



Core Metrics Analysis Report 2019 Data Year

Anytown Trust Company
Rochelle, IL

2019 Data Year

Thank you for your participation in Trustcompare for the 2019 data year. We appreciate your support and would like to hear your comments and suggestions about the product as we strive to provide the best tools for analyzing your organization.

Each Trustcompare subscriber is assigned one of our Account Executives as your resource throughout the process. The assigned A/E reviews your data during the data verification process, and will help you interpret the results.

If you have any questions about this report and/or would like to discuss your results, please call your Trustcompare Account Executive, **Eric E. Timm**. He can be reached via email at [eric.timm@trustcompare.com](#), or by phone at [800-875-2273](tel:800-875-2273).



Contents

- | | |
|--|-------------|
| 1. Executive Summary | 1-24 |
| High level overview of your results, including a discussion of our methods for grouping and comparing your results and key high-level metrics to your peers and the universe of all subscribers. | |
| 2. Profitability | 1-19 |
| Analysis of your overall profit performance, including detailed comparison to the performance of your peers and the universe. | |
| 3. Growth | 1-17 |
| Includes growth ratios for revenues, assets, and accounts. All ratios are based on the change between the 2018 and 2019 data input. | |
| 4. Line of Business Ratios | 1-16 |
| Presents conversion ratio and average size metrics for both assets and accounts, and broken down by product line. | |
| 5. Productivity, Staffing, & Other | 1-16 |
| Displays metrics on a per FTE basis, along with staffing by position and compensation-related comparisons. | |



Section 1. Executive Summary



Overview

The Trustcompare report for the 2019 data year has been upgraded to add more value as a starting point for your strategic planning efforts as well as an in-depth analysis of your prior year's performance.

As you review the report, it is important to keep in mind that the metrics capture the entirety of your organization: every single area of focus relates to at least one other area, and directly reflect the decisions made in the past.

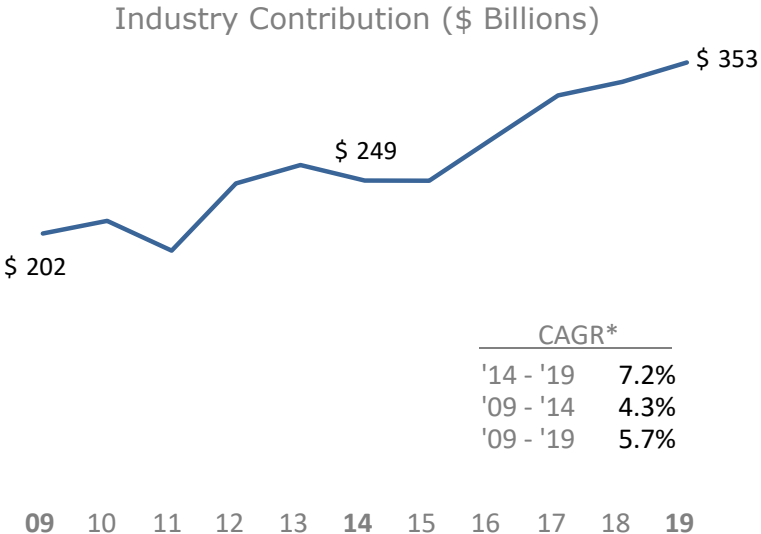
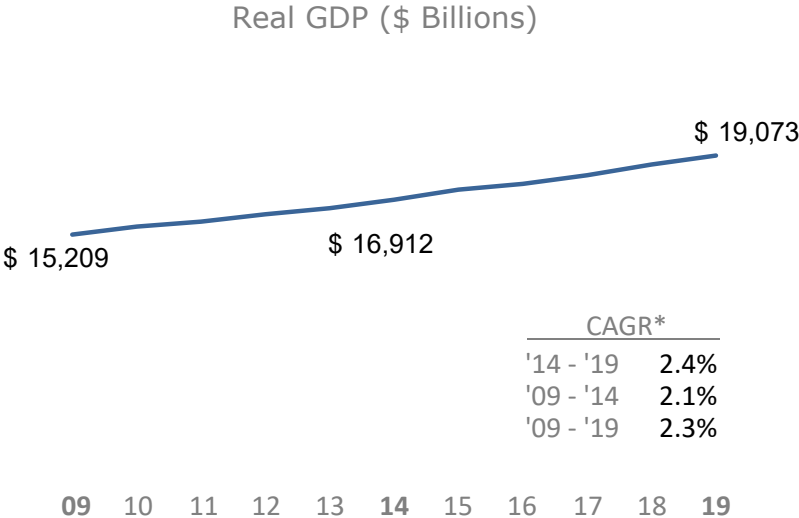
We highly recommend participating in a report review with your Account Executive. We believe our insight into your results can help you boost your organization's performance.

Let us know how we can help!



Economic Growth

Gross Domestic Product (GDP) is the total value of goods and services produced in the US adjusted for inflation, and is the standard overall measure of the strength of the US economy. In 2019, GDP grew at a rate of 2.3%, which is the same rate of growth over the 10-year period from 2009 through 2019. From 2009 through 2014, GDP grew at a slightly lower rate of 2.1% as the economy recovered from the 2008 mortgage crisis. The growth for the past 5 years was slightly higher at an average annual rate of 2.4%.



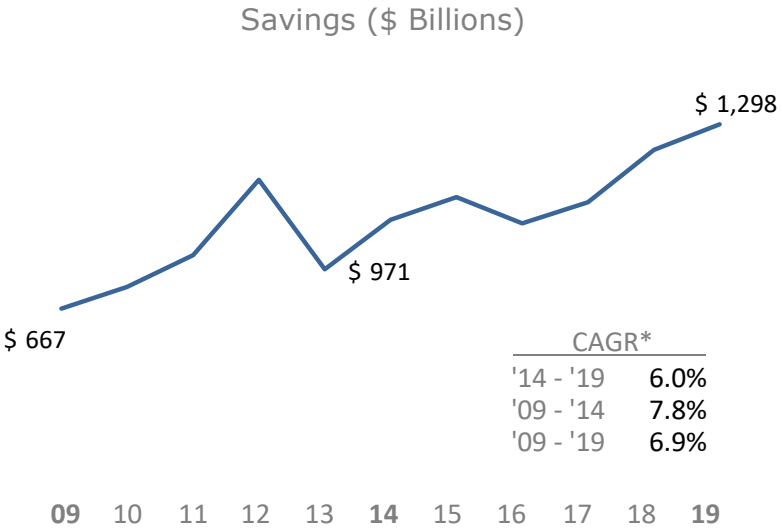
Industry Contribution to GDP

GDP measures the entire economy's output, but what does our industry contribute to total GDP?. The graph at left depicts the combination of Investment Advisory and Brokerage & Trust Services and their contribution to total GDP. For 2019 the share of GDP rose 5.1% to \$353 billion (representing 1.8% of total GDP). The average annual growth from 2009 to 2019 was 5.7%, while the last 5 years growth 7.2%. Industry contribution is growing at a higher rate over the past 5 years and also outperforming the overall GDP growth rate.

*CAGR - Compound Annual Growth Rate

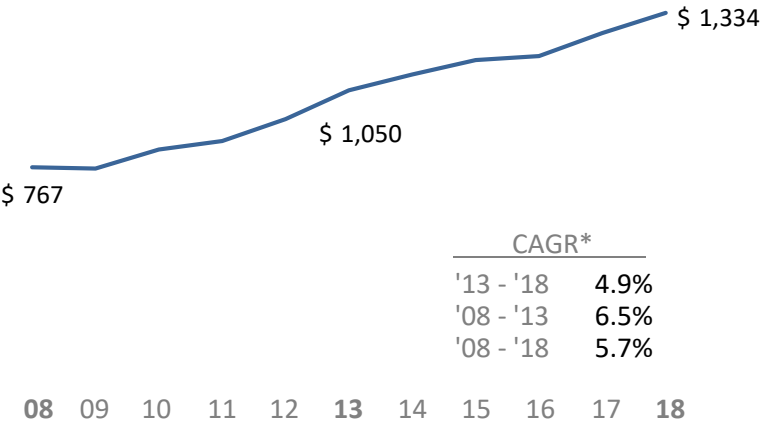
Consumer Savings

Consumer savings has seen some fluctuation in the past 10 years, as shown at right. However, the savings rate has shown some signs of improvement in the past years. In 2019, savings grew to \$1,298 at a 7.2% annual rate. Savings fell sharply in 2012, and showed only slight gains for the 2012-2016 time period. From 2009-2014 savings increased at a compound annual rate of 7.8%, while growth over the past 5 years averaged 6.0%. Strong economic growth and low unemployment are likely contributors to the overall savings rate.



Payments/Withdrawals (\$ Billions)

Withdrawal data are released in June each year, our data covers 2008-2018



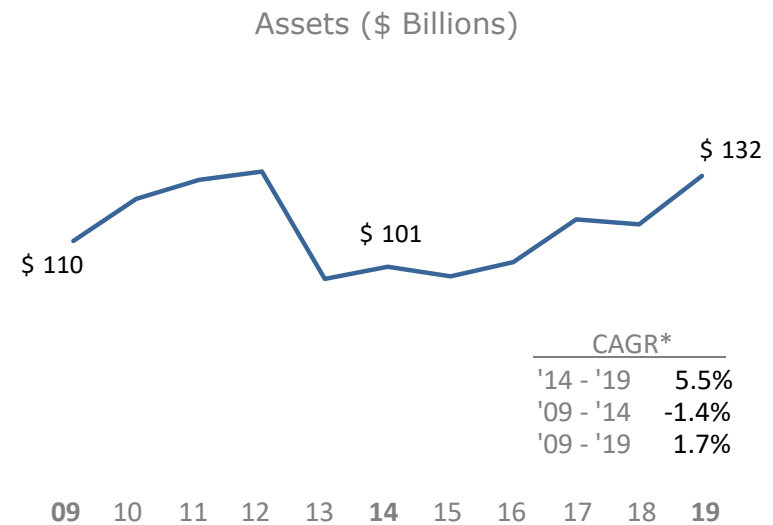
Benefit Payments / Withdrawals

Payments and withdrawals from defined benefit / contribution plans are shown at left. In total, payments increased 5.8% to \$1,334 billion in 2018. Withdrawals have been rising for the past 10 years, at an annual average of 5.7% from 2008-2018. However, the rate of withdrawal over the past 5 years has only been 4.9%, suggesting that the rate is slowing slightly. We expect that Baby Boomers will still withdraw capital from their retirement plans. As more participants enter retirement age, we expect this trend to continue.

*CAGR - Compound Annual Growth Rate

Trust Assets

Trust Assets from Call Report data have essentially shown relatively flat growth over the past 10 years, with a CAGR of 1.7%. Assets increased from 2009 through 2012, but had disruption due to the economic uncertainty of 2012. Since that time, the industry-wide level of assets has shown strong growth, rebounding to a robust growth rate of 14.3% from 2018-2019. Over the past 5 years assets grew at an average rate of 4.6% compared to a 1.4% decline for the years 2009-2014.



*CAGR - Compound Annual Growth Rate

Impact of Covid-19 Pandemic

The data in this report was compiled as of 12/31/2019, prior to the spread of the Covid-19 pandemic, the impacts of which have not been seen since the Spanish Flu Pandemic of 1918, which ultimately infected 500 million people across the world.

It is very difficult to forecast the impact of this pandemic due to the fact that we have no modern experience for comparison. The closest recent event would be to the mortgage market collapse of 2008, but the current pandemic will likely have a much worse impact on the economy and our industry.

This report was being developed during March and April of 2020 during the initial stay-at-home orders, and as new unemployment claims rose at a dramatic level. Based on the history of infection rates during the 1918 Flu crisis, there appears to be significant risk to the world of an accelerated rate of infection if social distancing restrictions are lifted too soon. If our path follows that of the 1918 Pandemic, we could see an extended recovery period.

Conclusions

Prior to the pandemic, and based on the 12/31/2019 economic data, the Trust industry was on a good path in terms of growth and contribution to the overall economy. Overall GDP increased throughout 2019, as did the industry's contribution to total GDP. Although total savings withdrawals have continued to rise (as they have during the past 9 years), the overall savings rate has been increasing at a slightly higher pace. The level of Trust assets has continued growth over the past year, and have increased by an average annual rate of 4.6%.

Unfortunately, the economic data measures the period just prior to the onset of the pandemic, so the full economic impact will not be known for another 12 months.

If there is a positive in this crisis, it is that the data in this report will serve as a good "stake-in-the-ground" snapshot of the strength of the industry and individual institutions just prior to the economic impact of the pandemic. Subscribing to Trustcompare in the coming years will be an important tool to use in measuring both your response and to gauge when your organization has returned to a pre-pandemic level of operations.

Key Topics

Based on the economic outlook and our consulting experience, we believe that focus on the following key topics will improve your organization's performance. Reviewing the data in this report with these topics in mind will help you identify areas for change in your institution.

1. Nurture Existing Client Relationships

Most of your clients now find themselves in a vulnerable spot. It's more important than ever to communicate to your existing client base. Try to help them understand the situation and potential impacts. This is a perfect time to revisit financial plans and strengthen your existing relationships.

2. Metrics and Analysis

Using metrics to analyze your business *on an ongoing basis* is vital to your overall success. Your subscription to Trustcompare gives you an advantage over other firms in that you actively seek information for planning and analysis. Especially at this time when the 2019 report represents a good starting point to measure your response to the Covid-19 pandemic. The Trustcompare Industry Insight report will be a valuable resource for monitoring industry conditions on a quarterly basis as we move forward into 2020. The family of Trustcompare of reports will provide vital strategic planning tools using industry data.

3. Focus on Costs

In such economic uncertainty, a focus on your cost structure can help to offset any topside reductions. This is a good time to fully understand the components of your operating expenses to both see if you have any areas for improvement and to be prepared for a possible longer stay-at-home period.

Key Topics

It is especially important to monitor and control spending on technology. Although technology can help improve your operation and provide better service to your clients, there is a higher cost to the organization. We have modified this year's report to break out more detail on technology expense to help you better understand and manage your expenses.

4. Invest in Staff

Given our current reality, adding new staff may need to be pushed back. However it is generally less expensive, and more productive, to invest in your current workforce. Now is the time to train, educate, and build from within. Your staff, who also find themselves in a vulnerable position, will appreciate the support you provide and, in turn, help morale.

5. Staff Efficiency

If you haven't been tracking/improving staff productivity in the past, now is the time to start. Getting the most out of what you have is more important than ever. It's essential to understand the workload your staff is capable of handling. You can get an idea of this by looking at your past productivity metrics and comparing yourself to your peers.

6. Improve Internal Processes

A key opportunity for improvement is to analyze and reinforce your internal processes. Working on policies, procedures, and standards can help improve your productivity and possibly reduce expenses. Improving your operation can drive better customer service and reduce complexity.

Peer Group Demographics

	Revenue	Assets
Anytown Trust Co.	\$12,208,000	\$1,775,050,000
Peer Group		
Minimum	\$7,151,000	\$1,126,937,000
Mean	\$10,009,000	\$3,659,304,000
Maximum	\$13,197,000	\$10,602,285,000

Peer Groups are based primarily on revenue, under the assumption that institutions of the same size will use roughly the same level of staffing and expenses to generate a similar amount of revenue. Other factors, such as operations model and investment model, are also considered in order to ensure a good match. Our goal is to group your organization with both higher and lower revenue peers, so your data is as close to the mean as possible. We believe this provides the best possible match for your data. As peers are matched based on revenue, asset values could show more of a variance, but this difference reflects other factors such as product mix or account acceptance criteria.

We believe that demographics are much more important than geography when creating meaningful peer groups. An organization of similar revenue and operations located in another state will be a stronger peer than a dissimilar institution in the same state or region.

The trust accounting system you use is FIS Charlotte (CFO). Your peer group has *similar revenues*, *inhouse trust operations*, and *is not integrated with retail brokerage*. The members of your peer group are:

Peer Group Composition

Universe Demographics

	Revenue	Assets
Anytown Trust Co.	\$12,208,000	\$1,775,050,000
Universe		
Minimum	\$1,008,000	\$130,685,000
Mean	\$5,080,036	\$1,208,977,111
Maximum	\$13,197,000	\$10,602,285,000

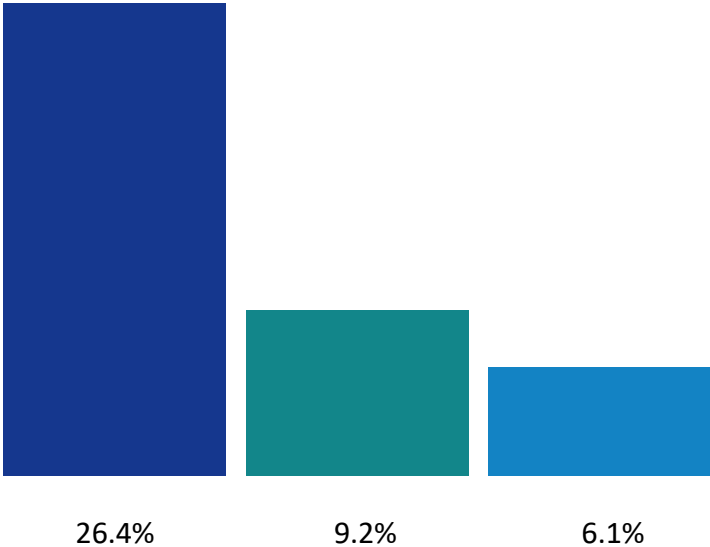
The "universe" of subscribers includes all organizations subscribing to the Trustcompare system, regardless of size or organizational factors such as investment or operations model, degree of brokerage integration, or product mix.

Although the Universe results can yield valuable insights, we believe the peer group data provides a more valid basis for comparison because the comparison is to similar organizations. Any comparison to the universe should be carefully considered, as many diverse institutions are part of the universe and might not be directly comparable to your organization.

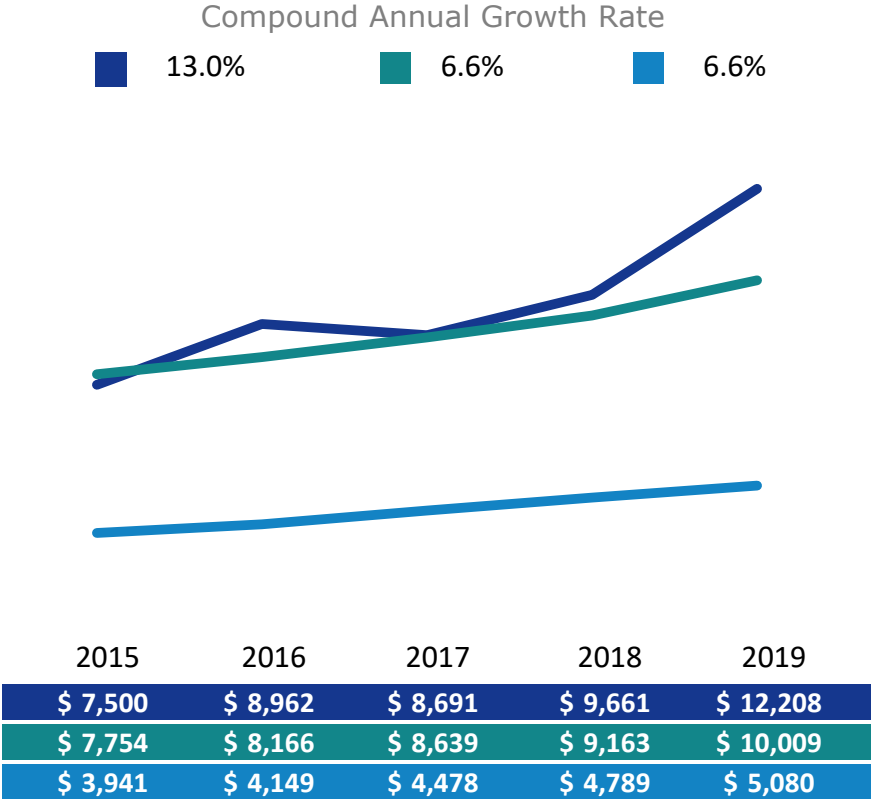
2019 Data Summary

	Anytown Trust Co.	Peer Group	Universe	
Profitability	Total Revenue	\$12,208	\$10,009	\$5,080
	Total Expenses	\$6,110	\$6,168	\$3,440
	Operating Profit	\$6,118	\$3,841	\$1,770
	<i>Op Profit Margin</i>	50.1%	38.4%	34.8%
	Net Profit	\$4,269	\$2,823	\$1,262
	<i>Net Profit Margin</i>	35.0%	28.2%	24.8%
Growth	Revenue	26.4%	9.2%	6.1%
	Assets	-2.4%	10.6%	14.0%
	Accounts	10.8%	8.1%	3.5%
	FTEs	2.9%	-0.8%	3.1%
	Expenses	19.6%	7.8%	6.6%
Productivity & Other	Revenue / FTE	\$343,887	\$256,148	\$244,248
	Assets / FTE	\$50,001,408	\$93,648,215	\$58,127,577
	Accounts / FTE	29.2	51.6	77.1
	Expense / FTE	\$172,113	\$157,850	\$165,398
	Conversion Ratio	0.87%	0.27%	0.41%
	New Sales	\$900,000	\$683,500	\$396,814
	Attrition	\$80,000	\$313,000	\$217,842

Revenue Growth
2018 - 2019

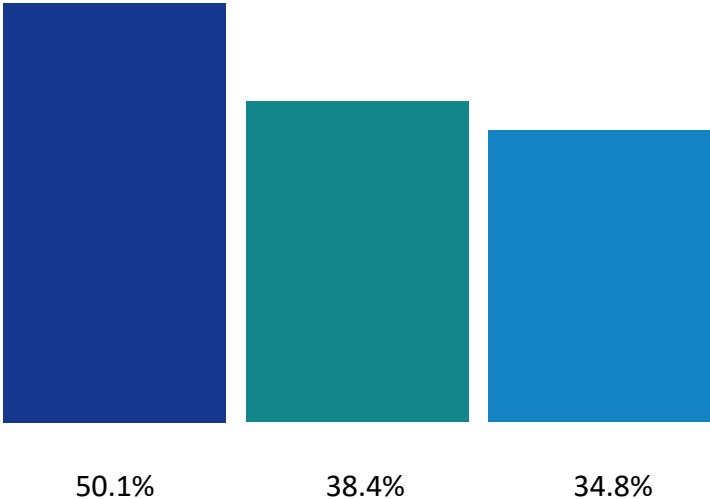


Total Revenue
2015 - 2019

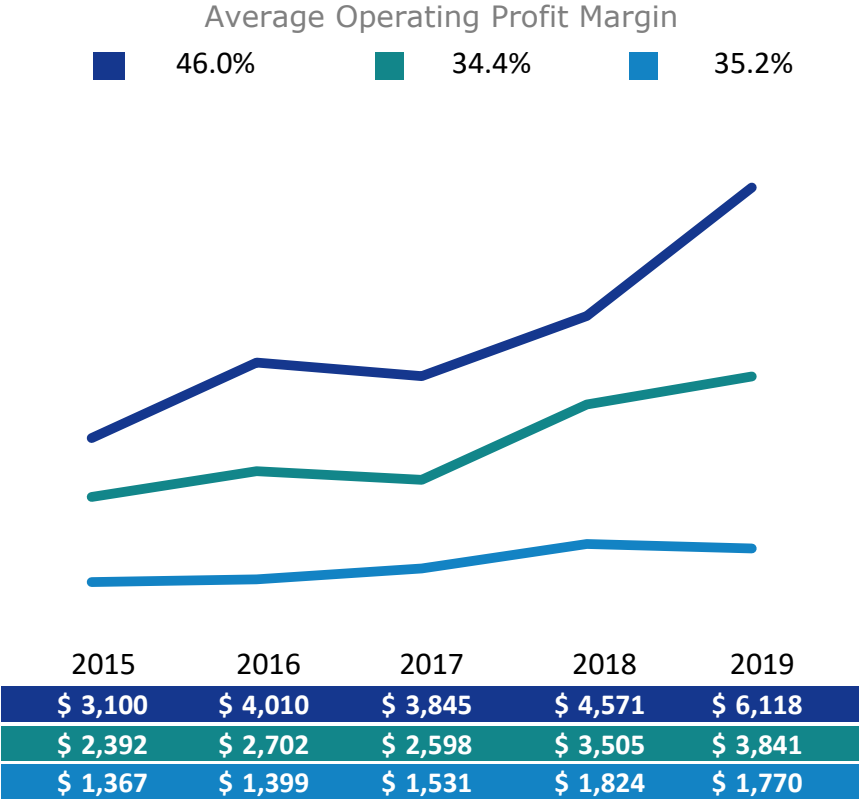


- Anytown Trust Company
- Peer Group
- Universe

Operating Profit Margin
2018 - 2019

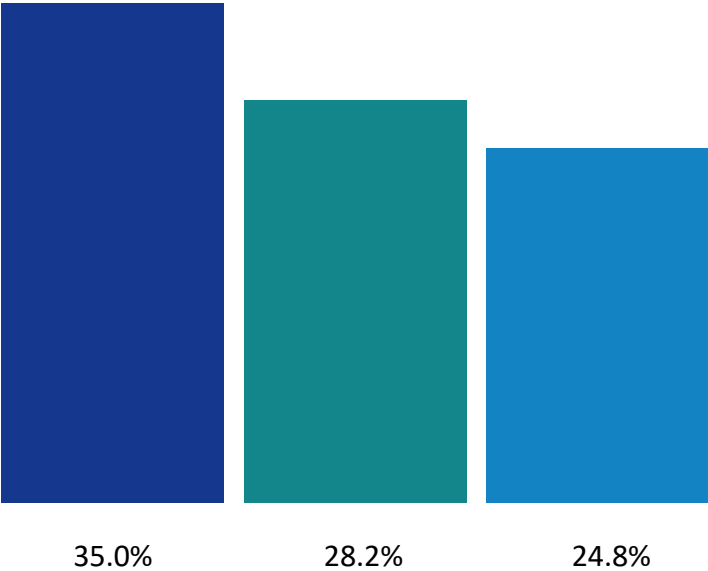


Operating Profit
2015 - 2019

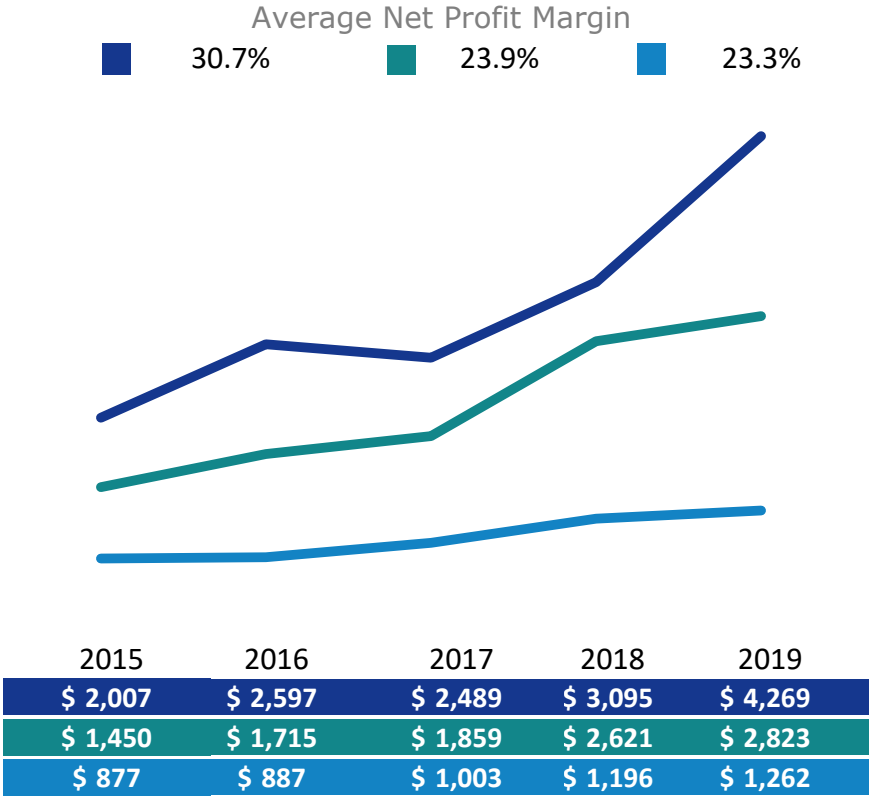


- Anytown Trust Company
- Peer Group
- Universe

Net Profit Margin
2018 - 2019

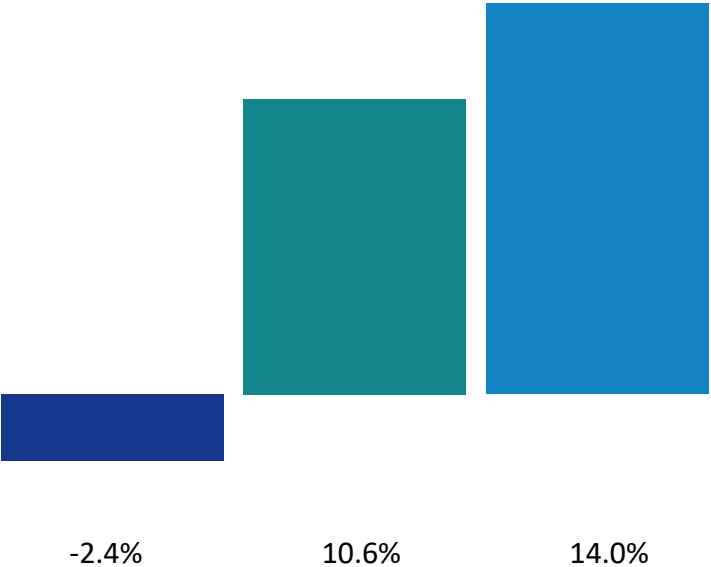


Net Profit
2015 - 2019

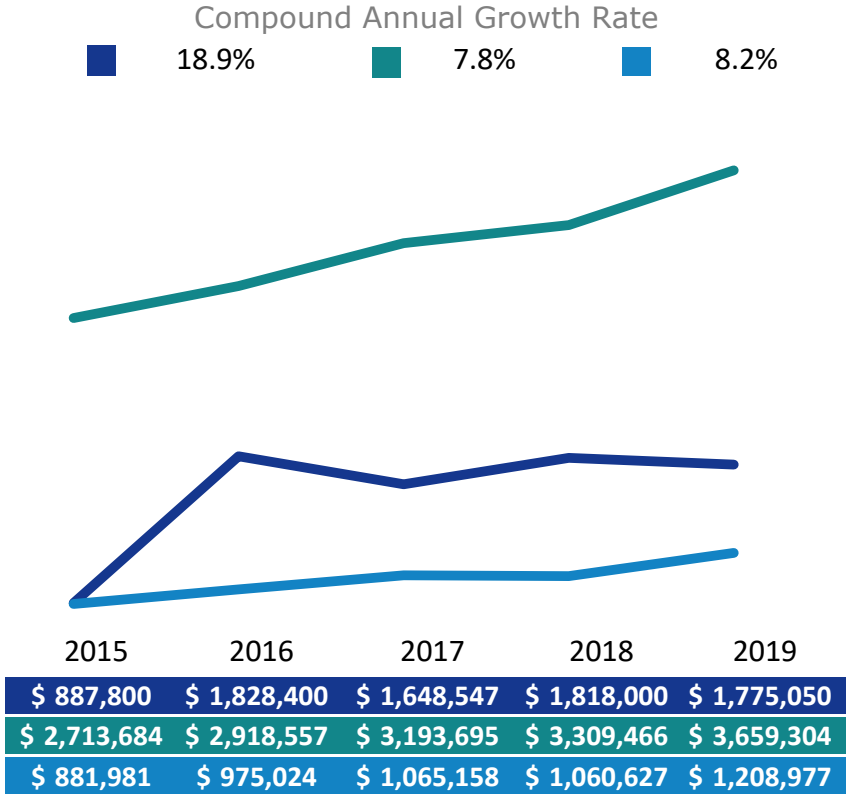


- Anytown Trust Company
- Peer Group
- Universe

Asset Growth
2018 - 2019

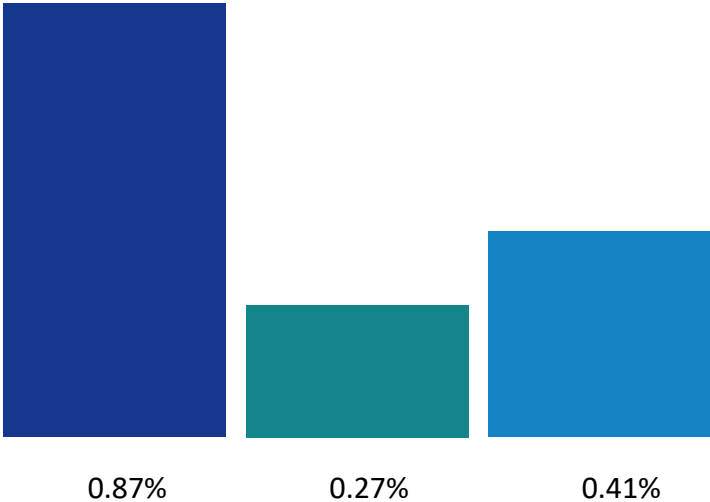


Total Assets
2015 - 2019



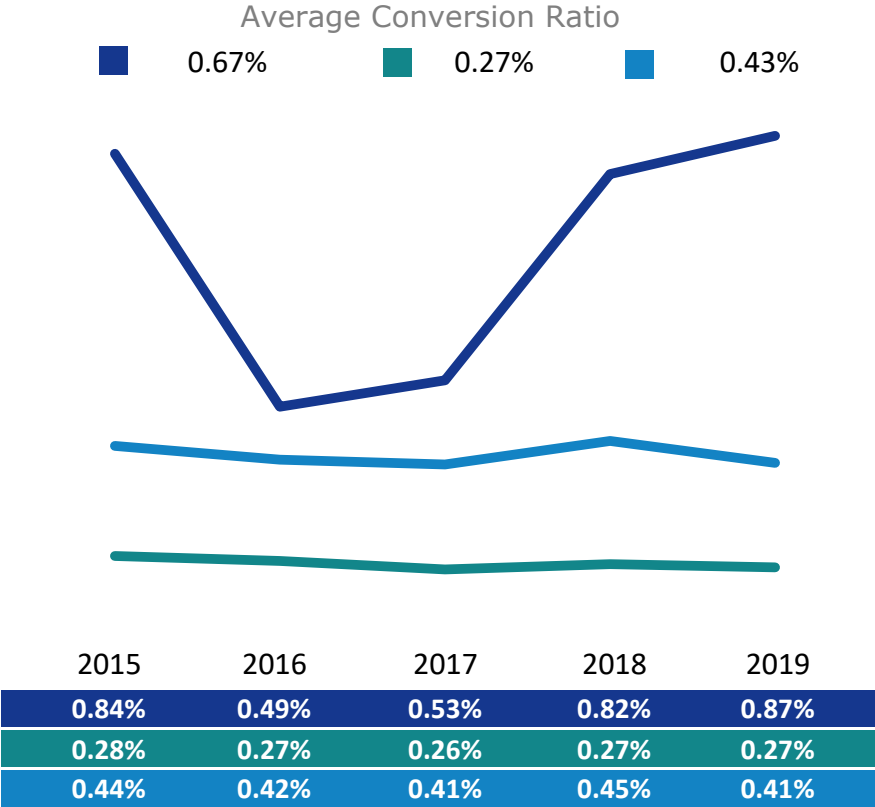
- Anytown Trust Company
- Peer Group
- Universe

Conversion Ratio
2019



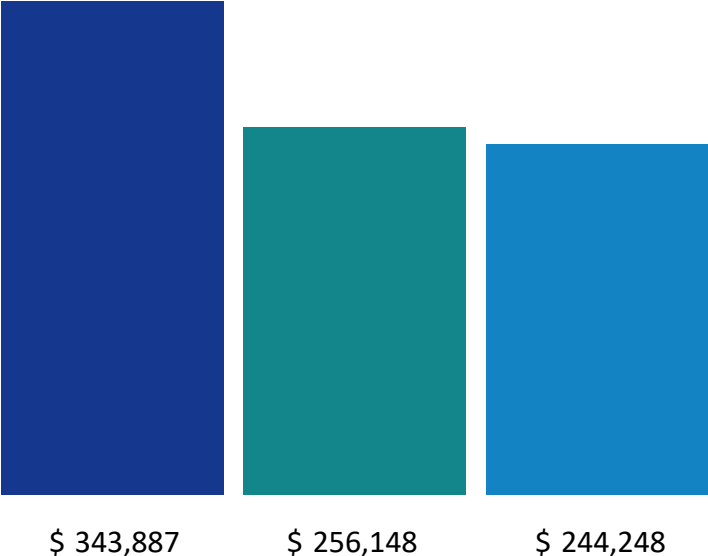
- Anytown Trust Company
- Peer Group
- Universe

Conversion Ratio
2015 - 2019

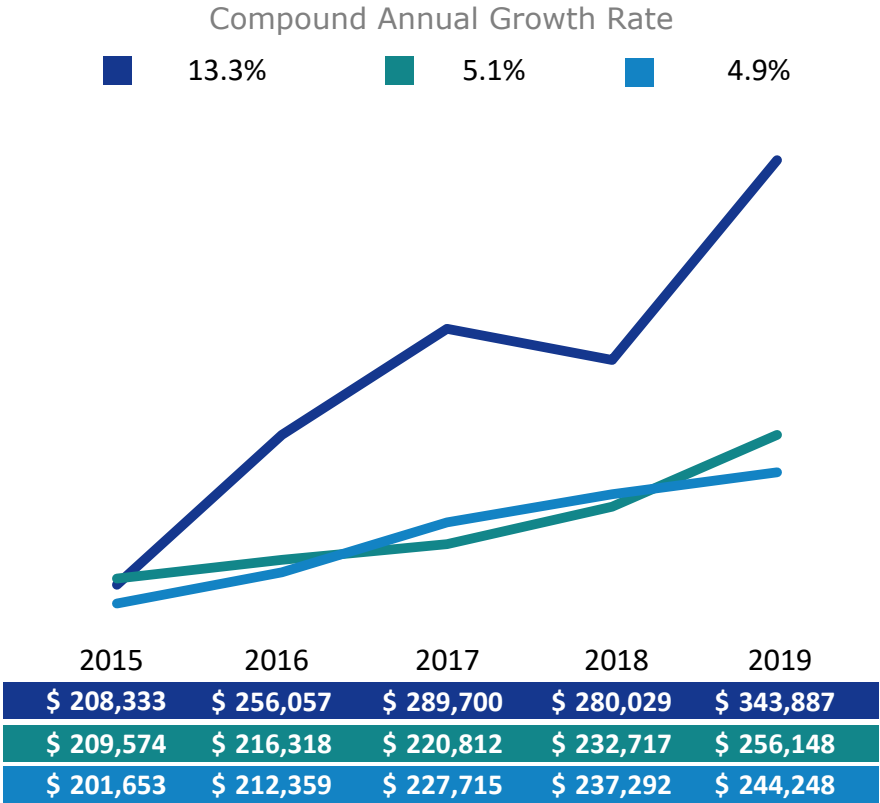


Conversion Ratio calculation includes Personal Trust, Directed/Delegated Trusts, Investment Advisory, Employee Benefit, IRAs, Custody, and Retail Brokerage

Revenue per FTE
2019

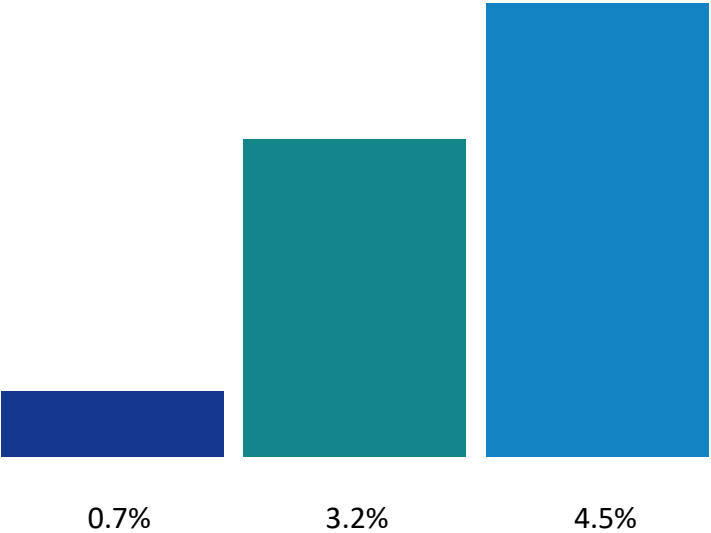


Revenue per FTE
2015 - 2019

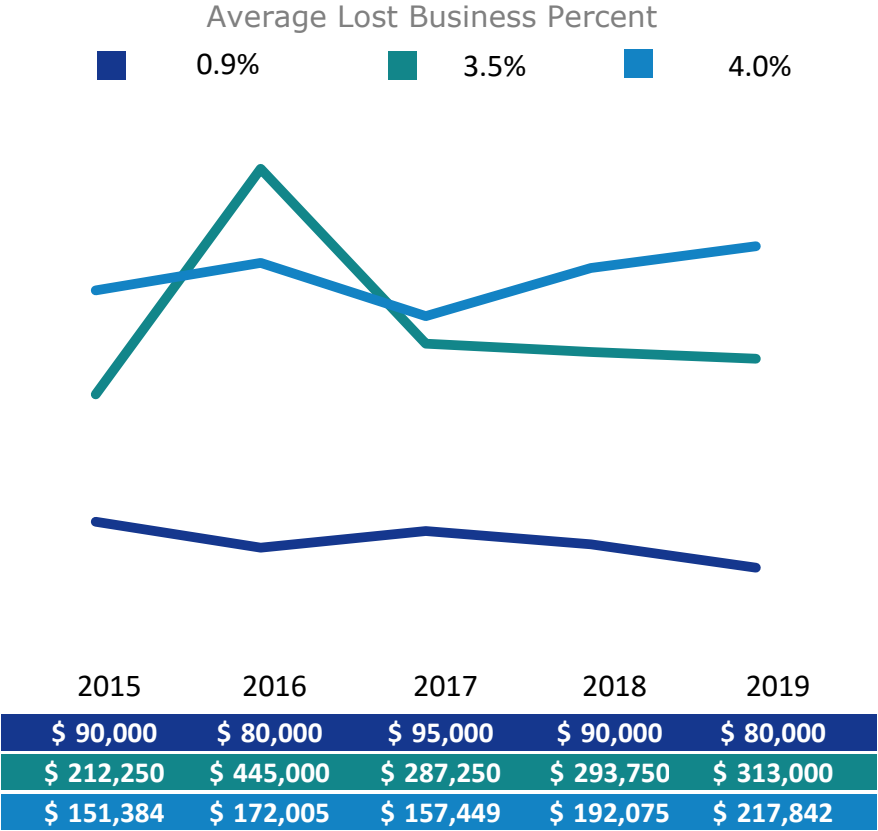


- Anytown Trust Company
- Peer Group
- Universe

Trust Attrition
2019 as % of Total Trust Revenue

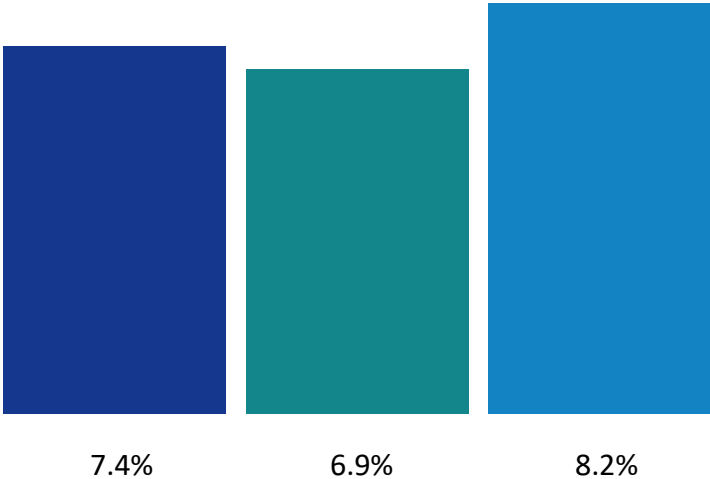


Trust Attrition
2015 - 2019 as % of Total Trust Revenue

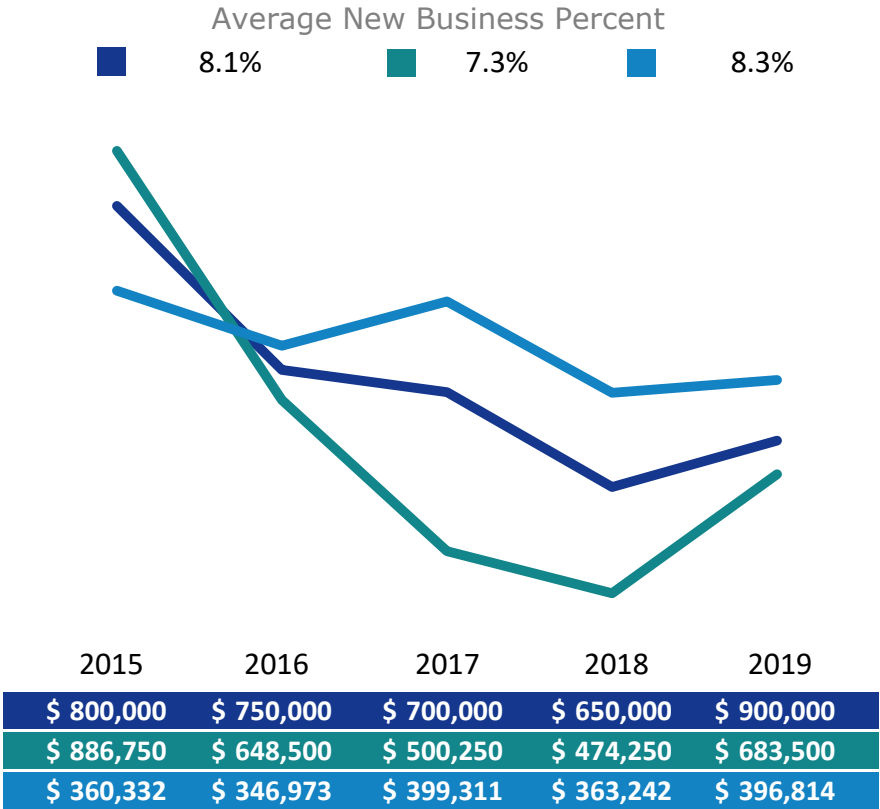


- Anytown Trust Company
- Peer Group
- Universe

New Business
2019 as % of Total Trust Revenue



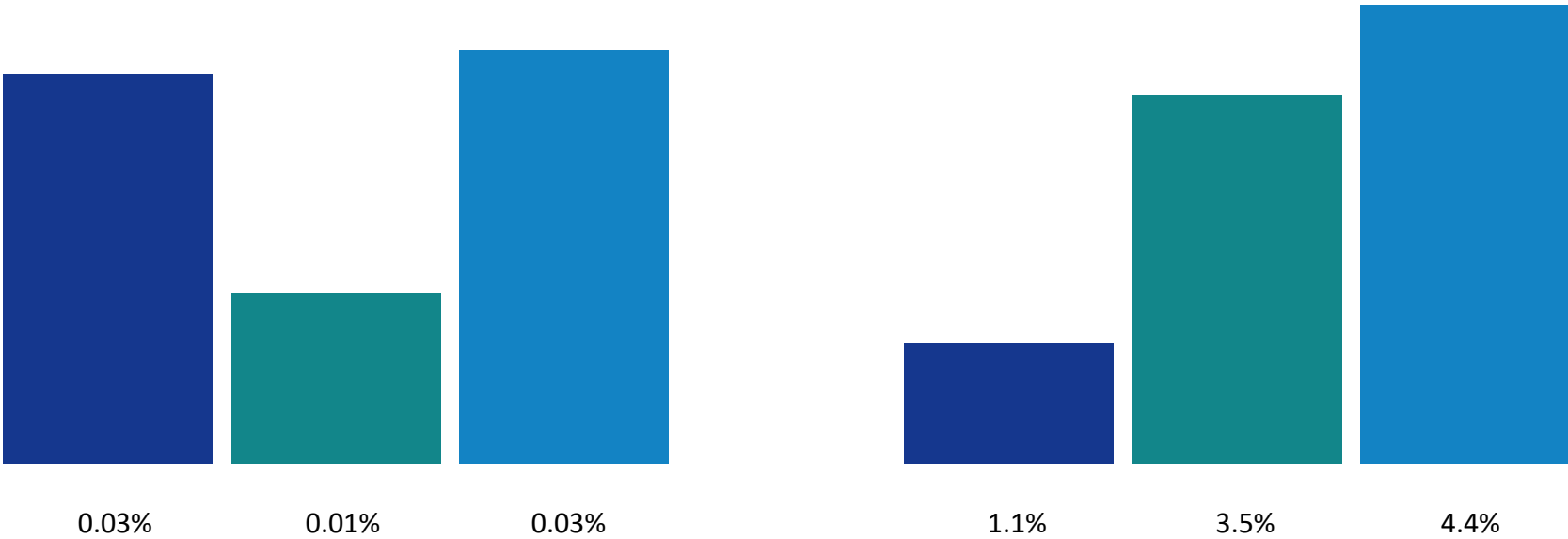
New Business
2015 - 2019 as % of Total Trust Revenue



- Anytown Trust Company
- Peer Group
- Universe

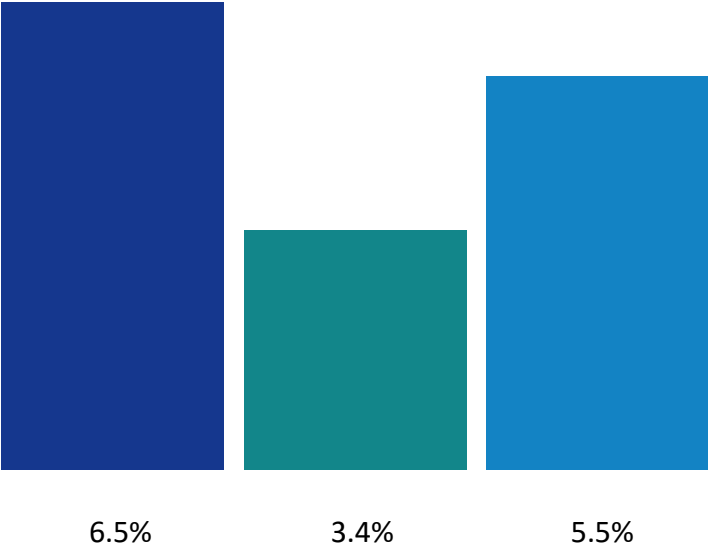
Total IT Expense including TAS expense
2019 as % of Total Assets

Total IT Expense excluding TAS expense
2019 as % of Total Assets

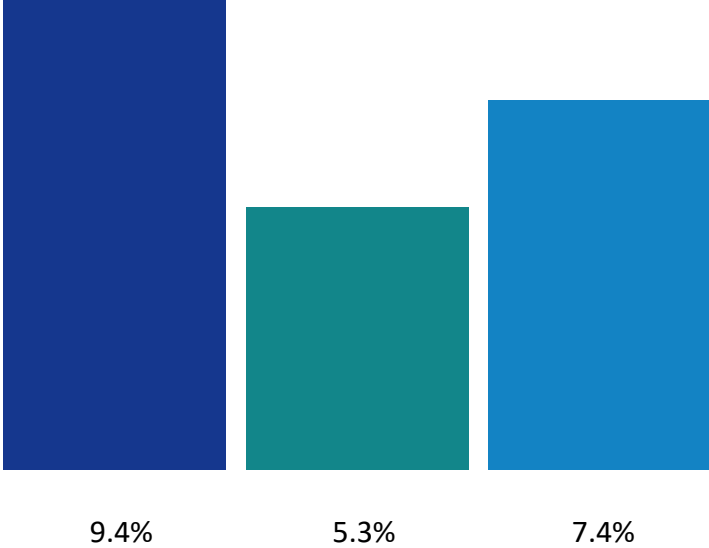


- Anytown Trust Company
- Peer Group
- Universe

Trust Accounting System 2019 as % of Total Expense



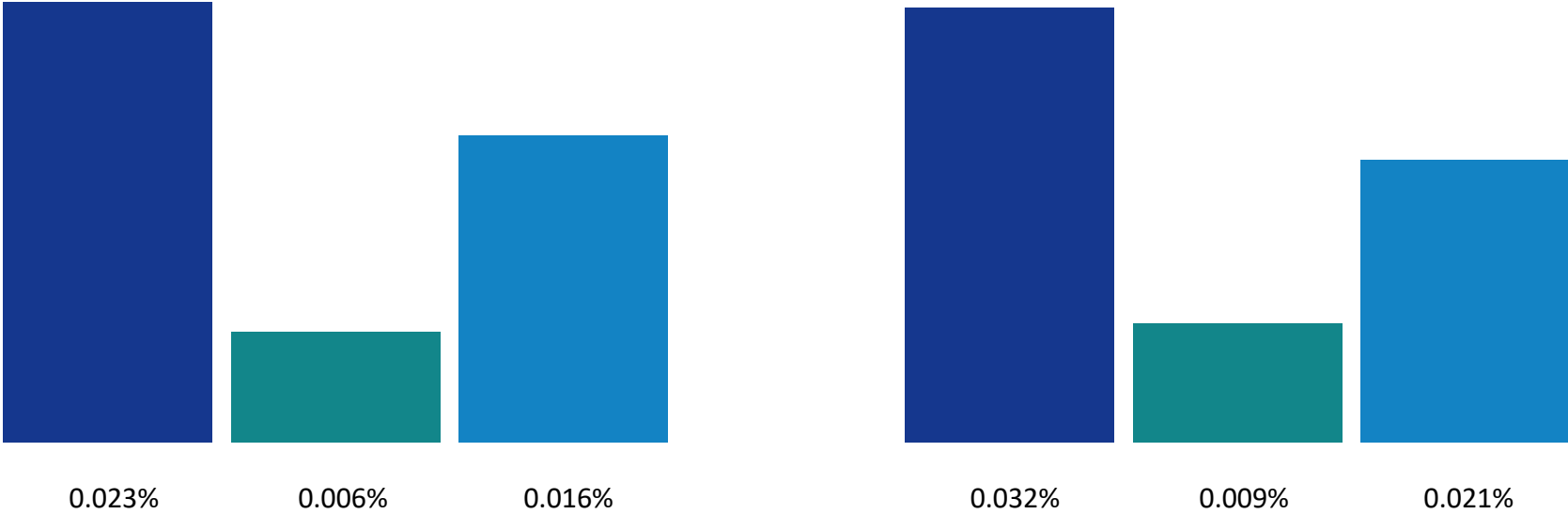
Trust Accounting System plus Depository Expense 2019 as % of Total Expense



- Anytown Trust Company
- Peer Group
- Universe

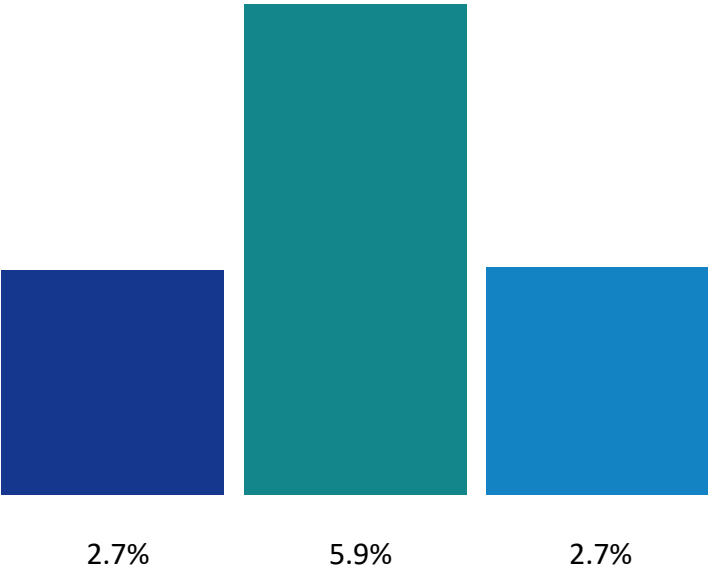
Trust Accounting System *as % of Total Assets*

Trust Accounting System plus
Depository Expense *as % of Total Assets*

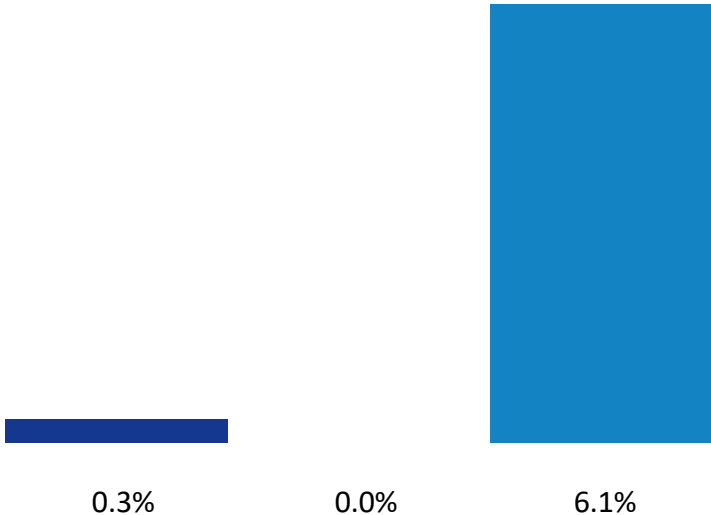


- Anytown Trust Company
- Peer Group
- Universe

Occupancy Expense *as % of Total Expense*



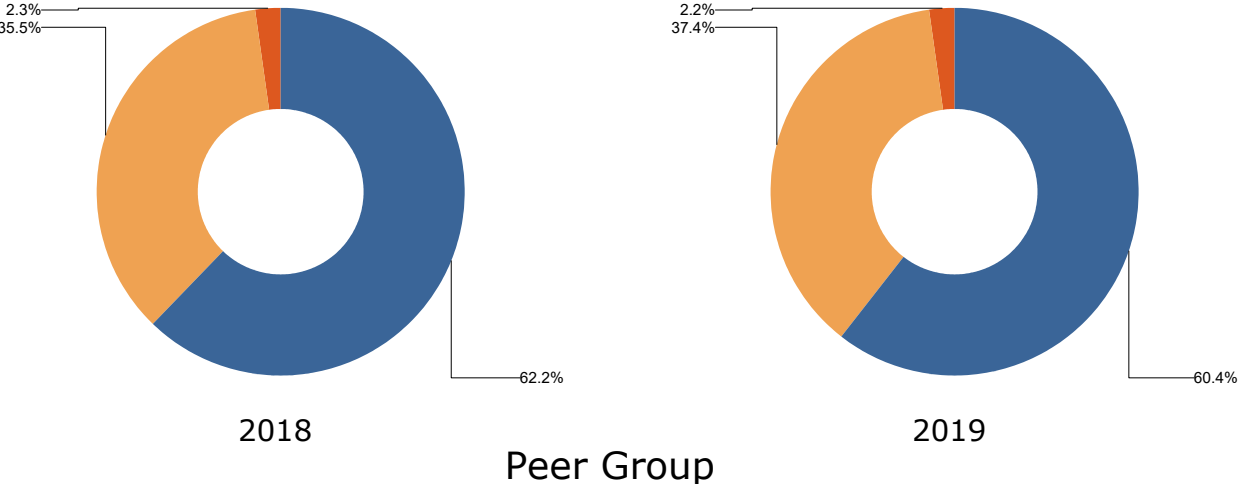
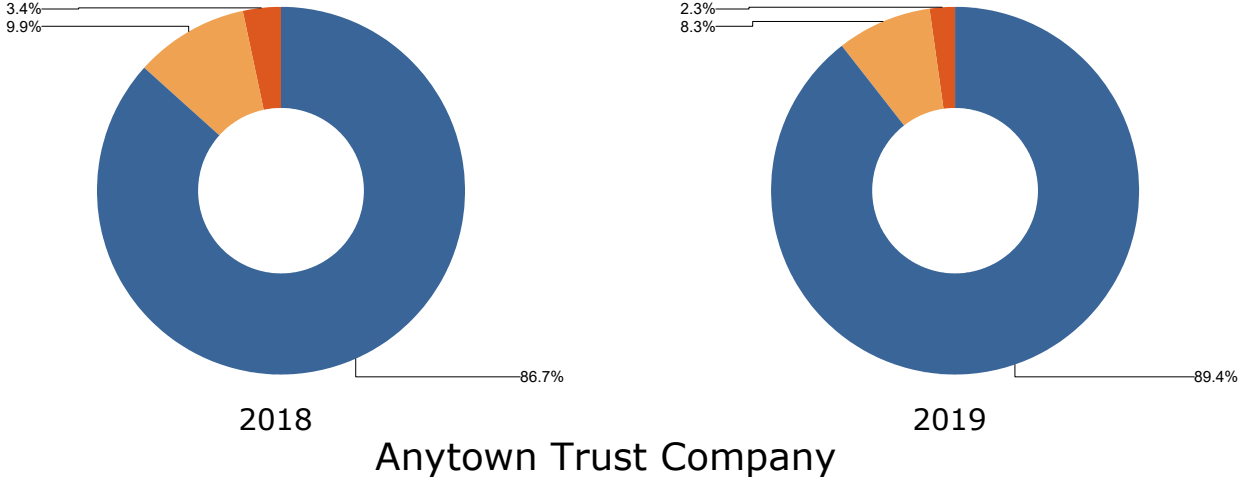
Overhead Expense *as % of Total Expense*



- Anytown Trust Company
- Peer Group
- Universe

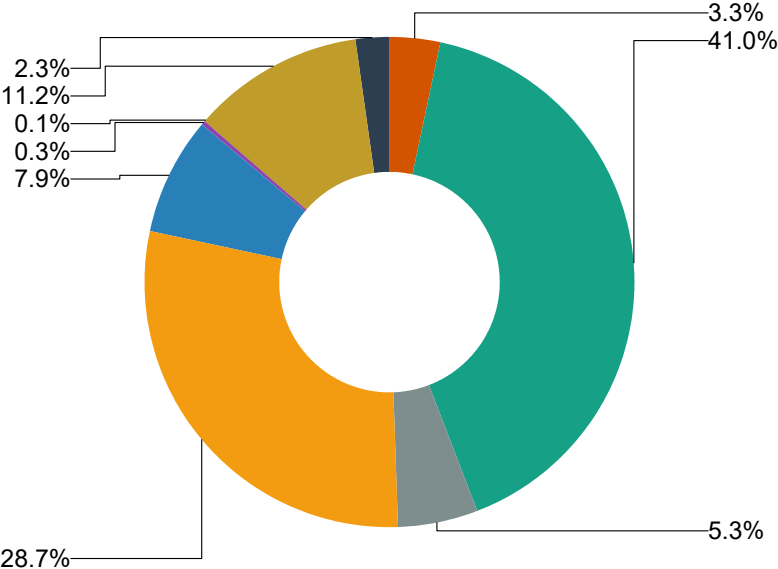
Anytown Trust Company

Business Mix *as % of Total Revenue*

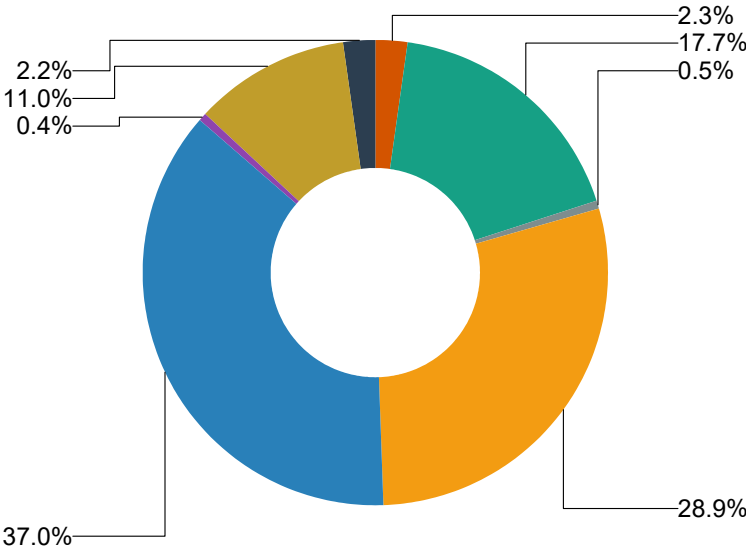


Personal Products
 Institutional Products
 Brokerage Products
 Other Products

Revenue by Product Line *as % of Total Revenue*



Anytown Trust Company



Peer Group

- Estates
- Directed/Delgated Trusts
- Personal Trust
- Investment Advisory
- Total EB
- Custody
- Corporate Services
- Other
- Total IRAs

Section 2. Profitability



Profitability

Net Profit measures the "bottom line" profitability of an organization, measuring the revenue dollars that remain after considering all expenses.

Net Profit starts with Operating Profit and further subtracts both taxes and overhead expense. The Net Profit Margin measures the percent of an additional dollar of revenue that will flow through the organization as profit.

Unfortunately, every organization handles taxes and overhead in slightly different ways. In many cases, there is an allocation made for corporate overhead but it is not handled in the same manner across all organizations.

Your Net Profit is greater than your peers, even though they did not enter overhead expense.

\$000

	Anytown Trust Co.	Peer Group
Operating Profit	\$6,118	\$3,841
Taxes	\$1,829	\$1,018
Overhead	\$20	\$0
Net Profit	\$4,269*	\$2,823*
Net Profit Margin	35.0%	28.2%
Op Profit Margin	50.1%	38.4%

*The calculations for your peer group is an average of the data values for each member of the group, including net profit. We chose to use averages for all data point calculations, and therefore, the calculation of operating profit less taxes and overhead does not equal the average of Net Profit. The number is correct.

Due to the lack of consistency in tax rates and overhead, the Net Profit calculation is not a perfect metric for comparison; generally we consider Operating Income to be a better metric.

Net Profit's inconsistent treatment notwithstanding, we believe there is some value for evaluating this metric versus your peers. However, you might need to make some simple adjustments to the numbers (if your organization, or the your peer group, does not allocate overhead) in order to make a better comparison. Regardless, understanding why your taxes and overhead vary can raise some awareness of different internal accounting approaches.

Profitability

What drives your profitability? At the highest level, your profits are determined by some combination and balance between revenue and operating expenses.

The growth rates for revenue and expenses can indicate if your operating profit growth is influenced more by your efforts to increase sales or by your operational efficiencies. Over time, this influence (and your ratios) will change.

Your operating profit is higher than your peer group which is primarily due to your higher revenue and lower expenses. Your operation is on the whole more efficient than your peer group.

Your operating profit growth is favorable, and higher than your peer group.

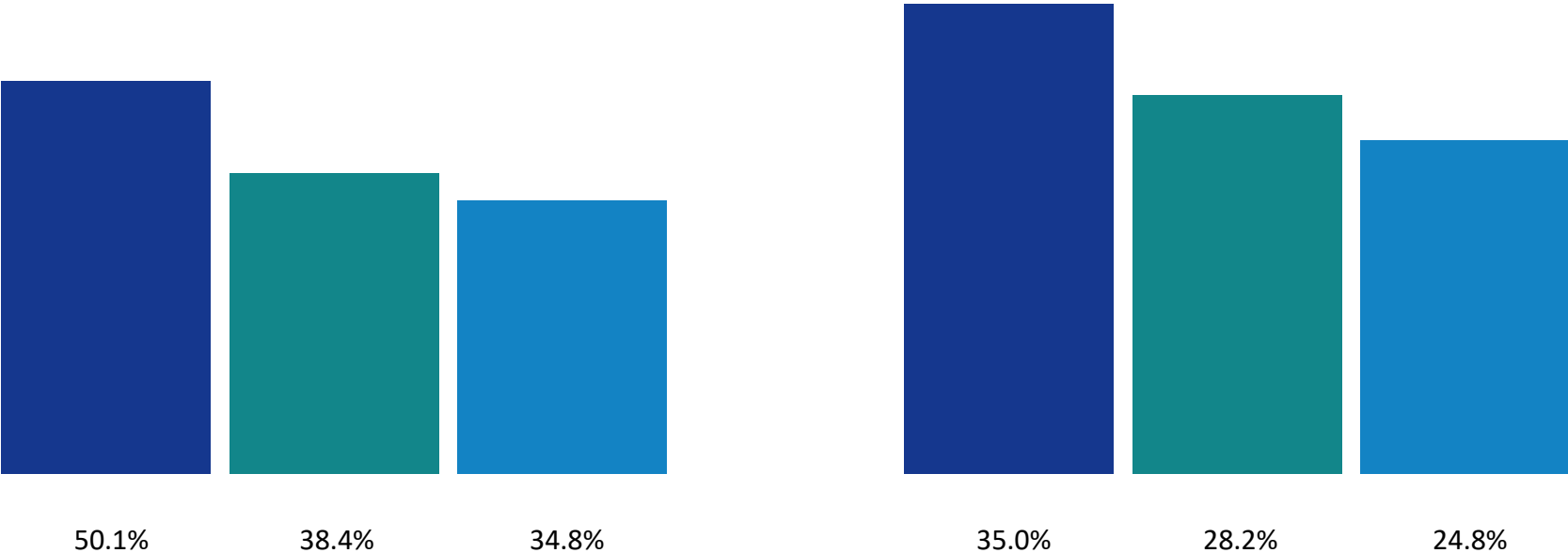
	<i>\$000</i>	
	Anytown Trust Co.	Peer Group
Revenue	\$12,208	\$10,009
<i>Growth</i>	26.4%	9.2%
Expenses	\$6,110	\$6,168
<i>Growth</i>	19.6%	7.8%
Operating Profit	\$6,118	\$3,841
<i>Growth</i>	33.8%	9.6%
Net Profit	\$4,269	\$2,823
<i>Growth</i>	37.9%	7.7%

Although the above table considers revenue and expenses at a high level as the components of operating profit, there are many other factors that contribute. Your profits are the distillation of your entire operation and the decisions made at every stage can have an impact. Product mix, fee integrity, personnel costs, marketing campaigns, technology upgrades, and staffing levels all have a role in determining your profitability.

In reviewing this report, keep in mind that many factors can impact your profits; using revenue and expenses as starting point for your evaluation can serve to focus your analysis.

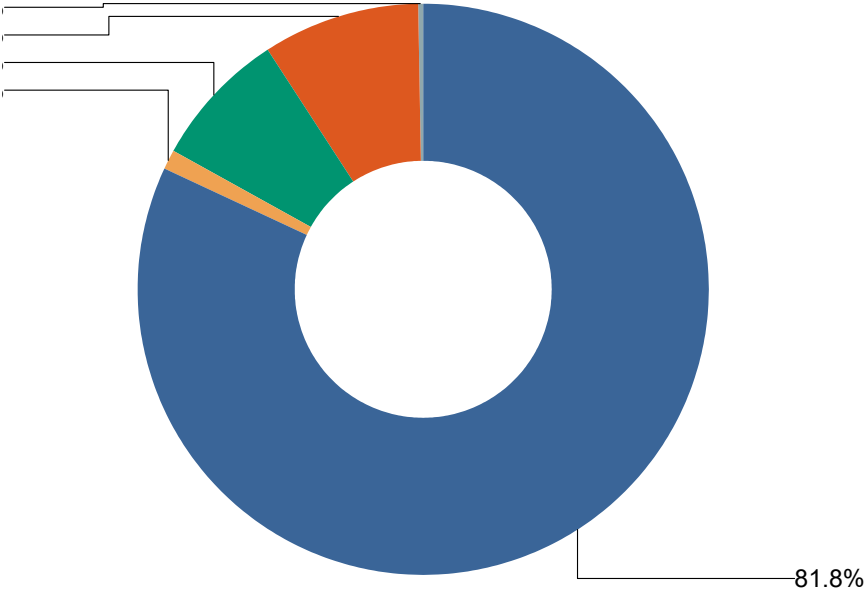
Operating Profit Margin

Net Profit Margin

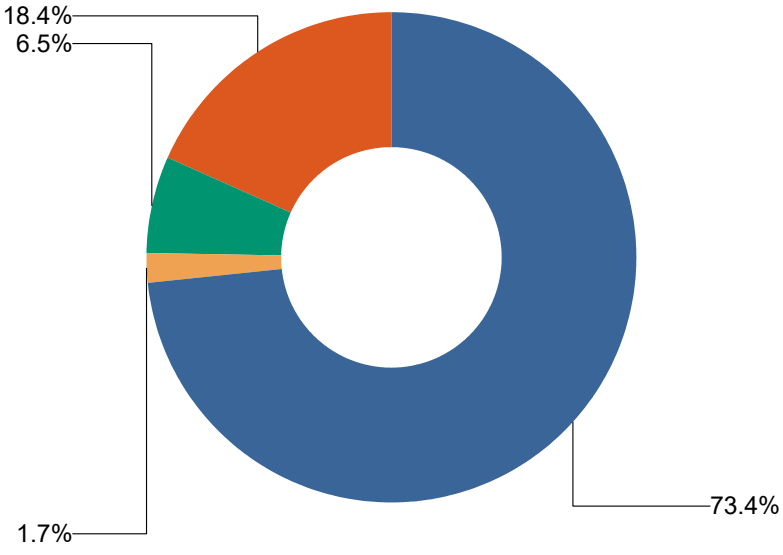


- Anytown Trust Company
- Peer Group
- Universe

Expenses by category *as % of Total Expenses*



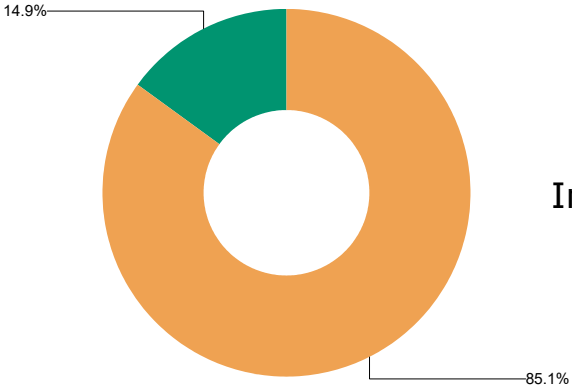
Anytown Trust Company



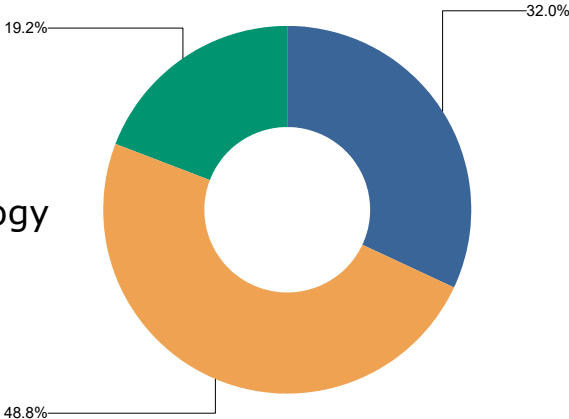
Peer Group

■ Personnel
 ■ Risk Management
 ■ Information Technology
 ■ Other
 ■ Retail Brokerage
 ■ Overhead

Expense Detail - IT and Other Expenses *as % of Total*



Information Technology



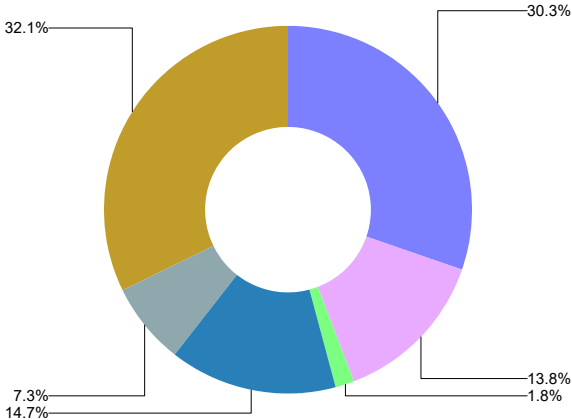
Trust Operating System

Technology Resources

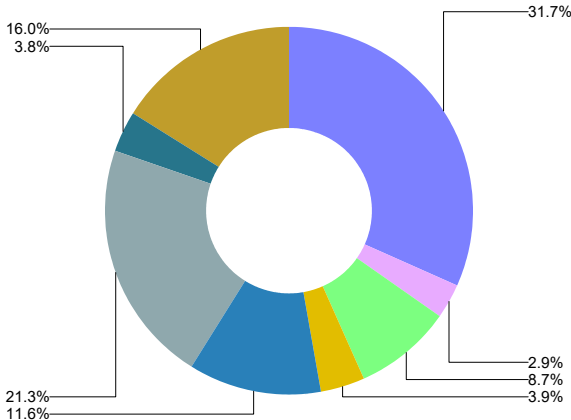
Other Computer / Software

Anytown Trust Co.

Peer Group

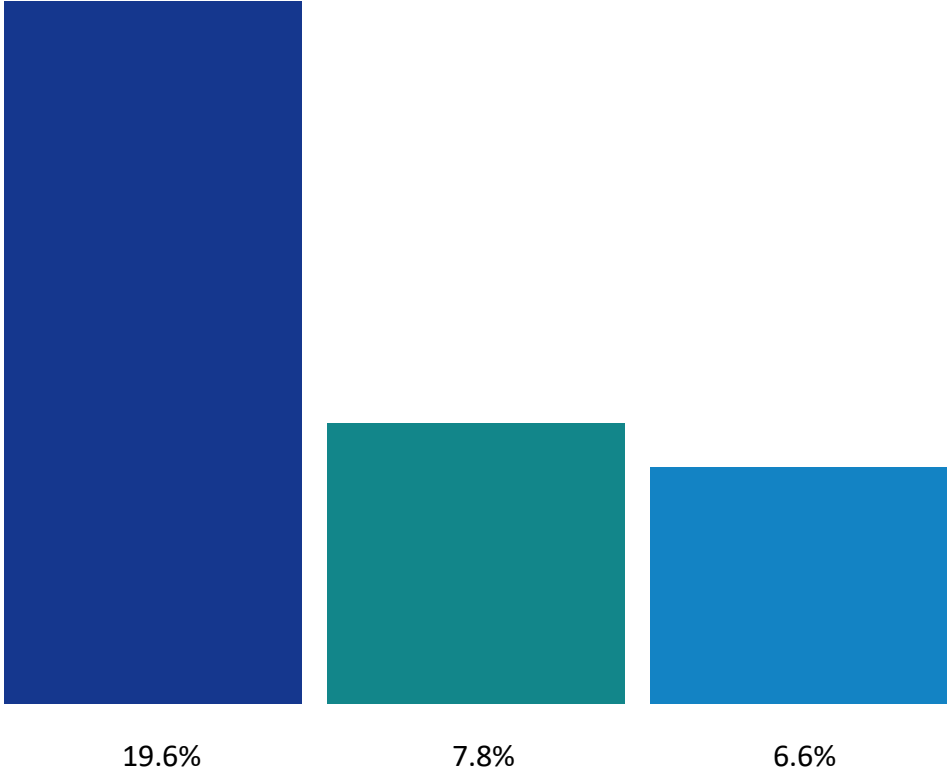


Other Expenses



Occupancy Training/Dev Travel/Ent. Losses Bus. Dev/Mktg Other Trust Co. Exp Outside Svcs

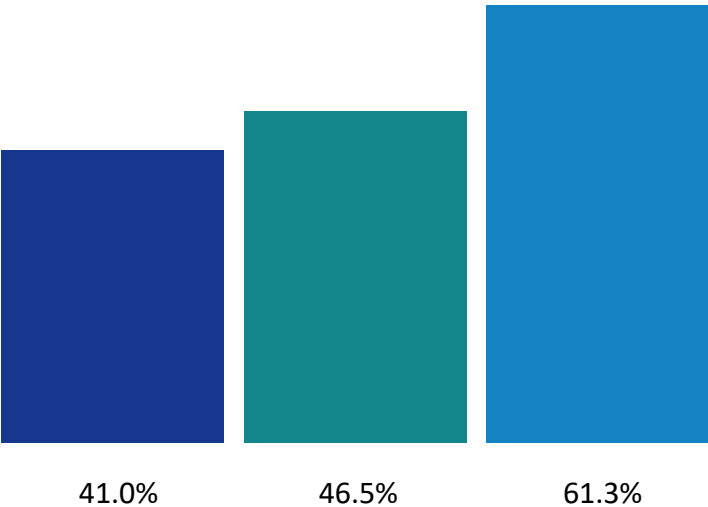
Total Expense Growth 2018 - 2019



- Anytown Trust Company
- Peer Group
- Universe

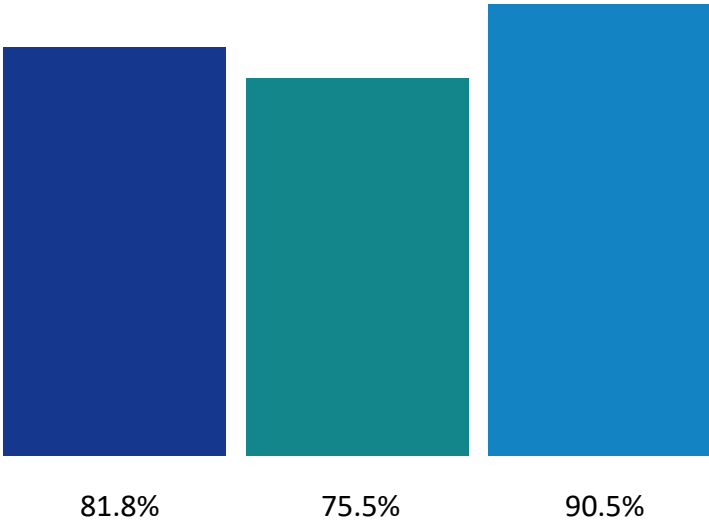
Personnel Expense

2018 - 2019 as % of Total Revenue



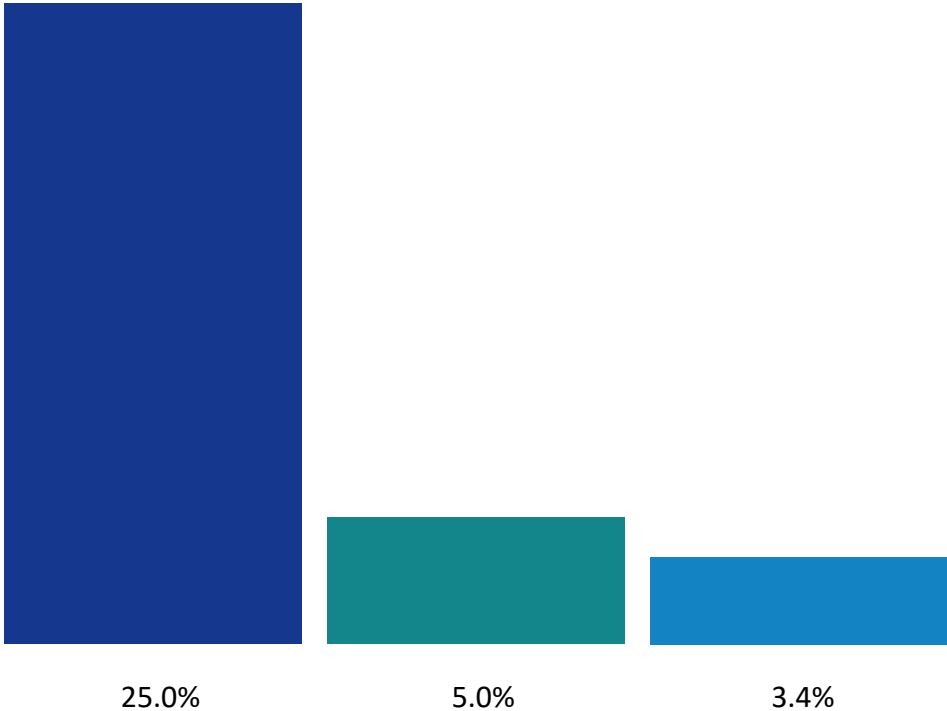
Personnel Expense

2018 - 2019 as % of Total Expenses



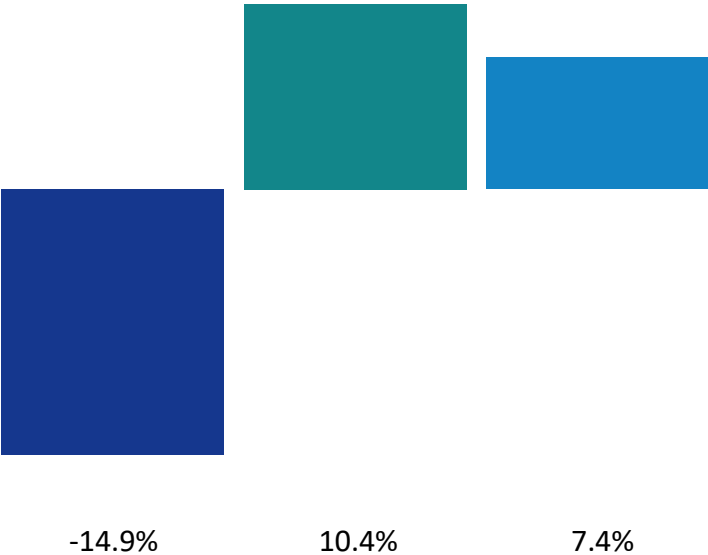
- Anytown Trust Company
- Peer Group
- Universe

Total Personnel Expense Growth 2018 - 2019

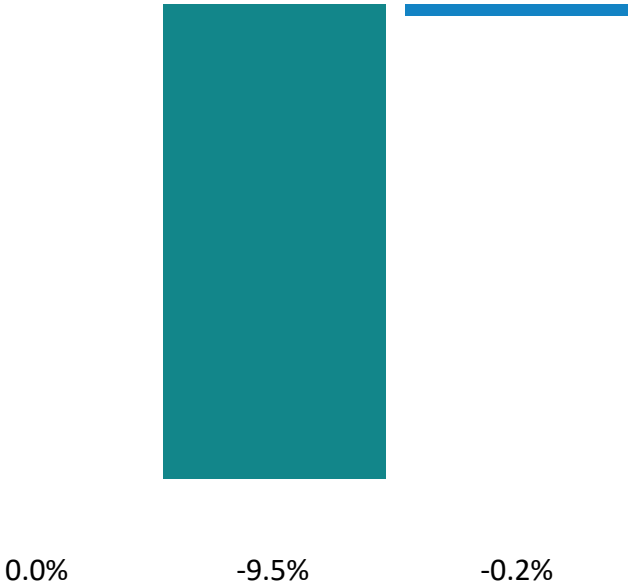


- Anytown Trust Company
- Peer Group
- Universe

Trust Accounting System Exp Growth 2018 - 2019



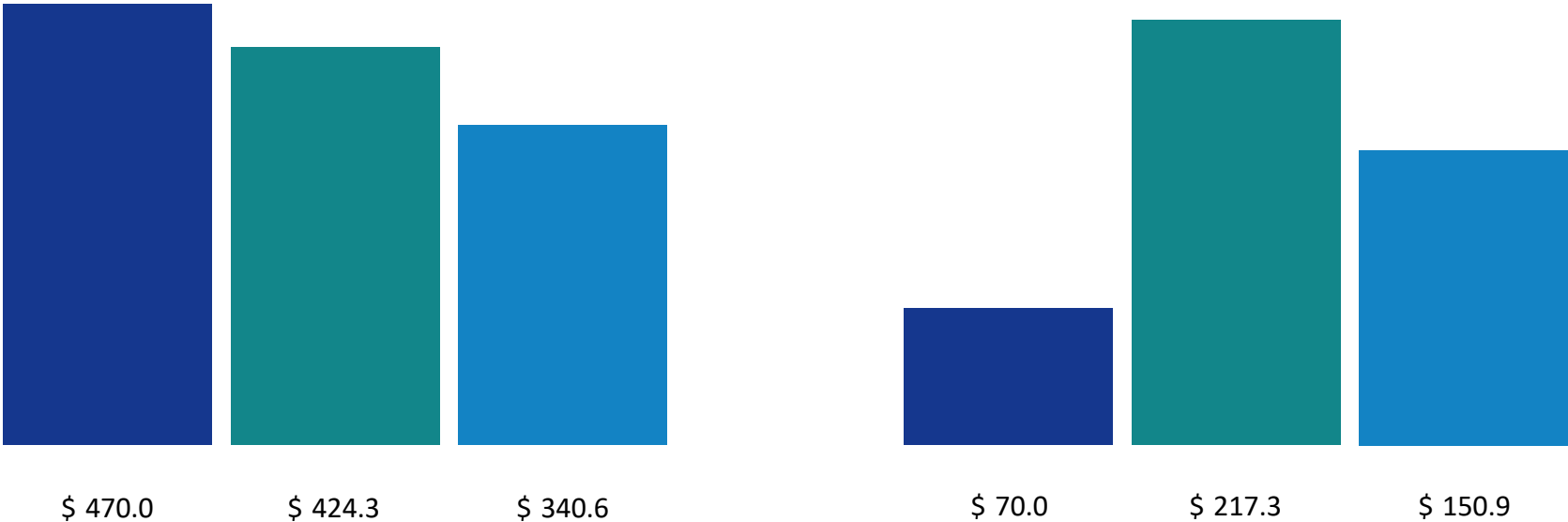
Other Computer/Software Exp Growth 2018 - 2019



- Anytown Trust Company
- Peer Group
- Universe

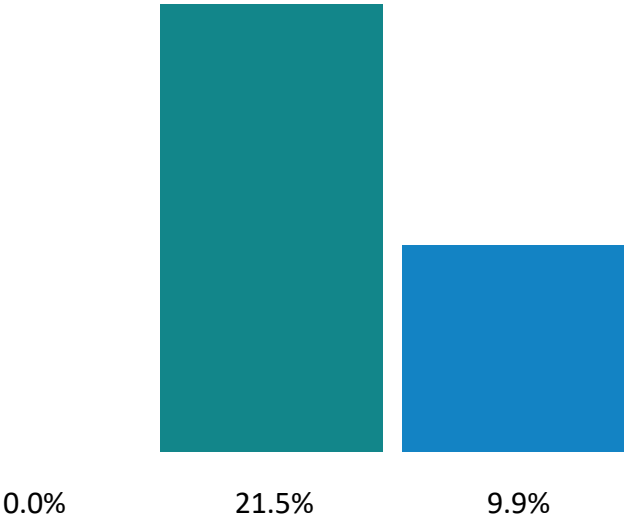
Total IT Expenses *including TAS expense*
2019

Total IT Expenses *excluding TAS expense*
2019

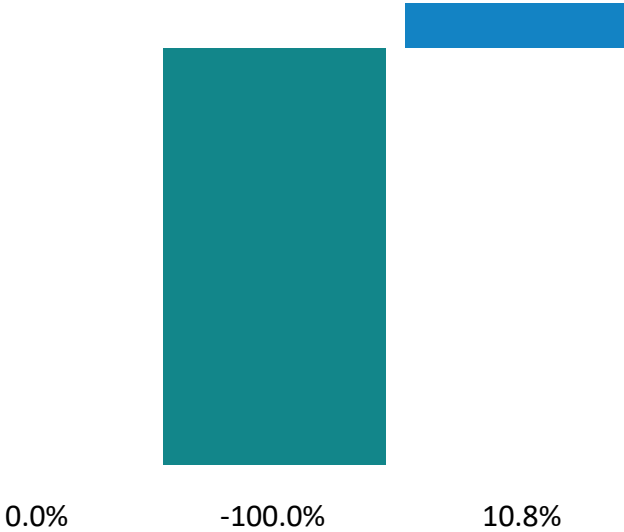


- Anytown Trust Company
- Peer Group
- Universe

Occupancy Expense Growth 2018 - 2019

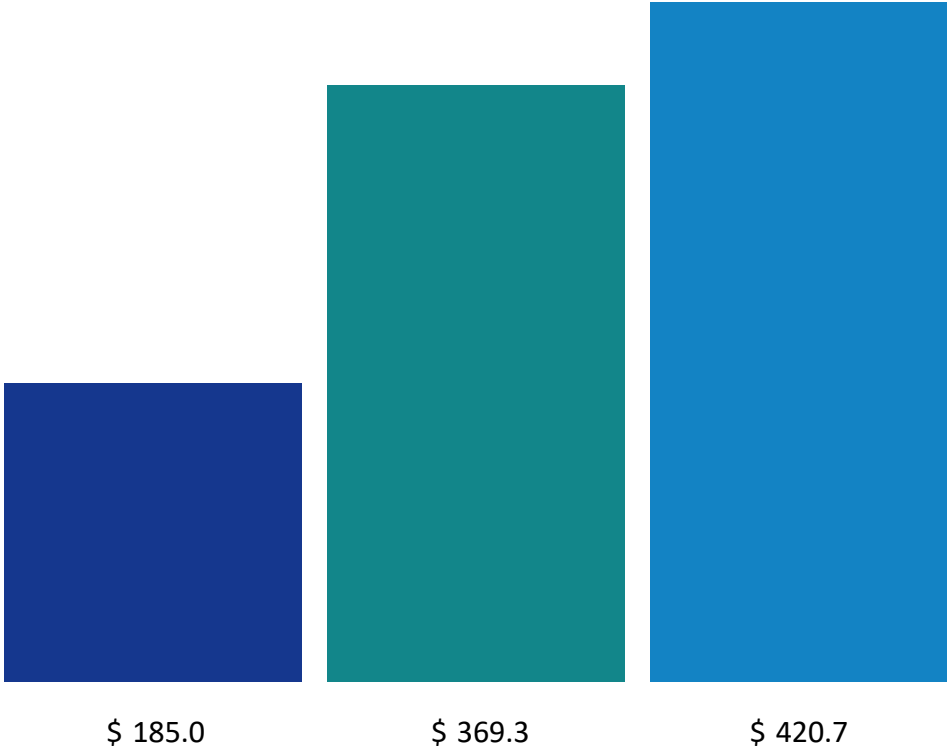


Corporate Overhead Expense Growth 2018 - 2019



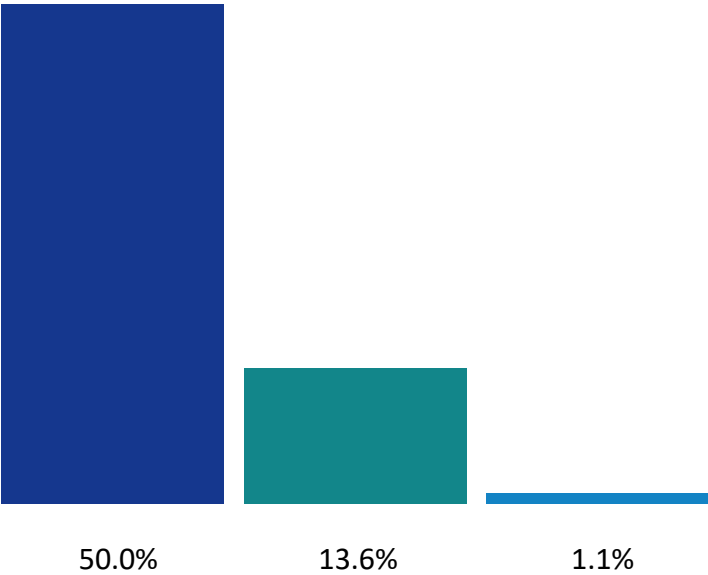
- Anytown Trust Company
- Peer Group
- Universe

Total Occupancy and Overhead Expense 2019

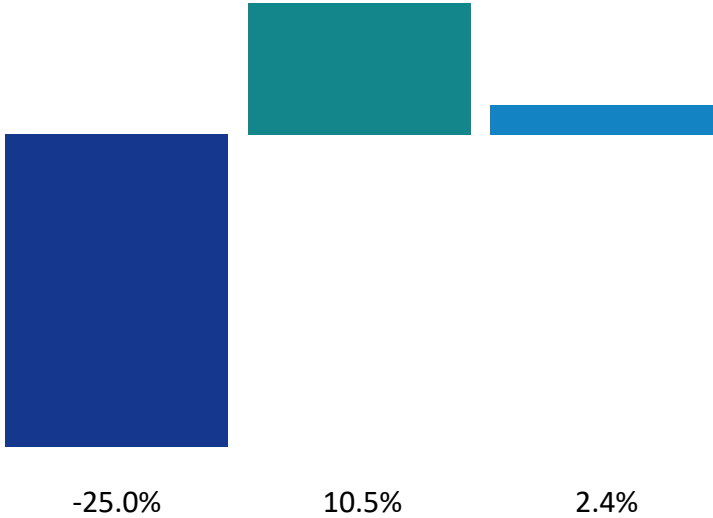


- Anytown Trust Company
- Peer Group
- Universe

Risk Management Expense Growth 2018 - 2019

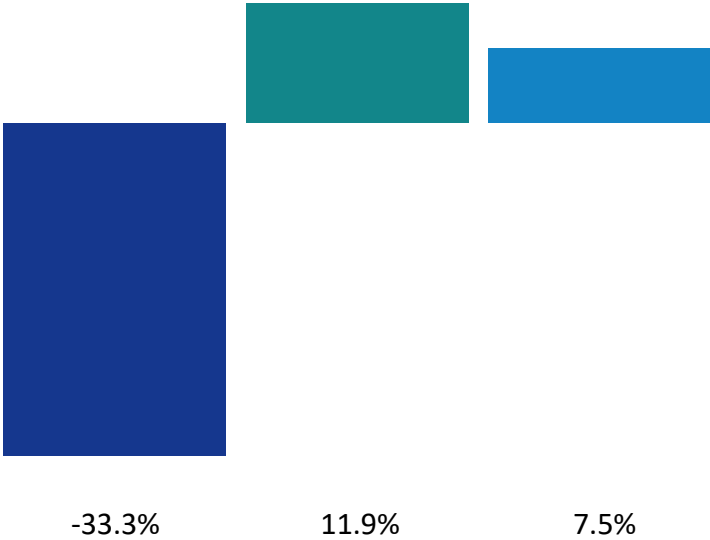


Training & Development Exp Growth 2018 - 2019

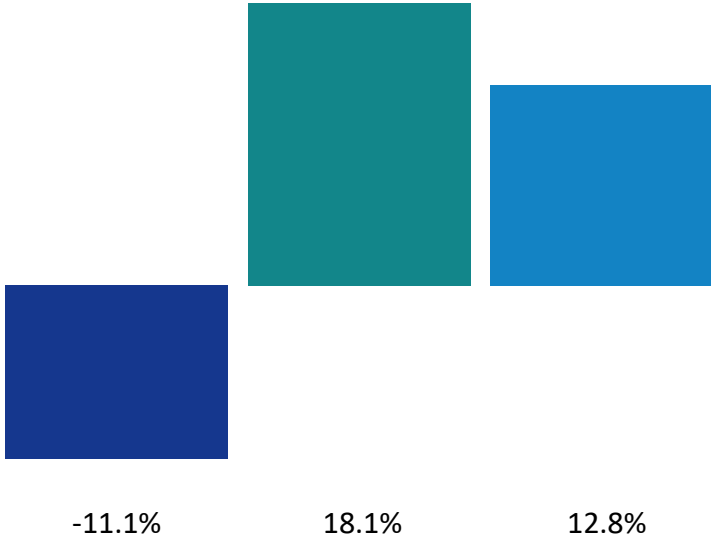


- Anytown Trust Company
- Peer Group
- Universe

Travel & Entertainment Exp Growth 2018 - 2019



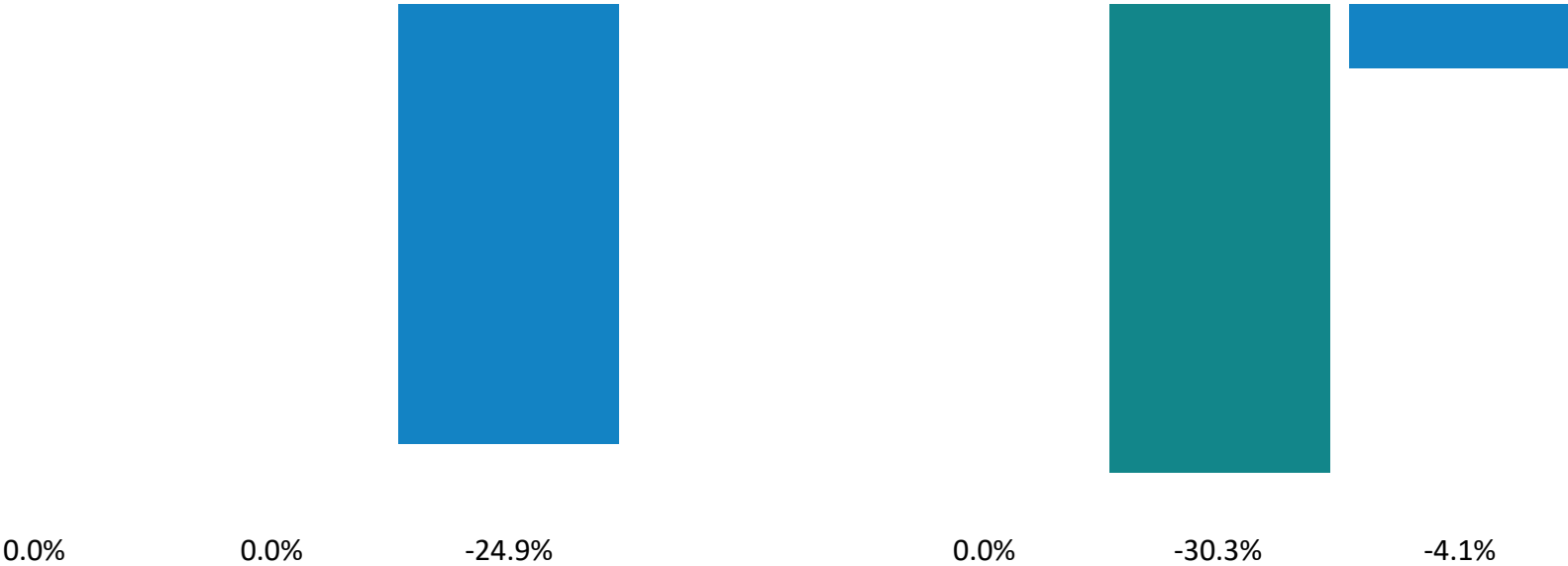
Bus Dev/Marketing Expense Growth 2018 - 2019



- Anytown Trust Company
- Peer Group
- Universe

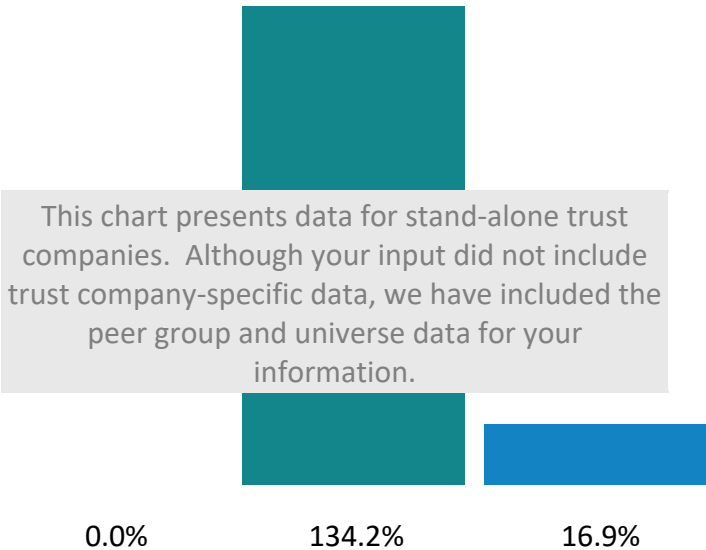
Investment Services Expense Growth 2018 - 2019

Consulting Services Expense Growth 2018 - 2019



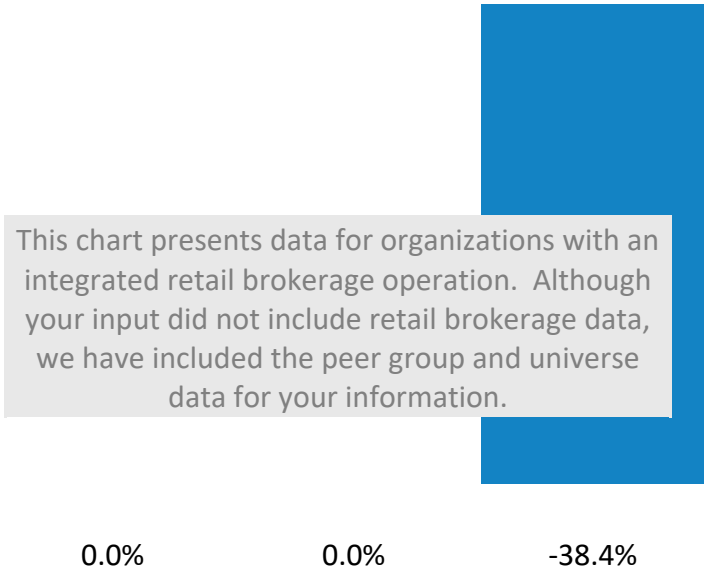
- Anytown Trust Company
- Peer Group
- Universe

Trust Company Expense Growth 2018 - 2019



This chart presents data for stand-alone trust companies. Although your input did not include trust company-specific data, we have included the peer group and universe data for your information.

Retail Brokerage Expense Growth 2018 - 2019

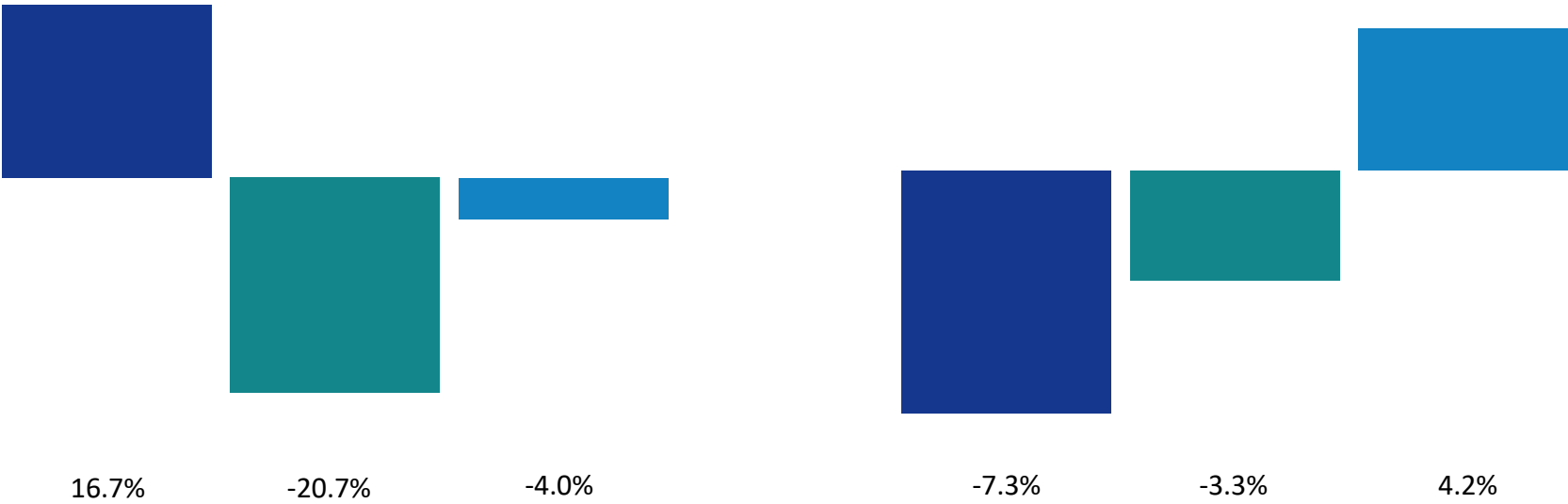


This chart presents data for organizations with an integrated retail brokerage operation. Although your input did not include retail brokerage data, we have included the peer group and universe data for your information.

- Anytown Trust Company
- Peer Group
- Universe

Depository Expense Growth 2018 - 2019

Trust Acct System & DTC Exp Growth 2018 - 2019

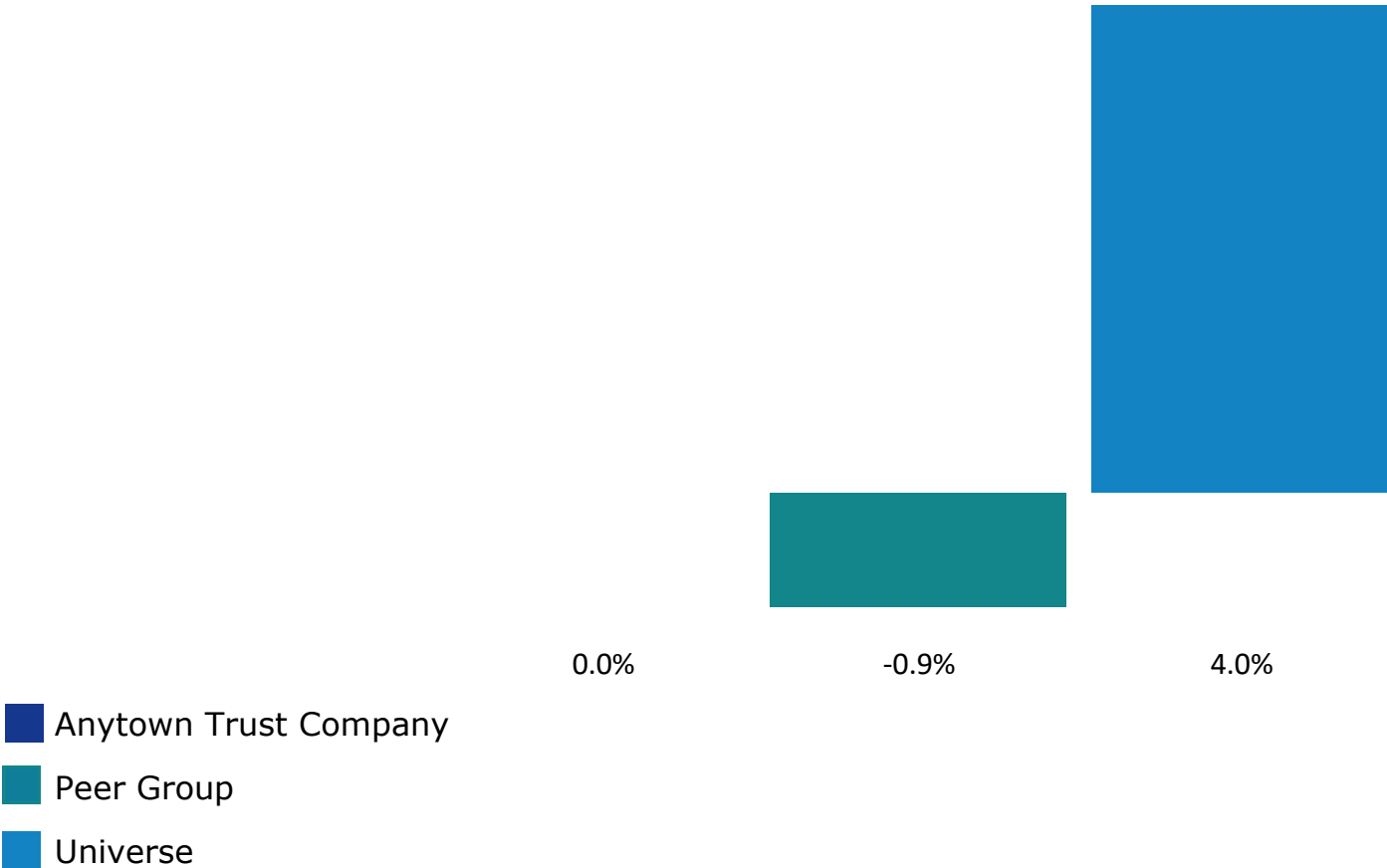


- Anytown Trust Company
- Peer Group
- Universe

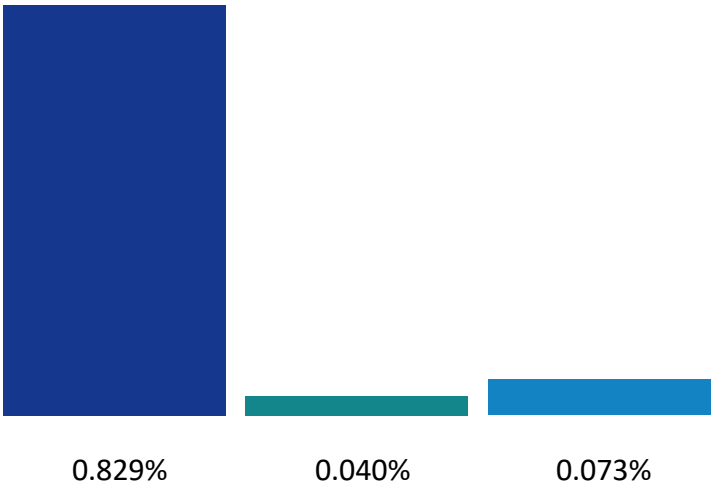
Total IT Expense Growth

2018 - 2019

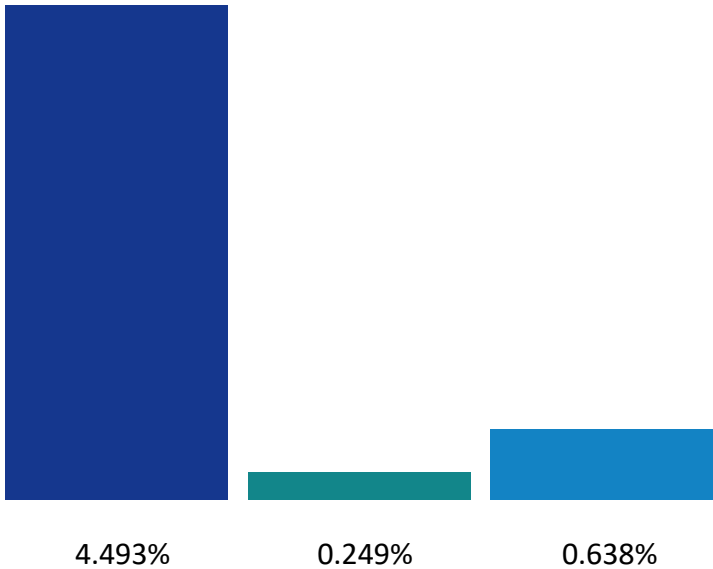
Includes Trust Accounting System and Other Computer/Software Expense



Trust Contribution to Bank ROA 2018 - 2019



Trust Contribution to Bank ROE 2018 - 2019



- Anytown Trust Company
- Peer Group
- Universe

A caveat: this metric is significantly affected by the size of the parent organization, which may have an impact on the validity of this comparison.

Section 3. Growth



Revenue Growth

The table on the right breaks down certain individual product line growth in revenue to show which types of products generated your growth.

Accounts and assets growth are considered leading indicators of revenue growth, so this page focuses on summarizing revenue growth. However, not all assets/accounts drive the same level of revenue growth. Tracking where your growth is coming from consistently will allow you to focus your resources more efficiently.

Keep in mind that there are other types of growth that will affect your overall business, such as payroll and operating expenses. However, this section of the report focuses on product growth.

	Anytown Trust Co.	Peer Group
Personal Trust	25.0%	7.2%
Inv Advisory	45.8%	2.9%
Managed IRAs	18.2%	10.0%
Managed EB	20.0%	53.4%
Custody	5.0%	6.1%
Total Revenue	26.4%	9.2%

Based on your business mix and the profitability of differing product lines (as measured by your Conversion Ratios), the revenue generated from new business can vary widely. The growth rates above show where your growth occurred in the past year.

Product Distribution

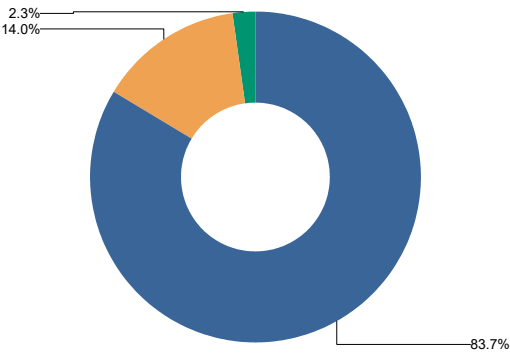
In addition to the relationships between growth ratios, it is also important to consider what products are driving your growth. The graphs at right plot the distribution of managed versus non-managed products (and also non product or 'other').

Traditionally, managed assets will yield a higher level of revenue than non-managed. Adding new managed assets will generally generate a larger increase in revenue than would a similar increase in non-managed assets.

Your managed revenue growth was 32.5% versus your peer group growth of 12.1%. Your non-managed growth was 6.0%, with your peer group of 6.3%. Your total revenue growth was 26.4%, as compared to the your peer group growth of 9.2%.

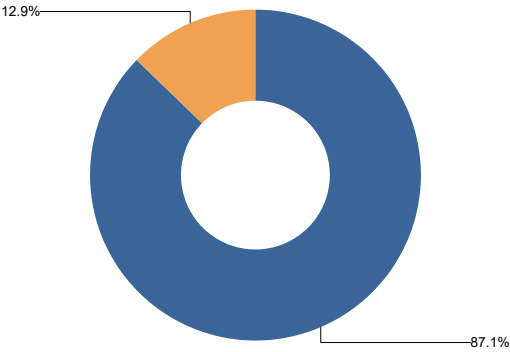
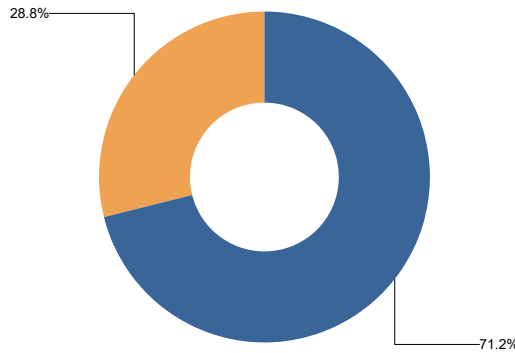
■ Managed ■ Non Managed ■ Other

Anytown Trust Co.

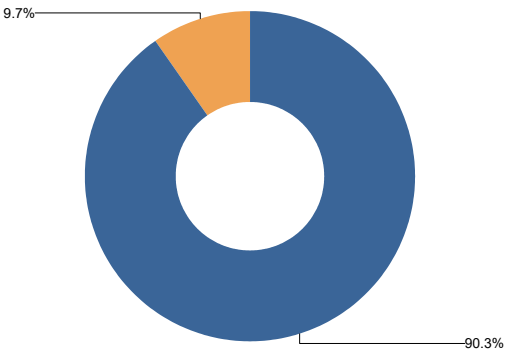
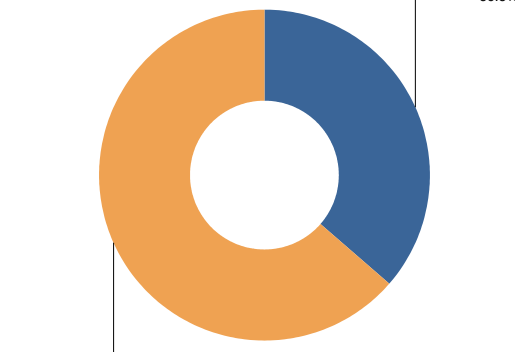


Fees

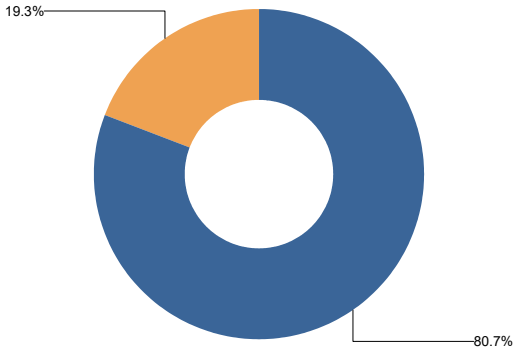
Peer Group



Assets

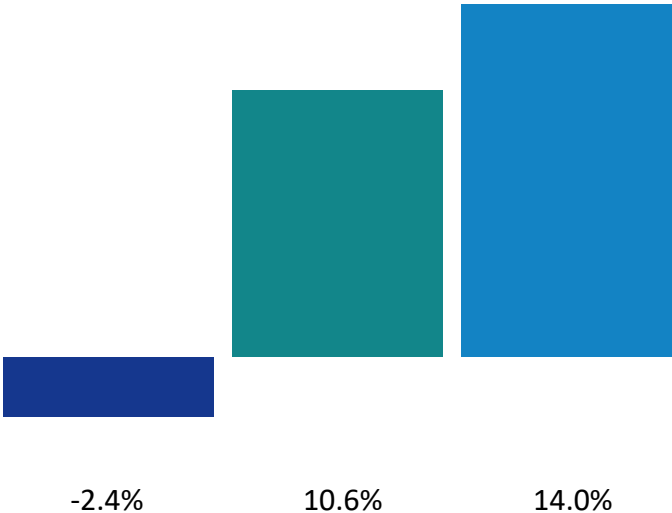


Accounts



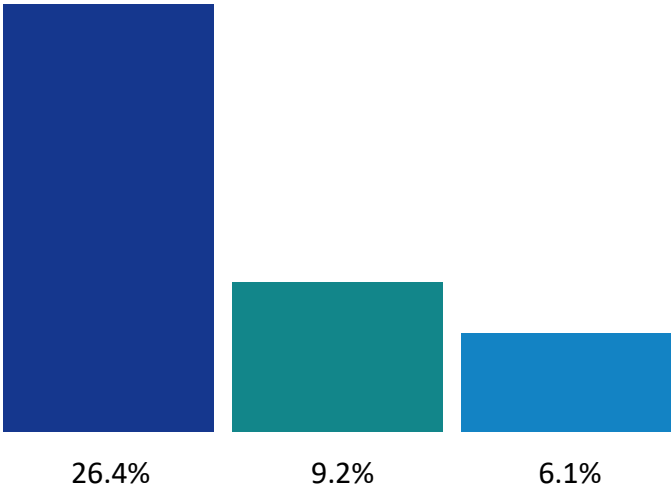
Growth - Total Assets

2018 - 2019 *Assets from Trust and Brokerage*



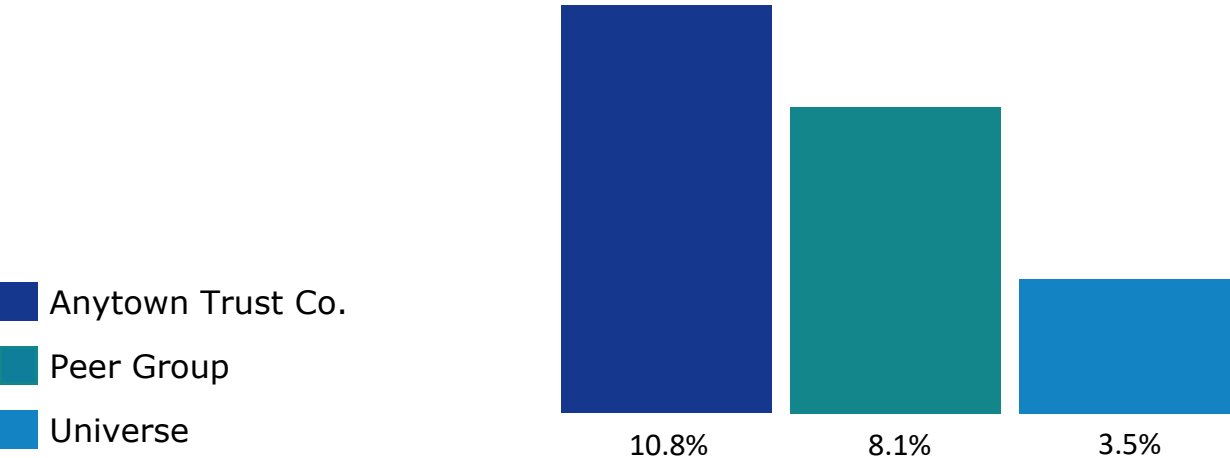
Growth - Total Revenue

2018 - 2019 *Revenue from Trust and Brokerage*



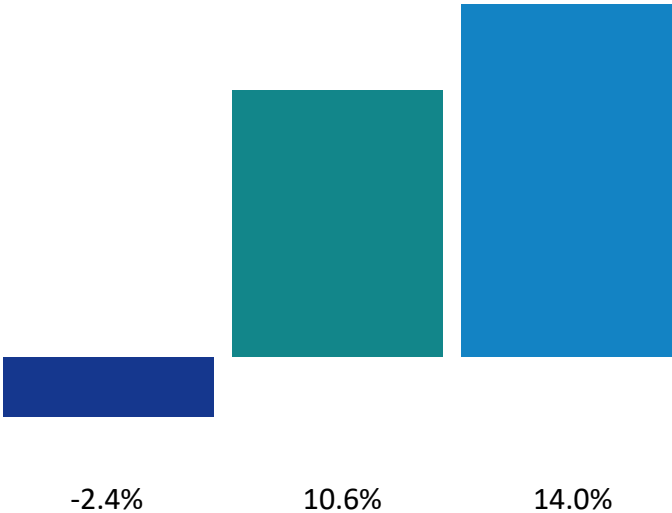
Growth - Total Accounts

2018 - 2019 *Accounts from Trust and Brokerage*

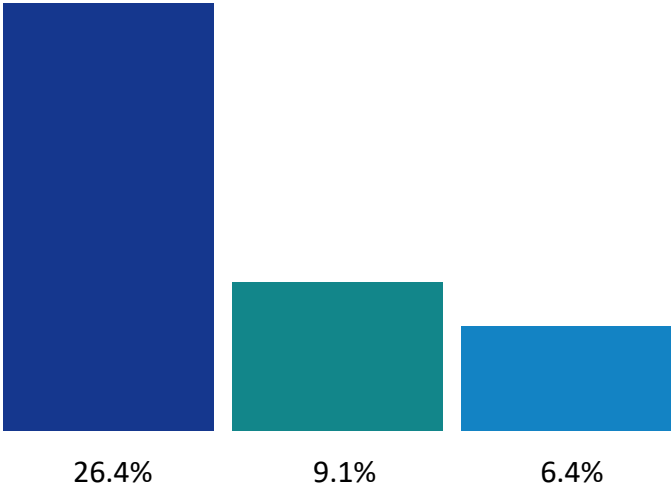


- Anytown Trust Co.
- Peer Group
- Universe

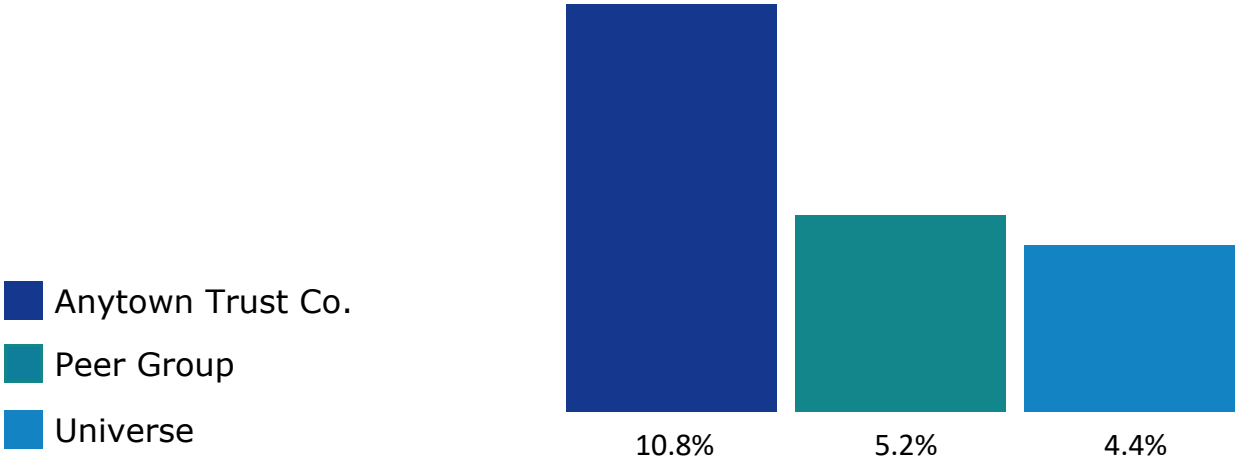
Growth - Total Trust Assets
2018 - 2019



Growth - Total Trust Revenue
2018 - 2019



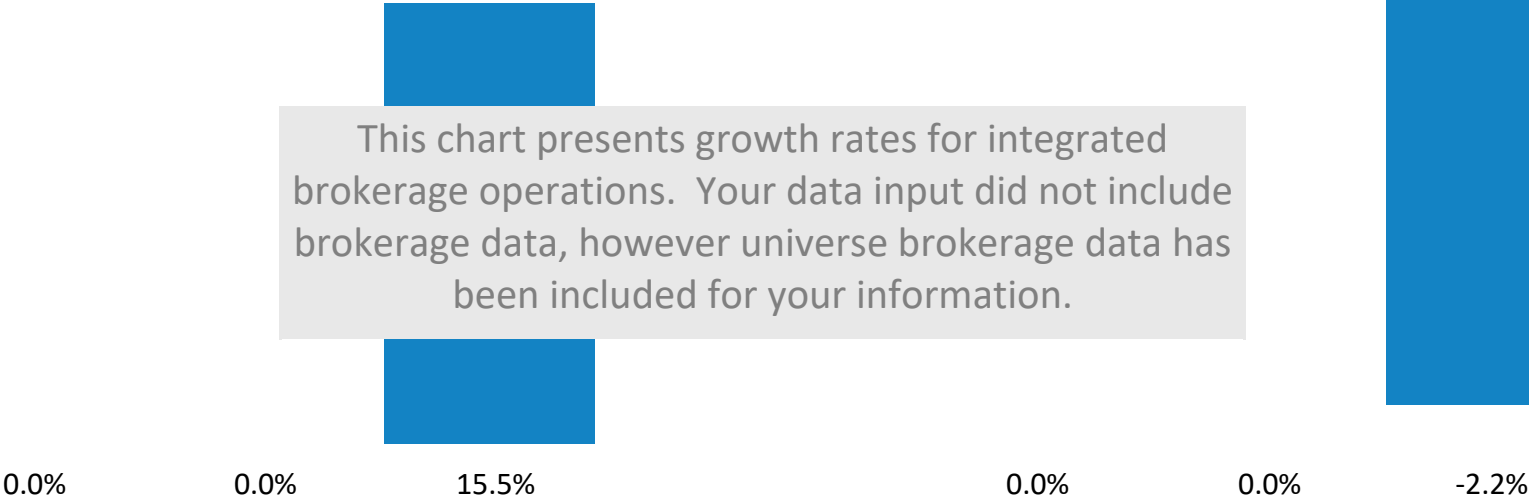
Growth - Total Trust Accounts
2018 - 2019



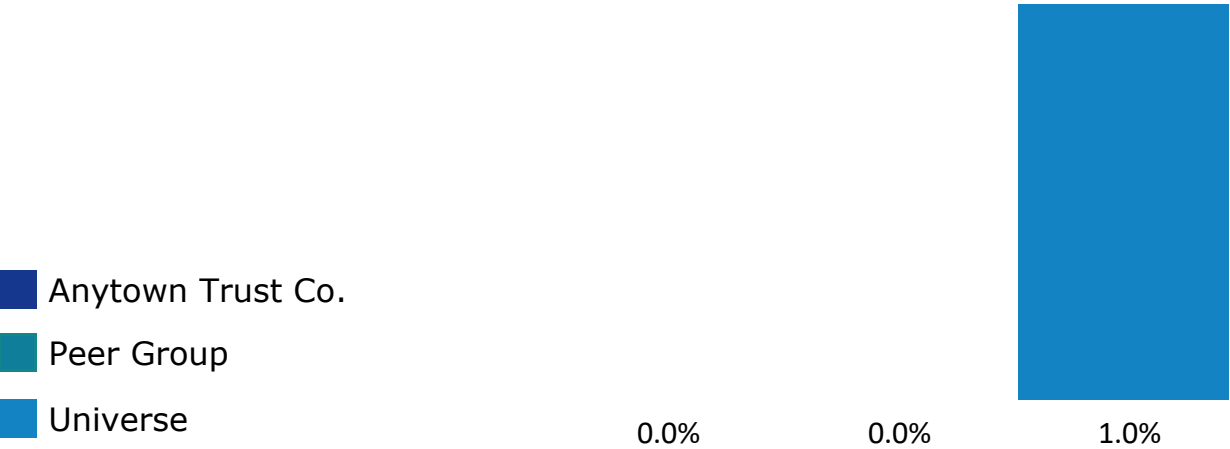
- Anytown Trust Co.
- Peer Group
- Universe

Growth - Brokerage Assets
2018 - 2019

Growth - Brokerage Fees
2018 - 2019

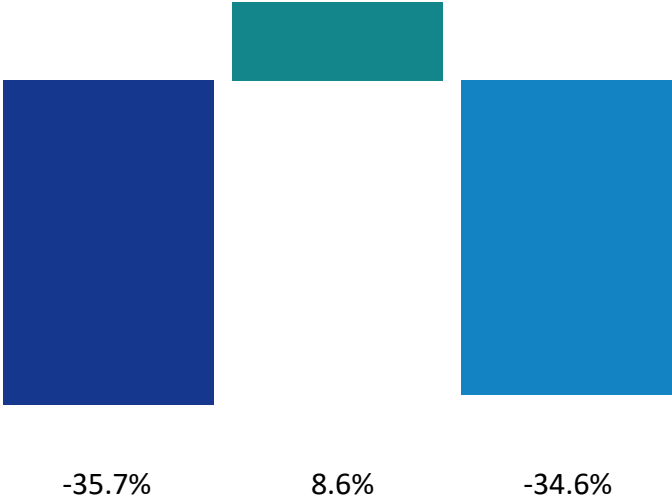


Growth - Brokerage Accounts
2018 - 2019

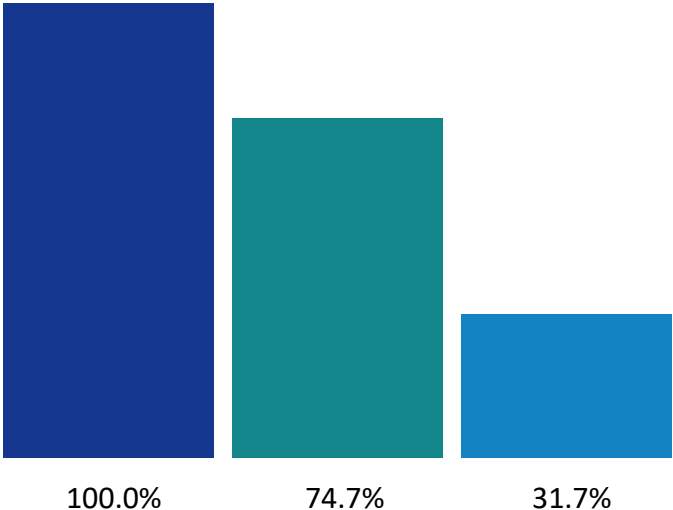


- Anytown Trust Co.
- Peer Group
- Universe

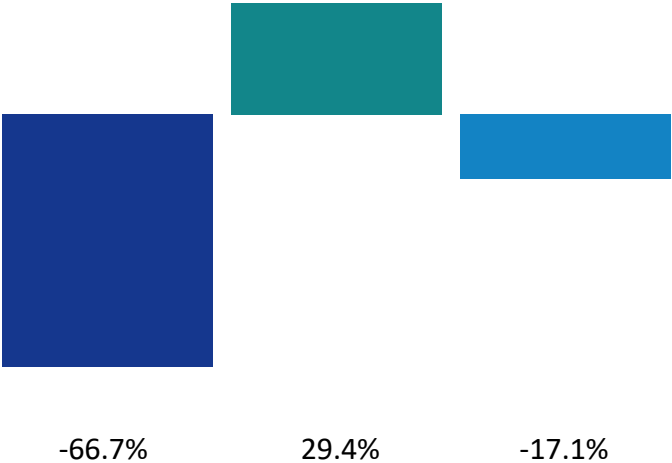
Estates Growth - Assets
2018 - 2019



Estates Growth - Fees
2018 - 2019

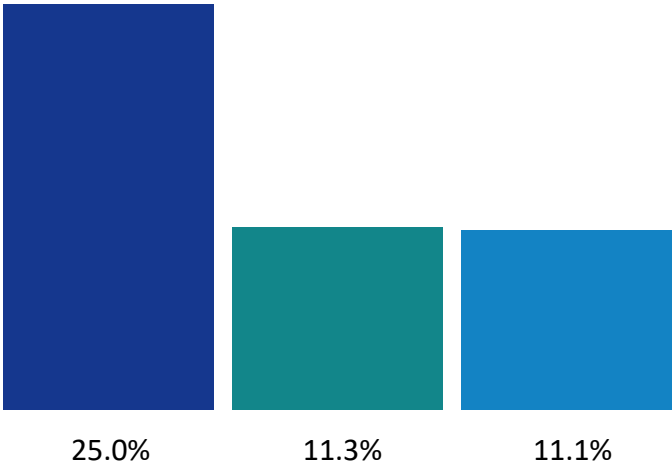


Estates Growth - Accounts
2018 - 2019

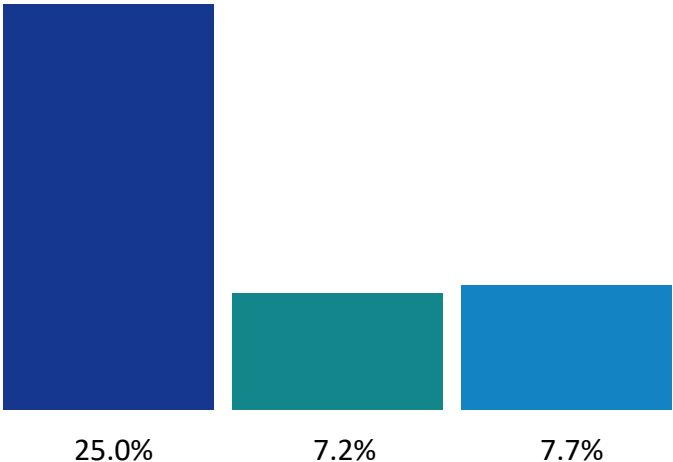


- Anytown Trust Co.
- Peer Group
- Universe

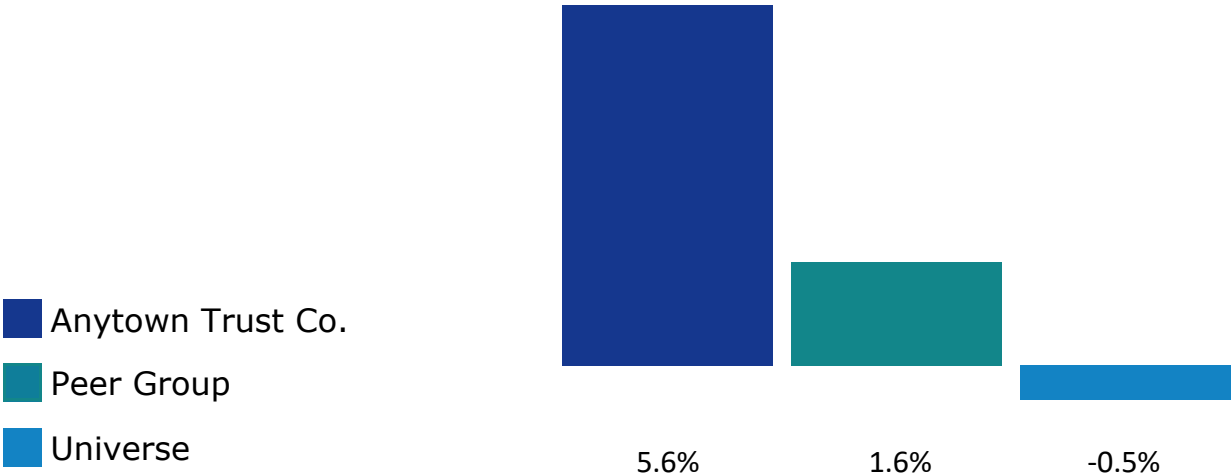
Personal Trust Growth - Assets
2018 - 2019



Personal Trust Growth - Fees
2018 - 2019

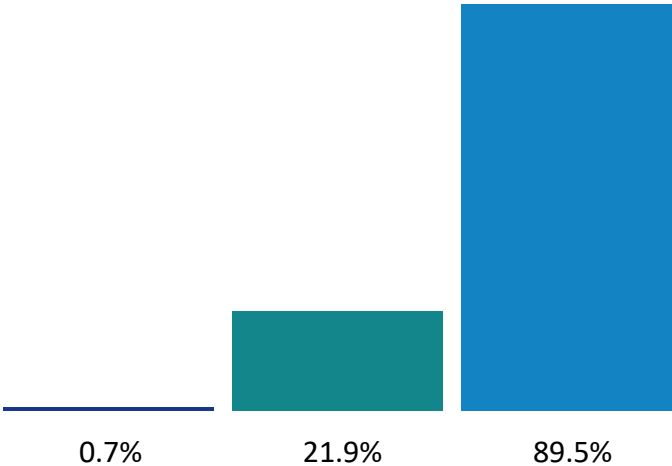


Personal Trust Growth - Accounts
2018 - 2019

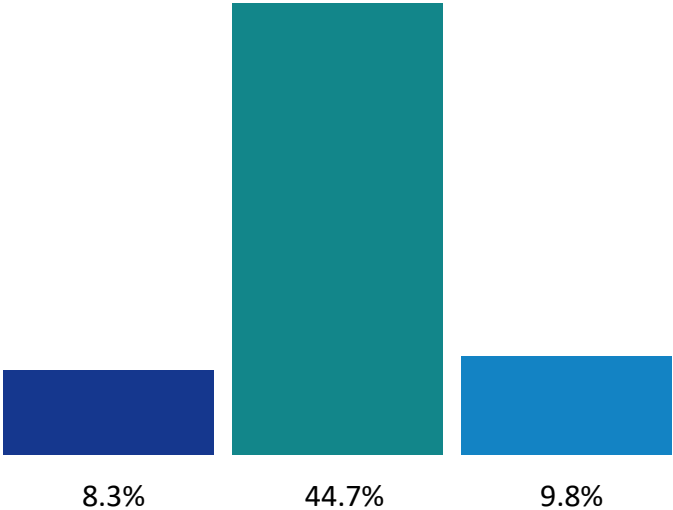


■ Anytown Trust Co.
■ Peer Group
■ Universe

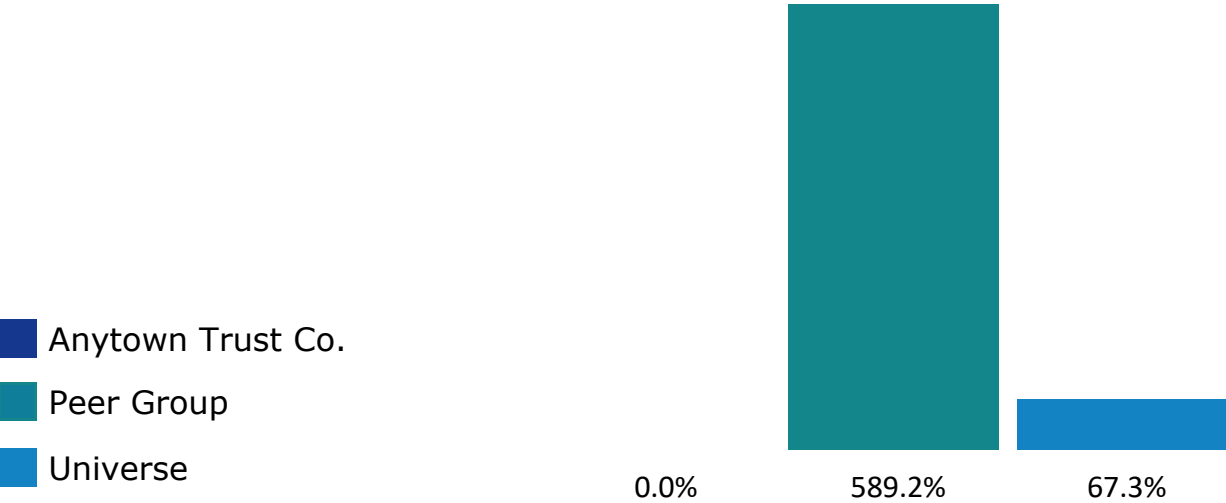
Directed/Delegated Trust Growth - Assets 2018 - 2019



Directed/Delegated Trust Growth - Fees 2018 - 2019

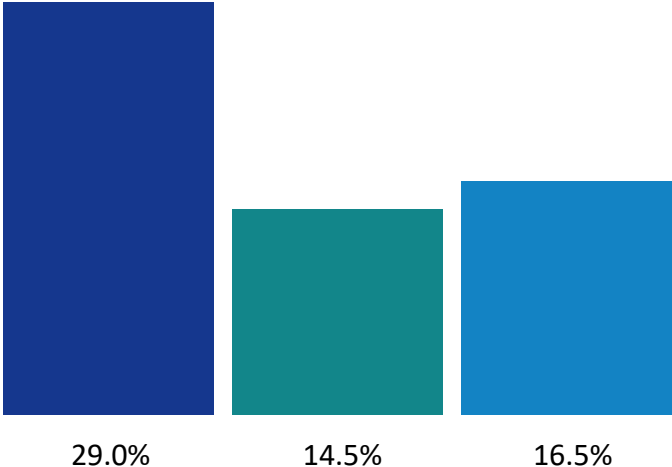


Directed/Delegated Trust Growth - Accounts 2018 - 2019

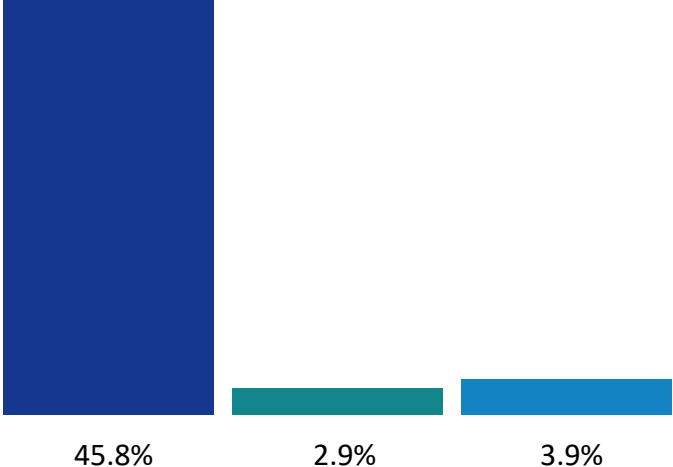


- Anytown Trust Co.
- Peer Group
- Universe

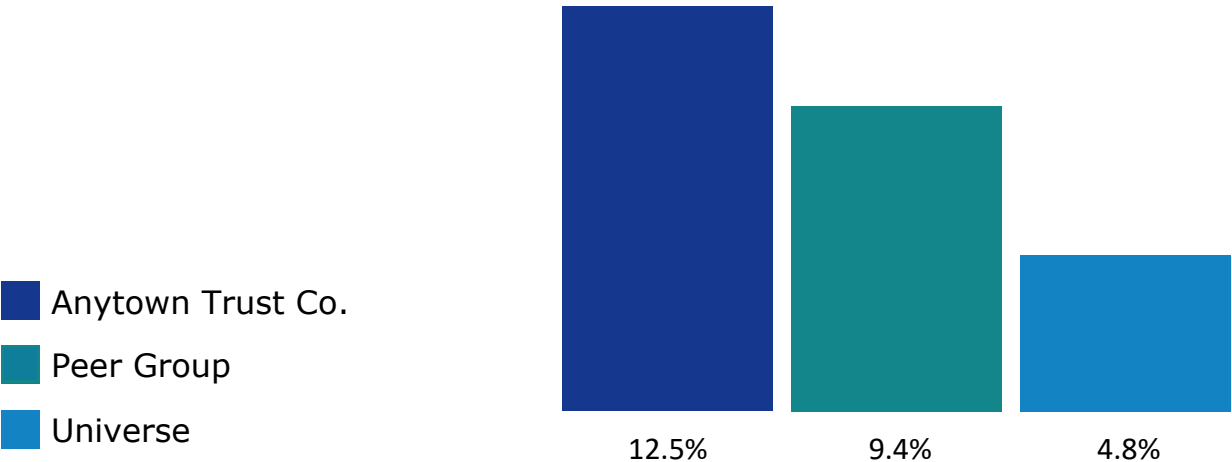
Investment Advisory Growth - Assets
2018 - 2019



Investment Advisory Growth - Fees
2018 - 2019

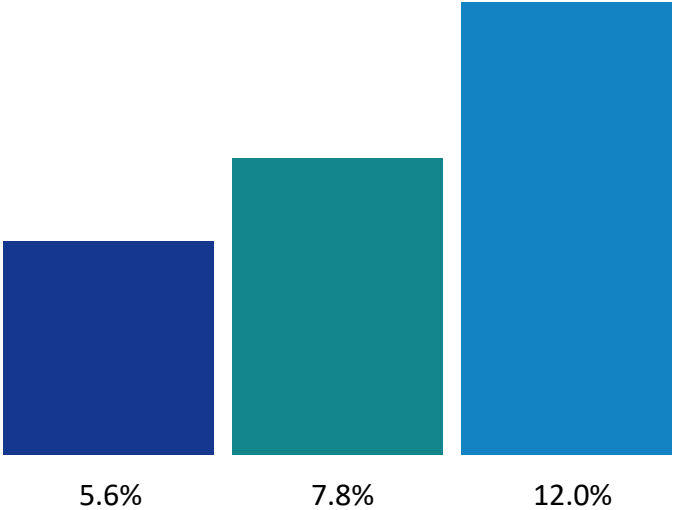


Investment Advisory Growth - Accounts
2018 - 2019

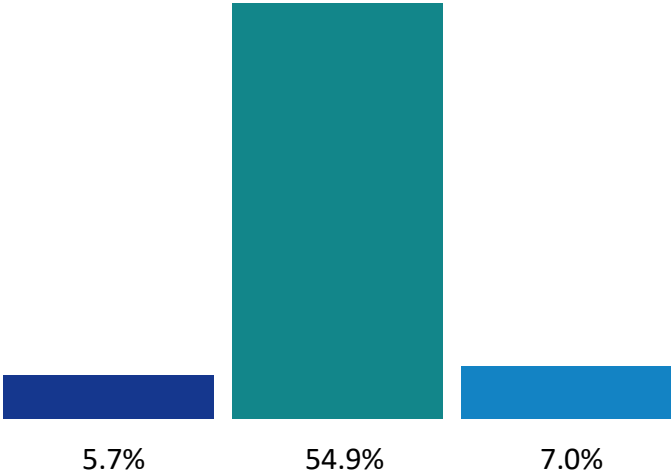


- Anytown Trust Co.
- Peer Group
- Universe

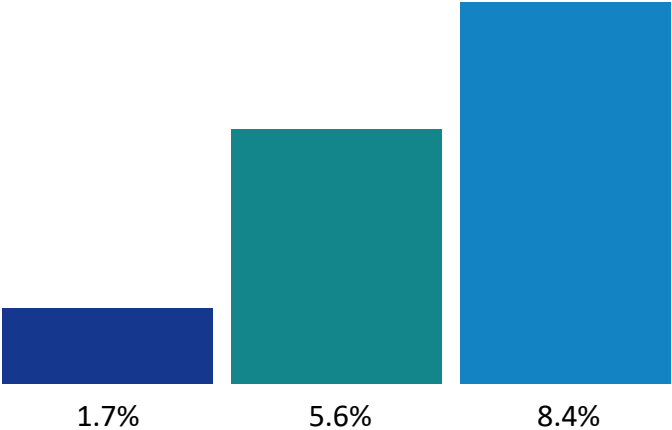
Retirement Planning Services (RPS)
Growth - Assets 2018 - 2019



Retirement Planning Services (RPS)
Growth - Fees 2018 - 2019



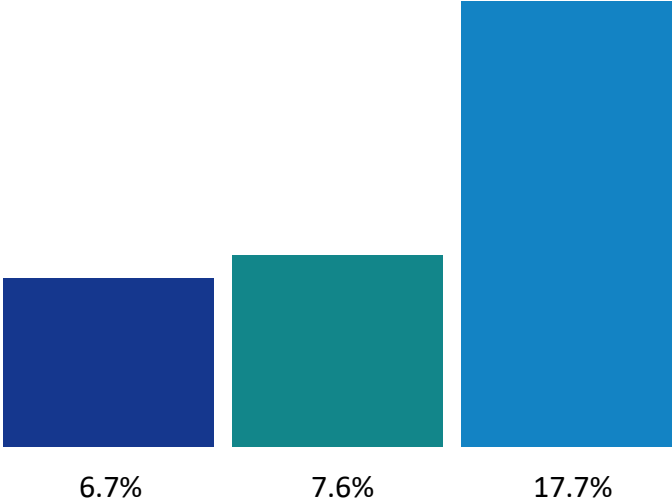
Retirement Planning Services (RPS)
Growth - Accounts 2018 - 2019



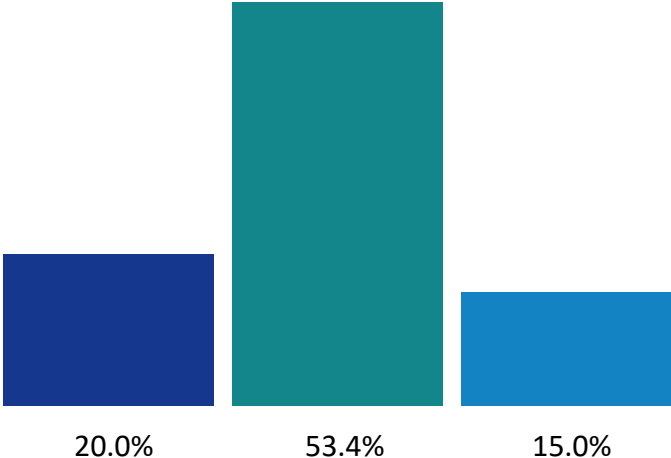
- Anytown Trust Co.
- Peer Group
- Universe

Retirement Planning Services (RPS) includes managed and non-managed employee benefit accounts.

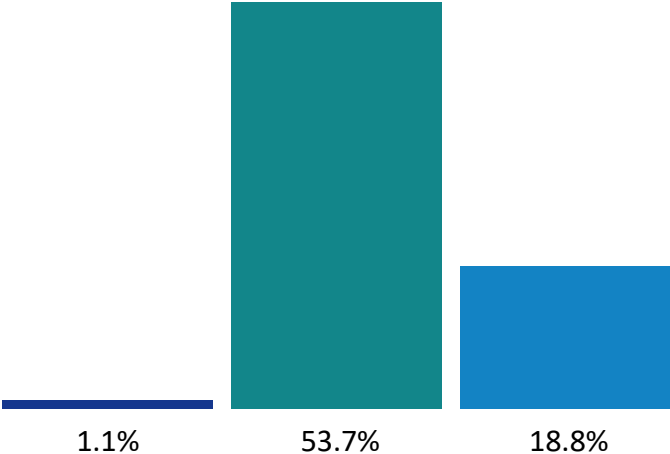
Managed RPS Growth - Assets
2018 - 2019



Managed RPS Growth - Fees
2018 - 2019

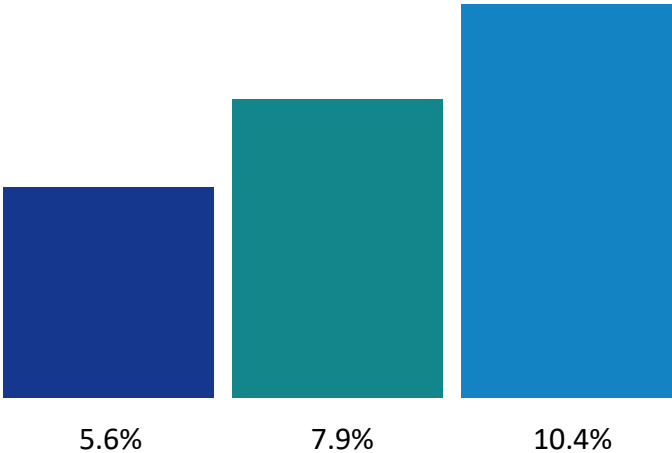


Managed RPS Growth - Accounts
2018 - 2019

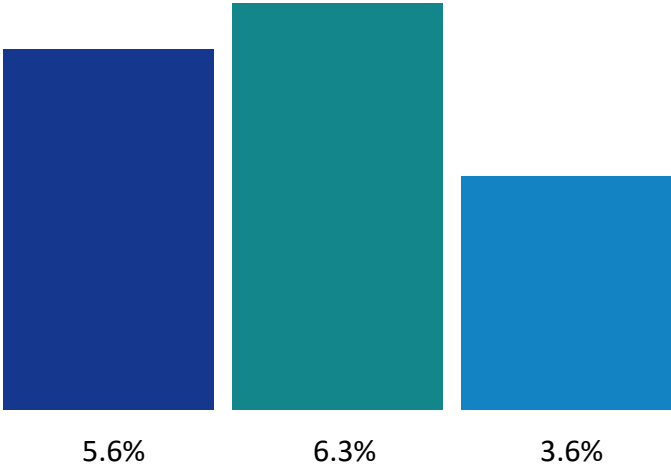


- Anytown Trust Co.
- Peer Group
- Universe

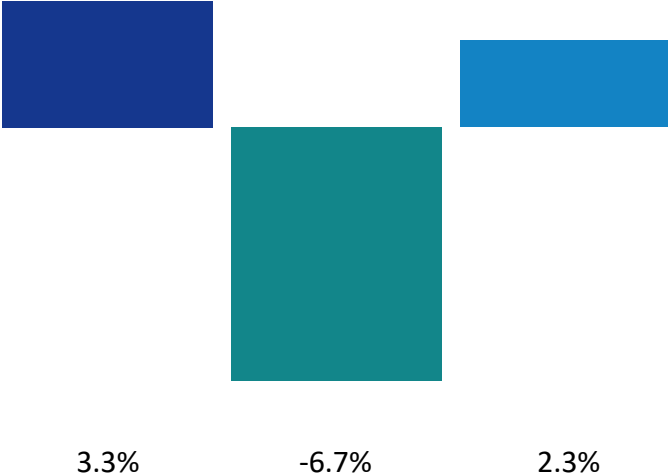
Non Managed RPS Growth - Assets
2018 - 2019



Non Managed RPS Growth - Fees
2018 - 2019

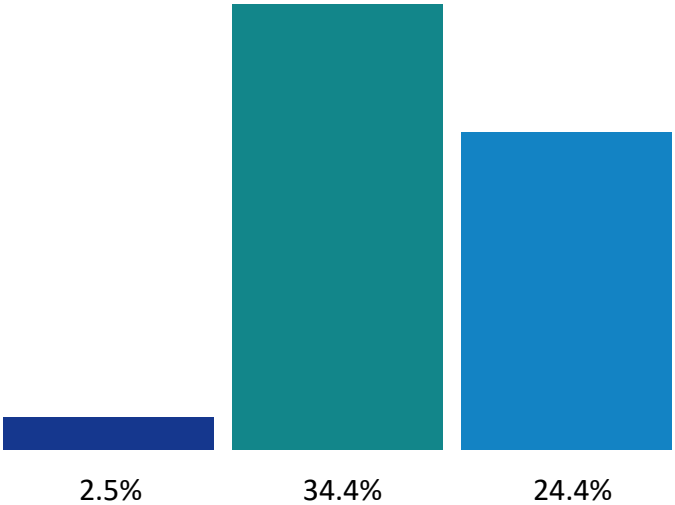


Non Managed RPS Growth - Accounts
2018 - 2019

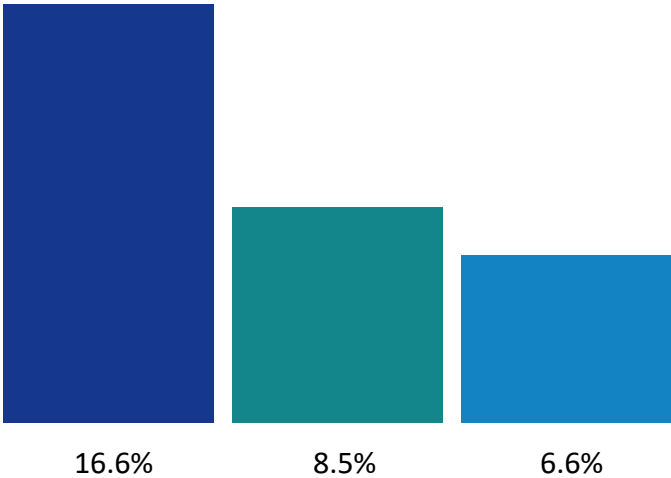


- Anytown Trust Co.
- Peer Group
- Universe

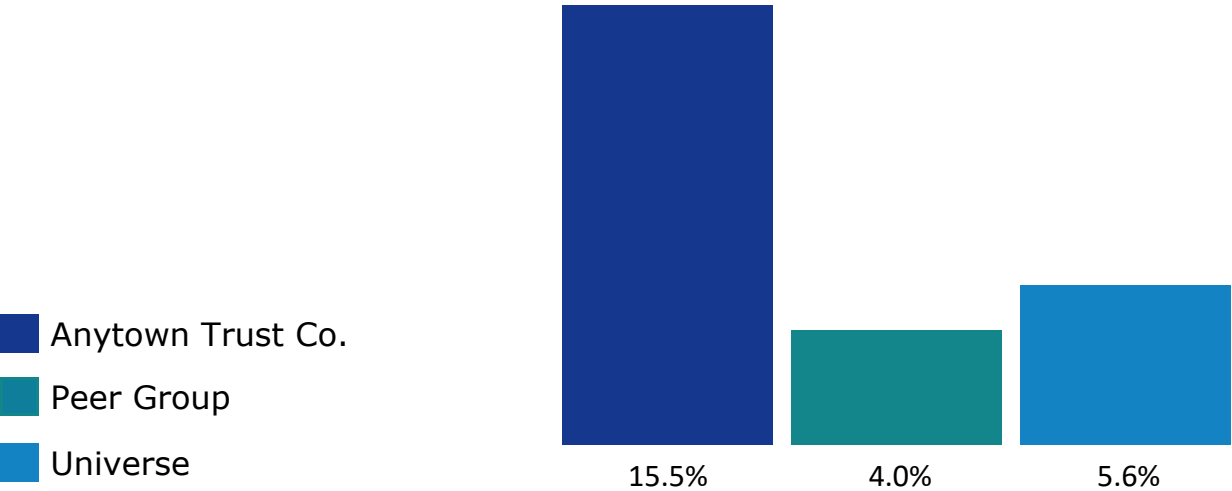
IRA Growth - Assets
2018 - 2019



IRA Growth - Fees
2018 - 2019

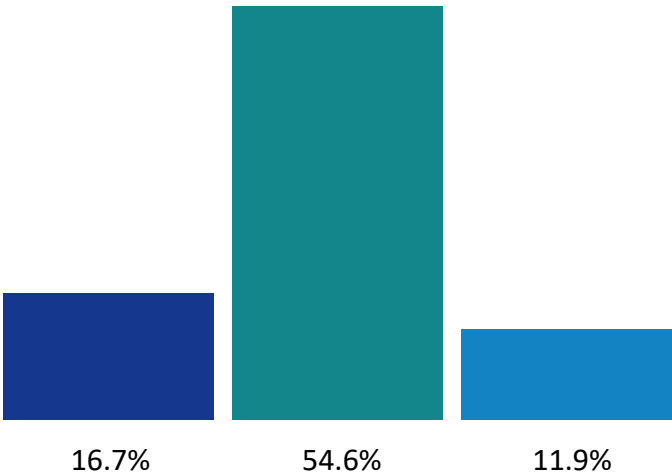


IRA Growth - Accounts
2018 - 2019

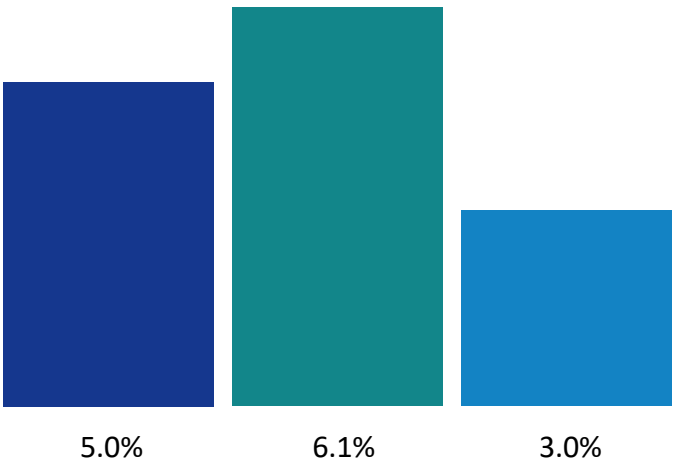


- Anytown Trust Co.
- Peer Group
- Universe

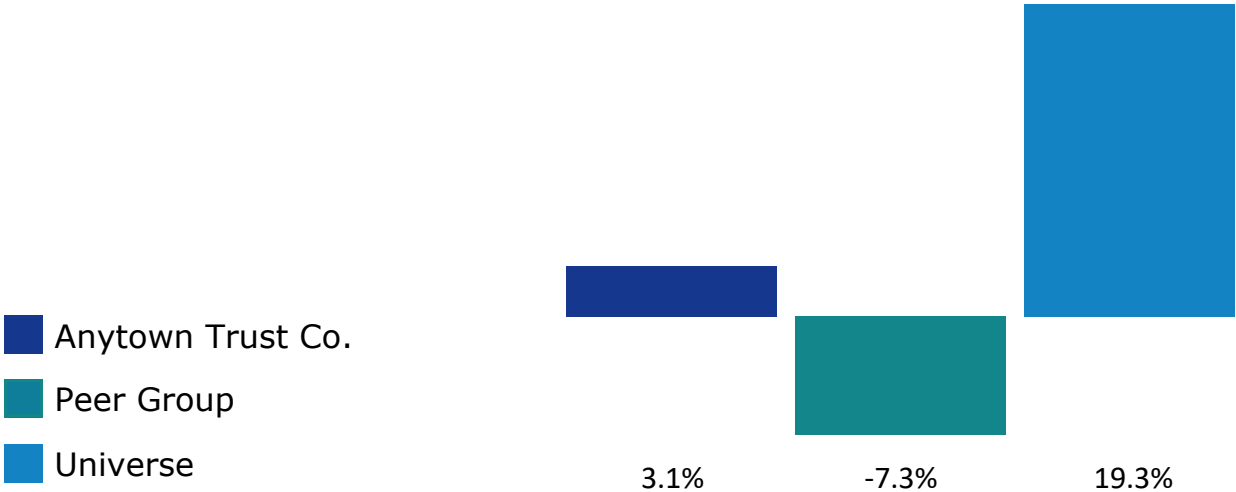
Custody Growth - Assets
2018 - 2019



Custody Growth - Fees
2018 - 2019

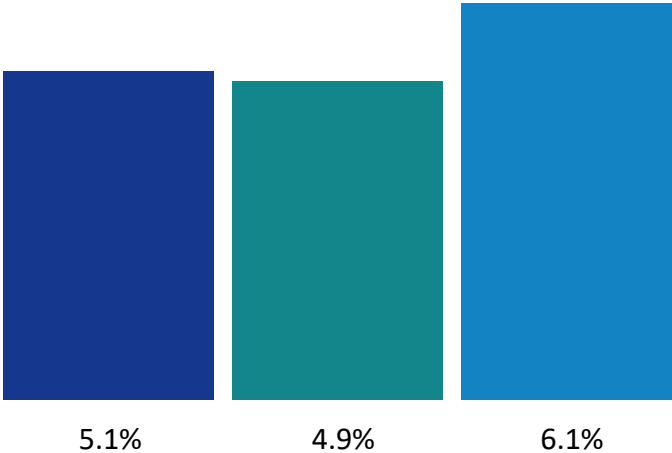


Custody Growth - Accounts
2018 - 2019

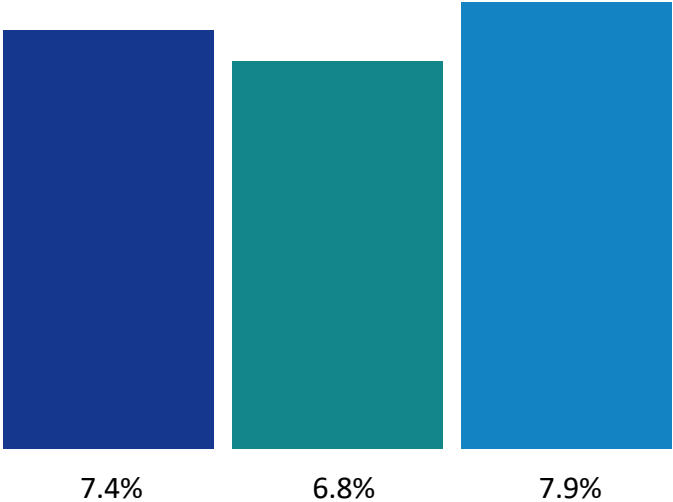


- Anytown Trust Co.
- Peer Group
- Universe

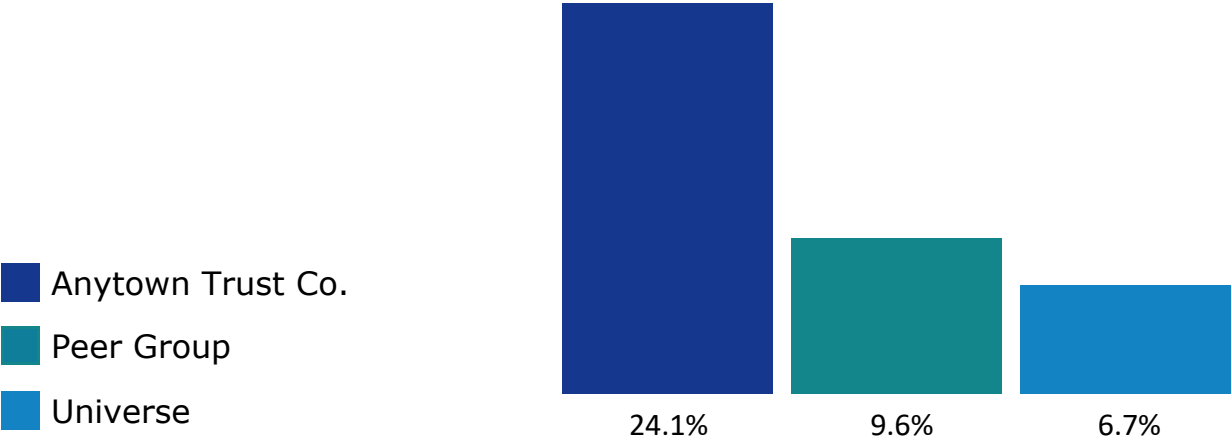
Assets from New Sales
As a % of Total Assets



Revenue from New Sales
As a % of Total Revenue



Accounts from New Sales
As a % of Total Accounts

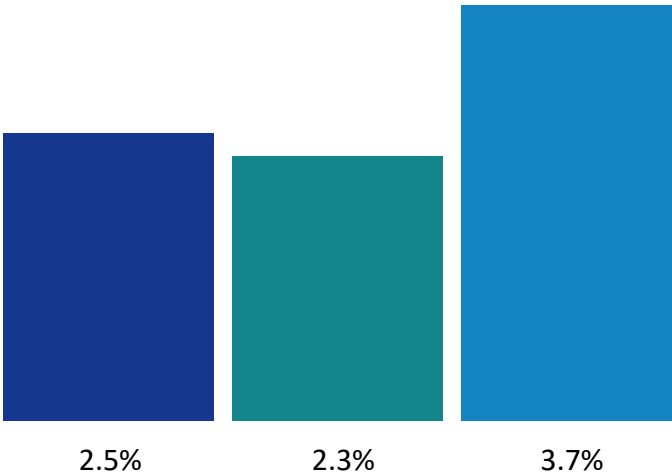


- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

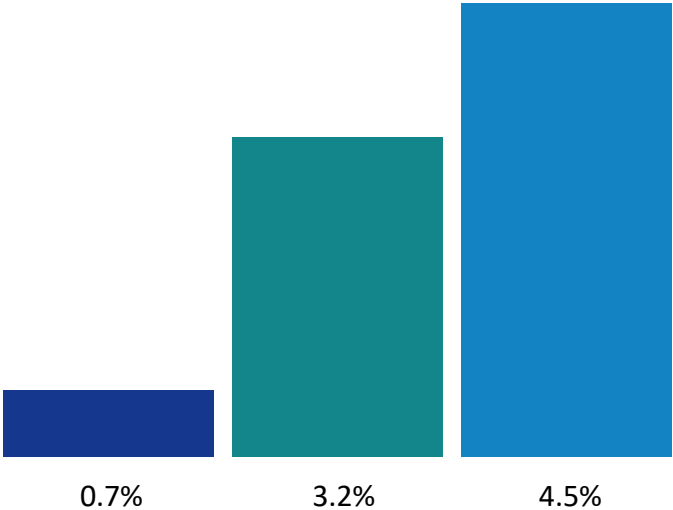
Attrition - Assets

2019 As a % of Total Assets



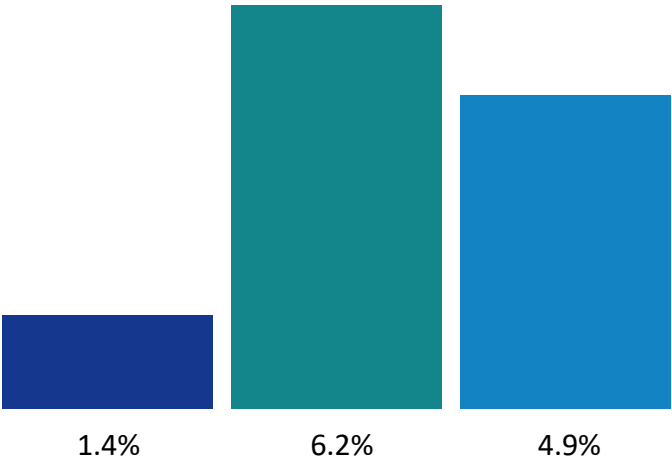
Attrition - Revenue

2019 As a % of Total Trust Revenue



Attrition - Accounts

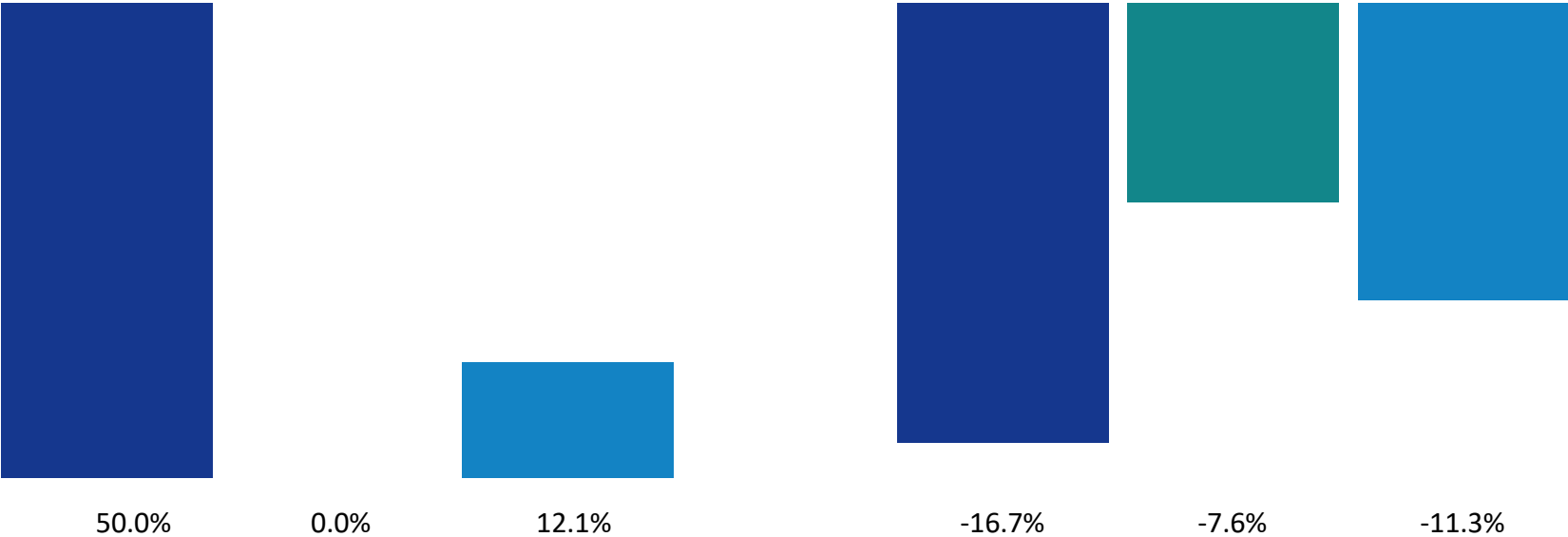
2019 As a % of Total Accounts



- Anytown Trust Co.
- Peer Group
- Universe

Corporate Services Growth - Fees
2018 - 2019

Other Product Growth - Fees
2018 - 2019



- Anytown Trust Co.
- Peer Group
- Universe

Section 4. Line of Business Metrics



Conversion Ratios

Compare Conversion Ratios to your peer group to evaluate your organization's ability to generate revenue. Your overall conversion ratio is higher than that of your peer group .

On a product line basis, your conversion ratio results are higher in more product lines, which suggests that you are significantly more successful at turning assets into revenues.

It is important to consider any product line differences when calculating and comparing conversion ratios.

	Anytown Trust Co.	Peer Group
Personal Trust	1.00%	0.86%
Investment Advisory	0.88%	0.58%
Managed EB	0.08%	0.28%
Non Managed EB	0.50%	0.13%
Custody	0.60%	0.17%
Managed IRAs	0.72%	0.70%
Non Managed IRAs	0.28%	0.18%
Directed/Delegated	9.22%	0.38%
Overall	0.87%	0.27%

The Conversion Ratio is calculated as $(Revenue / Assets) * 100$, and measures the institution's ability to convert assets into revenues. Conversion ratios vary based on the amount of labor required to manage accounts as well as the margin generated within each product line. For example, custody accounts generally yield a lower conversion ratio than personal trust accounts, but are also less labor intensive. Fee integrity and business mix are both key components to an organization's overall conversion ratio.

Conversion Ratios

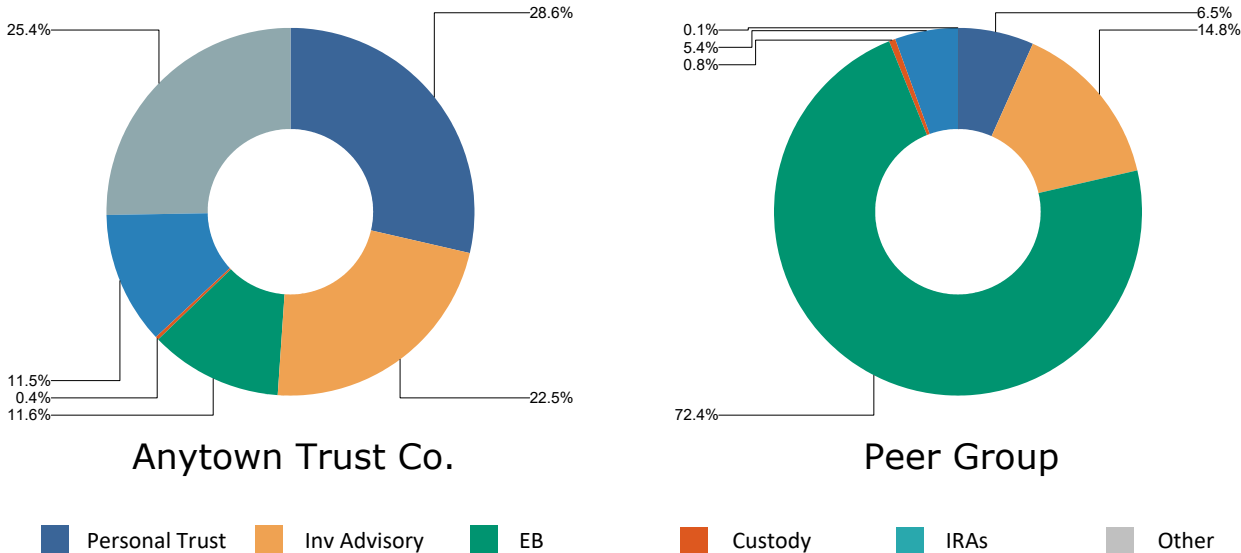
A key part of Conversion Ratios is not only the relationship between assets and revenues, as well as the product lines that comprise your business.

The graphs at the right allow you to determine the balance between the assets you hold and the revenues those assets generate. Variation in product line margins and your internal fee integrity can explain differences between the two graphs.

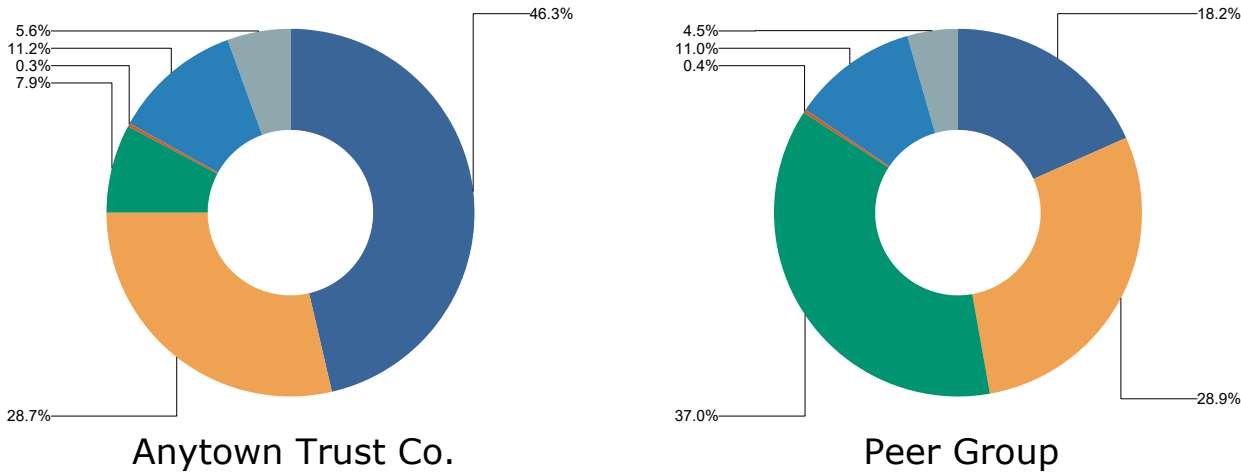
Comparison to the Peer Group results provides an opportunity to judge if your conversion ratios differ due to product mix decisions, fee structure, or staff capabilities.

There are multiple components to the conversion calculation, requiring thoughtful analysis.

Distribution of Trust Assets

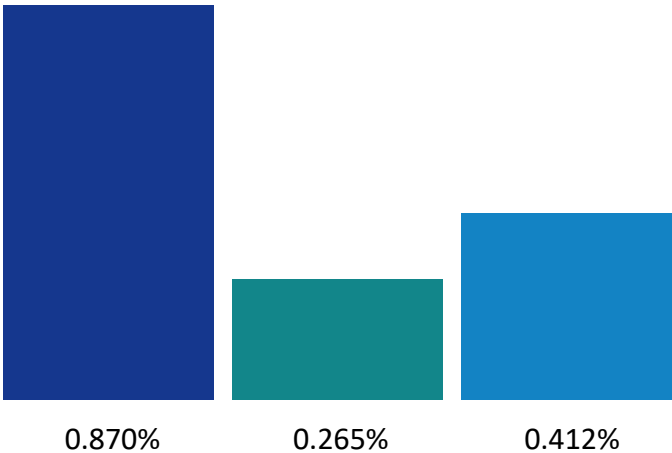


Distribution of Trust Revenue

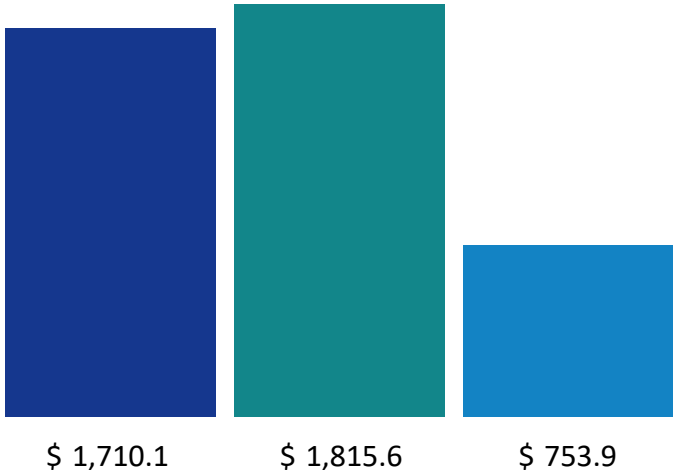


Anytown Trust Company

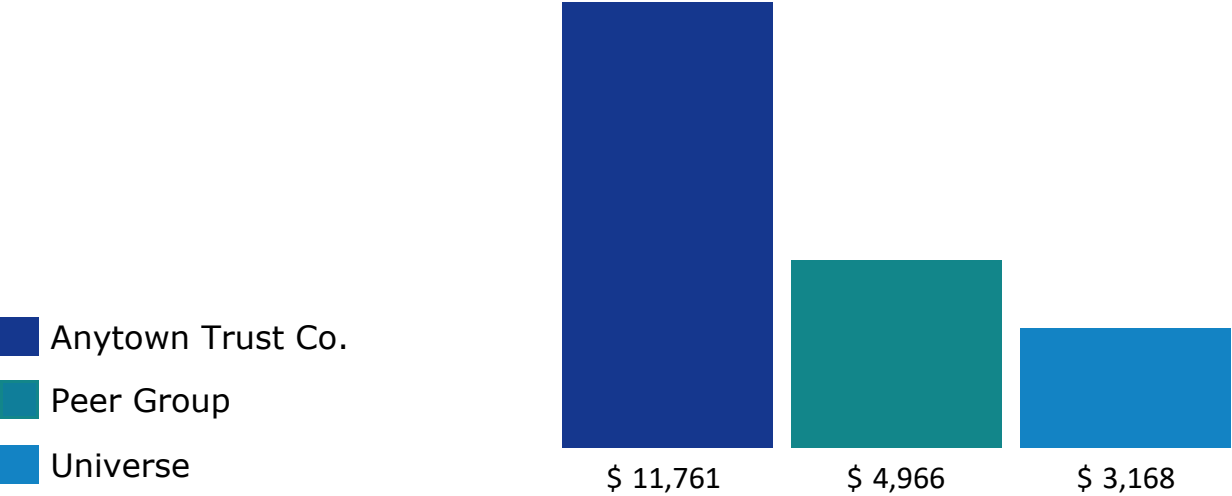
Conversion Ratio - Total Products
Excludes Non-Product revenues and assets



Assets per Account - Total Products
 \$000



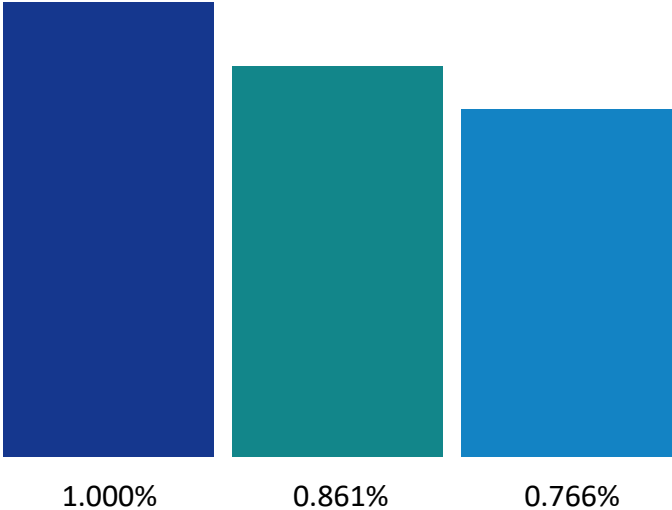
Fees per Account - Total Products
Excludes Non-Product Fees



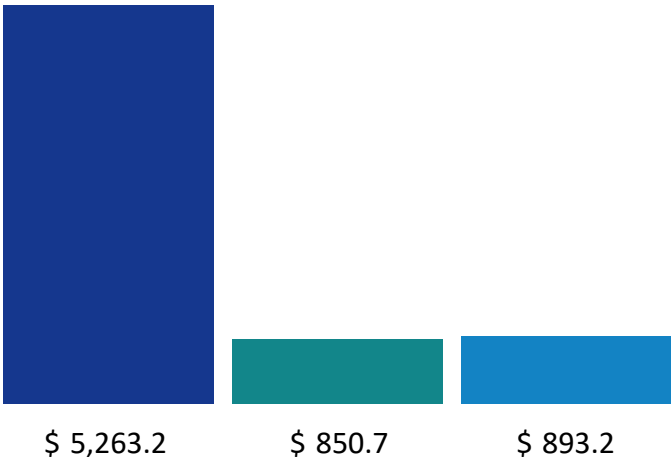
- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

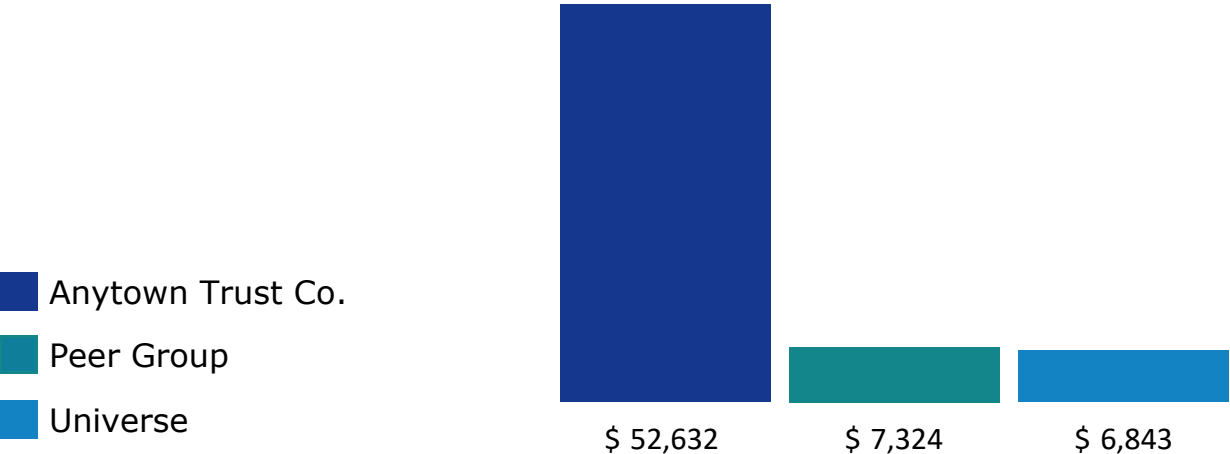
Conversion Ratio - Personal Trusts



Assets per Account - Personal Trusts
\$000



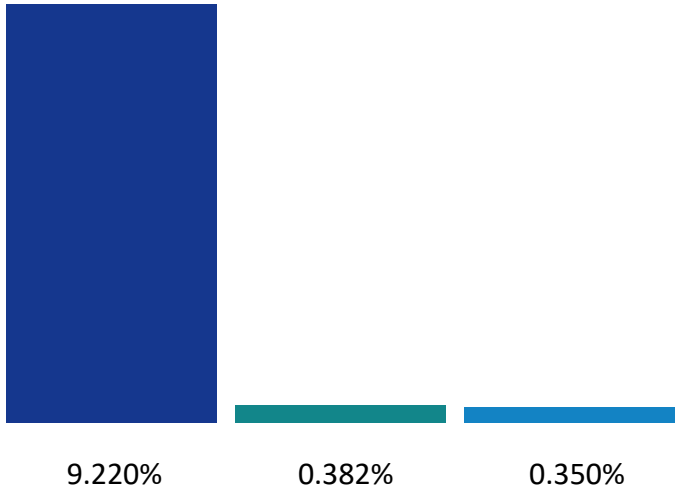
Fees per Account - Personal Trusts



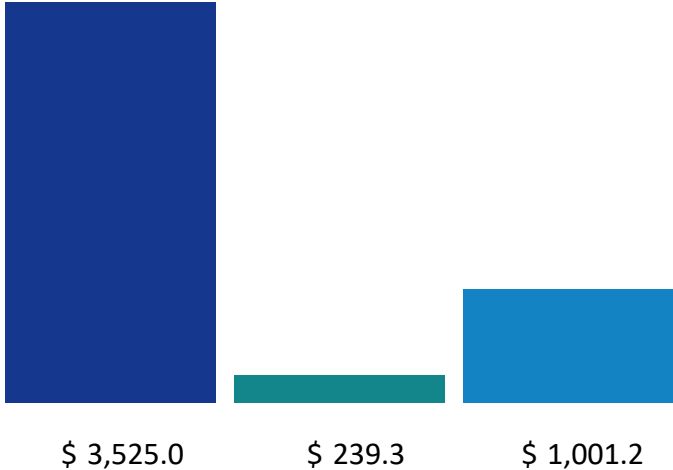
- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

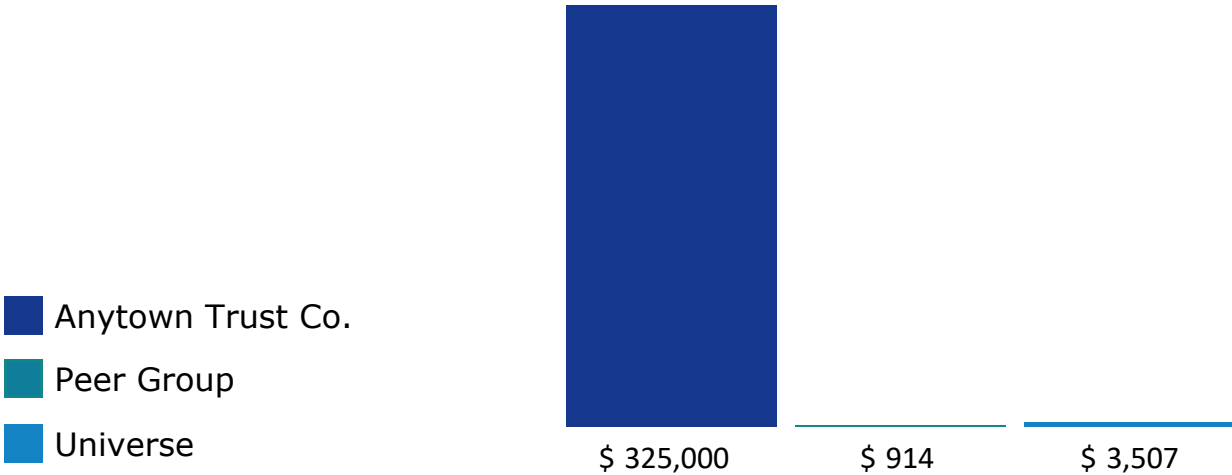
Conversion Ratio -
Directed / Delegated Trusts



Assets per Account -
Directed / Delegated Trusts \$000



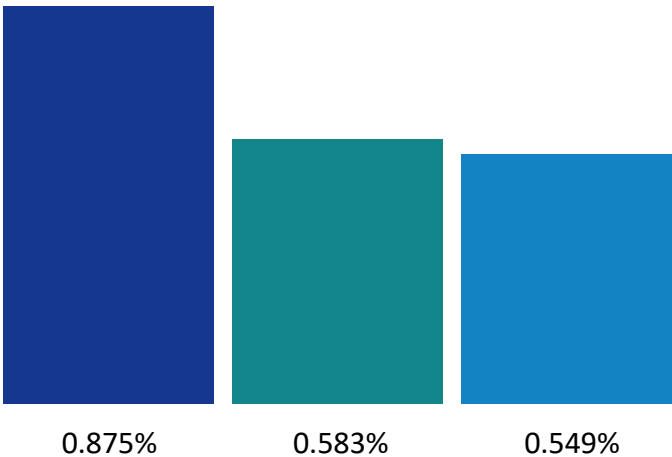
Fees per Account -
Directed / Delegated Trusts



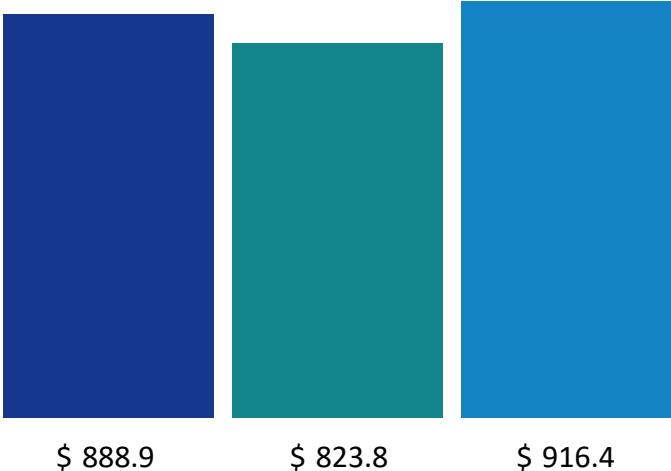
- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

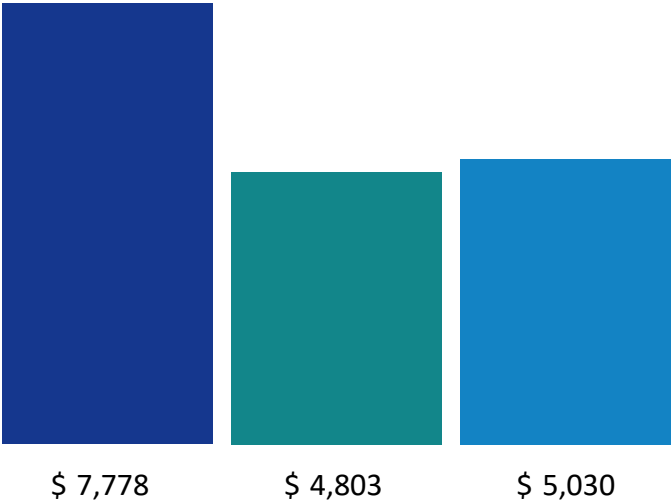
Conversion Ratio - Investment Advisory



Assets per Account - Investment Advisory \$000



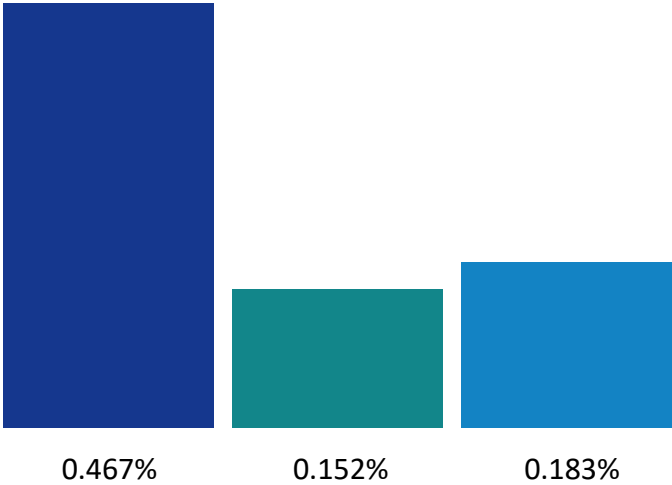
Fees per Account - Investment Advisory



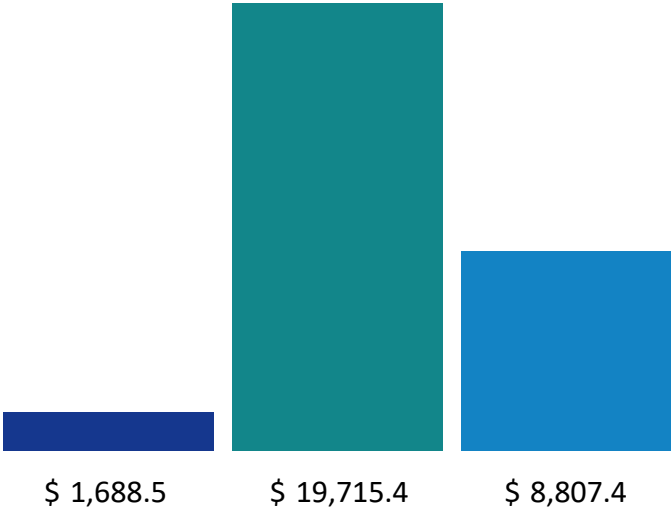
- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

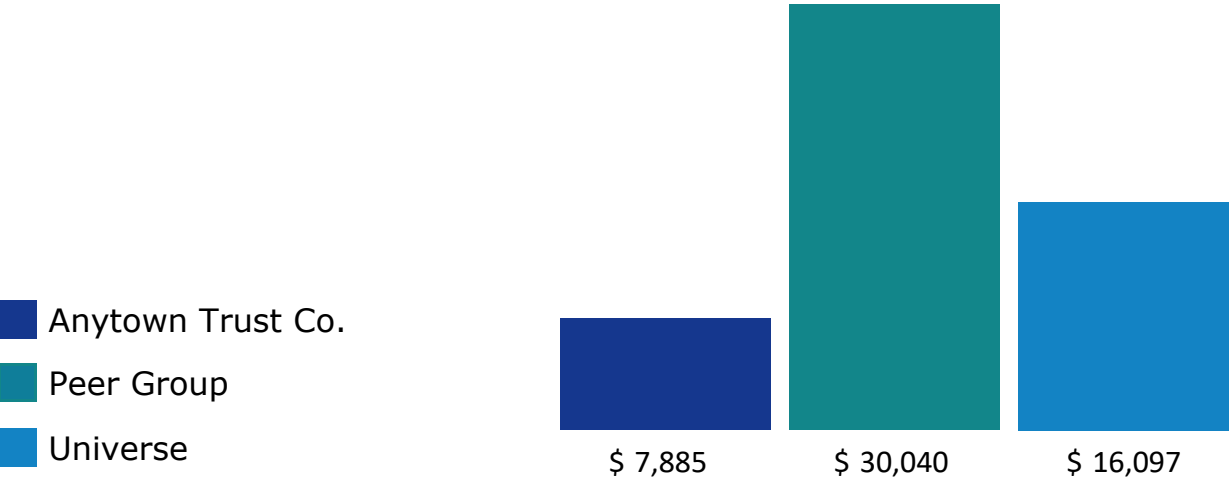
Conversion Ratio - Total RPS



Assets per Account - Total RPS
\$000



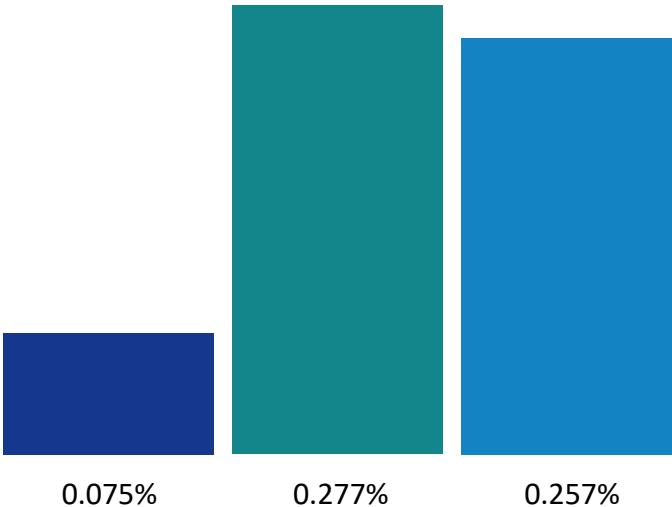
Fees per Account - Total RPS



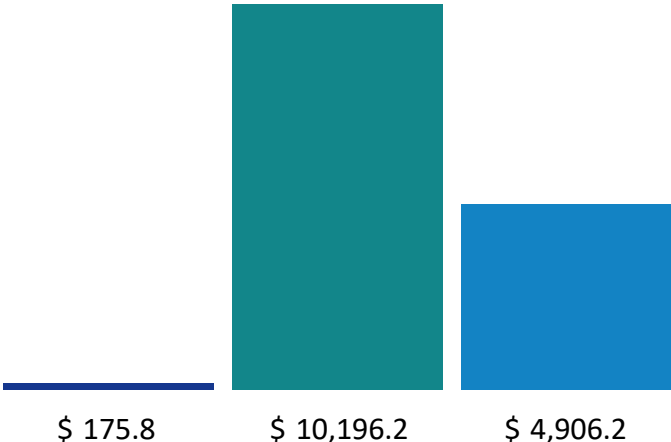
- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

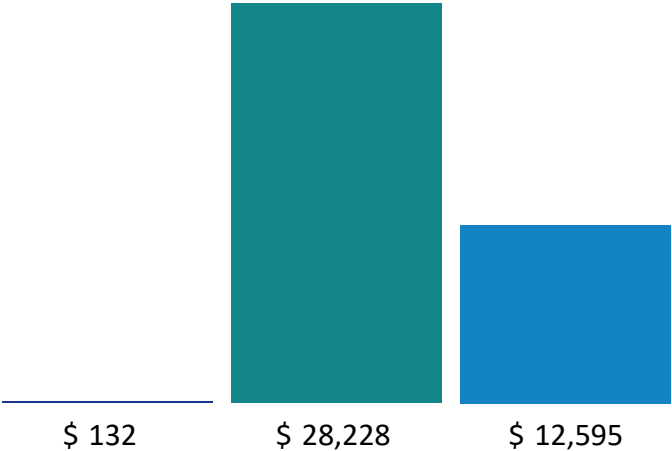
Conversion Ratio - Managed RPS



Assets per Account - Managed RPS
\$000



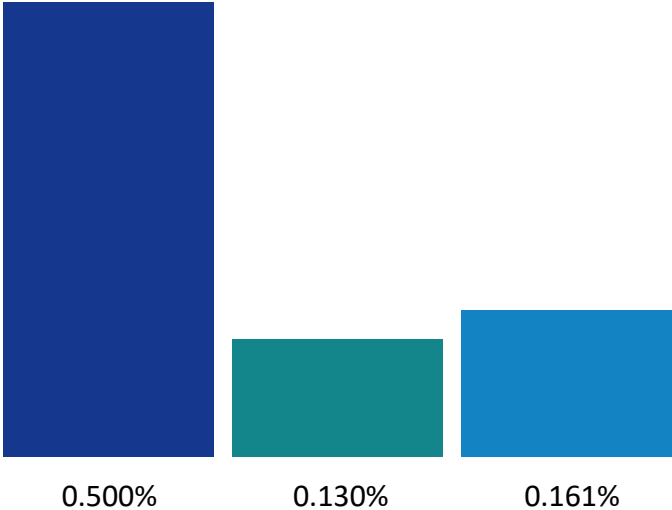
Fees per Account - Managed RPS



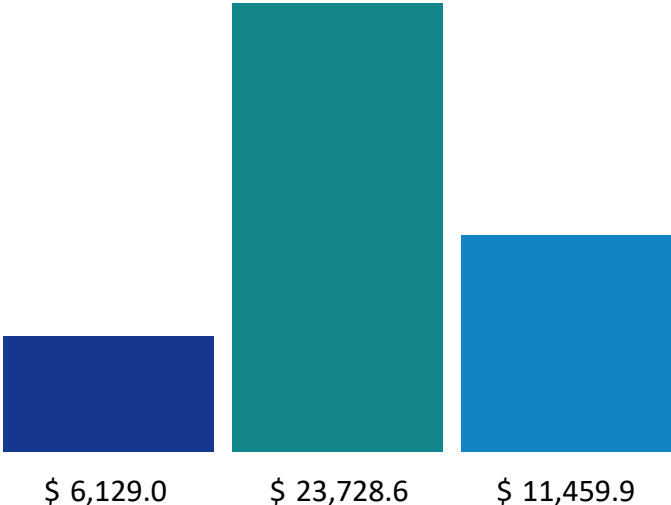
- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

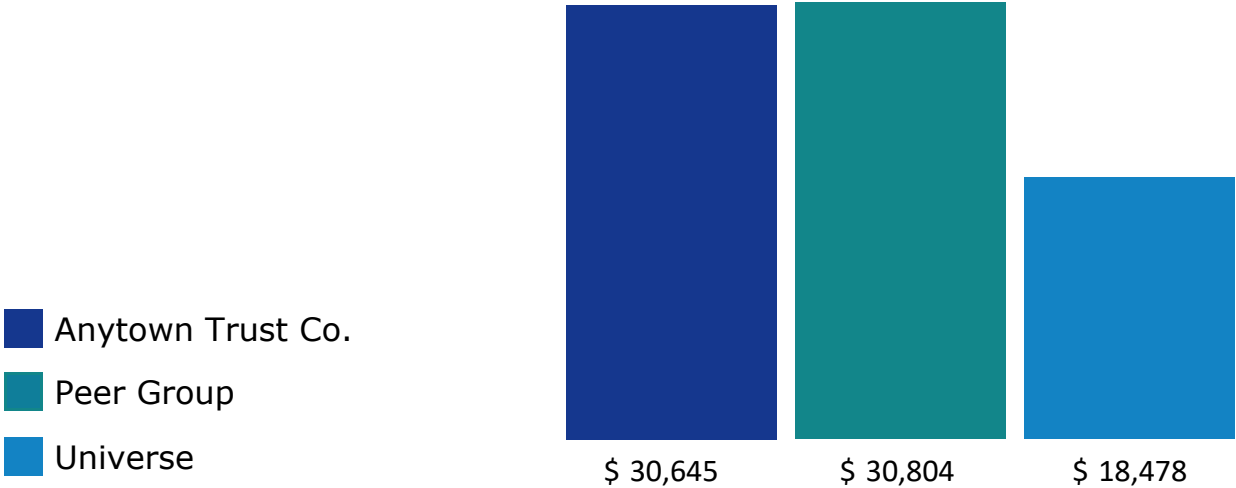
Conversion Ratio - Non Managed RPS



Assets per Account - Non Managed RPS
\$000



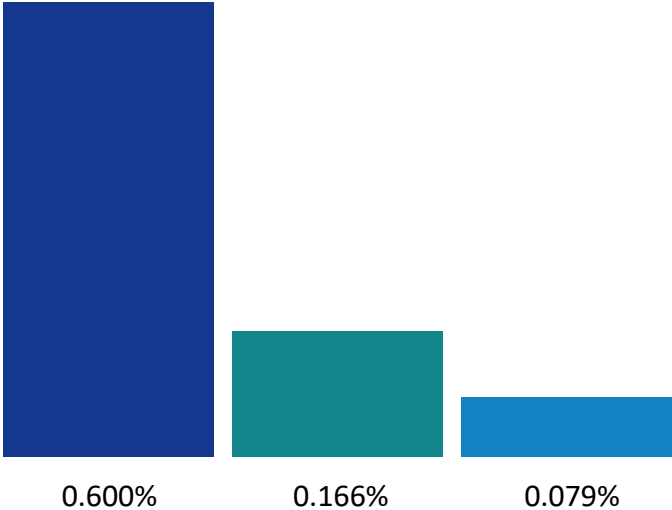
Fees per Account - Non Managed RPS



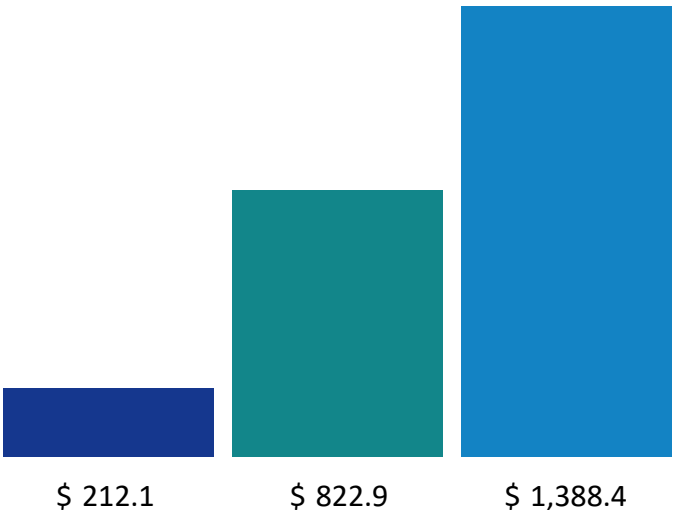
- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

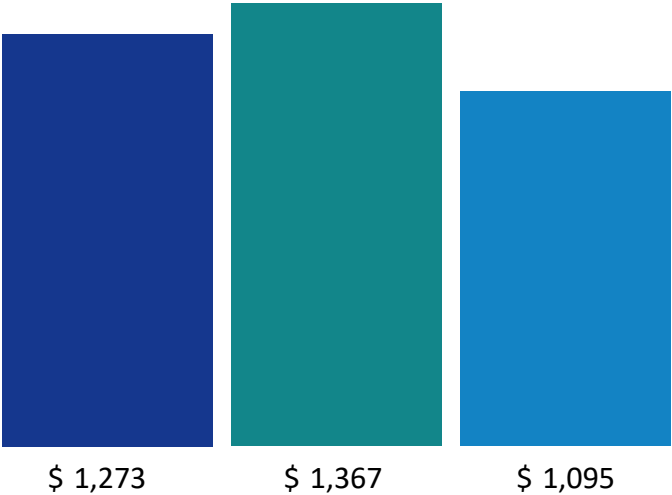
Conversion Ratio - Custody



Assets per Account - Custody
\$000

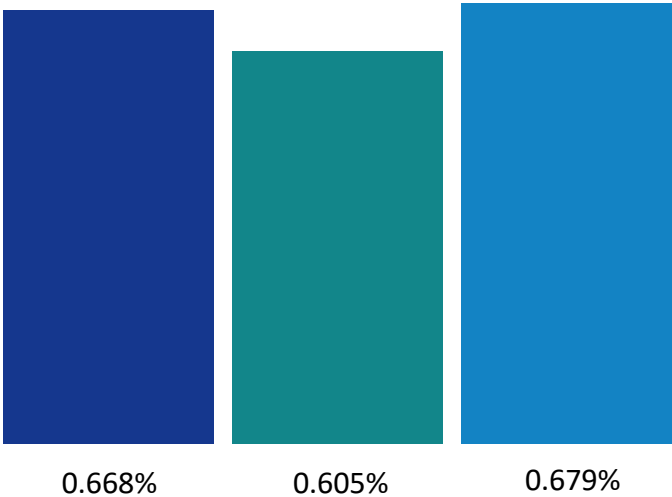


Fees per Account - Custody

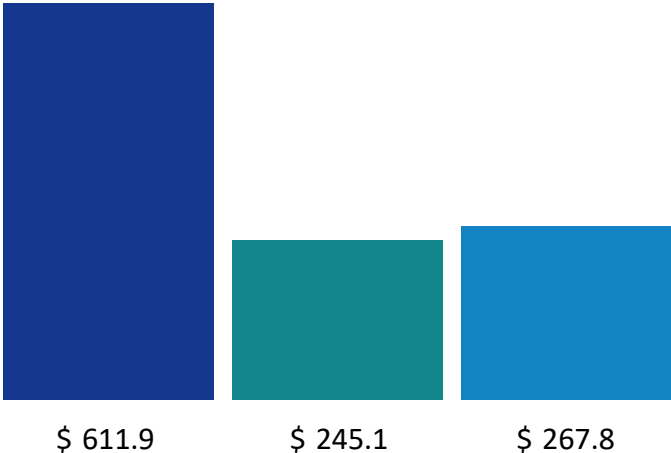


- Anytown Trust Co.
- Peer Group
- Universe

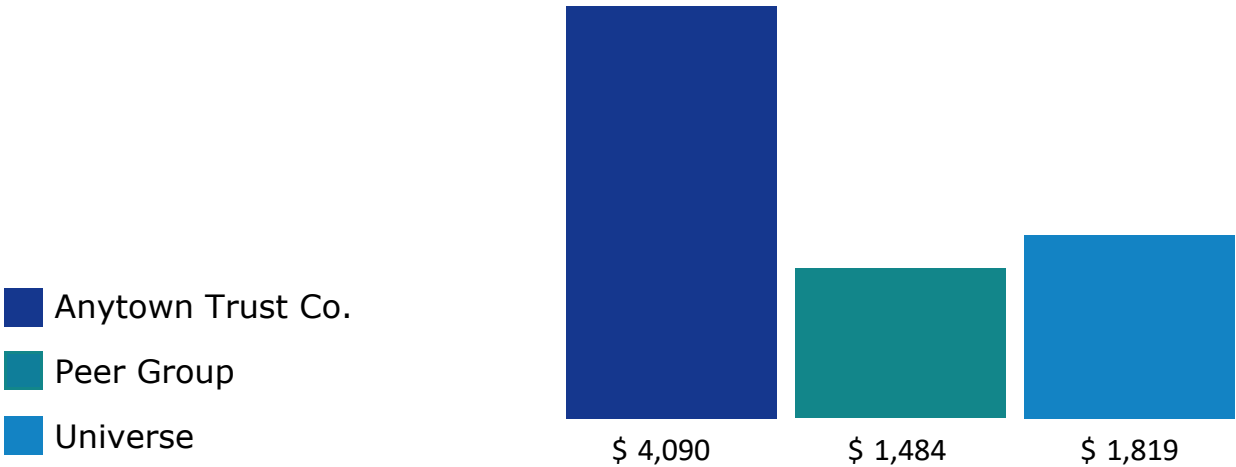
Conversion Ratio - Total IRAs



Assets per Account - Total IRAs
\$000

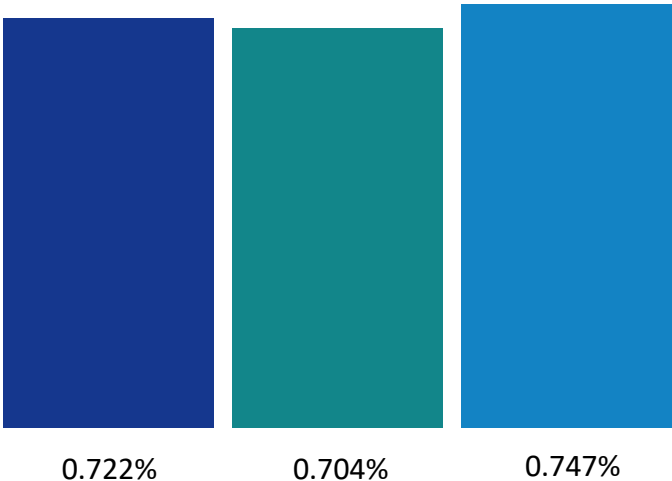


Fees per Account - Total IRAs

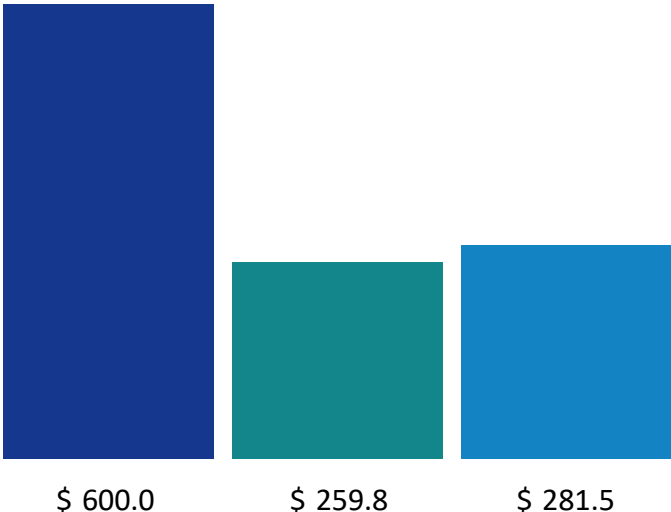


- Anytown Trust Co.
- Peer Group
- Universe

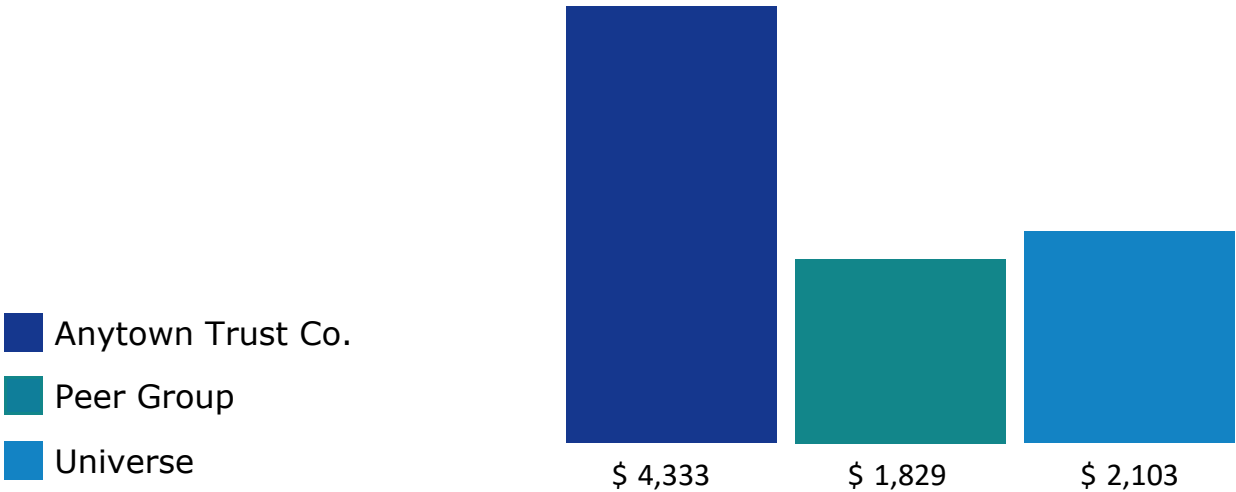
Conversion Ratio - Managed IRAs



Assets per Account - Managed IRAs
\$000

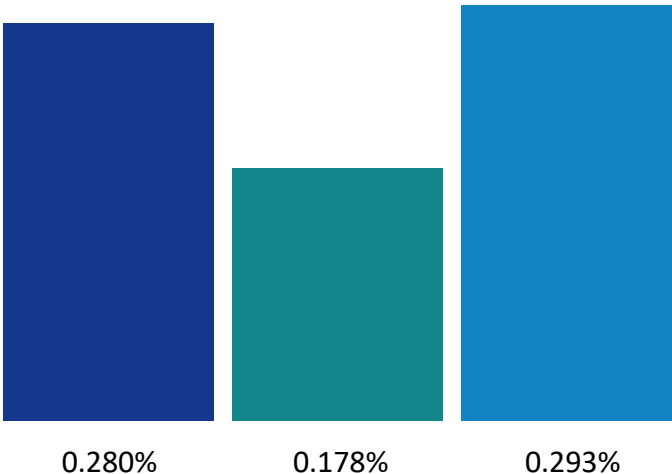


Fees per Account - Managed IRAs

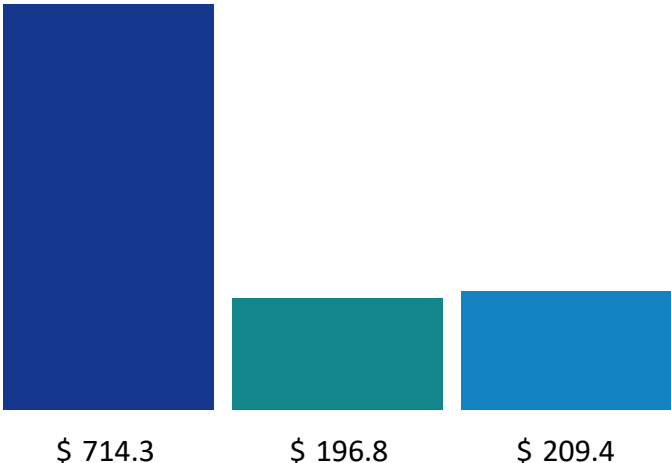


- Anytown Trust Co.
- Peer Group
- Universe

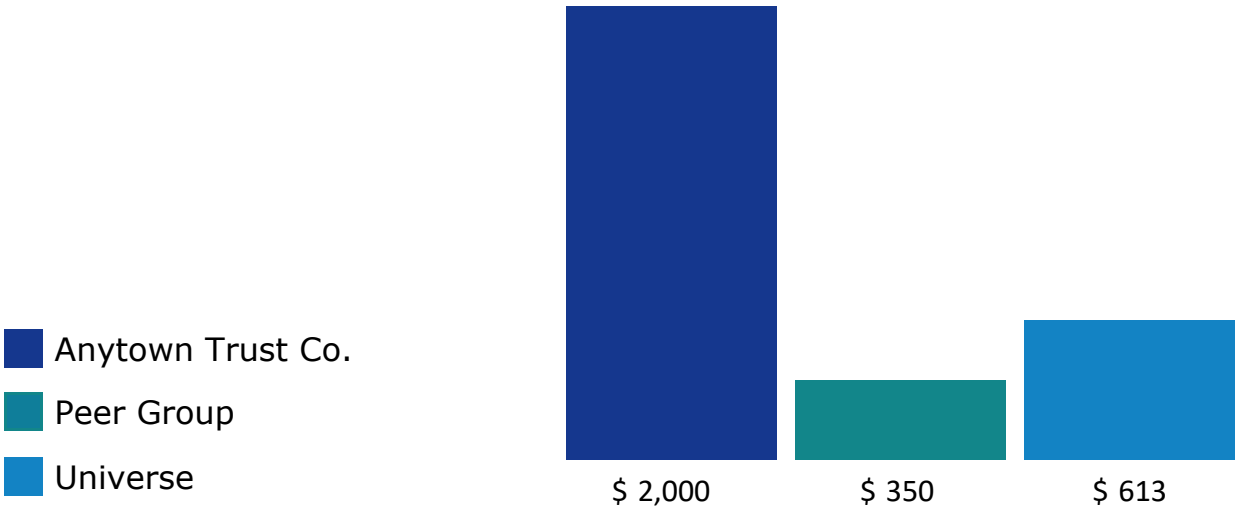
Conversion Ratio - Non Managed IRAs



Assets per Account - Non Managed IRAs



Fees per Account - Non Managed IRAs

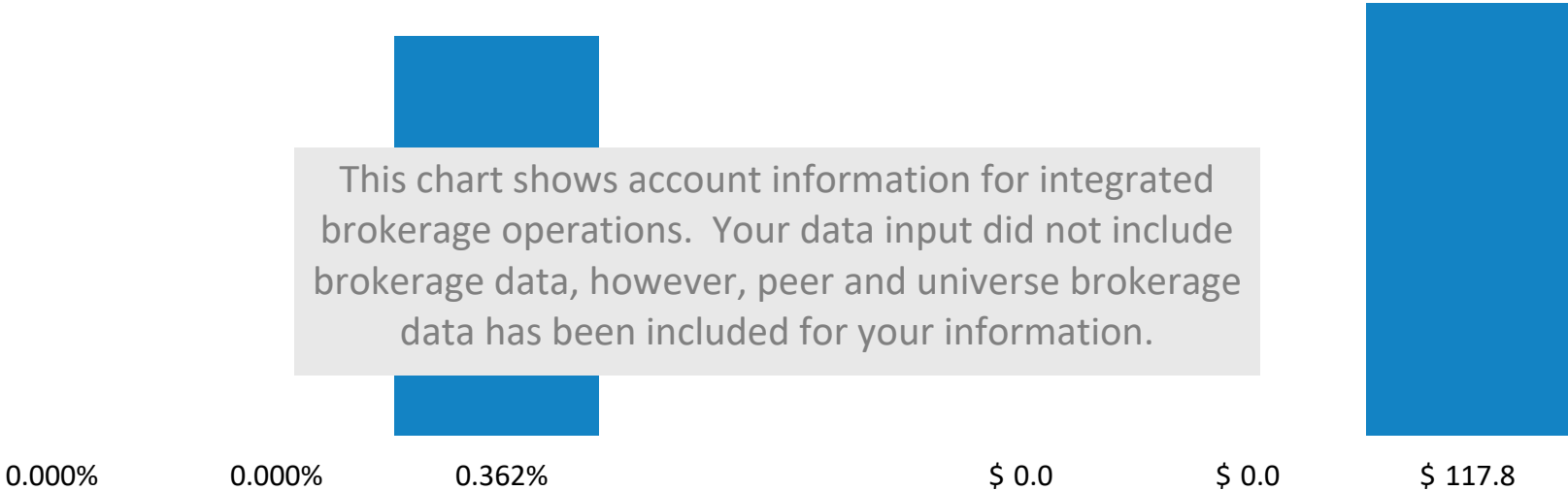


- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

Conversion Ratio - Total Brokerage

Assets per Account - Total Brokerage
\$000



This chart shows account information for integrated brokerage operations. Your data input did not include brokerage data, however, peer and universe brokerage data has been included for your information.

Fees per Account - Total Brokerage

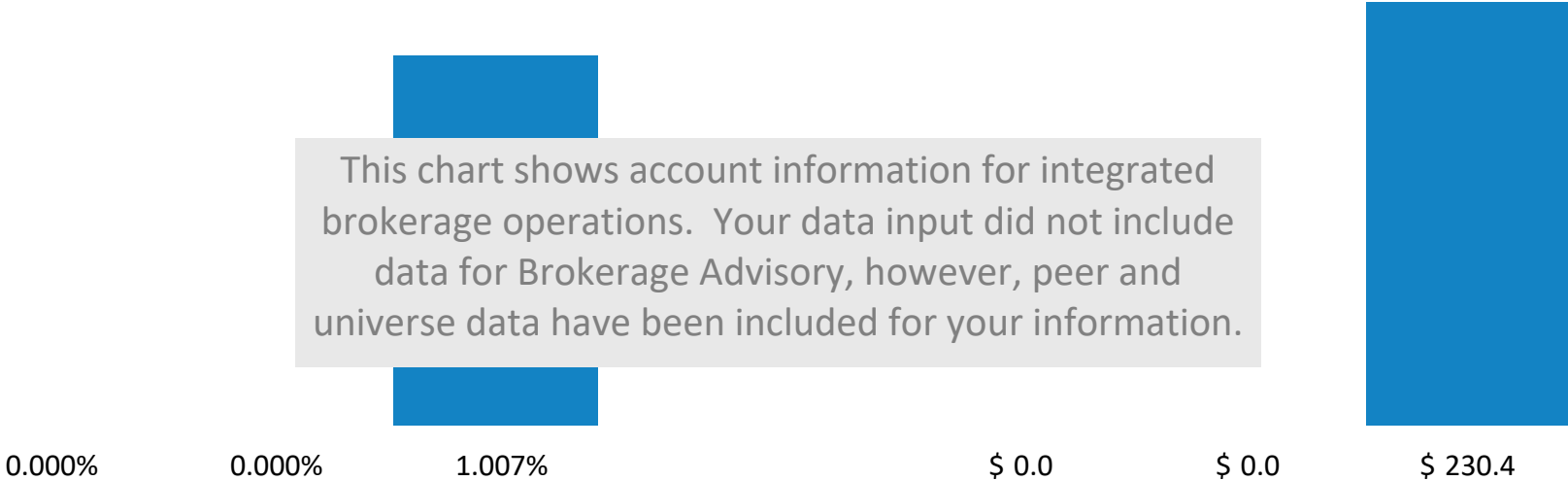


- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

Conversion Ratio -
Brokerage Advisory

Assets per Account -
Brokerage Advisory \$000



This chart shows account information for integrated brokerage operations. Your data input did not include data for Brokerage Advisory, however, peer and universe data have been included for your information.

Fees per Account -
Brokerage Advisory

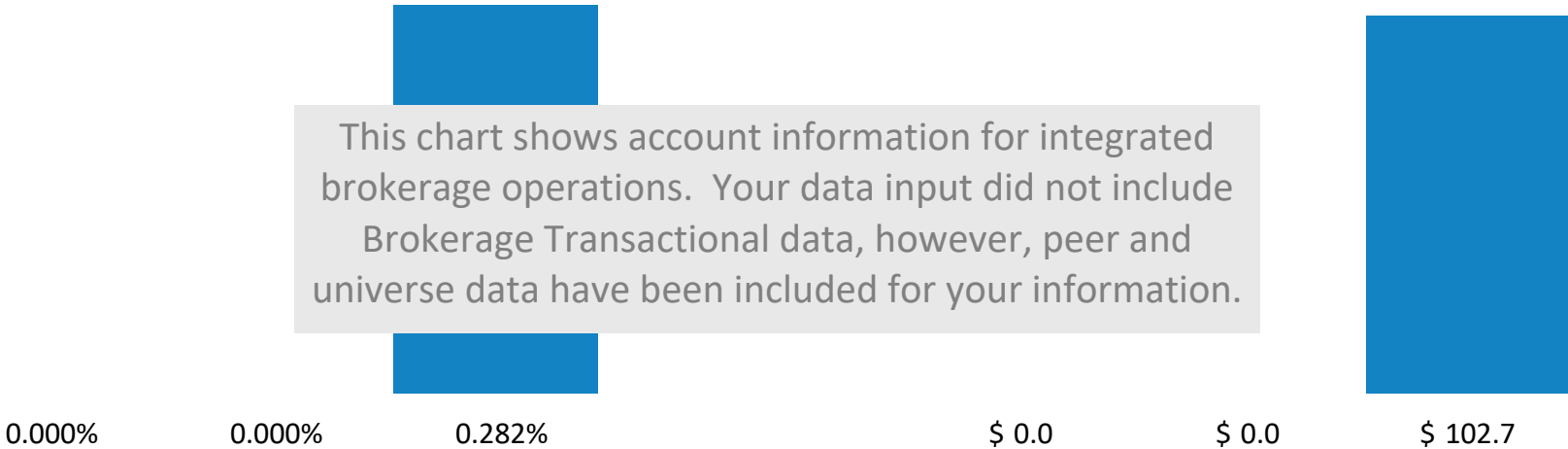


- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

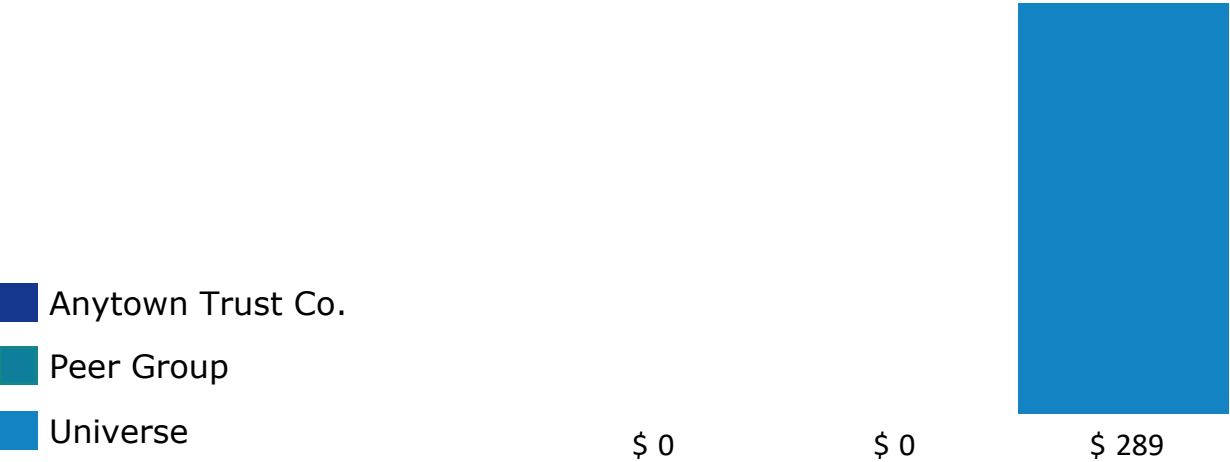
Conversion Ratio -
Brokerage Transactional

Assets per Account -
Brokerage Transactional \$000



This chart shows account information for integrated brokerage operations. Your data input did not include Brokerage Transactional data, however, peer and universe data have been included for your information.

Fees per Account -
Brokerage Transactional



- Anytown Trust Co.
- Peer Group
- Universe

Section 5. Productivity, Staffing and Other Ratios

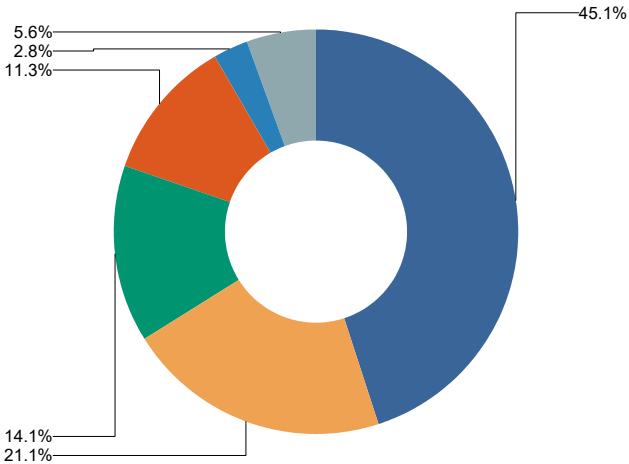


Staffing Distribution

The composition of your staff can have a major impact on your overall ability to generate profits. The graphs at right compare the distribution of your FTEs to your peer group, using a highly simplified classification of roles; the breakdown includes those servicing and supporting clients, investing, back office operations, and management.

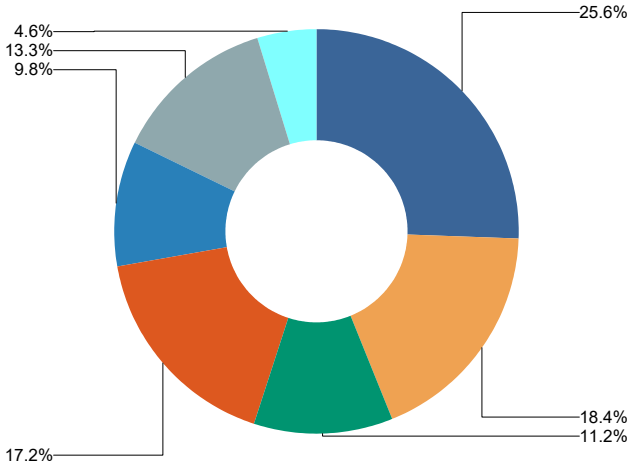
Managing your staffing levels is a balancing act between the roles that interact with clients and directly generate revenue versus those roles that provide organizational support that maintains revenue. The balance is influenced by many factors, such as product mix, technology, staff competency, and overall operational efficiency.

Your results versus your peer group can yield insights into your profit generation and productivity.



Anytown Trust Company

- Rel Mgmt
- RM Support
- Investments
- Operations
- Gen'l Mgmt
- BDOs
- Other



Peer Group

Productivity

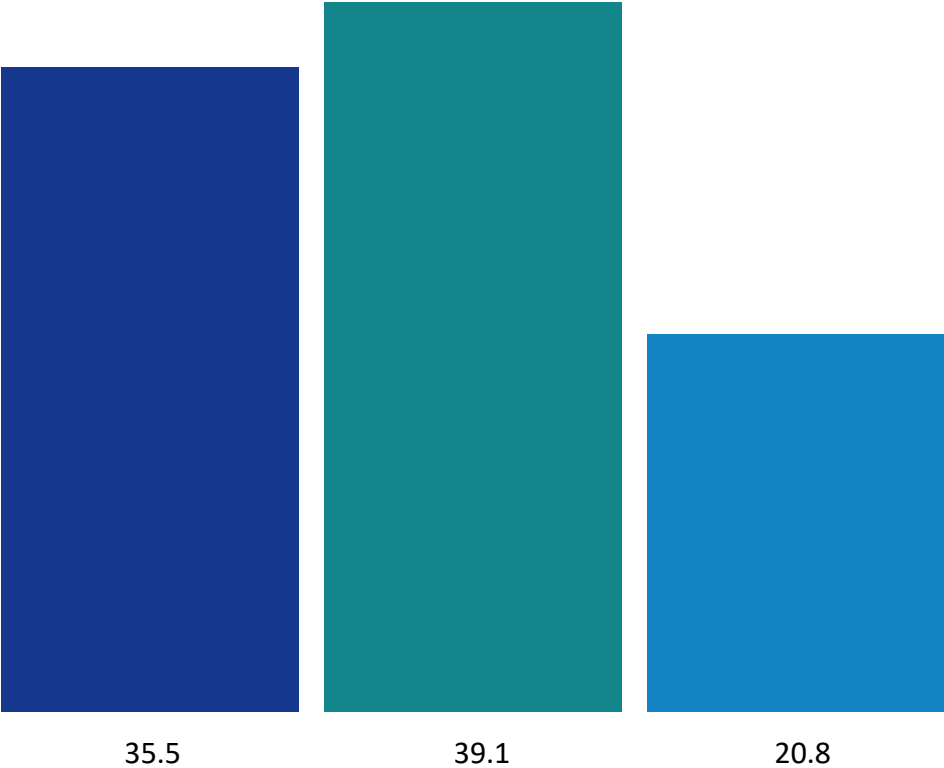
Productivity metrics measure various data points against a subset or all of your FTEs. These metrics can provide insights into your workloads and performance when compared to the Peer Group.

As with most metrics, productivity only tells part of the overall story. Is your staff simply more efficient than the Peer Group, or are you in more profitable lines of business? A careful review of the various metrics in this section can show where your staff is deployed to serve clients and generate revenues, and how effective they are at doing so.

Evaluating your productivity metrics might also identify product lines that are not producing revenue at the same rate as the Peer Group. This can help you identify inefficient processes, or under-performing staff.

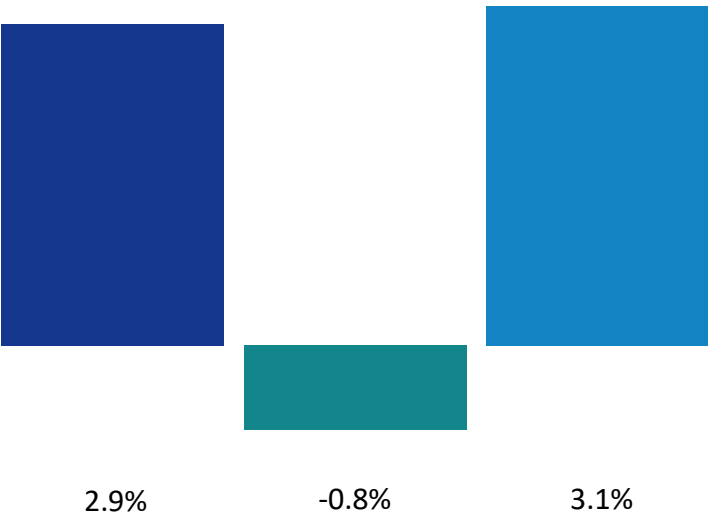
	Anytown Trust Co.	Peer Group
Total FTEs	35.5	39.1
FTE Growth	2.9%	-0.8%
Management FTEs to Total FTEs	5.6%	7.3%
RM FTEs to Total FTEs	45.1%	25.6%
Revenue per FTE	\$343,887	\$256,148
Assets per FTE	\$50,001,408	\$93,648,215
Accounts per FTE	29	52

Number of Employees
as Full Time Equivalent (FTE)

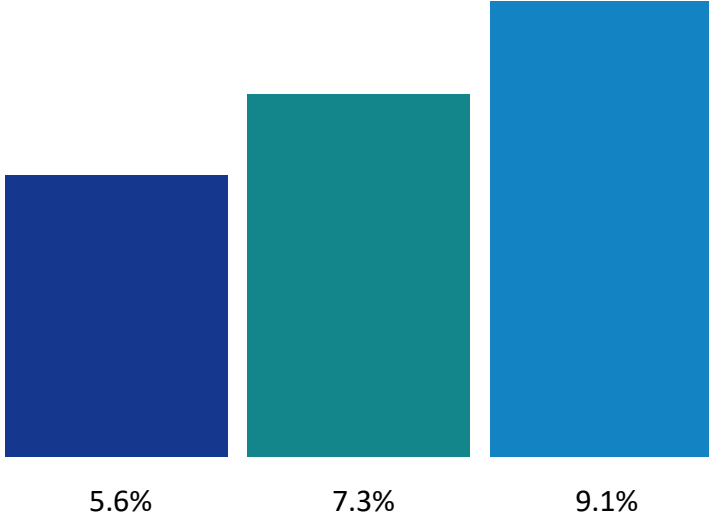


- Anytown Trust Co.
- Peer Group
- Universe

Employee Growth 2018 - 2019



Management FTEs to Total FTEs

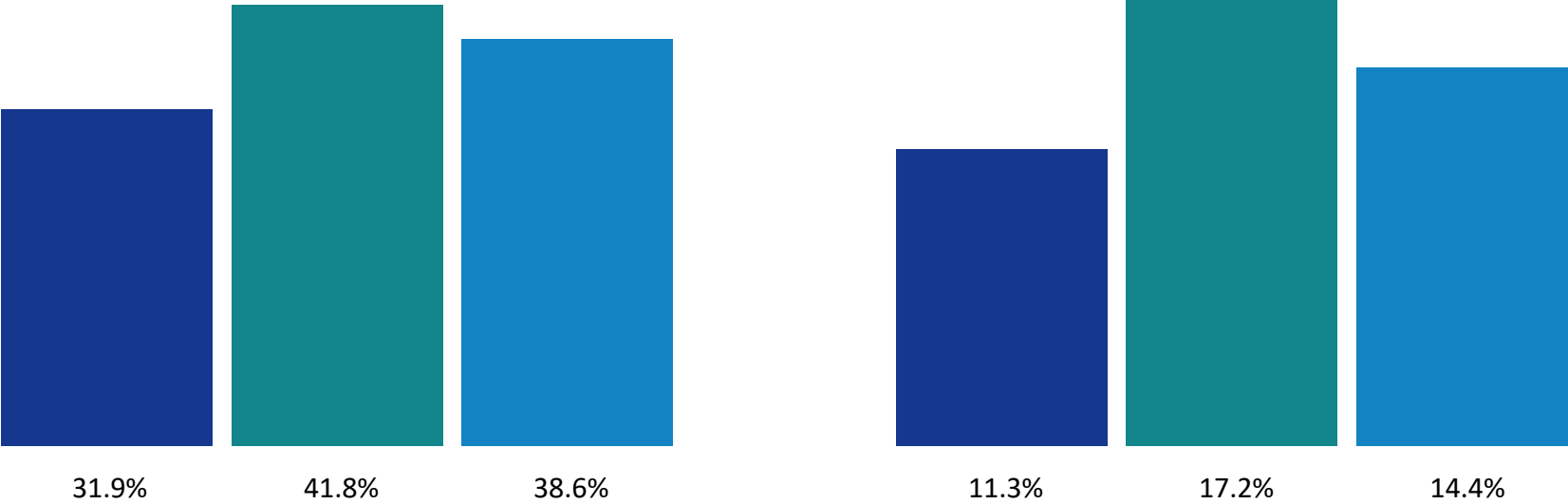


- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

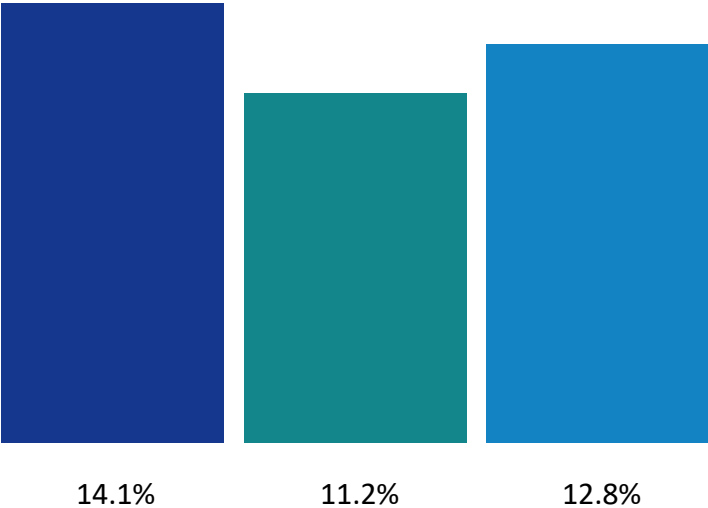
Relationship Manager Support FTEs to Relationship Management Total

Operations FTEs to Total FTEs

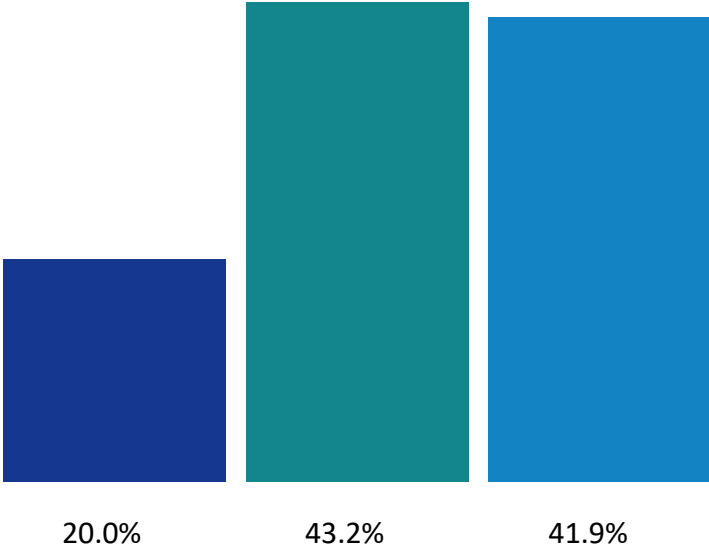


- Anytown Trust Co.
- Peer Group
- Universe

Investment Staff to Total FTEs

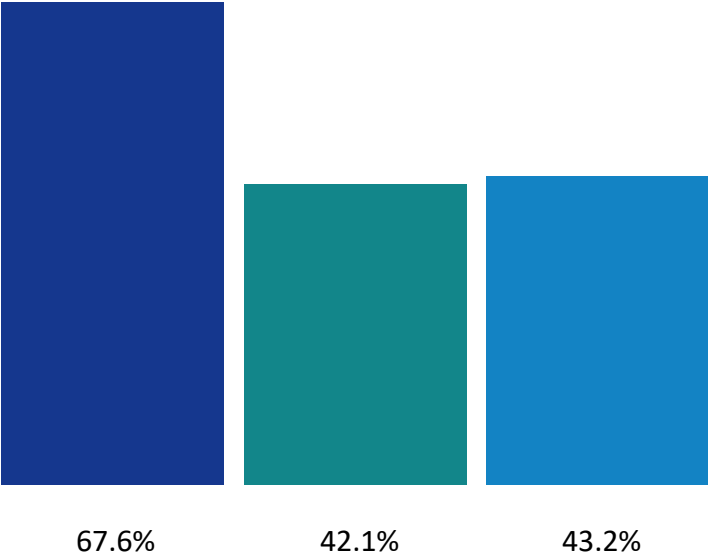


Investment Support FTEs to Total Investment FTEs

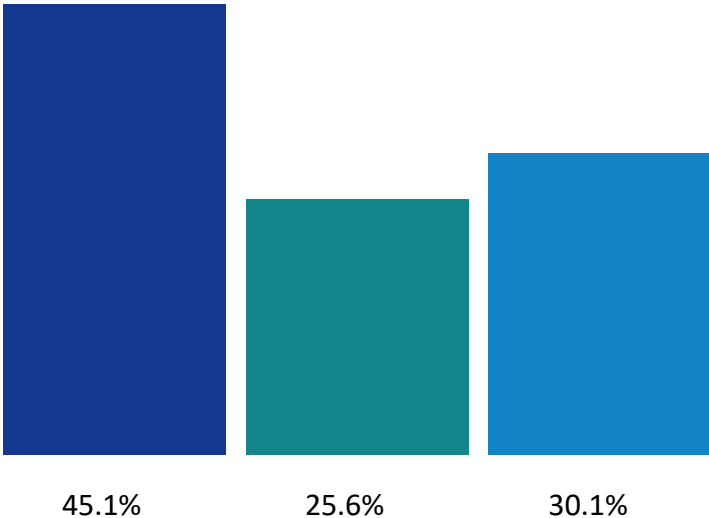


- Anytown Trust Co.
- Peer Group
- Universe

Officer FTEs to Total FTEs



Relationship Manager FTEs to Total FTEs



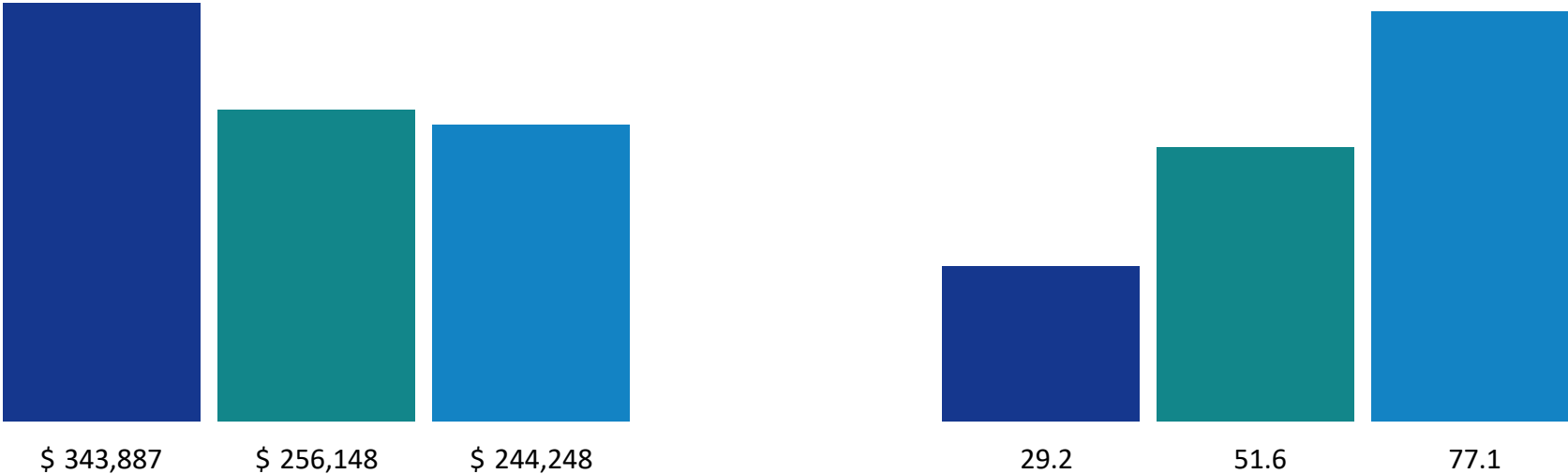
Relationship Manager FTEs include:
 Personal Trust RMs
 RPS/EB/Administrators/RMs
 Other Administrators/RMs
 Retail Brokerage: Broker

- Anytown Trust Co.
- Peer Group
- Universe

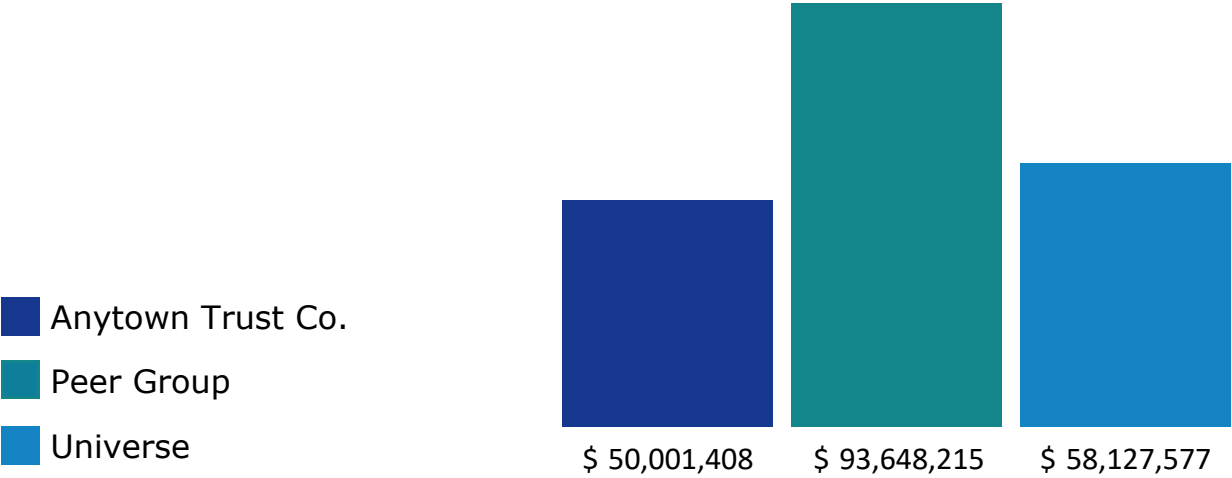
Anytown Trust Company

Total Revenue per Total Employees

Total Accounts per Total Employees



Total Assets per Total Employees



- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

Personal Wealth - Revenue per FTE

Personal Trust / Investment Advisory / IRAs / Probate



\$ 436,800

\$ 377,444

\$ 352,584

Personal Wealth - Accounts per FTE

Personal Trust / Investment Advisory / IRAs / Probate



35.3

99.2

78.3

Personal Wealth - Assets per FTE

Personal Trust / Investment Advisory / IRAs / Probate



\$ 62,482

\$ 56,087

\$ 52,797

Staff in this calculation includes all Personal Trust, Investment, and Probate personnel

- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

Managed Revenue per Relationship Manager



\$ 638,250

\$ 739,984

\$ 680,379

Managed Accounts per Relationship Manager



58.6

154.3

161.4

Managed Assets per Relationship Manager



\$ 96,625

\$ 129,951

\$ 112,356

Relationship Manager FTEs include:
 Personal Trust RMs
 RPS/EB/Administrators/RMs
 Other Administrators/RMs
 Retail Brokerage: Broker

- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

Managed Trust Revenue per Total Trust Investment Staff



\$ 2,042,400 \$ 1,691,964 \$ 1,606,021

Managed Trust Accounts per Total Trust Investment Staff



187.4 352.9 380.9

Managed Trust Assets per Total Trust Investment Staff

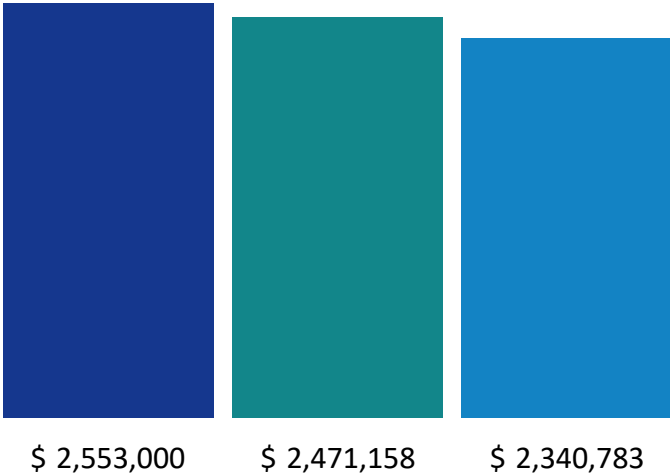


\$ 309,200 \$ 297,132 \$ 265,214

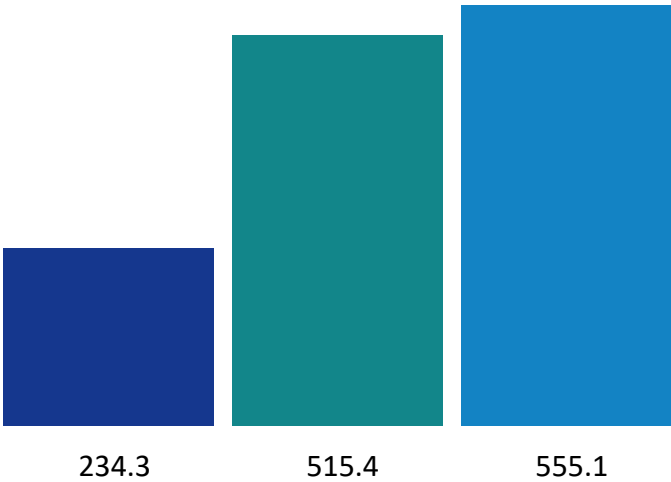
- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

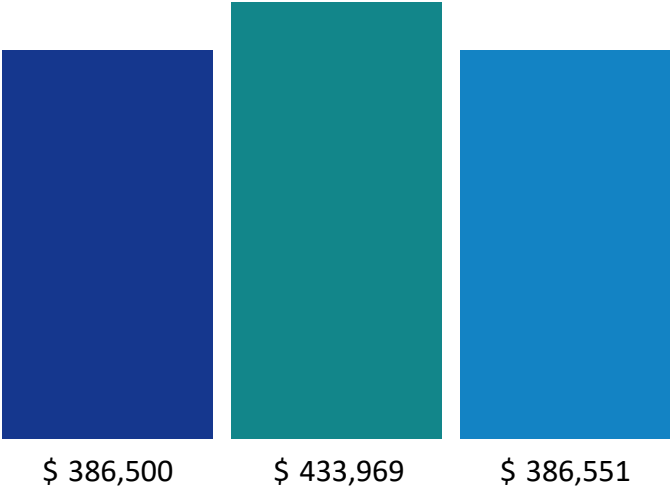
Managed Trust Revenue per Portfolio Manager



Managed Trust Accounts per Portfolio Manager



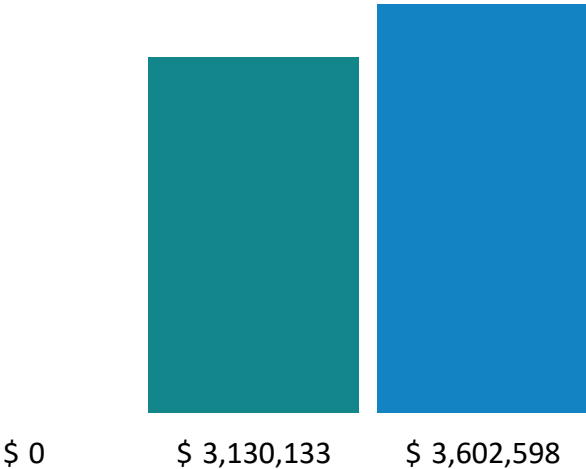
Managed Trust Assets per Portfolio Manager



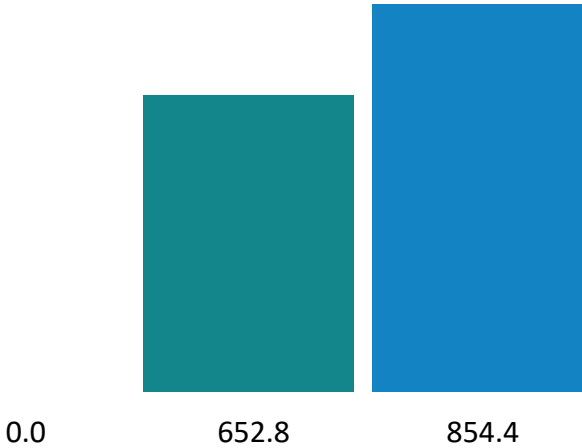
- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

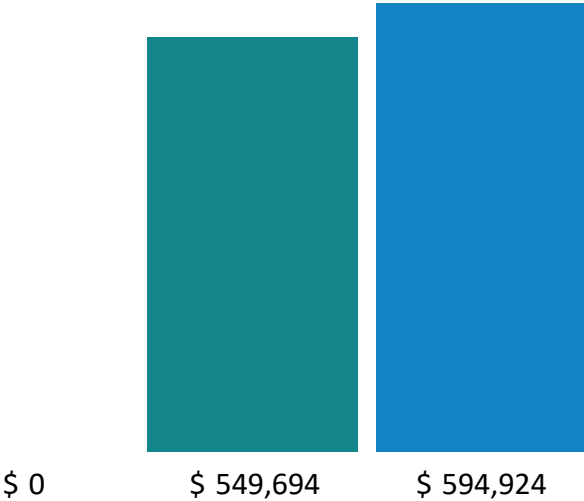
Managed Trust Revenue per Investment Officer



Managed Trust Accounts per Investment Officer



Managed Trust Assets per Investment Officer

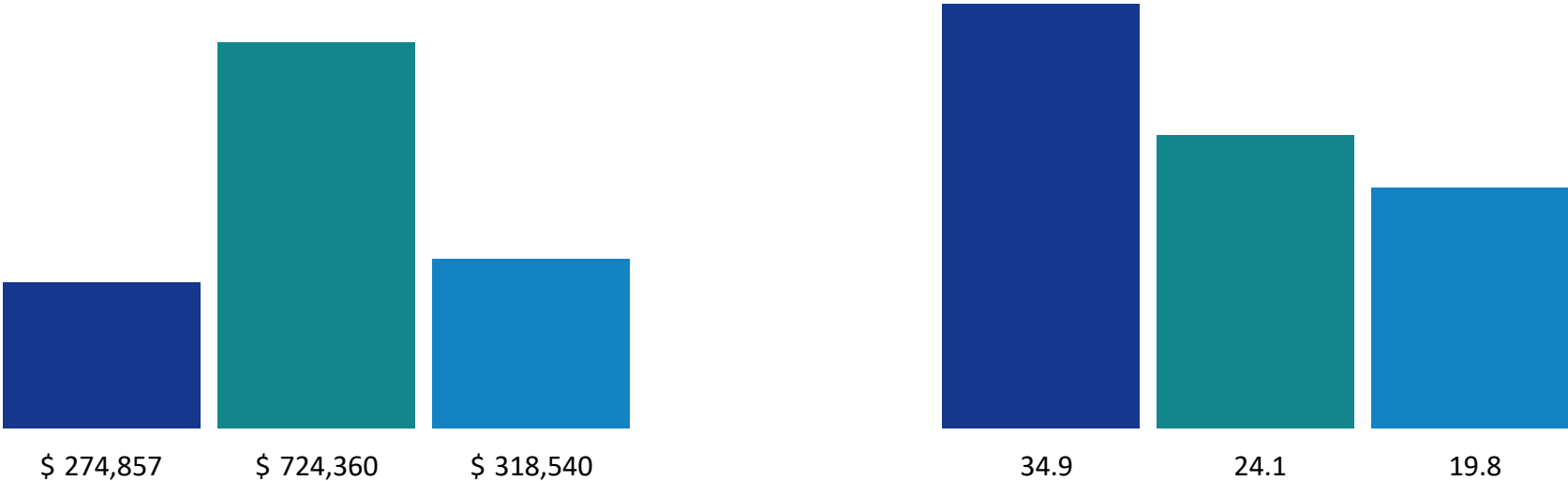


- Anytown Trust Co.
- Peer Group
- Universe

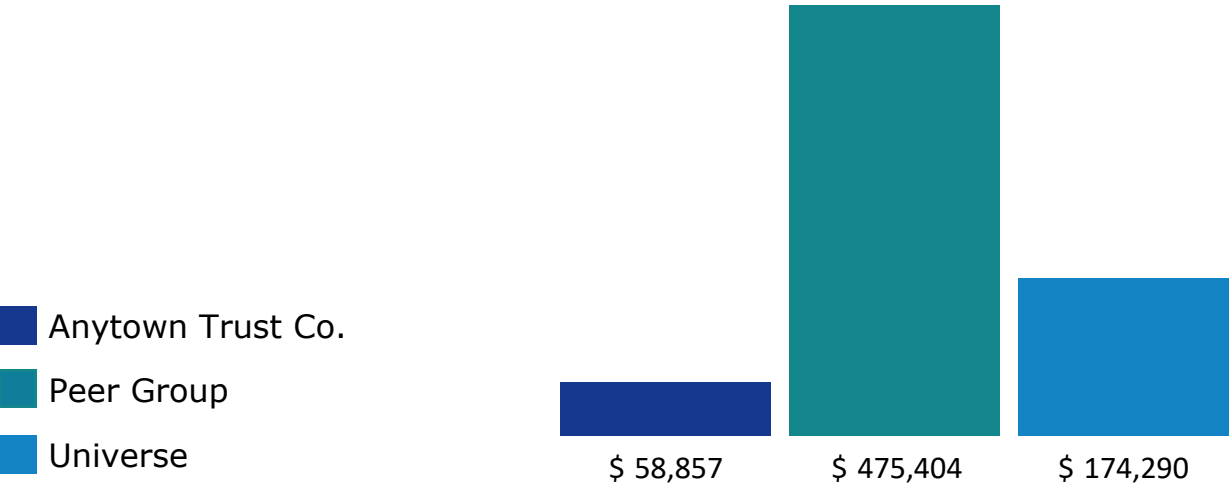
Anytown Trust Company

RPS Revenue per Total RPS Staff

RPS Accounts per Total RPS Staff



RPS Assets per Total RPS Staff

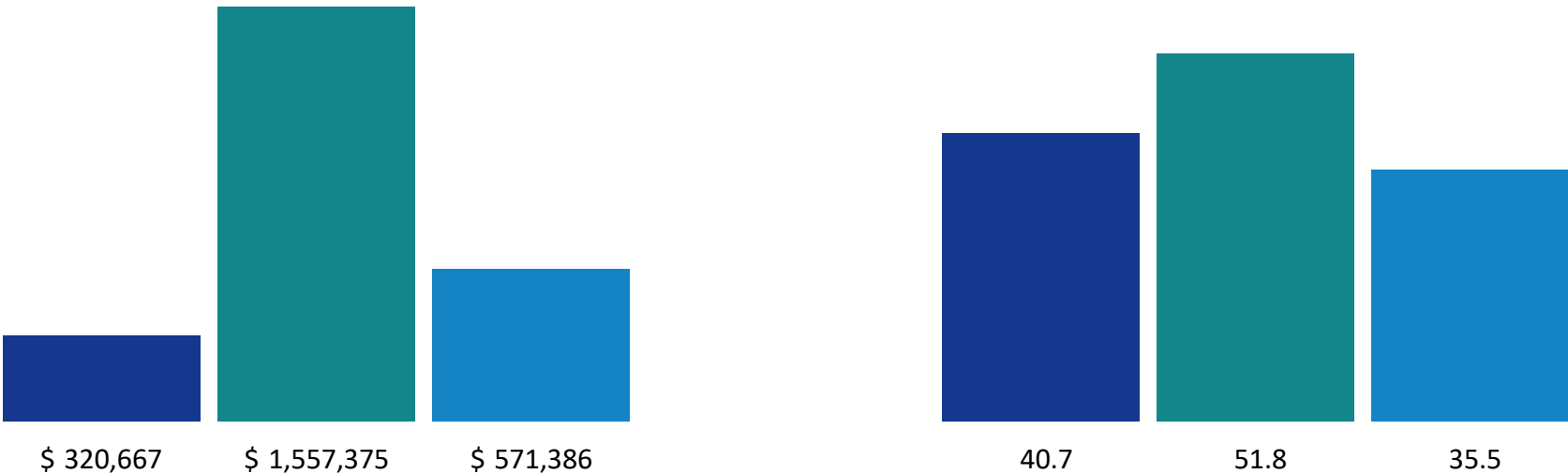


- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

RPS Revenue per RPS Administrator

RPS Accounts per RPS Administrator



RPS Assets per RPS Administrator



- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

Probate Revenue per Probate FTE

Probate Accounts per Probate FTE

Your data input did not include a breakdown of Probate FTEs, but you did report Estates revenue, assets, or accounts. Your Estates revenue, assets, and accounts have been included in the prior chart's calculations.

\$ 0 \$ 0 \$ 0 0.0 0.0 0.0

Probate Assets per Probate FTE

- Anytown Trust Co.
- Peer Group
- Universe

\$ 0 \$ 0 \$ 0