

## Compensation Consulting Services for Banks

### The Current Compensation Environment

Banks face increasing challenges as they seek to attract, motivate, and retain the talent that is critical to business success. Increased regulations and ongoing economic pressures add to the complexity of determining compensation levels, programs, and practices. In times like these, customized, insightful, and effective advice is needed more than ever. Pearl Meyer serves hundreds of bank clients each year. Our team of banking industry consultants helps boards and senior management address compensation decisions in a manner that drives business strategy, achieves results, minimizes risk, and promotes good governance practices.

### Our Clients

Pearl Meyer's banking consultants work closely with a wide range of institutions, including denovo, community, regional, national, and international banks. Our clients include public, private, and quasi-governmental entities. We service commercial and thrift institutions as well as mutual banks and credit unions.

### Our Services

#### Strategic Alignment:

- Program development based on business strategy
  - Organic growth optimization
  - Acquisitive growth optimization
  - Exit strategy optimization
- Pay-for-performance
  - Annual incentives
  - Equity
  - Performance-based SERPs
- Pay programs
  - Executive, director, employee
  - Commercial, consumer, and mortgage loan officers
  - Team lift-outs
- Severance arrangements
  - Employment contracts
  - Severance policies
  - Change-in-control planning
  - IRC Section 280G modeling and calculations

#### Sophisticated Analytics:

- Performance metric selection and goal-setting
- Pay and performance analysis
- Equity modeling
- Supplemental retirement modeling
- Peer group development
- Tax and accounting effectiveness
- Compensation surveys

#### Compliance Confidence:

- Incentive plan risk assessment
- Proxy advisory consulting
- CD&A and disclosure communication
- Compensation-related governance consulting

## Tailored Solutions

There is no one-size-fits-all compensation design. We partner with you to understand what makes your banking organization unique and through our proven methodology, create tailored solutions that align compensation programs with your business strategy and goals.



## Our Commitment to the Industry

Pearl Meyer understands the complex industry issues associated with mergers and acquisitions, conversions, regulatory compliance, and expansion into services such as wealth management and insurance.

Our firm's industry involvement includes sponsorships with Bank Director, National Association of Corporate Directors (NACD), and multiple state banking associations. Through these organizations and others, we are frequently invited to write and speak on compensation issues.

Pearl Meyer also conducts an annual National Banking Compensation Survey and administers and publishes bank-specific compensation surveys in partnership with a number of regional banking associations. Our surveys provide a wealth of data relating to board, executive, and employee compensation and benefits. We also provide surveys on topics of interest such as executive compensation trends, incentive plan practices, and employee communication.

**For more information and to find out how Pearl Meyer can help you align business and leadership strategy to your pay programs, visit [pearlmeyer.com/banking](http://pearlmeyer.com/banking) or contact the Pearl Meyer office nearest you.**

## About Pearl Meyer

Pearl Meyer is the leading advisor to boards and senior management on the alignment of executive compensation with business and leadership strategy, making pay programs a powerful catalyst for value creation and competitive advantage. Pearl Meyer's global clients stand at the forefront of their industries and range from emerging high-growth, not-for-profit, and private companies to the Fortune 500 and FTSE 350. The firm has offices in Atlanta, Boston, Charlotte, Chicago, Houston, London, Los Angeles, New York, Rochester, and San Jose.

**ATLANTA**  
(770) 261-4080  
[atlanta@pearlmeyer.com](mailto:atlanta@pearlmeyer.com)

**BOSTON**  
(508) 460-9600  
[boston@pearlmeyer.com](mailto:boston@pearlmeyer.com)

**CHARLOTTE**  
(704) 844-6626  
[charlotte@pearlmeyer.com](mailto:charlotte@pearlmeyer.com)

**CHICAGO**  
(312) 242-3050  
[chicago@pearlmeyer.com](mailto:chicago@pearlmeyer.com)

**HOUSTON**  
(713) 568-2200  
[houston@pearlmeyer.com](mailto:houston@pearlmeyer.com)

**LONDON**  
+44 (0)20 3384 6711  
[london@pearlmeyer.com](mailto:london@pearlmeyer.com)

**LOS ANGELES**  
(213) 438-6500  
[losangeles@pearlmeyer.com](mailto:losangeles@pearlmeyer.com)

**NEW YORK**  
(212) 644-2300  
[newyork@pearlmeyer.com](mailto:newyork@pearlmeyer.com)

**ROCHESTER**  
(585) 713-1349  
[rochester@pearlmeyer.com](mailto:rochester@pearlmeyer.com)

**SAN JOSE**  
(669) 800-5074  
[sanjose@pearlmeyer.com](mailto:sanjose@pearlmeyer.com)