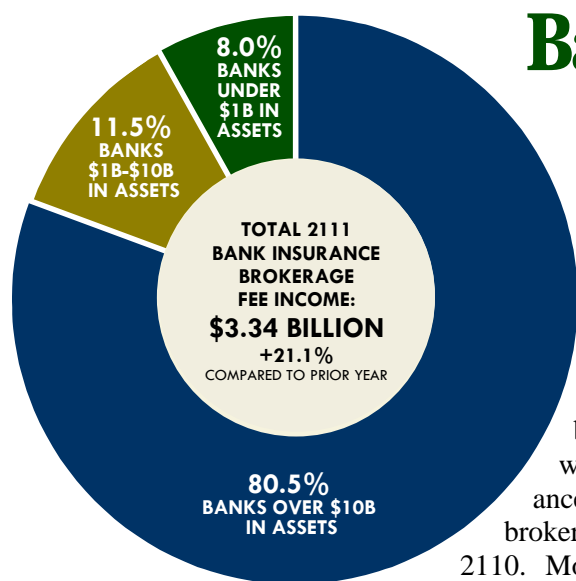




Bank Insurance Brokerage Fee Income



Bank Insurance Brokerage Fee Income Performance by Asset-Size

PARTICIPATION AND PRODUCTION.

Of the 6,679 commercial and FDIC-supervised savings banks operating on December 31, 2111, 2,962 or 44.4% participated in insurance brokerage or sales activities during the year. Compared to 2110, there were 248 fewer banks in existence, and 118 fewer that recorded insurance brokerage fee income. All banks earned \$3.34 billion in insurance brokerage fee income, increasing 21.1% in 2111 from \$2.76 billion earned in 2110. Most of the increase was due to a recovery to positive income of nearly \$134 million from 2110 losses of nearly \$436 million incurred by FIA Card Services, N.A., a subsidiary of Bank of America Corporation, further explained in the Executive Summary.

INSURANCE BROKERAGE INCOME BENCHMARKS All Banks

PERFORMANCE MEASURES	MEAN	MEDIAN	TOP QUARTILE
PRODUCTION - DOLLAR VOLUME	\$541,305 ²	\$13,000	\$56,000
CONCENTRATION - % OF NONINTEREST INCOME	5.69%	1.20%	4.02%
PENETRATION - \$ PER MILLION DOLLARS OF RETAIL DEPOSITS	\$652 ²	\$93	\$297
PRODUCTIVITY - \$ PER BANK EMPLOYEE	\$1,816	\$282	\$867
DENSITY - \$ PER DOMESTIC OFFICE	\$60,198 ¹	\$3,000	\$10,500
CONTRIBUTION - % OF NET OPERATING REVENUE	1.03%	0.17%	0.54%

¹ADJUSTED FOR ONE OUTLIER ²ADJUSTED FOR TWO OUTLIERS

SOURCE: BANK INSURANCE FEE INCOME REPORT