

## MEAN SECURITIES BROKERAGE INCOME BENCHMARKS

BANKS BY ASSET SIZE	PRODUCTION: DOLLAR VOLUME	CONCENTRATION: % OF NONINTEREST INCOME	PENETRATION: \$ PER MILLION DOLLARS OF RETAIL DEPOSITS	PRODUCTIVITY: DOLLARS PER BANK EMPLOYEE	DENSITY: DOLLARS PER DOMESTIC BANK OFFICE	CONTRIBUTION: % OF NET OPERATING REVENUE
<b>OVER \$1B</b>	\$6,180,714 <sup>2</sup>	3.98% <sup>1</sup>	\$958 <sup>1</sup>	\$2,246 <sup>1</sup>	\$87,011 <sup>4</sup>	0.98%
<b>UNDER \$1B</b>	\$152,082	6.00%	\$804	\$1,722	\$28,779 <sup>2</sup>	1.10%
<b>OVER \$10B</b>	\$26,261,241 <sup>2</sup>	3.06%	\$1,058 <sup>2</sup>	\$2,921	\$106,252 <sup>4</sup>	1.03%
<b>\$1B-\$10B</b>	\$1,260,861 <sup>1</sup>	4.20% <sup>1</sup>	\$862 <sup>3</sup>	\$2,081 <sup>1</sup>	\$41,020 <sup>3</sup>	0.97%
<b>\$500M-\$1B</b>	\$271,353 <sup>1</sup>	4.92%	\$641 <sup>1</sup>	\$1,609 <sup>1</sup>	\$26,116 <sup>3</sup>	0.93% <sup>1</sup>
<b>\$300M-\$500M</b>	\$171,935 <sup>1</sup>	7.16%	\$685 <sup>1</sup>	\$1,600 <sup>1</sup>	\$27,282 <sup>2</sup>	1.04%
<b>\$100M-\$300M</b>	\$90,565 <sup>1</sup>	6.44%	\$723 <sup>2</sup>	\$1,648 <sup>1</sup>	\$23,178 <sup>2</sup>	1.19% <sup>1</sup>
<b>UNDER \$100M</b>	\$29,440 <sup>1</sup>	7.50%	\$689	\$1,503	\$17,255 <sup>3</sup>	1.10% <sup>2</sup>
<b>ALL</b>	\$1,285,702 <sup>2</sup>	5.70%	\$864	\$1,879	\$43,566 <sup>4</sup>	1.08%

<sup>1</sup>ADJUSTED FOR ONE OUTLIER    <sup>2</sup>ADJUSTED FOR TWO OUTLIERS    <sup>3</sup>ADJUSTED FOR THREE OUTLIERS    <sup>4</sup>ADJUSTED FOR FOUR OUTLIERS    <sup>5</sup>ADJUSTED FOR FIVE OUTLIERS

SOURCE: MICHAEL WHITE-SYMETRA BANK FEE INCOME REPORT

## MEDIAN SECURITIES BROKERAGE INCOME BENCHMARKS

BANKS BY ASSET SIZE	PRODUCTION: DOLLAR VOLUME	CONCENTRATION: % OF NONINTEREST INCOME	PENETRATION: \$ PER MILLION DOLLARS OF RETAIL DEPOSITS	PRODUCTIVITY: DOLLARS PER BANK EMPLOYEE	DENSITY: DOLLARS PER DOMESTIC BANK OFFICE	CONTRIBUTION: % OF NET OPERATING REVENUE
<b>OVER \$1B</b>	\$610,000	2.58%	\$424	\$1,161	\$16,883	0.58%
<b>UNDER \$1B</b>	\$64,000	3.51%	\$400	\$902	\$11,800	0.63%
<b>OVER \$10B</b>	\$7,905,000	2.20%	\$492	\$1,459	\$34,791	0.61%
<b>\$1B-\$10B</b>	\$446,000	2.64%	\$403	\$1,047	\$15,379	0.56%
<b>\$500M-\$1B</b>	\$177,000	3.28%	\$409	\$974	\$14,904	0.63%
<b>\$300M-\$500M</b>	\$107,000	3.48%	\$423	\$959	\$13,310	0.62%
<b>\$100M-\$300M</b>	\$51,500	3.58%	\$428	\$911	\$12,167	0.67%
<b>UNDER \$100M</b>	\$11,000	3.51%	\$297	\$636	\$6,500	0.50%
<b>ALL</b>	\$90,500	3.26%	\$407	\$952	\$13,000	0.62%

SOURCE: MICHAEL WHITE-SYMETRA BANK FEE INCOME REPORT