

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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%	0	0	0	0	1	500	1	500	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	500	1	500	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	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: COLORADO (08)

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)
SAN MIGUEL COUNTY (113), CO										
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	658	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	658	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	658	0	0	0	0
STATE TOTAL	0	0	0	0	1	658	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	700	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	95	0	0	1	581	1	95	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	95	0	0	2	1,281	1	95	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	95	0	0	2	1,281	1	95	0	0
STATE TOTAL	1	95	0	0	2	1,281	1	95	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (057), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	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	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: ILLINOIS (17)

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)
DUPAGE COUNTY (043), 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%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	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	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	0	0	1	1,000	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	1,000	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	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	200	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	100	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	100	1	200	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	54	0	0	2	1,140	1	290	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	54	0	0	2	1,140	1	290	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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%	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	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
MORRIS COUNTY (027), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	110	0	0	2	210	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	100	1	110	0	0	2	210	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	1	45	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	350	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	45	0	0	1	350	0	0	0	0
UNION COUNTY (039), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	62	0	0	0	0	1	62	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	62	0	0	0	0	1	62	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	361	2	310	4	1,990	4	562	0	0
STATE TOTAL	5	361	2	310	4	1,990	4	562	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRONX COUNTY (005), NY										
MSA 35614										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	66	0	0	0	0	1	66	0	0
Median Family Income 40-50%	2	50	0	0	0	0	1	25	0	0
Median Family Income 50-60%	2	88	1	250	2	790	1	38	0	0
Median Family Income 60-70%	0	0	1	150	0	0	1	150	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	900	1	900	0	0
Median Family Income 90-100%	0	0	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	5	204	2	400	3	1,690	5	1,179	0	0
DUTCHESS COUNTY (027), NY										
MSA 39100										
Inside AA 0003										
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	1,000	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	1,000	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	50	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	330	1	330	0	0
Median Family Income 40-50%	1	50	0	0	3	2,500	2	550	0	0
Median Family Income 50-60%	2	200	0	0	0	0	1	100	0	0
Median Family Income 60-70%	1	100	0	0	1	900	2	1,000	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	621	1	621	0	0
Median Family Income 90-100%	2	185	1	250	0	0	1	100	0	0
Median Family Income 100-110%	0	0	0	0	2	1,500	1	500	0	0
Median Family Income 110-120%	1	75	1	150	2	1,000	3	1,075	0	0
Median Family Income >= 120%	5	289	1	250	0	0	5	289	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	949	3	650	10	6,851	17	4,565	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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%	0	0	0	0	1	500	0	0	0	0
Median Family Income 50-60%	1	50	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	500	1	500	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	112	0	0	1	400	0	0	0	0
Median Family Income 90-100%	1	100	0	0	0	0	0	0	0	0
Median Family Income 100-110%	4	165	0	0	1	1,000	3	140	0	0
Median Family Income 110-120%	0	0	0	0	2	1,750	1	1,000	0	0
Median Family Income >= 120%	4	150	0	0	7	3,913	3	575	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	12	577	0	0	13	8,063	8	2,215	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	500	0	0	0	0
Median Family Income 40-50%	0	0	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	132	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	62	0	0	0	0	1	62	0	0
Median Family Income >= 120%	2	45	0	0	7	4,400	4	845	0	0
Median Family Income Not Known	0	0	0	0	2	1,100	1	500	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	107	1	132	10	6,000	6	1,407	0	0
ORANGE COUNTY (071), NY										
MSA 39100										
Inside AA 0003										
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	75	0	0	1	320	0	0	0	0
Upper Income	0	0	3	595	2	1,500	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	75	3	595	3	1,820	0	0	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PUTNAM COUNTY (079), NY										
MSA 35614										
Inside AA 0002										
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	75	0	0	1	996	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	1	996	1	75	0	0
QUEENS COUNTY (081), NY										
MSA 35614										
Inside AA 0002										
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	26	0	0	1	1,000	1	26	0	0
Median Family Income 60-70%	0	0	1	250	1	750	0	0	0	0
Median Family Income 70-80%	2	100	1	250	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	25	0	0	0	0	1	25	0	0
Median Family Income 100-110%	0	0	1	150	1	500	1	150	0	0
Median Family Income 110-120%	2	60	0	0	0	0	2	60	0	0
Median Family Income >= 120%	5	317	2	276	1	500	5	375	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	11	528	5	926	4	2,750	10	636	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKLAND COUNTY (087), NY										
MSA 35614										
Inside AA 0002										
Low Income	1	10	0	0	0	0	1	10	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	350	0	0	0	0
Upper Income	5	283	2	450	4	2,540	4	1,023	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	6	293	2	450	5	2,890	5	1,033	0	0
SCHENECTADY COUNTY (093), NY										
MSA 10580										
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	75	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	74	0	0	2	600	0	0	0	0
Median Family Income 60-70%	1	5	0	0	2	536	1	5	0	0
Median Family Income 70-80%	2	16	0	0	1	1,000	1	10	0	0
Median Family Income 80-90%	1	100	0	0	3	2,500	0	0	0	0
Median Family Income 90-100%	1	30	0	0	1	700	0	0	0	0
Median Family Income 100-110%	1	50	0	0	2	1,500	1	50	0	0
Median Family Income 110-120%	3	215	1	150	1	500	0	0	0	0
Median Family Income >= 120%	1	30	0	0	1	400	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	11	520	1	150	13	7,736	3	65	0	0
SULLIVAN COUNTY (105), NY										
MSA NA										
Inside AA 0004										
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	470	1	470	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	470	1	470	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	2	400	0	0	1	150	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	500	1	500	0	0
Median Family Income 80-90%	0	0	0	0	1	700	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	750	0	0	0	0
Median Family Income 100-110%	1	100	0	0	1	451	0	0	0	0
Median Family Income 110-120%	0	0	2	375	4	2,415	1	400	0	0
Median Family Income >= 120%	11	427	5	842	13	9,488	9	2,620	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	12	527	9	1,617	21	14,304	12	3,670	0	0
TOTAL INSIDE AA IN STATE	76	3,855	26	4,920	85	54,570	68	15,315	0	0
TOTAL OUTSIDE AA IN STATE	1	75	0	0	0	0	1	75	0	0
STATE TOTAL	77	3,930	26	4,920	85	54,570	69	15,390	0	0

Loans by County

Respondent ID: 0000025075

Small Business Loans - Originations

Agency: OCC - 1

Institution: Sterling National Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMMIT COUNTY (153), OH										
MSA 10420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	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	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	76	3,855	26	4,920	85	54,570	68	15,315	0	0
TOTAL OUTSIDE AA	7	531	2	310	12	8,429	7	1,232	0	0
TOTAL INSIDE & OUTSIDE	83	4,386	28	5,230	97	62,999	75	16,547	0	0

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Sterling National Bank

Respondent ID: 0000025075
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - NASSAU COUNTY (059) - MSA 35004	25	8,640	8	2,215	0	0
NY - SUFFOLK COUNTY (103) - MSA 35004	25	8,406	3	65	0	0
NY - BRONX COUNTY (005) - MSA 35614	10	2,294	5	1,179	0	0
NY - KINGS COUNTY (047) - MSA 35614	26	8,450	17	4,565	0	0
NY - NEW YORK COUNTY (061) - MSA 35614	14	6,239	6	1,407	0	0
NY - PUTNAM COUNTY (079) - MSA 35614	2	1,071	1	75	0	0
NY - QUEENS COUNTY (081) - MSA 35614	20	4,204	10	636	0	0
NY - ROCKLAND COUNTY (087) - MSA 35614	13	3,633	5	1,033	0	0
NY - WESTCHESTER COUNTY (119) - MSA 35614	42	16,448	12	3,670	0	0
NY - DUTCHESS COUNTY (027) - MSA 39100	1	1,000	0	0	0	0
NY - ORANGE COUNTY (071) - MSA 39100	8	2,490	0	0	0	0
NY - SULLIVAN COUNTY (105) - MSA NA	1	470	1	470	0	0

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Sterling National Bank

Respondent ID: 0000025075
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	11	6,247	0	0
Purchased	0	0	0	0
Total	11	6,247	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

ASSESSMENT AREA - 0001

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income 30-40%

4068.01* 4072.01*

Median Family Income 40-50%

4067.02* 4068.02* 4069.00* 4111.00* 5172.00

Median Family Income 50-60%

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

Median Family Income 60-70%

3042.04 4075.01* 4142.01* 4143.01* 5173.02*

Median Family Income 70-80%

3011.01* 3040.02* 3041.00* 3042.03* 4050.00* 4052.00* 4054.00* 4072.03* 4074.01* 4074.02* 4140.02*

4162.02* 5171.01* 5193.00* 5220.00*

Median Family Income 80-90%

3003.00* 3022.00* 3036.00* 3042.02* 4048.00* 4049.02* 4060.01 4062.01* 4071.02* 4072.04* 4073.02*

4075.02* 4088.00* 4091.00 4103.00* 4105.00* 4107.00* 4119.01* 4129.00* 4132.00* 4136.00* 4137.00*

4140.01* 4143.03 4145.01* 5204.02*

Median Family Income 90-100%

3013.00* 3030.00* 3032.02* 3033.02* 3037.00* 4045.00* 4051.00* 4053.02* 4055.00* 4071.01* 4076.00*

4092.00* 4095.00* 4098.00* 4100.00* 4106.00* 4112.00* 4117.00* 4123.01* 4124.00* 4130.02* 4131.00*

4135.00* 4141.00* 4161.00* 4162.01 4167.01* 4167.02* 5192.00* 5195.00* 5204.01* 5205.01* 5210.00*

Median Family Income 100-110%

3001.00* 3004.00* 3007.00* 3026.00* 3027.00* 3032.01* 3035.00* 4049.01* 4056.00* 4057.00* 4058.00*

4059.00* 4062.02* 4073.01* 4078.01* 4079.00 4082.00* 4083.00* 4087.00* 4089.00* 4090.00* 4093.00*

4096.00* 4097.00* 4099.00* 4101.00* 4102.00* 4104.00* 4108.00* 4109.00* 4118.00 4119.02* 4120.00*

4121.00* 4122.00* 4130.01* 4133.00 4138.03* 4145.02* 4148.00* 4149.00* 4150.00* 4164.01* 5171.02

5178.02* 5179.02* 5185.02* 5189.00* 5190.00* 5194.00* 5200.01 5200.02* 5202.00* 5205.02* 5206.00*

5207.00* 5208.00* 5216.01* 5216.02* 5217.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

Median Family Income 110-120%

3018.00* 3024.00* 3029.00* 3038.00* 3040.01* 4043.00* 4047.00* 4053.01 4060.02* 4061.00* 4077.00*
4081.00* 4084.00* 4085.00* 4086.00* 4094.00* 4123.02* 4138.04* 4146.00* 4147.00* 4153.00* 4154.01*
4155.00* 4164.02* 4166.00* 4168.01* 4168.02* 5176.00* 5180.00* 5191.00* 5196.01* 5197.02 5198.02*
5203.00* 5211.00* 5212.00* 5213.01* 5213.02* 5218.01* 5218.02*

Median Family Income >= 120%

3005.00* 3006.00 3008.00* 3009.00* 3010.00* 3011.02* 3012.00* 3014.00* 3015.00* 3016.00* 3017.00*
3019.00* 3020.00* 3021.01* 3021.02* 3023.00* 3025.01* 3025.02* 3028.00* 3031.01* 3031.02* 3033.01*
3034.00* 3039.00* 4044.00* 4046.00* 4063.00* 4064.00 4065.01* 4066.00* 4080.00 4113.01* 4113.02*
4114.00* 4115.00* 4116.00* 4125.00* 4126.00* 4127.00* 4128.00* 4134.00* 4151.01* 4151.02* 4152.01*
4152.02* 4154.02* 4156.00* 4157.00* 4158.02* 4160.00* 4163.00* 4169.00* 5170.00* 5173.01* 5174.00*
5175.00* 5177.01* 5177.05* 5178.01* 5179.01 5181.00* 5182.01 5182.03* 5182.04 5183.00 5184.00
5185.01* 5186.00* 5187.00* 5188.00* 5196.02* 5197.03* 5197.04* 5198.01* 5199.00* 5201.00* 5209.00*
5214.00* 5215.00* 5219.02 5227.00*

Median Family Income Not Known

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

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*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

1595.10*	1595.11*	1595.12*	1697.03	1699.02*	1904.03*	1906.03*	1907.05*	1907.06*	2010.04*	
Median Family Income 80-90%										
1115.05*	1117.01*	1223.00	1224.04*	1225.02*	1226.01*	1226.03*	1227.05*	1227.06*	1229.01*	1229.02*
1232.01*	1232.02	1234.01*	1238.02*	1239.00*	1240.01*	1242.00*	1243.00*	1244.01*	1460.01*	1460.03
1461.02*	1461.06*	1462.06*	1466.04*	1466.05*	1466.08	1466.11*	1581.03*	1581.12*	1582.02*	1583.09*
1583.10*	1583.15*	1583.17*	1583.21*	1584.09*	1585.02*	1585.07*	1585.10*	1586.07*	1586.09*	1587.09*
1587.11*	1592.04*	1594.07*	1594.08*	1594.11*	1595.05*	1700.01*	1700.02*	1702.02*	1904.02*	1906.04*
Median Family Income 90-100%										
1104.02*	1110.01*	1115.03*	1116.02*	1117.03*	1120.01*	1224.05*	1227.07*	1231.02*	1238.01*	1240.02*
1241.01*	1241.02*	1347.02*	1350.02*	1458.04*	1458.05*	1458.07*	1459.03*	1462.05*	1466.06	1466.12*
1466.15*	1467.06*	1474.01*	1477.01*	1479.01*	1581.02*	1581.04*	1581.10*	1581.11*	1583.08	1583.19*
1584.03*	1584.07*	1585.05*	1585.06*	1586.05*	1586.08*	1587.07*	1587.12*	1588.04*	1591.06*	1591.07*
1591.08*	1592.03*	1593.00*	1596.01*	1596.02*	1702.01*	1905.02*	1906.01*	1907.07*	2010.01*	2010.03*
Median Family Income 100-110%										
1105.02*	1115.04*	1115.06*	1116.01*	1118.02*	1120.02*	1121.03*	1224.03*	1226.02*	1228.01	1236.00*
1244.02*	1246.01*	1349.06*	1349.07*	1350.05*	1352.05*	1353.01*	1457.01	1458.03*	1464.02*	1465.00*
1466.13*	1466.14*	1467.04*	1467.05*	1476.02*	1477.02*	1580.11	1581.07*	1581.08*	1581.14*	1581.15*
1581.16*	1584.01*	1584.05*	1585.08*	1585.11*	1586.04*	1588.02*	1592.01*	1905.03*	1905.04*	1908.00*
Median Family Income 110-120%										
1108.03*	1109.01*	1114.01*	1118.01*	1118.04*	1122.04*	1230.02*	1245.00*	1246.02*	1350.03*	1352.01*
1352.04	1352.08*	1352.09	1353.03*	1353.04*	1354.01*	1354.03*	1461.03*	1468.00*	1469.01*	1470.03*
1475.01*	1475.02	1476.01*	1478.03*	1582.05*	1583.06*	1583.18*	1583.20*	1583.23	1585.12*	1588.03*
1594.10*	1594.12*	1697.01*	1803.00*	2009.02*						
Median Family Income >= 120%										
1101.01*	1101.02*	1102.00*	1103.00*	1104.01*	1105.01*	1106.00*	1108.01*	1113.00*	1114.02*	1117.04*
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*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

2009.01*

Median Family Income Not Known

9901.00*

ASSESSMENT AREA - 0002

BRONX COUNTY (005), NY

MSA: 35614

Median Family Income 20-30%

0020.00* 0023.00* 0041.00* 0051.00* 0052.00* 0053.00* 0147.01* 0147.02* 0159.00* 0161.00* 0213.01*

0220.00* 0221.02* 0233.02* 0237.04* 0243.00* 0255.00* 0363.00* 0365.01* 0369.01* 0375.04* 0385.00*

0458.00*

Median Family Income 30-40%

0025.00* 0027.01* 0027.02* 0033.00* 0043.00* 0065.00* 0067.00* 0069.00* 0073.00* 0119.00* 0121.01*

0121.02* 0123.00* 0125.00* 0127.01* 0129.01* 0145.00* 0153.00* 0155.00* 0165.00* 0173.00* 0177.01*

0177.02* 0179.01* 0189.00* 0193.00* 0199.00* 0211.00* 0215.01* 0215.02* 0216.01* 0217.00* 0221.01*

0223.00* 0229.01* 0235.01* 0239.00* 0241.00* 0245.02* 0283.00* 0359.00* 0361.00* 0365.02* 0367.00*

0380.00* 0383.02* 0387.00* 0393.00* 0399.01 0405.02*

Median Family Income 40-50%

0035.00* 0037.00* 0042.00* 0044.00* 0048.00* 0050.02* 0054.00* 0056.00* 0062.00* 0064.00* 0075.00*

0076.00* 0077.00* 0079.00* 0083.00 0085.00* 0086.00* 0089.00* 0093.00 0115.02* 0117.00* 0131.00*

0133.00* 0135.00* 0143.00* 0144.00* 0149.00* 0167.00* 0175.00* 0179.02* 0181.01* 0183.01* 0183.02*

0185.00* 0195.00* 0197.00* 0201.00* 0205.01* 0205.02* 0225.00* 0227.01* 0229.02* 0231.00* 0233.01*

0235.02* 0237.03* 0245.01* 0251.00* 0253.00* 0263.00* 0265.00* 0267.01* 0324.00* 0369.02* 0373.00*

0374.00* 0379.00* 0383.01* 0389.00* 0391.00* 0397.00* 0399.02* 0401.00* 0403.02* 0407.01* 0407.02*

0429.02*

Median Family Income 50-60%

0019.00 0039.00* 0050.01* 0059.02* 0060.00* 0063.00* 0070.00* 0078.00* 0087.00* 0090.00 0141.00*

0151.00* 0157.00* 0181.02* 0213.02* 0218.00* 0219.00* 0224.01* 0227.02* 0237.02* 0240.00* 0256.00*

0257.00* 0267.02* 0269.00* 0328.00 0330.00* 0340.00* 0348.00* 0381.00* 0390.00* 0392.00* 0394.00*

0395.00* 0396.00 0403.03* 0403.04* 0405.01* 0408.00* 0415.00* 0418.00* 0421.00* 0423.00* 0425.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

0431.00* 0460.00*

Median Family Income 60-70%

0016.00* 0031.00* 0038.00* 0046.00* 0068.00* 0071.00* 0072.00* 0092.00* 0169.00* 0200.00* 0202.00*

0209.00* 0216.02 0222.00* 0224.03* 0224.04* 0227.03* 0228.00* 0236.00* 0247.00* 0266.02* 0273.00*

0277.00* 0332.01* 0336.00* 0338.00* 0371.00* 0372.00* 0378.00* 0404.00* 0419.00* 0420.00* 0435.00*

0462.02*

Median Family Income 70-80%

0074.00* 0096.00* 0204.00* 0212.00* 0230.00* 0232.00* 0238.00* 0254.00* 0332.02* 0334.00* 0342.00*

0382.00* 0406.00* 0411.00* 0422.00* 0426.00* 0429.01* 0434.00* 0442.00*

Median Family Income 80-90%

0028.00* 0040.01* 0194.00* 0210.01* 0266.01* 0279.00* 0285.00* 0287.00* 0289.00* 0318.00* 0350.00*

0368.00* 0409.00* 0413.00* 0430.00* 0436.00* 0462.01

Median Family Income 90-100%

0061.00* 0084.00* 0098.00* 0164.00* 0184.00* 0248.00* 0276.00* 0286.00* 0343.00* 0364.00* 0370.00*

0376.00* 0386.00* 0388.00* 0424.00* 0428.00*

Median Family Income 100-110%

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

0414.00* 0444.00*

Median Family Income 110-120%

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

0358.00* 0456.00* 0484.00*

Median Family Income >= 120%

0110.00* 0118.00* 0132.00* 0138.00* 0160.00* 0206.01* 0250.00* 0261.00* 0264.00* 0274.01* 0274.02*

0288.00* 0293.01* 0293.02* 0295.00* 0297.00* 0301.00* 0307.01* 0309.00* 0310.00* 0314.00* 0316.00*

0323.00* 0335.00* 0337.00* 0345.00* 0351.00* 0448.00* 0449.01* 0449.02* 0451.01* 0451.02* 0516.00*

Median Family Income Not Known

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

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 10-20%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

0910.00*

Median Family Income 20-30%

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

Median Family Income 30-40%

0023.00* 0100.00* 0120.00* 0255.00* 0259.02* 0299.00* 0307.00* 0326.00* 0342.00* 0357.00* 0382.00*

0397.00* 0427.00* 0489.00* 0511.00* 0525.00 0533.00* 0539.00* 0545.00* 0572.00* 0906.00* 0912.00*

0982.00* 1034.00* 1106.00* 1120.00* 1134.00* 1156.00* 1214.00*

Median Family Income 40-50%

0076.00* 0082.00* 0094.00* 0096.00* 0098.00* 0106.00* 0108.00* 0112.00* 0118.00* 0212.00 0220.00*

0222.00* 0228.00* 0230.00* 0233.00* 0234.00* 0236.00* 0240.00* 0281.00* 0303.00* 0309.00* 0330.00*

0340.00* 0349.00* 0351.00* 0359.00* 0373.00* 0381.00* 0387.00* 0391.00* 0395.00* 0403.00* 0409.00*

0431.00* 0478.00* 0505.00* 0507.00* 0508.01* 0509.00* 0527.00* 0529.00* 0531.00* 0537.00 0538.00

0547.00* 0874.01* 0890.00* 0900.00* 0918.00* 0944.02* 1144.00* 1146.00* 1190.00* 1198.00* 1210.00*

1237.00

Median Family Income 50-60%

0002.00* 0022.00* 0068.00* 0071.00* 0072.00* 0074.00* 0078.00* 0084.00* 0090.00* 0092.00* 0101.00*

0102.00* 0104.00* 0110.00* 0114.00* 0116.00* 0122.00* 0192.00* 0213.00* 0216.00* 0218.00* 0224.00*

0232.00* 0238.00* 0242.00* 0251.00* 0259.01* 0277.00* 0283.00* 0287.00* 0293.00* 0305.00* 0345.00*

0350.00* 0361.00* 0362.00* 0363.00* 0365.02* 0369.00* 0374.02* 0392.00* 0405.00* 0411.00* 0417.00*

0419.00* 0421.00* 0423.00* 0429.00* 0433.00* 0435.00* 0437.00* 0439.00* 0445.00* 0453.00* 0482.00*

0490.00* 0491.00* 0493.00* 0523.00* 0534.00* 0610.04 0792.00* 0804.00* 0818.00* 0884.00* 0892.00*

0896.00* 0898.00* 0916.00* 1058.01* 1058.04* 1116.00* 1122.00* 1128.00* 1152.00* 1160.00* 1166.00*

1170.00* 1176.02* 1186.00* 1188.00* 1196.00* 1200.00* 1208.00*

Median Family Income 60-70%

0070.00* 0126.00* 0127.00* 0142.00* 0182.00* 0190.00* 0210.00* 0226.00* 0229.00* 0235.00* 0249.00*

0254.00* 0257.00* 0258.00* 0271.00* 0286.00* 0288.00* 0289.00* 0292.00* 0304.00* 0311.00* 0321.00*

0325.00* 0343.00* 0347.00* 0353.00* 0356.01* 0360.01* 0360.02* 0365.01* 0366.00* 0375.00* 0379.00*

0399.00* 0412.00* 0414.02* 0416.00* 0425.00* 0430.00* 0447.00* 0449.00* 0456.00 0460.00 0468.00*

0480.00* 0486.00* 0492.00* 0508.03* 0510.01* 0513.00* 0516.01* 0516.02* 0520.00* 0552.00* 0578.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

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*
 1178.00* 1182.02* 1192.00* 1194.00*

Median Family Income 70-80%

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

Median Family Income 80-90%

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

Median Family Income 90-100%

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

Median Family Income 100-110%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

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

Median Family Income 110-120%

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

Median Family Income >= 120%

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

Median Family Income Not Known

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

0960.00* 1180.00* 9901.00*

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income 20-30%

0192.00*

Median Family Income 30-40%

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

Median Family Income 40-50%

0008.00* 0010.02* 0016.00* 0024.00* 0028.00* 0029.00* 0036.01* 0162.00* 0168.00* 0174.01* 0178.00*

0186.00* 0189.00* 0210.00* 0223.02* 0224.00* 0232.00* 0235.02* 0263.00* 0277.00* 0291.00* 0293.00*

0299.00*

Median Family Income 50-60%

0002.02* 0018.00* 0030.01* 0041.00* 0043.00* 0164.00* 0166.00* 0172.00* 0180.00* 0184.00* 0188.00*

0209.01* 0213.03* 0215.00* 0218.00* 0223.01* 0229.00* 0235.01* 0237.00* 0243.01* 0245.00* 0251.00*

0253.00* 0261.00* 0269.00* 0285.00* 0309.00*

Median Family Income 60-70%

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

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%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

0007.00* 0009.00* 0010.01* 0013.00* 0014.01* 0015.01* 0015.02* 0021.00* 0022.02* 0026.02* 0030.02*
0031.00* 0032.00* 0033.00* 0034.00* 0036.02* 0037.00* 0039.00* 0040.00* 0042.00* 0044.00* 0045.00*
0047.00* 0048.00* 0049.00* 0050.00* 0052.00* 0054.00* 0055.01* 0055.02* 0056.00* 0057.00* 0058.00*
0059.00* 0060.00* 0061.00* 0062.00* 0063.00* 0064.00* 0065.00* 0067.00* 0068.00* 0069.00* 0070.00*
0071.00* 0072.00* 0073.00 0074.00* 0075.00* 0076.00* 0077.00* 0078.00* 0079.00* 0080.00* 0081.00*
0082.00* 0084.00* 0086.01* 0086.03* 0087.00 0088.00* 0089.00* 0090.00* 0091.00* 0092.00 0095.00*
0096.00* 0098.00 0099.00 0100.00* 0101.00* 0103.00* 0104.00* 0106.01* 0106.02* 0108.00* 0109.00
0110.00* 0111.00* 0112.01* 0112.02* 0112.03* 0114.01* 0114.02* 0115.00* 0116.00* 0118.00* 0120.00*
0121.00* 0122.00* 0124.00* 0125.00* 0126.00* 0127.00* 0128.00* 0129.00* 0130.00* 0131.00 0132.00*
0133.00* 0134.00* 0136.00* 0137.00* 0138.00* 0139.00* 0140.00* 0142.00* 0144.01* 0144.02* 0145.00*
0146.01* 0146.02* 0147.00* 0148.01* 0148.02* 0149.00* 0150.01* 0150.02* 0151.00* 0152.00* 0153.00*
0154.00* 0155.00* 0156.01* 0157.00* 0158.01* 0158.02* 0159.00* 0160.01* 0160.02* 0161.00* 0163.00*
0165.00* 0167.00* 0169.00* 0171.00* 0173.00* 0175.00* 0177.00* 0179.00* 0181.00* 0183.00* 0185.00*
0187.00* 0190.00* 0191.00* 0195.00* 0198.00* 0199.00* 0200.00* 0201.01* 0205.00* 0211.00* 0238.01*
0238.02* 0273.00* 0275.00* 0281.00* 0307.00* 0317.03* 0317.04*

Median Family Income Not Known

0001.00* 0005.00* 0066.00* 0086.02* 0094.00* 0102.00 0113.00 0119.00* 0143.00* 0197.01* 0217.03*
0240.00* 0297.00* 0311.00* 0319.00*

PUTNAM COUNTY (079), NY

MSA: 35614

Upper Income

0101.00* 0102.00* 0103.00* 0104.00* 0105.00* 0106.00* 0107.00* 0108.00* 0109.00* 0110.00* 0111.00*
0112.00 0113.00* 0114.00* 0115.00* 0116.00* 0117.00* 0118.00* 0119.00

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 20-30%

0025.00*

Median Family Income 30-40%

0845.00* 0972.03*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

Median Family Income 40-50%

0043.00* 0047.00* 0087.00* 0163.00* 0273.00* 0437.02* 0443.01* 0460.00* 0467.00* 0797.02* 0849.00*
1205.00* 1227.02*

Median Family Income 50-60%

0085.00 0159.00* 0238.00* 0240.00* 0309.02* 0375.00* 0399.00* 0405.00* 0407.00* 0427.00* 0439.00*
0481.00* 0589.00* 0853.00* 0857.00* 0859.00* 0863.00* 0865.00* 0869.00* 0871.00 1163.00* 1167.00*

Median Family Income 60-70%

0033.00 0039.00* 0051.00* 0069.00* 0073.00* 0079.00* 0083.00* 0114.00* 0120.00* 0157.00* 0181.01*
0198.00* 0204.00* 0212.00* 0235.00* 0254.00* 0260.00* 0261.00* 0263.00* 0270.00* 0275.00* 0277.00*
0363.00* 0365.00* 0377.00* 0379.00* 0401.00* 0403.00* 0411.00* 0414.00* 0415.00* 0437.01* 0444.00*
0446.01* 0446.02* 0461.00* 0463.00* 0469.00* 0471.00* 0483.00* 0500.00* 0535.00 0549.00* 0553.00*
0555.00* 0557.00* 0564.00* 0717.02* 0799.00* 0855.00* 0861.00* 0889.01* 0942.02* 0972.02* 0972.04*
0998.02* 1010.01* 1032.01* 1171.00* 1187.00* 1191.00* 1201.00*

Median Family Income 70-80%

0004.00* 0030.00* 0040.02* 0042.00* 0044.01* 0057.00 0094.00* 0100.00* 0108.00* 0112.00* 0118.00*
0119.00* 0142.01* 0153.00* 0156.00* 0161.00* 0178.00* 0179.00 0189.00* 0214.00* 0236.00* 0251.00*
0253.02* 0259.00* 0265.00* 0267.00* 0269.01* 0269.02* 0278.00* 0279.00* 0291.00* 0347.00* 0353.00*
0361.00* 0381.00* 0409.00* 0413.00* 0448.00* 0455.00* 0459.00* 0462.00* 0465.00* 0468.00* 0473.00*
0545.00* 0547.00* 0551.00* 0587.00* 0591.00* 0693.00* 0779.08* 0790.00* 0803.01* 0919.00* 0925.00*
0942.03* 0964.00* 0992.00* 1032.02* 1161.00* 1185.00* 1257.00*

Median Family Income 80-90%

0008.00* 0018.00* 0022.00* 0031.00* 0038.00* 0052.00* 0055.00* 0062.02* 0063.00* 0091.00* 0098.00*
0102.00* 0103.00* 0106.00* 0122.00* 0124.00* 0125.00* 0126.01* 0134.00* 0135.00* 0137.00* 0148.00*
0152.00* 0154.00* 0155.00* 0166.00* 0170.00* 0176.00* 0180.00* 0183.00* 0196.00* 0202.00* 0208.00*
0247.00* 0249.00* 0253.01* 0272.00* 0276.00* 0281.00* 0283.00* 0293.00* 0297.00* 0309.03* 0328.00*
0329.00* 0334.02* 0351.00* 0440.00* 0443.02* 0452.00* 0458.00* 0466.00* 0470.00* 0479.00* 0485.00*
0497.00* 0540.00* 0559.00* 0565.00* 0581.00* 0583.00* 0585.00* 0593.00* 0641.02* 0679.00* 0713.04*
0719.00* 0814.00* 0818.00* 0837.00* 0864.00* 0929.00* 0942.01* 1008.02* 1047.00* 1193.00* 1215.00*
1227.01*

Median Family Income 90-100%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

0002.00*	0010.00*	0014.00*	0016.00*	0024.00*	0054.00*	0065.01*	0065.02	0081.00*	0095.00*	0101.00*
0104.00*	0105.00*	0113.00*	0115.00*	0116.00*	0126.02*	0132.00*	0141.00*	0142.02*	0143.00*	0144.00*
0145.00*	0158.01*	0164.00*	0168.00*	0169.00*	0172.00*	0174.00*	0184.02*	0185.02*	0186.00*	0205.00*
0206.00*	0216.00*	0220.01*	0243.00*	0262.00*	0264.00*	0266.00*	0271.00*	0274.00*	0284.00*	0285.00*
0288.00*	0289.00*	0317.00*	0327.00*	0337.00*	0357.00*	0367.00*	0371.00*	0373.00*	0394.00*	0398.00*
0404.00*	0454.00*	0475.00*	0480.00*	0499.00*	0502.02*	0512.00*	0516.00*	0517.00*	0526.00*	0528.00*
0531.00*	0577.00*	0601.00*	0627.00*	0711.00*	0721.00*	0743.00*	0779.06*	0779.07*	0788.00*	0792.00*
0803.02*	0840.00*	0947.00*	0954.00*	0998.01*	1010.02*	1139.00*	1157.00*	1159.00*	1203.00*	1347.00*
1367.00*										

Median Family Income 100-110%

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

Median Family Income 110-120%

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

Median Family Income >= 120%

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

0524.00* 0532.00* 0534.01 0536.01* 0558.00* 0561.00* 0562.00* 0567.00* 0592.00* 0594.00* 0596.00*
 0598.00* 0599.00* 0600.00* 0603.00* 0606.00 0608.00* 0612.00* 0614.00* 0616.01* 0616.02* 0618.00*
 0620.00* 0622.00* 0626.00 0630.00* 0632.00* 0633.01* 0633.02* 0637.00* 0638.00* 0639.00* 0645.00*
 0646.00* 0650.00 0654.00* 0657.03* 0659.00* 0660.00* 0661.00* 0663.00* 0664.00* 0665.01* 0667.01*
 0669.00* 0671.00* 0677.00* 0680.00* 0697.01* 0697.02* 0707.00* 0709.00* 0713.03* 0713.05* 0713.06*
 0717.01* 0723.00* 0729.00* 0731.00* 0737.00* 0739.00* 0741.00* 0749.00* 0757.01* 0757.02* 0769.01*
 0769.02* 0773.00* 0775.00* 0779.02* 0779.05* 0892.00* 0916.01* 0922.00* 0928.00* 0934.01* 0934.02*
 0973.00* 0981.00* 0987.00* 0991.00* 0997.01* 0997.03* 0997.04* 0997.05* 1017.00* 1033.00* 1039.00*
 1059.00* 1072.01* 1093.00* 1097.00* 1113.00* 1123.00* 1129.00* 1133.00* 1141.00* 1147.00* 1195.00*
 1223.00* 1247.00* 1265.00* 1267.00* 1277.00* 1291.02* 1291.03* 1291.04* 1301.00* 1333.00* 1339.00*
 1341.00* 1399.00* 1403.00* 1409.01* 1409.02* 1417.00* 1435.00* 1441.00* 1451.01* 1451.02* 1459.00*
 1479.00* 1483.00* 1507.01* 1507.02* 1529.01* 1529.02* 1551.02* 1571.01* 1579.01* 1579.02* 1579.03*
 1617.00*

Median Family Income Not Known

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

ROCKLAND COUNTY (087), NY

MSA: 35614

Low Income

0115.05* 0115.06* 0121.02* 0121.05

Moderate Income

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

Middle Income

0105.02* 0106.02* 0113.01* 0119.02* 0121.01* 0124.01 0131.00*

Upper Income

0101.01* 0101.02* 0102.00* 0105.01* 0105.03* 0106.01* 0107.01* 0108.01* 0108.02 0108.03 0108.04*
 0109.01* 0109.02 0110.00* 0111.01* 0111.02 0112.00* 0113.02* 0113.03 0114.01* 0114.03* 0114.04
 0114.05* 0115.01* 0115.02 0115.04* 0116.01* 0116.02* 0116.03* 0117.00* 0118.00* 0119.01* 0120.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

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

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 40-50%

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

Median Family Income 50-60%

0005.00* 0012.00* 0063.00* 0116.00* 0129.00* 0143.00*

Median Family Income 60-70%

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

Median Family Income 70-80%

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

Median Family Income 80-90%

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

Median Family Income 90-100%

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

Median Family Income 100-110%

0007.02* 0015.03* 0021.06* 0023.00 0026.00 0057.01* 0064.00* 0089.02* 0091.00* 0092.00* 0134.00*
0141.00* 9810.00*

Median Family Income 110-120%

0024.02* 0024.03* 0034.00* 0038.00 0060.00* 0093.00 0135.00*

Median Family Income >= 120%

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

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

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

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

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

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

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

0101.00* 0102.00* 0103.00* 0104.00* 0105.00* 0106.00* 0107.01 0107.02* 0108.01* 0108.03* 0108.04*
0109.01* 0109.02* 0109.03 0110.00 0111.01 0111.02* 0112.00* 0113.00* 0114.00* 0115.00* 0117.00*
0118.00 0119.02* 0120.00* 0121.01* 0121.02* 0122.00* 0123.01* 0123.03* 0123.04* 0124.00* 0125.01*
0125.02* 0125.03* 0126.00* 0127.00* 0128.02* 0130.00* 0131.02* 0131.03* 0131.04* 0132.01* 0132.02*
0137.00* 0138.00* 0139.00* 0140.00* 0145.00* 0146.04* 0146.05* 0146.06* 0146.07 0147.01* 0147.03*
0147.04 0148.04* 0148.05 0148.06* 0148.08* 0148.09* 0148.11* 0149.01 0149.03* 0149.07* 0149.08
0149.09* 0150.00*

Median Family Income Not Known

0001.04* 0056.00* 9820.00* 9830.00* 9850.00*

ASSESSMENT AREA - 0003

DUTCHESS COUNTY (027), NY

MSA: 39100

Low Income

2201.00* 2202.01* 2203.00* 2207.00* 6400.02*

Moderate Income

0100.00* 0400.01* 1500.03* 1600.05* 2101.01* 2208.01* 2209.01* 2211.00* 3000.00*

Middle Income

0200.03* 0200.05* 0300.00* 0400.03* 0501.02* 0602.01* 0602.02* 0603.01* 0604.00* 0701.01* 0701.02*
0702.01* 0703.01* 0704.01* 0900.00* 1000.00* 1100.05* 1200.00* 1300.03* 1300.05* 1401.01* 1402.00*
1403.00* 1405.00* 1406.02* 1407.00* 1408.01* 1500.06* 1600.03* 1700.00* 1901.01* 1901.02* 1902.03*
1903.01* 1904.01* 1904.02* 2000.01* 2102.01* 2103.01* 2210.01* 4100.00*

Upper Income

0200.04* 0501.03* 0501.04* 0502.03 0502.04* 0502.05* 0601.00* 0603.02* 0801.03* 0801.04* 0802.01*
0802.02* 1100.03* 1100.04* 1300.04* 1404.00* 1500.04* 1500.05* 1600.04* 1800.01* 1902.04* 2000.02*

Income Not Known

6100.00* 6400.01*

ORANGE COUNTY (071), NY

MSA: 39100

Low Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

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

Moderate Income

0001.00* 0002.00* 0006.00* 0011.00* 0015.00* 0021.00* 0022.00* 0023.00* 0111.02* 0116.01* 0116.02*
0126.02* 0127.00* 0151.00*

Middle Income

0013.00* 0016.00* 0101.02* 0102.00* 0103.00* 0104.00* 0105.00* 0106.00* 0107.00* 0108.01* 0108.02*
0109.01* 0110.00* 0111.01* 0112.00* 0113.00* 0114.00* 0115.00* 0117.01* 0117.02* 0118.01* 0121.00*
0128.00* 0129.00* 0130.00* 0132.01* 0132.02 0134.00* 0136.00* 0137.00* 0138.00* 0141.02* 0143.01*
0144.00* 0146.00* 0147.00* 0148.00

Upper Income

0101.01* 0109.02* 0118.02* 0119.00* 0122.00* 0123.00* 0126.01* 0131.00* 0133.00* 0135.00 0139.00*
0141.01 0142.01* 0142.02* 0143.02 0145.01* 0145.02* 0149.00 0152.00*

ASSESSMENT AREA - 0004

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

9510.00* 9512.00* 9517.00*

OUTSIDE ASSESSMENT AREA

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income >= 120%

2162.00

SAN MIGUEL COUNTY (113), CO

MSA: NA

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

Middle Income

9681.01

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 60-70%

0201.00

Median Family Income >= 120%

2401.00 2455.00

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income >= 120%

0117.08

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income >= 120%

8444.01

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 80-90%

0029.74

Median Family Income 60-70%

0301.00

Median Family Income >= 120%

0611.00

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income >= 120%

0190.00 0209.02 0216.01

MONMOUTH COUNTY (025), NJ

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025075

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

Agency: OCC - 1

Institution: Sterling National Bank

MSA: 35154

Median Family Income >= 120%

8092.00

MORRIS COUNTY (027), NJ

MSA: 35084

Middle Income

0418.01

SOMERSET COUNTY (035), NJ

MSA: 35154

Middle Income

0535.01

Upper Income

0539.05

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income >= 120%

0364.00

SCHENECTADY COUNTY (093), NY

MSA: 10580

Upper Income

0320.00

SUMMIT COUNTY (153), OH

MSA: 10420

Median Family Income >= 120%

5314.01

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000025075

Institution: Sterling National Bank

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	176	176	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	3,153	3,153	0	0.00%
Total	3,331	3,331	0	0.00%

Footnote:

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

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