Small Business Loans - Originations

Institution: Magyar Bank

Respondent ID: 0000030704

PAGE: 1 OF

Agency: FDIC - 3

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)	
ATLANTIC COUNTY (001), NJ											
MSA 12100											
Outside Assessment Area											
Low Income	0	0	0	0	1	425	1	425	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	0	0	0	0	0	0	
County Total	0	0	0	0	1	425	1	425	0	0	
HUDSON COUNTY (017), NJ											
MSA 35614											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	1	297	1	297	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	350	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	2	647	1	297	0	0	

Small Business Loans - Originations

Institution: Magyar Bank

Respondent ID: 0000030704

PAGE:

2 OF

Agency: FDIC - 3 State: NEW JERSEY (34)

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)	
HUNTERDON COUNTY (019), NJ											
MSA 35084											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	0	0	1	1,000	1	1,000	0	0	
Upper Income	1	75	0	0	3	1,850	3	1,575	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	4	2,850	4	2,575	0	0	
MERCER COUNTY (021), NJ											
MSA 45940											
Outside Assessment Area											
Low Income	0	0	1	200	0	0	0	0	0	0	
Moderate Income	0	0	0	0	1	650	0	0	0	0	
Middle Income	0	0	0	0	0	0	0	0	0	0	
Upper Income	1	50	0	0	0	0	1	50	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	50	1	200	1	650	1	50	0	0	

Small Business Loans - Originations

Institution: Magyar Bank

Respondent ID: 0000030704

PAGE: 3 OF

Agency: FDIC - 3 State: NEW JERSEY (34)

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: 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)
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	50	1	150	1	450	2	600	0	0
Median Family Income 40-50%	0	0	1	150	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	150	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	275	1	275	0	0
Median Family Income 70-80%	1	30	1	200	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	250	2	873	1	473	0	0
Median Family Income 90-100%	1	100	1	150	1	1,000	2	1,100	0	0
Median Family Income 100-110%	0	0	1	250	1	420	1	420	0	0
Median Family Income 110-120%	0	0	1	200	2	1,481	2	1,081	0	0
Median Family Income >= 120%	2	150	4	716	7	4,425	7	2,441	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	330	12	2,216	15	8,924	16	6,390	0	0

Small Business Loans - Originations

Institution: Magyar Bank

Respondent ID: 0000030704

PAGE:

4 OF

Agency: FDIC - 3 State: NEW JERSEY (34)

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)	
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%	1	56	0	0	0	0	1	56	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	250	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	2	1,875	2	1,875	0	0	
Median Family Income 90-100%	1	50	0	0	1	450	2	500	0	0	
Median Family Income 100-110%	0	0	0	0	1	330	1	330	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	0	0	1	200	4	2,375	2	675	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	106	2	450	8	5,030	8	3,436	0	0	

Small Business Loans - Originations

Institution: Magyar Bank

Respondent ID: 0000030704

PAGE:

5 OF

9

Agency: FDIC - 3

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: 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)
MORRIS COUNTY (027), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	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

Small Business Loans - Originations

Institution: Magyar Bank

Respondent ID: 0000030704

PAGE: 6 OF

Agency: FDIC - 3

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	1	600	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	100	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	150	2	915	2	765	0	0	
Median Family Income 110-120%	2	131	0	0	0	0	1	67	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	1	525	1	525	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	3	231	1	150	4	2,040	4	1,357	0	0	
SOMERSET COUNTY (035), NJ											
MSA 35154											
Inside AA 0001											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	1	100	0	0	1	275	0	0	0	0	
Middle Income	1	75	1	250	0	0	1	75	0	0	
Upper Income	1	50	3	550	2	700	4	700	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	3	225	4	800	3	975	5	775	0	0	

Small Business Loans - Originations

Institution: Magyar Bank

Respondent ID: 0000030704

PAGE: 7 OF

Agency: FDIC - 3

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: 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	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	50	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	425	1	425	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	175	0	0	0	0	1	75	0	0
Median Family Income >= 120%	1	50	2	350	3	1,670	2	200	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	275	2	350	4	2,095	4	700	0	0
WARREN COUNTY (041), NJ										
MSA 10900										
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	150	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	150	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	8	555	16	3,016	18	9,899	21	7,165	0	0
TOTAL OUTSIDE AA IN STATE	11	737	7	1,300	25	14,237	23	8,840	0	0
STATE TOTAL	19	1,292	23	4,316	43	24,136	44	16,005	0	0

Small Business Loans - Originations

Institution: Magyar Bank

Respondent ID: 0000030704

PAGE: 8 OF

Agency: FDIC - 3 State: NEW YORK (36)

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)	
NEW YORK COUNTY (061), NY											
MSA 35614											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	1	114	0	0	1	114	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	1	150	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	2	264	0	0	1	114	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	0	0	0	0	0	0	0	0	0	0	
Upper Income	0	0	1	135	0	0	1	135	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	135	0	0	1	135	0	0	

Small Business Loans - Originations

Institution: Magyar Bank

Respondent ID: 0000030704

PAGE:

9 OF

9

Agency: FDIC - 3

State: NEW YORK (36)

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)	
SUFFOLK COUNTY (103), NY											
MSA 35004											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	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	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	0	0	0	0	1	400	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	3	399	1	400	2	249	0	0	
STATE TOTAL TOTAL ACROSS ALL STATES	0	0	3	399	1	400	2	249	0	0	
TOTAL INSIDE AA	8	555	16	3,016	18	9,899	21	7,165	0	0	
TOTAL OUTSIDE AA	11	737	10	1,699	26	14,637	25	9,089	0	0	
TOTAL INSIDE & OUTSIDE	19	1,292	26	4,715	44	24,536	46	16,254	0	0	

2023 Institution Disclosure Statement - Table 3 Assessment Area/Non-Assessment Area Activity Small Business Loans

Institution: Magyar Bank

Respondent ID: 0000030704

PAGE: 1 OF 1

ASSESSMENT AREA LOANS	Origi	nations		to Businesses nillion revenue	Purchases		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
NJ - MIDDLESEX COUNTY (023) - MSA 35154	32	11,470	16	6,390	0	0	
NJ - SOMERSET COUNTY (035) - MSA 35154	10	2,000	5	775	0	0	

2023 Institution Disclosure Statement - Table 5 Community Development/Consortium-Third Party Activity

Institution: Magyar Bank

Respondent ID: 0000030704

Agency: FDIC - 3

PAGE: 1 OF

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)			
Community Development Loans							
Originated	9	5,718	0	0			
Purchased	0	0	0	0			
Total	9	5,718	0	0			

Consortium/Third Party Loans (optional)

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Magyar Bank

ASSESSMENT AREA - 0001

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 20-30%

0043.00* 0058.00*

Median Family Income 30-40%

0045.01* 0048.00* 0053.00* 0055.00* 0056.02 0060.02*

Median Family Income 40-50%

0044.00* 0046.00* 0049.00* 0052.00 0056.01* 0057.00* 0093.00*

Median Family Income 50-60%

0018.04* 0040.00* 0042.00* 0045.02* 0047.00* 0050.00* 0069.00* 0071.03 0079.08* 0082.06* 0082.07* 0090.00*

Median Family Income 60-70%

0029.02 0033.00* 0036.01* 0038.02* 0073.05* 0082.05*

Median Family Income 70-80%

0001.01* 0002.00 0003.00 0005.01* 0018.03* 0018.06* 0019.03* 0027.01* 0027.03* 0032.03* 0037.00*

 $0038.01^* \quad 0041.00^* \quad 0061.01^* \quad 0062.04^* \quad 0062.07^* \quad 0075.00^* \quad 0078.01^* \quad 0079.06^*$

Median Family Income 80-90%

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

Median Family Income 90-100%

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

9802.00*

Median Family Income 100-110%

0004.01* 0006.08* 0006.09* 0007.01* 0008.02* 0010.01* 0011.00* 0013.00 0014.10* 0015.04 0026.04* 0029.01* 0030.02* 0031.02* 0062.08* 0063.00* 0071.02* 0072.02* 0073.06* 0077.02* 0077.04* 0079.13*

0082.09* 0083.00* 0084.04* 0085.06* 0086.06*

PAGE: 1 OF 5

Respondent ID: 0000030704

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Magyar Bank

Median Family Income 110-120%

0005.03* 0008.01* 0010.03 0010.04* 0014.14* 0061.04 0066.04* 0066.08* 0073.03* 0077.03* 0078.04* 0079.09* 0081.02* 0088.01* 0091.01*

Median Family Income >= 120%

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

 0020.00*
 0021.01*
 0021.02*
 0022.00*
 0023.01*
 0023.02*
 0024.02*
 0026.03*
 0032.01*
 0062.05
 0062.06

 0064.03*
 0065.00*
 0066.01*
 0066.05
 0066.06*
 0066.07*
 0067.01*
 0067.03*
 0073.01*
 0078.05*
 0079.11*

 0079.14*
 0082.10*
 0082.11
 0082.12*
 0082.13*
 0082.14*
 0084.03*
 0084.05*
 0084.06*
 0085.02
 0085.04*

 0085.05*
 0086.01*
 0086.02*
 0086.04*
 0086.05*
 0087.00*

Median Family Income Not Known

9800.00* 9801.00*

SOMERSET COUNTY (035), NJ

MSA: 35154 Low Income

0511.00*

Moderate Income

 0502.00*
 0504.00*
 0505.00*
 0510.00*
 0512.00*
 0516.00*
 0517.00
 0518.00*
 0520.02*
 0533.00
 0534.03*

 Middle Income

 0501.00*
 0503.00
 0513.00*
 0514.00*
 0515.00*
 0519.00*
 0520.01*
 0530.00*
 0531.02*
 0531.03*
 0531.05*

 0532.00*
 0534.06*
 0535.01*
 0538.04
 0538.05*
 0539.01*
 0543.01*
 0543.02*
 0543.02*

 Upper Income

 0506.00
 0507.01*
 0507.03*
 0507.04*
 0508.01*
 0508.02
 0509.01*
 0509.02*
 0509.03*
 0521.00*
 0522.01*

 0522.03*
 0522.04*
 0523.00*
 0524.00*
 0526.03*
 0526.04*
 0526.05*
 0527.01*
 0527.02*
 0528.00
 0529.01*

 0529.04*
 0529.05
 0529.06*
 0534.02*
 0534.05*
 0536.02*
 0536.03*
 0536.04*
 0537.03*
 0537.04*
 0537.05*

 0537.06*
 0537.07*
 0538.01*
 0538.07*
 0539.04*

OUTSIDE ASSESSMENT AREA

ATLANTIC COUNTY (001), NJ

MSA: 12100 Low Income PAGE: 2 OF 5

Respondent ID: 0000030704

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Magyar Bank

0024.00

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income 60-70%

0151.00

Median Family Income >= 120%

0199.00

HUNTERDON COUNTY (019), NJ

MSA: 35084 Middle Income

0108.02

Upper Income

0110.04 0112.02 0113.01

MERCER COUNTY (021), NJ

MSA: 45940 Low Income

0015.00

Moderate Income

0029.02

Upper Income

0038.00

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 30-40%

8056.00

Median Family Income 60-70%

8034.00

Median Family Income 80-90%

8020.00 8103.00

PAGE: 3 OF

5

Respondent ID: 0000030704

Assessment Area(s) by Tract

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Institution: Magyar Bank

Median Family Income 90-100%

8005.00 8111.01

Median Family Income 100-110%

8091.00

Median Family Income >= 120%

8039.00 8099.01 8101.02 8102.01 8112.00

MORRIS COUNTY (027), NJ

MSA: 35084

Median Family Income >= 120%

0407.02

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 30-40%

7157.01

Median Family Income 70-80%

7280.01

Median Family Income 100-110%

7134.02 7180.00

Median Family Income 110-120%

7320.01 7351.05

Median Family Income Not Known

7280.03

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income 60-70%

0351.00

Median Family Income 90-100%

0336.00

Median Family Income 110-120%

PAGE: 4 OF

5

Respondent ID: 0000030704

Assessment Area(s) by Tract

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Institution: Magyar Bank

0329.02

Median Family Income >= 120%

 $0372.00 \quad 0376.02 \quad 0383.00 \quad 0384.00 \quad 0385.00$

WARREN COUNTY (041), NJ

MSA: 10900 Upper Income

0321.01

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income 60-70%

0016.00

Median Family Income Not Known

0096.00

RICHMOND COUNTY (085), NY

MSA: 35614 Upper Income

0208.06

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income >= 120%

1122.16

PAGE: 5 OF **Respondent ID: 0000030704**

5

Error Status Information Respondent ID: 0000030704

PAGE: 1 OF

Institution: Magyar Bank Agency: FDIC - 3

Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	76	76	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	266	266	0	0.00%
Total	344	344	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.