

## CRA Public File

### Inventory – Main Office

1. All written comments received from the public for the current year and each of the prior two calendar years that relate to the Bank’s performance in helping to meet community credit needs.
2. Copy of the public section of the Bank’s most recent CRA Performance Evaluation dated May 15, 2023
3. A list of Bank Branches, their street addresses and geographies, hours of operation, products and services offered and a schedule of fees.
4. Branches opened or closed in the past three years.
5. A map of Northfield Bank’s CRA assessment area, along with a separate list that identifies the geographies contained within the assessment area.
6. **CRA Disclosure Statements for Northfield Bank for the prior two years are included here and available on the Federal Financial Institutions Examination Council (FFIEC) website at <https://www.ffiec.gov/craadweb/DisRptMain.aspx>.**

Institution Name:	NORTHFIELD BANK
Respondent ID:	0000718063

7. **HMDA Disclosure Statements for Northfield Bank are available on the Consumer Financial Protection Bureau’s website at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda) or the Federal Financial Institutions Examination Council website (<https://ffiec.cfpb.gov/data-publication/modified-lar/>).**

Institution Name:	NORTHFIELD BANK
LEI:	549300BN4MNW5KE16X83

### Public Access

This file may be reviewed by anyone at no charge. If someone wants to copy one or more pages, the charge is based on the bank’s standard charge for using the copy machine.

If someone wants a copy of the entire file, the cost is \$30.00. Please get their name and mailing address. The bank will photocopy the entire file and mail it to the individual. The branch employee should kindly notify James Thompson, CRA Officer, at [jthompson@northfield.com](mailto:jthompson@northfield.com) or at extension 2505, of the request.

# Section 1

## Written Comments

CRA PUBLIC FILE

Through April 1, 2024

Written comments received from the public for the prior two calendar years:

2024 - None

2023 - None

2022 - None

## Section 2

# Recent Performance Evaluation



**PUBLIC DISCLOSURE**

May 15, 2023

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

Northfield Bank  
Charter Number 718063

1731 Victory Boulevard  
Staten Island, NY 10314

Office of the Comptroller of the Currency

91 Fieldcrest Avenue  
Suite A-30  
Edison, NJ 08837

Note: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

## Table of Contents

Overall CRA Rating ..... 1

Description of Institution ..... 2

Scope of the Evaluation ..... 3

Discriminatory or Other Illegal Credit Practices Review ..... 5

Multistate Metropolitan Statistical Area Rating ..... 6

    New York-Newark Consolidated Multistate Statistical Area ..... 6

Appendix A: Scope of Examination ..... 1

Appendix B: Summary of MMSA and State Ratings ..... 1

Appendix C: Definitions and Common Abbreviations ..... 1

Appendix D: Tables of Performance Data ..... 1

## Overall CRA Rating

**Institution’s CRA Rating:** This institution is rated **Satisfactory**.

The following table indicates the performance level of Northfield Bank (Northfield) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Northfield Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

*\* The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.*

The major factors that support this rating include:

- The Lending Test rating is based on the performance in the New York multistate metropolitan statistical area (MMSA). The substantial majority of lending inside the Assessment Area (AA), good distribution of loans to borrowers of different income levels and small businesses in its AA, the excellent level of community development (CD) lending, and the use of flexible lending programs was considered in arriving at the overall Lending Test rating.
- The Investment Test rating is based on performance in the New York MMSA. The bank has an excellent level of qualified CD investments and grants across the rating area.
- The Service Test rating is based on performance in the New York MMSA. Branch distribution in the bank’s AA was adequate, and the bank is a leader in providing CD services.

### Lending in Assessment Area

A substantial majority of the bank’s loans are in its AA.

The bank originated and purchased 76.1 percent of its total loans inside the bank’s AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. Findings from the analysis of lending in the AA factored positively into the overall analysis of the geographic distribution of lending by income level of geography due to the high percentage of lending inside the AA.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	665	53.0	590	47.0	1,255	382,042	25.8	1,098,38	74.2	1,480,428
Small Business	2,131	88.2	286	11.8	2,417	222,338	83.6	43,617	16.4	265,955
<b>Total</b>	<b>2,796</b>	<b>76.1</b>	<b>876</b>	<b>23.9</b>	<b>3,672</b>	<b>604,380</b>	<b>34.6</b>	<b>1,142,00</b>	<b>65.4</b>	<b>1,746,383</b>

Source: Bank Data

Due to rounding, totals may not equal 100.0%

## Description of Institution

Northfield is a federally chartered interstate savings bank headquartered in Staten Island, New York. The bank is owned by Northfield Bancorp, Inc. headquartered in Woodbridge, New Jersey. The bank conducts business primarily from its home office in Staten Island, New York, its operations center located in Woodbridge, New Jersey, its branch offices located in New York and New Jersey, and its lending offices located in Brooklyn, New York and Avenel, New Jersey. The bank currently has 38 branches: eight in Kings County and 14 in Richmond County, New York, three in Hunterdon County, five in Mercer County, four in Middlesex County, and four in Union County, New Jersey.

Northfield subsidiaries and affiliates include NSB Insurance Agency, Inc., NSB Services, Corp., NSB Realty Trust, and the Northfield Bank Foundation. NSB Realty Trust is a real estate investment trust and a subsidiary of NSB Services Corp. The Northfield Bank Foundation promotes charitable purposes within the bank's AA, which are considered in this evaluation. The primary purpose of the Northfield Bank Foundation is to promote charitable purposes within the communities in which Northfield operates.

On July 1, 2020, the bank acquired Victory State Bank (Victory), a \$250MM bank located in Staten Island, New York, which operated six branch offices in Richmond County, New York. The merger did not result in changes to Northfield's AA. The bank's single AA consists of a portion of the New York-Newark NY-NJ-CT-PA Multistate Combined Statistical Area (MCSA).

Northfield offers a broad range of consumer and commercial lending products, including multifamily, commercial real estate loans, C&I loans, small business loans, construction loans, equity loans, and lines of credit. The bank also purchases investment securities, including mortgage-backed securities and corporate bonds. The bank does not originate one-to-four family residential mortgage loans but occasionally purchases this type of loan. The bank is also evaluating opportunities to establish a residential first mortgage product.

Northfield offers a variety of deposit accounts for both consumer and commercial customers. The bank also offers a checking account that does not impose maintenance fees or minimum balances. In 2022, the bank introduced Convenience Checking, a low-cost checking option for consumers that is nationally certified to meet the Bank-On National Account Standards, which ensures all members of the bank's communities have access to an affordable checking account.



Deposits are Northfield’s primary source of funds for its lending and investing activities. The bank also purchases brokered certificates of deposit and uses borrowings as a source of funds, principally through repurchase agreements with brokers and Federal Home Loan Bank of New York advances.

As of December 31, 2022, Northfield reported total assets of \$5.6 billion, net loans of \$4.2 billion, total deposits of \$4.2 billion, and tier 1 capital of \$710.7 million.

**Table 1. Loan Portfolio Summary by Loan Product – December 31, 2022**

<b>Loan Category</b>	<b>Amount (\$000's)</b>	<b>Percentage of Total Loans</b>	<b>Percentage of Total Assets</b>
Secured by Mortgages on 1-4 Family	328,631	7.7	5.8
Commercial Real Estate	902,535	21.3	16.0
Construction and Land Development	24,932	<1	<1
Commercial & Industrial Loans	160,787	3.8	2.9
Multifamily	2,824,579	66.6	50.2
Other Consumer Loans	2,230	<1	<1
<b>Total</b>	<b>4,243,694</b>	<b>100</b>	<b>75.5</b>

\*Source: FFIEC Call Report

There are no legal, financial, or other impediments to Northfield’s ability to meet the credit needs of the community within its AA during the evaluation period.

Northfield received a “Satisfactory” rating at the prior CRA evaluation dated March 9, 2020.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

This performance evaluation assesses the bank’s CRA performance under the large retail bank Lending, Investment, and Service Tests. The evaluation period for home mortgage and small loans to businesses is January 1, 2020 to December 31, 2021. The evaluation period for CD loans, qualified investments, and retail and CD services is January 1, 2020 to December 31, 2022. Qualifying activities performed in response to the significant impact of the pandemic across the United States are addressed in this evaluation.

In evaluating the bank’s lending performance, the OCC reviewed home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) and small loans to businesses reported under the CRA. All home mortgage products were reviewed, and conclusions were reached in the aggregate. The bank made no reportable farm loans during the evaluation period. Primary loan products, for purposes of this review, are products in which the bank originated at least 20 loans within its AA during one or more of the analysis periods within the overall evaluation period. Multifamily loans were considered in the Lending Test under the HMDA evaluation, and we also considered multifamily loans meeting the CD definition as part of the evaluation of CD lending.

The OCC compared bank loan data for all applicable years in the rating area to: demographic data using the U.S. Census American Community Survey (ACS); Federal Financial Institutions Examination Council (FFIEC) adjusted median family incomes; 2020 Dun and Bradstreet (D&B) small business demographic data; 2020 peer mortgage loan data reported under HMDA; and 2020 peer small business data reported under the CRA. Banks are not required to report data on consumer loans; therefore, no peer aggregate data was available against which to compare bank consumer lending. Bank and branch deposit data is as of June 30, 2021, based on information from the FDIC. The distribution of bank branches is compared to U.S. Census 2015 ACS population estimates.

In evaluating the geographic distribution and borrower income criteria under the Lending Test, the 2020 through 2021 data was analyzed and aggregated. Performance tables O, P, Q, and R in Appendix D include data covered by the analysis period 2020 through 2021.

### **Bank Response to COVID-19 Pandemic**

This evaluation also considers the bank's response to the COVID-19 pandemic that impacted the United States during the evaluation period. There are several ways in which the bank demonstrated responsiveness in its AA. In March 2020, the governors of New York and New Jersey issued stay-at-home orders, which necessitated changes in the way in which retail banking services were provided and the hours of operations at all branches. With the exception of the Borough Park branch in Brooklyn, New York which was identified as a hot spot for the virus, all other branches remained open six days per week, with drive-up service, ATM service, and night-drop service, where available. Branches without drive-up lanes offered lobby service by appointment. Online banking, mobile banking, and remote deposit capability were fully operational and promoted as a safe alternative to in-person transactions. To further accommodate customers, the bank installed new walk-up windows at two of its branches (East Brunswick and Ringoes, NJ). The bank also proactively waived minimum balance requirements, overdraft fees, early withdrawal penalties and other fees to reduce the financial burdens experienced as a result of the pandemic.

To assist small business customers during the pandemic, the bank implemented several actions including loan modifications such as principal and/or interest payment deferrals and participation in the federal Paycheck Protection Program (PPP) by originating loans to qualified business customers. The PPP was passed in April 2020 to provide emergency relief to small businesses impacted by the pandemic. The PPP program provided loans for small businesses to cover eligible payroll, utilities, rent, and interest. The loans were fully guaranteed by the Small Business Administration (SBA) and were eligible for forgiveness if borrowers satisfied certain conditions for a period of time during the pandemic. The bank originated/acquired 2,343 PPP loans totaling \$232.1 million. This includes 398 PPP loans totaling approximately \$32.3 million in PPP loans that were acquired as part of the Victory State Bank acquisition in July 2020.

The bank also introduced a short-term modification program in March 2020 that provided temporary payment relief to borrowers directly impacted by COVID-19. The program allowed for a deferral of payments for 90 days, including a possible option to extend for an additional 90 days, with modifications in the form of payment deferrals, fee waivers, extensions of repayment terms, or other delays in payment. During 2020, Northfield assisted 274 borrowers and provided temporary payment relief on loans with \$332.2 million in balances. During 2021, 31 borrowers were provided assistance on loans with \$32.1 million in balances.

## **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more AA(s) within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), MMSA, or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

## **Ratings**

The bank’s overall rating is a blend of the state ratings, and where applicable, multistate ratings. As the bank has only one AA, the bank’s rating is based on this AA rating.

Refer to the Scope section under the MMSA Rating section for details regarding how the area was weighted in arriving at the respective ratings.

In evaluating the bank’s performance under the Lending Test, we placed greater weight on the bank’s distribution of small business loans based on the volume.

Generally, equal emphasis is given to the geographic distribution of loans and lending by borrower income level. Greater weight was generally given to performance compared to aggregate lenders than to performance relative to demographic factors in lending. The analysis included both the number and dollar volume of lending. The analysis of lending, except for CD loans, emphasized the number of loans rather than the dollar volume because it is a better indicator of the number of businesses or individuals served.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, in determining a national bank’s or federal savings association’s (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank’s lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution’s lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution’s next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## **Multistate Metropolitan Statistical Area Rating**

### **New York-Newark Consolidated Multistate Statistical Area**

**CRA rating for the New York-Newark Consolidated MMSA<sup>1</sup>: This institution is rated Satisfactory.**

**The Lending Test is rated: High Satisfactory.**

**The Investment Test is rated: High Satisfactory.**

**The Service Test is rated: High Satisfactory.**

The major factors that support this rating include:

- Lending activity reflects good responsiveness to the credit needs in its AA.
- The bank exhibits an adequate geographic distribution of loans in its AA.
- The bank exhibits a good distribution of loans among businesses of different sizes.
- The bank is a leader in making CD loans.
- The bank has an excellent level of qualified investments.
- Its service delivery systems are reasonably accessible to geographies and individuals of different income levels in its AA.
- The bank is a leader in providing community development services.

### **Description of Institution's Operations in the New York-Newark Consolidated MMSA (New York MMSA)**

The bank has delineated one AA within the New York-Newark Consolidated MMSA (New York MMSA AA), including: Kings and Richmond counties in the New York-Jersey City-White Plains, NYNJ Metropolitan Division (MD), Union and a portion of Hunterdon counties in the Newark, NJ-PA MD, Middlesex County in the New Brunswick-Lakewood, NJ MD, and the entire Trenton-Princeton, NJ MSA. The AA does not arbitrarily exclude any LMI geographies.

---

<sup>1</sup> *[This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.]*

## Demographic Data

The following table provides a summary of the demographics that includes housing and business information for the New York MMSA AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: New York MMSA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,257	11.9	27.1	32.5	27.1	1.4
Population by Geography	4,943,246	13.1	28.3	30.9	27.7	0.1
Housing Units by Geography	1,887,715	12.2	28.3	31.0	28.5	0.0
Owner-Occupied Units by Geography	801,208	4.0	17.5	36.4	42.1	0.0
Occupied Rental Units by Geography	942,040	18.8	36.6	26.8	17.9	0.0
Vacant Units by Geography	144,467	14.6	33.6	29.2	22.6	0.0
Businesses by Geography	574,233	10.9	25.2	31.5	32.0	0.4
Farms by Geography	5,771	6.4	16.2	29.6	47.6	0.2
Family Distribution by Income Level	1,168,704	27.9	15.7	17.1	39.4	0.0
Household Distribution by Income Level	1,743,248	29.3	14.6	15.9	40.2	0.0
Median Family Income MSA - 35084 Newark, NJ-PA		\$90,570	Median Housing Value			\$471,141
Median Family Income MSA - 35154 New Brunswick-Lakewood, NJ		\$95,564	Median Gross Rent			\$1,237
Median Family Income MSA - 35614 New York-Jersey City-White Plains, NY-NJ		\$67,560	Families Below Poverty Level			13.7%
Median Family Income MSA - 45940 Trenton-Princeton, NJ MSA		\$94,908				
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Housing Affordability

The New York MCSA has a very high cost of living that makes homeownership for most LMI persons difficult to obtain. The table below illustrates housing affordability calculations for the MDs and MSA included in the bank's AA. The monthly mortgage payment calculations assume a 30-year mortgage with a five percent interest rate, and not accounting for down payment, homeowner's insurance, real estate taxes, or any additional monthly expenses. The maximum low-income and maximum moderate-income annual income calculations are based on 50 percent and 80 percent of the 2021 FFIEC adjusted median family income in each MD or MSA, respectively. As the table illustrates, low-income borrowers would be challenged to qualify for a mortgage loan in any of the listed areas. Moderate-income borrowers would be challenged to afford a mortgage at the median home sales price in the New York MD and Newark MD.

MD/MSA Name	2021 Updated MFI	Maximum Low-Income Annual Income	Maximum Affordable Mortgage Amount	Maximum Monthly Mortgage Payment	Maximum Moderate-Income Annual Income	Maximum Affordable Mortgage Amount	Maximum Monthly Mortgage Payment	2022 Median Home Sales Price*	Mortgage Payment Based on Sales Price
Newark MD	105,600	52,800	245,892	1,320	84,480	393,427	2,112	403,000	2,163
New Brunswick MD	113,400	56,700	264,054	1,418	90,720	422,487	2,268	327,500**	1,758
New York MD	85,500	42,750	199,088	1,069	68,400	318,542	1,710	589,000	3,162
Trenton MD	106,800	53,400	248,686	1,335	85,440	397,898	2,136	339,900	1,677

\*Source – National Association of Realtors 2022 median home sales price of existing single-family homes for Metropolitan Areas.

\*\*Source – National Association of Realtors 2022 estimated home value for Middlesex County, NJ.

## Economic Conditions

Based on data from the November 2022 Moody's Analytics report, the economy of the New York-Jersey City-White Plains MSA has slowed following relatively strong growth in 2021 and most of 2022. The construction and consumer industries are still experiencing widespread gains; however, weaknesses and layoffs in the tech and finance sectors impacted employment growth and the demand for high-wage jobs. Unemployment overall declined from a high of 11.1 percent in 2020 to 5.1 percent in 2022, with the trend continuing downward. The tourism industry and business travel has recovered but labor shortages are limiting growth. Permanent changes in working patterns will negatively impact the demand for commercial office space, leading to an increase in vacancies and offloading of real estate. The housing market also slowed, and apartment rent growth is far below its robust pace earlier in the year. Key economic drivers include finance, tourism, and healthcare. Major employers in the New York metro market include Montefiore Health System, Mount Sinai Health System, JPMorgan Chase & Co., Bank of America, New York Presbyterian Healthcare System, NYU Langone Medical Center, and Macy's Inc.

Based on data from the September 2022 Moody's Analytics report, the economy of the Newark NJ-PA MSA has been steadily improving. Unemployment overall declined from a high of 9.3 percent in 2021 to 3.7 percent in 2022. The area experienced consistent job gains and is nearing pre-pandemic levels, driven particularly by gains in education, health services, leisure/hospitality, and logistics. Economic uncertainty and turbulent financial markets will slow growth, particularly in the white-collar sector, resulting in hiring freezes and layoffs. Loss of high-wage jobs and smaller bonuses will impact spending growth, tax collections, and consumer spending. Pharmaceuticals and logistics firms will remain strong contributors to the economy even as overall payroll growth slows. However, there is the possibility of a permanent decline in the metropolitan area income base if banks and other professional services firms opt to migrate jobs to lower-cost locales. The housing market slowed in the latter part of 2022, impacted

by rising mortgage rates and below-average housing price appreciation. Key economic drivers in this market include logistics, finance, and high tech. Major employers in this market include Newark International Airport, University of Medicine and Dentistry of New Jersey, and Verizon.

Based on data from the September 2022 Moody's Analytics report, the economy of the Trenton NJ MSA is solid, driven by professional/business services and education/healthcare. The unemployment rate fell from a high of 7.2 percent in 2020 to 3.2 percent in 2022, even as the labor force expanded to its largest size in months. Key economic drivers are the state government, finance, and high tech. The finance sector faces a challenging equity market and an out-migration of finance jobs, which has resulted in industry job losses and impacted growth in corporate profits and banker bonuses. The public sector will also slow down as the stock market cools and spending on taxable goods and consumer purchasing power declines. Residential permits started to decline in the second quarter of 2022, reflecting a weakening in homebuyer demand. Major employers in this market include Bank of America, Princeton University, and Bristol Meyers-Squibb.

### **Community Contacts**

As part of the CRA evaluation, the OCC reviewed information from seven community contacts made within the AA to determine local economic conditions and community needs. These contacts included three housing organizations and four economic development/small business organizations. The demand for many services increased dramatically due to COVID-19, and there are ample opportunities for banks to provide qualifying CD activities. Competition among financial institutions for certain CD activities, along with retail deposits and loans, is very strong within the AA. Primary community needs include food, support in health services, affordable housing, rent relief, homebuyer counseling, financial literacy, affordable banking products and services, remote learning/broadband services, access to flexible credit for small businesses and homeowners, and technical assistance.

### **Scope of Evaluation in the New York MMSA**

The New York MMSA AA received a full-scope review. Small Business lending received greater weight than home mortgage in our analysis based on the volume of loan originations and purchases during the evaluation period.

### **Conclusions with Respect to Performance Tests in the New York MMSA**

#### **Lending Test**

The bank's performance under the Lending Test in the New York MMSA is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the New York MMSA AA is good.

#### **Lending Activity**

Lending levels reflect good responsiveness to AA credit needs.

Assessment Area	Home Mortgage	Small Business	Community Development	Total
New York MMSA (#)	665	2,131	97	2,893

Assessment Area	Home Mortgage	Small Business	Community Development	Total
New York MMSA (\$)(*in millions)	382,042	222,338	244,086	848,466

Based on the 2022 deposit market share, Northfield ranked 9<sup>th</sup> in deposits with 2.04 percent of the deposit market share in the AA. The bank is in the 67<sup>th</sup> percentile of all lenders in the AA. According to the 2021 peer mortgage data, Northfield ranked 67<sup>th</sup> in mortgage lending with minimal market share of 0.29 percent. This mortgage rank placed the bank in the 79.5<sup>th</sup> percentile of all mortgage lenders in the AA. The bank is in a market with strong competition with 687 mortgage lenders in the AA. The top three mortgage lenders in the AA are Rocket Mortgage with 7.3 percent, Wells Fargo Bank with 6.5 percent, and JPMorgan Chase with 6.1 percent.

According to 2021 peer small business data, Northfield ranked 20<sup>th</sup> in small business lending with a minimal market share of 0.57 percent. Competition in the market is strong with a total of 308 small business lenders. The top small business lenders in the AA are American Express, JPMorgan Chase, Bank of America, Cross River Bank, and Customers Bank, which had a combined market share of 62.2 percent. These lenders are primarily business credit card lenders and large banks.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits an adequate geographic distribution of loans in its AA.

#### ***Home Mortgage Loans***

Refer to Table O in the “MMSA” section of appendix D for the facts and data used to evaluate the geographic distribution of the bank’s home mortgage loan originations and purchases.

The distribution of the bank’s home mortgage loans in low- and moderate-income geographies is good. We considered the low volume of housing units and the low volume of owner-occupied units in low- and moderate-income geographies, which limits the bank’s lending opportunities. The proportion of home mortgage loans in low-income geographies was approximately equal to the proportion of owner-occupied housing in those geographies and the aggregate distribution of loans. The proportion of home mortgage loans in moderate-income geographies was below the proportion of owner-occupied housing and the aggregate distribution of loans.

#### ***Small Loans to Businesses***

Refer to Table Q in the “MMSA” section of appendix D for the facts and data used to evaluate the geographic distribution of the bank’s originations and purchases of small loans to businesses.

The distribution of the bank’s small loans to businesses in low- and moderate-income geographies is poor. We accounted for the composition of lenders in the aggregate distributions as part of our analysis. The bank’s poor performance was primarily due to strong competition in the market from large lenders such as American Express, JPMorgan Chase, Bank of America, Citibank, and Capital One. The aggregate distribution does not reflect the performance of more traditional small business loan products



offered by Northfield due to small business loans made through credit cards by the dominant small business lenders in the market. In both low- and moderate-income geographies, the bank's proportion of loans was below the proportion of business and aggregate distribution of loans.

### ***Lending Gap Analysis***

The OCC reviewed summary reports and AA maps detailing the bank's lending activity over the evaluation period for home mortgage loans and small loans to businesses to identify any gaps in the geographic distribution of loans. The OCC did not identify any unexplained conspicuous lending gaps.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a good distribution of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the institution.

### ***Home Mortgage Loans***

Refer to Table P in the "MMSA" section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

The distribution of the bank's home mortgage loans to low- and moderate-income borrowers is adequate. We factored in the high cost of housing to income as part of our analysis. We also considered the proportion of multifamily and/or 2-4 family-unit properties in areas concentrated with LMI families, which limits the bank's lending opportunities in those areas. During the evaluation period, the bank originated/purchased 119 loans to borrowers with income listed as "not available," which refers to multifamily properties purchased by commercial borrowers, as income is not a reportable field under HMDA for businesses. Additionally, the bank originated/purchased 16 loans to low-income borrowers and 68 loans to moderate-income borrowers during the evaluation period. However, the bank's proportion of loans to low-income borrowers was significantly below the proportion of low-income families but was near the aggregate distribution of loans to low-income borrowers. The bank's proportion of loans to moderate-income borrowers was below the proportion of moderate-income families and below the aggregate distribution of loans to moderate-income borrowers.

### ***Small Loans to Businesses***

Refer to Table R in the "MMSA" section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

The distribution of the bank's small loans to businesses by revenue is good. The bank's proportion of small loans to small businesses exceeded the aggregate lender performance to demographics but was below the proportion of small businesses.

### **Community Development Lending**

The institution is a leader in making CD loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

During the evaluation period, Northfield originated 97 CD loans for \$247.2 million. This represents 34.8 percent of the bank's tier 1 capital. These loans were effective and highly responsive in helping the bank address community credit needs and had a significantly positive impact on the overall lending test rating. The majority (approximately 98.7 percent or \$244.1 million) of the CD loan proceeds were utilized in the bank's AA, with the remaining 1.3 percent or \$3.1 million utilized within the larger statewide area.

Due to the pandemic in 2020, the SBA initiated the PPP loan program. The SBA implemented this program as a low-cost and forgivable loan program to help small businesses cover payroll costs, interest on mortgages, rent, and utilities during the pandemic. The bank originated 2,125 PPP loans totaling \$214.0 million that qualify as CD within the AA. See below for more details.

Examples of other CD loans in the AA include:

- \$3.9 million in loans to a nonprofit organization focused on providing affordable housing opportunities and other services for individuals with developmental disabilities.
- Three related loans totaling \$3.4 million made to the same borrower, which provides transitional housing and support services for LMI individuals diagnosed with HIV/AIDS.
- A \$750,000 loan to a local soup kitchen located in an LMI tract focused on combating hunger and food insecurity.

## **Product Innovation and Flexibility**

The bank uses innovative and/or flexible lending practices in order to serve AA credit needs.

### FHLB Community Investment Program

The Bank utilizes Federal Home Loan Bank Community Investment Program advances to help finance loans secured by multifamily housing in LMI geographies. During the evaluation period, the bank financed loans totaling \$250 million using this program.

### Paycheck Protection Program

The bank made use of responsive flexible lending during the pandemic in 2020 and 2021 by originating loans to stabilize small businesses and communities through the SBA PPP. During the evaluation period, the bank funded 2,125 PPP loans totaling \$214.0 million in the AA. The PPP activity received positive consideration, as it helped stabilize small businesses and communities.

## **Investment Test**

The institution's performance under the Investment Test in New York MMSA is rated High Satisfactory.

Based on a full-scope review, the institution's performance in the New York MMSA AA is good.

The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits good responsiveness to credit and community economic development needs. The institution occasionally uses innovative and/or complex investments to support CD initiatives.

### Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
New York MMSA	12	\$10,844	144	\$18,160	156	98.1%	\$29,004	70.0%	-	-
Nationwide	2	\$2,441	1	\$10,000	3	1.9%	\$12,441	30.0%	-	-

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Qualified investments totaled \$41.4 million or 5.8 percent of allocated tier 1 capital. The bank made qualified investments that were responsive to community needs. Qualified investments primarily consist of mortgage-backed securities (MBS). Through the acquisition of Victory State Bank, Northfield gained five prior period qualified investments, all of which were MBS.

While emphasis was placed on investments made within the bank's AAs, we also considered the positive impact of qualified investments that benefitted states across the nation. In the current evaluation period, the bank invested \$10.0 million in a bond that supported the construction of four housing projects for LMI individuals. Northfield gained two investments totaling \$2.4 million purchased in prior evaluation periods through the acquisition of Victory State Bank. The two investments included a small business investment corporation program and an MBS funding affordable housing for LMI individuals across the country.

During the evaluation period, Northfield made 138 qualified donations and grants totaling \$1.3 million to organizations in the AA. The donations and grants supported organizations that serve LMI individuals and families in the bank's AA. The donations and grants supported affordable housing, community services, economic development, and activities that revitalized or stabilized LMI communities. This also included 19 grants totaling \$96,500 to support the local communities during the height of the COVID-19 pandemic.

Examples of qualified grants in the AA include:

- \$100,000 to a non-profit organization to build 31 supportive housing units for homeless individuals and 16 units for low-income individuals.

- \$60,000 to a non-profit economic development organization and Community Development Financial Institution to provide small business training and mentorship to LMI individuals.
- \$25,000 to a non-profit organization to build and improve homes for LMI individuals and families.
- \$10,000 to a non-profit organization to provide food to low-income families.
- \$20,000 to a local organization providing emergency shelter to youth from low-income families.

### Service Test

The institution’s performance under the Service Test in the New York MMSA is rated High Satisfactory.

Based on a full-scope review, the institution’s performance in the New York MMSA is good.

### Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution’s AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mode rate	Middle	Upper	Low	Mode rate	Middle	Upper
New York MMSA AA	100.0	38	100.0	2.6	15.8	36.8	44.7	13.0	28.3	31.0	27.7

The bank’s branches and alternative delivery systems were effective and responsive in helping the bank provide services across their community. At the end of the evaluation period, Northfield had one and six branches in low- and moderate-income geographies, respectively. The percentage of branches in both LMI geographies is below the percent of population in those geographies.

All branches offer a full range of traditional deposit and loan products. Retail products include basic personal and business checking accounts and loan products. ATMs are available at all branch locations with 27 ATMs capable of taking deposits. Online banking and free bill pay is also offered through the bank’s website.

During the COVID-19 pandemic, the bank demonstrated responsiveness to needs in the AA despite the significant challenges. The bank adjusted its hours of operation at all branches and briefly closed the Borough Park branch after the Borough Park section of Brooklyn was identified as a hot spot for the virus. All other branches remained open six days per week, with drive-up service, ATM service, and

night-drop service, where available. Branches without drive-up lanes offered lobby service by appointment only with appropriate social distancing. Online banking, mobile banking, and remote deposit capability are fully operational and were promoted as a safe alternative to in-person transactions. To further accommodate customers, the bank installed new walk-up windows at two of its branches (East Brunswick and Ringoes, NJ). The bank also proactively waived minimum balance requirements, overdraft fees, early withdrawal penalties and other fees to reduce the financial burdens experienced as a result of the pandemic.

Distribution of Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Branch Openings/Closings			
			Net change in Location of Branches (+ or -)			
			Low	Moderate	Middle	Upper
New York MMSA AA	8	7	0	-1	0	+2

The institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems. During the evaluation period, the bank closed seven branches and opened eight branches, resulting in a net change of one additional branch. In 2020, the bank acquired six new branches as a result of the merger with Victory State Bank, consisting of two branches in middle-income census tracts and four branches in upper-income census tracts. None of the branches acquired through the merger were in low- or moderate-income census tracts. Due to the proximity of the acquired branches to Northfield's original network of locations, the bank performed an analysis to determine the appropriate approach to consolidate the branches. This resulted in closure of five branches, with one located in a moderate-income tract. In 2022, the bank relocated two branches to equivalent moderate- and upper-income tracts near the original branch locations.

Services, including where appropriate, business hours, do not vary in a way that inconveniences the various portions of its AA, particularly low- and moderate-income geographies and/or individuals. Services offered and hours of operations are comparable among locations regardless of the income level of the geography. Most branches have Saturday hours, and some branches have Sunday hours. Most branches have extended hours at least one evening between Monday and Friday.

### Community Development Services

The institution is a leader in providing CD services.

During the evaluation period, bank management and staff provided their financial expertise to 44 qualified CD organizations and programs. In total, these employees provided over 4,443 hours in qualifying services. Employee involvement primarily included serving on organizations' Board of Directors and other committees in various capacities such as treasurer, finance committee member, vice chairman, and trustee. The organizations served have qualifying CD missions including workforce and small business development, mental health services to LMI individuals, affordable and emergency housing, and enrichment activities for local youth. Some notable examples include:

- An employee served 108 hours as a board member and treasurer for an organization that fights food insecurity. The organization raises funds for over 120 emergency food providers to procure, store, preserve, and transport food and other necessary items to their food insecure neighbors.
- An employee served 480 hours as a board member and finance committee member for an organization that has provided over \$92 million in net community benefit in 2021 through financial assistance, medical services, and health professional education to a community comprised largely of a minority and LMI population.
- An employee served 28 hours as a board member of a non-profit organization that seeks to improve community relations by providing educational, vocational, cultural, and recreational activities for youth and adults. The organization aims to foster creative learning by providing the community with more opportunities for self-expression and the building of self-worth.
- An employee has served 72 hours as the vice chairperson of an organization that promotes economic development and an open and communicative relationship between local business owners and the municipality. The organization provides support for new and current businesses, advocates site development, and promotes a forward thinking and carefully planned business environment.

## Appendix A: Scope of Examination

---

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	01/01/2020 to 12/31/2021- Home mortgage and small business loans 01/01/2020 to 12/31/2022 – CD loans, investments, and services	
<b>Bank Products Reviewed:</b>	Home mortgage loans, small business loans, community development loans, qualified investments, community development services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
The Northfield Foundation	Affiliate	Community Development Investments (Grants)
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>MMSA(s)</b>		
New York Consolidated MMSA (includes portions of the New York MMSA and Trenton-Princeton, NJ MSA)	Full-Scope	NY-Richmond (Staten Island), Kings (Brooklyn) NJ – Hunterdon (Partial), Middlesex, Union Counties; Mercer County

## Appendix B: Summary of MMSA and State Ratings

---

RATINGS (Northfield Bank)				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Northfield Bank	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
MMSA or State:				
New York MMSA AA	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

*(\*)The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.*



## Appendix C: Definitions and Common Abbreviations

---

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan.

This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to

determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**MMSA (state):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have

original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

---

### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																	<b>2020-2021</b>		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
New York MMSA	665	382,042	100.00	4.0	3.0	4.6	17.5	12.0	16.2	36.4	25.0	35.0	42.1	60.0	44.1	0.0	0.0	0.0	
<b>Total</b>	<b>665</b>	<b>382,042</b>	<b>100.00</b>	<b>4.0</b>	<b>3.0</b>	<b>4.6</b>	<b>17.5</b>	<b>12.0</b>	<b>16.2</b>	<b>36.4</b>	<b>25.0</b>	<b>35.0</b>	<b>42.1</b>	<b>60.0</b>	<b>44.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

Source: 2015 ACS; 01/01/2020-12/31/2021 Bank Data,  
Due to rounding, totals may not equal 100.0

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																	<b>2020-2021</b>		
Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
New York MMSA	665	382,042	100.00	27.9	2.4	3.6	15.7	10.2	13.4	17.1	18.0	21.4	39.4	51.4	46.4	0.0	17.9	15.3	
<b>Total</b>	<b>665</b>	<b>382,042</b>	<b>100.00</b>	<b>27.9</b>	<b>2.4</b>	<b>3.6</b>	<b>15.7</b>	<b>10.2</b>	<b>13.4</b>	<b>17.1</b>	<b>18.0</b>	<b>21.4</b>	<b>39.4</b>	<b>51.4</b>	<b>46.4</b>	<b>0.0</b>	<b>17.9</b>	<b>15.3</b>	

Source: 2015 ACS; 01/01/2020-12/31/2021 Bank Data,  
Due to rounding, totals may not equal 100.0

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2020-21</b>	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
New York MMSA	2,131	222,338	100.0	187,238	10.9	5.2	10.3	25.2	12.0	24.4	31.5	27.9	31.5	32.0	54.2	32.6	0.4	0.8	1.2	
<b>Total</b>	<b>2,131</b>	<b>222,338</b>	<b>100.0</b>	<b>187,238</b>	<b>10.9</b>	<b>5.2</b>	<b>10.3</b>	<b>25.2</b>	<b>12.0</b>	<b>24.4</b>	<b>31.5</b>	<b>27.9</b>	<b>31.5</b>	<b>32.0</b>	<b>54.2</b>	<b>32.6</b>	<b>0.4</b>	<b>0.8</b>	<b>1.2</b>	

*Source: 2021 D&B Data; 01/01/2020 - 01/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2020-2021</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
New York MMSA	2,131	222,338	100.0	187,238	92.4	49.7	39.2	2.8	24.9	4.8	25.4	
<b>Total</b>	<b>2,131</b>	<b>222,338</b>	<b>100.0</b>	<b>187,238</b>	<b>92.4</b>	<b>49.7</b>	<b>39.2</b>	<b>2.8</b>	<b>24.9</b>	<b>4.8</b>	<b>25.4</b>	

*Source: 2021 D&B Data; 01/01/2020 - 12/31/2021; Bank Data; "--" data not available.  
Due to rounding, totals may not equal 100.0*

## Section 3

List of Bank Branches,  
locations, hours, fee  
schedule



CURRENT BRANCH LOCATIONS AND GEOGRAPHIES (REV. 1.7.2025)

<u>Richmond County 085 NY (MSA 35620, MD 35614)</u>	<u>Zip Code</u>	<u>Census Tract</u>	<u>Tract Income</u>
1481 Forest Avenue	10302	0247.00	Middle
3227 Richmond Avenue	10312	0146.07	Upper
2754 Hylan Boulevard	10306	0128.06	Moderate
5775 Amboy Road	10309	0208.04	Middle
6420 Amboy Road	10309	0226.01	Upper
1497 Richmond Avenue	10314	0291.04	Upper
519 Forest Avenue	10310	0105.00	Middle
1158 Hylan Boulevard	10305	0064.00	Middle
150 Greaves Lane	10308	0146.05	Upper
4142 Hylan Boulevard (Main Office)	10308	0156.03	Middle
1065 Bay Street	10305	0006.00	Middle
2055 Victory Boulevard	10314	0189.01	Upper
355 Bard Avenue-ATM Only	10310	0067.00	Upper
<u>Kings County 047 NY (MSA 35620, MD 35614)</u>			
8512 Third Avenue	11209	0062.00	Upper
1501 86 <sup>th</sup> Street	11228	0172.00	Upper
247 Avenue U	11223	0400.00	Moderate
4602 13 <sup>th</sup> Avenue	11219	0222.00	Low
24 Hillel Place	11210	0774.00	Middle
6410 18 <sup>th</sup> Avenue	11204	0252.00	Moderate
1123 Kings Highway	11229	0554.00	Moderate
112 Court Street	11201	0009.00	Upper
<u>Union County, 039 NJ (MSA35620, MD 35084)</u>			
1515 Irving Street, Rahway	07065	0359.00	Middle
501 N. Wood Avenue, Linden	07036	0350.00	Middle
828 South Avenue W., Westfield	07090	0366.00	Upper
1305 Morris Avenue, Union	07083	0332.00	Middle
20 Union Street, Elizabeth	07202	0399.00	Low
<u>Middlesex County, 023 NJ (MSA 35620, MD 35154)</u>			
1082 State Route 18, East Brunswick	08816	0067.03	Upper
1410 Saint Georges Avenue, Avenel	07001	0027.01	Moderate
1600 Perrineville Road, Monroe Township	08831	0082.05	Moderate
624 Main Street, Woodbridge	07095	0030.02	Middle
581 Main Street, Woodbridge –ATM only	07095	0030.02	Middle
<u>Mercer County 021 (MSA 45940)</u>	<u>Zip Code</u>	<u>Census Tract</u>	<u>Tract Income</u>

CURRENT BRANCH LOCATIONS AND GEOGRAPHIES (REV. 1.7.2025)

3800 Quaker Bridge Road, Trenton	08619	0029.04	Middle
280 Route 31 N., Hopewell, NJ	08525	0038.00	Upper
802 Denow Road, Pennington, NJ	08534	0039.04	Upper
4 Route 31 S., Pennington, NJ	08534	0038.00	Upper
11 State Road, Princeton	08540	0042.06	Upper
<u>Hunterdon County 019 (MSA 35620, MD 35084)</u>			
56 Main Street, Flemington	08822	0114.00	Middle
353 Pittstown Road, Pittstown	08867	0107.02	Upper
1082 Old York Road, Ringoes	08551	0117.00	Upper



BRANCH LOCATIONS & HOURS (REV. 1.7.2025)

West Brighton 519 Forest Avenue Staten Island, NY 10310 (718) 447-7400 Walk-Up ATM Coin Counter	Mon – Wed, Fri Thu Sat	9am – 5pm 9am – 6pm 9am – 2pm	9am – 5pm 9am – 6pm 9am – 2pm
Heinz (Main Office) 4142 Hylan Blvd. Staten Island, NY 10308 (718) 979-1100 Drive-Up ATM	Mon – Wed, Fri Thu Sat	9am – 5pm 9am – 6pm 9am – 2pm	9am – 5pm 9am – 6pm 9am – 2pm
Rosebank 1065 Bay Street Staten Island, NY 10305 (718) 981-1200 Drive-Up ATM Walk-Up ATM	Mon – Wed, Fri Thu Sat	9am – 5pm 9am – 6pm 9am – 2pm	9am – 5pm 9am – 6pm 9am – 2pm
Victory Blvd. 2055 Victory Blvd. Staten Island, NY 10314 (718) 889-3650 Drive-Up ATM Walk-Up ATM	Mon – Wed, Fri Thu Sat	9am – 5pm 9am – 6pm 9am – 2pm	9am – 5pm 9am – 6pm 9am – 2pm

**Brooklyn Branch Hours**

Location	Days	Lobby	Drive-Up
Bay Ridge 8512 Third Avenue Brooklyn, NY 11209 (718) 833-1081 Walk-Up ATM Coin Counter	Mon-Wed, Fri Thu Sat	9am – 5pm 9am – 6pm 9am – 2pm	
Bensonhurst 6410 18th Avenue Brooklyn, NY 11204	Mon-Wed, Fri Thu Sat	9am - 5pm 9am - 6pm 9am - 2pm	

BRANCH LOCATIONS & HOURS (REV. 1.7.2025)

(718) 236-2700 Walk-Up ATM Coin Counter			
Boro Park 4602 13th Avenue Brooklyn, NY 11219 (718) 435-5019 Walk-Up ATM Sunday Hours	Mon-Wed Thu Fri Sat Sun	9am - 5pm 9am - 6pm 9am - 4pm Closed 10am - 2pm	
Dyker Heights 1501 86th Street Brooklyn, NY 11228 (718) 331-1372 Walk-Up ATM Coin Counter	Mon-Wed, Fri Thu Sat	9am - 5pm 9am - 6pm 9am - 2pm	
Flatbush 24 Hillel Place Brooklyn, NY 11210 (718) 859-6800 Walk-Up ATM Coin Counter	Mon-Wed, Fri Thu Sat	9am - 5pm 9am - 6pm 9am - 2pm	
Gravesend 247 Avenue U Brooklyn, NY 11223 (718) 372-3146 Walk-Up ATM Coin Counter	Mon-Wed, Fri Thu Sat	9am - 5pm 9am - 6pm 9am - 2pm	
Kings Highway East 1123 Kings Highway Brooklyn, NY 11229 (718) 307-7526 Walk-Up ATM Coin Counter Sunday Hours	Mon-Wed Thu Fri Sat Sunday	9am - 5pm 9am - 6pm 9am - 4pm CLOSED 10am - 2pm	
Court Street 112 Court Street Brooklyn, NY 11201 (718) 307-7526 Walk-Up ATM	Mon-Wed, Fri Thu Sat	9am - 5pm 9am - 6pm 9am - 2pm	

**New Jersey Branch Hours**

Location	Days	Lobby	Drive-Up
Avenel Office 1410 St. Georges Avenue Avenel, NJ 07001 (732) 587-2222 Drive-Up ATM Walk-Up ATM Coin Counter	Mon-Fri Sat	8:30am - 4:30pm 9am - 1pm	8:30am - 4:30pm 9am - 1pm
East Brunswick Office 1082 State Highway 18 East Brunswick, NJ 08816	Mon-Fri Sat	8:30am - 4:30pm 9am - 1pm	8:30am - 4:30pm 9am - 1pm

BRANCH LOCATIONS & HOURS (REV. 1.7.2025)

(732) 238-5660 Drive-Up ATM Safe Deposit Boxes			
Elizabeth Office 20 Union Street Elizabeth, NJ 07202 Walk-Up ATM	Mon-Fri Sat	8:30am – 4:30pm 9am - 1pm	
Flemington Office 56 Main Street Flemington, NJ 08822 (908) 237-1290 Walk-Up ATM Coin Counter	Mon-Fri Sat	8:30am – 4:30pm 9am - 1pm	
Quakerbridge Office 3800 Quakerbridge Rd. Hamilton, NJ 08619 (609) 586-0600 Drive-Up ATM Coin Counter Safe Deposit Boxes	Mon-Thu Fri Sat	8:30am – 4:30pm 9am - 1pm	8:30am – 4:30pm 9am - 1pm
Hopewell County Line Office 280 Route 31 Hopewell, NJ 08525 (609) 466-7399 Drive-Up ATM Coin Counter Safe Deposit Boxes	Mon-Thu Fri Sat	8:30am – 4:30pm 9am - 1pm	8:30am – 4:30pm 9am - 1pm
Linden Office 501 N. Wood Avenue Linden, NJ 07036 (908) 925-3755 Walk-Up ATM Drive-Up ATM Safe Deposit Boxes	Mon-Wed Thu Fri Sat Sun	8:30am – 4:30pm 9am - 1pm	8:30am – 4:30pm 9am - 1pm
Monroe Township Office Concordia Shopping Center 1600 Perrineville Rd. Monroe, NJ 08831 (609) 655-7535 Walk-Up ATM Drive-Up ATM Coin Counter	Mon-Wed, Fri Thu Sat	8:30am – 4:30pm 9am - 1pm	8:30am – 4:30pm 9am - 1pm
Pennington - Hopewell Crossing Office 802 Denow Rd. Pennington, NJ 08534 (609) 737-5151 Walk-Up ATM Drive-Up ATM Safe Deposit Boxes	Mon-Thu Fri Sat	8:30am – 4:30pm 9am - 1pm	8:30am – 4:30pm 9am - 1pm
Pennington Office 4 Route 31 Pennington, NJ 08534 (609) 466-2900 Walk-Up ATM Drive-Up ATM Safe Deposit Boxes Coin Counter	Mon-Wed, Fri Thu Sat	8:30am – 4:30pm 9am - 1pm	8:30am – 4:30pm 9am - 1pm

BRANCH LOCATIONS & HOURS (REV. 1.7.2025)

<p>Pittstown Office                      353 Pittstown Rd                      Pittstown, NJ 08867                      (908) 238-9060                      Walk-Up ATM                      Drive-Up ATM                      Safe Deposit Boxes                      Coin Counter</p>	<p>Mon-Fri                      Sat</p>	<p>8:30am – 4:30pm                      9am - 1pm</p>	<p>8:30am – 4:30pm                      9am - 1pm</p>
<p>Princeton Office                      11 State Rd                      Princeton, NJ 08540                      (609) 924-2032                      Walk-Up ATM                      Drive-Up ATM                      Coin Counter</p>	<p>Mon-Fri                      Sat</p>	<p>8:30am – 4:30pm                      9am - 1pm</p>	<p>8:30am – 4:30pm                      9am - 1pm</p>
<p>Ringoes Office                      1082 Old York Rd.                      Ringoes, NJ 08851                      (908) 237-2215                      Walk-Up ATM                      Safe Deposit Boxes                      Coin Counter</p>	<p>Mon-Fri                      Sat</p>	<p>8:30am – 4:30pm                      9am - 1pm</p>	
<p>Rahway Office                      1515 Irving Street                      Rahway, NJ 07065                      (732) 381-4242                      Walk-Up ATM                      Drive-Up ATM                      Safe Deposit Boxes                      Coin Counter</p>	<p>Mon-Fri                      Sat</p>	<p>8:30am – 4:30pm                      9am - 1pm</p>	<p>8:30am – 4:30pm                      9am - 1pm</p>
<p>Union Office                      1305 Morris Avenue                      Union, NJ 07083                      (908) 378-7470                      Walk-Up ATM                      Drive-Up ATM                      Coin Counter</p>	<p>Mon-Fri                      Sat</p>	<p>8:30am – 4:30pm                      9am - 1pm</p>	<p>8:30am – 4:30pm                      9am - 1pm</p>
<p>Westfield Office                      828 South Avenue W                      Westfield, NJ 07090                      (908) 789-9600                      Coin Counter                      Drive-Up ATM                      Walk-Up ATM</p>	<p>Mon-Fri                      Sat</p>	<p>8:30am – 4:30pm                      9am - 1pm</p>	<p>8:30am – 4:30pm                      9am - 1pm</p>
<p>Woodbridge Office                      624 Main Street                      Woodbridge, NJ 07095                      (732) 596-1260                      Walk-Up ATM                      Drive-Up ATM                      Coin Counter</p>	<p>Mon-Fri                      Sat</p>	<p>8:30am – 4:30pm                      9am - 1pm</p>	<p>8:30am – 4:30pm                      9am - 1pm</p>



## **Products and Services**

### **Personal**

Checking Accounts  
Student Checking Accounts  
Convenience Checking, a Bank On Certified Product  
Savings Accounts  
Money Market Accounts  
Certificates of Deposit  
IRA's  
Debit Cards  
Card Valet  
Credit Cards  
On-line Banking  
Digital Banking  
Mobile Banking  
Apple Pay  
Zelle  
Coin Counting Machines  
Safe Deposit Boxes  
Passbook Loans  
Home Equity Loans  
Home Equity Lines of Credit  
Residential Mortgages

### **Business**

Business Checking Accounts  
Business Money Market Accounts  
Charitable NOW Accounts  
Commercial Mortgage Loans  
C&I Loans  
Small Business Loans  
Business Debit Cards  
Business Credit Cards  
Merchant Services  
On-line Cash Management  
Positive Pay  
Business Bill Pay  
Remote Deposit Capture  
Night Depository  
Government Banking



**ATM/DEBIT CHECK CARD TRANSACTIONS**

Currency conversion fees will be assessed when ATM transactions take place in a foreign country or a POS is processed by a foreign company.

Non-Northfield ATM Withdrawal Fee* <i>(Per ATM withdrawal, transfer and inquiry)</i>	\$1.00
Replacement of ATM or Debit Card	\$10.00
Expedited Card Request	\$50.00

*\*Does not include Network Fee or Foreign Bank Fees*

**COLLECTIONS**

Coupons (per envelope)	\$6.50
Incoming/Outgoing	\$25.00
Foreign Checks (minimum \$201.00)	\$35.00

**TELLER CHECKS/MONEY ORDERS**

Teller Checks	\$10.00
Money Orders	\$5.00
Stop Payment on Money Order or Teller Check	\$30.00

**LOST PASSBOOK**

Replacement	\$5.00
-------------	--------

**WIRE TRANSFER IN**

Fee Wire Transfer	\$15.00
Fee Wire Transfer Foreign	\$20.00

**WIRE TRANSFER OUT**

Fee Wire Transfer	\$25.00
Fee Wire Transfer Foreign	\$40.00

**IRA/KEOGH**

Outgoing Transfer Fee	\$25.00
-----------------------	---------

**NOTARY PUBLIC**

Per item	\$2.00
In New Jersey	N/C

**COUNSEL IMMIGRATION LETTER**

Per Letter	\$25.00
------------	---------

**CHECK PROCESSING FEES**

Consumer Returned Item Fee:	
Non-Sufficient Funds (NSF)	No Charge
Commercial Returned Item Fee:	
Non-Sufficient Funds (NSF)	\$35.00
Paid Item Fee: Overdraft/Uncollected	\$35.00
Maximum Consumer Daily Overdraft/Uncollected Fees	\$210.00
<i>An Overdraft item may be created by Check or ACH draft.</i>	
Overdraft Transfer Fee	\$10.00
Instant Statement at Teller Window	\$2.00
Photocopy of Paid Check	\$5.00
Stop Payment Fee	\$30.00
Removal of Stop Payment	\$15.00
Returned Deposited Item	\$15.00
Check Order Billing	Varies

**ELECTRONIC ACH PAYMENTS**

Consumer Returned Fee	No Charge
Commercial Returned Fee	\$35.00
Stop Payment	\$30.00
Unauthorized ACH Debit Return	\$7.50
Same Day ACH (per transaction)	\$0.25

**ONLINE BANKING**

Photocopy of Check	\$10.00
Stop Payment	\$30.00

**FASTBANKING BY TELEPHONE**

NY Customers dial (718) 448-0394 and follow the prompts	
NJ Customers dial (732) 499-8083 and follow the prompts	
Statement faxed (each)	\$2.50

**LEGAL FEES**

Legal Process on Account, Restraining Notice, Levies, Garnishment	\$150.00
--	----------

**ACCOUNT RECONCILIATION/RECONSTRUCTION**

Copy of Statement	\$5.00
Research (per hour)	\$25.00

**LOAN FEES**

Reproduction of Lost Coupon Book	\$5.00
Loan Documents (plus \$0.50 per page)	\$5.00
Mortgage Statement (plus \$0.50 per page)	\$5.00

**SAFE DEPOSIT BOXES**

New Rental	Varies
Late Charge (per month)	\$5.00
Replacement of Lost Key	\$25.00
Break Open	\$150.00
<i>Boxes not available in some branches.</i>	

**DUPLICATING SERVICES**

1099 Form	\$5.00
Account statement (per month)	\$5.00

**MAIL SERVICES**

Returned Mail (per item)	\$10.00
--------------------------	---------

**SIGNATURE SERVICES\***

Medallion Signature	\$15.00
---------------------	---------

*\*Available to depositors of record for six months or more*



## Section 4

### Branches

opened/closed in last  
three years

**Northfield Bank Branch Openings and Closings**  
**January 1, 2020 – Current**

2024 – Closings:

1. MSA 35620, MD 35614, 1 Hyatt Street, Staten Island (085), NY (36) 10301, Census Tract 0003.00 (Closed 9/27/2024)
2. MSA 35620, MD 35614, 1731 Victory Boulevard, Staten Island (085), NY (36) 10314, Census Tract 0147.00 (Closed 12/27/2024)

2023 – Openings:

1. MSA 25620, MD 35084, 20 Union Street, Elizabeth (039), NJ (34) 07202, Census Tract 0399.00 (Opened 12/11/2023)

2022 – Two branches were relocated a short distance in 2022 as follows:

Openings:

1. MSA 25620, MD 35154, 1082 State Route 18, East Brunswick (023), NJ (34) 08816, Census Tract 0067.03 (6/24/2022)
2. MSA 25620, MD 35154, 2754 Hylan Boulevard, Staten Island (085), NY (36) 10306, Census Tract 0128.06 (6/24/2022)

Closings:

1. MSA 25620, MD 35154, 755 State Route 18, East Brunswick (023), NJ (34) 08816, Census Tract 0067.01 (6/24/2022)
2. MSA 25620, MD 35154, 2706 Hylan Boulevard, Staten Island (085), NY (36) 10306, Census Tract 0128.06 (6/24/2022)

2021 – Openings: None

Closings: None

2020 – Openings: Branches acquired via 7/1/2020 merger with Victory State Bank:

1. MSA 35620, MD 35614, 4142 Hylan Boulevard, Staten Island (085), NY (36), Census Tract 0156.03 (7/1/2020)
2. MSA 35620, MD 35614, 755 Forest Avenue, Staten Island (085), NY (36), Census Tract 0105.00 (7/1/2020)
3. MSA 35620, MD 35614, 1 Hyatt Street, Staten Island (085), NY (36), Census Tract 0003.00 (7/1/2020)
4. MSA 35620, MD 35614, 1762 Hylan Boulevard, Staten Island (085), NY (36), Census Tract 0112.01 (7/1/2020)
5. MSA 35620, MD 35614, 1065 Bay Street, Staten Island (085), NY (36), Census Tract 0006.00 (7/1/2020)
6. MSA 35620, MD 35614, 2055 Victory Boulevard, Staten Island (085), NY (36), Census Tract 0189.01 (7/1/2020)

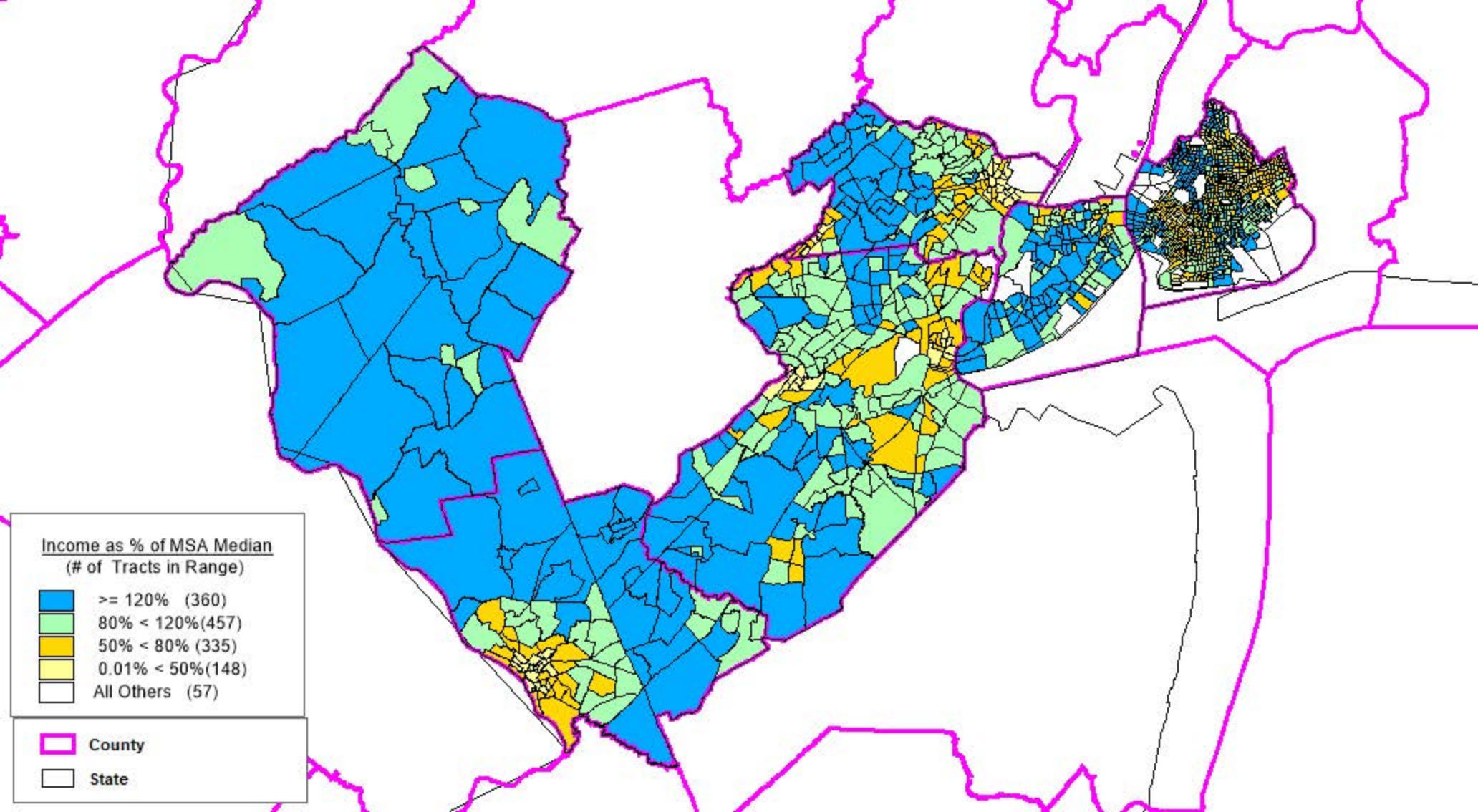
Closings:

1. MSA 35620, MD 35614, 4355 Amboy Road, Staten Island (085), NY (36), Census Tract 0147.00 (12/31/2020)
2. MSA 35620, MD 35614, 385 Bay Street, Staten Island (085), NY (36), Census Tract 0021.00 (12/31/2020)
3. MSA 35620, MD 35614, 755 Forest Avenue, Staten Island (085), NY (36), Census Tract 0105.00 (12/31/2020)

4. MSA 35620, MD 35614, 1762 Hylan Boulevard, Staten Island (085), NY (36), Census Tract 0112.01 (12/31/2020)
5. MSA 45940, 180 Scotch Road, Ewing, Mercer (021), NJ (34), Census Tract 0037.05 (12/31/2020)

## Section 5

# Map of Bank's CRA Assessment Area



**2023 FFIEC Census Report - Summary Census Demographic Information**

**State: 34 - NEW JERSEY (NJ)**

**County: 019 - HUNTERDON COUNTY**

**Tract: All Tracts**



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	019	0101.00	Upper	No	146.04	\$126,100	\$184,156	\$156,750	5870	14.50	851	2099	2428
34	019	0102.01	Middle	No	119.62	\$126,100	\$150,841	\$128,393	2968	12.47	370	1022	1144
34	019	0102.02	Upper	No	132.99	\$126,100	\$167,700	\$142,750	4232	11.98	507	1602	1825
34	019	0103.00	Middle	No	111.02	\$126,100	\$139,996	\$119,167	3120	17.18	536	858	1016
34	019	0104.00	Upper	No	135.67	\$126,100	\$171,080	\$145,625	4537	13.20	599	1608	1966
34	019	0105.00	Middle	No	108.98	\$126,100	\$137,424	\$116,974	5177	9.33	483	1738	1982
34	019	0106.00	Upper	No	120.92	\$126,100	\$152,480	\$129,792	6041	13.09	791	1946	2346
34	019	0107.01	Upper	No	125.01	\$126,100	\$157,638	\$134,185	6507	22.76	1481	1574	1542
34	019	0107.02	Upper	No	146.12	\$126,100	\$184,257	\$156,838	3267	13.44	439	1099	1370
34	019	0108.01	Upper	No	126.94	\$126,100	\$160,071	\$136,250	2773	23.73	658	753	965
34	019	0108.02	Middle	No	106.22	\$126,100	\$133,943	\$114,018	1665	20.24	337	444	581
34	019	0109.00	Middle	No	103.99	\$126,100	\$131,131	\$111,616	3546	17.43	618	1056	1409
34	019	0110.01	Upper	No	160.26	\$126,100	\$202,088	\$172,019	6475	30.12	1950	1573	1786
34	019	0110.03	Upper	No	198.48	\$126,100	\$250,283	\$213,036	5112	17.23	881	1642	1503
34	019	0110.04	Upper	No	150.49	\$126,100	\$189,768	\$161,534	1918	14.75	283	554	598
34	019	0111.00	Middle	No	118.83	\$126,100	\$149,845	\$127,553	5777	19.96	1153	2213	2329
34	019	0112.02	Upper	No	143.82	\$126,100	\$181,357	\$154,375	3402	17.11	582	1072	1196
34	019	0112.03	Upper	No	158.51	\$126,100	\$199,881	\$170,139	4606	12.18	561	1636	1716
34	019	0112.04	Upper	No	185.42	\$126,100	\$233,815	\$199,018	2343	16.60	389	802	855
34	019	0113.01	Upper	No	161.00	\$126,100	\$203,021	\$172,813	7405	24.96	1848	2048	2315
34	019	0113.03	Middle	No	117.75	\$126,100	\$148,483	\$126,394	4707	20.12	947	1642	1634
34	019	0113.04	Upper	No	170.49	\$126,100	\$214,988	\$183,000	3549	20.63	732	1051	1116
34	019	0113.05	Upper	No	148.62	\$126,100	\$187,410	\$159,524	3173	25.24	801	1170	1105
34	019	0113.06	Upper	No	147.46	\$126,100	\$185,947	\$158,281	4613	24.50	1130	1422	1536
34	019	0114.00	Middle	No	103.15	\$126,100	\$130,072	\$110,721	4876	51.80	2526	588	1253
34	019	0115.00	Upper	No	136.70	\$126,100	\$172,379	\$146,725	5172	11.21	580	1706	2157

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	019	0116.00	Upper	No	151.00	\$126,100	\$190,411	\$162,083	5055	11.59	586	1641	2078
34	019	0117.00	Upper	No	129.21	\$126,100	\$162,934	\$138,694	3917	11.49	450	1409	1750
34	019	0118.00	Upper	No	131.89	\$126,100	\$166,313	\$141,563	3005	13.61	409	938	1172
34	019	0119.00	Middle	No	103.90	\$126,100	\$131,018	\$111,528	4139	19.38	802	1072	1697

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



2023 FFIEC Census Report - Summary Census Demographic Information

State: 34 - NEW JERSEY (NJ)

County: 021 - MERCER COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	021	0001.00	Moderate	No	54.40	\$129,200	\$70,285	\$59,167	3354	88.31	2962	459	934
34	021	0002.00	Moderate	No	61.53	\$129,200	\$79,497	\$66,920	4349	90.64	3942	992	1464
34	021	0003.00	Moderate	No	51.64	\$129,200	\$66,719	\$56,167	5068	88.30	4475	818	1485
34	021	0004.00	Low	No	36.22	\$129,200	\$46,796	\$39,395	6305	93.81	5915	339	1627
34	021	0005.00	Low	No	38.56	\$129,200	\$49,820	\$41,940	5050	91.96	4644	508	1391
34	021	0006.00	Moderate	No	64.80	\$129,200	\$83,722	\$70,474	5052	89.11	4502	1104	1645
34	021	0007.00	Moderate	No	65.15	\$129,200	\$84,174	\$70,859	3907	92.94	3631	357	1116
34	021	0008.00	Low	No	48.33	\$129,200	\$62,442	\$52,568	2808	90.78	2549	236	881
34	021	0009.00	Low	No	46.66	\$129,200	\$60,285	\$50,746	3942	89.85	3542	525	1390
34	021	0010.00	Low	No	13.67	\$129,200	\$17,662	\$14,873	2999	93.16	2794	221	654
34	021	0011.01	Moderate	No	64.82	\$129,200	\$83,747	\$70,500	2377	93.86	2231	214	641
34	021	0011.02	Low	No	32.64	\$129,200	\$42,171	\$35,500	3237	96.14	3112	283	958
34	021	0012.00	Moderate	No	68.92	\$129,200	\$89,045	\$74,960	3819	86.99	3322	594	1172
34	021	0013.00	Moderate	No	79.12	\$129,200	\$102,223	\$86,058	3963	81.00	3210	666	1239
34	021	0014.01	Low	No	25.75	\$129,200	\$33,269	\$28,005	3884	98.25	3816	335	851
34	021	0014.02	Low	No	48.27	\$129,200	\$62,365	\$52,500	1754	98.06	1720	272	807
34	021	0015.00	Low	No	33.33	\$129,200	\$43,062	\$36,250	2708	96.97	2626	386	939
34	021	0016.00	Low	No	37.64	\$129,200	\$48,631	\$40,938	1225	96.00	1176	157	505
34	021	0017.00	Low	No	45.56	\$129,200	\$58,864	\$49,554	3524	96.51	3401	417	1201
34	021	0018.00	Low	No	37.47	\$129,200	\$48,411	\$40,761	5193	66.90	3474	507	1160
34	021	0019.00	Low	No	27.44	\$129,200	\$35,452	\$29,844	1500	96.07	1441	149	523
34	021	0020.00	Low	No	36.97	\$129,200	\$47,765	\$40,216	1595	94.23	1503	106	608
34	021	0021.00	Moderate	No	50.38	\$129,200	\$65,091	\$54,800	5670	95.03	5388	454	1437
34	021	0022.00	Low	No	48.97	\$129,200	\$63,269	\$53,265	6109	96.79	5913	865	1836
34	021	0025.00	Moderate	No	60.24	\$129,200	\$77,830	\$65,515	7579	64.34	4876	2048	2581
34	021	0026.01	Moderate	No	71.92	\$129,200	\$92,921	\$78,228	4785	79.46	3802	949	1409

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	021	0026.02	Moderate	No	72.74	\$129,200	\$93,980	\$79,118	4348	57.73	2510	984	1472
34	021	0027.01	Moderate	No	62.17	\$129,200	\$80,324	\$67,615	4586	64.02	2936	766	1282
34	021	0027.02	Middle	No	85.66	\$129,200	\$110,673	\$93,164	6454	41.34	2668	1120	1715
34	021	0028.00	Moderate	No	66.67	\$129,200	\$86,138	\$72,515	6725	83.94	5645	1400	2032
34	021	0029.02	Moderate	No	73.47	\$129,200	\$94,923	\$79,911	4869	58.31	2839	906	1305
34	021	0029.03	Middle	No	109.02	\$129,200	\$140,854	\$118,568	3561	37.35	1330	1128	1262
34	021	0029.04	Middle	No	110.90	\$129,200	\$143,283	\$120,612	5214	23.03	1201	1570	1746
34	021	0030.01	Upper	No	122.40	\$129,200	\$158,141	\$133,125	6287	20.01	1258	1741	2126
34	021	0030.02	Middle	No	114.95	\$129,200	\$148,515	\$125,017	5691	15.88	904	1789	1826
34	021	0030.03	Middle	No	106.60	\$129,200	\$137,727	\$115,938	6209	19.15	1189	1874	2156
34	021	0030.04	Middle	No	114.42	\$129,200	\$147,831	\$124,449	5811	22.29	1295	1843	2195
34	021	0030.06	Middle	No	109.79	\$129,200	\$141,849	\$119,412	5965	19.38	1156	1624	1893
34	021	0030.07	Middle	No	119.65	\$129,200	\$154,588	\$130,130	3394	15.38	522	928	1083
34	021	0030.08	Middle	No	99.34	\$129,200	\$128,347	\$108,049	5389	27.89	1503	1418	1558
34	021	0030.09	Moderate	No	66.71	\$129,200	\$86,189	\$72,560	5430	26.96	1464	1728	1531
34	021	0031.00	Moderate	No	68.85	\$129,200	\$88,954	\$74,886	4516	44.24	1998	1034	1311
34	021	0032.01	Middle	No	107.72	\$129,200	\$139,174	\$117,158	7475	43.63	3261	1704	2137
34	021	0032.02	Upper	No	120.80	\$129,200	\$156,074	\$131,386	5643	38.35	2164	1578	1639
34	021	0033.01	Upper	No	160.63	\$129,200	\$207,534	\$174,695	7112	27.69	1969	2488	2683
34	021	0033.03	Middle	No	112.95	\$129,200	\$145,931	\$122,841	6419	74.25	4766	899	863
34	021	0033.04	Upper	No	176.23	\$129,200	\$227,689	\$191,667	1912	28.71	549	561	627
34	021	0034.00	Moderate	No	76.92	\$129,200	\$99,381	\$83,657	2810	83.02	2333	679	994
34	021	0035.00	Middle	No	90.69	\$129,200	\$117,171	\$98,633	7331	66.74	4893	1790	2251
34	021	0036.01	Moderate	No	74.53	\$129,200	\$96,293	\$81,058	3350	67.85	2273	694	1186
34	021	0036.02	Moderate	No	70.37	\$129,200	\$90,918	\$76,534	3129	52.83	1653	752	1020
34	021	0037.03	Middle	No	112.82	\$129,200	\$145,763	\$122,699	7108	44.72	3179	1162	1464
34	021	0037.04	Middle	No	113.11	\$129,200	\$146,138	\$123,021	2679	31.88	854	840	807
34	021	0037.06	Upper	No	125.25	\$129,200	\$161,823	\$136,223	3737	41.24	1541	1401	1569
34	021	0037.07	Moderate	No	75.91	\$129,200	\$98,076	\$82,566	1402	41.73	585	511	612

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	021	0037.08	Middle	No	90.20	\$129,200	\$116,538	\$98,100	5718	41.38	2366	1178	1237
34	021	0038.00	Upper	No	135.96	\$129,200	\$175,660	\$147,870	6874	20.21	1389	2233	2728
34	021	0039.02	Upper	No	133.43	\$129,200	\$172,392	\$145,114	1918	12.15	233	545	766
34	021	0039.03	Upper	No	150.18	\$129,200	\$194,033	\$163,333	2802	11.99	336	752	928
34	021	0039.04	Upper	No	140.77	\$129,200	\$181,875	\$153,106	6122	35.14	2151	1949	2125
34	021	0039.05	Upper	No	174.77	\$129,200	\$225,803	\$190,074	4495	18.75	843	1326	1695
34	021	0040.00	Upper	No	143.08	\$129,200	\$184,859	\$155,615	5686	42.60	2422	925	1937
34	021	0042.03	Upper	No	220.15	\$129,200	\$284,434	\$239,432	4199	46.56	1955	1018	1416
34	021	0042.04	Upper	No	209.09	\$129,200	\$270,144	\$227,404	6054	40.92	2477	1145	1791
34	021	0042.05	Upper	No	229.87	\$129,200	\$296,992	\$250,001	4671	44.34	2071	1101	1794
34	021	0042.06	Upper	No	127.68	\$129,200	\$164,963	\$138,869	2443	39.38	962	668	888
34	021	0043.06	Upper	No	203.54	\$129,200	\$262,974	\$221,364	5108	68.17	3482	1406	1506
34	021	0043.07	Upper	No	178.60	\$129,200	\$230,751	\$194,241	6218	57.80	3594	1579	1837
34	021	0043.09	Upper	No	174.06	\$129,200	\$224,886	\$189,309	4980	36.83	1834	1361	1410
34	021	0043.11	Upper	No	145.93	\$129,200	\$188,542	\$158,716	6975	43.30	3020	2429	2373
34	021	0043.12	Upper	No	187.79	\$129,200	\$242,625	\$204,236	3521	36.52	1286	841	979
34	021	0043.13	Upper	No	145.46	\$129,200	\$187,934	\$158,203	4390	79.36	3484	907	764
34	021	0043.14	Upper	No	147.62	\$129,200	\$190,725	\$160,556	5526	66.32	3665	588	910
34	021	0043.15	Upper	No	229.87	\$129,200	\$296,992	\$250,001	3485	62.50	2178	869	955
34	021	0043.16	Upper	No	171.44	\$129,200	\$221,500	\$186,454	4791	60.34	2891	1519	1680
34	021	0044.03	Middle	No	80.93	\$129,200	\$104,562	\$88,026	5900	53.58	3161	1274	1413
34	021	0044.04	Middle	No	97.62	\$129,200	\$126,125	\$106,174	7787	64.53	5025	1813	2177
34	021	0044.06	Middle	No	84.66	\$129,200	\$109,381	\$92,083	5771	54.93	3170	1190	1416
34	021	0044.07	Middle	No	104.52	\$129,200	\$135,040	\$113,679	7733	53.30	4122	1215	1468
34	021	0044.08	Upper	No	147.68	\$129,200	\$190,803	\$160,614	4637	61.46	2850	1385	1417
34	021	0044.09	Middle	No	87.40	\$129,200	\$112,921	\$95,060	4117	72.09	2968	706	844
34	021	0045.01	Upper	No	212.35	\$129,200	\$274,356	\$230,951	6474	47.11	3050	371	626
34	021	0045.02	Upper	No	229.87	\$129,200	\$296,992	\$250,001	1154	25.82	298	302	372

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	021	9800.00	Unknown	No	0.00	\$129,200	\$0	\$0	1479	72.48	1072	0	0

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 34 - NEW JERSEY (NJ)

County: 023 - MIDDLESEX COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	023	0001.01	Moderate	No	79.55	\$135,300	\$107,631	\$90,293	3132	25.22	790	1100	1272
34	023	0001.02	Middle	No	97.85	\$135,300	\$132,391	\$111,058	4559	33.85	1543	1191	1389
34	023	0002.00	Moderate	No	78.92	\$135,300	\$106,779	\$89,574	6945	57.19	3972	1370	1978
34	023	0003.00	Moderate	No	78.01	\$135,300	\$105,548	\$88,547	7637	55.61	4247	1589	2413
34	023	0004.01	Middle	No	108.97	\$135,300	\$147,436	\$123,684	3839	67.39	2587	927	1007
34	023	0004.03	Upper	No	120.33	\$135,300	\$162,806	\$136,571	6555	78.99	5178	1360	1423
34	023	0004.04	Middle	No	86.81	\$135,300	\$117,454	\$98,529	6031	72.06	4346	1031	1447
34	023	0005.01	Moderate	No	78.83	\$135,300	\$106,657	\$89,471	5273	85.19	4492	1194	1464
34	023	0005.03	Middle	No	112.43	\$135,300	\$152,118	\$127,604	2742	78.56	2154	657	719
34	023	0005.04	Middle	No	80.05	\$135,300	\$108,308	\$90,854	4690	88.27	4140	40	736
34	023	0006.03	Upper	No	132.82	\$135,300	\$179,705	\$150,750	2259	69.06	1560	614	639
34	023	0006.08	Middle	No	106.85	\$135,300	\$144,568	\$121,275	1609	77.50	1247	360	444
34	023	0006.09	Middle	No	104.90	\$135,300	\$141,930	\$119,063	2942	87.19	2565	548	633
34	023	0006.10	Upper	No	126.15	\$135,300	\$170,681	\$143,176	5403	85.82	4637	1289	1526
34	023	0007.01	Middle	No	109.44	\$135,300	\$148,072	\$124,219	3642	69.49	2531	599	814
34	023	0007.02	Upper	No	123.86	\$135,300	\$167,583	\$140,580	5863	66.16	3879	1551	1682
34	023	0008.01	Middle	No	114.71	\$135,300	\$155,203	\$130,196	3762	52.66	1981	1136	1279
34	023	0008.02	Middle	No	104.02	\$135,300	\$140,739	\$118,063	2812	40.04	1126	795	963
34	023	0009.01	Upper	No	120.64	\$135,300	\$163,226	\$136,921	2380	41.97	999	761	810
34	023	0009.02	Middle	No	91.90	\$135,300	\$124,341	\$104,306	4618	43.37	2003	1457	1644
34	023	0010.01	Middle	No	103.68	\$135,300	\$140,279	\$117,672	2646	39.12	1035	1012	1042
34	023	0010.03	Middle	No	112.90	\$135,300	\$152,754	\$128,144	5784	65.40	3783	1452	1551
34	023	0010.04	Middle	No	116.26	\$135,300	\$157,300	\$131,953	2336	78.04	1823	450	341
34	023	0011.00	Middle	No	108.32	\$135,300	\$146,557	\$122,938	5408	50.39	2725	775	1500
34	023	0012.00	Middle	No	83.83	\$135,300	\$113,422	\$95,147	5445	49.94	2719	876	1775
34	023	0013.00	Middle	No	104.17	\$135,300	\$140,942	\$118,235	4219	33.56	1416	858	1257

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	023	0014.09	Upper	No	134.36	\$135,300	\$181,789	\$152,500	3589	76.12	2732	900	1051
34	023	0014.10	Middle	No	108.36	\$135,300	\$146,611	\$122,984	4429	86.52	3832	1008	1197
34	023	0014.11	Upper	No	143.27	\$135,300	\$193,844	\$162,614	3619	78.59	2844	1027	1059
34	023	0014.12	Upper	No	165.42	\$135,300	\$223,813	\$187,750	3864	76.89	2971	1149	1112
34	023	0014.13	Upper	No	131.14	\$135,300	\$177,432	\$148,846	5765	86.64	4995	1333	1649
34	023	0014.14	Middle	No	117.11	\$135,300	\$158,450	\$132,917	6173	87.72	5415	1353	1455
34	023	0014.15	Upper	No	158.43	\$135,300	\$214,356	\$179,813	5608	67.46	3783	1523	1596
34	023	0014.17	Upper	No	177.32	\$135,300	\$239,914	\$201,250	2165	68.08	1474	546	564
34	023	0014.18	Middle	No	97.01	\$135,300	\$131,255	\$110,111	5921	91.59	5423	636	932
34	023	0014.19	Middle	No	94.07	\$135,300	\$127,277	\$106,776	2497	88.67	2214	18	248
34	023	0015.02	Middle	No	89.82	\$135,300	\$121,526	\$101,944	5826	44.49	2592	1299	1640
34	023	0015.04	Middle	No	106.07	\$135,300	\$143,513	\$120,385	7324	86.69	6349	834	990
34	023	0015.05	Middle	No	99.12	\$135,300	\$134,109	\$112,500	2282	90.75	2071	244	391
34	023	0015.06	Middle	No	94.56	\$135,300	\$127,940	\$107,329	6515	91.82	5982	201	434
34	023	0016.00	Middle	No	93.71	\$135,300	\$126,790	\$106,366	5123	62.64	3209	1243	1634
34	023	0017.01	Middle	No	99.54	\$135,300	\$134,678	\$112,981	5237	56.94	2982	1666	1812
34	023	0017.02	Middle	No	95.49	\$135,300	\$129,198	\$108,385	3511	59.19	2078	887	1025
34	023	0018.03	Moderate	No	74.67	\$135,300	\$101,029	\$84,755	3328	54.48	1813	754	1095
34	023	0018.04	Moderate	No	59.94	\$135,300	\$81,099	\$68,040	4112	65.05	2675	788	1028
34	023	0018.05	Middle	No	97.95	\$135,300	\$132,526	\$111,170	5931	71.54	4243	916	1141
34	023	0018.06	Moderate	No	79.26	\$135,300	\$107,239	\$89,960	3658	80.26	2936	417	319
34	023	0019.01	Middle	No	83.62	\$135,300	\$113,138	\$94,908	5071	67.90	3443	901	848
34	023	0019.02	Middle	No	84.34	\$135,300	\$114,112	\$95,729	2359	51.12	1206	543	791
34	023	0019.03	Moderate	No	75.44	\$135,300	\$102,070	\$85,625	3681	54.93	2022	754	1173
34	023	0020.00	Upper	No	136.22	\$135,300	\$184,306	\$154,611	4842	49.22	2383	1147	1360
34	023	0021.01	Upper	No	183.26	\$135,300	\$247,951	\$208,000	2416	29.22	706	683	774
34	023	0021.02	Upper	No	142.76	\$135,300	\$193,154	\$162,036	4007	32.47	1301	1044	1230
34	023	0022.00	Upper	No	123.37	\$135,300	\$166,920	\$140,030	3784	37.00	1400	1121	1225
34	023	0023.01	Upper	No	122.83	\$135,300	\$166,189	\$139,409	3913	32.99	1291	1136	1265

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	023	0023.02	Upper	No	122.36	\$135,300	\$165,553	\$138,882	3883	39.63	1539	981	1078
34	023	0024.01	Middle	No	89.37	\$135,300	\$120,918	\$101,435	5607	36.17	2028	1725	2012
34	023	0024.02	Upper	No	148.68	\$135,300	\$201,164	\$168,750	1528	46.99	718	456	511
34	023	0025.00	Middle	No	82.35	\$135,300	\$111,420	\$93,472	7379	78.93	5824	1737	2072
34	023	0026.03	Upper	No	128.03	\$135,300	\$173,225	\$145,313	5453	78.16	4262	860	864
34	023	0026.04	Middle	No	101.74	\$135,300	\$137,654	\$115,472	6894	63.97	4410	2080	2070
34	023	0026.05	Middle	No	90.13	\$135,300	\$121,946	\$102,299	2924	45.08	1318	796	848
34	023	0027.01	Moderate	No	72.84	\$135,300	\$98,553	\$82,672	5705	72.87	4157	733	877
34	023	0027.03	Moderate	No	76.62	\$135,300	\$103,667	\$86,966	7097	61.96	4397	1249	1721
34	023	0028.05	Middle	No	98.53	\$135,300	\$133,311	\$111,827	2777	41.77	1160	676	930
34	023	0029.01	Middle	No	109.67	\$135,300	\$148,384	\$124,479	3086	57.19	1765	519	715
34	023	0029.02	Moderate	No	65.04	\$135,300	\$87,999	\$73,828	2720	55.63	1513	662	922
34	023	0030.01	Middle	No	87.95	\$135,300	\$118,996	\$99,821	4395	48.46	2130	1241	1318
34	023	0030.02	Middle	No	103.50	\$135,300	\$140,036	\$117,475	6755	81.33	5494	883	820
34	023	0031.01	Middle	No	98.34	\$135,300	\$133,054	\$111,620	2806	67.32	1889	754	820
34	023	0031.02	Middle	No	104.63	\$135,300	\$141,564	\$118,750	4938	67.46	3331	909	978
34	023	0032.01	Upper	No	124.28	\$135,300	\$168,151	\$141,058	3438	50.81	1747	1165	1282
34	023	0032.03	Moderate	No	70.56	\$135,300	\$95,468	\$80,091	4527	57.94	2623	828	1149
34	023	0033.00	Moderate	No	61.54	\$135,300	\$83,264	\$69,845	5991	75.26	4509	1050	1495
34	023	0034.01	Middle	No	83.71	\$135,300	\$113,260	\$95,014	3894	52.72	2053	907	1389
34	023	0035.00	Middle	No	85.95	\$135,300	\$116,290	\$97,552	3699	68.88	2548	1058	1346
34	023	0036.01	Moderate	No	68.36	\$135,300	\$92,491	\$77,587	8156	82.68	6743	1096	2088
34	023	0037.00	Moderate	No	79.84	\$135,300	\$108,024	\$90,625	3860	73.52	2838	781	1090
34	023	0038.01	Moderate	No	71.35	\$135,300	\$96,537	\$80,979	6002	71.91	4316	1225	1552
34	023	0038.02	Moderate	No	69.16	\$135,300	\$93,573	\$78,500	3553	91.16	3239	481	830
34	023	0040.00	Moderate	No	51.40	\$135,300	\$69,544	\$58,347	4269	85.57	3653	711	888
34	023	0041.00	Moderate	No	71.09	\$135,300	\$96,185	\$80,694	3047	85.89	2617	726	932
34	023	0042.00	Moderate	No	53.31	\$135,300	\$72,128	\$60,513	3631	90.94	3302	568	1042

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	023	0043.00	Low	No	29.79	\$135,300	\$40,306	\$33,818	3962	89.75	3556	273	1080
34	023	0044.00	Low	No	43.37	\$135,300	\$58,680	\$49,234	4665	93.61	4367	306	1459
34	023	0045.01	Low	No	31.25	\$135,300	\$42,281	\$35,472	4235	95.77	4056	365	1041
34	023	0045.02	Moderate	No	57.42	\$135,300	\$77,689	\$65,169	3880	91.98	3569	139	573
34	023	0046.00	Low	No	41.26	\$135,300	\$55,825	\$46,836	6347	95.07	6034	324	1331
34	023	0047.00	Moderate	No	59.19	\$135,300	\$80,084	\$67,179	4213	93.73	3949	338	924
34	023	0048.00	Low	No	30.44	\$135,300	\$41,185	\$34,558	6300	95.84	6038	289	1502
34	023	0049.00	Low	No	43.71	\$135,300	\$59,140	\$49,615	5451	92.88	5063	455	927
34	023	0050.00	Moderate	No	58.20	\$135,300	\$78,745	\$66,065	5436	93.43	5079	544	1344
34	023	0051.00	Middle	No	89.81	\$135,300	\$121,513	\$101,935	7337	50.93	3737	221	721
34	023	0052.00	Low	No	46.47	\$135,300	\$62,874	\$52,746	5656	72.61	4107	48	1312
34	023	0053.00	Low	No	35.60	\$135,300	\$48,167	\$40,406	3973	91.82	3648	171	800
34	023	0055.00	Low	No	32.85	\$135,300	\$44,446	\$37,284	3618	96.21	3481	371	665
34	023	0056.01	Low	No	42.39	\$135,300	\$57,354	\$48,114	2946	94.03	2770	254	710
34	023	0056.02	Low	No	31.65	\$135,300	\$42,822	\$35,929	7282	96.50	7027	268	1575
34	023	0057.00	Low	No	43.73	\$135,300	\$59,167	\$49,637	5625	93.28	5247	712	1253
34	023	0058.00	Low	No	25.30	\$135,300	\$34,231	\$28,723	5884	91.69	5395	270	1350
34	023	0060.01	Middle	No	84.25	\$135,300	\$113,990	\$95,625	2193	60.01	1316	433	517
34	023	0060.02	Low	No	38.99	\$135,300	\$52,753	\$44,257	5130	76.90	3945	59	339
34	023	0061.01	Moderate	No	75.49	\$135,300	\$102,138	\$85,685	5851	73.30	4289	768	1232
34	023	0061.03	Middle	No	85.53	\$135,300	\$115,722	\$97,083	5423	74.00	4013	955	1589
34	023	0061.04	Middle	No	116.08	\$135,300	\$157,056	\$131,750	4277	67.17	2873	996	1197
34	023	0062.04	Moderate	No	79.68	\$135,300	\$107,807	\$90,433	1878	78.91	1482	311	375
34	023	0062.05	Upper	No	122.35	\$135,300	\$165,540	\$138,867	7332	69.69	5110	1771	1699
34	023	0062.06	Upper	No	152.46	\$135,300	\$206,278	\$173,036	1977	47.65	942	617	677
34	023	0062.07	Moderate	No	75.91	\$135,300	\$102,706	\$86,161	7294	71.65	5226	1087	1588
34	023	0062.08	Middle	No	102.09	\$135,300	\$138,128	\$115,871	7190	85.03	6114	724	1324
34	023	0062.09	Middle	No	94.58	\$135,300	\$127,967	\$107,344	2683	46.29	1242	814	869
34	023	0063.00	Middle	No	106.67	\$135,300	\$144,325	\$121,071	7037	21.06	1482	1925	2581

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	023	0064.03	Upper	No	136.64	\$135,300	\$184,874	\$155,089	2733	51.34	1403	812	848
34	023	0065.00	Upper	No	144.03	\$135,300	\$194,873	\$163,468	7351	42.16	3099	1912	2059
34	023	0066.01	Upper	No	129.17	\$135,300	\$174,767	\$146,607	2395	33.74	808	751	792
34	023	0066.04	Middle	No	119.09	\$135,300	\$161,129	\$135,168	7107	50.01	3554	2075	1927
34	023	0066.05	Upper	No	152.98	\$135,300	\$206,982	\$173,636	4089	35.34	1445	914	970
34	023	0066.06	Upper	No	168.50	\$135,300	\$227,981	\$191,250	3111	45.64	1420	873	968
34	023	0066.07	Upper	No	137.39	\$135,300	\$185,889	\$155,938	2905	33.77	981	838	982
34	023	0066.08	Middle	No	111.78	\$135,300	\$151,238	\$126,875	3917	46.11	1806	1252	1263
34	023	0067.01	Upper	No	130.32	\$135,300	\$176,323	\$147,917	4074	38.41	1565	1092	1200
34	023	0067.03	Upper	No	134.82	\$135,300	\$182,411	\$153,024	5979	52.67	3149	1689	1980
34	023	0068.00	Middle	No	81.18	\$135,300	\$109,837	\$92,146	4661	43.64	2034	1565	1935
34	023	0069.00	Moderate	No	56.64	\$135,300	\$76,634	\$64,286	3565	55.46	1977	521	1051
34	023	0070.00	Middle	No	90.06	\$135,300	\$121,851	\$102,220	7892	41.85	3303	1570	2359
34	023	0071.01	Middle	No	96.80	\$135,300	\$130,970	\$109,866	3444	43.03	1482	1004	1428
34	023	0071.02	Middle	No	101.70	\$135,300	\$137,600	\$115,426	5286	47.99	2537	1343	1658
34	023	0071.03	Moderate	No	59.72	\$135,300	\$80,801	\$67,785	5639	78.61	4433	88	260
34	023	0072.02	Middle	No	106.23	\$135,300	\$143,729	\$120,573	4640	46.92	2177	1414	1556
34	023	0072.03	Middle	No	89.55	\$135,300	\$121,161	\$101,639	4988	52.61	2624	1080	1232
34	023	0073.01	Upper	No	123.83	\$135,300	\$167,542	\$140,552	3151	35.00	1103	916	1017
34	023	0073.03	Middle	No	117.13	\$135,300	\$158,477	\$132,941	1922	39.85	766	559	581
34	023	0073.05	Moderate	No	63.00	\$135,300	\$85,239	\$71,513	3456	54.77	1893	512	759
34	023	0073.06	Middle	No	109.36	\$135,300	\$147,964	\$124,125	3463	68.87	2385	796	977
34	023	0074.02	Middle	No	82.60	\$135,300	\$111,758	\$93,750	4956	33.86	1678	1517	1871
34	023	0075.00	Moderate	No	74.64	\$135,300	\$100,988	\$84,718	3274	35.74	1170	766	1237
34	023	0076.00	Middle	No	86.63	\$135,300	\$117,210	\$98,329	6137	37.36	2293	1144	1948
34	023	0077.02	Middle	No	105.21	\$135,300	\$142,349	\$119,415	6994	44.38	3104	1053	1831
34	023	0077.03	Middle	No	114.60	\$135,300	\$155,054	\$130,076	3121	35.57	1110	1100	1166
34	023	0077.04	Middle	No	102.62	\$135,300	\$138,845	\$116,477	2578	27.35	705	895	929

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	023	0078.01	Moderate	No	79.64	\$135,300	\$107,753	\$90,389	3157	45.52	1437	319	1150
34	023	0078.04	Middle	No	115.29	\$135,300	\$155,987	\$130,856	5489	36.31	1993	1687	1897
34	023	0078.05	Upper	No	126.02	\$135,300	\$170,505	\$143,029	4444	30.11	1338	1321	1421
34	023	0078.06	Middle	No	91.52	\$135,300	\$123,827	\$103,875	4078	31.27	1275	887	1050
34	023	0079.05	Middle	No	95.34	\$135,300	\$128,995	\$108,214	2320	37.67	874	764	833
34	023	0079.06	Moderate	No	79.51	\$135,300	\$107,577	\$90,250	1431	51.43	736	171	290
34	023	0079.07	Middle	No	96.14	\$135,300	\$130,077	\$109,125	3153	35.71	1126	707	875
34	023	0079.08	Moderate	No	56.15	\$135,300	\$75,971	\$63,732	5457	73.10	3989	0	246
34	023	0079.09	Middle	No	119.62	\$135,300	\$161,846	\$135,769	4011	31.06	1246	1203	1274
34	023	0079.10	Middle	No	85.07	\$135,300	\$115,100	\$96,557	3163	29.05	919	1524	1502
34	023	0079.11	Upper	No	133.79	\$135,300	\$181,018	\$151,850	3419	40.04	1369	1104	1162
34	023	0079.13	Middle	No	107.81	\$135,300	\$145,867	\$122,361	3814	44.76	1707	1316	1067
34	023	0079.14	Upper	No	166.30	\$135,300	\$225,004	\$188,750	3612	35.24	1273	1138	1224
34	023	0080.01	Middle	No	91.10	\$135,300	\$123,258	\$103,398	6635	34.38	2281	1907	2577
34	023	0081.01	Middle	No	87.18	\$135,300	\$117,955	\$98,947	4608	24.72	1139	1392	1633
34	023	0081.02	Middle	No	112.37	\$135,300	\$152,037	\$127,538	3555	24.75	880	1110	1131
34	023	0081.03	Middle	No	90.03	\$135,300	\$121,811	\$102,188	2455	24.81	609	694	530
34	023	0082.04	Middle	No	85.81	\$135,300	\$116,101	\$97,394	4897	27.67	1355	2301	2742
34	023	0082.05	Moderate	No	65.05	\$135,300	\$88,013	\$73,833	3406	13.51	460	2003	2142
34	023	0082.06	Moderate	No	58.42	\$135,300	\$79,042	\$66,306	3533	20.07	709	1847	2244
34	023	0082.07	Moderate	No	57.06	\$135,300	\$77,202	\$64,771	2705	16.19	438	1524	1701
34	023	0082.09	Middle	No	109.88	\$135,300	\$148,668	\$124,712	3719	20.76	772	1081	1180
34	023	0082.10	Upper	No	177.92	\$135,300	\$240,726	\$201,936	4158	53.73	2234	1184	1184
34	023	0082.11	Upper	No	151.58	\$135,300	\$205,088	\$172,038	6157	35.46	2183	1432	1643
34	023	0082.12	Upper	No	166.13	\$135,300	\$224,774	\$188,551	4334	48.82	2116	1131	1252
34	023	0082.13	Upper	No	141.72	\$135,300	\$191,747	\$160,846	5609	25.89	1452	1937	2142
34	023	0082.14	Upper	No	143.14	\$135,300	\$193,668	\$162,468	10076	66.40	6690	3185	3254
34	023	0083.00	Middle	No	102.86	\$135,300	\$139,170	\$116,747	5783	47.38	2740	1745	2267
34	023	0084.03	Upper	No	146.56	\$135,300	\$198,296	\$166,343	7969	67.89	5410	2393	2561

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	023	0084.04	Middle	No	105.43	\$135,300	\$142,647	\$119,669	4274	48.76	2084	1098	1232
34	023	0084.05	Upper	No	168.35	\$135,300	\$227,778	\$191,077	5106	67.04	3423	1477	1657
34	023	0084.06	Upper	No	130.51	\$135,300	\$176,580	\$148,125	2239	51.50	1153	612	679
34	023	0085.01	Middle	No	82.27	\$135,300	\$111,311	\$93,375	5106	77.20	3942	322	699
34	023	0085.02	Upper	No	173.85	\$135,300	\$235,219	\$197,321	5669	67.38	3820	1664	1840
34	023	0085.04	Upper	No	125.83	\$135,300	\$170,248	\$142,816	7460	59.64	4449	2292	2107
34	023	0085.05	Upper	No	129.96	\$135,300	\$175,836	\$147,500	5246	74.09	3887	1354	1418
34	023	0085.06	Middle	No	108.09	\$135,300	\$146,246	\$122,679	3974	69.88	2777	1195	1193
34	023	0086.01	Upper	No	157.80	\$135,300	\$213,503	\$179,097	5423	62.23	3375	1674	1732
34	023	0086.02	Upper	No	152.72	\$135,300	\$206,630	\$173,333	5065	74.06	3751	1374	1347
34	023	0086.04	Upper	No	122.46	\$135,300	\$165,688	\$138,992	6106	72.42	4422	1007	1311
34	023	0086.05	Upper	No	130.75	\$135,300	\$176,905	\$148,403	2806	80.54	2260	575	509
34	023	0086.06	Middle	No	100.24	\$135,300	\$135,625	\$113,770	4684	76.43	3580	185	590
34	023	0087.00	Upper	No	171.93	\$135,300	\$232,621	\$195,139	3842	32.01	1230	1226	1398
34	023	0088.01	Middle	No	115.12	\$135,300	\$155,757	\$130,662	5364	70.15	3763	446	523
34	023	0090.00	Moderate	No	57.45	\$135,300	\$77,730	\$65,203	5134	74.29	3814	474	852
34	023	0091.01	Middle	No	111.93	\$135,300	\$151,441	\$127,045	2711	49.10	1331	817	952
34	023	0092.00	Middle	No	83.29	\$135,300	\$112,691	\$94,531	4400	43.20	1901	1241	1528
34	023	0093.00	Low	No	45.31	\$135,300	\$61,304	\$51,429	5622	75.97	4271	225	604
34	023	0094.00	Middle	No	97.10	\$135,300	\$131,376	\$110,208	6054	54.51	3300	1300	1163
34	023	9800.00	Unknown	No	0.00	\$135,300	\$0	\$0	56	100.00	56	0	0
34	023	9801.00	Unknown	No	0.00	\$135,300	\$0	\$0	84	76.19	64	31	31
34	023	9802.00	Middle	No	90.84	\$135,300	\$122,907	\$103,103	4592	75.65	3474	4	45

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 34 - NEW JERSEY (NJ)

County: 039 - UNION COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	039	0302.00	Low	No	36.49	\$126,100	\$46,014	\$39,167	3895	96.92	3775	274	864
34	039	0304.00	Low	No	37.99	\$126,100	\$47,905	\$40,786	6854	95.24	6528	371	1481
34	039	0305.00	Low	No	45.22	\$126,100	\$57,022	\$48,542	5942	92.31	5485	531	1392
34	039	0306.00	Moderate	No	53.32	\$126,100	\$67,237	\$57,237	3730	87.99	3282	347	990
34	039	0307.01	Moderate	No	71.56	\$126,100	\$90,237	\$76,818	2190	78.54	1720	229	557
34	039	0307.03	Low	No	43.80	\$126,100	\$55,232	\$47,021	5284	88.30	4666	370	1241
34	039	0307.04	Low	No	48.15	\$126,100	\$60,717	\$51,691	3055	90.38	2761	177	476
34	039	0308.02	Moderate	No	75.19	\$126,100	\$94,815	\$80,714	3006	86.96	2614	268	762
34	039	0309.00	Low	No	40.81	\$126,100	\$51,461	\$43,808	6485	88.67	5750	695	1839
34	039	0310.00	Low	No	48.60	\$126,100	\$61,285	\$52,171	4553	95.70	4357	201	1136
34	039	0311.00	Low	No	47.91	\$126,100	\$60,415	\$51,426	6260	91.25	5712	285	1501
34	039	0312.00	Low	No	49.61	\$126,100	\$62,558	\$53,250	6712	95.11	6384	427	1464
34	039	0313.01	Low	No	49.23	\$126,100	\$62,079	\$52,845	3408	78.84	2687	462	1130
34	039	0313.02	Low	No	48.06	\$126,100	\$60,604	\$51,594	4179	93.95	3926	325	1225
34	039	0314.00	Low	No	45.50	\$126,100	\$57,376	\$48,837	5807	94.82	5506	310	1105
34	039	0315.00	Moderate	No	51.17	\$126,100	\$64,525	\$54,928	5690	79.74	4537	419	1772
34	039	0316.01	Low	No	45.71	\$126,100	\$57,640	\$49,063	4397	91.11	4006	102	238
34	039	0316.02	Low	No	47.90	\$126,100	\$60,402	\$51,420	5768	84.78	4890	377	1340
34	039	0317.00	Low	No	34.22	\$126,100	\$43,151	\$36,739	6125	87.93	5386	323	693
34	039	0318.01	Low	No	49.98	\$126,100	\$63,025	\$53,654	5616	88.59	4975	576	1141
34	039	0318.02	Low	No	41.71	\$126,100	\$52,596	\$44,769	3345	91.12	3048	120	400
34	039	0319.03	Moderate	No	51.37	\$126,100	\$64,778	\$55,137	6516	86.83	5658	330	822
34	039	0319.04	Moderate	No	64.10	\$126,100	\$80,830	\$68,810	3288	90.91	2989	200	317
34	039	0320.02	Moderate	No	57.70	\$126,100	\$72,760	\$61,932	4090	83.59	3419	632	912
34	039	0320.03	Moderate	No	63.65	\$126,100	\$80,263	\$68,324	3875	85.55	3315	413	1065
34	039	0320.04	Moderate	No	70.56	\$126,100	\$88,976	\$75,739	3092	88.97	2751	156	478

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	039	0321.01	Upper	No	123.09	\$126,100	\$155,216	\$132,125	3845	65.31	2511	608	842
34	039	0321.02	Middle	No	111.93	\$126,100	\$141,144	\$120,139	3239	54.71	1772	896	993
34	039	0322.00	Middle	No	83.98	\$126,100	\$105,899	\$90,139	5984	97.66	5844	1367	1938
34	039	0323.00	Moderate	No	71.34	\$126,100	\$89,960	\$76,579	2477	93.42	2314	418	942
34	039	0324.01	Moderate	No	69.04	\$126,100	\$87,059	\$74,104	4340	78.09	3389	865	1493
34	039	0324.02	Moderate	No	78.09	\$126,100	\$98,471	\$83,824	3661	83.15	3044	712	1053
34	039	0325.00	Middle	No	111.65	\$126,100	\$140,791	\$119,844	5994	68.03	4078	1612	1912
34	039	0326.00	Middle	No	89.08	\$126,100	\$112,330	\$95,618	5121	87.01	4456	946	1897
34	039	0327.01	Middle	No	108.37	\$126,100	\$136,655	\$116,327	3387	67.97	2302	987	1276
34	039	0327.02	Middle	No	91.46	\$126,100	\$115,331	\$98,167	4829	80.29	3877	1382	1620
34	039	0328.00	Moderate	No	79.88	\$126,100	\$100,729	\$85,742	5346	91.98	4917	1042	1866
34	039	0329.01	Middle	No	96.17	\$126,100	\$121,270	\$103,228	4100	67.02	2748	1079	1305
34	039	0329.02	Middle	No	116.77	\$126,100	\$147,247	\$125,335	5101	51.24	2614	1243	1525
34	039	0330.00	Middle	No	93.00	\$126,100	\$117,273	\$99,828	4305	58.86	2534	1271	1399
34	039	0331.00	Middle	No	92.68	\$126,100	\$116,869	\$99,479	5957	71.26	4245	1431	1886
34	039	0332.00	Middle	No	101.02	\$126,100	\$127,386	\$108,438	4341	67.89	2947	1154	1434
34	039	0333.00	Middle	No	101.69	\$126,100	\$128,231	\$109,148	4048	58.55	2370	1317	1412
34	039	0334.00	Middle	No	112.27	\$126,100	\$141,572	\$120,503	3818	50.18	1916	1257	1391
34	039	0335.01	Middle	No	108.29	\$126,100	\$136,554	\$116,231	4543	57.52	2613	1249	1197
34	039	0335.02	Middle	No	113.97	\$126,100	\$143,716	\$122,328	4832	62.98	3043	655	907
34	039	0336.00	Middle	No	95.20	\$126,100	\$120,047	\$102,183	8427	34.45	2903	1918	2863
34	039	0337.00	Middle	No	88.66	\$126,100	\$111,800	\$95,172	4811	57.64	2773	1238	1510
34	039	0338.00	Moderate	No	78.54	\$126,100	\$99,039	\$84,306	5834	57.59	3360	1156	1637
34	039	0339.00	Moderate	No	72.73	\$126,100	\$91,713	\$78,068	3322	63.49	2109	428	838
34	039	0340.00	Moderate	No	51.55	\$126,100	\$65,005	\$55,339	6009	90.11	5415	777	1795
34	039	0341.00	Moderate	No	61.54	\$126,100	\$77,602	\$66,055	3665	87.31	3200	805	954
34	039	0342.00	Middle	No	97.91	\$126,100	\$123,465	\$105,096	3747	90.50	3391	784	988
34	039	0343.00	Middle	No	81.08	\$126,100	\$102,242	\$87,031	4422	82.18	3634	1054	1268
34	039	0344.00	Moderate	No	61.19	\$126,100	\$77,161	\$65,686	4852	94.41	4581	901	1607

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	039	0345.00	Middle	No	87.78	\$126,100	\$110,691	\$94,219	4775	83.27	3976	964	1286
34	039	0346.00	Moderate	No	59.81	\$126,100	\$75,420	\$64,205	4438	95.27	4228	668	1416
34	039	0347.00	Moderate	No	69.00	\$126,100	\$87,009	\$74,063	4139	72.09	2984	819	1350
34	039	0348.00	Middle	No	118.05	\$126,100	\$148,861	\$126,711	5068	48.07	2436	1469	1598
34	039	0349.00	Moderate	No	75.24	\$126,100	\$94,878	\$80,761	6681	52.63	3516	1790	1978
34	039	0350.00	Middle	No	86.36	\$126,100	\$108,900	\$92,697	2857	57.16	1633	568	1004
34	039	0351.00	Moderate	No	60.75	\$126,100	\$76,606	\$65,208	4177	73.09	3053	526	1029
34	039	0352.00	Middle	No	85.27	\$126,100	\$107,525	\$91,528	2649	77.50	2053	429	833
34	039	0353.00	Middle	No	83.14	\$126,100	\$104,840	\$89,243	6062	69.35	4204	1008	1843
34	039	0354.00	Middle	No	88.06	\$126,100	\$111,044	\$94,526	2892	66.08	1911	582	975
34	039	0355.00	Moderate	No	71.84	\$126,100	\$90,590	\$77,111	7256	67.76	4917	1545	2431
34	039	0356.00	Middle	No	113.76	\$126,100	\$143,451	\$122,104	3727	45.43	1693	1133	1372
34	039	0357.00	Moderate	No	77.30	\$126,100	\$97,475	\$82,971	5602	63.01	3530	1387	1815
34	039	0358.00	Middle	No	92.69	\$126,100	\$116,882	\$99,493	3339	81.88	2734	746	1086
34	039	0359.00	Middle	No	102.95	\$126,100	\$129,820	\$110,500	4188	74.50	3120	697	814
34	039	0360.00	Middle	No	92.31	\$126,100	\$116,403	\$99,083	5444	85.40	4649	1179	1413
34	039	0361.00	Middle	No	88.64	\$126,100	\$111,775	\$95,147	1423	16.58	236	219	768
34	039	0362.00	Upper	No	122.10	\$126,100	\$153,968	\$131,055	6436	19.50	1255	2062	2314
34	039	0363.01	Middle	No	114.40	\$126,100	\$144,258	\$122,798	5229	24.77	1295	1364	1401
34	039	0363.02	Upper	No	138.02	\$126,100	\$174,043	\$148,150	3879	16.71	648	1311	1480
34	039	0364.00	Upper	No	229.24	\$126,100	\$289,072	\$246,058	7403	15.99	1184	2074	2365
34	039	0365.00	Upper	No	177.31	\$126,100	\$223,588	\$190,313	5614	20.68	1161	1698	1780
34	039	0366.00	Upper	No	146.18	\$126,100	\$184,333	\$156,908	4100	34.46	1413	875	1477
34	039	0367.00	Upper	No	187.02	\$126,100	\$235,832	\$200,737	6071	25.09	1523	1374	1875
34	039	0368.00	Upper	No	201.20	\$126,100	\$253,713	\$215,956	7844	24.63	1932	2214	2372
34	039	0369.00	Middle	No	108.74	\$126,100	\$137,121	\$116,724	4454	22.86	1018	1022	1573
34	039	0370.00	Upper	No	161.20	\$126,100	\$203,273	\$173,023	6048	18.55	1122	2081	2329
34	039	0371.00	Upper	No	195.81	\$126,100	\$246,916	\$210,179	4373	14.66	641	1403	1439

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	039	0372.00	Upper	No	149.58	\$126,100	\$188,620	\$160,556	4274	24.03	1027	962	1384
34	039	0373.00	Upper	No	150.95	\$126,100	\$190,348	\$162,026	4641	24.59	1141	1424	1572
34	039	0374.00	Upper	No	140.39	\$126,100	\$177,032	\$150,694	4511	21.50	970	1333	1643
34	039	0375.00	Middle	No	118.70	\$126,100	\$149,681	\$127,406	5979	38.25	2287	1262	1651
34	039	0376.01	Upper	No	140.51	\$126,100	\$177,183	\$150,819	4718	26.35	1243	1362	1591
34	039	0376.02	Upper	No	142.62	\$126,100	\$179,844	\$153,085	6481	38.70	2508	1538	1755
34	039	0377.00	Upper	No	232.92	\$126,100	\$293,712	\$250,001	4851	27.89	1353	1310	1488
34	039	0378.00	Upper	No	169.49	\$126,100	\$213,727	\$181,921	6078	34.37	2089	1295	1753
34	039	0379.00	Upper	No	232.92	\$126,100	\$293,712	\$250,001	6111	22.06	1348	1634	1777
34	039	0380.00	Middle	No	106.27	\$126,100	\$134,006	\$114,071	5679	51.29	2913	1286	1963
34	039	0381.01	Upper	No	232.92	\$126,100	\$293,712	\$250,001	5036	26.91	1355	1264	1285
34	039	0381.03	Upper	No	147.97	\$126,100	\$186,590	\$158,831	3400	32.06	1090	1100	1134
34	039	0381.04	Upper	No	165.99	\$126,100	\$209,313	\$178,165	5214	34.06	1776	1482	1752
34	039	0382.01	Upper	No	168.47	\$126,100	\$212,441	\$180,833	6139	32.94	2022	2147	2263
34	039	0382.02	Upper	No	217.43	\$126,100	\$274,179	\$233,377	7146	27.78	1985	2106	2284
34	039	0383.00	Upper	No	159.89	\$126,100	\$201,621	\$171,623	7020	21.68	1522	2175	2430
34	039	0384.00	Upper	No	131.73	\$126,100	\$166,112	\$141,392	6115	46.31	2832	1904	2194
34	039	0385.00	Upper	No	146.19	\$126,100	\$184,346	\$156,912	6136	30.33	1861	2001	2054
34	039	0386.01	Upper	No	143.51	\$126,100	\$180,966	\$154,044	8476	31.44	2665	2034	2418
34	039	0386.02	Upper	No	210.65	\$126,100	\$265,630	\$226,107	4241	30.96	1313	1303	1313
34	039	0387.01	Upper	No	161.00	\$126,100	\$203,021	\$172,813	4083	29.10	1188	1019	1250
34	039	0387.02	Upper	No	192.52	\$126,100	\$242,768	\$206,641	3691	26.61	982	1234	1288
34	039	0388.00	Moderate	No	74.56	\$126,100	\$94,020	\$80,030	4898	95.51	4678	747	1458
34	039	0389.00	Moderate	No	60.80	\$126,100	\$76,669	\$65,266	5982	96.52	5774	441	1247
34	039	0390.00	Low	No	48.03	\$126,100	\$60,566	\$51,558	4609	96.88	4465	300	976
34	039	0391.00	Upper	No	126.94	\$126,100	\$160,071	\$136,250	3281	71.11	2333	1266	1406
34	039	0392.00	Moderate	No	62.88	\$126,100	\$79,292	\$67,500	5838	92.31	5389	714	1307
34	039	0393.01	Low	No	28.64	\$126,100	\$36,115	\$30,743	3697	98.27	3633	84	498
34	039	0393.02	Low	No	33.19	\$126,100	\$41,853	\$35,625	2576	96.97	2498	56	222

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 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	039	0394.00	Moderate	No	56.49	\$126,100	\$71,234	\$60,637	6137	96.87	5945	550	1339
34	039	0395.01	Low	No	44.61	\$126,100	\$56,253	\$47,889	3940	98.55	3883	356	766
34	039	0395.02	Moderate	No	55.59	\$126,100	\$70,099	\$59,677	3281	97.93	3213	452	886
34	039	0396.00	Low	No	41.44	\$126,100	\$52,256	\$44,484	4515	94.33	4259	719	1143
34	039	0397.00	Middle	No	100.97	\$126,100	\$127,323	\$108,381	5832	88.01	5133	1089	1578
34	039	0398.01	Low	No	34.16	\$126,100	\$43,076	\$36,667	4838	89.15	4313	341	1170
34	039	0399.00	Low	No	37.34	\$126,100	\$47,086	\$40,083	1915	91.80	1758	38	253
34	039	9800.00	Unknown	No	0.00	\$126,100	\$0	\$0	299	88.29	264	8	8

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



2023 FFIEC Census Report - Summary Census Demographic Information

State: 36 - NEW YORK (NY)

County: 047 - KINGS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0001.00	Upper	No	228.45	\$99,300	\$226,851	\$195,292	4616	31.11	1436	1178	354
36	047	0002.00	Unknown	No	0.00	\$99,300	\$0	\$0	1205	91.78	1106	44	246
36	047	0003.01	Upper	No	292.45	\$99,300	\$290,403	\$250,001	3850	18.78	723	999	385
36	047	0005.01	Upper	No	251.02	\$99,300	\$249,263	\$214,583	4404	24.41	1075	1123	151
36	047	0005.02	Upper	No	270.52	\$99,300	\$268,626	\$231,250	2640	22.08	583	550	174
36	047	0007.00	Upper	No	267.10	\$99,300	\$265,230	\$228,333	4415	27.79	1227	691	721
36	047	0009.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5167	31.00	1602	714	232
36	047	0011.00	Upper	No	265.82	\$99,300	\$263,959	\$227,232	1578	51.08	806	84	14
36	047	0013.00	Upper	No	205.20	\$99,300	\$203,764	\$175,417	2465	52.49	1294	819	14
36	047	0015.01	Moderate	No	70.71	\$99,300	\$70,215	\$60,446	5161	74.95	3868	107	168
36	047	0015.02	Upper	No	188.63	\$99,300	\$187,310	\$161,250	5801	59.75	3466	413	57
36	047	0018.01	Unknown	No	0.00	\$99,300	\$0	\$0	2563	64.96	1665	0	0
36	047	0018.02	Unknown	No	0.00	\$99,300	\$0	\$0	6	100.00	6	0	0
36	047	0018.03	Unknown	No	0.00	\$99,300	\$0	\$0	16	68.75	11	0	0
36	047	0018.04	Unknown	No	0.00	\$99,300	\$0	\$0	0	0.00	0	0	0
36	047	0020.00	Moderate	No	66.53	\$99,300	\$66,064	\$56,875	1694	91.74	1554	79	295
36	047	0021.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5975	31.16	1862	969	232
36	047	0022.00	Moderate	No	55.13	\$99,300	\$54,744	\$47,135	4589	83.42	3828	520	480
36	047	0023.00	Low	No	26.73	\$99,300	\$26,543	\$22,853	3940	98.25	3871	71	0
36	047	0029.01	Low	No	33.32	\$99,300	\$33,087	\$28,488	3149	96.73	3046	12	46
36	047	0030.00	Upper	No	127.21	\$99,300	\$126,320	\$108,750	1811	46.66	845	365	387
36	047	0031.01	Upper	No	179.20	\$99,300	\$177,946	\$153,194	3395	65.36	2219	621	36
36	047	0031.02	Unknown	No	0.00	\$99,300	\$0	\$0	0	0.00	0	0	0
36	047	0033.00	Upper	No	163.64	\$99,300	\$162,495	\$139,886	4807	53.03	2549	289	591
36	047	0034.00	Upper	No	133.25	\$99,300	\$132,317	\$113,911	3489	40.36	1408	713	617
36	047	0035.00	Upper	No	165.42	\$99,300	\$164,262	\$141,406	2402	55.62	1336	202	325

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0036.00	Middle	No	114.17	\$99,300	\$113,371	\$97,604	3959	39.28	1555	696	439
36	047	0037.00	Upper	No	173.46	\$99,300	\$172,246	\$148,281	4565	50.93	2325	195	23
36	047	0038.00	Upper	No	154.81	\$99,300	\$153,726	\$132,344	1529	31.07	475	361	405
36	047	0039.00	Upper	No	225.02	\$99,300	\$223,445	\$192,361	2644	46.33	1225	323	296
36	047	0041.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	3398	35.73	1214	447	870
36	047	0043.00	Upper	No	235.81	\$99,300	\$234,159	\$201,579	3810	36.27	1382	453	503
36	047	0044.00	Upper	No	191.00	\$99,300	\$189,663	\$163,274	2448	20.83	510	732	791
36	047	0045.00	Upper	No	243.46	\$99,300	\$241,756	\$208,125	3476	23.07	802	620	919
36	047	0046.00	Upper	No	228.35	\$99,300	\$226,752	\$195,208	1154	22.70	262	410	509
36	047	0047.00	Upper	No	256.30	\$99,300	\$254,506	\$219,097	1951	41.41	808	263	194
36	047	0049.00	Upper	No	204.53	\$99,300	\$203,098	\$174,844	2412	33.50	808	423	395
36	047	0050.00	Upper	No	187.31	\$99,300	\$185,999	\$160,125	2535	24.46	620	588	502
36	047	0051.00	Upper	No	190.49	\$99,300	\$189,157	\$162,841	2658	34.01	904	510	842
36	047	0052.01	Upper	No	185.16	\$99,300	\$183,864	\$158,281	1879	28.15	529	211	237
36	047	0052.02	Upper	No	136.89	\$99,300	\$135,932	\$117,025	2668	22.49	600	735	270
36	047	0053.01	Upper	No	159.77	\$99,300	\$158,652	\$136,583	2164	41.96	908	317	558
36	047	0053.02	Unknown	No	0.00	\$99,300	\$0	\$0	86	34.88	30	0	5
36	047	0053.03	Unknown	No	0.00	\$99,300	\$0	\$0	0	0.00	0	0	0
36	047	0054.00	Middle	No	84.64	\$99,300	\$84,048	\$72,355	3426	31.49	1079	506	485
36	047	0056.01	Upper	No	125.65	\$99,300	\$124,770	\$107,411	2692	29.16	785	626	367
36	047	0056.02	Middle	No	99.98	\$99,300	\$99,280	\$85,469	1734	27.10	470	481	159
36	047	0058.00	Middle	No	89.15	\$99,300	\$88,526	\$76,213	3450	35.19	1214	342	545
36	047	0059.00	Middle	No	119.90	\$99,300	\$119,061	\$102,500	1742	52.87	921	42	310
36	047	0060.00	Middle	No	117.97	\$99,300	\$117,144	\$100,852	2876	45.34	1304	349	728
36	047	0062.00	Upper	No	150.98	\$99,300	\$149,923	\$129,063	2958	37.42	1107	263	498
36	047	0063.00	Upper	No	253.94	\$99,300	\$252,162	\$217,083	2007	26.11	524	282	585
36	047	0064.00	Middle	No	106.44	\$99,300	\$105,695	\$90,993	3623	37.79	1369	569	692
36	047	0065.00	Upper	No	219.20	\$99,300	\$217,666	\$187,381	5461	21.86	1194	1075	1815
36	047	0066.00	Middle	No	106.47	\$99,300	\$105,725	\$91,016	3974	43.71	1737	411	723

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0067.00	Upper	No	253.12	\$99,300	\$251,348	\$216,375	3618	20.95	758	685	1153
36	047	0068.00	Middle	No	80.69	\$99,300	\$80,125	\$68,984	5491	52.52	2884	419	881
36	047	0069.01	Upper	No	224.89	\$99,300	\$223,316	\$192,250	1631	27.10	442	235	459
36	047	0069.02	Upper	No	248.91	\$99,300	\$247,168	\$212,778	1962	30.33	595	269	475
36	047	0070.00	Middle	No	96.64	\$99,300	\$95,964	\$82,614	2454	47.43	1164	684	383
36	047	0071.00	Moderate	No	66.32	\$99,300	\$65,856	\$56,694	4362	79.67	3475	276	445
36	047	0072.00	Low	No	49.47	\$99,300	\$49,124	\$42,295	2082	87.32	1818	80	122
36	047	0074.00	Moderate	No	54.55	\$99,300	\$54,168	\$46,635	5829	92.95	5418	287	1056
36	047	0075.00	Upper	No	206.84	\$99,300	\$205,392	\$176,815	4691	25.75	1208	856	1818
36	047	0076.00	Moderate	No	63.64	\$99,300	\$63,195	\$54,402	4872	88.65	4319	358	1144
36	047	0077.00	Upper	No	243.39	\$99,300	\$241,686	\$208,064	5690	27.75	1579	1077	1424
36	047	0078.00	Middle	No	83.94	\$99,300	\$83,352	\$71,762	5333	90.17	4809	222	802
36	047	0080.00	Middle	No	95.09	\$99,300	\$94,424	\$81,288	4024	88.74	3571	452	1063
36	047	0082.00	Middle	No	99.50	\$99,300	\$98,804	\$85,060	4008	84.18	3374	236	831
36	047	0084.00	Moderate	No	58.64	\$99,300	\$58,230	\$50,132	3311	81.15	2687	262	494
36	047	0085.00	Low	No	22.53	\$99,300	\$22,372	\$19,261	6673	98.37	6564	0	30
36	047	0086.00	Unknown	No	0.00	\$99,300	\$0	\$0	0	0.00	0	0	0
36	047	0088.00	Middle	No	82.15	\$99,300	\$81,575	\$70,227	3258	75.45	2458	335	613
36	047	0090.01	Middle	No	81.44	\$99,300	\$80,870	\$69,625	1886	88.55	1670	105	208
36	047	0090.02	Moderate	No	59.13	\$99,300	\$58,716	\$50,551	1391	91.73	1276	90	314
36	047	0092.01	Middle	No	104.40	\$99,300	\$103,669	\$89,250	2087	85.58	1786	192	302
36	047	0092.02	Low	No	37.47	\$99,300	\$37,208	\$32,038	3424	91.15	3121	183	271
36	047	0094.01	Moderate	No	51.40	\$99,300	\$51,040	\$43,939	3127	95.14	2975	201	530
36	047	0094.02	Moderate	No	70.45	\$99,300	\$69,957	\$60,224	3168	80.40	2547	148	510
36	047	0096.00	Moderate	No	56.39	\$99,300	\$55,995	\$48,208	6462	87.56	5658	577	1119
36	047	0098.00	Moderate	No	54.15	\$99,300	\$53,771	\$46,291	7440	95.99	7142	337	1034
36	047	0100.00	Moderate	No	67.83	\$99,300	\$67,355	\$57,986	7741	94.39	7307	462	1256
36	047	0101.00	Middle	No	98.75	\$99,300	\$98,059	\$84,423	4590	68.85	3160	408	949

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0102.00	Moderate	No	68.30	\$99,300	\$67,822	\$58,388	6578	95.48	6281	307	970
36	047	0104.01	Moderate	No	50.29	\$99,300	\$49,938	\$42,994	3015	94.83	2859	159	529
36	047	0104.02	Low	No	39.22	\$99,300	\$38,945	\$33,527	2965	91.67	2718	156	500
36	047	0106.01	Moderate	No	58.19	\$99,300	\$57,783	\$49,750	3037	95.59	2903	134	596
36	047	0106.02	Moderate	No	65.80	\$99,300	\$65,339	\$56,250	2820	97.27	2743	222	571
36	047	0108.01	Moderate	No	52.86	\$99,300	\$52,490	\$45,188	2876	97.08	2792	204	415
36	047	0108.02	Low	No	40.31	\$99,300	\$40,028	\$34,464	2840	91.55	2600	127	431
36	047	0110.00	Middle	No	82.50	\$99,300	\$81,923	\$70,526	2709	76.08	2061	293	566
36	047	0112.00	Moderate	No	59.48	\$99,300	\$59,064	\$50,851	6636	65.60	4353	310	728
36	047	0114.00	Moderate	No	54.76	\$99,300	\$54,377	\$46,818	4150	53.08	2203	197	757
36	047	0116.00	Low	No	47.62	\$99,300	\$47,287	\$40,714	5529	91.35	5051	227	785
36	047	0117.00	Upper	No	124.84	\$99,300	\$123,966	\$106,719	2672	46.67	1247	371	751
36	047	0118.00	Moderate	No	64.81	\$99,300	\$64,356	\$55,406	2578	92.13	2375	101	306
36	047	0119.01	Upper	No	180.06	\$99,300	\$178,800	\$153,929	1589	44.68	710	227	385
36	047	0119.02	Unknown	No	0.00	\$99,300	\$0	\$0	0	0.00	0	0	0
36	047	0120.00	Moderate	No	54.39	\$99,300	\$54,009	\$46,500	1176	92.09	1083	170	237
36	047	0121.00	Upper	No	182.66	\$99,300	\$181,381	\$156,146	1916	45.41	870	284	609
36	047	0122.00	Low	No	44.40	\$99,300	\$44,089	\$37,961	5521	88.59	4891	283	719
36	047	0126.00	Moderate	No	67.66	\$99,300	\$67,186	\$57,844	3085	65.87	2032	256	510
36	047	0127.00	Middle	No	108.33	\$99,300	\$107,572	\$92,606	4036	72.32	2919	310	350
36	047	0128.01	Low	No	43.24	\$99,300	\$42,937	\$36,964	2567	80.76	2073	253	353
36	047	0129.01	Upper	No	256.08	\$99,300	\$254,287	\$218,911	2333	45.74	1067	352	700
36	047	0129.02	Upper	No	164.97	\$99,300	\$163,815	\$141,023	3318	49.34	1637	221	693
36	047	0130.00	Middle	No	100.89	\$99,300	\$100,184	\$86,250	5347	50.23	2686	373	541
36	047	0131.00	Upper	No	184.49	\$99,300	\$183,199	\$157,708	3979	43.13	1716	755	1240
36	047	0132.00	Upper	No	120.16	\$99,300	\$119,319	\$102,721	2870	74.01	2124	312	571
36	047	0133.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	4411	33.82	1492	702	1059
36	047	0134.00	Upper	No	128.21	\$99,300	\$127,313	\$109,605	4212	48.53	2044	540	1172
36	047	0135.00	Upper	No	253.20	\$99,300	\$251,428	\$216,446	3799	35.59	1352	823	791

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0136.00	Upper	No	142.15	\$99,300	\$141,155	\$121,516	4079	40.03	1633	659	864
36	047	0137.00	Upper	No	202.76	\$99,300	\$201,341	\$173,333	3406	36.11	1230	408	741
36	047	0138.00	Middle	No	89.38	\$99,300	\$88,754	\$76,406	3247	40.34	1310	355	779
36	047	0139.00	Upper	No	202.81	\$99,300	\$201,390	\$173,375	3727	38.82	1447	356	710
36	047	0140.00	Moderate	No	71.74	\$99,300	\$71,238	\$61,333	2136	33.61	718	364	515
36	047	0141.01	Upper	No	176.93	\$99,300	\$175,691	\$151,250	1621	48.86	792	171	333
36	047	0141.02	Upper	No	160.36	\$99,300	\$159,237	\$137,083	1858	41.44	770	243	274
36	047	0142.00	Middle	No	88.65	\$99,300	\$88,029	\$75,781	3434	42.11	1446	518	472
36	047	0143.00	Upper	No	145.78	\$99,300	\$144,760	\$124,620	3705	48.64	1802	301	750
36	047	0145.00	Upper	No	135.37	\$99,300	\$134,422	\$115,720	4404	52.61	2317	331	916
36	047	0147.00	Upper	No	154.37	\$99,300	\$153,289	\$131,964	2242	42.60	955	372	492
36	047	0148.00	Middle	No	111.31	\$99,300	\$110,531	\$95,156	1244	27.09	337	289	435
36	047	0149.01	Upper	No	212.19	\$99,300	\$210,705	\$181,389	1529	34.47	527	250	354
36	047	0149.02	Upper	No	211.93	\$99,300	\$210,446	\$181,170	3601	37.24	1341	560	817
36	047	0150.00	Middle	No	94.85	\$99,300	\$94,186	\$81,083	1791	41.65	746	337	668
36	047	0151.00	Upper	No	237.00	\$99,300	\$235,341	\$202,600	3696	26.60	983	872	999
36	047	0152.00	Middle	No	104.52	\$99,300	\$103,788	\$89,350	2545	41.81	1064	513	846
36	047	0153.00	Upper	No	232.50	\$99,300	\$230,873	\$198,750	2633	24.95	657	419	692
36	047	0154.00	Unknown	No	0.00	\$99,300	\$0	\$0	9	66.67	6	10	10
36	047	0155.00	Upper	No	264.52	\$99,300	\$262,668	\$226,125	3466	24.26	841	890	918
36	047	0157.00	Upper	No	210.29	\$99,300	\$208,818	\$179,766	4447	24.92	1108	888	970
36	047	0159.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5206	26.97	1404	1122	733
36	047	0160.00	Middle	No	114.23	\$99,300	\$113,430	\$97,650	4462	51.73	2308	386	672
36	047	0161.00	Upper	No	225.19	\$99,300	\$223,614	\$192,500	3450	40.55	1399	671	697
36	047	0162.00	Upper	No	152.92	\$99,300	\$151,850	\$130,729	2218	41.57	922	383	420
36	047	0163.00	Upper	No	188.72	\$99,300	\$187,399	\$161,327	4088	43.44	1776	420	910
36	047	0164.00	Upper	No	144.03	\$99,300	\$143,022	\$123,125	775	58.84	456	27	45
36	047	0165.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5080	24.70	1255	1525	1035

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0166.00	Upper	No	185.16	\$99,300	\$183,864	\$158,281	1968	21.34	420	613	781
36	047	0167.00	Upper	No	218.01	\$99,300	\$216,484	\$186,364	4754	25.85	1229	1065	841
36	047	0168.00	Upper	No	137.80	\$99,300	\$136,835	\$117,799	1695	40.06	679	522	690
36	047	0169.00	Upper	No	152.75	\$99,300	\$151,681	\$130,583	4459	39.58	1765	471	999
36	047	0170.00	Middle	No	105.08	\$99,300	\$104,344	\$89,831	3604	55.97	2017	654	1180
36	047	0171.00	Upper	No	174.74	\$99,300	\$173,517	\$149,375	3717	24.08	895	765	1141
36	047	0172.00	Upper	No	129.20	\$99,300	\$128,296	\$110,449	3300	62.52	2063	450	1097
36	047	0174.00	Upper	No	138.55	\$99,300	\$137,580	\$118,438	1950	51.90	1012	515	706
36	047	0175.00	Unknown	No	0.00	\$99,300	\$0	\$0	5	100.00	5	0	0
36	047	0176.00	Middle	No	102.47	\$99,300	\$101,753	\$87,596	2418	59.88	1448	483	632
36	047	0177.00	Unknown	No	0.00	\$99,300	\$0	\$0	15	86.67	13	0	0
36	047	0178.00	Middle	No	86.76	\$99,300	\$86,153	\$74,167	2959	67.35	1993	309	609
36	047	0179.00	Middle	No	110.77	\$99,300	\$109,995	\$94,697	3895	75.51	2941	544	843
36	047	0180.00	Middle	No	95.77	\$99,300	\$95,100	\$81,875	3125	66.94	2092	521	991
36	047	0181.00	Upper	No	139.12	\$99,300	\$138,146	\$118,924	4204	41.08	1727	531	833
36	047	0182.00	Middle	No	86.59	\$99,300	\$85,984	\$74,028	3745	75.33	2821	522	1032
36	047	0183.00	Upper	No	185.17	\$99,300	\$183,874	\$158,293	2784	41.45	1154	393	767
36	047	0184.00	Moderate	No	77.63	\$99,300	\$77,087	\$66,364	2460	63.62	1565	578	880
36	047	0185.01	Low	No	47.06	\$99,300	\$46,731	\$40,230	4461	92.92	4145	187	129
36	047	0186.00	Middle	No	89.93	\$99,300	\$89,300	\$76,875	2364	65.78	1555	380	729
36	047	0187.00	Upper	No	193.24	\$99,300	\$191,887	\$165,192	1336	50.07	669	146	326
36	047	0188.00	Middle	No	90.35	\$99,300	\$89,718	\$77,240	2955	62.06	1834	473	1123
36	047	0190.00	Moderate	No	67.46	\$99,300	\$66,988	\$57,670	4853	74.00	3591	515	1213
36	047	0191.00	Upper	No	160.70	\$99,300	\$159,575	\$137,373	3427	52.32	1793	332	707
36	047	0192.00	Moderate	No	64.70	\$99,300	\$64,247	\$55,313	3541	57.87	2049	245	624
36	047	0193.00	Middle	No	90.93	\$99,300	\$90,293	\$77,733	6279	69.07	4337	1347	19
36	047	0194.00	Moderate	No	71.91	\$99,300	\$71,407	\$61,477	3570	80.92	2889	504	979
36	047	0195.00	Upper	No	140.52	\$99,300	\$139,536	\$120,125	3684	51.87	1911	1033	328
36	047	0196.00	Moderate	No	60.75	\$99,300	\$60,325	\$51,938	4691	67.15	3150	511	997

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0197.00	Upper	No	207.05	\$99,300	\$205,601	\$177,000	3585	47.59	1706	962	547
36	047	0198.00	Moderate	No	77.01	\$99,300	\$76,471	\$65,833	2061	56.33	1161	351	654
36	047	0199.00	Upper	No	188.63	\$99,300	\$187,310	\$161,250	3978	53.80	2140	410	890
36	047	0200.00	Middle	No	92.29	\$99,300	\$91,644	\$78,897	2442	58.85	1437	373	721
36	047	0201.00	Upper	No	181.49	\$99,300	\$180,220	\$155,144	3862	47.26	1825	636	1053
36	047	0202.00	Upper	No	128.23	\$99,300	\$127,332	\$109,615	2147	50.54	1085	385	709
36	047	0203.00	Upper	No	213.55	\$99,300	\$212,055	\$182,557	2132	49.81	1062	226	455
36	047	0204.00	Upper	No	132.36	\$99,300	\$131,433	\$113,150	2040	45.34	925	538	674
36	047	0205.00	Upper	No	173.86	\$99,300	\$172,643	\$148,625	3405	42.97	1463	528	651
36	047	0206.00	Upper	No	125.26	\$99,300	\$124,383	\$107,083	2505	51.54	1291	534	666
36	047	0207.00	Upper	No	223.25	\$99,300	\$221,687	\$190,843	4871	43.65	2126	1011	390
36	047	0208.00	Middle	No	82.45	\$99,300	\$81,873	\$70,481	3782	70.62	2671	434	1130
36	047	0210.00	Low	No	45.20	\$99,300	\$44,884	\$38,643	4488	74.82	3358	460	880
36	047	0211.00	Middle	No	108.20	\$99,300	\$107,443	\$92,500	2505	71.74	1797	288	325
36	047	0212.00	Low	No	49.02	\$99,300	\$48,677	\$41,905	5278	82.00	4328	392	1133
36	047	0213.00	Moderate	No	74.01	\$99,300	\$73,492	\$63,269	3880	77.91	3023	56	117
36	047	0214.00	Moderate	No	68.17	\$99,300	\$67,693	\$58,274	2502	59.35	1485	189	438
36	047	0215.00	Upper	No	173.82	\$99,300	\$172,603	\$148,589	5569	54.17	3017	836	62
36	047	0216.00	Low	No	43.89	\$99,300	\$43,583	\$37,527	4280	26.61	1139	187	610
36	047	0217.00	Middle	No	88.53	\$99,300	\$87,910	\$75,682	4351	68.35	2974	315	140
36	047	0218.00	Moderate	No	76.30	\$99,300	\$75,766	\$65,227	4191	24.55	1029	296	829
36	047	0219.00	Middle	No	105.08	\$99,300	\$104,344	\$89,828	4225	62.27	2631	307	749
36	047	0220.00	Low	No	38.90	\$99,300	\$38,628	\$33,257	5660	21.93	1241	278	741
36	047	0221.00	Unknown	No	0.00	\$99,300	\$0	\$0	3897	66.10	2576	371	896
36	047	0222.00	Low	No	49.98	\$99,300	\$49,630	\$42,730	5633	21.76	1226	223	664
36	047	0224.00	Moderate	No	60.45	\$99,300	\$60,027	\$51,682	6117	30.00	1835	409	928
36	047	0226.00	Moderate	No	79.53	\$99,300	\$78,973	\$67,991	2664	63.06	1680	187	476
36	047	0227.00	Upper	No	166.15	\$99,300	\$164,987	\$142,034	4515	67.97	3069	491	960

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0228.00	Moderate	No	53.60	\$99,300	\$53,225	\$45,819	3638	44.80	1630	314	568
36	047	0229.00	Upper	No	138.47	\$99,300	\$137,501	\$118,375	3923	58.48	2294	465	1094
36	047	0230.00	Low	No	45.40	\$99,300	\$45,082	\$38,814	4442	33.63	1494	286	730
36	047	0231.00	Upper	No	137.42	\$99,300	\$136,458	\$117,471	3832	54.54	2090	554	842
36	047	0232.00	Moderate	No	50.81	\$99,300	\$50,454	\$43,438	6382	21.06	1344	302	942
36	047	0233.00	Moderate	No	76.54	\$99,300	\$76,004	\$65,435	5961	71.15	4241	489	596
36	047	0234.00	Low	No	37.36	\$99,300	\$37,098	\$31,938	5923	10.54	624	110	461
36	047	0235.00	Moderate	No	50.66	\$99,300	\$50,305	\$43,309	5921	33.32	1973	300	418
36	047	0236.00	Low	No	36.53	\$99,300	\$36,274	\$31,232	6548	12.77	836	91	487
36	047	0238.00	Low	No	44.45	\$99,300	\$44,139	\$38,000	5414	14.59	790	303	597
36	047	0240.00	Low	No	46.37	\$99,300	\$46,045	\$39,643	5165	15.82	817	306	1072
36	047	0241.00	Moderate	No	72.33	\$99,300	\$71,824	\$61,835	3175	46.39	1473	176	354
36	047	0242.00	Moderate	No	77.25	\$99,300	\$76,709	\$66,042	3289	27.00	888	345	726
36	047	0243.00	Upper	No	132.92	\$99,300	\$131,990	\$113,631	4347	64.76	2815	648	1233
36	047	0244.00	Moderate	No	58.90	\$99,300	\$58,488	\$50,357	3651	30.43	1111	370	997
36	047	0245.00	Middle	No	114.72	\$99,300	\$113,917	\$98,068	4257	71.39	3039	484	1386
36	047	0246.00	Moderate	No	73.40	\$99,300	\$72,886	\$62,750	3436	44.00	1512	433	956
36	047	0247.00	Moderate	No	54.13	\$99,300	\$53,751	\$46,277	2820	77.16	2176	105	537
36	047	0248.00	Moderate	No	75.04	\$99,300	\$74,515	\$64,148	2647	58.71	1554	324	802
36	047	0249.00	Upper	No	137.90	\$99,300	\$136,935	\$117,885	4264	70.47	3005	377	1223
36	047	0250.00	Moderate	No	62.46	\$99,300	\$62,023	\$53,397	1748	84.90	1484	272	577
36	047	0251.00	Moderate	No	76.75	\$99,300	\$76,213	\$65,612	4209	81.68	3438	301	762
36	047	0252.00	Moderate	No	71.46	\$99,300	\$70,960	\$61,090	5300	64.49	3418	587	1037
36	047	0253.00	Middle	No	88.15	\$99,300	\$87,533	\$75,357	3517	63.15	2221	360	998
36	047	0254.00	Moderate	No	57.30	\$99,300	\$56,899	\$48,988	3650	71.10	2595	490	909
36	047	0255.00	Low	No	28.64	\$99,300	\$28,440	\$24,483	4799	98.79	4741	91	108
36	047	0256.00	Moderate	No	70.18	\$99,300	\$69,689	\$60,000	3366	71.54	2408	429	854
36	047	0257.00	Middle	No	91.79	\$99,300	\$91,147	\$78,472	2822	56.52	1595	156	465
36	047	0258.00	Moderate	No	55.03	\$99,300	\$54,645	\$47,045	5073	63.67	3230	333	1088

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0259.01	Moderate	No	68.55	\$99,300	\$68,070	\$58,600	2328	66.80	1555	56	316
36	047	0259.02	Low	No	26.67	\$99,300	\$26,483	\$22,804	3560	98.54	3508	44	108
36	047	0260.00	Moderate	No	69.62	\$99,300	\$69,133	\$59,514	3656	70.84	2590	532	997
36	047	0261.00	Moderate	No	73.60	\$99,300	\$73,085	\$62,920	6479	72.42	4692	65	935
36	047	0262.00	Middle	No	90.74	\$99,300	\$90,105	\$77,574	2726	77.15	2103	349	658
36	047	0263.00	Middle	No	81.23	\$99,300	\$80,661	\$69,440	2088	78.26	1634	225	631
36	047	0264.00	Moderate	No	70.02	\$99,300	\$69,530	\$59,861	5103	70.72	3609	304	973
36	047	0265.00	Middle	No	110.15	\$99,300	\$109,379	\$94,167	4385	77.33	3391	507	1246
36	047	0266.00	Moderate	No	57.59	\$99,300	\$57,187	\$49,236	3961	69.68	2760	464	1074
36	047	0267.00	Upper	No	130.45	\$99,300	\$129,537	\$111,518	4228	71.69	3031	676	1640
36	047	0268.00	Moderate	No	67.99	\$99,300	\$67,514	\$58,125	4686	62.04	2907	573	994
36	047	0269.00	Middle	No	102.44	\$99,300	\$101,723	\$87,572	3005	77.07	2316	418	954
36	047	0270.00	Moderate	No	50.30	\$99,300	\$49,948	\$43,000	2719	51.86	1410	241	492
36	047	0271.00	Upper	No	133.75	\$99,300	\$132,814	\$114,342	3493	86.03	3005	201	577
36	047	0272.00	Middle	No	86.83	\$99,300	\$86,222	\$74,226	3633	62.48	2270	516	568
36	047	0273.00	Moderate	No	75.56	\$99,300	\$75,031	\$64,598	3131	81.67	2557	517	1097
36	047	0274.00	Middle	No	80.15	\$99,300	\$79,589	\$68,516	3272	64.18	2100	455	870
36	047	0275.00	Middle	No	119.90	\$99,300	\$119,061	\$102,500	4071	72.81	2964	575	1470
36	047	0276.00	Moderate	No	66.66	\$99,300	\$66,193	\$56,987	3886	70.66	2746	174	613
36	047	0277.00	Moderate	No	76.54	\$99,300	\$76,004	\$65,429	4351	87.52	3808	426	977
36	047	0278.00	Middle	No	91.20	\$99,300	\$90,562	\$77,969	3542	58.81	2083	380	535
36	047	0279.00	Middle	No	97.52	\$99,300	\$96,837	\$83,365	3674	80.57	2960	459	1408
36	047	0280.00	Middle	No	98.33	\$99,300	\$97,642	\$84,063	1862	68.64	1278	360	599
36	047	0281.00	Low	No	34.82	\$99,300	\$34,576	\$29,771	4800	85.04	4082	143	448
36	047	0282.00	Middle	No	88.78	\$99,300	\$88,159	\$75,897	3282	55.76	1830	614	894
36	047	0283.00	Low	No	48.94	\$99,300	\$48,597	\$41,836	3933	87.95	3459	239	617
36	047	0284.00	Moderate	No	72.05	\$99,300	\$71,546	\$61,598	4396	61.19	2690	182	719
36	047	0285.01	Moderate	No	64.56	\$99,300	\$64,108	\$55,192	636	68.24	434	0	42

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0285.02	Moderate	No	51.04	\$99,300	\$50,683	\$43,633	2658	99.51	2645	0	32
36	047	0286.00	Moderate	No	67.18	\$99,300	\$66,710	\$57,429	6094	61.31	3736	172	472
36	047	0287.00	Moderate	No	59.79	\$99,300	\$59,371	\$51,116	3103	80.57	2500	267	616
36	047	0288.00	Middle	No	94.56	\$99,300	\$93,898	\$80,833	3900	61.90	2414	334	588
36	047	0289.00	Middle	No	99.13	\$99,300	\$98,436	\$84,741	3933	80.57	3169	366	813
36	047	0290.00	Moderate	No	60.77	\$99,300	\$60,345	\$51,953	4377	51.95	2274	191	563
36	047	0291.00	Middle	No	99.98	\$99,300	\$99,280	\$85,474	3042	78.93	2401	258	706
36	047	0292.00	Moderate	No	59.31	\$99,300	\$58,895	\$50,708	2781	60.95	1695	206	405
36	047	0293.00	Low	No	47.56	\$99,300	\$47,227	\$40,662	3402	84.42	2872	284	575
36	047	0294.00	Moderate	No	69.84	\$99,300	\$69,351	\$59,708	2298	48.65	1118	86	243
36	047	0295.00	Moderate	No	75.69	\$99,300	\$75,160	\$64,705	3851	75.80	2919	452	1534
36	047	0296.00	Moderate	No	65.30	\$99,300	\$64,843	\$55,824	5993	51.01	3057	533	934
36	047	0297.00	Middle	No	107.84	\$99,300	\$107,085	\$92,188	3921	82.33	3228	788	1216
36	047	0298.00	Moderate	No	52.15	\$99,300	\$51,785	\$44,583	3955	63.44	2509	646	1057
36	047	0299.00	Moderate	No	59.22	\$99,300	\$58,805	\$50,625	2496	89.18	2226	249	670
36	047	0300.00	Moderate	No	73.84	\$99,300	\$73,323	\$63,125	4224	71.78	3032	465	1150
36	047	0301.00	Moderate	No	68.57	\$99,300	\$68,090	\$58,618	2970	90.34	2683	361	1012
36	047	0302.00	Middle	No	91.77	\$99,300	\$91,128	\$78,448	4391	69.85	3067	648	1238
36	047	0303.00	Moderate	No	55.75	\$99,300	\$55,360	\$47,662	4952	96.81	4794	340	1152
36	047	0304.00	Moderate	No	64.84	\$99,300	\$64,386	\$55,434	4686	65.28	3059	402	1154
36	047	0305.00	Middle	No	118.12	\$99,300	\$117,293	\$100,976	7249	59.77	4333	242	610
36	047	0306.00	Moderate	No	61.24	\$99,300	\$60,811	\$52,351	2215	68.62	1520	379	621
36	047	0307.00	Low	No	49.97	\$99,300	\$49,620	\$42,718	5625	94.63	5323	504	967
36	047	0308.00	Middle	No	87.34	\$99,300	\$86,729	\$74,667	2314	50.86	1177	570	334
36	047	0309.00	Middle	No	100.22	\$99,300	\$99,518	\$85,673	2209	92.39	2041	208	289
36	047	0311.00	Middle	No	85.84	\$99,300	\$85,239	\$73,385	3191	81.51	2601	167	848
36	047	0313.00	Upper	No	132.35	\$99,300	\$131,424	\$113,138	5109	81.09	4143	421	697
36	047	0314.01	Middle	No	112.10	\$99,300	\$111,315	\$95,827	5142	45.18	2323	1005	1221
36	047	0314.02	Unknown	No	0.00	\$99,300	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0315.00	Moderate	No	69.21	\$99,300	\$68,726	\$59,167	5613	66.49	3732	293	715
36	047	0317.01	Middle	No	109.71	\$99,300	\$108,942	\$93,788	3999	67.77	2710	310	557
36	047	0317.02	Upper	No	120.55	\$99,300	\$119,706	\$103,056	3714	62.30	2314	408	796
36	047	0319.00	Middle	No	95.04	\$99,300	\$94,375	\$81,250	3452	66.60	2299	276	356
36	047	0321.00	Moderate	No	76.86	\$99,300	\$76,322	\$65,705	5488	82.16	4509	186	375
36	047	0323.00	Middle	No	109.47	\$99,300	\$108,704	\$93,580	3509	80.45	2823	268	506
36	047	0325.00	Moderate	No	60.97	\$99,300	\$60,543	\$52,122	6218	87.15	5419	88	125
36	047	0326.00	Low	No	34.89	\$99,300	\$34,646	\$29,831	7075	87.52	6192	437	860
36	047	0327.00	Moderate	No	71.02	\$99,300	\$70,523	\$60,714	3074	73.81	2269	296	445
36	047	0328.00	Low	No	49.51	\$99,300	\$49,163	\$42,323	3090	90.68	2802	456	663
36	047	0329.00	Moderate	No	64.41	\$99,300	\$63,959	\$55,060	5707	67.62	3859	370	551
36	047	0330.00	Low	No	37.84	\$99,300	\$37,575	\$32,349	4423	82.48	3648	223	274
36	047	0331.00	Middle	No	88.21	\$99,300	\$87,593	\$75,405	4217	41.29	1741	399	651
36	047	0333.00	Moderate	No	60.83	\$99,300	\$60,404	\$52,002	4503	33.33	1501	351	529
36	047	0335.00	Middle	No	101.87	\$99,300	\$101,157	\$87,083	3231	43.05	1391	336	582
36	047	0336.00	Middle	No	91.83	\$99,300	\$91,187	\$78,500	4765	26.97	1285	766	1699
36	047	0337.01	Moderate	No	76.69	\$99,300	\$76,153	\$65,560	2510	56.65	1422	212	455
36	047	0337.02	Middle	No	89.45	\$99,300	\$88,824	\$76,466	2116	45.56	964	142	262
36	047	0339.00	Moderate	No	77.79	\$99,300	\$77,245	\$66,500	4676	76.43	3574	552	955
36	047	0340.00	Low	No	31.81	\$99,300	\$31,587	\$27,199	1958	68.64	1344	6	10
36	047	0341.00	Moderate	No	78.06	\$99,300	\$77,514	\$66,731	2685	76.24	2047	196	410
36	047	0342.00	Low	No	39.08	\$99,300	\$38,806	\$33,408	7060	72.62	5127	167	177
36	047	0343.00	Unknown	No	0.00	\$99,300	\$0	\$0	5024	91.12	4578	252	525
36	047	0345.00	Moderate	No	60.23	\$99,300	\$59,808	\$51,488	2738	86.34	2364	339	938
36	047	0347.00	Low	No	35.73	\$99,300	\$35,480	\$30,545	3645	92.95	3388	350	449
36	047	0348.00	Moderate	No	55.21	\$99,300	\$54,824	\$47,200	2828	76.52	2164	114	419
36	047	0349.01	Low	No	39.94	\$99,300	\$39,660	\$34,148	2067	95.21	1968	20	252
36	047	0349.02	Middle	No	80.16	\$99,300	\$79,599	\$68,527	3347	90.38	3025	178	547

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0350.00	Moderate	No	76.74	\$99,300	\$76,203	\$65,600	3082	4.87	150	538	64
36	047	0351.01	Low	No	46.92	\$99,300	\$46,592	\$40,110	2243	89.12	1999	118	157
36	047	0351.02	Moderate	No	63.68	\$99,300	\$63,234	\$54,444	2626	66.34	1742	168	380
36	047	0352.00	Unknown	No	0.00	\$99,300	\$0	\$0	1367	53.40	730	0	23
36	047	0353.01	Low	No	48.08	\$99,300	\$47,743	\$41,108	2566	84.84	2177	18	70
36	047	0353.02	Middle	No	88.00	\$99,300	\$87,384	\$75,227	2811	66.84	1879	134	204
36	047	0354.00	Middle	No	81.65	\$99,300	\$81,078	\$69,800	5493	7.65	420	1458	138
36	047	0355.00	Middle	No	80.28	\$99,300	\$79,718	\$68,627	5192	80.18	4163	84	497
36	047	0356.01	Low	No	49.90	\$99,300	\$49,551	\$42,663	2902	8.68	252	390	11
36	047	0356.02	Moderate	No	73.11	\$99,300	\$72,598	\$62,500	5474	10.81	592	1271	70
36	047	0357.01	Low	No	45.81	\$99,300	\$45,489	\$39,167	2322	96.55	2242	35	248
36	047	0357.02	Unknown	No	0.00	\$99,300	\$0	\$0	15	80.00	12	0	0
36	047	0359.00	Low	No	47.08	\$99,300	\$46,750	\$40,250	5617	95.50	5364	279	806
36	047	0360.01	Moderate	No	59.95	\$99,300	\$59,530	\$51,250	3387	14.91	505	400	127
36	047	0360.02	Low	No	41.01	\$99,300	\$40,723	\$35,063	4203	18.37	772	136	53
36	047	0361.00	Low	No	45.71	\$99,300	\$45,390	\$39,080	2964	95.38	2827	172	419
36	047	0362.00	Moderate	No	71.31	\$99,300	\$70,811	\$60,958	4140	58.43	2419	375	600
36	047	0363.00	Low	No	41.44	\$99,300	\$41,150	\$35,426	5385	97.70	5261	265	977
36	047	0364.00	Moderate	No	63.22	\$99,300	\$62,777	\$54,050	3006	53.99	1623	303	424
36	047	0365.01	Moderate	No	69.18	\$99,300	\$68,696	\$59,141	2959	96.82	2865	113	543
36	047	0365.02	Moderate	No	75.15	\$99,300	\$74,624	\$64,241	1902	94.06	1789	109	360
36	047	0366.00	Moderate	No	73.62	\$99,300	\$73,105	\$62,938	4681	59.65	2792	300	611
36	047	0367.00	Moderate	No	71.35	\$99,300	\$70,851	\$61,000	1796	94.04	1689	148	458
36	047	0369.00	Moderate	No	50.39	\$99,300	\$50,037	\$43,081	6136	89.05	5464	308	1100
36	047	0370.00	Middle	No	102.72	\$99,300	\$102,001	\$87,813	4750	39.35	1869	947	1084
36	047	0371.00	Middle	No	93.75	\$99,300	\$93,094	\$80,144	4503	91.05	4100	492	1301
36	047	0373.00	Moderate	No	64.21	\$99,300	\$63,761	\$54,896	4385	88.55	3883	334	859
36	047	0374.01	Middle	No	81.13	\$99,300	\$80,562	\$69,353	4696	33.88	1591	679	696
36	047	0374.02	Middle	No	81.22	\$99,300	\$80,651	\$69,432	5367	40.12	2153	398	626

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0375.00	Middle	No	84.06	\$99,300	\$83,472	\$71,859	3809	79.73	3037	272	677
36	047	0377.00	Middle	No	86.27	\$99,300	\$85,666	\$73,750	3970	80.28	3187	654	1214
36	047	0379.00	Moderate	No	54.64	\$99,300	\$54,258	\$46,713	3851	88.70	3416	556	1114
36	047	0381.00	Moderate	No	58.14	\$99,300	\$57,733	\$49,707	5313	87.58	4653	438	777
36	047	0382.00	Low	No	23.46	\$99,300	\$23,296	\$20,058	5882	94.29	5546	57	170
36	047	0383.00	Middle	No	94.43	\$99,300	\$93,769	\$80,726	4338	80.04	3472	843	1574
36	047	0385.00	Upper	No	123.99	\$99,300	\$123,122	\$105,993	3969	80.02	3176	423	1213
36	047	0386.00	Middle	No	94.75	\$99,300	\$94,087	\$81,000	3812	63.72	2429	522	1092
36	047	0387.00	Middle	No	85.34	\$99,300	\$84,743	\$72,955	4908	79.38	3896	501	998
36	047	0388.00	Middle	No	102.46	\$99,300	\$101,743	\$87,587	4047	32.94	1333	477	1008
36	047	0389.00	Middle	No	93.88	\$99,300	\$93,223	\$80,259	3570	70.84	2529	340	455
36	047	0390.00	Middle	No	104.40	\$99,300	\$103,669	\$89,250	2321	15.55	361	501	698
36	047	0391.00	Moderate	No	65.77	\$99,300	\$65,310	\$56,223	5776	65.32	3773	127	465
36	047	0392.00	Moderate	No	72.64	\$99,300	\$72,132	\$62,096	2908	23.87	694	340	795
36	047	0393.00	Moderate	No	68.16	\$99,300	\$67,683	\$58,269	4141	69.79	2890	405	877
36	047	0394.00	Moderate	No	60.51	\$99,300	\$60,086	\$51,734	2187	20.53	449	389	631
36	047	0395.00	Middle	No	82.47	\$99,300	\$81,893	\$70,504	4030	71.81	2894	260	751
36	047	0396.00	Middle	No	100.82	\$99,300	\$100,114	\$86,184	1948	18.89	368	264	730
36	047	0397.00	Moderate	No	73.04	\$99,300	\$72,529	\$62,438	3868	75.44	2918	332	1223
36	047	0398.00	Middle	No	84.59	\$99,300	\$83,998	\$72,317	2841	66.31	1884	413	703
36	047	0399.00	Middle	No	92.17	\$99,300	\$91,525	\$78,790	4378	80.88	3541	259	824
36	047	0400.00	Moderate	No	61.70	\$99,300	\$61,268	\$52,750	3281	62.36	2046	417	876
36	047	0401.00	Moderate	No	64.71	\$99,300	\$64,257	\$55,321	3778	79.33	2997	501	1008
36	047	0402.00	Middle	No	96.35	\$99,300	\$95,676	\$82,368	3025	75.70	2290	445	777
36	047	0403.00	Moderate	No	62.43	\$99,300	\$61,993	\$53,375	3892	81.32	3165	402	1134
36	047	0404.00	Middle	No	103.09	\$99,300	\$102,368	\$88,125	2812	68.53	1927	415	789
36	047	0405.00	Moderate	No	77.88	\$99,300	\$77,335	\$66,576	1829	83.71	1531	130	395
36	047	0406.00	Moderate	No	75.40	\$99,300	\$74,872	\$64,456	3599	70.99	2555	459	1041

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0407.00	Unknown	No	0.00	\$99,300	\$0	\$0	6	83.33	5	0	0
36	047	0408.00	Upper	No	132.61	\$99,300	\$131,682	\$113,364	3933	76.51	3009	712	1196
36	047	0409.00	Moderate	No	53.12	\$99,300	\$52,748	\$45,417	3800	83.76	3183	188	713
36	047	0410.00	Middle	No	85.76	\$99,300	\$85,160	\$73,317	2136	50.61	1081	313	601
36	047	0411.00	Moderate	No	60.23	\$99,300	\$59,808	\$51,489	3332	82.86	2761	203	877
36	047	0412.00	Middle	No	118.78	\$99,300	\$117,949	\$101,538	3375	59.88	2021	491	633
36	047	0413.00	Middle	No	108.23	\$99,300	\$107,472	\$92,522	3951	82.99	3279	332	1046
36	047	0414.01	Moderate	No	79.35	\$99,300	\$78,795	\$67,833	1480	25.27	374	189	277
36	047	0414.02	Middle	No	82.28	\$99,300	\$81,704	\$70,341	1855	20.22	375	189	241
36	047	0415.00	Middle	No	94.45	\$99,300	\$93,789	\$80,743	4032	82.71	3335	257	1256
36	047	0416.00	Moderate	No	70.31	\$99,300	\$69,818	\$60,104	2112	18.56	392	286	505
36	047	0417.00	Low	No	41.49	\$99,300	\$41,200	\$35,472	3348	89.49	2996	204	478
36	047	0418.00	Middle	No	85.30	\$99,300	\$84,703	\$72,917	2645	27.37	724	322	443
36	047	0419.00	Moderate	No	59.26	\$99,300	\$58,845	\$50,660	3880	84.51	3279	150	510
36	047	0420.00	Middle	No	94.31	\$99,300	\$93,650	\$80,625	1912	20.71	396	283	474
36	047	0421.00	Middle	No	96.35	\$99,300	\$95,676	\$82,371	4866	74.56	3628	250	744
36	047	0422.00	Moderate	No	77.62	\$99,300	\$77,077	\$66,354	3663	34.26	1255	427	681
36	047	0423.00	Moderate	No	79.50	\$99,300	\$78,944	\$67,961	4566	71.73	3275	114	916
36	047	0424.00	Middle	No	83.66	\$99,300	\$83,074	\$71,523	4175	61.96	2587	353	687
36	047	0425.00	Moderate	No	56.90	\$99,300	\$56,502	\$48,646	3026	72.08	2181	53	220
36	047	0426.00	Middle	No	91.18	\$99,300	\$90,542	\$77,951	4350	64.80	2819	638	934
36	047	0427.00	Low	No	49.62	\$99,300	\$49,273	\$42,421	4920	69.04	3397	131	482
36	047	0428.00	Middle	No	89.19	\$99,300	\$88,566	\$76,250	4290	46.97	2015	597	719
36	047	0429.00	Low	No	45.33	\$99,300	\$45,013	\$38,750	5556	73.04	4058	80	247
36	047	0430.00	Moderate	No	58.44	\$99,300	\$58,031	\$49,961	3842	58.80	2259	200	557
36	047	0431.00	Moderate	No	59.68	\$99,300	\$59,262	\$51,023	4884	70.33	3435	51	410
36	047	0432.00	Middle	No	90.70	\$99,300	\$90,065	\$77,538	4514	69.18	3123	425	759
36	047	0433.00	Low	No	41.26	\$99,300	\$40,971	\$35,272	3843	84.80	3259	35	436
36	047	0434.00	Moderate	No	60.18	\$99,300	\$59,759	\$51,447	3866	58.20	2250	426	607

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0435.00	Moderate	No	66.16	\$99,300	\$65,697	\$56,556	4709	82.76	3897	361	1244
36	047	0436.00	Middle	No	90.46	\$99,300	\$89,827	\$77,333	4694	58.50	2746	455	734
36	047	0437.00	Moderate	No	67.21	\$99,300	\$66,740	\$57,458	5282	78.25	4133	236	985
36	047	0438.00	Moderate	No	73.11	\$99,300	\$72,598	\$62,500	2905	34.25	995	165	312
36	047	0439.00	Moderate	No	72.32	\$99,300	\$71,814	\$61,829	4097	84.04	3443	344	943
36	047	0440.00	Middle	No	101.60	\$99,300	\$100,889	\$86,852	2878	27.03	778	322	609
36	047	0441.00	Moderate	No	55.72	\$99,300	\$55,330	\$47,633	5526	81.63	4511	212	781
36	047	0442.00	Middle	No	116.68	\$99,300	\$115,863	\$99,750	2631	11.97	315	492	719
36	047	0443.00	Unknown	No	0.00	\$99,300	\$0	\$0	5195	73.34	3810	147	751
36	047	0444.00	Moderate	No	72.78	\$99,300	\$72,271	\$62,215	3260	22.36	729	441	591
36	047	0445.00	Middle	No	84.02	\$99,300	\$83,432	\$71,825	4207	73.85	3107	298	617
36	047	0446.00	Moderate	No	70.05	\$99,300	\$69,560	\$59,886	2026	60.41	1224	255	598
36	047	0447.00	Low	No	42.18	\$99,300	\$41,885	\$36,058	2459	67.26	1654	40	117
36	047	0448.00	Moderate	No	77.61	\$99,300	\$77,067	\$66,350	1965	26.01	511	456	320
36	047	0449.01	Low	No	29.28	\$99,300	\$29,075	\$25,037	2694	80.77	2176	19	299
36	047	0449.02	Unknown	No	0.00	\$99,300	\$0	\$0	44	54.55	24	0	0
36	047	0450.00	Middle	No	95.61	\$99,300	\$94,941	\$81,736	645	13.02	84	108	188
36	047	0452.00	Middle	No	118.26	\$99,300	\$117,432	\$101,094	2618	11.12	291	500	561
36	047	0453.00	Low	No	31.59	\$99,300	\$31,369	\$27,010	1886	56.15	1059	0	121
36	047	0454.00	Upper	No	133.21	\$99,300	\$132,278	\$113,875	2036	22.05	449	239	517
36	047	0456.00	Middle	No	89.40	\$99,300	\$88,774	\$76,429	2767	46.48	1286	140	207
36	047	0458.00	Middle	No	119.61	\$99,300	\$118,773	\$102,250	1558	8.79	137	336	183
36	047	0460.00	Middle	No	89.68	\$99,300	\$89,052	\$76,667	3828	58.57	2242	477	414
36	047	0462.01	Moderate	No	79.37	\$99,300	\$78,814	\$67,850	2700	37.30	1007	375	291
36	047	0462.02	Middle	No	118.44	\$99,300	\$117,611	\$101,250	1891	28.66	542	319	414
36	047	0464.00	Moderate	No	72.74	\$99,300	\$72,231	\$62,188	2732	17.17	469	310	591
36	047	0468.00	Unknown	No	0.00	\$99,300	\$0	\$0	2138	10.76	230	277	610
36	047	0470.00	Moderate	No	73.94	\$99,300	\$73,422	\$63,208	2823	14.28	403	331	641

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0472.00	Moderate	No	71.33	\$99,300	\$70,831	\$60,982	3099	9.49	294	266	552
36	047	0474.00	Moderate	No	62.43	\$99,300	\$61,993	\$53,370	3232	14.26	461	330	578
36	047	0476.00	Middle	No	85.39	\$99,300	\$84,792	\$73,000	4054	12.85	521	461	886
36	047	0477.00	Upper	No	183.54	\$99,300	\$182,255	\$156,897	4226	33.25	1405	416	870
36	047	0478.00	Middle	No	84.91	\$99,300	\$84,316	\$72,589	5308	35.42	1880	444	832
36	047	0480.00	Moderate	No	53.89	\$99,300	\$53,513	\$46,071	3824	43.67	1670	147	522
36	047	0481.00	Middle	No	83.15	\$99,300	\$82,568	\$71,083	3105	46.60	1447	157	388
36	047	0482.00	Moderate	No	72.38	\$99,300	\$71,873	\$61,875	6122	61.16	3744	637	602
36	047	0484.00	Moderate	No	67.07	\$99,300	\$66,601	\$57,335	5922	44.17	2616	354	566
36	047	0485.00	Moderate	No	77.14	\$99,300	\$76,600	\$65,947	2470	51.05	1261	121	353
36	047	0486.00	Moderate	No	61.85	\$99,300	\$61,417	\$52,875	3597	80.23	2886	195	433
36	047	0488.00	Unknown	No	0.00	\$99,300	\$0	\$0	4536	57.43	2605	821	488
36	047	0489.00	Low	No	34.50	\$99,300	\$34,259	\$29,500	3757	98.35	3695	0	17
36	047	0490.00	Moderate	No	69.55	\$99,300	\$69,063	\$59,457	6036	57.44	3467	643	631
36	047	0491.00	Low	No	41.97	\$99,300	\$41,676	\$35,880	6366	78.98	5028	380	316
36	047	0492.00	Moderate	No	79.19	\$99,300	\$78,636	\$67,695	3366	67.02	2256	472	378
36	047	0493.01	Low	No	32.50	\$99,300	\$32,273	\$27,786	1897	97.21	1844	27	92
36	047	0493.02	Low	No	43.60	\$99,300	\$43,295	\$37,277	5476	72.33	3961	55	293
36	047	0494.00	Upper	No	122.34	\$99,300	\$121,484	\$104,583	5527	54.98	3039	965	692
36	047	0495.00	Upper	No	142.40	\$99,300	\$141,403	\$121,731	3114	44.16	1375	198	531
36	047	0496.00	Moderate	No	73.45	\$99,300	\$72,936	\$62,788	4646	65.02	3021	372	892
36	047	0497.00	Middle	No	95.87	\$99,300	\$95,199	\$81,953	3141	28.27	888	305	581
36	047	0498.00	Middle	No	115.57	\$99,300	\$114,761	\$98,798	4517	59.75	2699	448	871
36	047	0499.00	Middle	No	101.45	\$99,300	\$100,740	\$86,731	2147	29.58	635	283	282
36	047	0500.01	Upper	No	148.94	\$99,300	\$147,897	\$127,321	2062	39.48	814	471	358
36	047	0500.02	Upper	No	171.77	\$99,300	\$170,568	\$146,836	1607	41.44	666	263	293
36	047	0501.00	Upper	No	159.69	\$99,300	\$158,572	\$136,513	2951	33.45	987	421	669
36	047	0502.02	Upper	No	170.40	\$99,300	\$169,207	\$145,664	2312	26.47	612	719	483
36	047	0503.00	Upper	No	180.44	\$99,300	\$179,177	\$154,250	2759	39.11	1079	285	852

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0504.01	Middle	No	119.13	\$99,300	\$118,296	\$101,836	2997	37.30	1118	348	204
36	047	0504.02	Upper	No	269.23	\$99,300	\$267,345	\$230,150	2004	56.54	1133	574	170
36	047	0505.00	Low	No	48.13	\$99,300	\$47,793	\$41,149	4567	73.24	3345	201	224
36	047	0506.00	Moderate	No	68.48	\$99,300	\$68,001	\$58,544	5612	82.00	4602	292	365
36	047	0507.00	Moderate	No	56.73	\$99,300	\$56,333	\$48,500	3545	25.95	920	127	82
36	047	0508.01	Moderate	No	74.34	\$99,300	\$73,820	\$63,553	4311	89.33	3851	33	25
36	047	0508.03	Moderate	No	79.97	\$99,300	\$79,410	\$68,365	2548	79.79	2033	32	60
36	047	0508.04	Middle	No	109.26	\$99,300	\$108,495	\$93,400	6196	78.08	4838	195	136
36	047	0509.00	Low	No	39.90	\$99,300	\$39,621	\$34,114	5112	13.24	677	283	341
36	047	0510.01	Moderate	No	65.80	\$99,300	\$65,339	\$56,250	3740	87.46	3271	0	141
36	047	0510.02	Moderate	No	55.87	\$99,300	\$55,479	\$47,766	4600	87.11	4007	25	38
36	047	0511.00	Low	No	43.28	\$99,300	\$42,977	\$37,000	4545	67.35	3061	158	260
36	047	0512.00	Moderate	No	73.20	\$99,300	\$72,688	\$62,578	5946	84.93	5050	166	104
36	047	0513.00	Middle	No	95.90	\$99,300	\$95,229	\$81,985	5526	50.94	2815	244	648
36	047	0514.00	Middle	No	81.84	\$99,300	\$81,267	\$69,966	7023	81.85	5748	215	90
36	047	0515.00	Upper	No	197.84	\$99,300	\$196,455	\$169,125	2451	32.35	793	222	131
36	047	0516.01	Moderate	No	73.80	\$99,300	\$73,283	\$63,095	5407	88.92	4808	72	275
36	047	0516.02	Middle	No	80.69	\$99,300	\$80,125	\$68,980	3874	90.99	3525	74	95
36	047	0517.00	Upper	No	254.92	\$99,300	\$253,136	\$217,917	2636	30.16	795	241	81
36	047	0518.00	Moderate	No	77.63	\$99,300	\$77,087	\$66,369	3528	70.38	2483	465	264
36	047	0519.00	Upper	No	222.66	\$99,300	\$221,101	\$190,338	6101	32.29	1970	356	560
36	047	0520.00	Upper	No	124.56	\$99,300	\$123,688	\$106,486	4175	71.86	3000	498	578
36	047	0523.00	Middle	No	81.80	\$99,300	\$81,227	\$69,932	5405	65.59	3545	350	337
36	047	0525.00	Low	No	43.28	\$99,300	\$42,977	\$37,000	3720	44.89	1670	25	135
36	047	0526.00	Middle	No	84.12	\$99,300	\$83,531	\$71,910	4353	65.20	2838	337	391
36	047	0527.00	Moderate	No	64.51	\$99,300	\$64,058	\$55,150	6045	71.13	4300	136	484
36	047	0528.00	Upper	No	176.60	\$99,300	\$175,364	\$150,966	1804	51.83	935	386	373
36	047	0529.00	Low	No	31.66	\$99,300	\$31,438	\$27,070	4299	10.70	460	113	638

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0530.00	Moderate	No	69.07	\$99,300	\$68,587	\$59,050	3606	49.86	1798	241	578
36	047	0531.01	Low	No	22.46	\$99,300	\$22,303	\$19,203	2997	11.98	359	97	145
36	047	0531.02	Moderate	No	55.88	\$99,300	\$55,489	\$47,768	5890	9.68	570	224	213
36	047	0532.00	Middle	No	94.96	\$99,300	\$94,295	\$81,176	2510	46.89	1177	515	491
36	047	0533.00	Low	No	35.27	\$99,300	\$35,023	\$30,156	7115	8.08	575	405	1339
36	047	0534.00	Moderate	No	65.55	\$99,300	\$65,091	\$56,042	4777	47.18	2254	329	712
36	047	0535.00	Low	No	36.69	\$99,300	\$36,433	\$31,367	4469	12.98	580	93	417
36	047	0537.00	Low	No	43.61	\$99,300	\$43,305	\$37,287	4304	9.11	392	111	282
36	047	0538.00	Middle	No	100.89	\$99,300	\$100,184	\$86,250	5535	33.68	1864	357	345
36	047	0539.00	Low	No	29.47	\$99,300	\$29,264	\$25,192	2668	20.76	554	77	90
36	047	0542.00	Moderate	No	66.38	\$99,300	\$65,915	\$56,750	4750	25.07	1191	361	526
36	047	0543.00	Unknown	No	0.00	\$99,300	\$0	\$0	5	80.00	4	0	0
36	047	0544.00	Middle	No	92.61	\$99,300	\$91,962	\$79,167	3785	27.11	1026	515	756
36	047	0545.00	Low	No	31.57	\$99,300	\$31,349	\$26,995	7304	39.73	2902	95	360
36	047	0546.00	Moderate	No	71.16	\$99,300	\$70,662	\$60,833	5409	35.00	1893	328	365
36	047	0547.00	Moderate	No	57.53	\$99,300	\$57,127	\$49,186	7855	26.62	2091	321	182
36	047	0548.00	Upper	No	127.11	\$99,300	\$126,220	\$108,661	2189	14.57	319	312	463
36	047	0549.00	Middle	No	91.97	\$99,300	\$91,326	\$78,625	4748	32.08	1523	220	164
36	047	0550.00	Middle	No	103.72	\$99,300	\$102,994	\$88,667	3956	31.77	1257	379	377
36	047	0551.00	Middle	No	110.40	\$99,300	\$109,627	\$94,375	6343	50.13	3180	421	919
36	047	0552.00	Middle	No	99.00	\$99,300	\$98,307	\$84,634	3735	39.33	1469	434	274
36	047	0553.00	Upper	No	133.06	\$99,300	\$132,129	\$113,750	3078	38.43	1183	347	476
36	047	0554.00	Moderate	No	79.83	\$99,300	\$79,271	\$68,242	4813	42.24	2033	210	445
36	047	0555.00	Upper	No	226.46	\$99,300	\$224,875	\$193,592	8688	38.75	3367	1133	135
36	047	0556.00	Moderate	No	59.32	\$99,300	\$58,905	\$50,714	3880	26.47	1027	484	644
36	047	0557.00	Middle	No	119.64	\$99,300	\$118,803	\$102,273	1848	27.22	503	101	188
36	047	0558.00	Middle	No	98.91	\$99,300	\$98,218	\$84,554	2736	35.23	964	337	551
36	047	0560.00	Middle	No	103.13	\$99,300	\$102,408	\$88,162	3882	22.00	854	595	467
36	047	0561.00	Upper	No	126.40	\$99,300	\$125,515	\$108,056	3460	23.93	828	284	781

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0562.00	Upper	No	131.67	\$99,300	\$130,748	\$112,563	1695	13.98	237	475	594
36	047	0563.01	Middle	No	118.40	\$99,300	\$117,571	\$101,218	4923	39.43	1941	231	583
36	047	0563.02	Low	No	44.37	\$99,300	\$44,059	\$37,935	2002	57.79	1157	0	68
36	047	0564.00	Upper	No	126.63	\$99,300	\$125,744	\$108,250	2626	30.88	811	778	671
36	047	0565.00	Upper	No	124.53	\$99,300	\$123,658	\$106,454	3738	27.80	1039	242	837
36	047	0566.00	Middle	No	117.30	\$99,300	\$116,479	\$100,278	2548	51.96	1324	414	575
36	047	0568.00	Middle	No	104.08	\$99,300	\$103,351	\$88,977	1310	40.92	536	387	619
36	047	0569.00	Upper	No	177.56	\$99,300	\$176,317	\$151,786	1624	26.29	427	170	482
36	047	0570.00	Middle	No	101.92	\$99,300	\$101,207	\$87,130	3534	49.15	1737	1402	440
36	047	0571.00	Middle	No	116.96	\$99,300	\$116,141	\$99,981	4267	18.73	799	377	980
36	047	0572.00	Low	No	39.44	\$99,300	\$39,164	\$33,723	5221	89.50	4673	0	50
36	047	0573.00	Upper	No	162.47	\$99,300	\$161,333	\$138,889	2590	20.42	529	313	722
36	047	0574.00	Middle	No	91.50	\$99,300	\$90,860	\$78,224	2560	59.41	1521	746	1087
36	047	0575.00	Middle	No	109.67	\$99,300	\$108,902	\$93,750	4902	33.54	1644	318	530
36	047	0576.00	Middle	No	92.05	\$99,300	\$91,406	\$78,689	2912	61.20	1782	557	903
36	047	0578.00	Middle	No	102.35	\$99,300	\$101,634	\$87,500	3332	52.82	1760	403	570
36	047	0579.01	Unknown	No	0.00	\$99,300	\$0	\$0	1416	46.05	652	44	180
36	047	0579.02	Unknown	No	0.00	\$99,300	\$0	\$0	0	0.00	0	0	0
36	047	0580.00	Middle	No	94.31	\$99,300	\$93,650	\$80,625	3502	58.62	2053	390	748
36	047	0582.00	Middle	No	109.71	\$99,300	\$108,942	\$93,785	3044	48.16	1466	252	699
36	047	0584.00	Middle	No	87.91	\$99,300	\$87,295	\$75,152	3797	32.76	1244	443	610
36	047	0586.00	Middle	No	87.00	\$99,300	\$86,391	\$74,375	2655	72.20	1917	508	834
36	047	0588.00	Middle	No	108.03	\$99,300	\$107,274	\$92,353	3532	33.61	1187	653	676
36	047	0589.01	Middle	No	104.11	\$99,300	\$103,381	\$89,000	1781	17.80	317	233	489
36	047	0589.02	Unknown	No	0.00	\$99,300	\$0	\$0	0	0.00	0	0	0
36	047	0590.00	Moderate	No	64.82	\$99,300	\$64,366	\$55,417	2014	65.59	1321	261	672
36	047	0591.00	Upper	No	137.14	\$99,300	\$136,180	\$117,237	3856	23.00	887	251	622
36	047	0592.00	Moderate	No	75.06	\$99,300	\$74,535	\$64,167	4268	44.24	1888	403	531

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0593.00	Middle	No	117.82	\$99,300	\$116,995	\$100,724	2274	27.66	629	154	446
36	047	0594.02	Upper	No	124.78	\$99,300	\$123,907	\$106,667	5105	37.08	1893	1492	1702
36	047	0594.03	Middle	No	101.45	\$99,300	\$100,740	\$86,724	3779	51.57	1949	621	1139
36	047	0594.04	Middle	No	98.58	\$99,300	\$97,890	\$84,274	4426	45.30	2005	713	1112
36	047	0596.00	Middle	No	105.52	\$99,300	\$104,781	\$90,208	2569	21.64	556	780	271
36	047	0598.00	Middle	No	86.43	\$99,300	\$85,825	\$73,889	3617	31.10	1125	623	1031
36	047	0600.00	Upper	No	131.38	\$99,300	\$130,460	\$112,308	6844	23.64	1618	1299	1485
36	047	0606.00	Middle	No	82.79	\$99,300	\$82,210	\$70,777	3178	34.71	1103	642	292
36	047	0608.00	Middle	No	98.36	\$99,300	\$97,671	\$84,088	4015	29.99	1204	392	471
36	047	0610.02	Middle	No	112.36	\$99,300	\$111,573	\$96,050	5064	7.80	395	1161	93
36	047	0610.03	Low	No	46.06	\$99,300	\$45,738	\$39,375	2418	74.65	1805	203	353
36	047	0610.04	Moderate	No	59.39	\$99,300	\$58,974	\$50,771	6669	24.14	1610	411	413
36	047	0612.00	Upper	No	154.69	\$99,300	\$153,607	\$132,238	1063	9.60	102	323	344
36	047	0616.00	Upper	No	175.87	\$99,300	\$174,639	\$150,341	1854	8.74	162	424	530
36	047	0620.00	Upper	No	134.62	\$99,300	\$133,678	\$115,078	1767	7.58	134	483	740
36	047	0622.00	Middle	No	97.83	\$99,300	\$97,145	\$83,636	3325	30.38	1010	272	519
36	047	0626.00	Middle	No	91.18	\$99,300	\$90,542	\$77,951	3152	50.70	1598	729	593
36	047	0628.00	Upper	No	121.17	\$99,300	\$120,322	\$103,583	5222	26.04	1360	1474	1881
36	047	0632.00	Middle	No	119.11	\$99,300	\$118,276	\$101,827	1476	27.30	403	492	342
36	047	0636.00	Upper	No	153.51	\$99,300	\$152,435	\$131,225	1317	35.76	471	384	448
36	047	0638.00	Upper	No	138.75	\$99,300	\$137,779	\$118,611	1617	33.09	535	488	780
36	047	0640.00	Upper	No	165.82	\$99,300	\$164,659	\$141,750	1620	22.65	367	505	633
36	047	0642.00	Middle	No	110.69	\$99,300	\$109,915	\$94,625	2865	29.53	846	357	465
36	047	0644.00	Middle	No	105.03	\$99,300	\$104,295	\$89,784	2702	31.75	858	556	906
36	047	0646.00	Middle	No	102.72	\$99,300	\$102,001	\$87,813	2226	25.29	563	541	696
36	047	0648.00	Upper	No	138.42	\$99,300	\$137,451	\$118,333	1993	43.35	864	522	697
36	047	0650.00	Middle	No	89.12	\$99,300	\$88,496	\$76,183	1439	76.72	1104	304	316
36	047	0652.00	Upper	No	123.73	\$99,300	\$122,864	\$105,774	1197	37.93	454	391	497
36	047	0654.00	Upper	No	129.19	\$99,300	\$128,286	\$110,439	1681	26.89	452	468	566

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0656.00	Middle	No	117.64	\$99,300	\$116,817	\$100,568	1795	26.30	472	553	618
36	047	0658.00	Upper	No	154.70	\$99,300	\$153,617	\$132,250	1844	36.82	679	554	736
36	047	0660.00	Upper	No	165.38	\$99,300	\$164,222	\$141,375	1762	30.25	533	633	696
36	047	0662.00	Middle	No	96.31	\$99,300	\$95,636	\$82,330	1497	43.29	648	454	628
36	047	0666.00	Unknown	No	0.00	\$99,300	\$0	\$0	1	100.00	1	0	0
36	047	0670.00	Middle	No	114.57	\$99,300	\$113,768	\$97,941	2876	83.80	2410	560	1129
36	047	0672.00	Middle	No	117.08	\$99,300	\$116,260	\$100,086	1435	90.59	1300	456	576
36	047	0674.00	Upper	No	122.20	\$99,300	\$121,345	\$104,464	1992	87.90	1751	408	655
36	047	0676.00	Middle	No	99.85	\$99,300	\$99,151	\$85,357	1622	91.80	1489	303	591
36	047	0678.00	Middle	No	116.60	\$99,300	\$115,784	\$99,676	2874	90.99	2615	565	952
36	047	0680.00	Middle	No	117.11	\$99,300	\$116,290	\$100,114	1887	89.08	1681	476	683
36	047	0682.00	Middle	No	107.84	\$99,300	\$107,085	\$92,188	2489	84.69	2108	669	950
36	047	0686.00	Upper	No	139.96	\$99,300	\$138,980	\$119,643	1749	59.41	1039	444	649
36	047	0688.00	Upper	No	139.63	\$99,300	\$138,653	\$119,363	1706	77.55	1323	508	696
36	047	0690.00	Upper	No	135.10	\$99,300	\$134,154	\$115,491	1880	85.43	1606	420	616
36	047	0692.00	Upper	No	162.92	\$99,300	\$161,780	\$139,276	2512	91.24	2292	647	908
36	047	0696.01	Middle	No	118.81	\$99,300	\$117,978	\$101,563	3932	71.24	2801	527	1523
36	047	0696.02	Middle	No	99.01	\$99,300	\$98,317	\$84,639	6275	42.98	2697	1615	2088
36	047	0698.00	Upper	No	139.81	\$99,300	\$138,831	\$119,514	1417	25.41	360	400	450
36	047	0700.00	Middle	No	112.23	\$99,300	\$111,444	\$95,938	1650	17.82	294	332	555
36	047	0702.01	Upper	No	131.46	\$99,300	\$130,540	\$112,381	6719	11.92	801	1899	2361
36	047	0702.02	Unknown	No	0.00	\$99,300	\$0	\$0	21	42.86	9	0	0
36	047	0702.03	Unknown	No	0.00	\$99,300	\$0	\$0	0	0.00	0	0	0
36	047	0706.01	Upper	No	160.58	\$99,300	\$159,456	\$137,273	2703	13.36	361	743	1116
36	047	0706.02	Unknown	No	0.00	\$99,300	\$0	\$0	4	50.00	2	0	0
36	047	0720.00	Middle	No	88.65	\$99,300	\$88,029	\$75,781	2205	95.74	2111	245	709
36	047	0722.00	Middle	No	82.84	\$99,300	\$82,260	\$70,815	2893	97.44	2819	675	1100
36	047	0724.00	Middle	No	96.17	\$99,300	\$95,497	\$82,212	1911	98.17	1876	498	798

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0726.00	Middle	No	98.38	\$99,300	\$97,691	\$84,102	2582	97.99	2530	591	711
36	047	0728.00	Middle	No	101.16	\$99,300	\$100,452	\$86,477	3645	96.02	3500	1203	895
36	047	0730.00	Upper	No	135.19	\$99,300	\$134,244	\$115,571	2170	95.39	2070	636	794
36	047	0732.00	Middle	No	113.73	\$99,300	\$112,934	\$97,222	2173	96.96	2107	429	716
36	047	0734.00	Upper	No	129.08	\$99,300	\$128,176	\$110,346	1818	96.53	1755	424	637
36	047	0736.00	Middle	No	80.64	\$99,300	\$80,076	\$68,942	3473	95.19	3306	580	761
36	047	0738.00	Moderate	No	79.92	\$99,300	\$79,361	\$68,325	3290	70.70	2326	630	953
36	047	0740.00	Middle	No	104.72	\$99,300	\$103,987	\$89,519	3446	91.09	3139	321	733
36	047	0742.00	Moderate	No	75.50	\$99,300	\$74,972	\$64,545	3023	58.02	1754	489	723
36	047	0744.00	Upper	No	166.97	\$99,300	\$165,801	\$142,734	2481	12.17	302	553	621
36	047	0746.00	Upper	No	121.07	\$99,300	\$120,223	\$103,500	2100	36.48	766	418	568
36	047	0748.00	Upper	No	158.41	\$99,300	\$157,301	\$135,417	1936	31.15	603	378	351
36	047	0750.00	Middle	No	91.55	\$99,300	\$90,909	\$78,264	2928	26.16	766	427	648
36	047	0752.00	Upper	No	202.67	\$99,300	\$201,251	\$173,250	1042	7.77	81	264	288
36	047	0754.00	Upper	No	134.52	\$99,300	\$133,578	\$115,000	1402	4.21	59	328	501
36	047	0756.00	Upper	No	179.93	\$99,300	\$178,670	\$153,816	1934	19.34	374	525	443
36	047	0758.00	Moderate	No	77.19	\$99,300	\$76,650	\$65,991	2005	17.51	351	321	385
36	047	0760.00	Middle	No	112.88	\$99,300	\$112,090	\$96,500	2832	24.47	693	479	321
36	047	0762.00	Moderate	No	72.88	\$99,300	\$72,370	\$62,305	4391	51.56	2264	235	419
36	047	0764.00	Middle	No	82.67	\$99,300	\$82,091	\$70,670	3783	75.13	2842	166	93
36	047	0766.00	Middle	No	86.03	\$99,300	\$85,428	\$73,549	1990	88.14	1754	180	198
36	047	0768.00	Moderate	No	66.26	\$99,300	\$65,796	\$56,645	4049	33.64	1362	451	722
36	047	0770.00	Middle	No	115.95	\$99,300	\$115,138	\$99,125	2776	88.80	2465	431	456
36	047	0772.00	Middle	No	83.90	\$99,300	\$83,313	\$71,726	3070	67.20	2063	547	612
36	047	0774.00	Middle	No	99.05	\$99,300	\$98,357	\$84,674	3029	82.01	2484	172	265
36	047	0776.00	Middle	No	101.31	\$99,300	\$100,601	\$86,607	3784	94.48	3575	1064	658
36	047	0780.00	Upper	No	127.21	\$99,300	\$126,320	\$108,750	2197	97.54	2143	466	622
36	047	0782.00	Middle	No	82.09	\$99,300	\$81,515	\$70,174	4081	98.41	4016	392	492
36	047	0784.00	Middle	No	115.41	\$99,300	\$114,602	\$98,661	2441	94.39	2304	447	749

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0786.01	Middle	No	83.83	\$99,300	\$83,243	\$71,667	2374	96.21	2284	284	436
36	047	0786.02	Unknown	No	0.00	\$99,300	\$0	\$0	2073	93.20	1932	295	365
36	047	0788.01	Moderate	No	58.80	\$99,300	\$58,388	\$50,272	2040	96.23	1963	138	435
36	047	0788.02	Moderate	No	63.23	\$99,300	\$62,787	\$54,056	1328	98.64	1310	5	73
36	047	0790.01	Middle	No	110.21	\$99,300	\$109,439	\$94,219	1347	90.13	1214	86	258
36	047	0790.02	Moderate	No	66.77	\$99,300	\$66,303	\$57,083	3769	95.20	3588	340	616
36	047	0792.01	Unknown	No	0.00	\$99,300	\$0	\$0	1743	92.66	1615	134	287
36	047	0792.02	Moderate	No	76.35	\$99,300	\$75,816	\$65,268	3171	95.58	3031	199	473
36	047	0794.00	Moderate	No	63.07	\$99,300	\$62,629	\$53,917	2742	92.60	2539	233	392
36	047	0796.01	Middle	No	88.49	\$99,300	\$87,871	\$75,650	4125	75.52	3115	269	252
36	047	0796.02	Middle	No	86.02	\$99,300	\$85,418	\$73,537	4489	84.16	3778	308	316
36	047	0798.01	Upper	No	121.20	\$99,300	\$120,352	\$103,608	2957	71.73	2121	368	302
36	047	0798.02	Middle	No	90.64	\$99,300	\$90,006	\$77,482	5647	71.95	4063	52	119
36	047	0800.00	Upper	No	135.07	\$99,300	\$134,125	\$115,469	3562	71.39	2543	634	971
36	047	0802.00	Moderate	No	78.87	\$99,300	\$78,318	\$67,424	4521	82.26	3719	712	540
36	047	0804.00	Moderate	No	77.50	\$99,300	\$76,958	\$66,250	3327	80.13	2666	443	853
36	047	0806.00	Moderate	No	79.31	\$99,300	\$78,755	\$67,802	3781	61.86	2339	299	576
36	047	0808.00	Unknown	No	0.00	\$99,300	\$0	\$0	1940	90.77	1761	3	20
36	047	0810.00	Moderate	No	68.22	\$99,300	\$67,742	\$58,325	2907	82.11	2387	188	786
36	047	0814.00	Middle	No	87.16	\$99,300	\$86,550	\$74,514	3121	94.49	2949	400	748
36	047	0816.00	Moderate	No	78.73	\$99,300	\$78,179	\$67,308	2580	96.09	2479	298	627
36	047	0818.00	Middle	No	101.36	\$99,300	\$100,650	\$86,653	4830	88.30	4265	354	529
36	047	0820.00	Moderate	No	51.78	\$99,300	\$51,418	\$44,265	5495	88.92	4886	31	186
36	047	0822.00	Middle	No	83.67	\$99,300	\$83,084	\$71,531	7201	87.97	6335	167	401
36	047	0824.00	Moderate	No	75.45	\$99,300	\$74,922	\$64,500	4963	93.89	4660	290	1035
36	047	0826.00	Moderate	No	75.70	\$99,300	\$75,170	\$64,719	5165	95.04	4909	457	908
36	047	0828.00	Middle	No	87.51	\$99,300	\$86,897	\$74,808	4206	94.98	3995	296	890
36	047	0830.00	Middle	No	88.93	\$99,300	\$88,307	\$76,028	6167	98.02	6045	573	830

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0832.00	Middle	No	93.15	\$99,300	\$92,498	\$79,632	2362	98.18	2319	442	727
36	047	0834.00	Middle	No	92.92	\$99,300	\$92,270	\$79,432	1733	98.33	1704	379	671
36	047	0836.00	Middle	No	84.75	\$99,300	\$84,157	\$72,454	2160	99.07	2140	452	769
36	047	0838.00	Middle	No	103.75	\$99,300	\$103,024	\$88,690	2226	98.47	2192	588	781
36	047	0840.00	Middle	No	100.09	\$99,300	\$99,389	\$85,563	2324	98.45	2288	551	806
36	047	0846.00	Middle	No	94.14	\$99,300	\$93,481	\$80,478	1986	98.84	1963	465	758
36	047	0848.00	Middle	No	113.18	\$99,300	\$112,388	\$96,750	1728	99.07	1712	322	594
36	047	0850.00	Middle	No	81.73	\$99,300	\$81,158	\$69,866	1509	98.28	1483	367	480
36	047	0852.00	Unknown	No	0.00	\$99,300	\$0	\$0	32	100.00	32	4	4
36	047	0854.00	Moderate	No	77.98	\$99,300	\$77,434	\$66,667	1962	96.74	1898	371	744
36	047	0856.00	Middle	No	81.44	\$99,300	\$80,870	\$69,618	3568	96.13	3430	379	764
36	047	0858.00	Middle	No	81.30	\$99,300	\$80,731	\$69,500	2474	98.30	2432	416	669
36	047	0860.00	Middle	No	87.65	\$99,300	\$87,036	\$74,934	3809	98.98	3770	524	949
36	047	0862.00	Moderate	No	60.78	\$99,300	\$60,355	\$51,964	3427	98.86	3388	305	741
36	047	0864.00	Middle	No	93.71	\$99,300	\$93,054	\$80,111	2499	98.20	2454	351	763
36	047	0866.00	Middle	No	84.69	\$99,300	\$84,097	\$72,398	3385	96.01	3250	401	996
36	047	0868.00	Moderate	No	65.70	\$99,300	\$65,240	\$56,169	3413	97.48	3327	272	1070
36	047	0870.00	Moderate	No	55.84	\$99,300	\$55,449	\$47,734	3570	97.23	3471	366	841
36	047	0872.00	Moderate	No	67.06	\$99,300	\$66,591	\$57,330	3128	95.78	2996	480	777
36	047	0874.01	Middle	No	85.18	\$99,300	\$84,584	\$72,820	3740	83.45	3121	232	898
36	047	0876.00	Moderate	No	73.80	\$99,300	\$73,283	\$63,088	2098	74.36	1560	329	457
36	047	0878.00	Moderate	No	78.40	\$99,300	\$77,851	\$67,019	2730	97.14	2652	118	515
36	047	0880.01	Middle	No	88.00	\$99,300	\$87,384	\$75,230	2127	91.21	1940	302	339
36	047	0880.02	Middle	No	111.35	\$99,300	\$110,571	\$95,186	1374	89.81	1234	223	503
36	047	0882.00	Moderate	No	70.36	\$99,300	\$69,867	\$60,152	6804	97.43	6629	475	1111
36	047	0884.00	Moderate	No	61.70	\$99,300	\$61,268	\$52,750	5513	98.10	5408	314	1347
36	047	0886.00	Low	No	47.32	\$99,300	\$46,989	\$40,451	4547	98.50	4479	178	587
36	047	0888.00	Moderate	No	57.22	\$99,300	\$56,819	\$48,920	4001	99.55	3983	366	892
36	047	0890.00	Moderate	No	63.93	\$99,300	\$63,482	\$54,656	6683	97.76	6533	232	1223

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0892.00	Unknown	No	0.00	\$99,300	\$0	\$0	3673	98.09	3603	57	654
36	047	0894.00	Low	No	49.50	\$99,300	\$49,154	\$42,321	3834	98.88	3791	414	1015
36	047	0896.00	Moderate	No	67.42	\$99,300	\$66,948	\$57,639	4081	98.26	4010	194	762
36	047	0898.00	Middle	No	85.64	\$99,300	\$85,041	\$73,214	2329	98.45	2293	155	632
36	047	0900.00	Low	No	42.61	\$99,300	\$42,312	\$36,429	5434	99.10	5385	293	810
36	047	0902.00	Moderate	No	61.29	\$99,300	\$60,861	\$52,399	3817	97.98	3740	259	448
36	047	0906.00	Low	No	36.79	\$99,300	\$36,532	\$31,451	4534	98.63	4472	13	246
36	047	0908.00	Low	No	25.79	\$99,300	\$25,609	\$22,050	5893	97.32	5735	8	161
36	047	0910.00	Low	No	30.15	\$99,300	\$29,939	\$25,774	5814	98.81	5745	0	91
36	047	0912.00	Low	No	45.83	\$99,300	\$45,509	\$39,183	6572	99.19	6519	19	29
36	047	0916.00	Moderate	No	54.76	\$99,300	\$54,377	\$46,818	5309	98.83	5247	168	740
36	047	0918.00	Moderate	No	57.02	\$99,300	\$56,621	\$48,750	2703	98.93	2674	466	530
36	047	0920.00	Low	No	45.01	\$99,300	\$44,695	\$38,484	3491	99.17	3462	503	688
36	047	0922.00	Moderate	No	62.93	\$99,300	\$62,489	\$53,799	3031	99.37	3012	256	410
36	047	0924.00	Moderate	No	53.28	\$99,300	\$52,907	\$45,551	3628	97.99	3555	115	527
36	047	0928.00	Upper	No	130.14	\$99,300	\$129,229	\$111,250	2861	98.01	2804	427	1016
36	047	0930.00	Middle	No	111.56	\$99,300	\$110,779	\$95,368	2567	99.69	2559	660	1083
36	047	0932.00	Moderate	No	64.96	\$99,300	\$64,505	\$55,536	1277	98.98	1264	320	481
36	047	0934.00	Middle	No	96.51	\$99,300	\$95,834	\$82,500	2466	98.38	2426	580	1092
36	047	0936.00	Middle	No	96.58	\$99,300	\$95,904	\$82,566	1854	99.78	1850	479	614
36	047	0938.00	Middle	No	96.88	\$99,300	\$96,202	\$82,824	2662	97.48	2595	381	758
36	047	0944.01	Upper	No	125.22	\$99,300	\$124,343	\$107,050	3447	98.32	3389	663	956
36	047	0944.02	Low	No	31.45	\$99,300	\$31,230	\$26,885	2810	97.65	2744	0	99
36	047	0946.00	Upper	No	126.14	\$99,300	\$125,257	\$107,829	2079	98.80	2054	553	702
36	047	0950.00	Middle	No	113.06	\$99,300	\$112,269	\$96,652	3170	96.50	3059	476	989
36	047	0954.00	Upper	No	121.71	\$99,300	\$120,858	\$104,042	5156	98.06	5056	826	1639
36	047	0956.00	Middle	No	84.45	\$99,300	\$83,859	\$72,198	4391	96.17	4223	589	1492
36	047	0958.00	Middle	No	86.80	\$99,300	\$86,192	\$74,205	3770	96.84	3651	579	1270

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0960.00	Unknown	No	0.00	\$99,300	\$0	\$0	6	100.00	6	0	0
36	047	0962.00	Middle	No	98.14	\$99,300	\$97,453	\$83,894	1701	95.41	1623	257	543
36	047	0964.00	Upper	No	124.46	\$99,300	\$123,589	\$106,397	2621	94.43	2475	434	844
36	047	0966.00	Moderate	No	79.87	\$99,300	\$79,311	\$68,281	2353	95.92	2257	435	884
36	047	0968.00	Middle	No	103.21	\$99,300	\$102,488	\$88,234	1555	95.82	1490	285	479
36	047	0970.00	Middle	No	107.77	\$99,300	\$107,016	\$92,132	2357	95.21	2244	385	704
36	047	0974.00	Middle	No	96.02	\$99,300	\$95,348	\$82,083	2911	95.02	2766	391	783
36	047	0982.00	Low	No	29.19	\$99,300	\$28,986	\$24,956	4076	99.46	4054	0	9
36	047	0984.00	Middle	No	115.28	\$99,300	\$114,473	\$98,548	2074	98.07	2034	414	744
36	047	0986.00	Middle	No	101.00	\$99,300	\$100,293	\$86,339	2814	98.22	2764	436	1124
36	047	0988.00	Middle	No	108.75	\$99,300	\$107,989	\$92,965	3083	97.08	2993	476	828
36	047	0990.00	Upper	No	130.76	\$99,300	\$129,845	\$111,786	1652	96.19	1589	306	574
36	047	0992.00	Middle	No	108.46	\$99,300	\$107,701	\$92,721	2056	94.75	1948	482	724
36	047	0994.00	Middle	No	113.32	\$99,300	\$112,527	\$96,875	2116	95.46	2020	359	679
36	047	0996.00	Middle	No	87.22	\$99,300	\$86,609	\$74,565	4052	95.14	3855	562	1176
36	047	0998.00	Middle	No	117.67	\$99,300	\$116,846	\$100,592	4234	96.50	4086	628	1523
36	047	1004.00	Middle	No	97.97	\$99,300	\$97,284	\$83,750	2901	98.24	2850	457	1048
36	047	1006.00	Middle	No	118.40	\$99,300	\$117,571	\$101,218	2662	94.29	2510	613	984
36	047	1008.00	Middle	No	112.94	\$99,300	\$112,149	\$96,548	2189	94.34	2065	332	739
36	047	1010.00	Middle	No	101.67	\$99,300	\$100,958	\$86,915	2605	94.47	2461	424	838
36	047	1012.00	Middle	No	104.68	\$99,300	\$103,947	\$89,485	2115	95.74	2025	443	920
36	047	1014.00	Middle	No	98.75	\$99,300	\$98,059	\$84,423	2268	96.30	2184	505	909
36	047	1016.00	Middle	No	119.56	\$99,300	\$118,723	\$102,206	1551	97.36	1510	396	514
36	047	1018.00	Middle	No	98.58	\$99,300	\$97,890	\$84,275	2030	95.17	1932	643	549
36	047	1020.00	Upper	No	136.70	\$99,300	\$135,743	\$116,862	2186	94.92	2075	489	728
36	047	1022.00	Middle	No	88.34	\$99,300	\$87,722	\$75,521	2313	94.34	2182	407	845
36	047	1024.00	Middle	No	117.10	\$99,300	\$116,280	\$100,104	2257	94.20	2126	420	712
36	047	1026.00	Middle	No	118.40	\$99,300	\$117,571	\$101,218	2973	95.96	2853	493	1038
36	047	1028.01	Upper	No	123.73	\$99,300	\$122,864	\$105,769	1754	96.98	1701	351	531

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	1028.02	Unknown	No	0.00	\$99,300	\$0	\$0	5	100.00	5	0	0
36	047	1034.01	Low	No	36.97	\$99,300	\$36,711	\$31,607	3980	96.08	3824	0	65
36	047	1034.02	Unknown	No	0.00	\$99,300	\$0	\$0	0	0.00	0	0	0
36	047	1058.01	Low	No	31.45	\$99,300	\$31,230	\$26,890	7013	80.22	5626	34	146
36	047	1058.04	Low	No	49.88	\$99,300	\$49,531	\$42,645	6482	82.23	5330	89	200
36	047	1070.01	Moderate	No	51.44	\$99,300	\$51,080	\$43,977	3543	98.42	3487	450	627
36	047	1070.02	Unknown	No	0.00	\$99,300	\$0	\$0	0	0.00	0	0	0
36	047	1070.03	Unknown	No	0.00	\$99,300	\$0	\$0	0	0.00	0	0	0
36	047	1078.00	Middle	No	109.62	\$99,300	\$108,853	\$93,712	4112	98.44	4048	1152	966
36	047	1098.00	Moderate	No	59.24	\$99,300	\$58,825	\$50,641	2290	97.95	2243	169	681
36	047	1104.00	Moderate	No	70.92	\$99,300	\$70,424	\$60,625	5068	98.28	4981	543	1236
36	047	1106.00	Low	No	36.24	\$99,300	\$35,986	\$30,982	4558	98.99	4512	0	31
36	047	1110.00	Low	No	39.48	\$99,300	\$39,204	\$33,750	3037	99.21	3013	0	164
36	047	1116.00	Middle	No	84.62	\$99,300	\$84,028	\$72,336	3434	98.37	3378	399	885
36	047	1118.00	Middle	No	82.57	\$99,300	\$81,992	\$70,587	3507	97.21	3409	346	1427
36	047	1120.00	Moderate	No	67.63	\$99,300	\$67,157	\$57,813	3480	98.51	3428	335	979
36	047	1122.00	Moderate	No	56.29	\$99,300	\$55,896	\$48,125	3514	97.69	3433	368	1017
36	047	1124.00	Moderate	No	63.16	\$99,300	\$62,718	\$53,996	4288	97.85	4196	333	1173
36	047	1126.00	Moderate	No	77.13	\$99,300	\$76,590	\$65,938	4368	98.72	4312	328	838
36	047	1128.00	Moderate	No	72.77	\$99,300	\$72,261	\$62,212	4461	96.12	4288	399	1346
36	047	1130.00	Moderate	No	76.81	\$99,300	\$76,272	\$65,664	4460	98.23	4381	563	1096
36	047	1132.00	Moderate	No	72.82	\$99,300	\$72,310	\$62,250	2427	98.85	2399	323	642
36	047	1134.00	Moderate	No	51.59	\$99,300	\$51,229	\$44,103	2658	97.78	2599	66	145
36	047	1142.01	Middle	No	84.08	\$99,300	\$83,491	\$71,875	1880	95.43	1794	317	569
36	047	1142.02	Middle	No	87.13	\$99,300	\$86,520	\$74,485	2670	95.21	2542	287	676
36	047	1144.00	Moderate	No	79.63	\$99,300	\$79,073	\$68,071	2414	97.02	2342	184	480
36	047	1146.00	Moderate	No	77.73	\$99,300	\$77,186	\$66,450	3134	97.64	3060	317	739
36	047	1150.00	Moderate	No	68.29	\$99,300	\$67,812	\$58,380	3123	98.11	3064	285	806

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	1152.00	Moderate	No	69.04	\$99,300	\$68,557	\$59,025	3496	97.71	3416	261	726
36	047	1156.00	Low	No	29.38	\$99,300	\$29,174	\$25,119	4452	97.53	4342	147	517
36	047	1158.00	Moderate	No	75.13	\$99,300	\$74,604	\$64,226	3260	98.16	3200	439	882
36	047	1160.00	Moderate	No	64.45	\$99,300	\$63,999	\$55,096	2630	99.54	2618	307	587
36	047	1162.00	Moderate	No	70.48	\$99,300	\$69,987	\$60,250	2374	98.27	2333	342	864
36	047	1164.00	Moderate	No	79.15	\$99,300	\$78,596	\$67,663	3275	98.41	3223	527	1160
36	047	1166.00	Moderate	No	74.46	\$99,300	\$73,939	\$63,654	3484	98.28	3424	265	942
36	047	1168.00	Moderate	No	57.32	\$99,300	\$56,919	\$49,000	2273	97.45	2215	111	670
36	047	1170.00	Unknown	No	0.00	\$99,300	\$0	\$0	1974	97.72	1929	83	596
36	047	1172.01	Middle	No	87.73	\$99,300	\$87,116	\$75,000	2602	98.12	2553	364	710
36	047	1172.02	Moderate	No	59.89	\$99,300	\$59,471	\$51,202	4266	96.95	4136	604	1136
36	047	1174.00	Moderate	No	56.35	\$99,300	\$55,956	\$48,173	4331	97.62	4228	219	1504
36	047	1176.01	Moderate	No	78.59	\$99,300	\$78,040	\$67,188	2760	96.01	2650	307	785
36	047	1176.02	Moderate	No	68.92	\$99,300	\$68,438	\$58,919	3492	97.42	3402	346	959
36	047	1178.00	Low	No	34.63	\$99,300	\$34,388	\$29,606	1820	98.35	1790	181	562
36	047	1180.00	Unknown	No	0.00	\$99,300	\$0	\$0	7	100.00	7	0	0
36	047	1182.01	Middle	No	81.51	\$99,300	\$80,939	\$69,682	3345	97.64	3266	242	967
36	047	1182.02	Moderate	No	66.57	\$99,300	\$66,104	\$56,912	3275	97.71	3200	369	960
36	047	1184.00	Moderate	No	69.56	\$99,300	\$69,073	\$59,468	5434	97.92	5321	452	1660
36	047	1186.00	Middle	No	97.04	\$99,300	\$96,361	\$82,955	3147	97.49	3068	399	862
36	047	1188.00	Moderate	No	67.92	\$99,300	\$67,445	\$58,065	5156	97.69	5037	387	1146
36	047	1190.00	Unknown	No	0.00	\$99,300	\$0	\$0	2217	97.16	2154	207	477
36	047	1192.00	Middle	No	90.79	\$99,300	\$90,154	\$77,613	3636	97.99	3563	315	1143
36	047	1194.00	Moderate	No	53.35	\$99,300	\$52,977	\$45,606	4320	98.40	4251	355	1303
36	047	1196.00	Moderate	No	52.21	\$99,300	\$51,845	\$44,636	6458	98.31	6349	399	1531
36	047	1198.00	Low	No	43.53	\$99,300	\$43,225	\$37,218	3696	96.40	3563	252	965
36	047	1200.00	Moderate	No	53.19	\$99,300	\$52,818	\$45,474	2873	97.46	2800	239	633
36	047	1202.00	Low	No	43.55	\$99,300	\$43,245	\$37,230	1972	98.33	1939	244	552
36	047	1208.01	Middle	No	103.82	\$99,300	\$103,093	\$88,750	3999	98.52	3940	650	1522

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	1208.02	Low	No	39.07	\$99,300	\$38,797	\$33,403	3770	99.58	3754	35	86
36	047	1208.03	Unknown	No	0.00	\$99,300	\$0	\$0	2010	95.72	1924	199	500
36	047	1210.00	Low	No	19.19	\$99,300	\$19,056	\$16,406	3688	99.70	3677	0	43
36	047	1214.00	Low	No	27.80	\$99,300	\$27,605	\$23,771	4100	98.56	4041	0	22
36	047	1220.00	Moderate	No	57.21	\$99,300	\$56,810	\$48,906	6169	98.41	6071	351	1441
36	047	1237.00	Low	No	47.33	\$99,300	\$46,999	\$40,464	8586	17.48	1501	259	297
36	047	1502.00	Upper	No	172.33	\$99,300	\$171,124	\$147,321	2616	32.26	844	553	894
36	047	1522.00	Upper	No	230.46	\$99,300	\$228,847	\$197,008	3287	54.58	1794	792	853
36	047	9901.00	Unknown	No	0.00	\$99,300	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 36 - NEW YORK (NY)

County: 085 - RICHMOND COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	085	0003.00	Middle	No	104.79	\$99,300	\$104,056	\$89,583	2348	59.41	1395	298	117
36	085	0006.00	Middle	No	109.81	\$99,300	\$109,041	\$93,875	2859	48.97	1400	535	690
36	085	0007.00	Moderate	No	52.19	\$99,300	\$51,825	\$44,621	5143	80.85	4158	290	447
36	085	0008.00	Middle	No	106.10	\$99,300	\$105,357	\$90,699	6268	61.65	3864	1494	1961
36	085	0009.00	Middle	No	92.75	\$99,300	\$92,101	\$79,286	2240	83.21	1864	263	660
36	085	0011.00	Moderate	No	51.54	\$99,300	\$51,179	\$44,063	4234	83.09	3518	421	1167
36	085	0017.00	Middle	No	118.73	\$99,300	\$117,899	\$101,500	1865	67.88	1266	285	517
36	085	0018.00	Middle	No	86.48	\$99,300	\$85,875	\$73,929	495	51.92	257	5	55
36	085	0020.01	Upper	No	125.05	\$99,300	\$124,175	\$106,897	2524	39.58	999	876	1021
36	085	0020.02	Upper	No	122.10	\$99,300	\$121,245	\$104,375	3302	34.40	1136	783	1132
36	085	0021.00	Moderate	No	66.70	\$99,300	\$66,233	\$57,024	5467	77.39	4231	493	1398
36	085	0027.00	Low	No	46.79	\$99,300	\$46,462	\$40,000	2049	81.75	1675	73	406
36	085	0029.00	Moderate	No	54.10	\$99,300	\$53,721	\$46,250	6871	93.93	6454	477	1028
36	085	0033.00	Upper	No	134.41	\$99,300	\$133,469	\$114,904	3738	62.33	2330	697	1098
36	085	0036.00	Middle	No	116.49	\$99,300	\$115,675	\$99,583	2792	63.79	1781	514	902
36	085	0039.00	Middle	No	103.40	\$99,300	\$102,676	\$88,393	2179	55.44	1208	195	461
36	085	0040.01	Moderate	No	69.68	\$99,300	\$69,192	\$59,565	2775	86.31	2395	597	940
36	085	0040.02	Upper	No	131.34	\$99,300	\$130,421	\$112,274	3409	95.51	3256	697	761
36	085	0040.03	Low	No	15.17	\$99,300	\$15,064	\$12,975	4851	98.10	4759	81	304
36	085	0040.04	Middle	No	119.17	\$99,300	\$118,336	\$101,875	2807	87.74	2463	472	934
36	085	0047.00	Upper	No	135.95	\$99,300	\$134,998	\$116,217	3126	42.32	1323	727	800
36	085	0050.00	Middle	No	94.82	\$99,300	\$94,156	\$81,058	4357	47.81	2083	974	1160
36	085	0059.01	Middle	No	95.67	\$99,300	\$95,000	\$81,786	2854	29.78	850	763	909
36	085	0059.02	Unknown	No	0.00	\$99,300	\$0	\$0	5	100.00	5	0	0
36	085	0064.00	Middle	No	96.59	\$99,300	\$95,914	\$82,574	3698	50.57	1870	646	771
36	085	0067.00	Upper	No	200.33	\$99,300	\$198,928	\$171,250	2927	31.43	920	718	987

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	085	0070.01	Upper	No	120.90	\$99,300	\$120,054	\$103,355	2634	35.57	937	988	1090
36	085	0070.02	Upper	No	143.80	\$99,300	\$142,793	\$122,926	6215	41.90	2604	1346	1820
36	085	0074.00	Middle	No	101.23	\$99,300	\$100,521	\$86,542	4962	48.85	2424	1131	1491
36	085	0075.00	Moderate	No	78.24	\$99,300	\$77,692	\$66,884	4200	67.95	2854	539	1102
36	085	0077.00	Middle	No	92.39	\$99,300	\$91,743	\$78,983	1762	89.90	1584	237	591
36	085	0081.00	Middle	No	87.46	\$99,300	\$86,848	\$74,770	4822	75.40	3636	877	1514
36	085	0096.01	Upper	No	125.14	\$99,300	\$124,264	\$106,976	4075	30.90	1259	1033	1407
36	085	0096.02	Middle	No	99.97	\$99,300	\$99,270	\$85,461	3767	32.94	1241	715	1187
36	085	0097.01	Upper	No	121.97	\$99,300	\$121,116	\$104,271	4454	67.83	3021	901	1463
36	085	0097.02	Unknown	No	0.00	\$99,300	\$0	\$0	8	12.50	1	0	0
36	085	0105.00	Middle	No	119.58	\$99,300	\$118,743	\$102,222	5597	65.12	3645	947	1801
36	085	0112.01	Middle	No	110.44	\$99,300	\$109,667	\$94,410	5768	34.90	2013	1388	1907
36	085	0112.03	Middle	No	83.58	\$99,300	\$82,995	\$71,453	6791	39.15	2659	1542	2220
36	085	0112.04	Unknown	No	0.00	\$99,300	\$0	\$0	46	58.70	27	0	18
36	085	0114.01	Middle	No	88.79	\$99,300	\$88,168	\$75,902	3249	55.12	1791	646	590
36	085	0114.02	Middle	No	118.15	\$99,300	\$117,323	\$101,000	3738	34.46	1288	912	1087
36	085	0121.00	Upper	No	173.20	\$99,300	\$171,988	\$148,063	3212	20.95	673	1138	1250
36	085	0122.00	Middle	No	112.32	\$99,300	\$111,534	\$96,016	3938	22.42	883	926	1435
36	085	0125.00	Middle	No	115.09	\$99,300	\$114,284	\$98,388	3087	63.72	1967	655	1088
36	085	0128.04	Upper	No	124.69	\$99,300	\$123,817	\$106,594	4644	37.94	1762	1054	1664
36	085	0128.05	Upper	No	120.43	\$99,300	\$119,587	\$102,955	2390	26.49	633	644	886
36	085	0128.06	Moderate	No	62.63	\$99,300	\$62,192	\$53,539	6659	37.98	2529	803	1271
36	085	0132.01	Upper	No	135.26	\$99,300	\$134,313	\$115,625	1659	20.13	334	445	539
36	085	0132.03	Upper	No	147.14	\$99,300	\$146,110	\$125,781	5790	21.66	1254	1617	2248
36	085	0132.04	Middle	No	118.38	\$99,300	\$117,551	\$101,198	5055	24.77	1252	1252	1691
36	085	0133.01	Low	No	26.44	\$99,300	\$26,255	\$22,610	1631	94.48	1541	8	34
36	085	0133.02	Middle	No	80.02	\$99,300	\$79,460	\$68,409	3733	89.93	3357	392	1188
36	085	0134.00	Upper	No	124.06	\$99,300	\$123,192	\$106,058	4204	31.61	1329	1006	1394
36	085	0138.00	Upper	No	148.61	\$99,300	\$147,570	\$127,041	6625	19.89	1318	2203	2505

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	085	0141.00	Moderate	No	73.94	\$99,300	\$73,422	\$63,214	2868	71.16	2041	540	870
36	085	0146.04	Upper	No	149.73	\$99,300	\$148,682	\$128,000	6651	20.51	1364	2051	2590
36	085	0146.05	Upper	No	142.31	\$99,300	\$141,314	\$121,658	3785	16.38	620	1087	1370
36	085	0146.06	Upper	No	146.51	\$99,300	\$145,484	\$125,246	6288	19.86	1249	1822	2158
36	085	0146.07	Upper	No	122.34	\$99,300	\$121,484	\$104,583	4650	22.77	1059	1329	1484
36	085	0146.08	Upper	No	144.68	\$99,300	\$143,667	\$123,684	3640	21.54	784	1085	1297
36	085	0147.00	Upper	No	169.77	\$99,300	\$168,582	\$145,132	3451	23.76	820	1036	1150
36	085	0151.00	Upper	No	148.00	\$99,300	\$146,964	\$126,518	5449	29.36	1600	1517	1903
36	085	0154.00	Unknown	No	0.00	\$99,300	\$0	\$0	5	40.00	2	0	0
36	085	0156.01	Upper	No	152.45	\$99,300	\$151,383	\$130,325	6663	17.12	1141	1734	2334
36	085	0156.02	Upper	No	142.50	\$99,300	\$141,503	\$121,815	3396	13.37	454	1020	1197
36	085	0156.03	Middle	No	116.79	\$99,300	\$115,972	\$99,844	4776	23.64	1129	1300	1677
36	085	0169.01	Upper	No	151.97	\$99,300	\$150,906	\$129,915	3213	37.97	1220	808	1107
36	085	0170.05	Upper	No	123.11	\$99,300	\$122,248	\$105,241	4845	20.68	1002	1385	1776
36	085	0170.07	Upper	No	126.52	\$99,300	\$125,634	\$108,158	5526	40.52	2239	1682	1942
36	085	0170.09	Upper	No	149.08	\$99,300	\$148,036	\$127,440	4473	15.31	685	1199	1666
36	085	0170.11	Upper	No	139.12	\$99,300	\$138,146	\$118,929	4587	21.26	975	1400	1697
36	085	0170.12	Upper	No	158.36	\$99,300	\$157,251	\$135,375	4473	24.32	1088	1259	1656
36	085	0170.13	Middle	No	92.06	\$99,300	\$91,416	\$78,696	4333	33.03	1431	1321	1554
36	085	0170.14	Upper	No	121.04	\$99,300	\$120,193	\$103,472	4327	23.39	1012	1255	1636
36	085	0170.15	Middle	No	117.27	\$99,300	\$116,449	\$100,250	2713	18.76	509	820	1080
36	085	0170.16	Upper	No	131.19	\$99,300	\$130,272	\$112,150	4637	21.93	1017	1332	1465
36	085	0173.00	Moderate	No	67.99	\$99,300	\$67,514	\$58,125	2535	68.28	1731	384	455
36	085	0176.00	Upper	No	183.07	\$99,300	\$181,789	\$156,500	4932	15.86	782	1378	1640
36	085	0177.01	Upper	No	183.71	\$99,300	\$182,424	\$157,049	4724	28.68	1355	1172	1436
36	085	0177.02	Middle	No	116.37	\$99,300	\$115,555	\$99,483	2353	20.06	472	798	1062
36	085	0181.00	Upper	No	123.44	\$99,300	\$122,576	\$105,526	3569	26.93	961	911	920
36	085	0187.01	Upper	No	142.42	\$99,300	\$141,423	\$121,750	1836	41.50	762	462	633

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	085	0187.03	Upper	No	133.72	\$99,300	\$132,784	\$114,315	3976	55.91	2223	872	1238
36	085	0187.04	Upper	No	172.41	\$99,300	\$171,203	\$147,386	3780	39.89	1508	842	1056
36	085	0189.01	Upper	No	146.61	\$99,300	\$145,584	\$125,327	5725	35.49	2032	1212	1831
36	085	0189.02	Upper	No	130.27	\$99,300	\$129,358	\$111,364	5533	39.07	2162	1400	1842
36	085	0197.00	Upper	No	123.12	\$99,300	\$122,258	\$105,250	1958	25.28	495	595	724
36	085	0198.00	Middle	No	116.43	\$99,300	\$115,615	\$99,536	6627	17.25	1143	1721	2468
36	085	0201.00	Upper	No	149.22	\$99,300	\$148,175	\$127,560	3796	46.79	1776	790	1326
36	085	0207.01	Middle	No	89.28	\$99,300	\$88,655	\$76,322	3942	93.18	3673	540	1097
36	085	0207.02	Moderate	No	79.51	\$99,300	\$78,953	\$67,969	3436	89.96	3091	357	776
36	085	0208.03	Upper	No	140.77	\$99,300	\$139,785	\$120,341	7348	17.68	1299	2203	2481
36	085	0208.04	Middle	No	119.50	\$99,300	\$118,664	\$102,153	5364	16.46	883	1756	2101
36	085	0208.05	Upper	No	132.79	\$99,300	\$131,860	\$113,517	6433	19.52	1256	2123	2343
36	085	0208.06	Upper	No	160.74	\$99,300	\$159,615	\$137,407	2714	22.40	608	624	853
36	085	0213.00	Middle	No	99.43	\$99,300	\$98,734	\$85,000	5737	76.26	4375	811	1585
36	085	0223.00	Moderate	No	65.65	\$99,300	\$65,190	\$56,125	3134	84.37	2644	700	1095
36	085	0226.01	Upper	No	157.39	\$99,300	\$156,288	\$134,545	6945	21.27	1477	1931	2482
36	085	0226.02	Upper	No	188.17	\$99,300	\$186,853	\$160,859	1223	22.73	278	308	438
36	085	0228.01	Unknown	No	0.00	\$99,300	\$0	\$0	95	67.37	64	0	0
36	085	0228.02	Unknown	No	0.00	\$99,300	\$0	\$0	15	73.33	11	0	0
36	085	0231.00	Moderate	No	78.18	\$99,300	\$77,633	\$66,833	4959	82.90	4111	832	1539
36	085	0239.00	Middle	No	107.33	\$99,300	\$106,579	\$91,750	3605	78.36	2825	732	1141
36	085	0244.01	Upper	No	148.86	\$99,300	\$147,818	\$127,250	5687	15.58	886	1484	1966
36	085	0244.02	Upper	No	142.93	\$99,300	\$141,929	\$122,182	4381	13.19	578	1375	1794
36	085	0247.00	Middle	No	119.02	\$99,300	\$118,187	\$101,750	2893	72.00	2083	541	809
36	085	0248.00	Upper	No	130.36	\$99,300	\$129,447	\$111,438	4798	24.20	1161	1310	1730
36	085	0251.00	Upper	No	170.15	\$99,300	\$168,959	\$145,456	6030	30.98	1868	1949	2181
36	085	0273.01	Upper	No	124.09	\$99,300	\$123,221	\$106,083	4811	39.14	1883	1160	1457
36	085	0273.02	Middle	No	100.60	\$99,300	\$99,896	\$86,000	4242	32.81	1392	883	1405
36	085	0277.02	Middle	No	105.91	\$99,300	\$105,169	\$90,538	6479	39.42	2554	1900	1704

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	085	0277.04	Middle	No	108.82	\$99,300	\$108,058	\$93,026	4612	41.18	1899	1160	1671
36	085	0277.05	Upper	No	130.40	\$99,300	\$129,487	\$111,474	5866	45.21	2652	1508	2037
36	085	0277.06	Upper	No	121.00	\$99,300	\$120,153	\$103,438	3043	42.72	1300	927	1080
36	085	0279.00	Upper	No	205.78	\$99,300	\$204,340	\$175,909	2110	19.95	421	501	575
36	085	0291.02	Middle	No	100.49	\$99,300	\$99,787	\$85,909	3394	42.16	1431	907	1038
36	085	0291.04	Upper	No	139.11	\$99,300	\$138,136	\$118,917	7178	42.87	3077	1936	2481
36	085	0291.05	Upper	No	162.60	\$99,300	\$161,462	\$139,000	4257	33.92	1444	1098	1524
36	085	0291.06	Upper	No	141.62	\$99,300	\$140,629	\$121,069	3231	34.94	1129	799	985
36	085	0303.01	Middle	No	107.11	\$99,300	\$106,360	\$91,567	5130	60.58	3108	1287	1858
36	085	0303.02	Middle	No	111.94	\$99,300	\$111,156	\$95,694	6669	75.68	5047	1511	2233
36	085	0319.01	Moderate	No	54.31	\$99,300	\$53,930	\$46,429	3262	94.51	3083	366	761
36	085	0319.02	Middle	No	108.60	\$99,300	\$107,840	\$92,841	5500	91.42	5028	845	1372
36	085	0323.00	Upper	No	143.61	\$99,300	\$142,605	\$122,768	1233	83.37	1028	373	500
36	085	9901.00	Unknown	No	0.00	\$99,300	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

## Section 6

# CRA and HMDA

# Disclosure Statements

## **CRA DISCLOSURES**

1. **CRA Disclosure Statements for Northfield Bank for the prior two years are available on the Federal Financial Institutions Examination Council (FFIEC) website at <https://www.ffiec.gov/craadweb/DisRptMain.aspx>.**

Institution Name:	NORTHFIELD BANK
Respondent ID:	0000718063

## **HMDA DISCLOSURES**

2. **HMDA Disclosure Statements for Northfield Bank are available on the Consumer Financial Protection Bureau's website at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda) or the Federal Financial Institutions Examination Council website (<https://ffiec.cfpb.gov/data-publication/modified-lar/>).**

Institution Name:	NORTHFIELD BANK
LEI:	549300BN4MNW5KE16X83