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PM&P on Compensation Planning: Looking Ahead to Executive Pay Practices in 2012

Banking Edition

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Introduction

Pearl Meyer & Partners' *PM&P on Compensation Planning: Looking Ahead to Executive Pay Practices* survey series is designed to help participants understand how organizations are responding to the latest changes in the environment in which executive pay decisions are made.

The 2012 survey was conducted online between August 23 and October 14, 2011. Results reflect responses from 36 Community Banking Organizations who addressed such topics as:

- Financial performance relative to prior year performance, current budgets, and anticipated peer performance
- Base salaries
- Annual incentive program design and payout levels
- Long-term incentive program design and award levels
- Perquisite program changes
- Non-qualified savings and retirement plan modifications
- Severance and change-in-control payment provisions
- Perceived importance of Compensation Committee Agenda items for 2012

We are hopeful that you will find this information useful. If you would like to discuss any aspect of the findings, please contact:

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Key Highlights

Company Performance and the Impact on Decision Making

- With company performance in terms of profitability and revenue growth up year-over-year, many community banks indicated that their performance exceeds their own internal budget goals.
 - Over two thirds (69%) of participants indicated that their anticipated FY11 profitability results will be up year-over-year while only 3% expected a decline (the remainder were either “not sure” or indicated results will be “in line with” FY10). A majority of participants (61%) anticipated their companies’ profitability will be above the peers.
 - Relative to internal budgets, roughly half of participants (46%) anticipated exceeding profitability goals, while only 9% anticipated missing profitability goals

Changes to Executive Base Salary

- Anticipated fiscal year 2012 increases were modest
 - Only 3% of participants anticipated a salary freeze.
 - 79% anticipated the same or larger increases compared to FY11.
 - More than half (59%) projected an increase in the 2% - 4% range, while 21% expected greater than 4% growth.

Modifications to Annual Incentive Program Designs and Payouts

- 85% of participants paid an annual incentive for FY10 performance.
- All participants expected to make payouts for FY11, with the majority (56%) projecting incentives to fall within +/- 25% of “target” levels.
- Just over a quarter of participants (28%) changed their annual incentive metrics for FY11 (e.g., from EPS to ROE).
- Performance hurdles have been stagnant. In FY10, 64% of participants indicated that “target” performance goals were similar to FY09. 65% indicated that FY11 targets were similar to FY10 targets, and 61% anticipated performance hurdles would not change significantly for FY12.
- Roughly half of participants (46%) said their organizations had a clawback policy for annual short-term incentives, while 31% plan to introduce such a policy in FY12.

Modifications to Long-Term Incentive Program Designs and Award Levels

- In the aggregate, respondents indicated that LTI award levels were trending up:
 - 31% of participants predicted overall burn rates will increase year-over-year in FY11, while only 13% expected a decrease.
 - In terms of the economic value of awards made to executives, 43% predicted FY11 award values will be higher than FY10, while only 29% expect a decrease; looking forward to FY12, 13% expected an increase and 19% a decrease.
- Full-value shares (e.g., time-vested restricted stock/units and performance shares/units) continued to dominate the LTI mix, but respondents indicated that stock options are gaining traction. The table on the next page illustrates the average mix (as a percentage of total value) for FY 2010 and 2011 awards, as well as expected FY12 awards:

Instrument Category	Value of LTI Awards to Executives by LTI Instruments (Percent of Total Value)		
	FY 2010	FY 2011	Expected FY 2012
Options/SARs	4%	19%	24%
Time-Vested Restricted Stock/Units	88%	69%	56%
Performance Shares /Units or Other Instruments with Performance Measurement	8%	6%	12%
Other Non-Cash-Based Plans	0%	7%	8%

Severance and Change-in-Control Payments

- The three-year trend is clearly toward reducing benefits.
 - The number of banks that reported accelerated equity vesting upon a CIC followed by job loss (double-trigger) increased from 8% in FY 2010 to an anticipated 15% in FY 2012.
 - The percentage of participants providing a full gross-up (for excise tax attributable to parachute payments) fell from 25% in FY10 to an anticipated 13% in FY12.
 - Some banks are grandfathering current executives and implementing new policies going forward. Seven percent of participants said they have a policy that treats future hires differently than current executives with respect to gross-up payments, such as eliminating gross-ups for new hires.

Compensation Committee Agenda Items for 2012

- The Compensation Committee agenda items respondents indicated will receive the most attention for FY12 included “compensation related risk” (which 88% expect to review in 2012) and “the role of discretion in executive pay programs” (75% expect to discuss in 2012).

Participant Demographics

Table 1

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
Primary Role								
Employee of the firm	78.9%	80.6%	88.9%	73.3%	82.6%	80.0%	87.5%	75.0%
Outside director	21.1%	19.4%	11.1%	26.7%	17.4%	20.0%	12.5%	25.0%
Position in Organization								
Chief Executive Officer	6.3%	11.1%	16.7%	6.7%	13.0%	10.0%	18.8%	5.0%
Chief Financial Officer	2.1%							
Top Human Resources	12.6%	41.7%	50.0%	33.3%	39.1%	50.0%	50.0%	35.0%
General Counsel	1.1%							
Other Executive	2.1%	8.3%	5.6%	6.7%	8.7%			15.0%
A member of the Compensation function	53.7%	13.9%	11.1%	20.0%	13.0%	20.0%	6.3%	20.0%
A member of HR (not in the Compensation function)	1.1%	5.6%	5.6%	6.7%	8.7%		12.5%	
Chair / Member of the Compensation Committee	17.4%	16.7%	5.6%	26.7%	13.0%	20.0%	12.5%	20.0%
Chair / Member of the Board (not on Comp Committee)	3.7%	2.8%	5.6%		4.3%			5.0%
Form of Ownership								
Publicly Held; For Profit	57.9%	63.9%	61.1%	66.7%	60.9%	70.0%	43.8%	80.0%
Closely Held/Family Held; For Profit	5.3%							
Privately Held; For Profit	24.2%	8.3%	5.6%	13.3%	8.7%	10.0%	6.3%	10.0%
Mutual, Cooperative, or membership organization	6.3%	25.0%	27.8%	20.0%	26.1%	20.0%	43.8%	10.0%
Tax Exempt or Government Chartered	6.3%	2.8%	5.6%		4.3%		6.3%	

Participant Demographics

Table 2

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
Industry Group								
Indust / Matl (public)	15.8%							
Consumer Discr / Staples (public)	10.0%							
Health / Equip / Pharm (public)	5.8%							
Financials (public)	5.3%	63.9%	61.1%	66.7%	60.9%	70.0%	43.8%	80.0%
Info Tech / Tele Svcs (public)	15.3%							
Energy / Utilities (public)	5.8%							
Closely / Privately Held	29.5%	8.3%	5.6%	13.3%	8.7%	10.0%	6.3%	10.0%
Private / Tax Exempt / Govt Chartered / Mutual / Co-op	12.6%	27.8%	33.3%	20.0%	30.4%	20.0%	50.0%	10.0%
Reporting Entity								
Parent/Stand Alone	92.1%	77.8%	72.2%	86.7%	78.3%	80.0%	62.5%	90.0%
Subsidiary	6.8%	22.2%	27.8%	13.3%	21.7%	20.0%	37.5%	10.0%
Division	1.1%							

FY11 vs. FY10 Company Performance

Table 3

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
FY11 vs FY10 Company Performance								
Profitability								
<i>Number of Responses</i>	174	32	17	15	22	10	15	17
Much lower than	5.7%							
Somewhat lower than	15.5%	3.1%		6.7%	4.5%			5.9%
In line with	27.0%	25.0%	41.2%	6.7%	22.7%	30.0%	33.3%	17.6%
Somewhat above	36.2%	40.6%	41.2%	40.0%	40.9%	40.0%	53.3%	29.4%
Well above	13.2%	28.1%	11.8%	46.7%	27.3%	30.0%	13.3%	41.2%
Not Sure	2.3%	3.1%	5.9%		4.5%			5.9%
Share Price Performance								
<i>Number of Responses</i>	131	20	9	11	13	7	7	13
Much lower than	13.7%	5.0%	11.1%		7.7%			7.7%
Somewhat lower than	22.9%	30.0%	22.2%	36.4%	38.5%	14.3%	14.3%	38.5%
In line with	26.0%	40.0%	33.3%	45.5%	30.8%	57.1%	71.4%	23.1%
Somewhat above	20.6%	20.0%	33.3%	9.1%	23.1%	14.3%	14.3%	23.1%
Well above	7.6%	5.0%		9.1%		14.3%		7.7%
Not Sure	9.2%							

**FY11 vs. FY10 Company
Performance**

Table 3

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
Company Performance vs Peers								
Profitability								
<i>Number of Responses</i>	<i>171</i>	<i>33</i>	<i>18</i>	<i>15</i>	<i>23</i>	<i>10</i>	<i>15</i>	<i>18</i>
Much lower than	4.7%							
Somewhat lower than	15.2%	12.1%	5.6%	20.0%	17.4%		13.3%	11.1%
In line with	35.1%	24.2%	33.3%	13.3%	34.8%		40.0%	11.1%
Somewhat above	29.8%	42.4%	44.4%	40.0%	39.1%	50.0%	33.3%	50.0%
Well above	4.1%	18.2%	11.1%	26.7%	4.3%	50.0%	13.3%	22.2%
Not Sure	11.1%	3.0%	5.6%		4.3%			5.6%
Share Price Performance								
<i>Number of Responses</i>	<i>126</i>	<i>23</i>	<i>12</i>	<i>11</i>	<i>16</i>	<i>7</i>	<i>8</i>	<i>15</i>
Much lower than	7.1%							
Somewhat lower than	17.5%	30.4%	25.0%	36.4%	43.8%		37.5%	26.7%
In line with	36.5%	39.1%	50.0%	27.3%	56.3%		37.5%	40.0%
Somewhat above	17.5%	26.1%	25.0%	27.3%		85.7%	25.0%	26.7%
Well above	3.2%	4.3%		9.1%		14.3%		6.7%
Not Sure	18.3%							

**FY11 vs. FY10 Company
Performance**

Table 3

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies								
	190	36	18	15	23	10	16	20
Company Performance vs Budget								
Profitability								
<i>Number of Responses</i>	<i>174</i>	<i>33</i>	<i>18</i>	<i>15</i>	<i>23</i>	<i>10</i>	<i>15</i>	<i>18</i>
Much lower than	6.9%	3.0%	5.6%		4.3%		6.7%	
Somewhat lower than	19.0%	6.1%	11.1%		8.7%		6.7%	5.6%
In line with	47.1%	45.5%	83.3%		47.8%	40.0%	53.3%	38.9%
Somewhat above	17.2%	30.3%		66.7%	30.4%	30.0%	26.7%	33.3%
Well above	6.3%	15.2%		33.3%	8.7%	30.0%	6.7%	22.2%
Not Sure	3.4%							

Base Salary Changes

Table 4

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
In percentage terms, what was the average executive team base salary increase in FY11?								
<i>Number of Responses</i>	185	33	18	14	22	10	15	18
We implemented a base salary pay cut for executives in FY11	1.1%	3.0%	5.6%		4.5%		6.7%	
0%	16.8%	12.1%	5.6%	14.3%	9.1%	10.0%	13.3%	11.1%
Greater than 0% to 1.99%	8.1%							
2% to 2.99%	17.3%	24.2%	22.2%	28.6%	27.3%	20.0%	20.0%	27.8%
3% to 3.99%	30.8%	36.4%	38.9%	35.7%	36.4%	40.0%	40.0%	33.3%
4% to 4.99%	11.4%	15.2%	16.7%	14.3%	13.6%	20.0%	13.3%	16.7%
5% to 5.99%	5.9%	3.0%		7.1%		10.0%		5.6%
6% to 6.99%	2.2%	3.0%	5.6%		4.5%			5.6%
7% to 9.99%	2.7%	3.0%	5.6%		4.5%		6.7%	
10% or more	2.7%							
Not sure	1.1%							
In percentage terms, do you anticipate that your executive team's base salary increases for FY12 will be...								
<i>Number of Responses</i>	184	34	18	15	23	10	15	19
Considerably less than FY11's increases (> 2.5% below)	3.8%							
Somewhat less than FY11's increases (1% - 2.49% below)	10.3%	5.9%	11.1%		8.7%		6.7%	5.3%
About the same as FY11's increases (+/- 1.0% above)	57.1%	55.9%	55.6%	53.3%	56.5%	50.0%	66.7%	47.4%
Somewhat more than FY11's increases (1% - 2.5% above)	12.0%	14.7%	11.1%	20.0%	13.0%	20.0%	13.3%	15.8%
Considerably more than FY11's increases (>2.5% above)	5.4%	8.8%	11.1%	6.7%	8.7%	10.0%	13.3%	5.3%
N/A; anticipate a base salary freeze	6.0%							
N/A; anticipate a base salary reduction	0.5%							
Not sure	4.9%	14.7%	11.1%	20.0%	13.0%	20.0%		26.3%

Base Salary Changes

Table 4

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
What is your anticipated average executive team base salary increase for FY12?								
<i>Number of Responses</i>	<i>182</i>	<i>34</i>	<i>18</i>	<i>15</i>	<i>23</i>	<i>10</i>	<i>15</i>	<i>19</i>
Less than 0% (base salary reduction)	1.1%							
0% (base salary freeze)	8.8%	2.9%	5.6%		4.3%		6.7%	
Between 0% and 1.99%	7.1%	5.9%	5.6%			10.0%	6.7%	5.3%
2% to 2.99%	26.4%	20.6%	16.7%	26.7%	17.4%	30.0%	20.0%	21.1%
3% to 3.99%	32.4%	38.2%	27.8%	53.3%	43.5%	30.0%	33.3%	42.1%
4% to 4.99%	9.3%	11.8%	16.7%	6.7%	13.0%	10.0%	13.3%	10.5%
5% to 5.99%	5.5%	2.9%	5.6%		4.3%		6.7%	
6% to 6.99%	1.1%							
7% to 9.99%	1.1%	5.9%	11.1%		4.3%	10.0%	13.3%	
10% or more	0.5%							
Not sure	6.6%	11.8%	11.1%	13.3%	13.0%	10.0%		21.1%

**Annual Incentive Plan - Payouts vs
FY10, Targets**

Table 5

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
<i>Number of Responses</i>	188	36	18	15	23	10	16	20
Percent firms providing annual incentive awards	97.3%	91.7%	83.3%	100.0%	91.3%	90.0%	81.3%	100.0%
<i>Number of Responses</i>	182	33	15	15	21	9	13	20
Percent firms that paid an annual incentive to the executive team for FY10 performance	86.3%	84.8%	86.7%	86.7%	85.7%	88.9%	100.0%	75.0%
Do you expect that executive team annual incentive payout levels for FY11 performance will be higher or lower than FY10?								
<i>Number of Responses</i>	155	25	13	12	17	8	12	13
We anticipate no payout for FY11	1.3%							
Considerably less than FY10's	14.8%							
Somewhat less than FY10's	25.2%	20.0%	30.8%	8.3%	23.5%	12.5%	25.0%	15.4%
About the same as FY10's	40.6%	60.0%	61.5%	58.3%	64.7%	50.0%	58.3%	61.5%
Somewhat higher than FY10's	11.6%	20.0%	7.7%	33.3%	11.8%	37.5%	16.7%	23.1%
Considerably higher than FY10's	6.5%							
If you paid no incentive in FY10, do you anticipate an annual incentive payout to the executive team for FY11 performance?								
<i>Number of Responses</i>	25	5	2	2	3	1	0	5
Percent responding Yes	48.0%	60.0%	100.0%	50.0%	100.0%	0.0%		60.0%
Do you expect executive team annual incentive payout levels will be higher or lower than 'target' payout levels for FY11?								
<i>Number of Responses</i>	161	25	13	12	17	8	11	14
0% - 24.9% of target	11.2%	16.0%	23.1%	8.3%	17.6%	12.5%	18.2%	14.3%
25% - 49.9% of target	5.0%	4.0%	7.7%		5.9%			7.1%
50% - 74.9% of target	11.8%	20.0%	15.4%	25.0%	23.5%	12.5%	18.2%	21.4%
75% - 99.9% of target	29.8%	20.0%	30.8%	8.3%	23.5%	12.5%	18.2%	21.4%
100% - 124.9% of target	31.1%	36.0%	23.1%	50.0%	29.4%	50.0%	45.5%	28.6%
125% - 149.9% of target	6.8%	4.0%		8.3%		12.5%		7.1%
150% - 174.9% of target	1.9%							
175% - 199.9%	1.2%							
We anticipate that payouts will be at least 200% of target	1.2%							

Annual Incentive Plan - Goals and Measures

Table 6

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
Do the goals for your FY11 annual incentive plan include ABSOLUTE metrics?								
<i>Number of Responses</i>	<i>171</i>	<i>25</i>	<i>12</i>	<i>12</i>	<i>15</i>	<i>9</i>	<i>11</i>	<i>14</i>
Yes, and we also included absolute metrics in FY10	67.8%	60.0%	50.0%	66.7%	53.3%	66.7%	45.5%	71.4%
Yes, absolute metrics are a new plan design element introduced in FY11	6.4%	8.0%	16.7%		13.3%		18.2%	
No, our plan is discretionary	14.0%	24.0%	25.0%	25.0%	26.7%	22.2%	27.3%	21.4%
No, but we are likely to add absolute metrics to our plan design for FY12	3.5%	4.0%		8.3%		11.1%		7.1%
unknown	2.3%							
Not applicable	5.8%	4.0%	8.3%		6.7%		9.1%	
Do the goals for your FY11 annual incentive plan include RELATIVE metrics?								
<i>Number of Responses</i>	<i>170</i>	<i>25</i>	<i>12</i>	<i>12</i>	<i>15</i>	<i>9</i>	<i>11</i>	<i>14</i>
Yes, and we also included relative metrics in FY10	18.2%	16.0%	16.7%	16.7%	20.0%	11.1%	18.2%	14.3%
Yes, relative metrics are a new plan design element introduced in FY11	1.2%	20.0%	25.0%	16.7%	26.7%	11.1%	27.3%	14.3%
No, our plan is discretionary	30.6%	32.0%	25.0%	41.7%	20.0%	55.6%	27.3%	35.7%
No, but we are likely to add relative metrics to our plan design for FY12	8.2%	12.0%	8.3%	8.3%	13.3%		18.2%	7.1%
unknown	4.7%	4.0%	8.3%		6.7%			7.1%
Not applicable	37.1%	16.0%	16.7%	16.7%	13.3%	22.2%	9.1%	21.4%
Did you change your performance metrics in FY11?								
<i>Number of Responses</i>	<i>171</i>	<i>25</i>	<i>13</i>	<i>11</i>	<i>16</i>	<i>8</i>	<i>12</i>	<i>13</i>
Yes, but we anticipate no further change in FY12	8.2%	12.0%	15.4%	9.1%	18.8%		8.3%	15.4%
Yes, and we anticipate further change in FY12	11.1%	16.0%	30.8%		18.8%	12.5%	16.7%	15.4%
No, and we anticipate no change in FY12	53.2%	56.0%	46.2%	63.6%	43.8%	75.0%	58.3%	53.8%
No, but we anticipate change in FY12	14.0%	8.0%		18.2%	12.5%		16.7%	
unknown	3.5%							
Not applicable	9.9%	8.0%	7.7%	9.1%	6.3%	12.5%		15.4%

**Annual Incentive Plan -
Measurement Period**

Table 7

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
FY10 Measurement Period								
<i>Number of Responses</i>	<i>167</i>	<i>26</i>	<i>13</i>	<i>12</i>	<i>16</i>	<i>9</i>	<i>12</i>	<i>14</i>
Annual	89.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Semi-Annual	3.6%							
Quarterly	4.2%							
A mix (only check if no category accounts for more than 75%)	2.4%							
Unknown	0.0%							
FY11 Measurement Period								
<i>Number of Responses</i>	<i>170</i>	<i>26</i>	<i>13</i>	<i>12</i>	<i>16</i>	<i>9</i>	<i>12</i>	<i>14</i>
Annual	89.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Semi-Annual	3.5%							
Quarterly	4.1%							
A mix (only check if no category accounts for more than 75%)	2.4%							
Unknown	0.6%							
Expected for FY12 Measurement Period								
<i>Number of Responses</i>	<i>170</i>	<i>26</i>	<i>13</i>	<i>12</i>	<i>16</i>	<i>9</i>	<i>12</i>	<i>14</i>
Annual	86.5%	88.5%	100.0%	83.3%	100.0%	77.8%	100.0%	78.6%
Semi-Annual	4.7%							
Quarterly	5.3%							
A mix (only check if no category accounts for more than 75%)	1.8%	3.8%						7.1%
Unknown	1.8%	7.7%		16.7%		22.2%		14.3%

Annual Incentive Plan - Target Performance Goals

Table 8

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
FY10 (as compared to FY09) Target Performance Goals								
<i>Number of Responses</i>	<i>156</i>	<i>22</i>	<i>12</i>	<i>9</i>	<i>14</i>	<i>7</i>	<i>11</i>	<i>11</i>
Lower ('softer' performance hurdle)	6.4%	13.6%	8.3%	11.1%	14.3%			27.3%
Similar (change is not significant)	49.4%	63.6%	66.7%	66.7%	50.0%	100.0%	81.8%	45.5%
Higher ('harder' performance hurdle)	41.0%	22.7%	25.0%	22.2%	35.7%		18.2%	27.3%
Unknown	3.2%							
FY11 (as compared to FY10) Target Performance Goals								
<i>Number of Responses</i>	<i>161</i>	<i>23</i>	<i>12</i>	<i>10</i>	<i>15</i>	<i>7</i>	<i>12</i>	<i>11</i>
Lower ('softer' performance hurdle)	4.3%	4.3%						9.1%
Similar (change is not significant)	44.1%	65.2%	83.3%	50.0%	60.0%	85.7%	75.0%	54.5%
Higher ('harder' performance hurdle)	49.1%	30.4%	16.7%	50.0%	40.0%	14.3%	25.0%	36.4%
Unknown	2.5%							
Expected for FY12 (as compared to FY11) Target Performance Goals								
<i>Number of Responses</i>	<i>159</i>	<i>23</i>	<i>12</i>	<i>10</i>	<i>15</i>	<i>7</i>	<i>12</i>	<i>11</i>
Lower ('softer' performance hurdle)	4.4%							
Similar (change is not significant)	44.0%	60.9%	83.3%	40.0%	60.0%	71.4%	66.7%	54.5%
Higher ('harder' performance hurdle)	41.5%	34.8%	16.7%	50.0%	40.0%	14.3%	33.3%	36.4%
Unknown	10.1%	4.3%		10.0%		14.3%		9.1%

Annual Incentive Plan - Payout Zone

Table 9

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
FY10 (as compared to FY09) Payout Zone								
<i>Number of Responses</i>	153	22	12	9	13	8	12	10
Narrower (e.g., move from 85%-115% of target to 90%-110%)	4.6%							
Unchanged	79.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Wider (e.g., move from 90%-110% of target to 85%-115%)	8.5%							
Unknown	7.8%							
FY11 (as compared to FY10) Payout Zone								
<i>Number of Responses</i>	161	22	12	9	13	8	12	10
Narrower (e.g., move from 85%-115% of target to 90%-110%)	8.1%							
Unchanged	75.8%	90.9%	91.7%	88.9%	84.6%	100.0%	83.3%	100.0%
Wider (e.g., move from 90%-110% of target to 85%-115%)	10.6%	9.1%	8.3%	11.1%	15.4%		16.7%	
Unknown	5.6%							
Expected for FY12 (as compared to FY11) Payout Zone								
<i>Number of Responses</i>	161	22	12	9	13	8	12	10
Narrower (e.g., move from 85%-115% of target to 90%-110%)	4.3%							
Unchanged	69.6%	68.2%	83.3%	55.6%	76.9%	62.5%	75.0%	60.0%
Wider (e.g., move from 90%-110% of target to 85%-115%)	7.5%	9.1%	16.7%		15.4%		16.7%	
Unknown	18.6%	22.7%		44.4%	7.7%	37.5%	8.3%	40.0%

Annual Incentive Plan - Clawback

Table 10

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
Have annual incentive clawback in event of accounting restatement?								
<i>Number of Responses</i>								
Yes, but our policy is triggered only if misconduct is involved	17.6%	30.8%	23.1%	33.3%	25.0%	33.3%	16.7%	42.9%
Yes, and our policy is triggered whether or not there is misconduct involved	17.1%	15.4%	30.8%		18.8%	11.1%	8.3%	21.4%
No, but we anticipate introducing a policy in FY12	14.1%	30.8%	15.4%	50.0%	31.3%	33.3%	25.0%	35.7%
No, and we do not plan to introduce a policy in FY12	31.2%	23.1%	30.8%	16.7%	25.0%	22.2%	50.0%	
Unknown	12.4%							
Not Applicable	7.6%							

LTI - Burn Rate

Table 11

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
How do you expect that FY11's burn rate will compare to FY10?								
<i>Number of Responses</i>	<i>127</i>	<i>16</i>	<i>8</i>	<i>7</i>	<i>9</i>	<i>6</i>	<i>5</i>	<i>11</i>
Considerably lower than FY10	3.1%	6.3%	12.5%		11.1%		20.0%	
Somewhat lower than FY10	10.2%	6.3%	12.5%		11.1%		9.1%	
About the same as FY10	44.9%	43.8%	50.0%	42.9%	33.3%	66.7%	60.0%	36.4%
Somewhat higher than FY10	19.7%	12.5%	14.3%		16.7%		18.2%	
Considerably higher than FY10	7.9%	18.8%	42.9%		22.2%	16.7%	27.3%	
Unknown	14.2%	12.5%	25.0%		22.2%		20.0% 9.1%	

LTI - Shares Granted to Executives

Table 12

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
How do you expect that FY11's total number of shares granted to executives will compare to FY10?								
<i>Number of Responses</i>	<i>127</i>	<i>16</i>	<i>8</i>	<i>7</i>	<i>9</i>	<i>6</i>	<i>5</i>	<i>11</i>
Considerably lower than FY10	4.7%	6.3%	12.5%		11.1%		20.0%	
Somewhat lower than FY10	14.2%	6.3%	12.5%		11.1%			9.1%
About the same as FY10	40.9%	31.3%	37.5%	28.6%	33.3%	33.3%	40.0%	27.3%
Somewhat higher than FY10	23.6%	43.8%	25.0%	57.1%	22.2%	66.7%	20.0%	54.5%
Considerably higher than FY10	9.4%	6.3%		14.3%	11.1%			9.1%
Unknown	7.1%	6.3%	12.5%		11.1%		20.0%	
How do you expect that FY12's total number of shares granted to executives will compare to FY11?								
<i>Number of Responses</i>	<i>124</i>	<i>16</i>	<i>8</i>	<i>7</i>	<i>9</i>	<i>6</i>	<i>5</i>	<i>11</i>
Considerably lower than FY11	3.2%	6.3%		14.3%	11.1%			9.1%
Somewhat lower than FY11	11.3%	6.3%	12.5%			16.7%	20.0%	
About the same as FY11	51.6%	31.3%	50.0%	14.3%	44.4%	16.7%	40.0%	27.3%
Somewhat higher than FY11	22.6%	43.8%	37.5%	42.9%	44.4%	33.3%	40.0%	45.5%
Considerably higher than FY11	2.4%							
Unknown	8.9%	12.5%		28.6%		33.3%		18.2%

LTI - Value Granted to Executives

Table 13

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
How do you expect that the economic value of FY11 LTI awards to executives will compare to FY10?								
<i>Number of Responses</i>	<i>131</i>	<i>14</i>	<i>7</i>	<i>6</i>	<i>7</i>	<i>6</i>	<i>3</i>	<i>11</i>
Considerably lower than FY10	5.3%	14.3%	28.6%		28.6%		33.3%	9.1%
Somewhat lower than FY10	14.5%	14.3%	14.3%		14.3%			18.2%
About the same as FY10	37.4%	14.3%	14.3%	16.7%		33.3%		18.2%
Somewhat higher than FY10	23.7%	35.7%	14.3%	66.7%	28.6%	50.0%	33.3%	36.4%
Considerably higher than FY10	7.6%	7.1%		16.7%	14.3%			9.1%
Unknown	11.5%	14.3%	28.6%		14.3%	16.7%	33.3%	9.1%
How do you expect that the economic value of FY12 LTI awards to executives will compare to FY11?								
<i>Number of Responses</i>	<i>132</i>	<i>16</i>	<i>8</i>	<i>7</i>	<i>9</i>	<i>6</i>	<i>5</i>	<i>11</i>
Considerably lower than FY11	4.5%	12.5%	12.5%	14.3%	22.2%			18.2%
Somewhat lower than FY11	7.6%	6.3%	12.5%		11.1%			9.1%
About the same as FY11	49.2%	37.5%	37.5%	28.6%	22.2%	50.0%	40.0%	36.4%
Somewhat higher than FY11	21.2%	12.5%		28.6%	11.1%	16.7%	20.0%	9.1%
Considerably higher than FY11	0.8%							
Unknown	16.7%	31.3%	37.5%	28.6%	33.3%	33.3%	40.0%	27.3%

LTI - Value Delivered by Instrument

Table 14

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
FY10 Value of LTI awards to executives by LTI instruments (percent of total value)								
<i>Number of Responses</i>	98	5	1	3	2	2	1	4
Fair Market Value Stock Options	21.2%	4.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%
Stock Options with Performance Conditions	5.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Time-Vested Restricted Stock / Units	22.9%	88.0%	100.0%	100.0%	100.0%	100.0%	100.0%	85.0%
Performance Shares / Units or Performance-Contingent RS/RSU	18.9%	8.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.0%
SAR (stock-settled)	3.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
SAR (cash-settled)	2.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Cash-Based LTI Plan	26.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Non Cash-Based LTI Plan	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FY11 Value of LTI awards to executives by LTI instruments (percent of total value)								
<i>Number of Responses</i>	99	7	1	5	4	2	1	6
Fair Market Value Stock Options	21.9%	11.4%	0.0%	12.0%	15.0%	0.0%	60.0%	3.3%
Stock Options with Performance Conditions	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Time-Vested Restricted Stock / Units	23.6%	68.6%	100.0%	68.0%	60.0%	100.0%	40.0%	73.3%
Performance Shares / Units or Performance-Contingent RS/RSU	20.5%	5.7%	0.0%	0.0%	0.0%	0.0%	0.0%	6.7%
SAR (stock-settled)	2.4%	7.1%	0.0%	10.0%	12.5%	0.0%	0.0%	8.3%
SAR (cash-settled)	2.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Cash-Based LTI Plan	24.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Non Cash-Based LTI Plan	0.4%	7.1%	0.0%	10.0%	12.5%	0.0%	0.0%	8.3%
FY12 Value of LTI awards to executives by LTI instruments (percent of total value)								
<i>Number of Responses</i>	96	6	2	3	4	1	2	4
Fair Market Value Stock Options	19.8%	23.8%	26.5%	23.3%	30.8%	0.0%	61.5%	5.0%
Stock Options with Performance Conditions	5.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Time-Vested Restricted Stock / Units	23.0%	56.0%	58.0%	60.0%	49.0%	100.0%	23.0%	72.5%
Performance Shares / Units or Performance-Contingent RS/RSU	21.1%	11.8%	15.5%	0.0%	7.8%	0.0%	15.5%	10.0%
SAR (stock-settled)	2.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
SAR (cash-settled)	2.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Cash-Based LTI Plan	24.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Non Cash-Based LTI Plan	1.5%	8.3%	0.0%	16.7%	12.5%	0.0%	0.0%	12.5%

LTI - Repricing, Holding and Ownership Guidelines

Table 15

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
Did you (or will you) implement new 'Hold 'TIL Retirement' provisions for equity grants to executives in FY11?								
<i>Number of Responses</i>	<i>113</i>	<i>13</i>	<i>6</i>	<i>6</i>	<i>6</i>	<i>6</i>	<i>3</i>	<i>10</i>
No, already had provisions in place	7.1%							
No, and not likely to do so in FY12	88.5%	84.6%	83.3%	83.3%	83.3%	83.3%	100.0%	80.0%
No, but likely to do so in FY12		7.7%		16.7%		16.7%		10.0%
Yes								
<i>Did you (or will you) implement new 'Hold PAST Retirement' provisions</i>								
Number of Responses	108.0%	13.0%	6.0%	6.0%	6.0%	6.0%	3.0%	10.0%
No, already had provisions in place	1.9%							
No, and not likely to do so in FY12	93.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
No, but likely to do so in FY12	2.8%							
Yes								
<i>Did you (or will you) implement NEW stock ownership guidelines for</i>								
Number of Responses	108.0%	13.0%	6.0%	6.0%	6.0%	6.0%	3.0%	10.0%
No, already had provisions in place	36.1%	23.1%	16.7%	33.3%	33.3%	16.7%		30.0%
No, and not likely to do so in FY12	42.6%	53.8%	66.7%	50.0%	50.0%	66.7%	100.0%	40.0%
No, but likely to do so in FY12	7.4%							
Yes								
<i>Did you (or will you) MODIFY stock ownership guidelines to increase</i>								
Number of Responses	39.0%	3.0%	1.0%	2.0%	2.0%	1.0%	0.0%	3.0%
No, already had provisions in place	69.2%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
No, and not likely to do so in FY12	20.5%							

LTI - Share Requests, Time Vesting Conditions

Table 16

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
Did you (or will you) request additional shares from shareholders for employee equity grant plans in FY11?								
<i>Number of Responses</i>	<i>106</i>	<i>13</i>	<i>6</i>	<i>6</i>	<i>6</i>	<i>6</i>	<i>3</i>	<i>10</i>
No, and we don't expect to do so in FY12	62.3%	61.5%	33.3%	83.3%	50.0%	66.7%	66.7%	60.0%
No, but we'll likely request additional shares in FY12	15.1%							
Yes	22.6%	38.5%	66.7%	16.7%	50.0%	33.3%	33.3%	40.0%
Did you (or will you) REDUCE time-vesting conditions for the bulk of your equity award grants in FY11?								
<i>Number of Responses</i>	<i>107</i>	<i>12</i>	<i>6</i>	<i>5</i>	<i>6</i>	<i>5</i>	<i>3</i>	<i>9</i>
No, and we don't expect to do so in FY12	94.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
No, but we'll likely increase time-vesting conditions in FY12	0.0%							
Yes	5.6%							
Did you (or will you) LENGTHEN time-vesting conditions for the bulk of your equity award grants in FY11?								
<i>Number of Responses</i>	<i>107</i>	<i>13</i>	<i>6</i>	<i>6</i>	<i>6</i>	<i>6</i>	<i>3</i>	<i>10</i>
No, and we don't expect to do so in FY12	93.5%	84.6%	66.7%	100.0%	83.3%	83.3%	33.3%	100.0%
No, but we'll likely increase time-vesting conditions in FY12	2.8%	15.4%	33.3%		16.7%	16.7%	66.7%	
Yes	3.7%							

LTI - Metrics, Measurement Period

Table 17

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
Did you (or will you) change the applicable performance metrics for performance-based LTI in FY11?								
<i>Number of Responses</i>	110	10	4	5	6	3	3	7
No, and we don't expect to do so in FY12	65.5%	70.0%	50.0%	80.0%	50.0%	100.0%		100.0%
No, but we'll likely change performance metrics in FY12	13.6%	30.0%	50.0%	20.0%	50.0%		100.0%	
Yes	20.9%							
Did you (or will you) LENGTHEN the performance measurement period for performance-based LTI in FY11?								
<i>Number of Responses</i>	113	7	2	4	3	3	2	5
No, and we don't expect to do so in FY12	92.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
No, but we'll likely lengthen the performance measurement period in FY12	6.2%							
Yes	1.8%							
Did you (or will you) SHORTEN the performance measurement period for performance-based LTI in FY11?								
<i>Number of Responses</i>	111	7	2	4	3	3	2	5
No, and we don't expect to do so in FY12	95.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
No, but we'll likely shorten the performance measurement period in FY12	0.9%							
Yes	3.6%							

LTI - Relative Performance Metrics

Table 18

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
Did you (or will you) use 'relative' performance metrics for performance-based LTI in FY11?								
<i>Number of Responses</i>	110	7	2	4	3	3	2	5
No, we use absolute metrics (e.g., 10% EPS growth) only, and are not likely to use relative measures metrics in FY12	59.1%	42.9%	50.0%	50.0%	66.7%	33.3%	50.0%	40.0%
No, we use absolute metrics only, but are likely to introduce relative metrics in FY12	4.5%	14.3%		25.0%	33.3%		50.0%	
Yes, we use relative metrics IN COMBINATION with absolute metrics	30.0%	42.9%	50.0%	25.0%		66.7%		60.0%
Yes, we use relative metrics INSTEAD of absolute metrics	6.4%							
In FY12, do you anticipate using relative metrics in combination with or instead of absolute metrics for performance-based LTI?								
<i>Number of Responses</i>	10	5	3	2	4	1	3	2
We'll likely use a combination of absolute and relative metrics	30.0%	40.0%		100.0%	25.0%	100.0%	33.3%	50.0%
We'll likely use relative metrics instead of absolute metrics	10.0%							
Unknown	60.0%	60.0%	100.0%		75.0%		66.7%	50.0%
In FY12, do you anticipate continuing to use relative metrics in combination with absolute metrics for performance-based LTI?								
<i>Number of Responses</i>	33	3	1	1	0	2	0	3
Yes	90.9%	100.0%	100.0%	100.0%		100.0%		100.0%
Unknown	9.1%							
In FY12, do you anticipate continuing to use relative metrics instead of absolute metrics for performance-based LTI?								
<i>Number of Responses</i>	7	0	0	0	0	0	0	0
Yes	100.0%							

LTI - Relative Performance Metrics

Table 18

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
Have long term incentive clawback in event of accounting restatement?								
<i>Number of Responses</i>	3	2	3	2	3	3	3	2
Yes, but our policy is triggered only if misconduct is involved	28.8%	33.3%	14.3%	42.9%	25.0%	33.3%		50.0%
Yes, and our policy is triggered whether or not there is misconduct involved	20.2%	13.3%	28.6%		12.5%	16.7%	20.0%	10.0%
No, but we anticipate introducing a policy in FY12	16.3%	33.3%	28.6%	42.9%	50.0%	16.7%	40.0%	30.0%
No, and we do not plan to introduce a policy in FY12	34.6%	20.0%	28.6%	14.3%	12.5%	33.3%	40.0%	10.0%

Perquisites - Car Allowance / Car Plan

Table 19

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
FY10 (as compared to FY09)								
<i>Number Reporting (Providing)</i>	<i>69</i>	<i>24</i>	<i>12</i>	<i>11</i>	<i>15</i>	<i>8</i>	<i>13</i>	<i>11</i>
Perquisite value is higher than prior year		4.2%	8.3%		6.7%		7.7%	
Perquisite value is similar to what was offered in prior year	87.0%	95.8%	91.7%	100.0%	93.3%	100.0%	92.3%	100.0%
Perquisite value is lower than was offered in prior year	2.9%							
Perquisite Discontinued								
<i>FY11 (as compared to FY10)</i>								
Number Reporting (Providing)	61.0%	24.0%	12.0%	11.0%	15.0%	8.0%	13.0%	11.0%
Perquisite value is higher than prior year		4.2%	8.3%		6.7%		7.7%	
Perquisite value is similar to what was offered in prior year	93.4%	95.8%	91.7%	100.0%	93.3%	100.0%	92.3%	100.0%
Perquisite value is lower than was offered in prior year								
<i>Perquisite Discontinued</i>	<i>5</i>							
Expected for FY12 (as compared to FY11)								
Number Reporting (Providing)	61.0%	23.0%	12.0%	11.0%	15.0%	8.0%	13.0%	10.0%
Perquisite value is higher than prior year	1.6%							
Perquisite value is similar to what was offered in prior year	88.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Perquisites - Financial Planning

Table 20

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
FY10 (as compared to FY09)								
<i>Number Reporting (Providing)</i>	47	4	2	2	3	1	2	2
Perquisite value is higher than prior year	4.3%							
Perquisite value is similar to what was offered in prior year	89.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Perquisite value is lower than was offered in prior year	4.3%							
Perquisite Discontinued	2.1%							
FY11 (as compared to FY10)								
<i>Number Reporting (Providing)</i>	48	4	2	2	3	1	2	2
Perquisite value is higher than prior year	4.2%							
Perquisite value is similar to what was offered in prior year	85.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Perquisite value is lower than was offered in prior year	6.3%							
Perquisite Discontinued	4.2%							
Expected for FY12 (as compared to FY11)								
<i>Number Reporting (Providing)</i>	47	4	2	2	3	1	2	2
Perquisite value is higher than prior year	4.3%							
Perquisite value is similar to what was offered in prior year	83.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Perquisite value is lower than was offered in prior year	8.5%							
Perquisite Discontinued	4.3%							

**Perquisites - Personal Use
Corporate Aircraft
Table 21**

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
FY10 (as compared to FY09)								
<i>Number Reporting (Providing)</i>	28							
Perquisite value is higher than prior year	3.6%							
Perquisite value is similar to what was offered in prior year	78.6%							
Perquisite value is lower than was offered in prior year	10.7%							
Perquisite Discontinued	7.1%							
FY11 (as compared to FY10)								
<i>Number Reporting (Providing)</i>	27							
Perquisite value is similar to what was offered in prior year	70.4%							
Perquisite value is lower than was offered in prior year	22.2%							
Perquisite Discontinued	7.4%							
Expected for FY12 (as compared to FY11)								
<i>Number Reporting (Providing)</i>	26							
Perquisite value is similar to what was offered in prior year	84.6%							
Perquisite value is lower than was offered in prior year	7.7%							
Perquisite Discontinued	7.7%							

**Perquisites - Tax Gross-Up on
Executive Perquisite Values**

Table 22

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
FY10 (as compared to FY09)								
<i>Number Reporting (Providing)</i>	30	5	2	3	3	2	2	3
Perquisite value is higher than prior year	3.3%							
Perquisite value is similar to what was offered in prior year	76.7%	80.0%	50.0%	100.0%	66.7%	100.0%	100.0%	66.7%
Perquisite Discontinued	20.0%	20.0%	50.0%		33.3%			33.3%
FY11 (as compared to FY10)								
<i>Number Reporting (Providing)</i>	27	5	2	3	3	2	2	3
Perquisite value is higher than prior year	3.7%							
Perquisite value is similar to what was offered in prior year	59.3%	80.0%	50.0%	100.0%	66.7%	100.0%	100.0%	66.7%
Perquisite value is lower than was offered in prior year	3.7%							
Perquisite Discontinued	33.3%	20.0%	50.0%		33.3%			33.3%
Expected for FY12 (as compared to FY11)								
<i>Number Reporting (Providing)</i>	24	5	2	3	3	2	2	3
Perquisite value is higher than prior year	4.2%							
Perquisite value is similar to what was offered in prior year	70.8%	80.0%	50.0%	100.0%	66.7%	100.0%	100.0%	66.7%
Perquisite value is lower than was offered in prior year	8.3%							
Perquisite Discontinued	16.7%	20.0%	50.0%		33.3%			33.3%

Perquisites - Protection on Loss on Home Sale in Relocation

Table 23

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
FY10 (as compared to FY09)								
<i>Number Reporting (Providing)</i>	38	3	1	2	2	1	1	2
Perquisite value is higher than prior year	2.6%							
Perquisite value is similar to what was offered in prior year	86.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Perquisite value is lower than was offered in prior year	2.6%							
Perquisite Discontinued	7.9%							
FY11 (as compared to FY10)								
<i>Number Reporting (Providing)</i>	36	4	2	2	2	2	1	3
Perquisite value is higher than prior year	2.8%							
Perquisite value is similar to what was offered in prior year	83.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Perquisite value is lower than was offered in prior year	5.6%							
Perquisite Discontinued	8.3%							
Expected for FY12 (as compared to FY11)								
<i>Number Reporting (Providing)</i>	36	3	1	2	2	1	1	2
Perquisite value is higher than prior year	2.8%							
Perquisite value is similar to what was offered in prior year	86.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Perquisite value is lower than was offered in prior year	2.8%							
Perquisite Discontinued	8.3%							

**Perquisites - Country Club
Membership**

Table 24

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
FY10 (as compared to FY09)								
<i>Number Reporting (Providing)</i>	34	16	6	9	7	8	6	10
Perquisite value is similar to what was offered in prior year	88.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Perquisite value is lower than was offered in prior year	2.9%							
Perquisite Discontinued	8.8%							
FY11 (as compared to FY10)								
<i>Number Reporting (Providing)</i>	32	15	6	8	7	7	5	10
Perquisite value is higher than prior year	6.3%	13.3%	16.7%	12.5%	14.3%	14.3%	20.0%	10.0%
Perquisite value is similar to what was offered in prior year	90.6%	80.0%	66.7%	87.5%	71.4%	85.7%	60.0%	90.0%
Perquisite value is lower than was offered in prior year		6.7%	16.7%		14.3%		20.0%	
Perquisite Discontinued								
<i>Expected for FY12 (as compared to FY11)</i>								
Number Reporting (Providing)	32.0%	14.0%	5.0%	8.0%	6.0%	7.0%	4.0%	10.0%
Perquisite value is higher than prior year	3.1%	7.1%	20.0%		16.7%		25.0%	
Perquisite value is similar to what was offered in prior year	93.8%	85.7%	60.0%	100.0%	83.3%	85.7%	75.0%	90.0%

Non-qualified Savings and Retirement

Table 25

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
Do you provide a SERP that features company restoration of 401(k) benefits lost to contribution limits?								
<i>Number of Responses</i>	<i>166</i>	<i>28</i>	<i>15</i>	<i>12</i>	<i>17</i>	<i>10</i>	<i>15</i>	<i>13</i>
Yes, and we are likely to continue to offer this benefit going forward	20.5%	17.9%	20.0%	16.7%	23.5%	10.0%	13.3%	23.1%
Yes, but we are no longer adding new participants to this plan	3.0%	3.6%	6.7%		5.9%			7.7%
No	66.3%	78.6%	73.3%	83.3%	70.6%	90.0%	86.7%	69.2%
Not sure	10.2%							
Do you provide a SERP with 'targeted replacement of pre-retirement income' features?								
<i>Number of Responses</i>	<i>164</i>	<i>27</i>	<i>14</i>	<i>12</i>	<i>16</i>	<i>10</i>	<i>14</i>	<i>13</i>
Yes, and we are likely to continue to offer this benefit going forward	7.3%	25.9%	28.6%	25.0%	37.5%	10.0%	28.6%	23.1%
Yes, but we are no longer adding new participants to this plan	4.3%	18.5%	7.1%	33.3%	18.8%	20.0%	14.3%	23.1%
No	76.8%	55.6%	64.3%	41.7%	43.8%	70.0%	57.1%	53.8%
Not sure	11.6%							

Non-qualified Savings and Retirement

Table 25

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
Do you provide company restoration of benefits lost to contribution limits on a company pension plan?								
<i>Number of Responses</i>	<i>165</i>	<i>28</i>	<i>15</i>	<i>12</i>	<i>17</i>	<i>10</i>	<i>15</i>	<i>13</i>
Yes, and we are likely to continue to offer this benefit going forward	12.1%	14.3%	13.3%	16.7%	17.6%	10.0%	6.7%	23.1%
Yes, but we are no longer adding new participants to this plan	5.5%	3.6%	6.7%			10.0%		7.7%
No	73.9%	82.1%	80.0%	83.3%	82.4%	80.0%	93.3%	69.2%
Not sure	8.5%							
Do you provide executives with voluntary 'deferred compensation' opportunities?								
<i>Number of Responses</i>	<i>166</i>	<i>28</i>	<i>15</i>	<i>12</i>	<i>17</i>	<i>10</i>	<i>15</i>	<i>13</i>
Yes, and we are likely to continue to offer this benefit going forward	44.6%	39.3%	26.7%	50.0%	29.4%	50.0%	40.0%	38.5%
Yes, but we are no longer adding new participants to this plan	1.2%							
Yes, but we are likely to stop adding new participants to this plan in FY12		3.6%	6.7%		5.9%			7.7%
No	48.8%	53.6%	66.7%	41.7%	64.7%	40.0%	60.0%	46.2%
Not sure	5.4%	3.6%		8.3%		10.0%		7.7%

**Severance / CIC - Cash Severance
Absent a CIC**

Table 26

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
FY10								
<i>Number Reporting (Providing)</i>	89	13	5	7	9	3	5	8
Provide cash severance, but curtailed provisions (value is likely less) as compared to prior year	10.1%	7.7%	20.0%		11.1%			12.5%
Provide cash severance, but increased provisions (value likely higher) as compared to prior year	2.2%							
Provide cash severance, and provisions are largely similar to what was provided in prior year	87.6%	92.3%	80.0%	100.0%	88.9%	100.0%	100.0%	87.5%
FY11								
<i>Number Reporting (Providing)</i>	91	13	5	7	9	3	5	8
Provide cash severance, but curtailed provisions (value is likely less) as compared to prior year	12.1%	7.7%	20.0%		11.1%			12.5%
Provide cash severance, but increased provisions (value likely higher) as compared to prior year	3.3%							
Provide cash severance, and provisions are largely similar to what was provided in prior year	84.6%	92.3%	80.0%	100.0%	88.9%	100.0%	100.0%	87.5%
Expected for FY12								
<i>Number Reporting (Providing)</i>	90	13	5	7	9	3	5	8
Provide cash severance, but curtailed provisions (value is likely less) as compared to prior year	8.9%	7.7%	20.0%		11.1%			12.5%
Provide cash severance, but increased provisions (value likely higher) as compared to prior year	4.4%							
Provide cash severance, and provisions are largely similar to what was provided in prior year	86.7%	92.3%	80.0%	100.0%	88.9%	100.0%	100.0%	87.5%

**Severance / CIC - Cash Severance
Following a CIC**

Table 27

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
FY10								
<i>Number Reporting (Providing)</i>	92	16	6	9	9	6	7	9
Provide cash severance, but curtailed provisions (value is likely less) as compared to prior year	5.4%							
Provide cash severance, but increased provisions (value likely higher) as compared to prior year	5.4%							
Provide cash severance, and provisions are largely similar to what was provided in prior year	89.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
FY11								
<i>Number Reporting (Providing)</i>	94	16	6	9	9	6	7	9
Provide cash severance, but curtailed provisions (value is likely less) as compared to prior year	5.3%							
Provide cash severance, but increased provisions (value likely higher) as compared to prior year	5.3%							
Provide cash severance, and provisions are largely similar to what was provided in prior year	89.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Expected for FY12								
<i>Number Reporting (Providing)</i>	95	16	6	9	9	6	7	9
Provide cash severance, but curtailed provisions (value is likely less) as compared to prior year	6.3%							
Provide cash severance, but increased provisions (value likely higher) as compared to prior year	9.5%							
Provide cash severance, and provisions are largely similar to what was provided in prior year	84.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Severance / CIC - Equity Vesting
Acceleration Upon CIC

Table 28

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
FY10								
<i>Number Reporting (Providing)</i>	86	12	4	7	7	4	3	9
Acceleration of unvested equity is at Board's discretion	14.0%							
Partial acceleration upon CIC (single-trigger)	4.7%	8.3%		14.3%	14.3%			11.1%
Partial acceleration only if CIC is followed by job loss (double-trigger)	10.5%							
Full acceleration upon CIC (single-trigger)	32.6%	83.3%	100.0%	85.7%	85.7%	100.0%	100.0%	77.8%
Full acceleration only if CIC is followed by job loss (double-trigger)	38.4%	8.3%						11.1%
FY11								
<i>Number Reporting (Providing)</i>	90	12	4	7	7	4	3	9
Acceleration of unvested equity is at Board's discretion	14.4%							
Partial acceleration upon CIC (single-trigger)	3.3%	8.3%		14.3%	14.3%			11.1%
Partial acceleration only if CIC is followed by job loss (double-trigger)	11.1%							
Full acceleration upon CIC (single-trigger)	31.1%	83.3%	100.0%	85.7%	85.7%	100.0%	100.0%	77.8%
Full acceleration only if CIC is followed by job loss (double-trigger)	40.0%	8.3%						11.1%
Expected for FY12								
<i>Number Reporting (Providing)</i>	91	13	5	7	8	4	4	9
Acceleration of unvested equity is at Board's discretion	15.4%							
Partial acceleration upon CIC (single-trigger)	3.3%	7.7%		14.3%	12.5%			11.1%
Partial acceleration only if CIC is followed by job loss (double-trigger)	12.1%							
Full acceleration upon CIC (single-trigger)	28.6%	76.9%	80.0%	85.7%	75.0%	100.0%	75.0%	77.8%
Full acceleration only if CIC is followed by job loss (double-trigger)	40.7%	15.4%	20.0%		12.5%		25.0%	11.1%

**Severance / CIC - 280G Golden
Parachute Payment Provisions
Table 29**

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
FY10								
<i>Number Reporting (Providing)</i>	37	8	3	5	6	2	3	5
Full Gross-Up	35.1%	25.0%	66.7%		33.3%			40.0%
Modified Gross-Up	21.6%							
Other Gross-Up	2.7%	12.5%	33.3%		16.7%		33.3%	
Best After-Tax	8.1%							
Scale Back	32.4%	62.5%		100.0%	50.0%	100.0%	66.7%	60.0%
FY11								
<i>Number Reporting (Providing)</i>	38	8	3	5	6	2	3	5
Full Gross-Up	31.6%	25.0%	66.7%		33.3%			40.0%
Modified Gross-Up	23.7%							
Other Gross-Up	2.6%	12.5%	33.3%		16.7%		33.3%	
Best After-Tax	10.5%							
Scale Back	31.6%	62.5%		100.0%	50.0%	100.0%	66.7%	60.0%
Expected for FY12								
<i>Number Reporting (Providing)</i>	33	8	3	5	6	2	3	5
Full Gross-Up	18.2%	12.5%	33.3%		16.7%			20.0%
Modified Gross-Up	24.2%							
Other Gross-Up	3.0%	12.5%	33.3%		16.7%		33.3%	
Best After-Tax	15.2%	12.5%	33.3%		16.7%			20.0%
Scale Back	39.4%	62.5%		100.0%	50.0%	100.0%	66.7%	60.0%
Do you have a policy that treats future hires differently than current executives with respect to gross-up payments?								
<i>Number of Responses</i>	124	15	10	4	10	4	8	7
Yes, provisions for new hires will likely eliminate gross-up provisions	10.5%	6.7%	10.0%		10.0%		12.5%	
Yes, provisions for new hires will likely add gross-up provisions	0.8%							
No	88.7%	93.3%	90.0%	100.0%	90.0%	100.0%	87.5%	100.0%

Definitions: Modified Gross-Up (company pays excise tax only if payment exceed safe harbor by a certain amount)

Other Gross-Up (e.g. capped to a set dollar amount or pays initial excise taxes only)

Scale Back (cut back parachute payments to safe harbor)

**Importance of Compensation
Committee Agenda Items**

Table 30

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
Validate Alignment of Relative Pay / Performance								
<i>Number of Responses</i>	148	25	13	11	15	9	13	12
Will be Reviewed in 2012	45.3%	68.0%	76.9%	54.5%	73.3%	55.6%	69.2%	66.7%
Likely to be Reviewed in 2012	29.7%	4.0%		9.1%		11.1%	7.7%	
Not Likely to be Reviewed in 2012	18.9%	20.0%	7.7%	36.4%	20.0%	22.2%	15.4%	25.0%
Will Not be Reviewed in 2012	6.1%	8.0%	15.4%		6.7%	11.1%	7.7%	8.3%
Balance Traditional "Target" Pay Analysis with Forward Looking Sensitivity Analysis								
<i>Number of Responses</i>	146	25	13	11	15	9	13	12
Will be Reviewed in 2012	26.0%	28.0%	23.1%	36.4%	33.3%	22.2%	30.8%	25.0%
Likely to be Reviewed in 2012	28.8%	20.0%	15.4%	18.2%	6.7%	33.3%	7.7%	33.3%
Not Likely to be Reviewed in 2012	30.1%	32.0%	38.5%	27.3%	33.3%	33.3%	38.5%	25.0%
Will Not be Reviewed in 2012	15.1%	20.0%	23.1%	18.2%	26.7%	11.1%	23.1%	16.7%
Challenge Long-Term Incentive Program Design								
<i>Number of Responses</i>	151	23	13	9	14	8	11	12
Will be Reviewed in 2012	39.1%	34.8%	30.8%	33.3%	35.7%	25.0%	27.3%	41.7%
Likely to be Reviewed in 2012	24.5%	17.4%	23.1%	11.1%	28.6%		27.3%	8.3%
Not Likely to be Reviewed in 2012	23.2%	21.7%	23.1%	22.2%	7.1%	50.0%	18.2%	25.0%
Will Not be Reviewed in 2012	13.2%	26.1%	23.1%	33.3%	28.6%	25.0%	27.3%	25.0%
Compensation-Related Risk								
<i>Number of Responses</i>	151	24	13	10	15	8	12	12
Will be Reviewed in 2012	43.7%	54.2%	53.8%	50.0%	33.3%	87.5%	33.3%	75.0%
Likely to be Reviewed in 2012	15.2%	33.3%	30.8%	40.0%	46.7%	12.5%	41.7%	25.0%
Not Likely to be Reviewed in 2012	26.5%	8.3%	7.7%	10.0%	13.3%		16.7%	
Will Not be Reviewed in 2012	14.6%	4.2%	7.7%		6.7%		8.3%	
Discuss Role of Discretion in Executive Pay Programs								
<i>Number of Responses</i>	149	24	13	10	15	8	12	12
Will be Reviewed in 2012	23.5%	45.8%	53.8%	40.0%	40.0%	62.5%	41.7%	50.0%
Likely to be Reviewed in 2012	34.2%	29.2%	30.8%	20.0%	33.3%	12.5%	33.3%	25.0%
Not Likely to be Reviewed in 2012	34.2%	12.5%		30.0%	13.3%	12.5%	8.3%	16.7%
Will Not be Reviewed in 2012	8.1%	12.5%	15.4%	10.0%	13.3%	12.5%	16.7%	8.3%

**Importance of Compensation
Committee Agenda Items**

Table 30

	Non-Banking	Banking	FY11 Performance vs Budget		FY11 Performance vs Peers		Asset Size	
	Total	Total	Lower or At Budget	Above Budget	Lower or In Line with Peers	Above Peers	Under \$1B	\$1B or greater
Number of Companies	190	36	18	15	23	10	16	20
Assess Policies Regarding Executive and Outside Director Share Ownership								
<i>Number of Responses</i>	<i>144</i>	<i>23</i>	<i>13</i>	<i>9</i>	<i>14</i>	<i>8</i>	<i>11</i>	<i>12</i>
Will be Reviewed in 2012	22.2%	39.1%	38.5%	44.4%	28.6%	62.5%	36.4%	41.7%
Likely to be Reviewed in 2012	20.1%	4.3%	7.7%		7.1%		9.1%	
Not Likely to be Reviewed in 2012	35.4%	30.4%	38.5%	22.2%	35.7%	25.0%	27.3%	33.3%
Will Not be Reviewed in 2012	22.2%	26.1%	15.4%	33.3%	28.6%	12.5%	27.3%	25.0%
Revisit Executive Compensation Governance Building Blocks								
<i>Number of Responses</i>	<i>145</i>	<i>24</i>	<i>13</i>	<i>10</i>	<i>15</i>	<i>8</i>	<i>12</i>	<i>12</i>
Will be Reviewed in 2012	19.3%	45.8%	53.8%	40.0%	40.0%	62.5%	50.0%	41.7%
Likely to be Reviewed in 2012	29.0%	25.0%	38.5%	10.0%	33.3%	12.5%	33.3%	16.7%
Not Likely to be Reviewed in 2012	33.8%	16.7%		30.0%	13.3%	12.5%	8.3%	25.0%
Will Not be Reviewed in 2012	17.9%	12.5%	7.7%	20.0%	13.3%	12.5%	8.3%	16.7%
Be Aware of How ISS Will Evaluate Your Pay Program								
<i>Number of Responses</i>	<i>145</i>	<i>23</i>	<i>13</i>	<i>9</i>	<i>14</i>	<i>8</i>	<i>11</i>	<i>12</i>
Will be Reviewed in 2012	42.8%	47.8%	69.2%	22.2%	50.0%	50.0%	45.5%	50.0%
Likely to be Reviewed in 2012	15.2%	21.7%	15.4%	33.3%	21.4%	25.0%	27.3%	16.7%
Not Likely to be Reviewed in 2012	22.8%	13.0%	7.7%	22.2%	14.3%	12.5%	9.1%	16.7%
Will Not be Reviewed in 2012	19.3%	17.4%	7.7%	22.2%	14.3%	12.5%	18.2%	16.7%
Assess Impact of SOP and SOF Vote Results								
<i>Number of Responses</i>	<i>146</i>	<i>23</i>	<i>13</i>	<i>9</i>	<i>14</i>	<i>8</i>	<i>11</i>	<i>12</i>
Will be Reviewed in 2012	37.0%	39.1%	53.8%	22.2%	35.7%	50.0%	27.3%	50.0%
Likely to be Reviewed in 2012	13.7%	21.7%	15.4%	33.3%	21.4%	25.0%	18.2%	25.0%
Not Likely to be Reviewed in 2012	24.0%	8.7%	7.7%			12.5%	9.1%	8.3%
Will Not be Reviewed in 2012	25.3%	30.4%	23.1%	44.4%	42.9%	12.5%	45.5%	16.7%
Prepare for New SEC Disclosure and Governance Requirements								
<i>Number of Responses</i>	<i>145</i>	<i>23</i>	<i>13</i>	<i>9</i>	<i>14</i>	<i>8</i>	<i>11</i>	<i>12</i>
Will be Reviewed in 2012	45.5%	56.5%	61.5%	44.4%	50.0%	62.5%	45.5%	66.7%
Likely to be Reviewed in 2012	21.4%	8.7%	7.7%	11.1%	7.1%	12.5%	9.1%	8.3%
Not Likely to be Reviewed in 2012	15.2%	4.3%		11.1%		12.5%		8.3%
Will Not be Reviewed in 2012	17.9%	30.4%	30.8%	33.3%	42.9%	12.5%	45.5%	16.7%

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