



WARD & DEAN

EXECUTIVE BANKING CAREERS | STRATEGY | HEADHUNTING

Q1 2026 · CALIFORNIA & WEST COAST · CONFIDENTIAL

Commercial Banking Bonus Report

Senior Individual Contributors & Leaders — compensation intelligence
across all four bank asset tiers, California & West Coast market.

\$1B – \$20B

\$20B – \$50B

\$50B – \$200B

\$200B+

\$180–\$225K

Sr. RM Base Salary · CA Market
12+ years · All bank tiers

30–50%

Sr. RM Incentive Range · CA
% of base · Q1 2026 payout cycle

+18–28%

CA Premium vs. National Avg
Base salary · Senior producers

+10–12%

GSIB Bonus Pool Growth
Year-over-year · Q1 2026



WHY NATIONAL SURVEYS UNDERSTATE CALIFORNIA

THE GEOGRAPHY PROBLEM

National surveys blend California with rural Midwest, Southern, and smaller metro markets — where the same senior RM role pays \$40,000–\$60,000 less on base. The California premium disappears into the average.

THE EXPERIENCE PROBLEM

Published benchmarks average all experience levels — including officers with 2–4 years managing \$10–20M portfolios. A senior RM with 12+ years and a \$75M+ book is a fundamentally different market.

THE SURVEY UNIVERSE PROBLEM

BalancedComp's lending survey (the industry standard) draws from institutions averaging \$1.5B in assets — far smaller than the dominant California banking players where senior talent actually moves.

CA VS. NATIONAL · SR. RM BASE SALARY

National Survey Avg	~\$127K
Sacramento / Central	
San Diego / OC	
Los Angeles Metro	
SF Bay Area	

Senior RM · 12+ years · Active producer · Base salary only



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EXECUTIVE BANKING CAREERS | STRATEGY | HEADHUNTING

SENIOR CREDIT PROFESSIONALS • TIERS 1 & 2

Sr. Credit Officers • Portfolio Managers • Directors — \$1B to \$50B • California & West Coast, Q1 2026

TIER 1 • COMMUNITY

\$1B – \$20B Assets

East West Bancorp • Pacific Premier • Preferred Bank • Cathay Bank • HomeStreet

VP CREDIT / SR. CREDIT OFFICER

Base Salary	\$115–\$145K
Bonus %	15–22%
Total Cash Comp	\$135–\$178K

PORTFOLIO MANAGER / DIRECTOR

Base Salary	\$140–\$175K
Bonus %	18–28%
Total Cash Comp	\$165–\$224K

Stable / +3% YoY

TIER 2 • MID-REGIONAL

\$20B – \$50B Assets

Banner Bank • Columbia Banking • Pacific Western • Western Alliance CA

VP CREDIT / SR. CREDIT OFFICER

Base Salary	
Bonus %	
Total Cash Comp	

DIRECTOR OF CREDIT / SVP

Base Salary	
Bonus %	
Total Cash Comp	

↑ +4–6% from 2025



SENIOR CREDIT PROFESSIONALS • TIERS 3 & 4

Sr. Credit Officers • Directors • CCOs — \$50B and above • California & West Coast, Q1 2026

TIER 3 • SUPER-REGIONAL

\$50B – \$200B Assets

Zions CA • Comerica West • KeyBank Pacific • MUFG Union CA • City National

VP CREDIT / SR. CREDIT OFFICER

Base Salary	\$150–\$195K
Bonus %	25–38%
Total Cash Comp	\$188–\$269K

DIRECTOR / HEAD OF CREDIT

Base Salary	\$195–\$250K
Bonus %	35–55%
Total Cash Comp	\$263–\$388K

↑ +5–8% from 2025

TIER 4 • GSIB / MEGA-BANK

\$200B+ Assets

JPMorgan CA • Bank of America CA • Wells Fargo CA • Citi CA • US Bancorp

VP CREDIT / SR. CREDIT OFFICER

Base Salary	
Bonus %	
Total Cash Comp	

DIRECTOR / CCO / MANAGING DIR.

Base Salary	
Bonus %	
Total Cash Comp	

↑ Pool +10–12% YoY



SENIOR PRODUCTION PROFESSIONALS · TIERS 1 & 2

Sr. Relationship Managers · BDOs · Team Leaders — \$1B to \$50B · California & West Coast, Q1 2026

TIER 1 · COMMUNITY

\$1B – \$20B Assets

Pacific Premier · Preferred Bank · Hanmi · Cathay · SoCalGas-area lenders

SR. RELATIONSHIP MANAGER (10–15 YRS)

Base Salary	\$175–\$210K
Incentive %	25–40%
Total Cash Comp	\$219–\$294K

RM TEAM LEADER / VP MANAGER

Base Salary	\$190–\$225K
Incentive %	30–45%
Total Cash Comp	\$247–\$326K

Stable / +3–4% YoY

TIER 2 · MID-REGIONAL

\$20B – \$50B Assets

Western Alliance CA · Columbia Banking · Banner CA · Pacific Western

SR. RELATIONSHIP MANAGER (12+ YRS)

Base Salary	
Incentive %	
Total Cash Comp	

COMMERCIAL BANKING MANAGER / SVP

Base Salary	
Incentive %	
Total Cash Comp	

↑ +5–8% from 2025



SENIOR PRODUCTION PROFESSIONALS · TIERS 3 & 4

Sr. RMs · SVPs · Division Heads · Managing Directors — \$50B and above · California & West Coast, Q1 2026

TIER 3 · SUPER-REGIONAL

\$50B – \$200B Assets

Comerica West · Zions CA · KeyBank Pacific · MUFG Union · City National

SR. RM / SVP COMMERCIAL (12+ YRS)

Base Salary	\$200–\$240K
Incentive %	38–60%
Total Cash Comp	\$276–\$384K

REGIONAL / DIVISION HEAD (EVP)

Base Salary	\$240–\$300K
Incentive %	50–80%
Total Cash Comp	\$360–\$540K

↑ +7–10% from 2025

TIER 4 · GSIB / MEGA-BANK

\$200B+ Assets

JPMorgan CA · Bank of America CA · Wells Fargo CA · Citi CA

SR. RM / VP-MD (12+ YRS, CA)

Base Salary	
Incentive %	
Total Cash Comp	

MANAGING DIRECTOR / GROUP HEAD

Base Salary	
Incentive %	
Total Cash Comp	

↑ Pool +10–12% YoY



CALIFORNIA GEOGRAPHIC WAGE PREMIUM

Why national surveys understate CA pay by 18–28% — Sr. RM base ranges & TCC by market · Q1 2026

CA MARKET	BASE PREMIUM VS. NATIONAL	INCENTIVE PREMIUM	SR. RM BASE RANGE	SR. RM TCC
San Francisco Bay Area	+22–28%	+15–20%	\$195–\$235K	\$254–\$305K
Los Angeles Metro	+18–24%	+12–18%	\$185–\$225K	\$241–\$292K
San Diego / Orange County	+15–20%	+10–15%	\$180–\$218K	\$234–\$285K
Sacramento / Central Valley	+8–14%	+5–10%	\$170–\$205K	\$221–\$272K
Seattle / Pacific Northwest	+14–20%	+8–14%	\$175–\$215K	\$228–\$279K

Senior Relationship Manager · 12+ years experience · Active producer · Base salary only · TCC = base + annual cash incentive · Source: Ward & Dean placement intelligence + BalancedComp geographic differentials, Q1 2026



INCENTIVE PLAN ARCHITECTURE

How bonus plans are weighted by metric — Senior Production Professionals · CA / West Coast · Q1 2026

TIER 1 · COMMUNITY · \$1–20B		TIER 2 · MID-REGIONAL · \$20–50B		TIER 3 · SUPER-REGIONAL · \$50–200B		TIER 4 · GSIB / MEGA · \$200B+
Loan Production Volume	50%	Revenue / Net Income	40%	Revenue / Wallet Share	40%	Revenue / Wallet Share
Portfolio Quality / NPA	20%	New Client Acquisition	25%	New Client Revenue	25%	Division / Corp P&L
Deposit Gathering	20%	Deposit / Treasury Mgmt	25%	Corporate Performance	20%	New Client Revenue
Cross-Sells / Fee Income	10%	Portfolio Quality	10%	Retention / Cross-Sell	15%	Risk / Compliance Score
Paid annually 75% of the time. Volume-driven. Fewer corporate overlays.		Mix of annual & quarterly. Deposit-gathering increasingly weighted.		Annual + deferral component. Multi-metric scorecard. 20% tied to corporate P&L.		Annual + deferred equity. R 12% in Q1 2026.



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TALENT

- ➡ CAREER NAVIGATION
- ➡ MARKET INTELLIGENCE
- ➡ COMPENSATION ANALYSIS
- ➡ DISCREET MARKET INTRODUCTIONS

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BANK

EXCLUS

93% RETE

#1 IN COMMERCIA

25 YEARS E

805.4