



Community Reinvestment Act (CRA) Public File

Table of Contents

- 1. Written Comments Received from the Public and Responses**
- 2. Public Section of CRA Performance Evaluation**
- 3. List of Bank's Branch(es)**
- 4. List of Branches Opened or Closed by Bank**
- 5. List of Deposit and Loan Services by Branch**
- 6. Service Fee Schedule**
- 7. Hours of Operation**
- 8. Map of Assessment Area**
- 9. HMDA**
- 10. Loan-to-Deposit Ratio**

1. Written Comments Received from the Public and Responses

Time period: (current year and each of the prior two calendar years)

Includes year-to-date for 2026. Bank was established 1/21/2026.

Public Comments:

None.

2. Public Section of CRA Performance Evaluation

Liberty Bank of New Jersey received their Federal Deposit Insurance Corporation (FDIC) certificate January 21, 2026, and has not yet had a federal Community Reinvestment Act (CRA) Performance Evaluation to date.

3. List of Bank's Branch(es)

Liberty Bank of New Jersey has one (1) branch:

Common Branch Name	Verona
Date of Opening	January 21, 2026
Date of Closure	N/a
Branch Address	725 Bloomfield Avenue Verona, NJ 07044
Automated Teller Machine (Deposit Taking)	Yes
Phone number	(973) 232-5810
Fax number	(973) 921-2929
Geocoding Information:	
MSA/MD Code	35084
State Code	34
County Code	013
Tract Code	0212.00
MSA/MD Name	Newark, NJ
State Name	New Jersey
County Name	Essex County

4. List of Branches Opened or Closed by Bank

Time period: (During the current year and each of the prior two calendar years.) Includes year-to-date for 2026. Bank was established 1/21/2026.

Branch Opened:

Liberty Bank of New Jersey opened one branch in Verona, NJ on 1/21/2026, and none have been closed. Details as follows:

Common Branch Name	Verona
Date of Opening	January 21, 2026
Date of Closure	N/a
Branch Address	725 Bloomfield Avenue Verona, NJ 07044
Automated Teller Machine (Deposit Taking)	Yes
Phone number	(973) 232-5810
Fax number	(973) 921-2929
Geocoding Information:	
MSA/MD Code	35084
State Code	34
County Code	013
Tract Code	0212.00
MSA/MD Name	Newark, NJ
State Name	New Jersey
County Name	Essex County

Branch Closed:

None have been closed.

5. List of Deposit and Loan Services by Branch

Liberty Bank of New Jersey's products and services are available to consumers and businesses at our branch and digital banking platforms. Our branch is located at 725 Bloomfield Avenue, Verona, NJ 07044. Our ATM is scheduled to be operational in 2026, located at our branch in Verona, NJ. Detailed information regarding the Bank's offerings is available at: www.libertybanknj.com.

- **Deposit Account Products for Business**
 - Business Checking
 - Business Interest Checking
 - Business Money Market Account
 - IOLTA Checking
 - Business Savings
- **Deposit Account Products for Consumer**
 - Classic Checking
 - Personal Money Market
 - Premium Money Market
 - NJ Consumer Checking
 - Platinum Checking
 - Senior Checking
 - Premier Savings
 - Youth Savings
- **Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs)**
 - Certificates of Deposits (CDs)
 - Individual Retirement Accounts (IRAs)
- **Safe Deposit Boxes (SDBs)**
- **Other services for both Business and Consumer**
 - Notary Public Service
 - Wire Transfer
 - ACH
 - Medallion Signature Guarantee
 - Please see Service Fee Schedule included in CRA Public File for a list of other services we offer.

- **Small Business and Commercial Loans**
- **Treasury Management for Business**
 - Remote Deposit Capture
 - Positive Pay
 - ZEscrow – Escrow Services
- **Digital Banking**
 - Online Banking
 - Online Account Opening (Consumer only)
 - Mobile Banking
 - Bill Pay
 - Mobile Deposit
 - Debit Cards
 - Zelle and TransferNow (not yet available/coming soon in 2026)



SERVICE FEE DISCLOSURE

Effective May 8, 2026

	<u>Fee*</u>
Account Research Item Photocopies Fee (per item)	\$5.00
Account Research/Statement Reconciliation Fee (per hour)	\$25.00
ATM Access with MoneyPass® [1]	Surcharge-free
ATM/Debit Card Expedited Delivery Fee	\$30.00
ATM/Debit Card Replacement Fee	\$5.00
ATM Withdrawal/Inquiry/Transfer (Foreign ATM Fee) [2]	\$3.00
Check Orders	Varies
Foreign Currency Order Fee	\$10.00
Inactive Account Monthly Fee [3]	\$5.00
IRA Custodial/Trustee Transfer Fee	\$50.00
Legal Process Fee (Papers Served, Garnishments, Levy, Liens, Writs)	\$150.00
Mobile Banking and Mobile Bill Pay	No Charge
Official Bank Check Fee	\$10.00
Online Banking and Online Bill Pay	No Charge
Overdraft Fee [4] (per returned check/paid item for non-sufficient/uncollected funds)	\$34.00
Paper Statement Fee [5]	\$5.00
Returned Deposited Item Fee	\$15.00
Returned Wire Fee	\$20.00
Remote Deposit Capture Machine Rental	
Safe Deposit Box Annual Rental Fee (varies by box size) [6]	
3x5	\$40.00
5x5	\$55.00
3x10	\$70.00
5x10	\$115.00
10x10	\$175.00
Safe Deposit Box Drilling Fee	\$300.00
Safe Deposit Box Key Replacement Fee	\$25.00
Safe Deposit Box Late Fee	\$10.00
Stop Payment Order Fee	\$30.00
Temporary Checks (per page)	\$5.00
Wire Transfer International/Domestic Incoming (USD) Fee	\$10.00
Wire Transfer Domestic Outgoing Fee	\$20.00
Wire Transfer International Outgoing Fee	\$50.00

Important Disclosures:

* ALL FEES ARE SUBJECT TO CHANGE AT ANY TIME. Per Item, unless otherwise indicated.

[1] MoneyPass® is a registered trademark owned by Fiserv, Inc. and its affiliates.

[2] Other banks may charge a fee for using their ATMs.

[3] Checking Accounts are considered inactive after 6 months of no activity, and Savings Accounts are considered inactive after 1 year of no activity.

[4] Overdraft (OD) Fee applies to all items except for ATM and one-time debit transaction. A maximum of 5 OD fees may be charged per day for consumer accounts; does not apply to business/commercial accounts.

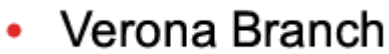
[5] There is no charge for Online eStatements (Electronic Statements). Fee not applicable for Senior Checking.

[6] Safe Deposit Box (SDB) rentals are subject to tax. Contents of SDB are not insured by the Bank nor the FDIC.

7. Hours of Operation

Our Verona, NJ branch is open:

- Monday – Friday: 9:00 am – 5:00 pm
- Saturday: 9:00 am - 12:00 noon
- Sunday: Closed
- Federal Reserve Bank Holidays are Observed and Bank will be Closed:
 - **2026 Schedule:**
 - **New Year's Day:** Thursday, January 1
 - **Martin Luther King, Jr. Day:** Monday, January 19
 - **Washington's Birthday (Presidents' Day):** Monday, February 16
 - **Memorial Day:** Monday, May 25
 - **Juneteenth National Independence Day:** Friday, June 19
 - **Independence Day:** Saturday, July 4
 - **Labor Day:** Monday, September 7
 - **Columbus Day:** Monday, October 12
 - **Veterans Day:** Wednesday, November 11
 - **Thanksgiving Day:** Thursday, November 26
 - **Christmas Day:** Friday, December 25
- **ATM:** Not open



[illegible]

2008年12月15日

Census
2020



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
34	013	0001.00	Low	No	49.13	\$133,300	\$65,490	\$52,978	6153	90.39	5562	929	1555
34	013	0002.00	Low	No	36.32	\$133,300	\$48,415	\$39,167	3293	95.87	3157	234	713
34	013	0003.00	Moderate	No	75.08	\$133,300	\$100,082	\$80,962	3533	94.11	3325	215	660
34	013	0004.00	Moderate	No	63.39	\$133,300	\$84,499	\$68,355	2514	89.06	2239	240	793
34	013	0005.00	Low	No	36.77	\$133,300	\$49,014	\$39,650	1936	93.13	1803	278	477
34	013	0006.00	Low	No	46.91	\$133,300	\$62,531	\$50,583	4295	91.13	3914	499	1395
34	013	0007.00	Low	No	42.11	\$133,300	\$56,133	\$45,407	7108	97.86	6956	492	1646
34	013	0008.00	Moderate	No	66.65	\$133,300	\$88,844	\$71,875	4621	95.56	4416	474	1330
34	013	0009.00	Low	No	40.41	\$133,300	\$53,867	\$43,580	4387	97.11	4260	279	887
34	013	0010.00	Low	No	25.82	\$133,300	\$34,418	\$27,841	3936	94.54	3721	182	783
34	013	0011.00	Moderate	No	58.90	\$133,300	\$78,514	\$63,512	4312	73.82	3183	388	653
34	013	0013.00	Moderate	No	63.92	\$133,300	\$85,205	\$68,929	2025	98.67	1998	141	723
34	013	0014.00	Moderate	No	50.44	\$133,300	\$67,237	\$54,395	3528	98.58	3478	317	1228
34	013	0015.00	Unknown	No	0.00	\$133,300	\$0	\$0	2084	98.75	2058	55	389
34	013	0016.00	Low	No	45.50	\$133,300	\$60,652	\$49,063	1999	97.70	1953	178	640
34	013	0017.00	Low	No	41.62	\$133,300	\$55,479	\$44,886	2654	99.06	2629	199	938
34	013	0018.00	Low	No	41.24	\$133,300	\$54,973	\$44,474	2490	99.28	2472	157	841
34	013	0019.00	Low	No	24.73	\$133,300	\$32,965	\$26,667	2295	99.52	2284	162	414
34	013	0020.00	Low	No	40.07	\$133,300	\$53,413	\$43,208	4551	98.64	4489	426	1341
34	013	0021.00	Low	No	41.38	\$133,300	\$55,160	\$44,620	3479	98.56	3429	474	1187
34	013	0022.02	Low	No	45.87	\$133,300	\$61,145	\$49,462	3846	97.79	3761	629	1147
34	013	0022.03	Low	No	23.42	\$133,300	\$31,219	\$25,255	5730	91.99	5271	0	28
34	013	0022.04	Moderate	No	78.44	\$133,300	\$104,561	\$84,583	1963	95.82	1881	445	844
34	013	0023.00	Moderate	No	69.29	\$133,300	\$92,364	\$74,722	4773	98.95	4723	922	1576
34	013	0024.00	Low	No	41.16	\$133,300	\$54,866	\$44,386	3955	98.84	3909	356	1319
34	013	0025.00	Low	No	46.04	\$133,300	\$61,371	\$49,650	4269	99.13	4232	578	1498

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
34	013	0026.00	Low	No	45.85	\$133,300	\$61,118	\$49,448	2249	97.95	2203	137	713
34	013	0028.00	Moderate	No	55.94	\$133,300	\$74,568	\$60,324	2127	99.34	2113	219	582
34	013	0031.00	Low	No	32.00	\$133,300	\$42,656	\$34,514	2232	98.88	2207	187	616
34	013	0035.00	Low	No	39.72	\$133,300	\$52,947	\$42,832	3026	99.44	3009	282	944
34	013	0037.00	Moderate	No	56.28	\$133,300	\$75,021	\$60,694	2656	98.87	2626	120	866
34	013	0038.00	Low	No	42.85	\$133,300	\$57,119	\$46,210	2594	99.07	2570	300	786
34	013	0039.00	Low	No	20.63	\$133,300	\$27,500	\$22,247	1698	99.94	1697	48	275
34	013	0041.00	Low	No	28.19	\$133,300	\$37,577	\$30,402	3449	98.64	3402	236	1180
34	013	0042.00	Low	No	49.74	\$133,300	\$66,303	\$53,641	3627	99.26	3600	255	1172
34	013	0043.00	Low	No	29.60	\$133,300	\$39,457	\$31,920	3207	99.00	3175	245	1006
34	013	0044.00	Low	No	32.31	\$133,300	\$43,069	\$34,844	2125	99.72	2119	90	622
34	013	0045.00	Moderate	No	51.19	\$133,300	\$68,236	\$55,206	3722	98.79	3677	232	1107
34	013	0046.00	Low	No	32.06	\$133,300	\$42,736	\$34,571	3742	98.72	3694	281	1142
34	013	0047.00	Moderate	No	59.89	\$133,300	\$79,833	\$64,583	4797	99.25	4761	763	1527
34	013	0048.01	Low	No	36.98	\$133,300	\$49,294	\$39,881	2593	99.50	2580	206	370
34	013	0048.02	Low	No	25.79	\$133,300	\$34,378	\$27,819	4113	94.04	3868	54	606
34	013	0049.00	Low	No	44.61	\$133,300	\$59,465	\$48,108	4188	98.97	4145	522	1318
34	013	0050.00	Low	No	32.67	\$133,300	\$43,549	\$35,234	3542	99.07	3509	146	1115
34	013	0051.00	Moderate	No	57.10	\$133,300	\$76,114	\$61,574	2759	99.46	2744	235	959
34	013	0052.00	Low	No	40.57	\$133,300	\$54,080	\$43,750	1607	99.44	1598	192	458
34	013	0053.00	Moderate	No	50.93	\$133,300	\$67,890	\$54,926	3041	98.55	2997	261	878
34	013	0054.00	Unknown	No	0.00	\$133,300	\$0	\$0	4656	98.75	4598	128	1134
34	013	0057.00	Low	No	40.78	\$133,300	\$54,360	\$43,977	2984	92.63	2764	198	854
34	013	0062.00	Low	No	24.77	\$133,300	\$33,018	\$26,711	1875	98.67	1850	106	292
34	013	0064.00	Middle	No	81.14	\$133,300	\$108,160	\$87,500	1320	91.29	1205	326	408
34	013	0066.00	Moderate	No	54.48	\$133,300	\$72,622	\$58,750	1305	98.54	1286	55	231
34	013	0067.00	Moderate	No	56.92	\$133,300	\$75,874	\$61,379	3593	94.32	3389	109	429
34	013	0068.00	Moderate	No	52.34	\$133,300	\$69,769	\$56,444	5458	83.91	4580	370	1148
34	013	0069.00	Moderate	No	51.95	\$133,300	\$69,249	\$56,018	4627	73.63	3407	323	1329

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
34	013	0070.00	Low	No	42.40	\$133,300	\$56,519	\$45,725	3878	72.36	2806	257	965
34	013	0071.00	Low	No	43.80	\$133,300	\$58,385	\$47,234	3634	60.07	2183	481	1035
34	013	0072.00	Low	No	37.99	\$133,300	\$50,641	\$40,964	4002	65.77	2632	239	1296
34	013	0073.00	Moderate	No	52.45	\$133,300	\$69,916	\$56,556	5338	68.23	3642	543	1698
34	013	0074.00	Low	No	36.08	\$133,300	\$48,095	\$38,906	5474	79.50	4352	215	868
34	013	0075.01	Low	No	23.54	\$133,300	\$31,379	\$25,386	4200	83.88	3523	185	943
34	013	0075.02	Low	No	36.26	\$133,300	\$48,335	\$39,102	3233	87.47	2828	136	754
34	013	0076.00	Low	No	43.40	\$133,300	\$57,852	\$46,798	3304	76.30	2521	270	829
34	013	0077.00	Low	No	48.36	\$133,300	\$64,464	\$52,153	2662	71.37	1900	262	920
34	013	0078.00	Low	No	44.56	\$133,300	\$59,398	\$48,056	3714	80.02	2972	380	1106
34	013	0079.00	Low	No	41.80	\$133,300	\$55,719	\$45,078	4339	79.21	3437	251	1001
34	013	0080.00	Low	No	40.57	\$133,300	\$54,080	\$43,750	2921	79.42	2320	198	395
34	013	0081.00	Low	No	47.61	\$133,300	\$63,464	\$51,346	4539	94.43	4286	99	211
34	013	0082.00	Unknown	No	0.00	\$133,300	\$0	\$0	2338	91.02	2128	114	281
34	013	0087.00	Moderate	No	54.64	\$133,300	\$72,835	\$58,917	4322	96.88	4187	447	991
34	013	0088.00	Moderate	No	53.48	\$133,300	\$71,289	\$57,668	2009	98.51	1979	191	526
34	013	0089.00	Unknown	No	0.00	\$133,300	\$0	\$0	2271	96.39	2189	167	688
34	013	0090.00	Low	No	37.00	\$133,300	\$49,321	\$39,904	1769	96.50	1707	0	190
34	013	0091.00	Low	No	49.62	\$133,300	\$66,143	\$53,513	3530	96.29	3399	242	824
34	013	0092.00	Low	No	40.33	\$133,300	\$53,760	\$43,491	3494	95.54	3338	303	860
34	013	0093.00	Low	No	46.62	\$133,300	\$62,144	\$50,272	5281	97.14	5130	365	1178
34	013	0094.00	Low	No	47.30	\$133,300	\$63,051	\$51,012	6003	92.00	5523	629	1088
34	013	0095.00	Moderate	No	64.65	\$133,300	\$86,178	\$69,714	6248	92.56	5783	665	1414
34	013	0096.00	Low	No	40.49	\$133,300	\$53,973	\$43,665	5577	98.15	5474	477	1558
34	013	0097.00	Low	No	36.73	\$133,300	\$48,961	\$39,613	5198	97.54	5070	252	1013
34	013	0099.00	Moderate	No	61.45	\$133,300	\$81,913	\$66,268	2340	97.69	2286	217	636
34	013	0100.00	Middle	No	90.61	\$133,300	\$120,783	\$97,705	3304	96.52	3189	447	845
34	013	0101.00	Moderate	No	59.07	\$133,300	\$78,740	\$63,704	2917	97.84	2854	422	851

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
34	013	0102.00	Moderate	No	62.15	\$133,300	\$82,846	\$67,023	4625	96.28	4453	793	1373
34	013	0103.00	Moderate	No	52.29	\$133,300	\$69,703	\$56,391	4360	97.66	4258	424	959
34	013	0104.00	Moderate	No	61.88	\$133,300	\$82,486	\$66,734	5149	98.06	5049	246	568
34	013	0105.00	Moderate	No	67.14	\$133,300	\$89,498	\$72,400	4758	98.13	4669	326	920
34	013	0106.00	Low	No	28.61	\$133,300	\$38,137	\$30,851	4893	98.32	4811	146	339
34	013	0107.00	Unknown	No	0.00	\$133,300	\$0	\$0	3710	98.01	3636	300	830
34	013	0108.00	Low	No	38.16	\$133,300	\$50,867	\$41,154	2712	99.23	2691	225	808
34	013	0109.00	Low	No	41.16	\$133,300	\$54,866	\$44,391	2584	99.15	2562	290	854
34	013	0111.00	Low	No	41.05	\$133,300	\$54,720	\$44,271	4040	98.37	3974	71	72
34	013	0112.00	Low	No	46.08	\$133,300	\$61,425	\$49,688	3469	98.99	3434	205	520
34	013	0113.00	Low	No	49.13	\$133,300	\$65,490	\$52,981	4225	98.22	4150	81	275
34	013	0114.00	Moderate	No	68.04	\$133,300	\$90,697	\$73,375	4859	96.44	4686	423	699
34	013	0115.00	Moderate	No	57.31	\$133,300	\$76,394	\$61,797	2535	97.95	2483	341	754
34	013	0116.00	Moderate	No	52.95	\$133,300	\$70,582	\$57,101	3133	99.17	3107	121	808
34	013	0117.00	Middle	No	92.94	\$133,300	\$123,889	\$100,221	3557	98.48	3503	300	885
34	013	0118.00	Moderate	No	62.48	\$133,300	\$83,286	\$67,375	2442	99.47	2429	427	809
34	013	0119.00	Low	No	41.81	\$133,300	\$55,733	\$45,089	1948	96.61	1882	80	215
34	013	0120.00	Moderate	No	56.48	\$133,300	\$75,288	\$60,907	6940	98.07	6806	626	1359
34	013	0121.00	Low	No	48.31	\$133,300	\$64,397	\$52,098	4429	98.60	4367	280	924
34	013	0122.00	Moderate	No	54.13	\$133,300	\$72,155	\$58,371	6531	97.66	6378	557	1982
34	013	0123.00	Low	No	49.61	\$133,300	\$66,130	\$53,500	5189	98.13	5092	701	1321
34	013	0124.00	Low	No	40.88	\$133,300	\$54,493	\$44,085	4555	98.35	4480	660	1100
34	013	0125.00	Moderate	No	62.69	\$133,300	\$83,566	\$67,604	4038	98.59	3981	534	1264
34	013	0126.00	Low	No	42.89	\$133,300	\$57,172	\$46,250	3172	98.33	3119	403	1151
34	013	0127.00	Moderate	No	54.30	\$133,300	\$72,382	\$58,558	4260	98.64	4202	463	1068
34	013	0128.00	Moderate	No	56.86	\$133,300	\$75,794	\$61,320	3688	98.89	3647	428	1229
34	013	0129.00	Moderate	No	50.54	\$133,300	\$67,370	\$54,500	3652	99.23	3624	250	838
34	013	0130.00	Moderate	No	76.63	\$133,300	\$102,148	\$82,635	3327	98.05	3262	0	28
34	013	0131.00	Low	No	42.25	\$133,300	\$56,319	\$45,563	2270	98.94	2246	212	704

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
34	013	0132.00	Moderate	No	65.97	\$133,300	\$87,938	\$71,140	3428	99.15	3399	249	869
34	013	0133.00	Low	No	41.53	\$133,300	\$55,359	\$44,784	3749	98.91	3708	274	1193
34	013	0134.00	Upper	No	142.84	\$133,300	\$190,406	\$154,028	4184	26.98	1129	1213	1358
34	013	0135.00	Upper	No	121.88	\$133,300	\$162,466	\$131,420	4603	32.80	1510	1271	1363
34	013	0136.00	Upper	No	125.16	\$133,300	\$166,838	\$134,958	6923	49.23	3408	1281	1991
34	013	0137.00	Moderate	No	66.43	\$133,300	\$88,551	\$71,636	4959	41.56	2061	957	1597
34	013	0138.00	Upper	No	141.48	\$133,300	\$188,593	\$152,560	4390	26.29	1154	1473	1508
34	013	0139.00	Middle	No	103.84	\$133,300	\$138,419	\$111,969	5084	39.67	2017	1351	1579
34	013	0140.00	Middle	No	104.13	\$133,300	\$138,805	\$112,286	4533	62.94	2853	1244	1441
34	013	0141.00	Moderate	No	78.27	\$133,300	\$104,334	\$84,400	3799	63.44	2410	869	1270
34	013	0142.00	Middle	No	107.81	\$133,300	\$143,711	\$116,250	4070	67.52	2748	1021	1327
34	013	0143.00	Moderate	No	79.58	\$133,300	\$106,080	\$85,811	5658	73.58	4163	1107	1691
34	013	0144.00	Moderate	No	50.13	\$133,300	\$66,823	\$54,056	3966	77.28	3065	400	906
34	013	0145.00	Moderate	No	70.36	\$133,300	\$93,790	\$75,871	4064	80.46	3270	665	1139
34	013	0146.00	Moderate	No	72.48	\$133,300	\$96,616	\$78,154	4814	80.00	3851	758	1498
34	013	0147.00	Moderate	No	62.28	\$133,300	\$83,019	\$67,159	7318	75.87	5552	938	1600
34	013	0148.00	Upper	No	139.26	\$133,300	\$185,634	\$150,170	3383	39.76	1345	1076	1132
34	013	0149.00	Upper	No	139.59	\$133,300	\$186,073	\$150,521	4794	40.70	1951	1448	1500
34	013	0150.00	Middle	No	103.64	\$133,300	\$138,152	\$111,761	3663	47.78	1750	860	1183
34	013	0151.00	Middle	No	87.59	\$133,300	\$116,757	\$94,448	4985	61.46	3064	1151	1619
34	013	0152.00	Moderate	No	73.72	\$133,300	\$98,269	\$79,493	4988	54.45	2716	746	1358
34	013	0153.00	Moderate	No	72.94	\$133,300	\$97,229	\$78,654	3017	71.10	2145	311	1138
34	013	0154.00	Middle	No	91.05	\$133,300	\$121,370	\$98,182	6065	57.77	3504	587	1051
34	013	0155.00	Middle	No	107.11	\$133,300	\$142,778	\$115,500	4104	66.33	2722	963	1130
34	013	0156.00	Middle	No	100.18	\$133,300	\$133,540	\$108,029	4632	66.99	3103	797	1201
34	013	0157.00	Moderate	No	68.68	\$133,300	\$91,550	\$74,063	3004	81.59	2451	301	580
34	013	0158.00	Middle	No	83.31	\$133,300	\$111,052	\$89,835	4429	77.53	3434	626	956
34	013	0159.00	Moderate	No	76.08	\$133,300	\$101,415	\$82,035	6041	86.94	5252	943	1818

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
34	013	0160.00	Upper	No	207.48	\$133,300	\$276,571	\$223,720	7802	25.34	1977	2235	2243
34	013	0161.00	Upper	No	216.78	\$133,300	\$288,968	\$233,750	4728	44.54	2106	879	1064
34	013	0162.00	Upper	No	231.85	\$133,300	\$309,056	\$250,001	3615	27.36	989	1052	1146
34	013	0163.00	Upper	No	188.20	\$133,300	\$250,871	\$202,933	3654	25.23	922	1008	1002
34	013	0164.00	Upper	No	194.75	\$133,300	\$259,602	\$210,000	3894	27.12	1056	981	1078
34	013	0165.00	Upper	No	192.15	\$133,300	\$256,136	\$207,200	4074	33.06	1347	1027	1333
34	013	0166.00	Upper	No	133.31	\$133,300	\$177,702	\$143,750	2909	50.29	1463	395	987
34	013	0167.00	Middle	No	117.31	\$133,300	\$156,374	\$126,500	2595	62.50	1622	321	593
34	013	0168.00	Middle	No	104.00	\$133,300	\$138,632	\$112,150	3986	45.18	1801	705	719
34	013	0169.00	Upper	No	170.55	\$133,300	\$227,343	\$183,906	2879	35.92	1034	680	816
34	013	0170.00	Upper	No	151.57	\$133,300	\$202,043	\$163,438	3182	50.38	1603	478	613
34	013	0171.00	Low	No	37.20	\$133,300	\$49,588	\$40,119	2242	88.00	1973	233	694
34	013	0172.00	Middle	No	113.78	\$133,300	\$151,669	\$122,686	3163	76.26	2412	837	1031
34	013	0173.01	Upper	No	138.63	\$133,300	\$184,794	\$149,485	5318	42.78	2275	1816	1761
34	013	0173.02	Upper	No	135.74	\$133,300	\$180,941	\$146,365	7695	50.32	3872	1993	2184
34	013	0174.00	Upper	No	156.99	\$133,300	\$209,268	\$169,286	5606	51.11	2865	1427	1890
34	013	0175.00	Middle	No	98.05	\$133,300	\$130,701	\$105,735	6470	56.65	3665	1604	1948
34	013	0176.00	Moderate	No	72.48	\$133,300	\$96,616	\$78,158	5025	82.49	4145	876	1471
34	013	0177.00	Low	No	45.90	\$133,300	\$61,185	\$49,500	5201	89.83	4672	459	1289
34	013	0178.00	Moderate	No	71.78	\$133,300	\$95,683	\$77,404	3686	85.57	3154	382	1007
34	013	0179.00	Upper	No	149.30	\$133,300	\$199,017	\$160,996	3622	53.81	1949	1215	1312
34	013	0180.00	Upper	No	129.22	\$133,300	\$172,250	\$139,342	6220	49.69	3091	1725	1947
34	013	0181.00	Low	No	39.29	\$133,300	\$52,374	\$42,366	2235	97.90	2188	174	679
34	013	0182.00	Moderate	No	67.56	\$133,300	\$90,057	\$72,854	4675	97.78	4571	270	770
34	013	0183.00	Low	No	38.04	\$133,300	\$50,707	\$41,024	5172	97.41	5038	128	936
34	013	0184.00	Low	No	37.54	\$133,300	\$50,041	\$40,489	2544	99.29	2526	157	459
34	013	0186.00	Low	No	38.83	\$133,300	\$51,760	\$41,875	5165	96.24	4971	168	948
34	013	0187.00	Low	No	37.73	\$133,300	\$50,294	\$40,685	5613	97.45	5470	272	766
34	013	0188.00	Moderate	No	53.18	\$133,300	\$70,889	\$57,347	4751	94.55	4492	634	1204

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
34	013	0189.00	Low	No	48.49	\$133,300	\$64,637	\$52,296	4292	95.95	4118	438	985
34	013	0190.00	Upper	No	231.85	\$133,300	\$309,056	\$250,001	5044	34.64	1747	1502	1515
34	013	0191.00	Upper	No	176.95	\$133,300	\$235,874	\$190,804	4202	50.36	2116	1053	1101
34	013	0192.00	Upper	No	146.76	\$133,300	\$195,631	\$158,250	5281	45.79	2418	522	713
34	013	0193.00	Upper	No	144.78	\$133,300	\$192,992	\$156,121	3957	42.78	1693	474	702
34	013	0194.00	Upper	No	231.85	\$133,300	\$309,056	\$250,001	3151	20.91	659	939	771
34	013	0195.00	Upper	No	205.18	\$133,300	\$273,505	\$221,250	4163	25.99	1082	1161	1181
34	013	0196.00	Upper	No	148.29	\$133,300	\$197,671	\$159,904	6313	63.95	4037	1637	1991
34	013	0197.00	Middle	No	115.99	\$133,300	\$154,615	\$125,072	6509	79.34	5164	1381	1946
34	013	0198.00	Upper	No	175.55	\$133,300	\$234,008	\$189,297	2821	34.99	987	731	816
34	013	0199.00	Upper	No	231.85	\$133,300	\$309,056	\$250,001	2727	21.45	585	797	862
34	013	0200.00	Upper	No	231.85	\$133,300	\$309,056	\$250,001	6212	38.06	2364	1663	1810
34	013	0201.00	Upper	No	231.85	\$133,300	\$309,056	\$250,001	5317	43.41	2308	1521	1622
34	013	0202.00	Upper	No	221.80	\$133,300	\$295,659	\$239,167	5125	41.81	2143	1413	1609
34	013	0203.00	Upper	No	197.94	\$133,300	\$263,854	\$213,438	5056	54.35	2748	925	1519
34	013	0204.00	Upper	No	196.93	\$133,300	\$262,508	\$212,344	5181	35.13	1820	1612	1593
34	013	0205.00	Upper	No	194.36	\$133,300	\$259,082	\$209,583	8192	41.59	3407	2480	2608
34	013	0206.00	Upper	No	229.99	\$133,300	\$306,577	\$248,000	5230	39.35	2058	1500	1707
34	013	0207.00	Upper	No	139.85	\$133,300	\$186,420	\$150,804	4435	43.95	1949	1260	1478
34	013	0208.00	Upper	No	185.58	\$133,300	\$247,378	\$200,114	8292	39.60	3284	1878	2324
34	013	0209.01	Upper	No	229.70	\$133,300	\$306,190	\$247,679	2244	15.82	355	655	791
34	013	0209.02	Upper	No	149.02	\$133,300	\$198,644	\$160,685	6299	22.15	1395	1716	1981
34	013	0210.00	Upper	No	157.08	\$133,300	\$209,388	\$169,375	5497	19.43	1068	1495	1705
34	013	0211.00	Upper	No	147.59	\$133,300	\$196,737	\$159,148	5218	23.27	1214	1752	1501
34	013	0212.00	Upper	No	173.55	\$133,300	\$231,342	\$187,143	3857	18.12	699	1072	1115
34	013	0213.00	Upper	No	149.90	\$133,300	\$199,817	\$161,636	6040	26.42	1596	1821	1743
34	013	0214.00	Upper	No	171.97	\$133,300	\$229,236	\$185,435	6940	23.49	1630	1882	2152
34	013	0216.01	Middle	No	111.87	\$133,300	\$149,123	\$120,633	7872	16.64	1310	2406	2598

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
34	013	0216.02	Upper	No	200.20	\$133,300	\$266,867	\$215,875	6694	18.20	1218	2277	2351
34	013	0217.01	Middle	No	112.87	\$133,300	\$150,456	\$121,705	3793	26.05	988	770	1031
34	013	0217.02	Upper	No	133.08	\$133,300	\$177,396	\$143,500	5234	29.96	1568	669	934
34	013	0218.01	Upper	No	122.54	\$133,300	\$163,346	\$132,135	2647	16.21	429	1152	1166
34	013	0218.02	Upper	No	165.03	\$133,300	\$219,985	\$177,949	3705	21.32	790	985	1009
34	013	0218.03	Upper	No	122.13	\$133,300	\$162,799	\$131,691	4660	15.64	729	1443	1502
34	013	0227.00	Low	No	33.69	\$133,300	\$44,909	\$36,331	3437	97.53	3352	147	699
34	013	0228.00	Low	No	38.54	\$133,300	\$51,374	\$41,563	2425	99.30	2408	32	503
34	013	0229.00	Low	No	25.09	\$133,300	\$33,445	\$27,054	5752	79.92	4597	66	586
34	013	0230.00	Low	No	26.62	\$133,300	\$35,484	\$28,712	3783	98.81	3738	66	514
34	013	0231.00	Low	No	48.08	\$133,300	\$64,091	\$51,854	2685	98.66	2649	275	882
34	013	0232.00	Low	No	33.61	\$133,300	\$44,802	\$36,250	3761	97.21	3656	194	785
34	013	9801.00	Unknown	No	0.00	\$133,300	\$0	\$0	5777	76.91	4443	0	0
34	013	9802.00	Unknown	No	0.00	\$133,300	\$0	\$0	10	50.00	5	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Income Information

State: 34 - NEW JERSEY (NJ)

County: 013 - ESSEX COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
34	013	0001.00	Low	\$107,827	\$133,300	14.55	49.13	\$52,978	\$65,490	\$45,377
34	013	0002.00	Low	\$107,827	\$133,300	21.21	36.32	\$39,167	\$48,415	\$38,377
34	013	0003.00	Moderate	\$107,827	\$133,300	37.73	75.08	\$80,962	\$100,082	\$23,710
34	013	0004.00	Moderate	\$107,827	\$133,300	27.27	63.39	\$68,355	\$84,499	\$41,736
34	013	0005.00	Low	\$107,827	\$133,300	33.45	36.77	\$39,650	\$49,014	\$41,618
34	013	0006.00	Low	\$107,827	\$133,300	14.91	46.91	\$50,583	\$62,531	\$43,021
34	013	0007.00	Low	\$107,827	\$133,300	21.97	42.11	\$45,407	\$56,133	\$34,297
34	013	0008.00	Moderate	\$107,827	\$133,300	18.76	66.65	\$71,875	\$88,844	\$58,365
34	013	0009.00	Low	\$107,827	\$133,300	29.34	40.41	\$43,580	\$53,867	\$30,330
34	013	0010.00	Low	\$107,827	\$133,300	33.99	25.82	\$27,841	\$34,418	\$40,451
34	013	0011.00	Moderate	\$107,827	\$133,300	31.76	58.90	\$63,512	\$78,514	\$67,750
34	013	0013.00	Moderate	\$107,827	\$133,300	26.99	63.92	\$68,929	\$85,205	\$31,538
34	013	0014.00	Moderate	\$107,827	\$133,300	22.77	50.44	\$54,395	\$67,237	\$52,602
34	013	0015.00	Unknown	\$107,827	\$133,300	39.27	0.00	\$0	\$0	\$22,031
34	013	0016.00	Low	\$107,827	\$133,300	23.41	45.50	\$49,063	\$60,652	\$36,429
34	013	0017.00	Low	\$107,827	\$133,300	34.15	41.62	\$44,886	\$55,479	\$37,446
34	013	0018.00	Low	\$107,827	\$133,300	18.53	41.24	\$44,474	\$54,973	\$41,653
34	013	0019.00	Low	\$107,827	\$133,300	39.33	24.73	\$26,667	\$32,965	\$22,294
34	013	0020.00	Low	\$107,827	\$133,300	20.90	40.07	\$43,208	\$53,413	\$28,896
34	013	0021.00	Low	\$107,827	\$133,300	29.90	41.38	\$44,620	\$55,160	\$33,068
34	013	0022.02	Low	\$107,827	\$133,300	7.50	45.87	\$49,462	\$61,145	\$48,899
34	013	0022.03	Low	\$107,827	\$133,300	34.84	23.42	\$25,255	\$31,219	\$33,629
34	013	0022.04	Moderate	\$107,827	\$133,300	11.41	78.44	\$84,583	\$104,561	\$76,591
34	013	0023.00	Moderate	\$107,827	\$133,300	8.24	69.29	\$74,722	\$92,364	\$66,901
34	013	0024.00	Low	\$107,827	\$133,300	18.62	41.16	\$44,386	\$54,866	\$43,796
34	013	0025.00	Low	\$107,827	\$133,300	28.41	46.04	\$49,650	\$61,371	\$37,409
34	013	0026.00	Low	\$107,827	\$133,300	29.45	45.85	\$49,448	\$61,118	\$43,795
34	013	0028.00	Moderate	\$107,827	\$133,300	33.47	55.94	\$60,324	\$74,568	\$46,771
34	013	0031.00	Low	\$107,827	\$133,300	32.43	32.00	\$34,514	\$42,656	\$34,970
34	013	0035.00	Low	\$107,827	\$133,300	37.77	39.72	\$42,832	\$52,947	\$34,875
34	013	0037.00	Moderate	\$107,827	\$133,300	18.70	56.28	\$60,694	\$75,021	\$42,422
34	013	0038.00	Low	\$107,827	\$133,300	26.75	42.85	\$46,210	\$57,119	\$39,091
34	013	0039.00	Low	\$107,827	\$133,300	53.81	20.63	\$22,247	\$27,500	\$20,743
34	013	0041.00	Low	\$107,827	\$133,300	36.40	28.19	\$30,402	\$37,577	\$30,531
34	013	0042.00	Low	\$107,827	\$133,300	19.76	49.74	\$53,641	\$66,303	\$37,804
34	013	0043.00	Low	\$107,827	\$133,300	34.28	29.60	\$31,920	\$39,457	\$31,920
34	013	0044.00	Low	\$107,827	\$133,300	31.63	32.31	\$34,844	\$43,069	\$30,707
34	013	0045.00	Moderate	\$107,827	\$133,300	23.35	51.19	\$55,206	\$68,236	\$43,696
34	013	0046.00	Low	\$107,827	\$133,300	29.36	32.06	\$34,571	\$42,736	\$26,707
34	013	0047.00	Moderate	\$107,827	\$133,300	14.87	59.89	\$64,583	\$79,833	\$39,625
34	013	0048.01	Low	\$107,827	\$133,300	27.06	36.98	\$39,881	\$49,294	\$41,067

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
34	013	0048.02	Low	\$107,827	\$133,300	48.14	25.79	\$27,819	\$34,378	\$13,196
34	013	0049.00	Low	\$107,827	\$133,300	18.79	44.61	\$48,108	\$59,465	\$33,056
34	013	0050.00	Low	\$107,827	\$133,300	34.17	32.67	\$35,234	\$43,549	\$32,500
34	013	0051.00	Moderate	\$107,827	\$133,300	5.69	57.10	\$61,574	\$76,114	\$42,663
34	013	0052.00	Low	\$107,827	\$133,300	23.92	40.57	\$43,750	\$54,080	\$45,625
34	013	0053.00	Moderate	\$107,827	\$133,300	17.27	50.93	\$54,926	\$67,890	\$40,964
34	013	0054.00	Unknown	\$107,827	\$133,300	55.66	0.00	\$0	\$0	\$15,567
34	013	0057.00	Low	\$107,827	\$133,300	34.47	40.78	\$43,977	\$54,360	\$39,493
34	013	0062.00	Low	\$107,827	\$133,300	44.10	24.77	\$26,711	\$33,018	\$27,708
34	013	0064.00	Middle	\$107,827	\$133,300	26.32	81.14	\$87,500	\$108,160	\$45,245
34	013	0066.00	Moderate	\$107,827	\$133,300	21.18	54.48	\$58,750	\$72,622	\$40,161
34	013	0067.00	Moderate	\$107,827	\$133,300	25.84	56.92	\$61,379	\$75,874	\$16,863
34	013	0068.00	Moderate	\$107,827	\$133,300	31.55	52.34	\$56,444	\$69,769	\$55,134
34	013	0069.00	Moderate	\$107,827	\$133,300	13.75	51.95	\$56,018	\$69,249	\$55,364
34	013	0070.00	Low	\$107,827	\$133,300	11.49	42.40	\$45,725	\$56,519	\$45,051
34	013	0071.00	Low	\$107,827	\$133,300	20.34	43.80	\$47,234	\$58,385	\$47,734
34	013	0072.00	Low	\$107,827	\$133,300	13.21	37.99	\$40,964	\$50,641	\$43,672
34	013	0073.00	Moderate	\$107,827	\$133,300	16.40	52.45	\$56,556	\$69,916	\$51,882
34	013	0074.00	Low	\$107,827	\$133,300	22.36	36.08	\$38,906	\$48,095	\$50,486
34	013	0075.01	Low	\$107,827	\$133,300	43.95	23.54	\$25,386	\$31,379	\$21,605
34	013	0075.02	Low	\$107,827	\$133,300	35.95	36.26	\$39,102	\$48,335	\$33,125
34	013	0076.00	Low	\$107,827	\$133,300	15.35	43.40	\$46,798	\$57,852	\$51,477
34	013	0077.00	Low	\$107,827	\$133,300	19.96	48.36	\$52,153	\$64,464	\$46,285
34	013	0078.00	Low	\$107,827	\$133,300	23.78	44.56	\$48,056	\$59,398	\$40,574
34	013	0079.00	Low	\$107,827	\$133,300	18.53	41.80	\$45,078	\$55,719	\$43,284
34	013	0080.00	Low	\$107,827	\$133,300	25.12	40.57	\$43,750	\$54,080	\$39,147
34	013	0081.00	Low	\$107,827	\$133,300	26.42	47.61	\$51,346	\$63,464	\$26,161
34	013	0082.00	Unknown	\$107,827	\$133,300	42.11	0.00	\$0	\$0	\$18,324
34	013	0087.00	Moderate	\$107,827	\$133,300	20.26	54.64	\$58,917	\$72,835	\$57,799
34	013	0088.00	Moderate	\$107,827	\$133,300	20.41	53.48	\$57,668	\$71,289	\$44,500
34	013	0089.00	Unknown	\$107,827	\$133,300	40.81	0.00	\$0	\$0	\$31,500
34	013	0090.00	Low	\$107,827	\$133,300	26.81	37.00	\$39,904	\$49,321	\$34,222
34	013	0091.00	Low	\$107,827	\$133,300	36.84	49.62	\$53,513	\$66,143	\$38,621
34	013	0092.00	Low	\$107,827	\$133,300	31.95	40.33	\$43,491	\$53,760	\$27,069
34	013	0093.00	Low	\$107,827	\$133,300	18.84	46.62	\$50,272	\$62,144	\$40,262
34	013	0094.00	Low	\$107,827	\$133,300	29.49	47.30	\$51,012	\$63,051	\$46,676
34	013	0095.00	Moderate	\$107,827	\$133,300	10.90	64.65	\$69,714	\$86,178	\$57,224
34	013	0096.00	Low	\$107,827	\$133,300	32.99	40.49	\$43,665	\$53,973	\$34,696
34	013	0097.00	Low	\$107,827	\$133,300	31.97	36.73	\$39,613	\$48,961	\$34,939
34	013	0099.00	Moderate	\$107,827	\$133,300	13.63	61.45	\$66,268	\$81,913	\$50,288
34	013	0100.00	Middle	\$107,827	\$133,300	8.07	90.61	\$97,705	\$120,783	\$64,583
34	013	0101.00	Moderate	\$107,827	\$133,300	7.26	59.07	\$63,704	\$78,740	\$62,568
34	013	0102.00	Moderate	\$107,827	\$133,300	4.41	62.15	\$67,023	\$82,846	\$43,132
34	013	0103.00	Moderate	\$107,827	\$133,300	10.73	52.29	\$56,391	\$69,703	\$51,159
34	013	0104.00	Moderate	\$107,827	\$133,300	15.52	61.88	\$66,734	\$82,486	\$52,775

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
34	013	0105.00	Moderate	\$107,827	\$133,300	17.69	67.14	\$72,400	\$89,498	\$60,921
34	013	0106.00	Low	\$107,827	\$133,300	29.18	28.61	\$30,851	\$38,137	\$49,345
34	013	0107.00	Unknown	\$107,827	\$133,300	26.66	0.00	\$0	\$0	\$42,336
34	013	0108.00	Low	\$107,827	\$133,300	30.47	38.16	\$41,154	\$50,867	\$43,264
34	013	0109.00	Low	\$107,827	\$133,300	19.17	41.16	\$44,391	\$54,866	\$41,921
34	013	0111.00	Low	\$107,827	\$133,300	27.79	41.05	\$44,271	\$54,720	\$22,813
34	013	0112.00	Low	\$107,827	\$133,300	23.54	46.08	\$49,688	\$61,425	\$45,087
34	013	0113.00	Low	\$107,827	\$133,300	14.59	49.13	\$52,981	\$65,490	\$51,863
34	013	0114.00	Moderate	\$107,827	\$133,300	14.63	68.04	\$73,375	\$90,697	\$61,159
34	013	0115.00	Moderate	\$107,827	\$133,300	16.38	57.31	\$61,797	\$76,394	\$57,740
34	013	0116.00	Moderate	\$107,827	\$133,300	28.55	52.95	\$57,101	\$70,582	\$55,556
34	013	0117.00	Middle	\$107,827	\$133,300	20.08	92.94	\$100,221	\$123,889	\$47,896
34	013	0118.00	Moderate	\$107,827	\$133,300	15.77	62.48	\$67,375	\$83,286	\$61,500
34	013	0119.00	Low	\$107,827	\$133,300	18.36	41.81	\$45,089	\$55,733	\$32,898
34	013	0120.00	Moderate	\$107,827	\$133,300	13.31	56.48	\$60,907	\$75,288	\$58,322
34	013	0121.00	Low	\$107,827	\$133,300	10.61	48.31	\$52,098	\$64,397	\$36,779
34	013	0122.00	Moderate	\$107,827	\$133,300	7.90	54.13	\$58,371	\$72,155	\$44,973
34	013	0123.00	Low	\$107,827	\$133,300	14.15	49.61	\$53,500	\$66,130	\$42,125
34	013	0124.00	Low	\$107,827	\$133,300	24.17	40.88	\$44,085	\$54,493	\$30,961
34	013	0125.00	Moderate	\$107,827	\$133,300	13.55	62.69	\$67,604	\$83,566	\$51,797
34	013	0126.00	Low	\$107,827	\$133,300	25.48	42.89	\$46,250	\$57,172	\$42,474
34	013	0127.00	Moderate	\$107,827	\$133,300	24.80	54.30	\$58,558	\$72,382	\$54,797
34	013	0128.00	Moderate	\$107,827	\$133,300	14.77	56.86	\$61,320	\$75,794	\$60,640
34	013	0129.00	Moderate	\$107,827	\$133,300	19.94	50.54	\$54,500	\$67,370	\$53,250
34	013	0130.00	Moderate	\$107,827	\$133,300	18.99	76.63	\$82,635	\$102,148	\$41,400
34	013	0131.00	Low	\$107,827	\$133,300	28.24	42.25	\$45,563	\$56,319	\$55,588
34	013	0132.00	Moderate	\$107,827	\$133,300	25.05	65.97	\$71,140	\$87,938	\$32,125
34	013	0133.00	Low	\$107,827	\$133,300	24.14	41.53	\$44,784	\$55,359	\$32,424
34	013	0134.00	Upper	\$107,827	\$133,300	1.65	142.84	\$154,028	\$190,406	\$127,297
34	013	0135.00	Upper	\$107,827	\$133,300	1.77	121.88	\$131,420	\$162,466	\$111,389
34	013	0136.00	Upper	\$107,827	\$133,300	5.60	125.16	\$134,958	\$166,838	\$99,942
34	013	0137.00	Moderate	\$107,827	\$133,300	11.74	66.43	\$71,636	\$88,551	\$67,199
34	013	0138.00	Upper	\$107,827	\$133,300	2.44	141.48	\$152,560	\$188,593	\$121,053
34	013	0139.00	Middle	\$107,827	\$133,300	3.93	103.84	\$111,969	\$138,419	\$101,046
34	013	0140.00	Middle	\$107,827	\$133,300	2.88	104.13	\$112,286	\$138,805	\$95,903
34	013	0141.00	Moderate	\$107,827	\$133,300	8.44	78.27	\$84,400	\$104,334	\$69,647
34	013	0142.00	Middle	\$107,827	\$133,300	2.24	107.81	\$116,250	\$143,711	\$105,706
34	013	0143.00	Moderate	\$107,827	\$133,300	15.33	79.58	\$85,811	\$106,080	\$77,417
34	013	0144.00	Moderate	\$107,827	\$133,300	11.22	50.13	\$54,056	\$66,823	\$56,587
34	013	0145.00	Moderate	\$107,827	\$133,300	18.60	70.36	\$75,871	\$93,790	\$59,398
34	013	0146.00	Moderate	\$107,827	\$133,300	10.75	72.48	\$78,154	\$96,616	\$78,750
34	013	0147.00	Moderate	\$107,827	\$133,300	15.68	62.28	\$67,159	\$83,019	\$52,533
34	013	0148.00	Upper	\$107,827	\$133,300	5.06	139.26	\$150,170	\$185,634	\$150,868
34	013	0149.00	Upper	\$107,827	\$133,300	1.89	139.59	\$150,521	\$186,073	\$145,648
34	013	0150.00	Middle	\$107,827	\$133,300	5.33	103.64	\$111,761	\$138,152	\$91,719

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
34	013	0151.00	Middle	\$107,827	\$133,300	5.12	87.59	\$94,448	\$116,757	\$86,471
34	013	0152.00	Moderate	\$107,827	\$133,300	6.40	73.72	\$79,493	\$98,269	\$77,653
34	013	0153.00	Moderate	\$107,827	\$133,300	6.53	72.94	\$78,654	\$97,229	\$74,228
34	013	0154.00	Middle	\$107,827	\$133,300	6.78	91.05	\$98,182	\$121,370	\$68,967
34	013	0155.00	Middle	\$107,827	\$133,300	3.43	107.11	\$115,500	\$142,778	\$90,200
34	013	0156.00	Middle	\$107,827	\$133,300	4.83	100.18	\$108,029	\$133,540	\$78,606
34	013	0157.00	Moderate	\$107,827	\$133,300	16.56	68.68	\$74,063	\$91,550	\$55,224
34	013	0158.00	Middle	\$107,827	\$133,300	11.55	83.31	\$89,835	\$111,052	\$72,361
34	013	0159.00	Moderate	\$107,827	\$133,300	10.85	76.08	\$82,035	\$101,415	\$70,625
34	013	0160.00	Upper	\$107,827	\$133,300	5.21	207.48	\$223,720	\$276,571	\$211,091
34	013	0161.00	Upper	\$107,827	\$133,300	1.83	216.78	\$233,750	\$288,968	\$206,474
34	013	0162.00	Upper	\$107,827	\$133,300	1.17	231.85	\$250,001	\$309,056	\$250,001
34	013	0163.00	Upper	\$107,827	\$133,300	2.87	188.20	\$202,933	\$250,871	\$160,333
34	013	0164.00	Upper	\$107,827	\$133,300	2.94	194.75	\$210,000	\$259,602	\$148,913
34	013	0165.00	Upper	\$107,827	\$133,300	2.64	192.15	\$207,200	\$256,136	\$194,766
34	013	0166.00	Upper	\$107,827	\$133,300	5.99	133.31	\$143,750	\$177,702	\$123,571
34	013	0167.00	Middle	\$107,827	\$133,300	9.16	117.31	\$126,500	\$156,374	\$93,857
34	013	0168.00	Middle	\$107,827	\$133,300	13.40	104.00	\$112,150	\$138,632	\$105,246
34	013	0169.00	Upper	\$107,827	\$133,300	2.08	170.55	\$183,906	\$227,343	\$160,761
34	013	0170.00	Upper	\$107,827	\$133,300	1.20	151.57	\$163,438	\$202,043	\$91,700
34	013	0171.00	Low	\$107,827	\$133,300	34.44	37.20	\$40,119	\$49,588	\$41,500
34	013	0172.00	Middle	\$107,827	\$133,300	9.15	113.78	\$122,686	\$151,669	\$113,365
34	013	0173.01	Upper	\$107,827	\$133,300	1.31	138.63	\$149,485	\$184,794	\$116,125
34	013	0173.02	Upper	\$107,827	\$133,300	11.00	135.74	\$146,365	\$180,941	\$105,855
34	013	0174.00	Upper	\$107,827	\$133,300	1.12	156.99	\$169,286	\$209,268	\$160,938
34	013	0175.00	Middle	\$107,827	\$133,300	4.27	98.05	\$105,735	\$130,701	\$88,547
34	013	0176.00	Moderate	\$107,827	\$133,300	7.88	72.48	\$78,158	\$96,616	\$70,888
34	013	0177.00	Low	\$107,827	\$133,300	21.33	45.90	\$49,500	\$61,185	\$50,126
34	013	0178.00	Moderate	\$107,827	\$133,300	12.36	71.78	\$77,404	\$95,683	\$63,693
34	013	0179.00	Upper	\$107,827	\$133,300	4.39	149.30	\$160,996	\$199,017	\$140,200
34	013	0180.00	Upper	\$107,827	\$133,300	1.85	129.22	\$139,342	\$172,250	\$133,038
34	013	0181.00	Low	\$107,827	\$133,300	19.07	39.29	\$42,366	\$52,374	\$41,537
34	013	0182.00	Moderate	\$107,827	\$133,300	16.36	67.56	\$72,854	\$90,057	\$51,263
34	013	0183.00	Low	\$107,827	\$133,300	22.89	38.04	\$41,024	\$50,707	\$33,452
34	013	0184.00	Low	\$107,827	\$133,300	18.74	37.54	\$40,489	\$50,041	\$29,868
34	013	0186.00	Low	\$107,827	\$133,300	39.17	38.83	\$41,875	\$51,760	\$39,514
34	013	0187.00	Low	\$107,827	\$133,300	29.42	37.73	\$40,685	\$50,294	\$27,854
34	013	0188.00	Moderate	\$107,827	\$133,300	14.06	53.18	\$57,347	\$70,889	\$57,347
34	013	0189.00	Low	\$107,827	\$133,300	10.80	48.49	\$52,296	\$64,637	\$54,250
34	013	0190.00	Upper	\$107,827	\$133,300	1.67	231.85	\$250,001	\$309,056	\$225,750
34	013	0191.00	Upper	\$107,827	\$133,300	1.24	176.95	\$190,804	\$235,874	\$191,518
34	013	0192.00	Upper	\$107,827	\$133,300	23.60	146.76	\$158,250	\$195,631	\$83,594
34	013	0193.00	Upper	\$107,827	\$133,300	10.52	144.78	\$156,121	\$192,992	\$99,179
34	013	0194.00	Upper	\$107,827	\$133,300	2.50	231.85	\$250,001	\$309,056	\$226,442
34	013	0195.00	Upper	\$107,827	\$133,300	1.25	205.18	\$221,250	\$273,505	\$216,375

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
34	013	0196.00	Upper	\$107,827	\$133,300	6.42	148.29	\$159,904	\$197,671	\$126,213
34	013	0197.00	Middle	\$107,827	\$133,300	6.63	115.99	\$125,072	\$154,615	\$107,604
34	013	0198.00	Upper	\$107,827	\$133,300	1.37	175.55	\$189,297	\$234,008	\$158,750
34	013	0199.00	Upper	\$107,827	\$133,300	4.11	231.85	\$250,001	\$309,056	\$206,544
34	013	0200.00	Upper	\$107,827	\$133,300	2.76	231.85	\$250,001	\$309,056	\$250,001
34	013	0201.00	Upper	\$107,827	\$133,300	1.69	231.85	\$250,001	\$309,056	\$250,001
34	013	0202.00	Upper	\$107,827	\$133,300	1.77	221.80	\$239,167	\$295,659	\$206,250
34	013	0203.00	Upper	\$107,827	\$133,300	7.90	197.94	\$213,438	\$263,854	\$167,852
34	013	0204.00	Upper	\$107,827	\$133,300	0.66	196.93	\$212,344	\$262,508	\$185,179
34	013	0205.00	Upper	\$107,827	\$133,300	1.60	194.36	\$209,583	\$259,082	\$191,837
34	013	0206.00	Upper	\$107,827	\$133,300	2.75	229.99	\$248,000	\$306,577	\$168,154
34	013	0207.00	Upper	\$107,827	\$133,300	1.94	139.85	\$150,804	\$186,420	\$134,551
34	013	0208.00	Upper	\$107,827	\$133,300	4.52	185.58	\$200,114	\$247,378	\$179,118
34	013	0209.01	Upper	\$107,827	\$133,300	1.82	229.70	\$247,679	\$306,190	\$215,104
34	013	0209.02	Upper	\$107,827	\$133,300	1.80	149.02	\$160,685	\$198,644	\$142,776
34	013	0210.00	Upper	\$107,827	\$133,300	3.39	157.08	\$169,375	\$209,388	\$140,625
34	013	0211.00	Upper	\$107,827	\$133,300	1.00	147.59	\$159,148	\$196,737	\$120,568
34	013	0212.00	Upper	\$107,827	\$133,300	2.98	173.55	\$187,143	\$231,342	\$131,938
34	013	0213.00	Upper	\$107,827	\$133,300	2.09	149.90	\$161,636	\$199,817	\$150,310
34	013	0214.00	Upper	\$107,827	\$133,300	1.66	171.97	\$185,435	\$229,236	\$145,485
34	013	0216.01	Middle	\$107,827	\$133,300	4.60	111.87	\$120,633	\$149,123	\$96,429
34	013	0216.02	Upper	\$107,827	\$133,300	0.23	200.20	\$215,875	\$266,867	\$188,750
34	013	0217.01	Middle	\$107,827	\$133,300	5.24	112.87	\$121,705	\$150,456	\$89,554
34	013	0217.02	Upper	\$107,827	\$133,300	7.61	133.08	\$143,500	\$177,396	\$106,960
34	013	0218.01	Upper	\$107,827	\$133,300	6.40	122.54	\$132,135	\$163,346	\$131,733
34	013	0218.02	Upper	\$107,827	\$133,300	0.78	165.03	\$177,949	\$219,985	\$130,398
34	013	0218.03	Upper	\$107,827	\$133,300	1.04	122.13	\$131,691	\$162,799	\$114,850
34	013	0227.00	Low	\$107,827	\$133,300	37.85	33.69	\$36,331	\$44,909	\$18,264
34	013	0228.00	Low	\$107,827	\$133,300	40.23	38.54	\$41,563	\$51,374	\$18,816
34	013	0229.00	Low	\$107,827	\$133,300	32.06	25.09	\$27,054	\$33,445	\$48,056
34	013	0230.00	Low	\$107,827	\$133,300	53.84	26.62	\$28,712	\$35,484	\$9,868
34	013	0231.00	Low	\$107,827	\$133,300	18.29	48.08	\$51,854	\$64,091	\$51,729
34	013	0232.00	Low	\$107,827	\$133,300	39.80	33.61	\$36,250	\$44,802	\$22,416
34	013	9801.00	Unknown	\$107,827	\$133,300	0.00	0.00	\$0	\$0	\$0
34	013	9802.00	Unknown	\$107,827	\$133,300	0.00	0.00	\$0	\$0	\$0



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
34	013	0001.00	6153	90.39	1410	2441	591	5562	11	98	1109	4157	187
34	013	0002.00	3293	95.87	734	1135	136	3157	13	32	415	2586	111
34	013	0003.00	3533	94.11	574	1782	208	3325	2	37	924	2219	143
34	013	0004.00	2514	89.06	487	807	275	2239	0	90	202	1836	111
34	013	0005.00	1936	93.13	446	624	133	1803	14	65	82	1542	100
34	013	0006.00	4295	91.13	937	1450	381	3914	16	151	301	3186	260
34	013	0007.00	7108	97.86	1412	2157	152	6956	13	65	2928	3681	269
34	013	0008.00	4621	95.56	1068	1316	205	4416	26	47	587	3588	168
34	013	0009.00	4387	97.11	687	1193	127	4260	7	2	1750	2427	74
34	013	0010.00	3936	94.54	533	1068	215	3721	16	91	1868	1638	108
34	013	0011.00	4312	73.82	431	697	1129	3183	0	741	1227	1054	161
34	013	0013.00	2025	98.67	356	542	27	1998	4	8	1309	610	67
34	013	0014.00	3528	98.58	715	990	50	3478	13	10	2579	780	96
34	013	0015.00	2084	98.75	434	606	26	2058	0	6	1516	484	52
34	013	0016.00	1999	97.70	411	658	46	1953	0	12	1022	823	96
34	013	0017.00	2654	99.06	522	836	25	2629	7	2	1894	648	78
34	013	0018.00	2490	99.28	492	736	18	2472	1	1	1882	467	121
34	013	0019.00	2295	99.52	456	640	11	2284	2	6	1905	257	114
34	013	0020.00	4551	98.64	1035	1895	62	4489	18	13	4006	246	206
34	013	0021.00	3479	98.56	775	1065	50	3429	11	41	2940	242	195
34	013	0022.02	3846	97.79	850	1099	85	3761	12	28	3384	213	124
34	013	0022.03	5730	91.99	1514	2268	459	5271	8	1047	2340	1666	210
34	013	0022.04	1963	95.82	541	806	82	1881	0	15	1628	147	91
34	013	0023.00	4773	98.95	1326	1733	50	4723	13	30	4103	357	220
34	013	0024.00	3955	98.84	763	1169	46	3909	7	5	3268	456	173
34	013	0025.00	4269	99.13	873	1313	37	4232	6	14	3629	399	184
34	013	0026.00	2249	97.95	473	691	46	2203	6	16	1639	441	101
34	013	0028.00	2127	99.34	401	568	14	2113	0	1	1753	288	71
34	013	0031.00	2232	98.88	571	743	25	2207	6	9	1770	375	47
34	013	0035.00	3026	99.44	605	856	17	3009	1	6	2416	440	146
34	013	0037.00	2656	98.87	422	969	30	2626	0	1	2276	279	70
34	013	0038.00	2594	99.07	458	662	24	2570	9	17	2050	426	68
34	013	0039.00	1698	99.94	357	536	1	1697	12	0	1433	228	24
34	013	0041.00	3449	98.64	715	1121	47	3402	11	14	2863	369	145
34	013	0042.00	3627	99.26	457	983	27	3600	0	4	3134	338	124
34	013	0043.00	3207	99.00	583	938	32	3175	3	0	2815	264	93
34	013	0044.00	2125	99.72	319	528	6	2119	2	4	1857	217	39
34	013	0045.00	3722	98.79	638	1142	45	3677	2	0	3233	312	130
34	013	0046.00	3742	98.72	575	1200	48	3694	4	8	3231	307	144
34	013	0047.00	4797	99.25	1089	1988	36	4761	8	6	4276	280	191
34	013	0048.01	2593	99.50	484	1083	13	2580	1	2	2097	359	121
34	013	0048.02	4113	94.04	357	1539	245	3868	10	21	2732	993	112

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
34	013	0049.00	4188	98.97	802	1476	43	4145	10	20	3613	391	111
34	013	0050.00	3542	99.07	731	1066	33	3509	7	19	2899	462	122
34	013	0051.00	2759	99.46	514	905	15	2744	1	3	2358	275	107
34	013	0052.00	1607	99.44	382	463	9	1598	5	1	1388	150	54
34	013	0053.00	3041	98.55	535	907	44	2997	3	3	2569	296	126
34	013	0054.00	4656	98.75	1175	1598	58	4598	7	31	3596	790	174
34	013	0057.00	2984	92.63	559	859	220	2764	18	25	1016	1315	390
34	013	0062.00	1875	98.67	460	800	25	1850	1	3	1346	453	47
34	013	0064.00	1320	91.29	194	656	115	1205	2	128	857	145	73
34	013	0066.00	1305	98.54	236	728	19	1286	2	5	990	253	36
34	013	0067.00	3593	94.32	450	1722	204	3389	2	25	1567	1630	165
34	013	0068.00	5458	83.91	1422	1951	878	4580	5	32	903	2596	1044
34	013	0069.00	4627	73.63	1062	1688	1220	3407	12	17	66	2385	927
34	013	0070.00	3878	72.36	1027	1294	1072	2806	2	36	83	2010	675
34	013	0071.00	3634	60.07	940	1357	1451	2183	3	21	43	1130	986
34	013	0072.00	4002	65.77	1051	1305	1370	2632	0	8	30	1752	842
34	013	0073.00	5338	68.23	1372	1867	1696	3642	0	45	101	2202	1294
34	013	0074.00	5474	79.50	775	939	1122	4352	3	40	1450	2009	850
34	013	0075.01	4200	83.88	933	1528	677	3523	6	35	563	2224	695
34	013	0075.02	3233	87.47	709	993	405	2828	3	8	593	1778	446
34	013	0076.00	3304	76.30	810	1248	783	2521	10	22	56	1620	813
34	013	0077.00	2662	71.37	681	1091	762	1900	6	29	62	1416	387
34	013	0078.00	3714	80.02	844	1252	742	2972	4	14	84	2296	574
34	013	0079.00	4339	79.21	979	1594	902	3437	1	71	265	2487	613
34	013	0080.00	2921	79.42	462	1054	601	2320	0	183	1028	903	206
34	013	0081.00	4539	94.43	776	2321	253	4286	11	87	3190	792	206
34	013	0082.00	2338	91.02	361	775	210	2128	4	276	1440	326	82
34	013	0087.00	4322	96.88	649	1120	135	4187	0	31	629	3384	143
34	013	0088.00	2009	98.51	449	590	30	1979	0	15	487	1412	65
34	013	0089.00	2271	96.39	397	640	82	2189	11	13	398	1725	42
34	013	0090.00	1769	96.50	336	801	62	1707	14	28	1037	544	84
34	013	0091.00	3530	96.29	770	1066	131	3399	6	5	554	2752	82
34	013	0092.00	3494	95.54	477	1174	156	3338	7	7	1175	1981	168
34	013	0093.00	5281	97.14	967	1645	151	5130	3	91	1012	3861	163
34	013	0094.00	6003	92.00	1531	2332	480	5523	14	131	1302	3835	241
34	013	0095.00	6248	92.56	1383	2160	465	5783	3	85	766	4743	186
34	013	0096.00	5577	98.15	1078	1767	103	5474	14	17	1580	3686	177
34	013	0097.00	5198	97.54	1113	1676	128	5070	29	60	659	4200	122
34	013	0099.00	2340	97.69	507	977	54	2286	3	31	1866	253	133
34	013	0100.00	3304	96.52	623	1016	115	3189	13	43	2680	330	123
34	013	0101.00	2917	97.84	650	888	63	2854	9	27	2201	464	153
34	013	0102.00	4625	96.28	889	1774	172	4453	12	61	3376	783	221
34	013	0103.00	4360	97.66	717	1374	102	4258	5	26	3279	692	256
34	013	0104.00	5149	98.06	1021	1940	100	5049	25	17	4149	629	229
34	013	0105.00	4758	98.13	1110	1788	89	4669	3	46	3688	637	295

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
34	013	0106.00	4893	98.32	973	1682	82	4811	13	15	3884	643	256
34	013	0107.00	3710	98.01	814	1250	74	3636	3	45	2750	598	240
34	013	0108.00	2712	99.23	588	691	21	2691	7	15	1862	666	141
34	013	0109.00	2584	99.15	465	879	22	2562	5	4	2014	383	156
34	013	0111.00	4040	98.37	727	1894	66	3974	7	30	2983	782	172
34	013	0112.00	3469	98.99	633	1177	35	3434	19	10	2825	350	230
34	013	0113.00	4225	98.22	765	1616	75	4150	14	27	3458	482	169
34	013	0114.00	4859	96.44	1003	1690	173	4686	10	54	3914	442	266
34	013	0115.00	2535	97.95	490	647	52	2483	2	21	2115	222	123
34	013	0116.00	3133	99.17	713	942	26	3107	8	17	2628	229	225
34	013	0117.00	3557	98.48	527	1235	54	3503	6	15	2916	298	268
34	013	0118.00	2442	99.47	559	750	13	2429	0	3	2101	149	176
34	013	0119.00	1948	96.61	337	783	66	1882	4	31	1474	310	63
34	013	0120.00	6940	98.07	1125	2047	134	6806	6	94	5608	872	226
34	013	0121.00	4429	98.60	749	1315	62	4367	0	23	2825	1343	176
34	013	0122.00	6531	97.66	1061	2218	153	6378	5	29	4622	1419	303
34	013	0123.00	5189	98.13	990	1943	97	5092	7	24	4356	448	257
34	013	0124.00	4555	98.35	922	1943	75	4480	10	33	3623	655	159
34	013	0125.00	4038	98.59	939	1329	57	3981	5	26	3400	350	200
34	013	0126.00	3172	98.33	715	1107	53	3119	10	26	2680	283	120
34	013	0127.00	4260	98.64	915	1362	58	4202	5	26	3600	420	151
34	013	0128.00	3688	98.89	758	1367	41	3647	6	19	2904	524	194
34	013	0129.00	3652	99.23	776	1154	28	3624	4	6	2850	615	149
34	013	0130.00	3327	98.05	312	1227	65	3262	6	54	2859	216	127
34	013	0131.00	2270	98.94	475	670	24	2246	1	7	1780	357	101
34	013	0132.00	3428	99.15	584	909	29	3399	6	1	2568	717	107
34	013	0133.00	3749	98.91	731	1262	41	3708	9	21	3059	456	163
34	013	0134.00	4184	26.98	1131	1429	3055	1129	7	300	42	681	99
34	013	0135.00	4603	32.80	1206	1590	3093	1510	4	420	98	822	166
34	013	0136.00	6923	49.23	1543	2463	3515	3408	2	1418	379	1401	208
34	013	0137.00	4959	41.56	1002	2101	2898	2061	3	487	218	1212	141
34	013	0138.00	4390	26.29	1337	1754	3236	1154	4	312	54	626	158
34	013	0139.00	5084	39.67	1345	1837	3067	2017	18	594	137	1116	152
34	013	0140.00	4533	62.94	979	1637	1680	2853	4	933	360	1436	120
34	013	0141.00	3799	63.44	838	1373	1389	2410	7	587	202	1487	127
34	013	0142.00	4070	67.52	1031	1339	1322	2748	8	466	223	1904	147
34	013	0143.00	5658	73.58	1378	1823	1495	4163	12	465	290	3199	197
34	013	0144.00	3966	77.28	915	1395	901	3065	3	327	352	2269	114
34	013	0145.00	4064	80.46	1013	1380	794	3270	3	182	323	2610	152
34	013	0146.00	4814	80.00	1277	1531	963	3851	11	437	572	2645	186
34	013	0147.00	7318	75.87	1475	2393	1766	5552	2	822	770	3631	327
34	013	0148.00	3383	39.76	926	1147	2038	1345	1	460	167	539	178
34	013	0149.00	4794	40.70	1305	1512	2843	1951	1	555	283	886	226
34	013	0150.00	3663	47.78	867	1368	1913	1750	9	413	372	757	199
34	013	0151.00	4985	61.46	1189	1612	1921	3064	0	386	780	1634	264

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
34	013	0152.00	4988	54.45	1171	1959	2272	2716	3	360	749	1415	189
34	013	0153.00	3017	71.10	776	1204	872	2145	9	358	849	801	128
34	013	0154.00	6065	57.77	1078	2427	2561	3504	7	420	1335	1461	281
34	013	0155.00	4104	66.33	934	1436	1382	2722	10	269	720	1568	155
34	013	0156.00	4632	66.99	1034	1905	1529	3103	1	309	1236	1312	245
34	013	0157.00	3004	81.59	461	921	553	2451	1	301	1016	975	158
34	013	0158.00	4429	77.53	937	1458	995	3434	13	343	900	1988	190
34	013	0159.00	6041	86.94	1374	2016	789	5252	29	325	1534	2861	503
34	013	0160.00	7802	25.34	2130	2396	5825	1977	0	587	289	558	543
34	013	0161.00	4728	44.54	907	1062	2622	2106	2	211	1102	494	297
34	013	0162.00	3615	27.36	981	1080	2626	989	0	240	211	273	265
34	013	0163.00	3654	25.23	901	1244	2732	922	0	212	201	265	244
34	013	0164.00	3894	27.12	940	1242	2838	1056	0	224	258	291	283
34	013	0165.00	4074	33.06	1028	1295	2727	1347	5	208	423	374	337
34	013	0166.00	2909	50.29	667	1144	1446	1463	6	116	765	372	204
34	013	0167.00	2595	62.50	602	1270	973	1622	4	162	875	377	204
34	013	0168.00	3986	45.18	770	1705	2185	1801	7	249	847	409	289
34	013	0169.00	2879	35.92	723	992	1845	1034	2	140	492	193	207
34	013	0170.00	3182	50.38	585	1238	1579	1603	1	163	839	385	215
34	013	0171.00	2242	88.00	558	788	269	1973	1	27	1282	552	111
34	013	0172.00	3163	76.26	829	1037	751	2412	8	104	1713	319	268
34	013	0173.01	5318	42.78	1383	1941	3043	2275	1	456	1004	562	252
34	013	0173.02	7695	50.32	1849	2957	3823	3872	0	1053	1662	771	386
34	013	0174.00	5606	51.11	1562	1982	2741	2865	2	543	1270	776	274
34	013	0175.00	6470	56.65	1490	2506	2805	3665	21	533	1898	882	331
34	013	0176.00	5025	82.49	1196	1675	880	4145	6	151	2047	1730	211
34	013	0177.00	5201	89.83	1132	1363	529	4672	5	114	1964	2359	230
34	013	0178.00	3686	85.57	733	1081	532	3154	11	99	1405	1469	170
34	013	0179.00	3622	53.81	1025	1312	1673	1949	0	131	1109	464	245
34	013	0180.00	6220	49.69	1694	1987	3129	3091	7	461	1557	634	432
34	013	0181.00	2235	97.90	431	811	47	2188	3	17	1585	496	87
34	013	0182.00	4675	97.78	1049	1641	104	4571	2	17	2920	1420	212
34	013	0183.00	5172	97.41	1085	1648	134	5038	3	46	2563	2217	209
34	013	0184.00	2544	99.29	449	806	18	2526	8	2	1721	638	157
34	013	0186.00	5165	96.24	1110	1607	194	4971	7	25	2288	2498	153
34	013	0187.00	5613	97.45	1135	2281	143	5470	12	57	4236	922	243
34	013	0188.00	4751	94.55	1020	1701	259	4492	4	60	3679	536	213
34	013	0189.00	4292	95.95	961	1400	174	4118	5	45	2635	1256	177
34	013	0190.00	5044	34.64	1319	1514	3297	1747	0	306	728	321	392
34	013	0191.00	4202	50.36	1080	1156	2086	2116	4	197	1278	297	340
34	013	0192.00	5281	45.79	482	993	2863	2418	1	481	989	628	319
34	013	0193.00	3957	42.78	686	1509	2264	1693	6	246	808	358	275
34	013	0194.00	3151	20.91	792	963	2492	659	0	106	137	215	201
34	013	0195.00	4163	25.99	1098	1247	3081	1082	0	148	360	273	301
34	013	0196.00	6313	63.95	1425	2115	2276	4037	9	309	2753	590	376

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
34	013	0197.00	6509	79.34	1511	1955	1345	5164	15	187	3894	688	380
34	013	0198.00	2821	34.99	693	870	1834	987	6	109	503	203	166
34	013	0199.00	2727	21.45	710	977	2142	585	0	96	93	213	183
34	013	0200.00	6212	38.06	1582	1776	3848	2364	0	1803	48	192	321
34	013	0201.00	5317	43.41	1515	1631	3009	2308	0	1827	77	156	248
34	013	0202.00	5125	41.81	1372	1680	2982	2143	7	1488	155	292	201
34	013	0203.00	5056	54.35	1196	1643	2308	2748	8	2007	178	333	222
34	013	0204.00	5181	35.13	1439	1742	3361	1820	0	1314	121	223	162
34	013	0205.00	8192	41.59	2288	2552	4785	3407	2	2670	206	305	224
34	013	0206.00	5230	39.35	1250	1878	3172	2058	1	1395	203	279	180
34	013	0207.00	4435	43.95	1243	1434	2486	1949	2	1345	122	298	182
34	013	0208.00	8292	39.60	2233	2674	5008	3284	7	2294	301	478	204
34	013	0209.01	2244	15.82	555	697	1889	355	2	104	24	137	88
34	013	0209.02	6299	22.15	1837	2237	4904	1395	7	552	192	437	207
34	013	0210.00	5497	19.43	1441	2080	4429	1068	7	238	102	525	196
34	013	0211.00	5218	23.27	1181	1903	4004	1214	2	278	150	602	182
34	013	0212.00	3857	18.12	932	1263	3158	699	2	182	71	304	140
34	013	0213.00	6040	26.42	1589	2020	4444	1596	6	555	159	682	194
34	013	0214.00	6940	23.49	1652	2505	5310	1630	12	463	146	783	226
34	013	0216.01	7872	16.64	2216	2872	6562	1310	0	356	38	733	183
34	013	0216.02	6694	18.20	1974	2292	5476	1218	3	518	85	405	207
34	013	0217.01	3793	26.05	929	1464	2805	988	3	193	78	609	105
34	013	0217.02	5234	29.96	952	1699	3666	1568	1	356	341	704	166
34	013	0218.01	2647	16.21	996	1152	2218	429	0	85	22	223	99
34	013	0218.02	3705	21.32	776	1315	2915	790	0	234	61	374	121
34	013	0218.03	4660	15.64	1303	1629	3931	729	0	121	55	374	179
34	013	0227.00	3437	97.53	573	1140	85	3352	0	8	2226	922	196
34	013	0228.00	2425	99.30	348	924	17	2408	4	3	1983	347	71
34	013	0229.00	5752	79.92	626	1406	1155	4597	11	394	2785	1176	231
34	013	0230.00	3783	98.81	540	1404	45	3738	6	18	2736	844	134
34	013	0231.00	2685	98.66	669	839	36	2649	7	6	2247	318	71
34	013	0232.00	3761	97.21	674	1501	105	3656	3	2	2748	655	248
34	013	9801.00	5777	76.91	0	0	1334	4443	17	67	3052	1274	33
34	013	9802.00	10	50.00	0	0	5	5	0	0	0	4	1

2024 FFIEC Census Report - Summary Census Housing Information

State: 34 - NEW JERSEY (NJ)

County: 013 - ESSEX COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
34	013	0001.00	2521	1555	74	Yes	929	80	863	1512
34	013	0002.00	1171	713	53	Yes	234	36	205	901
34	013	0003.00	1845	660	61	Yes	215	63	203	1567
34	013	0004.00	863	793	71	Yes	240	56	240	567
34	013	0005.00	643	477	70	Yes	278	19	278	346
34	013	0006.00	1495	1395	70	Yes	499	45	499	951
34	013	0007.00	2361	1646	65	Yes	492	204	492	1665
34	013	0008.00	1468	1330	53	Yes	474	152	474	842
34	013	0009.00	1548	887	66	Yes	279	355	279	914
34	013	0010.00	1261	783	38	Yes	182	193	170	886
34	013	0011.00	721	653	24	Yes	388	24	355	309
34	013	0013.00	731	723	43	Yes	141	189	133	401
34	013	0014.00	1297	1228	29	Yes	317	307	317	673
34	013	0015.00	657	389	62	Yes	55	51	55	551
34	013	0016.00	768	640	61	Yes	178	110	178	480
34	013	0017.00	971	938	35	Yes	199	135	199	637
34	013	0018.00	908	841	66	Yes	157	172	149	579
34	013	0019.00	753	414	0	Yes	162	113	162	478
34	013	0020.00	2128	1341	65	Yes	426	233	426	1469
34	013	0021.00	1209	1187	77	Yes	474	144	474	591
34	013	0022.02	1185	1147	71	Yes	629	86	629	470
34	013	0022.03	2918	28	64	Yes	0	650	0	2268
34	013	0022.04	844	844	70	Yes	445	38	445	361
34	013	0023.00	1911	1576	64	Yes	922	178	922	811
34	013	0024.00	1395	1319	74	Yes	356	226	356	813
34	013	0025.00	1621	1498	70	Yes	578	308	578	735
34	013	0026.00	833	713	25	Yes	137	142	137	554
34	013	0028.00	639	582	28	Yes	219	71	219	349
34	013	0031.00	762	616	18	Yes	187	19	187	556
34	013	0035.00	978	944	18	Yes	282	122	282	574
34	013	0037.00	1141	866	26	Yes	120	172	120	849
34	013	0038.00	871	786	28	Yes	300	209	300	362
34	013	0039.00	647	275	43	Yes	48	111	40	488
34	013	0041.00	1358	1180	64	Yes	236	237	236	885
34	013	0042.00	1400	1172	67	Yes	255	417	255	728
34	013	0043.00	1126	1006	67	Yes	245	188	245	693
34	013	0044.00	766	622	75	Yes	90	238	90	438
34	013	0045.00	1343	1107	73	Yes	232	201	232	910
34	013	0046.00	1476	1142	68	Yes	281	276	281	919
34	013	0047.00	2206	1527	78	Yes	763	218	753	1225
34	013	0048.01	1173	370	61	Yes	206	90	199	877
34	013	0048.02	1980	606	60	Yes	54	441	44	1485

State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
34	013	0049.00	1721	1318	65	Yes	522	245	468	954
34	013	0050.00	1369	1115	21	Yes	146	303	146	920
34	013	0051.00	1112	959	0	Yes	235	207	235	670
34	013	0052.00	564	458	66	Yes	192	101	192	271
34	013	0053.00	1009	878	72	Yes	261	102	261	646
34	013	0054.00	1859	1134	43	Yes	128	261	128	1470
34	013	0057.00	941	854	33	Yes	198	82	198	661
34	013	0062.00	838	292	53	Yes	106	38	44	694
34	013	0064.00	675	408	23	Yes	326	19	319	330
34	013	0066.00	728	231	52	Yes	55	0	34	673
34	013	0067.00	1891	429	47	Yes	109	169	109	1613
34	013	0068.00	2040	1148	33	Yes	370	89	340	1581
34	013	0069.00	1744	1329	42	Yes	323	56	266	1365
34	013	0070.00	1294	965	51	Yes	257	0	240	1037
34	013	0071.00	1418	1035	53	Yes	481	61	362	876
34	013	0072.00	1378	1296	64	Yes	239	73	239	1066
34	013	0073.00	1942	1698	53	Yes	543	75	477	1324
34	013	0074.00	1000	868	44	Yes	215	61	190	724
34	013	0075.01	1652	943	54	Yes	185	124	162	1343
34	013	0075.02	1091	754	53	Yes	136	98	136	857
34	013	0076.00	1291	829	44	Yes	270	43	257	978
34	013	0077.00	1122	920	64	Yes	262	31	253	829
34	013	0078.00	1301	1106	51	Yes	380	49	346	872
34	013	0079.00	1731	1001	51	Yes	251	137	183	1343
34	013	0080.00	1181	395	74	Yes	198	127	177	856
34	013	0081.00	2396	211	46	Yes	99	75	99	2222
34	013	0082.00	797	281	30	Yes	114	22	114	661
34	013	0087.00	1314	991	65	Yes	447	194	447	673
34	013	0088.00	685	526	62	Yes	191	95	191	399
34	013	0089.00	792	688	70	Yes	167	152	167	473
34	013	0090.00	853	190	58	Yes	0	52	0	801
34	013	0091.00	1195	824	63	Yes	242	129	242	824
34	013	0092.00	1289	860	37	Yes	303	115	303	871
34	013	0093.00	1809	1178	70	Yes	365	164	334	1280
34	013	0094.00	2377	1088	62	Yes	629	45	629	1703
34	013	0095.00	2325	1414	67	Yes	665	165	665	1495
34	013	0096.00	1922	1558	39	Yes	477	155	461	1290
34	013	0097.00	1867	1013	62	Yes	252	191	180	1424
34	013	0099.00	1017	636	53	No	217	40	217	760
34	013	0100.00	1224	845	69	No	447	208	447	569
34	013	0101.00	1033	851	0	No	422	145	422	466
34	013	0102.00	1936	1373	70	No	793	162	793	981
34	013	0103.00	1653	959	0	No	424	279	363	950
34	013	0104.00	2111	568	61	No	246	171	171	1694
34	013	0105.00	1939	920	64	No	326	151	326	1462
34	013	0106.00	1970	339	48	No	146	288	146	1536

State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
34	013	0107.00	1450	830	71	No	300	200	300	950
34	013	0108.00	958	808	0	No	225	267	225	466
34	013	0109.00	1193	854	53	No	290	314	290	589
34	013	0111.00	2076	72	67	No	71	182	0	1823
34	013	0112.00	1402	520	58	No	205	225	205	972
34	013	0113.00	1772	275	51	No	81	156	81	1535
34	013	0114.00	1892	699	62	No	423	202	297	1267
34	013	0115.00	817	754	69	No	341	170	341	306
34	013	0116.00	1142	808	79	No	121	200	121	821
34	013	0117.00	1557	885	59	No	300	322	300	935
34	013	0118.00	877	809	76	No	427	127	427	323
34	013	0119.00	855	215	61	No	80	72	80	703
34	013	0120.00	2286	1359	60	No	626	239	517	1421
34	013	0121.00	1529	924	68	No	280	214	280	1035
34	013	0122.00	2501	1982	69	No	557	283	557	1661
34	013	0123.00	2111	1321	65	No	701	168	701	1242
34	013	0124.00	2065	1100	59	No	660	122	660	1283
34	013	0125.00	1658	1264	74	No	534	329	534	795
34	013	0126.00	1371	1151	76	No	403	264	403	704
34	013	0127.00	1553	1068	59	No	463	191	463	899
34	013	0128.00	1687	1229	67	No	428	320	428	939
34	013	0129.00	1300	838	0	No	250	146	250	904
34	013	0130.00	1310	28	56	No	0	83	0	1227
34	013	0131.00	838	704	66	No	212	168	212	458
34	013	0132.00	1150	869	58	No	249	241	249	660
34	013	0133.00	1769	1193	65	No	274	507	274	988
34	013	0134.00	1429	1358	0	No	1213	0	1213	216
34	013	0135.00	1614	1363	0	No	1271	24	1246	319
34	013	0136.00	2767	1991	55	No	1281	304	1106	1182
34	013	0137.00	2188	1597	68	No	957	87	937	1144
34	013	0138.00	1762	1508	77	No	1473	8	1421	281
34	013	0139.00	1858	1579	65	No	1351	21	1351	486
34	013	0140.00	1702	1441	63	No	1244	65	1057	393
34	013	0141.00	1403	1270	69	No	869	30	855	504
34	013	0142.00	1462	1327	74	No	1021	123	993	318
34	013	0143.00	1953	1691	77	No	1107	130	1031	716
34	013	0144.00	1622	906	71	No	400	227	279	995
34	013	0145.00	1536	1139	0	No	665	156	657	715
34	013	0146.00	1643	1498	75	No	758	112	758	773
34	013	0147.00	2624	1600	64	No	938	231	764	1455
34	013	0148.00	1161	1132	68	No	1076	14	1076	71
34	013	0149.00	1512	1500	76	No	1448	0	1436	64
34	013	0150.00	1419	1183	66	No	860	51	854	508
34	013	0151.00	1674	1619	76	No	1151	62	1151	461
34	013	0152.00	2048	1358	64	No	746	89	652	1213
34	013	0153.00	1282	1138	59	No	311	78	311	893

State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
34	013	0154.00	2611	1051	0	No	587	184	561	1840
34	013	0155.00	1533	1130	74	No	963	97	825	473
34	013	0156.00	1955	1201	79	No	797	50	778	1108
34	013	0157.00	1024	580	0	No	301	103	260	620
34	013	0158.00	1508	956	80	No	626	50	622	832
34	013	0159.00	2185	1818	76	No	943	169	932	1073
34	013	0160.00	2443	2243	0	No	2235	47	2079	161
34	013	0161.00	1095	1064	0	No	879	33	879	183
34	013	0162.00	1146	1146	0	No	1052	66	1052	28
34	013	0163.00	1418	1002	0	No	1008	174	844	236
34	013	0164.00	1274	1078	0	No	981	32	893	261
34	013	0165.00	1404	1333	0	No	1027	109	1027	268
34	013	0166.00	1288	987	0	No	395	144	369	749
34	013	0167.00	1386	593	55	No	321	116	261	949
34	013	0168.00	2017	719	66	No	705	312	425	1000
34	013	0169.00	992	816	76	No	680	0	680	312
34	013	0170.00	1299	613	0	No	478	61	355	760
34	013	0171.00	859	694	0	No	233	71	233	555
34	013	0172.00	1098	1031	0	No	837	61	837	200
34	013	0173.01	2072	1761	61	No	1816	131	1579	125
34	013	0173.02	3032	2184	54	No	1993	75	1738	964
34	013	0174.00	2094	1890	61	No	1427	112	1400	555
34	013	0175.00	2731	1948	57	No	1604	225	1461	902
34	013	0176.00	1756	1471	78	No	876	81	807	799
34	013	0177.00	1597	1289	0	No	459	234	376	904
34	013	0178.00	1264	1007	0	No	382	183	382	699
34	013	0179.00	1312	1312	0	No	1215	0	1215	97
34	013	0180.00	2049	1947	65	No	1725	62	1720	262
34	013	0181.00	858	679	60	No	174	47	174	637
34	013	0182.00	1815	770	65	No	270	174	270	1371
34	013	0183.00	1831	936	65	No	128	183	84	1520
34	013	0184.00	959	459	53	No	157	153	157	649
34	013	0186.00	1709	948	49	No	168	102	165	1439
34	013	0187.00	2357	766	52	No	272	76	242	2009
34	013	0188.00	1804	1204	66	No	634	103	615	1067
34	013	0189.00	1515	985	0	No	438	115	412	962
34	013	0190.00	1571	1515	0	No	1502	57	1446	12
34	013	0191.00	1204	1101	0	No	1053	48	1053	103
34	013	0192.00	1084	713	72	No	522	91	490	471
34	013	0193.00	1712	702	46	No	474	203	441	1035
34	013	0194.00	984	771	0	No	939	21	757	24
34	013	0195.00	1265	1181	0	No	1161	18	1094	86
34	013	0196.00	2173	1991	70	No	1637	58	1603	478
34	013	0197.00	2260	1946	0	No	1381	305	1371	574
34	013	0198.00	870	816	0	No	731	0	731	139
34	013	0199.00	987	862	0	No	797	10	783	180

State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
34	013	0200.00	1825	1810	67	No	1663	49	1648	113
34	013	0201.00	1631	1622	61	No	1521	0	1521	110
34	013	0202.00	1747	1609	0	No	1413	67	1385	267
34	013	0203.00	1812	1519	67	No	925	169	908	718
34	013	0204.00	1765	1593	57	No	1612	23	1449	130
34	013	0205.00	2623	2608	61	No	2480	71	2465	72
34	013	0206.00	1903	1707	59	No	1500	25	1500	378
34	013	0207.00	1489	1478	66	No	1260	55	1260	174
34	013	0208.00	2840	2324	51	No	1878	166	1851	796
34	013	0209.01	791	791	72	No	655	94	655	42
34	013	0209.02	2373	1981	46	No	1716	136	1703	521
34	013	0210.00	2134	1705	65	No	1495	54	1495	585
34	013	0211.00	2086	1501	64	No	1752	183	1314	151
34	013	0212.00	1322	1115	77	No	1072	59	954	191
34	013	0213.00	2093	1743	64	No	1821	73	1617	199
34	013	0214.00	2535	2152	63	No	1882	30	1857	623
34	013	0216.01	2950	2598	53	No	2406	78	2406	466
34	013	0216.02	2439	2351	54	No	2277	147	2206	15
34	013	0217.01	1533	1031	69	No	770	69	764	694
34	013	0217.02	1848	934	63	No	669	149	585	1030
34	013	0218.01	1166	1166	58	No	1152	14	1152	0
34	013	0218.02	1346	1009	54	No	985	31	943	330
34	013	0218.03	1663	1502	67	No	1443	34	1409	186
34	013	0227.00	1329	699	45	Yes	147	189	147	993
34	013	0228.00	972	503	26	Yes	32	48	32	892
34	013	0229.00	1459	586	51	Yes	66	53	66	1340
34	013	0230.00	1597	514	35	Yes	66	193	66	1338
34	013	0231.00	959	882	29	Yes	275	120	275	564
34	013	0232.00	1689	785	23	Yes	194	188	194	1307
34	013	9801.00	0	0	0	Yes	0	0	0	0
34	013	9802.00	0	0	0	Yes	0	0	0	0

9. Home Mortgage Disclosure Act (HMDA) Data

Liberty Bank of New Jersey is a de novo bank that received their Federal Deposit Insurance Corporation (FDIC) certificate January 21, 2026, and therefore, no prior year data is available.

In regard to residential mortgage lending, HMDA data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

HMDA data for many other financial institutions are also available online. To obtain and for more information regarding the Bank's HMDA Disclosure Statement, please visit the Consumer Financial Protection Bureau's (CFPB) website (www.consumerfinance.gov/hmda).

10. Loan-to-Deposit Ratio

Liberty Bank of New Jersey is a de novo bank that received an FDIC certificate on January 21, 2026, and is in the process of growing deposits and establishing lending products.

Deposits as of 4/1/2026 < \$25 million

Loans as of 4/1/2026 = \$0

LTD Ratio = 0