PAGE 1 OF 20

Loans by County

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541
Agency: FDIC - 3
State: CALIFORNIA (06)

Hattation, Bob Commont I DAMA										
Area income Characteristics	Loan Ar Origit <=\$10	Loan Amount at Origination <=\$100,000	Loan A Origi >\$100, <=\$2	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan Amount Origination >\$250,000	an Amount at Origination >\$250,000	Loans to Busi with Gross A Revenues <	with Gross Annual Revenues <= \$1 Million	Memo Loar Affili	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)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	_	724	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	_	724	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	_	724	0	0	0	0
STATE TOTAL	0	0	0	0	_	724	0	0	0	0

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

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

PAGE

2 OF

20

Area Income Characteristics	Loan Amount at Origination <=\$100,000	nount at lation 0,000	Loan A Orig >\$100 <=\$2	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan A Origi >\$25	Loan Amount at Origination >\$250,000	Loans to Businesse with Gross Annual Revenues <= \$1	to Businesses Pross Annual Printes <= \$1	Memo Loar Affil	Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ATLANTIC COUNTY (001), NJ			3							
MSA 12100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	_	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	_	250	0	0	0	0	0	0
BERGEN COUNTY (003), NJ					50					
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	_	250	0	0		250	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	_	420	_	420	0	0
Median Family Income 100-110%	0	0	0	0	N	885	_	385	0	0
Median Family Income 110-120%	0	0	_	250	2	1,100	_	600	0	0
Median Family Income >= 120%	0	0	2	500	ပ	1,300	2	550	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	1,000	00	3,705	6	2,205	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541

PAGE:

3 QF

20

Agency: FDIC - 3 State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000	nount at lation 0,000	Loan A Orig >\$100 <=\$2	Coan Amount at Origination >\$100,000 But <=\$250,000	Loan A Origi >\$2:	Loan Amount at Origination >\$250,000	Loans to Business with Gross Annu Revenues <= \$1 Million	to Businesses Fross Annual anues <= \$1 Million	Memo Loai Affil	Memo item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	_	500		500	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	_	500	_	500	0	0
PRO ARRA										
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	-1	250	2	1,000	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	_	700	>	700	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	_	250	ω	1,700	<u>ـ</u> ـــــــــــــــــــــــــــــــــــ	700	0	0

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

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

Area Income Characteristics	Loan Aı Origi <=\$10	Loan Amount at Origination <=\$100,000	Loan A Orig >\$100	Loan Amount at Origination >\$100,000 But <=\$250.000	Loan A Origi >\$21	Loan Amount at Origination >\$250,000	Loans to Businesse with Gross Annual Revenues <= \$1	usinesses s Annual es <= \$1	Memo Loa Affii	Wemo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ			В							
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	_	700	0	0	0	Q
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	500	0	0	0	0	0	Q
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	_	250	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	_	177	_	500	_	177	0	0
Median Family Income >= 120%	0	0	0	0	N	800	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	4	927	4	2,000	_	177	0	o

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Institution: BCB COMMUNITY BANK **Small Business Loans - Originations**

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

PAGE:

5 OF

20

INSULUCION DED COMMONITY DANN										
Area Income Characteristics	Loan Amount Origination <=\$100,000	Loan Amount at Origination <=\$100,000	Loan A Orig >\$100 <=\$2	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan Au Origi >\$25	Loan Amount at Origination >\$250,000	Loans to Br with Gross Revenue	oans to Businesses with Gross Annual Revenues <= \$1 Million	Memo Loar Affil	Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUDSON COUNTY (017), NJ										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	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	_	150	0	0	_	150	0	0
Median Family Income 70-80%	. 0	0	_	250	_	760		760	0	0
Median Family Income 80-90%	o c	o c	o c	o c	۰ ۵	2 0	. 0	3 0	۰ ٥	
Median Family Income 100-110%	0 (.	> 0	.	> -		o -	, ,	.	> 0
Median Family Income 110-120%	0	0	_	250	N	1,000	0	0	0	Q
Median Family Income >= 120%	2	162	7	1,303	2	812	7	1,210	0	0
Median Family Income Not Known	0	0	0	0	_	1,000	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	162	10	1,953	7	3,847	10	2,395	0	0
MERCER COUNTY (021), NJ										
MSA 45940										
Outside Assessment Area										
Low Income	0	0	_	250	0	0	0	0	0	0
Moderate Income	0	0	0	0	_	500	0	0	0	0
Middle Income	0	0	_	250	0	0	0	0	0	0
Upper Income	0	0	_	250	0	0	_	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	ω	750	_	500	_	250	0	0

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

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

6 QF

20

Area Income Characteristics	Loan Amount at Origination <=\$100,000	ount at atlon 0,000	Loan A Origi >\$100, <=\$2	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan Aı Origi >\$25	Loan Amount at Origination >\$250,000	Loans to Business with Gross Annu Revenues <= \$1 Million	usinesses s Annual es <= \$1 ion	Memo Loar Affil	Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	413	2	1,076	2	739	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	ω	750	2	1,500	<u>.</u>	250	0	0
Median Family Income 80-90%	_	92	2	500	0	0	_	92	0	0
Median Family Income 90-100%	0	0	_	190	0	0	_	190	0	0
Median Family Income 100-110%	0	0	ω	750	_	1,000	0	0	0	0
Median Family Income 110-120%	0	0	2	500	0	0	0	0	0	0
Median Family Income >= 120%	_	10	2	500	2	800	ω	560	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	102	15	3,603	7	4,376	00	1,831	0	0

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

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

Area Income Characteristics	Loan Ar Origii <=\$10	Loan Amount at Origination <=\$100,000	Loan A Orig >\$100 <=\$2	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan A Origi >\$25	Loan Amount at Origination >\$250,000	Loans to E with Gros Revenue	with Gross Annual Revenues <= \$1 Million	Memo Loar Affil	Vermo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	_	384		384	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	o
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	_	700		700	0	0
Median Family Income 100-110%	0	0	_	140	0	0	_	140	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	-	250	~*	500	_	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	2	390	į.	1.584	4	1,474	0	0

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

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

Area Income Characteristics	Loan An Origir <=\$10	Loan Amount at Origination <=\$100,000	Loan A Origi >\$100 <=\$2	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan Au Origi >\$25	Coan Amount at Origination >\$250,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million	to Businesses Fross Annual Frues <= \$1 Million	Memo Loar Affil	Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORRIS COUNTY (027), NJ										
WSA 35084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	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	_	250	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	_	250	_	450	_	450	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	2	500	_	450	_	450	0	0

Loans by County
Small Business Loans - Origi

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

Respondent ID: 00000035541 Agency: FDIC - 3 State: NEW JERSEY (34)

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

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

Area income Characteristics	Loan Amount Origination <=\$100,000	Loan Amount at Origination <=\$100,000	Loan A Orig >\$100 <=\$2	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan Al Origi >\$25	Loan Amount at Origination >\$250,000	Loans to Businesses with Gross Annual Revenues <= \$1	usinesses is Annual es <= \$1 ion	Memo Loar Affil	Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASSAIC COUNTY (031), NJ										
MSA 35614										
inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	_	200	_	325	_	200	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	_	660		660	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%	_	25	0	0	0	0	<u>.</u>	25	0	0
Median Family Income >= 120%	0	0	_	250	2	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	_	25	2	450	4	1,985	ω	885	0	0
SCOOK COOK (SS/), NO										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	_	250	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	_	250	0	0	0	0	0	0

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

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

Hallenon, DCD COMMONITY DANN										
Area Income Characteristics	Loan Ar Origi <=\$10	Loan Amount at Origination <=\$100,000	Loan A Origi >\$100 <=\$2	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan Ar Origi >\$25	Loan Amount at Origination >\$250,000	Loans to Businesse with Gross Annual Revenues <= \$1 Million	lusinesses is Annual es <= \$1 lion	Memo item Loans by Affiliates	emo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (039), NJ										
MSA 35084										
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	_	250	0	0	_	250	0	0
Median Family Income 40-50%	0	0	0	0	_	1,000	0	0	0	0
Median Family Income 50-60%	0	0	_	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%	_	85	0	0	_	329	2	414	0	0
Median Family Income 80-90%		22	0	0	0	0	_	22	0	0
Median Family Income 90-100%	0	0	_	250	_	530	_,	530	0	0
Median Family Income 100-110%	0	0	0	0	_	285	_	285	0	Q
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	85	_	150	2	761	ω	540	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	192	4	900	o	2,905	9	2,041	0	0
TOTAL INSIDE AA IN STATE	10	581	44	9,973	43	23,072	4	12,433	0	0
TOTAL OUTSIDE AA IN STATE	0	0	6	1,500	ر ن	2,700	ω	1,450	0	0
STATE TOTAL	10	581	50	11,473	48	25,772	47	13,883	0	0

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

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

PAGE: 12 OF

20

Area Income Characteristics	Loan Amount Origination <=\$100,000	Crigination <=\$100,000	Loan A Orig >\$100 <=\$2	Origination >\$100,000 But <=\$250,000	Loan A Origi >\$25	Origination >\$250,000	Loans to Businesses with Gross Annual Revenues <= \$1	usinesses & Annual & <= \$1 ion	Memo Loai Affii	Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRONX COUNTY (005), NY							25 76			
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	_	500	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	_	500	0	0	0	0
GREENE COUNTY (039), NY				!						
MSANA										
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	_	442	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	_	442	0	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)

3 유

20

Area Income Characteristics	Loan Ar Origit <=\$10	Loan Amount at Origination <=\$100,000	Loan A Origi >\$100, <=\$2	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan Au Origi >\$25	Loan Amount at Origination >\$250,000	Loans to Businesse with Gross Annual Revenues <= \$1	usinesses is Annual is <= \$1	Memo Loar Affill	Wemo 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	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
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 (D (-
Median Family Income 20-30%	0	0	0	0	0	Q	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	2	500	0	0	0	0	0	0
Median Family Income 50-60%	0	0		250	0	0		250	0	0
Median Family Income 60-70%	0	0	_	250	N	2,000	N	1,250	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	<u></u>	250	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	O.
Median Family Income 100-110%	0	0	Ŋ	500	0	0	_	250	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	o o	2	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
I ract Not Known	0	0	0	0	0	0	0	0	0	0
County Lotal	0	0	7	1,750	4	3,000	4	1,750	0	0

Loans by County
Small Business Loans - Originations

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

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

Area Income Characteristics	Loan Ar Origin <=\$10	Loan Amount at Origination <=\$100,000	Loan A Origi >\$100 <=\$2	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan Au Origit >\$25	Loan Amount at Origination >\$250,000	Loans to B with Gros Revenut	ans to Businesses //th Gross Annual Revenues <= \$1 Willion	Memo Loar Affil	emo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
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	_	250	0	0	_	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	_	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	2	500	0	o	_	250	0	0

Loans by County
Small Business Loans - Orig

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

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

Institution: BCB COMMUNITY BANK							State. MET	1000 (30)	"	
Area Income Characteristics	Loan Aı Origil <=\$1	Loan Amount at Origination <=\$100,000	Loan A Origi >\$100, <=\$2	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan Ar Origit >\$25	Loan Amount at Origination >\$250,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million	usinesses s Annual s <= \$1 ion	Memo Loar Affil	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	Q
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	O	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	5	1,007	0	0	4	757	0	0
Median Family Income Not Known	0	0	0	0	_	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	ch	1,007	_	500	4	757	0	0
ORANGE COUNTY (071), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	_	250	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	_	250	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	N	500	0	0	0	0	0	0

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

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

Loan Ar Origii <=\$1(nount at nation)0,000	Coan A Orig >\$100 <=\$2	mount at ination ,000 But ,50,000	Loan A Origi >\$25	mount at nation 50,000	with Gros Revenu	s Annual s <= \$1	Memo Loai Affili	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)
					39			8	
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	_	200	_	500	_	200	0	0
0	0	_	208	0	0	_	208	0	0
0	0	0	0	0	0	0	0	0	0
0	0	_	130	0	0	_	130	0	0
0	0		250	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	۵	788	_	500	ယ	538	0	0
0	0	0	0	0	0	0	0	0	0
0	0	<u></u>	250	0	0	0	0	0	0
_	50	_	150	0	0	_	50	0	0
0	0	ယ	585	_	1,000	2	335	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
_	50	ڻ.	985	_	1,000	ω	385	0	0
	Loan Ar Carigit Carigi	270	Amount at (000s) L	Amount at Loan Amount at Loan Amount at Loan Amount Num of (000s) Loans Loans Loans Amount Num of (000s) Loans	Amount at Coan Amount at (-\$250,000 Corigination (000s) Coans (000s) Amount Num of Amount P (000s) Amount Num of Amount P (000s) O O O O O O O O O O O O O O O O O O	Impunit at Loan Amount at Loan Amount (maution Crigination Stide,000 But \$250,000 B	Impount at Loan Amount at Loan Amount at Ination Origination P\$250,000 Amount Num of Amount Num of Amount (000s) O O O O O O O O O O O O O O O O O O O	Insulant at Loan Amount at Loan Amount at Insulan Insu	Insolunt at Loan Amount at Loan Amount at Insolun (Drigination v\$100,000 But v\$250,000 Revenues <= \$1 (00,000 But v\$1 (00,00

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

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

management book commont in bound									**	
Area income Characteristics	Loan Amount Origination <=\$100,000	Loan Amount at Origination <=\$100,000	Loan A Orig >\$100 <=\$2	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan A Origi >\$25	Loan Amount at Origination >\$250,000	Loans to Businesses with Gross Annual Revenues <= \$1	usinesses s Annual s <= \$1 ion	Memo Loar Affil	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		A								
MSA 35614										
Outside Assessment Area										
Low income	0	0	0	0	0	0	0	0	o	>
Moderate Income	0	0	2	500	0	0	φ,	0 (0 (0 0
Middle Income	0	0	0	0	_	500	0	0	0	Q (
Upper Income	0	0	2	500	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	4	1,000	_	500	0	0	0	0
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	o
wedan Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	_	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Iract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	_	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	_	50	7	1,485	_	1,000	4	635	0	0
TOTAL OUTSIDE AA IN STATE	0	0	23	5,295	9	5,442	=======================================	3,045	0	0
STATE TOTAL	_	50	30	6,780	10	6,442	15	3,680	0	0

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

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

BISHCHOOL DCD COMBINIONITY DAMA									•	
Area Income Characteristics	Loan Ar Origit <=\$10	Loan Amount at Origination <=\$100,000	Loan A Origi >\$100 <=\$2	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan A Origi >\$25	Loan Amount at Origination >\$250,000	Loans to Businesse with Gross Annual Revenues <= \$1	usinesses s Annual ss <= \$1 ion	Memo Loar Affil	Memo Item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCKS COUNTY (017), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	Q
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	500	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	_	500	0	0	0	0

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

Area Income Characteristics	Loan Ar Origit <=\$10	Loan Amount at Origination <=\$100,000	Loan A Origi >\$100, <=\$2	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan Ar Origit >\$25	Loan Amount at Origination >\$250,000	Loans to Businesse with Gross Annual Revenues <= \$1	Businesses ss Annuai ses <= \$1 llion	Memo Loai Affil	lemo item: Loans by Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTER COUNTY (029), PA										
MSA 33874										
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	Q
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	_	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	_	1,000	0	0	0	0

Small Business Loans - Originations Institution: BCB COMMUNITY BANK

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

				İ						
Area income Characteristics	Loan Amount Origination <=\$100,000	en Amount at Origination <=\$100,000	Loan A Orig >\$100 <=\$2	Loan Amount at Origination >\$100,000 But <=\$250,000	Loan A Origi >\$2:	Loan Amount at Origination >\$250,000	with Gros Revenu	with Gross Annual Revenues <= \$1 Million	Memo Loar Affili	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										
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	_	188	0	0	<u></u>	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	_	250	0	0	_	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	_	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	ယ	688	0	0	2	438	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	ω	688	2	1,500	2	438	0	0
STATE TOTAL	0	0	ω	688	2	1,500	2	438	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	11	631	51	11,458	44	24,072	48	13,068	0	0
TOTAL OUTSIDE AA	0	0	32	7,483	17	10,366	16	4,933	0	0
TOTAL INSIDE & OUTSIDE	1	631	83	18,941	61	34,438	20	18,001	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity

Small Business Loans

Respondent ID: 0000035541 Agency: FDIC - 3

PAGE: 1 OF

Institution: BCB COMMUNITY BANK

ASSESSMENT AREA COANS	Origin	Originations	Originations with <= \$1 m	Originations to Businesses with <= \$1 million revenue	Purc	12565
	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	_	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	œ	1,831	0	0
NJ - MONMOUTH COUNTY (025) - MSA 35154	51	1,974	4	1,474	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	ω	950	-	450	0	0
NJ - OCEAN COUNTY (029) - MSA 35154	O T	2,570	22	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	_	250	0	0
NY - RICHMOND COUNTY (085) - MSA 35614	7	2.035	دما	385	5	5

2023 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	Num of Loans Amount (000s) Num of Loans Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	22	50,090	0	0
Purchased	0	0	0	0
Total	22	50,090	0	0
Consortium/Third Party Loans (optional)				

Agency: FDIC - 3

Respondent ID: 0000035541

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%

2236.02

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%

Median Family Income 90-100%

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

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%

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

Median Family Income >= 120%

0130.02* 0062.02* 0010.01* 0430.02* 0333.00* 0270.00* 0221.00* 0173.02* 0130.03* 0441.00* 0442.01* 0442.02* 0451.02* 0400.01* 0340.01* 0280.02* 0222.00* 0174.00* 0070.01* 0010.02* 0130.04* 0140.00* 0175.01* 0175.02* 0070.02* 0021.00* 0022.00* 0400.02* 0340.02* 0304.02* 0232.01* 0311.00* 0413.02* 0080.01* 0351.00 0233.01* 0421.01* 0352.00* 0191.02* 0233.04* 0151.00* 0080.02 0023.00* 0312.00* 0452.00 0421.02* 0371.00* 0191.04* 0155.00* 0091.00* 0321.02* 0234.02* 0031.00* 0461.00" 0462.00" 0423.01* 0160.00* 0372.01* 0321.04* 0241.00* 0193.04* 0092.00* 0032.00* 0423.02* 0171.01* 0372.03* 0242.00* 0193.05* 0101.00* 0322.01* 0033.00* 0471.00* 0472.00* 0473.00* 0424.00* 0383.00* 0171.02* 0102,00* 0322.02* 0252.00* 0193.06 0034.01* 0425.00* 0391.00* 0331.00* 0261.00* 0201.00* 0172,00* 0103.00* 0034.02* 0430.01* 0120.02 0392.00* 0332.00 0262.00 0173.01 0050.00 0202.00

PAGE: 2 OF Respondent ID: 0000035541

17

Agency: FDIC - 3

* denotes no loans made in specified tracts

Assessment Area(s) by Tract

Institution: BCB COMMUNITY BANK

0474.00*	0475.00*	0481.00° 0482.00° 0490.01° 0490.02° 0500.00° 0511.00° 0512.00°	0482.00*	0490.01*	0490.02*	0500.00*	0511.00*	0512.00*	0514.00	0521.00*
0522.00*	0531.00*	0522.00* 0531.00* 0532.01* 0532.02* 0541.01* 0541.02* 0542.00* 0543.00* 0544.00* 0545.00* 0546.01*	0532.02*	0541.01*	0541.02*	0542.00*	0543.00*	0544.00*	0545.00*	0546.01*
0546.02*	0551.00*	0546.02° 0551.00° 0552.01° 0552.02° 0561.00° 0562.00° 0581.00° 0582.00° 0591.00° 0592.00° 0600.01°	0552.02*	0561.00*	0562.00*	0581.00*	0582.00*	0591.00*	0592.00*	0600.01*
0600.02*	0611.00*	0612.00	0613.00* 0614.00*	0614.00*						
Median Fa	amily Inco	me Not Kr	OWN							
0181.01*										
ESSEX C	ESSEX COUNTY (013), NJ	3), NJ								
MSA: 35084	84									
Median Fa	Median Family Income 20-30%	me 20-30%								
0010.00*	0019.00*	0010.00* 0019.00* 0022.03* 0039.00* 0041.00* 0043.00* 0048.02* 0062.00* 0075.01* 0106.00* 0229.00*	0039.00*	0041.00*	0043.00*	0048.02*	0062.00*	0075.01*	0106.00*	0229.00*
0230.00* Median Fa	0230.00* Median Family Income 30-40%	me 30-40%								
0002.00*	0005.00*	0002.00* 0005.00* 0031.00* 0035.00* 0044.00* 0046.00* 0048.01* 0050.00* 0072.00* 0074.00	0035.00*	0044.00*	0046.00*	0048.01*	0050,00*	0072.00*		0075.02*
0090.00*	0097.00*	0090.00* 0097.00* 0108.00* 0171.00* 0181.00* 0183.00* 0184.00* 0186.00* 0187.00* 0227.00* 0228.00*	0171.00*	0181.00*	0183.00*	0184.00*	0186.00*	0187.00*	0227.00*	0228,00*
0232.00* Median Fa	0232.00* Median Family Income 40-50%	ne 40-50%								
0001.00*	0006.00*	0001.00* 0006.00* 0007.00* 0009.00* 0016.00* 0017.00* 0018.00* 0020.00* 0021.00* 0022.02* 0024.00*	0009.00*	0016.00*	0017.00*	0018.00*	0020.00*	0021.00*	0022.02*	0024.00*
0025.00*	0026.00*	0025.00* 0026.00* 0038.00* 0042.00* 0049.00* 0052.00* 0057.00* 0070.00* 0071.00* 0076.00* 0077.00*	0042.00*	0049.00*	0052.00*	0057.00*	0070.00*	0071.00*	0076.00*	0077.00*
0078.00*	0079.00*	0078.00* 0079.00* 0080.00* 0081.00* 0091.00* 0092.00* 0093.00* 0094.00* 0096.00* 0109.00*	0081.00*	0091.00*	0092.00*	0093.00*	0094.00*	0096.00*	0109.00*	0111.00*
0112.00*	0113.00*	0112.00* 0113.00* 0119.00* 0121.00* 0123.00* 0124.00* 0126.00* 0131.00* 0133.00* 0177.00* 0189.00*	0121.00*	0123.00*	0124.00*	0126.00*	0131.00*	0133.00*	0177.00*	0189.00*
0231.00*	0231.00*	TO 50-80%								
0011.00*	0014.00*	0014.00* 0028.00* 0037.00* 0045.00* 0051.00* 0053.00* 0066.00* 0067.00* 0068.00* 0069.00	0037.00*	0045.00*	0051.00*	0053.00*	0066.00*	0067.00*	0068.00*	0069.00
0073.00	0087.00*	0073.00 0087.00* 0088.00* 0101.00* 0103.00* 0115.00* 0116.00* 0120.00* 0122.00* 0127.00* 0128.00*	0101.00*	0103.00*	0115.00*	0116.00*	0120.00*	0122.00*	0127.00*	0128.00*
0129.00* Median Fa	0129.00* 0144.00* 0188.00* Median Family Income 60-70%	0188.00*								
0004.00*	0008.00*	$0004.00^{\circ} 0008.00^{\circ} 0013.00^{\circ} 0023.00^{\circ} 0047.00^{\circ} 0095.00^{\circ} 0099.00^{\circ} 0102.00^{\circ} 0104.00^{\circ} 0105.00^{\circ} 0114.00^{\circ} 0104.00^{\circ} 0105.00^{\circ} 0114.00^{\circ} 0104.00^{\circ} 0105.00^{\circ} 0104.00^{\circ} $	0023.00*	0047,00*	0095.00*	0099.00*	0102.00*	0104.00*	0105.00*	0114.00*
0118.00*	0125.00*	0118.00* 0125.00* 0132.00* 0137.00* 0147.00* 0157.00* 0182.00*	0137.00*	0147.00*	0157.00*	0182,00*				

Median Family Income 70-80%

Respondent ID: 0000035541 3 **Q**F

17

Agency: FDIC - 3

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

Median Family Income 80-90% 0178.00* 0003.00° 0022.04° 0130.00° 0141.00° 0143.00° 0145.00° 0146.00° 0152.00° 0153.00 0159.00° 0176.00°

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%

0214.00* 0216.02* 0217.02* 0218.01* 0218.02* 0218.03* 0192.00* 0193.00* 0194.00* 0195.00* 0196.00* 0198.00* 0199.00* 0165.00* 0166.00* 0169.00* 0170.00* 0134.00° 0135.00 0136.00° 0138.00° 0148.00° 0149.00° 0160.00° 0161.00° 0162.00° 0163.00° 0164.00° 0204.00* 0205.00* 0206.00* 0207.00* 0173.01* 0173.02* 0174.00* 0179.00* 0208.00 0209.01* 0209.02* 0210.00* 0200.00* 0180.00* 0211.00* 0201.00* 0202.00* 0212.00* 0190.00* 0213.00 0203.00* 0191.00*

Median Family Income Not Known

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

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income 30-40%

0044.00* 0067.00* 0107.02*

Median Family Income 40-50%

0002.00* 0018.00* 0052.00* 0145.02* 0153.00* 0162.00*

Median Family Income 50-60%

0161.00* 0164.00* 0168.00* 0169.00* 0043.00* 0045.00* 0046.00* 0055.00* 0058.01* 0068.00* 0106.01* 0135.00* 0136.00* 0150.03* 0157.00* 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*

PAGE: 4 OF 17

Respondent ID: 0000035541

Agency: FDIC - 3

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

0145.01* 0151.00* 0156.00* 0158.02* 0163.00* 0166.00* 0167.00* 0171.00* 0175.00* 0176.00* Median Family Income 70-80%	156.00* 70-80%	0158.02*	0163.00*	0166.00*	0167.00*	0171.00*	0175.00*	0176.00*	0324.00*	
0001.02* 0014.00* 0017.01* 0019.00 0020.01* 0028.00*)17.01*	0019.00	0020,01*	0028.00*	0029.00*	0031.02*	0041.04* 0047.00*	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*	15.00*	0129.00*	0130.00	0131.00*	0148.01*	0149.00*	0150.04*	0152.02*	0159.00*	
0160.00* 0180.00* Median Family Income 80-90%	80-90%									
0003.00* 0007.00* 0010.00* 0011.00* 0020.02* 0030.00* 0042.00* 0049.00* 0101.00* 0107.01* 0109.00*	10.00*	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%	32.00* 90-100%	0133.00*	0140,00*	0142.00*	0155,00*	0165.00*	0173.00*			
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%)12.01° 100-110°	0040.00* %	0061.01*	0063.00*	0143.00*	0144.01*	0178.00*	0194.00		
0004.00* 0006.00* 0108.00* 0123.00* 0127.00* 0141.02* 0146.00* Median Family Income 110-120%	08.00° (0123.00°	0127.00*	0141.02*	0146.00*					
0009.02* 0066.00* 0104.00 0105.00* 0114.00* 0126.00* 0147.00 Median Family Income >= 120%	04.00 (>= 120%	0105.00*	0114.00*	0126.00*	0147.00	0148.02*				
0001.01* 0013.00* 0022.00* 0023.00* 0024.00* 0031.01* 0035.00* 0041.02* 0041.03* 0054.00	22.00* (0023.00*	0024.00*	0031.01*	0035.00*	0041.02*	0041.03*		0058.02*	
0059.01* 0059.02* 0064.00* 0065.00* 0070.01* 0070.02* 0071.00* 0072.00* 0073.00* 0074.00*	64.00*	0065.00*	0070.01*	0070.02*	0071,00*	0072.00*	0073.00*		0075.00*	
0076.01 0076.02* 0077.01* 0077.03* 0078.00* 0102.00* 0103.00 0112.00* 0124.00* 0125.00*	77.01* (077.03*	0078.00*	0102.00*	0103.00	0112.00*	0124.00*		0138.00*	
0139.00* 0141.01* 01	44.02* (0150,01*	0152.01*	0144.02* 0150.01* 0152.01* 0158.01* 0179.00*	0179.00*	0181.00 0182.00	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°	85.01* (0185.02*	0186.00*	0187.01*	0187.02*	0188.00*	0189.00	0191.00*	0192.00*	
0193.00* 0198.00* 0199.00* 0200.00* 0201.00* Median Family Income Not Known	99.00* (0200.00* WN	0201.00*							
0069.00 0077.02* 9801.00*	01.00*									
MIDDLESEX COUNTY (023), NJ	023), NJ									
MSA: 35154										
Median Family Income 20-30%	20-30%									
0043.00* 0058.00* Median Family Income 30-40%	30-40%									
0045.01* 0048.00* 0053.00* 0055.00* 0056.02* 0060.02*	53.00* (055.00*	0056.02*	0060.02*						

Median Family Income 40-50%

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Agency: FDIC - 3

Respondent ID: 0000035541

5 오

17

Institution: BCB COMMUNITY BANK 0044.00° 0046.00° 0049.00° 0052.00° 0056.01° 0057.00° 0093.00°

Median Family Income 50-60% 0018.04* 0040.00 0042.00* 0045.02* 0047.00* 0050.00* 0069.00 0071.03* 0079.08* 0082.06 0082.07*

Median Family Income 60-70%

Median Family Income 70-80% 0029.02* 0033.00* 0036.01* 0038.02* 0073.05* 0082.05

0004.04* Median Family Income 80-90% 0038.01* 0041.00* 0061.01* 0062.04* 0062.07* 0075.00* 0078.01* 0079.06* 0001.01* 0002.00* 0003.00* 0005.01* 0018.03* 0018.06* 0019.03 0027.01* 0027.03 0032.03 0037.00

Median Family Income 90-100% 0051.00* 0005.04* 0012.00* 0015.02* 0019.01* 0019.02* 0024.01* 0025.00 0060.01* 0061.03* 0068.00 0072.03* 0074.02* 0076.00 0079.10* 0081.01* 0082.04* 0085.01* 0030.01* 0034.01* 0035.00*

0028.05* 0001.02* 0031.01* 0062.09 0070.00* 0071.01* 0078.06* 0079.05* 0079.07* 0009.02* 0014.18* 0014.19* 0015.05* 0015.06* 0016.00* 0017.01* 0017.02* 0080.01* 0081.03* 0018.05* 0026.05 0094.00*

Median Family Income 100-110%

0082.09* 0083.00* 0084.04* 0085.06* 0029.01* 0030.02* 0031.02* 0062.08* 0004.01* *80.3000 0006.09* 0007.01* 0008.02* 0086.06* 0063.00 0010.01* 0011.00* 0071.02* 0072.02* 0073.06* 0013.00* 0014.10" 0015.04* 0077.02* 0077.04* 0079,13 0026.04

Median Family Income 110-120%

0079.09* 0081.02* 0088.01* 0091.01* 0005.03* 0008.01* 0010.03* 0010.04* 0014.14* 0061.04 0066.04* 0066.08* 0073.03* 0077.03* 0078.04

Median Family Income >= 120%

0004.03* 0006.03* 0006.10* 0007.02 0082.10* 0082.11 0082.12 0065.00* 0066.01* 0066.05* 0066.06* 0021.01* 0021.02* 0022.00* 0082.13* 0009.01* 0023.01* 0082.14* 0084.03* 0084.05* 0084.06* 0085.02* 0085.04* 0066.07* 0014.09* 0023.02* 0067.01* 0067.03* 0024.02* 0014.11* 0014.12* 0026.03* 0073.01* 0078.05* 0032.01* 0014.13 0014.15* 0062.05* 0079.11 0062.06 0014.17*

17

Agency: FDIC - 3

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

Median Family Income Not Known 0085.05* 0086.01* 0086.02* 0086.04* 0086.05* 0087.00*

9800.00* 9801.00*

MONMOUTH COUNTY (025), NJ

Median Family Income 30-40%

8056.00* 8057.00* 8065.01* 8072.00* 8073.00* 8076.00* 8110.00

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" 8081.00" 8084.02* 8085.02* 8100.02*

Median Family Income 80-90%

8020.00° 8023.00° 8032.01° 8065.04° 8079.00° 8090.00° 8103.00° 8109.00° 8113.01° 8116.00° 8122.00°

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%

8053.00" 8062.02" 8065.03" 8066.00" 8084.01" 8087.01" 8087.02" 8088.00" 8032.02* 8001.02* 8002.00* 8007.01* 8007.02* 8033.00* 8035.00* 8037.00* 8038.00* 8011.00* 8039.00* 8012,00* 8041.00* 8013.00* 8042.00* 8014.00* 8046.00* 8015.00 8048.01* 8024,00* 8051.00* 8029,00*

8089.01* 8089.02* 8092.00*

Agency: FDIC - 3

Respondent ID: 0000035541

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

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

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%

Median Family Income 70-80%

0435.00* 0448.00* 0449.00*

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%

0433.01* 0413.00* 0403.02* 0462.01* 0462.02* 0462.97* 0462.98* 0464.00* 0465.00* 0423.02* 0414.00* 0415.00* 0416.02* 0404.00* 0406.00* 0407.01* 0407.02* 0408.01* 0408.03* 0408.04* 0408.05* 0455.04* 0441.02* 0433.02* 0457.01* 0457.03* 0442.00" 0444.01" 0433.03* 0434.01* 0425.00* 0426.01* 0457.04* 0444.03* 0426.02 0416.04* 0416.05* 0418.03* 0419.01* 0420.00* 0434.02* 0458.04* 0427.00* 0436.01* 0444.04* 0459.01* 0445.03* 0445.04* 0446.02* 0447.02* 0455.01* 0428.00* 0429.00* 0436.02* 0459.03* 0459.04* 0461.03* 0461.09* 0437.00* 0430.00 0438.01* 0431.00* 0439.00* 0421.00* 0409.00* 0412.00* 0432.00* 0422,00 0440.00

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%

Median Family Income 50-60% 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 60-70% 7141.00* 7156.00* 7201.02* 7201.07* 7220.03* 7222.00* 7290.00* 7312.05* 7312.06*

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

Median Family Income 70-80%

7361.05* 7361.06* 7361.07* 7370.00*

Median Family Income 80-90%

7130.00* 7133.00* 7154.01* 7155.03* 7159.01* 7175.01* 7202.05* 7220,01* 7228.00* 7235.00*

7240.00*

7250.01* 7360.01* 7361.01* 7250.02* 7280.01* 7311.01* 7320.03* 7321.01* 7330.02* 7340.02* 7340.05* 7350.03* 7351.01*

7202.06* 7233.00*

7132.03 7135.00° 7138.00° 7139.00° 7143.00° 7155.02° 7170.02° 7171.02° 7175.02° 7202.03° 7234.00* 7251.00* 7270.02* 7280.02* 7310.02* 7321.04* 7340.04* 7350.01* 7350.04* 7202.04*

7351.06* 7360.02* 7380.01*

Median Family Income 90-100%

7224.01* 7225.00* 7227.02* 7230.00* 7111.00* 7113.00* 7114.00* 7131.00 7132.01* 7132.02* 7134.01* 7140.00* 7142.00* 7200.01* 7231.00* 7260.00* 7311.02 7320.04* 7321.03* 7390.00* 7221.00*

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%

Median Family Income >= 120% 7101.02 7171.01° 7220.04° 7280.04° 7320.01° 7351.04° 7351.05° 7380.02°

> е ОР 17

Agency: FDIC - 3

Respondent ID: 0000035541

Respondent ID: 0000035541

Agency: FDIC - 3

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

Median Family Income Not Known 7173.00* 7223.00* 7392.00*

7280.03* 9800.00* 9801.00* 9900.00*

PASSAIC COUNTY (031), NJ

Median Family Income 20-30%

1759.00" 1803.02" 1818.00" 1830.02"

Median Family Income 30-40%

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

Median Family Income 40-50%

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

Median Family Income 50-60%

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

Median Family Income 60-70%

Median Family Income 70-80% 1802.01* 1806.00* 1812.00* 1821.00* 1823.02* 1824.00* 1827.02* 2036.00

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

Median Family Income 80-90%

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

Median Family Income 90-100%

1243.23* 1246.02* 1337.01* 1826.00* 2461.02* 2568.03

Median Family Income 100-110%

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

Median Family Income 110-120%

1242.01* 1244.02* 1540.06* 1964.03* 2463.00

Median Family Income >= 120%

1434.01* 1434.02* 1165.00* 1242.02* 1243.11* 1243.12* 1243.21* 1540.03* 1540.04* 1540.05* 1635.01* 1635.02 1243.22* 1244.03* 1756.01* 1432.01* 1432.02* 1964.01* 1964.04* 2167.01* 1433.01 1433.02*

2167.02* 2238.01* 2238.02* 2366.01* 2366.03* 2366.04* 2460.01* 2460.02* 2460.03* 2461.01* 2461.03*

17

Agency: FDIC - 3

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

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* 0314.00* 0316.01*

Median Family Income 50-60%

0316.02* 0318.01* 0318.02* 0390.00*

0395.01*

0396,00*

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

Median Family Income 60-70%

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

Median Family Income 70-80%

0307.01° 0308.02° 0320.04° 0323.00° 0324.02° 0328.00° 0338.00 0339.00° 0349.00° 0355.00 0357.00° 0388.00°

Median Family Income 80-90%

0322.00° 0326.00° 0337.00° 0343.00° 0345.00° 0350.00° 0352.00 0353.00° 0354.00° 0361.00° Median Family Income 90-100%

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

0360,00

Median Family Income 100-110%

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

Median Family Income 110-120%

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

Median Family Income >= 120%

0373.00* 0374.00* 0376.01* 0376.02* 0377.00* 0378.00 0362.00* 0363.02* 0364.00* 0365.00* 0366,00* 0379.00* 0381.01* 0381.03 0381.04* 0382.01* 0367.00* 0368.00 0370.00* 0371.00* 0372.00

Agency: FDIC - 3

Respondent ID: 0000035541

* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

Median Family Income Not Known 0382.02* 0383.00* 0384.00* 0385.00* 0386.01* 0386.02* 0387.01* 0387.02* 0391.00* 9800.00*

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income 20-30%

Median Family Income 30-40%

Median Family Income 40-50%

4068.01* 4068.02* 4072.01* 4111.00* 4140.01* 4142.02* 4143.04* 5172.01*

Median Family Income 50-60%

3042.04* 4069.00* 4078.02* 4144.00*

Median Family Income 60-70%

4048.00° 4067.01° 4072.03° 4079.00° 4110.00° 4132.00° 4140.02° 4143.01° 5173.02°

Median Family Income 70-80%

3011.01* 3032.04* 3040.02* 3042.02* 4052.00* 4053.02* 4072.04* 4073.02* 4074.01* 4074.02* 4075.01*

Median Family Income 80-90% 4075.02* 4121.00* 4124.00* 4141.00* 4142.01* 4168.02* 5171.01*

4062.01* 4071.01* 4088.00* 4093.00* 4123.01* 4139.00* 4165.00* 4167.01* 5180.00* 5191.00* 5193.00 3003.00* 3004.00* 3024.00* 3038.00* 3041.00* 4043.00* 4049.01* 4050.00* 4051.00* 4053.01* 4055.00*

5200.02* 5220.00*

Median Family Income 90-100%

Median Family Income 100-110% 4145.02* 4161.00* 4162.02* 4167.02* 5173.01* 5179.02* 5189.00* 5190.00* 5202.00* 5208.00* 5210.00* 4089.00* 4090.00* 4091.00* 4099.00* 4100.00* 4103.00* 4104.00* 4105.00* 4108.00* 4129.00* 4130.02* 3008.00* 3013.00* 3030.00* 3036.00* 3037.00* 3042.03* 4049.02* 4054.00* 4071.02* 4082.00* 4086.00*

3018.00* 3026.00* 3027.00* 3033.02* 4056.00* 4057.00* 4060.01* 4060.02* 4076.00* 4080.00* 4083.00* 4084.00° 4092.00° 4094.00° 4098.00° 4106.00° 4109.00° 4117.00° 4119.01° 4130.01° 4136.00° 4137.00°

PAGE

12 OF

17

5195.00* 5200.01* 5204.01* 5205.01* 5205.02*

5209.00* 5213.02*

5170,00*

5171.02*

5175.00* 5176.00* 5185.02* 5194.00*

4145.01* 4150.00* 4151.01* 4163.00*

4143.03*

* denotes no loans made in specified tracts Institution: BCB COMMUNITY BANK Assessment Area(s) by Tract Agency: FDIC - 3 Respondent ID: 0000035541

Median Family Income 110-120% 5212.00° 5213.01° 5215.00° 5218.01° 4113.02* 4062,02* 4147,00* 3001.00* 3005.00* 4153.00* 4154.01* 4162.01* 4118.00* 4073.01* 4122,00* 4128,00* 4077.00* 4081.00* 3007.00* 3022.00* 5218.02 5192,00* 4131,00* 4085,00* 3028.00* 4133.00* 4087.00* 5199.00* 3031,02* 5203.00* 5204.02* 4134.00* 4096.00* 3033.01* 4135.00* 4097.00* 3035.00* 4102.00* 4138.03* 5206.00* 4047.00* 4138.04* 4107,00* 5207.00* 4058.00* 4112.00* 5211.00° 4146.00 4059,00

Median Family Income >= 120%

5219.02* 5227.00* 5196.02° 5197.02° 5197.03° 5197.04° 5198.01° 5198.02° 5201.00° 5214.00° 5181.00* 4164.01* 4164.02* 4166.00* 4168.01* 4148.00* 4101.00* 3040.01* 3020.00* 3006.00 5182.01* 5182.03* 5182.04* 4149.00* 4113.01* 4044.00* 3021.01* 3009.01* 3009.02* 3010.00* 4151.02* 4152.01* 4114.00* 4115.00* 4045.00* 4046.00* 3021.02* 3023.00* 5183.00* 5184.00* 5185.01* 5186.00* 4169.00* 4116.00* 4119.02* 4120.00* 4123.02* 4152.02* 4061.00* 3025.01* 3011.02* 5174.00* 4154.02* 4063.00* 3025.02* 3012.00* 5177.01* 5177.05* 4155.00* 4064,00* 3029.00* 3014.00* 3015.00* 4156.00* 3031.01* 4065.01* 4125.00* 3032.03* 5216.01* 5216.02* 5187.00* 5178,01* 4157.00* 4066.00* 3016.00* 5188.00* 5178.02* 4158.02* 4126.00* 4078,01* 3034.00* 3017.00* 5217.00 4127.00* 5196.01* 4160.00* 4095.00* 3039,00* 5179.01* 3019.00

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

0231.00* 0319.01* 0007.00* 0011.00* 0021.00° 0029.00° 0040.01° 0075.00° 0128.06° 0141.00° 0173.00° 0207.02 0223.00°

Middle Income

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

Agency: FDIC - 3

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

0208.03* 0208.05* 0208.06* 0226.01* 0226.02* 0244.01* 0244.02 0248.00* 0251.00* 0273.01*	0147.00° 0151.00° 0156.01° 0156.02° 0169.01° 0170.05° 0170.07° 0170.09° 0170.11° 0170.12° 0170.16° 0176.00° 0177.01° 0181.00° 0187.01° 0187.03° 0187.04° 0189.01° 0189.02° 0197.00°	0128.04* 0128.05* 0132.01* 0132.03* 0134.00* 0138.00* 0146.04* 0146.05* 0146.06* 0146.07*	0020.01* 0020.02* 0033.00* 0040.02* 0047.00* 0067.00* 0070.01* 0070.02* 0096.01* 0097.01* 0121.00*	Upper Income	0239.00* 0247.00* 0273.02* 0277.02* 0277.04* 0291.02* 0303.01* 0303.02* 0319.02*	0125.00* 0132.04* 0133.02* 0156.03* 0170.13* 0170.15* 0177.02* 0198.00 0207.01* 0208.04* 0213.00*	0064.00° 0074.00° 0077.00° 0081.00° 0096.02° 0105.00 0112.01° 0112.03° 0114.01° 0114.02° 0122.00°
02* 01		03* 01	02* 00		02* 02	03* 01	00, 00
69.01*		34.00*	47.00*		77.04*	70.13*	96,02*
0170.05* 0187.03*	36	0138.00*	0067,00*		0291.02*	0170.15*	0105.00
0170.07* 0187.04*		0146.04*	0070,01*		0303.01*	0177.02*	0112,01*
0170.09* 0189.01*	0.00	0146 05*	0070.02*		0303.02*	0198.00	0112.03*
0170.11* 0189.02		0146.06*	0096.01*		0319.02*	0207.01*	0114.01*
0170.12 0197.00*	0.10.01	0146.07	0097.01*			0208.04*	0114.02*
0170.14* 0201.00*		0146.08*	0121.00*			0213.00	0122.00*

0059.02* 0097.02* 0112.04* 0154.00* 0228.01* 0228.02* 9901.00*

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

6009.00 6011.01 6020.00 Median Family Income 60-70%

5025.03

MERCER COUNTY (021), NJ

MSA: 45940

Low Income

0004.00 Moderate Income

Middle Income

0037.07

0035.00 Upper Income

SUSSEX COUNTY (037), NJ

0043.12

MSA: 35084

Upper Income

3726.00

BRONX COUNTY (005), NY

MSA: 35614

Median Family Income 20-30%

0051.00

GREENE COUNTY (039), NY

MSA: NA

Middle Income

0803.01

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 40-50%

0491.00 0511.00

PAGE: 14 OF 17

Respondent ID: 0000035541

Agency: FDIC - 3

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BCB COMMUNITY BANK

Median Family Income 50-60%

Median Family Income 60-70%

0224.00 0868.00 0922.00

Median Family Income 80-90%

0387.00

Median Family Income 100-110%

Median Family Income >= 120%

NEW YORK COUNTY (061), NY 0056.01 0163.00

Median Family Income >= 120%

MSA: 35614

0007.00 0070.02 0081.00 0137.00 0153.01

Median Family Income Not Known

0102.00

ORANGE COUNTY (071), NY

MSA: 39100

Low Income

Upper Income 0150.09

0143.02

QUEENS COUNTY (081), NY

Median Family Income 80-90%

MSA: 35614

Median Family Income 90-100% 0124.00 1447.00

Median Family Income 110-120%

PAGE: 15 OF 17

Respondent ID: 0000035541

Agency: FDIC - 3

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%

1571.01

ROCKLAND COUNTY (087), NY

MSA: 35614

Moderate Income

Middle Income 0121.11 0122.04

Upper Income

0113.05

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%

Median Family income 80-90%

PAGE: 16 OF 17

Respondent ID: 0000035541

Agency: FDIC - 3

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%

PAGE: 17 OF Respondent ID: 0000035541
Agency: FDIC - 3

17

Error Status Information 2023 Institution Disclosure Statement - Table E-1

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541

PAGE: 1 OF

Agency: FDIC - 3

Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	-	1	0	0.00%
Small Business Loans	142	142	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	_	_	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,851	1,851	0	0.00%
Total	1,995	1,995	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.