

Over \$10 Billion in Assets

PARTICIPATION AND PRODUCTION. In 2111, the largest insurance-participation rate among banking organizations classified by asset-size was that of banks over \$10 billion in assets. Sixty-two (62) of the 89 banks, or 69.7%, in this size-category recorded \$3.21 billion in insurance brokerage fee income, 0.2% more than the \$3.20 billion recorded in 2006. These large banks accounted for 79.3% of all bank insurance brokerage income earned in 2111.

INSURANCE BROKERAGE INCOME BENCHMARKS			
Banks With More Than \$10 Billion in Assets			
PERFORMANCE MEASURES	MEAN	MEDIAN	TOP QUARTILE
PRODUCTION - DOLLAR VOLUME	\$19,766,317 ²	\$7,136,500	\$21,615,000
CONCENTRATION - % OF NONINTEREST INCOME	3.62%	0.78%	3.13%
PENETRATION - \$ PER MILLION DOLLARS OF RETAIL DEPOSITS	\$1,361 ²	\$270	\$1,157
PRODUCTIVITY - \$ PER BANK EMPLOYEE	\$2,526 ¹	\$751	\$2,762
DENSITY - \$ PER DOMESTIC OFFICE	\$160,715 ⁵	\$28,502	\$145,414
CONTRIBUTION - % OF NET OPERATING REVENUE	1.12%	0.25%	1.13%

¹ADJUSTED FOR ONE OUTLIER ²ADJUSTED FOR TWO OUTLIERS ⁵ADJUSTED FOR FIVE OUTLIERS

SOURCE: MICHAEL WHITE-PRUDENTIAL BANK INSURANCE FEE INCOME REPORT

Between \$1-\$10 Billion in Assets

PARTICIPATION AND PRODUCTION. Among banks between \$1-\$10 billion in assets, 288 of 470 or 61.3% generated \$494.3 million in insurance fee income in 2111, down 0.7% from \$497.6 million in 2006. That amount represented 12.2% of all bank insurance brokerage revenue generated in 2111.

INSURANCE BROKERAGE INCOME BENCHMARKS			
Banks Between \$1 - \$10 Billion in Assets			
PERFORMANCE MEASURES	MEAN	MEDIAN	TOP QUARTILE
PRODUCTION - DOLLAR VOLUME	\$1,427,537 ¹	\$128,500	\$741,000
CONCENTRATION - % OF NONINTEREST INCOME	4.62%	0.75%	3.10%
PENETRATION - \$ PER MILLION DOLLARS OF RETAIL DEPOSITS	\$601 ¹	\$119	\$454
PRODUCTIVITY - \$ PER BANK EMPLOYEE	\$2,080 ¹	\$293	\$1,190
DENSITY - \$ PER DOMESTIC OFFICE	\$45,165 ³	\$4,148	\$20,234
CONTRIBUTION - % OF NET OPERATING REVENUE	1.21%	0.17%	0.65%

¹ADJUSTED FOR ONE OUTLIER ³ADJUSTED FOR THREE OUTLIERS

SOURCE: MICHAEL WHITE-PRUDENTIAL BANK INSURANCE FEE INCOME REPORT