

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2008 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2008 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
10180	ABILENE, TX	39988	50900
10380	AGUADILLA-ISABELA-SAN SEBASTIÁN, PR	12902	15400
10420	AKRON, OH	52418	61700
10500	ALBANY, GA	39558	46700
10580	ALBANY-SCHENECTADY-TROY, NY	54944	70600
10740	ALBUQUERQUE, NM	45738	58000
10780	ALEXANDRIA, LA	36276	45900
10900	ALLENTOWN-BETHLEHEM-EASTON, PA-NJ	53852	65800
11020	ALTOONA, PA	40157	50700
11100	AMARILLO, TX	43719	53900
11180	AMES, IA	54843	69700
11260	ANCHORAGE, AK	62173	77700
11300	ANDERSON, IN	46539	54100
11340	ANDERSON, SC	44322	52400
11460	ANN ARBOR, MI	69771	80200
11500	ANNISTON-OXFORD, AL	39895	48800
11540	APPLETON, WI	57592	68600
11700	ASHEVILLE, NC	43692	52500
12020	ATHENS-CLARKE COUNTY, GA	45221	54100
12060	ATLANTA-SANDY SPRINGS-MARIETTA, GA	58537	69200
12100	ATLANTIC CITY-HAMMONTON, NJ	51769	65200
12220	AUBURN-OPELIKA, AL	46810	61700
12260	AUGUSTA-RICHMOND COUNTY, GA-SC	44517	54300
12420	AUSTIN-ROUND ROCK, TX	59438	69100
12540	BAKERSFIELD, CA	39425	50000
12580	BALTIMORE-TOWSON, MD	59301	78200
12620	BANGOR, ME	42416	51300
12700	BARNSTABLE TOWN, MA	54612	73500
12940	BATON ROUGE, LA	45622	56600
12980	BATTLE CREEK, MI	47068	54600
13020	BAY CITY, MI	47967	53700
13140	BEAUMONT-PORT ARTHUR, TX	43014	51400
13380	BELLINGHAM, WA	49342	63000
13460	BEND, OR	48200	58200

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2008 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2008 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
13644	BETHESDA-FREDERICK-GAITHERSBURG, MD	79252	104400
13740	BILLINGS, MT	44809	61900
13780	BINGHAMTON, NY	45725	58100
13820	BIRMINGHAM-HOOVER, AL	46408	59100
13900	BISMARCK, ND	49944	64400
13980	BLACKSBURG-CHRISTIANSBURG-RADFORD, VA	45001	54800
14020	BLOOMINGTON, IN	46989	55600
14060	BLOOMINGTON-NORMAL, IL	61140	70900
14260	BOISE CITY-NAMPA, ID	48340	60900
14484	BOSTON-QUINCY, MA	62948	79500
14500	BOULDER, CO	69675	85000
14540	BOWLING GREEN, KY	43019	53900
14600	BRADENTON-SARASOTA-VENICE, FL	48550	59600
14740	BREMERTON-SILVERDALE, WA	53655	69900
14860	BRIDGEPORT-STAMFORD-NORWALK, CT	77332	97500
15180	BROWNSVILLE-HARLINGEN, TX	28017	31000
15260	BRUNSWICK, GA	42382	55700
15380	BUFFALO-NIAGARA FALLS, NY	49149	60900
15500	BURLINGTON, NC	46620	51400
15540	BURLINGTON-SOUTH BURLINGTON, VT	55265	70100
15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	74121	93000
15804	CAMDEN, NJ	62032	78300
15940	CANTON-MASSILLON, OH	47165	54600
15980	CAPE CORAL-FORT MYERS, FL	46411	59900
16180	CARSON CITY, NV	49627	63100
16220	CASPER, WY	45455	60700
16300	CEDAR RAPIDS, IA	54241	62900
16580	CHAMPAIGN-URBANA, IL	51878	61600
16620	CHARLESTON, WV	40961	48500
16700	CHARLESTON-NORTH CHARLESTON-SUMMERVILLE, SC	46784	58400
16740	CHARLOTTE-GASTONIA-CONCORD, NC-SC	54850	64300
16820	CHARLOTTESVILLE, VA	54165	68500
16860	CHATTANOOGA, TN-GA	44787	53100
16940	CHEYENNE, WY	46452	62600

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2008 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2008 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
16974	CHICAGO-NAPERVILLE-JOLIET, IL	60166	71100
17020	CHICO, CA	40967	54500
17140	CINCINNATI-MIDDLETOWN, OH-KY-IN	54771	66200
17300	CLARKSVILLE, TN-KY	40311	51300
17420	CLEVELAND, TN	40983	47000
17460	CLEVELAND-ELYRIA-MENTOR, OH	52660	62100
17660	COEUR D'ALENE, ID	43017	52600
17780	COLLEGE STATION-BRYAN, TX	43916	55800
17820	COLORADO SPRINGS, CO	54037	68000
17860	COLUMBIA, MO	50099	60700
17900	COLUMBIA, SC	49202	59200
17980	COLUMBUS, GA-AL	40916	49900
18020	COLUMBUS, IN	52072	63500
18140	COLUMBUS, OH	54708	65300
18580	CORPUS CHRISTI, TX	40551	47800
18700	CORVALLIS, OR	56736	68000
19060	CUMBERLAND, MD-WV	39167	50100
19124	DALLAS-PLANO-IRVING, TX	56313	65000
19140	DALTON, GA	43713	51300
19180	DANVILLE, IL	41578	49400
19260	DANVILLE, VA	39088	46800
19340	DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	49922	58800
19380	DAYTON, OH	51271	59800
19460	DECATUR, AL	43961	53100
19500	DECATUR, IL	47475	57600
19660	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	41785	52300
19740	DENVER-AURORA, CO	61301	71800
19780	DES MOINES-WEST DES MOINES, IA	55620	67900
19804	DETROIT-LIVONIA-DEARBORN, MI	48792	54400
20020	DOTHAN, AL	39732	48300
20100	DOVER, DE	46506	55300
20220	DUBUQUE, IA	48753	59200
20260	DULUTH, MN-WI	46619	58900
20500	DURHAM, NC	53076	62100

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2008 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2008 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
20740	EAU CLAIRE, WI	48942	59900
20764	EDISON-NEW BRUNSWICK, NJ	69978	90000
20940	EL CENTRO, CA	35221	45100
21060	ELIZABETHTOWN, KY	42911	52700
21140	ELKHART-GOSHEN, IN	50399	56900
21300	ELMIRA, NY	43879	52700
21340	EL PASO, TX	33472	37200
21500	ERIE, PA	44825	54100
21660	EUGENE-SPRINGFIELD, OR	45100	55500
21780	EVANSVILLE, IN-KY	48255	59800
21820	FAIRBANKS, AK	56433	71300
21940	FAJARDO, PR	17208	21900
22020	FARGO, ND-MN	50758	65600
22140	FARMINGTON, NM	37279	49800
22180	FAYETTEVILLE, NC	41000	49300
22220	FAYETTEVILLE-SPRINGDALE-ROGERS, AR-MO	42578	52600
22380	FLAGSTAFF, AZ	45822	56700
22420	FLINT, MI	50097	55200
22500	FLORENCE, SC	40070	47700
22520	FLORENCE-MUSCLE SHOALS, AL	40608	52300
22540	FOND DU LAC, WI	53017	62500
22660	FORT COLLINS-LOVELAND, CO	58840	75000
22744	FORT LAUDERDALE-POMPANO BEACH-DEERFIELD BEACH, FL	50570	64000
22900	FORT SMITH, AR-OK	37051	45700
23020	FORT WALTON BEACH-CRESTVIEW-DESTIN, FL	47518	63200
23060	FORT WAYNE, IN	52560	59100
23104	FORT WORTH-ARLINGTON, TX	53268	64500
23420	FRESNO, CA	38493	49900
23460	GADSDEN, AL	38643	44300
23540	GAINESVILLE, FL	45486	56600
23580	GAINESVILLE, GA	50101	57100
23844	GARY, IN	52518	61500
24020	GLENS FALLS, NY	45141	58600
24140	GOLDSBORO, NC	40490	48200

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2008 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2008 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
24220	GRAND FORKS, ND-MN	45777	60100
24300	GRAND JUNCTION, CO	43015	55000
24340	GRAND RAPIDS-WYOMING, MI	52945	59200
24500	GREAT FALLS, MT	39947	51900
24540	GREELEY, CO	49562	64000
24580	GREEN BAY, WI	53950	62900
24660	GREENSBORO-HIGH POINT, NC	48807	56100
24780	GREENVILLE, NC	42777	51600
24860	GREENVILLE-MAULDIN-EASLEY, SC	47387	55100
25020	GUAYAMA, PR	13836	18400
25060	GULFPORT-BILOXI, MS	41026	49000
25180	HAGERSTOWN-MARTINSBURG, MD-WV	46565	62600
25260	HANFORD-CORCORAN, CA	38025	50100
25420	HARRISBURG-CARLISLE, PA	52829	67500
25500	HARRISONBURG, VA	46106	56400
25540	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	64156	81100
25620	HATTIESBURG, MS	38187	47200
25860	HICKORY-LENOIR-MORGANTON, NC	44452	50900
25980	HINESVILLE-FORT STEWART, GA	34678	44400
26100	HOLLAND-GRAND HAVEN, MI	59880	68700
26180	HONOLULU, HI	60110	77300
26300	HOT SPRINGS, AR	38002	45900
26380	HOUMA-BAYOU CANE-THIBODAUX, LA	40224	52300
26420	HOUSTON-SUGAR LAND-BAYTOWN, TX	51431	61100
26580	HUNTINGTON-ASHLAND, WV-KY-OH	37119	47000
26620	HUNTSVILLE, AL	52360	64500
26820	IDAHO FALLS, ID	46692	56900
26900	INDIANAPOLIS-CARMEL, IN	55425	65100
26980	IOWA CITY, IA	56018	67900
27060	ITHACA, NY	52980	71800
27100	JACKSON, MI	50961	57100
27140	JACKSON, MS	44383	54300
27180	JACKSON, TN	43954	51000
27260	JACKSONVILLE, FL	50048	63900

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2008 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2008 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
27340	JACKSONVILLE, NC	36629	46400
27500	JANESVILLE, WI	53241	63500
27620	JEFFERSON CITY, MO	48840	58100
27740	JOHNSON CITY, TN	37970	44700
27780	JOHNSTOWN, PA	37765	47200
27860	JONESBORO, AR	38696	48600
27900	JOPLIN, MO	38752	44700
28020	KALAMAZOO-PORTAGE, MI	51808	60600
28100	KANKAKEE-BRADLEY, IL	49098	60800
28140	KANSAS CITY, MO-KS	55031	67800
28420	KENNEWICK-PASCO-RICHLAND, WA	51319	61200
28660	KILLEEN-TEMPLE-FORT HOOD, TX	40972	52000
28700	KINGSPORT-BRISTOL-BRISTOL, TN-VA	39138	46500
28740	KINGSTON, NY	51753	66700
28940	KNOXVILLE, TN	46594	58500
29020	KOKOMO, IN	53555	57400
29100	LA CROSSE, WI-MN	50140	63400
29140	LAFAYETTE, IN	51029	57600
29180	LAFAYETTE, LA	42852	55200
29340	LAKE CHARLES, LA	41937	52900
29404	LAKE COUNTY-KENOSHA COUNTY, IL-WI	71293	85600
29420	LAKE HAVASU CITY-KINGMAN, AZ	36312	45000
29460	LAKELAND-WINTER HAVEN, FL	41491	50700
29540	LANCASTER, PA	52443	64200
29620	LANSING-EAST LANSING, MI	55552	62700
29700	LAREDO, TX	29349	36000
29740	LAS CRUCES, NM	33796	42100
29820	LAS VEGAS-PARADISE, NV	50504	63900
29940	LAWRENCE, KS	53609	63700
30020	LAWTON, OK	39201	48100
30140	LEBANON, PA	48742	62500
30300	LEWISTON, ID-WA	42747	52600
30340	LEWISTON-AUBURN, ME	44123	52900
30460	LEXINGTON-FAYETTE, KY	51365	63500

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2008 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2008 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
30620	LIMA, OH	44707	56900
30700	LINCOLN, NE	53463	65800
30780	LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR	46412	57900
30860	LOGAN, UT-ID	43907	51800
30980	LONGVIEW, TX	40970	50200
31020	LONGVIEW, WA	46525	54700
31084	LOS ANGELES-LONG BEACH-GLENDALE, CA	46509	59800
31140	LOUISVILLE-JEFFERSON COUNTY, KY-IN	49301	59400
31180	LUBBOCK, TX	40724	50200
31340	LYNCHBURG, VA	44171	55100
31420	MACON, GA	44640	52000
31460	MADERA, CA	39250	47900
31540	MADISON, WI	61050	77600
31700	MANCHESTER-NASHUA, NH	62255	82500
31900	MANSFIELD, OH	45035	52500
32420	MAYAGÜEZ, PR	15823	19700
32580	MCALLEN-EDINBURG-MISSION, TX	25988	31600
32780	MEDFORD, OR	43836	50500
32820	MEMPHIS, TN-MS-AR	46771	54400
32900	MERCED, CA	38052	47400
33124	MIAMI-MIAMI BEACH-KENDALL, FL	40266	49200
33140	MICHIGAN CITY-LA PORTE, IN	49860	58100
33260	MIDLAND, TX	47309	56400
33340	MILWAUKEE-WAUKESHA-WEST ALLIS, WI	56640	67700
33460	MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	64885	80900
33540	MISSOULA, MT	44872	55400
33660	MOBILE, AL	40388	47900
33700	MODESTO, CA	44706	56500
33740	MONROE, LA	39466	48800
33780	MONROE, MI	59647	66200
33860	MONTGOMERY, AL	45176	56400
34060	MORGANTOWN, WV	39676	50500
34100	MORRISTOWN, TN	37679	45800
34580	MOUNT VERNON-ANACORTES, WA	48407	59500

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2008 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2008 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
34620	MUNCIE, IN	45400	50500
34740	MUSKEGON-NORTON SHORES, MI	45652	53200
34820	MYRTLE BEACH-NORTH MYRTLE BEACH-CONWAY, SC	42690	50400
34900	NAPA, CA	61203	79600
34940	NAPLES-MARCO ISLAND, FL	54531	69200
34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	51844	63200
35004	NASSAU-SUFFOLK, NY	76221	97100
35084	NEWARK-UNION, NJ-PA	68424	84300
35300	NEW HAVEN-MILFORD, CT	60512	74900
35380	NEW ORLEANS-METAIRIE-KENNER, LA	42770	59800
35644	NEW YORK-WHITE PLAINS-WAYNE, NY-NJ	49461	63000
35660	NILES-BENTON HARBOR, MI	46595	54300
35980	NORWICH-NEW LONDON, CT	59846	77400
36084	OAKLAND-FREMONT-HAYWARD, CA	68346	86100
36100	OCALA, FL	37494	48800
36140	OCEAN CITY, NJ	51584	65500
36220	ODESSA, TX	36250	47000
36260	OGDEN-CLEARFIELD, UT	54158	65000
36420	OKLAHOMA CITY, OK	44898	55300
36500	OLYMPIA, WA	54798	66300
36540	OMAHA-COUNCIL BLUFFS, NE-IA	53955	67100
36740	ORLANDO-KISSIMMEE, FL	47851	59200
36780	OSHKOSH-NEENAH, WI	53528	64400
36980	OWENSBORO, KY	43999	54900
37100	OXNARD-THOUSAND OAKS-VENTURA, CA	64779	83900
37340	PALM BAY-MELBOURNE-TITUSVILLE, FL	47642	61300
37380	PALM COAST, FL	45546	55600
37460	PANAMA CITY-LYNN HAVEN, FL	43088	53800
37620	PARKERSBURG-MARIETTA-VIENNA, WV-OH	40321	50200
37700	PASCAGOULA, MS	44204	53600
37764	PEABODY, MA	63556	78800
37860	PENSACOLA-FERRY PASS-BRENT, FL	43355	55900
37900	PEORIA, IL	52122	63400
37964	PHILADELPHIA, PA	56993	72400

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2008 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2008 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
38060	PHOENIX-MESA-SCOTTSDALE, AZ	51172	64200
38220	PINE BLUFF, AR	37881	45700
38300	PITTSBURGH, PA	47195	60000
38340	PITTSFIELD, MA	50150	64800
38540	POCATELLO, ID	43373	53500
38660	PONCE, PR	15007	18500
38860	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	52773	64600
38900	PORTLAND-VANCOUVER-BEAVERTON, OR-WA	55453	67500
38940	PORT ST. LUCIE, FL	45503	59800
39100	POUGHKEEPSIE-NEWBURGH-MIDDLETOWN, NY	61652	78900
39140	PRESCOTT, AZ	40888	50500
39300	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	53013	68300
39340	PROVO-OREM, UT	50010	60000
39380	PUEBLO, CO	40123	48700
39460	PUNTA GORDA, FL	42546	52600
39540	RACINE, WI	56234	64600
39580	RALEIGH-CARY, NC	61439	74900
39660	RAPID CITY, SD	43702	57400
39740	READING, PA	53061	60500
39820	REDDING, CA	40501	53300
39900	RENO-SPARKS, NV	54100	69500
40060	RICHMOND, VA	54872	69300
40140	RIVERSIDE-SAN BERNARDINO-ONTARIO, CA	47448	62000
40220	ROANOKE, VA	47428	60200
40340	ROCHESTER, MN	59198	75700
40380	ROCHESTER, NY	53852	63500
40420	ROCKFORD, IL	53128	60500
40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	62430	82300
40580	ROCKY MOUNT, NC	41155	47700
40660	ROME, GA	42362	49600
40900	SACRAMENTO--ARDEN-ARCADE--ROSEVILLE, CA	53805	71000
40980	SAGINAW-SAGINAW TOWNSHIP NORTH, MI	46489	51600
41060	ST. CLOUD, MN	51474	64500
41100	ST. GEORGE, UT	41777	51500

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2008 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2008 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
41140	ST. JOSEPH, MO-KS	42411	50100
41180	ST. LOUIS, MO-IL	53435	65000
41420	SALEM, OR	46995	56200
41500	SALINAS, CA	51211	64800
41540	SALISBURY, MD	45236	60700
41620	SALT LAKE CITY, UT	54586	65300
41660	SAN ANGELO, TX	39508	49100
41700	SAN ANTONIO, TX	44591	54700
41740	SAN DIEGO-CARLSBAD-SAN MARCOS, CA	53544	72100
41780	SANDUSKY, OH	51747	62300
41884	SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA	75188	94300
41900	SAN GERMÁN-CABO ROJO, PR	15016	18500
41940	SAN JOSE-SUNNYVALE-SANTA CLARA, CA	80198	97800
41980	SAN JUAN-CAGUAS-GUAYNABO, PR	17917	23800
42020	SAN LUIS OBISPO-PASO ROBLES, CA	52528	67000
42044	SANTA ANA-ANAHEIM-IRVINE, CA	64321	84100
42060	SANTA BARBARA-SANTA MARIA-GOLETA, CA	54109	65200
42100	SANTA CRUZ-WATSONVILLE, CA	62332	79900
42140	SANTA FE, NM	50000	64300
42220	SANTA ROSA-PETALUMA, CA	61922	77800
42340	SAVANNAH, GA	47195	54800
42540	SCRANTON--WILKES-BARRE, PA	43893	54700
42644	SEATTLE-BELLEVUE-EVERETT, WA	63951	81400
42680	SEBASTIAN-VERO BEACH, FL	46603	57000
43100	SHEBOYGAN, WI	53830	64000
43300	SHERMAN-DENISON, TX	45043	55900
43340	SHREVEPORT-BOSSIER CITY, LA	40445	49600
43580	SIOUX CITY, IA-NE-SD	46397	55600
43620	SIOUX FALLS, SD	51458	65100
43780	SOUTH BEND-MISHAWAKA, IN-MI	49112	59500
43900	SPARTANBURG, SC	45339	54000
44060	SPOKANE, WA	46386	56700
44100	SPRINGFIELD, IL	53573	64500
44140	SPRINGFIELD, MA	51150	64800

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2008 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2008 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
44180	SPRINGFIELD, MO	41591	49300
44220	SPRINGFIELD, OH	48068	54500
44300	STATE COLLEGE, PA	50572	64200
44700	STOCKTON, CA	46894	61300
44940	SUMTER, SC	38874	45300
45060	SYRACUSE, NY	49907	61000
45104	TACOMA, WA	52165	66200
45220	TALLAHASSEE, FL	48808	62100
45300	TAMPA-ST. PETERSBURG-CLEARWATER, FL	45339	56500
45460	TERRE HAUTE, IN	42192	48300
45500	TEXARKANA, TX-TEXARKANA, AR	39684	51700
45780	TOLEDO, OH	50408	60100
45820	TOPEKA, KS	50488	59200
45940	TRENTON-EWING, NJ	68261	83100
46060	TUCSON, AZ	44466	55000
46140	TULSA, OK	45678	54700
46220	TUSCALOOSA, AL	42757	54100
46340	TYLER, TX	44565	53000
46540	UTICA-ROME, NY	44180	52700
46660	VALDOSTA, GA	39462	45600
46700	VALLEJO-FAIRFIELD, CA	60600	74300
47020	VICTORIA, TX	43259	50800
47220	VINELAND-MILLVILLE-BRIDGETON, NJ	45377	58700
47260	VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC	49157	65100
47300	VISALIA-PORTERVILLE, CA	36299	46900
47380	WACO, TX	41455	48200
47580	WARNER ROBINS, GA	50364	63900
47644	WARREN-TROY-FARMINGTON HILLS, MI	67923	78800
47894	WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV	71100	97200
47940	WATERLOO-CEDAR FALLS, IA	47689	57400
48140	WAUSAU, WI	52396	64000
48260	WEIRTON-STEUBENVILLE, WV-OH	39497	46900
48300	WENATCHEE, WA	45399	57000
48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	53777	66000

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2008 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2008 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
48540	WHEELING, WV-OH	38856	45800
48620	WICHITA, KS	51478	59300
48660	WICHITA FALLS, TX	41240	50300
48700	WILLIAMSPORT, PA	41069	50500
48864	WILMINGTON, DE-MD-NJ	60622	73900
48900	WILMINGTON, NC	46595	56600
49020	WINCHESTER, VA-WV	47126	59800
49180	WINSTON-SALEM, NC	50059	57300
49340	WORCESTER, MA	58426	76900
49420	YAKIMA, WA	39764	48000
49500	YAUCO, PR	12886	16700
49620	YORK-HANOVER, PA	52279	65100
49660	YOUNGSTOWN-WARREN-BOARDMAN, OH-PA	44378	52000
49700	YUBA CITY, CA	39454	53400
49740	YUMA, AZ	34661	42500
99999	nonmetro portion of ALABAMA	36638	45400
99999	nonmetro portion of ALASKA	54256	67400
99999	nonmetro portion of ARIZONA	33823	42300
99999	nonmetro portion of ARKANSAS	34263	42000
99999	nonmetro portion of CALIFORNIA	42139	53800
99999	nonmetro portion of COLORADO	44319	53800
99999	nonmetro portion of CONNECTICUT	61239	76900
99999	nonmetro portion of DELAWARE	45190	54700
99999	nonmetro portion of FLORIDA	36211	45400
99999	nonmetro portion of GEORGIA	37320	44600
99999	nonmetro portion of HAWAII	50555	65500
99999	nonmetro portion of IDAHO	39166	48800
99999	nonmetro portion of ILLINOIS	43531	51900
99999	nonmetro portion of INDIANA	45666	53200
99999	nonmetro portion of IOWA	43887	53500
99999	nonmetro portion of KANSAS	41637	50100
99999	nonmetro portion of KENTUCKY	32884	41000
99999	nonmetro portion of LOUISIANA	32785	41600
99999	nonmetro portion of MAINE	40084	49200

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2008 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2008 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
99999	nonmetro portion of MARYLAND	50103	66200
99999	nonmetro portion of MASSACHUSETTS	58526	74000
99999	nonmetro portion of MICHIGAN	44067	50200
99999	nonmetro portion of MINNESOTA	45925	56700
99999	nonmetro portion of MISSISSIPPI	33550	40300
99999	nonmetro portion of MISSOURI	36175	43800
99999	nonmetro portion of MONTANA	39050	51700
99999	nonmetro portion of NEBRASKA	41596	51800
99999	nonmetro portion of NEVADA	49212	62500
99999	nonmetro portion of NEW HAMPSHIRE	50942	66200
99999	nonmetro portion of NEW MEXICO	33667	43200
99999	nonmetro portion of NEW YORK	41761	52700
99999	nonmetro portion of NORTH CAROLINA	40566	48100
99999	nonmetro portion of NORTH DAKOTA	39651	52800
99999	nonmetro portion of OHIO	43801	51600
99999	nonmetro portion of OKLAHOMA	35517	44000
99999	nonmetro portion of OREGON	39823	48100
99999	nonmetro portion of PENNSYLVANIA	41475	51500
99999	nonmetro portion of SOUTH CAROLINA	38927	46500
99999	nonmetro portion of SOUTH DAKOTA	39438	51600
99999	nonmetro portion of TENNESSEE	36945	44400
99999	nonmetro portion of TEXAS	36380	43600
99999	nonmetro portion of UTAH	41239	49300
99999	nonmetro portion of VERMONT	46084	57900
99999	nonmetro portion of VIRGINIA	38987	50600
99999	nonmetro portion of WASHINGTON	42367	52600
99999	nonmetro portion of WEST VIRGINIA	32500	41100
99999	nonmetro portion of WISCONSIN	46680	56200
99999	nonmetro portion of WYOMING	45456	60100
99999	nonmetro portion of AMERICAN SAMOA	18357	0
99999	nonmetro portion of GUAM	41229	49900
99999	nonmetro portion of NORTHERN MARIANA ISLANDS	25853	0
99999	nonmetro portion of PUERTO RICO	12271	15900
99999	nonmetro portion of VIRGIN ISLANDS	28553	35100