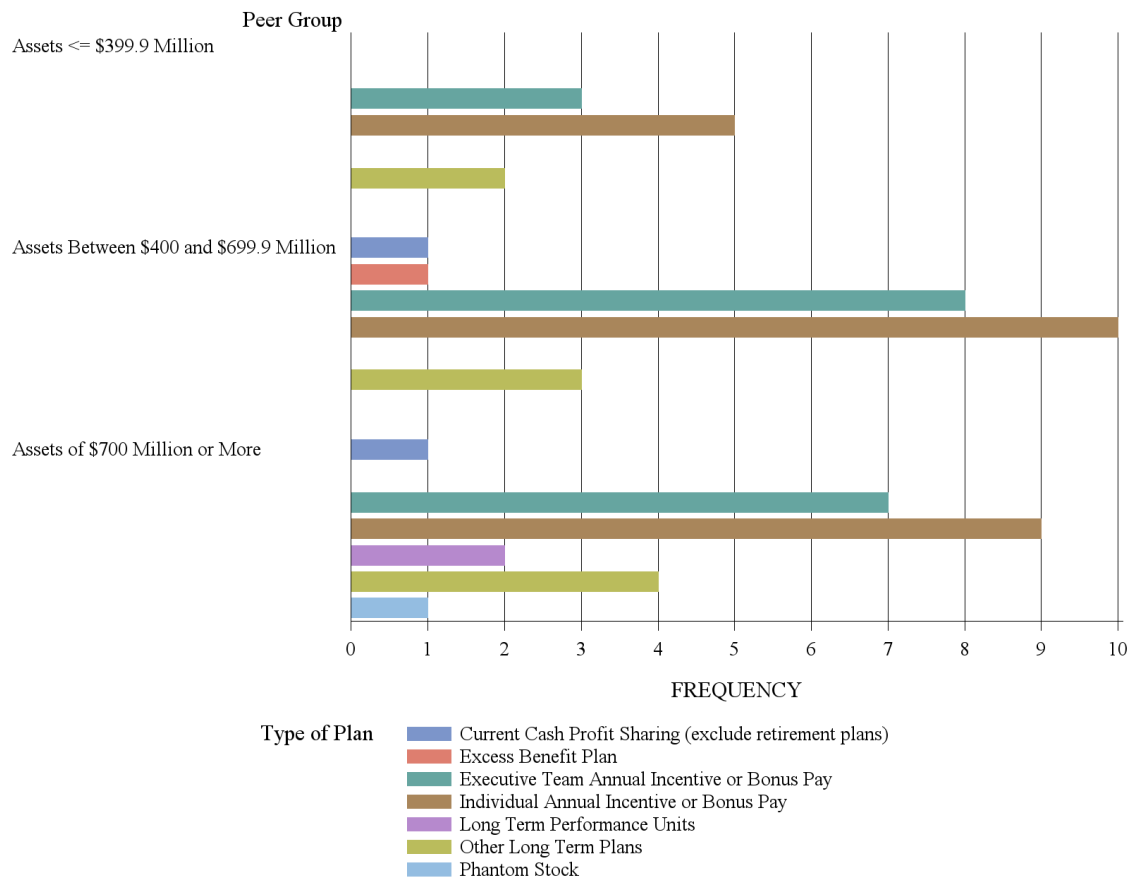
Institution Offers Variable Pay Plans to Some or All Employees By Peer Group



Institution Offers Variable Pay Plans to Some or All Employees By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	7 15.6% 58.3% 50.0%	3 6.7% 25.0% 20.0%	2 4.4% 16.7% 12.5%	12 26.7%
Yes	7 15.6% 21.2% 50.0%	12 26.7% 36.4% 80.0%	14 31.1% 42.4% 87.5%	33 73.3%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

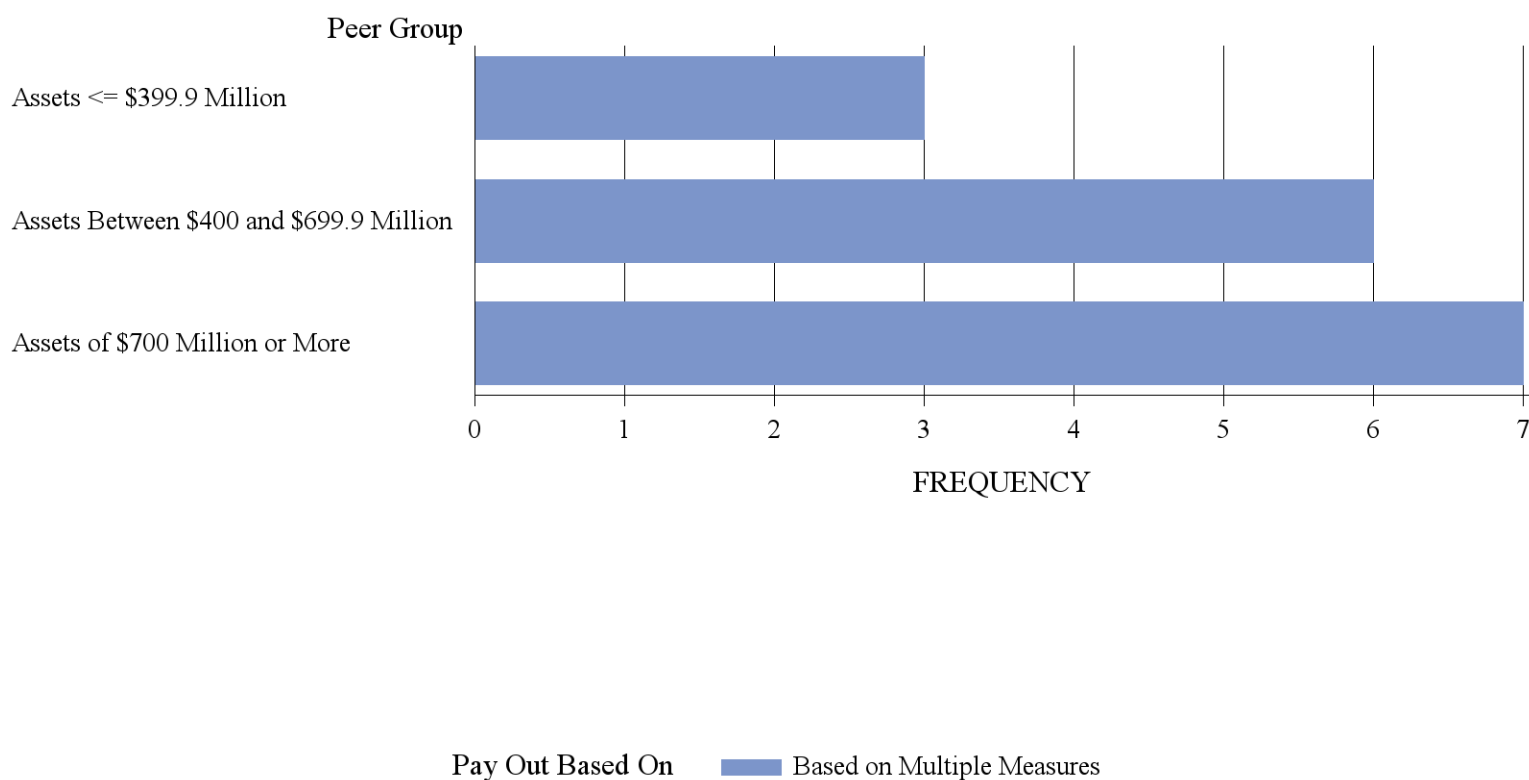
Variable Pay Plans for Executives



Variable Pay Plans for Executives

Count Overall % Row %	Current Cash Profit Sharing (exclude retirement plans)	Excess Benefit Plan	Executive Team Annual Incentive or Bonus Pay	Individual Annual Incentive or Bonus Pay	Long Term Performance Units	Other Long Term Plans	Phantom Stock	Total
Assets <= \$399.9 Million	0 0.0% 0.0%	0 0.0% 0.0%	3 5.3% 30.0%	5 8.8% 50.0%	0 0.0% 0.0%	2 3.5% 20.0%	0 0.0% 0.0%	10 17.5%
Assets Between \$400 and \$699.9 Million	1 1.8% 4.3%	1 1.8% 4.3%	8 14.0% 34.8%	10 17.5% 43.5%	0 0.0% 0.0%	3 5.3% 13.0%	0 0.0% 0.0%	23 40.4%
Assets of \$700 Million or More	1 1.8% 4.2%	0 0.0% 0.0%	7 12.3% 29.2%	9 15.8% 37.5%	2 3.5% 8.3%	4 7.0% 16.7%	1 1.8% 4.2%	24 42.1%
Total	2 3.5%	1 1.8%	18 31.6%	24 42.1%	2 3.5%	9 15.8%	1 1.8%	57 100.0%

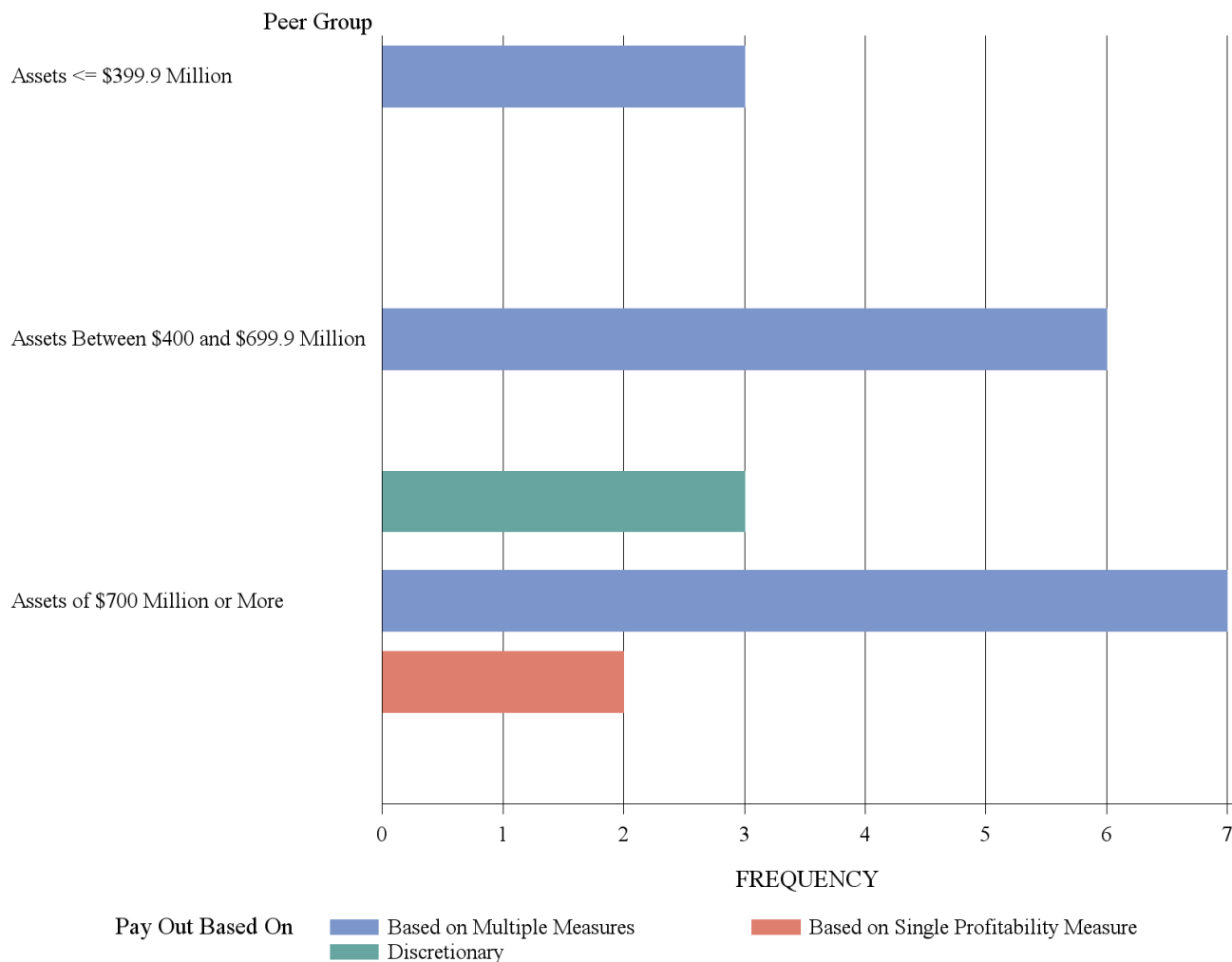
How Pay Out is Based For Institutions that Offer Executives Individual Annual Incentive or Bonus Plans



How Pay Out is Based For Institutions that Offer Executives Individual Annual Incentive or Bonus Plans

Count Overall % Row %	Based on Multiple Measures	Total
Assets <= \$399.9 Million	3 18.8% 100.0%	3 18.8%
Assets Between \$400 and \$699.9 Million	6 37.5% 100.0%	6 37.5%
Assets of \$700 Million or More	7 43.8% 100.0%	7 43.8%
Total	16 100.0%	16 100.0%

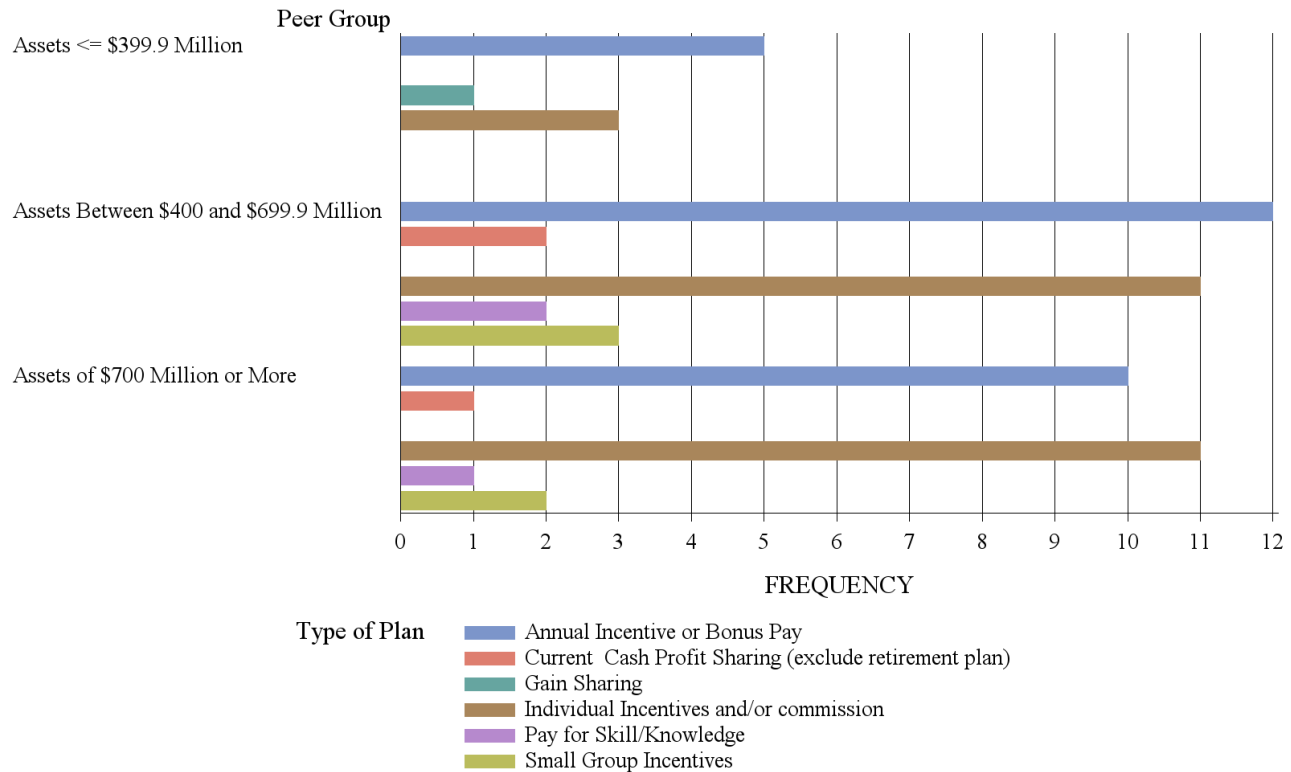
How Pay Out is Based for Institutions that Offer Executives Team Annual Incentive or Bonus Plans



How Pay Out is Based for Institutions that Offer Executives Team Annual Incentive or Bonus Plans

Count Overall % Row %	Based on Multiple Measures	Based on Single Profitability Measure	Discretionary	Total
Assets <= \$399.9 Million	3 14.3% 100.0%	0 0.0% 0.0%	0 0.0% 0.0%	3 14.3%
Assets Between \$400 and \$699.9 Million	6 28.6% 66.7%	0 0.0% 0.0%	3 14.3% 33.3%	9 42.9%
Assets of \$700 Million or More	7 33.3% 77.8%	2 9.5% 22.2%	0 0.0% 0.0%	9 42.9%
Total	16 76.2%	2 9.5%	3 14.3%	21 100.0%

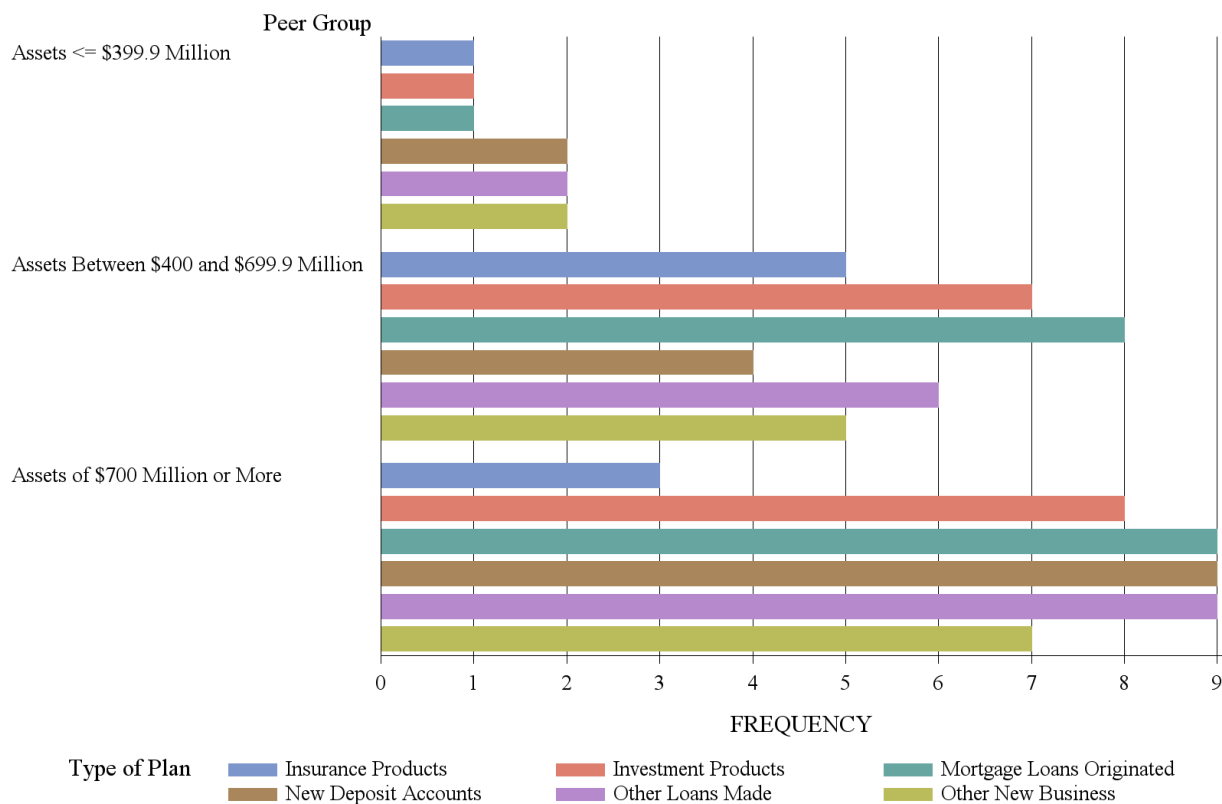
Variable Pay Plans for Exempt Employees



Variable Pay Plans for Exempt Employees

Count Overall % Row %	Annual Incentive or Bonus Pay	Current Cash Profit Sharing (exclude retirement plan)	Gain Sharing	Individual Incentives and/or commission	Pay for Skill/Knowledge	Small Group Incentives	Total
Assets <= \$399.9 Million	5 7.8% 55.6%	0 0.0% 0.0%	1 1.6% 11.1%	3 4.7% 33.3%	0 0.0% 0.0%	0 0.0% 0.0%	9 14.1%
Assets Between \$400 and \$699.9 Million	12 18.8% 40.0%	2 3.1% 6.7%	0 0.0% 0.0%	11 17.2% 36.7%	2 3.1% 6.7%	3 4.7% 10.0%	30 46.9%
Assets of \$700 Million or More	10 15.6% 40.0%	1 1.6% 4.0%	0 0.0% 0.0%	11 17.2% 44.0%	1 1.6% 4.0%	2 3.1% 8.0%	25 39.1%
Total	27 42.2%	3 4.7%	1 1.6%	25 39.1%	3 4.7%	5 7.8%	64 100.0%

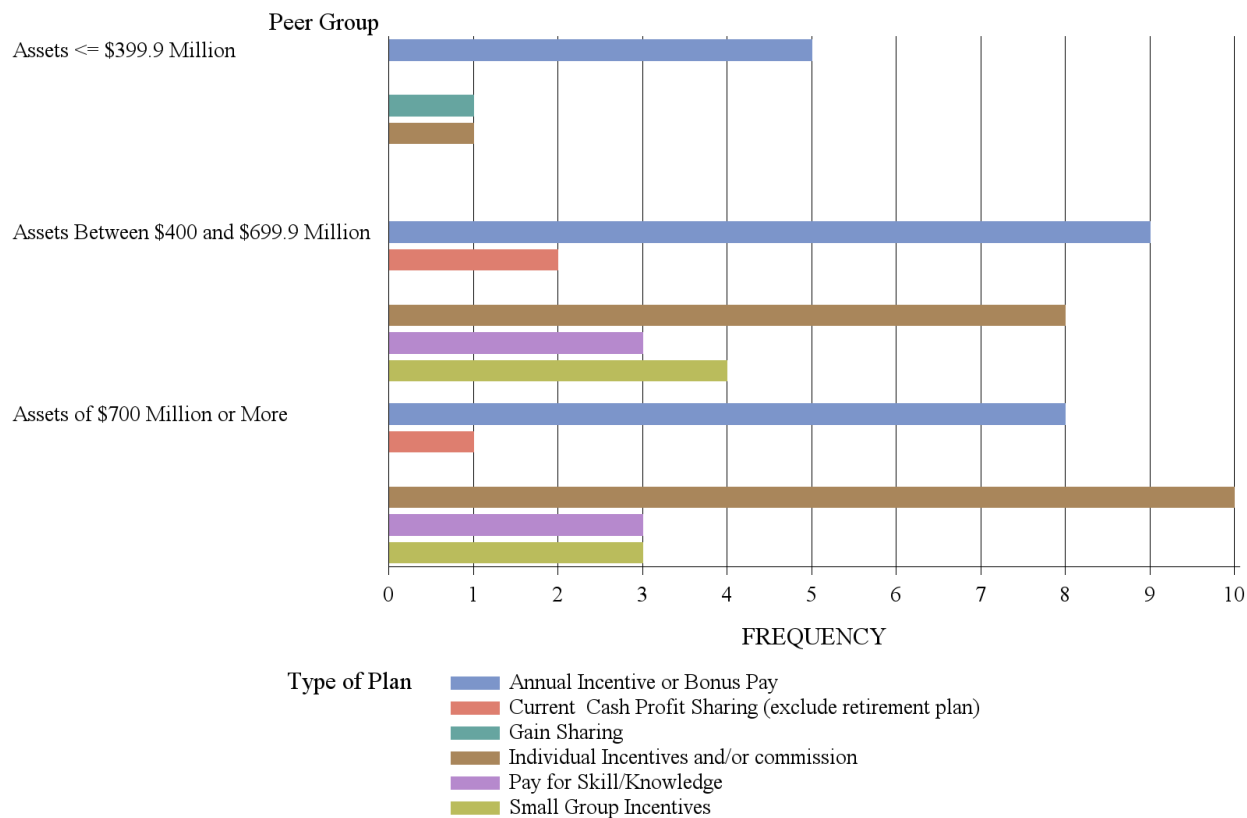
Variable Pay Plans for Exempt Employees
Sales Incentives and Commission Programs for the Following



Variable Pay Plans for Exempt Employees
Sales Incentives and Commission Programs for the Following

Count Overall % Row %	Insurance Products	Investment Products	Mortgage Loans Originated	New Deposit Accounts	Other Loans Made	Other New Business	Total
Assets <= \$399.9 Million	1 1.1% 11.1%	1 1.1% 11.1%	1 1.1% 11.1%	2 2.2% 22.2%	2 2.2% 22.2%	2 2.2% 22.2%	9 10.1%
Assets Between \$400 and \$699.9 Million	5 5.6% 14.3%	7 7.9% 20.0%	8 9.0% 22.9%	4 4.5% 11.4%	6 6.7% 17.1%	5 5.6% 14.3%	35 39.3%
Assets of \$700 Million or More	3 3.4% 6.7%	8 9.0% 17.8%	9 10.1% 20.0%	9 10.1% 20.0%	9 10.1% 20.0%	7 7.9% 15.6%	45 50.6%
Total	9 10.1%	16 18.0%	18 20.2%	15 16.9%	17 19.1%	14 15.7%	89 100.0%

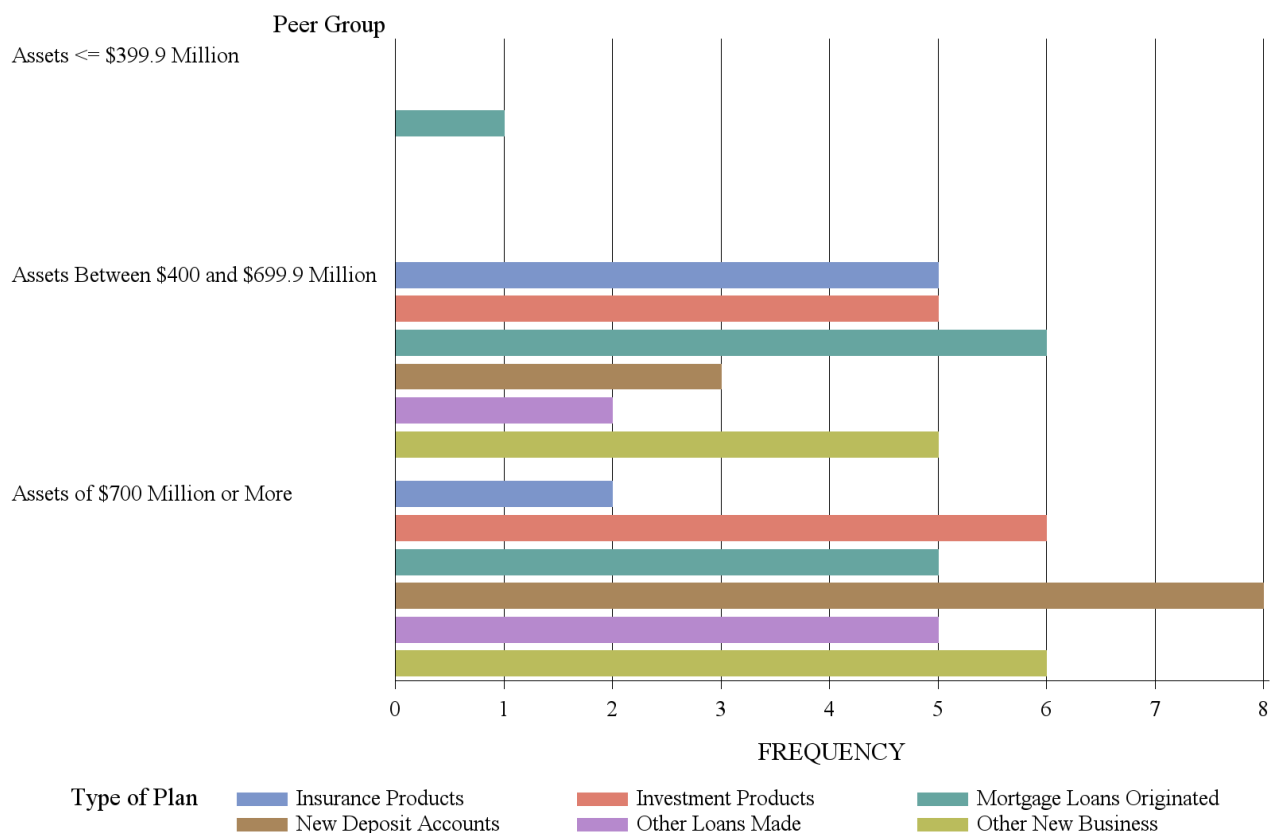
Variable Pay Plans for NonExempt Employees



Variable Pay Plans for NonExempt Employees

Count Overall % Row %	Annual Incentive or Bonus Pay	Current Cash Profit Sharing (exclude retirement plan)	Gain Sharing	Individual Incentives and/or commission	Pay for Skill/Knowledge	Small Group Incentives	Total
Assets <= \$399.9 Million	5 8.6% 71.4%	0 0.0% 0.0%	1 1.7% 14.3%	1 1.7% 14.3%	0 0.0% 0.0%	0 0.0% 0.0%	7 12.1%
Assets Between \$400 and \$699.9 Million	9 15.5% 34.6%	2 3.4% 7.7%	0 0.0% 0.0%	8 13.8% 30.8%	3 5.2% 11.5%	4 6.9% 15.4%	26 44.8%
Assets of \$700 Million or More	8 13.8% 32.0%	1 1.7% 4.0%	0 0.0% 0.0%	10 17.2% 40.0%	3 5.2% 12.0%	3 5.2% 12.0%	25 43.1%
Total	22 37.9%	3 5.2%	1 1.7%	19 32.8%	6 10.3%	7 12.1%	58 100.0%

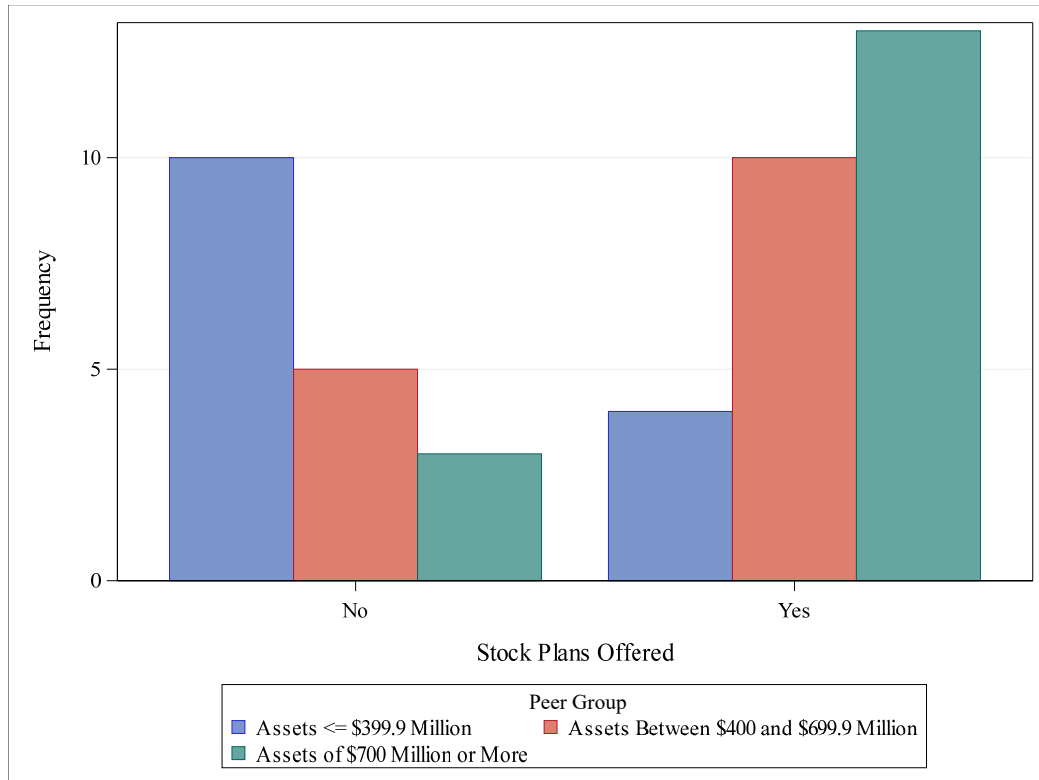
***Variable Pay Plans for Non-Exempt Employees
Sales Incentives and Commission Programs for the Following***



***Variable Pay Plans for Non-Exempt Employees
Sales Incentives and Commission Programs for the Following***

Count Overall % Row %	Insurance Products	Investment Products	Mortgage Loans Originated	New Deposit Accounts	Other Loans Made	Other New Business	Total
Assets <= \$399.9 Million	0 0.0% 0.0%	0 0.0% 0.0%	1 1.7% 100.0%	0 0.0% 0.0%	0 0.0% 0.0%	0 0.0% 0.0%	1 1.7%
Assets Between \$400 and \$699.9 Million	5 8.5% 19.2%	5 8.5% 19.2%	6 10.2% 23.1%	3 5.1% 11.5%	2 3.4% 7.7%	5 8.5% 19.2%	26 44.1%
Assets of \$700 Million or More	2 3.4% 6.3%	6 10.2% 18.8%	5 8.5% 15.6%	8 13.6% 25.0%	5 8.5% 15.6%	6 10.2% 18.8%	32 54.2%
Total	7 11.9%	11 18.6%	12 20.3%	11 18.6%	7 11.9%	11 18.6%	59 100.0%

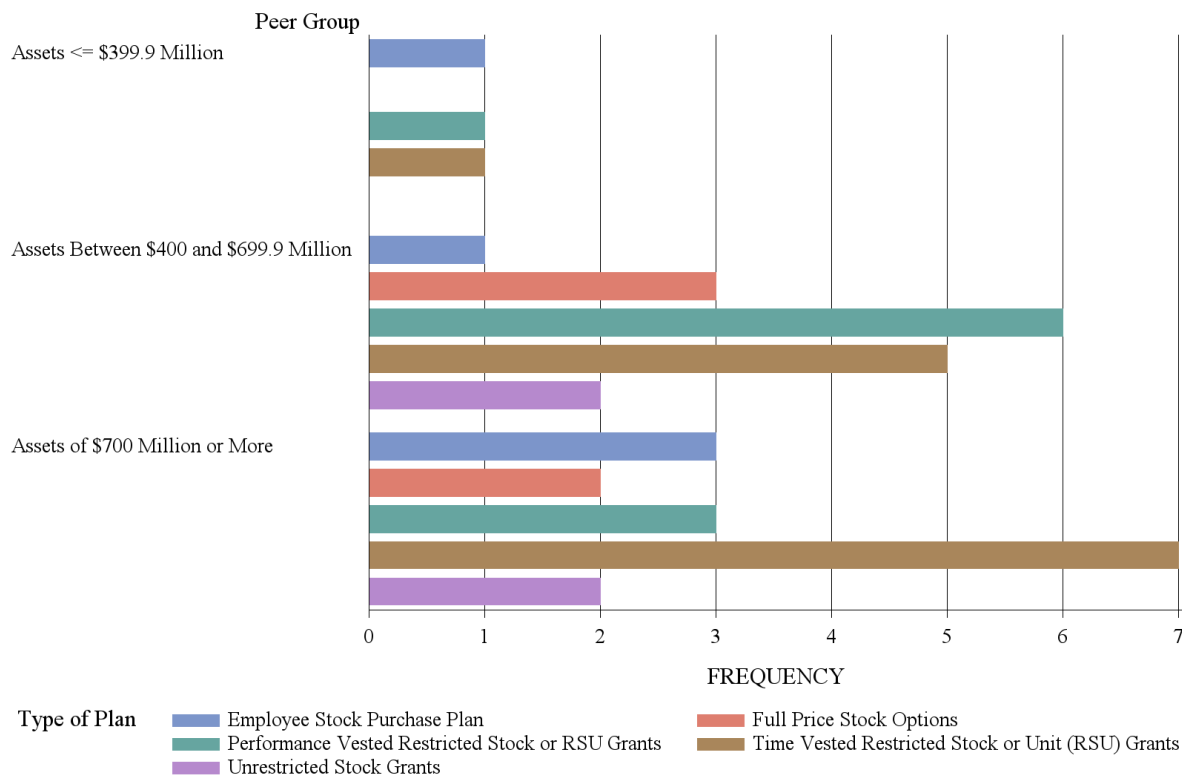
***Does Institution Offer Stock Program to Some or All Employees
By Peer Group***



***Does Institution Offer Stock Program to Some or All Employees
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	10 22.2% 55.6% 71.4%	5 11.1% 27.8% 33.3%	3 6.7% 16.7% 18.8%	18 40.0%
Yes	4 8.9% 14.8% 28.6%	10 22.2% 37.0% 66.7%	13 28.9% 48.1% 81.3%	27 60.0%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

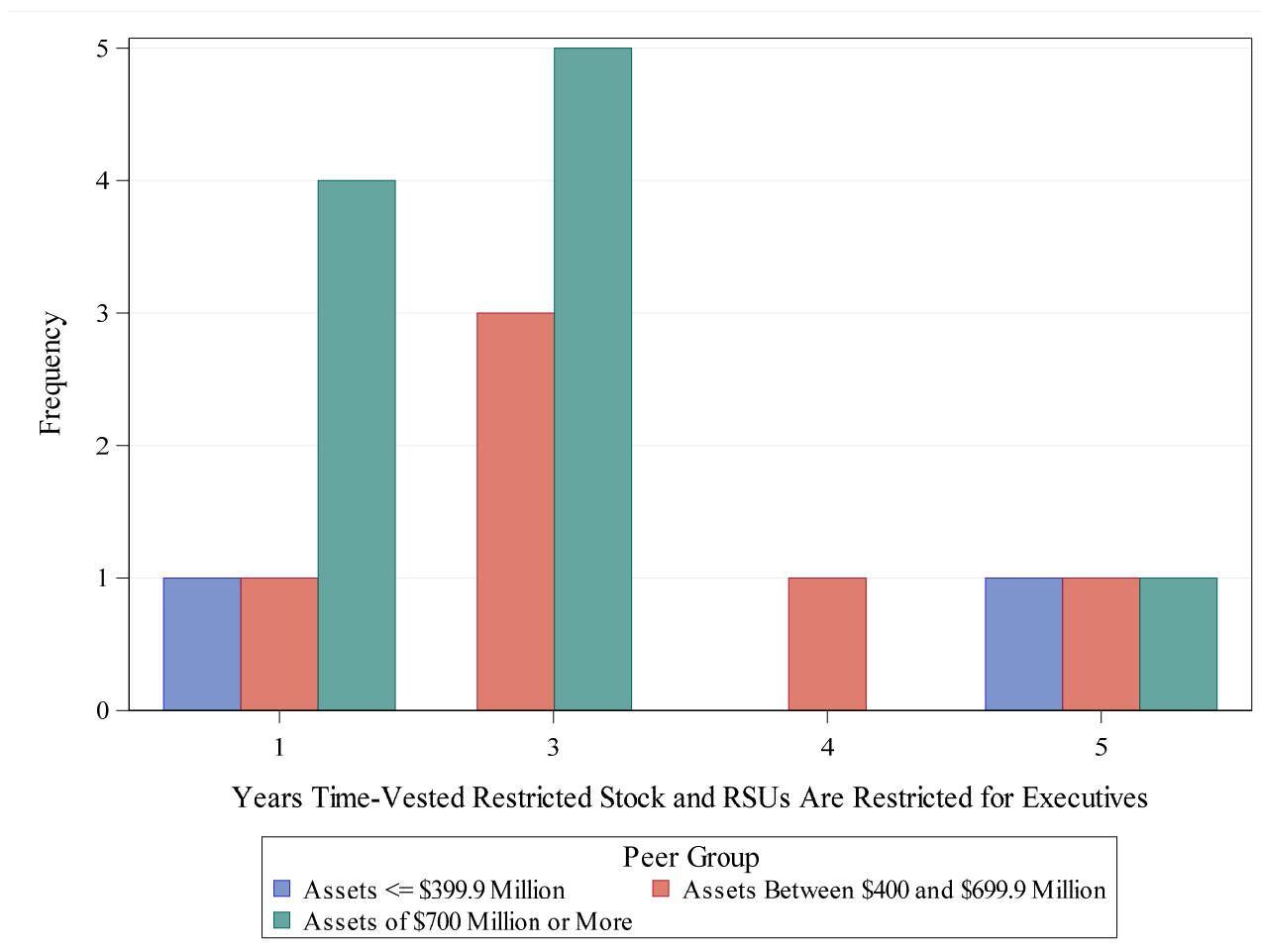
Stock and/or Long-term Programs Available to Executive Employee



Stock and/or Long-term Programs Available to Executive Employee

Count Overall % Row %	Employee Stock Purchase Plan	Full Price Stock Options	Performance Vested Restricted Stock or RSU Grants	Time Vested Restricted Stock or Unit (RSU) Grants	Unrestricted Stock Grants	Total
Assets <= \$399.9 Million	1 2.7% 33.3%	0 0.0% 0.0%	1 2.7% 33.3%	1 2.7% 33.3%	0 0.0% 0.0%	3 8.1%
Assets Between \$400 and \$699.9 Million	1 2.7% 5.9%	3 8.1% 17.6%	6 16.2% 35.3%	5 13.5% 29.4%	2 5.4% 11.8%	17 45.9%
Assets of \$700 Million or More	3 8.1% 17.6%	2 5.4% 11.8%	3 8.1% 17.6%	7 18.9% 41.2%	2 5.4% 11.8%	17 45.9%
Total	5 13.5%	5 13.5%	10 27.0%	13 35.1%	4 10.8%	37 100.0%

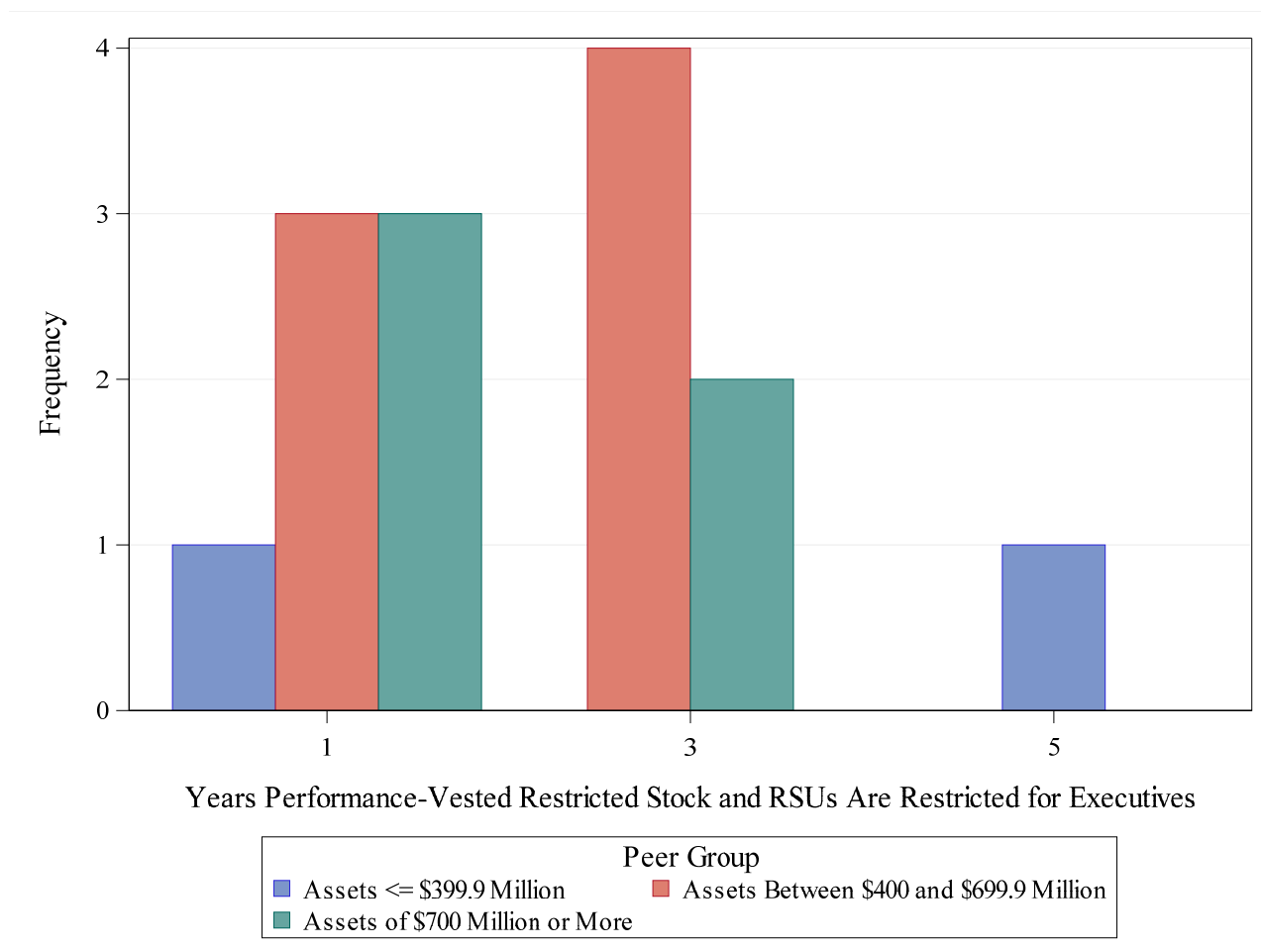
Years Time-Vested Restricted Stock and RSUs are Restricted for Executives By Peer Group



Years Time-Vested Restricted Stock and RSUs are Restricted for Executives By Peer Group

	Years Time-Vested Restricted Stock and RSUs Are Restricted for Executives				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	2	1.00	3.00	5.00	3.00
Assets Between \$400 and \$699.9 Million	6	3.00	3.00	4.00	3.17
Assets of \$700 Million or More	10	1.00	3.00	3.00	2.40

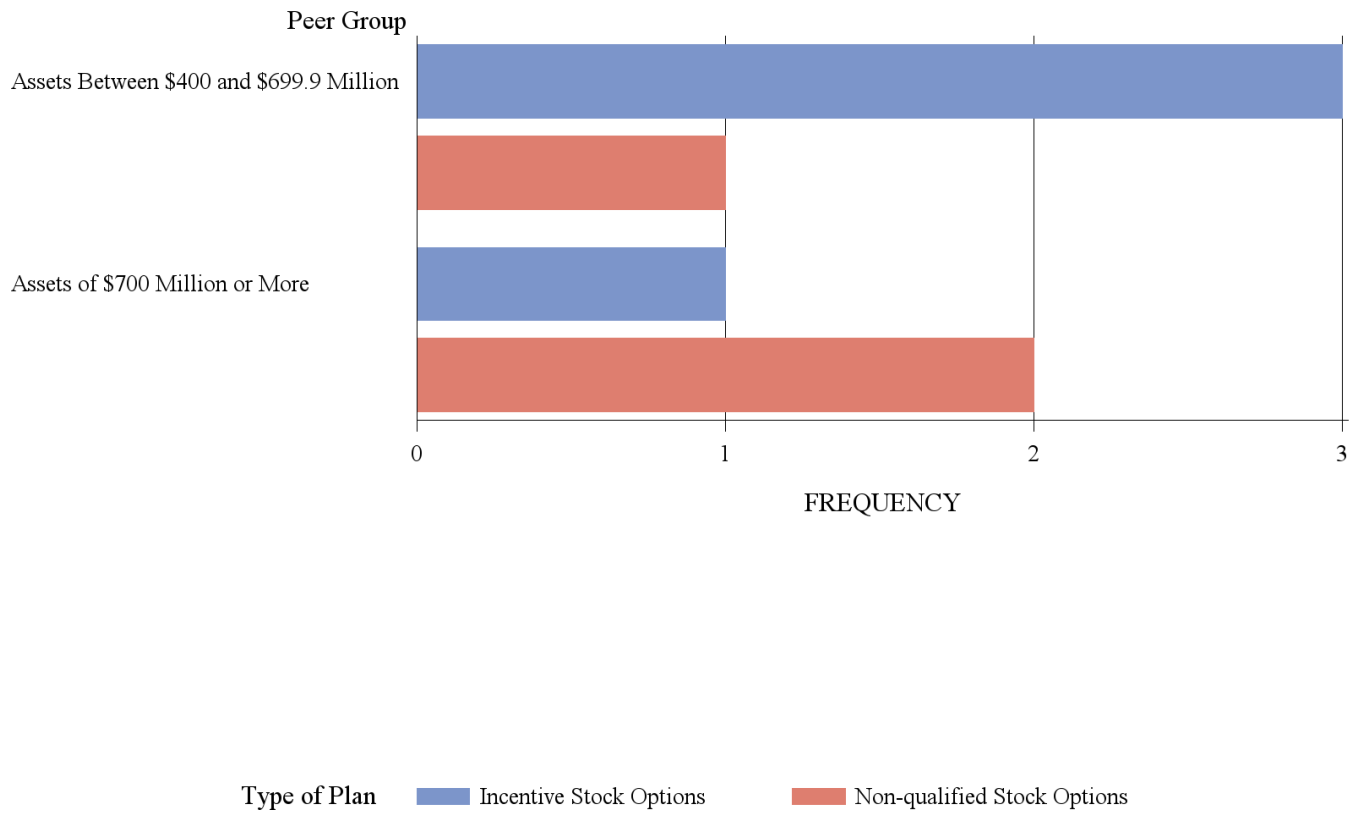
Years Performance-Vested Restricted Stock and RSUs are Typically Restricted for Executives By Peer Group



Years Performance-Vested Restricted Stock and RSUs are Typically Restricted for Executives By Peer Group

	Years Performance-Vested Restricted Stock and RSUs Are Restricted for Executives				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	2	1.00	3.00	5.00	3.00
Assets Between \$400 and \$699.9 Million	7	1.00	3.00	3.00	2.14
Assets of \$700 Million or More	5	1.00	1.00	3.00	1.80

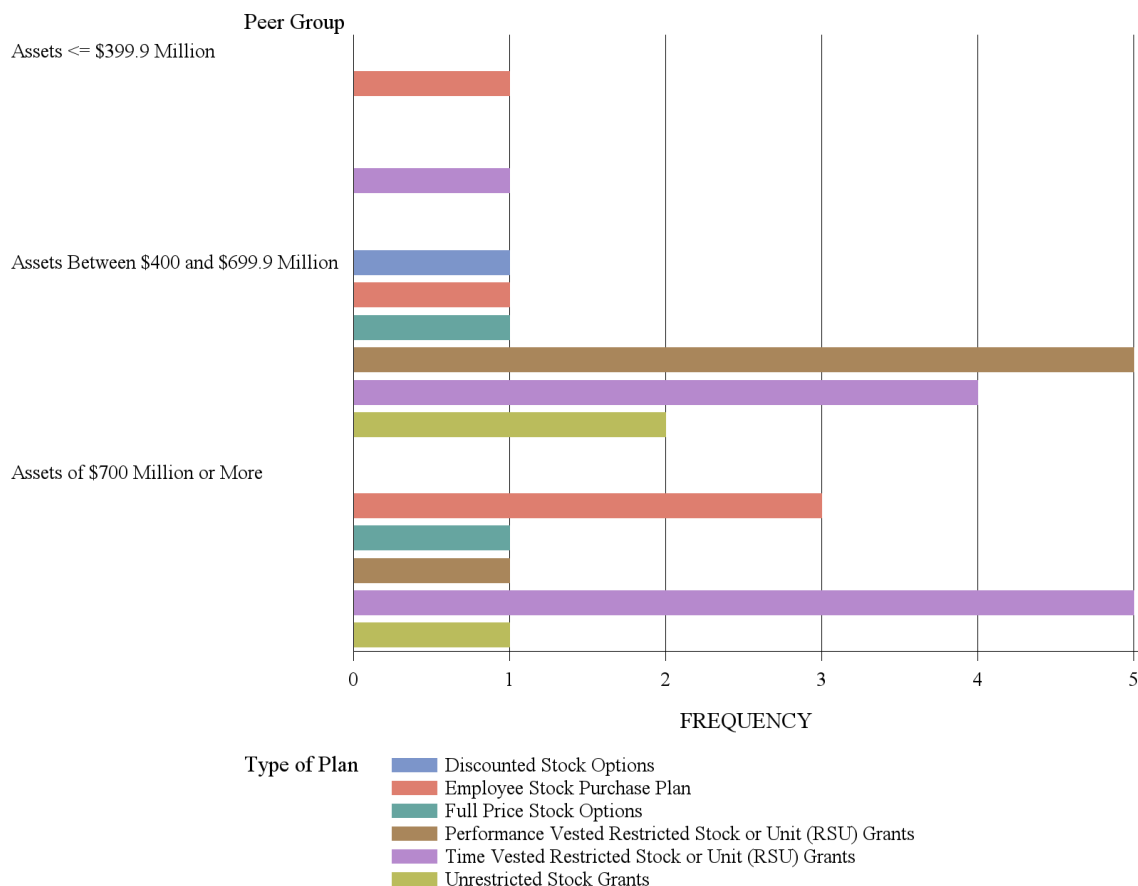
Types of Stock Options Granted to Executives



Types of Stock Options Granted to Executives

Count Overall % Row %	Incentive Stock Options	Non-qualified Stock Options	Total
Assets Between \$400 and \$699.9 Million	3 42.9% 75.0%	1 14.3% 25.0%	4 57.1%
Assets of \$700 Million or More	1 14.3% 33.3%	2 28.6% 66.7%	3 42.9%
Total	4 57.1%	3 42.9%	7 100.0%

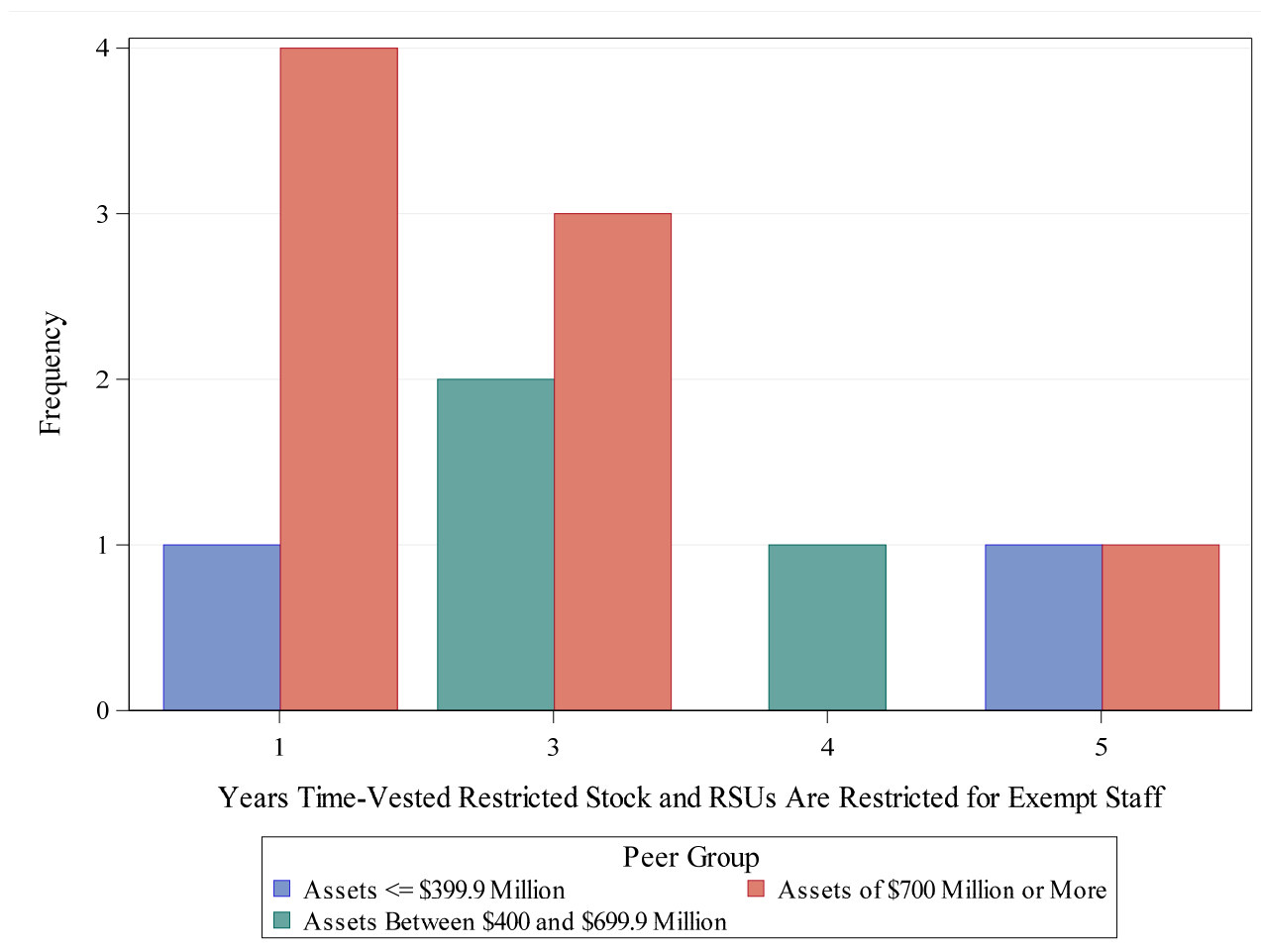
Stock and/or Long-term Programs Available to Exempt Employee



Stock and/or Long-term Programs Available to Exempt Employee

Count Overall % Row %	Discounted Stock Options	Employee Stock Purchase Plan	Full Price Stock Options	Performance Vested Restricted Stock or Unit (RSU) Grants	Time Vested Restricted Stock or Unit (RSU) Grants	Unrestricted Stock Grants	Total
Assets <= \$399.9 Million	0 0.0% 0.0%	1 3.7% 50.0%	0 0.0% 0.0%	0 0.0% 0.0%	1 3.7% 50.0%	0 0.0% 0.0%	2 7.4%
Assets Between \$400 and \$699.9 Million	1 3.7% 7.1%	1 3.7% 7.1%	1 3.7% 7.1%	5 18.5% 35.7%	4 14.8% 28.6%	2 7.4% 14.3%	14 51.9%
Assets of \$700 Million or More	0 0.0% 0.0%	3 11.1% 27.3%	1 3.7% 9.1%	1 3.7% 9.1%	5 18.5% 45.5%	1 3.7% 9.1%	11 40.7%
Total	1 3.7%	5 18.5%	2 7.4%	6 22.2%	10 37.0%	3 11.1%	27 100.0%

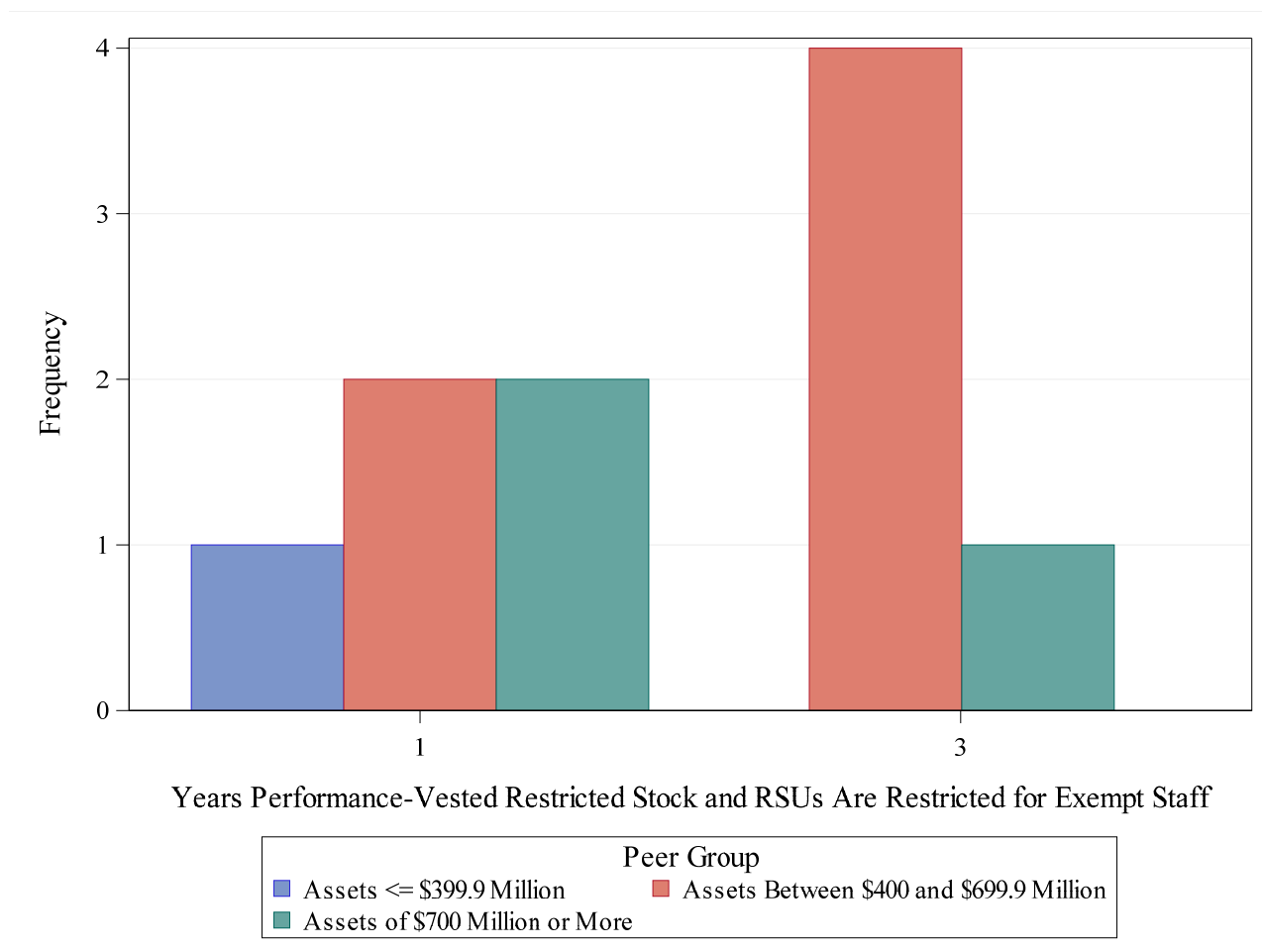
Years Time-Vested Restricted Stock and RSUs are Restricted for Exempt By Peer Group



Years Time-Vested Restricted Stock and RSUs are Restricted for Exempt By Peer Group

	Years Time-Vested Restricted Stock and RSUs Are Restricted for Exempt Staff				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	2	1.00	3.00	5.00	3.00
Assets Between \$400 and \$699.9 Million	3	3.00	3.00	4.00	3.33
Assets of \$700 Million or More	8	1.00	2.00	3.00	2.25

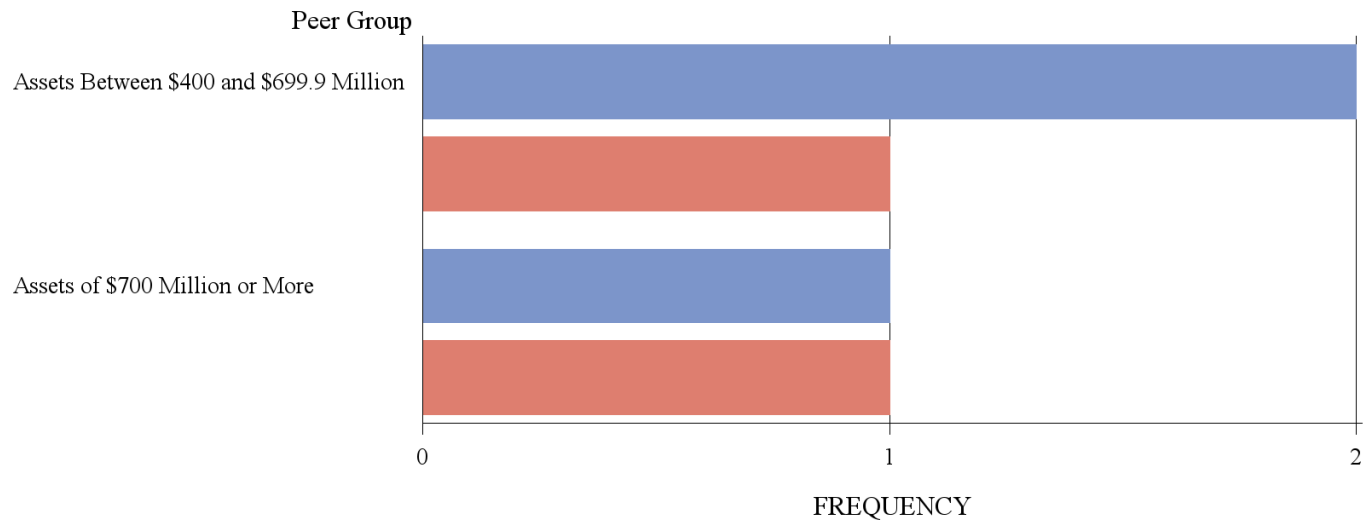
Years Performance-Vested Restricted Stock and RSUs are Restricted for Exempt By Peer Group



Years Performance-Vested Restricted Stock and RSUs are Restricted for Exempt By Peer Group

	Years Performance-Vested Restricted Stock and RSUs Are Restricted for Exempt Staff				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	1	1.00	1.00	1.00	1.00
Assets Between \$400 and \$699.9 Million	6	1.00	3.00	3.00	2.33
Assets of \$700 Million or More	3	1.00	1.00	3.00	1.67

Types of Stock Options Granted to Exempt Staff

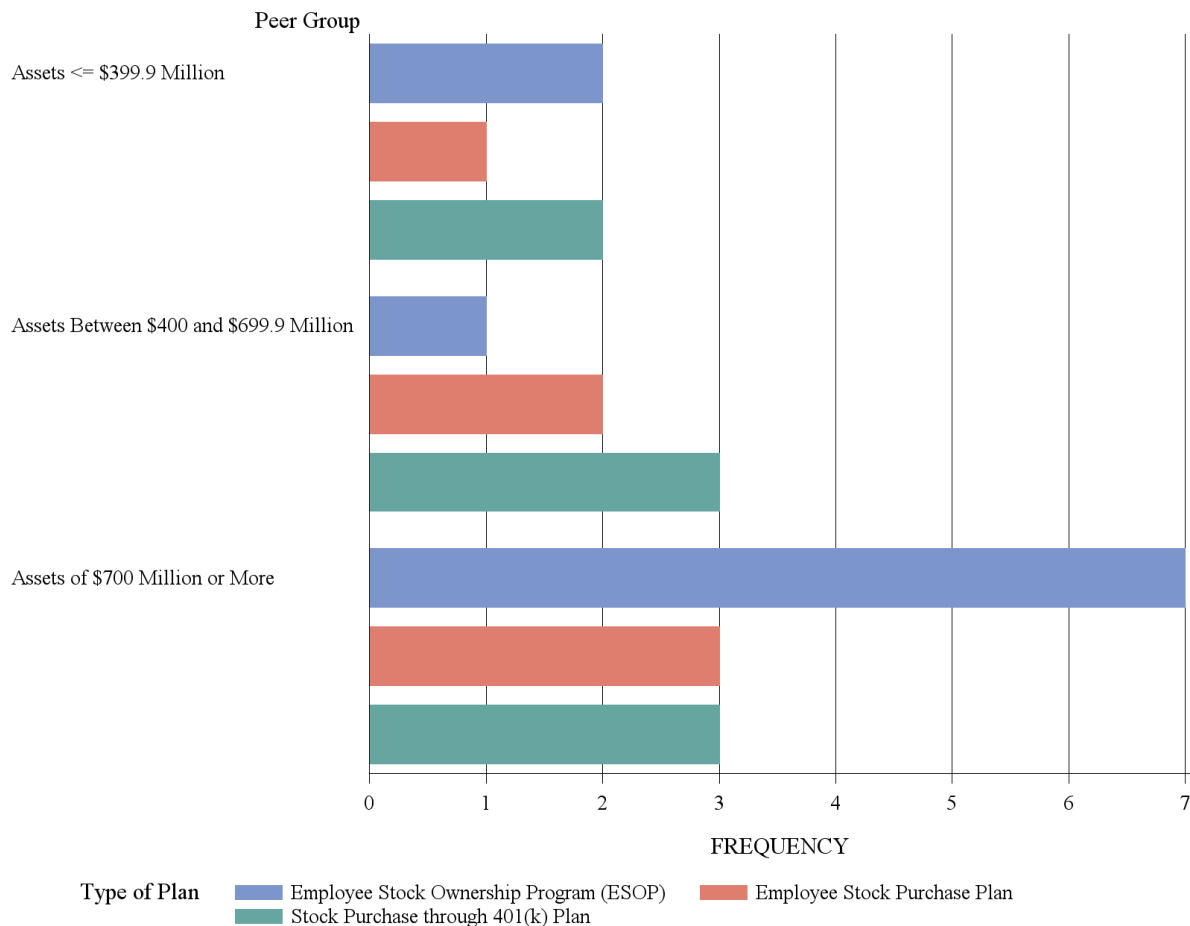


Type of Plan ■ Incentive Stock Options ■ Non-qualified Stock Options

Types of Stock Options Granted to Exempt Staff

Count Overall % Row %	Incentive Stock Options	Non-qualified Stock Options	Total
Assets Between \$400 and \$699.9 Million	2 40.0% 66.7%	1 20.0% 33.3%	3 60.0%
Assets of \$700 Million or More	1 20.0% 50.0%	1 20.0% 50.0%	2 40.0%
Total	3 60.0%	2 40.0%	5 100.0%

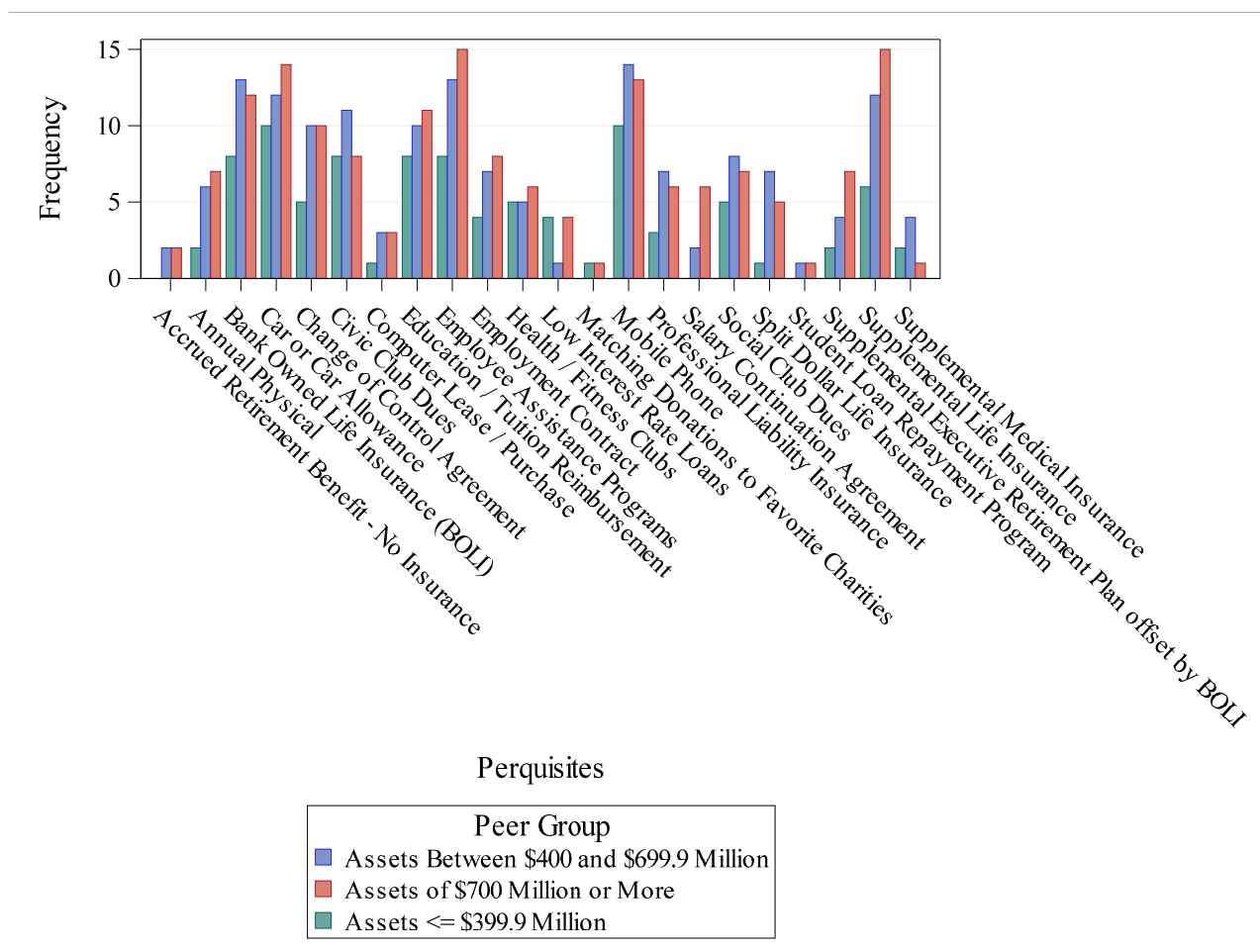
Stock Programs Available to Nonexempt Employees



Stock Programs Available to Nonexempt Employees

Count Overall % Row %	Employee Stock Ownership Program (ESOP)	Employee Stock Purchase Plan	Stock Purchase through 401(k) Plan	Total
Assets <= \$399.9 Million	2 8.3% 40.0%	1 4.2% 20.0%	2 8.3% 40.0%	5 20.8%
Assets Between \$400 and \$699.9 Million	1 4.2% 16.7%	2 8.3% 33.3%	3 12.5% 50.0%	6 25.0%
Assets of \$700 Million or More	7 29.2% 53.8%	3 12.5% 23.1%	3 12.5% 23.1%	13 54.2%
Total	10 41.7%	6 25.0%	8 33.3%	24 100.0%

CEO Perquisites By Peer Group



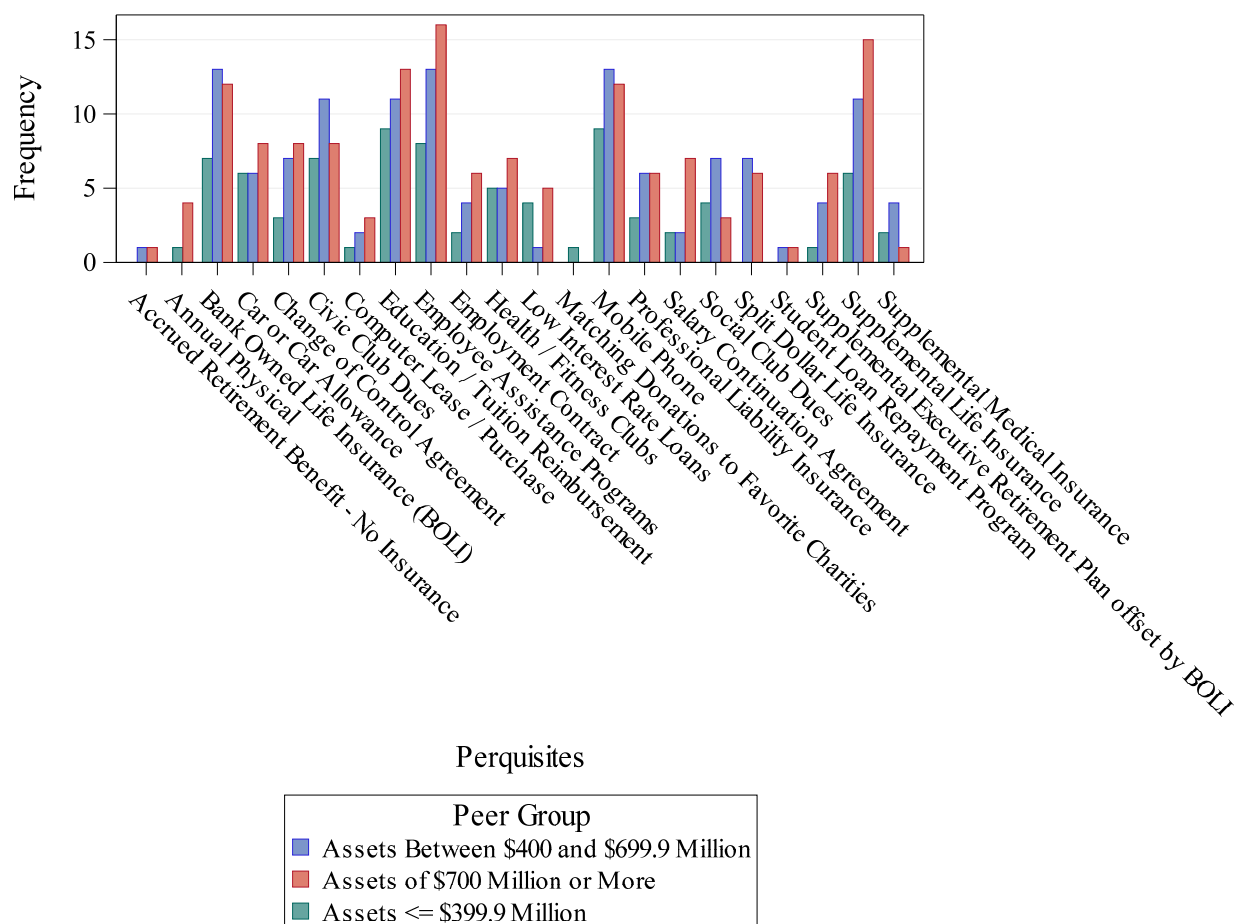
CEO Perquisites By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Accrued Retirement Benefit - No Insurance	0 0.0% 0.0% 0.0%	2 0.5% 50.0% 1.3%	2 0.5% 50.0% 1.2%	4 1.0%

Count Overall % Row % Col %	Assets ≤ \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Annual Physical	2 0.5% 13.3% 2.2%	6 1.5% 40.0% 3.9%	7 1.7% 46.7% 4.3%	15 3.7%
Bank Owned Life Insurance (BOLI)	8 2.0% 24.2% 8.6%	13 3.2% 39.4% 8.6%	12 2.9% 36.4% 7.4%	33 8.1%
Car or Car Allowance	10 2.5% 27.8% 10.8%	12 2.9% 33.3% 7.9%	14 3.4% 38.9% 8.6%	36 8.8%
Change of Control Agreement	5 1.2% 20.0% 5.4%	10 2.5% 40.0% 6.6%	10 2.5% 40.0% 6.2%	25 6.1%
Civic Club Dues	8 2.0% 29.6% 8.6%	11 2.7% 40.7% 7.2%	8 2.0% 29.6% 4.9%	27 6.6%
Computer Lease / Purchase	1 0.2% 14.3% 1.1%	3 0.7% 42.9% 2.0%	3 0.7% 42.9% 1.9%	7 1.7%
Education / Tuition Reimbursement	8 2.0% 27.6% 8.6%	10 2.5% 34.5% 6.6%	11 2.7% 37.9% 6.8%	29 7.1%
Employee Assistance Programs	8 2.0% 22.2% 8.6%	13 3.2% 36.1% 8.6%	15 3.7% 41.7% 9.3%	36 8.8%
Employment Contract	4 1.0% 21.1% 4.3%	7 1.7% 36.8% 4.6%	8 2.0% 42.1% 4.9%	19 4.7%
Health / Fitness Clubs	5 1.2% 31.3% 5.4%	5 1.2% 31.3% 3.3%	6 1.5% 37.5% 3.7%	16 3.9%
Low Interest Rate Loans	4 1.0% 44.4% 4.3%	1 0.2% 11.1% 0.7%	4 1.0% 44.4% 2.5%	9 2.2%

Count Overall % Row % Col %	Assets ≤ \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Matching Donations to Favorite Charities	1 0.2% 50.0% 1.1%	0 0.0% 0.0% 0.0%	1 0.2% 50.0% 0.6%	2 0.5%
Mobile Phone	10 2.5% 27.0% 10.8%	14 3.4% 37.8% 9.2%	13 3.2% 35.1% 8.0%	37 9.1%
Professional Liability Insurance	3 0.7% 18.8% 3.2%	7 1.7% 43.8% 4.6%	6 1.5% 37.5% 3.7%	16 3.9%
Salary Continuation Agreement	0 0.0% 0.0% 0.0%	2 0.5% 25.0% 1.3%	6 1.5% 75.0% 3.7%	8 2.0%
Social Club Dues	5 1.2% 25.0% 5.4%	8 2.0% 40.0% 5.3%	7 1.7% 35.0% 4.3%	20 4.9%
Split Dollar Life Insurance	1 0.2% 7.7% 1.1%	7 1.7% 53.8% 4.6%	5 1.2% 38.5% 3.1%	13 3.2%
Student Loan Repayment Program	0 0.0% 0.0% 0.0%	1 0.2% 50.0% 0.7%	1 0.2% 50.0% 0.6%	2 0.5%
Supplemental Executive Retirement Plan offset by BOLI	2 0.5% 15.4% 2.2%	4 1.0% 30.8% 2.6%	7 1.7% 53.8% 4.3%	13 3.2%
Supplemental Life Insurance	6 1.5% 18.2% 6.5%	12 2.9% 36.4% 7.9%	15 3.7% 45.5% 9.3%	33 8.1%
Supplemental Medical Insurance	2 0.5% 28.6% 2.2%	4 1.0% 57.1% 2.6%	1 0.2% 14.3% 0.6%	7 1.7%
Total	93 22.9%	152 37.3%	162 39.8%	407 100.0%

Executives and Officers Perquisites By Peer Group



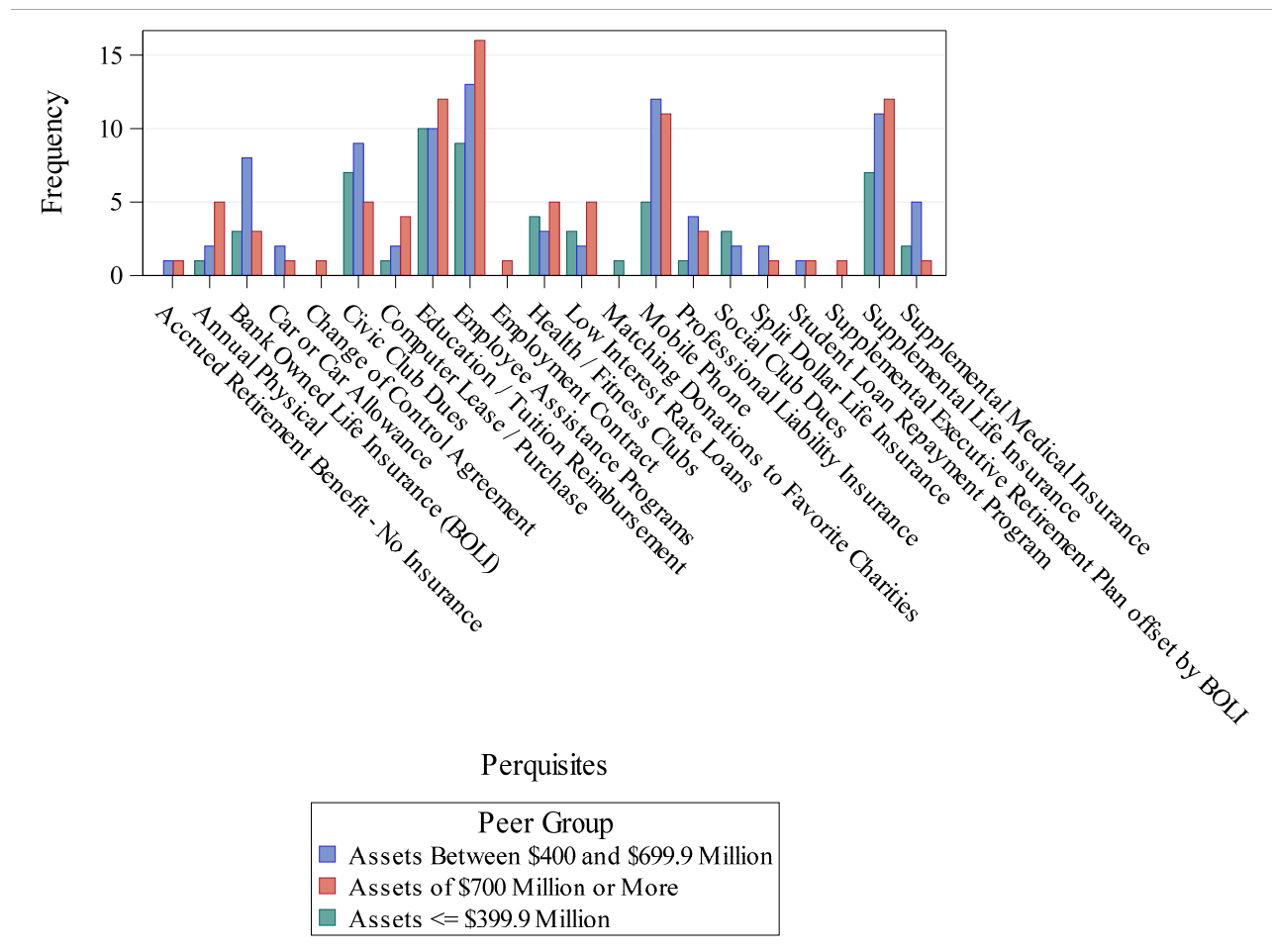
Executives and Officers Perquisites By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Accrued Retirement Benefit - No Insurance	0 0.0% 0.0% 0.0%	1 0.3% 50.0% 0.8%	1 0.3% 50.0% 0.7%	2 0.6%

Count Overall % Row % Col %	Assets ≤ \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Annual Physical	1 0.3% 20.0% 1.2%	0 0.0% 0.0% 0.0%	4 1.1% 80.0% 2.7%	5 1.4%
Bank Owned Life Insurance (BOLI)	7 2.0% 21.9% 8.6%	13 3.6% 40.6% 10.1%	12 3.4% 37.5% 8.1%	32 8.9%
Car or Car Allowance	6 1.7% 30.0% 7.4%	6 1.7% 30.0% 4.7%	8 2.2% 40.0% 5.4%	20 5.6%
Change of Control Agreement	3 0.8% 16.7% 3.7%	7 2.0% 38.9% 5.4%	8 2.2% 44.4% 5.4%	18 5.0%
Civic Club Dues	7 2.0% 26.9% 8.6%	11 3.1% 42.3% 8.5%	8 2.2% 30.8% 5.4%	26 7.3%
Computer Lease / Purchase	1 0.3% 16.7% 1.2%	2 0.6% 33.3% 1.6%	3 0.8% 50.0% 2.0%	6 1.7%
Education / Tuition Reimbursement	9 2.5% 27.3% 11.1%	11 3.1% 33.3% 8.5%	13 3.6% 39.4% 8.8%	33 9.2%
Employee Assistance Programs	8 2.2% 21.6% 9.9%	13 3.6% 35.1% 10.1%	16 4.5% 43.2% 10.8%	37 10.3%
Employment Contract	2 0.6% 16.7% 2.5%	4 1.1% 33.3% 3.1%	6 1.7% 50.0% 4.1%	12 3.4%
Health / Fitness Clubs	5 1.4% 29.4% 6.2%	5 1.4% 29.4% 3.9%	7 2.0% 41.2% 4.7%	17 4.7%
Low Interest Rate Loans	4 1.1% 40.0% 4.9%	1 0.3% 10.0% 0.8%	5 1.4% 50.0% 3.4%	10 2.8%

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Matching Donations to Favorite Charities	1 0.3% 100.0% 1.2%	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	1 0.3%
Mobile Phone	9 2.5% 26.5% 11.1%	13 3.6% 38.2% 10.1%	12 3.4% 35.3% 8.1%	34 9.5%
Professional Liability Insurance	3 0.8% 20.0% 3.7%	6 1.7% 40.0% 4.7%	6 1.7% 40.0% 4.1%	15 4.2%
Salary Continuation Agreement	2 0.6% 18.2% 2.5%	2 0.6% 18.2% 1.6%	7 2.0% 63.6% 4.7%	11 3.1%
Social Club Dues	4 1.1% 28.6% 4.9%	7 2.0% 50.0% 5.4%	3 0.8% 21.4% 2.0%	14 3.9%
Split Dollar Life Insurance	0 0.0% 0.0% 0.0%	7 2.0% 53.8% 5.4%	6 1.7% 46.2% 4.1%	13 3.6%
Student Loan Repayment Program	0 0.0% 0.0% 0.0%	1 0.3% 50.0% 0.8%	1 0.3% 50.0% 0.7%	2 0.6%
Supplemental Executive Retirement Plan offset by BOLI	1 0.3% 9.1% 1.2%	4 1.1% 36.4% 3.1%	6 1.7% 54.5% 4.1%	11 3.1%
Supplemental Life Insurance	6 1.7% 18.8% 7.4%	11 3.1% 34.4% 8.5%	15 4.2% 46.9% 10.1%	32 8.9%
Supplemental Medical Insurance	2 0.6% 28.6% 2.5%	4 1.1% 57.1% 3.1%	1 0.3% 14.3% 0.7%	7 2.0%
Total	81 22.6%	129 36.0%	148 41.3%	358 100.0%

Exempt Employee Perquisites By Peer Group



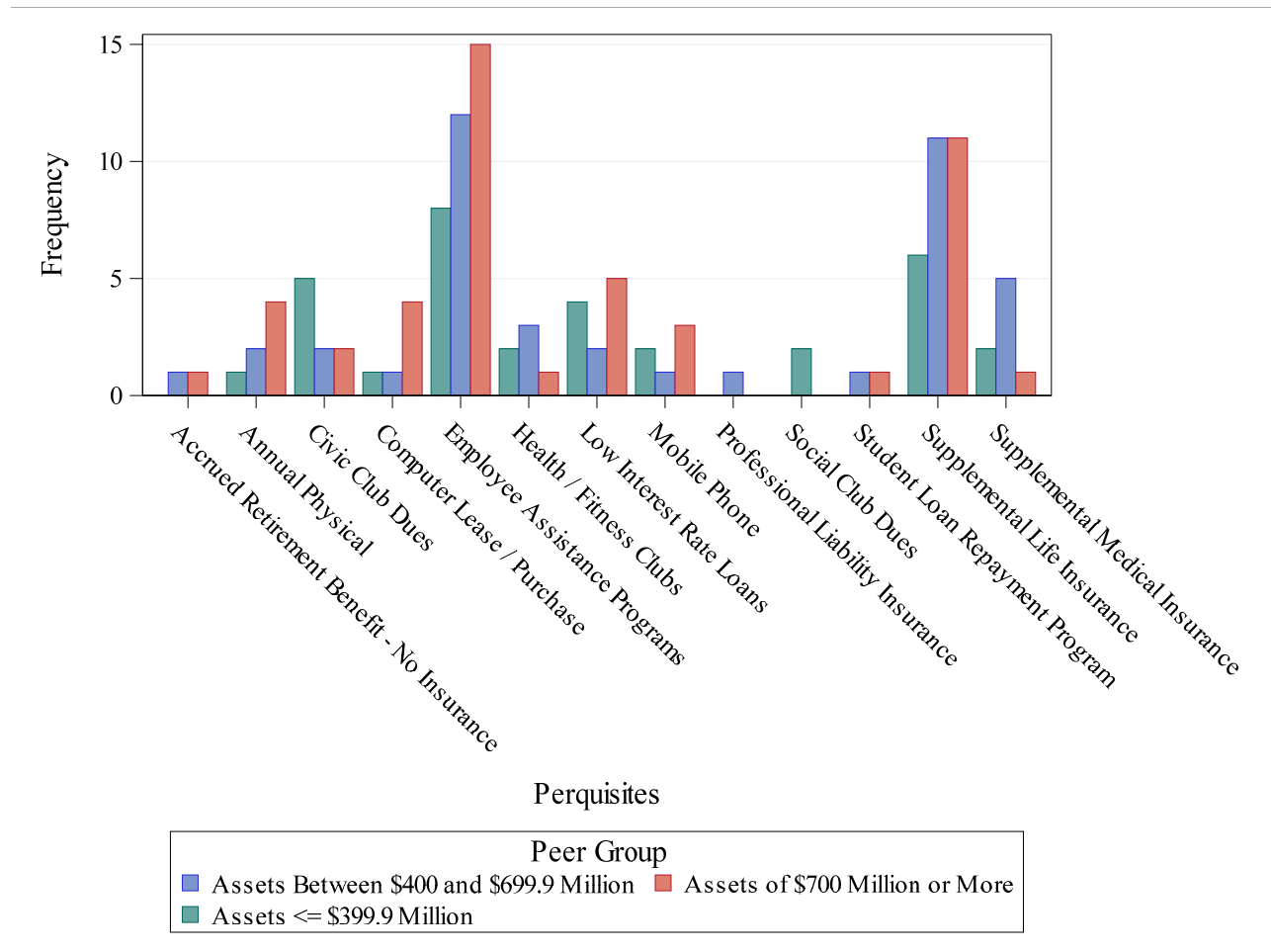
Exempt Employee Perquisites By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Accrued Retirement Benefit - No Insurance	0 0.0% 0.0% 0.0%	1 0.4% 50.0% 1.1%	1 0.4% 50.0% 1.1%	2 0.9%
Annual Physical	1 0.4% 12.5% 1.8%	2 0.9% 25.0% 2.2%	5 2.1% 62.5% 5.6%	8 3.4%

Count Overall % Row % Col %	Assets ≤ \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Bank Owned Life Insurance (BOLI)	3 1.3% 21.4% 5.3%	8 3.4% 57.1% 9.0%	3 1.3% 21.4% 3.4%	14 6.0%
Car or Car Allowance	0 0.0% 0.0% 0.0%	2 0.9% 66.7% 2.2%	1 0.4% 33.3% 1.1%	3 1.3%
Change of Control Agreement	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	1 0.4% 100.0% 1.1%	1 0.4%
Civic Club Dues	7 3.0% 33.3% 12.3%	9 3.8% 42.9% 10.1%	5 2.1% 23.8% 5.6%	21 8.9%
Computer Lease / Purchase	1 0.4% 14.3% 1.8%	2 0.9% 28.6% 2.2%	4 1.7% 57.1% 4.5%	7 3.0%
Education / Tuition Reimbursement	10 4.3% 31.3% 17.5%	10 4.3% 31.3% 11.2%	12 5.1% 37.5% 13.5%	32 13.6%
Employee Assistance Programs	9 3.8% 23.7% 15.8%	13 5.5% 34.2% 14.6%	16 6.8% 42.1% 18.0%	38 16.2%
Employment Contract	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	1 0.4% 100.0% 1.1%	1 0.4%
Health / Fitness Clubs	4 1.7% 33.3% 7.0%	3 1.3% 25.0% 3.4%	5 2.1% 41.7% 5.6%	12 5.1%
Low Interest Rate Loans	3 1.3% 30.0% 5.3%	2 0.9% 20.0% 2.2%	5 2.1% 50.0% 5.6%	10 4.3%
Matching Donations to Favorite Charities	1 0.4% 100.0% 1.8%	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	1 0.4%
Mobile Phone	5 2.1% 17.9% 8.8%	12 5.1% 42.9% 13.5%	11 4.7% 39.3% 12.4%	28 11.9%

Count Overall % Row % Col %	Assets ≤ \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Professional Liability Insurance	1 0.4% 12.5% 1.8%	4 1.7% 50.0% 4.5%	3 1.3% 37.5% 3.4%	8 3.4%
Social Club Dues	3 1.3% 60.0% 5.3%	2 0.9% 40.0% 2.2%	0 0.0% 0.0% 0.0%	5 2.1%
Split Dollar Life Insurance	0 0.0% 0.0% 0.0%	2 0.9% 66.7% 2.2%	1 0.4% 33.3% 1.1%	3 1.3%
Student Loan Repayment Program	0 0.0% 0.0% 0.0%	1 0.4% 50.0% 1.1%	1 0.4% 50.0% 1.1%	2 0.9%
Supplemental Executive Retirement Plan offset by BOLI	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	1 0.4% 100.0% 1.1%	1 0.4%
Supplemental Life Insurance	7 3.0% 23.3% 12.3%	11 4.7% 36.7% 12.4%	12 5.1% 40.0% 13.5%	30 12.8%
Supplemental Medical Insurance	2 0.9% 25.0% 3.5%	5 2.1% 62.5% 5.6%	1 0.4% 12.5% 1.1%	8 3.4%
Total	57 24.3%	89 37.9%	89 37.9%	235 100.0%

NonExempt Employees Perquisites By Peer Group

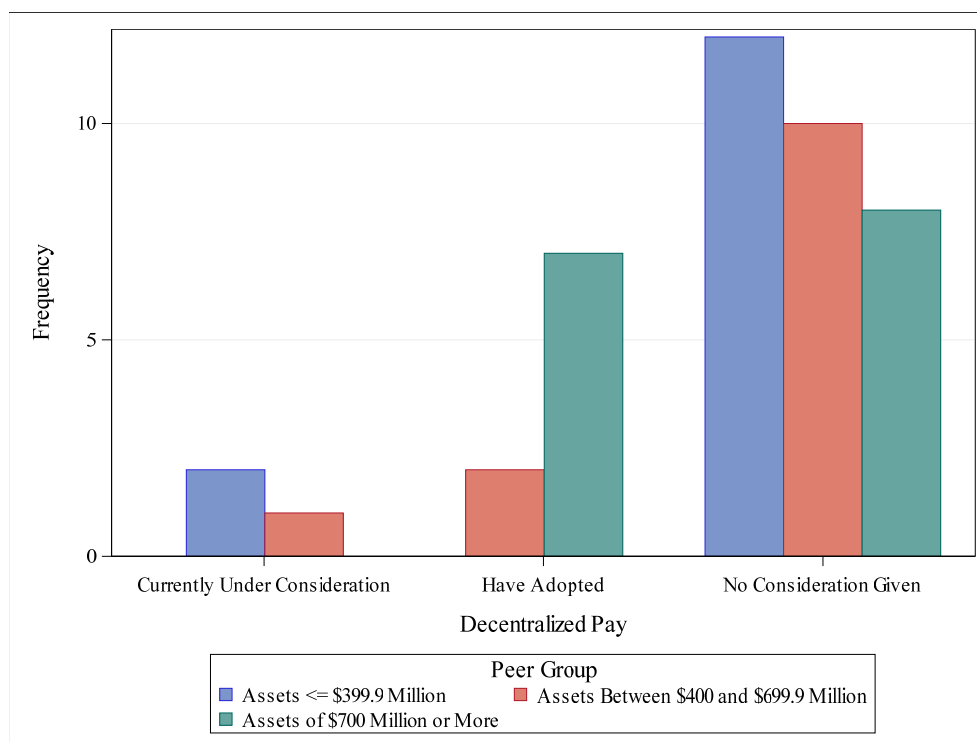


NonExempt Employees Perquisites By Peer Group

Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Accrued Retirement Benefit - No Insurance	0.0%	0.8%	0.8%	1.6%
	0.0%	50.0%	50.0%	
	0.0%	2.4%	2.1%	
Annual Physical	0.8%	1.6%	3.3%	5.7%
	14.3%	28.6%	57.1%	
	3.0%	4.8%	8.3%	

Overall % Row % Col %	Assets ≤ \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Civic Club Dues	4.1% 55.6% 15.2%	1.6% 22.2% 4.8%	1.6% 22.2% 4.2%	7.3%
Computer Lease / Purchase	0.8% 16.7% 3.0%	0.8% 16.7% 2.4%	3.3% 66.7% 8.3%	4.9%
Employee Assistance Programs	6.5% 22.9% 24.2%	9.8% 34.3% 28.6%	12.2% 42.9% 31.3%	28.5%
Health / Fitness Clubs	1.6% 33.3% 6.1%	2.4% 50.0% 7.1%	0.8% 16.7% 2.1%	4.9%
Low Interest Rate Loans	3.3% 36.4% 12.1%	1.6% 18.2% 4.8%	4.1% 45.5% 10.4%	8.9%
Mobile Phone	1.6% 33.3% 6.1%	0.8% 16.7% 2.4%	2.4% 50.0% 6.3%	4.9%
Professional Liability Insurance	0.0% 0.0% 0.0%	0.8% 100.0% 2.4%	0.0% 0.0% 0.0%	0.8%
Social Club Dues	1.6% 100.0% 6.1%	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	1.6%
Student Loan Repayment Program	0.0% 0.0% 0.0%	0.8% 50.0% 2.4%	0.8% 50.0% 2.1%	1.6%
Supplemental Life Insurance	4.9% 21.4% 18.2%	8.9% 39.3% 26.2%	8.9% 39.3% 22.9%	22.8%
Supplemental Medical Insurance	1.6% 25.0% 6.1%	4.1% 62.5% 11.9%	0.8% 12.5% 2.1%	6.5%
Total	26.8%	34.1%	39.0%	100.0%

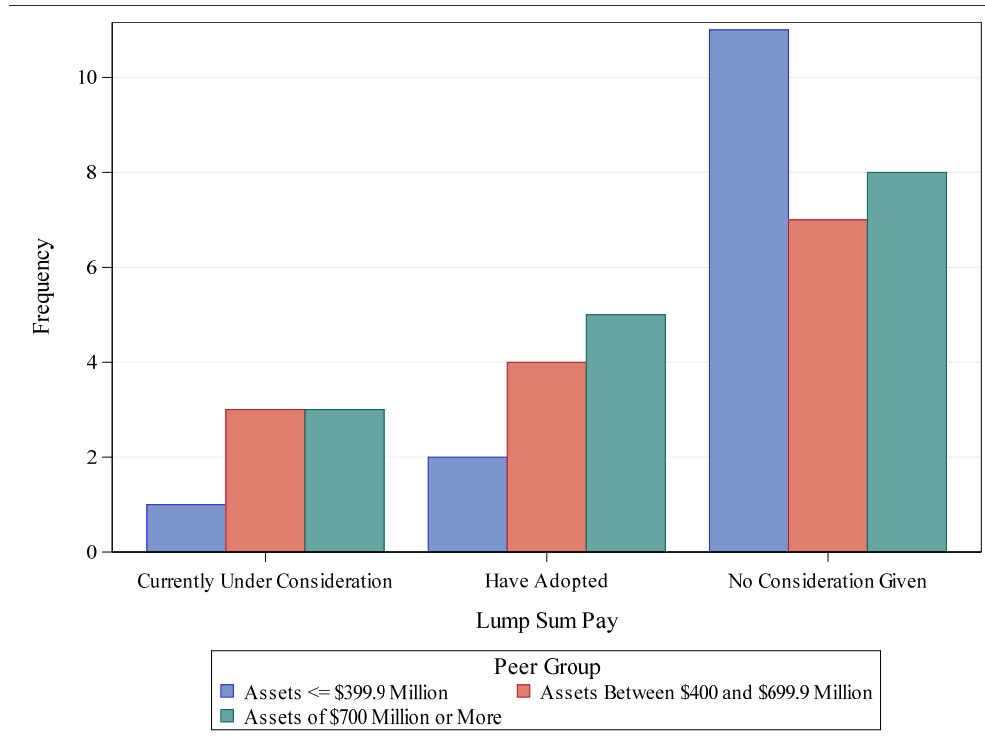
Institution's Level of Involvement in Decentralized Pay Decisions By Peer Group



Institution's Level of Involvement in Decentralized Pay Decisions By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Currently Under Consideration	2 4.8% 66.7% 14.3%	1 2.4% 33.3% 7.7%	0 0.0% 0.0% 0.0%	3 7.1%
Have Adopted	0 0.0% 0.0% 0.0%	2 4.8% 22.2% 15.4%	7 16.7% 77.8% 46.7%	9 21.4%
No Consideration Given	12 28.6% 40.0% 85.7%	10 23.8% 33.3% 76.9%	8 19.0% 26.7% 53.3%	30 71.4%
Total	14 33.3%	13 31.0%	15 35.7%	42 100.0%

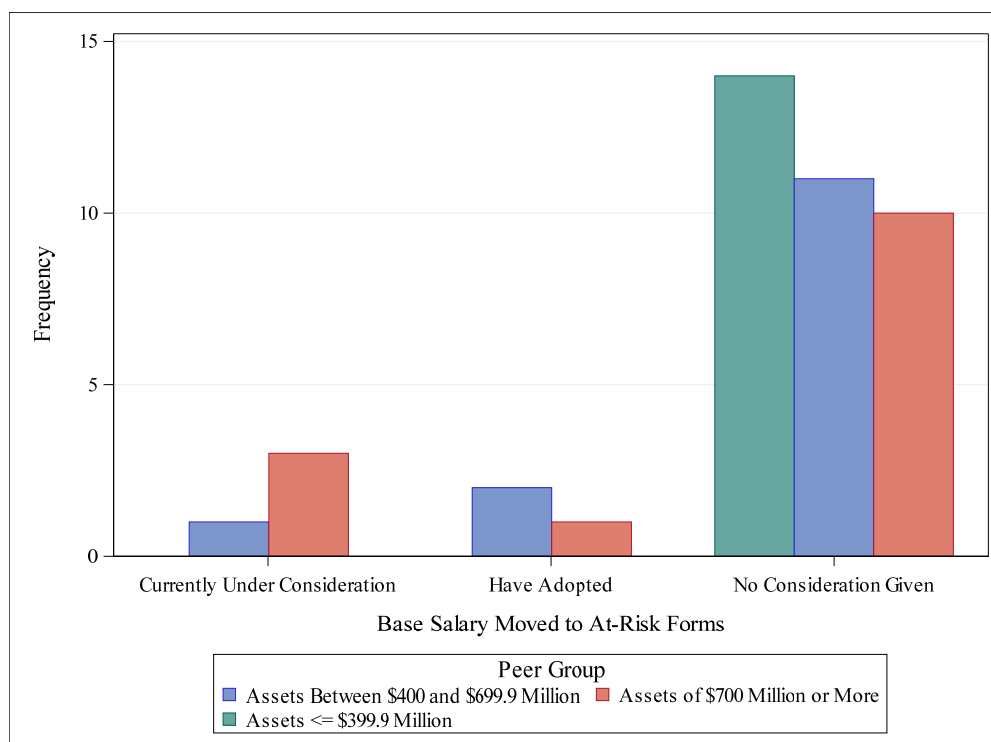
Institution's Level of Use of Lump Sum Pay By Peer Group



Institution's Level of Use of Lump Sum Pay By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Currently Under Consideration	1 2.3% 14.3% 7.1%	3 6.8% 42.9% 21.4%	3 6.8% 42.9% 18.8%	7 15.9%
Have Adopted	2 4.5% 18.2% 14.3%	4 9.1% 36.4% 28.6%	5 11.4% 45.5% 31.3%	11 25.0%
No Consideration Given	11 25.0% 42.3% 78.6%	7 15.9% 26.9% 50.0%	8 18.2% 30.8% 50.0%	26 59.1%
Total	14 31.8%	14 31.8%	16 36.4%	44 100.0%

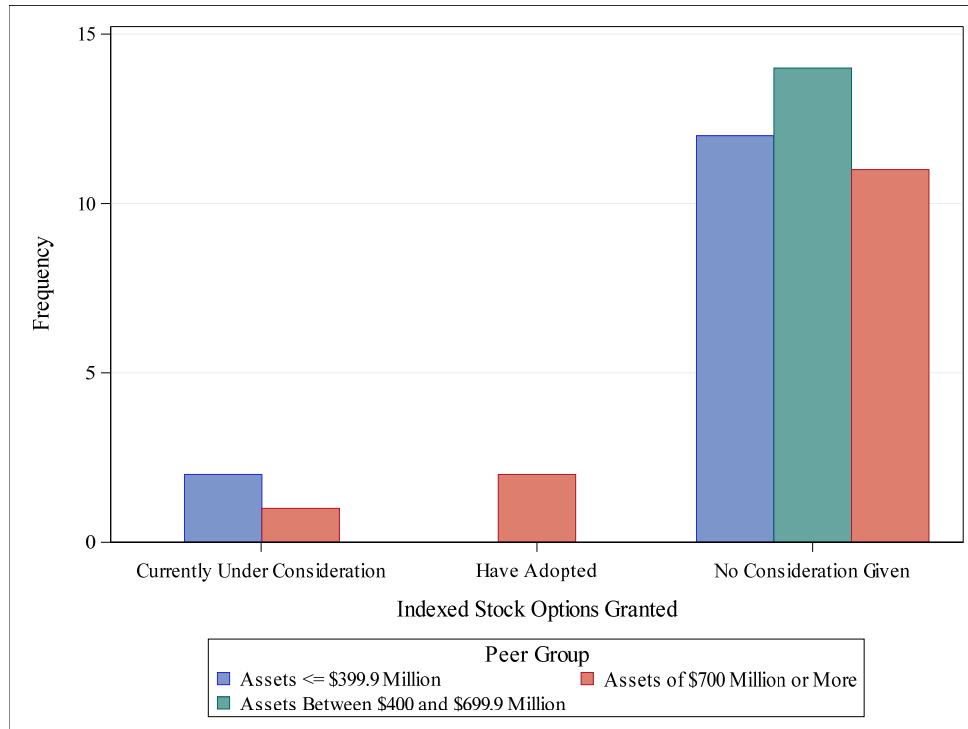
Institution Moves Some Base Pay to At-Risk Forms for Incentives By Peer Group



Institution Moves Some Base Pay to At-Risk Forms for Incentives By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Currently Under Consideration	0 0.0% 0.0% 0.0%	1 2.4% 25.0% 7.1%	3 7.1% 75.0% 21.4%	4 9.5%
Have Adopted	0 0.0% 0.0% 0.0%	2 4.8% 66.7% 14.3%	1 2.4% 33.3% 7.1%	3 7.1%
No Consideration Given	14 33.3% 40.0% 100.0%	11 26.2% 31.4% 78.6%	10 23.8% 28.6% 71.4%	35 83.3%
Total	14 33.3%	14 33.3%	14 33.3%	42 100.0%

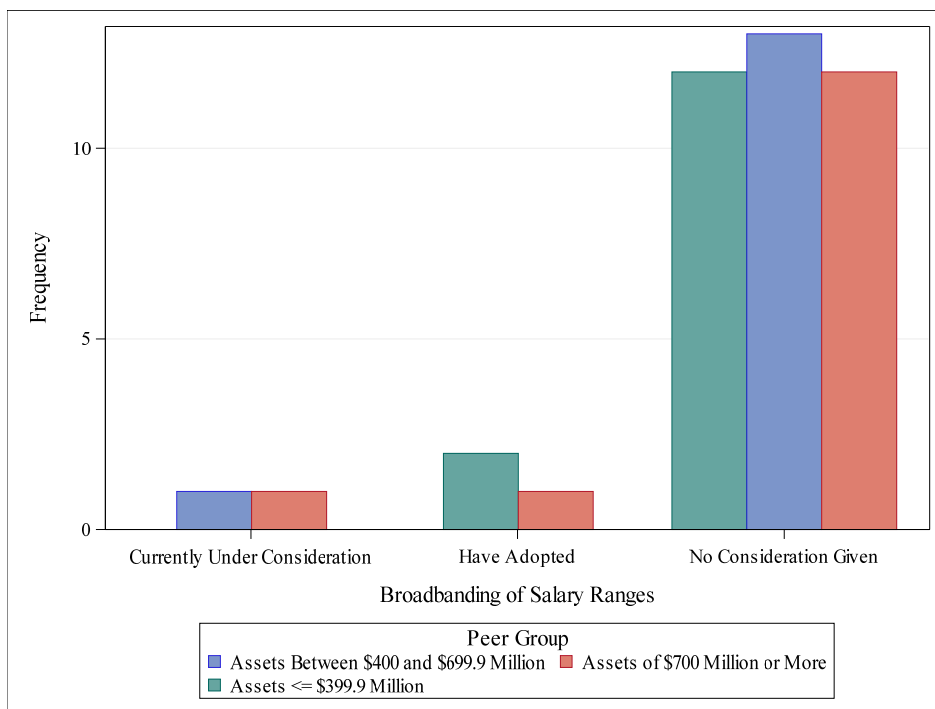
Institution Grants Indexed Stock Options to Executives By Peer Group



Institution Grants Indexed Stock Options to Executives By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Currently Under Consideration	2 4.8% 66.7% 14.3%	0 0.0% 0.0% 0.0%	1 2.4% 33.3% 7.1%	3 7.1%
Have Adopted	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	2 4.8% 100.0% 14.3%	2 4.8%
No Consideration Given	12 28.6% 32.4% 85.7%	14 33.3% 37.8% 100.0%	11 26.2% 29.7% 78.6%	37 88.1%
Total	14 33.3%	14 33.3%	14 33.3%	42 100.0%

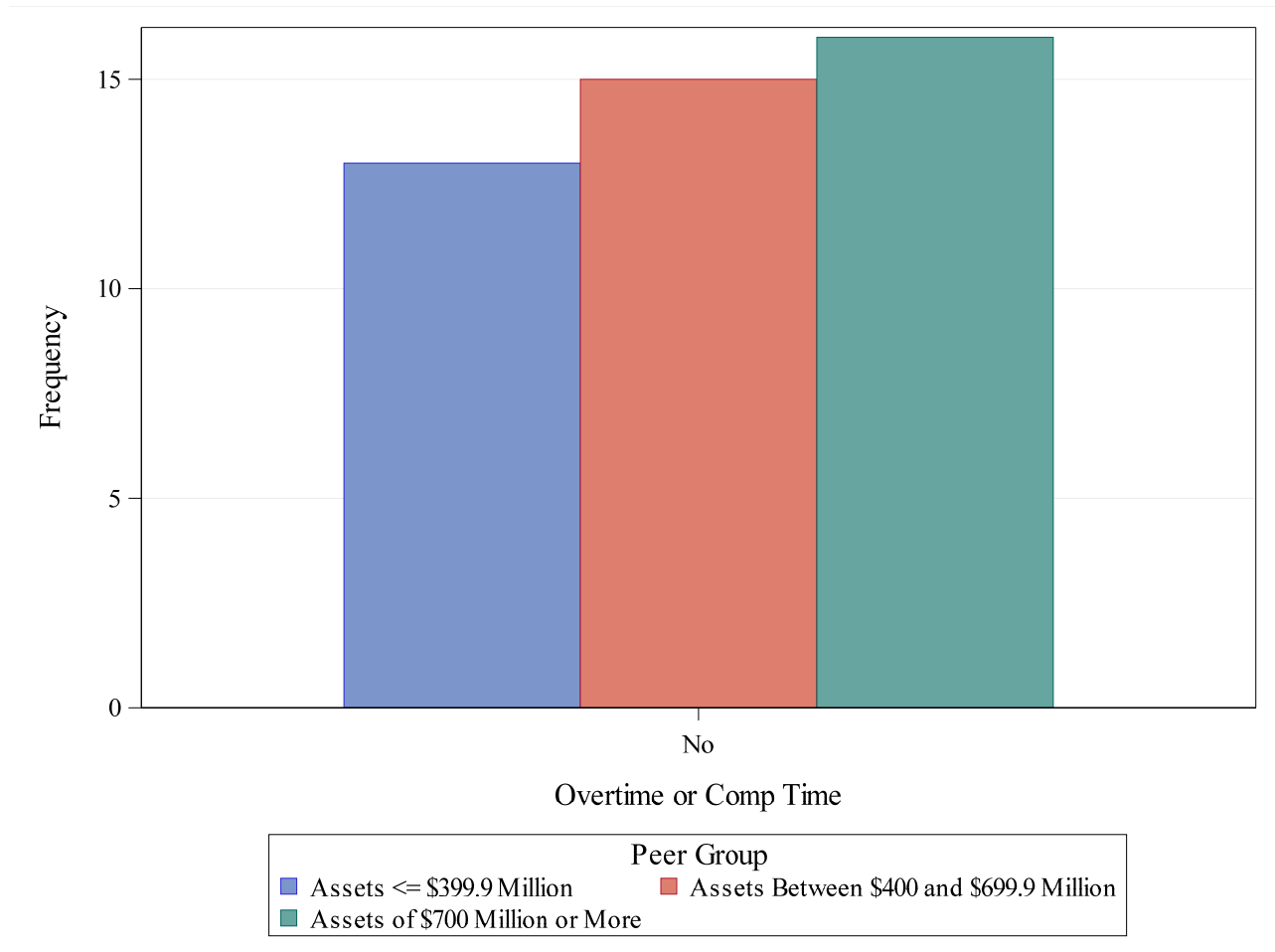
Institution Puts Salary Ranges into Broad Bands By Peer Group



Institution Puts Salary Ranges into Broad Bands By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Currently Under Consideration	0 0.0% 0.0% 0.0%	1 2.4% 50.0% 7.1%	1 2.4% 50.0% 7.1%	2 4.8%
Have Adopted	2 4.8% 66.7% 14.3%	0 0.0% 0.0% 0.0%	1 2.4% 33.3% 7.1%	3 7.1%
No Consideration Given	12 28.6% 32.4% 85.7%	13 31.0% 35.1% 92.9%	12 28.6% 32.4% 85.7%	37 88.1%
Total	14 33.3%	14 33.3%	14 33.3%	42 100.0%

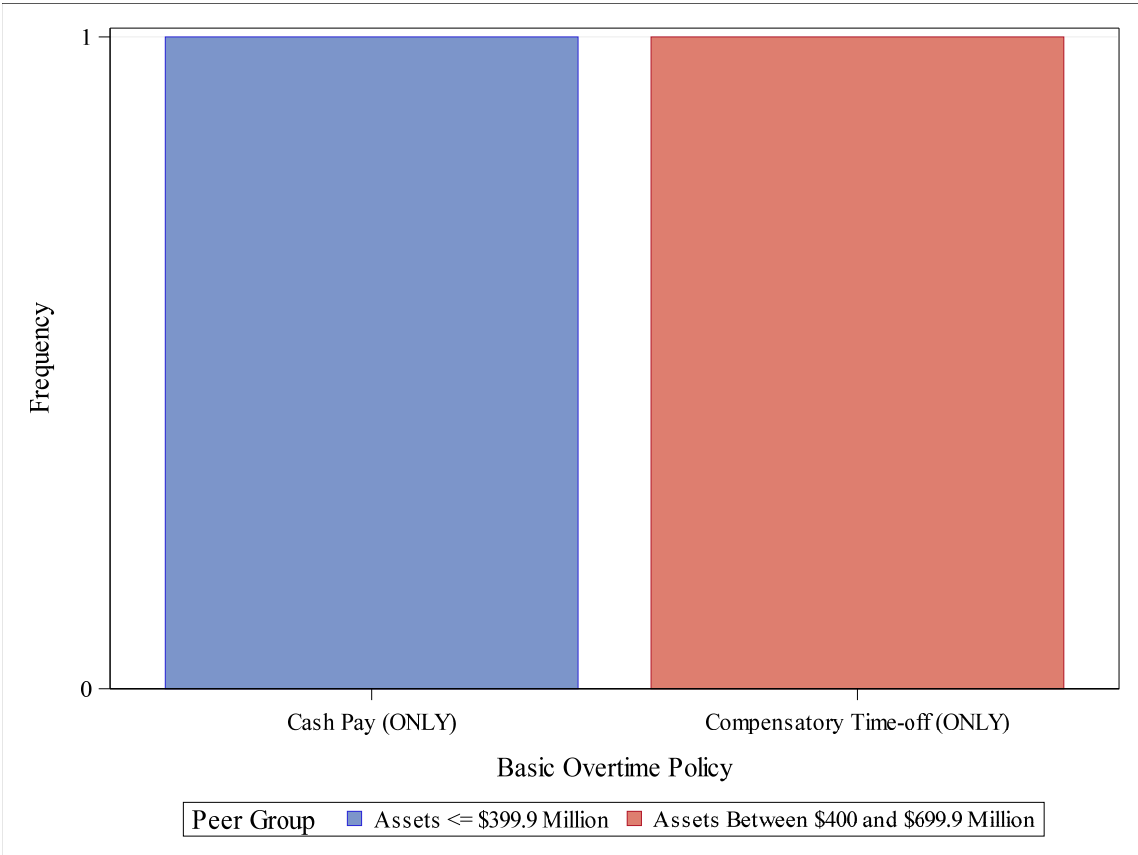
***Institution Pays Overtime or Compensatory Time for Exempt Employees
By Peer Group***



***Institution Pays Overtime or Compensatory Time for Exempt Employees
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	13 29.5% 29.5% 100.0%	15 34.1% 34.1% 100.0%	16 36.4% 36.4% 100.0%	44 100.0%
Total	13 29.5%	15 34.1%	16 36.4%	44 100.0%

*Basic Overtime Policy
By Peer Group*



*Basic Overtime Policy
By Peer Group*

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Total
Cash Pay (ONLY)	1 50.0% 100.0% 100.0%	0 0.0% 0.0% 0.0%	1 50.0%
Compensatory Time-off (ONLY)	0 0.0% 0.0% 0.0%	1 50.0% 100.0% 100.0%	1 50.0%
Total	1 50.0%	1 50.0%	2 100.0%

***Exempt Employee Overtime Pay Policies for Working 6th Workday
By Peer Group***

Count Overall % Row %	Time and One-Half	Total
Assets <= \$399.9 Million	1 100.0% 100.0%	1 100.0%
Total	1 100.0%	1 100.0%

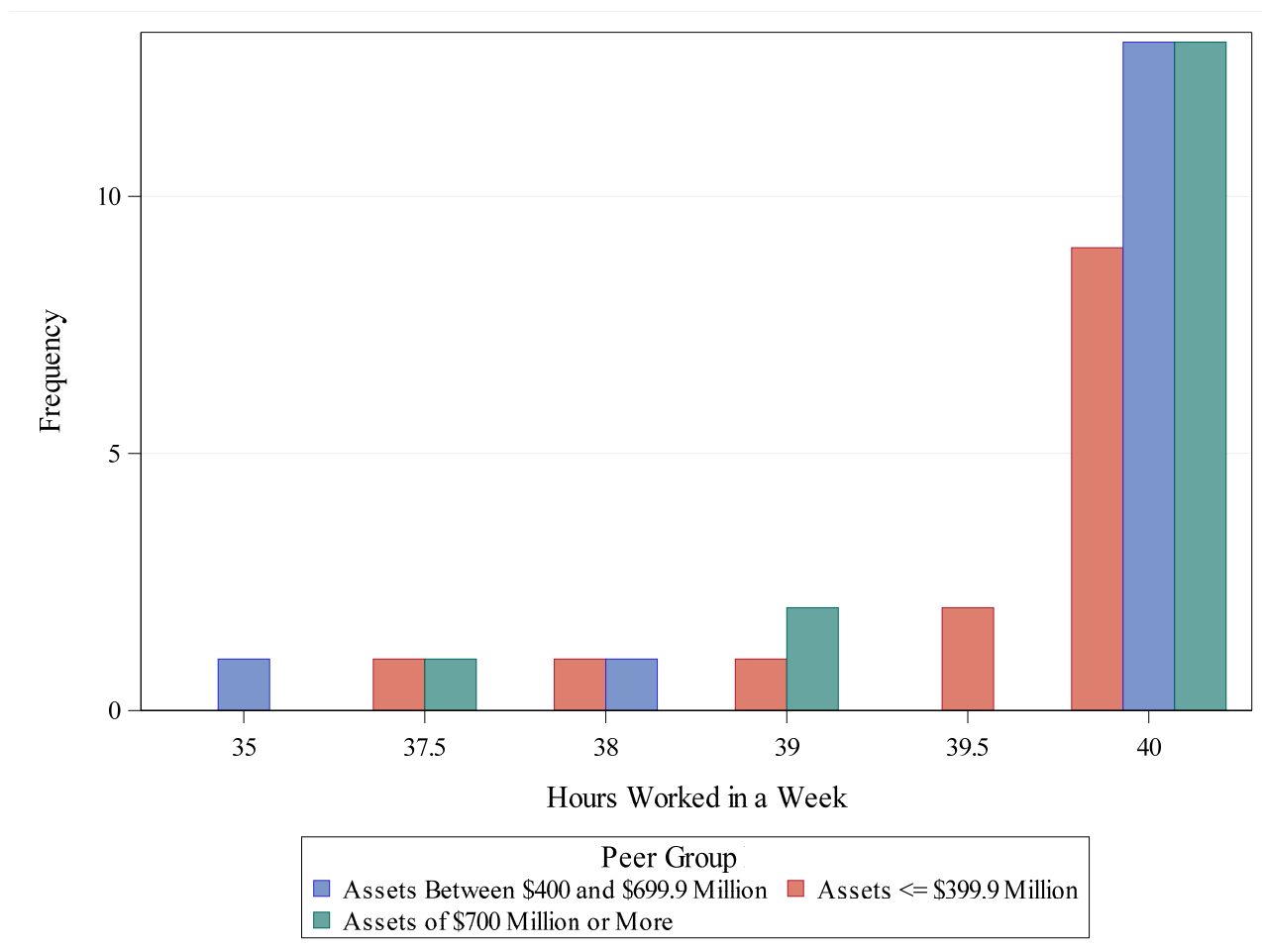
***Exempt Employee Overtime Pay Policies for Working 7th Workday
By Peer Group***

Count Overall % Row %	Time and One-Half	Total
Assets <= \$399.9 Million	1 100.0% 100.0%	1 100.0%
Total	1 100.0%	1 100.0%

***Exempt Employee Overtime Pay Policies for Working a Holiday
By Peer Group***

Count Overall % Row %	Compensatory Time-off (ONLY)	Double Time	Total
Assets <= \$399.9 Million	0 0.0% 0.0%	1 50.0% 100.0%	1 50.0%
Assets Between \$400 and \$699.9 Million	1 50.0% 100.0%	0 0.0% 0.0%	1 50.0%
Total	1 50.0%	1 50.0%	2 100.0%

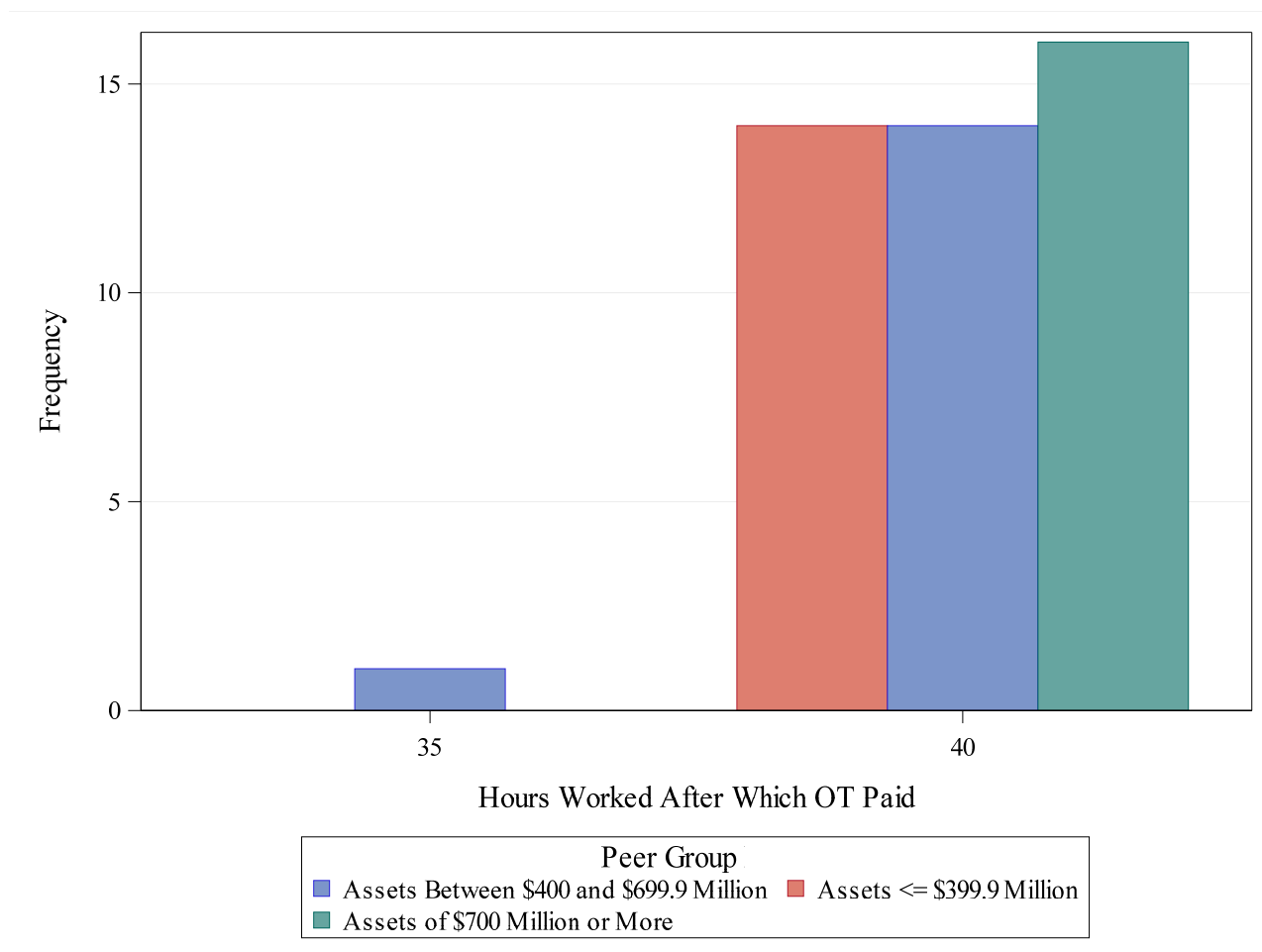
Hours Salaried NonExempt Employees Regularly Work in a Week By Peer Group



Hours Salaried NonExempt Employees Regularly Work in a Week By Peer Group

	Hours Worked in a Week				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	39.50	40.00	40.00	39.54
Assets Between \$400 and \$699.9 Million	15	40.00	40.00	40.00	39.53
Assets of \$700 Million or More	16	40.00	40.00	40.00	39.72

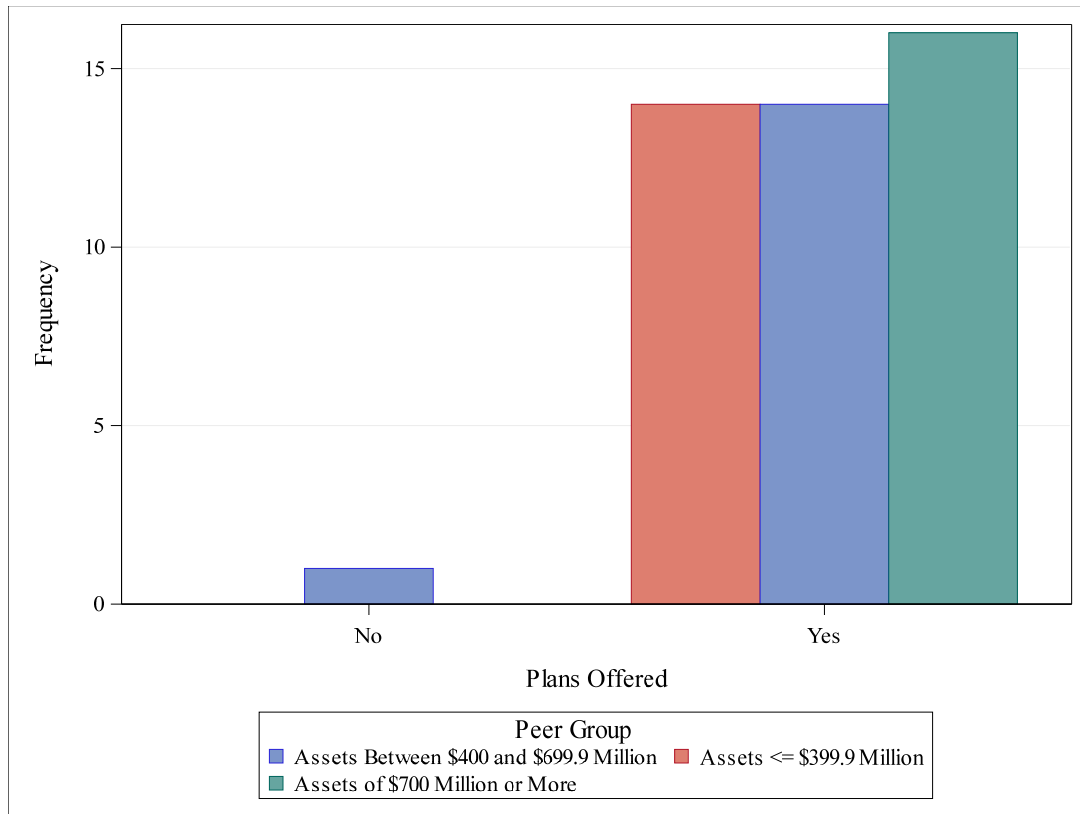
Hours After Which Salaried NonExempt Employees Are Paid Overtime By Peer Group



Hours After Which Salaried NonExempt Employees Are Paid Overtime By Peer Group

	Hours Worked After Which OT Paid				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	40.00	40.00	40.00	40.00
Assets Between \$400 and \$699.9 Million	15	40.00	40.00	40.00	39.67
Assets of \$700 Million or More	16	40.00	40.00	40.00	40.00

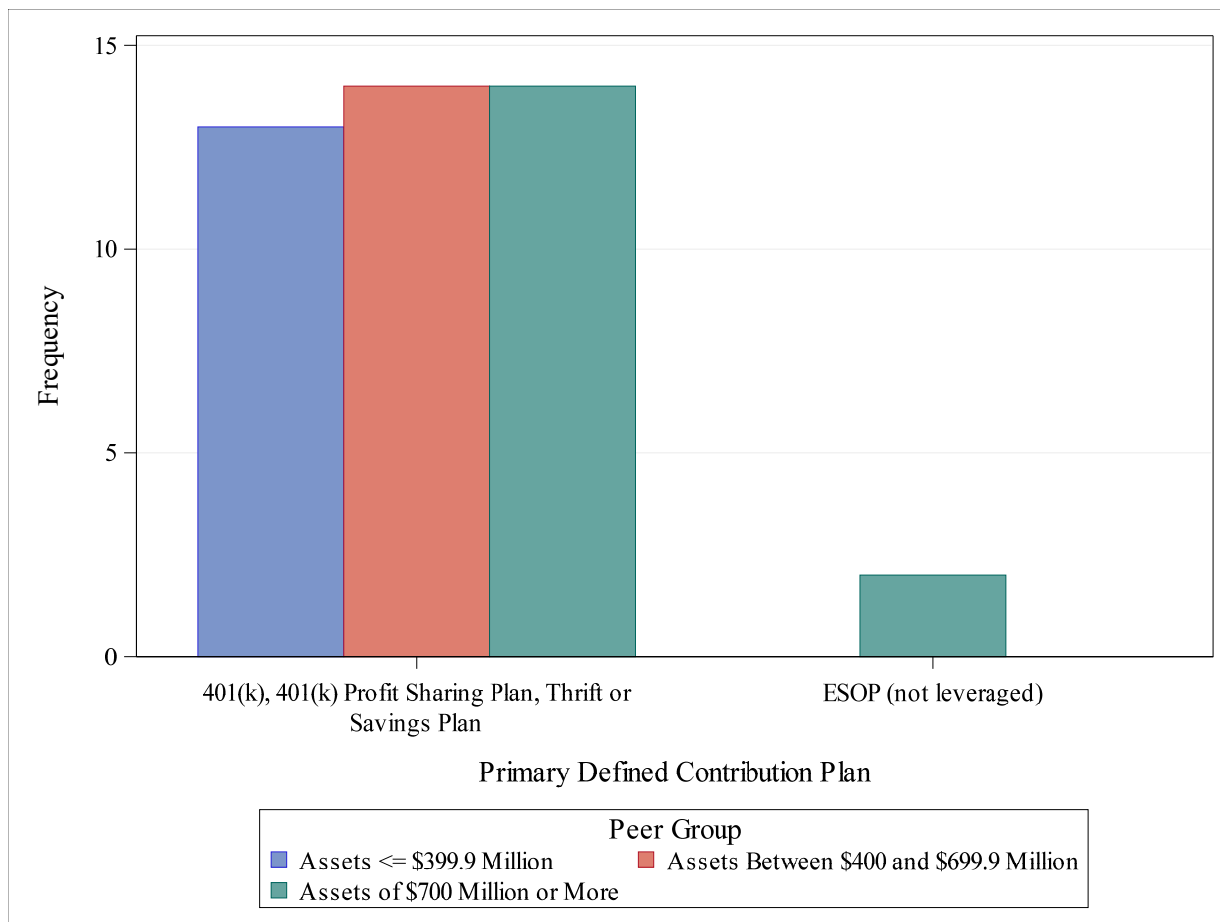
Institution Offers a Formal Retirement Plan to Employees By Peer Group



Institution Offers a Formal Retirement Plan to Employees By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	0 0.0% 0.0% 0.0%	1 2.2% 100.0% 6.7%	0 0.0% 0.0% 0.0%	1 2.2%
Yes	14 31.1% 31.8% 100.0%	14 31.1% 31.8% 93.3%	16 35.6% 36.4% 100.0%	44 97.8%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

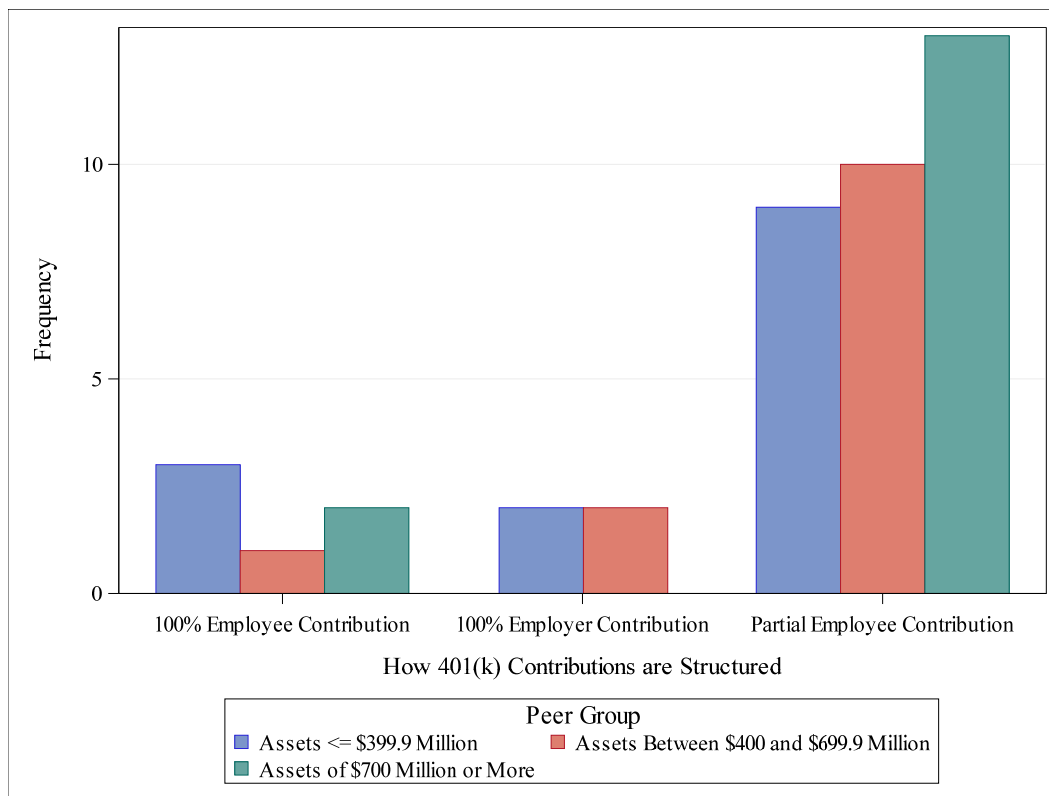
Type of Primary Defined Contribution Plan By Peer Group



Type of Primary Defined Contribution Plan By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
401(k), 401(k) Profit Sharing Plan, Thrift or Savings Plan	13 30.2% 31.7% 100.0%	14 32.6% 34.1% 100.0%	14 32.6% 34.1% 87.5%	41 95.3%
ESOP (not leveraged)	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	2 4.7% 100.0% 12.5%	2 4.7%
Total	13 30.2%	14 32.6%	16 37.2%	43 100.0%

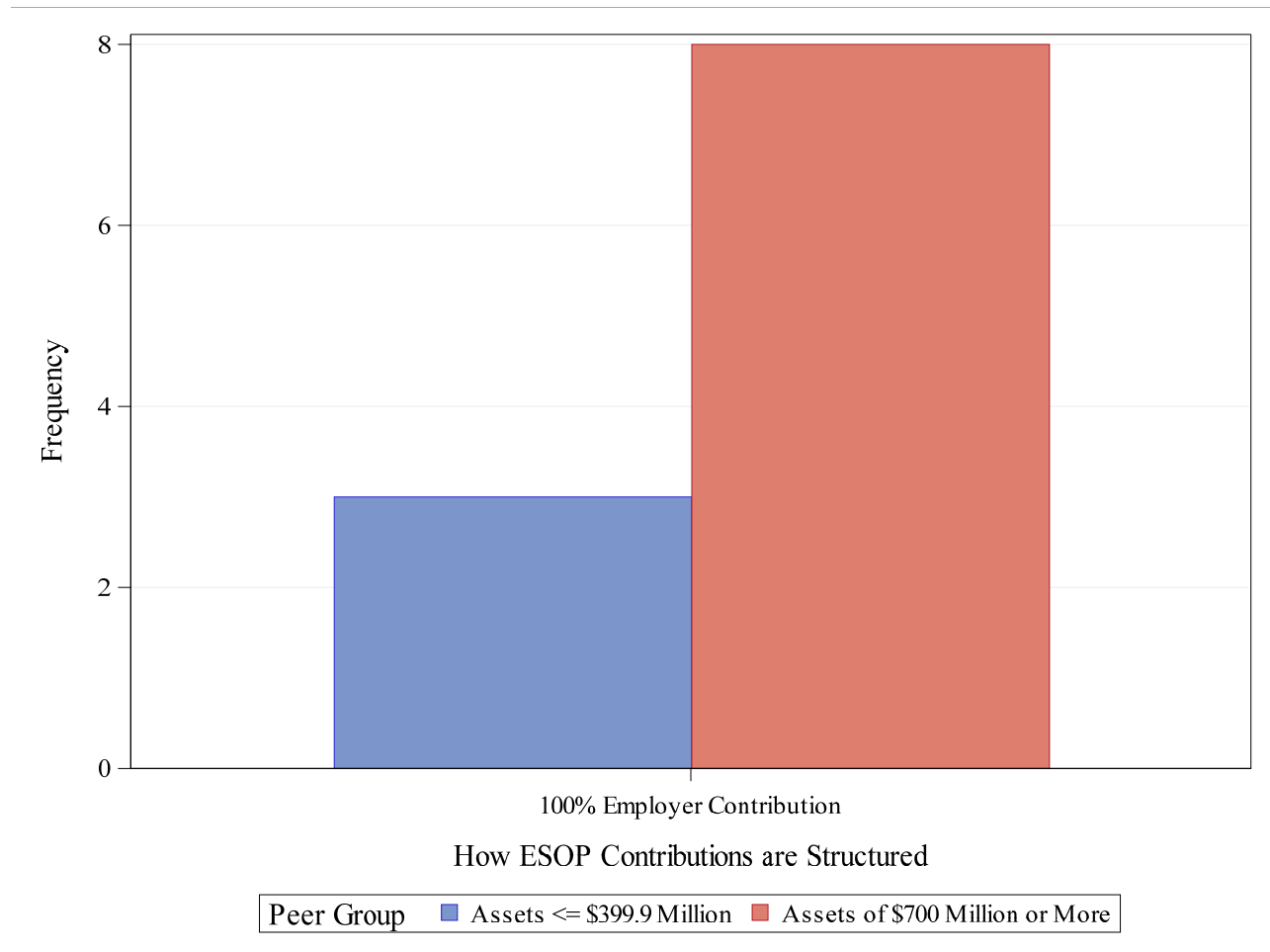
How 401(k) Contributions are Structured By Peer Group



How 401(k) Contributions are Structured By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
100% Employee Contribution	3 7.1% 50.0% 21.4%	1 2.4% 16.7% 7.7%	2 4.8% 33.3% 13.3%	6 14.3%
100% Employer Contribution	2 4.8% 50.0% 14.3%	2 4.8% 50.0% 15.4%	0 0.0% 0.0% 0.0%	4 9.5%
Partial Employee Contribution	9 21.4% 28.1% 64.3%	10 23.8% 31.3% 76.9%	13 31.0% 40.6% 86.7%	32 76.2%
Total	14 33.3%	13 31.0%	15 35.7%	42 100.0%

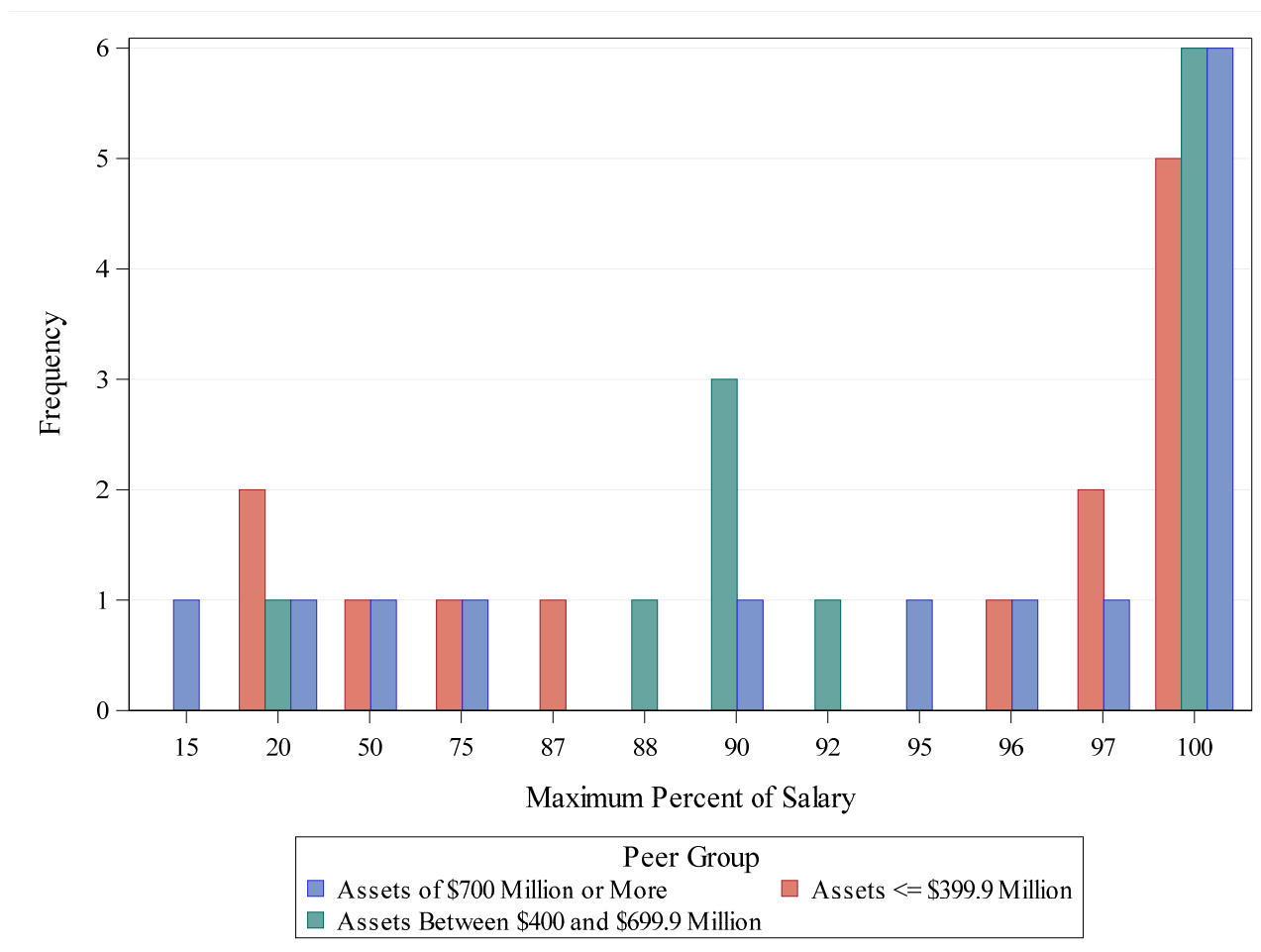
How ESOP Contributions are Structured By Peer Group



How ESOP Contributions are Structured By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets of \$700 Million or More	Total
100% Employer Contribution	3 27.3% 27.3% 100.0%	8 72.7% 72.7% 100.0%	11 100.0%
Total	3 27.3%	8 72.7%	11 100.0%

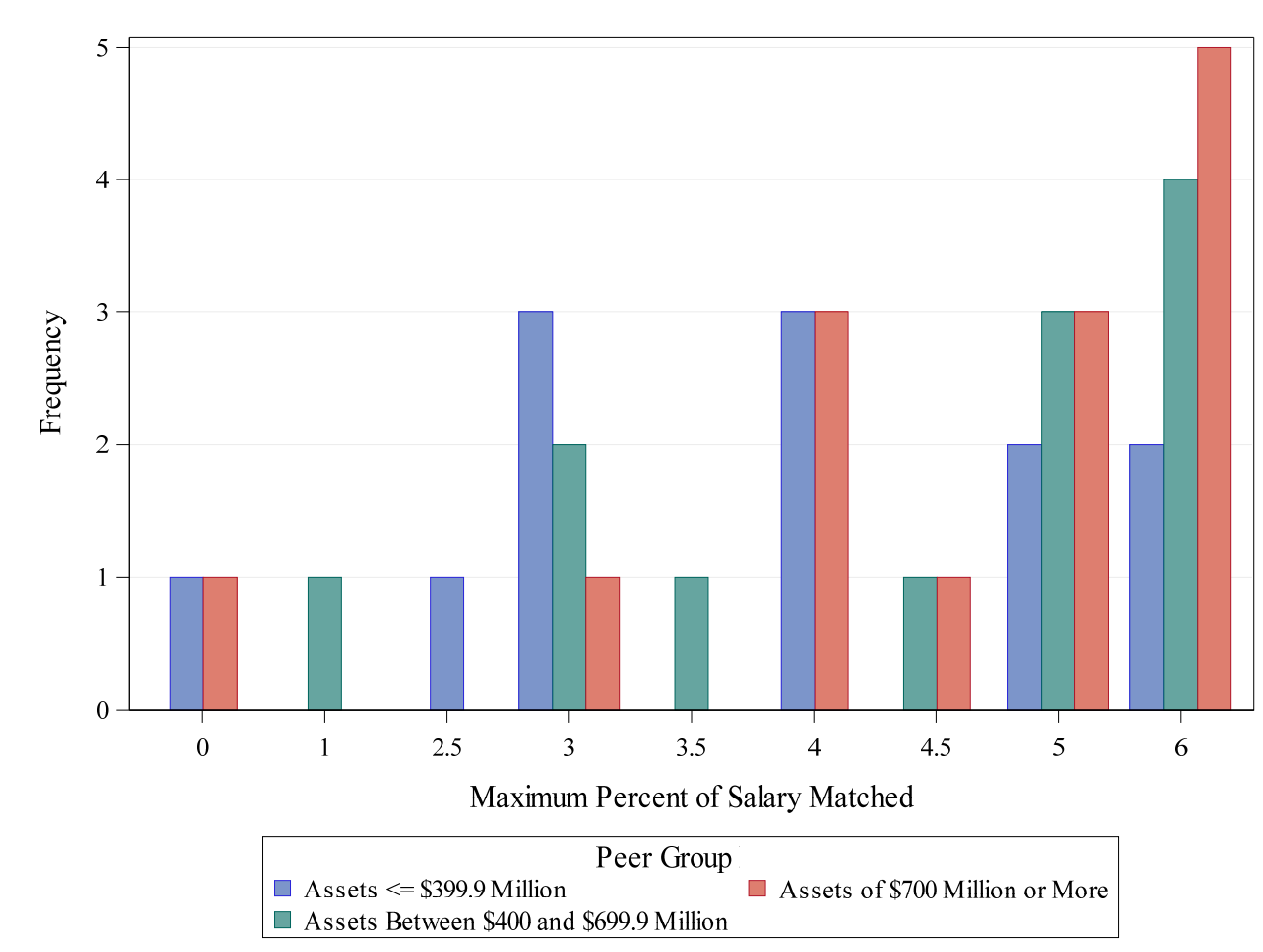
***For 401(k) plans, Maximum Percentage of Salary an Employee Can Contribute
By Peer Group***



***For 401(k) plans, Maximum Percentage of Salary an Employee Can Contribute
By Peer Group***

	Maximum Percent of Salary				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	75.00	97.00	100.00	80.15
Assets Between \$400 and \$699.9 Million	12	90.00	96.00	100.00	89.17
Assets of \$700 Million or More	14	75.00	96.50	100.00	81.29

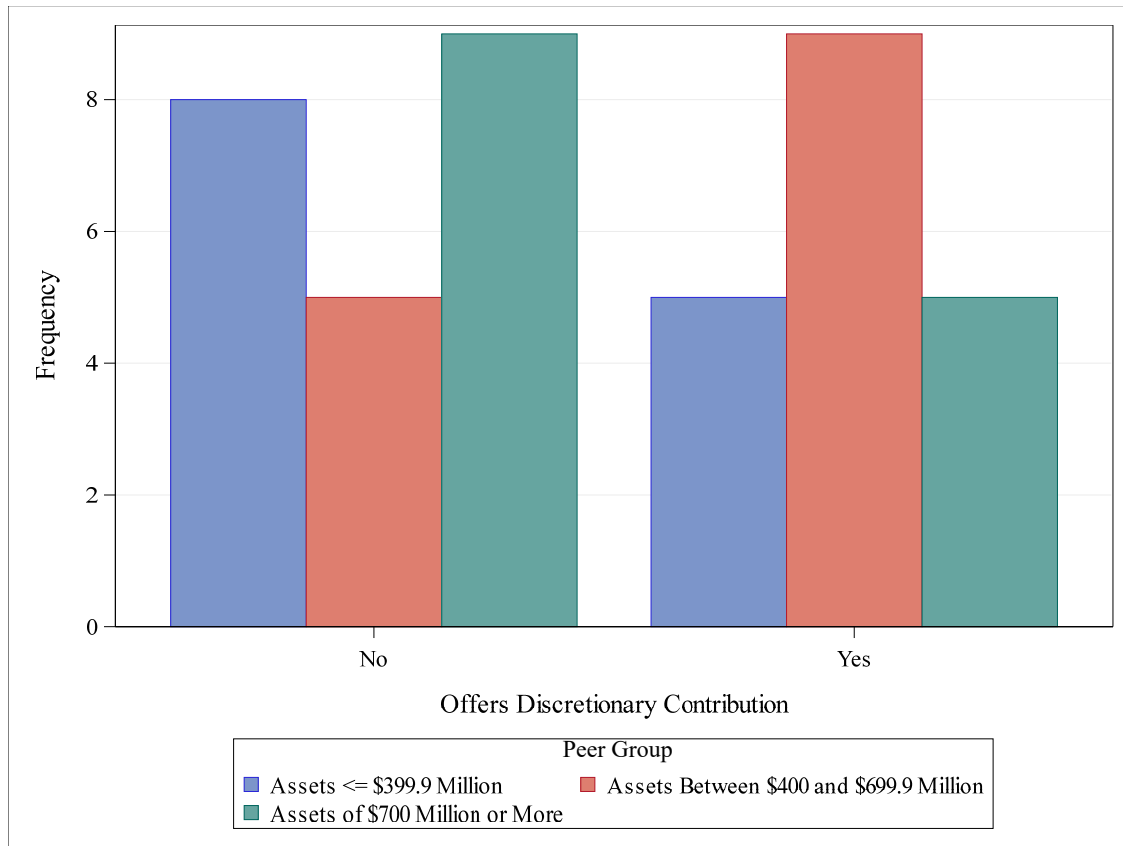
***For 401(k) plans, the Maximum Percentage of the Employee's Salary that will be Matched by the Institution
By Peer Group***



***For 401(k) plans, the Maximum Percentage of the Employee's Salary that will be Matched by the Institution
By Peer Group***

	Maximum Percent of Salary Matched				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	3.00	4.00	5.00	3.79
Assets Between \$400 and \$699.9 Million	12	3.25	5.00	6.00	4.50
Assets of \$700 Million or More	14	4.00	5.00	6.00	4.61

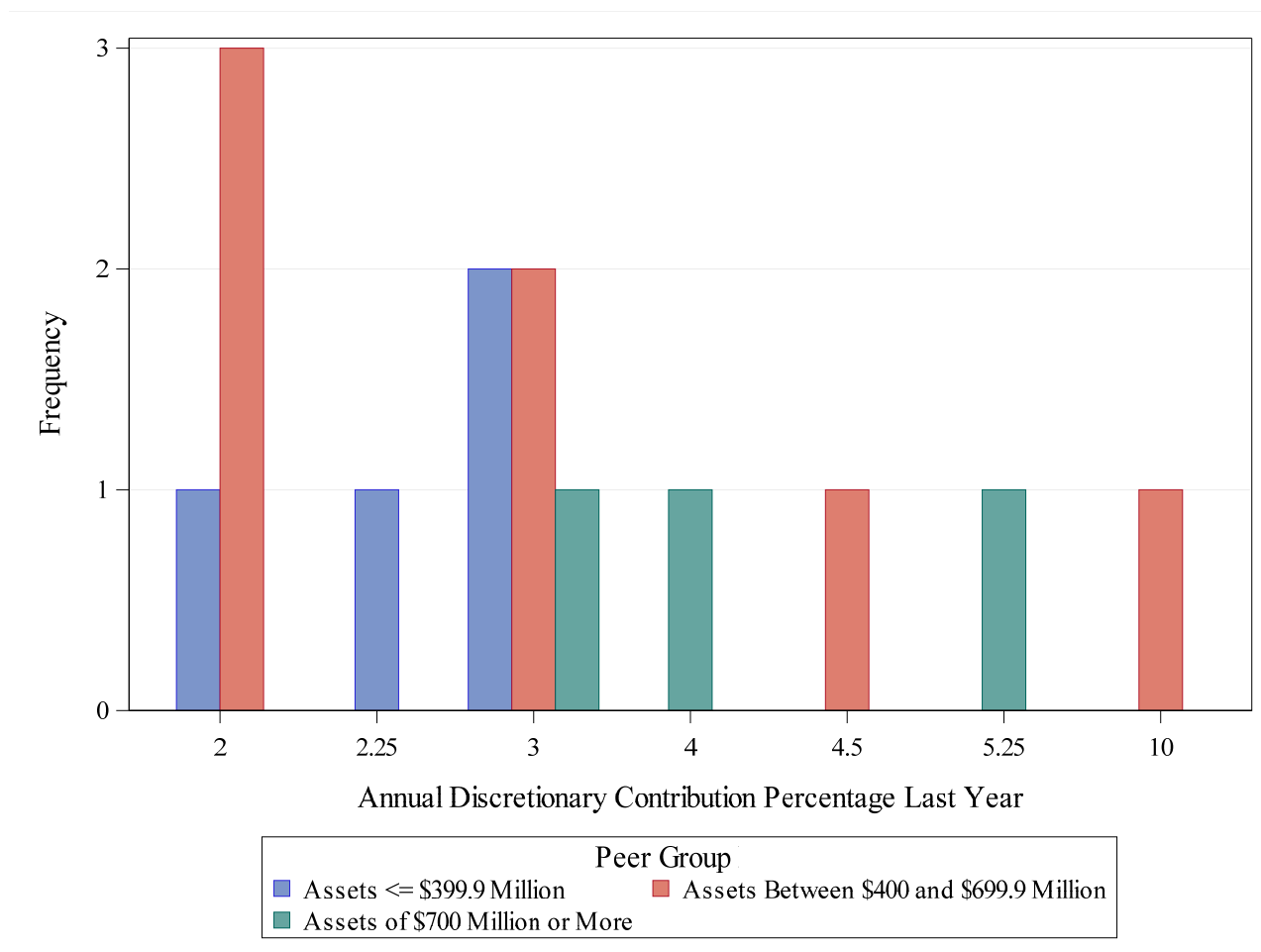
***Institution Offers a Discretionary Profit Sharing Contribution to 401(k)
By Peer Group***



***Institution Offers a Discretionary Profit Sharing Contribution to 401(k)
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	8 19.5% 36.4% 61.5%	5 12.2% 22.7% 35.7%	9 22.0% 40.9% 64.3%	22 53.7%
Yes	5 12.2% 26.3% 38.5%	9 22.0% 47.4% 64.3%	5 12.2% 26.3% 35.7%	19 46.3%
Total	13 31.7%	14 34.1%	14 34.1%	41 100.0%

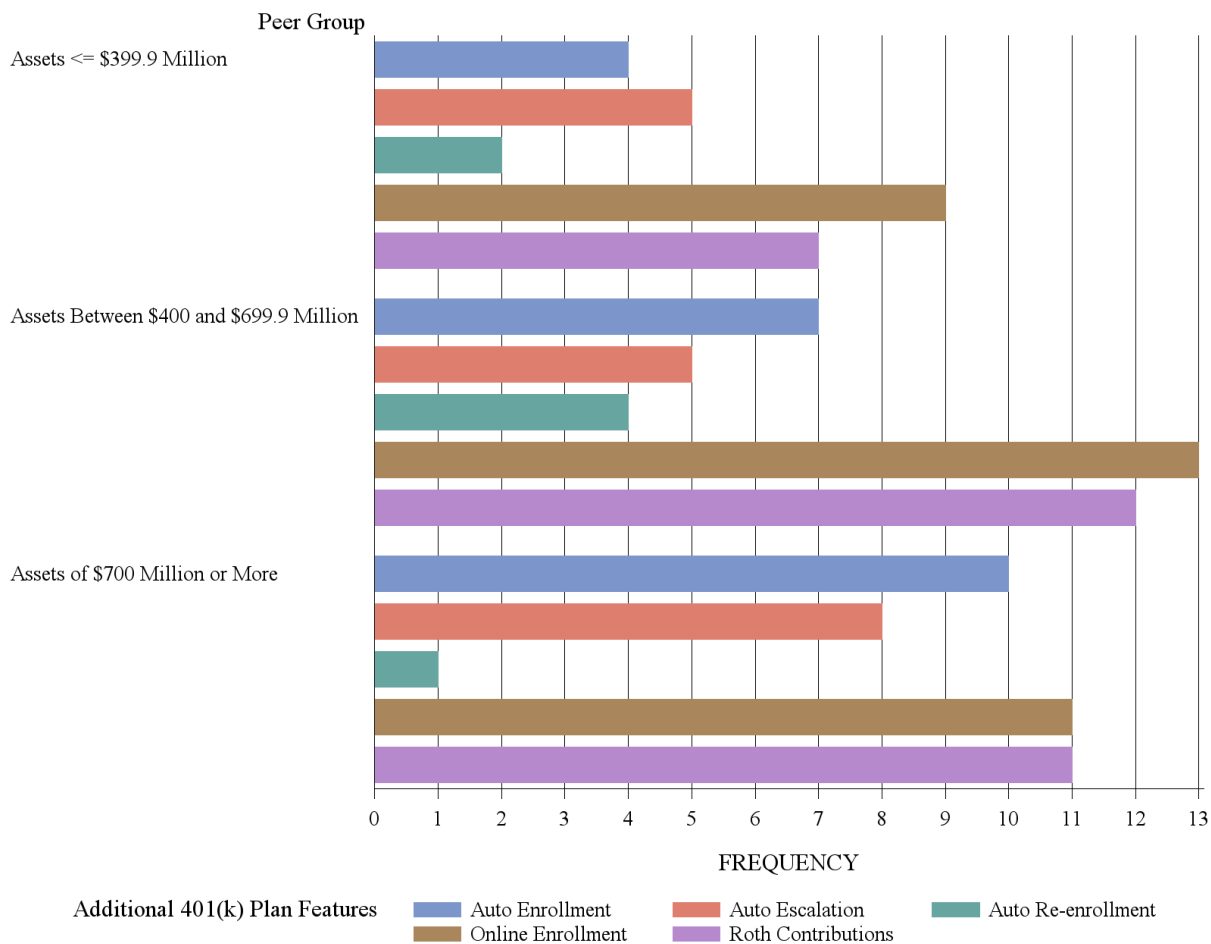
***For 401(k) plans, Last Year's Annual Discretionary Contribution Percentage
By Peer Group***



***For 401(k) plans, Last Year's Annual Discretionary Contribution Percentage
By Peer Group***

	Annual Discretionary Contribution Percentage Last Year				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	4	2.13	2.63	3.00	2.56
Assets Between \$400 and \$699.9 Million	7	2.00	3.00	4.50	3.79
Assets of \$700 Million or More	3	3.00	4.00	5.25	4.08

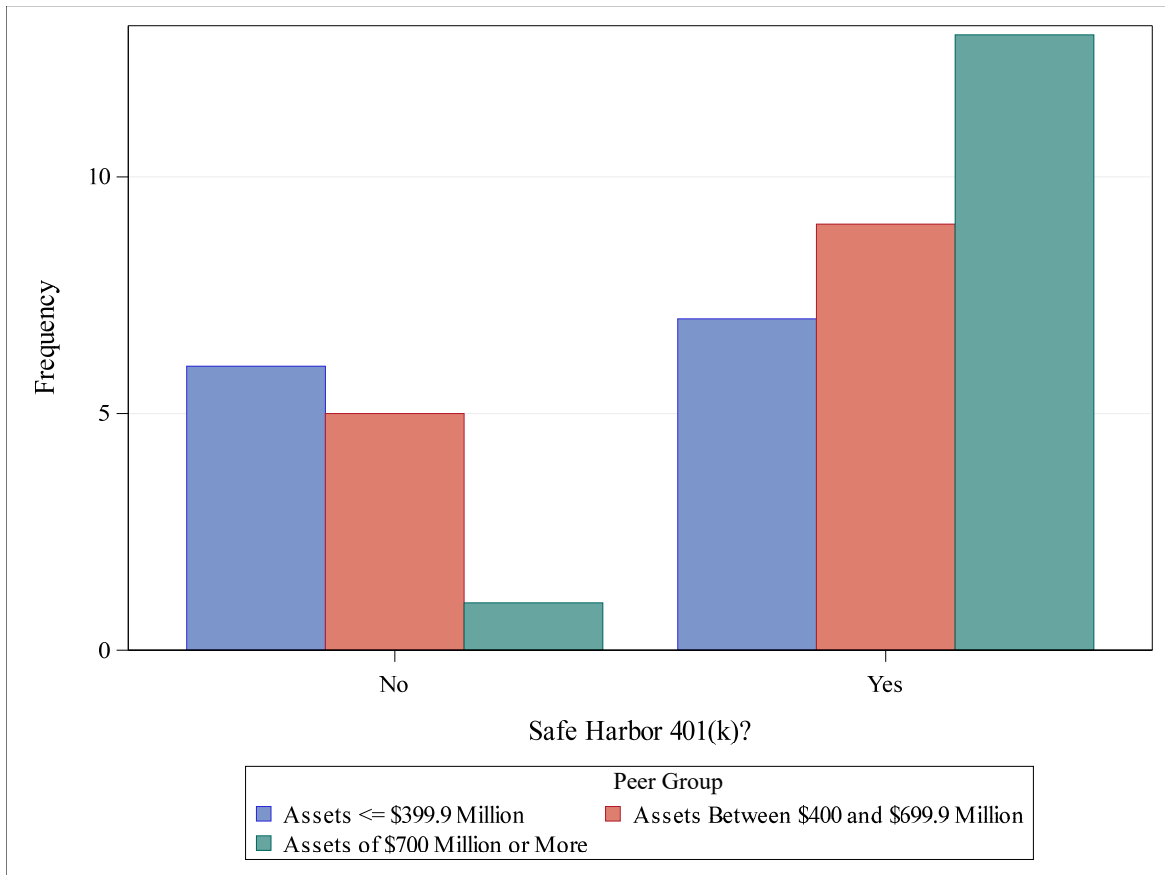
Additional 401(k) Plan Features



Additional 401(k) Plan Features

Count Overall % Row % Col %	Auto Enrollment	Auto Escalation	Auto Re-enrollment	Online Enrollment	Roth Contributions	Total
Assets <= \$399.9 Million	4 3.7% 14.8% 19.0%	5 4.6% 18.5% 27.8%	2 1.8% 7.4% 28.6%	9 8.3% 33.3% 27.3%	7 6.4% 25.9% 23.3%	27 24.8%
Assets Between \$400 and \$699.9 Million	7 6.4% 17.1% 33.3%	5 4.6% 12.2% 27.8%	4 3.7% 9.8% 57.1%	13 11.9% 31.7% 39.4%	12 11.0% 29.3% 40.0%	41 37.6%
Assets of \$700 Million or More	10 9.2% 24.4% 47.6%	8 7.3% 19.5% 44.4%	1 0.9% 2.4% 14.3%	11 10.1% 26.8% 33.3%	11 10.1% 26.8% 36.7%	41 37.6%
Total	21 19.3%	18 16.5%	7 6.4%	33 30.3%	30 27.5%	109 100.0%

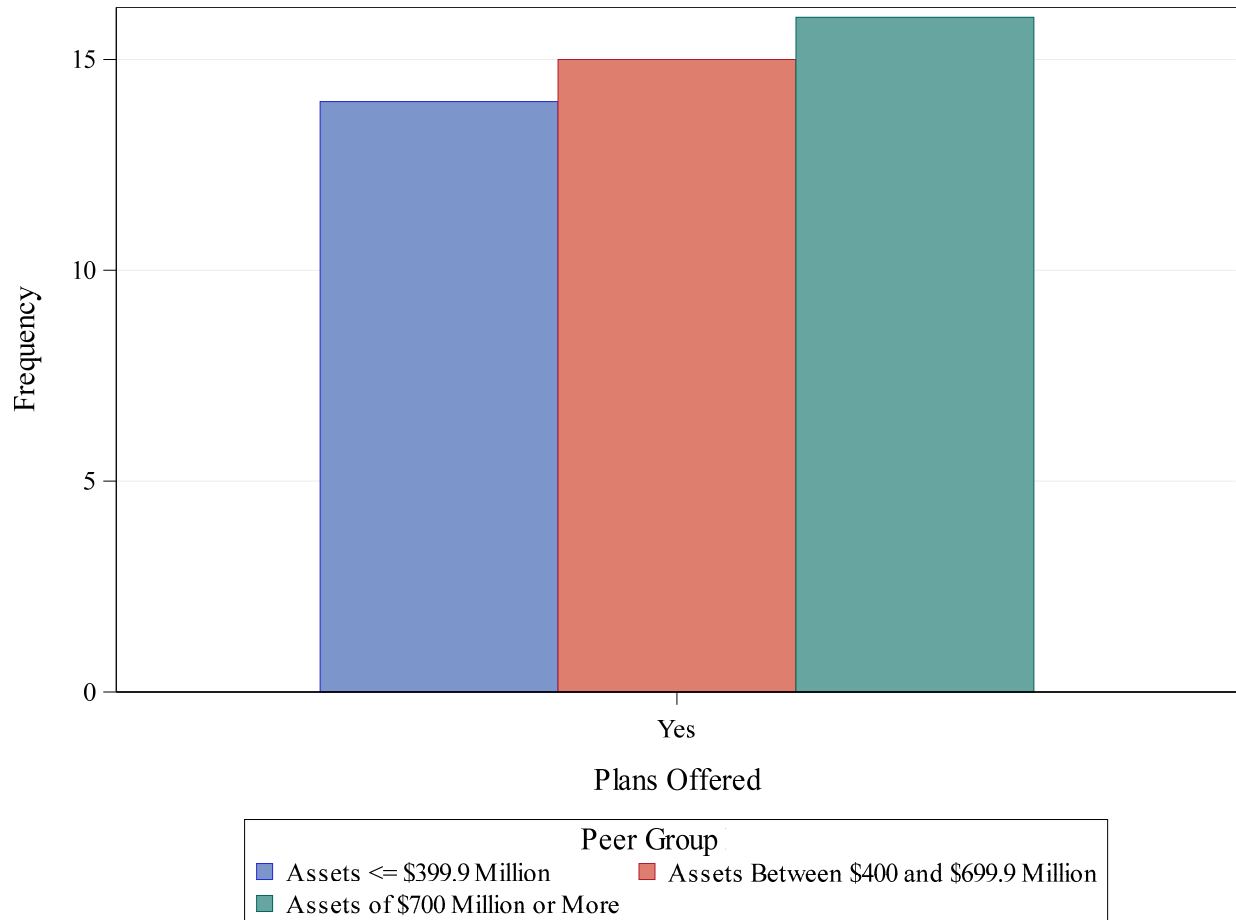
***Institution's 401(k) Is or Is Not a Safe Harbor Plan
By Peer Group***



***Institution's 401(k) Is or Is Not a Safe Harbor Plan
By Peer Group***

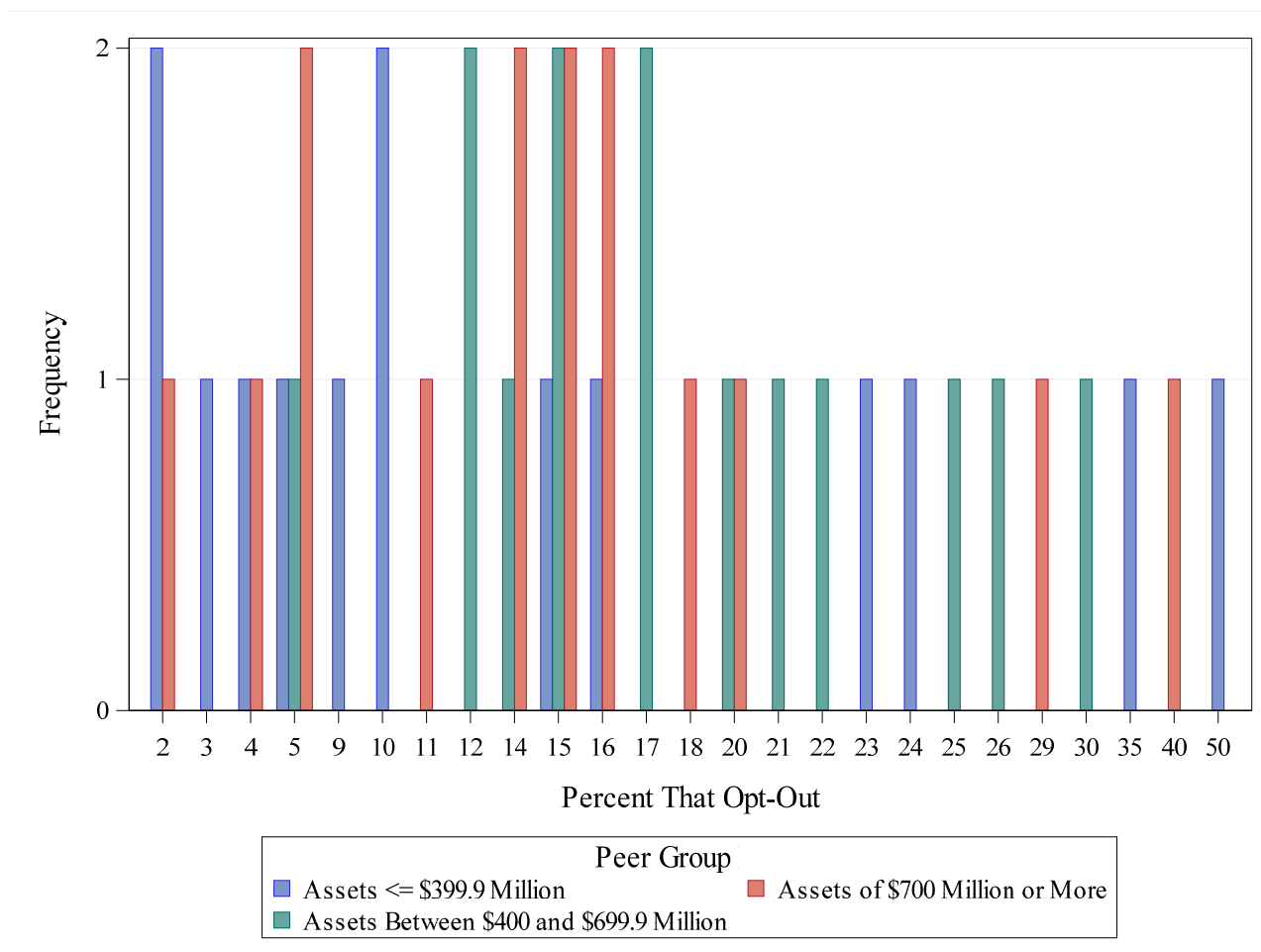
Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	6 14.6% 50.0% 46.2%	5 12.2% 41.7% 35.7%	1 2.4% 8.3% 7.1%	12 29.3%
Yes	7 17.1% 24.1% 53.8%	9 22.0% 31.0% 64.3%	13 31.7% 44.8% 92.9%	29 70.7%
Total	13 31.7%	14 34.1%	14 34.1%	41 100.0%

***Institution Offers Medical Insurance to Employees
By Peer Group***



Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Yes	14 31.1% 31.1% 100.0%	15 33.3% 33.3% 100.0%	16 35.6% 35.6% 100.0%	45 100.0%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

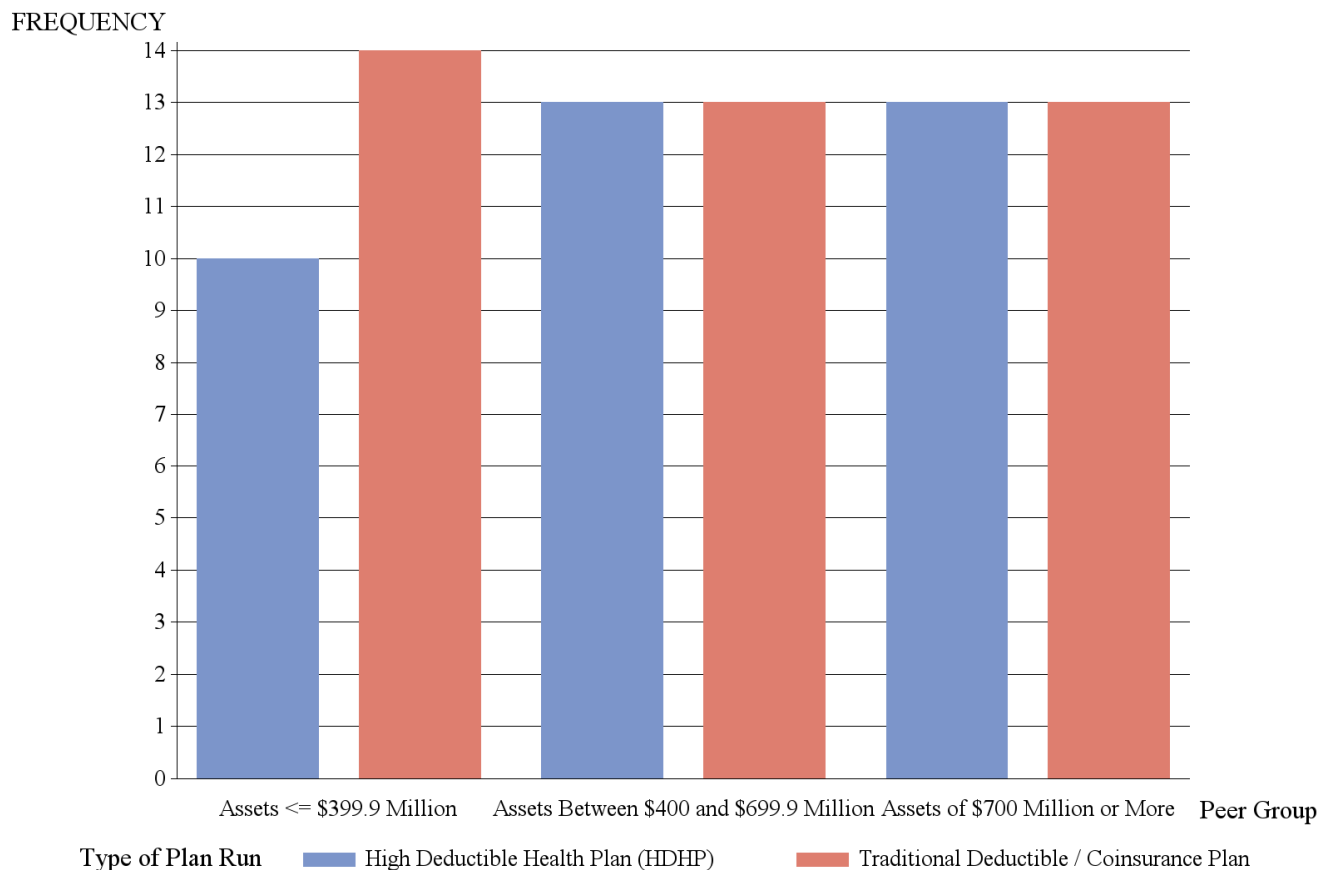
Percent of Employees That Opt-Out of Medical Insurance Coverage By Peer Group



Percent of Employees That Opt-Out of Medical Insurance Coverage By Peer Group

	Percent That Opt-Out				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	4.00	10.00	23.00	14.86
Assets Between \$400 and \$699.9 Million	14	14.00	17.00	22.00	17.93
Assets of \$700 Million or More	15	5.00	15.00	18.00	14.93

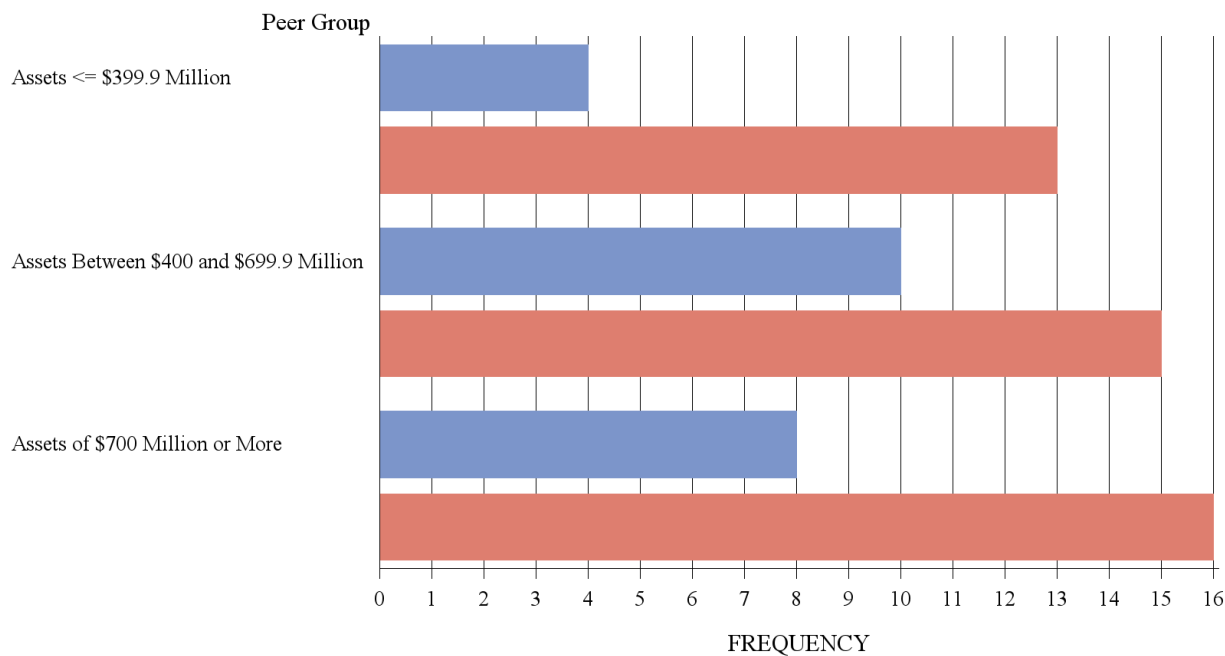
Types of Medical Insurance Plan Designs Offered



Types of Medical Insurance Plan Designs Offered

Count Overall % Row %	High Deductible Health Plan (HDHP)	Traditional Deductible / Coinsurance Plan	Total
Assets <= \$399.9 Million	10 13.2% 41.7%	14 18.4% 58.3%	24 31.6%
Assets Between \$400 and \$699.9 Million	13 17.1% 50.0%	13 17.1% 50.0%	26 34.2%
Assets of \$700 Million or More	13 17.1% 50.0%	13 17.1% 50.0%	26 34.2%
Total	36 47.4%	40 52.6%	76 100.0%

Types of Medical Insurance Networks Offered

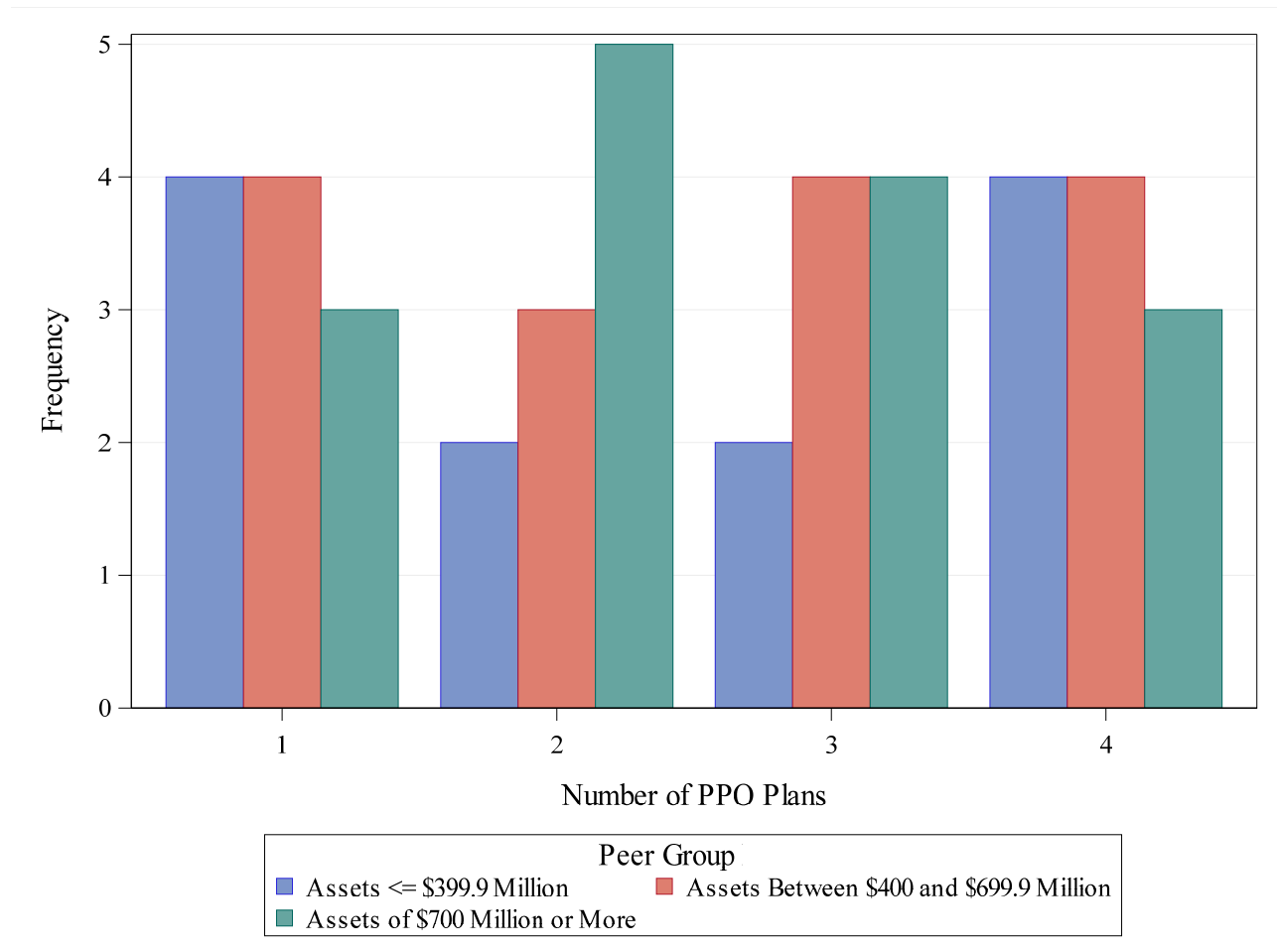


Type of Network Run Health Maintenance Organization (HMO) Preferred Provider Organization (PPO)

Types of Medical Insurance Networks Offered

Count Overall % Row %	Health Maintenance Organization (HMO)	Preferred Provider Organization (PPO)	Total
Assets <= \$399.9 Million	4 6.1% 23.5%	13 19.7% 76.5%	17 25.8%
Assets Between \$400 and \$699.9 Million	10 15.2% 40.0%	15 22.7% 60.0%	25 37.9%
Assets of \$700 Million or More	8 12.1% 33.3%	16 24.2% 66.7%	24 36.4%
Total	22 33.3%	44 66.7%	66 100.0%

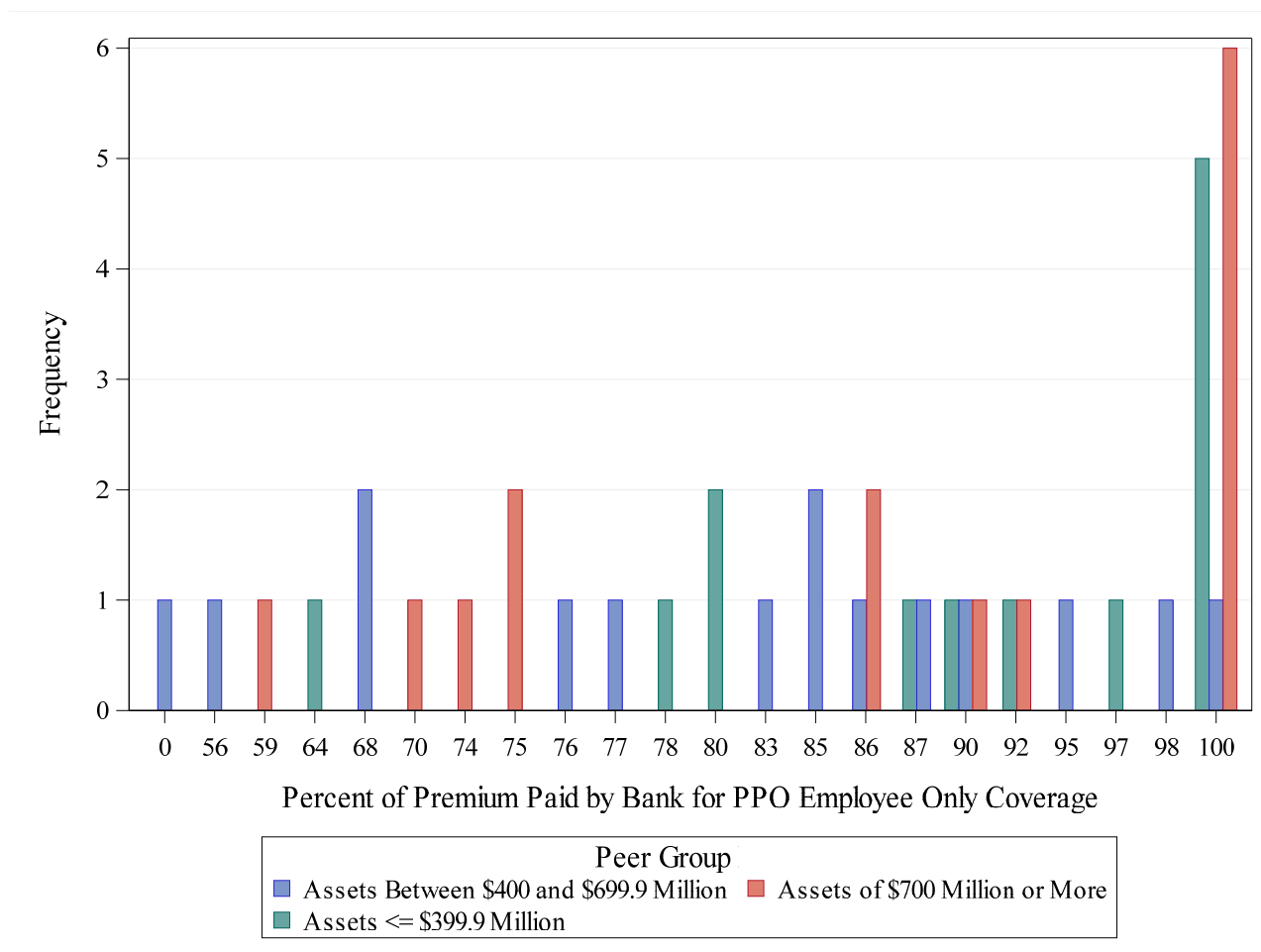
Number of PPO Plans Offered By Peer Group



Number of PPO Plans Offered By Peer Group

	Number of PPO Plans				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	1.00	2.50	4.00	2.50
Assets Between \$400 and \$699.9 Million	15	1.00	3.00	4.00	2.53
Assets of \$700 Million or More	15	2.00	2.00	3.00	2.47

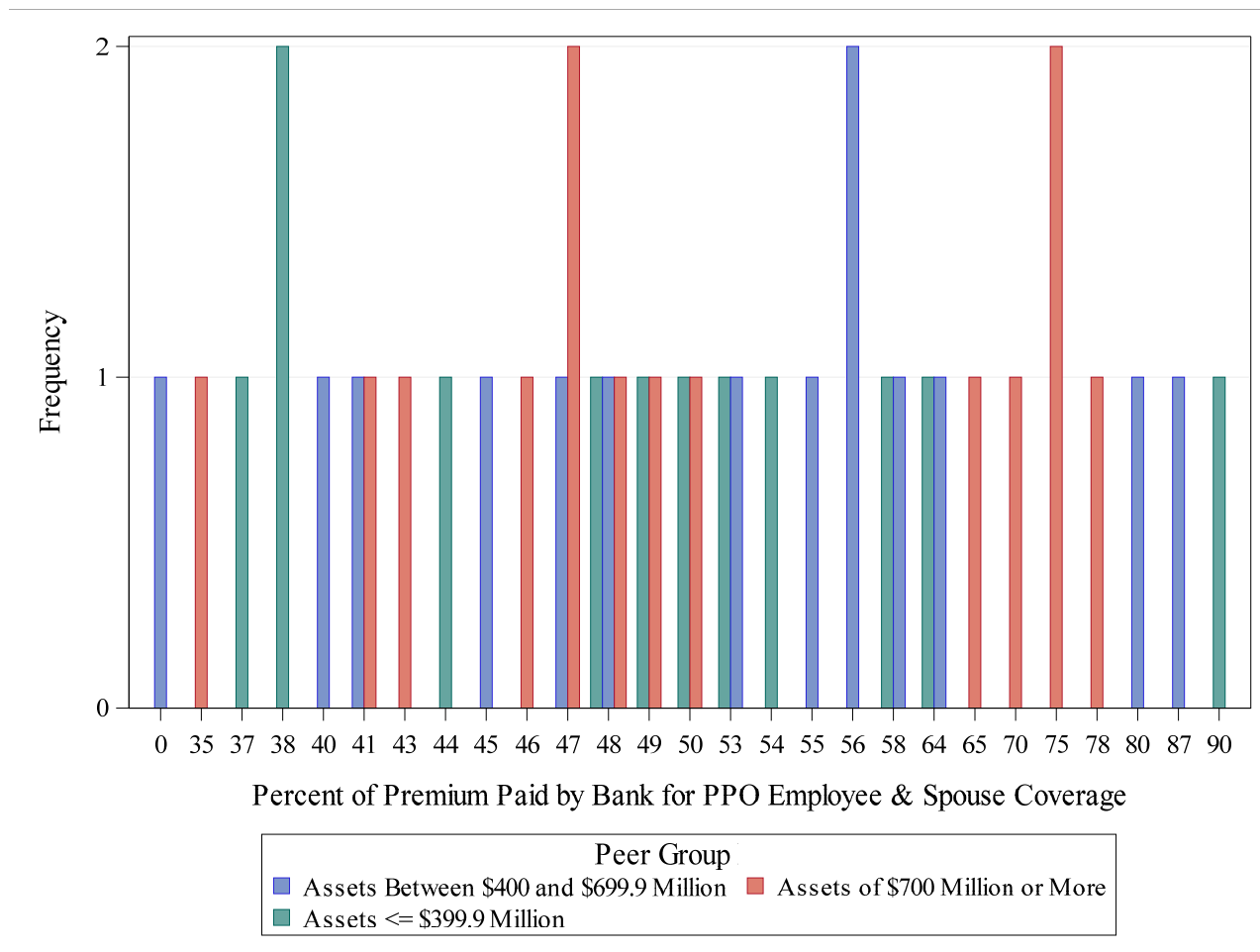
***Percent of Premium Paid by Bank for PPO Employee Only Coverage
By Peer Group***



***Percent of Premium Paid by Bank for PPO Employee Only Coverage
By Peer Group***

	Percent of Premium Paid by Bank for PPO Employee Only Coverage				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	80.00	92.00	100.00	89.85
Assets Between \$400 and \$699.9 Million	15	68.00	85.00	90.00	76.93
Assets of \$700 Million or More	15	75.00	90.00	100.00	87.13

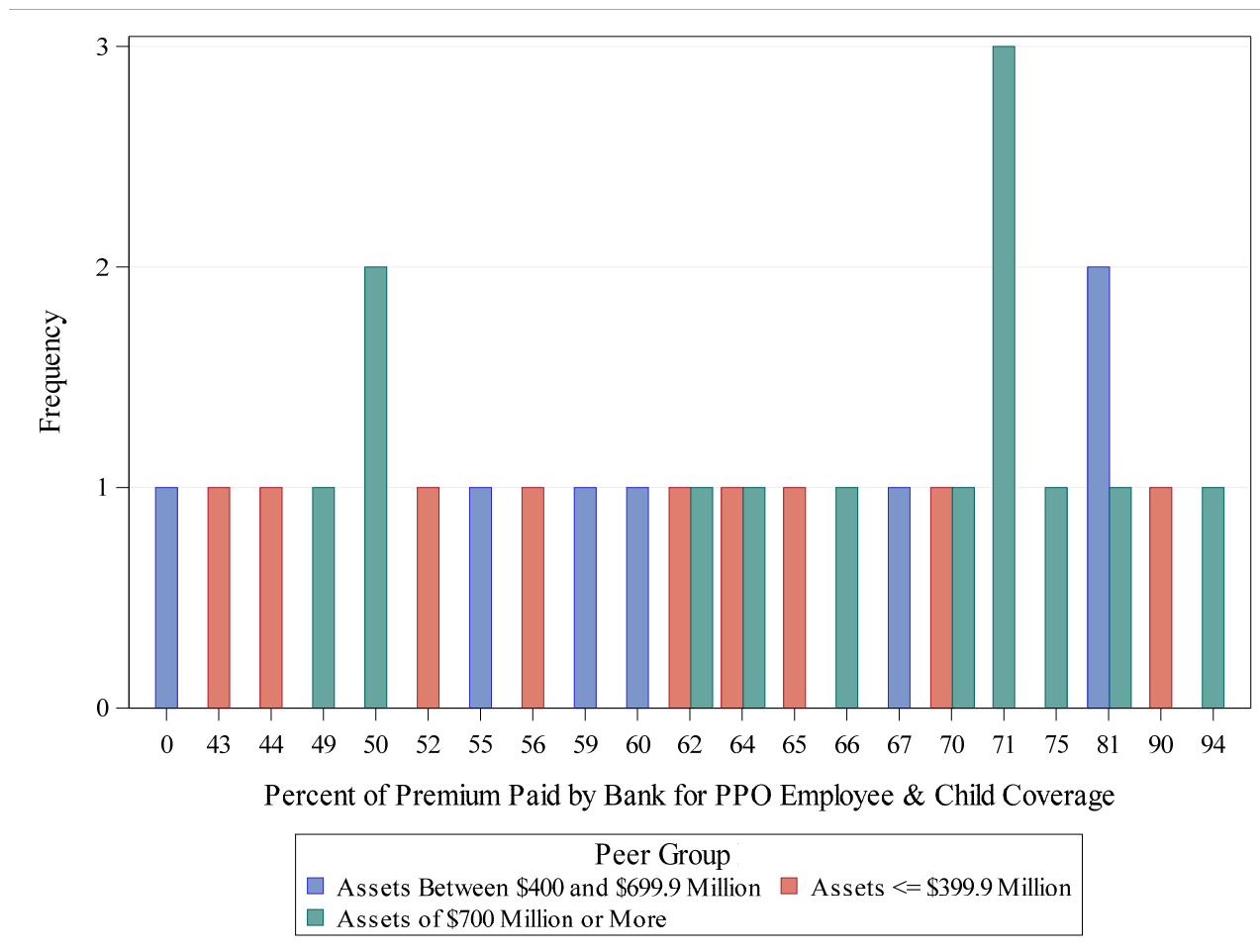
***Percent of Premium Paid by Bank for PPO Employee & Spouse Coverage
By Peer Group***



***Percent of Premium Paid by Bank for PPO Employee & Spouse Coverage
By Peer Group***

	Percent of Premium Paid by Bank for PPO Employee & Spouse Coverage				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	41.00	49.50	56.00	51.92
Assets Between \$400 and \$699.9 Million	14	45.00	54.00	58.00	52.14
Assets of \$700 Million or More	14	46.00	48.50	70.00	54.93

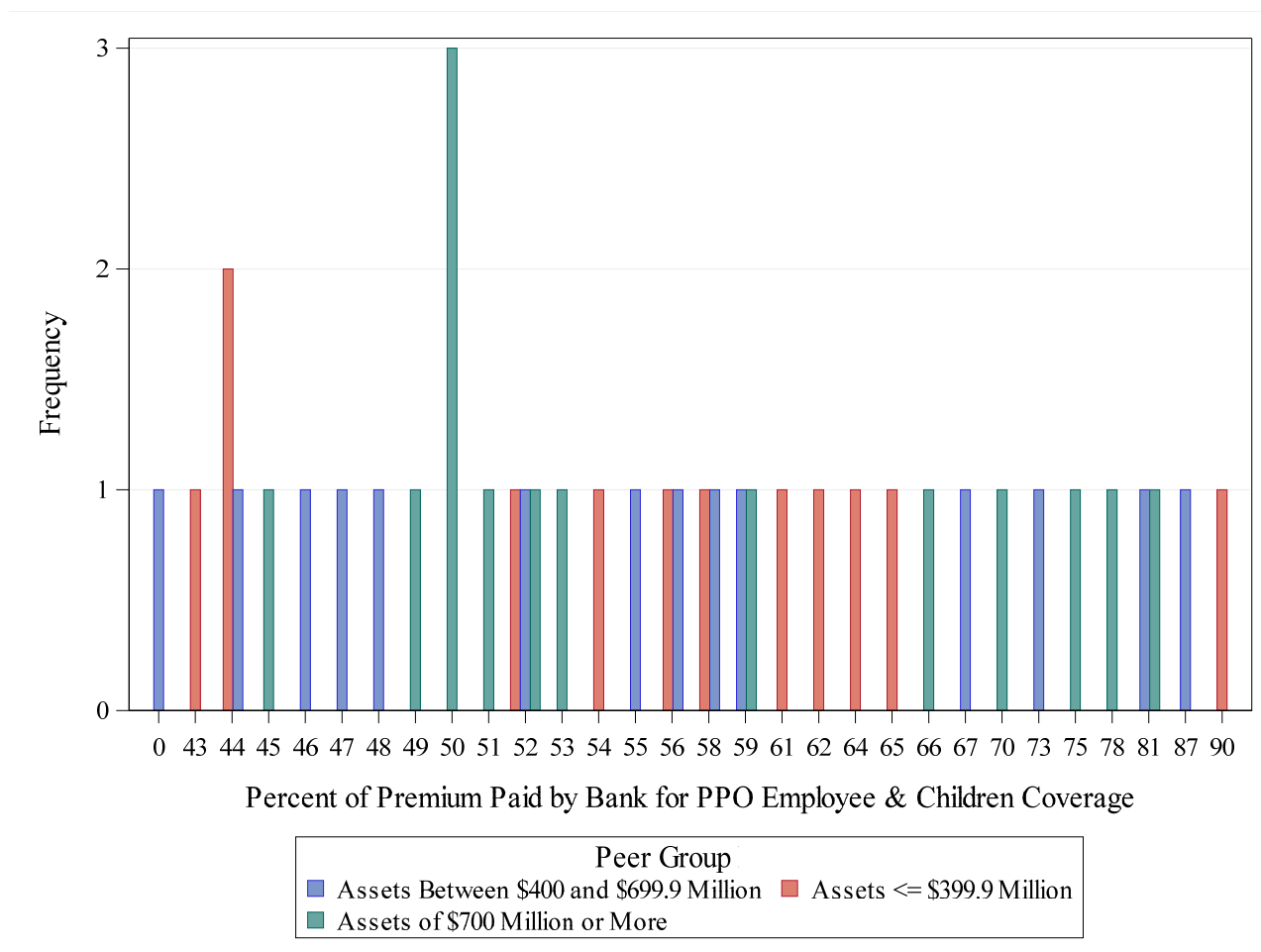
***Percent of Premium Paid by Bank for PPO Employee & Child Coverage
By Peer Group***



***Percent of Premium Paid by Bank for PPO Employee & Child Coverage
By Peer Group***

	Percent of Premium Paid by Bank for PPO Employee & Child Coverage				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	52.00	62.00	65.00	60.67
Assets Between \$400 and \$699.9 Million	7	55.00	60.00	81.00	57.57
Assets of \$700 Million or More	13	62.00	70.00	71.00	67.23

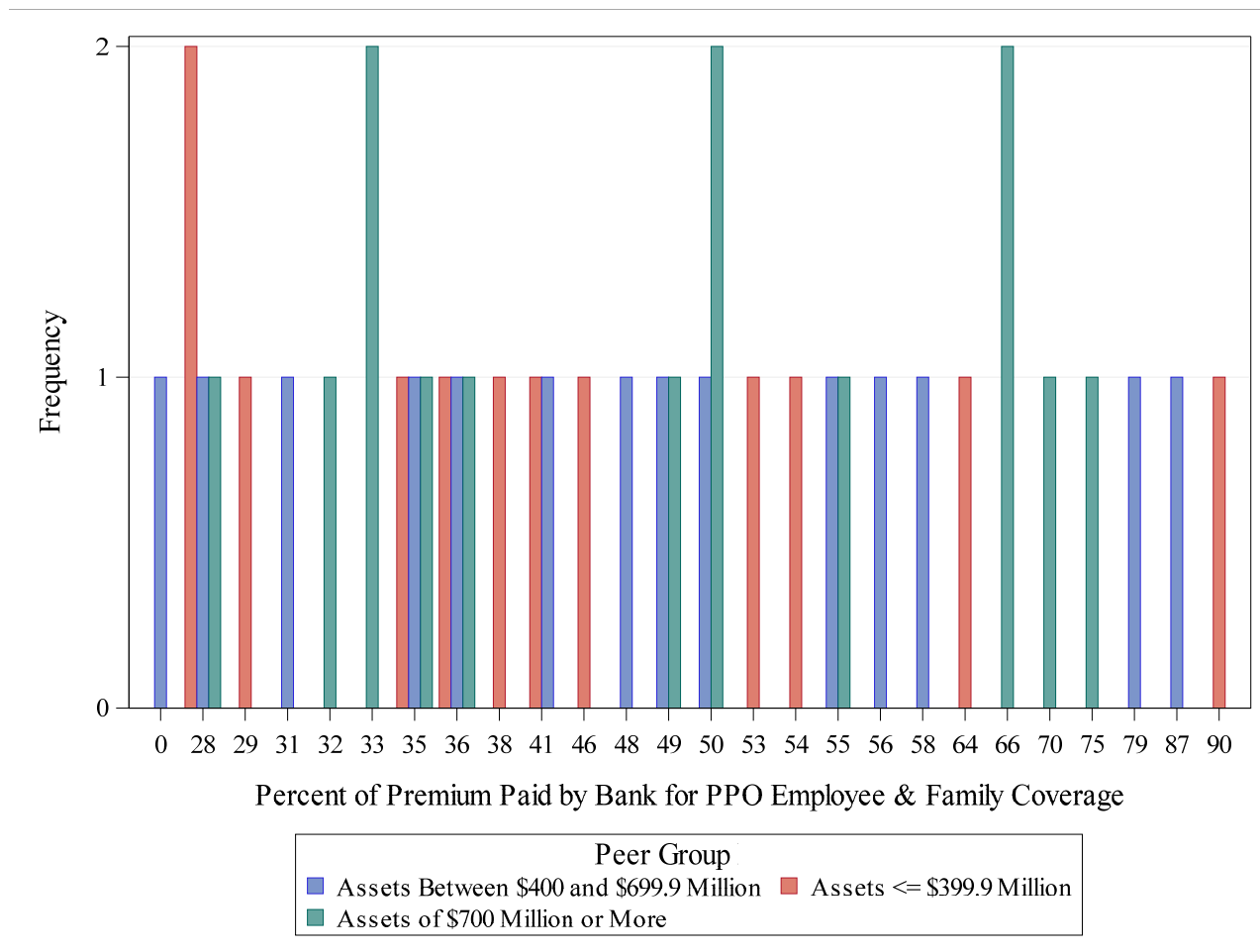
***Percent of Premium Paid by Bank for PPO Employee & Children Coverage
By Peer Group***



***Percent of Premium Paid by Bank for PPO Employee & Children Coverage
By Peer Group***

	Percent of Premium Paid by Bank for PPO Employee & Children Coverage				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	48.00	57.00	63.00	57.75
Assets Between \$400 and \$699.9 Million	14	47.00	55.50	67.00	55.21
Assets of \$700 Million or More	14	50.00	52.50	70.00	59.21

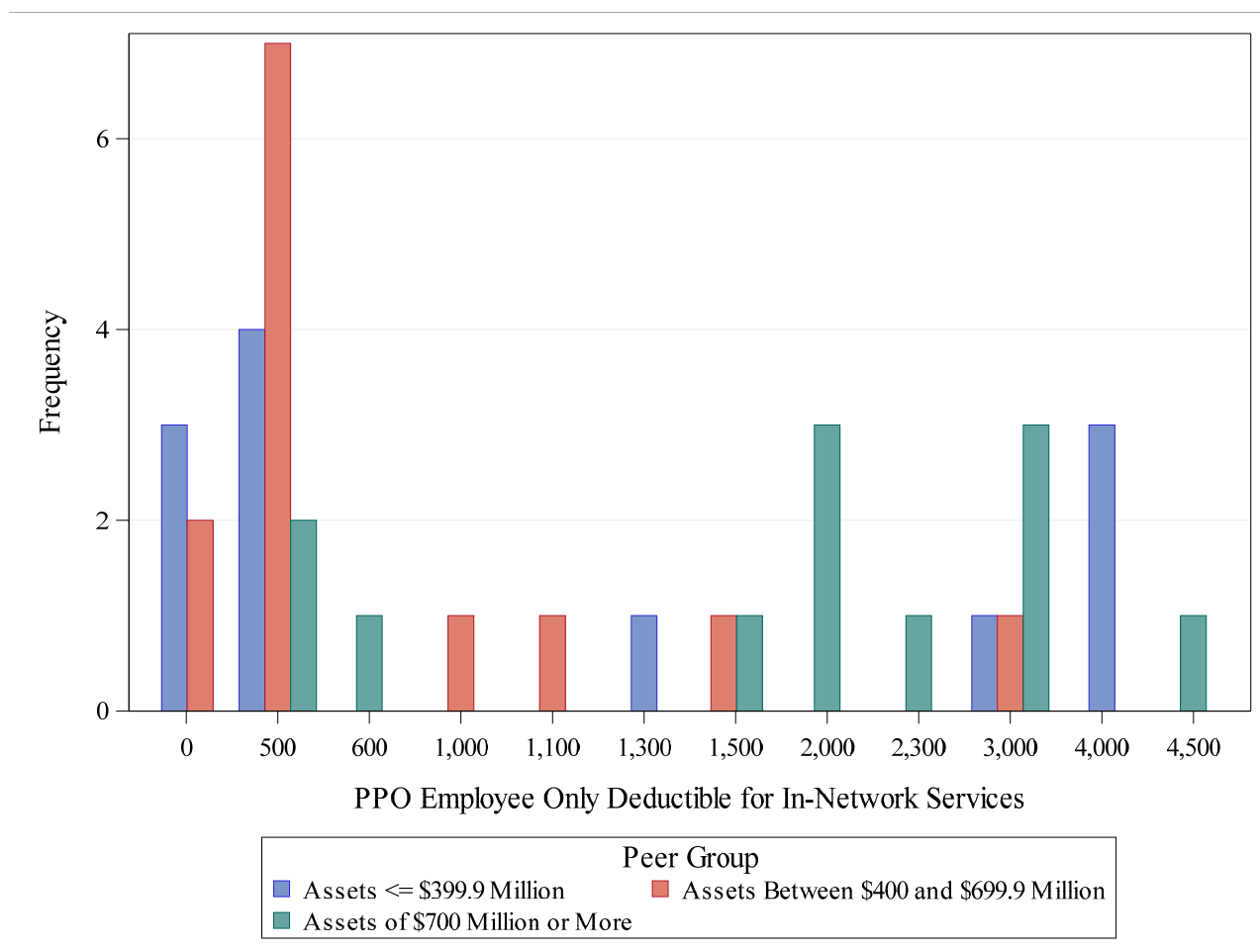
***Percent of Premium Paid by Bank for PPO Employee & Family Coverage
By Peer Group***



***Percent of Premium Paid by Bank for PPO Employee & Family Coverage
By Peer Group***

	Percent of Premium Paid by Bank for PPO Employee & Family Coverage				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	32.00	39.50	53.50	45.17
Assets Between \$400 and \$699.9 Million	14	35.00	48.50	56.00	46.64
Assets of \$700 Million or More	14	33.00	49.50	66.00	48.43

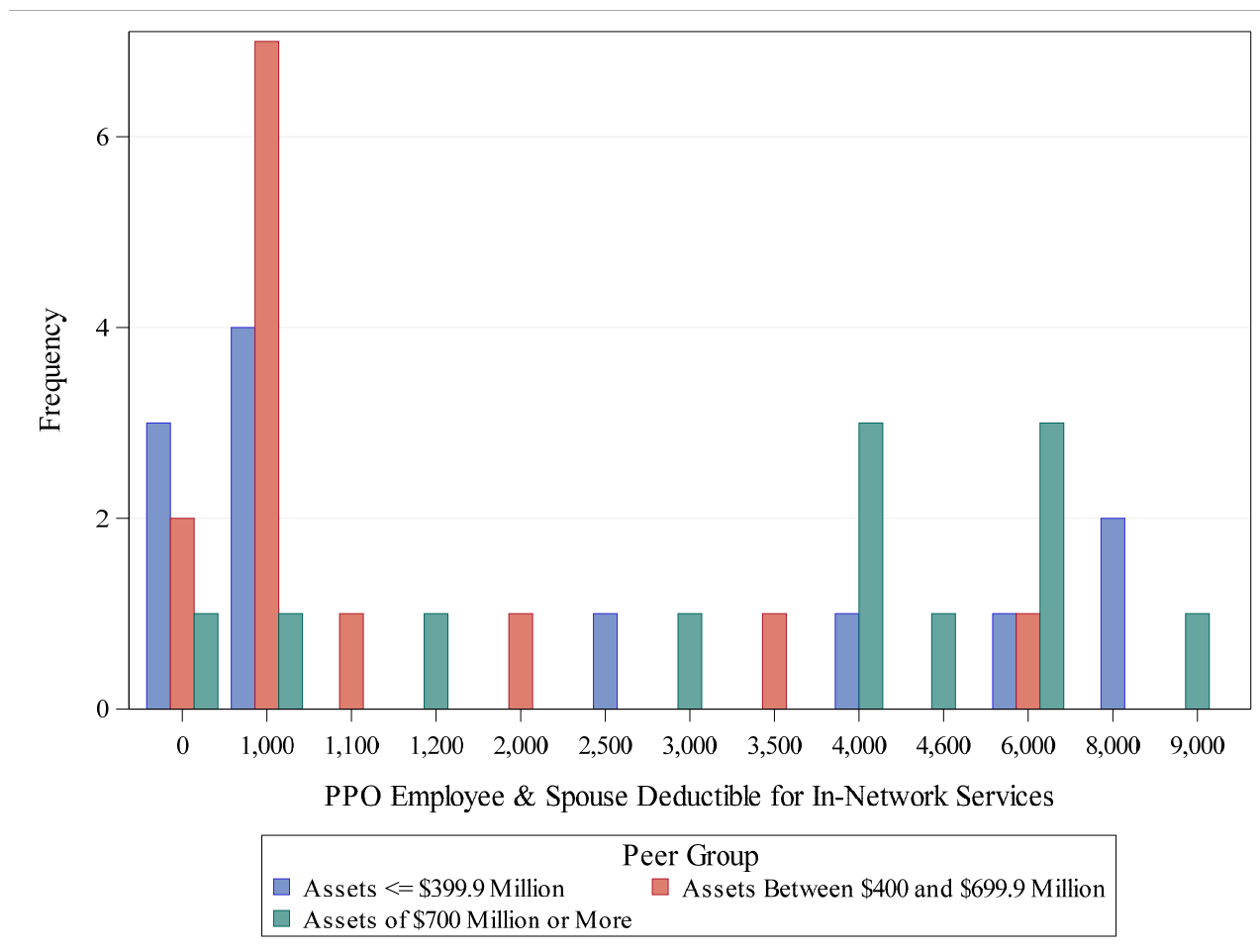
***PPO Employee Only Deductible for In-Network Services
By Peer Group***



***PPO Employee Only Deductible for In-Network Services
By Peer Group***

	PPO Employee Only Deductible for In-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	250	500	3,500	1,525
Assets Between \$400 and \$699.9 Million	13	500	500	1,000	777
Assets of \$700 Million or More	12	1,050	2,000	3,000	2,075

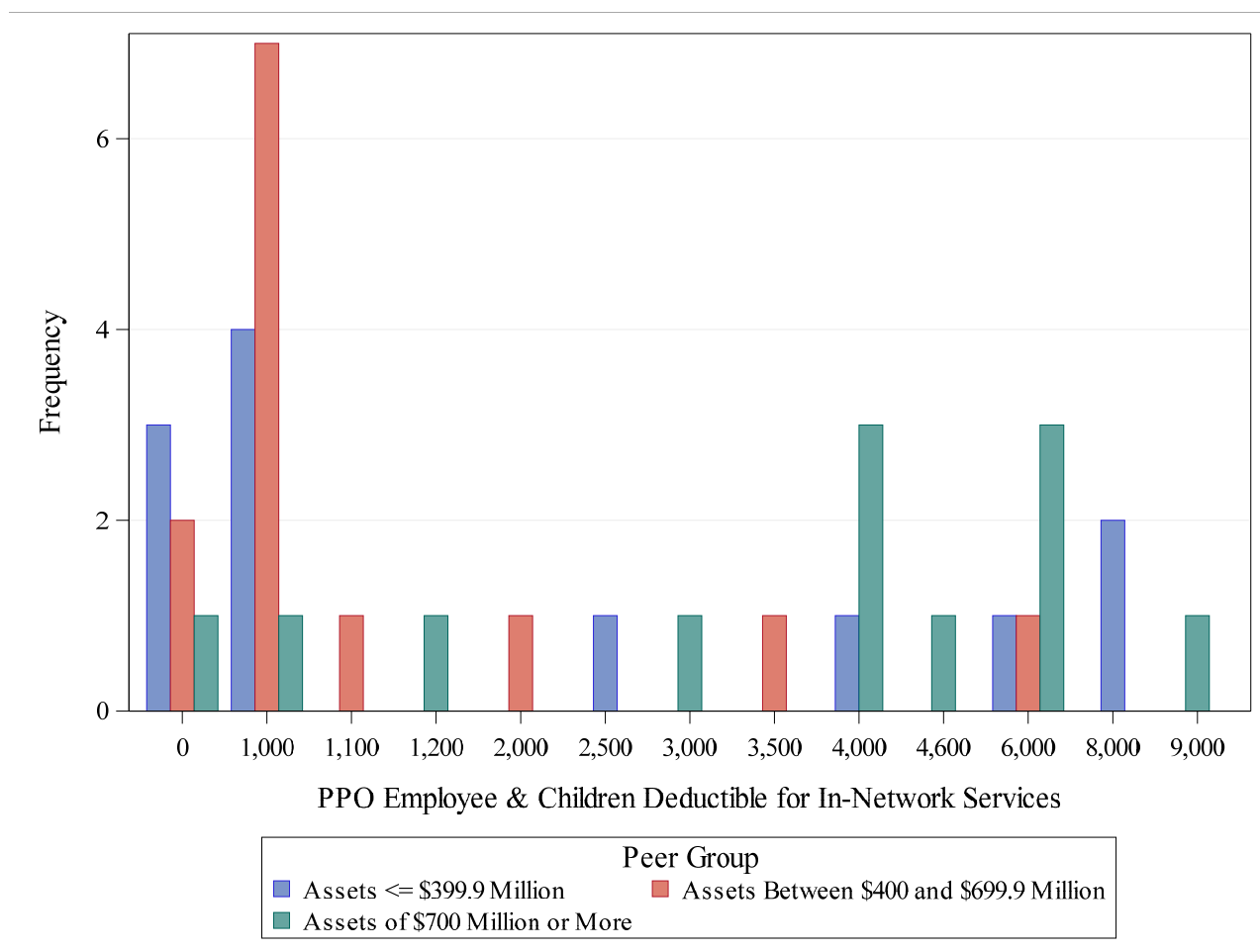
***PPO Employee & Spouse Deductible for In-Network Services
By Peer Group***



***PPO Employee & Spouse Deductible for In-Network Services
By Peer Group***

	PPO Employee & Spouse Deductible for In-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	500	1,000	5,000	2,708
Assets Between \$400 and \$699.9 Million	13	1,000	1,000	1,100	1,508
Assets of \$700 Million or More	12	2,100	4,000	6,000	4,067

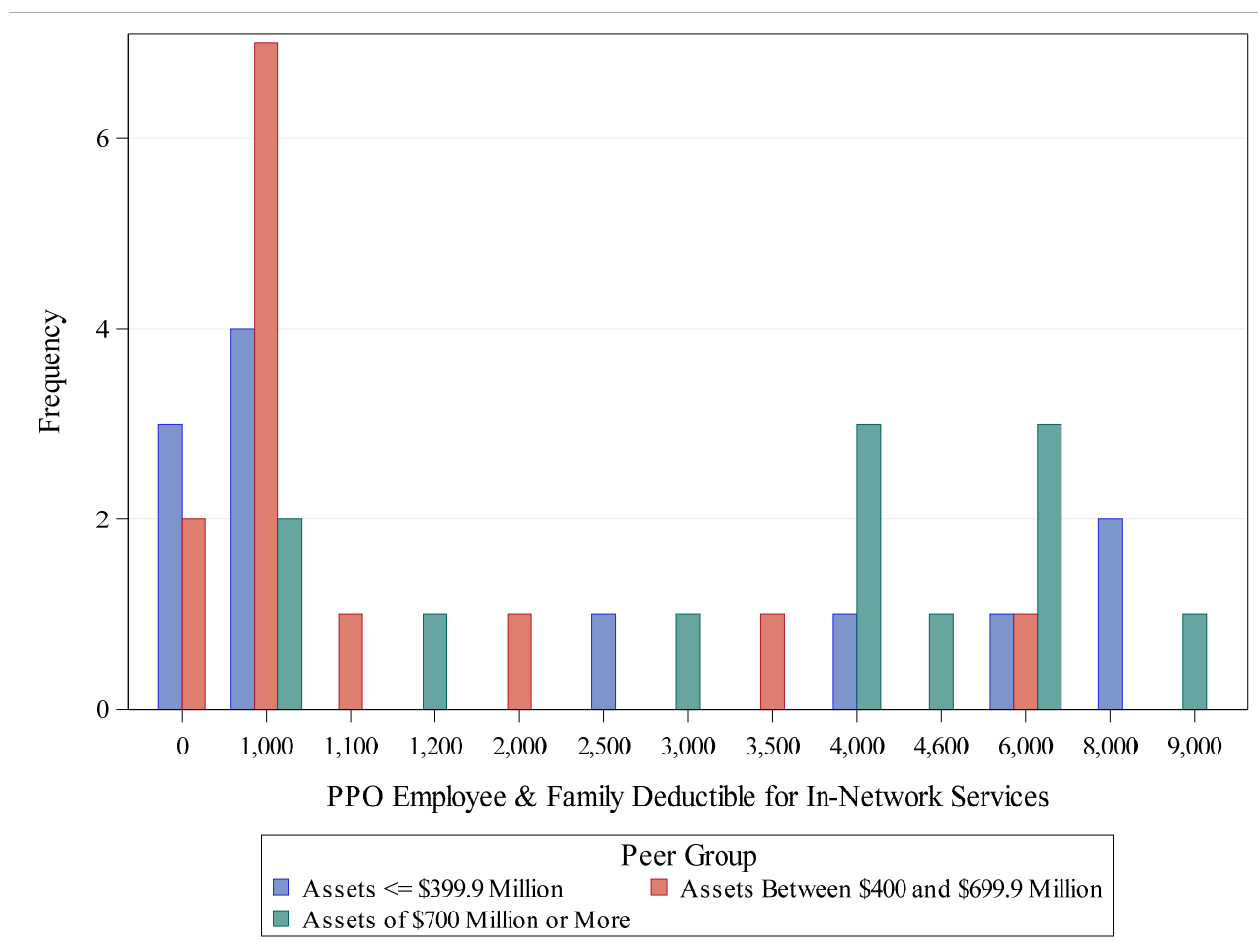
***PPO Employee & Children Deductible for In-Network Services
By Peer Group***



***PPO Employee & Children Deductible for In-Network Services
By Peer Group***

	PPO Employee & Children Deductible for In-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	500.00	1000.00	5000.00	2708.33
Assets Between \$400 and \$699.9 Million	13	1000.00	1000.00	1100.00	1507.69
Assets of \$700 Million or More	12	2100.00	4000.00	6000.00	4066.67

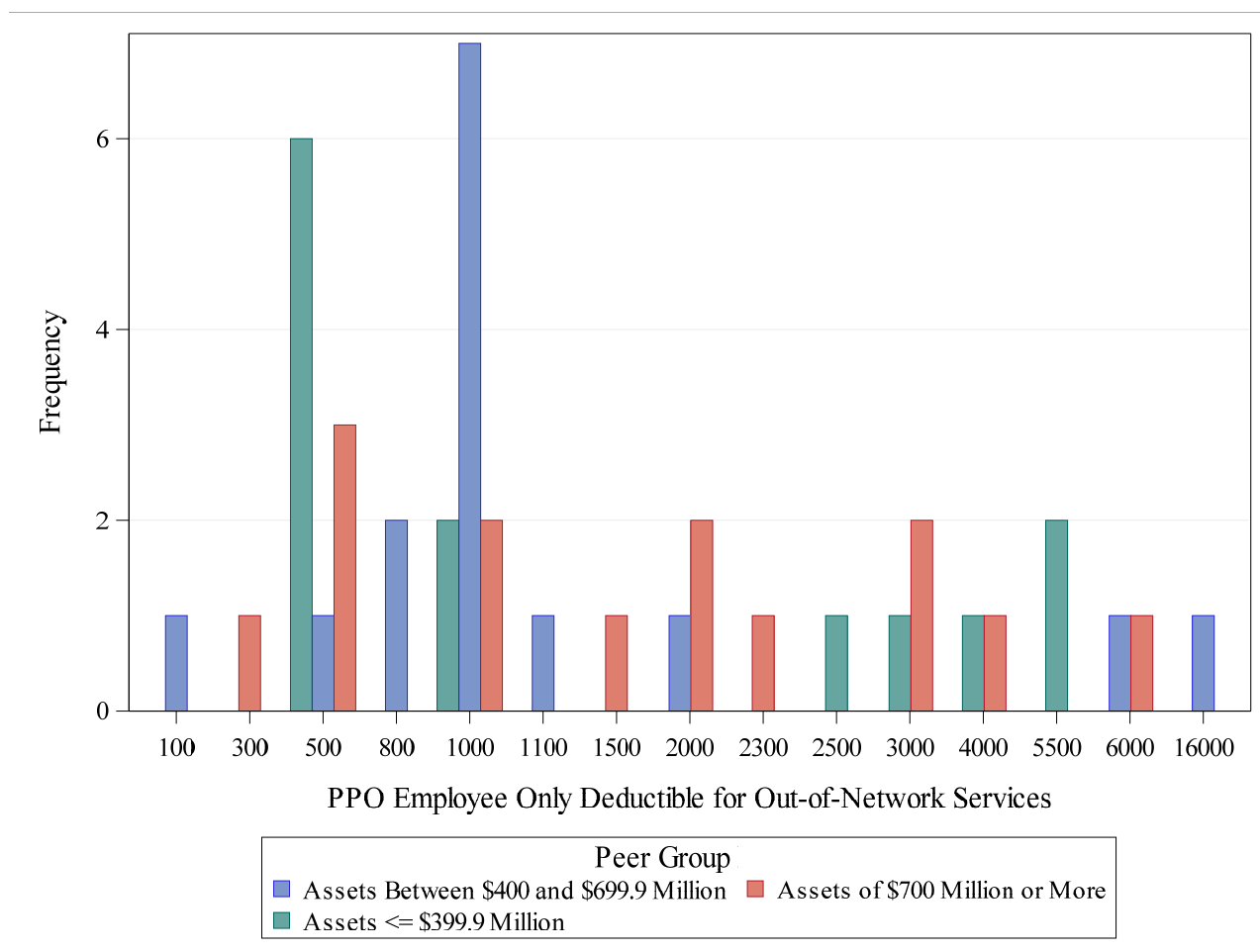
***PPO Employee & Family Deductible for In-Network Services
By Peer Group***



***PPO Employee & Family Deductible for In-Network Services
By Peer Group***

	PPO Employee & Family Deductible for In-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	500.00	1000.00	5000.00	2708.33
Assets Between \$400 and \$699.9 Million	13	1000.00	1000.00	1100.00	1507.69
Assets of \$700 Million or More	12	2100.00	4000.00	6000.00	4150.00

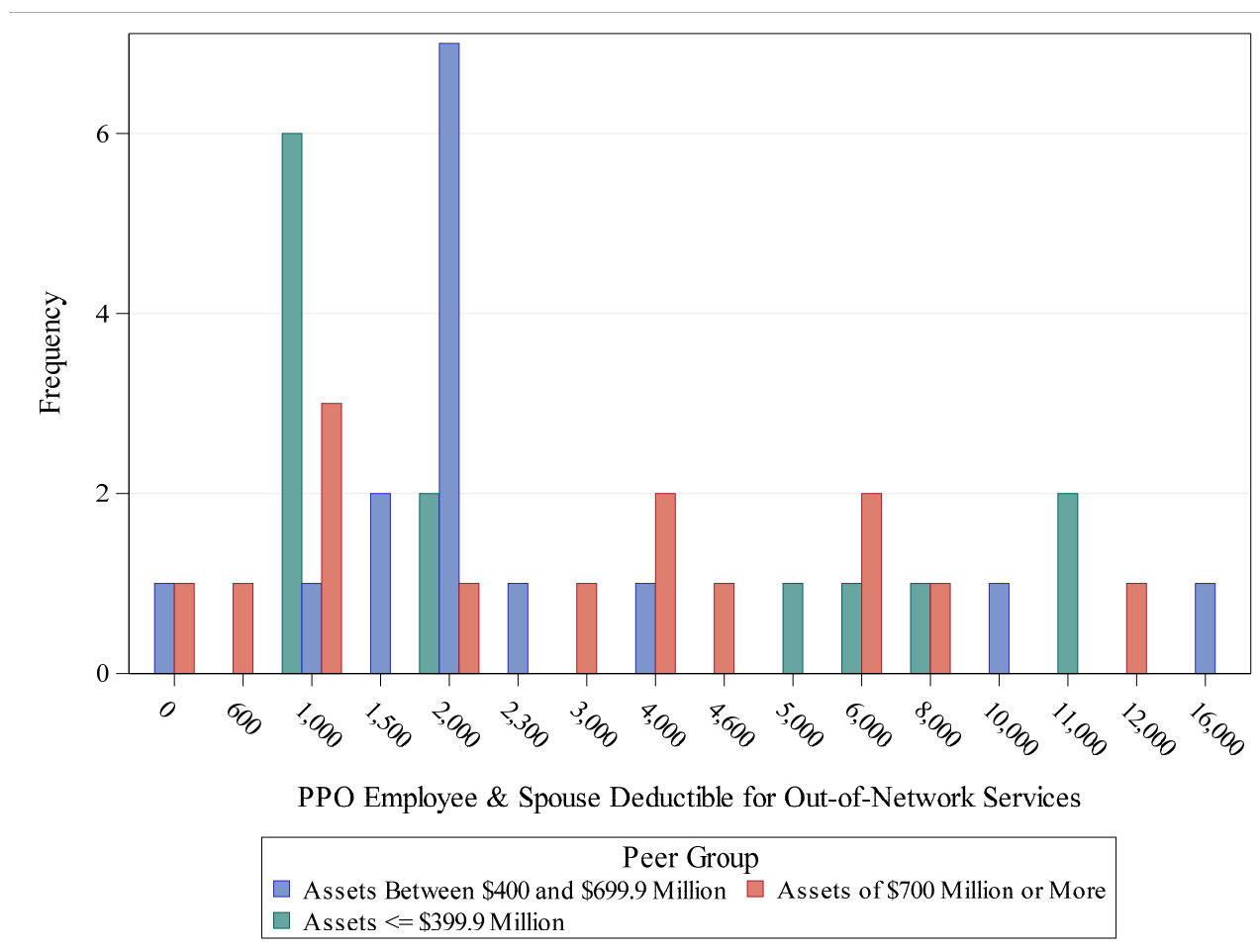
***PPO Employee Only Deductible for Out-of-Network Services
By Peer Group***



***PPO Employee Only Deductible for Out-of-Network Services
By Peer Group***

	PPO Employee Only Deductible for Out-of-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	500.00	1000.00	3000.00	1961.54
Assets Between \$400 and \$699.9 Million	15	800.00	1000.00	1100.00	2286.67
Assets of \$700 Million or More	14	500.00	1750.00	3000.00	1971.43

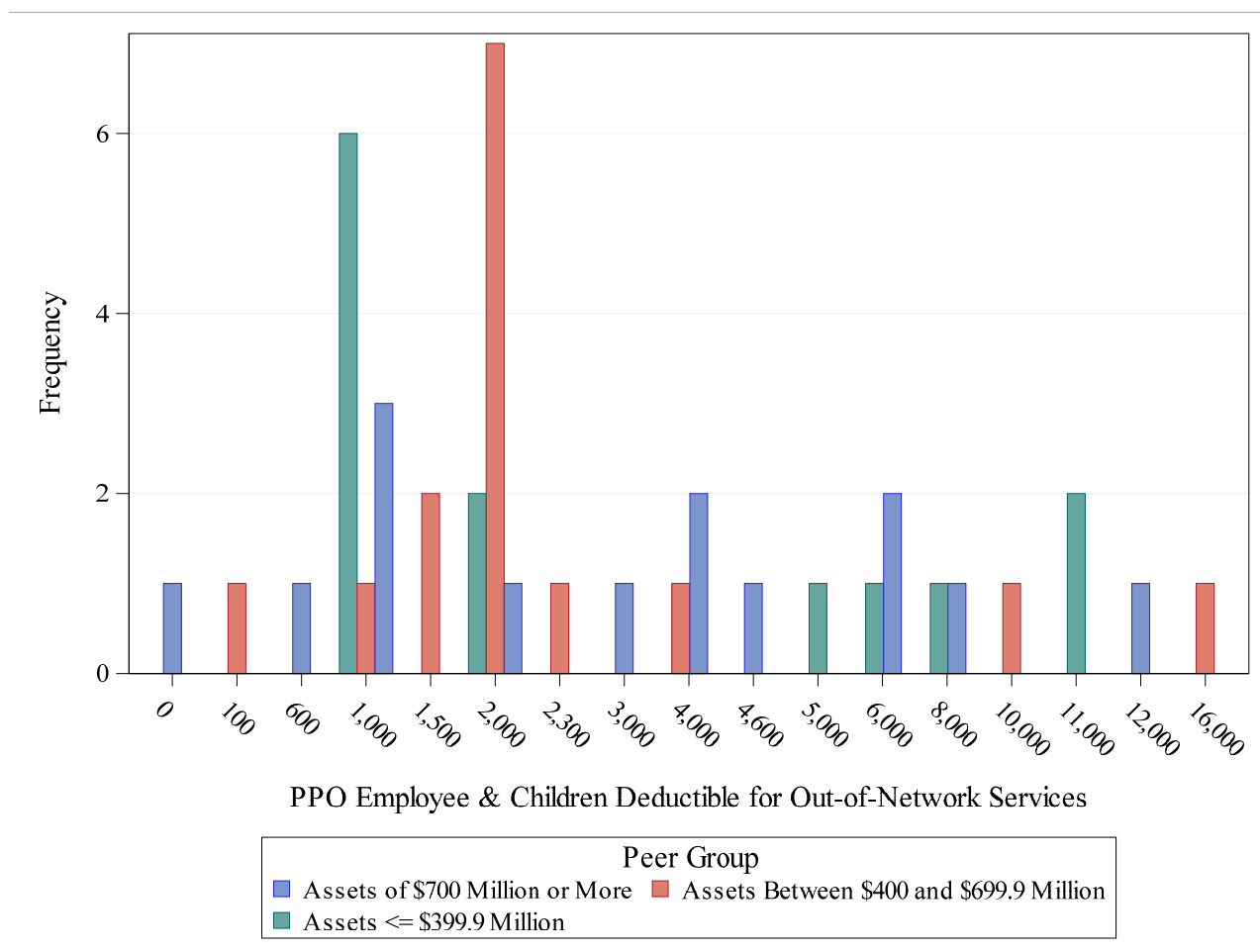
PPO Employee & Spouse Deductible for Out-of-Network Services By Peer Group



PPO Employee & Spouse Deductible for Out-of-Network Services By Peer Group

	PPO Employee & Spouse Deductible for Out-of-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	1000.00	2000.00	6000.00	3923.08
Assets Between \$400 and \$699.9 Million	15	1500.00	2000.00	2300.00	3353.33
Assets of \$700 Million or More	14	1000.00	3500.00	6000.00	3800.00

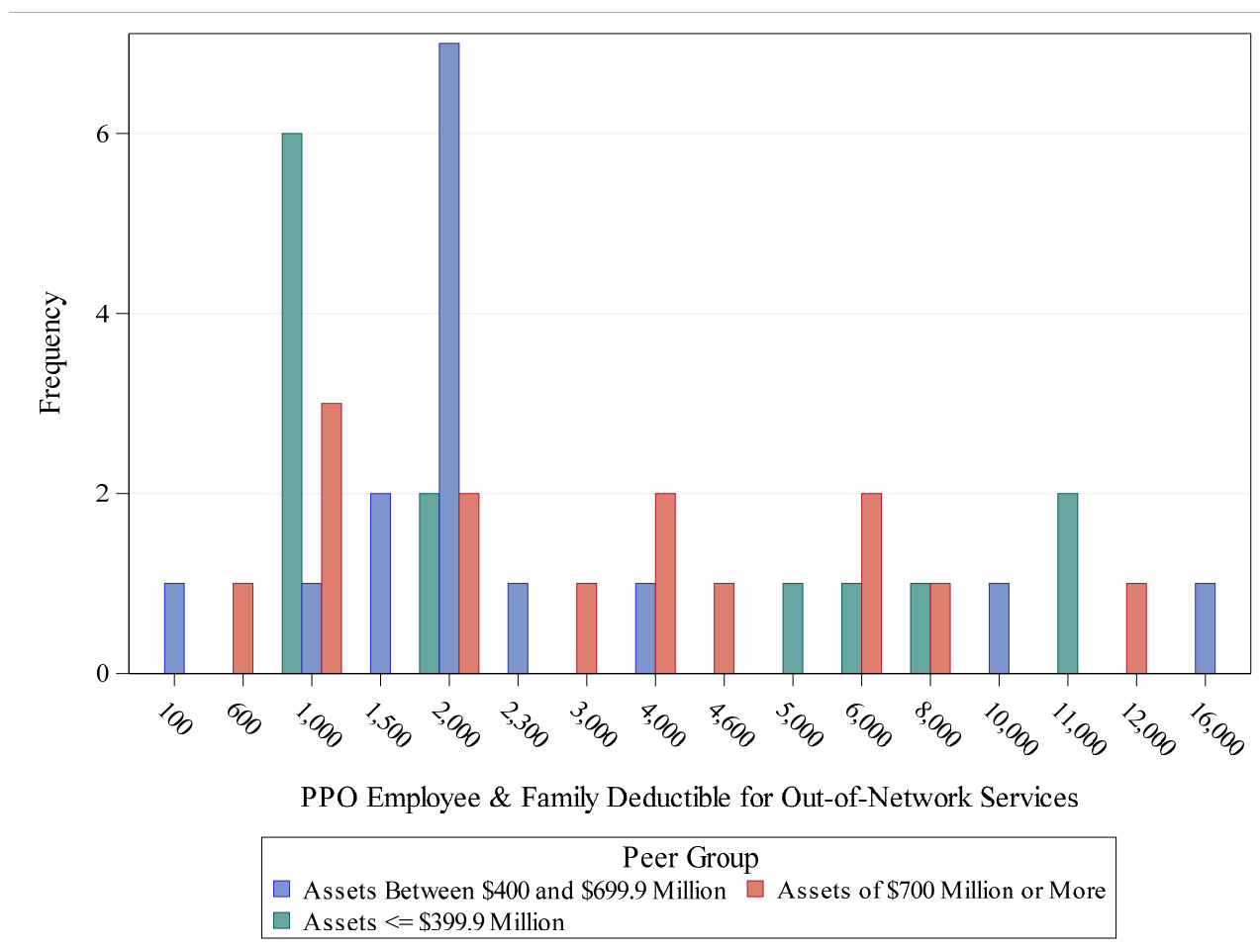
PPO Employee & Children Deductible for Out-of-Network Services By Peer Group



PPO Employee & Children Deductible for Out-of-Network Services By Peer Group

	PPO Employee & Children Deductible for Out-of-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	1,000	2,000	6,000	3,923
Assets Between \$400 and \$699.9 Million	15	1,500	2,000	2,300	3,360
Assets of \$700 Million or More	14	1,000	3,500	6,000	3,800

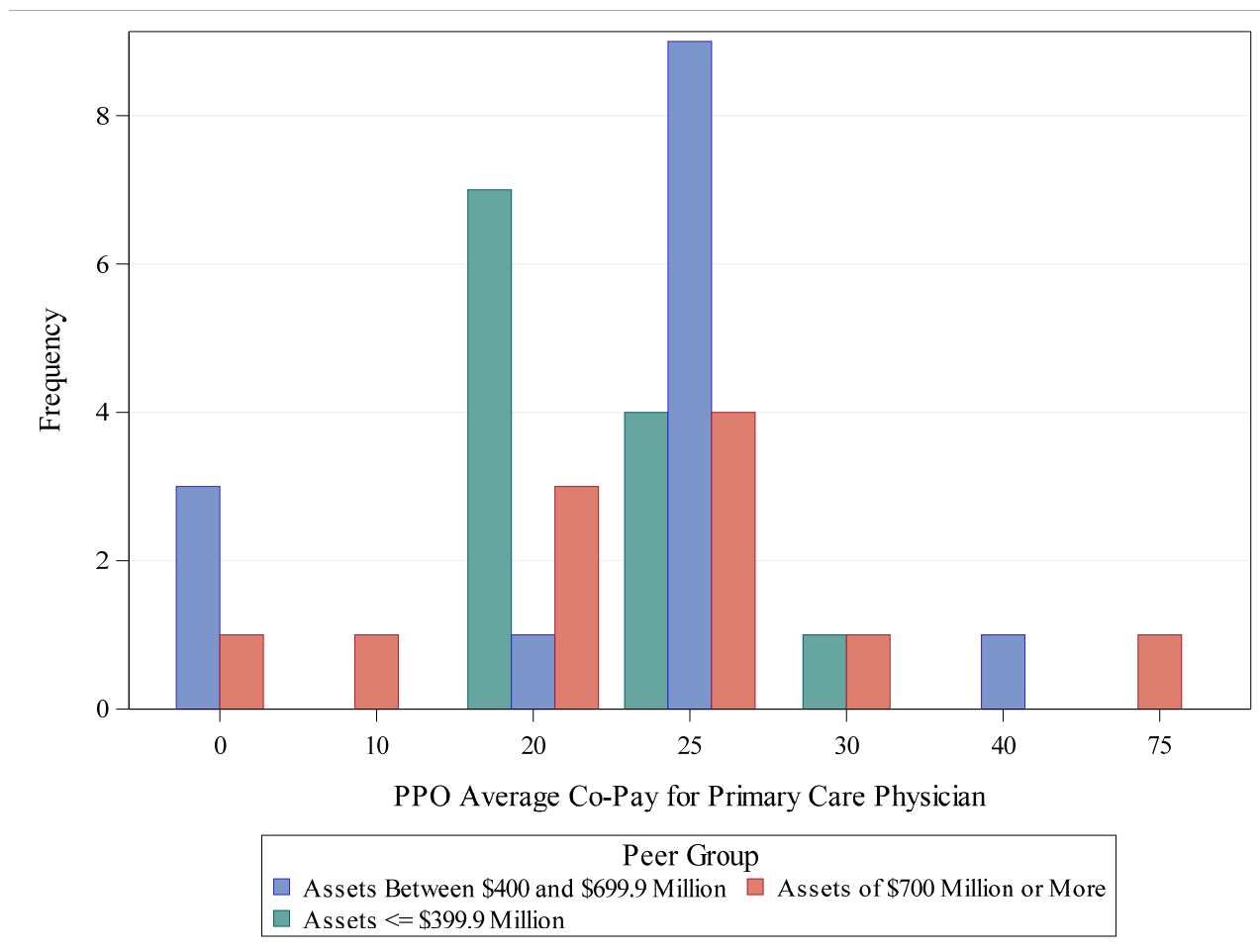
***PPO Employee & Family Deductible for Out-of-Network Services
By Peer Group***



***PPO Employee & Family Deductible for Out-of-Network Services
By Peer Group***

	PPO Employee & Family Deductible for Out-of-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	1,000	2,000	6,000	3,923
Assets Between \$400 and \$699.9 Million	15	1,500	2,000	2,300	3,360
Assets of \$700 Million or More	14	1,000	3,500	6,000	3,943

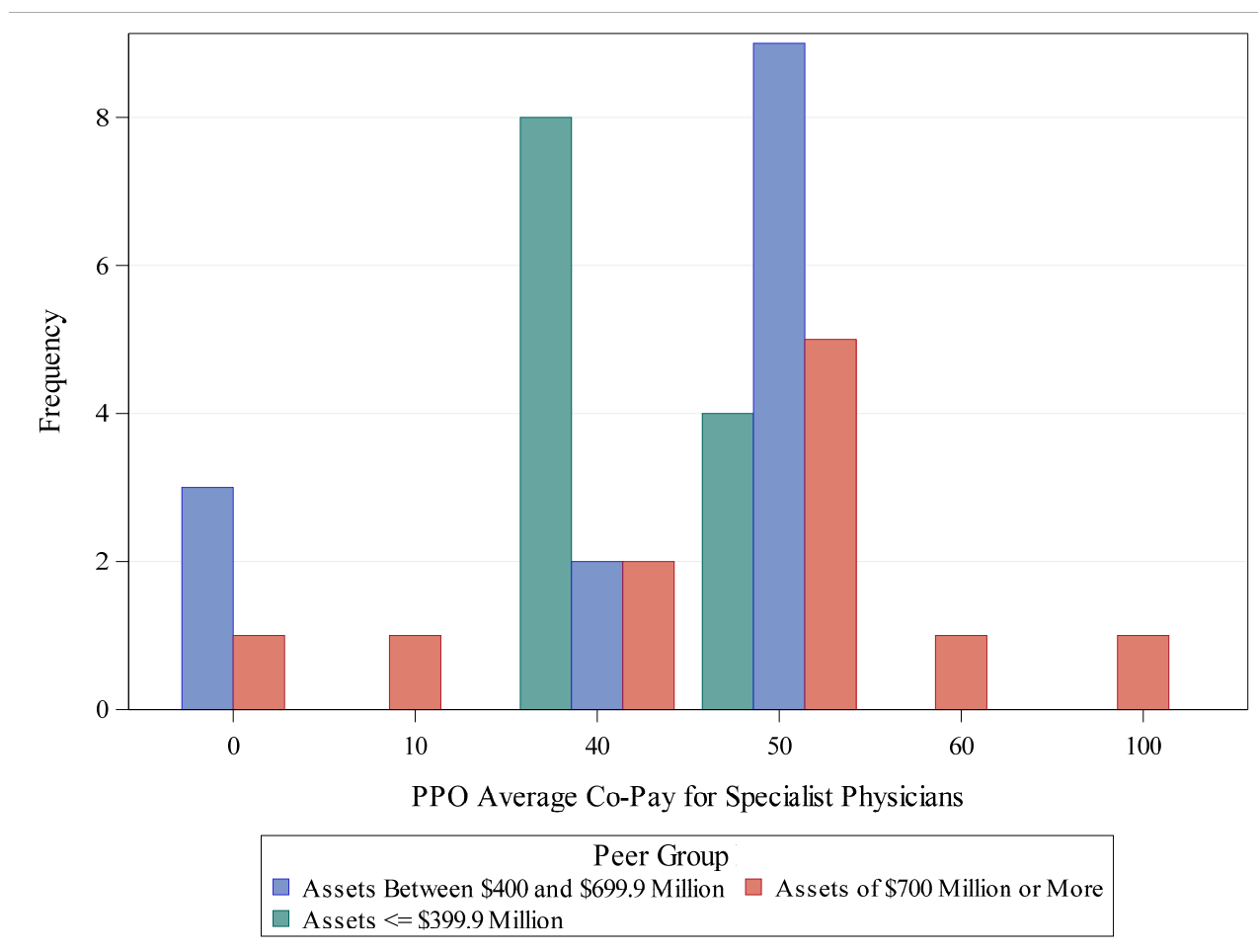
***PPO Average Co-Pay for Primary Care Physician
By Peer Group***



***PPO Average Co-Pay for Primary Care Physician
By Peer Group***

	PPO Average Co-Pay for Primary Care Physician				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	20.00	20.00	25.00	22.50
Assets Between \$400 and \$699.9 Million	14	20.00	25.00	25.00	20.36
Assets of \$700 Million or More	11	20.00	25.00	25.00	25.00

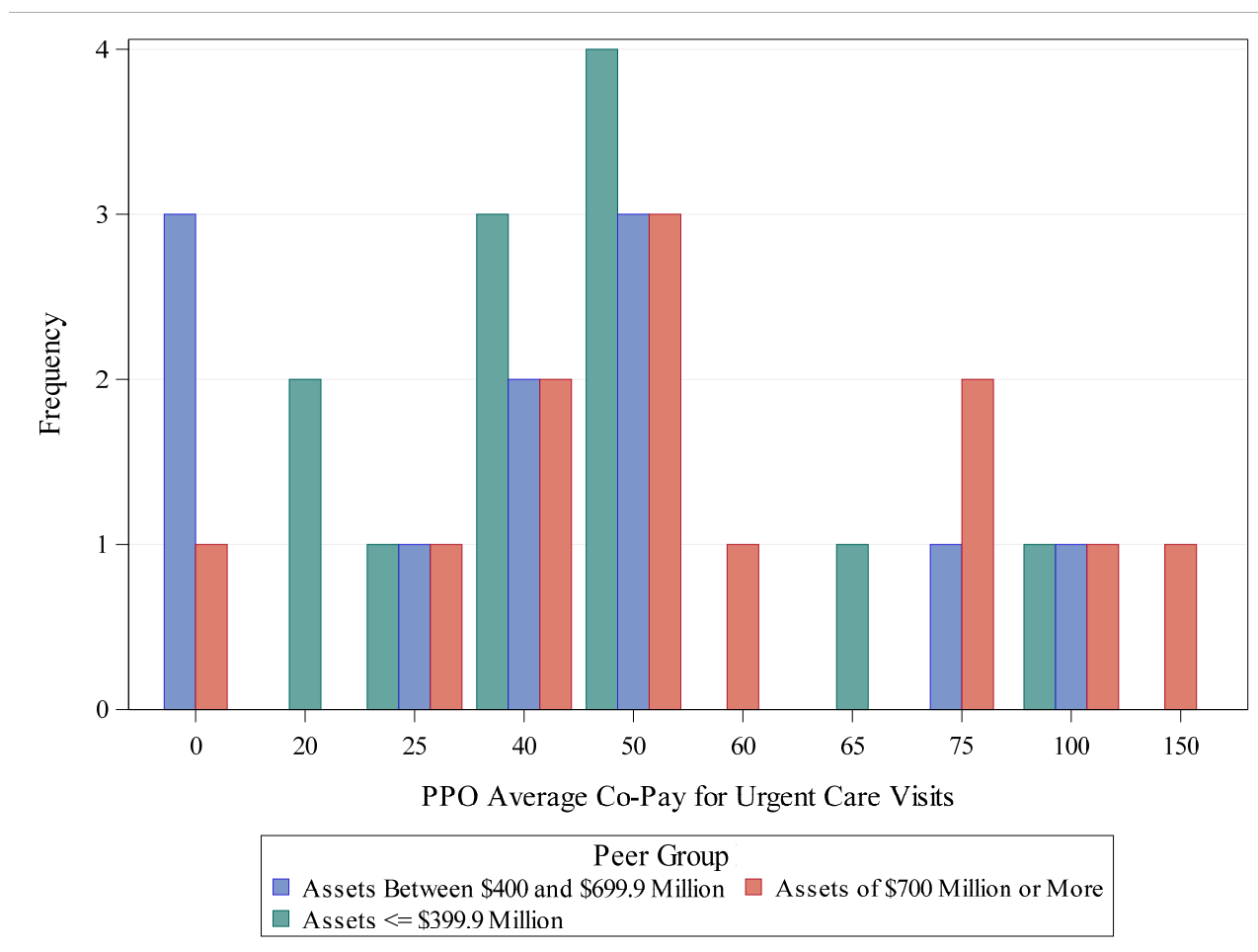
***PPO Average Co-Pay for Specialist Physicians
By Peer Group***



***PPO Average Co-Pay for Specialist Physicians
By Peer Group***

	PPO Average Co-Pay for Specialist Physicians				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	40.00	40.00	50.00	43.33
Assets Between \$400 and \$699.9 Million	14	40.00	50.00	50.00	37.86
Assets of \$700 Million or More	11	40.00	50.00	50.00	45.45

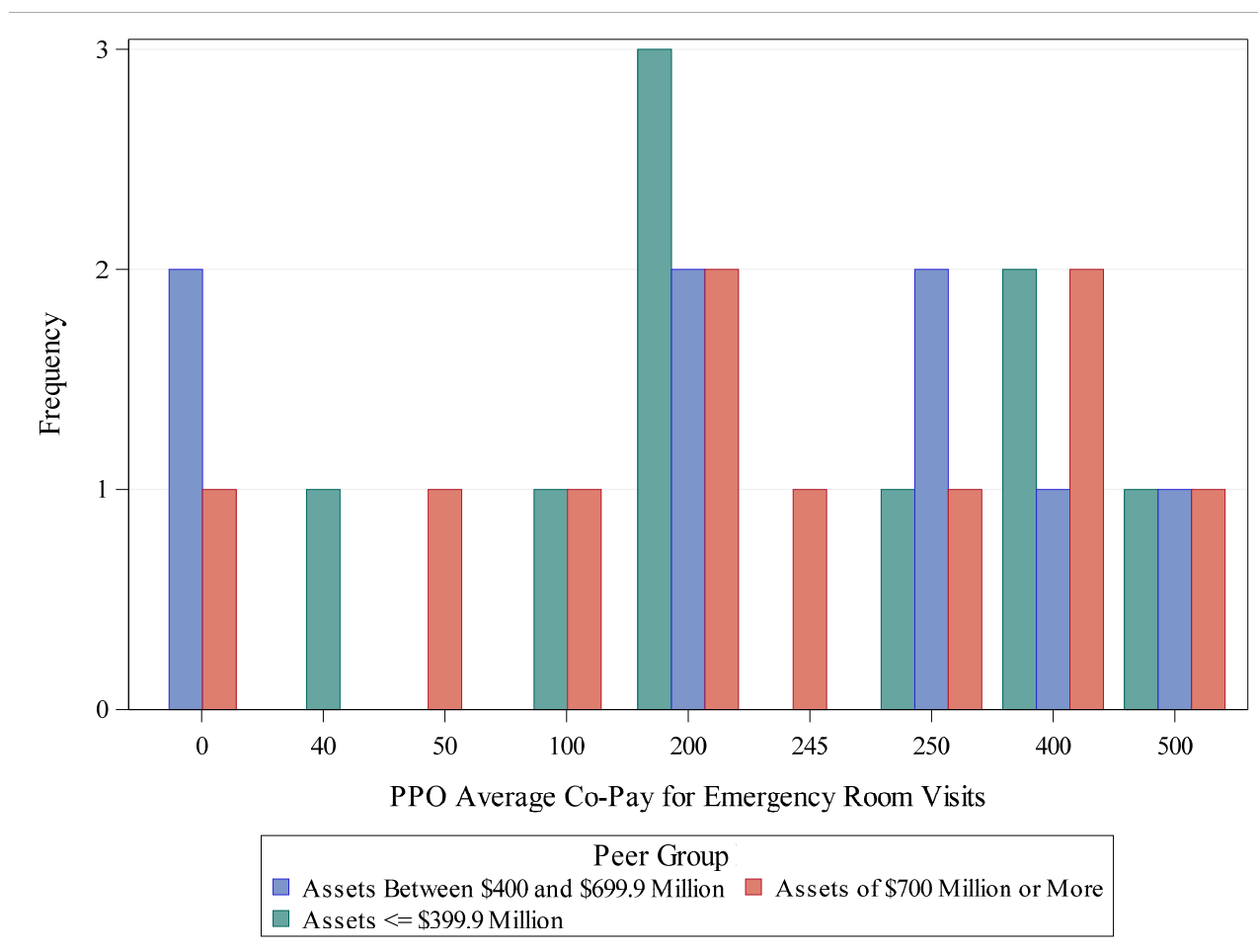
PPO Average Co-Pay for Urgent Care Visits By Peer Group



PPO Average Co-Pay for Urgent Care Visits By Peer Group

	PPO Average Co-Pay for Urgent Care Visits				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	32.50	45.00	50.00	45.83
Assets Between \$400 and \$699.9 Million	11	0.00	40.00	50.00	39.09
Assets of \$700 Million or More	12	40.00	50.00	75.00	59.58

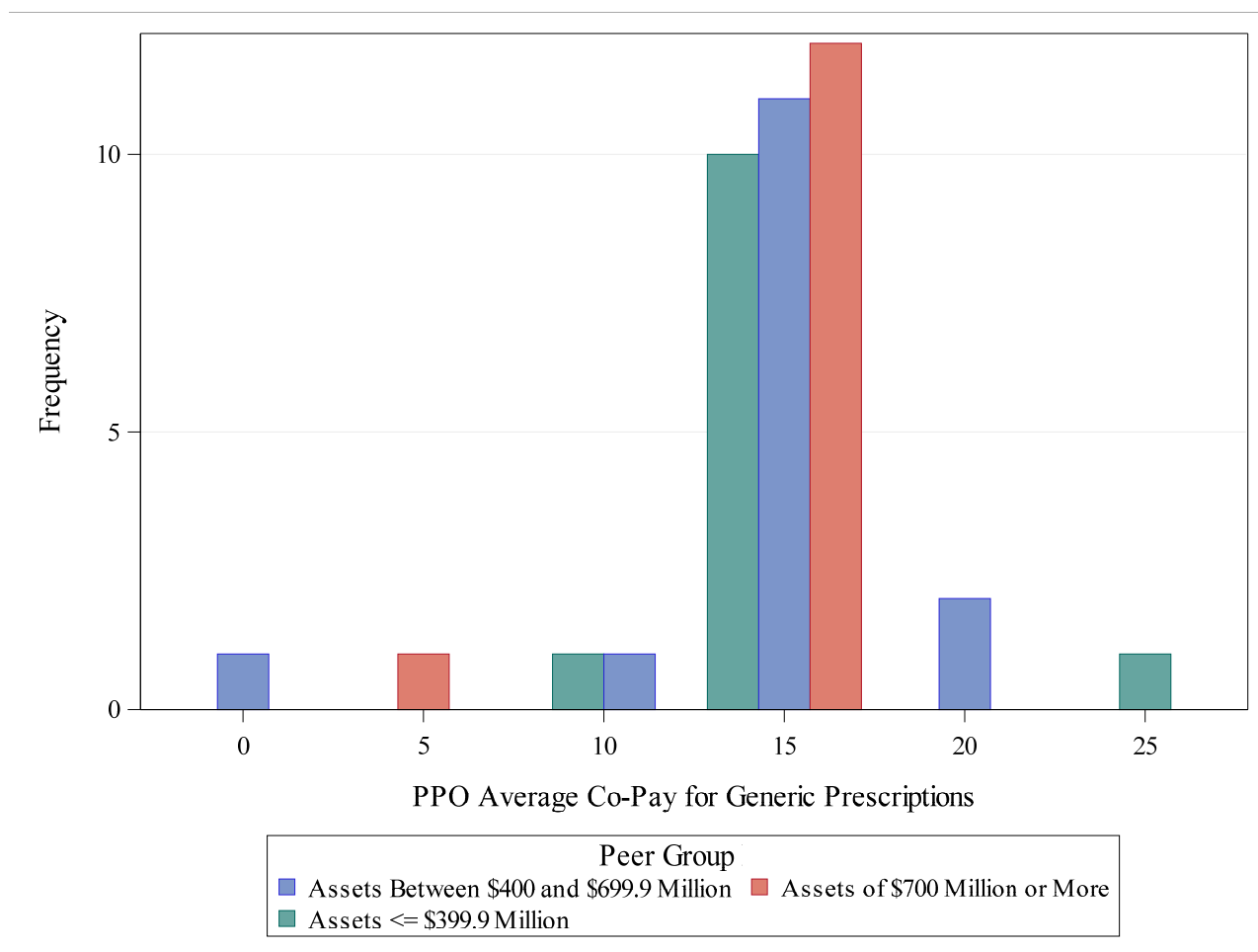
***PPO Average Co-Pay for Emergency Room Visits
By Peer Group***



***PPO Average Co-Pay for Emergency Room Visits
By Peer Group***

	PPO Average Co-Pay for Emergency Room Visits				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	200.00	200.00	400.00	254.44
Assets Between \$400 and \$699.9 Million	8	100.00	225.00	325.00	225.00
Assets of \$700 Million or More	10	100.00	222.50	400.00	234.50

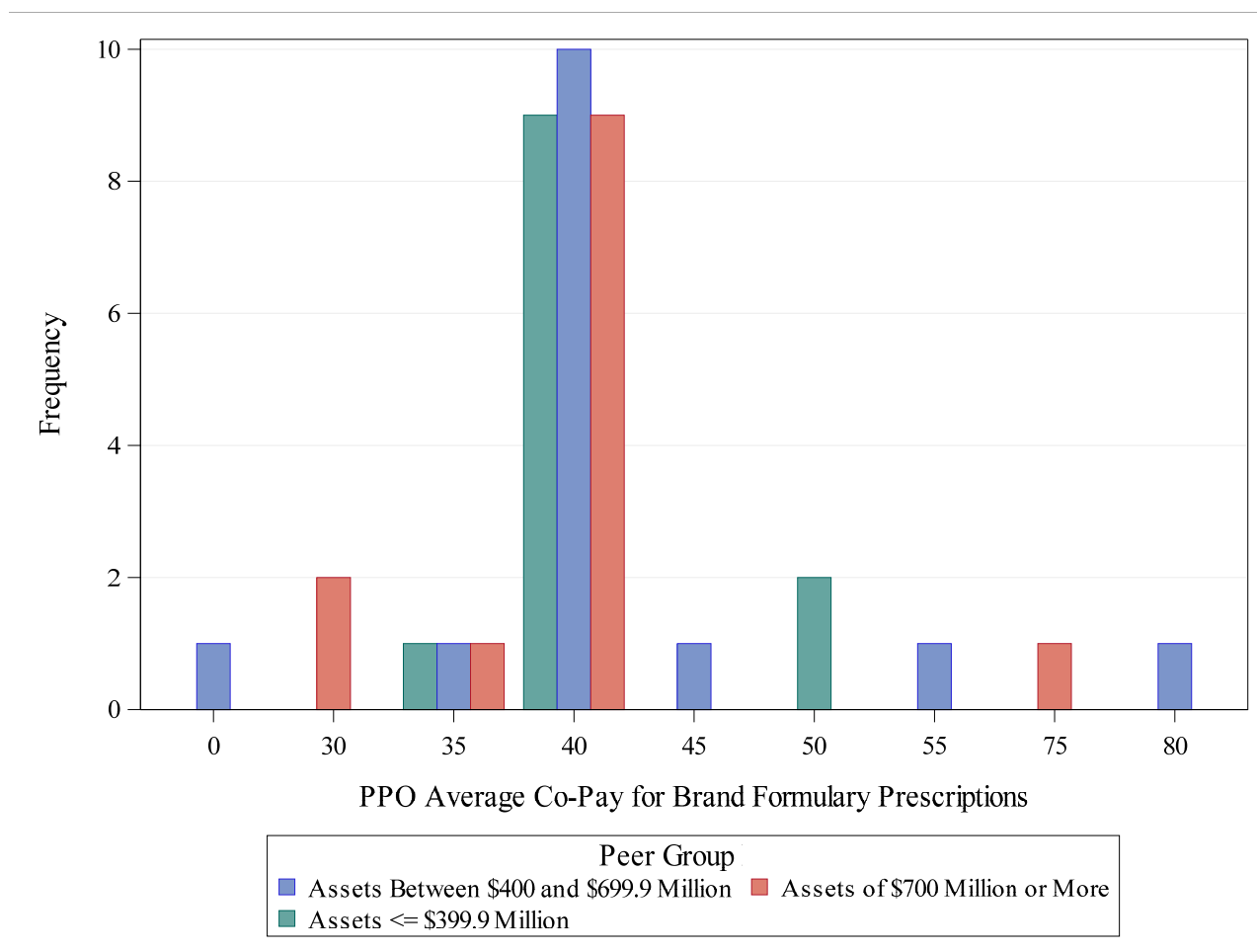
***PPO Average Co-Pay for Generic Prescriptions
By Peer Group***



***PPO Average Co-Pay for Generic Prescriptions
By Peer Group***

	PPO Average Co-Pay for Generic Prescriptions				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	15.00	15.00	15.00	15.42
Assets Between \$400 and \$699.9 Million	15	15.00	15.00	15.00	14.33
Assets of \$700 Million or More	13	15.00	15.00	15.00	14.23

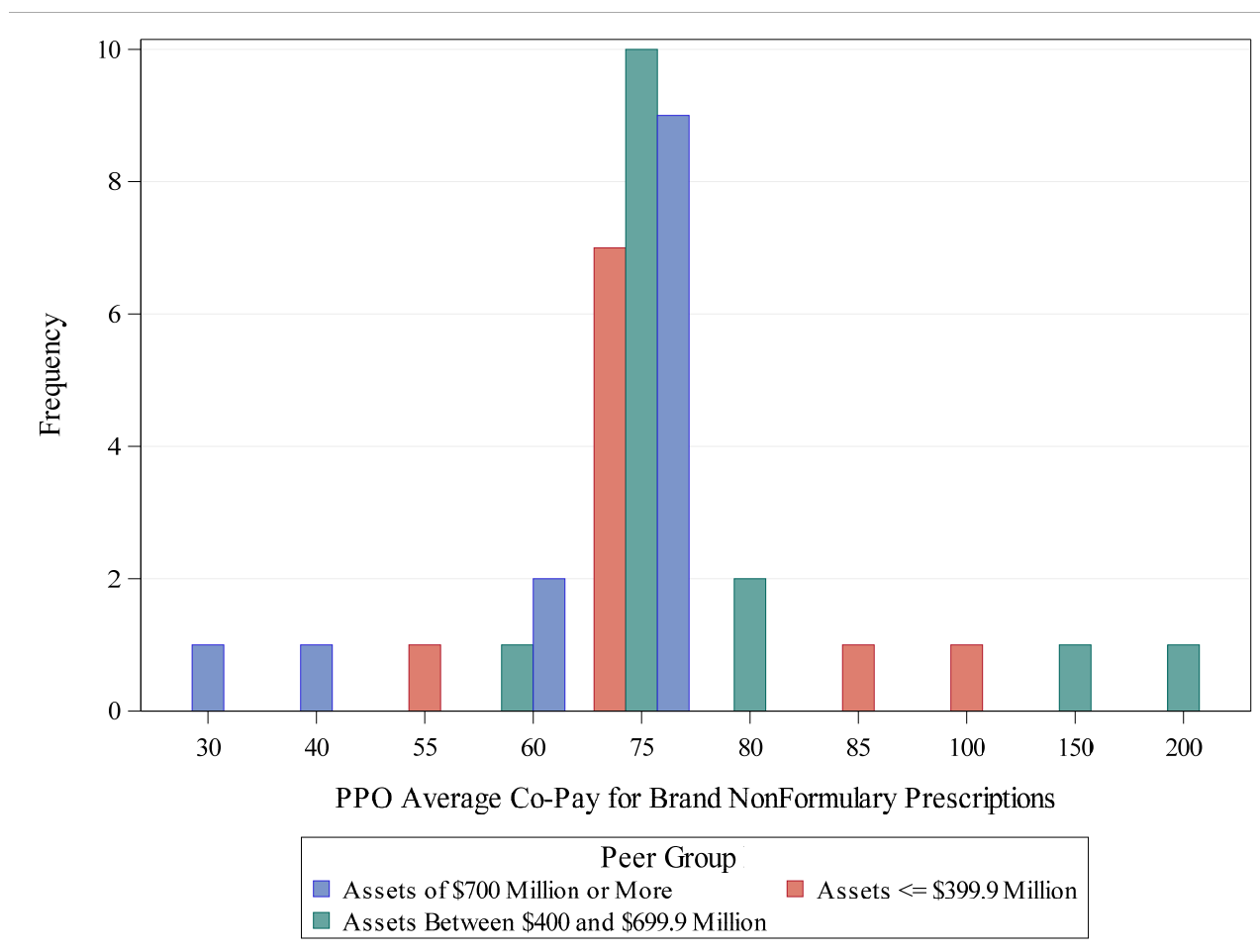
PPO Average Co-Pay for Brand Formulary Prescriptions By Peer Group



PPO Average Co-Pay for Brand Formulary Prescriptions By Peer Group

	PPO Average Co-Pay for Brand Formulary Prescriptions				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	40.00	40.00	40.00	41.25
Assets Between \$400 and \$699.9 Million	15	40.00	40.00	40.00	41.00
Assets of \$700 Million or More	13	40.00	40.00	40.00	40.77

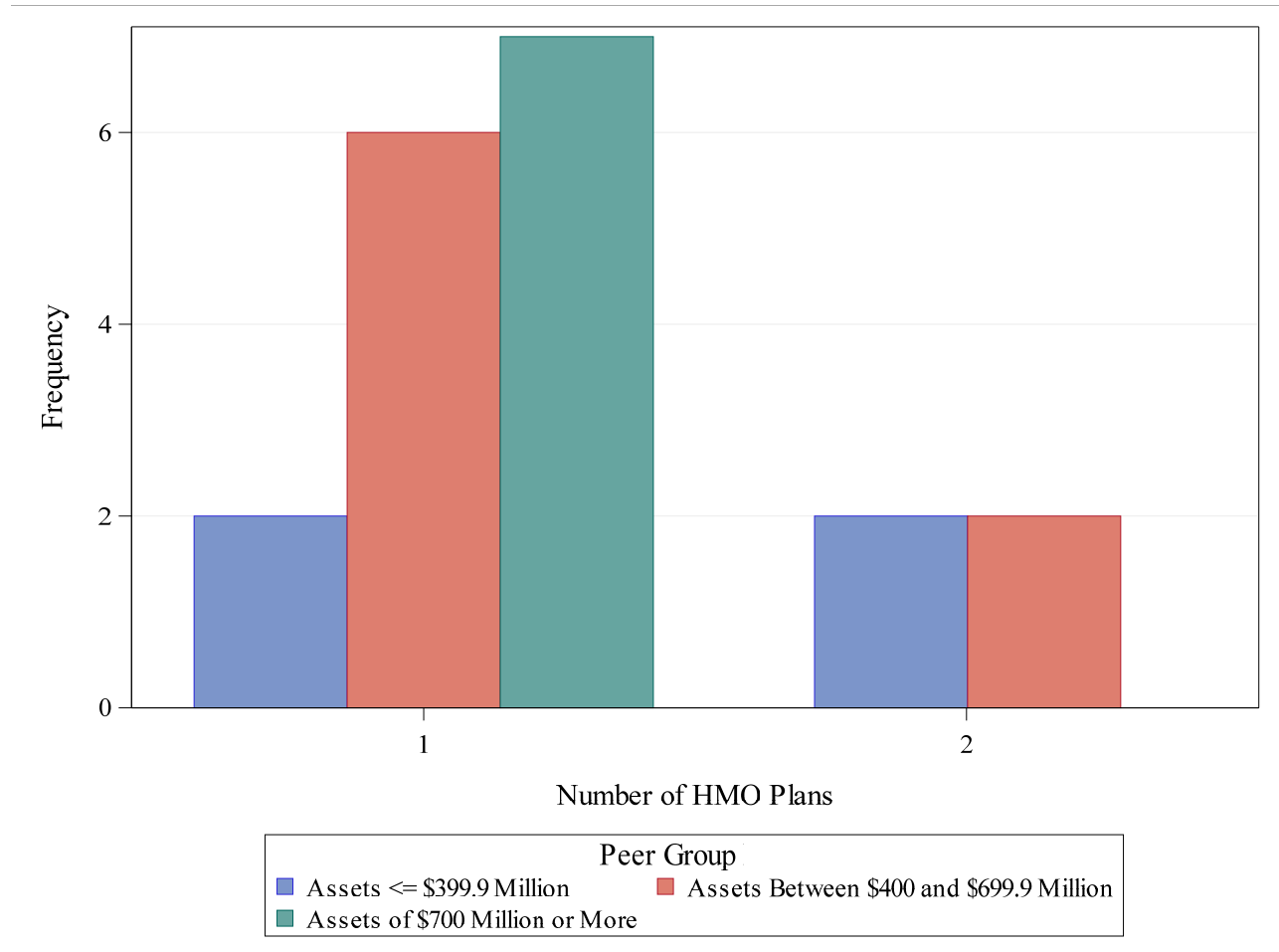
***PPO Average Co-Pay for Brand NonFormulary Prescriptions
By Peer Group***



***PPO Average Co-Pay for Brand NonFormulary Prescriptions
By Peer Group***

	PPO Average Co-Pay for Brand NonFormulary Prescriptions				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	10	75.00	75.00	75.00	76.50
Assets Between \$400 and \$699.9 Million	15	75.00	75.00	80.00	88.00
Assets of \$700 Million or More	13	60.00	75.00	75.00	66.54

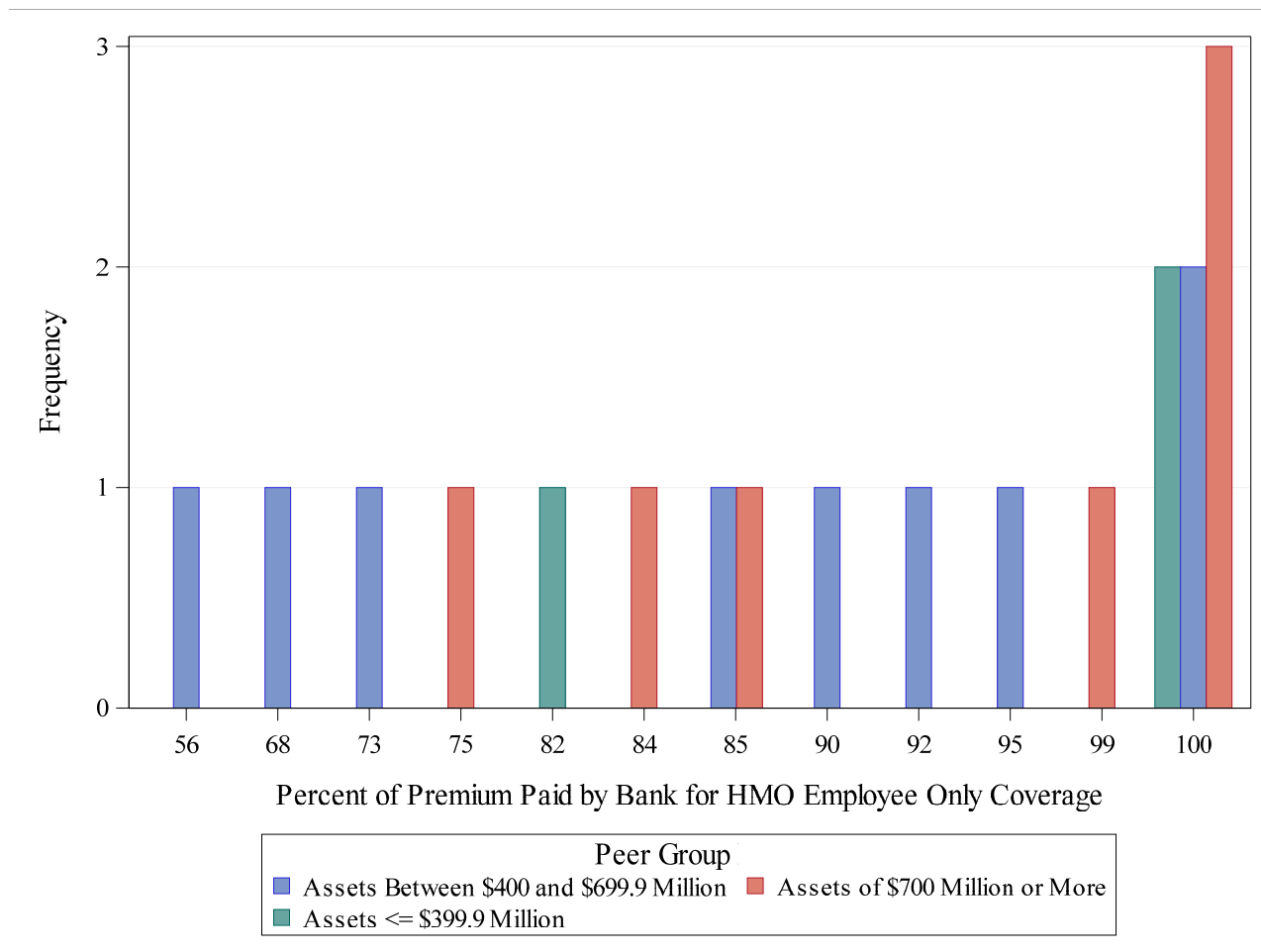
Number of HMO Plans Offered By Peer Group



Number of HMO Plans Offered By Peer Group

	Number of HMO Plans				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	4	1.00	1.50	2.00	1.50
Assets Between \$400 and \$699.9 Million	8	1.00	1.00	1.50	1.25
Assets of \$700 Million or More	7	1.00	1.00	1.00	1.00

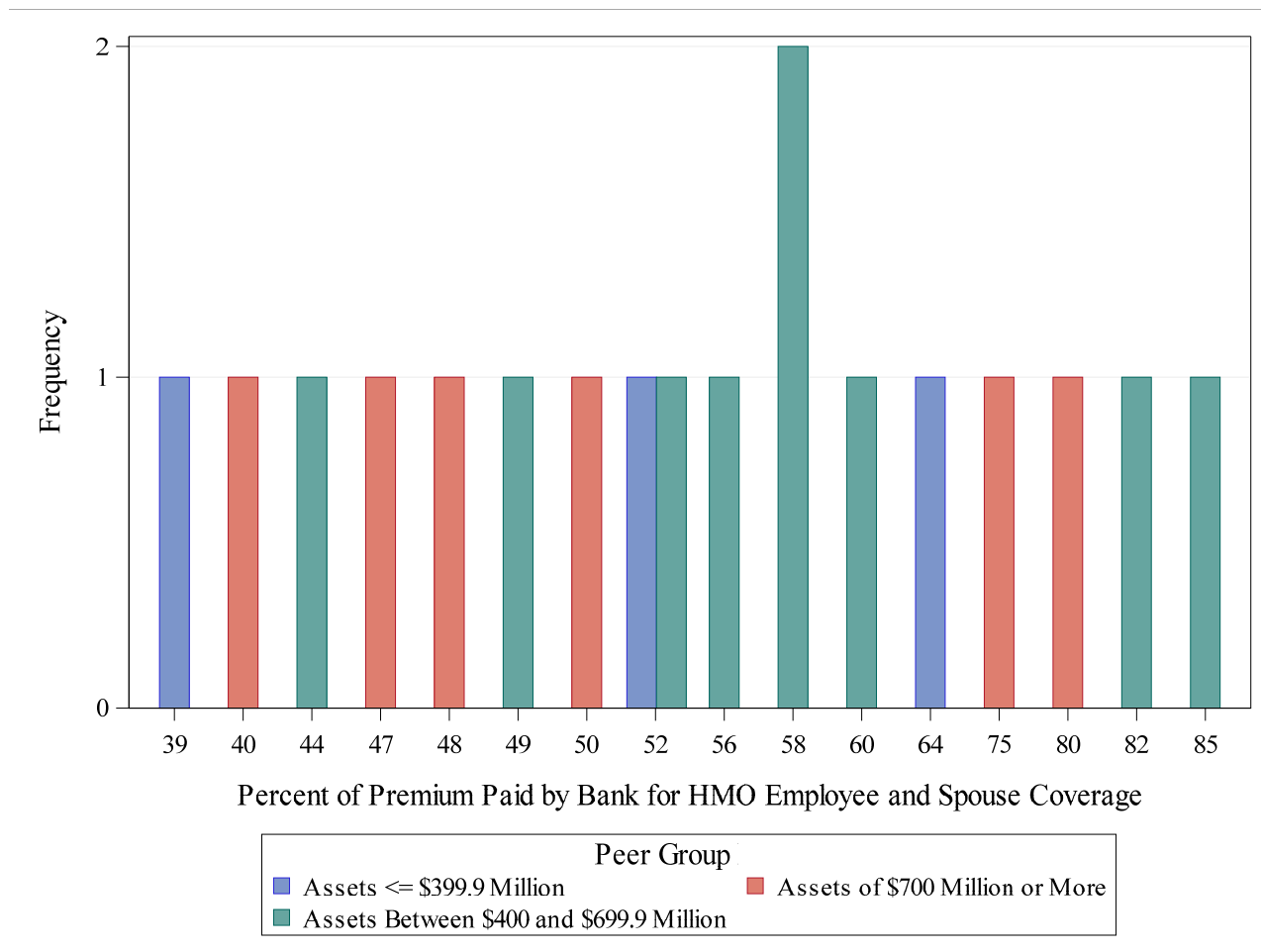
***Percent of Premium Paid by Bank for HMO Employee Only Coverage
By Peer Group***



***Percent of Premium Paid by Bank for HMO Employee Only Coverage
By Peer Group***

	Percent of Premium Paid by Bank for HMO Employee Only Coverage				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	82.00	100.00	100.00	94.00
Assets Between \$400 and \$699.9 Million	9	73.00	90.00	95.00	84.33
Assets of \$700 Million or More	7	84.00	99.00	100.00	91.86

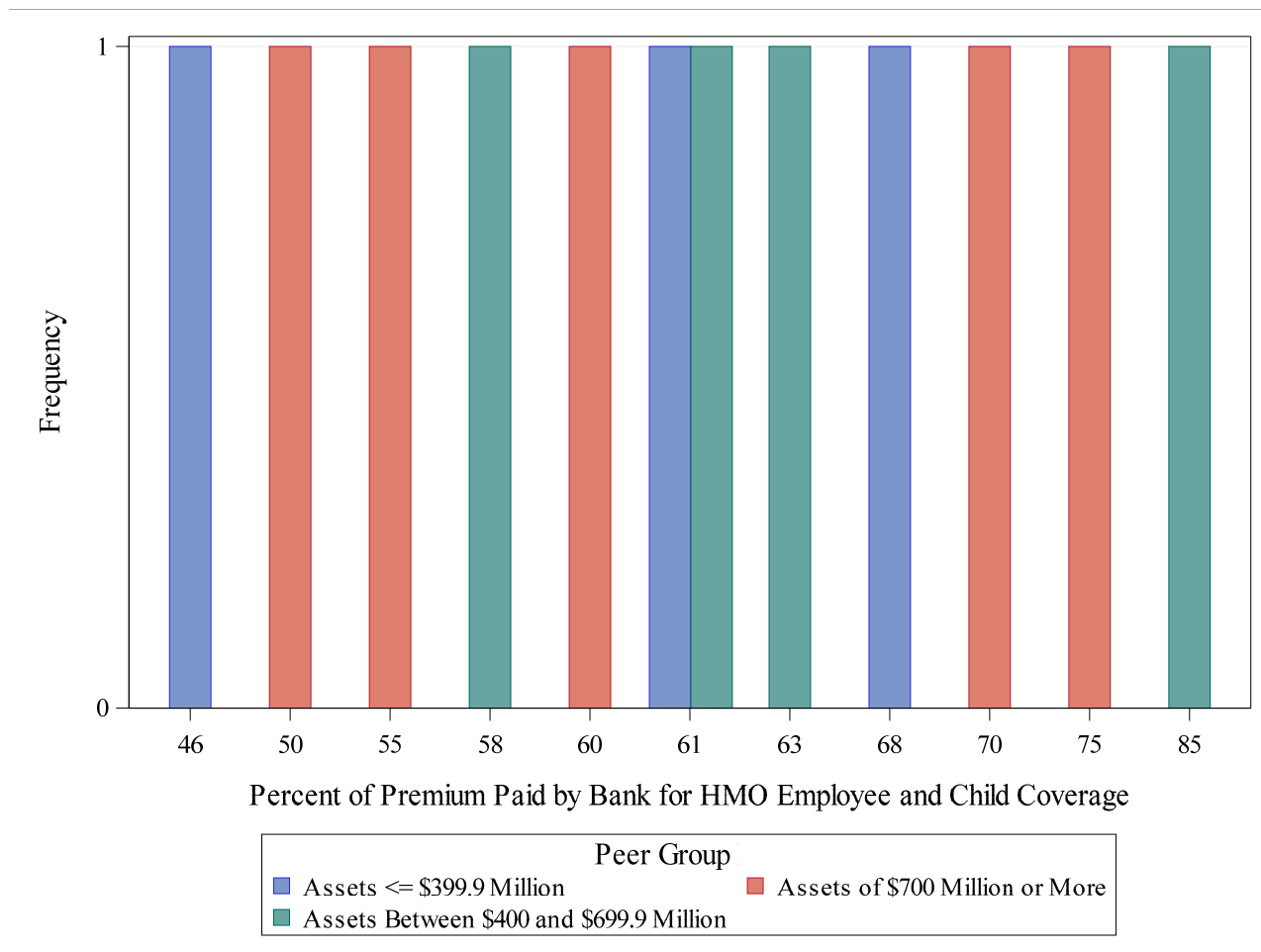
***Percent of Premium Paid by Bank for HMO Employee and Spouse Coverage
By Peer Group***



***Percent of Premium Paid by Bank for HMO Employee and Spouse Coverage
By Peer Group***

	Percent of Premium Paid by Bank for HMO Employee and Spouse Coverage				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	39.00	52.00	64.00	51.67
Assets Between \$400 and \$699.9 Million	9	52.00	58.00	60.00	60.44
Assets of \$700 Million or More	6	47.00	49.00	75.00	56.67

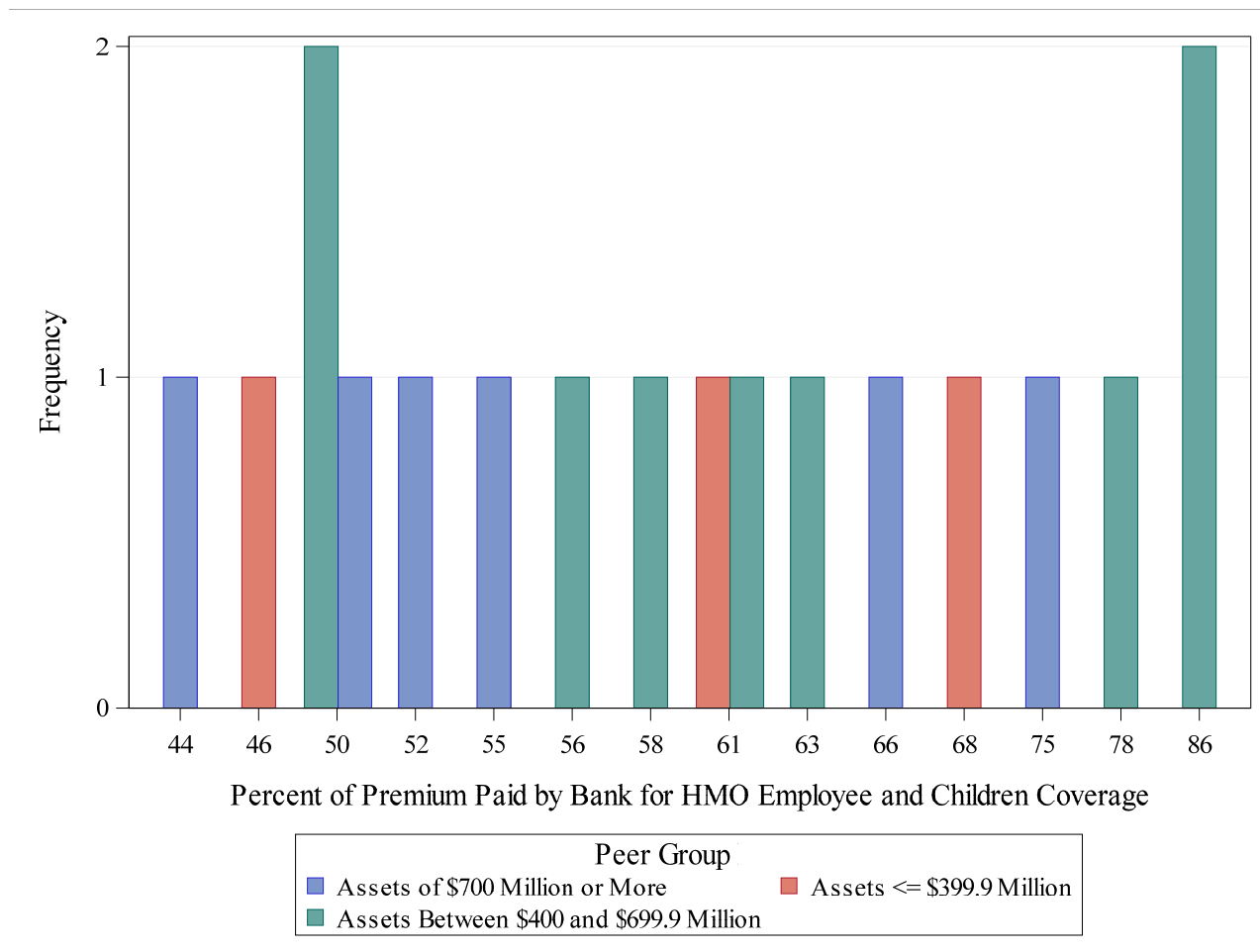
***Percent of Premium Paid by Bank for HMO Employee and Child Coverage
By Peer Group***



***Percent of Premium Paid by Bank for HMO Employee and Child Coverage
By Peer Group***

	Percent of Premium Paid by Bank for HMO Employee and Child Coverage				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	46.00	61.00	68.00	58.33
Assets Between \$400 and \$699.9 Million	4	59.50	62.00	74.00	66.75
Assets of \$700 Million or More	5	55.00	60.00	70.00	62.00

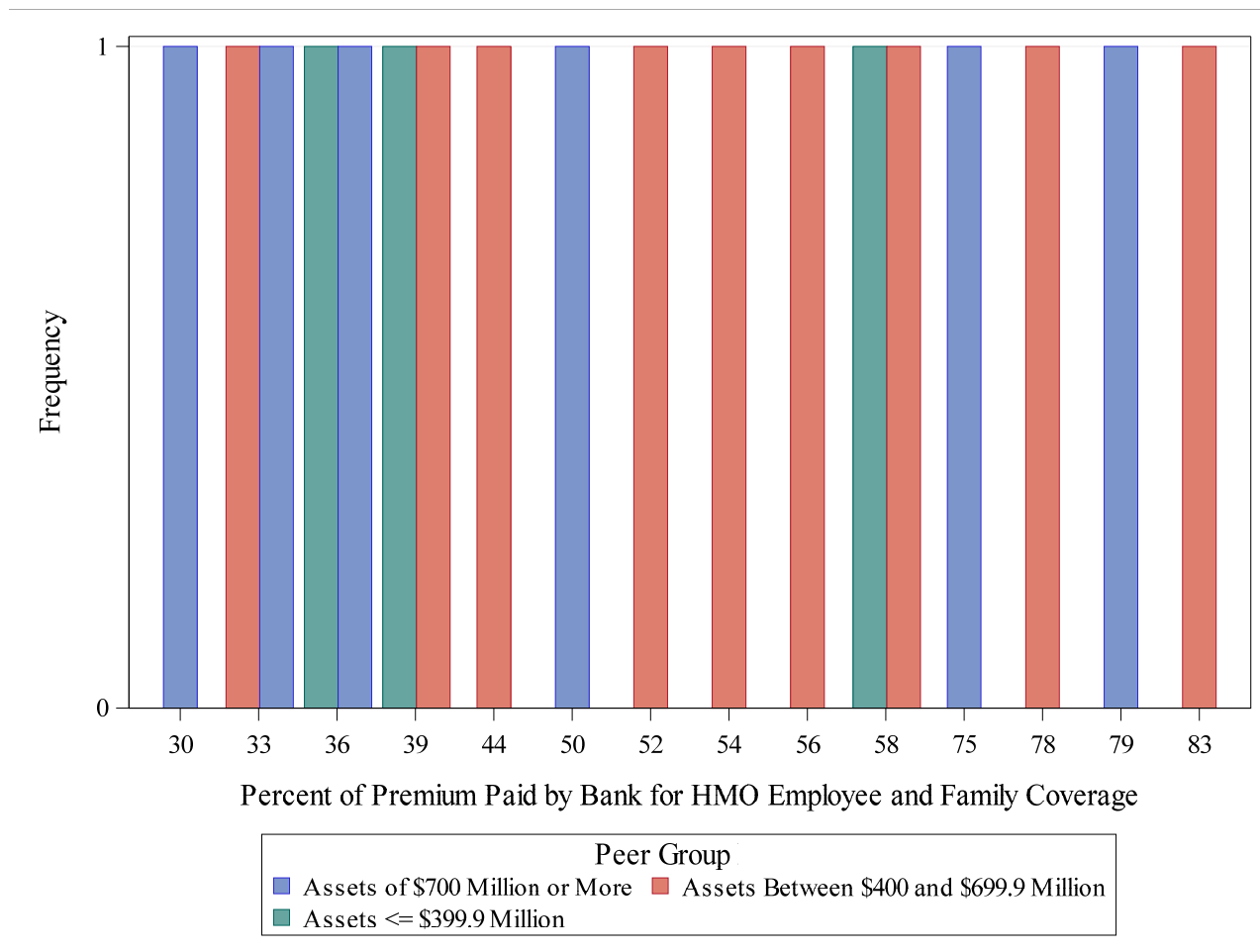
***Percent of Premium Paid by Bank for HMO Employee and Children Coverage
By Peer Group***



***Percent of Premium Paid by Bank for HMO Employee and Children Coverage
By Peer Group***

	Percent of Premium Paid by Bank for HMO Employee and Children Coverage				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	46.00	61.00	68.00	58.33
Assets Between \$400 and \$699.9 Million	9	56.00	61.00	78.00	65.33
Assets of \$700 Million or More	6	50.00	53.50	66.00	57.00

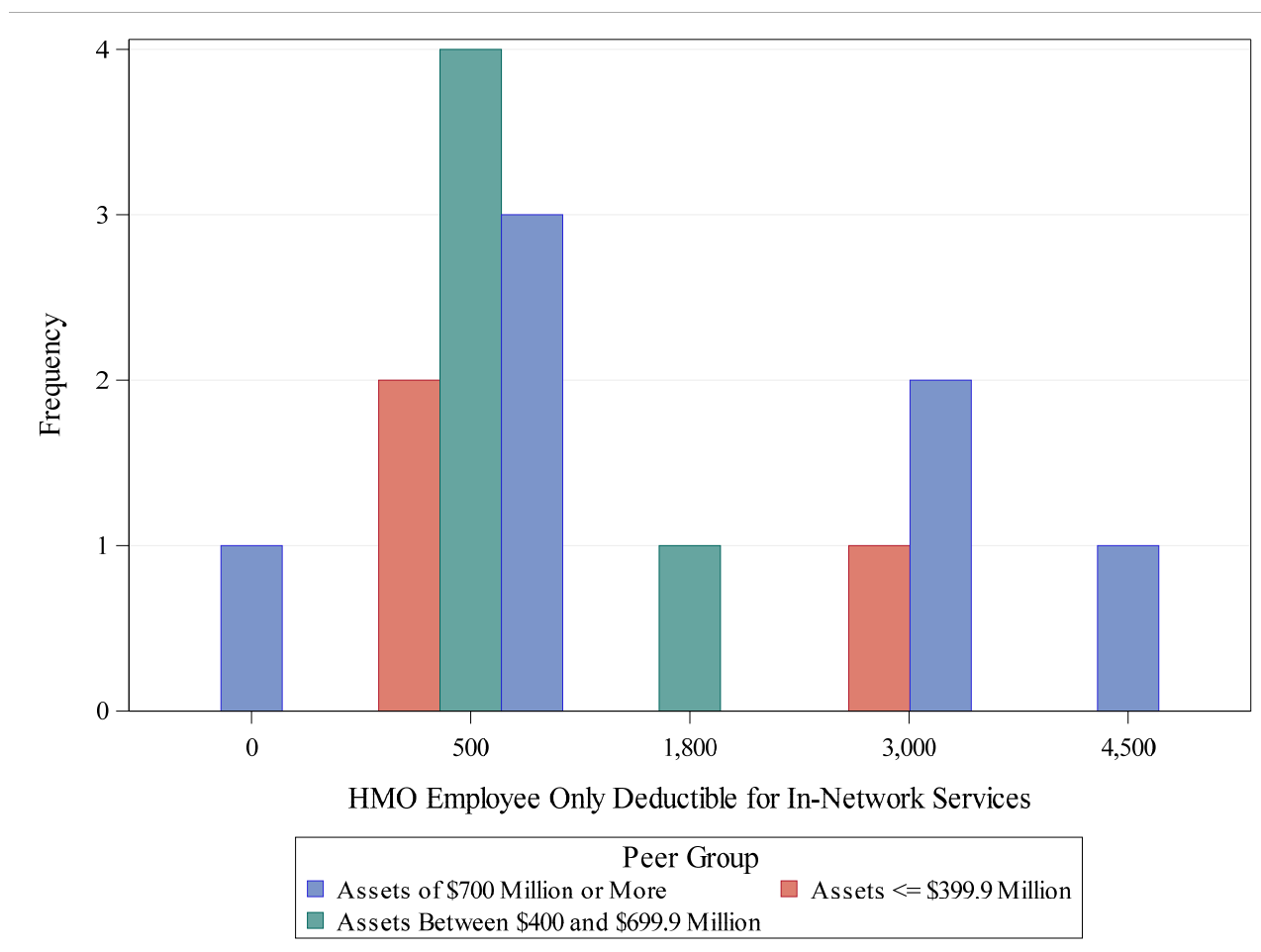
***Percent of Premium Paid by Bank for HMO Employee and Family Coverage
By Peer Group***



***Percent of Premium Paid by Bank for HMO Employee and Family Coverage
By Peer Group***

	Percent of Premium Paid by Bank for HMO Employee and Family Coverage				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	36.00	39.00	58.00	44.33
Assets Between \$400 and \$699.9 Million	9	44.00	54.00	58.00	55.22
Assets of \$700 Million or More	6	33.00	43.00	75.00	50.50

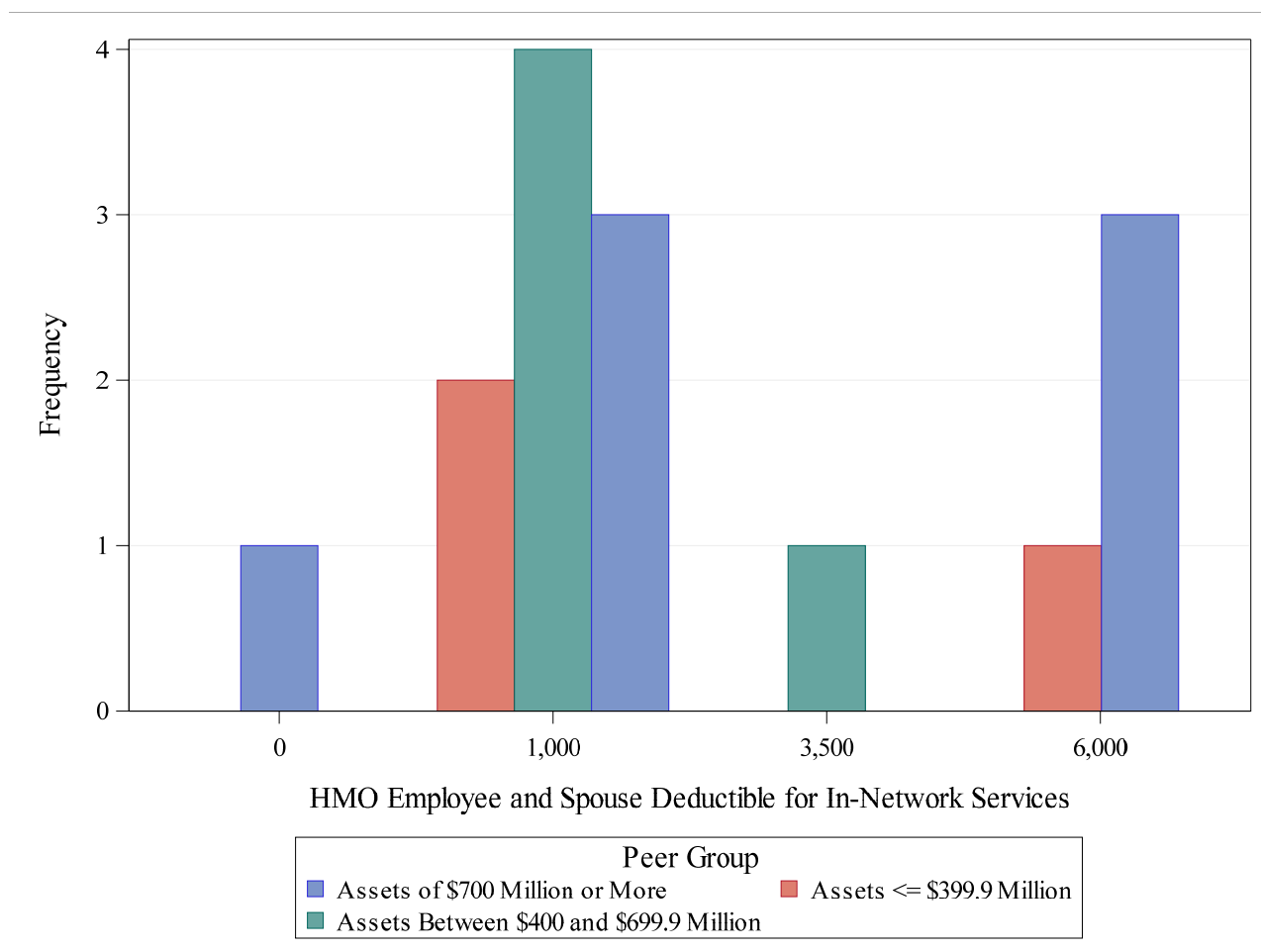
HMO Employee Only Deductible for In-Network Services By Peer Group



HMO Employee Only Deductible for In-Network Services By Peer Group

	HMO Employee Only Deductible for In-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	500	500	3,000	1,333
Assets Between \$400 and \$699.9 Million	5	500	500	500	760
Assets of \$700 Million or More	7	500	500	3,000	1,714

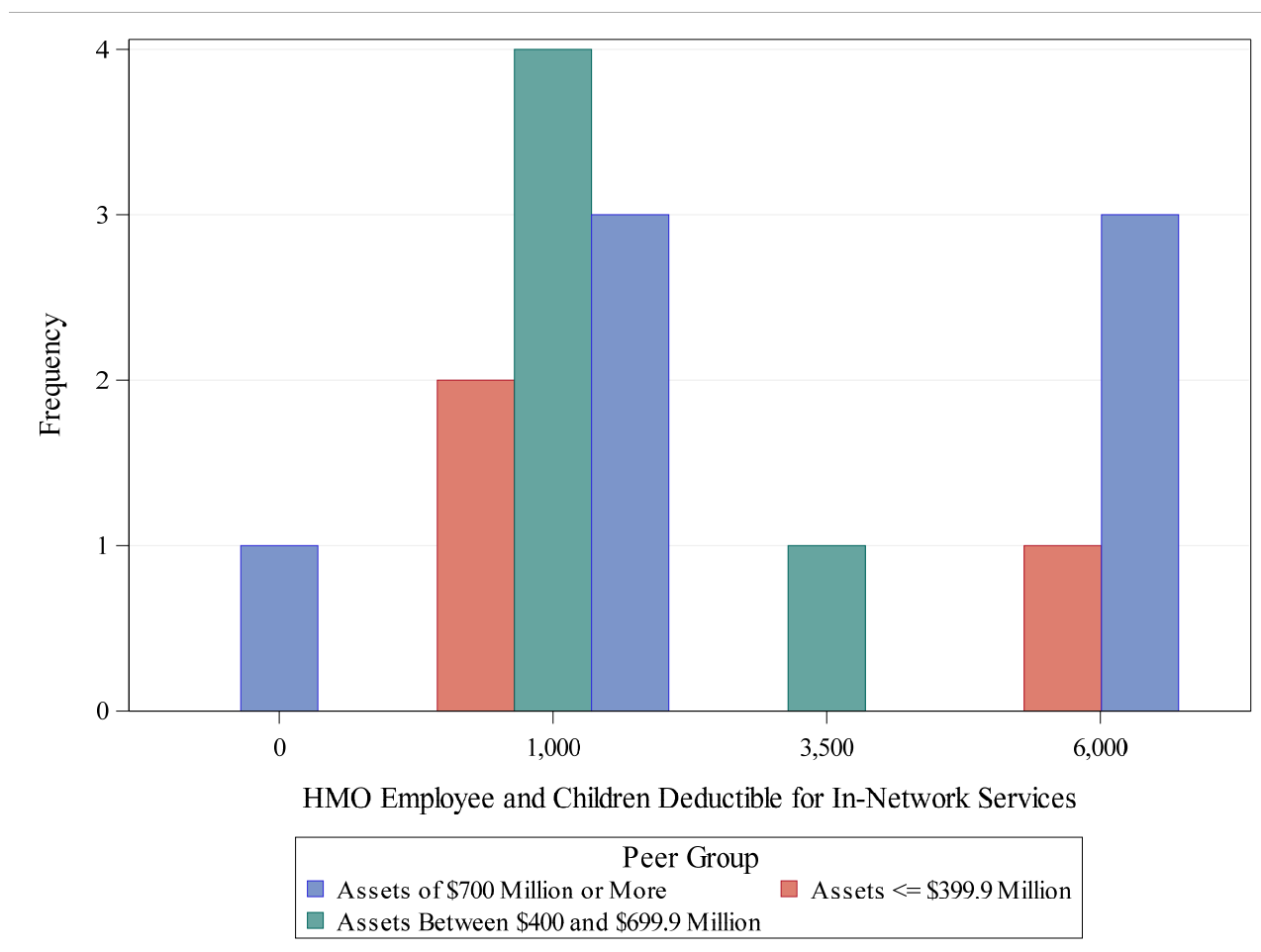
HMO Employee and Spouse Deductible for In-Network Services By Peer Group



HMO Employee and Spouse Deductible for In-Network Services By Peer Group

	HMO Employee and Spouse Deductible for In-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	1,000	1,000	6,000	2,667
Assets Between \$400 and \$699.9 Million	5	1,000	1,000	1,000	1,500
Assets of \$700 Million or More	7	1,000	1,000	6,000	3,000

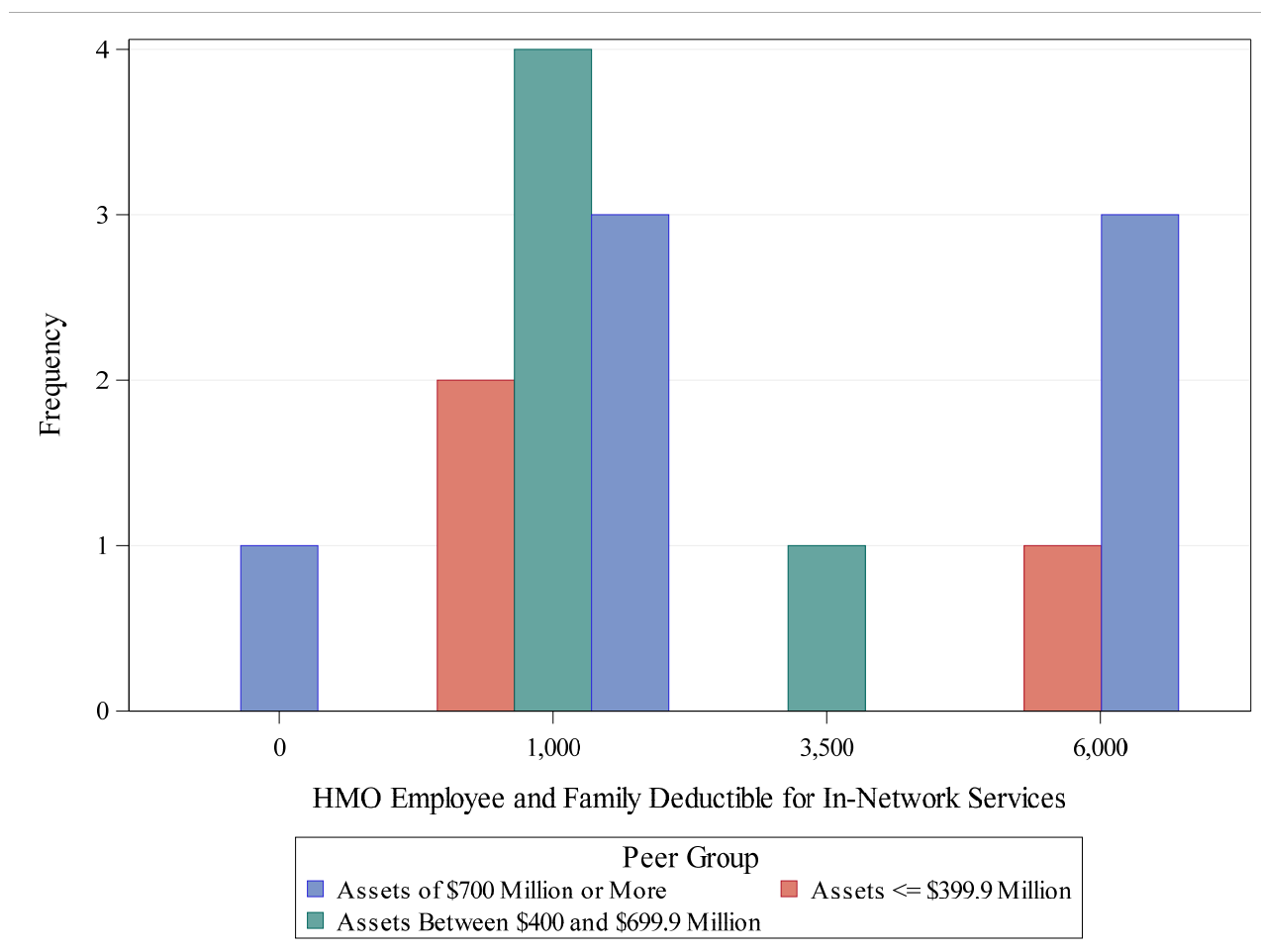
HMO Employee and Children Deductible for In-Network Services By Peer Group



HMO Employee and Children Deductible for In-Network Services By Peer Group

	HMO Employee and Children Deductible for In-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	1,000	1,000	6,000	2,667
Assets Between \$400 and \$699.9 Million	5	1,000	1,000	1,000	1,500
Assets of \$700 Million or More	7	1,000	1,000	6,000	3,000

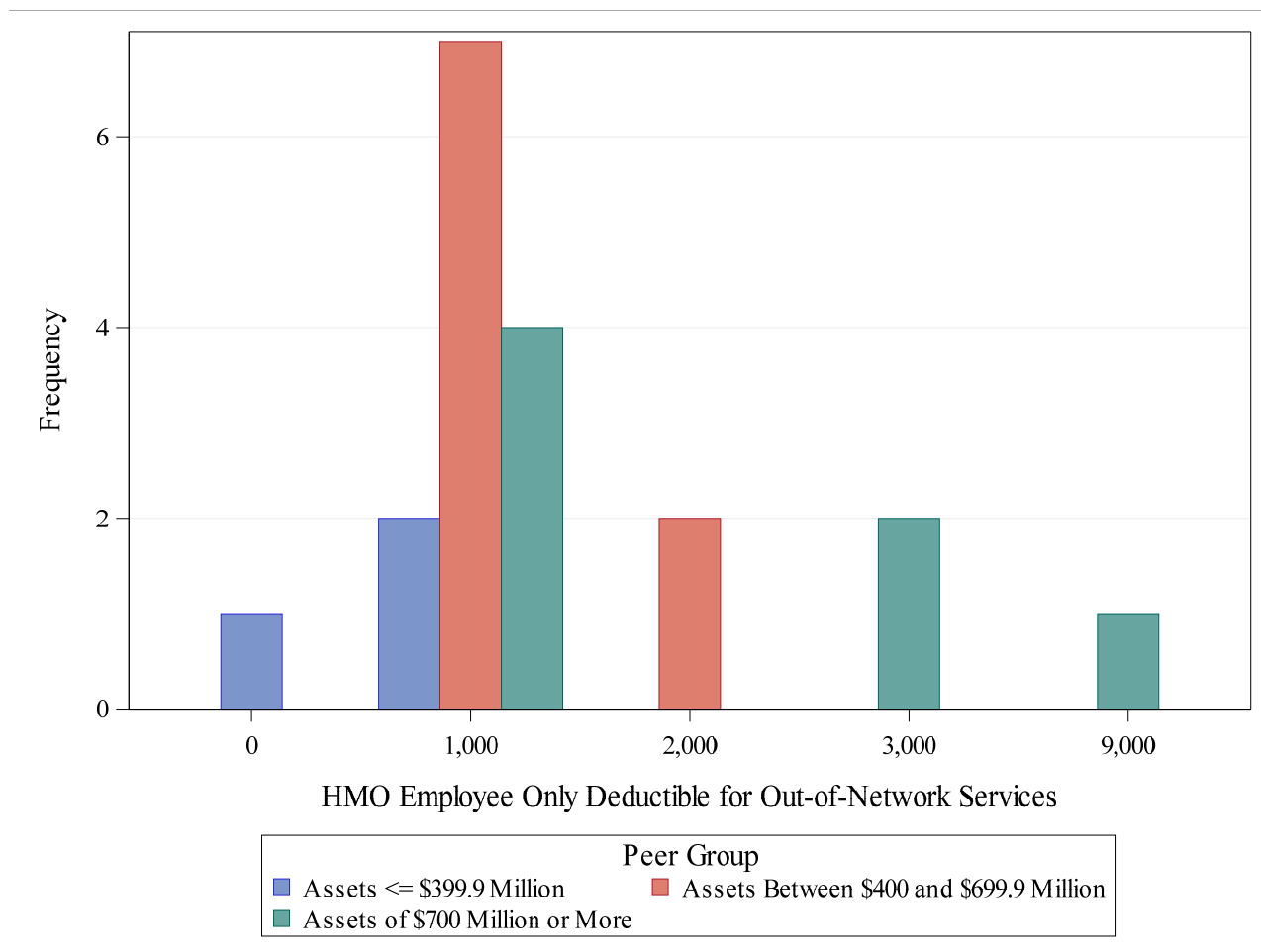
HMO Employee and Family Deductible for In-Network Services By Peer Group



HMO Employee and Family Deductible for In-Network Services By Peer Group

	HMO Employee and Family Deductible for In-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	1,000	1,000	6,000	2,667
Assets Between \$400 and \$699.9 Million	5	1,000	1,000	1,000	1,500
Assets of \$700 Million or More	7	1,000	1,000	6,000	3,000

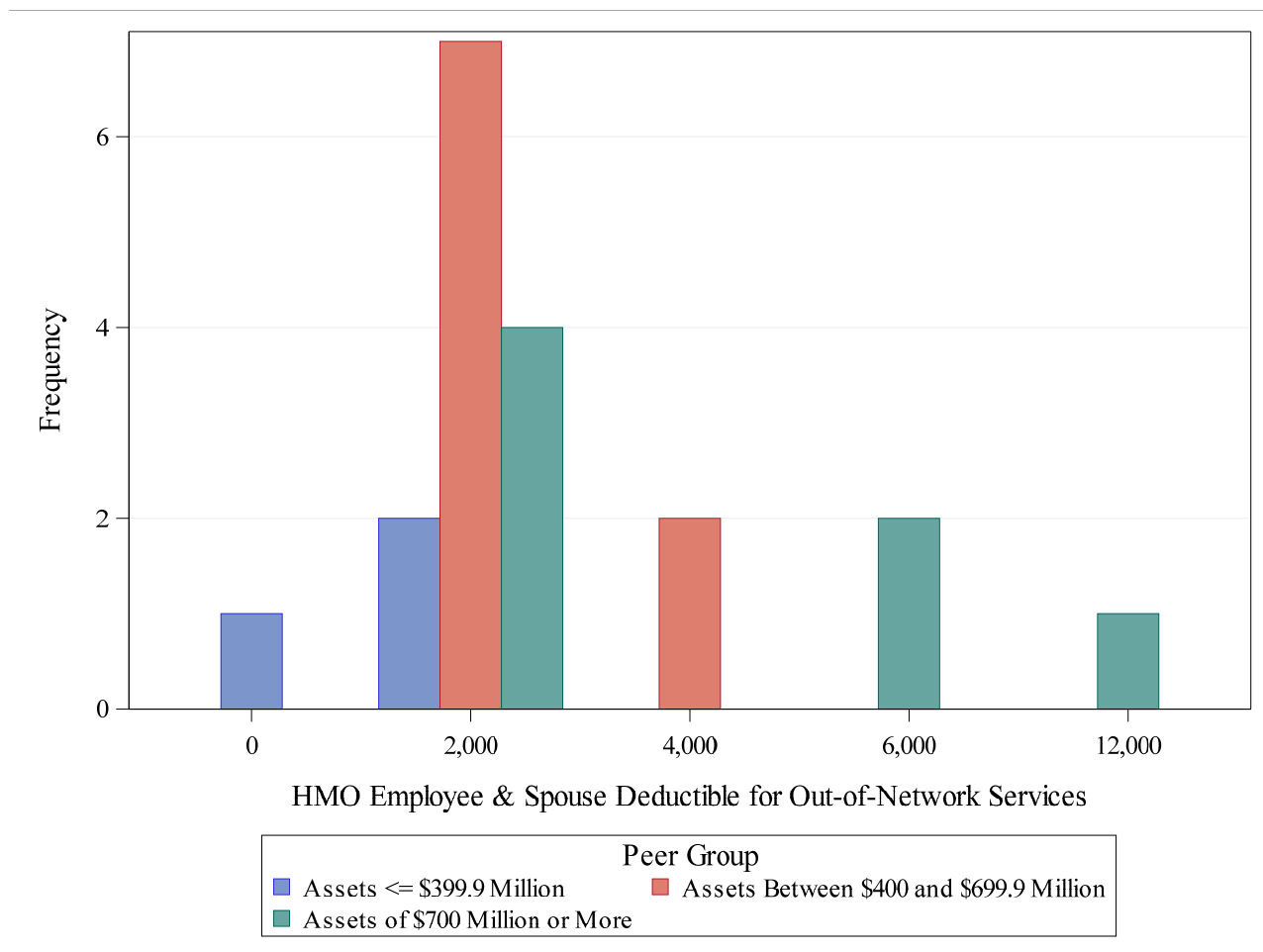
HMO Employee Only Deductible for Out-of-Network Services By Peer Group



HMO Employee Only Deductible for Out-of-Network Services By Peer Group

	HMO Employee Only Deductible for Out-of-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	0	1,000	1,000	667
Assets Between \$400 and \$699.9 Million	9	1,000	1,000	1,000	1,222
Assets of \$700 Million or More	7	1,000	1,000	3,000	2,714

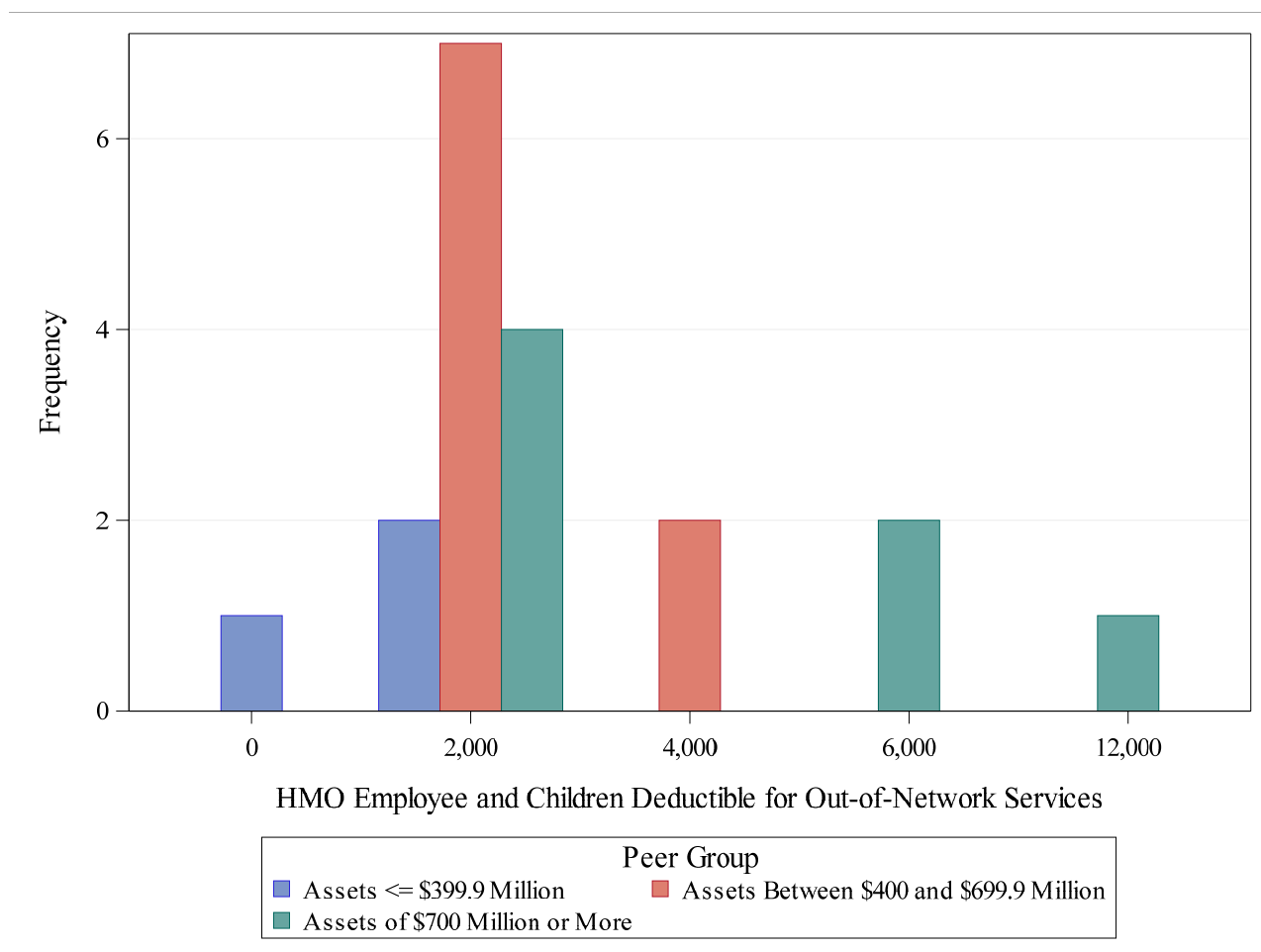
HMO Employee & Spouse Deductible for Out-of-Network Services By Peer Group



HMO Employee & Spouse Deductible for Out-of-Network Services By Peer Group

	HMO Employee & Spouse Deductible for Out-of-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	0	2,000	2,000	1,333
Assets Between \$400 and \$699.9 Million	9	2,000	2,000	2,000	2,444
Assets of \$700 Million or More	7	2,000	2,000	6,000	4,571

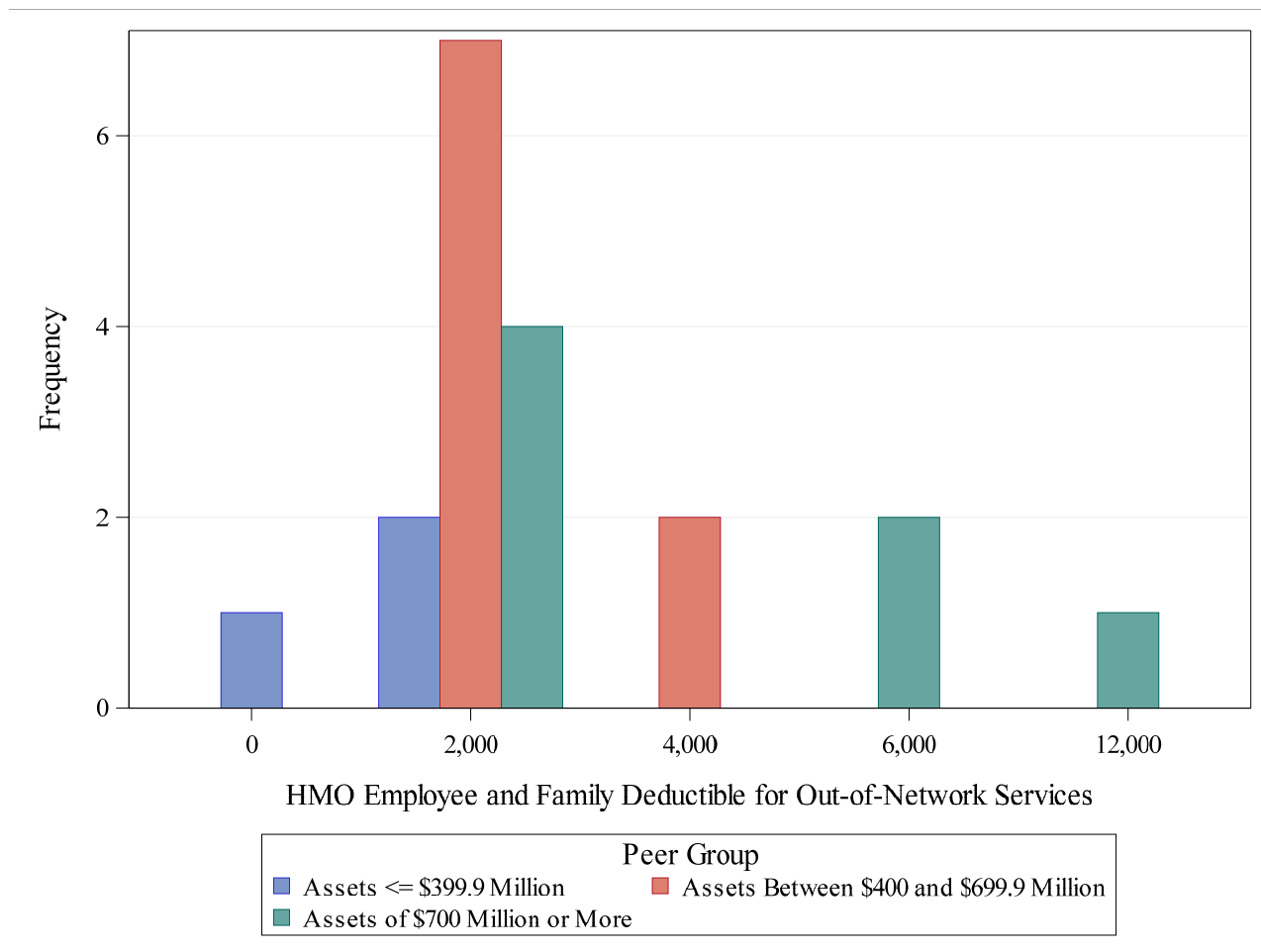
HMO Employee and Children Deductible for Out-of-Network Services By Peer Group



HMO Employee and Children Deductible for Out-of-Network Services By Peer Group

	HMO Employee and Children Deductible for Out-of-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	0	2,000	2,000	1,333
Assets Between \$400 and \$699.9 Million	9	2,000	2,000	2,000	2,444
Assets of \$700 Million or More	7	2,000	2,000	6,000	4,571

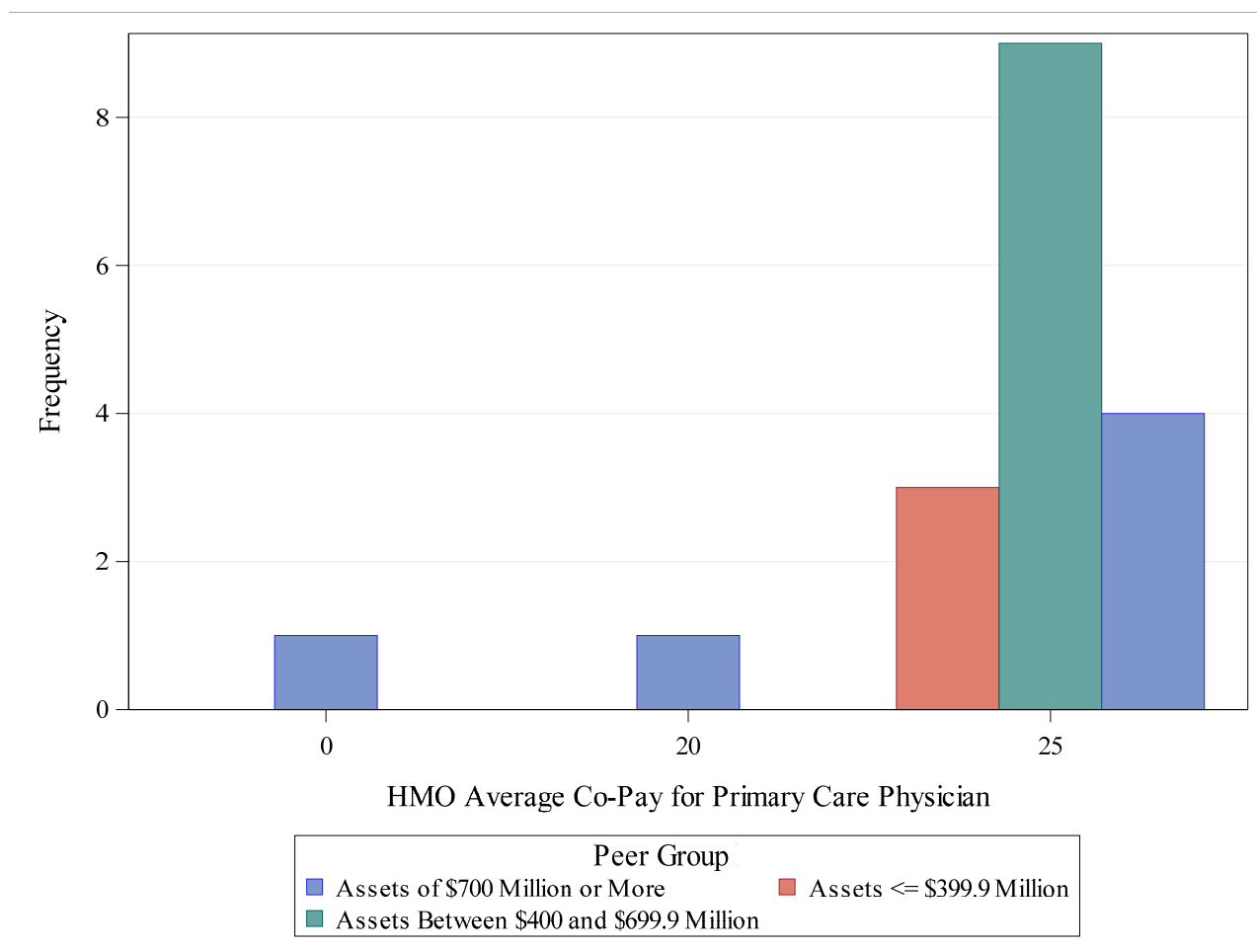
HMO Employee and Family Deductible for Out-of-Network Services By Peer Group



HMO Employee and Family Deductible for Out-of-Network Services By Peer Group

	HMO Employee and Family Deductible for Out-of-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	0	2,000	2,000	1,333
Assets Between \$400 and \$699.9 Million	9	2,000	2,000	2,000	2,444
Assets of \$700 Million or More	7	2,000	2,000	6,000	4,571

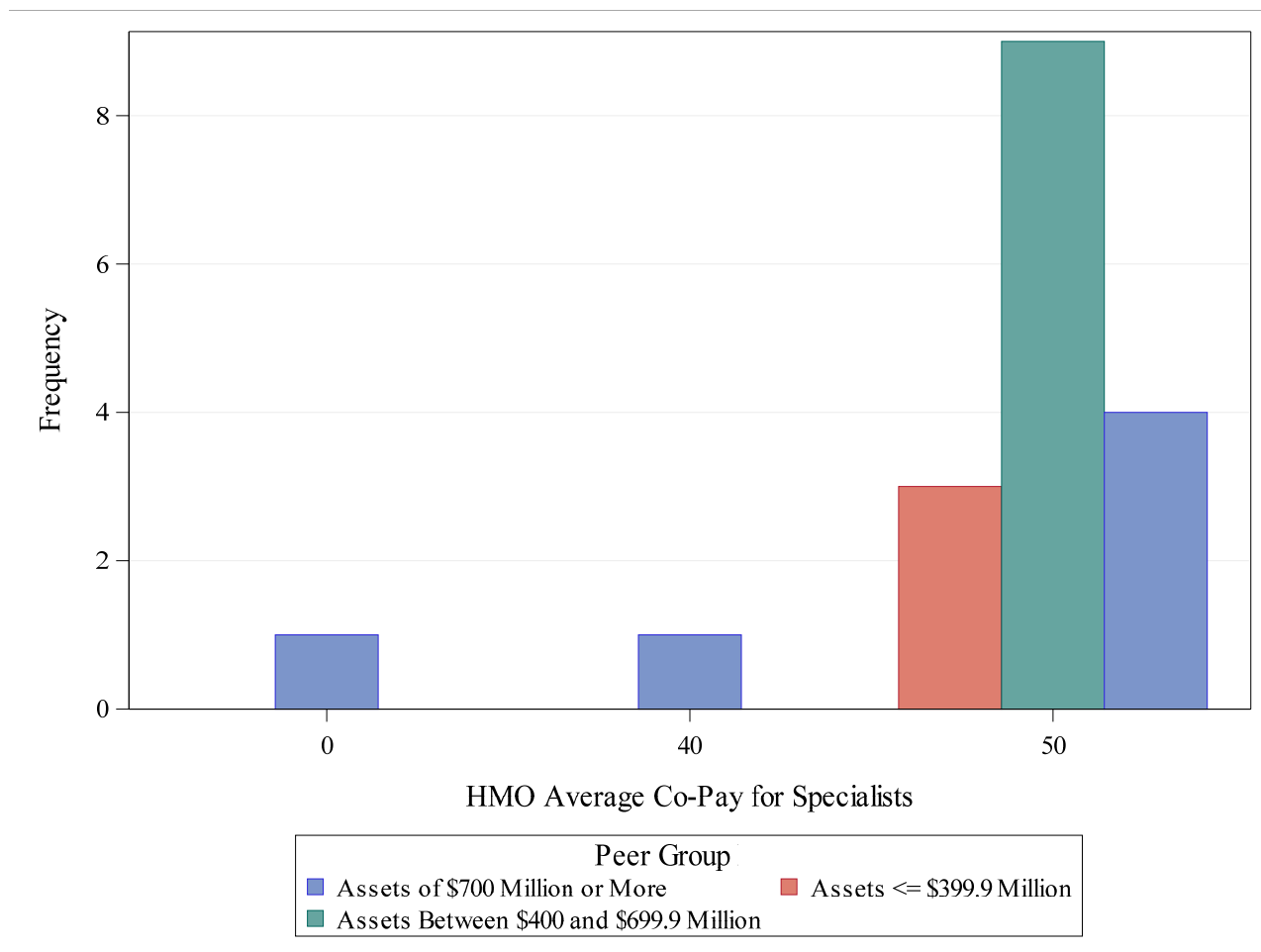
HMO Average Co-Pay for Primary Care Physician By Peer Group



HMO Average Co-Pay for Primary Care Physician By Peer Group

	HMO Average Co-Pay for Primary Care Physician				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	25.00	25.00	25.00	25.00
Assets Between \$400 and \$699.9 Million	9	25.00	25.00	25.00	25.00
Assets of \$700 Million or More	6	20.00	25.00	25.00	20.00

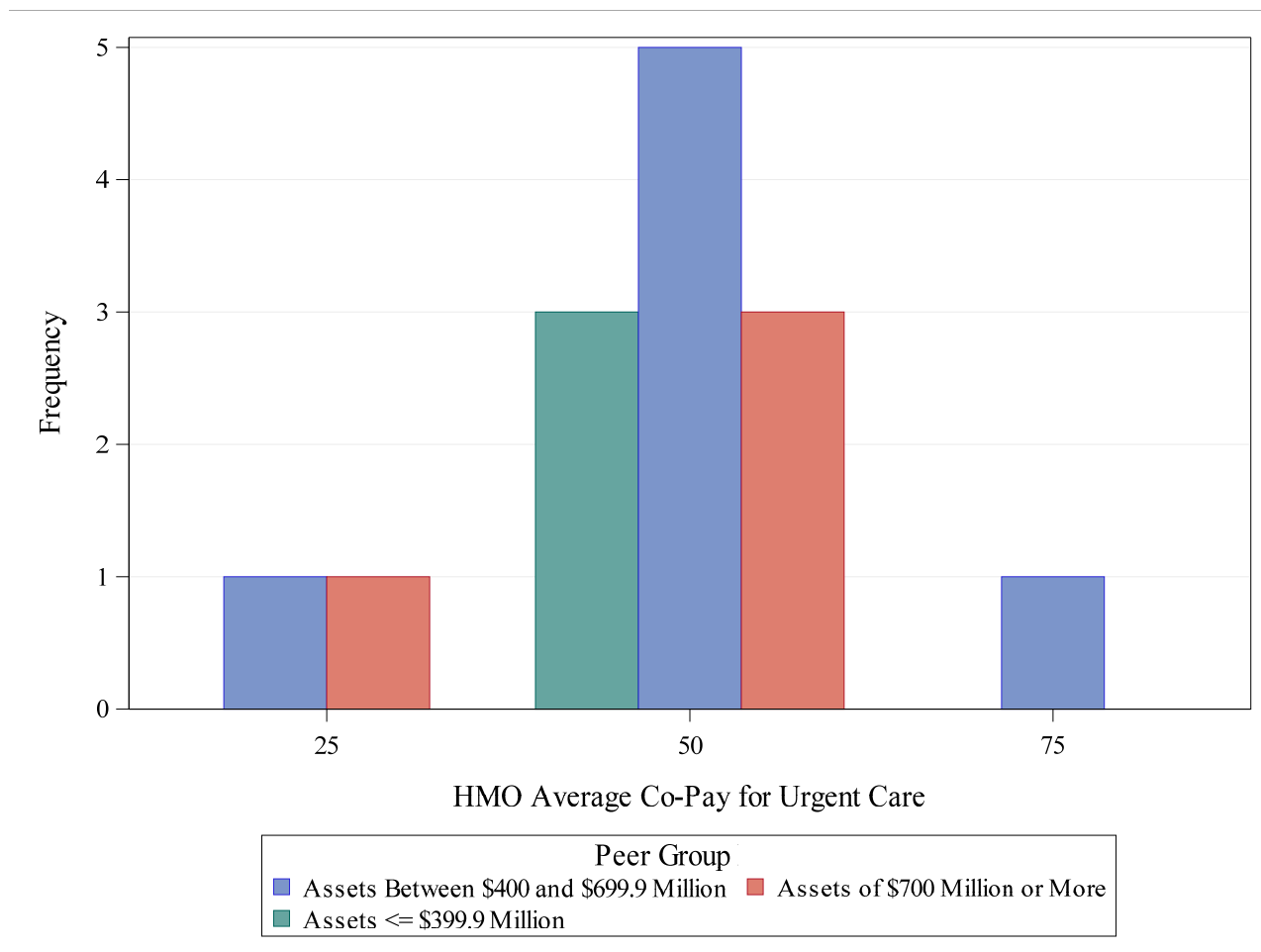
HMO Average Co-Pay for Specialists By Peer Group



HMO Average Co-Pay for Specialists By Peer Group

	HMO Average Co-Pay for Specialists				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	50.00	50.00	50.00	50.00
Assets Between \$400 and \$699.9 Million	9	50.00	50.00	50.00	50.00
Assets of \$700 Million or More	6	40.00	50.00	50.00	40.00

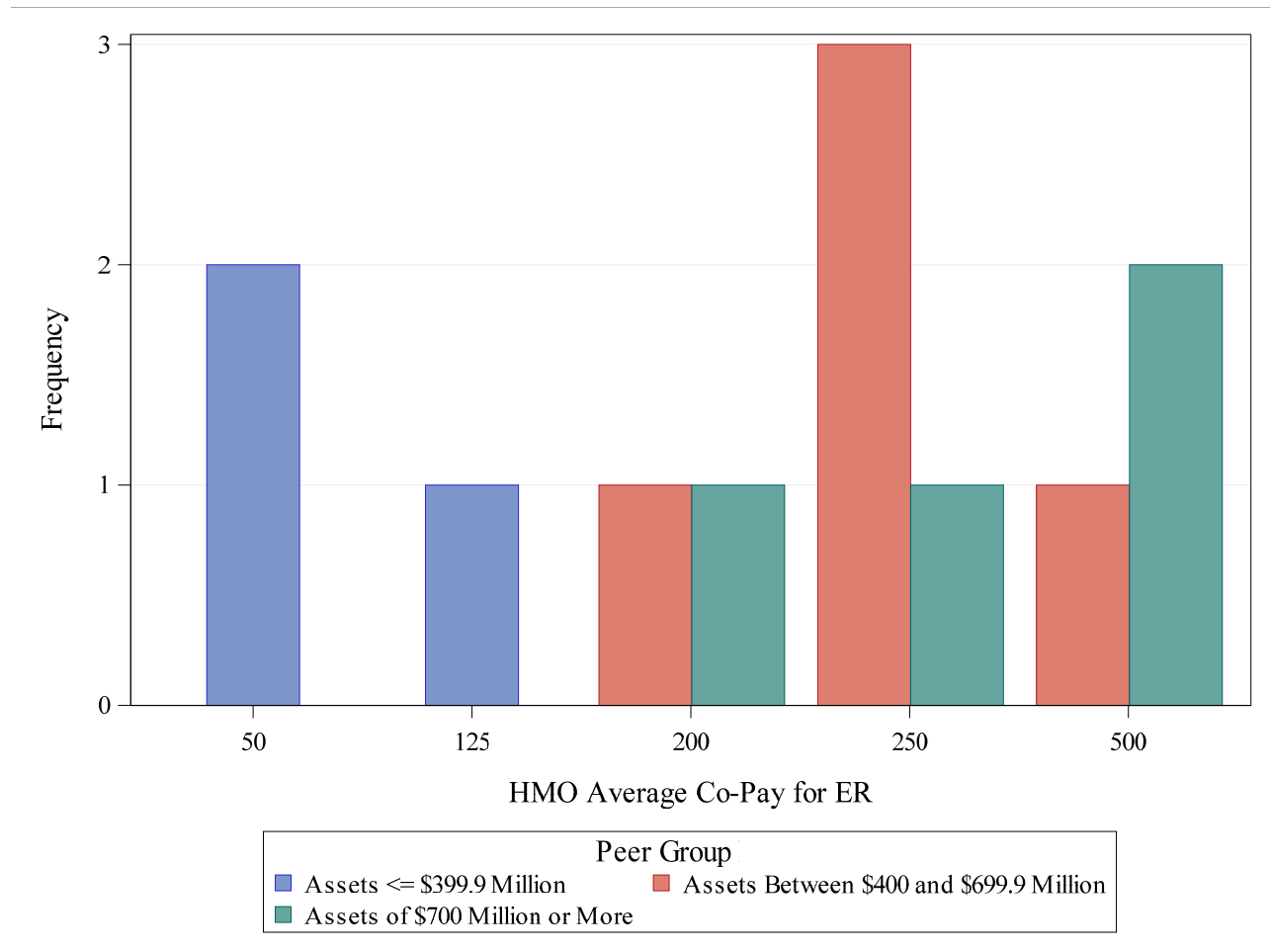
HMO Average Co-Pay for Urgent Care By Peer Group



HMO Average Co-Pay for Urgent Care By Peer Group

	HMO Average Co-Pay for Urgent Care				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	50.00	50.00	50.00	50.00
Assets Between \$400 and \$699.9 Million	7	50.00	50.00	50.00	50.00
Assets of \$700 Million or More	4	37.50	50.00	50.00	43.75

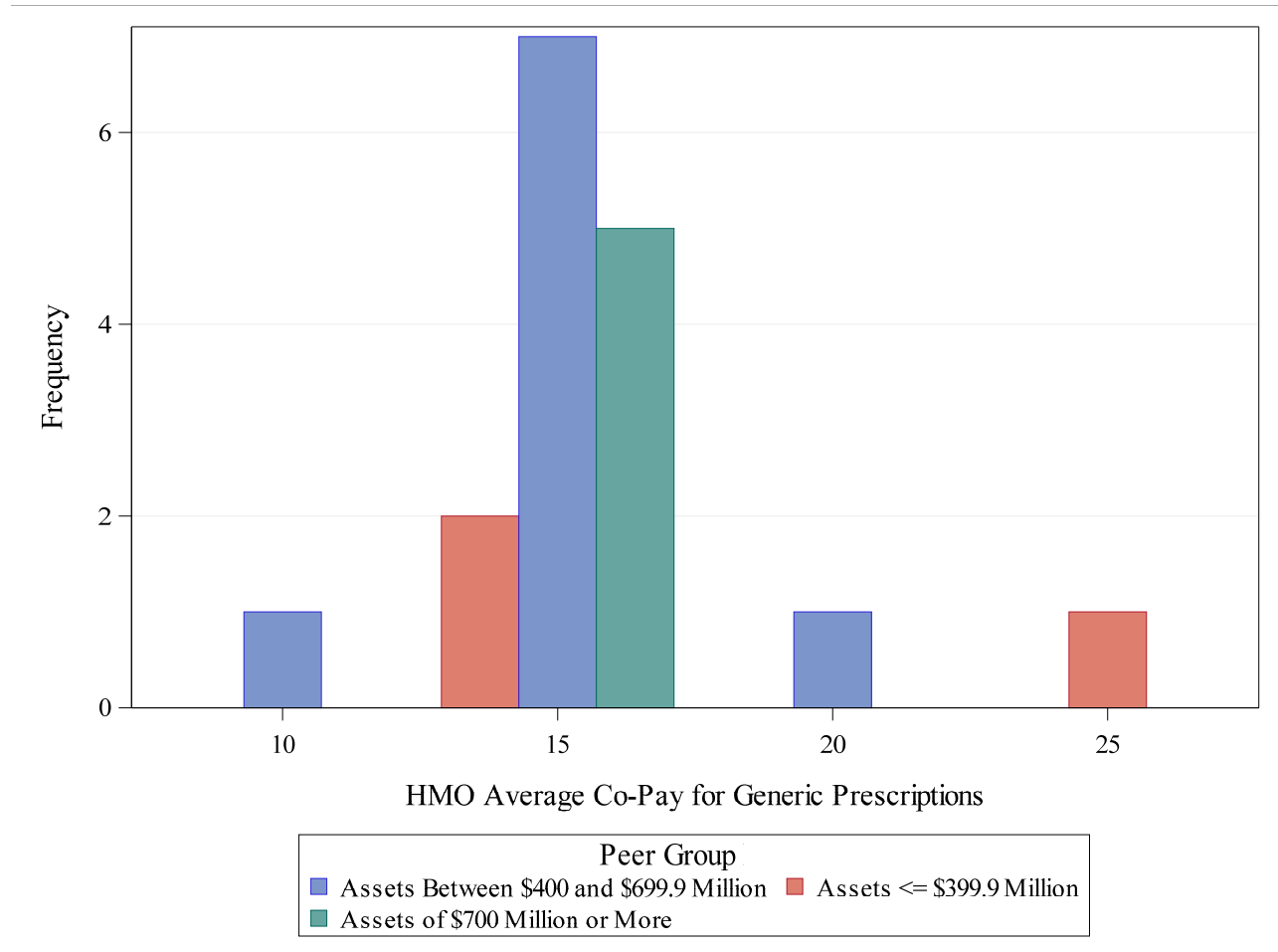
HMO Average Co-Pay for Emergency Room Visits By Peer Group



HMO Average Co-Pay for Emergency Room Visits By Peer Group

	HMO Average Co-Pay for ER				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	50.00	50.00	125.00	75.00
Assets Between \$400 and \$699.9 Million	5	250.00	250.00	250.00	290.00
Assets of \$700 Million or More	4	225.00	375.00	500.00	362.50

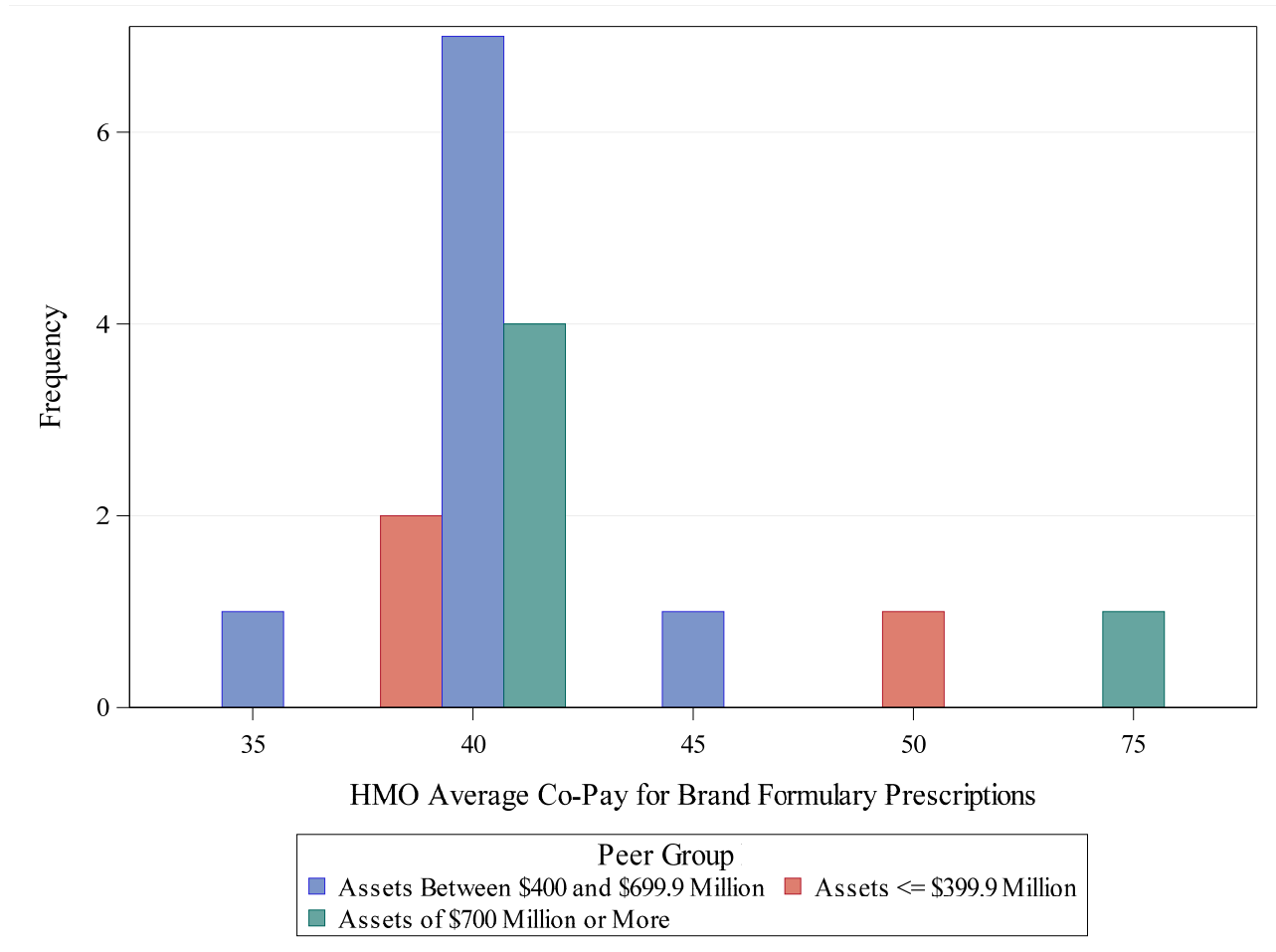
HMO Average Co-Pay for Generic Prescriptions By Peer Group



HMO Average Co-Pay for Generic Prescriptions By Peer Group

	HMO Average Co-Pay for Generic Prescriptions				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	15.00	15.00	25.00	18.33
Assets Between \$400 and \$699.9 Million	9	15.00	15.00	15.00	15.00
Assets of \$700 Million or More	5	15.00	15.00	15.00	15.00

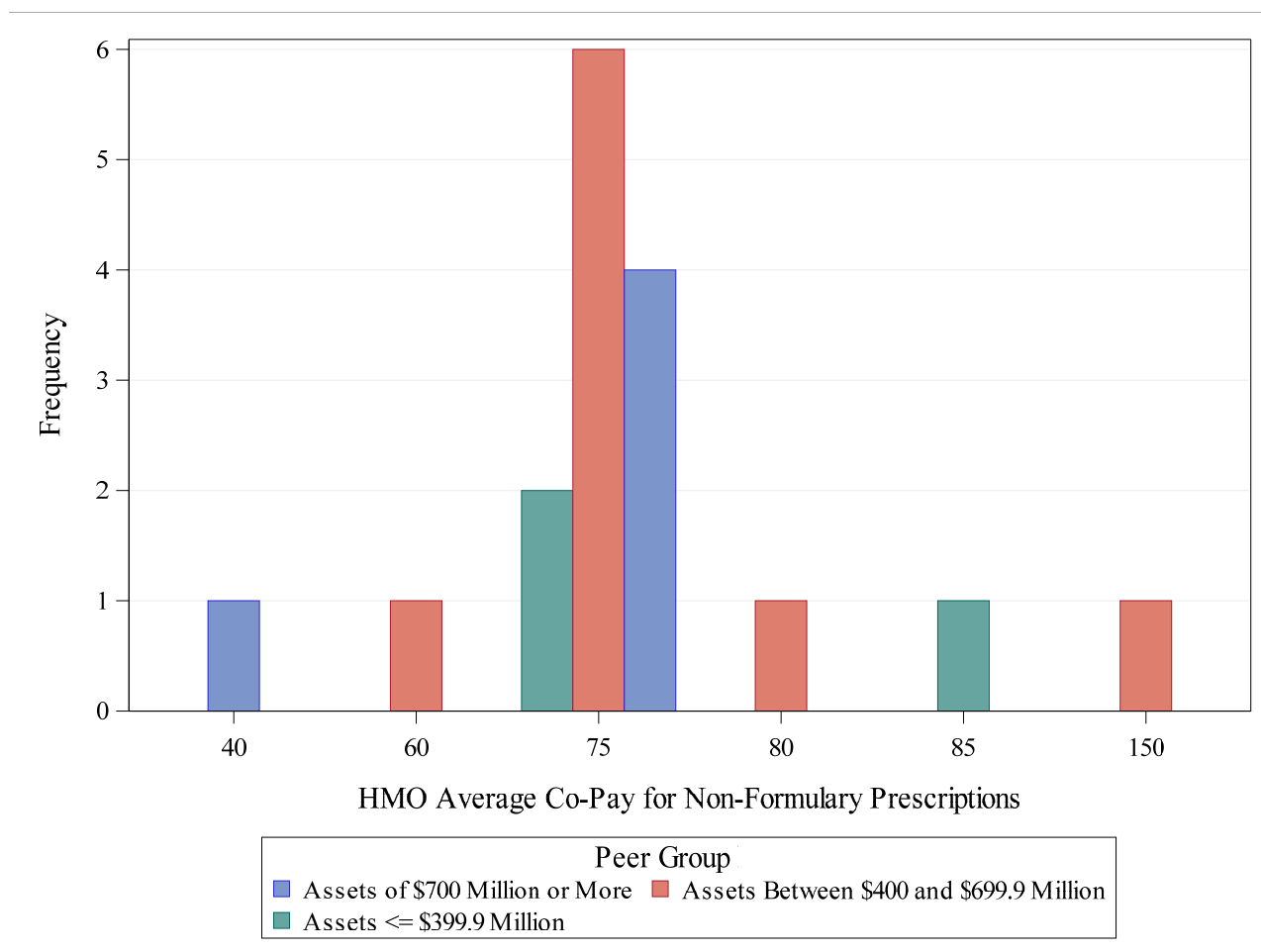
HMO Average Co-Pay for Brand Formulary Prescriptions By Peer Group



HMO Average Co-Pay for Brand Formulary Prescriptions By Peer Group

	HMO Average Co-Pay for Brand Formulary Prescriptions				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	40.00	40.00	50.00	43.33
Assets Between \$400 and \$699.9 Million	9	40.00	40.00	40.00	40.00
Assets of \$700 Million or More	5	40.00	40.00	40.00	47.00

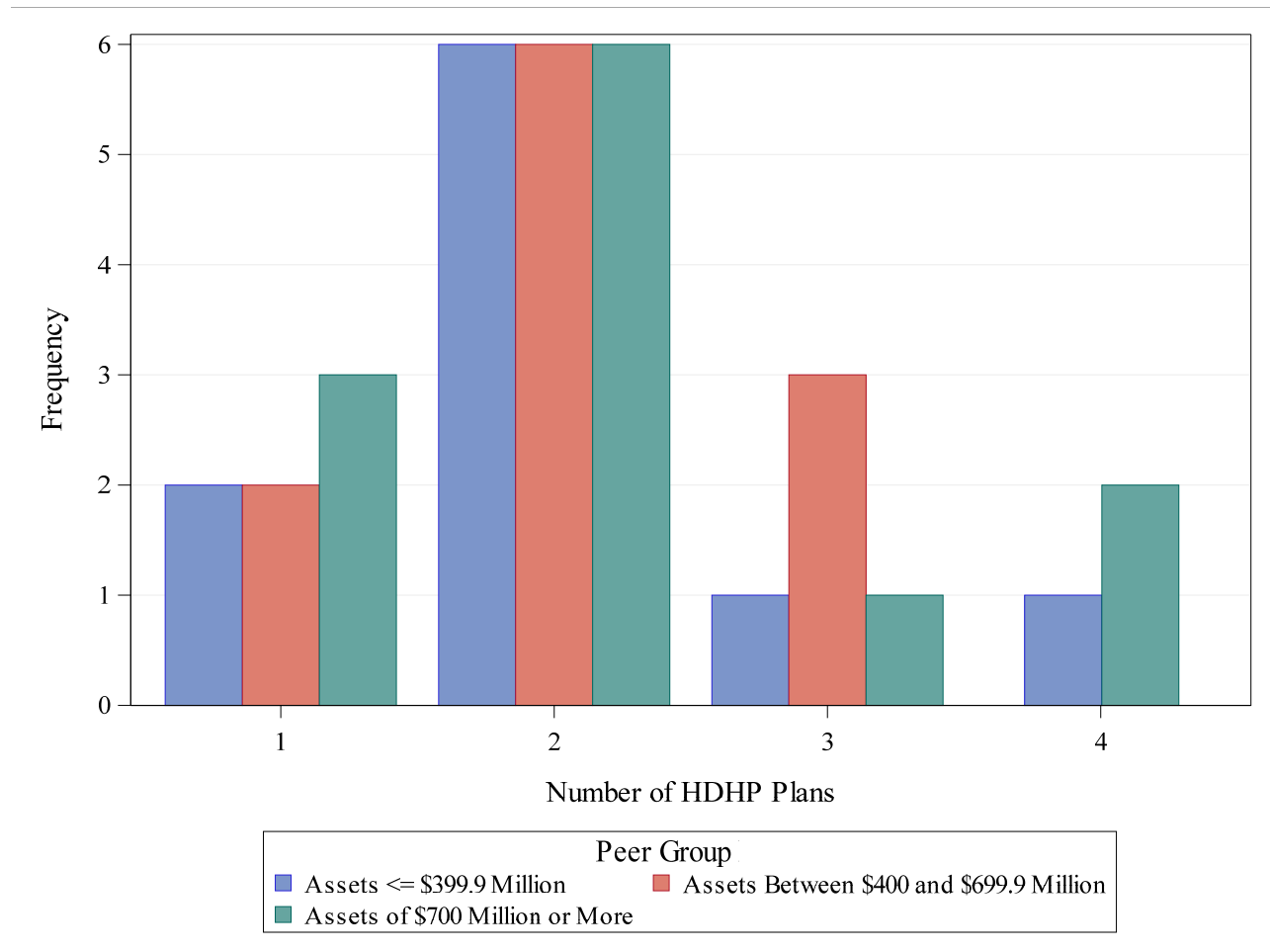
HMO Average Co-Pay for Non-Formulary Prescriptions By Peer Group



HMO Average Co-Pay for Non-Formulary Prescriptions By Peer Group

	HMO Average Co-Pay for Non-Formulary Prescriptions				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	75.00	75.00	85.00	78.33
Assets Between \$400 and \$699.9 Million	9	75.00	75.00	75.00	82.22
Assets of \$700 Million or More	5	75.00	75.00	75.00	68.00

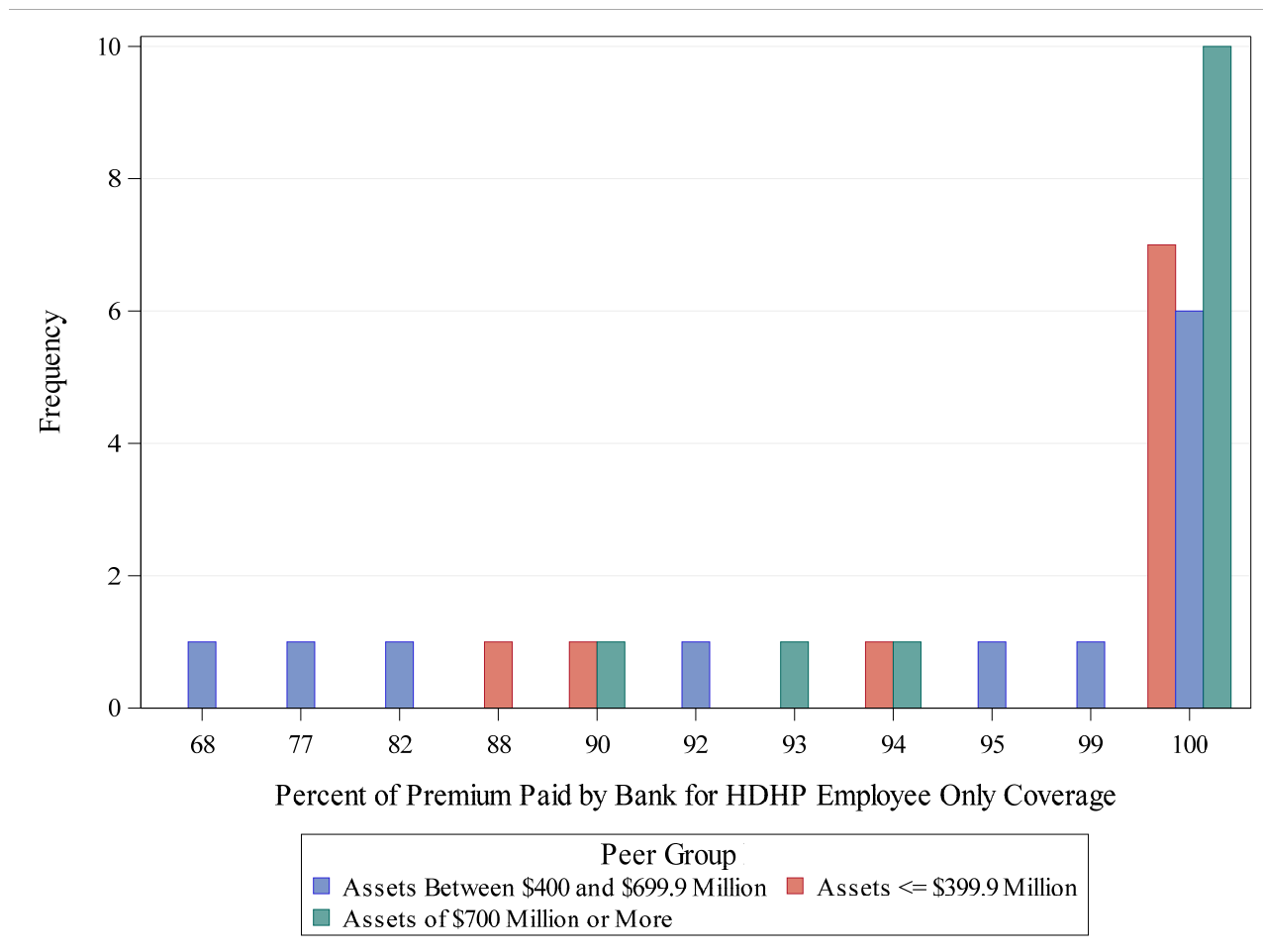
Number of HDHP Plans Offered By Peer Group



Number of HDHP Plans Offered By Peer Group

	Number of HDHP Plans				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	10	2.00	2.00	2.00	2.10
Assets Between \$400 and \$699.9 Million	11	2.00	2.00	3.00	2.09
Assets of \$700 Million or More	12	1.50	2.00	2.50	2.17

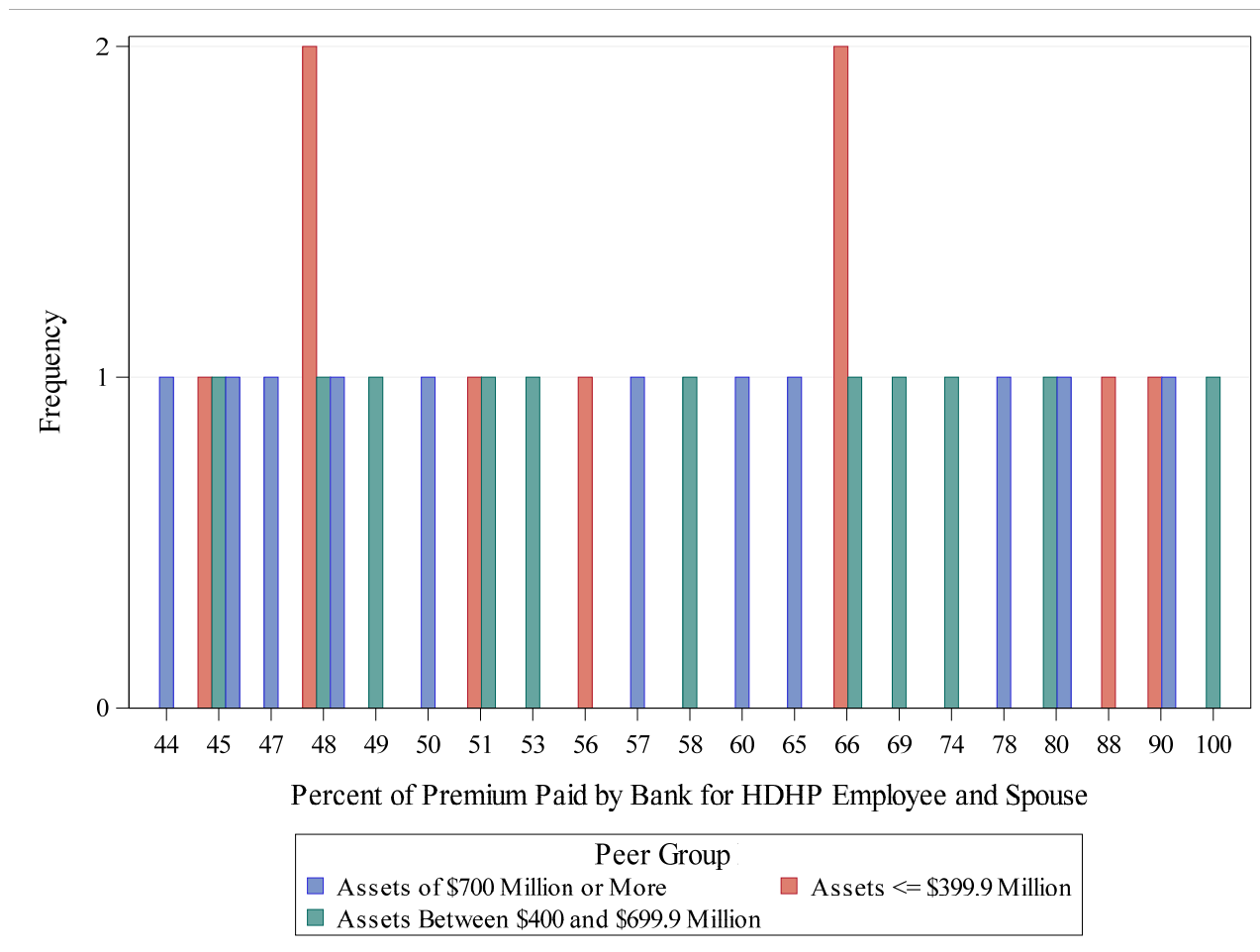
***Percent of Premium Paid by Bank for HDHP Employee Only Coverage
By Peer Group***



***Percent of Premium Paid by Bank for HDHP Employee Only Coverage
By Peer Group***

	Percent of Premium Paid by Bank for HDHP Employee Only Coverage				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	10	94.00	100.00	100.00	97.20
Assets Between \$400 and \$699.9 Million	12	87.00	99.50	100.00	92.75
Assets of \$700 Million or More	13	100.00	100.00	100.00	98.23

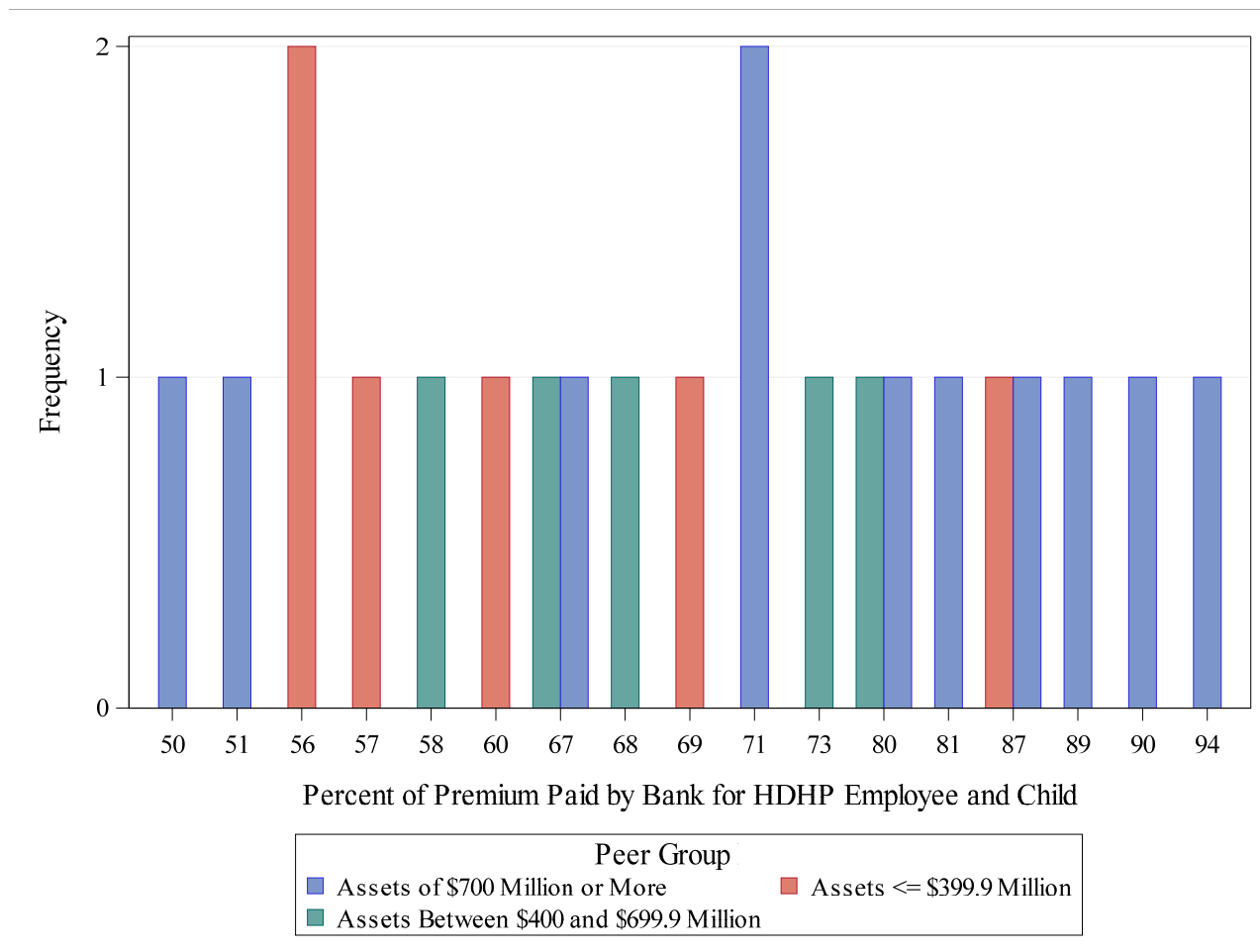
***Percent of Premium Paid by Bank for HDHP Employee and Spouse
By Peer Group***



***Percent of Premium Paid by Bank for HDHP Employee and Spouse
By Peer Group***

	Percent of Premium Paid by Bank for HDHP Employee and Spouse				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	48.00	56.00	66.00	62.00
Assets Between \$400 and \$699.9 Million	11	49.00	58.00	74.00	63.00
Assets of \$700 Million or More	11	47.00	57.00	78.00	60.36

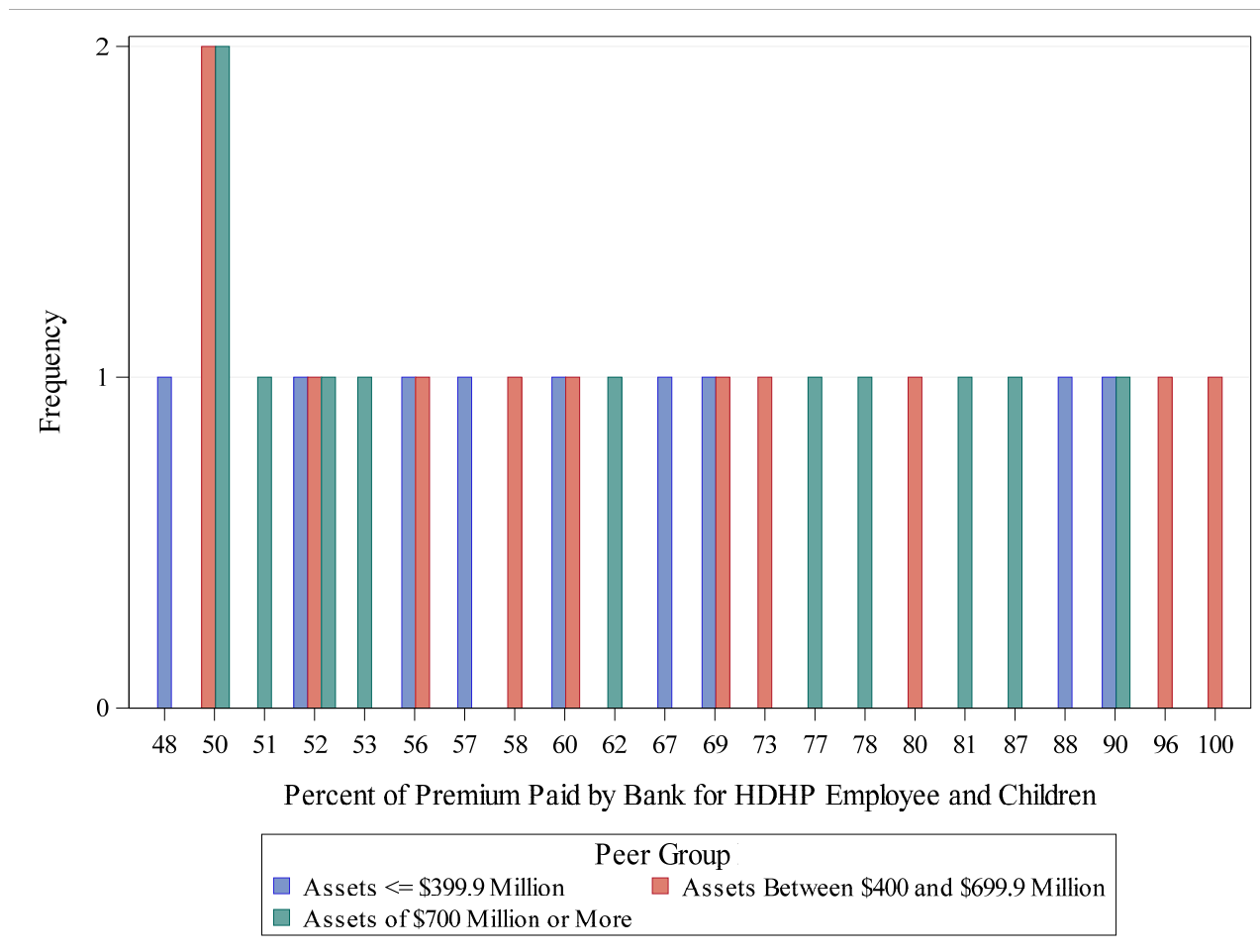
***Percent of Premium Paid by Bank for HDHP Employee and Child
By Peer Group***



***Percent of Premium Paid by Bank for HDHP Employee and Child
By Peer Group***

	Percent of Premium Paid by Bank for HDHP Employee and Child				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	56.00	58.50	69.00	64.17
Assets Between \$400 and \$699.9 Million	5	67.00	68.00	73.00	69.20
Assets of \$700 Million or More	11	67.00	80.00	89.00	75.55

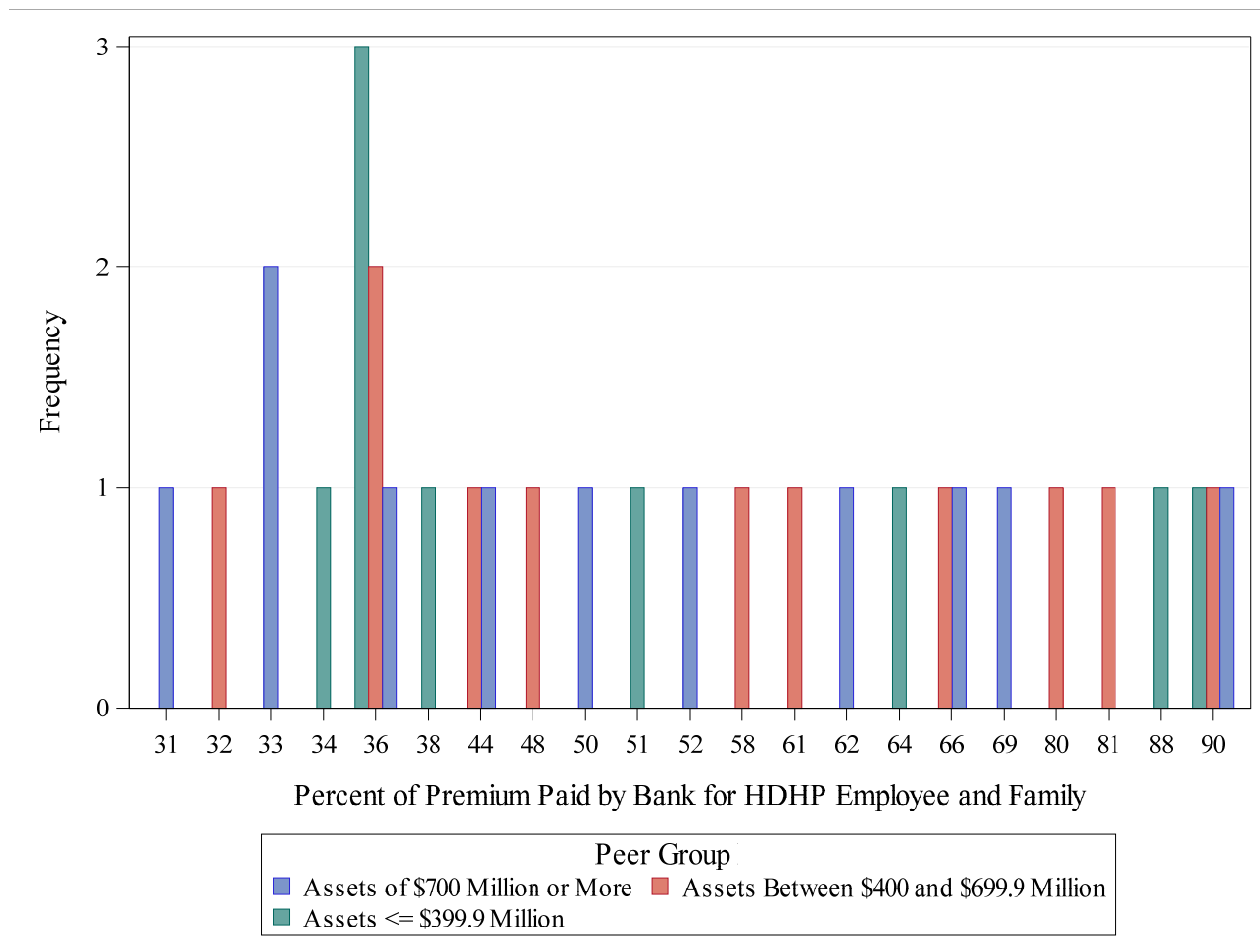
***Percent of Premium Paid by Bank for HDHP Employee and Children
By Peer Group***



***Percent of Premium Paid by Bank for HDHP Employee and Children
By Peer Group***

	Percent of Premium Paid by Bank for HDHP Employee and Children				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	56.00	60.00	69.00	65.22
Assets Between \$400 and \$699.9 Million	11	52.00	60.00	80.00	67.64
Assets of \$700 Million or More	11	51.00	62.00	81.00	66.45

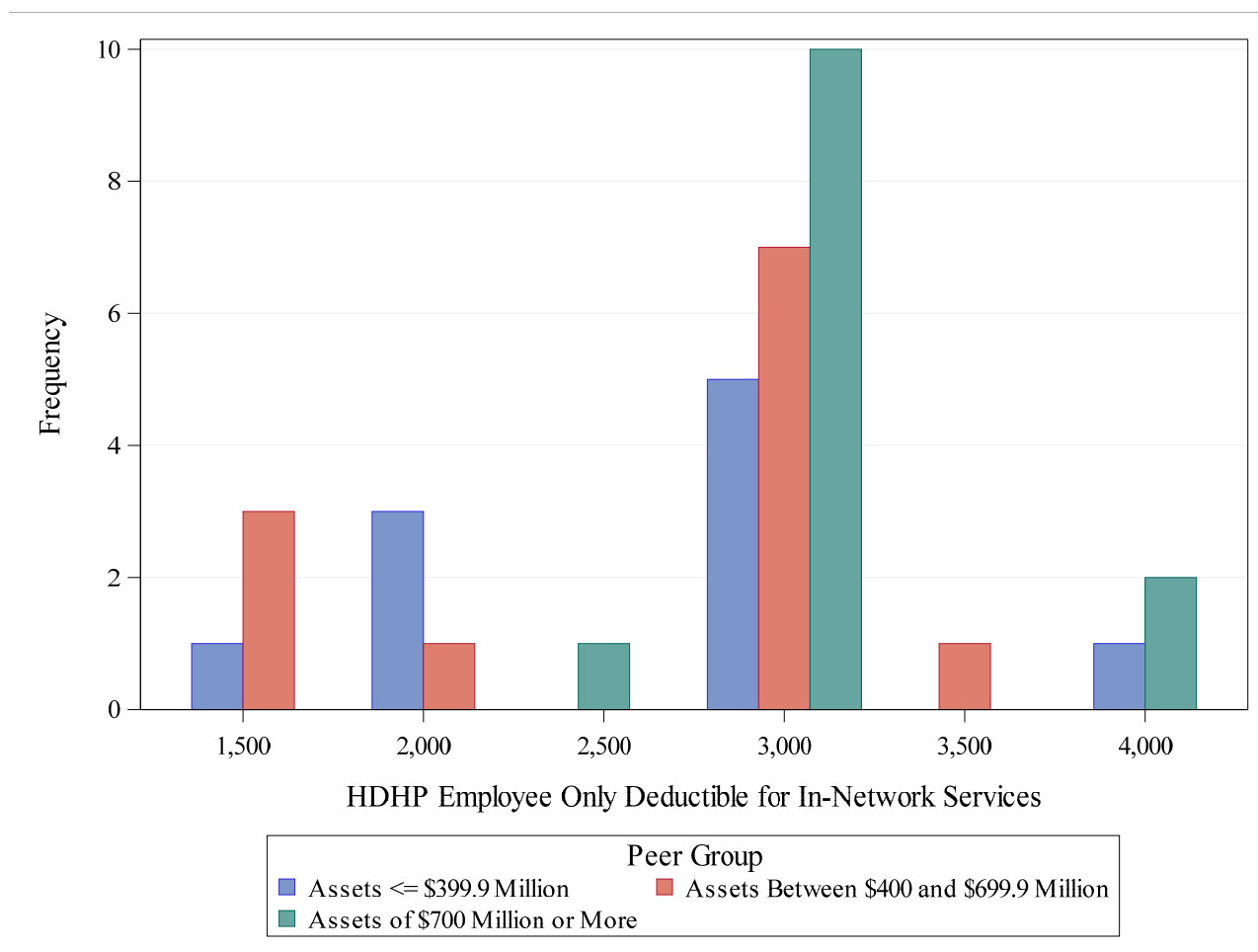
***Percent of Premium Paid by Bank for HDHP Employee and Family
By Peer Group***



***Percent of Premium Paid by Bank for HDHP Employee and Family
By Peer Group***

	Percent of Premium Paid by Bank for HDHP Employee and Family				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	36.00	38.00	64.00	52.56
Assets Between \$400 and \$699.9 Million	11	36.00	58.00	80.00	57.45
Assets of \$700 Million or More	11	33.00	50.00	66.00	51.45

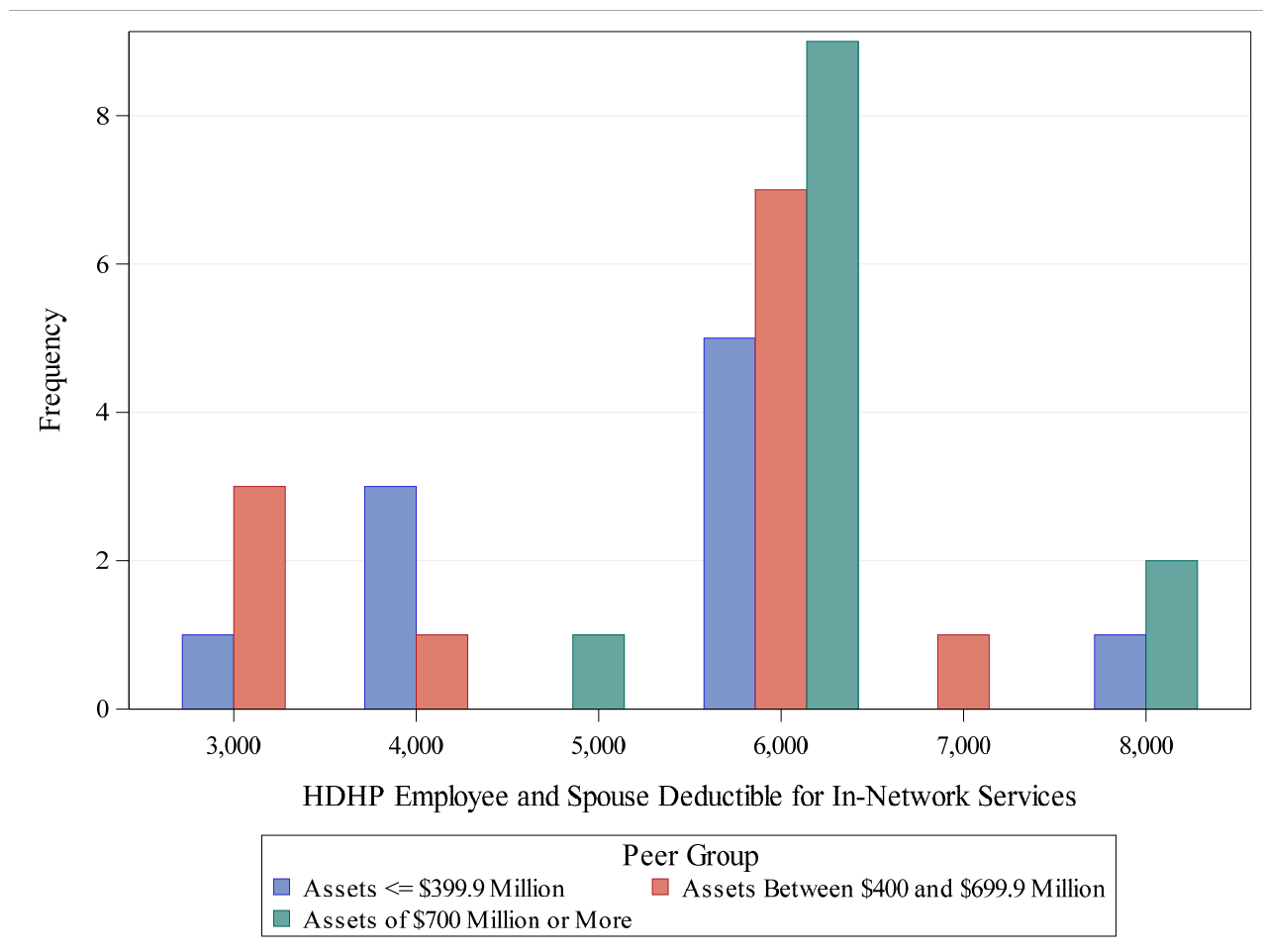
HDHP Employee Only Deductible for In-Network Services By Peer Group



HDHP Employee Only Deductible for In-Network Services By Peer Group

	HDHP Employee Only Deductible for In-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	10	2,000	3,000	3,000	2,650
Assets Between \$400 and \$699.9 Million	12	1,750	3,000	3,000	2,583
Assets of \$700 Million or More	13	3,000	3,000	3,000	3,115

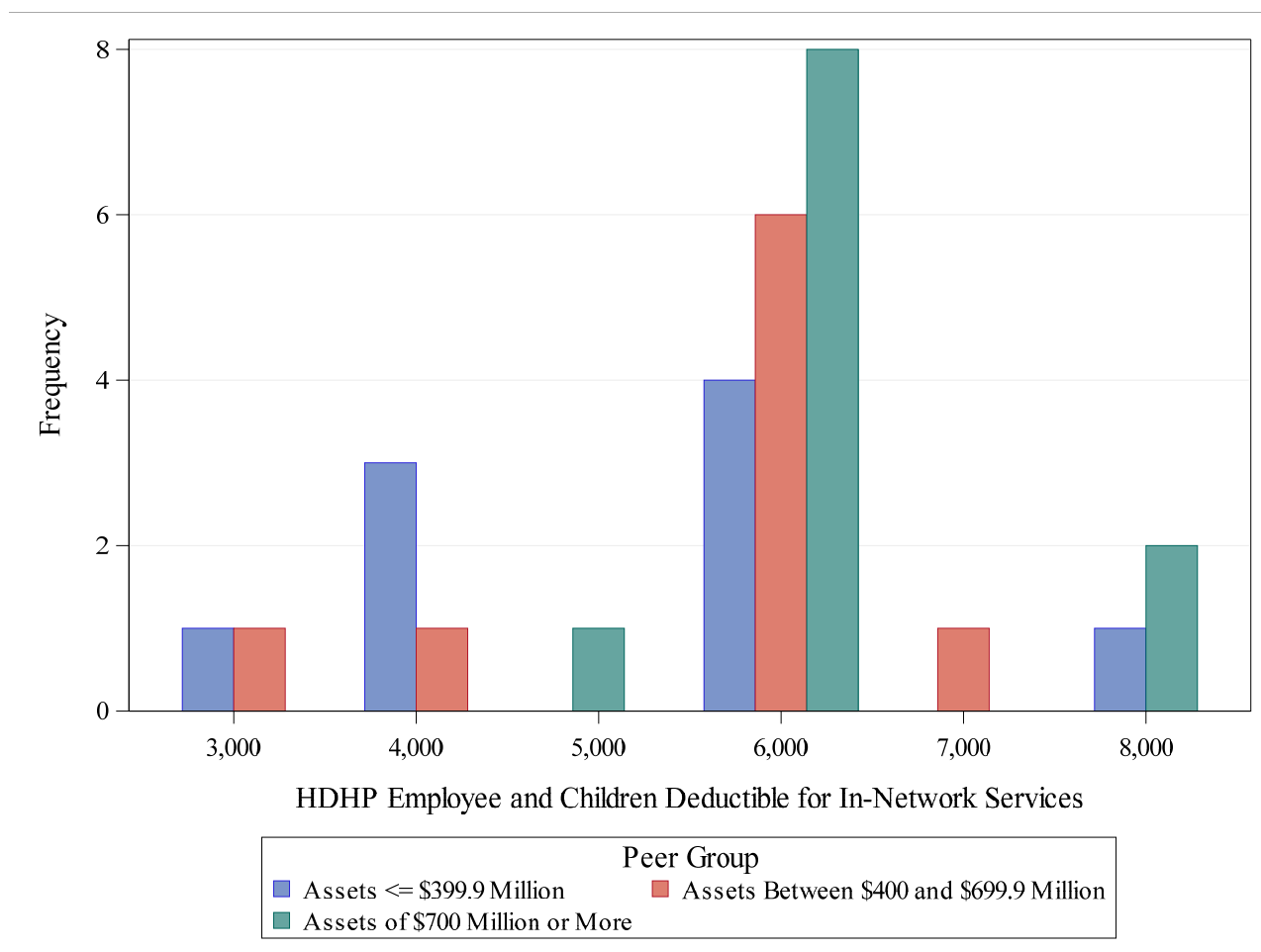
HDHP Employee and Spouse Deductible for In-Network Services By Peer Group



HDHP Employee and Spouse Deductible for In-Network Services By Peer Group

	HDHP Employee and Spouse Deductible for In-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	10	4,000	6,000	6,000	5,300
Assets Between \$400 and \$699.9 Million	12	3,500	6,000	6,000	5,167
Assets of \$700 Million or More	12	6,000	6,000	6,000	6,250

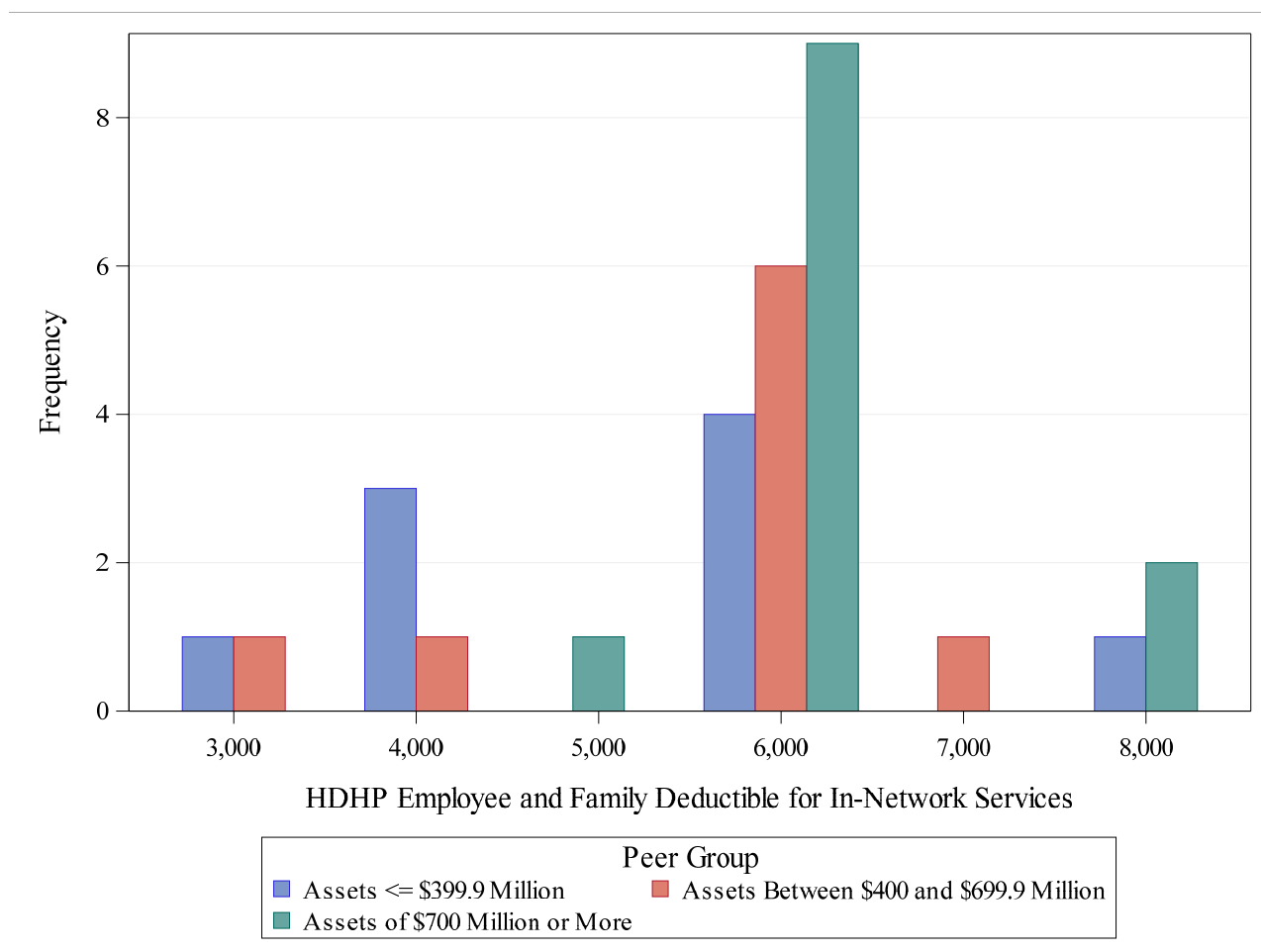
HDHP Employee and Children Deductible for In-Network Services By Peer Group



HDHP Employee and Children Deductible for In-Network Services By Peer Group

	HDHP Employee and Children Deductible for In-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	4,000	6,000	6,000	5,222
Assets Between \$400 and \$699.9 Million	9	6,000	6,000	6,000	5,556
Assets of \$700 Million or More	11	6,000	6,000	6,000	6,273

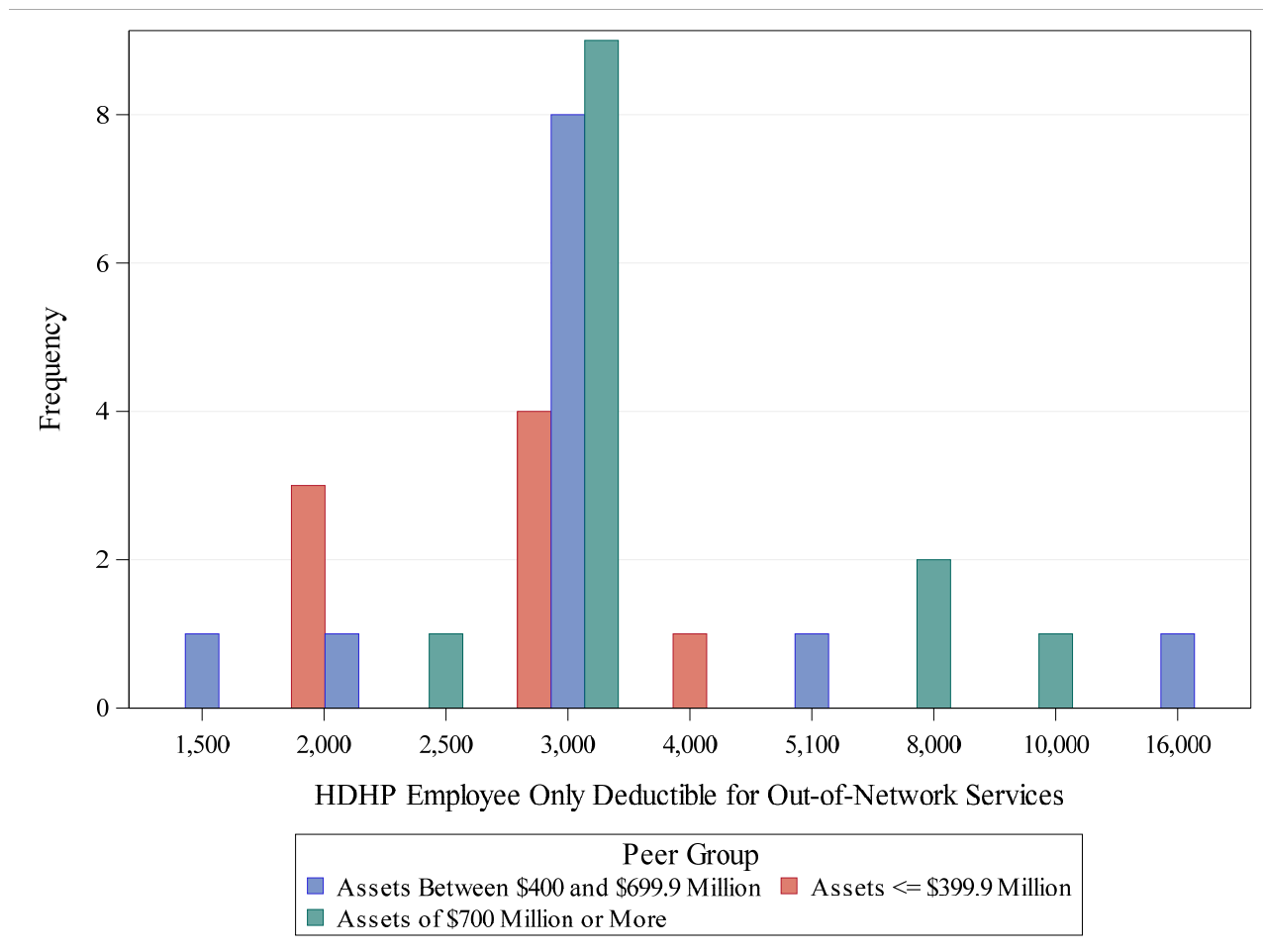
HDHP Employee and Family Deductible for In-Network Services By Peer Group



HDHP Employee and Family Deductible for In-Network Services By Peer Group

	HDHP Employee and Family Deductible for In-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	4,000	6,000	6,000	5,222
Assets Between \$400 and \$699.9 Million	9	6,000	6,000	6,000	5,556
Assets of \$700 Million or More	12	6,000	6,000	6,000	6,250

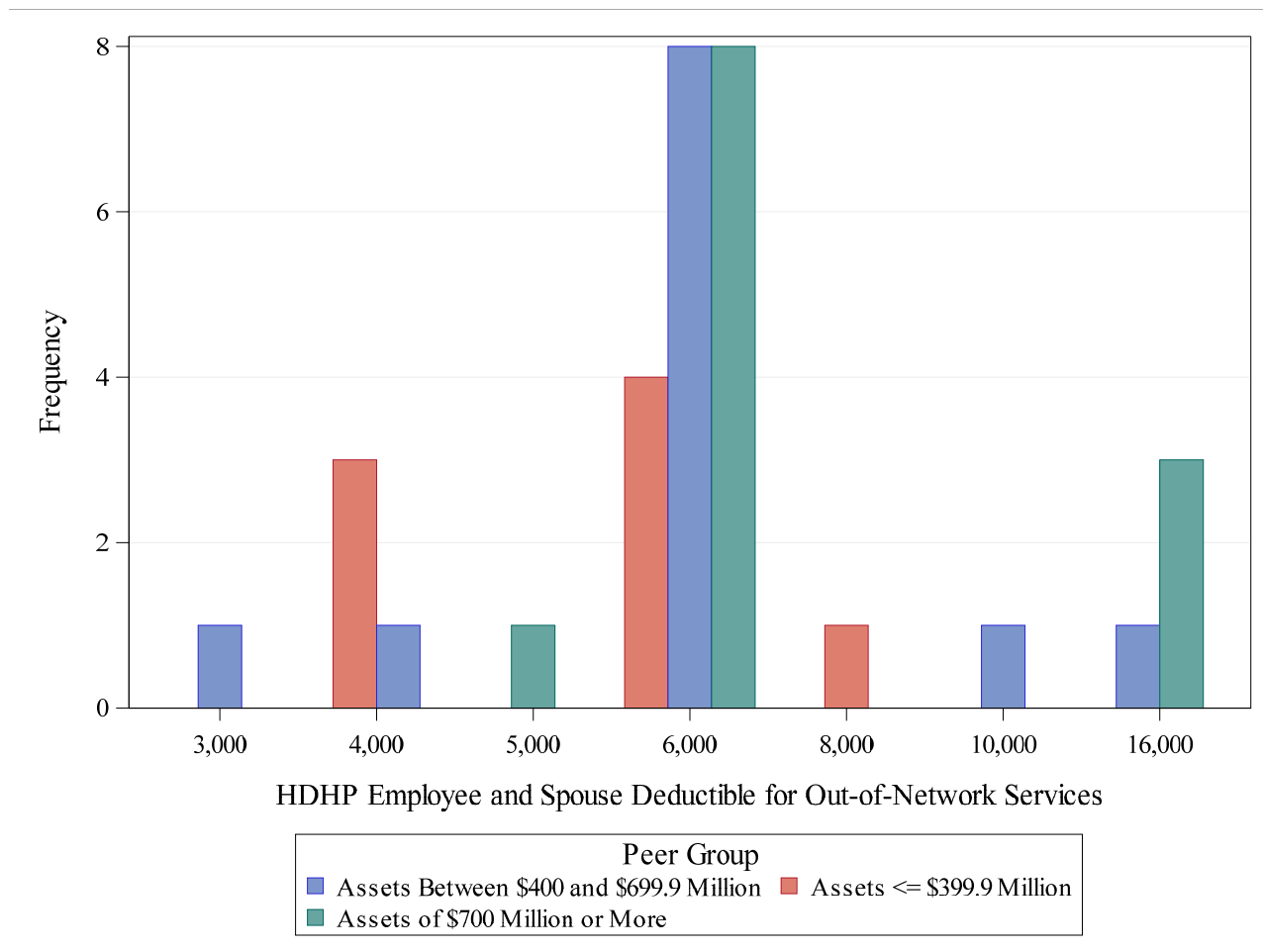
HDHP Employee Only Deductible for Out-of-Network Services By Peer Group



HDHP Employee Only Deductible for Out-of-Network Services By Peer Group

	HDHP Employee Only Deductible for Out-of-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	8	2,000	3,000	3,000	2,750
Assets Between \$400 and \$699.9 Million	12	3,000	3,000	3,000	4,050
Assets of \$700 Million or More	13	3,000	3,000	3,000	4,269

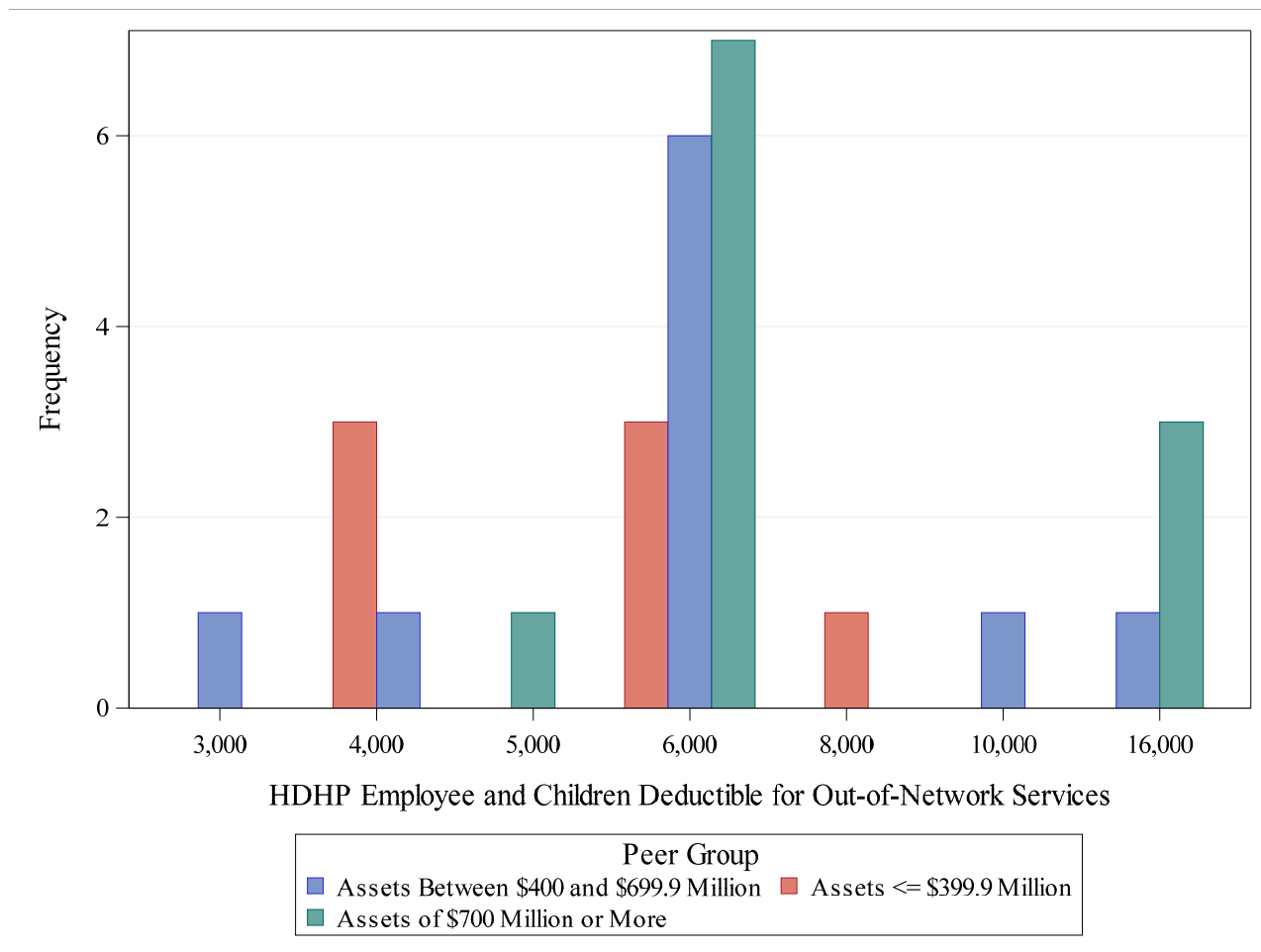
HDHP Employee and Spouse Deductible for Out-of-Network Services By Peer Group



HDHP Employee and Spouse Deductible for Out-of-Network Services By Peer Group

	HDHP Employee and Spouse Deductible for Out-of-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	8	4,000	6,000	6,000	5,500
Assets Between \$400 and \$699.9 Million	12	6,000	6,000	6,000	6,750
Assets of \$700 Million or More	12	6,000	6,000	11,000	8,417

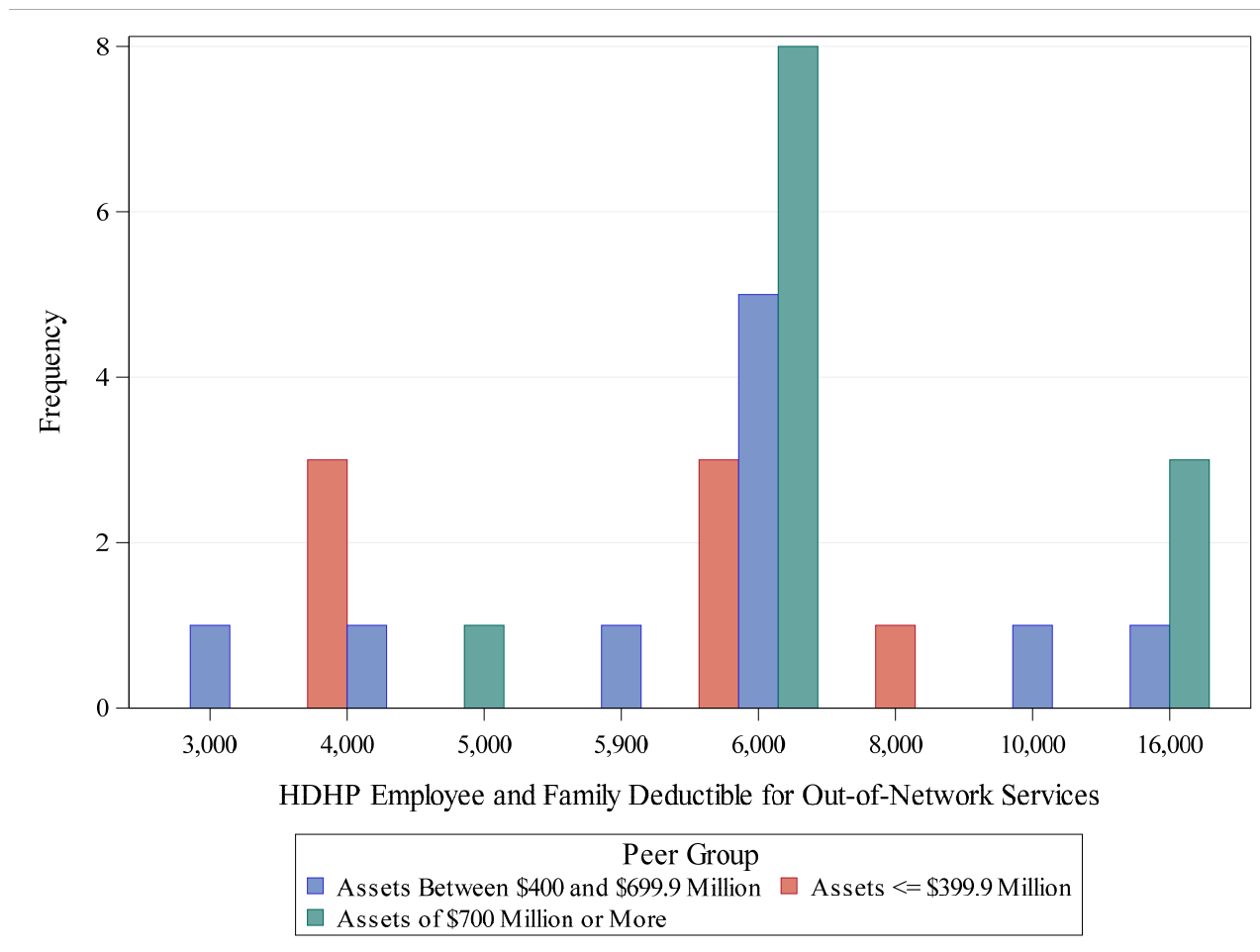
HDHP Employee and Children Deductible for Out-of-Network Services By Peer Group



HDHP Employee and Children Deductible for Out-of-Network Services By Peer Group

	HDHP Employee and Children Deductible for Out-of-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	7	4,000	6,000	6,000	5,429
Assets Between \$400 and \$699.9 Million	10	6,000	6,000	6,000	6,900
Assets of \$700 Million or More	11	6,000	6,000	16,000	8,636

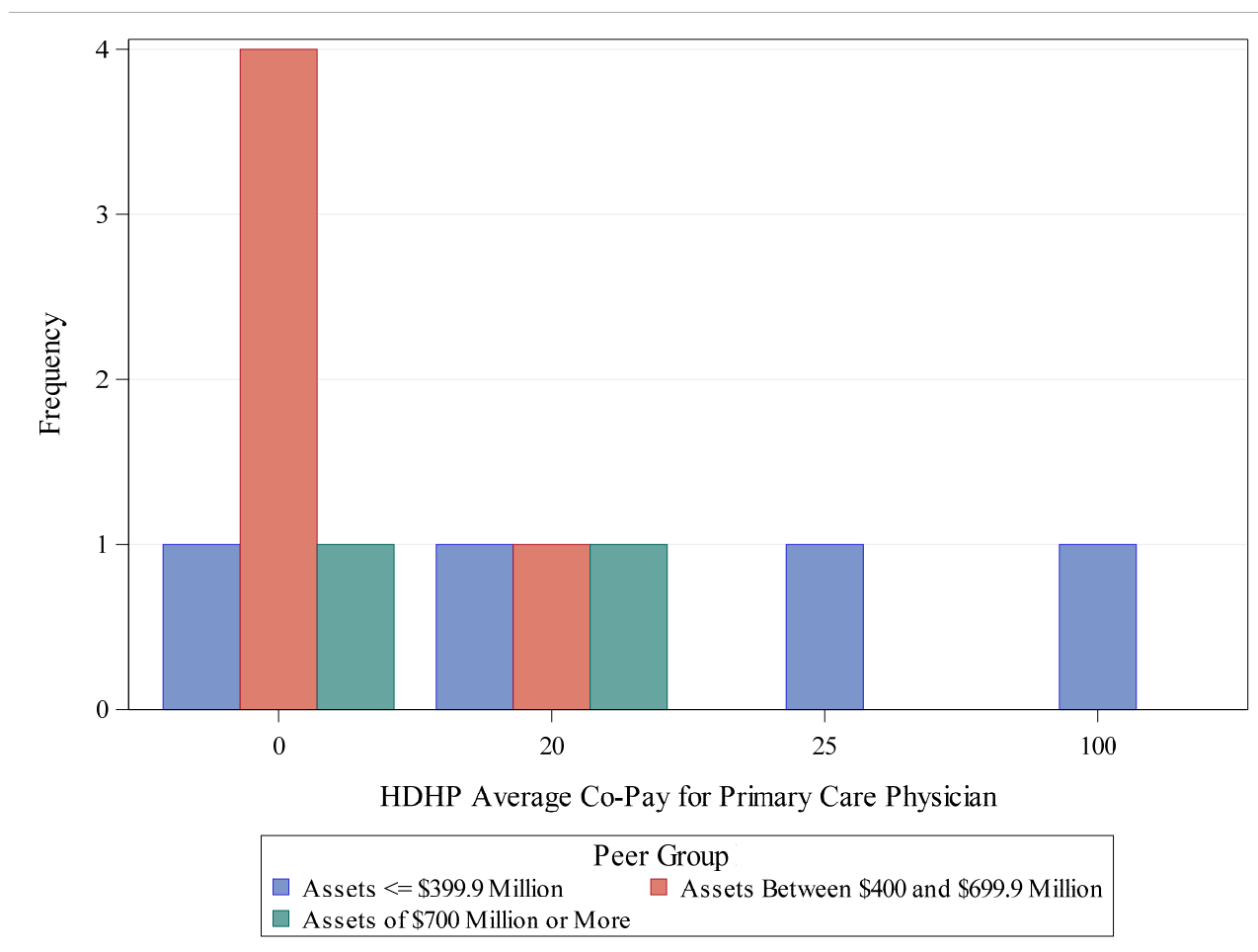
HDHP Employee and Family Deductible for Out-of-Network Services By Peer Group



HDHP Employee and Family Deductible for Out-of-Network Services By Peer Group

	HDHP Employee and Family Deductible for Out-of-Network Services				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	7	4,000	6,000	6,000	5,429
Assets Between \$400 and \$699.9 Million	10	5,900	6,000	6,000	6,890
Assets of \$700 Million or More	12	6,000	6,000	11,000	8,417

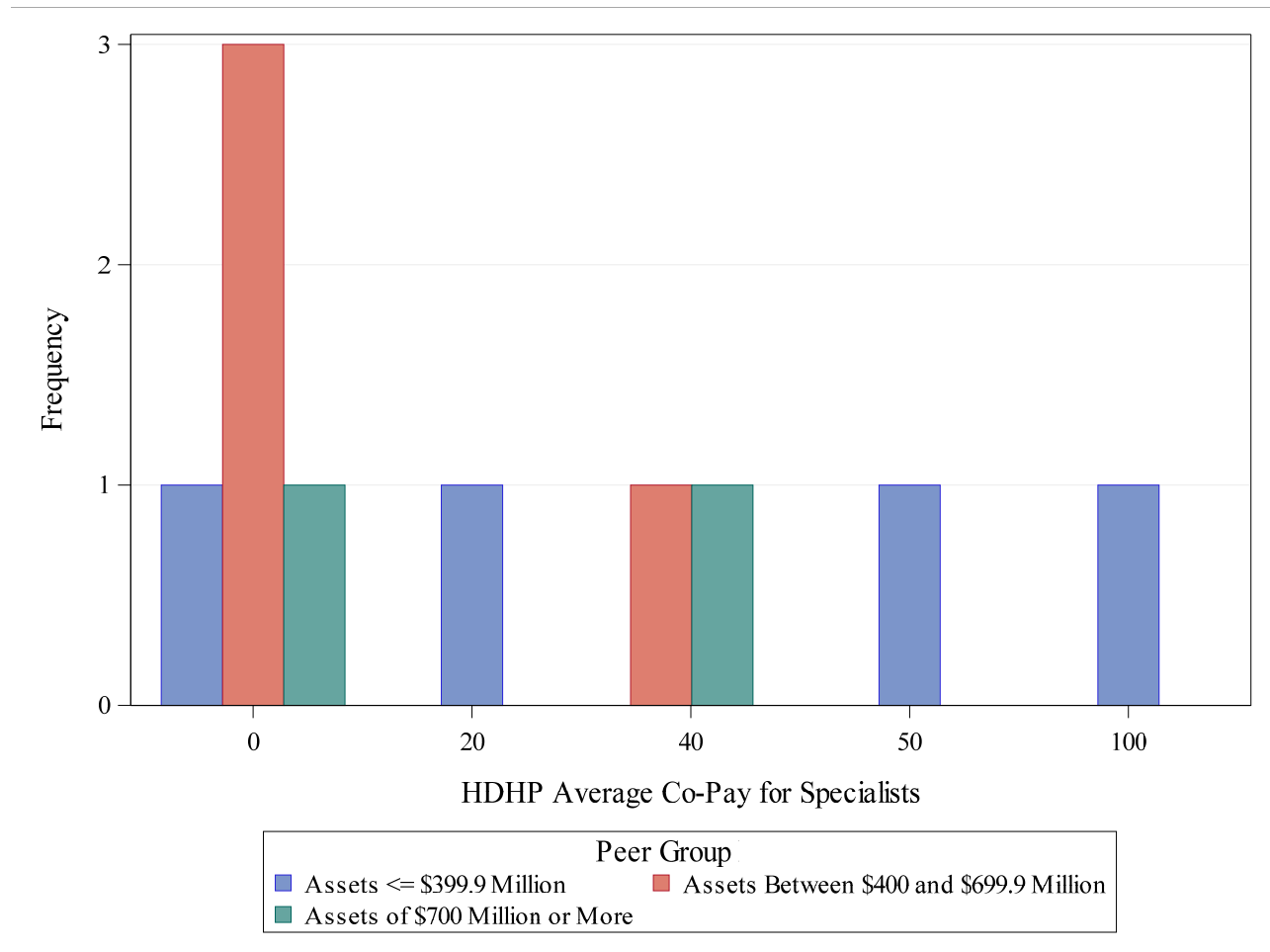
HDHP Average Co-Pay for Primary Care Physician By Peer Group



HDHP Average Co-Pay for Primary Care Physician By Peer Group

	HDHP Average Co-Pay for Primary Care Physician				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	4	10.00	22.50	62.50	36.25
Assets Between \$400 and \$699.9 Million	5	0.00	0.00	0.00	4.00
Assets of \$700 Million or More	2	0.00	10.00	20.00	10.00

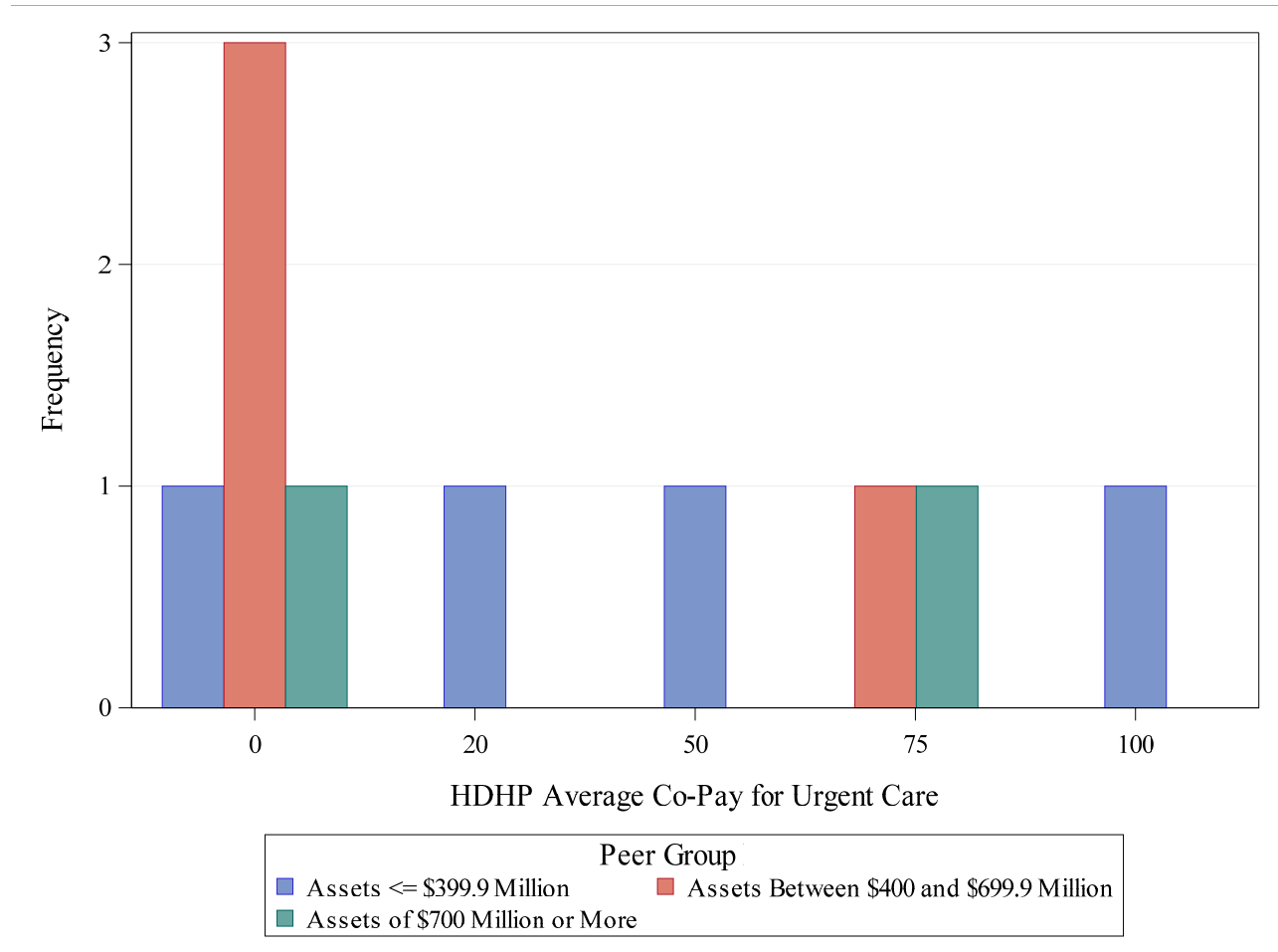
HDHP Average Co-Pay for Specialists By Peer Group



HDHP Average Co-Pay for Specialists By Peer Group

	HDHP Average Co-Pay for Specialists				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	4	10.00	35.00	75.00	42.50
Assets Between \$400 and \$699.9 Million	4	0.00	0.00	20.00	10.00
Assets of \$700 Million or More	2	0.00	20.00	40.00	20.00

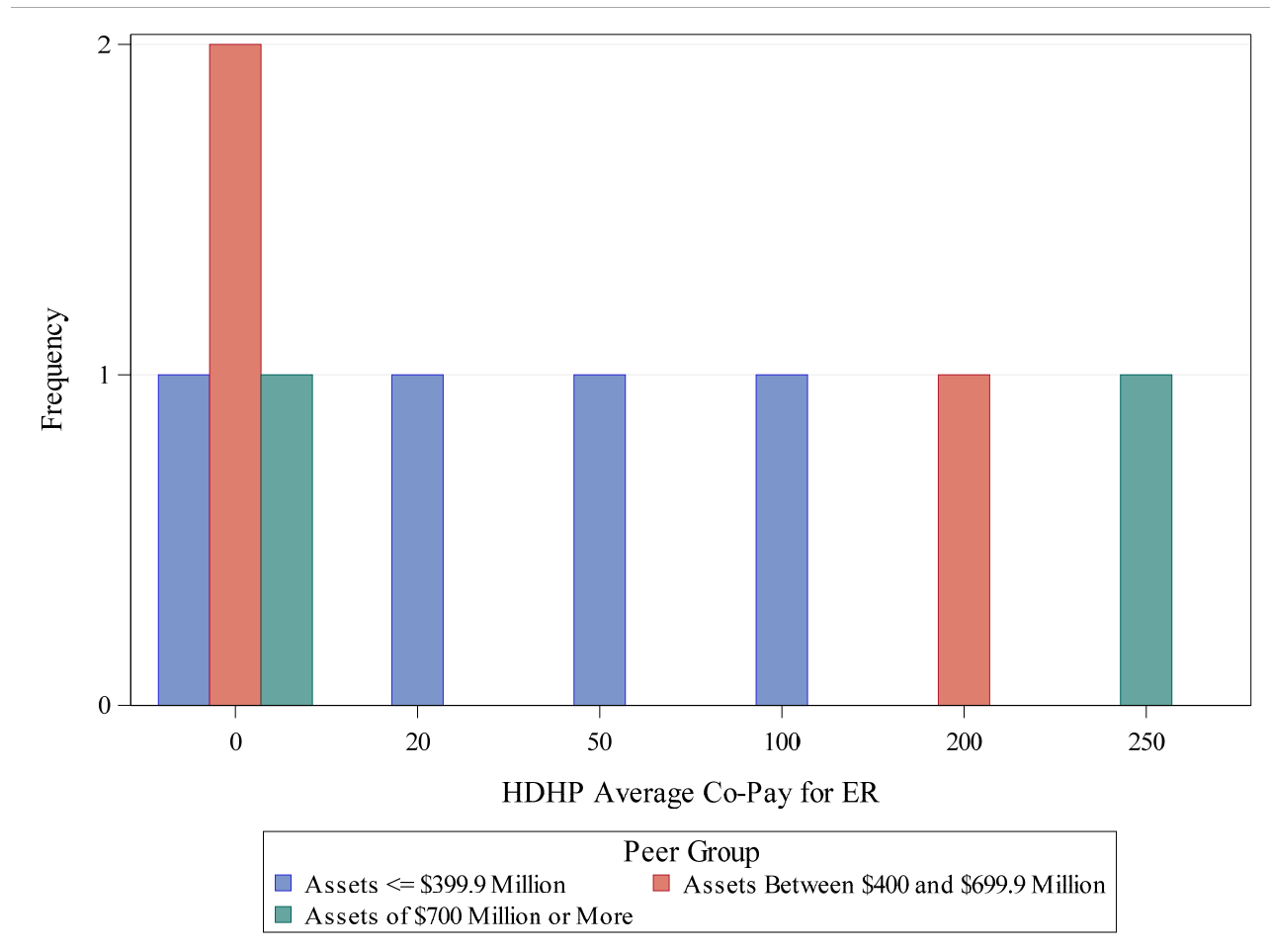
HDHP Average Co-Pay for Urgent Care By Peer Group



HDHP Average Co-Pay for Urgent Care By Peer Group

	HDHP Average Co-Pay for Urgent Care				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	4	10.00	35.00	75.00	42.50
Assets Between \$400 and \$699.9 Million	4	0.00	0.00	37.50	18.75
Assets of \$700 Million or More	2	0.00	37.50	75.00	37.50

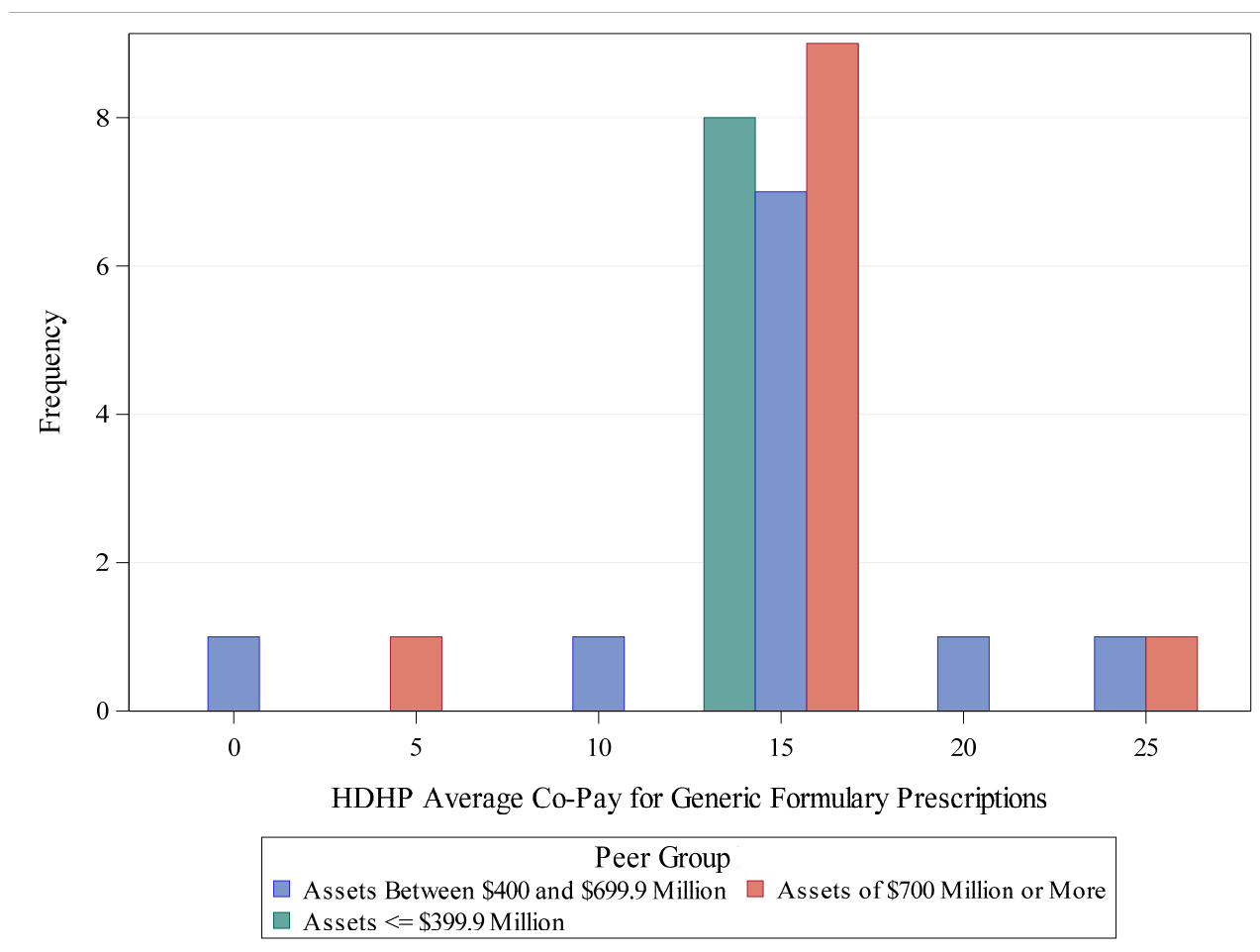
HDHP Average Co-Pay for Emergency Room Visits By Peer Group



HDHP Average Co-Pay for Emergency Room Visits By Peer Group

	HDHP Average Co-Pay for ER				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	4	10.00	35.00	75.00	42.50
Assets Between \$400 and \$699.9 Million	3	0.00	0.00	200.00	66.67
Assets of \$700 Million or More	2	0.00	125.00	250.00	125.00

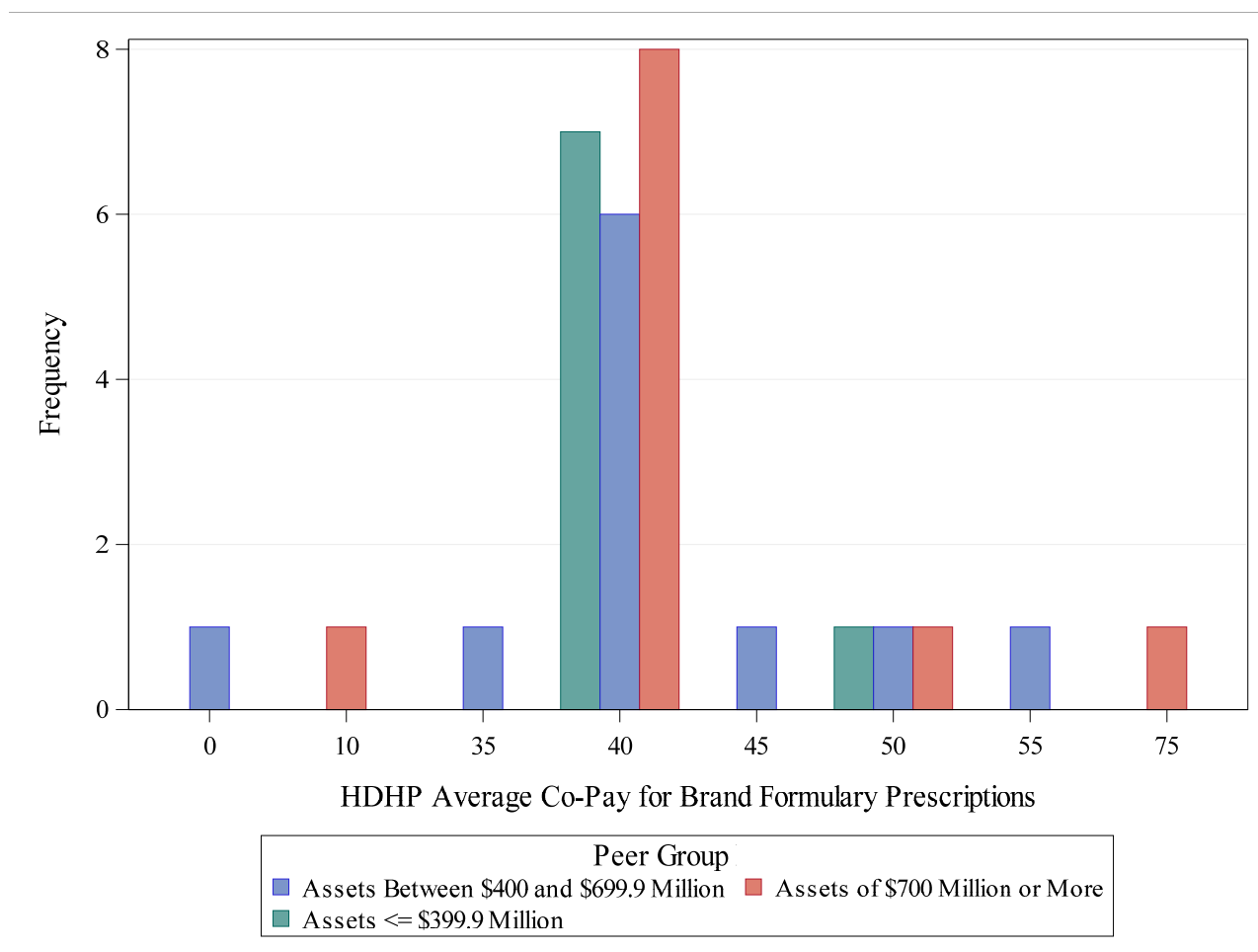
HDHP Average Co-Pay for Generic Formulary Prescriptions By Peer Group



HDHP Average Co-Pay for Generic Formulary Prescriptions By Peer Group

	HDHP Average Co-Pay for Generic Formulary Prescriptions				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	8	15.00	15.00	15.00	15.00
Assets Between \$400 and \$699.9 Million	11	15.00	15.00	15.00	14.55
Assets of \$700 Million or More	11	15.00	15.00	15.00	15.00

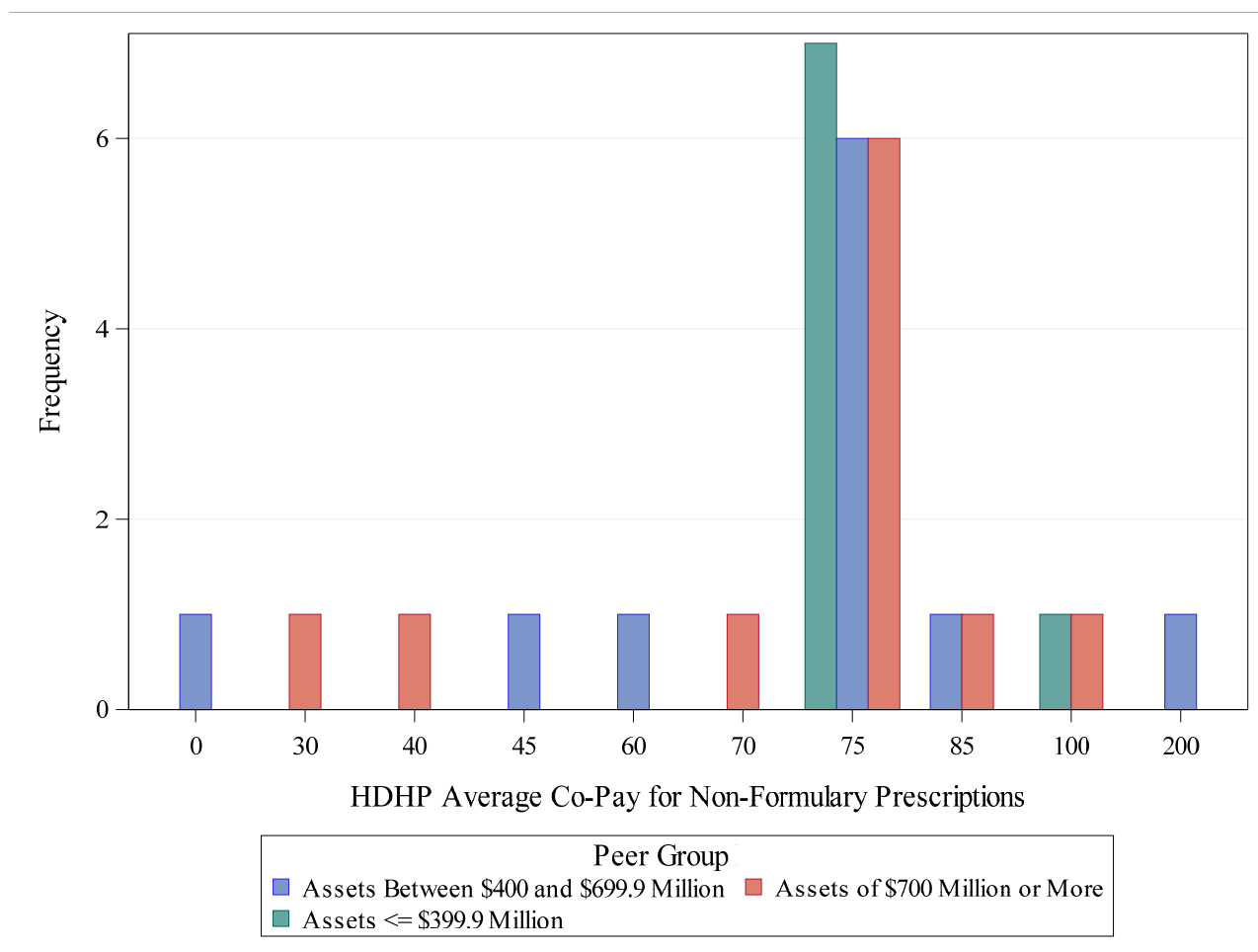
HDHP Average Co-Pay for Brand Formulary Prescriptions By Peer Group



HDHP Average Co-Pay for Brand Formulary Prescriptions By Peer Group

	HDHP Average Co-Pay for Brand Formulary Prescriptions				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	8	40.00	40.00	40.00	41.25
Assets Between \$400 and \$699.9 Million	11	40.00	40.00	45.00	38.64
Assets of \$700 Million or More	11	40.00	40.00	40.00	41.36

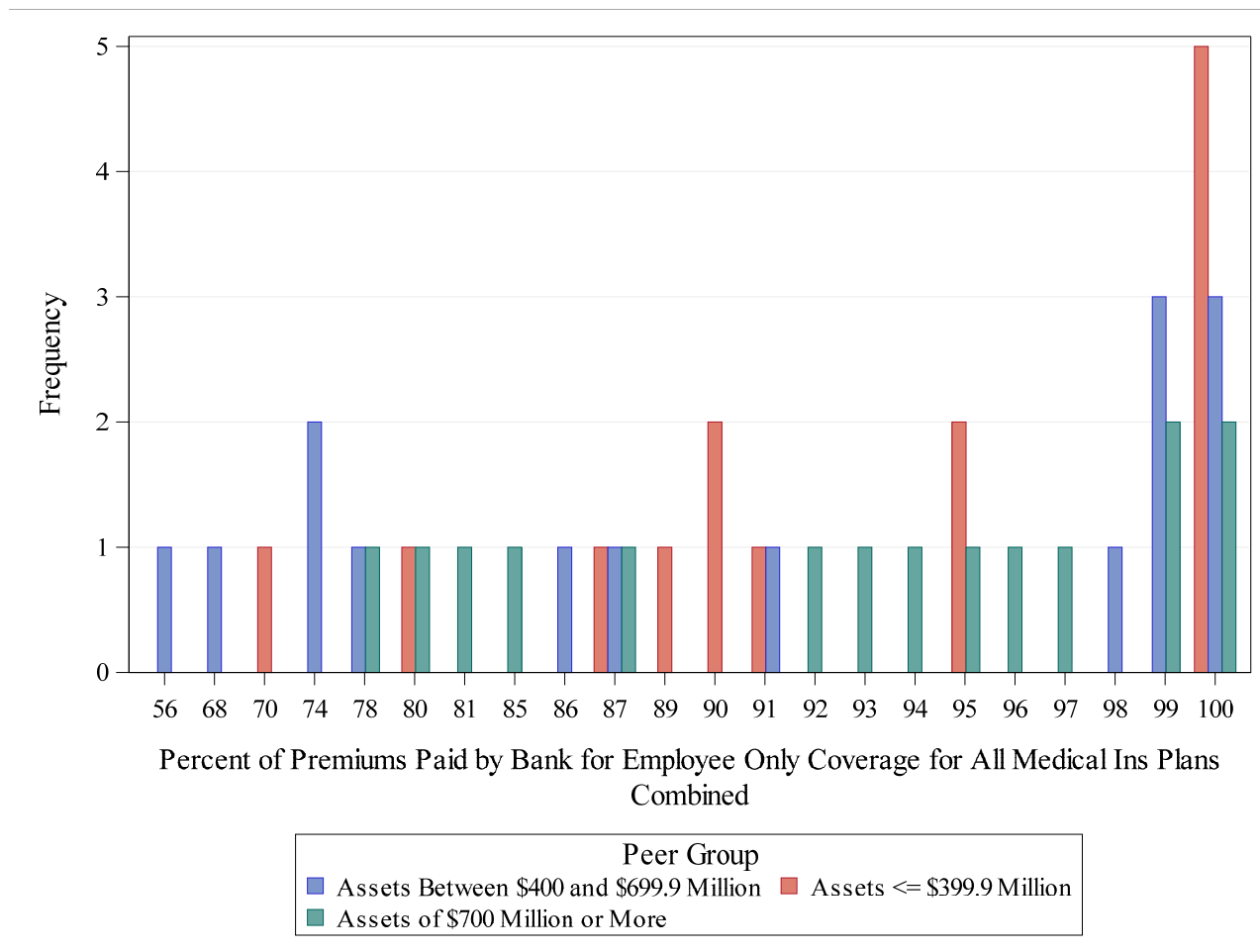
HDHP Average Co-Pay for Non-Formulary Prescriptions By Peer Group



HDHP Average Co-Pay for Non-Formulary Prescriptions By Peer Group

	HDHP Average Co-Pay for Non-Formulary Prescriptions				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	8	75.00	75.00	75.00	78.13
Assets Between \$400 and \$699.9 Million	11	60.00	75.00	75.00	76.36
Assets of \$700 Million or More	11	70.00	75.00	75.00	70.45

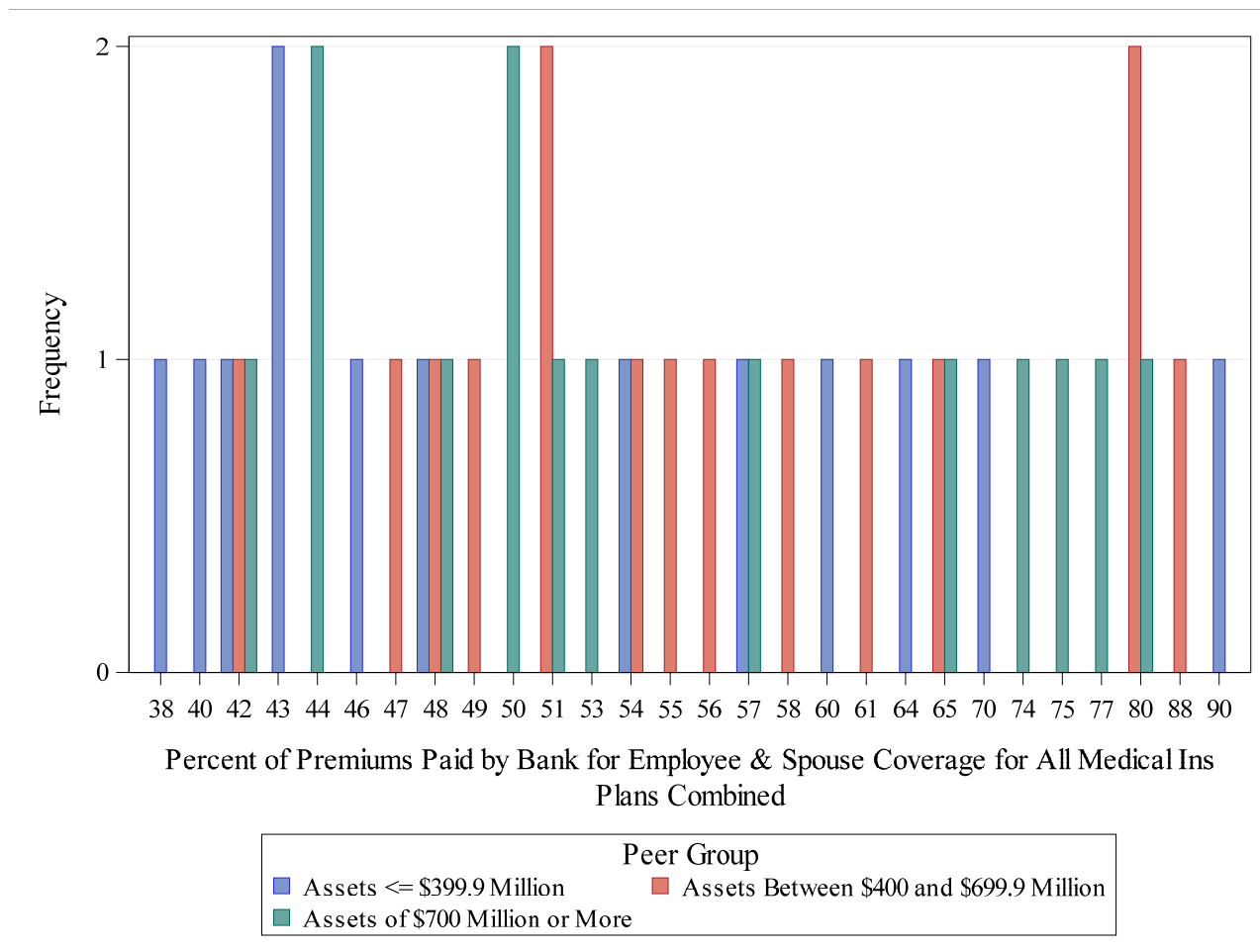
***Percent of Premium Paid by Bank for Employee Only Coverage - All Plans Combined
By Peer Group***



***Percent of Premium Paid by Bank for Employee Only Coverage - All Plans Combined
By Peer Group***

	Percent of Premiums Paid by Bank for Employee Only Coverage for All Medical Ins Plans Combined				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	89.00	93.00	100.00	91.93
Assets Between \$400 and \$699.9 Million	15	74.00	91.00	99.00	87.27
Assets of \$700 Million or More	15	85.00	94.00	99.00	91.73

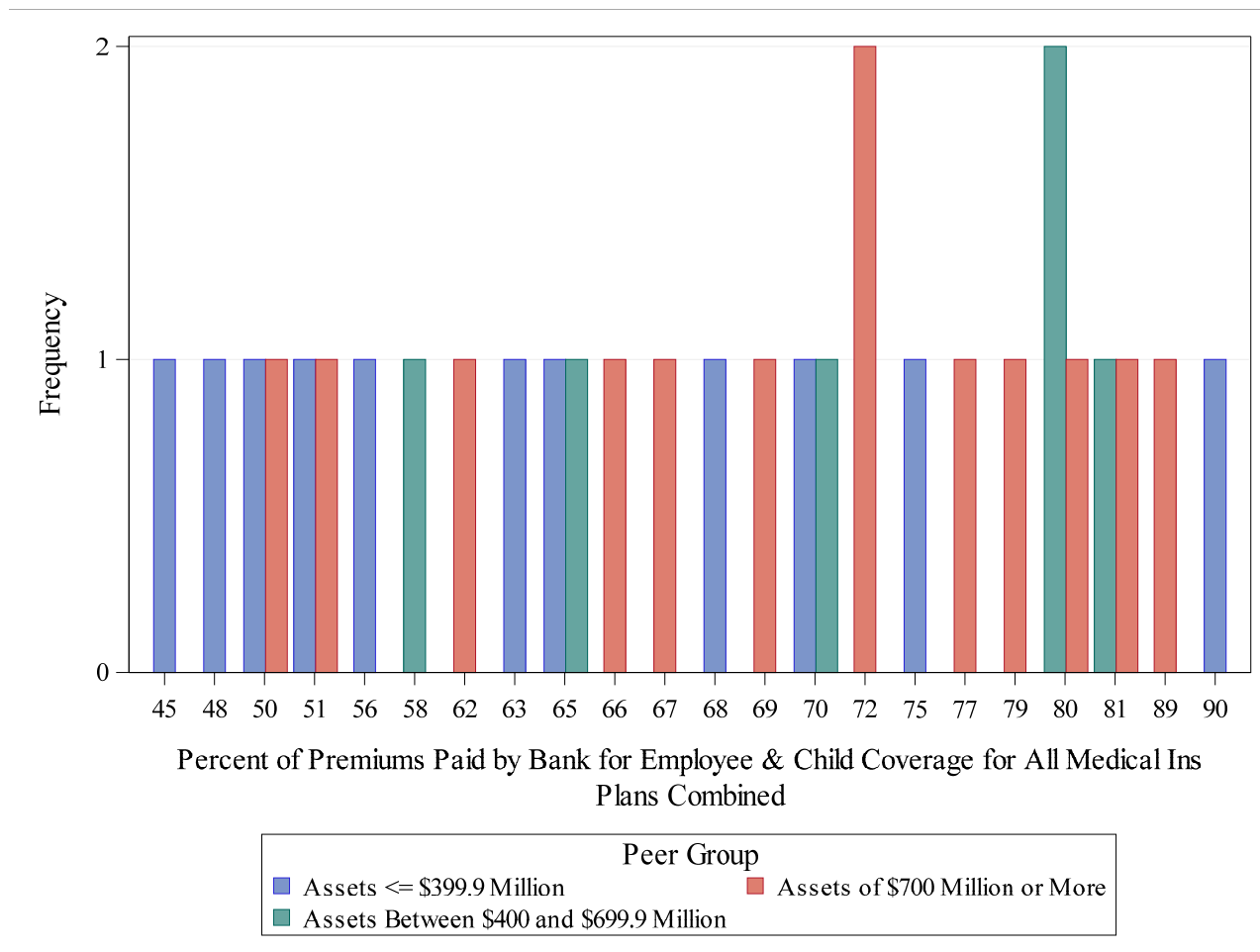
***Percent of Premium Paid by Bank for Employee & Spouse Coverage - All Plans Combined
By Peer Group***



***Percent of Premium Paid by Bank for Employee & Spouse Coverage - All Plans Combined
By Peer Group***

	Percent of Premiums Paid by Bank for Employee & Spouse Coverage for All Medical Ins Plans Combined				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	43.00	48.00	60.00	53.46
Assets Between \$400 and \$699.9 Million	15	49.00	55.00	65.00	59.00
Assets of \$700 Million or More	14	48.00	52.00	74.00	57.86

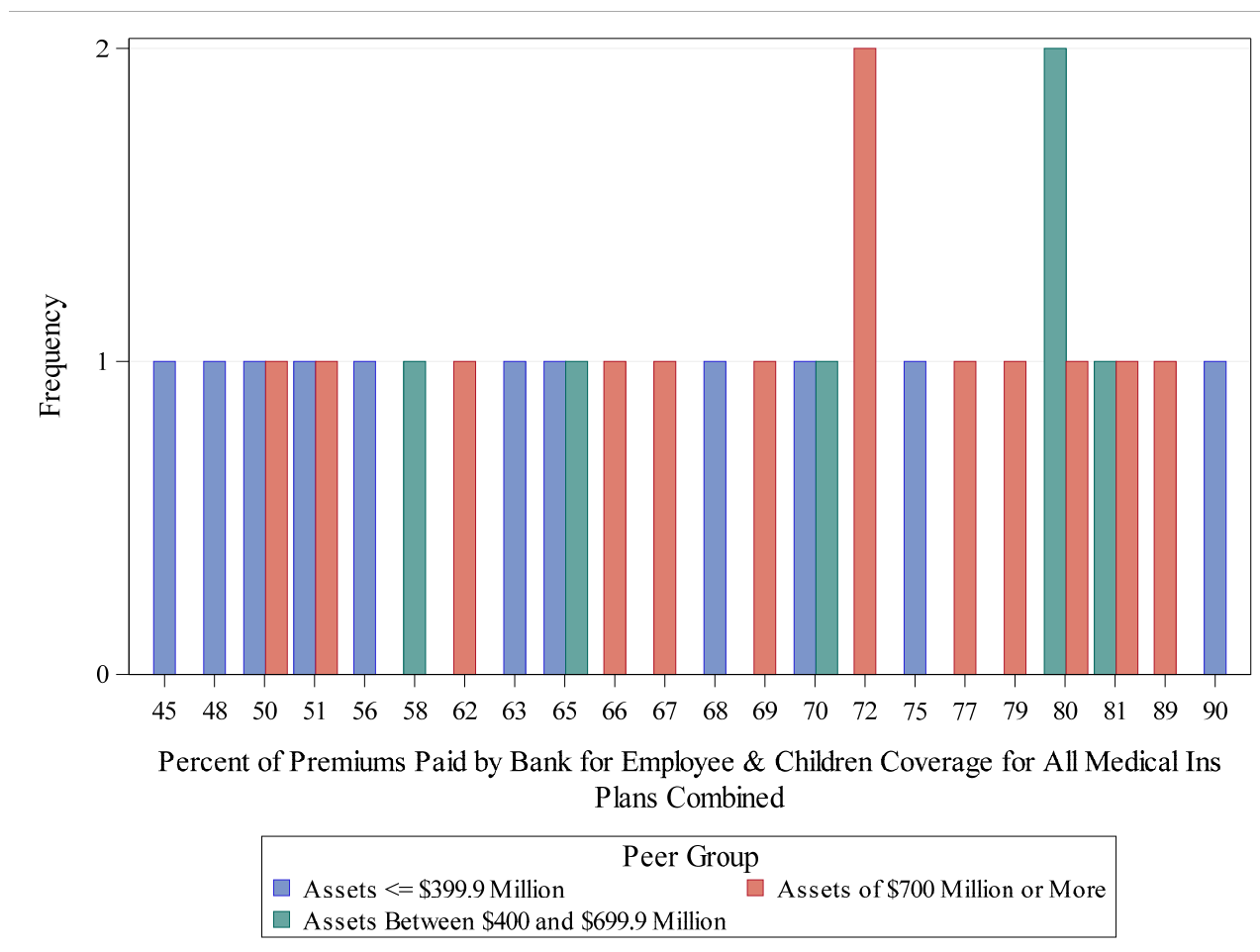
***Percent of Premium Paid by Bank for Employee & Child Coverage - All Plans Combined
By Peer Group***



***Percent of Premium Paid by Bank for Employee & Child Coverage - All Plans Combined
By Peer Group***

	Percent of Premiums Paid by Bank for Employee & Child Coverage for All Medical Ins Plans Combined				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	11	50.00	63.00	70.00	61.91
Assets Between \$400 and \$699.9 Million	6	65.00	75.00	80.00	72.33
Assets of \$700 Million or More	13	66.00	72.00	79.00	70.38

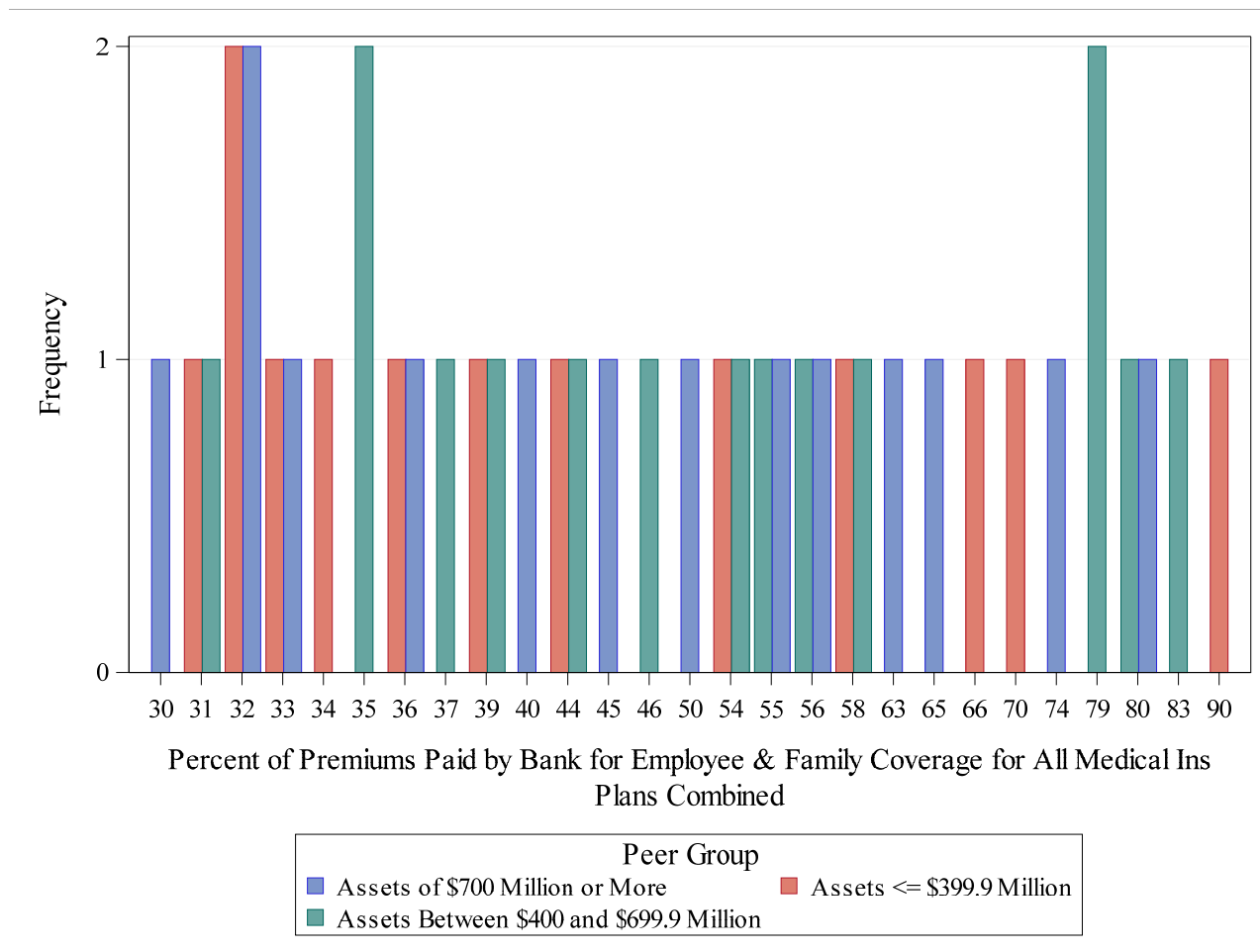
***Percent of Premium Paid by Bank for Employee & Children Coverage - All Plans Combined
By Peer Group***



***Percent of Premium Paid by Bank for Employee & Children Coverage - All Plans Combined
By Peer Group***

	Percent of Premiums Paid by Bank for Employee & Children Coverage for All Medical Ins Plans Combined				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	11	50.00	63.00	70.00	61.91
Assets Between \$400 and \$699.9 Million	6	65.00	75.00	80.00	72.33
Assets of \$700 Million or More	13	66.00	72.00	79.00	70.38

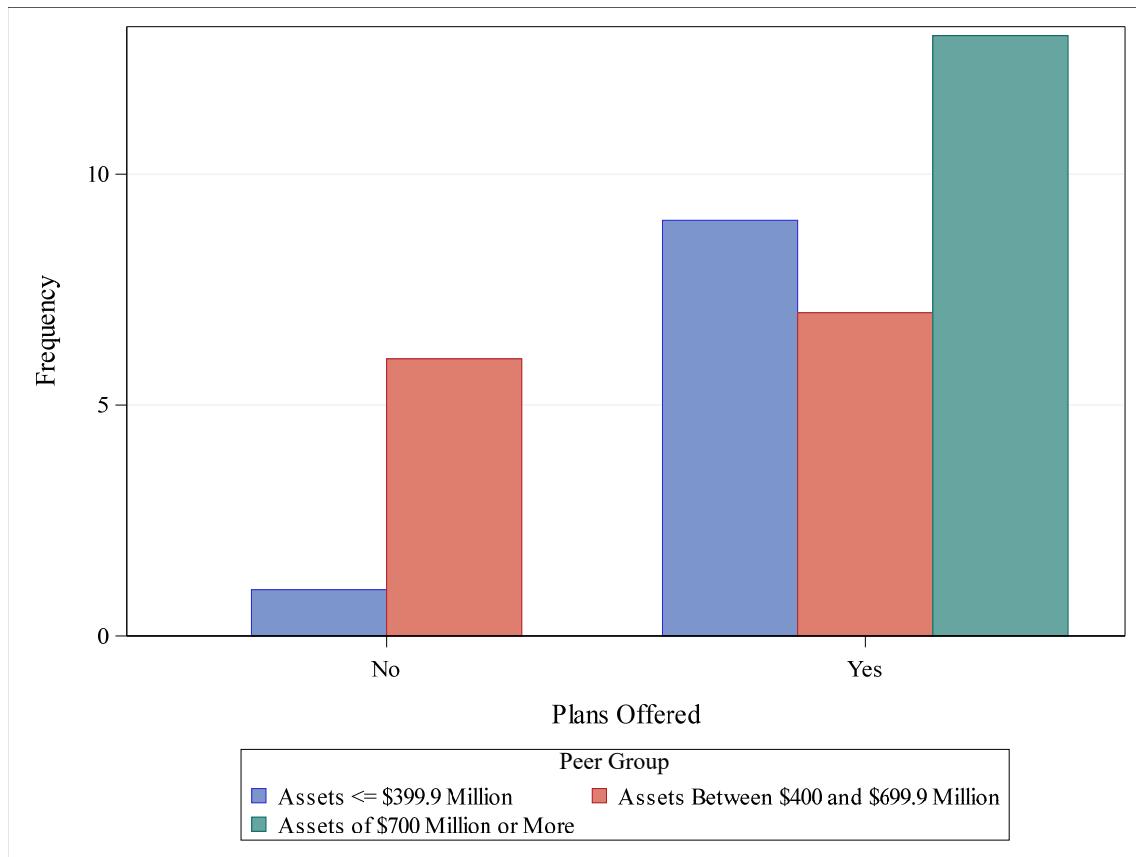
***Percent of Premium Paid by Bank for Employee & Family Coverage - All Plans Combined
By Peer Group***



***Percent of Premium Paid by Bank for Employee & Family Coverage - All Plans Combined
By Peer Group***

	Percent of Premiums Paid by Bank for Employee & Family Coverage for All Medical Ins Plans Combined				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	33.00	39.00	58.00	47.62
Assets Between \$400 and \$699.9 Million	15	37.00	54.00	79.00	54.07
Assets of \$700 Million or More	14	33.00	47.50	63.00	49.36

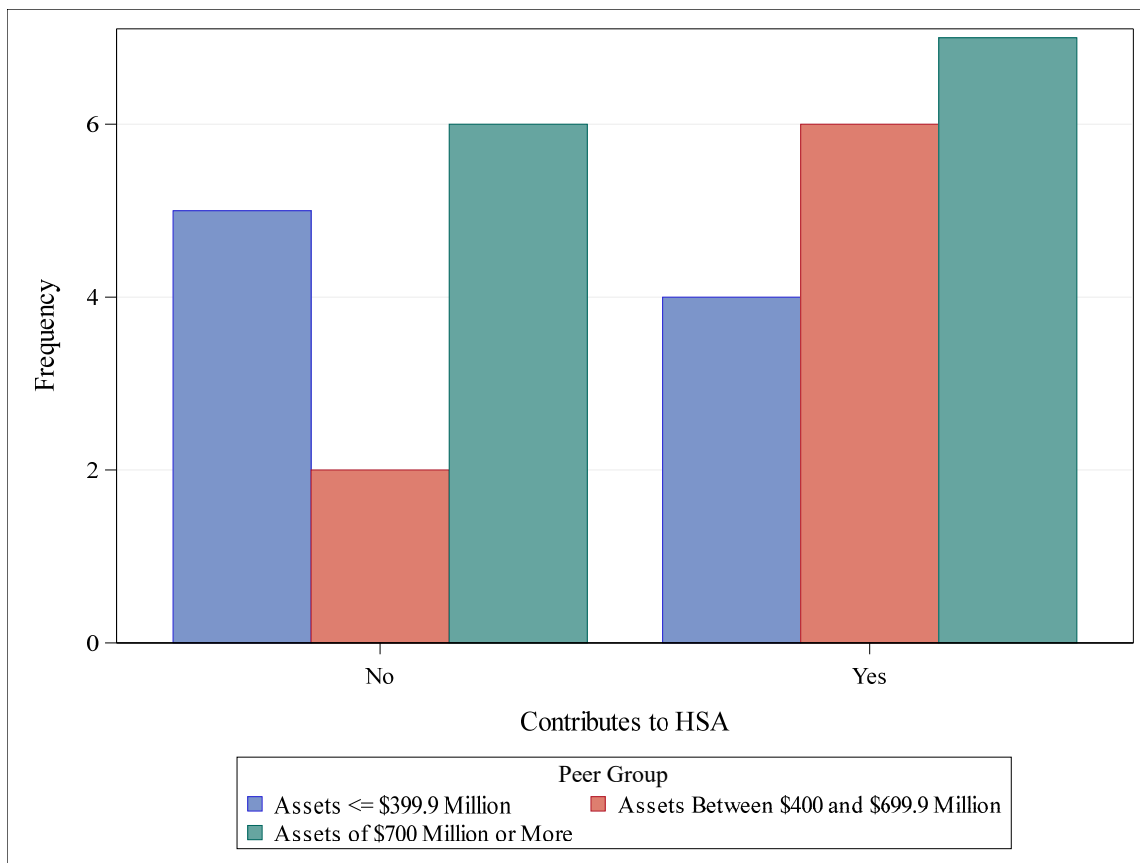
Institution Offers Health Savings Accounts to Employees By Peer Group



Institution Offers Health Savings Accounts to Employees By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	1 2.8% 14.3% 10.0%	6 16.7% 85.7% 46.2%	0 0.0% 0.0% 0.0%	7 19.4%
Yes	9 25.0% 31.0% 90.0%	7 19.4% 24.1% 53.8%	13 36.1% 44.8% 100.0%	29 80.6%
Total	10 27.8%	13 36.1%	13 36.1%	36 100.0%

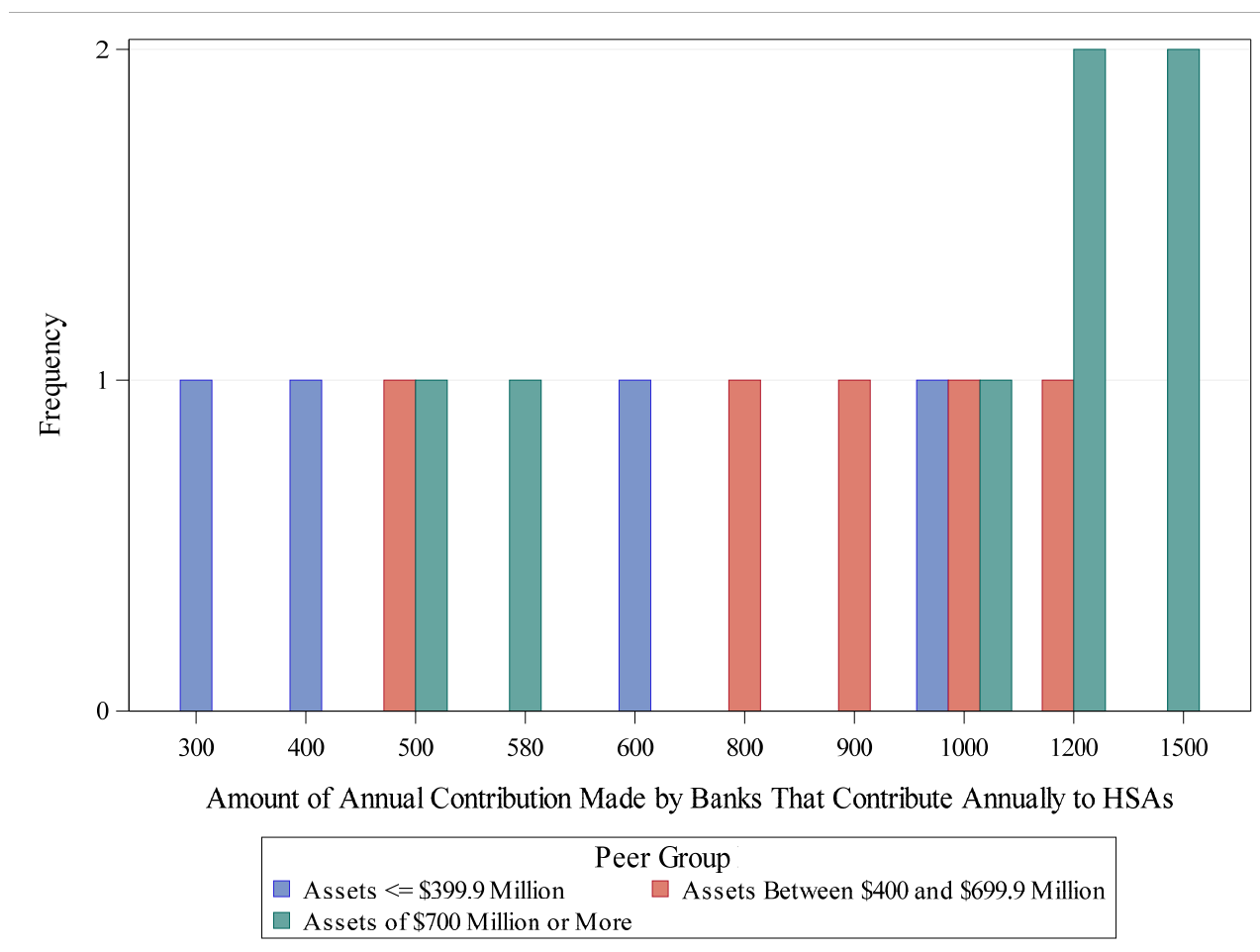
Institution Makes Annual Contribution to Employees' HSA By Peer Group



Institution Makes Annual Contribution to Employees' HSA By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	5 16.7% 38.5% 55.6%	2 6.7% 15.4% 25.0%	6 20.0% 46.2% 46.2%	13 43.3%
Yes	4 13.3% 23.5% 44.4%	6 20.0% 35.3% 75.0%	7 23.3% 41.2% 53.8%	17 56.7%
Total	9 30.0%	8 26.7%	13 43.3%	30 100.0%

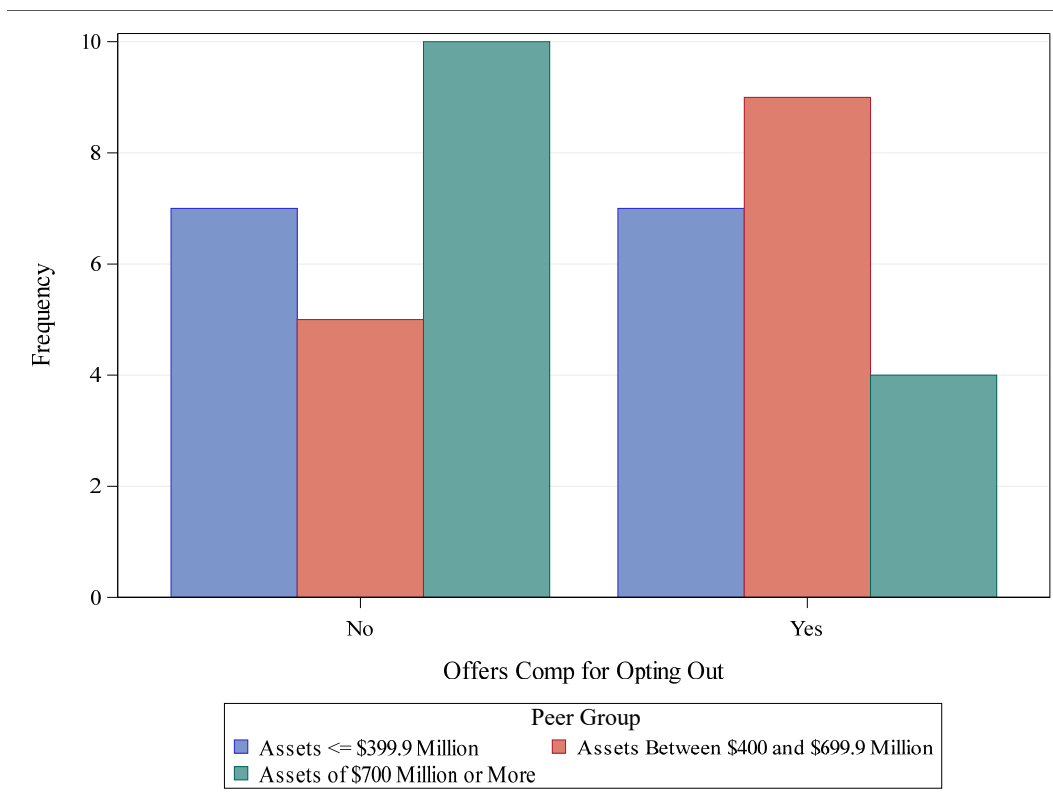
***Amount of Annual Contribution Made by Banks That Contribute Annually to HSAs
By Peer Group***



***Amount of Annual Contribution Made by Banks That Contribute Annually to HSAs
By Peer Group***

	Amount of Annual Contribution Made by Banks That Contribute Annually to HSAs				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	4	350.00	500.00	800.00	575.00
Assets Between \$400 and \$699.9 Million	5	800.00	900.00	1000.00	880.00
Assets of \$700 Million or More	7	580.00	1200.00	1500.00	1068.57

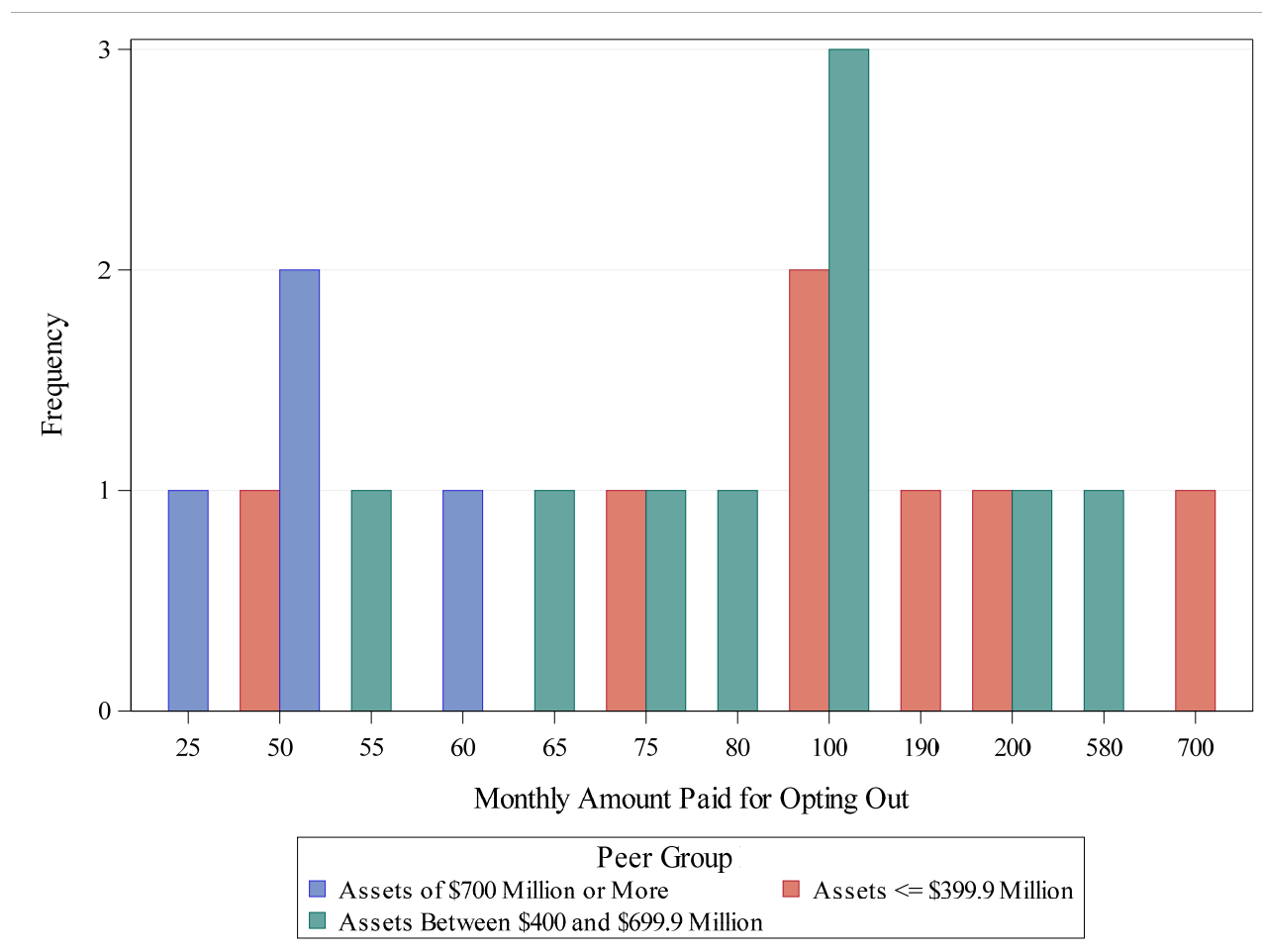
Institution Offers Compensation for Opting Out of Medical Insurance By Peer Group



Institution Offers Compensation for Opting Out of Medical Insurance By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	7 16.7% 31.8% 50.0%	5 11.9% 22.7% 35.7%	10 23.8% 45.5% 71.4%	22 52.4%
Yes	7 16.7% 35.0% 50.0%	9 21.4% 45.0% 64.3%	4 9.5% 20.0% 28.6%	20 47.6%
Total	14 33.3%	14 33.3%	14 33.3%	42 100.0%

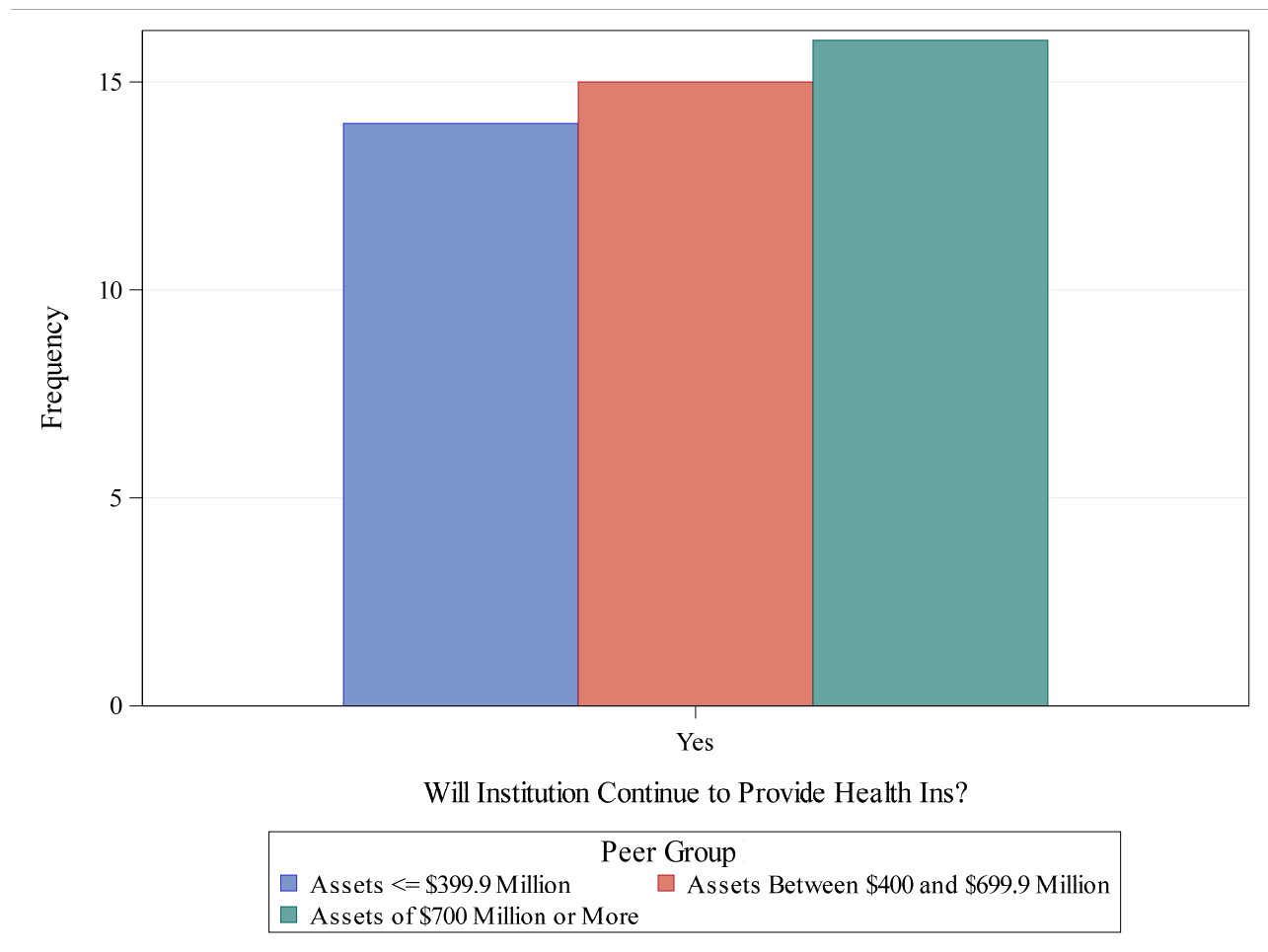
***Monthly Amount Paid to Employee Who Opts Out of Medical Insurance Where Banks Pay
By Peer Group***



***Monthly Amount Paid to Employee Who Opts Out of Medical Insurance Where Banks Pay
By Peer Group***

	Monthly Amount Paid for Opting Out				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	7	75.00	100.00	200.00	202.14
Assets Between \$400 and \$699.9 Million	9	75.00	100.00	100.00	150.56
Assets of \$700 Million or More	4	37.50	50.00	55.00	46.25

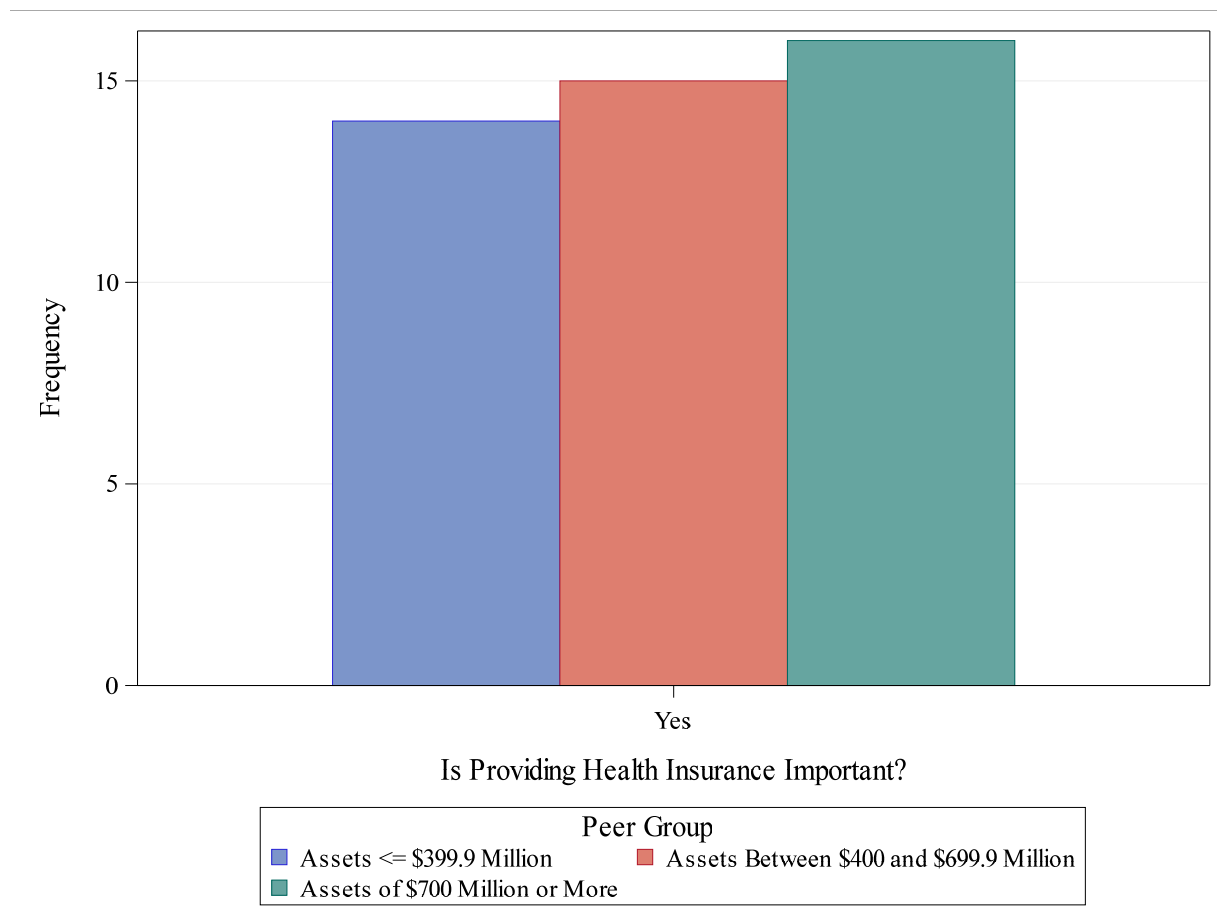
***Institution Plans to Continue to Provide Health Insurance
By Peer Group***



***Institution Plans to Continue to Provide Health Insurance
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Yes	14 31.1% 31.1% 100.0%	15 33.3% 33.3% 100.0%	16 35.6% 35.6% 100.0%	45 100.0%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

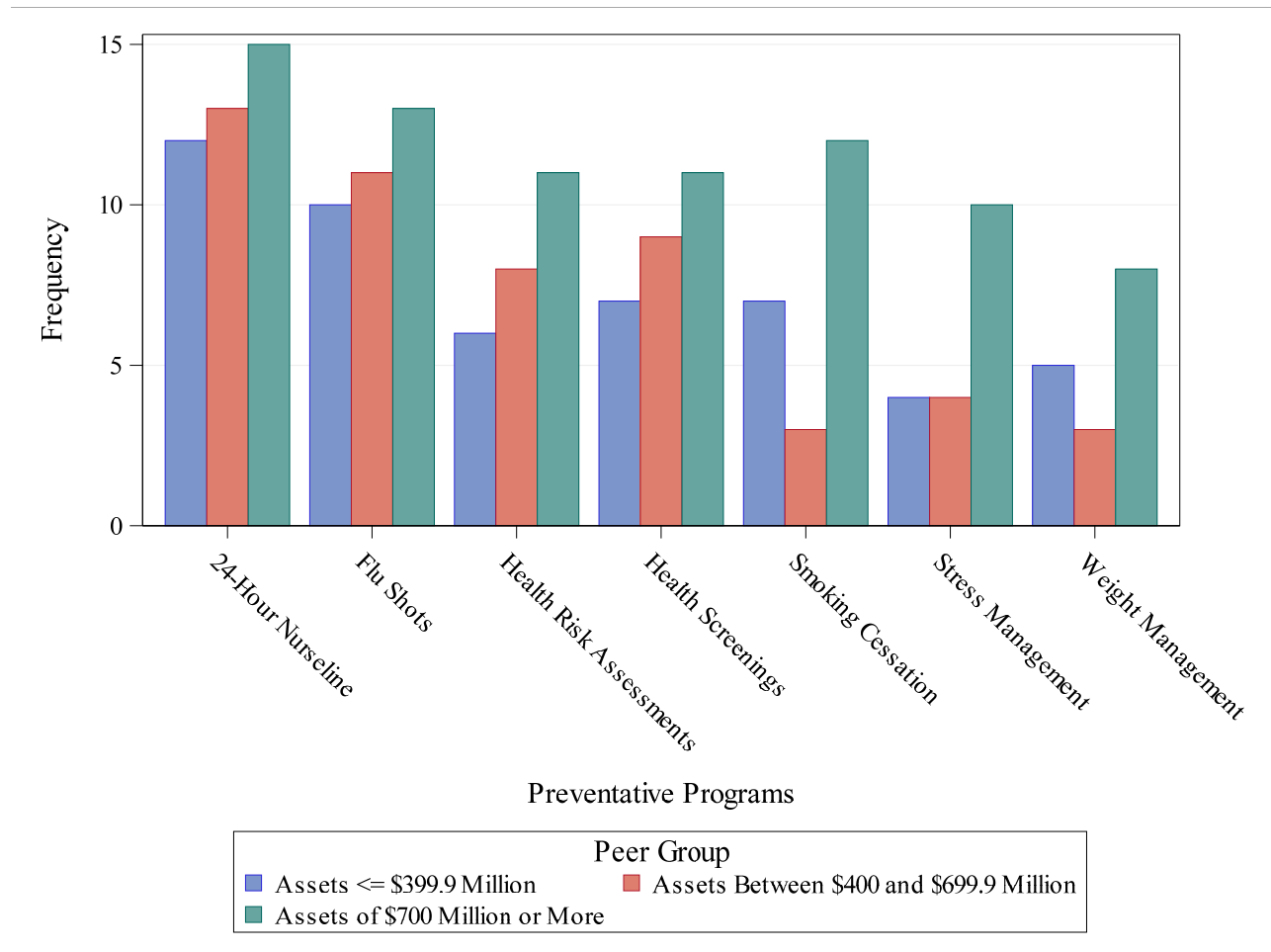
***Institution Believes That Providing Health Insurance is Important for Attracting and Retaining Talent
By Peer Group***



***Institution Believes That Providing Health Insurance is Important for Attracting and Retaining Talent
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Yes	14 31.1% 31.1% 100.0%	15 33.3% 33.3% 100.0%	16 35.6% 35.6% 100.0%	45 100.0%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

Preventative Health Programs By Peer Group

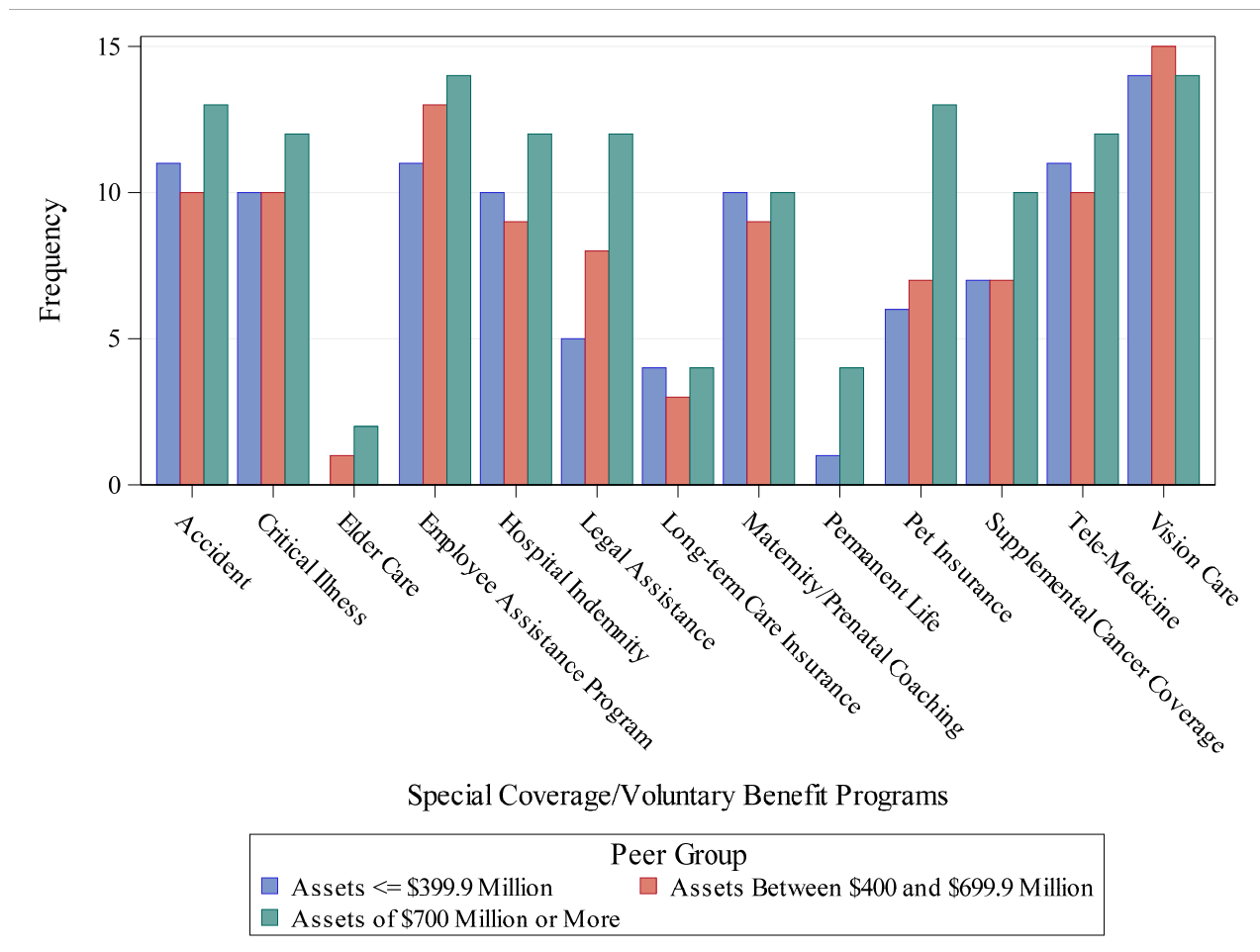


Preventative Health Programs By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
24-Hour Nurseline	12 6.6% 30.0% 23.5%	13 7.1% 32.5% 25.5%	15 8.2% 37.5% 18.8%	40 22.0%
Flu Shots	10 5.5% 29.4% 19.6%	11 6.0% 32.4% 21.6%	13 7.1% 38.2% 16.3%	34 18.7%

Count Overall % Row % Col %	Assets ≤ \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Health Risk Assessments	6 3.3% 24.0% 11.8%	8 4.4% 32.0% 15.7%	11 6.0% 44.0% 13.8%	25 13.7%
Health Screenings	7 3.8% 25.9% 13.7%	9 4.9% 33.3% 17.6%	11 6.0% 40.7% 13.8%	27 14.8%
Smoking Cessation	7 3.8% 31.8% 13.7%	3 1.6% 13.6% 5.9%	12 6.6% 54.5% 15.0%	22 12.1%
Stress Management	4 2.2% 22.2% 7.8%	4 2.2% 22.2% 7.8%	10 5.5% 55.6% 12.5%	18 9.9%
Weight Management	5 2.7% 31.3% 9.8%	3 1.6% 18.8% 5.9%	8 4.4% 50.0% 10.0%	16 8.8%
Total	51 28.0%	51 28.0%	80 44.0%	182 100.0%

Special Coverage/Voluntary Benefit Programs By Peer Group

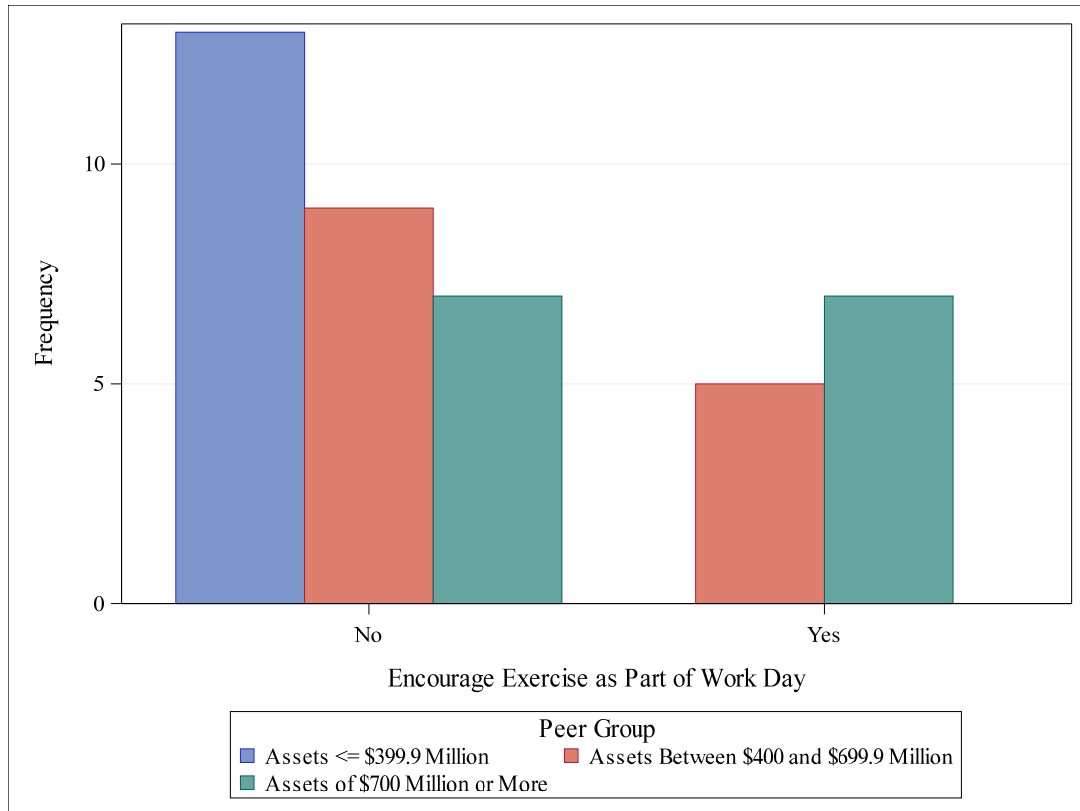


Special Coverage/Voluntary Benefit Programs By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Accident	11 3.3% 32.4% 11.0%	10 3.0% 29.4% 9.8%	13 3.9% 38.2% 9.8%	34 10.2%
Critical Illness	10 3.0% 31.3% 10.0%	10 3.0% 31.3% 9.8%	12 3.6% 37.5% 9.1%	32 9.6%

Count Overall % Row % Col %	Assets ≤ \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Elder Care	0 0.0% 0.0% 0.0%	1 0.3% 33.3% 1.0%	2 0.6% 66.7% 1.5%	3 0.9%
Employee Assistance Program	11 3.3% 28.9% 11.0%	13 3.9% 34.2% 12.7%	14 4.2% 36.8% 10.6%	38 11.4%
Hospital Indemnity	10 3.0% 32.3% 10.0%	9 2.7% 29.0% 8.8%	12 3.6% 38.7% 9.1%	31 9.3%
Legal Assistance	5 1.5% 20.0% 5.0%	8 2.4% 32.0% 7.8%	12 3.6% 48.0% 9.1%	25 7.5%
Long-term Care Insurance	4 1.2% 36.4% 4.0%	3 0.9% 27.3% 2.9%	4 1.2% 36.4% 3.0%	11 3.3%
Maternity/Prenatal Coaching	10 3.0% 34.5% 10.0%	9 2.7% 31.0% 8.8%	10 3.0% 34.5% 7.6%	29 8.7%
Permanent Life	1 0.3% 20.0% 1.0%	0 0.0% 0.0% 0.0%	4 1.2% 80.0% 3.0%	5 1.5%
Pet Insurance	6 1.8% 23.1% 6.0%	7 2.1% 26.9% 6.9%	13 3.9% 50.0% 9.8%	26 7.8%
Supplemental Cancer Coverage	7 2.1% 29.2% 7.0%	7 2.1% 29.2% 6.9%	10 3.0% 41.7% 7.6%	24 7.2%
Tele-Medicine	11 3.3% 33.3% 11.0%	10 3.0% 30.3% 9.8%	12 3.6% 36.4% 9.1%	33 9.9%
Vision Care	14 4.2% 32.6% 14.0%	15 4.5% 34.9% 14.7%	14 4.2% 32.6% 10.6%	43 12.9%
Total	100 29.9%	102 30.5%	132 39.5%	334 100.0%

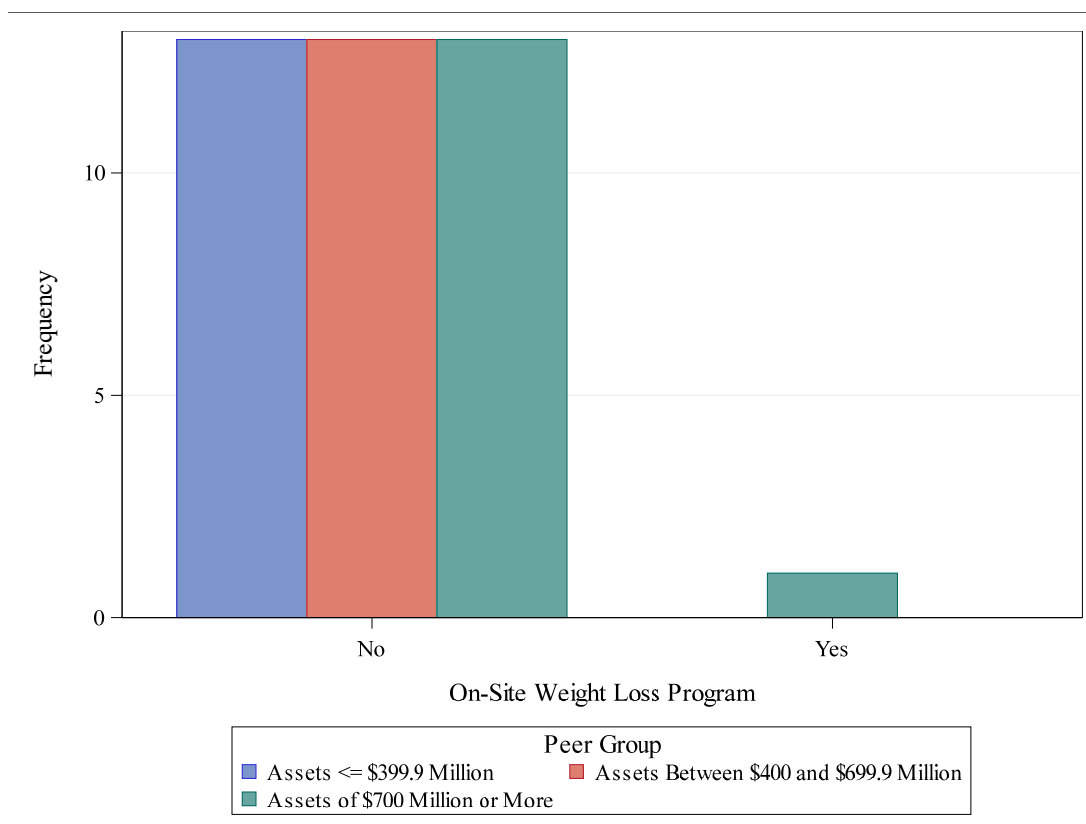
***Institution Offers Programs to Encourage Exercise as Part of Regular Work Day
By Peer Group***



***Institution Offers Programs to Encourage Exercise as Part of Regular Work Day
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	13 31.7% 44.8% 100.0%	9 22.0% 31.0% 64.3%	7 17.1% 24.1% 50.0%	29 70.7%
Yes	0 0.0% 0.0% 0.0%	5 12.2% 41.7% 35.7%	7 17.1% 58.3% 50.0%	12 29.3%
Total	13 31.7%	14 34.1%	14 34.1%	41 100.0%

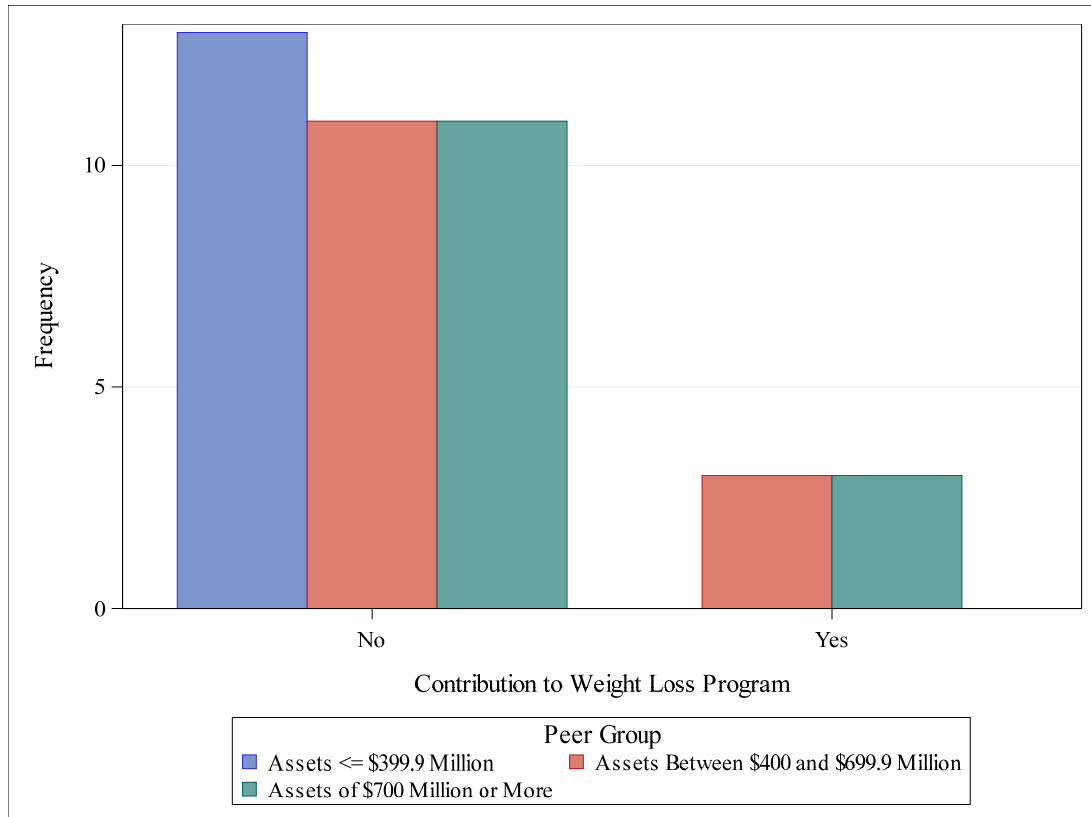
Institution Offers On-Site Weight Loss Program By Peer Group



Institution Offers On-Site Weight Loss Program By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	13 32.5% 33.3% 100.0%	13 32.5% 33.3% 100.0%	13 32.5% 33.3% 92.9%	39 97.5%
Yes	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	1 2.5% 100.0% 7.1%	1 2.5%
Total	13 32.5%	13 32.5%	14 35.0%	40 100.0%

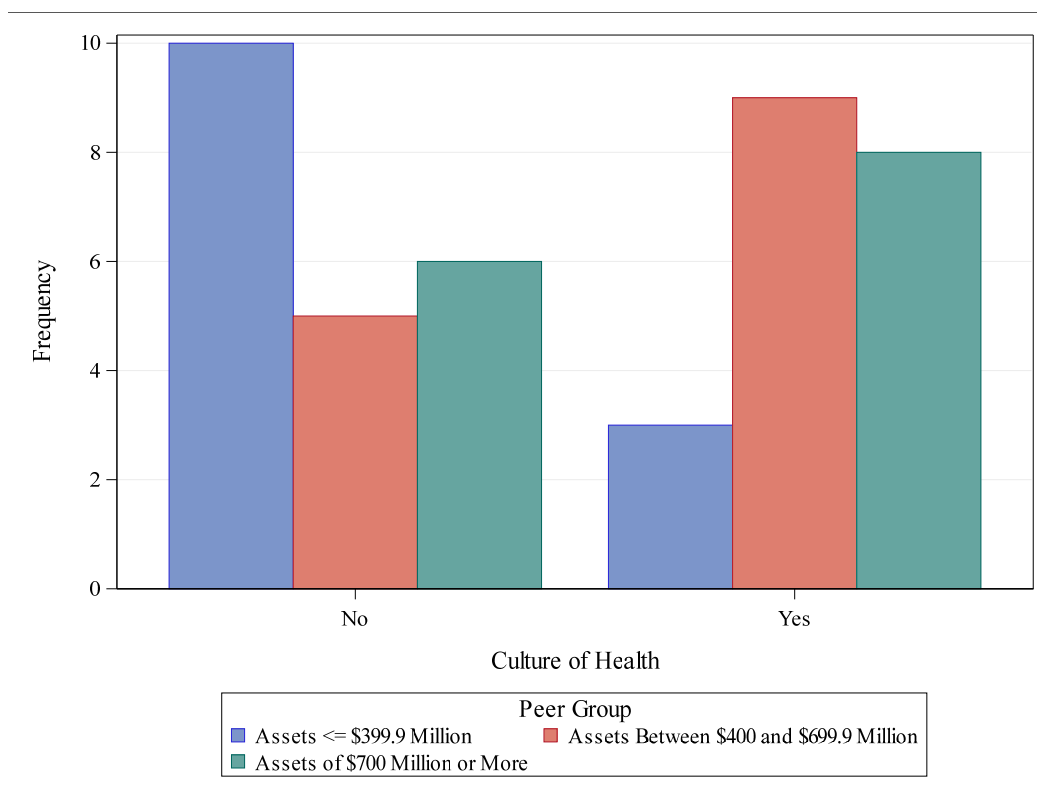
Institution Offers Contribution to Weight Loss Program By Peer Group



Institution Offers Contribution to Weight Loss Program By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	13 31.7% 37.1% 100.0%	11 26.8% 31.4% 78.6%	11 26.8% 31.4% 78.6%	35 85.4%
Yes	0 0.0% 0.0% 0.0%	3 7.3% 50.0% 21.4%	3 7.3% 50.0% 21.4%	6 14.6%
Total	13 31.7%	14 34.1%	14 34.1%	41 100.0%

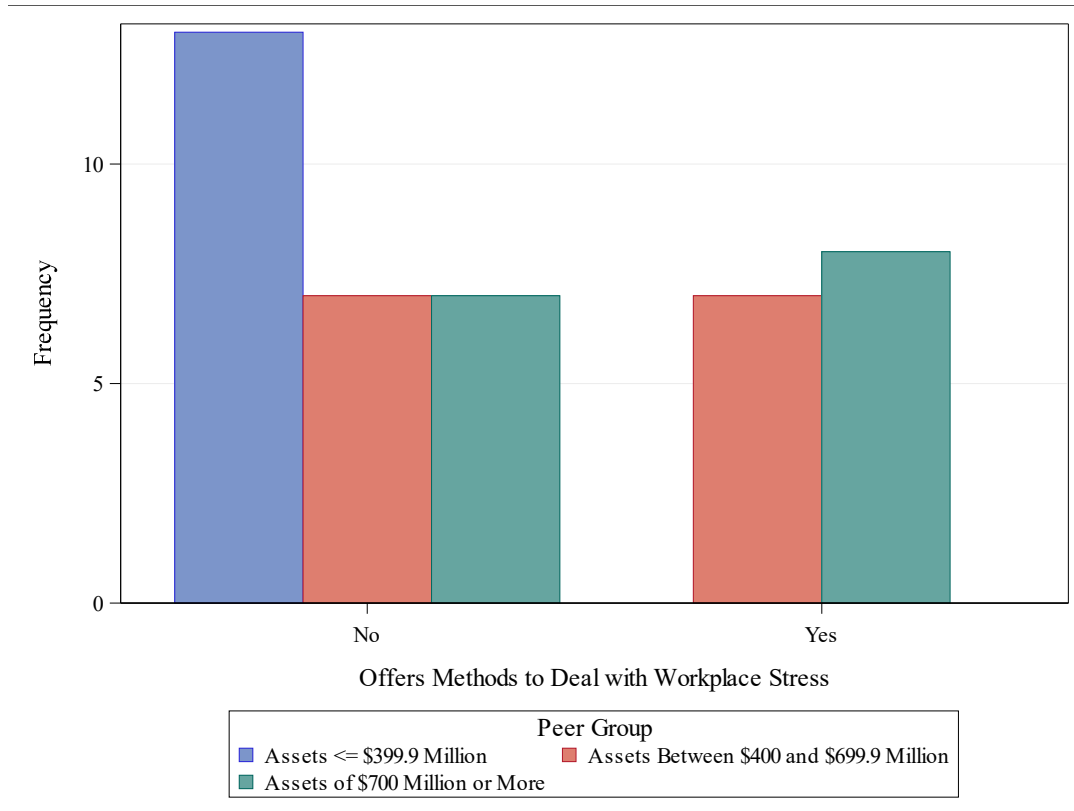
***Institution's Executive Team Encourages a Culture of Health
By Peer Group***



***Institution's Executive Team Encourages a Culture of Health
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	10 24.4% 47.6% 76.9%	5 12.2% 23.8% 35.7%	6 14.6% 28.6% 42.9%	21 51.2%
Yes	3 7.3% 15.0% 23.1%	9 22.0% 45.0% 64.3%	8 19.5% 40.0% 57.1%	20 48.8%
Total	13 31.7%	14 34.1%	14 34.1%	41 100.0%

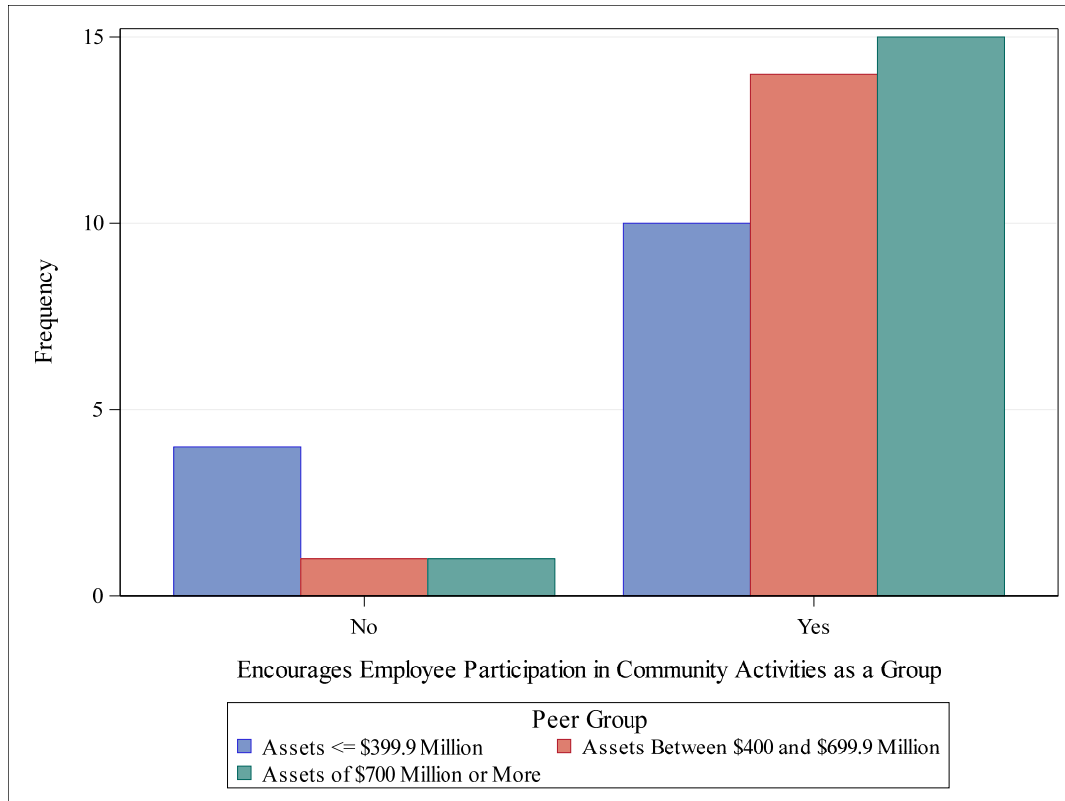
Institution Offers Methods to Deal with Workplace Stress By Peer Group



Institution Offers Methods to Deal with Workplace Stress By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	13 31.0% 48.1% 100.0%	7 16.7% 25.9% 50.0%	7 16.7% 25.9% 46.7%	27 64.3%
Yes	0 0.0% 0.0% 0.0%	7 16.7% 46.7% 50.0%	8 19.0% 53.3% 53.3%	15 35.7%
Total	13 31.0%	14 33.3%	15 35.7%	42 100.0%

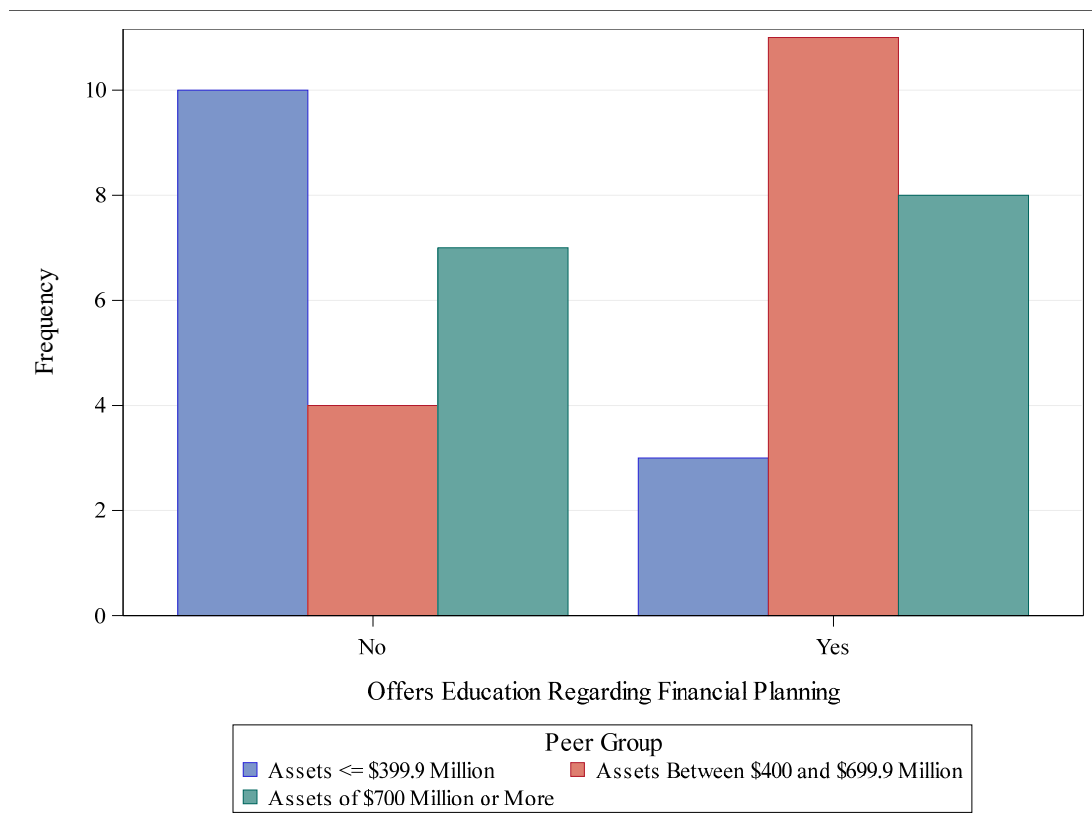
Institution Encourages Employee Participation in Community Activities as a Group By Peer Group



Institution Encourages Employee Participation in Community Activities as a Group By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	4 8.9% 66.7% 28.6%	1 2.2% 16.7% 6.7%	1 2.2% 16.7% 6.3%	6 13.3%
Yes	10 22.2% 25.6% 71.4%	14 31.1% 35.9% 93.3%	15 33.3% 38.5% 93.8%	39 86.7%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

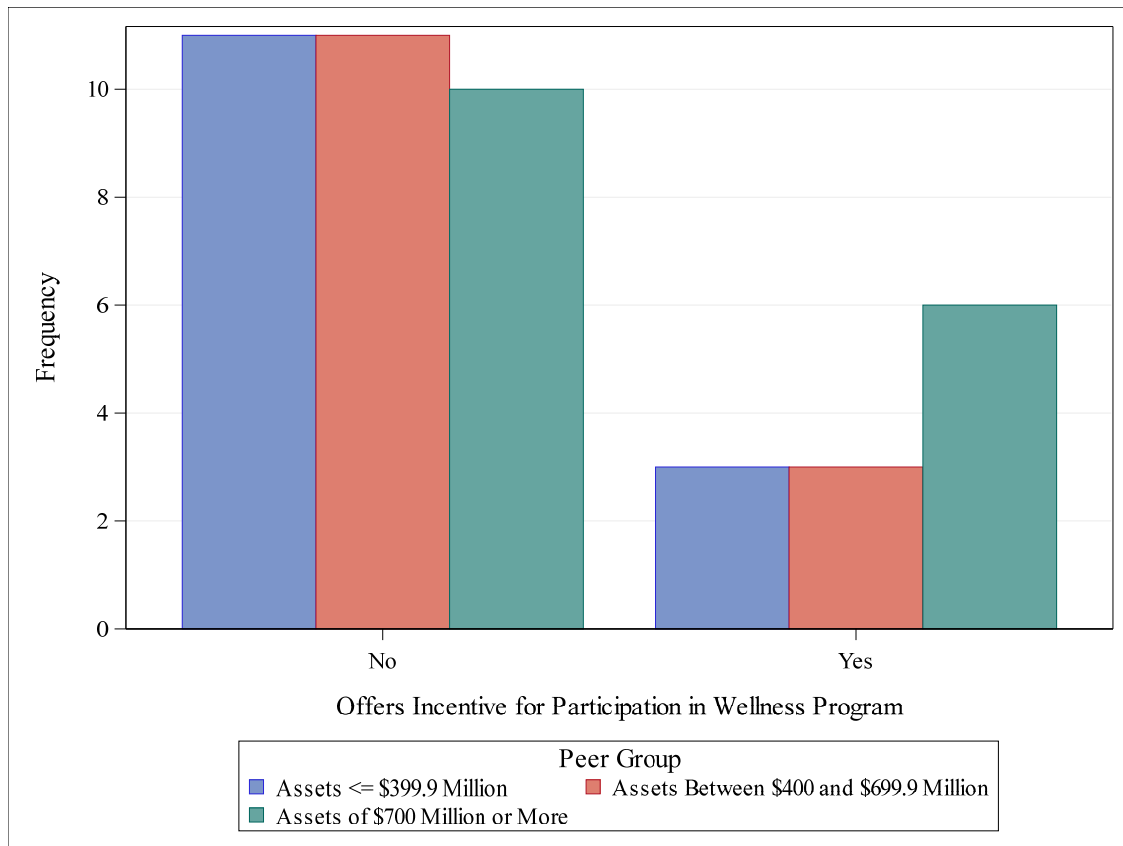
Institution Offers Employee Education Regarding Financial Planning for Current and Long Term Goals By Peer Group



Institution Offers Employee Education Regarding Financial Planning for Current and Long Term Goals By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	10 23.3% 47.6% 76.9%	4 9.3% 19.0% 26.7%	7 16.3% 33.3% 46.7%	21 48.8%
Yes	3 7.0% 13.6% 23.1%	11 25.6% 50.0% 73.3%	8 18.6% 36.4% 53.3%	22 51.2%
Total	13 30.2%	15 34.9%	15 34.9%	43 100.0%

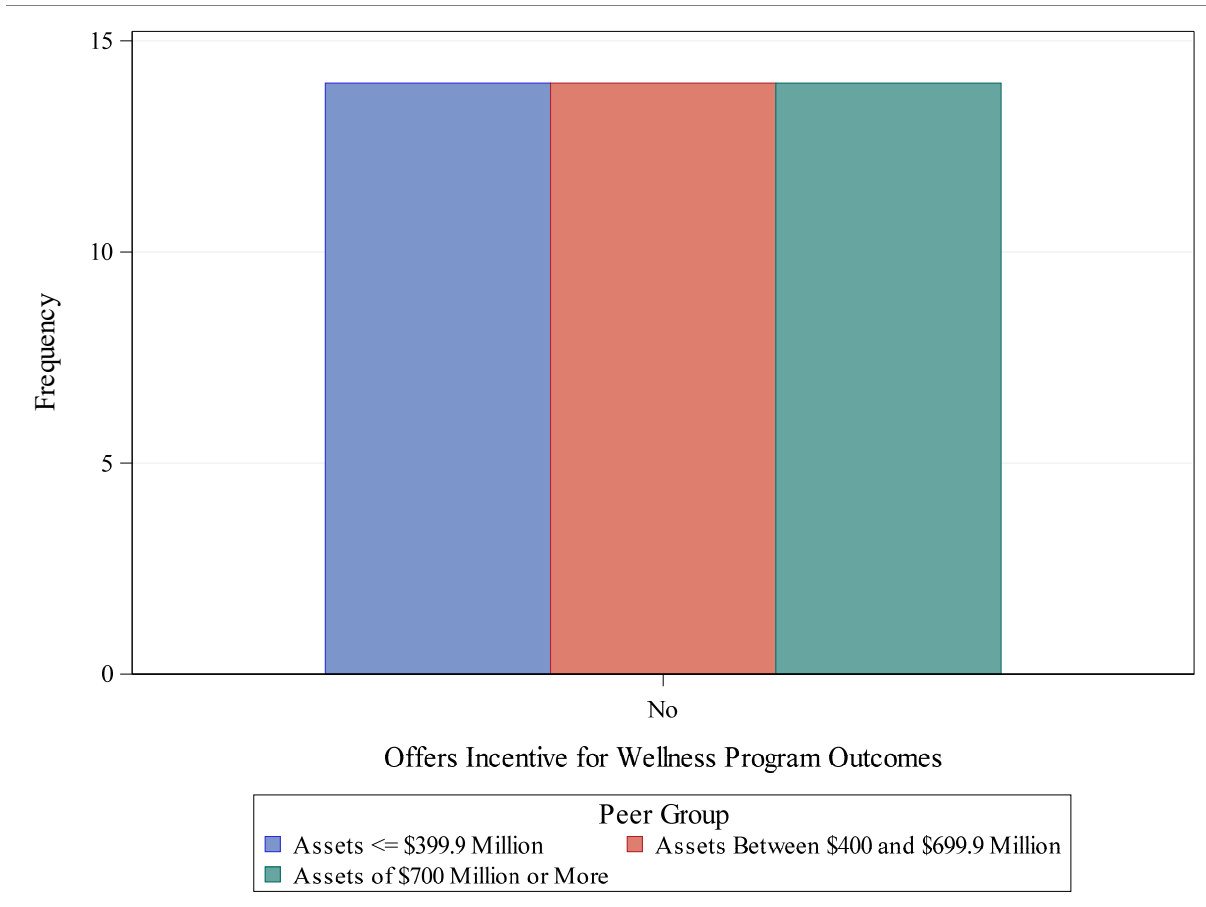
***Institution Offers Employee Incentive Based Only on Participation in Wellness Program
By Peer Group***



***Institution Offers Employee Incentive Based Only on Participation in Wellness Program
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	11 25.0% 34.4% 78.6%	11 25.0% 34.4% 78.6%	10 22.7% 31.3% 62.5%	32 72.7%
Yes	3 6.8% 25.0% 21.4%	3 6.8% 25.0% 21.4%	6 13.6% 50.0% 37.5%	12 27.3%
Total	14 31.8%	14 31.8%	16 36.4%	44 100.0%

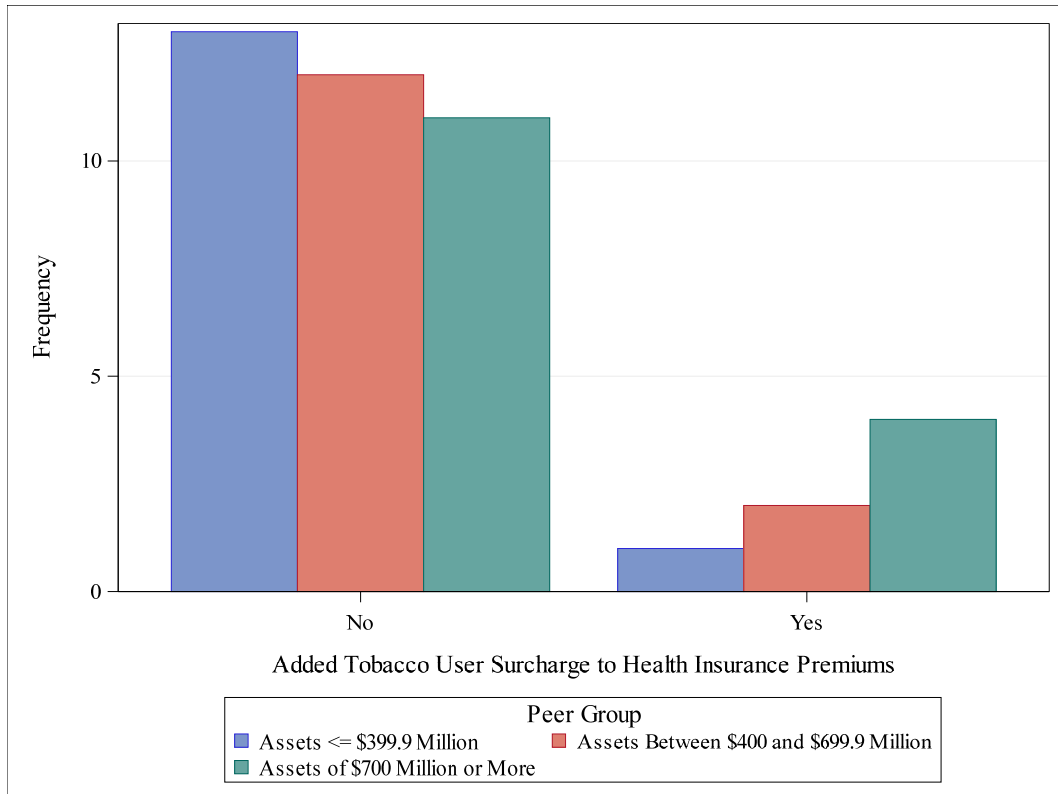
Institution Offers Employee Incentive Based on Wellness Program Outcomes By Peer Group



Institution Offers Employee Incentive Based on Wellness Program Outcomes By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	14 33.3% 33.3% 100.0%	14 33.3% 33.3% 100.0%	14 33.3% 33.3% 100.0%	42 100.0%
Total	14 33.3%	14 33.3%	14 33.3%	42 100.0%

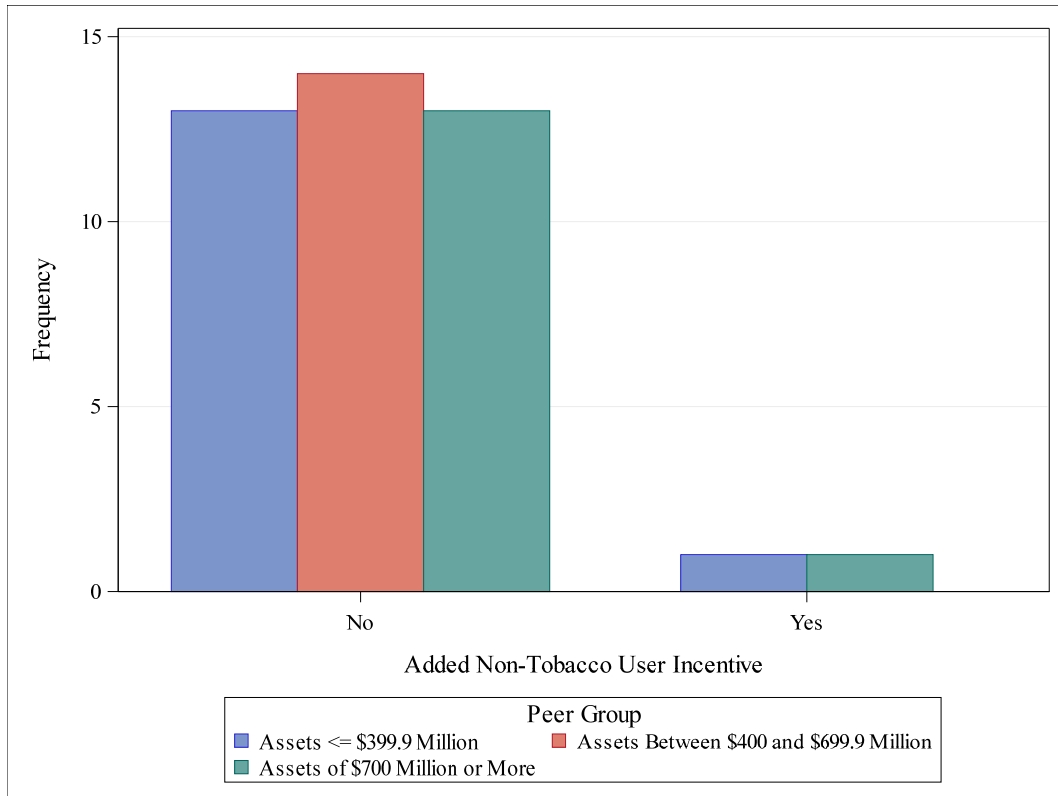
Institution Added Tobacco User Surcharge to Health Insurance Premiums By Peer Group



Institution Added Tobacco User Surcharge to Health Insurance Premiums By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	13 30.2% 36.1% 92.9%	12 27.9% 33.3% 85.7%	11 25.6% 30.6% 73.3%	36 83.7%
Yes	1 2.3% 14.3% 7.1%	2 4.7% 28.6% 14.3%	4 9.3% 57.1% 26.7%	7 16.3%
Total	14 32.6%	14 32.6%	15 34.9%	43 100.0%

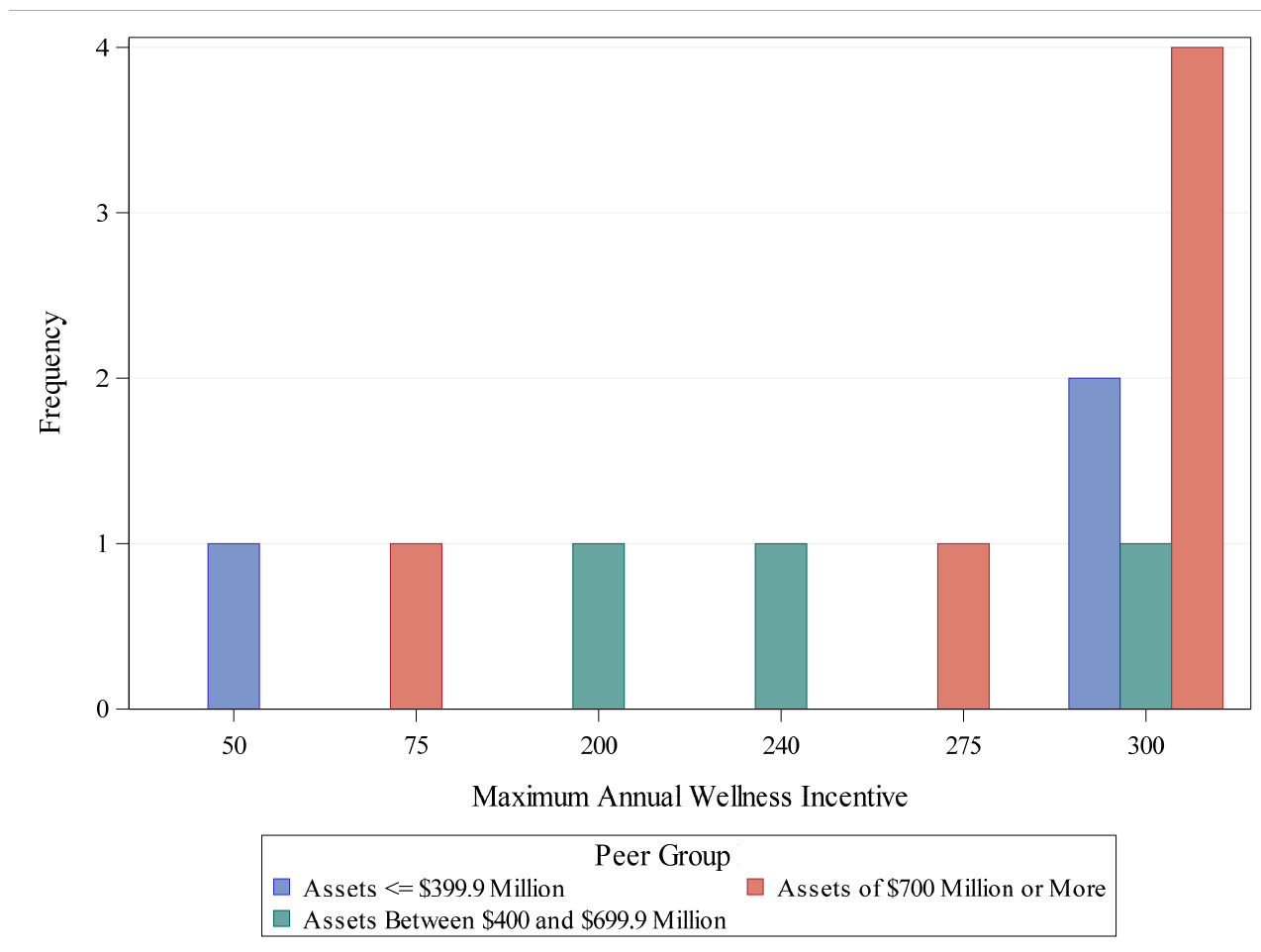
***Institution Added Non-Tobacco User Incentive
By Peer Group***



***Institution Added Non-Tobacco User Incentive
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	13 31.0% 32.5% 92.9%	14 33.3% 35.0% 100.0%	13 31.0% 32.5% 92.9%	40 95.2%
Yes	1 2.4% 50.0% 7.1%	0 0.0% 0.0% 0.0%	1 2.4% 50.0% 7.1%	2 4.8%
Total	14 33.3%	14 33.3%	14 33.3%	42 100.0%

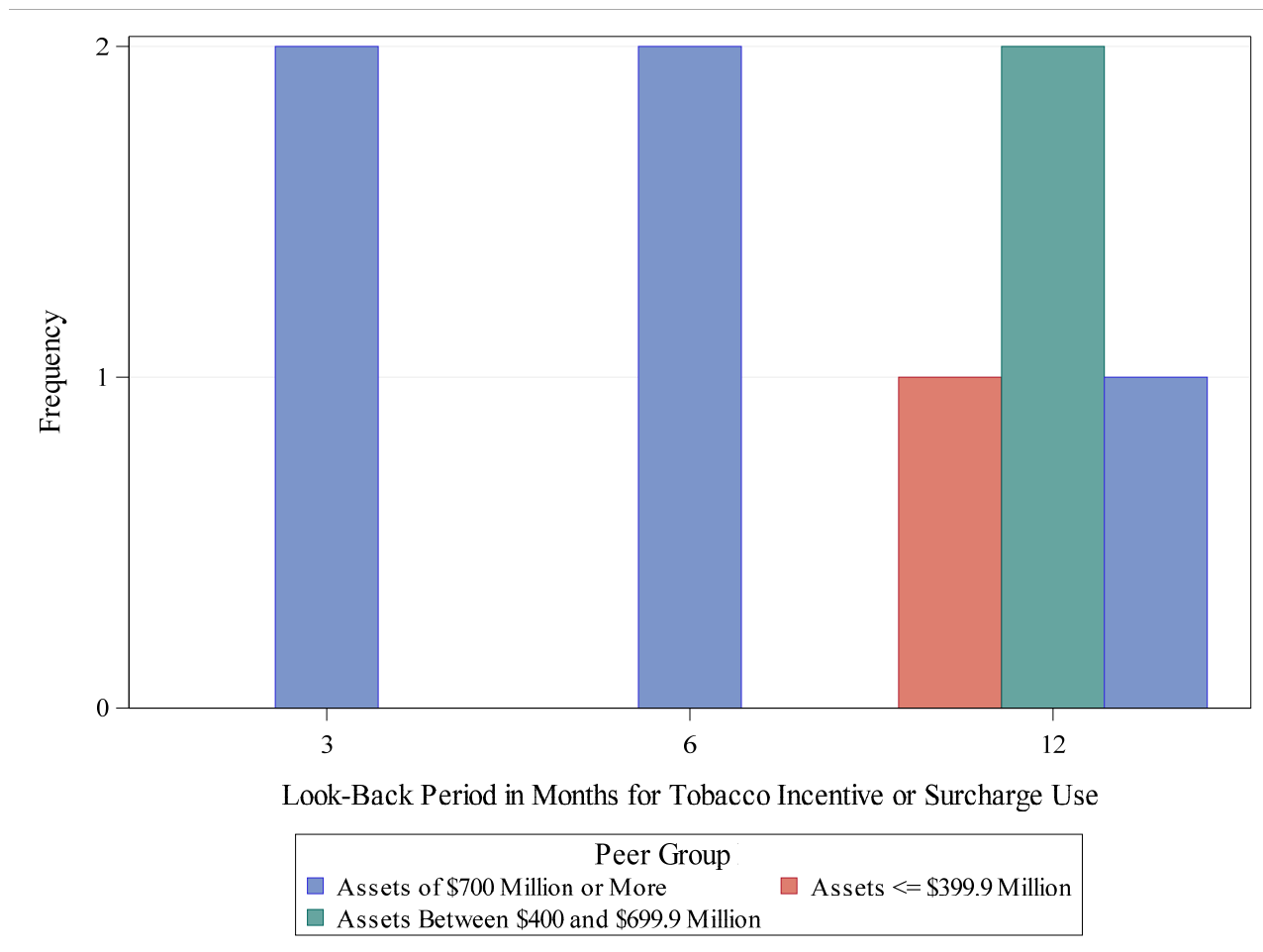
***Maximum Annual Wellness Incentive Offered by the Bank
By Peer Group***



***Maximum Annual Wellness Incentive Offered by the Bank
By Peer Group***

	Maximum Annual Wellness Incentive				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	3	50.00	300.00	300.00	216.67
Assets Between \$400 and \$699.9 Million	3	200.00	240.00	300.00	246.67
Assets of \$700 Million or More	6	275.00	300.00	300.00	258.33

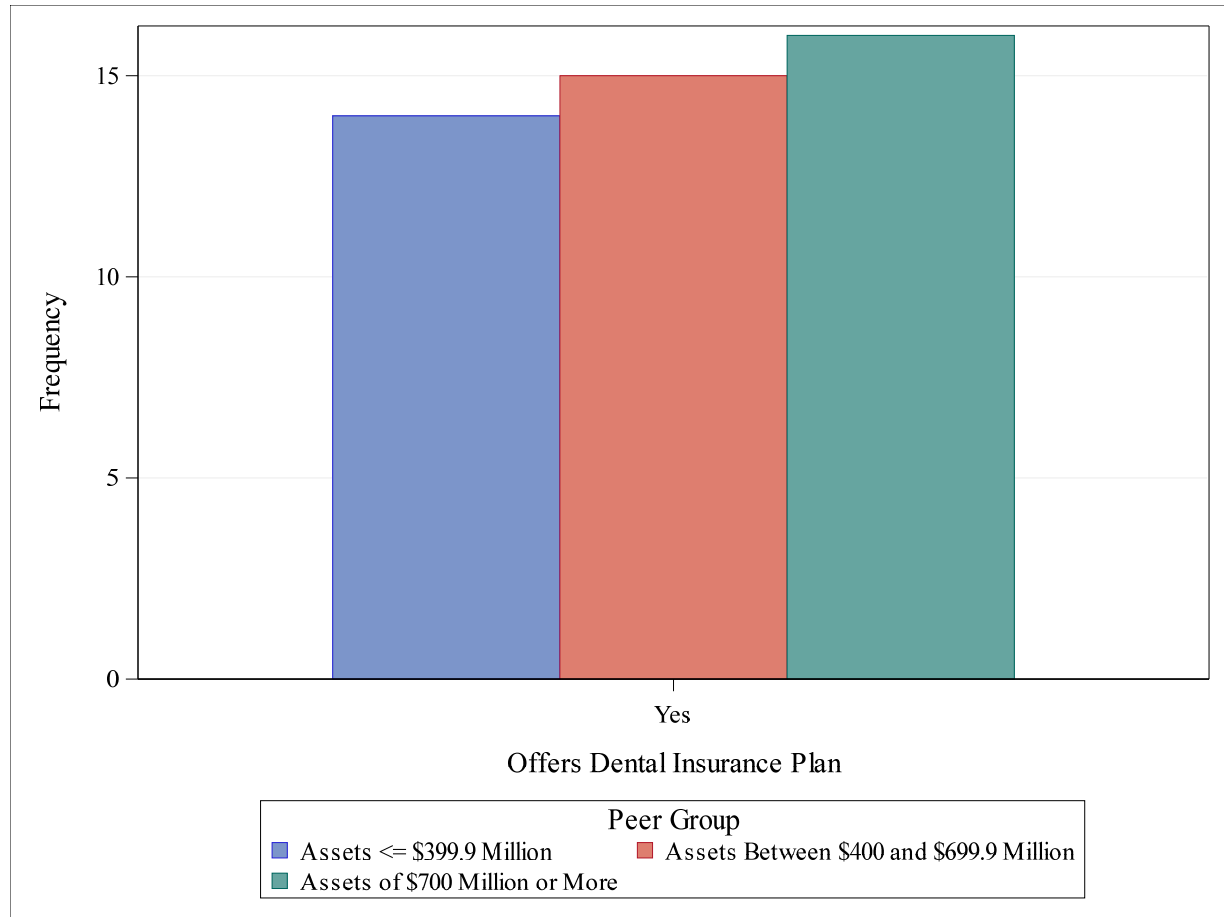
Look-Back Period in Months for Tobacco Incentive or Surcharge Use By Peer Group



Look-Back Period in Months for Tobacco Incentive or Surcharge Use By Peer Group

	Look-Back Period in Months for Tobacco Incentive or Surcharge Use				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	1	12.00	12.00	12.00	12.00
Assets Between \$400 and \$699.9 Million	2	12.00	12.00	12.00	12.00
Assets of \$700 Million or More	5	3.00	6.00	6.00	6.00

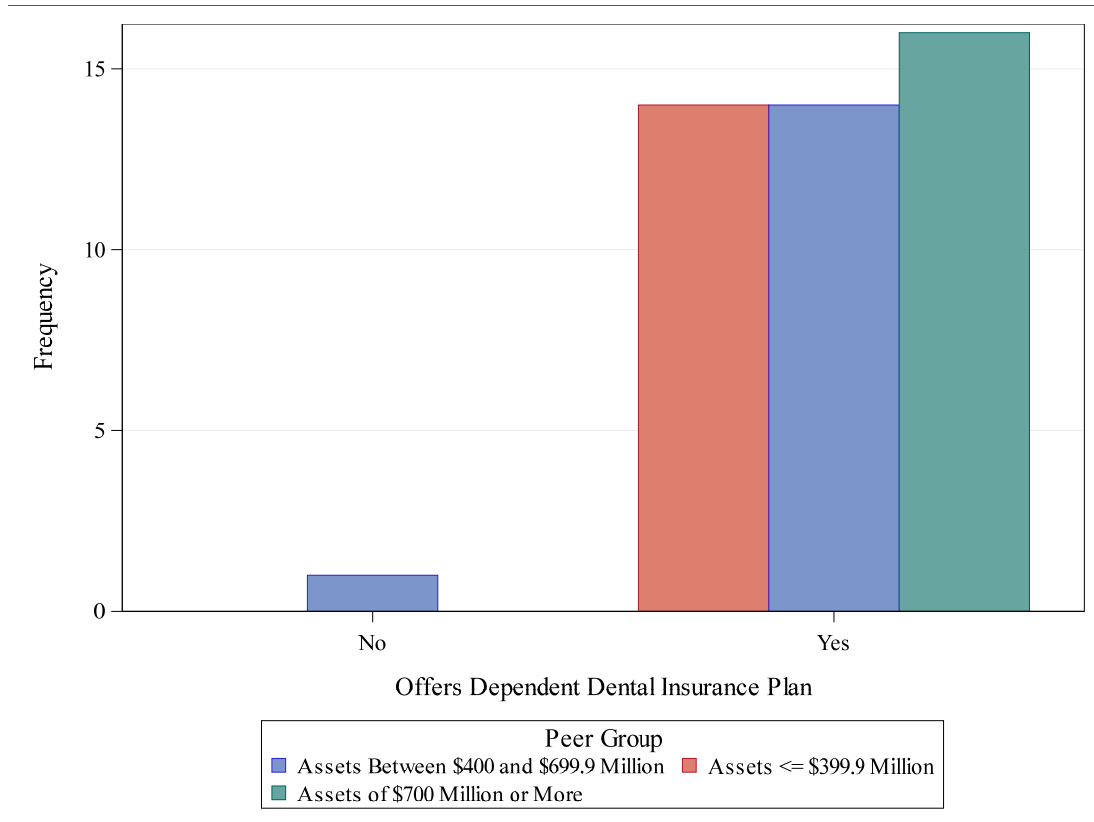
***Institution Offers Employees a Dental Insurance Plan
By Peer Group***



***Institution Offers Employees a Dental Insurance Plan
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Yes	14 31.1% 31.1% 100.0%	15 33.3% 33.3% 100.0%	16 35.6% 35.6% 100.0%	45 100.0%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

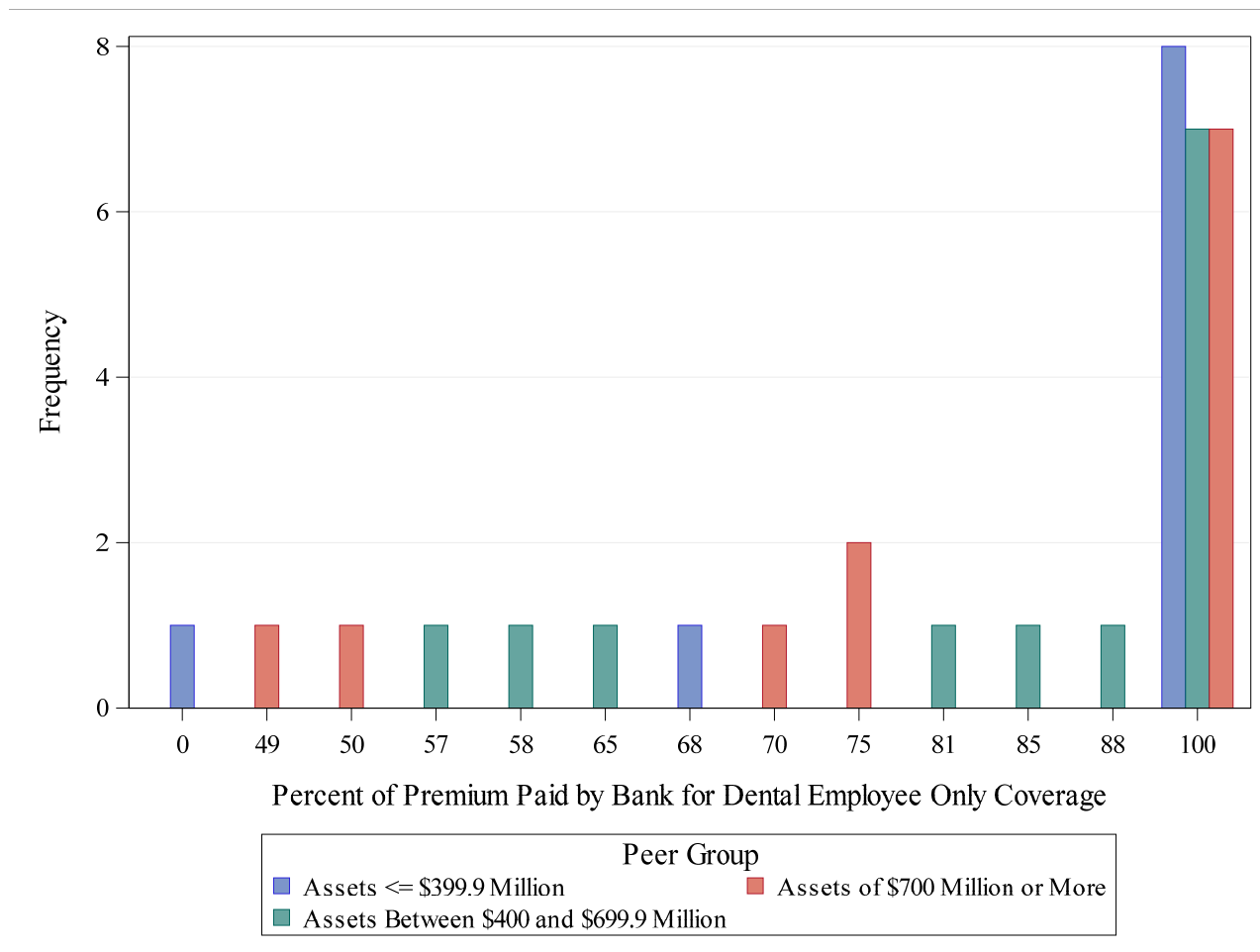
***Institution Offers Employees' Dependents a Dental Insurance Plan
By Peer Group***



***Institution Offers Employees' Dependents a Dental Insurance Plan
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	0 0.0% 0.0% 0.0%	1 2.2% 100.0% 6.7%	0 0.0% 0.0% 0.0%	1 2.2%
Yes	14 31.1% 31.8% 100.0%	14 31.1% 31.8% 93.3%	16 35.6% 36.4% 100.0%	44 97.8%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

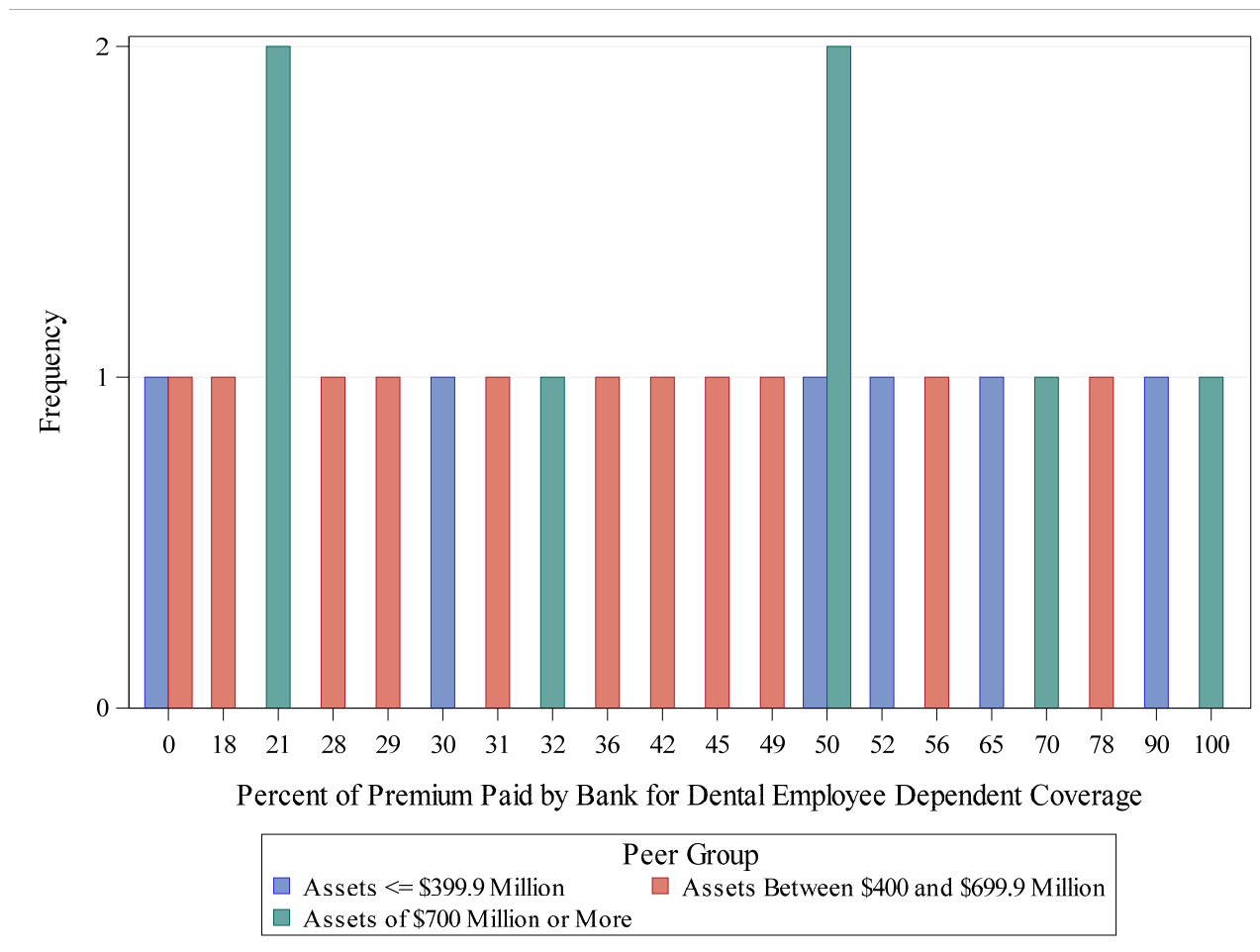
***Percent of Premium Paid by Bank for Dental Employee Only Coverage
By Peer Group***



***Percent of Premium Paid by Bank for Dental Employee Only Coverage
By Peer Group***

	Percent of Premium Paid by Bank for Dental Employee Only Coverage				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	10	100.00	100.00	100.00	86.80
Assets Between \$400 and \$699.9 Million	13	81.00	100.00	100.00	87.23
Assets of \$700 Million or More	12	72.50	100.00	100.00	84.92

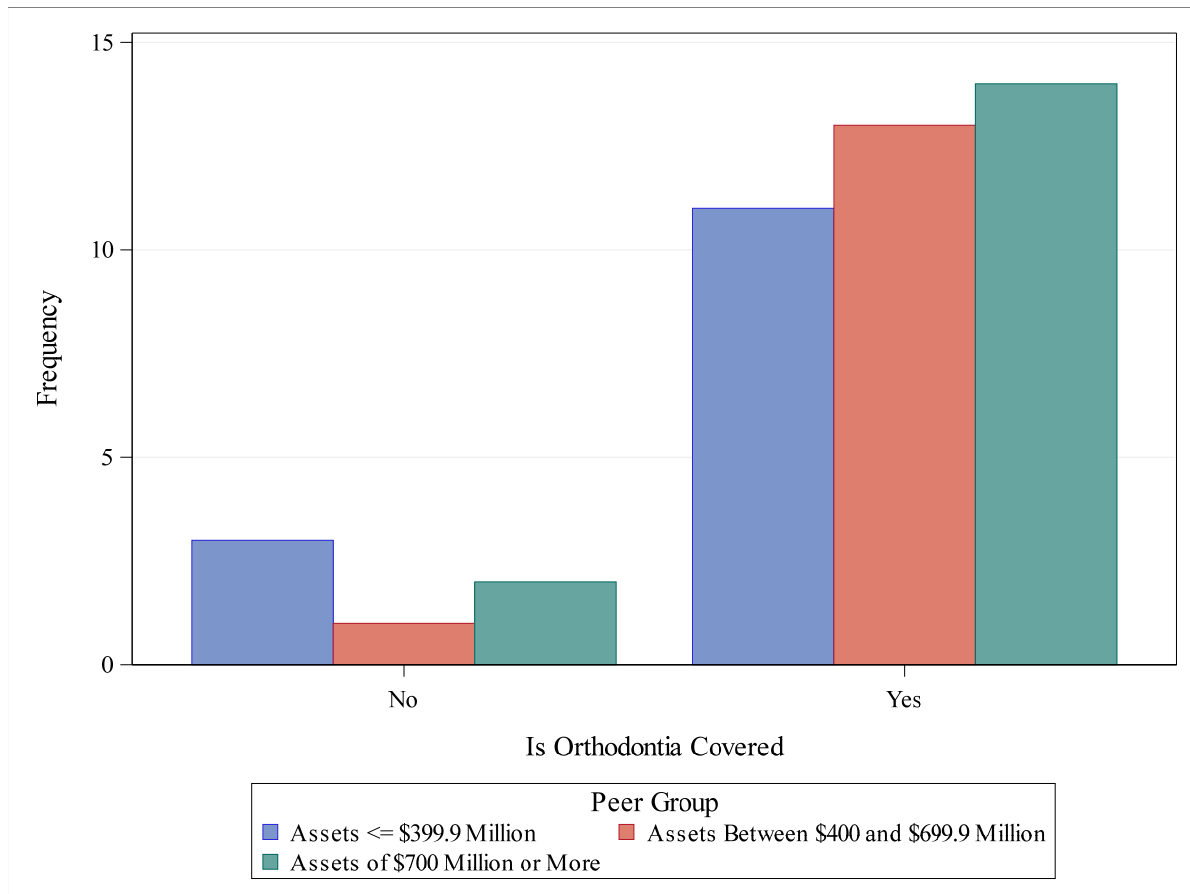
***Percent of Premium Paid by Bank for Dental Employee Dependent Coverage
By Peer Group***



***Percent of Premium Paid by Bank for Dental Employee Dependent Coverage
By Peer Group***

	Percent of Premium Paid by Bank for Dental Employee Dependent Coverage				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	30.00	51.00	65.00	47.83
Assets Between \$400 and \$699.9 Million	11	28.00	36.00	49.00	37.45
Assets of \$700 Million or More	7	21.00	50.00	70.00	49.14

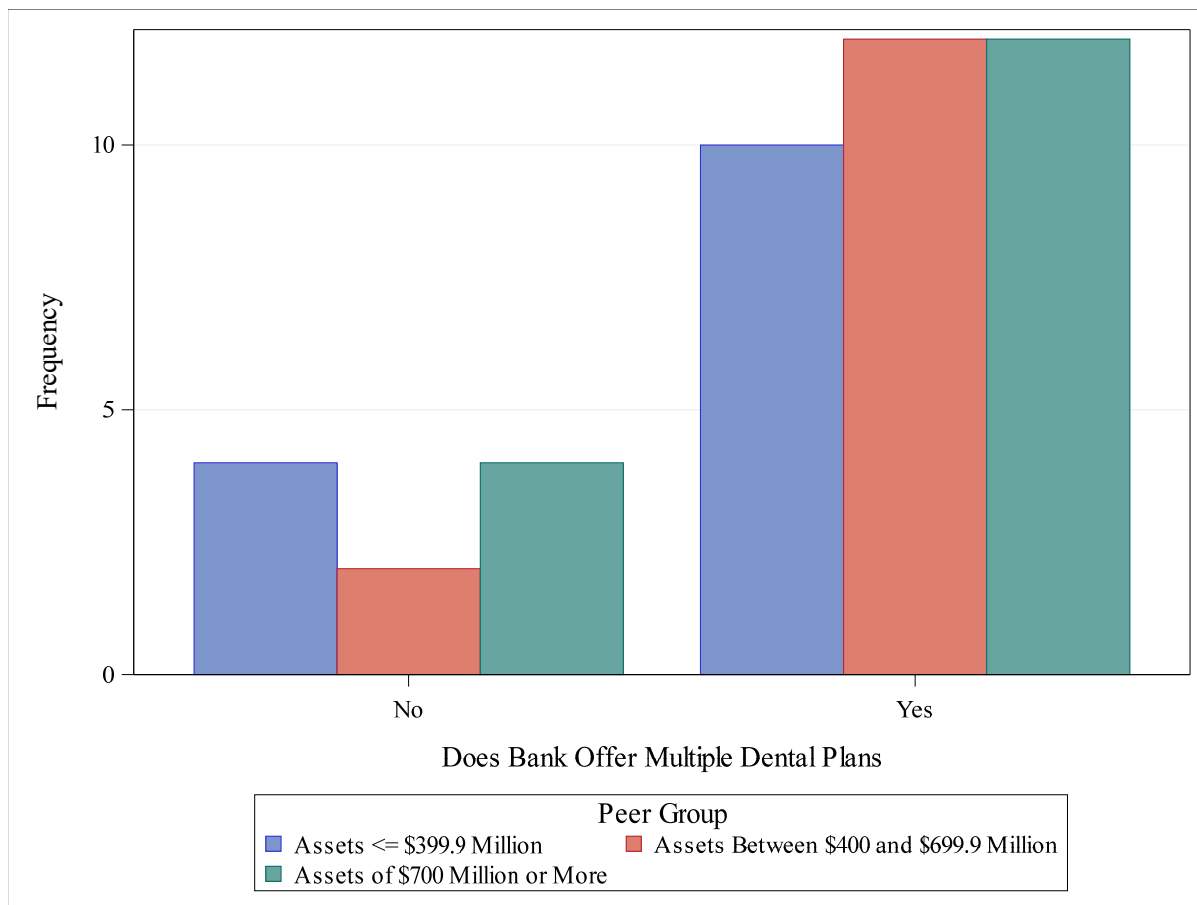
Does Institution's Dental Insurance Plan Cover Orthodontia By Peer Group



Does Institution's Dental Insurance Plan Cover Orthodontia By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	3 6.8% 50.0% 21.4%	1 2.3% 16.7% 7.1%	2 4.5% 33.3% 12.5%	6 13.6%
Yes	11 25.0% 28.9% 78.6%	13 29.5% 34.2% 92.9%	14 31.8% 36.8% 87.5%	38 86.4%
Total	14 31.8%	14 31.8%	16 36.4%	44 100.0%

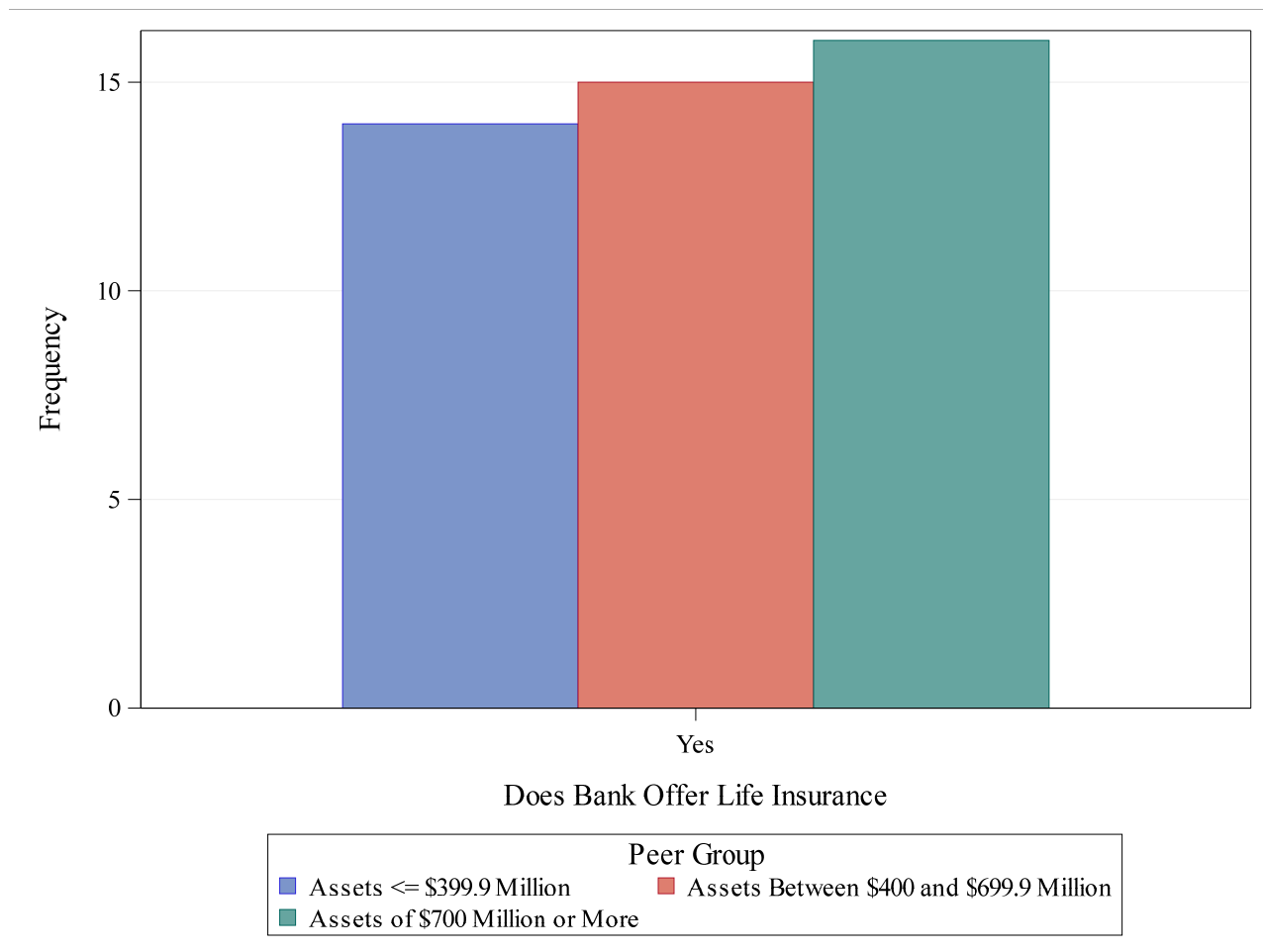
Does Institution Offer Multiple Dental Insurance Plans By Peer Group



Does Institution Offer Multiple Dental Insurance Plans By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	4 9.1% 40.0% 28.6%	2 4.5% 20.0% 14.3%	4 9.1% 40.0% 25.0%	10 22.7%
Yes	10 22.7% 29.4% 71.4%	12 27.3% 35.3% 85.7%	12 27.3% 35.3% 75.0%	34 77.3%
Total	14 31.8%	14 31.8%	16 36.4%	44 100.0%

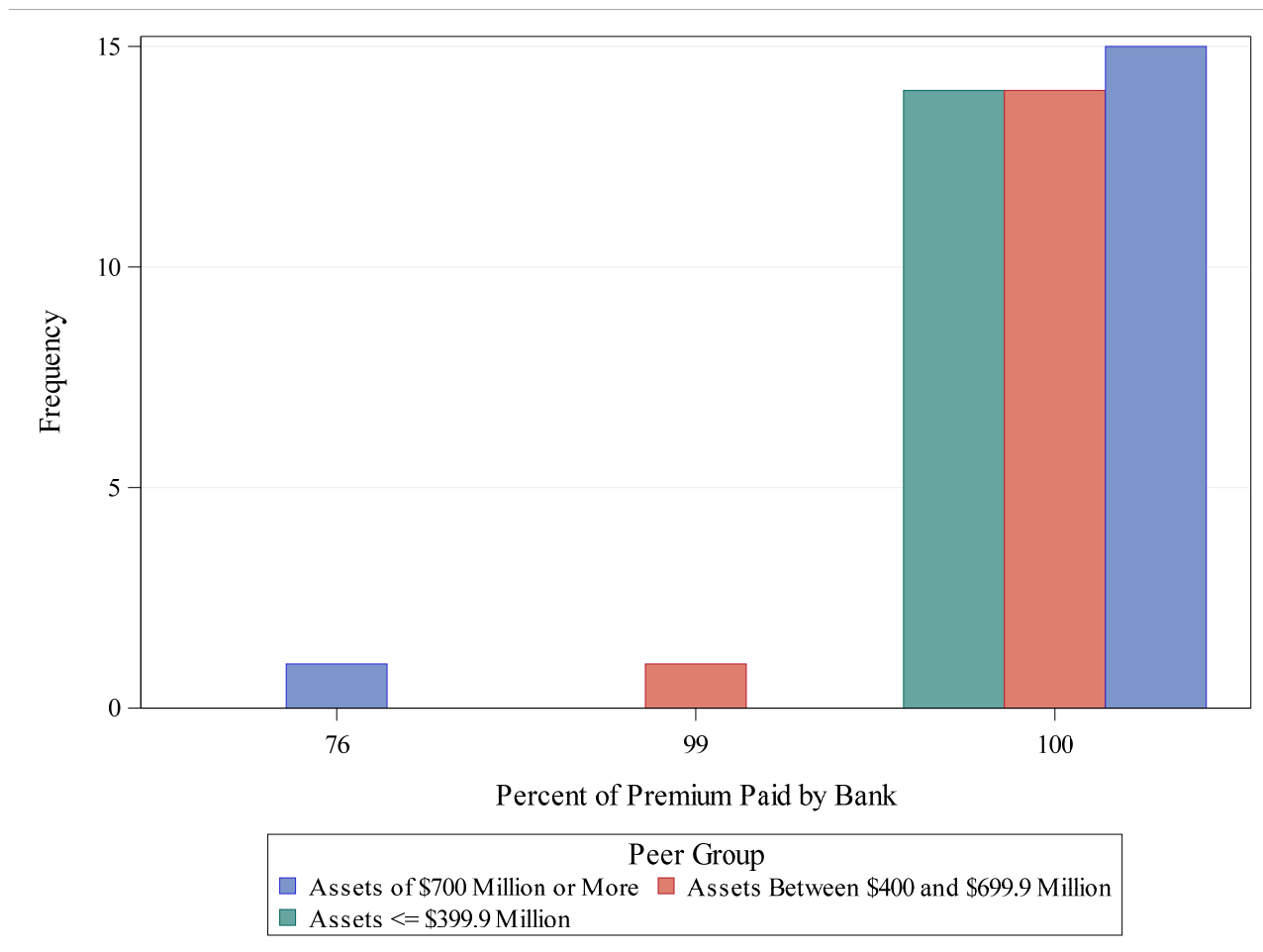
***Does Institution Offer Employees a Life Insurance Plan
By Peer Group***



***Does Institution Offer Employees a Life Insurance Plan
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Yes	14 31.1% 31.1% 100.0%	15 33.3% 33.3% 100.0%	16 35.6% 35.6% 100.0%	45 100.0%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

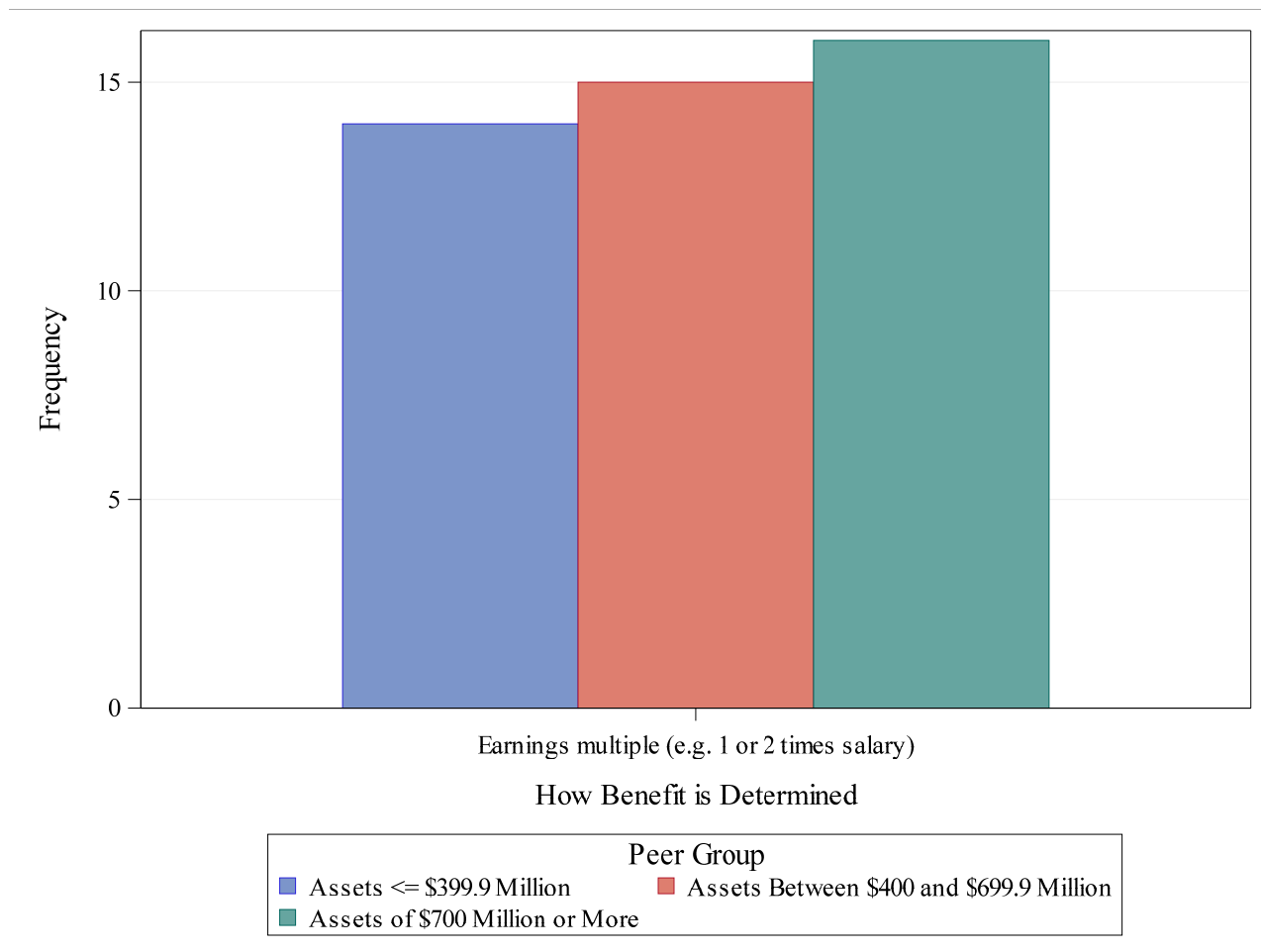
***Percent of Premium Paid by Bank for Employee Life Insurance Coverage
By Peer Group***



***Percent of Premium Paid by Bank for Employee Life Insurance Coverage
By Peer Group***

	Percent of Premium Paid by Bank				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	100.00	100.00	100.00	100.00
Assets Between \$400 and \$699.9 Million	15	100.00	100.00	100.00	99.93
Assets of \$700 Million or More	16	100.00	100.00	100.00	98.50

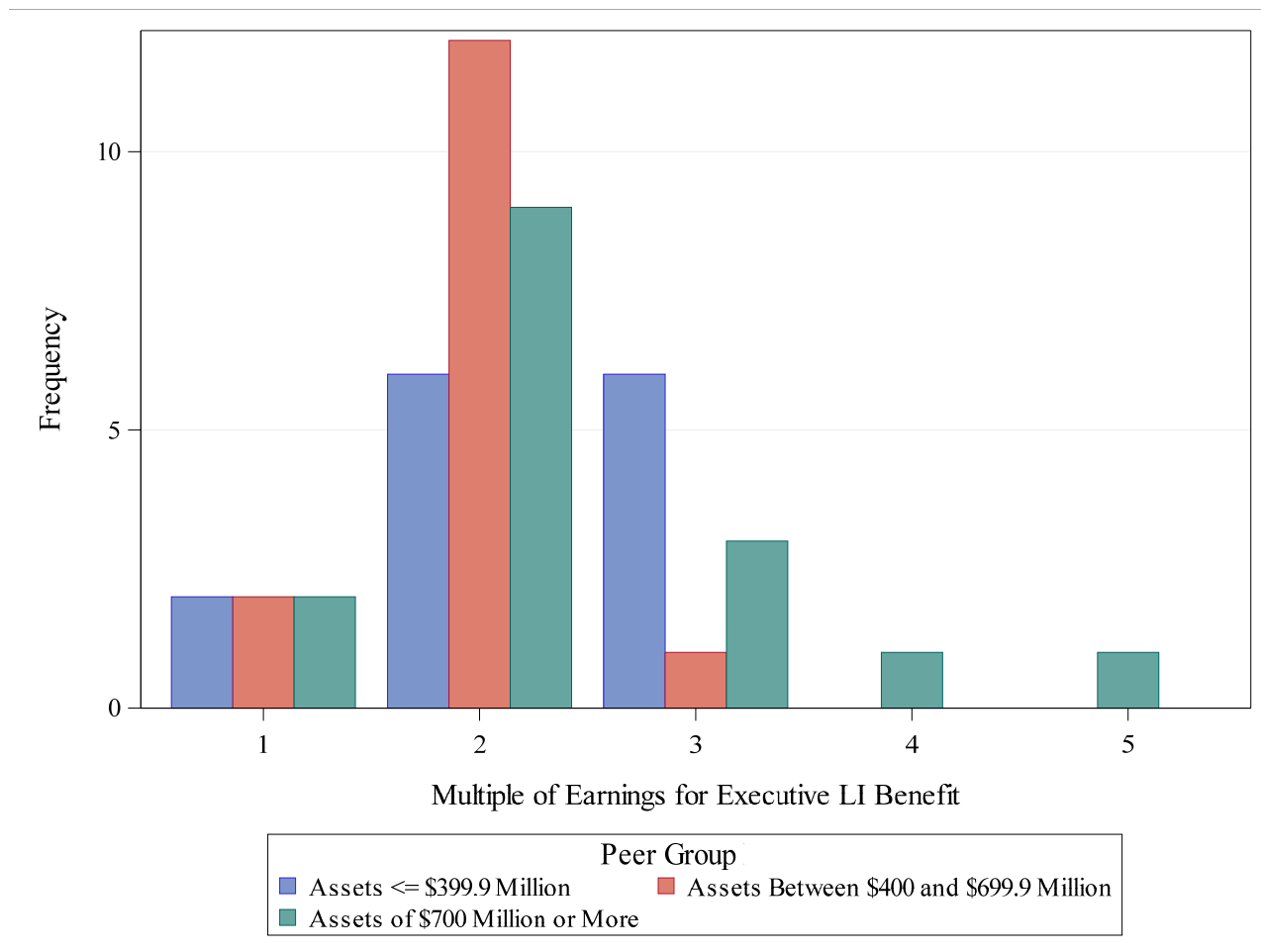
How is the Life Insurance Benefit Determined By Peer Group



How is the Life Insurance Benefit Determined By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Earnings multiple (e.g. 1 or 2 times salary)	14 31.1% 31.1% 100.0%	15 33.3% 33.3% 100.0%	16 35.6% 35.6% 100.0%	45 100.0%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

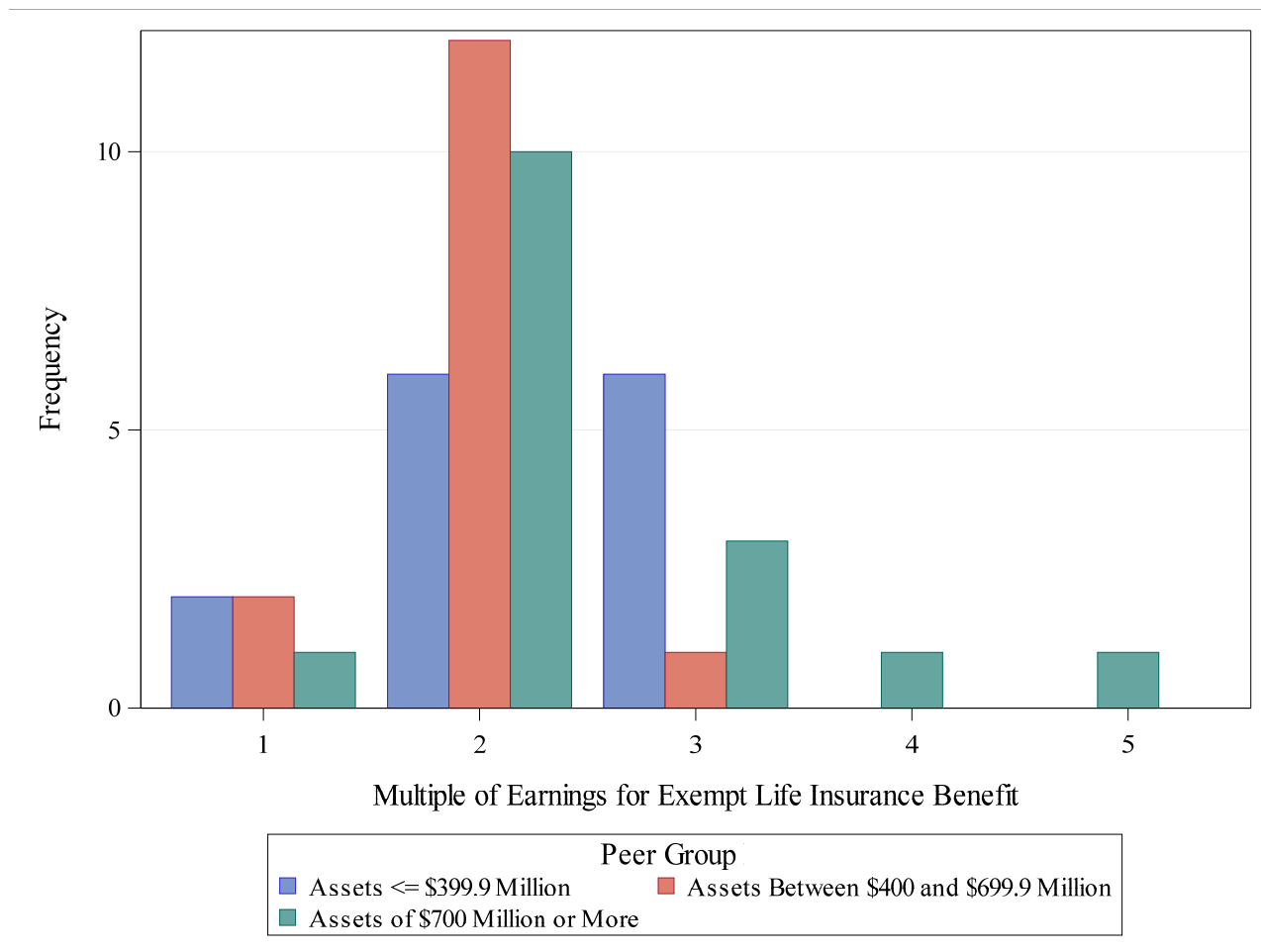
Average Multiple of Earnings for Determining Executive Life Insurance Benefit By Peer Group



Average Multiple of Earnings for Determining Executive Life Insurance Benefit By Peer Group

	Multiple of Earnings for Executive LI Benefit				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	2.00	2.00	3.00	2.29
Assets Between \$400 and \$699.9 Million	15	2.00	2.00	2.00	1.93
Assets of \$700 Million or More	16	2.00	2.00	3.00	2.38

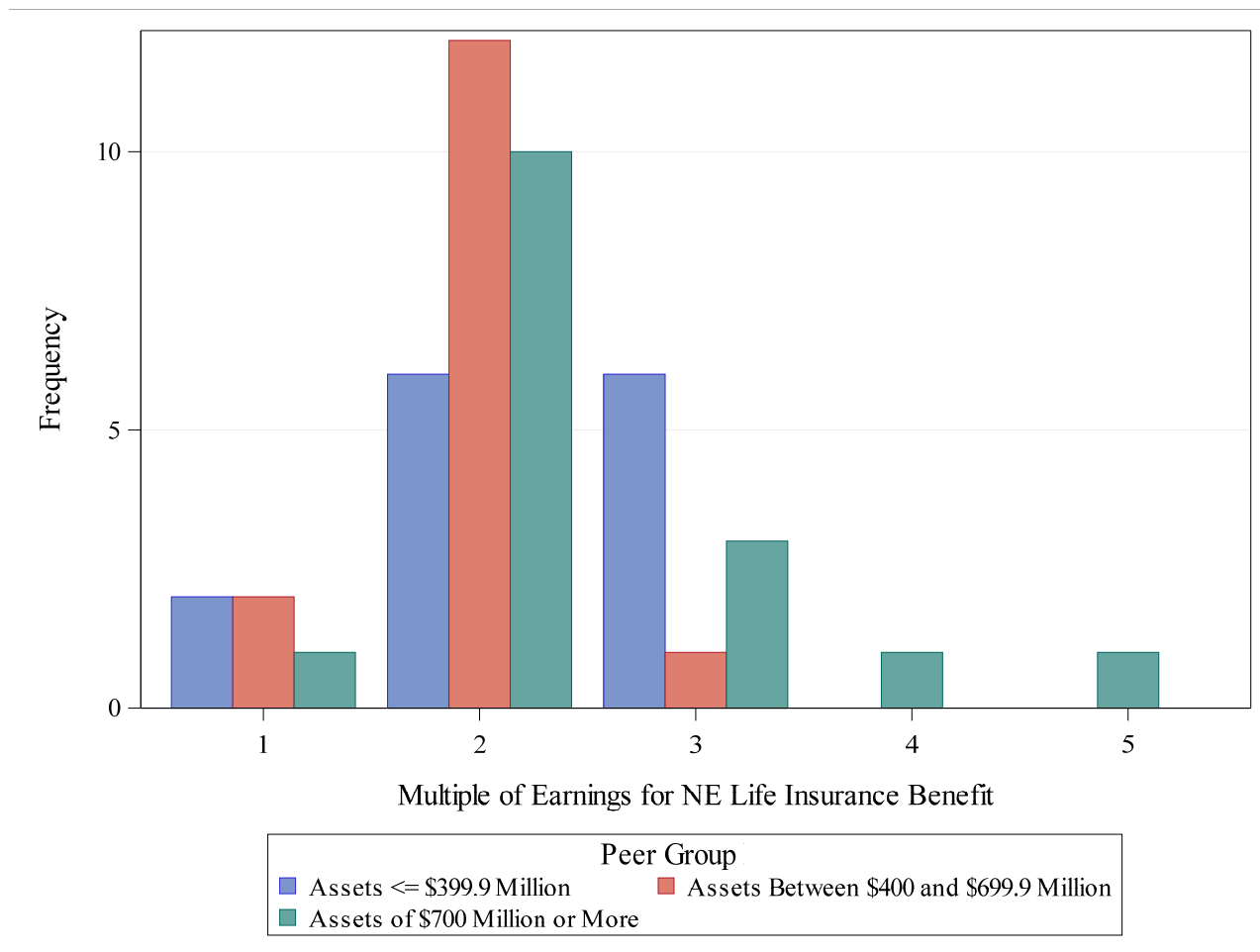
Average Multiple of Earnings for Determining Exempt Employee Life Insurance Benefit By Peer Group



Average Multiple of Earnings for Determining Exempt Employee Life Insurance Benefit By Peer Group

	Multiple of Earnings for Exempt Life Insurance Benefit				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	2.00	2.00	3.00	2.29
Assets Between \$400 and \$699.9 Million	15	2.00	2.00	2.00	1.93
Assets of \$700 Million or More	16	2.00	2.00	3.00	2.44

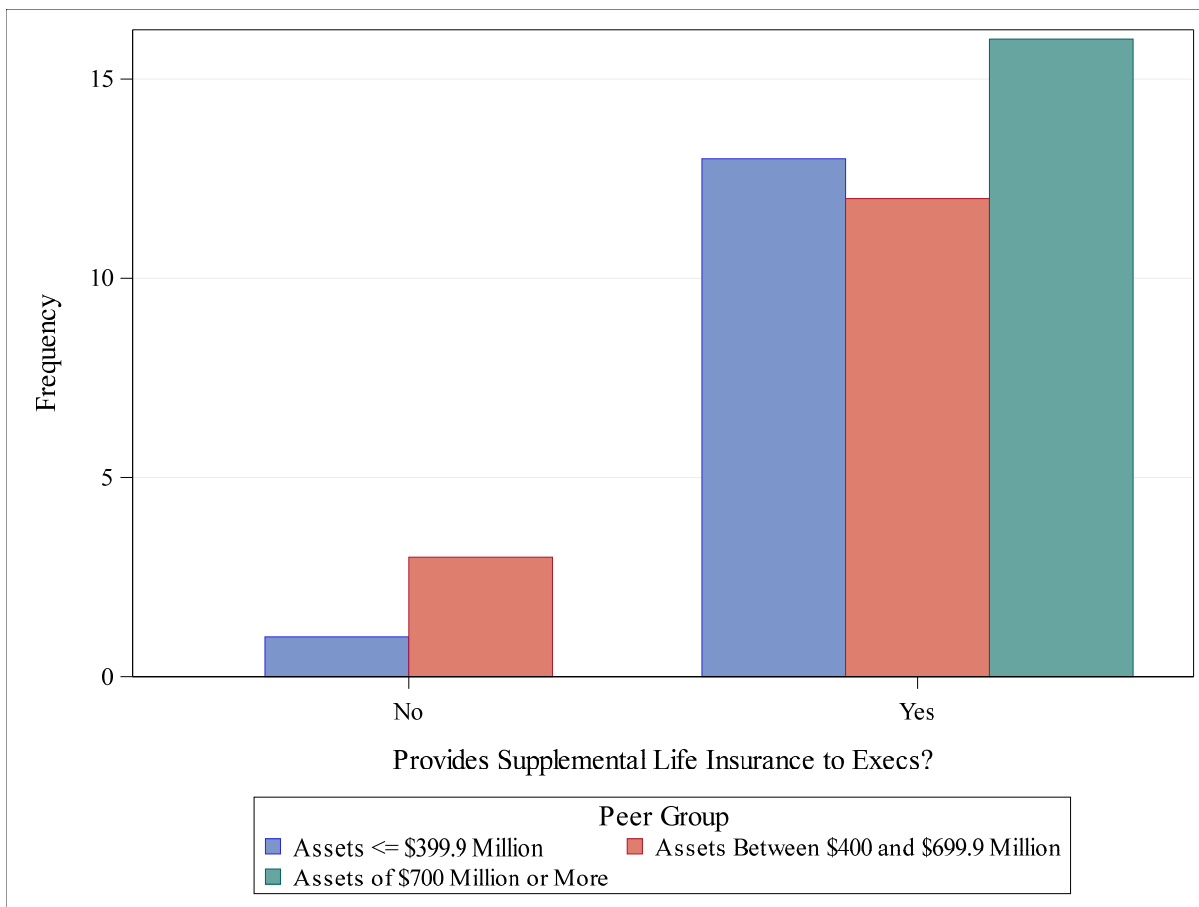
Average Multiple of Earnings for Determining NonExempt Employee Life Insurance Benefit By Peer Group



Average Multiple of Earnings for Determining NonExempt Employee Life Insurance Benefit By Peer Group

	Multiple of Earnings for NE Life Insurance Benefit				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	2.00	2.00	3.00	2.29
Assets Between \$400 and \$699.9 Million	15	2.00	2.00	2.00	1.93
Assets of \$700 Million or More	16	2.00	2.00	3.00	2.44

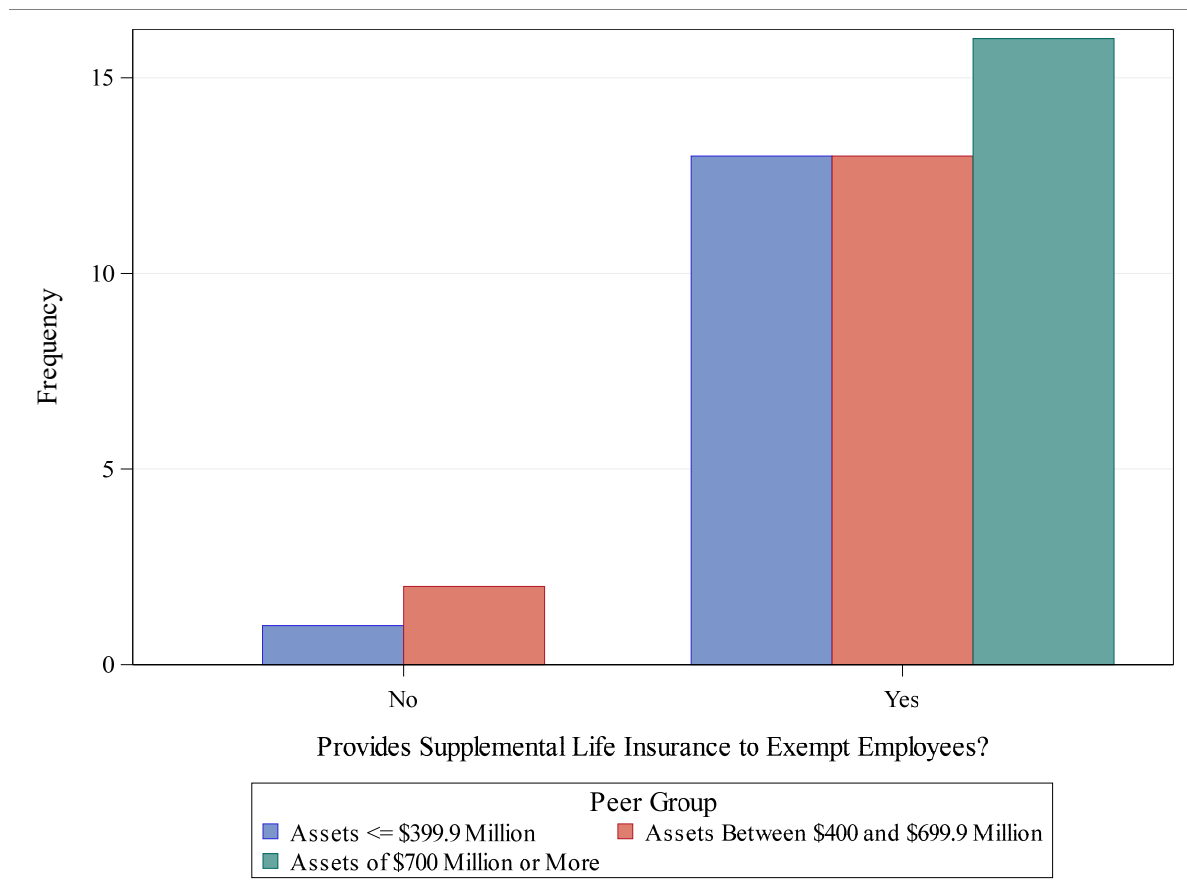
***Does Institution Provide Supplemental Life Insurance to Executives?
By Peer Group***



***Does Institution Provide Supplemental Life Insurance to Executives?
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	1 2.2% 25.0% 7.1%	3 6.7% 75.0% 20.0%	0 0.0% 0.0% 0.0%	4 8.9%
Yes	13 28.9% 31.7% 92.9%	12 26.7% 29.3% 80.0%	16 35.6% 39.0% 100.0%	41 91.1%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

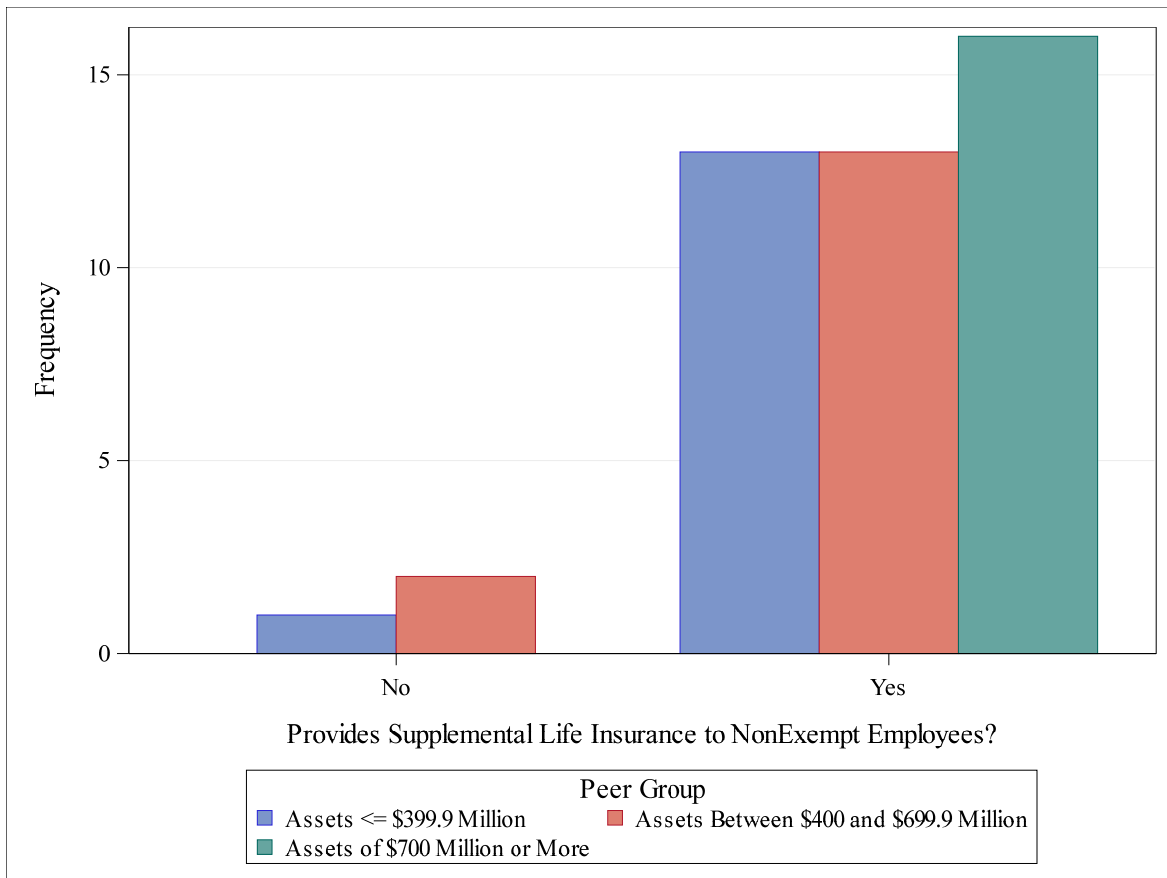
Does Institution Provide Supplemental Life Insurance to Exempt Employees? By Peer Group



Does Institution Provide Supplemental Life Insurance to Exempt Employees? By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	1 2.2% 33.3% 7.1%	2 4.4% 66.7% 13.3%	0 0.0% 0.0% 0.0%	3 6.7%
Yes	13 28.9% 31.0% 92.9%	13 28.9% 31.0% 86.7%	16 35.6% 38.1% 100.0%	42 93.3%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

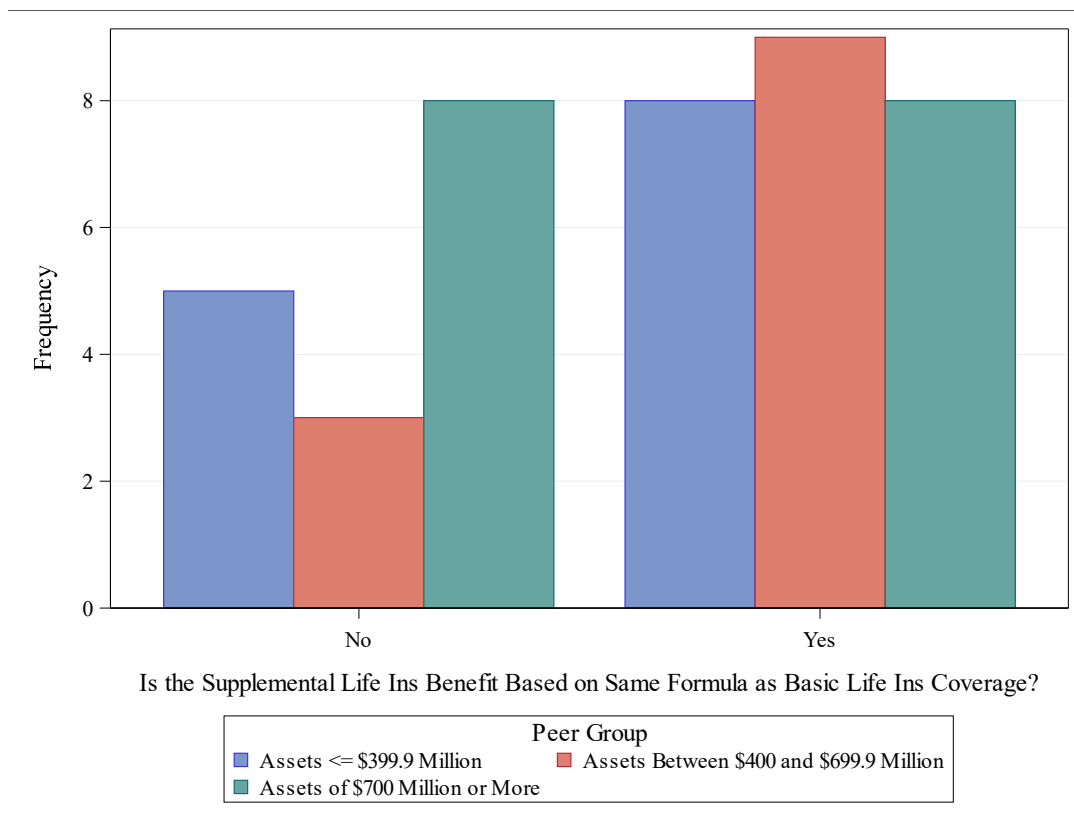
Does Institution Provide Supplemental Life Insurance to NonExempt Employees? By Peer Group



Does Institution Provide Supplemental Life Insurance to NonExempt Employees? By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	1 2.2% 33.3% 7.1%	2 4.4% 66.7% 13.3%	0 0.0% 0.0% 0.0%	3 6.7%
Yes	13 28.9% 31.0% 92.9%	13 28.9% 31.0% 86.7%	16 35.6% 38.1% 100.0%	42 93.3%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

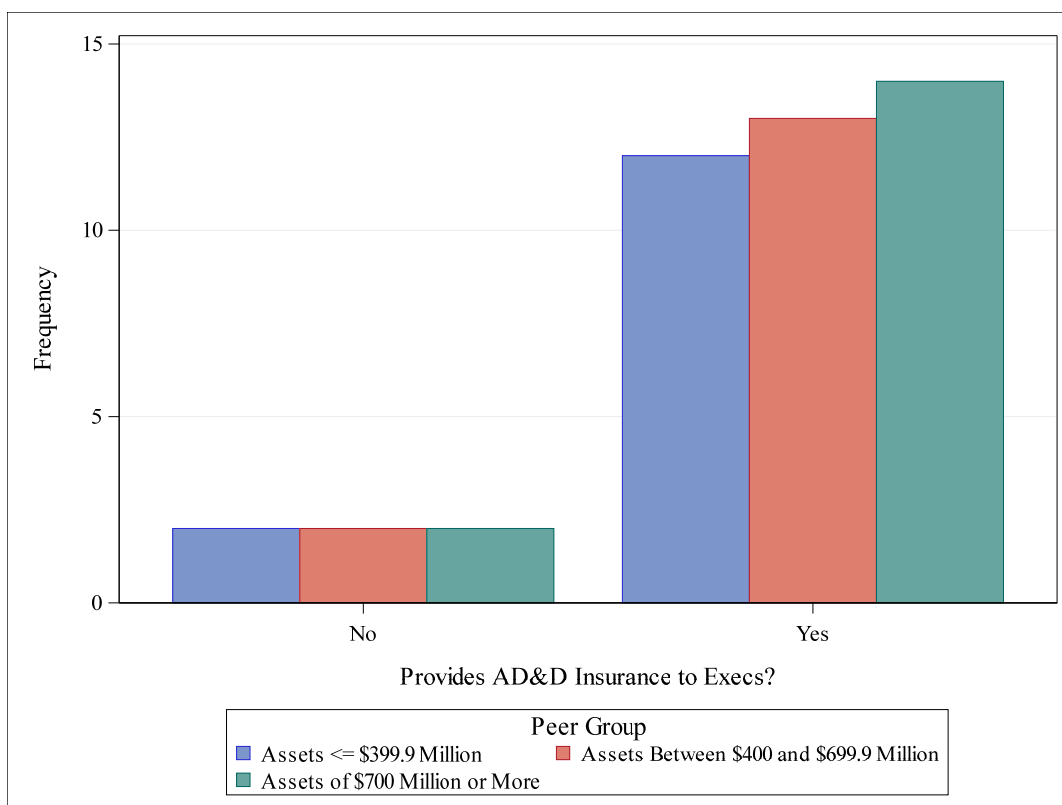
Is the Supplemental Life Ins Benefit Based on Same Formula as Basic Life Ins Coverage? By Peer Group



Is the Supplemental Life Ins Benefit Based on Same Formula as Basic Life Ins Coverage? By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	5 12.2% 31.3% 38.5%	3 7.3% 18.8% 25.0%	8 19.5% 50.0% 50.0%	16 39.0%
Yes	8 19.5% 32.0% 61.5%	9 22.0% 36.0% 75.0%	8 19.5% 32.0% 50.0%	25 61.0%
Total	13 31.7%	12 29.3%	16 39.0%	41 100.0%

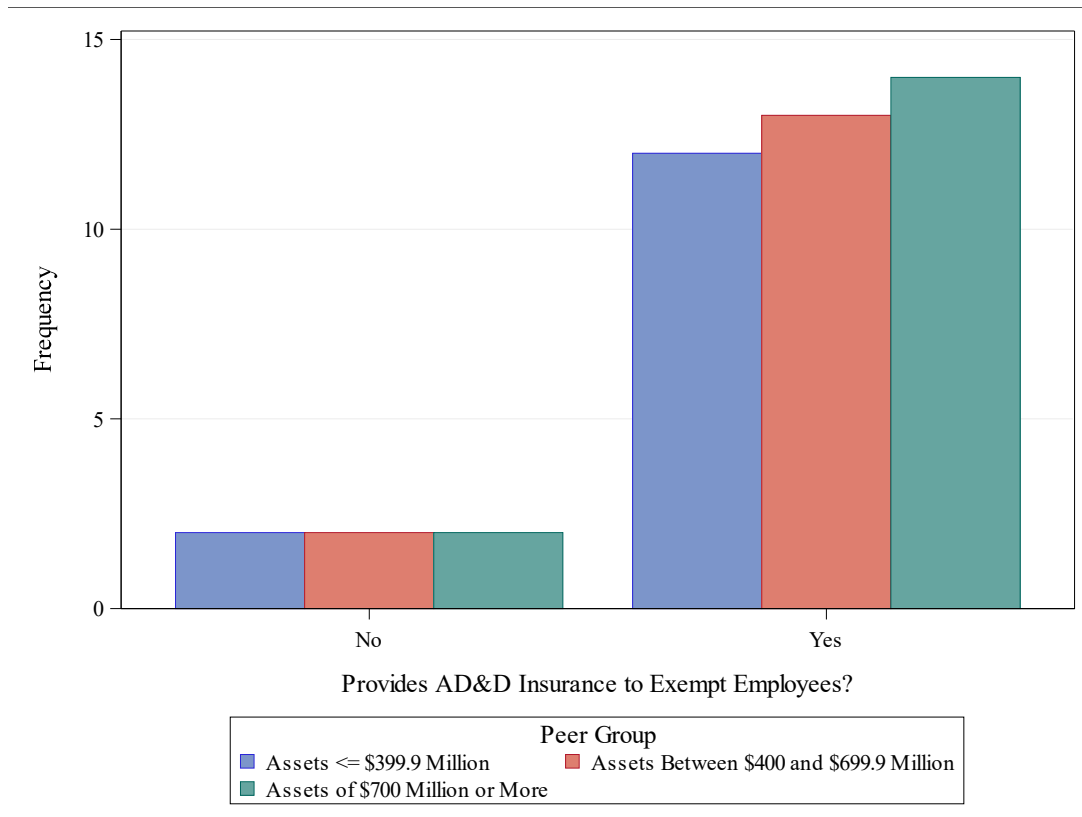
***Does Institution Provide Accidental Death & Dismemberment Insurance to Executives?
By Peer Group***



***Does Institution Provide Accidental Death & Dismemberment Insurance to Executives?
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	2 4.4% 33.3% 14.3%	2 4.4% 33.3% 13.3%	2 4.4% 33.3% 12.5%	6 13.3%
Yes	12 26.7% 30.8% 85.7%	13 28.9% 33.3% 86.7%	14 31.1% 35.9% 87.5%	39 86.7%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

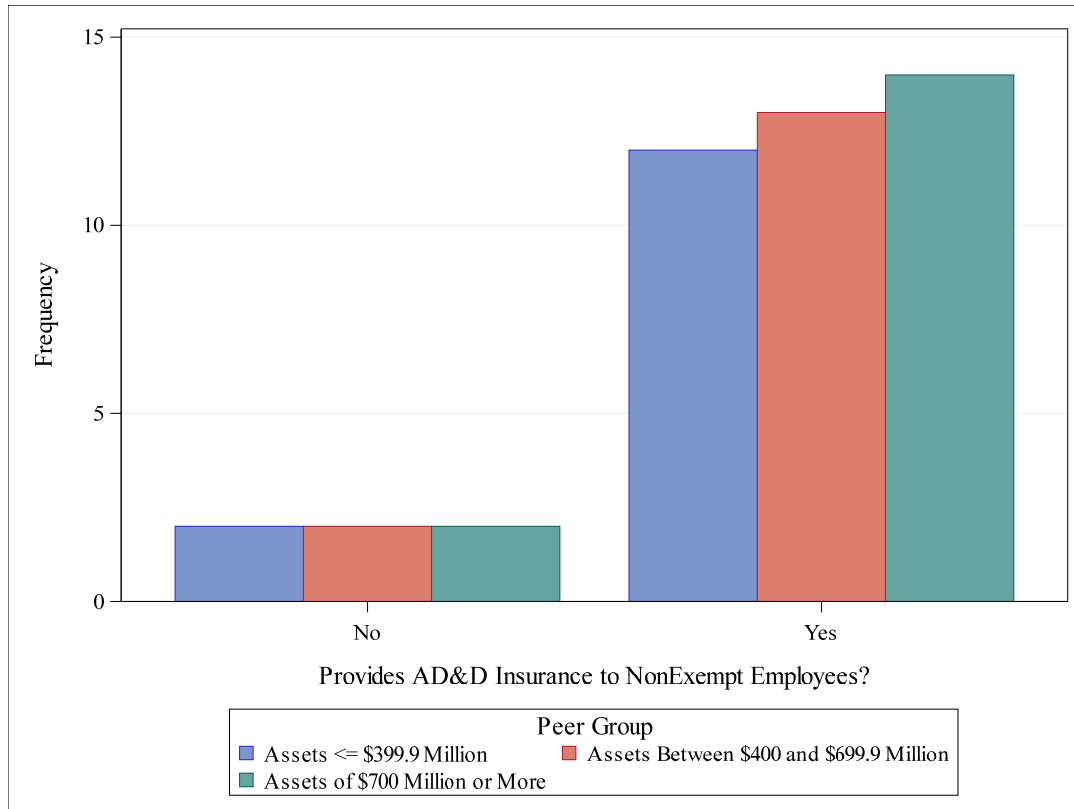
***Does Institution Provide Accidental Death & Dismemberment Insurance to Exempt Employees?
By Peer Group***



***Does Institution Provide Accidental Death & Dismemberment Insurance to Exempt Employees?
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	2 4.4% 33.3% 14.3%	2 4.4% 33.3% 13.3%	2 4.4% 33.3% 12.5%	6 13.3%
Yes	12 26.7% 30.8% 85.7%	13 28.9% 33.3% 86.7%	14 31.1% 35.9% 87.5%	39 86.7%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

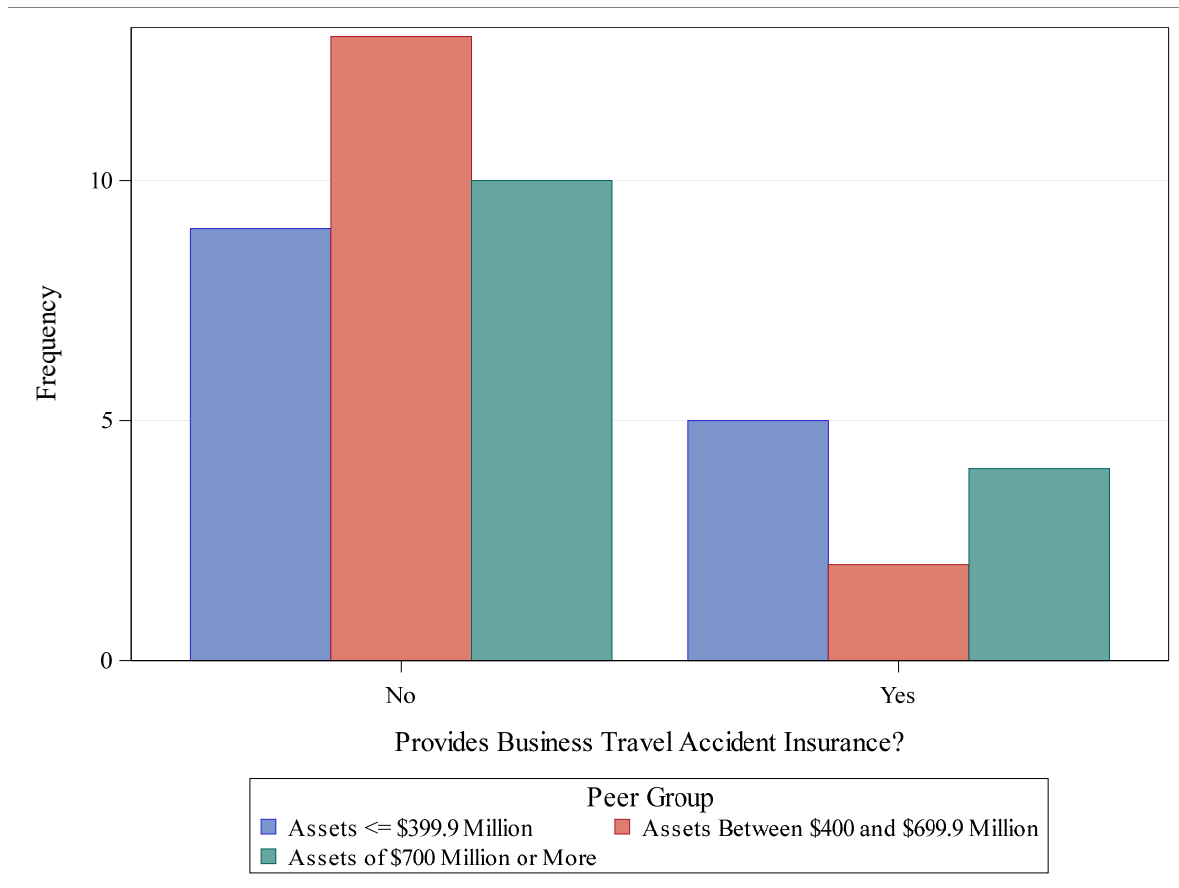
***Does Institution Provide Accidental Death & Dismemberment Insurance to NonExempt Employees?
By Peer Group***



***Does Institution Provide Accidental Death & Dismemberment Insurance to NonExempt Employees?
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	2 4.4% 33.3% 14.3%	2 4.4% 33.3% 13.3%	2 4.4% 33.3% 12.5%	6 13.3%
Yes	12 26.7% 30.8% 85.7%	13 28.9% 33.3% 86.7%	14 31.1% 35.9% 87.5%	39 86.7%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

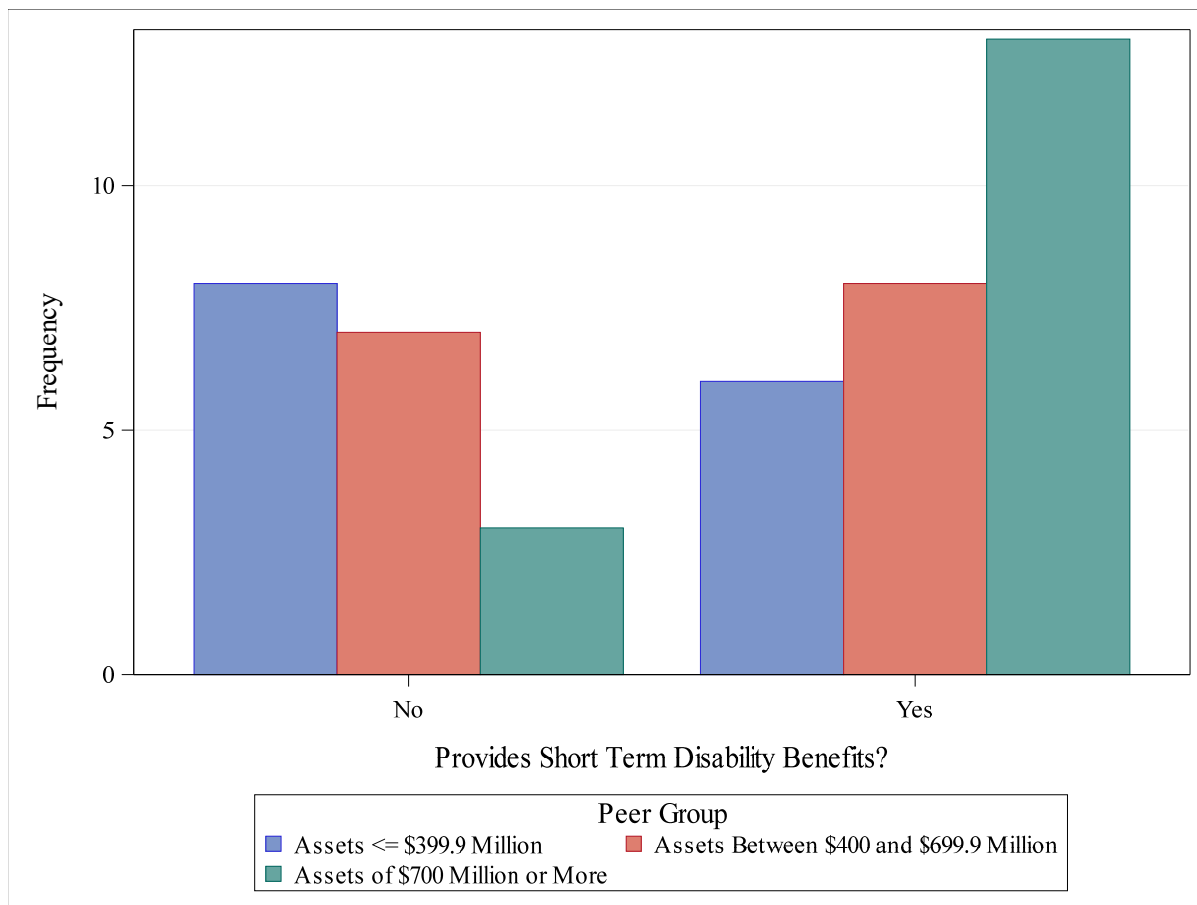
***Does Institution Provide Business Travel Accident Insurance?
By Peer Group***



***Does Institution Provide Business Travel Accident Insurance?
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	9 20.9% 28.1% 64.3%	13 30.2% 40.6% 86.7%	10 23.3% 31.3% 71.4%	32 74.4%
Yes	5 11.6% 45.5% 35.7%	2 4.7% 18.2% 13.3%	4 9.3% 36.4% 28.6%	11 25.6%
Total	14 32.6%	15 34.9%	14 32.6%	43 100.0%

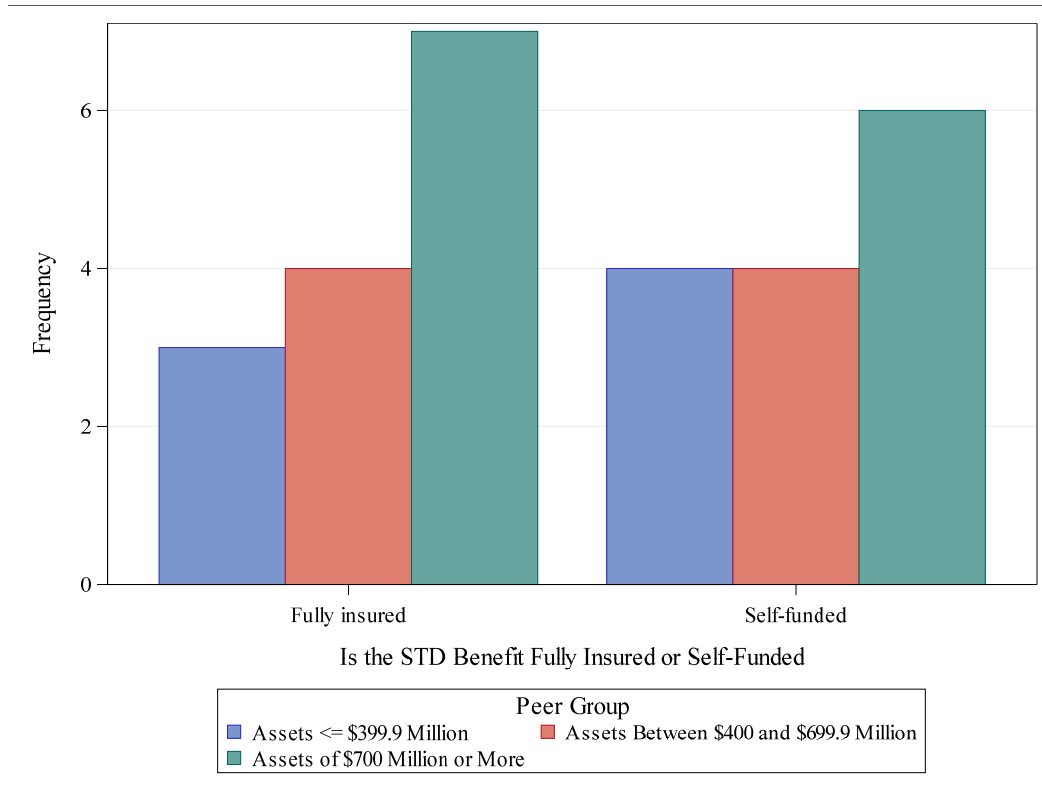
***Does Institution Provide Short Term Disability Benefits?
By Peer Group***



***Does Institution Provide Short Term Disability Benefits?
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	8 17.8% 44.4% 57.1%	7 15.6% 38.9% 46.7%	3 6.7% 16.7% 18.8%	18 40.0%
Yes	6 13.3% 22.2% 42.9%	8 17.8% 29.6% 53.3%	13 28.9% 48.1% 81.3%	27 60.0%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

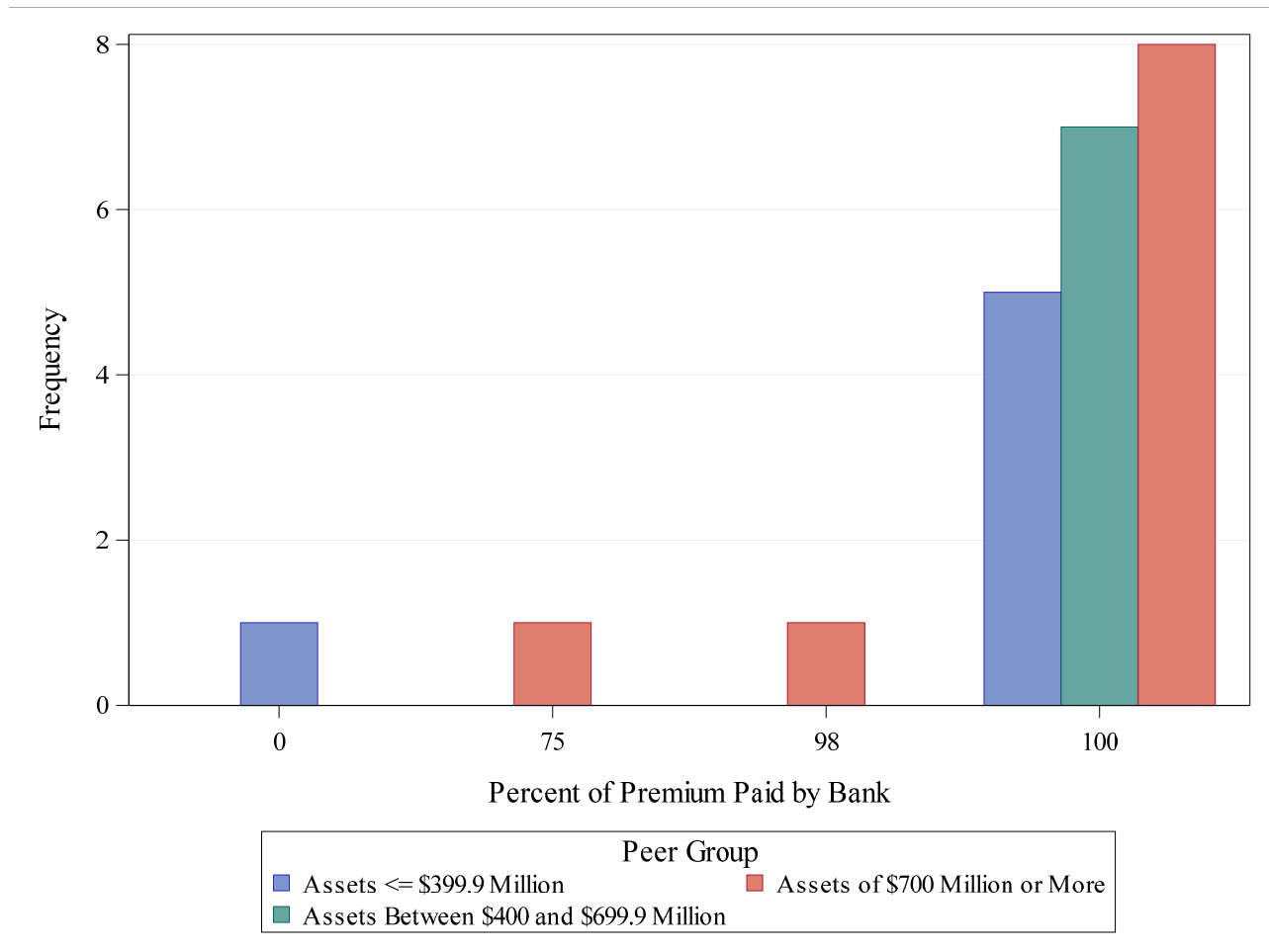
Is the STD Benefit Fully Insured or Self-Funded? By Peer Group



Is the STD Benefit Fully Insured or Self-Funded? By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Fully insured	3 10.7% 21.4% 42.9%	4 14.3% 28.6% 50.0%	7 25.0% 50.0% 53.8%	14 50.0%
Self-funded	4 14.3% 28.6% 57.1%	4 14.3% 28.6% 50.0%	6 21.4% 42.9% 46.2%	14 50.0%
Total	7 25.0%	8 28.6%	13 46.4%	28 100.0%

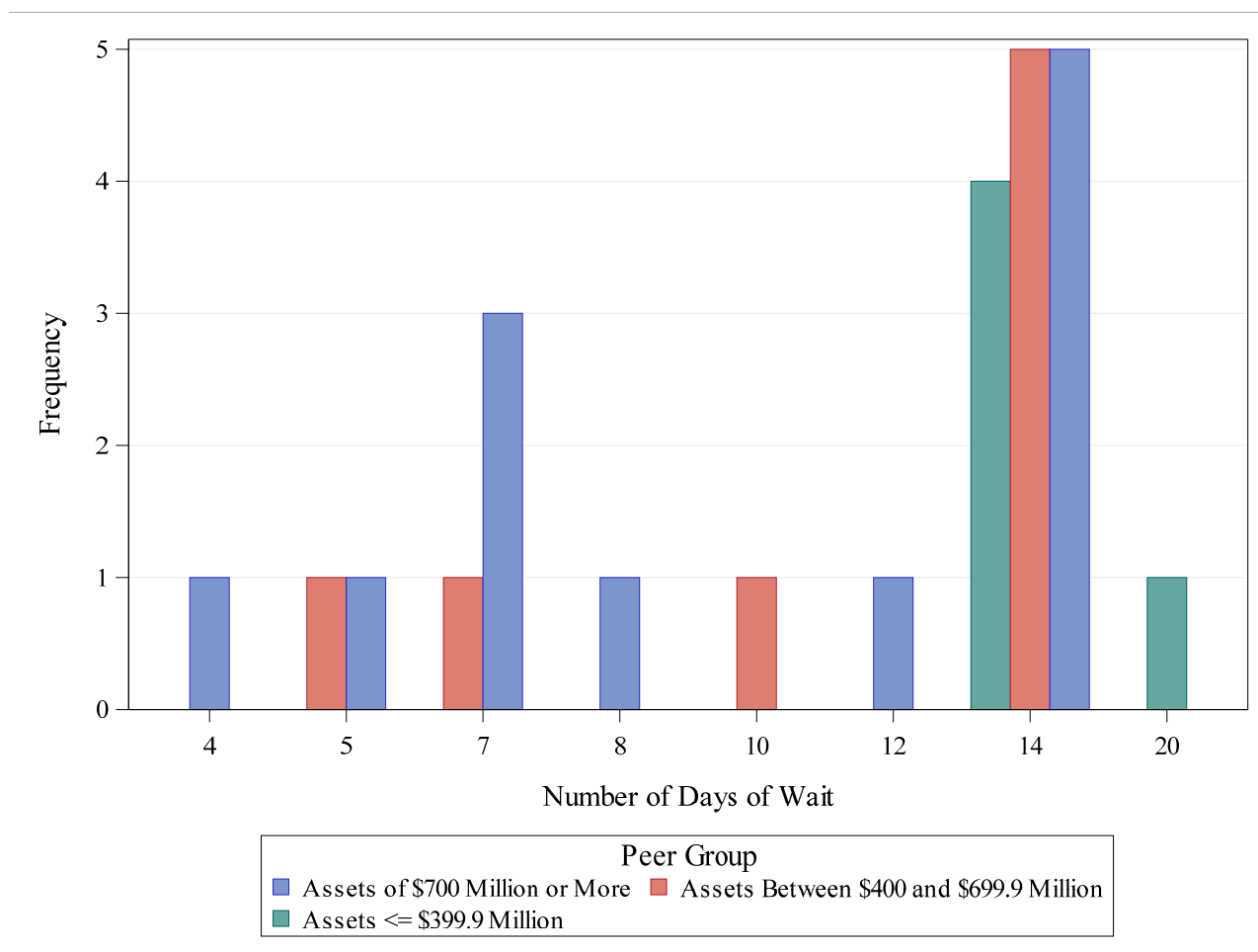
***Percent of Premium Paid by Bank for Short Term Disability Benefits
By Peer Group***



***Percent of Premium Paid by Bank for Short Term Disability Benefits
By Peer Group***

	Percent of Premium Paid by Bank				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	100.00	100.00	100.00	83.33
Assets Between \$400 and \$699.9 Million	7	100.00	100.00	100.00	100.00
Assets of \$700 Million or More	10	100.00	100.00	100.00	97.30

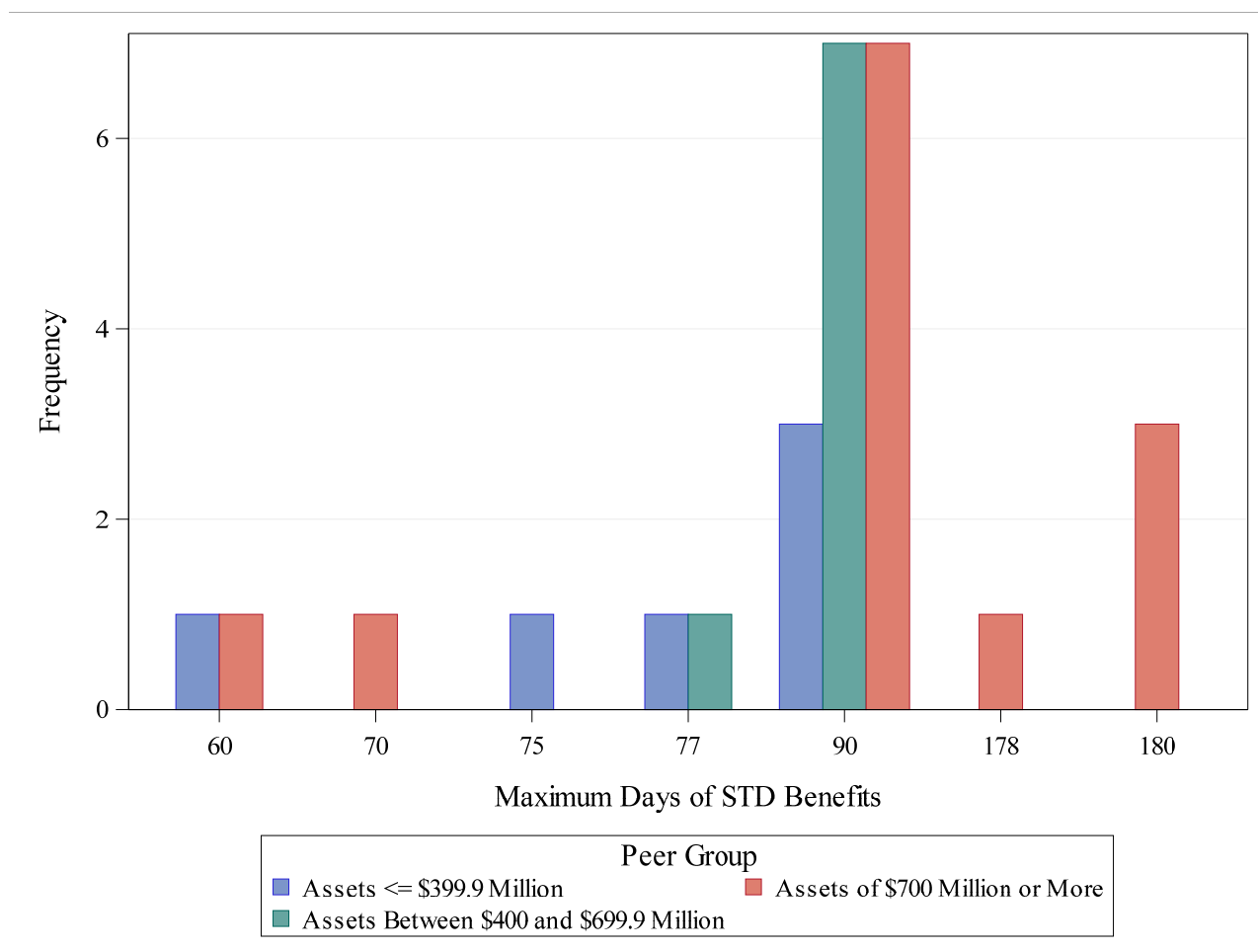
***Wait Time in Days for Short Term Disability Benefits to Begin
By Peer Group***



***Wait Time in Days for Short Term Disability Benefits to Begin
By Peer Group***

	Number of Days of Wait				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	5	14.00	14.00	14.00	15.20
Assets Between \$400 and \$699.9 Million	8	8.50	14.00	14.00	11.50
Assets of \$700 Million or More	12	7.00	10.00	14.00	10.00

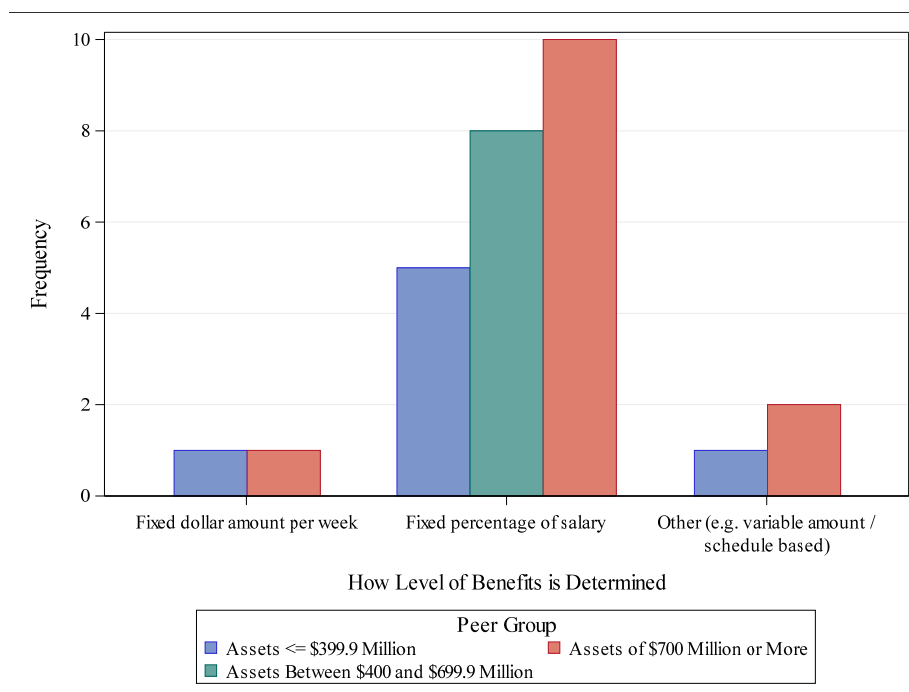
Maximum Number of Days of Short-Term Disability Benefits By Peer Group



Maximum Number of Days of Short-Term Disability Benefits By Peer Group

	Maximum Days of STD Benefits				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	75.00	83.50	90.00	80.33
Assets Between \$400 and \$699.9 Million	8	90.00	90.00	90.00	88.38
Assets of \$700 Million or More	13	90.00	90.00	178.00	113.69

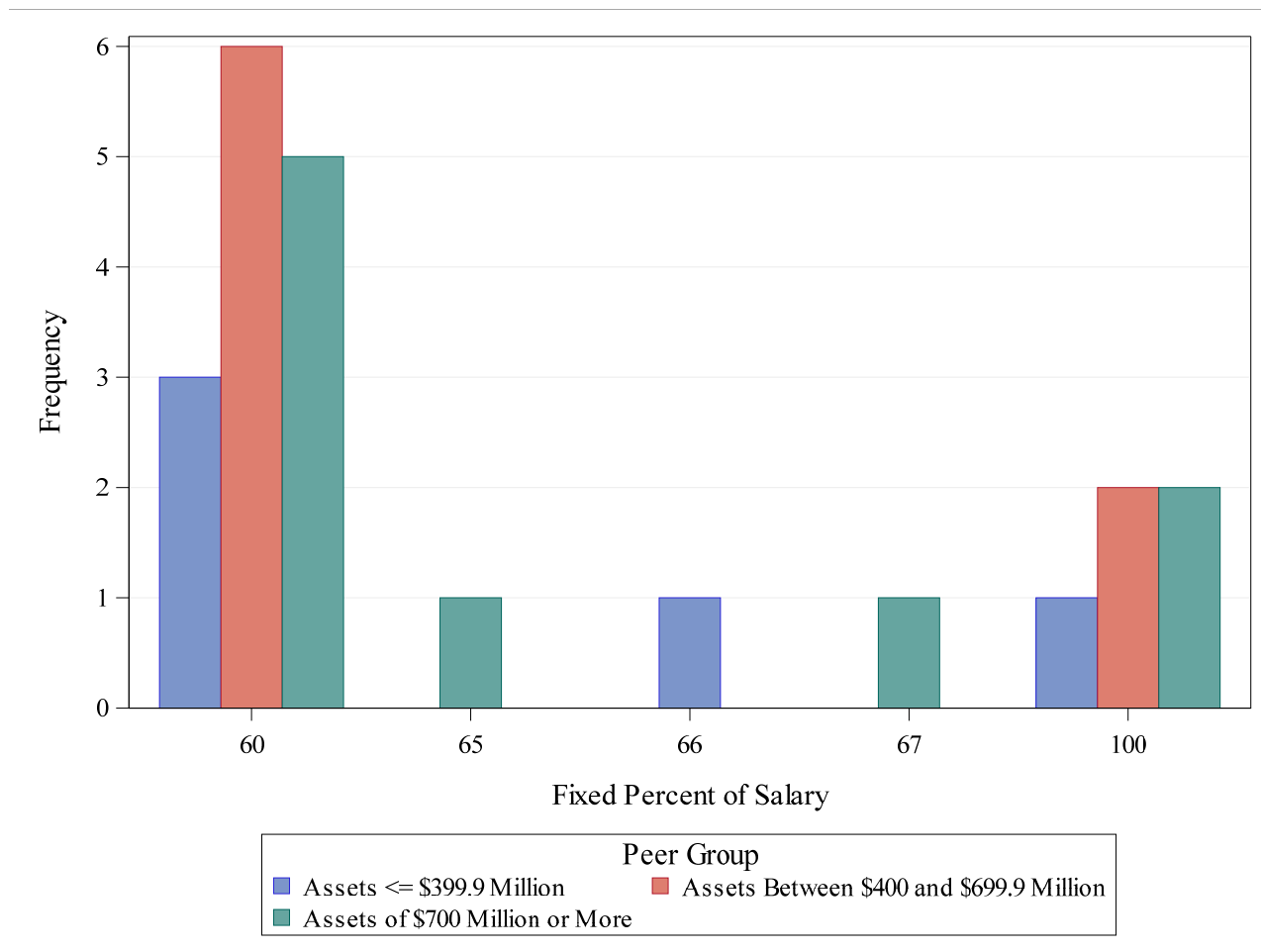
How the Level of Short-Term Disability Benefits is Determined By Peer Group



How the Level of Short-Term Disability Benefits is Determined By Peer Group

Count Overall % Row % Col %	Assets ≤ \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Fixed dollar amount per week	1 3.6% 50.0% 14.3%	0 0.0% 0.0% 0.0%	1 3.6% 50.0% 7.7%	2 7.1%
Fixed percentage of salary	5 17.9% 21.7% 71.4%	8 28.6% 34.8% 100.0%	10 35.7% 43.5% 76.9%	23 82.1%
Other (e.g. variable amount / schedule based)	1 3.6% 33.3% 14.3%	0 0.0% 0.0% 0.0%	2 7.1% 66.7% 15.4%	3 10.7%
Total	7 25.0%	8 28.6%	13 46.4%	28 100.0%

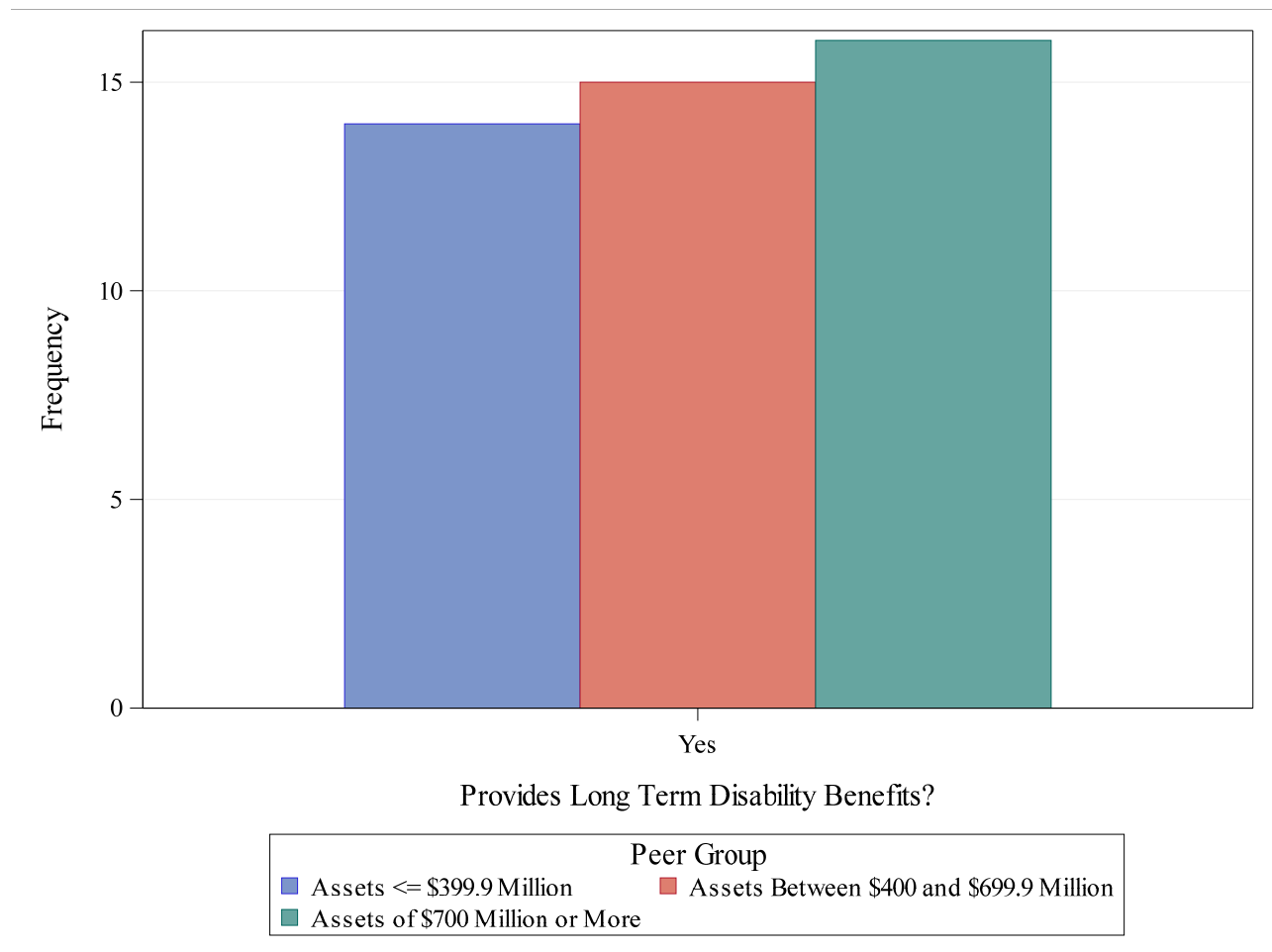
***Fixed Percent of Salary as Short-Term Disability Benefits Where Applicable
By Peer Group***



***Fixed Percent of Salary as Short-Term Disability Benefits Where Applicable
By Peer Group***

	Fixed Percent of Salary				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	5	60.00	60.00	66.00	69.20
Assets Between \$400 and \$699.9 Million	8	60.00	60.00	80.00	70.00
Assets of \$700 Million or More	9	60.00	60.00	67.00	70.22

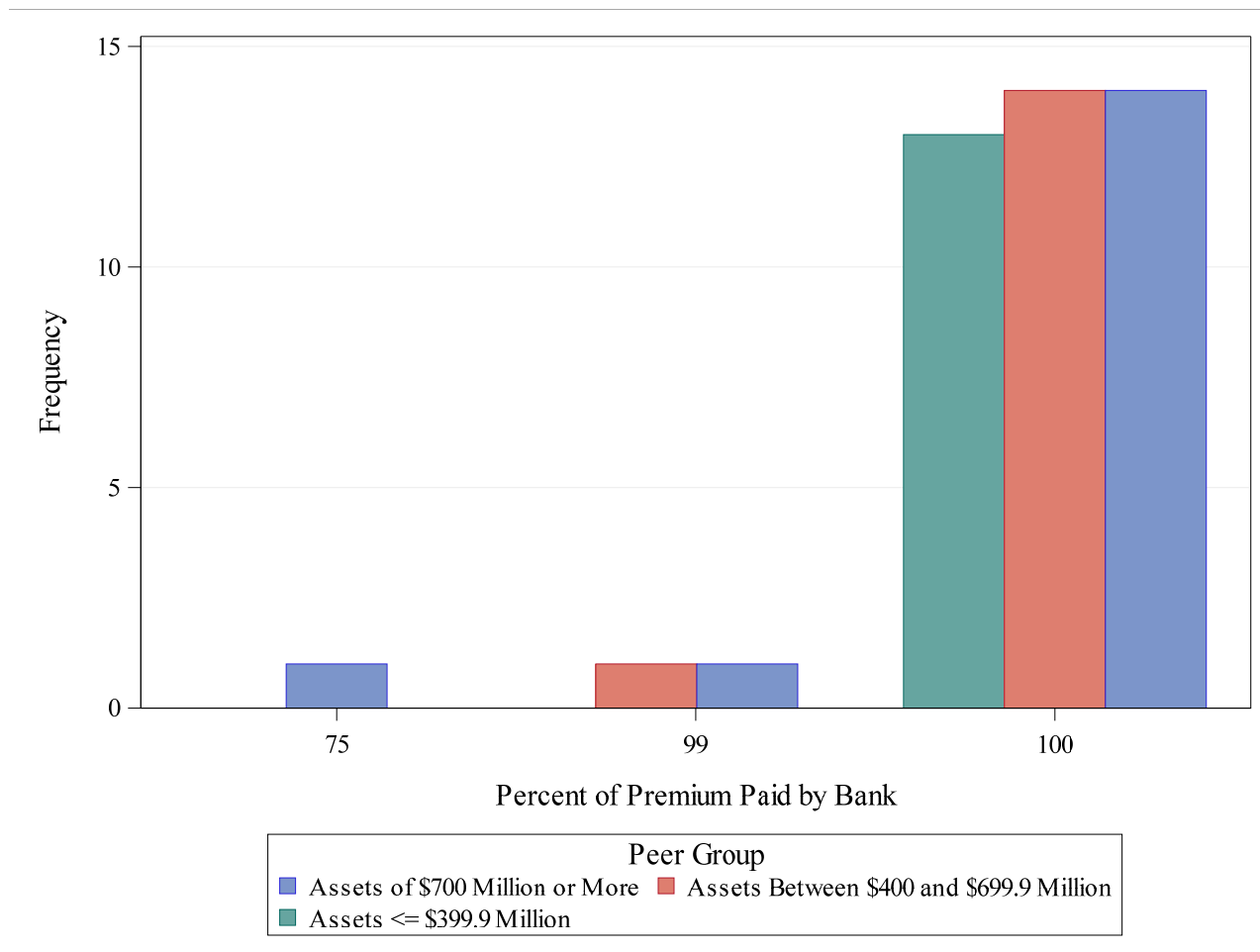
***Does Institution Provide Long-Term Disability Benefits?
By Peer Group***



***Does Institution Provide Long-Term Disability Benefits?
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Yes	14 31.1% 31.1% 100.0%	15 33.3% 33.3% 100.0%	16 35.6% 35.6% 100.0%	45 100.0%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

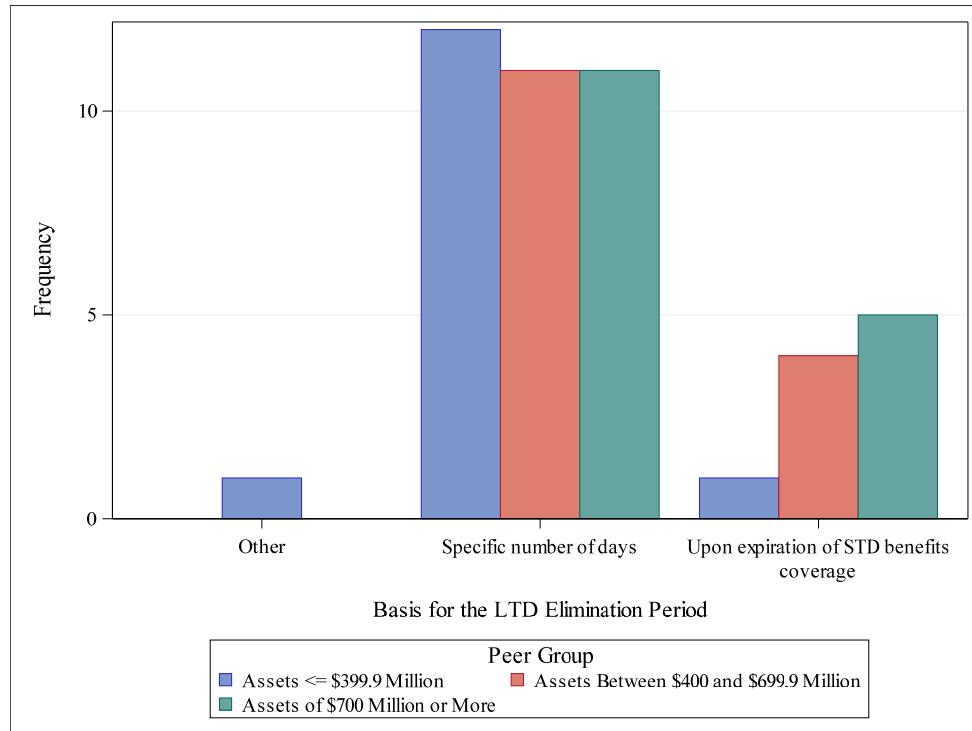
***Percent of Premium Paid by Bank for Long-Term Disability Coverage
By Peer Group***



***Percent of Premium Paid by Bank for Long-Term Disability Coverage
By Peer Group***

	Percent of Premium Paid by Bank				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	100.00	100.00	100.00	100.00
Assets Between \$400 and \$699.9 Million	15	100.00	100.00	100.00	99.93
Assets of \$700 Million or More	16	100.00	100.00	100.00	98.38

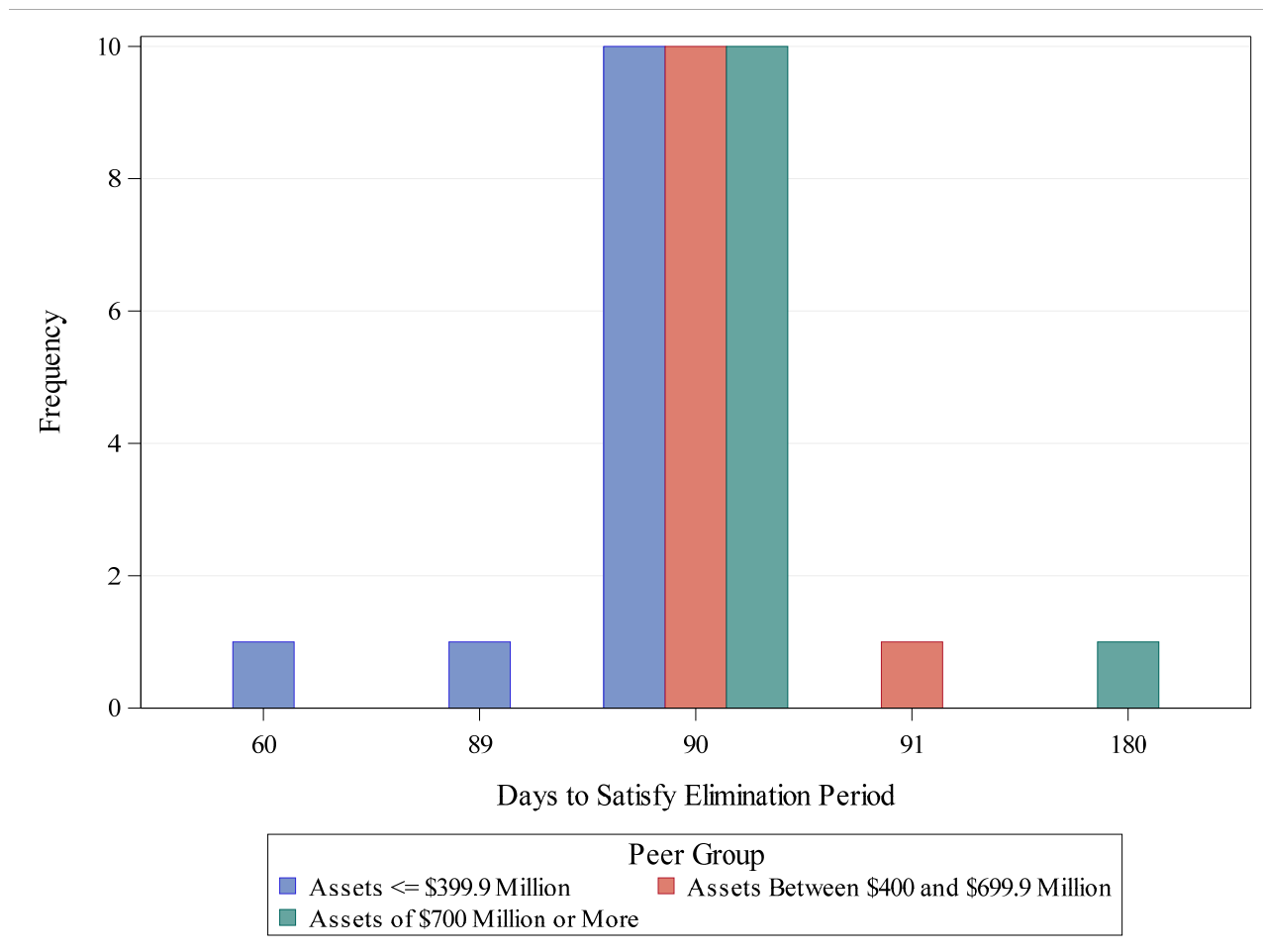
What is the Basis for the Elimination Period for the Long-Term Disability Benefits? By Peer Group



What is the Basis for the Elimination Period for the Long-Term Disability Benefits? By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Other	1 2.2% 100.0% 7.1%	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	1 2.2%
Specific number of days	12 26.7% 35.3% 85.7%	11 24.4% 32.4% 73.3%	11 24.4% 32.4% 68.8%	34 75.6%
Upon expiration of STD benefits coverage	1 2.2% 10.0% 7.1%	4 8.9% 40.0% 26.7%	5 11.1% 50.0% 31.3%	10 22.2%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

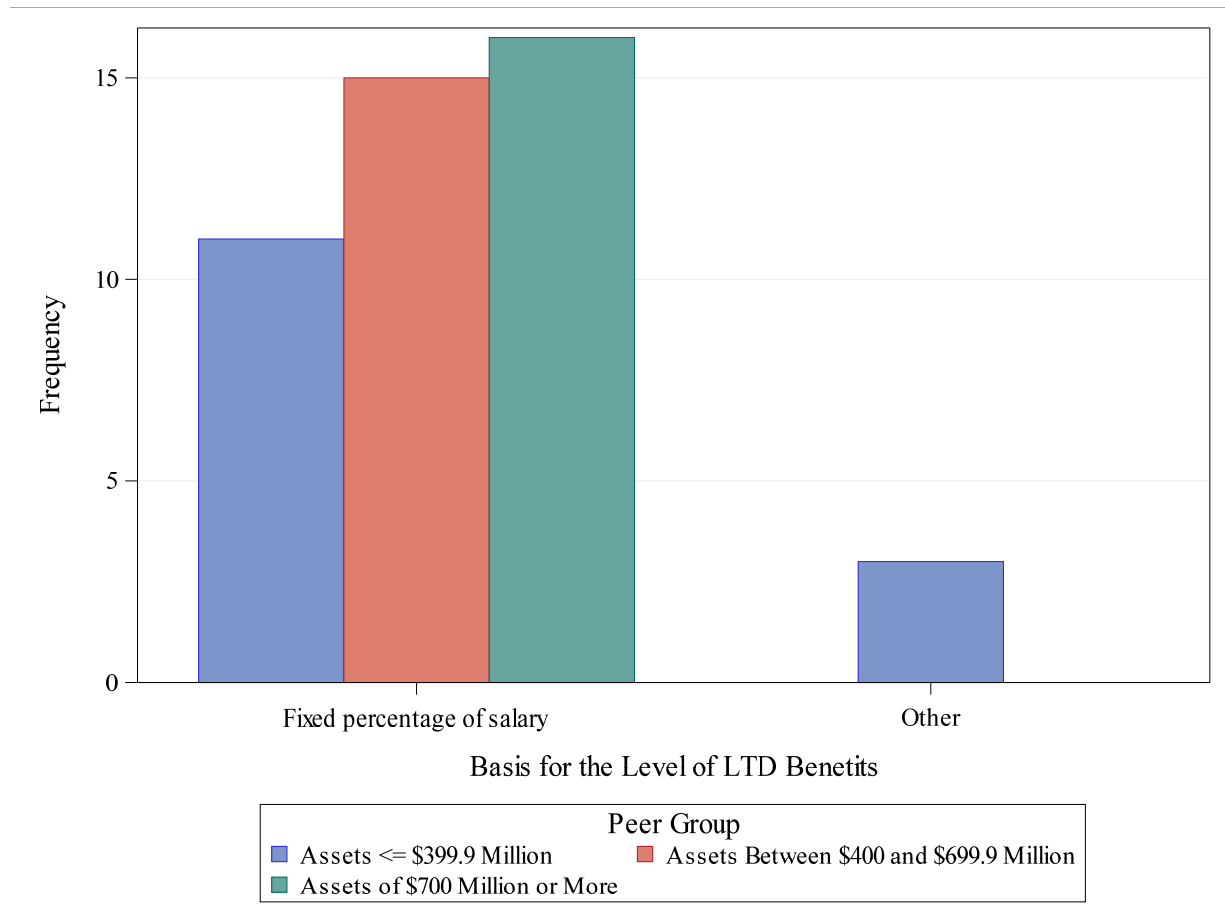
Number of Days to Satisfy Elimination Period for Long-Term Disability Benefits By Peer Group



Number of Days to Satisfy Elimination Period for Long-Term Disability Benefits By Peer Group

	Days to Satisfy Elimination Period				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	90.00	90.00	90.00	87.42
Assets Between \$400 and \$699.9 Million	11	90.00	90.00	90.00	90.09
Assets of \$700 Million or More	11	90.00	90.00	90.00	98.18

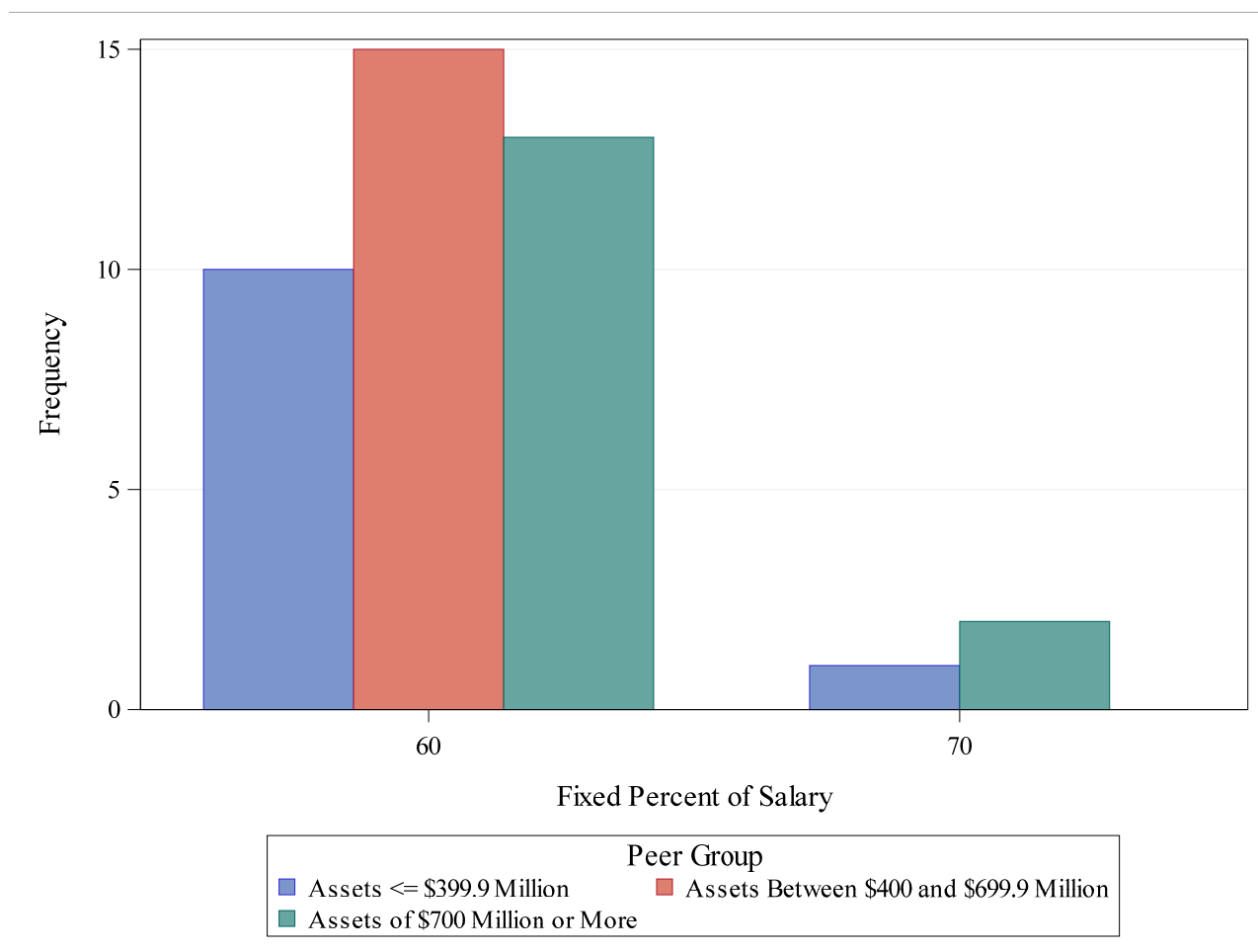
What is the Basis for the Level of Long-Term Disability Benefits? By Peer Group



What is the Basis for the Level of Long-Term Disability Benefits? By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Fixed percentage of salary	11 24.4% 26.2% 78.6%	15 33.3% 35.7% 100.0%	16 35.6% 38.1% 100.0%	42 93.3%
Other	3 6.7% 100.0% 21.4%	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	3 6.7%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

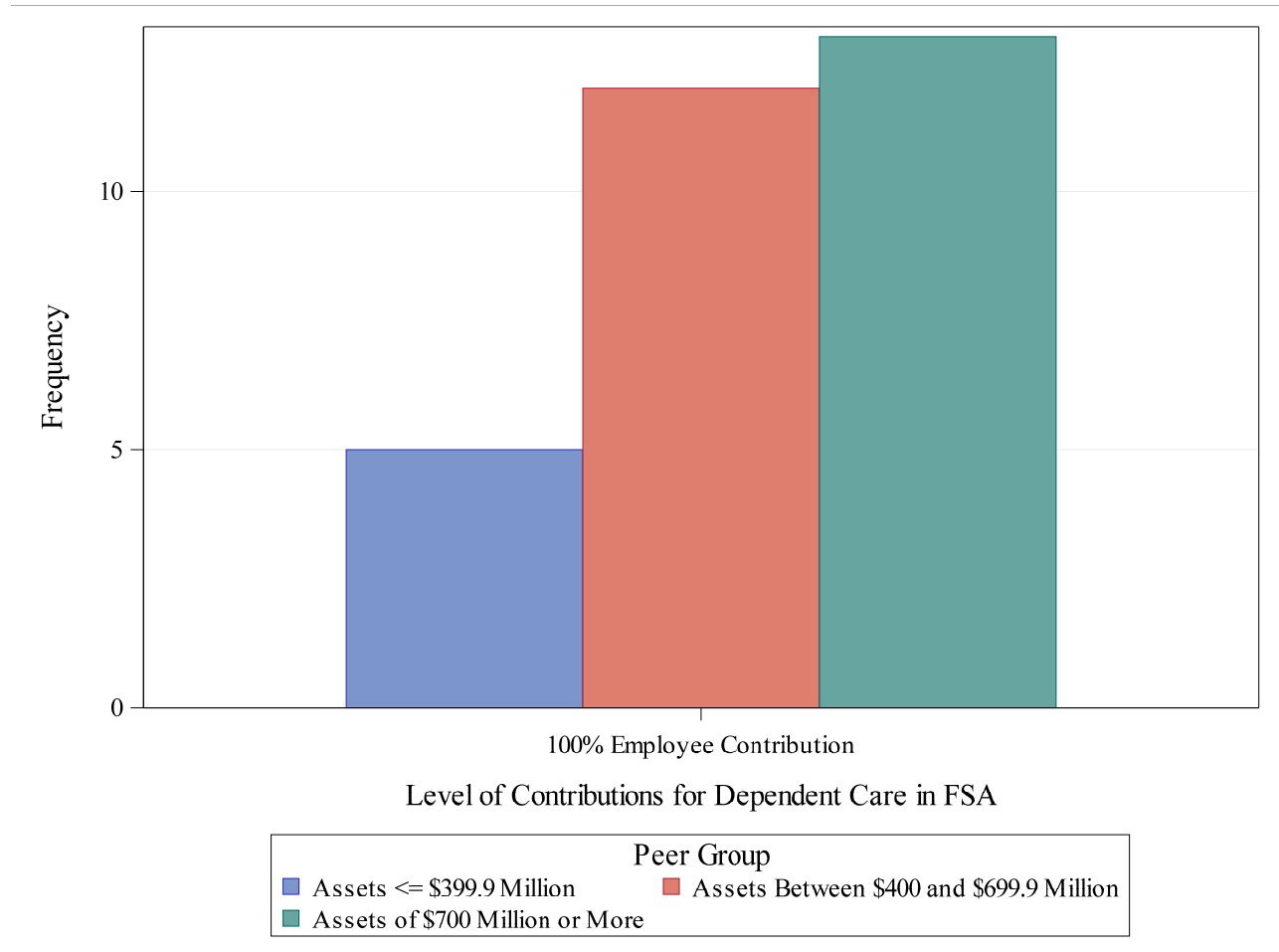
***Fixed Percent of Salary as Long-Term Disability Benefits, Where Applicable
By Peer Group***



***Fixed Percent of Salary as Long-Term Disability Benefits, Where Applicable
By Peer Group***

	Fixed Percent of Salary				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	11	60.00	60.00	60.00	60.91
Assets Between \$400 and \$699.9 Million	15	60.00	60.00	60.00	60.00
Assets of \$700 Million or More	15	60.00	60.00	60.00	61.33

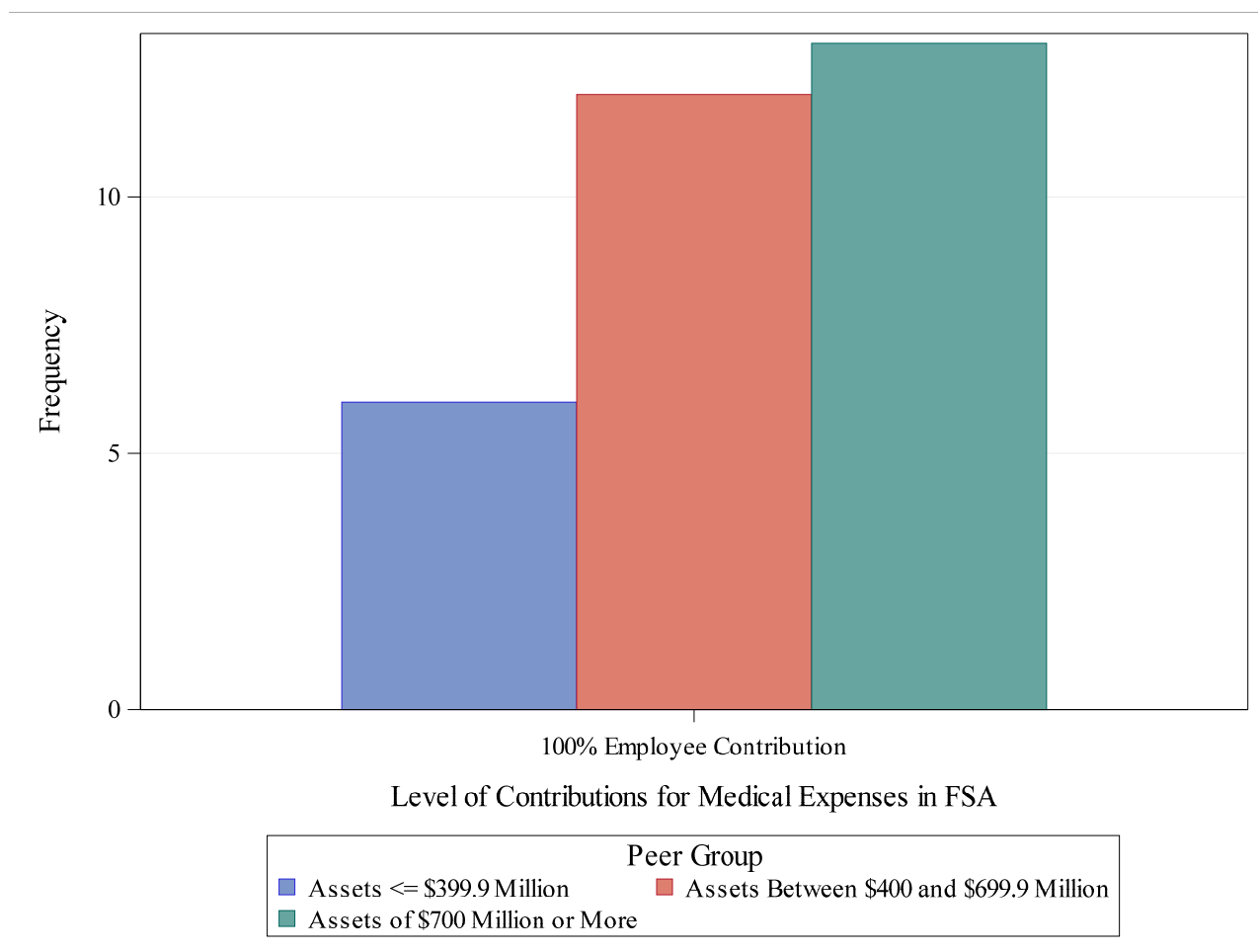
Level of Contributions for Dependent Care in Flexible Spending Account By Peer Group



Level of Contributions for Dependent Care in Flexible Spending Account By Peer Group

Count	Assets	Assets	Assets	
Overall %	<=	Between	of \$700	
Row %	\$399.9	\$400	Million	
Col %	Million	and	or	
		\$699.9	More	Total
100% Employee Contribution	5	12	13	30
	16.7%	40.0%	43.3%	100.0%
	16.7%	40.0%	43.3%	
	100.0%	100.0%	100.0%	
Total	5	12	13	30
	16.7%	40.0%	43.3%	100.0%

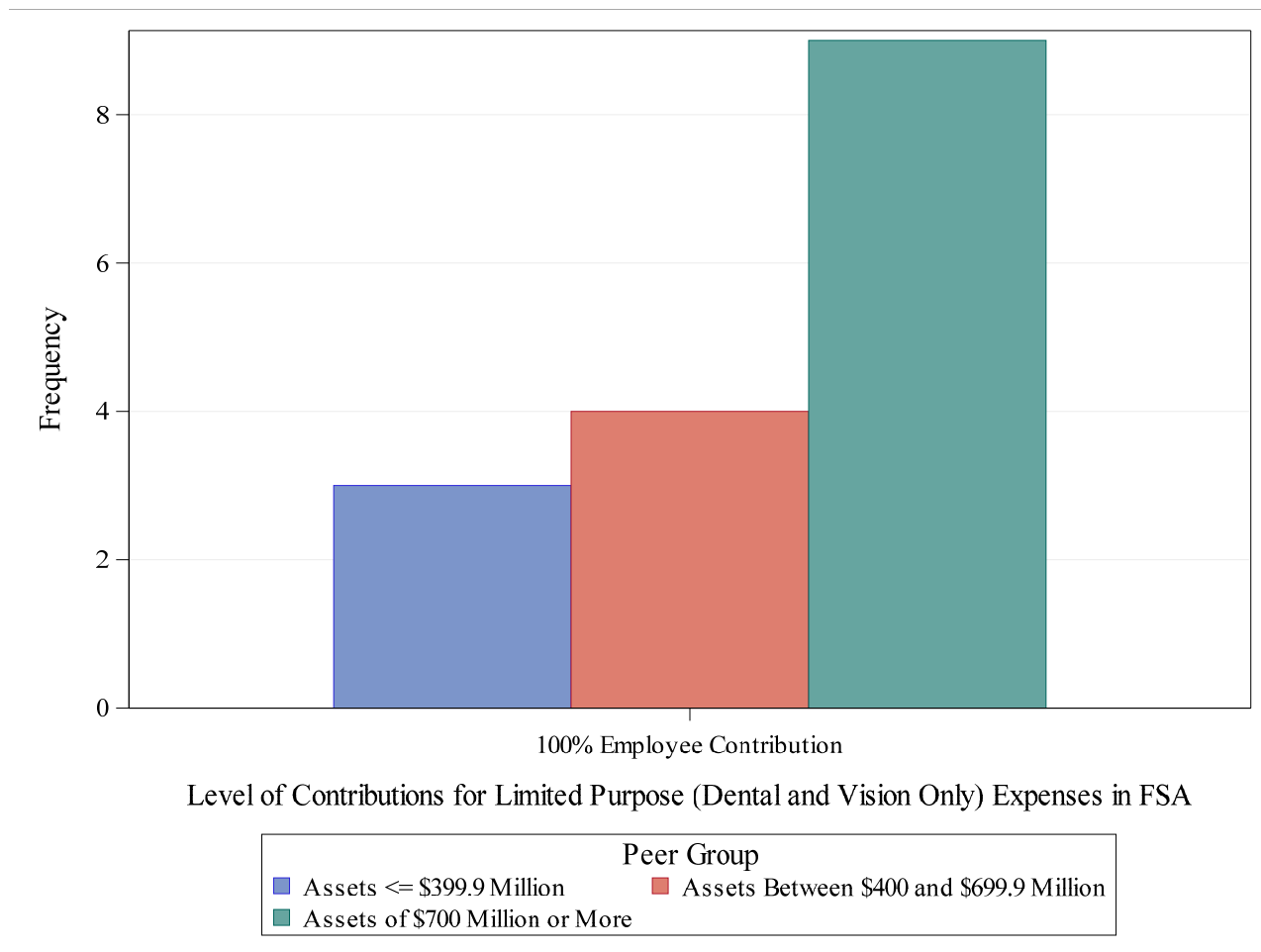
Level of Contributions for Medical Expenses in Flexible Spending Account By Peer Group



Level of Contributions for Medical Expenses in Flexible Spending Account By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
100% Employee Contribution	6 19.4% 19.4% 100.0%	12 38.7% 38.7% 100.0%	13 41.9% 41.9% 100.0%	31 100.0%
Total	6 19.4%	12 38.7%	13 41.9%	31 100.0%

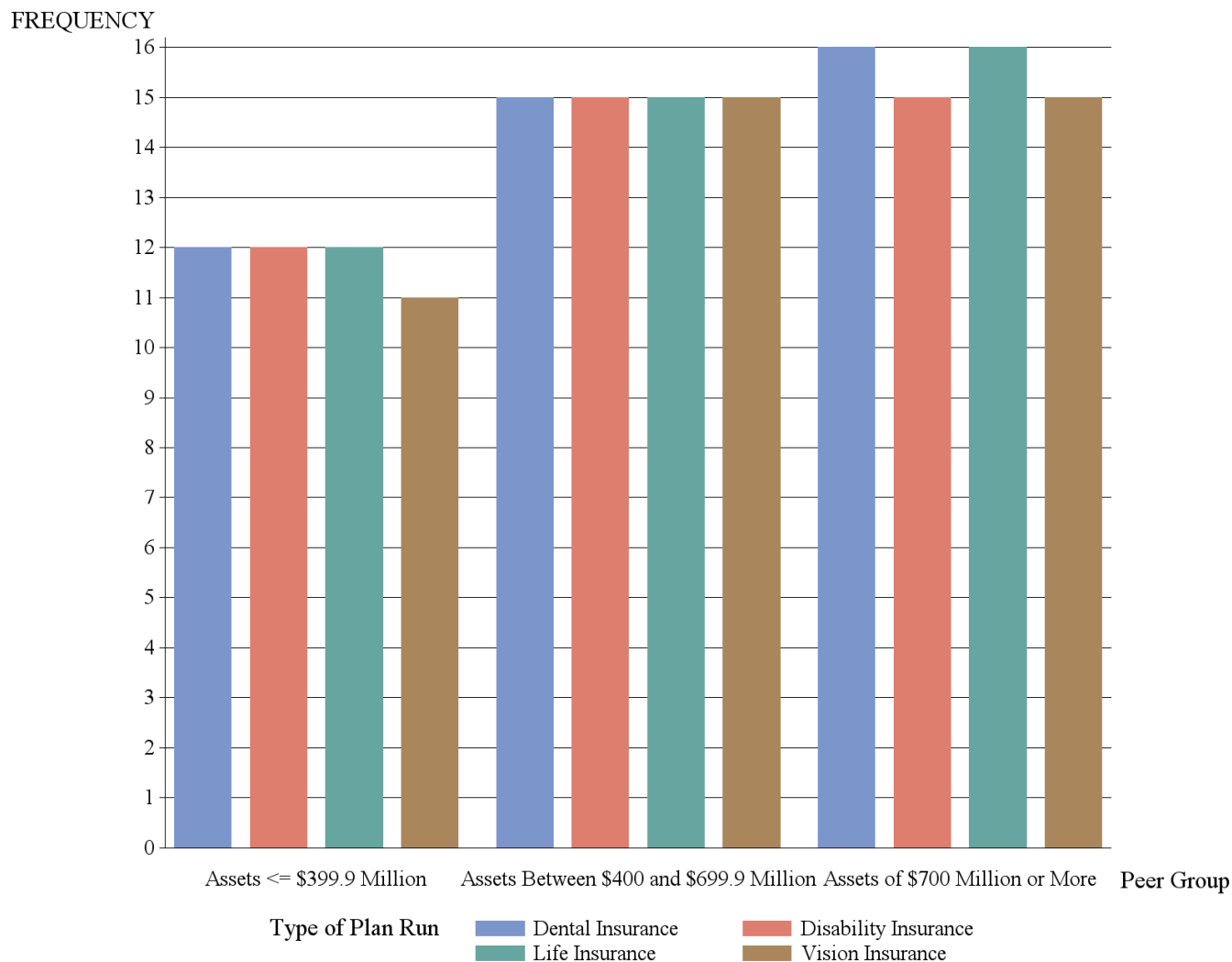
Level of Contributions for Limited Purpose (Dental and Vision) Flexible Spending Account By Peer Group



Level of Contributions for Limited Purpose (Dental and Vision) Flexible Spending Account By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
100% Employee Contribution	3 18.8% 18.8% 100.0%	4 25.0% 25.0% 100.0%	9 56.3% 56.3% 100.0%	16 100.0%
Total	3 18.8%	4 25.0%	9 56.3%	16 100.0%

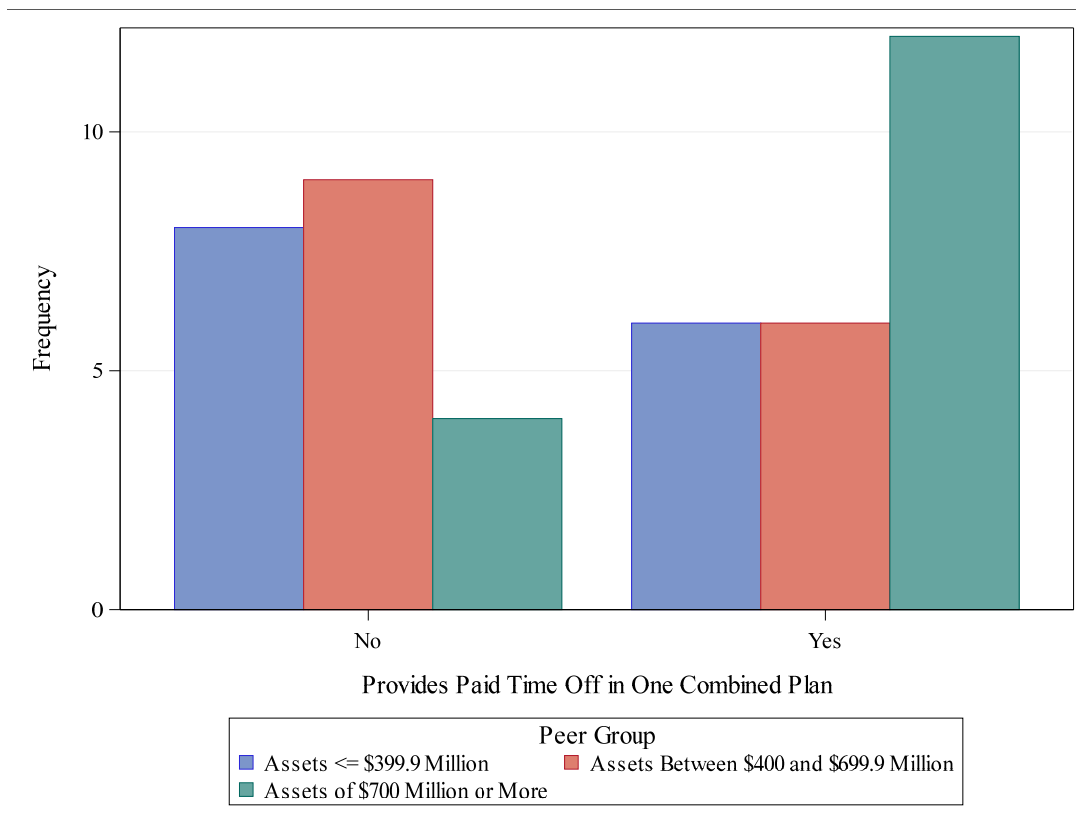
Types of Insurance Continued During Unpaid FMLA Leave



Types of Insurance Continued During Unpaid FMLA Leave

Count Overall % Row %	Dental Insurance	Disability Insurance	Life Insurance	Vision Insurance	Total
Assets <= \$399.9 Million	12 7.1% 25.5%	12 7.1% 25.5%	12 7.1% 25.5%	11 6.5% 23.4%	47 27.8%
Assets Between \$400 and \$699.9 Million	15 8.9% 25.0%	15 8.9% 25.0%	15 8.9% 25.0%	15 8.9% 25.0%	60 35.5%
Assets of \$700 Million or More	16 9.5% 25.8%	15 8.9% 24.2%	16 9.5% 25.8%	15 8.9% 24.2%	62 36.7%
Total	43 25.4%	42 24.9%	43 25.4%	41 24.3%	169 100.0%

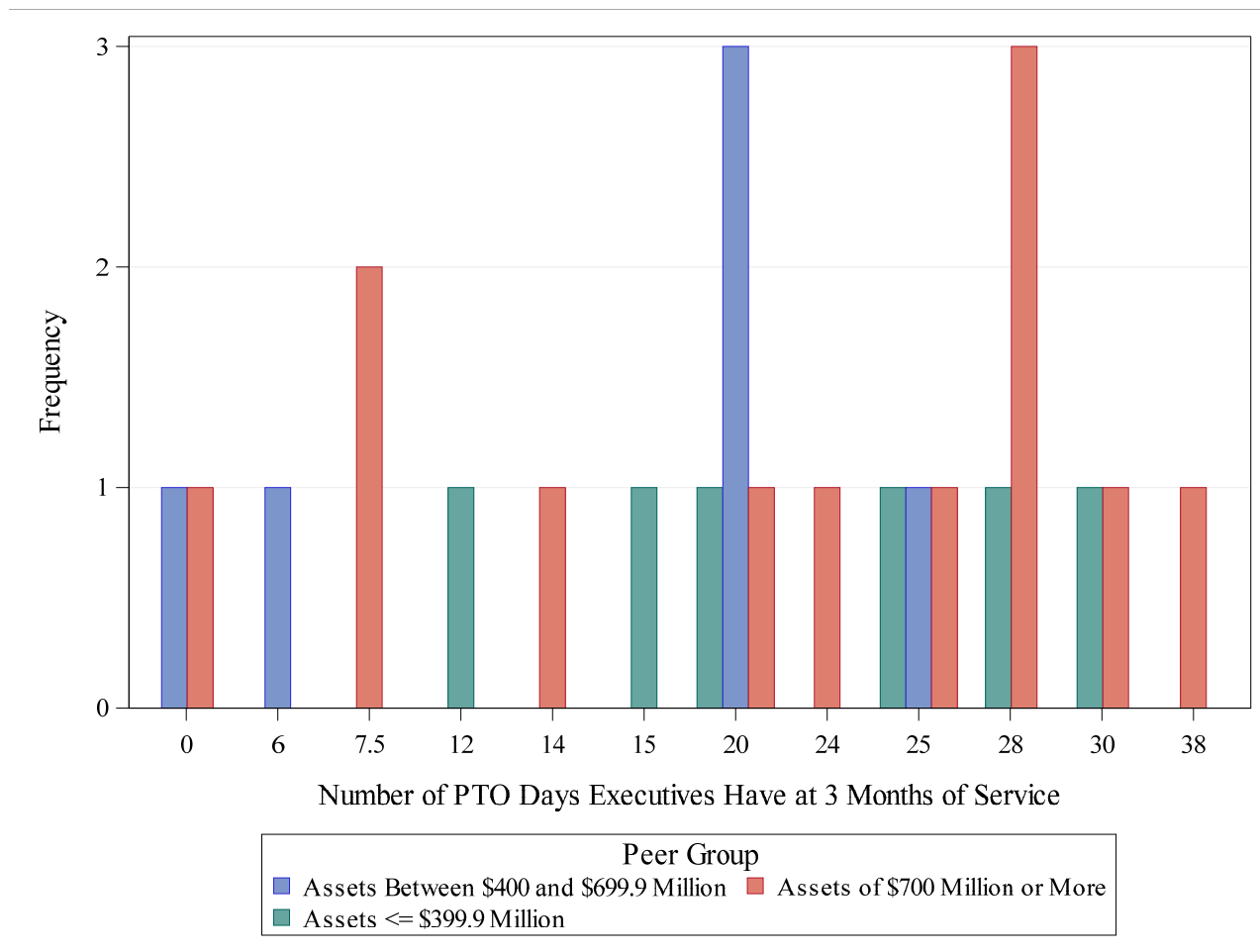
***Does Institution Provide Paid Time Off in One Combined Plan?
By Peer Group***



***Does Institution Provide Paid Time Off in One Combined Plan?
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	8 17.8% 38.1% 57.1%	9 20.0% 42.9% 60.0%	4 8.9% 19.0% 25.0%	21 46.7%
Yes	6 13.3% 25.0% 42.9%	6 13.3% 25.0% 40.0%	12 26.7% 50.0% 75.0%	24 53.3%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

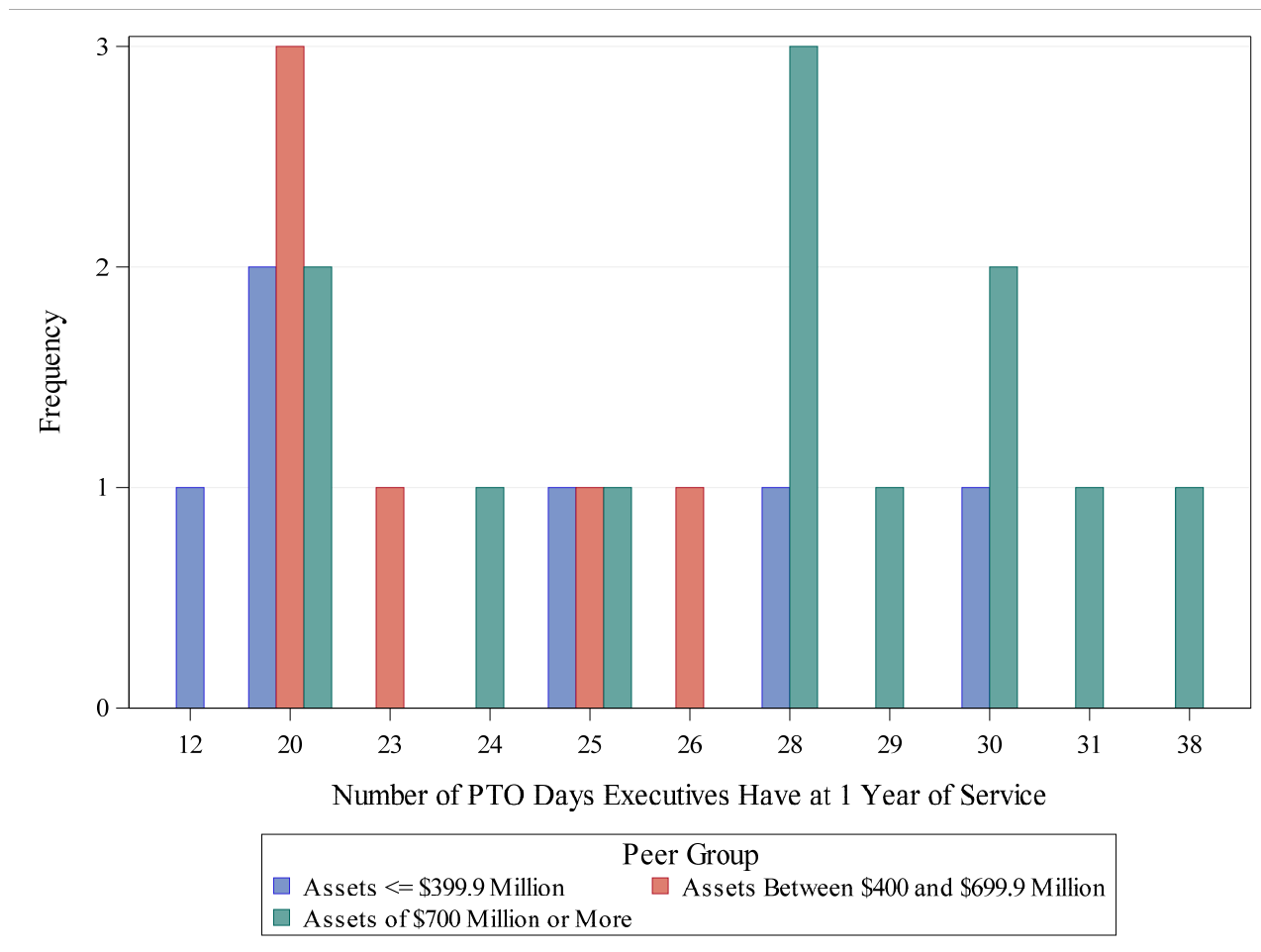
***Number of PTO Days Executives Have at 3 Months of Service
By Peer Group***



***Number of PTO Days Executives Have at 3 Months of Service
By Peer Group***

	Number of PTO Days Executives Have at 3 Months of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	15.00	22.50	28.00	21.67
Assets Between \$400 and \$699.9 Million	6	6.00	20.00	20.00	15.17
Assets of \$700 Million or More	12	10.75	24.50	28.00	20.83

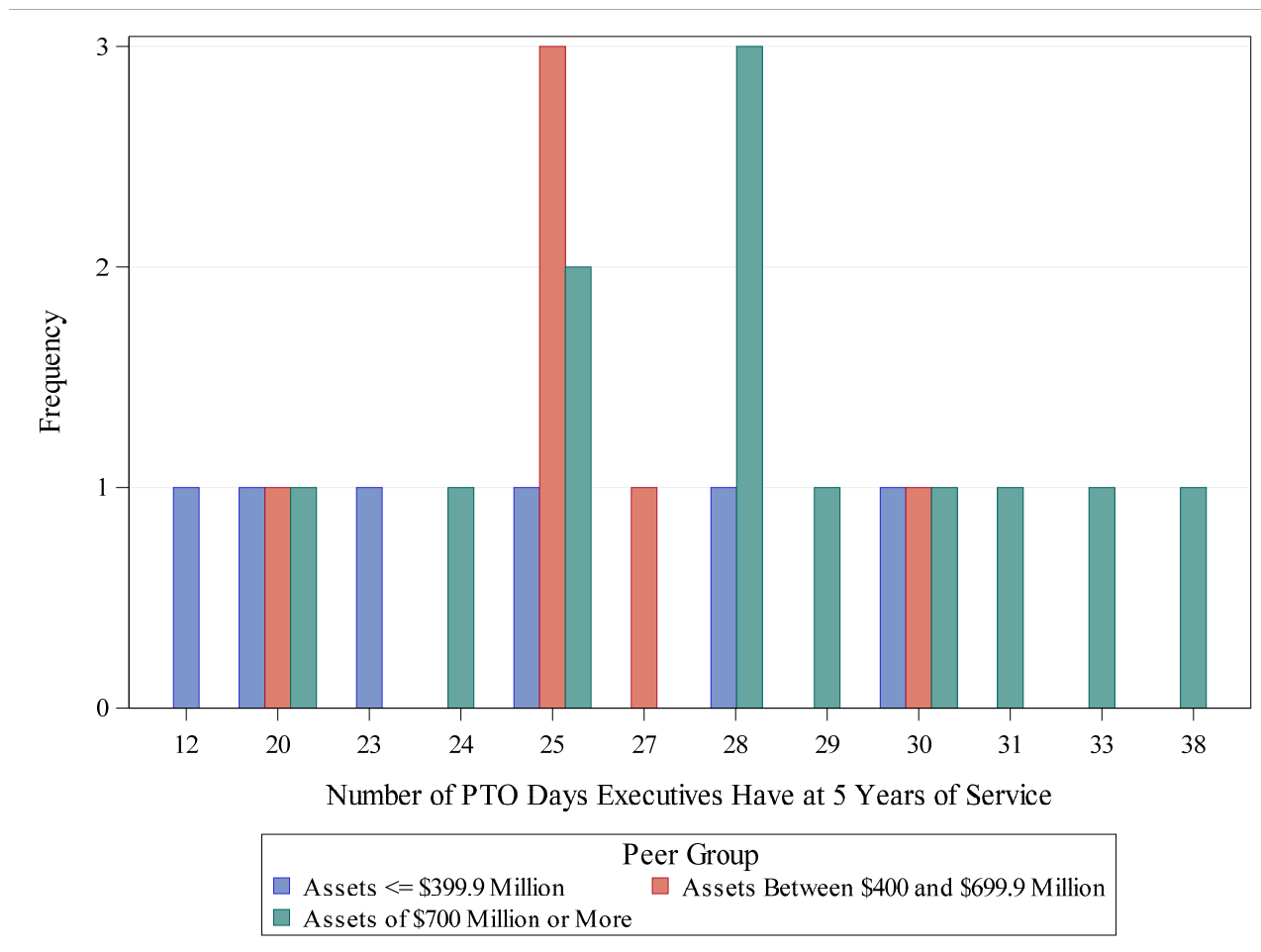
Number of PTO Days Executives Have at 1 Year of Service By Peer Group



Number of PTO Days Executives Have at 1 Year of Service By Peer Group

	Number of PTO Days Executives Have at 1 Year of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	20.00	22.50	28.00	22.50
Assets Between \$400 and \$699.9 Million	6	20.00	21.50	25.00	22.33
Assets of \$700 Million or More	12	24.50	28.00	30.00	27.58

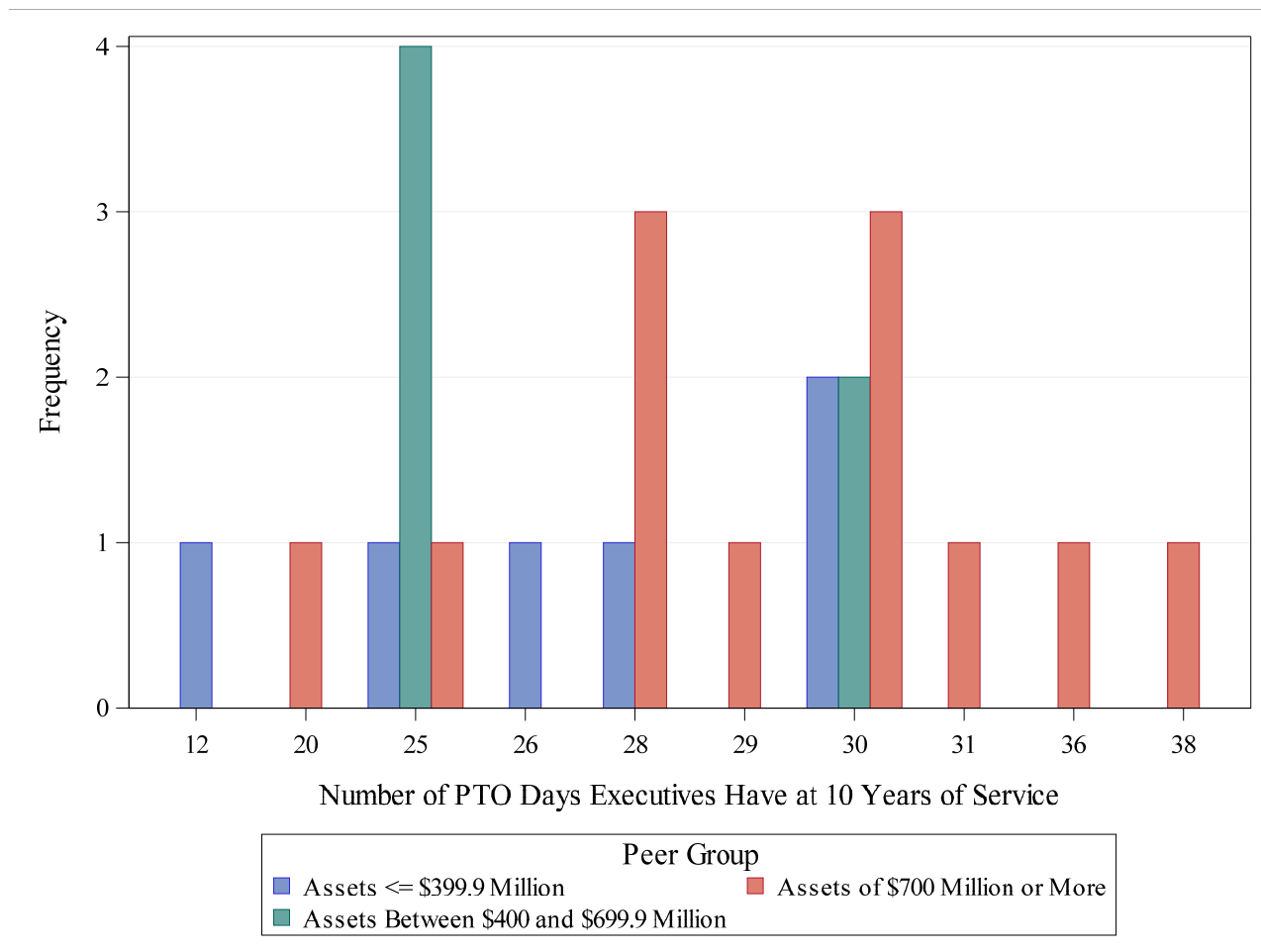
Number of PTO Days Executives Have at 5 Years of Service By Peer Group



Number of PTO Days Executives Have at 5 Years of Service By Peer Group

	Number of PTO Days Executives Have at 5 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	20.00	24.00	28.00	23.00
Assets Between \$400 and \$699.9 Million	6	25.00	25.00	27.00	25.33
Assets of \$700 Million or More	12	25.00	28.00	30.50	28.25

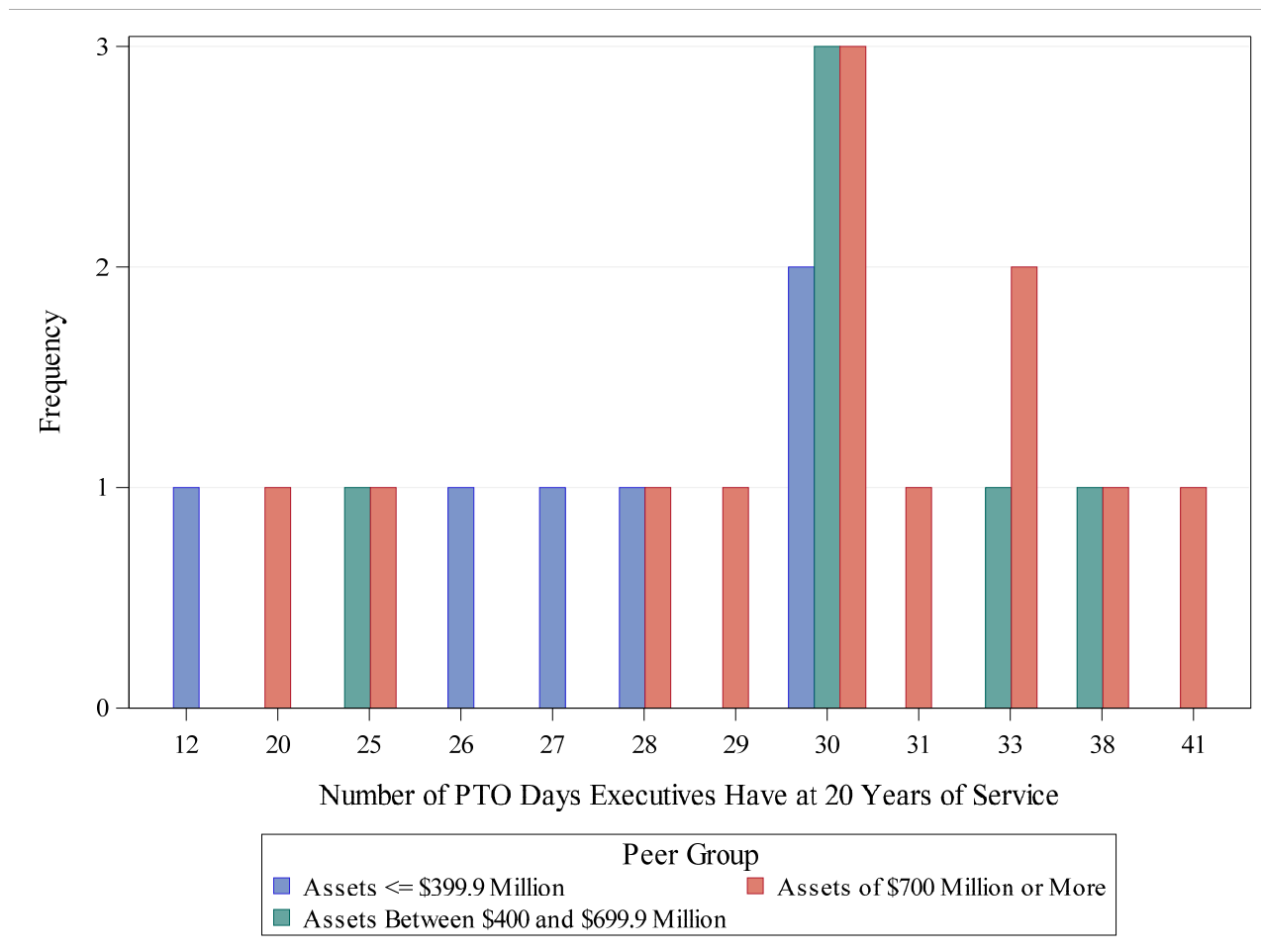
Number of PTO Days Executives Have at 10 Years of Service By Peer Group



Number of PTO Days Executives Have at 10 Years of Service By Peer Group

	Number of PTO Days Executives Have at 10 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	25.00	27.00	30.00	25.17
Assets Between \$400 and \$699.9 Million	6	25.00	25.00	30.00	26.67
Assets of \$700 Million or More	12	28.00	29.50	30.50	29.42

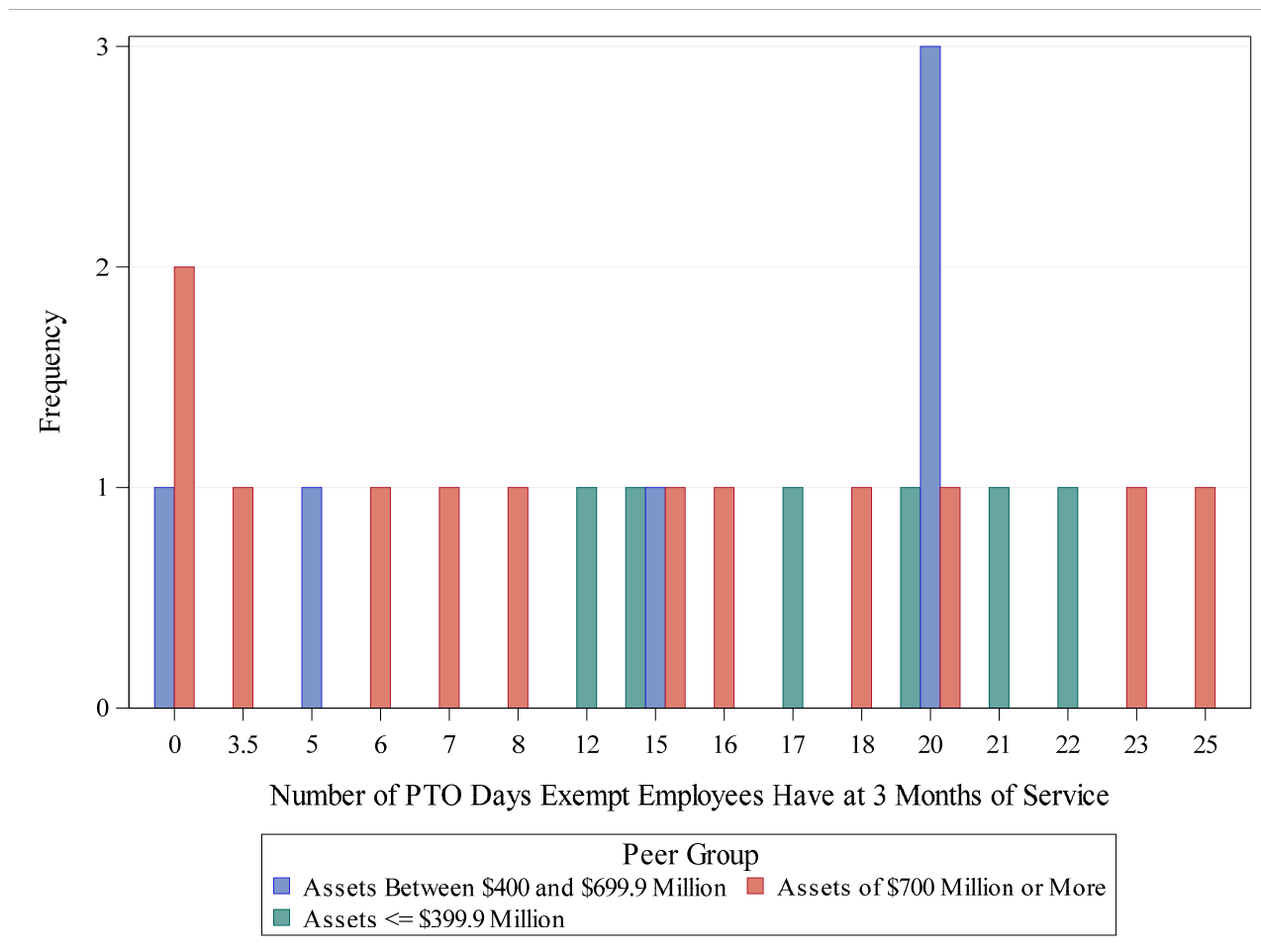
Number of PTO Days Executives Have at 20 Years of Service By Peer Group



Number of PTO Days Executives Have at 20 Years of Service By Peer Group

	Number of PTO Days Executives Have at 20 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	26.00	27.50	30.00	25.50
Assets Between \$400 and \$699.9 Million	6	30.00	30.00	33.00	31.00
Assets of \$700 Million or More	12	28.50	30.00	33.00	30.67

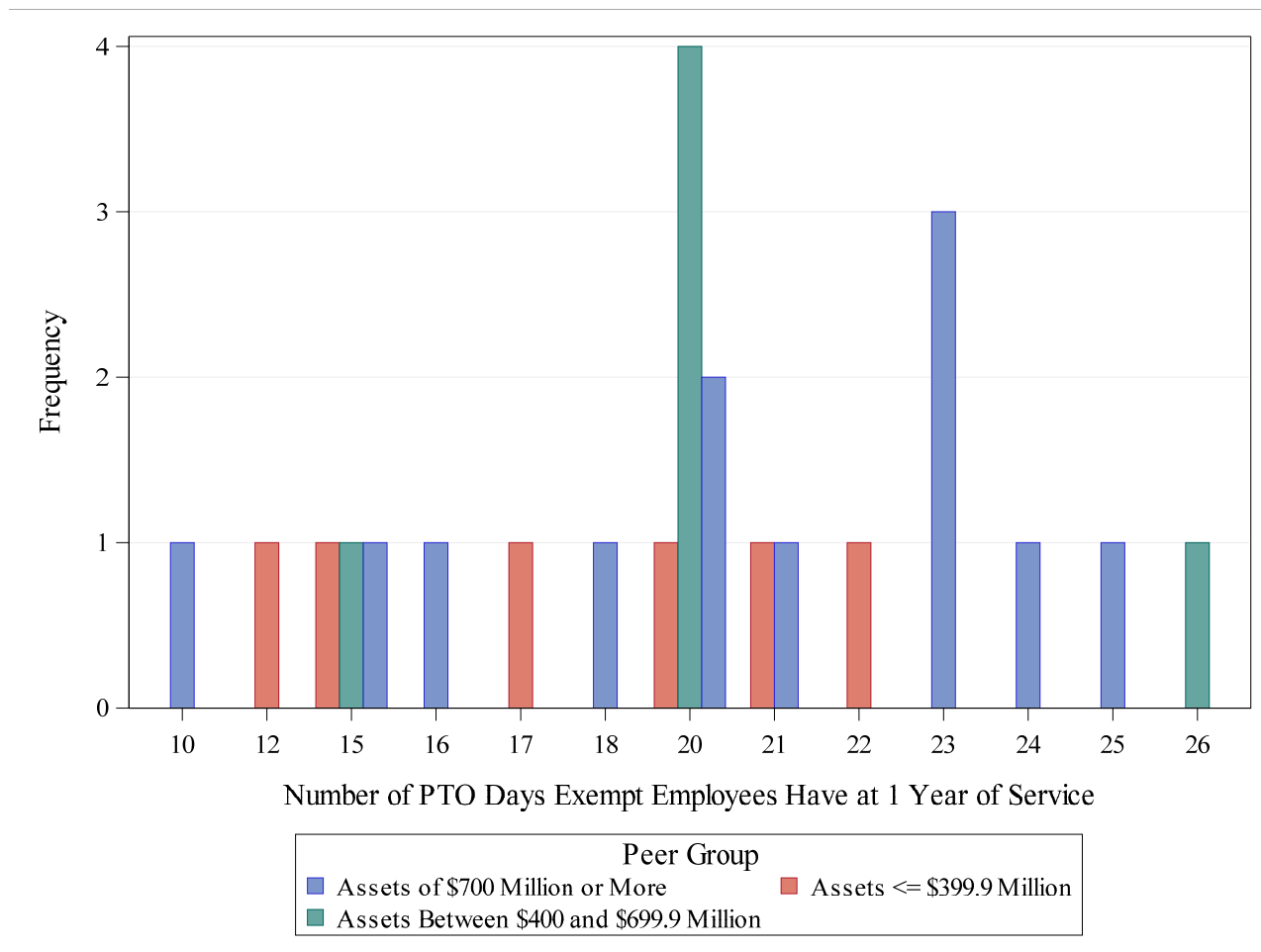
***Number of PTO Days Exempt Employees Have at 3 Months of Service
By Peer Group***



***Number of PTO Days Exempt Employees Have at 3 Months of Service
By Peer Group***

	Number of PTO Days Exempt Employees Have at 3 Months of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	15.00	18.50	21.00	17.83
Assets Between \$400 and \$699.9 Million	6	5.00	17.50	20.00	13.33
Assets of \$700 Million or More	12	4.75	11.50	19.00	11.79

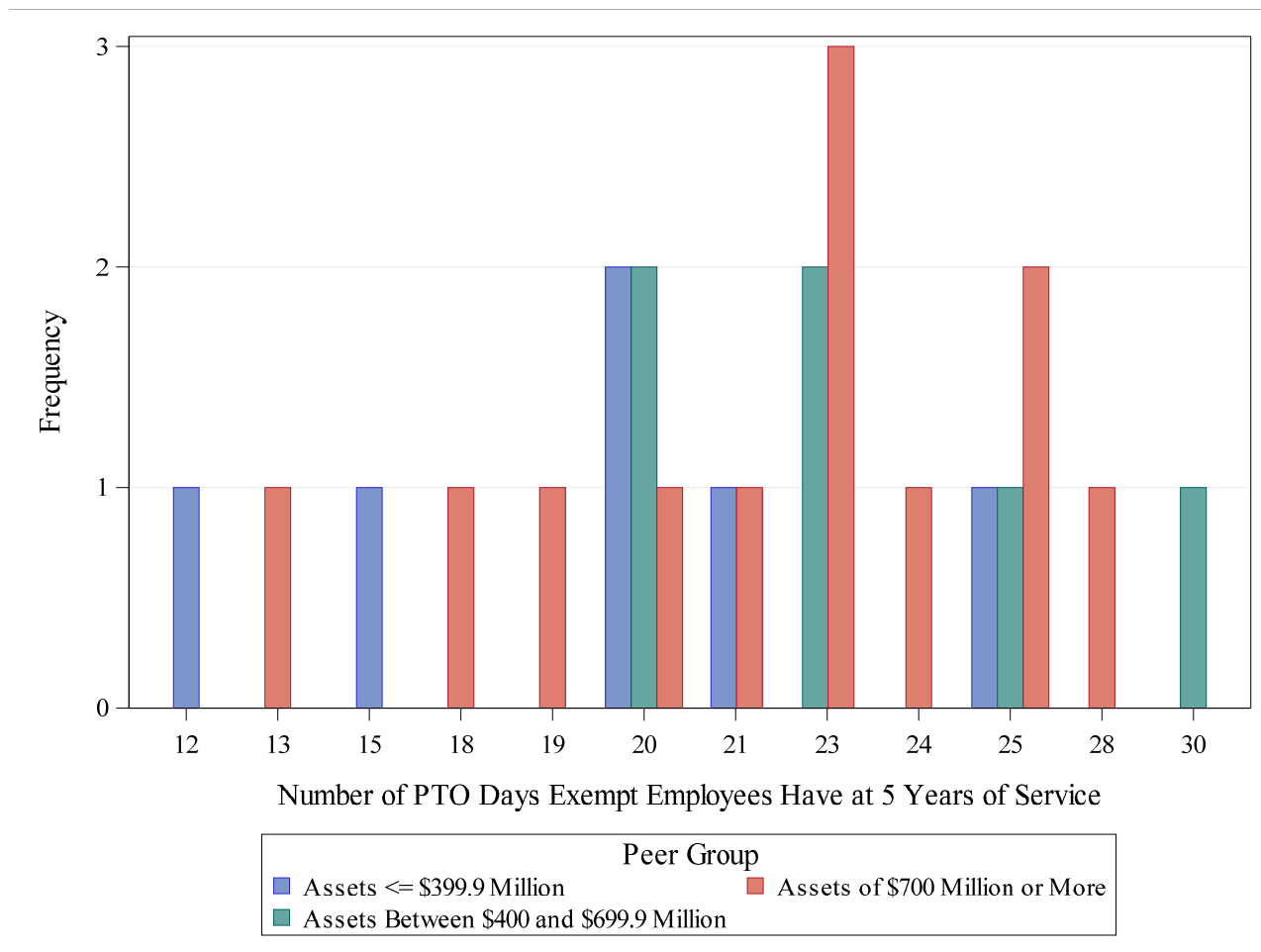
***Number of PTO Days Exempt Employees Have at 1 year of Service
By Peer Group***



***Number of PTO Days Exempt Employees Have at 1 year of Service
By Peer Group***

	Number of PTO Days Exempt Employees Have at 1 Year of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	15.00	18.50	21.00	17.83
Assets Between \$400 and \$699.9 Million	6	20.00	20.00	20.00	20.17
Assets of \$700 Million or More	12	17.00	20.50	23.00	19.83

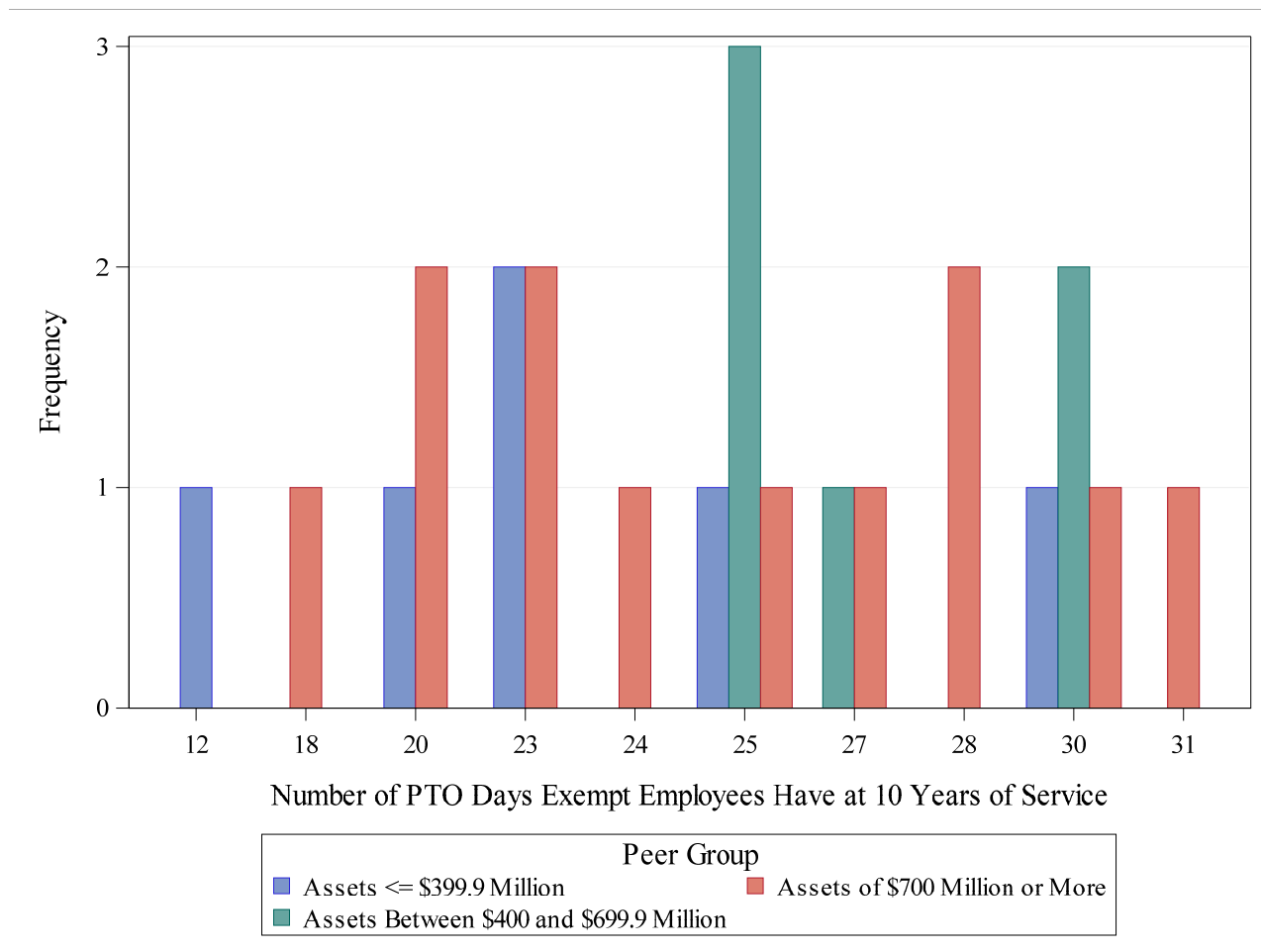
***Number of PTO Days Exempt Employees Have at 5 years of Service
By Peer Group***



***Number of PTO Days Exempt Employees Have at 5 years of Service
By Peer Group***

	Number of PTO Days Exempt Employees Have at 5 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	15.00	20.00	21.00	18.83
Assets Between \$400 and \$699.9 Million	6	20.00	23.00	25.00	23.50
Assets of \$700 Million or More	12	19.50	23.00	24.50	21.83

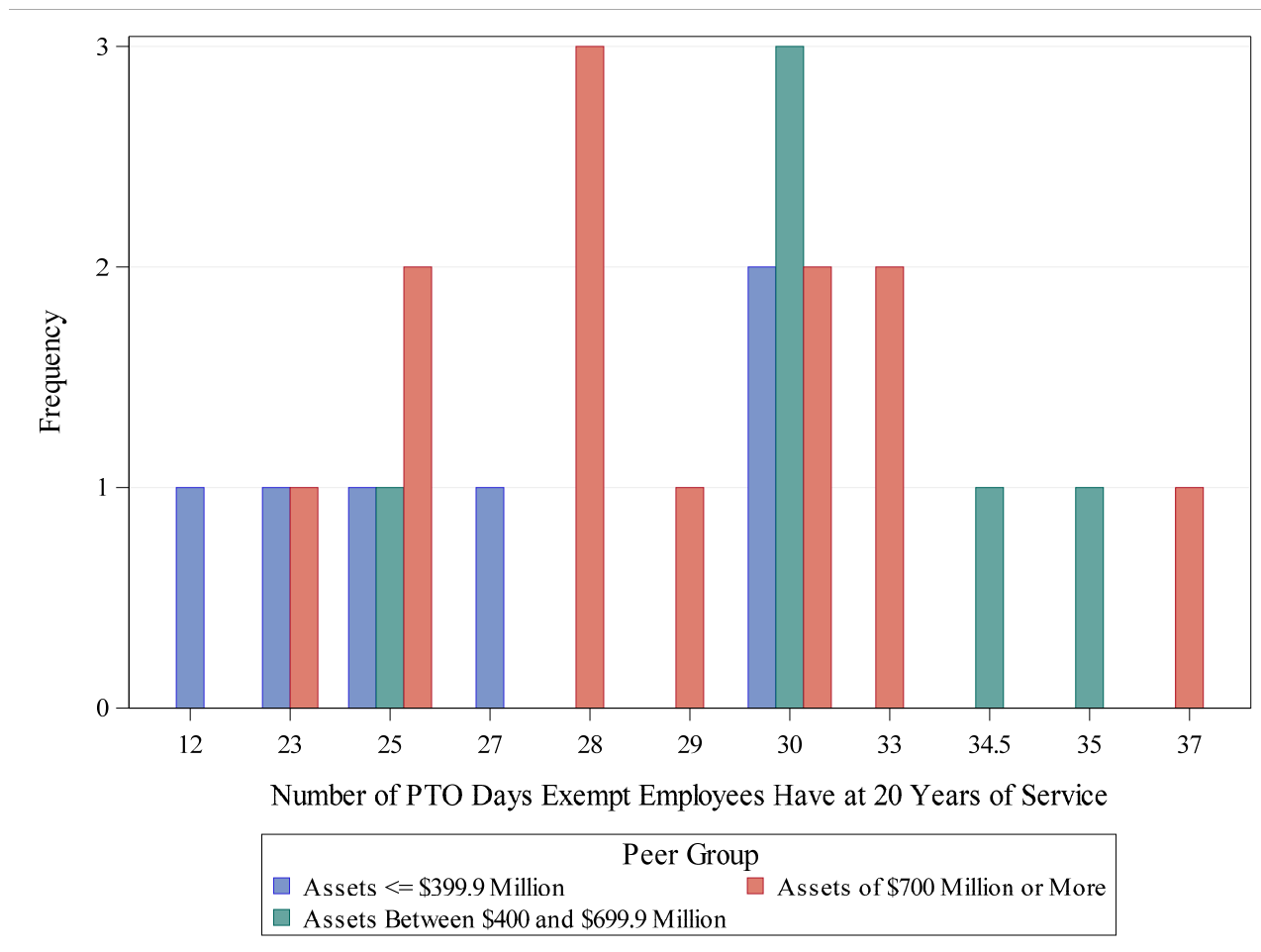
Number of PTO Days Exempt Employees Have at 10 years of Service By Peer Group



Number of PTO Days Exempt Employees Have at 10 years of Service By Peer Group

	Number of PTO Days Exempt Employees Have at 10 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	20.00	23.00	25.00	22.17
Assets Between \$400 and \$699.9 Million	6	25.00	26.00	30.00	27.00
Assets of \$700 Million or More	12	21.50	24.50	28.00	24.75

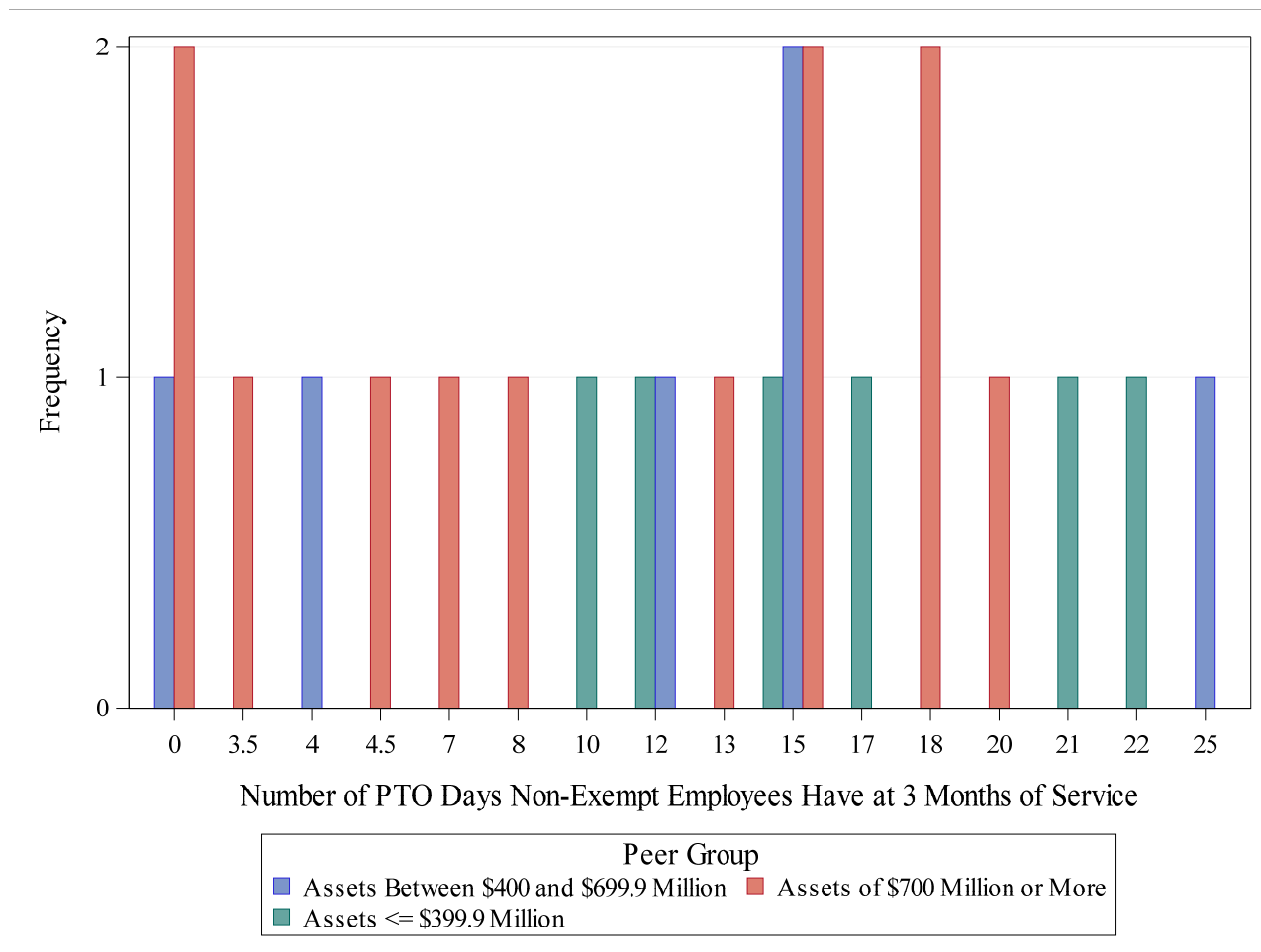
***Number of PTO Days Exempt Employees Have at 20 years of Service
By Peer Group***



***Number of PTO Days Exempt Employees Have at 20 years of Service
By Peer Group***

	Number of PTO Days Exempt Employees Have at 20 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	23.00	26.00	30.00	24.50
Assets Between \$400 and \$699.9 Million	6	30.00	30.00	34.50	30.75
Assets of \$700 Million or More	12	26.50	28.50	31.50	29.08

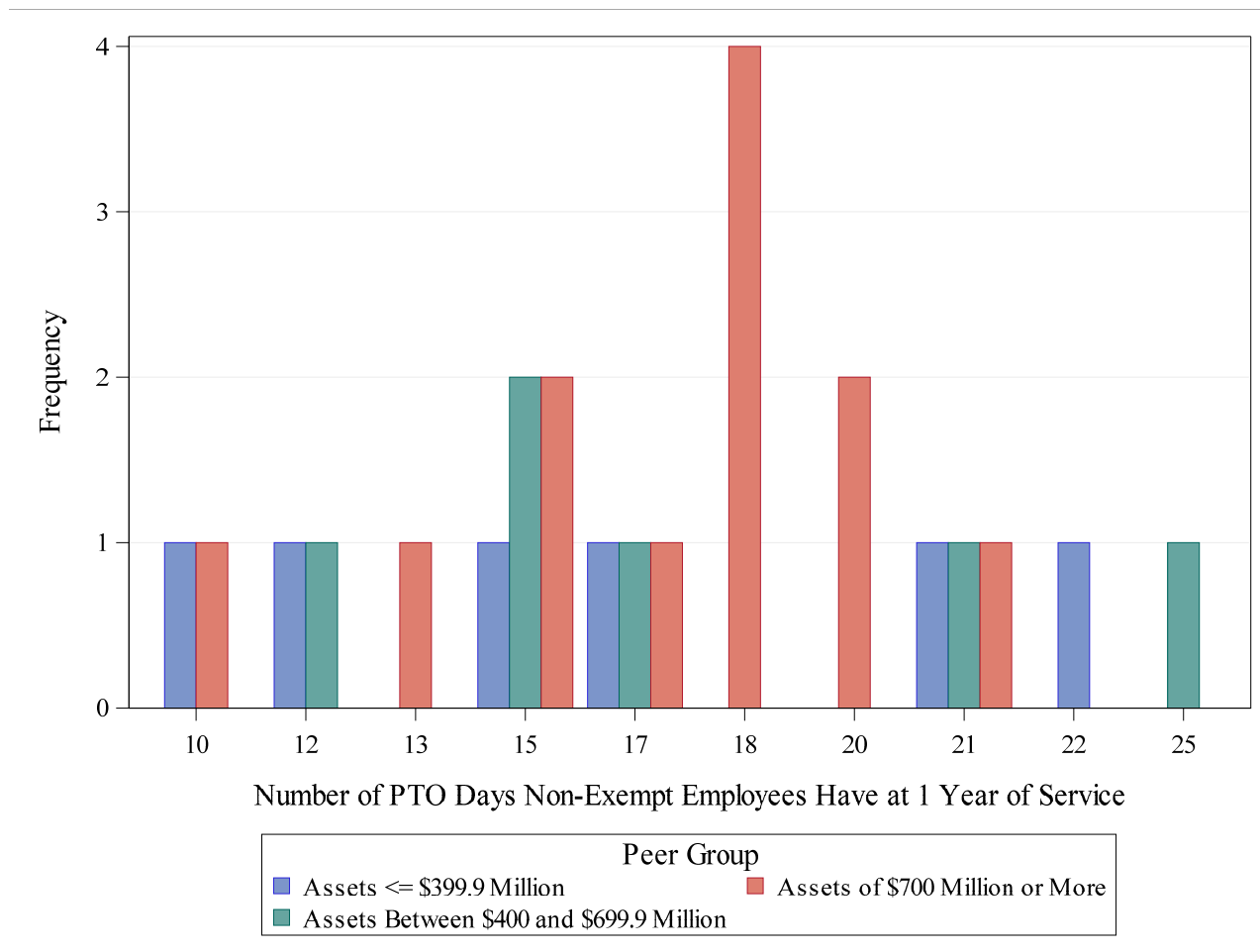
Number of PTO Days Non-Exempt Employees Have at 3 Months of Service By Peer Group



Number of PTO Days Non-Exempt Employees Have at 3 Months of Service By Peer Group

	Number of PTO Days Non-Exempt Employees Have at 3 Months of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	12.00	16.00	21.00	16.17
Assets Between \$400 and \$699.9 Million	6	4.00	13.50	15.00	11.83
Assets of \$700 Million or More	12	4.00	10.50	16.50	10.17

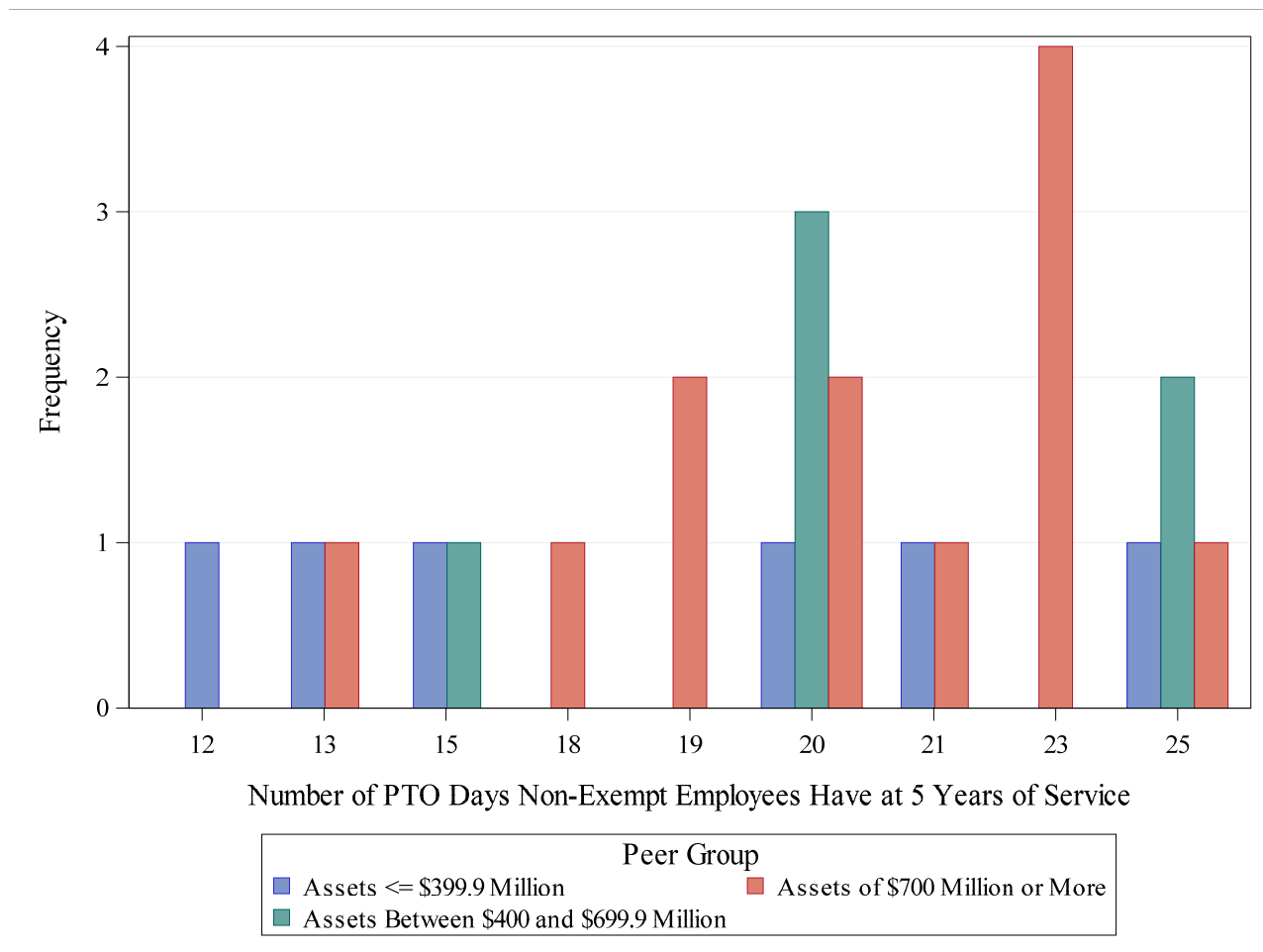
***Number of PTO Days Non-Exempt Employees Have at 1 year of Service
By Peer Group***



***Number of PTO Days Non-Exempt Employees Have at 1 year of Service
By Peer Group***

	Number of PTO Days Non-Exempt Employees Have at 1 Year of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	12.00	16.00	21.00	16.17
Assets Between \$400 and \$699.9 Million	6	15.00	16.00	21.00	17.50
Assets of \$700 Million or More	12	15.00	18.00	19.00	16.92

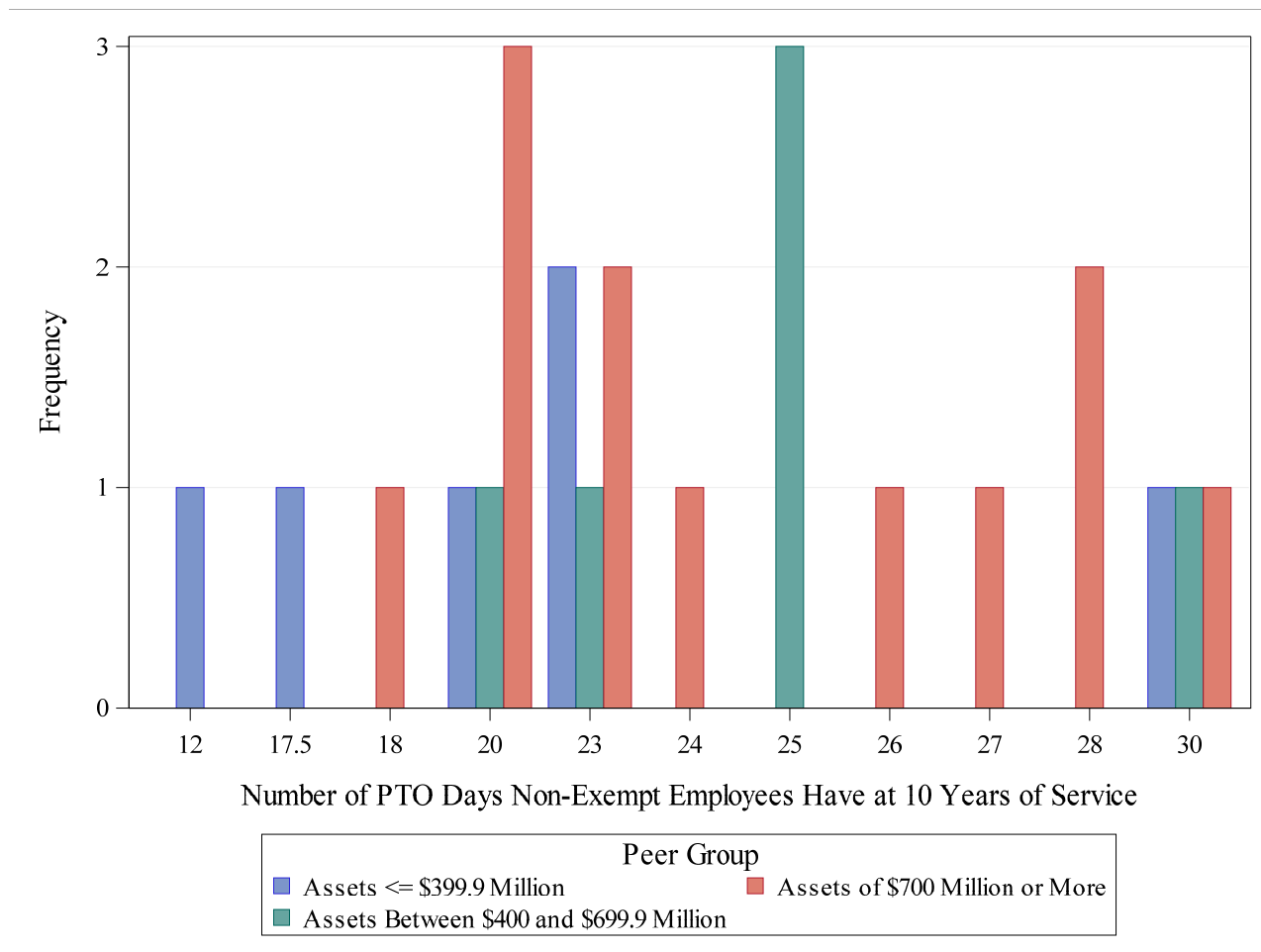
***Number of PTO Days Non-Exempt Employees Have at 5 years of Service
By Peer Group***



***Number of PTO Days Non-Exempt Employees Have at 5 years of Service
By Peer Group***

	Number of PTO Days Non-Exempt Employees Have at 5 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	13.00	17.50	21.00	17.67
Assets Between \$400 and \$699.9 Million	6	20.00	20.00	25.00	20.83
Assets of \$700 Million or More	12	19.00	20.50	23.00	20.58

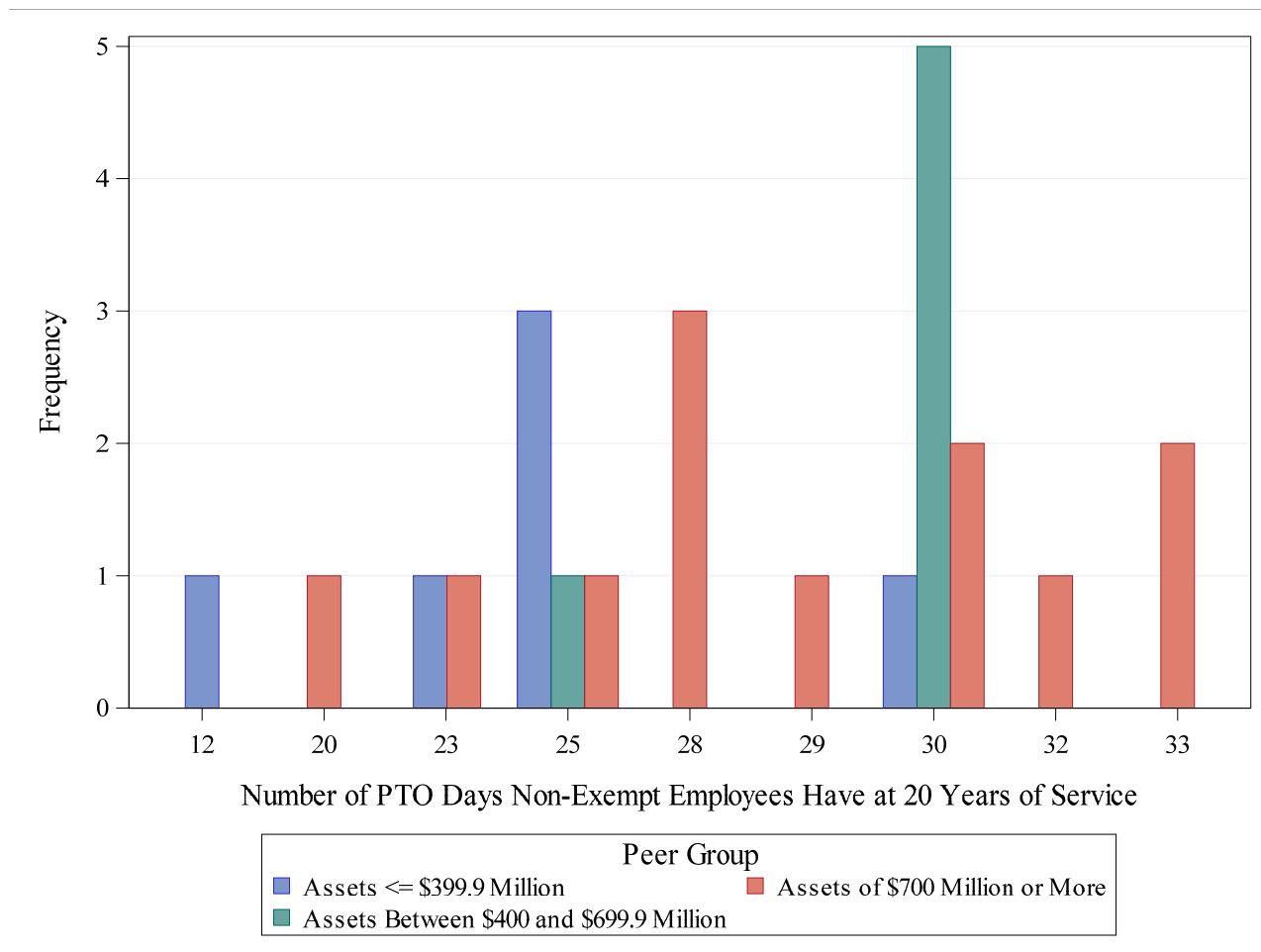
***Number of PTO Days Non-Exempt Employees Have at 10 years of Service
By Peer Group***



***Number of PTO Days Non-Exempt Employees Have at 10 years of Service
By Peer Group***

	Number of PTO Days Non-Exempt Employees Have at 10 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	17.50	21.50	23.00	20.92
Assets Between \$400 and \$699.9 Million	6	23.00	25.00	25.00	24.67
Assets of \$700 Million or More	12	20.00	23.50	27.50	23.92

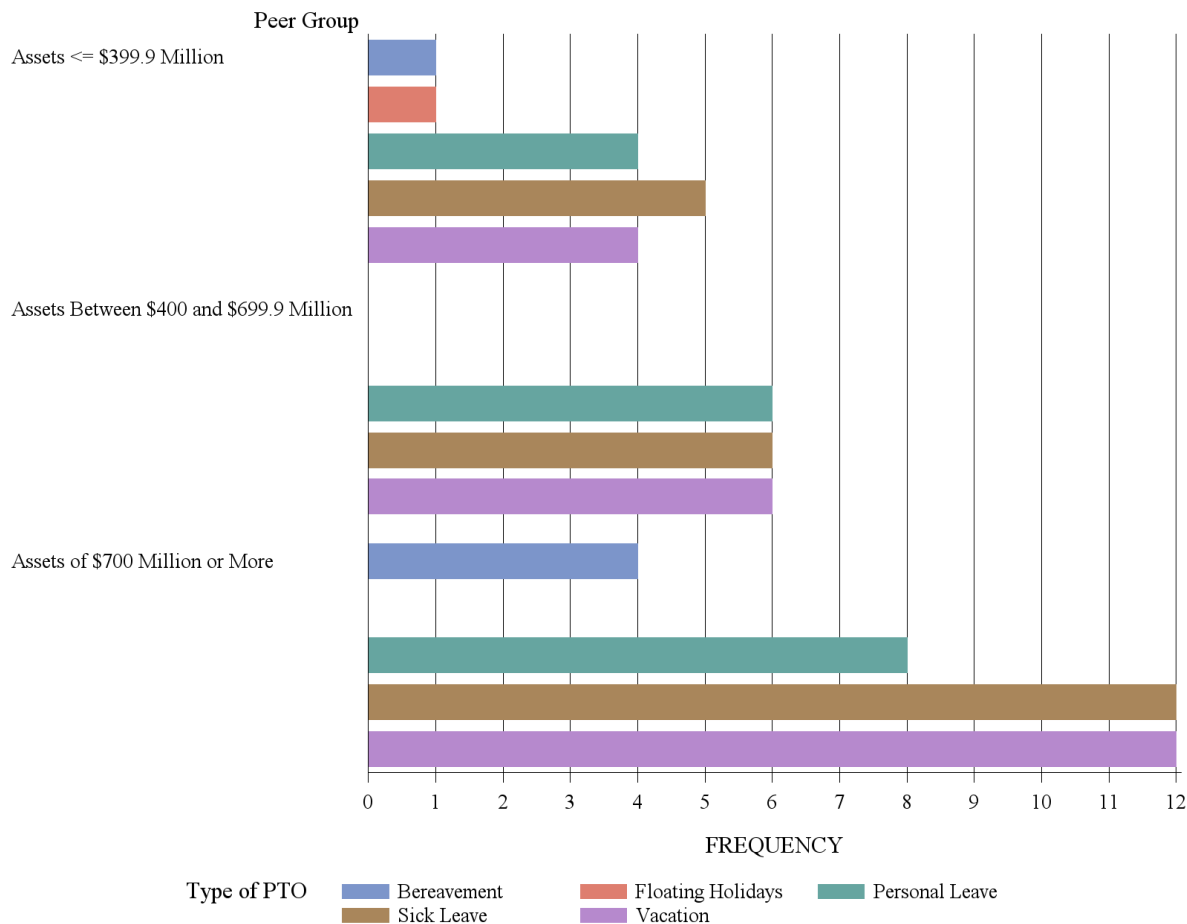
Number of PTO Days Non-Exempt Employees Have at 20 years of Service By Peer Group



Number of PTO Days Non-Exempt Employees Have at 20 years of Service By Peer Group

	Number of PTO Days Non-Exempt Employees Have at 20 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	23.00	25.00	25.00	23.33
Assets Between \$400 and \$699.9 Million	6	30.00	30.00	30.00	29.17
Assets of \$700 Million or More	12	26.50	28.50	31.00	28.25

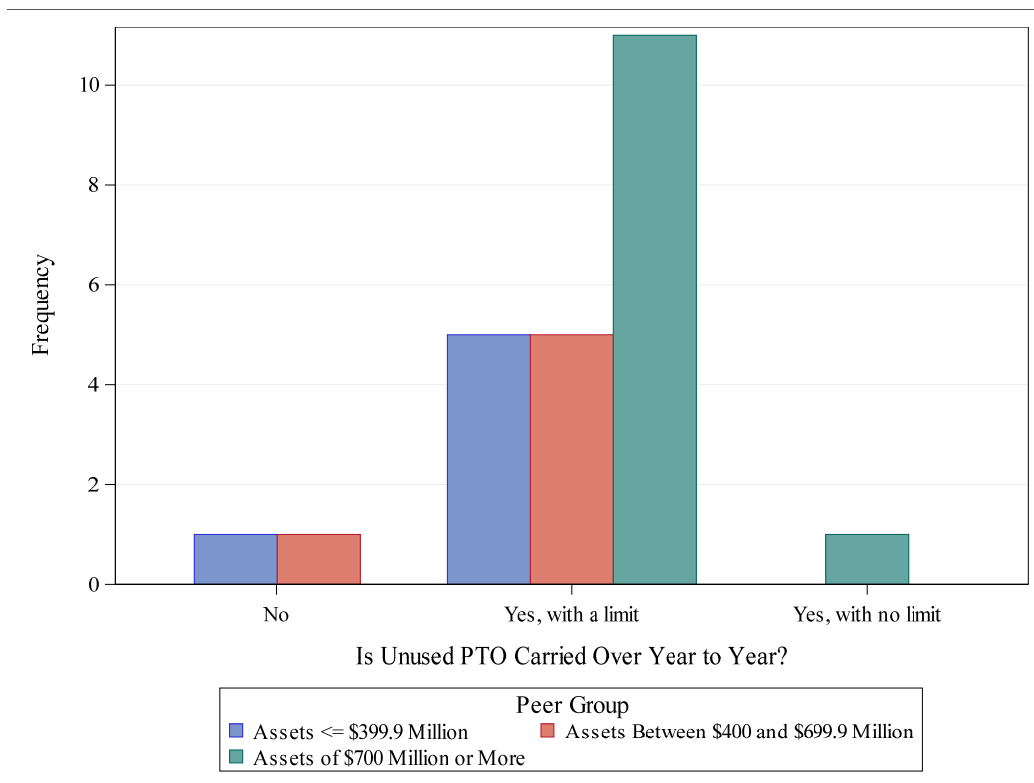
Types of PTO in Plan



Types of PTO in Plan

Count Overall % Row % Col %	Bereavement	Floating Holidays	Personal Leave	Sick Leave	Vacation	Total
Assets <= \$399.9 Million	1 1.4% 6.7% 20.0%	1 1.4% 6.7% 100.0%	4 5.8% 26.7% 22.2%	5 7.2% 33.3% 21.7%	4 5.8% 26.7% 18.2%	15 21.7%
Assets Between \$400 and \$699.9 Million	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	6 8.7% 33.3% 33.3%	6 8.7% 33.3% 26.1%	6 8.7% 33.3% 27.3%	18 26.1%
Assets of \$700 Million or More	4 5.8% 11.1% 80.0%	0 0.0% 0.0% 0.0%	8 11.6% 22.2% 44.4%	12 17.4% 33.3% 52.2%	12 17.4% 33.3% 54.5%	36 52.2%
Total	5 7.2%	1 1.4%	18 26.1%	23 33.3%	22 31.9%	69 100.0%

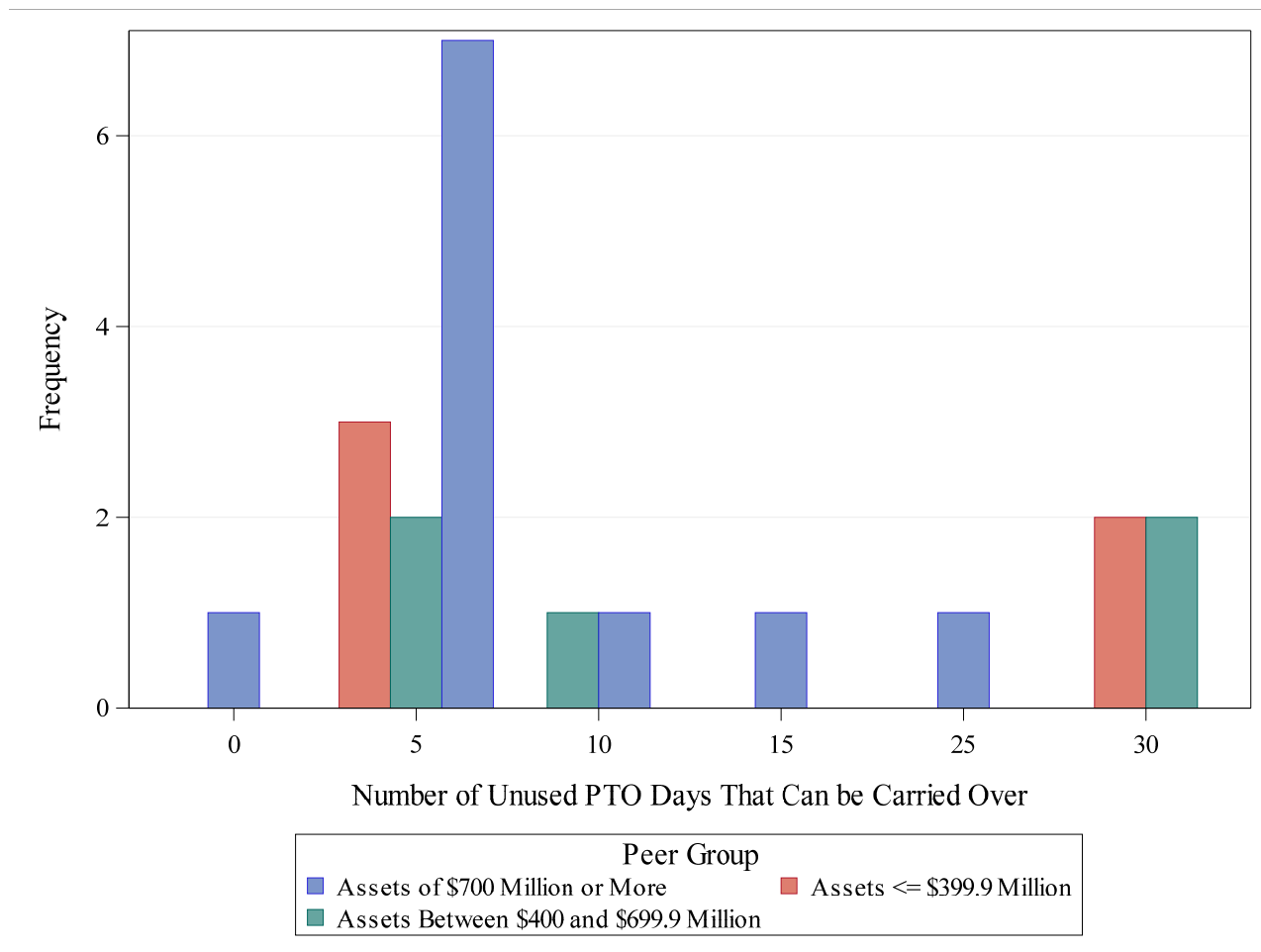
Is Unused PTO Carried Over Year to Year? By Peer Group



Is Unused PTO Carried Over Year to Year? By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	1 4.2% 50.0% 16.7%	1 4.2% 50.0% 16.7%	0 0.0% 0.0% 0.0%	2 8.3%
Yes, with a limit	5 20.8% 23.8% 83.3%	5 20.8% 23.8% 83.3%	11 45.8% 52.4% 91.7%	21 87.5%
Yes, with no limit	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	1 4.2% 100.0% 8.3%	1 4.2%
Total	6 25.0%	6 25.0%	12 50.0%	24 100.0%

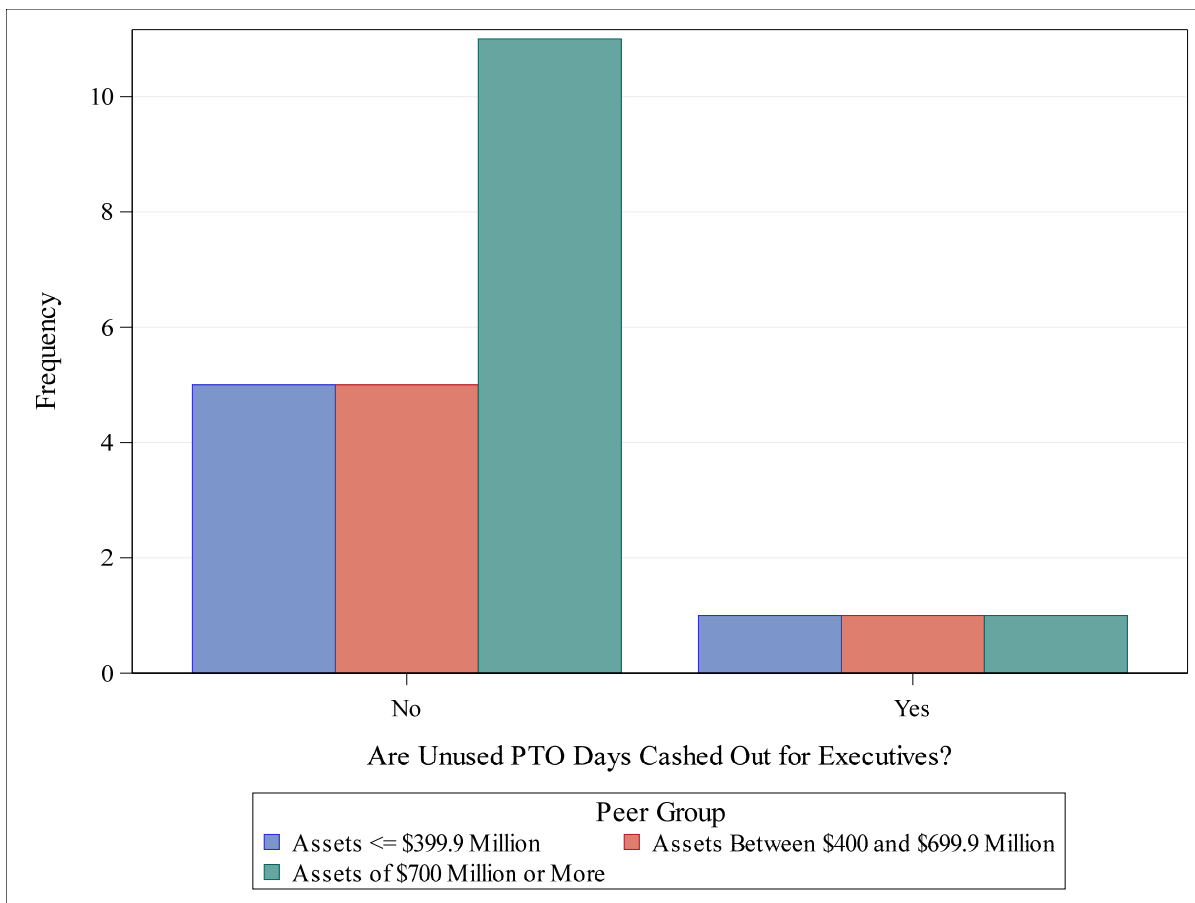
Number of Unused PTO Days That Can be Carried Over By Peer Group



Number of Unused PTO Days That Can be Carried Over By Peer Group

	Number of Unused PTO Days That Can be Carried Over				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	5	5.00	5.00	30.00	15.00
Assets Between \$400 and \$699.9 Million	5	5.00	10.00	30.00	16.00
Assets of \$700 Million or More	11	5.00	5.00	10.00	7.73

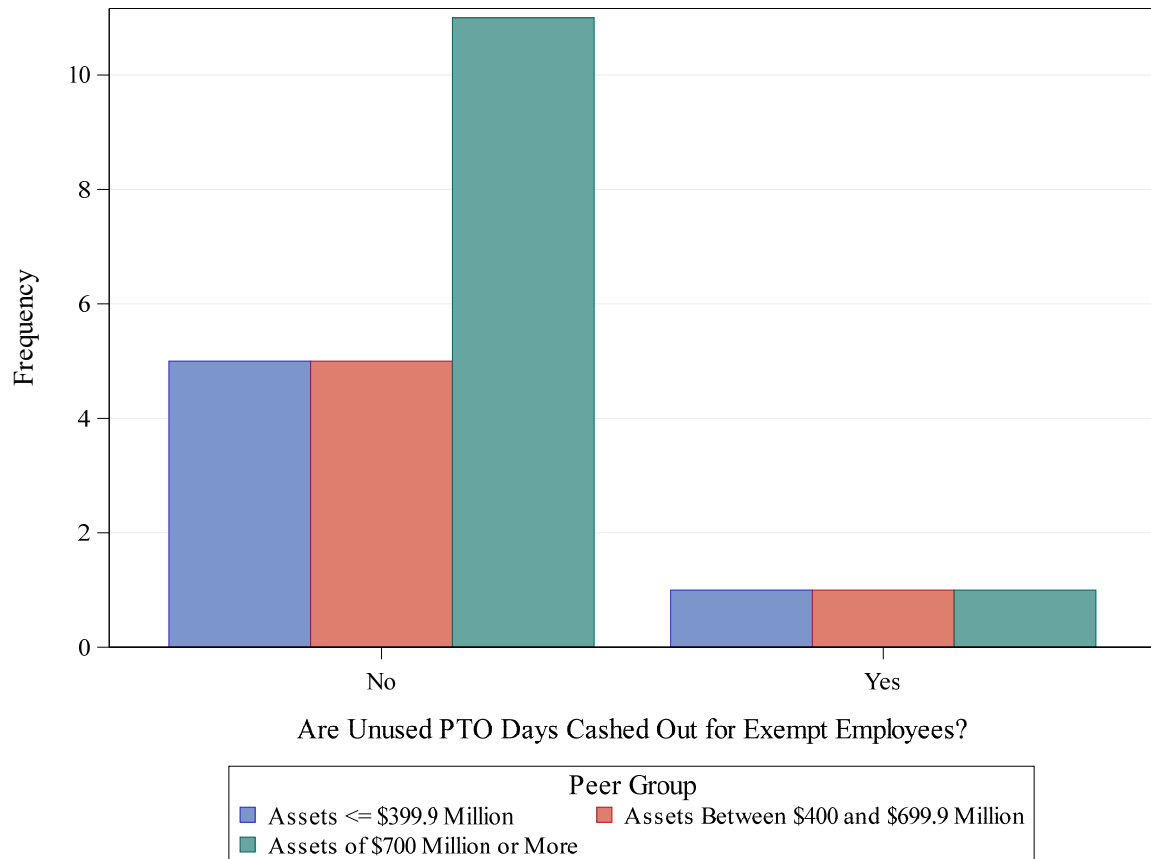
Are Unused PTO Days Cashed Out for Executives? By Peer Group



Are Unused PTO Days Cashed Out for Executives? By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	5 20.8% 23.8% 83.3%	5 20.8% 23.8% 83.3%	11 45.8% 52.4% 91.7%	21 87.5%
Yes	1 4.2% 33.3% 16.7%	1 4.2% 33.3% 16.7%	1 4.2% 33.3% 8.3%	3 12.5%
Total	6 25.0%	6 25.0%	12 50.0%	24 100.0%

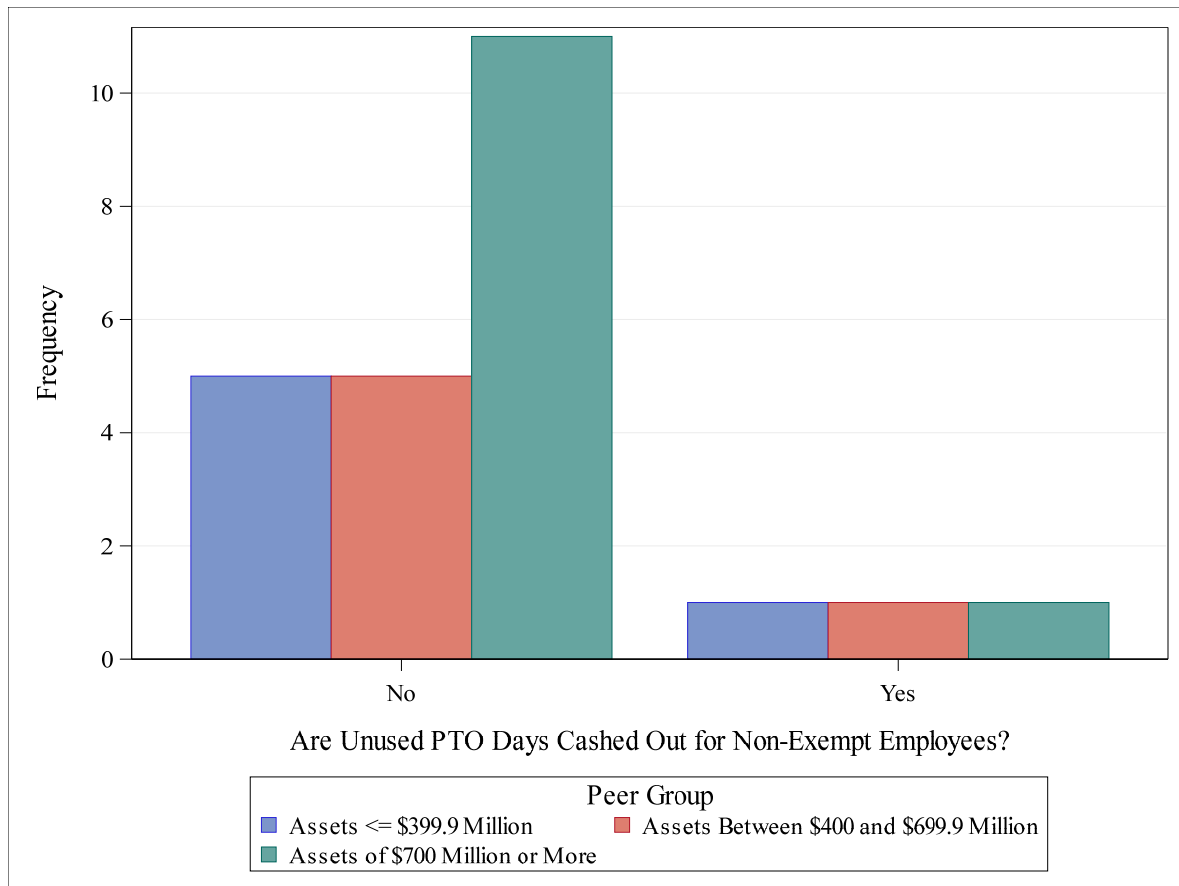
Are Unused PTO Days Cashed Out for Exempt Employees? By Peer Group



Are Unused PTO Days Cashed Out for Exempt Employees? By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	5 20.8% 23.8% 83.3%	5 20.8% 23.8% 83.3%	11 45.8% 52.4% 91.7%	21 87.5%
Yes	1 4.2% 33.3% 16.7%	1 4.2% 33.3% 16.7%	1 4.2% 33.3% 8.3%	3 12.5%
Total	6 25.0%	6 25.0%	12 50.0%	24 100.0%

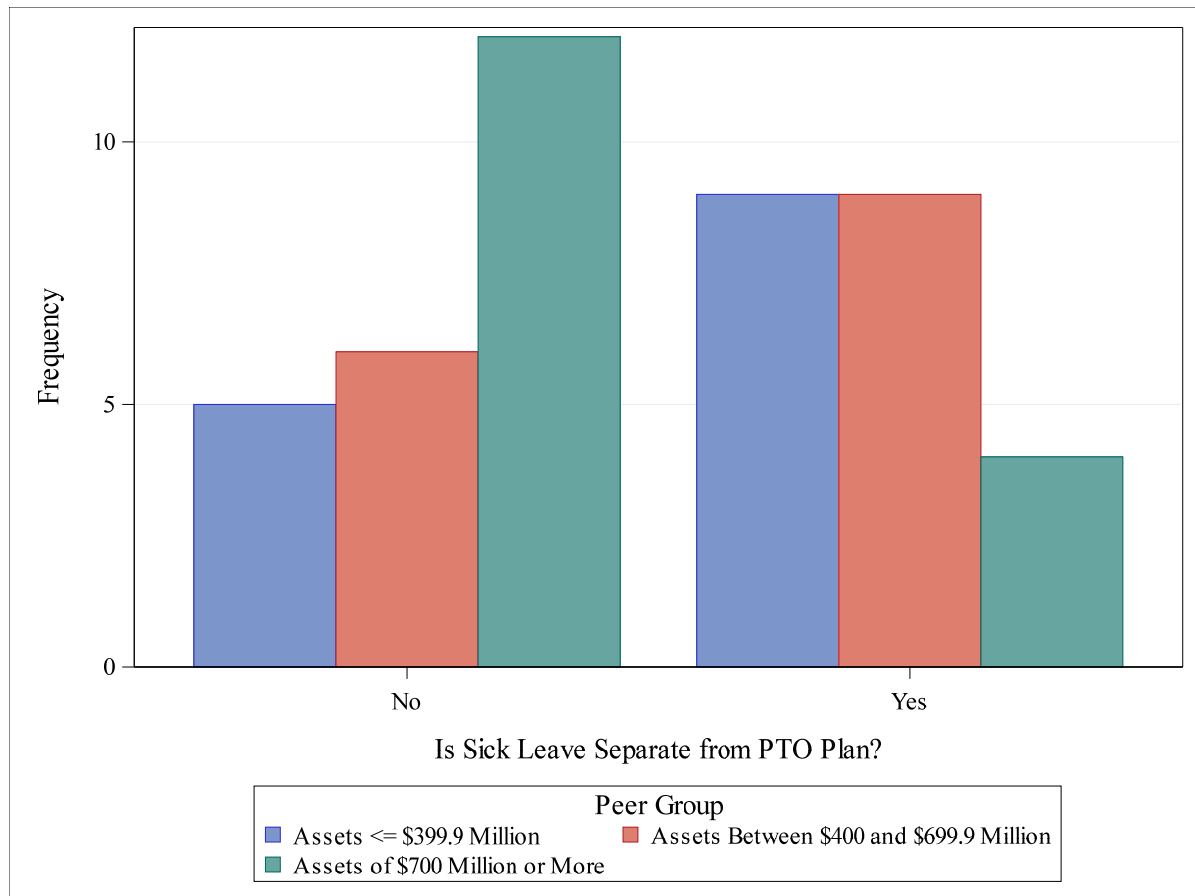
Are Unused PTO Days Cashed Out for Non-Exempt Employees? By Peer Group



Are Unused PTO Days Cashed Out for Non-Exempt Employees? By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	5 20.8% 23.8% 83.3%	5 20.8% 23.8% 83.3%	11 45.8% 52.4% 91.7%	21 87.5%
Yes	1 4.2% 33.3% 16.7%	1 4.2% 33.3% 16.7%	1 4.2% 33.3% 8.3%	3 12.5%
Total	6 25.0%	6 25.0%	12 50.0%	24 100.0%

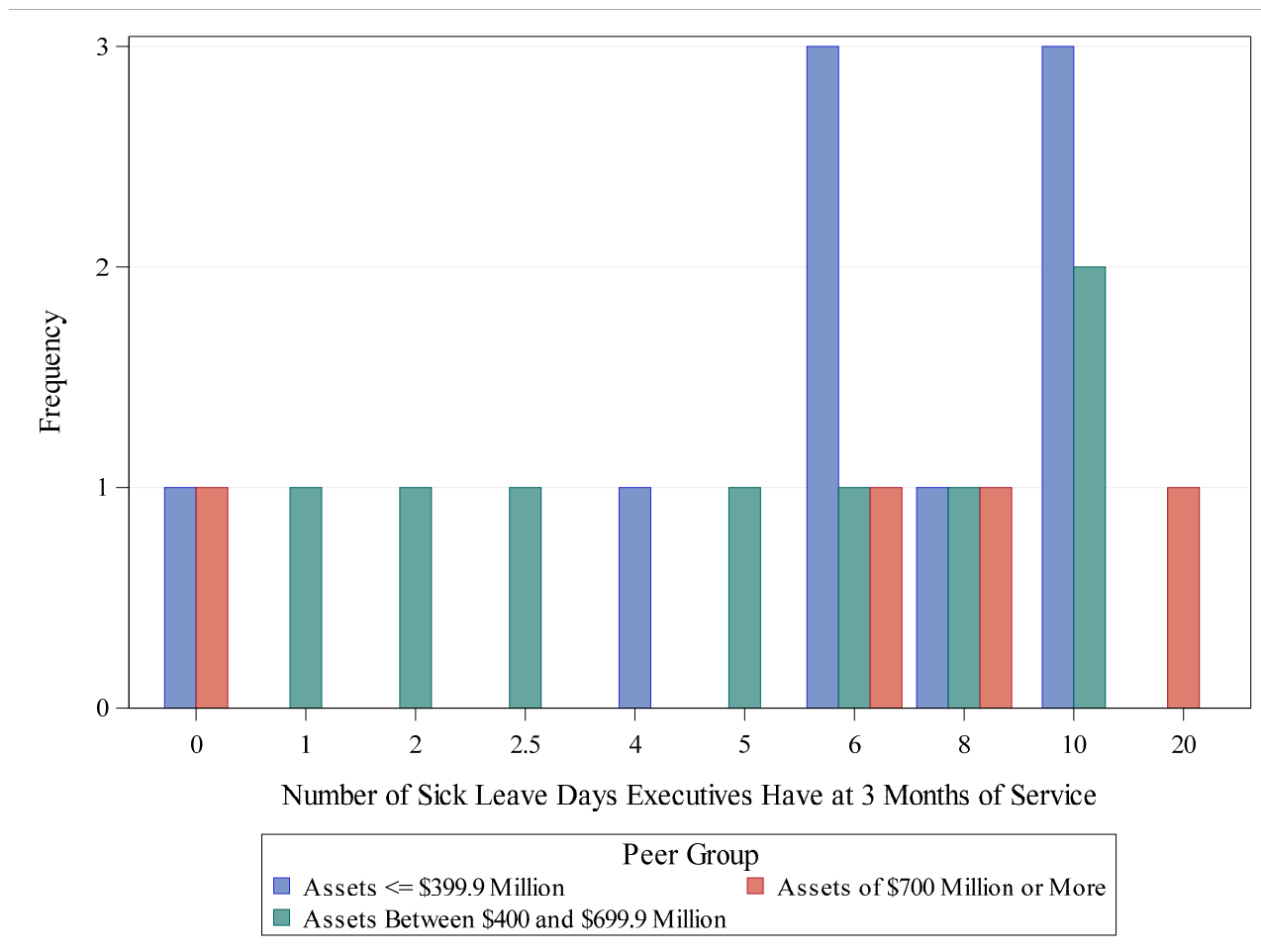
***Is Sick Leave Separate from PTO Plan?
By Peer Group***



***Is Sick Leave Separate from PTO Plan?
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	5 11.1% 21.7% 35.7%	6 13.3% 26.1% 40.0%	12 26.7% 52.2% 75.0%	23 51.1%
Yes	9 20.0% 40.9% 64.3%	9 20.0% 40.9% 60.0%	4 8.9% 18.2% 25.0%	22 48.9%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

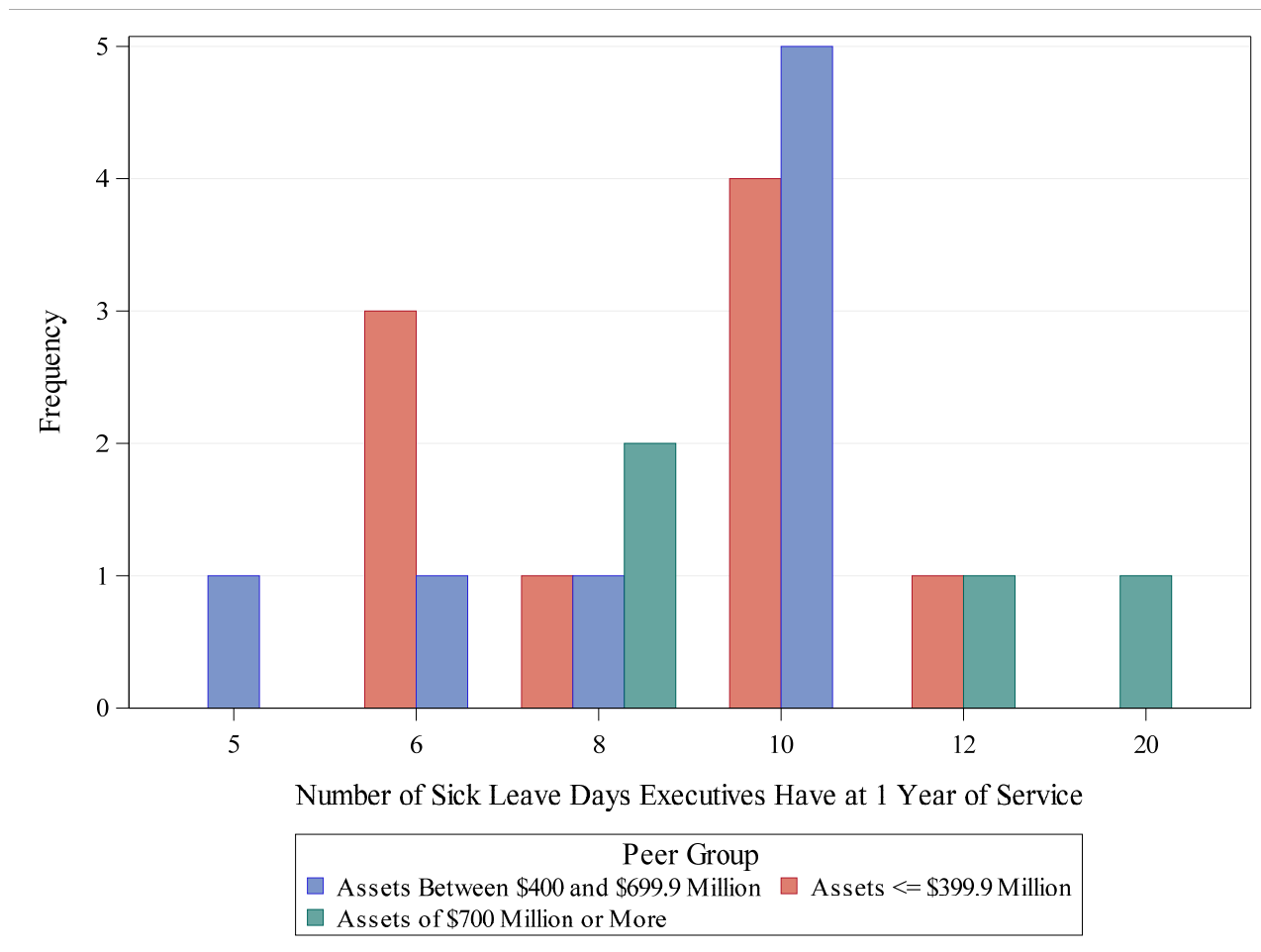
***Number of Sick Leave Days Executives Have at 3 Months of Service
By Peer Group***



***Number of Sick Leave Days Executives Have at 3 Months of Service
By Peer Group***

	Number of Sick Leave Days Executives Have at 3 Months of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	6.00	6.00	10.00	6.67
Assets Between \$400 and \$699.9 Million	8	2.25	5.50	9.00	5.56
Assets of \$700 Million or More	4	3.00	7.00	14.00	8.50

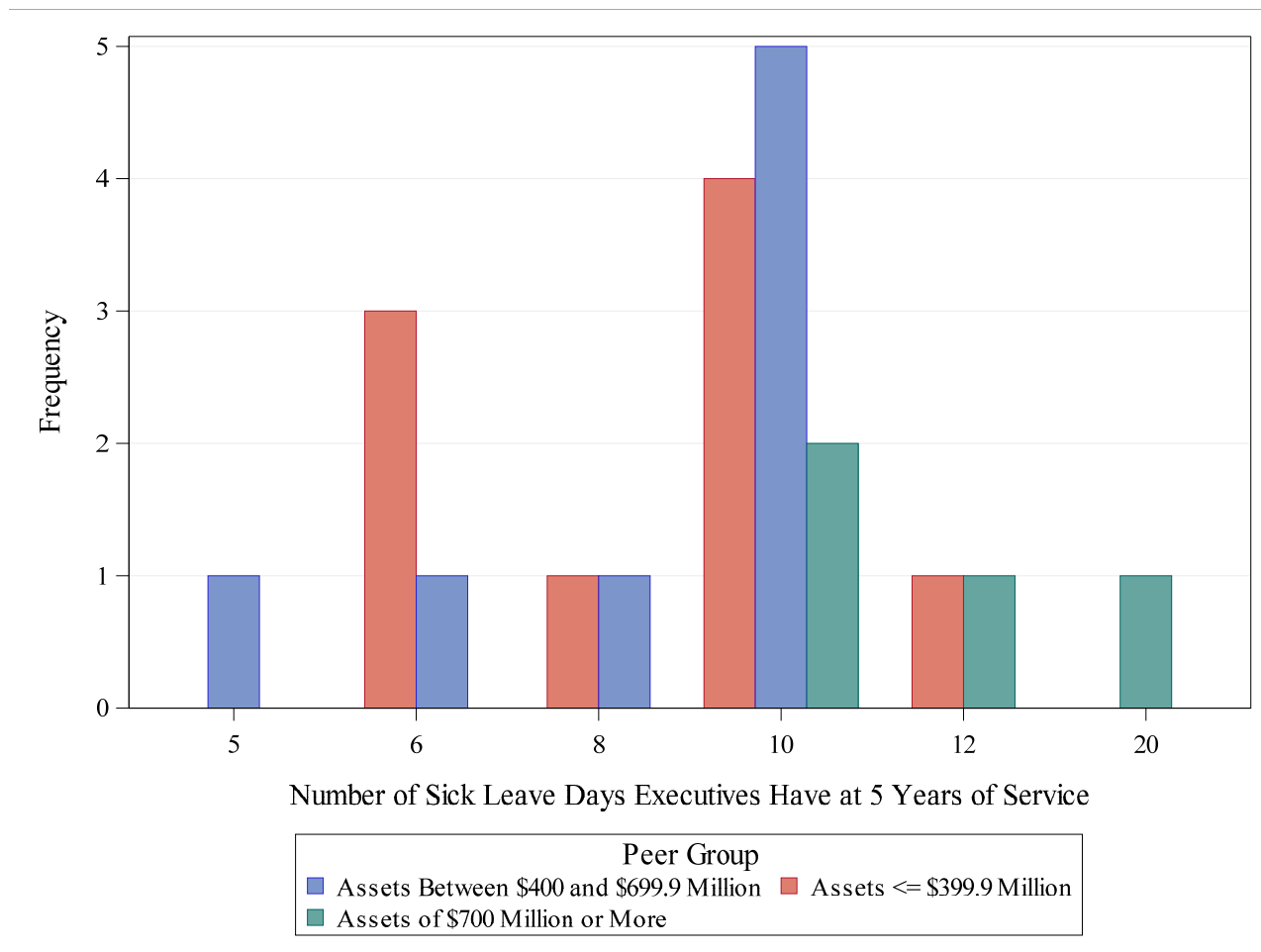
Number of Sick Leave Days Executives Have at 1 Year of Service By Peer Group



Number of Sick Leave Days Executives Have at 1 Year of Service By Peer Group

	Number of Sick Leave Days Executives Have at 1 Year of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	6.00	10.00	10.00	8.67
Assets Between \$400 and \$699.9 Million	8	7.00	10.00	10.00	8.63
Assets of \$700 Million or More	4	8.00	10.00	16.00	12.00

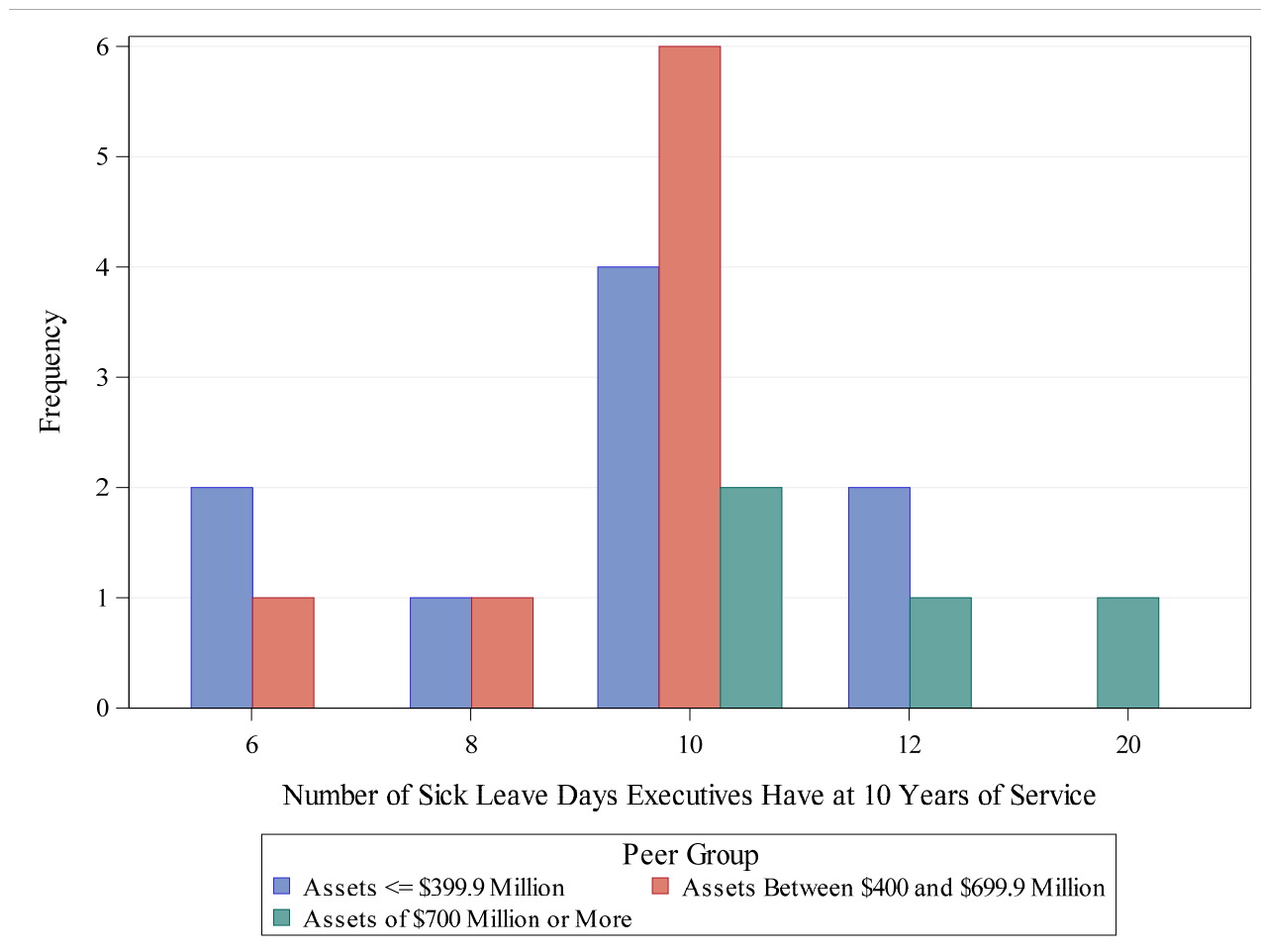
Number of Sick Leave Days Executives Have at 5 Years of Service By Peer Group



Number of Sick Leave Days Executives Have at 5 Years of Service By Peer Group

	Number of Sick Leave Days Executives Have at 5 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	6.00	10.00	10.00	8.67
Assets Between \$400 and \$699.9 Million	8	7.00	10.00	10.00	8.63
Assets of \$700 Million or More	4	10.00	11.00	16.00	13.00

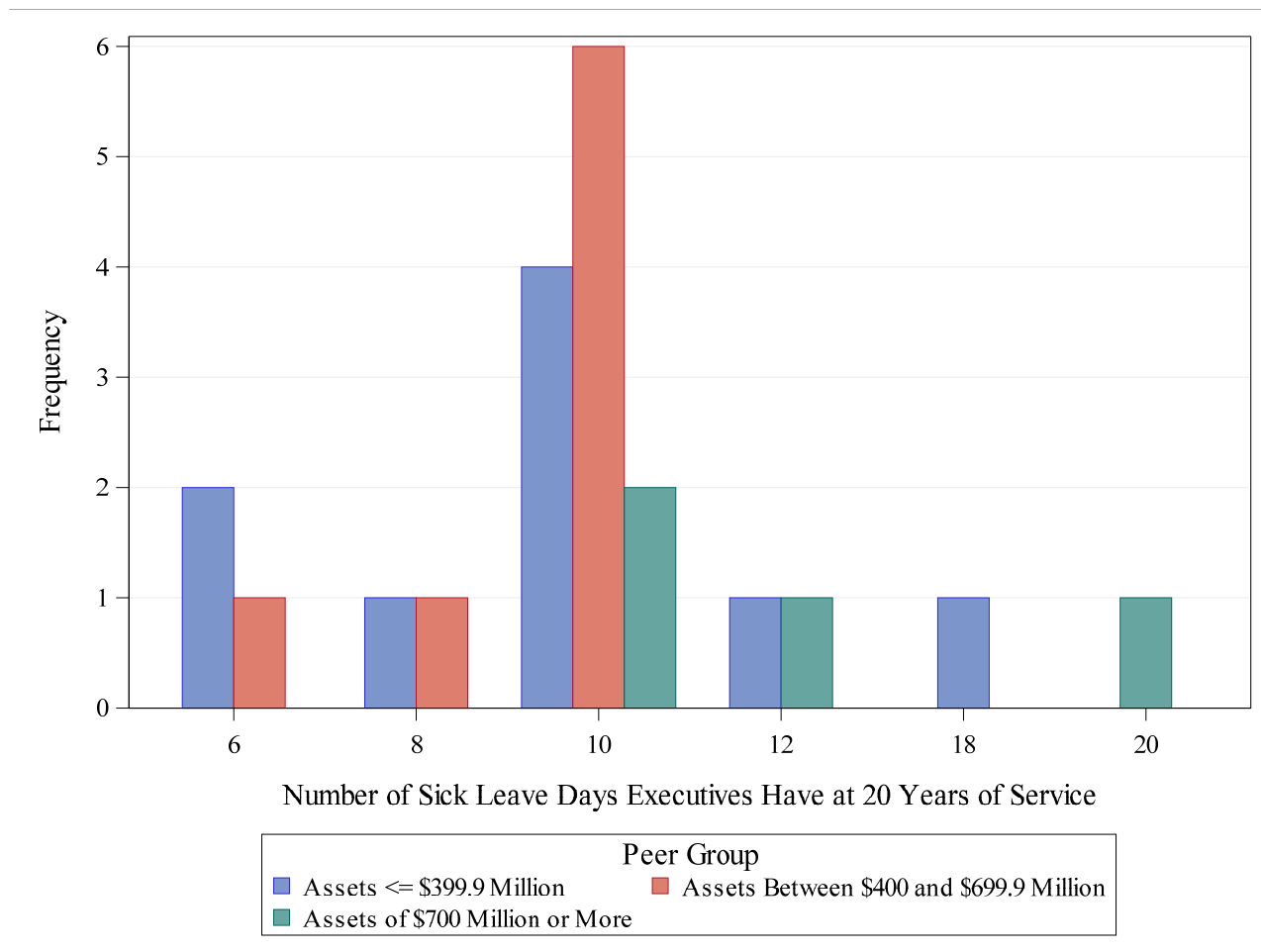
Number of Sick Leave Days Executives Have at 10 Years of Service By Peer Group



Number of Sick Leave Days Executives Have at 10 Years of Service By Peer Group

	Number of Sick Leave Days Executives Have at 10 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	8.00	10.00	10.00	9.33
Assets Between \$400 and \$699.9 Million	8	9.00	10.00	10.00	9.25
Assets of \$700 Million or More	4	10.00	11.00	16.00	13.00

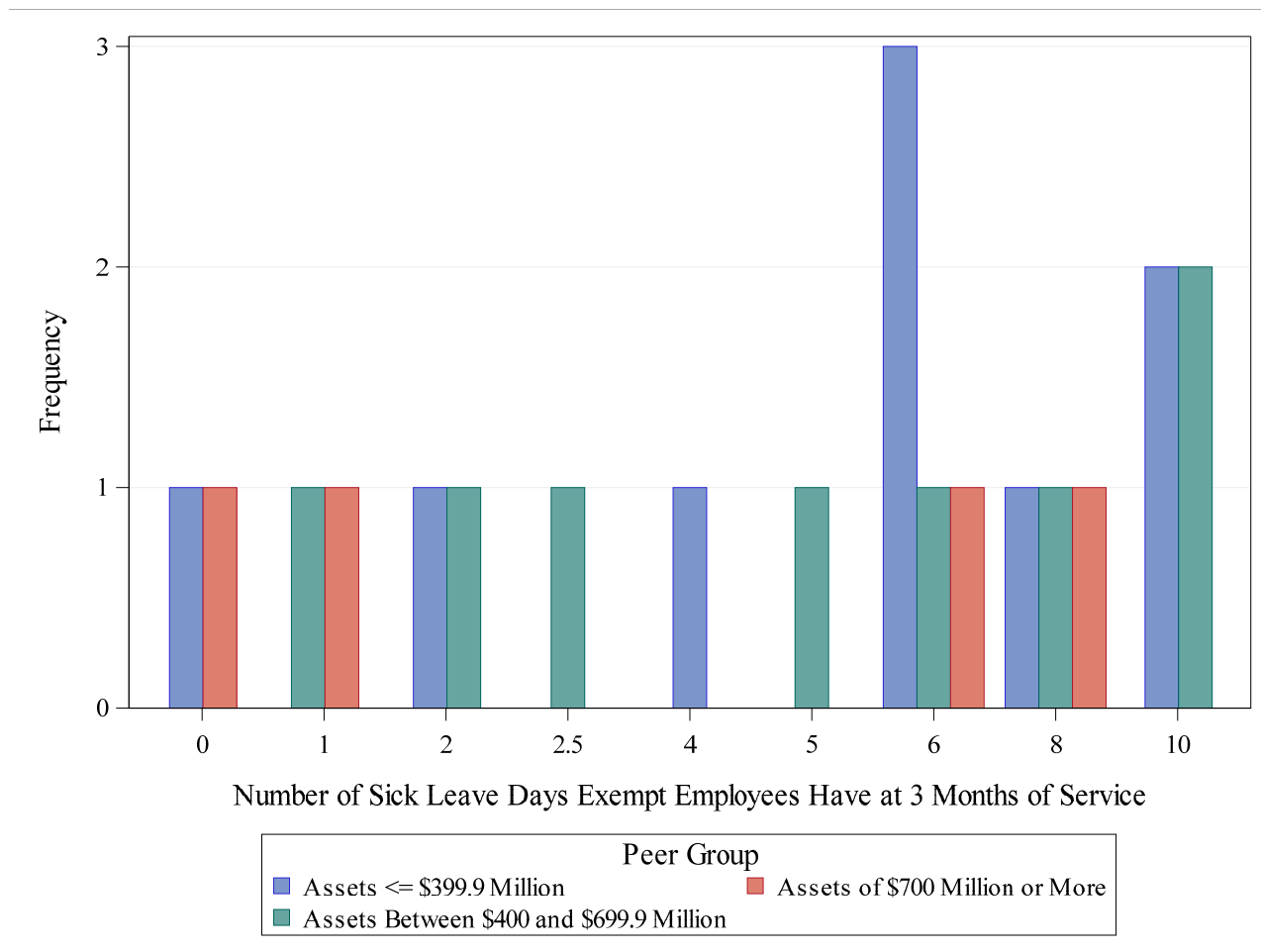
Number of Sick Leave Days Executives Have at 20 Years of Service By Peer Group



Number of Sick Leave Days Executives Have at 20 Years of Service By Peer Group

	Number of Sick Leave Days Executives Have at 20 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	8.00	10.00	10.00	10.00
Assets Between \$400 and \$699.9 Million	8	9.00	10.00	10.00	9.25
Assets of \$700 Million or More	4	10.00	11.00	16.00	13.00

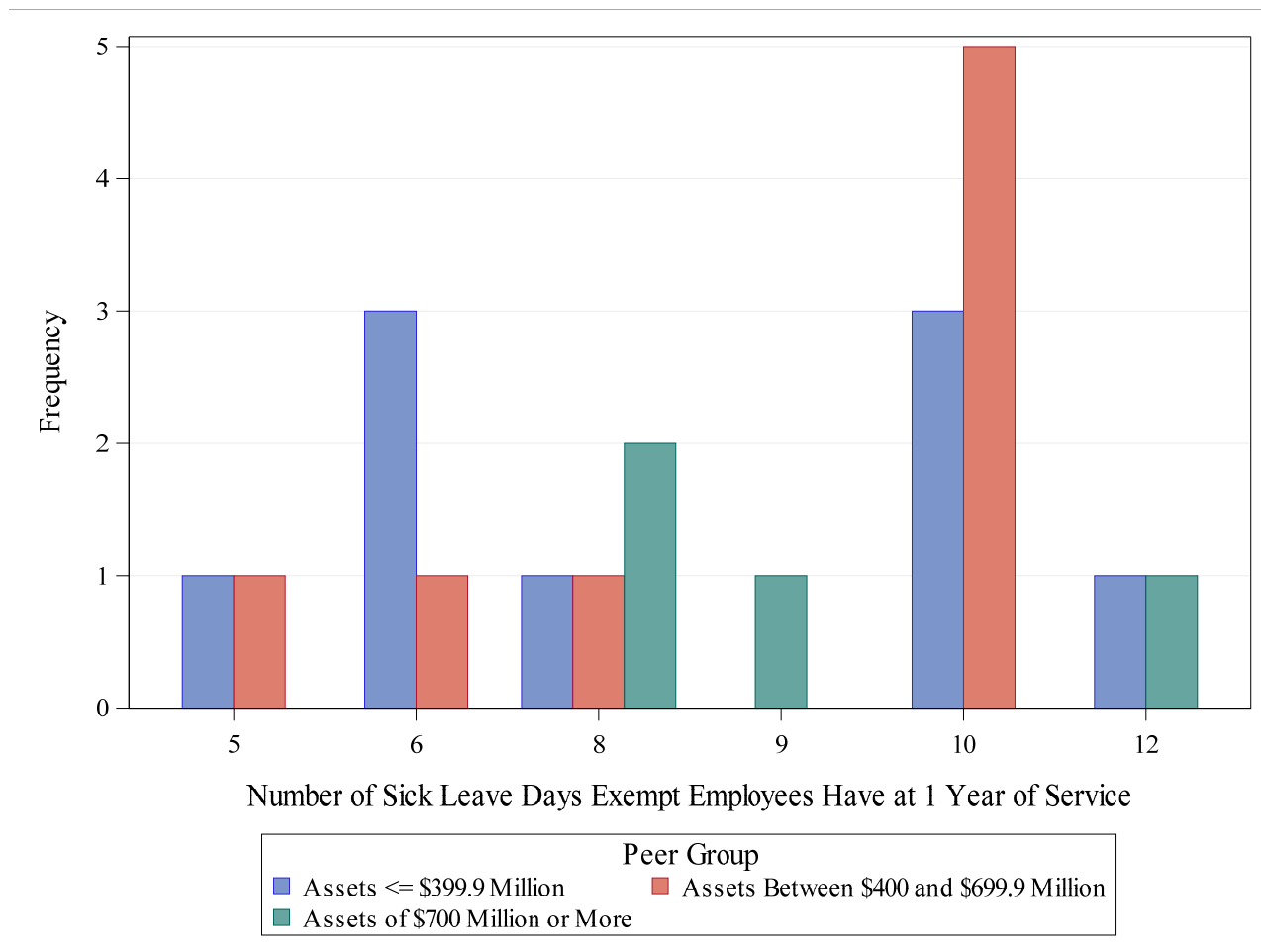
Number of Sick Leave Days Exempt Employees Have at 3 Months of Service By Peer Group



Number of Sick Leave Days Exempt Employees Have at 3 Months of Service By Peer Group

	Number of Sick Leave Days Exempt Employees Have at 3 Months of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	4.00	6.00	8.00	5.78
Assets Between \$400 and \$699.9 Million	8	2.25	5.50	9.00	5.56
Assets of \$700 Million or More	4	0.50	3.50	7.00	3.75

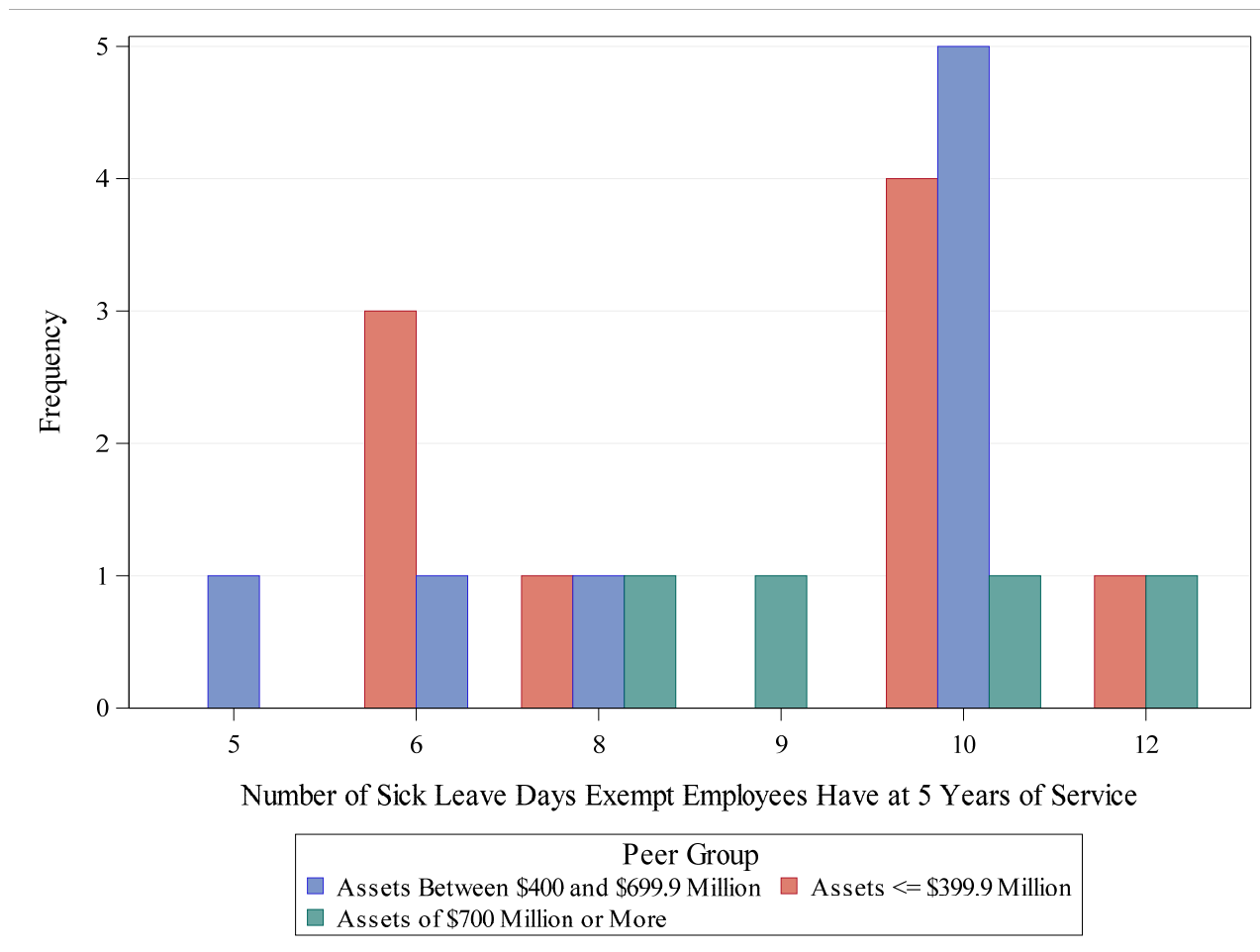
***Number of Sick Leave Days Exempt Employees Have at 1 year of Service
By Peer Group***



***Number of Sick Leave Days Exempt Employees Have at 1 year of Service
By Peer Group***

	Number of Sick Leave Days Exempt Employees Have at 1 Year of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	6.00	8.00	10.00	8.11
Assets Between \$400 and \$699.9 Million	8	7.00	10.00	10.00	8.63
Assets of \$700 Million or More	4	8.00	8.50	10.50	9.25

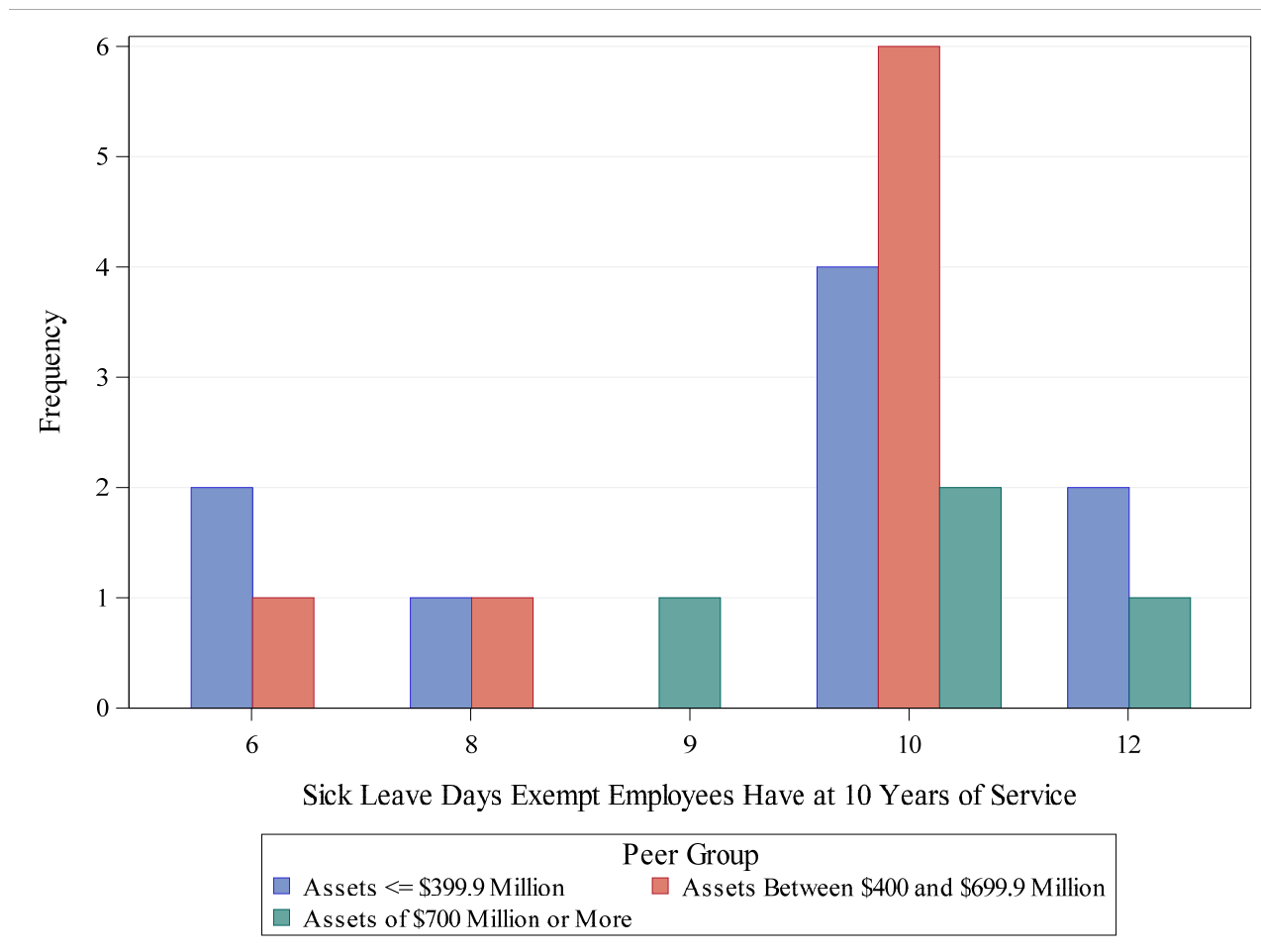
Number of Sick Leave Days Exempt Employees Have at 5 years of Service By Peer Group



Number of Sick Leave Days Exempt Employees Have at 5 years of Service By Peer Group

	Number of Sick Leave Days Exempt Employees Have at 5 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	6.00	10.00	10.00	8.67
Assets Between \$400 and \$699.9 Million	8	7.00	10.00	10.00	8.63
Assets of \$700 Million or More	4	8.50	9.50	11.00	9.75

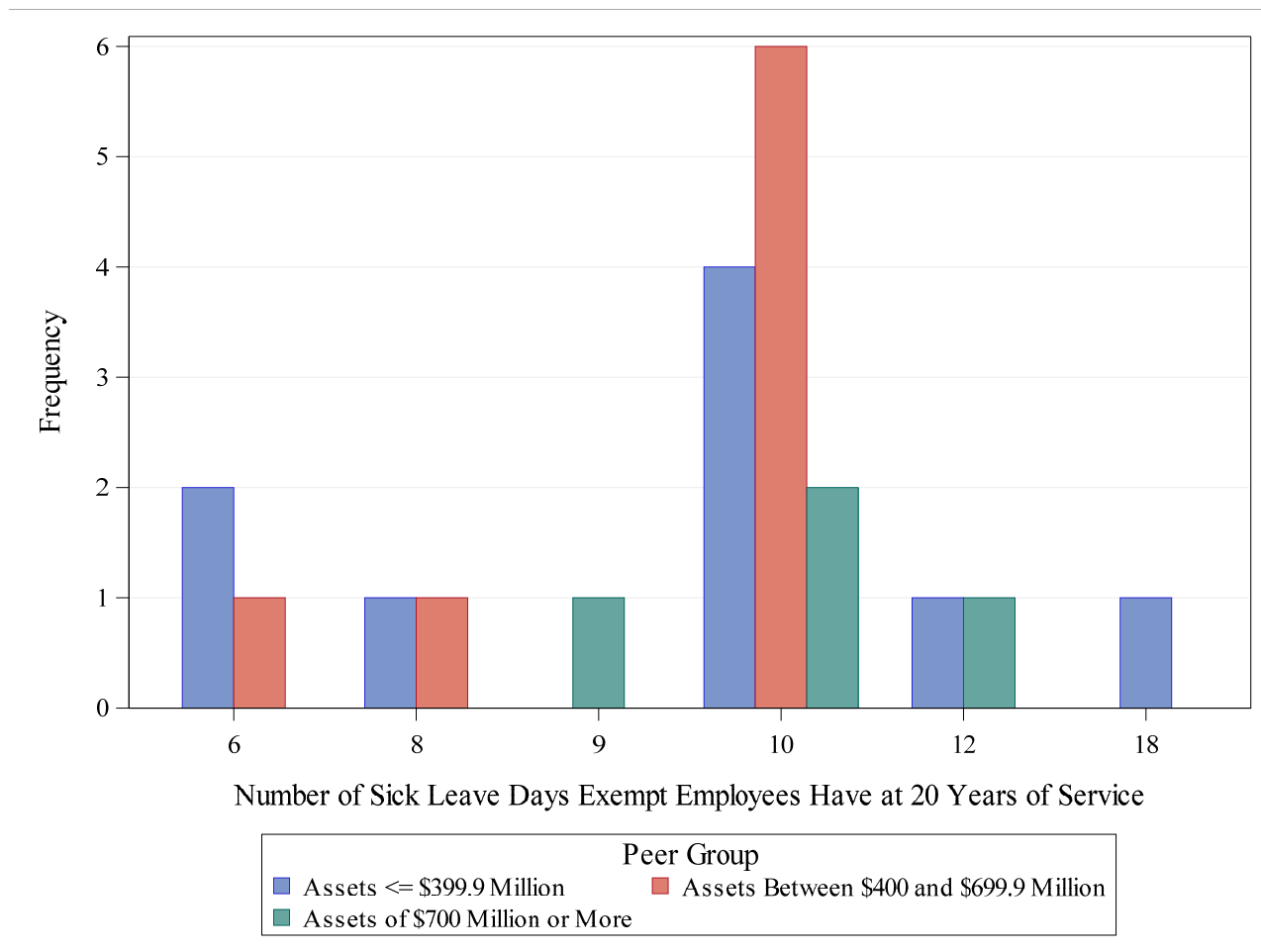
***Number of Sick Leave Days Exempt Employees Have at 10 years of Service
By Peer Group***



***Number of Sick Leave Days Exempt Employees Have at 10 years of Service
By Peer Group***

	Sick Leave Days Exempt Employees Have at 10 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	8.00	10.00	10.00	9.33
Assets Between \$400 and \$699.9 Million	8	9.00	10.00	10.00	9.25
Assets of \$700 Million or More	4	9.50	10.00	11.00	10.25

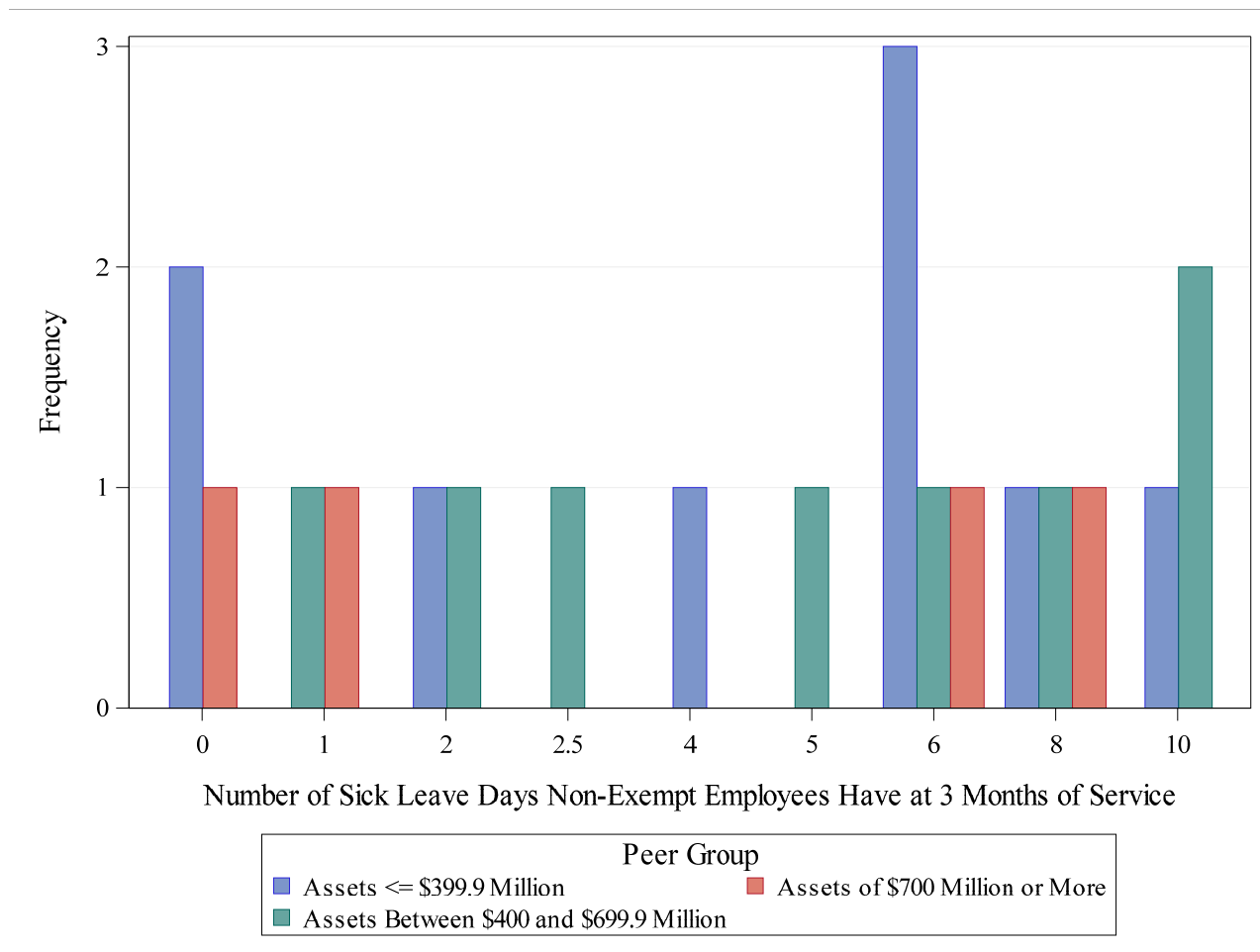
Number of Sick Leave Days Exempt Employees Have at 20 years of Service By Peer Group



Number of Sick Leave Days Exempt Employees Have at 20 years of Service By Peer Group

	Number of Sick Leave Days Exempt Employees Have at 20 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	8.00	10.00	10.00	10.00
Assets Between \$400 and \$699.9 Million	8	9.00	10.00	10.00	9.25
Assets of \$700 Million or More	4	9.50	10.00	11.00	10.25

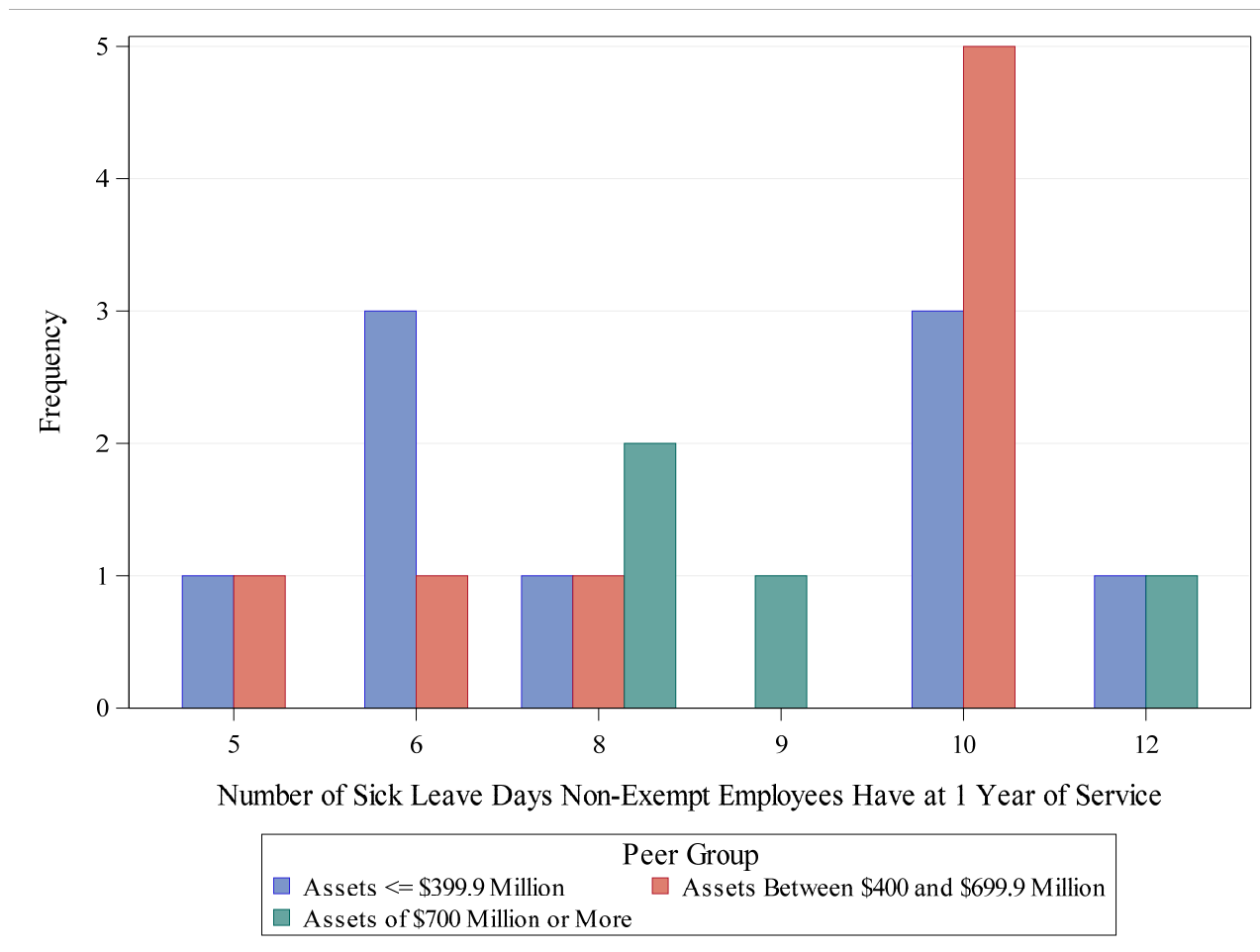
Number of Sick Leave Days Non-Exempt Employees Have at 3 Months of Service By Peer Group



Number of Sick Leave Days Non-Exempt Employees Have at 3 Months of Service By Peer Group

	Number of Sick Leave Days Non-Exempt Employees Have at 3 Months of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	2.00	6.00	6.00	4.67
Assets Between \$400 and \$699.9 Million	8	2.25	5.50	9.00	5.56
Assets of \$700 Million or More	4	0.50	3.50	7.00	3.75

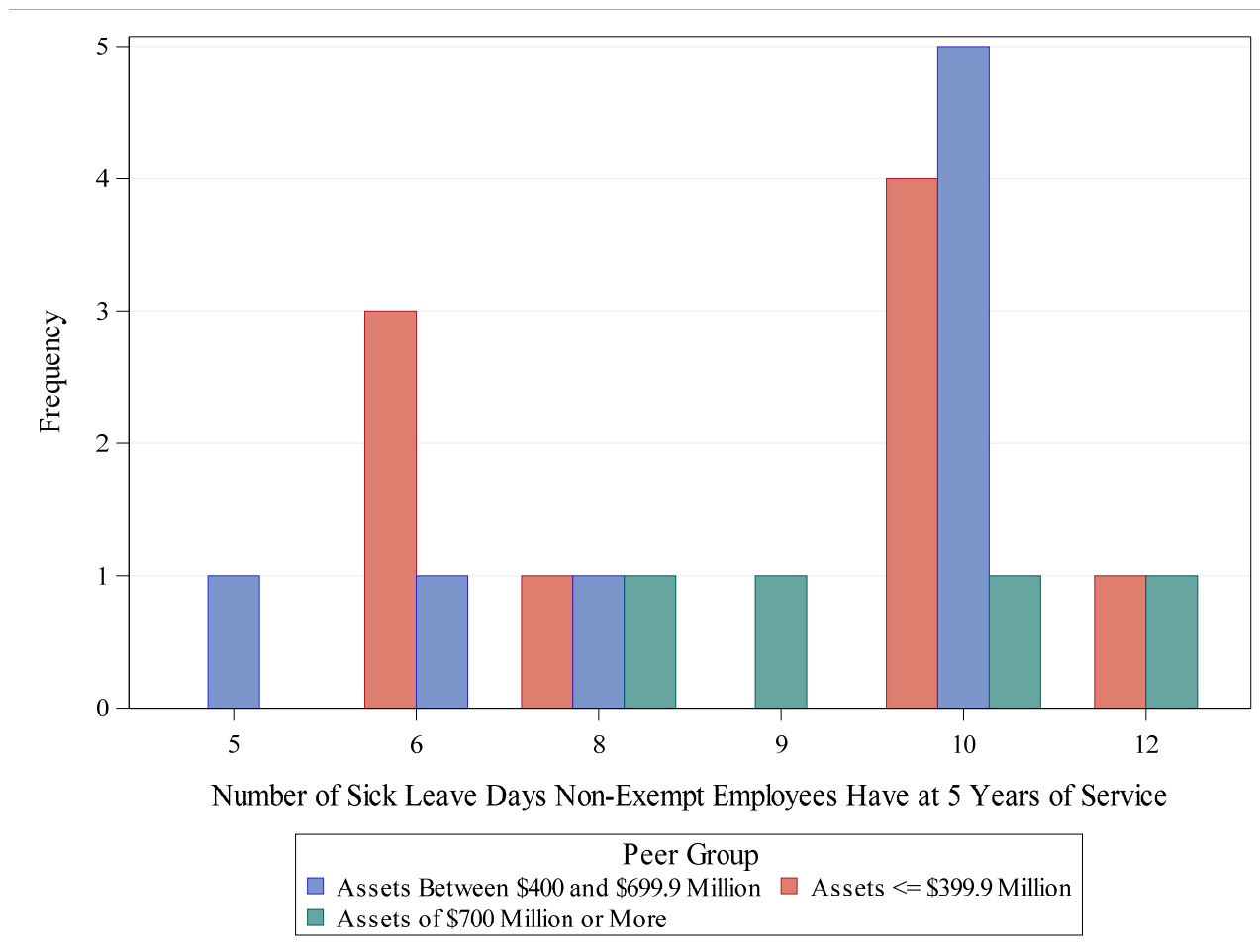
Number of Sick Leave Days Non-Exempt Employees Have at 1 year of Service By Peer Group



Number of Sick Leave Days Non-Exempt Employees Have at 1 year of Service By Peer Group

	Number of Sick Leave Days Non-Exempt Employees Have at 1 Year of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	6.00	8.00	10.00	8.11
Assets Between \$400 and \$699.9 Million	8	7.00	10.00	10.00	8.63
Assets of \$700 Million or More	4	8.00	8.50	10.50	9.25

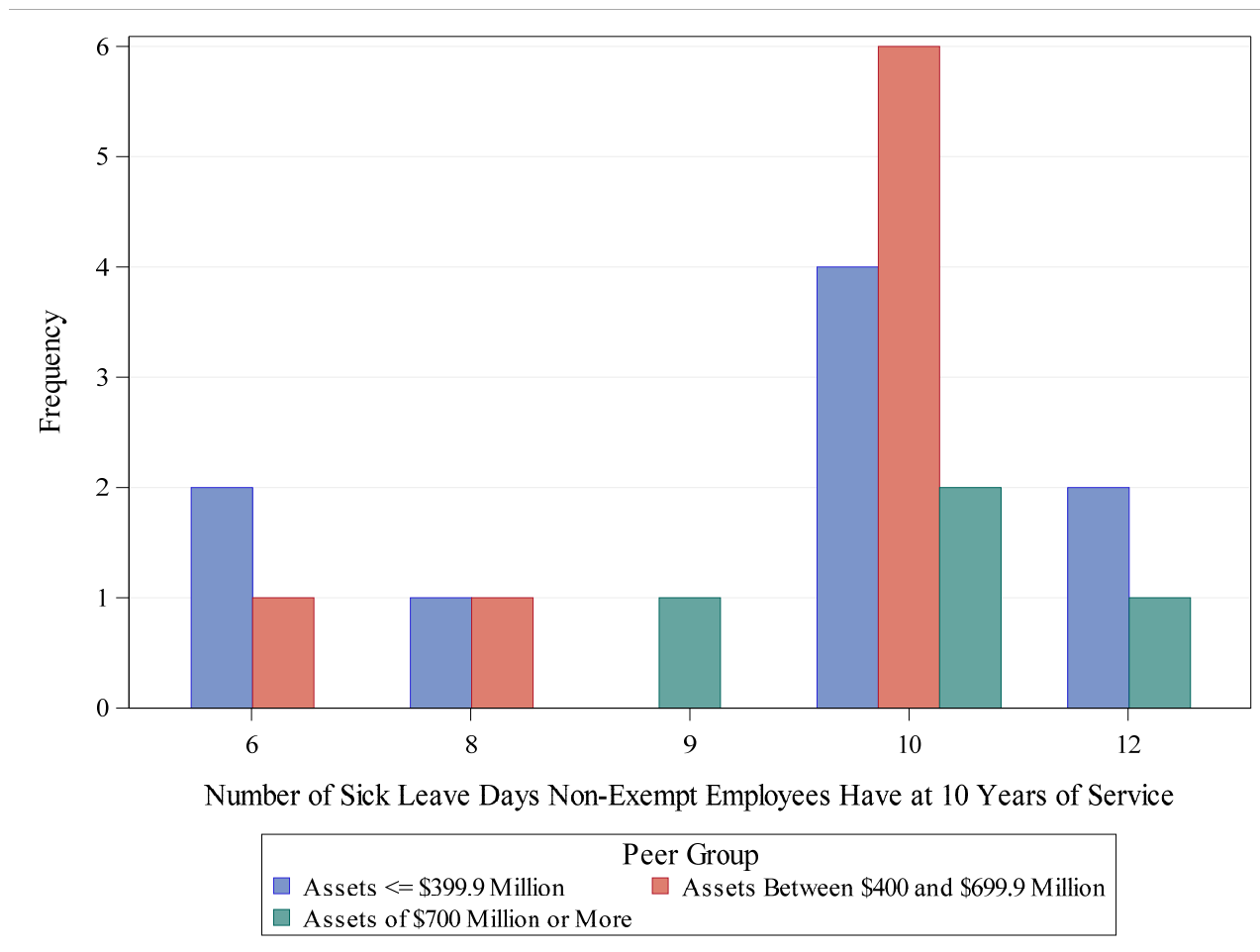
***Number of Sick Leave Days Non-Exempt Employees Have at 5 years of Service
By Peer Group***



***Number of Sick Leave Days Non-Exempt Employees Have at 5 years of Service
By Peer Group***

	Number of Sick Leave Days Non-Exempt Employees Have at 5 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	6.00	10.00	10.00	8.67
Assets Between \$400 and \$699.9 Million	8	7.00	10.00	10.00	8.63
Assets of \$700 Million or More	4	8.50	9.50	11.00	9.75

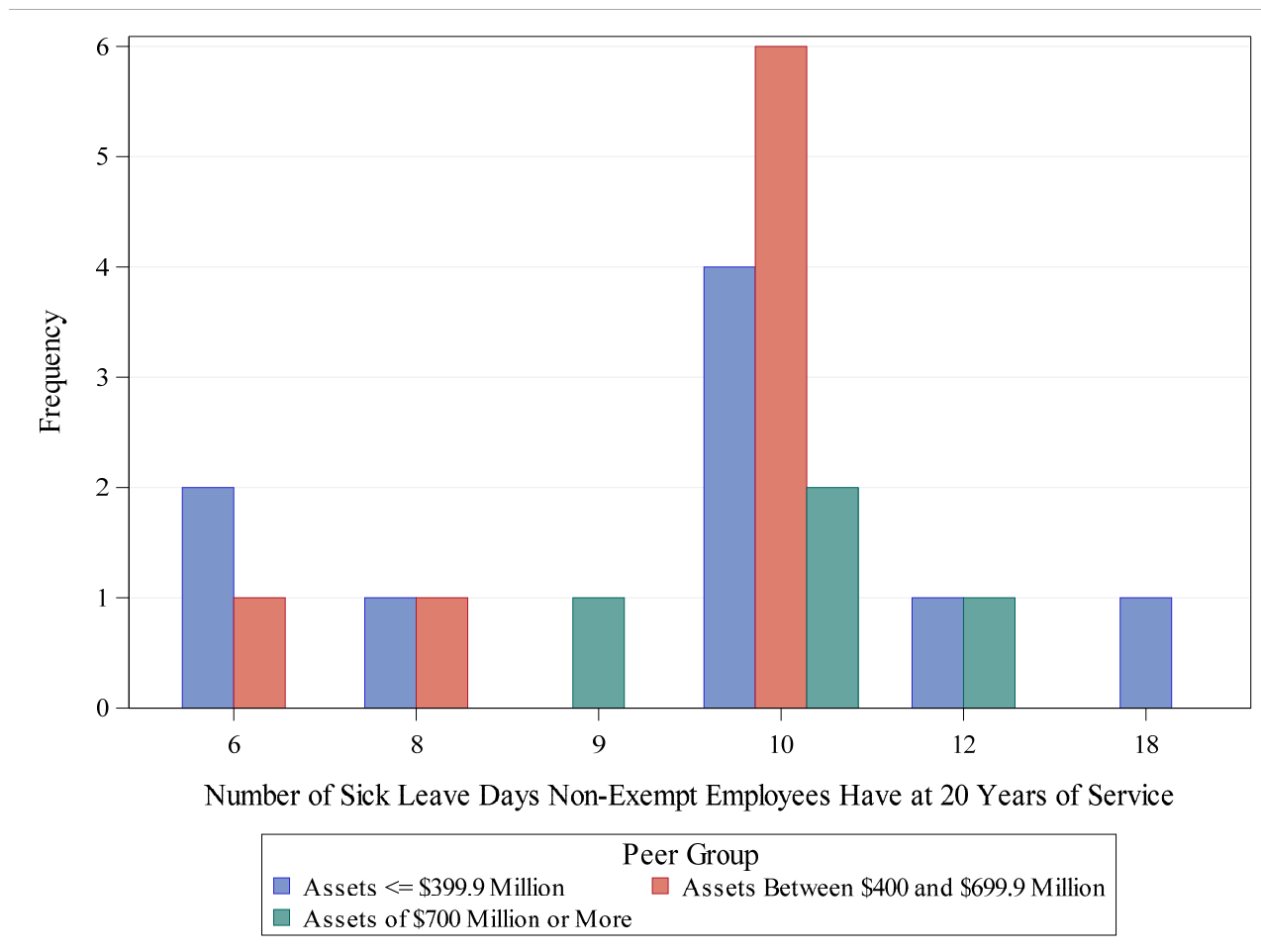
Number of Sick Leave Days Non-Exempt Employees Have at 10 years of Service By Peer Group



Number of Sick Leave Days Non-Exempt Employees Have at 10 years of Service By Peer Group

	Number of Sick Leave Days Non-Exempt Employees Have at 10 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	8.00	10.00	10.00	9.33
Assets Between \$400 and \$699.9 Million	8	9.00	10.00	10.00	9.25
Assets of \$700 Million or More	4	9.50	10.00	11.00	10.25

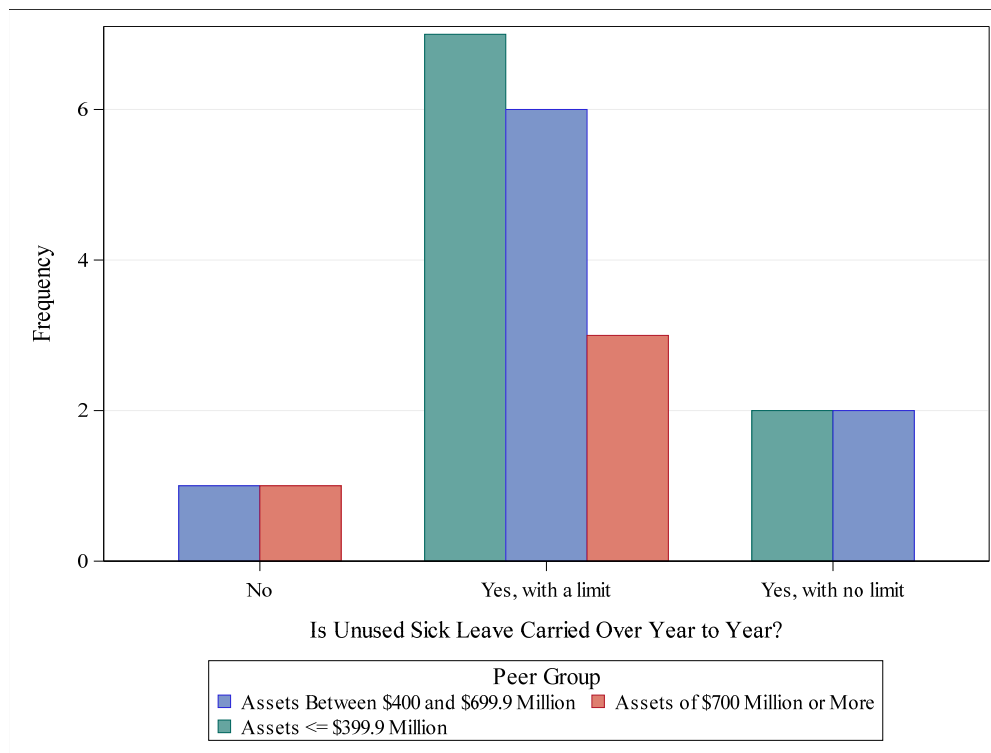
Number of Sick Leave Days Non-Exempt Employees Have at 20 years of Service By Peer Group



Number of Sick Leave Days Non-Exempt Employees Have at 20 years of Service By Peer Group

	Number of Sick Leave Days Non-Exempt Employees Have at 20 Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	8.00	10.00	10.00	10.00
Assets Between \$400 and \$699.9 Million	8	9.00	10.00	10.00	9.25
Assets of \$700 Million or More	4	9.50	10.00	11.00	10.25

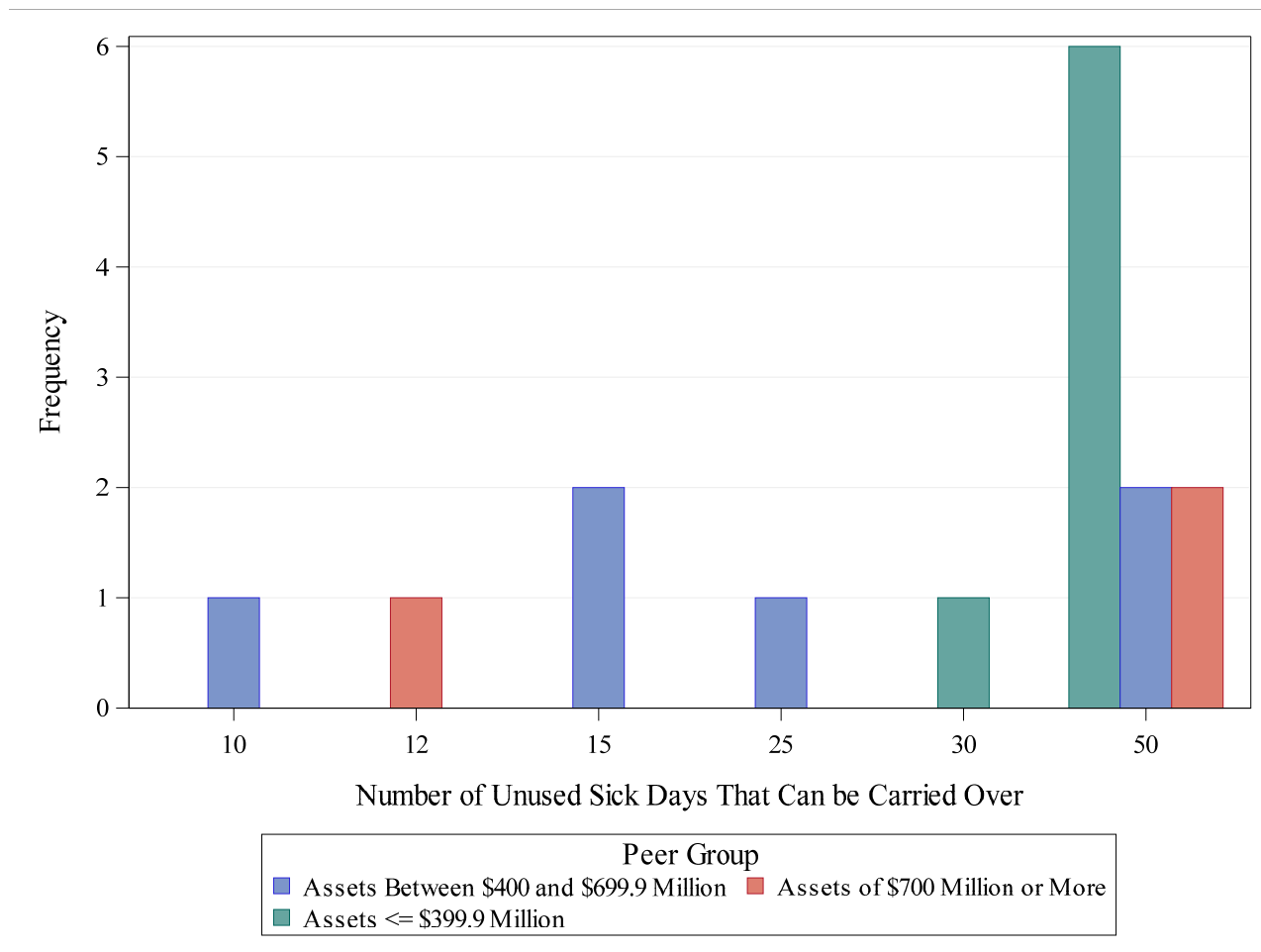
Is Unused Sick Leave Carried Over Year to Year? By Peer Group



Is Unused Sick Leave Carried Over Year to Year? By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	0 0.0% 0.0% 0.0%	1 4.5% 50.0% 11.1%	1 4.5% 50.0% 25.0%	2 9.1%
Yes, with a limit	7 31.8% 43.8% 77.8%	6 27.3% 37.5% 66.7%	3 13.6% 18.8% 75.0%	16 72.7%
Yes, with no limit	2 9.1% 50.0% 22.2%	2 9.1% 50.0% 22.2%	0 0.0% 0.0% 0.0%	4 18.2%
Total	9 40.9%	9 40.9%	4 18.2%	22 100.0%

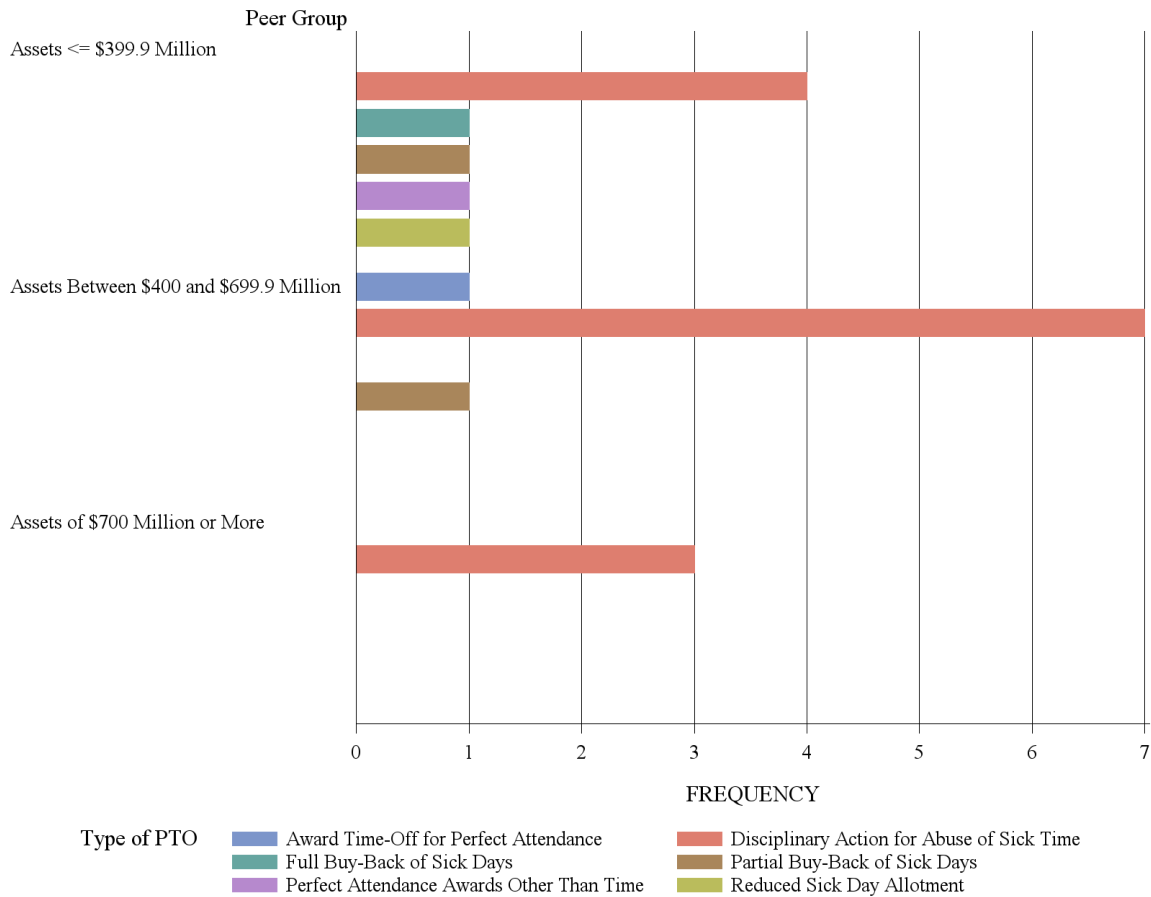
Number of Unused Sick Days That Can be Carried Over By Peer Group



Number of Unused Sick Days That Can be Carried Over By Peer Group

	Number of Unused Sick Days That Can be Carried Over				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	7	50.00	50.00	50.00	47.14
Assets Between \$400 and \$699.9 Million	6	15.00	20.00	50.00	27.50
Assets of \$700 Million or More	3	12.00	50.00	50.00	37.33

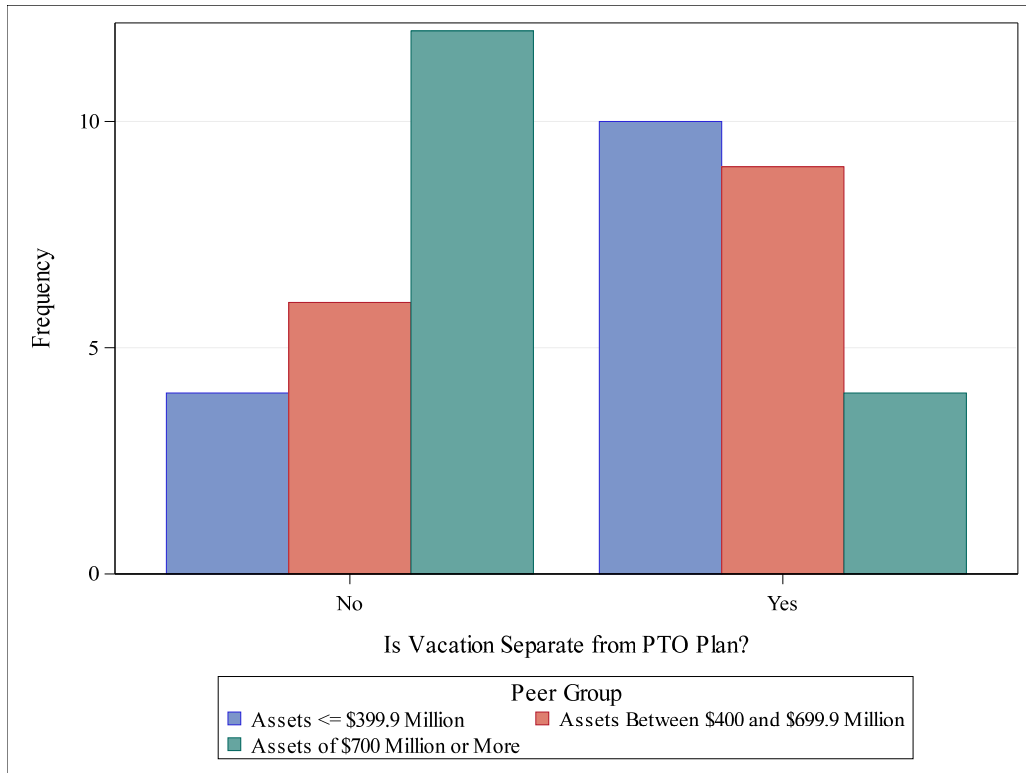
Institution Controls Sick Leave with These Methods



Institution Controls Sick Leave with These Methods

Count Overall % Row % Col %	Award Time-Off for Perfect Attendance	Disciplinary Action for Abuse of Sick Time	Full Buy-Back of Sick Days	Partial Buy-Back of Sick Days	Perfect Attendance Awards Other Than Time	Reduced Sick Day Allotment	Total
Assets <= \$399.9 Million	0 0.0% 0.0% 0.0%	4 20.0% 50.0% 28.6%	1 5.0% 12.5% 100.0%	1 5.0% 12.5% 50.0%	1 5.0% 12.5% 100.0%	1 5.0% 12.5% 100.0%	8 40.0%
Assets Between \$400 and \$699.9 Million	1 5.0% 11.1% 100.0%	7 35.0% 77.8% 50.0%	0 0.0% 0.0% 0.0%	1 5.0% 11.1% 50.0%	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	9 45.0%
Assets of \$700 Million or More	0 0.0% 0.0% 0.0%	3 15.0% 100.0% 21.4%	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	3 15.0%
Total	1 5.0%	14 70.0%	1 5.0%	2 10.0%	1 5.0%	1 5.0%	20 100.0%

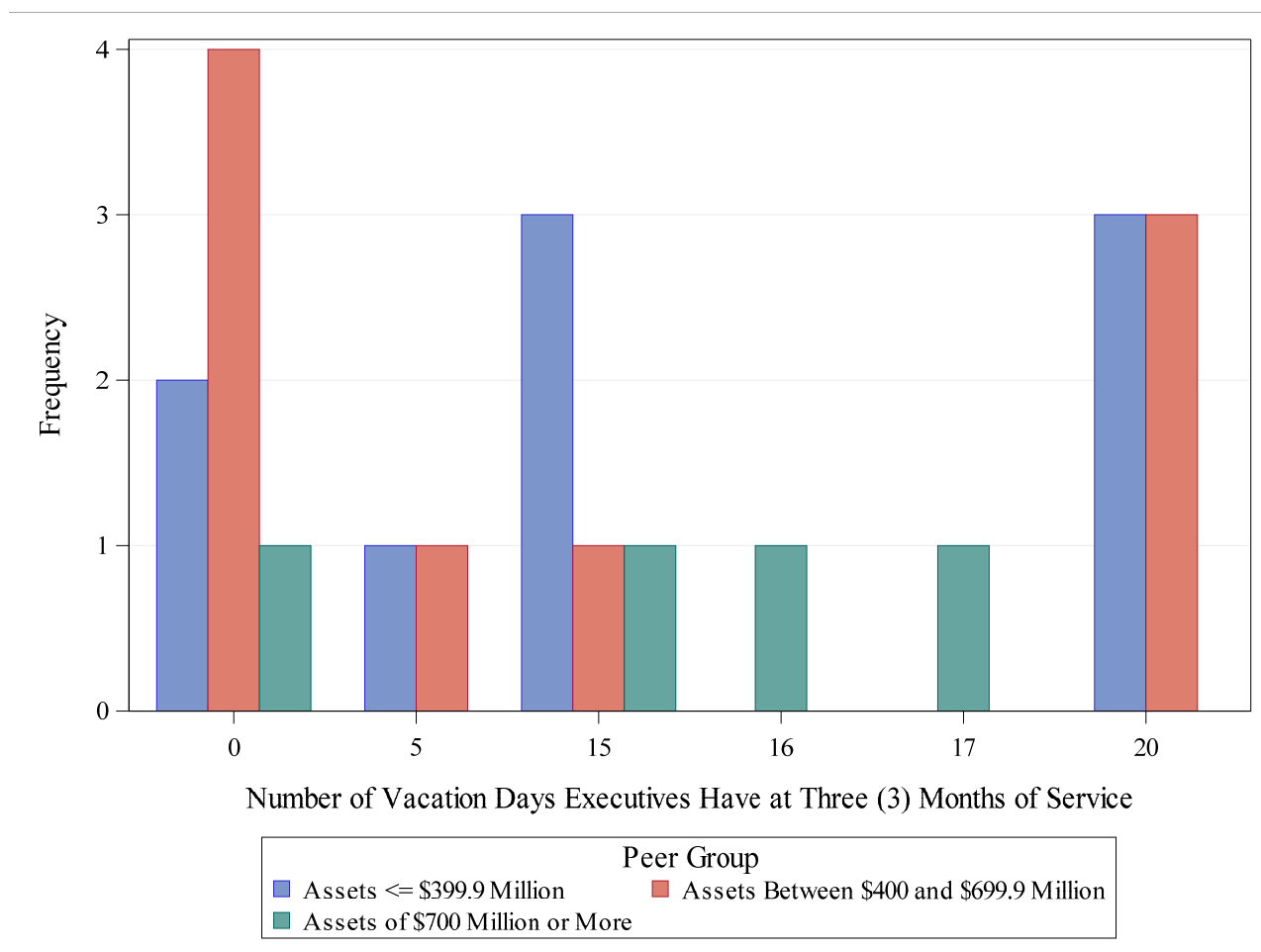
***Is Vacation Separate from PTO Plan?
By Peer Group***



***Is Vacation Separate from PTO Plan?
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	4 8.9% 18.2% 28.6%	6 13.3% 27.3% 40.0%	12 26.7% 54.5% 75.0%	22 48.9%
Yes	10 22.2% 43.5% 71.4%	9 20.0% 39.1% 60.0%	4 8.9% 17.4% 25.0%	23 51.1%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

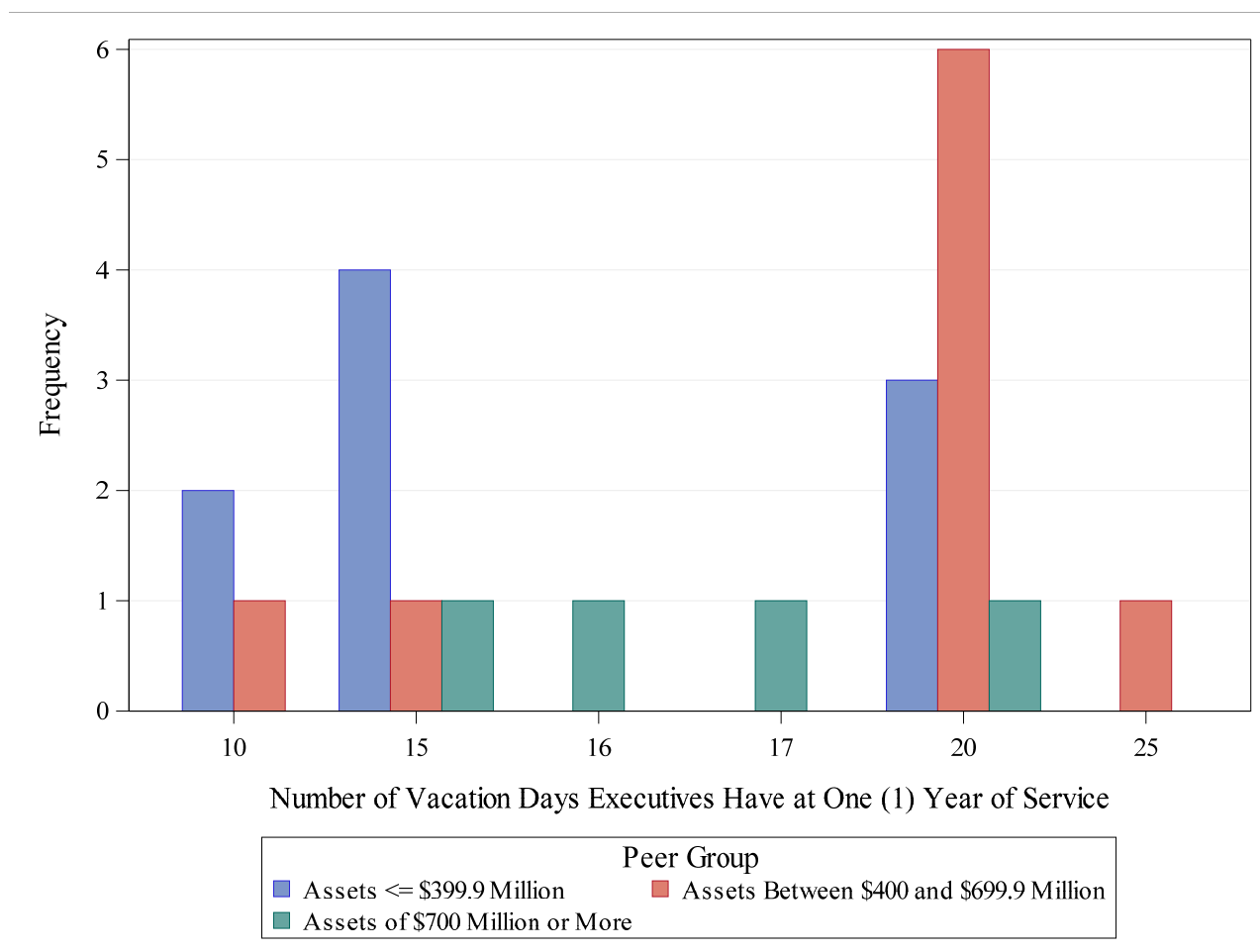
***Number of Vacation Days Executives Have at 3 Months of Service
By Peer Group***



***Number of Vacation Days Executives Have at 3 Months of Service
By Peer Group***

	Number of Vacation Days Executives Have at Three (3) Months of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	5.00	15.00	20.00	12.22
Assets Between \$400 and \$699.9 Million	9	0.00	5.00	20.00	8.89
Assets of \$700 Million or More	4	7.50	15.50	16.50	12.00

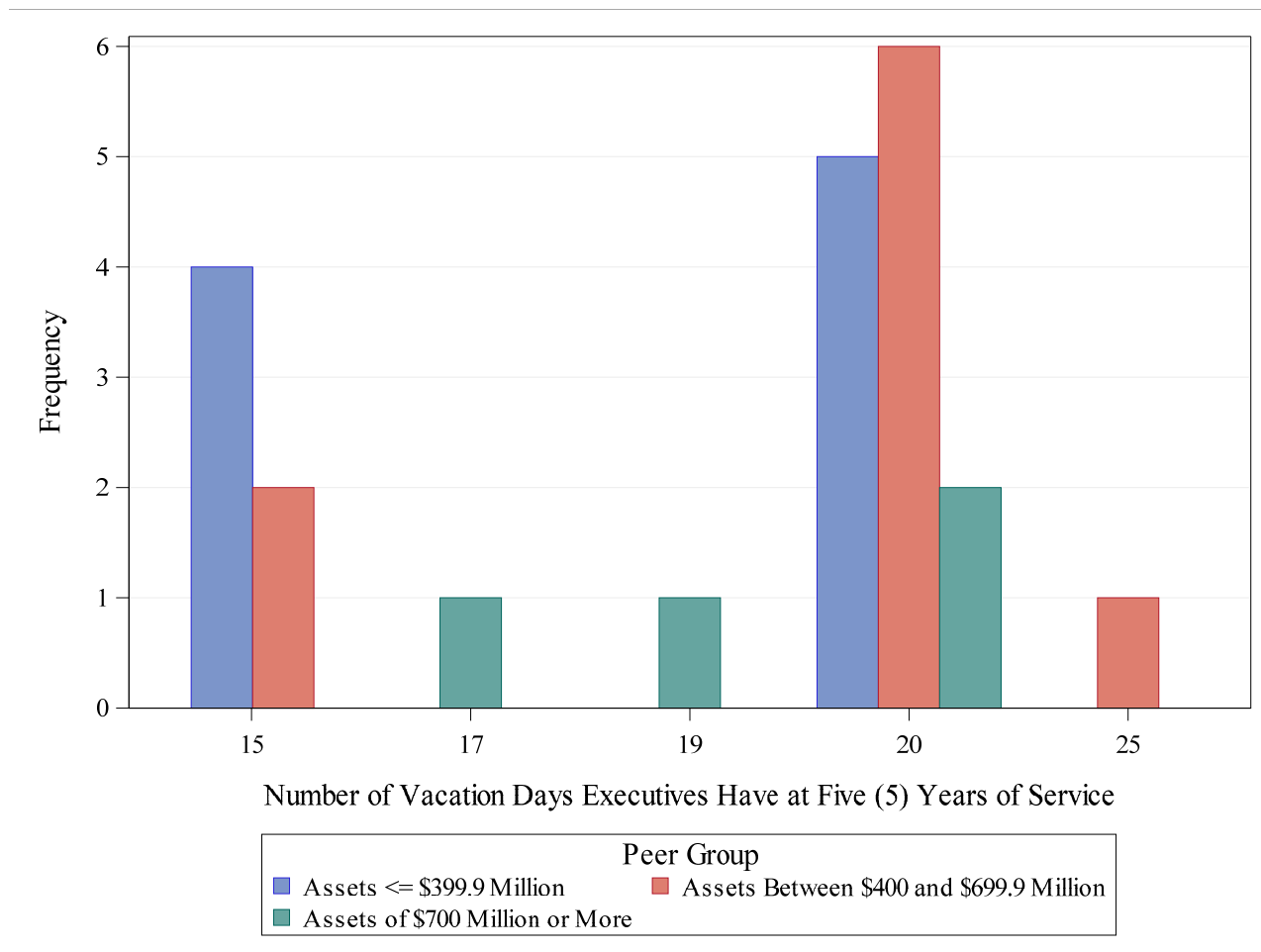
***Number of Vacation Days Executives Have at 1 Year of Service
By Peer Group***



***Number of Vacation Days Executives Have at 1 Year of Service
By Peer Group***

	Number of Vacation Days Executives Have at One (1) Year of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	15.00	15.00	20.00	15.56
Assets Between \$400 and \$699.9 Million	9	20.00	20.00	20.00	18.89
Assets of \$700 Million or More	4	15.50	16.50	18.50	17.00

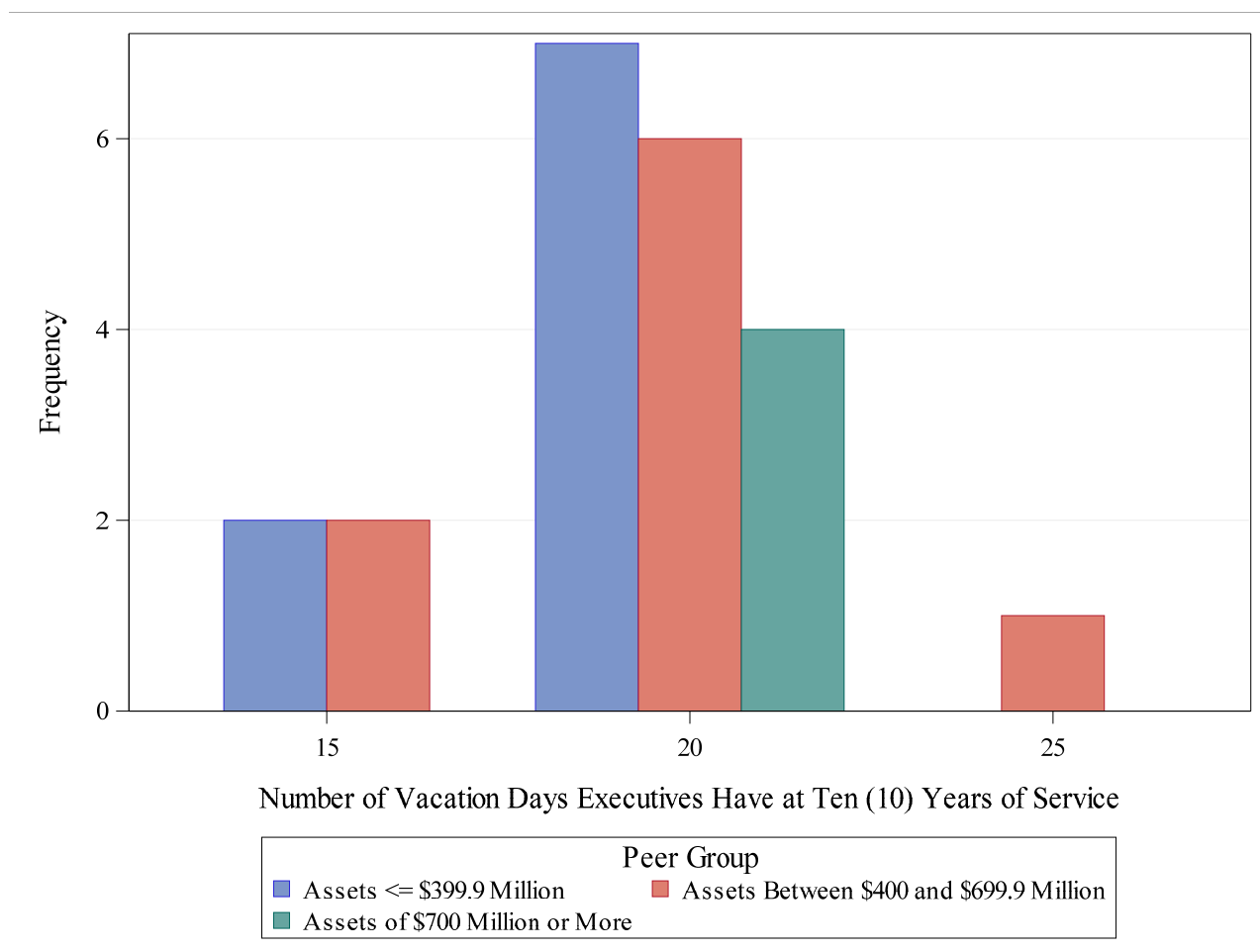
***Number of Vacation Days Executives Have at 5 Years of Service
By Peer Group***



***Number of Vacation Days Executives Have at 5 Years of Service
By Peer Group***

	Number of Vacation Days Executives Have at Five (5) Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	15.00	20.00	20.00	17.78
Assets Between \$400 and \$699.9 Million	9	20.00	20.00	20.00	19.44
Assets of \$700 Million or More	4	18.00	19.50	20.00	19.00

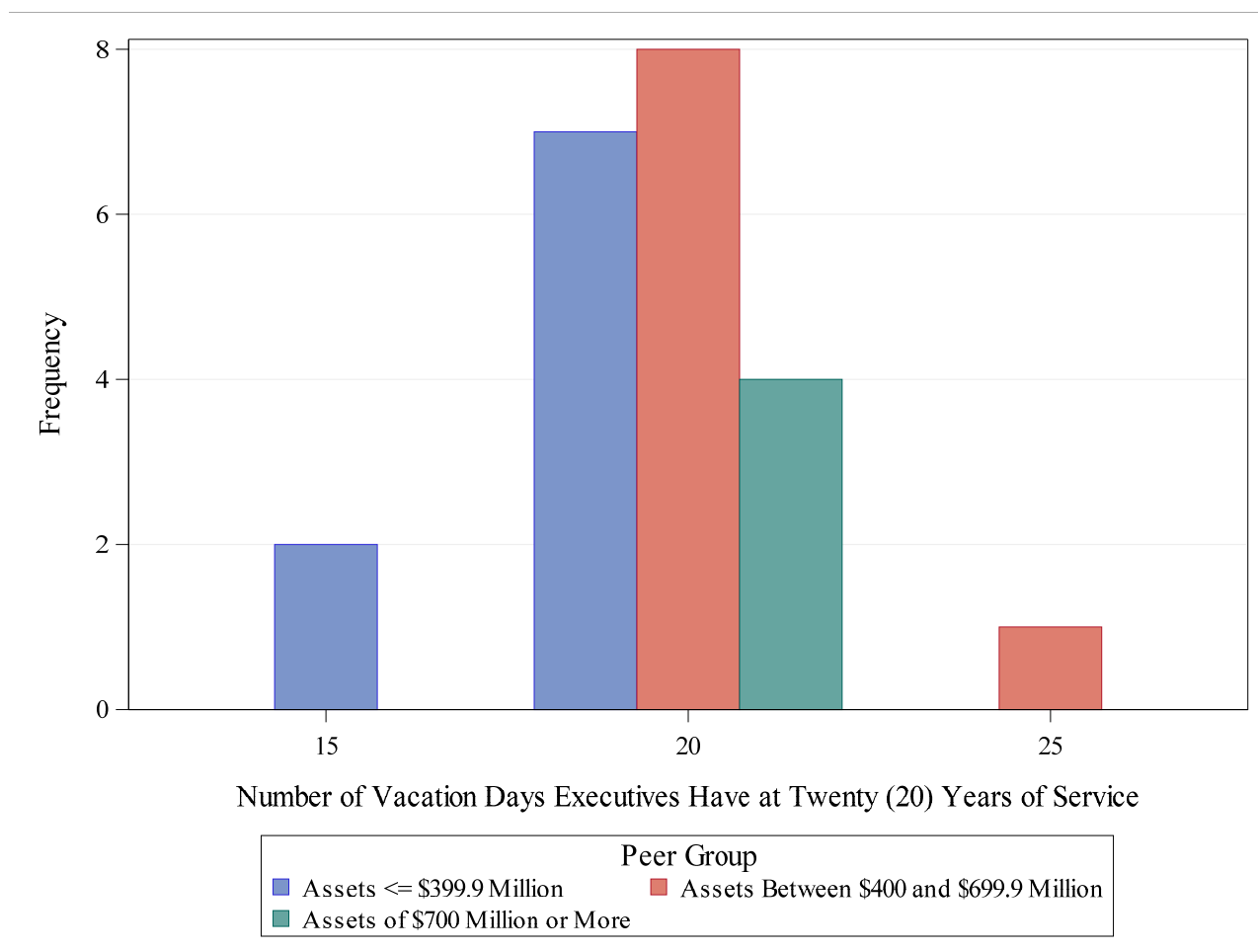
***Number of Vacation Days Executives Have at 10 Years of Service
By Peer Group***



***Number of Vacation Days Executives Have at 10 Years of Service
By Peer Group***

	Number of Vacation Days Executives Have at Ten (10) Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	20.00	20.00	20.00	18.89
Assets Between \$400 and \$699.9 Million	9	20.00	20.00	20.00	19.44
Assets of \$700 Million or More	4	20.00	20.00	20.00	20.00

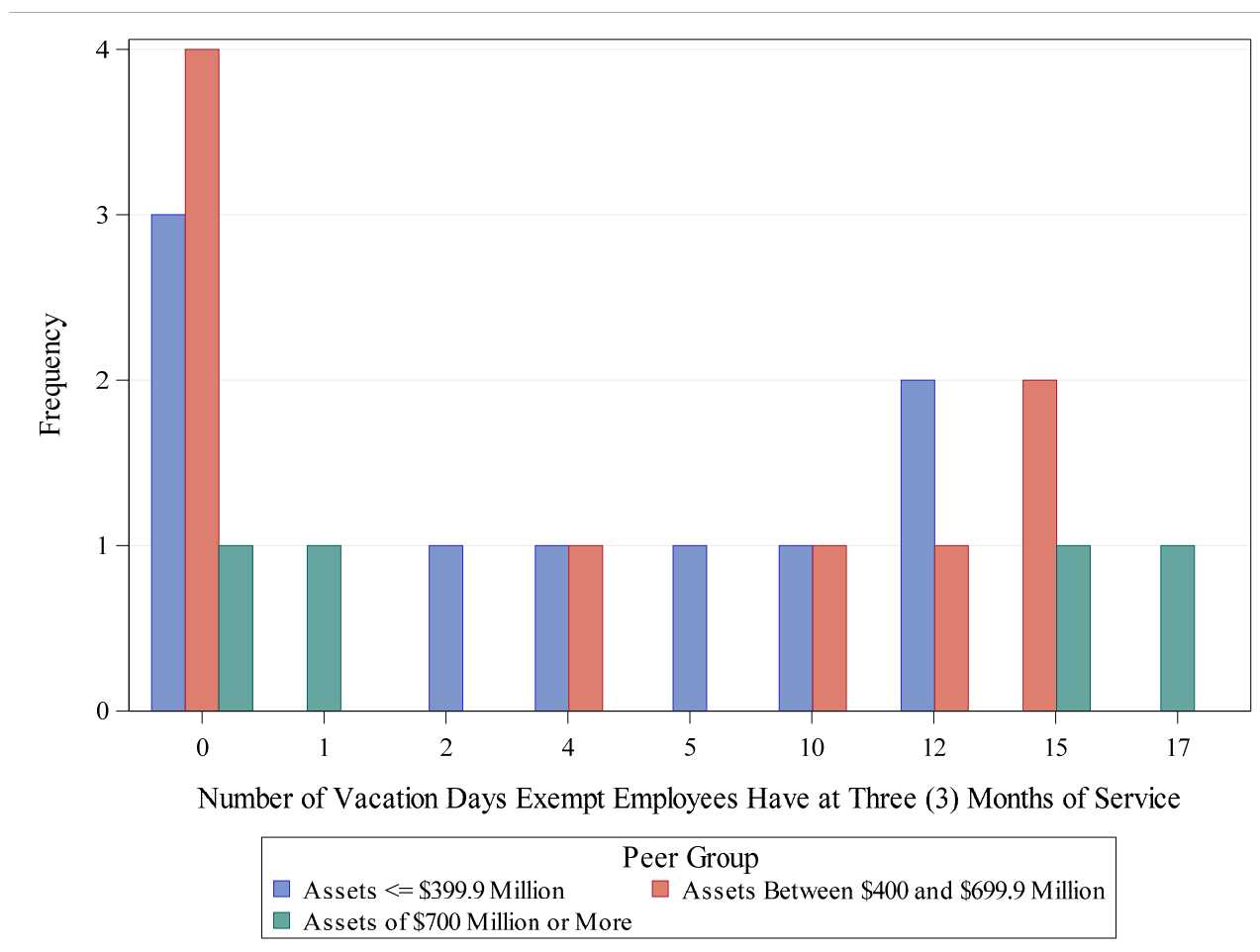
***Number of Vacation Days Executives Have at 20 Years of Service
By Peer Group***



***Number of Vacation Days Executives Have at 20 Years of Service
By Peer Group***

	Number of Vacation Days Executives Have at Twenty (20) Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	20.00	20.00	20.00	18.89
Assets Between \$400 and \$699.9 Million	9	20.00	20.00	20.00	20.56
Assets of \$700 Million or More	4	20.00	20.00	20.00	20.00

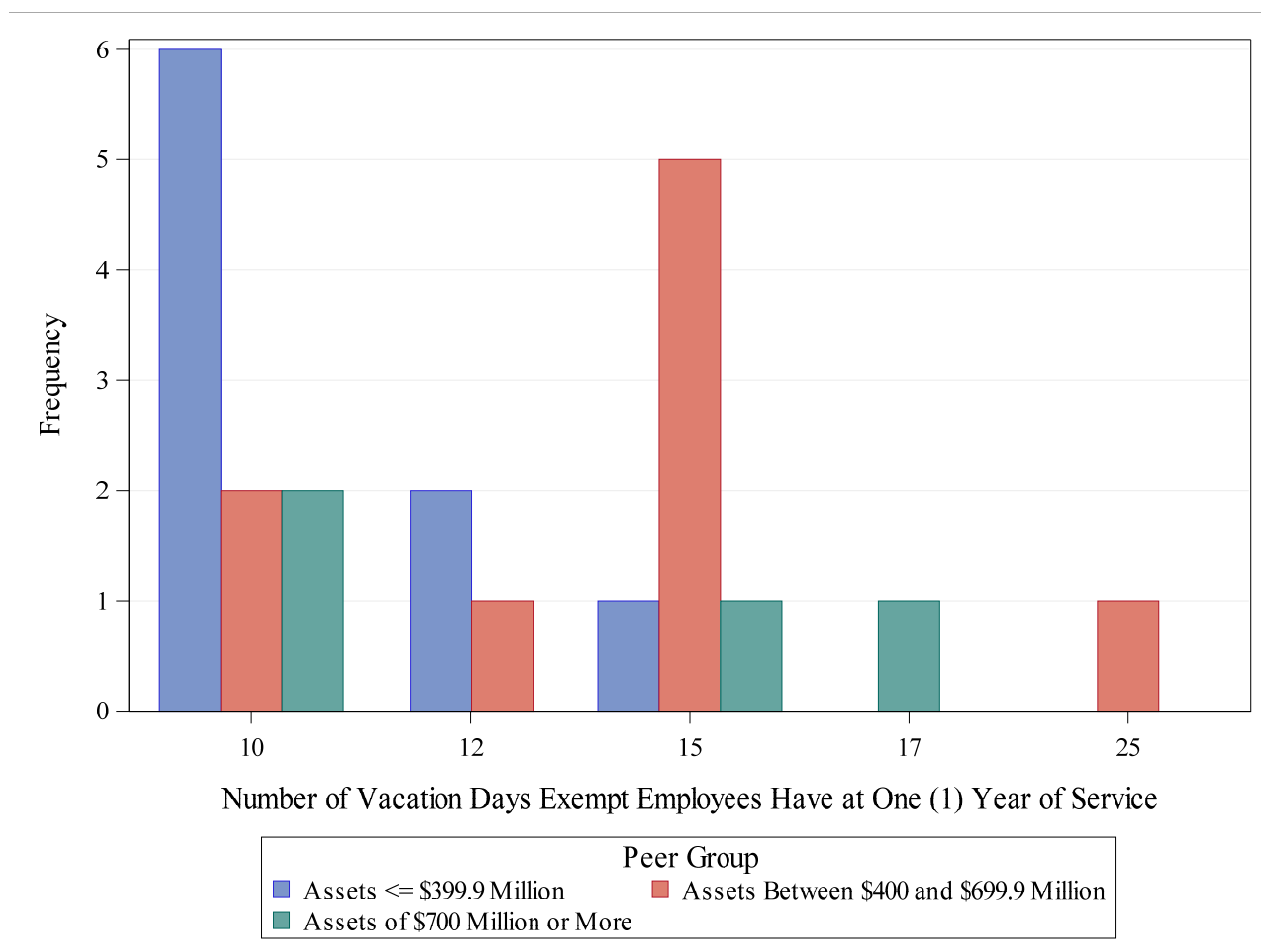
***Number of Vacation Days Exempt Employees Have at 3 Months of Service
By Peer Group***



***Number of Vacation Days Exempt Employees Have at 3 Months of Service
By Peer Group***

	Number of Vacation Days Exempt Employees Have at Three (3) Months of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	0.00	4.00	10.00	5.00
Assets Between \$400 and \$699.9 Million	9	0.00	4.00	12.00	6.22
Assets of \$700 Million or More	4	0.50	8.00	16.00	8.25

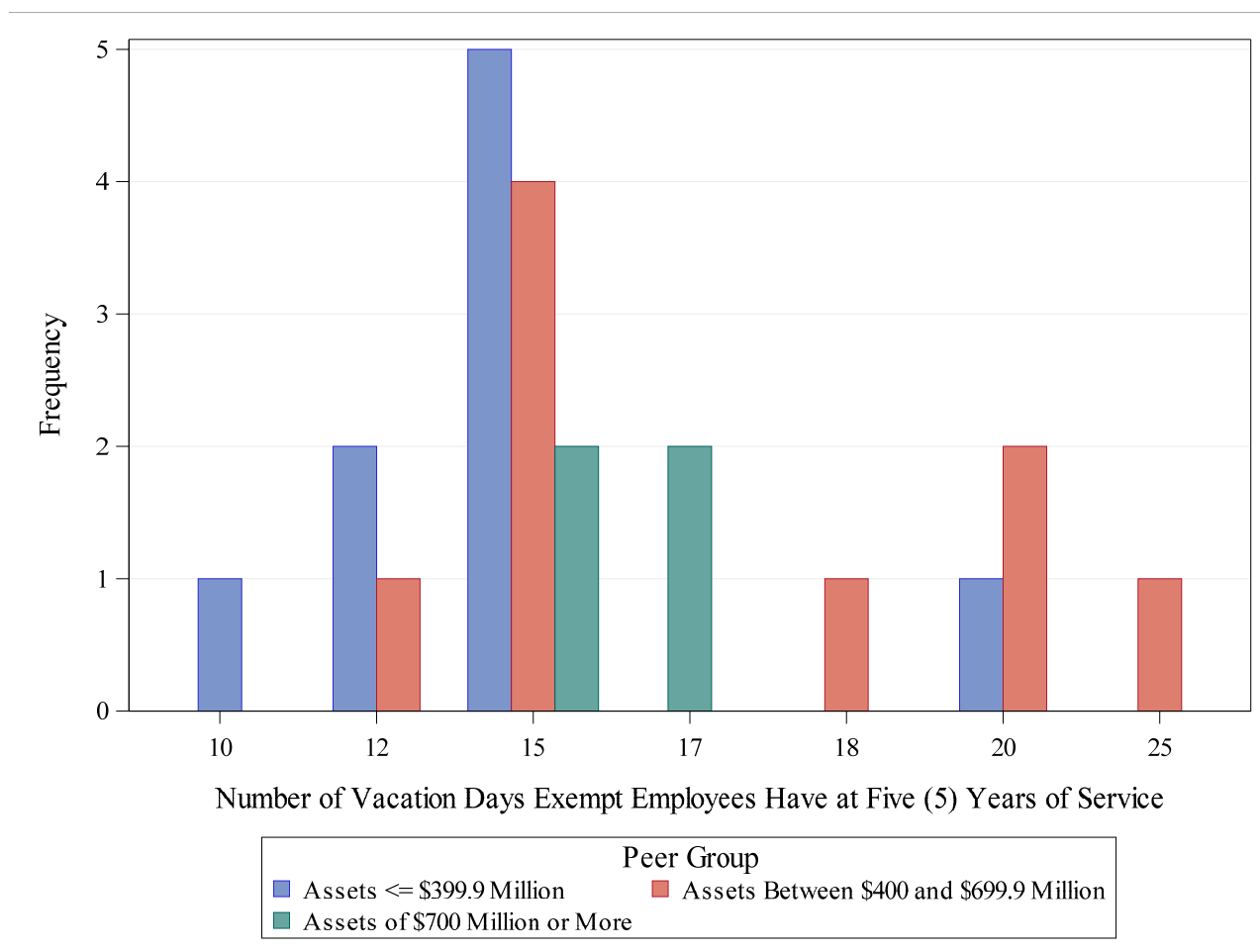
***Number of Vacation Days Exempt Employees Have at 1 Year of Service
By Peer Group***



***Number of Vacation Days Exempt Employees Have at 1 Year of Service
By Peer Group***

	Number of Vacation Days Exempt Employees Have at One (1) Year of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	10.00	10.00	12.00	11.00
Assets Between \$400 and \$699.9 Million	9	12.00	15.00	15.00	14.67
Assets of \$700 Million or More	4	10.00	12.50	16.00	13.00

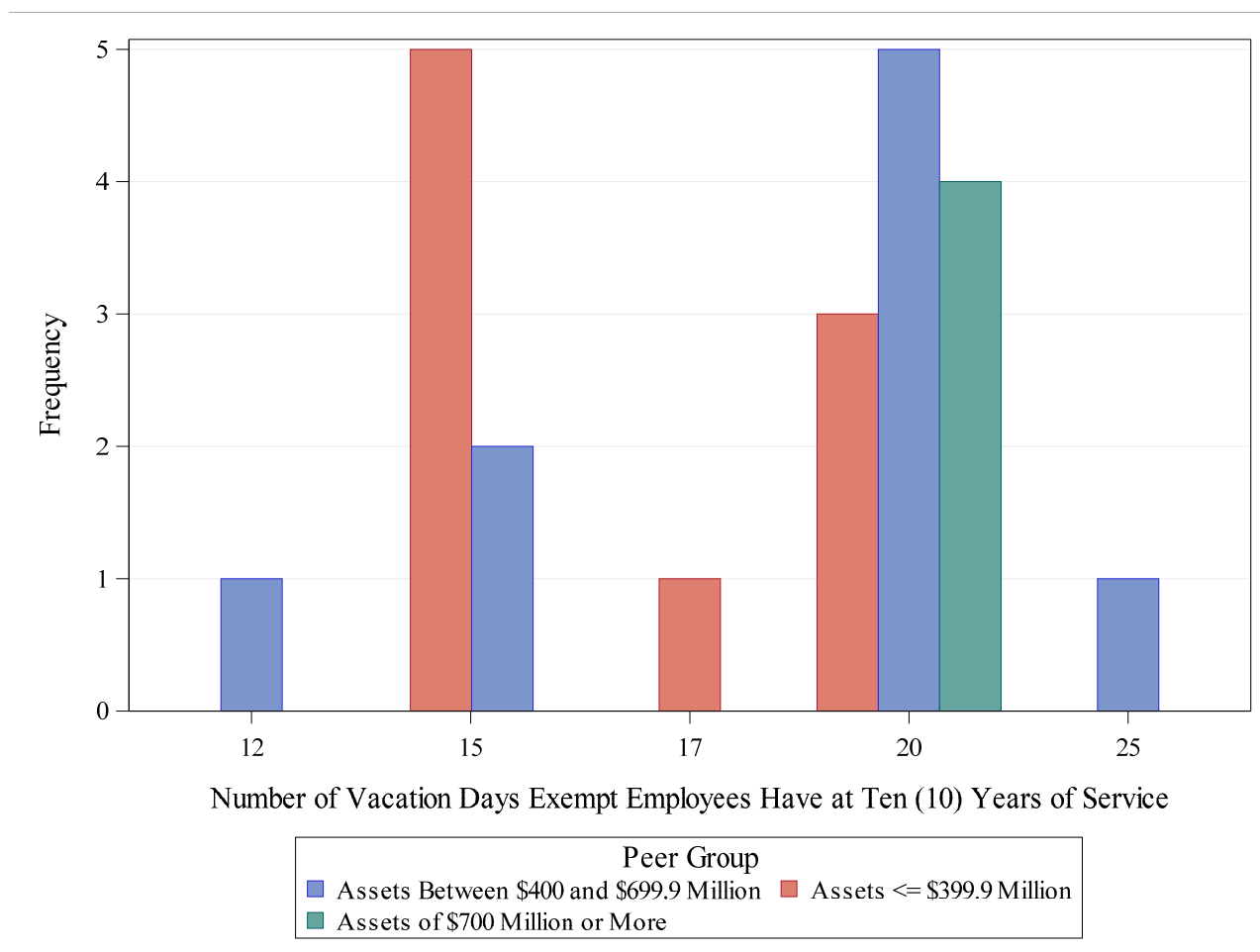
***Number of Vacation Days Exempt Employees Have at 5 Years of Service
By Peer Group***



***Number of Vacation Days Exempt Employees Have at 5 Years of Service
By Peer Group***

	Number of Vacation Days Exempt Employees Have at Five (5) Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	12.00	15.00	15.00	14.33
Assets Between \$400 and \$699.9 Million	9	15.00	15.00	20.00	17.22
Assets of \$700 Million or More	4	15.00	16.00	17.00	16.00

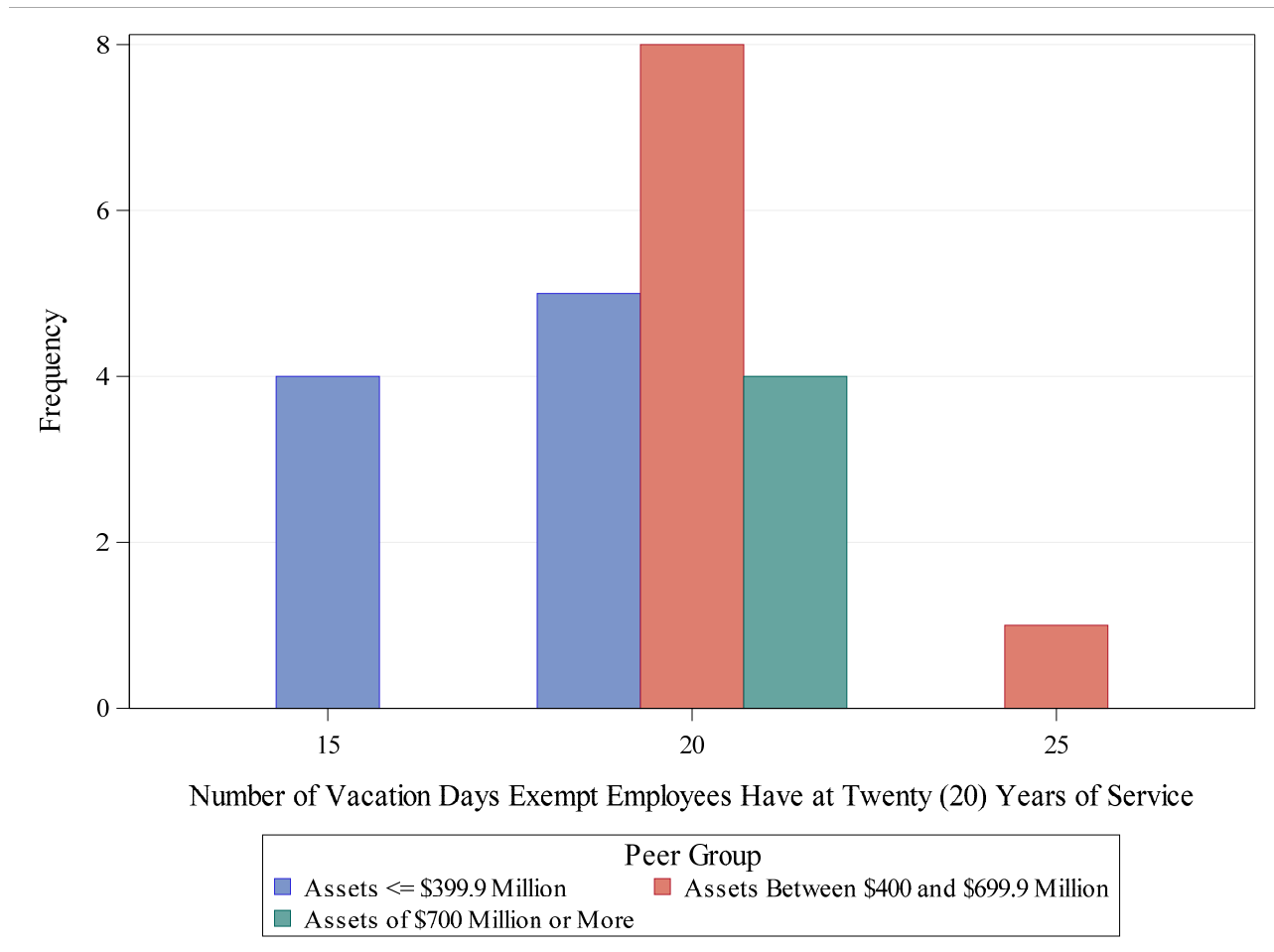
***Number of Vacation Days Exempt Employees Have at 10 Years of Service
By Peer Group***



***Number of Vacation Days Exempt Employees Have at 10 Years of Service
By Peer Group***

	Number of Vacation Days Exempt Employees Have at Ten (10) Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	15.00	15.00	20.00	16.89
Assets Between \$400 and \$699.9 Million	9	15.00	20.00	20.00	18.56
Assets of \$700 Million or More	4	20.00	20.00	20.00	20.00

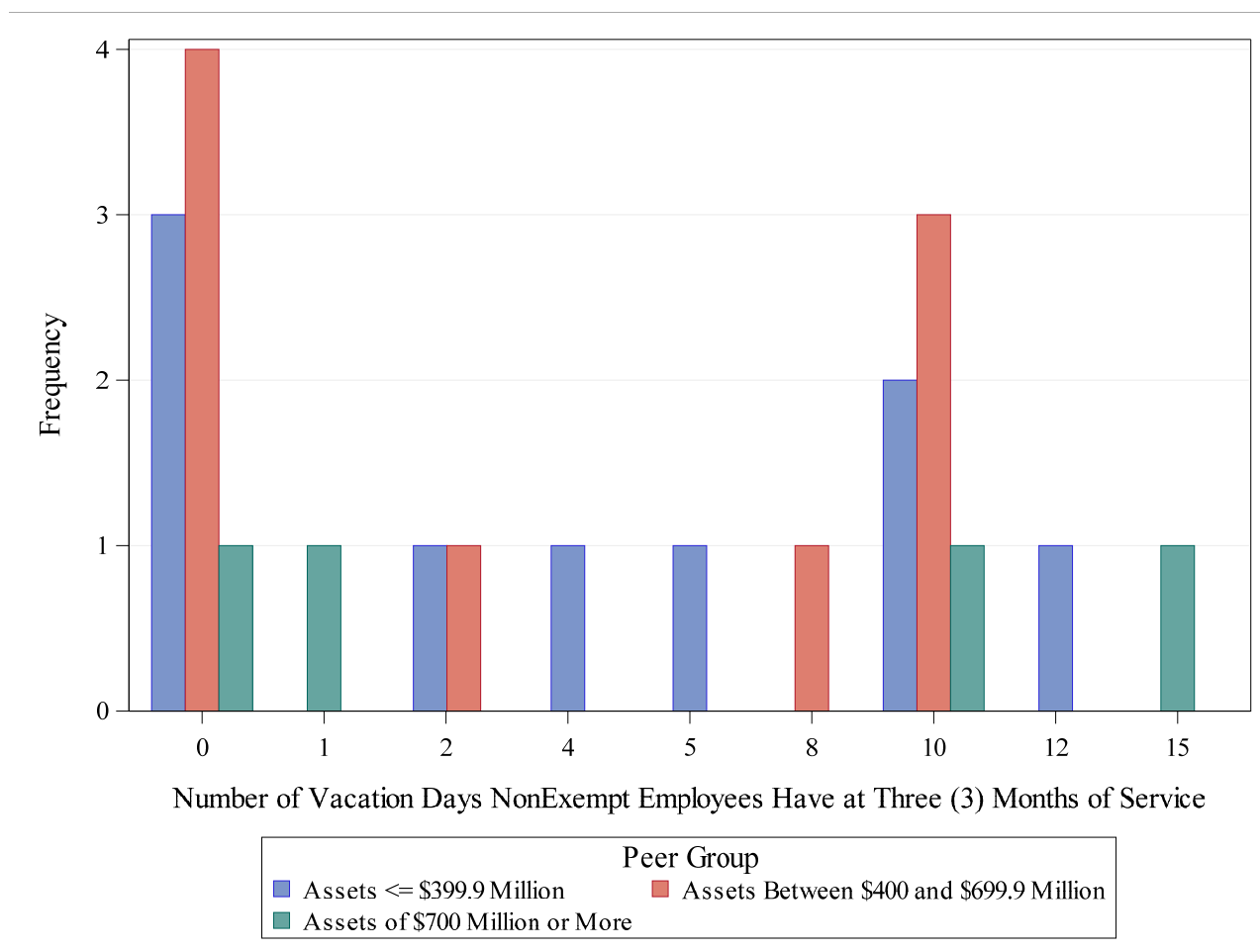
***Number of Vacation Days Exempt Employees Have at 20 Years of Service
By Peer Group***



***Number of Vacation Days Exempt Employees Have at 20 Years of Service
By Peer Group***

	Number of Vacation Days Exempt Employees Have at Twenty (20) Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	15.00	20.00	20.00	17.78
Assets Between \$400 and \$699.9 Million	9	20.00	20.00	20.00	20.56
Assets of \$700 Million or More	4	20.00	20.00	20.00	20.00

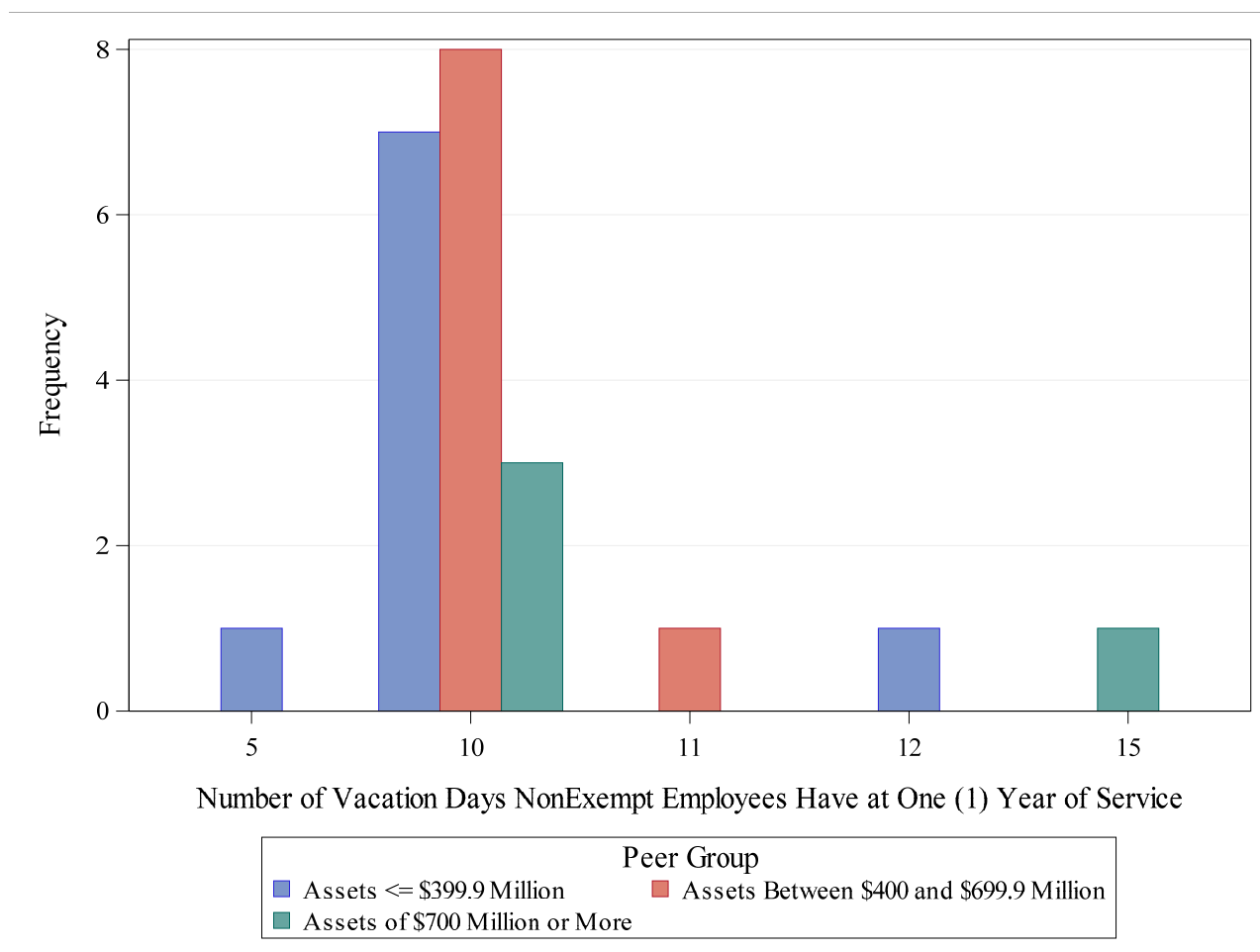
***Number of Vacation Days Non-Exempt Employees Have at 3 Months of Service
By Peer Group***



***Number of Vacation Days Non-Exempt Employees Have at 3 Months of Service
By Peer Group***

	Number of Vacation Days NonExempt Employees Have at Three (3) Months of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	0.00	4.00	10.00	4.78
Assets Between \$400 and \$699.9 Million	9	0.00	2.00	10.00	4.44
Assets of \$700 Million or More	4	0.50	5.50	12.50	6.50

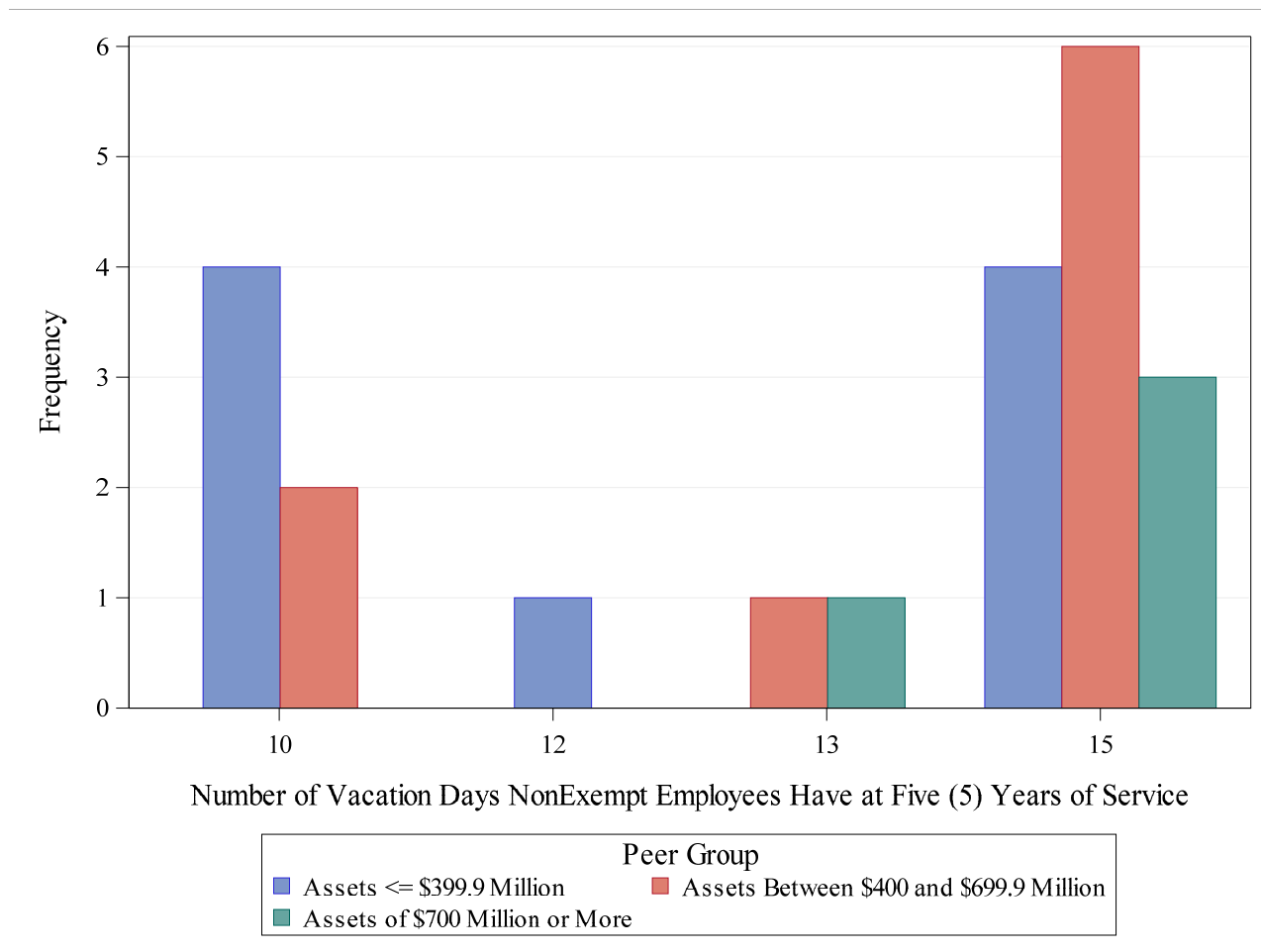
***Number of Vacation Days Non-Exempt Employees Have at 1 Year of Service
By Peer Group***



***Number of Vacation Days Non-Exempt Employees Have at 1 Year of Service
By Peer Group***

	Number of Vacation Days NonExempt Employees Have at One (1) Year of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	10.00	10.00	10.00	9.67
Assets Between \$400 and \$699.9 Million	9	10.00	10.00	10.00	10.11
Assets of \$700 Million or More	4	10.00	10.00	12.50	11.25

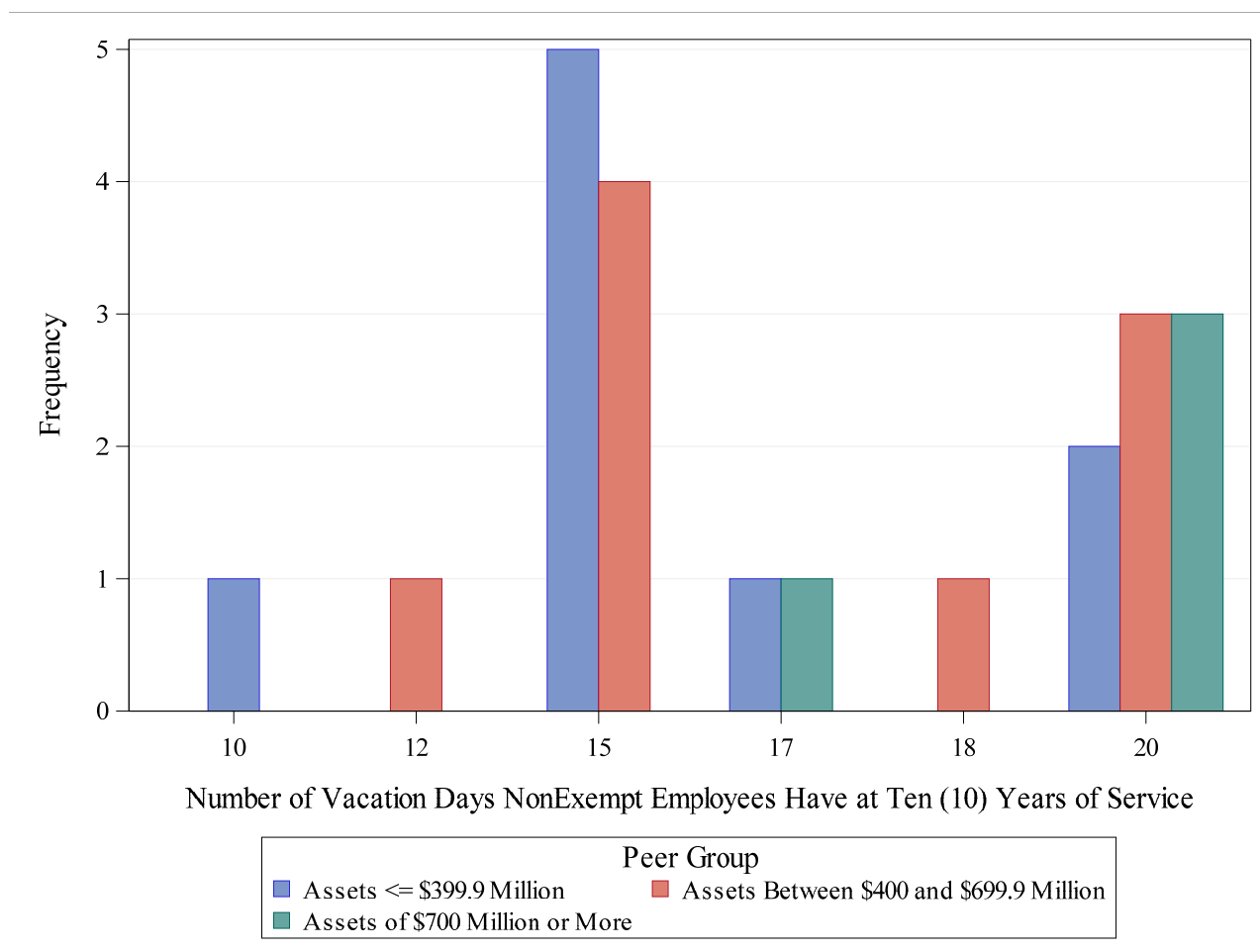
Number of Vacation Days Non-Exempt Employees Have at 5 Years of Service By Peer Group



Number of Vacation Days Non-Exempt Employees Have at 5 Years of Service By Peer Group

	Number of Vacation Days NonExempt Employees Have at Five (5) Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	10.00	12.00	15.00	12.44
Assets Between \$400 and \$699.9 Million	9	13.00	15.00	15.00	13.67
Assets of \$700 Million or More	4	14.00	15.00	15.00	14.50

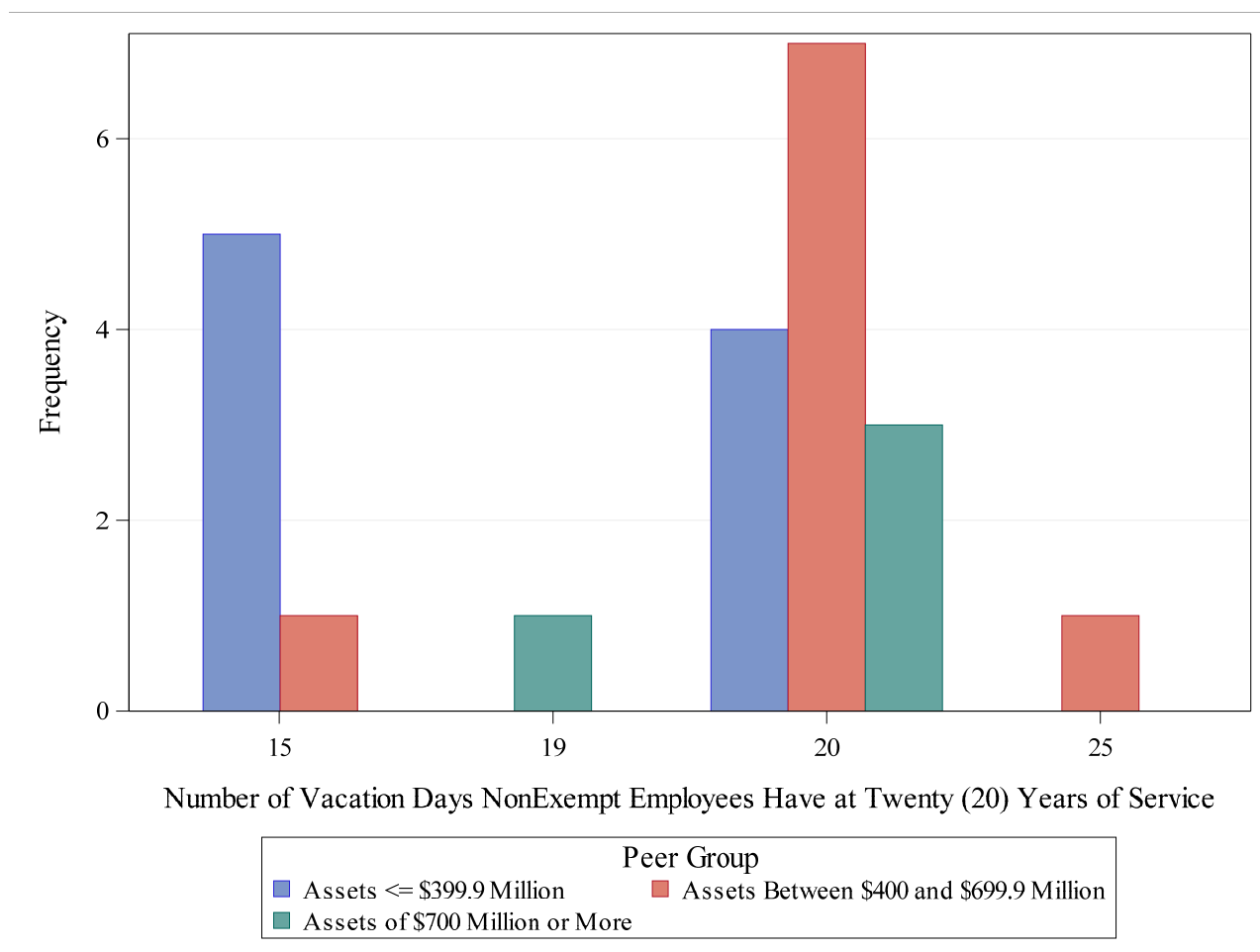
Number of Vacation Days Non-Exempt Employees Have at 10 Years of Service By Peer Group



Number of Vacation Days Non-Exempt Employees Have at 10 Years of Service By Peer Group

	Number of Vacation Days NonExempt Employees Have at Ten (10) Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	15.00	15.00	17.00	15.78
Assets Between \$400 and \$699.9 Million	9	15.00	15.00	20.00	16.67
Assets of \$700 Million or More	4	18.50	20.00	20.00	19.25

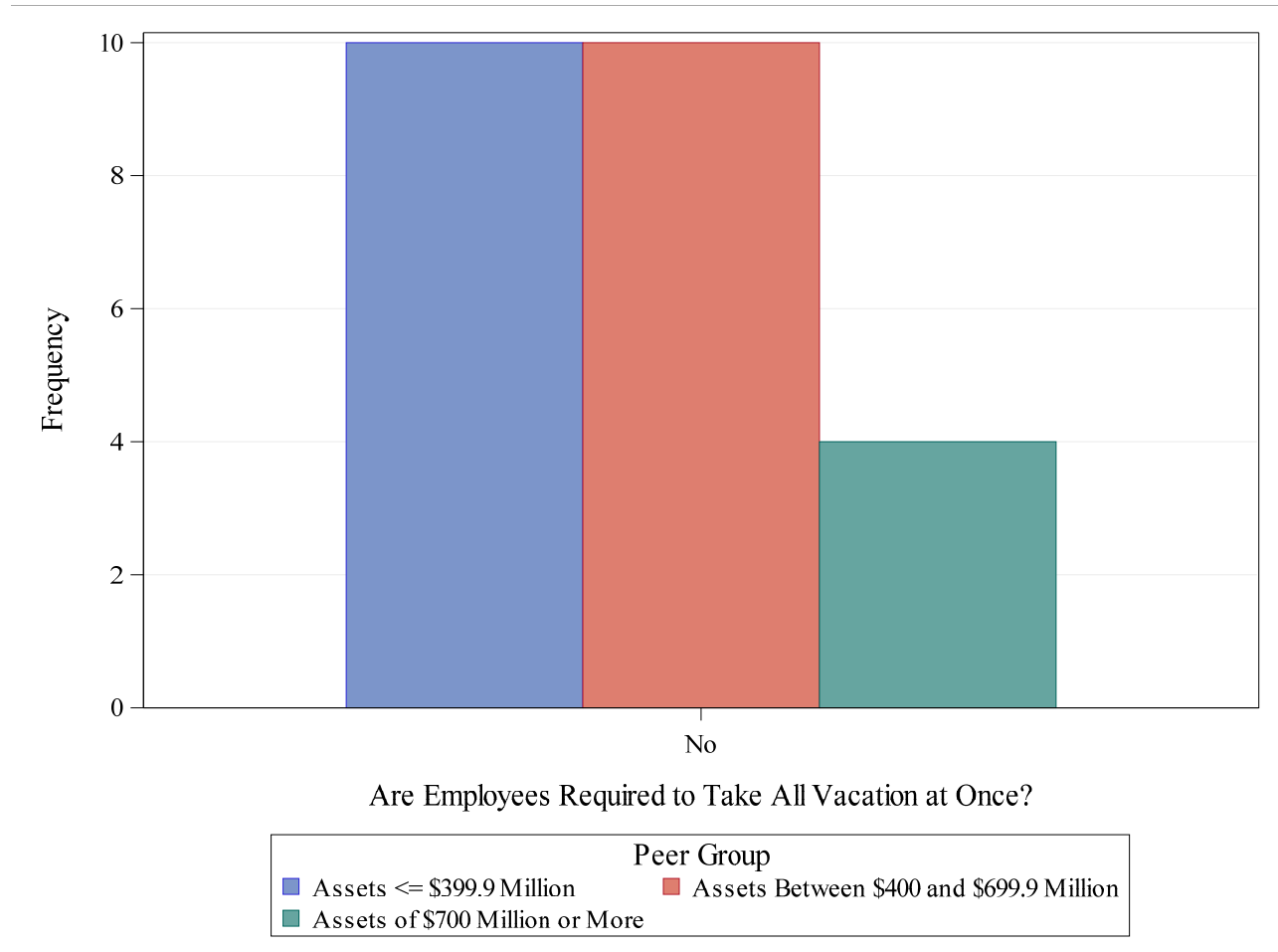
Number of Vacation Days Non-Exempt Employees Have at 20 Years of Service By Peer Group



Number of Vacation Days Non-Exempt Employees Have at 20 Years of Service By Peer Group

	Number of Vacation Days NonExempt Employees Have at Twenty (20) Years of Service				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	9	15.00	15.00	20.00	17.22
Assets Between \$400 and \$699.9 Million	9	20.00	20.00	20.00	20.00
Assets of \$700 Million or More	4	19.50	20.00	20.00	19.75

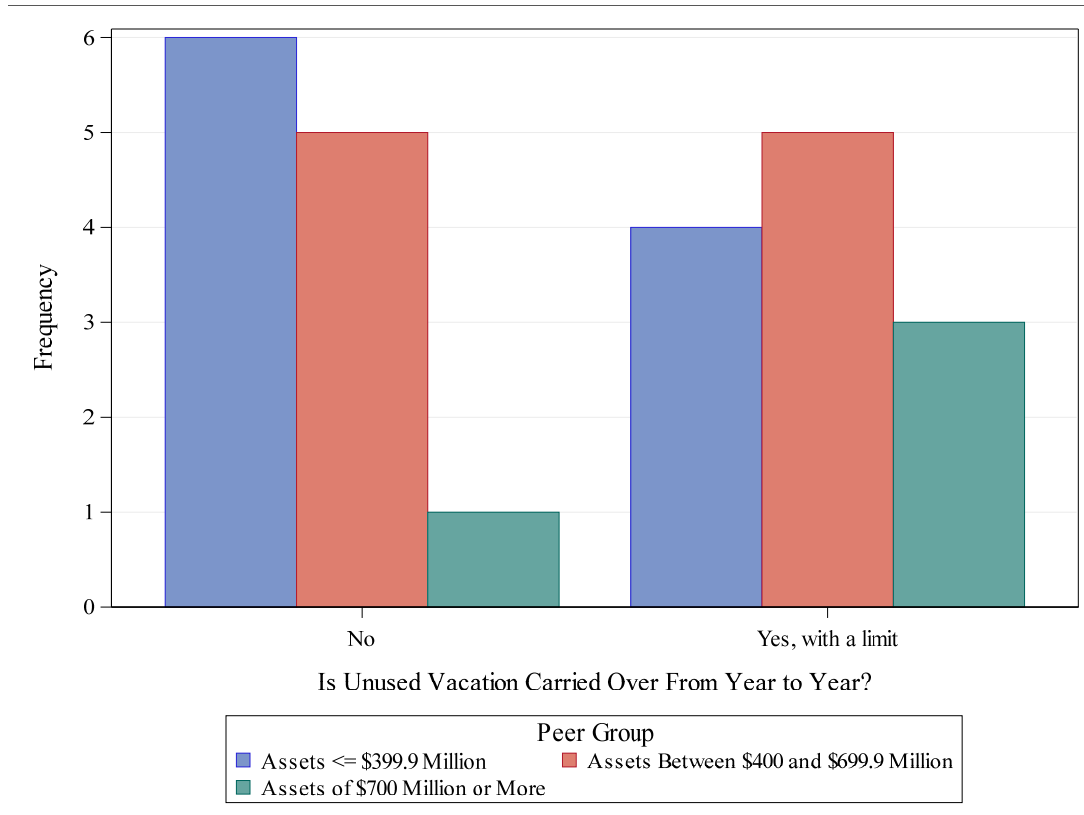
***Required to Take All Vacation at Once?
By Peer Group***



***Required to Take All Vacation at Once?
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	10 41.7% 41.7% 100.0%	10 41.7% 41.7% 100.0%	4 16.7% 16.7% 100.0%	24 100.0%
Total	10 41.7%	10 41.7%	4 16.7%	24 100.0%

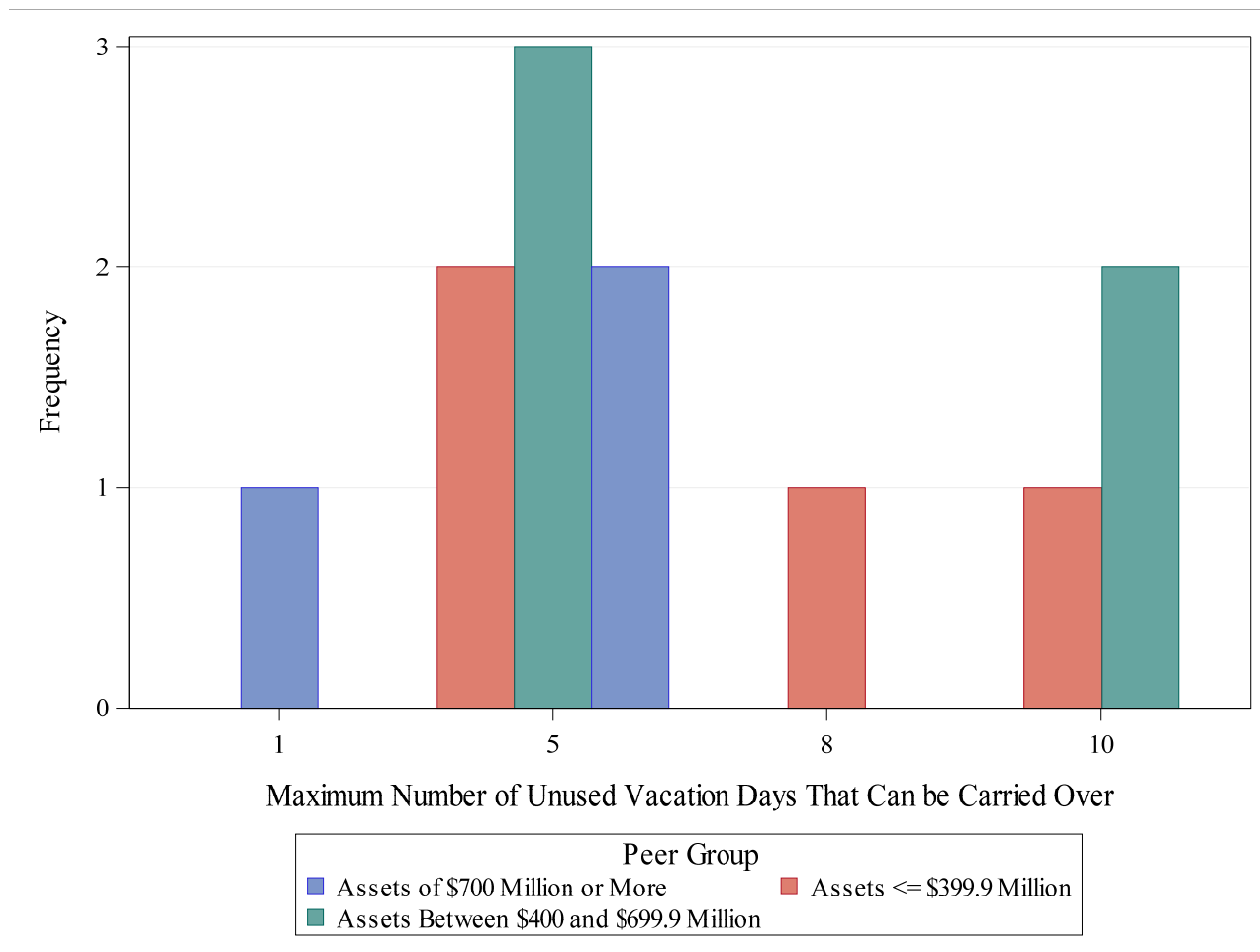
***Is Unused Vacation Carried Over From Year to Year?
By Peer Group***



***Is Unused Vacation Carried Over From Year to Year?
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	6	5	1	12
	25.0%	20.8%	4.2%	50.0%
	50.0%	41.7%	8.3%	
	60.0%	50.0%	25.0%	
Yes, with a limit	4	5	3	12
	16.7%	20.8%	12.5%	50.0%
	33.3%	41.7%	25.0%	
	40.0%	50.0%	75.0%	
Total	10	10	4	24
	41.7%	41.7%	16.7%	100.0%

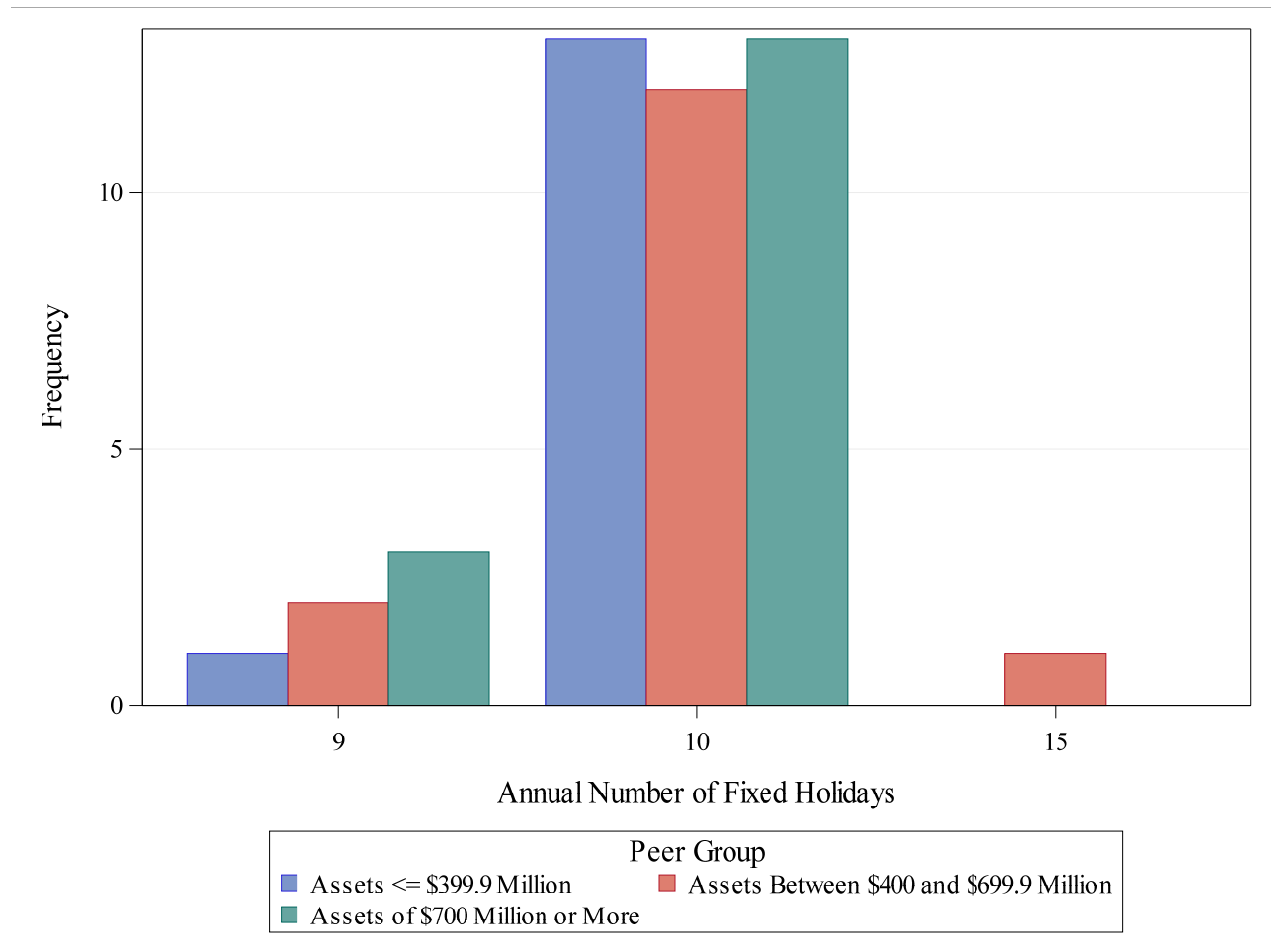
Maximum Number of Unused Vacation Days That Can be Carried Over By Peer Group



Maximum Number of Unused Vacation Days That Can be Carried Over By Peer Group

	Maximum Number of Unused Vacation Days That Can be Carried Over				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	4	5.00	6.50	9.00	7.00
Assets Between \$400 and \$699.9 Million	5	5.00	5.00	10.00	7.00
Assets of \$700 Million or More	3	1.00	5.00	5.00	3.67

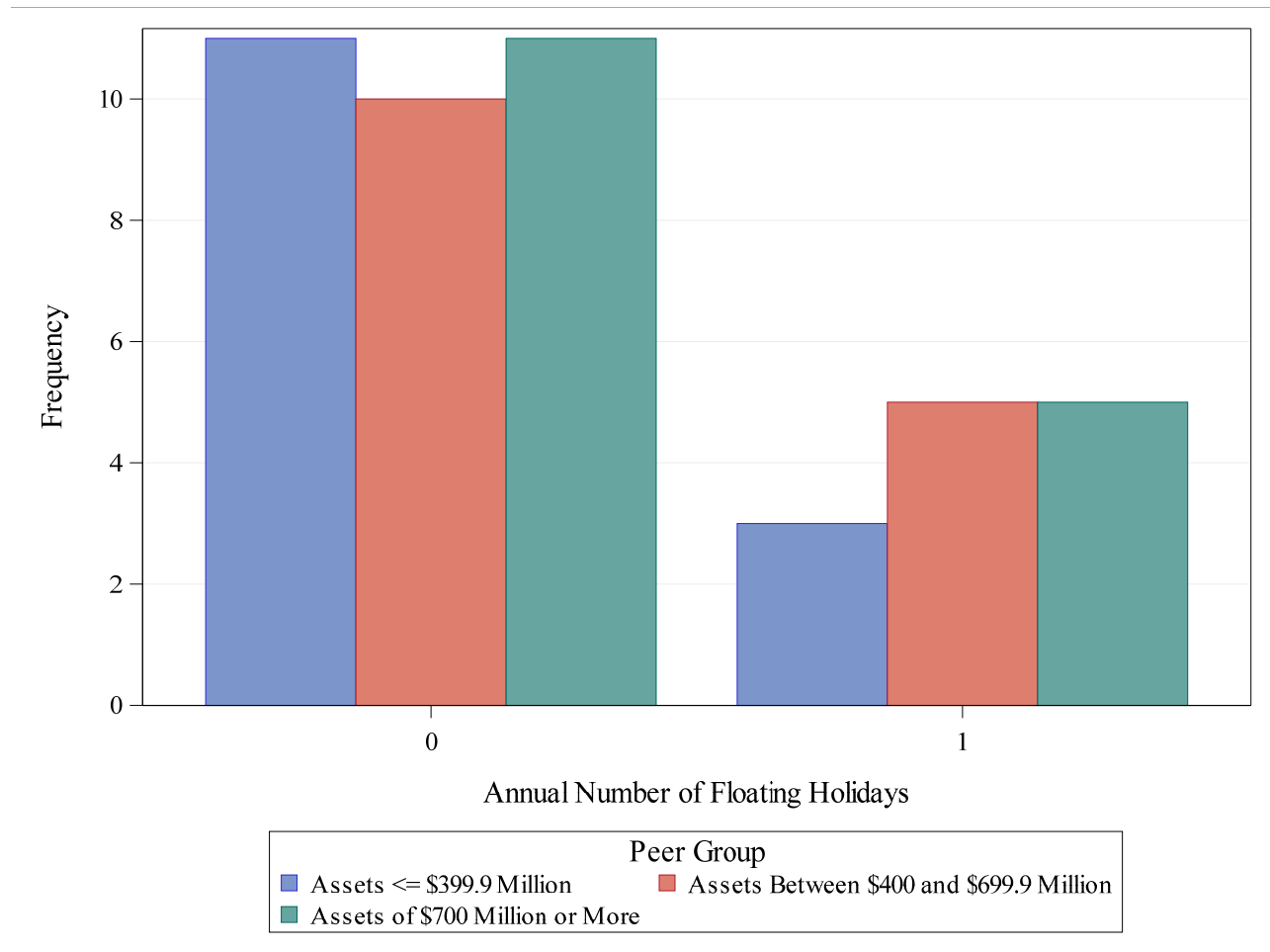
Annual Number of Fixed Holidays By Peer Group



Annual Number of Fixed Holidays By Peer Group

	Annual Number of Fixed Holidays				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	10.00	10.00	10.00	9.93
Assets Between \$400 and \$699.9 Million	15	10.00	10.00	10.00	10.20
Assets of \$700 Million or More	16	10.00	10.00	10.00	9.81

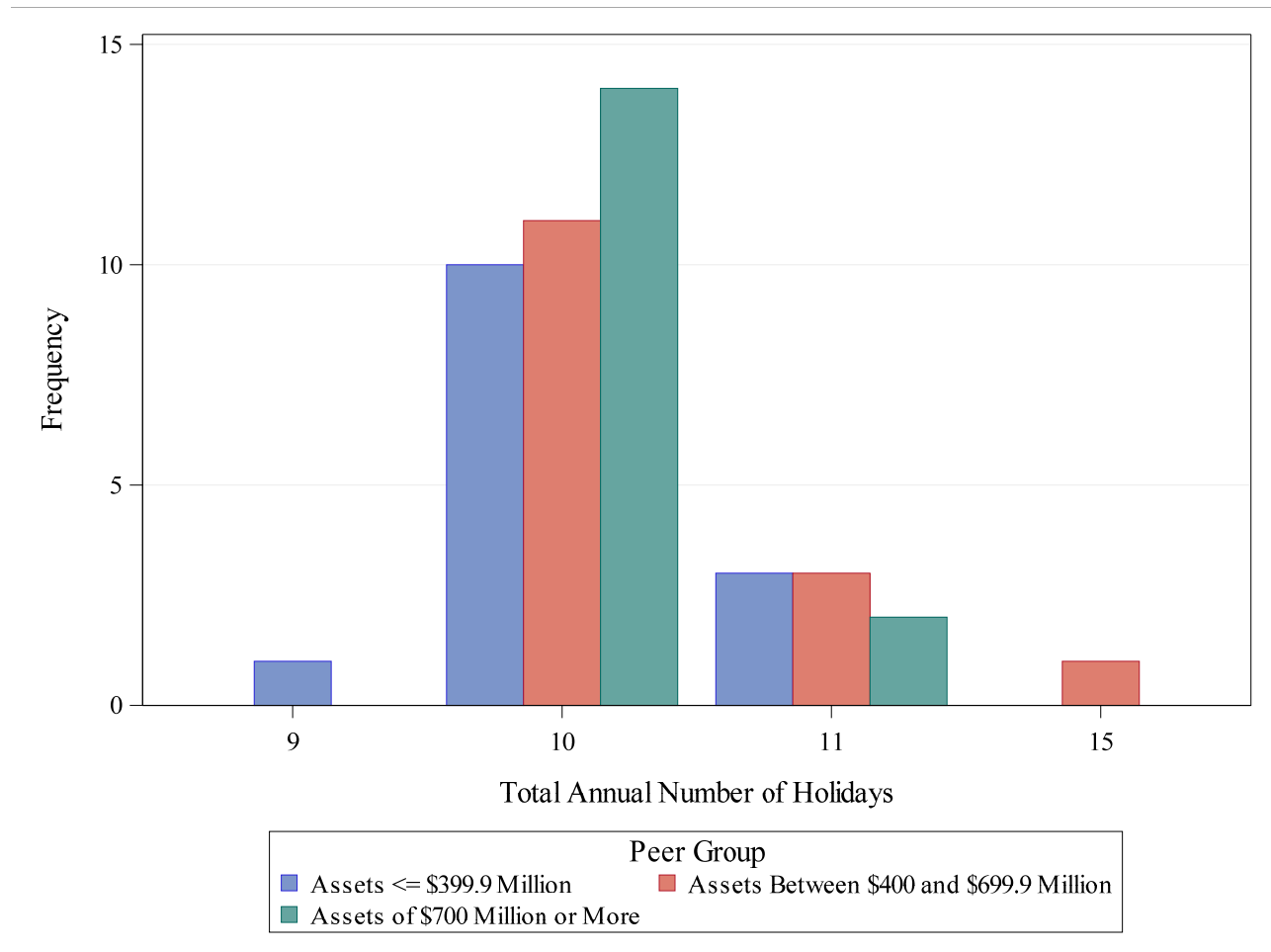
Annual Number of Floating Holidays By Peer Group



Annual Number of Floating Holidays By Peer Group

	Annual Number of Floating Holidays				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	0.00	0.00	0.00	0.21
Assets Between \$400 and \$699.9 Million	15	0.00	0.00	1.00	0.33
Assets of \$700 Million or More	16	0.00	0.00	1.00	0.31

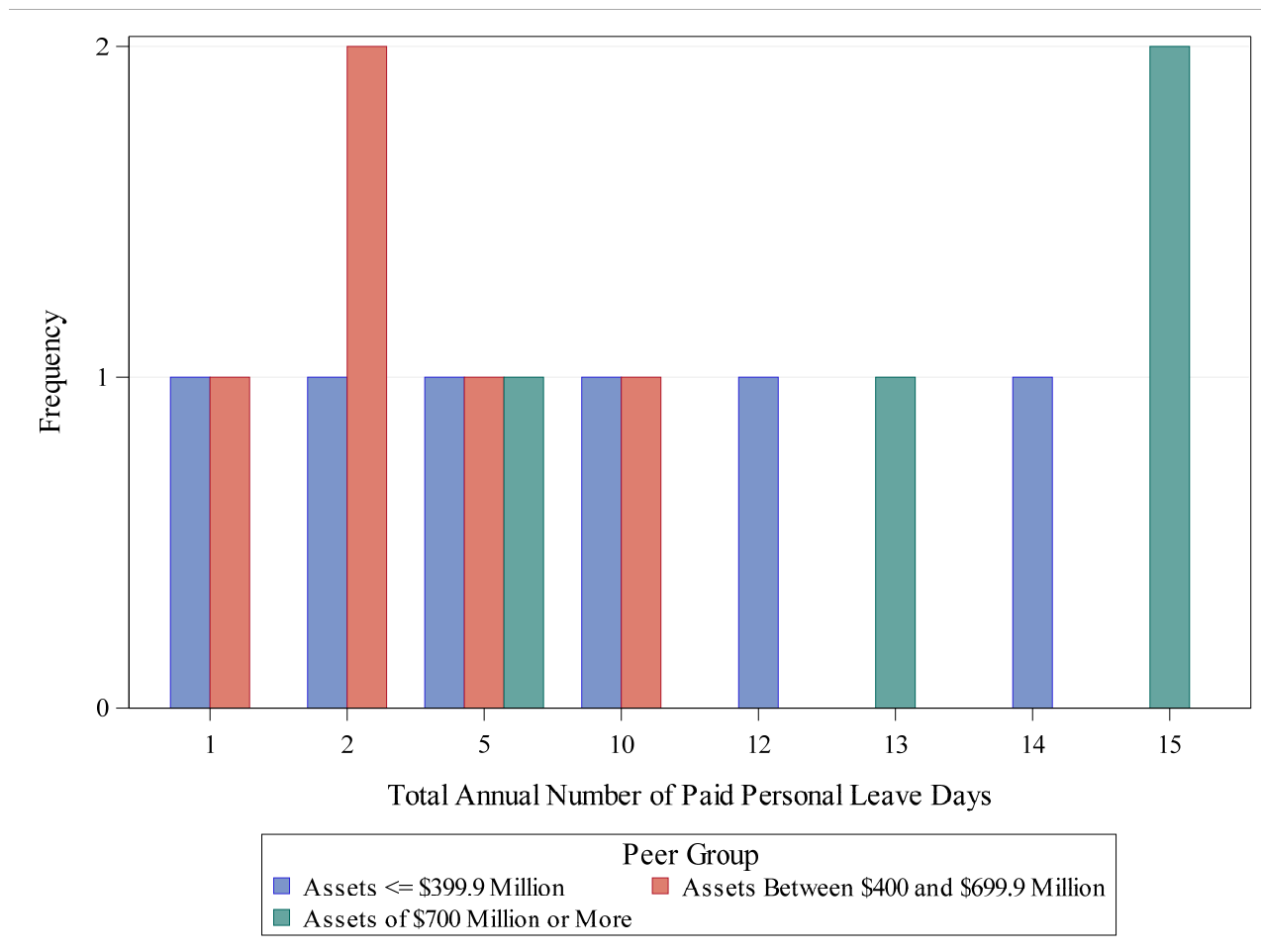
Total Annual Number of Holidays By Peer Group



Total Annual Number of Holidays By Peer Group

	Total Annual Number of Holidays				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	10.00	10.00	10.00	10.14
Assets Between \$400 and \$699.9 Million	15	10.00	10.00	11.00	10.53
Assets of \$700 Million or More	16	10.00	10.00	10.00	10.13

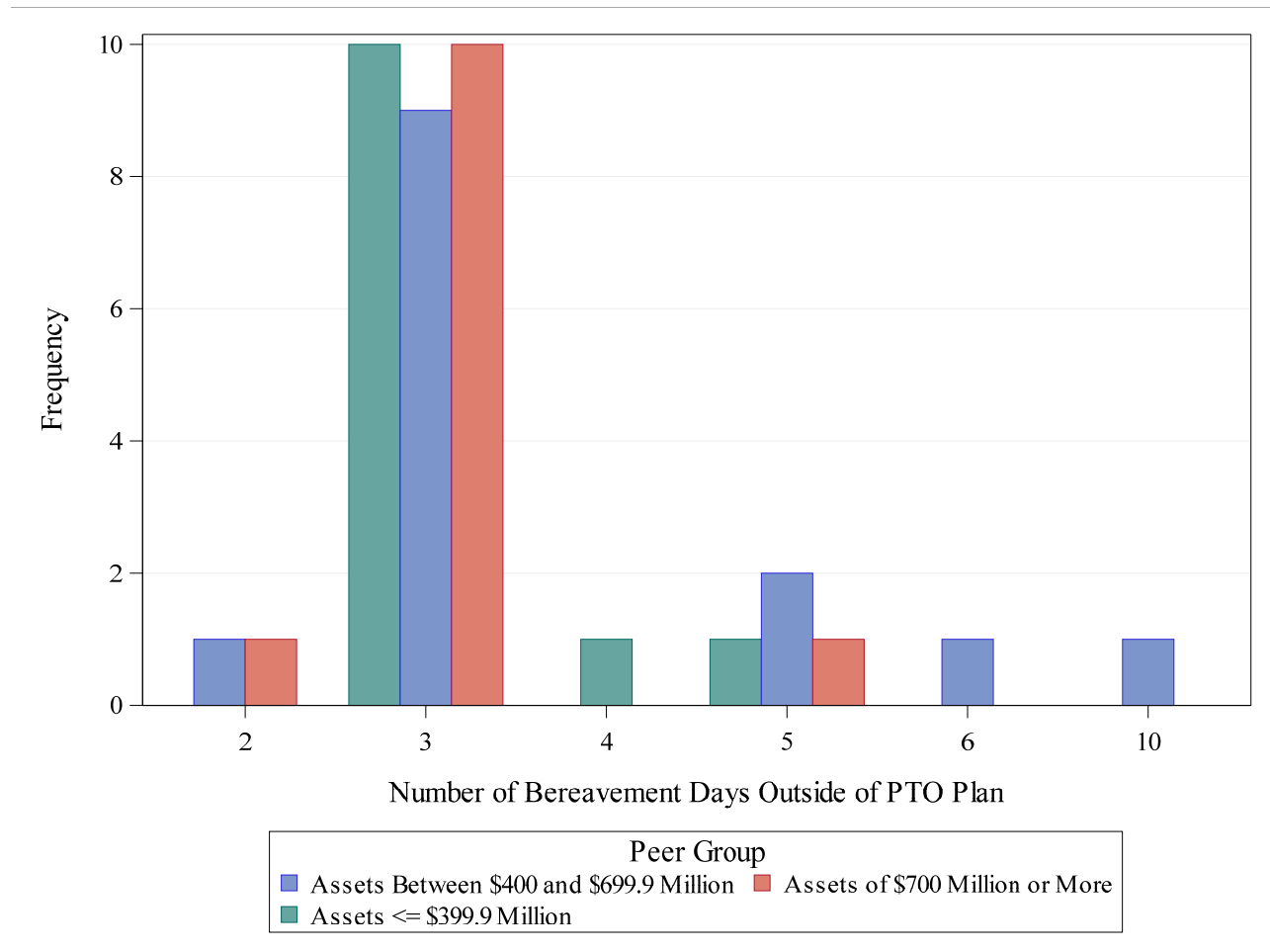
Total Annual Number of Personal Days By Peer Group



Total Annual Number of Personal Days By Peer Group

	Total Annual Number of Paid Personal Leave Days				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	6	2.00	7.50	12.00	7.33
Assets Between \$400 and \$699.9 Million	5	2.00	2.00	5.00	4.00
Assets of \$700 Million or More	4	9.00	14.00	15.00	12.00

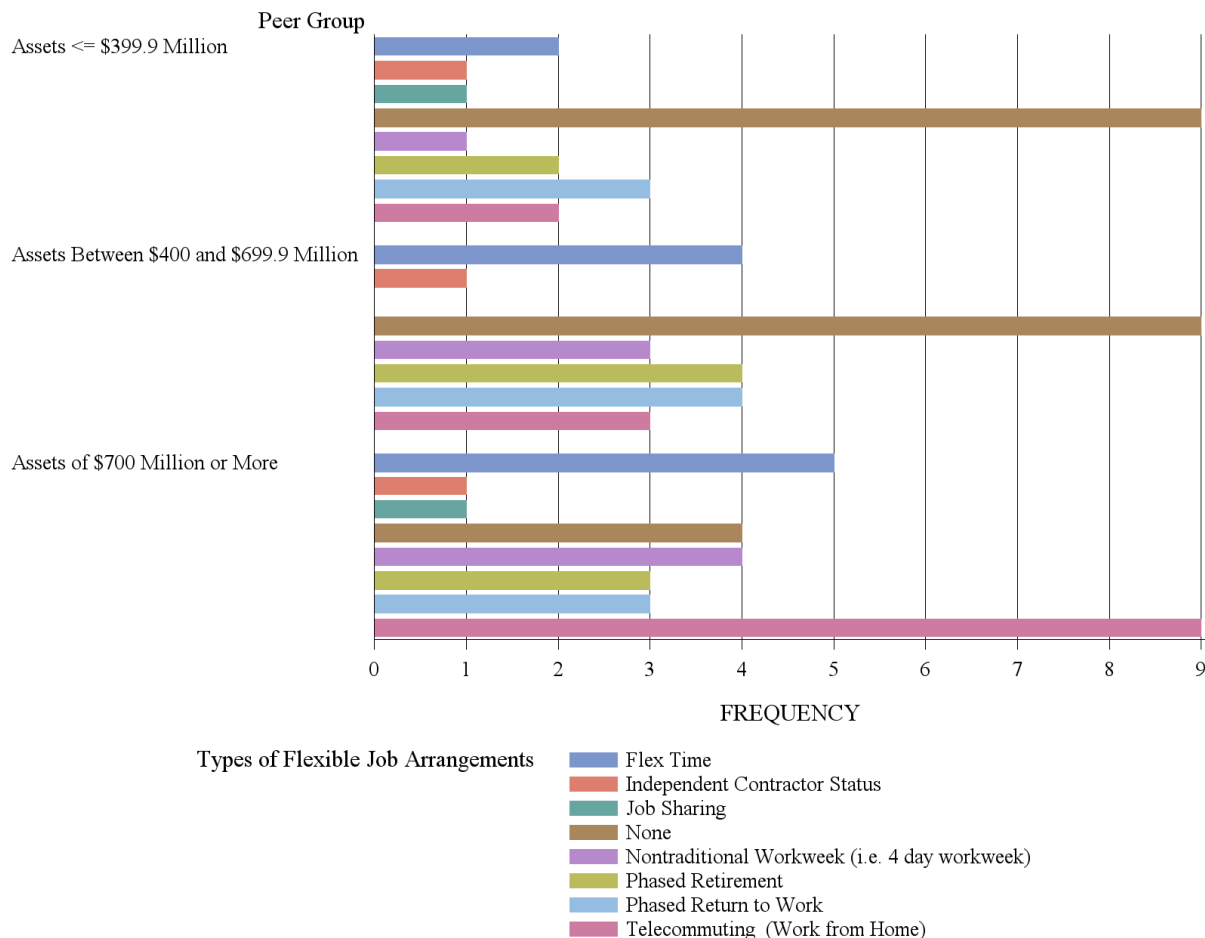
Number of Bereavement Days Outside of PTO Plan By Peer Group



Number of Bereavement Days Outside of PTO Plan By Peer Group

	Number of Bereavement Days Outside of PTO Plan				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	3.00	3.00	3.00	3.25
Assets Between \$400 and \$699.9 Million	14	3.00	3.00	5.00	3.93
Assets of \$700 Million or More	12	3.00	3.00	3.00	3.08

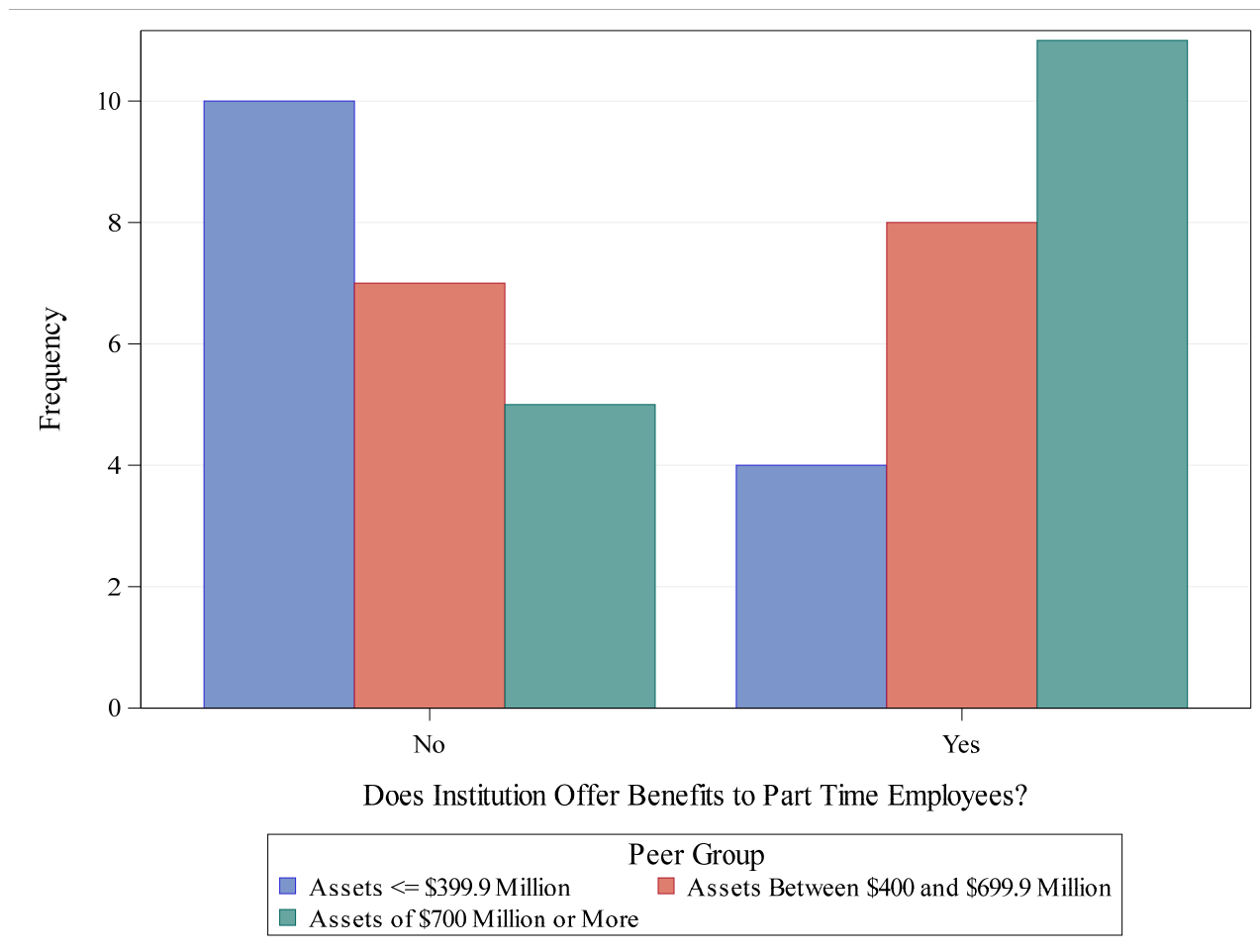
Types of Flexible Job Arrangements



Types of Flexible Job Arrangements

Count Overall % Row % Col %	Flex Time	Independent Contractor Status	Job Sharing	None	Nontraditional Workweek (i.e. 4-day workweek)	Phased Retirement	Phased Return to Work	Telecommuting (Work from Home)	Total
Assets <= \$399.9 Million	2 2.5% 9.5% 18.2%	1 1.3% 4.8% 33.3%	1 1.3% 4.8% 50.0%	9 11.4% 42.9% 40.9%	1 1.3% 4.8% 12.5%	2 2.5% 9.5% 22.2%	3 3.8% 14.3% 30.0%	2 2.5% 9.5% 14.3%	21 26.6%
Assets Between \$400 and \$699.9 Million	4 5.1% 14.3% 36.4%	1 1.3% 3.6% 33.3%	0 0.0% 0.0% 0.0%	9 11.4% 32.1% 40.9%	3 3.8% 10.7% 37.5%	4 5.1% 14.3% 44.4%	4 5.1% 14.3% 40.0%	3 3.8% 10.7% 21.4%	28 35.4%
Assets of \$700 Million or More	5 6.3% 16.7% 45.5%	1 1.3% 3.3% 33.3%	1 1.3% 3.3% 50.0%	4 5.1% 13.3% 18.2%	4 5.1% 13.3% 50.0%	3 3.8% 10.0% 33.3%	3 3.8% 10.0% 30.0%	9 11.4% 30.0% 64.3%	30 38.0%
Total	11 13.9%	3 3.8%	2 2.5%	22 27.8%	8 10.1%	9 11.4%	10 12.7%	14 17.7%	79 100.0%

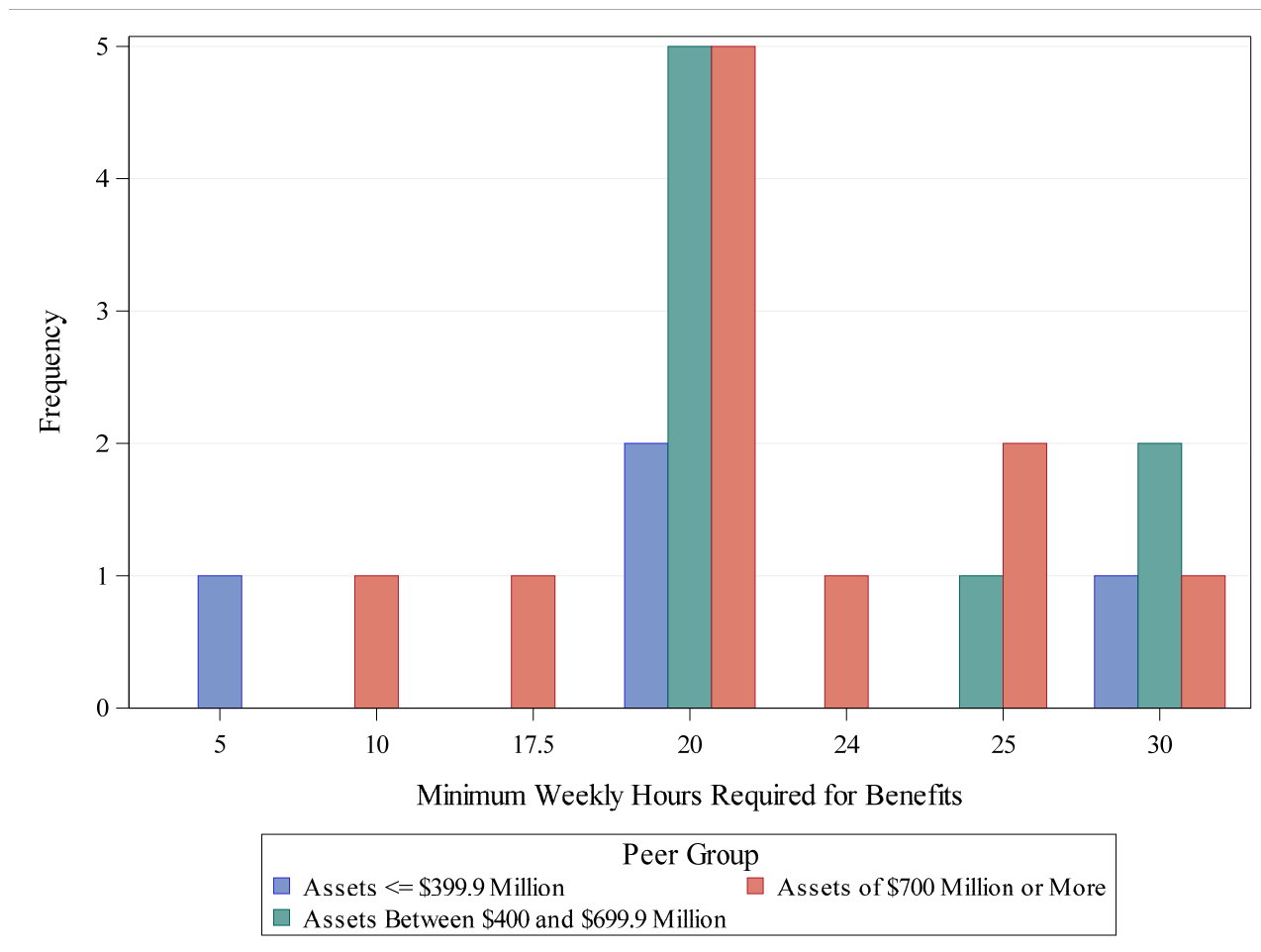
***Does Institution Offer Benefits to Part Time Employees?
By Peer Group***



***Does Institution Offer Benefits to Part Time Employees?
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	10 22.2% 45.5% 71.4%	7 15.6% 31.8% 46.7%	5 11.1% 22.7% 31.3%	22 48.9%
Yes	4 8.9% 17.4% 28.6%	8 17.8% 34.8% 53.3%	11 24.4% 47.8% 68.8%	23 51.1%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

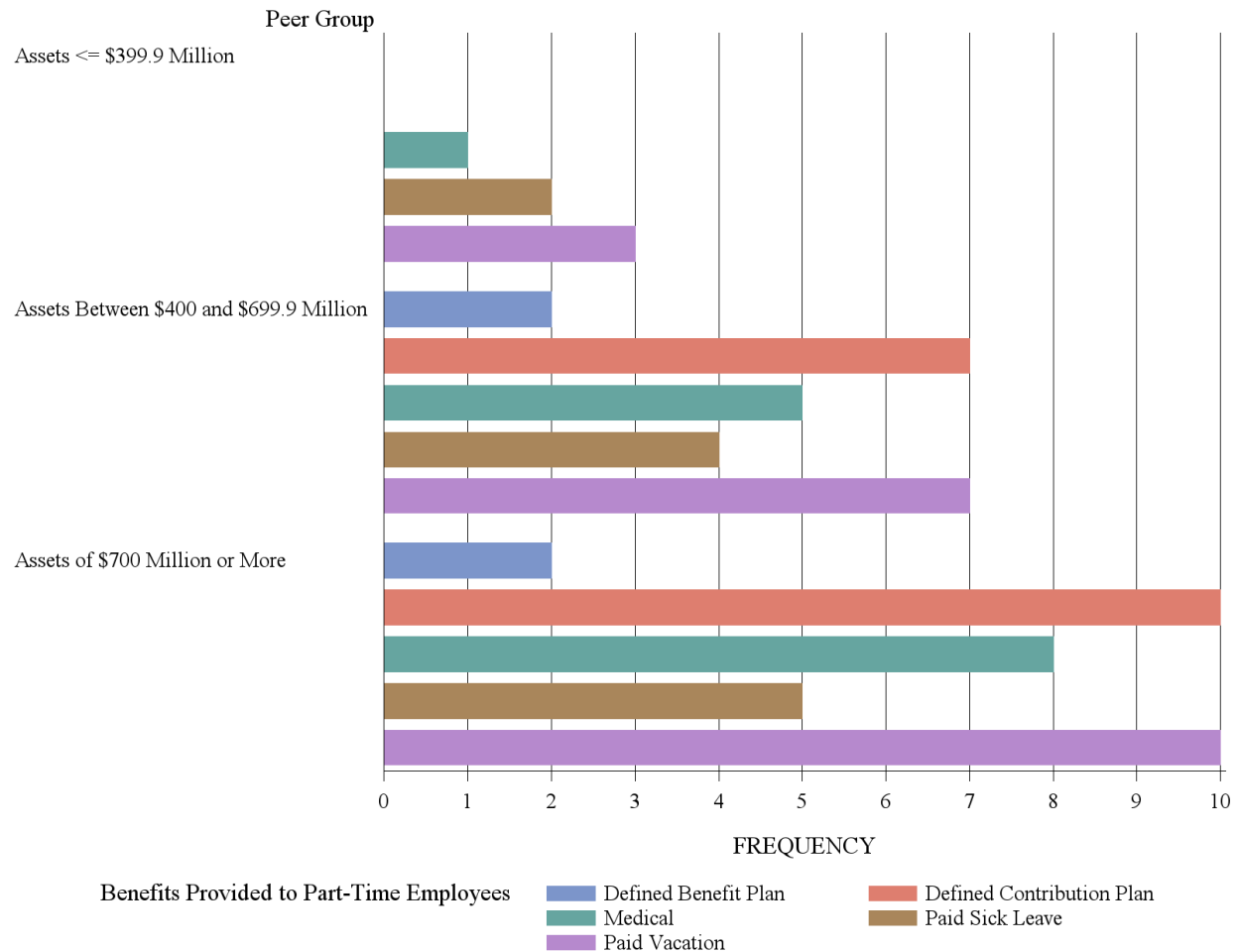
Minimum Weekly Hours Worked to be Eligible for Benefits By Peer Group



Minimum Weekly Hours Worked to be Eligible for Benefits By Peer Group

	Minimum Weekly Hours Required for Benefits				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	4	12.50	20.00	25.00	18.75
Assets Between \$400 and \$699.9 Million	8	20.00	20.00	27.50	23.13
Assets of \$700 Million or More	11	20.00	20.00	25.00	21.05

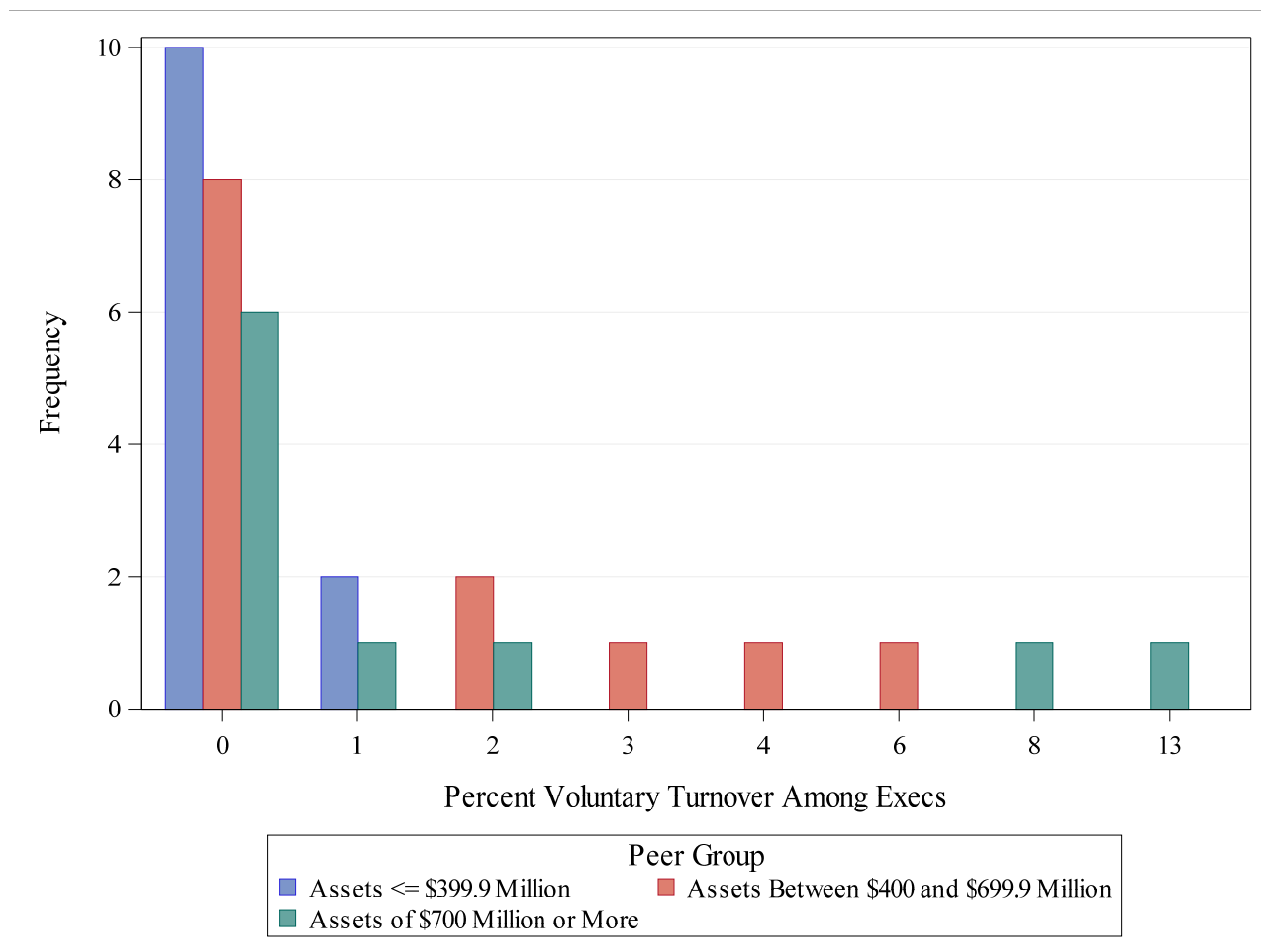
Benefits Provided to Part-Time Employees



Benefits Provided to Part-Time Employees

Count Overall % Row % Col %	Defined Benefit Plan	Defined Contribution Plan	Medical	Paid Sick Leave	Paid Vacation	Total
Assets <= \$399.9 Million	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	1 1.5% 16.7% 7.1%	2 3.0% 33.3% 18.2%	3 4.5% 50.0% 15.0%	6 9.1%
Assets Between \$400 and \$699.9 Million	2 3.0% 8.0% 50.0%	7 10.6% 28.0% 41.2%	5 7.6% 20.0% 35.7%	4 6.1% 16.0% 36.4%	7 10.6% 28.0% 35.0%	25 37.9%
Assets of \$700 Million or More	2 3.0% 5.7% 50.0%	10 15.2% 28.6% 58.8%	8 12.1% 22.9% 57.1%	5 7.6% 14.3% 45.5%	10 15.2% 28.6% 50.0%	35 53.0%
Total	4 6.1%	17 25.8%	14 21.2%	11 16.7%	20 30.3%	66 100.0%

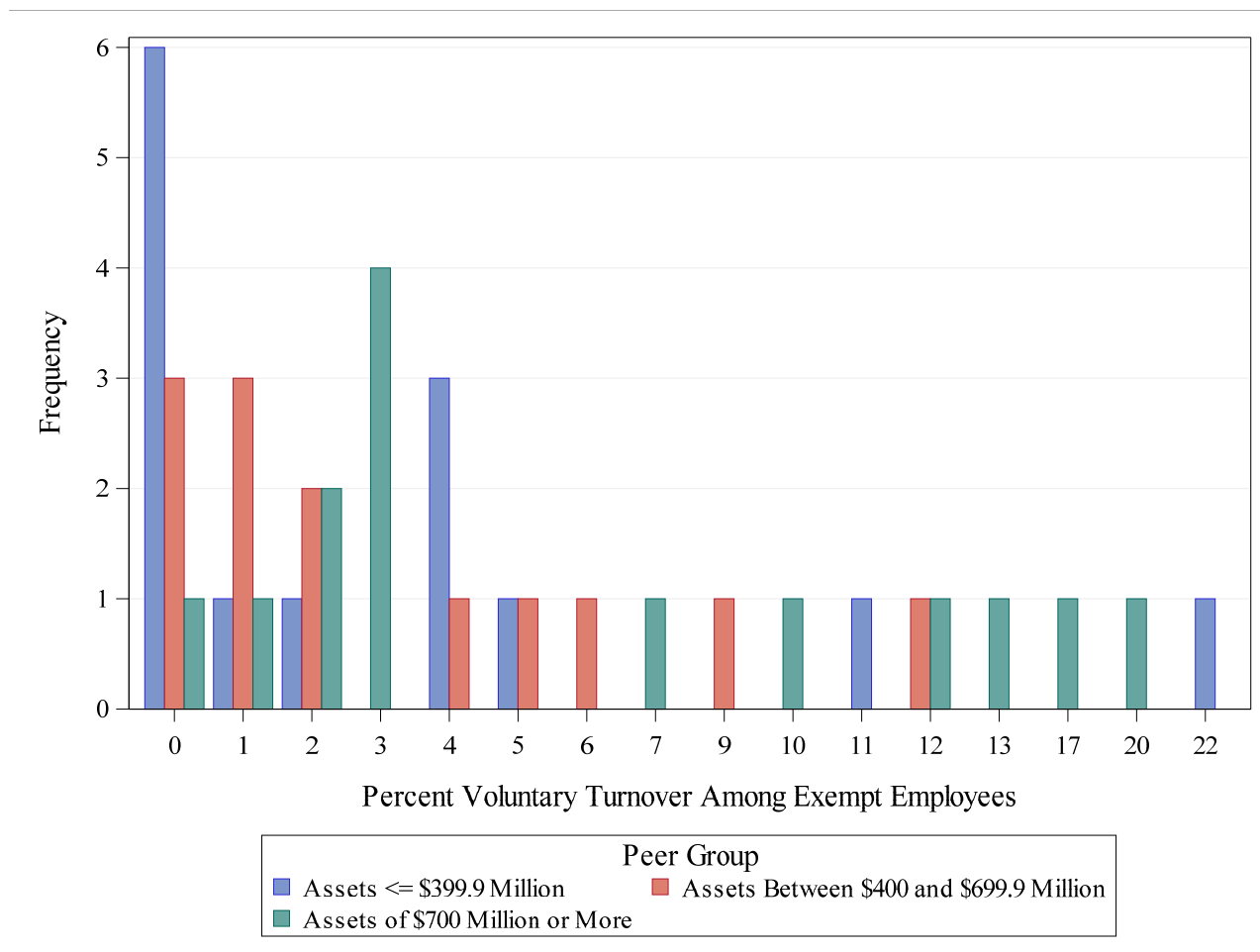
***Percent Voluntary Turnover Among Executives Last Year
By Peer Group***



***Percent Voluntary Turnover Among Executives Last Year
By Peer Group***

	Percent Voluntary Turnover Among Execs				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	0.00	0.00	0.00	0.17
Assets Between \$400 and \$699.9 Million	13	0.00	0.00	2.00	1.31
Assets of \$700 Million or More	10	0.00	0.00	2.00	2.40

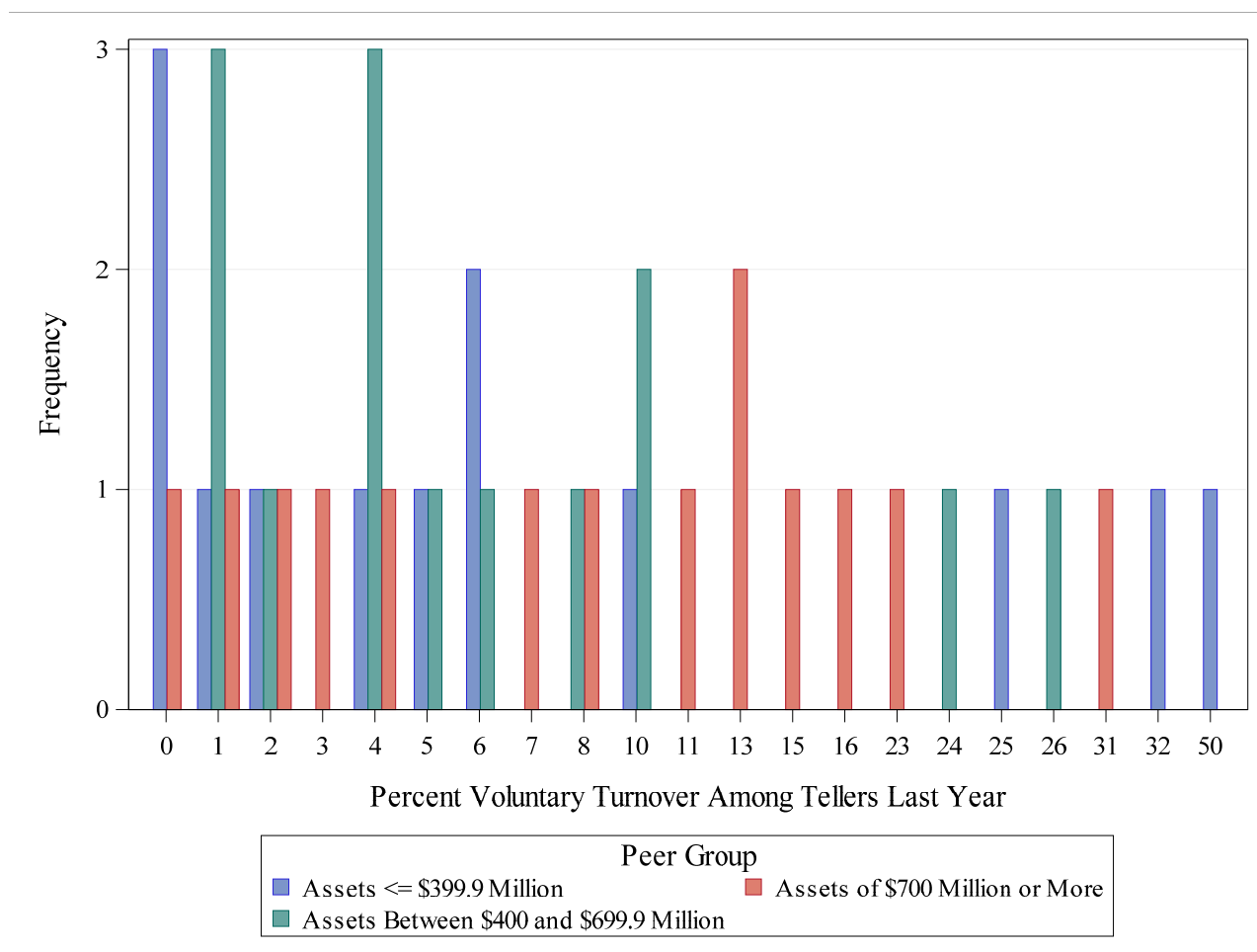
***Percent Voluntary Turnover Among Exempt Employees
By Peer Group***



***Percent Voluntary Turnover Among Exempt Employees
By Peer Group***

	Percent Voluntary Turnover Among Exempt Employees				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	0.00	1.50	4.00	3.79
Assets Between \$400 and \$699.9 Million	13	1.00	2.00	5.00	3.31
Assets of \$700 Million or More	14	2.00	3.00	12.00	6.86

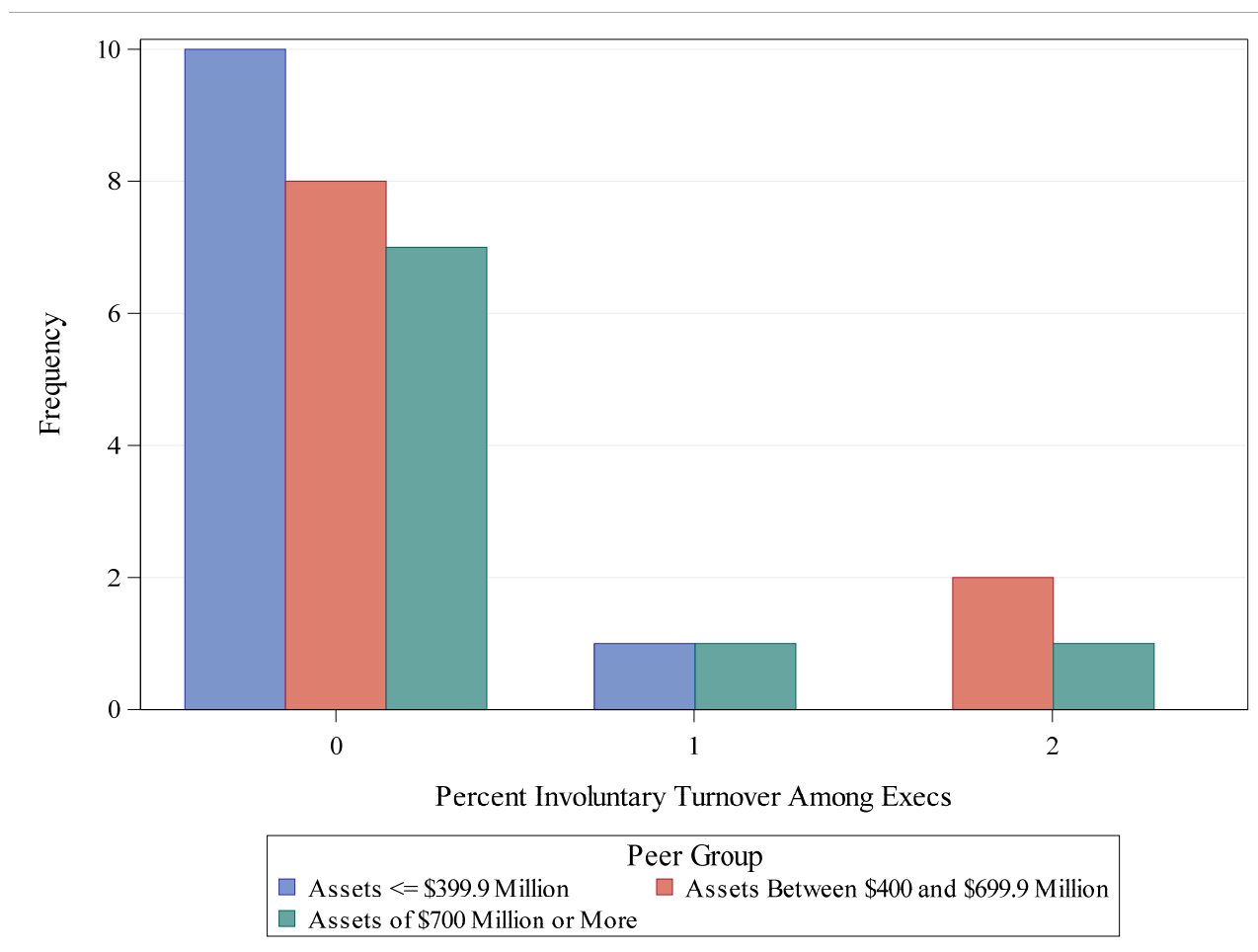
Percent Voluntary Turnover Among Tellers By Peer Group



Percent Voluntary Turnover Among Tellers By Peer Group

	Percent Voluntary Turnover Among Tellers Last Year				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	13	1.00	5.00	10.00	10.85
Assets Between \$400 and \$699.9 Million	14	2.00	4.50	10.00	7.57
Assets of \$700 Million or More	14	3.00	9.50	15.00	10.50

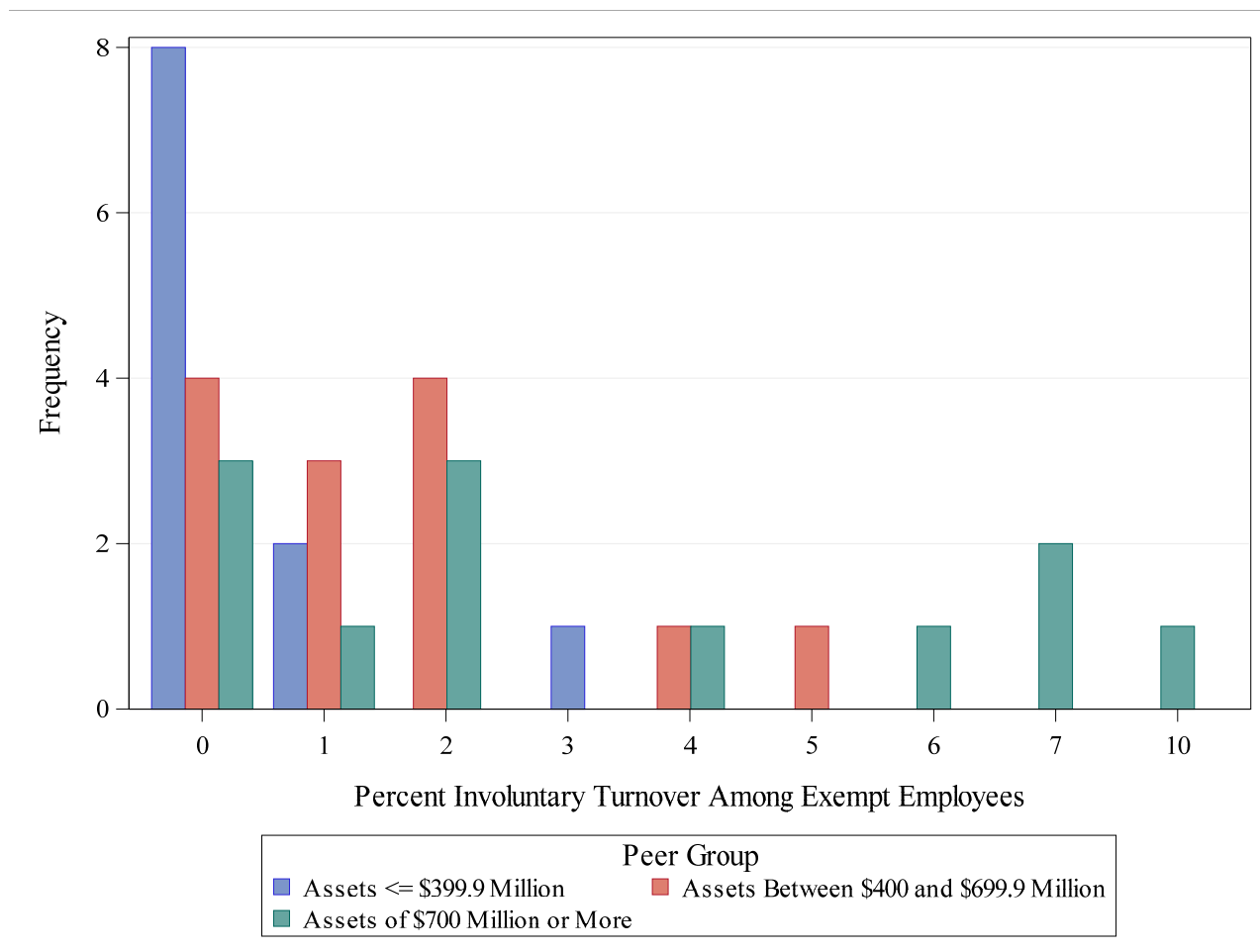
***Percent Involuntary Turnover Among Executives Last Year
By Peer Group***



***Percent Involuntary Turnover Among Executives Last Year
By Peer Group***

	Percent Involuntary Turnover Among Execs				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	11	0.00	0.00	0.00	0.09
Assets Between \$400 and \$699.9 Million	10	0.00	0.00	0.00	0.40
Assets of \$700 Million or More	9	0.00	0.00	0.00	0.33

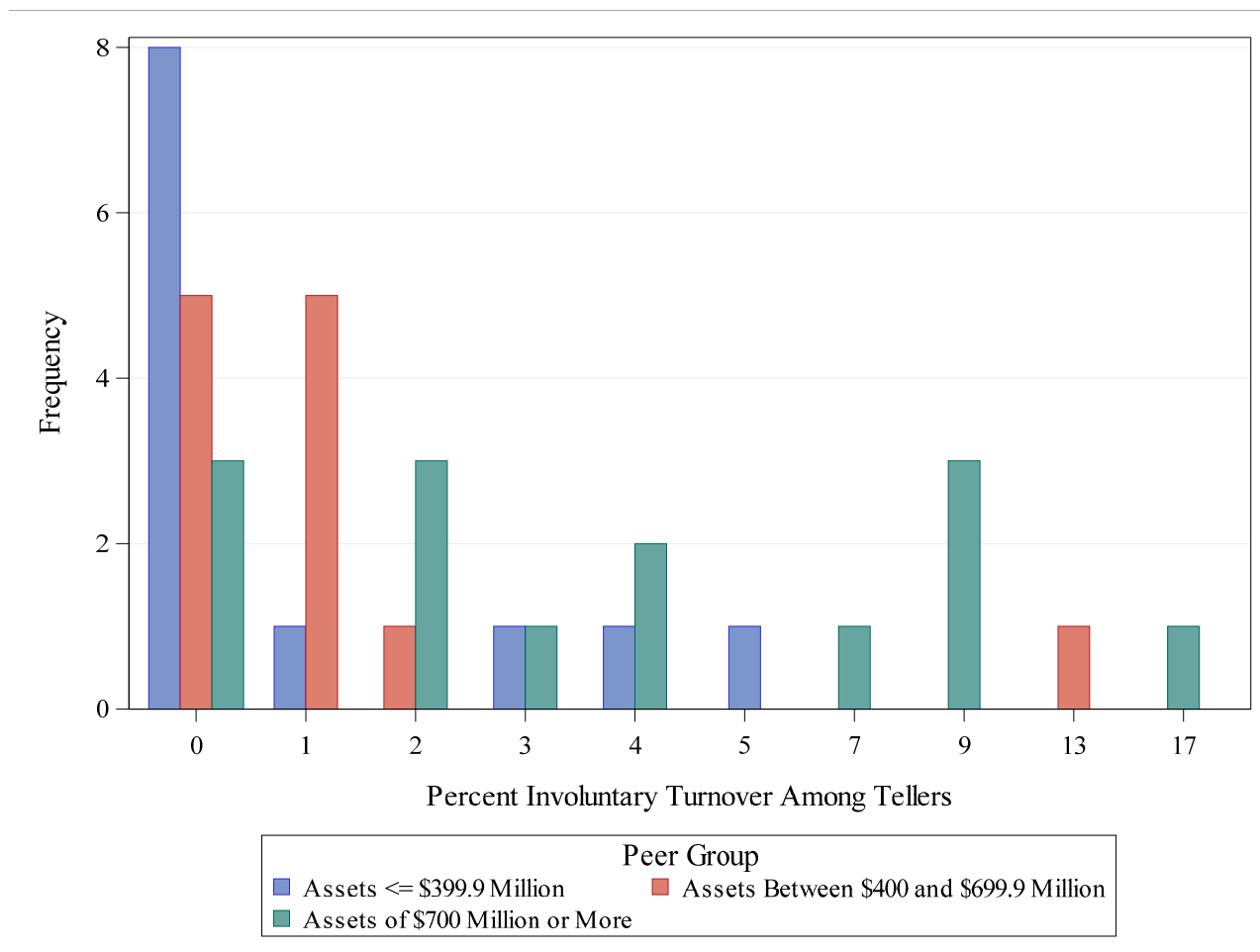
***Percent Involuntary Turnover Among Exempt Employees
By Peer Group***



***Percent Involuntary Turnover Among Exempt Employees
By Peer Group***

	Percent Involuntary Turnover Among Exempt Employees				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	11	0.00	0.00	1.00	0.45
Assets Between \$400 and \$699.9 Million	13	0.00	1.00	2.00	1.54
Assets of \$700 Million or More	12	0.50	2.00	6.50	3.42

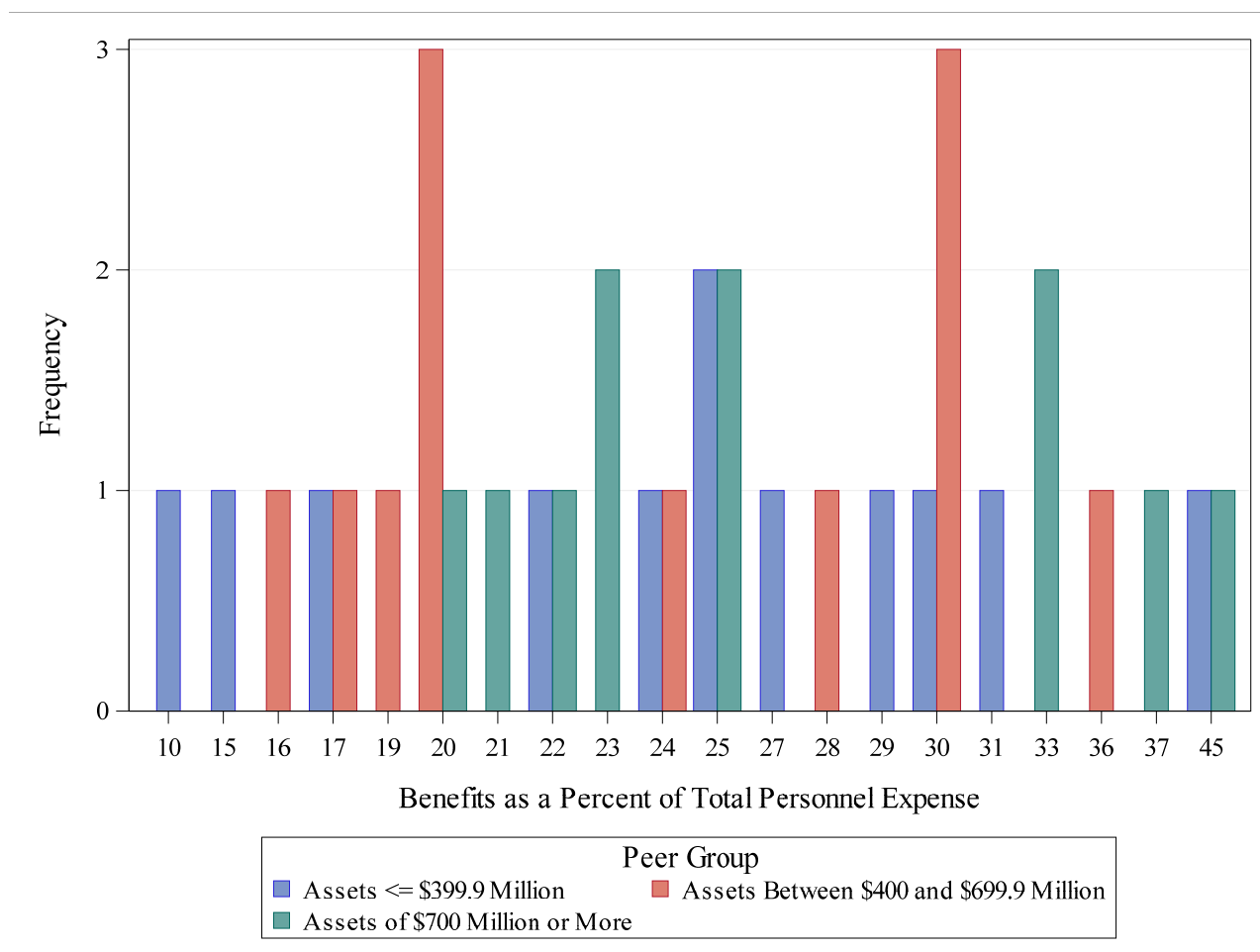
***Percent Involuntary Turnover Among Tellers
By Peer Group***



***Percent Involuntary Turnover Among Tellers
By Peer Group***

	Percent Involuntary Turnover Among Tellers				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	0.00	0.00	2.00	1.08
Assets Between \$400 and \$699.9 Million	12	0.00	1.00	1.00	1.67
Assets of \$700 Million or More	14	2.00	3.50	9.00	4.86

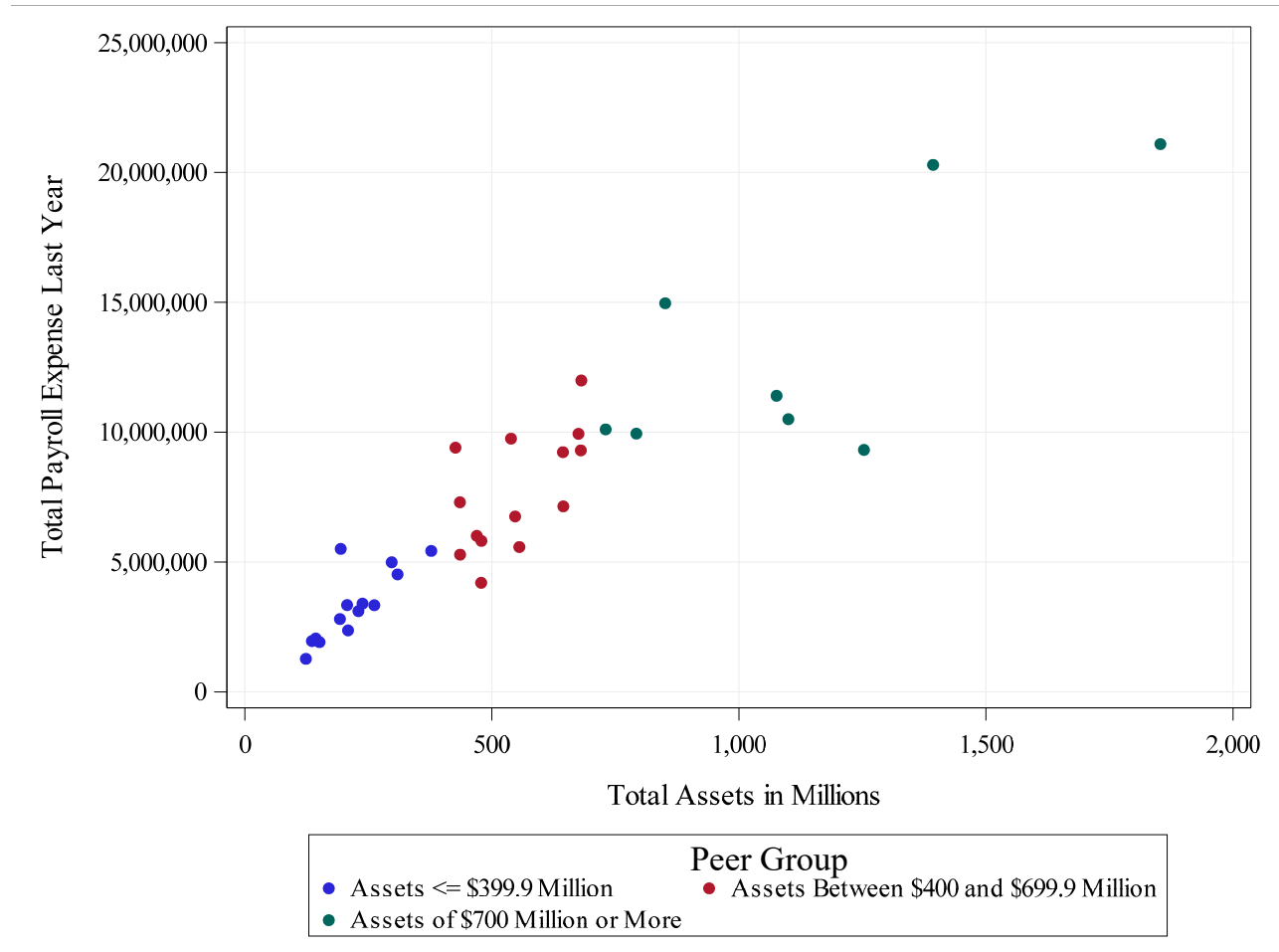
***Benefits as a Percent of Total Personnel Expense
By Peer Group***



***Benefits as a Percent of Total Personnel Expense
By Peer Group***

	Benefits as a Percent of Total Personnel Expense				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	12	19.50	25.00	29.50	25.00
Assets Between \$400 and \$699.9 Million	12	19.50	22.00	30.00	24.17
Assets of \$700 Million or More	11	22.00	25.00	33.00	27.91

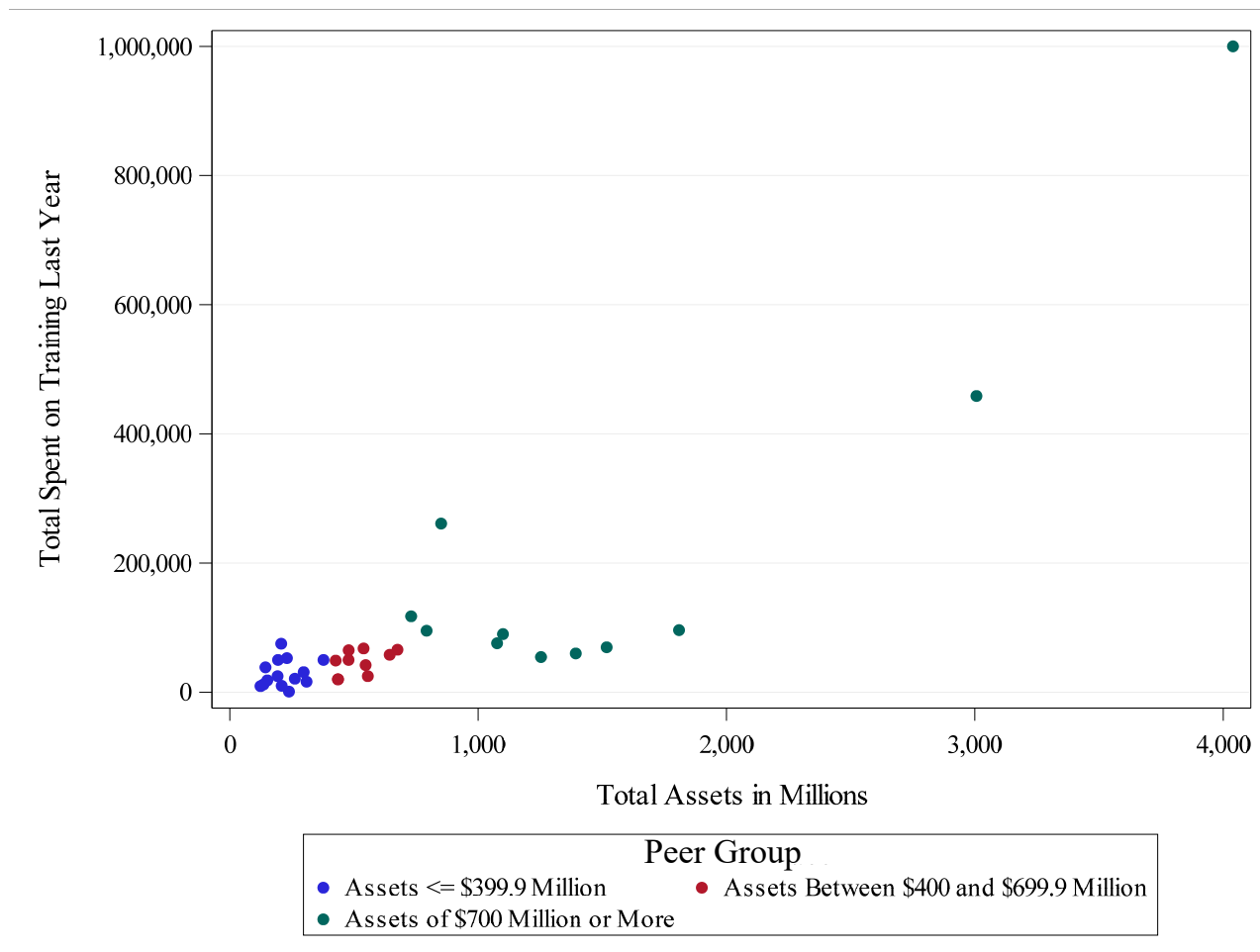
Total Payroll Expense Last Year By Peer Group



Total Payroll Expense Last Year By Peer Group

	Total Payroll Expense Last Year				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	2,054,077	3,223,550	4,523,657	3,286,239
Assets Between \$400 and \$699.9 Million	14	5,814,342	7,222,194	9,403,373	7,691,873
Assets of \$700 Million or More	12	10,303,000	17,627,700	32,230,829	20,902,813

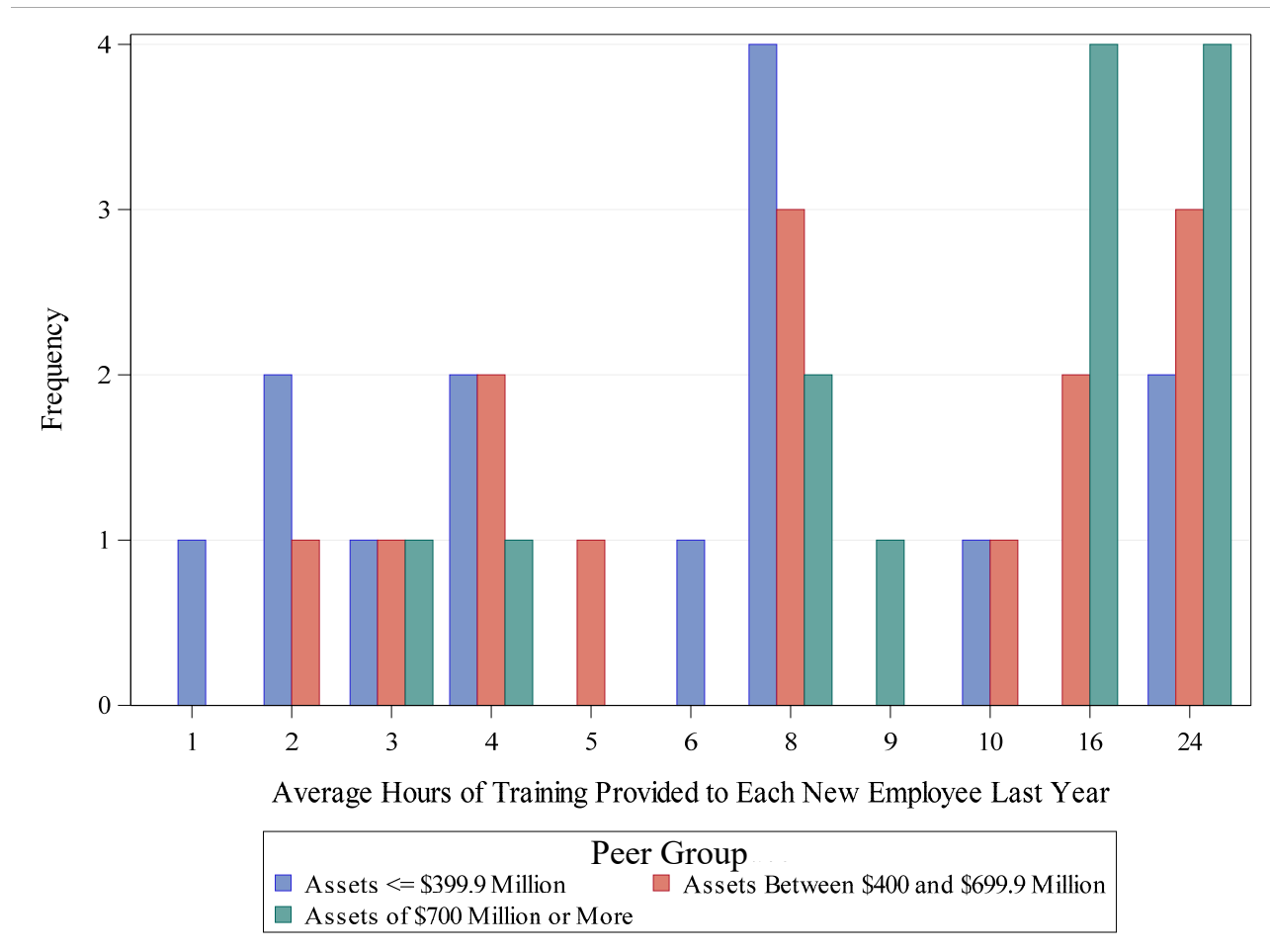
Total Amount Spent on Training Last Year By Peer Group



Total Amount Spent on Training Last Year By Peer Group

	Total Spent on Training Last Year				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	12,000	22,952	50,000	29,346
Assets Between \$400 and \$699.9 Million	10	24,916	49,500	65,000	46,258
Assets of \$700 Million or More	11	69,600	95,250	261,172	216,259

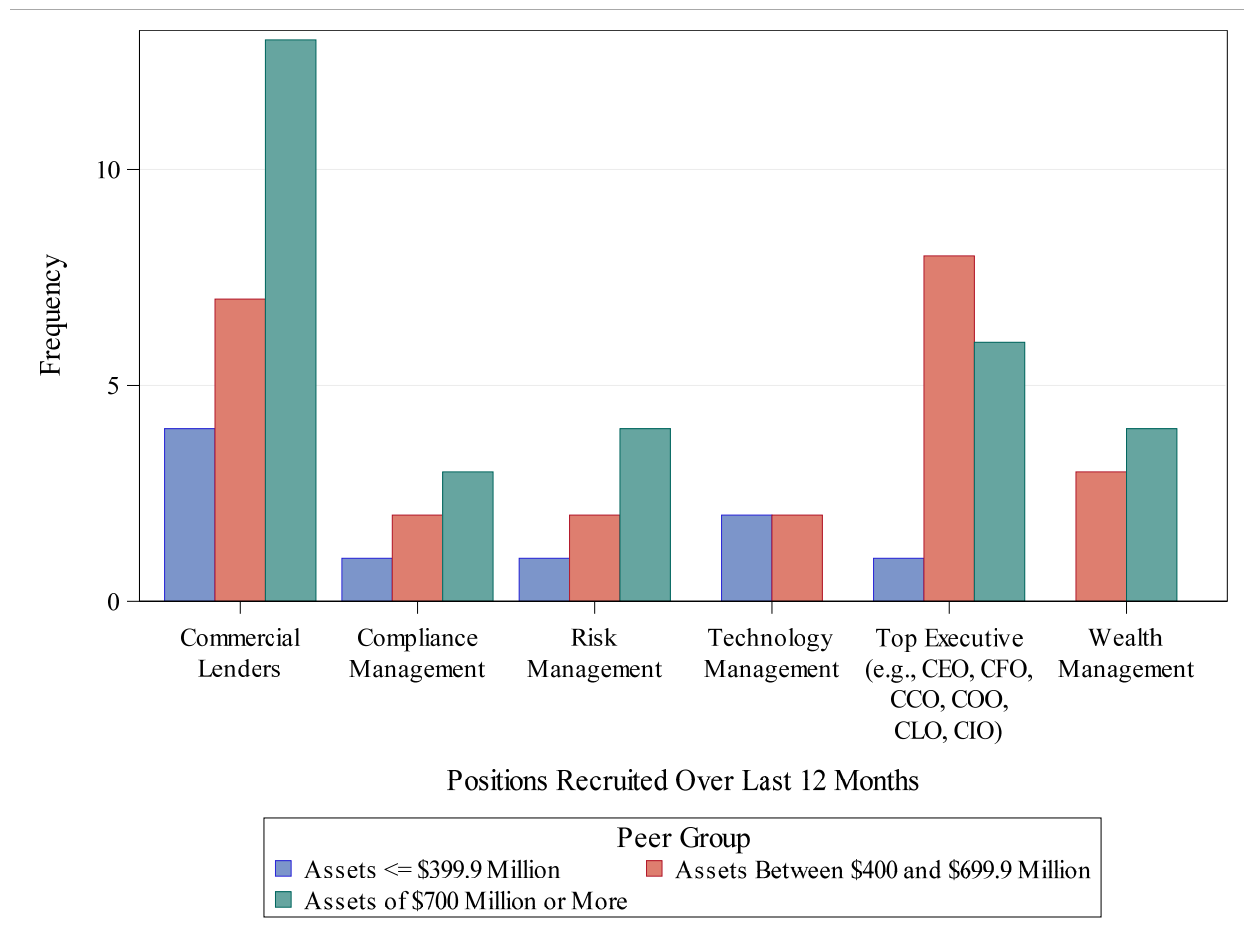
Average Hours for New Employee Training/Orientation By Peer Group



Average Hours for New Employee Training/Orientation By Peer Group

	Average Hours of Training Provided to Each New Employee Last Year				
	# of Banks	25th Ptile	Median	75th Ptile	Average
Peer Group					
Assets <= \$399.9 Million	14	3	7	8	8
Assets Between \$400 and \$699.9 Million	14	4	8	16	11
Assets of \$700 Million or More	13	8	16	24	15

***Banks Recruited These Key Positions Over the Last 12 Months
By Peer Group***

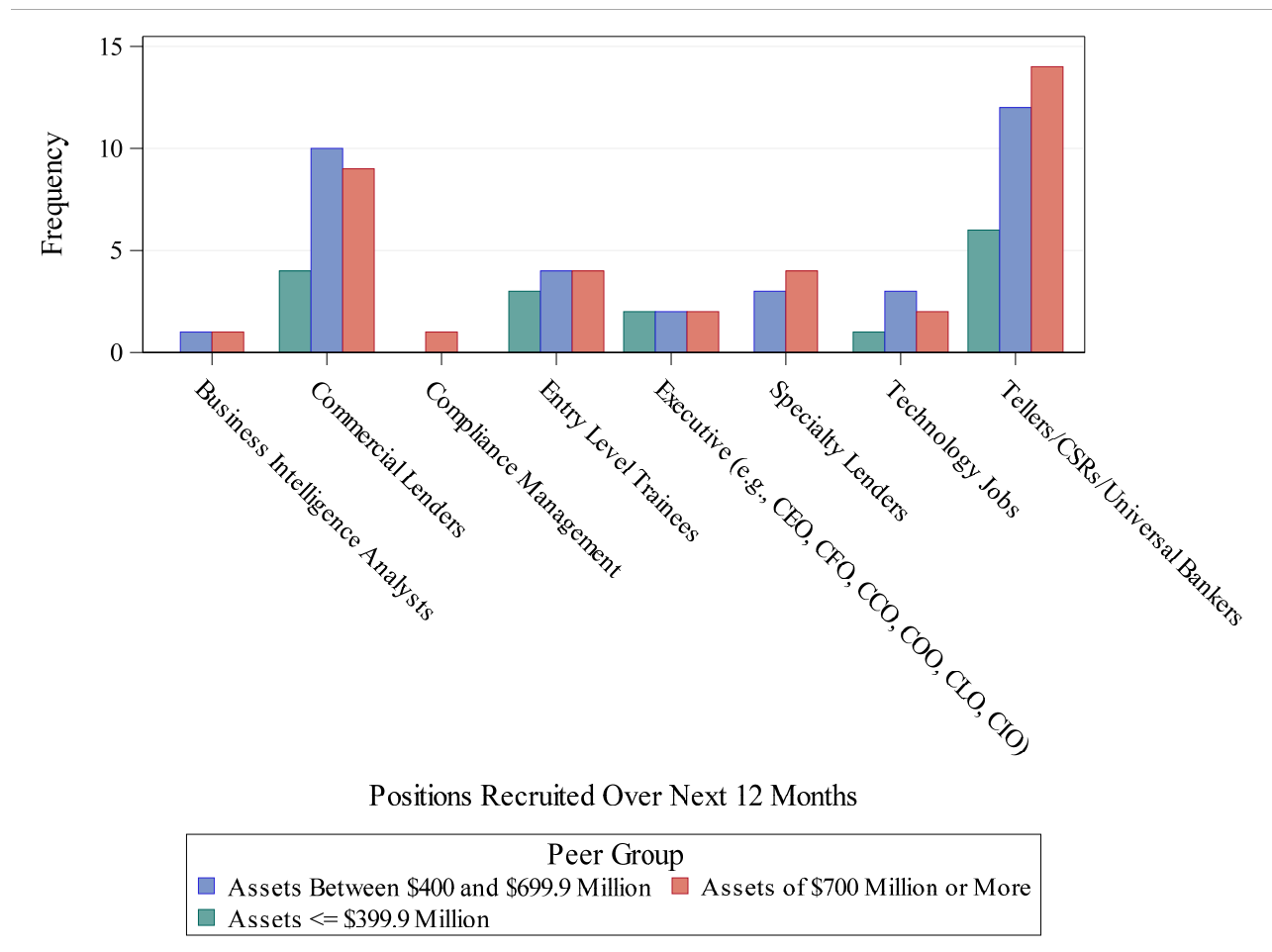


***Banks Recruited These Key Positions Over the Last 12 Months
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Commercial Lenders	4 6.3% 16.7% 44.4%	7 11.1% 29.2% 29.2%	13 20.6% 54.2% 43.3%	24 38.1%
Compliance Management	1 1.6% 16.7% 11.1%	2 3.2% 33.3% 8.3%	3 4.8% 50.0% 10.0%	6 9.5%
Risk Management	1 1.6% 14.3% 11.1%	2 3.2% 28.6% 8.3%	4 6.3% 57.1% 13.3%	7 11.1%

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Technology Management	2 3.2% 50.0% 22.2%	2 3.2% 50.0% 8.3%	0 0.0% 0.0% 0.0%	4 6.3%
Top Executive (e.g., CEO, CFO, CCO, COO, CLO, CIO)	1 1.6% 6.7% 11.1%	8 12.7% 53.3% 33.3%	6 9.5% 40.0% 20.0%	15 23.8%
Wealth Management	0 0.0% 0.0% 0.0%	3 4.8% 42.9% 12.5%	4 6.3% 57.1% 13.3%	7 11.1%
Total	9 14.3%	24 38.1%	30 47.6%	63 100.0%

Banks Plan to Recruit These Key Positions Over the Next 12 Months By Peer Group

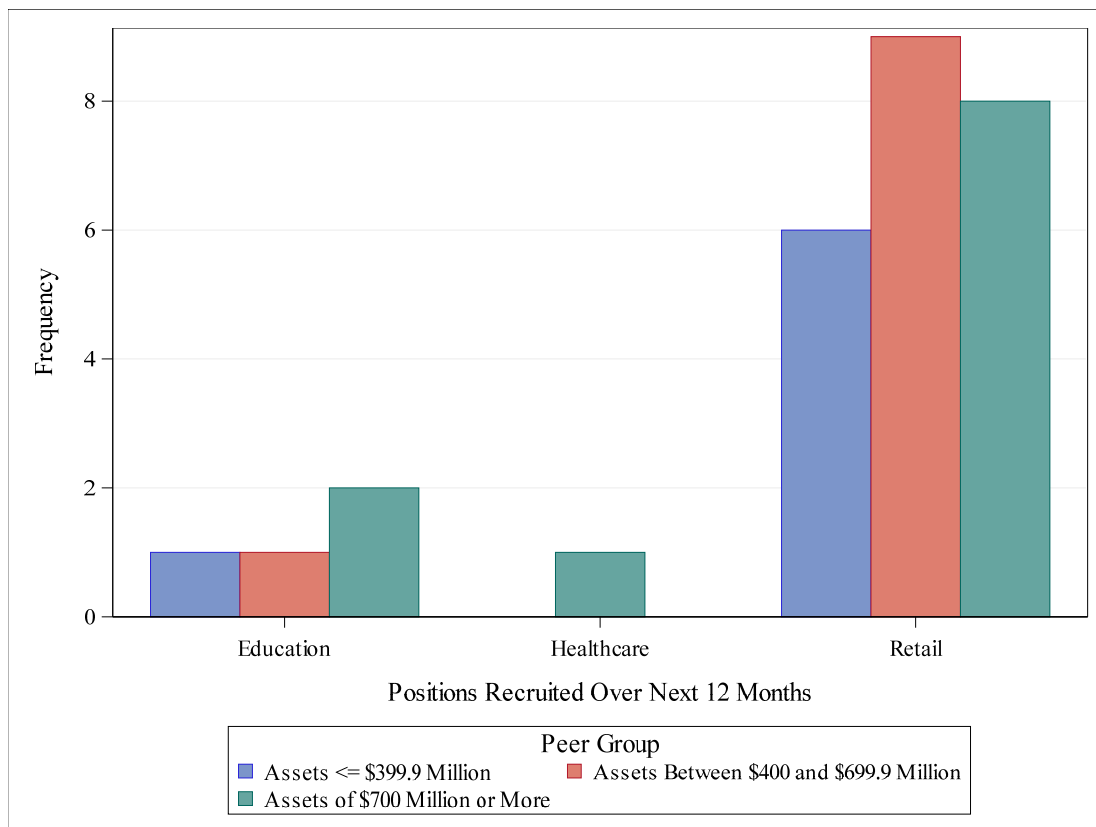


Banks Plan to Recruit These Key Positions Over the Next 12 Months By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Business Intelligence Analysts	0 0.0% 0.0% 0.0%	1 1.1% 50.0% 2.9%	1 1.1% 50.0% 2.7%	2 2.3%
Commercial Lenders	4 4.5% 17.4% 25.0%	10 11.4% 43.5% 28.6%	9 10.2% 39.1% 24.3%	23 26.1%

Count Overall % Row % Col %	Assets ≤ \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Compliance Management	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	1 1.1% 100.0% 2.7%	1 1.1%
Entry Level Trainees	3 3.4% 27.3% 18.8%	4 4.5% 36.4% 11.4%	4 4.5% 36.4% 10.8%	11 12.5%
Executive (e.g., CEO, CFO, CCO, COO, CLO, CIO)	2 2.3% 33.3% 12.5%	2 2.3% 33.3% 5.7%	2 2.3% 33.3% 5.4%	6 6.8%
Specialty Lenders	0 0.0% 0.0% 0.0%	3 3.4% 42.9% 8.6%	4 4.5% 57.1% 10.8%	7 8.0%
Technology Jobs	1 1.1% 16.7% 6.3%	3 3.4% 50.0% 8.6%	2 2.3% 33.3% 5.4%	6 6.8%
Tellers/CSRs/Universal Bankers	6 6.8% 18.8% 37.5%	12 13.6% 37.5% 34.3%	14 15.9% 43.8% 37.8%	32 36.4%
Total	16 18.2%	35 39.8%	37 42.0%	88 100.0%

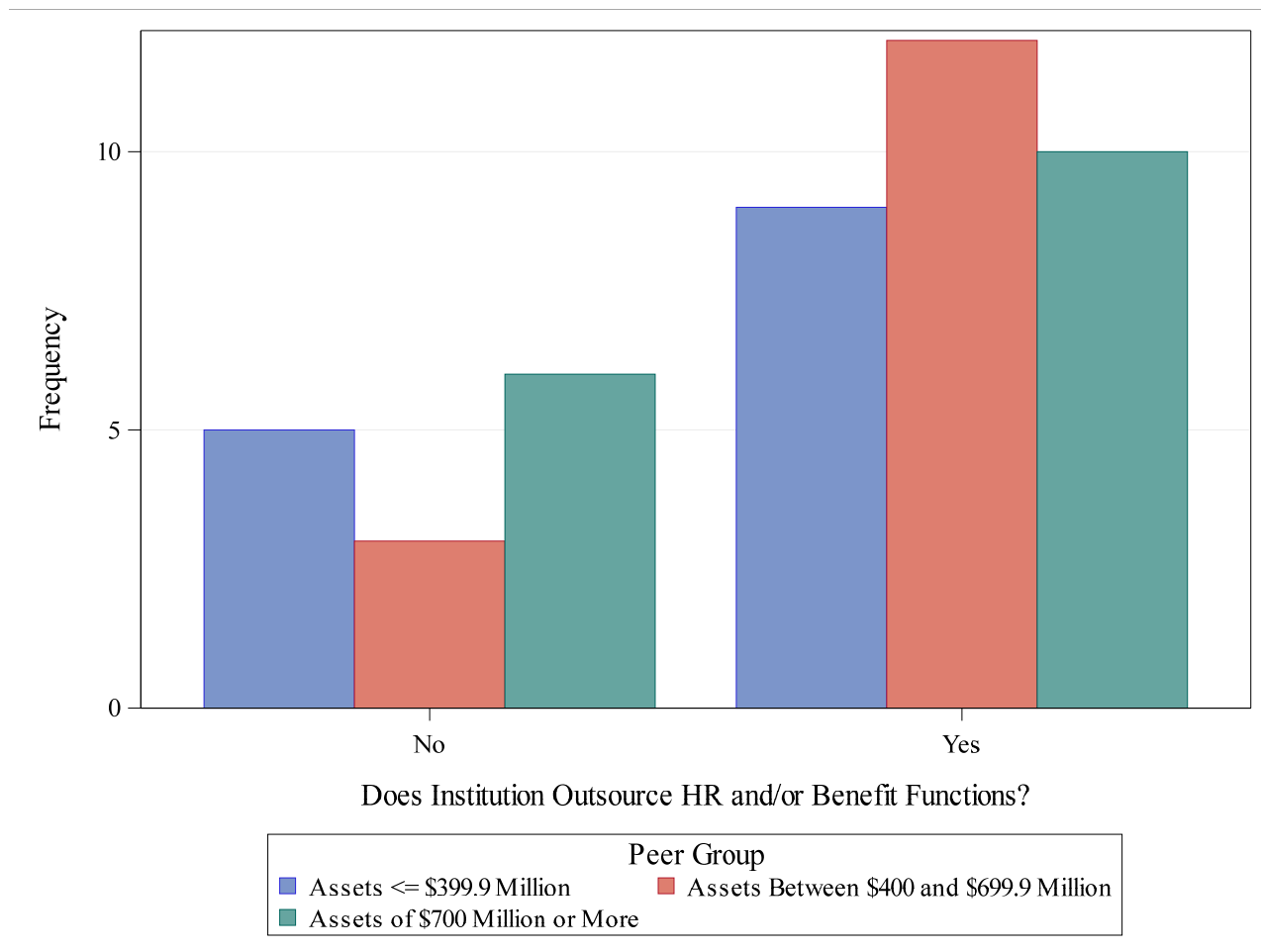
Industries or Businesses Where Banks Plan to Recruit for Key Positions Over the Next 12 Months By Peer Group



Industries or Businesses Where Banks Plan to Recruit for Key Positions Over the Next 12 Months By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Education	1 3.6% 25.0% 14.3%	1 3.6% 25.0% 10.0%	2 7.1% 50.0% 18.2%	4 14.3%
Healthcare	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	1 3.6% 100.0% 9.1%	1 3.6%
Retail	6 21.4% 26.1% 85.7%	9 32.1% 39.1% 90.0%	8 28.6% 34.8% 72.7%	23 82.1%
Total	7 25.0%	10 35.7%	11 39.3%	28 100.0%

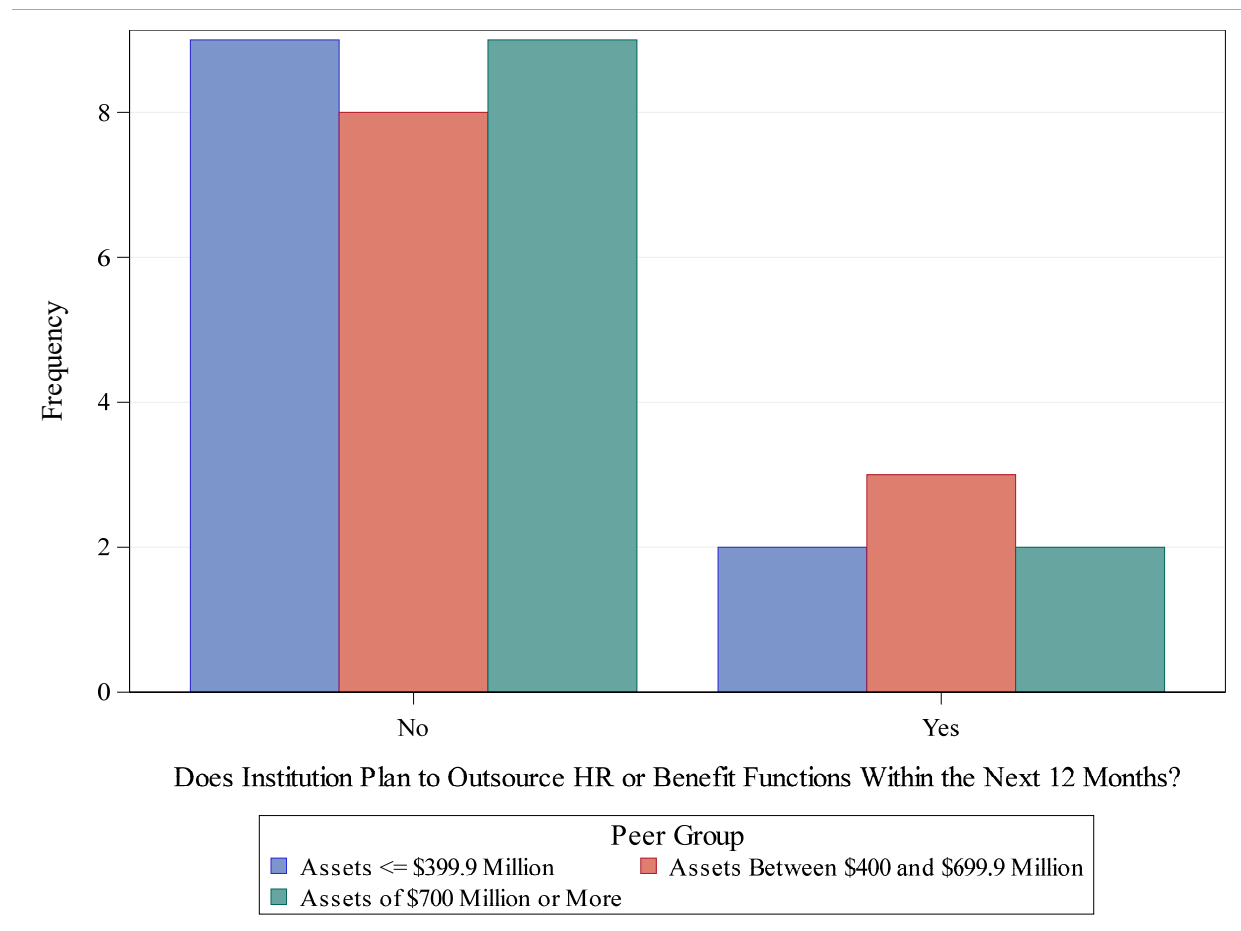
***Does Institution Outsource Any HR and/or Benefit Functions?
By Peer Group***



***Does Institution Outsource Any HR and/or Benefit Functions?
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	5 11.1% 35.7% 35.7%	3 6.7% 21.4% 20.0%	6 13.3% 42.9% 37.5%	14 31.1%
Yes	9 20.0% 29.0% 64.3%	12 26.7% 38.7% 80.0%	10 22.2% 32.3% 62.5%	31 68.9%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

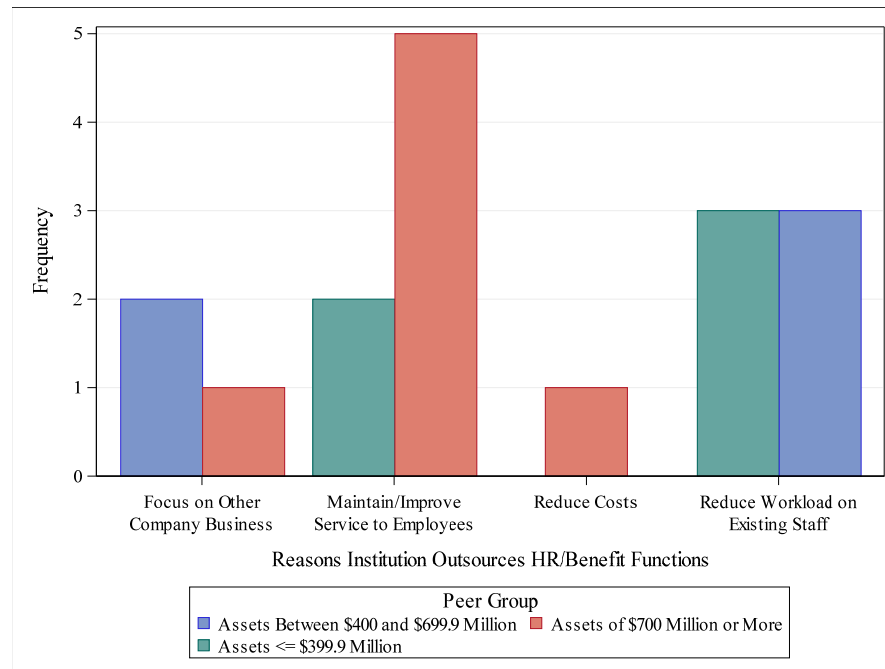
***Does Institution Plan to Outsource HR or Benefit Functions Within the Next 12 Months?
By Peer Group***



***Does Institution Plan to Outsource HR or Benefit Functions Within the Next 12 Months?
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	9 27.3% 34.6% 81.8%	8 24.2% 30.8% 72.7%	9 27.3% 34.6% 81.8%	26 78.8%
Yes	2 6.1% 28.6% 18.2%	3 9.1% 42.9% 27.3%	2 6.1% 28.6% 18.2%	7 21.2%
Total	11 33.3%	11 33.3%	11 33.3%	33 100.0%

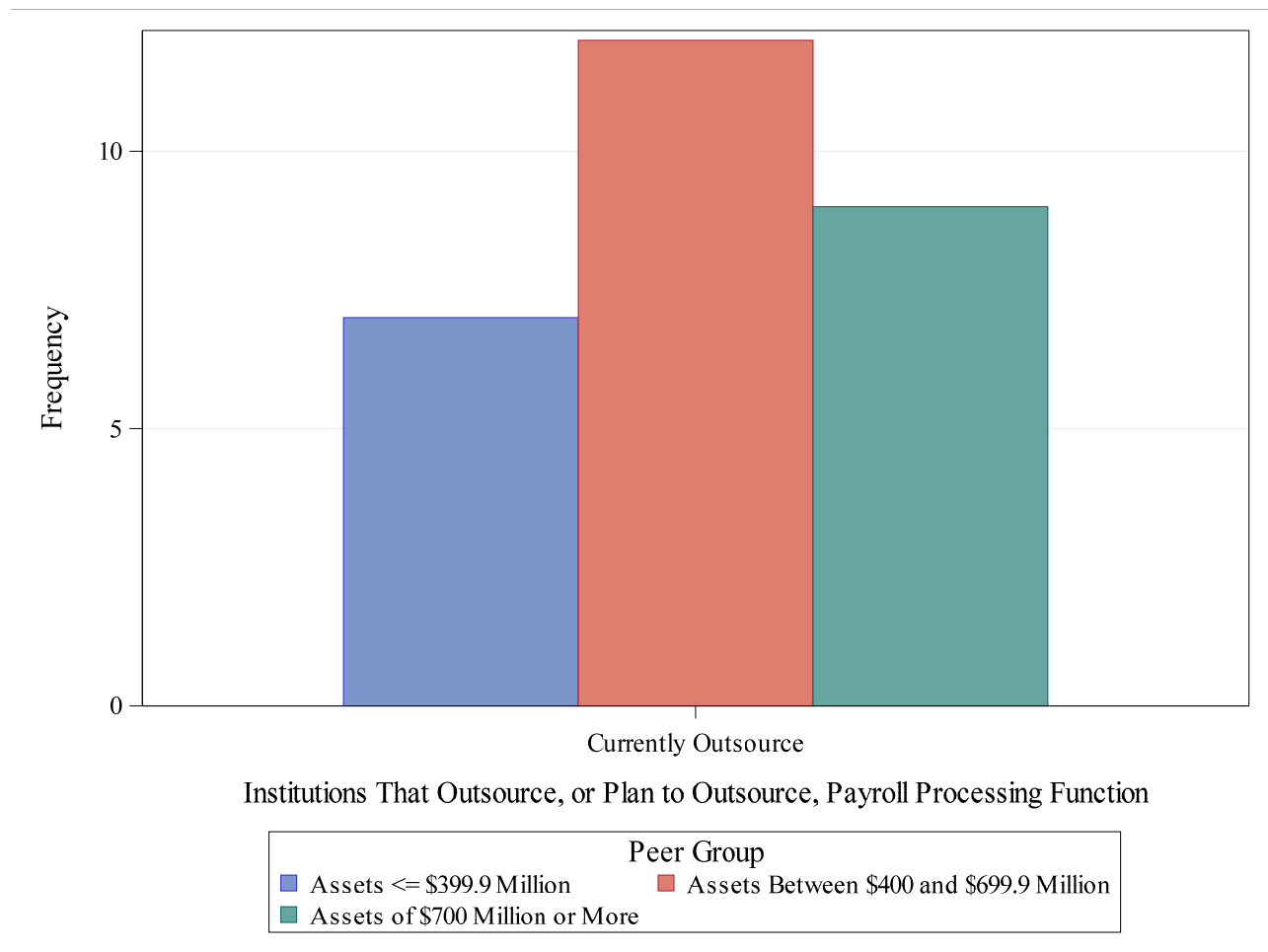
Reasons Institution Outsources HR/Benefit Functions By Peer Group



Reasons Institution Outsources HR/Benefit Functions By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Focus on Other Company Business	0 0.0% 0.0% 0.0%	2 11.8% 66.7% 40.0%	1 5.9% 33.3% 14.3%	3 17.6%
Maintain/Improve Service to Employees	2 11.8% 28.6% 40.0%	0 0.0% 0.0% 0.0%	5 29.4% 71.4% 71.4%	7 41.2%
Reduce Costs	0 0.0% 0.0% 0.0%	0 0.0% 0.0% 0.0%	1 5.9% 100.0% 14.3%	1 5.9%
Reduce Workload on Existing Staff	3 17.6% 50.0% 60.0%	3 17.6% 50.0% 60.0%	0 0.0% 0.0% 0.0%	6 35.3%
Total	5 29.4%	5 29.4%	7 41.2%	17 100.0%

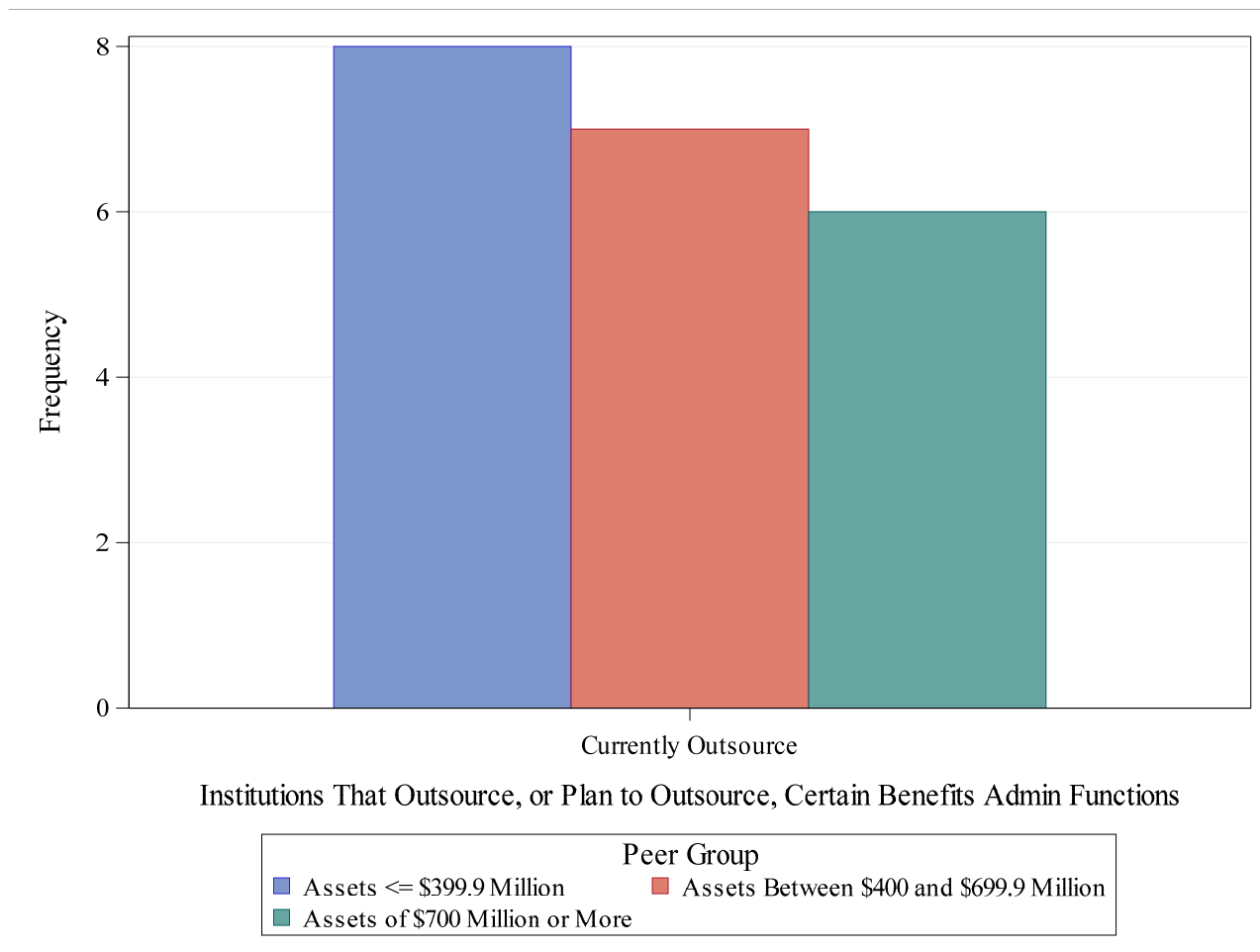
Institutions That Outsource, or Plan to Outsource, Payroll Processing Function By Peer Group



Institutions That Outsource, or Plan to Outsource, Payroll Processing Function By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Currently Outsource	7 25.0% 25.0% 100.0%	12 42.9% 42.9% 100.0%	9 32.1% 32.1% 100.0%	28 100.0%
Total	7 25.0%	12 42.9%	9 32.1%	28 100.0%

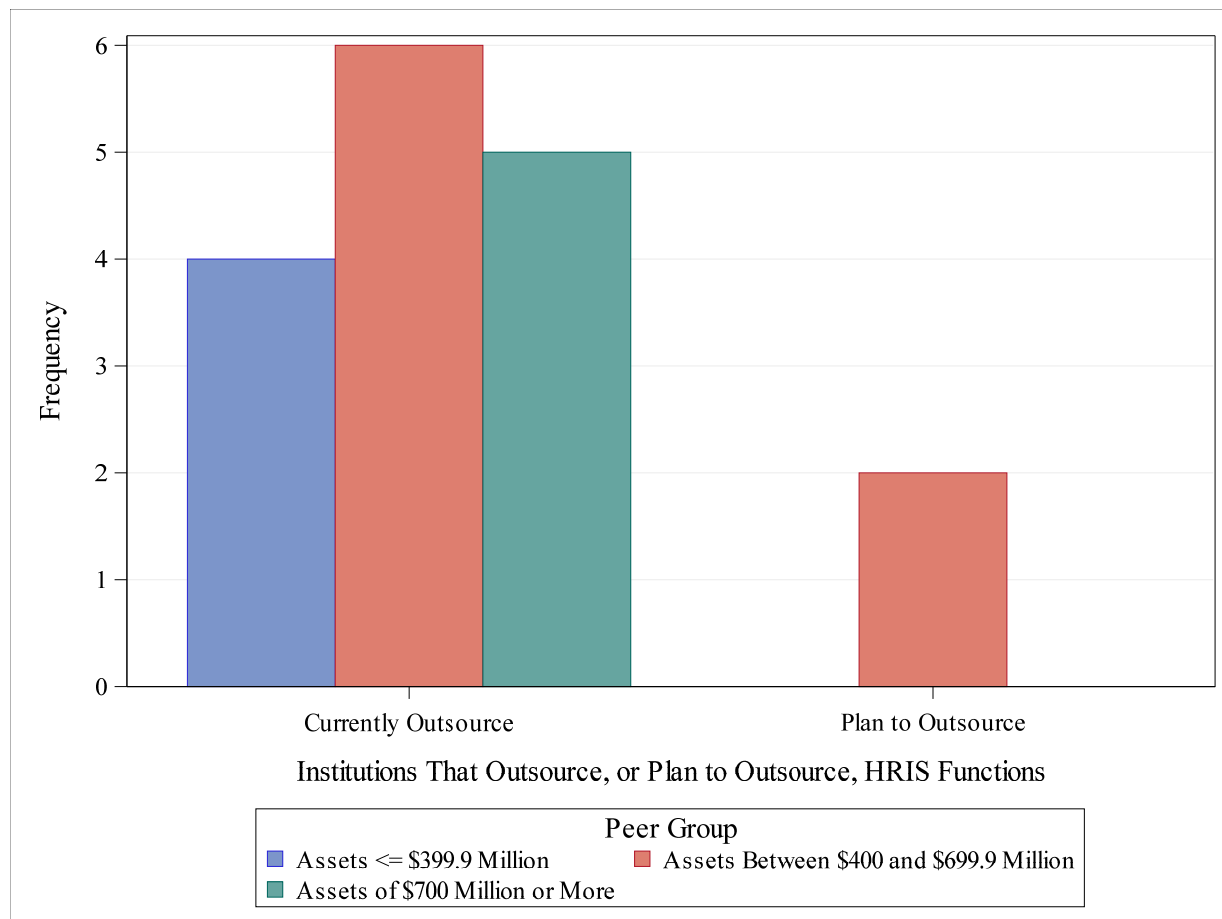
***Institutions That Outsource, or Plan to Outsource, Certain Benefits Admin Functions
By Peer Group***



***Institutions That Outsource, or Plan to Outsource, Certain Benefits Admin Functions
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Currently Outsource	8 38.1% 38.1% 100.0%	7 33.3% 33.3% 100.0%	6 28.6% 28.6% 100.0%	21 100.0%
Total	8 38.1%	7 33.3%	6 28.6%	21 100.0%

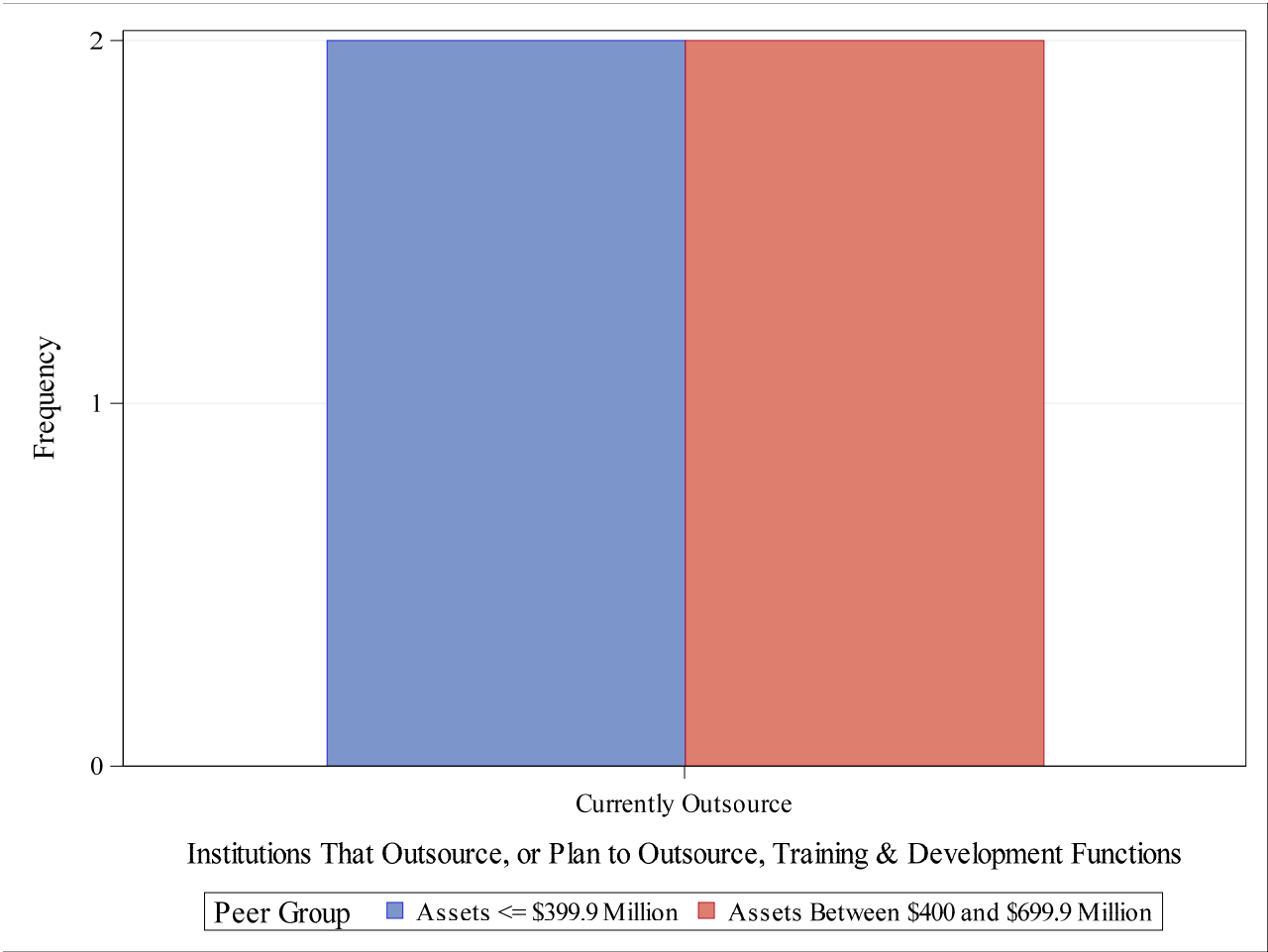
Institutions That Outsource, or Plan to Outsource, HRIS Functions By Peer Group



Institutions That Outsource, or Plan to Outsource, HRIS Functions By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Currently Outsource	4 23.5% 26.7% 100.0%	6 35.3% 40.0% 75.0%	5 29.4% 33.3% 100.0%	15 88.2%
Plan to Outsource	0 0.0% 0.0% 0.0%	2 11.8% 100.0% 25.0%	0 0.0% 0.0% 0.0%	2 11.8%
Total	4 23.5%	8 47.1%	5 29.4%	17 100.0%

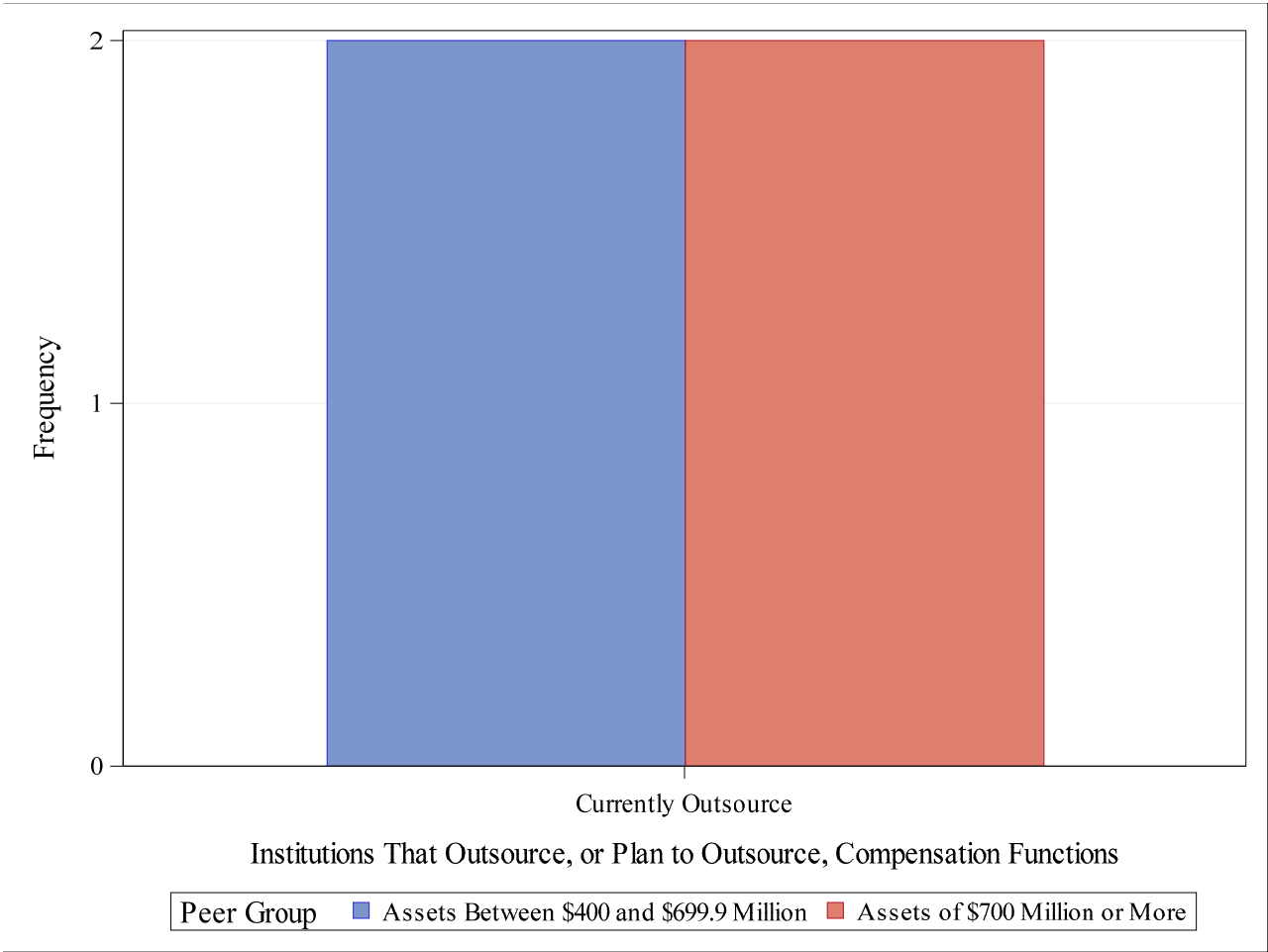
***Institutions That Outsource, or Plan to Outsource, Certain Training & Development Functions
By Peer Group***



***Institutions That Outsource, or Plan to Outsource, Certain Training & Development Functions
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Total
Currently Outsource	2 50.0% 50.0% 100.0%	2 50.0% 50.0% 100.0%	4 100.0%
Total	2 50.0%	2 50.0%	4 100.0%

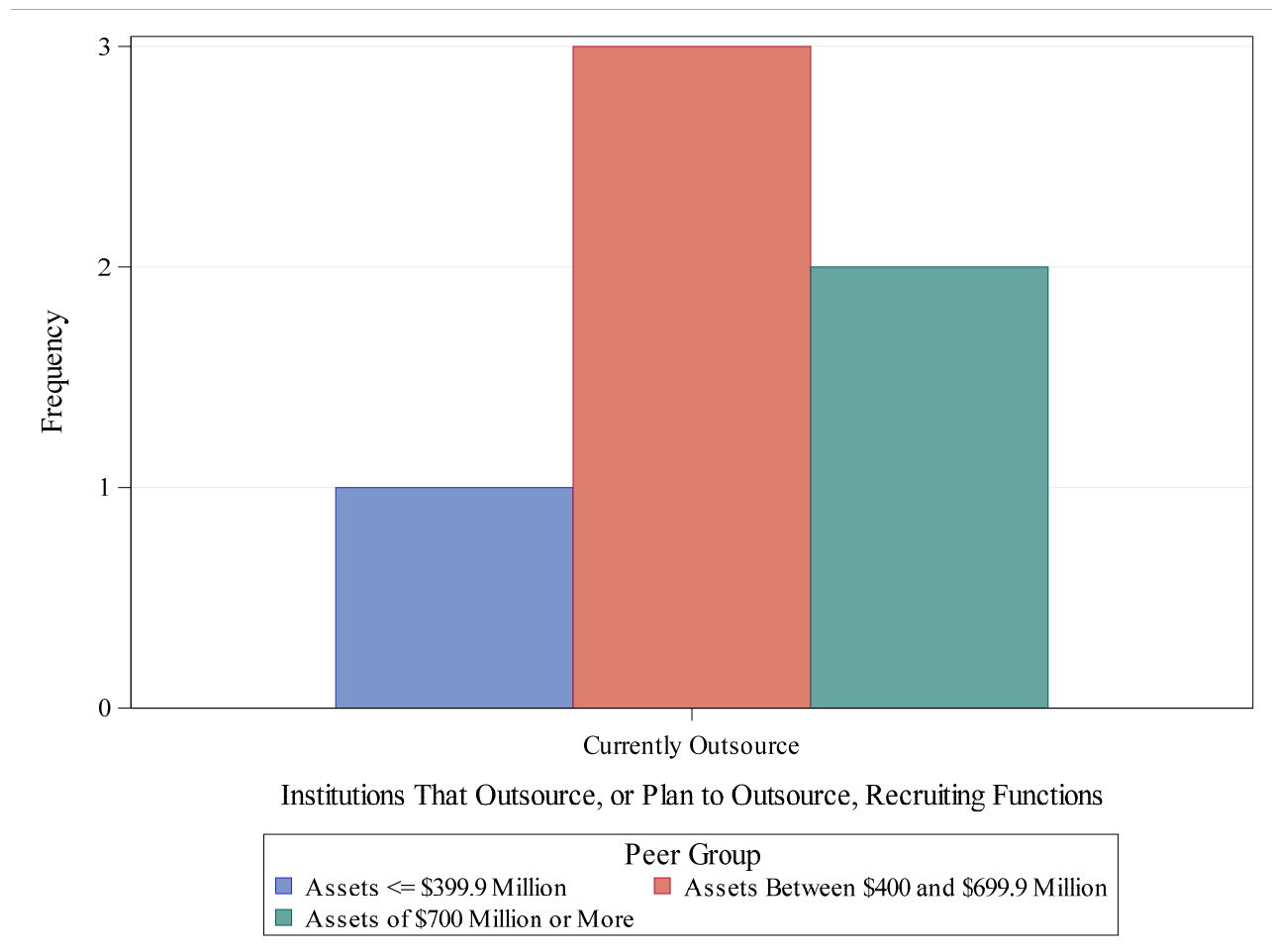
***Institutions That Outsource, or Plan to Outsource, Certain Compensation Functions
By Peer Group***



***Institutions That Outsource, or Plan to Outsource, Certain Compensation Functions
By Peer Group***

Count Overall % Row % Col %	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Currently Outsource	2 50.0% 50.0% 100.0%	2 50.0% 50.0% 100.0%	4 100.0%
Total	2 50.0%	2 50.0%	4 100.0%

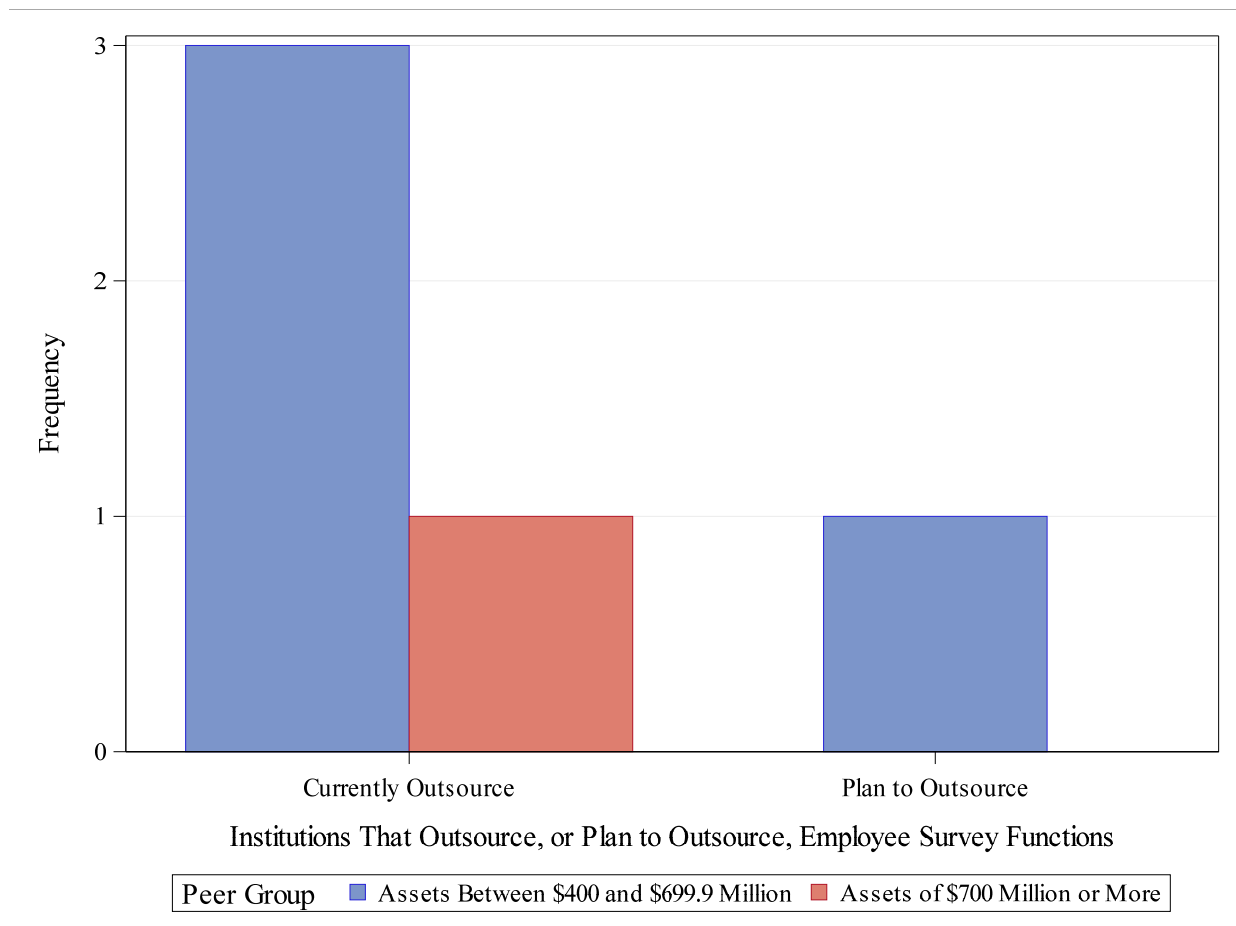
***Institutions That Outsource, or Plan to Outsource, Certain Recruiting Functions
By Peer Group***



***Institutions That Outsource, or Plan to Outsource, Certain Recruiting Functions
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Currently Outsource	1 16.7% 16.7% 100.0%	3 50.0% 50.0% 100.0%	2 33.3% 33.3% 100.0%	6 100.0%
Total	1 16.7%	3 50.0%	2 33.3%	6 100.0%

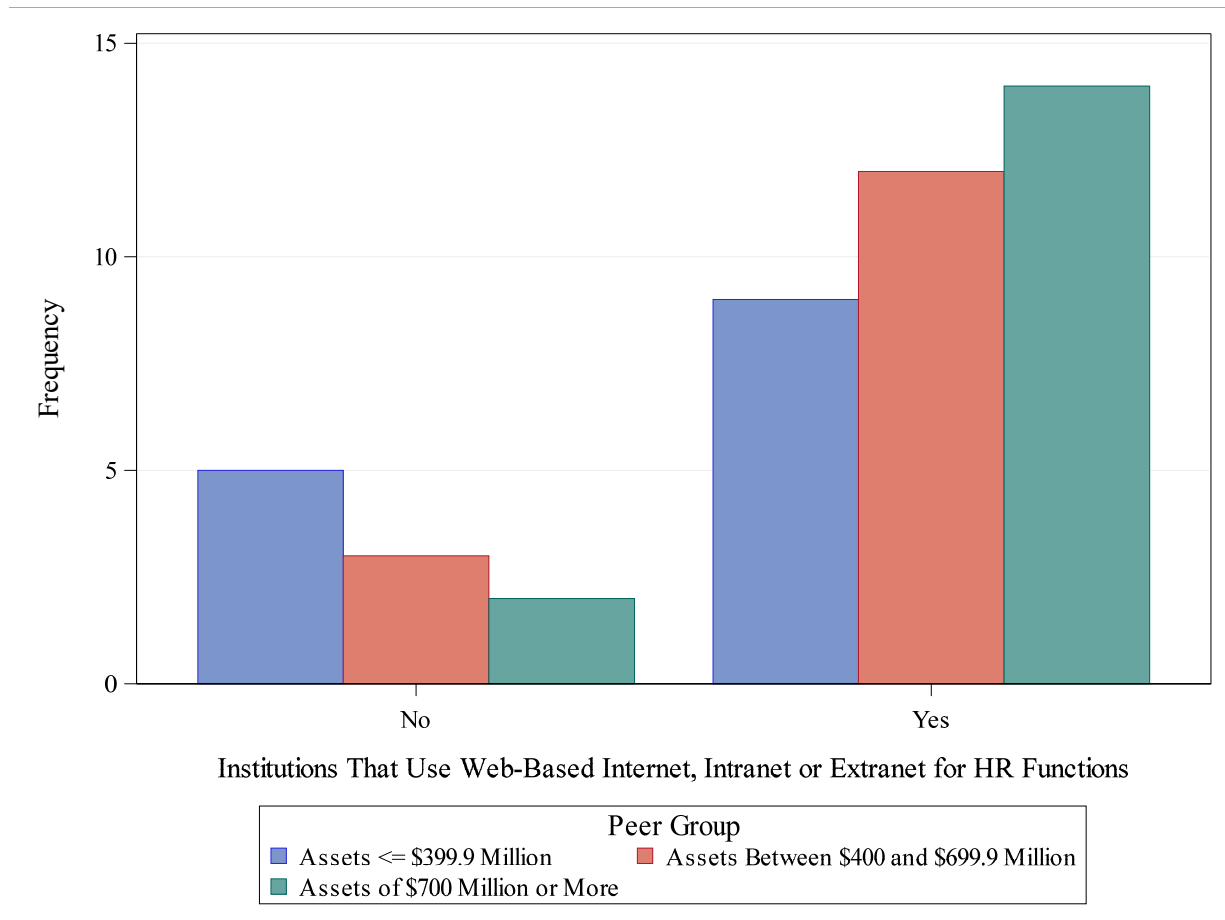
Institutions That Outsource, or Plan to Outsource, Certain Employee Survey Functions By Peer Group



Institutions That Outsource, or Plan to Outsource, Certain Employee Survey Functions By Peer Group

Count Overall % Row % Col %	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
Currently Outsource	3 60.0% 75.0% 75.0%	1 20.0% 25.0% 100.0%	4 80.0%
Plan to Outsource	1 20.0% 100.0% 25.0%	0 0.0% 0.0% 0.0%	1 20.0%
Total	4 80.0%	1 20.0%	5 100.0%

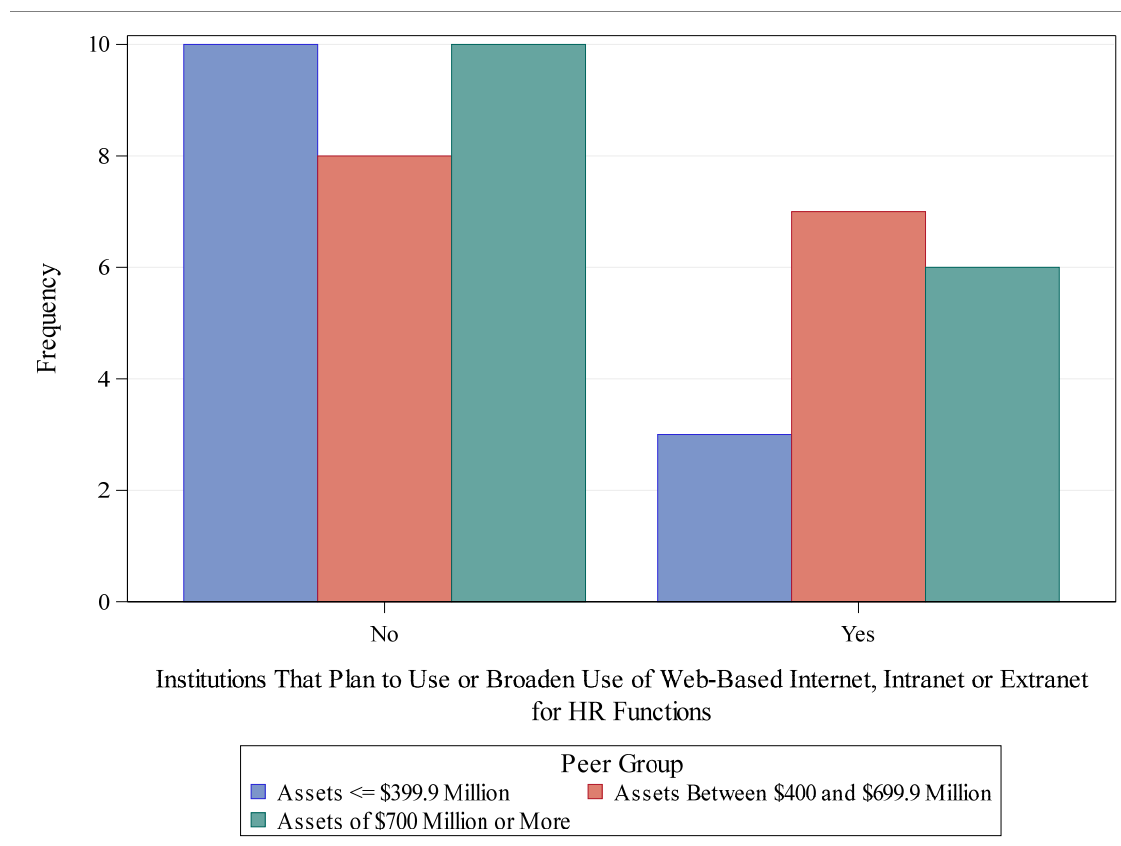
Institutions That Use Web-Based Internet, Intranet or Extranet for HR Functions By Peer Group



Institutions That Use Web-Based Internet, Intranet or Extranet for HR Functions By Peer Group

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	5 11.1% 50.0% 35.7%	3 6.7% 30.0% 20.0%	2 4.4% 20.0% 12.5%	10 22.2%
Yes	9 20.0% 25.7% 64.3%	12 26.7% 34.3% 80.0%	14 31.1% 40.0% 87.5%	35 77.8%
Total	14 31.1%	15 33.3%	16 35.6%	45 100.0%

***Institutions That Plan to Use or Broaden Use of Web-Based Internet, Intranet or Extranet for HR Functions
By Peer Group***



***Institutions That Plan to Use or Broaden Use of Web-Based Internet, Intranet or Extranet for HR Functions
By Peer Group***

Count Overall % Row % Col %	Assets <= \$399.9 Million	Assets Between \$400 and \$699.9 Million	Assets of \$700 Million or More	Total
No	10 22.7% 35.7% 76.9%	8 18.2% 28.6% 53.3%	10 22.7% 35.7% 62.5%	28 63.6%
Yes	3 6.8% 18.8% 23.1%	7 15.9% 43.8% 46.7%	6 13.6% 37.5% 37.5%	16 36.4%
Total	13 29.5%	15 34.1%	16 36.4%	44 100.0%

BOARD OF DIRECTORS COMPENSATION DATA

In 2019, data was submitted by 35 participants. We streamlined our survey questions and gathered Board of Directors compensation data in the following categories:

- ☐ Participant Financial Information
- ☐ Outside Director Compensation
- ☐ Outside Chairman Compensation
- ☐ Total Board Compensation
- ☐ Committee Compensation
- ☐ Other Board Information

BOARD OF DIRECTORS COMPENSATION REPORTS

This year's survey includes banks in the following peer groups:

<i>Statewide</i>	<i>Asset Range</i>	<i>Number of Banks</i>	<i>Median Assets</i>
Peer Group I	\$0 - \$399,999,999	10	\$208,050,000
Peer Group II	\$400,000,000 - \$699,999,999	13	\$538,870,000
Peer Group III	\$700,000,000 and above	12	\$1,164,670,000
All Peer Groups	\$0 and above	35	\$547,090,000

The information in the Survey is not intended, nor should it be employed, to replace or supersede your own judgment as to the establishment and/or adjustment of your institution's compensation structure. Federal law explicitly forbids exchange of information among competitors, whether through auspices of an association or otherwise, where the effect may be to stabilize or fix prices and fees.

If you have questions concerning this year's Survey, or need assistance with your compensation programs, please feel free to contact:

J. Timothy O'Rourke, President
P. Randall McGraw, Senior Consultant

tim.orourke@matthewsyoun.com
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Hillsborough, NC 27278
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2019 DIRECTOR COMPENSATION SURVEY PARTICIPANTS

Name of Institution

American National Bank and Trust Company
Bank of Botetourt
Bank of Clarke County
Bank of the James
Benchmark Community Bank
Blue Ridge Bankshares, Inc.
Chain Bridge Bank, NA
Chesapeake Bank
Citizens and Farmers Bank
Community Bankers' Bank
Essex Bank
Farmers & Merchants Bank
Farmers Bank, Windsor, Virginia
First Bank
Frontier Community Bank
Highlands Community Bank
New Peoples Bank, Inc.
Pioneer Bank

Name of Institution

Powell Valley National Bank
Skyline National Bank
Sonabank
The Bank of Fincastle
The Bank of Marion
The Bank of Southside Virginia
The Farmers Bank of Appomattox
The Fauquier Bank
The First Bank and Trust Company
The Freedom Bank of Virginia
The National Bank of Blacksburg
Touchstone Bank
TruPoint Bank
Virginia Bank & Trust Company
Virginia Commonwealth Bank
Virginia Community Bank
Virginia Partners Bank

Metrics for Director Compensation Participants												
	Scale Data (\$ in Millions)							Performance Data (\$ in Millions)				
	Assets	Deposits	Loans & Leases	Revenue	FTE Employees	Branches		Efficiency Ratio	Operating Expense	Net Interest Income	ROAA %	ROAE %
All Participants												
Count	35	35	35	35	35	35		35	35	35	35	35
Average	\$ 704.99	\$ 588.81	\$ 517.37	\$ 31.35	155	13		71.64%	\$ 21.16	\$ 25.55	0.96%	8.72%
25th Percentile	\$ 337.28	\$ 287.83	\$ 210.29	\$ 13.78	71	7		65.13%	\$ 10.50	\$ 11.91	0.71%	6.80%
Median	\$ 547.09	\$ 449.42	\$ 393.92	\$ 23.86	133	13		71.53%	\$ 19.35	\$ 18.15	1.03%	9.69%
75th Percentile	\$ 785.51	\$ 693.19	\$ 571.33	\$ 38.04	188	17		77.24%	\$ 26.50	\$ 30.57	1.24%	10.94%
Assets = \$0 - \$399.9MM												
Count	10	10	10	10	10	10		10	10	10	10	10
Average	\$ 216.37	\$ 183.08	\$ 148.09	\$ 9.55	59	6		76.03%	\$ 7.14	\$ 8.14	0.81%	6.98%
25th Percentile	\$ 155.82	\$ 134.90	\$ 111.82	\$ 6.78	39	4		69.30%	\$ 5.84	\$ 6.15	0.70%	5.95%
Median	\$ 208.05	\$ 178.37	\$ 151.54	\$ 9.60	63	6		74.13%	\$ 6.90	\$ 8.37	0.93%	7.72%
75th Percentile	\$ 243.04	\$ 207.40	\$ 167.09	\$ 11.28	71	8		78.61%	\$ 8.60	\$ 10.12	1.09%	9.33%
Assets = \$400MM to \$699.9MM												
Count	13	13	13	13	13	13		13	13	13	13	13
Average	\$ 538.24	\$ 458.51	\$ 386.24	\$ 23.53	130	11		74.50%	\$ 17.66	\$ 18.94	0.82%	7.87%
25th Percentile	\$ 435.77	\$ 386.32	\$ 269.52	\$ 18.34	88	7		69.17%	\$ 12.95	\$ 15.50	0.63%	6.61%
Median	\$ 538.87	\$ 415.05	\$ 380.72	\$ 21.60	120	13		72.49%	\$ 17.12	\$ 17.99	0.78%	8.76%
75th Percentile	\$ 643.89	\$ 570.63	\$ 528.54	\$ 28.61	176	15		78.53%	\$ 20.74	\$ 23.53	1.13%	10.90%
Assets = \$700MM and Above												
Count	12	12	12	12	12	12		12	12	12	12	12
Average	\$ 1,292.84	\$ 1,068.09	\$ 967.16	\$ 58.01	263	22		64.89%	\$ 36.63	\$ 47.22	1.23%	11.10%
25th Percentile	\$ 788.95	\$ 698.35	\$ 584.90	\$ 38.14	171	15		58.51%	\$ 25.38	\$ 31.21	1.14%	10.01%
Median	\$ 1,164.67	\$ 955.16	\$ 798.52	\$ 49.57	214	21		66.49%	\$ 32.81	\$ 36.54	1.31%	10.88%
75th Percentile	\$ 1,590.45	\$ 1,266.05	\$ 1,137.99	\$ 74.32	316	25		69.80%	\$ 42.89	\$ 61.08	1.39%	11.94%

Board of Directors Compensation

The Board of Directors information is reported similarly to the other data in the survey report. Below is an example of how to read one of the reports pertaining to the Board of Directors compensation. Feel free to contact us if you need further clarification.

2018 Virginia Bankers Association Compensation Survey Board of Directors Compensation Total Compensation Including Committee Fees

Outside Directors Only

Number of banks that answered the question.

Peer Group	Number of Banks Reporting	Average Number of Outside Directors	Average Total Compensation	25th Percentile Total Comp	Median Total Comp	75th Percentile Total Comp
I	12	7.67	15,546	6,623	10,200	19,500
II	16	9.88	20,241	14,887	17,422	23,014
III	9	8.78	41,456	24,600	37,606	50,254
All Groups	37	8.89	23,879	13,850	17,650	30,575

Each Roman Numeral represents the asset peer groups designated at the beginning of this report.

Peer Group I \$0 - \$299.9 Million
Peer Group II \$300 - \$699.9 Million
Peer Group III \$700 Million or More

This chart reports the average number of outside directors paid, the average total compensation as well as the 25th Percentile, the Median or 50th Percentile and the 75th Percentile of total compensation paid.

2019 Virginia Bankers Association Compensation Survey

Board of Directors Compensation

Total Compensation Including Committee Fees

Outside Directors Total Compensation Including Committee Fees

Peer Group	Number of Banks Reporting	Average Number of Outside Directors	Average Total Compensation	25th Percentile Total Comp	Median Total Comp	75th Percentile Total Comp
I	10	8.20	18,445	7,778	15,250	22,250
II	13	9.92	20,173	15,754	18,480	19,650
III	12	10.08	36,814	31,300	35,200	48,847
All Groups	35	9.49	25,049	14,856	19,115	35,000

Outside Chairmen Total Compensation Including Committee Fees

Peer Group	Number of Banks Reporting	Number of Outside Chairmen	Average Total Compensation	25th Percentile Total Comp	Median Total Comp	75th Percentile Total Comp
I	8	8	10,010	6,750	9,064	12,100
II	8	8	26,534	22,200	27,175	29,595
III	9	9	54,098	35,000	47,400	52,891
All Groups	25	25	31,169	12,200	23,940	35,730

Board Average Total Number of Outside and Inside Directors

Peer Group	Number of Banks Reporting	Average Number of Outside Directors	Average Number of Inside Directors	Board Average Total Number of Outside and Inside Directors
I	10	8.20	0.90	9.10
II	13	9.92	1.62	11.54
III	12	10.08	1.58	11.67
All Groups	35	9.49	1.40	10.89

Total Cost of Board Compensation

Peer Group	Number of Banks Reporting	Average Total Compensation for All Directors	25th Percentile Total Comp for All Directors	Median Total Comp for All Directors	75th Percentile Total Comp for All Directors
I	10	126,635	79,650	99,825	175,000
II	13	350,320	155,000	194,250	370,516
III	12	365,708	262,800	367,205	468,047
All Groups	35	291,686	154,200	194,250	390,810

2019 Virginia Bankers Association Compensation Survey
Board of Directors Compensation

Outside Directors Who Received Cash and Some Type of Stock Compensation

	N	Mean	Mean	Mean	Mean
	Number of Banks Reporting	Average Number of Outside Directors Being Paid	Average Annual Cash Compensation	Average Annual Stock Option Compensation Value	Average Annual Stock Grant Compensation Value
Peer Group					
I	1	8.00	8,900		9,600
II	3	9.67	16,595		10,084
III	6	9.67	22,777		13,516
All	10	9.50	19,535		12,095

Outside Chairmen Who Received Cash and Some Type of Stock Compensation

	N	Mean	Mean	Mean
	Number of Banks Reporting	Average Annual Cash Compensation	Average Annual Stock Option Compensation Value	Average Annual Stock Grant Compensation Value
Peer Group				
II	1	15,350		14,000
III	3	27,875		18,422
All	4	24,744		17,317

2019 Virginia Bankers Association Compensation Survey
Board of Directors Compensation

Outside Director Who Received Other Miscellaneous Compensation
Banks That Include Other Misc Compensation in Total

	N	Mean	Mean	Mean	Mean	Mean	Mean
	Number of Banks Reporting	Average Number of Outside Directors Being Paid	Average Annual Cash Compensation	Average Annual Equity Value	Average Annual Non-Equity Incentive Plan Compensation Value	Average Annual Change in Pension Value or NQDC, and Above-Market Interest on Deferred Comp	Average Annual All Other Compensation
Peer Group							
II	1	8.00	24,000	17,908			5,405
III	3	7.33	38,012	15,220			2,385
All	4	7.50	34,509	16,116			3,140

Outside Chairmen Who Received Other Miscellaneous Compensation
Banks That Include Other Misc Compensation in Total

Insufficient Data

2019 Virginia Bankers Association Compensation Survey

Board of Directors Compensation

Outside Director Committee Fees

Asset/Liability Committee

	N	Mean	Mean	Mean
	Number of Banks Reporting	Average Annual Asset/Liability Committee Meetings	Average Annual Asset/Liability Committee Member Fees	Average Annual Asset/Liability Committee Chairman Additional Fees
Peer Group				
I	7	5	429	343
II	7	5	971	1,992
III	5	4	1,330	2,080
All	19	5	866	1,408

Outside Director Committee Fees

Audit Committee

	N	Mean	Mean	Mean
	Number of Banks Reporting	Average Annual Audit Committee Meetings	Average Annual Audit Committee Member Fees	Average Annual Audit Committee Chairman Additional Fees
Peer Group				
I	10	5	925	525
II	13	6	1,101	1,764
III	10	6	2,155	2,988
All	33	5	1,367	1,759

Outside Director Committee Fees

Compensation Committee

	N	Mean	Mean	Mean
	Number of Banks Reporting	Average Annual Compensation Committee Meetings	Average Annual Compensation Committee Member Fees	Average Annual Compensation Committee Chairman Additional Fees
Peer Group				
I	9	2	211	172
II	12	4	1,146	1,271
III	10	3	775	1,955
All	31	3	755	1,173

2019 Virginia Bankers Association Compensation Survey

Board of Directors Compensation

Outside Director Committee Fees

Executive Committee

	N	Mean	Mean	Mean
	Number of Banks Reporting	Average Annual Executive Committee Meetings	Average Annual Executive Committee Member Fees	Average Annual Executive Committee Chairman Additional Fees
Peer Group				
I	4	10	1,125	250
II	8	5	412	747
III	3	5	100	100
All	15	6	540	485

Outside Director Committee Fees

Loan Committee

	N	Mean	Mean	Mean
	Number of Banks Reporting	Average Annual Loan Committee Meetings	Average Annual Loan Committee Member Fees	Average Annual Loan Committee Chairman Additional Fees
Peer Group				
I	7	18	1,021	757
II	11	17	3,600	5,228
III	6	22	1,550	883
All	24	18	2,335	2,838

Outside Director Committee Fees

Nominating and Governance Committee

	N	Mean	Mean	Mean
	Number of Banks Reporting	Average Annual Nominating and Governance Committee Meetings	Average Annual Nominating and Governance Committee Member Fees	Average Annual Nominating and Governance Committee Chairman Additional Fees
Peer Group				
I	4	1	213	100
II	10	2	525	569
III	7	3	1,036	1,629
All	21	2	636	833

2019 Virginia Bankers Association Compensation Survey

Board of Directors Compensation

Outside Director Committee Fees

Risk Committee

	N	Mean	Mean	Mean
	Number of Banks Reporting	Average Annual Risk Committee Meetings	Average Annual Risk Committee Member Fees	Average Annual Risk Committee Chairman Additional Fees
Peer Group				
I	2	9	750	350
II	6	4	1,142	467
III	5	4	860	820
All	13	5	973	585

Outside Director Committee Fees

Strategic Planning Committee

	N	Mean	Mean	Mean
	Number of Banks Reporting	Average Annual Strategic Planning Committee Meetings	Average Annual Strategic Planning Committee Member Fees	Average Annual Strategic Planning Committee Chairman Additional Fees
Peer Group				
I	4	1	113	63
II	5	2	290	369
III	4	2	363	0
All	13	1	258	190

Outside Director Committee Fees

Technology Committee

	N	Mean	Mean	Mean
	Number of Banks Reporting	Average Annual Technology Committee Meetings	Average Annual Technology Committee Member Fees	Average Annual Technology Committee Chairman Additional Fees
Peer Group				
I	3	4	400	133
II	4	4	2,000	1,694
III	1	4	0	0
All	8	4	1,150	897

2019 Virginia Bankers Association Compensation Survey
Board of Directors Compensation

Outside Director Committee Fees
Other Committees

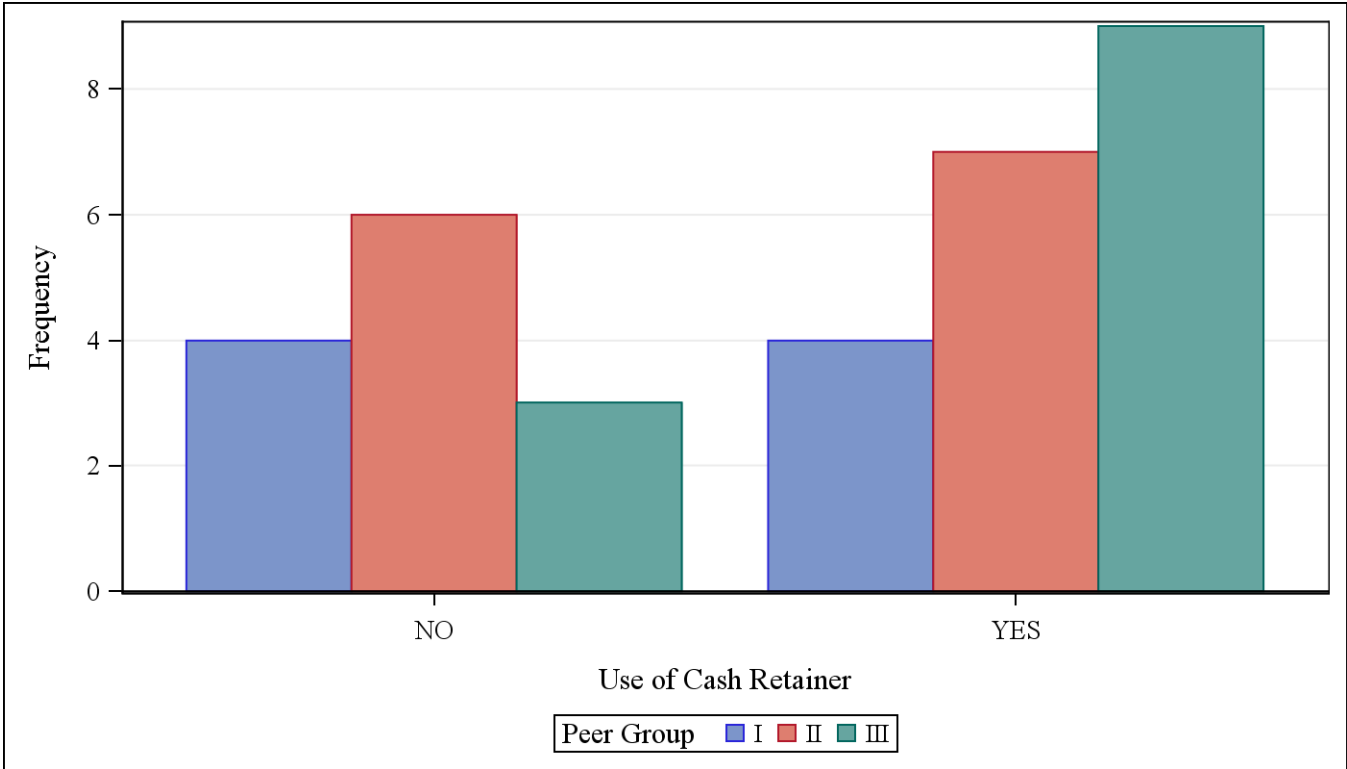
	N	Mean	Mean	Mean
	Number of Banks Reporting	Average Annual Other Committee Meetings	Average Annual Other Committee Member Fees	Average Annual Other Committee Chairman Additional Fees
Peer Group				
II	4	4	591	798
III	6	9	1,404	1,206
All	10	7	998	972

2019 Virginia Bankers Association Compensation Survey

Board of Directors Compensation

Structure of Compensation

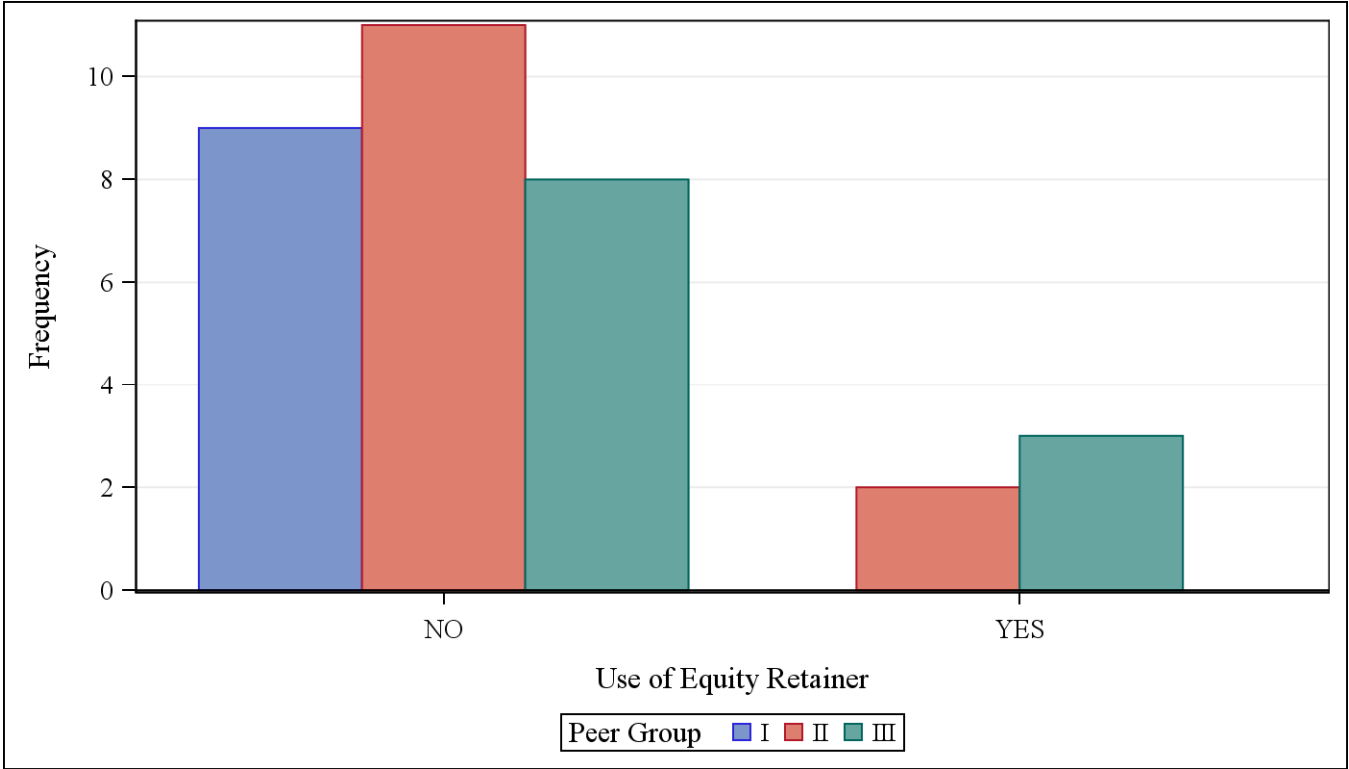
Use of Cash Retainer for Regular Board Duties



Count				
Overall %				
Row %				
Col %	I	II	III	Total
NO	4	6	3	13
	12.1%	18.2%	9.1%	39.4%
	30.8%	46.2%	23.1%	
	50.0%	46.2%	25.0%	
YES	4	7	9	20
	12.1%	21.2%	27.3%	60.6%
	20.0%	35.0%	45.0%	
	50.0%	53.8%	75.0%	
Total	8	13	12	33
	24.2%	39.4%	36.4%	100.0%

2019 Virginia Bankers Association Compensation Survey
Board of Directors Compensation

Structure of Compensation
Use of Stock Retainer for Regular Board Duties



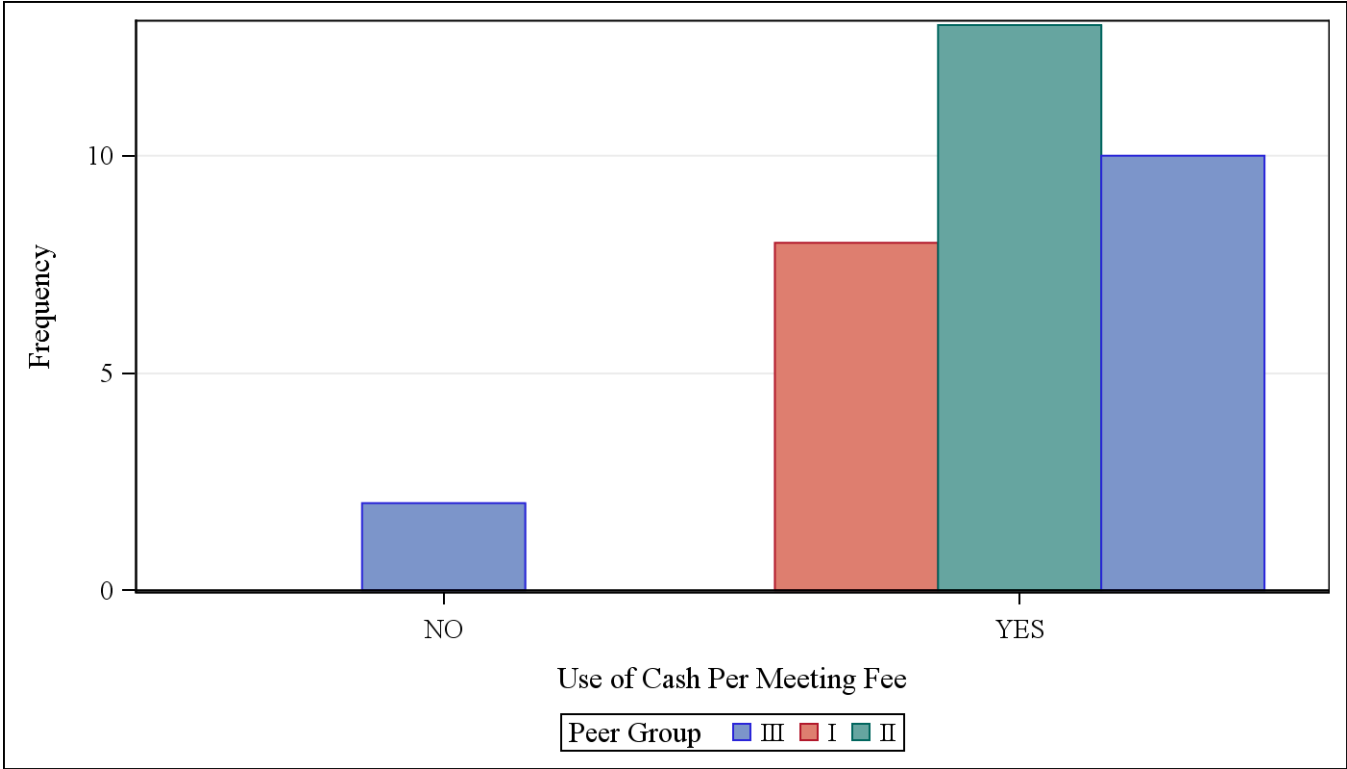
Count				
Overall %				
Row %				
Col %	I	II	III	Total
NO	9	11	8	28
	27.3%	33.3%	24.2%	84.8%
	32.1%	39.3%	28.6%	
	100.0%	84.6%	72.7%	
YES	0	2	3	5
	0.0%	6.1%	9.1%	15.2%
	0.0%	40.0%	60.0%	
	0.0%	15.4%	27.3%	
Total	9	13	11	33
	27.3%	39.4%	33.3%	100.0%

2019 Virginia Bankers Association Compensation Survey

Board of Directors Compensation

Structure of Compensation

Use of Cash Per Meeting Fee for Regular Board Duties



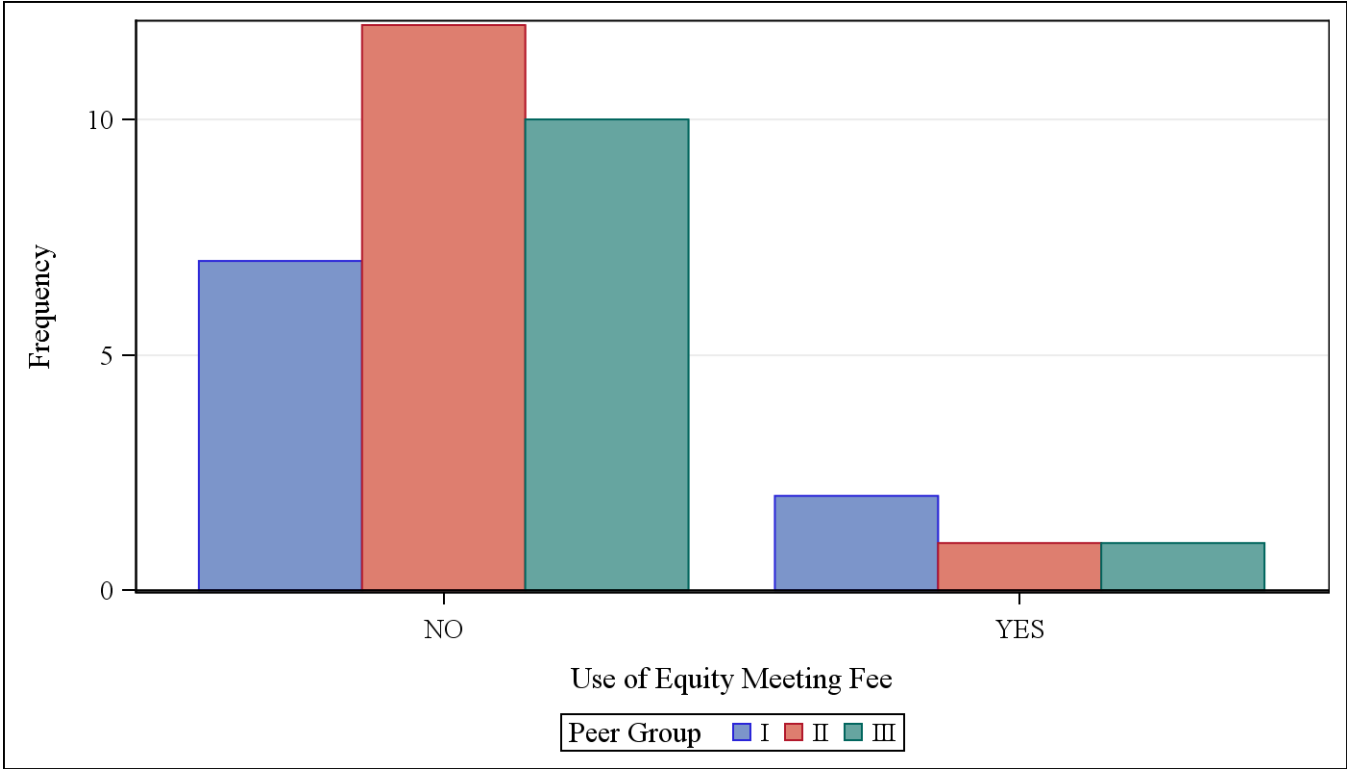
Count				
Overall %				
Row %				
Col %	I	II	III	Total
NO	0	0	2	2
	0.0%	0.0%	6.1%	6.1%
	0.0%	0.0%	100.0%	
	0.0%	0.0%	16.7%	
YES	8	13	10	31
	24.2%	39.4%	30.3%	93.9%
	25.8%	41.9%	32.3%	
	100.0%	100.0%	83.3%	
Total	8	13	12	33
	24.2%	39.4%	36.4%	100.0%

2019 Virginia Bankers Association Compensation Survey

Board of Directors Compensation

Structure of Compensation

Use of Stock Per Meeting Fee for Regular Board Duties



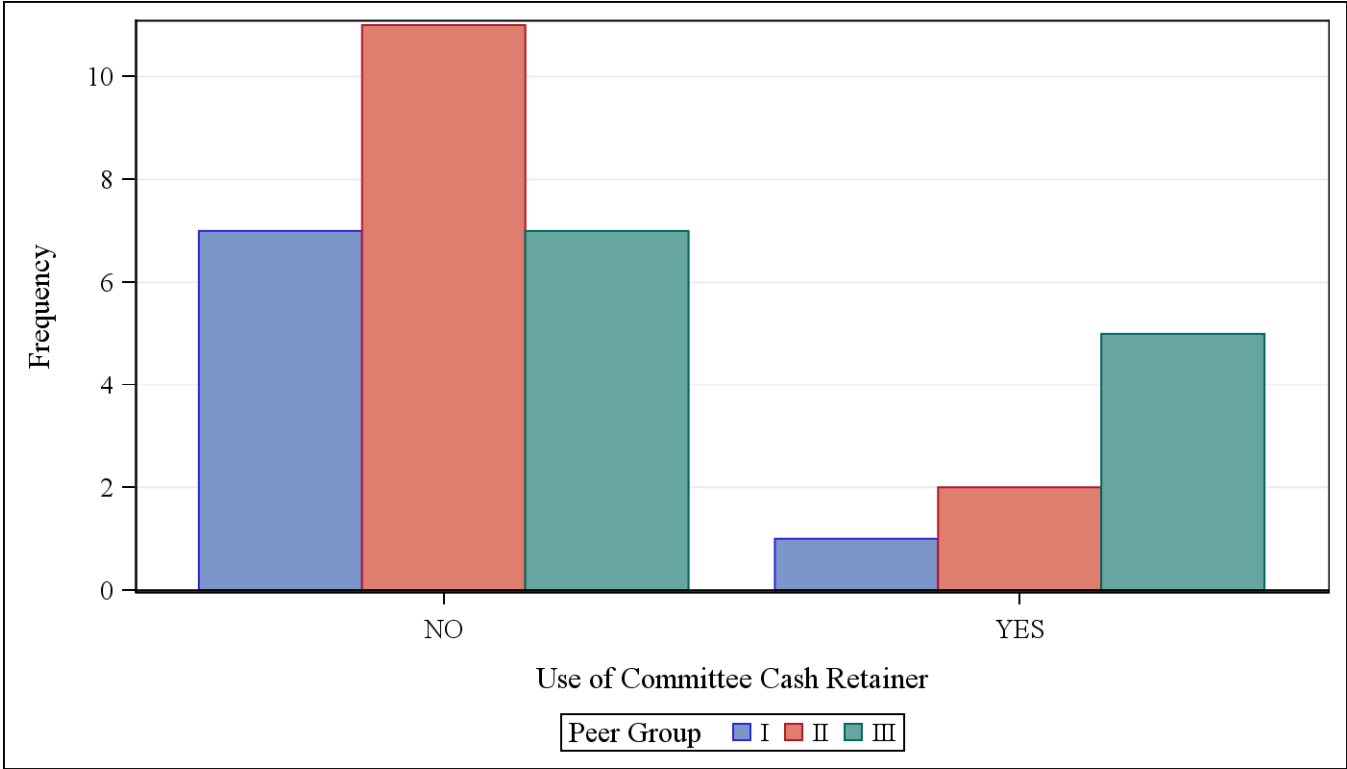
Count				
Overall %				
Row %				
Col %	I	II	III	Total
NO	7	12	10	29
	21.2%	36.4%	30.3%	87.9%
	24.1%	41.4%	34.5%	
	77.8%	92.3%	90.9%	
YES	2	1	1	4
	6.1%	3.0%	3.0%	12.1%
	50.0%	25.0%	25.0%	
	22.2%	7.7%	9.1%	
Total	9	13	11	33
	27.3%	39.4%	33.3%	100.0%

2019 Virginia Bankers Association Compensation Survey

Board of Directors Compensation

Structure of Compensation

Use of Cash Retainer for Board Committee Duties



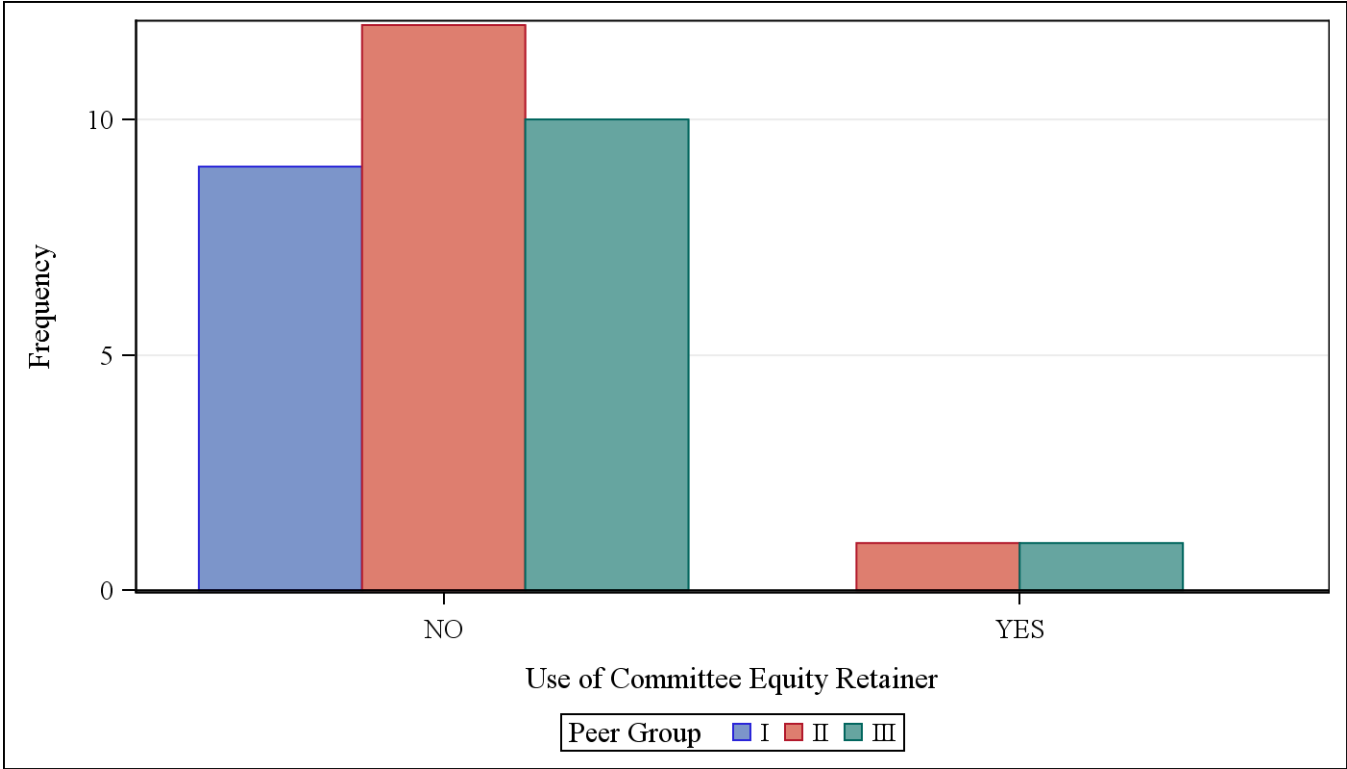
Count				
Overall %				
Row %				
Col %	I	II	III	Total
NO	7	11	7	25
	21.2%	33.3%	21.2%	75.8%
	28.0%	44.0%	28.0%	
	87.5%	84.6%	58.3%	
YES	1	2	5	8
	3.0%	6.1%	15.2%	24.2%
	12.5%	25.0%	62.5%	
	12.5%	15.4%	41.7%	
Total	8	13	12	33
	24.2%	39.4%	36.4%	100.0%

2019 Virginia Bankers Association Compensation Survey

Board of Directors Compensation

Structure of Compensation

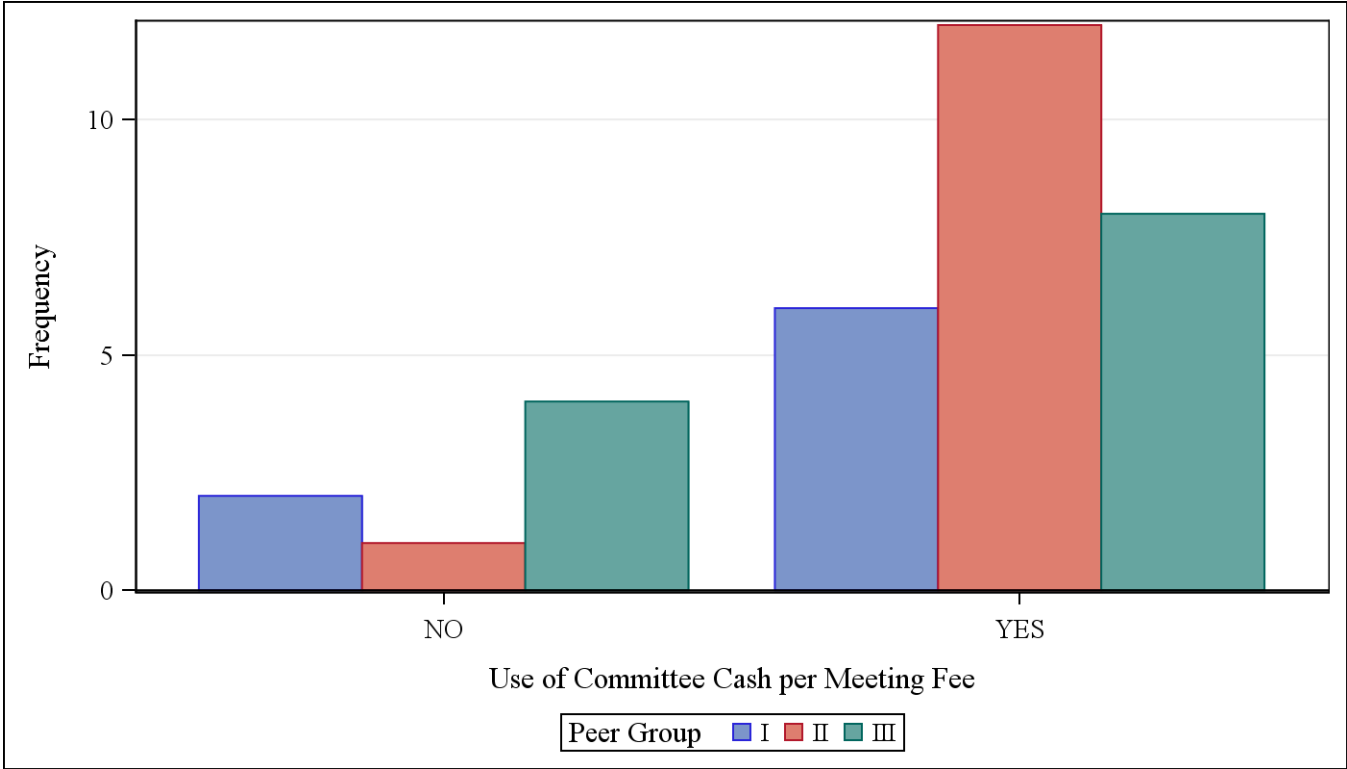
Use of Stock Retainer for Board Committee Duties



Count				
Overall %				
Row %				
Col %	I	II	III	Total
NO	9	12	10	31
	27.3%	36.4%	30.3%	93.9%
	29.0%	38.7%	32.3%	
	100.0%	92.3%	90.9%	
YES	0	1	1	2
	0.0%	3.0%	3.0%	6.1%
	0.0%	50.0%	50.0%	
	0.0%	7.7%	9.1%	
Total	9	13	11	33
	27.3%	39.4%	33.3%	100.0%

2019 Virginia Bankers Association Compensation Survey
Board of Directors Compensation

Structure of Compensation
Use of Cash Per Meeting Fee for Board Committee Duties



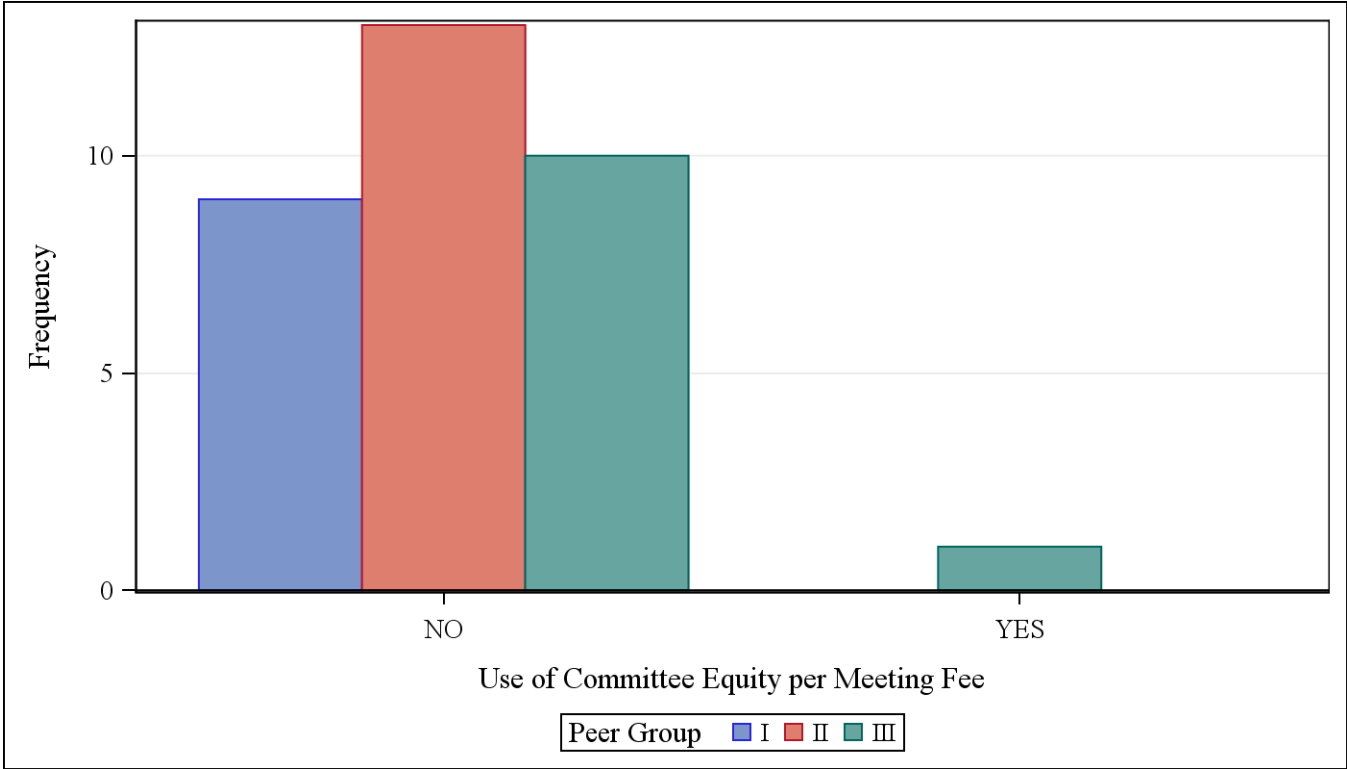
Count				
Overall %				
Row %				
Col %	I	II	III	Total
NO	2	1	4	7
	6.1%	3.0%	12.1%	21.2%
	28.6%	14.3%	57.1%	
	25.0%	7.7%	33.3%	
YES	6	12	8	26
	18.2%	36.4%	24.2%	78.8%
	23.1%	46.2%	30.8%	
	75.0%	92.3%	66.7%	
Total	8	13	12	33
	24.2%	39.4%	36.4%	100.0%

2019 Virginia Bankers Association Compensation Survey

Board of Directors Compensation

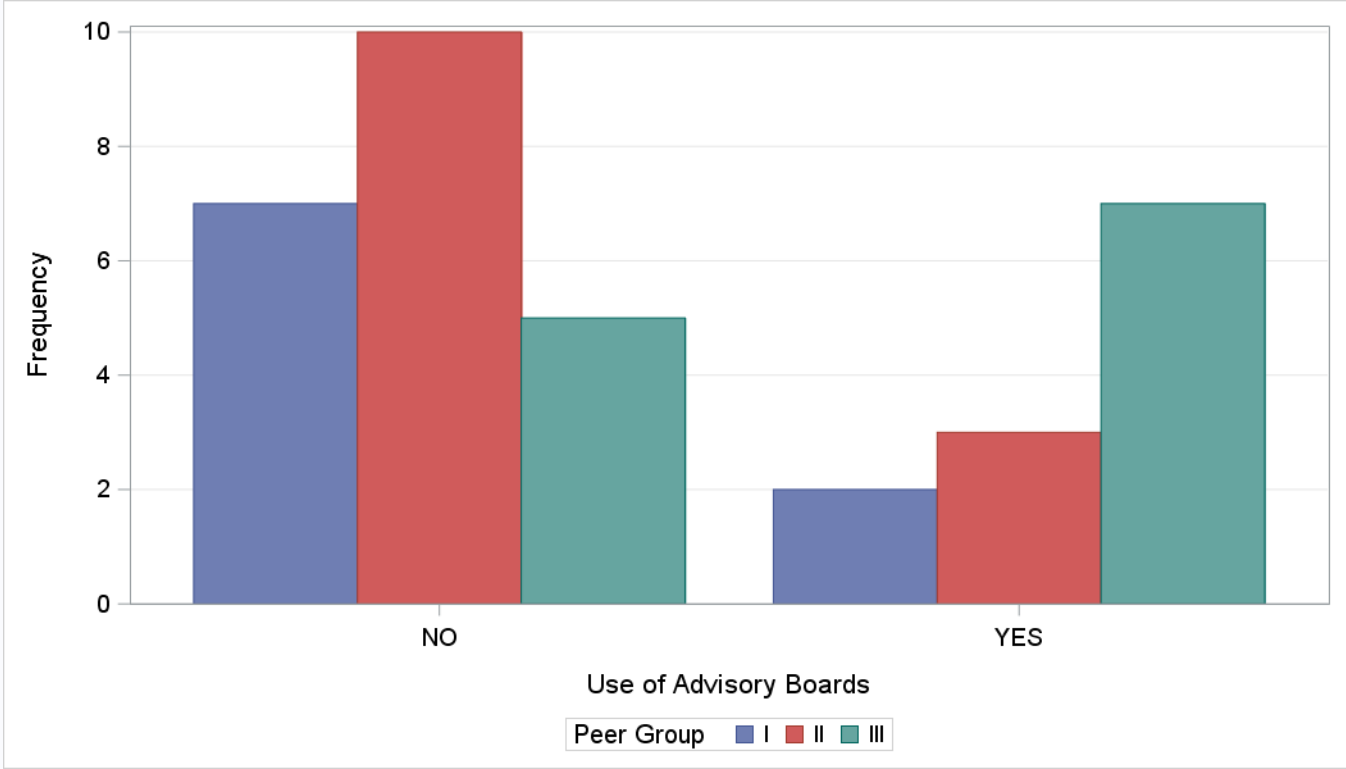
Structure of Compensation

Use of Stock Per Meeting Fee for Board Committee Duties



Count				
Overall %				
Row %				
Col %	I	II	III	Total
NO	9	13	10	32
	27.3%	39.4%	30.3%	97.0%
	28.1%	40.6%	31.3%	
	100.0%	100.0%	90.9%	
YES	0	0	1	1
	0.0%	0.0%	3.0%	3.0%
	0.0%	0.0%	100.0%	
	0.0%	0.0%	9.1%	
Total	9	13	11	33
	27.3%	39.4%	33.3%	100.0%

Use of Advisory Boards



Count	I	II	III	Total
Overall %	20.6%	29.4%	14.7%	64.7%
Row %	31.8%	45.5%	22.7%	
Col %	77.8%	76.9%	41.7%	
YES	2	3	7	12
	5.9%	8.8%	20.6%	35.3%
	16.7%	25.0%	58.3%	
	22.2%	23.1%	58.3%	
Total	9	13	12	34
	26.5%	38.2%	35.3%	100.0%

COUNTY OR COUNTY CLUSTER OR CUSTOM PEER GROUP REPORT REQUEST

You may request any county or cluster of counties in a single summary report of nonexempt job salaries. You may select as many cluster reports as you like, with each report covering as many counties as you like. The format of these cluster reports will compare your technical / clerical level employees' salaries with all other financial institutions' incumbents within your cluster and your executive / officer level employees' salaries with your Asset specific peer group data.

You may also choose any number of participants from the participants list (we recommend 6-10 peers) and we will compare all salaries for positions you submitted with those submitted by the participants you selected.

The cost of each Custom Peer Group and County Cluster Summary report is \$500. To request a custom report please email the completed form to rmcgraw@matthewsyong.com.

Please duplicate this request form for each report requested .

INSTITUTION NAME _____

COUNTY CODE

COUNTY NAME(S) / PARTICIPANTS NAMES

	_____	_____
1	_____	_____
2	_____	_____
3	_____	_____
4	_____	_____
5	_____	_____
6	_____	_____
7	_____	_____
8	_____	_____
9	_____	_____
10	_____	_____
11	_____	_____
12	_____	_____
13	_____	_____
14	_____	_____
15	_____	_____
16	_____	_____
17	_____	_____