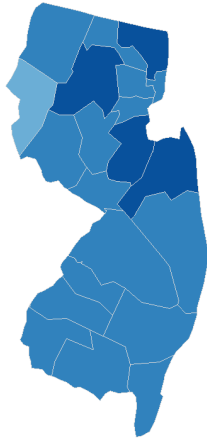


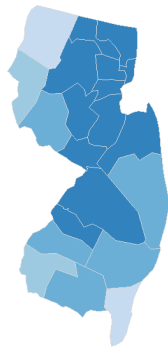


Community Bank Presence in Contrast NEW JERSEY

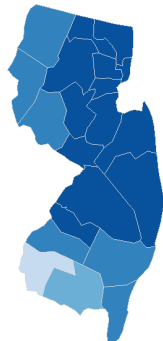
Community Bank Branch Locations



Credit Union Branch Locations



Large Bank Branch Locations



Community banks in NJ represent **33%** of all bank branches in the state and have physical locations in...

100% of LMI* counties

100% of all NJ counties

Community banks average **41 branches per county**, and total to **859 branches statewide**.

**LMI (low-to-moderate income) counties are defined as counties where at least 25 percent of the population lives at or below 150 percent of the federal poverty level.*

Note: No rural counties were recorded in this state. Rural counties are classified as non-core areas under the U.S. Census Bureau's urban-rural framework.



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Community Bank Presence in Contrast

NEW JERSEY

Category	Metric	Community Banks	Credit Unions	Large Banks
All NJ Counties	Share of Counties with 1+ Branches	100%	100%	100%
	Number of Counties with 0 Branches	0	0	0
	Average Number of Branches per County	41	15	70
	Median Number of Branches per County	36	13	66
	Share of Counties with Only One Institution Type	0%	0%	0%
	Counties with Only One Institution Type	0	0	0
LMI Counties	Share of Counties with 1+ Branch	100%	100%	100%
	Number of Counties with 0 Branches	0	0	0
	Average Number of Branches per County	14	9	9
	Median Number of Branches per County	14	9	9
	Share of Counties with Only One Institution Type	0%	0%	0%
	Counties with Only One Institution Type	0	0	0

Sources: FDIC Summary of Deposits, NCUA Call Reports, US Census