



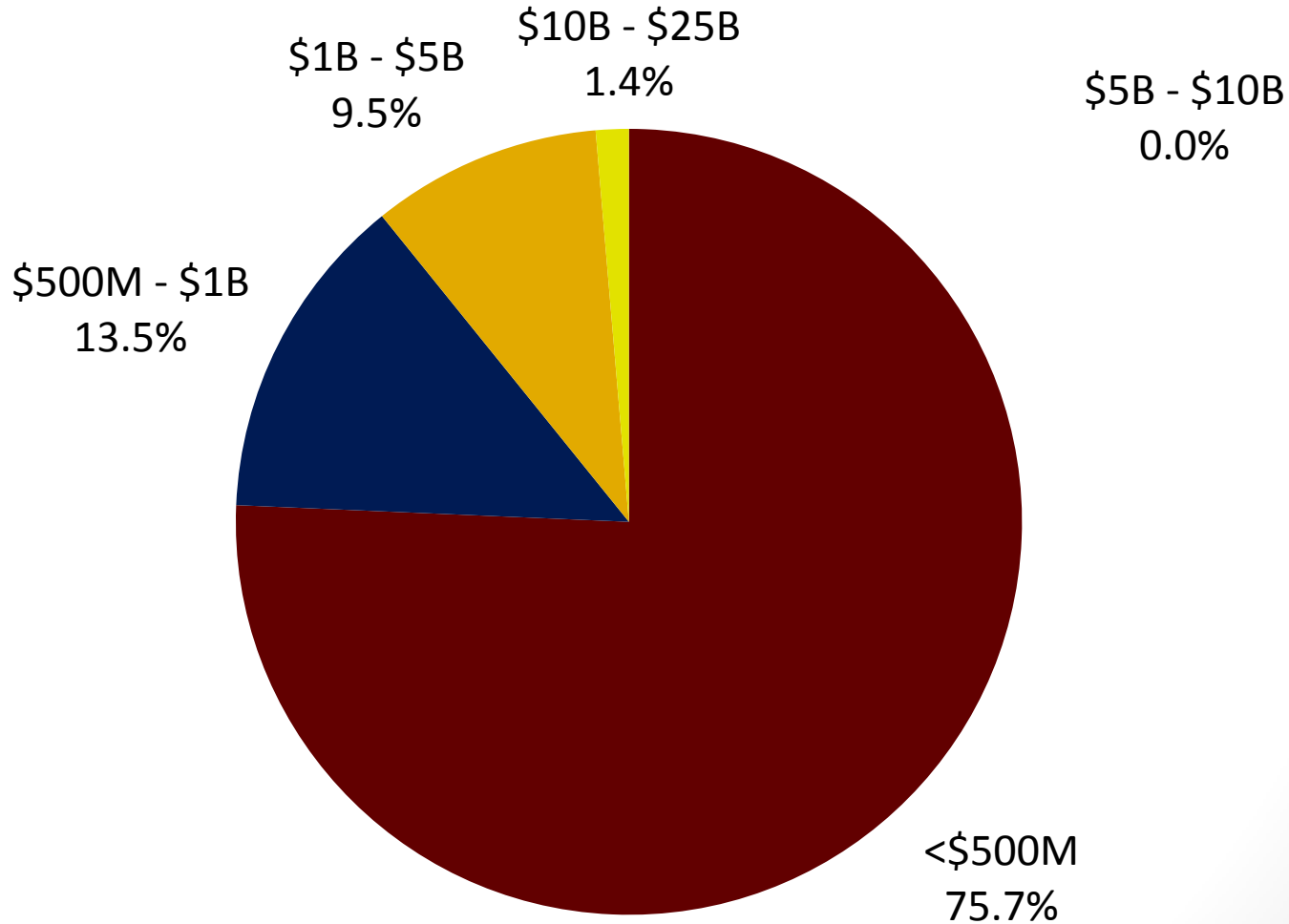
2011 Survey of Bank Insurance Strategies

Summary of Results

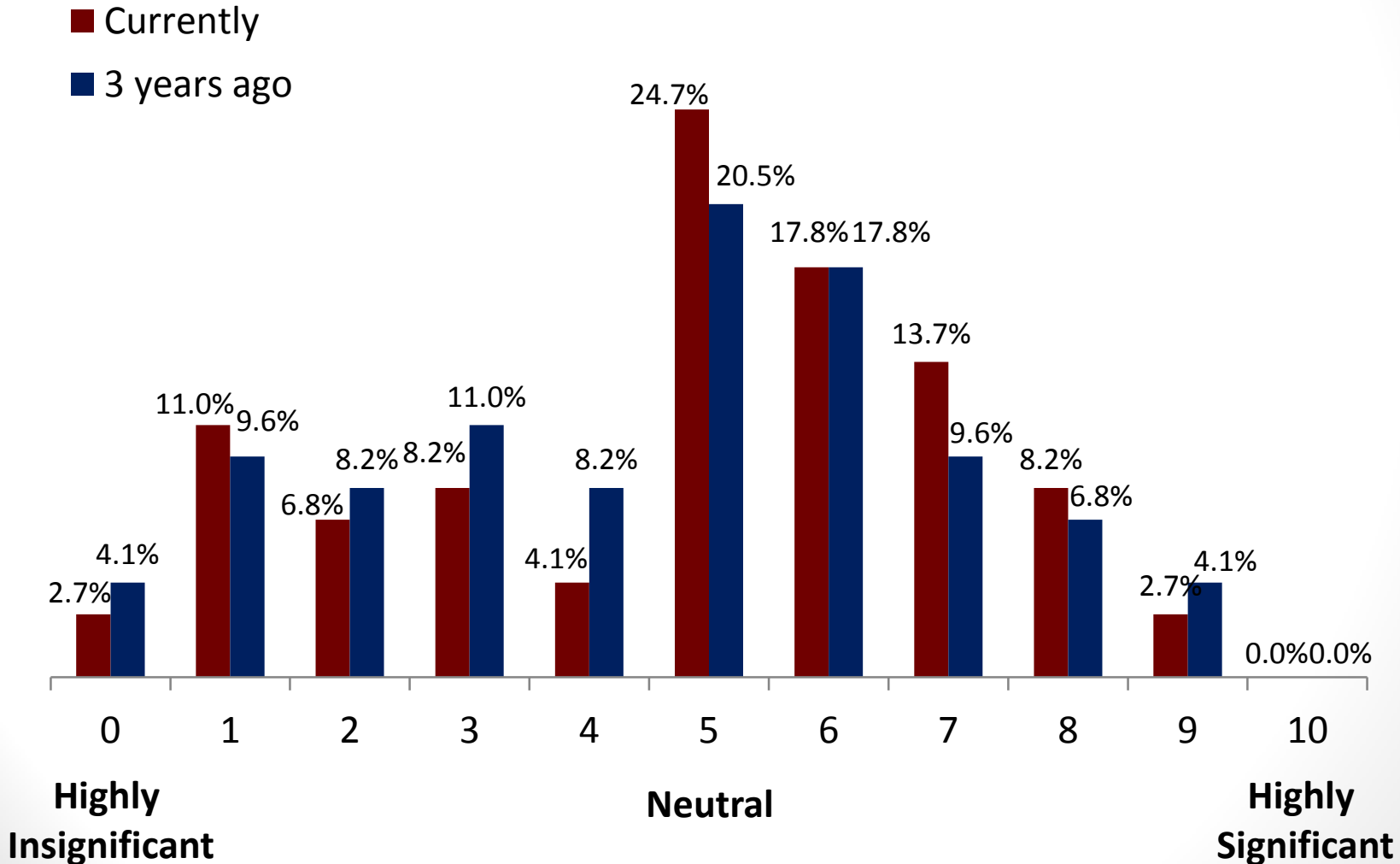
December 2011

What is your bank's asset size?

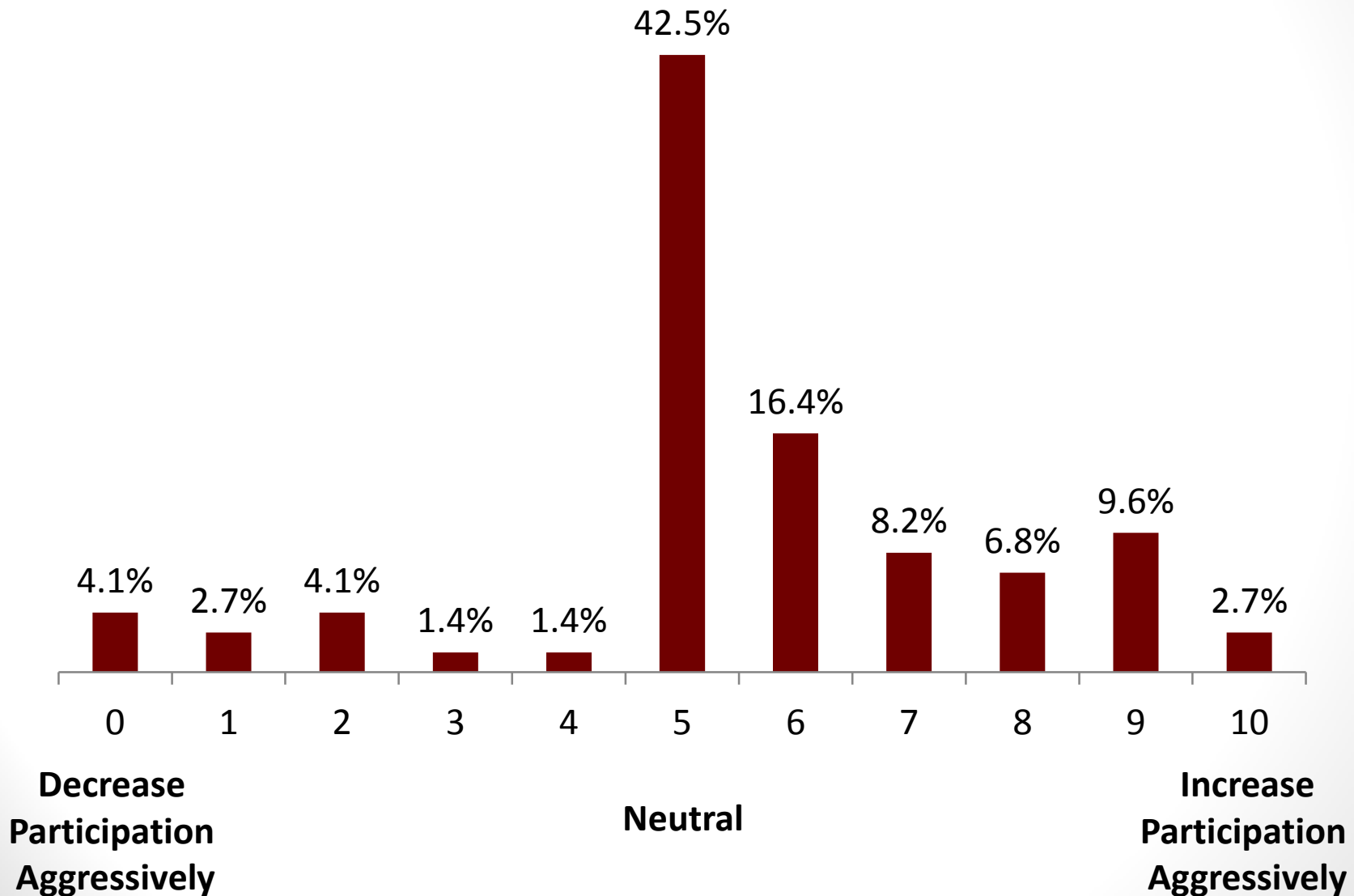
Note: a total of 74 banks participated



Whether the bank is selling insurance products or not, how would you assess the strategic significance of the insurance brokerage business to the bank?

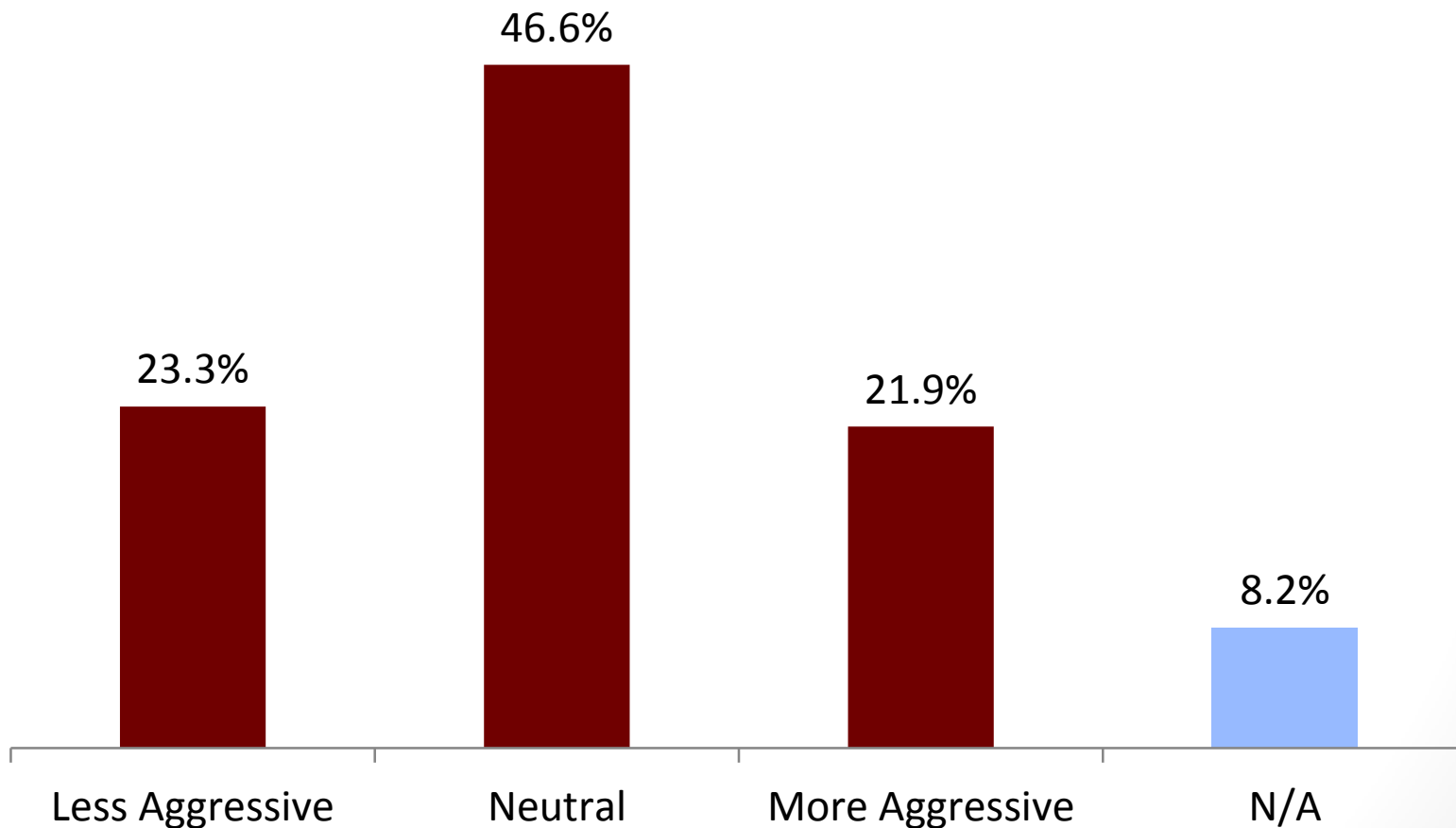


What are the bank's plans for participating in the insurance brokerage business over the next 24 months?



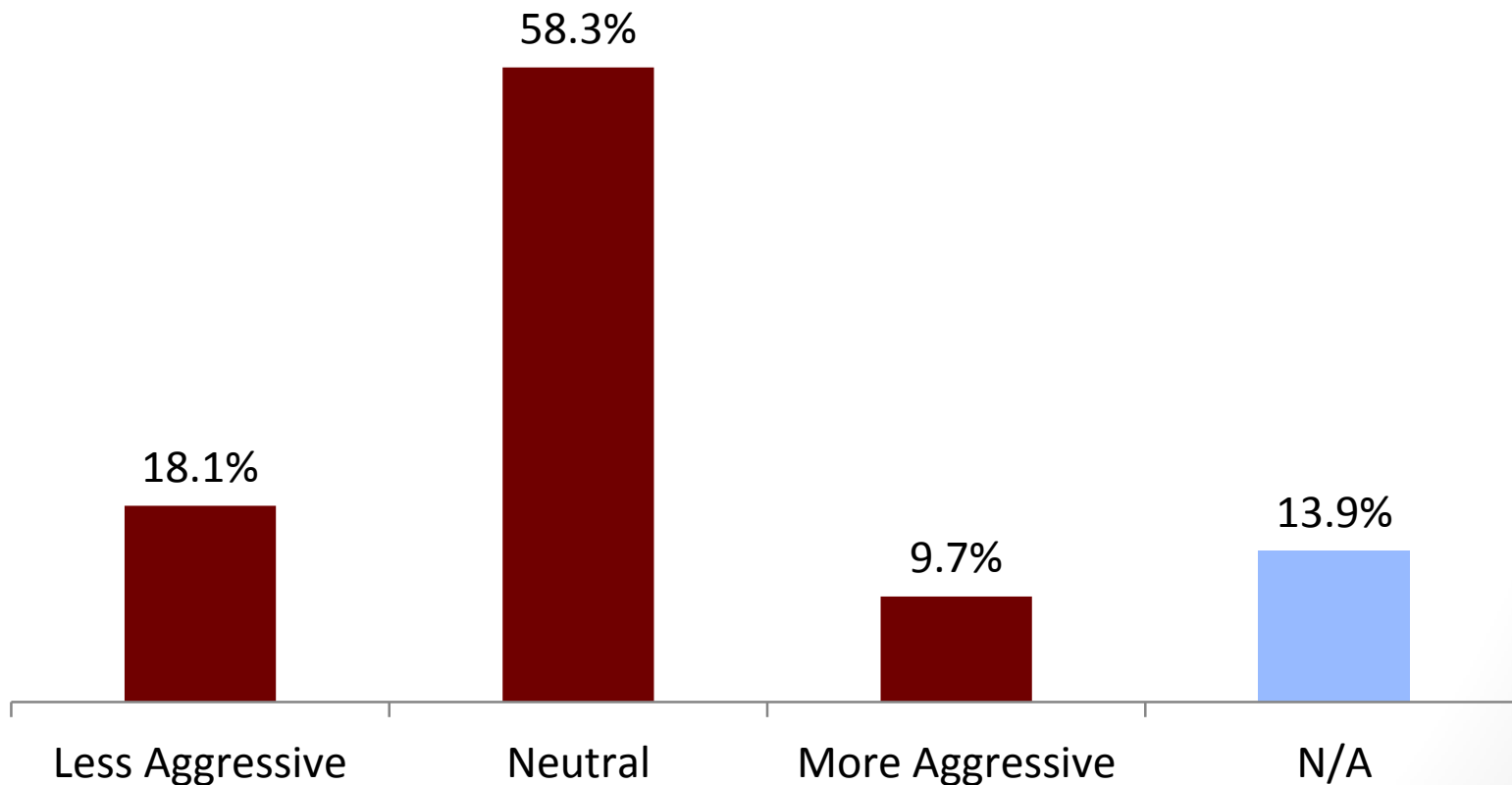
How have the following factors impacted the bank's insurance strategy for the next 24 months?

The economy



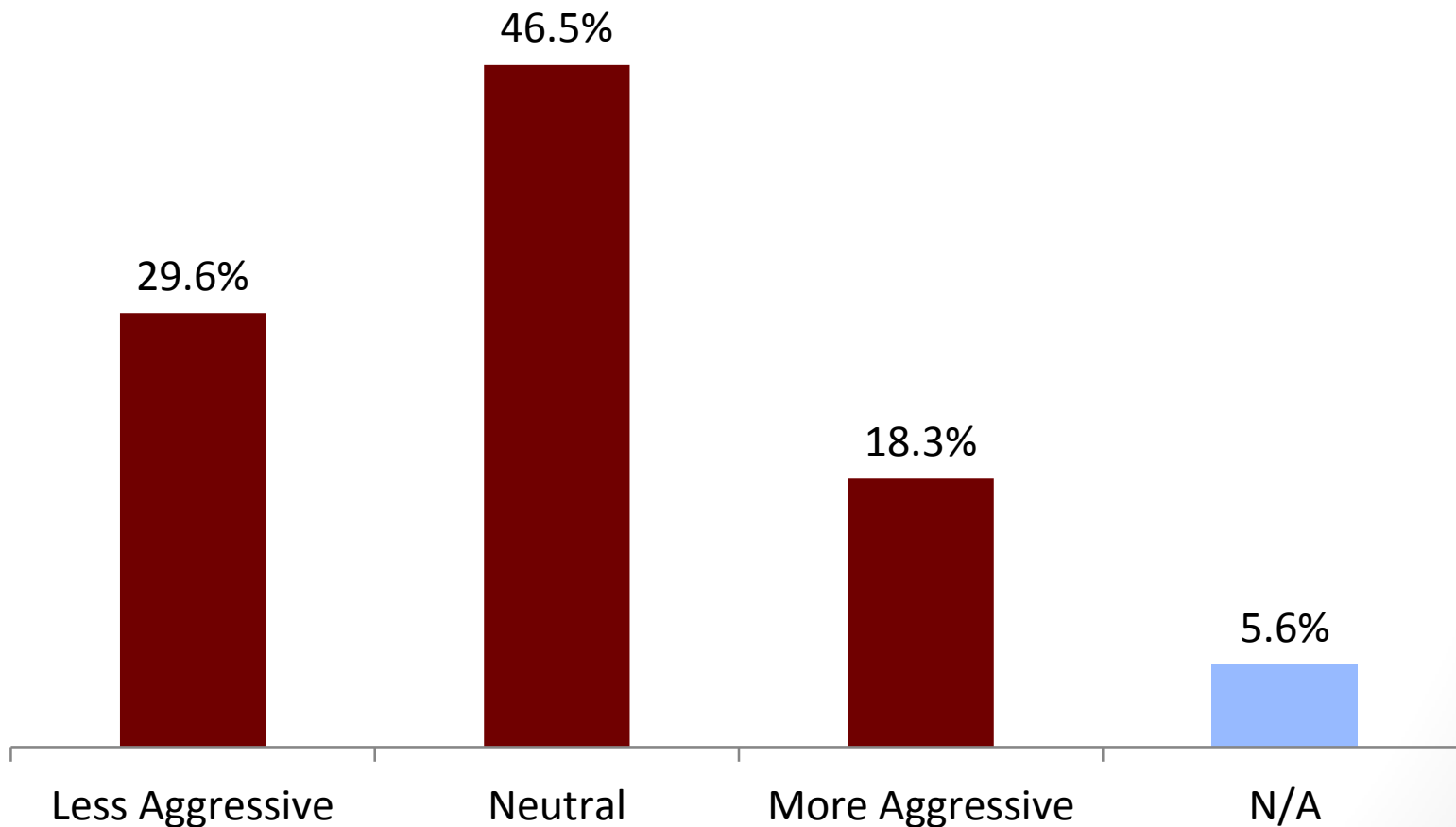
How have the following factors impacted the bank's insurance strategy for the next 24 months?

Capital requirements / constraints



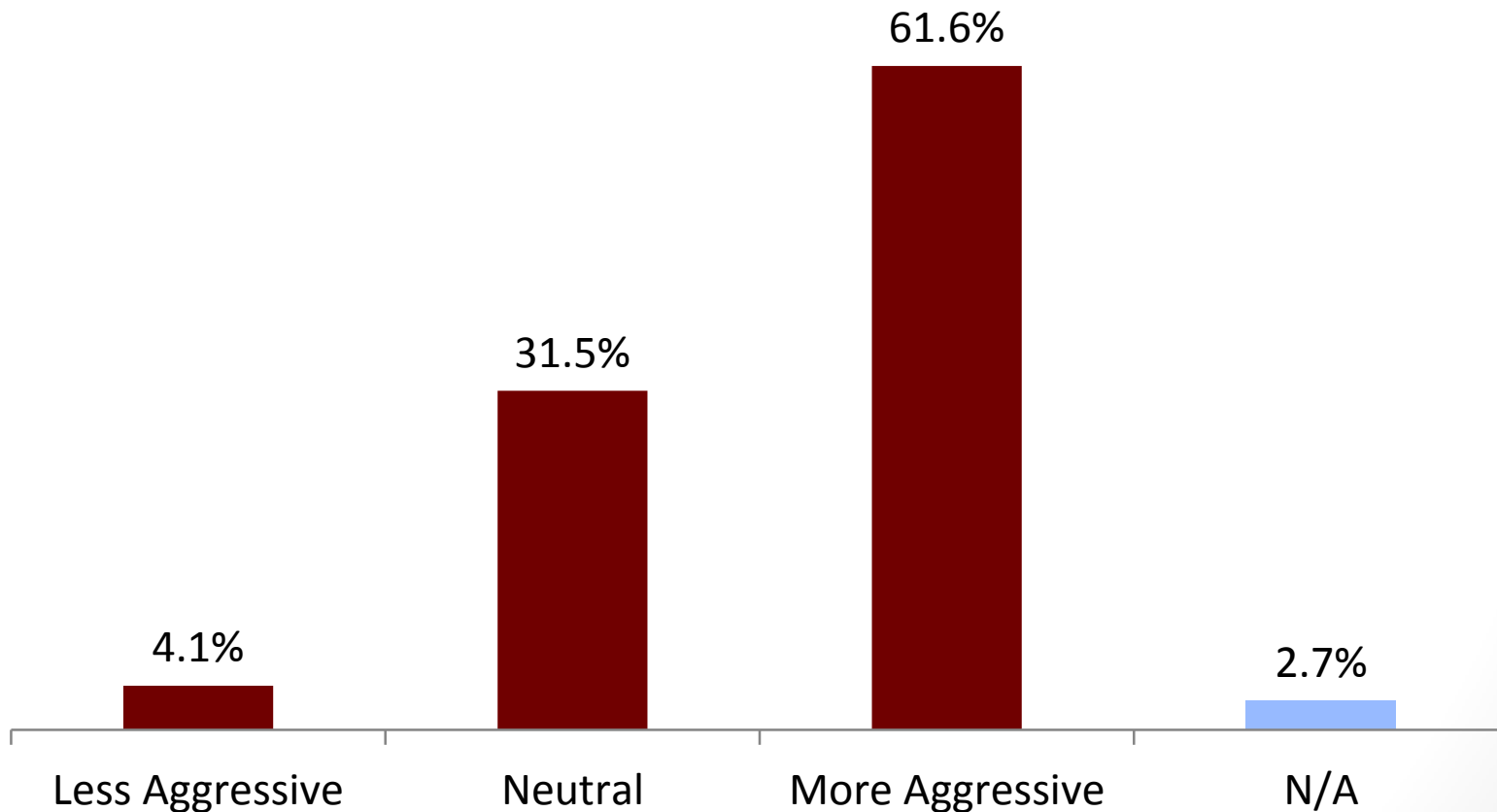
How have the following factors impacted the bank's insurance strategy for the next 24 months?

Regulatory changes in banking



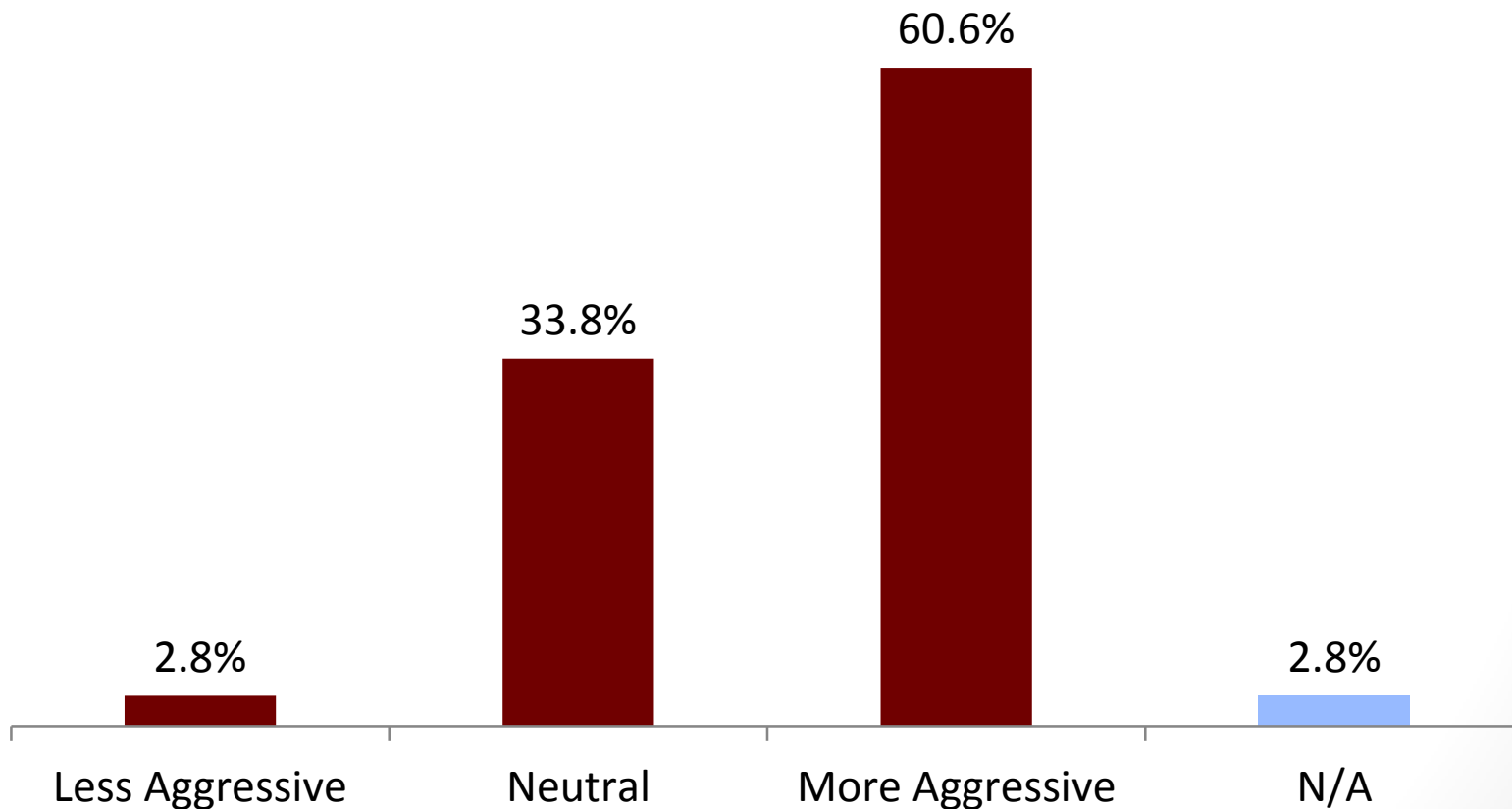
How have the following factors impacted the bank's insurance strategy for the next 24 months?

Bank's strategy to increase non-interest income

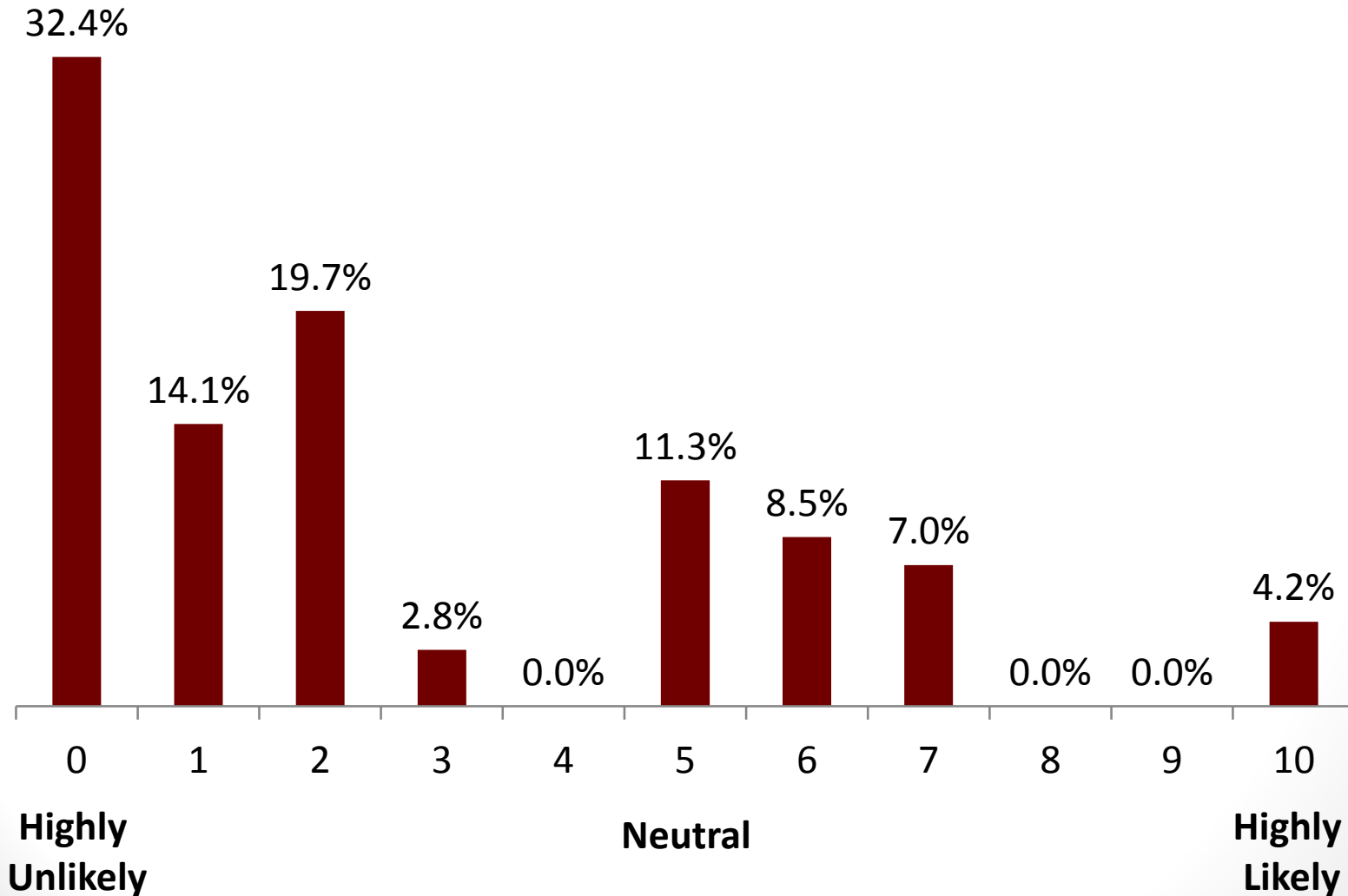


How have the following factors impacted the bank's insurance strategy for the next 24 months?

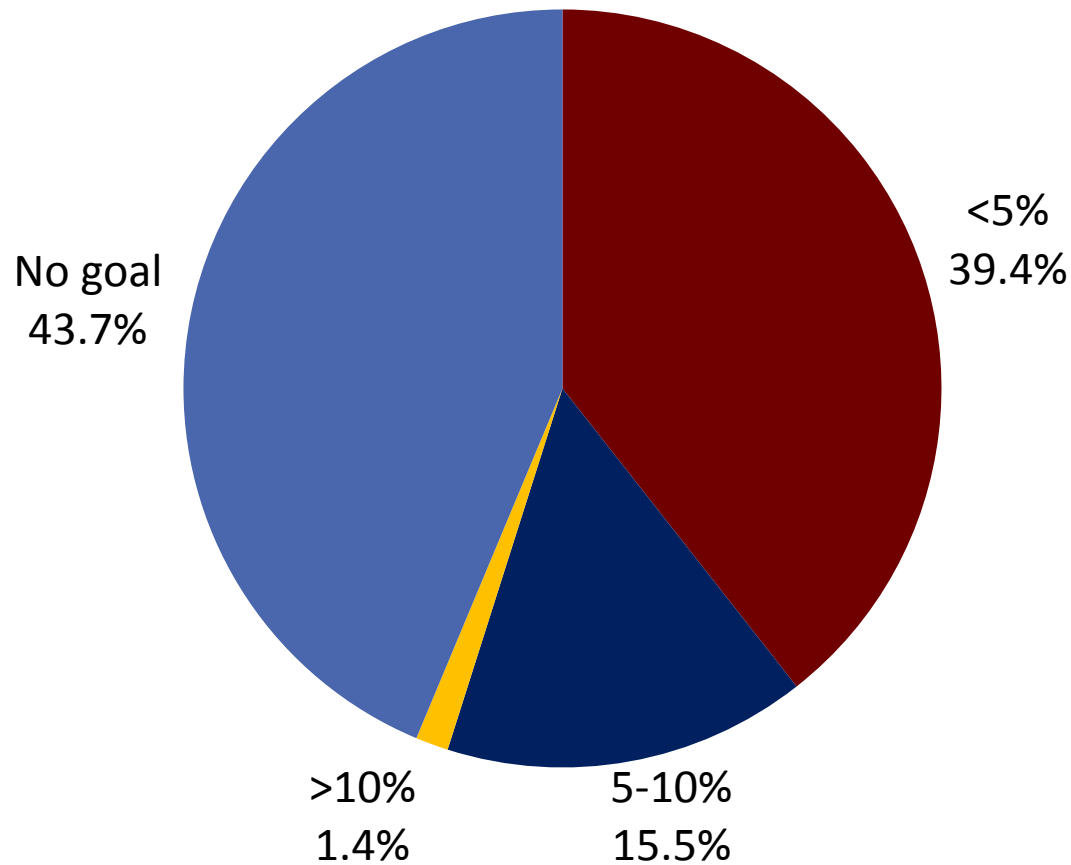
Bank's strategy to increase earnings



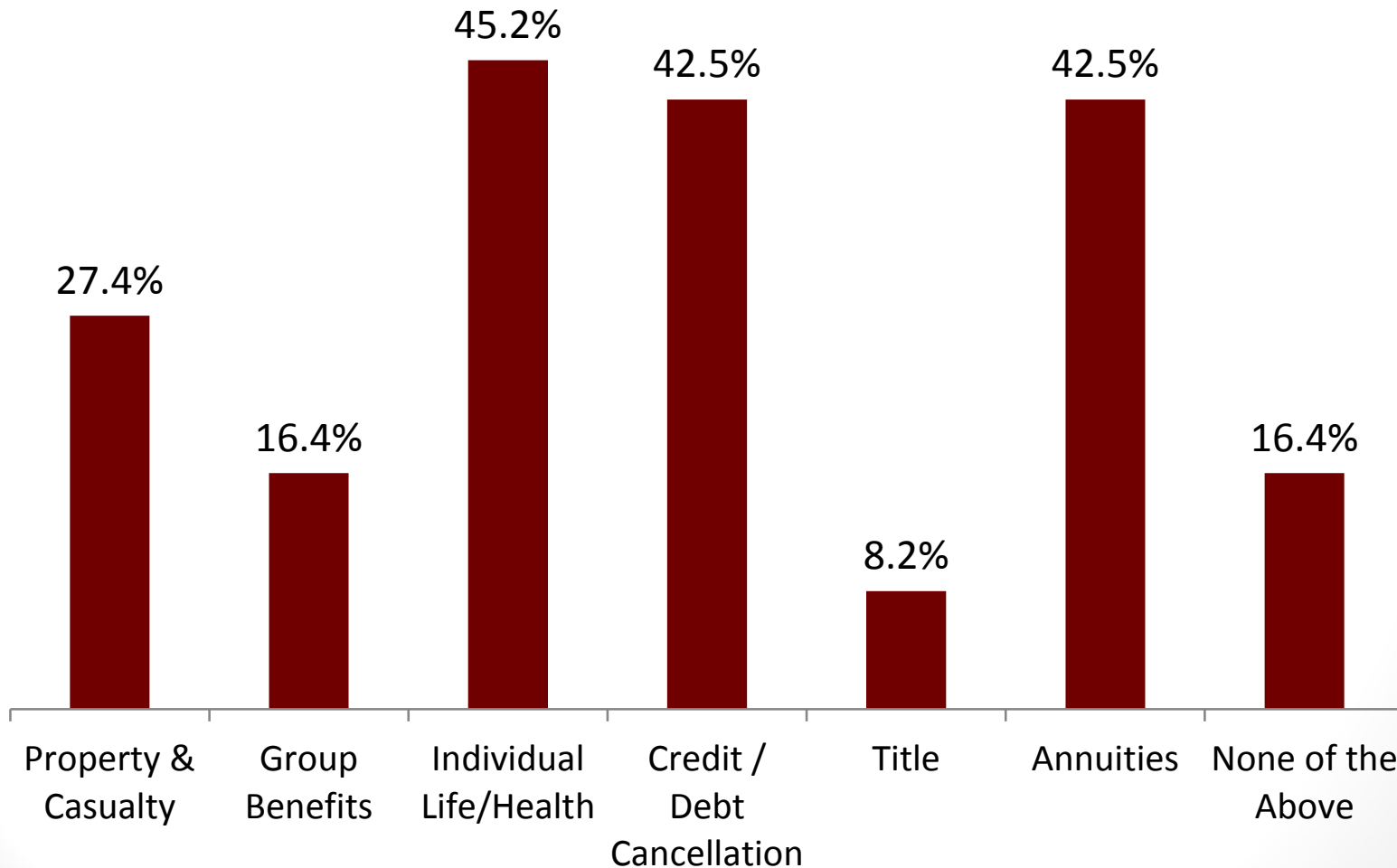
How likely is the bank to pursue an insurance agency acquisition over the next 24 months?



Which of the following best describes the bank's goal for the percentage of total non-interest income to be derived from insurance brokerage?



Which of the following insurance product lines does the bank currently sell?



How would you describe the bank's strategy for growing its insurance brokerage business?

