	CEO	Other Execut ives	Commercial Departments		Retail Departments		Other Departments	
			Officer	Nonoff icer	Officer	Nonoff icer	Officer	Nonoff icer
Annual discretionary cash bonus	41.5%	42.9%	35.0%	31.3%	34.4%	31.0%	37.8%	34.4%
Incentives tied to individual performance	18.0%	20.1%	29.9%	15.6%	22.1%	19.0%	16.3%	16.0%
Incentives tied to team performance	16.0%	15.6%	13.6%	7.8%	16.0%	10.5%	9.5%	8.5%
Comprehensive (bankwide) incentives tied to corporate, division, department, and individual performance	32.3%	31.3%	21.4%	18.0%	20.7%	16.7%	22.8%	19.7%
Product sales commissions	11.2%	4.1%	14.3%	10.9%	12.9%	12.6%	10.2%	9.9%
"On the spot" awards at management discretion	11.6%	4.8%	6.8%	7.5%	7.5%	9.2%	7.1%	10.5%
Holiday cash bonus	28.6%	21.8%	22.1%	25.2%	21.8%	25.2%	23.5%	27.2%
Profit sharing plan	38.4%	28.9%	26.9%	24.1%	25.9%	23.5%	27.9%	26.55