

Loans by County

Small Business Loans - Originations

Institution: Sterling National Bank

Respondent ID: 0000025075

Agency: OCC - 1

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)
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	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	150	2	2,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	3	2,500	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ										
MSA 35084										
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	2	300	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	300	0	0	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUDSON COUNTY (017), NJ										
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%	2	65	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	65	0	0	0	0	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
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%	1	26	0	0	0	0	1	26	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%	1	54	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	2	80	0	0	0	0	1	26	0	0
MORRIS COUNTY (027), 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	3	201	0	0	0	0	3	201	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	3	201	0	0	0	0	3	201	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)
PASSAIC COUNTY (031), NJ										
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%	2	90	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	2	90	0	0	0	0	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (039), NJ										
MSA 35084										
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	1	800	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	1	150	3	2,500	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	436	2	300	1	800	4	227	0	0
STATE TOTAL	9	436	3	450	4	3,300	4	227	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)
BRONX COUNTY (005), NY										
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%	1	50	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	150	0	0	0	0	0	0
Median Family Income 40-50%	3	115	0	0	0	0	2	65	0	0
Median Family Income 50-60%	9	439	0	0	3	1,800	8	374	0	0
Median Family Income 60-70%	3	250	1	150	0	0	1	75	0	0
Median Family Income 70-80%	1	100	0	0	0	0	0	0	0	0
Median Family Income 80-90%	4	230	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	20	0	0	0	0	1	20	0	0
Median Family Income 100-110%	4	344	0	0	1	550	2	144	0	0
Median Family Income 110-120%	2	200	0	0	0	0	2	200	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	28	1,748	2	300	4	2,350	16	878	0	0
COLUMBIA COUNTY (021), NY										
MSA NA										
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	1	301	1	301	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	301	1	301	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)
KINGS COUNTY (047), NY										
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%	1	100	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	86	0	0	1	1,000	1	86	0	0
Median Family Income 50-60%	4	250	0	0	1	750	0	0	0	0
Median Family Income 60-70%	7	240	0	0	1	800	1	50	0	0
Median Family Income 70-80%	8	255	0	0	2	1,620	0	0	0	0
Median Family Income 80-90%	4	185	0	0	0	0	1	15	0	0
Median Family Income 90-100%	10	509	0	0	0	0	6	335	0	0
Median Family Income 100-110%	2	10	1	200	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	150	0	0	1	150	0	0
Median Family Income ≥ 120%	18	703	5	724	1	400	4	222	0	0
Median Family Income Not Known	2	115	0	0	1	1,000	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	57	2,453	7	1,074	7	5,570	14	858	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)
NASSAU COUNTY (059), NY										
MSA 35004										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	15	0	0	1	500	0	0	0	0
Median Family Income 50-60%	3	200	0	0	1	300	1	25	0	0
Median Family Income 60-70%	2	10	0	0	0	0	0	0	0	0
Median Family Income 70-80%	9	190	0	0	0	0	0	0	0	0
Median Family Income 80-90%	8	525	1	200	0	0	1	90	0	0
Median Family Income 90-100%	15	535	2	266	0	0	1	35	0	0
Median Family Income 100-110%	35	1,473	0	0	1	600	5	238	0	0
Median Family Income 110-120%	20	703	3	500	2	835	1	150	0	0
Median Family Income ≥ 120%	29	1,153	2	500	3	1,600	2	150	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	122	4,804	8	1,466	8	3,835	11	688	0	0

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NEW YORK COUNTY (061), NY										
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	1	350	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%	12	680	4	775	7	3,855	7	2,257	0	0
Median Family Income Not Known	0	0	1	150	1	475	1	150	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	680	5	925	9	4,680	8	2,407	0	0
ORANGE COUNTY (071), NY										
MSA 39100										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	0	0	0	0
Middle Income	13	919	1	150	0	0	5	290	0	0
Upper Income	5	215	4	716	0	0	3	105	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	19	1,159	5	866	0	0	8	395	0	0

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QUEENS COUNTY (081), NY										
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%	2	85	0	0	0	0	1	35	0	0
Median Family Income 50-60%	5	270	0	0	0	0	1	50	0	0
Median Family Income 60-70%	1	40	1	250	1	500	0	0	0	0
Median Family Income 70-80%	10	462	0	0	0	0	5	227	0	0
Median Family Income 80-90%	12	690	1	110	0	0	5	275	0	0
Median Family Income 90-100%	14	680	1	150	1	1,000	2	70	0	0
Median Family Income 100-110%	10	262	0	0	0	0	6	187	0	0
Median Family Income 110-120%	11	520	0	0	1	400	1	60	0	0
Median Family Income ≥ 120%	21	908	2	270	1	1,000	8	1,358	0	0
Median Family Income Not Known	1	25	0	0	1	375	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	87	3,942	5	780	5	3,275	29	2,262	0	0
ROCKLAND COUNTY (087), NY										
MSA 35614										
Inside AA 0001										
Low Income	1	25	0	0	0	0	1	25	0	0
Moderate Income	4	300	1	150	0	0	3	200	0	0
Middle Income	3	228	1	200	2	1,351	3	549	0	0
Upper Income	25	1,396	6	1,350	7	4,141	15	1,407	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	33	1,949	8	1,700	9	5,492	22	2,181	0	0

Loans by County

Small Business Loans - Originations

Institution: Sterling National Bank

Respondent ID: 0000025075

Agency: OCC - 1

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)
SUFFOLK COUNTY (103), NY										
MSA 35004										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	25	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	150	0	0	0	0	0	0	0	0
Median Family Income 60-70%	16	725	0	0	2	1,100	0	0	0	0
Median Family Income 70-80%	10	530	1	250	2	850	2	425	0	0
Median Family Income 80-90%	25	740	2	262	3	2,300	4	360	0	0
Median Family Income 90-100%	25	1,255	0	0	2	1,300	2	75	0	0
Median Family Income 100-110%	12	645	4	813	1	628	1	628	0	0
Median Family Income 110-120%	24	1,003	1	200	2	1,400	1	25	0	0
Median Family Income ≥ 120%	22	919	1	219	0	0	4	157	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	137	5,992	9	1,744	12	7,578	14	1,670	0	0
SULLIVAN COUNTY (105), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	400	0	0	0	0
Middle Income	1	30	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	1	400	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Sterling National Bank

Respondent ID: 0000025075

Agency: OCC - 1

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)
ULSTER COUNTY (111), NY										
MSA 28740										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	153	0	0	0	0	2	103	0	0
Middle Income	0	0	0	0	1	400	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	3	153	0	0	1	400	2	103	0	0
WESTCHESTER COUNTY (119), NY										
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%	2	145	1	250	0	0	2	320	0	0
Median Family Income 50-60%	1	10	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	45	1	200	0	0	1	45	0	0
Median Family Income 70-80%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 80-90%	0	0	1	250	0	0	0	0	0	0
Median Family Income 90-100%	2	113	0	0	1	750	0	0	0	0
Median Family Income 100-110%	3	225	2	400	0	0	1	25	0	0
Median Family Income 110-120%	3	250	1	200	2	1,115	1	100	0	0
Median Family Income ≥ 120%	21	1,185	7	1,425	11	7,738	12	2,735	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	33	1,973	13	2,725	15	10,603	17	3,225	0	0
TOTAL INSIDE AA IN STATE	531	24,853	62	11,580	70	43,783	141	14,667	0	0
TOTAL OUTSIDE AA IN STATE	1	30	0	0	2	701	1	301	0	0
STATE TOTAL	532	24,883	62	11,580	72	44,484	142	14,968	0	0

Loans by County
Small Business Loans - Originations
Institution: Sterling National Bank

Respondent ID: 0000025075
Agency: OCC - 1

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)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	531	24,853	63	11,730	73	46,283	141	14,667	0	0
TOTAL OUTSIDE AA	10	466	2	300	3	1,501	5	528	0	0
TOTAL INSIDE & OUTSIDE	541	25,319	65	12,030	76	47,784	146	15,195	0	0

2019 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Sterling National Bank

PAGE: 1 OF 1

Respondent ID: 0000025075
Agency: OCC - 1

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	4	2,650	0	0	0	0
NY - BRONX COUNTY (005) - MSA 35614	34	4,398	16	878	0	0
NY - KINGS COUNTY (047) - MSA 35614	71	9,097	14	858	0	0
NY - NASSAU COUNTY (059) - MSA 35004	138	10,105	11	688	0	0
NY - NEW YORK COUNTY (061) - MSA 35614	26	6,285	8	2,407	0	0
NY - ORANGE COUNTY (071) - MSA 39100	24	2,025	8	395	0	0
NY - QUEENS COUNTY (081) - MSA 35614	97	7,997	29	2,262	0	0
NY - ROCKLAND COUNTY (087) - MSA 35614	50	9,141	22	2,181	0	0
NY - SUFFOLK COUNTY (103) - MSA 35004	158	15,314	14	1,670	0	0
NY - ULSTER COUNTY (111) - MSA 28740	4	553	2	103	0	0
NY - WESTCHESTER COUNTY (119) - MSA 35614	61	15,301	17	3,225	0	0

2019 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Sterling National Bank

Respondent ID: 0000025075
Agency: OCC - 1

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	28	438,024	0	0
Purchased	0	0	0	0
Total	28	438,024	0	0
Consortium/Third Party Loans (optional)				

2019 Institution Disclosure Statement - Table 6

PAGE: 1 OF 19

Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

ASSESSMENT AREA - 0001**BERGEN COUNTY (003), NJ****MSA: 35614****Median Family Income 50-60%**

0216.00*

Median Family Income 60-70%

0215.00* 0236.01* 0236.02* 0301.00*

Median Family Income 70-80%

0181.00* 0214.00* 0231.00* 0303.00*

Median Family Income 80-90%

0035.00* 0211.00* 0212.00* 0213.00* 0234.02* 0235.01* 0235.02* 0302.00* 0572.00*

Median Family Income 90-100%

0063.00* 0154.00* 0192.04* 0291.00* 0304.00* 0361.00* 0413.01* 0542.00* 0571.01*

Median Family Income 100-110%

0050.00* 0062.01* 0152.00* 0153.00* 0182.00* 0333.00* 0382.00* 0461.00* 0463.00* 0571.02*

Median Family Income 110-120%

0032.00* 0040.01* 0061.00* 0111.00* 0112.00* 0114.00* 0192.02* 0193.03* 0232.00* 0234.01* 0312.00*

0362.00 0411.00* 0413.02* 0451.00* 0462.00* 0500.00*

Median Family Income >= 120%

0010.00* 0021.00* 0022.00* 0023.00* 0031.00* 0033.00* 0034.01* 0034.02* 0040.02* 0062.02* 0070.01*

0070.02* 0080.00* 0091.00* 0092.00* 0101.00* 0102.00* 0103.00* 0113.00* 0120.01* 0120.02* 0130.01*

0130.02* 0140.00* 0151.00* 0155.00* 0160.00* 0171.00* 0172.00* 0173.00* 0174.00* 0175.00* 0191.02*

0191.03* 0191.04* 0192.03* 0193.04* 0193.05* 0193.06* 0201.00* 0202.00* 0221.00* 0222.00* 0233.01*

0233.02* 0241.00* 0242.00* 0251.00* 0252.00* 0261.00* 0262.00* 0270.00* 0280.01* 0280.02* 0292.00*

0311.00* 0313.00* 0314.00* 0321.02* 0321.03* 0321.04* 0322.01* 0322.02* 0331.00* 0332.00* 0340.00*

0351.00* 0352.00* 0371.00* 0372.01* 0372.02* 0381.00* 0383.00* 0391.00* 0392.00* 0393.00* 0400.01*

0400.02* 0412.00* 0421.00* 0423.01* 0423.02* 0424.00* 0425.00* 0430.01* 0430.02* 0441.00* 0442.01*

0442.02* 0452.00* 0471.00* 0472.00* 0473.00* 0474.00* 0475.00* 0481.00* 0482.00* 0490.01* 0490.02*

0511.00* 0512.00* 0513.00* 0514.00* 0521.00* 0522.00* 0531.00 0532.00* 0541.00* 0543.00* 0544.00*

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

0545.00* 0546.00* 0551.00* 0552.00* 0561.00* 0562.00* 0581.00* 0582.00* 0591.00* 0592.00* 0600.00*
0611.00 0612.00* 0613.00* 0614.00*

BRONX COUNTY (005), NY**MSA: 35614****Median Family Income 20-30%**

0020.00* 0023.00* 0041.00* 0051.00* 0052.00 0053.00* 0147.01* 0147.02* 0159.00* 0161.00* 0213.01*
0220.00* 0221.02* 0233.02* 0237.04* 0243.00* 0255.00* 0363.00* 0365.01* 0369.01* 0375.04* 0385.00*
0458.00*

Median Family Income 30-40%

0025.00* 0027.01* 0027.02* 0033.00* 0043.00* 0065.00* 0067.00* 0069.00* 0073.00* 0119.00* 0121.01*
0121.02* 0123.00 0125.00* 0127.01* 0129.01* 0145.00* 0153.00* 0155.00* 0165.00* 0173.00* 0177.01*
0177.02* 0179.01* 0189.00* 0193.00* 0199.00* 0211.00* 0215.01* 0215.02* 0216.01* 0217.00* 0221.01*
0223.00* 0229.01* 0235.01* 0239.00* 0241.00* 0245.02* 0283.00* 0359.00* 0361.00* 0365.02* 0367.00*
0380.00* 0383.02* 0387.00* 0393.00* 0399.01* 0405.02*

Median Family Income 40-50%

0035.00* 0037.00* 0042.00* 0044.00* 0048.00* 0050.02* 0054.00* 0056.00* 0062.00* 0064.00* 0075.00*
0076.00 0077.00* 0079.00* 0083.00* 0085.00 0086.00* 0089.00* 0093.00* 0115.02* 0117.00* 0131.00*
0133.00* 0135.00* 0143.00 0144.00* 0149.00* 0167.00* 0175.00* 0179.02* 0181.01* 0183.01* 0183.02*
0185.00* 0195.00* 0197.00* 0201.00* 0205.01* 0205.02* 0225.00* 0227.01* 0229.02* 0231.00* 0233.01*
0235.02* 0237.03* 0245.01* 0251.00* 0253.00* 0263.00* 0265.00* 0267.01* 0324.00* 0369.02* 0373.00*
0374.00* 0379.00* 0383.01* 0389.00* 0391.00* 0397.00* 0399.02* 0401.00* 0403.02* 0407.01* 0407.02*
0429.02*

Median Family Income 50-60%

0019.00 0039.00* 0050.01* 0059.02* 0060.00* 0063.00 0070.00* 0078.00* 0087.00* 0090.00* 0141.00*
0151.00* 0157.00* 0181.02* 0213.02 0218.00* 0219.00* 0224.01* 0227.02* 0237.02* 0240.00 0256.00*
0257.00* 0267.02* 0269.00* 0328.00 0330.00* 0340.00* 0348.00* 0381.00* 0390.00* 0392.00* 0394.00*
0395.00* 0396.00* 0403.03* 0403.04* 0405.01* 0408.00* 0415.00* 0418.00* 0421.00* 0423.00* 0425.00*
0431.00* 0460.00*

Median Family Income 60-70%

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

0016.00* 0031.00 0038.00* 0046.00* 0068.00* 0071.00* 0072.00* 0092.00* 0169.00* 0200.00 0202.00*
0209.00* 0216.02* 0222.00* 0224.03* 0224.04* 0227.03* 0228.00* 0236.00* 0247.00* 0266.02* 0273.00*
0277.00* 0332.01* 0336.00* 0338.00* 0371.00* 0372.00* 0378.00* 0404.00* 0419.00* 0420.00 0435.00*
0462.02*

Median Family Income 70-80%

0074.00* 0096.00* 0204.00* 0212.00* 0230.00* 0232.00* 0238.00* 0254.00* 0332.02* 0334.00* 0342.00
0382.00* 0406.00* 0411.00* 0422.00* 0426.00* 0429.01* 0434.00* 0442.00*

Median Family Income 80-90%

0028.00* 0040.01* 0194.00 0210.01* 0266.01* 0279.00* 0285.00* 0287.00* 0289.00* 0318.00* 0350.00*
0368.00 0409.00* 0413.00* 0430.00* 0436.00* 0462.01*

Median Family Income 90-100%

0061.00* 0084.00* 0098.00* 0164.00* 0184.00* 0248.00* 0276.00* 0286.00* 0343.00* 0364.00* 0370.00
0376.00* 0386.00* 0388.00* 0424.00* 0428.00*

Median Family Income 100-110%

0152.00* 0210.02* 0244.00* 0252.00 0284.00 0296.00 0302.00* 0344.00* 0356.00* 0360.00* 0398.00*
0414.00* 0444.00*

Median Family Income 110-120%

0002.00* 0004.00* 0130.00* 0158.00 0162.00* 0166.00* 0246.00* 0281.00* 0300.00* 0312.00* 0326.00*
0358.00 0456.00* 0484.00*

Median Family Income >= 120%

0110.00* 0118.00* 0132.00* 0138.00* 0160.00* 0206.01* 0250.00* 0261.00* 0264.00* 0274.01* 0274.02*
0288.00* 0293.01* 0293.02* 0295.00* 0297.00* 0301.00* 0307.01* 0309.00* 0310.00* 0314.00* 0316.00*
0323.00* 0335.00* 0337.00* 0345.00* 0351.00* 0448.00* 0449.01* 0449.02* 0451.01* 0451.02* 0516.00*

Median Family Income Not Known

0001.00* 0024.00* 0163.00* 0171.00* 0249.00* 0319.00* 0504.00*

KINGS COUNTY (047), NY**MSA: 35614****Median Family Income 10-20%**

0910.00*

Median Family Income 20-30%

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

0029.01* 0085.00* 0185.01* 0285.02* 0352.00* 0535.00* 0808.00* 0908.00* 1110.00*

Median Family Income 30-40%0023.00* 0100.00* 0120.00* 0255.00* 0259.02* 0299.00* 0307.00* 0326.00* 0342.00* 0357.00* 0382.00
0397.00* 0427.00* 0489.00* 0511.00* 0525.00* 0533.00* 0539.00* 0545.00* 0572.00* 0906.00* 0912.00*
0982.00* 1034.00* 1106.00* 1120.00* 1134.00* 1156.00* 1214.00***Median Family Income 40-50%**0076.00* 0082.00* 0094.00* 0096.00* 0098.00* 0106.00* 0108.00* 0112.00* 0118.00* 0212.00 0220.00*
0222.00 0228.00* 0230.00* 0233.00* 0234.00* 0236.00* 0240.00* 0281.00* 0303.00* 0309.00* 0330.00*
0340.00* 0349.00* 0351.00* 0359.00* 0373.00* 0381.00* 0387.00* 0391.00* 0395.00* 0403.00* 0409.00*
0431.00* 0478.00* 0505.00* 0507.00* 0508.01* 0509.00* 0527.00* 0529.00* 0531.00* 0537.00* 0538.00*
0547.00* 0874.01* 0890.00* 0900.00* 0918.00* 0944.02* 1144.00* 1146.00* 1190.00* 1198.00* 1210.00*
1237.00***Median Family Income 50-60%**0002.00* 0022.00* 0068.00* 0071.00* 0072.00* 0074.00* 0078.00* 0084.00* 0090.00* 0092.00* 0101.00
0102.00* 0104.00* 0110.00 0114.00* 0116.00* 0122.00* 0192.00* 0213.00* 0216.00* 0218.00* 0224.00*
0232.00* 0238.00* 0242.00* 0251.00* 0259.01* 0277.00* 0283.00* 0287.00* 0293.00* 0305.00* 0345.00*
0350.00* 0361.00* 0362.00* 0363.00* 0365.02* 0369.00* 0374.02* 0392.00* 0405.00* 0411.00* 0417.00*
0419.00* 0421.00* 0423.00* 0429.00* 0433.00* 0435.00* 0437.00* 0439.00* 0445.00* 0453.00* 0482.00*
0490.00 0491.00* 0493.00 0523.00* 0534.00 0610.04* 0792.00* 0804.00* 0818.00* 0884.00* 0892.00*
0896.00* 0898.00* 0916.00* 1058.01* 1058.04* 1116.00* 1122.00* 1128.00* 1152.00* 1160.00* 1166.00*
1170.00* 1176.02* 1186.00* 1188.00* 1196.00* 1200.00* 1208.00***Median Family Income 60-70%**0070.00* 0126.00* 0127.00* 0142.00* 0182.00* 0190.00 0210.00* 0226.00* 0229.00* 0235.00* 0249.00*
0254.00 0257.00* 0258.00* 0271.00* 0286.00* 0288.00* 0289.00* 0292.00* 0304.00* 0311.00* 0321.00*
0325.00* 0343.00* 0347.00* 0353.00* 0356.01* 0360.01* 0360.02* 0365.01* 0366.00 0375.00 0379.00*
0399.00* 0412.00* 0414.02* 0416.00* 0425.00* 0430.00* 0447.00* 0449.00* 0456.00* 0460.00* 0468.00
0480.00 0486.00* 0492.00* 0508.03* 0510.01* 0513.00* 0516.01* 0516.02* 0520.00* 0552.00* 0578.00*
0580.00* 0786.00 0788.00* 0796.02* 0806.00* 0816.00* 0820.00* 0822.00 0824.00* 0870.00* 0878.00*
0920.00* 0924.00* 0938.00* 1098.00* 1118.00* 1130.00* 1142.02* 1162.00* 1164.00* 1168.00* 1176.01*

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

1178.00* 1182.02* 1192.00* 1194.00*

Median Family Income 70-80%

0080.00* 0088.00* 0128.01* 0138.00* 0196.00* 0208.00* 0211.00* 0221.00* 0244.00* 0246.00* 0247.00*
0248.00* 0252.00* 0260.00* 0261.00* 0263.00* 0264.00* 0265.00* 0272.00* 0273.00* 0276.00* 0291.00*
0296.00* 0297.00* 0298.00* 0308.00* 0315.00* 0317.02 0319.00* 0329.00* 0331.00* 0333.00* 0337.00
0339.00* 0341.00* 0355.00* 0371.00* 0385.00* 0386.00* 0389.00 0390.00* 0393.00* 0400.00* 0401.00*
0406.00* 0410.00* 0413.00* 0415.00* 0418.00* 0424.00* 0432.00* 0434.00 0438.00* 0441.00* 0443.00*
0462.01* 0464.00* 0474.00 0476.00* 0484.00* 0506.00* 0508.04* 0510.02* 0512.00* 0514.00* 0530.00*
0550.00 0554.00* 0556.00* 0582.00* 0594.01* 0606.00 0790.00 0794.00* 0802.00* 0810.00* 0830.00*
0854.00* 0860.00* 0862.00* 0872.00* 0882.00* 0886.00* 0888.00* 0894.00* 0902.00* 0922.00* 1124.00*
1126.00* 1142.01* 1158.00* 1174.00* 1182.01* 1184.00* 1202.00*

Median Family Income 80-90%

0062.00* 0117.00 0130.00* 0178.00* 0179.00* 0188.00* 0194.00* 0200.00* 0214.00* 0227.00* 0245.00*
0250.00* 0253.00* 0256.00* 0268.00* 0269.00* 0278.00* 0279.00* 0284.00* 0290.00* 0294.00* 0301.00*
0313.00* 0328.00* 0348.00* 0364.00 0367.00* 0377.00* 0398.00* 0402.00 0404.00* 0414.01* 0420.00*
0426.00* 0428.00* 0440.00 0446.00* 0462.02* 0470.00* 0472.00* 0488.00* 0494.00* 0542.00* 0546.00*
0560.00* 0590.00* 0610.03* 0626.00* 0680.00* 0750.00* 0760.00* 0762.00* 0774.00* 0826.00* 0828.00*
0846.00* 0866.00* 0880.00* 0928.00* 0930.00* 0964.00* 0974.00* 1132.00* 1150.00* 1172.01* 1172.02*
1220.00*

Median Family Income 90-100%

0066.00* 0132.00* 0160.00* 0176.00* 0180.00* 0215.00* 0217.00* 0219.00* 0241.00* 0243.00* 0262.00*
0266.00* 0270.00* 0274.00* 0275.00* 0280.00* 0282.00* 0302.00* 0314.00* 0323.00* 0327.00* 0335.00*
0374.01* 0388.00* 0394.00* 0408.00* 0436.00 0444.00* 0448.00* 0526.00* 0544.00* 0548.00* 0558.00*
0579.00 0586.00 0642.00* 0672.00* 0696.01* 0720.00* 0722.00 0738.00* 0740.00* 0764.00* 0766.00*
0768.00 0770.00* 0782.00* 0798.02* 0814.00* 0840.00* 0848.00* 0856.00* 0858.00* 0864.00* 0868.00
0876.00* 0946.00* 0956.00* 1008.00* 1010.00* 1014.00* 1104.00*

Median Family Income 100-110%

0054.00* 0059.00* 0064.00* 0134.00* 0143.00 0193.00* 0198.00* 0204.00* 0267.00* 0300.00* 0317.01*
0336.00* 0354.00* 0356.02* 0383.00* 0396.00* 0442.00* 0454.00* 0458.00* 0496.00* 0499.00* 0501.00*

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

0549.00*	0551.00*	0563.00*	0570.00*	0576.00*	0596.00*	0598.00*	0608.00*	0622.00*	0632.00*	0648.00
0650.00*	0670.00*	0686.00*	0736.00*	0772.00*	0776.00*	0796.01*	0800.00*	0832.00*	0950.00*	0958.00*
0986.00*	0988.00*	0992.00*	0996.00*	1004.00*	1012.00*	1022.00*	1078.00*			

Median Family Income 110-120%

0020.00*	0056.02*	0058.00*	0129.01*	0136.00*	0140.00*	0145.00*	0174.00*	0186.00*	0191.00*	0231.00*
0295.00*	0306.00*	0370.00	0452.00*	0485.00*	0498.00*	0503.00*	0532.00*	0562.00*	0569.00*	0571.00*
0584.00*	0592.00*	0593.00*	0600.00*	0628.00*	0638.00*	0690.00*	0728.00*	0742.00*	0748.00*	0834.00*
0836.00*	0838.00*	0850.00*	0934.00*	0936.00*	0944.01*	0954.00*	0962.00*	0966.00*	0984.00*	0994.00*
0998.00*	1024.00*	1026.00*	1028.00*	1070.00*						

Median Family Income >= 120%

0001.00*	0003.01*	0005.01*	0005.02*	0007.00*	0009.00	0011.00*	0013.00*	0015.00*	0021.00*	0030.00*
0031.00*	0033.00*	0034.00*	0035.00*	0036.00*	0037.00*	0038.00*	0039.00*	0041.00*	0043.00*	0044.00*
0045.00*	0046.00*	0047.00*	0049.00*	0050.00*	0051.00*	0052.01*	0052.02*	0053.00*	0056.01*	0060.00*
0063.00*	0065.00*	0067.00*	0069.00*	0075.00*	0077.00	0119.00	0121.00*	0129.02*	0131.00*	0133.00*
0135.00*	0137.00	0139.00*	0141.00	0147.00*	0148.00*	0149.00*	0150.00*	0151.00	0152.00*	0153.00*
0155.00	0157.00	0159.00	0161.00*	0162.00*	0163.00*	0164.00*	0165.00	0166.00*	0167.00	0168.00*
0169.00*	0170.00*	0171.00*	0172.00	0181.00*	0183.00*	0184.00*	0187.00*	0195.00*	0197.00*	0199.00*
0201.00*	0202.00*	0203.00	0205.00*	0206.00*	0207.00*	0285.01*	0422.00*	0477.00*	0481.00*	0495.00*
0497.00*	0500.00*	0502.02*	0504.00*	0515.00*	0517.00*	0518.00	0519.00*	0528.00*	0543.00*	0553.00*
0555.00*	0557.00*	0561.00*	0564.00*	0565.00*	0566.00*	0568.00*	0573.00*	0574.00*	0575.00*	0588.00
0589.00*	0591.00*	0594.02	0610.02*	0612.00*	0616.00*	0620.00*	0636.00*	0640.00*	0644.00*	0646.00*
0652.00*	0654.00*	0656.00*	0658.00*	0660.00*	0662.00*	0674.00*	0676.00*	0678.00*	0682.00*	0688.00*
0692.00*	0696.02*	0698.00*	0700.00*	0702.01*	0706.00	0724.00*	0726.00*	0730.00*	0732.00*	0734.00*
0744.00	0746.00*	0752.00*	0754.00*	0756.00*	0758.00*	0780.00*	0784.00*	0798.01*	0932.00	0968.00*
0970.00*	0990.00*	1006.00*	1016.00*	1018.00*	1020.00*	1502.00*	1522.00*			

Median Family Income Not Known

0018.00	0086.00*	0154.00*	0175.00*	0177.00*	0407.00*	0450.00*	0666.00*	0702.02*	0702.03*	0852.00*
0960.00*	1180.00*	9901.00*								

NASSAU COUNTY (059), NY

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Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

MSA: 35004**Median Family Income 30-40%**

4068.01* 4072.01*

Median Family Income 40-50%

4067.02* 4068.02* 4069.00* 4111.00* 5172.00

Median Family Income 50-60%

4067.01 4070.00* 4078.02* 4110.00 4139.00* 4142.02* 4144.00 4165.00*

Median Family Income 60-70%

3042.04* 4075.01* 4142.01* 4143.01 5173.02

Median Family Income 70-80%3011.01* 3040.02* 3041.00* 3042.03* 4050.00* 4052.00 4054.00 4072.03 4074.01* 4074.02* 4140.02*
4162.02* 5171.01* 5193.00 5220.00***Median Family Income 80-90%**3003.00* 3022.00* 3036.00 3042.02 4048.00 4049.02 4060.01* 4062.01* 4071.02* 4072.04* 4073.02*
4075.02* 4088.00* 4091.00* 4103.00* 4105.00 4107.00* 4119.01 4129.00* 4132.00 4136.00* 4137.00*
4140.01* 4143.03* 4145.01* 5204.02***Median Family Income 90-100%**3013.00 3030.00 3032.02* 3033.02 3037.00* 4045.00 4051.00* 4053.02 4055.00 4071.01* 4076.00*
4092.00 4095.00* 4098.00 4100.00* 4106.00* 4112.00 4117.00* 4123.01 4124.00* 4130.02* 4131.00*
4135.00* 4141.00* 4161.00 4162.01* 4167.01* 4167.02* 5192.00* 5195.00* 5204.01* 5205.01* 5210.00***Median Family Income 100-110%**3001.00* 3004.00* 3007.00 3026.00* 3027.00 3032.01 3035.00* 4049.01* 4056.00 4057.00* 4058.00
4059.00* 4062.02* 4073.01 4078.01* 4079.00 4082.00* 4083.00 4087.00* 4089.00 4090.00* 4093.00*
4096.00* 4097.00* 4099.00* 4101.00 4102.00 4104.00* 4108.00* 4109.00* 4118.00 4119.02* 4120.00
4121.00 4122.00 4130.01 4133.00* 4138.03* 4145.02* 4148.00 4149.00 4150.00 4164.01* 5171.02
5178.02* 5179.02* 5185.02 5189.00 5190.00* 5194.00* 5200.01 5200.02* 5202.00* 5205.02* 5206.00*
5207.00* 5208.00* 5216.01 5216.02 5217.00**Median Family Income 110-120%**3018.00 3024.00 3029.00 3038.00 3040.01* 4043.00* 4047.00 4053.01 4060.02* 4061.00* 4077.00
4081.00* 4084.00 4085.00 4086.00* 4094.00* 4123.02* 4138.04* 4146.00* 4147.00 4153.00* 4154.01*

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Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

4155.00* 4164.02* 4166.00* 4168.01* 4168.02* 5176.00 5180.00 5191.00 5196.01* 5197.02 5198.02*
5203.00* 5211.00 5212.00 5213.01 5213.02* 5218.01 5218.02*

Median Family Income >= 120%

3005.00* 3006.00 3008.00* 3009.00* 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* 3028.00* 3031.01* 3031.02 3033.01
3034.00* 3039.00* 4044.00* 4046.00* 4063.00* 4064.00* 4065.01 4066.00* 4080.00* 4113.01* 4113.02*
4114.00* 4115.00* 4116.00* 4125.00* 4126.00* 4127.00* 4128.00* 4134.00 4151.01* 4151.02* 4152.01
4152.02* 4154.02* 4156.00* 4157.00 4158.02 4160.00 4163.00* 4169.00* 5170.00 5173.01 5174.00*
5175.00* 5177.01* 5177.05 5178.01* 5179.01* 5181.00* 5182.01* 5182.03* 5182.04 5183.00 5184.00*
5185.01 5186.00* 5187.00 5188.00* 5196.02* 5197.03* 5197.04 5198.01* 5199.00* 5201.00* 5209.00
5214.00* 5215.00* 5219.02 5227.00

Median Family Income Not Known

4143.04* 9801.00* 9811.00* 9821.00* 9901.00* 9902.00* 9903.01* 9903.02* 9904.00*

NEW YORK COUNTY (061), NY**MSA: 35614****Median Family Income 20-30%**

0192.00*

Median Family Income 30-40%

0002.01* 0006.00* 0014.02* 0020.00* 0025.00* 0182.00* 0194.00* 0219.00* 0242.00* 0243.02*

Median Family Income 40-50%

0008.00* 0010.02* 0016.00* 0024.00* 0028.00* 0029.00* 0036.01 0162.00* 0168.00* 0174.01* 0178.00*
0186.00* 0189.00* 0210.00* 0223.02* 0224.00* 0232.00* 0235.02* 0263.00* 0277.00* 0291.00* 0293.00*
0299.00*

Median Family Income 50-60%

0002.02* 0018.00* 0030.01* 0041.00* 0043.00* 0164.00* 0166.00* 0172.00* 0180.00* 0184.00* 0188.00*
0209.01* 0213.03* 0215.00* 0218.00* 0223.01* 0229.00* 0235.01* 0237.00* 0243.01* 0245.00* 0251.00*
0253.00* 0261.00* 0269.00* 0285.00* 0309.00*

Median Family Income 60-70%

0022.01* 0083.00* 0170.00* 0174.02* 0193.00* 0196.00* 0226.00* 0231.00* 0234.00* 0236.00* 0239.00*

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Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

0247.00* 0249.00* 0279.00* 0303.00*

Median Family Income 70-80%

0026.01* 0156.02* 0203.00* 0208.00* 0214.00* 0221.02* 0230.00* 0233.00* 0241.00* 0255.00* 0259.00*

0267.00* 0271.00* 0283.00* 0287.00*

Median Family Income 80-90%

0135.00* 0206.00* 0212.00* 0216.00* 0220.00* 0225.00* 0228.00* 0265.00*

Median Family Income 90-100%

0197.02* 0201.02* 0222.00* 0227.00*

Median Family Income 100-110%

0038.00* 0117.00* 0295.00*

Median Family Income 110-120%

0012.00* 0027.00* 0093.00* 0097.00* 0207.01* 0257.00*

Median Family Income >= 120%

0007.00 0009.00* 0010.01* 0013.00* 0014.01* 0015.01* 0015.02* 0021.00 0022.02* 0026.02* 0030.02*

0031.00* 0032.00* 0033.00* 0034.00* 0036.02* 0037.00* 0039.00* 0040.00* 0042.00* 0044.00* 0045.00*

0047.00* 0048.00* 0049.00* 0050.00* 0052.00* 0054.00* 0055.01* 0055.02* 0056.00* 0057.00* 0058.00*

0059.00* 0060.00* 0061.00* 0062.00* 0063.00* 0064.00* 0065.00* 0067.00* 0068.00 0069.00* 0070.00*

0071.00* 0072.00* 0073.00* 0074.00* 0075.00* 0076.00* 0077.00* 0078.00* 0079.00* 0080.00* 0081.00

0082.00* 0084.00 0086.01* 0086.03* 0087.00* 0088.00 0089.00* 0090.00* 0091.00 0092.00* 0095.00

0096.00* 0098.00* 0099.00 0100.00 0101.00* 0103.00* 0104.00* 0106.01* 0106.02* 0108.00* 0109.00

0110.00* 0111.00 0112.01* 0112.02* 0112.03* 0114.01 0114.02* 0115.00* 0116.00 0118.00* 0120.00*

0121.00* 0122.00* 0124.00* 0125.00* 0126.00* 0127.00 0128.00* 0129.00* 0130.00* 0131.00* 0132.00*

0133.00* 0134.00* 0136.00* 0137.00* 0138.00* 0139.00 0140.00 0142.00* 0144.01* 0144.02* 0145.00*

0146.01 0146.02* 0147.00* 0148.01* 0148.02* 0149.00* 0150.01* 0150.02* 0151.00* 0152.00* 0153.00*

0154.00* 0155.00* 0156.01* 0157.00* 0158.01* 0158.02* 0159.00* 0160.01* 0160.02* 0161.00* 0163.00*

0165.00* 0167.00* 0169.00* 0171.00* 0173.00* 0175.00* 0177.00* 0179.00* 0181.00* 0183.00* 0185.00*

0187.00* 0190.00* 0191.00* 0195.00* 0198.00* 0199.00* 0200.00 0201.01* 0205.00* 0211.00* 0238.01*

0238.02* 0273.00* 0275.00* 0281.00* 0307.00 0317.03* 0317.04*

Median Family Income Not Known

0001.00* 0005.00* 0066.00* 0086.02* 0094.00* 0102.00 0113.00 0119.00* 0143.00* 0197.01* 0217.03*

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

0240.00* 0297.00* 0311.00* 0319.00*

ORANGE COUNTY (071), NY**MSA: 39100****Low Income**

0003.00* 0004.00* 0005.01* 0005.02* 0012.00* 0150.03* 0150.04* 0150.05* 0150.06*

Moderate Income0001.00* 0002.00* 0006.00* 0011.00* 0015.00* 0021.00* 0022.00* 0023.00* 0111.02 0116.01* 0116.02*
0126.02* 0127.00* 0151.00***Middle Income**0013.00* 0016.00* 0101.02* 0102.00* 0103.00 0104.00* 0105.00* 0106.00* 0107.00* 0108.01* 0108.02*
0109.01* 0110.00 0111.01* 0112.00 0113.00* 0114.00* 0115.00* 0117.01* 0117.02 0118.01 0121.00
0128.00* 0129.00* 0130.00* 0132.01* 0132.02* 0134.00 0136.00* 0137.00* 0138.00* 0141.02* 0143.01
0144.00* 0146.00 0147.00* 0148.00**Upper Income**0101.01* 0109.02* 0118.02* 0119.00 0122.00* 0123.00* 0126.01* 0131.00* 0133.00* 0135.00* 0139.00
0141.01* 0142.01 0142.02* 0143.02 0145.01 0145.02 0149.00* 0152.00***PUTNAM COUNTY (079), NY****MSA: 35614****Upper Income**0101.00* 0102.00* 0103.00* 0104.00* 0105.00* 0106.00* 0107.00* 0108.00* 0109.00* 0110.00* 0111.00*
0112.00* 0113.00* 0114.00* 0115.00* 0116.00* 0117.00* 0118.00* 0119.00***QUEENS COUNTY (081), NY****MSA: 35614****Median Family Income 20-30%**

0025.00*

Median Family Income 30-40%

0845.00* 0972.03*

Median Family Income 40-50%

0043.00* 0047.00* 0087.00* 0163.00* 0273.00* 0437.02* 0443.01* 0460.00* 0467.00* 0797.02* 0849.00*

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

1205.00 1227.02

Median Family Income 50-60%

0085.00* 0159.00* 0238.00* 0240.00* 0309.02* 0375.00* 0399.00* 0405.00* 0407.00 0427.00* 0439.00*

0481.00* 0589.00* 0853.00* 0857.00* 0859.00* 0863.00* 0865.00* 0869.00 0871.00 1163.00* 1167.00*

Median Family Income 60-70%

0033.00 0039.00* 0051.00 0069.00* 0073.00* 0079.00* 0083.00* 0114.00* 0120.00* 0157.00* 0181.01*

0198.00* 0204.00* 0212.00* 0235.00* 0254.00* 0260.00* 0261.00* 0263.00* 0270.00* 0275.00* 0277.00*

0363.00* 0365.00* 0377.00* 0379.00* 0401.00* 0403.00* 0411.00* 0414.00* 0415.00* 0437.01* 0444.00*

0446.01* 0446.02* 0461.00* 0463.00* 0469.00* 0471.00* 0483.00* 0500.00* 0535.00* 0549.00* 0553.00*

0555.00* 0557.00* 0564.00* 0717.02* 0799.00* 0855.00* 0861.00* 0889.01* 0942.02* 0972.02* 0972.04*

0998.02* 1010.01* 1032.01* 1171.00* 1187.00* 1191.00* 1201.00*

Median Family Income 70-80%

0004.00* 0030.00* 0040.02* 0042.00* 0044.01* 0057.00* 0094.00* 0100.00* 0108.00* 0112.00 0118.00*

0119.00 0142.01* 0153.00* 0156.00* 0161.00* 0178.00* 0179.00* 0189.00* 0214.00 0236.00* 0251.00*

0253.02* 0259.00* 0265.00* 0267.00 0269.01* 0269.02* 0278.00* 0279.00* 0291.00* 0347.00* 0353.00*

0361.00* 0381.00* 0409.00* 0413.00* 0448.00* 0455.00* 0459.00* 0462.00* 0465.00* 0468.00 0473.00*

0545.00 0547.00* 0551.00* 0587.00* 0591.00 0693.00* 0779.08* 0790.00* 0803.01* 0919.00* 0925.00*

0942.03* 0964.00* 0992.00* 1032.02* 1161.00* 1185.00* 1257.00*

Median Family Income 80-90%

0008.00* 0018.00* 0022.00* 0031.00* 0038.00* 0052.00* 0055.00* 0062.02* 0063.00 0091.00* 0098.00*

0102.00* 0103.00* 0106.00* 0122.00* 0124.00* 0125.00 0126.01* 0134.00* 0135.00* 0137.00* 0148.00*

0152.00* 0154.00* 0155.00* 0166.00* 0170.00* 0176.00* 0180.00* 0183.00* 0196.00* 0202.00* 0208.00*

0247.00* 0249.00 0253.01* 0272.00* 0276.00* 0281.00* 0283.00* 0293.00* 0297.00 0309.03* 0328.00*

0329.00* 0334.02* 0351.00* 0440.00* 0443.02* 0452.00* 0458.00* 0466.00 0470.00* 0479.00* 0485.00*

0497.00* 0540.00 0559.00* 0565.00* 0581.00* 0583.00* 0585.00* 0593.00* 0641.02* 0679.00* 0713.04*

0719.00* 0814.00* 0818.00* 0837.00 0864.00* 0929.00 0942.01* 1008.02* 1047.00* 1193.00* 1215.00*

1227.01*

Median Family Income 90-100%

0002.00* 0010.00* 0014.00* 0016.00* 0024.00* 0054.00* 0065.01* 0065.02 0081.00* 0095.00* 0101.00*

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Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

0104.00*	0105.00*	0113.00*	0115.00*	0116.00*	0126.02*	0132.00*	0141.00	0142.02	0143.00	0144.00*
0145.00*	0158.01*	0164.00*	0168.00*	0169.00*	0172.00*	0174.00*	0184.02*	0185.02*	0186.00*	0205.00*
0206.00*	0216.00	0220.01*	0243.00*	0262.00*	0264.00*	0266.00	0271.00*	0274.00*	0284.00*	0285.00
0288.00*	0289.00	0317.00*	0327.00*	0337.00*	0357.00*	0367.00*	0371.00*	0373.00*	0394.00*	0398.00*
0404.00*	0454.00*	0475.00*	0480.00*	0499.00*	0502.02*	0512.00*	0516.00*	0517.00*	0526.00*	0528.00*
0531.00	0577.00*	0601.00*	0627.00*	0711.00*	0721.00*	0743.00	0779.06*	0779.07*	0788.00*	0792.00*
0803.02*	0840.00*	0947.00	0954.00*	0998.01*	1010.02*	1139.00*	1157.00*	1159.00*	1203.00*	1347.00*
1367.00*										

Median Family Income 100-110%

0006.00*	0012.00*	0028.00*	0032.00*	0036.00*	0040.01*	0059.00*	0110.00*	0111.00*	0121.00	0128.00*
0130.00*	0138.00*	0140.00*	0149.00*	0158.02*	0181.02*	0182.00*	0184.01*	0185.01*	0187.00*	0192.00*
0194.00*	0199.00*	0232.00*	0245.00*	0257.00*	0258.00*	0282.00*	0287.00*	0320.00*	0339.00*	0384.00*
0450.00*	0456.00*	0484.00*	0489.00*	0493.01*	0493.02*	0504.00*	0505.00*	0513.00*	0525.00*	0539.00
0552.00*	0554.00*	0556.00*	0560.00*	0566.00*	0579.00*	0595.00*	0610.00*	0613.01*	0619.00*	0621.00*
0629.00*	0657.02	0683.00*	0687.00*	0745.00*	0779.03*	0779.04*	0797.01*	0838.00	0846.01*	0846.02*
1085.00	1151.00*	1175.00*	1181.00*	1189.00*	1199.00*	1241.00*	1377.00*	1385.01*	1471.00*	1571.02*

Median Family Income 110-120%

0020.00*	0026.00*	0034.00	0086.00*	0147.00*	0150.00*	0151.00	0188.00*	0190.00*	0220.02*	0295.00*
0306.00*	0309.04*	0334.01*	0366.00	0368.00*	0376.00*	0457.00*	0495.00*	0496.00*	0502.01*	0508.00*
0530.00*	0538.00*	0542.00	0548.00*	0568.00*	0580.00*	0582.00*	0590.00*	0623.00	0625.00*	0635.00*
0641.01*	0656.00	0682.00*	0690.00*	0694.00*	0695.00*	0703.00*	0747.00	0809.00	0884.00*	0907.00*
0938.00*	0939.00*	0945.00	1008.01*	1029.00*	1099.00*	1155.00*	1207.00*	1429.00*	1447.00*	1463.00*
1467.00*	1551.01*	1567.00*	1621.00							

Median Family Income >= 120%

0001.00*	0007.00*	0019.00*	0045.00*	0053.00*	0058.00*	0061.00*	0062.01*	0071.00	0075.00*	0077.00*
0088.00	0096.00*	0097.00*	0117.00*	0123.01*	0136.00*	0230.00*	0255.00*	0280.00*	0294.00*	0330.00*
0352.00*	0358.00*	0400.00*	0402.00*	0424.00*	0432.00*	0434.00*	0464.00*	0472.00	0476.00*	0478.00*
0482.00*	0492.00*	0506.00*	0507.00*	0510.00*	0511.00*	0515.00*	0518.00*	0520.00*	0521.00*	0522.00*
0524.00*	0532.00*	0534.01*	0536.01*	0558.00*	0561.00*	0562.00*	0567.00*	0592.00*	0594.00*	0596.00*

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

0598.00	0599.00*	0600.00*	0603.00	0606.00	0608.00*	0612.00*	0614.00*	0616.01*	0616.02*	0618.00*
0620.00*	0622.00*	0626.00*	0630.00	0632.00*	0633.01*	0633.02*	0637.00*	0638.00*	0639.00*	0645.00*
0646.00*	0650.00	0654.00*	0657.03	0659.00*	0660.00*	0661.00*	0663.00*	0664.00*	0665.01	0667.01*
0669.00*	0671.00*	0677.00	0680.00*	0697.01*	0697.02*	0707.00*	0709.00*	0713.03*	0713.05*	0713.06
0717.01*	0723.00*	0729.00*	0731.00*	0737.00	0739.00	0741.00*	0749.00*	0757.01*	0757.02*	0769.01*
0769.02*	0773.00*	0775.00*	0779.02	0779.05*	0892.00	0916.01*	0922.00*	0928.00*	0934.01*	0934.02*
0973.00*	0981.00*	0987.00*	0991.00*	0997.01*	0997.03*	0997.04*	0997.05*	1017.00*	1033.00*	1039.00*
1059.00	1072.01*	1093.00*	1097.00*	1113.00*	1123.00*	1129.00*	1133.00*	1141.00*	1147.00	1195.00*
1223.00*	1247.00*	1265.00*	1267.00*	1277.00*	1291.02	1291.03*	1291.04*	1301.00*	1333.00*	1339.00*
1341.00*	1399.00	1403.00*	1409.01*	1409.02*	1417.00*	1435.00*	1441.00*	1451.01*	1451.02	1459.00*
1479.00*	1483.00*	1507.01*	1507.02*	1529.01*	1529.02*	1551.02*	1571.01*	1579.01*	1579.02	1579.03*
1617.00*										

Median Family Income Not Known

0037.00*	0050.00*	0099.00*	0107.01*	0171.00*	0219.00*	0229.00*	0246.00*	0299.00*	0331.00*	0383.01
0383.02*	0426.00*	0607.01	0613.02*	0624.00*	0655.01*	0716.00*	0793.00*	0916.02*	0918.00*	0999.00*
1072.02*	1211.00*	1283.00*	1385.02*	9901.00*						

RICHMOND COUNTY (085), NY**MSA: 35614****Low Income**

0027.00*	0133.01*	0319.01*	0319.02*
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Moderate Income

0007.00*	0011.00*	0021.00*	0029.00*	0040.00*	0075.00*	0114.01*	0207.00*
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Middle Income

0003.00*	0009.00*	0017.00*	0018.00*	0036.00*	0064.00*	0070.00*	0077.00*	0081.00*	0096.01*	0105.00*
0128.04*	0128.05*	0133.02*	0141.00*	0169.01*	0170.12*	0173.00*	0189.02*	0213.00*	0223.00*	0231.00*
0239.00*	0247.00*	0291.03*	0303.01*	0303.02*	0323.00*					

Upper Income

0006.00*	0008.00*	0020.01*	0020.02*	0033.00*	0039.00*	0047.00*	0050.00*	0059.00*	0067.00*	0074.00*
0096.02*	0097.00*	0112.01*	0112.02*	0114.02*	0121.00*	0122.00*	0125.00*	0128.06*	0132.01*	0132.03*

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

0132.04* 0134.00* 0138.00* 0146.04* 0146.05* 0146.06* 0146.07* 0146.08* 0147.00* 0151.00* 0156.01*
0156.02* 0156.03* 0170.05* 0170.07* 0170.08* 0170.09* 0170.10* 0170.11* 0176.00* 0177.00* 0181.00*
0187.01* 0187.02* 0189.01* 0197.00* 0198.00* 0201.00* 0208.01* 0208.03* 0208.04* 0226.00* 0244.01*
0244.02* 0248.00* 0251.00* 0273.01* 0273.02* 0277.02* 0277.04* 0277.05* 0277.06* 0279.00* 0291.02*
0291.04*

Income Not Known

0154.00* 0228.00* 9901.00*

ROCKLAND COUNTY (087), NY**MSA: 35614****Low Income**

0115.05* 0115.06 0121.02* 0121.05*

Moderate Income

0107.02 0107.03* 0121.03* 0121.06* 0122.02* 0122.03* 0122.04* 0123.00 0124.02*

Middle Income

0105.02 0106.02* 0113.01* 0119.02 0121.01* 0124.01* 0131.00

Upper Income

0101.01 0101.02 0102.00 0105.01* 0105.03* 0106.01 0107.01* 0108.01 0108.02* 0108.03* 0108.04
0109.01* 0109.02 0110.00* 0111.01 0111.02 0112.00* 0113.02 0113.03 0114.01* 0114.03 0114.04*
0114.05* 0115.01 0115.02 0115.04* 0116.01 0116.02 0116.03* 0117.00 0118.00 0119.01* 0120.00*
0125.01* 0125.02* 0126.00* 0127.00 0128.00 0130.01 0130.02 0130.03* 0132.00* 0133.00 0134.01*
0134.02

SUFFOLK COUNTY (103), NY**MSA: 35004****Median Family Income 40-50%**

1110.02* 1225.01* 1462.01* 1587.08 1591.03* 1594.04*

Median Family Income 50-60%

1109.02* 1237.01 1456.02* 1456.03 1456.04* 1462.03* 1595.09* 1701.01*

Median Family Income 60-70%

1111.00 1112.01* 1224.06 1227.04* 1233.02* 1234.02* 1237.02 1456.05 1457.03 1457.04* 1459.01

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

1460.02 1461.05* 1462.02* 1462.04* 1464.03* 1472.00 1584.10 1587.04* 1587.05* 1591.02 1591.05
1595.08* 1697.04 1698.00 1699.01* 1904.01* 2011.00*

Median Family Income 70-80%

1112.02* 1228.02* 1230.01* 1231.01 1233.01* 1235.00* 1457.02* 1458.08* 1459.02* 1463.00* 1464.04*
1466.07 1467.03* 1473.00 1584.08 1585.09* 1586.06 1587.10* 1589.00* 1590.00* 1594.06* 1595.06
1595.10* 1595.11* 1595.12* 1697.03* 1699.02* 1904.03* 1906.03 1907.05 1907.06* 2010.04*

Median Family Income 80-90%

1115.05* 1117.01* 1223.00 1224.04* 1225.02* 1226.01* 1226.03* 1227.05* 1227.06* 1229.01 1229.02*
1232.01 1232.02 1234.01 1238.02 1239.00* 1240.01* 1242.00* 1243.00* 1244.01* 1460.01* 1460.03
1461.02* 1461.06* 1462.06* 1466.04* 1466.05* 1466.08 1466.11 1581.03* 1581.12* 1582.02 1583.09
1583.10 1583.15 1583.17 1583.21 1584.09* 1585.02* 1585.07* 1585.10 1586.07* 1586.09* 1587.09*
1587.11 1592.04* 1594.07* 1594.08 1594.11* 1595.05* 1700.01* 1700.02* 1702.02* 1904.02 1906.04*

Median Family Income 90-100%

1104.02* 1110.01* 1115.03 1116.02* 1117.03* 1120.01 1224.05* 1227.07* 1231.02* 1238.01* 1240.02*
1241.01 1241.02* 1347.02 1350.02* 1458.04 1458.05* 1458.07* 1459.03* 1462.05* 1466.06 1466.12*
1466.15* 1467.06* 1474.01 1477.01 1479.01 1581.02 1581.04* 1581.10* 1581.11* 1583.08 1583.19*
1584.03 1584.07 1585.05* 1585.06* 1586.05 1586.08* 1587.07* 1587.12* 1588.04 1591.06* 1591.07
1591.08 1592.03 1593.00 1596.01 1596.02* 1702.01 1905.02 1906.01* 1907.07* 2010.01* 2010.03*

Median Family Income 100-110%

1105.02 1115.04* 1115.06* 1116.01* 1118.02* 1120.02 1121.03* 1224.03* 1226.02* 1228.01 1236.00*
1244.02* 1246.01* 1349.06* 1349.07* 1350.05* 1352.05* 1353.01 1457.01* 1458.03 1464.02* 1465.00
1466.13 1466.14* 1467.04* 1467.05* 1476.02* 1477.02* 1580.11 1581.07* 1581.08 1581.14* 1581.15*
1581.16* 1584.01* 1584.05 1585.08* 1585.11* 1586.04* 1588.02 1592.01* 1905.03 1905.04* 1908.00*

Median Family Income 110-120%

1108.03* 1109.01 1114.01* 1118.01* 1118.04* 1122.04 1230.02* 1245.00* 1246.02 1350.03* 1352.01*
1352.04* 1352.08* 1352.09* 1353.03* 1353.04* 1354.01* 1354.03* 1461.03* 1468.00* 1469.01 1470.03
1475.01 1475.02 1476.01* 1478.03* 1582.05* 1583.06* 1583.18* 1583.20 1583.23 1585.12* 1588.03
1594.10* 1594.12 1697.01 1803.00* 2009.02*

Median Family Income >= 120%

1101.01* 1101.02* 1102.00* 1103.00* 1104.01* 1105.01* 1106.00 1108.01* 1113.00* 1114.02* 1117.04*

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

1118.03* 1119.00* 1121.02* 1121.04* 1122.06 1122.10* 1122.11* 1122.12* 1122.13 1122.14 1347.03
1347.04* 1349.02* 1349.03* 1349.04 1350.04* 1351.01* 1351.02* 1351.03* 1351.04* 1354.02 1469.02*
1470.01* 1470.04 1471.00 1474.02* 1475.03* 1478.02 1478.04* 1479.02 1580.01* 1580.02 1580.06
1580.07* 1580.09* 1580.10* 1582.03 1582.06* 1582.07* 1583.04* 1583.22* 1584.02* 1907.04* 1907.08*
2009.01*

Median Family Income Not Known

9901.00*

ULSTER COUNTY (111), NY**MSA: 28740****Low Income**

9517.00*

Moderate Income

9518.00* 9520.00* 9521.00* 9523.00* 9546.00* 9547.00* 9548.00

Middle Income

9502.00* 9503.00* 9504.00* 9509.00* 9510.00* 9511.00* 9513.00* 9514.00* 9515.00* 9519.00* 9522.00*
9524.00* 9525.00* 9526.00* 9527.00* 9528.00* 9529.00* 9530.00* 9534.00* 9536.00* 9538.00* 9540.00*
9541.00* 9545.00* 9549.00* 9550.00 9553.00*

Upper Income

9501.00* 9505.00* 9506.00* 9512.00* 9516.00* 9533.00* 9535.00* 9537.00* 9539.00* 9542.00* 9544.00*
9554.00*

WESTCHESTER COUNTY (119), NY**MSA: 35614****Median Family Income 40-50%**

0001.01* 0001.03* 0003.00 0010.00* 0011.01* 0031.00 9840.00*

Median Family Income 50-60%

0005.00* 0012.00* 0063.00 0116.00* 0129.00* 0143.00*

Median Family Income 60-70%

0002.01* 0004.01* 0004.02 0013.02* 0013.03* 0027.00* 0028.00* 0033.00* 0035.00* 0036.00 0078.00*

Median Family Income 70-80%

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025075***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Sterling National Bank**

0006.00* 0011.02* 0016.00 0029.00* 0037.00* 0062.00* 0079.00* 0080.00* 0133.01*

Median Family Income 80-90%

0014.03* 0030.00* 0032.00 0040.00* 0058.00* 0059.01* 0073.00* 0081.00* 0088.00* 0133.04*

Median Family Income 90-100%

0002.02* 0015.05* 0057.02* 0061.00 0065.00* 0087.00* 0136.00* 0142.00* 0144.00* 0148.10*

Median Family Income 100-110%

0007.02* 0015.03 0021.06* 0023.00* 0026.00 0057.01* 0064.00* 0089.02* 0091.00 0092.00* 0134.00*

0141.00 9810.00

Median Family Income 110-120%

0024.02* 0024.03* 0034.00* 0038.00 0060.00 0093.00 0135.00*

Median Family Income >= 120%

0002.03* 0007.01* 0008.01 0008.02* 0008.03* 0009.00* 0013.01* 0014.01 0014.02* 0015.02 0015.04*

0017.00 0018.00* 0019.00* 0020.00 0021.01* 0021.03* 0021.04* 0021.05* 0021.07* 0022.01* 0022.02*

0022.03 0022.04 0024.01* 0024.04* 0024.05* 0039.00* 0041.00* 0042.00* 0043.00* 0044.00* 0045.00*

0046.00 0047.00* 0048.00 0049.00* 0050.01* 0050.02 0051.00 0052.00* 0053.00* 0054.00 0055.00*

0059.02* 0066.00* 0067.00 0068.01* 0068.02* 0069.00* 0070.00* 0071.00 0072.00 0074.01* 0074.02*

0075.00* 0076.00* 0077.00* 0082.00* 0083.01* 0083.02* 0084.01 0084.03* 0084.04* 0085.00 0086.02*

0089.01* 0090.00* 0094.00 0095.00* 0096.00 0097.01* 0097.02* 0097.03 0098.00* 0099.00* 0100.00*

0101.00* 0102.00 0103.00* 0104.00* 0105.00 0106.00 0107.01* 0107.02 0108.01 0108.03* 0108.04*

0109.01* 0109.02* 0109.03 0110.00* 0111.01 0111.02* 0112.00* 0113.00* 0114.00* 0115.00* 0117.00*

0118.00* 0119.02* 0120.00 0121.01* 0121.02 0122.00* 0123.01* 0123.03 0123.04* 0124.00* 0125.01*

0125.02* 0125.03* 0126.00 0127.00 0128.02* 0130.00* 0131.02* 0131.03* 0131.04* 0132.01* 0132.02*

0137.00* 0138.00* 0139.00* 0140.00* 0145.00* 0146.04* 0146.05* 0146.06* 0146.07* 0147.01* 0147.03*

0147.04* 0148.04* 0148.05* 0148.06* 0148.08* 0148.09* 0148.11* 0149.01* 0149.03 0149.07* 0149.08*

0149.09* 0150.00*

Median Family Income Not Known

0001.04* 0056.00* 9820.00* 9830.00* 9850.00*

OUTSIDE ASSESSMENT AREA**ESSEX COUNTY (013), NJ**

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Sterling National Bank

Respondent ID: 0000025075

Agency: OCC - 1

MSA: 35084
Median Family Income >= 120%
0216.01

HUDSON COUNTY (017), NJ

MSA: 35614
Median Family Income >= 120%
0114.00

MONMOUTH COUNTY (025), NJ

MSA: 35154
Median Family Income 40-50%
8108.00
Median Family Income 90-100%
8105.01

MORRIS COUNTY (027), NJ

MSA: 35084
Middle Income
0418.01

PASSAIC COUNTY (031), NJ

MSA: 35614
Median Family Income 40-50%
1828.00

UNION COUNTY (039), NJ

MSA: 35084
Median Family Income 110-120%
0336.00

COLUMBIA COUNTY (021), NY

MSA: NA
Middle Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Sterling National Bank

0014.00

SULLIVAN COUNTY (105), NY

MSA: NA

Moderate Income

9509.00

Middle Income

9505.00

Respondent ID: 0000025075

Agency: OCC - 1

2019 Institution Disclosure Statement - Table E-1

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Error Status Information**Respondent ID: 0000025075****Institution: Sterling National Bank****Agency: OCC - 1**

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	483	483	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	3,386	3,386	0	0.00%
Total	3,871	3,871	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.