

Pruning our Portfolio for ***Growth***



Family and Friends Investment Partnership is a group of unique and diverse individuals that have pooled their resources and experience to invest in the stock market. We entered into this partnership with no promises or guarantees of profit, but only dreams of what our combined potential can yield.



Since 1996

Highlights	2004	2003	2002	2001	2000	1999	1998	1997
Assets	\$7,137	\$9,785	\$8,122	\$5,290	\$13,136	\$10,329	\$9,116	\$5,609
Cash Contributions	\$605	\$1,803	\$3,207	\$2,014	\$4,362	\$3,095	\$2,780	\$2,111
<i>Dividends</i>	\$94	\$80	\$38	\$38	\$72	\$49	\$47	\$18
<i>Interest</i>	\$0	\$0	\$0	\$33	\$33	\$20	\$28	\$57
Short-term Capital Gain/(Loss)	38	(0)	(78)	339	(713)	16	\$12	\$500
Long-term Capital Gain/(Loss)	(867)	(37)	(32)	132	(373)	(580)	\$815	\$0
Total Income	(735)	43	(73)	542	(981)	(495)	\$902	\$575
Total Expenses	(40)	(183)	(299)	(179)	(180)	(233)	(175)	(433)
Net Profit/Loss	(775)	(140)	(371)	363	(1,161)	(728)	727	142
Total Return	0.93%	43.88%	-47.36%	18.15%	-9.61%	4.14%	-1.36%	11.76%
Total Return (since) 1996	-3.89%	-5.25%	-43.03%	10.10%	-6.17%	12.38%	7.51%	12.17%

FNF Partners:

A gardener must prune the dead or dying branches to allow the tree to grow. We too must remove stocks that are not performing as expected or worst underperforming, so that the portfolio can grow.

Lucent, Agere Systems, Pfizer and Tetra Tech were sold in 2004. For the most part all 4 stocks were dead or dying branches, none more than Lucent. Lucent represent multiple mistakes over the course of 4 years. The weight of Lucent held our portfolio back for years and once removed our portfolio spring to life (stock performance only with LU, AGR-B, PFE & TTEK) **-9.2%** to (without LU, AGR-B, PFE & TTEK) **+16.5%**.

FNF had 3 members that exited the club in 2004 representing roughly \$2,500.00. FNF hates to lose members, but just as in the case of our portfolio, we need to let go of dead weight holding us back from growth.

The FNF portfolio added a few new names in 2004:

- **Procter & Gamble Co (PG)**
- **SunGard Data Systems, Inc (SDS)**
- **Gentex Corp (GNTX)**

With the addition of these quality stocks and the removal of the under-performing stocks the FNF portfolio is in great position for the future ahead.

Sincerely,

Christopher M. Biegel
 Founder of FNF



Paper Value of the FNF Portfolio

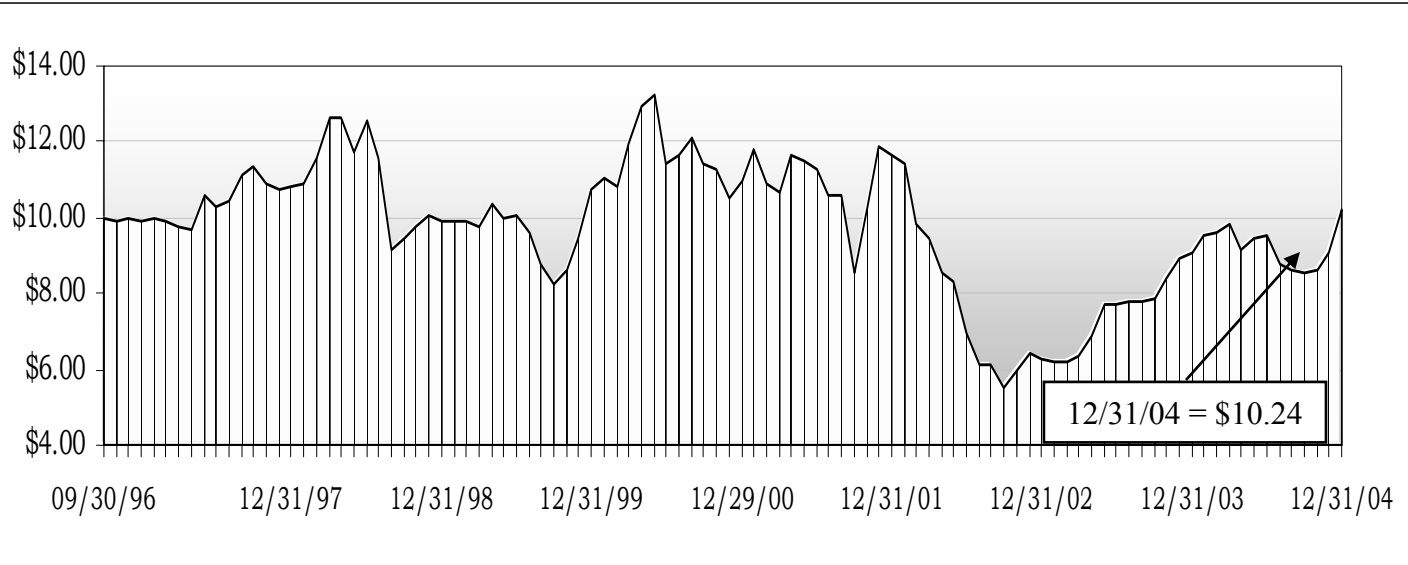
COMPANY NAME	PURCHASE DATE	# OF SHARES	PRICE PER SHARE	TOTAL COST	2004 VALUE	TOTAL RETURN FOR 2004	TOTAL RETURN FROM PURCHASE
BIOMET INC	BMET 03/07/03	20.195	\$30.4976	\$615.90	\$876.26	20.35%	22.13%
CAPITAL AUTOMOTIVE REIT	CARS 05/20/02	17.097	\$24.7903	\$423.84	\$607.46	17.32%	22.08%
CISCO SYSTEMS INC.	CSCO 07/12/01	35.000	\$15.5729	\$545.05	\$676.20	-20.26%	6.60%
GENTEX CORP	GNTX 11/8/04	10.000	\$34.8150	\$348.15	\$370.20	6.33%	6.33%
HARLEY DAVIDSON, INC.	HDI 11/28/97	10.175	\$15.5751	\$158.48	\$618.13	30.92%	34.28%
MBNA CORPORATION	KRB 01/28/02	31.065	\$22.3683	\$694.87	\$875.72	15.01%	11.12%
NVIDIA CORPORATION	NVDA 07/12/00	60.000	\$23.2137	\$1,392.82	\$1,413.60	1.55%	0.38%
PROCTER GAMBLE	PG 11/08/04	10.000	\$54.5650	\$545.65	\$550.80	0.94%	0.94%
SUNGUARD DATA SYSTEMS	SDS 11/08/04	10.000	\$28.2650	\$282.65	\$283.30	0.23%	0.23%
SYSCO CORP	SYU 09/11/03	10.184	\$31.8480	\$324.34	\$388.72	4.07%	16.62%
TIME WARNER INC	TWX 05/20/02	10.000	\$21.0850	\$210.85	\$194.50	8.12%	-3.04%
WALGREEN CO	WAG 05/29/03	20.157	\$30.3403	\$611.57	\$773.42	6.03%	16.54%
WELLS FARGO	WFC 06/25/02	10.693	\$52.2089	\$558.27	\$664.57	8.89%	10.40%

Total Securities this Date	\$6,712.44	\$8,292.88
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Cash on Hand - Bank	\$0.00	\$0.00
Cash on Hand - Broker	\$475.93	\$475.93
Cash on Hand - Suspense	\$0.00	\$0.00
Total Cash Accounts this Date	\$0.00	\$0.00

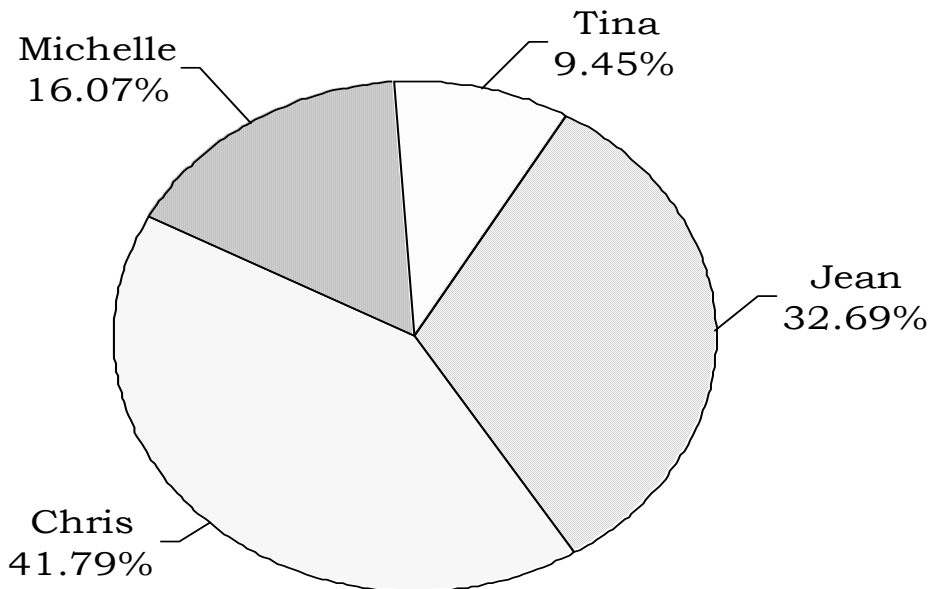
Total Securities and Cash Accounts This Date	\$7,188.37	\$8,768.81
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FNF Historical Stock Performance





FNF Ownership Break-Down
 (as of December 31, 2004)



NAME	TOTAL CONTRIBUTIONS	TOTAL PAID IN PLUS EARNINGS	UNITS OWNED	CURRENT VALUE	% OF OWNERSHIP	TOTAL % RETURN 2004 YTD	TOTAL % RETURN SINCE 9/1/1996
J.Armand	\$3,215.00	\$2,912.22	280.00	\$2,866.93	32.69%	4.76%	-16.46%
C. Biegel	\$3,625.75	\$3,404.54	357.93	\$3,664.42	41.79%	4.44%	-7.73%
M. Nambo	\$951.43	\$1,067.24	137.61	\$1,408.81	16.07%	4.77%	35.82%
T. Rachuy	\$481.82	\$620.59	80.94	\$828.67	9.45%	5.06%	34.40%
	\$8,274.00	\$8,004.59	856.48	\$8,768.83	100.00%	0.93%	-3.89%

Club Accounting uses what is called an "Internal Rate of Return" (IRR) calculation to calculate these returns. This type of calculation takes into account both the time when money was invested and the amount of money that was invested.

"Compound Annual Rate of Return" (CAR) and "Total Return." CAR is the rate of return most of us are familiar with when we talk about interest paid on a bank savings account, certificate of deposit or a home mortgage. It is the yearly rate of return that is earned or paid and that usually is compounded daily, monthly, or yearly. The more often the compounding is done (interest earned on interest paid) the larger the amount will be for the same rate of CAR. Club Accounting uses daily compounding.

A simple example will illustrate the effect of time and dollar amount on the CAR calculation.

Suppose you open a bank account on January 1st and the bank pays you 6% CAR. You deposit a \$100 to open the account. Then you do nothing with the account until December the 1st when you deposit \$200 more. On December 31st you run a valuation statement. The first \$100 would have made 6% a year for one year, and grown to \$106. The second \$200 would have made about \$1.00 in interest during the month of December. Therefore, the current value would be \$307 and the amount invested or cost is \$300. By using the cost and value to calculate the return one would get $(7.00/300) \times 100 = 2.33\%$. However, we know that we actually earned 6.0% CAR for the year not 2.33%. The difference is the result of having most of the money invested for only one month. The IRR calculates the true interest rate you earned as 6.0%.



Results of Operations

The bottom line is NET PROFIT/(LOSS) (INCOME - EXPENSES = NET PROFIT/LOSS)

For 2004, our bottom line was **-\$774.82**

2004 Income Statement

- Dividend income grew 18% to \$93.69 compared to \$79.61 the prior year. All dividends collected were reinvested back into the company that issued them.
- Short-term Capital Gains/Losses were \$38.26 compared to the prior year **-\$0.04**, due the sell Agere Systems (+\$43.36) and Pfizer (**-\$5.10**) shares.
- Long-term Capital Gains/-Losses were **-\$866.77** compared to the prior year **-\$37.02**, due to the sell of Agere Systems, Lucent, Pfizer and Tetra Tech.

2004 Expense Statement

Expense incurred for 2004:

- \$40.00 for NAIC Annual Membership fee.

Income		
Dividend		
Capital Automotive Reit (CARS)	18.60	
Broker	2.36	
Total Dividend		20.96
Qualified Dividend		
Biomet Inc (BMET)	4.02	
Harley-Davidson Inc (HDI)	5.00	
MBNA Corp (KRB)	14.13	
Pfizer Inc (PFE)	20.99	
Sysco Corp (SYI)	5.24	
Walgreen Co (WAG)	3.85	
Wells Fargo & Company (WFC)	19.50	
Total Qualified Dividend		72.73
Short-Term Capital Gain		38.26
Long-Term Capital Gain	(866.77)	
Total Income		(734.82)

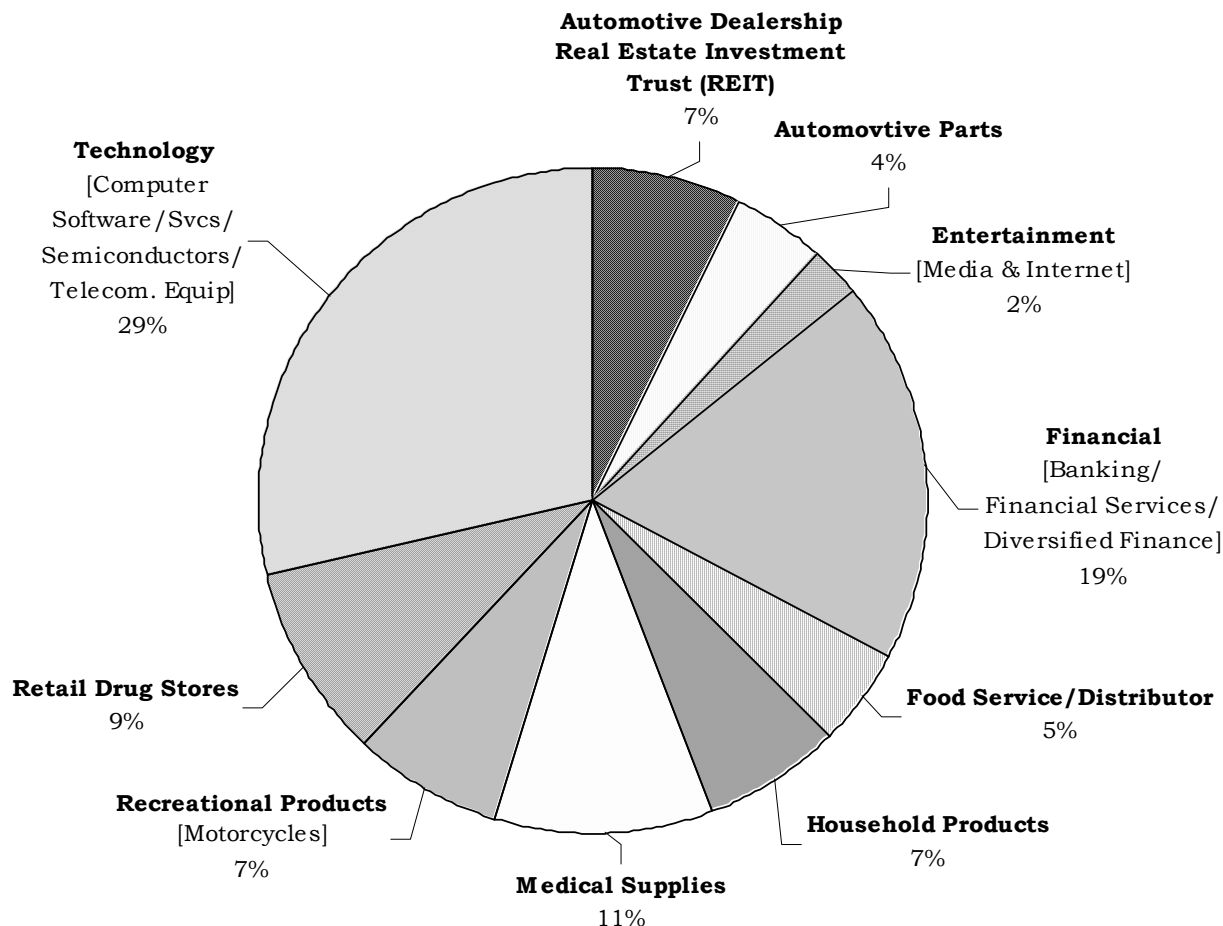
Expense		
Miscellaneous Expense	40.00	
Total Expense		40.00
Profit/(Loss)		(774.82)

Short-Term Capital Gain					
Description	Acquisition Date	Date Sold	Sales Price	Cost Basis	Gain/(Loss)
186 AGERE SYSTEMS INC CL B (AGRB)	7/29/2004	12/20/2004	\$235.01	\$191.65	\$43.36
0.141 Pfizer Inc (PFE)	3/5/2004	12/20/2004	\$3.46	\$5.21	-\$1.75
0.148 Pfizer Inc (PFE)	6/4/2004	12/20/2004	\$3.63	\$5.23	-\$1.60
0.064 Pfizer Inc (PFE)	9/3/2004	12/20/2004	\$1.57	\$2.08	-\$0.51
0.098 Pfizer Inc (PFE)	9/3/2004	12/23/2004	\$2.45	\$3.18	-\$0.73
0.191 Pfizer Inc (PFE)	12/3/2004	12/23/2004	\$4.78	\$5.29	-\$0.51
					\$38.26

Long-Term Capital Gain					
Description	Acquisition Date	Date Sold	Sales Price	Cost Basis	Gain/(Loss)
5 Apollo Group Inc cl A (APOL)	5/20/2002	9/10/2004	\$387.54	\$190.23	\$197.31
5 Harley-Davidson Inc (HDI)	11/28/1997	9/10/2004	\$295.34	\$70.53	\$224.81
10 Apollo Group Inc cl A (APOL)	5/20/2002	10/12/2004	\$664.33	\$380.47	\$283.86
4.544866 AGERE SYSTEMS INC CL B (AGRB)	10/15/2000	12/20/2004	\$5.74	\$156.23	-\$150.49
0.006852 AGERE SYSTEMS INC CL B (AGRB)	12/4/2000	12/20/2004	\$0.01	\$0.11	-\$0.10
7.936898 AGERE SYSTEMS INC CL B (AGRB)	12/8/2000	12/20/2004	\$10.03	\$122.39	-\$112.36
0.021694 AGERE SYSTEMS INC CL B (AGRB)	3/1/2001	12/20/2004	\$0.03	\$0.26	-\$0.23
0.033361 AGERE SYSTEMS INC CL B (AGRB)	6/1/2001	12/20/2004	\$0.04	\$0.26	-\$0.22
26.456328 AGERE SYSTEMS INC CL B (AGRB)	6/21/2001	12/20/2004	\$33.43	\$152.06	-\$118.63
19.766 Lucent Technologies Inc (LU)	10/15/2000	12/20/2004	\$73.14	\$499.71	-\$426.57
0.0259 Lucent Technologies Inc (LU)	12/4/2000	12/20/2004	\$0.10	\$0.29	-\$0.19
30 Lucent Technologies Inc (LU)	12/8/2000	12/20/2004	\$111.01	\$340.21	-\$229.20
0.082 Lucent Technologies Inc (LU)	3/1/2001	12/20/2004	\$0.30	\$0.73	-\$0.43
0.1261 Lucent Technologies Inc (LU)	6/1/2001	12/20/2004	\$0.47	\$0.73	-\$0.26
100 Lucent Technologies Inc (LU)	6/21/2001	12/20/2004	\$370.02	\$422.68	-\$52.66
9.8056 Pfizer Inc (PFE)	8/23/2001	12/20/2004	\$240.50	\$424.53	-\$184.03
0.0254 Pfizer Inc (PFE)	12/7/2001	12/20/2004	\$0.62	\$1.10	-\$0.48
5 Pfizer Inc (PFE)	1/28/2002	12/20/2004	\$122.64	\$223.95	-\$101.31
0.0483 Pfizer Inc (PFE)	3/8/2002	12/20/2004	\$1.18	\$1.95	-\$0.77
0.0577 Pfizer Inc (PFE)	6/7/2002	12/20/2004	\$1.41	\$1.96	-\$0.55
0.063 Pfizer Inc (PFE)	9/5/2002	12/20/2004	\$1.54	\$1.97	-\$0.43
15 Pfizer Inc (PFE)	11/14/2002	12/20/2004	\$367.91	\$485.55	-\$117.64
0.062 Pfizer Inc (PFE)	12/5/2002	12/20/2004	\$1.52	\$1.95	-\$0.43
0.154 Pfizer Inc (PFE)	2/14/2003	12/20/2004	\$3.78	\$4.51	-\$0.73
0.144 Pfizer Inc (PFE)	6/5/2003	12/20/2004	\$3.53	\$4.53	-\$1.00
0.153 Pfizer Inc (PFE)	9/4/2003	12/20/2004	\$3.75	\$4.55	-\$0.80
0.134 Pfizer Inc (PFE)	12/4/2003	12/20/2004	\$3.29	\$4.58	-\$1.29
31 Tetra Tech Inc (TTEK)	8/25/2000	12/20/2004	\$468.01	\$599.36	-\$131.35
Cash/Reinvested Distributions					\$59.40
					-\$866.77



Portfolio by Industry



Industry	Value (as of 12/31/04)	COST
Automotive Dealership Real Estate Investment Trust (REIT)	\$607.46	\$423.84
Automotive Parts	\$370.20	\$348.15
Banking/Financial Services	\$664.57	\$558.27
Computer Software/Svcs	\$283.30	\$282.65
Diversified Finance	\$875.72	\$694.87
Entertainment (Internet & Media)	\$194.50	\$210.85
Food Service/Distributor	\$388.72	\$324.34
Household Products	\$550.80	\$545.65
Medical Supplies	\$876.26	\$615.90
Recreational Products (Motorcycles)	\$618.13	\$158.48
Retail Drug Stores	\$773.42	\$611.57
Semiconductors	\$1,413.60	\$1,392.82
Telecom. Equipment	\$676.20	\$545.05
Total Value (As of 12/31/04)	\$8,292.88	\$6,712.44



Account Allocation

WALGREEN COMPANY <i>Retail Drugstore</i>	Michelle
HARLEY-DAVIDSON, INC <i>Recreational Products (Motorcycles)</i>	Tina
MBNA CORPORATION <i>Diversified Finance</i>	Chris
PROCTER & GAMBLE <i>Personal & Household Products</i>	Jean
CAPITAL AUTOMOTIVE REIT <i>Automotive REIT</i>	Michelle
WELLS FARGO <i>Banking/Financial Services</i>	Tina
SYSCO CORP <i>Food Service/Distributor</i>	Jean
BIOMET, INC. <i>Medical Equipment & Supplies</i>	Chris
GENTEX CORP <i>Auto & Truck Parts</i>	Chris

Chris	NVIDIA CORPORATION <i>Technology (Semiconductors)</i>
Michelle	CISCO SYSTEMS <i>Technology (Communication Equip)</i>
Jean	TIME WARNER, INC. <i>Entertainment (Internet/Media)</i>
Tina	SUNGUARD DATA SYSTEMS <i>Computer Services</i>

Jean
Tech Analyst

FNF Portfolio STAR RATING (as of 12/31/2004)	
Biomet	3
Capital Automotive REIT	4
Cisco	5
Gentex Corp	3
Harley Davidson	3
MBNA	5
Nvidia	3
Procter Gamble	5
SunGuard Systems	3
Sysco Corp	3
Time Warner	4
Walgreen	5
Wells Fargo	3
Average Star Rating	3.8



Portfolio Guide Business Description:

Biomet, Inc (BMET), designs, manufactures and markets products used primarily by musculoskeletal medical specialists in both surgical and non-surgical therapy. The Company's product portfolio includes reconstructive products, fixation devices, spinal products and other products and accounted for approximately 65%, 15%, 10% and 10%, respectively, of the total net sales of the Company during the fiscal year ended May 31, 2004 (fiscal 2004). The geographic markets of the Company are United States, Europe and Rest of the world. The Company has manufacturing and/or office facilities in more than 50 locations worldwide. Biomet's principal subsidiaries include Biomet Orthopedics, Inc., Biomet Manufacturing Corp., EBI, L.P., Biomet Europe B.V., Implant Innovations, Inc., Walter Lorenz Surgical, Inc. and Arthrotek, Inc. On March 22, 2004, Biomet acquired Merck KGaA's 50% interest in the Biomet Merck joint venture and completed the merger with Interpore International, Inc. on June 18, 2004.

Capital Automotive REIT (CARS) is a self-administered and self-managed real estate company operating as a real estate investment trust (REIT) for federal income tax purposes. The Company's primary business strategy is to purchase real estate (land, buildings and other improvements), which it simultaneously leases to operators of franchised automobile dealerships and motor vehicle service, repair or parts businesses, used vehicle businesses and other related businesses under long-term, triple-net leases. As of December 31, 2003, Capital had investments in 331 properties located in 30 states, consisting of approximately 2,323 acres of land and containing approximately 13.6 million square feet of buildings and improvements. The Company own interests in real estate and conducts its operations, directly or indirectly, through Capital Automotive L.P. (the Partnership). Capital is the sole general partner of the Partnership.

Cisco Systems, Inc (CSCO), manufactures and sells networking and communications products and provides services associated with that equipment and its use. The Company's products are installed at corporations, public institutions, telecommunication companies, commercial businesses and in some personal residences. Cisco provides a broad line of products for transporting data, voice and video within buildings, across campuses and around the world. The Company's offerings fall into several categories, such as routing, switching, home networking, Internet protocol (IP) telephony, optical networking, security, storage area networking, wireless technology, access, network management software and service. In January 2004, the Company acquired Latitude Communications, Inc., and in February 2004, it acquired Andiamo Systems, Inc. In December 2004, the Company acquired privately held BCN Systems, Inc.

Gentex Corporation (GNTX), incorporated in 1974, designs, develops, manufactures and markets electro-optic products, including automatic-dimming rearview mirrors for the automotive industry and fire protection products primarily for the commercial building industry. The Company has several important customers within the automotive industry, three of which each account for 10% or more of the Company's annual sales: General Motors Corporation, DaimlerChrysler AG and Toyota Motor Corporation. The Company operates four office/manufacturing facilities in Zeeland, Michigan. In addition, it has constructed a 40,000 square-foot office, distribution and light manufacturing facility near Neckarsulm, Germany, which was completed during the year ended December 31, 2003.

Harley-Davidson, Inc. (HDI) is the parent company for the group of companies doing business as Harley-Davidson Motor Company, Buell Motorcycle Company and Harley-Davidson Financial Services. Harley-Davidson Motor Company produces heavyweight motorcycles and offers a line of motorcycle parts, accessories, apparel and general merchandise. It manufactures five families of motorcycles: Touring, Dyna Glide, Softail, VRSC and Sportster. Buell Motorcycle Company produces sport motorcycles, including four big-twin XB models and the single-cylinder Buell Blast. Buell also offers a line of motorcycle parts, accessories, apparel and general merchandise. Harley-Davidson Financial Services provides wholesale and retail financing and insurance programs, primarily to Harley-Davidson/Buell dealers and customers.



Portfolio Guide Business Description:

MBNA Corporation (KRB) is the parent company of MBNA America Bank, N.A. (the Bank). Through the Bank, the Company operates as an independent credit card lender and issuer of endorsed credit cards, marketed primarily to members of associations and customers of financial institutions and other organizations. In addition to its credit card lending, MBNA makes other consumer loans, including installment and revolving unsecured loan products, and offers insurance and deposit products. The Bank has two wholly owned foreign bank subsidiaries, MBNA Europe Bank Limited and MBNA Canada Bank, through which the Company conducts its business in Europe and Canada, respectively. MBNA is also the parent company of MBNA America (Delaware), N.A., a national bank that offers mortgage loans, aircraft loans and business loan products.

NVIDIA Corporation (NVDA) designs, develops and markets graphic processing units, media and communications processors, ultra-low-power media processors and related software that are an integral part of a wide variety of visual computing platforms, including enterprise personal computers (PCs), consumer PCs, professional workstations, notebook PCs, personal digital assistants, cellular phones, game consoles and digital media centers. The original equipment manufacturers (OEMs), original design manufacturers (ODMs), add-in-card manufacturers, system builders and consumer electronics companies utilize NVIDIA digital media processors as a core component of the entertainment and business solutions. The Company's three major product groups are Graphic Processing Units, Media and Communications Processors and Ultra-Low Power Media Processors. In addition, it also sells a two-chip platform processor for use in Microsoft's Xbox video game console.

The Procter & Gamble Co. (PG) manufactures and markets a range of consumer products in various countries throughout the world. The Company markets over 300 branded products in more than 160 countries. The Company manages its business in five product segments: Fabric and Home Care, Baby and Family Care, Beauty Care, Health Care and Snacks and Beverages. In March 2003, the Company entered into an agreement to acquire a controlling interest in Wella from the majority shareholders. In September 2003, it completed this purchase of the shares of Wella AG. In June 2004, the Company and Wella entered into a Domination and Profit Transfer Agreement (the Domination Agreement). Under the Domination Agreement, they are entitled to exercise full-operating control and receive 100% of the future earnings of Wella. In June 2004, it purchased the remaining 20% stake of its China venture from its partner, Hutchison Whampoa China Ltd. (Hutchison), giving the Company full ownership of its operations in China.

SunGard Data Systems Inc. (SDS) is a provider of integrated software and processing solutions and information availability services. It operates its business in three segments, including investment support systems, which serve financial services institutions through a range of complementary software solutions that are grouped into business areas, such as brokerage and trading systems, wealth management systems, treasury and risk management systems, investment management systems and benefit, insurance and investor accounting systems; availability services, which helps information-dependent enterprises to ensure the continuity of their business by providing a variety of solutions that help them maintain access to their critical data and systems, and higher education and public sector systems, which provide enterprise resource planning and administrative solutions to institutions of higher education, schools and other nonprofit organizations, as well as local, state and federal governments.



Portfolio Guide Business Description:

SYSCO Corporation (SY) is an American distributor of food and related products primarily to the foodservice or food-prepared-away-from-home industry. SYSCO provides its products and services to approximately 400,000 customers, including restaurants, healthcare and educational facilities, lodging establishments and other foodservice customers. Products distributed by the company include a full line of frozen foods, such as meats, fully prepared entrees, fruits, vegetables and desserts, and a full line of canned and dry foods, fresh meats, imported specialties and fresh produce. The company also supplies a wide variety of non-food items, including paper products, such as disposable napkins, plates and cups; tableware, such as china and silverware; restaurant and kitchen equipment and supplies, and cleaning supplies. In April 2004, SYSCO acquired Overton Distributors, Inc., in May 2004, it acquired International Food Group, Inc. and in December 2004, it acquired Robert's Foods.

Time Warner Inc. (TWX), formerly known as AOL Time Warner Inc., is a media and entertainment company. It classifies its business interests into five fundamental areas: America Online, Inc., consisting principally of interactive services; Cable, consisting principally of interests in cable systems providing video and high-speed data services; Filmed Entertainment, consisting principally of feature film, television and home video production and distribution; Networks, consisting principally of cable television and broadcast networks, and Publishing, consisting principally of magazine and book publishing.

Walgreen Company's (WAG) primary business is the operation of retail drugstores. The Company is a drugstore chain in the United States with stores located in 44 states and Puerto Rico. During the fiscal year ended August 31, 2004 (fiscal 2004), the Company opened 436 stores. In fiscal 2004, Walgreen had 4,579 stores and three mail service facilities. To support store expansion, the Company opened four distribution centers in the past three years, the most recent in Moreno Valley, California, in fiscal 2004. In November 2003, Walgreen's pharmacy benefit manager (PBM) introduced Advantage90, a 90-day retail prescription option to mandatory mail programs

Wells Fargo & Company (WFC) is a diversified financial services company providing banking, insurance, investments, mortgage banking and consumer finance to consumers, businesses and institutions in all 50 states of the United States and in other countries. Retail, commercial and corporate banking services are provided through banking stores in Alaska, Arizona, California, Colorado, Idaho, Illinois, Indiana, Iowa, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Ohio, Oregon, South Dakota, Texas, Utah, Washington, Wisconsin and Wyoming. Other financial services are provided by subsidiaries engaged in various businesses, principally wholesale banking, mortgage banking, consumer finance, equipment leasing, agricultural finance, commercial finance, securities brokerage and investment banking, insurance agency services, computer and data processing services, trust services, mortgage-backed securities servicing and venture capital investment.