**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

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Agency: OCC - 1 State: ALABAMA (01)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
BALDWIN COUNTY (003), AL										
MSA 19300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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
CHOCTAW COUNTY (023), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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
DALLAS COUNTY (047), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

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Agency: OCC - 1 State: ALABAMA (01)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
JEFFERSON COUNTY (073), AL										
MSA 13820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	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
MONTGOMERY COUNTY (101), AL										
MSA 33860										
Outside Assessment Area										
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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

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Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
COLUMBIA COUNTY (027), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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
CRAIGHEAD COUNTY (031), AR										
MSA 27860										
Outside Assessment Area										
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
CRITTENDEN COUNTY (035), AR										
MSA 32820										
Outside Assessment Area										
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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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion		
	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)
HOWARD COUNTY (061), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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
INDEPENDENCE COUNTY (063), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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
PULASKI COUNTY (119), AR										
MSA 30780										
Outside Assessment Area										
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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

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State: ARKANSAS (05)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
WHITE COUNTY (145), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

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Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
ALAMEDA COUNTY (001), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	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

**Small Business Loans - Originations** 

Institution: Sterling National Bank

**Respondent ID: 0000025075** 

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Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	on Origination But >\$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)
FRESNO COUNTY (019), CA										
MSA 23420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	23	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	23	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	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
MARIN COUNTY (041), CA										
MSA 42034										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	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

**Small Business Loans - Originations** 

Institution: Sterling National Bank

**Respondent ID: 0000025075** 

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Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	tion Origination Orig		mount at Loans to Businesses nation with Gross Annual 60,000 Revenues <= \$1 Million			Loa	o Item: ins by liates	
	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)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	5	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%	1	23	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	28	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	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)	
SAN BERNARDINO COUNTY (071), CA											
MSA 40140											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	1	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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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

Respondent ID: 0000025075

Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	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)
SAN FRANCISCO COUNTY (075), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	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
SANTA BARBARA COUNTY (083), CA										
MSA 42200										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

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Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
SOLANO COUNTY (095), CA										
MSA 46700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Origi	rigination Origination =\$100,000 >\$100,000 But <=\$250,000		Origi	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)
DENVER COUNTY (031), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	27	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	27	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	1	27	0	0	0	0	0	0	0	0
STATE TOTAL	1	27	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

State: CONNECTICUT (09)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	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

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

State: CONNECTICUT (09)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 60,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
HARTFORD COUNTY (003), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	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
LITCHFIELD COUNTY (005), CT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

State: DELAWARE (10)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 9,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
KENT COUNTY (001), DE										
MSA 20100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	17	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	17	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	1	17	0	0	0	0	0	0	0	0
STATE TOTAL	1	17	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

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Agency: OCC - 1 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	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)	
BROWARD COUNTY (011), FL											
MSA 22744											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	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	

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origi	mount at ination 50,000	with Gro	oans to Businesses Memo Iter with Gross Annual Loans by Revenues <= \$1 Affiliates Million		ns by
	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)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

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Agency: OCC - 1 State: GEORGIA (13)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
GWINNETT COUNTY (135), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	83	0	0	1	772	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	83	0	0	1	772	0	0	0	0
HENRY COUNTY (151), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	46	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

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1 State: GEORGIA (13)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination,000 But	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
ROCKDALE COUNTY (247), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1 State: ILLINOIS (17)

Area Income Characteristics	Origi	mount at nation 00,000	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)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	42	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	42	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	1	42	0	0	0	0	0	0	0	0
STATE TOTAL	1	42	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

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Agency: OCC - 1 State: INDIANA (18)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 9,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
MONROE COUNTY (105), IN										
MSA 14020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	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

Respondent ID: 0000025075

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

Agency: OCC - 1 State: LOUISIANA (22)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	ual Loans	
	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)
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
Outside Assessment Area										
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

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Origi	mount at nation 00,000	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)
MONTGOMERY COUNTY (031), MD										
MSA 23224										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Origi	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		o Item: ns by liates
	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)
PRINCE GEORGE'S COUNTY (033), MD										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	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

**Small Business Loans - Originations** 

Institution: Sterling National Bank

**Respondent ID: 0000025075** 

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Origi	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)	
PLYMOUTH COUNTY (023), MA											
MSA 14454											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	1	21	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	

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

Respondent ID: 0000025075

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Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Origi	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		o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	11	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	11	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	32	0	0	0	0	0	0	0	0
STATE TOTAL	2	32	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1 State: MICHIGAN (26)

Area Income Characteristics	Origi	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		o Item: ns by liates
	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)
OAKLAND COUNTY (125), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	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

Respondent ID: 0000025075

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**Loans by County Small Business Loans - Originations** 

Agency: OCC - 1 State: NEVADA (32)

**Institution: Sterling National Bank** 

Area Income Characteristics	Origi	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		o Item: ns by liates
	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)
CLARK COUNTY (003), NV										
MSA 29820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

PAGE: 30 OF

Agency: OCC - 1

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Origi	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)	
GRAFTON COUNTY (009), NH											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	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	

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	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		o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERGEN COUNTY (003), NJ										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	545	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	292	0	0	0	0
Median Family Income 90-100%	1	22	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	814	0	0	0	0
Median Family Income >= 120%	12	524	2	329	4	1,248	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	13	546	2	329	7	2,899	0	0	0	0
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	163	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	2	163	0	0	0	0	0	0	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

Respondent ID: 0000025075

State: NEW JERSEY (34)

Agency: OCC - 1

**Loan Amount at Loan Amount at Loan Amount at Loans to Businesses** Memo Item: Loans by Origination Origination Origination with Gross Annual >\$100,000 But <=\$100,000 >\$250.000 **Affiliates Area Income Characteristics** Revenues <= \$1 <=\$250,000 Million Num of **Amount** Num of Amount Num of Amount Num of **Amount** Num of **Amount** Loans (000s)Loans (000s)Loans (000s)Loans (000s)Loans (000s)**ESSEX COUNTY (013), NJ** MSA 35084 **Outside Assessment Area** Median Family Income < 10% Median Family Income 10-20% Median Family Income 20-30% Median Family Income 30-40% Median Family Income 40-50% Median Family Income 50-60% Median Family Income 60-70% Median Family Income 70-80% Median Family Income 80-90% Median Family Income 90-100% Median Family Income 100-110% Median Family Income 110-120% Median Family Income >= 120% Median Family Income Not Known Tract Not Known County Total **GLOUCESTER COUNTY (015), NJ** MSA 15804 **Outside Assessment Area** Low Income Moderate Income Middle Income Upper Income Income Not Known Tract Not Known County Total 

**Small Business Loans - Originations** 

Institution: Sterling National Bank

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
HUDSON COUNTY (017), NJ											
MSA 35614											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	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	

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	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)	
MIDDLESEX COUNTY (023), NJ											
MSA 35154											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	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	

**Small Business Loans - Originations** 

Institution: Sterling National Bank

**Respondent ID: 0000025075** 

Agency: OCC - 1

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

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	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)	
OCEAN COUNTY (029), NJ											
MSA 35154											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	1	11	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	11	0	0	0	0	0	0	0	0	

Respondent ID: 0000025075

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Agency: OCC - 1

State: NEW JERSEY (34)

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

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	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)	
PASSAIC COUNTY (031), NJ											
MSA 35614											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	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	
SOMERSET COUNTY (035), NJ											
MSA 35154											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	0	0	1	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	

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

State: NEW JERSEY (34)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (039), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

Respondent ID: 0000025075

Agency: OCC - 1

Area Income Characteristics	Origi	mount at ination 00,000	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)
ALBANY COUNTY (001), NY										
MSA 10580										
Outside Assessment Area										
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
BRONX COUNTY (005), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	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

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
COLUMBIA COUNTY (021), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
DELAWARE COUNTY (025), NY										
MSA NA										
Outside Assessment Area										
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
DUTCHESS COUNTY (027), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	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)
FULTON COUNTY (035), NY										
MSA NA										
Outside Assessment Area										
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
KINGS COUNTY (047), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	Loan Amount at Origination >\$100,000 But <=\$250,000		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)
MONROE COUNTY (055), NY										
MSA 40380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	n Origination		Origi	mount at nation 50,000	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)
NASSAU COUNTY (059), NY										
MSA 35004										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	Origination Origination \$100,000 But >\$250,000 <=\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	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
ONEIDA COUNTY (065), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ans by iliates
	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)
ORANGE COUNTY (071), NY										
MSA 39100										
Inside AA 0001										
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
PUTNAM COUNTY (079), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUEENS COUNTY (081), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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
RICHMOND COUNTY (085), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKLAND COUNTY (087), NY										
MSA 35614										
Inside AA 0001										
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
SUFFOLK COUNTY (103), NY										
MSA 35004										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	nation Origii		mount at nation 50,000	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)
SULLIVAN COUNTY (105), NY										
MSA NA										
Inside AA 0001										
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
ULSTER COUNTY (111), NY										
MSA 28740										
Inside AA 0001										
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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	mount at Loan Amount at Loan Amount at Loans to Businesses Memo Ite nation Origination Origination with Gross Annual Loans to 00,000 >\$100,000 But >\$250,000 Revenues <= \$1 Affiliate <=\$250,000 Million		ns by						
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

Respondent ID: 0000025075 Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ans by iliates
	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)
CUMBERLAND COUNTY (051), NC										
MSA 22180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	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	44	0	0	0	0	0	0	0	0
JACKSON COUNTY (099), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	12	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	12	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Origi	mount at nation 00,000	Loan Amount at Origination >\$100,000 But <=\$250,000		Origination ut >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Loa	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)	
MECKLENBURG COUNTY (119), NC											
MSA 16740											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	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	

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**Loans by County** 

**Small Business Loans - Originations** 

Institution: Sterling National Bank

Respondent ID: 0000025075

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
WAKE COUNTY (183), NC										
MSA 39580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

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Agency: OCC - 1 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Loan Amount at Loan Amount at Loans to Businesses Origination Origination with Gross Annual >\$100,000 But >\$250,000 Revenues <= \$1 <=\$250,000 Million		ss Annual L es <= \$1		o Item: ins by iliates			
	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)
CUYAHOGA COUNTY (035), OH										
MSA 17460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	46	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	46	0	0	0	0	0	0	0	0

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Loans by County

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

Agency: OCC - 1 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
HAMILTON COUNTY (061), OH										
MSA 17140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	649	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	649	0	0	0	0
JEFFERSON COUNTY (081), OH										
MSA 48260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	43	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	2	43	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
MONTGOMERY COUNTY (113), OH										
MSA 19430										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	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

**Small Business Loans - Originations** 

Institution: Sterling National Bank

**Respondent ID: 0000025075** 

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Origi	Amount at Loan Amount at Loan Amount at Loans to Businesses rigination Origination with Gross Annual \$100,000 >\$100,000 But >\$250,000 Revenues <= \$1     <=\$250,000 Million		with Gross Annual Loans Revenues <= \$1 Affilia		ns by				
	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)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	99	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	99	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	1	99	0	0	0	0	0	0	0	0
STATE TOTAL	1	99	0	0	0	0	0	0	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	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
BERKS COUNTY (011), PA										
MSA 39740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

Respondent ID: 0000025075

Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCKS COUNTY (017), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	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
LACKAWANNA COUNTY (069), PA										
MSA 42540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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

**Small Business Loans - Originations** 

Institution: Sterling National Bank

**Respondent ID: 0000025075** 

Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
MONROE COUNTY (089), PA										
MSA 20700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	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

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

Respondent ID: 0000025075

Agency: OCC - 1

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 60,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	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
UNION COUNTY (119), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

Respondent ID: 0000025075

Agency: OCC - 1

State: RHODE ISLAND (44)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100			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)
PROVIDENCE COUNTY (007), RI										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	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

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**Loans by County** 

**Small Business Loans - Originations** 

Institution: Sterling National Bank

Respondent ID: 0000025075

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Origi	Amount at Loan Amount at Loan Amount at Loans to Business ination Origination Origination with Gross Annu   100,000		ss Annual es <= \$1						
	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)
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	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

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

State: TENNESSEE (47)

	nount 000s)	Num of		Loan Amount at Origination >\$250,000  Colored		Memo Item: Loans by Affiliates			
DAVIDSON COUNTY (037), TN	•	Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MSA 34980									
Outside Assessment Area									
Median Family Income < 10% 0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
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
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%	13	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	13	0	0	0	0	0	0	0	0
KNOX COUNTY (093), TN									
MSA 28940									
Outside Assessment Area									
Low Income 0	0	0	0	0	0	0	0	0	0
Moderate Income 0	0	0	0	0	0	0	0	0	0
Middle Income 0	0	0	0	0	0	0	0	0	0
Upper Income 0	0	0	0	0	0	0	0	0	0
Income Not Known 0	0	0	0	0	0	0	0	0	0
Tract Not Known 1	16	0	0	0	0	0	0	0	0
County Total 1	16	0	0	0	0	0	0	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

Respondent ID: 0000025075

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	Amount at Loans to Businesse with Gross Annual \$250,000 Revenues <= \$1 Million		ss Annual es <= \$1	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)
MONTGOMERY COUNTY (125), TN										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	29	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	29	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	58	0	0	0	0	0	0	0	0
STATE TOTAL	3	58	0	0	0	0	0	0	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	Loan Amount at Origination >\$250,000  Coal Coal Coal Coal Coal Coal Coal Coal		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)
COMAL COUNTY (091), TX										
MSA 41700										
Outside Assessment Area										
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
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	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

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origination with		with Gro	ans to Businesses vith Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	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)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	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

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

**State: WASHINGTON (53)** 

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origination with Gross Annual		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)
CLARK COUNTY (011), WA										
MSA 38900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
KING COUNTY (033), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	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

**Small Business Loans - Originations** 

Institution: Sterling National Bank

**Respondent ID: 0000025075** 

Agency: OCC - 1

State: WASHINGTON (53)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Loan Amount at Origination >\$100,000 But <=\$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)
PIERCE COUNTY (053), WA										
MSA 45104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	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

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Sterling National Bank** 

**Respondent ID: 0000025075** 

Agency: OCC - 1

State: WISCONSIN (55)

Area Income Characteristics	Origi	mount at nation 00,000			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)
ST. CROIX COUNTY (109), WI										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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
WOOD COUNTY (141), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	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

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ASSESSMENT AREA LOANS	Origin	nations	•	to Businesses nillion revenue	Purc	hases
AGGEGGIMENT AREA EGANG	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** 

Respondent ID: 0000025075

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			memo item: Loans by Annates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)			
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)

## **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

## **ASSESSMENT AREA - 0001**

**BERGEN COUNTY (003), NJ** 

MSA: 35614

Median Family Income 50-60%

0216.00\*

Median Family Income 60-70%

0215.00\* 0236.01\* 0236.02\* 0301.00

Median Family Income 70-80%

0181.00\* 0214.00\* 0231.00\* 0303.00\*

Median Family Income 80-90%

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

Median Family Income 90-100%

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

Median Family Income 100-110%

 $0050.00^* \quad 0062.01^* \quad 0152.00^* \quad 0153.00^* \quad 0182.00^* \quad 0333.00^* \quad 0382.00^* \quad 0461.00^* \quad 0463.00^* \quad 0571.02^* \quad 0463.00^* \quad 0463$ 

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\*

0311.00 0313.00 0314.00 0321.02 0321.03 0321.04 0322.01 0322.02 0331.00 0332.00 0340.00

 $0351.00^* \quad 0352.00 \quad 0371.00^* \quad 0372.01^* \quad 0372.02^* \quad 0381.00^* \quad 0383.00^* \quad 0391.00^* \quad 0392.00^* \quad 0393.00^* \quad 0400.01^* \quad 0392.00^* \quad 0392.00^* \quad 0392.00^* \quad 0392.00^* \quad 0400.01^* \quad 0392.00^* \quad 0392.00^* \quad 0392.00^* \quad 0392.00^* \quad 0392.00^* \quad 0400.01^* \quad 0392.00^* \quad 0392.00^* \quad 0392.00^* \quad 0392.00^* \quad 0400.01^* \quad 0392.00^* \quad 0392.0$ 

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\*

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**Respondent ID: 0000025075** 

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# 2020 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

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

#### **BRONX COUNTY (005), NY**

MSA: 35614

#### Median Family Income 20-30%

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

#### Median Family Income 30-40%

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

#### Median Family Income 40-50%

0035.00\* 0037.00\* 0042.00\* 0044.00\* 0048.00\* 0050.02\* 0054.00\* 0056.00\* 0062.00\* 0064.00\* 0075.00\* 0076.00\* 0077.00 0079.00 0083.00 0085.00 0086.00\* 0089.00 0093.00 0115.02\* 0117.00\* 0131.00\* 0133.00\* 0135.00\* 0143.00 0144.00\* 0149.00\* 0167.00\* 0175.00\* 0179.02\* 0181.01\* 0183.01 0183.02\* 0229.02\* 0231.00\* 0233.01\* 0185.00\* 0195.00\* 0197.00 0201.00 0205.01\* 0205.02\* 0225.00\* 0227.01 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%

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# 2020 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**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 Fa	amily Inco	me 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 Fa	amily Inco	me 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 Fa	amily Inco	me 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 Fa	amily Inco	me 100-110	0%							
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 Fa	amily Inco	me 110-120	0%							
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 Fa	amily Inco	me >= 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 Fa	amily Inco	me Not Kn	own							
0001.00*	0024.00*	0163.00*	0171.00*	0249.00*	0319.00*	0504.00*				
KINGS CC	OUNTY (04	7), NY								
MSA: 356	14									

Median Family Income 10-20% 0910.00\*

**Median Family Income 20-30%** 

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2020 Institution Disclosure Statement - Table 6 **Respondent ID: 0000025075** Assessment Area(s) by Tract

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

0029.01*	0085.00*	0185.01*	0285.02*	0352.00*	0535.00*	0808.00*	0908.00*	1110.00*		
Median Fa	mily Inco	ne 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 Fa	mily Inco	ne 40-50%	D							
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 Fa	mily Inco	ne 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 Fa	mily Inco	ne 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*

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# 2020 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

1178.00	* 1182.02*	1192.00*	1194.00*							
Median	Family Inco	me 70-80%	0							
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*				
<b>Median</b>	Family Inco	me 80-90%	, D							
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	*									
<b>Median</b>	Family Inco	me 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 Inco	me 100-11	0%							
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*

Agency: OCC - 1

# 2020 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

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 Fa	amily Inco	me 110-120	0%							
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 Fa	amily Inco	me >= 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 Fa	amily Inco	me Not Kn	own							
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									

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

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\*

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%

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Respondent ID: 0000025075

Agency: OCC - 1

## 2020 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

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 Fa	amily Inco	me >= 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%

 $0002.02^* \quad 0018.00^* \quad 0030.01^* \quad 0041.00 \quad 0043.00 \quad 0164.00^* \quad 0166.00^* \quad 0172.00^* \quad 0180.00^* \quad 0184.00 \quad 0188.00^*$ 

Agency: OCC - 1

# 2020 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**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  $0031.00 \quad 0032.00 \quad 0033.00 \quad 0034.00^* \quad 0036.02^* \quad 0037.00 \quad 0039.00 \quad 0040.00^* \quad 0042.00^* \quad 0044.00 \quad 0045.00$ 0047.00 0048.00\* 0049.00\* 0050.00 0052.00 0056.00 0054.00\* 0055.01\* 0055.02 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 0092.00 0082.00 0084.00 0086.01\* 0086.03\* 0087.00 00.8800 0089.00\* 0090.00 0091.00\* 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\*

#### Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

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 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**  $0101.01^* \quad 0109.02 \quad 0118.02 \quad 0119.00 \quad 0122.00 \quad 0123.00 \quad 0126.01^* \quad 0131.00 \quad 0133.00 \quad 0135.00 \quad 0139.00 \quad 0120.00 \quad$ 

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%

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**Respondent ID: 0000025075** 

Agency: OCC - 1

# 2020 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

montan	Jii. Sterii	ng Nauo	ilai Dalir	`							
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 Fa	mily Incor	ne 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 Fa	mily Incor	ne 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 Fa	mily Incor	ne 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 Fa	mily Incor	ne 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*											
Madian Fa	م م ما ا برا ا	00 4000	1/								

Median Family Income 90-100%

Agency: OCC - 1

# 2020 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

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 Fa	amily Inco	me 100-110	0%							
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 Fa	amily Inco	me 110-120	0%							
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 Fa	amily Inco	me >= 120°	%							
0001.00*	0007.00	0019.00	0045.00	0053.00	0058.00*	0061.00	0062.01*	0071.00	0075.00*	0077.00
00.8800	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*

Agency: OCC - 1

# 2020 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**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*										
Modian Fa	mily Incor	na Nat Kn	own							

#### **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

 $0105.02 \quad 0106.02 \quad 0113.01 \quad 0119.02 \quad 0121.01 \quad 0124.01 \quad 0131.00$ 

#### **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

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**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\* 1904.02 1587.11 1592.04 1594.07 1594.08 1594.11\* 1595.05 1700.01\* 1700.02\* 1702.02\* 1906.04\* Median Family Income 90-100% 1104.02\* 1110.01 1115.03 1116.02\* 1117.03\* 1120.01 1224.05\* 1227.07\* 1238.01\* 1240.02 1231.02 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

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Respondent ID: 0000025075

Agency: OCC - 1

## 2020 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**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 Fa	amily Inco	me 100-11	0%							
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 Fa	amily Inco	me 110-12	0%							
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 Fa	amily Inco	me >= 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** 

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

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%

 $0002.01 \quad 0004.01 \quad 0004.02 \quad 0013.02 \quad 0013.03 \quad 0027.00 \quad 0028.00^* \quad 0033.00 \quad 0035.00 \quad 0036.00 \quad 0078.00$ 

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%

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**Respondent ID: 0000025075** 

Agency: OCC - 1

# 2020 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

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 0050.01 0048.00 0049.00\* 0050.02 0051.00\* 0052.00 0053.00 0054.00 0055.00\* 0068.02 0059.02 0066.00 0067.00\* 0068.01 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 0107.01\* 0107.02 0103.00 0104.00 0105.00 0106.00 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

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

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** 

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Respondent ID: 0000025075

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

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

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Respondent ID: 0000025075

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

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

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**Respondent ID: 0000025075** 

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

**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

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**Respondent ID: 0000025075** 

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**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%** 

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**Respondent ID: 0000025075** 

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

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%

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**Respondent ID: 0000025075** 

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

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%

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**Respondent ID: 0000025075** 

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

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

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Respondent ID: 0000025075

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

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%

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**Respondent ID: 0000025075** 

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

0336.00

Median Family Income >= 120%

0376.02

**ALBANY COUNTY (001), NY** 

MSA: 10580 Low Income

00.8000

**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

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**Respondent ID: 0000025075** 

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**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

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**Respondent ID: 0000025075** 

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

**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

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Respondent ID: 0000025075

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

**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

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**Respondent ID: 0000025075** 

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

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

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**Respondent ID: 0000025075** 

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**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

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**Respondent ID: 0000025075** 

## 2020 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Sterling National Bank** 

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

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**Respondent ID: 0000025075** 

Error Status Information Respondent ID: 0000025075

PAGE: 1 OF

Agency: OCC - 1

Institution: Sterling National Bank

Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	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:

<sup>10.</sup> 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.

<sup>11.</sup> 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.