

Noninterest Income

Noninterest income totaled \$13.0 million in 2004 compared to \$14.7 million in 2003 and \$15.7 million in 2002. The decrease of \$1.7 million in 2004 resulted from a decrease of \$.7 million in service charges and other fees and commissions, a decrease of \$.2 million in mortgage origination fees and a decrease in credit card income. ABC sold its credit card portfolio in 2002 and final income from credit cards was recorded during 2003.

The decrease of \$1.0 million in 2003 resulted from a decrease of \$1.6 million in gains on sale of investments securities offset by an increase of \$.4 million in service charges on deposit accounts, mortgage origination fees and other service charges and fees. Other net noninterest income increased \$.2 million in 2003 attributable primarily to nonrecurring transactions related to sale of branch real estate and the reversal of contingent liabilities recorded in connection with the sale of our credit card portfolio in 2002.

Following is a comparison of noninterest income for 2004, 2003 and 2002.

	Years Ended December 31, (Dollars in Thousands)		
	2004	2003	2002
Service charges on deposit accounts	\$ 10,210	\$ 10,638	\$ 10,550
Mortgage origination fees	1,427	1,637	1,365
Other service charges, commissions and fees	737	917	806
Gain (loss) on sale of securities	-	(5)	1,643
Other income	649	1,531	1,342
	<u>\$ 13,023</u>	<u>\$ 14,718</u>	<u>\$ 15,706</u>