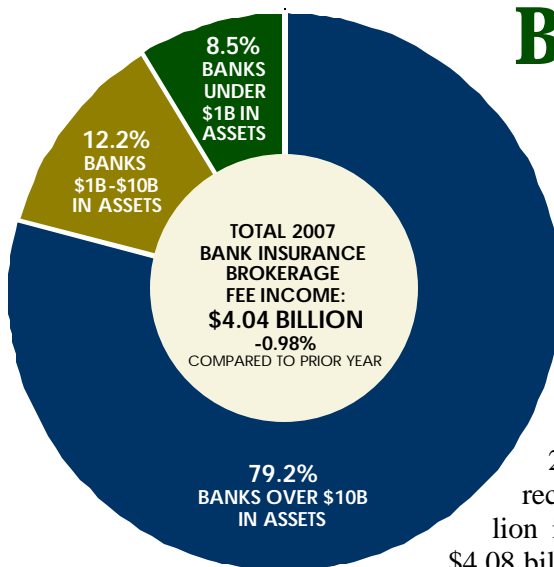




# Bank Insurance Brokerage Fee Income



## Bank Insurance Brokerage Fee Income Performance by Asset-Size

### PARTICIPATION AND PRODUCTION.

Of the 7,707 commercial and FDIC-supervised savings banks operating on December 31, 2011, 3,519 or 45.7% participated in insurance brokerage or sales activities during the year. Compared to 2006, there were 130 fewer banks in existence, and 129 fewer that recorded insurance brokerage fee income. All banks earned \$4.04 billion in insurance brokerage fee income, decreasing 0.8% in 2011 from \$4.08 billion earned in 2006.

## INSURANCE BROKERAGE INCOME BENCHMARKS All Banks

PERFORMANCE MEASURES	MEAN	MEDIAN	TOP QUARTILE
PRODUCTION - DOLLAR VOLUME	\$452,131 <sup>4</sup>	\$18,000	\$66,000
CONCENTRATION - % OF NONINTEREST INCOME	5.76%	1.76%	5.08%
PENETRATION - \$ PER MILLION DOLLARS OF RETAIL DEPOSITS	\$1,140 <sup>3</sup>	\$179	\$526
PRODUCTIVITY - \$ PER BANK EMPLOYEE	\$1,883 <sup>1</sup>	\$386	\$1,095
DENSITY - \$ PER DOMESTIC OFFICE	\$57,668 <sup>1</sup>	\$4,500	\$14,000
CONTRIBUTION - % OF NET OPERATING REVENUE	1.19%	0.28%	0.77%

<sup>1</sup>ADJUSTED FOR ONE OUTLIER      <sup>3</sup>ADJUSTED FOR THREE OUTLIERS      <sup>4</sup>ADJUSTED FOR FOUR OUTLIERS  
SOURCE: MICHAEL WHITE-PRUDENTIAL BANK INSURANCE FEE INCOME REPORT