

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates	
	Num of Loans (000s)	Amount (000s)	Num of Loans (000s)	Amount (000s)	Num of Loans (000s)	Amount (000s)			
<b>LOS ANGELES COUNTY (037), CA</b>									
<b>MSA 31084</b>									
<b>Outside Assessment Area</b>									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	724	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	724	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	724	0	0	0
STATE TOTAL	0	0	0	0	1	724	0	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
 Agency: FDIC - 3  
 State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans by Affiliates
	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)

ATLANTIC COUNTY (001), NJ

MSA 12100

Outside Assessment Area

Low Income	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0
Middle Income	0	1	250	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	0	1	250	0	0	0	0	0

BERGEN COUNTY (003), NJ

MSA 35814

Inside AA 0001

Median Family Income < 10%	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	1	250	0	1	250	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	1	420	1	420	0
Median Family Income 100-110%	0	0	0	2	885	1	385	0
Median Family Income 110-120%	0	1	250	2	1,100	1	600	0
Median Family Income >= 120%	0	2	500	3	1,300	2	550	0
Median Family Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	0	4	1,000	8	3,705	6	2,205	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County  
 Small Business Loans - Originations  
 Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
 Agency: FDIC - 3  
 State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:	
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)

BURLINGTON COUNTY (005), NJ

MSA 15804

Outside Assessment Area

Low Income	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0
Upper Income	0	0	1	500	1	500
Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	0	0	1	500	1	500

CAMDEN COUNTY (007), NJ

MSA 15804

Outside Assessment Area

Median Family Income < 10%	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0
Median Family Income 30-40%	0	1	250	1,000	0	0
Median Family Income 40-50%	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	700	1	700
Median Family Income 70-80%	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	0	1	250	1,700	1	700

Loans by County

Small Business Loans - Originations  
 Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
 Agency: FDIC - 3  
 State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
<b>ESSEX COUNTY (013), NJ</b>					
<b>MSA 35084</b>					
<b>Inside AA 0001</b>					
Median Family Income < 10%	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0
Median Family Income 30-40%	0	0	1	700	0
Median Family Income 40-50%	0	0	0	0	0
Median Family Income 50-60%	0	2	500	0	0
Median Family Income 60-70%	0	0	0	0	0
Median Family Income 70-80%	0	1	250	0	0
Median Family Income 80-90%	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0
Median Family Income 110-120%	0	1	177	500	177
Median Family Income >= 120%	0	0	0	800	0
Median Family Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	4	927	2,000	177

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	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	
	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Loans by Affiliates

HUDSON COUNTY (017), NJ

MSA 35614

Inside AA 0001

Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	0	0	1	150	0	0
Median Family Income 70-80%	0	0	1	250	1	760	760	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	275	275	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	250	2	1,000	0	0	0
Median Family Income >= 120%	2	162	7	1,303	2	812	1,210	0	0
Median Family Income Not Known	0	0	0	0	1	1,000	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	2	162	10	1,953	7	3,847	2,395	0	0

MERCER COUNTY (021), NJ

MSA 45940

Outside Assessment Area

Low Income	0	0	1	250	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0
Upper Income	0	0	1	250	0	0	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	3	750	1	500	250	0	0

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:			
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million				
	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
Median Family Income 10-20%	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	2	1,076	2	739	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	3	2	1,500	1	250	0
Median Family Income 80-90%	1	92	2	0	0	1	92	0
Median Family Income 90-100%	0	0	1	0	0	1	190	0
Median Family Income 100-110%	0	0	3	1	1,000	0	0	0
Median Family Income 110-120%	0	0	2	0	0	0	0	0
Median Family Income >= 120%	1	10	2	2	800	3	560	0
Median Family Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	2	102	15	7	4,376	8	1,831	0

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	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:				
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million					
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
<b>MONMOUTH COUNTY (025), NJ</b>									
<b>MSA 35154</b>									
<b>Inside AA 0001</b>									
Median Family Income < 10%	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	1	384	384	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	0	0	0	0	0	0	
Median Family Income 90-100%	0	0	0	1	700	700	0	0	
Median Family Income 100-110%	0	0	1	0	0	140	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	0	0	1	1	500	250	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	
County Total	0	0	2	3	1,584	1,474	0	0	

Loans by County  
 Small Business Loans - Originations  
 Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
 Agency: FDIC - 3  
 State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item: Loans by Affiliates
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	
	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)	Num of Amount Loans (000s)

MORRIS COUNTY (027), NJ

MSA 35084

Inside AA 0001

Median Family Income < 10%	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	1	250	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	250	1	450	1	450	0
Median Family Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	0	2	500	1	450	1	450	0



Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
 Agency: FDIC - 3  
 State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businessess	Memo Item: Loans by Affiliates			
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>OCEAN COUNTY (029), NJ</b>								
<b>MSA 35154</b>								
<b>Inside AA 0001</b>								
Median Family Income < 10%	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	1	561	0	0	0
Median Family Income 100-110%	0	0	1	1	784	0	0	0
Median Family Income 110-120%	1	100	0	1	875	0	975	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	1	100	1	3	2,220	2	975	0

Loans by County  
 Small Business Loans - Originations  
 Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
 Agency: FDIC - 3  
 State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:				
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million					
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
<b>PASSAIC COUNTY (031), NJ</b>									
<b>MSA 35014</b>									
<b>Inside AA 0001</b>									
Median Family Income < 10%	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	200	1	325	1	200	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	0	1	660	1	660	0	
Median Family Income 90-100%	0	0	0	0	0	0	0	0	
Median Family Income 100-110%	0	0	0	0	0	0	0	0	
Median Family Income 110-120%	1	25	0	0	0	1	25	0	
Median Family Income >= 120%	0	0	250	2	1,000	0	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	
County Total	1	25	450	4	1,985	3	885	0	
<b>SUSSEX COUNTY (037), NJ</b>									
<b>MSA 35084</b>									
<b>Outside Assessment Area</b>									
Low Income	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	
Middle Income	0	0	0	0	0	0	0	0	
Upper Income	0	0	1	0	250	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	
County Total	0	0	1	0	250	0	0	0	

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
 Agency: FDIC - 3  
 State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
<b>UNION COUNTY (039), NJ</b>					
<b>MSA 35084</b>					
<b>Inside AA 0001</b>					
Median Family Income < 10%	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0
Median Family Income 70-80%	1	85	0	0	0
Median Family Income 80-90%	1	22	0	0	0
Median Family Income 90-100%	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0
Median Family Income >= 120%	2	85	1	0	0
Median Family Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	4	192	4	0	0
TOTAL INSIDE AA IN STATE	10	581	44	9,973	44
TOTAL OUTSIDE AA IN STATE	0	0	6	1,500	3
STATE TOTAL	10	581	50	11,473	47

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
 Agency: FDIC - 3  
 State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)			
<b>BRONX COUNTY (005), NY</b>									
<b>MSA 35614</b>									
<b>Outside Assessment Area</b>									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	500	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0
<b>GREENE COUNTY (039), NY</b>									
<b>MSA NA</b>									
<b>Outside Assessment Area</b>									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	442	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	442	0	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
 Agency: FDIC - 3  
 State: NEW YORK (36)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businessess	Memo Item: Loans by Affiliates	
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KINGS COUNTY (047), NY</b>						
<b>MSA 35614</b>						
<b>Outside Assessment Area</b>						
Median Family Income < 10%	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	0	1	250
Median Family Income 60-70%	0	0	1	2	2	1,250
Median Family Income 70-80%	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	0	1	250
Median Family Income 110-120%	0	0	0	2	0	0
Median Family Income >= 120%	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	0	0	7	4	4	1,750

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
 Agency: FDIC - 3  
 State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NASSAU COUNTY (059), NY</b>										
<b>MSA 35004</b>										
<b>Inside AA 0001</b>										
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	1	250	0	0	1	250	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	500	0	0	1	250	0	0

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
 Agency: FDIC - 3  
 State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)			
<b>NEW YORK COUNTY (061), NY</b>									
<b>MSA 35614</b>									
<b>Outside Assessment Area</b>									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	5	1,007	0	0	4	757	0
Tract Not Known	0	0	0	0	1	500	0	0	0
County Total	0	0	5	1,007	1	500	4	757	0
<b>ORANGE COUNTY (071), NY</b>									
<b>MSA 39100</b>									
<b>Outside Assessment Area</b>									
Low Income	0	0	1	250	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	2	500	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
 Agency: FDIC - 3  
 State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)			
<b>QUEENS COUNTY (081), NY</b>									
<b>MSA 35614</b>									
<b>Outside Assessment Area</b>									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	200	1	500	1	200	0
Median Family Income 90-100%	0	0	1	208	0	0	1	208	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	130	0	0	1	130	0
Median Family Income >= 120%	0	0	1	250	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	4	788	1	500	3	538	0
<b>RICHMOND COUNTY (085), NY</b>									
<b>MSA 35614</b>									
<b>Inside AA 0001</b>									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0
Middle Income	1	50	1	150	0	0	1	50	0
Upper Income	0	0	3	585	1	1,000	2	335	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	50	5	985	1	1,000	3	385	0



Loans by County

Small Business Loans - Originations  
 Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
 Agency: FDIC - 3  
 State: NEW YORK (36)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item: Loans by Affiliates
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	

Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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ROCKLAND COUNTY (087), NY

MSA 35814

Outside Assessment Area

Low Income	0	0	0	0	0	0	0
Moderate Income	0	2	0	0	0	0	0
Middle Income	0	0	0	1	500	0	0
Upper Income	0	0	2	0	500	0	0
Income Not Known	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0
County Total	0	4	1,000	1	500	0	0

WESTCHESTER COUNTY (119), NY

MSA 35814

Outside Assessment Area

Median Family Income < 10%	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0
Median Family Income >= 120%	0	1	250	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0
County Total	0	1	250	0	0	0	0
TOTAL INSIDE AA IN STATE	1	50	1,485	1	1,000	4	635
TOTAL OUTSIDE AA IN STATE	0	0	5,295	9	5,442	11	3,045
STATE TOTAL	1	50	6,780	10	6,442	15	3,680

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
 Agency: FDIC - 3  
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination		Loan Amount at Origination		Loan Amount at Origination >\$250,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates	
	<=\$100,000	>\$100,000 But <=\$250,000	>\$100,000 But <=\$250,000	>\$250,000				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)

BUCKS COUNTY (017), PA

MSA 33874

<b>Outside Assessment Area</b>								
Median Family Income < 10%	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	500	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
 Agency: FDIC - 3  
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item: Loans by Affiliates	
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHESTER COUNTY (029), PA</b>						
<b>MSA 33874</b>						
<b>Outside Assessment Area</b>						
Median Family Income < 10%	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	1,000	0	0
Tract Not Known	0	0	0	0	0	0
County Total	0	0	0	1,000	0	0

Loans by County

Small Business Loans - Originations  
 Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
 Agency: FDIC - 3  
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
<b>Outside Assessment Area</b>										
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	188	0	0	1	188	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	1	250	0	0	1	250	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	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	688	0	0	2	438	0	0
TOTAL INSIDE AA IN STATE	11	631	51	11,458	44	24,072	48	13,068	0	0
TOTAL OUTSIDE AA IN STATE	0	0	32	7,483	17	10,366	16	4,933	0	0
TOTAL ACROSS ALL STATES	11	631	83	18,941	61	34,438	64	18,001	0	0

**2023 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: BCB COMMUNITY BANK**

PAGE: 1 OF 1  
**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	4,705	6	2,205	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	8	2,927	1	177	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	19	5,962	10	2,395	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	24	8,081	8	1,831	0	0
NJ - MONMOUTH COUNTY (025) - MSA 35154	5	1,974	4	1,474	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	3	950	1	450	0	0
NJ - OCEAN COUNTY (029) - MSA 35154	5	2,570	2	975	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	7	2,460	3	885	0	0
NJ - UNION COUNTY (039) - MSA 35084	14	3,997	9	2,041	0	0
NY - NASSAU COUNTY (059) - MSA 35004	2	500	1	250	0	0
NY - RICHMOND COUNTY (085) - MSA 35614	7	2,035	3	385	0	0

**2023 Institution Disclosure Statement - Table 5**

**Community Development/Consortium-Third Party Activity**

**Respondent ID: 0000035541**

**Institution: BCB COMMUNITY BANK**

**Agency: FDIC - 3**

**Memo Item: Loans by Affiliates**

	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
<b>Community Development Loans</b>				
Originated	22	50,090	0	0
Purchased	0	0	0	0
<b>Total</b>	<b>22</b>	<b>50,090</b>	<b>0</b>	<b>0</b>
<b>Consortium/Third Party Loans (optional)</b>				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BCB COMMUNITY 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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541

Agency: FDIC - 3

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*	0561.00*	0562.00*	0561.00*	0562.00*	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%										



2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541

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*	0107.00*	0107.00*	0111.00*	0116.00*	0128.00*	0134.00*
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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541

Agency: FDIC - 3

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*										
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*										
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%										

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541

Agency: FDIC - 3

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\*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

0085.05*	0086.01*	0086.02*	0086.04*	0086.05*	0087.00*
Median Family Income Not Known					
9800.00*					
MONMOUTH COUNTY (025), NJ					
MSA: 35154					
Median Family Income 30-40%					
8056.00*	8057.00*	8065.01*	8072.00*	8073.00*	8076.00*
Median Family Income 40-50%					
8058.00*					
8070.06*					
8099.03*					
Median Family Income 50-60%					
8054.00*					
8060.00*					
8082.01*					
8108.00*					
Median Family Income 60-70%					
8017.00*					
8034.00*					
Median Family Income 70-80%					
8016.00*	8019.00*	8050.01*	8055.00*	8059.00*	8077.00*
Median Family Income 80-90%					
8020.00*	8023.00*	8032.01*	8065.04*	8079.00*	8090.00*
Median Family Income 90-100%					
8005.00*	8006.01*	8006.02*	8026.00*	8031.00	8061.00*
8062.01*					
8074.02*					
8075.00*					
8078.00*					
8082.02*					
8105.03*					
8111.01*					
8114.02*					
8115.02*					
Median Family Income 100-110%					
8001.01*	8004.00*	8018.00*	8022.00*	8025.00*	8027.00*
8064.00*					
8065.02*					
8070.05*					
8071.00					
8080.02*					
8083.00*	8085.01*	8091.00*	8095.06*	8105.01*	8106.00*
8107.00*					
8113.04*					
8120.00*					
Median Family Income 110-120%					
8008.00*	8009.00*	8010.00*	8021.00*	8028.00*	8030.00*
8036.02*					
8048.02*					
8063.00*					
8070.04*					
8080.01*					
8086.00*					
8111.02*					
8113.03*					
8126.00*					
Median Family Income >= 120%					
8001.02*	8002.00*	8007.01*	8007.02*	8011.00*	8012.00*
8013.00*					
8014.00*					
8015.00					
8024.00*					
8029.00*					
8032.02*	8033.00*	8035.00*	8037.00*	8038.00*	8039.00*
8041.00*					
8042.00*					
8046.00*					
8048.01*					
8051.00*					
8053.00*	8062.02*	8065.03*	8066.00*	8084.01*	8087.01*
8087.02*					
8088.00*					
8089.01*					
8089.02*					
8092.00*					

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

8093.01\* 8093.02\* 8094.00\* 8095.03\* 8095.04\* 8095.05\* 8096.00\* 8097.01\* 8097.03\* 8097.04\* 8099.01\*  
 8099.02\* 8100.01\* 8100.03\* 8100.04\* 8101.01\* 8101.02\* 8102.01 8102.02\* 8104.01\* 8104.02\* 8105.04\*  
 8105.05\* 8112.00\* 8114.01\* 8115.01\* 8119.00\* 8121.00\* 8123.00\* 8124.00\* 8125.01\* 8125.02\*  
 Median Family Income Not Known  
 8036.01\* 8074.01\* 9900.00\*

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\*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 20-30%

7153.04\* 7154.03\*

Median Family Income 30-40%

7153.03\* 7154.04\* 7157.01\* 7391.00\*

Median Family Income 40-50%

7150.01\* 7152.01\* 7152.02\* 7153.01\* 7159.02\* 7160.00\* 7201.04\* 7201.06\* 7312.01\* 7312.02\* 7312.03\*

Median Family Income 50-60%

7141.00\* 7156.00\* 7201.02\* 7201.07\* 7220.03\* 7222.00\* 7290.00\* 7312.05\* 7312.06\*

Median Family Income 60-70%

7150.02\* 7155.01\* 7157.02\* 7158.00\* 7201.05\* 7202.02\* 7210.00\* 7229.00\* 7312.04\* 7330.01\* 7340.03\*

7361.05\* 7361.06\* 7361.07\* 7370.00\*

Median Family Income 70-80%

7130.00\* 7133.00\* 7154.01\* 7155.03\* 7159.01\* 7175.01\* 7202.05\* 7220.01\* 7228.00\* 7235.00\* 7240.00\*

7250.01\* 7250.02\* 7280.01\* 7311.01\* 7320.03\* 7321.01\* 7330.02\* 7340.02\* 7340.05\* 7350.03\* 7351.01\*

7360.01\* 7361.01\*

Median Family Income 80-90%

7132.03 7135.00\* 7138.00\* 7139.00\* 7143.00\* 7155.02\* 7170.02\* 7171.02\* 7175.02\* 7202.03\* 7202.04\*

7202.06\* 7233.00\* 7234.00\* 7251.00\* 7270.02\* 7280.02\* 7310.02\* 7321.04\* 7340.04\* 7350.01\* 7350.04\*

7351.06\* 7360.02\* 7380.01\*

Median Family Income 90-100%

7111.00\* 7113.00\* 7114.00\* 7131.00 7132.01\* 7132.02\* 7134.01\* 7140.00\* 7142.00\* 7200.01\* 7221.00\*

7224.01\* 7225.00\* 7227.02\* 7230.00\* 7231.00\* 7260.00\* 7311.02 7320.04\* 7321.03\* 7390.00\*

Median Family Income 100-110%

7101.01\* 7112.00\* 7134.02\* 7136.00\* 7137.00\* 7170.01\* 7172.00\* 7174.00\* 7180.00\* 7224.02\* 7226.00\*

7227.01\* 7232.00\* 7236.00\* 7270.01\* 7300.00\* 7310.01\* 7311.03\*

Median Family Income 110-120%

7101.02 7171.01\* 7220.04\* 7280.04\* 7320.01\* 7351.04\* 7351.05\* 7380.02\* 7381.00\*

Median Family Income >= 120%



2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541

Agency: FDIC - 3

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								
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*
	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*
	0388.00*							0355.00
Median Family Income 80-90%								
0322.00*	0326.00*	0337.00*	0343.00*	0345.00*	0350.00*	0352.00	0353.00*	0354.00*
	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*
0373.00*	0374.00*	0376.01*	0376.02*	0377.00*	0378.00	0379.00*	0381.01*	0381.03
							0381.04*	0382.01*





2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541

Agency: FDIC - 3

4143.03\* 4145.01\* 4150.00\* 4151.01\* 4163.00\* 5170.00\* 5171.02\* 5175.00\* 5176.00\* 5185.02\* 5194.00\*  
 5195.00\* 5200.01\* 5204.01\* 5205.01\* 5205.02\* 5209.00\* 5213.02\*  
 Median Family Income 110-120%

3001.00\* 3005.00\* 3007.00\* 3022.00\* 3028.00\* 3031.02\* 3033.01\* 3035.00\* 4047.00\* 4058.00\* 4059.00\*  
 4062.02\* 4073.01\* 4077.00\* 4081.00\* 4085.00\* 4087.00\* 4096.00\* 4097.00\* 4102.00\* 4107.00\* 4112.00\*  
 4113.02\* 4118.00\* 4122.00\* 4128.00\* 4131.00\* 4133.00\* 4134.00\* 4135.00\* 4138.03\* 4138.04\* 4146.00\*  
 4147.00\* 4153.00\* 4154.01\* 4162.01\* 5192.00\* 5199.00\* 5203.00\* 5204.02\* 5206.00\* 5207.00\* 5211.00\*  
 5212.00\* 5213.01\* 5215.00\* 5218.01\* 5218.02\*  
 Median Family Income >= 120%

3006.00 3009.01\* 3009.02\* 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\* 3029.00\* 3031.01\* 3032.03\* 3034.00\* 3039.00\*  
 3040.01\* 4044.00\* 4045.00\* 4046.00\* 4061.00\* 4063.00\* 4064.00\* 4065.01\* 4066.00\* 4078.01\* 4095.00\*  
 4101.00\* 4113.01\* 4114.00\* 4115.00\* 4116.00\* 4119.02\* 4120.00\* 4123.02\* 4125.00\* 4126.00\* 4127.00\*  
 4148.00\* 4149.00\* 4151.02\* 4152.01\* 4152.02\* 4154.02\* 4155.00\* 4156.00\* 4157.00\* 4158.02\* 4160.00\*  
 4164.01\* 4164.02\* 4166.00\* 4168.01\* 4169.00\* 5174.00\* 5177.01\* 5177.05\* 5178.01\* 5178.02\* 5179.01\*  
 5181.00\* 5182.01\* 5182.03\* 5182.04\* 5183.00\* 5184.00\* 5185.01\* 5186.00\* 5187.00\* 5188.00\* 5196.01\*  
 5196.02\* 5197.02\* 5197.03\* 5197.04\* 5198.01\* 5198.02\* 5201.00\* 5214.00\* 5216.01\* 5216.02\* 5217.00\*  
 5219.02\* 5227.00\*

Median Family Income Not Known

5172.02\* 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\* 0040.03\* 0133.01\*

Moderate Income

0007.00\* 0011.00\* 0021.00\* 0029.00\* 0040.01\* 0075.00\* 0128.06\* 0141.00\* 0173.00\* 0207.02 0223.00\*

Middle Income

0231.00\* 0319.01\*

0003.00\* 0006.00\* 0008.00\* 0009.00\* 0017.00\* 0018.00\* 0036.00\* 0039.00\* 0040.04\* 0050.00\* 0059.01\*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541

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Agency: FDIC - 3

0064.00*	0074.00*	0077.00*	0081.00*	0096.02*	0105.00	0112.01*	0112.03*	0114.01*	0114.02*	0122.00*
0125.00*	0132.04*	0133.02*	0156.03*	0170.13*	0170.15*	0177.02*	0198.00	0207.01*	0208.04*	0213.00*
0239.00*	0247.00*	0273.02*	0277.02*	0277.04*	0291.02*	0303.01*	0303.02*	0319.02*		
Upper Income										
0020.01*	0020.02*	0033.00*	0040.02*	0047.00*	0067.00*	0070.01*	0070.02*	0096.01*	0097.01*	0121.00*
0128.04*	0128.05*	0132.01*	0132.03*	0134.00*	0138.00*	0146.04*	0146.05*	0146.06*	0146.07*	0146.08*
0147.00*	0151.00*	0156.01*	0156.02*	0169.01*	0170.05*	0170.07*	0170.09*	0170.11*	0170.12	0170.14*
0170.16*	0176.00*	0177.01*	0181.00*	0187.01*	0187.03*	0187.04*	0189.01*	0189.02	0197.00*	0201.00*
0208.03*	0208.05*	0208.06*	0226.01*	0226.02*	0244.01*	0244.02	0248.00*	0251.00*	0273.01*	0277.05*
0277.06*	0279.00	0291.04*	0291.05*	0291.06*	0323.00*					
Income Not Known										
0059.02*	0097.02*	0112.04*	0154.00*	0228.01*	0228.02*	0228.02*	0228.02*	0228.02*	0228.02*	0228.02*

OUTSIDE ASSESSMENT AREA

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income Not Known

2077.12

ATLANTIC COUNTY (001), NJ

MSA: 12100

Middle Income

0114.03

BURLINGTON COUNTY (005), NJ

MSA: 15804

Upper Income

7040.05

CAMDEN COUNTY (007), NJ

MSA: 15804

Median Family Income 30-40%

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: BCB COMMUNITY BANK**

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6009.00	6011.01	6020.00
Median Family Income	60-70%	
6025.03		
<b>MERCER COUNTY (021), NJ</b>		
<b>MSA: 45940</b>		
<b>Low Income</b>		
0004.00		
<b>Moderate Income</b>		
0037.07		
<b>Middle Income</b>		
0035.00		
<b>Upper Income</b>		
0043.12		
<b>SUSSEX COUNTY (037), NJ</b>		
<b>MSA: 35084</b>		
<b>Upper Income</b>		
3726.00		
<b>BRONX COUNTY (005), NY</b>		
<b>MSA: 35614</b>		
<b>Median Family Income 20-30%</b>		
0051.00		
<b>GREENE COUNTY (039), NY</b>		
<b>MSA: NA</b>		
<b>Middle Income</b>		
0803.01		
<b>KINGS COUNTY (047), NY</b>		
<b>MSA: 35614</b>		
<b>Median Family Income 40-50%</b>		
0491.00	0511.00	

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

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Median Family Income 50-60%	0235.00
Median Family Income 60-70%	0224.00
Median Family Income 80-90%	0387.00
Median Family Income 100-110%	0396.00
Median Family Income >= 120%	0056.01
NEW YORK COUNTY (061), NY	
MSA: 35614	
Median Family Income >= 120%	0007.00
Median Family Income Not Known	0070.02 0081.00 0137.00 0153.01
0102.00	
ORANGE COUNTY (071), NY	
MSA: 39100	
Low Income	0150.09
Upper Income	0143.02
QUEENS COUNTY (081), NY	
MSA: 35614	
Median Family Income 80-90%	0124.00
Median Family Income 90-100%	0141.00
Median Family Income 110-120%	

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: BCB COMMUNITY BANK**

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0007.02
Median Family Income >= 120%
1571.01
ROCKLAND COUNTY (087), NY
MSA: 35614
Moderate Income
0121.11 0122.04
Middle Income
0113.05
Upper Income
0116.03 0119.01
WESTCHESTER COUNTY (119), NY
MSA: 35614
Median Family Income >= 120%
0071.00
BUCKS COUNTY (017), PA
MSA: 33874
Median Family Income 60-70%
1016.03
CHESTER COUNTY (029), PA
MSA: 33874
Median Family Income >= 120%
3001.08
PHILADELPHIA COUNTY (101), PA
MSA: 37964
Median Family Income 50-60%
0156.00
Median Family Income 80-90%
0042.01

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: BCB COMMUNITY BANK**

**Median Family Income >= 120%**

**0355.00**

2023 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 Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	142	142	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	1,851	1,851	0	0.00%
<b>Total</b>	<b>1,995</b>	<b>1,995</b>	<b>0</b>	<b>0.00%</b>

**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.