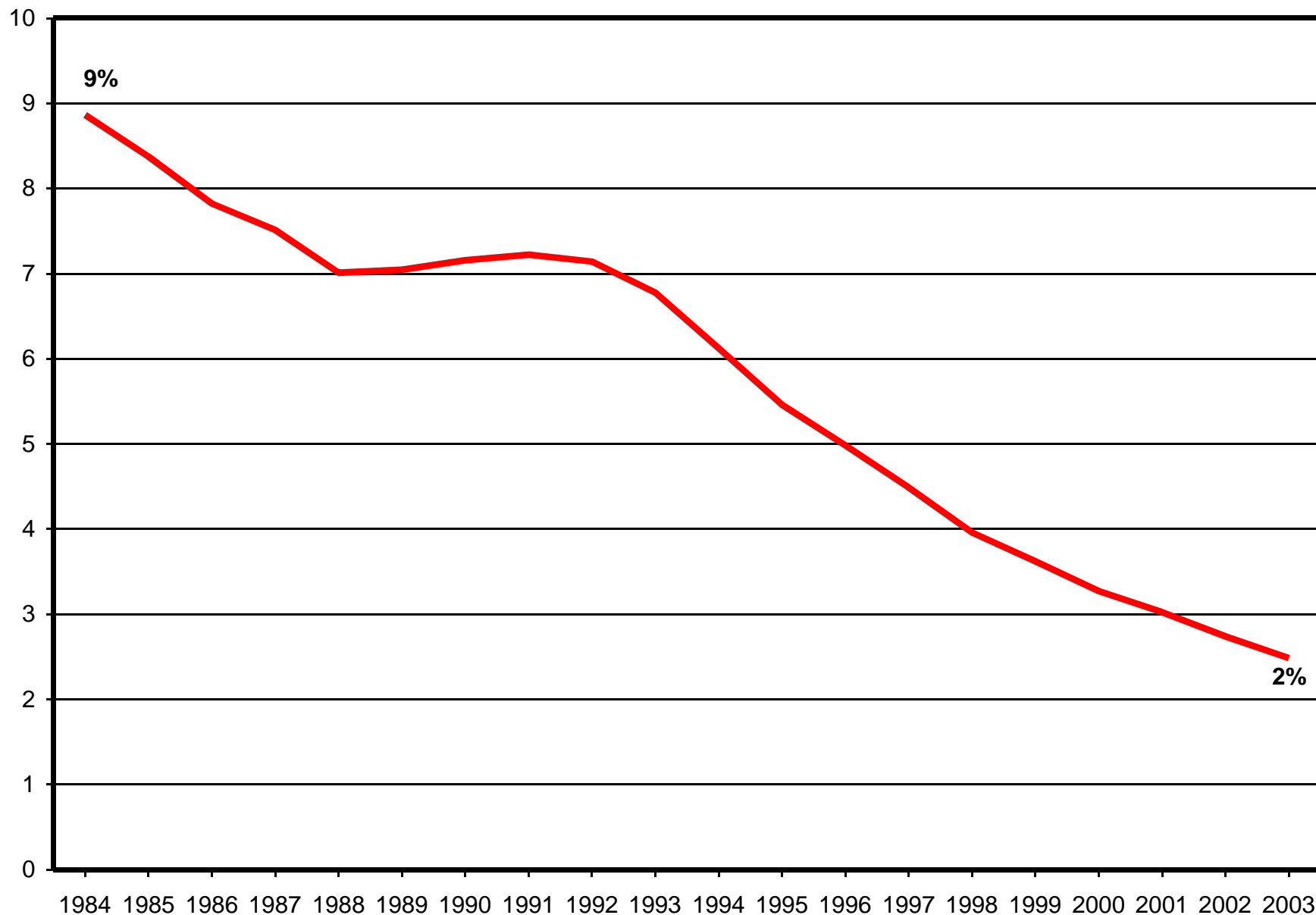


Chart 2

COMMUNITY BANKS' SHARE OF INDUSTRY ASSETS CONTINUES TO FALL FDIC-Insured Commercial Banks & Savings Institutions With Assets < \$100 Million*

Percent of industry assets



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