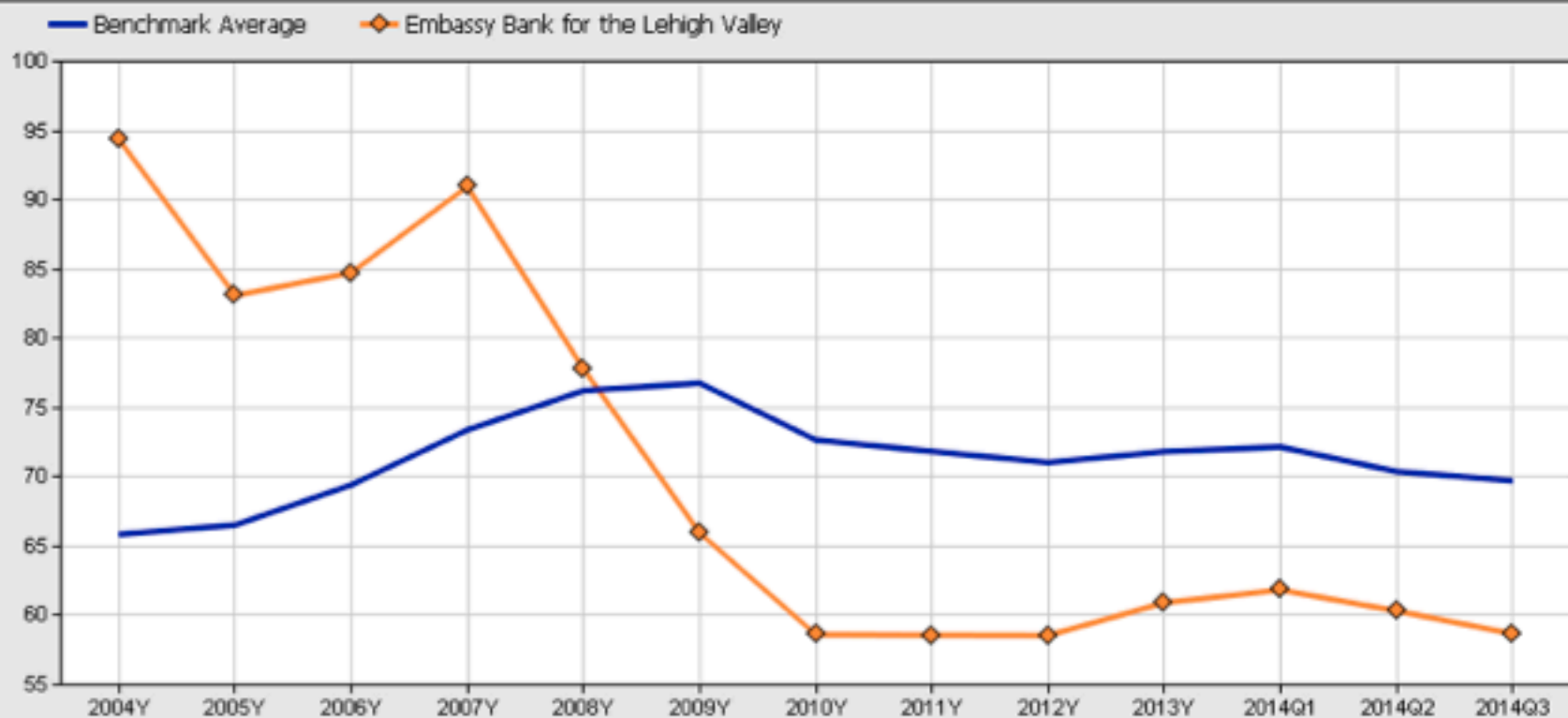


Trend in Efficiency Ratio



Source: SNL Financial

Note: Benchmark includes stock banks with assets between \$100 million and \$5 billion.