

**ADVANCED BUSINESS METRICS
LIST OF RATIOS PRESENTED**

<p>Profitability</p> <ul style="list-style-type: none"> • Net Income Before Tax (NIBT)/ Gross Income • Net Income After Tax (NIAT)/Gross Income Contribution to Bank Earnings • NIAT/Bank NIAT • Trust Expense / Bank Non-Interest Expense • NIAT/ Bank NIAT / Bank ROE • NIATO/ Bank NIAT / Bank ROA • NIAT per share / Bank NIAT per share If a Trust Company: • NIAT / Capital (Beg. Yr and Average Cap) • Capital /Total Assets (End Yr. and Averages) 	<p>Pricing (conversion of assets)</p> <ul style="list-style-type: none"> • Fees / Total Assets (by expanded product lines) • Expenses / Account (by expanded product lines) <p>Source of Revenue (Business Mix)</p> <ul style="list-style-type: none"> • Product Line Revenue / Total Revenue • Product Line Assets / Total Assets • Fees / Assets by Expanded Product Lines 	
<p>Growth</p> <ul style="list-style-type: none"> • Asset Growth (by expanded product line) • Fee Growth (by expanded product line) • Accounts Growth(by expanded product line) • Expense Growth (by expanded product line) <p>New and Lost Business Analysis</p> <ul style="list-style-type: none"> • New Assets / Total Assets (by expanded product line) • New Fees / Total Assets (by expanded product line) • Lost Fees / Total Fees (by expanded product line) • Lost Assets / Total Assets (by expanded product line) <p>New Business Development</p> <ul style="list-style-type: none"> • New Fees / Total Fees (by expanded Product line) <p>Trust Use of Funds:</p> <ul style="list-style-type: none"> • % Assets invested in equities • % Assets invested in Bonds • % Assets in outside Mutual Funds • % Assets in Proprietary Mutual Funds 	<p>Productivity</p> <p>Average Account Size By Assets</p> <ul style="list-style-type: none"> • Average overall • By Core Product Line • By expanded Product line <p>Average Account Size By Revenue</p> <ul style="list-style-type: none"> • Average Overall • By Core Product Line • By expanded product line <p>By Expanded Product Line</p> <ul style="list-style-type: none"> • Total Revenue / Total FTE's • Total Assets / Total FTE's • Total Revenue / Administrative Officer • Total Assets / Administrative Officer • Number Accounts / Administrative Officer • Personnel Costs / Total FTE's • Personnel Costs / Total Expenses • Personnel Costs / Total Revenue 	
<p>Product Line Analysis</p> <p>For each of the Expanded Product Line business units, the following ratios will be presented:</p> <ul style="list-style-type: none"> • Product Line Fees / Total Fees • Profit Margin (Net to Gross) • Account Administration / Product Line Fees • Advisory Services / Product Line Fees • Investment Costs / Product Line Fees • Accounting System Costs / Product Line Fees • Personnel Expenses / Product Line Fees • Management Costs / Product Line Fees • Business Development Costs / Product Line Fees 	<p>Expense Management</p> <ul style="list-style-type: none"> • Total Expenses / Total Revenue • Total Expenses / Total Assets • % Expense Growth • Occupancy Expense / Total Expenses • Occupancy Expense / Total Revenue • Accounting System Cost / Total Expenses & Revenue • Personnel Expense Salaries / Total Revenue • Personnel Expense Benefits / Total Revenue • Personnel Exp. Benefits / Total Personnel exp. • Personnel Exp. Variable Pay/Total Personnel exp. • Training & Staff Development Exp./Total Exp. • Outside Investment Advisory / Total Revenue • Functional Expense as a % of Total Revenue • By Expanded Product Line • Functional Expense Growth • By Expanded Product Lines 	
<p>Core Product Line Categories include:</p> <p>Personal Products Institutional Products</p>	<p>Expanded Product Line Categories include:</p> <p>Managed products Non-managed products Estates Personal Trust Investment Advisory</p>	<p>Custody Corporate Services Total EB Managed EB Non-Managed EB Other Revenue</p>