

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

State: FLORIDA (12)

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>BROWARD COUNTY (011), FL</b>										
<b>MSA 22744</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	1	180	0	0	1	180	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	0	0	1	180	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	180	0	0	1	180	0	0
STATE TOTAL	0	0	1	180	0	0	1	180	0	0

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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>ATLANTIC COUNTY (001), NJ</b>										
<b>MSA 12100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	368	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	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	368	0	0	0	0
<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	100	3	750	2	850	2	600	0	0
Median Family Income 80-90%	0	0	2	435	0	0	2	435	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	3	665	2	1,186	3	665	0	0
Median Family Income 110-120%	0	0	2	500	3	1,533	4	1,783	0	0
Median Family Income >= 120%	1	50	9	2,011	8	3,665	5	1,106	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	19	4,361	15	7,234	16	4,589	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>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	3	750	2	950	0	0	0	0
Upper Income	0	0	0	0	1	600	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	750	3	1,550	0	0	0	0
<b>CAMDEN COUNTY (007), NJ</b>										
<b>MSA 15804</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	1	250	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	4	1,729	2	729	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	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	750	4	1,729	2	729	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>CUMBERLAND COUNTY (011), NJ</b>										
<b>MSA 47220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	350	1	350	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0
<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	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	6	1,409	1	500	2	409	0	0
Median Family Income 40-50%	1	75	4	770	2	982	5	1,457	0	0
Median Family Income 50-60%	3	225	1	250	3	1,560	3	685	0	0
Median Family Income 60-70%	0	0	2	360	0	0	1	110	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	75	0	0	0	0	1	75	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	200	1	500	1	200	0	0
Median Family Income 110-120%	2	125	5	1,020	0	0	4	395	0	0
Median Family Income >= 120%	3	205	10	2,240	3	1,700	10	1,995	0	0
Median Family Income Not Known	1	25	0	0	0	0	1	25	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	730	29	6,249	10	5,242	28	5,351	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>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
<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	1	250	0	0	1	250	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	220	4	930	1	614	8	1,514	0	0
Median Family Income 60-70%	1	97	0	0	2	1,210	2	447	0	0
Median Family Income 70-80%	0	0	5	1,160	3	1,610	4	1,270	0	0
Median Family Income 80-90%	7	450	7	1,195	2	773	14	1,668	0	0
Median Family Income 90-100%	0	0	4	900	1	500	2	650	0	0
Median Family Income 100-110%	0	0	1	150	3	905	3	705	0	0
Median Family Income 110-120%	0	0	4	1,000	2	671	4	1,171	0	0
Median Family Income >= 120%	7	472	20	4,177	5	2,222	17	2,608	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	19	1,239	46	9,762	19	8,505	55	10,283	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>HUNTERDON COUNTY (019), 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	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	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	200	0	0	1	200	0	0
<b>MERCER COUNTY (021), NJ</b>										
<b>MSA 45940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	250	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	1	194	0	0	1	194	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	694	1	500	1	194	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 35154</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	250	0	0	0	0	0	0
Median Family Income 40-50%	1	50	4	1,000	1	500	3	550	0	0
Median Family Income 50-60%	0	0	4	940	1	500	1	190	0	0
Median Family Income 60-70%	3	139	4	794	0	0	6	783	0	0
Median Family Income 70-80%	1	52	8	1,800	2	1,000	4	702	0	0
Median Family Income 80-90%	1	100	13	2,941	2	910	9	1,791	0	0
Median Family Income 90-100%	1	50	5	1,220	1	290	5	1,060	0	0
Median Family Income 100-110%	1	55	15	3,750	4	2,270	4	805	0	0
Median Family Income 110-120%	1	80	1	250	1	640	2	330	0	0
Median Family Income >= 120%	1	100	21	4,593	1	1,000	11	1,983	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	10	626	76	17,538	13	7,110	45	8,194	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>MONMOUTH COUNTY (025), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	250	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	1	900	1	900	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	200	1	363	2	563	0	0
Median Family Income 100-110%	0	0	0	0	3	2,004	2	1,094	0	0
Median Family Income 110-120%	1	60	1	250	0	0	1	60	0	0
Median Family Income >= 120%	2	160	8	1,950	3	1,255	4	610	0	0
Median Family Income Not Known	1	87	2	424	1	294	3	555	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	307	15	3,574	9	4,816	13	3,782	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	100	0	0	0	0	1	100	0	0
Median Family Income 110-120%	0	0	0	0	2	1,000	0	0	0	0
Median Family Income >= 120%	2	65	7	1,618	6	3,077	10	2,733	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	165	8	1,868	8	4,077	11	2,833	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 35154</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	1	250	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	250	0	0	0	0	0	0
Median Family Income 90-100%	1	60	0	0	0	0	1	60	0	0
Median Family Income 100-110%	1	50	0	0	1	500	1	50	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	2	500	2	1,000	2	110	0	0

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Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	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	50	1	205	0	0	2	255	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	25	0	0	0	0	1	25	0	0
Median Family Income 80-90%	0	0	1	130	0	0	1	130	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	450	0	0	1	250	0	0
Median Family Income 110-120%	0	0	1	250	1	475	0	0	0	0
Median Family Income >= 120%	0	0	2	360	0	0	2	360	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	75	7	1,395	1	475	7	1,020	0	0
<b>SOMERSET COUNTY (035), NJ</b>										
<b>MSA 35154</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	3	750	0	0	0	0	0	0
Upper Income	0	0	5	1,074	0	0	4	824	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	8	1,824	0	0	4	824	0	0

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at 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>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	0	0	0	0	0	0	0	0
Middle Income	1	78	0	0	0	0	1	78	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	0	0	0	0	1	78	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	2	500	0	0	0	0	0	0
Median Family Income 50-60%	1	50	2	500	0	0	1	50	0	0
Median Family Income 60-70%	0	0	1	250	1	500	1	500	0	0
Median Family Income 70-80%	0	0	1	250	1	563	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	12	3	750	1	270	3	532	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	45	1	250	0	0	1	45	0	0
Median Family Income >= 120%	0	0	1	250	4	2,500	1	500	0	0
Median Family Income Not Known	0	0	0	0	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	107	11	2,750	8	4,333	7	1,627	0	0

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at 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>WARREN COUNTY (041), NJ</b>										
<b>MSA 10900</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	1	250	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	1	250	0	0
TOTAL INSIDE AA IN STATE	56	3,509	213	47,997	85	42,792	184	37,789	0	0
TOTAL OUTSIDE AA IN STATE	1	78	19	4,468	11	4,997	11	2,625	0	0
STATE TOTAL	57	3,587	232	52,465	96	47,789	195	40,414	0	0

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	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%	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	1	250	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	750	0	0	0	0	0	0
<b>DUTCHESS COUNTY (027), NY</b>										
<b>MSA 39100</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

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	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	2	500	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	250	1	500	0	0	0	0
Median Family Income 60-70%	0	0	2	400	1	950	3	1,350	0	0
Median Family Income 70-80%	0	0	1	175	0	0	1	175	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	1	150	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	8	1,725	3	1,950	5	1,625	0	0

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	250	0	0	1	250	0	0
Median Family Income 50-60%	0	0	1	170	0	0	1	170	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	400	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	4	1,000	3	1,500	2	500	0	0
Median Family Income 110-120%	0	0	1	250	1	500	1	250	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	10	2,320	5	2,500	5	1,170	0	0

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	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	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	11	2,305	0	0	5	805	0	0
Median Family Income Not Known	1	100	3	750	0	0	2	350	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	17	3,805	0	0	7	1,155	0	0
<b>OSWEGO COUNTY (075), NY</b>										
<b>MSA 45060</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	1	250	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	995	1	995	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	900	1	900	0	0
Median Family Income 90-100%	0	0	1	250	1	1,000	0	0	0	0
Median Family Income 100-110%	0	0	1	130	0	0	1	130	0	0
Median Family Income 110-120%	1	75	0	0	0	0	1	75	0	0
Median Family Income >= 120%	2	100	2	410	0	0	4	510	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	175	4	790	3	2,895	8	2,610	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	2	500	0	0	1	250	0	0
Middle Income	1	75	2	408	4	2,615	4	1,098	0	0
Upper Income	0	0	5	1,250	5	2,349	5	1,600	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	75	9	2,158	9	4,964	10	2,948	0	0

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ROCKLAND COUNTY (087), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	500	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	3	750	0	0	1	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	5	1,250	1	500	2	500	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	659	0	0	1	159	0	0
Median Family Income 80-90%	0	0	2	500	0	0	1	250	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	500	0	0	1	250	0	0
Median Family Income 110-120%	0	0	1	250	0	0	1	250	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	1,909	1	500	4	909	0	0

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	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>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	1	324	1	324	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	250	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	2	500	1	324	1	324	0	0
TOTAL INSIDE AA IN STATE	1	75	19	4,478	14	7,464	15	4,118	0	0
TOTAL OUTSIDE AA IN STATE	5	375	50	11,479	9	6,169	28	7,373	0	0
STATE TOTAL	6	450	69	15,957	23	13,633	43	11,491	0	0

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

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>BUCKS COUNTY (017), 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	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	58	0	0	0	0	1	58	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	58	0	0	0	0	1	58	0	0
<b>CENTRE COUNTY (027), PA</b>										
<b>MSA 44300</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	1	250	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	2	500	0	0	2	500	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	750	0	0	3	750	0	0

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

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>CLEARFIELD COUNTY (033), 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	1	250	0	0	1	250	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
<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	2	500	0	0	2	500	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	2	500	0	0
<b>MONROE COUNTY (089), PA</b>										
<b>MSA 20700</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

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

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>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	1	250	0	0	1	250	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	1	250	0	0	1	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	58	8	2,000	0	0	8	1,808	0	0
STATE TOTAL	1	58	8	2,000	0	0	8	1,808	0	0

Loans by County

Respondent ID: 0000035541

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BCB COMMUNITY BANK

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)
<b>LARAMIE COUNTY (021), WY</b>										
<b>MSA 16940</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
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	57	3,584	232	52,475	99	50,256	199	41,907	0	0
TOTAL OUTSIDE AA	7	511	79	18,377	20	11,166	48	11,986	0	0
TOTAL INSIDE & OUTSIDE	64	4,095	311	70,852	119	61,422	247	53,893	0	0

**2022 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	36	11,745	16	4,589	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	50	12,221	28	5,351	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	84	19,506	55	10,283	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	99	25,274	45	8,194	0	0
NJ - MONMOUTH COUNTY (025) - MSA 35154	28	8,697	13	3,782	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	19	6,110	11	2,833	0	0
NJ - OCEAN COUNTY (029) - MSA 35154	6	1,610	2	110	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	10	1,945	7	1,020	0	0
NJ - UNION COUNTY (039) - MSA 35084	22	7,190	7	1,627	0	0
NY - NASSAU COUNTY (059) - MSA 35004	15	4,820	5	1,170	0	0
NY - RICHMOND COUNTY (085) - MSA 35614	19	7,197	10	2,948	0	0

**2022 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: BCB COMMUNITY BANK**

**Respondent ID: 0000035541**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	49	89,800	0	0
Purchased	0	0	0	0
Total	49	89,800	0	0
Consortium/Third Party Loans (optional)				

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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

**Agency: FDIC - 3**

**Institution: BCB COMMUNITY BANK**

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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\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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

**Agency: FDIC - 3**

**Institution: BCB COMMUNITY BANK**

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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\* 0051.00\* 0053.00\* 0066.00\* 0067.00 0068.00\* 0069.00\*  
0073.00 0087.00\* 0088.00\* 0101.00\* 0103.00\* 0115.00\* 0116.00\* 0120.00 0122.00\* 0127.00\* 0128.00\*  
0129.00\* 0144.00\* 0188.00\*

**Median Family Income 60-70%**

0004.00\* 0008.00\* 0013.00\* 0023.00 0047.00\* 0095.00\* 0099.00\* 0102.00\* 0104.00\* 0105.00\* 0114.00\*  
0118.00\* 0125.00\* 0132.00\* 0137.00\* 0147.00 0157.00\* 0182.00\*

**Median Family Income 70-80%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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

**Agency: FDIC - 3**

**Institution: BCB COMMUNITY BANK**

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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\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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

**Agency: FDIC - 3**

**Institution: BCB COMMUNITY BANK**

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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: 35154**

**Median Family Income 20-30%**

0043.00\* 0058.00\*

**Median Family Income 30-40%**

0045.01\* 0048.00 0053.00\* 0055.00\* 0056.02\* 0060.02\*

**Median Family Income 40-50%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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

**Agency: FDIC - 3**

**Institution: BCB COMMUNITY BANK**

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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\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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

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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: 35154**

**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\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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

**Agency: FDIC - 3**

**Institution: BCB COMMUNITY BANK**

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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

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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

**Agency: FDIC - 3**

**Institution: BCB COMMUNITY BANK**

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**OCEAN COUNTY (029), NJ**

**MSA: 35154**

**Median Family Income 20-30%**

7153.04\* 7154.03\*

**Median Family Income 30-40%**

7153.03\* 7154.04\* 7157.01\* 7391.00

**Median Family Income 40-50%**

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

**Median Family Income 50-60%**

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

**Median Family Income 60-70%**

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

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

**Median Family Income 70-80%**

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

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

7360.01\* 7361.01\*

**Median Family Income 80-90%**

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

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

7351.06\* 7360.02\* 7380.01\*

**Median Family Income 90-100%**

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

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

**Median Family Income 100-110%**

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

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

**Median Family Income 110-120%**

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

**Median Family Income >= 120%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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

**Agency: FDIC - 3**

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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\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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

**Agency: FDIC - 3**

**Institution: BCB COMMUNITY BANK**

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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\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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

**Agency: FDIC - 3**

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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\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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

**Agency: FDIC - 3**

**Institution: BCB COMMUNITY BANK**

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\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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

**Agency: FDIC - 3**

**Institution: BCB COMMUNITY BANK**

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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**

**BROWARD COUNTY (011), FL**

**MSA: 22744**

**Median Family Income 60-70%**

0919.03

**ATLANTIC COUNTY (001), NJ**

**MSA: 12100**

**Low Income**

0003.00

**BURLINGTON COUNTY (005), NJ**

**MSA: 15804**

**Middle Income**

7011.05 7015.02 7029.14 7030.00

**Upper Income**

7014.01

**CAMDEN COUNTY (007), NJ**

**MSA: 15804**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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

**Agency: FDIC - 3**

**Institution: BCB COMMUNITY BANK**

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**Median Family Income 70-80%**

6032.01

**Median Family Income 80-90%**

6030.02 6072.00 6083.03 6088.00

**Median Family Income 100-110%**

6082.09

**Median Family Income >= 120%**

6044.00

**CUMBERLAND COUNTY (011), NJ**

**MSA: 47220**

**Moderate Income**

0405.00

**GLOUCESTER COUNTY (015), NJ**

**MSA: 15804**

**Middle Income**

5012.03

**HUNTERDON COUNTY (019), NJ**

**MSA: 35084**

**Upper Income**

0113.01

**MERCER COUNTY (021), NJ**

**MSA: 45940**

**Low Income**

0022.00

**Moderate Income**

0034.00

**Middle Income**

0030.08

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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0045.01

**SOMERSET COUNTY (035), NJ**

**MSA: 35154**

**Middle Income**

0503.00 0535.01

**Upper Income**

0521.00 0529.04 0529.06 0534.05

**SUSSEX COUNTY (037), NJ**

**MSA: 35084**

**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 70-80%**

0194.00

**Median Family Income Not Known**

0284.00

**DUTCHESS COUNTY (027), NY**

**MSA: 39100**

**Middle Income**

0604.00

**KINGS COUNTY (047), NY**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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**Agency: FDIC - 3**

**Institution: BCB COMMUNITY BANK**

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**MSA: 35614**

**Median Family Income 20-30%**

0531.01

**Median Family Income 40-50%**

1237.00

**Median Family Income 50-60%**

0235.00

**Median Family Income 60-70%**

0590.00 0884.00 1184.00

**Median Family Income 70-80%**

0218.00

**Median Family Income 90-100%**

0289.00

**Median Family Income >= 120%**

0062.00 0166.00

**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%**

0007.00 0031.00 0033.00 0070.02 0076.00 0081.00 0109.00 0112.03 0134.00 0153.01 0175.00

**Median Family Income Not Known**

0113.00 0119.00

**OSWEGO COUNTY (075), NY**

**MSA: 45060**

**Moderate Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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**Institution: BCB COMMUNITY BANK**

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0212.03

**QUEENS COUNTY (081), NY**

**MSA: 35614**

**Median Family Income 40-50%**

0871.00

**Median Family Income 80-90%**

0042.00

**Median Family Income 90-100%**

0141.00

**Median Family Income 100-110%**

0317.00

**Median Family Income 110-120%**

0118.00

**Median Family Income >= 120%**

0053.00 1093.00

**ROCKLAND COUNTY (087), NY**

**MSA: 35614**

**Low Income**

0121.07

**Moderate Income**

0121.11

**Middle Income**

0113.05

**Upper Income**

0109.02 0113.03 0116.02

**SUFFOLK COUNTY (103), NY**

**MSA: 35004**

**Median Family Income 70-80%**

1232.01 1594.16

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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**Agency: FDIC - 3**

**Institution: BCB COMMUNITY BANK**

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**Median Family Income 80-90%**

1459.01 1594.06

**Median Family Income 100-110%**

1223.00 1588.02

**Median Family Income 110-120%**

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 50-60%**

0035.00

**Median Family Income 110-120%**

0026.00

**Median Family Income >= 120%**

0112.00

**BUCKS COUNTY (017), PA**

**MSA: 33874**

**Median Family Income >= 120%**

1050.13

**CENTRE COUNTY (027), PA**

**MSA: 44300**

**Moderate Income**

0115.03

**Income Not Known**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000035541**

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**Agency: FDIC - 3**

**Institution: BCB COMMUNITY BANK**

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0113.01 0121.00

**CLEARFIELD COUNTY (033), PA**

**MSA: NA**

**Moderate Income**

3306.00

**ELK COUNTY (047), PA**

**MSA: NA**

**Middle Income**

9510.00 9513.00

**MONROE COUNTY (089), PA**

**MSA: 20700**

**Middle Income**

3011.02

**MONTGOMERY COUNTY (091), PA**

**MSA: 33874**

**Median Family Income 40-50%**

2024.01

**LARAMIE COUNTY (021), WY**

**MSA: 16940**

**Middle Income**

0014.02

**2022 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000035541**

**Institution: BCB COMMUNITY BANK**

**Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	348	348	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,851	1,851	0	0.00%
<b>Total</b>	<b>2,201</b>	<b>2,201</b>	<b>0</b>	<b>0.00%</b>

**Footnote:**

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.