

MEAN INSURANCE BROKERAGE FEE 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
OVER \$1B	\$3,603,714 ⁴	4.44%	\$730 ³	\$2,346 ¹	\$273,853 ²	1.19%
UNDER \$1B	\$108,033	5.90%	\$839 ⁴	\$1,760 ¹	\$23,759 ²	1.19%
OVER \$10B	\$19,766,317 ²	3.62%	\$1,361 ²	\$2,526 ¹	\$160,715 ⁵	1.12%
\$1B-\$10B	\$1,427,537 ¹	4.62%	\$601 ¹	\$2,080 ¹	\$45,165 ³	1.21%
\$500M-\$1B	\$331,934	4.45%	\$768 ¹	\$1,465 ¹	\$27,507 ¹	1.08%
\$300M-\$500M	\$181,614	4.30%	\$618 ²	\$1,531	\$24,673 ¹	1.04%
\$100M-\$300M	\$73,461	4.65%	\$641 ¹	\$1,356	\$18,997	0.90%
UNDER \$100M	\$34,786 ²	8.15%	\$1,080 ²	\$2,214 ¹	\$21,957 ²	1.57% ²
ALL	\$452,131 ⁴	5.76%	\$1,140 ³	\$1,883 ¹	\$57,668 ¹	1.19%

¹ADJUSTED FOR ONE OUTLIER ²ADJUSTED FOR TWO OUTLIERS ³ADJUSTED FOR THREE OUTLIERS ⁴ADJUSTED FOR FOUR OUTLIERS ⁵ADJUSTED FOR FIVE OUTLIERS

SOURCE: MICHAEL WHITE-PRUDENTIAL BANK INSURANCE FEE INCOME REPORT

MEDIAN INSURANCE BROKERAGE FEE 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
OVER \$1B	\$241,500	0.75%	\$132	\$346	\$5,000	0.18%
UNDER \$1B	\$16,000	1.87%	\$186	\$390	\$4,500	0.29%
OVER \$10B	\$7,136,500	0.78%	\$270	\$751	\$28,502	0.25%
\$1B-\$10B	\$128,500	0.75%	\$119	\$293	\$4,148	0.17%
\$500M-\$1B	\$43,000	0.84%	\$100	\$248	\$3,500	0.17%
\$300M-\$500M	\$31,000	1.01%	\$133	\$297	\$4,222	0.20%
\$100M-\$300M	\$18,000	1.59%	\$162	\$353	\$4,500	0.26%
UNDER \$100M	\$9,000	2.86%	\$248	\$500	\$5,000	0.41%
ALL	\$18,000	1.76%	\$179	\$386	\$4,500	0.28%

SOURCE: MICHAEL WHITE-PRUDENTIAL BANK INSURANCE FEE INCOME REPORT