

**TOP 50 BANKS IN INSURANCE BROKERAGE FEE INCOME - 2004**  
**Between \$500 Million - \$1 Billion in Assets**

R A N	INSURANCE FEE INCOME JANUARY - DECEMBER		PERCENT CHANGE 2003-2004	BANK	ASSETS	% OF NONINTEREST INCOME	
	2004	2003					
( ALL DOLLAR AMOUNTS IN THOUSANDS )							
1	\$17,490	\$14,568	20.06%	BNC National Bank	AZ	\$672,868	75.65%
2	\$6,266	\$485	1,191.96%	First PREMIER Bank	SD	\$928,803	1.75%
3	\$5,650	\$3,409	65.74%	Ulster Savings Bank	NY	\$572,088	45.25%
4	\$4,189	\$4,492	-6.75%	Teambank, N.A.	KS	\$562,561	35.28%
5	\$4,058	\$3,543	14.54%	Legacy Bank of Texas	TX	\$939,401	31.77%
6	\$3,604	\$3,477	3.65%	First American Bank	AL	\$986,602	21.31%
7	\$3,400	\$3,392	0.24%	Deutsche Bank Trust Company Delaware	DE	\$697,701	31.44%
8	\$3,075	\$2,772	10.93%	Bank of Newport	RI	\$970,979	30.08%
9	\$2,969	\$3,039	-2.30%	Extraco Banks, N.A.	TX	\$880,013	13.61%
10	\$2,282	\$1,598	42.80%	Jersey Shore State Bank	PA	\$530,736	39.65%
11	\$2,242	\$2,454	-8.64%	American Bank, N.A.	TX	\$626,046	25.44%
12	\$2,108	\$1,170	80.17%	Merrick Bank	UT	\$555,232	6.55%
13	\$2,080	\$1,995	4.26%	Cavalry Banking	TN	\$560,955	16.49%
14	\$2,054	\$1,728	18.87%	First National Bank in Manitowoc	WI	\$621,168	34.81%
15	\$2,038	\$1,916	6.37%	Gorham Savings Bank	ME	\$616,783	53.52%
16	\$2,028	\$646	213.93%	The Adirondack Trust Company	NY	\$583,133	30.91%
17	\$2,006	\$2,452	-18.19%	The National Bank and Trust Co.	OH	\$643,742	24.17%
18	\$1,832	\$1,480	23.78%	Gateway Bank & Trust Company	NC	\$534,547	33.82%
19	\$1,792	\$1,565	14.50%	First State Community Bank	MO	\$561,024	26.84%
20	\$1,779	\$1,672	6.40%	UnionBank	IL	\$669,886	12.17%
21	\$1,710	\$832	105.53%	First International Bank & Trust	ND	\$658,466	25.13%
22	\$1,660	\$795	108.81%	World Financial Network Nat'l Bank	OH	\$618,389	0.33%
23	\$1,567	\$1,445	8.44%	Kennebunk Savings Bank	ME	\$634,731	23.12%
24	\$1,479	\$1,256	17.75%	Woronoco Savings Bank	MA	\$918,890	23.46%
25	\$1,388	\$1,505	-7.77%	Arkansas National Bank	AR	\$631,493	15.88%
26	\$1,271	\$0	N/A	Eagle Bank and Trust Co. of Missouri	MO	\$505,548	17.09%
27	\$1,186	\$1,169	1.45%	High Point Bank and Trust Company	NC	\$630,723	18.46%
28	\$1,133	\$1,250	-9.36%	Byron Center State Bank	MI	\$539,835	21.21%
29	\$1,084	\$848	27.83%	Cashmere Valley Bank	WA	\$647,953	19.57%
30	\$1,075	\$1,025	4.88%	First Savings Bank of Perkasio	PA	\$927,622	29.53%
31	\$1,024	\$601	70.38%	Cross Country Bank	DE	\$992,562	0.38%
32	\$874	\$767	13.95%	Banterra Bank	IL	\$945,992	11.08%
33	\$844	\$804	4.98%	Citizens National Bank	TX	\$592,393	8.09%
34	\$839	\$245	242.45%	BankFirst	SD	\$640,135	1.88%
35	\$808	\$49	1,548.98%	Liberty Bank of Arkansas	AR	\$858,105	11.28%
36	\$761	\$729	4.39%	First National Bank	VA	\$712,931	7.25%
37	\$723	\$2,263	-68.05%	Community Bank	AL	\$546,287	12.48%
38	\$696	N/A	N/A	Northeast Bank	ME	\$558,168	14.08%
39	\$680	\$503	35.19%	City Bank	TX	\$868,206	3.92%
40	\$668	\$536	24.63%	Bank of Guam	GU	\$748,788	5.53%
41	\$655	\$557	17.59%	The Brand Banking Company	GA	\$691,297	12.46%
42	\$623	\$2,194	-71.60%	North Shore Community Bank & Trust	IL	\$938,418	1.89%
43	\$620	\$625	-0.80%	Rainier Pacific Bank	WA	\$750,014	7.93%
44	\$596	\$717	-16.88%	Farmers Bank & Capital Trust Co.	KY	\$511,764	9.92%
45	\$524	\$434	20.74%	Wilber National Bank	NY	\$750,289	11.07%
46	\$513	\$364	40.93%	First County Bank	CT	\$949,107	8.60%
47	\$501	\$532	-5.83%	FLAG Bank	GA	\$819,300	4.77%
48	\$465	\$0	N/A	Citizens First National Bank	IL	\$655,524	5.76%
49	\$464	\$382	21.47%	Dubuque Bank and Trust Company	IA	\$750,517	4.02%
50	\$454	\$619	-26.66%	Bank of Granite	NC	\$991,911	6.19%