

Medical Care Coverage - continued

Banks having age-based medical premiums:

# of Banks Responding	# of Banks	% of Banks
102	51	50.0%

Age-based premiums: Banks reported for their contributions in percentages for employee only and family coverage medical plan with the highest employee participation:

	# of Banks Responding	Average Employer Monthly Contribution	Average Employee Monthly Contribution	Dental Premium Included	
				# of Banks	% of Banks
Employee Only	55	78.3%	26.3%	7	7.0%
Family	49	46.6%	52.5%	9	9.0%

Non-age-based premiums: Banks reported for their contributions in percentages for employee only and family coverage medical plan with the highest employee participation:

	# of Banks Responding	Average Employer Monthly Contribution	Average Employee Monthly Contribution	Total Monthly Premium	Dental Premium Included?	
					# of Banks	% of Banks
Employee Only	46	\$456.98	\$123.18	\$583.03	2	3.5%
Family	47	\$971.44	\$594.93	\$1,609.74	3	5.3%

Survey Title: Commercial Lender, Senior

Job Number: 201

Description: Provides service to major customers and prospective customers seeking all types of commercial loans. Makes loans and services accounts dealing in relatively large, complex loans or those involving greater risk. Operates with broad latitude for credit decisions. Develops credit relations with commercial customers and promotes other banking services. Provides functional guidance to other officers and services as a financial counselor for various selected or designated businesses. Typically requires a bachelor's degree and over ten years of commercial lending experience.

	Avg. Assets	# of Orgs	# of Empl	Annual Salary					Bonus*		Commission*		Total Cash				
				25th	50th	Avg	Wtd. Avg	75th	%	Avg \$	%	Avg \$	25th	50th	Avg	Wtd. Avg	75th
<u>Employee Size</u>																	
24 employees or less	68	6	7	90.0	92.3	92.3	94.4	107.0	50%		0%		90.0	92.3	94.5	96.3	107.0
25 to 49 employees	158	22	33	90.7	102.6	102.1	104.9	115.9	68%	11.3	5%		96.8	109.1	114.4	115.4	126.3
50 to 74 employees	293	21	48	100.8	112.1	106.6	109.4	125.9	95%	11.8	14%		110.0	125.8	119.7	126.9	142.3
75 to 99 employees	319	7	11	84.7	104.2	120.9	108.9	147.0	43%		14%		90.6	104.2	124.7	111.9	147.0
100 employees or more	1567	11	49	97.1	108.0	116.0	109.4	119.9	64%	11.6	18%		107.0	119.6	131.7	122.8	133.1
<u>Bank Asset Size</u>																	
\$50-\$99 Million	72	8	9	75.0	90.8	87.3	89.5	107.0	50%		0%		77.8	92.3	89.9	91.8	107.0
\$100-\$199 Million	153	22	29	89.4	99.0	102.8	103.9	107.5	73%	9.2	5%		94.8	107.9	114.0	115.0	122.5
\$200-\$299 Million	250	14	24	98.8	107.5	109.3	110.1	125.1	86%	15.0	21%		103.7	122.1	122.6	121.0	138.6
\$300 Million or more	958	23	86	99.0	110.1	116.2	110.2	123.7	70%	11.1	13%		108.5	121.5	129.3	125.2	136.2
<u>Region</u>																	
Twin Cities	700	28	76	107.5	115.0	120.9	115.8	130.0	75%	10.8	7%		109.9	126.6	130.4	129.0	145.3
Northwest	1216	9	15	83.5	87.6	86.5	88.9	100.0	56%	6.2	22%		83.5	92.7	97.8	105.6	107.9
Northeast		3	3														
Central	789	17	28	95.1	102.3	99.9	103.2	107.1	82%	12.7	6%		102.5	112.4	110.3	115.1	130.9
Southwest	1725	6	9	85.4	97.0	99.1	98.7	111.2	83%	8.2	17%		88.6	117.0	122.7	116.8	122.3
Southeast	353	9	15	90.8	100.0	101.2	102.6	117.6	67%	12.4	0%		95.8	105.1	109.5	107.9	119.0
<u>Market Area</u>																	
Non-Metro <10k population	691	19	31	90.0	95.2	92.4	95.7	104.0	79%	7.4	0%		92.7	105.6	98.2	103.8	118.0
Non-Metro >10k population	352	25	41	92.2	100.0	102.3	102.2	114.4	60%	14.0	20%	38.9	94.8	114.1	118.5	117.6	128.9
Seven County Metro Area	737	26	73	107.0	114.6	120.7	115.4	130.0	77%	11.0	8%		109.7	126.3	130.6	129.1	146.3
<u>All Participants</u>																	
Overall	440	67	148	95.5	107.0	106.9	107.7	120.9	72%	10.9	10%	33.4	102.4	118.4	118.2	120.4	133.1

Results are not listed when the number of reporting organizations is less than five.

* % is the percentage reporting either a bonus or commission for the position