



RESCINDED

OCC 2004-43

Subject: Community Reinvestment Act
Date: September 9, 2004

**To: Chief Executive Officers and Compliance
Officers of All National Banks, Department and
Division Heads, and All Examining Personnel**

Description: Income Level, Median Family Income

This rescission does not change the status of the transmitted document. To determine the current status of the transmitted document, refer to the Code of Federal Regulations, www.occ.gov, or the original issuer of the document.

definitions and boundaries of MSAs and MDS. These data are used to determine 2004 income levels of geographies in Community Reinvestment Act (CRA) performance evaluations. The annual HUD data are used to determine 2004 borrower income levels in CRA performance evaluations.

The regulation implementing the CRA, 12 CFR 25, classifies the income level of an individual or a geography as low-, moderate-, middle-, or upper-income, based on the area median income. Area median income is defined as "the median family income for the MSA, if a person or geography is located in an MSA, or for the metropolitan division, if a person or geography is located in an MSA that has been subdivided into metropolitan divisions;" or "the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA."

Please direct questions regarding this bulletin to your supervisory office or to the Compliance Department in Washington, D.C. at (202) 874-4428.

Ann F. Jaedicke
Deputy Comptroller for Compliance

Related Links

- [FFIEC Census and HUD-estimated MSA/MD Median Family Incomes for 2004 CRA/HMDA Reports](#)

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

| <u>MSA/MD CODE</u> | <u>MSA/MD NAME</u> | <u>US CENSUS 2004 MSA/MD* MEDIAN FAMILY INCOME</u> | <u>HUD ESTIMATED 2004 MSA/MD MEDIAN FAMILY INCOME</u> |
|--------------------|-------------------------------------|--------------------------------------------------------|-----------------------------------------------------------|
| 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 |

*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

| <u>MSA/MD CODE</u> | <u>MSA/MD NAME</u> | <u>US CENSUS 2004 MSA/MD* MEDIAN FAMILY INCOME</u> | <u>HUD ESTIMATED 2004 MSA/MD MEDIAN FAMILY INCOME</u> |
|--------------------|---------------------------------------|--------------------------------------------------------|-----------------------------------------------------------|
| 13740 | BILLINGS, MT | 44809 | 52500 |
| 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 |

*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

| <u>MSA/MD CODE</u> | <u>MSA/MD NAME</u> | <u>US CENSUS 2004 MSA/MD* MEDIAN FAMILY INCOME</u> | <u>HUD ESTIMATED 2004 MSA/MD MEDIAN FAMILY INCOME</u> |
|--------------------|----------------------------------------|--------------------------------------------------------|-----------------------------------------------------------|
| 17300 | CLARKSVILLE, TN-KY | 40311 | 46200 |
| 17420 | CLEVELAND, TN | 40983 | 46500 |
| 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 |

*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

| <u>MSA/MD CODE</u> | <u>MSA/MD NAME</u> | <u>US CENSUS 2004 MSA/MD* MEDIAN FAMILY INCOME</u> | <u>HUD ESTIMATED 2004 MSA/MD MEDIAN FAMILY INCOME</u> |
|--------------------|-------------------------------------------------|--------------------------------------------------------|-----------------------------------------------------------|
| 21140 | ELKHART-GOSHEN, IN | 50399 | 57400 |
| 21300 | ELMIRA, NY | 43879 | 50300 |
| 21340 | EL PASO, TX | 33472 | 38600 |
| 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-DRFIELD 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 |

*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

| <u>MSA/MD CODE</u> | <u>MSA/MD NAME</u> | <u>US CENSUS 2004 MSA/MD* MEDIAN FAMILY INCOME</u> | <u>HUD ESTIMATED 2004 MSA/MD MEDIAN FAMILY INCOME</u> |
|--------------------|------------------------------------------|--------------------------------------------------------|-----------------------------------------------------------|
| 24540 | GREELEY, CO | 49562 | 55900 |
| 24580 | GREEN BAY, WI | 53950 | 60200 |
| 24660 | GREENSBORO-HIGH POINT, NC | 48807 | 55400 |
| 24780 | GREENVILLE, NC | 42777 | 48600 |
| 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 |

*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

| <u>MSA/MD CODE</u> | <u>MSA/MD NAME</u> | <u>US CENSUS 2004 MSA/MD* MEDIAN FAMILY INCOME</u> | <u>HUD ESTIMATED 2004 MSA/MD MEDIAN FAMILY INCOME</u> |
|--------------------|-------------------------------------|--------------------------------------------------------|-----------------------------------------------------------|
| 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 |
| 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 |

*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

| <u>MSA/MD CODE</u> | <u>MSA/MD NAME</u> | <u>US CENSUS 2004 MSA/MD* MEDIAN FAMILY INCOME</u> | <u>HUD ESTIMATED 2004 MSA/MD MEDIAN FAMILY INCOME</u> |
|--------------------|--------------------------------------------|--------------------------------------------------------|-----------------------------------------------------------|
| 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 |
| 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 |

*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

| <u>MSA/MD CODE</u> | <u>MSA/MD NAME</u> | <u>US CENSUS 2004 MSA/MD* MEDIAN FAMILY INCOME</u> | <u>HUD ESTIMATED 2004 MSA/MD MEDIAN FAMILY INCOME</u> |
|--------------------|---------------------------------------|--------------------------------------------------------|-----------------------------------------------------------|
| 35300 | NEW HAVEN-MILFORD, CT | 60512 | 70000 |
| 35380 | NEW ORLEANS-METAIRIE-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 |
| 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 |

*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

| <u>MSA/MD CODE</u> | <u>MSA/MD NAME</u> | <u>US CENSUS 2004 MSA/MD* MEDIAN FAMILY INCOME</u> | <u>HUD ESTIMATED 2004 MSA/MD MEDIAN FAMILY INCOME</u> |
|--------------------|------------------------------------------|--------------------------------------------------------|-----------------------------------------------------------|
| 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 |
| 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 |

*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

| <u>MSA/MD CODE</u> | <u>MSA/MD NAME</u> | <u>US CENSUS 2004 MSA/MD* MEDIAN FAMILY INCOME</u> | <u>HUD ESTIMATED 2004 MSA/MD MEDIAN FAMILY INCOME</u> |
|--------------------|--------------------------------------|--------------------------------------------------------|-----------------------------------------------------------|
| 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 |
| 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 |

*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

| <u>MSA/MD CODE</u> | <u>MSA/MD NAME</u> | <u>US CENSUS 2004 MSA/MD* MEDIAN FAMILY INCOME</u> | <u>HUD ESTIMATED 2004 MSA/MD MEDIAN FAMILY INCOME</u> |
|--------------------|----------------------------------------------|--------------------------------------------------------|-----------------------------------------------------------|
| 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 |
| 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 |

*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

| <u>MSA/MD CODE</u> | <u>MSA/MD NAME</u> | <u>US CENSUS 2004 MSA/MD* MEDIAN FAMILY INCOME</u> | <u>HUD ESTIMATED 2004 MSA/MD MEDIAN FAMILY INCOME</u> |
|--------------------|------------------------------------|--------------------------------------------------------|-----------------------------------------------------------|
| 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 |
| 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 |

*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

| <u>MSA/MD CODE</u> | <u>MSA/MD NAME</u> | <u>US CENSUS 2004 MSA/MD* MEDIAN FAMILY INCOME</u> | <u>HUD ESTIMATED 2004 MSA/MD MEDIAN FAMILY INCOME</u> |
|--------------------|------------------------------------|--------------------------------------------------------|-----------------------------------------------------------|
| 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 |
| 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.