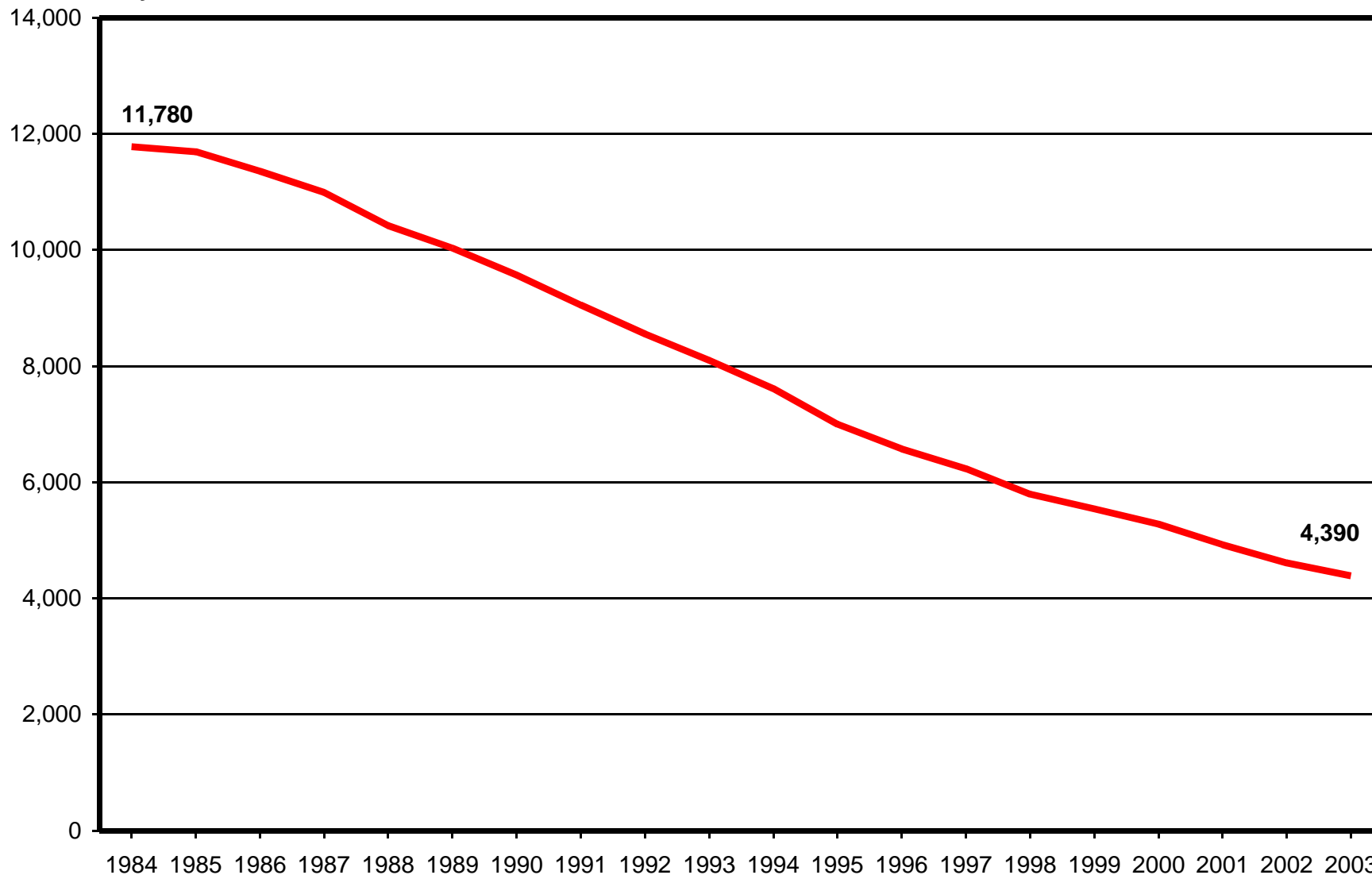


Chart 1

### THE NUMBER OF COMMUNITY BANKS HAS BEEN DECLINING FDIC-Insured Commercial Banks & Savings Institutions with Assets < \$100 Million\*

Number at year-end



\*Based on 2003 Dollars; \$100MM in 2003 = \$63.6MM in 1984.