

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2009 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2009 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
10180	ABILENE, TX	39988	50500
10380	AGUADILLA-ISABELA-SAN SEBASTIÁN, PR	12902	16100
10420	AKRON, OH	52418	65000
10500	ALBANY, GA	39558	49100
10580	ALBANY-SCHENECTADY-TROY, NY	54944	74100
10740	ALBUQUERQUE, NM	45738	59500
10780	ALEXANDRIA, LA	36276	48100
10900	ALLENTOWN-BETHLEHEM-EASTON, PA-NJ	53852	70000
11020	ALTOONA, PA	40157	53000
11100	AMARILLO, TX	43719	55300
11180	AMES, IA	54843	73300
11260	ANCHORAGE, AK	62173	80800
11300	ANDERSON, IN	46539	56700
11340	ANDERSON, SC	44322	53800
11460	ANN ARBOR, MI	69771	85200
11500	ANNISTON-OXFORD, AL	39895	51000
11540	APPLETON, WI	57592	72000
11700	ASHEVILLE, NC	43692	55700
12020	ATHENS-CLARKE COUNTY, GA	45221	56500
12060	ATLANTA-SANDY SPRINGS-MARIETTA, GA	58537	71700
12100	ATLANTIC CITY-HAMMONTON, NJ	51769	68400
12220	AUBURN-OPELIKA, AL	46810	59900
12260	AUGUSTA-RICHMOND COUNTY, GA-SC	44517	55500
12420	AUSTIN-ROUND ROCK, TX	59438	73300
12540	BAKERSFIELD, CA	39425	52200
12580	BALTIMORE-TOWSON, MD	59301	82100
12620	BANGOR, ME	42416	54800
12700	BARNSTABLE TOWN, MA	54612	75400
12940	BATON ROUGE, LA	45622	59800
12980	BATTLE CREEK, MI	47068	55700
13020	BAY CITY, MI	47967	56500
13140	BEAUMONT-PORT ARTHUR, TX	43014	54300
13380	BELLINGHAM, WA	49342	64400
13460	BEND, OR	48200	63500

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

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2009 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2009 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
13644	BETHESDA-FREDERICK-ROCKVILLE, MD	79252	108800
13740	BILLINGS, MT	44809	60900
13780	BINGHAMTON, NY	45725	58600
13820	BIRMINGHAM-HOOVER, AL	46408	60900
13900	BISMARCK, ND	49944	66800
13980	BLACKSBURG-CHRISTIANSBURG-RADFORD, VA	45001	59300
14020	BLOOMINGTON, IN	46989	58300
14060	BLOOMINGTON-NORMAL, IL	61140	75500
14260	BOISE CITY-NAMPA, ID	48340	62500
14484	BOSTON-QUINCY, MA	62948	83900
14500	BOULDER, CO	69675	89100
14540	BOWLING GREEN, KY	43019	54600
14600	BRADENTON-SARASOTA-VENICE, FL	48550	62300
14740	BREMERTON-SILVERDALE, WA	53655	70900
14860	BRIDGEPORT-STAMFORD-NORWALK, CT	77332	101900
15180	BROWNSVILLE-HARLINGEN, TX	28017	32900
15260	BRUNSWICK, GA	42382	55200
15380	BUFFALO-NIAGARA FALLS, NY	49149	63500
15500	BURLINGTON, NC	46620	54700
15540	BURLINGTON-SOUTH BURLINGTON, VT	55265	75100
15764	CAMBRIDGE-NEWTON-FRAMINGHAM, MA	74121	97100
15804	CAMDEN, NJ	62032	82800
15940	CANTON-MASSILLON, OH	47165	57700
15980	CAPE CORAL-FORT MYERS, FL	46411	60700
16020	CAPE GIRARDEAU-JACKSON, MO-IL	42099	52200
16180	CARSON CITY, NV	49627	64300
16220	CASPER, WY	45455	64300
16300	CEDAR RAPIDS, IA	54241	67600
16580	CHAMPAIGN-URBANA, IL	51878	65200
16620	CHARLESTON, WV	40961	53000
16700	CHARLESTON-NORTH CHARLESTON-SUMMERVILLE, SC	46784	60300
16740	CHARLOTTE-GASTONIA-CONCORD, NC-SC	54850	66500
16820	CHARLOTTESVILLE, VA	54165	72800
16860	CHATTANOOGA, TN-GA	44787	56100

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

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2009 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2009 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
16940	CHEYENNE, WY	46452	63700
16974	CHICAGO-NAPERVILLE-JOLIET, IL	60166	74600
17020	CHICO, CA	40967	55700
17140	CINCINNATI-MIDDLETOWN, OH-KY-IN	54771	69200
17300	CLARKSVILLE, TN-KY	40311	52900
17420	CLEVELAND, TN	40983	51200
17460	CLEVELAND-ELYRIA-MENTOR, OH	52660	64800
17660	COEUR D'ALENE, ID	43017	55100
17780	COLLEGE STATION-BRYAN, TX	43916	56100
17820	COLORADO SPRINGS, CO	54037	70800
17860	COLUMBIA, MO	50099	63000
17900	COLUMBIA, SC	49202	62100
17980	COLUMBUS, GA-AL	40916	51000
18020	COLUMBUS, IN	52072	64300
18140	COLUMBUS, OH	54708	68600
18580	CORPUS CHRISTI, TX	40551	50200
18700	CORVALLIS, OR	56736	70800
19060	CUMBERLAND, MD-WV	39167	51700
19124	DALLAS-PLANO-IRVING, TX	56313	68700
19140	DALTON, GA	43713	51900
19180	DANVILLE, IL	41578	50300
19260	DANVILLE, VA	39088	49900
19340	DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	49922	61600
19380	DAYTON, OH	51271	62100
19460	DECATUR, AL	43961	55100
19500	DECATUR, IL	47475	59300
19660	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	41785	55200
19740	DENVER-AURORA-BROOMFIELD, CO	61301	76000
19780	DES MOINES-WEST DES MOINES, IA	55620	71700
19804	DETROIT-LIVONIA-DEARBORN, MI	48792	57100
20020	DOTHAN, AL	39732	51100
20100	DOVER, DE	46506	59500
20220	DUBUQUE, IA	48753	62500
20260	DULUTH, MN-WI	46619	59900

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

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2009 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2009 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
20500	DURHAM-CHAPEL HILL, NC	53076	65500
20740	EAU CLAIRE, WI	48942	62000
20764	EDISON-NEW BRUNSWICK, NJ	69978	92700
20940	EL CENTRO, CA	35221	45100
21060	ELIZABETHTOWN, KY	42911	55200
21140	ELKHART-GOSHEN, IN	50399	59200
21300	ELMIRA, NY	43879	55500
21340	EL PASO, TX	33472	39700
21500	ERIE, PA	44825	56800
21660	EUGENE-SPRINGFIELD, OR	45100	57200
21780	EVANSVILLE, IN-KY	48255	60900
21820	FAIRBANKS, AK	56433	74700
21940	FAJARDO, PR	17208	23000
22020	FARGO, ND-MN	50758	68200
22140	FARMINGTON, NM	37279	50800
22180	FAYETTEVILLE, NC	41000	51600
22220	FAYETTEVILLE-SPRINGDALE-ROGERS, AR-MO	42578	56000
22380	FLAGSTAFF, AZ	45822	59800
22420	FLINT, MI	50097	58500
22500	FLORENCE, SC	40070	50200
22520	FLORENCE-MUSCLE SHOALS, AL	40608	51400
22540	FOND DU LAC, WI	53017	65600
22660	FORT COLLINS-LOVELAND, CO	58840	75200
22744	FORT LAUDERDALE-POMPANO BEACH-DEERFIELD BEACH, FL	50570	65400
22900	FORT SMITH, AR-OK	37051	46500
23020	FORT WALTON BEACH-CRESTVIEW-DESTIN, FL	47518	66300
23060	FORT WAYNE, IN	52560	63300
23104	FORT WORTH-ARLINGTON, TX	53268	65900
23420	FRESNO, CA	38493	53100
23460	GADSDEN, AL	38643	46100
23540	GAINESVILLE, FL	45486	59800
23580	GAINESVILLE, GA	50101	59600
23844	GARY, IN	52518	64500
24020	GLENS FALLS, NY	45141	59400

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

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2009 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2009 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
24140	GOLDSBORO, NC	40490	49800
24220	GRAND FORKS, ND-MN	45777	61800
24300	GRAND JUNCTION, CO	43015	57200
24340	GRAND RAPIDS-WYOMING, MI	52945	63100
24500	GREAT FALLS, MT	39947	54500
24540	GREELEY, CO	49562	64300
24580	GREEN BAY, WI	53950	65900
24660	GREENSBORO-HIGH POINT, NC	48807	58500
24780	GREENVILLE, NC	42777	53500
24860	GREENVILLE-MAULDIN-EASLEY, SC	47387	57200
25020	GUAYAMA, PR	13836	19500
25060	GULFPORT-BILOXI, MS	41026	51800
25180	HAGERSTOWN-MARTINSBURG, MD-WV	46565	64200
25260	HANFORD-CORCORAN, CA	38025	51700
25420	HARRISBURG-CARLISLE, PA	52829	70300
25500	HARRISONBURG, VA	46106	60400
25540	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	64156	85100
25620	HATTIESBURG, MS	38187	47300
25860	HICKORY-LENOIR-MORGANTON, NC	44452	52500
25980	HINESVILLE-FORT STEWART, GA	34678	45300
26100	HOLLAND-GRAND HAVEN, MI	59880	71100
26180	HONOLULU, HI	60110	79300
26300	HOT SPRINGS, AR	38002	47800
26380	HOUMA-BAYOU CANE-THIBODAUX, LA	40224	53500
26420	HOUSTON-SUGAR LAND-BAYTOWN, TX	51431	63800
26580	HUNTINGTON-ASHLAND, WV-KY-OH	37119	48000
26620	HUNTSVILLE, AL	52360	67500
26820	IDAHO FALLS, ID	46692	59500
26900	INDIANAPOLIS-CARMEL, IN	55425	68100
26980	IOWA CITY, IA	56018	72100
27060	ITHACA, NY	52980	71300
27100	JACKSON, MI	50961	59400
27140	JACKSON, MS	44383	56700
27180	JACKSON, TN	43954	52900

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

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2009 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2009 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
27260	JACKSONVILLE, FL	50048	65100
27340	JACKSONVILLE, NC	36629	48100
27500	JANESVILLE, WI	53241	65000
27620	JEFFERSON CITY, MO	48840	61700
27740	JOHNSON CITY, TN	37970	48100
27780	JOHNSTOWN, PA	37765	49000
27860	JONESBORO, AR	38696	49500
27900	JOPLIN, MO	38752	47900
28020	KALAMAZOO-PORTAGE, MI	51808	62900
28100	KANKAKEE-BRADLEY, IL	49098	61700
28140	KANSAS CITY, MO-KS	55031	70400
28420	KENNEWICK-PASCO-RICHLAND, WA	51319	64800
28660	KILLEEN-TEMPLE-FORT HOOD, TX	40972	54000
28700	KINGSPORT-BRISTOL-BRISTOL, TN-VA	39138	49000
28740	KINGSTON, NY	51753	69700
28940	KNOXVILLE, TN	46594	58800
29020	KOKOMO, IN	53555	61800
29100	LA CROSSE, WI-MN	50140	63400
29140	LAFAYETTE, IN	51029	60500
29180	LAFAYETTE, LA	42852	57500
29340	LAKE CHARLES, LA	41937	54400
29404	LAKE COUNTY-KENOSHA COUNTY, IL-WI	71293	88800
29420	LAKE HAVASU CITY-KINGMAN, AZ	36312	47400
29460	LAKELAND-WINTER HAVEN, FL	41491	52200
29540	LANCASTER, PA	52443	67400
29620	LANSING-EAST LANSING, MI	55552	67000
29700	LAREDO, TX	29349	37300
29740	LAS CRUCES, NM	33796	43000
29820	LAS VEGAS-PARADISE, NV	50504	65400
29940	LAWRENCE, KS	53609	68500
30020	LAWTON, OK	39201	50700
30140	LEBANON, PA	48742	63900
30300	LEWISTON, ID-WA	42747	53800
30340	LEWISTON-AUBURN, ME	44123	55900

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

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2009 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2009 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
30460	LEXINGTON-FAYETTE, KY	51365	65000
30620	LIMA, OH	44707	56400
30700	LINCOLN, NE	53463	68300
30780	LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR	46412	60700
30860	LOGAN, UT-ID	43907	55500
30980	LONGVIEW, TX	40970	52000
31020	LONGVIEW, WA	46525	57800
31084	LOS ANGELES-LONG BEACH-GLENDALE, CA	46509	62100
31140	LOUISVILLE-JEFFERSON COUNTY, KY-IN	49301	61500
31180	LUBBOCK, TX	40724	52900
31340	LYNCHBURG, VA	44171	58100
31420	MACON, GA	44640	54900
31460	MADERA-CHOWCHILLA, CA	39250	52600
31540	MADISON, WI	61050	80000
31700	MANCHESTER-NASHUA, NH	62255	84000
31740	MANHATTAN, KS	43667	55200
31860	MANKATO-NORTH MANKATO, MN	51883	68100
31900	MANSFIELD, OH	45035	55600
32420	MAYAGÜEZ, PR	15823	20000
32580	MCALLEN-EDINBURG-MISSION, TX	25988	32000
32780	MEDFORD, OR	43836	55400
32820	MEMPHIS, TN-MS-AR	46771	57800
32900	MERCED, CA	38052	50400
33124	MIAMI-MIAMI BEACH-KENDALL, FL	40266	50800
33140	MICHIGAN CITY-LA PORTE, IN	49860	59400
33260	MIDLAND, TX	47309	60200
33340	MILWAUKEE-WAUKESHA-WEST ALLIS, WI	56640	70700
33460	MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	64885	83900
33540	MISSOULA, MT	44872	59400
33660	MOBILE, AL	40388	49500
33700	MODESTO, CA	44706	59600
33740	MONROE, LA	39466	50100
33780	MONROE, MI	59647	70300
33860	MONTGOMERY, AL	45176	57700

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

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2009 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2009 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
34060	MORGANTOWN, WV	39676	52700
34100	MORRISTOWN, TN	37679	47700
34580	MOUNT VERNON-ANACORTES, WA	48407	61300
34620	MUNCIE, IN	45400	52900
34740	MUSKEGON-NORTON SHORES, MI	45652	54800
34820	MYRTLE BEACH-NORTH MYRTLE BEACH-CONWAY, SC	42690	52400
34900	NAPA, CA	61203	81800
34940	NAPLES-MARCO ISLAND, FL	54531	70800
34980	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	51844	64900
35004	NASSAU-SUFFOLK, NY	76221	101800
35084	NEWARK-UNION, NJ-PA	68424	88400
35300	NEW HAVEN-MILFORD, CT	60512	77900
35380	NEW ORLEANS-METAIRIE-KENNER, LA	42770	59800
35644	NEW YORK-WHITE PLAINS-WAYNE, NY-NJ	49461	64800
35660	NILES-BENTON HARBOR, MI	46595	56000
35980	NORWICH-NEW LONDON, CT	59846	80500
36084	OAKLAND-FREMONT-HAYWARD, CA	68346	89300
36100	OCALA, FL	37494	48800
36140	OCEAN CITY, NJ	51584	67200
36220	ODESSA, TX	36250	49000
36260	OGDEN-CLEARFIELD, UT	54158	68500
36420	OKLAHOMA CITY, OK	44898	58500
36500	OLYMPIA, WA	54798	70000
36540	OMAHA-COUNCIL BLUFFS, NE-IA	53955	69900
36740	ORLANDO-KISSIMMEE, FL	47851	60700
36780	OSHKOSH-NEENAH, WI	53528	66900
36980	OWENSBORO, KY	43999	55500
37100	OXNARD-THOUSAND OAKS-VENTURA, CA	64779	86100
37340	PALM BAY-MELBOURNE-TITUSVILLE, FL	47642	62200
37380	PALM COAST, FL	45546	56600
37460	PANAMA CITY-LYNN HAVEN-PANAMA CITY BEACH, FL	43088	56200
37620	PARKERSBURG-MARIETTA-VIENNA, WV-OH	40321	50900
37700	PASCAGOULA, MS	44204	55000
37764	PEABODY, MA	63556	83600

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

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2009 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2009 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
37860	PENSACOLA-FERRY PASS-BRENT, FL	43355	57100
37900	PEORIA, IL	52122	65800
37964	PHILADELPHIA, PA	56993	75500
38060	PHOENIX-MESA-SCOTTSDALE, AZ	51172	65900
38220	PINE BLUFF, AR	37881	47500
38300	PITTSBURGH, PA	47195	62500
38340	PITTSFIELD, MA	50150	66900
38540	POCATELLO, ID	43373	54400
38660	PONCE, PR	15007	19900
38860	PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	52773	68600
38900	PORTLAND-VANCOUVER-BEAVERTON, OR-WA	55453	70000
38940	PORT ST. LUCIE, FL	45503	59600
39100	POUGHKEEPSIE-NEWBURGH-MIDDLETOWN, NY	61652	81800
39140	PRESCOTT, AZ	40888	53800
39300	PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	53013	72500
39340	PROVO-OREM, UT	50010	62900
39380	PUEBLO, CO	40123	51300
39460	PUNTA GORDA, FL	42546	54400
39540	RACINE, WI	56234	67900
39580	RALEIGH-CARY, NC	61439	76900
39660	RAPID CITY, SD	43702	56700
39740	READING, PA	53061	65800
39820	REDDING, CA	40501	55700
39900	RENO-SPARKS, NV	54100	70400
40060	RICHMOND, VA	54872	73200
40140	RIVERSIDE-SAN BERNARDINO-ONTARIO, CA	47448	64500
40220	ROANOKE, VA	47428	61900
40340	ROCHESTER, MN	59198	77800
40380	ROCHESTER, NY	53852	66500
40420	ROCKFORD, IL	53128	63700
40484	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	62430	84900
40580	ROCKY MOUNT, NC	41155	49900
40660	ROME, GA	42362	52000
40900	SACRAMENTO--ARDEN-ARCADE--ROSEVILLE, CA	53805	72800

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

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2009 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2009 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
40980	SAGINAW-SAGINAW TOWNSHIP NORTH, MI	46489	55500
41060	ST. CLOUD, MN	51474	67000
41100	ST. GEORGE, UT	41777	53800
41140	ST. JOSEPH, MO-KS	42411	54300
41180	ST. LOUIS, MO-IL	53435	67900
41420	SALEM, OR	46995	58200
41500	SALINAS, CA	51211	67300
41540	SALISBURY, MD	45236	61900
41620	SALT LAKE CITY, UT	54586	67800
41660	SAN ANGELO, TX	39508	52400
41700	SAN ANTONIO, TX	44591	57200
41740	SAN DIEGO-CARLSBAD-SAN MARCOS, CA	53544	74900
41780	SANDUSKY, OH	51747	63300
41884	SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA	75188	96800
41900	SAN GERMÁN-CABO ROJO, PR	15016	20000
41940	SAN JOSE-SUNNYVALE-SANTA CLARA, CA	80198	102500
41980	SAN JUAN-CAGUAS-GUAYNABO, PR	17917	24900
42020	SAN LUIS OBISPO-PASO ROBLES, CA	52528	70800
42044	SANTA ANA-ANAHEIM-IRVINE, CA	64321	86100
42060	SANTA BARBARA-SANTA MARIA-GOLETA, CA	54109	70400
42100	SANTA CRUZ-WATSONVILLE, CA	62332	83800
42140	SANTA FE, NM	50000	65500
42220	SANTA ROSA-PETALUMA, CA	61922	80200
42340	SAVANNAH, GA	47195	59000
42540	SCRANTON--WILKES-BARRE, PA	43893	56600
42644	SEATTLE-BELLEVUE-EVERETT, WA	63951	84300
42680	SEBASTIAN-VERO BEACH, FL	46603	58300
43100	SHEBOYGAN, WI	53830	67700
43300	SHERMAN-DENISON, TX	45043	57900
43340	SHREVEPORT-BOSSIER CITY, LA	40445	52300
43580	SIOUX CITY, IA-NE-SD	46397	58800
43620	SIOUX FALLS, SD	51458	66600
43780	SOUTH BEND-MISHAWAKA, IN-MI	49112	60400
43900	SPARTANBURG, SC	45339	55100

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

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2009 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2009 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
44060	SPOKANE, WA	46386	60200
44100	SPRINGFIELD, IL	53573	66000
44140	SPRINGFIELD, MA	51150	67200
44180	SPRINGFIELD, MO	41591	53100
44220	SPRINGFIELD, OH	48068	56800
44300	STATE COLLEGE, PA	50572	65800
44700	STOCKTON, CA	46894	63600
44940	SUMTER, SC	38874	47600
45060	SYRACUSE, NY	49907	63700
45104	TACOMA, WA	52165	68100
45220	TALLAHASSEE, FL	48808	63600
45300	TAMPA-ST. PETERSBURG-CLEARWATER, FL	45339	59200
45460	TERRE HAUTE, IN	42192	51900
45500	TEXARKANA, TX-TEXARKANA, AR	39684	49500
45780	TOLEDO, OH	50408	61800
45820	TOPEKA, KS	50488	61300
45940	TRENTON-EWING, NJ	68261	90100
46060	TUCSON, AZ	44466	57500
46140	TULSA, OK	45678	57600
46220	TUSCALOOSA, AL	42757	55000
46340	TYLER, TX	44565	55300
46540	UTICA-ROME, NY	44180	55800
46660	VALDOSTA, GA	39462	48900
46700	VALLEJO-FAIRFIELD, CA	60600	79400
47020	VICTORIA, TX	43259	53700
47220	VINELAND-MILLVILLE-BRIDGETON, NJ	45377	59900
47260	VIRGINIA BEACH-NORFOLK-NEWPORT NEWS, VA-NC	49157	67900
47300	VISALIA-PORTERVILLE, CA	36299	47200
47380	WACO, TX	41455	51700
47580	WARNER ROBINS, GA	50364	65700
47644	WARREN-TROY-FARMINGTON HILLS, MI	67923	81000
47894	WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV	71100	100800
47940	WATERLOO-CEDAR FALLS, IA	47689	59900
48140	WAUSAU, WI	52396	66800

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

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2009 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2009 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION

48260	WEIRTON-STEUBENVILLE, WV-OH	39497	50000
48300	WENATCHEE-EAST WENATCHEE, WA	45399	56500
48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	53777	67600
48540	WHEELING, WV-OH	38856	48000
48620	WICHITA, KS	51478	62900
48660	WICHITA FALLS, TX	41240	52800
48700	WILLIAMSPORT, PA	41069	52300
48864	WILMINGTON, DE-MD-NJ	60622	78900
48900	WILMINGTON, NC	46595	57600
49020	WINCHESTER, VA-WV	47126	64200
49180	WINSTON-SALEM, NC	50059	59700
49340	WORCESTER, MA	58426	79700
49420	YAKIMA, WA	39764	50900
49500	YAUCO, PR	12886	17100
49620	YORK-HANOVER, PA	52279	67200
49660	YOUNGSTOWN-WARREN-BOARDMAN, OH-PA	44378	54300
49700	YUBA CITY, CA	39454	55400
49740	YUMA, AZ	34661	44100
99999	nonmetro portion of ALABAMA	36638	46800
99999	nonmetro portion of ALASKA	54256	70100
99999	nonmetro portion of ARIZONA	33823	43700
99999	nonmetro portion of ARKANSAS	34263	43500
99999	nonmetro portion of CALIFORNIA	42139	55800
99999	nonmetro portion of COLORADO	44319	56400
99999	nonmetro portion of CONNECTICUT	61239	80300
99999	nonmetro portion of DELAWARE	45190	57900
99999	nonmetro portion of FLORIDA	36211	46700
99999	nonmetro portion of GEORGIA	37320	46300
99999	nonmetro portion of HAWAII	50555	67500
99999	nonmetro portion of IDAHO	39166	50700
99999	nonmetro portion of ILLINOIS	43613	54400
99999	nonmetro portion of INDIANA	45666	55500
99999	nonmetro portion of IOWA	43887	56600
99999	nonmetro portion of KANSAS	41490	52100

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

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2009 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2009 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
99999	nonmetro portion of KENTUCKY	32884	42300
99999	nonmetro portion of LOUISIANA	32785	43200
99999	nonmetro portion of MAINE	40084	52000
99999	nonmetro portion of MARYLAND	50103	69200
99999	nonmetro portion of MASSACHUSETTS	58526	77600
99999	nonmetro portion of MICHIGAN	44067	52700
99999	nonmetro portion of MINNESOTA	45608	58500
99999	nonmetro portion of MISSISSIPPI	33550	41900
99999	nonmetro portion of MISSOURI	35821	45400
99999	nonmetro portion of MONTANA	39050	53500
99999	nonmetro portion of NEBRASKA	41596	53700
99999	nonmetro portion of NEVADA	49212	63800
99999	nonmetro portion of NEW HAMPSHIRE	50942	68700
99999	nonmetro portion of NEW MEXICO	33667	44100
99999	nonmetro portion of NEW YORK	41761	54900
99999	nonmetro portion of NORTH CAROLINA	40566	49900
99999	nonmetro portion of NORTH DAKOTA	39651	55100
99999	nonmetro portion of OHIO	43801	53800
99999	nonmetro portion of OKLAHOMA	35517	46400
99999	nonmetro portion of OREGON	39823	50000
99999	nonmetro portion of PENNSYLVANIA	41475	53800
99999	nonmetro portion of SOUTH CAROLINA	38927	48400
99999	nonmetro portion of SOUTH DAKOTA	39438	52500
99999	nonmetro portion of TENNESSEE	36945	46300
99999	nonmetro portion of TEXAS	36380	45600
99999	nonmetro portion of UTAH	41239	51800
99999	nonmetro portion of VERMONT	46084	61400
99999	nonmetro portion of VIRGINIA	38987	53100
99999	nonmetro portion of WASHINGTON	42367	54500
99999	nonmetro portion of WEST VIRGINIA	32500	43100
99999	nonmetro portion of WISCONSIN	46680	58500
99999	nonmetro portion of WYOMING	45456	63600
99999	nonmetro portion of AMERICAN SAMOA	18357	0
99999	nonmetro portion of GUAM	41229	51900

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

FFIEC CENSUS AND HUD ESTIMATED MSA/MD MEDIAN FAMILY INCOMES FOR 2009 CRA/HMDA REPORTS

MSA/MD FIPS CODE NO.	MSA/MD NAME	2004 MSA/MD MED* FAMILY INCOME GEO DISTRIBUTION	HUD ESTIMATED 2009 MEDIAN FAMILY INCOME BORROWER DISTRIBUTION
99999	nonmetro portion of NORTHERN MARIANA ISLANDS	25853	0
99999	nonmetro portion of PUERTO RICO	12271	16600
99999	nonmetro portion of VIRGIN ISLANDS	28553	36500

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