

**COMPREHENSIVE, NATIONAL, STANDARDIZED  
DATA AND BENCHMARKS FOR  
BANK AND BANK HOLDING COMPANY  
ANNUITY FEE INCOME.**

Michael White - ABIA Bank Annuity Fee Income Report™ provides the reliable industry performance measurements and comparisons that bankers, insurance program managers, insurance companies, third-party vendors, and bank analysts need to accurately evaluate and compare bank and bank holding company annuity fee income programs.



# Michael White - ABIA Bank Annuity Fee Income Report

MICHAEL WHITE ASSOCIATES · 823 KING OF PRUSSIA ROAD · RADNOR · PA · 19087 · WWW.BANKINSURANCE.COM · 610-254-0440

Organized by asset classes and regions of banks and bank holding companies (BHCs), this report provides detailed and **insightful analyses** and reveal trends.

- **100+ tables and graphics** rank, name and reveal results *nationwide*, by *six regions*, and by *six asset classes of banks and six asset classes of BHCs*
- **Benchmarks in fee income program...**
  - concentration (% of noninterest income),
  - penetration (\$ per million dollars of retail deposits - revitalized, more accurate reading than previously available anywhere),
  - productivity (\$ per bank employee),
  - density (\$ per bank office), and
  - contribution (% of net operating revenue)

- 50 tables ranking top 50 bank and bank holding company performers in these benchmarks nationally and in four other asset segments.
- The top 100 bank and bank holding company performers in annuity fee income nationally and top 50 by six asset classes and six regions.

70 new tables with **mean, median and top-quartile readings and rankings** for all benchmarks by which you can measure your bank or bank holding company's performance to the rest of the industry.

Clear and concise **glossary** erases any confusion about what particular terminology in the report means — so you always know exactly what you are reading about.

**Bank Annuity Fee Income**

**TOP 50 BANKS IN ANNUITY FEE INCOME**  
Between \$500 Million - \$1 Billion in Assets

RANK	ASSET CLASS	NAME	STATE	ASSETS	ANNUITY FEE INCOME	PERCENTAGE OF NONINTEREST INCOME
1	OVER \$1B	First Citizens National Bank	TX	\$97,251	\$2,279	2.35%
2	\$500M-\$1B	Northeast Bank	ME	\$355,519	\$1,481	0.42%
3	\$500M-\$1B	First National Bank and Trust Company	WI	\$606,749	\$1,074	0.18%
4	\$500M-\$1B	Dalhousie Bank and Trust Company	IA	\$575,455	\$1,074	0.18%
5	\$500M-\$1B	First National Bank	DC	\$407,714	\$1,074	0.26%
6	\$500M-\$1B	Bank of Clarke County	VA	\$503,881	\$1,074	0.21%
7	\$500M-\$1B	Finance Savings Bank	VA	\$775,625	\$1,074	0.14%
8	\$500M-\$1B	City and Farmers Bank	VA	\$775,624	\$1,074	0.14%
9	\$500M-\$1B	Country Club Bank, N.A.	KC	\$525,773	\$1,074	0.20%
10	\$500M-\$1B	Central Bank, N.A.	MD	\$625,555	\$1,074	0.17%
11	\$500M-\$1B	ParsonsBank, a Citicorp Valley Co.	IN	\$161,817	\$1,074	0.67%
12	\$500M-\$1B	Monaco Bank	IN	\$774,670	\$1,074	0.14%
13	\$500M-\$1B	Highway Trust Company	MD	\$761,839	\$1,074	0.14%
14	\$500M-\$1B	Norwich Savings Bank	CT	\$714,304	\$1,074	0.15%

**MEAN ANNUITY FEE INCOME BENCHMARKS**

ASSET CLASS	MEAN ANNUITY FEE INCOME	PERCENTAGE OF NONINTEREST INCOME	CONCENTRATION	PERCENTAGE OF RETAIL DEPOSITS	PERCENTAGE OF NET OPERATING REVENUE
OVER \$1B	\$1,771,410	2.34%	1387	\$1,119	\$18,797
UNDER \$1B	\$81,384	3.33%	3441	396	\$14,509

**MEDIAN ANNUITY FEE INCOME BENCHMARKS**

ASSET CLASS	MEDIAN ANNUITY FEE INCOME	PERCENTAGE OF NONINTEREST INCOME	CONCENTRATION	PERCENTAGE OF RETAIL DEPOSITS	PERCENTAGE OF NET OPERATING REVENUE
OVER \$1B	\$407,000	1.79%	1284	\$776	\$11,784
UNDER \$1B	\$42,400	2.66%	3235	3546	\$7,276

**Glossary**

Annuity Contract: Annuity is a financial product that provides a stream of payments to the annuitant (the person who receives the payments) for a fixed period of time or for the remainder of their life. Annuity contracts are sold by insurance companies and are often used to provide retirement income. Annuity contracts are sold by insurance companies and are often used to provide retirement income.



# Michael White-ABIA Bank Annuity Fee Income Report™

## TWO EASY WAYS TO ORDER:

ORDER ONLINE AT:  
WWW.BANKINSURANCE.COM



MAIL YOUR CHECK WITH THIS FORM TO:  
MICHAEL WHITE ASSOCIATES, LLC  
823 KING OF PRUSSIA ROAD, RADNOR, PA 19087

**“FINALLY ... FACTS,”  
NOT PROJECTIONS**



- BANK INVESTMENT CONSULTANT MAGAZINE

The *Michael White-ABIA Bank Annuity Fee Income Report™ (Bank Annuity-FIR™)* and the *Michael White-Prudential Bank Insurance Fee Income Report™ (Bank Insurance-FIR™)* provide comprehensive, national, standardized data and performance ratios that measure and compare bank and bank holding company annuity and insurance fee income programs, respectively.

## ORDER FORM

QTY	ITEM NO.	TITLE	COST	TOTAL
<b>Bank Annuity-FIR™</b>		<b>Michael White - ABIA Bank Annuity Fee Income Report™</b>		
	Bank-Ann-FIR-2009	2009 Edition	\$650	
<b>Bank Insurance-FIR™</b>		<b>Michael White - Prudential Bank Insurance Fee Income Report™</b>		
	Bank-Ins-FIR-2009	2009 Edition	\$650	

**SAVE \$200 WHEN YOU ORDER BOTH REPORTS AT THE SAME TIME**

<b>BOTH-FIRS</b>		<b>Michael White - ABIA Bank Annuity AND Michael White - Prudential Bank Insurance Fee Income Reports™</b>		
	BOTH-FIR-SUB2009	Annuity 2009 Edition & Insurance 2009 Edition - <b>BUY TOGETHER AND SAVE \$200</b>	\$1,100	
			SUBTOTAL	
			SHIPPING & HANDLING (\$10.00 PER REPORT)	
			SALES TAX (PA Customers Only – Add 6% Sales Tax)	
<input type="checkbox"/>	CHECK ENCLOSED – PAYABLE TO “MICHAEL WHITE ASSOCIATES”		TOTAL	

### SHIP TO: (PLEASE TYPE OR PRINT CLEARLY)

NAME	STREET			(CANNOT BE SHIPPED TO P.O. BOX)
TITLE				
ORGANIZATION	CITY	STATE	ZIP	
PHONE ( )	FAX ( )	EMAIL		