

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2004 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME	HUD ESTIMATED 2004 MEDIAN FAMILY INCOME
10180	ABILENE, TX	39988	46100
10380	AGUADILLA-ISABELA-SAN SEBASTIÁN, PR	12902	14800
10420	AKRON, OH	52418	58100
10500	ALBANY, GA	39558	45900
10580	ALBANY-SCHENECTADY-TROY, NY	54944	63000
10740	ALBUQUERQUE, NM	45738	53500
10780	ALEXANDRIA, LA	36276	42600
10900	ALLENTOWN-BETHLEHEM-EASTON, PA-NJ	53852	62800
11020	ALTOONA, PA	40157	46700
11100	AMARILLO, TX	43719	50500
11180	AMES, IA	54843	63500
11260	ANCHORAGE, AK	62173	76100
11300	ANDERSON, IN	46539	53000
11340	ANDERSON, SC	44322	51600
11460	ANN ARBOR, MI	69771	78600
11500	ANNISTON-OXFORD, AL	39895	45400
11540	APPLETON, WI	57592	64300
11700	ASHEVILLE, NC	43692	49600
12020	ATHENS-CLARKE COUNTY, GA	45221	52400
12060	ATLANTA-SANDY SPRINGS-MARIETTA, GA	58537	67900
12100	ATLANTIC CITY, NJ	51769	61300
12220	AUBURN-OPELIKA, AL	46810	53300
12260	AUGUSTA-RICHMOND COUNTY, GA-SC	44517	51700
12420	AUSTIN-ROUND ROCK, TX	59438	68600
12540	BAKERSFIELD, CA	39425	46000
12580	BALTIMORE-TOWSON, MD	59301	68600
12620	BANGOR, ME	42416	47800
12700	BARNSTABLE TOWN, MA	54612	65300
12940	BATON ROUGE, LA	45622	53600
12980	BATTLE CREEK, MI	47068	53000
13020	BAY CITY, MI	47967	54000
13140	BEAUMONT-PORT ARTHUR, TX	43014	49600
13380	BELLINGHAM, WA	49342	56000
13460	BEND, OR	48200	58000
13644	BETHESDA-FREDERICK-GAITHERSBURG, MD	79252	91600
13740	BILLINGS, MT	44809	52500

\*BASED ON 2000 CENSUS AND REFLECTS 2004 GEOGRAPHY AS DEFINED BY OMB.

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2004 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME	HUD ESTIMATED 2004 MEDIAN FAMILY INCOME
13780	BINGHAMTON, NY	45725	52400
13820	BIRMINGHAM-HOOVER, AL	46408	52800
13900	BISMARCK, ND	49944	60100
13980	BLACKSBURG-CHRISTIANSBURG-RADFORD, VA	45001	51800
14020	BLOOMINGTON, IN	46989	53600
14060	BLOOMINGTON-NORMAL, IL	61140	68900
14260	BOISE CITY-NAMPA, ID	48340	54000
14484	BOSTON-QUINCY, MA	62948	75300
14500	BOULDER, CO	69675	78600
14540	BOWLING GREEN, KY	43019	50300
14740	BREMERTON-SILVERDALE, WA	53655	60900
14860	BRIDGEPORT-STAMFORD-NORWALK, CT	77332	89500
15180	BROWNSVILLE-HARLINGEN, TX	28017	32300
15260	BRUNSWICK, GA	42382	49100
15380	BUFFALO-NIAGARA FALLS, NY	49149	56300
15500	BURLINGTON, NC	46620	52900
15540	BURLINGTON-SOUTH BURLINGTON, VT	55265	66600
15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	74121	88600
15804	CAMDEN, NJ	62032	73400
15940	CANTON-MASSILLON, OH	47165	52200
15980	CAPE CORAL-FORT MYERS, FL	46411	52700
16180	CARSON CITY, NV	49627	55700
16220	CASPER, WY	45455	54300
16300	CEDAR RAPIDS, IA	54241	62800
16580	CHAMPAIGN-URBANA, IL	51878	58400
16620	CHARLESTON, WV	40961	49700
16700	CHARLESTON-NORTH CHARLESTON, SC	46784	54500
16740	CHARLOTTE-GASTONIA-CONCORD, NC-SC	54850	62500
16820	CHARLOTTESVILLE, VA	54165	62300
16860	CHATTANOOGA, TN-GA	44787	51100
16940	CHEYENNE, WY	46452	55400
16974	CHICAGO-NAPERVILLE-JOLIET, IL	60166	67800
17020	CHICO, CA	40967	47800
17140	CINCINNATI-MIDDLETOWN, OH-KY-IN	54771	61400
17300	CLARKSVILLE, TN-KY	40311	46200
17420	CLEVELAND, TN	40983	46500

\*BASED ON 2000 CENSUS AND REFLECTS 2004 GEOGRAPHY AS DEFINED BY OMB.

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2004 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME	HUD ESTIMATED 2004 MEDIAN FAMILY INCOME
17460	CLEVELAND-ELYRIA-MENTOR, OH	52660	58300
17660	COEUR D'ALENE, ID	43017	48100
17780	COLLEGE STATION-BRYAN, TX	43916	50700
17820	COLORADO SPRINGS, CO	54037	61000
17860	COLUMBIA, MO	50099	60900
17900	COLUMBIA, SC	49202	57300
17980	COLUMBUS, GA-AL	40916	47300
18020	COLUMBUS, IN	52072	59300
18140	COLUMBUS, OH	54708	60600
18580	CORPUS CHRISTI, TX	40551	46800
18700	CORVALLIS, OR	56736	68200
19060	CUMBERLAND, MD-WV	39167	45900
19124	DALLAS-PLANO-IRVING, TX	56313	65000
19140	DALTON, GA	43713	50700
19180	DANVILLE, IL	41578	46800
19260	DANVILLE, VA	39088	45000
19340	DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	49922	56900
19380	DAYTON, OH	51271	56800
19460	DECATUR, AL	43961	50100
19500	DECATUR, IL	47475	53500
19660	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	41785	47400
19740	DENVER-AURORA, CO	61301	69200
19780	DES MOINES, IA	55620	64400
19804	DETROIT-LIVONIA-DEARBORN, MI	48792	55000
20020	DOTHAN, AL	39732	45200
20100	DOVER, DE	46506	53200
20220	DUBUQUE, IA	48753	56500
20260	DULUTH, MN-WI	46619	53500
20500	DURHAM, NC	53076	60300
20740	EAU CLAIRE, WI	48942	54600
20764	EDISON, NJ	69978	82800
20940	EL CENTRO, CA	35221	41100
21060	ELIZABETHTOWN, KY	42911	50100
21140	ELKHART-GOSHEN, IN	50399	57400
21300	ELMIRA, NY	43879	50300
21340	EL PASO, TX	33472	38600

\*BASED ON 2000 CENSUS AND REFLECTS 2004 GEOGRAPHY AS DEFINED BY OMB.

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2004 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME	HUD ESTIMATED 2004 MEDIAN FAMILY INCOME
21500	ERIE, PA	44825	52100
21604	ESSEX COUNTY, MA	63556	76000
21660	EUGENE-SPRINGFIELD, OR	45100	54200
21780	EVANSVILLE, IN-KY	48255	55300
21820	FAIRBANKS, AK	56433	69100
21940	FAJARDO, PR	17208	19700
22020	FARGO, ND-MN	50758	60400
22140	FARMINGTON, NM	37279	43600
22180	FAYETTEVILLE, NC	41000	46500
22220	FAYETTEVILLE-SPRINGDALE-ROGERS, AR-MO	42578	49800
22380	FLAGSTAFF, AZ	45822	52200
22420	FLINT, MI	50097	56400
22500	FLORENCE, SC	40070	46700
22520	FLORENCE-MUSCLE SHOALS, AL	40608	46200
22540	FOND DU LAC, WI	53017	59200
22660	FORT COLLINS-LOVELAND, CO	58840	66400
22744	FORT LAUDERDALE-POMPANO BEACH-DEERFIELD BEACH, FL	50570	57400
22900	FORT SMITH, AR-OK	37051	43200
23020	FORT WALTON BEACH-CRESTVIEW-DESTIN, FL	47518	53900
23060	FORT WAYNE, IN	52560	59900
23104	FORT WORTH-ARLINGTON, TX	53268	61500
23420	FRESNO, CA	38493	44900
23460	GADSDEN, AL	38643	44000
23540	GAINESVILLE, FL	45486	51600
23580	GAINESVILLE, GA	50101	58100
23844	GARY, IN	52518	59900
24020	GLENS FALLS, NY	45141	51700
24140	GOLDSBORO, NC	40490	46000
24220	GRAND FORKS, ND-MN	45777	54300
24300	GRAND JUNCTION, CO	43015	48600
24340	GRAND RAPIDS-WYOMING, MI	52945	59600
24500	GREAT FALLS, MT	39947	46800
24540	GREELEY, CO	49562	55900
24580	GREEN BAY, WI	53950	60200
24660	GREENSBORO-HIGH POINT, NC	48807	55400
24780	GREENVILLE, NC	42777	48600

\*BASED ON 2000 CENSUS AND REFLECTS 2004 GEOGRAPHY AS DEFINED BY OMB.

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2004 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME	HUD ESTIMATED 2004 MEDIAN FAMILY INCOME
24860	GREENVILLE, SC	47387	55200
25020	GUAYAMA, PR	13836	15900
25060	GULFPORT-BILOXI, MS	41026	43300
25180	HAGERSTOWN-MARTINSBURG, MD-WV	46565	55000
25260	HANFORD-CORCORAN, CA	38025	44300
25420	HARRISBURG-CARLISLE, PA	52829	61400
25500	HARRISONBURG, VA	46106	53100
25540	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	64156	74200
25620	HATTIESBURG, MS	38187	40300
25860	HICKORY-LENOIR-MORGANTON, NC	44452	50500
25980	HINESVILLE-FORT STEWART, GA	34678	40200
26100	HOLLAND-GRAND HAVEN, MI	59880	67500
26180	HONOLULU, HI	60110	65600
26300	HOT SPRINGS, AR	38002	44400
26380	HOUMA-BAYOU CANE-THIBODAUX, LA	40224	47200
26420	HOUSTON-BAYTOWN-SUGAR LAND, TX	51431	59400
26580	HUNTINGTON-ASHLAND, WV-KY-OH	37119	43700
26620	HUNTSVILLE, AL	52360	59600
26820	IDAHO FALLS, ID	46692	52200
26900	INDIANAPOLIS, IN	55425	63200
26980	IOWA CITY, IA	56018	64900
27060	ITHACA, NY	52980	60700
27100	JACKSON, MI	50961	57400
27140	JACKSON, MS	44383	46800
27180	JACKSON, TN	43954	49900
27260	JACKSONVILLE, FL	50048	56800
27340	JACKSONVILLE, NC	36629	41600
27500	JANESVILLE, WI	53241	59400
27620	JEFFERSON CITY, MO	48840	59400
27740	JOHNSON CITY, TN	37970	43100
27780	JOHNSTOWN, PA	37765	43900
27860	JONESBORO, AR	38696	45200
27900	JOPLIN, MO	38752	47100
28020	KALAMAZOO-PORTAGE, MI	51808	58400
28100	KANKAKEE-BRADLEY, IL	49098	55300
28140	KANSAS CITY, MO-KS	55031	64900

\*BASED ON 2000 CENSUS AND REFLECTS 2004 GEOGRAPHY AS DEFINED BY OMB.

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2004 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME	HUD ESTIMATED 2004 MEDIAN FAMILY INCOME
28420	KENNEWICK-RICHLAND-PASCO, WA	51319	58300
28660	KILLEEN-TEMPLE-FORT HOOD, TX	40972	47300
28700	KINGSPORT-BRISTOL-BRISTOL, TN-VA	39138	44600
28740	KINGSTON, NY	51753	59300
28940	KNOXVILLE, TN	46594	52800
29020	KOKOMO, IN	53555	61000
29100	LA CROSSE, WI-MN	50140	56300
29140	LAFAYETTE, IN	51029	58200
29180	LAFAYETTE, LA	42852	50300
29340	LAKE CHARLES, LA	41937	49200
29404	LAKE COUNTY-KENOSHA COUNTY, IL-WI	71293	80200
29460	LAKELAND, FL	41491	47100
29540	LANCASTER, PA	52443	61000
29620	LANSING-EAST LANSING, MI	55552	62600
29700	LAREDO, TX	29349	33900
29740	LAS CRUCES, NM	33796	39500
29820	LAS VEGAS-PARADISE, NV	50504	56700
29940	LAWRENCE, KS	53609	60300
30020	LAWTON, OK	39201	45500
30140	LEBANON, PA	48742	56700
30300	LEWISTON, ID-WA	42747	48100
30340	LEWISTON-AUBURN, ME	44123	49800
30460	LEXINGTON-FAYETTE, KY	51365	60000
30620	LIMA, OH	44707	49500
30700	LINCOLN, NE	53463	62500
30780	LITTLE ROCK-NORTH LITTLE ROCK, AR	46412	54200
30860	LOGAN, UT-ID	43907	48400
30980	LONGVIEW, TX	40970	47300
31020	LONGVIEW, WA	46525	52800
31084	LOS ANGELES-LONG BEACH-GLENDALE, CA	46509	54200
31140	LOUISVILLE, KY-IN	49301	57300
31180	LUBBOCK, TX	40724	47000
31340	LYNCHBURG, VA	44171	50800
31420	MACON, GA	44640	51800
31460	MADERA, CA	39250	45800
31540	MADISON, WI	61050	68200

\*BASED ON 2000 CENSUS AND REFLECTS 2004 GEOGRAPHY AS DEFINED BY OMB.

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2004 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME	HUD ESTIMATED 2004 MEDIAN FAMILY INCOME
31700	MANCHESTER-NASHUA, NH	62255	72800
31900	MANSFIELD, OH	45035	49900
32420	MAYAGÜEZ, PR	15823	18200
32580	MCALLEN-EDINBURG-PHARR, TX	25988	30000
32780	MEDFORD, OR	43836	52700
32820	MEMPHIS, TN-MS-AR	46771	52500
32900	MERCED, CA	38052	44400
33124	MIAMI-MIAMI BEACH-KENDALL, FL	40266	45700
33140	MICHIGAN CITY-LA PORTE, IN	49860	56800
33260	MIDLAND, TX	47309	54600
33340	MILWAUKEE-WAUKESHA-WEST ALLIS, WI	56640	63200
33460	MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	64885	74800
33540	MISSOULA, MT	44872	52600
33660	MOBILE, AL	40388	46000
33700	MODESTO, CA	44706	52100
33740	MONROE, LA	39466	46300
33780	MONROE, MI	59647	67200
33860	MONTGOMERY, AL	45176	51400
34060	MORGANTOWN, WV	39676	48100
34100	MORRISTOWN, TN	37679	42700
34580	MOUNT VERNON-ANACORTES, WA	48407	55000
34620	MUNCIE, IN	45400	51700
34740	MUSKEGON-NORTON SHORES, MI	45652	51400
34820	MYRTLE BEACH-CONWAY-NORTH MYRTLE BEACH, SC	42690	49700
34900	NAPA, CA	61203	71400
34940	NAPLES-MARCO ISLAND, FL	54531	61900
34980	NASHVILLE-DAVIDSON--MURFREESBORO, TN	51844	58800
35004	NASSAU-SUFFOLK, NY	76221	87400
35084	NEWARK-UNION, NJ-PA	68424	81000
35300	NEW HAVEN-MILFORD, CT	60512	70000
35380	NEW ORLEANS-MET AIRIE-KENNER, LA	42770	50200
35644	NEW YORK-WAYNE-WHITE PLAINS, NY-NJ	49461	57000
35660	NILES-BENTON HARBOR, MI	46595	52500
35980	NORWICH-NEW LONDON, CT	59846	69300
36084	OAKLAND-FREMONT-HAYWARD, CA	68346	79700
36100	OCALA, FL	37494	42600

\*BASED ON 2000 CENSUS AND REFLECTS 2004 GEOGRAPHY AS DEFINED BY OMB.

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2004 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME	HUD ESTIMATED 2004 MEDIAN FAMILY INCOME
36140	OCEAN CITY, NJ	51584	61100
36220	ODESSA, TX	36250	41800
36260	OGDEN-CLEARFIELD, UT	54158	59600
36420	OKLAHOMA CITY, OK	44898	52200
36500	OLYMPIA, WA	54798	62200
36540	OMAHA-COUNCIL BLUFFS, NE-IA	53955	63000
36740	ORLANDO, FL	47851	54300
36780	OSHKOSH-NEENAH, WI	53528	59800
36980	OWENSBORO, KY	43999	51400
37100	OXNARD-THOUSAND OAKS-VENTURA, CA	64779	75500
37340	PALM BAY-MELBOURNE-TITUSVILLE, FL	47642	54100
37460	PANAMA CITY-LYNN HAVEN, FL	43088	48900
37620	PARKERSBURG-MARIETTA, WV-OH	40321	47300
37700	PASCAGOULA, MS	44204	46600
37860	PENSACOLA-FERRY PASS-BRENT, FL	43355	49200
37900	PEORIA, IL	52122	58700
37964	PHILADELPHIA, PA	56993	66300
38060	PHOENIX-MESA-SCOTTSDALE, AZ	51172	58300
38220	PINE BLUFF, AR	37881	44200
38300	PITTSBURGH, PA	47195	54900
38340	PITTSFIELD, MA	50150	60000
38540	POCATELLO, ID	43373	48500
38660	PONCE, PR	15007	17200
38860	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	52773	59500
38900	PORTLAND-VANCOUVER-BEAVERTON, OR-WA	55453	65900
38940	PORT ST. LUCIE-FORT PIERCE, FL	45503	51700
39100	POUGHKEEPSIE-NEWBURGH-MIDDLETOWN, NY	61652	70700
39140	PRESCOTT, AZ	40888	46600
39300	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	53013	61300
39340	PROVO-OREM, UT	50010	55000
39380	PUEBLO, CO	40123	45300
39460	PUNTA GORDA, FL	42546	48300
39540	RACINE, WI	56234	62800
39580	RALEIGH-CARY, NC	61439	69800
39660	RAPID CITY, SD	43702	49800
39740	READING, PA	53061	61700

\*BASED ON 2000 CENSUS AND REFLECTS 2004 GEOGRAPHY AS DEFINED BY OMB.



FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2004 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME	HUD ESTIMATED 2004 MEDIAN FAMILY INCOME
39820	REDDING, CA	40501	47200
39900	RENO-SPARKS, NV	54100	60800
40060	RICHMOND, VA	54872	63100
40140	RIVERSIDE-SAN BERNARDINO-ONTARIO, CA	47448	55300
40220	ROANOKE, VA	47428	54600
40340	ROCHESTER, MN	59198	68300
40380	ROCHESTER, NY	53852	61700
40420	ROCKFORD, IL	53128	59800
40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	62430	73000
40580	ROCKY MOUNT, NC	41155	46700
40660	ROME, GA	42362	49100
40900	SACRAMENTO--ARDEN-ARCADE--ROSEVILLE, CA	53805	62700
40980	SAGINAW-SAGINAW TOWNSHIP NORTH, MI	46489	52400
41060	ST. CLOUD, MN	51474	59400
41100	ST. GEORGE, UT	41777	46000
41140	ST. JOSEPH, MO-KS	42411	51300
41180	ST. LOUIS, MO-IL	53435	63800
41420	SALEM, OR	46995	56500
41500	SALINAS, CA	51211	59700
41540	SALISBURY, MD	45236	52300
41620	SALT LAKE CITY, UT	54586	60100
41660	SAN ANGELO, TX	39508	45600
41700	SAN ANTONIO, TX	44591	51500
41740	SAN DIEGO-CARLSBAD-SAN MARCOS, CA	53544	62400
41780	SANDUSKY, OH	51747	57300
41884	SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA	75188	87700
41900	SAN GERMÁN-CABO ROJO, PR	15016	17200
41940	SAN JOSE-SUNNYVALE-SANTA CLARA, CA	80198	93500
41980	SAN JUAN-CAGUAS-GUAYNABO, PR	17917	20600
42020	SAN LUIS OBISPO-PASO ROBLES, CA	52528	61300
42044	SANTA ANA-ANAHEIM-IRVINE, CA	64321	75000
42060	SANTA BARBARA-SANTA MARIA-GOLETA, CA	54109	63100
42100	SANTA CRUZ-WATSONVILLE, CA	62332	72700
42140	SANTA FE, NM	50000	58500
42220	SANTA ROSA-PETALUMA, CA	61922	72200
42260	SARASOTA-BRADENTON-VENICE, FL	48550	55100

\*BASED ON 2000 CENSUS AND REFLECTS 2004 GEOGRAPHY AS DEFINED BY OMB.

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2004 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME	HUD ESTIMATED 2004 MEDIAN FAMILY INCOME
42340	SAVANNAH, GA	47195	54700
42540	SCRANTON--WILKES-BARRE, PA	43893	51000
42644	SEATTLE-BELLEVUE-EVERETT, WA	63951	72600
43100	SHEBOYGAN, WI	53830	60100
43300	SHERMAN-DENISON, TX	45043	52000
43340	SHREVEPORT-BOSSIER CITY, LA	40445	47500
43580	SIOUX CITY, IA-NE-SD	46397	53700
43620	SIOUX FALLS, SD	51458	58600
43780	SOUTH BEND-MISHAWAKA, IN-MI	49112	55900
43900	SPARTANBURG, SC	45339	52800
44060	SPOKANE, WA	46386	52700
44100	SPRINGFIELD, IL	53573	60300
44140	SPRINGFIELD, MA	51150	61200
44180	SPRINGFIELD, MO	41591	50600
44220	SPRINGFIELD, OH	48068	53300
44300	STATE COLLEGE, PA	50572	58800
44700	STOCKTON, CA	46894	54700
44940	SUMTER, SC	38874	45300
45060	SYRACUSE, NY	49907	57200
45104	TACOMA, WA	52165	59200
45220	TALLAHASSEE, FL	48808	55400
45300	TAMPA-ST. PETERSBURG-CLEARWATER, FL	45339	51500
45460	TERRE HAUTE, IN	42192	48100
45500	TEXARKANA, TX-TEXARKANA, AR	39684	46000
45780	TOLEDO, OH	50408	55800
45820	TOPEKA, KS	50488	56800
45940	TRENTON-EWING, NJ	68261	80800
46060	TUCSON, AZ	44466	50600
46140	TULSA, OK	45678	53100
46220	TUSCALOOSA, AL	42757	48700
46340	TYLER, TX	44565	51400
46540	UTICA-ROME, NY	44180	50600
46660	VALDOSTA, GA	39462	45800
46700	VALLEJO-FAIRFIELD, CA	60600	70700
46940	VERO BEACH, FL	46603	52900
47020	VICTORIA, TX	43259	49900

\*BASED ON 2000 CENSUS AND REFLECTS 2004 GEOGRAPHY AS DEFINED BY OMB.

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2004 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME	HUD ESTIMATED 2004 MEDIAN FAMILY INCOME
47220	VINELAND-MILLVILLE-BRIDGETON, NJ	45377	53700
47260	VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC	49157	56600
47300	VISALIA-PORTERVILLE, CA	36299	42300
47380	WACO, TX	41455	47800
47580	WARNER ROBINS, GA	50364	58400
47644	WARREN-FARMINGTON HILLS-TROY, MI	67923	76500
47894	WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV	71100	82300
47940	WATERLOO-CEDAR FALLS, IA	47689	55200
48140	WAUSAU, WI	52396	58500
48260	WEIRTON-STEUBENVILLE, WV-OH	39497	45600
48300	WENATCHEE, WA	45399	51500
48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	53777	61100
48540	WHEELING, WV-OH	38856	45300
48620	WICHITA, KS	51478	57900
48660	WICHITA FALLS, TX	41240	47600
48700	WILLIAMSPORT, PA	41069	47800
48864	WILMINGTON, DE-MD-NJ	60622	69700
48900	WILMINGTON, NC	46595	52900
49020	WINCHESTER, VA-WV	47126	54800
49180	WINSTON-SALEM, NC	50059	56800
49340	WORCESTER, MA	58426	69900
49420	YAKIMA, WA	39764	45100
49500	YAUCO, PR	12886	14800
49620	YORK-HANOVER, PA	52279	60800
49660	YOUNGSTOWN-WARREN-BOARDMAN, OH-PA	44378	49700
49700	YUBA CITY, CA	39454	46000
49740	YUMA, AZ	34661	39500
99999	nonmetro portion of ALABAMA	36638	41700
99999	nonmetro portion of ALASKA	54256	66400
99999	nonmetro portion of ARIZONA	34675	39500
99999	nonmetro portion of ARKANSAS	34263	40000
99999	nonmetro portion of CALIFORNIA	42139	49100
99999	nonmetro portion of COLORADO	44319	50000
99999	nonmetro portion of CONNECTICUT	61239	70800
99999	nonmetro portion of DELAWARE	45190	51700
99999	nonmetro portion of FLORIDA	36689	41700

\*BASED ON 2000 CENSUS AND REFLECTS 2004 GEOGRAPHY AS DEFINED BY OMB.

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2004 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME	HUD ESTIMATED 2004 MEDIAN FAMILY INCOME
99999	nonmetro portion of GEORGIA	37320	43300
99999	nonmetro portion of HAWAII	50555	55200
99999	nonmetro portion of IDAHO	39166	43800
99999	nonmetro portion of ILLINOIS	43531	49000
99999	nonmetro portion of INDIANA	45666	52000
99999	nonmetro portion of IOWA	43887	50800
99999	nonmetro portion of KANSAS	41637	46800
99999	nonmetro portion of KENTUCKY	32884	38400
99999	nonmetro portion of LOUISIANA	32785	38500
99999	nonmetro portion of MAINE	40084	45200
99999	nonmetro portion of MARYLAND	50103	57900
99999	nonmetro portion of MASSACHUSETTS	58526	70000
99999	nonmetro portion of MICHIGAN	44067	49600
99999	nonmetro portion of MINNESOTA	45925	53000
99999	nonmetro portion of MISSISSIPPI	33550	35400
99999	nonmetro portion of MISSOURI	36175	44000
99999	nonmetro portion of MONTANA	39050	45800
99999	nonmetro portion of NEBRASKA	41596	48600
99999	nonmetro portion of NEVADA	49212	55300
99999	nonmetro portion of NEW HAMPSHIRE	50942	59600
99999	nonmetro portion of NEW MEXICO	33667	39400
99999	nonmetro portion of NEW YORK	41761	47900
99999	nonmetro portion of NORTH CAROLINA	40566	46100
99999	nonmetro portion of NORTH DAKOTA	39651	47700
99999	nonmetro portion of OHIO	43801	48500
99999	nonmetro portion of OKLAHOMA	35517	41300
99999	nonmetro portion of OREGON	39823	47900
99999	nonmetro portion of PENNSYLVANIA	41475	48200
99999	nonmetro portion of SOUTH CAROLINA	38927	45400
99999	nonmetro portion of SOUTH DAKOTA	39438	44900
99999	nonmetro portion of TENNESSEE	36945	41900
99999	nonmetro portion of TEXAS	36380	42000
99999	nonmetro portion of UTAH	41239	45400
99999	nonmetro portion of VERMONT	46084	55500
99999	nonmetro portion of VIRGINIA	38987	44900
99999	nonmetro portion of WASHINGTON	42367	48100

\*BASED ON 2000 CENSUS AND REFLECTS 2004 GEOGRAPHY AS DEFINED BY OMB.

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2004 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME	HUD ESTIMATED 2004 MEDIAN FAMILY INCOME
99999	nonmetro portion of WEST VIRGINIA	32500	39400
99999	nonmetro portion of WISCONSIN	46680	52100
99999	nonmetro portion of WYOMING	45456	54200
99999	nonmetro portion of PUERTO RICO	12271	14100

\*BASED ON 2000 CENSUS AND REFLECTS 2004 GEOGRAPHY AS DEFINED BY OMB.