

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY 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	1	464	1	464	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	35	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	100	1	250	2	800	2	650	0	0
Median Family Income >= 120%	1	100	0	0	5	2,823	3	1,473	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	235	1	250	8	4,087	6	2,587	0	0
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	825	1	825	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	825	1	825	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,650	2	1,650	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ										
MSA 35084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	4	2,421	4	2,421	0	0
Median Family Income 50-60%	0	0	1	240	0	0	1	240	0	0
Median Family Income 60-70%	0	0	1	145	0	0	1	145	0	0
Median Family Income 70-80%	1	100	0	0	0	0	1	100	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	50	0	0	0	0	1	50	0	0
Median Family Income >= 120%	0	0	1	150	1	648	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	3	535	5	3,069	8	2,956	0	0

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	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	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	10	3	595	3	1,563	6	1,918	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	50	2	258	0	0	1	150	0	0
Median Family Income 90-100%	0	0	0	0	2	1,425	1	625	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	25	2	450	0	0	1	250	0	0
Median Family Income >= 120%	8	512	4	800	5	2,895	10	2,950	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	597	11	2,103	10	5,883	19	5,893	0	0
MERCER COUNTY (021), NJ										
MSA 45940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	665	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	665	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	614	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	592	1	592	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	2	825	1	525	0	0
Median Family Income 90-100%	0	0	2	450	1	938	2	1,138	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	1	1,000	0	0	0	0
Median Family Income >= 120%	0	0	1	250	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	3	700	6	3,969	4	2,255	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	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	1	650	0	0	0	0
Median Family Income 90-100%	0	0	1	250	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	100	0	0	0	0	1	100	0	0
Median Family Income >= 120%	0	0	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	2	500	1	650	1	100	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	1	125	0	0	1	125	0	0
Middle Income	0	0	0	0	1	390	1	390	0	0
Upper Income	1	100	2	390	2	1,750	2	350	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	100	3	515	3	2,140	4	865	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OCEAN COUNTY (029), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	300	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	1	200	1	536	1	536	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	1	200	2	836	1	536	0	0

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	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%	0	0	0	0	1	650	1	650	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	100	0	0	0	0	1	100	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	35	0	0	0	0	1	35	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	135	0	0	1	650	3	785	0	0
SUSSEX COUNTY (037), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	969	1	969	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	969	1	969	0	0

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	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										
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	1	220	0	0	1	220	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	700	1	700	0	0
Median Family Income 60-70%	0	0	0	0	1	269	1	269	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	250	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	150	0	0	1	150	0	0
Median Family Income >= 120%	0	0	1	250	0	0	1	250	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	4	870	2	969	5	1,589	0	0
WARREN COUNTY (041), NJ										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	1	500	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	20	1,317	28	5,673	38	22,253	51	17,566	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	5	3,784	4	3,119	0	0
STATE TOTAL	20	1,317	28	5,673	43	26,037	55	20,685	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRONX COUNTY (005), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	400	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	1	249	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	249	1	400	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
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	1	250	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0

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Institution: BCB COMMUNITY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	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	1	198	2	1,475	3	723	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	1	198	2	1,475	3	723	0	0
RICHMOND COUNTY (085), NY										
MSA 35614										
Inside AA 0001										
Low Income	0	0	0	0	1	300	1	300	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	1	825	2	1,075	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	500	2	1,125	3	1,375	0	0

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKLAND COUNTY (087), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	3	750	2	1,125	3	1,375	0	0
TOTAL OUTSIDE AA IN STATE	1	50	3	697	3	1,875	3	723	0	0
STATE TOTAL	1	50	6	1,447	5	3,000	6	2,098	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	20	1,317	31	6,423	40	23,378	54	18,941	0	0
TOTAL OUTSIDE AA	1	50	3	697	8	5,659	7	3,842	0	0
TOTAL INSIDE & OUTSIDE	21	1,367	34	7,120	48	29,037	61	22,783	0	0

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

Respondent ID: 0000035541
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	12	4,572	6	2,587	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	10	3,754	8	2,956	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	32	8,583	19	5,893	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	9	4,669	4	2,255	0	0
NJ - MONMOUTH COUNTY (025) - MSA 35154	4	1,250	1	100	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	7	2,755	4	865	0	0
NJ - OCEAN COUNTY (029) - MSA 35154	3	1,036	1	536	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	3	785	3	785	0	0
NJ - UNION COUNTY (039) - MSA 35084	6	1,839	5	1,589	0	0
NY - NASSAU COUNTY (059) - MSA 35004	1	250	0	0	0	0
NY - RICHMOND COUNTY (085) - MSA 35614	4	1,625	3	1,375	0	0

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

Respondent ID: 0000035541
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	51	79,082	0	0
Purchased	0	0	0	0
Total	51	79,082	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035541

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BCB COMMUNITY 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: 0000035541

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BCB COMMUNITY 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: 0000035541

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BCB COMMUNITY 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: 0000035541

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BCB COMMUNITY 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*

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 20-30%

0056.01* 0058.00*

Median Family Income 30-40%

0046.00* 0048.00* 0049.00* 0052.00* 0053.00* 0055.00* 0056.02* 0057.00*

Median Family Income 40-50%

0050.00* 0093.00*

Median Family Income 50-60%

0045.00* 0060.02* 0069.00* 0071.03 0082.06*

Median Family Income 60-70%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035541

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

0033.00* 0036.00* 0040.00 0042.00* 0043.00* 0044.00* 0047.00* 0082.05*

Median Family Income 70-80%

0002.00* 0004.04* 0018.04* 0038.00* 0041.00* 0061.03* 0062.07* 0068.00* 0078.01* 0079.08* 0082.04*
0082.07* 0083.00*

Median Family Income 80-90%

0003.00* 0005.01* 0009.02* 0012.00* 0016.00* 0019.02* 0025.00 0027.01* 0027.03* 0029.02* 0030.01*
0032.03* 0034.01* 0037.00* 0051.00* 0061.01* 0070.00* 0074.02 0081.03* 0085.01* 0086.06* 0089.00*

Median Family Income 90-100%

0005.02* 0006.08* 0008.01* 0014.16* 0015.06* 0019.01* 0019.03* 0026.03 0026.04 0029.01* 0031.02*
0035.00* 0060.01* 0061.04* 0072.03* 0073.01* 0073.03* 0075.00* 0076.00* 0079.05* 0079.06* 0080.01*
0081.01 0090.00* 0091.00* 0094.00*

Median Family Income 100-110%

0004.01* 0006.06* 0009.01* 0010.01* 0011.00* 0015.02* 0017.01* 0017.02* 0018.05* 0023.01* 0026.05*
0062.04* 0062.05* 0067.01* 0071.01* 0071.02* 0072.02* 0073.04* 0077.02* 0077.03* 0078.04* 0078.06*
0079.07* 0079.10* 0081.02* 0092.00*

Median Family Income 110-120%

0006.03* 0007.01* 0010.02* 0015.04* 0018.03* 0023.02* 0024.01* 0024.02* 0028.05* 0030.02 0031.01*
0032.01* 0062.03* 0064.03* 0066.04* 0066.08* 0067.03* 0077.04* 0078.05* 0079.12* 0082.09* 0086.04*
0088.00*

Median Family Income >= 120%

0001.00* 0004.03* 0007.02* 0008.02* 0013.00* 0014.09* 0014.10* 0014.11* 0014.12* 0014.13* 0014.14*
0014.15* 0014.17* 0015.05* 0020.00* 0021.01* 0021.02* 0022.00* 0062.06* 0063.00* 0065.00* 0066.01*
0066.05* 0066.06* 0066.07* 0079.09* 0079.11* 0082.02 0082.08* 0084.03* 0084.04* 0084.05* 0084.06*
0085.02* 0085.03* 0085.04* 0086.01* 0086.02* 0086.05* 0087.00*

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 20-30%

8072.00* 8073.00*

Median Family Income 30-40%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035541

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

8056.00* 8070.04*

Median Family Income 40-50%

8034.00* 8050.01* 8058.00* 8070.03* 8075.00* 8076.00* 8099.03* 8108.00*

Median Family Income 50-60%

8017.00* 8057.00* 8059.00* 8060.00* 8065.01*

Median Family Income 60-70%

8055.00* 8071.00* 8077.00* 8100.02* 8109.00* 8110.00*

Median Family Income 70-80%

8018.00* 8020.00* 8026.00* 8054.00* 8081.00* 8116.00*

Median Family Income 80-90%

8004.00* 8016.00 8025.00* 8048.00* 8061.00* 8065.02* 8065.04* 8074.00* 8078.00* 8082.00* 8113.01*
8122.00*

Median Family Income 90-100%

8001.00* 8006.01* 8019.00 8022.00* 8023.00* 8031.00* 8062.01* 8079.00* 8084.02* 8089.00* 8090.00*
8103.00* 8105.01* 8111.01* 8121.00*

Median Family Income 100-110%

8021.00* 8030.00* 8035.00* 8080.01* 8080.02* 8083.00* 8084.01* 8085.00* 8093.01* 8105.03* 8107.00*
8112.00* 8114.02*

Median Family Income 110-120%

8006.02* 8007.02* 8024.00 8027.00* 8029.00* 8032.01* 8036.00* 8045.00* 8053.00* 8062.02* 8064.00*
8066.00* 8086.00* 8088.00* 8101.01* 8111.02* 8113.03* 8120.00*

Median Family Income >= 120%

8002.00* 8005.00* 8007.01* 8008.00* 8009.00* 8010.00* 8011.00* 8012.00* 8013.00* 8014.00* 8015.00*
8028.00* 8032.02* 8033.00* 8037.00* 8038.00* 8039.00* 8041.00* 8042.00* 8046.00* 8051.00* 8063.00*
8065.03* 8087.01* 8087.02* 8091.00* 8092.00* 8093.02* 8094.00* 8095.01* 8095.02* 8096.00* 8097.01*
8097.03* 8097.04 8099.01* 8099.02* 8100.01* 8100.03* 8100.04* 8101.02* 8102.00* 8104.01* 8104.02*
8105.02* 8106.00* 8113.04* 8114.01* 8115.01* 8115.02* 8119.00* 8123.00* 8124.00* 8125.01* 8125.02*

Median Family Income Not Known

8047.00* 9900.00*

MORRIS COUNTY (027), NJ

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035541

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

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

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*

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 20-30%

7153.02* 7154.02*

Median Family Income 30-40%

7153.01*

Median Family Income 40-50%

7152.00* 7155.00* 7156.00* 7159.02* 7201.02* 7201.03* 7312.01* 7312.03* 7312.05* 7312.06*

Median Family Income 50-60%

7150.00 7157.00* 7158.00* 7160.00* 7201.01* 7222.00* 7312.02* 7312.04* 7391.00*

Median Family Income 60-70%

7141.00* 7159.01* 7202.02* 7210.00* 7235.00* 7280.00* 7311.01*

Median Family Income 70-80%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035541

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

7132.03* 7134.02* 7138.00* 7154.01* 7200.01* 7202.03* 7202.05* 7202.06* 7228.00* 7229.00* 7230.00*
7233.00* 7240.00* 7250.02* 7270.02* 7310.02* 7320.02* 7340.01* 7340.03* 7350.01* 7351.01* 7361.01*
7361.02* 7361.05* 7370.00*

Median Family Income 80-90%

7130.00* 7132.02* 7139.00* 7170.02* 7175.01* 7202.04* 7220.01* 7220.02* 7226.00* 7227.02* 7234.00*
7250.01* 7251.00* 7260.00* 7270.01* 7290.00* 7321.01* 7321.04* 7330.00* 7340.02* 7350.02* 7351.03*
7351.04* 7360.01*

Median Family Income 90-100%

7133.00* 7134.01* 7135.00* 7140.00* 7142.00* 7171.02* 7221.00* 7224.01* 7231.00* 7236.00* 7310.01*
7311.03* 7360.02* 7390.00*

Median Family Income 100-110%

7101.00* 7113.00 7131.00* 7136.00 7172.00* 7174.00* 7175.02* 7180.00* 7225.00* 7311.02* 7321.03*
7380.01* 7381.00*

Median Family Income 110-120%

7111.00* 7132.01* 7137.00* 7143.00* 7170.01* 7224.02* 7232.00* 7300.00* 7320.01*

Median Family Income >= 120%

7112.00* 7114.00* 7120.00* 7144.00* 7171.01* 7173.00* 7223.00* 7227.01* 7380.02*

Median Family Income Not Known

9800.00* 9801.00* 9900.00*

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%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035541

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

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%

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*

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income 20-30%

0319.04

Median Family Income 30-40%

0304.00* 0314.00* 0393.00* 0399.00*

Median Family Income 40-50%

0302.00* 0306.00* 0309.00* 0310.00* 0311.00* 0312.00* 0313.00* 0316.01* 0316.02* 0317.00* 0318.02*

0319.03* 0389.00* 0394.00* 0398.00*

Median Family Income 50-60%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035541

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

0305.00* 0307.01* 0307.02* 0308.02 0315.00* 0318.01* 0320.01* 0323.00* 0340.00* 0390.00* 0392.00*
0395.00*

Median Family Income 60-70%

0324.00* 0326.00* 0328.00* 0339.00* 0342.00* 0344.00* 0351.00 0352.00* 0353.00* 0360.00* 0388.00*

Median Family Income 70-80%

0338.00* 0341.00* 0345.00* 0346.00* 0347.00* 0354.00* 0355.00* 0361.00*

Median Family Income 80-90%

0320.02* 0322.00* 0343.00* 0357.00* 0358.00* 0359.00*

Median Family Income 90-100%

0321.00* 0325.00* 0327.00* 0329.02* 0349.00* 0396.00* 0397.00*

Median Family Income 100-110%

0330.00* 0331.00 0332.00* 0335.00* 0348.00* 0363.01* 0369.00*

Median Family Income 110-120%

0329.01* 0333.00* 0336.00 0337.00* 0350.00* 0356.00* 0375.00* 0384.00*

Median Family Income >= 120%

0334.00* 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* 0380.00* 0381.01* 0381.02* 0382.01*

0382.02* 0383.00* 0385.00* 0386.01* 0386.02* 0387.00* 0391.00*

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income 30-40%

4068.01* 4072.01*

Median Family Income 40-50%

4067.02* 4068.02* 4069.00* 4111.00* 5172.00*

Median Family Income 50-60%

4067.01* 4070.00* 4078.02* 4110.00 4139.00* 4142.02* 4144.00* 4165.00*

Median Family Income 60-70%

3042.04* 4075.01* 4142.01* 4143.01* 5173.02*

Median Family Income 70-80%

3011.01* 3040.02* 3041.00* 3042.03* 4050.00* 4052.00* 4054.00* 4072.03* 4074.01* 4074.02* 4140.02*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035541

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

4162.02* 5171.01* 5193.00* 5220.00*

Median Family Income 80-90%

3003.00* 3022.00* 3036.00* 3042.02* 4048.00* 4049.02* 4060.01* 4062.01* 4071.02* 4072.04* 4073.02*

4075.02* 4088.00* 4091.00* 4103.00* 4105.00* 4107.00* 4119.01* 4129.00* 4132.00* 4136.00* 4137.00*

4140.01* 4143.03* 4145.01* 5204.02*

Median Family Income 90-100%

3013.00* 3030.00* 3032.02* 3033.02* 3037.00* 4045.00* 4051.00* 4053.02* 4055.00* 4071.01* 4076.00*

4092.00* 4095.00* 4098.00* 4100.00* 4106.00* 4112.00* 4117.00* 4123.01* 4124.00* 4130.02* 4131.00*

4135.00* 4141.00* 4161.00* 4162.01* 4167.01* 4167.02* 5192.00* 5195.00* 5204.01* 5205.01* 5210.00*

Median Family Income 100-110%

3001.00* 3004.00* 3007.00* 3026.00* 3027.00* 3032.01* 3035.00* 4049.01* 4056.00* 4057.00* 4058.00*

4059.00* 4062.02* 4073.01* 4078.01* 4079.00* 4082.00* 4083.00* 4087.00* 4089.00* 4090.00* 4093.00*

4096.00* 4097.00* 4099.00* 4101.00* 4102.00* 4104.00* 4108.00* 4109.00* 4118.00* 4119.02* 4120.00*

4121.00* 4122.00* 4130.01* 4133.00* 4138.03* 4145.02* 4148.00* 4149.00* 4150.00* 4164.01* 5171.02*

5178.02* 5179.02* 5185.02* 5189.00* 5190.00* 5194.00* 5200.01* 5200.02* 5202.00* 5205.02* 5206.00*

5207.00* 5208.00* 5216.01* 5216.02* 5217.00*

Median Family Income 110-120%

3018.00* 3024.00* 3029.00* 3038.00* 3040.01* 4043.00* 4047.00* 4053.01* 4060.02* 4061.00* 4077.00*

4081.00* 4084.00* 4085.00* 4086.00* 4094.00* 4123.02* 4138.04* 4146.00* 4147.00* 4153.00* 4154.01*

4155.00* 4164.02* 4166.00* 4168.01* 4168.02* 5176.00* 5180.00* 5191.00* 5196.01* 5197.02* 5198.02*

5203.00* 5211.00* 5212.00* 5213.01* 5213.02* 5218.01* 5218.02*

Median Family Income >= 120%

3005.00* 3006.00* 3008.00* 3009.00* 3010.00* 3011.02* 3012.00* 3014.00* 3015.00* 3016.00* 3017.00*

3019.00* 3020.00* 3021.01* 3021.02* 3023.00* 3025.01* 3025.02* 3028.00* 3031.01* 3031.02* 3033.01*

3034.00* 3039.00* 4044.00* 4046.00* 4063.00* 4064.00* 4065.01* 4066.00* 4080.00* 4113.01* 4113.02*

4114.00* 4115.00* 4116.00* 4125.00* 4126.00* 4127.00* 4128.00* 4134.00* 4151.01* 4151.02* 4152.01*

4152.02* 4154.02* 4156.00* 4157.00* 4158.02* 4160.00* 4163.00* 4169.00* 5170.00* 5173.01* 5174.00*

5175.00* 5177.01* 5177.05* 5178.01* 5179.01* 5181.00* 5182.01* 5182.03* 5182.04* 5183.00* 5184.00*

5185.01* 5186.00* 5187.00* 5188.00* 5196.02* 5197.03* 5197.04* 5198.01* 5199.00* 5201.00* 5209.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035541

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

5214.00* 5215.00* 5219.02* 5227.00*

Median Family Income Not Known

4143.04* 9801.00* 9811.00* 9821.00* 9901.00* 9902.00* 9903.01* 9903.02* 9904.00*

RICHMOND COUNTY (085), NY

MSA: 35614

Low Income

0027.00* 0133.01* 0319.01* 0319.02

Moderate Income

0007.00* 0011.00* 0021.00* 0029.00 0040.00* 0075.00* 0114.01* 0207.00*

Middle Income

0003.00* 0009.00* 0017.00* 0018.00* 0036.00* 0064.00* 0070.00* 0077.00* 0081.00* 0096.01* 0105.00*

0128.04* 0128.05* 0133.02* 0141.00* 0169.01* 0170.12* 0173.00* 0189.02* 0213.00* 0223.00* 0231.00*

0239.00* 0247.00* 0291.03* 0303.01* 0303.02* 0323.00*

Upper Income

0006.00 0008.00* 0020.01* 0020.02* 0033.00* 0039.00* 0047.00* 0050.00* 0059.00* 0067.00* 0074.00*

0096.02* 0097.00* 0112.01* 0112.02* 0114.02* 0121.00* 0122.00* 0125.00* 0128.06* 0132.01* 0132.03*

0132.04* 0134.00* 0138.00* 0146.04* 0146.05* 0146.06* 0146.07* 0146.08* 0147.00* 0151.00* 0156.01*

0156.02* 0156.03* 0170.05* 0170.07* 0170.08* 0170.09* 0170.10* 0170.11* 0176.00* 0177.00* 0181.00*

0187.01 0187.02* 0189.01* 0197.00* 0198.00* 0201.00* 0208.01* 0208.03* 0208.04* 0226.00* 0244.01*

0244.02* 0248.00* 0251.00* 0273.01* 0273.02* 0277.02* 0277.04* 0277.05* 0277.06* 0279.00* 0291.02*

0291.04*

Income Not Known

0154.00* 0228.00* 9901.00*

OUTSIDE ASSESSMENT AREA

BURLINGTON COUNTY (005), NJ

MSA: 15804

Moderate Income

7022.10

Upper Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035541

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

7013.03

MERCER COUNTY (021), NJ

MSA: 45940

Moderate Income

0029.02

SUSSEX COUNTY (037), NJ

MSA: 35084

Middle Income

3726.00

WARREN COUNTY (041), NJ

MSA: 10900

Moderate Income

0306.00

BRONX COUNTY (005), NY

MSA: 35614

Median Family Income 30-40%

0065.00

Median Family Income 50-60%

0019.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0009.00 0021.00 0037.00

ROCKLAND COUNTY (087), NY

MSA: 35614

Middle Income

0131.00

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000035541

Institution: BCB COMMUNITY BANK

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	85	85	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	1,702	1,702	0	0.00%
Total	1,789	1,789	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.