



2025 KBA Personnel Survey - Part 1

WELCOME INSTRUCTIONS

The KBA is pleased to provide you with the 2025 KBA Personnel Survey that is once again available in an electronic format. This survey is produced for your benefit and we continue to use your comments and suggestions to make improvements to the survey. This year we have added one new position and modified another to accommodate bankers' requests.

You will find two links in this email that correspond to Parts 1 and 2 of the survey. Both sections must be completed to qualify for a **FREE** copy of the Results report. There is also a third link for Holding Company information if applicable to your institution.

All KBA members were emailed their bank's confidential identification number a few days ago. To ensure confidentiality of your bank's information, please use your bank's ID number when completing the online survey.

The survey is designed to capture pay and benefits data on all positions at your organization. We are soliciting responses from all member banks and will break down the results by asset size so that those who participate may obtain "difficult to find" local pay data for a variety of positions.

We know this data can be hard to pull together, but that is why our survey is so needed and why the data is not presently readily available elsewhere. If you invest the time to complete the personnel survey, then what you provide, as well as the data your peers furnish, should present you with some truly unique information that not only should prove valuable for your organization's future planning, but complete enough to give you rare insight as to how competitive your pay and benefits package is in your asset size and geographic area.

The personnel survey worksheets/PDF can be found in the *Find Products & Services* section. KBA members are welcome to participate via the paper format by sending your completed worksheets to the KBA office no later than June 2.

To retain a hard copy for your records you will need to print the 2025 KBA Personnel Survey Worksheets included in the email from the KBA. You will need to manually complete the worksheet in conjunction with entering the information on the computer since the electronic version cannot be printed after completion.

We strongly encourage your participation in this year's survey. If you are not responsible for completing the survey in electronic format or paper worksheets, we would appreciate your help in directing this information to the individual in your institution responsible for supplying the information.

All information remains strictly confidential. The KBA ensures that each member bank's information remains confidential.

KBA members who do not submit completed electronic or paper worksheets may purchase the standard report at a cost of \$400 each for a PDF version or \$450 for a paper copy (plus sales tax and shipping).

We would like to thank you in advance for your participation and support of this KBA service. If you have any questions about the survey, please call Selina Parrish at (502) 736-1282 or email sparrish@kybanks.com.



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PRIMARY INSTITUTION

*** 1. Please enter the assigned bank number issued by the KBA for your institution.**

Bank #

The total asset size should be entered as MILLIONS without commas or dollar sign. (ex. \$239,750,242 should be entered as 240 or \$4,321,987,654 should be entered as 4322)

*** 2. Total Assets as of December 31, 2024**

\$



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ORGANIZATIONAL STRUCTURE

1. Please choose the option that best applies to your institution.

- | | |
|--|--|
| <input type="radio"/> a. Independent Bank | <input type="radio"/> d. One-Bank Holding Company |
| <input type="radio"/> b. Member Bank of Multi-Bank Holding Company (out-of-state headquarters) | <input type="radio"/> e. Member Bank of Multi-Bank Holding Company (in-state headquarters) |
| <input type="radio"/> c. Savings Institution | <input type="radio"/> f. Branch Bank of Multi-Bank Holding Co. |

2. Is your institution's CEO under contract?

- ☐ Yes
- ☐ No

3. Number of Employees

a. Total Full-Time Employees (as of 12/31/24)

b. Total Part-Time Employees (as of 12/31/24)

4. How many total locations (including main office and branches) do you have?



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HUMAN RESOURCES

This section covers Employee Benefits, Training, Vacation & Holidays, Sick Leave, Medical Insurance, Life Insurance and Retirement & Deferred Savings Plans

EMPLOYEE BENEFITS

1. Does your institution offer a flexible benefit program (e.g. Sec. 125 Cafeteria Plan) or employee spending account that allows employees to tailor their own benefit programs?

☐ Yes

☐ No

2. Does your institution offer a tax deferred spending account for childcare or uninsured medical expenses?

☐ Yes

☐ No

3. Does your institution contribute to HSA accounts for employees?

☐ Yes

☐ No

EMPLOYEE TRAINING

4. What type of employee training does your institution offer?

☐ a. In-house presentations

☐ b. Webinars

☐ c. Off-site seminars

☐ Other (please specify)

5. Does your institution use bank holidays for training?

☐ Yes

☐ No

VACATION & HOLIDAYS

6. Based on length of service with the institution, how much vacation time do FULL-TIME OFFICERS receive per year if they have completed:

	Less than 5 days	5-9 days	10-14 days	15-19 days	20-24 days	25 days or more
1 year - Officers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5 years - Officers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10 years - Officers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
20 years - Officers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
25+ years - Officers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. Based on length of service with the institution, how much vacation time do FULL-TIME EMPLOYEES receive per year if they have completed:

	Less than 5 days	5-9 days	10-14 days	15-19 days	20-24 days	25 days or more
1 year - Employees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5 years - Employees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10 years - Employees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
20 years - Employees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
25+ years - Employees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8. How many vacation days must employees use consecutively?

- ☐ a. 0 days
- ☐ b. 5 days
- ☐ c. 10 days
- ☐ d. more than 10 days (if available)

9. Based on length of service with the institution, how much paid sick/personal time, excluding vacation, do FULL-TIME EMPLOYEES receive per year if they have completed:

	0 days	1 day	2 days	3 days	4 days or more
1 year	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
20 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
25+ years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. How many established paid holidays (holidays on which all branches of your institution are closed) are full-time employees granted?

- | | |
|----------------------------|-----------------------------|
| <input type="radio"/> a. 4 | <input type="radio"/> e. 8 |
| <input type="radio"/> b. 5 | <input type="radio"/> f. 9 |
| <input type="radio"/> c. 6 | <input type="radio"/> g. 9+ |
| <input type="radio"/> d. 7 | |

SICK LEAVE

11. Does your institution have a formal sick leave or short-term disability policy covering absences not long enough to qualify for long-term disability?

- ☐ Yes
- ☐ No

12. If Yes, which best describes your plan?

- ☐ a. An accumulation plan in which employees accrue sick days over time (e.g.) so many days per month
- ☐ b. A fixed number of days each year
- ☐ c. A combination of sick leave for occasional absences and a short-term disability policy for more extended absences

Other (please specify)

13. Does your institution have a formal long-term disability program?

- ☐ Yes
- ☐ No

14. If Yes, how long is the waiting period before the disabled employee is eligible to receive payments?

- ☐ a. 1-90 days
- ☐ b. 91-180 days
- ☐ c. 180+ days

15. What percentage of income is replaced by your long-term disability?

- ☐ a. Less than 50%
- ☐ b. 50% - 75%
- ☐ c. More than 75%

16. Does your institution provide paid maternity leave outside of employees using regular accrued paid days?

- ☐ Yes
- ☐ No

MEDICAL INSURANCE

17. Does your institution offer medical insurance to employees ?

- ☐ Yes
- ☐ No

18. Does your institution offer more than one medical insurance plan?

- ☐ Yes
- ☐ No

19. For the most frequently used Medical Plan, what is the institution's contribution to the cost?

- ☐ a. 100% individual; 0% dependent
- ☐ b. 100% individual; 100% dependent
- ☐ c. 100% individual; some (less than 100%) dependent
- ☐ d. Some (less than 100%) individual; some (less than 100%) dependent
- ☐ e. None

20. If you answered a. through d., what was the institution's AVERAGE ANNUAL cost of Health insurance per enrolled employee for 2024?

\$

21. If you answered d., what was the Employee's AVERAGE ANNUAL cost of Health insurance for 2024?

\$

22. What PERCENTAGE of the ANNUAL cost of medical insurance did the Employee pay for 2024?

%

23. For the most frequently used Medical Plan, what is the Employee's deductible amount for Single coverage?

- ☐ a. \$1,000 or less
- ☐ b. \$1,001 - \$1,500
- ☐ c. \$1,501 - \$2,000
- ☐ d. \$2,001 - \$2,500
- ☐ e. \$2,501 or more

24. For the most frequently used Medical Plan, what is the Employee's deductible amount for Family coverage?

- ☐ a. \$2,000 or less
- ☐ b. \$2,001 - \$2,500
- ☐ c. \$2,501 - \$3,000
- ☐ d. \$3,001 - \$3,500
- ☐ e. \$3,501 or more

25. Is your institution self-insured for medical coverage?

- ☐ Yes
- ☐ No

DENTAL INSURANCE

26. Does your institution offer dental insurance to employees ?

- ☐ Yes
- ☐ No

27. For the most frequently used Dental Plan, what is the institution's contribution to the cost?

- ☐ a. 100% individual; 0% dependent
- ☐ b. 100% individual; 100% dependent
- ☐ c. 100% individual; some (less than 100%) dependent
- ☐ d. Some (less than 100%) individual; some (less than 100%) dependent
- ☐ e. None

28. If you answered a. through d., what was the institution's AVERAGE ANNUAL cost of Dental insurance per enrolled employee for 2024?

\$

LIFE INSURANCE

29. Does your institution offer employees life insurance?

- ☐ Yes
- ☐ No

30. What percentage of the premium does the institution pay?

- ☐ a. Less than 50%
- ☐ b. 50% - 75%
- ☐ c. 76% - 99%
- ☐ d. 100%

RETIREMENT & DEFERRED SAVINGS PLANS

31. Indicate the type(s) of retirement and/or savings plans your institution currently offers employees.

- ☐ a. Defined benefit
- ☐ b. Defined contribution
- ☐ c. 401k
- ☐ d. ESOP
- ☐ e. Profit sharing
- ☐ f. SIMPLE Plan

Other (please specify)

32. How long do employees have to work before they are eligible to participate in the plan?

- ☐ a. Immediately upon starting
- ☐ b. One year or less
- ☐ c. More than one year

33. Does your company offer matching contributions?

- ☐ Yes
- ☐ No

34. If you offer a 401k, have you adopted safe harbor rules for Company contributions?

- ☐ Yes
- ☐ No



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BOARD OF DIRECTORS

1. As of December 31, 2024, how many members were on your institution's Board of Directors?

a. Insiders (officer or employee)

b. Outsiders (non-employee)

2. As of December 31, 2024, how many Board members were shareholders?

Owners

3. How many times per year does your Board of Directors meet?

Number of meetings

per year

4. How much is a Director paid for attending a regular Board meeting? (Include fees that are paid only if the Director attends.)

☐ a. Under \$200

☐ e. \$500 - \$799

☐ b. \$200 - \$299

☐ f. \$800 - \$999

☐ c. \$300 - \$399

☐ g. \$1000 - \$1500

☐ d. \$400 - \$499

☐ h. Over \$1500

5. Are Directors paid for the Board meeting if they do not attend?

☐ Yes

☐ No

6. Does the Chairman of the Board receive compensation in addition to regular Director fees?

☐ Yes

☐ No

7. Do Institution Directors receive a retainer or other guaranteed compensation in addition to the fees for attending Board meetings? (Include per meeting fees if they are paid whether or not the Director attends.)

☐ Yes

☐ No

8. Do Insider Board members receive Director's fees in addition to their regular compensation as an employee?

- ☐ Yes
- ☐ No

9. Do Institution Directors receive separate payments for attending committee meetings?

- ☐ Yes
- ☐ No

10. If Yes, how much is a Director paid for attending a committee meeting? (Include fees that are paid only if the Director attends.)

- | | |
|--|--|
| <input type="radio"/> a. Under \$200 | <input type="radio"/> e. \$500 - \$799 |
| <input type="radio"/> b. \$200 - \$299 | <input type="radio"/> f. \$800 - \$999 |
| <input type="radio"/> c. \$300 - \$399 | <input type="radio"/> g. \$1000 - \$1500 |
| <input type="radio"/> d. \$400 - \$499 | <input type="radio"/> h. Over \$1500 |

11. Are Directors paid for the committee meeting if they do not attend?

- ☐ Yes
- ☐ No

12. Do Directors receive a larger fee for chairing a Committee rather than just attending a Committee meeting?

- ☐ Yes
- ☐ No

13. What was the AVERAGE total compensation per Director for 2024 of the outside members of your Board of Directors who served the entire year?

\$

14. Is your institution providing group health insurance to your outside Board members?

- ☐ Yes
- ☐ No

15. If Yes, do you have a cutoff age, (i.e. age 65) for when these benefits cease?

- ☐ Yes
- ☐ No

Cut off age

16. Is your institution providing Medicare supplement coverage for your outside Board members age 65 or older?

☐ Yes

☐ No

17. Is either Group Health or Medicare coverage provided to the spouse/dependents of an outside Board member?

☐ Yes

☐ No



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INCENTIVE COMPENSATION

1. Does your institution have a formal bonus or incentive compensation program for management (not available to all employees) that may result in cash payments to participants depending upon overall corporate or institution financial performance?

☐ Yes

☐ No

2. If Yes, did you pay bonuses for 2024 (whether or not they were paid in 2024 or 2025)?

☐ Yes

☐ No

3. Does your institution have a formal bonus or incentive compensation program for all employees that results in cash payments depending upon overall corporate or institution financial performance?

☐ Yes

☐ No

4. If Yes, did you pay bonuses for 2024 (whether or not they were paid in 2024 or 2025)?

☐ Yes

☐ No

5. Does your institution have a formal bonus or incentive compensation program that may result in cash payments to individuals depending on their individual performance in some specified area? (for example new business referred, credit life sales)

☐ Yes

☐ No

6. Does your institution have a stock option program?

☐ Yes

☐ No

7. Does your institution have any other stock or performance-based incentive programs not already mentioned?

☐ Yes

☐ No



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SALARY ADMINISTRATION

1. Does your institution have a formal salary administration program?

- ☐ Yes
☐ No

2. Does your institution have a formal performance appraisal program?

- ☐ Yes
☐ No

3. If Yes, how often do you conduct performance appraisals?

- ☐ a. semi-annually
☐ b. annually
☐ c. other

4. What was your institution's average percentage salary increase for 2024 (actual)?

- ☐ a. 0 - 2%
☐ b. 2.1 - 3%
☐ c. 3.1 - 4%
☐ d. 4+%
☐ None of the above

5. What is your institution's average percentage salary increase forecasted for 2025?

- ☐ a. 0 - 2%
☐ b. 2.1 - 3%
☐ c. 3.1 - 4%
☐ d. 4+%

6. What is your institution's average percentage salary increase forecasted for 2026?

- ☐ a. 0 - 2%
- ☐ b. 2.1 - 3%
- ☐ c. 3.1 - 4%
- ☐ d. 4+%

7. What is your institution's standard (or most frequent) work week?

- ☐ a. less than 36 hours
- ☐ b. 36 hours - 36.9 hours
- ☐ c. 37 hours - 37.9 hours
- ☐ d. 38 hours - 38.9 hours
- ☐ e. 39 hours - 39.9 hours
- ☐ f. 40 hours

8. For clerical or non-exempt employees, what is actual pay based on?

- ☐ a. actual hours individually worked
- ☐ b. standard work week less than 40 hours
- ☐ c. 40 hours regardless of number of hours worked or scheduled

Please provide the following information for the five employees who were most highly compensated in 2024 (regardless of position). Enter the actual dollar amount in numbers without commas or dollar signs.

9. Employee #1

Base Annual Salary	<input type="text"/>
Bonus	<input type="text"/>
Directors' Fees	<input type="text"/>
Incentives/Commissions	<input type="text"/>

10. Employee #2

Base Annual Salary	<input type="text"/>
Bonus	<input type="text"/>
Directors' Fees	<input type="text"/>
Incentives/Commissions	<input type="text"/>

11. Employee #3

Base Annual Salary	<input type="text"/>
Bonus	<input type="text"/>
Directors' Fees	<input type="text"/>
Incentives/Commissions	<input type="text"/>

12. Employee #4

Base Annual Salary	<input type="text"/>
Bonus	<input type="text"/>
Directors' Fees	<input type="text"/>
Incentives/Commissions	<input type="text"/>

13. Employee #5

Base Annual Salary	<input type="text"/>
Bonus	<input type="text"/>
Directors' Fees	<input type="text"/>
Incentives/Commissions	<input type="text"/>

14. What was the turnover rate percentage among OFFICERS for the period January 1, 2024 to December 31, 2024?

- ☐ a. 0-3%
- ☐ b. 3.1-6%
- ☐ c. 6.1-10%
- ☐ d. Over 10%

15. What was the turnover rate percentage among FULL-TIME employees for the period January 1, 2024 to December 31, 2024?

- ☐ a. 0-3%
- ☐ b. 3.1-6%
- ☐ c. 6.1-10%
- ☐ d. Over 10%

16. What was the turnover rate percentage among PART-TIME employees for the period January 1, 2024 to December 31, 2024?

- ☐ a. 0-3%
- ☐ b. 3.1-6%
- ☐ c. 6.1-10%
- ☐ d. Over 10%

17. Do you have a salary cap for long-time/tenured employees in certain positions, such as teller, CSR, etc.?

- ☐ Yes
- ☐ No



2025 KBA Personnel Survey - Part 1

2025 KBA Survey - Part 1 Completed

*** 1. Completed by:**

**This survey has been brought to you by
the**



AND

King + Company

Certified Public Accountants



king + company
CERTIFIED PUBLIC ACCOUNTANTS