

# Michael White - Symetra Bank & Bank Holding Company Fee Income Reports

The *Michael White-Symetra Bank Fee Income Report™ (Bank-FIR™)* and its companion report on bank holding companies (BHCs), the *Michael White-Symetra Bank Holding Company Fee Income Report™ (BHC-FIR™)*, provide reliable, comprehensive, nationally standardized data and performance ratios that bankers, program managers and bank analysts need to accurately evaluate and benchmark insurance and investment fee income programs.

## THE NEW, IMPROVED AND EXPANDED 200-PAGE ANNUAL REPORTS INCLUDE:

- **Expanded** chapters on insurance brokerage and underwriting income and on mutual fund and annuity fee income programs.
- Two **new** chapters on securities brokerage and annuity commission income.
- **Revitalized, more accurate** benchmark for fee income **program penetration** (\$ per million dollars of deposits).
- **New benchmarks** in fee income **program concentration** (% of noninterest income), **productivity** (\$ per employee), **density** (\$ per office), and **contribution** (% of net operating revenue) with **adjusted mean, median and top-quartile** results for all asset classes.
- Over **100 new tables** ranking the **top 50 performers** in these **new benchmarks** – nationally and among banks over \$1 billion and under \$1 billion in assets.
- Nearly **200 tables and graphics** illustrating national, regional and asset-class trends in bank insurance and investment-related forms of fee income.
- The **top 100 banks nationally** in insurance, securities brokerage, annuity commission, and mutual fund and annuity fee income, and the **top 50 banks** for each of **eight asset classes and six regions**.



## DATA SOURCES AND REPORT FREQUENCIES:

- The *Bank-FIR* is compiled from data reported by all commercial banks and FDIC-supervised savings banks.
- The *BHC-FIR* is compiled from data reported by all top-tier large bank holding companies.
- The *Bank-FIR™* and *BHC-FIR™* are offered as annual reports for the period ending December 31.

## ABOUT MICHAEL WHITE ASSOCIATES:

Michael White Associates, LLC (MWA) offers research and consulting products and services that enable banking organizations to plan, implement and benchmark successful insurance programs that generate substantial noninterest fee income and benefit banking customers. MWA is headquartered in Radnor, PA, and online at [www.BankInsurance.com](http://www.BankInsurance.com).

