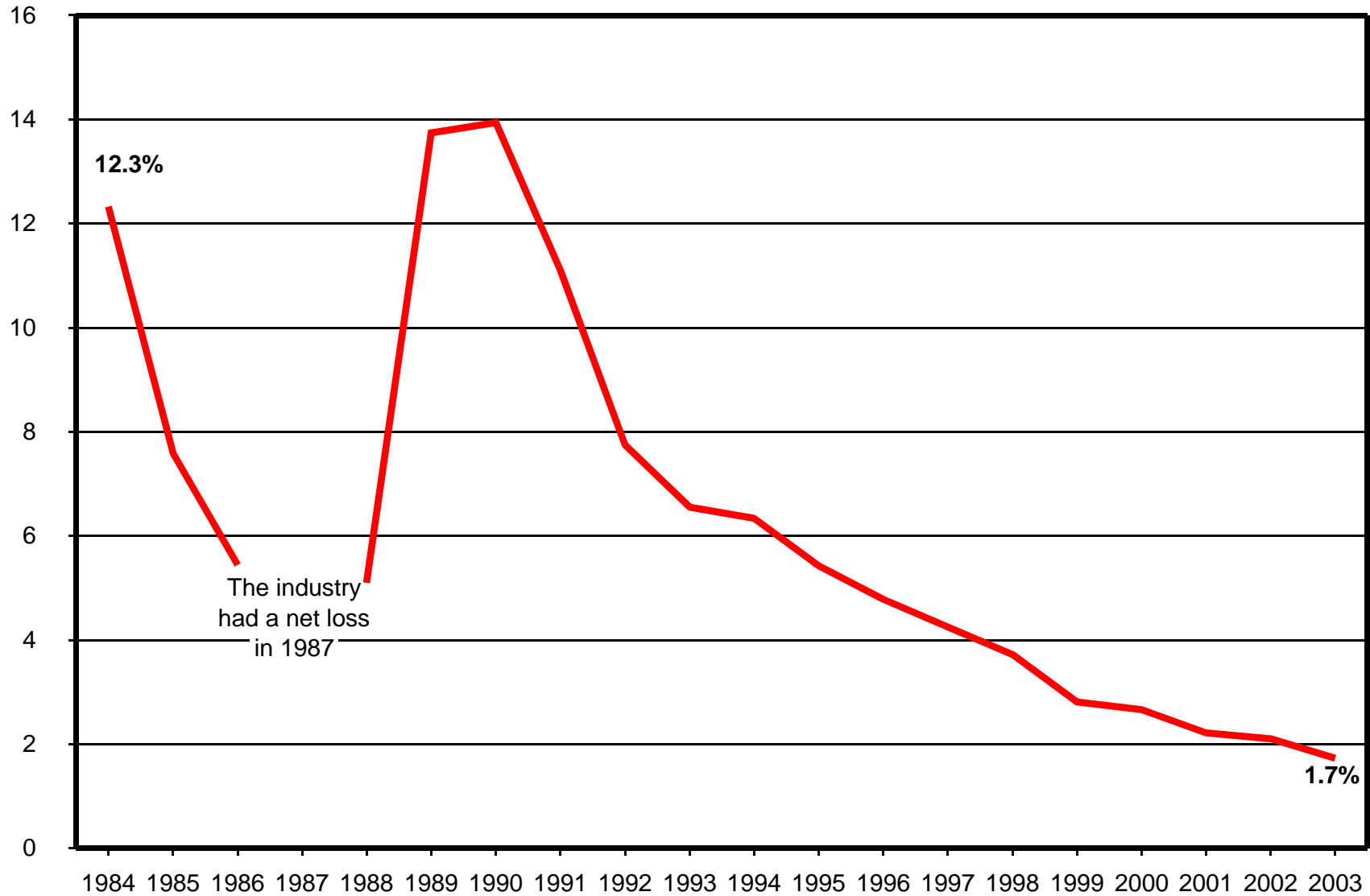


Chart 4

COMMUNITY BANKS' SHARE OF INDUSTRY EARNINGS IS DECLINING

Net Income of Institutions With Assets < \$100 Million* as a Percent of Total Industry Net Income

Percent



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