



CRA Public File

Blue Foundry Bank

Effective as of April 01, 2024

CRA Public File

This bank is required to make this file available for public inspection under the Community Reinvestment Act (CRA). As required by the Community Reinvestment Act, the information below is current as of April 1st of each year.

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A description of Personal Products & Services and Business Products & Services available through the Bank.

Section 1

Public Comments

We welcome public comments as we strive to improve our level of quality and performance in the communities we serve. The Act requires us to publish the current year and two previous years, all written comments received from the public on “how the bank is helping meet community credit needs.”

- Blue Foundry Bank has not received any CRA related public comments in the past two years.

Section 2

Performance Evaluations

The Community Reinvestment Act requires the Bank's regulator (Federal Deposit Insurance Corporation [FDIC]) to assess our record of meeting the credit needs of the community. Upon conclusion, a written CRA Performance Evaluation is prepared.

A positive contribution to the community is reflected in a good rating.

We invite you to review our most recent CRA Performance Evaluation prepared by our regulator.

PUBLIC DISCLOSURE

March 17, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Blue Foundry Bank
Certificate Number: 30052

19 Park Avenue
Rutherford, New Jersey 07070

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

350 Fifth Avenue, Suite 1200
New York, New York 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 assessment area credit needs.
- The bank made a high percentage of loans in its assessment area.
- The geographic distribution of loans reflects excellent penetration throughout the assessment area.
- The distribution of borrowers reflects, given the product lines offered by the institution, poor penetration among retail customers of different income levels.
- The institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its assessment area, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.
- The institution makes limited use of innovative and/or flexible lending practices in order to serve assessment area credit needs.
- The institution made a relatively high level of community development loans.

The Investment Test is rated High Satisfactory.

- The institution 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.
- 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 area.
- To the extent changes have been made, the institution's opening and closing of branches has 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 area, particularly low- and moderate-income geographies and/or individuals.
- The institution provides a relatively high level of community development services.

Discriminatory or Other Illegal Credit Practices

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's CRA rating.

DESCRIPTION OF INSTITUTION

Background

As of July 1, 2019, Boiling Springs Savings Bank was officially renamed Blue Foundry Bank (Blue Foundry). Blue Foundry is a savings bank, headquartered in Rutherford, New Jersey, that operates under a mutual holding company structure. Blue Foundry is a wholly owned subsidiary of Blue Foundry Bancorp, which is wholly owned by Blue Foundry Mutual Holding Company. Blue Foundry received a Satisfactory rating at its previous FDIC Performance Evaluation, dated May 14, 2018, based on Interagency Large Institution Examination Procedures.

Operations

Blue Foundry operates 16 full-service branches within Bergen, Essex, Morris, and Passaic Counties in New Jersey. The main office and 12 branches are located in upper-income census tracts, and the remaining three branch offices are located in middle-income census tracts. In November 2020, Blue Foundry closed one branch in Upper Montclair, New Jersey, which was located in an upper-income census tract. The bank did not open any branches or engage in any merger or acquisition activities since the previous evaluation.

Blue Foundry offers residential, consumer, and commercial loan products, primarily focusing on residential 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 each branch.

Ability and Capacity

As of December 31, 2020, assets totaled \$1.9 billion, including total loans of \$1.3 billion and total securities of \$251.6 million. Blue Foundry's assets grew 15.6 percent, total loans decreased 11.9 percent, and securities increased 84.8 percent during the evaluation period. 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 area. The following table illustrates the loan portfolio.

Loan Portfolio Distribution as of 12/31/2020		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	33,629	2.6
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	640,199	49.9
Secured by Multifamily (5 or more) Residential Properties	429,105	33.4
Secured by Nonfarm Nonresidential Properties	128,225	10.0
Total Real Estate Loans	1,231,158	95.9
Commercial and Industrial Loans	52,867	4.1
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	31	0.0
Obligations of State and Political Subdivisions in the U.S.	0	0.00
Other Loans	67	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	50	0.0
Total Loans	1,284,073	100.0
<i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0.</i>		

DESCRIPTION OF ASSESSMENT AREA

The Community Reinvestment Act (CRA) requires each financial institution to define one or more assessment areas within which examiners evaluate its CRA performance. Blue Foundry designated a single assessment area that includes all 755 census tracts in Bergen, Hudson, Essex, Morris, and Passaic Counties in New Jersey. Bergen, Hudson, and Passaic Counties are located in Metropolitan Division (MD) 35614 (New York-Jersey City-White Plains, NY-NJ). Essex and Morris Counties are located in MD 35084 (Newark, NJ-PA). Both of these contiguous MDs are part of Metropolitan Statistical Area 35620 (New York-Newark-Jersey City, NY-NJ-PA), which is part of the larger Combined Statistical Area 408 (New York-Newark, NY-NJ-CT-PA). Blue Foundry did not make any changes to its assessment area since the previous evaluation.

Economic and Demographic Data

The assessment area comprises 755 census tracts that reflect the following income designations according to 2015 American Community Survey (ACS) Data:

- 125 low-income tracts,
- 134 moderate -income tracts,
- 162 middle -income tracts,
- 328 upper -income tracts, and
- 6 tracts with no income designation.

There are 13 cities in the assessment area that the New Jersey state government designated as Urban Enterprise Zones (UEZs). The UEZ Program, enacted in 1983, serves to revitalize deteriorating urban communities and stimulate growth by encouraging businesses to develop and create private sector jobs through public and private investment. UEZ Program-approved businesses benefit from reduced sales taxes and tax-free purchases on capital equipment. Additional benefits include financial assistance from the state economic development authority, subsidized unemployment insurance, energy sales tax exemption for qualified manufacturing firms, and certain tax credit options.

The following table shows demographic information for the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	755	16.6	17.7	21.5	43.4	0.8
Population by Geography	3,386,324	12.8	17.1	21.9	48.0	0.2
Housing Units by Geography	1,309,423	13.3	16.7	22.5	47.5	0.1
Owner-Occupied Units by Geography	641,570	4.1	9.2	20.1	66.6	0.0
Occupied Rental Units by Geography	563,060	21.4	24.5	25.7	28.2	0.1
Vacant Units by Geography	104,793	25.7	21.1	19.3	33.6	0.2
Businesses by Geography	281,585	8.8	11.8	20.7	58.5	0.3
Farms by Geography	4,344	3.4	7.2	18.5	70.8	0.0
Family Distribution by Income Level	824,689	23.7	14.7	16.3	45.3	0.0
Household Distribution by Income Level	1,204,630	26.0	13.7	15.2	45.1	0.0
Median Family Income MSA - 35084 Newark, NJ-PA		\$90,570	Median Housing Value			\$380,952
Median Family Income MSA - 35614 New York-Jersey City-White Plains, NY-NJ		\$67,560	Median Gross Rent			\$1,261
			Families Below Poverty Level			10.0%

Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification.

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. Of the 1,309,423 housing units in the assessment area, 49.0 percent are owner-occupied, 43.0 percent are occupied rental units, and 8.0 percent are vacant. Owner-occupied housing units reflect the opportunity for institutions to originate 1-4 family residential mortgage loans. As shown in the table above, only 4.1 percent and 9.2 percent of the assessment area's owner-occupied housing units are located in low- and moderate-income geographies, respectively. This indicates limited opportunity for originating mortgage loans in these geographies.

Also shown above, 23.7 percent of assessment area families are low-income and 14.7 percent are moderate-income. In addition, 10.0 percent have incomes below the poverty threshold. It would be difficult for these families, particularly those below the poverty threshold, to qualify for a home mortgage loan or to support a monthly mortgage payment considering the assessment area’s median housing value of \$380,952. This data supports the challenges lenders face in originating loans to low- or moderate-income borrowers.

Examiners use the FFIEC-updated median family income level to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the median family income ranges for MDs 35084 and 35614.

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)				
2018 (\$100,700)	<\$50,350	\$50,350 to <\$80,560	\$80,560 to <\$120,840	≥\$120,840
2019 (\$98,600)	<\$49,300	\$49,300 to <\$78,880	\$78,880 to <\$118,320	≥\$118,320
New York-Jersey City-White Plains, NY-NJ Median Family Income (35614)				
2018 (\$78,000)	<\$39,000	\$39,000 to <\$62,400	\$62,400 to <\$93,600	≥\$93,600
2019 (\$79,300)	<\$39,650	\$39,650 to <\$63,440	\$63,440 to <\$95,160	≥\$95,160
<i>Source: FFIEC</i>				

Data obtained from the U.S. Bureau of Labor Statistics shows that unemployment rates at the county, state, and national levels decreased during the evaluation period, until the COVID-19 pandemic in March 2020. The March 2021 unemployment rates reflect the effects of the pandemic. The following table presents annual and current unemployment rates for the assessment area counties as well as the state and national levels since 2018.

Unemployment Rates				
Area	2018	2019	2020	March 2021
	%	%	%	%
Bergen County	3.4	2.9	9.6	7.4
Essex County	5.1	4.5	11.7	9.7
Hudson County	3.8	3.3	10.6	8.4
Morris County	3.2	2.8	7.8	6.3
Passaic County	5.0	4.3	12.6	10.1
State of New Jersey	4.1	3.6	9.8	7.6
National Average	3.9	3.7	8.1	6.0
<i>Source: U.S. Bureau of Labor Statistics</i>				

Competition

The assessment area is highly competitive in the market for financial services. According to 2019 FDIC Deposit Market Share data, 124 financial institutions operated 1,184 full-service branches in

the assessment area. Of these institutions, Blue Foundry ranked 23rd with a 0.8 percent deposit market share.

There is a high level of competition for home mortgage loans in the area. According to 2019 aggregate Home Mortgage Disclosure Act (HMDA) data, 619 lenders originated or purchased 91,875 HMDA-reportable loans in the assessment area. Wells Fargo Bank, Bank of America, J.P. Morgan Chase Bank, and Quicken Loans conducted the most residential mortgage lending in the assessment area in 2019. These four top lenders had a 24.4 percent market share by number of loans. Blue Foundry ranked 114th with a 0.1 percent market share.

There is also a high level of competition for small business loans in the assessment area. According to 2019 aggregate small business data, 192 lenders originated or purchased 122,993 small business loans in the assessment area. Blue Foundry ranked 93rd out of this group with a 0.1 percent market share. This reflects a high degree of competition for this product. The four most prominent small business lenders in the assessment area, American Express, Chase Bank, Citibank, and Bank of America, accounted for 62.1 percent of total market share.

Community Contacts

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 indicates what credit and community development opportunities may be available. It also helps examiners determine if local financial institutions are responsive to those needs.

Examiners reviewed a recent contact with a non-profit community development financial institution in Hudson County that provides innovative financing to create affordable housing, educational facilities, and employment opportunities in underserved communities. The contact stated that, despite the vast number of vacant and abandoned homes in the area, affordable housing opportunities are limited and decreasing as housing costs continually rise. Affordable housing opportunities have declined further due to the COVID-19 pandemic. The contact stated that there has also been a recent increase in demand for emergency housing, as many residents can no longer afford their current living arrangements. The contact identified a need for affordable mortgage products that enable low- and moderate-income individual and family homeownership. Additionally, small businesses would benefit from small dollar loans, which would aid low- and moderate-income individuals in remaining employed.

Credit and Community Development Needs and Opportunities

Considering information from the community contacts, bank management, and demographic and economic data, examiners determined that affordable housing and economic development are primary community development needs, and flexible loan programs are the primary credit need in the assessment area. Economic and demographic data supports the need for affordable housing that the community contact identified. Innovative programs offering principal reduction mortgage modifications or down payment assistance would benefit low- and moderate-income individuals and families in the assessment area. Small business micro-loans and technical assistance for small business owners and entrepreneurs represent additional assessment area needs.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated May 14, 2018, to the current evaluation dated March 17, 2021. Examiners used FFIEC Large Institution CRA Examination Procedures to evaluate Blue Foundry's CRA performance. These procedures include the Lending, Investment, and Service Tests (see Appendices for complete description). Examiners used full-scope procedures to assess Blue Foundry's performance in the assessment area.

Activities Reviewed

Blue Foundry's major product line, considering its business strategy and the number and dollar volume of loans originated during the evaluation period, is home mortgage loans. As of December 31, 2020, home mortgage (1-4 family and multi-family residential loans) represented a combined 83.3 percent of the bank's loan portfolio. No other loan types such as small farm, small business, or consumer loans represent a major product line or provide material support for conclusions or ratings; therefore, examiners did not present these products. The bank originated only 15 small business loans totaling \$6.3 million in 2018 and 2019.

This evaluation considered all home mortgage loans reported on Blue Foundry's 2018 and 2019 HMDA Loan Application Registers (LARs). In 2018, Blue Foundry reported 296 home mortgage loans totaling \$151.8 million, and in 2019, Blue Foundry reported 130 home mortgage loans totaling \$114.6 million. Management attributes the decline in home mortgage loan volume in 2019 to a measured lending strategy change to diversify the portfolio and increase its focus on commercial lending products. Examiners reviewed aggregate data and the U.S. Census Bureau's 2015 ACS data for comparison purposes.

While the Assessment Area Concentration criterion includes small business lending data reported in 2018 and 2019, the Geographic Distribution and Borrower Profile criteria do not include further analysis due to the limited volume of lending. The Lending Test also considered community development loans and loans originated under innovative and flexible lending programs since the prior evaluation.

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.

Investments and Services

This evaluation includes both qualified investments purchased prior to the last evaluation that remain outstanding, as well as investments purchased during the current evaluation period. In addition, this evaluation includes community development services that the bank performed since the last evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test is rated “High Satisfactory.” The following sections outline Blue Foundry’s performance under each criterion.

Lending Activity

Blue Foundry’s lending levels reflect adequate responsiveness to assessment area credit needs. In 2018, Blue Foundry made 259 HMDA-reportable loans totaling \$133.1 million in its assessment area. In 2019, the volume of home mortgage lending inside the assessment area declined to 112 loans totaling \$105.7 million.

The assessment area is highly competitive for home mortgage lending. In 2019, Blue Foundry ranked 114th in home mortgage lending by number and 71st by dollar volume among the 619 lenders that reported at least one home mortgage loan in the assessment area. Blue Foundry’s market share was 0.1 percent by number and 0.3 percent by dollar volume. Most lenders that ranked higher than Blue Foundry are larger national, regional, or statewide financial institutions and mortgage companies including Wells Fargo Bank, Bank of America, JP Morgan Chase Bank, and Quicken Loans. These institutions captured 24.4 percent of the total market share in 2019 in the assessment area, further reflecting the competitive nature of the home mortgage market.

Assessment Area Concentration

Blue Foundry made a high percentage of home mortgage and small business loans within the assessment area. 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										
2018	259	87.5	37	12.5	296	133,075	87.6	18,772	12.4	151,847
2019	112	86.2	18	13.8	130	105,676	92.2	8,936	7.8	114,611
Subtotal	371	87.1	55	12.9	426	238,751	89.6	27,707	10.4	266,458
Small Business										
2018	5	83.3	1	16.7	6	2,242	77.3	660	22.7	2,902
2019	7	77.8	2	22.2	9	4,085	88.3	540	11.7	4,625
Subtotal	12	80.0	3	20.0	15	6,327	84.1	1,200	15.9	7,527
Total	383	86.8	58	13.2	441	245,078	89.4	28,907	10.6	273,985
<small>Source: HMDA LAR and CRA LRs, Evaluation Period: 1/1/2018 - 12/31/2019 Due to rounding, totals may not equal 100.0%</small>										

Geographic Distribution

The geographic distribution of home mortgage loans reflects excellent penetration throughout the assessment area. Examiners focused on the percentage of loans, by number, in low- and moderate-income census tracts.

In 2018, Blue Foundry's performance in the low- and moderate-income census tracts exceeded both area demographics and aggregate lending data. Although home mortgage loan volume declined in 2019, Blue Foundry's lending performance remained above aggregate performance and area demographics.

The following table represents the distribution of home mortgage loans in 2018 and 2019.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2018	4.7	6.6	33	12.7	16,480	12.4
2019	4.1	5.7	14	12.5	23,761	22.5
Moderate						
2018	11.2	13.0	63	24.3	42,427	31.9
2019	9.2	10.5	21	18.8	10,463	9.9
Middle						
2018	23.1	21.9	61	23.6	24,321	18.3
2019	20.1	19.2	33	29.5	47,884	45.3
Upper						
2018	61.0	58.4	102	39.4	49,847	37.5
2019	66.6	64.6	44	39.3	23,568	22.3
Not Available						
2018	0.0	0.1	0	0.0	0	0.0
2019	0.0	0.1	0	0.0	0	0.0
Totals						
2018	100.0	100.0	259	100.0	133,075	100.0
2019	100.0	100.0	112	100.0	105,676	100.0

Source: 2015 ACS; Bank Data, 2018 & 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Borrower Profile

The distribution of loans reflects poor penetration among borrowers of different income levels. Examiners compared Blue Foundry's home mortgage lending to the percentage of low- and moderate-income families in the assessment area and aggregate performance.

In 2018, Blue Foundry's lending to low- and moderate-income borrowers was below aggregate performance and area demographics. In 2019, Blue Foundry did not originate any loans to moderate-income borrowers. Overall, these trends and comparisons reflect poor performance.

As previously stated, Blue Foundry's major product lines include residential home mortgage loans as well as multifamily residential loans with no collected borrower income. As shown in the table below, the bank originated 49.8 and 61.6 percent of all home mortgage loans to non-persons in 2018 and 2019, respectively. In comparison, according to aggregate data, other lenders originated 17.9 and 17.2 percent of loans to borrowers with no collected income in 2018 and 2019, respectively. Given the high volume of loans to borrowers with no income designation, the distribution of home mortgage loans is less conclusive; however, performance is poor overall given the very low volume of lending to low- and moderate-income borrowers. The following table shows the distribution of home mortgage loans for 2018 and 2019.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2018	23.7	2.5	1	0.4	125	0.1
2019	23.7	2.0	1	0.9	82	0.1
Moderate						
2018	14.7	9.5	16	6.2	2,068	1.6
2019	14.7	8.0	0	0.0	0	0.0
Middle						
2018	16.3	17.6	17	6.6	3,556	2.7
2019	16.3	17.8	7	6.3	1,294	1.2
Upper						
2018	45.3	52.5	96	37.1	43,791	32.9
2019	45.3	55.1	35	31.3	15,243	14.4
Not Available						
2018	0.0	17.9	129	49.8	83,535	62.8
2019	0.0	17.2	69	61.6	89,057	84.3
Totals						
2018	100.0	100.0	259	100.0	133,075	100.0
2019	100.0	100.0	112	100.0	105,676	100.0
Source: 2015 ACS; Bank Data, 2018 & 2019 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Innovative or Flexible Lending Practices

Blue Foundry makes limited use of innovative and/or flexible lending practices in order to serve assessment area credit needs. During the evaluation period, the bank originated 10 loans totaling \$1.4 million that benefited low- or moderate-income individuals through innovative and flexible loan programs.

Blue Foundry offers the following innovative and/or flexible loan programs:

- ***First-Time Homebuyer Program***

Blue Foundry offers a first-time homebuyer program that features no income restrictions and discounted interest rates and fees for low- and moderate-income borrowers. The program is available to eligible borrowers purchasing an owner-occupied property located in the assessment area. During the evaluation period, Blue Foundry originated 23 loans totaling \$5.3 million through this program. Of those, 7 loans totaling \$1.0 million were to low- or moderate-income borrowers.

- ***Community Mortgage Program***
Blue Foundry offers a community mortgage program that features a discounted rate for the purchase or refinance of a property located in a low- or moderate-income census tract, or to a family with an annual income at or below \$70,000. Blue Foundry originated three loans totaling \$428,000 through this program.
- ***Federal Home Loan Bank (FHLB) Homebuyer Dream Program***
The homebuyer dream program provides grants for first-time homebuyers earning at or below 80.0 percent of area median income levels as designated by the U.S. Department of Housing and Urban Development (HUD). This program provides assistance up to \$10,000, including up to \$9,500 in grants and \$500 towards homeownership counseling costs. Qualified applicants may use grant funds for down payment and closing cost assistance. Blue Foundry began participating in this program in 2020, but has not originated any loans to date.

In addition to the innovative and/or flexible programs offered throughout the entire evaluation period, Blue Foundry offered flexible programs in response to the COVID-19 pandemic in 2020.

- ***COVID-19 Pandemic Relief***
In response to the COVID-19 pandemic, Blue Foundry implemented a loan forbearance program and offered suspension/waiver of late payment fees on residential and commercial loans. Between April 1, 2020, and December 30, 2020, Blue Foundry approved 207 forbearances for residential customers totaling approximately \$81.4 million, and 284 forbearances for commercial customers totaling approximately \$181.8 million.

Community Development Loans

Blue Foundry has made a relatively high level of community development loans. The bank originated 86 community development loans totaling \$118.1 million during the evaluation period. This represents 6.6 percent of average total assets and 8.3 percent of average total loans since the prior evaluation. Of the total number of loans, 82.6 percent benefitted affordable housing, which the community contact identified as a primary community development need in the assessment area. Further, this level of activity compares favorably to similarly situated institutions when considering the bank's asset size and ratio of activity to average total assets and average total loans.

Blue Foundry also participated in the SBA Paycheck Protection Program (PPP). Eligible PPP loan recipients include small businesses that meet the SBA’s size standards, as well as sole proprietors, independent contractors, and self-employed persons. These loans provided an incentive for businesses to keep employees on their payrolls as part of federal government response to the COVID-19 pandemic. The SBA will forgive the loans if businesses meet employee retention criteria and the funds are used for eligible expenses. Blue Foundry originated 759 PPP loans totaling \$79.0 million between April 1, 2020, and March 17, 2021. Examiners considered qualifying PPP loans in amounts greater than \$1 million under community development lending. The following table illustrates the community development lending activity by year and purpose.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2018	22	20,363	0	0	0	0	0	0	22	20,363
2019	25	24,848	0	0	0	0	1	787	26	25,635
2020	18	29,453	0	0	9	23,278	0	0	27	52,731
YTD 2021	6	11,085	0	0	5	8,296	0	0	11	19,381
Total	71	85,749	0	0	14	31,574	1	787	86	118,110

Source: Bank Records

The following are examples of qualified community development loans.

- In 2018, Blue Foundry originated a \$1.0 million loan to finance the acquisition of a 12-unit apartment building located in a low-income census tract in Essex County. All 12 units provide affordable rents for low- and moderate-income individuals, as designated by HUD’s Fair Market Rent (FMR) guidelines.
- In 2019, Blue Foundry refinanced a \$4.2 million loan secured by two apartment buildings in Bergen County. The buildings are located in a middle-income census tract and contain 41 housing units. All 41 units provide affordable rents for low- and moderate-income individuals, as designated by HUD’s FMR guidelines. This loan is particularly responsive to affordable housing needs in the assessment area.
- In 2020, Blue Foundry originated a \$2.7 million loan to purchase a 29-unit apartment building located in a low-income census tract of Hudson County. All units in the property provide affordable rents for low- and moderate-income individuals, as designated by HUD’s FMR guidelines.
- In 2020, Blue Foundry made 14 SBA PPP loans totaling \$31.6 million that met the definition of community development. All 14 loans promoted economic development by supporting job retention for low- and moderate-income individuals in the assessment area.

INVESTMENT TEST

The Investment Test is rated “High Satisfactory.” The following sections outline Blue Foundry’s performance under each criterion.

Investment and Grant Activity

Blue Foundry has a significant level of qualified community development investments and grants. The bank made 146 qualified investments totaling \$13.7 million. This total includes 22 new equity investments totaling \$13.0 million, 121 qualified grants and donations totaling \$699,000, and 3 prior period equity investments totaling \$9,000. Qualified investments and donations represent 0.8 percent of average total assets and 7.6 percent of average total securities as of December 31, 2020. These ratios compare favorably to the prior evaluation’s ratios of 0.4 percent of average total assets and 5.1 percent of average total securities. In addition, the bank’s performance compared favorably to similarly situated institutions. Blue Foundry’s investments primarily supported affordable housing.

The following table illustrates qualified investments and donations by year and community development purpose.

Qualified Investments by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	3	9	0	0	0	0	0	0	3	9
2018	12	3,473	1	1,145	1	197	0	0	14	4,815
2019	7	7,952	0	0	1	197	0	0	8	8,149
2020	0	0	0	0	0	0	0	0	0	0
YTD 2021	0	0	0	0	0	0	0	0	0	0
Subtotal	22	11,434	1	1,145	2	394	0	0	25	12,973
Qualified Grants & Donations	9	62	112	637	0	0	0	0	121	699
Total	31	11,496	113	1,782	2	394	0	0	146	13,672
<i>Source: Bank Records</i>										

Below are examples of Blue Foundry’s qualified investments.

- In 2019, Blue Foundry purchased a \$1.3 million Fannie Mae mortgage-backed security collateralized by mortgage loans to low- and moderate-income borrowers located within its assessment area. This investment promotes affordable housing in the assessment area.
- Blue Foundry continues to invest in a Community Capital Management CRA fund, which invests in multifamily affordable housing projects within the assessment area. Blue Foundry began purchasing shares in this fund in 2009 and invested an additional \$4.0 million during

the evaluation period.

- During the evaluation period, Blue Foundry donated over \$39,000 to a non-profit affordable housing organization that provides critical home repairs and modifications for low-income homeowners in Bergen County. The organization also offers first-time homebuyer education, credit counseling workshops, and one-on-one counseling to low- and moderate-income families and individuals.
- Blue Foundry continues to offer its Community Alliance Program (CAP) to provide donations to non-profit organizations located within the assessment area. The donations provided through the CAP are based on the number of organization members who maintain deposit accounts with the bank. Once an organization has enrolled in the CAP, members are able to link their personal Blue Foundry account to that organization. The bank makes quarterly donations to the organization based on the average daily balance maintained by all linked members. A review of the organizations enrolled in the CAP revealed that \$134,056 of the donations went to organizations that provide community services to low- and moderate-income individuals.
- Blue Foundry made multiple donations totaling \$13,000 to a non-profit organization that provides counseling, addiction, and housing services for low- and moderate-income individuals throughout the assessment area.

Responsiveness to Credit and Community Development Needs

Blue Foundry exhibits good responsiveness to credit and community development needs. Of the \$13.7 million in qualified investments, grants and donations, 84.1 percent benefited affordable housing efforts in the assessment area, which the community contact identified as a community development need. Furthermore, in response to the COVID-19 pandemic, Blue Foundry donated over \$20,000 to purchase meals for nine local health facilities providing emergency relief to those fighting the pandemic.

Community Development Initiatives

Blue Foundry occasionally uses innovative and/or complex investments to support community development initiatives. Several qualified investments consist of securities backed by mortgage loans to low- and moderate-income individuals and investments in community development equity funds, which are routinely provided by private investors. However, Blue Foundry made multiple investments, totaling \$394,000, through the NJ Department of Community Affairs (DCA) Neighborhood Revitalization Tax Credit Program (NRTC). The NRTC is designed to foster the revitalization of New Jersey's distressed neighborhoods. NRTC offers tax credit to entities that invest in the revitalization of low- and moderate-income neighborhoods in eligible cities. NRTC funds are used by non-profit organizations with federal 501(c) (3) status that have received approval from the DCA for a revitalization plan for the neighborhood it serves. Through this program Blue Foundry funded economic development projects that benefitted low- and moderate-income individuals in Paterson.

SERVICE TEST

The Service Test is rated “High Satisfactory.” The following sections outline the bank’s performance under each criterion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the assessment area. Alternative delivery systems such as ATMs, online banking, telephone banking, and mobile banking increase the accessibility of retail banking services. Blue Foundry maintains 16 full-service branches and 16 ATMs within its assessment area. 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	125	16.6	433,449	12.8	0	0.0	0	0.0
Moderate	134	17.7	579,061	17.1	0	0.0	0	0.0
Middle	162	21.5	741,605	21.9	3	18.7	3	18.7
Upper	328	43.4	1,625,436	48.0	13	81.3	13	81.3
NA	6	0.8	6,773	0.2	0	0.0	0	0.0
Total	755	100.0	3,386,324	100.0	16	100.0	16	100.0

Sources: 2015 ACS U.S. Census, Bank records. () The NA category consists of geographies that have not been assigned an income classification.*

While the bank does not have any branches or ATMs in low- or moderate-income census tracts, four branches located in Clifton, Rochelle Park, Glen Ridge, and Lake Hiawatha New Jersey are adjacent to and can reasonably serve moderate-income geographies. The bank’s free alternative delivery services, including online, mobile, and telephone banking, also increase the availability of retail banking services throughout the entire assessment area.

Blue Foundry’s website (<https://bluefoundrybank.com>) provides customers with a variety of online banking services such as viewing account balances, transferring funds, making electronic bill payments, searching branch office/ATM locations and hours, contacting customer service, obtaining current interest rates, and applying for deposit and loan products. Blue Foundry’s mobile banking application gives customers the ability to check balances, transfer funds, pay bills, and deposit checks through their smart phone. Further, the bank offers Zelle, a person-to-person payment service that allows online banking customers to send electronic transfers to non-bank customers via text or email. Lastly, Blue Foundry offers automated telephone banking services via a toll-free telephone number that customers can access 24-hours a day, 7-days a week, without going to a physical branch. Telephone banking services include bill pay, fund transfers, balance inquires, and other related services. Customers can also apply for loans via a 24-hour, automated toll-free telephone line. The bank offers these services 24-hours a day, at no cost to customers.

Changes in Branch Locations

Blue Foundry’s record of opening and closing branches has not adversely affected the accessibility of delivery systems, particularly to low- and moderate-income geographies and/or individuals. In 2020, Blue Foundry closed one branch in an upper-income census tract in Upper Montclair (Essex County). This branch was not located in close proximity to low- and moderate-income areas; therefore, the closure did not affect the accessibility of delivery systems to low- and moderate-income areas or individuals. The bank did not open any branches during the evaluation period.

Reasonableness of Business Hours and Services

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Branch business hours generally begin at 9:00 a.m. and conclude between 5:00 p.m. or 6:00 p.m. on weekdays. Most branches offer Saturday lobby and drive-up banking hours between 9:00 a.m. and 1:00 p.m. Loan and deposit products do not vary among Blue Foundry’s 16 branch offices. The four branches that are adjacent to moderate-income census tracts operate similar hours as other branch offices. Specifically, these four branches are open from 9:00 a.m. to 5:00 p.m. during the week, with extended hours until 6:00 p.m. on Thursdays. These branches are also open on Saturdays from 9:00 a.m. to 1:00 p.m.

Community Development Services

Blue Foundry provides a relatively high level of community development services. During the evaluation period, bank directors, officers, and employees provided 122 instances of financial expertise or technical assistance to 25 different community development-related organizations, often on an ongoing basis.

Bank representatives served on boards of various community groups providing affordable housing and essential community services to low- and moderate-income individuals. These activities are consistent with the needs identified by the community contacts. The following table reflects the bank’s community development services by year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018	2	28	0	0	30
2019	12	48	0	0	60
2020	12	14	0	0	26
YTD 2021	3	3	0	0	6
Total	29	93	0	0	122

Source: Bank Records

Below are notable examples of the bank's community development services.

- The Chief Financial Officer (CFO) serves on the Board of a non-profit community service organization that provides life skills training, housing services, advocacy, and support for families. The majority of families served by this organization are low- or moderate-income families. The CFO also provides financial expertise by serving as the chair of the organization's Finance Committee.
- Several employees provided education on identity and elder abuse to residents at six senior housing facilities in the assessment area. The majority of residents that participated in the educational seminars were low- or moderate-income individuals.
- A vice president serves on the Board of a non-profit affordable housing organization in Passaic County. This organization creates affordable housing units for low-income families in Paterson, and provides employment opportunities for local residents. The vice president also serves on the organization's Housing and Fund Development Committees.
- Five officers collaborated with a national community service organization to conduct workforce development training targeted toward low- and moderate-income individuals in Passaic County. The program included one-on-one sessions on job readiness skills, resume building, and mock interviews.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the bank's overall CRA rating.

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

Blue Foundry Bank	
Scope of Examination: Examiners performed full scope reviews on the following assessment area within the noted rated area: MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA) Assessment Area	
Time Period Reviewed:	5/14/2018 to 3/17/2021
Products Reviewed: Home Mortgage Loans: 1/1/2018 to 12/31/2019 Community Development Activities: 5/14/2018 to 3/17/2021	

List of Assessment Areas and Type of Evaluation			
Rated Area/Assessment Area	Type of Evaluation	Branches Visited	Other Information
MSA 35620 Assessment Area	Full-scope	None	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 (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that 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 (e.g., 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).

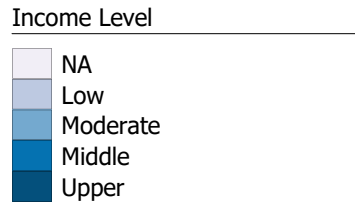
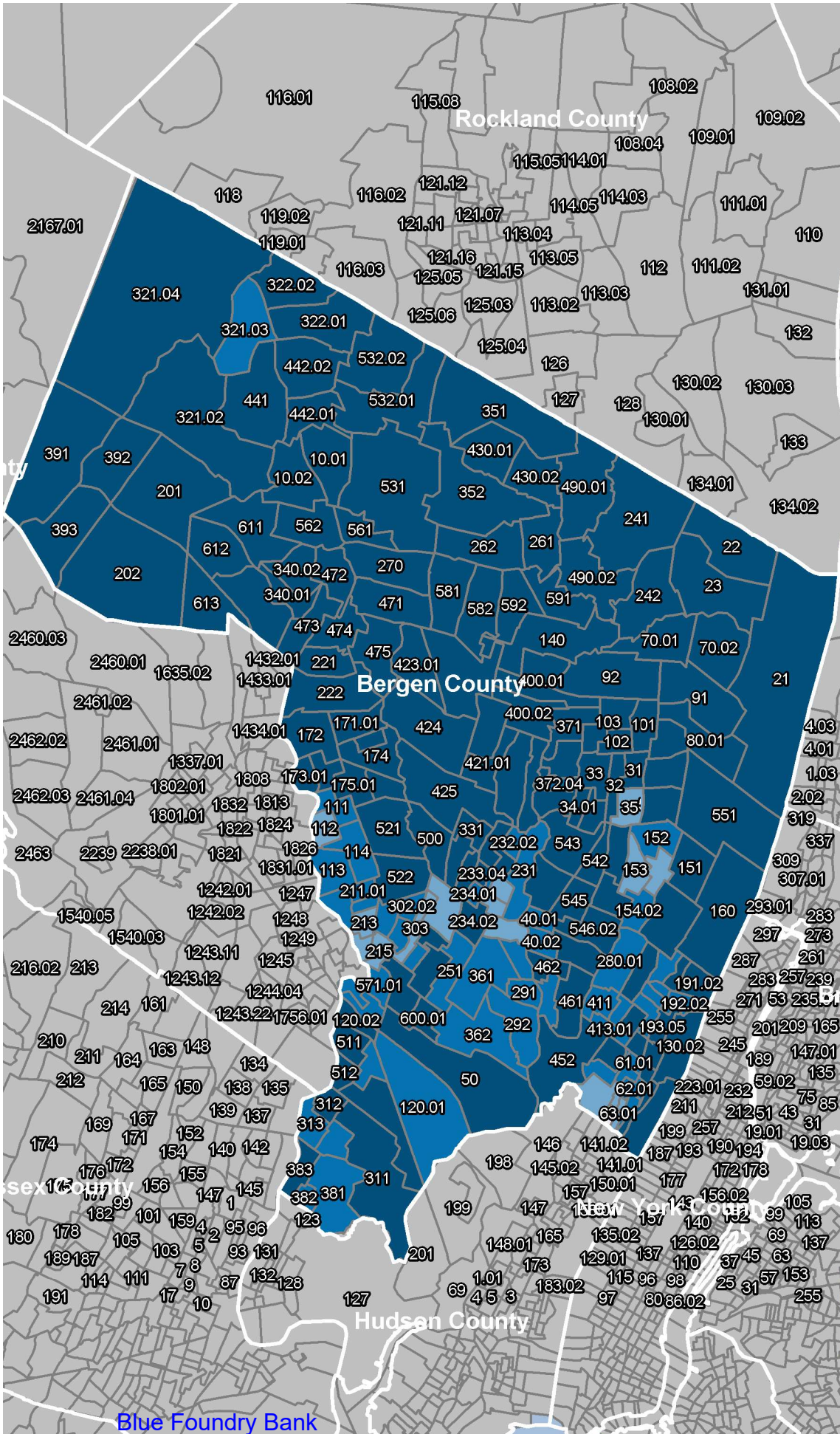
“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Section 3

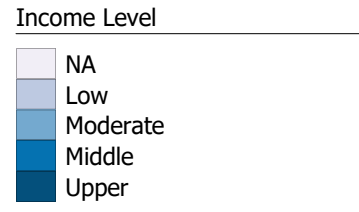
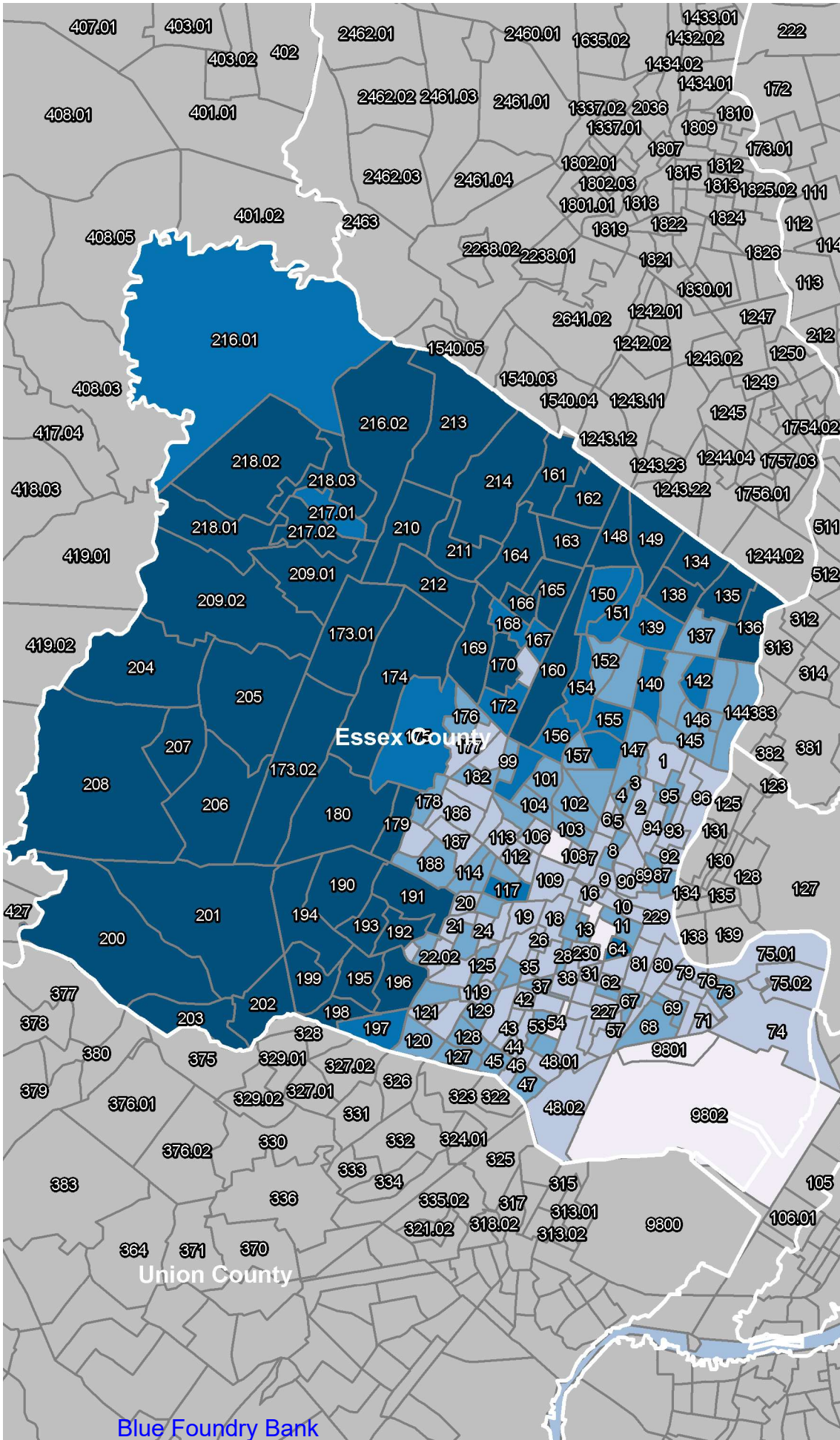
Assessment Areas

Blue Foundry Bank identifies its assessment area by the communities we serve. It consists of our main office, branches and deposit taking ATMs. A series of maps and related census tracts that make up an assessment is listed below.

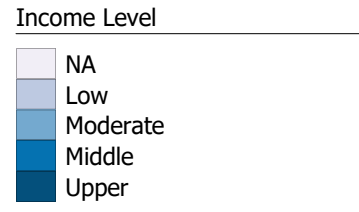
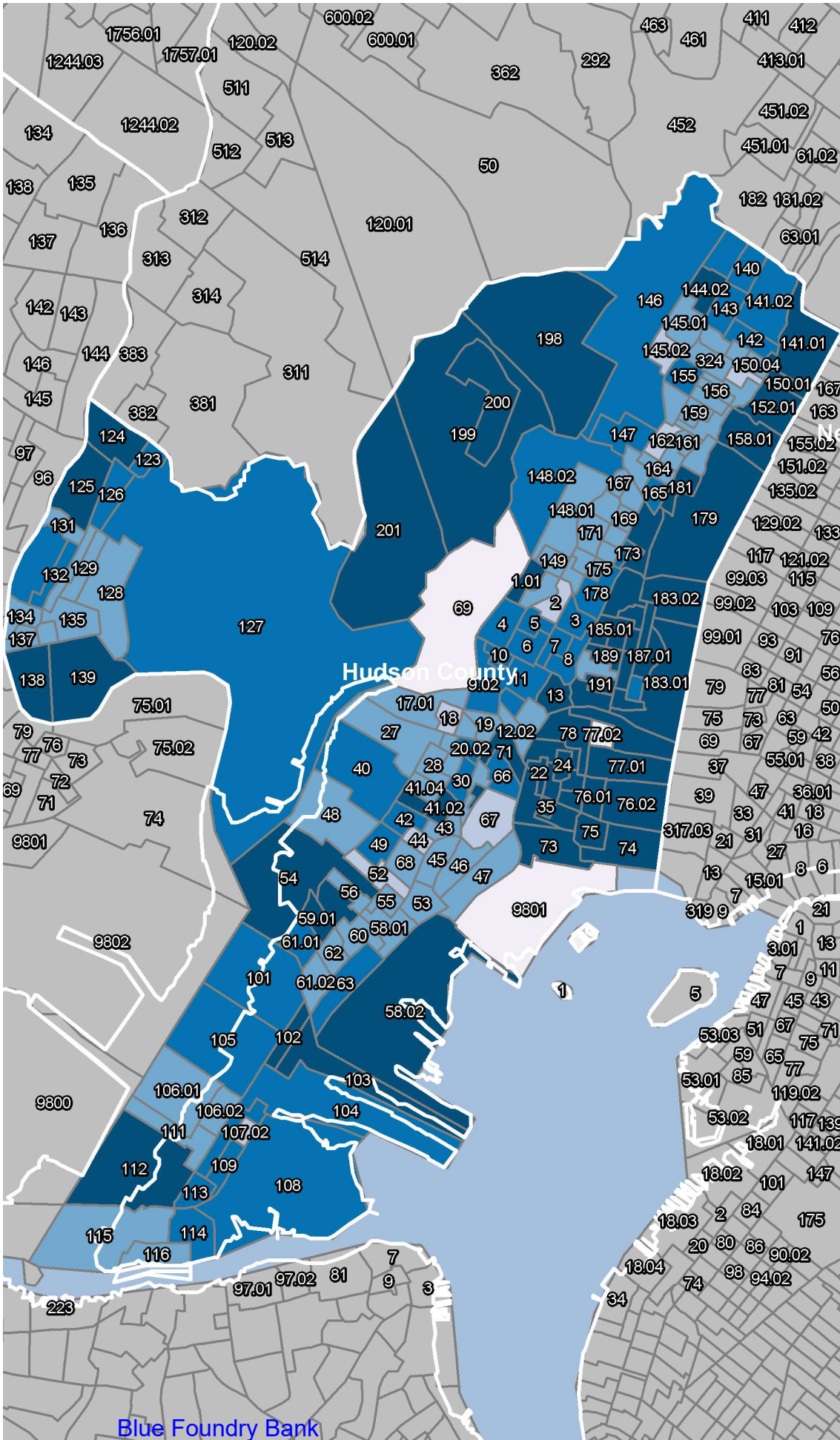
BLUE FOUNDRY BANK - 2023 CRA - ANALYSIS AREA INCOME MAP
 AA CC 003 Bergen County*



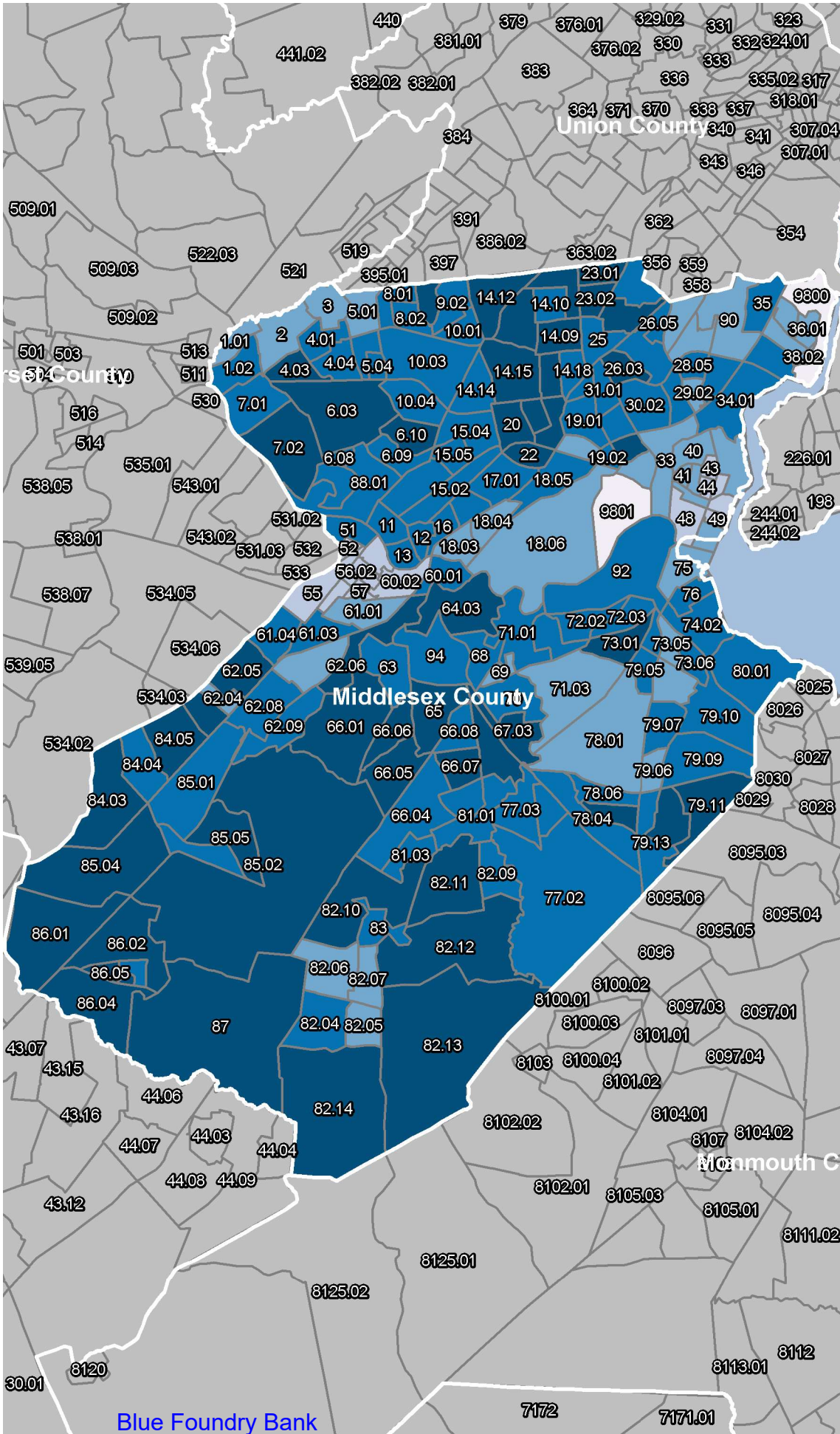
BLUE FOUNDRY BANK - 2023 CRA - ANALYSIS AREA INCOME MAP
AA CC 013 Essex County



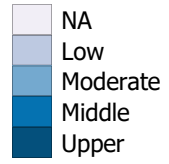
BLUE FOUNDRY BANK - 2023 CRA - ANALYSIS AREA INCOME MAP
AA CC 017 Hudson County



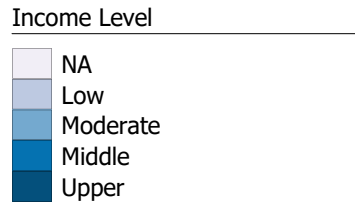
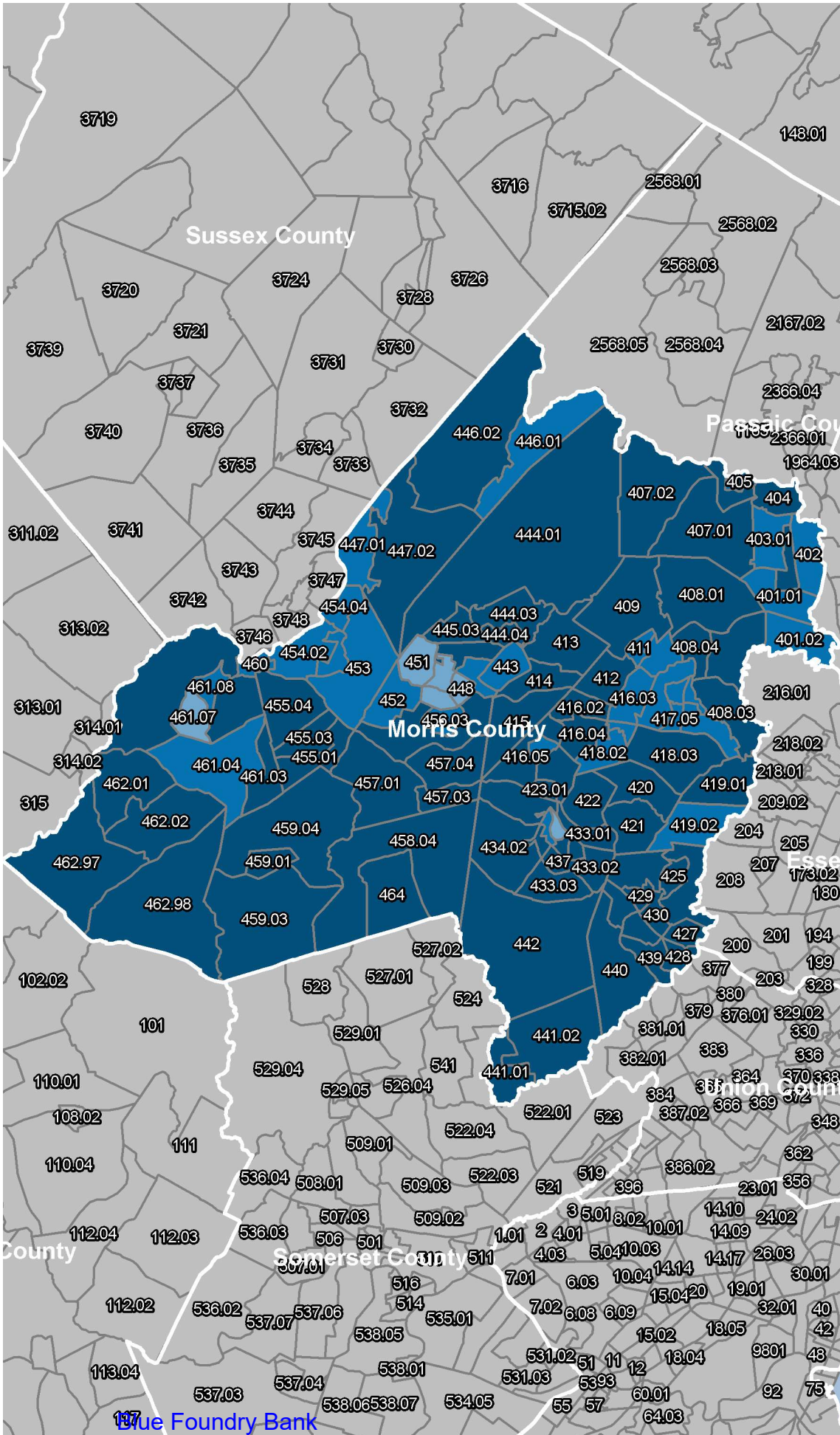
BLUE FOUNDRY BANK - 2023 CRA - ANALYSIS AREA INCOME MAP
AA CC 023 Middlesex County



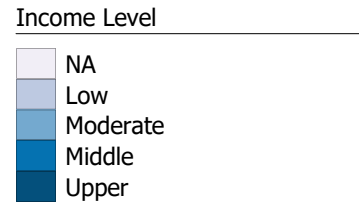
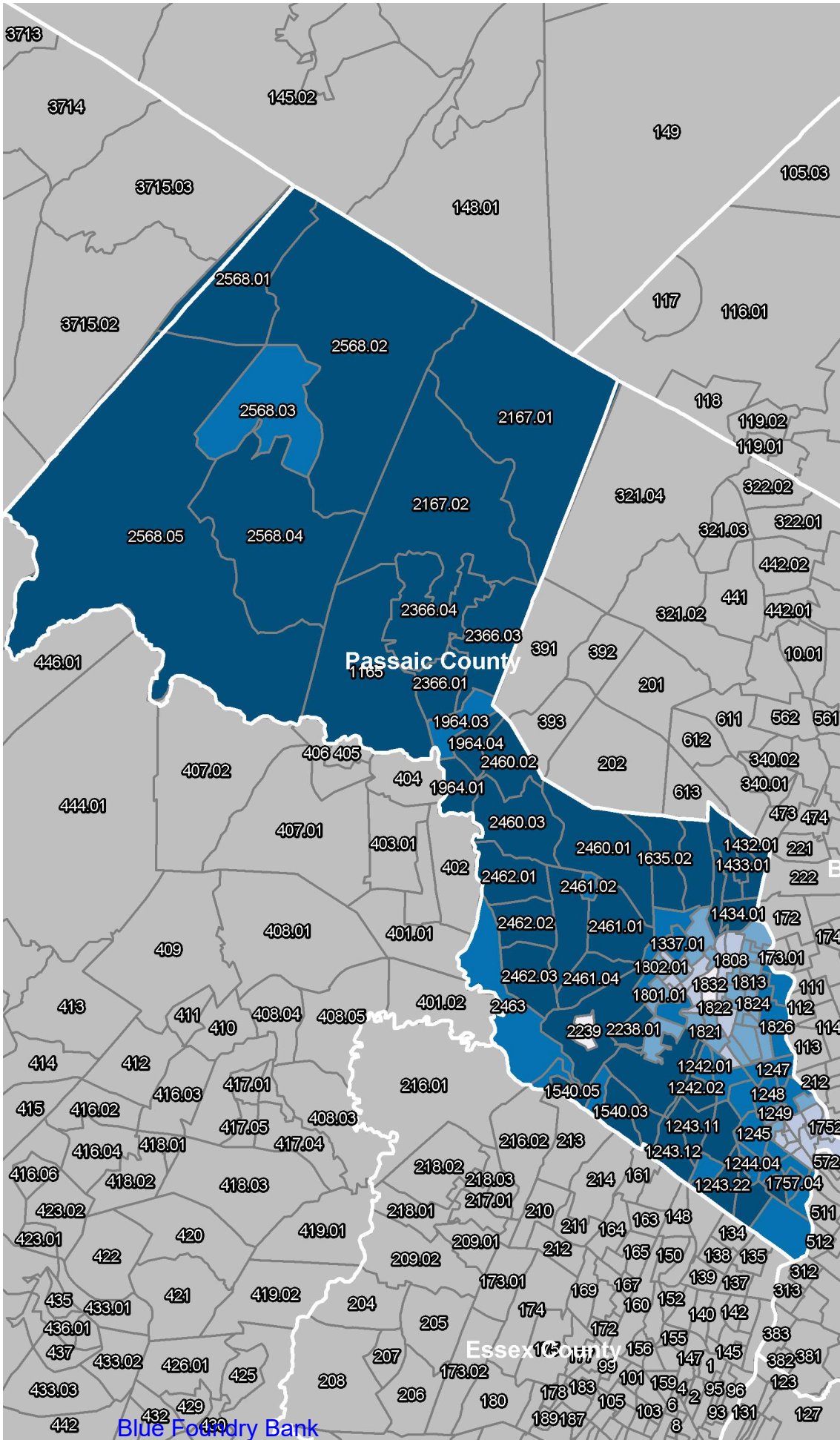
Income Level



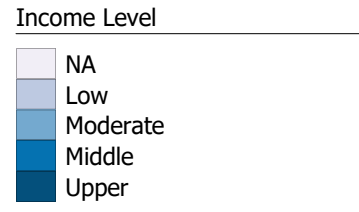
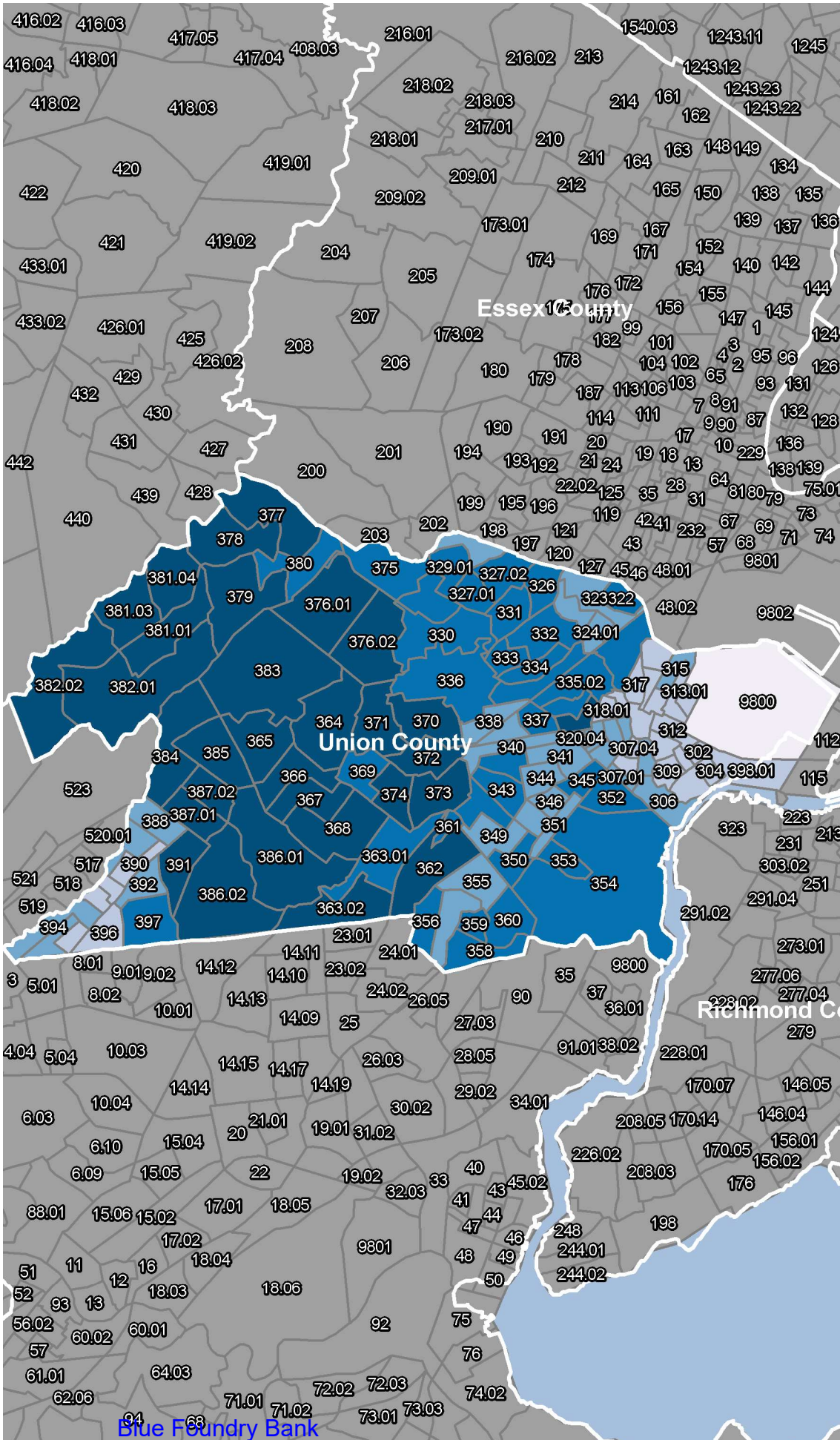
BLUE FOUNDRY BANK - 2023 CRA - ANALYSIS AREA INCOME MAP
AA CC 027 Morris County



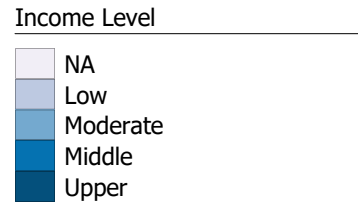
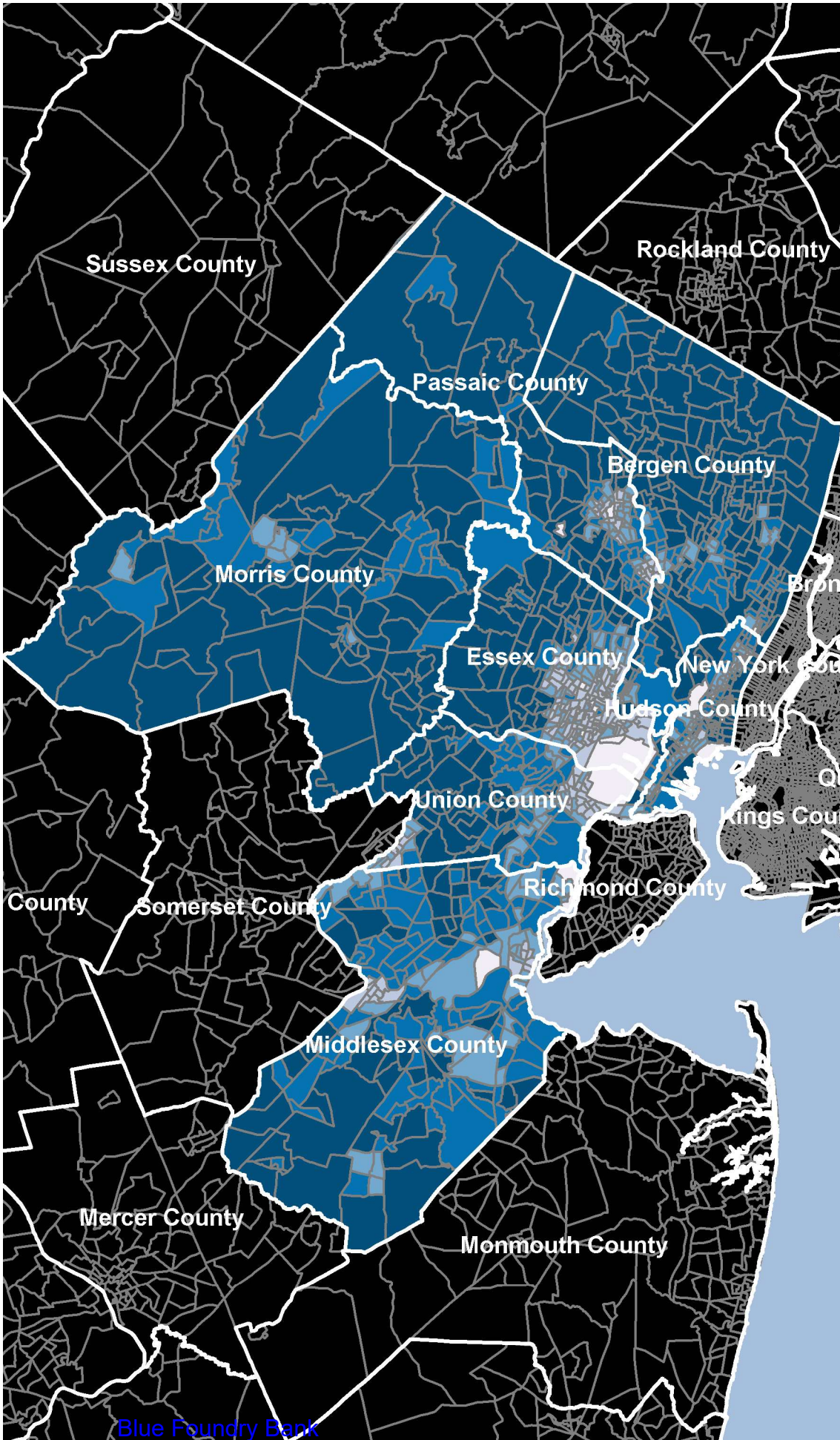
BLUE FOUNDRY BANK - 2023 CRA - ANALYSIS AREA INCOME MAP
AA CC 031 Passaic County



BLUE FOUNDRY BANK - 2023 CRA - ANALYSIS AREA INCOME MAP
 AA CC 039 Union County



BLUE FOUNDRY BANK - 2023 CRA - ASSESSMENT AREA INCOME MAP
Assessment Area 2023*



2023 FFIEC Census Report - Summary Census Population Information

State: 34 - NEW JERSEY (NJ)

County: 003 - BERGEN COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
34	003	0010.01	3363	24.80	858	1074	2529	834	0	443	17	242	132
34	003	0010.02	3485	21.61	1053	1161	2732	753	1	396	25	214	117
34	003	0021.00	1762	46.14	442	518	949	813	0	593	54	121	45
34	003	0022.00	5168	41.16	1543	1806	3041	2127	0	1305	65	602	155
34	003	0023.00	5641	43.34	1448	1945	3196	2445	4	1809	74	418	140
34	003	0031.00	5337	69.95	1304	2026	1604	3733	0	1434	353	1802	144
34	003	0032.00	4829	75.79	1150	1680	1169	3660	4	1566	301	1652	137
34	003	0033.00	7045	73.53	1721	2128	1865	5180	7	2018	428	2536	191
34	003	0034.01	2983	40.30	602	721	1781	1202	3	414	115	564	106
34	003	0034.02	3897	45.91	755	892	2108	1789	0	734	250	714	91
34	003	0035.00	4170	82.16	1094	1544	744	3426	16	1028	447	1833	102
34	003	0040.01	3528	69.90	832	1048	1062	2466	6	292	236	1817	115
34	003	0040.02	5250	70.44	1348	1835	1552	3698	9	458	349	2689	193
34	003	0050.00	6372	39.50	1571	2318	3855	2517	10	608	132	1582	185
34	003	0061.01	4153	54.18	1021	1645	1903	2250	0	794	128	1126	202
34	003	0061.02	3278	53.97	837	1048	1509	1769	2	349	64	1191	163
34	003	0062.01	4769	56.72	1116	1836	2064	2705	1	753	117	1639	195
34	003	0062.02	4710	43.23	1537	2210	2674	2036	4	1086	122	704	120
34	003	0063.01	4597	73.27	1078	1683	1229	3368	16	311	124	2692	225
34	003	0063.02	4186	56.86	1288	2170	1806	2380	0	496	101	1602	181
34	003	0070.01	3920	47.78	1096	1251	2047	1873	2	1257	40	434	140
34	003	0070.02	4674	47.60	1162	1381	2449	2225	0	1752	43	291	139
34	003	0080.01	4770	41.72	1396	1477	2780	1990	3	1469	53	331	134
34	003	0080.02	4385	42.42	1016	1440	2525	1860	0	1397	37	299	127
34	003	0091.00	4981	40.96	1437	1672	2941	2040	1	1563	41	270	165
34	003	0092.00	3343	27.73	970	1084	2416	927	0	545	51	191	140
34	003	0101.00	6335	44.31	1596	2173	3528	2807	7	1106	171	1320	203
34	003	0102.00	4131	47.42	1233	1785	2172	1959	3	677	126	1040	113
34	003	0103.00	7457	44.29	2021	2646	4154	3303	2	1328	206	1543	224
34	003	0111.00	4832	59.25	950	1542	1969	2863	15	737	460	1490	161
34	003	0112.00	5023	52.82	1361	1736	2370	2653	6	570	498	1347	232
34	003	0113.00	4979	46.50	1092	1478	2664	2315	0	547	241	1370	157
34	003	0114.00	6588	40.42	1717	2177	3925	2663	4	513	295	1691	160
34	003	0120.01	6326	52.47	1678	2794	3007	3319	6	851	347	1879	236
34	003	0120.02	3696	45.32	968	1525	2021	1675	22	763	109	677	104
34	003	0130.02	6554	53.91	1510	2431	3021	3533	8	1833	372	1030	290
34	003	0130.03	4231	60.93	1004	1714	1653	2578	5	1838	186	394	155
34	003	0130.04	3551	64.52	1049	1901	1260	2291	0	1401	214	535	141
34	003	0140.00	7290	26.91	2270	2639	5328	1962	4	709	108	948	193
34	003	0151.00	2506	24.34	623	923	1896	610	0	192	131	210	77
34	003	0152.00	6255	82.05	1980	2671	1123	5132	6	431	1771	2627	297
34	003	0153.00	6257	96.58	1493	2028	214	6043	20	216	2927	2630	250

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
34	003	0154.01	4819	83.36	1052	1514	802	4017	8	336	1078	2448	147
34	003	0154.02	3282	73.98	961	1540	854	2428	5	1041	580	708	94
34	003	0155.00	6189	41.70	1600	2388	3608	2581	7	655	693	1016	210
34	003	0160.00	5342	58.80	1631	1906	2201	3141	0	2534	107	341	159
34	003	0171.01	5375	21.86	1432	1764	4200	1175	3	514	50	460	148
34	003	0171.02	2190	23.93	532	697	1666	524	0	193	55	223	53
34	003	0172.00	6701	39.07	1670	2376	4083	2618	2	902	199	1318	197
34	003	0173.01	3280	37.93	996	1163	2036	1244	0	402	120	635	87
34	003	0173.02	3059	30.79	742	1024	2117	942	0	323	51	476	92
34	003	0174.00	5861	30.69	1412	1793	4062	1799	4	825	122	716	132
34	003	0175.01	4575	37.75	1265	1360	2848	1727	8	706	107	769	137
34	003	0175.02	3886	40.99	915	1311	2293	1593	7	613	80	772	121
34	003	0181.01	5023	80.35	1150	1869	987	4036	7	109	67	3688	165
34	003	0181.02	2959	78.81	765	948	627	2332	2	105	42	2087	96
34	003	0182.00	7043	73.04	1553	2578	1899	5144	18	480	131	4243	272
34	003	0191.02	3022	65.85	793	1335	1032	1990	2	1295	93	482	118
34	003	0191.03	4121	71.66	1031	2245	1168	2953	0	1879	271	673	130
34	003	0191.04	4099	71.46	1071	1742	1170	2929	0	2057	132	633	107
34	003	0192.02	3959	68.48	740	1292	1248	2711	2	1870	170	544	125
34	003	0192.03	3269	58.06	839	1725	1371	1898	1	1333	62	434	68
34	003	0192.04	3847	63.43	908	1619	1407	2440	3	1732	86	490	129
34	003	0193.03	5764	67.59	1393	2291	1868	3896	7	2812	150	757	170
34	003	0193.04	2783	59.58	767	901	1125	1658	0	1005	43	536	74
34	003	0193.05	6995	44.03	1803	3442	3915	3080	5	2194	129	577	175
34	003	0193.06	2332	49.23	609	804	1184	1148	1	781	56	250	60
34	003	0201.00	4329	20.97	1138	1612	3421	908	2	367	72	353	114
34	003	0202.00	6750	20.98	2066	2227	5334	1416	0	687	100	433	196
34	003	0211.01	4437	37.95	1136	1619	2753	1684	0	105	117	1355	107
34	003	0211.02	2664	38.74	619	1014	1632	1032	2	92	101	767	70
34	003	0212.00	5935	41.08	1579	2064	3497	2438	4	233	258	1812	131
34	003	0213.00	4841	47.18	1293	1674	2557	2284	12	131	225	1809	107
34	003	0214.00	4883	48.54	1319	1805	2513	2370	5	143	292	1783	147
34	003	0215.00	5253	63.54	1325	1899	1915	3338	16	157	342	2721	102
34	003	0216.00	4642	67.02	1109	1554	1531	3111	9	127	349	2534	92
34	003	0221.00	4220	22.39	1045	1287	3275	945	0	381	105	301	158
34	003	0222.00	7913	27.18	2093	2306	5762	2151	0	1237	58	547	309
34	003	0231.00	4026	82.14	633	1777	719	3307	5	504	892	1776	130
34	003	0232.01	3927	70.44	840	1687	1161	2766	9	406	915	1298	138
34	003	0232.02	3257	72.49	873	1520	896	2361	9	361	672	1199	120
34	003	0233.01	2932	57.81	741	1079	1237	1695	5	269	529	792	100
34	003	0233.03	2817	60.60	666	1702	1110	1707	6	335	606	590	170
34	003	0233.04	2207	59.49	398	980	894	1313	3	289	399	560	62
34	003	0234.01	3635	74.58	992	1702	924	2711	2	796	838	974	101
34	003	0234.02	6099	81.69	1305	2395	1117	4982	14	686	1312	2792	178
34	003	0235.01	3739	89.76	753	1344	383	3356	1	233	1358	1656	108

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
34	003	0235.02	4649	73.46	1073	2435	1234	3415	4	415	947	1946	103
34	003	0236.01	3405	78.41	746	1298	735	2670	2	318	441	1825	84
34	003	0236.02	5337	87.95	845	1618	643	4694	2	129	649	3812	102
34	003	0241.00	5888	37.62	1711	1945	3673	2215	3	1600	59	380	173
34	003	0242.00	4741	31.77	1446	1746	3235	1506	0	1049	35	299	123
34	003	0251.00	6227	45.14	1633	2237	3416	2811	1	841	269	1516	184
34	003	0252.00	5898	31.33	1392	2013	4050	1848	6	581	64	1035	162
34	003	0261.00	4562	21.22	1243	1586	3594	968	0	376	63	430	99
34	003	0262.00	5581	23.54	1607	1883	4267	1314	3	367	52	708	184
34	003	0270.00	4258	18.39	1190	1438	3475	783	1	321	26	302	133
34	003	0280.01	5350	69.38	1328	1812	1638	3712	1	2350	146	1069	146
34	003	0280.02	3954	59.08	1095	1532	1618	2336	1	1526	56	600	153
34	003	0291.00	4233	70.28	1165	1972	1258	2975	3	1609	228	1012	123
34	003	0292.00	6754	59.22	1699	2134	2754	4000	3	1111	241	2456	189
34	003	0301.00	5640	60.14	1524	1991	2248	3392	1	497	408	2333	153
34	003	0302.01	4679	63.75	878	1377	1696	2983	6	247	390	2221	119
34	003	0302.02	3447	58.08	826	1275	1445	2002	2	264	226	1389	121
34	003	0303.00	4658	61.25	1089	1541	1805	2853	1	399	326	2022	105
34	003	0304.01	3495	63.20	741	1188	1286	2209	0	423	433	1249	104
34	003	0304.02	4287	54.91	825	1453	1933	2354	2	364	237	1624	127
34	003	0311.00	6652	45.97	1758	2522	3594	3058	4	664	364	1780	246
34	003	0312.00	4731	39.84	1133	1925	2846	1885	0	332	94	1322	137
34	003	0313.00	5415	36.57	1687	2325	3435	1980	0	236	106	1474	164
34	003	0314.00	5721	38.59	1596	2271	3513	2208	5	355	124	1505	219
34	003	0321.02	5886	17.91	1864	2216	4832	1054	1	466	65	345	177
34	003	0321.03	4724	23.81	1217	2543	3599	1125	4	590	80	309	142
34	003	0321.04	4269	37.06	583	732	2687	1582	71	399	299	635	178
34	003	0322.01	5537	24.00	1454	2261	4208	1329	2	669	98	408	152
34	003	0322.02	5071	30.70	1330	2036	3514	1557	15	708	144	507	183
34	003	0331.00	3851	42.22	1032	1376	2225	1626	3	418	169	916	120
34	003	0332.00	2628	44.48	532	909	1459	1169	11	254	154	680	70
34	003	0333.00	3601	59.48	1006	1432	1459	2142	18	771	282	971	100
34	003	0340.01	2807	21.30	798	1215	2209	598	5	100	41	343	109
34	003	0340.02	4207	15.85	1122	1670	3540	667	1	141	29	391	105
34	003	0351.00	8436	28.06	2446	2902	6069	2367	0	1325	121	683	238
34	003	0352.00	6128	19.14	1629	1890	4955	1173	2	537	46	407	181
34	003	0361.00	2675	60.64	686	839	1053	1622	0	172	138	1249	63
34	003	0362.00	3133	55.60	649	836	1391	1742	0	351	20	1292	79
34	003	0371.00	5501	41.19	1357	1732	3235	2266	0	893	205	1004	164
34	003	0372.01	4180	48.64	1079	1364	2147	2033	5	940	105	844	139
34	003	0372.03	3928	42.72	870	1121	2250	1678	0	751	152	631	144
34	003	0372.04	3314	63.85	975	1669	1198	2116	1	836	334	825	120
34	003	0381.00	5837	40.07	1542	2336	3498	2339	1	364	54	1730	190
34	003	0382.00	4475	53.18	1141	1781	2095	2380	0	594	120	1502	164
34	003	0383.00	6145	40.57	1816	2259	3652	2493	6	217	83	1877	310

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
34	003	0391.00	4110	22.70	1206	1449	3177	933	12	308	36	396	181
34	003	0392.00	5742	16.20	1651	1842	4812	930	0	197	47	516	170
34	003	0393.00	2896	17.78	772	957	2381	515	0	101	36	298	80
34	003	0400.01	3575	22.63	1030	1150	2766	809	0	364	38	275	132
34	003	0400.02	4669	33.11	1167	1522	3123	1546	7	913	35	459	132
34	003	0411.00	5668	89.45	1557	2092	598	5070	0	3451	77	1471	71
34	003	0412.00	4597	87.99	1291	1546	552	4045	2	3038	40	871	94
34	003	0413.01	5380	84.29	1606	2047	845	4535	5	2669	69	1703	89
34	003	0413.02	4647	80.46	1114	1606	908	3739	3	2748	76	817	95
34	003	0421.01	3155	40.13	870	1003	1889	1266	1	763	47	349	106
34	003	0421.02	4698	39.93	1240	1504	2822	1876	0	1187	69	454	166
34	003	0423.01	4410	36.24	1151	1490	2812	1598	0	1026	32	436	104
34	003	0423.02	5108	40.39	1115	1495	3045	2063	0	1190	150	462	261
34	003	0424.00	4561	40.25	1081	1344	2725	1836	0	1164	49	501	122
34	003	0425.00	4766	52.52	1201	1498	2263	2503	2	1636	112	608	145
34	003	0430.01	4158	18.49	1206	1521	3389	769	0	317	18	318	116
34	003	0430.02	4725	24.17	1196	1779	3583	1142	2	314	73	618	135
34	003	0441.00	6030	16.47	1718	1984	5037	993	0	344	26	433	190
34	003	0442.01	3741	19.25	1014	1239	3021	720	4	204	20	378	114
34	003	0442.02	5027	27.33	1381	2134	3653	1374	0	587	81	563	143
34	003	0451.01	4516	59.10	1203	1506	1847	2669	0	1187	63	1265	154
34	003	0451.02	3996	61.26	1095	1308	1548	2448	2	998	113	1206	129
34	003	0452.00	2989	70.36	639	1051	886	2103	8	1138	24	872	61
34	003	0461.00	4215	65.24	1153	1787	1465	2750	0	523	218	1883	126
34	003	0462.00	4390	63.62	998	1418	1597	2793	4	384	152	2122	131
34	003	0463.00	4619	69.37	1063	1590	1415	3204	4	554	279	2184	183
34	003	0471.00	6135	35.34	1836	2077	3967	2168	1	1342	80	507	238
34	003	0472.00	4481	26.49	1138	1577	3294	1187	3	675	29	268	212
34	003	0473.00	3287	24.37	854	934	2486	801	0	365	19	221	196
34	003	0474.00	5158	34.45	1144	1753	3381	1777	2	763	173	601	238
34	003	0475.00	6918	32.67	1723	2076	4658	2260	1	1411	52	472	324
34	003	0481.00	4355	59.06	1051	1581	1783	2572	8	1635	206	606	117
34	003	0482.00	7694	36.76	2273	2538	4866	2828	0	1799	77	733	219
34	003	0490.01	4624	19.51	1322	1499	3722	902	5	388	52	353	104
34	003	0490.02	5285	23.67	1494	1930	4034	1251	3	606	65	378	199
34	003	0500.00	5814	44.03	1455	2139	3254	2560	3	602	208	1575	172
34	003	0511.00	6416	42.36	1501	2235	3698	2718	13	950	371	1135	249
34	003	0512.00	2665	31.78	763	930	1818	847	0	258	27	445	117
34	003	0513.00	4764	45.99	1166	1889	2573	2191	14	840	132	986	219
34	003	0514.00	4989	36.80	1389	1781	3153	1836	0	646	101	829	260
34	003	0521.00	7873	28.62	1995	2644	5620	2253	0	548	138	1421	146
34	003	0522.00	6421	38.73	1595	2540	3934	2487	6	673	304	1327	177
34	003	0531.00	3372	24.38	1016	1259	2550	822	11	453	65	181	112
34	003	0532.01	4770	26.79	1232	1496	3492	1278	1	708	92	319	158
34	003	0532.02	3583	26.65	941	1101	2628	955	0	533	37	260	125

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
34	003	0541.01	4247	96.44	1094	1433	151	4096	9	283	2559	1068	177
34	003	0541.02	4033	63.38	948	1265	1477	2556	0	366	1182	796	212
34	003	0542.00	4931	72.32	1284	1698	1365	3566	13	367	1607	1355	224
34	003	0543.00	7216	16.67	1694	1918	6013	1203	3	165	361	349	325
34	003	0544.00	7217	61.55	1460	2141	2775	4442	4	861	1315	1881	381
34	003	0545.00	4879	46.79	1211	1557	2596	2283	3	385	674	935	286
34	003	0546.01	3419	75.61	741	1187	834	2585	2	676	621	1177	109
34	003	0546.02	5304	69.19	1529	1965	1634	3670	12	1283	861	1287	227
34	003	0551.00	7275	35.99	1847	2174	4657	2618	3	1718	103	490	304
34	003	0552.01	4078	43.18	1074	1268	2317	1761	5	1219	64	333	140
34	003	0552.02	4056	56.98	1068	1228	1745	2311	0	1786	73	314	138
34	003	0561.00	4754	22.82	1433	1644	3669	1085	0	289	58	607	131
34	003	0562.00	5304	23.98	1321	1755	4032	1272	6	351	68	708	139
34	003	0571.01	4108	38.10	1014	1941	2543	1565	5	468	217	790	85
34	003	0571.02	4271	22.20	948	1505	3323	948	2	151	33	655	107
34	003	0572.00	3489	30.64	1000	1335	2420	1069	4	81	70	854	60
34	003	0581.00	3777	20.10	1098	1386	3018	759	3	252	40	367	97
34	003	0582.00	5508	17.08	1509	1972	4567	941	5	314	47	433	142
34	003	0591.00	5222	37.13	1317	2131	3283	1939	2	594	365	780	198
34	003	0592.00	6060	24.46	1616	2192	4578	1482	4	340	83	871	184
34	003	0600.01	3889	36.98	1052	1365	2451	1438	2	406	85	856	89
34	003	0600.02	6335	41.10	1582	2084	3731	2604	3	1213	256	914	218
34	003	0611.00	4456	16.74	1437	1789	3710	746	4	226	17	330	169
34	003	0612.00	3406	13.01	845	1127	2963	443	0	114	17	215	97
34	003	0613.00	3642	20.51	883	1167	2895	747	0	165	33	451	98
34	003	0614.00	5081	17.36	1454	1725	4199	882	0	370	26	319	167

2023 FFIEC Census Report - Summary Census Population Information

State: 34 - NEW JERSEY (NJ)

County: 013 - ESSEX COUNTY

Tract: All Tracts



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

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

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

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

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

2023 FFIEC Census Report - Summary Census Population Information

State: 34 - NEW JERSEY (NJ)

County: 017 - HUDSON COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
34	017	0001.01	2554	82.18	696	848	455	2099	0	864	105	1059	71
34	017	0001.02	3834	81.69	780	1135	702	3132	7	1233	218	1590	84
34	017	0002.00	5391	84.07	1050	1933	859	4532	11	1046	320	2954	201
34	017	0003.00	3948	68.36	903	1477	1249	2699	4	497	141	1910	147
34	017	0004.00	3973	83.24	956	1246	666	3307	19	1654	146	1372	116
34	017	0005.00	4317	77.83	931	1389	957	3360	10	1310	197	1677	166
34	017	0006.00	5790	78.64	1201	2004	1237	4553	9	1602	286	2450	206
34	017	0007.00	3609	73.54	812	1401	955	2654	10	488	169	1864	123
34	017	0008.00	4075	61.18	581	1528	1582	2493	0	541	178	1562	212
34	017	0009.02	6778	80.22	1423	2452	1341	5437	15	4074	278	896	174
34	017	0010.00	2118	76.30	564	719	502	1616	13	904	107	519	73
34	017	0011.00	5345	74.57	1326	2088	1359	3986	6	1634	245	1889	212
34	017	0012.01	2153	85.46	675	816	313	1840	14	1191	89	464	82
34	017	0012.02	1268	85.17	285	537	188	1080	2	354	281	395	48
34	017	0013.00	2624	64.98	572	1041	919	1705	4	451	148	962	140
34	017	0014.00	3867	76.73	888	1538	900	2967	18	1071	214	1505	159
34	017	0017.01	5237	77.91	1210	1594	1157	4080	19	2054	624	1128	255
34	017	0018.00	3965	77.58	846	1470	889	3076	15	1555	496	850	160
34	017	0019.00	2684	78.09	416	892	588	2096	2	1482	176	329	107
34	017	0020.01	1627	75.29	325	509	402	1225	6	757	87	300	75
34	017	0020.02	2563	68.79	658	1230	800	1763	6	911	218	523	105
34	017	0022.00	2036	45.04	304	827	1119	917	4	364	90	337	122
34	017	0023.00	2470	48.26	540	1133	1278	1192	1	538	104	383	166
34	017	0024.00	2806	38.77	577	1263	1718	1088	1	449	90	359	189
34	017	0027.00	5952	79.44	1354	1768	1224	4728	20	1445	1146	1721	396
34	017	0028.00	5643	69.34	1370	2211	1730	3913	25	1181	814	1594	299
34	017	0029.00	3990	68.05	673	1444	1275	2715	22	1438	384	708	163
34	017	0030.00	2974	71.22	542	1127	856	2118	24	540	428	990	136
34	017	0031.01	2846	79.34	387	1227	588	2258	4	1504	257	381	112
34	017	0031.02	3365	69.87	708	1196	1014	2351	0	953	395	841	162
34	017	0035.00	2257	57.02	429	981	970	1287	2	312	127	709	137
34	017	0040.00	5642	88.09	1305	1712	672	4970	5	2086	1086	1487	306
34	017	0041.02	3091	85.09	1050	1422	461	2630	4	319	1076	1080	151
34	017	0041.03	2285	73.52	612	708	605	1680	3	233	706	620	118
34	017	0041.04	4593	73.11	1004	1474	1235	3358	15	661	997	1455	230
34	017	0042.00	5100	85.02	1166	1623	764	4336	16	674	1759	1559	328
34	017	0043.00	2503	82.66	655	886	434	2069	6	115	1264	552	132
34	017	0044.00	2697	95.81	622	1034	113	2584	4	76	1763	661	80
34	017	0045.00	4395	92.56	1167	1522	327	4068	19	91	2437	1316	205
34	017	0046.00	2309	88.74	626	874	260	2049	5	46	712	1219	67
34	017	0047.00	3304	69.67	631	1061	1002	2302	1	254	712	1182	153
34	017	0048.00	4713	84.94	1040	1421	710	4003	10	1598	991	1122	282

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
34	017	0049.00	4370	89.45	1081	1425	461	3909	11	806	1612	1203	277
34	017	0052.00	4815	86.19	1078	1597	665	4150	4	329	2376	1272	169
34	017	0053.00	3201	94.13	736	1052	188	3013	0	38	1995	912	68
34	017	0054.00	7307	86.26	1630	3022	1004	6303	13	2507	2204	1085	494
34	017	0055.00	3141	96.08	653	917	123	3018	13	50	2176	678	101
34	017	0056.00	3897	91.22	1028	1374	342	3555	22	749	1457	995	332
34	017	0058.01	5569	96.10	1196	1853	217	5352	27	143	3423	1535	224
34	017	0058.02	1683	49.79	416	768	845	838	4	449	79	154	152
34	017	0059.01	3443	85.91	712	971	485	2958	13	1475	477	809	184
34	017	0059.02	4857	87.23	1044	1433	620	4237	2	1554	1161	1210	310
34	017	0060.00	4709	95.86	821	1555	195	4514	8	207	2572	1501	226
34	017	0061.01	3954	77.82	886	1195	877	3077	11	1462	542	909	153
34	017	0061.02	3436	92.52	798	1054	257	3179	19	338	1519	1054	249
34	017	0062.00	4047	90.26	1040	1636	394	3653	19	425	1450	1431	328
34	017	0063.00	4792	90.42	848	1690	459	4333	27	302	1822	1855	327
34	017	0064.00	3276	44.63	624	1447	1814	1462	5	586	145	514	212
34	017	0065.00	2270	57.71	479	1080	960	1310	0	318	211	657	124
34	017	0066.00	1329	84.05	332	421	212	1117	2	909	45	83	78
34	017	0067.00	3670	89.81	763	1278	374	3296	7	106	1595	1461	127
34	017	0068.00	4143	96.26	1047	1388	155	3988	0	130	2600	1080	178
34	017	0069.00	99	79.80	17	32	20	79	0	13	3	61	2
34	017	0070.01	2141	67.26	560	979	701	1440	1	366	171	805	97
34	017	0070.02	2373	56.55	565	1066	1031	1342	0	845	69	315	113
34	017	0071.00	3510	67.98	495	1266	1124	2386	0	1036	398	772	180
34	017	0072.00	3269	52.77	547	954	1544	1725	4	1050	184	297	190
34	017	0073.00	4946	51.58	734	1718	2395	2551	0	1878	133	351	189
34	017	0074.00	5833	50.93	1370	2443	2862	2971	7	2112	150	400	302
34	017	0075.00	7364	56.69	1339	3071	3189	4175	11	2626	417	748	373
34	017	0076.01	10344	63.20	1544	3170	3807	6537	3	5191	254	670	419
34	017	0076.02	5234	69.53	751	1800	1595	3639	6	3151	93	217	172
34	017	0077.01	6081	85.12	1112	2402	905	5176	8	4657	145	232	134
34	017	0077.02	1289	81.15	175	410	243	1046	0	953	9	41	43
34	017	0077.03	5018	74.27	644	1538	1291	3727	6	3091	166	286	178
34	017	0078.00	4343	56.37	408	1114	1895	2448	4	1124	485	708	127
34	017	0101.00	6695	61.57	1553	2242	2573	4122	21	1022	818	1998	263
34	017	0102.00	3477	53.21	816	1104	1627	1850	4	349	334	995	168
34	017	0103.00	3131	57.01	717	1041	1346	1785	1	274	278	1070	162
34	017	0104.00	5008	60.98	1123	1807	1954	3054	11	1076	494	1303	170
34	017	0105.00	5712	47.50	1558	2081	2999	2713	8	616	456	1451	182
34	017	0106.01	2916	49.49	329	1198	1473	1443	6	268	232	847	90
34	017	0106.02	4372	52.58	1330	1822	2073	2299	2	371	318	1440	168
34	017	0107.01	2603	55.28	526	942	1164	1439	1	227	191	911	109
34	017	0107.02	1451	54.86	397	650	655	796	4	106	139	492	55
34	017	0108.00	3688	59.54	950	1345	1492	2196	1	398	274	1373	150
34	017	0109.00	2700	56.07	495	897	1186	1514	1	268	342	777	126

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34	017	0110.00	2543	66.42	573	826	854	1689	0	337	409	848	95
34	017	0111.00	4715	62.84	1215	1619	1752	2963	2	277	622	1887	175
34	017	0112.00	7398	44.48	1586	2312	4107	3291	8	579	532	1940	232
34	017	0113.00	3238	58.21	626	983	1353	1885	3	232	336	1201	113
34	017	0114.00	3863	48.74	909	1248	1980	1883	1	237	375	1164	106
34	017	0115.00	3429	44.27	601	1067	1911	1518	4	186	217	988	123
34	017	0116.00	4747	53.70	939	1600	2198	2549	2	205	749	1416	177
34	017	0123.00	2250	61.78	553	877	860	1390	3	119	48	1042	178
34	017	0124.00	3230	42.01	841	1046	1873	1357	0	171	35	1000	151
34	017	0125.00	3900	51.28	1000	1355	1900	2000	6	188	52	1470	284
34	017	0126.00	3846	59.28	1031	1256	1566	2280	0	155	58	1729	338
34	017	0127.00	6009	61.74	1254	1929	2299	3710	7	238	492	2533	440
34	017	0128.00	4829	69.00	1325	1621	1497	3332	9	331	123	2397	472
34	017	0129.00	4062	72.40	865	1192	1121	2941	0	137	91	2371	342
34	017	0130.00	3665	79.13	990	1184	765	2900	0	145	59	2377	319
34	017	0131.00	2178	65.38	619	763	754	1424	4	56	28	1150	186
34	017	0132.00	4265	74.21	1093	1452	1100	3165	0	183	125	2537	320
34	017	0133.00	3765	69.35	822	1035	1154	2611	8	334	135	1859	275
34	017	0134.00	2594	80.30	643	776	511	2083	2	257	54	1619	151
34	017	0135.00	5028	74.32	1381	1794	1291	3737	6	689	119	2531	392
34	017	0136.00	2234	83.89	534	966	360	1874	2	394	32	1279	167
34	017	0137.00	2624	83.54	646	1110	432	2192	1	492	61	1507	131
34	017	0138.00	4944	75.61	983	1848	1206	3738	9	2105	322	985	317
34	017	0139.00	4620	69.68	1052	1756	1401	3219	0	1266	188	1457	308
34	017	0140.00	5209	84.18	1434	1735	824	4385	2	173	86	4026	98
34	017	0141.01	4498	58.96	972	2139	1846	2652	7	991	281	1208	165
34	017	0141.02	5149	72.93	1261	2109	1394	3755	11	293	133	3191	127
34	017	0142.00	5932	83.92	1475	1881	954	4978	3	202	112	4562	99
34	017	0143.00	5937	88.04	1181	1779	710	5227	4	194	64	4835	130
34	017	0144.01	4518	80.68	993	1308	873	3645	3	161	64	3294	123
34	017	0144.02	3657	83.98	920	1071	586	3071	2	206	61	2728	74
34	017	0145.01	6312	84.38	1304	2036	986	5326	2	265	107	4781	171
34	017	0145.02	3562	85.63	800	1974	512	3050	2	75	40	2872	61
34	017	0146.00	4228	86.12	1168	1311	587	3641	8	280	113	3184	56
34	017	0147.00	4880	87.52	1257	1632	609	4271	10	271	80	3772	138
34	017	0148.01	5234	86.55	1264	1724	704	4530	8	390	179	3845	108
34	017	0148.02	1095	75.71	239	371	266	829	1	80	26	685	37
34	017	0149.00	3150	87.81	722	922	384	2766	7	702	57	1917	83
34	017	0150.01	2611	54.88	542	1156	1178	1433	1	679	131	513	109
34	017	0150.03	2700	89.59	560	799	281	2419	0	65	43	2282	29
34	017	0150.04	3462	83.62	811	1551	567	2895	6	192	118	2500	79
34	017	0151.00	3244	87.67	885	1128	400	2844	0	131	51	2573	89
34	017	0152.01	2880	56.91	813	1449	1241	1639	5	860	126	509	139
34	017	0152.02	6467	83.67	1381	2243	1056	5411	12	405	257	4553	184
34	017	0153.00	4568	91.68	1001	1542	380	4188	3	138	109	3835	103

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34	017	0155.00	5203	91.95	1279	1748	419	4784	8	159	55	4465	97
34	017	0156.00	4315	92.21	1075	1504	336	3979	1	132	111	3668	67
34	017	0157.00	3753	94.43	937	1260	209	3544	1	36	60	3400	47
34	017	0158.01	3494	59.87	886	1678	1402	2092	3	1453	122	352	162
34	017	0158.02	5710	91.26	1445	2376	499	5211	4	174	123	4819	91
34	017	0159.00	5966	93.83	1361	1814	368	5598	1	152	115	5242	88
34	017	0160.00	3794	92.86	968	1157	271	3523	10	117	88	3236	72
34	017	0161.00	3773	94.01	953	1348	226	3547	2	93	72	3310	70
34	017	0162.00	4813	93.27	1066	1704	324	4489	4	60	50	4284	91
34	017	0163.00	4503	91.45	1179	1912	385	4118	15	177	91	3772	63
34	017	0164.00	3784	91.46	1046	1574	323	3461	4	80	57	3250	70
34	017	0165.00	4682	81.63	1221	1909	860	3822	10	342	126	3184	160
34	017	0166.00	3822	89.59	881	1358	398	3424	5	98	66	3176	79
34	017	0167.00	1773	92.61	414	623	131	1642	4	67	27	1526	18
34	017	0168.00	3348	94.32	826	1269	190	3158	16	99	103	2873	67
34	017	0169.00	3364	93.49	633	1172	219	3145	2	107	30	2955	51
34	017	0170.00	4920	92.87	1325	1810	351	4569	8	120	124	4214	103
34	017	0171.00	5359	91.23	1175	1877	470	4889	8	141	105	4552	83
34	017	0172.00	3229	90.24	793	1187	315	2914	0	75	43	2746	50
34	017	0173.00	2272	70.47	751	1087	671	1601	1	154	39	1344	63
34	017	0174.00	2597	93.30	603	977	174	2423	3	41	51	2295	33
34	017	0175.00	4361	94.54	947	1269	238	4123	5	83	60	3899	76
34	017	0176.00	3219	94.84	847	1120	166	3053	3	44	57	2884	65
34	017	0177.00	2192	88.09	425	725	261	1931	2	213	86	1578	52
34	017	0178.00	6578	82.47	1759	2607	1153	5425	7	407	168	4667	176
34	017	0179.00	5358	50.69	1099	2125	2642	2716	9	1510	224	755	218
34	017	0180.00	4156	68.17	767	1666	1323	2833	5	337	175	2152	164
34	017	0181.00	2849	59.92	441	1217	1142	1707	0	286	112	1181	128
34	017	0182.00	4834	49.73	1156	1897	2430	2404	1	468	174	1577	184
34	017	0183.01	3180	35.63	656	1297	2047	1133	0	753	24	200	156
34	017	0183.02	5227	24.74	1373	2187	3934	1293	0	589	101	334	269
34	017	0184.01	3156	28.99	642	1377	2241	915	0	202	62	507	144
34	017	0184.02	3484	30.57	725	1361	2419	1065	2	416	49	431	167
34	017	0185.01	5445	28.21	873	2285	3909	1536	0	634	169	566	167
34	017	0185.02	1863	33.39	408	864	1241	622	0	143	67	327	85
34	017	0186.00	2441	23.60	462	1094	1865	576	0	196	35	218	127
34	017	0187.01	3006	48.80	313	679	1539	1467	3	316	623	359	166
34	017	0187.02	4382	28.96	696	2056	3113	1269	3	324	56	727	159
34	017	0188.00	3369	27.19	679	1504	2453	916	0	312	58	418	128
34	017	0189.00	4764	27.50	789	1771	3454	1310	8	430	89	610	173
34	017	0190.00	4822	54.60	868	1984	2189	2633	4	230	528	1709	162
34	017	0191.00	3949	33.32	645	1688	2633	1316	1	338	104	743	130
34	017	0192.00	5108	33.77	1001	1914	3383	1725	0	1051	43	358	273
34	017	0193.00	3260	32.30	446	1513	2207	1053	3	364	32	541	113
34	017	0194.00	2963	31.49	605	1409	2030	933	5	270	66	494	98

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
34	017	0198.00	7080	55.66	1927	2399	3139	3941	4	1941	232	1561	203
34	017	0199.00	5542	61.62	1438	2385	2127	3415	8	1771	224	1244	168
34	017	0200.00	5303	50.14	1168	1659	2644	2659	8	957	216	1362	116
34	017	0201.00	4256	80.03	846	1229	850	3406	3	2501	250	533	119
34	017	0324.00	6762	93.08	1577	2180	468	6294	3	127	68	6035	61
34	017	9801.00	5	100.00	0	0	0	5	0	0	0	2	3

2023 FFIEC Census Report - Summary Census Population Information

State: 34 - NEW JERSEY (NJ)

County: 023 - MIDDLESEX COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
34	023	0001.01	3132	25.22	917	1214	2342	790	4	165	92	425	104
34	023	0001.02	4559	33.85	1161	1530	3016	1543	1	384	218	772	168
34	023	0002.00	6945	57.19	1651	2165	2973	3972	9	610	592	2554	207
34	023	0003.00	7637	55.61	1760	2408	3390	4247	2	434	669	2820	322
34	023	0004.01	3839	67.39	796	1007	1252	2587	15	837	758	824	153
34	023	0004.03	6555	78.99	1612	1921	1377	5178	7	2921	1373	628	249
34	023	0004.04	6031	72.06	1170	1725	1685	4346	11	1925	1100	1104	206
34	023	0005.01	5273	85.19	1185	1394	781	4492	12	619	1939	1637	285
34	023	0005.03	2742	78.56	745	814	588	2154	6	1074	588	404	82
34	023	0005.04	4690	88.27	1194	1717	550	4140	22	2257	943	763	155
34	023	0006.03	2259	69.06	519	639	699	1560	3	992	274	195	96
34	023	0006.08	1609	77.50	388	652	362	1247	0	862	233	104	48
34	023	0006.09	2942	87.19	591	728	377	2565	6	1692	542	207	118
34	023	0006.10	5403	85.82	1288	1786	766	4637	18	3007	1075	386	151
34	023	0007.01	3642	69.49	808	1051	1111	2531	15	1358	590	426	142
34	023	0007.02	5863	66.16	1389	1760	1984	3879	6	1484	1445	676	268
34	023	0008.01	3762	52.66	1066	1240	1781	1981	11	211	613	969	177
34	023	0008.02	2812	40.04	821	951	1686	1126	2	261	180	539	144
34	023	0009.01	2380	41.97	651	810	1381	999	3	163	198	513	122
34	023	0009.02	4618	43.37	1230	1678	2615	2003	1	396	456	984	166
34	023	0010.01	2646	39.12	988	1061	1611	1035	4	360	182	378	111
34	023	0010.03	5784	65.40	1391	1746	2001	3783	25	1939	567	960	292
34	023	0010.04	2336	78.04	487	712	513	1823	5	1254	300	212	52
34	023	0011.00	5408	50.39	1205	2251	2683	2725	3	1492	366	619	245
34	023	0012.00	5445	49.94	1184	2030	2726	2719	6	754	647	1098	214
34	023	0013.00	4219	33.56	1070	1753	2803	1416	3	402	245	534	232
34	023	0014.09	3589	76.12	866	1020	857	2732	3	2439	75	136	79
34	023	0014.10	4429	86.52	1168	1459	597	3832	11	3321	270	145	85
34	023	0014.11	3619	78.59	973	1060	775	2844	5	2461	190	131	57
34	023	0014.12	3864	76.89	959	1187	893	2971	12	2700	93	94	72
34	023	0014.13	5765	86.64	1536	1802	770	4995	19	3900	742	226	108
34	023	0014.14	6173	87.72	1530	1966	758	5415	11	4970	183	167	84
34	023	0014.15	5608	67.46	1411	1551	1825	3783	3	3399	77	201	103
34	023	0014.17	2165	68.08	480	667	691	1474	0	1294	64	55	61
34	023	0014.18	5921	91.59	1751	1823	498	5423	24	4980	72	232	115
34	023	0014.19	2497	88.67	685	1063	283	2214	10	1731	235	165	73
34	023	0015.02	5826	44.49	1456	1851	3234	2592	14	1522	196	692	168
34	023	0015.04	7324	86.69	1516	1923	975	6349	19	5008	680	471	171
34	023	0015.05	2282	90.75	584	678	211	2071	5	1709	198	106	53
34	023	0015.06	6515	91.82	1484	1767	533	5982	30	4625	746	468	113
34	023	0016.00	5123	62.64	1155	1786	1914	3209	1	1346	399	1249	214
34	023	0017.01	5237	56.94	1388	1699	2255	2982	8	1725	281	788	180

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
34	023	0017.02	3511	59.19	875	1188	1433	2078	0	1184	217	576	101
34	023	0018.03	3328	54.48	893	1098	1515	1813	2	690	270	717	134
34	023	0018.04	4112	65.05	1027	1388	1437	2675	6	1470	339	716	144
34	023	0018.05	5931	71.54	1284	1805	1688	4243	10	2582	685	763	203
34	023	0018.06	3658	80.26	805	1250	722	2936	4	1440	668	691	133
34	023	0019.01	5071	67.90	1145	1752	1628	3443	15	2057	562	673	136
34	023	0019.02	2359	51.12	608	888	1153	1206	2	377	177	561	89
34	023	0019.03	3681	54.93	852	1339	1659	2022	5	784	345	748	140
34	023	0020.00	4842	49.22	1166	1633	2459	2383	7	1265	342	536	233
34	023	0021.01	2416	29.22	648	756	1710	706	0	296	48	220	142
34	023	0021.02	4007	32.47	1103	1376	2706	1301	5	644	95	362	195
34	023	0022.00	3784	37.00	963	1393	2384	1400	4	622	160	392	222
34	023	0023.01	3913	32.99	1003	1222	2622	1291	3	431	251	475	131
34	023	0023.02	3883	39.63	861	1042	2344	1539	1	783	93	548	114
34	023	0024.01	5607	36.17	1694	1968	3579	2028	19	751	297	805	156
34	023	0024.02	1528	46.99	406	494	810	718	0	482	38	139	59
34	023	0025.00	7379	78.93	1744	2098	1555	5824	24	4660	253	695	192
34	023	0026.03	5453	78.16	1204	1790	1191	4262	14	3170	520	418	140
34	023	0026.04	6894	63.97	1661	2252	2484	4410	10	2679	547	903	271
34	023	0026.05	2924	45.08	679	1057	1606	1318	5	460	258	494	101
34	023	0027.01	5705	72.87	1316	2006	1548	4157	23	2295	664	958	217
34	023	0027.03	7097	61.96	1508	2166	2700	4397	14	1627	1035	1478	243
34	023	0028.05	2777	41.77	676	807	1617	1160	5	200	193	663	99
34	023	0029.01	3086	57.19	1091	1348	1321	1765	2	409	437	786	131
34	023	0029.02	2720	55.63	775	1124	1207	1513	8	216	251	914	124
34	023	0030.01	4395	48.46	1127	1581	2265	2130	1	454	297	1230	148
34	023	0030.02	6755	81.33	1744	2181	1261	5494	17	3924	720	648	185
34	023	0031.01	2806	67.32	637	799	917	1889	1	1051	235	520	82
34	023	0031.02	4938	67.46	1216	1675	1607	3331	8	1290	709	1114	210
34	023	0032.01	3438	50.81	907	1207	1691	1747	0	396	217	1055	79
34	023	0032.03	4527	57.94	1072	1478	1904	2623	2	421	418	1633	149
34	023	0033.00	5991	75.26	1862	2394	1482	4509	1	326	519	3509	154
34	023	0034.01	3894	52.72	963	1313	1841	2053	0	237	387	1292	137
34	023	0035.00	3699	68.88	879	1225	1151	2548	3	911	341	1170	123
34	023	0036.01	8156	82.68	1747	2539	1413	6743	24	1766	1070	3675	208
34	023	0037.00	3860	73.52	896	1119	1022	2838	9	1331	354	1013	131
34	023	0038.01	6002	71.91	1304	1711	1686	4316	6	1329	767	2041	173
34	023	0038.02	3553	91.16	866	1442	314	3239	1	415	1268	1421	134
34	023	0040.00	4269	85.57	1066	1563	616	3653	2	49	433	3095	74
34	023	0041.00	3047	85.89	785	935	430	2617	7	31	134	2387	58
34	023	0042.00	3631	90.94	866	1002	329	3302	5	52	87	3107	51
34	023	0043.00	3962	89.75	777	940	406	3556	0	19	131	3333	73
34	023	0044.00	4665	93.61	985	1415	298	4367	3	31	84	4170	79
34	023	0045.01	4235	95.77	1086	1203	179	4056	2	12	123	3857	62
34	023	0045.02	3880	91.98	968	1076	311	3569	1	134	1238	2001	195

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34	023	0046.00	6347	95.07	1341	1831	313	6034	14	62	281	5565	112
34	023	0047.00	4213	93.73	913	1273	264	3949	1	91	291	3479	87
34	023	0048.00	6300	95.84	1381	1760	262	6038	0	76	181	5716	65
34	023	0049.00	5451	92.88	1162	2146	388	5063	2	42	310	4651	58
34	023	0050.00	5436	93.43	1071	1383	357	5079	1	23	190	4788	77
34	023	0051.00	7337	50.93	420	1339	3600	3737	1	1932	463	983	358
34	023	0052.00	5656	72.61	530	1702	1549	4107	4	676	479	2813	135
34	023	0053.00	3973	91.82	635	799	325	3648	2	245	205	3130	66
34	023	0055.00	3618	96.21	898	1245	137	3481	0	50	1083	2278	70
34	023	0056.01	2946	94.03	731	991	176	2770	9	33	284	2395	49
34	023	0056.02	7282	96.50	1236	1819	255	7027	2	81	461	6344	139
34	023	0057.00	5625	93.28	1343	1830	378	5247	3	180	886	4058	120
34	023	0058.00	5884	91.69	936	1383	489	5395	1	180	483	4629	102
34	023	0060.01	2193	60.01	584	895	877	1316	0	174	331	734	77
34	023	0060.02	5130	76.90	563	1211	1185	3945	12	1170	829	1737	197
34	023	0061.01	5851	73.30	885	1372	1562	4289	1	579	478	3028	203
34	023	0061.03	5423	74.00	1381	1983	1410	4013	9	974	837	1967	226
34	023	0061.04	4277	67.17	1187	1469	1404	2873	5	1062	762	876	168
34	023	0062.04	1878	78.91	471	630	396	1482	0	887	289	253	53
34	023	0062.05	7332	69.69	1879	2699	2222	5110	27	2541	1267	1003	272
34	023	0062.06	1977	47.65	542	662	1035	942	0	467	147	239	89
34	023	0062.07	7294	71.65	1432	2231	2068	5226	11	1042	1798	2131	244
34	023	0062.08	7190	85.03	2083	2564	1076	6114	19	3222	1857	783	233
34	023	0062.09	2683	46.29	491	814	1441	1242	3	439	302	396	102
34	023	0063.00	7037	21.06	1826	2459	5555	1482	5	246	178	810	243
34	023	0064.03	2733	51.34	701	835	1330	1403	2	872	150	253	126
34	023	0065.00	7351	42.16	1708	2065	4252	3099	7	1932	249	632	279
34	023	0066.01	2395	33.74	675	792	1587	808	2	487	24	216	79
34	023	0066.04	7107	50.01	1993	2858	3553	3554	6	2600	277	486	185
34	023	0066.05	4089	35.34	1066	1441	2644	1445	7	887	142	297	112
34	023	0066.06	3111	45.64	847	909	1691	1420	1	1068	88	158	105
34	023	0066.07	2905	33.77	875	944	1924	981	0	494	124	268	95
34	023	0066.08	3917	46.11	1013	1435	2111	1806	4	1268	133	258	143
34	023	0067.01	4074	38.41	1001	1170	2509	1565	4	750	177	481	153
34	023	0067.03	5979	52.67	1730	1935	2830	3149	8	1900	294	740	207
34	023	0068.00	4661	43.64	1225	1857	2627	2034	2	167	228	1274	363
34	023	0069.00	3565	55.46	798	1156	1588	1977	0	48	183	1348	398
34	023	0070.00	7892	41.85	2057	2892	4589	3303	2	613	589	1576	523
34	023	0071.01	3444	43.03	837	1351	1962	1482	2	405	300	638	137
34	023	0071.02	5286	47.99	1290	1729	2749	2537	4	1154	380	798	201
34	023	0071.03	5639	78.61	1464	2060	1206	4433	17	871	2000	1279	266
34	023	0072.02	4640	46.92	1187	1601	2463	2177	3	1077	276	628	193
34	023	0072.03	4988	52.61	1271	1904	2364	2624	14	1107	531	833	139
34	023	0073.01	3151	35.00	877	949	2048	1103	8	337	147	522	89
34	023	0073.03	1922	39.85	450	572	1156	766	2	172	183	326	83

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34	023	0073.05	3456	54.77	900	1489	1563	1893	3	691	485	594	120
34	023	0073.06	3463	68.87	820	1262	1078	2385	4	1059	642	537	143
34	023	0074.02	4956	33.86	1262	2217	3278	1678	7	369	354	796	152
34	023	0075.00	3274	35.74	895	1140	2104	1170	4	120	170	739	137
34	023	0076.00	6137	37.36	1790	2444	3844	2293	4	351	359	1354	225
34	023	0077.02	6994	44.38	1576	2440	3890	3104	3	1507	483	817	294
34	023	0077.03	3121	35.57	1003	1147	2011	1110	4	271	184	505	146
34	023	0077.04	2578	27.35	781	1008	1873	705	0	143	94	401	67
34	023	0078.01	3157	45.52	684	1546	1720	1437	9	430	296	579	123
34	023	0078.04	5489	36.31	1384	1890	3496	1993	3	775	303	720	192
34	023	0078.05	4444	30.11	1125	1364	3106	1338	3	365	107	724	139
34	023	0078.06	4078	31.27	1005	1543	2803	1275	1	258	215	674	127
34	023	0079.05	2320	37.67	664	813	1446	874	0	281	95	410	88
34	023	0079.06	1431	51.43	296	499	695	736	3	178	171	349	35
34	023	0079.07	3153	35.71	862	1283	2027	1126	4	361	180	486	95
34	023	0079.08	5457	73.10	1425	1948	1468	3989	10	1712	1250	841	176
34	023	0079.09	4011	31.06	1028	1263	2765	1246	2	556	154	412	122
34	023	0079.10	3163	29.05	898	1648	2244	919	0	319	166	343	91
34	023	0079.11	3419	40.04	1083	1180	2050	1369	10	789	163	283	124
34	023	0079.13	3814	44.76	1216	1697	2107	1707	6	1088	191	305	117
34	023	0079.14	3612	35.24	844	1223	2339	1273	0	603	151	392	127
34	023	0080.01	6635	34.38	1512	2473	4354	2281	13	500	468	1035	265
34	023	0081.01	4608	24.72	1238	1804	3469	1139	1	264	156	541	177
34	023	0081.02	3555	24.75	1029	1346	2675	880	2	259	116	376	127
34	023	0081.03	2455	24.81	607	915	1846	609	1	123	99	282	104
34	023	0082.04	4897	27.67	1552	2563	3542	1355	6	780	213	257	99
34	023	0082.05	3406	13.51	992	2330	2946	460	0	169	119	135	37
34	023	0082.06	3533	20.07	749	2467	2824	709	7	257	202	192	51
34	023	0082.07	2705	16.19	1042	1621	2267	438	0	261	67	82	28
34	023	0082.09	3719	20.76	933	1107	2947	772	4	231	54	367	116
34	023	0082.10	4158	53.73	1045	1233	1924	2234	4	1787	128	241	74
34	023	0082.11	6157	35.46	1513	1604	3974	2183	2	1296	162	510	213
34	023	0082.12	4334	48.82	1117	1179	2218	2116	0	1397	259	320	140
34	023	0082.13	5609	25.89	1577	1997	4157	1452	2	879	156	278	137
34	023	0082.14	10076	66.40	2354	3425	3386	6690	17	5839	295	364	175
34	023	0083.00	5783	47.38	1408	2208	3043	2740	9	268	401	1843	219
34	023	0084.03	7969	67.89	2239	2702	2559	5410	11	4149	534	470	246
34	023	0084.04	4274	48.76	1103	1504	2190	2084	4	998	211	688	183
34	023	0084.05	5106	67.04	1544	1604	1683	3423	12	2781	248	244	138
34	023	0084.06	2239	51.50	636	679	1086	1153	4	781	100	208	60
34	023	0085.01	5106	77.20	1266	1985	1164	3942	29	2305	866	600	142
34	023	0085.02	5669	67.38	1601	1735	1849	3820	5	3162	243	279	131
34	023	0085.04	7460	59.64	1837	2783	3011	4449	2	3347	441	458	201
34	023	0085.05	5246	74.09	1560	1684	1359	3887	11	3082	385	295	114
34	023	0085.06	3974	69.88	1066	1305	1197	2777	7	2006	377	268	119

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
34	023	0086.01	5423	62.23	1322	2152	2048	3375	1	2812	238	160	164
34	023	0086.02	5065	74.06	1698	2283	1314	3751	11	2899	357	313	171
34	023	0086.04	6106	72.42	1377	2148	1684	4422	13	3590	288	364	167
34	023	0086.05	2806	80.54	821	1130	546	2260	8	1679	272	203	98
34	023	0086.06	4684	76.43	935	1708	1104	3580	16	2605	424	409	126
34	023	0087.00	3842	32.01	1105	1361	2612	1230	0	803	108	183	136
34	023	0088.01	5364	70.15	386	523	1601	3763	7	2481	574	497	204
34	023	0090.00	5134	74.29	825	1190	1320	3814	6	854	1605	1232	117
34	023	0091.01	2711	49.10	760	885	1380	1331	1	333	199	712	86
34	023	0092.00	4400	43.20	953	1646	2499	1901	2	374	445	917	163
34	023	0093.00	5622	75.97	1096	2332	1351	4271	0	1031	774	2275	191
34	023	0094.00	6054	54.51	1411	2075	2754	3300	0	1643	455	969	233
34	023	9800.00	56	100.00	0	0	0	56	0	10	20	20	6
34	023	9801.00	84	76.19	22	31	20	64	0	0	0	58	6
34	023	9802.00	4592	75.65	156	182	1118	3474	2	2485	337	425	225

2023 FFIEC Census Report - Summary Census Population Information

State: 34 - NEW JERSEY (NJ)

County: 027 - MORRIS COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
34	027	0401.01	4108	25.93	1121	1506	3043	1065	1	259	83	577	145
34	027	0401.02	6807	26.59	1509	2344	4997	1810	6	462	249	892	201
34	027	0402.00	7121	18.94	1853	2347	5772	1349	8	241	60	838	202
34	027	0403.01	4455	8.10	806	2483	4094	361	0	105	34	145	77
34	027	0403.02	3995	10.01	1269	1567	3595	400	0	52	4	241	103
34	027	0404.00	4107	20.40	1063	1853	3269	838	0	220	88	411	119
34	027	0405.00	3621	29.63	930	1491	2548	1073	4	131	55	766	117
34	027	0406.00	4426	22.30	1098	1773	3439	987	1	153	68	643	122
34	027	0407.01	5679	15.78	1743	2001	4783	896	2	276	52	387	179
34	027	0407.02	4287	20.48	1261	1438	3409	878	4	334	39	341	160
34	027	0408.01	5164	24.98	1240	1566	3874	1290	10	624	53	405	198
34	027	0408.03	7258	40.92	2036	2576	4288	2970	1	2014	185	550	220
34	027	0408.04	3846	33.10	1043	1395	2573	1273	0	916	32	232	93
34	027	0408.05	6182	30.86	1649	2329	4274	1908	7	1263	49	391	198
34	027	0409.00	4380	17.21	1119	1407	3626	754	2	275	47	275	155
34	027	0410.00	5193	36.34	1071	1852	3306	1887	6	589	203	870	219
34	027	0411.00	3622	36.66	977	1453	2294	1328	0	365	241	539	183
34	027	0412.00	4472	26.54	1242	1373	3285	1187	4	695	19	247	222
34	027	0413.00	4999	14.66	1368	2076	4266	733	0	230	41	287	175
34	027	0414.00	5728	18.87	1556	2164	4647	1081	10	356	65	449	201
34	027	0415.00	6380	28.34	1637	2134	4572	1808	17	765	211	544	271
34	027	0416.02	2977	35.61	758	986	1917	1060	4	524	70	339	123
34	027	0416.03	4431	56.85	987	1536	1912	2519	5	1817	128	441	128
34	027	0416.04	4872	40.66	1315	1636	2891	1981	7	1183	123	477	191
34	027	0416.05	4219	53.50	742	1326	1962	2257	0	1570	240	325	122
34	027	0416.06	3913	58.27	821	1727	1633	2280	2	1558	223	358	139
34	027	0417.01	6480	62.21	1784	2694	2449	4031	9	2848	204	738	232
34	027	0417.02	3465	49.35	657	1035	1755	1710	0	918	120	522	150
34	027	0417.04	4837	55.90	1224	2073	2133	2704	3	1724	199	589	189
34	027	0417.05	1613	56.35	468	672	704	909	3	711	26	111	58
34	027	0417.06	6227	62.66	1394	2443	2325	3902	16	2686	303	684	213
34	027	0418.01	2877	67.99	728	1057	921	1956	7	1538	71	263	77
34	027	0418.02	5159	57.76	1334	1625	2179	2980	10	2197	113	525	135
34	027	0418.03	5092	57.21	1198	1446	2179	2913	11	2426	91	259	126
34	027	0419.01	6023	22.38	1612	1971	4675	1348	0	658	61	508	121
34	027	0419.02	5082	25.72	1463	1794	3775	1307	4	767	80	368	88
34	027	0420.00	4598	26.82	1098	2051	3365	1233	4	771	64	274	120
34	027	0421.00	4173	20.39	1318	1610	3322	851	2	419	44	245	141
34	027	0422.00	5906	29.00	1565	2193	4193	1713	4	763	217	527	202
34	027	0423.01	2524	22.19	617	878	1964	560	0	116	54	307	83
34	027	0423.02	3629	25.30	971	1491	2711	918	0	371	165	283	99
34	027	0425.00	3454	14.27	927	1113	2961	493	0	180	26	172	115

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
34	027	0426.01	3109	28.47	350	557	2224	885	5	175	244	364	97
34	027	0426.02	6022	29.84	1338	2584	4225	1797	0	728	455	393	221
34	027	0427.00	4234	25.01	1011	1400	3175	1059	0	426	67	370	196
34	027	0428.00	4978	19.97	1300	1456	3984	994	0	421	22	305	246
34	027	0429.00	3862	33.35	884	1540	2574	1288	2	254	97	750	185
34	027	0430.00	4709	25.89	1259	1860	3490	1219	1	322	95	627	174
34	027	0431.00	3740	13.82	1010	1188	3223	517	0	186	38	140	153
34	027	0432.00	4626	30.93	778	1157	3195	1431	8	507	233	487	196
34	027	0433.01	2770	45.13	682	954	1520	1250	2	165	368	616	99
34	027	0433.02	3546	17.57	963	1319	2923	623	0	290	51	191	91
34	027	0433.03	3842	19.68	985	1389	3086	756	0	243	92	257	164
34	027	0434.01	7151	25.72	1909	2625	5312	1839	6	415	314	843	261
34	027	0434.02	5665	22.12	1572	1885	4412	1253	1	264	194	471	323
34	027	0435.00	4104	90.23	818	1213	401	3703	2	48	877	2684	92
34	027	0436.01	3208	40.68	515	1544	1903	1305	8	242	178	778	99
34	027	0436.02	2464	46.71	583	1079	1313	1151	2	194	273	573	109
34	027	0437.00	3221	25.80	841	1673	2390	831	6	172	137	380	136
34	027	0438.01	2603	43.26	633	1222	1477	1126	5	110	175	753	83
34	027	0438.02	4580	62.58	809	1660	1714	2866	5	206	321	2199	135
34	027	0439.00	5032	19.63	1177	1769	4044	988	4	519	29	229	207
34	027	0440.00	5951	24.30	1391	1767	4505	1446	0	868	52	285	241
34	027	0441.01	3031	21.08	832	1017	2392	639	3	256	13	232	135
34	027	0441.02	5598	25.26	1618	2004	4184	1414	3	441	60	680	230
34	027	0442.00	3871	14.62	1163	1567	3305	566	1	180	41	179	165
34	027	0443.00	6598	35.24	1669	2588	4273	2325	7	554	187	1355	222
34	027	0444.01	5242	19.52	1375	1774	4219	1023	6	224	132	499	162
34	027	0444.03	5080	26.79	1463	1644	3719	1361	3	367	147	643	201
34	027	0444.04	4193	25.92	1143	1394	3106	1087	0	280	89	548	170
34	027	0445.02	4335	48.21	1104	1415	2245	2090	0	394	151	1421	124
34	027	0445.03	2367	16.73	665	1426	1971	396	1	58	39	229	69
34	027	0445.04	4124	38.31	989	1565	2544	1580	0	605	173	655	147
34	027	0446.01	4639	15.09	1122	1933	3939	700	0	89	46	401	164
34	027	0446.02	5566	13.44	1638	2223	4818	748	4	78	68	421	177
34	027	0447.01	4506	16.82	1534	2107	3748	758	8	68	63	476	143
34	027	0447.02	5827	29.64	1575	2075	4100	1727	6	632	179	700	210
34	027	0448.00	7336	87.50	1775	2214	917	6419	11	157	309	5843	99
34	027	0449.00	5842	83.16	1390	2006	984	4858	10	92	244	4402	110
34	027	0450.00	5282	84.38	1137	1659	825	4457	6	174	230	3964	83
34	027	0451.00	7241	61.40	1490	2347	2795	4446	7	395	225	3576	243
34	027	0452.00	4015	45.75	932	1269	2178	1837	3	211	191	1283	149
34	027	0453.00	4521	34.62	1227	1762	2956	1565	5	259	108	1000	193
34	027	0454.02	5106	31.10	1485	1891	3518	1588	1	217	201	964	205
34	027	0454.03	3435	25.85	910	1478	2547	888	1	257	138	406	86
34	027	0454.04	2474	21.95	609	884	1931	543	2	77	59	313	92
34	027	0455.01	5044	17.78	1431	1661	4147	897	0	211	72	458	156

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
34	027	0455.03	3811	19.29	1025	1191	3076	735	0	206	69	360	100
34	027	0455.04	4468	29.10	1243	1633	3168	1300	2	401	197	558	142
34	027	0456.03	5142	53.79	1176	2099	2376	2766	8	900	161	1547	150
34	027	0457.01	6177	25.21	1607	1893	4620	1557	0	515	184	616	242
34	027	0457.03	3949	26.66	1163	1268	2896	1053	0	406	84	382	181
34	027	0457.04	5443	22.76	1544	1768	4204	1239	1	462	96	449	231
34	027	0458.04	6016	18.07	1544	1969	4929	1087	1	347	93	330	316
34	027	0459.01	1681	24.09	425	592	1276	405	1	60	5	281	58
34	027	0459.03	3130	16.58	872	1054	2611	519	1	169	46	184	119
34	027	0459.04	4583	17.83	1293	1580	3766	817	2	213	44	355	203
34	027	0460.00	3375	35.94	779	1638	2162	1213	12	118	151	817	115
34	027	0461.03	6422	30.35	1519	2441	4473	1949	4	397	340	986	222
34	027	0461.04	6210	31.64	1541	2254	4245	1965	0	465	361	887	252
34	027	0461.07	3491	46.15	1122	1504	1880	1611	0	322	303	834	152
34	027	0461.08	3778	37.45	1087	1792	2363	1415	2	346	232	681	154
34	027	0461.09	3312	41.73	853	971	1930	1382	2	648	142	407	183
34	027	0461.10	5673	38.16	1570	1808	3508	2165	4	850	429	665	217
34	027	0462.01	5920	20.66	1690	2200	4697	1223	1	387	151	512	172
34	027	0462.02	3749	13.50	1109	1225	3243	506	1	118	29	227	131
34	027	0462.97	3500	14.03	799	940	3009	491	0	103	44	227	117
34	027	0462.98	5028	15.27	1583	1803	4260	768	0	154	62	393	159
34	027	0464.00	4981	13.25	1432	1736	4321	660	2	161	29	293	175
34	027	0465.00	7375	48.05	2044	2574	3831	3544	10	944	357	1982	251

2023 FFIEC Census Report - Summary Census Population Information

State: 34 - NEW JERSEY (NJ)

County: 031 - PASSAIC COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
34	031	1165.00	7777	23.96	2031	2911	5914	1863	9	273	114	1186	281
34	031	1242.01	3787	50.49	1006	1200	1875	1912	0	368	140	1276	128
34	031	1242.02	4334	42.80	968	1283	2479	1855	9	528	129	1083	106
34	031	1243.11	4979	44.95	1306	1609	2741	2238	7	889	126	1075	141
34	031	1243.12	4558	38.26	1076	1578	2814	1744	4	686	213	706	135
34	031	1243.21	6296	46.41	1611	2727	3374	2922	5	902	326	1514	175
34	031	1243.22	4828	45.48	1281	1799	2632	2196	2	745	142	1174	133
34	031	1243.23	3122	57.75	767	1383	1319	1803	2	633	307	760	101
34	031	1244.02	5917	47.96	1275	1843	3079	2838	0	744	199	1682	213
34	031	1244.03	3746	24.93	674	869	2812	934	6	251	64	515	98
34	031	1244.04	4014	47.81	1299	1685	2095	1919	0	409	122	1223	165
34	031	1245.00	6867	66.29	1252	2458	2315	4552	16	592	426	3336	182
34	031	1246.01	4710	58.03	1014	1448	1977	2733	8	242	256	2068	159
34	031	1246.02	5255	53.82	1491	1862	2427	2828	13	555	198	1914	148
34	031	1247.00	6956	67.21	1550	1871	2281	4675	1	293	372	3853	156
34	031	1248.00	4924	65.39	1023	1391	1704	3220	2	208	227	2632	151
34	031	1249.00	5360	81.51	1113	1645	991	4369	2	242	303	3708	114
34	031	1250.00	6628	78.30	1532	1897	1438	5190	5	114	232	4713	126
34	031	1251.00	4015	77.66	1004	1315	897	3118	7	27	117	2927	40
34	031	1337.01	5803	79.30	1349	1743	1201	4602	2	452	795	3167	186
34	031	1337.02	3249	57.13	903	1169	1393	1856	7	179	268	1309	93
34	031	1432.01	2307	25.62	579	934	1716	591	0	74	67	395	55
34	031	1432.02	4332	21.84	1348	1576	3386	946	1	111	69	626	139
34	031	1433.01	1977	35.36	590	814	1278	699	0	46	47	554	52
34	031	1433.02	4213	32.16	844	1346	2858	1355	6	128	116	967	138
34	031	1434.01	3203	39.34	873	1309	1943	1260	2	53	102	993	110
34	031	1434.02	3605	45.96	782	1159	1948	1657	3	122	190	1243	99
34	031	1540.03	3624	24.89	1132	1843	2722	902	1	214	68	512	107
34	031	1540.04	2855	46.90	271	437	1516	1339	0	140	652	492	55
34	031	1540.05	2553	28.99	973	1094	1813	740	0	157	38	463	82
34	031	1540.06	4328	29.18	1440	2368	3065	1263	3	214	76	797	173
34	031	1635.01	4677	19.69	1259	1518	3756	921	8	207	77	519	110
34	031	1635.02	4250	25.41	1105	1394	3170	1080	1	143	213	610	113
34	031	1752.00	5128	97.02	1172	1495	153	4975	3	5	244	4676	47
34	031	1753.01	3617	96.16	751	845	139	3478	0	5	43	3380	50
34	031	1753.02	4740	96.58	992	1113	162	4578	10	9	128	4397	34
34	031	1754.01	5737	97.16	1224	1509	163	5574	5	24	453	5022	70
34	031	1754.02	4442	97.79	843	1221	98	4344	1	8	440	3831	64
34	031	1755.01	4230	96.22	832	1137	160	4070	3	38	344	3647	38
34	031	1755.02	3396	96.29	743	903	126	3270	8	16	466	2690	90
34	031	1756.01	2573	16.48	433	485	2149	424	1	23	40	251	109
34	031	1756.03	3955	95.68	657	1043	171	3784	4	223	255	3215	87

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
34	031	1756.04	3241	75.96	1041	1206	779	2462	3	238	215	1912	94
34	031	1757.01	5791	68.43	1226	1593	1828	3963	3	508	285	3024	143
34	031	1757.03	4520	64.51	970	1687	1604	2916	19	530	240	1955	172
34	031	1757.04	4501	39.08	839	1296	2742	1759	6	209	160	1178	206
34	031	1758.01	4094	96.92	949	1330	126	3968	17	688	225	2946	92
34	031	1758.03	2901	99.10	582	708	26	2875	19	17	153	2668	18
34	031	1758.04	3950	98.15	704	1004	73	3877	3	54	136	3657	27
34	031	1759.00	3721	91.43	1102	1242	319	3402	6	12	178	3135	71
34	031	1801.01	4179	89.14	946	1160	454	3725	4	887	511	2227	96
34	031	1801.02	3843	84.39	882	1057	600	3243	8	514	563	2064	94
34	031	1802.01	3677	91.65	1008	1209	307	3370	5	340	1001	1957	67
34	031	1802.03	3944	96.60	782	913	134	3810	5	1580	208	1945	72
34	031	1802.04	3799	95.29	656	849	179	3620	7	1599	236	1718	60
34	031	1803.01	4094	97.51	903	933	102	3992	7	822	658	2414	91
34	031	1803.02	3451	94.12	553	904	203	3248	7	177	805	2188	71
34	031	1806.00	5025	95.38	1203	1350	232	4793	10	100	1610	2978	95
34	031	1807.00	3025	97.72	638	812	69	2956	3	23	1391	1443	96
34	031	1808.00	3202	98.59	696	1078	45	3157	13	0	1220	1871	53
34	031	1809.00	3762	96.49	874	1112	132	3630	8	26	552	2969	75
34	031	1810.00	5415	95.70	1223	1602	233	5182	13	18	595	4493	63
34	031	1811.01	2299	97.69	815	887	53	2246	0	7	570	1632	37
34	031	1811.02	4093	97.56	995	1232	100	3993	5	16	765	3142	65
34	031	1812.00	4734	98.08	1135	1376	91	4643	5	18	1808	2727	85
34	031	1813.00	5659	97.33	1333	1690	151	5508	7	10	2052	3263	176
34	031	1814.00	4380	98.52	815	1112	65	4315	5	12	2009	2193	96
34	031	1815.00	3768	97.72	733	1037	86	3682	10	11	2036	1554	71
34	031	1817.02	3780	97.78	762	1130	84	3696	0	20	1130	2467	79
34	031	1818.00	3181	92.83	525	938	228	2953	0	85	673	2142	53
34	031	1819.00	5472	83.39	1086	1544	909	4563	4	861	451	3124	123
34	031	1820.00	1815	92.45	309	394	137	1678	6	37	84	1535	16
34	031	1821.00	3641	79.54	788	1117	745	2896	6	64	405	2315	106
34	031	1822.00	3660	92.90	577	1004	260	3400	4	50	620	2650	76
34	031	1823.01	1846	98.16	389	455	34	1812	0	5	205	1575	27
34	031	1823.02	6180	98.04	1164	1638	121	6059	6	10	1152	4775	116
34	031	1824.00	6169	98.44	1121	1439	96	6073	6	25	1828	4081	133
34	031	1825.01	5148	97.09	901	1334	150	4998	9	34	2082	2753	120
34	031	1825.02	3014	83.18	591	1147	507	2507	0	51	1345	1050	61
34	031	1826.00	5775	96.17	1380	1657	221	5554	6	32	2596	2731	189
34	031	1827.01	3624	95.53	749	938	162	3462	0	23	191	3173	75
34	031	1827.02	3010	95.81	744	844	126	2884	1	9	233	2589	52
34	031	1828.00	3805	96.85	941	1649	120	3685	5	19	358	3246	57
34	031	1829.00	2370	92.74	397	502	172	2198	0	40	258	1854	46
34	031	1830.01	3641	56.69	708	1013	1577	2064	1	132	111	1677	143
34	031	1830.02	4009	56.52	796	1199	1743	2266	5	174	244	1689	154
34	031	1831.01	4139	79.25	732	1025	859	3280	0	55	568	2578	79

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
34	031	1831.02	4606	84.48	1077	1395	715	3891	0	44	342	3401	104
34	031	1832.00	3567	94.48	577	1331	197	3370	1	67	1328	1908	66
34	031	1964.01	4187	28.64	1160	1311	2988	1199	4	150	52	868	125
34	031	1964.03	3200	37.50	835	1589	2000	1200	2	236	78	742	142
34	031	1964.04	3740	25.24	969	1316	2796	944	3	209	40	564	128
34	031	2036.00	6372	81.91	1358	1661	1153	5219	7	294	1023	3752	143
34	031	2167.01	6282	15.95	1800	2139	5280	1002	108	69	86	460	279
34	031	2167.02	5453	18.94	1726	2117	4420	1033	1	128	81	624	199
34	031	2238.01	3092	42.63	712	946	1774	1318	0	163	64	996	95
34	031	2238.02	7966	30.67	2250	2742	5523	2443	0	676	180	1410	177
34	031	2239.00	7	100.00	4	4	0	7	0	0	3	2	2
34	031	2366.01	4493	31.78	974	1535	3065	1428	19	287	157	798	167
34	031	2366.03	3069	18.25	949	1351	2509	560	0	103	54	344	59
34	031	2366.04	3755	25.51	961	1549	2797	958	8	153	94	517	186
34	031	2460.01	6263	40.91	914	1753	3701	2562	3	931	836	663	129
34	031	2460.02	3141	18.47	858	1058	2561	580	8	214	57	225	76
34	031	2460.03	5902	27.87	1721	2119	4257	1645	0	692	89	689	175
34	031	2461.01	6875	27.27	1726	2351	5000	1875	2	734	145	788	206
34	031	2461.02	2794	40.59	734	1426	1660	1134	2	597	99	367	69
34	031	2461.03	6608	24.61	1623	2079	4982	1626	6	596	86	768	170
34	031	2461.04	3189	19.66	714	1168	2562	627	1	206	34	307	79
34	031	2462.01	6327	21.56	1760	2009	4963	1364	2	425	90	687	160
34	031	2462.02	5332	17.40	1430	1625	4404	928	0	231	30	483	184
34	031	2462.03	3860	23.52	1003	1186	2952	908	0	273	36	451	148
34	031	2463.00	4547	35.01	1207	1889	2955	1592	2	268	137	1011	174
34	031	2568.01	4845	17.63	1276	1788	3991	854	24	67	101	457	205
34	031	2568.02	3883	14.71	1345	1739	3312	571	14	46	36	308	167
34	031	2568.03	4635	15.21	1336	2322	3930	705	1	105	65	392	142
34	031	2568.04	6572	15.34	1828	2219	5564	1008	12	103	69	607	217
34	031	2568.05	4927	16.83	1510	1951	4098	829	22	61	49	495	202
34	031	2641.01	5789	51.34	1354	1832	2817	2972	6	224	226	2362	154
34	031	2641.02	7695	31.67	1754	2985	5258	2437	2	464	299	1454	218
34	031	2642.00	4931	97.49	1164	1621	124	4807	4	11	1873	2772	147

2023 FFIEC Census Report - Summary Census Population Information

State: 34 - NEW JERSEY (NJ)

County: 039 - UNION COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
34	039	0302.00	3895	96.92	690	918	120	3775	3	28	836	2761	147
34	039	0304.00	6854	95.24	1340	1700	326	6528	6	48	1869	4397	208
34	039	0305.00	5942	92.31	1192	1694	457	5485	5	63	431	4790	196
34	039	0306.00	3730	87.99	940	1243	448	3282	4	53	884	2197	144
34	039	0307.01	2190	78.54	486	599	470	1720	1	55	87	1450	127
34	039	0307.03	5284	88.30	1222	1617	618	4666	5	97	579	3778	207
34	039	0307.04	3055	90.38	502	767	294	2761	1	71	436	2167	86
34	039	0308.02	3006	86.96	796	906	392	2614	6	80	292	2174	62
34	039	0309.00	6485	88.67	1427	1833	735	5750	3	56	198	5336	157
34	039	0310.00	4553	95.70	830	1044	196	4357	6	70	314	3887	80
34	039	0311.00	6260	91.25	1314	1918	548	5712	7	48	417	5056	184
34	039	0312.00	6712	95.11	1277	1645	328	6384	9	62	1602	4428	283
34	039	0313.01	3408	78.84	816	993	721	2687	3	71	117	2233	263
34	039	0313.02	4179	93.95	1090	1257	253	3926	4	79	1178	2435	230
34	039	0314.00	5807	94.82	1092	1773	301	5506	2	137	2054	3057	256
34	039	0315.00	5690	79.74	1392	1935	1153	4537	8	87	520	3547	375
34	039	0316.01	4397	91.11	775	1614	391	4006	10	113	1216	2455	212
34	039	0316.02	5768	84.78	1306	1970	878	4890	8	102	982	3434	364
34	039	0317.00	6125	87.93	1296	2239	739	5386	14	304	1956	2784	328
34	039	0318.01	5616	88.59	1252	1762	641	4975	6	152	660	3986	171
34	039	0318.02	3345	91.12	765	1321	297	3048	11	73	815	2063	86
34	039	0319.03	6516	86.83	1452	2380	858	5658	3	227	947	4316	165
34	039	0319.04	3288	90.91	602	1285	299	2989	2	52	739	2095	101
34	039	0320.02	4090	83.59	1135	1398	671	3419	3	93	381	2826	116
34	039	0320.03	3875	85.55	848	1122	560	3315	0	91	338	2747	139
34	039	0320.04	3092	88.97	729	909	341	2751	5	124	423	2104	95
34	039	0321.01	3845	65.31	896	1077	1334	2511	2	125	195	2023	166
34	039	0321.02	3239	54.71	887	932	1467	1772	3	133	114	1431	91
34	039	0322.00	5984	97.66	1496	1979	140	5844	11	58	4682	831	262
34	039	0323.00	2477	93.42	716	860	163	2314	1	29	1734	446	104
34	039	0324.01	4340	78.09	946	1422	951	3389	5	140	1382	1297	565
34	039	0324.02	3661	83.15	782	1014	617	3044	4	72	1693	928	347
34	039	0325.00	5994	68.03	1463	1887	1916	4078	4	199	1836	1687	352
34	039	0326.00	5121	87.01	1640	2020	665	4456	9	394	3132	727	194
34	039	0327.01	3387	67.97	920	1357	1085	2302	2	522	846	721	211
34	039	0327.02	4829	80.29	1278	1712	952	3877	3	513	2299	787	275
34	039	0328.00	5346	91.98	1113	1721	429	4917	12	169	3805	700	231
34	039	0329.01	4100	67.02	1053	1358	1352	2748	2	561	1265	735	185
34	039	0329.02	5101	51.24	1093	1548	2487	2614	0	679	749	973	213
34	039	0330.00	4305	58.86	1111	1698	1771	2534	3	443	855	981	252
34	039	0331.00	5957	71.26	1525	1905	1712	4245	9	899	1776	1263	298
34	039	0332.00	4341	67.89	1026	1344	1394	2947	5	481	1267	969	225

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
34	039	0333.00	4048	58.55	1137	1488	1678	2370	9	494	717	949	201
34	039	0334.00	3818	50.18	981	1309	1902	1916	1	370	475	913	157
34	039	0335.01	4543	57.52	1315	1787	1930	2613	10	504	892	1010	197
34	039	0335.02	4832	62.98	786	1099	1789	3043	3	456	1218	1171	195
34	039	0336.00	8427	34.45	2048	2727	5524	2903	8	437	219	1933	306
34	039	0337.00	4811	57.64	1156	1652	2038	2773	3	339	355	1912	164
34	039	0338.00	5834	57.59	1595	2270	2474	3360	2	715	545	1886	212
34	039	0339.00	3322	63.49	801	1120	1213	2109	2	218	286	1495	108
34	039	0340.00	6009	90.11	1570	1956	594	5415	14	168	2472	2558	203
34	039	0341.00	3665	87.31	755	1238	465	3200	7	89	1618	1333	153
34	039	0342.00	3747	90.50	881	1203	356	3391	3	97	1848	1281	162
34	039	0343.00	4422	82.18	949	1529	788	3634	6	179	1983	1275	191
34	039	0344.00	4852	94.41	1035	1519	271	4581	7	54	2879	1453	188
34	039	0345.00	4775	83.27	895	1668	799	3976	4	101	1618	2101	152
34	039	0346.00	4438	95.27	1067	1287	210	4228	5	50	3014	999	160
34	039	0347.00	4139	72.09	996	1508	1155	2984	7	104	1221	1472	180
34	039	0348.00	5068	48.07	1322	1601	2632	2436	1	226	635	1373	201
34	039	0349.00	6681	52.63	1910	2461	3165	3516	0	361	1037	1861	257
34	039	0350.00	2857	57.16	779	1046	1224	1633	2	84	364	1083	100
34	039	0351.00	4177	73.09	1065	1529	1124	3053	0	159	1421	1291	182
34	039	0352.00	2649	77.50	700	841	596	2053	0	83	352	1479	139
34	039	0353.00	6062	69.35	1383	1952	1858	4204	8	231	1438	2333	194
34	039	0354.00	2892	66.08	635	835	981	1911	6	90	622	1063	130
34	039	0355.00	7256	67.76	1922	2718	2339	4917	11	280	1935	2414	277
34	039	0356.00	3727	45.43	1039	1277	2034	1693	3	203	455	897	135
34	039	0357.00	5602	63.01	1575	2120	2072	3530	4	308	1186	1795	237
34	039	0358.00	3339	81.88	787	1358	605	2734	9	90	1588	907	140
34	039	0359.00	4188	74.50	822	1731	1068	3120	7	396	1225	1299	193
34	039	0360.00	5444	85.40	1381	2417	795	4649	6	349	2503	1555	236
34	039	0361.00	1423	16.58	344	775	1187	236	2	7	14	139	74
34	039	0362.00	6436	19.50	1680	2379	5181	1255	0	296	34	764	161
34	039	0363.01	5229	24.77	1395	2169	3934	1295	4	222	164	778	127
34	039	0363.02	3879	16.71	951	1507	3231	648	0	129	33	403	83
34	039	0364.00	7403	15.99	1717	2259	6219	1184	0	465	58	359	302
34	039	0365.00	5614	20.68	1654	1789	4453	1161	3	443	103	369	243
34	039	0366.00	4100	34.46	1012	1582	2687	1413	6	314	363	513	217
34	039	0367.00	6071	25.09	1351	1949	4548	1523	6	560	146	513	298
34	039	0368.00	7844	24.63	2095	2609	5912	1932	4	954	120	493	361
34	039	0369.00	4454	22.86	1134	1782	3436	1018	1	119	69	670	159
34	039	0370.00	6048	18.55	1568	2467	4926	1122	0	202	145	582	193
34	039	0371.00	4373	14.66	1207	1412	3732	641	1	133	25	294	188
34	039	0372.00	4274	24.03	1114	1936	3247	1027	5	188	193	465	176
34	039	0373.00	4641	24.59	1271	1657	3500	1141	0	203	165	585	188
34	039	0374.00	4511	21.50	1314	1607	3541	970	0	181	125	517	147
34	039	0375.00	5979	38.25	1747	2350	3692	2287	0	525	489	1004	269

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
34	039	0376.01	4718	26.35	1259	1777	3475	1243	3	368	204	469	199
34	039	0376.02	6481	38.70	1992	2670	3973	2508	4	649	811	762	282
34	039	0377.00	4851	27.89	1239	1503	3498	1353	0	556	110	432	255
34	039	0378.00	6078	34.37	1487	2435	3989	2089	4	746	277	755	307
34	039	0379.00	6111	22.06	1551	1731	4763	1348	3	530	87	409	319
34	039	0380.00	5679	51.29	1260	2065	2766	2913	1	544	421	1717	230
34	039	0381.01	5036	26.91	1154	1625	3681	1355	0	782	53	331	189
34	039	0381.03	3400	32.06	871	1170	2310	1090	0	540	64	326	160
34	039	0381.04	5214	34.06	1499	2049	3438	1776	7	851	124	594	200
34	039	0382.01	6139	32.94	2082	2213	4117	2022	5	1087	168	489	273
34	039	0382.02	7146	27.78	1760	2230	5161	1985	0	979	74	651	281
34	039	0383.00	7020	21.68	1952	2521	5498	1522	2	466	134	667	253
34	039	0384.00	6115	46.31	1634	2280	3283	2832	12	615	1034	872	299
34	039	0385.00	6136	30.33	1650	2052	4275	1861	1	468	506	589	297
34	039	0386.01	8476	31.44	2133	2969	5811	2665	0	860	668	813	324
34	039	0386.02	4241	30.96	1153	1313	2928	1313	1	667	157	305	183
34	039	0387.01	4083	29.10	979	1234	2895	1188	0	390	216	398	184
34	039	0387.02	3691	26.61	1187	1370	2709	982	3	325	170	331	153
34	039	0388.00	4898	95.51	1086	1518	220	4678	12	51	2652	1778	185
34	039	0389.00	5982	96.52	1305	1791	208	5774	33	25	1976	3563	177
34	039	0390.00	4609	96.88	781	1230	144	4465	6	20	1073	3258	108
34	039	0391.00	3281	71.11	1002	1312	948	2333	6	104	1526	592	105
34	039	0392.00	5838	92.31	1228	1773	449	5389	8	43	1825	3323	190
34	039	0393.01	3697	98.27	603	885	64	3633	0	13	840	2676	104
34	039	0393.02	2576	96.97	575	842	78	2498	0	8	215	2226	49
34	039	0394.00	6137	96.87	1005	1459	192	5945	10	50	1508	4204	173
34	039	0395.01	3940	98.55	556	823	57	3883	7	13	1143	2619	101
34	039	0395.02	3281	97.93	644	797	68	3213	11	29	925	2123	125
34	039	0396.00	4515	94.33	1083	1432	256	4259	1	76	2291	1691	200
34	039	0397.00	5832	88.01	1245	1764	699	5133	10	76	3060	1739	248
34	039	0398.01	4838	89.15	1014	1331	525	4313	5	33	1040	2998	237
34	039	0399.00	1915	91.80	281	521	157	1758	7	16	570	1129	36
34	039	9800.00	299	88.29	18	26	35	264	0	32	71	149	12

Section 4

Branch Information

Our branch network branch directory demonstrates the services we provide throughout the communities we serve. Below is a list that includes a listing of the branch locations, addresses, hours of operations and services provided at each location.

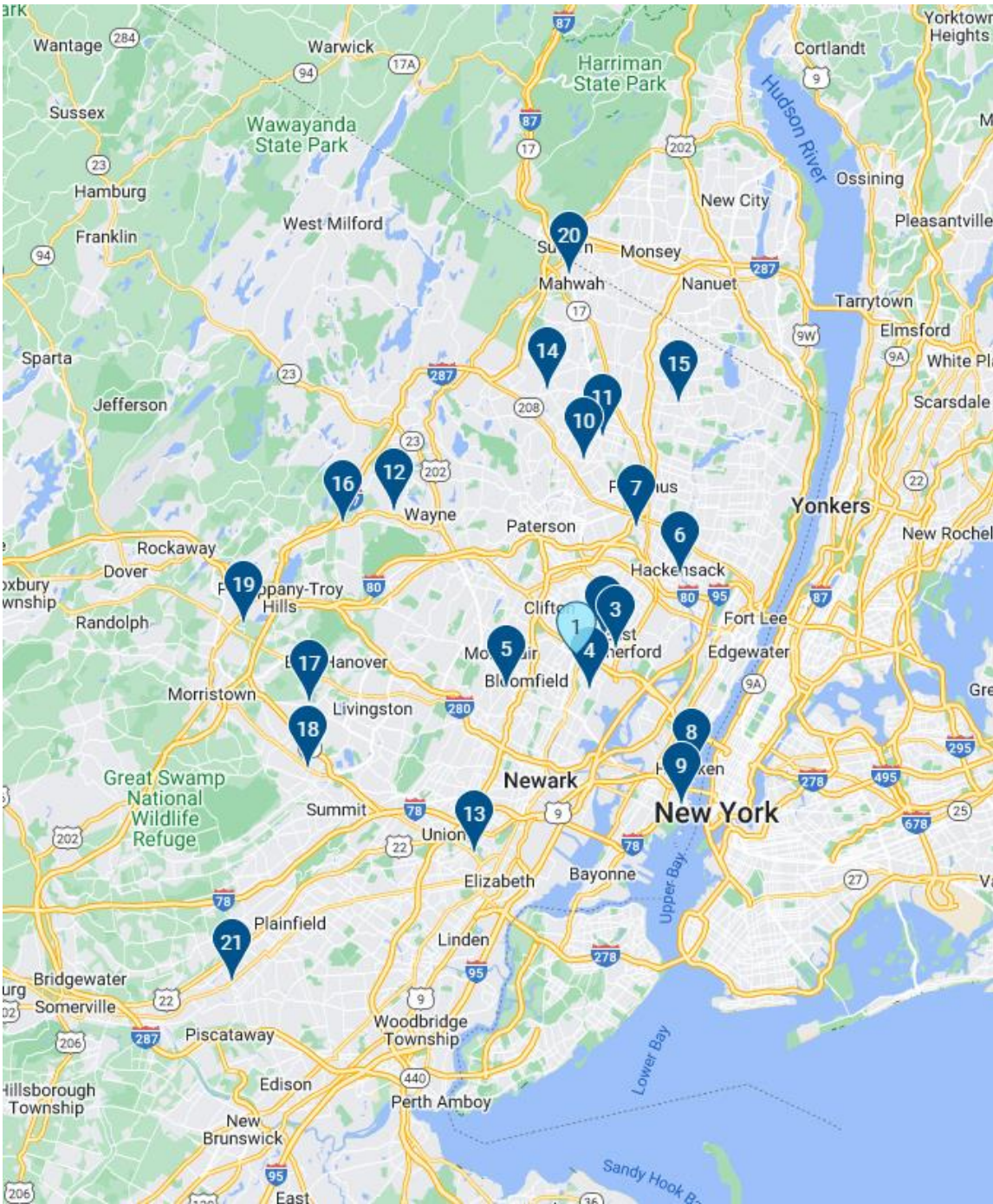
Blue Foundry Bank
Branch Master Listing

	Address	County	Phone	MSA	Census Tract #	Income Tract Level	Lobby & Drive Thru Hours	ATM	Live Video ITM (Interactive Teller Machine) Hours	Safe Deposit Boxes
1	102 Kingsland Road Clifton, NJ 07014	Passaic (031)	(888) 931-2583	35614	1244.02	Middle	Mon-Wed & Fri: 9AM - 5PM Thurs: 9AM - 6PM Sat: 9AM - 1PM	Y	N	Y
2	280 Union Avenue Rutherford, NJ 07070	Bergen (003)	(888) 931-2583	35614	0511.00	Upper	Mon-Thurs: 9AM - 5PM Fri: 9AM - 6PM Sat: 9AM - 1PM	Y	Mon-Fri: 8AM - 6PM Sat: 9AM - 2PM	N
3	19 Park Avenue Rutherford, NJ 07070	Bergen (003)	(888) 931-2583	35614	0513.00	Middle	Mon-Wed & Fri: 9AM - 5PM Thurs: 9AM - 6PM Sat: 9AM - 1PM	Y	Mon-Fri: 8AM - 6PM Sat: 9AM - 2PM	N
4	753 Ridge Road Lyndhurst, NJ 07071	Bergen (003)	(888) 931-2583	35614	0314.00	Middle	Mon-Thurs: 9AM - 5PM Fri: 9AM - 6PM Sat: 9AM - 1PM	Y	Mon-Fri: 8AM - 6PM Sat: 9AM - 2PM	N
5	222 Ridgewood Avenue Glen Ridge, NJ 07028	Essex (013)	(888) 931-2583	35614	0160.00	Upper	Mon-Wed & Fri: 9AM - 5PM Thurs: 9AM - 6PM Sat: 9AM - 1PM	Y	N	N
6	120 River Street Hackensack, NJ 07601	Bergen (003)	(888) 931-2583	35614	0231.00	Middle	Mon-Thurs: 9AM - 5PM Fri: 9AM - 6PM Sat: 9AM - 1PM	Y	Mon-Fri: 8AM - 6PM Sat: 9AM - 2PM	N
7	250 W Passaic Street Rochelle Park, NJ 07662	Bergen (003)	(888) 931-2583	35614	0500.00	Upper	Mon-Wed & Fri: 9AM - 5PM Thurs: 9AM - 6PM Sat: 9AM - 1PM	Y	N	Y
8	334 Washington Street Hoboken, NJ 07030	Hudson (017)	(888) 931-2583	35614	0194.00	Middle	Mon-Thurs: 9AM - 5PM Fri: 9AM - 6PM Sat: 9AM - 1PM	Y	Mon-Fri: 8AM - 6PM Sat: 9AM - 2PM	N
9	123 Montgomery Street Jersey City, NJ 07302	Hudson (017)	(888) 931-2583	35614	0075.00	Upper	Mon-Wed & Fri: 9AM - 5PM Thurs: 9AM - 6PM Sat: 9AM - 1PM	Y	Mon-Fri: 8AM - 6PM Sat: 9AM - 2PM	N
10	217 Rock Road Glen Rock, NJ 07452	Bergen (003)	(888) 931-2583	35614	0221.00	Upper	Mon-Wed & Fri: 9AM - 5PM Thurs: 9AM - 6PM Sat: 9AM - 1PM	Y	N	Y
11	235 E Ridgewood Avenue Ridgewood, NJ 07450	Bergen (003)	(888) 931-2583	35614	0474.00	Upper	Mon-Wed & Fri: 9AM - 5PM Thurs: 9AM - 6PM Sat: 9AM - 1PM	Y	N	N
12	60 Beaverbrook Road Lincoln Park, NJ 07035	Morris (027)	(888) 931-2583	35084	0401.02	Middle	Mon-Thurs: 9AM - 5PM Fri: 9AM - 6PM Sat: 9AM - 1PM	Y	Mon-Fri: 8AM - 6PM Sat: 9AM - 2PM	N
13	1101 Morris Avenue Union, NJ 07083	Union (039)	(888) 931-2583	35084	0335.02	Middle	Mon-Thurs: 9AM - 5PM Fri: 9AM - 6PM Sat: 9AM - 1PM	Y	N	N

Blue Foundry Bank
Branch Master Listing

	Address	County	Phone	MSA	Census Tract #	Income Tract Level	Lobby & Drive Thru Hours	ATM	Live Video ITM (Interactive Teller Machine) Hours	Safe Deposit Boxes
14	319 Franklin Avenue Wyckoff, NJ 07481	Bergen (003)	(888) 931-2583	35614	0611.00	Upper	Mon-Wed & Fri: 9AM - 5PM Thurs: 9AM - 6PM Sat: 9AM - 1PM	Y	N	N
15	440 Hillsdale Avenue Hillsdale, NJ 07642	Bergen (003)	(888) 931-2583	35614	0262.00	Upper	Mon-Wed & Fri: 9AM - 5PM Thurs: 9AM - 6PM Sat: 9AM - 1PM	Y	N	N
16	448 Main Road Towaco, NJ 07082	Morris (027)	(888) 931-2583	35084	0408.01	Upper	Mon-Wed & Fri: 9AM - 5PM Thurs: 9AM - 6PM Sat: 9AM - 1PM	Y	N	N
17	209 Ridgedale Avenue Florham Park, NJ 07932	Morris (027)	(888) 931-2583	35084	0426.02	Upper	Mon-Wed & Fri: 9AM - 5PM Thurs: 9AM - 6PM Sat: 9AM - 1PM	Y	N	Y
18	453 Main Street Chatham, NJ 07928	Morris (027)	(888) 931-2583	35084	0427.00	Upper	Mon-Wed & Fri: 9AM - 5PM Thurs: 9AM - 6PM Sat: 9AM - 1PM	Y	Mon-Fri: 8AM - 6PM Sat: 9AM - 2PM	N
19	4 East Ramapo Avenue Mahwah, NJ 07430	Bergen (003)	(888) 931-2583	35614	0322.02	Upper	Mon-Thurs: 9AM - 5PM Fri: 9AM - 6PM Sat: 9AM - 1PM	Y	N	Y
20	100 S Washington Ave #101, Dunellen, NJ 08812	Middlesex (023)	(888) 931-2583	35154	0003.00	Moderate	Mon-Thurs: 9AM - 5PM Fri: 9AM - 6PM Sat: 9AM - 1PM	Y	N	Y

BRANCH LOCATIONS



Matched Address: 102 Kingsland Rd, Clifton, New Jersey, 07014
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 34 - NEW JERSEY
 County: 031 - PASSAIC COUNTY
 Tract Code: 1244.02

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$117,810
2020 Tract Median Family Income	\$101,422
Tract Median Family Income %	118.64
Tract Population	5917
Tract Minority %	47.96
Tract Minority Population	2838
Owner-Occupied Units	1357
1- to 4- Family Units	1697

Census Population Information

Tract Population	5917
Tract Minority %	47.96
Number of Families	1275
Number of Households	1843
Non-Hispanic White Population	3079
Tract Minority Population	2838
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	744
Black Population	199
Hispanic Population	1682
Other/Two or More Races Population	213

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$85,483
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	7.75
Tract Median Family Income %	118.64
2020 Tract Median Family Income	\$101,422
2023 Estimated Tract Median Family Income	\$117,810
2020 Tract Median Household Income	\$101,164

Census Housing Information

Total Housing Units	2011
1- to 4- Family Units	1697
Median House Age (Years)	57
Owner-Occupied Units	1357
Renter Occupied Units	486
Owner Occupied 1- to 4- Family Units	1111
Inside Principal City?	NO
Vacant Units	168



Matched Address: 280 Union Ave, Rutherford, New Jersey, 07070
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 34 - NEW JERSEY
 County: 003 - BERGEN COUNTY
 Tract Code: 0511.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$152,604
2020 Tract Median Family Income	\$131,375
Tract Median Family Income %	153.68
Tract Population	6416
Tract Minority %	42.36
Tract Minority Population	2718
Owner-Occupied Units	1439
1- to 4- Family Units	1798

Census Population Information

Tract Population	6416
Tract Minority %	42.36
Number of Families	1501
Number of Households	2235
Non-Hispanic White Population	3698
Tract Minority Population	2718
American Indian Population	13
Asian/Hawaiian/Pacific Islander Population	950
Black Population	371
Hispanic Population	1135
Other/Two or More Races Population	249

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$85,483
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	5.56
Tract Median Family Income %	153.68
2020 Tract Median Family Income	\$131,375
2023 Estimated Tract Median Family Income	\$152,604
2020 Tract Median Household Income	\$97,873

Census Housing Information

Total Housing Units	2249
1- to 4- Family Units	1798
Median House Age (Years)	70
Owner-Occupied Units	1439
Renter Occupied Units	796
Owner Occupied 1- to 4- Family Units	1394
Inside Principal City?	NO
Vacant Units	14



Matched Address: 19 Park Ave, Rutherford, New Jersey, 07070
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 34 - NEW JERSEY
 County: 003 - BERGEN COUNTY
 Tract Code: 0513.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$105,298
2020 Tract Median Family Income	\$90,647
Tract Median Family Income %	106.04
Tract Population	4764
Tract Minority %	45.99
Tract Minority Population	2191
Owner-Occupied Units	660
1- to 4- Family Units	1335

Census Population Information

Tract Population	4764
Tract Minority %	45.99
Number of Families	1166
Number of Households	1889
Non-Hispanic White Population	2573
Tract Minority Population	2191
American Indian Population	14
Asian/Hawaiian/Pacific Islander Population	840
Black Population	132
Hispanic Population	986
Other/Two or More Races Population	219

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$85,483
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	5.16
Tract Median Family Income %	106.04
2020 Tract Median Family Income	\$90,647
2023 Estimated Tract Median Family Income	\$105,298
2020 Tract Median Household Income	\$86,477

Census Housing Information

Total Housing Units	1987
1- to 4- Family Units	1335
Median House Age (Years)	74
Owner-Occupied Units	660
Renter Occupied Units	1229
Owner Occupied 1- to 4- Family Units	562
Inside Principal City?	NO
Vacant Units	98



Matched Address: 753 Ridge Rd, Lyndhurst, New Jersey, 07071
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 34 - NEW JERSEY
 County: 003 - BERGEN COUNTY
 Tract Code: 0314.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$111,474
2020 Tract Median Family Income	\$95,966
Tract Median Family Income %	112.26
Tract Population	5721
Tract Minority %	38.59
Tract Minority Population	2208
Owner-Occupied Units	1280
1- to 4- Family Units	2256

Census Population Information

Tract Population	5721
Tract Minority %	38.59
Number of Families	1596
Number of Households	2271
Non-Hispanic White Population	3513
Tract Minority Population	2208
American Indian Population	5
Asian/Hawaiian/Pacific Islander Population	355
Black Population	124
Hispanic Population	1505
Other/Two or More Races Population	219

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$85,483
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	5.65
Tract Median Family Income %	112.26
2020 Tract Median Family Income	\$95,966
2023 Estimated Tract Median Family Income	\$111,474
2020 Tract Median Household Income	\$84,184

Census Housing Information

Total Housing Units	2443
1- to 4- Family Units	2256
Median House Age (Years)	72
Owner-Occupied Units	1280
Renter Occupied Units	991
Owner Occupied 1- to 4- Family Units	1267
Inside Principal City?	NO
Vacant Units	172



Matched Address: 222 Ridgewood Ave, Glen Ridge, New Jersey, 07028
 MSA: 35084 - NEWARK, NJ-PA
 State: 34 - NEW JERSEY
 County: 013 - ESSEX COUNTY
 Tract Code: 0160.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$126,100
2023 Estimated Tract Median Family Income	\$262,830
2020 Tract Median Family Income	\$223,720
Tract Median Family Income %	208.43
Tract Population	7802
Tract Minority %	25.34
Tract Minority Population	1977
Owner-Occupied Units	2235
1- to 4- Family Units	2243

Census Population Information

Tract Population	7802
Tract Minority %	25.34
Number of Families	2130
Number of Households	2396
Non-Hispanic White Population	5825
Tract Minority Population	1977
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	587
Black Population	289
Hispanic Population	558
Other/Two or More Races Population	543

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$107,333
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$126,100
% below Poverty Line	5.21
Tract Median Family Income %	208.43
2020 Tract Median Family Income	\$223,720
2023 Estimated Tract Median Family Income	\$262,830
2020 Tract Median Household Income	\$211,091

Census Housing Information

Total Housing Units	2443
1- to 4- Family Units	2243
Median House Age (Years)	0
Owner-Occupied Units	2235
Renter Occupied Units	161
Owner Occupied 1- to 4- Family Units	2079
Inside Principal City?	NO
Vacant Units	47



Matched Address: 120 River St, Hackensack, New Jersey, 07601
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 34 - NEW JERSEY
 County: 003 - BERGEN COUNTY
 Tract Code: 0231.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$80,761
2020 Tract Median Family Income	\$69,525
Tract Median Family Income %	81.33
Tract Population	4026
Tract Minority %	82.14
Tract Minority Population	3307
Owner-Occupied Units	61
1- to 4- Family Units	386

Census Population Information

Tract Population	4026
Tract Minority %	82.14
Number of Families	633
Number of Households	1777
Non-Hispanic White Population	719
Tract Minority Population	3307
American Indian Population	5
Asian/Hawaiian/Pacific Islander Population	504
Black Population	892
Hispanic Population	1776
Other/Two or More Races Population	130

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$85,483
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	20.20
Tract Median Family Income %	81.33
2020 Tract Median Family Income	\$69,525
2023 Estimated Tract Median Family Income	\$80,761
2020 Tract Median Household Income	\$58,839

Census Housing Information

Total Housing Units	1920
1- to 4- Family Units	386
Median House Age (Years)	42
Owner-Occupied Units	61
Renter Occupied Units	1716
Owner Occupied 1- to 4- Family Units	44
Inside Principal City?	NO
Vacant Units	143



Matched Address: 250 W Passaic St, Rochelle Park, New Jersey, 07662
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 34 - NEW JERSEY
 County: 003 - BERGEN COUNTY
 Tract Code: 0500.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$146,755
2020 Tract Median Family Income	\$126,339
Tract Median Family Income %	147.79
Tract Population	5814
Tract Minority %	44.03
Tract Minority Population	2560
Owner-Occupied Units	1686
1- to 4- Family Units	1894

Census Population Information

Tract Population	5814
Tract Minority %	44.03
Number of Families	1455
Number of Households	2139
Non-Hispanic White Population	3254
Tract Minority Population	2560
American Indian Population	3
Asian/Hawaiian/Pacific Islander Population	602
Black Population	208
Hispanic Population	1575
Other/Two or More Races Population	172

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$85,483
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	6.50
Tract Median Family Income %	147.79
2020 Tract Median Family Income	\$126,339
2023 Estimated Tract Median Family Income	\$146,755
2020 Tract Median Household Income	\$87,171

Census Housing Information

Total Housing Units	2189
1- to 4- Family Units	1894
Median House Age (Years)	68
Owner-Occupied Units	1686
Renter Occupied Units	453
Owner Occupied 1- to 4- Family Units	1525
Inside Principal City?	NO
Vacant Units	50



Matched Address: 334 Washington St, Hoboken, New Jersey, 07030
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 34 - NEW JERSEY
 County: 017 - HUDSON COUNTY
 Tract Code: 0194.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$91,992
2020 Tract Median Family Income	\$79,196
Tract Median Family Income %	92.64
Tract Population	2963
Tract Minority %	31.49
Tract Minority Population	933
Owner-Occupied Units	147
1- to 4- Family Units	278

Census Population Information

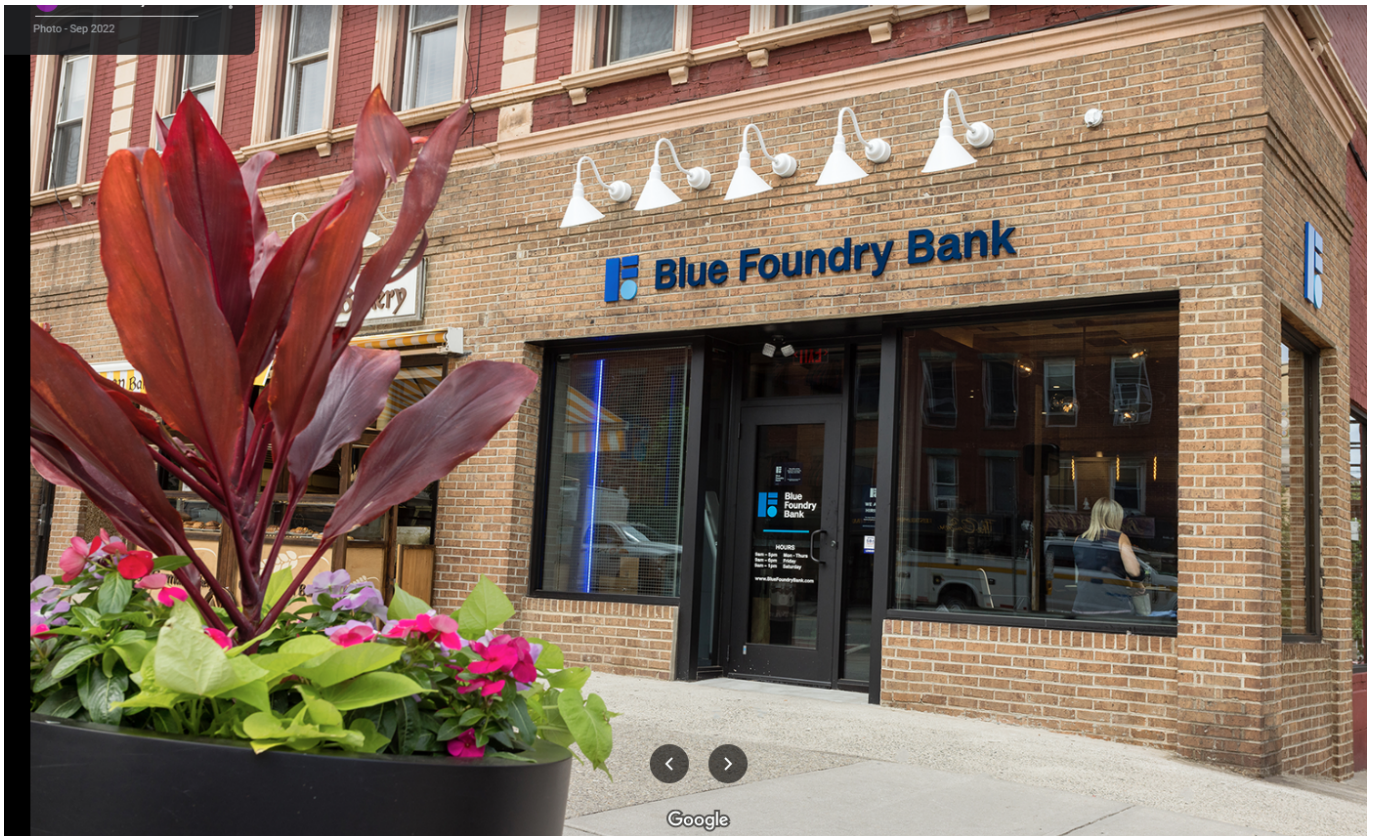
Tract Population	2963
Tract Minority %	31.49
Number of Families	605
Number of Households	1409
Non-Hispanic White Population	2030
Tract Minority Population	933
American Indian Population	5
Asian/Hawaiian/Pacific Islander Population	270
Black Population	66
Hispanic Population	494
Other/Two or More Races Population	98

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$85,483
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	14.76
Tract Median Family Income %	92.64
2020 Tract Median Family Income	\$79,196
2023 Estimated Tract Median Family Income	\$91,992
2020 Tract Median Household Income	\$85,815

Census Housing Information

Total Housing Units	1571
1- to 4- Family Units	278
Median House Age (Years)	49
Owner-Occupied Units	147
Renter Occupied Units	1262
Owner Occupied 1- to 4- Family Units	109
Inside Principal City?	NO
Vacant Units	162



Matched Address: 123 Montgomery St, Jersey City, New Jersey, 07302
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 34 - NEW JERSEY
 County: 017 - HUDSON COUNTY
 Tract Code: 0075.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$194,608
2020 Tract Median Family Income	\$167,532
Tract Median Family Income %	195.98
Tract Population	7364
Tract Minority %	56.69
Tract Minority Population	4175
Owner-Occupied Units	776
1- to 4- Family Units	595

Census Population Information

Tract Population	7364
Tract Minority %	56.69
Number of Families	1339
Number of Households	3071
Non-Hispanic White Population	3189
Tract Minority Population	4175
American Indian Population	11
Asian/Hawaiian/Pacific Islander Population	2626
Black Population	417
Hispanic Population	748
Other/Two or More Races Population	373

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$85,483
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	7.03
Tract Median Family Income %	195.98
2020 Tract Median Family Income	\$167,532
2023 Estimated Tract Median Family Income	\$194,608
2020 Tract Median Household Income	\$114,406

Census Housing Information

Total Housing Units	3315
1- to 4- Family Units	595
Median House Age (Years)	52
Owner-Occupied Units	776
Renter Occupied Units	2295
Owner Occupied 1- to 4- Family Units	268
Inside Principal City?	YES
Vacant Units	244



Matched Address: 217 Rock Rd, Glen Rock, New Jersey, 07452
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 34 - NEW JERSEY
 County: 003 - BERGEN COUNTY
 Tract Code: 0221.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$222,879
2020 Tract Median Family Income	\$191,875
Tract Median Family Income %	224.45
Tract Population	4220
Tract Minority %	22.39
Tract Minority Population	945
Owner-Occupied Units	1130
1- to 4- Family Units	1279

Census Population Information

Tract Population	4220
Tract Minority %	22.39
Number of Families	1045
Number of Households	1287
Non-Hispanic White Population	3275
Tract Minority Population	945
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	381
Black Population	105
Hispanic Population	301
Other/Two or More Races Population	158

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$85,483
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	2.88
Tract Median Family Income %	224.45
2020 Tract Median Family Income	\$191,875
2023 Estimated Tract Median Family Income	\$222,879
2020 Tract Median Household Income	\$172,730

Census Housing Information

Total Housing Units	1359
1- to 4- Family Units	1279
Median House Age (Years)	75
Owner-Occupied Units	1130
Renter Occupied Units	157
Owner Occupied 1- to 4- Family Units	1130
Inside Principal City?	NO
Vacant Units	72



Matched Address: 235 E Ridgewood Ave, Ridgewood, New Jersey, 07450
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 34 - NEW JERSEY
 County: 003 - BERGEN COUNTY
 Tract Code: 0474.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$215,789
2020 Tract Median Family Income	\$185,765
Tract Median Family Income %	217.31
Tract Population	5158
Tract Minority %	34.45
Tract Minority Population	1777
Owner-Occupied Units	975
1- to 4- Family Units	1373

Census Population Information

Tract Population	5158
Tract Minority %	34.45
Number of Families	1144
Number of Households	1753
Non-Hispanic White Population	3381
Tract Minority Population	1777
American Indian Population	2
Asian/Hawaiian/Pacific Islander Population	763
Black Population	173
Hispanic Population	601
Other/Two or More Races Population	238

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$85,483
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	2.57
Tract Median Family Income %	217.31
2020 Tract Median Family Income	\$185,765
2023 Estimated Tract Median Family Income	\$215,789
2020 Tract Median Household Income	\$145,372

Census Housing Information

Total Housing Units	1954
1- to 4- Family Units	1373
Median House Age (Years)	66
Owner-Occupied Units	975
Renter Occupied Units	778
Owner Occupied 1- to 4- Family Units	785
Inside Principal City?	NO
Vacant Units	201



Matched Address: 60 Beaverbrook Rd, Lincoln Park, New Jersey, 07035
 MSA: 35084 - NEWARK, NJ-PA
 State: 34 - NEW JERSEY
 County: 027 - MORRIS COUNTY
 Tract Code: 0401.02

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$126,100
2023 Estimated Tract Median Family Income	\$127,525
2020 Tract Median Family Income	\$108,551
Tract Median Family Income %	101.13
Tract Population	6807
Tract Minority %	26.59
Tract Minority Population	1810
Owner-Occupied Units	1992
1- to 4- Family Units	2026

Census Population Information

Tract Population	6807
Tract Minority %	26.59
Number of Families	1509
Number of Households	2344
Non-Hispanic White Population	4997
Tract Minority Population	1810
American Indian Population	6
Asian/Hawaiian/Pacific Islander Population	462
Black Population	249
Hispanic Population	892
Other/Two or More Races Population	201

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$107,333
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$126,100
% below Poverty Line	1.13
Tract Median Family Income %	101.13
2020 Tract Median Family Income	\$108,551
2023 Estimated Tract Median Family Income	\$127,525
2020 Tract Median Household Income	\$99,700

Census Housing Information

Total Housing Units	2438
1- to 4- Family Units	2026
Median House Age (Years)	39
Owner-Occupied Units	1992
Renter Occupied Units	352
Owner Occupied 1- to 4- Family Units	1700
Inside Principal City?	NO
Vacant Units	94



Matched Address: 1101 Morris Ave, Union, New Jersey, 07083
 MSA: 35084 - NEWARK, NJ-PA
 State: 34 - NEW JERSEY
 County: 039 - UNION COUNTY
 Tract Code: 0335.02

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$126,100
2023 Estimated Tract Median Family Income	\$143,716
2020 Tract Median Family Income	\$122,328
Tract Median Family Income %	113.97
Tract Population	4832
Tract Minority %	62.98
Tract Minority Population	3043
Owner-Occupied Units	655
1- to 4- Family Units	907

Census Population Information

Tract Population	4832
Tract Minority %	62.98
Number of Families	786
Number of Households	1099
Non-Hispanic White Population	1789
Tract Minority Population	3043
American Indian Population	3
Asian/Hawaiian/Pacific Islander Population	456
Black Population	1218
Hispanic Population	1171
Other/Two or More Races Population	195

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$107,333
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$126,100
% below Poverty Line	2.77
Tract Median Family Income %	113.97
2020 Tract Median Family Income	\$122,328
2023 Estimated Tract Median Family Income	\$143,716
2020 Tract Median Household Income	\$109,661

Census Housing Information

Total Housing Units	1099
1- to 4- Family Units	907
Median House Age (Years)	57
Owner-Occupied Units	655
Renter Occupied Units	444
Owner Occupied 1- to 4- Family Units	640
Inside Principal City?	NO
Vacant Units	0



Matched Address: 319 Franklin Ave, Wyckoff, New Jersey, 07481
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 34 - NEW JERSEY
 County: 003 - BERGEN COUNTY
 Tract Code: 0611.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$245,976
2020 Tract Median Family Income	\$211,750
Tract Median Family Income %	247.71
Tract Population	4456
Tract Minority %	16.74
Tract Minority Population	746
Owner-Occupied Units	1676
1- to 4- Family Units	1753

Census Population Information

Tract Population	4456
Tract Minority %	16.74
Number of Families	1437
Number of Households	1789
Non-Hispanic White Population	3710
Tract Minority Population	746
American Indian Population	4
Asian/Hawaiian/Pacific Islander Population	226
Black Population	17
Hispanic Population	330
Other/Two or More Races Population	169

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$85,483
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	2.82
Tract Median Family Income %	247.71
2020 Tract Median Family Income	\$211,750
2023 Estimated Tract Median Family Income	\$245,976
2020 Tract Median Household Income	\$163,778

Census Housing Information

Total Housing Units	1789
1- to 4- Family Units	1753
Median House Age (Years)	55
Owner-Occupied Units	1676
Renter Occupied Units	113
Owner Occupied 1- to 4- Family Units	1668
Inside Principal City?	NO
Vacant Units	0



Matched Address: 440 Hillsdale Ave, Hillsdale, New Jersey, 07642
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 34 - NEW JERSEY
 County: 003 - BERGEN COUNTY
 Tract Code: 0262.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$188,402
2020 Tract Median Family Income	\$162,188
Tract Median Family Income %	189.73
Tract Population	5581
Tract Minority %	23.54
Tract Minority Population	1314
Owner-Occupied Units	1684
1- to 4- Family Units	1799

Census Population Information

Tract Population	5581
Tract Minority %	23.54
Number of Families	1607
Number of Households	1883
Non-Hispanic White Population	4267
Tract Minority Population	1314
American Indian Population	3
Asian/Hawaiian/Pacific Islander Population	367
Black Population	52
Hispanic Population	708
Other/Two or More Races Population	184

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$85,483
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	2.48
Tract Median Family Income %	189.73
2020 Tract Median Family Income	\$162,188
2023 Estimated Tract Median Family Income	\$188,402
2020 Tract Median Household Income	\$136,995

Census Housing Information

Total Housing Units	1926
1- to 4- Family Units	1799
Median House Age (Years)	62
Owner-Occupied Units	1684
Renter Occupied Units	199
Owner Occupied 1- to 4- Family Units	1653
Inside Principal City?	NO
Vacant Units	43



Matched Address: 448 Main Rd, Towaco, New Jersey, 07082
 MSA: 35084 - NEWARK, NJ-PA
 State: 34 - NEW JERSEY
 County: 027 - MORRIS COUNTY
 Tract Code: 0408.01

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$126,100
2023 Estimated Tract Median Family Income	\$199,717
2020 Tract Median Family Income	\$170,000
Tract Median Family Income %	158.38
Tract Population	5164
Tract Minority %	24.98
Tract Minority Population	1290
Owner-Occupied Units	1492
1- to 4- Family Units	1546

Census Population Information

Tract Population	5164
Tract Minority %	24.98
Number of Families	1240
Number of Households	1566
Non-Hispanic White Population	3874
Tract Minority Population	1290
American Indian Population	10
Asian/Hawaiian/Pacific Islander Population	624
Black Population	53
Hispanic Population	405
Other/Two or More Races Population	198

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$107,333
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$126,100
% below Poverty Line	4.02
Tract Median Family Income %	158.38
2020 Tract Median Family Income	\$170,000
2023 Estimated Tract Median Family Income	\$199,717
2020 Tract Median Household Income	\$139,000

Census Housing Information

Total Housing Units	1622
1- to 4- Family Units	1546
Median House Age (Years)	48
Owner-Occupied Units	1492
Renter Occupied Units	74
Owner Occupied 1- to 4- Family Units	1416
Inside Principal City?	NO
Vacant Units	56



Matched Address: 209 Ridgedale Ave, Florham Park, New Jersey, 07932
 MSA: 35084 - NEWARK, NJ-PA
 State: 34 - NEW JERSEY
 County: 027 - MORRIS COUNTY
 Tract Code: 0426.02

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$126,100
2023 Estimated Tract Median Family Income	\$168,873
2020 Tract Median Family Income	\$143,750
Tract Median Family Income %	133.92
Tract Population	6022
Tract Minority %	29.84
Tract Minority Population	1797
Owner-Occupied Units	1645
1- to 4- Family Units	1635

Census Population Information

Tract Population	6022
Tract Minority %	29.84
Number of Families	1338
Number of Households	2584
Non-Hispanic White Population	4225
Tract Minority Population	1797
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	728
Black Population	455
Hispanic Population	393
Other/Two or More Races Population	221

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$107,333
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$126,100
% below Poverty Line	10.78
Tract Median Family Income %	133.92
2020 Tract Median Family Income	\$143,750
2023 Estimated Tract Median Family Income	\$168,873
2020 Tract Median Household Income	\$101,208

Census Housing Information

Total Housing Units	2709
1- to 4- Family Units	1635
Median House Age (Years)	33
Owner-Occupied Units	1645
Renter Occupied Units	939
Owner Occupied 1- to 4- Family Units	1254
Inside Principal City?	NO
Vacant Units	125



Matched Address: 453 Main St, Chatham, New Jersey, 07928
 MSA: 35084 - NEWARK, NJ-PA
 State: 34 - NEW JERSEY
 County: 027 - MORRIS COUNTY
 Tract Code: 0427.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$126,100
2023 Estimated Tract Median Family Income	\$250,939
2020 Tract Median Family Income	\$213,603
Tract Median Family Income %	199.00
Tract Population	4234
Tract Minority %	25.01
Tract Minority Population	1059
Owner-Occupied Units	1042
1- to 4- Family Units	1252

Census Population Information

Tract Population	4234
Tract Minority %	25.01
Number of Families	1011
Number of Households	1400
Non-Hispanic White Population	3175
Tract Minority Population	1059
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	426
Black Population	67
Hispanic Population	370
Other/Two or More Races Population	196

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$107,333
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$126,100
% below Poverty Line	0.62
Tract Median Family Income %	199.00
2020 Tract Median Family Income	\$213,603
2023 Estimated Tract Median Family Income	\$250,939
2020 Tract Median Household Income	\$190,375

Census Housing Information

Total Housing Units	1537
1- to 4- Family Units	1252
Median House Age (Years)	72
Owner-Occupied Units	1042
Renter Occupied Units	358
Owner Occupied 1- to 4- Family Units	1022
Inside Principal City?	NO
Vacant Units	137



Matched Address: 4 E Ramapo Ave, Mahwah, New Jersey, 07430
 MSA: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
 State: 34 - NEW JERSEY
 County: 003 - BERGEN COUNTY
 Tract Code: 0322.02

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$144,342
2020 Tract Median Family Income	\$124,265
Tract Median Family Income %	145.36
Tract Population	5071
Tract Minority %	30.70
Tract Minority Population	1557
Owner-Occupied Units	1520
1- to 4- Family Units	1780

Census Population Information

Tract Population	5071
Tract Minority %	30.70
Number of Families	1330
Number of Households	2036
Non-Hispanic White Population	3514
Tract Minority Population	1557
American Indian Population	15
Asian/Hawaiian/Pacific Islander Population	708
Black Population	144
Hispanic Population	507
Other/Two or More Races Population	183

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$85,483
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	8.41
Tract Median Family Income %	145.36
2020 Tract Median Family Income	\$124,265
2023 Estimated Tract Median Family Income	\$144,342
2020 Tract Median Household Income	\$97,500

Census Housing Information

Total Housing Units	2091
1- to 4- Family Units	1780
Median House Age (Years)	41
Owner-Occupied Units	1520
Renter Occupied Units	516
Owner Occupied 1- to 4- Family Units	1412
Inside Principal City?	NO
Vacant Units	55



Matched Address: 100 S Washington Ave, Dunellen, New Jersey, 08812
 MSA: 35154 - NEW BRUNSWICK-LAKEWOOD, NJ
 State: 34 - NEW JERSEY
 County: 023 - MIDDLESEX COUNTY
 Tract Code: 0003.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$135,300
2023 Estimated Tract Median Family Income	\$105,548
2020 Tract Median Family Income	\$88,547
Tract Median Family Income %	78.01
Tract Population	7637
Tract Minority %	55.61
Tract Minority Population	4247
Owner-Occupied Units	1589
1- to 4- Family Units	2413

Census Population Information

Tract Population	7637
Tract Minority %	55.61
Number of Families	1760
Number of Households	2408
Non-Hispanic White Population	3390
Tract Minority Population	4247
American Indian Population	2
Asian/Hawaiian/Pacific Islander Population	434
Black Population	669
Hispanic Population	2820
Other/Two or More Races Population	322

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$113,495
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$135,300
% below Poverty Line	15.45
Tract Median Family Income %	78.01
2020 Tract Median Family Income	\$88,547
2023 Estimated Tract Median Family Income	\$105,548
2020 Tract Median Household Income	\$75,564

Census Housing Information

Total Housing Units	2654
1- to 4- Family Units	2413
Median House Age (Years)	73
Owner-Occupied Units	1589
Renter Occupied Units	819
Owner Occupied 1- to 4- Family Units	1542
Inside Principal City?	NO
Vacant Units	246



Section 5

Branch Opened/Closed

A list of branches opened or closed by the bank during the current year (and the prior two calendar years), their street addresses and geographies. You may view a list of the branches opened and closed for the current year and prior two calendar years with their street addresses and geographies.

Branches opened during the current year (2024) and the prior two calendar years (2022 – 2023):

Address	MSA	Geography	Date Opened
334 Washington Street Hoboken, NJ 07030 Middle Tract - Hudson	35614	0194.00	June 2022
120 River Street Hackensack, NJ 07601 Middle Tract - Bergen	35614	0231.00	January 2023
1101 Morris Avenue Union, NJ 07083 Middle Tract - Union	35084	0335.02	June 2023
100 S. Washington Avenue Dunellen, NJ 08812 Moderate Tract - Middlesex	35154	0003.00	November 2023

Branches closed during the current year (2024) and the prior two calendar years (2022 – 2023):

Address	MSA	Geography	Date Opened
66 North Beverwyck Road Lake Hiawatha, NJ 07034 Middle Tract - Morris	35084	0417.02	April 2023

Section 6

CRA Disclosure Statements

As a large financial institution, CRA and HMDA disclosure statements are prepared annually by bank regulators. The statements contain information about loans and population income levels for each county where the bank operates. The CRA Public File contains two calendar years of CRA Disclosure Statements (2021-2022) in accordance with FDIC regulatory requirements. These statements are listed below for your review.

Loans by County

Respondent ID: 0000030052

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BLUE FOUNDRY 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)
BERGEN COUNTY (003), NJ										
MSA 35614										
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%	2	48	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	114	1	118	1	382	0	0	0	0
Median Family Income 80-90%	2	102	0	0	0	0	0	0	0	0
Median Family Income 90-100%	7	238	0	0	1	432	0	0	0	0
Median Family Income 100-110%	1	42	0	0	1	360	0	0	0	0
Median Family Income 110-120%	10	140	0	0	0	0	0	0	0	0
Median Family Income >= 120%	113	2,864	14	2,117	5	2,325	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	137	3,548	15	2,235	8	3,499	0	0	0	0

Loans by County

Respondent ID: 0000030052

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BLUE FOUNDRY 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)
CAMDEN COUNTY (007), NJ										
MSA 15804										
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%	1	9	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	41	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	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	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	3	83	0	0	0	0	0	0	0	0
CAPE MAY COUNTY (009), NJ										
MSA 36140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	8	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	1	8	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000030052

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BLUE FOUNDRY 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%	2	123	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	124	0	0	0	0	0	0
Median Family Income 60-70%	4	50	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	15	0	0	0	0	0	0	0	0
Median Family Income 80-90%	6	89	1	183	0	0	0	0	0	0
Median Family Income 90-100%	6	74	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	21	0	0	0	0	0	0	0	0
Median Family Income 110-120%	4	120	0	0	0	0	0	0	0	0
Median Family Income >= 120%	36	908	3	438	2	998	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	60	1,400	5	745	2	998	0	0	0	0

Loans by County

Respondent ID: 0000030052

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BLUE FOUNDRY 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										
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%	1	25	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	12	0	0	0	0	0	0	0	0
Median Family Income 70-80%	4	48	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	10	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	108	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	4	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	48	1	119	0	0	0	0	0	0
Median Family Income >= 120%	4	52	1	120	1	279	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	16	307	2	239	1	279	0	0	0	0
HUNTERDON COUNTY (019), 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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	1	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	1	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000030052

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BLUE FOUNDRY 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										
Outside Assessment Area										
Low Income	0	0	1	145	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	3	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	3	1	145	0	0	0	0	0	0
MIDDLESEX COUNTY (023), 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%	1	25	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%	2	93	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	77	3	404	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	195	3	404	0	0	0	0	0	0

Loans by County

Respondent ID: 0000030052

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BLUE FOUNDRY 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										
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%	1	4	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%	2	113	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	88	1	108	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	7	205	1	108	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0
Middle Income	11	194	1	176	1	381	0	0	0	0
Upper Income	71	1,811	6	1,106	2	867	1	109	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	82	2,005	7	1,282	3	1,248	1	109	0	0

Loans by County

Respondent ID: 0000030052

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BLUE FOUNDRY 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%	1	3	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	18	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%	2	15	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	39	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	6	75	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000030052

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BLUE FOUNDRY 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										
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	6	0	0	0	0	0	0	0	0
Median Family Income 40-50%	4	164	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%	3	23	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	40	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	30	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	111	0	0	0	0	0	0
Median Family Income 100-110%	4	52	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%	39	849	3	578	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	55	1,170	4	689	0	0	0	0	0	0
SOMERSET COUNTY (035), NJ										
MSA 35154										
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	6	180	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	6	180	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000030052

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BLUE FOUNDRY 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	21	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	38	0	0	2	607	0	0	0	0
Median Family Income 60-70%	1	51	1	163	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	196	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	94	1	138	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	48	0	0	0	0	0	0	0	0
Median Family Income >= 120%	8	227	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	14	479	3	497	2	607	0	0	0	0
TOTAL INSIDE AA IN STATE	350	8,430	33	5,190	14	6,024	1	109	0	0
TOTAL OUTSIDE AA IN STATE	45	1,229	8	1,154	2	607	0	0	0	0
STATE TOTAL	395	9,659	41	6,344	16	6,631	1	109	0	0

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: BLUE FOUNDRY BANK

Respondent ID: 0000030052

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NJ - BERGEN COUNTY (003) - MSA 35614	160	9,282	0	0	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	67	3,143	0	0	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	19	825	0	0	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	92	4,535	1	109	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	59	1,859	0	0	0	0

2021 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity
 Institution: BLUE FOUNDRY BANK

Respondent ID: 0000030052
 Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	49	66,924	0	0
Purchased	0	0	0	0
Total	49	66,924	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030052

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BLUE FOUNDRY BANK

ASSESSMENT AREA - 0001

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 50-60%

0216.00*

Median Family Income 60-70%

0215.00 0236.01* 0236.02 0301.00*

Median Family Income 70-80%

0181.00* 0214.00* 0231.00 0303.00

Median Family Income 80-90%

0035.00* 0211.00 0212.00 0213.00* 0234.02* 0235.01* 0235.02* 0302.00* 0572.00*

Median Family Income 90-100%

0063.00 0154.00 0192.04 0291.00* 0304.00* 0361.00 0413.01* 0542.00 0571.01*

Median Family Income 100-110%

0050.00 0062.01* 0152.00* 0153.00* 0182.00* 0333.00* 0382.00* 0461.00 0463.00* 0571.02*

Median Family Income 110-120%

0032.00* 0040.01* 0061.00 0111.00* 0112.00* 0114.00* 0192.02 0193.03* 0232.00* 0234.01* 0312.00

0362.00* 0411.00* 0413.02* 0451.00* 0462.00* 0500.00

Median Family Income >= 120%

0010.00 0021.00* 0022.00* 0023.00* 0031.00* 0033.00* 0034.01* 0034.02* 0040.02* 0062.02* 0070.01

0070.02* 0080.00* 0091.00 0092.00* 0101.00* 0102.00* 0103.00 0113.00* 0120.01 0120.02* 0130.01*

0130.02* 0140.00* 0151.00* 0155.00 0160.00* 0171.00 0172.00 0173.00 0174.00 0175.00 0191.02*

0191.03* 0191.04* 0192.03* 0193.04* 0193.05* 0193.06* 0201.00* 0202.00 0221.00 0222.00 0233.01

0233.02 0241.00 0242.00* 0251.00* 0252.00* 0261.00 0262.00 0270.00 0280.01* 0280.02* 0292.00

0311.00 0313.00 0314.00 0321.02* 0321.03 0321.04 0322.01 0322.02 0331.00* 0332.00 0340.00

0351.00 0352.00 0371.00 0372.01* 0372.02 0381.00 0383.00 0391.00 0392.00 0393.00 0400.01*

0400.02* 0412.00* 0421.00 0423.01* 0423.02 0424.00* 0425.00 0430.01* 0430.02* 0441.00* 0442.01

0442.02 0452.00* 0471.00* 0472.00* 0473.00* 0474.00 0475.00 0481.00 0482.00* 0490.01 0490.02

0511.00 0512.00 0513.00 0514.00 0521.00 0522.00* 0531.00 0532.00 0541.00 0543.00 0544.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030052

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BLUE FOUNDRY BANK

0545.00	0546.00*	0551.00*	0552.00*	0561.00*	0562.00	0581.00*	0582.00	0591.00	0592.00*	0600.00*
0611.00*	0612.00	0613.00*	0614.00							
ESSEX COUNTY (013), NJ										
MSA: 35084										
Median Family Income 10-20%										
0014.00*	0062.00*									
Median Family Income 20-30%										
0009.00*	0015.00*	0019.00*	0039.00*	0043.00*	0048.01*	0048.02*	0054.00*	0092.00*	0133.00*	0227.00*
0228.00*										
Median Family Income 30-40%										
0003.00*	0005.00*	0010.00*	0013.00*	0017.00*	0018.00*	0023.00*	0024.00*	0026.00*	0028.00*	0035.00*
0038.00*	0042.00*	0044.00*	0067.00*	0075.02*	0082.00*	0088.00*	0089.00*	0091.00*	0096.00*	0097.00*
0105.00*	0106.00*	0111.00*	0113.00*	0129.00*	0132.00*	0182.00*	0184.00*	0187.00*	0230.00*	0231.00*
0232.00*										
Median Family Income 40-50%										
0002.00*	0007.00*	0008.00*	0016.00*	0020.00*	0022.01*	0025.00*	0031.00*	0037.00*	0049.00*	0050.00*
0051.00*	0053.00*	0057.00*	0068.00*	0069.00*	0070.00*	0075.01*	0076.00*	0077.00*	0078.00*	0079.00*
0080.00	0081.00	0087.00*	0090.00*	0093.00*	0094.00*	0095.00*	0104.00*	0107.00*	0109.00*	0112.00*
0117.00*	0121.00*	0122.00*	0124.00*	0131.00*	0183.00*	0186.00*	0189.00*	0229.00*		
Median Family Income 50-60%										
0001.00*	0004.00*	0006.00*	0011.00*	0022.02*	0041.00*	0046.00*	0047.00*	0066.00*	0072.00*	0073.00*
0074.00	0101.00*	0103.00*	0114.00*	0115.00*	0116.00*	0118.00*	0119.00*	0120.00*	0125.00*	0126.00*
0127.00*	0181.00*									
Median Family Income 60-70%										
0045.00*	0052.00*	0071.00*	0099.00*	0108.00*	0123.00*	0128.00*	0130.00*	0145.00*	0167.00	0171.00*
0177.00*	0178.00									
Median Family Income 70-80%										
0021.00*	0102.00*	0147.00*	0153.00*	0157.00*	0176.00*	0188.00	0197.00*			
Median Family Income 80-90%										

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030052

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BLUE FOUNDRY BANK

0064.00*	0100.00*	0141.00*	0143.00*	0144.00*	0151.00*	0155.00*	0156.00	0159.00*	0168.00	
Median Family Income 90-100%										
0137.00	0146.00*	0152.00*	0154.00	0172.00						
Median Family Income 100-110%										
0139.00*	0142.00*	0158.00	0217.02*							
Median Family Income 110-120%										
0135.00	0138.00	0140.00*	0150.00	0175.00*						
Median Family Income >= 120%										
0134.00*	0136.00	0148.00*	0149.00*	0160.00	0161.00	0162.00	0163.00	0164.00	0165.00	0166.00
0169.00*	0170.00*	0173.01*	0173.02*	0174.00	0179.00*	0180.00*	0190.00*	0191.00*	0192.00*	0193.00*
0194.00*	0195.00	0196.00*	0198.00*	0199.00*	0200.00*	0201.00*	0202.00*	0203.00	0204.00*	0205.00
0206.00	0207.00	0208.00*	0209.01*	0209.02*	0210.00*	0211.00*	0212.00*	0213.00	0214.00*	0216.01
0216.02*	0217.01	0218.01*	0218.02*	0218.03*						
Median Family Income Not Known										
9801.00*	9802.00*									
HUDSON COUNTY (017), NJ										
MSA: 35614										
Median Family Income 30-40%										
0145.02*										
Median Family Income 40-50%										
0044.00*	0067.00*	0162.00*	0164.00	0169.00*	0174.00*					
Median Family Income 50-60%										
0041.02*	0045.00*	0052.00*	0053.00*	0055.00*	0058.01*	0060.00*	0062.00*	0156.00*	0159.00*	0160.00*
0166.00*	0168.00*	0170.00*	0175.00*	0177.00*	0324.00*					
Median Family Income 60-70%										
0012.02*	0017.01*	0027.00*	0029.00*	0046.00*	0068.00*	0107.00*	0109.00*	0110.00*	0111.00*	0135.00*
0136.00*	0147.00*	0148.00*	0152.02	0153.00*	0157.00*	0161.00*	0163.00*	0165.00*	0171.00*	0172.00*
0173.00*	0176.00*	0178.00*	0190.00*							
Median Family Income 70-80%										

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030052

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BLUE FOUNDRY BANK

0002.00* 0005.00* 0006.00* 0018.00* 0020.00 0042.00* 0049.00* 0056.00* 0061.00 0063.00* 0101.00*
 0134.00* 0142.00 0150.02* 0155.00* 0158.02*

Median Family Income 80-90%

0003.00* 0013.00* 0030.00* 0031.00* 0041.01* 0048.00* 0065.00* 0102.00* 0103.00* 0106.00* 0126.00
 0129.00* 0130.00* 0131.00* 0132.00* 0133.00* 0140.00* 0141.02* 0145.01* 0149.00* 0151.00*

Median Family Income 90-100%

0004.00 0007.00 0008.00* 0009.02* 0010.00* 0014.00* 0019.00* 0028.00* 0071.00* 0113.00* 0116.00*
 0128.00* 0137.00* 0143.00* 0167.00*

Median Family Income 100-110%

0001.00* 0012.01* 0047.00* 0105.00* 0127.00* 0139.00* 0144.00 0146.00* 0180.00*

Median Family Income 110-120%

0011.00* 0040.00* 0059.00* 0078.00 0104.00 0108.00* 0112.00* 0123.00* 0138.00*

Median Family Income >= 120%

0022.00 0023.00* 0024.00* 0035.00* 0054.00* 0058.02* 0064.00* 0066.00* 0070.00* 0072.00* 0073.00*
 0074.00* 0075.00* 0076.00* 0077.00* 0114.00 0115.00* 0124.00* 0125.00 0141.01* 0150.01* 0152.01*
 0158.01* 0179.00* 0181.00* 0182.00* 0183.01* 0183.02* 0184.00 0185.00* 0186.00* 0187.01* 0187.02*
 0188.00* 0189.00* 0191.00* 0192.00* 0193.00* 0194.00* 0198.00* 0199.00* 0200.00 0201.00*

Median Family Income Not Known

0043.00* 0069.00* 9801.00*

MORRIS COUNTY (027), NJ

MSA: 35084

Low Income

0435.00* 0456.02*

Moderate Income

0417.06* 0448.00* 0449.00* 0450.00* 0451.00*

Middle Income

0401.02 0402.00 0404.00 0405.00* 0411.00* 0416.03* 0417.01 0417.02 0418.01* 0418.02* 0433.01*
 0438.00* 0443.00 0445.01* 0445.02* 0446.02* 0447.01 0452.00* 0454.01* 0454.02* 0456.03* 0460.00*
 0461.03* 0461.05*

Upper Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030052

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BLUE FOUNDRY BANK

0401.01 0403.00* 0406.00* 0407.01 0407.02* 0408.01 0408.03 0408.04 0408.05 0409.00 0410.00*
 0412.00 0413.00 0414.00* 0415.00 0416.01* 0416.02* 0416.04 0417.04* 0417.05 0418.03* 0419.01*
 0419.02 0420.00* 0421.00* 0422.00* 0423.01 0423.02 0425.00 0426.00 0427.00* 0428.00 0429.00*
 0430.00 0431.00* 0432.00* 0433.02 0433.03 0434.01 0434.02 0436.00 0437.00 0439.00 0440.00*
 0441.01* 0441.02* 0442.00 0444.01* 0444.03 0444.04* 0446.01* 0447.02* 0453.00 0455.01* 0455.02*
 0457.01 0457.03* 0457.04 0458.04* 0459.01* 0459.02 0461.04* 0461.06* 0462.01* 0462.02* 0462.97*
 0462.98* 0463.00* 0464.00*

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 20-30%

2642.00*

Median Family Income 30-40%

1752.00* 1753.01* 1754.02* 1758.02* 1759.00* 1807.00* 1815.00* 1818.00 1823.01*

Median Family Income 40-50%

1753.02* 1754.01* 1755.00* 1802.02* 1806.00* 1808.00* 1809.00* 1812.00* 1814.00* 1817.02* 1821.00*

1822.00* 1823.02* 1828.00* 1829.00 1832.00

Median Family Income 50-60%

1758.01* 1803.00* 1813.00* 1820.00* 1827.00* 1830.00*

Median Family Income 60-70%

1251.00* 1756.02 1802.01* 1810.00 1811.00* 1819.00* 1831.02*

Median Family Income 70-80%

1250.00 1824.00* 1825.00*

Median Family Income 80-90%

1757.01 2036.00*

Median Family Income 90-100%

1246.01* 1249.00* 1757.03 1826.00* 2641.01*

Median Family Income 100-110%

1246.02* 1337.01* 1337.02 1831.01* 2463.00

Median Family Income 110-120%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030052

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BLUE FOUNDRY BANK

1248.00* 2238.01 2461.02*
Median Family Income >= 120%
1165.00* 1242.00 1243.11 1243.12 1243.21 1243.22 1243.23* 1244.01 1244.02 1245.00* 1247.00*
1432.00 1433.00 1434.00* 1540.01 1540.02 1635.00 1756.01 1757.04 1801.00* 1964.01* 1964.02
2167.01 2167.02* 2238.02* 2366.01* 2366.02 2460.01 2460.02* 2460.03* 2461.01 2461.03* 2461.04*
2462.01* 2462.02 2462.03* 2568.01* 2568.02* 2568.03* 2568.04* 2568.05 2641.02

Median Family Income Not Known

2239.00*

OUTSIDE ASSESSMENT AREA

CAMDEN COUNTY (007), NJ

MSA: 15804

Median Family Income 50-60%

6078.01

Median Family Income 80-90%

6113.00

Median Family Income 90-100%

6089.01

CAPE MAY COUNTY (009), NJ

MSA: 36140

Moderate Income

0205.00

HUNTERDON COUNTY (019), NJ

MSA: 35084

Upper Income

0104.00

MERCER COUNTY (021), NJ

MSA: 45940

Low Income

0011.01

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030052

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BLUE FOUNDRY BANK

Upper Income

0043.04

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 40-50%

0093.00

Median Family Income 110-120%

0028.05 0062.03

Median Family Income >= 120%

0001.00 0014.09 0014.13 0085.02 0085.04

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 90-100%

8023.00

Median Family Income 110-120%

8036.00 8045.00

Median Family Income >= 120%

8014.00 8093.02 8095.02 8099.01 8101.02

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 20-30%

7153.02

Median Family Income 30-40%

7153.01

Median Family Income 80-90%

7175.01 7227.02

Median Family Income 90-100%

7221.00

SOMERSET COUNTY (035), NJ

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BLUE FOUNDRY BANK

Respondent ID: 0000030052

Agency: FDIC - 3

MSA: 35154

Upper Income

0522.01 0522.03 0524.00 0529.04 0536.04 0537.06

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income 40-50%

0317.00

Median Family Income 50-60%

0323.00

Median Family Income 60-70%

0344.00 0351.00

Median Family Income 70-80%

0347.00

Median Family Income 90-100%

0325.00 0329.02

Median Family Income 110-120%

0384.00

Median Family Income >= 120%

0364.00 0366.00 0367.00 0378.00 0381.02 0382.02

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000030052

Institution: BLUE FOUNDRY BANK

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	332	332	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	5	5	0	0.00%
Total	339	339	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000030052

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BLUE FOUNDRY 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)
BERGEN COUNTY (003), NJ										
MSA 35614										
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	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	50	0	0	0	0	1	50	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	0	0	0	0	1	50	0	0

Loans by County

Respondent ID: 0000030052

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BLUE FOUNDRY 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)
CAMDEN COUNTY (007), NJ										
MSA 15804										
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	825	1	825	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	825	1	825	0	0

Loans by County

Respondent ID: 0000030052

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BLUE FOUNDRY 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	1	750	1	750	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	1	110	1	900	2	1,010	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	1	110	2	1,650	3	1,760	0	0

Loans by County

Respondent ID: 0000030052

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BLUE FOUNDRY 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										
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	1	700	1	700	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	450	1	450	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	2	1,150	2	1,150	0	0
TOTAL INSIDE AA IN STATE	1	50	1	110	4	2,800	6	2,960	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	825	1	825	0	0
STATE TOTAL	1	50	1	110	5	3,625	7	3,785	0	0

2022 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: BLUE FOUNDRY BANK

Respondent ID: 0000030052

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NJ - BERGEN COUNTY (003) - MSA 35614	1	50	1	50	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	3	1,760	3	1,760	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	2	1,150	2	1,150	0	0

2022 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity
 Institution: BLUE FOUNDRY BANK

PAGE: 1 OF 1

Respondent ID: 0000030052
 Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	86	198,231	0	0
Purchased	0	0	0	0
Total	86	198,231	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030052

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BLUE FOUNDRY BANK

ASSESSMENT AREA - 0001

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 50-60%

0236.02*

Median Family Income 60-70%

0112.00* 0181.02* 0213.00* 0216.00*

Median Family Income 70-80%

0035.00* 0063.01* 0153.00* 0154.01* 0182.00* 0215.00* 0235.01* 0235.02* 0301.00* 0303.00*

Median Family Income 80-90%

0211.01* 0214.00* 0231.00* 0233.03* 0234.01* 0236.01* 0291.00* 0302.01* 0372.04* 0413.01* 0571.01*

Median Family Income 90-100%

0061.02* 0062.01* 0154.02* 0211.02* 0302.02* 0304.01* 0321.03* 0362.00* 0382.00* 0411.00* 0463.00*
0572.00*

Median Family Income 100-110%

0040.02* 0061.01* 0114.00* 0120.01* 0193.03* 0212.00* 0513.00* 0571.02*

Median Family Income 110-120%

0040.01* 0063.02* 0111.00* 0113.00* 0152.00* 0191.03* 0192.02* 0192.03* 0192.04* 0232.02* 0251.00*
0280.01* 0292.00* 0313.00* 0314.00* 0361.00* 0381.00* 0412.00* 0451.01*

Median Family Income >= 120%

0010.01* 0010.02* 0021.00* 0022.00* 0023.00* 0031.00* 0032.00* 0033.00* 0034.01* 0034.02* 0050.00*
0062.02* 0070.01* 0070.02* 0080.01* 0080.02* 0091.00* 0092.00* 0101.00* 0102.00* 0103.00* 0120.02*
0130.02* 0130.03* 0130.04* 0140.00* 0151.00* 0155.00* 0160.00* 0171.01* 0171.02* 0172.00* 0173.01*
0173.02* 0174.00* 0175.01* 0175.02* 0191.02* 0191.04* 0193.04* 0193.05* 0193.06* 0201.00* 0202.00*
0221.00* 0222.00 0232.01* 0233.01* 0233.04* 0234.02* 0241.00* 0242.00* 0252.00* 0261.00* 0262.00*
0270.00* 0280.02* 0304.02* 0311.00* 0312.00* 0321.02* 0321.04* 0322.01* 0322.02* 0331.00* 0332.00*
0333.00* 0340.01* 0340.02* 0351.00* 0352.00* 0371.00* 0372.01* 0372.03* 0383.00* 0391.00* 0392.00*
0393.00* 0400.01* 0400.02* 0413.02* 0421.01* 0421.02* 0423.01* 0423.02* 0424.00* 0425.00* 0430.01*
0430.02* 0441.00* 0442.01* 0442.02* 0451.02* 0452.00* 0461.00* 0462.00* 0471.00* 0472.00* 0473.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030052

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BLUE FOUNDRY BANK

0474.00* 0475.00* 0481.00* 0482.00* 0490.01* 0490.02* 0500.00* 0511.00* 0512.00* 0514.00* 0521.00*
 0522.00* 0531.00* 0532.01* 0532.02* 0541.01* 0541.02* 0542.00* 0543.00* 0544.00* 0545.00* 0546.01*
 0546.02* 0551.00* 0552.01* 0552.02* 0561.00* 0562.00* 0581.00* 0582.00* 0591.00* 0592.00* 0600.01*
 0600.02* 0611.00* 0612.00* 0613.00* 0614.00*

Median Family Income Not Known

0181.01*

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 20-30%

0010.00* 0019.00* 0022.03* 0039.00* 0041.00* 0043.00* 0048.02* 0062.00* 0075.01* 0106.00* 0229.00*
 0230.00*

Median Family Income 30-40%

0002.00* 0005.00* 0031.00* 0035.00* 0044.00* 0046.00* 0048.01* 0050.00 0072.00* 0074.00* 0075.02*
 0090.00* 0097.00* 0108.00* 0171.00* 0181.00* 0183.00* 0184.00* 0186.00* 0187.00* 0227.00* 0228.00*
 0232.00*

Median Family Income 40-50%

0001.00* 0006.00* 0007.00* 0009.00* 0016.00* 0017.00* 0018.00* 0020.00* 0021.00* 0022.02* 0024.00*
 0025.00* 0026.00* 0038.00* 0042.00* 0049.00* 0052.00* 0057.00* 0070.00* 0071.00* 0076.00* 0077.00*
 0078.00* 0079.00* 0080.00* 0081.00* 0091.00* 0092.00* 0093.00* 0094.00* 0096.00* 0109.00* 0111.00*
 0112.00* 0113.00* 0119.00* 0121.00* 0123.00* 0124.00* 0126.00* 0131.00* 0133.00* 0177.00* 0189.00*
 0231.00*

Median Family Income 50-60%

0011.00* 0014.00* 0028.00* 0037.00* 0045.00* 0051.00* 0053.00* 0066.00* 0067.00* 0068.00* 0069.00*
 0073.00* 0087.00* 0088.00* 0101.00* 0103.00* 0115.00* 0116.00* 0120.00* 0122.00* 0127.00* 0128.00*
 0129.00* 0144.00* 0188.00*

Median Family Income 60-70%

0004.00* 0008.00* 0013.00* 0023.00* 0047.00* 0095.00* 0099.00* 0102.00* 0104.00* 0105.00* 0114.00*
 0118.00* 0125.00* 0132.00* 0137.00* 0147.00* 0157.00* 0182.00*

Median Family Income 70-80%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030052

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BLUE FOUNDRY BANK

0003.00* 0022.04* 0130.00* 0141.00* 0143.00* 0145.00* 0146.00* 0152.00* 0153.00* 0159.00* 0176.00*

0178.00*

Median Family Income 80-90%

0064.00* 0151.00* 0158.00*

Median Family Income 90-100%

0100.00* 0117.00* 0154.00* 0175.00*

Median Family Income 100-110%

0139.00* 0140.00* 0142.00* 0150.00* 0155.00* 0156.00* 0168.00*

Median Family Income 110-120%

0167.00* 0172.00* 0197.00 0216.01 0217.01*

Median Family Income >= 120%

0134.00* 0135.00* 0136.00* 0138.00* 0148.00* 0149.00* 0160.00* 0161.00* 0162.00* 0163.00* 0164.00*

0165.00* 0166.00* 0169.00* 0170.00* 0173.01* 0173.02* 0174.00* 0179.00* 0180.00* 0190.00* 0191.00*

0192.00* 0193.00* 0194.00* 0195.00* 0196.00* 0198.00* 0199.00* 0200.00* 0201.00* 0202.00* 0203.00*

0204.00* 0205.00* 0206.00* 0207.00* 0208.00* 0209.01* 0209.02* 0210.00* 0211.00* 0212.00* 0213.00*

0214.00* 0216.02* 0217.02* 0218.01* 0218.02* 0218.03*

Median Family Income Not Known

0015.00* 0054.00* 0082.00* 0089.00* 0107.00* 9801.00* 9802.00*

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income 30-40%

0044.00* 0067.00* 0107.02*

Median Family Income 40-50%

0002.00* 0018.00* 0052.00* 0145.02 0153.00* 0162.00*

Median Family Income 50-60%

0043.00* 0045.00* 0046.00* 0055.00* 0058.01* 0068.00* 0106.01* 0135.00* 0136.00* 0150.03* 0157.00*

0161.00* 0164.00* 0168.00* 0169.00* 0170.00* 0172.00* 0174.00* 0177.00* 0190.00*

Median Family Income 60-70%

0012.02* 0027.00* 0048.00* 0060.00* 0061.02* 0106.02* 0111.00* 0116.00* 0128.00* 0134.00* 0137.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030052

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BLUE FOUNDRY BANK

0145.01* 0151.00* 0156.00* 0158.02* 0163.00* 0166.00* 0167.00* 0171.00* 0175.00* 0176.00* 0324.00*

Median Family Income 70-80%

0001.02* 0014.00* 0017.01* 0019.00* 0020.01* 0028.00* 0029.00* 0031.02* 0041.04* 0047.00* 0053.00*

0056.00* 0062.00* 0115.00* 0129.00* 0130.00* 0131.00* 0148.01* 0149.00* 0150.04* 0152.02* 0159.00

0160.00* 0180.00*

Median Family Income 80-90%

0003.00* 0007.00* 0010.00* 0011.00* 0020.02* 0030.00* 0042.00* 0049.00* 0101.00* 0107.01* 0109.00*

0110.00* 0113.00* 0132.00* 0133.00* 0140.00* 0142.00* 0155.00* 0165.00* 0173.00*

Median Family Income 90-100%

0005.00* 0008.00* 0012.01* 0040.00* 0061.01* 0063.00* 0143.00* 0144.01* 0178.00* 0194.00*

Median Family Income 100-110%

0004.00* 0006.00* 0108.00* 0123.00* 0127.00* 0141.02* 0146.00*

Median Family Income 110-120%

0009.02* 0066.00* 0104.00* 0105.00* 0114.00* 0126.00* 0147.00* 0148.02*

Median Family Income >= 120%

0001.01* 0013.00* 0022.00* 0023.00* 0024.00* 0031.01* 0035.00* 0041.02* 0041.03* 0054.00* 0058.02*

0059.01* 0059.02* 0064.00* 0065.00* 0070.01* 0070.02* 0071.00* 0072.00* 0073.00* 0074.00* 0075.00*

0076.01* 0076.02* 0077.01* 0077.03* 0078.00* 0102.00* 0103.00* 0112.00* 0124.00* 0125.00* 0138.00*

0139.00* 0141.01* 0144.02* 0150.01* 0152.01* 0158.01* 0179.00* 0181.00* 0182.00* 0183.01* 0183.02*

0184.01* 0184.02* 0185.01* 0185.02* 0186.00* 0187.01* 0187.02* 0188.00* 0189.00* 0191.00* 0192.00*

0193.00* 0198.00* 0199.00* 0200.00* 0201.00*

Median Family Income Not Known

0069.00* 0077.02* 9801.00*

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 20-30%

0043.00* 0058.00*

Median Family Income 30-40%

0045.01* 0048.00* 0053.00* 0055.00* 0056.02* 0060.02*

Median Family Income 40-50%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030052

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BLUE FOUNDRY BANK

0044.00*	0046.00*	0049.00*	0052.00*	0056.01*	0057.00*	0093.00*				
Median Family Income 50-60%										
0018.04*	0040.00*	0042.00*	0045.02*	0047.00*	0050.00*	0069.00*	0071.03*	0079.08*	0082.06*	0082.07*
0090.00*										
Median Family Income 60-70%										
0029.02*	0033.00*	0036.01*	0038.02*	0073.05*	0082.05*					
Median Family Income 70-80%										
0001.01*	0002.00*	0003.00*	0005.01*	0018.03*	0018.06*	0019.03*	0027.01*	0027.03*	0032.03*	0037.00*
0038.01*	0041.00*	0061.01*	0062.04*	0062.07*	0075.00*	0078.01*	0079.06*			
Median Family Income 80-90%										
0004.04*	0005.04*	0012.00*	0015.02*	0019.01*	0019.02*	0024.01*	0025.00*	0030.01*	0034.01*	0035.00*
0051.00*	0060.01*	0061.03*	0068.00*	0072.03*	0074.02*	0076.00*	0079.10*	0081.01*	0082.04*	0085.01*
0092.00*										
Median Family Income 90-100%										
0001.02*	0009.02*	0014.18*	0014.19*	0015.05*	0015.06*	0016.00*	0017.01*	0017.02*	0018.05*	0026.05*
0028.05*	0031.01*	0062.09*	0070.00*	0071.01*	0078.06*	0079.05*	0079.07*	0080.01*	0081.03*	0094.00*
9802.00*										
Median Family Income 100-110%										
0004.01*	0006.08*	0006.09*	0007.01*	0008.02*	0010.01*	0011.00*	0013.00*	0014.10*	0015.04*	0026.04*
0029.01*	0030.02*	0031.02*	0062.08*	0063.00*	0071.02*	0072.02*	0073.06*	0077.02*	0077.04*	0079.13*
0082.09*	0083.00*	0084.04*	0085.06*	0086.06*						
Median Family Income 110-120%										
0005.03*	0008.01*	0010.03*	0010.04*	0014.14*	0061.04*	0066.04*	0066.08*	0073.03*	0077.03*	0078.04*
0079.09*	0081.02*	0088.01*	0091.01*							
Median Family Income >= 120%										
0004.03*	0006.03*	0006.10*	0007.02*	0009.01*	0014.09*	0014.11*	0014.12*	0014.13*	0014.15*	0014.17*
0020.00*	0021.01*	0021.02*	0022.00*	0023.01*	0023.02*	0024.02*	0026.03*	0032.01*	0062.05*	0062.06*
0064.03*	0065.00*	0066.01*	0066.05*	0066.06*	0066.07*	0067.01*	0067.03*	0073.01*	0078.05*	0079.11*
0079.14*	0082.10*	0082.11*	0082.12*	0082.13*	0082.14*	0084.03*	0084.05*	0084.06*	0085.02*	0085.04*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030052

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BLUE FOUNDRY BANK

0085.05* 0086.01* 0086.02* 0086.04* 0086.05* 0087.00*

Median Family Income Not Known

9800.00* 9801.00*

MORRIS COUNTY (027), NJ

MSA: 35084

Median Family Income 50-60%

0450.00* 0461.07*

Median Family Income 60-70%

0435.00* 0448.00* 0449.00*

Median Family Income 70-80%

0451.00*

Median Family Income 80-90%

0417.01* 0417.05* 0418.01* 0443.00* 0452.00* 0454.02* 0454.03* 0460.00* 0461.08*

Median Family Income 90-100%

0405.00* 0411.00* 0416.03* 0453.00* 0461.04*

Median Family Income 100-110%

0401.02* 0410.00* 0417.02* 0417.04* 0417.06* 0418.02* 0438.02* 0447.01* 0454.04*

Median Family Income 110-120%

0401.01* 0402.00* 0403.01* 0416.06* 0419.02* 0445.02* 0446.01* 0456.03*

Median Family Income >= 120%

0403.02* 0404.00* 0406.00* 0407.01* 0407.02* 0408.01* 0408.03* 0408.04* 0408.05* 0409.00* 0412.00*

0413.00* 0414.00* 0415.00* 0416.02* 0416.04* 0416.05* 0418.03* 0419.01* 0420.00* 0421.00* 0422.00*

0423.01* 0423.02* 0425.00* 0426.01* 0426.02* 0427.00* 0428.00* 0429.00* 0430.00* 0431.00* 0432.00*

0433.01* 0433.02* 0433.03* 0434.01* 0434.02* 0436.01* 0436.02* 0437.00* 0438.01* 0439.00* 0440.00*

0441.01* 0441.02* 0442.00* 0444.01* 0444.03* 0444.04* 0445.03* 0445.04* 0446.02* 0447.02* 0455.01*

0455.03* 0455.04* 0457.01* 0457.03* 0457.04* 0458.04* 0459.01* 0459.03* 0459.04* 0461.03* 0461.09*

0461.10* 0462.01* 0462.02* 0462.97* 0462.98* 0464.00* 0465.00*

PASSAIC COUNTY (031), NJ

MSA: 35614

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030052

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BLUE FOUNDRY BANK

Median Family Income 20-30%

1759.00* 1803.02* 1818.00* 1830.02*

Median Family Income 30-40%

1752.00* 1753.01* 1755.01* 1758.03* 1758.04* 1817.02* 1822.00*

Median Family Income 40-50%

1753.02* 1754.01* 1754.02* 1758.01* 1802.03* 1802.04* 1808.00* 1809.00* 1815.00* 1820.00* 1828.00*
2642.00*

Median Family Income 50-60%

1251.00* 1755.02* 1803.01* 1807.00* 1810.00* 1811.01* 1813.00* 1814.00* 1827.01*

Median Family Income 60-70%

1802.01* 1806.00* 1812.00* 1821.00* 1823.02* 1824.00* 1827.02* 2036.00*

Median Family Income 70-80%

1249.00* 1801.01* 1811.02* 1823.01* 1829.00* 1830.01* 1831.01* 1831.02* 2641.01*

Median Family Income 80-90%

1250.00* 1756.03* 1756.04* 1757.01* 1757.03* 1801.02* 1819.00* 1825.01* 1825.02*

Median Family Income 90-100%

1243.23* 1246.02* 1337.01* 1826.00* 2461.02* 2568.03*

Median Family Income 100-110%

1244.04* 1245.00* 1246.01* 1247.00* 1248.00* 1337.02* 1757.04*

Median Family Income 110-120%

1242.01* 1244.02* 1540.06* 1964.03* 2463.00*

Median Family Income >= 120%

1165.00* 1242.02* 1243.11* 1243.12* 1243.21* 1243.22* 1244.03* 1432.01* 1432.02* 1433.01* 1433.02*
1434.01* 1434.02* 1540.03* 1540.04* 1540.05* 1635.01* 1635.02* 1756.01* 1964.01* 1964.04* 2167.01*
2167.02* 2238.01* 2238.02* 2366.01* 2366.03* 2366.04* 2460.01* 2460.02* 2460.03* 2461.01* 2461.03*
2461.04* 2462.01* 2462.02* 2462.03* 2568.01* 2568.02* 2568.04* 2568.05* 2641.02*

Median Family Income Not Known

1832.00* 2239.00*

UNION COUNTY (039), NJ

MSA: 35084

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030052

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BLUE FOUNDRY BANK

Median Family Income 20-30%

0393.01*

Median Family Income 30-40%

0302.00* 0304.00* 0317.00* 0393.02* 0398.01* 0399.00*

Median Family Income 40-50%

0305.00* 0307.03* 0307.04* 0309.00* 0310.00* 0311.00* 0312.00* 0313.01* 0313.02* 0314.00* 0316.01*

0316.02* 0318.01* 0318.02* 0390.00* 0395.01* 0396.00*

Median Family Income 50-60%

0306.00* 0315.00* 0319.03* 0320.02* 0340.00* 0346.00* 0394.00* 0395.02*

Median Family Income 60-70%

0319.04* 0320.03* 0324.01* 0341.00* 0344.00* 0347.00* 0351.00* 0389.00* 0392.00*

Median Family Income 70-80%

0307.01* 0308.02* 0320.04* 0323.00* 0324.02* 0328.00* 0338.00* 0339.00* 0349.00* 0355.00* 0357.00*

0388.00*

Median Family Income 80-90%

0322.00* 0326.00* 0337.00* 0343.00* 0345.00* 0350.00* 0352.00* 0353.00* 0354.00* 0361.00*

Median Family Income 90-100%

0327.02* 0329.01* 0330.00* 0331.00* 0336.00* 0342.00* 0358.00* 0360.00*

Median Family Income 100-110%

0327.01* 0332.00* 0333.00* 0335.01* 0359.00* 0369.00* 0380.00* 0397.00*

Median Family Income 110-120%

0321.02* 0325.00* 0329.02* 0334.00* 0335.02* 0348.00* 0356.00* 0363.01* 0375.00*

Median Family Income >= 120%

0321.01* 0362.00* 0363.02* 0364.00* 0365.00* 0366.00* 0367.00* 0368.00* 0370.00* 0371.00* 0372.00*

0373.00* 0374.00* 0376.01* 0376.02* 0377.00* 0378.00* 0379.00* 0381.01* 0381.03* 0381.04* 0382.01*

0382.02* 0383.00* 0384.00* 0385.00* 0386.01* 0386.02* 0387.01* 0387.02* 0391.00*

Median Family Income Not Known

9800.00*

OUTSIDE ASSESSMENT AREA

CAMDEN COUNTY (007), NJ

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BLUE FOUNDRY BANK

MSA: 15804

Median Family Income 90-100%

6032.02

Respondent ID: 0000030052

Agency: FDIC - 3

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000030052

Institution: BLUE FOUNDRY BANK

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	7	7	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	7	7	0	0.00%
Total	16	16	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Section 7

HMDA Disclosure Statements

As of January 1, 2018, Blue Foundry Bank is no longer required to place physical copies of the HMDA disclosure statements in the public file starting with the 2017 reporting year.

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications, ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

The 2022 & 2023 HMDA data is available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this website.

Section 8

Bank's Products & Services

The following is a description of the Personal Products & Services and Business Products & Services available through the Bank.

Blue Foundry Bank

List of the Personal and Business Products & Services available through the Bank.

Please visit www.bluefoundrybank.com to learn more about our full line of products including checking & savings, lending products and other bank services offered to consumer and business customers.

Consumer Products/Services

- 12-Month IRA CD
- 24-Hour Telephone Banking
- Adjustable Rate Mortgages
- Affordable Mortgage Programs
- Axis CD Specials with Blue Axis Checking & Direct Deposit
- Automatic Loan Payments
- Bergen County American Dream Program
- Blue Axis Checking
- Blue Axis Club Savings
- Blue Axis Connect Checking
- Blue Axis Edge Savings
- Blue Axis Savings
- Blue Axis Tiered Money Market
- Blue Balance Access
- Business Banking Solutions with Payroll Processing
- Certificates of Deposit (CDs)
- Classic Checking
- Community Mortgages
- Credit Cards
 - Everyday Rewards Card
 - Platinum Card
 - Max Cash Preferred Card
 - College Real Rewards Card
 - Max Cash Secured Card
 - Secured Card
- Debit Card
- Dedicated Academic Banking Specialist
- Digital Wallet
- Direct Deposit
- Early Pay
- eBanking
- eBillpay

Business Products/Services

- 24-Hour Telephone Banking
- ACH Originations
- Answer Desk
- Asset-Based Lines of Credit
- Automatic Loan Payments
- Blue Balance Access No Fee Overdraft Assistance
- Blue Carbon Business Checking
- Blue Carbon Business Loans
- Blue Carbon Business Money Market
- Blue Carbon Business Savings
- Blue Carbon Edge Business Checking
- Business Banking Solutions with Payroll Processing
- Business Credit Cards
- Cash Management
- Certificates of Deposit (CDs)
- Construction Loans
- Commercial Real Estate Loans
- Credit Cards
 - Everyday Rewards Card
 - Platinum Card
 - Max Cash Preferred Card
 - College Real Rewards Card
 - Max Cash Secured Card
 - Secured Card
- Dedicated Municipal Banking Specialist
- Digital Wallet
- eBanking
- eBillpay
- eMobile Banking
- eStatements
- Free Wire Transfers
- IOLTA Fund

Blue Foundry Bank

List of the Personal and Business Products & Services available through the Bank.

Please visit www.bluefoundrybank.com to learn more about our full line of products including checking & savings, lending products and other bank services offered to consumer and business customers.

Consumer Products/Services

- eMobile Banking
- eStatements
- Federal Home Loan Bank Homebuyer Dream Program
- Financial Literacy Program
- First Time Home Buyer Mortgages
- Fixed Rate Mortgages
- Fraud Protection with Positive Pay
- Free Wire Transfers
- Home Equity Fixed Rate Loan
- Home Equity Line of Credit
- Individual Retirement Accounts (IRAs)
- IRA Tiered Savings
- Live ITM (Interactive Teller Machine)
- Loan Servicing
- Mortgage Plus Loans
- New Jersey Consumer Checking
- Onsite Student Banking Days
- Remote Deposit Capture
- Rollover IRA
- Roth IRA
- Safe Deposit Boxes
- Simplified Employee Pension (SEP) Plan
- Simply-Safe Savings
- Sweep Accounts
- Telephone Banking Assistant
- Traditional IRA
- ZDeposit
- Zelle
- ZRent

Business Products/Services

- Lines of Credits
- Live ITM (Interactive Teller Machine)
- Loan Servicing
- Municipal Money Market
- Night Depository
- Positive Pay
- Remote Deposit Capture
- Safe Deposit Boxes
- SBA 7(a) Loans
- Simplified Employee Pension (SEP) Plan
- Small Business Loans Under \$1M
- Sweep Accounts
- Telephone Banking Assistant
- Term Loans
- Wire Transfers
- ZDeposit
- ZRent

Fee Schedule			
Miscellaneous Fees		Savings Accounts	
Account Research (per hour)	\$25	Simply-Safe	\$1
Account Reconciliation (per hour)	\$20	Minimum Balance Maintenance Fee	
Bank Check	\$ 7	Paper Statements:	\$ 2
Money Order	\$ 7	Blue Axis® Savings	
Stop Payment	\$33	Blue Axis Edge™ Savings	
Bank Check/Money Order Stop Payment	\$25	Blue Axis® Club Savings	
Check/Deposit Slip Printing	Varies	Checking Accounts	
Blue Foundry Bank Check or Account Collection	\$20	NJ Consumer Checking Monthly Maintenance Fee	\$ 3
Collection of Foreign Check	\$20	Paper Statements:	\$ 2
Dormant Account/Escheatment Fee	\$25	Blue Axis® Checking	
Duplicate Copy of 1099 Form	\$ 2	Blue Axis® Connect	
IRA Plan Transfer/Termination	\$50	Money Market Accounts	
Levies/Attachments (per occurrence)	\$75	Magnum Money Market Maintenance If balance falls below \$25,000 during statement cycle	\$50
Lost Passbook	\$10	Paper Statement:	\$ 2
New Account Closed within 3 Months	\$10	Blue Axis® Money Market	
Night Deposit – Replace Lost Key	\$15	High Balance Money Market	
Photocopies (per page)	\$ 2	Electronic Banking Services	
Photocopy of Paid Item	\$ 2	Additional Debit Card Fee	\$ 2
Statement Copy	\$ 5	Replacement Debit Card Fee	\$ 5
Domestic Incoming Wire Transfer	\$15	eBillPay Reactivation Fee	\$ 5
Domestic Outgoing Wire Transfer	\$25	Returned Payments (customer error)	\$ 5
Foreign Incoming Wire Transfer	\$15	Proof of Payment (non disputed transaction)	\$10
Foreign Outgoing Wire Transfer	\$45	Written Correspondence to Payee	\$10
Safe Deposit Box Rental (by size)	Varies		
Safe Deposit Box Late Payment	\$10		
Safe Deposit Box Key Replacement	\$25		
Safe Deposit Box Lock Replacement or Drilling	\$150		

Effective March 20, 2023