

PERFORMANCE TRUST

Where Your Path Intersects Ours



Strong community financial institutions have helped America grow since our country was founded. Independent community banks are the bedrock of America's unique entrepreneurial society.

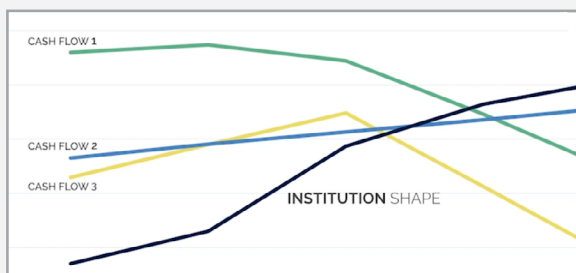
New challenges demand more powerful strategies and assertive decisions but unfortunately, many institutions are still taking a conservative approach—addressing questions of the future with answers from the past. Ironically, these safe decisions often compound risk rather than reduce it. As a result, a surprising number of institutions have made themselves less relevant.

Performance Trust was built on the vision and passion of our founders. A former math teacher and bank regulator saw the Main Street mission of community financial institutions threatened by Wall Street financial engineering. Driven by an unwavering commitment to analytical truth, they exposed critical flaws in the tools used to measure risk and reward and provided analysis and insights that led to better decisions. We have been focused on two main objectives from inception: building accurate and revolutionary analytics that help financial institutions make better decisions and building an education platform that identifies ways to achieve improved results for our clients. **We're here to help community financial institutions make better decisions.**

SHAPE MANAGEMENT®

Shape Management is a framework developed to measure and evaluate cash flows for financial institutions.

This process helps monitor an institution's bottom line while maximizing earnings and allows them to compare unlike cash flows over time and across multiple scenarios. By objectively comparing risk versus reward, the outcomes of these decisions become clear in advance. Our proprietary Shape Management® technology provides a clear path forward, allowing the best strategy for the future.



FOR INSTITUTIONAL USE ONLY.

Our History

- 03.1994 ● Betzold, Berg & Nussbaum founded in Wheaton, IL
- 06.1994 ● 1st community financial institution educational course hosted in Chicago, IL
- 01.2003 ● Company headquarters office opens in Chicago, IL
- 05.2005 ● Firm becomes Performance Trust Capital Partners, LLC
- 09.2008 ● Performance Trust University® Learning Center opens
- 01.2010 ● Institutional Group launched
- 09.2010 ● Performance Trust's Bond accounting system, Bond Trust™ launched
- 10.2011 ● Enterprise Shape Management™ launched
- 12.2012 ● Investment Banking group launched
- 01.2016 ● Capital Markets group launched
- 03.2017 ● PT Score® Launched
- 09.2017 ● Equity Capital Markets group launched
- 11.2018 ● Affiliate PT Capital Partners Ltd. forms in Hong Kong
- 06.2019 ● Acquisition of Banks Street Partners & expansion of Investment Banking team
- 10.2020 ● Chirag Shah becomes CEO
- 12.2020 ● Performance Trust becomes an ESOP

BY THE NUMBERS (as of August, 2024)


Performance Trust is the largest full-service investment bank focused on community depository institutions.

OUR INTEGRATED SERVICES
Fixed Income Sales & Trading

- 100+ professionals dedicated to helping you achieve results that surpass those you would otherwise attain
- Deliver a complete decision-making framework through an analytically-driven approach

Investment Banking

- Buy-side and sell-side M&A, fairness opinions, private placements, equities offerings, sub debt offerings, valuation, and strategic advisory services
- Seasoned professionals with 160+ years of combined financial services industry experience

Capital Markets

- Leader in unique and first time securitizations, custom funding solutions, creative structuring, and capital raises
- Experienced institutional salesforce covering the entire spectrum of investors, as well as extensive down-stream distribution to community financial institutions

Enterprise Shape Management™

- ESM is a consulting and ALM solution that uses line item-level modeling to incorporate EV, income simulation, and time into a total return solution
- Still includes traditional ALM measures and reports

Hedging and Derivatives Services

- Strategic Analysis Regarding Balance Sheet Hedging Strategies
- Tailored Interest Rate Derivative Structuring
- Mortgage and MSR Hedging Strategy and Execution Derivatives Accounting
- Introducing Broker Services for Interest Rate Swaps, Caps, Floors, and Swaptions
- Trade Monitoring and Support
- Institution-Specific Education and Regulatory Support

Bond Accounting Service

- Bond Trust™ is a precise and flexible bond accounting software powered by TPG that combines reporting with customized analytics
- Accounting should not constrain portfolio strategy
- Bond Trust now offers derivatives and hedge accounting, an important tool to their asset/liability management process

Regulatory Support

- PT Score® was developed to monitor industry trends, understand risk positions, identify opportunities, and help clients to interpret and adhere to regulatory policies
- Led by Bart Smith, an in-house regulatory expert with 25+ years of experience at the FDIC

Contact Us
800-843-6284 | PTCP.com | info@performancetrust.com

© 2024 Performance Trust Capital Partners, LLC, member FINRA/SIPC. All rights reserved. This is intended for educational and informational purposes only and is not intended to be legal, tax, financial, or accounting advice or a recommended course of action in any given situation. This is not an offer or solicitation to purchase or sell securities. **Past performance is not indicative of future results.** The Information is subject to change without notice and may be incomplete or condensed. The Information has been obtained from sources considered to be reliable. No representation or warranty is made as to the accuracy of the Information or the reasonableness of the assumptions contained herein.

An investor interested in participating in the investment and/or strategy described should conduct its own investigation and analysis and consult with its own investment advisers, counsel, and accountants as to the risks involved in making such investment. Investing involves risks, including the potential for principal loss. **FOR INSTITUTIONAL USE ONLY.**