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To qualify as a low risk bank or "financial institution" they must follow a rule such as: All compensation for the 500 most highly compensated persons in each bank that exceeds a certain level, e.g. twice the GS-15 Step 1 salary (about 2 x \$100,000/year in 2010), should be vested over 12 years as follows:

Year	%
1	5
2	5
3	5
4	5
5	10
6	10
7	10
8	10
9	10
10	10
11	10
12	10
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	100%

All unvested compensation is subject to forfeiture ("clawback") if the bank has losses. Believe me, if this much of *their* money is subject to loss *long term* if the *bank's money* is subject to loss, they'll be sure to lower that long term risk.