

**CORE TRUST 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 core 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 Core Product Line 	
<p>Growth</p> <ul style="list-style-type: none"> • Asset Growth (by core product line) • Fee Growth (by core product line) • Accounts Growth(by core product line) <p>New and Lost Business Analysis</p> <ul style="list-style-type: none"> • New Assets / Total Assets • New Fees / Total Assets • Lost Fees / Total Fees • Lost Assets / Total Assets <p>New Business Development</p> <ul style="list-style-type: none"> • New Fees / Total Fees (by Core Product line) 	<p>Productivity</p> <p>Average Account Size By Assets</p> <ul style="list-style-type: none"> • Average overall • By Core Product Line <p>Average Account Size By Revenue</p> <ul style="list-style-type: none"> • Average Overall • By Core Product Line <p>By 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>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>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 • Accounting System Cost / Total 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 	
<p>Core Product Line Categories include: Personal Products Institutional Products</p>	<p>Detailed Product Line Categories include: 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>