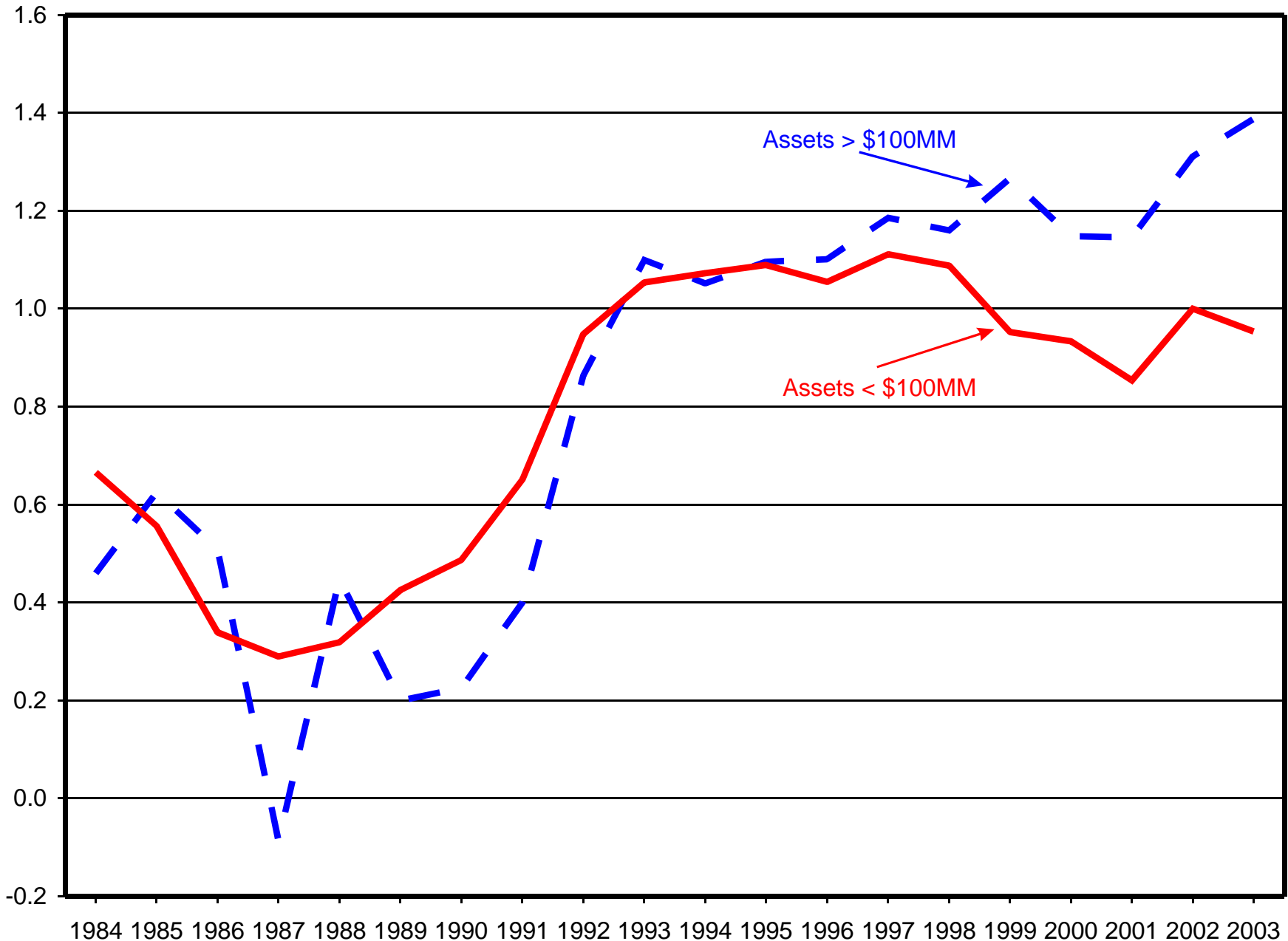


Chart 5

# LARGE INSTITUTIONS HAVE BECOME MORE PROFITABLE THAN COMMUNITY BANKS

## All FDIC-Insured Commercial Banks and Savings Institutions, 1984 - 2003

Return on Assets (%)



1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003

Asset size is based on 2003 Dollars; \$100MM in 2003 = \$63.6MM in 1984.