

*Welcome to the 4<sup>th</sup> Annual Commercial Lender Salary Survey!*

This marks the fourth consecutive year we have conducted a regional Commercial Lender Salary Survey. We presented the opportunity to participate to over 3500 commercial lenders across New England, New York, Ohio, Pennsylvania, and the Mid-Atlantic states, and 529 participated. This survey reflects the responses of individual contributors, those lenders who are not managing a team of other lenders.

Highlights:

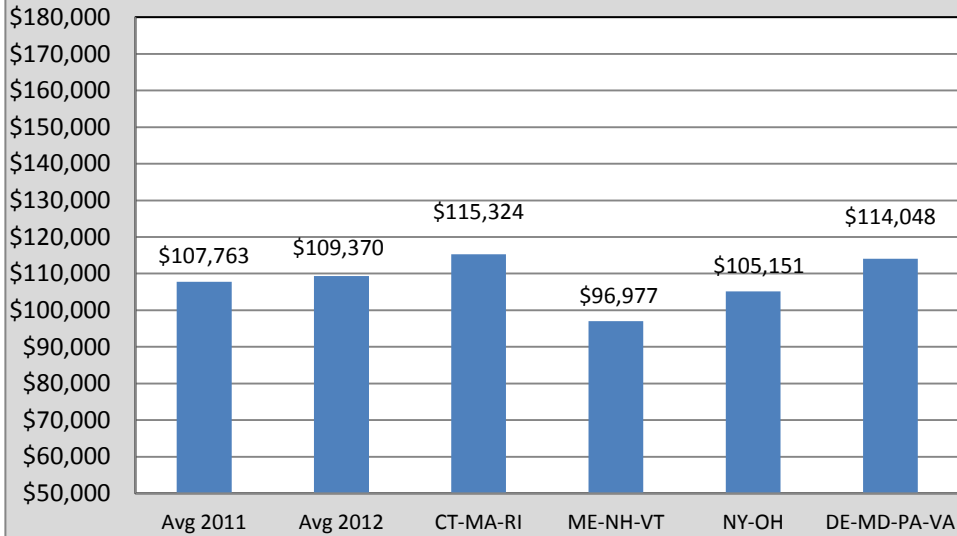
- For the first time, the majority of respondents this year reported having over 25 years of experience.
- 13% of participants reported that they would be planning on retirement at some point in the next five years.
- Average Base Salary and Average Cash Bonus both increased modestly from 2011 to 2012.
- As before, the highest cash bonuses are directly correlated to the highest volume of loan production.
- While average salary increases steadily with years of experience, average bonus seems to peak at between 10-15 years of experience.

Please feel free to contact me to interpret, analyze or discuss these compensation trends in your market, and how you can utilize this information to develop a competitive advantage for your organization.

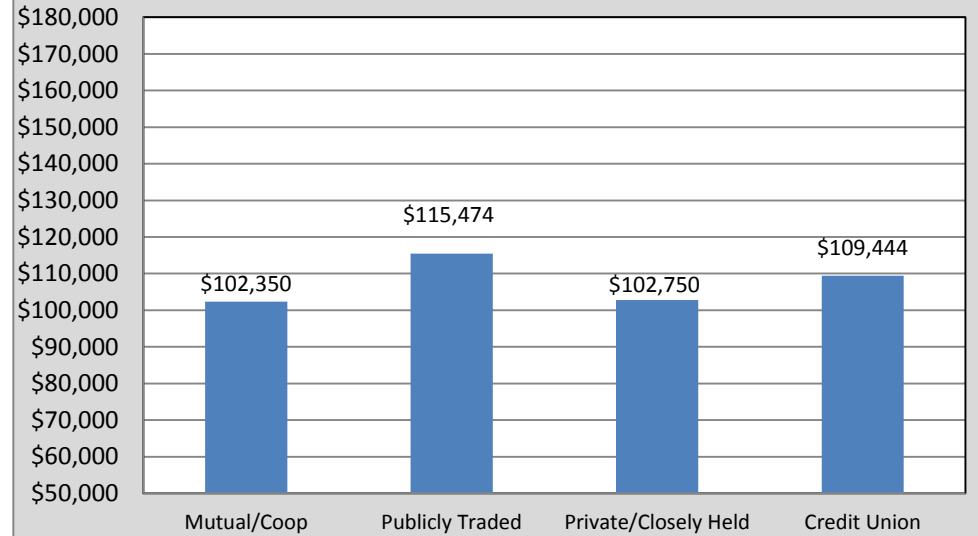
As always, let me offer our sincere thanks for your participation in the survey.

Sincerely,  
Carll Wilkinson

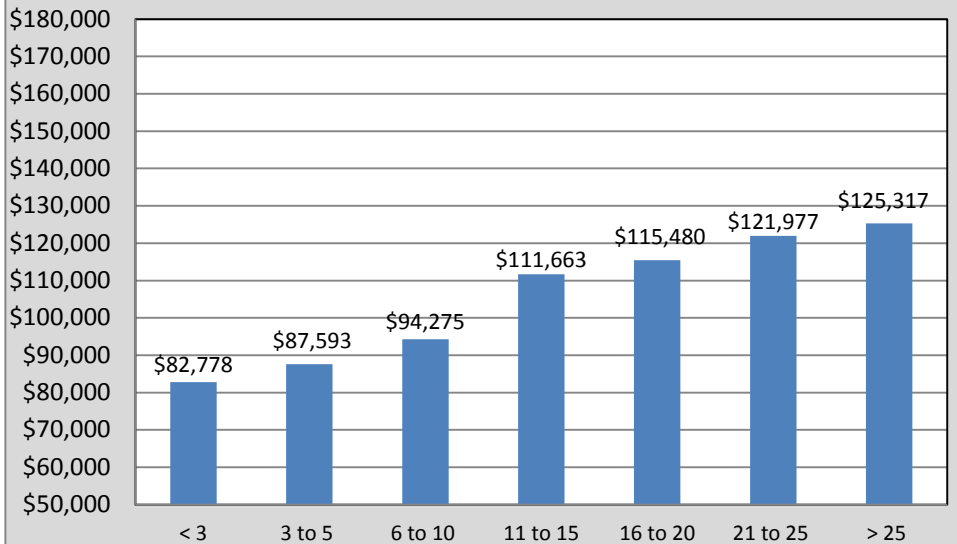
### Average Base Salary



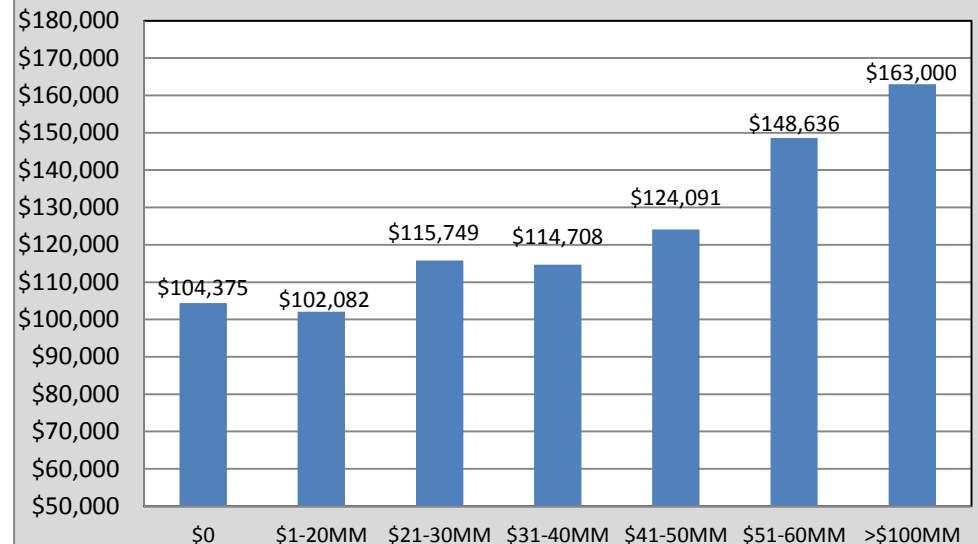
### Average Base Salary By Bank Ownership



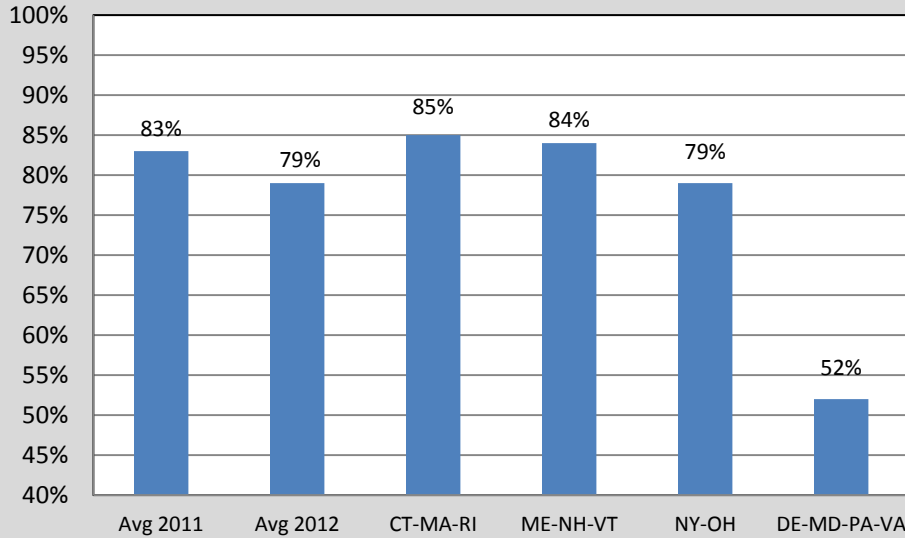
### Average Base Salary By Years of Experience



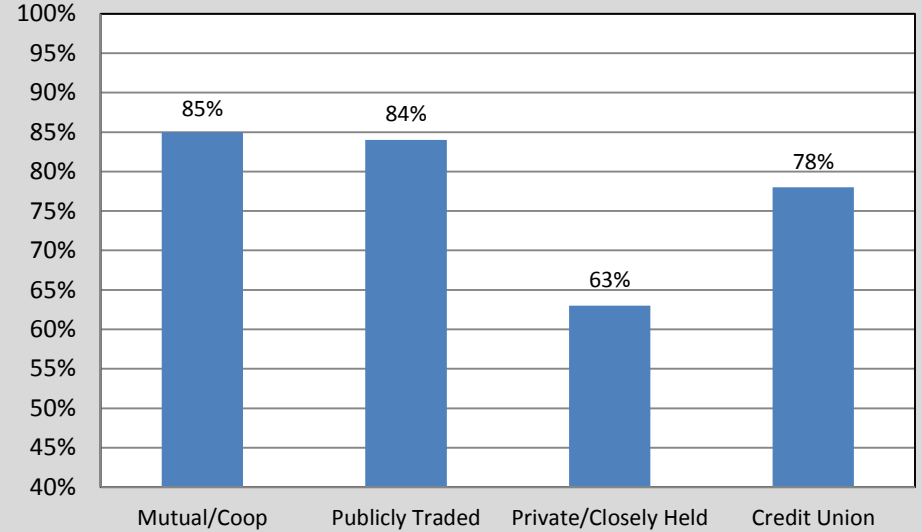
### Average Base Salary By Loan Production



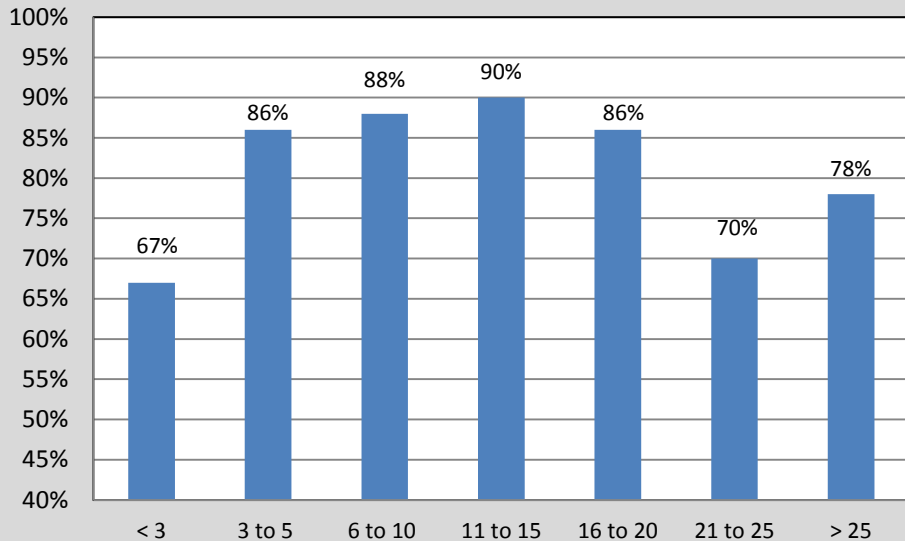
**Percentage of Lenders Who Received a Cash Bonus**



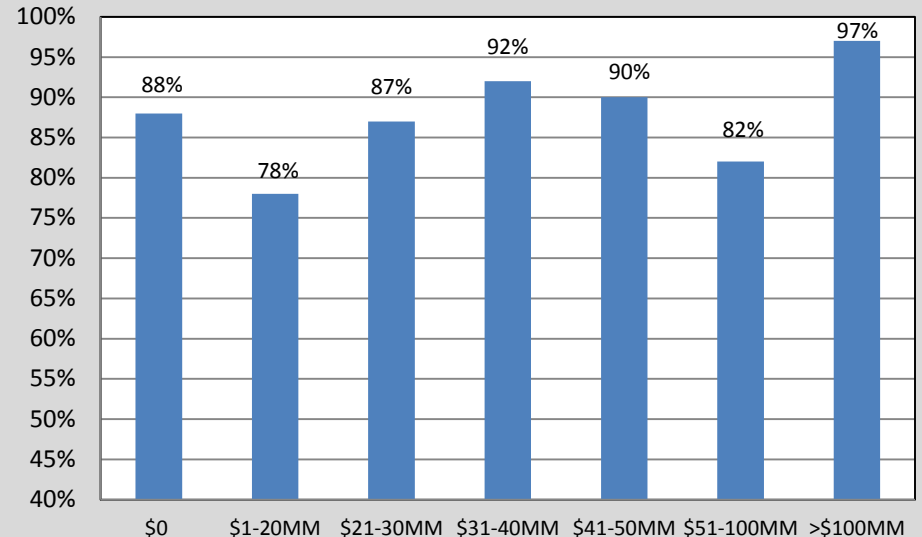
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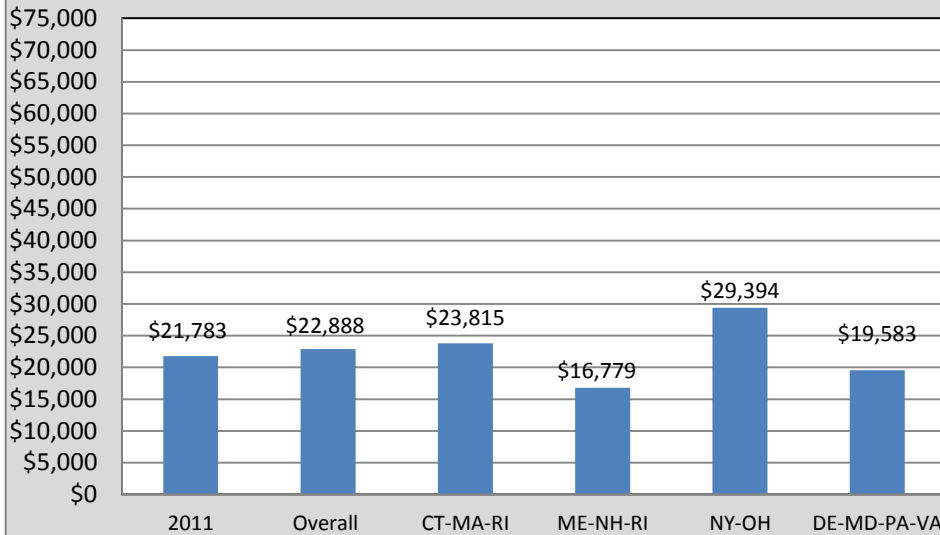
**Percentage of Lenders Who Received a Cash Bonus By Years of Experience**



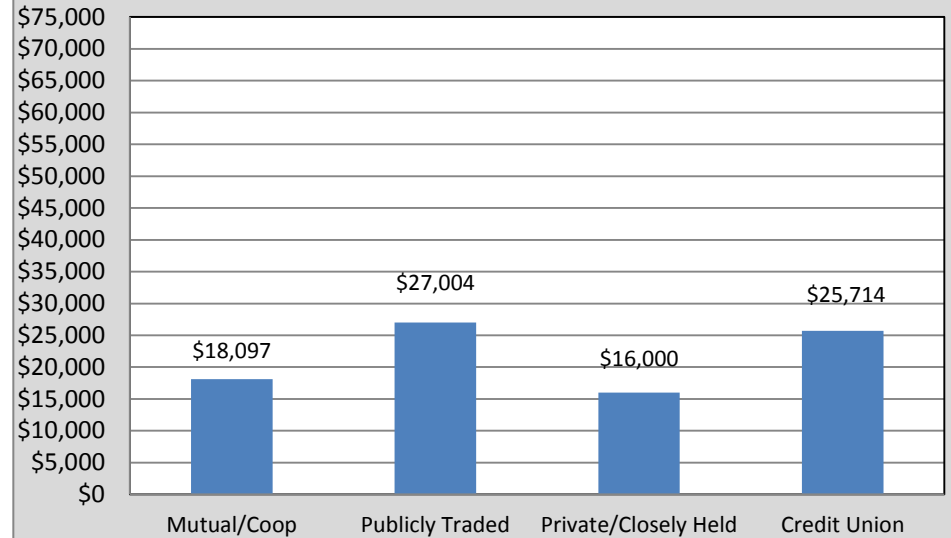
**Percentage of Lenders Who Received a Cash Bonus By Loan Production**



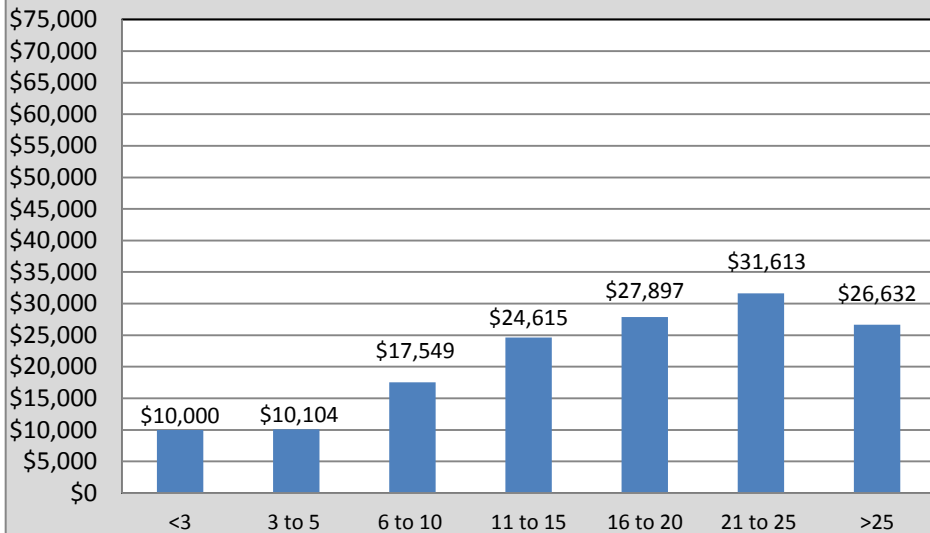
### Average Cash Bonus By Geography



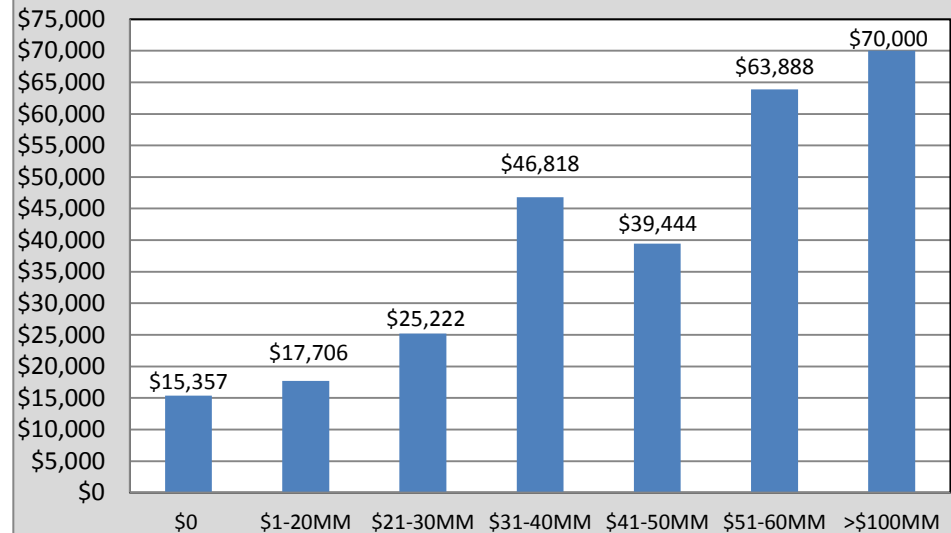
### Average Cash Bonus By Bank Ownership



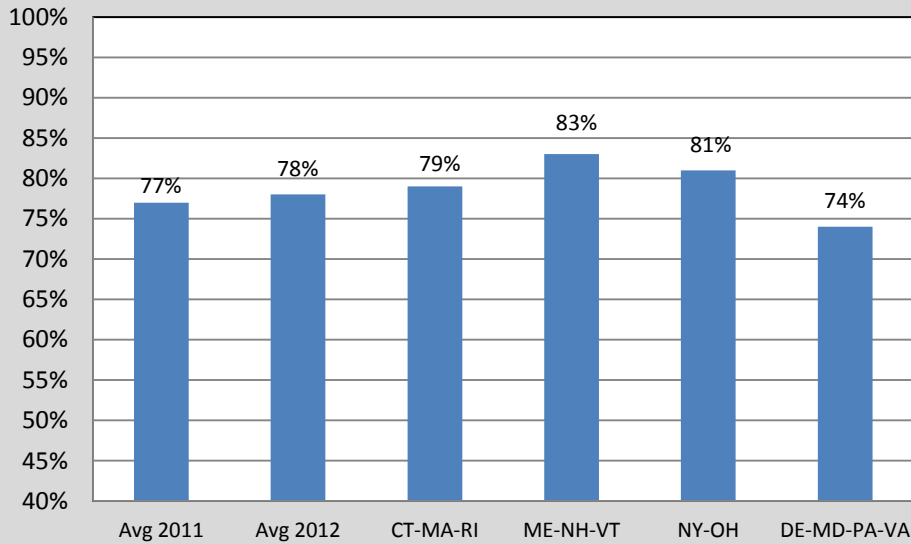
### Average Cash Bonus By Years of Experience



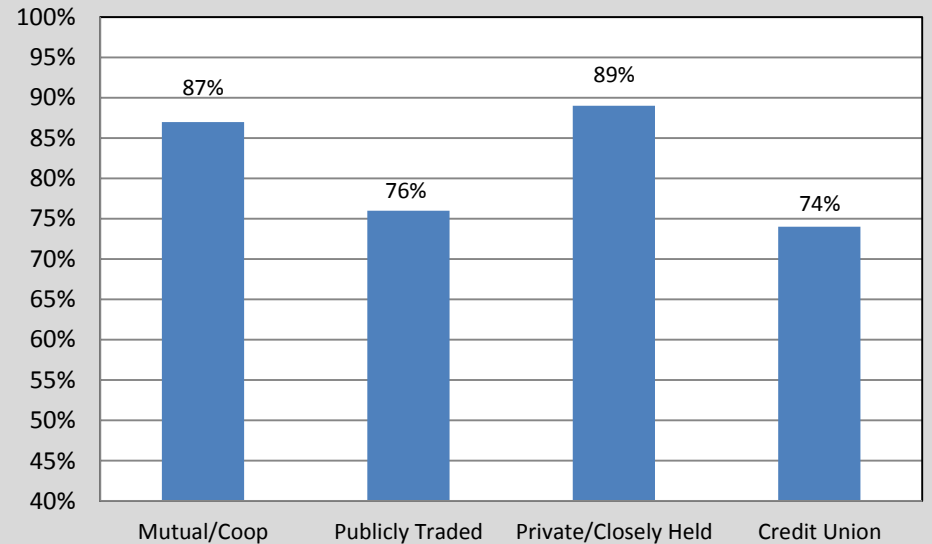
### Average Cash Bonus By Loan Production



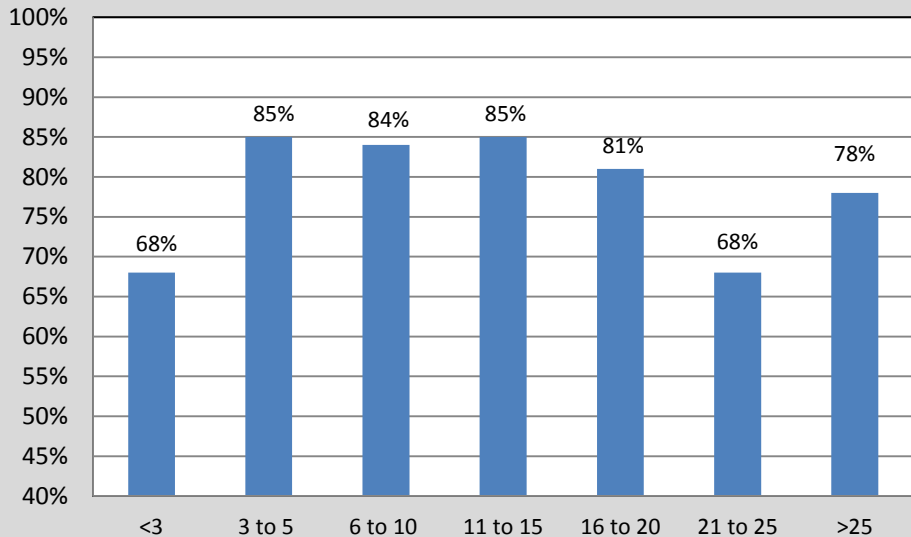
**Percentage of Lenders Who Received a Raise**



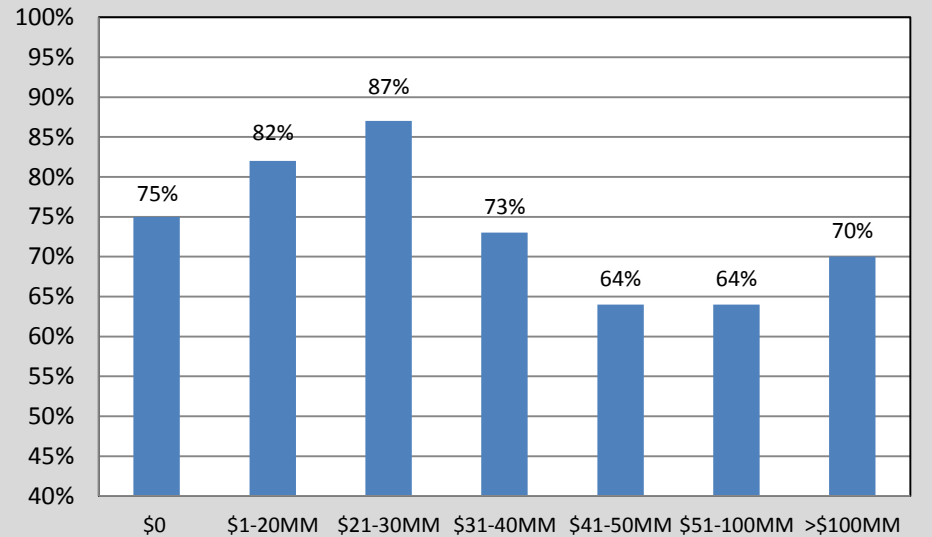
**Percentage of Lenders Who Received A Raise by Bank Ownership**



**Percentage of Lenders Who Received a Raise By Years of Experience**



**Percentage of Lenders Who Received a Raise By Loan Production**



**What Is Most Important to Lenders  
About the Workplace**

