2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

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

Area Income Characteristics	Loan Amount at 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)
ATLANTIC COUNTY (001), NJ										
MSA 12100										
Outside Assessment Area										
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	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
BERGEN COUNTY (003), NJ										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	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	1	439	0	0	0	0
Median Family Income 110-120%	0	0	1	250	1	485	0	0	0	0
Median Family Income >= 120%	0	0	1	250	2	991	1	700	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	4	1,915	1	700	0	0

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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)
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	247	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	247	0	0	0	0	0	0
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	1	249	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	1	550	1	550	0	0
Median Family Income >= 120%	0	0	1	240	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	489	1	550	1	550	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

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

Area Income Characteristics	Loan Amount at 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)
ESSEX COUNTY (013), NJ										
MSA 35084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	27	2	471	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	158	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	798	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	27	3	629	2	798	0	0	0	0

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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)
HUDSON COUNTY (017), NJ										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	242	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	50	0	0	1	325	1	325	0	0
Median Family Income 60-70%	0	0	1	250	2	718	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	300	0	0	0	0
Median Family Income 80-90%	1	100	2	436	1	500	2	721	0	0
Median Family Income 90-100%	0	0	1	150	1	350	1	350	0	0
Median Family Income 100-110%	0	0	2	496	0	0	0	0	0	0
Median Family Income 110-120%	0	0	4	855	3	1,159	1	300	0	0
Median Family Income >= 120%	5	344	6	1,049	4	1,817	3	1,121	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	7	494	17	3,478	13	5,169	8	2,817	0	0
HUNTERDON COUNTY (019), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	750	1	750	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	750	1	750	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

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

Area Income Characteristics	Loan Amount at 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)
MERCER COUNTY (021), NJ										
MSA 45940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	125	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	1	125	0	0	0	0	0	0
MIDDLESEX COUNTY (023), NJ										
MSA 29484										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	247	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	226	1	500	0	0	0	0
Median Family Income 60-70%	1	100	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	2	489	0	0	0	0	0	0
Median Family Income 80-90%	1	91	2	419	0	0	0	0	0	0
Median Family Income 90-100%	2	39	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	250	1	500	0	0	0	0
Median Family Income 110-120%	1	100	1	197	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	430	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	5	330	10	2,258	2	1,000	0	0	0	0

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Loans by County

Small Business Loans - Originations

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Respondent ID: 0000035541
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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)
MONMOUTH COUNTY (025), NJ										
MSA 29484										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	788	1	788	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	2	500	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	788	1	788	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

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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)
MORRIS COUNTY (027), NJ										
MSA 35084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	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	1	250	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	500	0	0	0	0
Median Family Income >= 120%	0	0	1	167	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	417	1	500	0	0	0	0

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Loans by County

Small Business Loans - Originations

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OCEAN COUNTY (029), NJ										
MSA 29484										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	240	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	240	0	0	0	0	0	0

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Loans by County

Small Business Loans - Originations

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State: NEW JERSEY (34)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASSAIC COUNTY (031), NJ										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	175	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%	2	79	0	0	0	0	1	34	0	0
Median Family Income >= 120%	0	0	1	215	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	2	79	2	390	1	500	1	34	0	0
SUSSEX COUNTY (037), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	499	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	499	0	0	0	0	0	0

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Loans by County

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Institution: BCB COMMUNITY BANK

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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)
UNION COUNTY (039), NJ										
MSA 35084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	242	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	150	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	120	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	35	1	150	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	1	500	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	150	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	35	5	812	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	16	965	44	9,224	25	11,170	11	4,339	0	0
TOTAL OUTSIDE AA IN STATE	0	0	7	1,610	2	1,300	2	1,300	0	0
STATE TOTAL	16	965	51	10,834	27	12,470	13	5,639	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

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

Area Income Characteristics	Loan Amount at 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)
BRONX COUNTY (005), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	1	226	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	226	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at 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)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	250	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	463	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	2	741	0	0	0	0
Median Family Income Not Known	0	0	1	192	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	4	905	2	741	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	2	375	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	1	50	3	625	0	0	0	0	0	0
ORANGE COUNTY (071), NY										
MSA 28880										
Outside Assessment Area										
Low Income	0	0	1	250	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	248	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	498	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at 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)
QUEENS COUNTY (081), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	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	1	120	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	120	1	500	0	0	0	0
RICHMOND COUNTY (085), NY										
MSA 35614										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	500	0	0	0	0	0	0
Middle Income	1	65	0	0	0	0	0	0	0	0
Upper Income	0	0	3	576	1	942	1	942	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	65	5	1,076	1	942	1	942	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

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

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKLAND COUNTY (087), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	232	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	500	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	732	0	0	0	0	0	0
SUFFOLK COUNTY (103), NY										
MSA 35004										
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	1	750	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	400	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	650	1	750	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at 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)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	230	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	230	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	1	65	5	1,076	1	942	1	942	0	0
TOTAL OUTSIDE AA IN STATE	1	50	18	3,986	4	1,991	0	0	0	0
STATE TOTAL	2	115	23	5,062	5	2,933	1	942	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
BUCKS COUNTY (017), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	500	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	39	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	1	39	0	0	1	500	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
DELAWARE COUNTY (045), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	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	245	0	0	1	245	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	245	0	0	1	245	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BCB COMMUNITY BANK

Respondent ID: 0000035541

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
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	1	188	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	188	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	1	39	2	433	1	500	1	245	0	0
STATE TOTAL	1	39	2	433	1	500	1	245	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	17	1,030	49	10,300	26	12,112	12	5,281	0	0
TOTAL OUTSIDE AA	2	89	27	6,029	7	3,791	3	1,545	0	0
TOTAL INSIDE & OUTSIDE	19	1,119	76	16,329	33	15,903	15	6,826	0	0

2025 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	6	2,415	1	700	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	6	1,454	0	0	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	37	9,141	8	2,817	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 29484	17	3,588	0	0	0	0
NJ - MONMOUTH COUNTY (025) - MSA 29484	3	1,288	1	788	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	3	917	0	0	0	0
NJ - OCEAN COUNTY (029) - MSA 29484	1	240	0	0	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	5	969	1	34	0	0
NJ - UNION COUNTY (039) - MSA 35084	7	1,347	0	0	0	0
NY - RICHMOND COUNTY (085) - MSA 35614	7	2,083	1	942	0	0

2025 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000035541

Institution: BCB COMMUNITY BANK

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	3	2,471	0	0
Purchased	0	0	0	0
Total	3	2,471	0	0
Consortium/Third Party Loans (optional)				

2025 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

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*
0546.02* 0551.00* 0552.01* 0552.02* 0561.00* 0562.00* 0581.00* 0582.00* 0591.00* 0592.00* 0600.01*
0430.02* 0441.00* 0442.01* 0442.02* 0451.02* 0452.00* 0461.00* 0462.00* 0471.00* 0472.00* 0473.00*
0600.02* 0611.00* 0612.00* 0613.00* 0614.00*
0270.00* 0280.02* 0304.02* 0311.00* 0312.00* 0321.02* 0321.04* 0322.01* 0322.02* 0331.00* 0332.00*

0393.00* 0400.01* 0400.02* 0413.02* 0421.01* 0421.02* 0423.01* 0423.02* 0424.00* 0425.00* 0430.01*
0333.00* 0340.01* 0340.02* 0351.00* 0352.00* 0371.00* 0372.01* 0372.03* 0383.00* 0391.00* 0392.00*
0522.00* 0531.00* 0532.01* 0532.02* 0541.01* 0541.02* 0542.00* 0543.00* 0544.00* 0545.00* 0546.01*
0474.00* 0475.00* 0481.00* 0482.00* 0490.01* 0490.02* 0500.00* 0511.00* 0512.00* 0514.00 0521.00*

Median Family Income Not Known

0181.01*

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 20-30%

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

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*
0232.00*
0090.00* 0097.00* 0108.00* 0171.00* 0181.00* 0183.00* 0184.00* 0186.00* 0187.00* 0227.00* 0228.00*

Median Family Income 40-50%

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

Median Family Income 50-60%

0128.00 0129.00* 0144.00* 0188.00*
0069.00 0073.00 0087.00* 0088.00* 0101.00* 0103.00* 0115.00* 0116.00* 0120.00* 0122.00* 0127.00*
0011.00* 0014.00* 0028.00* 0037.00* 0045.00* 0047.00* 0051.00* 0053.00* 0066.00* 0067.00* 0068.00*

Median Family Income 60-70%

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

Median Family Income 70-80%

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%

0214.00* 0216.02* 0217.02* 0218.01* 0218.02* 0218.03*
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*
0134.00* 0135.00* 0136.00* 0138.00* 0148.00* 0149.00* 0160.00* 0161.00* 0162.00* 0163.00* 0164.00*

Median Family Income Not Known

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

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income 30-40%

0044.00* 0067.00* 0107.02

Median Family Income 40-50%

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

Median Family Income 50-60%

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*

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%

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*
0001.02* 0014.00* 0017.01* 0019.00* 0020.01* 0028.00 0029.00* 0031.02* 0041.04* 0047.00* 0053.00*

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%

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*
0059.01* 0059.02* 0064.00* 0065.00* 0070.01* 0070.02 0071.00* 0072.00* 0073.00* 0074.00 0075.00*
0139.00* 0141.01* 0144.02* 0150.01* 0152.01* 0158.01* 0179.00 0181.00* 0182.00* 0183.01 0183.02*
0076.01* 0076.02* 0077.01* 0077.03* 0078.00* 0102.00* 0103.00 0112.00* 0124.00* 0125.00 0138.00*
0001.01* 0013.00* 0022.00* 0023.00* 0024.00* 0031.01* 0035.00* 0041.02* 0041.03* 0054.00 0058.02*

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%

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%

0051.00* 0060.01* 0061.03* 0068.00 0072.03* 0074.02* 0076.00 0079.10* 0081.01* 0082.04* 0085.01* 0004.04* 0005.04* 0012.00* 0015.02* 0019.01* 0019.02* 0024.01* 0025.00 0030.01* 0034.01* 0035.00* 0092.00*

Median Family Income 90-100%

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

0085.05* 0086.01* 0086.02* 0086.04 0086.05* 0087.00* 0020.00* 0021.01* 0021.02* 0022.00* 0023.01* 0023.02* 0024.02* 0026.03* 0032.01* 0062.05* 0062.06* 0079.14* 0082.10* 0082.11* 0082.12* 0082.13* 0082.14* 0084.03 0084.05* 0084.06* 0085.02* 0085.04* 0064.03* 0065.00* 0066.01* 0066.05* 0066.06* 0066.07* 0067.01* 0067.03* 0073.01* 0078.05* 0079.11*

0004.03* 0006.03* 0006.10* 0007.02* 0009.01* 0014.09* 0014.11* 0014.12* 0014.13* 0014.15* 0014.17*

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%

8105.03* 8111.01* 8114.02* 8115.02*
8005.00* 8006.01* 8006.02* 8026.00* 8031.00* 8061.00* 8062.01* 8074.02* 8075.00* 8078.00* 8082.02*

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%

8086.00* 8111.02* 8113.03* 8126.00*
8008.00* 8009.00* 8010.00* 8021.00* 8028.00* 8030.00* 8036.02* 8048.02* 8063.00* 8070.04* 8080.01*

Median Family Income >= 120%

8032.02* 8033.00* 8035.00* 8037.00* 8038.00* 8039.00* 8041.00* 8042.00* 8046.00* 8048.01* 8051.00*
8001.02* 8002.00* 8007.01* 8007.02* 8011.00* 8012.00* 8013.00* 8014.00* 8015.00* 8024.00* 8029.00*
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*
8093.01* 8093.02* 8094.00* 8095.03* 8095.04* 8095.05* 8096.00* 8097.01* 8097.03* 8097.04* 8099.01*
8053.00* 8062.02* 8065.03* 8066.00* 8084.01* 8087.01* 8087.02* 8088.00* 8089.01* 8089.02* 8092.00*

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%

0413.00* 0414.00* 0415.00* 0416.02* 0416.04* 0416.05* 0418.03* 0419.01* 0420.00* 0421.00* 0422.00*
0403.02* 0404.00* 0406.00* 0407.01* 0407.02* 0408.01* 0408.03* 0408.04* 0408.05* 0409.00* 0412.00*
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*
0433.01* 0433.02* 0433.03* 0434.01* 0434.02* 0436.01* 0436.02* 0437.00* 0438.01* 0439.00* 0440.00*
0423.01* 0423.02* 0425.00* 0426.01* 0426.02 0427.00* 0428.00* 0429.00* 0430.00* 0431.00* 0432.00*

2025 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

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%

7361.05* 7361.06* 7361.07* 7370.00*

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

Median Family Income 70-80%

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

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

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%

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

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

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%

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%

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

Median Family Income 50-60%

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

Median Family Income 60-70%

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%

2167.02* 2238.01* 2238.02* 2366.01* 2366.03* 2366.04* 2460.01* 2460.02* 2460.03* 2461.01* 2461.03*
1165.00* 1242.02* 1243.11* 1243.12* 1243.21* 1243.22* 1244.03* 1432.01* 1432.02* 1433.01 1433.02*
2461.04* 2462.01* 2462.02* 2462.03* 2568.01* 2568.02* 2568.04* 2568.05* 2641.02*

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

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%

0373.00* 0374.00* 0376.01* 0376.02* 0377.00* 0378.00* 0379.00* 0381.01* 0381.03* 0381.04* 0382.01*
0382.02* 0383.00* 0384.00* 0385.00* 0386.01* 0386.02* 0387.01* 0387.02* 0391.00*

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

Median Family Income Not Known

9800.00*

ASSESSMENT AREA - 0002

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%

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

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

Median Family Income 80-90%

5200.02* 5220.00*

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*

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%

5195.00* 5200.01* 5204.01* 5205.01* 5205.02* 5209.00* 5213.02*

4143.03* 4145.01* 4150.00* 4151.01* 4163.00* 5170.00* 5171.02* 5175.00* 5176.00* 5185.02* 5194.00*
3018.00* 3026.00* 3027.00* 3033.02* 4056.00* 4057.00* 4060.01* 4060.02* 4076.00* 4080.00* 4083.00*
4084.00* 4092.00* 4094.00* 4098.00* 4106.00* 4109.00* 4117.00* 4119.01* 4130.01* 4136.00* 4137.00*

Median Family Income 110-120%

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

Median Family Income >= 120%

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

Median Family Income Not Known

5172.02* 9801.00* 9811.00* 9821.00* 9901.00* 9902.00* 9903.01* 9903.02* 9904.00*

RICHMOND COUNTY (085), NY

MSA: 35614

Low Income

0027.00* 0040.03* 0133.01*

Moderate Income

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

Middle Income

0064.00* 0074.00* 0077.00* 0081.00* 0096.02* 0105.00* 0112.01* 0112.03* 0114.01* 0114.02* 0122.00
0003.00* 0006.00* 0008.00* 0009.00* 0017.00* 0018.00* 0036.00* 0039.00* 0040.04* 0050.00* 0059.01*
0239.00* 0247.00* 0273.02* 0277.02* 0277.04* 0291.02* 0303.01* 0303.02* 0319.02*
0125.00* 0132.04* 0133.02* 0156.03* 0170.13* 0170.15* 0177.02* 0198.00* 0207.01* 0208.04* 0213.00*

Upper Income

0170.16* 0176.00* 0177.01* 0181.00* 0187.01* 0187.03* 0187.04* 0189.01* 0189.02 0197.00* 0201.00*
0147.00* 0151.00* 0156.01* 0156.02* 0169.01* 0170.05* 0170.07* 0170.09* 0170.11* 0170.12* 0170.14*
0128.04* 0128.05 0132.01* 0132.03* 0134.00* 0138.00* 0146.04* 0146.05* 0146.06* 0146.07* 0146.08*
0277.06* 0279.00 0291.04* 0291.05* 0291.06* 0323.00*
0208.03* 0208.05* 0208.06* 0226.01* 0226.02* 0244.01* 0244.02 0248.00* 0251.00* 0273.01* 0277.05*
0020.01* 0020.02* 0033.00* 0040.02* 0047.00* 0067.00* 0070.01* 0070.02* 0096.01* 0097.01* 0121.00*

Income Not Known

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

OUTSIDE ASSESSMENT AREA

ATLANTIC COUNTY (001), NJ

MSA: 12100

Moderate Income

0122.00

BURLINGTON COUNTY (005), NJ

MSA: 15804

Middle Income

7030.00

CAMDEN COUNTY (007), NJ

MSA: 15804

Median Family Income 30-40%

6020.00

Median Family Income 110-120%

6092.06

Median Family Income >= 120%

6044.00

HUNTERDON COUNTY (019), NJ

MSA: 35084

Upper Income

0108.01

MERCER COUNTY (021), NJ

MSA: 45940

Moderate Income

0028.00

SUSSEX COUNTY (037), NJ

MSA: 35084

Upper Income

3726.00 3731.00

BRONX COUNTY (005), NY

MSA: 35614

Median Family Income 20-30%

0065.00

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 50-60%

0235.00

Median Family Income 100-110%

0396.00

Median Family Income >= 120%

0056.01 0163.00

Median Family Income Not Known

0018.01

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0007.00 0071.00 0137.00

Median Family Income Not Known

0113.00

ORANGE COUNTY (071), NY

MSA: 28880

Low Income

0150.09

Upper Income

0143.02

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 80-90%

0124.00

Median Family Income 110-120%

0007.02

ROCKLAND COUNTY (087), NY

MSA: 35614

Moderate Income

0121.11

Upper Income

0116.02 0119.01

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 70-80%

1232.01

Median Family Income 100-110%

1223.00

Median Family Income 110-120%

1122.15 1122.18

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income >= 120%

0070.00

BUCKS COUNTY (017), PA

MSA: 33874

Median Family Income 60-70%

1016.03

Median Family Income >= 120%

1050.13

DELAWARE COUNTY (045), PA

MSA: 37964

Median Family Income >= 120%

4101.02

PHILADELPHIA COUNTY (101), PA

MSA: 37964

Median Family Income 50-60%

0156.00

2025 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000035541

Institution: BCB COMMUNITY BANK

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	116	116	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	11	11	0	0.00%
Total	129	129	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.