

Compensation Summary by Position

Position: Chief Executive Officer - Non Owner

President, Chairman of the Board, or Executive Vice President, is the top full-time position in the bank. Has responsibility for directing the bank business with the objective of providing maximum profit, consistent with the interests of stockholders, customers, employees and the public. Defines and establishes current and long-range objectives, plans and policies. Manages the day-to-day functions of the bank.

	Base Salary					Bonus					Total Compensation					Average Years Experience
	75%Q	Median (Midpoint)	Mean (Avg)	25%Q	#	75%Q	Median (Midpoint)	Mean (Avg)	25%Q	#	75%Q	Median (Midpoint)	Mean (Avg)	25%Q	#	
Less than \$30	79,498	63,198	69,902	60,306	4	20,682	13,741	12,245	3,809	4	89,450	80,988	82,147	74,845	4	19
Equal or greater than \$30 and less than \$50	91,000	84,508	84,508	78,016	2	21,300	15,650	15,650	10,000	2	101,000	100,158	100,158	99,316	2	31
Equal or greater than \$50 and less than \$100	138,077	116,517	115,758	93,440	4	30,751	18,500	19,476	8,200	4	166,728	135,017	135,234	103,740	4	17
Equal or greater than \$100 and less than \$250	125,126	120,000	123,292	113,038	9	40,000	35,000	31,334	16,000	9	176,000	160,000	154,627	120,075	9	14
Equal or greater than \$250	200,000	173,000	175,986	155,877	5	63,287	37,950	46,539	27,460	5	244,950	219,164	222,525	210,000	5	10
Less than 10,000	113,275	93,000	95,947	78,016	14	37,934	20,582	21,942	6,800	14	160,000	104,275	117,889	88,000	14	19
10,000 or more	173,000	157,939	155,796	134,153	10	45,000	31,230	36,570	16,400	10	219,164	193,000	192,366	155,000	10	11
All Banks Combined	149,964	116,638	120,884	90,490	24	38,975	21,400	28,037	10,000	24	183,872	152,777	148,921	100,158	24	16

Compensation Summary by Position

Position: Chief Executive Officer - Owner

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Note: "Owner" is defined as owning bank or holding company stock in addition to qualifying director shares.

	Base Salary					Bonus					Total Compensation					Average Years Experience
	75%Q	Median (Midpoint)	Mean (Avg)	25%Q	#	75%Q	Median (Midpoint)	Mean (Avg)	25%Q	#	75%Q	Median (Midpoint)	Mean (Avg)	25%Q	#	
Less than \$30	110,000	87,500	87,500	65,000	2	20,000	20,000	20,000	20,000	1	130,000	97,500	97,500	65,000	2	7
Equal or greater than \$30 and less than \$50	165,134	151,694	134,289	112,147	3	38,327	25,439	32,885	23,720	3	201,742	173,694	167,174	135,867	3	23
Equal or greater than \$50 and less than \$100	136,704	110,000	118,978	101,868	7	36,250	21,931	23,466	10,681	4	136,704	123,902	132,387	116,848	7	25
Equal or greater than \$100 and less than \$250	125,004	110,508	111,146	110,254	7	21,440	17,880	18,477	16,080	7	150,004	128,388	129,623	120,444	7	27
Equal or greater than \$250	190,000	165,851	173,914	153,794	5	20,312	18,657	26,160	16,301	5	220,000	206,301	200,075	174,106	5	16
Less than 10,000	139,500	110,508	119,585	105,598	14	23,970	20,000	22,110	17,091	11	173,694	128,898	136,957	110,000	14	23
10,000 or more	165,851	136,963	138,412	110,000	10	25,000	20,312	25,494	16,080	9	218,000	154,332	161,356	123,902	10	21
All Banks Combined	152,744	127,206	127,429	106,270	24	25,220	20,156	23,633	16,191	20	179,553	137,000	147,123	118,098	24	22

Compensation Summary by Position

Position: Commercial Loan Officer

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

	Base Salary					Bonus					Total Compensation					Average Years Experience
	75%Q	Median (Midpoint)	Mean (Avg)	25%Q	#	75%Q	Median (Midpoint)	Mean (Avg)	25%Q	#	75%Q	Median (Midpoint)	Mean (Avg)	25%Q	#	
Less than \$30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equal or greater than \$30 and less than \$50	52,600	39,500	39,500	26,400	2	14,361	8,896	8,896	3,431	2	66,961	48,396	48,396	29,831	2	18
Equal or greater than \$50 and less than \$100	74,250	62,250	62,690	51,760	8	3,184	3,000	3,200	1,500	7	75,750	65,488	65,490	58,222	8	13
Equal or greater than \$100 and less than \$250	67,500	60,735	59,559	51,000	8	3,800	2,750	2,876	1,870	7	71,020	63,910	62,076	51,500	8	8
Equal or greater than \$250	71,200	63,823	64,305	53,989	28	5,915	4,386	4,711	0	26	79,295	68,210	68,680	57,619	28	7
Less than 10,000	67,215	60,770	59,125	49,800	15	5,915	5,296	5,068	2,750	14	71,597	66,961	63,855	60,095	15	12
10,000 or more	72,200	63,000	63,570	56,004	31	5,040	3,000	3,995	1,500	28	79,295	65,910	67,178	56,121	31	7
All Banks Combined	70,000	61,742	62,121	50,000	46	5,615	3,308	4,353	1,740	42	74,000	66,436	66,095	56,740	46	9