Pearl Meyer 2025 Texas Banking Compensation Survey

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

Pearl Meyer



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.



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.

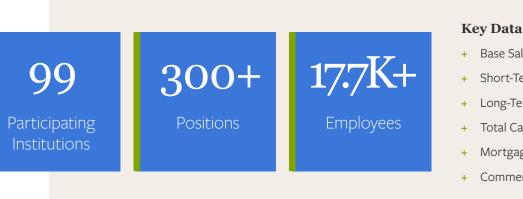
Exclusive Insight

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

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as of April 1, 2024:													
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	C Common Date												
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Access to Detailed Data



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 Officer SBA Loan Processor I/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

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

For questions or to enroll, call 508-460-9600 and ask for a survey team member.



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

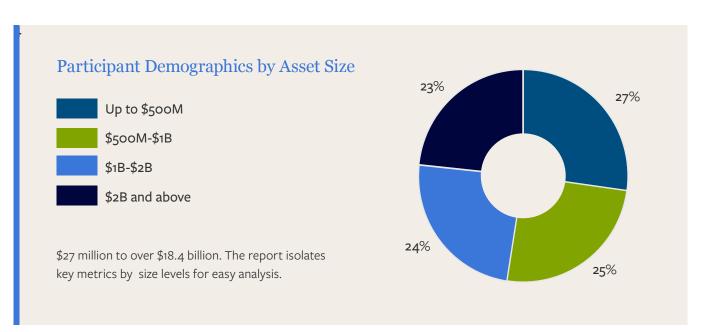
Technology

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.



2024 List of Participants (alphabetical order)

Alliance Bank Central Texas American Bank (TX) American Bank of Commerce American National Bank & Trust Broadstreet Bank CapTex Bank Central Bank (TX) Central National Bank Ciera Bank Citizens Bank (TX) Citizens State Bank (Somerville, TX) City National Bank (Sulphur Springs, TX) Classic Bank NA Commercial Bank of Texas NA Community Bank & Trust (Waco,TX) Community National Bank (TX) Cypress Bank, SSB Extraco Banks, N.A.

Farm Bureau Bank Fayette Savings Bank, SSB First Bank (TX) First Command Bank First Commercial Bank, N.A. First Community Bank (TX) First Federal Community Bank, SSB First Financial Bank (TX) First IC Bank First Liberty Bank First National Bank (TX) First National Bank in Port Lavaca First National Bank of Central Texas First National Bank of East Texas First National Bank of Hereford First National Bank of Huntsville First National Bank of Livingston, Texas First National Bank of Omaha

First National Bank of Winnsboro First State Bank (Athens, TX) First State Bank (Gainesville, TX) First State Bank (Graham, TX) First State Bank (Louise, TX) First Texas Bank First-Lockhart National Bank FirstBank Southwest Gilmer National Bank Golden Bank, National Association Guaranty Bank & Trust NA Gulf Capital Bank Harmony Bank Hilltop Holdings Inc. Independent Bank Group Industry Bancshares, Inc. Inwood National Bank Jacksboro National Bank

2024 List of Participants (cont'd)

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

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		✓ (% ^{tile} in Excel)
Total Number of Incumbents		~	Average STI Excl \$0 Awards as % of Base		 ✓ (%^{tile} in Excel)
Average Asset Size		~	Target Bonus Award, % Base		✓ (% ^{tile} in Excel)
Median Asset Size		~	Number of Incumbents Reporting Target	1	~
Closeness of Match Base Salary:		~	Average Total Target Cash Compensation Total Cash Compensation:	~	√ (90 th is in
Average Salary Range Min/Mid/Max		\checkmark	Average Total Cash Compensation		Excel only)
Hourly Average Salary Range Min/Mid/Max	~		(25 th , 50 th , 75 th , and 90 th Percentiles)		
Number of Incumbents Non Bonus Eligible	~		Long-Term Incentives:		
Average Base Salary Non Bonus Eligible	~		Percent Eligible for LTI		~
Hourly Average Base Salary Non Bonus Eligible	~		Percent Receiving LTI		~
Number of Incumbents Bonus Eligible	~		LTI Award Value All Forms Incl 0	~	
Average Base Salary Bonus Eligible	~		LTI Award Value All Forms Excl 0	✓ (% ^{tile} in Excel)	
Hourly Average Base Salary Bonus Eligible	~		LTI Value as % of Base Excl 0	~	
Number of Incumbents Public Institutions		✓	Option ∀alue Excl 0	~	
Average Base Salary Public Institutions		~	RS Value Excl 0	~	
Hourly Average Base Salary Public Institutions	~		All Other Value Excl 0	~	
Number of Incumbents Private Institutions		✓	Total Compensation:		
Average Base Salary Private Institutions		~	Total Target Compensation	✓ (% ^{tile} in Excel)	
Hourly Average Base Salary Private Institutions	~		Total Direct Compensation	✓ (% ^{tile} in Excel)	
Average Base Salary All Incumbents		✓ (90 th is in Excel only)	Rewards:		
(25th, 50th, 75th, and 90th Percentiles)			Stock Options (ISO and NQSO)	~	
Hourly Average Base Salary All Incumbents	~		Stock Appreciation Rights (SARS)	\checkmark	
(25th, 50th, 75th, and 90th Percentiles)			Restricted Stock Plan	~	
Short-Term Incentives:			Phantom Synthetic Stock Plan	~	
Percent Eligible for STI		✓	Cash	×	
Percent Receiving STI		✓	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 <u>survey@pearlmeyer.com</u>.

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



pearlmeyer.com

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.

pearlmeyer.com/banking

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

pearlmeyer.com/salary-surveys/salary-survey-portfolio/banking

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.

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

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