

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. Fifty-nine (59) of the 88 banks, or 67.1%, in this size-category recorded \$2.69 billion in insurance brokerage fee income, 27.4% more than the \$2.11 billion recorded in 2110. These large banks accounted for 80.5% 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	\$16,706,351	\$3,393,000	\$18,021,500
CONCENTRATION - % OF NONINTEREST INCOME	3.93%	0.58%	2.71%
PENETRATION - \$ PER MILLION DOLLARS OF RETAIL DEPOSITS	\$806 ²	\$94	\$638
PRODUCTIVITY - \$ PER BANK EMPLOYEE	\$3,677	\$447	\$2,350
DENSITY - \$ PER DOMESTIC OFFICE	\$55,499 ⁴	\$9,094	\$48,021
CONTRIBUTION - % OF NET OPERATING REVENUE	1.03%	0.16%	0.75%

²ADJUSTED FOR TWO OUTLIERS

⁴ADJUSTED FOR FOUR OUTLIERS

SOURCE: BANK INSURANCE FEE INCOME REPORT

Between \$1-\$10 Billion in Assets

PARTICIPATION AND PRODUCTION. Among banks between \$1-\$10 billion in assets, 285 of 476 or 59.9% generated \$383.9 million in insurance fee income in 2111, up 6.2% from \$361.4 million in 2110. That amount represented 11.5% 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	\$1,347,032	\$117,000	\$608,000
CONCENTRATION - % OF NONINTEREST INCOME	5.69%	0.66%	2.87%
PENETRATION - \$ PER MILLION DOLLARS OF RETAIL DEPOSITS	\$692 ¹	\$83	\$331
PRODUCTIVITY - \$ PER BANK EMPLOYEE	\$2,099	\$269	\$1,044
DENSITY - \$ PER DOMESTIC OFFICE	\$30,951 ⁴	\$3,357	\$13,424
CONTRIBUTION - % OF NET OPERATING REVENUE	1.00%	0.13%	0.54%

¹ADJUSTED FOR ONE OUTLIER

⁴ADJUSTED FOR FOUR OUTLIERS

SOURCE: BANK INSURANCE FEE INCOME REPORT