



Pearl Meyer

**2025
Texas Banking
Compensation Survey**

The Texas Banking Compensation Survey can help you attract and retain top talent.



Pearl Meyer's Texas Banking Compensation Survey

The Texas Banking Compensation Survey, conducted in partnership with the Texas Bankers Association, provides the most detailed data on banking compensation and pay practices available today.

Attract, motivate and retain the best talent with access to the metrics and insight you need to create a well-designed compensation program.



Comprehensive

- + 300+ Positions
- + 17,700 Employees
- + Exclusive Insight into Peer Policies & Practices



Credible

- + 99 Institutions
- + \$101M – \$144B in assets
- + Rigorous quality assurance process



Customized

- + Dedicated account manager
- + Online tools for easy data submission and analysis



Cost-effective

- + Free Participation
- + Participants save over 50% off the survey report purchase price

The Texas Banking Compensation Survey provides you with a best-in-class compensation information solution, offering you a rare combination of accuracy and affordability. All elements of the employee pay package are collected and reported giving you the information needed to analyze your competitive position and compensation mix from a total compensation perspective.

Survey results validate your compensation strategy and enable you to:

- + View differences in regional Texas compensation for each position.
- + Analyze compensation trends by asset size.
- + Understand what incentives are becoming more widespread.
- + Isolate key pieces of data based on your unique needs.



Comprehensive

You will be assigned a dedicated account manager to walk you through the survey submission process, making it easy to integrate and match your information to our database.

Our account managers have several years of survey experience, ensuring you receive the highest quality of guidance and confidentiality.

Exclusive Insight

The only inclusive source of insight into what your peers are doing:

- + Short- and long-term incentive plan design
- + Starting hourly rates for Personal Bankers, Universal Bankers, & Tellers
- + Floating Teller pay practices
- + Bank & Teller Turnover rates
- + Salary Structure adjustment budgets
- + Merit increase budgets
- + Mortgage Originator average loan production & compensation
- + Commercial Loan Officer average loan production & portfolio size

The screenshot displays the Pearl Meyer Banking Compensation Survey interface. It includes sections for:

- Base Salary Programs:** Questions 11-15 regarding salary increases for Officers and Non-Officers, including fields for 2016 Actual, 2017 Budgeted, 2017 Actual, and 2018 Projected percentages.
- Long Term Incentive Plan:** A detailed table with columns for 'Program Characteristics' and 'Performance Metrics'.

Program Characteristics	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
Performance Metrics	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
100% Bonus	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
90% Bonus	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
80% Bonus	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
70% Bonus	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
60% Bonus	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
50% Bonus	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
40% Bonus	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
30% Bonus	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
20% Bonus	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
10% Bonus	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
0% Bonus	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

Access to Detailed Data

99

Participating Institutions

300+

Positions

17.7K+

Employees

Key Data Reported:

- + Base Salary
- + Short-Term Incentives
- + Long-Term Incentives
- + Total Cash/Target/Direct Compensation
- + Mortgage Originator Compensation
- + Commercial Loan Officer Compensation



Job Positions

Executive Management

Executive Chairman (Non-CEO)
 Chief Executive Officer
 Chief Operating Officer
 Chief Credit Officer
 Chief Financial Officer
 Chief Lending Officer
 Chief Revenue Officer
 Chief Banking Officer
 Top Regional Banking Executive
 Chief Marketing Officer
 Chief Administrative Officer
 General Counsel
 Chief Risk Officer
 Chief Human Resources Officer
 Top Audit Officer
 Chief Customer Experience Officer
 Chief Information Systems Officer
 Chief Accounting Officer
 Chief Compliance Officer
 Top Analytics Officer

Staff / Administration

Administrative Officer
 Assistant to President
 Corporate Secretary
 Executive Secretary
 Sr. Administrative Assistant
 Administrative Assistant
 General Clerk
 Receptionist
 Head of DE&I
 Human Resources Manager
 HR Business Partner
 Human Resources Generalist
 Human Resources Assistant
 HRIS Manager
 HRIS Administrator
 Recruiting Manager
 Recruiter
 Employee Relations Manager
 Employee Relations Specialist
 Compensation Director/Manager
 Sr. Compensation Analyst
 Compensation Analyst
 Benefits Manager
 Benefits Specialist
 Payroll Manager
 Payroll Specialist/Clerk
 Training Officer

Training Specialist
 Marketing Manager
 Product Manager
 Digital Channels Product Manager
 Market Researcher
 Data Analyst/Specialist
 Marketing Specialist/Coordinator
 Social Media Specialist
 Purchasing Manager
 Purchasing Assistant/Clerk
 Head of Facilities
 Facilities Manager
 Facilities Supervisor
 Facilities Assistant/Custodian
 Sr. Risk Manager
 Risk Manager
 Sr. Risk Analyst
 Risk Analyst
 Sr. Compliance Officer
 Compliance Officer
 Compliance Specialist
 CRA Officer
 Management Trainee
 Quality Control Specialist
 Sr. Bank Secrecy Act (BSA) Officer
 Bank Secrecy Act (BSA) Officer
 Sr. Bank Secrecy Act (BSA) Analyst
 Bank Secrecy Act (BSA) Analyst
 Program/Project Management

Investment / Wealth Management

Top Wealth Management Executive
 Personal Investment Sales Officer (non-commissioned)
 Personal Investment Sales Officer (commissioned)
 Private Banking Officer
 Financial Planner
 Sr. Portfolio Manager
 Portfolio Manager
 Jr. Portfolio Manager

Finance

Top Bank Investment Executive
 Bank Investment Portfolio Manager
 Treasurer
 Treasury Operations Manager
 Tax Manager
 Sr. Finance Manager
 Finance Manager

Sr. Financial Analyst
 Financial Analyst
 Controller
 Assistant Controller
 Accounting Manager
 Accounting Supervisor
 Sr. Staff Accountant
 Staff Accountant
 Acctg/Bookkeeping Clerk II
 Acctg/Bookkeeping Clerk I
 Bookkeeping Generalist

Audit

Sr. Audit Manager
 Audit Manager
 Sr. Staff Auditor
 Staff Auditor
 Audit Assistant

Business Banking

Top Business Banking Officer
 Business Banking Business Development Officer
 Sr. Business Banking Officer
 Business Banking Officer
 Community Relations Officer
 SBA Loan Manager
 SBA Loan Officer
 SBA Loan Processor II/Closer
 SBA Loan Processor I/Closer
 SBA Credit Analyst
 SBA Underwriter
 SBA Processing Team Leader

Trust

Top Trust Executive
 Sr. Trust Officer
 Trust Officer
 Trust Operations Manager
 Trust New Business Officer
 Trust Administrator
 Trust Department Assistant

Operations

Head of Operations
 Head of Cash Management / Treasury Management
 Head of Digital/Electronic Banking
 Operations/Services Manager - Centralized
 Group Operations Manager



Job Positions (contd.)

Operations (contd.)

Operations Officer
 Operations Supervisor
 Utility Representative
 Sr. Operations Coordinator
 Operations Coordinator
 Security Officer
 Fraud Specialist
 Cash Management /
 Treasury Management Officer/Manager
 Cash Management /
 Treasury Management Officer
 Cash Management /
 Treasury Management Representative
 Retirement Plans Manager
 IRA Specialist
 Retirement Plans Coordinator/Clerk
 Digital/Electronic Banking Officer
 Digital/Electronic Banking Specialist
 ATM Supervisor
 ATM Coordinator/Clerk
 Document Imaging Coordinator
 Image Processor
 Proof Operator
 Wire Transfer Clerk
 Mail Clerk/Courier
 Courier

Retail

Top Retail Banking Officer/Manager
 Group Branch Administrator
 Regional Branch Manager

Branch Manager / Retail

Branch Manager III a
 Branch Manager III b
 Branch Manager II a
 Branch Manager II b
 Branch Manager I a
 Branch Manager I b
 Branch / Sales Center Manager - New Market
 Assistant Branch Manager III
 Assistant Branch Manager II
 Assistant Branch Manager I
 High School Branch Manager
 Universal Banker I
 Universal Banker II
 Universal Banker III
 Universal Banker IV
 Sr. Personal Banker

Personal Banker
 Head Teller
 Sr. Teller
 Teller – Standard
 Vault Teller
 Sr. Teller/Customer Service Representative
 Teller/Customer Service Representative
 Interactive Banking Machine (ITM) Specialist
 Retail Sales Manager
 Retail Manager/Customer Service Manager III
 Retail Manager/Customer Service Manager II
 Retail Manager/Customer Service Manager I
 Deposit Relationship Manager
 Deposit Relationship Officer
 Branch Operations Officer/Supervisor III
 Branch Operations Officer/Supervisor II
 Branch Operations Officer/Supervisor I
 Assistant Branch Operations Officer/
 Supervisor
 Call Center Manager
 Call Center Supervisor
 Call Center Specialist
 Call Center CSR
 Safe Deposit Attendant

Lending

Top Residential Mortgage Lending Executive
 Residential Mortgage Loan Officer II
 (non-commissioned)
 Residential Mortgage Loan Officer I
 (non-commissioned)
 Mortgage Loan Officer (commissioned)
 Mortgage Loan Originator (in-house/
 non-commissioned)
 Mortgage Operations Manager
 Mortgage Underwriter/Processor
 Mortgage Loan Processor
 Mortgage Closing Coordinator
 Sr. Underwriter (residential lending)
 Underwriter (residential lending)
 Top Consumer Lending Executive
 Sr. Consumer Loan Officer
 Consumer Loan Officer
 Consumer Loan Administrator/Processor
 Sr. Loan Processor
 Loan Processor
 Sr. Mortgage/Consumer Credit Analyst
 Mortgage/Consumer Credit Analyst
 Jr. Mortgage/Consumer Credit Analyst
 Indirect Lending Officer

Sr. Underwriter
 (commercial/industrial lending)
 Sr. Underwriter
 (commercial real estate lending)
 Sr. Commercial Underwriter Default
 Underwriter (commercial/industrial lending)
 Underwriter (commercial real estate lending)
 Underwriter Default
 Commercial Underwriting Manager
 Regional Commercial Lending Executive
 Commercial Team Leader
 Sr. Commercial Loan Officer/Relationship
 Manager (commercial/industrial)
 Sr. Commercial Loan Officer/Relationship
 Manager (commercial real estate)
 Sr. Commercial Loan Officer/Relationship
 Manager Default
 Commercial Loan Officer/Relationship
 Manager (commercial/industrial)
 Commercial Loan Officer/Relationship
 Manager (commercial real estate)
 Commercial Loan Officer/Relationship
 Manager Default
 Jr. Commercial Loan Officer/Relationship
 Manager (commercial/industrial)
 Jr. Commercial Loan Officer/Relationship
 Manager (commercial real estate)
 Jr. Commercial Loan Officer/Relationship
 Manager Default
 Sr. Commercial Credit Analyst
 Commercial Credit Analyst
 Sr. Commercial Loan Portfolio Manager
 Commercial Loan Portfolio Manager
 Jr. Commercial Loan Portfolio Manager
 Commercial/Construction Loan Officer
 Sr. Commercial Loan Processor
 Commercial Loan Processor
 Top Asset-based Lending
 Commercial Loan Administrator
 Commercial Loan Servicer
 Sr. Note/Loan Service Department Manager
 Note/Loan Service Department Manager
 Note/Loan Documentation Officer/
 Supervisor
 Note/Documentation Specialist
 Note/Loan Servicing Clerk
 Loan Servicing Officer
 Loan Servicing Supervisor
 Loan Servicing Clerk
 Lending Sales Manager (Business
 Development/non-commissioned)
 Business Development Officer
 Loan Review Officer
 Loan Review Administrator



Job Positions (contd.)

Lending (cont'd)

Sr. Credit Officer
 Credit Officer
 Credit Operations Manager
 Collections Officer/Manager
 Collector II
 Collector I
 Special Assets Manager
 Special Assets Officer
 Appraisal Manager
 Staff Appraiser
 Lending Generalist
 Secondary Market Officer
 Secondary Market Specialist/Coordinator
 Investor Reporting Specialist
 Trade Finance Manager
 Trade Finance Assistant
 Collateral Valuation Specialist

Technology

MIS Manager
 Systems Officer
 Sr. IT Manager
 IT Manager
 Information Security Administrator
 Applications Programmer/Analyst
 Database Analysis
 Technical Program/Project Management
 Core System Manager
 Sr. Technology Generalist
 Technology Generalist
 Network Manager
 Network Specialist
 Information Technology Security Officer
 Systems Analyst
 Business Systems Analyst
 Information Technology Compliance Analyst

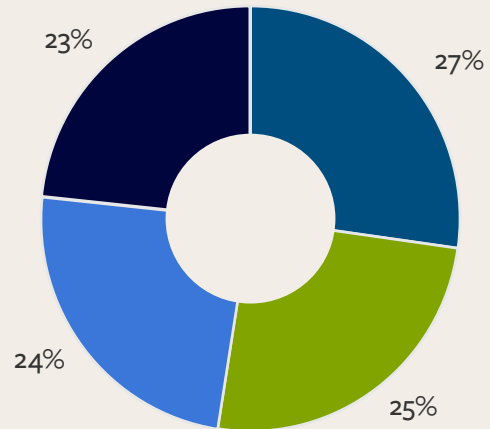
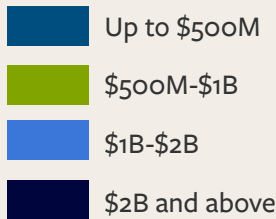
Online/Mobile Banking Manager
 Digital Marketing Manager
 Help Desk Specialist
 Computer Operator

Credible

Who Participates?

Join 99 institutions who rely on our in-depth data to make critical compensation decisions. Our participants represent financial institutions across Texas.

Participant Demographics by Asset Size



\$27 million to over \$18.4 billion. The report isolates key metrics by size levels for easy analysis.

2024 List of Participants (alphabetical order)

- | | | |
|--|--|------------------------------------|
| Alliance Bank Central Texas | Farm Bureau Bank | First National Bank of Winnsboro |
| American Bank (TX) | Fayette Savings Bank, SSB | First State Bank (Athens, TX) |
| American Bank of Commerce | First Bank (TX) | First State Bank (Gainesville, TX) |
| American National Bank & Trust | First Command Bank | First State Bank (Graham, TX) |
| Broadstreet Bank | First Commercial Bank, N.A. | First State Bank (Louise, TX) |
| CapTex Bank | First Community Bank (TX) | First Texas Bank |
| Central Bank (TX) | First Federal Community Bank, SSB | First-Lockhart National Bank |
| Central National Bank | First Financial Bank (TX) | FirstBank Southwest |
| Ciera Bank | First IC Bank | Gilmer National Bank |
| Citizens Bank (TX) | First Liberty Bank | Golden Bank, National Association |
| Citizens State Bank (Somerville, TX) | First National Bank (TX) | Guaranty Bank & Trust NA |
| City National Bank (Sulphur Springs, TX) | First National Bank in Port Lavaca | Gulf Capital Bank |
| Classic Bank NA | First National Bank of Central Texas | Harmony Bank |
| Commercial Bank of Texas NA | First National Bank of East Texas | Hilltop Holdings Inc. |
| Community Bank & Trust (Waco, TX) | First National Bank of Hereford | Independent Bank Group |
| Community National Bank (TX) | First National Bank of Huntsville | Industry Bancshares, Inc. |
| Cypress Bank, SSB | First National Bank of Livingston, Texas | Inwood National Bank |
| Extraco Banks, N.A. | First National Bank of Omaha | Jacksboro National Bank |

2024 List of Participants (cont'd)

Kleberg Bank	Round Top State Bank	The First National Bank of Bastrop
Legend Bank (TX)	Sage Capital Bank	The First National Bank of McGregor
Liberty Capital Bank	Security State Bank & Trust	The Karnes County National Bank of Karnes City
Lone Star Capital Bank, N.A.	Shelby Savings Bank	The National Bank of Andrews
Lone Star National Bank	Simmons Bank	Third Coast Bank
MCBANK	SouthStar Bank, S.S.B.	TransPecos Banks, SSB
Metro City Bank	Southwestern National Bank	Trusttexas Bank, SSB
NBT Financial	State National Bank of Big Spring	TXN Bank
Ozona Bank	Stockmens National Bank in Cotulla	USAA
Peoples Bank (TX)	Texas First Bank	Vantage Bank Texas
Plains State Bank	Texas Republic Bank	Veritex Community Bank
Pointbank	Texas Security Bank	Wallis Bank
Primis Bank	Texas Traditions Bank	West Texas National Bank
R Bank	TexasBank	Woodforest National Bank
Rio Bank	The City National Bank of Taylor	

If you are a community bank we strongly encourage your participation to increase the depth of the survey data while gaining insight from institutions of similar headcount, asset size, or Texas region.



Customized

Looking for a snapshot into the pay practices of your peers? Look no further than our comprehensive and objective compensation report.

Flexible Report Formats

Survey results are easily downloaded from the Pearl Meyer survey client website and available in PDF and Excel. Data in excel gives you the ability to isolate key data points and identify salary trends.

Variables	Excel	PDF & Excel	Variables	Excel	PDF & Excel
Number of Institutions		✓	Average Award Excl \$0 Awards		✓ (% ^{ble} in Excel)
Total Number of Incumbents		✓	Average STI Excl \$0 Awards as % of Base		✓ (% ^{ble} in Excel)
Average Asset Size		✓	Target Bonus Award, % Base		✓ (% ^{ble} in Excel)
Median Asset Size		✓	Number of Incumbents Reporting Target		✓
Closeness of Match		✓	Average Total Target Cash Compensation	✓	
Base Salary:			Total Cash Compensation:		✓ (90 th is in Excel only)
Average Salary Range Min/Mid/Max		✓	Average Total Cash Compensation (25 th , 50 th , 75 th , and 90 th Percentiles)		
Hourly Average Salary Range Min/Mid/Max	✓		Long-Term Incentives:		
Number of Incumbents Non Bonus Eligible	✓		Percent Eligible for LTI		✓
Average Base Salary Non Bonus Eligible	✓		Percent Receiving LTI		✓
Hourly Average Base Salary Non Bonus Eligible	✓		LTI Award Value All Forms Incl 0	✓	
Number of Incumbents Bonus Eligible	✓		LTI Award Value All Forms Excl 0	✓ (% ^{ble} in Excel)	
Average Base Salary Bonus Eligible	✓		LTI Value as % of Base Excl 0	✓	
Hourly Average Base Salary Bonus Eligible	✓		Option Value Excl 0	✓	
Number of Incumbents Public Institutions		✓	RS Value Excl 0	✓	
Average Base Salary Public Institutions		✓	All Other Value Excl 0	✓	
Hourly Average Base Salary Public Institutions	✓		Total Compensation:		
Number of Incumbents Private Institutions		✓	Total Target Compensation	✓ (% ^{ble} in Excel)	
Average Base Salary Private Institutions		✓	Total Direct Compensation	✓ (% ^{ble} in Excel)	
Hourly Average Base Salary Private Institutions	✓		Rewards:		
Average Base Salary All Incumbents (25 th , 50 th , 75 th , and 90 th Percentiles)		✓ (90 th is in Excel only)	Stock Options (ISO and NQSO)	✓	
Hourly Average Base Salary All Incumbents (25 th , 50 th , 75 th , and 90 th Percentiles)	✓		Stock Appreciation Rights (SARS)	✓	
Short-Term Incentives:			Restricted Stock Plan	✓	
Percent Eligible for STI		✓	Phantom Synthetic Stock Plan	✓	
Percent Receiving STI		✓	Cash	✓	
			Other Long Term Incentives	✓	

All of this provides you with the most accurate, affordable, reliable data that you can use to attract and retain your most important, and often most expensive, asset.

Survey Dates

Data Effective Date: 4/1/2025

Submission Due Date: 5/23/2025

Survey Results Published: Week of 8/11/2025

Contact Us

To learn more about our Texas Banking Compensation Survey or to participate, please contact the survey group at survey@pearlmeyer.com.

You will be assigned a dedicated account manager who will be available to walk you through the survey submission process, making it easy to integrate and match your information with our database. Our account managers have several years of survey experience, ensuring you the highest level of data quality and integrity.

Your account manager will email you a link to the submission materials, your log-in credentials, and instructions on how to complete and return your survey data.

By email:

survey@pearlmeyer.com or
rhonda.snyder@pearlmeyer.com

By phone:

ask for the survey group from our general number 508-460-9600 or call Rhonda Snyder, Senior Survey Account Manager at 984-258-2409



Rebecca Toman
Vice President,
Survey Business Unit



Nana Adu
Associate Account
Manager



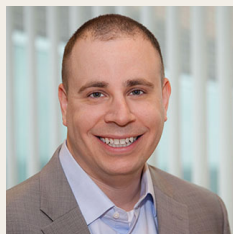
Dan Besser
Senior Survey
Account Manager



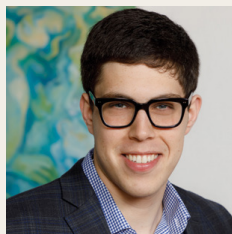
Matt Donahue
Survey Account Manager



Jordan Gagnon
Survey Project Manager



Andrew Guigno
Survey Operations
Manager



Benji Sheiffer
Survey Account Manager



Rhonda Snyder
Senior Survey
Account Manager



Veronika Valcheva
Survey Account Manager

Why Pearl Meyer Surveys?

Our Commitment to Quality

We are committed to providing you the highest standard of quality reporting. Our rigorous quality assurance process includes:

- + Review of quality assurance reports to help clarify input and identify discrepancies.
- + Thorough cross check of data; comparison to previous years' data; and identification of data outliers.

Secure Data Submission and Confidentiality

The survey is administered using an excel template for the collection of incumbent job data and a secure online questionnaire for policies and practices data. Cyber security is a top priority for all banks, and you can have peace of mind knowing that our secure system ensures that your data will be uploaded into a safe environment and remain confidential. Concerned about the confidentiality of your data and how it's shared in the survey results report?

- + All data is reported in summary form only.
- + No data is reported for any job at any level where there are less than four institutions matching.
- + No institutions' data will represent more than a 25% weighting for any job.

You May Also Be Interested In

Pearl Meyer has a suite of banking surveys in addition to our Texas Banking Survey.

State Reports

- + Alabama
- + California
- + Connecticut
- + Florida
- + Georgia
- + Massachusetts
- + New York
- + Ohio
- + Texas
- + Virginia

Regional reports

- + Northeast (MA, RI, CT, ME, VT, NH, and NY)
- + Northern New England (NH, ME, VT)
- + Banks of the Carolinas
- + South Atlantic (AL, VA, NC, SC, GA, and FL)

National Report (U.S. based)

Banking Board of Director Survey

Banking Benefits and Human Resources Policies Survey



About Pearl Meyer

Pearl Meyer is the leading advisor to boards and senior management helping organizations build, develop, and reward great leadership teams that drive long-term success. Our strategy-driven compensation and leadership consulting services act as powerful catalysts for value creation and competitive advantage by addressing the critical links between people and outcomes. Our clients stand at the forefront of their industries and range from emerging high-growth, not-for-profit, and private organizations to the Fortune 500.

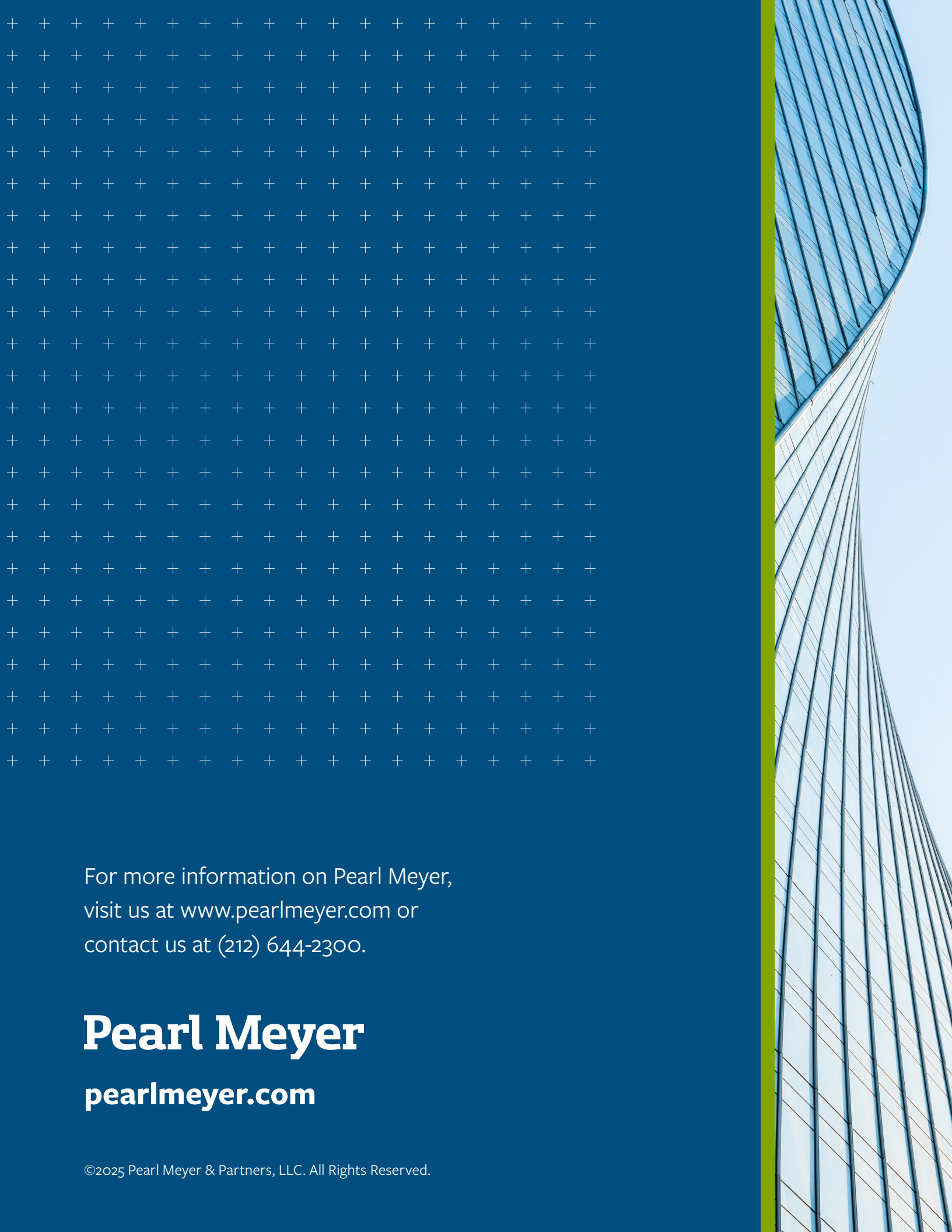
About Pearl Meyer's Banking Compensation Consulting

Pearl Meyer's National Banking Team has in-depth and diverse experience, based on long-term client relationships. We understand the business, regulatory and talent challenges of the industry and the ways in which compensation can play a role. Our work starts by studying your institution's business strategy, leadership approach, and ownership structure. We take the time to listen to your compensation objectives and desired outcomes. Risk mitigation, regulatory compliance and governance are built into the design process. We use this process with the intent of developing compensation plans that achieve results and create a competitive advantage for your business

Pearl Meyer's Banking Survey Suite

Pearl Meyer has been managing surveys specific to the banking industry for 25 years. Using the most advanced programming and algorithms to ensure confidentiality and accuracy, the banking survey suite includes the Banking Compensation Survey, the Banking Benefits and Human Resources Policies Survey, and the Banking Board of Directors' Survey.

- + **Banking Compensation Survey** data can be obtained in the following ways to offer you the most relevant targeted and industry-wide data:
 - + **Single state reports** for Alabama, California, Connecticut, Florida, Georgia, Massachusetts, New York, Ohio, Texas and Virginia.
 - + **Regional report for the Northeast** (that includes, MA, RI, CT, ME, VT, NH, and NY), and a regional report for the Northern New England (that includes NH, ME, VT), the Banks of the Carolinas, and the South Atlantic Region (that includes AL, VA, NC, SC, GA, and FL).
 - + **National banking report** that offers compensation information from banks throughout the country.
- + **Banking Board of Director Survey** provides the most relevant information available on board of directors' compensation and governance practices.
- + **Banking Benefits and Human Resources Policies Survey** is the definitive source for the most current information on benefits programs and human resources policies including PTO programs, health and dental insurance, flexible spending accounts, and short- and long-term disability plans.



For more information on Pearl Meyer,
visit us at www.pearlmeyer.com or
contact us at (212) 644-2300.

Pearl Meyer

pearlmeyer.com