

## 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 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>BERGEN COUNTY (003), NJ</b>										
<b>MSA 35614</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%	1	50	2	493	1	350	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	250	0	0	0	0	0	0
Median Family Income 110-120%	0	0	2	412	1	298	0	0	0	0
Median Family Income ≥ 120%	1	78	9	1,912	5	2,140	1	400	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	128	14	3,067	7	2,788	1	400	0	0
<b>BURLINGTON COUNTY (005), NJ</b>										
<b>MSA 15804</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	244	1	485	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	244	1	485	0	0	0	0

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Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAMDEN COUNTY (007), NJ										
MSA 15804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	500	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	1	500	0	0	0	0

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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>ESSEX COUNTY (013), NJ</b>										
<b>MSA 35084</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	1	250	0	0	0	0	0	0
Median Family Income 30-40%	0	0	3	655	1	390	0	0	0	0
Median Family Income 40-50%	0	0	1	250	0	0	0	0	0	0
Median Family Income 50-60%	2	171	4	778	1	496	1	200	0	0
Median Family Income 60-70%	0	0	1	104	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	200	0	0	0	0	0	0
Median Family Income 110-120%	1	25	6	1,186	0	0	0	0	0	0
Median Family Income ≥ 120%	3	110	6	1,257	2	800	1	237	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	306	23	4,680	4	1,686	2	437	0	0
<b>GLOUCESTER COUNTY (015), NJ</b>										
<b>MSA 15804</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HUDSON COUNTY (017), NJ</b>										
<b>MSA 35614</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%	1	75	3	640	0	0	0	0	0	0
Median Family Income 60-70%	1	97	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	250	1	500	0	0	0	0
Median Family Income 80-90%	3	203	3	465	1	485	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	126	1	348	0	0	0	0
Median Family Income 110-120%	1	50	3	706	2	842	1	440	0	0
Median Family Income ≥ 120%	7	488	7	1,285	2	762	2	149	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	13	913	18	3,472	7	2,937	3	589	0	0
<b>MERCER COUNTY (021), NJ</b>										
<b>MSA 45940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	500	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIDDLESEX COUNTY (023), NJ</b>										
<b>MSA 29484</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%	1	80	5	1,235	0	0	0	0	1	249
Median Family Income 50-60%	0	0	3	685	1	500	0	0	0	0
Median Family Income 60-70%	2	82	1	249	0	0	0	0	0	0
Median Family Income 70-80%	2	126	4	983	0	0	0	0	0	0
Median Family Income 80-90%	0	0	6	1,424	0	0	0	0	0	0
Median Family Income 90-100%	0	0	4	964	1	500	0	0	0	0
Median Family Income 100-110%	3	230	7	1,733	2	983	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	400	0	0	0	0
Median Family Income ≥ 120%	1	90	11	2,465	1	500	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	9	608	41	9,738	6	2,883	0	0	1	249

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONMOUTH COUNTY (025), NJ</b>										
<b>MSA 29484</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	1	247	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%	1	25	1	174	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	250	0	0	0	0	0	0
Median Family Income ≥ 120%	1	98	7	1,644	1	500	0	0	0	0
Median Family Income Not Known	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	2	123	11	2,565	1	500	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MORRIS COUNTY (027), NJ</b>										
<b>MSA 35084</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	1	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%	1	50	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	498	0	0	0	0
Median Family Income ≥ 120%	1	50	6	1,237	4	1,555	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	7	1,487	5	2,053	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>OCEAN COUNTY (029), NJ</b>										
<b>MSA 29484</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	1	500	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	1	250	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	60	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	50	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	2	110	1	250	1	500	0	0	0	0



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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PASSAIC COUNTY (031), NJ</b>										
<b>MSA 35614</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	1	138	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	2	229	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	200	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	250	2	946	0	0	0	0
Median Family Income ≥ 120%	0	0	1	210	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	6	1,027	2	946	0	0	0	0
<b>SOMERSET COUNTY (035), NJ</b>										
<b>MSA 29484</b>										
<b>Outside Assessment Area</b>										
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	2	375	0	0	0	0	0	0
Upper Income	0	0	4	772	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	6	1,147	0	0	0	0	0	0

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<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	0	0
Moderate Income	0	0	1	237	0	0	0	0	0	0
Middle Income	1	78	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	1	237	0	0	0	0	0	0
<b>UNION COUNTY (039), NJ</b>										
<b>MSA 35084</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	2	476	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	185	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	1	249	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	43	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	24	0	0	3	1,262	1	595	0	0
Median Family Income Not Known	0	0	0	0	2	1,000	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	67	4	910	5	2,262	1	595	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 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)
WARREN COUNTY (041), NJ										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	245	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	245	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	38	2,355	125	27,196	38	16,555	7	2,021	1	249
TOTAL OUTSIDE AA IN STATE	1	78	10	2,123	4	1,985	0	0	0	0
STATE TOTAL	39	2,433	135	29,319	42	18,540	7	2,021	1	249

## 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>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	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	250	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	250	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	2	500	0	0	0	0	0	0
<b>DUTCHESS COUNTY (027), NY</b>										
<b>MSA 28880</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	248	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	248	0	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)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ERIE COUNTY (029), NY</b>										
<b>MSA 15380</b>										
<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	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	220	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	220	0	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)	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	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	2	457	1	322	0	0	0	0
Median Family Income 50-60%	0	0	1	250	2	1,181	1	681	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	3	707	3	1,503	1	681	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)	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	1	248	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	340	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	0	0	0	0
Median Family Income 90-100%	0	0	1	205	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	438	2	982	0	0	0	0
Median Family Income 110-120%	0	0	1	240	1	500	0	0	0	0
Median Family Income ≥ 120%	0	0	1	250	1	500	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	9	1,971	4	1,982	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)	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	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	250	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	248	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	1	250	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	100	7	1,739	0	0	0	0	0	0
Median Family Income Not Known	1	46	1	246	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	146	11	2,733	0	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)	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	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	50	4	820	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	4	820	0	0	0	0	0	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	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	0	0	0	0	2	832	0	0	0	0
Upper Income	0	0	3	680	1	280	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	930	3	1,112	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)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ROCKLAND COUNTY (087), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	0	0	1	248	0	0	0	0	0	0
Upper Income	0	0	1	249	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	3	747	0	0	0	0	0	0
<b>SUFFOLK COUNTY (103), NY</b>										
<b>MSA 35004</b>										
<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	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	3	633	0	0	0	0	0	0
Median Family Income 80-90%	0	0	2	490	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	235	0	0	0	0	0	0
Median Family Income 110-120%	0	0	2	365	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	500	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	8	1,723	1	500	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)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SULLIVAN COUNTY (105), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	2	500	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	2	500	0	0	0	0	0	0
<b>WESTCHESTER COUNTY (119), NY</b>										
<b>MSA 35614</b>										
<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	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	248	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	2	480	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	728	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	13	2,901	7	3,094	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	196	38	8,926	4	2,003	1	681	0	0
STATE TOTAL	3	196	51	11,827	11	5,097	1	681	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)
<b>ELK COUNTY (047), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
<b>MONTGOMERY COUNTY (091), PA</b>										
<b>MSA 33874</b>										
<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	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	3	750	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	250	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	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	4	1,000	0	0	0	0	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)
<b>PHILADELPHIA COUNTY (101), PA</b>										
<b>MSA 37964</b>										
<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	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	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	1	250	0	0	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	6	1,500	0	0	0	0	0	0
STATE TOTAL	0	0	6	1,500	0	0	0	0	0	0

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

Respondent ID: 0000035541  
Agency: FDIC - 3  
State: WYOMING (56)

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)
LARAMIE COUNTY (021), WY										
MSA 16940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	0	0	0	0
STATE TOTAL	0	0	1	250	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	38	2,355	138	30,097	45	19,649	7	2,021	1	249
TOTAL OUTSIDE AA	4	274	55	12,799	8	3,988	1	681	0	0
TOTAL INSIDE & OUTSIDE	42	2,629	193	42,896	53	23,637	8	2,702	1	249

2024 Institution Disclosure Statement - Table 3  
Assessment Area/Non-Assessment Area Activity  
Small Business Loans  
Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NJ - BERGEN COUNTY (003) - MSA 35614	23	5,983	1	400	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	33	6,672	2	437	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	38	7,322	3	589	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 29484	56	13,229	0	0	0	0
NJ - MONMOUTH COUNTY (025) - MSA 29484	14	3,188	0	0	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	14	3,640	0	0	0	0
NJ - OCEAN COUNTY (029) - MSA 29484	4	860	0	0	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	8	1,973	0	0	0	0
NJ - UNION COUNTY (039) - MSA 35084	11	3,239	1	595	0	0
NY - NASSAU COUNTY (059) - MSA 35004	13	3,953	0	0	0	0
NY - RICHMOND COUNTY (085) - MSA 35614	7	2,042	0	0	0	0

2024 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541  
Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	2	485	0	0
Purchased	0	0	0	0
Total	2	485	0	0
Consortium/Third Party Loans (optional)				



**2024 Institution Disclosure Statement - Table 6**

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

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**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\*

**2024 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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**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\* 0581.00\* 0582.00\* 0591.00\* 0592.00\* 0600.01\*  
0600.02\* 0611.00\* 0612.00\* 0613.00\* 0614.00\*

**Median Family Income Not Known**

0181.01\*

**ESSEX COUNTY (013), NJ**

**MSA: 35084**

**Median Family Income 20-30%**

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

**Median Family Income 30-40%**

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

**Median Family Income 40-50%**

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

**Median Family Income 50-60%**

0011.00 0014.00\* 0028.00\* 0037.00\* 0045.00\* 0047.00\* 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 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%**

**2024 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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**Respondent ID: 0000035541**

**Agency: FDIC - 3**

0003.00\* 0022.04\* 0130.00\* 0141.00\* 0143.00\* 0145.00\* 0146.00\* 0152.00\* 0153.00\* 0159.00\* 0176.00\*  
0178.00\*

**Median Family Income 80-90%**

0064.00\* 0151.00\* 0158.00\*

**Median Family Income 90-100%**

0100.00\* 0117.00\* 0154.00\* 0175.00\*

**Median Family Income 100-110%**

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

**Median Family Income 110-120%**

0167.00\* 0172.00\* 0197.00 0216.01 0217.01\*

**Median Family Income >= 120%**

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

**Median Family Income Not Known**

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

**HUDSON COUNTY (017), NJ**

**MSA: 35614**

**Median Family Income 30-40%**

0044.00\* 0067.00\* 0107.02\*

**Median Family Income 40-50%**

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

**Median Family Income 50-60%**

0043.00\* 0045.00\* 0046.00\* 0055.00 0058.01 0068.00\* 0106.01\* 0135.00\* 0136.00\* 0150.03\* 0157.00\*  
0161.00\* 0164.00\* 0168.00\* 0169.00\* 0170.00\* 0172.00\* 0174.00\* 0177.00\* 0190.00

**Median Family Income 60-70%**

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

**2024 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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**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\* 0180.00\*

**Median Family Income 80-90%**

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

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

**Median Family Income 90-100%**

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

**Median Family Income 100-110%**

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

**Median Family Income 110-120%**

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

**Median Family Income >= 120%**

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

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

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

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

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

0193.00\* 0198.00\* 0199.00\* 0200.00\* 0201.00\*

**Median Family Income Not Known**

0069.00\* 0077.02\* 9801.00\*

**MIDDLESEX COUNTY (023), NJ**

**MSA: 29484**

**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%**

**2024 Institution Disclosure Statement - Table 6**

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

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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\*

**2024 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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**Respondent ID: 0000035541**

**Agency: FDIC - 3**

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

**Median Family Income Not Known**

9800.00\* 9801.00\*

**MONMOUTH COUNTY (025), NJ**

**MSA: 29484**

**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%**

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\*

**2024 Institution Disclosure Statement - Table 6**

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

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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

**2024 Institution Disclosure Statement - Table 6**

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

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**OCEAN COUNTY (029), NJ****MSA: 29484****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%**



**2024 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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**Respondent ID: 0000035541**

**Agency: FDIC - 3**

7173.00\* 7223.00\* 7392.00\*

**Median Family Income Not Known**

7280.03\* 9800.00\* 9801.00\* 9900.00\*

**PASSAIC COUNTY (031), NJ**

**MSA: 35614**

**Median Family Income 20-30%**

1759.00 1803.02\* 1818.00\* 1830.02\*

**Median Family Income 30-40%**

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

**Median Family Income 40-50%**

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

**Median Family Income 50-60%**

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

**Median Family Income 60-70%**

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

**Median Family Income 70-80%**

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

**Median Family Income 80-90%**

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

**Median Family Income 90-100%**

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

**Median Family Income 100-110%**

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

**Median Family Income 110-120%**

1242.01\* 1244.02\* 1540.06\* 1964.03\* 2463.00

**Median Family Income >= 120%**

1165.00\* 1242.02\* 1243.11\* 1243.12\* 1243.21\* 1243.22 1244.03\* 1432.01\* 1432.02\* 1433.01\* 1433.02\*

1434.01\* 1434.02\* 1540.03\* 1540.04\* 1540.05\* 1635.01\* 1635.02\* 1756.01\* 1964.01\* 1964.04\* 2167.01\*

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

**2024 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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**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\* 0314.00\* 0316.01\*

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

**Median Family Income 50-60%**

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

**Median Family Income 60-70%**

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

**Median Family Income 70-80%**

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

0388.00\*

**Median Family Income 80-90%**

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

**Median Family Income 90-100%**

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

**Median Family Income 100-110%**

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

**Median Family Income 110-120%**

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

**Median Family Income >= 120%**

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

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

**2024 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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**Respondent ID: 0000035541**

**Agency: FDIC - 3**

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

**Median Family Income Not Known**

9800.00

**NASSAU COUNTY (059), NY**

**MSA: 35004**

**Median Family Income 20-30%**

4067.02\*

**Median Family Income 30-40%**

4070.00\*

**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\*

4075.02\* 4121.00\* 4124.00\* 4141.00\* 4142.01\* 4168.02\* 5171.01\*

**Median Family Income 80-90%**

3003.00\* 3004.00\* 3024.00\* 3038.00\* 3041.00\* 4043.00\* 4049.01\* 4050.00\* 4051.00\* 4053.01\* 4055.00\*

4062.01\* 4071.01\* 4088.00\* 4093.00\* 4123.01\* 4139.00\* 4165.00\* 4167.01\* 5180.00\* 5191.00\* 5193.00

5200.02\* 5220.00\*

**Median Family Income 90-100%**

3008.00\* 3013.00\* 3030.00\* 3036.00\* 3037.00\* 3042.03\* 4049.02\* 4054.00\* 4071.02\* 4082.00\* 4086.00\*

4089.00\* 4090.00\* 4091.00\* 4099.00\* 4100.00\* 4103.00\* 4104.00 4105.00\* 4108.00\* 4129.00\* 4130.02\*

4145.02\* 4161.00\* 4162.02\* 4167.02\* 5173.01\* 5179.02\* 5189.00\* 5190.00\* 5202.00\* 5208.00\* 5210.00\*

**Median Family Income 100-110%**

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\*

**2024 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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**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

0231.00\* 0319.01\*

**Middle Income**

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

**2024 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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**Respondent ID: 0000035541**

**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\* 9901.00\*

**OUTSIDE ASSESSMENT AREA**

**BURLINGTON COUNTY (005), NJ**

**MSA: 15804**

**Middle Income**

7011.05 7015.02

**CAMDEN COUNTY (007), NJ**

**MSA: 15804**

**Median Family Income 80-90%**

6088.00

**GLOUCESTER COUNTY (015), NJ**

**MSA: 15804**

**Middle Income**

5012.03

**MERCER COUNTY (021), NJ**

**MSA: 45940**

**Moderate Income**

**2024 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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0034.00

**Middle Income**

0030.08

**SOMERSET COUNTY (035), NJ**

**MSA: 29484**

**Middle Income**

0532.00 0543.01

**Upper Income**

0507.03 0509.03 0521.00 0529.04

**SUSSEX COUNTY (037), NJ**

**MSA: 35084**

**Moderate Income**

3729.00

**Middle Income**

3730.00

**WARREN COUNTY (041), NJ**

**MSA: 10900**

**Middle Income**

0316.01

**BRONX COUNTY (005), NY**

**MSA: 35614**

**Median Family Income 50-60%**

0205.02

**Median Family Income 60-70%**

0266.02

**DUTCHESS COUNTY (027), NY**

**MSA: 28880**

**Middle Income**

0604.00

**Respondent ID: 0000035541**

**Agency: FDIC - 3**

2024 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

ERIE COUNTY (029), NY

MSA: 15380

Median Family Income 80-90%

0092.00

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 40-50%

1237.00

Median Family Income 50-60%

0098.00 0235.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income 50-60%

0236.00

Median Family Income 60-70%

0253.00

Median Family Income 90-100%

0121.01

Median Family Income >= 120%

0009.00 0031.00 0033.00 0076.00 0090.00 0109.00 0112.03 0116.00

Median Family Income Not Known

0113.00 0119.00

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income >= 120%

0053.00 0115.00 1093.00

ROCKLAND COUNTY (087), NY

MSA: 35614

Moderate Income

**2024 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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0121.11

**Middle Income**

0113.05

**Upper Income**

0116.02

**SUFFOLK COUNTY (103), NY**

**MSA: 35004**

**Median Family Income 70-80%**

1232.01 1594.16

**Median Family Income 80-90%**

1459.01 1594.06

**Median Family Income 100-110%**

1588.02

**Median Family Income 110-120%**

1245.00 1478.02

**Median Family Income >= 120%**

1122.13

**SULLIVAN COUNTY (105), NY**

**MSA: NA**

**Middle Income**

9518.01

**WESTCHESTER COUNTY (119), NY**

**MSA: 35614**

**Median Family Income 110-120%**

0026.00

**Median Family Income >= 120%**

0112.00

**ELK COUNTY (047), PA**

**MSA: NA**



2024 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

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Middle Income

9513.00

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 80-90%

2007.07

Median Family Income 90-100%

2091.00

PHILADELPHIA COUNTY (101), PA

MSA: 37964

Median Family Income >= 120%

0367.00

LARAMIE COUNTY (021), WY

MSA: 16940

Middle Income

0014.02

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000035541

Institution: BCB COMMUNITY BANK

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	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	217	217	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%
Total	2,070	2,070	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.