



Core Metrics Analysis Report 2024 Data Year

Anytown Trust Company
Rochelle, IL

2024 Data Year

Thank you for your participation in Trustcompare for the 2024 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. A virtual meeting with your AE to discuss your report is strongly encouraged.

If you have any questions about this report and/or would like to discuss your results, please call your Trustcompare Account Executive, **Eric Timm**. He can be reached via email at eetimm@trustcompare.com.



Contents

1. Executive Summary	1-22
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	1-20
Analysis of your overall profit performance, including detailed comparison to the performance of your peers and the universe.	
3. Growth	1-18
Includes growth ratios for revenues, assets, and accounts. All ratios are based on the change between the 2023 and 2024 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	1-17
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 2024 data year continues to serve 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 are direct results of the decisions made in the past.

We urge you to participate in a report review with your Account Executive. We believe our insight, gained through the years, can help boost your organization's knowledge through a detailed review of your report.

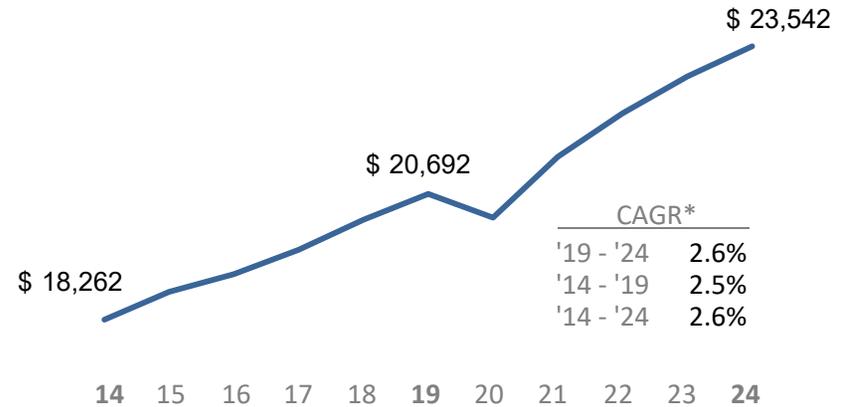
Let us know how we can help!

A handwritten signature in black ink, reading "E. Lloyd Pohl". The signature is written in a cursive style with a large, prominent "E" and "P".

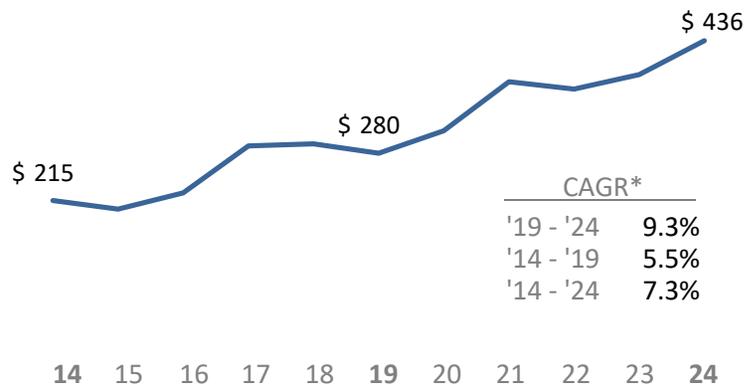
Economic Growth

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 2024, GDP grew at a rate of 2.5%, which is only slightly lower than the compound annual growth from 2014 to 2024. Domestic manufacturing increased in 2024, primarily due to construction spending, driven by additional government funding and tax incentives from the Inflation Reduction Act, the Infrastructure Investment and Jobs Act, and the CHIPS Act.

Real GDP (\$ Billions)



Industry Contribution (\$ Billions)



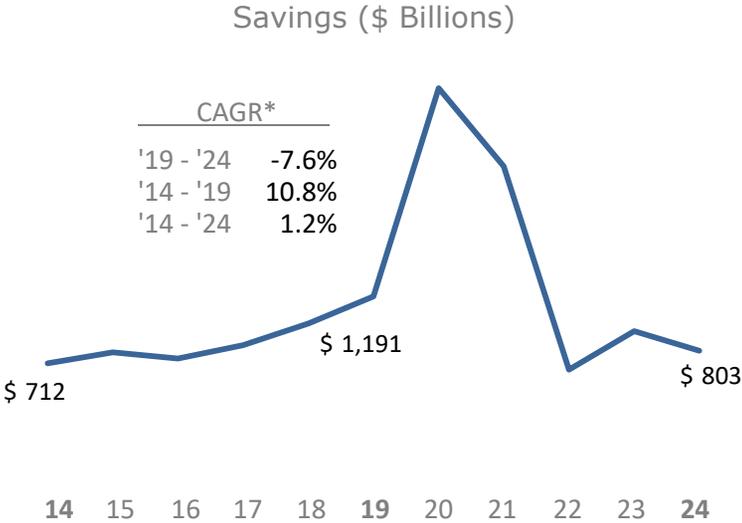
Industry Contribution to GDP

GDP measures the output of the overall economy, 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 2024 the industry share of GDP rose 12.0% to \$436 billion (measuring approximately 1.5% of total real GDP, compared to 1.4% in 2023). Trust's contribution to GDP is growing much more rapidly than the cumulative annual rate from 2014-2024 as well as the 9.3% growth over the past 5 years.

*CAGR - Compound Annual Growth Rate

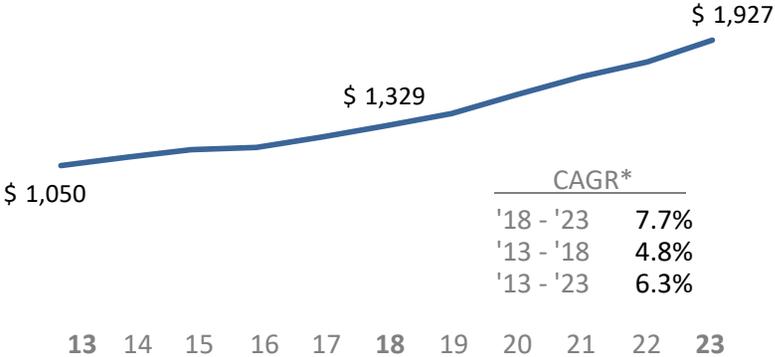
Consumer Savings

Consumer savings show an inverse relationship to the overall confidence in the economy. In 2022, savings declined 69.4% to \$685 billion (representing 3.7% of disposable income), likely the result of pent-up spending demand after the Covid pandemic. Savings rebounded slightly in 2023, but fell further in 2024 by -14.7% to \$803 billion (representing a savings rate of 3.8% of disposal personal income). This suggests that consumers are not as focused on savings as they were during Covid. For context, the highest savings percentage of all time was during World War II with an average rate of 19.0%.



Payments/Withdrawals (\$ Billions)

Withdrawal data are released annually in June; our data covers 2013-2023



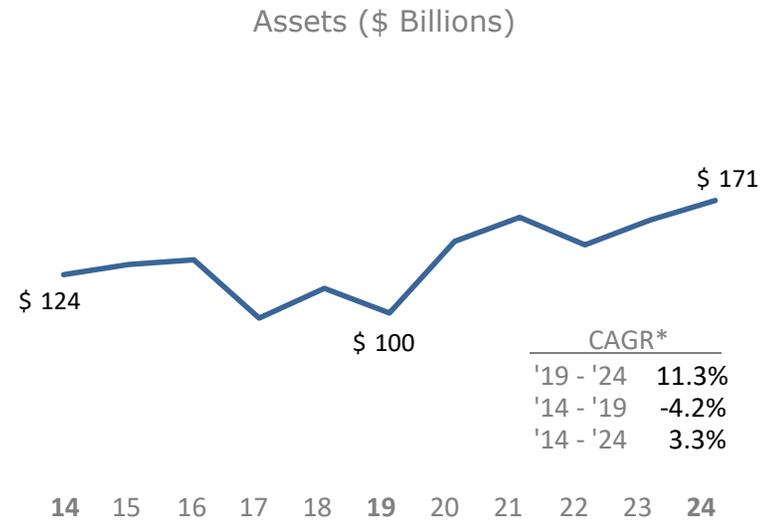
Benefit Payments / Withdrawals

Payments and withdrawals from defined benefit / defined contribution plans increased 8.6% to \$1,927 billion in 2024, compared with growth of 6.1% in 2023. Benefit plan contributions grew at 6.0%, showing that the rate of withdrawal is still greater than that of contributions. The average annual rate of growth in withdrawals for the first five years of the decade was 4.8%, the entire last 10 years was 6.3%, and the last 5 years is 7.7%, suggesting that withdrawal rates are steadily increasing over time. This is supported by the increasing median age in the US.

*CAGR - Compound Annual Growth Rate

Trust Assets

Trust assets grew at a 7.8% rate from 2023 to 2024, and has been growing steadily since 2022. Call Report data shows assets grew at an average annual rate of 3.3% in the 10 years from 2014 through 2024, while the past 5 years grew at an average annual rate of 11.3%. Assets fell in the first half of the decade, at -4.2% on average. The increase in asset values over the past 2 years reflects both the lower inflation and higher employment seen from 2021 through 2024. The levels of asset growth at the end of 2024 should result in an increase in industry revenues through mid-2025.



*CAGR - Compound Annual Growth Rate

General Economic Issues

The economy at the end of 2024 was very strong and outperforming the rest of the world. Inflation had continued to decline from its high during the Covid pandemic, and unemployment was at a 50-year low. Investment in US manufacturing jobs and infrastructure projects contributed to the low rates.

With the change in government starting in early 2025, the new administration implemented policies that are increasing uncertainty; from eliminating jobs, funding, and even whole departments of our government to imposing blanket tariffs on every nation across the world. The uncertainty introduced by these policies could have serious implications for our economy. Already, imports have fallen, with container traffic expected to fall through at least the first half of 2025, potentially leading to major supply chain disruption. Expected investments in manufacturing capacity and jobs are on hold pending more clarification as to the extent of tariffs going forward.

Uncertainty is not good for financial markets. Lacking a clear sense of the country's ongoing economic policy, and based on spending cuts already implemented, this could be a very challenging year for the industry.

Conclusions

Economic indicators are showing signs of stress early in 2025, and many economists are raising the possibility of a recession later in the year. Consumer confidence has fallen while companies are holding off on expansion plans until more information is available.

The impacts of uncertainty on financial markets will affect spending, savings, and investment decisions--all key to the success of our industry. It is too early in the year to tell what will happen through 2025, but you can't assume that there will be no impact.

As we have stated before, none of us can control the future, but can only plan for change. The degree to which you prepare your organization to meet change, whether good or bad, will determine your success in the future. This, then, is a perfect time to focus on growth, productivity, and profitability.

Moving forward from this point in time largely depends on continuing the preparations you made during the past several years. The landscape is always changing, but the same issues are present. Maintaining/building client loyalty, increasing productivity, training and retaining your employees, and generating new sales will all be critical to success in 2025. At the heart of it all is understanding your organization's metrics to help navigate the year. We continue to believe in Trustcompare as a vital tool to assist your planning efforts for 2026 and beyond, and that your investment in benchmarking will pay off in terms of greater organizational flexibility.

Key Topics

Based on the industry and economic conditions, and informed by our consulting experience, we believe that the following topics will be key to business decisions you will be making in 2025 and beyond. Reviewing the data in this report with these topics in mind will help you identify specific areas for focus.

1. Focus on revenue growth from business operations

The potential for wide market fluctuation reinforces the importance of growth from your ongoing business operations, which is:

Revenue from sales less revenue lost from attrition and leakage

Market appreciation is great, but it is so unpredictable! We have found that Top Performing organizations generally have better results from business operations - in both good and bad market years! Are you putting the appropriate emphasis on attaining new revenues in your business planning? Are you deliberately and effectively doing every thing possible to moderate attrition and leakage - not just this year but for the future?

2. Carefully consider your conversion ratios

Your overall conversion ratio and comparison of that metric to peers is, unfortunately, of only moderate value! Focus on the line of business metrics, which will give you a true sense of how you are managing your conversion ratios. The factors affecting line of business conversion ratios are:

- 1) average account size,
- 2) fee schedule, and
- 3) fee integrity.

Key Topics

Trustcompare provides insight into how these leading indicators affect your business, and we recommend attentive focus on your ratios.

3. Maximize staff productivity

In recent years, we have seen productivity fluctuate due to the challenges of retaining, replacing, and expanding your staff. The issue is, too often, the impact of inadequate staffing on new business and attrition metrics. We have addressed this topic in the past including in our quarterly Trustcompare Industry Insight Report. Being short-staffed creates the following risks:

- 1) reduced new business production,
- 2) increased client defection, and
- 3) increased fiduciary and operational risk.

Take a hard look at your staffing model. Do you have the right people? Is your model productive? Is it effective?

4. Business analysis and benchmarking

The importance of analyzing your metrics to seek opportunities for performance improvement is vital. Quantifying the impact of your business decisions on your organization through analysis and benchmarking can help you react quickly to changing events. Additionally, a consistent record of annual performance data will show how well your organization is progressing toward your long-term objectives.

Peer Group Demographics

	Revenue	Assets
Anytown Trust Co.	\$12,392,000	\$3,011,783,000
Peer Group		
Minimum	\$9,001,000	\$1,340,967,000
Mean	\$10,599,250	\$2,807,599,750
Maximum	\$11,184,000	\$5,848,826,000

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.

Universe Demographics

	Revenue	Assets
Anytown Trust Co.	\$12,392,000	\$3,011,783,000
Universe		
Minimum	\$954,000	\$154,615,000
Mean	\$7,708,105	\$2,078,644,989
Maximum	\$30,021,000	\$20,426,398,000

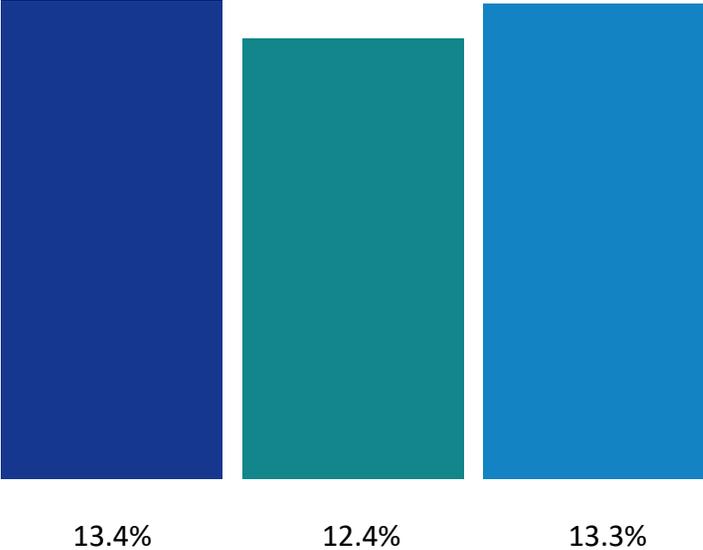
The "universe" of subscribers includes all organizations subscribing to the Trustcompare system, regardless of size or organizational factors such as investment or operations model, degree of brokerage integration, or product mix.

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.

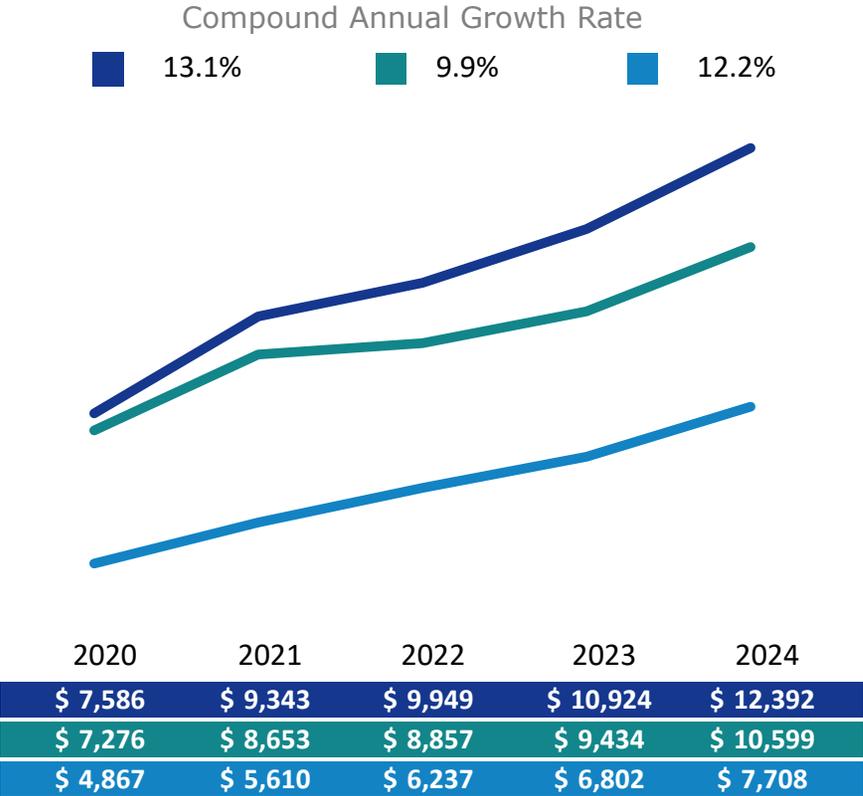
2024 Data Summary

	Anytown Trust Co.	Peer Group	Universe	
Profitability	Total Revenue	\$12,392	\$10,599	\$7,708
	Operating Expense	\$10,367	\$6,352	\$4,689
	Operating Profit	\$2,025	\$4,248	\$2,686
	<i>Op Profit Margin</i>	16.3%	40.1%	34.8%
	Net Profit	\$1,523	\$3,794	\$2,066
	<i>Net Profit Margin</i>	12.3%	35.8%	26.8%
Growth	Revenue	13.4%	12.4%	13.3%
	Assets	11.2%	11.3%	4.1%
	Accounts	10.7%	0.3%	-6.4%
	FTEs	6.7%	-2.9%	0.4%
	Total Expenses	11.3%	8.9%	7.7%
Productivity & Other	Revenue / FTE	\$387,250	\$297,210	\$316,561
	Assets / FTE	\$94,118,219	\$78,726,947	\$85,367,142
	Accounts / FTE	143.6	58.6	80.7
	Expense / FTE	\$323,969	\$178,100	\$213,783
	Overall Conversion Ratio	0.40%	0.37%	0.35%
	New Sales	9.5%	6.6%	9.7%
	Attrition	5.3%	2.0%	3.8%

Total Revenue Growth
2023 - 2024

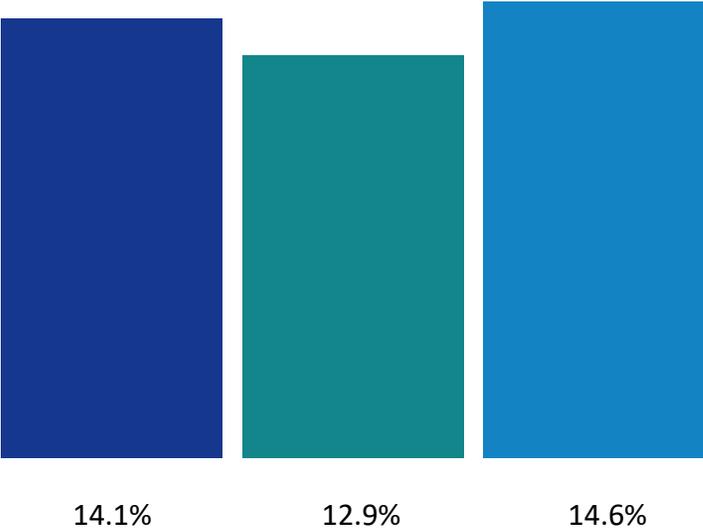


Total Revenue
2020 - 2024

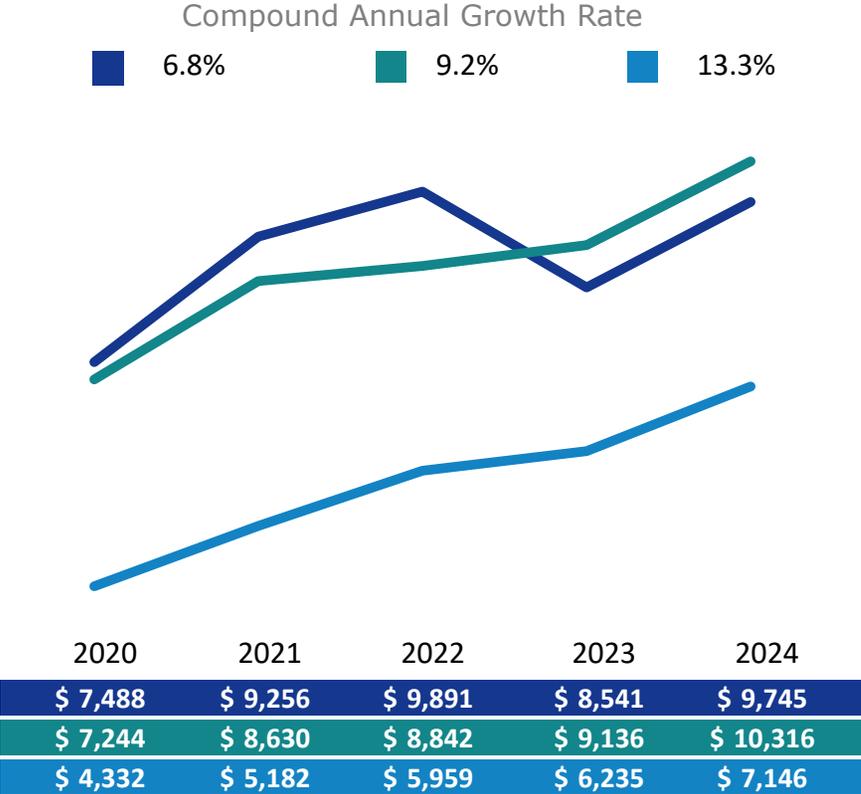


- Anytown Trust Company
- Peer Group
- Universe

Total Recurring Revenue Growth
2023 - 2024

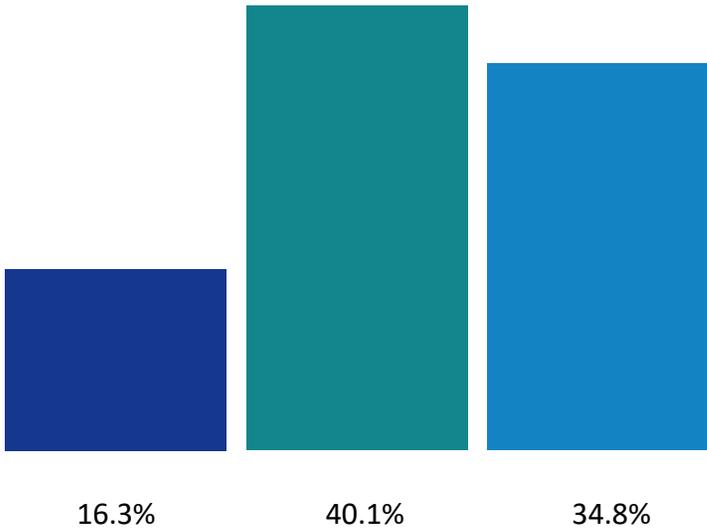


Total Recurring Revenue
2020 - 2024

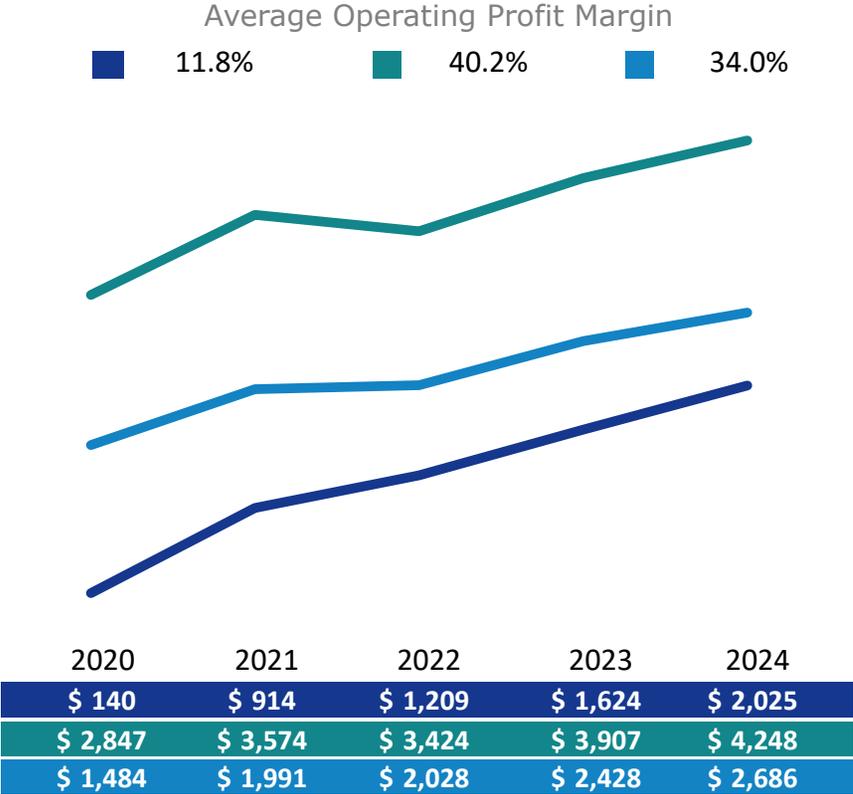


- Anytown Trust Company
- Peer Group
- Universe

Operating Profit Margin
2023 - 2024

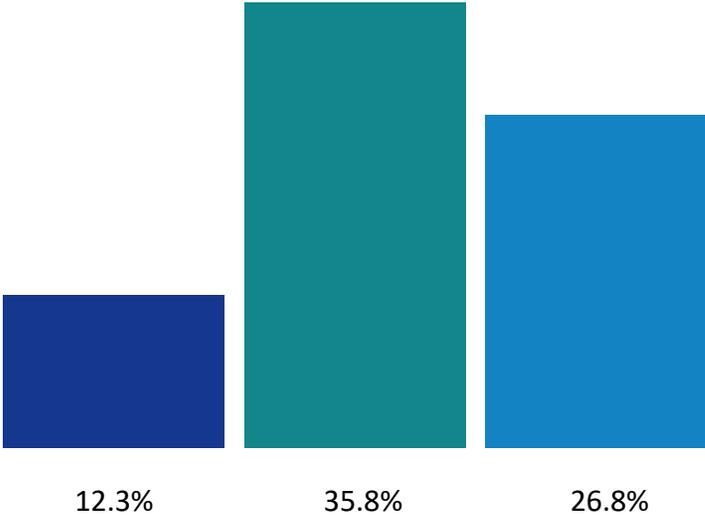


Operating Profit
2020 - 2024

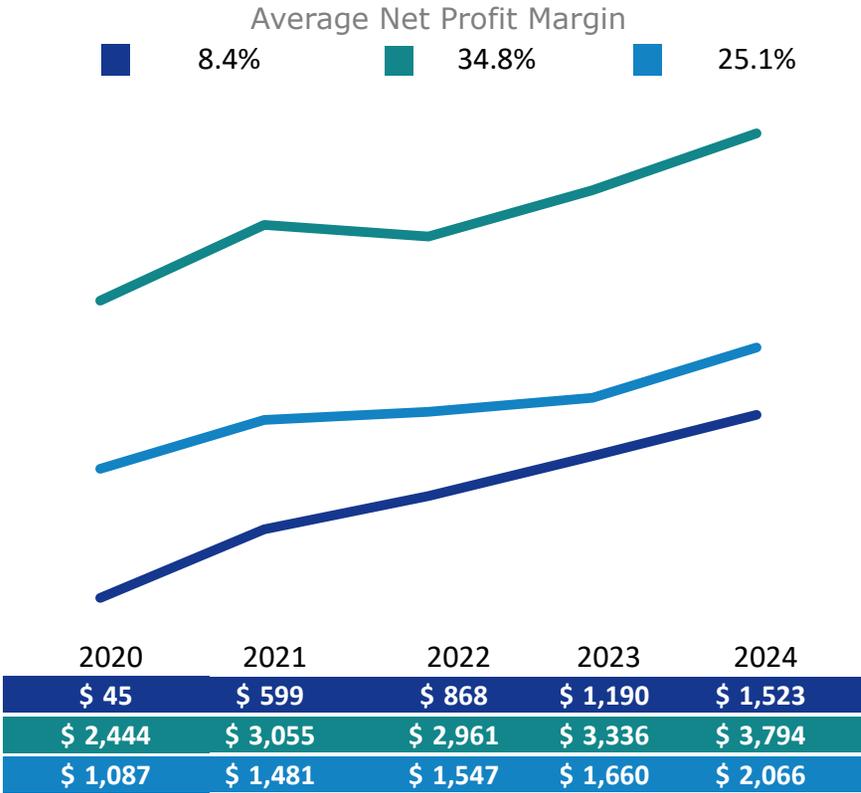


- Anytown Trust Company
- Peer Group
- Universe

Net Profit Margin
2023 - 2024

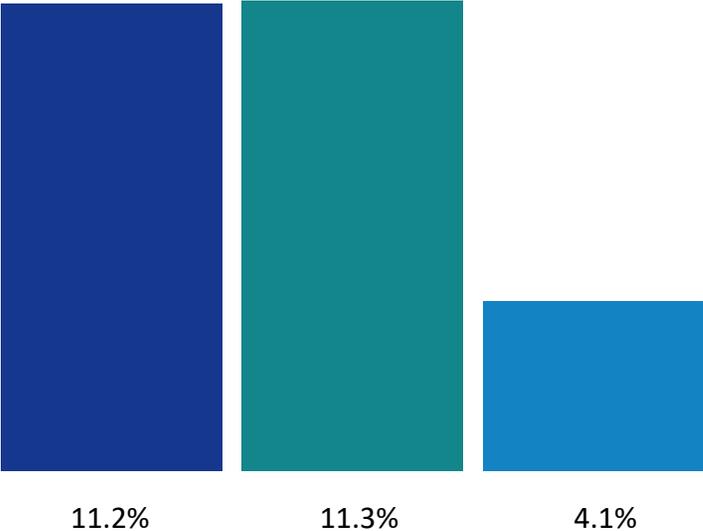


Net Profit
2020 - 2024

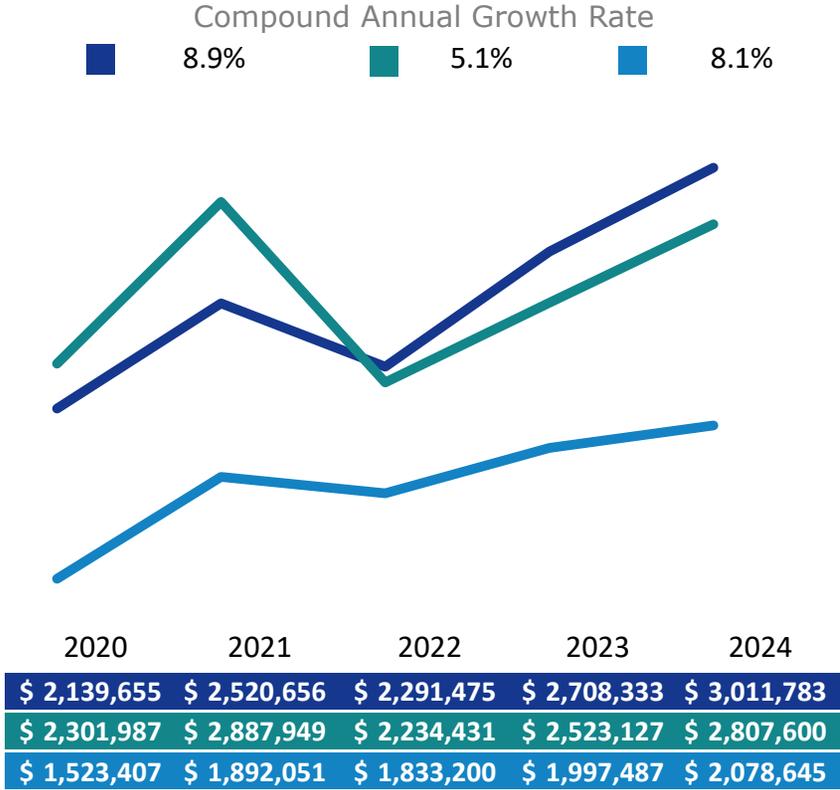


- Anytown Trust Company
- Peer Group
- Universe

Total Asset Growth
2023 - 2024

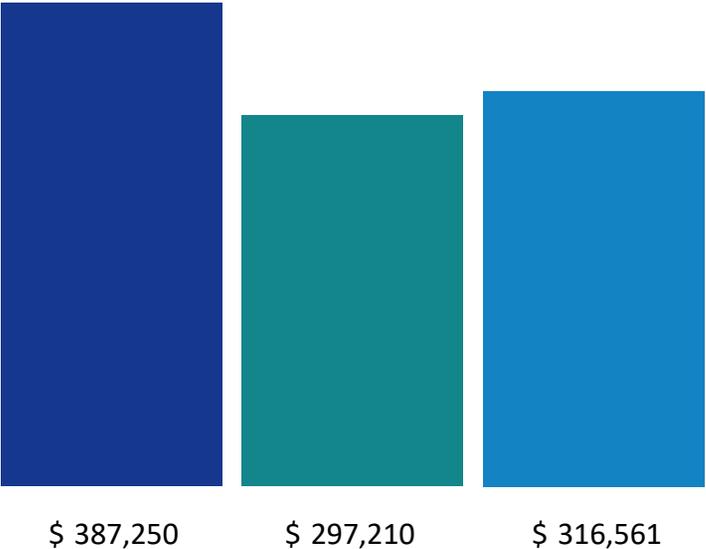


Total Assets
2020 - 2024

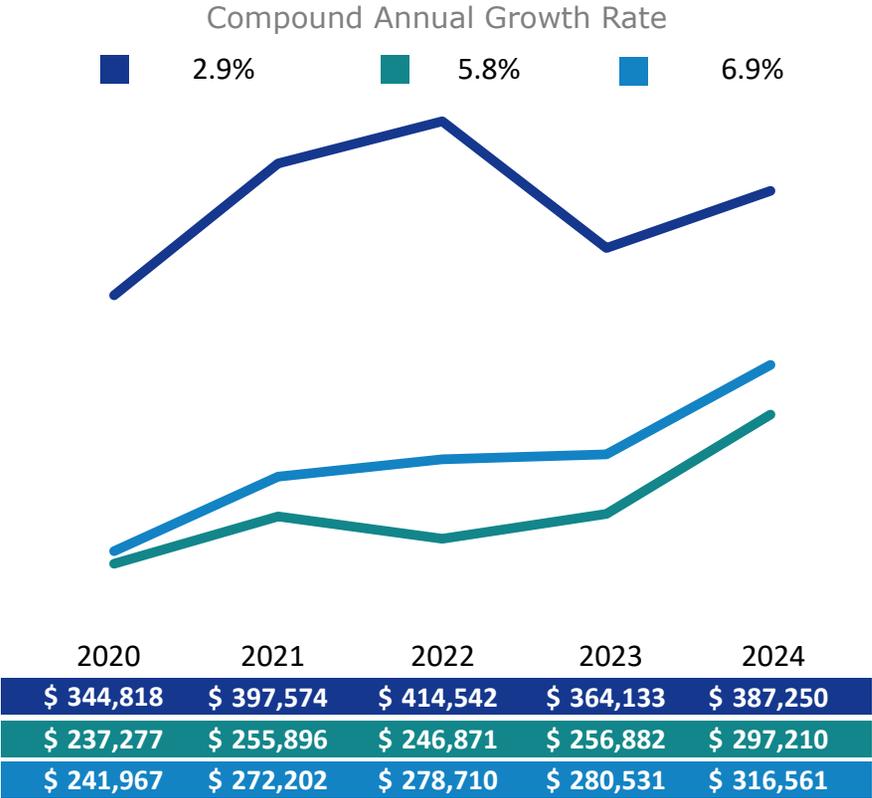


- Anytown Trust Company
- Peer Group
- Universe

Revenue per FTE - Wealth
2024

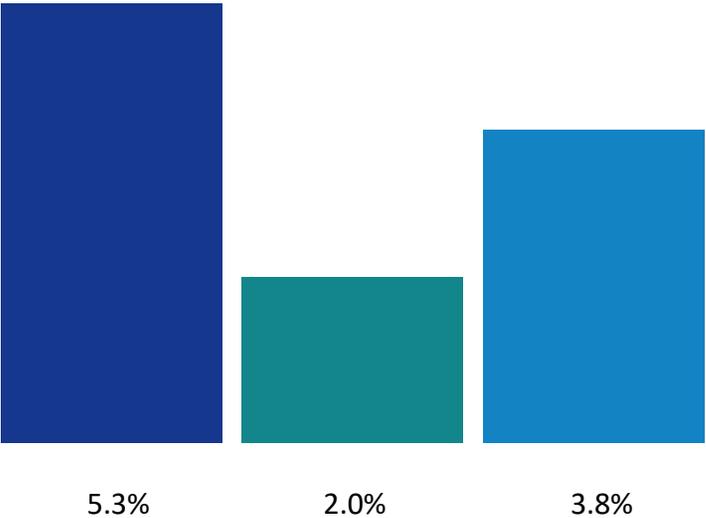


Revenue per FTE - Wealth
2020 - 2024

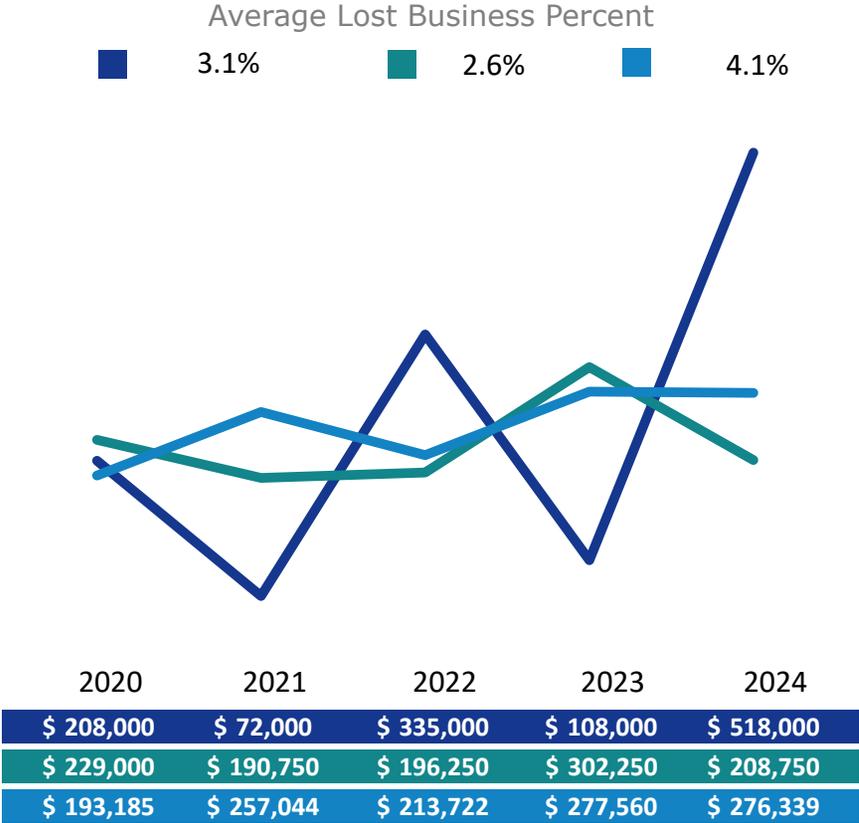


- Anytown Trust Company
- Peer Group
- Universe

Trust Attrition
2024 as % of Total Trust Revenue

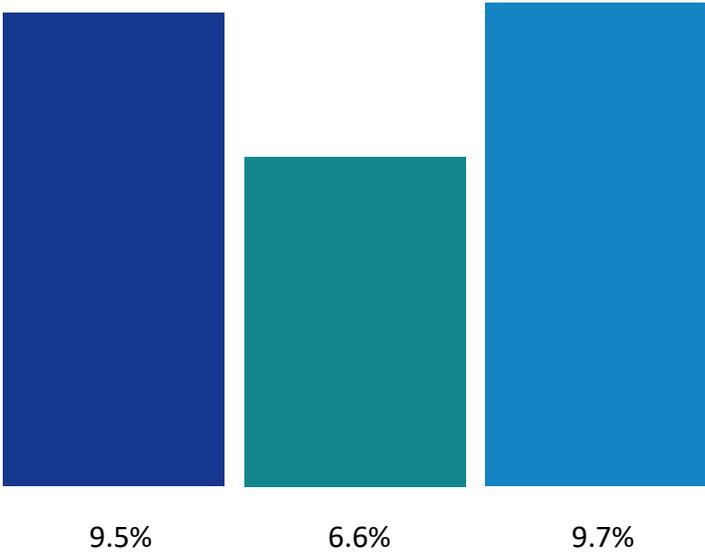


Trust Attrition
2020 - 2024

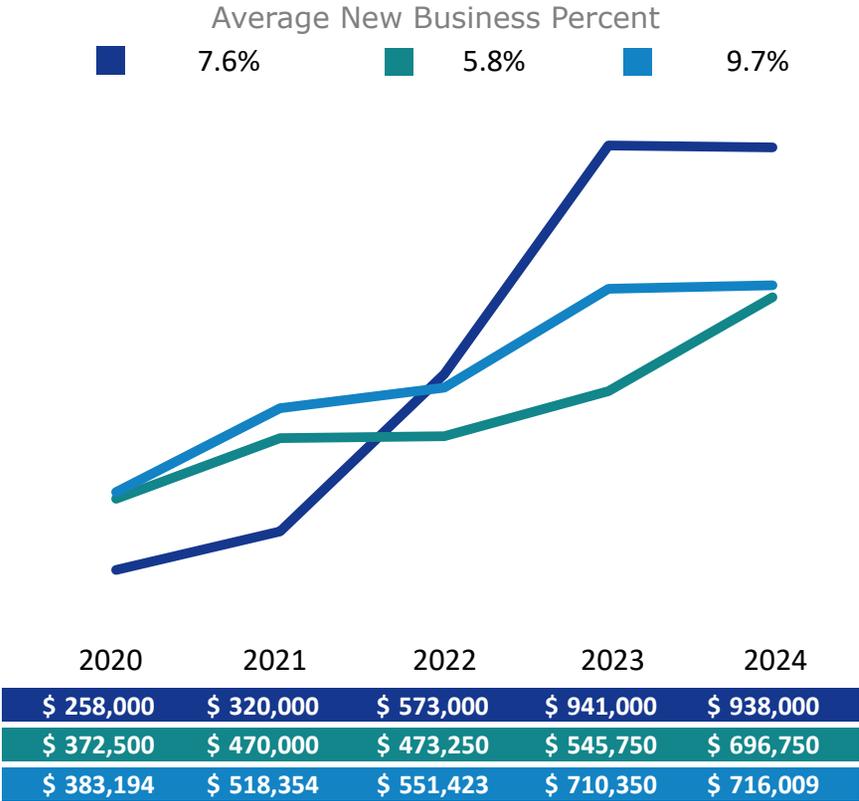


- Anytown Trust Company
- Peer Group
- Universe

New Trust Business
2024 as % of Total Trust Revenue

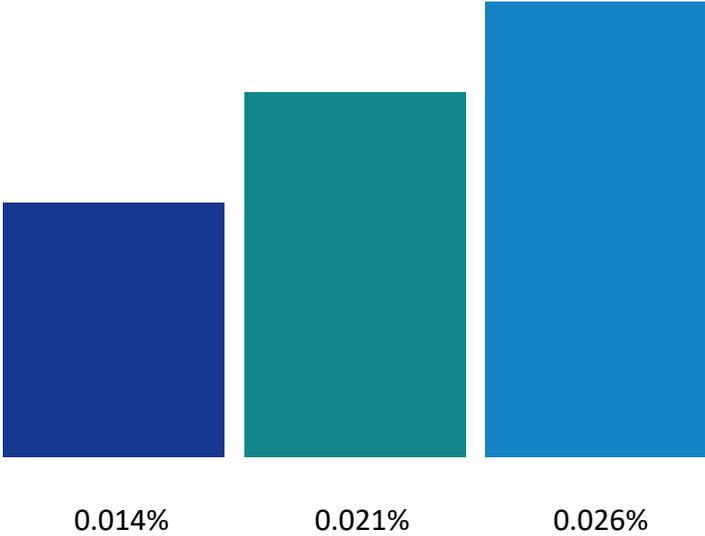


New Trust Business
2020 - 2024

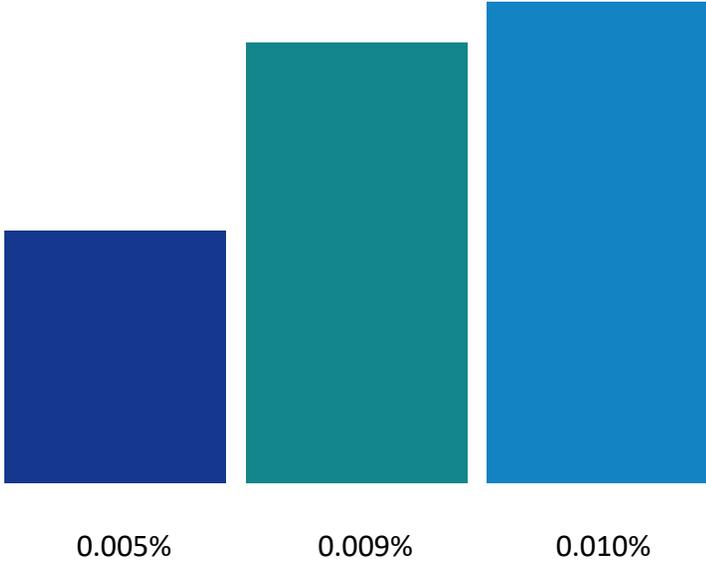


- Anytown Trust Company
- Peer Group
- Universe

Total Trust Technology Expenditures
including TAS expense
2024 as % of Total Assets

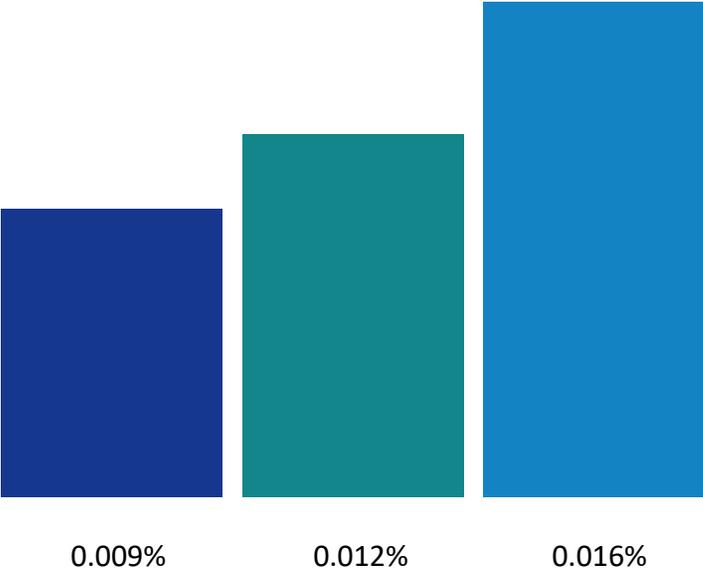


Total Trust Technology Expenditures
excluding TAS expense
2024 as % of Total Assets

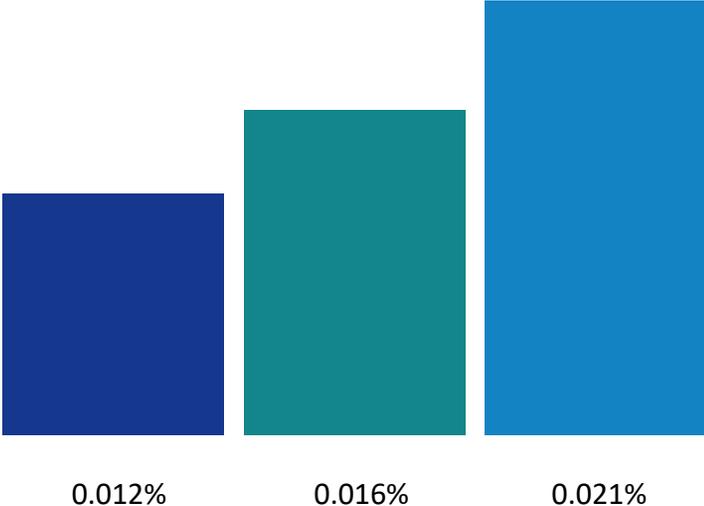


- Anytown Trust Company
- Peer Group
- Universe

Trust Accounting System *as % of Total Assets*

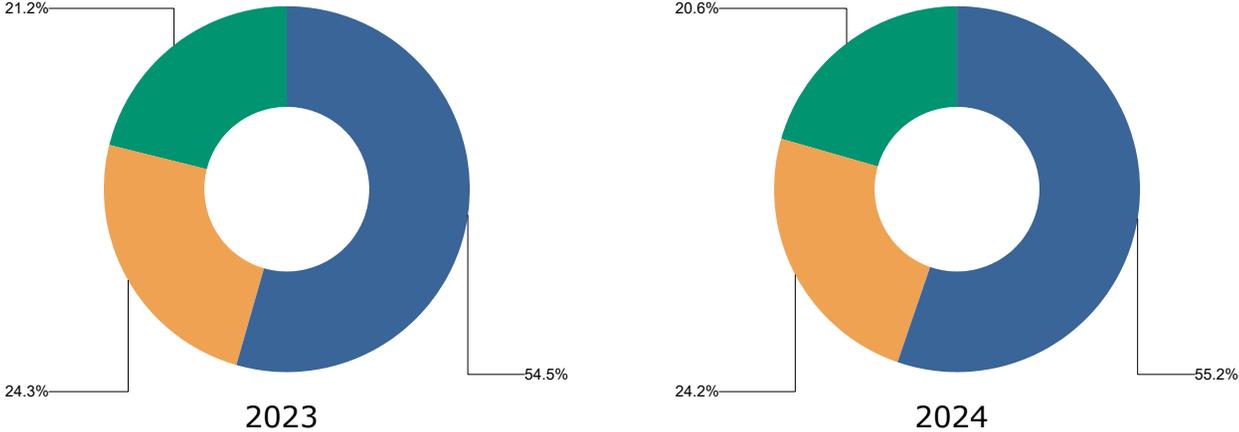


Trust Accounting System plus Depository Expense *as % of Total Assets*

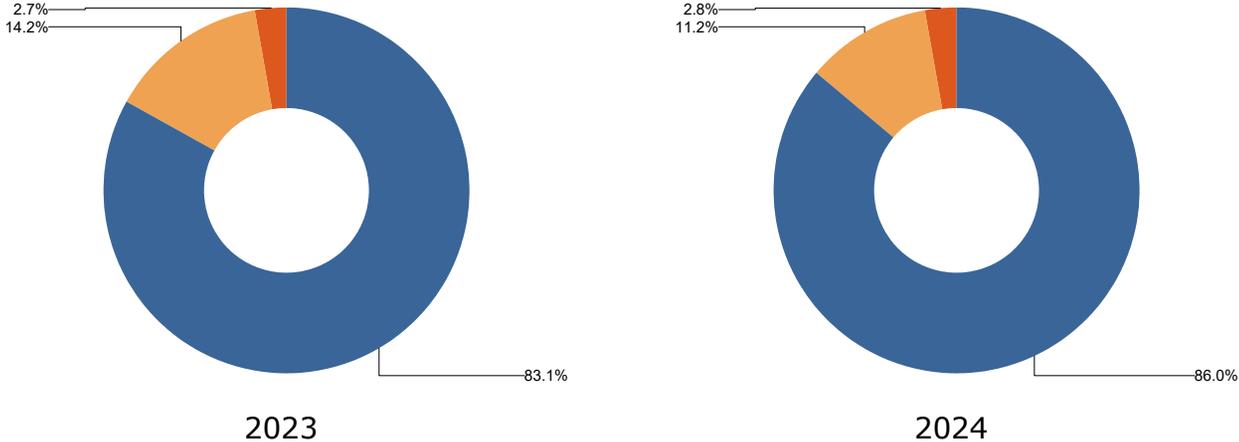


- Anytown Trust Company
- Peer Group
- Universe

Wealth Business Mix *as % of Total Revenue*



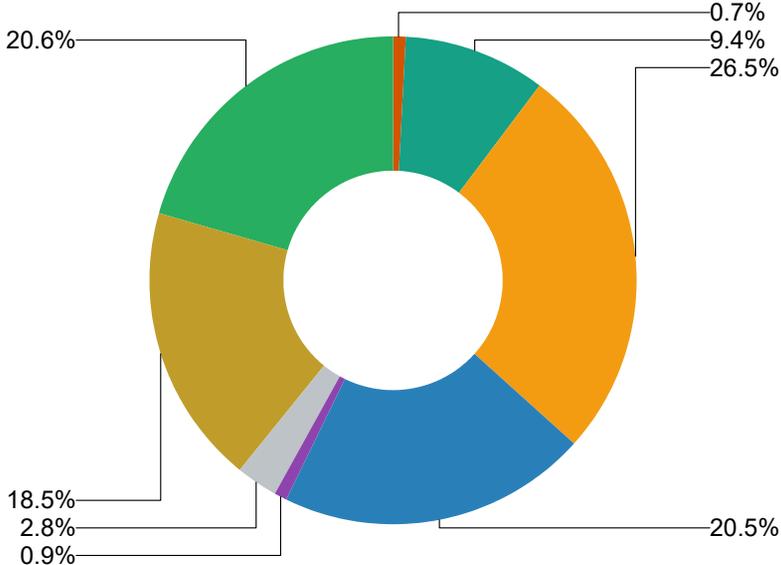
Anytown Trust Company



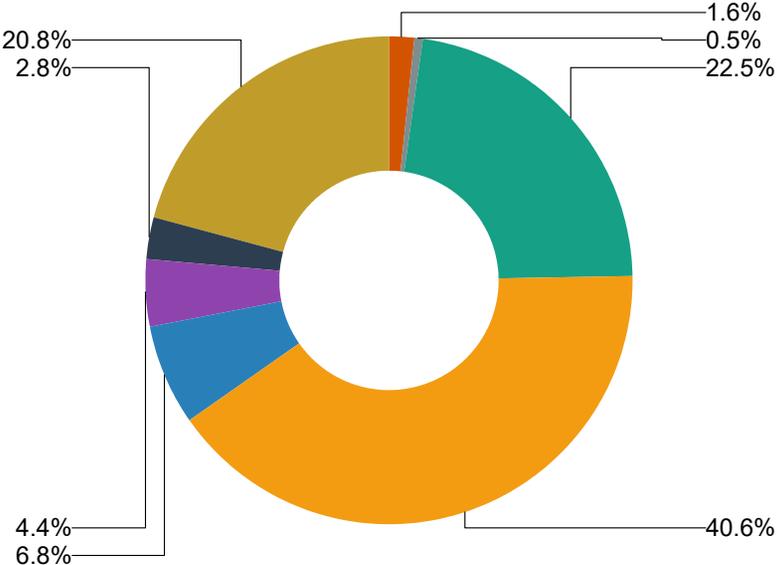
Peer Group

- Personal Products
- Institutional Products
- Brokerage Products
- Other Products

Total Revenue by Product Line *as % of Total Revenue*



Anytown Trust Company



Peer Group

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

Section 2. Profitability



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 lower than your peer group despite your higher revenues, they are offset by your higher expenses. A focus on expense growth could possibly boost your overall profitability.

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

\$000

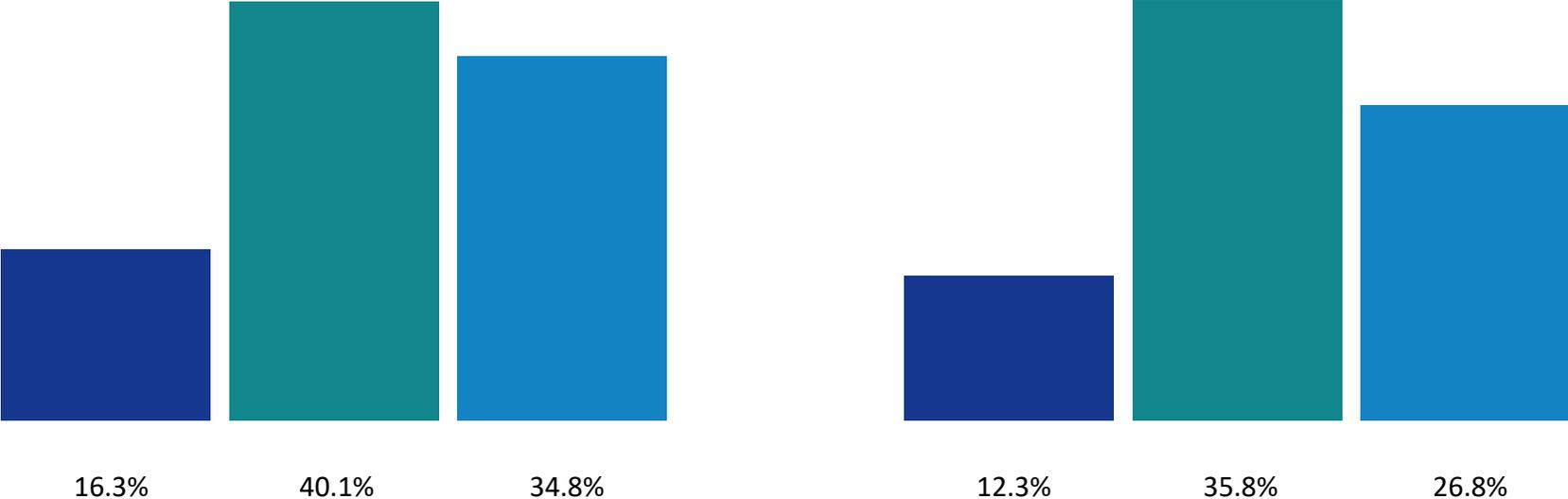
	Anytown Trust Co.	Peer Group
Revenue	\$12,392	\$10,599
<i>Growth</i>	<i>13.4%</i>	<i>12.4%</i>
Operating Expense	\$10,367	\$6,352
<i>Growth</i>	<i>10.5%</i>	<i>8.9%</i>
Operating Profit	\$2,025	\$4,248
<i>Growth</i>	<i>24.7%</i>	<i>8.7%</i>
Net Profit	\$1,523	\$3,794
<i>Growth</i>	<i>28.0%</i>	<i>13.7%</i>

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.

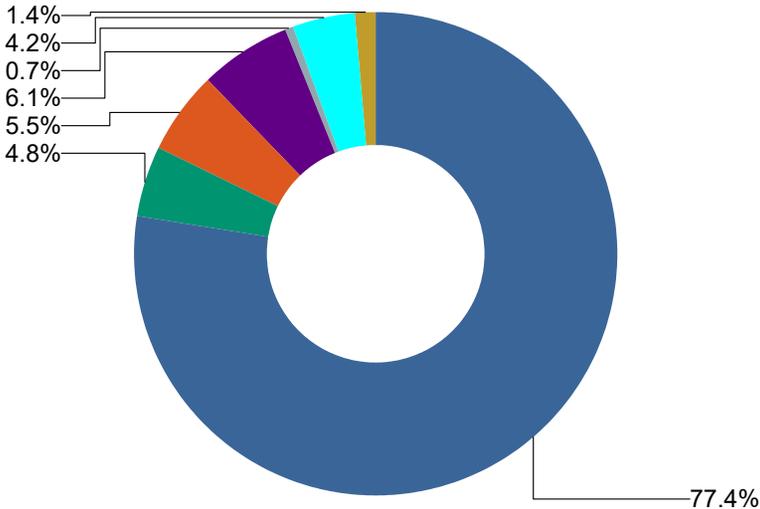
Operating Profit Margin

Net Profit Margin

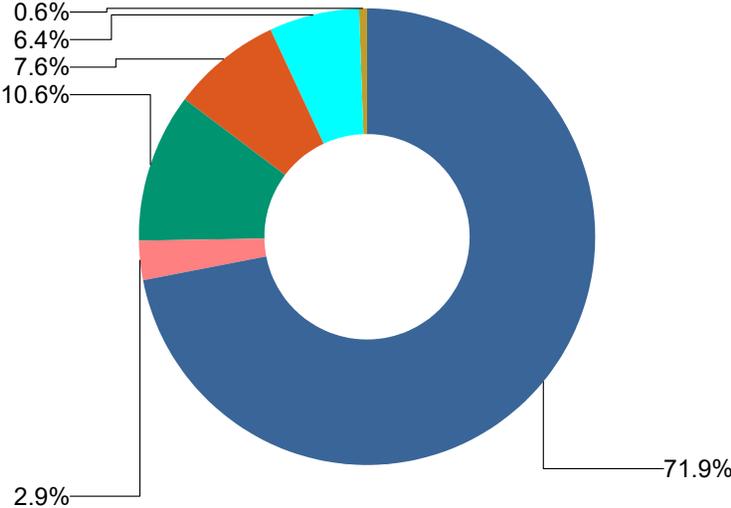


- Anytown Trust Company
- Peer Group
- Universe

Expenses by major category *as % of Total Expenses*



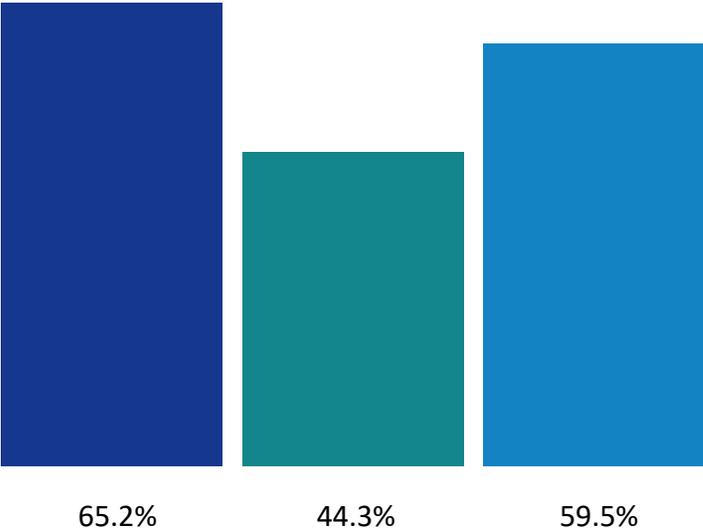
Anytown Trust Company



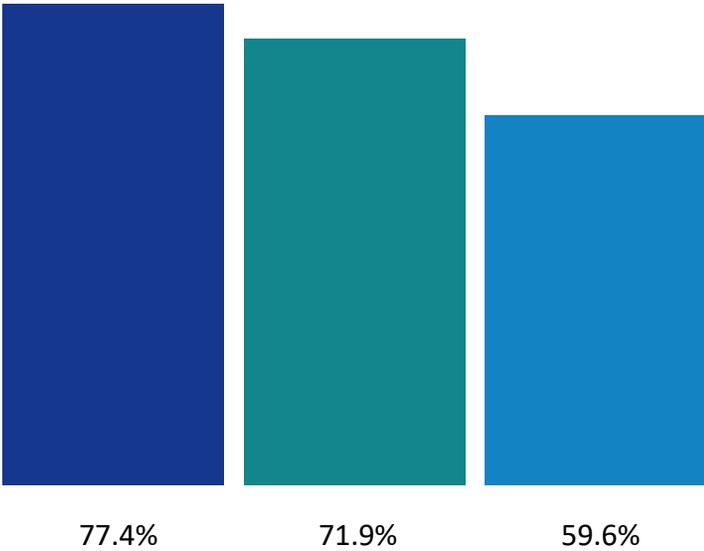
Peer Group

- Personnel
- Retail Brokerage
- Risk Management
- Overhead
- Information Technology
- Occupancy
- Other
- Outside Services

Personnel Expense
2024 as % of Total Revenue

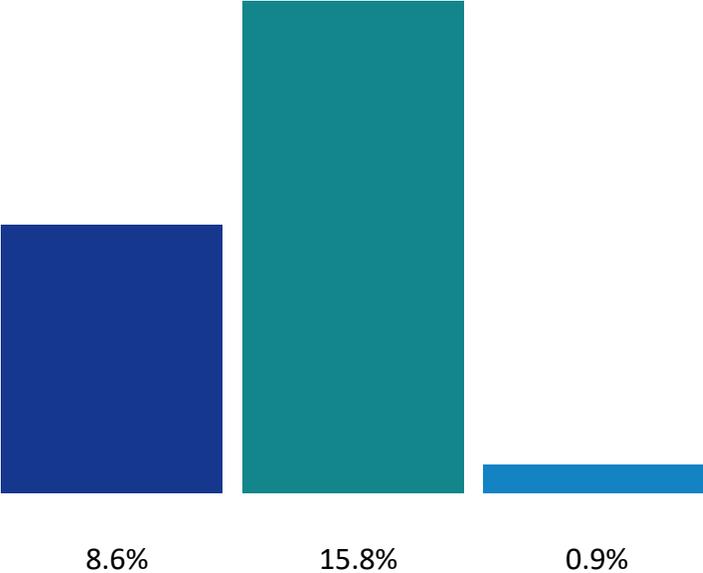


Personnel Expense
2024 as % of Total Expenses

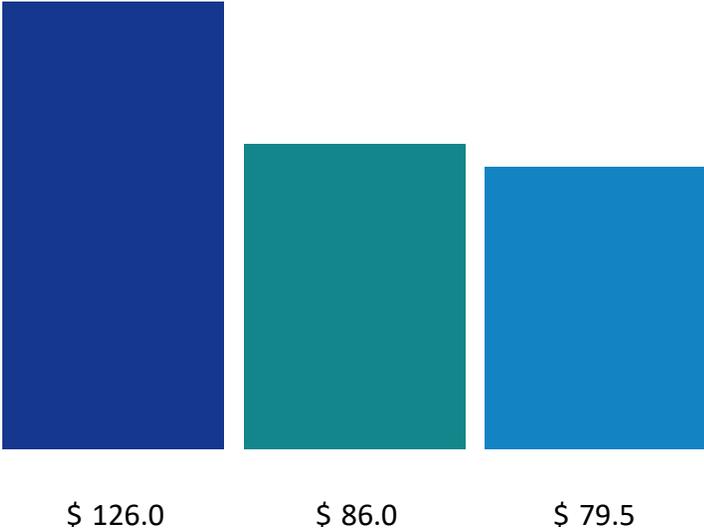


- Anytown Trust Company
- Peer Group
- Universe

Technology Resources Expense Growth 2023 - 2024

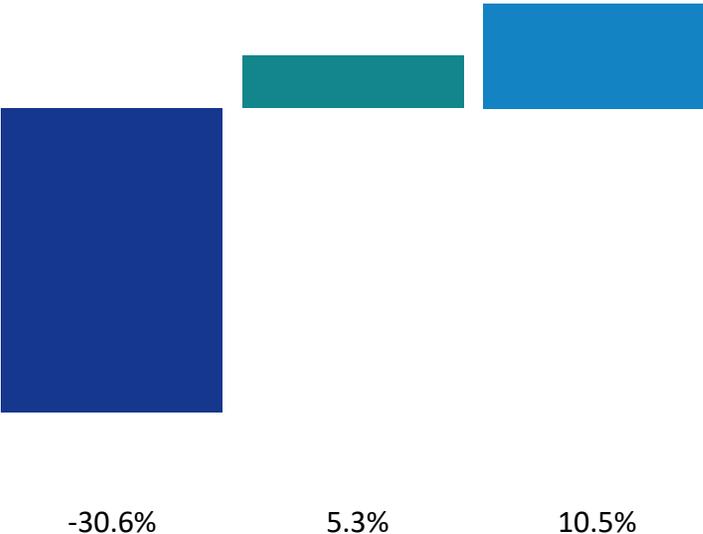


Technology Resources Expense 2024 \$000

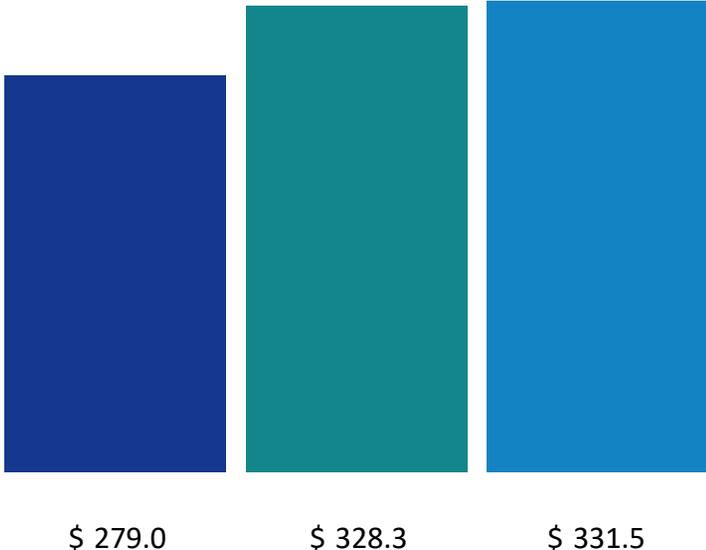


- Anytown Trust Company
- Peer Group
- Universe

Trust Accounting System Exp Growth 2023 - 2024



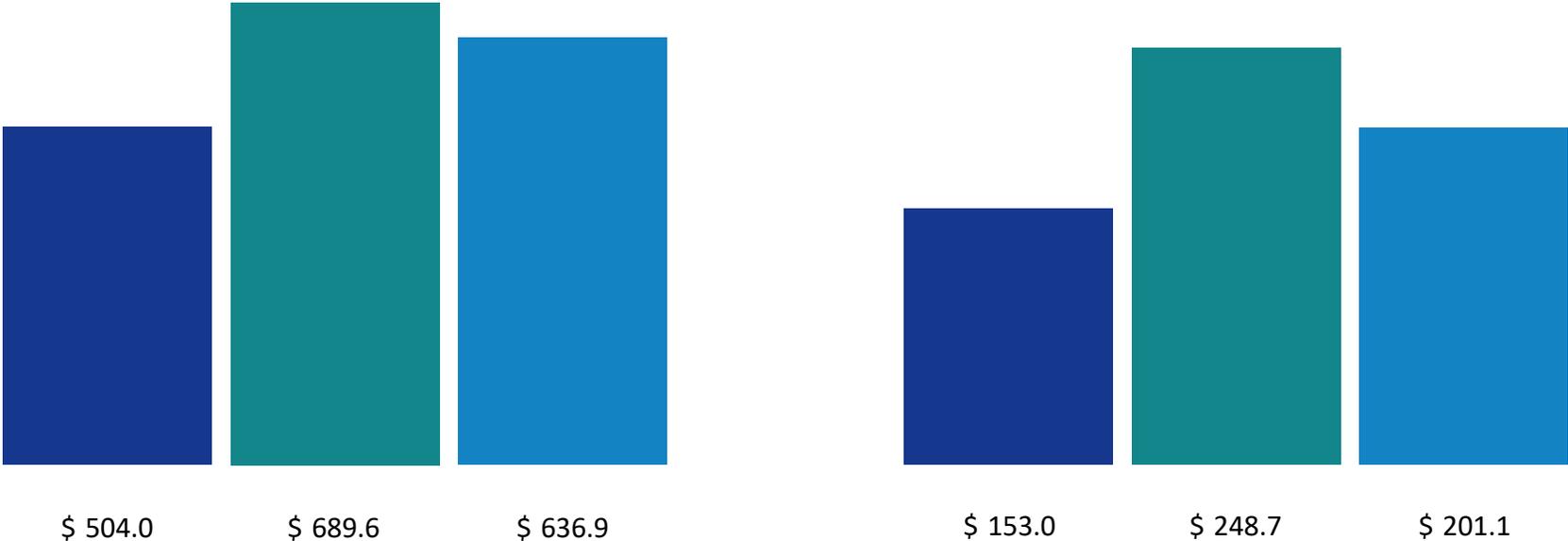
Trust Accounting System Expense 2024 \$000



- Anytown Trust Company
- Peer Group
- Universe

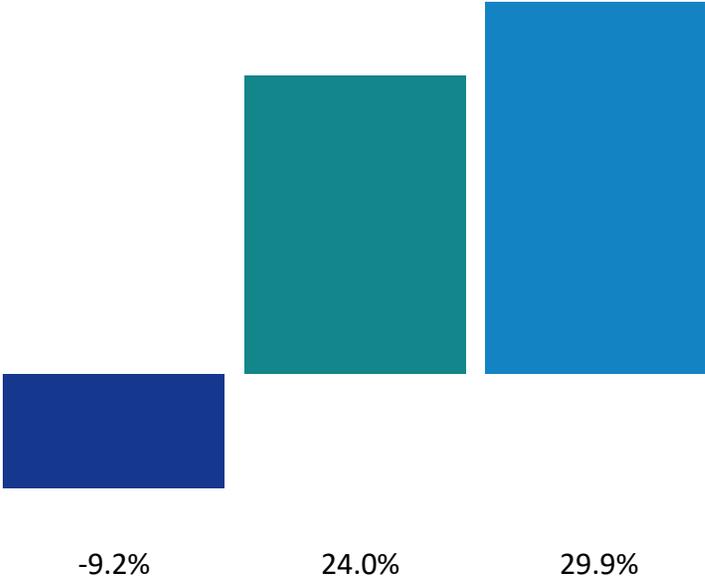
Total IT Expenditures *including TAS expense*
2024

Total IT Expenditures *excluding TAS expense*
2024 \$000

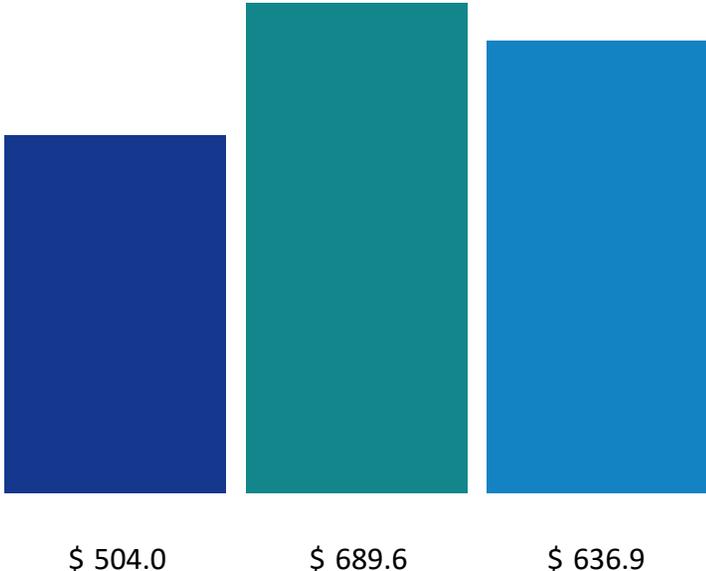


- Anytown Trust Company
- Peer Group
- Universe

Total IT Expenditures Growth
2023 - 2024



Total IT Expenditures
2024 \$000

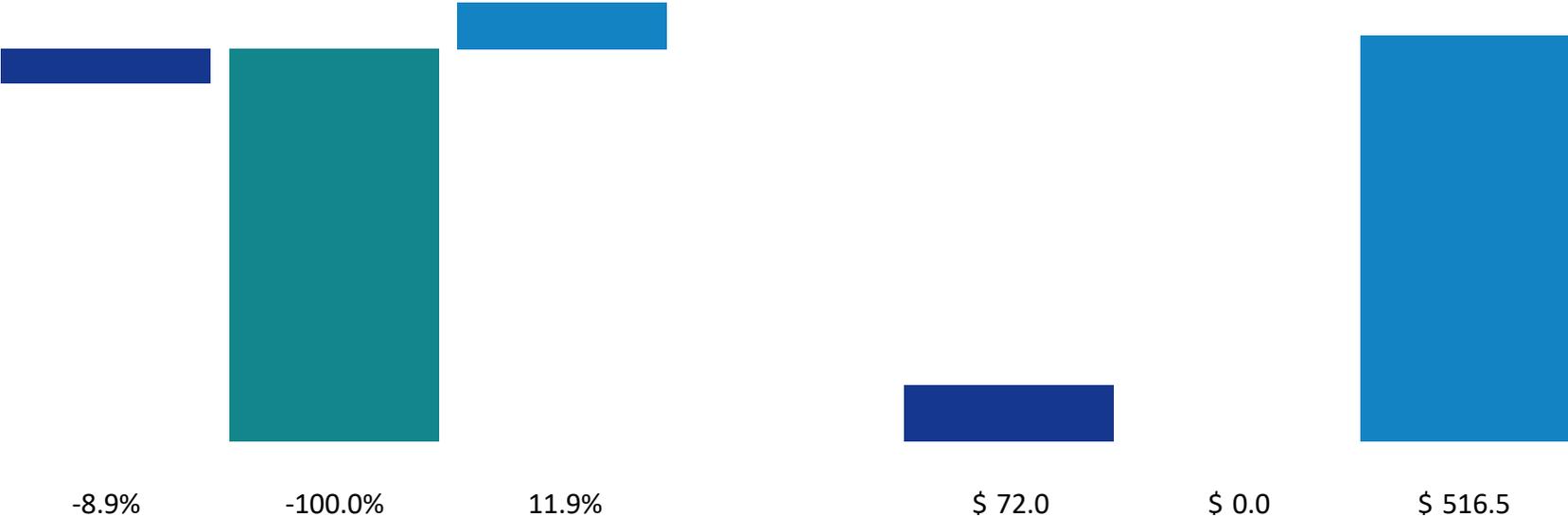


- Anytown Trust Company
- Peer Group
- Universe

Total IT expenditures includes:
 Other Computer / Software Expense
 Trust Accounting System
 Technology Resources
 Depository Expense

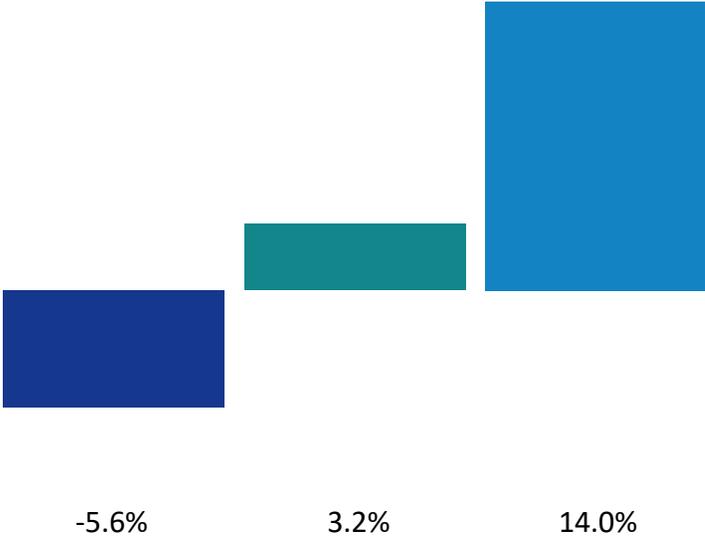
Corporate Overhead Expense Growth
2023 - 2024

Corporate Overhead Expense
2024 \$000

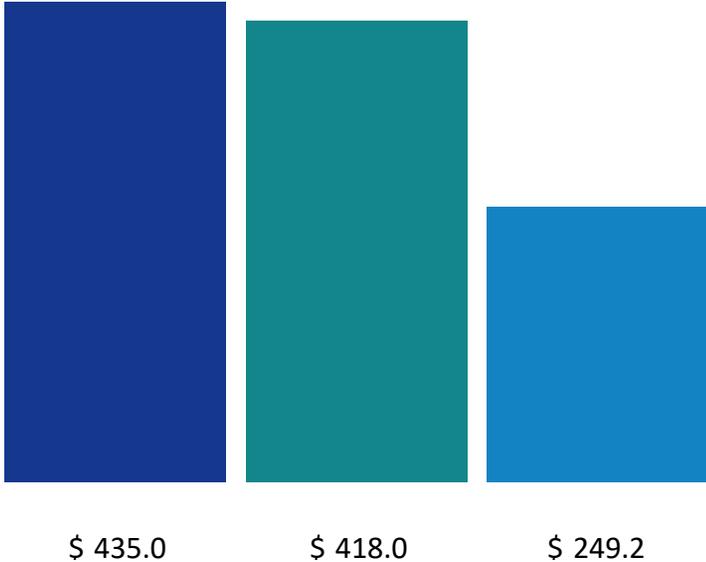


- Anytown Trust Company
- Peer Group
- Universe

Occupancy Expense Growth 2023 - 2024

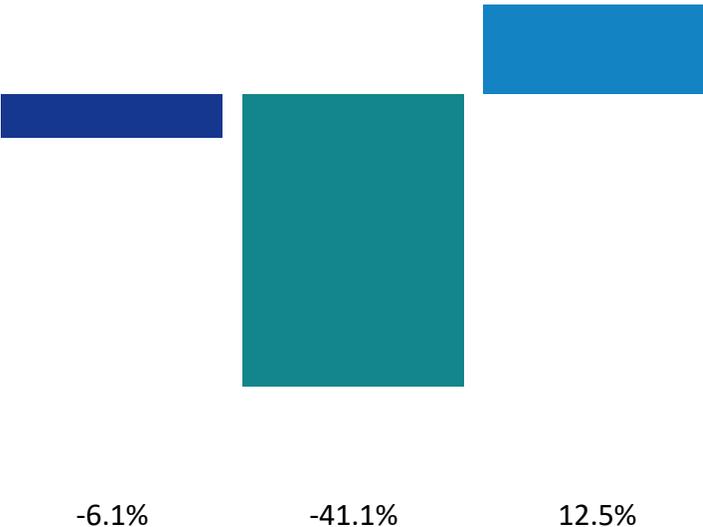


Occupancy Expense 2024 \$000

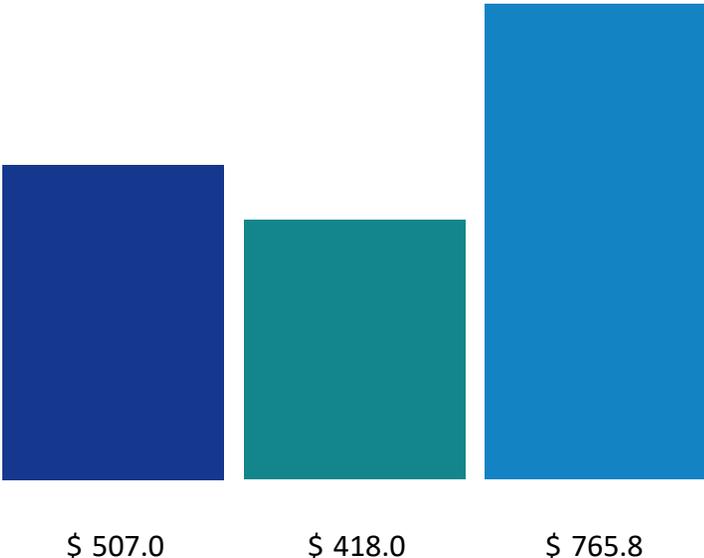


- Anytown Trust Company
- Peer Group
- Universe

Total Occupancy and Corporate Overhead Expense Growth
2023 - 2024

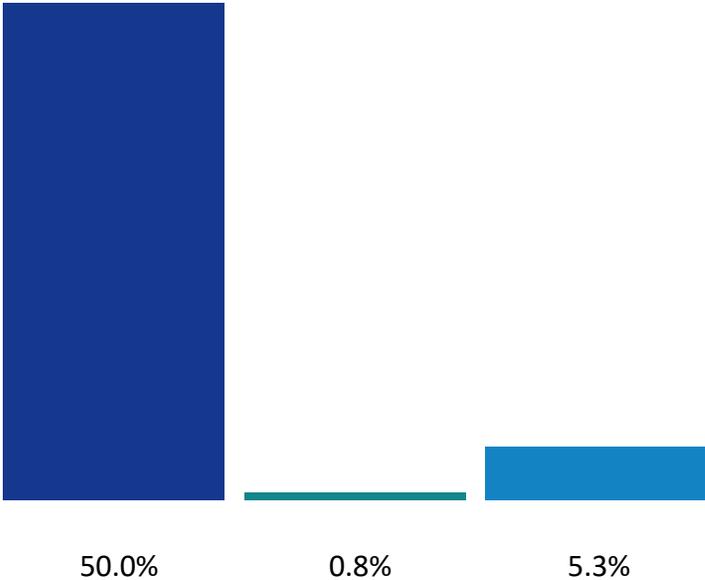


Total Occupancy and Corporate Overhead Expense
2024 \$000

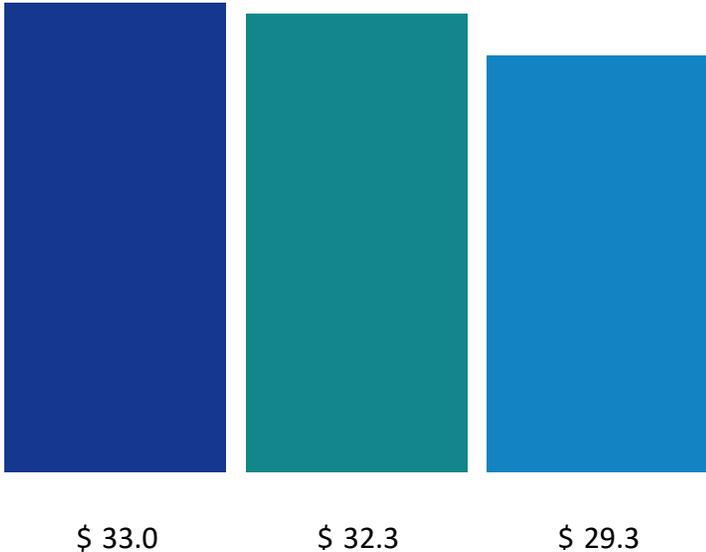


- Anytown Trust Company
- Peer Group
- Universe

Training & Development Exp Growth 2023 - 2024



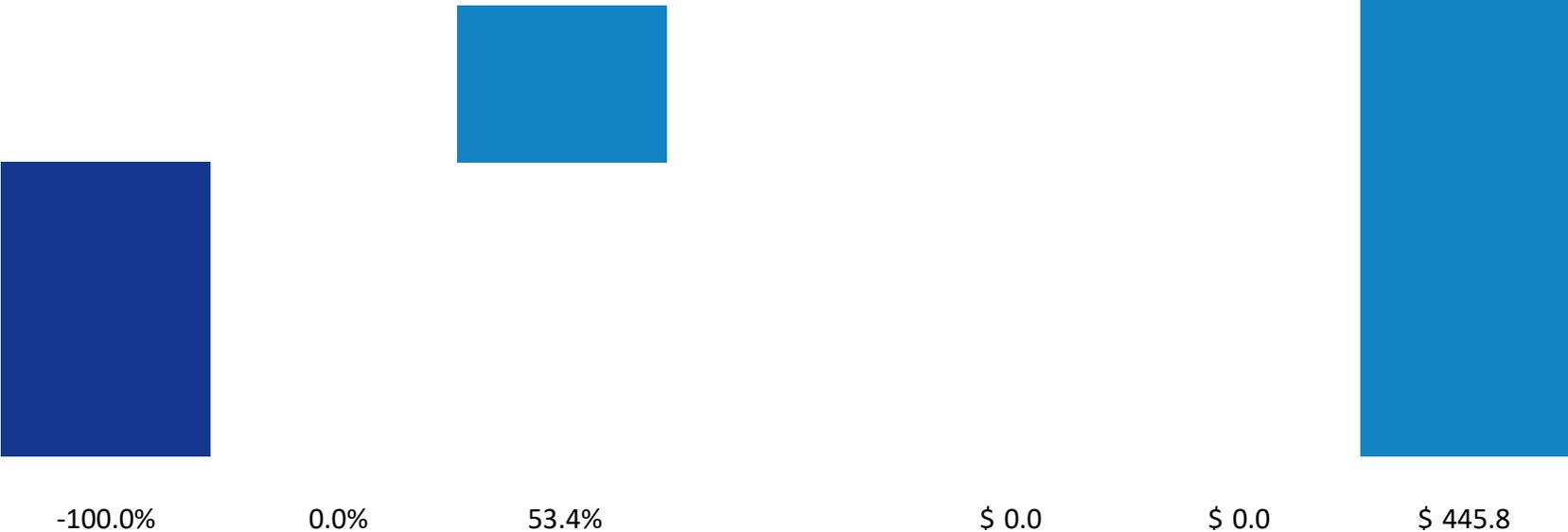
Training & Development Expense 2024 \$000



- Anytown Trust Company
- Peer Group
- Universe

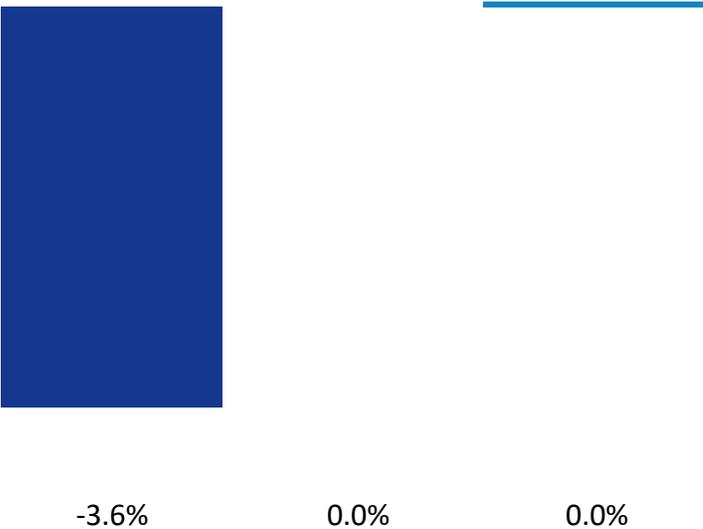
Investment Outsourcing Services Expense Growth 2023 - 2024

Investment Outsourcing Services Expense 2023 \$000

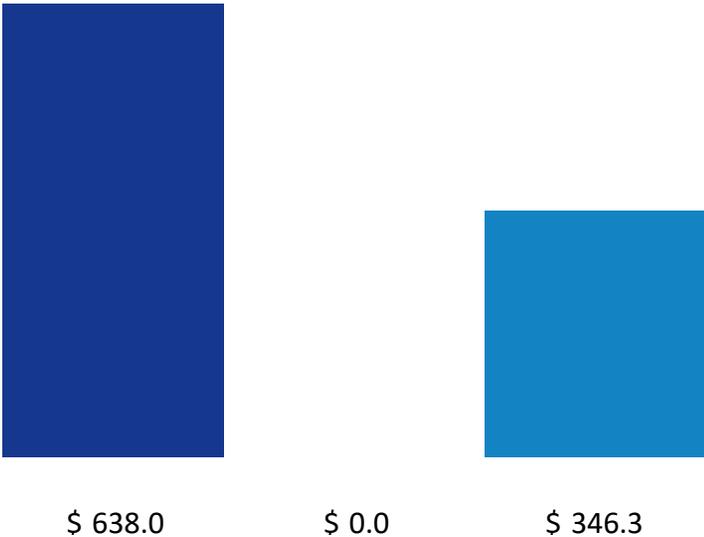


- Anytown Trust Company
- Peer Group
- Universe

Retail Brokerage Expense Growth 2023 - 2024

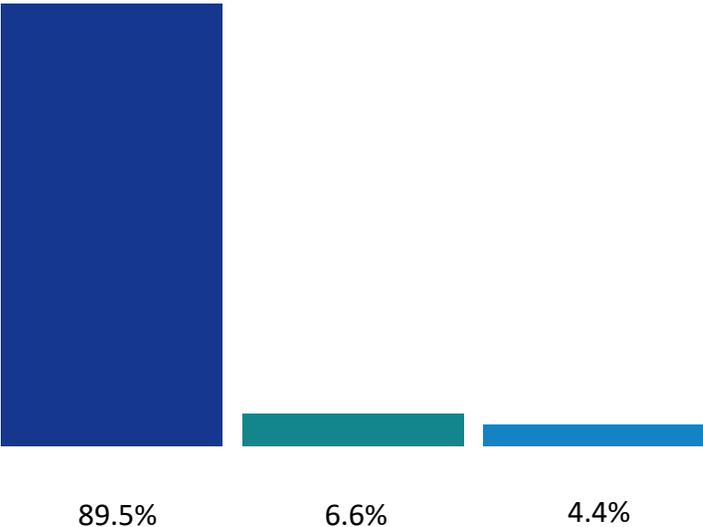


Retail Brokerage Expense 2024 \$000

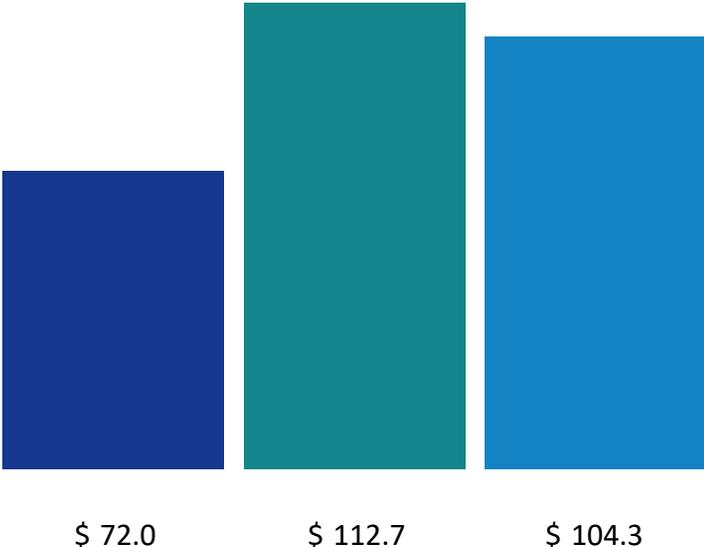


- Anytown Trust Company
- Peer Group
- Universe

Depository Expense Growth 2023 - 2024

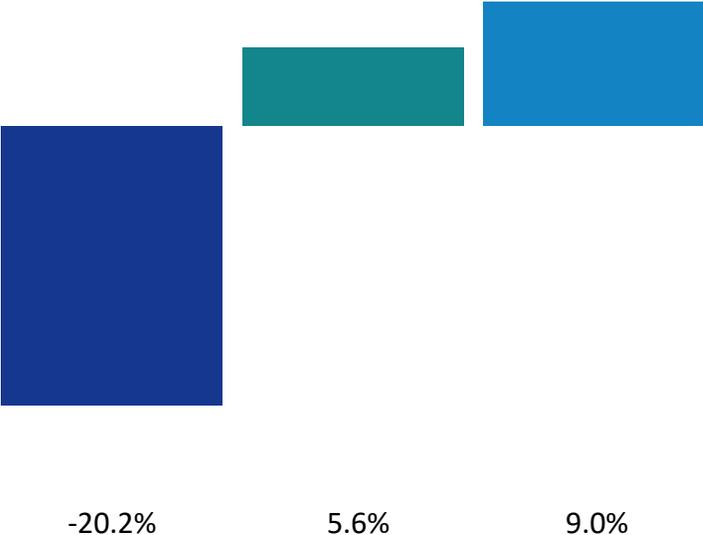


Depository Expense 2024 \$000

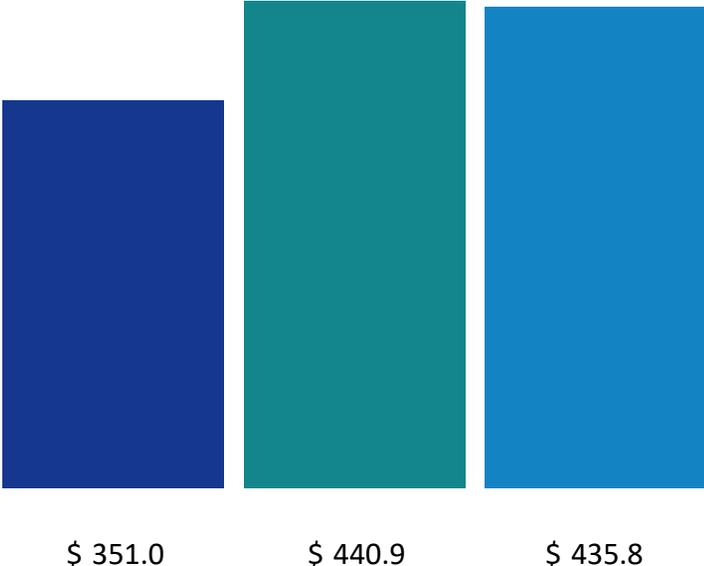


- Anytown Trust Company
- Peer Group
- Universe

Trust Acct System & DTC Exp Growth 2023 - 2024

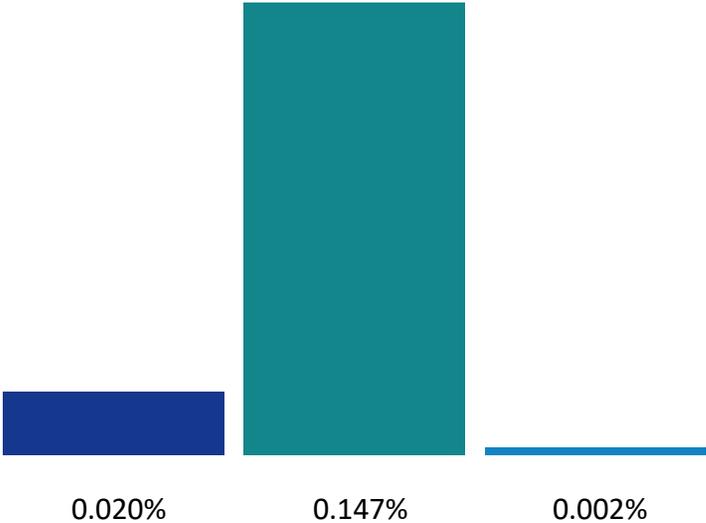


Trust Acct System & DTC Expense 2024 \$000

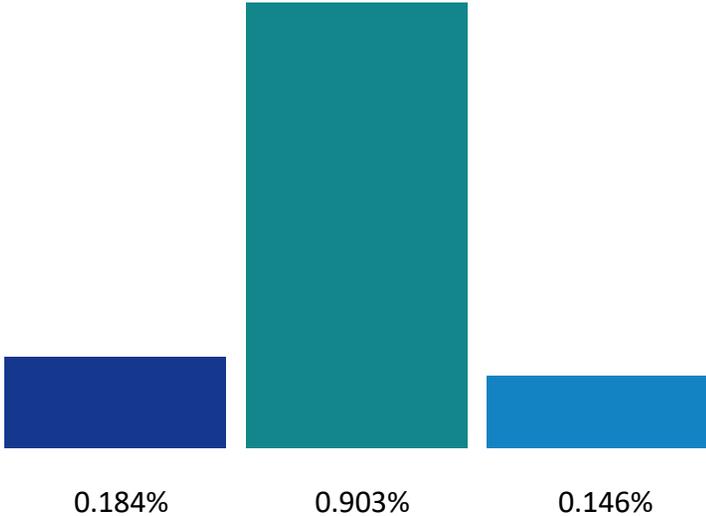


- Anytown Trust Company
- Peer Group
- Universe

Trust Contribution to Bank ROA 2023 - 2024



Trust Contribution to Bank ROE 2023 - 2024



- 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	5.3%	4.1%
Estates	25.0%	-15.5%
Inv Advisory	19.0%	22.4%
Managed IRAs	13.7%	17.5%
Managed EB	47.4%	-27.6%
Custody	10.2%	10.6%
Total Revenue	13.4%	12.4%

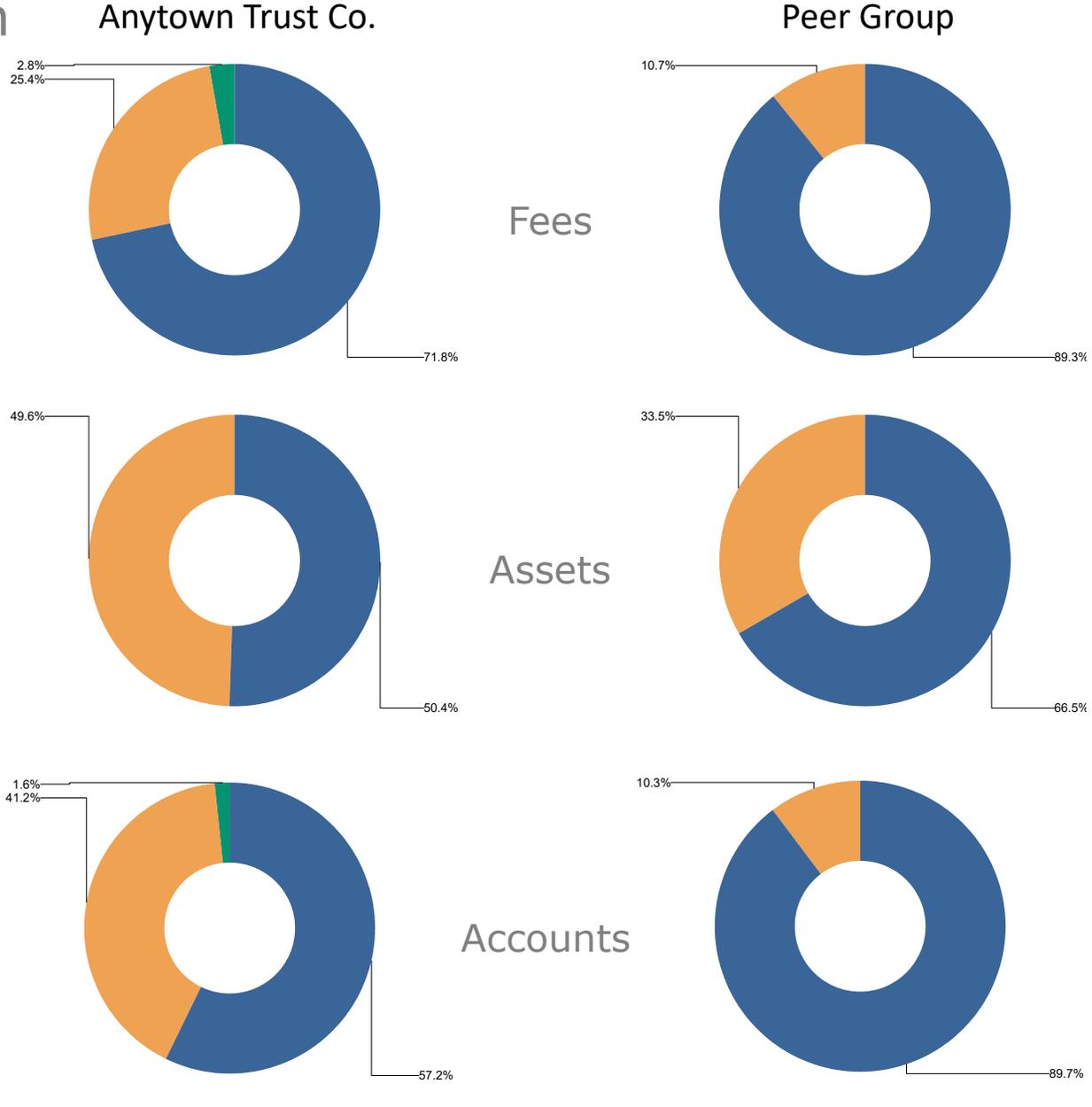
Based on your business mix and the relative profitability of differing product lines (as measured by your Conversion Ratios), the revenue generated from new business can vary widely. The growth rates above show where your growth occurred in the past year.

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.

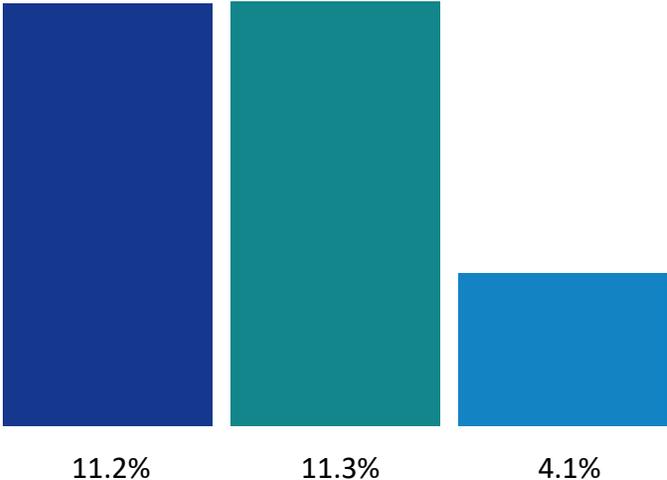
Your managed revenue growth was 17.6% versus your peer group growth of 13.3%. Your non-managed growth was 1.1%, with your peer group of -5.7%. Your total revenue growth was 13.4%, as compared to the your peer group growth of 12.4%.



■ Managed ■ Non Managed ■ Other

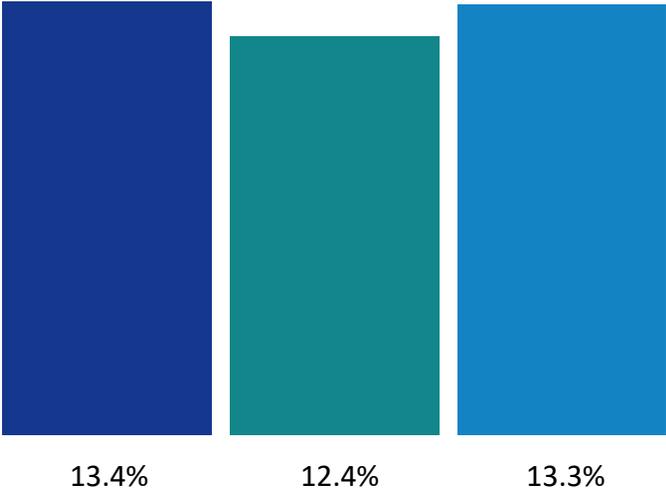
Growth - Total Wealth Assets

2023 - 2024 *Assets from Trust and Brokerage*



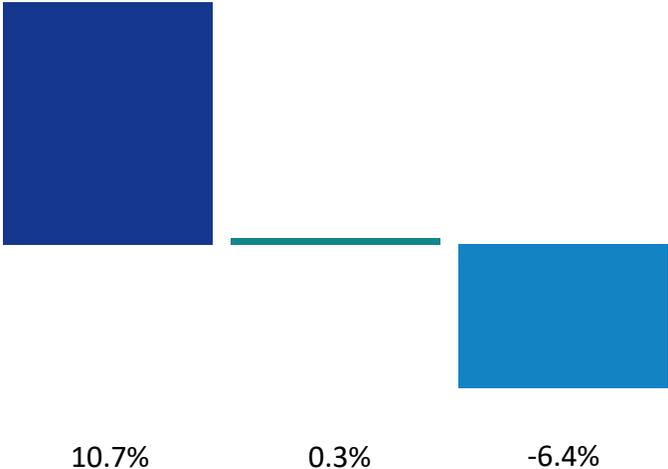
Growth - Total Wealth Revenue

2023 - 2024 *Revenue from Trust and Brokerage*



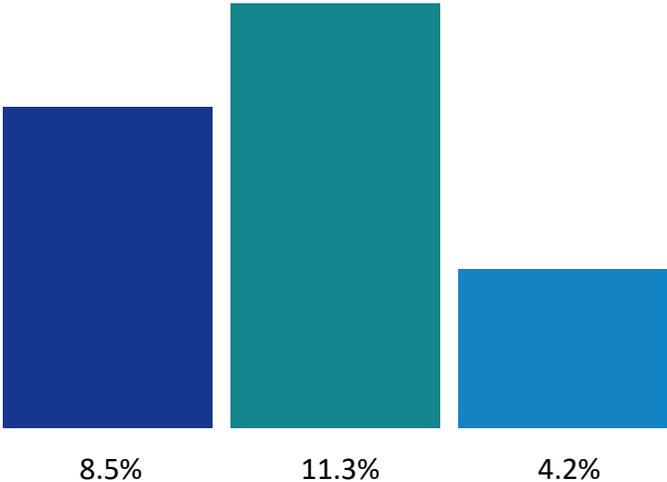
Growth - Total Wealth Accounts

2023 - 2024 *Accounts from Trust and Brokerage*

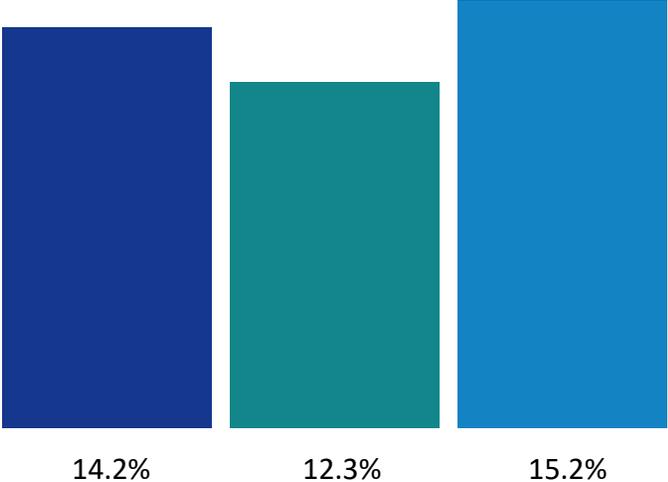


- Anytown Trust Co.
- Peer Group
- Universe

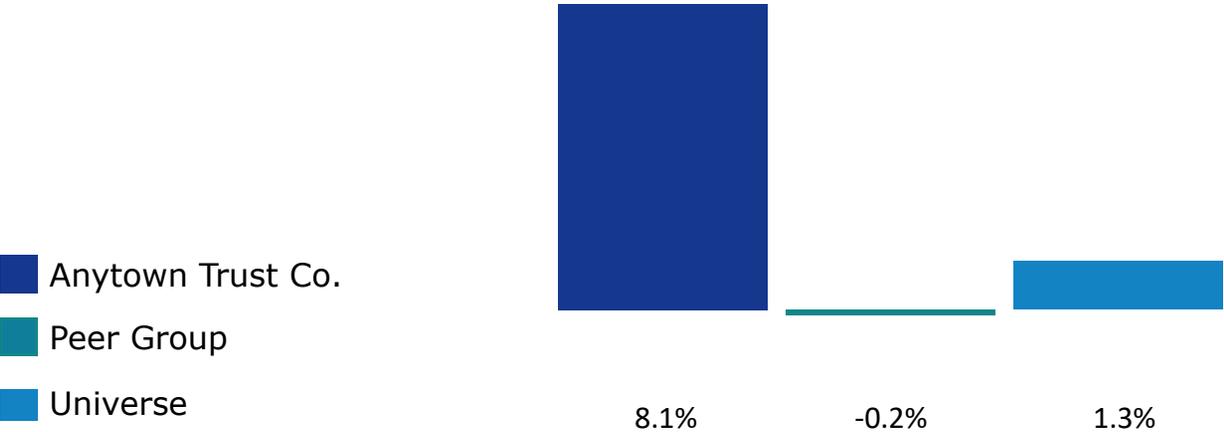
Growth - Total Trust Assets
2023 - 2024



Growth - Total Trust Revenue
2023 - 2024

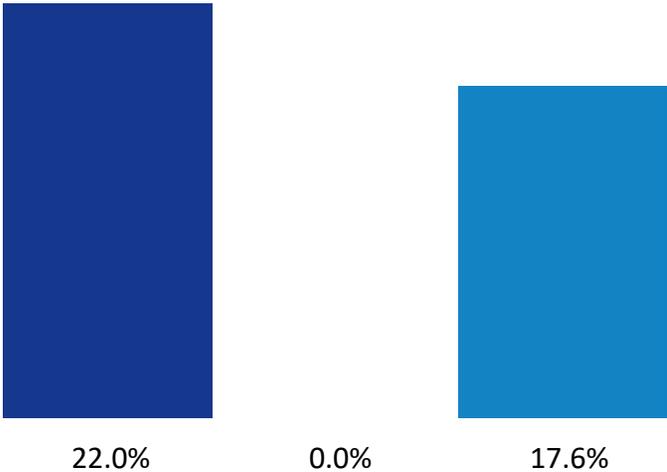


Growth - Total Trust Accounts
2023 - 2024

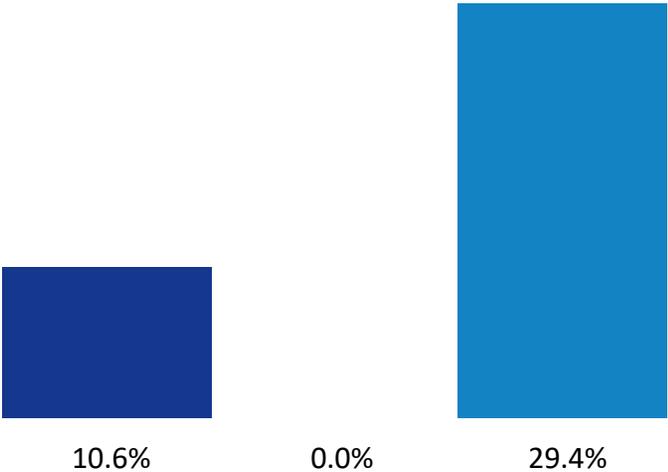


■ Anytown Trust Co.
■ Peer Group
■ Universe

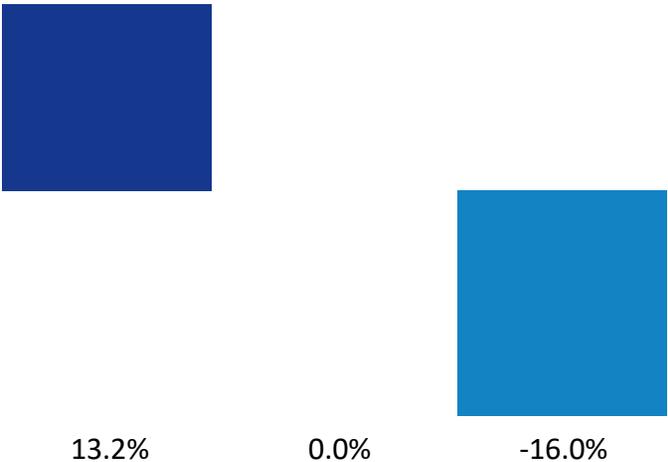
Growth - Brokerage Assets
2023 - 2024



Growth - Brokerage Fees
2023 - 2024

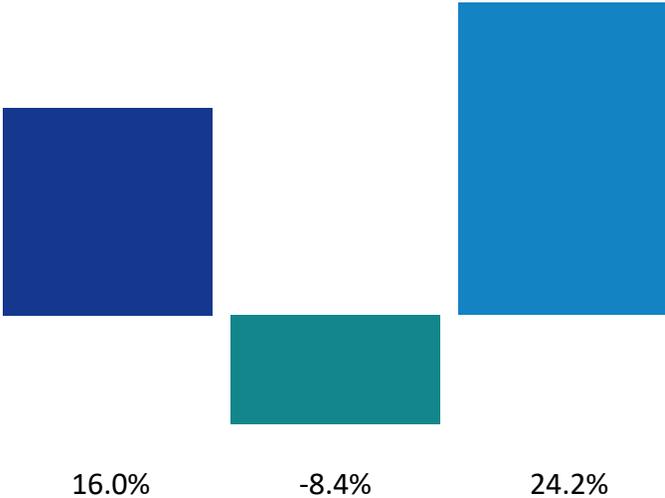


Growth - Brokerage Accounts
2023 - 2024

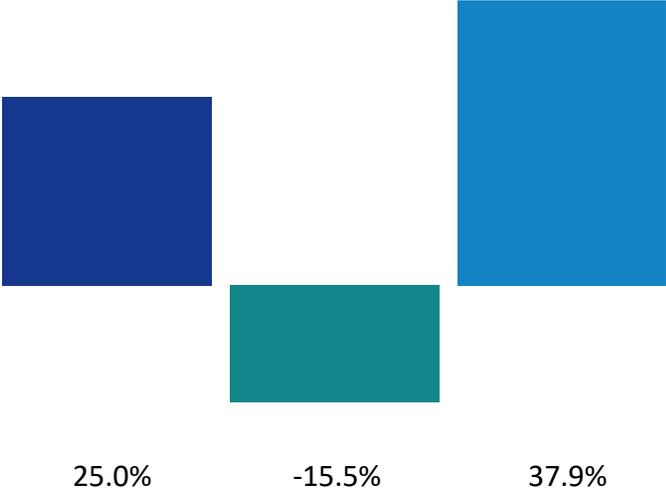


- Anytown Trust Co.
- Peer Group
- Universe

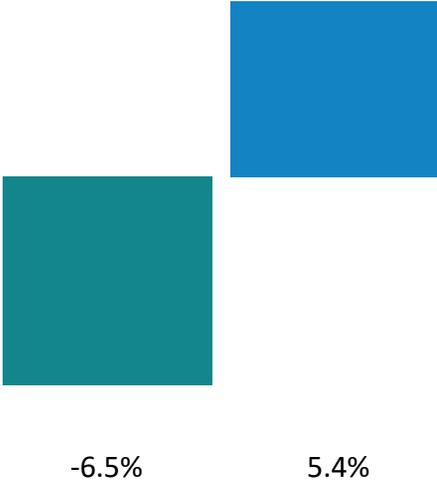
Estates Growth - Assets
2023 - 2024



Estates Growth - Fees
2023 - 2024

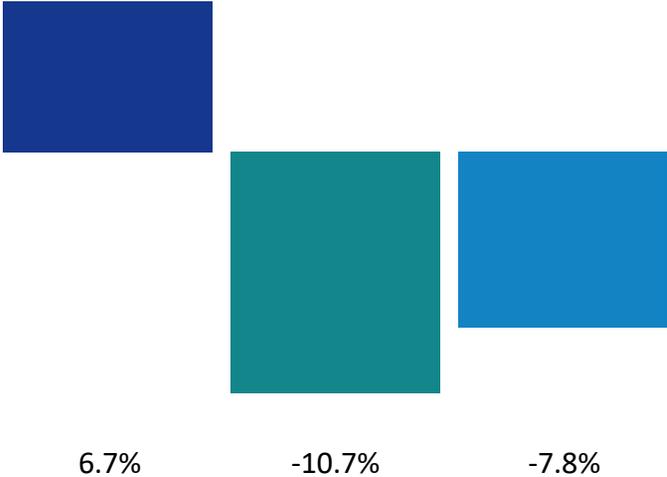


Estates Growth - Accounts
2023 - 2024

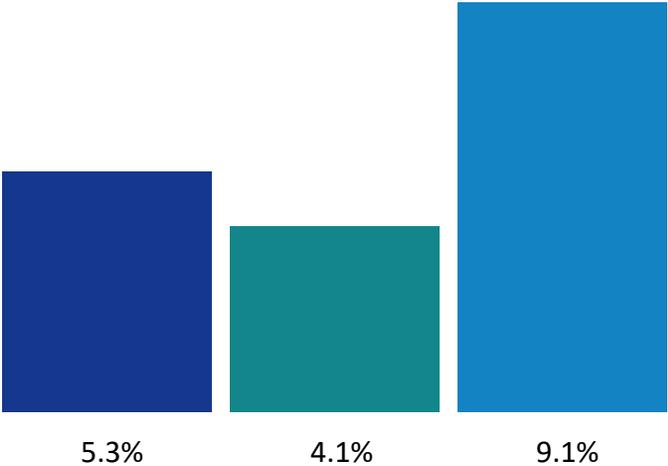


- Anytown Trust Co.
- Peer Group
- Universe

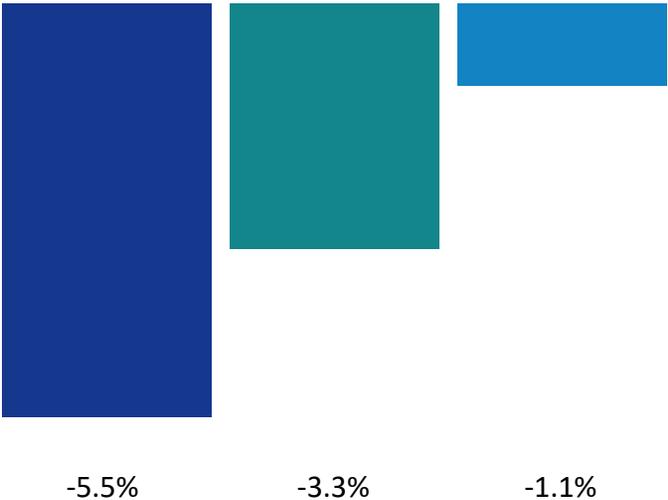
Personal Trust Growth - Assets 2023 - 2024



Personal Trust Growth - Fees 2023 - 2024

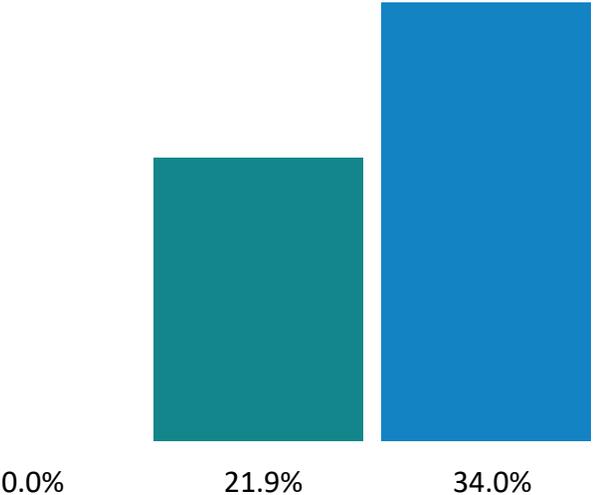


Personal Trust Growth - Accounts 2023 - 2024

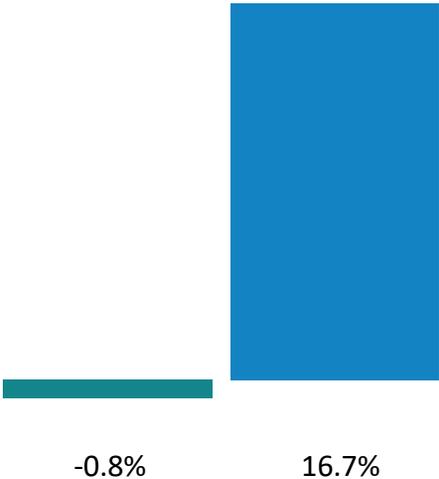


- Anytown Trust Co.
- Peer Group
- Universe

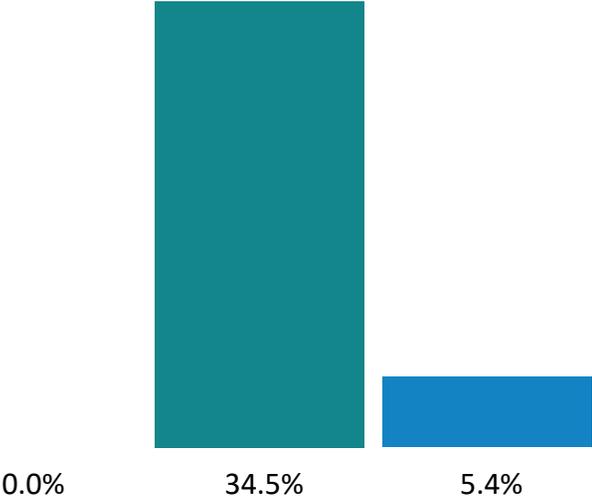
Directed/Delegated Trust Growth - Assets 2023 - 2024



Directed/Delegated Trust Growth - Fees 2023 - 2024

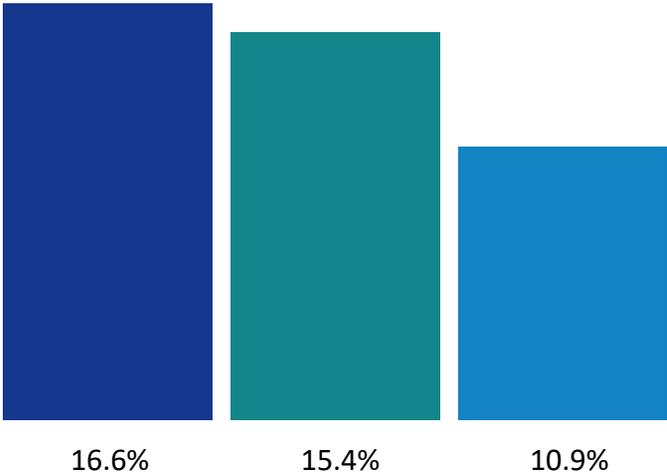


Directed/Delegated Trust Growth - Accounts 2023 - 2024

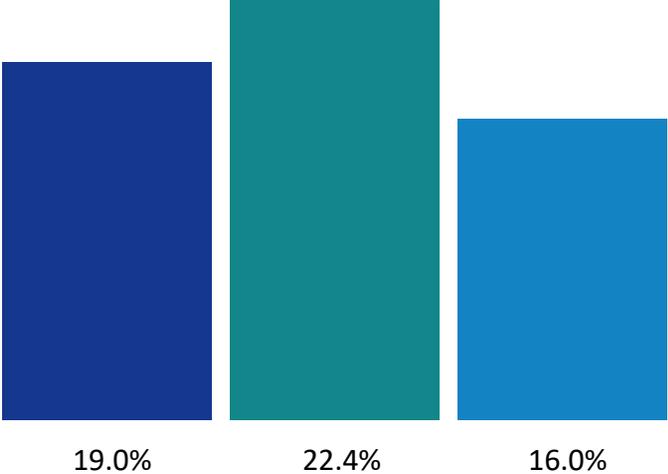


- Anytown Trust Co.
- Peer Group
- Universe

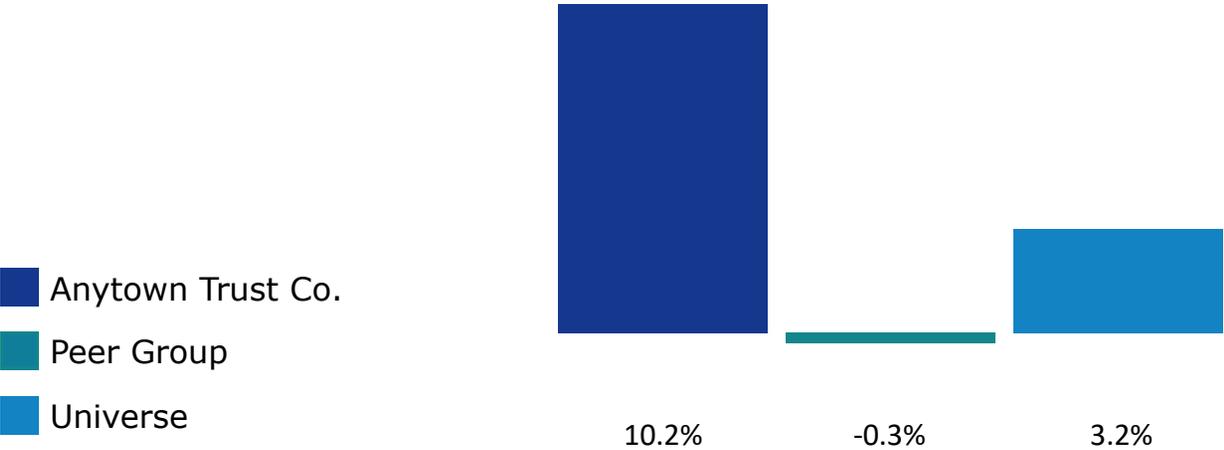
Investment Advisory Growth - Assets
2023 - 2024



Investment Advisory Growth - Fees
2023 - 2024

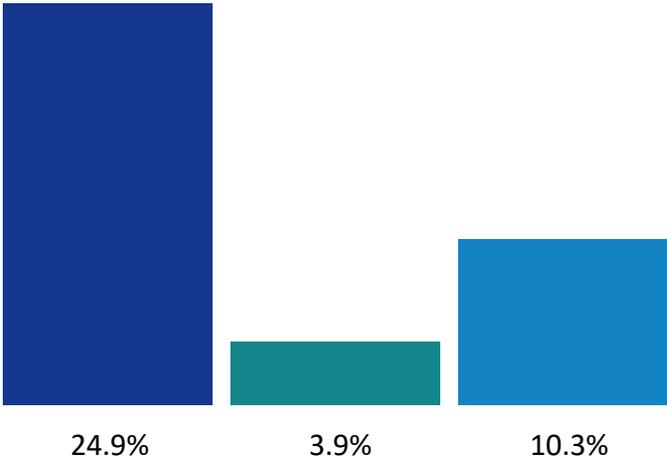


Investment Advisory Growth - Accounts
2023 - 2024

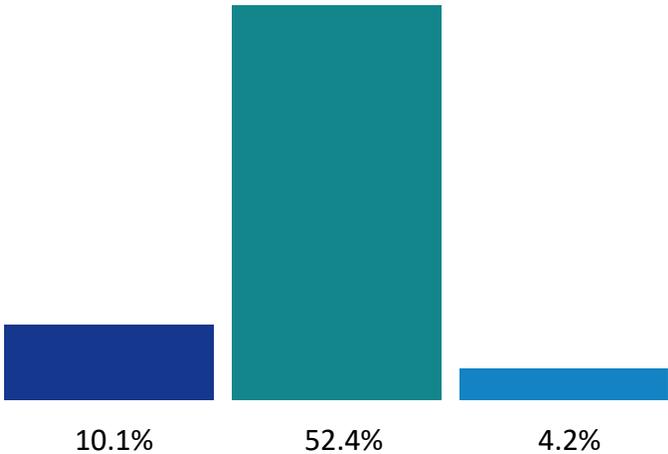


- Anytown Trust Co.
- Peer Group
- Universe

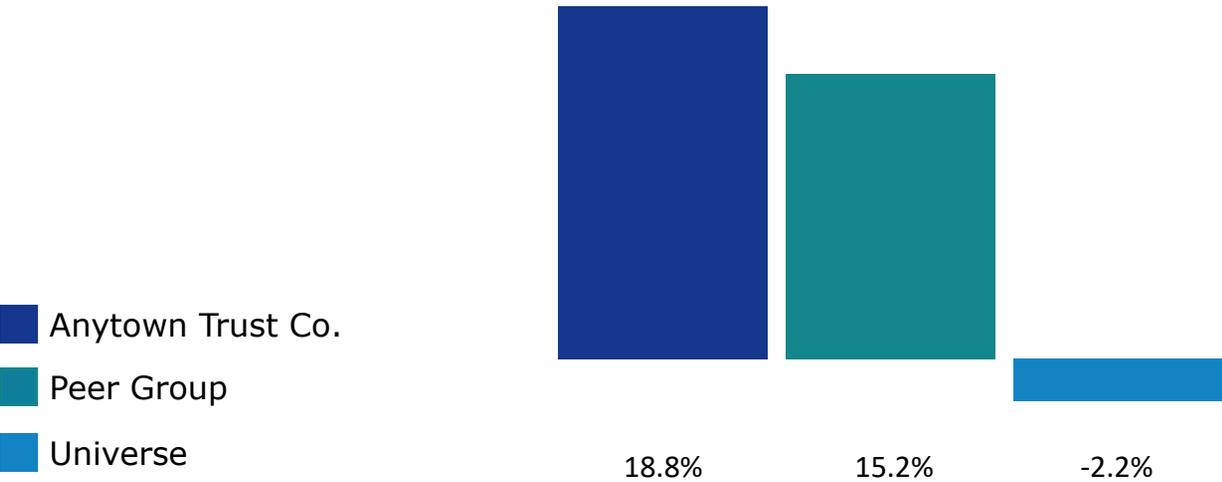
Retirement Planning Services (RPS)
Growth - Assets 2023 - 2024



Retirement Planning Services (RPS)
Growth - Fees 2023 - 2024

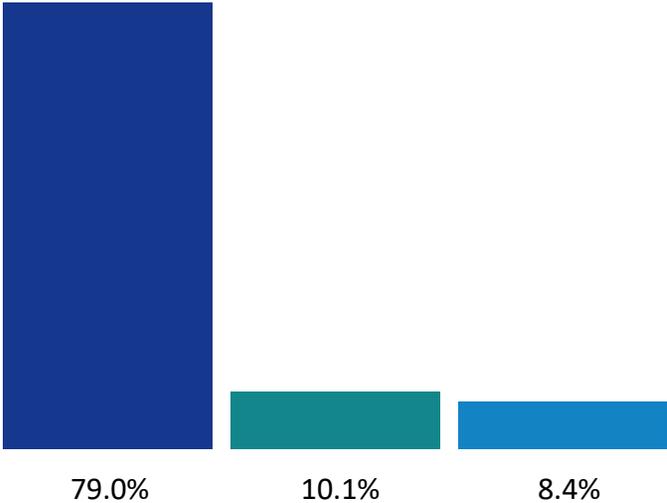


Retirement Planning Services (RPS)
Growth - Accounts 2023 - 2024

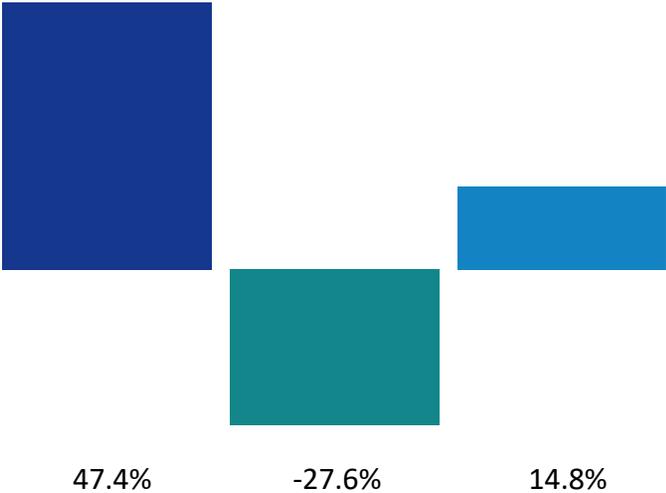


Retirement Planning Services (RPS) includes managed and non-managed employee benefit accounts.

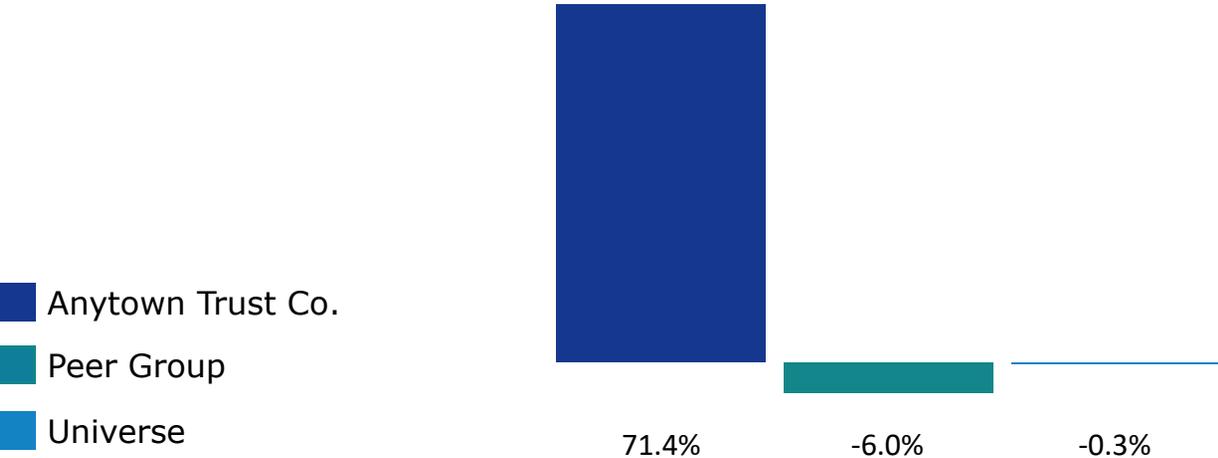
Managed RPS Growth - Assets
2023 - 2024



Managed RPS Growth - Fees
2023 - 2024



Managed RPS Growth - Accounts
2023 - 2024

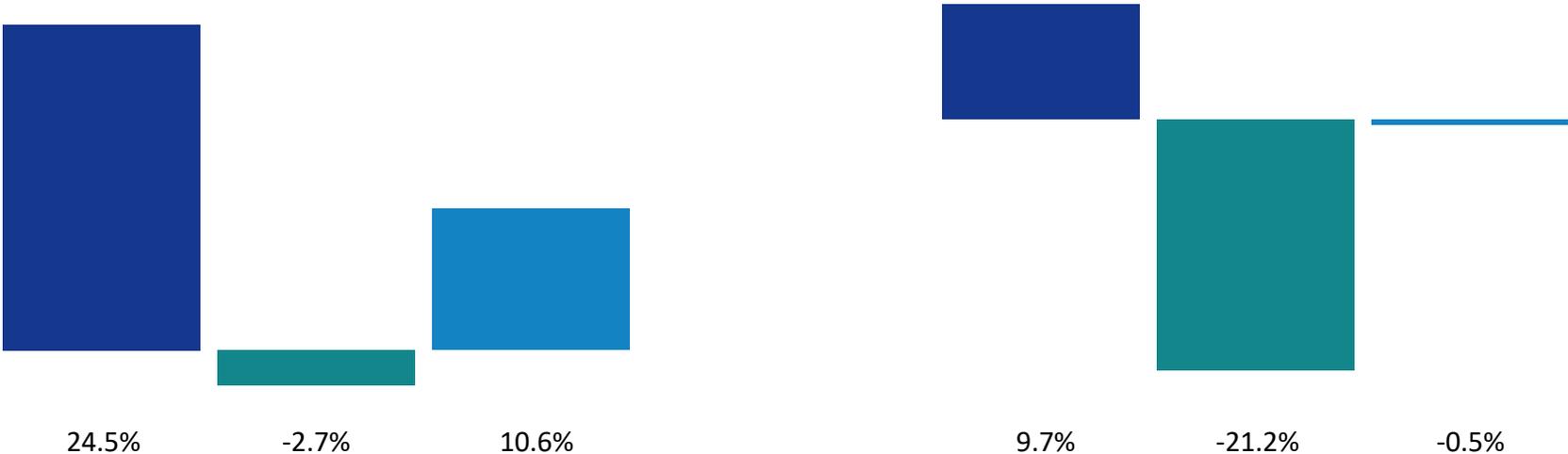


Trust Platform Only

- Anytown Trust Co.
- Peer Group
- Universe

Non Managed RPS Growth - Assets
2023 - 2024

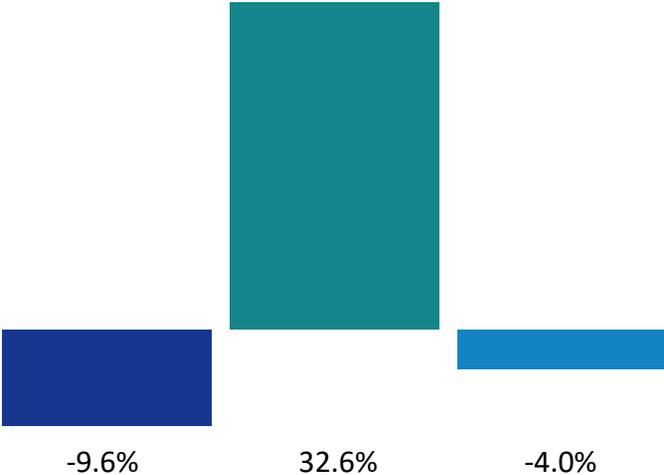
Non Managed RPS Growth - Fees
2023 - 2024



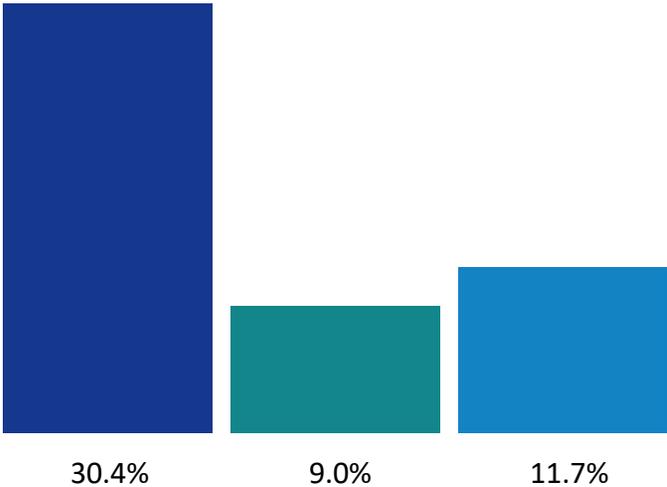
Non Managed RPS Growth - Accounts
2023 - 2024

Trust Platform Only

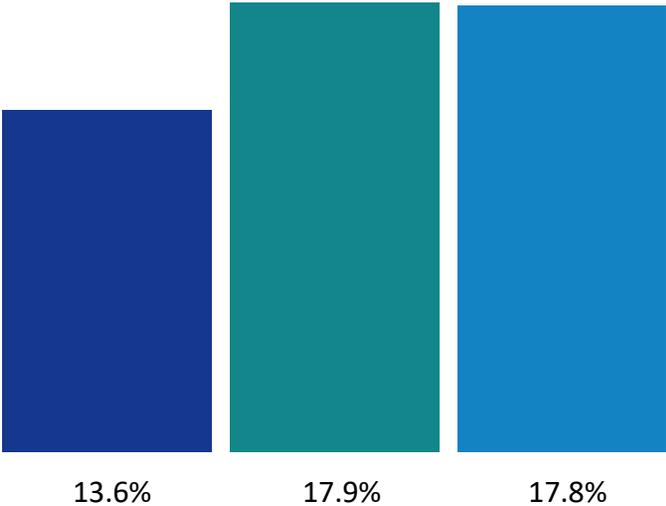
- Anytown Trust Co.
- Peer Group
- Universe



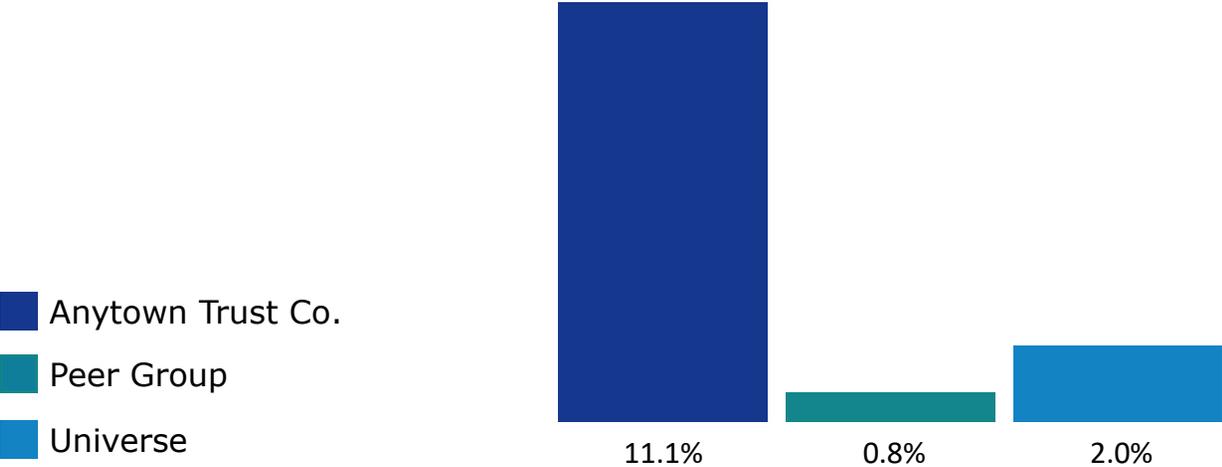
IRA Growth - Assets
2023 - 2024



IRA Growth - Fees
2023 - 2024



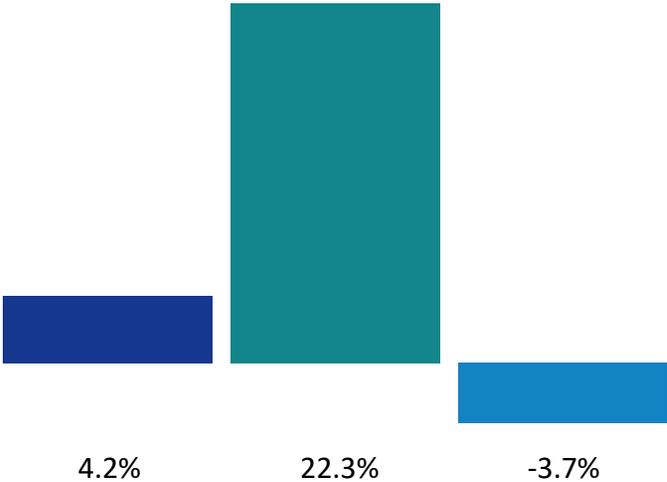
IRA Growth - Accounts
2023 - 2024



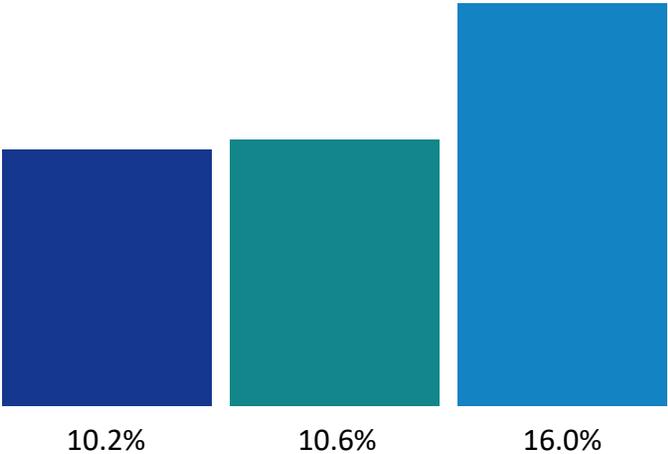
Trust Platform Only

- Anytown Trust Co.
- Peer Group
- Universe

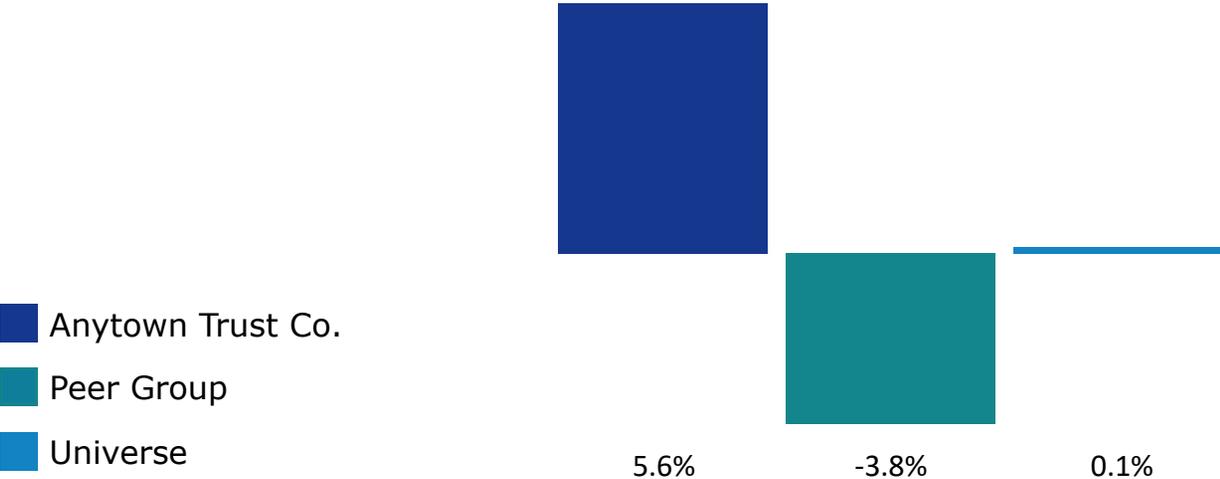
Custody Growth - Assets
2023 - 2024



Custody Growth - Fees
2023 - 2024

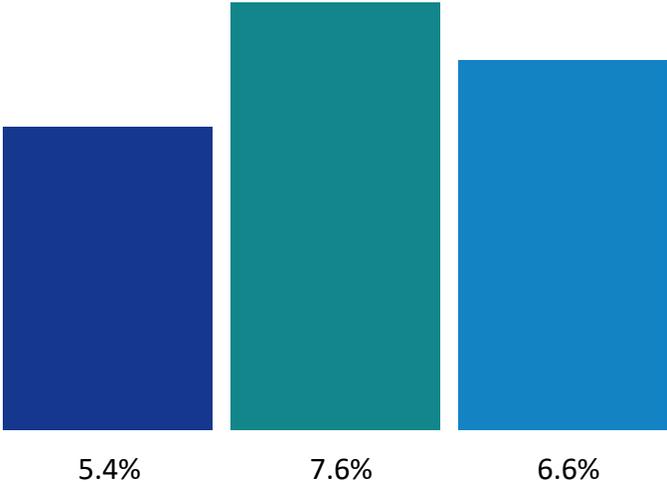


Custody Growth - Accounts
2023 - 2024

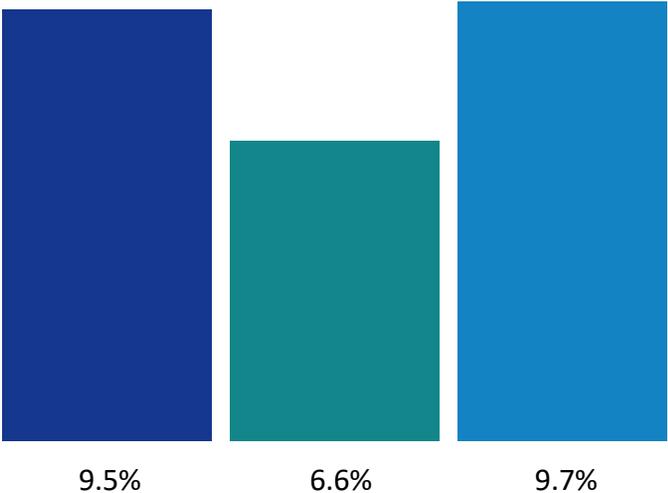


- Anytown Trust Co.
- Peer Group
- Universe

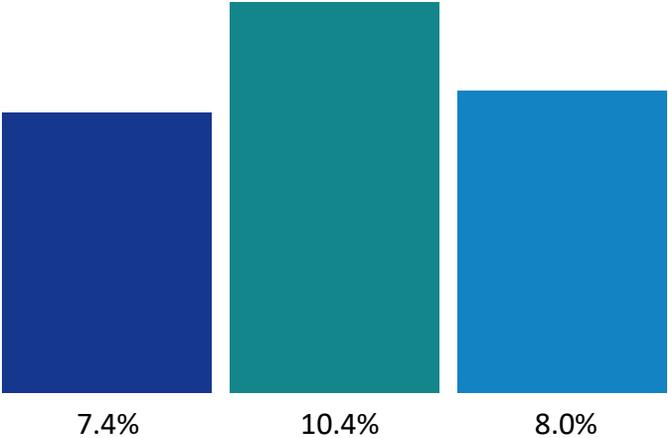
Trust New Sales - Assets
As a % of Total Assets



Trust New Sales - Revenue
As a % of Total Revenue



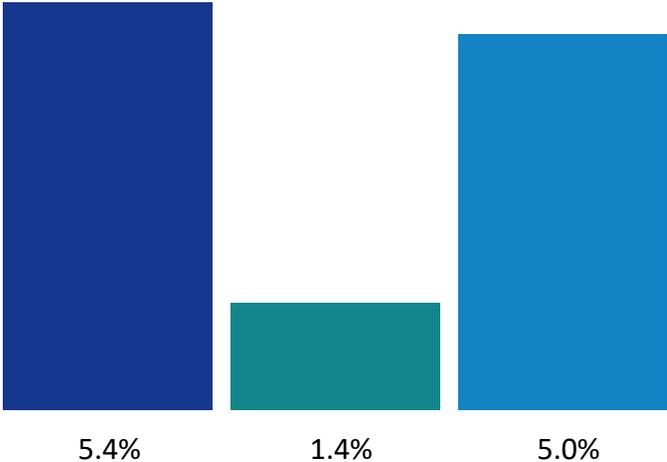
Trust New Sales - Accounts
As a % of Total Accounts



- Anytown Trust Co.
- Peer Group
- Universe

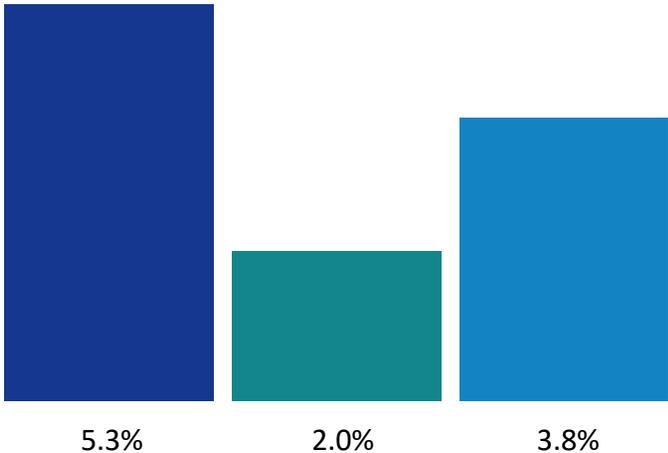
Trust Attrition - Assets

2024 As a % of Total Assets



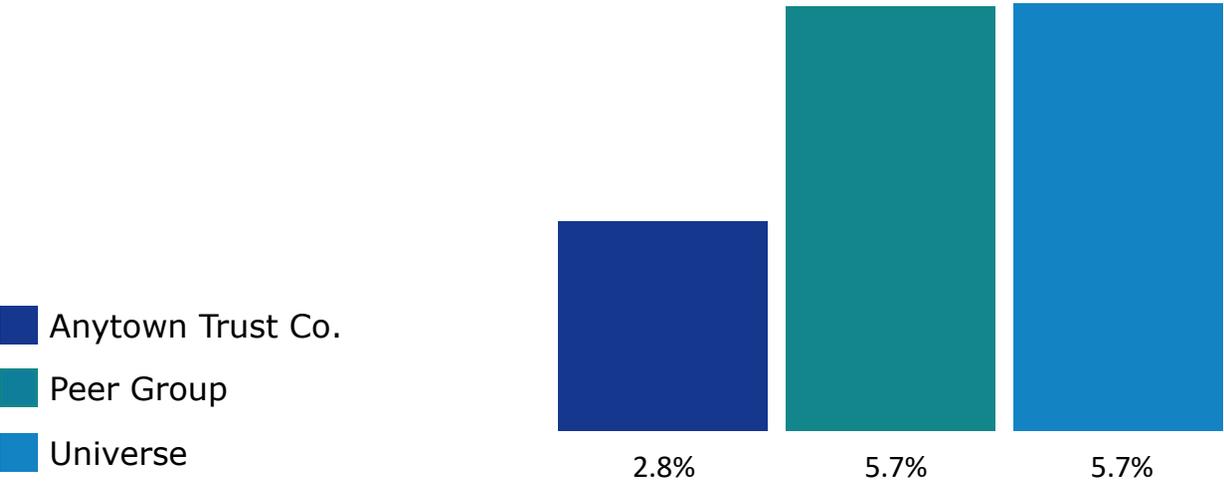
Trust Attrition - Revenue

2024 As a % of Total Trust Revenue



Trust Attrition - Accounts

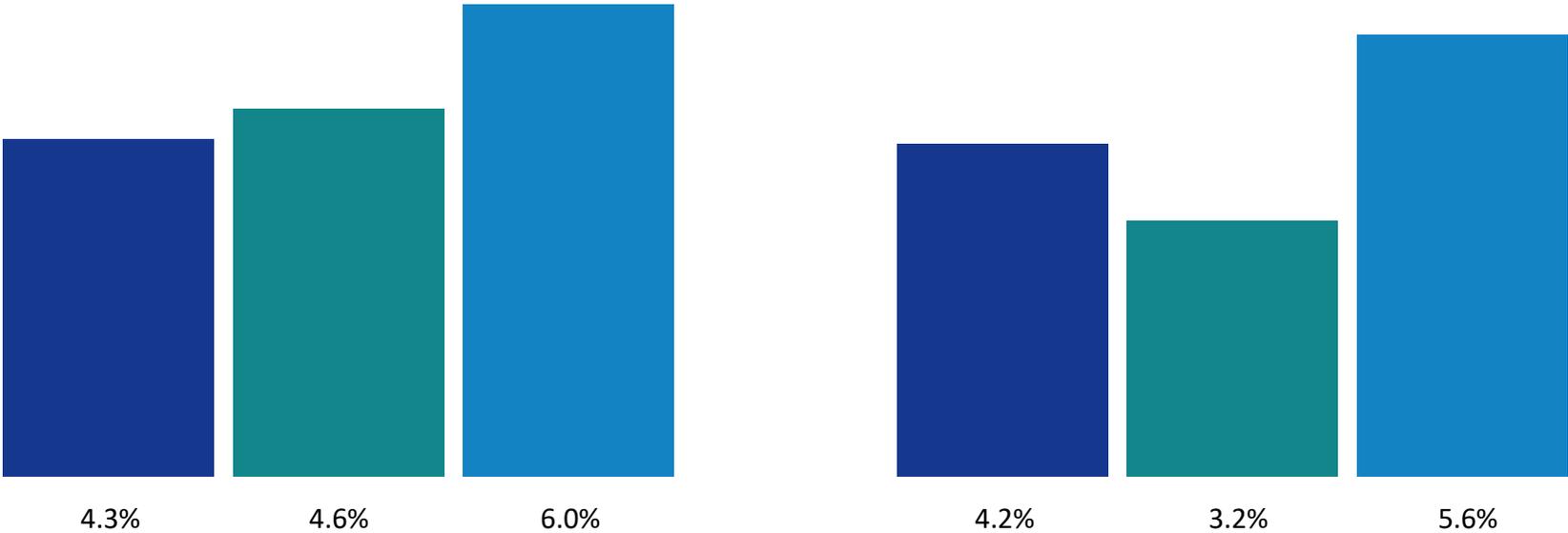
2024 As a % of Total Accounts



- Anytown Trust Co.
- Peer Group
- Universe

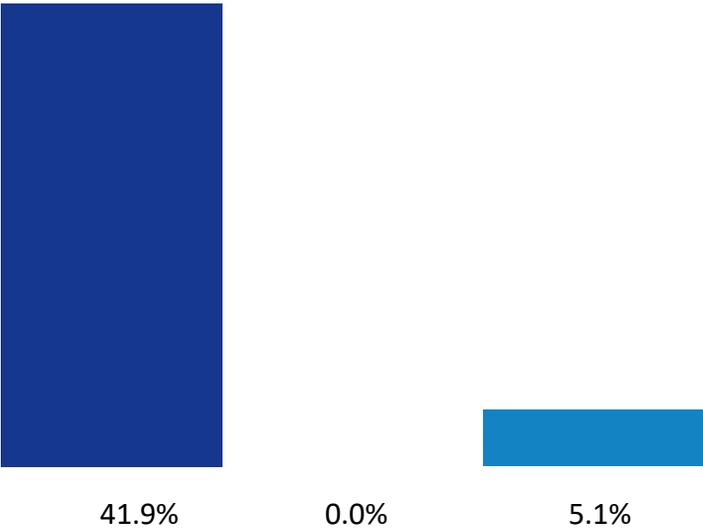
Trust Net New/Lost Fees
2024 As a % of Total Fees

Trust 5 Yr. Avg. Net New/Lost Fees
2020 - 2024 As a % of Total Fees



- Anytown Trust Co.
- Peer Group
- Universe

Corporate Services Growth - Fees 2023 - 2024



Other Product Growth - Fees 2023 - 2024



- Anytown Trust Co.
- Peer Group
- Universe

Section 4. Line of Business Metrics



Conversion Ratios

* Includes Integrated Brokerage

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 equally spread between product lines, with some lower and some higher, which suggests that you are similarly 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	0.42%	0.61%
Estates	0.43%	3.48%
Investment Advisory	0.47%	0.42%
Managed EB	0.32%	0.24%
Non Managed EB	0.32%	0.62%
Custody	0.05%	0.07%
Managed IRAs	0.66%	0.80%
Non Managed IRAs	0.62%	0.49%
Directed/Delegated	0.00%	0.04%
Overall Wealth	0.40%	0.37%
Brokerage Advisory	1.18%	0.00%
Brokerage Transactional	0.07%	0.00%

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

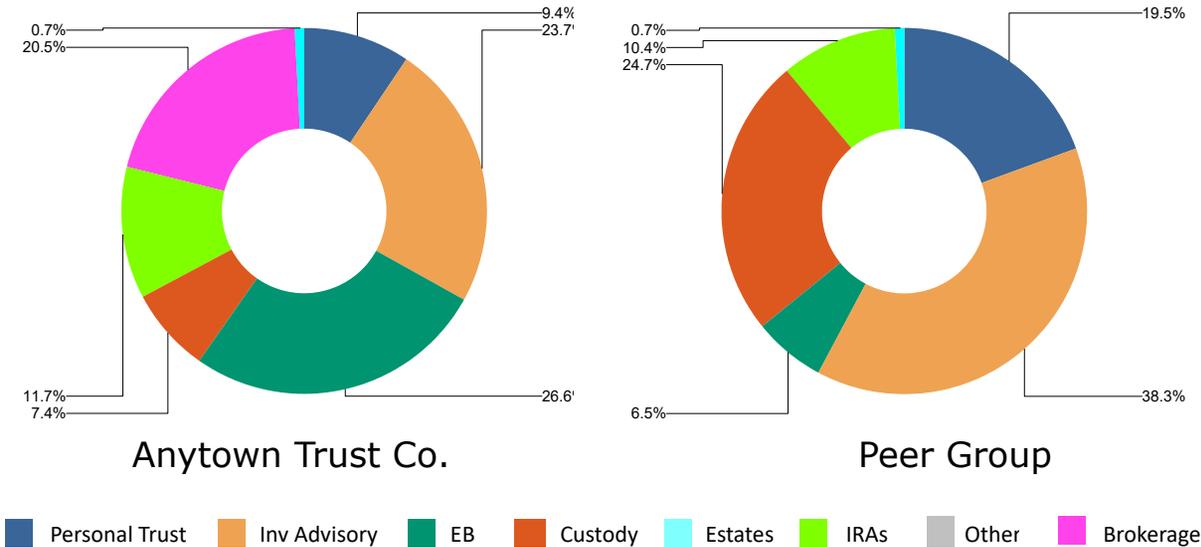
A key part of Conversion Ratios is not only the relationship between assets and revenues, as well as the product lines that comprise your business.

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.

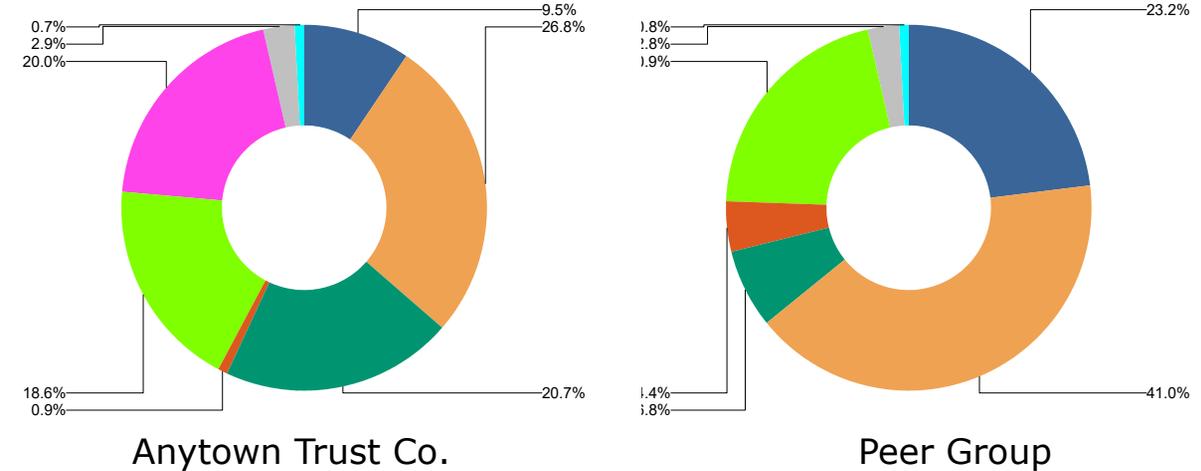
Comparison to the Peer Group results provides an opportunity to judge if your conversion ratios differ due to product mix decisions, fee structure, or staff capabilities.

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

Distribution of Total Assets

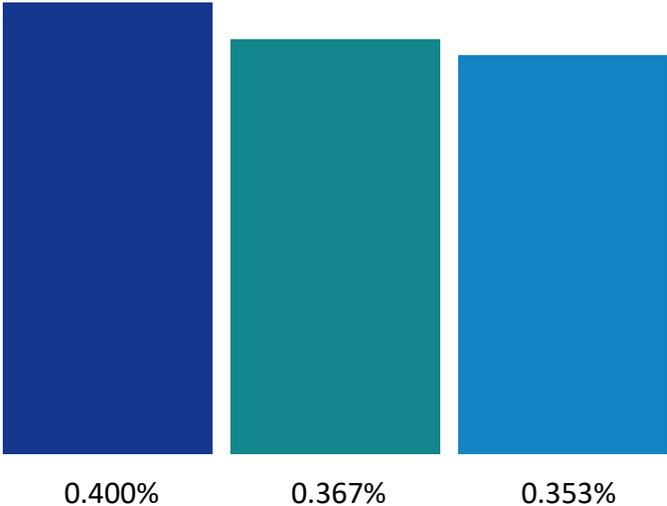


Distribution of Total Revenue

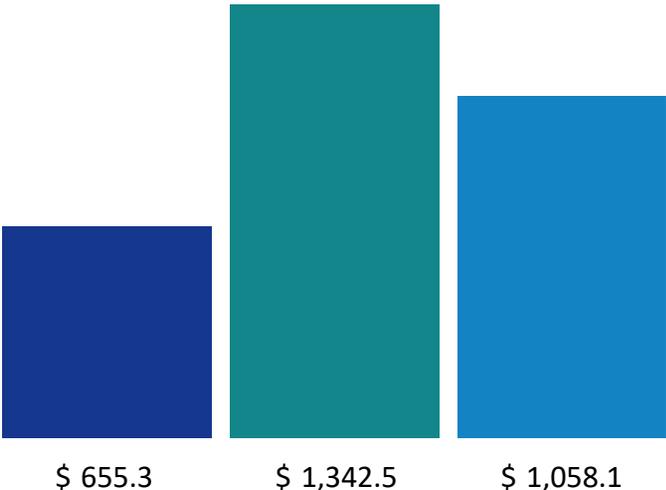


Anytown Trust Company

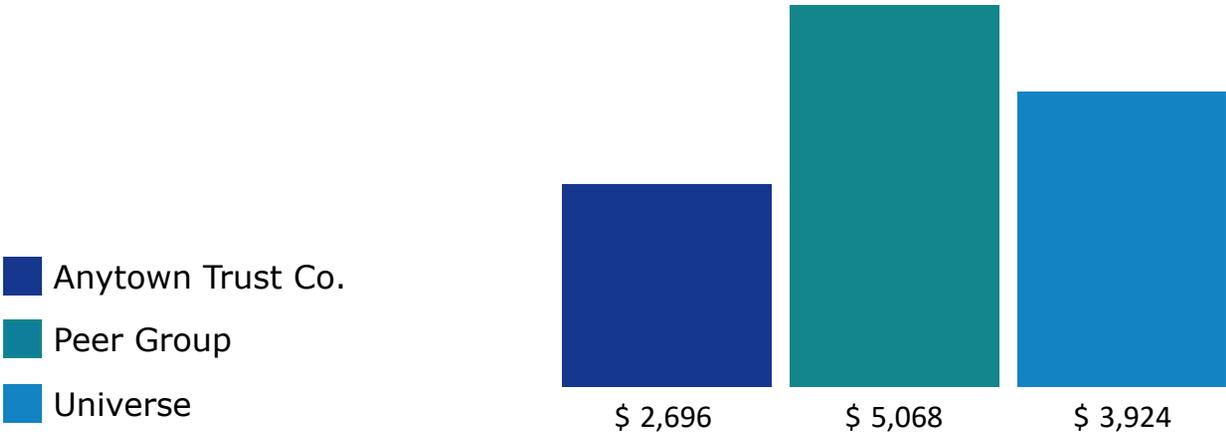
Conversion Ratio - Total Products
Excludes Non-Product revenues and assets



Assets per Account - Total Products
\$000

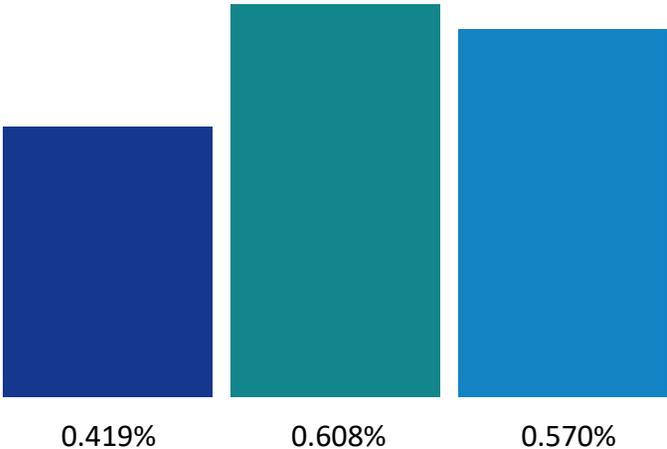


Fees per Account - Total Products
Excludes Non-Product Fees

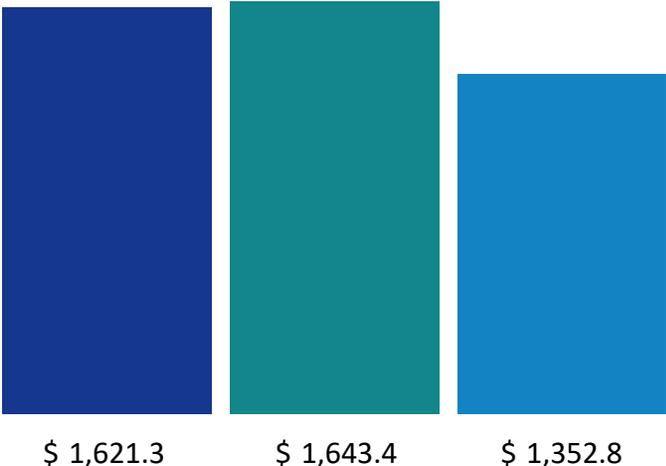


- Anytown Trust Co.
- Peer Group
- Universe

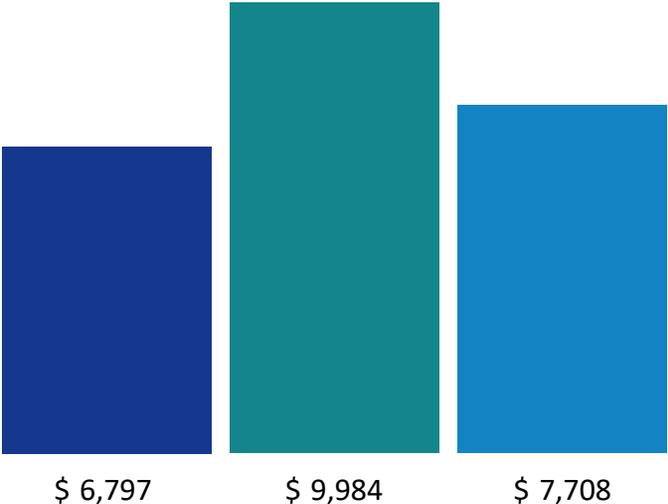
Conversion Ratio - Personal Trusts



Assets per Account - Personal Trusts
\$000



Fees per Account - Personal Trusts

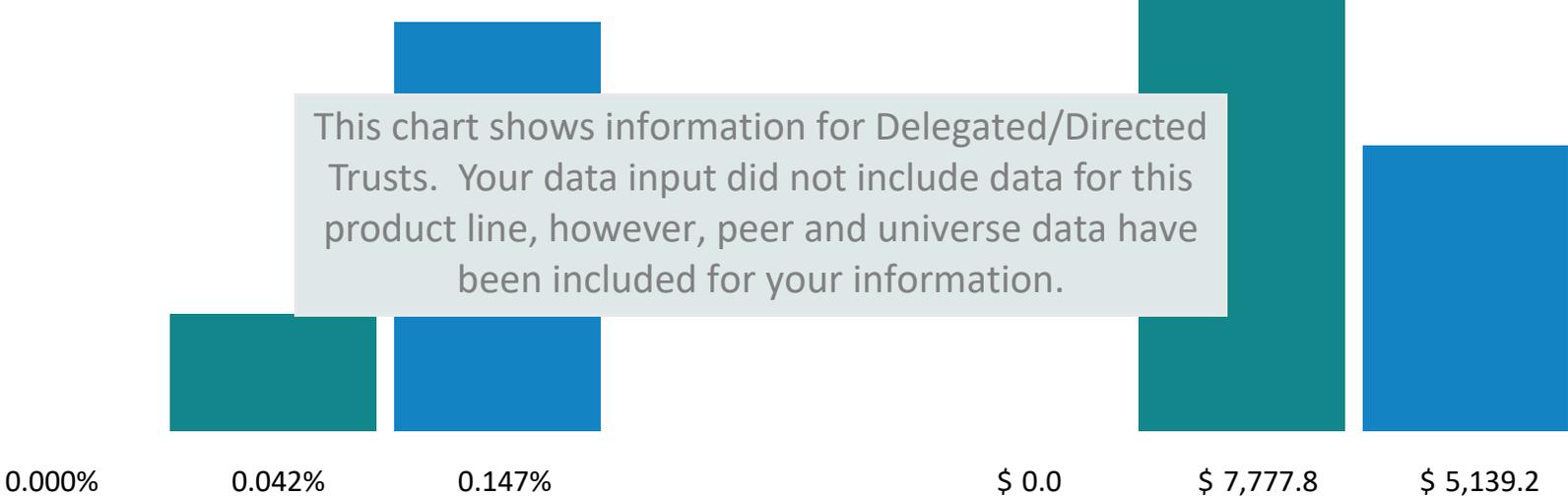


- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

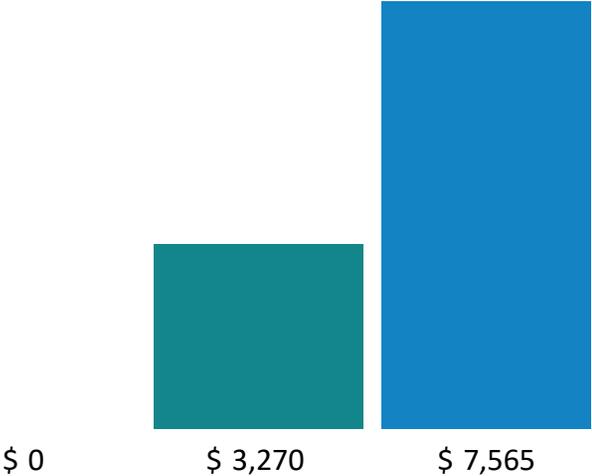
Conversion Ratio -
Directed / Delegated Trusts

Assets per Account -
Directed / Delegated Trusts \$000



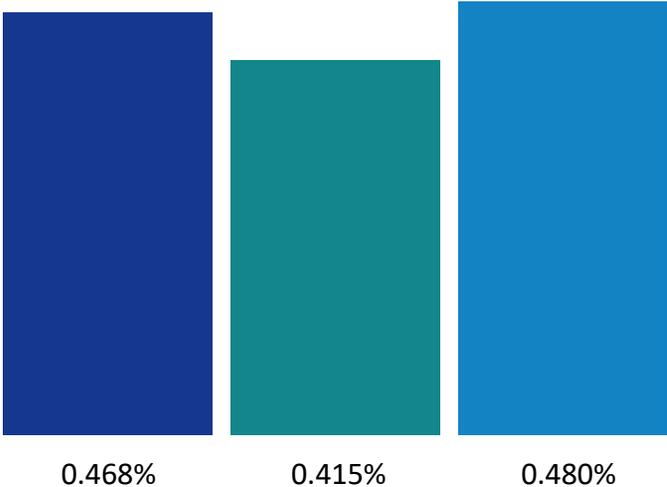
Fees per Account -
Directed / Delegated Trusts

- Anytown Trust Co.
- Peer Group
- Universe

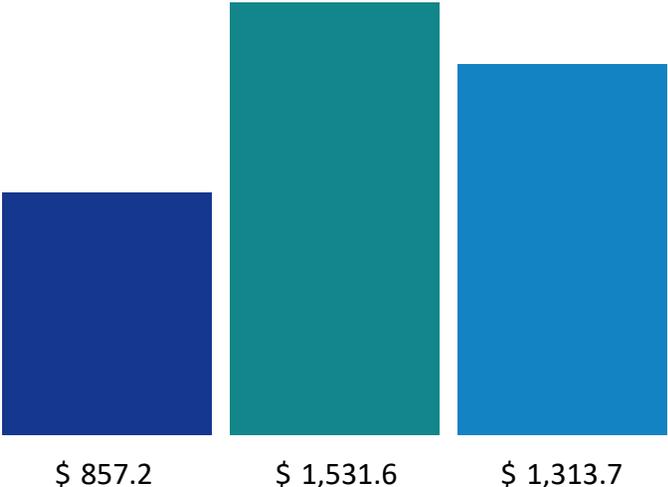


Anytown Trust Company

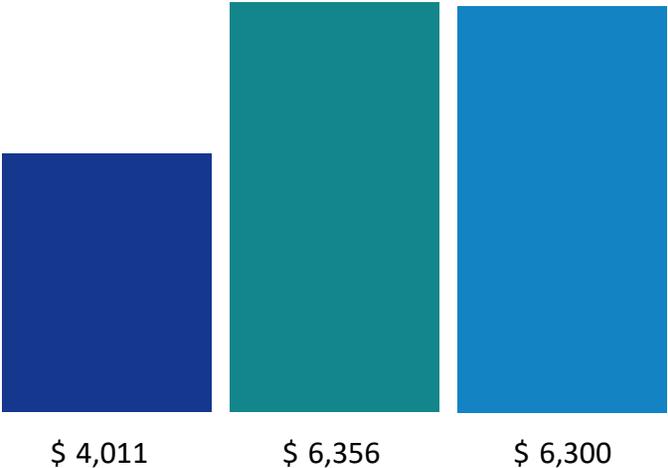
Conversion Ratio - Investment Advisory



Assets per Account - Investment Advisory \$000

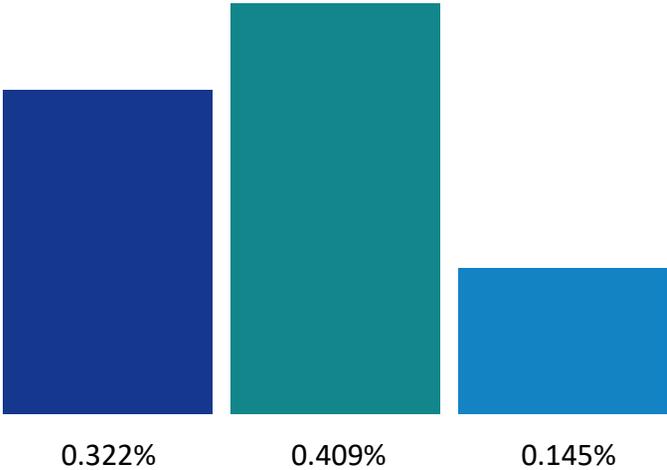


Fees per Account - Investment Advisory

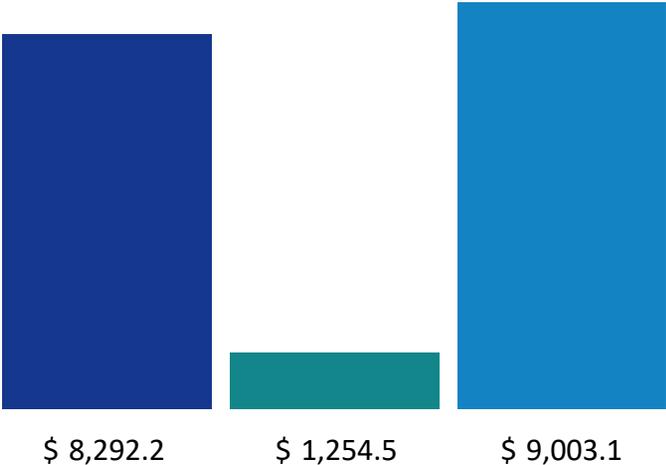


- Anytown Trust Co.
- Peer Group
- Universe

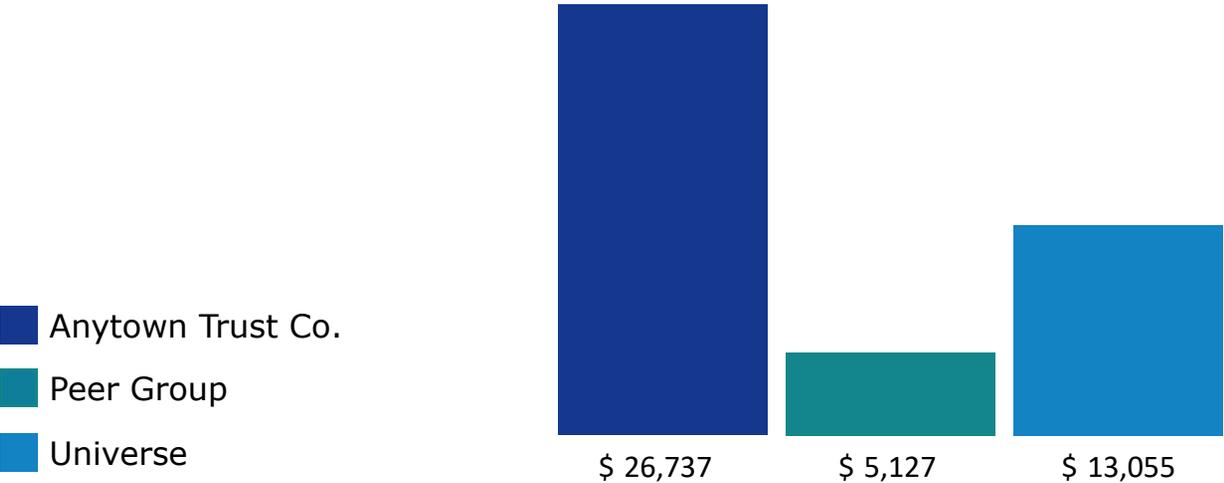
Conversion Ratio - Total RPS



Assets per Account - Total RPS
\$000

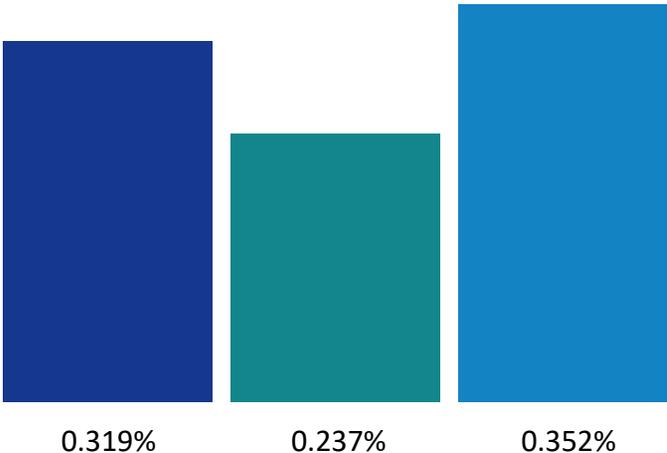


Fees per Account - Total RPS

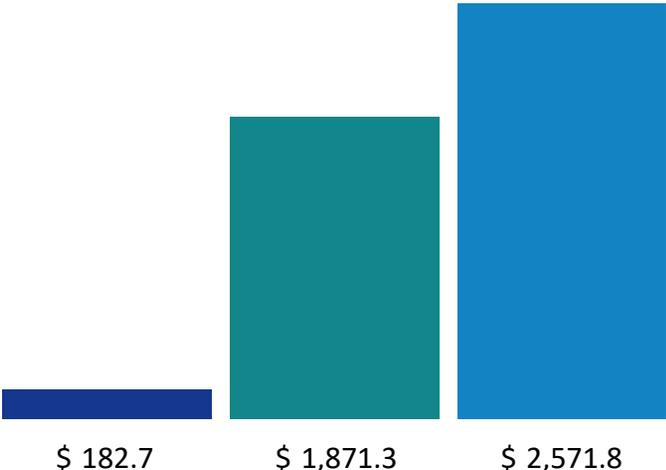


- Anytown Trust Co.
- Peer Group
- Universe

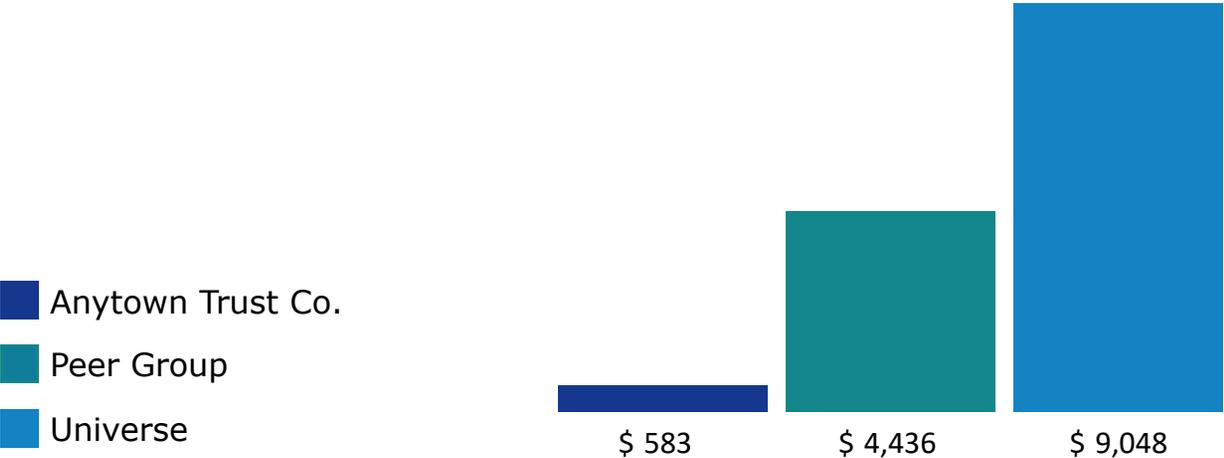
Conversion Ratio - Managed RPS



Assets per Account - Managed RPS
\$000



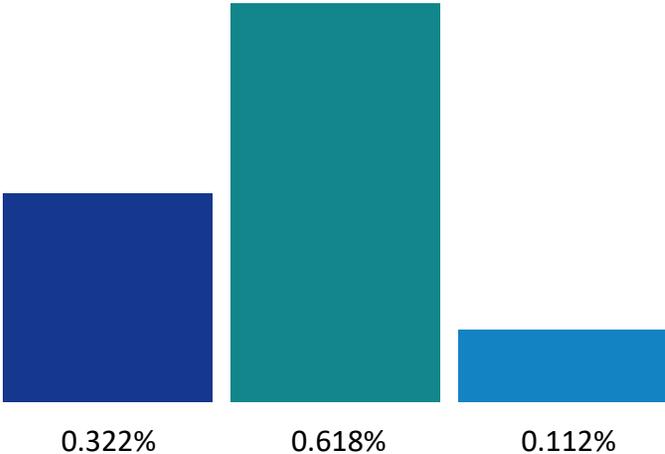
Fees per Account - Managed RPS



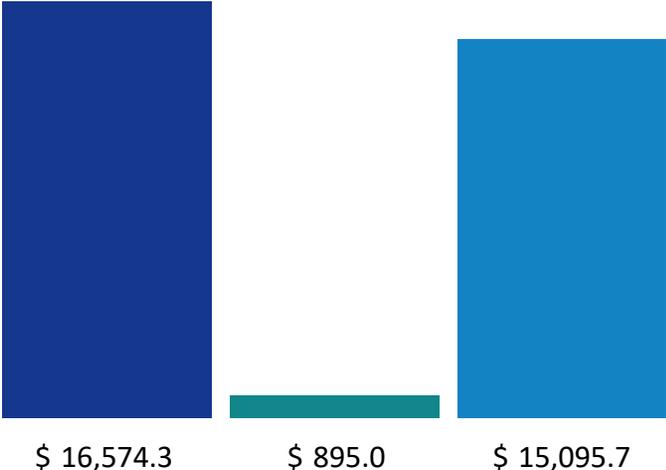
- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

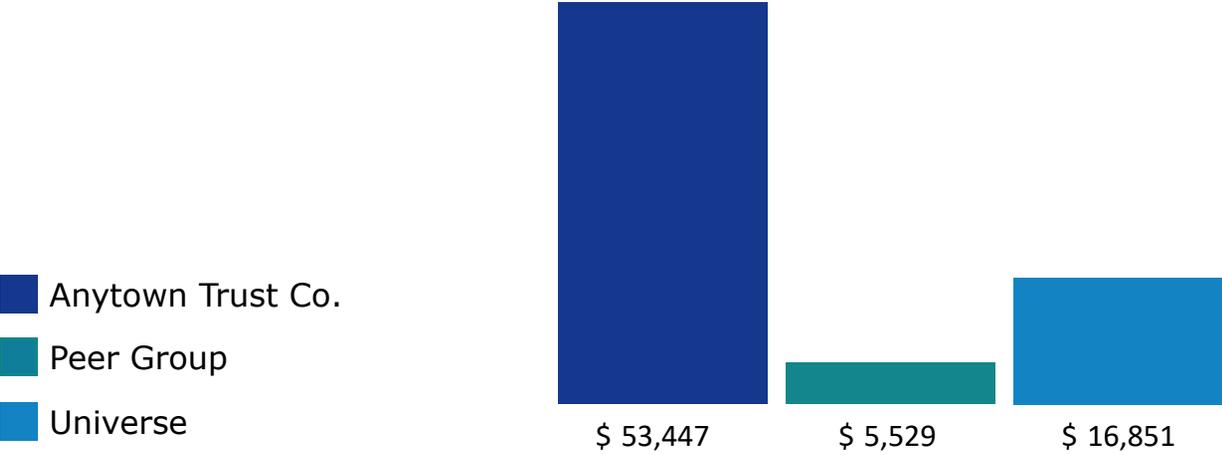
Conversion Ratio - Non Managed RPS



Assets per Account - Non Managed RPS
\$000



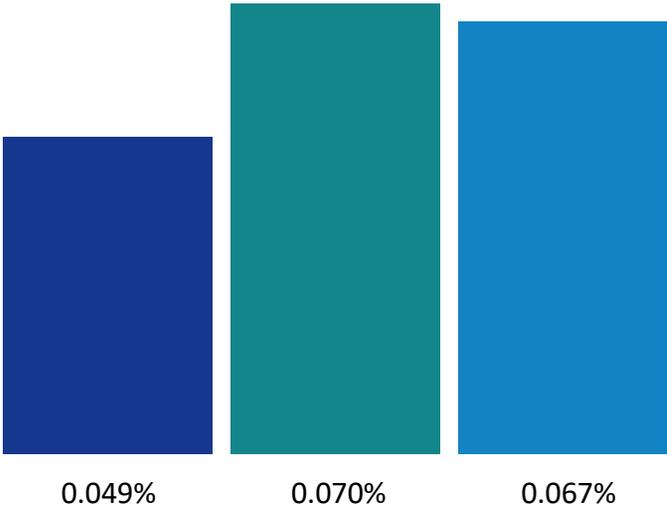
Fees per Account - Non Managed RPS



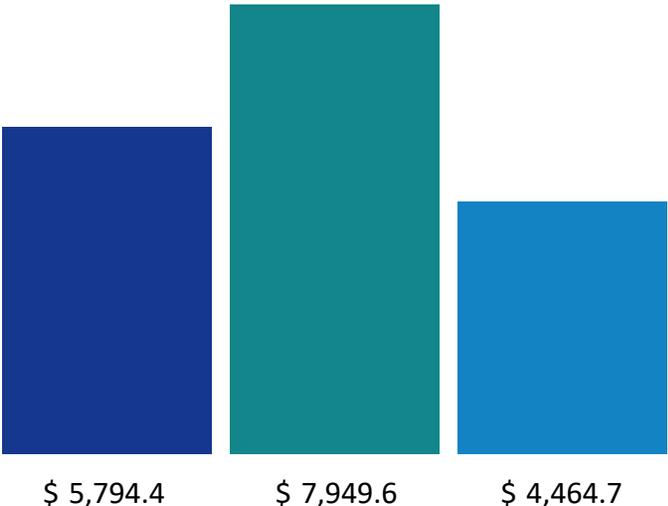
- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

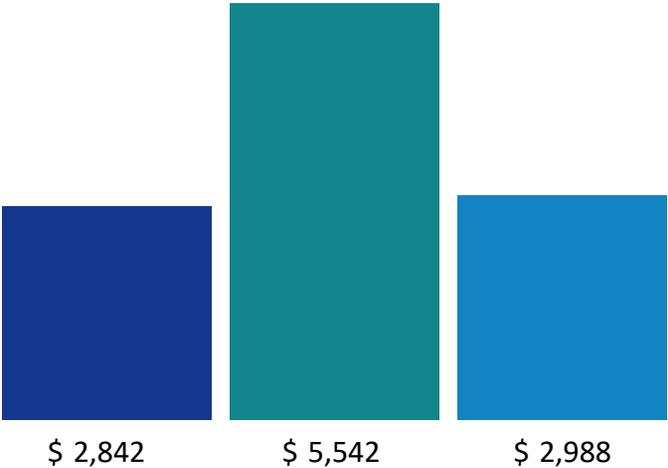
Conversion Ratio - Custody



Assets per Account - Custody
\$000

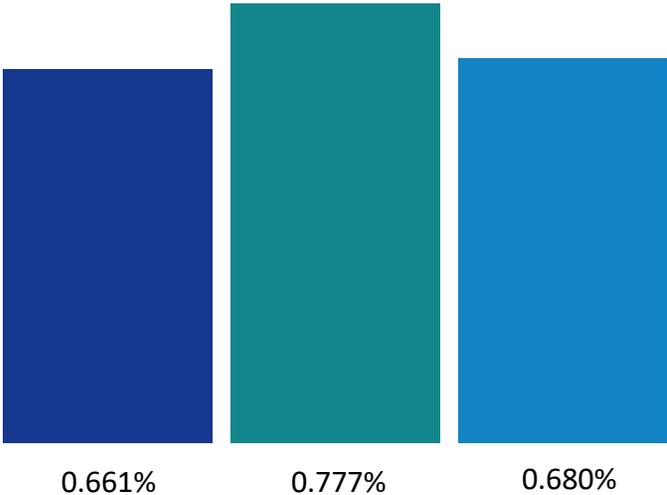


Fees per Account - Custody

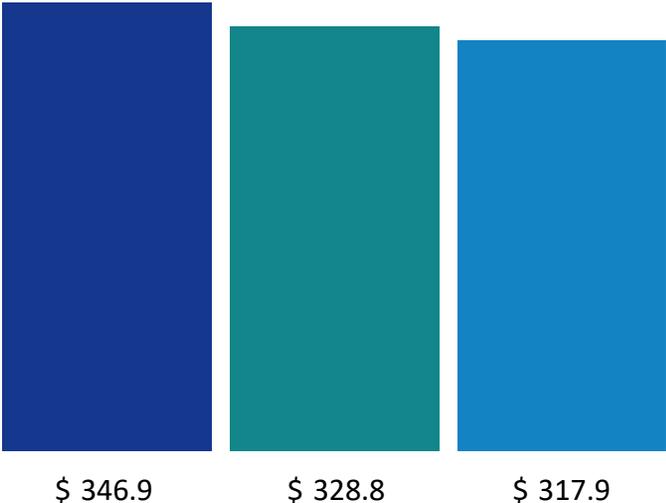


- Anytown Trust Co.
- Peer Group
- Universe

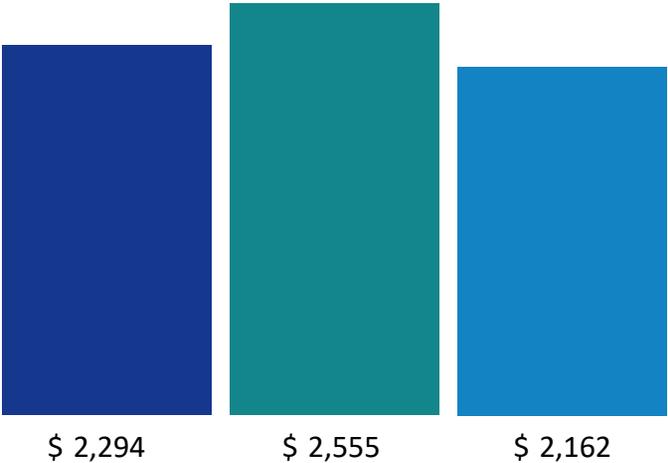
Conversion Ratio - Total IRAs



Assets per Account - Total IRAs
\$000

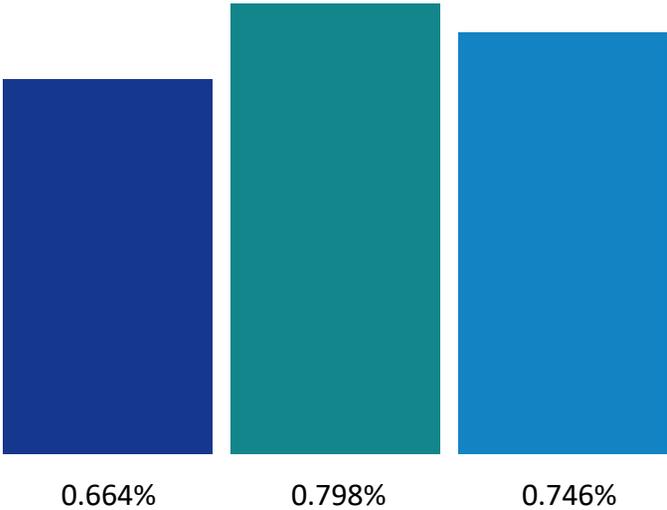


Fees per Account - Total IRAs

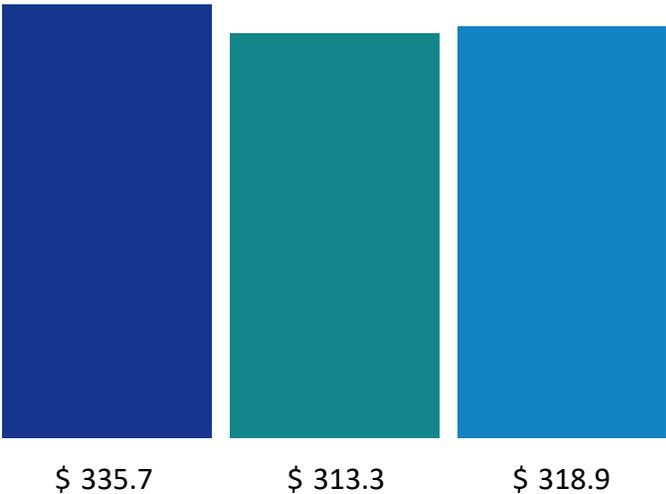


- Anytown Trust Co.
- Peer Group
- Universe

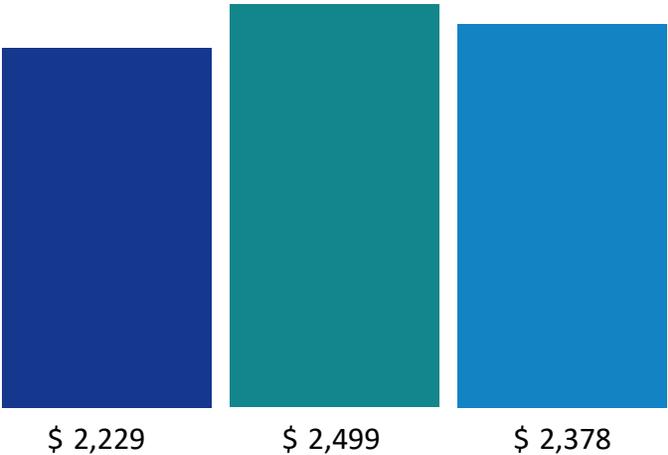
Conversion Ratio - Managed IRAs



Assets per Account - Managed IRAs
\$000

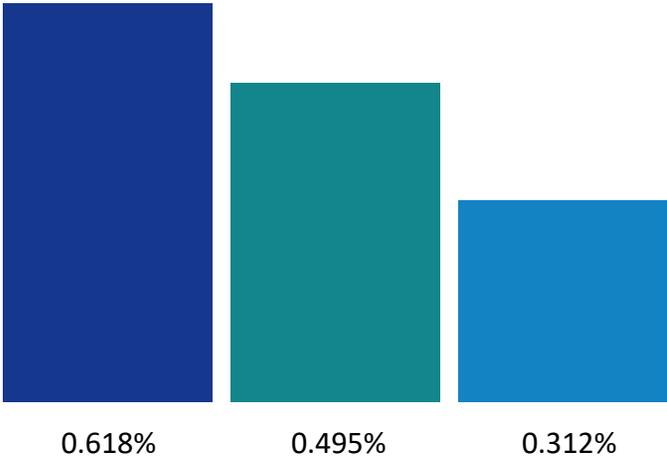


Fees per Account - Managed IRAs

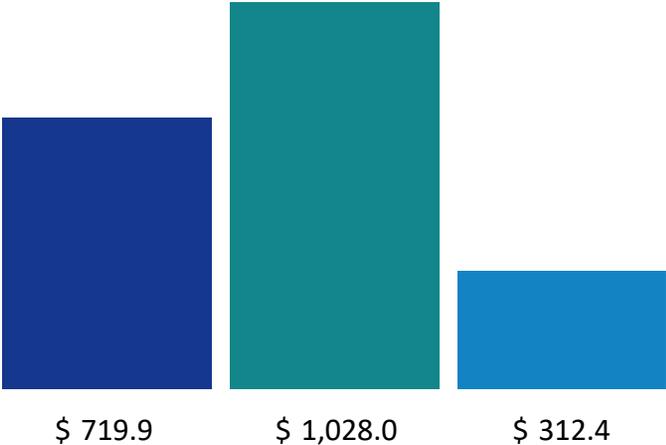


- Anytown Trust Co.
- Peer Group
- Universe

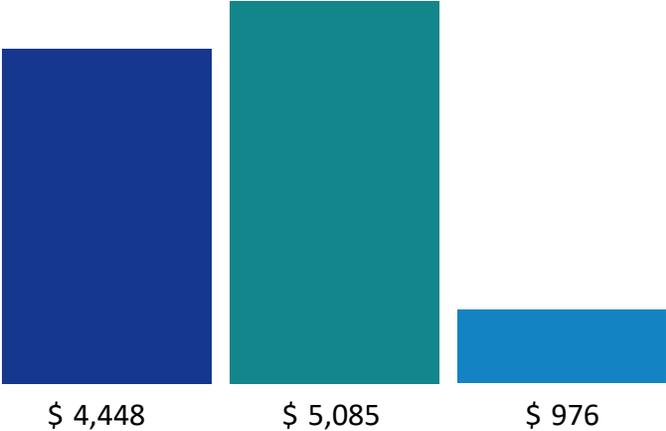
Conversion Ratio - Non Managed IRAs



Assets per Account - Non Managed IRAs



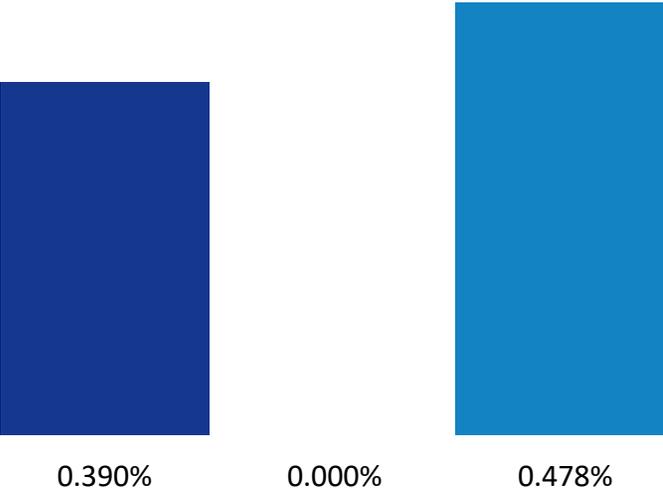
Fees per Account - Non Managed IRAs



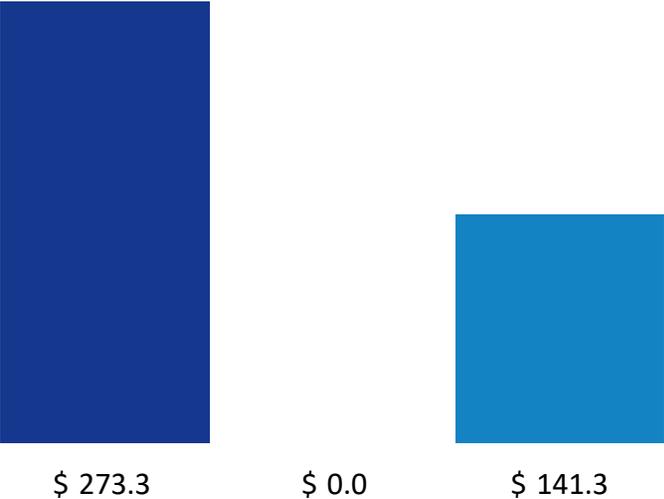
- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

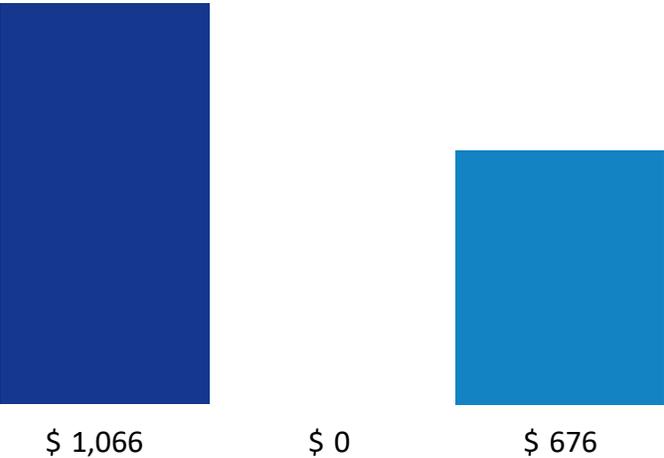
Conversion Ratio - Total Brokerage



Assets per Account - Total Brokerage
\$000



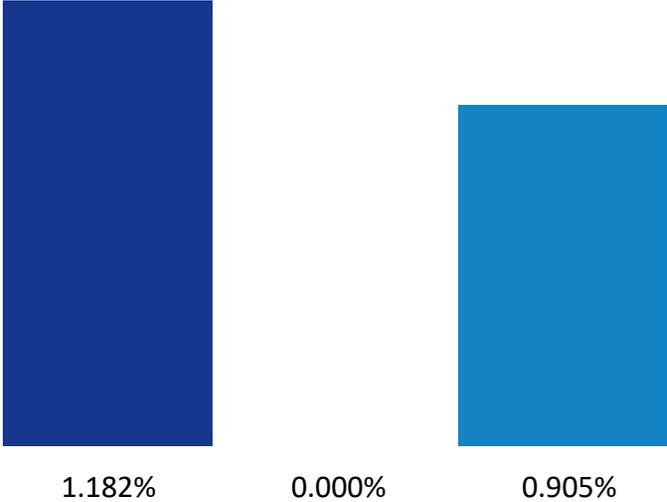
Fees per Account - Total Brokerage



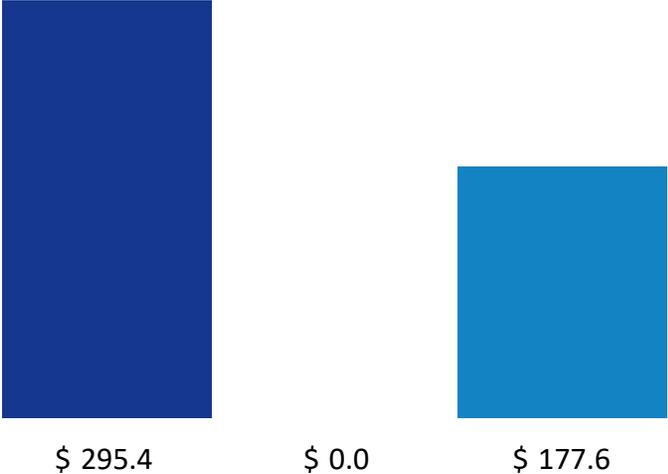
- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

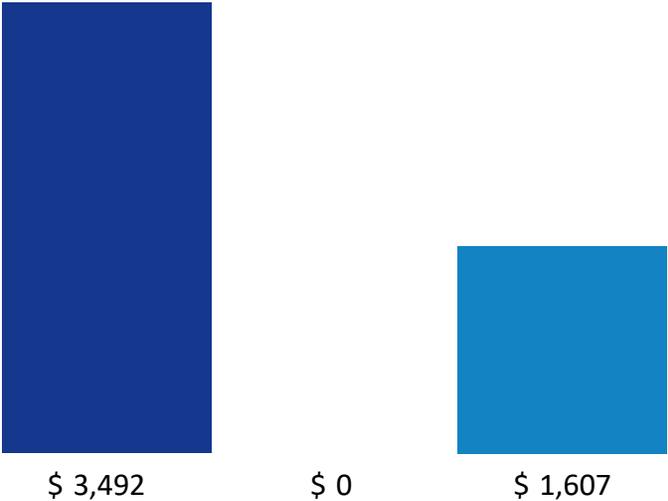
Conversion Ratio -
Brokerage Advisory



Assets per Account -
Brokerage Advisory \$000



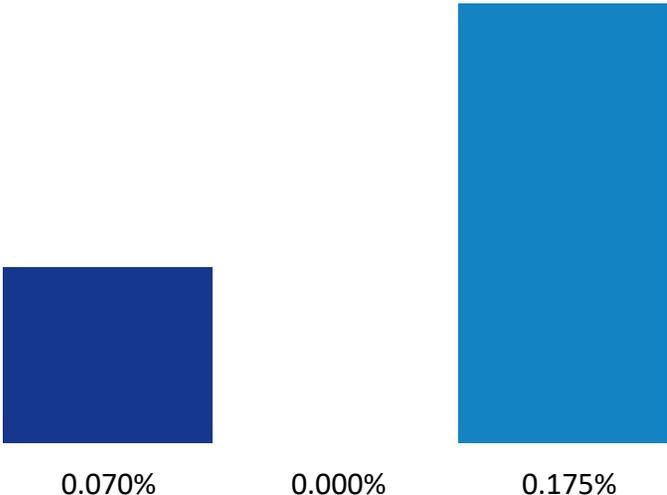
Fees per Account -
Brokerage Advisory



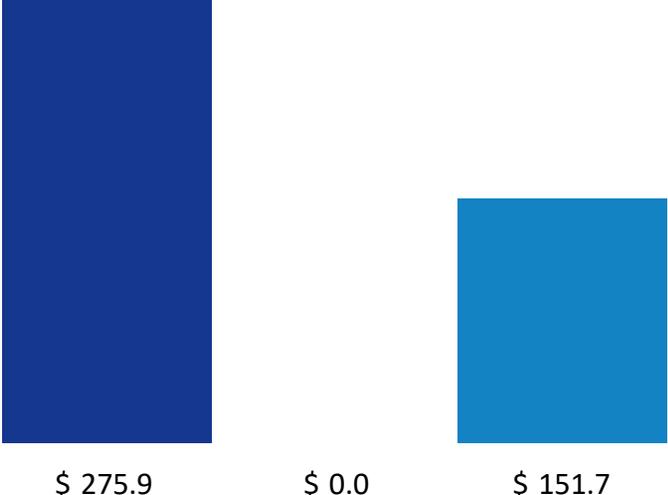
- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

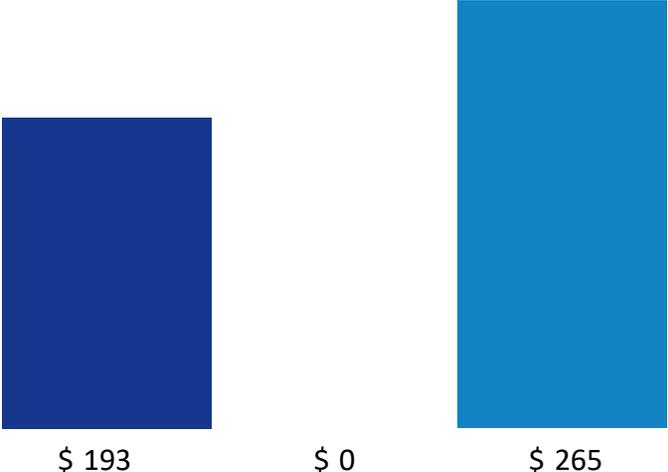
Conversion Ratio -
Brokerage Transactional



Assets per Account -
Brokerage Transactional \$000



Fees per Account -
Brokerage Transactional



- Anytown Trust Co.
- Peer Group
- Universe

Section 5. Productivity, Staffing and Other Ratios

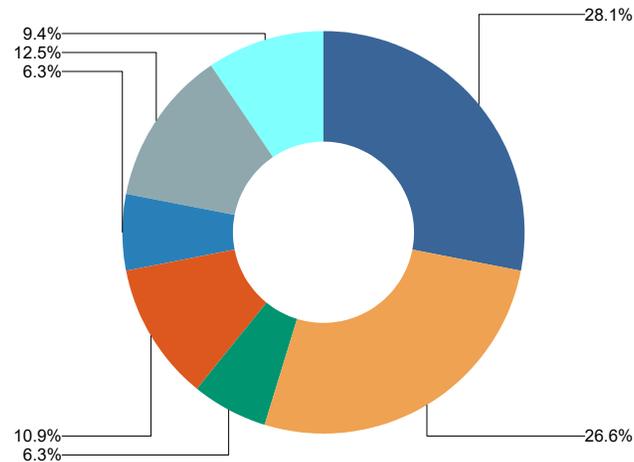


Staffing Distribution

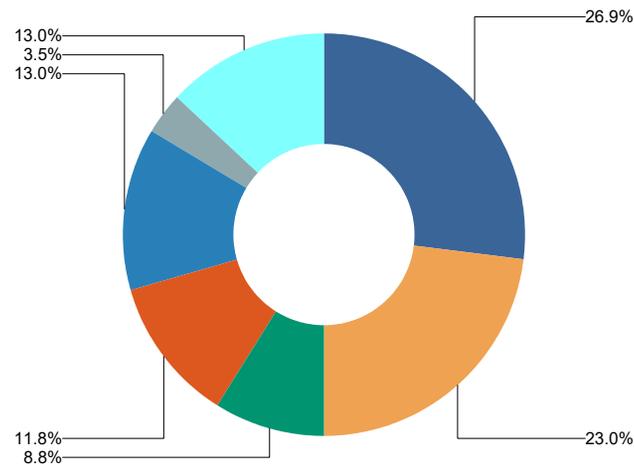
The composition of your staff can have a major impact on your overall ability to generate profits. The graphs at right compare the distribution of your FTEs to your peer group, using a highly simplified classification of roles; the breakdown includes those servicing and supporting clients, investing,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



Peer Group

Productivity

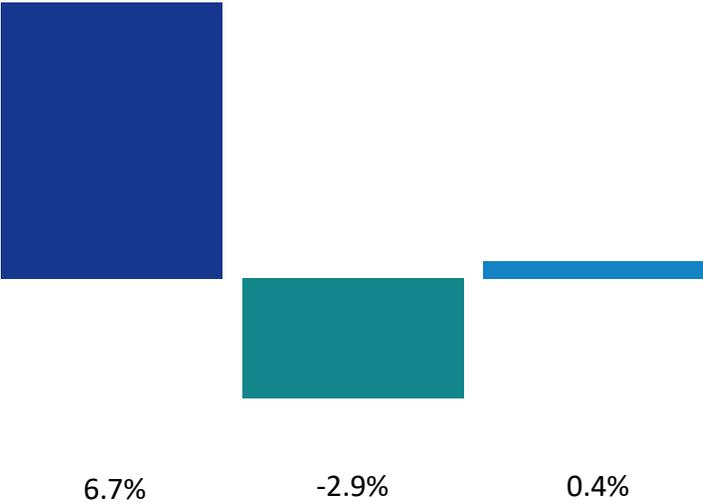
Productivity metrics measure various data points against a subset or all of your FTEs. These metrics can provide insights into your workloads and performance when compared to the Peers.

As with most metrics, productivity only tells part of the overall story. Is your staff simply more efficient than the Peers, 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.

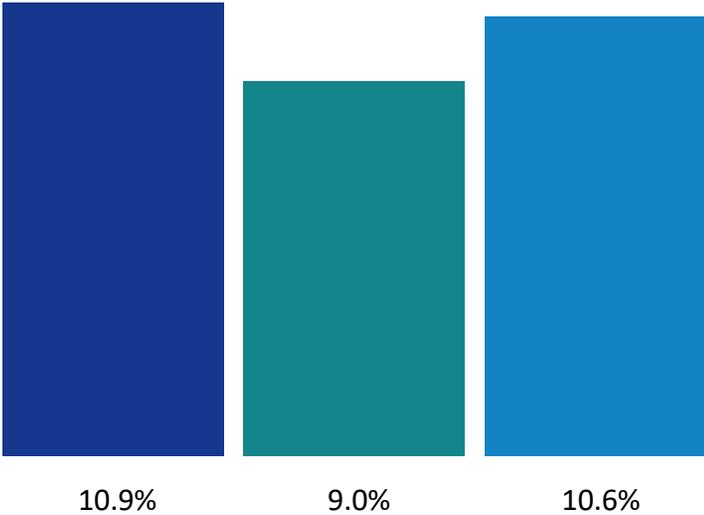
Evaluating your productivity metrics might also identify product lines that are not producing revenue at the same rate as the Peers. This can help you identify inefficient processes. or under-performing staff.

	Anytown Trust Co.	Peers
Total FTEs	32.0	35.7
FTE Growth	6.7%	-2.9%
Management FTEs to Total FTEs	10.9%	9.0%
RM FTEs to Total FTEs	28.1%	26.9%
Support FTEs to Total FTEs	32.8%	64.9%
Revenue per FTE	\$387,250	\$297,210
Assets per FTE	\$94,118,219	\$78,726,947
Accounts per FTE	144	59

Employee Growth



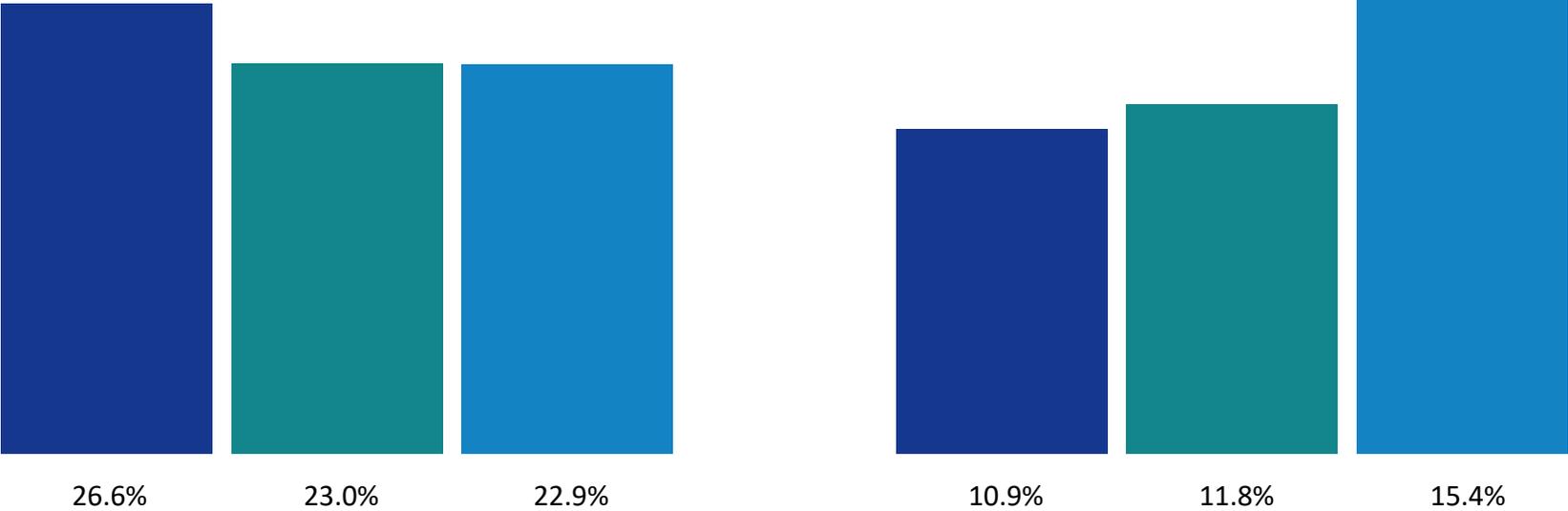
Management FTEs to Total FTEs



- Anytown Trust Co.
- Peer Group
- Universe

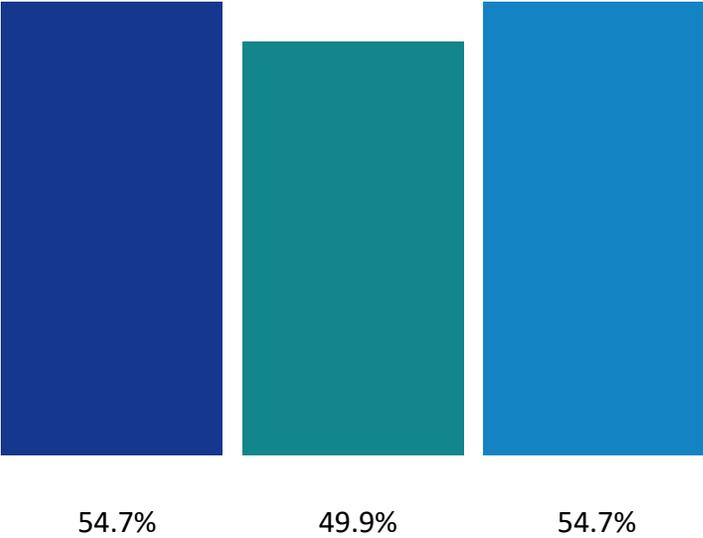
Relationship Management Support FTEs to Total FTEs

Trust Operations FTEs to Total FTEs

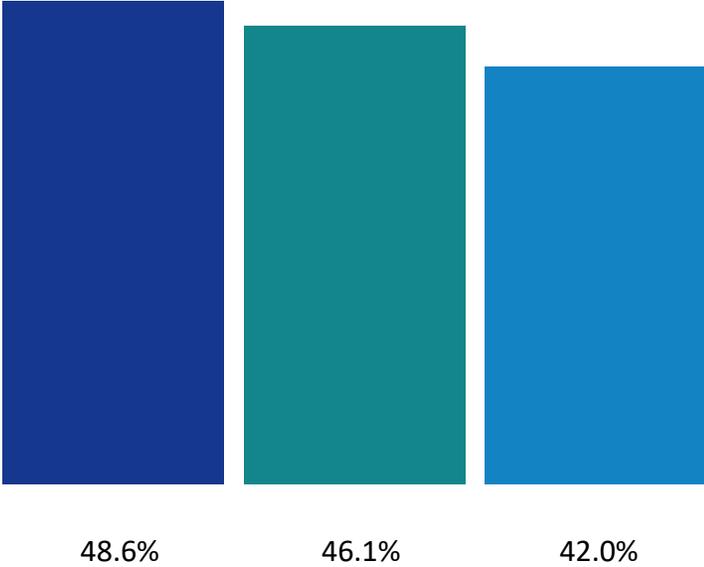


- Anytown Trust Co.
- Peer Group
- Universe

Total Relationship Management FTEs to Total FTEs

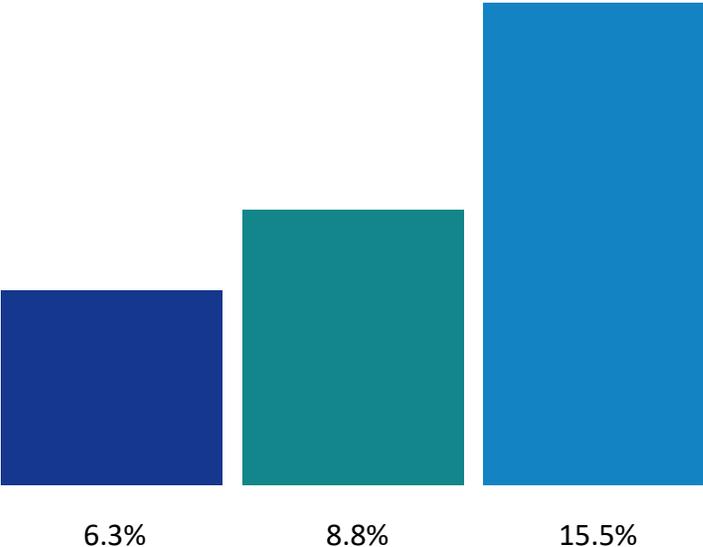


RM Support FTEs to Total RM FTEs

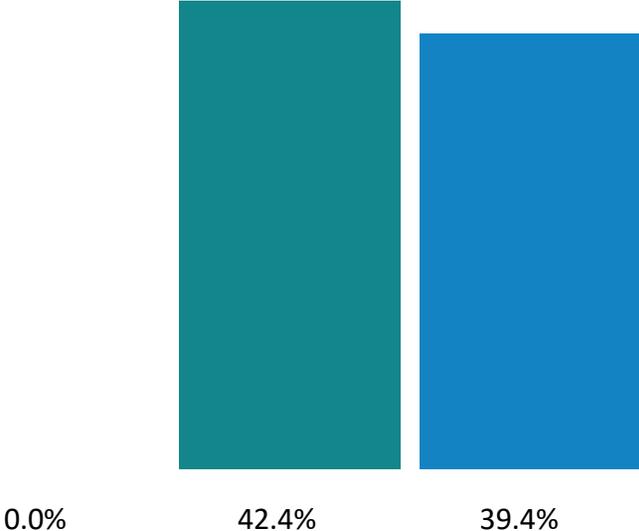


- Anytown Trust Co.
- Peer Group
- Universe

Investment Staff to Total FTEs

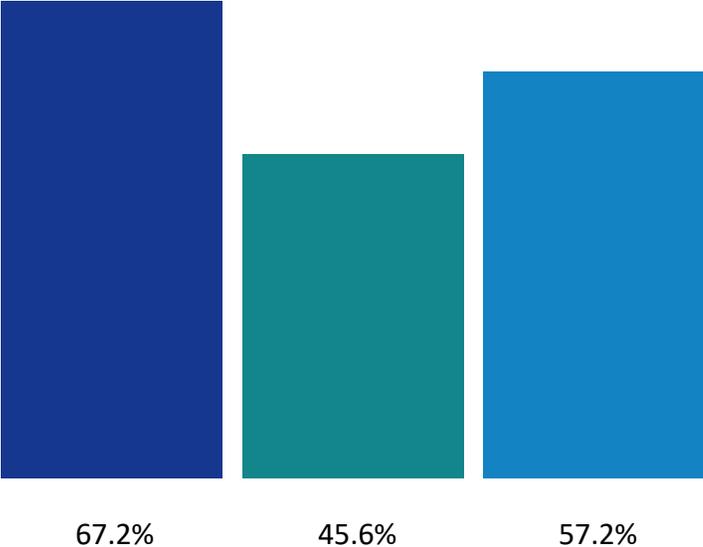


Investment Support FTEs to Total Investment FTEs

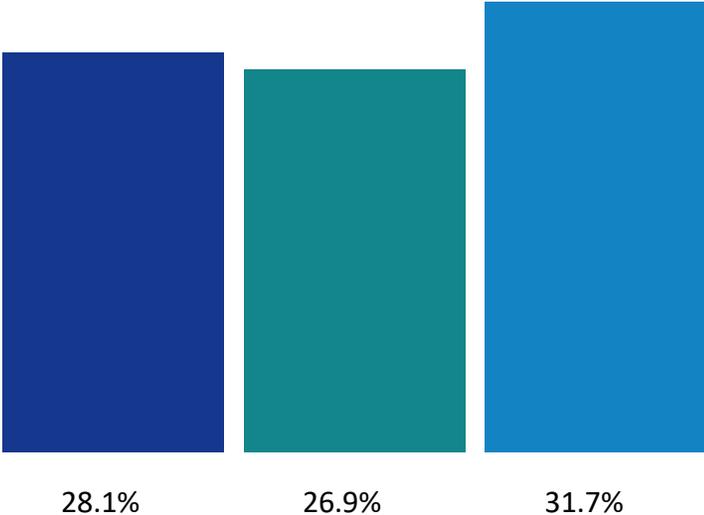


- Anytown Trust Co.
- Peer Group
- Universe

Officer FTEs to Total FTEs



Relationship Manager FTEs to Total FTEs



- Anytown Trust Co.
- Peer Group
- Universe

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

Anytown Trust Company

Total Revenue per Total FTEs



\$ 387,250

\$ 297,210

\$ 316,561

Total Accounts per Total FTEs



143.6

58.6

80.7

Total Assets per Total FTEs



\$ 94,118,219

\$ 78,726,947

\$ 85,367,142

- Anytown Trust Co.
- Peer Group
- Universe

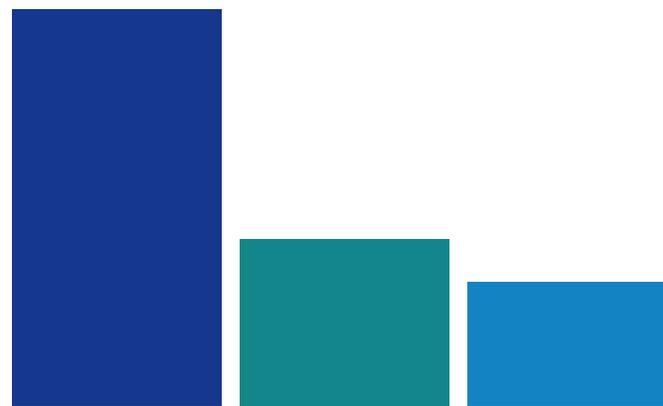
Anytown Trust Company

Total Revenue per Total Support FTEs

Total Accounts per Total Support FTEs



Total Assets per Total Support FTEs



Total Support FTEs include:

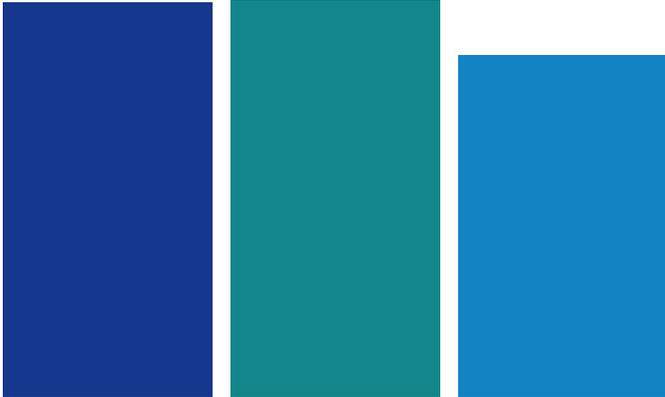
- Personal Trust Admin Support
- Investments Support
- RPS/EB Recordkeepers/Admin/Ops
- Probate/Estate Settlement Support
- Other Admin Support - RM
- Other Admin Support - Non-RM
- Operations Support
- BD Support
- General Management Support
- Risk/Compliance Support
- Retail Brokerage - Licensed Assistant
- Retail Prokerage - Unlicensed Assistant

- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

Personal Wealth - Revenue per FTE

Personal Trust / Investment Advisory / IRAs / Probate



\$ 525,769

\$ 529,234

\$ 455,554

Personal Wealth - Accounts per FTE

Personal Trust / Investment Advisory / IRAs / Probate



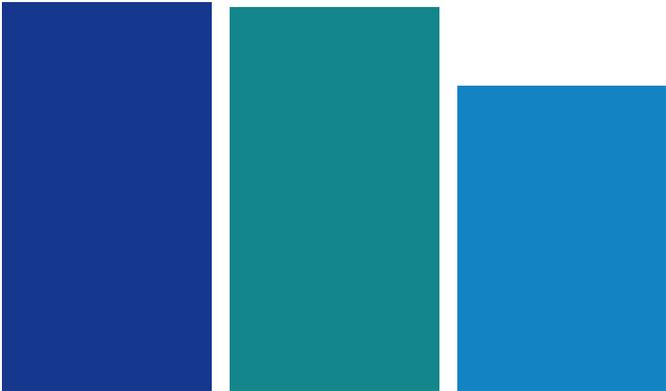
153.3

99.6

84.9

Personal Wealth - Assets per FTE

Personal Trust / Investment Advisory / IRAs / Probate



\$ 103,727,615

\$ 102,488,736

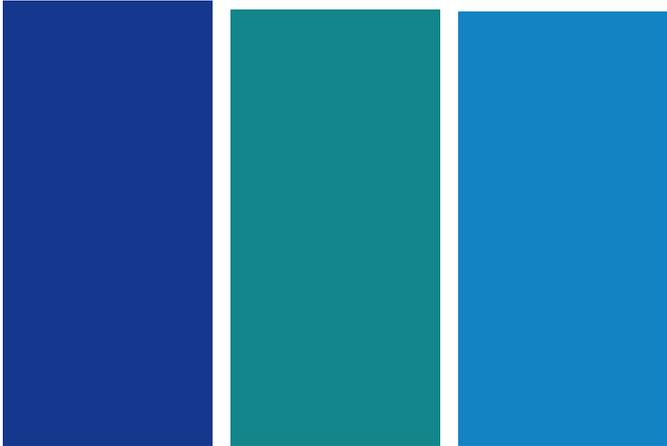
\$ 81,346,683

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

- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

Total Managed Revenue per Relationship Manager



\$ 988,000

\$ 967,861

\$ 963,910

Total Managed Accounts per Relationship Manager



292.2

191.3

232.3

Total Managed Assets per Relationship Manager



\$ 168,770,556

\$ 188,973,930

\$ 168,400,391

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



\$ 4,446,000 \$ 2,947,576 \$ 1,970,893

Managed Trust Accounts per Total Trust Investment Staff



1,315.0 582.5 474.9

Managed Trust Assets per Total Trust Investment Staff



\$ 759,467,500 \$ 575,511,515 \$ 344,325,883

- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

Managed Trust Revenue per Portfolio Manager



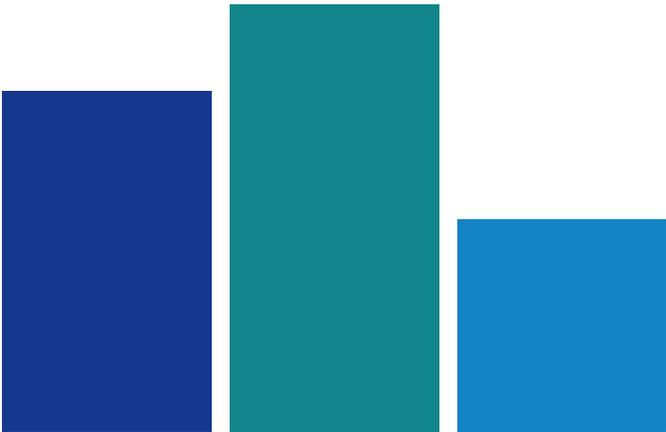
\$ 4,446,000 \$ 4,863,500 \$ 2,706,400

Managed Trust Accounts per Portfolio Manager



1,315.0 961.1 652.1

Managed Trust Assets per Portfolio Manager

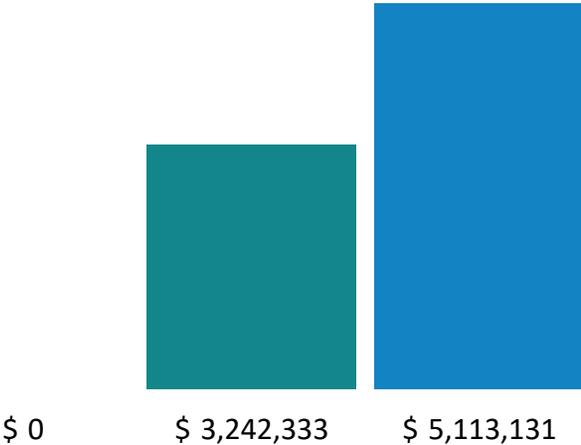


\$ 759,467,500 \$ 949,594,000 \$ 472,823,096

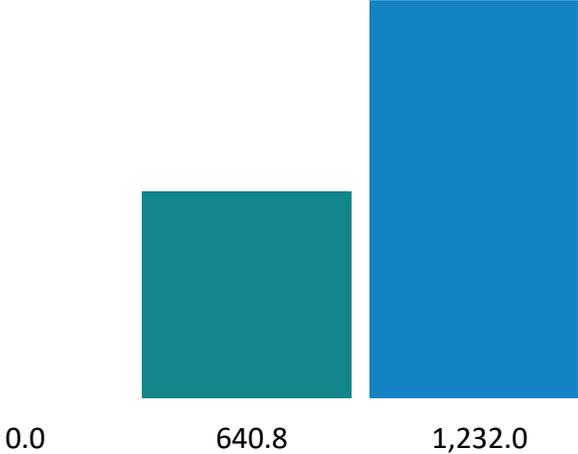
- Anytown Trust Co.
- Peer Group
- Universe

Anytown Trust Company

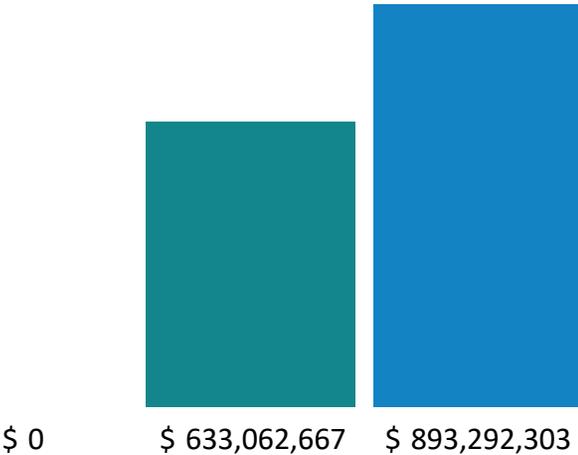
Managed Trust Revenue per Investment Officer



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



\$ 635,000

\$ 227,625

\$ 283,573

23.8

44.4

21.7

RPS Assets per Total RPS Staff



\$ 196,939,500

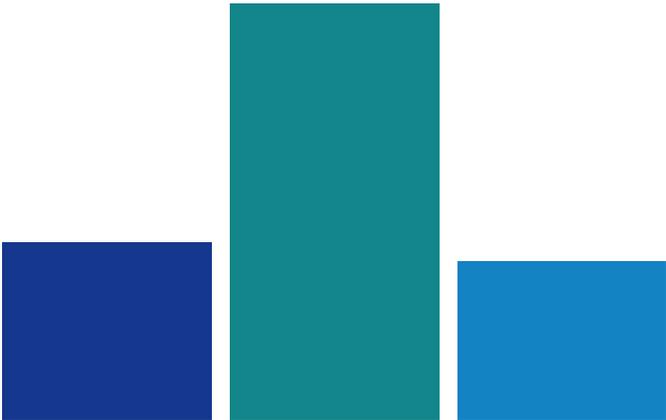
\$ 55,701,000

\$ 195,556,973

- Anytown Trust Co.
- Peer Group
- Universe

RPS Revenue per RPS Administrator

RPS Accounts per RPS Administrator



\$ 1,270,000

\$ 569,063

\$ 555,527

47.5

111.0

42.6

RPS Assets per RPS Administrator

- Anytown Trust Co.
- Peer Group
- Universe



\$ 393,879,000

\$ 139,252,500

\$ 383,100,880

Anytown Trust Company

Estates Revenue per Probate FTE

Estates Accounts per Probate FTE

Your data input did not include a breakdown of Estates 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

Estates Assets per Probate FTE

- Anytown Trust Co.
- Peer Group
- Universe

\$ 0 \$ 0 \$ 0