

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BALDWIN COUNTY (003), AL</b>										
<b>MSA 19300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	560	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	560	0	0	0	0
<b>CHOCTAW COUNTY (023), AL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	531	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	531	0	0	0	0
<b>DALLAS COUNTY (047), AL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	852	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	852	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JEFFERSON COUNTY (073), AL</b>										
<b>MSA 13820</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	637	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	637	0	0	0	0
<b>MONTGOMERY COUNTY (101), AL</b>										
<b>MSA 33860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	601	0	0	0	0
Middle Income	0	0	0	0	1	410	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,011	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	6	3,591	0	0	0	0
STATE TOTAL	0	0	0	0	6	3,591	0	0	0	0

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Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COLUMBIA COUNTY (027), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	420	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	420	0	0	0	0
<b>CRAIGHEAD COUNTY (031), AR</b>										
<b>MSA 27860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	578	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	578	0	0	0	0
<b>CRITTENDEN COUNTY (035), AR</b>										
<b>MSA 32820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	589	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	589	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HOWARD COUNTY (061), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
<b>INDEPENDENCE COUNTY (063), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	469	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	469	0	0	0	0
<b>PULASKI COUNTY (119), AR</b>										
<b>MSA 30780</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	43	1	157	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	1	43	1	157	0	0	0	0	0	0

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State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WHITE COUNTY (145), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	504	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	504	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	43	1	157	6	2,860	0	0	0	0
STATE TOTAL	1	43	1	157	6	2,860	0	0	0	0

Loans by County

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Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALAMEDA COUNTY (001), CA</b>										
<b>MSA 36084</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	752	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	752	0	0	0	0



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State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LOS ANGELES COUNTY (037), CA</b>										
<b>MSA 31084</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	102	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	102	0	0	0	0	0	0	0	0
<b>MARIN COUNTY (041), CA</b>										
<b>MSA 42034</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	299	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	299	0	0	0	0





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State: CALIFORNIA (06)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SAN BERNARDINO COUNTY (071), CA</b>										
<b>MSA 40140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	142	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	145	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	287	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)
<b>SAN FRANCISCO COUNTY (075), CA</b>										
<b>MSA 41884</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	102	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	518	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	102	1	518	0	0	0	0
<b>SANTA BARBARA COUNTY (083), CA</b>										
<b>MSA 42200</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	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	1	623	0	0	0	0
County Total	0	0	0	0	1	623	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Sterling National Bank

Respondent ID: 0000025075

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SOLANO COUNTY (095), CA</b>										
<b>MSA 46700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	78	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	0	0	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	6	231	3	389	4	2,192	0	0	0	0
STATE TOTAL	6	231	3	389	4	2,192	0	0	0	0



Loans by County

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Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FAIRFIELD COUNTY (001), CT</b>										
<b>MSA 14860</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	122	1	971	0	0	0	0
Median Family Income 60-70%	1	58	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	39	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	431	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	19	0	0	1	314	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	3	116	1	122	3	1,716	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HARTFORD COUNTY (003), CT</b>										
<b>MSA 25540</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	89	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	89	0	0	0	0	0	0	0	0
<b>LITCHFIELD COUNTY (005), CT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	533	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	533	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	205	1	122	4	2,249	0	0	0	0
STATE TOTAL	5	205	1	122	4	2,249	0	0	0	0





Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BROWARD COUNTY (011), FL</b>										
<b>MSA 22744</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	90	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	60	1	125	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	150	1	125	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIAMI-DADE COUNTY (086), FL</b>										
<b>MSA 33124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	70	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	1	70	0	0	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	3	220	1	125	0	0	0	0	0	0
STATE TOTAL	3	220	1	125	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ROCKDALE COUNTY (247), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	180	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	180	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	2	129	1	180	1	772	0	0	0	0
STATE TOTAL	2	129	1	180	1	772	0	0	0	0



Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONROE COUNTY (105), IN</b>										
<b>MSA 14020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	229	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	229	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	229	0	0	0	0	0	0
STATE TOTAL	0	0	1	229	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>EAST BATON ROUGE PARISH (033), LA</b>										
<b>MSA 12940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	624	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	624	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	624	0	0	0	0
STATE TOTAL	0	0	0	0	1	624	0	0	0	0

Loans by County

Respondent ID: 000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTGOMERY COUNTY (031), MD</b>										
<b>MSA 23224</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	687	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	687	0	0	0	0



Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PRINCE GEORGE'S COUNTY (033), MD</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	102	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	102	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	102	1	687	0	0	0	0
STATE TOTAL	0	0	1	102	1	687	0	0	0	0





Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>OAKLAND COUNTY (125), MI</b>										
<b>MSA 47664</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	1	267	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	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	267	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	267	0	0	0	0
STATE TOTAL	0	0	0	0	1	267	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARK COUNTY (003), NV</b>										
<b>MSA 29820</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	165	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	165	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	165	0	0	0	0	0	0
STATE TOTAL	0	0	1	165	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Sterling National Bank

Respondent ID: 0000025075

Agency: OCC - 1

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GRAFTON COUNTY (009), NH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	124	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	124	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	124	0	0	0	0	0	0
STATE TOTAL	0	0	1	124	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ESSEX COUNTY (013), NJ</b>										
<b>MSA 35084</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	2	299	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	75	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	2	75	3	449	0	0	0	0	0	0
<b>GLOUCESTER COUNTY (015), NJ</b>										
<b>MSA 15804</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	215	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	215	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HUDSON COUNTY (017), NJ</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	26	1	167	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	45	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	142	2	1,375	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	80	0	0	1	673	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	3	151	2	309	3	2,048	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIDDLESEX COUNTY (023), NJ</b>										
<b>MSA 35154</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	180	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	32	0	0	2	1,387	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	2	828	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	280	0	0	0	0
Median Family Income >= 120%	1	51	0	0	1	254	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	3	137	1	180	6	2,749	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONMOUTH COUNTY (025), NJ</b>										
<b>MSA 35154</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	57	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	208	0	0	0	0	0	0
Median Family Income >= 120%	1	36	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	93	1	208	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PASSAIC COUNTY (031), NJ</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	120	0	0	0	0	0	0
Median Family Income 40-50%	1	40	1	118	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	160	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	28	1	181	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	68	4	579	0	0	0	0	0	0
<b>SOMERSET COUNTY (035), NJ</b>										
<b>MSA 35154</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	905	0	0	0	0
Upper Income	0	0	0	0	2	903	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	3	1,808	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>UNION COUNTY (039), NJ</b>										
<b>MSA 35084</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	172	0	0	0	0	0	0
Median Family Income 50-60%	1	55	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	18	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%	1	11	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	74	0	0	1	278	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	408	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	4	158	1	172	2	686	0	0	0	0
TOTAL INSIDE AA IN STATE	13	546	2	329	7	2,899	0	0	0	0
TOTAL OUTSIDE AA IN STATE	19	856	13	2,112	14	7,291	0	0	0	0
STATE TOTAL	32	1,402	15	2,441	21	10,190	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALBANY COUNTY (001), NY</b>										
<b>MSA 10580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	110	0	0	0	0	0	0
Moderate Income	0	0	1	143	0	0	0	0	0	0
Middle Income	1	26	1	112	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	26	3	365	0	0	0	0	0	0
<b>BRONX COUNTY (005), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	4	177	1	127	0	0	0	0	0	0
Median Family Income 30-40%	9	378	2	397	2	975	0	0	0	0
Median Family Income 40-50%	21	644	3	416	5	2,141	1	5	0	0
Median Family Income 50-60%	17	724	8	1,482	5	2,648	0	0	0	0
Median Family Income 60-70%	11	438	4	563	3	1,025	1	40	0	0
Median Family Income 70-80%	6	275	0	0	1	324	0	0	0	0
Median Family Income 80-90%	18	594	4	798	6	2,589	1	75	0	0
Median Family Income 90-100%	3	246	1	115	0	0	0	0	0	0
Median Family Income 100-110%	9	620	1	114	3	2,008	2	120	0	0
Median Family Income 110-120%	10	605	2	361	1	406	0	0	0	0
Median Family Income >= 120%	11	252	3	418	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	119	4,953	29	4,791	26	12,116	5	240	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COLUMBIA COUNTY (021), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	46	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	46	0	0	0	0	0	0	0	0
<b>DELAWARE COUNTY (025), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	9	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	0	0	0	0
<b>DUTCHESS COUNTY (027), NY</b>										
<b>MSA 39100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	56	1	143	0	0	0	0	0	0
Upper Income	0	0	0	0	1	427	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	1	3	0	0	0	0	0	0	0	0
County Total	4	59	1	143	1	427	0	0	0	0



Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FULTON COUNTY (035), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	64	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	0	0	0	0	0	0
<b>KINGS COUNTY (047), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	97	0	0	0	0	0	0	0	0
Median Family Income 40-50%	8	184	3	427	1	701	1	150	0	0
Median Family Income 50-60%	11	561	1	139	2	1,348	0	0	0	0
Median Family Income 60-70%	7	246	1	114	0	0	0	0	0	0
Median Family Income 70-80%	28	797	6	729	3	1,098	0	0	0	0
Median Family Income 80-90%	14	431	3	482	3	1,770	0	0	0	0
Median Family Income 90-100%	21	1,134	2	304	0	0	4	240	0	0
Median Family Income 100-110%	9	320	4	849	2	979	0	0	0	0
Median Family Income 110-120%	5	183	0	0	0	0	0	0	0	0
Median Family Income >= 120%	52	1,915	10	1,673	14	6,646	4	192	0	0
Median Family Income Not Known	5	271	1	105	1	415	0	0	0	0
Tract Not Known	3	28	0	0	0	0	0	0	0	0
County Total	166	6,167	31	4,822	26	12,957	9	582	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONROE COUNTY (055), NY</b>										
<b>MSA 40380</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	399	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	399	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NASSAU COUNTY (059), NY</b>										
<b>MSA 35004</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	3	39	1	163	1	443	0	0	0	0
Median Family Income 50-60%	5	429	0	0	2	528	0	0	0	0
Median Family Income 60-70%	9	174	0	0	0	0	0	0	0	0
Median Family Income 70-80%	22	732	3	452	1	309	0	0	0	0
Median Family Income 80-90%	40	1,201	7	1,103	4	2,341	0	0	0	0
Median Family Income 90-100%	59	2,004	6	751	2	799	1	10	0	0
Median Family Income 100-110%	110	3,258	7	1,001	4	2,088	3	60	0	0
Median Family Income 110-120%	63	1,727	10	1,252	6	3,267	1	60	0	0
Median Family Income >= 120%	126	4,250	15	2,233	11	5,577	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	2	28	0	0	0	0	0	0	0	0
County Total	439	13,842	49	6,955	31	15,352	6	230	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEW YORK COUNTY (061), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	9	0	0	2	866	0	0	0	0
Median Family Income 50-60%	3	103	1	150	1	675	0	0	0	0
Median Family Income 60-70%	2	17	0	0	0	0	0	0	0	0
Median Family Income 70-80%	3	155	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	50	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	36	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	79	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	38	0	0	0	0	0	0	0	0
Median Family Income >= 120%	143	5,710	63	10,636	48	26,658	3	74	0	0
Median Family Income Not Known	14	695	6	1,145	5	2,094	1	350	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	172	6,892	70	11,931	56	30,293	4	424	0	0
<b>ONEIDA COUNTY (065), NY</b>										
<b>MSA 46540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	731	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	731	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ORANGE COUNTY (071), NY</b>										
<b>MSA 39100</b>										
<b>Inside AA 0001</b>										
Low Income	15	533	3	478	1	496	0	0	0	0
Moderate Income	5	187	0	0	2	877	0	0	0	0
Middle Income	111	3,970	17	2,679	7	3,692	6	491	0	0
Upper Income	85	3,632	25	3,369	10	3,278	3	145	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	4	124	1	144	1	300	0	0	0	0
County Total	220	8,446	46	6,670	21	8,643	9	636	0	0
<b>PUTNAM COUNTY (079), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	9	115	1	221	1	601	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	9	115	1	221	1	601	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>QUEENS COUNTY (081), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	3	123	0	0	0	0	0	0	0	0
Median Family Income 50-60%	6	309	0	0	1	463	1	88	0	0
Median Family Income 60-70%	16	457	5	941	6	2,800	1	10	0	0
Median Family Income 70-80%	19	607	7	1,217	4	2,021	1	32	0	0
Median Family Income 80-90%	27	1,008	3	512	4	1,326	1	25	0	0
Median Family Income 90-100%	48	1,537	7	1,035	1	481	3	136	0	0
Median Family Income 100-110%	30	1,137	4	629	7	3,089	0	0	0	0
Median Family Income 110-120%	15	589	7	1,070	2	868	1	135	0	0
Median Family Income >= 120%	72	2,114	9	1,420	3	1,384	0	0	0	0
Median Family Income Not Known	2	48	1	136	1	631	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	238	7,929	43	6,960	29	13,063	8	426	0	0
<b>RICHMOND COUNTY (085), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	111	1	180	0	0	0	0	0	0
Upper Income	2	16	1	146	1	575	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	4	127	2	326	1	575	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ROCKLAND COUNTY (087), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
Low Income	13	162	2	368	1	277	0	0	0	0
Moderate Income	22	919	4	623	0	0	0	0	0	0
Middle Income	28	1,058	5	849	3	1,127	1	50	0	0
Upper Income	202	7,839	28	4,686	29	14,113	9	960	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	1	15	2	300	0	0	0	0	0	0
County Total	266	9,993	41	6,826	33	15,517	10	1,010	0	0
<b>SUFFOLK COUNTY (103), NY</b>										
<b>MSA 35004</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	9	255	1	140	0	0	0	0	0	0
Median Family Income 50-60%	4	99	1	168	0	0	0	0	0	0
Median Family Income 60-70%	34	1,016	4	553	4	1,600	0	0	0	0
Median Family Income 70-80%	43	1,711	7	1,113	3	1,055	0	0	0	0
Median Family Income 80-90%	78	2,106	4	807	11	3,933	2	60	0	0
Median Family Income 90-100%	82	2,359	4	615	6	2,417	1	30	0	0
Median Family Income 100-110%	68	2,054	11	1,685	9	4,168	0	0	0	0
Median Family Income 110-120%	77	2,214	7	1,031	10	3,900	0	0	0	0
Median Family Income >= 120%	89	2,933	18	2,855	10	5,077	2	845	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	4	49	0	0	0	0	0	0	0	0
County Total	488	14,796	57	8,967	53	22,150	5	935	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SULLIVAN COUNTY (105), NY</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	180	2	384	2	677	0	0	0	0
Middle Income	7	313	2	438	0	0	0	0	0	0
Upper Income	10	275	1	204	2	1,161	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	1	33	1	163	0	0	0	0	0	0
County Total	24	801	6	1,189	4	1,838	0	0	0	0
<b>ULSTER COUNTY (111), NY</b>										
<b>MSA 28740</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	345	0	0	1	516	0	0	0	0
Middle Income	6	227	0	0	2	756	0	0	0	0
Upper Income	3	42	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	20	614	0	0	3	1,272	0	0	0	0



Loans by County

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Small Business Loans - Originations

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Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WESTCHESTER COUNTY (119), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	9	340	0	0	2	1,239	0	0	0	0
Median Family Income 50-60%	10	303	1	147	0	0	0	0	0	0
Median Family Income 60-70%	19	601	7	1,135	7	3,855	1	75	0	0
Median Family Income 70-80%	12	448	4	811	4	1,350	1	125	0	0
Median Family Income 80-90%	16	483	2	454	1	734	0	0	0	0
Median Family Income 90-100%	5	294	1	201	0	0	0	0	0	0
Median Family Income 100-110%	19	955	7	1,083	6	1,738	0	0	0	0
Median Family Income 110-120%	40	1,701	5	869	6	2,902	0	0	0	0
Median Family Income >= 120%	274	10,254	66	10,541	45	25,816	8	1,630	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	1	24	1	169	0	0	0	0	0	0
County Total	405	15,403	94	15,410	71	37,634	10	1,830	0	0
TOTAL INSIDE AA IN STATE	2,557	89,836	466	74,521	353	170,835	66	6,313	0	0
TOTAL OUTSIDE AA IN STATE	21	446	7	1,055	5	2,733	0	0	0	0
STATE TOTAL	2,578	90,282	473	75,576	358	173,568	66	6,313	0	0



Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MECKLENBURG COUNTY (119), NC</b>										
<b>MSA 16740</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	287	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	508	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	287	1	508	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WAKE COUNTY (183), NC</b>										
<b>MSA 39580</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	190	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	247	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	437	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	2	56	4	724	1	508	0	0	0	0
STATE TOTAL	2	56	4	724	1	508	0	0	0	0





Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTGOMERY COUNTY (113), OH</b>										
<b>MSA 19430</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	327	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	327	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	89	0	0	2	976	0	0	0	0
STATE TOTAL	3	89	0	0	2	976	0	0	0	0





Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALLEGHENY COUNTY (003), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	21	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	1	21	0	0	0	0	0	0	0	0
<b>BERKS COUNTY (011), PA</b>										
<b>MSA 39740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	574	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	574	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BUCKS COUNTY (017), PA</b>										
<b>MSA 33874</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	414	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	414	0	0	0	0
<b>LACKAWANNA COUNTY (069), PA</b>										
<b>MSA 42540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	134	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	134	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONROE COUNTY (089), PA</b>										
<b>MSA 20700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	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	10	0	0	0	0	0	0	0	0
<b>MONTGOMERY COUNTY (091), PA</b>										
<b>MSA 33874</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	772	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	180	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	1	772	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PHILADELPHIA COUNTY (101), PA</b>										
<b>MSA 37964</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	364	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	364	0	0	0	0
<b>UNION COUNTY (119), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	825	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	825	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	31	2	314	5	2,949	0	0	0	0
STATE TOTAL	2	31	2	314	5	2,949	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PROVIDENCE COUNTY (007), RI</b>										
<b>MSA 39300</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	856	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	856	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	856	0	0	0	0
STATE TOTAL	0	0	0	0	1	856	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Sterling National Bank

Respondent ID: 0000025075

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHARLESTON COUNTY (019), SC</b>										
<b>MSA 16700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	818	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	818	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	818	0	0	0	0
STATE TOTAL	0	0	0	0	1	818	0	0	0	0







Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COMAL COUNTY (091), TX</b>										
<b>MSA 41700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
<b>HARRIS COUNTY (201), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	491	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	171	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	171	1	491	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTGOMERY COUNTY (339), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	23	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	23	0	0	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	2	44	1	171	1	491	0	0	0	0
STATE TOTAL	2	44	1	171	1	491	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARK COUNTY (011), WA</b>										
<b>MSA 38900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	89	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	1	784	0	0	0	0
County Total	1	89	0	0	1	784	0	0	0	0
<b>KING COUNTY (033), WA</b>										
<b>MSA 42644</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	190	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	275	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	190	1	275	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PIERCE COUNTY (053), WA</b>										
<b>MSA 45104</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	28	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	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	2	117	1	190	2	1,059	0	0	0	0
STATE TOTAL	2	117	1	190	2	1,059	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ST. CROIX COUNTY (109), WI</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	684	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	684	0	0	0	0
<b>WOOD COUNTY (141), WI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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	1	677	0	0	0	0
County Total	0	0	0	0	1	677	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,361	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,361	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2,570	90,382	468	74,850	360	173,734	66	6,313	0	0
TOTAL OUTSIDE AA	77	2,742	39	6,159	58	32,284	0	0	0	0
TOTAL INSIDE & OUTSIDE	2,647	93,124	507	81,009	418	206,018	66	6,313	0	0

**2020 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Sterling National Bank**

**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	22	3,774	0	0	0	0
NY - BRONX COUNTY (005) - MSA 35614	174	21,860	5	240	0	0
NY - KINGS COUNTY (047) - MSA 35614	223	23,946	9	582	0	0
NY - NASSAU COUNTY (059) - MSA 35004	519	36,149	6	230	0	0
NY - NEW YORK COUNTY (061) - MSA 35614	298	49,116	4	424	0	0
NY - ORANGE COUNTY (071) - MSA 39100	287	23,759	9	636	0	0
NY - QUEENS COUNTY (081) - MSA 35614	310	27,952	8	426	0	0
NY - ROCKLAND COUNTY (087) - MSA 35614	340	32,336	10	1,010	0	0
NY - SUFFOLK COUNTY (103) - MSA 35004	598	45,913	5	935	0	0
NY - SULLIVAN COUNTY (105) - MSA NA	34	3,828	0	0	0	0
NY - ULSTER COUNTY (111) - MSA 28740	23	1,886	0	0	0	0
NY - WESTCHESTER COUNTY (119) - MSA 35614	570	68,447	10	1,830	0	0

**2020 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: Sterling National Bank**

PAGE: 1 OF 1

**Respondent ID: 0000025075**  
**Agency: OCC - 1**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	10	5,863	0	0
Purchased	0	0	0	0
Total	10	5,863	0	0
Consortium/Third Party Loans (optional)				

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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

**Agency: OCC - 1**

**Institution: Sterling National Bank**

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**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\*



**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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

**Agency: OCC - 1**

**Institution: Sterling National Bank**

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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%**

**2020 Institution Disclosure Statement - Table 6**

**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%**

**2020 Institution Disclosure Statement - Table 6**

**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\*

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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

**Agency: OCC - 1**

**Institution: Sterling National Bank**

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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\*

**2020 Institution Disclosure Statement - Table 6**

**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\*

**Tract Not Known**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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

**Agency: OCC - 1**

**Institution: Sterling National Bank**

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9999.99

**NASSAU COUNTY (059), NY**

**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%**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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

**Agency: OCC - 1**

**Institution: Sterling National Bank**

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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  
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\*

**Tract Not Known**

9999.99

**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\*

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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

**Agency: OCC - 1**

**Institution: Sterling National Bank**

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\*  
 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\*



**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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

**Agency: OCC - 1**

**Institution: Sterling National Bank**

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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\*  
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 Income**

0001.00\* 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

**Tract Not Known**

9999.99

**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%**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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

**Agency: OCC - 1**

**Institution: Sterling National Bank**

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

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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

**Agency: OCC - 1**

**Institution: Sterling National Bank**

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

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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

**Agency: OCC - 1**

**Institution: Sterling National Bank**

0524.00\* 0532.00 0534.01\* 0536.01\* 0558.00\* 0561.00\* 0562.00\* 0567.00\* 0592.00\* 0594.00\* 0596.00\*  
 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\*

**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

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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**Agency: OCC - 1**

**Institution: Sterling National Bank**

0125.01 0125.02 0126.00 0127.00 0128.00 0130.01 0130.02 0130.03 0132.00 0133.00 0134.01  
0134.02

**Tract Not Known**

9999.99

**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  
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

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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**Agency: OCC - 1**

**Institution: Sterling National Bank**

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\*

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\*

**Tract Not Known**

9999.99

**SULLIVAN COUNTY (105), NY**

**MSA: NA**

**Moderate Income**

9507.00\* 9509.00 9516.00\* 9518.00

**Middle Income**

9501.00\* 9502.00\* 9503.00\* 9504.00\* 9505.00 9506.00\* 9508.00 9511.00 9513.00 9515.00 9519.00\*

9520.00\* 9521.00\* 9522.00\* 9523.00\* 9524.00\* 9525.00\*

**Upper Income**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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**Agency: OCC - 1**

**Institution: Sterling National Bank**

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9510.00 9512.00 9517.00

**Tract Not Known**

9999.99

**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%**

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%**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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**Agency: OCC - 1**

**Institution: Sterling National Bank**

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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\*

**Tract Not Known**

9999.99

**OUTSIDE ASSESSMENT AREA**

**BALDWIN COUNTY (003), AL**

**MSA: 19300**

**Middle Income**



**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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

**Agency: OCC - 1**

**Institution: Sterling National Bank**

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0108.00

**CHOCTAW COUNTY (023), AL**

**MSA: NA**

**Middle Income**

9568.00

**DALLAS COUNTY (047), AL**

**MSA: NA**

**Middle Income**

9568.00

**JEFFERSON COUNTY (073), AL**

**MSA: 13820**

**Median Family Income 70-80%**

0036.00

**MONTGOMERY COUNTY (101), AL**

**MSA: 33860**

**Moderate Income**

0029.00

**Middle Income**

0032.00

**COLUMBIA COUNTY (027), AR**

**MSA: NA**

**Middle Income**

9502.00

**CRAIGHEAD COUNTY (031), AR**

**MSA: 27860**

**Moderate Income**

0004.02

**CRITTENDEN COUNTY (035), AR**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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**Agency: OCC - 1**

**Institution: Sterling National Bank**

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**MSA: 32820**

**Moderate Income**

0303.01

**HOWARD COUNTY (061), AR**

**MSA: NA**

**Middle Income**

9503.00

**INDEPENDENCE COUNTY (063), AR**

**MSA: NA**

**Middle Income**

4903.00

**PULASKI COUNTY (119), AR**

**MSA: 30780**

**Moderate Income**

0022.09

**WHITE COUNTY (145), AR**

**MSA: NA**

**Upper Income**

0709.00

**ALAMEDA COUNTY (001), CA**

**MSA: 36084**

**Median Family Income 110-120%**

4506.07

**FRESNO COUNTY (019), CA**

**MSA: 23420**

**Median Family Income 110-120%**

0058.01

**LOS ANGELES COUNTY (037), CA**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**MSA: 31084**

**Median Family Income >= 120%**

2163.00 5760.01

**MARIN COUNTY (041), CA**

**MSA: 42034**

**Upper Income**

1302.02

**ORANGE COUNTY (059), CA**

**MSA: 11244**

**Median Family Income 40-50%**

0878.03

**Median Family Income 110-120%**

0525.02

**SAN BERNARDINO COUNTY (071), CA**

**MSA: 40140**

**Median Family Income 50-60%**

0043.02

**Median Family Income 70-80%**

0021.10

**SAN FRANCISCO COUNTY (075), CA**

**MSA: 41884**

**Median Family Income 40-50%**

0117.00

**Median Family Income 110-120%**

0153.00

**SANTA BARBARA COUNTY (083), CA**

**MSA: 42200**

**Tract Not Known**

9999.99

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**SOLANO COUNTY (095), CA**

**MSA: 46700**

**Middle Income**

2533.00

**DENVER COUNTY (031), CO**

**MSA: 19740**

**Median Family Income 60-70%**

0002.02

**FAIRFIELD COUNTY (001), CT**

**MSA: 14860**

**Median Family Income 50-60%**

0221.00

**Median Family Income 60-70%**

0201.00

**Median Family Income 80-90%**

0217.00

**Median Family Income 90-100%**

0107.00

**Median Family Income >= 120%**

0106.00 0615.00

**HARTFORD COUNTY (003), CT**

**MSA: 25540**

**Median Family Income 40-50%**

4061.00 5049.00

**LITCHFIELD COUNTY (005), CT**

**MSA: NA**

**Middle Income**

2901.00

**KENT COUNTY (001), DE**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Sterling National Bank**

---

**MSA: 20100**

**Middle Income**

0407.00

**BROWARD COUNTY (011), FL**

**MSA: 22744**

**Median Family Income 50-60%**

0103.07

**Median Family Income >= 120%**

0106.01 0402.03

**MIAMI-DADE COUNTY (086), FL**

**MSA: 33124**

**Median Family Income 70-80%**

0091.00

**GWINNETT COUNTY (135), GA**

**MSA: 12060**

**Median Family Income 100-110%**

0502.10

**HENRY COUNTY (151), GA**

**MSA: 12060**

**Upper Income**

0703.09

**ROCKDALE COUNTY (247), GA**

**MSA: 12060**

**Middle Income**

0603.06

**COOK COUNTY (031), IL**

**MSA: 16984**

**Median Family Income >= 120%**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Respondent ID: 0000025075**

**Agency: OCC - 1**

8320.00

**MONROE COUNTY (105), IN**

**MSA: 14020**

**Upper Income**

0009.01

**EAST BATON ROUGE PARISH (033), LA**

**MSA: 12940**

**Moderate Income**

0004.00

**MONTGOMERY COUNTY (031), MD**

**MSA: 23224**

**Median Family Income 50-60%**

7012.19

**PRINCE GEORGE'S COUNTY (033), MD**

**MSA: 47894**

**Median Family Income 100-110%**

8071.02

**PLYMOUTH COUNTY (023), MA**

**MSA: 14454**

**Median Family Income >= 120%**

5012.02

**SUFFOLK COUNTY (025), MA**

**MSA: 14454**

**Median Family Income >= 120%**

0107.02

**OAKLAND COUNTY (125), MI**

**MSA: 47664**

**Median Family Income 10-20%**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Sterling National Bank**

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1422.00

**CLARK COUNTY (003), NV**

**MSA: 29820**

**Median Family Income 80-90%**

0029.74

**GRAFTON COUNTY (009), NH**

**MSA: NA**

**Middle Income**

9602.00

**BURLINGTON COUNTY (005), NJ**

**MSA: 15804**

**Middle Income**

7012.05 7040.04

**ESSEX COUNTY (013), NJ**

**MSA: 35084**

**Median Family Income 30-40%**

0097.00 0113.00

**Median Family Income >= 120%**

0173.01 0209.02 0216.02

**GLOUCESTER COUNTY (015), NJ**

**MSA: 15804**

**Upper Income**

5022.00

**HUDSON COUNTY (017), NJ**

**MSA: 35614**

**Median Family Income 60-70%**

0163.00 0165.00

**Median Family Income 90-100%**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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0116.00

**Median Family Income 100-110%**

0139.00 0146.00

**Median Family Income >= 120%**

0114.00 0199.00

**MIDDLESEX COUNTY (023), NJ**

**MSA: 35154**

**Median Family Income 60-70%**

0047.00

**Median Family Income 80-90%**

0085.01 0089.00

**Median Family Income 90-100%**

0090.00

**Median Family Income 100-110%**

0015.02

**Median Family Income 110-120%**

0030.02

**Median Family Income >= 120%**

0001.00 0085.02

**MONMOUTH COUNTY (025), NJ**

**MSA: 35154**

**Median Family Income 90-100%**

8079.00

**Median Family Income 110-120%**

8064.00

**Median Family Income >= 120%**

8097.01

**OCEAN COUNTY (029), NJ**

**MSA: 35154**



**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Sterling National Bank**

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**Median Family Income 50-60%**

7158.00

**PASSAIC COUNTY (031), NJ**

**MSA: 35614**

**Median Family Income 30-40%**

1758.02

**Median Family Income 40-50%**

1828.00 1832.00

**Median Family Income 100-110%**

1337.01

**Median Family Income >= 120%**

1245.00 2238.02

**SOMERSET COUNTY (035), NJ**

**MSA: 35154**

**Middle Income**

0535.01

**Upper Income**

0524.00 0538.03

**UNION COUNTY (039), NJ**

**MSA: 35084**

**Median Family Income 40-50%**

0317.00

**Median Family Income 50-60%**

0307.01

**Median Family Income 70-80%**

0347.00

**Median Family Income 100-110%**

0332.00

**Median Family Income 110-120%**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Sterling National Bank**

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0336.00

**Median Family Income >= 120%**

0376.02

**ALBANY COUNTY (001), NY**

**MSA: 10580**

**Low Income**

0008.00

**Moderate Income**

0020.00

**Middle Income**

0146.09 0148.02

**COLUMBIA COUNTY (021), NY**

**MSA: NA**

**Middle Income**

0016.00

**DELAWARE COUNTY (025), NY**

**MSA: NA**

**Moderate Income**

9704.00

**DUTCHESS COUNTY (027), NY**

**MSA: 39100**

**Middle Income**

0604.00 1100.05 1402.00 1407.00

**Upper Income**

0502.03

**Tract Not Known**

9999.99

**FULTON COUNTY (035), NY**

**MSA: NA**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Sterling National Bank**

---

**Moderate Income**

9708.00

**MONROE COUNTY (055), NY**

**MSA: 40380**

**Median Family Income 70-80%**

0109.01

**ONEIDA COUNTY (065), NY**

**MSA: 46540**

**Middle Income**

0242.00

**PUTNAM COUNTY (079), NY**

**MSA: 35614**

**Upper Income**

0103.00 0114.00 0115.00 0116.00 0118.00 0119.00

**RICHMOND COUNTY (085), NY**

**MSA: 35614**

**Middle Income**

0064.00 0128.04 0223.00

**Upper Income**

0146.06 0156.01 0201.00

**CUMBERLAND COUNTY (051), NC**

**MSA: 22180**

**Middle Income**

0009.00

**JACKSON COUNTY (099), NC**

**MSA: NA**

**Upper Income**

9508.00

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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

**Agency: OCC - 1**

**Institution: Sterling National Bank**

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**MECKLENBURG COUNTY (119), NC**

**MSA: 16740**

**Median Family Income 60-70%**

0058.27

**Median Family Income 100-110%**

0055.22

**WAKE COUNTY (183), NC**

**MSA: 39580**

**Median Family Income 70-80%**

0543.02

**Median Family Income >= 120%**

0525.06

**CUYAHOGA COUNTY (035), OH**

**MSA: 17460**

**Median Family Income 110-120%**

1731.06

**HAMILTON COUNTY (061), OH**

**MSA: 17140**

**Median Family Income 80-90%**

0215.04

**JEFFERSON COUNTY (081), OH**

**MSA: 48260**

**Moderate Income**

0002.00

**MONTGOMERY COUNTY (113), OH**

**MSA: 19430**

**Median Family Income 90-100%**

0015.01

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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**Agency: OCC - 1**

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**OKLAHOMA COUNTY (109), OK**

**MSA: 36420**

**Median Family Income 40-50%**

1069.13

**ALLEGHENY COUNTY (003), PA**

**MSA: 38300**

**Median Family Income 100-110%**

5200.01

**BERKS COUNTY (011), PA**

**MSA: 39740**

**Middle Income**

0109.05

**BUCKS COUNTY (017), PA**

**MSA: 33874**

**Median Family Income 60-70%**

1003.02

**LACKAWANNA COUNTY (069), PA**

**MSA: 42540**

**Middle Income**

1120.00

**MONROE COUNTY (089), PA**

**MSA: 20700**

**Middle Income**

3002.01

**MONTGOMERY COUNTY (091), PA**

**MSA: 33874**

**Median Family Income 60-70%**

2009.08

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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**Median Family Income 110-120%**

2026.02

**PHILADELPHIA COUNTY (101), PA**

**MSA: 37964**

**Median Family Income 60-70%**

0280.00

**UNION COUNTY (119), PA**

**MSA: NA**

**Middle Income**

0905.02

**PROVIDENCE COUNTY (007), RI**

**MSA: 39300**

**Median Family Income 90-100%**

0126.02

**CHARLESTON COUNTY (019), SC**

**MSA: 16700**

**Upper Income**

0046.11

**DAVIDSON COUNTY (037), TN**

**MSA: 34980**

**Median Family Income 80-90%**

0105.01

**KNOX COUNTY (093), TN**

**MSA: 28940**

**Tract Not Known**

9999.99

**MONTGOMERY COUNTY (125), TN**

**MSA: 17300**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025075**

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**Institution: Sterling National Bank**

---

**Middle Income**

1020.05

**COMAL COUNTY (091), TX**

**MSA: 41700**

**Moderate Income**

3106.08

**HARRIS COUNTY (201), TX**

**MSA: 26420**

**Median Family Income 40-50%**

3117.00

**Median Family Income 100-110%**

3427.00

**MONTGOMERY COUNTY (339), TX**

**MSA: 26420**

**Median Family Income >= 120%**

6906.01

**CLARK COUNTY (011), WA**

**MSA: 38900**

**Middle Income**

0410.10

**Tract Not Known**

9999.99

**KING COUNTY (033), WA**

**MSA: 42644**

**Median Family Income 110-120%**

0236.01

**Median Family Income >= 120%**

0060.00

**PIERCE COUNTY (053), WA**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Sterling National Bank**

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**MSA: 45104**

**Median Family Income 20-30%**

0718.06

**ST. CROIX COUNTY (109), WI**

**MSA: 33460**

**Middle Income**

1201.00

**WOOD COUNTY (141), WI**

**MSA: NA**

**Tract Not Known**

9999.99



**2020 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000025075**

**Institution: Sterling National Bank**

**Agency: OCC - 1**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	1,326	1,326	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	3,281	3,281	0	0.00%
Total	4,609	4,609	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.