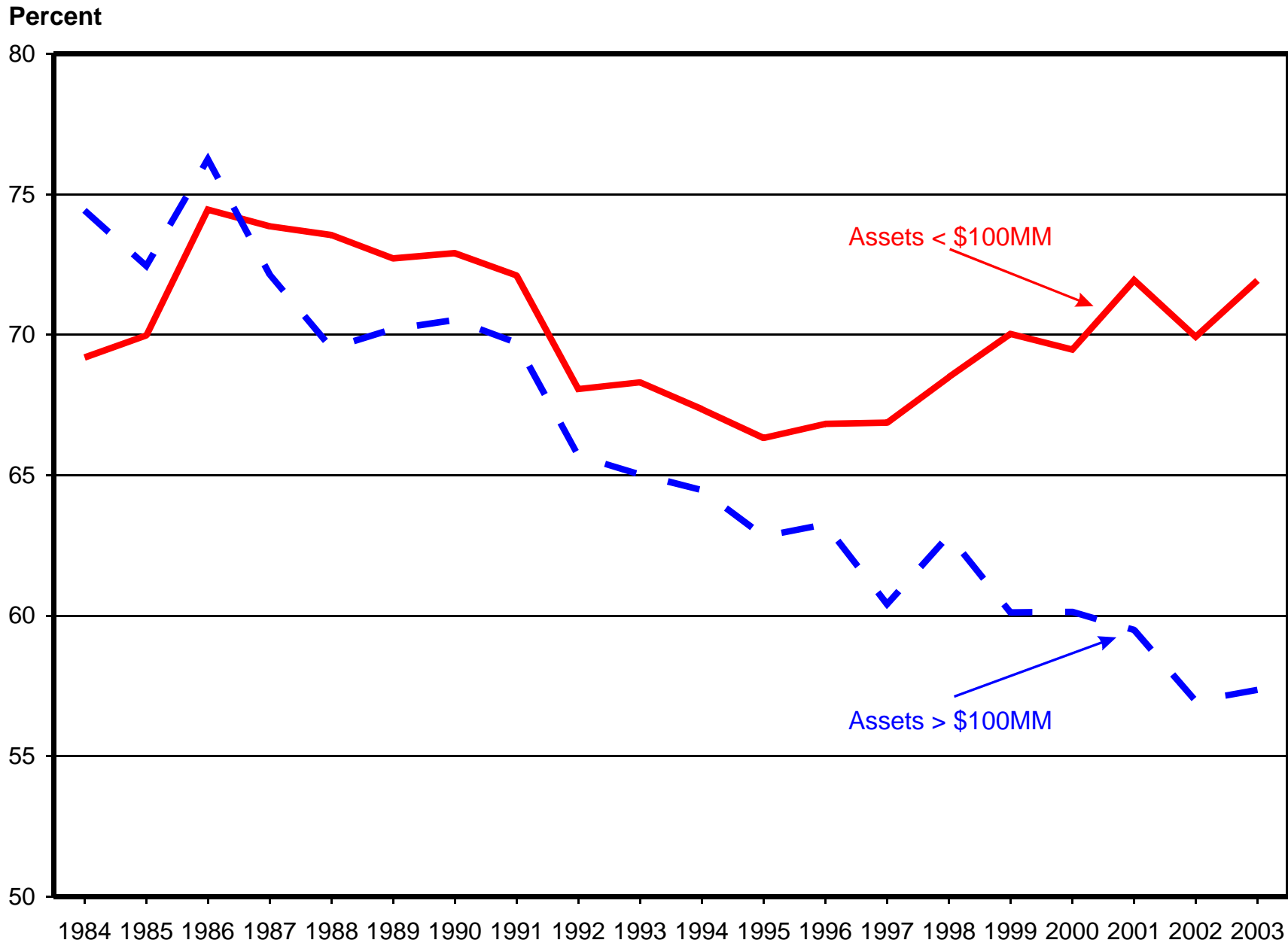


Chart 6
OVERHEAD COSTS ABSORB A GROWING SHARE OF COMMUNITY BANKS' REVENUES
Noninterest Expense as a Percent of Net Operating Revenue*



* Net operating revenue = net interest income + total noninterest income.
 Asset size is based on 2003 Dollars; \$100MM in 2003 = \$63.6MM in 1984.