

Community Reinvestment Act Public File

Customer Focus | Integrity | Outcome Orientation



Community Reinvestment Act (CRA) Public File 2024

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About First Bank

Mission

The mission of First Bank is to provide a traditional range of community bank products and services to meet the depository and credit needs of individual consumers, small and medium-sized businesses and professionals in the local market area. As a community bank, there is a strong focus on service that is highly personalized, efficient and responsive to local needs.

First Bank has five specific objectives: (1) provide our customers with a truly extraordinary banking experience; (2) create an environment where our employees love to work; (3) make our community a better place through support and investment; (4) effectively control and manage risk for the long-term safety and soundness of the Bank; and (5) provide a competitive return to shareholders.

First Bank has two key goals for our corporate culture: (1) building a strong and unique First Bank Family and (2) building a strong and unique First Bank extended family. The First Bank family includes our employees and directors. The extended family includes shareholders, customers, potential customers, and friends through the community.

Customer Orientation, Integrity, and Outcome Orientation are the core values First Bank expects family members to live by and promote.

History and Growth

First Bank commenced operations on April 23, 2007 at its Williamstown, New Jersey office. In 2009 two additional branches were opened in Lawrenceville, NJ and Ewing, NJ; both locations were examples of the bank's low-cost strategy of entering previously-occupied bank locations and re-opening with minimal cost and capital investment.

Construction of the bank's full-service branch location in Williamstown was completed in September of 2009. In December 2010, First Bank established a true corporate headquarters by moving into an existing bank headquarters building located in Hamilton, NJ at 2465 Kuser Road. The branch at that location was opened one year later in December 2011.

In July 2013, First Bank announced the acquisition of Heritage Community Bank (HCB) based in Morris County, NJ. The combined franchise at the time had approximately \$600 million in assets. A new branch location in Somerset, NJ opened in September 2013, providing another example of the low-cost approach to branch banking with its smaller footprint, reasonable rental rate, and minimal capital investment required as it was previously used as a branch location. The Somerset location bridged the gap between the Mercer County and Morris County locations.

On November 13, 2013, the Bank completed its initial public offering, raising \$23 million before underwriting discounts, commissions, and expenses. The stock now trades on the NASDAQ Global Market

under the ticker symbol FRBA. The new capital was used to support the HCB Acquisition as well as support future organic growth.

The ninth branch was opened in October 2014 in Cranbury, NJ. The first branch in Pennsylvania, tenth franchise, was opened in Trevese in May 2015.

On April 30, 2015, the Bank completed a \$22 million private placement of fixed-to-floating rate subordinated debentures and on June 30, 2016 raised \$13.4 million in equity, after expenses, through the private placement of 1,890,000 shares of common stock at a price of \$7.25 per share. The additional capital has been deployed for general corporate purposes, organic growth initiatives and merger and acquisition strategies.

To further support growth initiatives, in June 2017, the Bank completed the issuance of 3.5 million shares of common stock in a public offering at a price of \$11.40 per share. As a result, \$37.5 million were realized in proceeds, net of underwriting discounts and offering expenses.

The additional capital helped support the costs of the acquisition of Bucks County Bank completed on September 15, 2017. At the time of closing of the merger, Bucks County Bank had \$197.6 million in total assets, \$175.6 million in total loans, \$155.1 million in total deposits and \$21.1 million in total stockholders' equity. As a result of the acquisition, four additional branches were added in Bucks County, Pennsylvania.

To strengthen the presence in southern New Jersey, the Bank completed the acquisition of Delanco Federal Savings Bank on April 30, 2018. At the time of closing of the merger, Delanco Federal Savings Bank had \$122.4 million in total assets, \$82.5 million in total loans, \$108.5 million in total deposits and \$12.7 million in total stockholders' equity. As a result of the acquisition two branches were added in Burlington County, New Jersey.

On September 30, 2019, First Bank closed on the acquisition of Grand Bank, N.A. At the time of the acquisition, Grand Bank had \$146.3 million in loans and approximately \$170.9 million in deposits. This merger also resulted in the addition of two additional branches in the Hamilton area. As of December 31, 2019, First Bank had eighteen branches, \$2.01 billion in assets, \$1.72 billion in loans, and \$1.64 billion in deposits.

The COVID-19 Pandemic disrupted the world, country and First Bank in 2020. The Bank was able to respond safely and efficiently to the strain the Pandemic placed on the environment. As a result of the changes the Bank made to limit branch access in order to ensure the safety of our staff and customers, the Hamilton Square and Mercerville branches, both limited to lobby only, in-person services, were closed in April 2020. This provided the Bank a unique opportunity to evaluate the impact of closing the two branch locations permanently. The decision was made to permanently close these branches, effective March 26, 2021. Staff had already been relocated and customers have migrated successfully to branches in close proximity, proving minimal impact to customers and the Bank's ability to serve the local communities.

On December 3, 2021 First Bank acquired two branches from OceanFirst Bank N.A. One branch is located in Flemington, NJ and the other in Monroe Township, NJ. This addition enhanced First Bank's existing Central New Jersey footprint. In total, the transaction included approximately \$100 million in deposits and a small portfolio of consumer and residential mortgage loans, totaling approximately \$11 million.

On March 6, 2023, First Bank opened the relocated West Chester Branch. The short move provides more convenient access to customers in the stand-alone, one-story building, now with a drive-thru and ATM.

April 3, 2023, First Bank opened a new branch and headquarters location in Fairfield, NJ. This office is home to the North Jersey lending team, as well as team members from the many different departments who serve our customers offering the full suite of products, services and community outreach.

On July 17, 2023, First Bank closed on the acquisition of Malvern Bank. The combined stock and cash transaction was valued at approximately \$129.7 million and has expanded First Bank's footprint in the Philadelphia Main Line, as well as an additional office in Palm Beach, Florida.

As of December 31, 2023, First Bank had \$3.61 billion in assets, \$3.02 billion in loans, and \$2.97 billion in deposits. Approximately 286 employees and 26 locations throughout New Jersey in Burlington, Essex, Gloucester, Hunterdon, Mercer, Middlesex, Morris, and Somerset counties and Bucks, Chester, and Delaware counties in Pennsylvania, and Palm Beach County, Florida.

Future

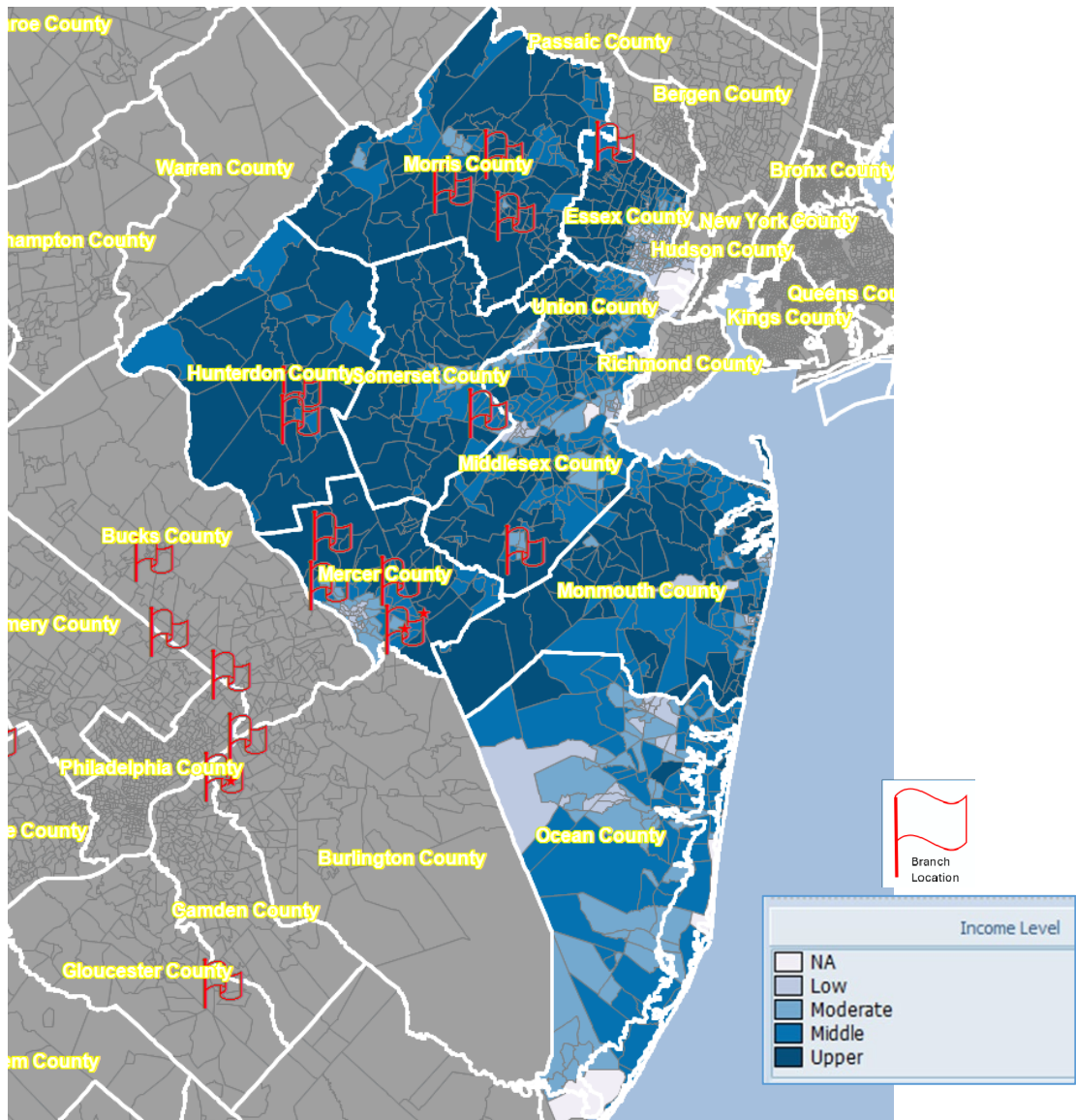
As First Bank continues to grow and expand, its commitment remains to doing its part to help grow the economy and create value for shareholders and stakeholders. All employees continue to provide seamless services, working as one team to proudly serve our expanded family, our customers and communities to be even stronger and well positioned for the future.

With new branches, new markets, new products, strategic partnerships and new technology all under consideration, First Bank is excited for the future.

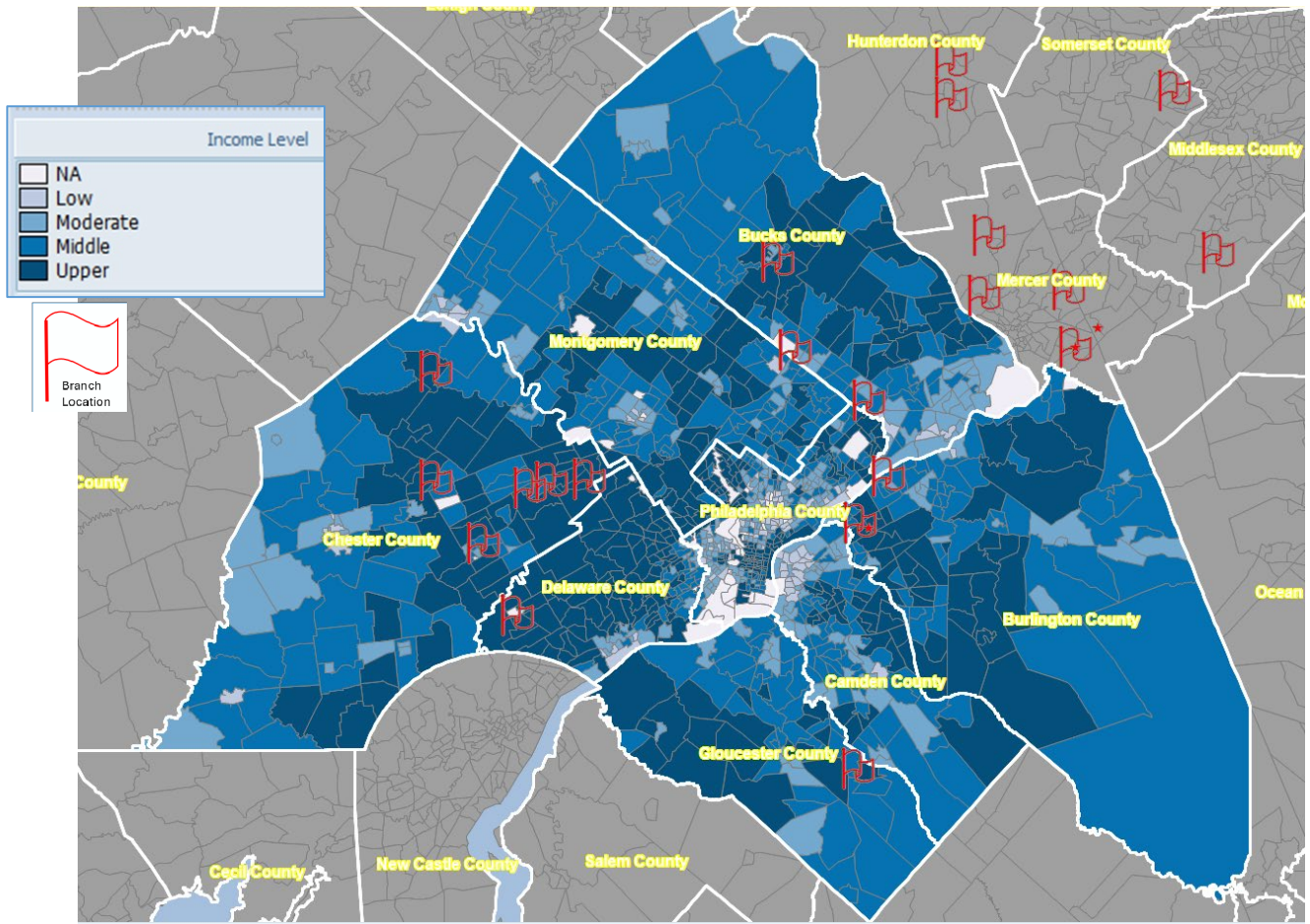


Assessment Area Maps

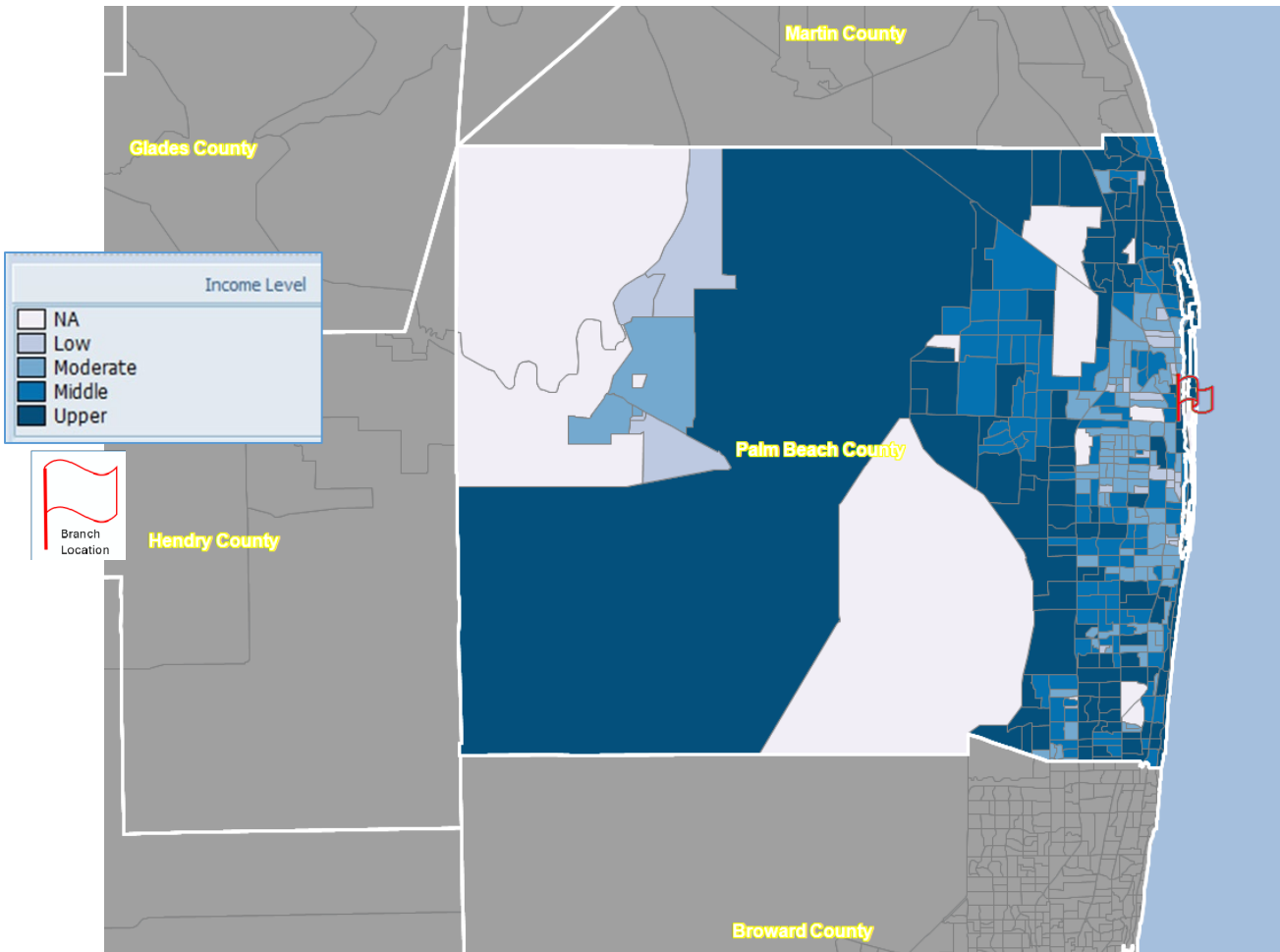
North Assessment Area



South Assessment Area



Palm Beach Assessment Area





CRA North Assessment Area Census Tract Listing

State ID	State	County ID	County Name	MSA MID	MSA MID Name	Tract	Tract Income Level	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic Minority Pct.	Distrd / Undersvd	Hispanic Black Minority Pct.	Hispanic Black Minority Level	Asian Minority Pct.	Asian Minority Level
34	NJ	039	UNION	35084	NEWARK, NJ-PA	9800.00	0:NA	5	88.29	24.75	49.83	No	73.58	4	10.37	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0399.00	1:Low	5	91.79	31.49	58.96	No	88.72	5	0.68	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0398.01	1:Low	5	89.15	23.73	61.97	No	83.46	5	0.68	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0397.00	3:Middle	5	88.01	53.72	29.82	No	82.29	5	1.29	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0396.00	1:Low	5	94.32	52.18	37.45	No	88.19	5	1.66	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0395.02	2:Moderate	5	97.93	29.38	64.71	No	92.9	5	0.88	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0395.01	1:Low	5	98.54	29.97	66.47	No	95.48	5	0.33	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0394.00	2:Moderate	5	96.87	25.42	68.5	No	93.07	5	0.81	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0393.02	1:Low	5	96.96	9.12	86.41	No	94.76	5	0.31	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0393.01	1:Low	5	98.26	24.07	72.38	No	95.1	5	0.32	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0392.00	2:Moderate	5	92.31	31.96	56.92	No	88.18	5	0.74	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0391.00	4:Upper	4	71.1	47.18	18.04	No	64.55	4	3.05	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0390.00	1:Low	5	96.87	24.69	70.69	No	93.97	5	0.43	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0389.00	2:Moderate	5	95.51	34.1	59.56	No	92.59	5	0.42	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0388.00	2:Moderate	5	95.51	55.12	36.3	No	90.45	5	1.02	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0387.02	4:Upper	3	26.6	4.8	8.97	No	13.57	2	8.78	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0387.01	4:Upper	3	29.1	5.56	9.75	No	15.04	2	9.53	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0386.02	4:Upper	3	30.96	3.91	7.19	No	10.89	2	15.73	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0386.01	4:Upper	3	31.44	8.26	9.59	No	17.47	2	10.15	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0385.00	4:Upper	3	30.32	8.54	9.6	No	17.85	2	7.63	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0384.00	4:Upper	3	46.31	17.63	14.26	No	31.17	3	10.06	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0383.00	4:Upper	3	21.67	2.01	9.5	No	11.41	2	6.64	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0382.02	4:Upper	3	27.78	1.16	9.11	No	10.15	2	13.7	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0382.01	4:Upper	3	32.93	2.79	7.97	No	10.7	2	17.69	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0381.04	4:Upper	3	34.06	2.4	11.39	No	13.77	2	16.28	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0381.03	4:Upper	3	32.06	1.88	9.59	No	11.47	2	15.88	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0381.01	4:Upper	3	26.91	1.23	6.57	No	7.63	1	15.53	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0380.00	3:Middle	4	51.28	7.75	30.23	No	37.65	3	9.54	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0379.00	4:Upper	3	22.05	1.57	6.69	No	8.12	1	8.67	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0378.00	4:Upper	3	34.36	4.79	12.42	No	16.98	2	12.22	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0377.00	4:Upper	3	27.89	2.33	8.91	No	11.17	2	11.46	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0376.02	4:Upper	3	38.7	12.79	11.76	No	24.27	3	10	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0376.01	4:Upper	3	26.35	4.43	9.94	No	14.26	2	7.8	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0375.00	3:Middle	3	38.25	8.35	16.79	No	24.97	3	6.78	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0374.00	4:Upper	3	21.5	2.9	11.46	No	14.23	2	4.01	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0373.00	4:Upper	3	24.58	3.73	12.61	No	16.16	2	4.37	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0372.00	4:Upper	3	24.03	4.7	10.88	No	15.4	2	4.4	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0371.00	4:Upper	2	14.66	0.59	6.72	No	7.29	1	3.04	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0370.00	4:Upper	2	18.55	2.48	9.62	No	12.02	2	3.27	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0369.00	3:Middle	3	22.85	1.71	15.04	No	16.59	2	2.67	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0368.00	4:Upper	3	24.62	1.58	6.29	No	7.81	1	12.16	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0367.00	4:Upper	3	25.08	2.52	8.45	No	10.85	2	9.22	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0366.00	4:Upper	3	34.46	9.07	12.51	No	21.37	3	7.66	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0365.00	4:Upper	3	20.67	1.87	6.57	No	8.41	1	7.89	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0364.00	4:Upper	2	15.99	0.78	4.85	No	5.63	1	6.27	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0363.02	4:Upper	2	16.71	0.98	10.39	No	11.24	2	3.33	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0363.01	3:Middle	3	24.76	3.35	14.88	No	18.01	2	4.25	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0362.00	4:Upper	2	19.5	0.59	11.87	No	12.4	2	4.55	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0361.00	3:Middle	2	16.57	1.12	9.77	No	10.75	2	0.42	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0360.00	3:Middle	5	85.4	47.96	28.56	No	74.54	4	6.41	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0359.00	3:Middle	4	74.5	30.85	31.02	No	60.27	4	9.46	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0358.00	3:Middle	5	81.87	49.63	27.16	No	74.72	4	2.7	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0357.00	2:Moderate	4	63	22.35	32.04	No	53.21	4	5.44	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0356.00	3:Middle	3	45.42	13.09	24.07	No	36.28	3	5.45	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0355.00	2:Moderate	4	67.76	28.16	33.27	No	59.94	4	3.85	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0354.00	3:Middle	4	66.07	22.86	36.76	No	58.26	4	3.11	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0353.00	3:Middle	4	69.34	24.96	38.49	No	62.21	4	3.81	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0352.00	3:Middle	4	77.5	15.1	55.83	No	69.12	4	3.13	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0351.00	2:Moderate	4	73.09	35.48	30.91	No	64.93	4	3.78	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0350.00	3:Middle	4	57.15	13.34	37.91	No	50.65	4	2.94	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0349.00	2:Moderate	4	52.63	16.57	27.86	No	43.38	3	5.39	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0348.00	3:Middle	3	48.07	13.04	27.09	No	39.62	3	4.46	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0347.00	2:Moderate	4	72.09	30.83	35.56	No	65.06	4	2.51	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0346.00	2:Moderate	5	95.26	69.36	22.51	No	90.42	5	1.06	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0345.00	3:Middle	5	83.26	34.95	44	No	77.88	4	2.12	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0344.00	2:Moderate	5	94.4	61.38	29.95	No	89.28	5	1.11	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0343.00	3:Middle	5	82.18	46.25	28.83	No	73.68	4	3.96	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0342.00	3:Middle	5	90.5	51.11	34.19	No	83.51	5	2.59	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0341.00	2:Moderate	5	87.31	46.33	36.37	No	80.52	5	2.35	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0340.00	2:Moderate	5	90.1	42.65	42.57	No	83.71	5	2.8	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0339.00	2:Moderate	4	63.49	9.51	45	No	53.61	4	6.53	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0338.00	2:Moderate	4	57.59	9.98	32.33	No	41.67	3	12.26	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0337.00	3:Middle	4	57.64	8.34	39.74	No	47.12	3	7.05	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0336.00	3:Middle	3	34.45	2.68	22.94	No	25.54	3	5.16	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0335.02	3:Middle	4	62.97	26.24	24.23	No	49.44	3	9.42	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0335.01	3:Middle	4	57.52	19.99	22.23	No	41.87	3	11.07	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0334.00	3:Middle	4	50.17	13.07	23.91	No	36.35	3	9.69	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0333.00	3:Middle	4	58.54	18.26	23.44	No	41.16	3	12.2	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0332.00	3:Middle	4	67.89	29.85	22.32	No	51.51	4	11.08	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0331.00	3:Middle	4	71.26	30.49	21.2	No	51.02	4	15.07	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0330.00	3:Middle	4	58.85	20.58	22.79	No	42.65	3	10.29	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0329.02	3:Middle	4	51.24	15.27	19.07	No	33.76	3	13.21	2
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0329.01	3:Middle	4	67.01	31.32	17.83	No	48.78	3	13.68	2
34	NJ	039	UNION	35084</												

CRA North Assessment Area Census Tract Listing

State ID	State	County ID	County Name	MSA	MSA Name	Tract	Tract Income Level	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic Minority Pct.	District / Undersvd	Hispanic Black Minority Pct.	Hispanic Black Minority Level	Asian Minority Pct.	Asian Minority Level
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0320.03	2.Moderate	5	85.54	9.83	70.89	No	79.61	4	2.35	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0320.02	2.Moderate	5	83.59	10.15	69.1	No	78.41	4	2.22	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0319.04	2.Moderate	5	90.9	24.27	63.72	No	86.19	5	1.58	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0318.03	2.Moderate	5	86.82	15.76	66.24	No	80.77	5	3.48	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0318.02	1.Low	5	91.12	25.2	61.67	No	86.04	5	2.18	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0318.01	1.Low	5	88.59	12.61	70.98	No	82.73	5	2.65	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0317.00	1.Low	5	87.93	33.73	45.45	No	77.39	4	4.96	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0316.02	1.Low	5	84.78	18.08	59.54	No	76.56	4	1.77	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0316.01	1.Low	5	91.1	29.61	55.83	No	83.49	5	2.57	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0315.00	2.Moderate	4	79.73	10.21	62.34	No	71.48	4	1.53	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0314.00	1.Low	5	94.81	37.04	52.64	No	88.01	5	2.36	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0313.02	1.Low	5	93.95	30.13	58.27	No	86.46	5	1.87	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0313.01	1.Low	4	78.84	4.46	65.52	No	68.96	4	2.08	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0312.00	1.Low	5	95.1	25.46	65.97	No	89.84	5	0.83	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0311.00	1.Low	5	91.25	8.39	80.77	No	87.43	5	0.75	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0310.00	1.Low	5	95.7	7.93	85.37	No	92.27	5	1.54	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0309.00	1.Low	5	88.67	3.98	82.28	No	85.34	5	0.86	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0308.02	2.Moderate	5	86.95	11.44	72.32	No	82.04	5	2.66	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0307.04	1.Low	5	90.37	15.55	70.93	No	85.2	5	2.32	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0307.03	1.Low	5	88.29	12.47	71.5	No	82.46	5	1.84	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0307.01	2.Moderate	4	78.54	4.89	66.21	No	70.18	4	2.51	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0306.00	2.Moderate	5	87.98	26.01	58.9	No	82.6	5	1.39	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0305.00	1.Low	5	92.31	8.87	80.61	No	87.87	5	1.06	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0304.00	1.Low	5	95.23	29.71	64.15	No	91.42	5	0.7	1
34	NJ	039	UNION	35084	NEWARK, NJ-PA	0302.00	1.Low	5	96.92	23.21	70.89	No	92.35	5	0.72	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0543.02	3.Middle	4	52.65	15.34	10.65	No	25.31	3	23.95	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0543.01	3.Middle	3	40.32	9.37	4.83	No	13.83	2	23.92	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0542.02	4.Upper	3	48.79	2.63	5.52	No	8.08	1	36.85	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0542.01	4.Upper	3	48.78	2.09	6.36	No	8.29	1	36.68	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0541.00	4.Upper	3	33.31	3.44	6.31	No	9.6	1	20.07	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0539.05	4.Upper	4	61.82	5.17	4.92	No	9.9	1	47.97	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0539.04	4.Upper	3	45.39	2.62	5.14	No	7.68	1	34.01	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0539.01	3.Middle	2	18.71	0.94	9.42	No	9.83	1	4.85	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0538.07	4.Upper	3	43.21	2.4	4.67	No	7.01	1	32.68	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0538.06	4.Upper	3	25.57	1.58	5.35	No	6.81	1	15.4	2
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0538.05	3.Middle	3	43.06	6.34	11.15	No	17.32	2	22.11	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0538.04	3.Middle	3	45.54	7	17.24	No	23.71	3	17.95	2
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0538.01	4.Upper	2	15.17	1.56	7.59	No	9.15	1	2.01	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0537.07	4.Upper	3	34.03	2.58	6.43	No	8.8	1	21.16	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0537.06	4.Upper	3	44.45	5.82	7.22	No	12.91	2	28.41	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0537.05	4.Upper	3	48.71	8.84	13.61	No	21.91	3	22.44	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0537.04	4.Upper	3	27.92	2.72	8.62	No	11.21	2	11.41	2
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0537.03	4.Upper	3	33.65	2.7	6.28	No	8.78	1	21.49	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0536.04	4.Upper	3	27.23	3.52	8.64	No	12.08	2	11.33	2
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0536.03	4.Upper	3	21.07	2.16	7.04	No	10.12	1	8.28	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0536.02	4.Upper	3	26.39	3.46	7.11	No	9.38	2	12.31	2
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0535.01	3.Middle	3	47.61	10.8	8.01	No	18.62	2	25.39	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0534.06	3.Middle	5	81.93	33.51	13.22	No	45.82	3	32.81	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0534.05	4.Upper	4	63.67	25.28	12.88	No	37.44	3	22.33	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0534.03	2.Moderate	4	72.73	25.53	9.77	No	34.71	3	33.35	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0534.02	4.Upper	4	66.73	14.57	7.74	No	21.89	3	41.37	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0533.00	2.Moderate	5	90.98	31.99	48.91	No	79.3	4	8.1	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0532.00	3.Middle	5	88.01	39.84	38.96	No	77.3	4	6.41	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0531.05	3.Middle	4	62.71	21.69	11.91	No	32.42	3	25.73	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0531.03	3.Middle	4	67.01	35.6	15.7	No	50.13	4	12.23	2
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0531.02	3.Middle	4	72.78	34	14.56	No	47.52	3	20.97	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0530.00	3.Middle	4	54.5	11.68	31.61	No	42.46	3	6.12	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0529.08	4.Upper	3	24.07	2.76	6.67	No	11.34	2	10.26	2
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0529.05	4.Upper	3	30.28	2.15	9.88	No	11.91	2	14.43	2
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0529.04	4.Upper	2	19.82	0.66	10.64	No	11.3	2	5.32	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0529.01	4.Upper	2	19.37	1.08	11.58	No	12.45	2	4.55	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0528.00	4.Upper	2	19.42	2.35	12.47	No	14.82	2	1.95	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0527.02	4.Upper	2	18.69	0.55	10.51	No	11.06	2	3.79	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0527.01	4.Upper	3	30.17	0.8	20.86	No	21.54	3	4.82	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0526.05	4.Upper	4	64.25	0.88	3.96	No	4.84	1	55.75	4
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0526.04	4.Upper	3	23.91	0.63	5.56	No	6.19	1	13.62	2
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0526.03	4.Upper	3	29.39	1.56	5.71	No	7.28	1	18.48	2
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0524.00	4.Upper	2	19.35	0.76	6.96	No	7.68	1	7.92	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0523.00	4.Upper	3	33.28	4.99	8.05	No	12.84	2	15.52	2
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0522.04	4.Upper	3	31.75	1.35	6.69	No	8.04	1	19.97	2
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0522.03	4.Upper	3	35.74	1.73	6.13	No	7.76	1	23.7	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0522.01	4.Upper	3	33.28	2.26	8.8	No	10.97	2	17.74	2
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0521.00	4.Upper	3	43.21	4.66	11.58	No	15.88	2	23.94	3
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0520.02	2.Moderate	4	76.14	24.6	39.38	No	63.08	4	9.15	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0520.01	3.Middle	4	71.45	27.08	37.02	No	63.15	4	4.31	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0519.00	3.Middle	4	67.15	27.55	30.67	No	57.3	4	5.43	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0518.00	2.Moderate	5	82.82	15.5	61.83	No	76.77	4	2.66	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0517.00	2.Moderate	5	89.78	8.01	78.15	No	85.68	5	1.83	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0516.00	2.Moderate	3	43.15	5.03	31.46	No	36.27	3	2.89	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0515.00	3.Middle	3	46.71	6.38	33.82	No	39.56	3	3.66	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0514.00	3.Middle	3	39.68	4.11	30.03	No	33.82	3	2.75	1
34	NJ	035	SOMERSET	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0513.00	3.Middle	3	41.25	5.09	27.01	No	32.			

CRA North Assessment Area Census Tract Listing

State ID	State	County ID	County Name	MSA	MSA Name	Tract	Tract Income Level	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic	Hispanic Minority Pct.	District / Unersvtd	Hispanic Black	Hispanic Black Minority Pct.	Asian Minority Level	Asian Minority Pct.	Asian Minority Level
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	9800.00	0:NA	5	100	0	33.33	No	33.33	3	16.67	2		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7392.00	4:Upper	1	6.96	0.31	3.25	No	3.56	1	0.84	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7391.00	1:Low	2	10.57	1.63	5.14	No	6.65	1	1.23	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7390.00	3:Middle	1	7.96	0.21	4.96	No	5.04	1	0.81	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7381.00	3:Middle	1	5.51	0	2.67	No	2.67	1	0.64	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7380.02	3:Middle	2	11.22	0.39	9.37	No	9.52	1	0.08	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7380.01	3:Middle	1	5.91	0.09	2.91	No	3	1	0.91	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7370.00	2:Moderate	2	14.31	1.15	8.5	No	9.62	1	1.03	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7361.07	2:Moderate	2	17.82	3.16	9.53	No	12.43	2	0.74	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7361.06	2:Moderate	2	14.25	1.49	8.03	No	9.25	1	0.82	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7361.05	2:Moderate	2	10.27	0.88	5.14	No	5.93	1	1.19	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7361.01	2:Moderate	2	16.23	2.56	8.47	No	10.88	2	1.54	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7360.02	3:Middle	2	11.78	0.46	6.74	No	7.2	1	0.58	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7360.01	2:Moderate	1	8.78	0.71	4.35	No	4.97	1	0.94	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7351.06	3:Middle	2	10.28	0.18	7.1	No	7.1	1	1.23	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7351.05	3:Middle	1	6.45	0.08	3.76	No	3.8	1	0.46	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7351.04	3:Middle	2	19.75	1.2	12.92	No	14.12	2	2.3	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7351.01	2:Moderate	2	10.55	0.65	6.86	No	7.51	1	1.3	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7350.04	3:Middle	2	15	1.48	8.69	No	10.07	2	1.17	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7350.03	2:Moderate	2	16.07	2.92	8.87	No	11.36	2	1.92	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7350.01	3:Middle	2	14.66	1.19	8.7	No	9.71	1	1.52	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7340.05	2:Moderate	1	9.28	1.4	4.74	No	6.14	1	1.73	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7340.04	3:Middle	2	14.31	2.68	6.87	No	9.43	1	2.06	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7340.03	2:Moderate	3	28.78	7.04	14.55	No	20.99	3	2.14	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7340.02	2:Moderate	3	20.37	4.4	10.76	No	14.84	2	1.75	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7330.02	2:Moderate	1	6.26	0.87	2.51	No	3.26	1	0.66	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7330.01	2:Moderate	2	11.22	0.97	5.86	No	6.71	1	0.88	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7321.04	3:Middle	2	12.23	0.6	7.51	No	8.02	1	0.58	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7321.03	3:Middle	2	11.47	0.59	6.67	No	7.25	1	1.21	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7321.01	2:Moderate	2	13.58	1.5	7.6	No	8.81	1	1.09	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7320.04	3:Middle	2	12.3	1.03	6.97	No	7.78	1	0.97	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7320.03	2:Moderate	2	14.02	1	7.68	No	8.63	1	1.42	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7320.01	3:Middle	2	11.13	0.56	5.85	No	6.36	1	1.57	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7312.06	2:Moderate	1	9.9	2.19	4.72	No	6.92	1	0.99	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7312.05	2:Moderate	3	24.16	10.74	9.85	No	20.25	3	0.77	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7312.04	2:Moderate	1	6.41	0.94	3.74	No	4.62	1	0.74	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7312.03	1:Low	1	7.01	0.86	3.91	No	4.77	1	0.59	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7312.02	1:Low	1	7.36	1.14	3.82	No	4.94	1	0.75	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7312.01	1:Low	1	7.44	1.04	4.15	No	5.15	1	1.04	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7311.03	3:Middle	2	17.17	2.58	8.61	No	11.07	2	1.65	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7311.02	3:Middle	3	21.85	2.61	13.11	No	15.65	2	2.75	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7311.01	2:Moderate	3	22.98	3.91	12.15	No	15.81	2	2.45	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7310.02	3:Middle	3	20.39	1.45	12.85	No	14.17	2	1.45	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7310.01	3:Middle	2	16.6	1.37	10.73	No	11.64	2	1.54	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7300.00	3:Middle	2	12.28	1.02	6.19	No	6.98	1	1.35	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7290.00	2:Moderate	2	15.99	2.64	8.07	No	10.46	2	0.26	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7280.04	3:Middle	3	33.27	4.4	23.64	No	27.53	3	0.61	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7280.03	0:NA	3	37.04	7.52	22.9	No	29.6	3	2.05	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7280.02	3:Middle	1	8.96	0.37	5.17	No	5.54	1	0.83	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7280.01	2:Moderate	1	5.16	0.62	1.96	No	2.58	1	0.31	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7270.02	3:Middle	1	8.1	0.45	5.63	No	5.94	1	0.15	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7270.01	3:Middle	1	7.26	0.56	3.36	No	3.81	1	0.39	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7260.00	3:Middle	1	9.89	0.48	3.33	No	3.82	1	0.85	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7251.00	3:Middle	3	24.94	3.78	15.64	No	19.23	2	1.23	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7250.02	2:Moderate	2	18.01	2.35	11.13	No	13.11	2	1.29	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7250.01	2:Moderate	2	17.69	1.88	10.84	No	12.29	2	1.57	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7240.00	2:Moderate	4	51.18	16.42	28.55	No	43.04	3	2.06	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7236.00	3:Middle	2	18.32	1.96	10.02	No	11.78	2	2.54	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7235.00	2:Moderate	3	21.03	2.58	13.56	No	15.73	2	2.25	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7234.00	3:Middle	2	15.88	1.88	9.44	No	10.96	2	1.49	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7233.00	3:Middle	3	26.98	2.92	16.48	No	19.07	2	3.14	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7232.00	3:Middle	2	19.05	1.88	10.85	No	12.64	2	3.38	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7231.00	3:Middle	3	24.05	5.6	12.54	No	17.42	2	2.63	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7230.00	3:Middle	3	30.05	5.24	14.54	No	19.39	2	6.43	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7229.00	2:Moderate	3	36.96	9.11	17.03	No	25.41	3	7.2	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7228.00	2:Moderate	3	46.82	5.73	30.06	No	35.3	3	8.08	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7227.02	3:Middle	2	16.53	1.78	10.34	No	11.94	2	1.35	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7227.01	3:Middle	2	15.15	0.85	8.59	No	9.29	1	3.44	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7226.00	3:Middle	2	16.41	1.21	9.98	No	10.99	2	2.03	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7225.00	3:Middle	1	4.3	0.16	1.96	No	2.11	1	0.55	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7224.02	3:Middle	2	14.86	1.38	8.51	No	9.73	1	1.57	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7224.01	3:Middle	2	17.39	1.42	10.36	No	11.73	2	1.62	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7223.00	4:Upper	2	16.37	2	6.81	No	8.8	1	4.79	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7222.00	2:Moderate	2	10.72	1.06	6.32	No	7.31	1	1.26	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7221.00	3:Middle	2	18.1	1.96	6.37	No	8.16	1	6.59	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7220.04	3:Middle	2	19.01	2.35	9.65	No	12	2	4.87	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7220.03	2:Moderate	3	36.71	11.36	17.4	No	27.97	3	5.48	1		
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7220.01	2:Moderate	3	22.89	6.04	10.82	No	16.19	2	3.87	1		

CRA North Assessment Area Census Tract Listing

State ID	State	County ID	County Name	MSA	MSA Name	Tract	Tract Income Level	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic	Hispanic Minority Pct.	Hispanic Black Minority Pct.	Hispanic Black Minority Pct.	Asian Minority Level	Asian Minority Pct.
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7159.02	1:Low	3	39.6	7.03	29.96	No	36.79	3	1.13	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7159.01	2:Moderate	3	27.14	8.27	14.02	No	21.95	3	2.48	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7158.00	2:Moderate	2	14.41	1.76	7.8	No	9.46	1	0.81	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7157.02	2:Moderate	1	9.84	1.7	4	No	5.65	1	1.5	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7157.01	1:Low	2	17.48	1.67	12.75	No	14.41	2	0.21	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7156.00	2:Moderate	2	16.14	3.24	11.31	No	14.19	2	0.26	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7155.03	2:Moderate	1	7.54	0.62	3.16	No	3.79	1	0.02	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7155.02	3:Middle	1	5.16	0.2	1.99	No	2.19	1	0.08	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7155.01	2:Moderate	1	7.9	0.59	4.58	No	5.16	1	0.14	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7154.04	1:Low	1	8.39	0.07	5.92	No	5.95	1	0.13	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7154.03	1:Low	1	6.26	0.03	1.41	No	1.44	1	0	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7154.01	2:Moderate	2	10.68	2.25	5	No	7.16	1	0.19	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7153.04	1:Low	3	24.78	1.53	20.27	No	21.8	3	0.14	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7153.03	1:Low	1	9.98	0.6	6.07	No	6.57	1	0	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7153.01	1:Low	3	21.92	2.87	15.6	No	18.22	2	0.9	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7152.02	1:Low	3	35.71	3.77	28.61	No	31.99	3	0.24	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7152.01	1:Low	1	8.5	0.36	4.71	No	5.07	1	0.02	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7150.02	2:Moderate	3	27.35	4.73	19.42	No	23.7	3	0.66	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7150.01	1:Low	3	32.64	6.82	22.72	No	29.18	3	0.61	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7143.00	3:Middle	1	9.72	1.18	4.86	No	5.8	1	0.85	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7142.00	3:Middle	2	18.64	2.95	11.03	No	13.68	2	1.5	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7141.00	2:Moderate	2	11.68	1.51	6.76	No	8.18	1	1.15	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7140.00	3:Middle	3	20.91	1.71	14.44	No	16.01	2	1.53	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7139.00	3:Middle	3	34.2	3.28	23.63	No	26.56	3	3.1	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7138.00	3:Middle	2	15.85	1.62	8.77	No	10.27	2	2.02	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7137.00	3:Middle	1	9.65	0.43	4.96	No	5.39	1	0.7	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7136.00	3:Middle	2	13.08	0.68	7.2	No	7.71	1	1.3	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7135.00	3:Middle	2	12.1	0.57	5.99	No	6.49	1	2.16	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7134.02	3:Middle	3	26.76	3.17	17.2	No	20.06	3	2.47	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7134.01	3:Middle	3	25.3	6.17	13.57	No	19.33	2	1.64	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7133.00	2:Moderate	2	10.5	1.5	5	No	6.5	1	2.04	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7132.03	3:Middle	3	33	13.1	15.59	No	27.72	3	1.69	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7132.02	3:Middle	2	19.46	3.64	9.6	No	12.99	2	2.06	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7132.01	3:Middle	2	10.82	0.64	4.88	No	5.48	1	2.29	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7131.00	3:Middle	2	16.98	2.48	9.48	No	11.58	2	1.8	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7130.00	2:Moderate	2	17.76	2.05	9.91	No	11.81	2	2.34	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7114.00	3:Middle	1	8.49	0.33	4.95	No	5.22	1	0.75	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7113.00	3:Middle	2	11.44	0.26	7.07	No	7.33	1	1.16	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7112.00	3:Middle	2	11.58	0.37	8.01	No	8.27	1	0.7	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7111.00	3:Middle	2	12.48	0.5	8.63	No	9.06	1	0.68	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7101.02	3:Middle	2	12.76	0.6	8.6	No	9.19	1	1.64	1
34	NJ	029	OCEAN	35154	NEW BRUNSWICK-LAKEWOOD, NJ	7101.01	3:Middle	2	15.42	0.58	10.97	No	11.55	2	0.87	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0465.00	4:Upper	3	48.04	5.4	26.87	No	31.72	3	12.8	2
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0464.00	4:Upper	2	13.25	0.58	5.88	No	6.46	1	3.23	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0462.98	4:Upper	2	15.26	1.31	7.82	No	9.05	1	3.04	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0462.97	4:Upper	2	14.02	1.29	6.49	No	7.74	1	2.94	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0462.02	4:Upper	2	13.5	0.8	6.05	No	6.83	1	3.12	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0462.01	4:Upper	3	20.66	2.8	8.65	No	11.12	2	6.54	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0461.10	4:Upper	3	38.15	7.83	11.72	No	19.28	2	14.98	2
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0461.09	4:Upper	3	41.72	4.53	12.29	No	16.58	2	19.57	2
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0461.08	3:Middle	3	37.45	6.46	18.03	No	24.17	3	9.11	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0461.07	2:Moderate	3	46.14	8.94	23.89	No	32.57	3	9.2	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0461.04	3:Middle	3	31.64	6.1	14.28	No	20.1	3	7.49	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0461.03	4:Upper	3	30.35	5.92	15.35	No	20.65	3	6.18	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0460.00	3:Middle	3	35.93	4.68	24.21	No	28.68	3	3.5	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0458.04	4:Upper	2	17.82	0.96	7.75	No	8.71	1	4.65	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0458.03	4:Upper	2	16.57	1.47	5.88	No	7.95	1	5.37	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0458.01	4:Upper	3	24.08	0.36	16.72	No	17.01	2	3.57	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0458.04	4:Upper	2	18.07	1.65	5.49	No	7.03	1	5.77	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0457.04	4:Upper	3	22.76	1.87	6.25	No	10.01	2	6.49	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0457.03	4:Upper	3	26.66	2.3	9.67	No	11.8	2	10.28	2
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0457.01	4:Upper	3	25.21	3.03	9.97	No	12.95	2	8.34	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0456.03	3:Middle	4	53.78	3.6	30.09	No	33.22	3	17.48	2
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0455.04	4:Upper	3	29.1	4.5	12.49	No	16.9	2	8.97	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0455.03	4:Upper	2	19.28	1.84	9.45	No	11.26	2	5.38	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0455.01	4:Upper	2	17.78	1.59	9.08	No	10.51	2	4.18	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0454.04	3:Middle	3	21.94	2.63	12.65	No	15.04	2	3.11	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0454.03	3:Middle	3	25.85	4.08	11.82	No	15.84	2	7.48	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0454.02	3:Middle	3	31.1	4.25	18.88	No	22.82	3	4.25	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0453.00	3:Middle	3	34.61	2.39	22.12	No	24.51	3	5.71	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0452.00	3:Middle	3	45.75	5.26	31.96	No	36.71	3	5.23	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0451.00	2:Moderate	4	61.39	3.62	49.39	No	52.49	4	5.44	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0450.00	2:Moderate	5	84.37	5.23	75.05	No	79.4	4	3.29	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0449.00	2:Moderate	5	83.15	5.02	75.35	No	79.53	4	1.57	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0448.00	2:Moderate	5	87.5	5.26	79.65	No	83.86	5	2.14	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0447.02	4:Upper	3	29.64	3.16	12.01	No	15.08	2	10.81	2
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0447.01	3:Middle	2	16.82	1.53	10.56	No	11.96	2	1.51	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0446.02	4:Upper	2	13.43	1.42	7.56	No	8.79	1	1.38	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0446.01	3:Middle	2	15.08	1.16	8.64	No	9.64	1	1.83	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0445.04	4:Upper	3	38.31	4.7	15.88	No	20.08	3	14.67	2
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0445.03	4:Upper	2	16.73	1.94	9.67	No	11.32	2	2.45	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0445.02	3:Middle	3	48.21	4.06	32.78	No	36.26	3	9.09	1
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0444.04	4:Upper	3	25.92	2.55	13.07	No	15.19	2	6.65	1
34	NJ															

CRA North Assessment Area Census Tract Listing

State ID	State	County ID	County Name	MSA	MSA Name	Tract	Tract Income Level	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic	Hispanic Minority Pct.	District / Unersrsvd	Hispanic Black	Hispanic Black Minority Pct.	Asian Minority Level	Asian Minority Pct.
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0433.01	4:Upper	3	45.13	13.5	22.24	No	35.52	3	5.96	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0432.00	4:Upper	3	30.92	5.66	10.53	No	15.56	2	10.81	2	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0431.00	4:Upper	2	13.82	1.07	3.74	No	4.76	1	4.97	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0430.00	4:Upper	3	25.89	2.02	13.31	No	15.33	2	6.84	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0429.00	4:Upper	3	33.35	2.64	19.42	No	21.93	3	6.58	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0428.00	4:Upper	2	19.96	0.46	6.13	No	6.57	1	8.46	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0427.00	4:Upper	3	25.01	1.58	8.74	No	13.32	2	10.06	2	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0426.02	4:Upper	3	28.83	7.8	6.53	No	14.08	2	11.99	2	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0426.01	4:Upper	3	28.46	8.43	11.71	No	19.56	2	5.6	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0425.00	4:Upper	2	14.26	0.78	4.98	No	5.73	1	5.18	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0423.02	4:Upper	3	25.3	4.71	7.8	No	12.34	2	10.22	2	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0423.01	4:Upper	3	22.19	2.42	12.16	No	14.3	2	4.6	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0422.00	4:Upper	3	29	3.74	8.92	No	12.6	2	12.83	2	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0421.00	4:Upper	3	20.39	1.13	5.87	No	6.93	1	10.04	2	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0420.00	4:Upper	3	26.82	1.48	5.96	No	7.35	1	16.77	2	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0419.02	3:Middle	3	25.71	1.57	7.24	No	8.82	1	15.09	2	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0419.01	4:Upper	3	22.37	1.06	8.43	No	9.45	1	10.92	2	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0418.03	4:Upper	4	57.21	1.83	5.09	No	6.87	1	47.55	3	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0418.02	3:Middle	4	57.75	2.38	10.18	No	12.37	2	42.59	3	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0418.01	3:Middle	4	67.98	2.68	9.14	No	11.61	2	53.46	4	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0417.06	3:Middle	4	62.65	5.38	10.98	No	15.85	2	43.13	3	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0417.05	3:Middle	4	56.35	1.67	6.88	No	8.49	1	44.02	3	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0417.04	3:Middle	4	56.89	4.4	12.18	No	16.29	2	35.64	3	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0417.02	3:Middle	3	49.35	3.67	15.06	No	18.53	2	26.49	3	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0417.01	3:Middle	4	62.21	3.3	11.39	No	14.54	2	43.95	3	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0416.06	3:Middle	4	58.27	5.88	9.15	No	14.85	2	39.82	3	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0416.05	4:Upper	4	53.5	5.95	7.7	No	13.39	2	37.21	3	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0416.04	4:Upper	3	40.65	2.69	9.79	No	12.32	2	24.28	3	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0416.03	3:Middle	4	56.85	2.98	9.95	No	12.84	2	41.01	3	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0416.02	4:Upper	3	35.6	2.38	11.39	No	13.74	2	17.6	2	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0415.00	4:Upper	3	28.33	3.42	8.53	No	11.83	2	11.99	2	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0414.00	4:Upper	2	18.87	1.17	7.84	No	8.97	1	6.22	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0413.00	4:Upper	2	14.66	0.86	5.74	No	6.56	1	4.6	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0412.00	4:Upper	3	26.53	0.42	5.52	No	5.95	1	15.52	2	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0411.00	3:Middle	3	36.65	7.1	14.88	No	21.54	3	10.08	2	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0410.00	3:Middle	3	36.34	3.97	16.75	No	20.66	3	11.32	2	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0409.00	4:Upper	2	17.21	1.07	6.28	No	7.35	1	6.28	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0408.05	4:Upper	3	30.85	0.87	6.32	No	7.12	1	20.43	3	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0408.04	4:Upper	3	33.1	0.94	6.03	No	6.86	1	23.74	3	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0408.03	4:Upper	3	40.92	2.66	7.58	No	10.13	2	27.71	3	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0408.01	4:Upper	3	24.98	1.2	7.84	No	8.87	1	12.08	2	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0407.02	4:Upper	3	20.48	1.05	7.95	No	8.86	1	7.79	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0407.01	4:Upper	2	15.77	0.92	6.81	No	7.73	1	4.86	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0406.00	4:Upper	3	22.3	1.76	14.53	No	16.06	2	3.46	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0405.00	3:Middle	3	29.62	1.74	21.15	No	22.67	3	3.62	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0404.00	4:Upper	3	20.39	2.19	10.01	No	12.15	2	5.33	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0403.02	4:Upper	2	10	0.1	6.03	No	6.13	1	1.3	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0403.01	3:Middle	1	8.09	0.76	3.25	No	4.02	1	2.29	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0402.00	3:Middle	2	18.94	0.94	11.77	No	12.61	2	3.38	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0401.02	3:Middle	3	26.58	3.78	13.1	No	16.76	2	6.76	1	
34	NJ	027	MORRIS	35084	NEWARK, NJ-PA	0401.01	3:Middle	3	25.92	2.24	14.05	No	16.07	2	6.3	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8128.00	0:NA	0	0	0	0	No	0	0	0	0	0
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8128.00	3:Middle	3	30.16	10.72	12.39	No	22.59	3	3.41	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8125.02	4:Upper	3	23.51	4.35	8.94	No	13.05	2	6.34	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8125.01	4:Upper	3	20.48	3.82	8.08	No	11.84	2	5.2	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8124.00	4:Upper	2	11.72	0.45	6.85	No	7.3	1	0.78	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8123.00	4:Upper	2	19.07	4.18	7.26	No	11.24	2	5.52	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8122.00	3:Middle	3	37.77	8.61	12.61	No	20.72	3	10.12	2	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8121.00	4:Upper	2	12.65	1.1	5.57	No	6.46	1	2.94	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8120.00	3:Middle	2	14.82	3.92	5.31	No	9	1	1.61	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8119.00	4:Upper	2	18.19	2.23	6.24	No	8.46	1	6.32	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8116.00	3:Middle	3	23.67	5.39	11.1	No	16.42	2	2.66	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8115.02	3:Middle	2	18.98	2.53	11.92	No	14.4	2	1.78	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8115.01	4:Upper	2	19.05	2.44	10.32	No	12.69	2	2.7	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8114.02	3:Middle	3	26.23	5.54	12.94	No	17.95	2	3.05	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8114.01	4:Upper	3	22.03	3.33	10.85	No	14.06	2	3.72	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8113.04	3:Middle	3	25.48	3.72	13.89	No	17.21	2	5.36	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8113.03	3:Middle	3	23.21	4.66	11.2	No	15.39	2	3.61	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8113.01	3:Middle	3	35.47	6	16.72	No	22.37	3	9.06	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8112.00	4:Upper	3	27.62	4.15	14.98	No	18.83	2	4.15	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8111.02	3:Middle	3	20.71	2.63	8.38	No	10.92	2	6.37	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8111.01	3:Middle	3	22.85	4.33	8.79	No	12.98	2	6.69	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8110.00	1:Low	4	70.26	7.71	56.03	No	63.4	4	3.28	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8109.00	3:Middle	4	53.82	4.79	45.15	No	49.2	3	1.9	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8108.00	2:Moderate	5	85.31	15.65	65.78	No	80.54	5	2.19	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8107.00	3:Middle	3	47.74	6.76	33.76	No	40.48	3	3.43	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8106.00	3:Middle	3	21.6	3.89	8.67	No	12.35	2	5.57	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8105.05	4:Upper	3	21.05	2.06	7.37	No	9.43	1	8.47	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8105.04	4:Upper	3	31.35	5.52	17.03	No	22.18	3	5.49	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8105.03	3:Middle	2	18.89	3.36	7.49	No	10.65	2	5.3	1	
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8105.01	3:Middle	3	30.21	6.83							

CRA North Assessment Area Census Tract Listing

State ID	State	County ID	County Name	MSA AFD	MSA AFD Name	Tract	Tract Income Level	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic Minority Pct.	Dietred / Unersvtd	Hispanic Black Minority Pct.	Hispanic Black Minority Level	Asian Minority Pct.	Asian Minority Level
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8095.04	4:Upper	3	38.32	2.64	5.98	No	8.5	1	27.15	3
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8095.03	4:Upper	3	44.82	2.39	5.56	No	7.89	1	34.19	3
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8094.00	4:Upper	1	9.86	1.47	4.54	No	5.92	1	0.68	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8093.02	4:Upper	1	5.95	0.26	2.94	No	3.02	1	0.7	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8093.01	4:Upper	2	13.69	0.34	10.47	No	10.71	2	0.9	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8092.00	4:Upper	1	5.08	0.48	3	No	3.48	1	0.21	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8091.00	3:Middle	1	7.09	0.39	3.08	No	3.48	1	1.29	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8090.00	3:Middle	3	29.35	4.89	19.8	No	24.1	3	1.94	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8089.02	4:Upper	1	9.16	0.49	4.26	No	4.75	1	1.58	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8089.01	4:Upper	1	8.28	0.45	4.78	No	5.23	1	0.62	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8088.00	4:Upper	1	9.27	0.98	5.26	No	6.08	1	0.78	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8087.02	4:Upper	1	8.09	0.28	3.01	No	3.29	1	1.76	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8087.01	4:Upper	2	11.09	0.68	4.92	No	5.58	1	2.56	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8086.00	3:Middle	2	16.41	5.58	5.79	No	11.22	2	1.48	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8085.02	2:Moderate	2	18.17	1.02	12.28	No	13.3	2	1.09	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8085.01	3:Middle	2	11.51	0.45	6.33	No	6.75	1	2.21	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8084.02	2:Moderate	3	28.21	2.67	21.77	No	24.25	3	1.15	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8084.01	4:Upper	2	11.31	0.51	6.81	No	7.14	1	1.3	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8083.00	3:Middle	2	11.94	1.19	7.29	No	8.43	1	1.03	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8082.02	3:Middle	2	17.94	1.59	11.15	No	12.68	2	1.35	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8082.01	2:Moderate	3	32.82	2.19	26.34	No	28.49	3	1.32	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8081.00	2:Moderate	3	34.25	14.2	13.92	No	27.48	3	1.99	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8080.02	3:Middle	3	33.53	16.08	9.43	No	25.17	3	3.77	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8080.01	3:Middle	2	10.59	1.06	4.37	No	5.42	1	1.42	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8079.00	3:Middle	4	58.5	37.26	10.62	No	47.19	3	5.77	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8078.00	3:Middle	4	69.09	47.73	13.62	No	59.66	4	4.15	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8077.00	2:Moderate	4	79.64	60.12	13.53	No	72.31	4	2.49	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8076.00	1:Low	5	93.35	64.25	26.64	No	88.24	5	1.14	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8075.00	3:Middle	4	75.06	37.62	33.53	No	69.31	4	1.57	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8074.02	3:Middle	2	14.36	3.14	6.6	No	9.53	1	1.17	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8074.01	0:NA	2	15.27	4.92	6.71	No	11.63	2	0.76	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8073.00	1:Low	5	95.09	51.42	40.8	No	91.03	5	0.47	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8072.00	1:Low	5	93.59	61.91	28.51	No	88.7	5	0.42	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8071.00	3:Middle	4	63.5	37	22.39	No	58.94	4	0.88	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8070.06	1:Low	4	52	21.92	25.14	No	46.33	3	1.77	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8070.05	3:Middle	4	50	16.1	28.9	No	43.93	3	1.45	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8070.04	3:Middle	3	26.78	10.61	11.09	No	21.33	3	1.72	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8066.00	4:Upper	2	19.3	2.11	8.72	No	10.72	2	3.81	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8065.04	3:Middle	4	57.68	31.62	14.51	No	45.27	3	7.87	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8065.03	4:Upper	2	16.16	1.4	5.18	No	6.58	1	6.6	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8065.02	3:Middle	3	36.6	13.14	11.22	No	23.86	3	8.06	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8065.01	1:Low	4	57.03	22.46	21.66	No	43.11	3	9.7	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8064.00	3:Middle	2	19.57	1.81	9.23	No	11.04	2	3.78	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8063.00	3:Middle	2	14.83	1.27	5.38	No	6.65	1	1.93	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8062.02	4:Upper	3	20.21	2.29	8.58	No	10.55	2	2.07	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8062.01	3:Middle	3	21.03	4.9	9.51	No	14.09	2	1.21	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8061.00	3:Middle	3	22.39	3.09	9.43	No	12.38	2	1.38	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8060.00	2:Moderate	3	41.89	4.97	20.15	No	24.78	3	3.2	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8059.00	2:Moderate	4	67.76	10.67	40.52	No	49.83	3	2.14	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8058.00	1:Low	4	65.01	5.83	46.84	No	52.15	4	2.04	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8057.00	1:Low	4	69.75	5.88	43.99	No	49.38	3	0.89	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8056.00	1:Low	5	90.18	31.22	50.56	No	80.02	5	0.96	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8055.00	2:Moderate	4	71.89	17.76	33.21	No	50.19	4	1.7	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8054.00	2:Moderate	3	45.92	11.44	21.84	No	32.93	3	1.76	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8053.00	4:Upper	2	15.58	0.8	10.1	No	10.76	2	1.11	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8051.00	4:Upper	3	27.42	4.62	10.83	No	15.22	2	6.84	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8050.01	2:Moderate	4	60.49	22.1	18.66	No	38.37	3	11.14	2
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8048.02	3:Middle	2	16.19	5.93	4.72	No	10.47	2	3.73	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8048.01	4:Upper	3	31.35	10.46	9.15	No	19.3	2	7.42	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8046.00	4:Upper	2	18.94	3.79	5.7	No	9.49	1	5.88	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8042.00	4:Upper	2	10.23	0.41	4.26	No	4.66	1	2.25	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8041.00	4:Upper	1	8.38	0.28	3.84	No	4.13	1	1.13	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8039.00	4:Upper	1	9.26	0.26	4.39	No	4.62	1	1.41	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8038.00	4:Upper	2	10.05	0.4	3.99	No	4.33	1	1.48	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8037.00	4:Upper	1	9.65	1.07	3.84	No	4.9	1	1.47	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8036.02	3:Middle	3	25.96	3.54	17.35	No	20.85	3	1.28	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8036.01	0:NA	3	30.55	3.01	23.08	No	25.81	3	2.12	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8035.00	4:Upper	3	30.16	2.83	22.15	No	24.91	3	2.31	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8034.00	2:Moderate	5	80.37	14.48	62.13	No	75.92	4	1.65	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8033.00	4:Upper	3	28.51	1.19	5.55	No	6.72	1	17.69	2
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8032.02	4:Upper	3	31.53	1.01	5.82	No	6.77	1	21.14	3
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8032.01	3:Middle	3	34.93	1.26	5.71	No	6.87	1	24.26	3
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8031.00	3:Middle	3	36.1	8.86	16.73	No	25.16	3	6.92	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8030.00	3:Middle	3	31.89	7.45	13.86	No	20.91	3	5.77	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8029.00	4:Upper	3	21.19	4.36	8.98	No	12.72	2	4.57	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8028.00	3:Middle	3	22.53	3.43	10.22	No	13.38	2	5.18	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8027.00	3:Middle	3	27.96	5.04	14.62	No	19.31	2	5.02	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8026.00	3:Middle	4	50.24	21.93	15.46	No	36.45	3	8.36	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8025.00	3:Middle	3	37.67	11.56	17.65	No	28.59	3	3.92	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8024.00	4:Upper	3	21.1	1.87	10.43	No	12.21	2	5.46	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8023.00	3:Middle	2	18.5	1.57	11.01	No	12.3	2	3.08	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD,											

CRA North Assessment Area Census Tract Listing

State ID	State	County ID	County Name	MSA FMD	MSA FMD Name	Tract	Tract Income Level	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic	Hispanic Minority Pct.	Hispanic Black Minority Pct.	Hispanic Black Minority Pct.	Asian Minority Pct.	Asian Minority Level
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8004.00	3:Middle	2	14.43	1.57	8.95	No	10.46	2	0.98	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8002.00	4:Upper	2	15.08	1.22	8.22	No	9.45	1	1.77	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8001.02	4:Upper	2	12.5	1.21	5.69	No	6.72	1	0.95	1
34	NJ	025	MONMOUTH	35154	NEW BRUNSWICK-LAKEWOOD, NJ	8001.01	3:Middle	2	15.83	2.14	8	No	9.97	1	1.27	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	9802.00	3:Middle	4	75.65	7.69	9.26	No	16.59	2	54.05	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	9801.00	0:NA	4	76.18	1.19	69.05	No	69.05	4	0	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	9800.00	0:NA	5	100	37.5	35.71	No	71.43	4	16.07	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0094.00	3:Middle	4	54.5	8.06	16.01	No	23.52	3	27.14	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0093.00	1:Low	4	75.96	14.83	40.47	No	54.23	4	18.3	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0092.00	3:Middle	3	43.2	10.95	20.84	No	30.95	3	6.43	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0091.01	3:Middle	3	49.1	8.3	26.26	No	33.6	3	12.25	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0090.00	2:Moderate	4	74.29	32.57	24	No	55.26	4	16.56	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0088.01	3:Middle	4	70.15	11.45	9.27	No	19.97	2	46.07	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0087.00	4:Upper	3	32	3.02	4.76	No	7.57	1	20.9	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0086.06	3:Middle	4	76.43	9.5	8.73	No	17.78	2	55.59	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0086.05	4:Upper	5	80.54	9.87	7.23	No	16.93	2	59.84	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0086.04	4:Upper	4	72.42	4.96	5.96	No	10.68	2	58.79	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0086.02	4:Upper	4	74.06	7.38	6.18	No	13.23	2	57.24	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0086.01	4:Upper	4	62.22	4.55	2.95	No	7.34	1	51.74	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0085.06	3:Middle	4	69.87	9.84	6.74	No	16.23	2	50.48	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0085.05	4:Upper	4	74.09	7.61	5.62	No	12.96	2	58.75	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0085.04	4:Upper	4	59.64	6.18	6.14	No	12.05	2	44.84	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0085.02	4:Upper	4	67.37	4.37	4.92	No	9.21	1	55.72	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0085.01	3:Middle	4	77.2	17.78	11.75	No	28.71	3	45.14	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0084.06	4:Upper	4	51.5	4.47	9.29	No	13.76	2	34.88	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0084.05	4:Upper	4	67.04	5.19	4.78	No	9.64	1	54.47	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0084.04	3:Middle	3	48.75	5.26	16.1	No	21.03	3	23.35	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0084.03	4:Upper	4	67.89	6.99	5.9	No	12.6	2	52.04	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0083.00	3:Middle	3	47.38	7.45	31.87	No	38.8	3	4.62	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0082.14	4:Upper	4	66.4	3	3.61	No	6.54	1	57.95	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0082.13	4:Upper	3	25.89	2.85	4.96	No	7.74	1	15.67	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0082.12	4:Upper	3	48.82	6.11	7.38	No	13.36	2	32.23	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0082.11	4:Upper	3	35.46	2.86	8.28	No	10.91	2	21.02	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0082.10	4:Upper	4	53.72	3.15	5.8	No	8.87	1	42.98	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0082.09	3:Middle	3	20.76	1.53	9.87	No	11.32	2	6.21	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0082.07	2:Moderate	2	16.19	2.48	3.03	No	5.51	1	9.57	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0082.06	2:Moderate	3	20.07	5.77	5.43	No	11.15	2	7.27	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0082.05	2:Moderate	2	13.5	3.52	3.96	No	7.46	1	4.96	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0082.04	3:Middle	3	27.67	4.45	5.25	No	9.6	1	15.93	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0081.03	3:Middle	3	24.8	4.32	11.49	No	15.52	2	4.85	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0081.02	3:Middle	3	24.75	3.52	10.58	No	13.84	2	7.29	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0081.01	3:Middle	3	24.71	3.69	11.74	No	15.13	2	5.73	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0080.01	3:Middle	3	34.38	7.4	15.6	No	22.65	3	7.54	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0079.14	4:Upper	3	35.24	4.46	10.85	No	15.03	2	16.67	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0079.13	3:Middle	3	44.75	5.32	8	No	13	2	28.45	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0079.11	4:Upper	3	40.03	5.09	8.28	No	13.04	2	22.99	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0079.10	3:Middle	3	29.05	5.44	10.84	No	16.09	2	10.09	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0079.09	3:Middle	3	31.05	4.21	10.27	No	14.11	2	13.81	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0079.08	2:Moderate	4	73.09	24.21	15.41	No	38.32	3	31.34	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0079.07	3:Middle	3	35.71	6.22	15.41	No	21.12	3	11.45	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0079.06	2:Moderate	4	51.42	13.56	24.39	No	36.34	3	12.44	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0079.05	3:Middle	3	37.67	4.35	17.67	No	21.77	3	12.11	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0078.06	3:Middle	3	31.26	5.69	16.53	No	21.8	3	6.28	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0078.05	4:Upper	3	30.1	2.72	16.29	No	18.7	2	8.17	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0078.04	3:Middle	3	36.31	5.9	13.12	No	18.64	2	14.12	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0078.01	2:Moderate	3	45.52	10.23	18.34	No	27.72	3	13.62	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0077.04	3:Middle	3	27.35	4	15.55	No	19.2	2	5.55	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0077.03	3:Middle	3	35.57	6.34	16.18	No	22.08	3	6.62	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0077.02	3:Middle	3	44.38	7.42	11.68	No	18.59	2	21.55	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0076.00	3:Middle	3	37.95	6.39	22.06	No	27.91	3	5.7	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0075.00	2:Moderate	3	35.74	5.8	22.57	No	27.76	3	3.67	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0074.02	3:Middle	3	33.85	7.73	16.06	No	23.2	3	7.45	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0073.06	3:Middle	4	68.87	19.2	15.51	No	34.05	3	30.55	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0073.05	2:Moderate	4	54.77	14.76	17.19	No	31.22	3	19.99	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0073.03	3:Middle	3	39.85	9.94	16.96	No	26.48	3	8.9	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0073.01	4:Upper	3	35	4.89	16.57	No	21.23	3	10.7	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0072.03	3:Middle	4	52.6	11.05	16.7	No	27.35	3	22.19	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0072.02	3:Middle	3	46.92	6.38	13.53	No	19.48	2	23.21	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0071.03	2:Moderate	4	78.6	36.27	22.68	No	58.15	4	15.45	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0071.02	3:Middle	3	47.99	7.64	15.1	No	22.29	3	21.83	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0071.01	3:Middle	3	43.03	9.96	18.52	No	27.24	3	11.76	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0070.00	3:Middle	3	41.85	7.89	19.97	No	27.43	3	7.74	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0069.00	2:Moderate	4	55.46	5.67	37.81	No	42.95	3	1.35	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0068.00	3:Middle	3	43.64	5.3	27.33	No	32.22	3	3.58	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0067.03	4:Upper	4	52.67	5.22	12.38	No	17.29	2	31.78	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0067.01	4:Upper	3	38.4	4.64	11.81	No	16.15	2	18.31	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0066.08	3:Middle	3	46.1	3.68	6.59	No	9.98	1	32.37	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0066.07	4:Upper	3	33.77	4.75	9.23	No	13.49	2	17.01	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0066.06	4:Upper	3	45.64	3.18	5.08	No	7.91	1	34.33	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0066.05	4:Upper	3	35.34	3.69	7.26	No	10.74	2	21.69	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0066.04	3:Middle	4	50	4.28	6.84	No	10.74	2	36.58	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0066.01	4:Upper	3	33.74	1.29</						

CRA North Assessment Area Census Tract Listing

State ID	State	County ID	County Name	MSA NMD	MSA NMD Name	Tract	Tract Income Level	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic Minority Pct.	Diabetic / Unemployed	Hispanic Black Minority Pct.	Hispanic Black Minority Level	Asian Minority Pct.	Asian Minority Level
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0053.00	1:Low	5	91.81	5.84	78.78	No	83.94	5	6.09	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0052.00	1:Low	4	72.6	9.28	49.73	No	58.2	4	11.76	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0051.00	3:Middle	4	50.92	6.64	13.4	No	19.71	2	26.26	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0050.00	2:Moderate	5	93.43	5.28	88.08	No	91.57	5	0.42	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0049.00	1:Low	5	92.87	8.38	85.32	No	91.01	5	0.77	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0048.00	1:Low	5	95.84	4.71	90.73	No	93.6	5	1.19	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0047.00	2:Moderate	5	93.73	8.45	82.58	No	89.48	5	2.14	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0046.00	1:Low	5	95.06	6.84	87.68	No	92.11	5	0.96	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0045.02	2:Moderate	5	91.98	34.69	51.57	No	83.48	5	3.45	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0045.01	1:Low	5	95.76	4.6	91.07	No	93.98	5	0.28	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0044.00	1:Low	5	93.6	3.79	89.39	No	91.19	5	0.6	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0043.00	1:Low	5	89.75	4.49	84.12	No	87.43	5	0.35	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0042.00	2:Moderate	5	90.93	3.53	85.57	No	87.96	5	1.43	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0041.00	2:Moderate	5	85.89	6.86	78.34	No	82.74	5	0.98	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0040.00	2:Moderate	5	85.56	12.16	72.5	No	82.64	5	1.15	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0038.02	2:Moderate	5	91.15	37.71	39.99	No	75.68	4	11.68	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0038.01	2:Moderate	4	71.9	13.71	34.01	No	46.78	3	22.14	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0037.00	2:Moderate	4	73.51	9.82	26.24	No	35.41	3	34.48	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0036.01	2:Moderate	5	82.68	14.28	45.06	No	58.18	4	21.59	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0035.00	3:Middle	4	68.87	10.35	31.63	No	40.85	3	24.63	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0034.01	3:Middle	4	52.71	10.53	33.18	No	43.12	3	6.09	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0033.00	2:Moderate	4	75.26	10.22	58.57	No	67.23	4	5.39	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0032.03	2:Moderate	4	57.93	10.67	36.07	No	45.31	3	9.23	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0032.01	4:Upper	4	50.81	6.92	30.69	No	37	3	11.52	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0031.02	3:Middle	4	67.45	15.45	22.56	No	36.92	3	26.12	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0031.01	3:Middle	4	67.31	9.02	18.53	No	26.91	3	37.46	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0030.02	3:Middle	5	81.32	11.25	9.59	No	20.25	3	58.09	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0030.01	3:Middle	3	48.46	7.85	27.99	No	34.74	3	10.33	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0029.02	2:Moderate	4	55.63	10.44	33.6	No	42.83	3	7.83	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0029.01	3:Middle	4	57.18	15.68	25.47	No	39.63	3	13.25	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0028.05	3:Middle	3	41.77	7.35	23.87	No	30.82	3	7.2	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0027.03	2:Moderate	4	61.96	15.43	20.83	No	35.41	3	22.9	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0027.01	2:Moderate	4	72.87	12.38	16.79	No	28.43	3	40.19	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0026.05	3:Middle	3	45.07	9.13	16.89	No	25.72	3	15.73	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0026.04	3:Middle	4	63.96	8.65	13.1	No	21.03	3	38.86	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0026.03	4:Upper	4	78.15	9.68	7.67	No	17.2	2	58.11	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0025.00	3:Middle	4	78.93	3.74	9.42	No	12.85	2	63.11	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0024.02	4:Upper	3	46.99	2.62	9.1	No	11.58	2	31.54	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0024.01	3:Middle	3	36.17	5.92	14.36	No	19.65	2	13.39	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0023.02	4:Upper	3	39.63	2.6	14.11	No	16.51	2	20.11	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0023.01	4:Upper	3	32.99	6.77	12.14	No	18.55	2	11.01	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0022.00	4:Upper	3	37	4.39	10.36	No	14.59	2	16.44	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0021.02	4:Upper	3	32.46	2.8	9.03	No	11.41	2	16.05	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0021.01	4:Upper	3	29.21	2.03	9.11	No	11.09	2	12.25	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0020.00	4:Upper	3	49.21	7.74	11.07	No	18.13	2	26.1	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0019.03	2:Moderate	4	54.92	9.78	20.32	No	29.69	3	21.27	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0019.02	3:Middle	4	51.11	8.27	23.78	No	31.28	3	15.98	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0019.01	3:Middle	4	67.9	11.52	13.27	No	24.35	3	40.49	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0018.06	2:Moderate	5	80.26	19.14	18.89	No	37.15	3	39.37	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0018.05	3:Middle	4	71.54	12.24	12.86	No	24.41	3	43.53	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0018.04	2:Moderate	4	65.04	8.58	17.41	No	25.66	3	35.72	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0018.03	2:Moderate	4	54.47	9.1	21.54	No	29.66	3	20.7	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0017.02	3:Middle	4	59.18	6.84	16.41	No	22.59	3	33.69	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0017.01	3:Middle	4	56.93	5.75	15.05	No	20.41	3	32.94	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0016.00	3:Middle	4	62.64	8.65	24.38	No	32.17	3	26.23	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0015.06	3:Middle	5	91.81	12.02	7.18	No	18.63	2	70.99	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0015.05	3:Middle	5	90.75	8.72	4.65	No	13.32	2	74.89	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0015.04	3:Middle	5	86.68	9.84	6.43	No	15.72	2	68.36	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0015.02	3:Middle	3	44.49	3.57	11.88	No	15.24	2	25.97	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0014.19	3:Middle	5	88.67	9.57	6.61	No	16.02	2	69.32	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0014.18	3:Middle	5	91.59	1.23	3.92	No	5.13	1	84.11	5
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0014.17	4:Upper	4	68.07	3.05	2.54	No	5.5	1	59.77	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0014.15	4:Upper	4	67.45	1.44	3.58	No	4.96	1	60.61	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0014.14	3:Middle	5	87.71	3.06	2.71	No	5.67	1	80.51	5
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0014.13	4:Upper	5	86.64	13.37	3.92	No	16.79	2	67.61	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0014.12	4:Upper	4	76.89	2.54	2.43	No	4.84	1	69.82	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0014.11	4:Upper	4	78.59	5.25	3.62	No	8.87	1	68	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0014.10	3:Middle	5	86.51	6.28	3.27	No	9.37	1	74.94	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0014.09	4:Upper	4	76.12	2.09	3.79	No	5.88	1	67.93	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0013.00	3:Middle	3	33.56	6.33	12.66	No	18.46	2	9.53	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0012.00	3:Middle	3	49.93	12.58	20.17	No	32.05	3	13.83	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0011.00	3:Middle	4	50.39	6.95	11.45	No	18.21	2	27.51	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0010.04	3:Middle	4	78.04	13.36	9.08	No	21.92	3	53.6	4
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0010.03	3:Middle	4	65.4	10.43	16.6	No	26.4	3	33.52	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0010.01	3:Middle	3	39.11	7.48	14.29	No	21.16	3	13.61	2
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0009.02	3:Middle	3	43.36	10.24	21.31	No	31.18	3	8.58	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0009.01	4:Upper	3	41.96	9.37	21.55	No	29.87	3	6.85	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0008.02	3:Middle	3	40.03	7.36	19.17	No	25.57	3	9.28	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0008.01	3:Middle	4	52.65	16.85	25.76	No	42.05	3	5.53	1
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0007.02	4:Upper	4	66.15	25.36	11.53	No	36.18	3	25.31	3
34	NJ	023	MIDDLESEX	35154	NEW BRUNSWICK-LAKEWOOD, NJ	0007.01	3:Middle	4	69.48	16.64	11.7	No	27.9	3	37.26	3
34	NJ															

CRA North Assessment Area Census Tract Listing

State ID	State	County ID	County Name	MSA MMD	MSA MMD Name	Tract	Tract Income Level	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic	Hispanic Minority Pct.	Hispanic Black Minority Pct.	Hispanic Black Minority Pct.	Hispanic Black Minority Pct.	Asian Minority Pct.	Asian Minority Level
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0044.06	3:Middle	4	54.92	8.53	19.7	No	28	3	24.09	3	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0044.04	3:Middle	4	64.53	11.57	39.72	No	50.74	4	10.07	2	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0044.03	3:Middle	4	53.57	7.19	36.71	No	43.53	3	5.64	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0043.16	4:Upper	4	60.34	2	2.92	No	4.84	1	53.16	4	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0043.15	4:Upper	4	62.5	1.69	3.79	No	5.39	1	53.92	4	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0043.14	4:Upper	4	66.31	6.91	7.47	No	14.26	2	48.28	3	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0043.13	4:Upper	4	79.35	7.93	5.6	No	12.78	2	62.55	4	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0043.12	4:Upper	3	36.52	1.79	4.12	No	5.91	1	26.47	3	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0043.11	4:Upper	3	43.29	3.94	5.76	No	9.62	1	29.94	3	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0043.09	4:Upper	3	36.82	2.91	4.88	No	7.63	1	25.84	3	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0043.07	4:Upper	4	57.79	3.91	6.22	No	10	2	42.84	3	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0043.06	4:Upper	4	68.17	2.9	3.7	No	6.3	1	58.63	4	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0042.06	4:Upper	3	39.38	5.4	14.16	No	19.44	2	15.1	2	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0042.05	4:Upper	3	44.34	7.75	8.8	No	16.12	2	22.14	3	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0042.04	4:Upper	3	40.92	3.25	7.07	No	10.14	2	25.69	3	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0042.03	4:Upper	3	46.56	5	5.67	No	10.31	2	31.03	3	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0040.00	4:Upper	3	42.6	8.3	15.93	No	23.67	3	13.67	2	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0039.05	4:Upper	2	18.75	2.27	5.83	No	7.96	1	5.92	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0039.04	4:Upper	3	35.14	4.05	6.19	No	10.01	2	22	3	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0039.03	4:Upper	2	11.99	1.75	3.14	No	4.75	1	2.96	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0039.02	4:Upper	2	12.15	1.67	4.38	No	6.05	1	1.41	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0038.00	4:Upper	3	20.21	3.88	5.79	No	9.51	1	6.14	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0037.08	3:Middle	3	41.38	22.18	11.93	No	33.14	3	3.8	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0037.07	2:Moderate	3	41.72	24.18	11.77	No	34.45	3	3.21	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0037.06	4:Upper	3	41.24	20.55	7.55	No	27.11	3	9.87	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0037.04	3:Middle	3	31.87	13.85	6.35	No	19.3	2	7.8	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0037.03	3:Middle	3	44.71	24.31	13.34	No	37.21	3	5.43	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0036.02	2:Moderate	4	52.82	31.61	12.53	No	43.53	3	4.6	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0036.01	2:Moderate	4	67.84	46.12	14.51	No	59.25	4	3.49	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0035.00	3:Middle	4	66.73	42.49	15.58	No	57.09	4	5.14	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0034.00	2:Moderate	5	83.01	56.44	21.39	No	76.41	4	2.63	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0033.04	4:Upper	3	28.71	4.6	4.18	No	8.53	1	15.64	2	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0033.03	3:Middle	4	74.25	12.96	6.62	No	18.99	2	51.19	4	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0033.01	4:Upper	3	27.69	5.82	6.5	No	12.19	2	10.32	2	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0032.02	4:Upper	3	38.35	11.08	9.52	No	20.38	3	13.7	2	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0032.01	3:Middle	3	43.63	17.93	15.48	No	32.78	3	7.21	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0031.00	2:Moderate	3	44.24	13.24	22.72	No	35.27	3	5.58	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0030.09	2:Moderate	3	26.96	6.83	9.83	No	16.5	2	7.44	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0030.08	3:Middle	3	27.89	7.94	11.1	No	18.63	2	5.75	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0030.07	3:Middle	2	15.38	2.39	8.31	No	10.61	2	1.74	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0030.06	3:Middle	2	19.37	3.45	9.62	No	12.94	2	3.27	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0030.04	3:Middle	3	22.28	3.99	12.2	No	16	2	3.29	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0030.03	3:Middle	2	19.14	4.65	8.87	No	13.38	2	2.92	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0030.02	3:Middle	2	15.88	2.79	6.1	No	8.79	1	4.52	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0030.01	4:Upper	3	20.01	6.43	7.33	No	13.36	2	3.72	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0029.04	3:Middle	3	23.03	4.18	7.98	No	12.04	2	7.61	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0029.03	3:Middle	3	37.35	6.49	12.19	No	18.42	2	14.49	2	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0029.02	2:Moderate	4	58.31	27.03	23.95	No	50.13	4	4.89	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0028.00	2:Moderate	5	83.93	43.94	34.62	No	77.5	4	3.2	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0027.02	3:Middle	3	41.34	14.6	19.45	No	33.47	3	4.62	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0027.01	2:Moderate	4	64.01	21.89	35.74	No	50.69	4	4.56	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0026.02	2:Moderate	4	57.72	18.35	33.28	No	56.59	4	3.56	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0026.01	2:Moderate	4	79.45	26.25	48.51	No	73.46	4	2.65	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0025.00	2:Moderate	4	64.34	17.32	42.45	No	58.83	4	1.78	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0022.00	1:Low	5	96.79	45.21	50.2	No	94.07	5	0.56	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0021.00	2:Moderate	5	95.03	47.39	45.66	No	92.17	5	0.26	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0020.00	1:Low	5	84.23	69.03	25.58	No	91.29	5	0.25	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0019.00	1:Low	5	96.06	41.53	53.33	No	93.07	5	0.2	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0018.00	1:Low	4	66.9	33.26	30.87	No	63.26	4	1.42	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0017.00	1:Low	5	96.51	76.11	19.32	No	93.73	5	0.37	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0016.00	1:Low	5	96	71.18	19.43	No	89.55	5	2.29	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0015.00	1:Low	5	96.96	80.61	14.03	No	92.84	5	0.37	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0014.02	1:Low	5	98.06	85.46	10.95	No	94.47	5	0.11	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0014.01	1:Low	5	98.25	85.71	10.84	No	94.54	5	0.05	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0013.00	2:Moderate	5	81	67.45	9.66	No	78.18	4	1.77	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0012.00	2:Moderate	5	86.98	72.74	9.95	No	81.57	5	0.45	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0011.02	1:Low	5	96.14	77.85	17.21	No	92.62	5	0.22	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0011.01	2:Moderate	5	93.85	75.09	15.36	No	88.98	5	0.8	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0010.00	1:Low	5	93.15	42.61	47.88	No	88.86	5	0.83	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0009.00	1:Low	5	89.84	49.75	38.43	No	85.77	5	0.86	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0008.00	1:Low	5	90.78	18.41	70.73	No	87.5	5	0.46	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0007.00	2:Moderate	5	92.93	17.51	74.76	No	90.66	5	0.67	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0006.00	2:Moderate	5	89.1	22.76	63.78	No	85.57	5	0.75	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0005.00	1:Low	5	91.95	11.39	79.01	No	89.39	5	0.79	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0004.00	1:Low	5	93.81	13.89	79.03	No	91.9	5	0.36	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0003.00	2:Moderate	5	88.29	17.84	69	No	85.58	5	0.79	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0002.00	2:Moderate	5	90.64	23.06	64.77	No	86.43	5	0.94	1	
34	NJ	021	MERCER	45940	TRENTON-PRINCETON, NJ	0001.00	2:Moderate	5	86.31	23.82	63.86	No	85.66	5	0.36	1	
34	NJ	019	HUNTERDON	35084	NEWARK, NJ-PA	0119.00	3:Middle	2	19.37	1.86	12.68	No	14.5	2	1.5	1	
34	NJ	019	HUNTERDON	35084	NEWARK, NJ-PA	0118.00	4:Upper	2	13.6	2.1	5.99	No	8.05	1	2.03	1	
34	NJ	019	HUNTERDON	35084	NEWARK, NJ-PA	0117.00	4:Upper	2	11.49	0.97	5.54	No	6.43	1	1.63	1	
34	NJ	019	HUNTERDON	35084	NEWARK, NJ-PA	0116.00	4:Upper	2									

CRA North Assessment Area Census Tract Listing

State ID	State	County ID	County Name	MSA	MSA Name	Tract	Tract Income Level	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic	Hispanic Minority Pct.	Hispanic Black Minority Pct.	Hispanic Black Minority Pct.	Asian Minority Pct.	Asian Minority Level
34	NJ	019	HUNTERDON	35084	NEWARK, NJ-PA	0108.00	4:Upper	2	13.08	1.42	6.12	No	7.48	1	1.94	1
34	NJ	019	HUNTERDON	35084	NEWARK, NJ-PA	0105.00	3:Middle	1	9.33	0.62	4.25	No	4.85	1	0.85	1
34	NJ	019	HUNTERDON	35084	NEWARK, NJ-PA	0104.00	4:Upper	2	13.19	1.5	5.8	No	7.23	1	2.31	1
34	NJ	019	HUNTERDON	35084	NEWARK, NJ-PA	0103.00	3:Middle	2	17.17	3.24	8.56	No	11.54	2	1.67	1
34	NJ	019	HUNTERDON	35084	NEWARK, NJ-PA	0102.02	4:Upper	2	11.98	0.95	5.06	No	5.81	1	2.13	1
34	NJ	019	HUNTERDON	35084	NEWARK, NJ-PA	0102.01	3:Middle	2	12.47	1.18	6.17	No	7.28	1	1.62	1
34	NJ	019	HUNTERDON	35084	NEWARK, NJ-PA	0101.00	4:Upper	2	14.5	0.94	5.66	No	6.58	1	3.95	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	9802.00	0:NA	4	50	0	40	No	40	3	0	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	9801.00	0:NA	4	76.9	53.85	22.05	No	74.88	4	1.16	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0232.00	1:Low	5	97.2	75.62	17.42	No	90.48	5	0.05	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0231.00	1:Low	5	96.65	86.03	11.84	No	95.53	5	0.22	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0230.00	1:Low	5	98.81	74.6	22.31	No	94.63	5	0.45	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0229.00	1:Low	4	79.92	51.44	20.45	No	68.86	4	6.82	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0228.00	1:Low	5	99.29	84.21	14.31	No	96.08	5	0.12	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0227.00	1:Low	5	97.53	67.41	26.83	No	91.59	5	0.23	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0218.03	4:Upper	2	15.64	1.24	8.03	No	9.21	1	2.6	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0218.02	4:Upper	3	21.32	1.81	10.09	No	11.74	2	6.32	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0218.01	4:Upper	2	16.21	0.87	8.42	No	9.26	1	3.21	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0217.02	4:Upper	3	29.96	6.92	13.45	No	19.97	2	6.73	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0217.01	3:Middle	3	26.05	2.19	16.06	No	18.11	2	5.09	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0216.02	4:Upper	2	18.19	1.31	6.05	No	7.32	1	7.74	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0216.01	3:Middle	2	16.64	0.52	9.31	No	9.79	1	4.51	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0214.00	4:Upper	3	23.48	2.23	11.28	No	13.39	2	6.64	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0213.00	4:Upper	3	26.42	2.75	11.29	No	13.92	2	9.19	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0212.00	4:Upper	2	18.12	1.94	7.88	No	9.72	1	4.67	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0211.00	4:Upper	3	23.26	2.97	11.54	No	14.41	2	5.33	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0210.00	4:Upper	2	19.42	1.98	9.55	No	11.41	2	4.33	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0209.02	4:Upper	3	22.14	3.19	6.94	No	9.99	1	8.75	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0209.01	4:Upper	2	15.82	1.38	6.11	No	7.17	1	4.63	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0208.00	4:Upper	3	39.6	3.76	5.76	No	9.39	1	27.67	3
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0207.00	4:Upper	3	43.95	2.75	6.72	No	9.47	1	30.33	3
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0206.00	4:Upper	3	39.35	4	5.33	No	9.22	1	26.67	3
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0205.00	4:Upper	3	41.59	2.72	3.72	No	6.24	1	32.54	3
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0204.00	4:Upper	3	35.13	2.41	4.3	No	6.64	1	25.36	3
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0203.00	4:Upper	4	54.35	3.7	6.59	No	10.11	2	39.7	3
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0202.00	4:Upper	3	41.81	3.16	5.7	No	8.72	1	29.01	3
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0201.00	4:Upper	3	43.4	1.45	2.93	No	4.38	1	34.34	3
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0200.00	4:Upper	3	38.06	0.8	3.09	No	3.86	1	29.02	3
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0199.00	4:Upper	3	21.44	3.52	7.81	No	11.22	2	3.45	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0198.00	4:Upper	3	34.99	18.08	7.2	No	25.03	3	3.83	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0197.00	3:Middle	4	79.34	61.32	10.57	No	70.39	4	2.86	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0196.00	4:Upper	4	63.95	44.69	9.35	No	52.95	4	4.89	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0195.00	4:Upper	3	25.98	8.82	6.56	No	15.21	2	3.56	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0194.00	4:Upper	3	20.91	4.44	6.82	No	11.17	2	3.36	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0193.00	4:Upper	3	42.78	20.65	9.05	No	29.47	3	6.17	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0192.00	4:Upper	3	45.78	19.09	11.89	No	30.62	3	9.11	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0191.00	4:Upper	4	50.35	31.15	7.07	No	37.48	3	4.69	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0190.00	4:Upper	3	34.64	15.01	6.36	No	20.8	3	6.07	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0189.00	1:Low	5	95.95	62.81	29.26	No	90.66	5	1.05	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0188.00	2:Moderate	5	94.54	79.06	11.28	No	88.72	5	1.22	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0187.00	1:Low	5	97.45	76.54	16.43	No	91.89	5	0.98	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0186.00	1:Low	5	96.23	45.75	48.36	No	92.66	5	0.48	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0184.00	1:Low	5	99.29	69.38	25.08	No	92.73	5	0.08	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0183.00	1:Low	5	97.4	50.95	42.87	No	92.42	5	0.89	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0182.00	2:Moderate	5	97.78	63.79	30.37	No	92.83	5	0.32	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0181.00	1:Low	5	97.9	72.8	22.19	No	93.11	5	0.72	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0180.00	4:Upper	3	46.68	25.69	10.19	No	35.23	3	7.36	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0179.00	4:Upper	4	53.81	31.42	12.81	No	43.43	3	5.62	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0178.00	2:Moderate	5	85.56	39.09	39.85	No	77.97	4	2.69	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0177.00	1:Low	5	89.82	38.88	45.36	No	83.12	5	2.11	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0176.00	2:Moderate	5	82.48	41.71	34.43	No	75.16	4	2.91	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0175.00	3:Middle	4	56.64	30.2	13.63	No	42.97	3	8.22	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0174.00	4:Upper	4	51.1	23.23	13.84	No	36.5	3	9.65	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0173.02	4:Upper	4	50.32	22.21	10.02	No	31.62	3	13.65	2
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0173.01	4:Upper	3	42.78	19.35	10.57	No	29.45	3	8.57	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0172.00	3:Middle	4	76.26	56.05	10.09	No	64.24	4	3.29	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0171.00	1:Low	5	88	58.88	24.62	No	81.8	5	1.16	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0170.00	4:Upper	4	50.38	27.5	12.1	No	38.47	3	5.12	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0169.00	4:Upper	3	35.92	18.2	6.7	No	23.79	3	4.62	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0168.00	3:Middle	3	45.17	22	10.26	No	31.51	3	6.25	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0167.00	3:Middle	4	62.5	34.45	14.53	No	48.25	3	6.24	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0166.00	4:Upper	4	50.28	27.64	12.79	No	39.09	3	3.99	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0165.00	4:Upper	3	33.06	10.73	9.18	No	19.56	2	5.11	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0164.00	4:Upper	3	27.12	6.7	7.47	No	14.1	2	5.73	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0163.00	4:Upper	3	25.23	5.72	7.25	No	12.75	2	5.8	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0162.00	4:Upper	3	27.35	6.28	7.55	No	13.39	2	6.58	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0161.00	4:Upper	3	44.53	23.79	10.45	No	33.76	3	4.46	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0160.00	4:Upper	3	25.33	3.88	7.15	No	10.86	2	7.52	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0159.00	2:Moderate	5	86.93	27.21	47.36	No	72.75	4	5.38	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0158.00	3:Middle	4	77.53	21.92	44.89	No	65.21	4	7.72	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0157.00	2:Moderate	5	81.59	35.35	32.46	No	66.28	4	10.02	2
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0156.00	3:Middle	4	66.98	28.11	28.32	No	55.01	4	6.65	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0155.00	3:Middle	4	66.32	19.25	38.21	No	55.75	4	6.55	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0154.00	3:Middle	4	57.77	23.18	24.09	No	46.1	3	6.92	1

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State ID	State	County ID	County Name	MSA	MSA MND	MSA MND Name	Tract	Tract Income Level	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic	Hispanic Minority Pct.	Hispanic Black Minority Pct.	Hispanic Black Minority Level	Asian Minority Pct.	Asian Minority Level
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0136.00	4:Upper	3	49.22	5.99	20.24	No	25.71	3	20.48	3
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0135.00	4:Upper	3	32.79	2.26	17.96	No	19.99	2	9.12	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0134.00	4:Upper	3	26.98	1.03	16.28	No	17.28	2	7.05	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0133.00	1:Low	5	98.9	83.38	12.16	No	93.76	5	0.56	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0132.00	2:Moderate	5	99.15	76.4	20.92	No	95.83	5	0.03	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0131.00	1:Low	5	98.93	80.09	15.73	No	94.14	5	0.31	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0130.00	2:Moderate	5	98.04	87.38	6.49	No	92.43	5	1.62	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0129.00	2:Moderate	5	99.23	79.35	16.84	No	94.88	5	0.16	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0128.00	2:Moderate	5	98.89	80.69	14.21	No	92.95	5	0.43	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0127.00	2:Moderate	5	98.64	86.29	9.86	No	94.37	5	0.61	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0126.00	1:Low	5	98.32	86.32	8.92	No	93.41	5	0.73	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0125.00	2:Moderate	5	98.59	85.56	8.67	No	92.87	5	0.64	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0124.00	1:Low	5	98.34	80.86	14.38	No	93.92	5	0.72	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0123.00	1:Low	5	98.12	85.08	8.63	No	92.58	5	0.44	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0122.00	2:Moderate	5	97.65	71.83	21.73	No	92.5	5	0.44	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0121.00	1:Low	5	98.59	64.89	30.32	No	94.11	5	0.52	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0120.00	2:Moderate	5	98.06	82.13	12.56	No	93.37	5	1.35	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0119.00	1:Low	5	96.6	76.33	15.91	No	91.58	5	1.59	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0118.00	2:Moderate	5	99.46	86.86	6.1	No	92.14	5	0.08	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0117.00	3:Middle	5	98.48	83.55	8.38	No	90.36	5	0.42	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0116.00	2:Moderate	5	99.17	86.08	7.31	No	91.19	5	0.54	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0115.00	2:Moderate	5	97.95	85.4	8.76	No	92.19	5	0.83	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0114.00	2:Moderate	5	96.43	82.73	9.1	No	89.65	5	1.09	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0113.00	1:Low	5	98.21	82.91	11.41	No	93.25	5	0.64	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0112.00	1:Low	5	98.98	82.88	10.09	No	91.52	5	0.29	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0111.00	1:Low	5	98.37	76.24	19.36	No	93.19	5	0.74	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0109.00	1:Low	5	99.15	79.72	14.82	No	92.76	5	0.15	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0108.00	1:Low	5	99.23	70.72	24.56	No	93.22	5	0.55	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0107.00	0:NA	5	98.01	76.17	16.12	No	90.24	5	1.21	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0106.00	1:Low	5	98.31	81.38	13.14	No	92.52	5	0.22	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0105.00	2:Moderate	5	98.12	78.84	13.39	No	90.9	5	0.97	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0104.00	2:Moderate	5	98.06	82.25	12.22	No	92.79	5	0.33	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0103.00	2:Moderate	5	97.65	76.65	15.87	No	91.08	5	0.6	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0102.00	2:Moderate	5	96.28	74.83	16.93	No	89.92	5	1.32	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0101.00	2:Moderate	5	97.84	76.59	15.91	No	91.36	5	0.93	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0100.00	3:Middle	5	96.51	82.42	9.99	No	91.1	5	1.3	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0099.00	2:Moderate	5	97.68	81.54	10.81	No	90.56	5	1.32	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0097.00	1:Low	5	97.54	15.83	80.8	No	93.48	5	1.12	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0096.00	1:Low	5	98.15	31.5	66.09	No	94.42	5	0.25	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0095.00	2:Moderate	5	92.56	14.64	75.91	No	88.17	5	1.36	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0094.00	1:Low	5	92	24.4	63.88	No	85.57	5	2.15	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0093.00	1:Low	5	97.14	22.1	73.11	No	92.27	5	1.72	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0092.00	1:Low	5	95.54	35.8	56.7	No	90.33	5	0.2	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0091.00	1:Low	5	96.29	19.43	77.96	No	93.65	5	0.14	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0090.00	1:Low	5	96.5	62.58	30.75	No	89.37	5	1.58	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0089.00	0:NA	5	96.39	20.12	75.96	No	93.48	5	0.57	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0088.00	2:Moderate	5	98.51	26.38	70.28	No	94.52	5	0.7	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0087.00	2:Moderate	5	96.87	16.82	78.3	No	92.85	5	0.72	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0082.00	0:NA	5	91.01	62.92	13.94	No	75.53	4	11.8	2
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0081.00	1:Low	5	94.43	72.17	17.45	No	87.73	5	1.92	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0080.00	1:Low	4	79.42	36.67	30.91	No	66.11	4	6.26	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0079.00	1:Low	4	79.2	6.73	57.32	No	63.42	4	1.64	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0078.00	1:Low	5	80.01	2.48	61.82	No	64.08	4	0.38	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0077.00	1:Low	4	71.37	2.67	53.19	No	55.52	4	1.09	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0076.00	1:Low	4	76.29	2	49.03	No	50.73	4	0.67	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0075.02	1:Low	5	87.46	19.46	55	No	73.34	4	0.19	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0075.01	1:Low	5	85.87	14.93	52.95	No	66.36	4	0.83	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0074.00	1:Low	4	78.5	27.4	36.7	No	63.19	4	0.73	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0073.00	2:Moderate	4	68.23	2.02	41.25	No	43.14	3	0.84	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0072.00	1:Low	4	65.76	0.97	43.78	No	44.53	3	0.17	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0071.00	1:Low	4	60.07	1.79	31.1	No	32.28	3	0.58	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0070.00	1:Low	4	72.35	2.29	51.83	No	53.97	4	0.62	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0069.00	2:Moderate	4	73.62	1.71	51.55	No	52.97	4	0.37	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0068.00	2:Moderate	5	83.9	17.52	47.56	No	64.11	4	0.59	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0067.00	2:Moderate	5	94.31	46.03	45.37	No	88.98	5	0.7	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0066.00	2:Moderate	5	98.54	78.54	19.39	No	95.25	5	0.38	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0064.00	3:Middle	5	91.29	66.67	10.98	No	75.91	4	9.62	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0062.00	1:Low	5	98.67	74.08	24.16	No	95.95	5	0.16	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0057.00	1:Low	5	92.62	35.79	44.07	No	78.12	4	0.84	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0054.00	0:NA	5	98.75	79.49	16.97	No	94.2	5	0.64	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0053.00	2:Moderate	5	98.54	85.43	9.73	No	94.21	5	0.1	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0052.00	1:Low	5	99.43	87.8	9.33	No	95.71	5	0.06	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0051.00	2:Moderate	5	99.45	86.84	9.97	No	95.43	5	0.11	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0050.00	1:Low	5	99.06	83.17	13.04	No	94.89	5	0.45	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0049.00	1:Low	5	98.96	88.13	9.34	No	95.61	5	0.36	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0048.02	1:Low	5	94.04	69.05	24.14	No	90.57	5	0.49	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0048.01	1:Low	5	99.5	82.03	13.84	No	94.72	5	0.08	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0047.00	2:Moderate	5	99.25	90.22	5.84	No	94.98	5	0.13	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0046.00	1:Low	5	98.71	88.16	8.2	No	94.55	5	0.21	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0045.00	2:Moderate	5	98.79	88.47	8.38	No	95.24	5	0	1
34	NJ	013	ESSEX	35084	NEWARK	NJ-PA	0044.00	1:Low	5	99.71	90.21	10.21	No	97.6	5	0.19	1
34	NJ																

CRA North Assessment Area Census Tract Listing

State ID	State	County ID	County Name	MSA M/D	MSA M/D Name	Tract	Tract Income Level	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic Minority Pct.	District / Undersvd	Hispanic Black Minority Pct.	Hispanic Black Minority Level	Asian Minority Pct.	Asian Minority Level
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0017.00	1:Low	5	99.06	74.94	24.42	No	95.78	5	0.08	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0018.00	1:Low	5	97.7	54.98	41.17	No	92.3	5	0.55	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0015.00	0:NA	5	98.75	75.53	23.22	No	95.97	5	0.29	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0014.00	2:Moderate	5	98.57	75.34	22.11	No	95.21	5	0.26	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0013.00	2:Moderate	5	98.67	67.75	30.12	No	94.77	5	0.4	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0011.00	2:Moderate	4	73.81	30.64	24.44	No	52.9	4	17.18	2
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0010.00	1:Low	5	94.54	50.74	41.62	No	89.08	5	2.06	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0009.00	1:Low	5	97.1	43.06	55.32	No	95.21	5	0.05	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0008.00	2:Moderate	5	95.56	14.78	77.65	No	90.35	5	1	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0007.00	1:Low	5	97.85	44.56	51.79	No	92.98	5	0.91	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0006.00	1:Low	5	91.12	8.99	74.18	No	81.19	5	3.52	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0005.00	1:Low	5	93.12	5.58	79.65	No	83.88	5	3.1	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0004.00	2:Moderate	5	89.06	9.47	73.03	No	81.07	5	3.58	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0003.00	2:Moderate	5	94.1	28.16	62.81	No	88.96	5	1.05	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0002.00	1:Low	5	95.87	14.91	78.53	No	91.13	5	0.97	1
34	NJ	013	ESSEX	35084	NEWARK, NJ-PA	0001.00	1:Low	5	90.39	20.23	67.56	No	85.58	5	1.59	1



CRA South Assessment Area Census Tract Listing

State ID	County ID	County Name	SAHMD	SAHMD Name	Tract	Tract Income Level	Minority Level	Black Minority Pct.	Hispanic Minority Pct.	Overseas / Underemployed	Hispanic Black Minority Pct.	Asian Minority Pct.				
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9893.00	0:NA	4	63.07	30.77	21.54	No	52.31	4	1.54	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9892.00	0:NA	4	66.67	66.67	33.33	No	66.67	4	0	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9891.00	0:NA	5	91.07	73.29	16.78	No	89.72	5	0.84	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9890.06	0:NA	0	0	0	0	No	0	0	0	0
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9890.05	0:NA	0	0	0	0	No	0	0	0	0
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9890.04	0:NA	5	100	0	0	No	0	1	0	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9890.03	0:NA	5	100	50	33.33	No	83.33	5	0	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9890.02	0:NA	0	0	0	0	No	0	0	0	0
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9890.01	0:NA	5	90.9	56.82	13.64	No	70.45	4	13.64	2
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9890.00	0:NA	4	69.23	38.46	23.08	No	46.15	3	0	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9807.03	0:NA	5	100	44.44	44.44	No	88.89	5	0	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9807.01	0:NA	0	0	0	0	No	0	0	0	0
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9806.00	0:NA	5	100	0	100	No	100	5	0	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9805.00	0:NA	5	100	0	100	No	100	5	0	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9804.00	0:NA	0	0	0	0	No	0	0	0	0
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9803.00	0:NA	3	33.32	0	0	No	0	1	0	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9802.00	4:Upper	2	18.44	9.52	6.85	No	16.37	2	0.89	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9801.00	0:NA	3	28.85	17.31	5.77	No	23.08	3	0	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9800.03	0:NA	5	100	90.48	0	No	90.48	5	0	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9800.02	0:NA	5	83.32	16.67	50	No	66.67	4	16.67	2
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	9800.01	0:NA	0	0	0	0	No	0	1	0	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0391.00	1:Low	5	97.56	88.98	4.23	No	92.2	5	0.47	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0390.02	4:Upper	5	91.06	53.13	33.77	No	84.39	5	3.53	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0390.01	2:Moderate	5	89.92	56.27	29.93	No	83.69	5	2.81	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0389.00	3:Middle	5	96.31	90.66	2.64	No	92.1	5	0.64	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0388.00	4:Upper	3	42.07	27.71	4.58	No	31.91	3	2.65	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0387.00	4:Upper	3	23.3	11.74	6.14	No	17.65	2	1.96	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0386.00	4:Upper	3	22.71	9.19	5.01	No	14.13	2	4.11	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0385.00	4:Upper	2	14.88	3.56	4.42	No	7.92	1	3.4	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0384.00	4:Upper	3	21.78	8.63	4.48	No	12.94	2	4.31	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0383.01	2:Moderate	5	92.26	25.57	69.16	No	90.39	5	0.3	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0382.00	2:Moderate	4	52.59	16.42	33.17	No	47.27	3	1.68	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0381.00	1:Low	4	57.1	26.43	28.95	No	52.99	4	0.93	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0380.00	2:Moderate	4	50.39	13.35	32.61	No	44	3	2	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0379.00	3:Middle	2	13.89	2.26	6.36	No	8.41	1	2.16	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0378.00	4:Upper	3	22.64	4.81	9.75	No	13.94	2	3.81	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0377.00	1:Low	4	69.87	44.95	17.65	No	60.27	4	5.78	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0376.00	4:Upper	4	56.09	16.84	11.52	No	27.62	3	23.06	3
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0375.00	4:Upper	4	51.14	38.93	4.88	No	42.66	3	4.44	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0373.00	4:Upper	3	24.51	9.79	4.48	No	14.17	2	8.81	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0372.00	3:Middle	3	43.06	5.33	8.33	No	13.64	2	26.77	3
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0369.02	4:Upper	4	59.9	12	8.17	No	19.78	2	34.22	3
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0369.01	0:NA	4	50	0	50	No	50	4	0	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0367.00	4:Upper	3	30.21	9.7	6.66	No	16.08	2	8.35	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0366.00	4:Upper	3	29.1	6.17	7.32	No	13.22	2	11.56	2
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0365.02	4:Upper	2	17.55	3.34	6	No	9.27	1	4.53	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0365.01	3:Middle	3	29.66	9.09	6.2	No	14.99	2	10.18	2
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0364.00	4:Upper	3	25.75	13.49	7.11	No	20.08	3	2.99	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0363.03	4:Upper	2	16.87	2.93	6.8	No	9.57	1	3.61	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0363.02	3:Middle	3	42.67	18.56	16.24	No	34.08	3	4.58	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0363.01	4:Upper	3	32	6.09	9.21	No	15.09	2	13.45	2
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0362.03	4:Upper	2	18.44	3.99	7.09	No	10.87	2	5.04	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0362.02	4:Upper	3	23.73	8.72	7.38	No	15.91	2	4.81	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0362.01	4:Upper	3	22.87	8.48	9.05	No	16.94	2	2.67	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0361.00	4:Upper	3	34.28	15.74	11.99	No	26.9	3	3.13	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0360.00	4:Upper	3	49.67	9.05	5.51	No	14.29	2	32.15	3
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0359.00	3:Middle	3	31.14	4.12	6.62	No	10.63	2	17.12	2
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0358.00	3:Middle	3	31.87	5.68	5.35	No	10.73	2	16.92	2
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0357.02	2:Moderate	3	28.58	2.7	3.45	No	5.98	1	15.87	2
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0357.01	2:Moderate	4	58.6	4.79	4.9	No	9.55	1	37.26	3
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0356.03	4:Upper	3	40.5	6.01	5.28	No	11.05	2	26.73	3
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0356.01	3:Middle	3	29.19	2.6	6.61	No	8.11	1	17.5	2
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0355.00	4:Upper	3	38.03	5.87	7.19	No	12.93	2	20.4	3
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0353.02	3:Middle	3	28.89	10.89	9.35	No	19.75	2	4.45	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0353.01	3:Middle	3	22.41	6.46	8.57	No	14.6	2	3.86	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0352.00	4:Upper	3	20.14	5.3	5.91	No	11.09	2	6.1	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0351.00	4:Upper	2	18.17	6.75	5.3	No	11.95	2	2.95	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0349.00	3:Middle	4	53.93	24.36	18.17	No	41.22	3	7.58	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0348.03	4:Upper	3	26.42	8.13	9.15	No	17.07	2	5.23	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0348.02	4:Upper	3	47.67	25.87	13.88	No	39.01	3	3.54	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0348.01	3:Middle	3	21.78	7.62	9.93	No	19.32	2	2.17	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0347.02	4:Upper	3	30.82	6.65	10.01	No	16.4	2	7.57	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0347.01	3:Middle	4	50.03	14.83	11.85	No	26.14	3	18.79	2
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0346.00	3:Middle	4	60	28.7	12.68	No	40.35	3	16.13	2
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0345.02	2:Moderate	3	48.45	19.75	6.87	No	26.23	3	15.52	2
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0345.01	3:Middle	3	47.82	17.29	8.99	No	25.72	3	17.1	2
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0344.00	4:Upper	3	32.25	5.27	6.18	No	11.3	2	18.52	2
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0342.00	3:Middle	3	28.07	12.14	6.32	No	18.06	2	7.23	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0341.00	3:Middle	3	25.12	8.9	9.38	No	17.81	2	3.74	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0340.00	4:Upper	3	32.17	7	11.11	No	17.97	2	9.46	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0339.00	3:Middle	3	37.47	16.68	13.36	No	29.14	3	4.85	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0338.00	3:Middle	3	45.1	16.23	15.56	No	30.82	3	8.24	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0337.02										

CRA South Assessment Area Census Tract Listing

State ID	State	County ID	County Name	NAAMD	NAAMD Name	Tract	Tract Income Level	Minority Level	Minority Level	Black Minority Pct.	Hispanic	Minority Pct.	Other (1) Unidentified	Hispanic Black Minority Pct.	Asian	Asian Minority Pct.	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0310.00	2:Moderate	4	77.23	22.39	No	44.44	3	26.26	3		
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0309.00	2:Moderate	5	83.39	40.75	23.98	No	63.69	4	15.49	2	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0308.00	3:Middle	4	66.54	24.76	18.53	No	42.23	3	18.53	2	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0307.00	3:Middle	4	67.21	36.99	22.01	No	57.01	4	5.66	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0306.00	3:Middle	4	70.81	36.59	25.72	No	61.03	4	6.52	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0305.02	2:Moderate	5	87.9	53.72	24.88	No	76.91	4	7.32	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0305.01	2:Moderate	5	91.01	52.72	28.22	No	79.72	4	7.58	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0302.00	3:Middle	5	86.29	49.28	33.63	No	80.53	5	2.7	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0301.00	2:Moderate	5	83.71	52.94	28.81	No	77.17	4	1.56	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0300.00	1:Low	5	88.25	56.17	27.45	No	81.11	5	2.2	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0299.00	2:Moderate	5	86.2	45.72	37.88	No	80.79	5	1.78	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0298.00	2:Moderate	5	80.79	39.51	37.18	No	74.58	4	2.19	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0294.00	1:Low	5	83.95	40.42	39.06	No	77.15	4	2.09	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0293.00	2:Moderate	4	79.87	35.66	40.22	No	73.83	4	1.39	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0292.00	3:Middle	5	89.31	34.63	46.87	No	79.05	4	7.21	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0291.00	1:Low	5	94.76	36.3	34.73	No	69.13	4	22.61	3	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0290.00	2:Moderate	5	94.57	40.48	36.63	No	75.66	4	16.08	2	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0289.02	2:Moderate	5	93.17	27.04	60.26	No	84.55	5	6.78	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0289.01	2:Moderate	5	94.09	22.89	67.47	No	87.03	5	4.73	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0288.00	1:Low	5	94.14	25.05	63.54	No	85.02	5	6.37	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0287.00	1:Low	5	97.54	22.06	74.31	No	93.76	5	1.52	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0286.00	1:Low	5	97.2	49.28	40.34	No	86.86	5	8.1	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0285.00	1:Low	5	97.04	46.77	39.43	No	83.8	5	10.86	2	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0284.00	0:NA		5	98.7	70.32	25.64	No	94.02	5	1.36	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0283.00	1:Low	5	97.7	79.82	8.99	No	87.35	5	6.51	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0282.00	2:Moderate	5	96.64	82.94	6.49	No	88.39	5	5.45	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0281.00	3:Middle	5	97.62	88.25	5.68	No	92.86	5	1.31	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0280.00	2:Moderate	5	98.78	90.1	6.22	No	95	5	0.41	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0279.02	2:Moderate	4	74.75	56.05	9.99	No	65.37	4	5.63	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0279.01	3:Middle	5	99.04	82.33	8.27	No	94.13	5	0.34	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0278.00	2:Moderate	5	98.54	90.63	3.63	No	93.51	5	1.22	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0277.00	2:Moderate	5	98.68	89.79	3.29	No	91.95	5	3.99	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0276.00	3:Middle	5	97.12	88.58	5.5	No	93.06	5	0.82	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0275.00	3:Middle	5	94.31	66.82	13.5	No	79.1	4	11.73	2	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0274.02	3:Middle	5	95.12	60.07	19.03	No	77.57	4	14.23	2	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0274.01	3:Middle	5	95.42	53.43	17.19	No	69.1	4	23.68	3	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0273.00	2:Moderate	5	96.29	52.28	20.48	No	71.58	4	21.71	3	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0272.00	3:Middle	5	96.45	77.73	9.45	No	86.02	5	6.84	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0271.00	2:Moderate	5	96.01	62.52	8.75	No	70.42	4	23.03	3	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0269.00	4:Upper	5	99.59	92.12	5.73	No	91.67	5	0.7	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0268.00	4:Upper	5	85.93	73.46	8.43	No	79.92	4	3.23	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0268.00	2:Moderate	5	95.25	83.25	6.56	No	88.54	5	2.24	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0267.00	2:Moderate	5	98.9	93.76	3.43	No	96	5	0.38	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0266.00	2:Moderate	5	99.23	94.65	2.09	No	95.91	5	0.41	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0265.00	3:Middle	5	99.06	93.63	2.22	No	95.12	5	0	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0264.00	3:Middle	5	98.93	93.77	1.96	No	94.85	5	0.19	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0263.02	2:Moderate	5	98.81	93.14	2.78	No	94.62	5	0.71	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0263.01	3:Middle	5	98.76	93.56	2.25	No	95.2	5	0.24	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0262.00	3:Middle	5	98.43	93.65	2.33	No	95.34	5	0.22	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0261.00	3:Middle	5	99.04	91.93	2.25	No	93.27	5	0.46	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0260.00	3:Middle	5	98.87	92.95	2.39	No	94.14	5	0.95	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0259.00	3:Middle	5	98.37	92.75	2.08	No	94.12	5	0.32	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0258.00	3:Middle	5	96.51	88.27	3.85	No	91.28	5	0.66	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0257.00	3:Middle	3	47.96	33.13	5.27	No	38.05	3	5.15	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0256.00	4:Upper	4	50.06	38.52	4.6	No	42.32	3	1.95	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0255.00	4:Upper	4	60.85	48.44	4.91	No	52.12	4	1.76	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0254.00	4:Upper	5	89.87	81.98	3.28	No	84.32	5	0.99	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0253.00	2:Moderate	5	90.15	80.18	3.5	No	82.48	5	1.19	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0252.00	2:Moderate	5	93.45	85.77	3.85	No	88.37	5	0.5	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0251.00	1:Low	5	99.59	92.12	3.78	No	93.96	5	0.7	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0248.00	2:Moderate	5	97.9	92.1	3.29	No	93.83	5	0	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0247.00	2:Moderate	5	94.06	85.12	4.37	No	88.46	5	0.49	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0246.00	1:Low	5	94.18	84.98	4.97	No	89.14	5	0.85	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0245.00	2:Moderate	5	94.73	86.22	4.78	No	90	5	0.8	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0244.00	2:Moderate	5	94.85	86.42	3.93	No	89.12	5	0.22	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0243.00	2:Moderate	5	88.5	79.06	5.54	No	82.36	5	1.29	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0242.00	3:Middle	5	87.65	78.56	4.74	No	81.91	5	0.56	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0241.00	0:NA		5	81.31	71.41	4.32	No	74.88	4	1.19	1
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0240.00	4:Upper	4	73.95	60.14	5.38	No	64.21	4	4.2	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0239.00	2:Moderate	4	70.37	49.38	6.52	No	55.25	3	6.64	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0238.00	4:Upper	4	67.73	55.53	5.31	No	59.94	4	1.33	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0237.00	4:Upper	4	67.59	55.73	4.33	No	59.48	4	1.69	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0236.00	4:Upper	3	43.81	31.99	4.26	No	35.06	3	2.19	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0235.00	4:Upper	3	39.97	25.99	5.69	No	31.14	3	3.7	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0231.00	4:Upper	2	15.49	3.74	4.28	No	8.02	1	3.19	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0220.00	4:Upper	3	21.71	10.79	2.07	No	12.79	2	5.67	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0219.00	4:Upper	3	22.58	8.18	4.09	No	11.93	2	5.5	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0218.00	3:Middle	3	42.56	27.01	6.76	No	32.89	3	4.39	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0217.00	4:Upper	3	23.78	12.21	5.5	No	17.19	2	4.17	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0216.00	1:Low	5	91.62	84.4	4.71	No	83.84	5	0.67	1	
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0215.00	4:Upper	3	20.62	7.26	4.57	No					

CRA South Assessment Area Census Tract Listing

State ID	County ID	County Name	County Name	Tract	Tract Income Level	Minority Pct	Minority Pct	Black Minority Pct	Hispanic	Hispanic	Hispanic Pct	Hispanic Pct	Hispanic Pct	Hispanic Pct	Asian	Asian	Asian	Asian	Asian	Asian
State	County	County Name	County Name	Tract	Tract Income Level	Minority Pct	Minority Pct	Black Minority Pct	Hispanic	Hispanic	Hispanic Pct	Hispanic Pct	Hispanic Pct	Hispanic Pct	Asian	Asian	Asian	Asian	Asian	Asian
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0176 01	1	Low	5	97.23	11.9	86.41	No	94.87	5	0.93	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0175 00	1	Low	5	98.18	29.85	69.54	No	95.6	5	0.83	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0174 00	1	Low	5	98.43	83.27	12.66	No	94.1	5	0.82	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0173 00	2	Moderate	5	98.92	91.54	4	No	94.32	5	0.87	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0172 02	2	Moderate	5	98.93	93.32	4.05	No	95.92	5	0.29	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0172 01	3	Middle	5	98.96	93.21	3.51	No	95.63	5	0.34	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0171 00	2	Moderate	5	98.73	93.01	4.25	No	95.84	5	0.35	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0170 00	3	Middle	4	78.01	63.69	5.6	No	87.82	4	3.97	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0169 02	1	Low	5	99.04	93.1	3.3	No	95.27	5	0.46	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0169 01	2	Moderate	5	99.1	91.04	3.84	No	94.66	5	0.26	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0168 00	1	Low	5	98.59	90.86	3.59	No	93.58	5	0.39	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0167 02	2	Moderate	5	94.76	86.35	5.12	No	90.06	5	1.72	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0167 01	2	Moderate	5	97.31	90.72	5.12	No	93.86	5	0.28	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0166 00	1	Low	5	83.79	65.89	10.12	No	73.88	4	5.5	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0165 00	0	NA	5	98.06	81.27	14.65	No	93.58	5	0.77	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0164 00	2	Moderate	5	98.09	40.18	58.62	No	94.74	5	0.91	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0163 00	1	Low	5	93.15	18.96	68.79	No	84.98	5	6.63	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0162 00	2	Moderate	5	88.4	21.94	65.01	No	83.78	5	2.45	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0161 00	4	Upper	3	40.71	7.08	18.82	No	23.18	3	11.86	2			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0160 02	4	Upper	2	18.85	2.74	7.67	No	10.36	2	3.97	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0160 01	4	Upper	2	16.62	2.56	6.46	No	8.94	2	3.23	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0158 00	4	Upper	2	16.82	2.01	6.21	No	8.03	1	3.91	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0157 00	3	Middle	4	51.64	8.34	35.29	No	42.44	3	3.73	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0156 00	2	Moderate	4	74.29	23.19	48.16	No	67.19	4	2.94	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0153 00	2	Moderate	4	55.28	37.32	7.05	No	43.25	3	7.35	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0152 00	3	Middle	5	96.9	88.29	5.19	No	91.94	5	0.76	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0151 02	2	Moderate	5	98.09	90.83	4.33	No	93.74	5	0.51	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0151 01	2	Moderate	5	96.93	90.08	4.83	No	93.37	5	0.63	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0149 00	0	NA	5	93.43	84.57	4.99	No	88.45	5	1.35	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0148 00	2	Moderate	5	95.18	82.53	8.01	No	87.17	5	2.84	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0147 00	1	Low	4	63.47	40.74	7.03	No	46.79	3	11.36	2			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0146 00	3	Middle	4	62.42	34.69	8.76	No	42.74	3	15.37	2			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0145 00	2	Moderate	4	76.45	49.08	15.93	No	63.17	4	9.6	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0144 00	4	Upper	3	40.95	12.56	18	No	29.64	3	6.44	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0143 00	4	Upper	2	19.41	2.89	6.04	No	8.78	1	6.4	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0142 02	4	Upper	3	29.71	6.15	7.49	No	13.38	2	11.87	2			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0142 01	4	Upper	3	25.76	6.52	7.84	No	14.1	2	6.01	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0141 00	2	Moderate	4	74.7	50.58	14.22	No	63.8	4	7.87	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0140 00	2	Moderate	4	65.07	41.77	7.18	No	47.76	3	11.51	2			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0139 00	2	Moderate	5	80.4	58.46	8.04	No	65.38	4	11.86	2			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0138 00	2	Moderate	4	74.79	61.62	6.87	No	67.73	4	2.21	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0137 02	0	NA	4	61.78	49.02	6.03	No	53.97	4	2.56	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0137 01	4	Upper	4	55.32	37.09	6.93	No	42.93	3	6.88	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0136 02	4	Upper	3	21.16	6.04	4.95	No	10.99	2	4.98	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0136 01	4	Upper	2	17.78	2.61	4.77	No	7.35	1	5.5	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0135 00	4	Upper	3	35.89	19.73	7.81	No	27.38	3	3.97	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0134 02	4	Upper	3	31.82	11.66	10.73	No	21.62	3	6.3	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0134 01	4	Upper	2	17.8	3.87	4.78	No	8.55	1	5.18	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0133 00	4	Upper	3	44.84	22.53	8.21	No	30.22	3	7.69	2			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0132 00	2	Moderate	5	80.5	58.46	8.04	No	65.38	4	11.86	2			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0131 00	1	Low	4	75.59	55.18	8.07	No	62.81	4	8.25	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0125 02	4	Upper	3	38.35	11.09	7	No	17.93	2	15.79	2			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0125 01	4	Upper	3	43.53	11.62	7.46	No	18.98	2	18.91	2			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0122 04	3	Middle	5	82.89	71.14	4.2	No	74.23	4	4.03	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0122 03	4	Upper	4	58.5	21.73	4.86	No	26.29	3	23.56	3			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0122 01	3	Middle	4	69.81	47.11	6.12	No	52.44	4	12.48	2			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0121 00	2	Moderate	4	77.81	65.35	3.51	No	68.05	4	4.54	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0120 00	4	Upper	4	73.03	53.94	5.51	No	58.16	4	10.86	2			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0119 00	3	Middle	5	98.48	89.49	2.59	No	91.15	5	1.59	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0117 00	1	Low	5	98.92	90.27	3.18	No	92.11	5	0.91	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0117 00	4	Upper	4	54.89	32.65	4.81	No	37.19	3	13.26	2			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0115 00	3	Middle	5	94.46	88.38	3.22	No	90.98	5	0.49	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0114 00	2	Moderate	5	97.76	91.33	2.48	No	92.99	5	0.76	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0113 00	2	Moderate	5	99.21	94.5	2.36	No	96.05	5	0.18	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0112 00	1	Low	5	99.2	93.75	3.04	No	95.32	5	0.54	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0111 00	2	Moderate	5	98.29	92.82	3.73	No	94.85	5	0.4	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0110 00	1	Low	5	95.17	88.16	4.17	No	91.24	5	0.38	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0109 00	1	Low	4	75.65	60.77	4.05	No	64.07	4	7.61	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0108 00	1	Low	5	88.93	75.25	4.19	No	78.2	4	4.88	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0107 00	2	Moderate	5	94.56	86.63	3.77	No	88.42	5	1.35	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0106 00	1	Low	5	94.51	80.08	4.47	No	83.67	5	6.23	1			
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0105 00	2	Moderate	5	97.31	88.76	3.18	No	90.57	5					

CRA South Assessment Area Census Tract Listing

State ID	State	County ID	County Name	SAFMD	SAFMD Name	Tract	Tract Income Level	Minority Pct.	Minority Pct.	Black Minority Pct.	Hispanic Pct.	Other 41 (Unranked)	Hispanic Black Minority Pct.	Asian Minority Pct.	Korean Minority Pct.
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0056.00	2:Moderate	5	93.31	79.92	6.41	No	85.58	5	3.39
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0055.00	3:Middle	5	92.67	81.92	3.4	No	84.67	5	5.18
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0054.00	3:Middle	5	87.82	73.55	4.28	No	76.99	4	6.38
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0042.02	3:Middle	3	37.57	5.72	9.09	No	14.62	2	19.64
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0042.01	3:Middle	3	25.6	3.63	9.55	No	13.11	2	9.76
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0041.04	3:Middle	4	66.37	6.2	22.08	No	27.76	3	35.39
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0041.03	2:Moderate	4	74.73	5.73	28.29	No	33.28	3	38.15
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0041.01	3:Middle	4	75.04	13.13	27.66	No	40.54	3	31.78
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0040.02	4:Upper	3	25.92	1.12	9.37	No	10.28	2	12.73
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0040.01	2:Moderate	3	27.46	2.43	9.93	No	12.17	2	12.62
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0039.02	3:Middle	2	11.39	0.97	3.7	No	4.67	1	3.55
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0039.01	3:Middle	3	37.31	7.88	8.46	No	16.02	2	17.4
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0038.00	4:Upper	2	15.58	1.88	4.35	No	6.15	1	6.81
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0037.02	2:Moderate	4	72.23	38.53	7.56	No	45.7	3	22.68
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0037.01	2:Moderate	5	80.15	52.85	7.5	No	59.71	4	15.56
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0036.00	2:Moderate	5	81.98	51.48	6.62	No	57.22	4	21.35
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0033.00	2:Moderate	4	73.7	55.49	7.44	No	62.04	4	7.09
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0032.00	2:Moderate	4	78.12	61.67	8.6	No	69.05	4	3.77
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0031.00	3:Middle	4	68.73	46.61	7.98	No	54.12	4	7.76
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0030.02	4:Upper	4	67.15	32.96	11.31	No	43.98	3	8.44
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0030.01	3:Middle	4	67.01	13.99	8.72	No	22.4	3	41.09
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0029.00	4:Upper	2	19.85	1.98	7.26	No	9.24	1	5.95
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0028.02	3:Middle	3	32.96	1.51	13.92	No	15.2	2	14.7
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0028.01	3:Middle	4	62.24	4.77	29.45	No	34.1	3	24.5
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0027.02	4:Upper	2	18.05	2.95	5.55	No	8.34	1	4.94
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0027.01	4:Upper	4	55.68	12.33	20.43	No	32.21	3	18.95
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0025.00	3:Middle	3	47.28	24.74	9.08	No	33.08	3	9.24
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0024.00	4:Upper	3	40.24	6.51	13.58	No	19.86	2	16.15
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0023.00	3:Middle	3	35.13	4.63	12.65	No	17.09	2	12.91
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0022.00	2:Moderate	4	54.64	24.84	9.38	No	43.53	3	6.69
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0021.00	4:Upper	4	56.82	40.29	6.95	No	46.47	3	5.48
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0020.00	2:Moderate	4	65.31	49.94	6.54	No	55.85	4	5.12
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0019.00	4:Upper	3	39.75	20.48	6.12	No	26.01	3	7.13
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0018.00	4:Upper	3	31.73	13.43	5.38	No	18.21	2	7.19
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0017.00	4:Upper	3	20.42	3.8	5.27	No	8.91	1	5.01
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0016.00	4:Upper	3	20.53	3.49	6.68	No	9.94	1	5.03
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0015.00	4:Upper	3	33.03	12.19	5.96	No	17.91	2	10.25
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0014.00	4:Upper	3	31.6	14.76	4.69	No	19.4	2	7.03
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0013.02	4:Upper	3	32.42	11.58	4.82	No	16.23	2	10.6
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0013.01	4:Upper	3	43.85	23.22	4.55	No	27.71	3	7.4
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0012.04	4:Upper	3	22.76	4.36	5.16	No	9.39	1	8.82
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0012.03	4:Upper	3	20.69	2.79	5.15	No	7.77	1	8.48
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0012.01	4:Upper	3	20.48	2.02	5.62	No	7.54	1	7.29
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0011.02	4:Upper	3	24.25	3.82	7.07	No	10.82	2	8.46
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0011.01	4:Upper	3	34.57	14.27	6.73	No	20.71	3	7.89
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0010.02	4:Upper	3	20.42	5.85	5.38	No	11.03	2	5.83
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0010.01	4:Upper	2	15.26	2.47	3.11	No	5.45	1	6.38
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0009.02	4:Upper	3	35.89	5.28	3.41	No	8.55	1	23.5
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0009.01	4:Upper	3	35.9	13.03	8.3	No	20.63	3	10.92
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0008.06	4:Upper	3	23.53	3.33	5.55	No	8.85	1	10.18
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0008.05	4:Upper	3	28.44	4.25	6.46	No	10.51	2	10.48
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0008.03	3:Middle	3	21.1	2.55	5.96	No	8.47	1	9.34
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0008.01	4:Upper	3	21.05	3.32	4.46	No	7.78	1	8.35
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0007.02	4:Upper	3	34.99	4.52	7.16	No	11.48	2	19.58
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0007.01	4:Upper	3	30.05	6.06	5.88	No	11.79	2	14.62
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0006.00	4:Upper	3	32.75	4.92	7.12	No	11.78	2	14.33
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0005.00	4:Upper	4	54.32	24.21	9.41	No	32.35	3	19.18
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0004.04	4:Upper	3	21.82	3.11	4.21	No	7.33	1	11.3
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0004.03	4:Upper	3	30.89	6.85	5.88	No	12.73	2	14.8
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0003.01	4:Upper	3	35.82	6.35	6.35	No	13.32	2	23.49
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0003.00	4:Upper	3	31.12	7.07	6.2	No	12.86	2	14.24
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0002.00	3:Middle	4	76.71	7.69	3.71	No	11.17	2	61.42
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0001.02	4:Upper	3	22.55	4.16	5.92	No	9.68	1	8.15
42	PA	101	PHILADELPHIA	37964	PHILADELPHIA PA	0001.01	4:Upper	3	23.1	4.59	5.58	No	10.09	2	8.59
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	9803.00	0:NA	4	63.64	0	27.27	No	27.27	3	18.18
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	9802.00	0:NA	5	100	0	100	No	100	5	0
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	9801.00	0:NA	4	74.7	61.14	12.81	No	73.88	4	0.5
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	9800.00	0:NA	0	0	0	0	No	0	0	0
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2107.00	4:Upper	3	21.66	2.33	3.54	No	5.75	1	12.53
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2106.00	3:Middle	3	27.46	10.34	3.74	No	14	2	8.84
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2105.00	4:Upper	3	27.44	14.67	4.41	No	18.93	2	3.49
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2104.00	3:Middle	3	25.48	14.36	3.15	No	17.35	2	3.5
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2103.00	3:Middle	2	16.23	6.67	3.97	No	10.49	2	2.5
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2102.00	3:Middle	2	19.01	9.96	2.38	No	12.2	2	3.27
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2101.00	3:Middle	2	19.08	6.71	6.02	No	12.57	2	

CRA South Assessment Area Census Tract Listing

State ID	State	County ID	County Name	LSAMB	MSAMB	Tract	Tract Income Level	Minority Pct.	Minority Pct.	Black Minority Pct.	Hispanic Minority Pct.	Other (U) Minority Pct.	Hispanic Black Minority Pct.	Asian Minority Pct.	African Minority Pct.	
42	PA	091	MONTGOMERY	33874		2069 05	3-Middle	3	22.91	5.87	2.74	No	8.38	1	10.49	2
42	PA	091	MONTGOMERY	33874		2069 04	2-Moderate	3	23.96	5.2	4.49	No	9.52	1	10.72	2
42	PA	091	MONTGOMERY	33874		2069 01	3-Middle	3	30.57	7.24	4.73	No	11.65	2	15.31	2
42	PA	091	MONTGOMERY	33874		2068 02	3-Middle	3	20.19	2.5	4.8	No	7.07	1	9.19	1
42	PA	091	MONTGOMERY	33874		2068 01	4-Upper	3	22.37	3.91	2.56	No	6.37	1	12.79	2
42	PA	091	MONTGOMERY	33874		2067 04	4-Upper	2	14.08	2.79	2.38	No	5.07	1	5.07	1
42	PA	091	MONTGOMERY	33874		2067 03	4-Upper	2	12.59	2.17	3.26	No	5.43	1	3.75	1
42	PA	091	MONTGOMERY	33874		2066 00	2-Moderate	2	15.27	4.24	4.94	No	9.18	1	0.54	1
42	PA	091	MONTGOMERY	33874		2065 02	3-Middle	2	17.23	4.53	4.34	No	8.75	1	3.37	1
42	PA	091	MONTGOMERY	33874		2065 01	4-Upper	2	19.89	3.91	4.32	No	8.17	1	7.23	1
42	PA	091	MONTGOMERY	33874		2064 00	3-Middle	3	20.8	4.65	4.55	No	9.1	1	7.15	1
42	PA	091	MONTGOMERY	33874		2063 00	4-Upper	2	18.89	4.46	5.1	No	9.06	1	4.07	1
42	PA	091	MONTGOMERY	33874		2062 02	2-Moderate	3	23.41	8.77	6.01	No	14.41	2	1.67	1
42	PA	091	MONTGOMERY	33874		2062 01	2-Moderate	2	19.51	6.2	5.72	No	11.62	2	1.91	1
42	PA	091	MONTGOMERY	33874		2061 08	4-Upper	3	21.6	3.45	2.66	No	6.04	1	10.27	2
42	PA	091	MONTGOMERY	33874		2061 07	3-Middle	3	32.46	4.24	3.32	No	7.53	1	20.4	3
42	PA	091	MONTGOMERY	33874		2061 06	3-Middle	2	15.09	3.87	3.18	No	6.83	1	4.07	1
42	PA	091	MONTGOMERY	33874		2061 05	4-Upper	3	20.91	3.38	2.78	No	6.04	1	11.54	2
42	PA	091	MONTGOMERY	33874		2061 04	3-Middle	3	24.6	4.55	4.11	No	8.41	1	11.02	2
42	PA	091	MONTGOMERY	33874		2060 07	3-Middle	3	37.75	3.71	3.79	No	7.48	1	28.75	3
42	PA	091	MONTGOMERY	33874		2060 06	3-Middle	1	9.76	2.59	2.18	No	4.71	1	2.74	1
42	PA	091	MONTGOMERY	33874		2060 05	3-Middle	3	20.55	3.09	6.75	No	9.57	1	7.24	1
42	PA	091	MONTGOMERY	33874		2060 04	3-Middle	3	33.78	15.25	6.19	No	21.06	3	8.64	1
42	PA	091	MONTGOMERY	33874		2059 06	3-Middle	3	34.11	11.54	8.71	No	19.75	2	9.53	1
42	PA	091	MONTGOMERY	33874		2059 05	3-Middle	4	51.07	11.07	7.04	No	17.83	2	28.44	3
42	PA	091	MONTGOMERY	33874		2059 04	4-Upper	3	21.14	5.71	4.42	No	10	2	6.39	1
42	PA	091	MONTGOMERY	33874		2059 03	4-Upper	2	16.78	3.03	3	No	5.99	1	6.52	1
42	PA	091	MONTGOMERY	33874		2058 11	4-Upper	3	37.5	8.91	5.86	No	14.77	2	17.47	2
42	PA	091	MONTGOMERY	33874		2058 10	3-Middle	4	54.72	7.85	5.38	No	13.16	2	37.81	3
42	PA	091	MONTGOMERY	33874		2058 09	4-Upper	2	27.39	4.34	4.02	No	8	1	12.97	2
42	PA	091	MONTGOMERY	33874		2058 08	3-Middle	3	32.36	8.44	4.49	No	10.71	2	17.58	2
42	PA	091	MONTGOMERY	33874		2058 07	3-Middle	3	47.81	10.46	10.19	No	20.32	3	21.8	3
42	PA	091	MONTGOMERY	33874		2058 06	3-Middle	3	35.82	7.68	8.36	No	16	2	14.32	2
42	PA	091	MONTGOMERY	33874		2058 05	3-Middle	3	33.95	4.65	7.57	No	11.87	2	19.47	2
42	PA	091	MONTGOMERY	33874		2057 00	2-Moderate	3	36	10.19	18.09	No	27.8	3	3.19	1
42	PA	091	MONTGOMERY	33874		2056 00	4-Upper	2	16.46	3.52	3.43	No	6.83	1	4.32	1
42	PA	091	MONTGOMERY	33874		2055 03	4-Upper	3	34.1	11.23	3.44	No	14.62	2	14.67	2
42	PA	091	MONTGOMERY	33874		2055 02	4-Upper	3	23.01	2.26	3.33	No	6.03	1	10.81	2
42	PA	091	MONTGOMERY	33874		2055 01	4-Upper	3	33.78	17	7.23	No	23.74	3	4.84	1
42	PA	091	MONTGOMERY	33874		2054 08	4-Upper	3	31.4	4.17	4.67	No	8	1	6.01	1
42	PA	091	MONTGOMERY	33874		2054 01	4-Upper	3	35.38	4.41	4.92	No	8.98	1	20.95	3
42	PA	091	MONTGOMERY	33874		2053 00	2-Moderate	3	49.17	27.04	7.44	No	33.89	3	9.15	1
42	PA	091	MONTGOMERY	33874		2052 00	4-Upper	2	15.82	1.89	3.49	No	5.38	1	6.29	1
42	PA	091	MONTGOMERY	33874		2051 00	4-Upper	3	32.1	11.84	6.67	No	18.41	2	8.58	1
42	PA	091	MONTGOMERY	33874		2050 00	3-Middle	3	35.39	9.08	7.21	No	15.74	2	14.28	2
42	PA	091	MONTGOMERY	33874		2049 00	4-Upper	2	17.37	4.55	3.94	No	8.21	1	5.23	1
42	PA	091	MONTGOMERY	33874		2048 00	4-Upper	2	14.86	1.44	2.65	No	4.05	1	6.05	1
42	PA	091	MONTGOMERY	33874		2047 02	3-Middle	3	25.8	3.94	4.96	No	8.47	1	12.4	2
42	PA	091	MONTGOMERY	33874		2047 01	4-Upper	2	18.57	2.89	2.89	No	5.65	1	9.2	1
42	PA	091	MONTGOMERY	33874		2046 00	4-Upper	2	17.41	1.82	3.26	No	5	1	6.01	1
42	PA	091	MONTGOMERY	33874		2045 00	4-Upper	3	24.53	6.13	6.38	No	12.43	2	6.56	1
42	PA	091	MONTGOMERY	33874		2044 00	4-Upper	3	20.28	4.24	4.13	No	8.09	1	7.02	1
42	PA	091	MONTGOMERY	33874		2043 00	3-Middle	3	25.21	7.7	4.33	No	12.03	2	8.68	1
42	PA	091	MONTGOMERY	33874		2042 00	4-Upper	2	18.96	6.43	4.35	No	10.78	2	3.42	1
42	PA	091	MONTGOMERY	33874		2041 04	3-Middle	2	19.94	6.84	6.2	No	13.04	2	2.56	1
42	PA	091	MONTGOMERY	33874		2041 03	4-Upper	3	21.05	8.29	3.85	No	12.09	2	6.26	1
42	PA	091	MONTGOMERY	33874		2041 01	3-Middle	2	11.24	2.31	4.1	No	6.37	1	1.4	1
42	PA	091	MONTGOMERY	33874		2040 10	4-Upper	2	14.52	3.78	2.44	No	6.18	1	5.45	1
42	PA	091	MONTGOMERY	33874		2040 09	4-Upper	3	23.03	7.77	4.45	No	12.04	2	7.27	1
42	PA	091	MONTGOMERY	33874		2040 08	3-Middle	3	20.73	3.01	3.73	No	6.37	1	10.57	2
42	PA	091	MONTGOMERY	33874		2040 07	2-Moderate	3	30.69	9.69	6.01	No	15.49	2	10.71	2
42	PA	091	MONTGOMERY	33874		2040 02	3-Middle	3	34.04	12.69	7.28	No	19.77	2	9.52	1
42	PA	091	MONTGOMERY	33874		2039 02	2-Moderate	4	74.7	28.16	36.89	No	63.49	4	6.59	1
42	PA	091	MONTGOMERY	33874		2039 01	1-Low	5	89.06	41.88	43.19	No	83.99	5	0.85	1
42	PA	091	MONTGOMERY	33874		2038 04	1-Low	4	78.31	31.72	39.98	No	71.3	4	0.87	1
42	PA	091	MONTGOMERY	33874		2038 03	2-Moderate	4	78.85	25.86	47.26	No	72.3	4	2.2	1
42	PA	091	MONTGOMERY	33874		2038 01	1-Low	4	69.65	25.84	37.56	No	62.23	4	2	1
42	PA	091	MONTGOMERY	33874		2037 01	2-Moderate	4	59.5	26.36	25.06	No	50.93	4	1.85	1
42	PA	091	MONTGOMERY	33874		2036 02	2-Moderate	4	63.25	31.61	23.93	No	54.92	4	2.5	1
42	PA	091	MONTGOMERY	33874		2036 01	0-NA	5	86.76	41.79	40.09	No	80.9	5	0.72	1
42	PA	091	MONTGOMERY	33874		2035 00	2-Moderate	4	65.56	37.12	21.9	No	58.21	4	2.28	1
42	PA	091	MONTGOMERY	33874		2034 03	2-Moderate	3	21.89	8.19	5.05	No	13	2	4.62	1
42	PA	091	MONTGOMERY	33874		2034 02	3-Middle	3	28.8	9.67	5.89	No	15.4	2	9.19	1
42	PA	091	MONTGOMERY	33874		2034 01	2-Moderate	3	32.59	15.78	8.81	No	24.18	3	3.76	1
42	PA	091	MONTGOMERY	33874		2033 04	3-Middle	3	33.1	15.23	6.26	No	21.33	3	7.48	1
42	PA	091	MONTGOMERY	33874		2033 03	3-Middle	3	29.46	12.45	7.25	No	19.38	2	6.24	1
42	PA	091	MONTGOMERY	33874		2033 02	3-Middle	3	23.48	9.41	5.39	No	14.47	2	4.95	1
42	PA	091	MONTGOMERY	33874		2032 08	4-Upper	3	20.6	2.9	2.06	No	4.93	1	11.93	2
42	PA	091	MONTGOMERY	33874		2032 07	4-Upper	2	18.35	3.4	3.47	No	6.81	1	6.96	1
42	PA	091	MONTGOMERY	33874		2032 06	4-Upper	3	23.07	10.73	6.43	No	13.99	2	6.67	1
42	PA	091	MONTGOMERY	33874		2032 04	4-Upper	3	31.28	5.03	3.71	No	8.64	2	19.56	2
42	PA	091	MONTGOMERY	33874		2032 03	3-Middle	3	29.53	8.78	5.3	No	13.84	2	12.08	2
42	PA	091	MONTGOMERY	33874		2031 06	3-Middle	2	19.21	5.2	3.65	No	8.85	1	5.29	1
42	PA	091	MONTGOMERY	33874		2031 05	4-Upper	2	15.98	3.8	3.16	No	6.9	1	5.67	1
42	PA	091	MONTGOMERY	33874		2031 04	4-Upper	2	10	2.48	2.61	No	5.08	1	2.1	1
42	PA	091	MONTGOMERY	33874		2031 03	4-Upper	2	11.3	1.93	2.86	No	4.65	1	3.46	1
42	PA	091	MONTGOMERY	33874		2030 00	3-Middle	3	20.14	5.35	3.22	No	8.36	1	8.04	1
42	PA	091	MONTGOMERY	33874		2026 04	4-Upper	3	33.53	18.7						

CRA South Assessment Area Census Tract Listing

State ID	State	County ID	County Name	NAHMD	NAHMD Name	Tract	Tract Income Level	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic	Hispanic Pct.	Other (J) Unknwn	Hispanic Black	Minority Pct.	Asian	Minority Pct.
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2014.08	4:Upper	2	18.23	1.7	1.8	No	3.45	1	11.95	2	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2014.07	3:Middle	3	33.36	21.24	2.96	No	23.92	3	4.57	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2014.06	3:Middle	3	22.35	7.79	3.42	No	10.99	2	8.04	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2014.04	4:Upper	3	22.23	3.84	2.69	No	6.45	1	11.48	2	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2013.02	2:Moderate	3	39.18	16.67	13.92	No	30.16	3	3.33	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2013.01	2:Moderate	3	29.48	9.66	11.16	No	20.56	3	4.76	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2012.04	2:Moderate	3	33.93	19.88	4.33	No	24.16	3	5.29	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2012.03	4:Upper	2	17.26	3.5	2.69	No	6.19	1	7.97	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2012.01	4:Upper	2	24.25	3.8	3.18	No	6.86	1	13.93	2	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2011.00	3:Middle	2	16.98	4.85	4.09	No	8.87	1	3.21	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2010.06	4:Upper	2	15.48	3.18	2.2	No	5.39	1	7.06	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2010.05	4:Upper	3	21.23	4.52	2.98	No	7.38	1	10.25	2	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2010.04	3:Middle	3	32.36	6.32	2.66	No	8.81	1	20.06	3	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2010.03	3:Middle	3	28.03	4.71	4.5	No	9.11	1	15.29	2	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2009.08	2:Moderate	3	35.2	6.33	11.71	No	17.89	2	11.44	2	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2009.07	3:Middle	2	19.44	5.74	4.9	No	10.2	2	4.64	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2009.06	3:Middle	3	26.37	6.44	5.61	No	11.68	2	11.78	2	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2009.03	2:Moderate	3	39.54	9.53	8.28	No	17.39	2	17.99	2	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2009.02	2:Moderate	3	44.84	8.34	12.22	No	19.39	2	20.19	3	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2009.01	2:Moderate	3	39.82	7.69	6.63	No	16.04	2	23.81	3	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2008.00	2:Moderate	3	44.59	6.15	9.81	No	15.56	2	24.43	3	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2007.08	3:Middle	3	34.53	4.21	5.04	No	9.1	1	21.66	3	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2007.07	3:Middle	3	42.11	7.73	13.6	No	20.91	3	17	2	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2007.04	3:Middle	3	26.57	7.13	5.33	No	12.2	2	9.57	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2007.03	3:Middle	3	34.56	5.09	4.73	No	9.73	1	20.83	3	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2006.07	4:Upper	3	28.17	5.03	2.77	No	7.72	1	17.14	2	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2006.06	3:Middle	3	25.8	4.44	3.9	No	8.14	1	14.62	2	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2006.05	4:Upper	3	30.51	5.38	2.42	No	7.75	1	20.3	3	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2006.03	3:Middle	3	30.44	5.69	3.54	No	9.14	1	17.6	2	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2006.02	3:Middle	3	39.82	6.39	3.59	No	8.42	1	28.64	3	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2005.07	3:Middle	3	21.07	1.47	4.65	No	6.22	1	8.47	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2005.06	3:Middle	2	18.89	3.41	3.36	No	9.66	1	8.7	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2005.05	4:Upper	3	22.71	4.63	3.14	No	7.74	1	11.34	2	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2005.02	1:Low	3	29.87	7.75	12.12	No	19.42	2	5.11	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2005.01	3:Middle	2	12.96	1.44	4.23	No	5.65	1	3.35	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2004.02	3:Middle	2	17.3	4.63	6.38	No	10.85	2	1.89	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2004.01	3:Middle	2	14.14	3.64	5.11	No	8.74	1	1.55	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2003.10	4:Upper	2	12.36	2.63	3.99	No	6.62	1	2.39	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2003.09	3:Middle	2	15.49	3.75	5.56	No	9.28	1	3.14	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2003.08	3:Middle	3	18.67	1.68	6.84	No	17.02	2	7.81	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2003.07	2:Moderate	3	32.82	13.61	6.79	No	20.02	3	7.82	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2003.06	3:Middle	2	13.5	2.43	4.97	No	7.17	1	2.7	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2003.05	3:Middle	2	10.36	1.25	5.5	No	6.57	1	0.85	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2003.01	2:Moderate	3	32.78	9.5	9.31	No	18.37	2	9.53	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2002.00	3:Middle	2	12.02	4.4	2.12	No	6.37	1	1.02	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2001.06	3:Middle	2	15.58	2.46	2.27	No	4.74	1	7.58	1	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2001.05	3:Middle	3	25.96	0.44	1.92	No	2.36	1	20.44	3	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2001.04	3:Middle	2	16.8	1.01	2.45	No	3.37	1	10.12	2	
42	PA	091	MONTGOMERY	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	2001.03	3:Middle	2	17.94	1.07	2.37	No	3.39	1	11.97	2	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	9803.00	0:NA	1	7.69	1.28	1.13	No	6.41	1	0	0	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	9802.00	0:NA	0	0	0	0	No	0	0	0	0	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	9801.00	0:NA	2	14.58	4.86	0.72	No	5.58	1	7.68	1	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	9800.00	0:NA	0	0	0	0	No	0	0	0	0	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4108.00	4:Upper	3	22.85	5.73	3.3	No	8.93	1	8.95	1	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4107.00	1:Low	5	85.42	71.16	10.73	No	80.93	5	0.59	1	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4106.02	4:Upper	2	13.47	4.18	2.74	No	6.86	1	2.72	1	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4106.01	4:Upper	2	11.48	2.87	2.57	No	5.38	1	2.9	1	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4105.00	2:Moderate	5	91.54	18.63	11.19	No	29.4	3	59.11	4	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4104.03	4:Upper	3	20.51	2.34	3.73	No	6.07	1	10.85	2	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4104.02	4:Upper	3	15.57	1.68	1.9	No	6.45	1	6.54	1	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4104.01	4:Upper	3	24.46	1.24	2.65	No	3.85	1	16.53	2	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4103.06	4:Upper	3	34.14	24.23	4.17	No	28.17	3	3.62	1	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4103.05	4:Upper	3	21.75	1.89	1.81	No	3.65	1	15.65	2	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4103.04	4:Upper	3	23.39	1.56	2.81	No	4.25	1	15.73	2	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4103.03	4:Upper	2	16.07	2	2.52	No	4.49	1	7.75	1	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4102.00	4:Upper	3	25.35	2.11	4.25	No	6.37	1	14.63	2	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4101.02	4:Upper	2	10.5	1.48	1.31	No	2.8	1	3.6	1	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4101.01	4:Upper	3	21.78	5.97	5.16	No	11.03	2	6.81	1	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4100.00	4:Upper	2	10.72	1.89	1.82	No	3.69	1	4.44	1	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4099.04	4:Upper	2	13.34	1.36	2.69	No	4.03	1	6.64	1	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4099.03	4:Upper	2	10.3	1.48	2.69	No	4.07	1	2.84	1	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4099.02	4:Upper	2	12.99	2.22	2.08	No	4.23	1	6.62	1	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4098.04	4:Upper	3	22.66	3.81	3.41	No	7.2	1	11.93	2	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4098.03	4:Upper	2	19.33	3.46	4.38	No	7.79	1	7.43	1	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4097.01	4:Upper	3	21.35	3.35	3.1	No	6.38	1	12.08	2	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4096.02	4:Upper	3	25.51	6.22	4.47	No	10.56	2	11.58	2	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4096.01	4:Upper	3	27.75	3.53	3.89	No	7.34	1	16.55	2	
42	PA	045	DELAWARE	37964	PHILADELPHIA, PA	4095.00	4:Upper	2	14.83	3.09	2.89	No	5.9	1	6.09	1	
42	PA	045															

CRA South Assessment Area Census Tract Listing

State ID	State	County ID	County Name	NAHMD	NAHMD Name	Tract	Tract Income Level	Minority Pct.	Minority Pct.	Black Minority Pct.	Hispanic Minority Pct.	Other (U) Minority Pct.	Hispanic Black Minority Pct.	Asian Minority Pct.	Asian Minority Pct.
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4069.02	4-Upper	2	10.92	2.13	3.18	No	5.3	1	2.12
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4068.05	4-Upper	3	26.35	14.87	5.31	No	19.64	2	3.38
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4068.04	4-Upper	3	24.57	10.74	3.66	No	14.07	2	7.93
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4068.02	4-Upper	3	26.32	17.2	3.92	No	20.81	3	0.88
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4068.01	4-Upper	3	25.76	14.17	3.54	No	17.58	2	4.23
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4067.00	3-Middle	3	34.35	22.39	5.9	No	27.39	3	1.17
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4066.00	2-Moderate	3	37.07	24.65	4.93	No	28	3	0.73
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4065.00	4-Upper	3	43.11	30.06	6.78	No	36.18	3	0.51
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4064.02	2-Moderate	3	88.54	77.2	6.16	No	82.01	5	0.42
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4064.01	2-Moderate	5	89.71	79.39	5.13	No	82.95	5	1.84
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4063.00	2-Moderate	4	59.15	46.84	7.89	No	53.32	4	0.72
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4062.02	4-Upper	2	15.16	5.78	2.5	No	8.16	1	3.71
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4062.01	4-Upper	2	16.67	5.66	3.52	No	9.02	1	2.58
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4061.00	4-Upper	3	33.21	18.05	6.33	No	24.3	3	3.02
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4054.00	1-Low	5	90.73	73.87	12.78	No	85.53	5	0.49
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4053.00	2-Moderate	5	94.39	63.44	28.2	No	90.48	5	0.61
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4052.00	1-Low	5	96.56	81.14	5.29	No	95.4	5	0.07
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4051.00	2-Moderate	5	97.04	89.54	5.44	No	93.69	5	0.14
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4050.00	3-Middle	3	95.4	84.89	10.66	No	92.35	5	0.2
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4049.00	2-Moderate	5	94.31	71.86	19.64	No	89.27	5	0.33
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4048.00	1-Low	5	89.43	69.43	17.21	No	84.23	5	0.29
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4047.00	2-Moderate	4	55.1	40.05	11.18	No	50.06	4	2.09
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4046.00	3-Middle	5	89.12	75.63	10.53	No	84.62	5	0.86
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4045.00	2-Moderate	5	84.31	67.86	12.18	No	78.81	4	1.1
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4044.00	4-Upper	4	68.95	58.02	6.85	No	64.04	4	0.55
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4043.00	2-Moderate	3	39.92	21.31	7.08	No	27.78	3	2.36
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4041.03	4-Upper	2	12.76	4.1	2.69	No	6.67	1	2.08
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4041.02	3-Middle	3	28.48	15.66	5.85	No	20.76	3	2.32
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4041.01	4-Upper	2	18.48	7.1	3.94	No	10.53	2	1.83
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4040.04	4-Upper	2	13.89	4.49	2.76	No	7.15	1	3.11
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4040.03	3-Middle	3	45.03	20.94	2.8	No	23.51	3	17.69
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4039.02	4-Upper	2	10.03	2.31	2.8	No	4.9	1	1.52
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4039.01	4-Upper	2	16.23	6.98	3.02	No	9.88	1	3.13
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4038.00	3-Middle	3	20.96	7.98	5.04	No	12.82	2	3.95
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4037.02	2-Moderate	2	17.35	2.77	3.87	No	6.47	1	3.3
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4037.01	4-Upper	2	15.48	4.44	4.61	No	8.53	1	3.21
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4036.02	4-Upper	2	11.97	4.01	3.14	No	6.82	1	2
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4036.01	4-Upper	3	20.03	7.76	3.27	No	10.94	2	3.64
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4035.02	4-Upper	3	27.41	17.02	3.99	No	20.48	3	2.28
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4035.01	4-Upper	3	67.05	49.54	5.23	No	21.4	3	0.33
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4034.02	3-Middle	4	59.93	48.96	5.74	No	53.1	4	1.82
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4034.01	3-Middle	4	58.85	45.31	4.95	No	50.16	4	3.84
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4033.00	3-Middle	3	41.59	27.7	5	No	32.14	3	3.42
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4032.00	4-Upper	4	50.57	37.51	4.62	No	41.47	3	4.57
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4031.04	3-Middle	4	78.71	67.33	3.57	No	70.22	4	2.44
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4031.03	3-Middle	4	64.84	52.24	5.11	No	56.32	4	3.35
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4031.01	3-Middle	4	63.88	49.52	5.85	No	54.48	4	3.89
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4030.02	3-Middle	3	33.82	24.97	3.47	No	28.09	3	1.49
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4030.01	4-Upper	2	17.28	10.27	2.9	No	13.03	2	1.41
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4029.00	2-Moderate	3	97.65	81.54	2.06	No	92.61	5	0.51
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4028.00	3-Middle	5	81.1	70.78	4.17	No	74.06	4	2.28
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4027.00	3-Middle	5	90.9	83.63	2.1	No	85.45	5	0.85
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4026.00	3-Middle	5	87.1	78.44	6.15	No	82.87	5	1.38
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4025.00	3-Middle	5	94.56	88.03	3.05	No	89.76	5	0.22
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4024.00	0-NA	5	93.23	85.05	3.91	No	88.2	5	0.59
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4023.00	3-Middle	5	97.25	92.81	2.21	No	93.95	5	0.95
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4022.00	3-Middle	5	91.04	80.59	4.54	No	84.39	5	2.23
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4021.00	3-Middle	5	95.51	89.18	2.4	No	90.86	5	0.77
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4020.00	3-Middle	4	68.59	52.31	4.55	No	56.39	4	4.86
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4019.00	4-Upper	2	67.09	49.53	4.02	No	62.81	2	3.32
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4018.00	3-Middle	4	75.57	59.97	7.17	No	66.35	4	3.18
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4017.00	3-Middle	5	84.18	65.99	6.3	No	71.89	4	7.41
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4016.00	4-Upper	4	55.11	40.25	3.91	No	43.94	3	6.5
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4015.03	3-Middle	2	18.17	8.4	3.79	No	12.1	2	2.35
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4015.02	3-Middle	3	44.65	26.09	2.89	No	28.62	3	12.54
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4014.02	2-Moderate	3	49.61	34.71	5.21	No	39.63	3	3.7
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4014.01	4-Upper	3	44	26.27	5.63	No	31.32	3	6.88
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4013.03	3-Middle	4	54.54	35.49	5.58	No	40.39	3	9.44
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4013.02	4-Upper	3	34.17	19.6	5.59	No	24.82	3	4.21
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4012.00	4-Upper	2	22.44	11.88	4.2	No	16.02	2	3.05
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4011.04	4-Upper	3	28	15.67	4.35	No	19.33	2	4.44
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4011.03	4-Upper	3	28.41	13.76	4.43	No	18.12	2	3.18
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4011.01	3-Middle	3	35.85	21.07	5.23	No	25.95	3	4.04
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4010.00	4-Upper	3	36.21	20.15	6.63	No	26.28	3	5.02
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4009.00	4-Upper	3	32.82	15.95	3.68	No	19.63	2	7.24
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4008.02	4-Upper	4	52.53	33.83	6.56	No	39.77	3	7.14
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4008.01	2-Moderate	5	91.81	77.08	5.74	No	82.19	5	7.83
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4007.00	3-Middle	5	80.07	37.42	10.85	No	47.82	3	28.57
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4006.00	3-Middle	4	58.77	28.3	9.84	No	37.49	3	13.95
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4005.00	3-Middle	4	75.05	43.51	10.71	No	65.22	4	15.97
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4004.02	2-Moderate	5	89.28	81.51	10.7	No	71.3	4	13.4
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4004.01	3-Middle	5	90.93	46.02	15.03	No	60.21	4	26.74
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4003.02	2-Moderate	5	86.39	72.31	7.58	No	78.74	4	3.84
42	PA	045	DELAWARE	37964	PHILADELPHIA PA	4003.01	2-Moderate	5	90.21	69.4	10.51	No	78.97	4	6.98
42	PA	029	CHESTER	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	9800.00	0-NA	3	24.37	11.86	6.37	No	17.88	2	2.06
42	PA	029	CHESTER	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	3118.00	2-Moderate	2	15.23	4.96	5.89	No	10.64	2	0.11
42	PA	029	CHESTER	338											

CRA South Assessment Area Census Tract Listing

State ID	State	County ID	County Name	NAHMS	NAHMD Name	Tract	Tract Income Level	Minority Pct.	Minority Pct.	Racial Minority Pct.	Hispanic	Minority Pct.	Other (J)	Hispanic Black	Minority Pct.	Hispanic Black	Minority Pct.	Asian	Minority Pct.	Asian	Minority Pct.
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1055.07	4:Upper	2	14.38	1.66	3.53	No	5.04	1	5.55	1	11.26	2			
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1055.06	4:Upper	3	20.1	1.91	3.66	No	5.45	1	11.26	2					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1055.05	4:Upper	2	12.6	1.67	3.87	No	5.52	1	2.73	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1054.02	4:Upper	2	11.27	0.42	2.84	No	3.26	1	3.56	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1054.01	3:Middle	2	13.58	0.91	2.05	No	2.9	1	6.88	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1053.00	4:Upper	1	7.79	0.49	2.69	No	3.17	1	1.54	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1052.08	4:Upper	3	25.23	0.46	3.5	No	3.92	1	18.12	2					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1052.07	4:Upper	3	20	0.89	3.62	No	4.49	1	12.05	2					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1052.06	3:Middle	2	18.03	0.96	2.36	No	3.3	1	11.85	2					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1052.03	4:Upper	2	14.43	1.44	4.17	No	5.61	1	6.19	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1052.02	4:Upper	2	16.28	1.45	3.02	No	4.41	1	8.21	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1051.00	4:Upper	2	14.75	1.7	2.5	No	4.17	1	6.21	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1050.13	4:Upper	2	12.46	0.55	3.3	No	3.78	1	5.76	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1050.12	3:Middle	1	7	0.33	2.64	No	2.97	1	1.43	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1050.11	4:Upper	2	13.17	1.14	2.37	No	3.52	1	6.63	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1050.10	4:Upper	2	11.18	1.43	3.08	No	4.51	1	4.08	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1050.09	3:Middle	1	9.36	0.98	2.36	No	3.34	1	3.62	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1050.08	4:Upper	2	13.25	1.43	3.22	No	4.66	1	5.78	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1050.06	4:Upper	2	10.15	0.52	2.3	No	2.82	1	4.63	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1050.04	4:Upper	1	9.26	0.67	2.16	No	3.39	1	3.71	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1050.03	3:Middle	2	11.44	0.37	3.28	No	3.64	1	4.82	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1049.02	3:Middle	2	15.38	1.23	3.18	No	4.4	1	8	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1049.01	4:Upper	2	12.85	1.06	2.87	No	3.9	1	6.18	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1048.00	3:Middle	2	12.16	3.95	4.87	No	8.43	1	1.48	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1047.03	3:Middle	1	9.21	0.72	3.41	No	4.13	1	1.26	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1047.02	4:Upper	2	10.28	1.92	4.07	No	5.83	1	1.1	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1047.01	2:Moderate	2	14.41	1.33	4.85	No	6.18	1	4.11	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1046.04	4:Upper	2	10.25	1.01	3.85	No	4.85	1	2.01	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1046.03	4:Upper	2	13.24	4.62	4.12	No	8.64	1	2.23	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1046.01	4:Upper	2	18.26	1.14	8.22	No	9.39	1	4.83	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1045.06	4:Upper	2	13.23	0.88	5.03	No	5.91	1	1.93	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1045.05	4:Upper	2	11.98	0.99	3.17	No	4.15	1	4.57	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1045.03	4:Upper	2	12.23	1.07	3.98	No	5.02	1	3.41	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1045.02	4:Upper	2	15.59	1.42	3.33	No	4.71	1	7.43	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1044.00	4:Upper	2	16.12	1	8	No	9	1	3.14	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1043.04	4:Upper	2	10.5	1.28	3.93	No	5.21	1	2.48	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1043.03	3:Middle	2	14.27	1.16	3.13	No	4.2	1	6.17	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1043.01	4:Upper	1	9.48	0.52	3.57	No	4.08	1	1.7	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1042.04	3:Middle	2	15.5	1.55	5.81	No	7.35	1	4.03	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1042.03	4:Upper	2	18.21	0.91	8.22	No	9.36	1	4.83	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1042.01	3:Middle	2	11.26	1.12	3.88	No	4.97	1	2.72	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1041.00	2:Moderate	3	21.5	2.07	13.18	No	15.11	2	2.48	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1040.00	3:Middle	2	10.9	0.93	4.51	No	5.38	1	2.47	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1039.00	3:Middle	1	6.86	0.71	2.33	No	3.01	1	0.65	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1038.00	2:Moderate	1	7.62	0.81	2.84	No	3.65	1	0.08	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1037.00	3:Middle	1	7.19	0.68	2.9	No	3.46	1	0.36	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1034.00	3:Middle	1	7.8	0.7	2.36	No	3.05	1	0.81	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1033.00	3:Middle	1	6.17	0.32	1.82	No	2.14	1	0.59	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1031.03	2:Moderate	3	20.26	4.07	8.97	No	12.68	2	3.21	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1031.02	2:Moderate	2	18.19	2.95	7.44	No	10.99	2	6.73	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1031.01	2:Moderate	2	16.44	1.74	8.01	No	9.75	1	1.14	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1028.01	3:Middle	1	9.81	1.24	3.03	No	4.16	1	1.65	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1027.00	3:Middle	1	8.48	1.45	2.49	No	3.81	1	1.81	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1026.00	3:Middle	3	20.78	2.91	8.59	No	11.51	2	6.5	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1025.00	2:Moderate	2	15.51	3.57	5.65	No	8.98	1	1.46	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1024.02	3:Middle	2	12.09	1.4	4.94	No	6.21	1	2.23	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1024.01	3:Middle	1	8.72	1.55	3.35	No	4.9	1	0.66	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1023.00	3:Middle	1	8.71	1.17	2.89	No	3.95	1	0.79	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1021.04	3:Middle	2	19.03	3.07	6.81	No	9.61	1	5.8	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1021.02	3:Middle	2	18.97	2.84	6.74	No	9.36	1	1.06	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1021.01	3:Middle	2	14.81	2.11	3.76	No	5.83	1	5.29	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1020.03	3:Middle	2	17.92	1.86	2.88	No	4.74	1	9.37	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1020.02	3:Middle	2	10.6	1.32	2.81	No	4.13	1	4.16	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1019.00	3:Middle	2	14.91	1.32	3.86	No	5.08	1	7.17	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1018.10	3:Middle	3	26.03	1.41	3.34	No	4.74	1	17.6	2					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1018.09	4:Upper	2	17.8	1.45	3.33	No	4.76	1	9.57	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1018.08	2:Moderate	3	22.96	3.52	7.84	No	11.29	2	8.72	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1018.07	3:Middle	3	32.28	3.3	19.86	No	22.95	3	6.1	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1018.05	4:Upper	2	9.03	0.14	2.22	No	2.53	1	3.48	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1018.02	4:Upper	2	12.97	1.55	2.44	No	3.94	1	11.65	2					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1016.11	0:NA	2	12.16	1.39	5.65	No	6.97	1	2.65	1					
42	PA	017	BUCKS	33874	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1016.10	3:Middle	2	12.15	2.16	4.2	No	6.27								

CRA South Assessment Area Census Tract Listing

State ID	State	County ID	County Name	MSA/MD	MSA/MD Name	Tract	Tract Income Level	Minority Level	Minority Pct.	Black Minority Level	Black Minority Pct.	Hispanic Minority Level	Hispanic Minority Pct.	Other (d)	Other (d) Underwood	Hispanic Black Minority Level	Hispanic Black Minority Pct.	Asian Minority Level	Asian Minority Pct.	Native Minority Level	Native Minority Pct.	
42	PA	017	BUCKS	33874		MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1001.05	3:Middle	2	18.44	1.69	8.72	No	10.35	2	4.28						
42	PA	017	BUCKS	33874		MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1001.04	2:Moderate	4	58.38	11.03	21.95	No	32.67	3	22.77						
42	PA	017	BUCKS	33874		MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1001.03	2:Moderate	3	26.05	8.7	8.78	No	17.23	2	2.89						
42	PA	017	BUCKS	33874		MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA	1001.02	2:Moderate	3	24.16	5.98	7.14	No	13.06	2	7.01						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5024.00	4:Upper	3	25.07	11.23	6.52	No	17.6	2	3						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5023.00	2:Moderate	3	39.95	14.42	17.63	No	31.61	3	2.36						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5022.04	4:Upper	2	18.16	6.03	4.98	No	10.55	2	3.44						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5022.03	4:Upper	3	28.8	14.07	5.73	No	19.2	2	4.59						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5022.02	3:Middle	3	25.14	12.61	4.73	No	17.12	2	4.58						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5022.01	4:Upper	3	25.53	8.97	5.4	No	14.26	2	7.39						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5021.00	4:Upper	2	14.69	4.89	4.62	No	9.4	1	1.83						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5020.02	4:Upper	2	16.75	5.3	4.01	No	8.96	1	4.31						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5020.01	4:Upper	2	19.55	5.94	5.57	No	10.98	2	5.35						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5019.00	4:Upper	3	26.8	11.8	8.88	No	20.3	3	1.02						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5018.00	3:Middle	3	21.98	3.38	13.13	No	16.29	2	0.68						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5017.04	2:Moderate	2	16.17	3.53	6.17	No	9.6	1	0.81						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5017.03	3:Middle	3	20.57	7.92	8.31	No	15.79	2	0.99						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5017.02	3:Middle	2	15.03	4.45	5.9	No	9.99	1	0.53						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5017.01	3:Middle	2	19.35	8.47	5.84	No	13.9	2	1.29						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5016.09	4:Upper	2	35.24	19.97	6.37	No	25.01	3	4.27						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5016.08	3:Middle	3	29.07	12.24	9.47	No	21.24	3	2.54						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5016.06	3:Middle	3	30.98	15.98	6.86	No	22.36	3	2.65						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5016.05	3:Middle	3	26.21	11.96	6.62	No	18.3	2	2.19						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5016.04	3:Middle	3	30.1	16.05	7.52	No	23.07	3	2.5						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5016.03	4:Upper	3	24.6	10.66	8.34	No	18.48	2	1.57						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5015.02	3:Middle	3	34.56	17.47	8.83	No	25.66	3	1.58						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5015.01	3:Middle	3	43.21	23.4	10.51	No	32.97	3	2.81						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5014.06	2:Moderate	3	41.96	20.16	13.01	No	32.38	3	3.93						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5014.05	4:Upper	3	29.35	12.87	6.36	No	18.67	2	6.25						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5014.04	2:Moderate	3	35.24	14.36	11.37	No	24.65	3	6.15						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5014.03	3:Middle	3	30.14	15.1	8.4	No	22.48	3	3.13						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5014.02	2:Moderate	3	48.53	27.71	14.55	No	41.31	3	2.6						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5013.03	3:Middle	1	8.15	1.85	2.3	No	3.85	1	0.81						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5013.02	3:Middle	2	11.82	1.16	5.35	No	6.4	1	1.08						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5013.01	3:Middle	1	9.85	1.2	4.14	No	5.26	1	0.65						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5012.13	3:Middle	2	18.16	5.39	5.15	No	10.24	2	4.57						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5012.12	3:Middle	3	36.03	16.85	9.88	No	25.79	3	5.29						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5012.10	4:Upper	2	18.6	4.29	4.46	No	8.7	1	3.58						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5012.09	3:Middle	3	30.35	13.49	6.48	No	19.43	2	6.12						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5012.08	4:Upper	2	12.75	3.35	4.57	No	5.75	1	3.27						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5012.06	4:Upper	2	19.07	6.93	6.59	No	13.13	2	3.35						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5012.05	3:Middle	3	28.19	12.14	7.34	No	19.17	2	5.82						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5012.04	3:Middle	2	15.03	4.01	5.84	No	9.7	1	2.08						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5012.03	3:Middle	2	12.13	1.72	4.93	No	6.55	1	2.05						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5012.02	4:Upper	2	13.07	2.55	3.95	No	6.43	1	3.71						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5012.01	4:Upper	2	15.14	4.66	3.78	No	8.39	1	3.93						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5011.07	3:Middle	2	16.12	3.54	6.3	No	9.75	1	1.27						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5011.06	3:Middle	3	43.04	25.25	8.79	No	33.13	3	4.91						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5011.05	2:Moderate	3	34.64	16.68	9.36	No	25.59	3	2.63						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5011.04	3:Middle	3	22.85	7.3	7.93	No	15.14	2	3.14						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5011.03	3:Middle	3	27.14	8	7.85	No	15.11	2	7.91						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5011.02	3:Middle	3	35.02	14.26	7.63	No	21.24	3	9.55						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5011.01	2:Moderate	3	39.49	20.19	13.69	No	32.78	3	1.37						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5010.03	3:Middle	3	37.82	18.37	13.33	No	30.54	3	1.77						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5010.02	2:Moderate	4	57.35	34.45	18.44	No	50.85	4	0.78						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5010.01	2:Moderate	3	47.24	22.52	15.44	No	37.09	3	2.7						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5009.00	3:Middle	2	13.1	3.94	5.29	No	9.13	1	1						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5008.00	4:Upper	1	9.1	0.88	3.11	No	3.77	1	1.4						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5007.05	3:Middle	2	13.69	4.55	3.92	No	8.18	1	1.58						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5007.04	4:Upper	2	15.07	4.01	4.88	No	8.85	1	1.65						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5007.03	4:Upper	2	11.1	3.23	3.66	No	6.54	1	2						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5007.02	3:Middle	2	10.16	2.03	3.47	No	5.33	1	1.24						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5006.02	4:Upper	2	16.71	4.2	3.48	No	7.45	1	5.28						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5006.01	3:Middle	3	20.28	6.36	5.81	No	11.89	2	4.11						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5005.00	3:Middle	2	14.69	4.47	4.68	No	8.75	1	0.92						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5004.00	2:Moderate	4	58.42	37.88	14.75	No	50.47	4	1.05						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5003.00	2:Moderate	2	14.93	4.13	5.02	No	8.92	1	0.59						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5002.05	3:Middle	2	17.82	7.65	4.69	No	12.15	2	1.45						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5002.04	3:Middle	3	25.51	11.22	6.37	No	16.98	2	4.38						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5002.03	3:Middle	3	15.33	6.05	4.51	No	13.33	1	2.4						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5002.02	3:Middle	3	22.98	9.13	8.2	No	16.42	2	1.4						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5002.01	3:Middle	2	16.01	3.32	7.05	No	10.17	2	1.24						
34	NJ	015	GLOUCESTER	15804		CAMDEN, NJ	5001.00	3:Middle	3	29.1	9.36	11.26	No	20.15	3	3.26						
34																						

CRA South Assessment Area Census Tract Listing

State ID	County ID	County Name	W5A/MSD	W5A/MSD Name	Tract	Tract Income Level	White Minority Pct.	Black Minority Pct.	Hispanic Minority Pct.	Other (N) Under/over	Hispanic Black Minority Pct.	Asian Minority Pct.	Island Minority Pct.		
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6079.00	3	23.35	8.85	6.75	No	16.99	2	1.67	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6078.02	3	49.1	23.09	20.93	No	42.67	3	2.36	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6078.01	2	67.06	44.24	14.88	No	57.68	4	3.94	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6077.02	2	72.53	31.17	36.46	No	66.15	4	1.8	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6077.01	1	84.98	33.02	48.97	No	80.51	5	1.99	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6076.00	3	18.14	3.38	7.04	No	10.42	2	3.61	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6075.07	2	46.38	13.33	7.16	No	19.88	2	22.5	3
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6075.06	3	63.2	14.6	8.93	No	22.95	3	36.23	3
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6075.05	4	31.23	7.8	4.82	No	12.26	2	15.54	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6075.04	4	29.96	5.53	4.09	No	9.35	1	13.24	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6075.03	4	39.25	10.57	5.22	No	15.24	2	20.41	3
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6075.02	4	28.17	6.61	5.64	No	11.97	2	12.66	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6074.02	2	45.56	22.2	12.22	No	33.1	3	7.57	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6074.01	3	42.85	21.04	12.45	No	32.49	3	5.15	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6073.00	2	35.96	17.49	11.42	No	28.01	3	2.83	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6072.00	3	25.73	7.81	10.1	No	17.33	2	4.91	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6071.00	3	15.92	2.51	7.72	No	10.13	2	2.32	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6070.00	2	22.91	4.07	10.83	No	14.6	2	3.79	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6068.00	2	31.82	2.73	9.22	No	11.82	2	15.2	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6067.00	3	20.39	7.78	6.42	No	13.81	2	2.31	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6066.00	2	17.37	4.17	6.71	No	10.66	2	2.24	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6065.00	3	93.59	76.82	11.51	No	86.5	5	2	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6064.00	4	12.08	1.02	3.52	No	4.39	1	2.38	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6063.00	4	13.82	2.5	3.26	No	5.77	1	3.05	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6062.00	4	13.41	0.84	3.95	No	4.72	1	4.18	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6061.00	4	8.83	0.77	3.75	No	4.23	1	1.29	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6060.00	4	10.8	1.11	4.29	No	5.4	1	1.46	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6059.00	4	8.05	1.19	3.03	No	4.22	1	0.61	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6058.00	4	9.35	1.17	3.1	No	4.23	1	1.45	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6057.00	2	13.67	2.74	5.29	No	7.72	1	1.78	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6056.02	4	11.65	2.05	5.86	No	7.59	1	0.43	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6054.00	3	13.99	2.29	6.83	No	9.08	1	0.86	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6053.00	2	23.96	5.07	11.52	No	16.09	2	3.58	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6052.00	2	33.09	3.7	20.53	No	23.98	3	5.49	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6051.00	2	18.71	2.17	8.23	No	10.24	2	2.59	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6047.00	3	13.32	0.98	6.69	No	7.4	1	2.18	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6046.00	3	26.3	8.13	11.38	No	19.13	2	2.58	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6044.00	4	13.55	2.21	6.24	No	8.14	1	1.35	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6043.00	4	18.28	3.86	5.79	No	9.47	1	2.14	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6042.00	3	28.42	6.63	11.69	No	17.66	2	3.31	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6041.00	2	87.9	33.84	44.45	No	76.19	4	8.92	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6039.02	3	18.08	3.87	5.44	No	9.06	1	5.57	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6039.01	4	12.78	2	5.45	No	7.14	1	2.54	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6038.00	4	10.57	1.8	3.78	No	5.51	1	1.69	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6037.00	3	37.72	7.14	18.63	No	25.39	3	8.77	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6036.03	4	16.01	3.33	4.54	No	7.67	1	4.14	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6036.02	4	12.92	1.07	3.62	No	4.62	1	4.2	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6036.01	3	25.01	7.49	8.4	No	15.54	2	6.72	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6035.07	4	31.94	5.21	6.7	No	11.8	2	18.7	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6035.06	4	31.03	4.19	4.73	No	8.72	1	18.25	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6035.05	3	34.46	7.04	8.81	No	15.41	2	14.32	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6035.04	4	29.39	6.55	7.18	No	13.43	2	12.5	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6035.03	4	26.05	4.01	4.73	No	8.53	1	13.64	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6035.01	4	40.75	9.33	5.29	No	14.11	2	22.87	3
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6034.00	3	38.57	9.84	7.96	No	17.39	2	16.88	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6033.03	3	42.79	11.87	11.05	No	22.09	3	15.57	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6033.02	4	32.92	7.13	9.56	No	16.25	2	12.1	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6033.01	3	43.85	9.66	12.75	No	21.89	3	17.42	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6032.02	3	39.06	9.88	12.14	No	21.46	3	13.78	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6032.01	3	42.53	12.43	6.44	No	22.43	3	14.53	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6031.00	3	37.77	11.78	18.95	No	30	3	13.4	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6030.02	3	85.76	25.33	48.42	No	71.28	4	11.91	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6030.01	2	49.21	14.08	26.47	No	39.27	3	6	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6029.02	2	61.03	22.05	31.85	No	52.02	4	3.63	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6029.01	2	47.92	15.64	22.45	No	37.03	3	7.67	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6026.02	2	82.35	22.97	43.3	No	64.85	4	14.23	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6026.01	2	69.48	19.65	32.05	No	51.02	4	14.95	2
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6025.03	2	92.93	38.61	47.04	No	82.98	5	7.55	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6020.00	1	94.73	56.78	38.4	No	90.96	5	0.26	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6019.00	1	95.71	61.59	37.16	No	94.4	5	0.61	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6018.00	0	93.37	48.55	37.84	No	82.67	5	4.81	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6017.00	1	97.95	61.84	37.57	No	95.62	5	0.14	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6016.00	1	98.12	69.26	31.02	No	95.03	5	0.56	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6015.00	1	97.76	60.69	36.79	No	94.2	5	0.51	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6014.00	1	98.18	75.55	22.65	No	94.97	5	0.3	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6013.00	1	96.81	32.72	62.18	No	92.83	5	1.5	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6012.00	1	97.93	28.33	67.77	No	92.74	5	2.44	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6011.02	1	97.59	25	65.7	No	87.46	5	8.33	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6011.01	1	99.6	17.41	75.85	No	90.45	5	5.55	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6010.00	1	80.3	17.24	89.7	No	95.19	5	0.61	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6009.00	1	98.04	23.18	76.35	No	95.59	5	0.25	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6008.00	1	96.79	29.14	68.53	No	94.53	5	0.1	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6007.00	1	94.6	29.42	66.36	No	91.88	5	0.52	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6004.00	1	96.25	47.46	49.73	No	93.13	5	0.45	1
34	NJ	007	CAMDEN	15804	CAMDEN, NJ	6002.00	2	97.32	52.88	43.66	No	93.44	5	0.27	1
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	9822.00	3	62.07	40.34	19.9	No	57.48	4	1.76	1
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	9821.11	3	45.27	15.32	20.4	No	34.15	3	4.12	1
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	9818.02	0	83	62.42	21.32	No	82.75	5	0.1	1
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7049.01	3	46.04	19.25	17.51	No	35.83	3	2.4	1
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7047.00	3	13.81	1.81	6.01	No	7.82	1	0.5	1
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7046.00									

CRA South Assessment Area Census Tract Listing

State ID	State	County ID	County Name	NAAMS	NAAMID Name	Tract	Tract Income Level	White %	Black %	Hispanic %	Asian %	Native %	Hispanic Black %	Asian %	Native %
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7031.03	4:Upper	4	55.82	32.5	11.05	No	42.26	3	6.37
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7031.02	4:Upper	3	24.19	9.19	5.96	No	14.85	2	6.23
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7030.00	3:Middle	3	22.87	7.44	6.58	No	13.75	2	4.37
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7029.18	3:Middle	3	35.42	12.14	6.51	No	18.16	2	11.31
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7029.17	4:Upper	3	37.38	13.05	7.75	No	20.57	3	11.01
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7029.15	3:Middle	3	46.32	21.21	10.3	No	30.43	3	9.62
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7029.14	3:Middle	3	32.53	8.76	6.62	No	15.06	2	11.75
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7029.13	2:Moderate	3	47.17	18.21	7.76	No	25.47	3	15.94
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7029.10	4:Upper	3	33.1	11.72	6.39	No	17.43	2	10.75
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7029.09	4:Upper	3	35.96	10.95	5.92	No	16.51	2	14.82
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7029.08	4:Upper	2	17.85	3	3.73	No	6.55	1	7.71
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7029.07	4:Upper	2	16.35	4.3	4.2	No	8.36	1	3.66
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7029.06	4:Upper	3	25.64	6.88	8.68	No	15.25	2	6.12
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7029.05	3:Middle	3	27.87	9.73	6.2	No	15.32	2	8.44
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7028.11	3:Middle	5	89.71	73.6	10.59	No	82.44	5	2.34
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7028.10	2:Moderate	5	84.82	72.87	7.08	No	77.97	4	2.04
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7028.09	2:Moderate	5	87.32	71.62	7.81	No	78.24	4	2.29
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7028.08	2:Moderate	5	89.34	69.77	12.87	No	80.88	5	2.25
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7028.07	2:Moderate	5	87.67	65.29	13.46	No	77.18	4	2.84
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7028.06	3:Middle	5	90.26	69.71	14.83	No	82.41	5	2.02
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7028.05	3:Middle	5	89.48	70.17	13.72	No	81.76	5	2.16
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7028.04	3:Middle	5	86.89	71.51	9.87	No	80.19	5	1.2
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7028.03	3:Middle	5	88.43	71.31	12.36	No	82.13	5	0.98
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7028.02	3:Middle	5	88.35	71.31	11.42	No	80.76	5	1.35
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7028.01	3:Middle	5	87.5	71.7	9.72	No	79.72	4	1.23
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7027.02	4:Upper	3	44.89	21.74	10.11	No	31.08	3	7.37
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7027.01	3:Middle	4	64.18	40.93	10.01	No	49.71	3	7.27
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7026.03	2:Moderate	3	49.75	23.05	19.35	No	40.36	3	1.46
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7026.01	3:Middle	3	40.4	16.04	14.91	No	29.75	3	2.56
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7025.00	3:Middle	3	40.57	18.07	12.73	No	29.64	3	4.28
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7024.00	4:Upper	2	16.55	3.39	6.32	No	9.48	1	2.22
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7023.00	2:Moderate	3	44.42	18.16	15.61	No	32.39	3	3.43
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7022.10	2:Moderate	3	45.92	19.98	14.02	No	32.9	3	3.47
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7022.09	3:Middle	3	38.4	13.38	12.24	No	25.49	3	2.41
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7022.08	3:Middle	3	36.06	12.77	12.36	No	24.46	3	2.33
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7022.07	2:Moderate	3	42.93	17.18	14.24	No	30.45	3	3.59
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7022.06	2:Moderate	3	26.76	8.37	9.63	No	17.65	2	1.49
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7022.04	2:Moderate	3	47.6	23.02	14.57	No	36.58	3	2.29
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7022.03	3:Middle	4	55.82	29.67	15.04	No	44.11	3	3.39
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7021.01	2:Moderate	3	45.6	13.73	20.06	No	32.37	3	3.22
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7017.00	3:Middle	3	23.78	8.54	8.46	No	16.48	2	2.35
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7015.02	3:Middle	3	28.73	8.1	9.63	No	17.18	2	8.05
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7014.02	3:Middle	2	17.01	3.71	3.28	No	6.99	1	7.87
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7014.01	4:Upper	3	31.82	10.75	7.53	No	17.94	2	9.43
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7013.03	4:Upper	3	37.46	13.61	6.26	No	19.5	2	13.59
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7013.02	3:Middle	3	22.6	6.4	6.24	No	12.41	2	6.2
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7013.01	3:Middle	3	36.27	16.07	8.29	No	23.66	3	6.82
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7012.05	2:Moderate	3	42.71	24.01	10.77	No	34.05	3	1.56
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7012.04	1:Low	4	74.26	57.83	12.18	No	67.42	4	2.02
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7012.03	2:Moderate	4	50.36	34.08	10.18	No	42.72	3	2.85
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7012.01	3:Middle	4	50.34	29.31	11.67	No	40.13	3	2.85
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7011.05	3:Middle	4	56.25	31.41	7.93	No	38.56	3	12.72
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7011.04	3:Middle	4	59.85	36.66	8.4	No	44.2	3	10.04
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7011.03	3:Middle	4	52.92	28.61	9.33	No	37.1	3	10.91
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7011.02	3:Middle	4	50.24	27.14	9.34	No	35.75	3	9.12
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7010.02	3:Middle	4	52.07	30.02	12.61	No	41.92	3	3.04
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7010.01	3:Middle	4	56.13	28.43	16.28	No	43.63	3	3.01
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7009.00	3:Middle	4	52.25	27.29	14.93	No	41.06	3	1.72
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7008.00	3:Middle	3	33.02	17.25	7.92	No	24.59	3	1.7
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7007.03	2:Moderate	3	40.64	8.22	18.28	No	25.77	3	0.94
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7007.02	3:Middle	3	48.57	8.01	21.81	No	29.37	3	1.91
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7007.01	3:Middle	3	30.92	7.28	13.66	No	20.07	3	0.91
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7006.05	4:Upper	3	24.3	5	5.13	No	9.85	1	2.36
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7006.03	3:Middle	3	34.46	13.9	8.06	No	21.51	3	2.33
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7006.02	3:Middle	3	28.16	8.82	5.77	No	14.29	2	6.02
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7005.05	4:Upper	3	29.08	2.43	2.37	No	4.75	1	20.34
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7005.04	4:Upper	3	20.21	5.01	5.29	No	9.9	1	4.7
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7005.03	4:Upper	3	24.55	10.48	4.3	No	14.73	2	3.75
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7005.02	4:Upper	2	19.05	3.28	6.61	No	9.53	1	8.85
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7005.01	4:Upper	3	23.91	7.88	6.7	No	14.06	2	5.28
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7004.08	3:Middle	4	51.36	15.27	8.66	No	22.97	3	22.26
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7004.07	2:Moderate	4	66.54	30.41	22.62	No	50.91	4	8.6
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7004.05	3:Middle	3	21.39	4.81	9.27	No	13.49	2	3.45
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7004.03	3:Middle	2	18.41	3.16	8.69	No	11.62	2	2.38
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7004.02	3:Middle	2	15.39	1.76	8.35	No	9.73	1	1.22
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7004.01	3:Middle	2	16.71	1.81	7.18	No	8.9	1	1.96
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7003.07	4:Upper	2	12.72	3.55	2.71	No	5.94	1	3.51
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7003.06	4:Upper	2	12.65	2.58	3.63	No	8.17	1	2.24
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7003.05	4:Upper	2	14.63	3.15	4.66	No	7.65	1	3.31
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7003.04	3:Middle	2	19.17	6.98	6.38	No	11.92	2	2.05
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7003.03	4:Upper	3	39.64	19.47	8.73	No	27.27	3	3.29
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7002.00	3:Middle	2	14.25	3.55	5.03	No	8.36	1	0.87
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7001.04	2:Moderate	4	54.78	27.02	15.45	No	41.35	3	2.97
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7001.03	2:Moderate	3	28.51	13.37	8.01	No	20.7	3	2.68
34	NJ	005	BURLINGTON	15804	CAMDEN, NJ	7001.02	3:Middle	2	18.53	5.53	7.01	No	11.95	2	1.17



CRA Palm Beach Assessment Area Census Tract Listing

State ID	State	County ID	County Name	MSA FMD	MSA FMD Name	Tract	Treat Income Level	Minority Pct.	Minority Pct.	Black Minority Pct.	Hispanic Minority Pct.	Other/Unbrk'd	Hispanic Unbrk'd	Hispanic Black Minority Pct.	Asian Minority Pct.	Asian Minority Pct.
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	9901.00	0:NA	0	0	0	0	No	0	0	0	0
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	9900.00	0:NA	0	0	0	0	No	0	0	0	0
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	9805.00	0:NA	0	0	0	0	No	0	0	0	0
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	9804.00	0:NA	0	0	0	0	No	0	0	0	0
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	9802.00	0:NA	4	50	7.14	28.57	No	35.71	3	0	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	9801.00	0:NA	5	100	0	50	No	50	4	0	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	9800.00	0:NA	0	0	0	0	No	0	0	0	0
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0083.02	2:Moderate	5	88.18	59.08	28.55	No	86.58	5	0.03	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0081.01	0:NA	5	90.28	61.66	27.88	No	89.35	5	0.12	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0082.03	1:Low	5	91.06	41.86	48.35	No	88.43	5	0.65	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0082.02	1:Low	5	98.51	92.35	3.4	No	95.5	5	0.55	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0082.01	2:Moderate	5	98.39	86.32	9.97	No	95.83	5	0	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0081.02	0:NA	0	0	0	0	No	0	0	0	0
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0081.01	2:Moderate	5	87.54	24.94	61.05	No	85.37	5	0.57	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0080.02	1:Low	5	93.29	66.01	26.91	No	91.59	5	0.3	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0080.01	1:Low	5	88.07	59.36	28.1	No	86.67	5	0.28	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0079.19	3:Middle	3	44.89	14.21	20.13	No	34.07	3	4.56	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0079.18	3:Middle	3	42.86	12.78	20.92	No	33.35	3	3.03	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0079.17	4:Upper	3	43.89	16.57	23.59	No	38.78	3	1.45	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0079.16	4:Upper	3	41.64	13.26	20.38	No	33.27	3	2.3	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0079.15	4:Upper	3	43.97	14.93	18.02	No	32.95	3	3.9	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0079.14	3:Middle	3	43.78	15.15	20	No	34.69	3	3.3	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0079.13	3:Middle	3	44.1	14.67	21.82	No	35.76	3	3.27	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0079.09	4:Upper	2	19.46	4.7	7.02	No	11.56	2	4.28	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.53	4:Upper	3	41.14	10.13	23.19	No	33.32	3	2.08	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.52	0:NA	0	0	0	0	No	0	0	0	0
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.51	3:Middle	3	38.65	4.82	26.38	No	30.9	3	2.57	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.50	3:Middle	4	56.28	18.65	28.59	No	46.14	3	4.86	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.49	4:Upper	3	49.35	8.91	39.23	No	34.05	3	3.66	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.48	4:Upper	3	41.71	12.26	22.58	No	34.63	3	1.56	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.47	4:Upper	2	18.94	1.63	11.35	No	12.98	2	1.03	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.46	3:Middle	3	30.96	4.86	14.75	No	19.45	2	7.78	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.45	3:Middle	3	33.38	7.27	17.63	No	24.44	3	2.64	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.44	4:Upper	3	47.61	17.89	20.81	No	38.12	3	3.94	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.43	2:Moderate	4	72.53	37.03	26.21	No	62.16	4	4.97	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.42	3:Middle	3	29.26	9.58	12.45	No	21.81	3	4.05	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.41	3:Middle	4	57.96	23.6	25.86	No	48.65	3	3.95	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.40	3:Middle	4	52.38	18.71	26.33	No	44.62	3	2.57	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.38	3:Middle	4	55.92	20.2	24.59	No	44.35	3	3.54	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.37	3:Middle	3	44.4	15	18.51	No	35.97	3	4.48	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.35	4:Upper	2	17.73	1.9	9.53	No	11.43	2	3.15	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.34	4:Upper	1	8.94	0.77	3.46	No	4.23	1	1.7	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.33	2:Moderate	4	78.21	49.91	24.66	No	73.2	4	1.61	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.32	2:Moderate	4	59.57	23.76	31.17	No	54.09	4	1.66	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.31	4:Upper	3	24.69	5.92	11.09	No	16.93	2	5.08	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.30	4:Upper	2	14.17	1.85	7.91	No	9.65	1	1.81	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.23	4:Upper	2	17.69	0.83	11.12	No	11.9	2	1.59	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.21	3:Middle	3	42.45	9.02	26.74	No	35.62	3	1.95	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.20	3:Middle	3	41.89	7.99	28.32	No	34.3	3	2.36	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.18	3:Upper	3	35.56	14.92	14.86	No	29.65	3	3.04	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.14	4:Upper	2	12.03	1.51	5.86	No	7.37	1	2.24	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.13	3:Middle	4	66.37	24.63	32.58	No	56.56	4	5.74	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.12	3:Middle	4	56.75	20.09	29.99	No	49.6	3	2.4	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0078.05	4:Upper	2	19.94	1.98	10.75	No	12.58	2	2.93	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.80	4:Upper	3	34.85	5.94	17.82	No	23.5	3	6.4	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.79	3:Middle	3	26.21	6.06	13.18	No	18.94	2	3.21	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.78	4:Upper	3	45.06	14.98	18.77	No	33.45	3	6.76	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.77	4:Upper	3	35.35	4.25	20.54	No	24.59	3	2.48	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.76	3:Middle	3	34.03	6.98	21.15	No	32.79	3	3.07	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.75	4:Upper	4	50.15	12.84	19.09	No	31.76	3	14.09	2
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.74	4:Upper	3	24.35	2.54	12.28	No	14.63	2	3.83	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.73	4:Upper	3	24.51	5.38	10.52	No	15.75	2	5	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.72	4:Upper	3	28.01	8.54	10.83	No	19.3	2	4.85	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.71	4:Upper	3	30.3	9.56	12.71	No	22.07	3	4.57	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.70	4:Upper	3	37.53	10.35	15.93	No	26.01	3	6.59	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.69	1:Low	3	30.33	5.16	19.31	No	24.41	3	1.34	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.68	3:Middle	3	33.92	3.82	18.32	No	22	3	5.97	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.67	2:Moderate	4	65.7	14.85	25.65	No	39.85	3	2.87	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.66	2:Moderate	4	53.69	6.77	25.23	No	34.15	3	8.04	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.64	3:Middle	3	28.57	6.7	16.5	No	23.14	3	3.07	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.63	3:Middle	4	63.46	24.64	27.54	No	51.38	4	7.08	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.59	4:Upper	3	31.91	3.81	22.18	No	25.84	3	2.37	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.58	3:Middle	4	54.03	16.83	30.39	No	46.65	3	3.26	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.57	4:Upper	3	24.1	7.32	9.5	No	16.73	2	4.75	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.54	4:Upper	3	21.67	6.39	8.65	No	15.02	2	3.87	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.52	4:Upper	3	41.5	10.07	20.55	No	30.2	3	6.32	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0077.51	3:Middle	3	40.25	8.67	24.97	No	33.39	3	2.4	1
12	FL	099	PALM BEACH</													

CRA Palm Beach Assessment Area Census Tract Listing

State ID	State	County ID	County Name	WASA ID	WASA Name	Tract	Tract Income Level	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic	Minority Pct.	Overseas	Hispanic	Black Minority Pct.	Asian Minority Pct.	Asian Minority Level
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0076.12	3-Middle	3	39.64	3.37	23.73	No	26.92	3	4.51	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0076.10	4:Upper	3	25.57	2.99	14.29	No	17.23	2	2.42	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0076.05	4:Upper	3	22.91	1.31	13.68	No	14.97	2	2.79	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0076.04	4:Upper	3	21.01	1.54	13.57	No	15.05	2	1.31	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0076.03	4:Upper	3	25.32	1.53	16.26	No	17.71	2	3.02	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0075.05	4:Upper	2	17.51	1.64	8.73	No	10.34	2	2.32	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0075.04	3-Middle	3	23.87	4.03	13.33	No	17.67	2	2.12	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0075.01	4:Upper	3	31.94	13.18	12.35	No	25.13	3	2.02	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0074.21	4:Upper	2	13	0.75	7.47	No	8.22	1	1.54	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0074.20	4:Upper	2	13.97	0.8	7.37	No	8.17	1	1.67	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0074.14	4:Upper	1	9.52	0.59	5.45	No	6.04	1	1.63	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0074.12	4:Upper	1	8.49	0.35	5.31	No	5.66	1	0.62	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0074.10	4:Upper	1	6.83	0.5	3.37	No	3.87	1	0.67	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0074.07	4:Upper	2	10.13	0.33	5.26	No	5.59	1	2.15	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0073.02	3-Middle	3	31.51	5.07	16.31	No	21.22	3	4.4	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0073.01	4:Upper	3	28.64	7.15	15.19	No	22.21	3	2.21	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0072.08	2-Moderate	3	34.14	4.61	18.34	No	22.85	3	4.61	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0072.07	3-Middle	3	33.85	4.26	18.37	No	22.86	3	5.93	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0072.06	4:Upper	3	24.05	2.66	13.71	No	16.38	2	1.66	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0072.05	4:Upper	3	46.14	11.59	22.96	No	34.21	3	4.7	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0072.04	3-Middle	4	51.15	10.97	29.42	No	40.19	3	3.72	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0072.02	3-Middle	3	30.17	4.87	15.01	No	19.71	2	3.53	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0071.00	0:NA	4	54.71	31.15	17.06	No	46.91	3	1.88	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0070.13	4:Upper	3	21.62	2.08	11.86	No	13.88	2	3.3	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0070.12	0:NA	3	32.56	4.66	15.59	No	19.69	2	6.87	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0070.11	4:Upper	2	11.38	0.89	8.14	No	9.03	1	0.65	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0070.10	4:Upper	2	11.01	0.61	7.06	No	8.71	1	0.99	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0070.09	4:Upper	3	26.01	2.35	14.41	No	16.59	2	3.09	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0070.08	4:Upper	3	28.89	4.02	15.7	No	19.46	2	3.98	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0070.07	4:Upper	2	16.14	1.05	9.07	No	10.13	2	2.08	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0070.06	4:Upper	3	24.32	2.41	10.4	No	12.81	2	6.35	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0070.05	4:Upper	2	12.58	1.24	5.22	No	6.42	1	3.68	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0069.12	4:Upper	3	28.62	6.51	12.6	No	19.06	2	4.17	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0069.11	2-Moderate	3	37.06	10.82	17.37	No	28.1	3	2.65	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0069.10	2-Moderate	3	30.5	11.39	14.09	No	25.24	3	2.28	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0069.09	3-Middle	3	27.01	9.97	12.18	No	21.9	3	1.51	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0069.08	2-Moderate	3	48.81	28.61	14.89	No	43.35	3	1.78	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0069.07	4:Upper	3	26.01	10.97	13.25	No	24.11	3	2.25	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0069.06	3-Middle	3	29.82	10.36	12.33	No	22.48	3	1.87	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0068.02	2-Moderate	5	87.04	72.91	11.32	No	83.8	5	0.43	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0068.01	2-Moderate	5	89.6	70.87	15.53	No	85.52	5	1.08	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0067.00	2-Moderate	4	79.7	66.85	9.71	No	75.42	4	1	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0066.07	3-Middle	3	39.54	24.72	8.41	No	32.86	3	2.06	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0066.06	4:Upper	3	26.1	10.43	11.38	No	21.39	3	1.92	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0066.04	3-Middle	4	61.15	45.07	10.33	No	54.93	4	2.12	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0066.02	4:Upper	2	16.58	2.21	9.15	No	11.33	2	1.72	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0065.02	3-Middle	3	33.95	20.01	9.6	No	39.08	3	1.13	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0065.01	2-Moderate	3	36	19.75	14.64	No	34.27	3	0.5	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0064.02	4:Upper	2	12.35	2.1	6.28	No	8.35	1	1.11	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0064.01	4:Upper	2	16.25	2.31	8.67	No	10.93	2	1.79	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0063.02	4:Upper	3	41.13	24.1	12.51	No	35.87	3	1.05	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0063.01	3-Middle	3	29.76	9.71	13.67	No	22.99	3	1.69	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0062.03	2-Moderate	3	35.1	18.75	11.41	No	29.77	3	1.61	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0062.02	3-Middle	3	27.51	8.32	14.5	No	22.55	3	1.12	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0062.01	2-Moderate	4	69.9	48.36	18.08	No	65.54	4	0.99	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0061.00	2-Moderate	4	71.87	60.26	8.49	No	68.02	4	0.56	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0060.12	2-Moderate	3	45.04	19.37	18.74	No	43.81	3	2.2	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0060.11	3-Middle	3	34.7	13.75	15.54	No	28.96	3	2.74	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0060.10	3-Middle	4	57.49	36.12	14.93	No	50	4	1.85	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0060.09	2-Moderate	2	12.55	2.17	7.56	No	9.69	1	0.72	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0060.08	4:Upper	3	21.76	9.04	7.4	No	16.37	2	2.73	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0060.07	2-Moderate	4	63.34	47.9	10.63	No	58.04	4	2.12	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0060.06	2-Moderate	2	17.55	4.8	9.1	No	13.91	2	1.91	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0060.05	3-Middle	3	35.57	15.66	11.97	No	27.27	3	3.9	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0059.61	4:Upper	3	46.6	6.78	30.64	No	37.03	3	5.06	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0059.60	3-Middle	3	40.25	12.19	18.11	No	29.82	3	5.41	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0059.59	3-Middle	3	22.24	5.39	11.99	No	17.21	2	3.57	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0059.58	4:Upper	3	26.5	4.77	6.67	No	22.45	3	1.87	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0059.57	3-Middle	3	35.68	10.23	18.01	No	28	3	2.84	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0059.55	3-Middle	1	9.1	1.34	5.62	No	6.89	1	0.5	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0059.54	3-Middle	3	23.16	7.26	9.85	No	16.97	2	2.77	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0059.53	3-Middle	3	27.85	12.98	11.26	No	23.81	3	1.89	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0059.52	3-Middle	2	11.34	1.84	7.3	No	9.14	1	0.74	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0059.51	2-Moderate	4	60.78	39.29	16.81	No	55.13	4	2.16	1	
12	FL	099	PALM BEACH														

CRA Palm Beach Assessment Area Census Tract Listing

State ID	State	County ID	County Name	WSA-MSD	WSA-MSD Name	Tract	Tract Income Level	Minority %	Minority %	Black Minority Pct.	Hispanic	Hispanic	Minority Pct.	Hispanic	Black Minority Pct.	Asian Minority Pct.	Asian Minority Pct.
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0054.12	4:Upper	2	12.8	1.23	6.86	No	8.1	1	1.87	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0054.11	4:Upper	1	7.55	0.15	4.39	No	4.54	1	1.08	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0053.00	3:Middle	3	26.42	6.7	14.6	No	20.76	3	1.25	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0052.04	2:Moderate	4	58.43	11.23	42.4	No	53.03	4	0.87	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0052.03	1:Low	4	54.38	9.84	40.5	No	49.92	3	0.78	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0052.02	1:Low	4	71.98	22.26	48	No	67.58	4	0.83	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0051.01	2:Moderate	5	88.43	38.15	49.39	No	85.59	5	0.36	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0051.01	1:Low	5	86.43	15.73	69.48	No	84.41	5	0.08	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0050.00	3:Middle	4	52.15	9.15	38.75	No	47.61	3	1.66	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0049.04	2:Moderate	5	82.01	18.21	59.1	No	76.52	4	1.96	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0049.03	1:Low	5	88.12	34.12	52.81	No	85.43	5	0.66	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0049.02	4:Upper	2	17.23	2.14	9.73	No	11.78	2	2.65	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0048.23	3:Middle	3	40.39	8.89	24.42	No	32.78	3	2.41	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0048.22	3:Middle	3	38.25	9.39	24.03	No	32.85	3	2.54	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0048.21	2:Moderate	5	85.14	52.55	28.55	No	79.85	4	1.66	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0048.20	2:Moderate	5	91.59	68.24	20.64	No	87.77	5	0.88	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0048.19	2:Moderate	4	76.48	19.93	52	No	70.85	4	2.54	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0048.18	1:Low	3	45.43	16.44	25.94	No	41.28	3	1.86	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0048.17	2:Moderate	3	43	6.52	34.55	No	41.04	3	1.44	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0048.16	2:Moderate	3	40.95	8.82	27.37	No	35.9	3	2.21	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0048.15	3:Middle	4	71.26	28.04	35.15	No	62.36	4	4.59	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0048.13	3:Middle	4	76.14	38.81	25.53	No	63.74	4	7.41	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0048.10	2:Moderate	3	38.53	7.5	25.19	No	32.59	3	1.84	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0047.06	2:Moderate	4	64.82	24.1	33.43	No	57.24	4	3.81	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0047.05	2:Moderate	5	80.93	13.17	64.14	No	76.59	4	2.26	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0047.04	2:Moderate	5	84.79	12.77	68.85	No	80.83	5	1.86	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0047.02	2:Moderate	5	87.32	15.05	63.69	No	76.75	4	2.08	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0046.02	2:Moderate	5	84.23	18.08	64.52	No	79.75	4	1.2	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0046.01	2:Moderate	4	78.4	9.73	63.61	No	72.43	4	3.5	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0045.00	1:Low	5	84.46	22.57	59.7	No	81.18	5	1.36	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0044.02	1:Low	5	81.23	18.03	60.19	No	77.69	4	1.1	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0044.01	3:Middle	4	70.29	18.44	46.17	No	64.03	4	2.02	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0043.00	4:Upper	3	49.49	4.79	40.01	No	44.46	3	1.44	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0042.07	1:Low	4	66.32	8.37	54.57	No	62.45	4	0.78	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0042.06	3:Middle	4	77.23	16.97	55.67	No	71.89	4	2.01	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0042.05	3:Middle	4	78.04	7.11	68.42	No	74.98	4	1.41	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0042.04	2:Moderate	4	80.25	19.95	65.42	No	74.81	4	2.82	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0042.03	4:Upper	4	56.65	6.99	49.54	No	54.94	4	1.23	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0041.02	2:Moderate	5	82.59	9.92	68.04	No	77.36	4	2.36	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0041.01	2:Moderate	4	72.59	9.59	59.66	No	68.46	4	1.29	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0040.13	2:Moderate	4	61.5	6.79	50.49	No	56.41	4	1.32	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0040.12	2:Moderate	4	58.71	11.77	42.79	No	53.86	4	2.34	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0040.11	2:Moderate	5	83.98	15.09	66.08	No	80.47	5	1.26	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0040.10	2:Moderate	5	82.31	11.75	66.27	No	76.71	4	3.52	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0040.09	2:Moderate	5	90.01	8.58	78.35	No	86.14	5	2.01	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0040.08	2:Moderate	5	86.54	29.81	52.38	No	80.95	5	2.32	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0040.07	2:Moderate	5	99.09	13.08	72.7	No	85.06	5	0.66	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0040.05	2:Moderate	4	77.87	34.04	46.13	No	69.37	4	4.86	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0039.02	2:Moderate	4	78.71	23.59	50.84	No	73.64	4	1.79	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0039.01	3:Middle	4	69.84	13.83	50.99	No	64.33	4	2.11	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0038.02	2:Moderate	4	76.84	24.7	49.62	No	73.36	4	1.18	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0038.01	2:Moderate	4	70.06	6.38	61.17	No	67.21	4	0.88	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0037.00	2:Moderate	4	75.29	3.91	67.93	No	71.3	4	1.4	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0036.00	4:Upper	3	44.11	4.29	35.71	No	39.64	3	1.52	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0035.14	0:NA	1	8.8	1.12	4	No	5.04	1	1.92	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0035.13	4:Upper	1	6.41	0.23	3.62	No	3.85	1	1.17	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0035.12	4:Upper	1	7.05	0.31	3.84	No	4.58	1	1.61	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0035.07	4:Upper	1	9.17	0.28	5.93	No	6.21	1	0.72	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0034.00	4:Upper	3	39.71	3.96	31.39	No	35.01	3	1.28	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0033.00	3:Middle	5	80.03	9.85	67.53	No	76.88	4	0.79	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0032.02	3:Middle	5	83.34	43.85	32.64	No	76.03	4	3.17	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0032.01	2:Moderate	5	80.81	27.46	46.25	No	72.88	4	4.46	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0031.02	2:Moderate	5	84.09	44.78	35.55	No	79.22	4	1.49	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0031.01	3:Middle	4	75.03	25.72	45.58	No	70.42	4	1.57	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0030.00	2:Moderate	5	82.35	15.76	63.11	No	77.84	4	1.04	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0029.00	1:Low	5	93.29	28.01	61.93	No	89.26	5	1.41	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0028.00	3:Middle	5	59.14	9.65	34.97	No	44.83	4	3.69	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0027.03	4:Upper	3	27.87	3.04	11.94	No	15.40	2	1.69	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0027.02	4:Upper	3	20.48	2.9	14.28	No	16.97	2	1.45	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0027.01	4:Upper	3	24.48	4.34	15.8	No	19.82	2	2.57	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0026.00	4:Upper	3	31.26	5.65	17.46	No	22.74	3	4.62	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0024.00	1:Low	5	92.21	76.92	12.23	No	87.72	5	0.32	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0023.00	2:Moderate	4	60.5	42.87	13.04	No	55.18	4	2.19	1	
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0022.00	1:Low	5	92.51	74.25	14.53	No	8				

CRA Palm Beach Assessment Area Census Tract Listing

State ID	State	County ID	County Name	MSA	MSA Name	Tract	Tract Income Level	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic	Hispanic Minority Pct.	Othered / Underadvd	Hispanic Black Minority Pct.	Asian Minority Pct.	Asian Minority Level
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0005.09	4:Upper	2	11.14	1.27	4.76	No	5.95	1	2.57	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0005.07	4:Upper	2	11.6	4.9	3.77	No	8.22	1	1.28	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0005.05	3:Middle	1	9.28	1.15	4.87	No	6.03	1	1.19	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0004.10	4:Upper	2	10.77	0.61	5.9	No	6.49	1	2	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0004.08	4:Upper	1	7.71	0.4	4.88	No	5.22	1	0.48	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0004.07	4:Upper	1	5.17	0.39	2.27	No	2.66	1	0.84	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0004.06	4:Upper	1	7.95	0.29	4.6	No	4.89	1	0.75	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0004.05	4:Upper	1	6.58	0.51	3.87	No	4.26	1	0.63	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0003.04	3:Middle	3	33.45	6.71	18.26	No	24.75	3	4.68	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0003.03	4:Upper	2	11.38	0.98	6.31	No	7.29	1	1.47	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0003.01	4:Upper	1	7.49	0.26	4.26	No	4.52	1	0.93	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0002.23	4:Upper	2	17.42	1.79	8.85	No	10.54	2	2.67	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0002.22	1:Low	4	68.68	2.29	62.56	No	64.53	4	1.5	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0002.21	4:Upper	3	25.21	2.47	12.02	No	14.41	2	5.71	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0002.20	4:Upper	3	20.57	1.01	11.34	No	12.29	2	4.34	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0002.19	4:Upper	3	24.78	3.35	12.29	No	15.56	2	4.7	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0002.18	0:NA	3	27.26	3.22	13.64	No	16.83	2	5.34	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0002.17	4:Upper	3	21.71	1.17	14.23	No	15.28	2	2.59	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0002.16	3:Middle	3	26.39	2.37	16.92	No	19.04	2	3.8	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0002.14	4:Upper	3	25.42	1.93	12.89	No	14.82	2	6.07	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0002.13	2:Moderate	3	43.42	8.43	30.99	No	39.18	3	1.66	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0002.11	4:Upper	2	12.86	0.35	7.67	No	7.9	1	0.93	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0002.10	4:Upper	3	36.24	8.92	18.24	No	27.04	3	4.12	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0002.08	4:Upper	2	19.46	1.2	10.73	No	11.88	2	3.01	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0002.04	3:Middle	3	27.98	1.78	20.13	No	21.81	3	2.43	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0002.02	4:Upper	3	46.86	0.96	42.42	No	43.23	3	1.25	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0001.04	3:Middle	2	15.42	0.64	8.79	No	9.43	1	1.35	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0001.03	4:Upper	1	9.73	0.3	5.79	No	6.09	1	0.81	1
12	FL	099	PALM BEACH	48424	WEST PALM BEACH-BOCA RATON-BOYNTON BEACH, FL	0001.02	3:Middle	2	13.58	1.44	7.65	No	9.09	1	1.22	1



Public Comments

No written public comments have been submitted this year or in the prior two years that specifically relate to the Bank's CRA performance in helping to meet community credit needs.



CRA Disclosure Statement Notification

The Community Reinvestment Act (CRA) requires certain lending institutions to make annual public disclosures of their small business, small farm and community development lending activity. The CRA Aggregate and Disclosure Retrieval system provides access to each lending institution's individual Disclosure Statement as well as the Aggregate Tables covering the lending activity of all institutions subject to CRA for each MSA and non-MSA portion of each state.

The CRA requires that the CRA Disclosure Statement be made available to the public as part of the institution's CRA Public File.

The CRA Disclosure Statements pertaining to First Bank may be obtained on the FFIEC's website at:

- <https://www.ffiec.gov>
- Under *Consumer Compliance* select *CRA*
- Select *Disclosure Report* on the left
- Search the Institution Name of *First Bank* or
- Respondent ID: *58481*

PUBLIC DISCLOSURE

February 21, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Bank
Certificate Number: 58481

2465 Kuser Road
Hamilton, New Jersey 08690

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
New York Regional Office

350 Fifth Avenue, Suite 1200
New York, NY 10118

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, nor should it 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.

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INSTITUTION RATING

INSTITUTION’S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	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 Lending Test is rated High Satisfactory.

- Lending levels reflect adequate responsiveness to the credit needs of the assessment areas.
- The bank made a high percentage of loans in its assessment areas.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among businesses of different sizes and retail customers of different income levels.
- The institution uses innovative and/or flexible lending practices in order to serve assessment area credit needs.
- The institution is a leader in making community development loans.

The Investment Test is rated High Satisfactory.

- The institution has a significant level of qualified community development investments and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits good responsiveness to credit and community development needs.
- The institution occasionally uses innovative and/or complex investments to support community development initiatives.

The Service Test is rated High Satisfactory.

- Delivery systems are reasonably accessible to essentially all portions of the assessment areas.
- To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.
- Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies, and/or individuals.
- The institution is a leader in providing community development services.

DESCRIPTION OF INSTITUTION

Background

First Bank is a New Jersey state-chartered commercial bank headquartered in Hamilton, New Jersey (NJ). The bank does not operate under a holding company. First Bank has four active subsidiaries that hold and administer part of the bank's investment portfolio and maintain the bank's "other real estate owned" properties. First Bank also holds the First Bank Charitable Foundation (formerly the Malvern Federation Charitable Foundation). First Bank received a "Satisfactory" rating from the Federal Deposit Insurance Corporation (FDIC) during its prior evaluation dated April 29, 2021, using the Interagency Large Institution Examination Procedures.

Operations

First Bank currently operates 26 full-service branches with 15 branches in NJ, 10 branches in Pennsylvania (PA), and 1 branch in Florida (FL). Two branches are located in moderate-income census tracts, 12 are in middle-income census tracts, 10 are in upper-income census tracts, and 2 are in tracts with no income designation.

On December 3, 2021, First Bank acquired two OceanFirst Bank branches; one in Middlesex County, NJ and one in Hunterdon County, NJ. On July 17, 2023, First Bank acquired Malvern Bancorp, Inc. (Malvern Bank). As part of the acquisition, First Bank acquired five branches in Chester County, PA; one branch in Delaware County, PA; one branch in Morris County, NJ; and one branch in Palm Beach County, FL.

During the review period, First Bank closed one branch in Middlesex County, NJ; and one branch in Chester County, PA. The bank also opened one branch in Essex County, NJ; and one branch in Chester County, PA. Please refer to the individual assessment areas for additional information.

First Bank offers residential, consumer, and commercial loan products, primarily focusing on commercial lending. The bank also offers a variety of business and consumer deposit accounts including checking, savings, money market, and certificate of deposit accounts. Alternative banking services include online banking, mobile banking, bill pay, person-to-person payments through Zelle, and bank-owned automated teller machines (ATMs) located at all but four branches.

Ability and Capacity

As of December 31, 2023, assets totaled \$3.6 billion including loans totaling \$3.0 billion and securities totaling \$138.4 million. Deposits totaled approximately \$3.0 billion as of the same date. Since the last evaluation, total assets increased 53.8 percent, total loans increased 47.6 percent, total securities increased 39.3 percent, and total deposits increased 55.9 percent. The bank's growth is primarily attributed to increased commercial loan volume and the Malvern Bank acquisition.

The following table illustrates the loan portfolio.

Loan Portfolio Distribution as of 12/31/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	186,828	6.2
Secured by Farmland	13,832	0.5
Secured by 1-4 Family Residential Properties	200,723	6.6
Secured by Multifamily (5 or more) Residential Properties	271,058	9.0
Secured by Nonfarm Nonresidential Properties	1,820,222	60.2
Total Real Estate Loans	2,492,663	82.5
Commercial and Industrial Loans	506,847	16.8
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	5,450	0.2
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	19,895	0.7
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	3,354	0.1
Total Loans	3,021,501	100.0
<i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0.</i>		

Examiners did not identify any financial, legal, or other impediments that would limit the institution's ability to meet the credit needs of its assessment areas.

DESCRIPTION OF ASSESSMENT AREAS

The Community Reinvestment Act (CRA) requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. The bank's assessment areas are described below.

Combined Statistical Area (CSA) 408: The bank's assessment area within CSA 408 consists of the following NJ counties: Essex, Hunterdon, Morris, Union, Monmouth, Middlesex, Ocean, Somerset, and Mercer.

Essex, Hunterdon, Morris, and Union Counties are located in Metropolitan Division (MD) 35084 (Newark, NJ-PA); and Monmouth, Middlesex, Ocean, and Somerset Counties are located in MD 35154 (New Brunswick-Lakewood, NJ). Both MD 35084 and MD 35154 are located in Multi-State Metropolitan Statistical Area (MSA) 35620 (New York-Newark-Jersey City, NY-NJ-PA).

Mercer County is located in MSA 45940 (Trenton-Princeton, NJ). Both MSA 35620 and MSA 45940 are located within CSA 408 (New York-Newark, NY-NJ-CT-PA). Examiners evaluated the bank's performance at the MSA level and determined it to be similar for each MSA. Therefore, since the performance in each MSA was similar, and both MSAs are part of the same CSA, the presentation and discussion of the bank's activities is provided at the CSA level.

Multi-State MSA 37980: This assessment area consists of Burlington, Camden, and Gloucester Counties in NJ; and Bucks, Montgomery, Chester, Delaware, and Philadelphia Counties in PA.

Burlington, Camden, and Gloucester Counties are located in MD 15804 (Camden, NJ); Bucks, Montgomery, and Chester Counties are located in MD 33874 (Montgomery-Bucks-Chester, PA); and Delaware and Philadelphia County are located in MD 37964 (Philadelphia, PA). MD 15804, MD 33874, and MD 37964 are all located within Multi-State MSA 37980 (Philadelphia-Camden-Wilmington, PA-NJ).

Florida: This assessment area consists of Palm Beach County, FL. Palm Beach County is located in MD 48424 West Palm Beach-Boca Raton-Boynton Beach, FL.

In August 2022, in response to an internal CRA assessment area review, the bank added Ocean County, NJ and Union County, NJ to its assessment area. Additionally, after acquiring Malvern Bank, First Bank designated Palm Beach County as an assessment area and added Delaware County, PA to its assessment area within Multi-State MSA 37980. Due to the bank's limited duration of operations in Palm Beach County, FL and Delaware County, PA and because there is not one full year of lending data available, examiners did not analyze lending performance in these two counties. However, examiners considered community development activities within these counties for this evaluation.

The bank's CSA 408 and Multi-State MSA 37980 assessment areas are referred to collectively as the combined assessment area. Both assessment areas also represent a rated area. Please refer to the rated area sections for additional demographic and economic information on each area.

SCOPE OF EVALUATION

General Information

This CRA evaluation covers the period from the prior evaluation dated April 29, 2021, to the current evaluation dated February 21, 2024. Examiners used the Interagency Large Institution CRA Examination Procedures to evaluate First Bank's CRA Performance. These procedures include the Lending, Investment, and Service Tests (see Appendices for a complete description).

As noted previously, each of the bank's assessment areas is also a rated area. The Interstate Banking and Branching Efficiency Act requires separate discussions and ratings of CRA performance in each state and Multi-State MSA in which the bank has branches in two or more states. Since the bank has branches in NJ and PA within Multi-State MSA 37980, examiners assigned a separate rating for performance in this area. All of First Bank's branches within Multi-State MSA 35620 are located in NJ; therefore, a separate rating was not required for performance in this Multi-State MSA, and examiners assigned a rating for performance in CSA 408. Examiners also assigned an overall rating for performance in the combined assessment area.

Due to the bank's limited duration of operations in the Palm Beach County assessment area and because there is not a full year of lending data available for analysis, examiners did not assign a separate rating for performance in Florida.

Examiners used full-scope procedures to assess First Bank's performance in each assessment area. The CSA 408 assessment area received the greatest weight when determining the overall rating, as this area accounted for a majority of First Bank's lending activity and deposits.

Activities Reviewed

First Bank's major product lines are small business and home mortgage loans, considering its business strategy and the number and dollar volume of loans originated during the evaluation period. No other loan types, such as small farm or consumer loans, represent a major product line or provide material support for conclusions or ratings; therefore, examiners did not present these products.

This evaluation presents the number and dollar volume of loans. Examiners emphasized performance by number of loans because the number of loans is a better indicator of the number of individuals and businesses served. In addition, small business loans contributed more weight in arriving at overall conclusions due to the larger loan volume when compared to home mortgage loans during the review period.

This evaluation analyzed and presented all small business loans reported on the bank's 2021 and 2022 CRA Loan Registers. First Bank reported 1,039 small business loans totaling \$175.9 million in 2021 and 354 small business loans totaling \$119.3 million in 2022. The elevated lending in 2021 is attributed to loans originated in conjunction with the Small Business Administration (SBA) Payment Protection Program (PPP). Examiners reviewed 2021 and 2022 aggregate data and the D&B demographic data for comparison purposes.

This evaluation also analyzed and presented all home mortgage loans that First Bank reported on its 2021 and 2022 Home Mortgage Disclosure Act (HMDA) Loan Application Registers. First Bank originated 91 HMDA loans for \$68.3 million in 2021 and 93 HMDA loans for \$67.1 million in 2022. Examiners reviewed 2021 and 2022 aggregate data, the U.S. Census Bureau's 2015 American Community Survey (ACS) data, and 2020 U.S. Census data for comparison purposes.

The Lending Test also considered community development loans and loans originated under the bank's innovative and flexible lending programs since the prior evaluation.

The Investment Test includes qualified investments purchased prior to the last evaluation that remain outstanding, as well as qualified investments, donations, and grants made during the current evaluation period. Examiners also considered grants made by the First Bank Charitable Foundation.

The Service Test includes a review of delivery systems for providing retail banking services, including branches and alternative delivery systems, and the impact of any branch openings and closings during the evaluation period. In addition, the evaluation considered retail banking products and services targeted toward low- and moderate-income individuals or small businesses, including any tailored to meet specific needs within the assessment areas. The Service Test also includes all community development services that the bank performed since the last evaluation. Examiners considered community development activities from Malvern Bank that were not considered during the institution's prior CRA evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test is rated “High Satisfactory.” First Bank’s performance in the CSA 408 rated area is consistent with overall performance, while performance in the Multi-State MSA 37980 rated area is below the overall performance. First Bank’s performance under the assessment area concentration, geographic distribution, and community development lending criteria primarily support this conclusion. This section of the evaluation presents the bank’s overall performance under each of the Lending Test factors. Refer to the individual rated area sections for detailed discussions of the bank’s Lending Test performance.

Lending Activity

First Bank’s lending levels reflect adequate responsiveness to assessment area credit needs. This performance criterion considered First Bank’s lending in relation to its financial condition and resources.

First Bank originated 1,187 small business loans, including PPP loans, totaling \$245.8 million in the assessment areas in 2021 and 2022. First Bank also originated 151 home mortgage loans totaling \$94.1 million in the assessment areas in 2021 and 2022. Although the volume of lending varied slightly by rated area, lending levels reflected adequate responsiveness in both rated areas.

Refer to the rated area sections for detailed performance discussions, including relevant context, trends, and market share information.

Assessment Area Concentration

First Bank made a high percentage of home mortgage loans and small business loans within its assessment areas. Please refer to the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	77	84.6	14	15.4	91	45,599	66.8	22,681	33.2	68,280
2022	74	79.6	19	20.4	93	48,535	72.3	18,556	27.7	67,091
Subtotal	151	82.1	33	17.9	184	94,134	69.5	41,237	30.5	135,371
Small Business										
2021	888	85.5	151	14.5	1,039	147,356	83.8	28,534	16.2	175,890
2022	299	84.5	55	15.5	354	98,473	82.5	20,831	17.5	119,304
Subtotal	1,187	85.2	206	14.8	1,393	245,829	83.3	49,365	16.7	295,194
Total	1,338	84.8	239	15.2	1,577	339,963	79.0	90,602	21.0	430,564
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the assessment areas. First Bank’s performance in the CSA 408 rated area is consistent with overall performance, while performance in the Multi-State MSA 37980 is below overall performance. Please refer to the rated area sections for details.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among businesses of different revenue sizes and individuals of different income levels. First Bank’s performance in both rated areas is consistent with overall performance. Please refer to the rated area sections for details.

Innovative or Flexible Lending Practices

First Bank uses innovative and/or flexible lending practices in order to serve assessment area credit needs. During the evaluation period, the bank originated 1,186 loans totaling approximately \$201.8 million using innovative and flexible loan programs.

Below are details of the bank’s innovative or flexible lending programs offered institution wide.

- *SBA Loan Programs* – SBA-guaranteed loans provide small business financing with more flexible terms than traditional business loans. First Bank participates in the following programs:
 - SBA PPP – The bank made extensive use of the SBA PPP program which was established by the Coronavirus Aid, Relief, and Economic Security Act in response to the COVID-19 pandemic. This program was designed to help businesses retain employees during the economic hardship resulting from the pandemic. The SBA forgave loans if businesses met employee retention criteria and the funds were used

for eligible expenses. In 2021, the bank originated 785 PPP loans totaling \$108.3 million.

- SBA 7(a) – The 7(a) Loan Guaranty helps qualified small businesses obtain financing they might not be eligible to obtain through other lending channels. Since the previous evaluation, the bank originated 36 loans totaling \$36.9 million under this program.
- *Business Express Loans* – Business Express loans offer expedited underwriting decisions within two business days, streamlined loan documentation, and longer terms for lines of credit. Eligible loans under this program include loans up to \$500,000 for commercial and industrial loans, working capital, equipment purchase, or debt refinance. During the evaluation period, the bank originated 328 loans totaling approximately \$56.0 million through this program.

Community Development Loans

First Bank is a leader in making community development loans. First Bank’s community development lending performance is consistent in both rated areas.

During the evaluation period, the bank originated 185 community development loans totaling \$596.7 million. This level of activity represents 21.3 percent of average total assets and 25.2 percent of average total loans since the previous evaluation. First Bank performed favorably when compared to other local large institutions that held leadership positions for community development lending.

Performance increased 213.6 percent by number of loans and 277.3 percent by dollar amount since the prior evaluation, while the bank’s assets increased by 53.8 percent. Community development loans primarily supported affordable housing, economic development, and revitalization and stabilization needs.

First Bank also originated loans benefiting the broader statewide or regional area. As the bank has been responsive to the overall community development needs of its assessment areas, examiners considered these loans under this performance criterion. The following tables detail community development loans by year and by rated area.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Partial 2021	20	27,733	0	0	15	58,594	25	78,205	60	164,532
2022	36	52,634	3	5,772	19	91,698	19	96,658	77	246,762
2023	9	22,433	1	1,250	20	107,175	12	44,095	42	174,953
YTD 2024	0	0	0	0	1	2,911	5	7,517	6	10,428
Total	65	102,800	4	7,022	55	260,378	61	226,475	185	596,675
<i>Source: Bank Data</i>										

Community Development Lending by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
CSA 408	26	61,226	3	7,000	23	96,819	25	110,474	77	275,519
Multi-State MSA 37980	30	39,362	1	22	17	79,520	22	59,675	70	178,579
Broader Regional Area	9	2,212	0	0	14	83,028	12	53,326	35	138,566
Florida	0	0	0	0	1	1,011	2	3,000	3	4,011
Total	65	102,800	4	7,022	55	260,378	61	226,475	185	596,675
<i>Source: Bank Data</i>										

Below are notable examples of community development loans that benefitted the broader regional area.

- In 2023, the bank made a \$3.5 million loan to a home improvement small business located in New York. The business also serves customers in NJ, PA, and Connecticut. The majority of the business’ employees earn less than 80 percent of the median family income of the MSA in which the business is primarily located. The loan proceeds helped support permanent job retention for low- and moderate-income employees.
- In 2023, the bank financed \$503,000 to a limited liability corporation to purchase multifamily apartments in the PA statewide area. These units have monthly rents that are below the U.S. Department of Housing and Urban Development’s (HUD’s) Fair Market Rent (FMR). The loan proceeds supported affordable housing for low- and moderate-income individuals.

For additional details on community development loans, please refer to the individual rated area sections.

INVESTMENT TEST

First Bank’s performance under the Investment Test is rated “High Satisfactory.” First Bank’s performance in the CSA 408 and Multi-State MSA 37980 rated areas are consistent with overall performance. The bank’s significant level of qualified community development investments and grants primarily supports this rating. This section of the evaluation presents the bank’s overall performance under each of the Investment Test factors. Refer to the individual rated area sections for detailed discussions of the bank’s Investment Test performance.

Investment and Grant Activity

First Bank has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. Investments and donations for the period totaled approximately \$30.6 million. This includes 12 new investments totaling \$12.5 million, 12 prior period investments with a current book value of approximately \$17.6 million, and 254 grants and donations totaling \$501,000. The bank’s qualified investments and grants increased since the last evaluation period, during which time the bank made 101 investments and grants totaling \$19.4 million. Investments and donations primarily

supported affordable housing and economic development. Total qualified investments and donations represent 1.1 percent of average total assets and 22.7 percent of average total securities since the prior evaluation. The following tables detail the institution’s qualified investment and grant activity by year and community development purpose and by rated area. The bank’s performance was consistent with similarly situated institutions with significant levels of community development investments and grants.

Qualified Investments by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	8	8,326	1	888	1	7,023	2	1,343	12	17,580
Partial 2021	0	0	0	0	2	1,976	0	0	2	1,976
2022	2	2,207	1	500	1	450	0	0	4	3,157
2023	3	5,882	1	1,000	2	498	0	0	6	7,380
YTD 2024	0	0	0	0	0	0	0	0	0	0
Subtotal	13	16,415	3	2,388	6	9,947	2	1,343	24	30,093
Qualified Grants & Donations	8	23	216	387	12	43	18	48	254	501
Total	21	16,438	219	2,775	18	9,990	20	1,391	278	30,594
<i>Source: Bank Data</i>										

Qualified Investments by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
CSA 408	6	6,519	103	2,065	7	23	17	1,383	133	9,990
Multi-State MSA 37980	12	9,916	89	126	6	936	3	8	110	10,986
Broader Regional Area	3	3	23	574	3	8,772	0	0	29	9,349
Florida	0	0	4	10	1	10	0	0	5	20
Nationwide	0	0	0	0	1	249	0	0	1	249
Total	21	16,438	219	2,775	18	9,990	20	1,391	278	30,594
<i>Source: Bank Data</i>										

In 2023, First Bank made two \$249,000 investments in Minority Depository Financial Institutions (MDFIs). One benefitted the broader regional area surrounding the bank’s assessment area and one benefitted the nationwide area.

The individual rated area sections provide additional details and notable examples of the bank’s community development investments and donations.

Responsiveness to Credit and Community Development Needs

First Bank’s qualified investments and donations exhibit good responsiveness to the credit and community development needs of the assessment areas. Of the total dollar amount, 53.7 percent

benefitted efforts to create affordable housing in the assessment areas. These investments demonstrate the bank’s responsiveness to the areas’ affordable housing needs.

Community Development Initiatives

First Bank occasionally uses innovative or complex investments to support community development initiatives. Investments at the broader regional level and nationwide level include investments not routinely provided by private investors, including investments to two MDFIs and one investment to a Small Business Investment Company (SBIC).

SERVICE TEST

The Service Test is rated “High Satisfactory.” First Bank’s performance in the CSA 408 and Multi-State MSA 37980 rated areas are consistent with overall performance. The bank’s performance in providing community development services primarily supports this rating. This section presents the bank’s overall performance under each of the Service Test factors. Refer to the individual rated areas for additional details.

Accessibility of Delivery Systems

First Bank’s delivery systems are reasonably accessible to essentially all portions of the institution’s assessment areas. The bank currently operates 26 branches with ATMs located at every branch except four. Two of the bank’s branches are located in moderate-income census tracts, and none of the branches are located in low-income census tracts. However, 14 of the bank’s branches are located in proximity to, and can reasonably serve, moderate-income census tracts. First Bank also offers alternative delivery systems that improve accessibility for all customers, including low- and moderate-income customers. The bank offers free mobile and online banking, mobile deposit, bill pay, and telephone banking. The online, mobile, and telephone banking services are accessible 24-hours a day, allowing customers to view account balances, transfer money between accounts, and pay bills at any time.

The following table illustrates the distribution of branches and ATMs by census tract income designation.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	247	10.6	1,012,881	10.2	0	0.0	0	0.0
Moderate	513	22.0	2,150,454	21.8	2	7.7	2	9.1
Middle	811	34.7	3,519,515	35.6	12	46.2	12	54.5
Upper	705	30.2	3,114,299	31.5	10	38.5	7	31.8
NA	58	2.5	85,803	0.9	2	7.7	1	4.5
Total	2,334	100.0	9,882,952	100.0	26	100.0	22	100.0

Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0%

Changes in Branch Locations

To the extent that changes have been made, the institution's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. In 2021, First Bank acquired two branches, located in CSA 408, from OceanFirst Bank. In 2023, as part of the Malvern Bank acquisition, First Bank acquired eight branches within NJ, PA, and FL. Of the 10 acquired branches, one branch is located in a moderate-income census tract, and none are located in low-income census tracts. The bank closed two branches during the review period, of which one was located in a middle-income geography in Chester County, PA; and one in an upper-income geography in Middlesex County, NJ. Additionally, the bank opened one branch in a middle-income tract in Essex County, NJ; and one branch in a middle-income tract in Chester County, PA. The individual rated area sections provide additional details regarding changes in branch locations.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies, and/or individuals. Loan offerings, deposit offerings, lobby hours, and drive-up hours are generally the same. Four branches, one of which is located in a moderate-income census tract, do not offer drive through services. The branch located in a moderate-income tract is part of a grocery store strip mall and does not have the infrastructure to accommodate a drive through. Additionally, four branches in upper- and middle-income census tracts do not offer Saturday hours. Finally, two branches located in upper-income census tracts operate by appointment only. Days and hours of operation are consistent with those of other banks operating within the assessment areas. The individual rated area sections provide additional details regarding business services and hours.

Community Development Services

First Bank is a leader in providing community development services. First Bank's performance in the CSA 408 rated area primarily supports this rating.

During the evaluation period, bank directors, officers, and employees provided 149 instances of financial expertise or technical assistance to 33 different community organizations. The bank's record of providing services significantly increased from the prior evaluation period, during which time the bank provided 57 services. The majority of community development services benefitted the CSA 408 assessment area. Community Development services primarily supported community service efforts. First Bank's performance is consistent with other local large banks with leadership positions related to community development services.

The following tables reflect the bank's community development services by year and purpose, as well as in each rated area during the evaluation period.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Partial 2021	0	22	4	0	26
2022	0	24	4	0	28
2023	3	48	6	2	59
YTD 2024	3	26	5	2	36
Total	6	120	19	4	149
<i>Source: Bank Data</i>					

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
CSA 408	4	83	8	0	95
Multi-State MSA 37980	0	33	11	4	48
Broader Regional Area	2	4	0	0	6
Total	6	120	19	4	149
<i>Source: Bank Data</i>					

Below are notable examples of community development services that benefitted the broader regional area.

- In 2023 and 2024, a Vice President served on the Board of an alcohol and drug recovery center that provides community services for low- and moderate-income individuals in the NJ statewide area.
- In 2023 and 2024, a Senior Vice President provided technical assistance to a community development organization that provides affordable housing counseling and rental assistance to low- and moderate-income individuals in northern NJ.

The individual rated area sections provide additional details and notable examples of the bank’s community development services.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

CSA 408

CRA RATING FOR CSA 408: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN CSA 408

This rated area reflects the bank's performance in the CSA 408 assessment area, which consists of Essex, Hunterdon, Morris, Union, Monmouth, Middlesex, Ocean, Somerset, and Mercer Counties in NJ. First Bank's main office is located in a middle-income census tract in Mercer County. Of the bank's 26 branches, 12 are located throughout this assessment area. Of these, two are located in moderate-income census tracts; five are located in middle-income census tracts; and five are located in upper-income census tracts. All but one of the branches, which is located in an upper-income census tract, provides ATM services. First Bank originated 60.2 percent of its in-assessment area small business loans and 54.3 percent of its in-assessment area HMDA loans within this assessment area. Additionally, as of June 30, 2023, this assessment area accounted for 79.6 percent of the bank's deposits.

Economic and Demographic Data

The assessment area's 1,121 census tracts reflect the following income designations according to the 2020 U.S. Census Data:

- 162 low-income census tracts,
- 223 moderate-income census tracts,
- 355 middle-income census tracts,
- 363 upper-income census tracts, and
- 18 census tracts with no income designation.

The following table illustrates select demographic characteristics for this assessment area.

Demographic Information of the Assessment Area						
CSA 408						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,121	14.5	19.9	31.7	32.4	1.6
Population by Geography	4,954,012	13.4	19.8	31.8	34.5	0.6
Housing Units by Geography	1,887,787	12.4	20.0	34.1	32.9	0.5
Owner-Occupied Units by Geography	1,136,941	5.2	15.8	35.9	42.9	0.2
Occupied Rental Units by Geography	584,231	25.8	27.6	28.5	17.1	1.0
Vacant Units by Geography	166,615	15.3	21.8	41.7	19.9	1.3
Businesses by Geography	643,401	11.7	16.9	31.4	39.3	0.7
Farms by Geography	12,268	6.0	14.6	32.5	46.7	0.2
Family Distribution by Income Level	1,187,642	22.7	16.6	19.7	41.1	0.0
Household Distribution by Income Level	1,721,172	25.8	15.0	16.9	42.3	0.0
Median Family Income MSA - 35084 Newark, NJ-PA		\$107,333	Median Housing Value			\$393,187
Median Family Income MSA - 35154 New Brunswick-Lakewood, NJ		\$113,495	Median Gross Rent			\$1,403
Median Family Income MSA - 45940 Trenton-Princeton, NJ MSA		\$108,756	Families Below Poverty Level			6.5%
<i>Source: 2020 U.S. Census and 2022 D&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>						

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. Based on the 2020 U.S. Census data, there are 1,887,787 housing units in the assessment area. Of these housing units, 60.2 percent are owner-occupied, 30.9 percent are occupied rental units, and 8.8 percent are vacant. Owner-occupied housing units reflect the opportunity institutions have to originate residential mortgage loans. As shown in the table above, only 5.2 percent of the assessment area’s owner-occupied housing units are in low-income census tracts and 15.8 percent are located in moderate-income geographies. In contrast, 25.8 percent of occupied rental units are in low-income census tracts and 27.6 percent are located in moderate-income census tracts. This data supports the limited opportunity for originating home mortgage loans in low- and moderate-income geographies.

The Geographic Distribution criterion for small business loans considers the distribution of businesses by tract income level within the assessment area. According to 2022 D&B data, 11.7 percent of businesses are located in low-income census tracts and 16.9 percent are located in moderate-income census tracts. This suggests moderate opportunities for lenders to originate small business loans within low- and moderate-income geographies.

The Borrower Profile criterion compares home mortgage loans to the percentage of low- and moderate-income families in the assessment area. As shown in the table above, 22.7 percent of the assessment area’s families are low-income, and 16.6 percent are moderate-income. In addition, 6.5

percent of families have incomes below the poverty level. This data suggests that it would be difficult for these families to qualify for a home mortgage loan or to support a monthly mortgage payment, especially considering the assessment area’s median home value of \$393,187. This data reflects the challenges lenders face in originating home mortgage loans to low- and moderate-income applicants.

Examiners used the Federal Financial Institutions Examination Council’s (FFIEC)-updated median family income data to analyze the bank’s home mortgage lending under the Borrower Profile criterion. The following table reflects the median family income ranges for the low-, moderate-, middle-, and upper-income categories in this assessment area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Newark, NJ-PA Median Family Income (35084)				
2021 (\$105,600)	<\$52,800	\$52,800 to <\$84,480	\$84,480 to <\$126,720	≥\$126,720
2022 (\$116,900)	<\$58,450	\$58,450 to <\$93,520	\$93,520 to <\$140,280	≥\$140,280
New Brunswick-Lakewood, NJ Median Family Income (35154)				
2021 (\$113,400)	<\$56,700	\$56,700 to <\$90,720	\$90,720 to <\$136,080	≥\$136,080
2022 (\$128,300)	<\$64,150	\$64,150 to <\$102,640	\$102,640 to <\$153,960	≥\$153,960
Trenton-Princeton, NJ MSA Median Family Income (45940)				
2021 (\$106,800)	<\$53,400	\$53,400 to <\$85,440	\$85,440 to <\$128,160	≥\$128,160
2022 (\$119,200)	<\$59,600	\$59,600 to <\$95,360	\$95,360 to <\$143,040	≥\$143,040
<i>Source: FFIEC</i>				

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by gross annual revenue (GAR) level. According to 2022 D&B data, 643,401 non-farm businesses operate in this assessment area. GARs for these businesses are as follows:

- 91.3 percent have GARs of \$1.0 million or less,
- 3.4 percent have GARs of more than \$1.0 million, and
- 5.3 percent have unknown revenues.

Service industries represent the largest portion of businesses (33.2 percent); followed by non-classifiable establishments (29.0 percent); retail trade (9.7 percent); and finance, insurance, and real estate (7.9 percent). Within the assessment area, 57.6 percent of businesses have four or fewer employees, and 93.9 percent operate from a single location. This information suggests that the majority of businesses in the assessment area are small businesses.

Data obtained from the U.S. Bureau of Labor Statistics shows that unemployment rates at the county, state, and national levels fluctuated between 2021 and 2023. As shown in the following table, 2021 unemployment rates reflect the lingering impact of the COVID-19 pandemic, which began in March 2020. Unemployment rates decreased in 2022 and have since gradually increased,

similar to the state averages. The following table presents annual unemployment rates by assessment area counties, as well as the state and national levels since 2021.

Unemployment Rates			
Area	2021	2022	December 2023
	%	%	%
Essex County	8.3	4.5	5.6
Hunterdon County	4.8	2.9	3.5
Mercer County	5.5	3.2	3.7
Middlesex County	6.0	3.3	4.1
Monmouth County	5.8	3.3	3.8
Morris County	5.3	3.0	3.6
Ocean County	6.3	3.7	4.3
Somerset County	5.4	3.1	3.8
Union County	6.9	3.9	4.7
State of New Jersey	6.6	3.7	4.5
National Average	5.4	3.6	3.7
<i>Source: Bureau of Labor Statistics</i>			

Competition

The assessment area is highly competitive for financial services. According to June 30, 2023, Deposit Market Share data, 66 financial institutions operated 1,330 offices within this assessment area. Of these institutions, First Bank ranked 20th with a 0.8 percent deposit market share.

A high level of competition exists for small business loans in this assessment area. In 2022, 236 lenders reported 180,098 small business loans. The five most prominent small business lenders in the assessment area include American Express National Bank; JPMorgan Chase Bank, NA; Bank of America, NA; Capital One, NA; and Citibank, NA. These five institutions captured 67.5 percent of the total market share. First Bank ranked 47th with a 0.09 percent market share.

A high level of competition exists for home mortgage loans in this assessment area among banks, credit unions, and non-depository mortgage lenders. In 2022, 714 lenders reported at least one home mortgage loan in the assessment area. Wells Fargo Bank, NA; Rocket Mortgage; PNC Bank, NA; TD Bank; and JPMorgan Chase Bank, NA accounted for 21.7 percent of the total market share, by number of loans. First Bank ranked 255th with a 0.03 percent market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what types of credit and community development opportunities are available.

Examiners contacted the Executive Director of an economic development organization headquartered in Ocean County. This organization’s primary purpose is to provide support for the economic revitalization of a downtown business district. The contact said that labor costs and

availability are a major challenge for businesses in the area. There are grants and technical assistance programs available for small businesses; however, the contact noted that many small businesses are not aware that these programs and services are available. The contact also noted that there is a lack of supply in the housing market causing high housing costs and cited a need for affordable housing. The contacted indicated that credit counseling services and financial literacy education would help more low- and moderate-income individuals qualify for a home mortgage loan.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small business loans and affordable home loan programs are the primary credit needs and affordable housing is a primary community development need in this assessment area. There is also a need for financial education for first-time homebuyers and technical assistance programs and grants for small business owners.

SCOPE OF EVALUATION – CSA 408

Examiners used full-scope procedures to evaluate First Bank’s performance in the CSA 408 assessment area. The products, weighting, and timeframes noted in the overall Scope of Evaluation section are applicable to this area-level analysis.

CONCLUSIONS ON PERFORMANCE CRITERIA IN CSA 408

LENDING TEST

First Bank is rated “High Satisfactory” in the Lending Test for the CSA 408 assessment area. The bank’s good performance under the geographic distribution criterion and outstanding performance in the community development criterion primarily support this conclusion. The following sections discuss the bank’s performance under each of the Lending Test factors.

Lending Activity

First Bank’s lending levels reflect adequate responsiveness to assessment area credit needs.

In 2021, First Bank reported 548 small business loans within this assessment area totaling \$94.1 million. In 2022, the bank reported 166 small business loans, totaling \$60.5 million. The decrease is attributed to the large number of PPP loans originated in this assessment area in 2021. In 2022, First Bank ranked 47th out of 236 lenders that reported originating at least one small business loan in this assessment area, with a 0.1 percent market share.

In 2021, First Bank reported 44 home mortgage loans within the assessment area totaling \$21.4 million. In 2022, the bank reported 38 home mortgage loans, totaling \$21.5 million. In 2022, First Bank ranked 255th out of 714 lenders that reported at least one home mortgage loan in this assessment area, with a 0.03 percent market share.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the assessment area. The bank's adequate small business lending performance and excellent home mortgage lending performance support this conclusion.

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout this assessment area.

In 2021, First Bank's performance in low-income census tracts trailed aggregate performance and area demographics. In 2022, First Bank's performance in low-income census tracts improved by percentage of overall loans but continued to trail aggregate performance and demographic data. According to 2021 and 2022 market share data, only half of all reporting lenders reported small business loans in the assessment area's low-income census tracts. In 2022, the top five lenders were large national banks accounting for 66.7 percent of the total market share. This shows that there is high competition and limited opportunities to generate small business loans in low-income census tracts.

In 2021, First Bank's performance in moderate-income census tracts was slightly below aggregate performance and demographics. In 2022, First Bank's performance in moderate-income census tracts improved slightly as a percentage of overall loans but remained below aggregate performance and demographic data.

Considering these comparisons, trends, and market share data, First Bank's performance of lending in low- and moderate-income geographies is adequate.

The following table reflects the distribution of small business loans within the assessment area by census tract income level in 2021 and 2022.

Geographic Distribution of Small Business Loans							
CSA 408							
Tract Income Level		% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low							
	2021	11.6	10.0	14	2.6	3,259	3.4
	2022	11.7	10.4	6	3.6	1,395	2.3
Moderate							
	2021	15.3	15.3	61	11.1	12,075	12.8
	2022	16.9	17.0	20	12.0	8,197	13.5
Middle							
	2021	32.3	32.1	185	33.8	33,620	35.8
	2022	31.4	32.2	70	42.2	25,439	42.1
Upper							
	2021	40.7	42.5	284	51.8	44,824	47.7
	2022	39.3	39.8	70	42.2	25,459	42.1
Not Available							
	2021	0.1	0.1	4	0.7	292	0.3
	2022	0.7	0.5	0	0.0	0	0.0
Totals							
	2021	100.0	100.0	548	100.0	94,070	100.0
	2022	100.0	100.0	166	100.0	60,490	100.0
<i>Source: 2021 & 2022 D&B Data; Bank Data; 2021 & 2022 CRA Aggregate Data, "--" data not available.</i>							
<i>Due to rounding, totals may not equal 100.0%</i>							

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent penetration throughout the assessment area.

First Bank's performance in low-income census tracts exceeded aggregate performance and demographics in 2021. In 2022, First Bank's performance in low-income census tracts was comparable to demographics, but slightly trailed aggregate performance. First Bank's performance in moderate-income census tracts significantly exceeded aggregate performance and demographics, by loan volume and amount, in both 2021 and 2022. These comparisons reflect excellent performance.

The following table reflects the distribution of home mortgage loans by census tract income level in 2021 and 2022.

Geographic Distribution of Home Mortgage Loans							
CSA 408							
Tract Income Level		% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low							
	2021	5.0	5.2	3	6.8	2,227	10.4
	2022	5.2	6.2	2	5.3	2,579	12.0
Moderate							
	2021	14.9	14.2	10	22.7	5,306	24.8
	2022	15.8	17.0	11	28.9	7,700	35.7
Middle							
	2021	36.5	36.1	12	27.3	7,910	37.0
	2022	35.9	36.7	15	39.5	4,878	22.6
Upper							
	2021	43.6	44.5	19	43.2	5,923	27.7
	2022	42.9	39.9	8	21.1	6,012	27.9
Not Available							
	2021	0.0	0.0	0	0.0	0	0.0
	2022	0.2	0.3	2	5.2	380	1.8
Totals							
	2021	100.0	100.0	44	100.0	21,366	100.0
	2022	100.0	100.0	38	100.0	21,549	100.0
<i>Source: 2015 ACS; 2020 U.S. Census, Bank Data, 2021 & 2022 HMDA Aggregate Data, "--" data not available.</i>							
<i>Due to rounding, totals may not equal 100.0%</i>							

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among business customers of different sizes and retail customers of different income levels. The bank's adequate distribution of small business and home mortgage loans supports this conclusion.

Small Business Loans

The distribution of borrowers reflects adequate penetration among business customers of different sizes. Examiners focused on the comparison to aggregate performance and demographic data.

In 2021, First Bank's record of originating loans to businesses with GARs of \$1.0 million or less trailed aggregate performance and area demographics. However, this disparity was primarily due to the number of PPP loans that the bank originated in response to the needs of local businesses during the COVID-19 pandemic. Since the SBA did not require lenders to collect revenue information for PPP loans, the bank did not report revenue information for a significant portion of its small business loans. When excluding loans from the "Revenue Not Available" category, the bank originated 59

out of 139 loans, or 42.4 percent, to businesses with GARs of \$1.0 million or less in 2021. This is consistent with aggregate data and reflects adequate performance.

In 2022, First Bank’s lending to businesses with GARs of \$1.0 million or less trailed aggregate performance and demographics. The 2022 market share data shows that 232 lenders reported at least one small business loan to businesses with GARs of \$1.0 million or less within this assessment area. First Bank ranked 44th with a 0.07 percent market share which is consistent with its overall market rank (47th). Considering these comparisons and market share data, First Bank’s performance of lending to businesses with GARs of \$1.0 million or less is adequate.

The following table illustrates the distribution of small business loans, including PPP loans, by revenue category in 2021 and 2022.

Distribution of Small Business Loans by Gross Annual Revenue Category						
CSA 408						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2021	90.3	42.8	59	10.8	17,030	18.1
2022	91.3	50.7	62	37.3	20,671	34.2
>\$1,000,000						
2021	3.9	--	80	14.6	28,007	29.8
2022	3.4	--	104	62.7	39,819	65.8
Revenue Not Available						
2021	5.7	--	409	74.6	49,033	52.1
2022	5.3	--	0	0.0	0	0.0
Totals						
2021	100.0	100.0	548	100.0	94,070	100.0
2022	100.0	100.0	166	100.0	60,490	100.0

*Source: 2021 & 2022 D&B Data; Bank Data; 2021 & 2022 CRA Aggregate Data; "--" data not available.
Due to rounding, totals may not equal 100.0%*

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels, including low- and moderate-income borrowers.

In 2021, First Bank’s level of lending to low-income borrowers significantly exceeded aggregate performance, but trailed demographics. In 2022, First Bank’s lending to low-income borrowers trailed aggregate performance and was well below demographics. Although lending was below demographic data in 2021 and 2022, a low-income family in the assessment area, earning less than \$56,700 in 2021 and less than \$64,150 in 2022, may have difficulty qualifying for a mortgage loan under conventional underwriting standards, considering the median housing value of \$393,187. Consequently, the demand and opportunity for lending to low-income families is relatively limited.

In 2021 and 2022, First Bank’s lending to moderate-income borrowers was well below aggregate performance and demographics. As previously discussed, First Bank is primarily a commercial lender. A large portion of the bank’s HMDA reportable loans are investment properties secured by residential properties. The HMDA does not require that financial institutions collect income data for these loans. Therefore, institutions report the income for these loans as “not available”. First Bank reported 29.6 percent of its home mortgage loans with no income information in 2021 and 50.0 percent in 2022. This significantly exceeded the aggregate percentage of loans reported with no income designation. Of the HMDA loans with revenue information available, 9.7 percent were made to moderate-income borrowers in 2021, and 5.3 percent were made to moderate-income borrowers in 2022.

The bank’s reasonable comparisons to aggregate performance in lending to low-income borrowers primarily supports the adequate conclusion. The following table reflects the distribution of home mortgage loans by borrower income level in 2021 and 2022.

Distribution of Home Mortgage Loans by Borrower Income Level						
CSA 408						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	20.4	5.0	7	15.9	753	3.5
2022	22.7	7.0	2	5.3	184	0.9
Moderate						
2021	14.7	16.2	3	6.8	452	2.1
2022	16.6	18.3	1	2.6	15	0.1
Middle						
2021	17.8	21.7	4	9.1	487	2.3
2022	19.7	21.8	9	23.7	610	2.8
Upper						
2021	47.1	41.2	17	38.6	5,682	26.6
2022	41.1	37.8	7	18.4	3,860	17.9
Not Available						
2021	0.0	15.9	13	29.6	13,993	65.5
2022	0.0	15.0	19	50.0	16,881	78.3
Totals						
2021	100.0	100.0	44	100.0	21,366	100.0
2022	100.0	100.0	38	100.0	21,549	100.0
<i>Source: 2015 ACS; 2020 U.S. Census; Bank Data, 2021 & 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Innovative and/or Flexible Lending Practices

The bank uses innovative and flexible lending programs to assist in meeting the credit needs of this area. The programs offered in the CSA 408 assessment area are the same as discussed in the overall evaluation.

Community Development Loans

First Bank is a leader in making community development loans. During the evaluation period, First Bank originated 77 community development loans totaling \$275.5 million that benefitted this assessment area. This represents 41.6 percent and 46.2 percent of the bank’s total community development loans by number and dollar volume, respectively. Community development loans supported affordable housing, economic development, and revitalization and stabilization efforts almost equally by number.

The following table shows the bank’s community development loans in this assessment area by year and by purpose.

Community Development Lending CSA 408										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Partial 2021	6	26,812	0	0	5	20,295	8	17,369	19	64,476
2022	16	30,118	2	5,750	8	47,070	11	67,822	37	150,760
2023	4	4,296	1	1,250	10	29,454	5	23,283	20	58,283
YTD 2024	0	0	0	0	0	0	1	2,000	1	2,000
Total	26	61,226	3	7,000	23	96,819	25	110,474	77	275,519
<i>Source: Bank Data</i>										

The following are notable examples of qualified community development loans.

- In 2021, First Bank originated a \$6.4 million loan to an organization to construct commercial and retail buildings in a Redevelopment Area, located in a moderate-income census tract in Essex County.
- In 2022, First Bank renewed a \$7.0 million loan to a construction company that is building a mixed-use commercial property in a redevelopment area in Hunterdon County. The project includes the development of apartments, retail space, parking space, and a hotel. Once complete, this project will create permanent jobs for low- and moderate-income individuals.
- In 2022, First Bank originated a \$2.6 million loan to purchase 30 multifamily townhouses in Mercer County. All units provide affordable rents for approved low- or moderate-income tenants, as designated by HUD’s FMR guidelines.

INVESTMENT TEST

First Bank’s Investment Test performance in the CSA 408 assessment area is rated “High Satisfactory.” The significant level of qualified community development investments and grants and good responsiveness to credit and community development needs support this rating. The following sections discuss the bank’s performance under each of the Investment Test factors.

Investment and Grant Activity

First Bank has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, the bank reported 8 investments totaling \$9.7 million and 125 donations totaling \$242,000 in this assessment area. This activity accounts for 47.8 percent of First Bank’s qualified investments by number and 32.7 percent by dollar volume. Investments primarily supported affordable housing initiatives for low- and moderate-income individuals while donations primarily supported community service efforts in this assessment area.

The following table details the institution’s qualified investments and grant activity by year and community development purpose.

Community Development Investments CSA 408										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	3	4,791	1	888	0	0	2	1,343	6	7,022
Partial 2021	0	0	0	0	0	0	0	0	0	0
2022	1	1,726	0	0	0	0	0	0	1	1,726
2023	0	0	1	1,000	0	0	0	0	1	1,000
YTD 2024	0	0	0	0	0	0	0	0	0	0
Subtotal	4	6,517	2	1,888	0	0	2	1,343	8	9,748
Qualified Grants & Donations	2	2	101	177	7	23	15	40	125	242
Total	6	6,519	103	2,065	7	23	17	1,383	133	9,990
<i>Source: Bank Data</i>										

The following are notable examples of qualified community development investments and grants.

- In 2022, the bank purchased a \$1.7 million mortgage-backed security collateralized by mortgage loans to six low- and moderate-income borrowers. The majority of proceeds benefitted CSA 408, specifically Middlesex, Morris, and Somerset Counties.
- In 2023, the bank made 22 donations totaling approximately \$3,800 to fund classroom projects in schools that serve primarily low- and moderate-income students. These donations supported community development services throughout the assessment area.

Responsiveness to Credit and Community Development Needs

First Bank's qualified investments and donations exhibit good responsiveness to the credit and community development needs of the assessment area. Of the \$9.9 million in qualified investments, grants, and donations, 65.3 percent benefitted affordable housing efforts in the assessment area, which the community contact identified as a community development need.

Community Development Initiatives

First Bank occasionally uses innovative or complex investments to support community development initiatives. For example, two of the bank's investments supported Community Development Financial Institutions (CDFIs) that offer innovative affordable housing programs to borrowers that would not typically qualify for a home mortgage loan through traditional financing methods.

SERVICE TEST

First Bank's Service Test performance in the CSA 408 assessment area is rated "High Satisfactory." This is primarily supported by the bank's leadership performance under the community development services criterion. The following sections discuss the bank's performance under each of the Service Test criteria.

Accessibility of Delivery Systems

First Bank's delivery systems are reasonably accessible to essentially all portions of the assessment area. First Bank operates 12 full-service branches and 11 deposit-taking ATMs in this assessment area, of which 2 branches and ATMs are located in moderate-income census tracts; 5 branches and ATMs are located in middle-income census tracts; and 5 branches and 4 ATMs are located in upper-income tracts. All alternative delivery systems detailed in the overall assessment area analysis are also available in this assessment area. These alternative delivery systems enhance accessibility to services.

Changes in Branch Locations

To the extent that changes have been made, the institution's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. During the review period, the bank opened one branch, acquired three branches, and closed one branch in this assessment area. One of the acquired branches is located in a moderate-income census tract, one is in a middle-income tract, and one is in an upper-income tract. The closed branch was located in an upper-income census tract and the branch opening was in a middle-income census tract.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, including low- and moderate-income geographies or individuals. First Bank offers the same loan and deposit products and similar service hours throughout the assessment area. Branches typically open at 9:00 a.m. and conclude at 5:00 p.m. on weekdays. All branches except one have Saturday banking hours from 9:00 a.m. to 12:00 p.m., and one branch requires an appointment. These branches are not located in low- or moderate-income census tracts. The days and hours of operation of the bank's branches are comparable to those of other banks operating within the assessment area.

Community Development Services

First Bank is a leader in providing community development services throughout the assessment area. First Bank provided 95 instances of community development services to 20 different community development-related organizations in this assessment area. The majority of these services supported community service efforts.

The following table reflects the bank’s community development services by activity year and purpose.

Community Development Services CSA 408					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Partial 2021	0	14	1	0	15
2022	0	15	1	0	16
2023	2	37	3	0	42
YTD 2024	2	17	3	0	22
Total	4	83	8	0	95
<i>Source: Bank Data</i>					

The following are notable examples of qualified community development services.

- A Vice President serves on the Board of a non-profit community services organization headquartered in a moderate-income census tract in Mercer County, NJ. The organization develops and implements various outreach programs benefitting the homeless population.
- Twenty-seven employees participated in financial literacy-related events hosted by a community service organization that offers affordable rental units and homelessness prevention programs. The events targeted children from low- and moderate-income families experiencing housing instability.
- Eight employees provide technical assistance or serve as Board members for the bank’s charitable foundation located in Mercer County, NJ. The foundation provides grants to organizations that support affordable housing and community services for low- and moderate-income individuals throughout the assessment area.

MULTI-STATE MSA 37980

CRA RATING FOR MULTI-STATE MSA 37980 PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA: Satisfactory

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MULTI-STATE MSA 37980

This rated area reflects the bank's performance in the Multistate MSA 37980 assessment area, which includes Burlington, Camden, and Gloucester Counties in NJ; and Bucks, Montgomery, Chester, and Philadelphia Counties in PA. First Bank operates 12 of its 26 (46.2 percent) branches and 11 of its 22 (50.0 percent) ATMs in this assessment area. Of these, seven branches are located in middle-income census tracts; four are located in upper-income census tracts, and one is located in a tract with an unknown income designation. As of June 30, 2023, this assessment area accounted for 20.4 percent of deposits. First Bank originated 39.8 percent of its in-assessment area small business loans and 45.7 percent of its in-assessment area HMDA loans in this assessment area.

Economic and Demographic Data

The assessment area's 1,213 census tracts reflect the following income designations according to the 2020 U.S. Census Data:

- 85 low-income census tracts,
- 290 moderate-income census tracts,
- 456 middle-income census tracts,
- 342 upper-income census tracts, and
- 40 census tracts with no income designation.

The following table illustrates select demographic characteristics of the Multi-State MSA 37980 assessment area.

Demographic Information of the Assessment Area						
Multi-State MSA 37980						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,213	7.0	23.9	37.6	28.2	3.3
Population by Geography	4,928,940	7.1	23.7	39.5	28.5	1.2
Housing Units by Geography	1,978,545	7.4	24.3	39.2	28.2	0.9
Owner-Occupied Units by Geography	1,222,346	4.5	19.8	43.4	31.6	0.7
Occupied Rental Units by Geography	608,372	12.0	31.4	32.9	22.5	1.2
Vacant Units by Geography	147,827	12.7	32.3	29.9	23.4	1.7
Businesses by Geography	674,542	5.1	20.1	37.2	36.2	1.4
Farms by Geography	12,082	2.7	16.5	47.3	32.9	0.6
Family Distribution by Income Level	1,177,244	22.8	17.8	20.6	38.8	0.0
Household Distribution by Income Level	1,830,718	26.1	15.9	17.5	40.5	0.0
Median Family Income MSA – 15804 Camden, NJ		\$100,987	Median Housing Value			\$271,595
Median Family Income MSA – 33874 Montgomery County-Bucks County-Chester County, PA		\$117,345	Median Gross Rent			\$1,217
Median Family Income MSA – 37964 Philadelphia, PA		\$68,458	Families Below Poverty Level			8.5%
<i>Source: 2020 U.S. Census and 2022 D&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>						

The Geographic Distribution criterion for home mortgage loans considers the distribution of owner-occupied housing units. The assessment area contains 1,978,545 housing units. Of these, 61.8 percent are owner-occupied, 30.7 percent are occupied rental units, and 7.5 percent are vacant. Owner-occupied housing units reflect the opportunity institutions have to originate residential mortgage loans. As shown in the table above, only 4.5 percent of owner-occupied housing units are in low-income geographies and 19.8 percent are located in moderate-income geographies. In contrast, 12.0 percent of occupied rental units are in low-income geographies and 31.4 percent are located in moderate-income geographies. This data suggests there is greater opportunity for families to rent than to own housing units in low-income geographies in this assessment area, which limits opportunities for lenders to originate residential mortgage loans in these geographies.

The Geographic Distribution criterion for small business loans considers the distribution of businesses by tract income level within the assessment area. According to 2022 D&B data, 5.1 percent of businesses are located in low-income census tracts and 20.1 percent are located in moderate-income census tracts. This suggests limited opportunities for lenders to originate small business loans within low-income geographies and moderate opportunities to originate small business loans in moderate-income geographies.

The Borrower Profile criterion for home mortgage lending considers the percentage of low- and moderate-income families in the assessment area. As shown in the table above, 22.8 percent of the assessment area’s families are low-income. In addition, 8.5 percent of families have incomes below the poverty level. This data suggests that it would be difficult for low-income families to qualify for a home mortgage loan or to support a monthly mortgage payment, considering the assessment area’s median home value of \$271,595. This data reflects the challenges lenders face in originating home mortgage loans to low- and moderate-income applicants.

Examiners used the FFIEC-updated median family income data to analyze the bank’s home mortgage lending under the Borrower Profile criterion. The following table reflects the median family income ranges for the low-, moderate-, middle-, and upper-income categories in the assessment area.

Median Family Income Ranges Multi-State MSA 37980				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Camden, NJ Median Family Income (15804)				
2021 (\$99,800)	<\$49,900	\$49,900 to <\$79,840	\$79,840 to <\$119,760	≥\$119,760
2022 (\$112,900)	<\$56,450	\$56,450 to <\$90,320	\$90,320 to <\$135,480	≥\$135,480
Montgomery County-Bucks County-Chester County, PA Median Family Income (33874)				
2021 (\$116,300)	<\$58,150	\$58,150 to <\$93,040	\$93,040 to <\$139,560	≥\$139,560
2022 (\$131,400)	<\$65,700	\$65,700 to <\$105,120	\$105,120 to <\$157,680	≥\$157,680
Philadelphia, PA Median Family Income (37964)				
2021 (\$67,500)	<\$33,750	\$33,750 to <\$54,000	\$54,000 to <\$81,000	≥\$81,000
2022 (\$75,000)	<\$37,500	\$37,500 to <\$60,000	\$60,000 to <\$90,000	≥\$90,000
<i>Source: FFIEC</i>				

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. According to 2022 D&B data, 674,542 non-farm businesses operate in the Multi-State MSA 37980 assessment area. GARs for these businesses are as follows:

- 91.7 percent have GARs of \$1.0 million or less,
- 2.9 percent have GARs of more than \$1.0 million, and
- 5.4 percent have unknown revenues.

Service industries represent the largest portion of businesses (35.8 percent); followed by non-classifiable establishments (26.6 percent); finance, insurance, and real estate (10.4 percent); and retail trade (9.8 percent). In addition, 60.9 percent of the area’s businesses have four or fewer employees, and 94.1 percent operate from a single location. This information reflects the potential demand for, and the opportunity to originate, small business loans in the assessment area.

Data obtained from the U.S. Bureau of Labor Statistics shows that unemployment rates at the county, state, and national levels fluctuated between 2021 and 2023. As shown in the following table, 2021 unemployment rates reflect the lingering impact of the COVID-19 pandemic.

Unemployment rates decreased in 2022. In 2023, unemployment rates continued to decrease in counties located in PA and increased slightly for counties located in NJ. These trends are consistent with the PA and NJ state unemployment rates, respectively.

Unemployment Rates Multi-State MSA 37980			
Area	2021	2022	December 2023
	%	%	%
Burlington County	5.6	3.3	3.9
Camden County	7.0	4.0	4.9
Gloucester County	6.3	3.7	4.5
Bucks County	5.0	3.8	2.5
Chester County	4.0	3.2	2.1
Montgomery County	4.7	3.5	2.4
Philadelphia County	8.5	5.4	3.7
State of New Jersey	6.6	3.7	4.5
State of Pennsylvania	6.0	4.4	3.4
National Average	5.4	3.6	3.7

Source: Bureau of Labor Statistics

Competition

The assessment area is a highly competitive market for financial services. According to June 30, 2023, Deposit Market Share data, 74 financial institutions operated 1,119 offices within this assessment area. Of these institutions, First Bank ranked 32nd with a 0.3 percent deposit market share.

A high level of competition exists for small business loans in this assessment area. In 2022, 227 lenders reported 131,107 small business loans. First Bank ranked 52nd with a 0.1 percent market share. The five most prominent small business lenders in the assessment area include American Express National Bank; JPMorgan Chase Bank, NA; Bank of America, NA; Capital One, NA; and Citibank, NA. These five institutions captured 58.7 percent of the total market share, by number of loans, further reflecting the competitive nature of the small business market.

A high level of competition exists for home mortgage loans in this assessment area among banks, credit unions, and non-depository mortgage lenders. In 2022, 827 lenders reported originating or purchasing at least one home mortgage loan in the assessment area. First Bank ranked 281st with a 0.02 percent market share. Community Bank, NA; Wells Fargo Bank, NA; The Police and Fire Federal Credit Union; Quicken Loans, Inc.; and TD Bank accounted for 21.6 percent of the total market share, by number of loans, further reflecting the highly competitive nature of the home mortgage market.

Community Contact

Examiners reviewed a contact with the President of an affordable housing organization headquartered in Philadelphia County. This organization repairs dilapidated, mostly owner-occupied housing. The contact stated that there are a number of unbanked households in certain areas of Philadelphia County, particularly Philadelphia City. The contact identified a need for

affordable housing and the revitalization of deteriorated housing. The contact further stated that downtown areas would benefit from revitalization which would attract and retain small businesses. Opportunities exist for financial institutions to engage, network, and partner with people and organizations in their communities. The contact emphasized the importance of tax credits and grants to help individuals and businesses save money and build equity.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing and economic revitalization are the primary community development needs in this assessment area. Examiners determined that affordable first-time homebuyer loans and small business loans are the primary credit needs in this assessment area. Additionally, there is a need for loan products to finance home repairs. Lastly, financial institutions could help meet assessment area credit and community development needs by collaborating with local community development and outreach groups.

SCOPE OF EVALUATION – MULTI-STATE MSA 37980

Examiners used full-scope examination procedures to evaluate the bank’s performance in Multi-State MSA 37980. The products and timeframes noted in the overall Scope of Evaluation section are applicable to this area-level analysis.

CONCLUSIONS ON PERFORMANCE CRITERIA IN MULTI-STATE MSA 37980

LENDING TEST

First Bank is rated “Low Satisfactory” in the Lending Test for the Multi-State MSA 37980 assessment area. The bank’s performance under the geographic distribution and borrower profile criteria primarily support this rating. The following sections discuss the bank’s performance under each of the Lending Test factors.

Lending Activity

First Bank’s lending levels reflect adequate responsiveness to assessment area credit needs.

First Bank reported 340 small business loans within the assessment area totaling \$53.3 million in 2021. In 2022, the bank reported 133 small business loans totaling \$38.0 million. The decreased lending volume in 2022 is attributed to the large number of PPP loans originated in this assessment area in 2021. In 2022, First Bank ranked 52nd with a 0.1 percent market share in small business lending by number among 227 lenders that reported originating or purchasing at least one small business loan in the assessment area.

In 2021, First Bank reported 33 home mortgage loans within the assessment area totaling \$24.2 million. In 2022, the bank reported 36 home mortgage loans totaling \$27.0 million. In 2022, First Bank ranked 281st with a 0.02 percent market share in home mortgage lending by number among

the 827 lenders that reported originating or purchasing at least one home mortgage loan in the assessment area.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout this assessment area. The bank's adequate penetration of small business loans and good penetration of home mortgage loans supports the overall conclusion.

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area.

In 2021, First Bank's lending performance in low-income census tracts was below aggregate performance and area demographics. However, in 2022, the bank's percentage of loans in low-income tracts increased and was similar to the aggregate performance. According to 2021 market share data, only 105 out of 278 lenders reported small business loans in the assessment area's low-income census tracts. Similarly, 2022 market share data shows that only 92 of 227 lenders reported small business loans in the assessment area's low-income census tracts. In 2022, the top five lenders were large national banks which accounted for 55.5 percent of the market share. This shows that there is high competition and limited opportunities to generate small business loans in low-income census tracts.

In 2021, First Bank's lending performance in moderate-income census tracts exceeded aggregate performance and demographics. In 2022, First Bank's lending performance in moderate-income census tracts decreased and trailed aggregate performance and area demographics. According to 2021 market share data, only 168 out of 278 lenders reported small business loans in the assessment area's moderate-income census tracts. Similarly, 2022 market share data shows that only 125 of 227 lenders reported small business loans in the assessment area's moderate-income census tracts.

Considering these comparisons and market share data, First Bank's performance of lending in low- and moderate-income geographies reflect adequate performance. The following table reflects the distribution of small business loans within the assessment area by census tract income level in 2021 and 2022.

Geographic Distribution of Small Business Loans							
Multi-State MSA 37980							
Tract Income Level		% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low							
	2021	5.1	4.1	4	1.2	655	1.2
	2022	5.1	3.8	4	3.0	1,798	4.8
Moderate							
	2021	19.4	17.6	67	19.7	8,945	16.8
	2022	20.1	18.7	18	13.5	4,188	11.0
Middle							
	2021	39.6	42.3	144	42.3	25,145	47.2
	2022	37.2	40.0	47	35.4	15,054	39.6
Upper							
	2021	35.3	35.5	118	34.7	16,857	31.6
	2022	36.2	36.4	60	45.1	15,597	41.1
Not Available							
	2021	0.6	0.5	7	2.1	1,684	3.2
	2022	1.4	1.1	4	3.0	1,346	3.5
Totals							
	2021	100.0	100.0	340	100.0	53,286	100.0
	2022	100.0	100.0	133	100.0	37,983	100.0

*Source: 2021 & 2022 D&B Data; Bank Data; 2021 & 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects good penetration throughout the assessment area.

In 2021, First Bank’s lending performance in low-income census tracts exceeded aggregate performance but slightly trailed demographics. In 2022, First Bank’s lending performance in low-income census tracts exceeded aggregate performance and demographics.

In 2021, First Bank’s lending performance in moderate-income census tracts significantly exceeded aggregate performance and demographics. In 2022, First Bank’s lending performance in moderate-income census tracts declined and was slightly below aggregate performance and demographics. The following table reflects the distribution of home mortgage loans by census tract income level in 2021 and 2022.

Geographic Distribution of Home Mortgage Loans							
Multi-State MSA 37980							
Tract Income Level		% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low							
	2021	4.2	2.5	1	3.0	3,035	12.5
	2022	4.5	3.8	2	5.6	730	2.7
Moderate							
	2021	19.3	17.1	12	36.4	10,571	43.7
	2022	19.8	20.4	6	16.7	8,038	29.8
Middle							
	2021	44.8	45.4	10	30.3	6,764	27.9
	2022	43.4	42.8	21	58.3	16,127	59.8
Upper							
	2021	31.6	35.0	10	30.3	3,863	15.9
	2022	31.6	32.5	7	19.4	2,091	7.7
Not Available							
	2021	0.0	0.0	0	0.0	0	0.0
	2022	0.7	0.6	0	0.0	0	0.0
Totals							
	2021	100.0	100.0	33	100.0	24,233	100.0
	2022	100.0	100.0	36	100.0	26,986	100.0
<i>Source: 2015 ACS; 2020 U.S. Census; Bank Data, 2021 & 2022 HMDA Aggregate Data, "--" data not available.</i>							
<i>Due to rounding, totals may not equal 100.0%</i>							

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among business customers of different sizes and retail customers of different income levels. The bank’s adequate distribution of small business and home mortgage loans supports this conclusion.

Small Business Loans

The distribution of borrowers reflects adequate penetration among business customers of different sizes.

In 2021, First Bank’s record of originating loans to businesses with GARs of \$1.0 million or less trailed aggregate performance and area demographics. However, small business loan data for 2021 includes PPP loans originated in this assessment area. Since the SBA did not require lenders to collect business revenue information for PPP loans, the bank did not report revenue information for a significant portion of its small business loans. When excluding loans from the “Revenue Not Available” category, the bank originated 28 out of 91 loans, or 30.8 percent, to businesses with GARs of \$1.0 million or less.

In 2022, First Bank’s lending to businesses with GARs of \$1.0 million or less improved but continued to trail aggregate performance and demographics. Market share data further supports the bank’s adequate performance. The 2022 market share data reflects that the bank ranked 49th with a 0.07 percent market share for loans to businesses with GARs of \$1.0 million or less which is consistent with its overall market rank (52nd).

The following table illustrates the distribution of small business loans, including PPP loans, by revenue category in 2021 and 2022.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Multi-State MSA 37980						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2021	90.4	44.6	28	8.3	9,574	18.0
2022	91.7	49.9	46	34.5	12,887	33.9
>\$1,000,000						
2021	3.5	--	63	18.5	19,677	36.9
2022	2.9	--	86	64.7	24,346	64.1
Revenue Not Available						
2021	6.1	--	249	73.2	24,035	45.1
2022	5.4	--	1	0.8	750	2.0
Totals						
2021	100.0	100.0	340	100.0	53,286	100.0
2022	100.0	100.0	133	100.0	37,983	100.0

*Source: 2021 & 2022 D&B Data; Bank Data; 2021 & 2022 CRA Aggregate Data; "--" data not available.
Due to rounding, totals may not equal 100.0%*

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels.

First Bank did not originate any loans to low-income borrowers in 2021. In 2022, First Bank’s lending performance to low-income borrowers slightly trailed aggregate performance and was below area demographics.

In 2021, First Bank’s lending performance to moderate-income borrowers was significantly below aggregate performance and demographics. In 2022, performance improved but remained below aggregate performance and area demographics.

As previously discussed, First Bank is primarily a commercial lender. A large portion of the bank’s HMDA reportable loans are investment properties secured by residential properties. The HMDA does not require that financial institutions collect income data for these loans. Therefore,

institutions report the income for these loans as “not available.” First Bank reported 42.4 percent of its home mortgage loans with no income information in 2021 and 41.7 percent in 2022. This significantly exceeded the aggregate percentage of loans reported with no income designation. Of the HMDA loans with revenue information available, 10.5 percent were made to moderate-income borrowers in 2021, greatly exceeding aggregate performance; and 23.8 percent were made to moderate-income borrowers in 2022. This supports adequate performance under this criterion.

The following table reflects the distribution of home mortgage loans by borrower income level in 2021 and 2022.

Distribution of Home Mortgage Loans by Borrower Income Level						
Multi-State MSA 37980						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	23.2	7.5	0	0.0	0	0.0
2022	22.8	9.9	3	8.3	150	0.6
Moderate						
2021	17.8	18.7	2	6.1	234	1.0
2022	17.8	21.2	5	13.9	216	0.8
Middle						
2021	20.4	22.0	4	12.1	880	3.6
2022	20.6	22.3	6	16.7	1,538	5.7
Upper						
2021	38.6	34.5	13	39.4	3,983	16.4
2022	38.8	31.3	7	19.4	1,056	3.9
Not Available						
2021	0.0	17.3	14	42.4	19,136	79.0
2022	0.0	15.4	15	41.7	24,026	89.0
Totals						
2021	100.0	100.0	33	100.0	24,233	100.0
2022	100.0	100.0	36	100.0	26,986	100.0

*Source: 2015 ACS; 2020 U.S. Census; Bank Data, 2021 & 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Innovative and/or Flexible Lending Practices

The bank uses innovative and flexible lending programs to assist in meeting the credit needs of this area. The programs offered in this assessment area are the same as discussed in the overall evaluation. In addition, First Bank offers the following program in PA:

- *Pennsylvania Assistive Technology Foundation (PATF) Loans* – The PATF is a non-profit, certified CDFI that offers flexible micro loans with favorable terms to low- and moderate-

income individuals. Funds under this program are used to purchase accessibility equipment for persons of all ages and disabilities. First Bank’s relationship with PATF is new since last evaluation. During the evaluation period, the bank originated 37 loans totaling approximately \$613,000.

Community Development Loans

First Bank is a leader in making community development loans. During the evaluation period, First Bank originated 70 community development loans totaling \$178.6 million that benefitted this assessment area. This represents 37.8 percent and 29.9 percent of the bank’s total community development loans by number and dollar volume, respectively. The majority of community development loans, by number, benefitted affordable housing efforts and a majority, by dollar volume, benefitted revitalization and stabilization efforts. The community contact identified both of these areas as key community development needs in the assessment area.

The following table shows the bank’s community development loans that benefit this assessment area by year and by purpose.

Community Development Lending Multi-State MSA 37980										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Partial 2021	12	716	0	0	5	32,475	9	18,393	26	51,584
2022	15	21,331	1	22	7	19,138	6	21,030	29	61,521
2023	3	17,315	0	0	4	24,996	6	17,912	13	60,223
YTD 2024	0	0	0	0	1	2,911	1	2,340	2	5,251
Total	30	39,362	1	22	17	79,520	22	59,675	70	178,579
<i>Source: Bank Data</i>										

The following are notable examples of qualified community development loans, two of which were particularly responsive to affordable housing needs for low- and moderate-income individuals and one loan helped retain jobs for low- and moderate-income individuals in the assessment area.

- In 2022, First Bank made an \$8.3 million loan to fund improvements to manufactured homes in a manufactured home community. All 221 units provide affordable rents that are well below the HUD’s FMR guidelines.
- In 2023, First Bank originated a \$12.2 million loan to a non-profit organization to develop Section 8 housing units for low-income and disabled individuals. All 72-units provide affordable rents, as designated by the HUD’s FMR guidelines. In addition, a portion of these units are set aside for individuals with disabilities and mental illnesses.
- In 2024, First Bank originated a \$2.3 million SBA 7(a) loan to fund the acquisition of an existing business in a low-income census tract. This acquisition will support the retention of low- to moderate-income employees of the acquired business.

INVESTMENT TEST

First Bank’s Investment Test performance in the Multi-State MSA 37980 assessment area is rated “High Satisfactory.” The significant level of qualified community development investments and grants supports the rating. The following sections discuss the bank’s performance under each of the Investment Test factors.

Investment and Grant Activity

First Bank has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, the bank reported 11 investments totaling \$10.8 million and 99 donations totaling approximately \$162,000 in this assessment area. Investments primarily supported affordable housing initiatives for low- and moderate-income individuals while donations primarily supported community service efforts in this assessment area.

The following table details the institution’s qualified investment and grant activity by year and community development purpose.

Community Development Investments Multi-State MSA 37980										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	5	3,535	0	0	0	0	0	0	5	3,535
Partial 2021	0	0	0	0	1	476	0	0	1	476
2022	1	481	0	0	1	450	0	0	2	931
2023	3	5,882	0	0	0	0	0	0	3	5,882
YTD 2024	0	0	0	0	0	0	0	0	0	0
Subtotal	9	9,898	0	0	2	926	0	0	11	10,824
Qualified Grants & Donations	3	18	89	126	4	10	3	8	99	162
Total	12	9,916	89	126	6	936	3	8	110	10,986
<i>Source: Bank Data</i>										

The following are notable examples of qualified community development investments and grants.

- In 2023, the bank purchased a \$2.0 million bond collateralized by home mortgage loans to nine low- and moderate-income borrowers. The majority of proceeds benefitted MSA 37980, specifically Burlington and Camden Counties in NJ.
- In 2023, the bank made two donations totaling \$8,500 to a non-profit organization in a moderate-income census tract in Chester County, PA. The organization offers various community services, such as financial literacy courses and emergency housing, targeted to low-income individuals experiencing, or at risk of experiencing, homelessness.
- In 2023, the bank donated \$1,250 to a non-profit organization that supports economic

development in Bucks County, PA. The organization offers loan programs that offer small businesses flexible terms and interest rates.

Responsiveness to Credit and Community Development Needs

First Bank's qualified investments and donations exhibit good responsiveness to the credit and community development needs of the assessment area. Of the total dollar amount of qualified investments and donations in this assessment area, 90.3 percent benefitted efforts to create affordable housing. These investments demonstrate the bank's responsiveness to the area's affordable housing needs.

Community Development Initiatives

First Bank occasionally uses innovative or complex investments to support community development initiatives. First Bank made an investment and commitment not routinely provided by private investors. These include an investment in a SBIC that supports the permanent job retention and improvement of small businesses in the assessment area.

SERVICE TEST

First Bank's Service Test performance in the Multi-State MSA 37980 assessment area is rated "High Satisfactory." The bank's relatively high level of community development services in the assessment area primarily supports the rating. The following sections discuss the bank's performance under each of the Service Test factors.

Accessibility of Delivery Systems

First Bank's delivery systems are reasonably accessible to essentially all portions of this assessment area. First Bank operates 12 branches and 11 deposit-taking ATMs in this assessment area. There are no branches or ATMs in low- or moderate-income census tracts. However, nine branches are in close proximity to, and can reasonably service, low- and moderate-income tracts. Additionally, all alternative delivery systems detailed in the overall assessment area analysis are available in this assessment area. These alternative delivery systems enhance accessibility to services.

Changes in Branch Locations

To the extent that changes have been made, the institution's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. During the review period, the bank acquired five branches in middle- and upper income geographies from Malvern Bank in this assessment area. Of these, two branches are in close proximity to, and can reasonably service moderate-income areas. Additionally, the bank closed one branch in a middle-income census tract in Chester County, PA which was immediately adjacent to moderate-income census tracts. However, the bank opened one branch (to relocate the closed branch) approximately one mile away from the closed branch. The new branch is located in a middle-income census tract that is immediately adjacent to a moderate-income census tract. The relocation did not adversely impact accessibility to low- or moderate-income individuals in the area.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income census tracts, or individuals. First Bank offers the same loan and deposit products and similar service hours throughout the assessment area. Lobby and drive-up hours at branches begin from 8:30 a.m. to 9:00 a.m. and conclude from 4:00 p.m. to 5:00 p.m. on weekdays. Eleven out of 12 branches offer Saturday banking hours from 9:00 a.m. to 12:00 p.m. The days and hours of operation of the bank’s branches are comparable to those of other banks operating in the assessment area.

Community Development Services

First Bank provides a relatively high level of community development services throughout this assessment area. First Bank provided 48 instances of community development services to 15 different community development-related organizations in this assessment area. The majority of these services benefitted community service efforts.

Community Development Services Multi-State MSA 37980					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Partial 2021	0	8	3	0	11
2022	0	9	3	0	12
2023	0	9	3	2	14
YTD 2024	0	7	2	2	11
Total	0	33	11	4	48
<i>Source: Bank Data</i>					

The following are notable examples of qualified community development services.

- A Vice President serves on the Board and Loan Committee of a non-profit organization located in a moderate-income tract in the assessment area. As a Loan Committee member, the Vice President provides technical assistance with commercial loan underwriting. The organization supports affordable housing and economic development by financing residential and commercial real estate projects targeted to low- and moderate-income borrowers and small businesses throughout the assessment area.
- A Vice President serves on the Board of an economic development organization that offers workforce grants and flexible financing options to recently formed small businesses. The Vice President also provides technical assistance and financial expertise by reviewing SBA loans before origination.
- Three employees provided financial literacy coaching to residents living in a low-income, HUD-subsidized apartment complex. The community service organization sponsoring the event promotes financial literacy courses to low- and moderate-income senior citizens.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
 - i. The proportion of the bank's lending in the bank's assessment area(s);
 - ii. The dispersion of lending in the bank's assessment areas(s); and
 - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
 - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
 - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
 - iii. Small business and small farm loans by loan amount at origination; and
 - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

SCOPE OF EVALUATION

First Bank	
Scope of Examination: Full scope reviews were performed on the following assessment areas within the noted rated areas: CSA 408 Multi-State MSA 37980	
Time Period Reviewed:	04/29/2021 - 2/21/2024
Products Reviewed: Home Mortgage Loans: 01/01/2021 – 12/31/2022 Small Business Loans: 01/01/2021 – 12/31/2022	

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Investment Test	Service Test	Rating
CSA 408	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Multi-State MSA 37930	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS

None

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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 metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALAMEDA COUNTY (001), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	267	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	267	0	0	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	10	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	23	0	0	1	267	0	0	0	0
STATE TOTAL	2	23	0	0	1	267	0	0	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VANDERBURGH COUNTY (163), IN										
MSA 21780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	220	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	220	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	220	0	0	0	0	0	0
STATE TOTAL	0	0	1	220	0	0	0	0	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON PARISH (049), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	480	1	480	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	480	1	480	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	480	1	480	0	0
STATE TOTAL	0	0	0	0	1	480	1	480	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOWARD COUNTY (027), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
PRINCE GEORGE'S COUNTY (033), MD										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	18	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	18	1	250	0	0	1	250	0	0
STATE TOTAL	1	18	1	250	0	0	1	250	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KALAMAZOO COUNTY (077), MI										
MSA 28020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	232	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	232	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	232	0	0	0	0	0	0
STATE TOTAL	0	0	1	232	0	0	0	0	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ATLANTIC COUNTY (001), NJ										
MSA 12100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	81	0	0	0	0	0	0	0	0
Upper Income	2	138	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	219	0	0	0	0	0	0	0	0
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	99	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	48	0	0	2	771	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	8	286	2	367	3	1,882	2	1,240	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	433	2	367	5	2,653	2	1,240	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	89	0	0	1	306	0	0	0	0
Middle Income	20	820	6	1,106	5	3,269	2	540	0	0
Upper Income	12	443	7	1,086	7	2,691	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,352	13	2,192	13	6,266	2	540	0	0
CAMDEN COUNTY (007), NJ										
MSA 15804										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	450	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	159	1	160	0	0	1	160	0	0
Median Family Income 70-80%	2	9	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	30	0	0	1	712	0	0	0	0
Median Family Income 90-100%	0	0	1	230	0	0	1	230	0	0
Median Family Income 100-110%	2	38	1	139	2	844	2	844	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	98	0	0	1	536	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	334	3	529	5	2,542	4	1,234	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (011), NJ										
MSA 47220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	575	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	575	1	300	0	0
ESSEX COUNTY (013), NJ										
MSA 35084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	136	0	0	0	0	1	50	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	350	1	350	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	7	397	2	235	4	2,801	2	1,475	0	0
Median Family Income Not Known	3	76	1	216	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	609	3	451	5	3,151	4	1,875	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GLOUCESTER COUNTY (015), NJ										
MSA 15804										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	1	309	0	0	0	0
Middle Income	8	218	2	290	2	1,160	3	1,210	0	0
Upper Income	0	0	1	157	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	239	3	447	3	1,469	3	1,210	0	0
HUDSON COUNTY (017), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	7	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	20	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	1,416	1	550	0	0
Median Family Income 110-120%	1	5	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	426	1	277	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	32	2	426	3	1,693	1	550	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUNTERDON COUNTY (019), NJ										
MSA 35084										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	51	0	0	1	431	1	431	0	0
Middle Income	0	0	1	125	1	275	1	125	0	0
Upper Income	8	360	2	342	3	1,393	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	411	3	467	5	2,099	3	631	0	0
MERCER COUNTY (021), NJ										
MSA 45940										
Inside AA 0001										
Low Income	3	104	1	246	0	0	0	0	0	0
Moderate Income	17	801	10	1,354	8	4,104	5	1,087	0	0
Middle Income	51	2,125	19	3,235	21	9,874	9	3,009	0	0
Upper Income	49	1,788	18	2,702	16	7,910	3	875	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	120	4,818	48	7,537	45	21,888	17	4,971	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	750	1	750	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	4	144	2	421	1	275	1	250	0	0
Median Family Income 90-100%	1	93	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	555	0	0	0	0
Median Family Income 110-120%	1	5	1	180	3	1,467	0	0	0	0
Median Family Income >= 120%	24	920	12	1,758	4	2,580	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,162	15	2,359	10	5,627	2	1,000	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	47	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	907	0	0	0	0
Median Family Income 50-60%	1	76	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	57	0	0	1	500	1	500	0	0
Median Family Income 80-90%	0	0	1	116	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	123	0	0	2	812	1	350	0	0
Median Family Income 110-120%	3	129	3	484	0	0	1	125	0	0
Median Family Income >= 120%	11	378	4	817	4	1,673	1	534	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	810	8	1,417	8	3,892	4	1,509	0	0
MORRIS COUNTY (027), NJ										
MSA 35084										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	52	0	0	1	315	0	0	0	0
Middle Income	14	521	5	747	4	2,303	2	539	0	0
Upper Income	52	1,975	9	1,465	13	5,754	1	1,000	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	67	2,548	14	2,212	18	8,372	3	1,539	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OCEAN COUNTY (029), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	105	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	110	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	150	0	0	1	150	0	0
Median Family Income 80-90%	2	44	0	0	1	650	0	0	0	0
Median Family Income 90-100%	3	138	1	170	0	0	0	0	0	0
Median Family Income 100-110%	2	43	1	227	1	350	1	350	0	0
Median Family Income 110-120%	0	0	1	125	0	0	1	125	0	0
Median Family Income >= 120%	0	0	0	0	1	429	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	440	4	672	3	1,429	3	625	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (035), NJ										
MSA 35154										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	76	1	167	4	1,920	1	520	0	0
Upper Income	10	289	3	550	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	365	4	717	5	2,920	1	520	0	0
SUSSEX COUNTY (037), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	19	0	0	0	0	0	0	0	0
Middle Income	1	42	2	385	1	400	0	0	0	0
Upper Income	2	72	1	182	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	133	3	567	1	400	0	0	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (039), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	71	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	850	1	850	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	12	0	0	2	946	0	0	0	0
Median Family Income 110-120%	2	50	2	261	2	685	1	408	0	0
Median Family Income >= 120%	2	61	1	174	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	194	3	435	5	2,481	2	1,258	0	0
WARREN COUNTY (041), NJ										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	7	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	17	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	327	12,648	114	18,328	117	58,226	43	15,029	0	0
TOTAL OUTSIDE AA IN STATE	47	1,695	17	2,942	21	11,031	10	4,123	0	0
STATE TOTAL	374	14,343	131	21,270	138	69,257	53	19,152	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRONX COUNTY (005), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	62	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	132	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	101	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	2	233	0	0	0	0	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	59	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	28	1	202	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	25	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	112	1	202	0	0	0	0	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	17	0	0	1	823	0	0	0	0
Median Family Income 110-120%	2	8	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	774	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	25	0	0	3	1,597	0	0	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKLAND COUNTY (087), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	1	122	2	689	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	1	122	2	689	0	0	0	0
SUFFOLK COUNTY (103), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	13	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	380	1	380	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	380	1	380	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	30	1,275	6	806	11	5,355	1	380	0	0
STATE TOTAL	30	1,275	6	806	11	5,355	1	380	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	1	250	0	0
Median Family Income Not Known	1	56	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	1	250	0	0	1	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	56	1	250	0	0	1	250	0	0
STATE TOTAL	1	56	1	250	0	0	1	250	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCKS COUNTY (017), PA										
MSA 33874										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	81	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	130	1	101	4	1,723	0	0	0	0
Median Family Income 60-70%	11	512	6	1,041	1	500	1	87	0	0
Median Family Income 70-80%	9	233	1	139	1	916	0	0	0	0
Median Family Income 80-90%	10	348	2	327	1	280	0	0	0	0
Median Family Income 90-100%	13	366	5	747	6	3,582	3	1,891	0	0
Median Family Income 100-110%	5	131	0	0	0	0	0	0	0	0
Median Family Income 110-120%	5	228	2	331	4	2,709	0	0	0	0
Median Family Income >= 120%	18	757	2	298	8	3,758	2	129	0	0
Median Family Income Not Known	0	0	0	0	2	1,128	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	76	2,786	19	2,984	27	14,596	6	2,107	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (045), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	450	1	450	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	139	0	0	1	320	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	139	0	0	2	770	1	450	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (071), PA										
MSA 29540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	33	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	205	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	823	1	823	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	33	1	205	1	823	1	823	0	0
LEHIGH COUNTY (077), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	818	0	0	0	0
Middle Income	0	0	0	0	1	975	1	975	0	0
Upper Income	1	68	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	0	0	2	1,793	1	975	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	2	124	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	13	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	31	0	0	0	0	0	0	0	0
Median Family Income 80-90%	5	170	2	466	0	0	0	0	0	0
Median Family Income 90-100%	2	11	0	0	3	1,876	2	1,250	0	0
Median Family Income 100-110%	2	106	0	0	1	256	0	0	0	0
Median Family Income 110-120%	5	129	2	414	0	0	0	0	0	0
Median Family Income >= 120%	19	589	1	150	1	945	1	945	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	1,173	5	1,030	5	3,077	3	2,195	0	0
NORTHAMPTON COUNTY (095), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	500	0	0	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	96	0	0	1	1,000	0	0	0	0
Median Family Income 60-70%	0	0	1	149	0	0	0	0	0	0
Median Family Income 70-80%	6	178	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	295	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	6	0	0	0	0	0	0	0	0
Median Family Income >= 120%	11	165	6	1,071	3	1,166	2	772	0	0
Median Family Income Not Known	2	40	1	243	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	485	8	1,463	5	2,461	2	772	0	0
TOTAL INSIDE AA IN STATE	143	4,676	35	5,987	39	21,340	12	5,124	0	0
TOTAL OUTSIDE AA IN STATE	9	322	2	405	6	3,886	3	2,248	0	0
STATE TOTAL	152	4,998	37	6,392	45	25,226	15	7,372	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	850	1	850	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	1	850	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	40	0	0	1	850	1	850	0	0
STATE TOTAL	2	40	0	0	1	850	1	850	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	21	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	0	0	0	0	0	0
STATE TOTAL	1	21	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	470	17,324	149	24,315	156	79,566	55	20,153	0	0
TOTAL OUTSIDE AA	102	3,774	29	5,105	41	21,869	18	8,581	0	0
TOTAL INSIDE & OUTSIDE	572	21,098	178	29,420	197	101,435	73	28,734	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LITCHFIELD COUNTY (005), CT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	1	675	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	675	0	0	0	0
NEW HAVEN COUNTY (009), CT										
MSA 35300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,175	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,175	0	0	0	0

Loans by County
 Small Business Loans - Originations
 Institution: FIRST BANK

Respondent ID: 0000058481
 Agency: FDIC - 3
 State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	978	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	978	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	978	0	0	0	0
STATE TOTAL	0	0	0	0	2	978	0	0	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (097), IN										
MSA 26900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	503	1	503	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	503	1	503	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	503	1	503	0	0
STATE TOTAL	0	0	0	0	1	503	1	503	0	0

Loans by County
 Small Business Loans - Originations
 Institution: FIRST BANK

Respondent ID: 0000058481
 Agency: FDIC - 3
 State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (039), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	155	1	500	2	655	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	155	1	500	2	655	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	155	1	500	2	655	0	0
STATE TOTAL	0	0	1	155	1	500	2	655	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ATLANTIC COUNTY (001), NJ										
MSA 12100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	1	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	142	2	1,300	1	142	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	142	2	1,300	1	142	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	200	3	629	3	1,765	4	1,024	0	0
Upper Income	0	0	3	655	5	2,639	4	1,344	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	6	1,284	8	4,404	8	2,368	0	0
CAMDEN COUNTY (007), NJ										
MSA 15804										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	750	1	750	0	0
Median Family Income 80-90%	1	100	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	259	1	259	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	2	1,009	2	1,009	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAPE MAY COUNTY (009), NJ										
MSA 36140										
Outside Assessment Area										
Low Income	0	0	1	180	1	500	2	680	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	330	1	500	2	680	0	0
CUMBERLAND COUNTY (011), NJ										
MSA 47220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	1	300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ										
MSA 35084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	32	0	0	0	0	1	32	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	200	1	300	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	770	1	770	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,300	1	800	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	1	200	4	2,370	3	1,602	0	0
GLOUCESTER COUNTY (015), NJ										
MSA 15804										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	175	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	375	0	0	1	200	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUDSON COUNTY (017), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	650	1	650	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	750	1	750	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	533	1	533	0	0
Median Family Income 100-110%	0	0	0	0	2	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	5	2,933	3	1,933	0	0
HUNTERDON COUNTY (019), NJ										
MSA 35084										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	360	3	2,114	3	1,060	0	0
Upper Income	3	184	5	950	5	2,862	6	2,414	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	184	7	1,310	8	4,976	9	3,474	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERCER COUNTY (021), NJ										
MSA 45940										
Inside AA 0001										
Low Income	0	0	4	795	1	400	0	0	0	0
Moderate Income	2	150	6	1,369	4	2,167	7	1,422	0	0
Middle Income	8	584	8	1,547	8	4,200	7	1,539	0	0
Upper Income	6	430	3	627	9	4,850	5	1,605	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	1,164	21	4,338	22	11,617	19	4,566	0	0
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	200	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 80-90%	0	0	2	414	0	0	2	414	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	3	2,100	2	1,100	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	95	0	0	6	3,660	2	1,070	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	3	614	11	7,260	6	2,584	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	330	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	80	1	120	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	1,080	2	1,080	0	0
Median Family Income 100-110%	0	0	2	430	1	920	0	0	0	0
Median Family Income 110-120%	0	0	3	503	1	350	1	350	0	0
Median Family Income >= 120%	1	50	5	942	5	1,900	5	1,092	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	130	11	1,995	10	4,580	8	2,522	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORRIS COUNTY (027), NJ										
MSA 35084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	750	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	317	1	317	0	0
Median Family Income 90-100%	0	0	1	150	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	5	2,151	2	559	0	0
Median Family Income 110-120%	0	0	0	0	1	500	0	0	0	0
Median Family Income >= 120%	1	50	1	250	11	5,834	4	1,568	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	2	400	19	9,552	7	2,444	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OCEAN COUNTY (029), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	987	1	987	0	0
Median Family Income 80-90%	0	0	0	0	1	500	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	3	1,482	1	450	0	0
Median Family Income 110-120%	0	0	0	0	1	618	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	6	3,587	2	1,437	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASSAIC COUNTY (031), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	1	120	0	0	1	120	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	750	0	0	0	0
Median Family Income 50-60%	1	76	1	118	0	0	2	194	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	390	1	390	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	600	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	2	238	3	1,740	4	704	0	0
SOMERSET COUNTY (035), NJ										
MSA 35154										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	2	850	1	40	0	0
Upper Income	1	100	1	125	2	1,000	1	125	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	140	1	125	4	1,850	2	165	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUSSEX COUNTY (037), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	175	0	0	0	0	1	75	0	0
Upper Income	1	25	1	231	1	582	1	582	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	200	1	231	1	582	2	657	0	0
UNION COUNTY (039), NJ										
MSA 35084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	458	1	458	0	0
Median Family Income 60-70%	0	0	1	200	1	750	2	950	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 90-100%	0	0	1	125	0	0	1	125	0	0
Median Family Income 100-110%	1	100	1	250	1	500	2	350	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	1	200	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	4	775	4	2,708	6	1,883	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (041), NJ										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	31	2,245	58	11,416	98	53,913	73	24,254	0	0
TOTAL OUTSIDE AA IN STATE	5	326	7	1,066	13	7,355	15	4,591	0	0
STATE TOTAL	36	2,571	65	12,482	111	61,268	88	28,845	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUTCHESS COUNTY (027), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
MONROE COUNTY (055), NY										
MSA 40380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	500	1	500	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0

Loans by County
 Small Business Loans - Originations
 Institution: FIRST BANK

Respondent ID: 0000058481
 Agency: FDIC - 3
 State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	365	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	365	0	0	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUEENS COUNTY (081), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	760	1	760	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	680	1	680	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,440	2	1,440	0	0
RICHMOND COUNTY (085), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	1	475	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	975	0	0	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	1	200	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	1	200	8	5,030	3	1,940	0	0
STATE TOTAL	1	100	1	200	8	5,030	3	1,940	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERKS COUNTY (011), PA										
MSA 39740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	289	1	289	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	289	1	289	0	0
BUCKS COUNTY (017), PA										
MSA 33874										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	2	848	2	848	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	3	205	5	875	1	300	5	825	0	0
Median Family Income 70-80%	1	56	1	150	0	0	1	150	0	0
Median Family Income 80-90%	2	100	2	236	4	1,505	0	0	0	0
Median Family Income 90-100%	0	0	1	250	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	4	1,750	1	500	0	0
Median Family Income 110-120%	1	100	0	0	2	1,042	2	450	0	0
Median Family Income >= 120%	8	405	4	740	8	5,000	6	1,336	0	0
Median Family Income Not Known	0	0	0	0	2	1,055	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	866	13	2,251	23	11,500	17	4,109	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTER COUNTY (029), PA										
MSA 33874										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	60	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	115	0	0	0	0	2	115	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	200	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	500	0	0	0	0
Median Family Income >= 120%	2	140	0	0	2	1,350	2	140	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	315	1	200	3	1,850	4	255	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (045), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	100	2	325	4	1,815	4	1,208	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	2	325	4	1,815	4	1,208	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	450	1	450	0	0
Median Family Income 60-70%	0	0	0	0	1	769	0	0	0	0
Median Family Income 70-80%	0	0	1	200	0	0	1	200	0	0
Median Family Income 80-90%	1	67	0	0	1	900	0	0	0	0
Median Family Income 90-100%	0	0	1	250	0	0	1	250	0	0
Median Family Income 100-110%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	3	2,262	2	1,398	0	0
Median Family Income >= 120%	17	360	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	427	2	450	8	5,881	5	2,298	0	0
NORTHAMPTON COUNTY (095), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	2	390	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	540	0	0	0	0	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	500	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	450	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	100	0	0	1	298	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	50	0	0	1	760	2	810	0	0
Median Family Income >= 120%	2	170	3	730	4	2,458	6	1,813	0	0
Median Family Income Not Known	1	50	1	241	0	0	1	50	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	370	4	971	8	4,466	9	2,673	0	0
TOTAL INSIDE AA IN STATE	43	1,978	20	3,872	42	23,697	35	9,335	0	0
TOTAL OUTSIDE AA IN STATE	2	100	5	865	5	2,104	5	1,497	0	0
STATE TOTAL	45	2,078	25	4,737	47	25,801	40	10,832	0	0

Loans by County

Respondent ID: 0000058481

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BANK

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTERFIELD COUNTY (041), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	716	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	716	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	716	0	0	0	0
STATE TOTAL	0	0	0	0	1	716	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	74	4,223	78	15,288	140	77,610	108	33,589	0	0
TOTAL OUTSIDE AA	8	526	14	2,286	33	18,361	26	9,186	0	0
TOTAL INSIDE & OUTSIDE	82	4,749	92	17,574	173	95,971	134	42,775	0	0



HMDA Disclosure Statement Notification

The Home Mortgage Disclosure Act (HMDA) requires financial institutions to maintain, report, and publicly disclose data about mortgages. The data show geographic distribution of loans and applications; ethnicity, race, sex and income of applicants and borrowers; and information about loan approvals and denials.

First Bank's HMDA Disclosure Statement may be obtained from the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/hmda in a search of *Recent HMDA data*.

To search for First Bank's most recent 2022, 2021, or 2020 HMDA data use the following Legal Entity Identifier (LEI):

Legal Entity Identifier: 549300YS4CB1171BRJ08

As of July 17, 2023 First Bank legally acquired Malvern Bank. Use the following Legal Entity Identifier (LEI) to search for *Malvern Bank N.A.*

Legal Entity Identifier: 549300VDK2EPK7QQKY80



Branch Locations

Branch	Address	Hours	Lobby	Drive Thru	ATM	Safe Deposit	Geography	
Essex County, NJ								
Fairfield	330 Passaic Avenue, Suite 100 Fairfield, NJ 07004	Monday-Friday Saturday	8:30am-5pm Closed	No No	Yes	No	MSA: 35084 State: 34	County: 013 Tract: 0216.01 Income Level: Middle
GLOUCESTER COUNTY, NJ								
Williamstown	1020 North Blackhorse Pike Williamstown, NJ 08094	Monday-Friday Saturday	9am-5pm 9am-12pm	8:30am-5pm 9am-12pm	Yes	Yes	MSA: 15804 State: 34	County: 015 Tract: 5016.08 Income Level: Middle
MERCER COUNTY, NJ								
Ewing	1340 Parkway Avenue Ewing, NJ 08628	Monday-Friday Saturday	9am-5pm 9am-12pm	8:30am-5pm 9am-12pm	Yes	Yes	MSA: 45940 State: 34	County: 021 Tract: 0037.07 Income Level: Moderate
Lawrence	590 Lawrence Square Blvd. South Lawrenceville, NJ 08648	Monday-Friday Saturday	9am-5pm 9am-12pm	8:30am-5pm 9am-12pm	Yes	Yes	MSA: 45940 State: 34	County: 021 Tract: 0033.03 Income Level: Middle
Hamilton	2465 Kuser Road, Suite 101 Hamilton, NJ 08690	Monday-Friday Saturday	9am-5pm 9am-12pm	8:30am-5pm 9am-12pm	Yes	Yes	MSA: 45940 State: 34	County: 021 Tract: 0030.04 Income Level: Middle
Pennington	3 Tree Farm Road Pennington, NJ 08534	Monday-Friday Saturday	9am-5pm 9am-12pm	8:30am-5pm 9am-12pm	Yes	Yes	MSA: 45940 State: 34	County: 021 Tract: 0038.00 Income Level: Upper
SOMERSET COUNTY, NJ								
Somerset	225 DeMott Lane Somerset, NJ 08873	Monday-Friday Saturday	9am-5pm 9am-12pm	8:30am-5pm 9am-12pm	Yes	Yes	MSA: 35154 State: 34	County: 035 Tract: 0531.05 Income Level: Middle
MIDDLESEX COUNTY, NJ								
Monroe	1600 Perrineville Road Monroe Township, NJ 08831	Monday-Friday Saturday	9am-5pm 9am-12pm	No No	Yes	Yes	MSA: 35154 State: 34	County: 023 Tract: 0082.05 Income Level: Moderate

Branch	Address	Hours	Lobby	Drive Thru	ATM	Safe Deposit	Geography	
MORRIS COUNTY, NJ								
Denville	530 E. Main St. (Route 53) Denville, NJ 07834	Monday-Friday Saturday	9am-5pm 9am-12pm	8:30am-5pm 9am-12pm	Yes	Yes	MSA: 35084 State: 34	County: 027 Tract: 0415.00 Income Level: Upper
Randolph	1206 Sussex Turnpike Randolph, NJ 07869	Monday-Friday Saturday	9am-5pm 9am-12pm	8:30am-5pm 9am-12pm	Yes	Yes	MSA: 35084 State: 34	County: 027 Tract: 0457.03 Income Level: Upper
Morristown	163 Madison Ave, 3rd Floor Morristown, NJ 07960	Monday-Friday Saturday	9am-5pm Closed	No No	No	No	MSA: 35084 State: 34	County: 027 Tract: 0437.00 Income Level: Upper
HUNTERDON COUNTY, NJ								
Flemington Rt. 31	334 Route 31 Flemington, NJ 08822	Monday-Friday Saturday	9am-5pm Closed	8:30am-5pm Closed	Yes	Yes	MSA: 35084 State: 34	County: 019 Tract: 0113.01 Income Level: Upper
Flemington Main	224 S. Main St Flemington, NJ 08822	Monday-Friday Saturday	9am-5pm 9am-12pm	8:30am-5pm 9am-12pm	Yes	Yes	MSA: 35084 State: 34	County: 019 Tract: 0114.00 Income Level: Middle
BURLINGTON, NJ								
Delanco	615 Burlington Avenue Delanco, NJ 08075	Monday-Friday Saturday	9am-5pm 9am-12pm	8:30am-5pm 9am-12pm	Yes	No	MSA: 15804 State: 34	County: 005 Tract: 7008.00 Income Level: Middle
Cinnaminson	506 Route 130 N, Suite #1 Cinnaminson, NJ 08077	Monday-Friday Saturday	9am-5pm 9am-12pm	8:30am-5pm 9am-12pm	Yes	Yes	MSA: 15804 State: 34	County: 005 Tract: 7003.05 Income Level: Upper
BUCKS COUNTY, PA								
Doylestown	200 S. Main Street Doylestown, PA 18901	Monday-Friday Saturday	9am-5pm 9am-12pm	8:30am-5pm 9am-12pm	Yes	Yes	MSA: 33874 State: 42	County: 017 Tract: 1047.03 Income Level: Middle
Trevese	4966 Old Street Road Trevese, PA 19053	Monday-Friday Saturday	9am-5pm 9am-12pm	8:30am-5pm 9am-12pm	Yes	Yes	MSA: 33874 State: 42	County: 017 Tract: 1002.01 Income Level: Middle
Warminster	356 York Road Warminster, PA 18974	Monday-Friday Saturday	9am-5pm 9am-12pm	8:30am-5pm 9am-12pm	Yes	Yes	MSA: 33874 State: 42	County: 017 Tract: 1016.11 Income Level: Unknown
CHESTER COUNTY, PA								
West Chester	849 Paoli Pike West Chester, PA 19380	Monday-Friday Saturday	9am-5pm 9am-12pm	8:30am-5pm 9am-12pm	Yes	Yes	MSA: 33874 State: 42	County: 029 Tract: 3027.02 Income Level: Middle
Paoli	34 East Lancaster Avenue Paoli, PA 19301	Monday-Thursday Friday Saturday	9am-4pm 9am-6pm 9am-12pm	9am-4pm 9am-6pm 9am-12pm	Yes	Yes	MSA: 33874 State: 42	County: 029 Tract: 3001.03 Income Level: Middle

Branch	Address	Hours	Lobby	Drive Thru	ATM	Safe Deposit	Geography	
Malvern	100 West King Street Malvern, PA 19355	Monday-Thursday Friday Saturday	9am-4pm 9am-6pm Closed	No	Yes	No	MSA: 33874 State: 42	County: 029 Tract: 3004.00 Income Level: Middle
Conventry	1000 Ridge Road Pottstown, PA 19465	Monday-Thursday Friday Saturday	9am-4pm 9am-6pm 9am-12pm	No	No	No	MSA: 33874 State: 42	County: 029 Tract: 3015.00 Income Level: Upper
Devon	144 Lancaster Avenue Devon, PA 19333	Monday-Thursday Friday Saturday	9am-4pm 9am-6pm 9am-12pm	9am-4pm 9am-6pm 9am-12pm	Yes	Yes	MSA: 33874 State: 42	County: 029 Tract: 3002.01 Income Level: Upper
Lionville	537 West Uwchlan Avenue Downingtown, PA 19335	Monday-Thursday Friday Saturday	9am-4pm 9am-6pm 9am-12pm	9am-4pm 9am-6pm 9am-12pm	Yes	Yes	MSA: 33874 State: 42	County: 029 Tract: 3044.05 Income Level: Upper
DELAWARE COUNTY, PA								
Glenn Mills	940 Baltimore Pike Glen Mills, PA 19342	Mon - Fri Saturday	9am-4pm Closed	9am-4pm	No	Yes	MSA: 37964 State: 42	County: 045 Tract: 9803.00 Income Level: Unknown
PALM BEACH COUNTY, FL								
Palm Beach	205 Worth Avenue Palm Beach, FL 33480	Appointment Only			No	No	MSA: 48424 State: 12	County: 099 Tract: 0035.13 Income Level: Upper



**Branches Opened or Closed
2022, 2023, 2024**

Branches Opened:

2022

- No Branches opened in 2022

2023

- March 6, 2023 – First Bank opened the relocated West Chester Branch
 - 1) 849 Paoli Pike, West Chester, PA 19380
MSA-State-County-Tract: 33874-42-029-3027.02
- April 3, 2023 – First Bank opened a new Branch in Fairfield, NJ
 - 1) 330 Passaic Avenue, Suite 100, Fairfield, NJ 07004
MSA-State-County-Tract: 35084-34-013-0216.01
- July 17, 2023 – First Bank gained 8 Branch locations via the Malvern Bank acquisition
 - 1) 34 East Lancaster Avenue, Paoli, PA 19301
MSA-State-County-Tract: 33874-42-029-3001.03
 - 2) 100 West King Street, Malvern, PA 19355
MSA-State-County-Tract: 33874-42-029-3004.00
 - 3) 1000 Ridge Road, Pottstown, PA 19465
MSA-State-County-Tract: 33874-42-029-3015.00
 - 4) 144 Lancaster Avenue, Devon, PA 19333
MSA-State-County-Tract: 33874-42-029-3002.01
 - 5) 537 West Uwchlan Avenue, Downingtown, PA 19335
MSA-State-County-Tract: 33874-42-029-3044.05

- 6) 940 Baltimore Pike, Glen Mills, PA 19342
MSA-State-County-Tract: 37964-42-045-9803.00
- 7) 163 Madison Ave, Morristown, NJ 07960
MSA-State-County-Tract: 35084-34-027-0437.00
- 8) 205 Worth Avenue, Palm Beach, FL 33480
MSA-State-County-Tract: 48424-12-099-0035.13

2024

- No Branches opened in 2024 as of March 31, 2024

Branches Closed:

2022

- No Branches were closed in 2022.

2023

- March 3, 2023 First Bank closed (to relocate) branch in West Chester, PA
 - 1) 121 N. Walnut Street, West Chester, PA 19380
MSA-State-County-Tract: 33874-42-029-3023.00
- June 30, 2023 First Bank closed the Cranbury Branch
 - 1) 2664 Route 130, Cranbury, NJ 08512
MSA-State-County-Tract: 35154-34-23-0087.00

2024

- No Branches closed in 2024 as of March 31, 2024



Products and Services

Product	Product/Service	Detail
12 Month - IRA	Deposit	CDs - IRA
12 Month - Regular	Deposit	CDs - Regular
14 Month - IRA	Deposit	CDs - IRA
14 Month - Regular	Deposit	CDs - Regular
15 Month - IRA	Deposit	CDs - IRA
15 Month - Regular	Deposit	CDs - Regular
18 Month - IRA	Deposit	CDs - IRA
18 Month - Regular	Deposit	CDs - Regular
20 Month - IRA	Deposit	CDs - IRA
20 Month - Regular	Deposit	CDs - Regular
21 Month - IRA	Deposit	CDs - IRA
21 Month - Regular	Deposit	CDs - Regular
24 Month - IRA	Deposit	CDs - IRA
24 Month - Regular	Deposit	CDs - Regular
3 Month - IRA	Deposit	CDs - IRA
3 Month - Regular	Deposit	CDs - Regular
30 Month - IRA	Deposit	CDs - IRA
30 Month - Regular	Deposit	CDs - Regular
36 Month - IRA	Deposit	CDs - IRA
36 Month - Regular	Deposit	CDs - Regular
48 Month - IRA	Deposit	CDs - IRA
48 Month - Regular	Deposit	CDs - Regular
6 Month - IRA	Deposit	CDs - IRA
6 Month - Regular	Deposit	CDs - Regular
60 Month - IRA	Deposit	CDs - IRA
60 Month - Regular	Deposit	CDs - Regular
72 Month - IRA	Deposit	CDs - IRA
72 Month - Regular	Deposit	CDs - Regular
84 Month - IRA	Deposit	CDs - IRA
84 Month - Regular	Deposit	CDs - Regular
9 Month - IRA	Deposit	CDs - IRA
9 Month - Regular	Deposit	CDs - Regular
50 First Checking	Deposit	Checking
Account Reconciliation	Deposit	Checking
Basic Checking	Deposit	Checking
Business First Checking	Deposit	Checking
Business First Estate Checking	Deposit	Checking
Business Money Market	Deposit	Savings
Business Savings	Deposit	Savings
Commercial Analysis Checking	Deposit	Checking
Community Checking	Deposit	Checking (BankOn Certified)
E-Checking	Deposit	Checking
Escrow Checking Accounts	Deposit	Escrow Management
GUDPA	Deposit	Checking
Interest-Bearing Checking	Deposit	Checking
IOLTA Accounts	Deposit	Escrow Management
Landlord Security Accounts	Deposit	Escrow Management
Master Account with SubAccounts	Deposit	Escrow Management
No Penalty CDs	Deposit	Grandfathered Products
Non-Profit Checking	Deposit	Checking

Product	Product/Service	Detail
Personal Money Market	Deposit	Savings
Personal Statement Savings	Deposit	Savings
Premier Checking	Deposit	Checking
Relationship Checking	Deposit	Checking
Relationship Savings	Deposit	Savings
Relationship Money Market	Deposit	Savings
Auto Loans	Loans	Auto Loans
Business Express	Loans	Business Express
Capital Call Line of Credit	Loans	Private Equity
Commercial Line of Credit	Loans	Commercial
Commercial Mortgages	Loans	Commercial
Commercial Term Loans	Loans	Commercial
Construction Mortgages	Loans	Commercial
Credit Card	Loans	Credit Card
Home Equity Installment Loans - 1st Lien	Loans	Home Equity
Home Equity Installment Loans - 2nd Lien	Loans	Home Equity
Home Equity Line of Credit - 1st Lien	Loans	HELOCs
Home Equity Line of Credit - 2nd Lien	Loans	HELOCs
Micro-Express Loan	Loans	Business Express
Overdraft Protection Lines of Credit	Loans	Overdraft
Pennsylvania Assistive Technology Foundation (PATF) Loan	Loans	Personal
Personal Secured Loans	Loans	Personal Secured Loans
Portfolio Company Financing	Loans	Private Equity
Residential Mortgage Loans	Loans	Residential Mortgages
SBA Loans	Loans	Commercial
SBA Paycheck Protection Program (PPP)	Loans	COVID-19 Response
Small Business Express	Loans	Business Express
Swap Loans	Loans	Commercial Mortgages
Working Capital Line of Credit	Loans	Commercial
Account Analysis	Services	Account Management
ACH Credit Origination	Services	Payables Solutions
ACH Debit Origination	Services	Receivables Solutions
ACH Positive Pay	Services	Fraud Protection Services
Alerts	Services	Account Management
Armored Car Services	Services	Receivables Solutions
Business Billpay	Services	Payables Solutions
Business Mobile Banking	Services	Account Management
Business Online Banking	Services	Account Management
Cashier's Check	Services	Checks
Check Ordering	Services	Checks
Debit Cards	Services	Debit Cards
FB OnTheGo	Services	Mobile Banking
Lockbox Retail/Wholesale	Services	Receivables Solutions
Merchant Services	Services	Merchant Services
Money Order	Services	Checks
Online Banking	Services	Online Banking
Online Loan Origination	Services	Business Express
Overdraft Protection	Services	Overdraft
Positive Pay	Services	Fraud Protection Services
Promontory	Services	Cash Management
Remote Deposit Capture Services	Services	Receivables Solutions
Safe Deposit Boxes	Services	Safe Deposit Boxes
Sweep Services	Services	Account Management
Telephone Banking	Services	Telephone Banking
Temporary Check	Services	Checks
Wire Transfers	Services	Payables Solutions

Product	Product/Service	Detail
Zelle	Services	FB OnTheGo
Zero Balance Account	Services	Account Management

ATM Replacement Card	\$15.00
Debit Card Replacement	\$15.00
Debit Card Limit - Personal	\$505.00 per day ATM \$2,500.00 per day Point of Sale (POS)
Debit Card Limit - Business	\$2,500.00 per day ATM \$5,000.00 per day Point of Sale (POS)
Cashier's Check	\$10.00
Money Order	\$2.50
Check Printing	Fee depends on check style ordered
Temporary Check Fee	\$2.00 per sheet (4) Checks
Overdraft Fees:	
Overdraft Paid Item Fee	\$35.00 Overdraft/Uncollected Fee for items over \$50.00
Overdraft Return Item Fee	Limit 3 charges per day not to exceed \$105.00
Uncollected Paid Item Fee	Items \$50.00 and below \$0 Fee
Uncollected Return Item Fee	*Multiple Fees can be imposed for a single transaction
Return Deposited Item Fee	\$10.00 per item
Account Activity Printout	\$5.00
Account Research	\$25.00 per hour, Minimum 1 hour, plus \$.50 per copy
Account Reconciliation	\$25.00 per hour, Minimum 1 hour
Hold Statements	\$10.00
Copy of Account Statement	\$10.00 per statement
Stop Payment Order	\$35.00
Incoming Wire Fee - Domestic	\$15.00
Incoming Wire Fee - International	\$15.00
Outgoing Wire Fee - Domestic	\$25.00
Outgoing Wire Fee - International	\$50.00
Lien/Levy/Subpoena Processing Fee	\$100.00
Dormant Fee	\$5.00
Canadian Check Collection Fee	\$25.00
Savings/Money Market Excess Debit Fee	\$5.00 per item
Consumer Sweep Fee	\$50.00 Monthly or \$10.00 per occurrence
Business Sweep Fee	\$50.00 Monthly
Business Positive Pay	\$50.00 Monthly & \$10.00 per each additional account

***Per item unless otherwise indicated**