



## **PUBLIC DISCLOSURE**

June 06, 2016

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Sun National Bank  
Charter Number 18606

226 Landis Avenue  
Vineland, NJ 08360

Office of the Comptroller of the Currency

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4th Floor  
New York, NY 10017-2613

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution’s CRA Rating:** This institution is rated **Satisfactory**.

The following table indicates the performance level of **Sun National Bank** (“SNB”) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Sun National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			
Low Satisfactory	X	X	X
Needs to Improve			
Substantial Noncompliance			

\* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending levels reflect adequate responsiveness to assessment area (“AA”) credit needs taking into consideration the level of competition faced by SNB in each of the AAs;
- SNB made a high percentage of loans in the AA;
- The distribution of loans to borrowers reflects adequate penetration among retail customers of different income levels and business customers of different sizes;
- The overall geographic distribution of loans reflects adequate penetration throughout the assessment areas (“AAs”);
- Community development lending had a positive impact on the overall rating;
- SNB had an adequate level of qualified community development investments, grants, and donations;
- Delivery systems are reasonably accessible to essentially all portions of the combined AA; and
- SNB provides an adequate level of community development services.

## Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

**Census Tract (CT):** A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community Development:** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
  - a. Rates of poverty, unemployment, and population loss; or
  - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

**Community Reinvestment Act (CRA):** the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include additional data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

**Home Mortgage Loans:** Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the

income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

**Metropolitan Area (MA):** Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget and any other area designated as such by the appropriate federal financial supervisory agency.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Other Products:** Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated Area:** A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in ‘loans to small farms’ as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

**Tier One Capital:** The total of common shareholders’ equity, perpetual preferred shareholders’ equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Description of Institution

Sun National Bank is a \$2.17 billion community bank headquartered in Vineland, New Jersey (“NJ”), with executive offices in Mount Laurel, New Jersey. SNB is the principal subsidiary of Sun Bancorp, Inc. headquartered in Mount Laurel, NJ. The bank has three wholly owned subsidiaries, Prosperis Financial Solutions, LLC; 2020 Properties, LLC; and 4040 Properties, LLC. SNB’s market area mainly covers southern and central New Jersey.

As of March 31, 2016, SNB had \$1.73 billion in total deposits and \$1.58 billion in total loans. Tier one capital was \$281 million. The loan portfolio consists of commercial loans and commercial real estate loans totaling \$822 million (52 percent of total loans), closed- and open-end residential real estate mortgages totaling \$458 million (29 percent of total loans), multifamily loans totaling \$295 million (19 percent of total loans), and consumer, municipal and other loans totaling \$2.6 million (<1percent of total loans).

SNB underwent significant changes during the evaluation period, including changes in executive leadership and business strategy. Most notably, in July 2014, the bank closed Sun Home Loans, Inc., the bank’s residential lending arm, and exited the residential lending business. The new business strategy also included a reduction in the bank’s geographic footprint. Since the last CRA evaluation, through the sale of eight (8) branches and closure of 18 branches, the bank reduced its branch network from 57 full-service branches to 31 full-service branches. As of June 6, 2016, the bank had 31 full-service branches and three limited service branches located across eleven NJ counties, including Hunterdon, Somerset, Middlesex, Monmouth, Ocean, Mercer, Burlington, Camden, Gloucester, Cumberland, and Atlantic Counties. SNB also has two loan production offices: one in New York and one in Pennsylvania. SNB did not participate in any merger or acquisition activity during the evaluation period.

SNB continues to serve consumers, small businesses, and mid-size companies offering a range of personal and business banking services, which include online and mobile banking. However, as part of the bank’s comprehensive restructuring, SNB changed its lending focus from residential and consumer lending to commercial and small business lending. In 2014, the bank ceased offering residential mortgage loans, home equity loans, home equity lines of credit, and installment loans. The bank’s lending services are now limited to businesses and include term loans, lines of credit, and commercial mortgages.

There are no legal or financial circumstances that would impede the bank’s ability to help meet the credit needs in its AAs. However, SNB faces significant competition in all of its AAs from a wide variety of competitors, including the largest banks operating in the United States, regional and local banks, credit unions, mortgage brokers, and credit card companies. SNB’s performance under the CRA was last evaluated in January 2013, resulting in a “Satisfactory” rating.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

This Performance Evaluation assesses the bank’s performance under the Lending, Investment and Service Tests. To evaluate the bank’s lending performance, we reviewed home mortgage loans subject to filing under the Home Mortgage Disclosure Act (“HMDA”), small loans to businesses subject to filing under the CRA, and community development (“CD”) loans. Given the minimal number of multi-family and



farm loans, we did not include an analysis of the bank's performance in these two lines of business, as it would not be meaningful. The Investment Test included a review of investments, grants, and donations made in the bank's AAs that met the definition of community development investments. The Service Test included a review of retail banking and community development services provided in the bank's AAs.

The evaluation period for the Lending Test, except for community development loans, covered January 1, 2012 through December 31, 2015. The evaluation period for CRA loan data is January 1, 2012 through December 31, 2015. The evaluation period for HMDA data is limited to January 1, 2014 through December 31, 2015, as we determined that the bank's 2012 and 2013 HMDA data is unreliable. The bank's AAs, and consequently our lending analysis, were affected by the Office of Management and Budget ("OMB") Metropolitan Area ("MA") geographic boundary revisions that became effective for CRA purposes on January 1, 2014. As a result, we combined lending data for 2012 and 2013 and evaluated it against 2010 Census data and 2004 MA boundaries. We combined lending data for 2014 and 2015 and evaluated it against 2010 Census data and 2014 MA boundaries.

For the Investment Test, the Service Test, and community development loans, the evaluation period covered January 28, 2013, the date of the last CRA evaluation, through June 6, 2016. We based our conclusions for community development loans and qualified investments on the number and dollar amounts made during the evaluation period. We considered investments originated during prior periods with balances outstanding as of June 6, 2016. However, we placed higher weight on those investments made in the current period. We also considered the level of innovation, complexity, responsiveness to community credit needs, and the degree to which private investors do not provide these products.

## **Data Integrity**

Prior to and during this evaluation, the OCC conducted data integrity reviews, testing the accuracy of the bank's HMDA and CRA loan data for the period of January 1, 2012 through December 31, 2015. The bank's 2014 and 2015 HMDA data and its 2012 through 2015 CRA data were determined to be accurate and were used in this evaluation. However, the bank's HMDA data for 2012 and 2013 were determined to be unreliable and were excluded from this performance evaluation. In addition, the OCC reviewed all community development activities to ensure they met the regulatory definition for community development.

## **Selection of Areas for Full-Scope Review**

Based on our review of HMDA and CRA data, branch distribution, and deposit allocation, we identified the following AAs for full-scope review: Atlantic City-Hammonton, NJ MSA (MSA 12100); Camden, NJ MD (MD 15804, which is part of the larger Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA 37980); Middlesex-Monmouth-Ocean Counties, NJ (located in the New York-Jersey City-White Plains, NY-NJ MD 35614, which is a subset of the larger New York-Newark-Jersey City, NY-NJ-PA MSA 35620); Newark, NJ-PA MD (MD 35084, which is a subset of the larger New York-Newark-Jersey City, NY-NJ-PA MSA 35620); and Vineland-Bridgeton, NJ MSA (MSA 47220). The full-scope AAs represent 90 percent of the loans, 94 percent of the branches, and 92 percent of the deposits.

We conducted limited scope reviews on the following AAs: Ocean City, NJ MSA (MSA 36140); Salem County, NJ (located in the Wilmington, DE-MD-NJ MD 48864, which is part of the larger Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA 37980); and Trenton, NJ MSA (MSA 45940).

The AAs are consistent with the requirements of the regulation. The AAs do not arbitrarily exclude low- or moderate-income geographies.

## **Ratings**

The bank's overall rating is based primarily on those areas that received full-scope reviews. In this regard, the bank's performance in the Middlesex-Monmouth-Ocean Counties, NJ AA was given the most weight as this AA has 12 of SNB's 34 offices, 27 percent of the deposits, and 33 percent of the loans. The bank's performance in the Vineland-Bridgeton, NJ MSA was given the least weight, with only four (4) offices, 11 percent of deposits, and seven (7) percent of the loans. The bank's performance in the remaining three full-scope AAs was equally weighted. The Lending Test was more heavily weighted than the Investment Test or Service Test. Within the Lending Test, small loans to businesses were given more weight as they represented 78 percent of the number of loan originations that were evaluated for the review period.

## **Other**

During the evaluation, we contacted a community development organization that provides community services to low- and moderate-income individuals living in SNB's AAs. The organization indicated that affordable housing and living wage jobs are priorities for this region. The contact further indicated that financial institutions could provide assistance by offering more affordable loans to low- and moderate-income individuals.

## **Fair Lending or Other Illegal Credit Practices Review**

Pursuant to 12 C.F.R. 25.28(c), or 12 C.F.R. 195.28(c), in determining a national bank's ("bank") or Federal savings association's ("FSA") CRA rating, respectively, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank or FSA, or in any AA by an affiliate whose loans have been considered as part of the bank's or FSA's lending performance.

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

## Conclusions with Respect to Performance Tests

### LENDING TEST

#### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Camden, NJ MD AA is good and in the Atlantic City-Hammonton, NJ MSA AA, Middlesex-Monmouth-Ocean Counties, NJ AA, and Newark, NJ-PA, MD AA is adequate. In the Vineland-Bridgeton, NJ MSA AA, the bank's performance is poor.

#### Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in Appendix C for the facts and data used to evaluate the bank's lending activity.

Lending levels reflect adequate responsiveness to AA credit needs taking into consideration the significant level of competition faced by SNB in each of the AAs.

#### **Atlantic City-Hammonton, NJ MSA (MSA 12100)**

Lending levels in the Atlantic City-Hammonton, NJ MSA reflect adequate responsiveness to the AA's credit needs.

SNB has six (6) branches and 17 percent of its combined AA deposits in this MSA. In 2014 and 2015, home mortgage loans and small loans to businesses originated in this AA represented 3.42 and 16.21 percent, respectively, of all loans originated within the bank's combined AAs. Small loans to businesses represented a majority of the bank's lending in this MSA at 80.30 percent compared to home mortgage loans at 16.66 percent.

As of June 30, 2015, out of 16 institutions in the Atlantic City-Hammonton, NJ MSA, SNB ranked 6<sup>th</sup> in deposit market share in this MSA with 6.59 percent of the market.

SNB ranked 81<sup>st</sup> of 295 lenders in this MSA based on 2014 market share data for all home mortgage lending with a market share of 0.18 percent. SNB ranked 104<sup>th</sup> of 206 lenders in the MSA with 0.09 percent market share in home purchase lending, 17<sup>th</sup> of 55 lenders in the MSA with 1.16 percent market share in home improvement lending, and 77<sup>th</sup> of 209 lenders in the MSA with 0.17 percent market share in home refinance lending. All market share data is based on the 2014 HMDA aggregate data.

Based on 2014 CRA aggregate data, SNB ranked 16<sup>th</sup> of 63 lenders in the MSA with 0.76 percent market share in small business loan lending.

#### **Camden, NJ MD (MD 15804)**

Lending levels in the Camden, NJ MD reflect adequate responsiveness to the AA's credit needs.

SNB has eight (8) branches and 32 percent of its combined AA deposits in this MD. In 2014 and 2015, home mortgage loans and small loans to businesses originated in this AA represented 15.57 and 15.29 percent, respectively, of all loans originated within the bank's combined AAs. Small loans to businesses represented 45.87 percent and home mortgage loans represented 45.87 percent of the bank's lending in this MD.

As of June 30, 2015, out of 33 institutions in the Camden, NJ MD, SNB ranked 11<sup>th</sup> in deposit market share with 2.52 percent of the market.

SNB ranked 89<sup>th</sup> of 468 lenders in this MD based on 2014 market share data for all home mortgage lending with a market share of 0.16 percent. SNB ranked 68<sup>th</sup> of 344 lenders in the MSA with 0.21 percent market share in home purchase lending, 60<sup>th</sup> of 140 lenders in the MD with 0.14 percent market share in home improvement lending, and 126<sup>th</sup> of 354 lenders in the MD with 0.09 percent market share in home refinance lending. All market share data is based on the 2014 HMDA aggregate data.

Based on 2014 CRA aggregate data, SNB ranked 32<sup>nd</sup> of 95 lenders in the MD with 0.14 percent market share in small business loan lending.

#### **Middlesex-Monmouth-Ocean Counties, NJ (part of MD 35614)**

Lending levels in the Middlesex-Monmouth-Ocean Counties, NJ AA reflect adequate responsiveness to the AA's credit needs.

SNB has 12 branches and 27 percent of its combined AA deposits in this AA. In 2014 and 2015, home mortgage loans and small loans to businesses originated in this AA represented 33.64 and 32.42 percent, respectively, of all loans originated within the bank's combined AAs. Home mortgage loans represented 48.87 percent and small loans to businesses represented 47.96 percent of the bank's lending in this AA.

As of June 30, 2015, out of 56 institutions in the Middlesex-Monmouth-Ocean Counties, NJ AA, SNB ranked 19<sup>th</sup> in deposits with 0.77 percent deposit market share.

SNB ranked 84<sup>th</sup> of 553 lenders in this AA based on 2014 market share data for all home mortgage lending with a market share of 0.23 percent. SNB ranked 66<sup>th</sup> of 435 lenders in the AA with 0.33 percent market share in home purchase lending, 54<sup>th</sup> of 173 lenders in the AA with 0.21 percent market share in home improvement lending, and 121<sup>st</sup> of 450 lenders in the MSA with 0.10 percent market share in home refinance lending. All market share data is based on the 2014 HMDA aggregate data.

Based on 2014 CRA aggregate data, SNB ranked 32<sup>nd</sup> of 126 lenders in the MSA with 0.11 percent market share in small business loan lending.

#### **Newark, NJ-PA MD (MD 35084)**

Lending levels in the Newark, NJ-PA MD reflect adequate responsiveness to the AA's credit needs.

SNB has two (2) branches and five (5) percent of its combined AA deposits in this MD. In 2014 and 2015, home mortgage loans and small loans to businesses originated in this AA represented 39.56 and 10.70 percent, respectively, of all loans originated within the bank's combined AAs. Home mortgage

loans represented a majority of the bank's lending in this MD at 77.44 percent compared to small loans to businesses at 21.34 percent.

As of June 30, 2015, out of 63 institutions in this AA, SNB ranked 47<sup>th</sup> in deposits with 0.10 percent deposit market share.

SNB ranked 71<sup>st</sup> of 553 lenders in this MD based on 2014 market share data for all home mortgage lending with a market share of 0.27 percent. SNB ranked 50<sup>th</sup> of 459 lenders in the MSA with 0.44 percent market share in home purchase lending, 92<sup>nd</sup> of 173 lenders in the MD with 0.09 percent market share in home improvement lending, and 162<sup>nd</sup> of 423 lenders in the MD with 0.06 percent market share in home refinance lending. All market share data is based on the 2014 HMDA aggregate data.

Based on 2014 CRA aggregate data, SNB ranked 46<sup>th</sup> of 152 lenders in the MD with 0.03 percent market share in small business loan lending.

### **Vineland-Bridgeton, NJ MSA (MSA 47220)**

Lending levels in the Vineland-Bridgeton, NJ MSA reflect adequate responsiveness to the AA's credit needs.

SNB has four branches and 11 percent of its combined AA deposits in this MSA. In 2014 and 2015, home mortgage loans and small loans to businesses originated in this AA represented 1.86 and 11.01 percent, respectively, of all loans originated within the bank's combined AAs. Small loans to businesses represented a majority of the bank's lending in this MSA at 81.82 percent compared to home mortgage loans at 13.64 percent.

As of June 30, 2015, out of 12 institutions in the Vineland-Bridgeton, NJ MSA, SNB ranked 5<sup>th</sup> in deposits with 8.91 percent deposit market share.

SNB ranked 64<sup>th</sup> of 183 lenders in this MSA based on 2014 market share data for all home mortgage lending with a market share of 0.26 percent. SNB ranked 98<sup>th</sup> of 117 lenders in the MSA with 0.08 percent market share in home purchase lending, 14<sup>th</sup> of 43 lenders in the MSA with 1.91 percent market share in home improvement lending, and 123<sup>rd</sup> of 135 lenders in the MSA with 0.11 percent market share in home refinance lending. All market share data is based on the 2014 HMDA aggregate data.

Based on 2014 CRA aggregate data, SNB ranked 18<sup>th</sup> of 45 lenders in the MSA with 1.19 percent market share in small business loan lending.

### **Distribution of Loans by Income Level of the Geography**

The overall geographic distribution of loans reflects adequate penetration throughout the AAs. The overall geographic distribution of home mortgage loans is adequate. The overall geographic distribution of small loans to businesses is good.

### **2012 - 2013**

### **Atlantic City-Hammonton, NJ MSA (MSA 12100)**

***Small Loans to Businesses***

Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's small loans to businesses.

The geographic distribution of small loans to businesses is good. The percentage of small loans to businesses in low-income geographies exceeds the percentage of businesses in low-income geographies and the percentage of small loans to businesses in moderate-income geographies is somewhat lower than the percentage of businesses in moderate-income geographies. SNB's market share in low- and moderate-income geographies exceeds its overall market share.

**Camden, NJ MD (MD 15804)**

***Small Loans to Businesses***

Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's small loans to businesses.

The geographic distribution of small loans to businesses is adequate. The percentage of small loans to businesses in low- and moderate-income geographies is somewhat lower than the percentage of businesses in these geographies. SNB's market share in low-income geographies exceeds its overall market share and its market share in moderate-income geographies is somewhat lower than its overall market share.

**Middlesex-Monmouth-Ocean Counties, NJ (part of MD 20764, now MD 35614)**

***Small Loans to Businesses***

Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's small loans to businesses.

The geographic distribution of small loans to businesses is good. The percentage of small loans to businesses in low- income geographies is near the percentage of businesses in low-income geographies and the percentage of small loans to businesses in moderate-income geographies exceeds the percentage of businesses in moderate-income geographies. Market share information was not available for this AA.

**Newark, NJ-PA MD (MD 35084)**

***Small Loans to Businesses***

Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's small loans to businesses.

The geographic distribution of small loans to businesses is excellent. The percentage of small loans to businesses in low- and moderate-income geographies exceeds the percentage of businesses in these geographies. SNB's market share in the low-income geographies is near to its overall market share and its market share in the moderate-income geographies exceeds its overall market share.

**Vineland-Bridgeton, NJ MSA (MSA 47220)**

***Small Loans to Businesses***

Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's small loans to businesses.

The geographic distribution of small loans to businesses is good. The percentage of small loans to businesses in low-income geographies exceeds the percentage of businesses in low-income geographies and the percentage of small loans to businesses in moderate-income geographies is near the percentage of businesses in moderate-income geographies. SNB's market share in low-income geographies is somewhat lower than its overall market share and its market share in moderate-income geographies is near to its overall market share.

## **2014 - 2015**

### **Atlantic City-Hammonton, NJ MSA (MSA 12100)**

The overall geographic distribution of loans in this AA reflects adequate penetration throughout the AA. The overall geographic distribution of home mortgage loans is poor and the overall distribution of small loans to businesses is good. Due to the bank's decision in 2014 to cease home mortgage lending, we placed greater emphasis on the bank's performance with respect to small loans to businesses.

#### ***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 of Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage lending.

#### ***Home Purchase Lending***

The geographic distribution of home purchase loans is poor. The percentage of lending in low- and moderate-income geographies is significantly lower than the percentage of owner-occupied housing in these geographies. SNB's market share in the low- and moderate-income geographies is lower than its overall market share. SNB made only three home purchase loans in this AA.

#### ***Home Improvement Lending***

The geographic distribution of home improvement loans is poor. The percentage of lending in low- and moderate-income geographies is significantly lower than the percentage of owner-occupied housing in these geographies. SNB's market share in the low- and moderate-income geographies is lower than its overall market share. SNB made only four home improvement loans in this AA.

#### ***Home Refinance Lending***

The geographic distribution of home refinance loans is adequate. The percentage of lending in low-income geographies is lower than the percentage of owner-occupied housing in low-income geographies. The percentage of lending in moderate-income geographies exceeds the percentage of owner-occupied housing in moderate-income geographies. SNB's market share in the low-income geographies is lower than its overall market share. SNB's market share in moderate-income geographies exceeds its overall market share. SNB made only four home refinance loans in this AA, two of which were in moderate-income geographies.

#### ***Small Loans to Businesses***

Refer to Table 6 of Appendix C for the facts and data used to evaluate the geographic distribution of the bank's small loans to businesses.

The geographic distribution of small loans to businesses is good. The percentage of small loans to businesses in low-income geographies exceeds the percentage of businesses in low-income geographies



and the percentage of small loans to businesses in moderate-income geographies is somewhat lower than the percentage of businesses in moderate-income geographies. SNB's market share in low-income geographies exceeds its overall market share and its market share in moderate-income geographies is somewhat lower than its overall market share.

### **Camden, NJ MD (MD 15804)**

The overall geographic distribution of loans in this AA reflects good penetration throughout the AA. The overall geographic distribution of home mortgage loans is adequate and the overall distribution of small loans to businesses is excellent. Due to the bank's decision in 2014 to cease home mortgage lending, we placed greater emphasis on the bank's performance with respect to small loans to businesses.

#### ***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 of Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage lending.

#### ***Home Purchase Lending***

The geographic distribution of home purchase loans is adequate. The percentage of lending in low-income geographies is lower than the percentage of owner-occupied housing in these geographies. The percentage of lending in moderate-income geographies is near to the percentage of owner-occupied housing in these geographies. SNB's market share in the low-income geographies is lower than its overall market share. SNB's market share in the moderate-income geographies exceeds its overall market share.

#### ***Home Improvement Lending***

The geographic distribution of home improvement loans is poor. The percentage of lending in low- and moderate-income geographies is significantly lower than the percentage of owner-occupied housing in these geographies. SNB's market share in the low- and moderate-income geographies is lower than its overall market share. SNB made only three home improvement loans in this AA.

#### ***Home Refinance Lending***

The geographic distribution of home refinance loans is adequate. The percentage of lending in low-income geographies is lower than the percentage of owner-occupied housing in low-income geographies. The percentage of lending in moderate-income geographies exceeds the percentage of owner-occupied housing in moderate-income geographies. SNB's market share in the low-income geographies is lower than its overall market share. SNB's market share in moderate-income geographies exceeds its overall market share. SNB made ten home refinance loans in this AA, two of which were in moderate-income geographies.

#### ***Small Loans to Businesses***

Refer to Table 6 of Appendix C for the facts and data used to evaluate the geographic distribution of the bank's small loans to businesses.

The geographic distribution of small loans to businesses is excellent. The percentage of small loans to businesses in low- and moderate- income geographies exceeds the percentage of businesses in these geographies. SNB's market share in low- and moderate-income geographies exceeds its overall market share.

**Middlesex-Monmouth-Ocean Counties, NJ (part of MD 35614)**

The overall geographic distribution of loans in this AA reflects adequate penetration throughout the AA. The overall geographic distribution of home mortgage loans is adequate and the overall distribution of small loans to businesses is good. Due to the bank's decision in 2014 to cease home mortgage lending, we placed greater emphasis on the bank's performance with respect to small loans to businesses.

***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 of Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage lending.

***Home Purchase Lending***

The geographic distribution of home purchase loans is adequate. The percentage of lending in low-income geographies exceeds the percentage of owner-occupied housing in these geographies. The percentage of lending in moderate-income geographies is lower than the percentage of owner-occupied housing in these geographies. SNB's market share in the low-income geographies is somewhat lower than its overall market share. SNB's market share in the moderate-income geographies is lower than its overall market share.

***Home Improvement Lending***

The geographic distribution of home improvement loans is poor. The percentage of lending in low- and moderate-income geographies is lower than the percentage of owner-occupied housing in these geographies. SNB's market share in the low- and moderate-income geographies is lower than its overall market share. SNB made only five home improvement loans in this AA.

***Home Refinance Lending***

The geographic distribution of home improvement loans is poor. The percentage of lending in low- and moderate-income geographies is lower than the percentage of owner-occupied housing in these geographies. SNB's market share in the low- and moderate-income geographies is lower than its overall market share.

***Small Loans to Businesses***

Refer to Table 6 of Appendix C for the facts and data used to evaluate the geographic distribution of the bank's small loans to businesses.

The geographic distribution of small loans to businesses is good. The percentage of small loans to businesses in low-income geographies is somewhat lower than the percentage of businesses in low-income geographies. The percentage of small loans to businesses in moderate-income geographies exceeds the percentage of businesses in these geographies. SNB's market share in low-income and moderate-income geographies is near to its overall market share.

**Newark, NJ-PA MD (MD 35084)**

The overall geographic distribution of loans in this AA reflects adequate penetration throughout the AA. The overall geographic distribution of home mortgage loans is adequate and the overall distribution of small loans to businesses is good. Due to the bank's decision in 2014 to cease home mortgage lending, we placed greater emphasis on the bank's performance with respect to small loans to businesses.

***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 of Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage lending.

***Home Purchase Lending***

The geographic distribution of home purchase loans is adequate. The percentage of lending in low-income geographies is near to the percentage of owner-occupied housing in these geographies. The percentage of lending in moderate-income geographies is somewhat lower than the percentage of owner-occupied housing in these geographies. SNB's market share in the low-income geographies is near to its overall market share. SNB's market share in the moderate-income geographies is somewhat lower than its overall market share.

***Home Improvement Lending***

The geographic distribution of home improvement loans is poor. The percentage of lending in low- and moderate-income geographies is significantly lower than the percentage of owner-occupied housing in these geographies. SNB's market share in the low- and moderate-income geographies is lower than its overall market share. SNB made only two home improvement loans in this AA.

***Home Refinance Lending***

The geographic distribution of home refinance loans is adequate. The percentage of lending in low-income geographies exceeds the percentage of owner-occupied housing in these geographies. The percentage of lending in moderate-income geographies is significantly lower than the percentage of owner-occupied housing in these geographies. SNB's market share in the low-income geographies exceeds its overall market share. SNB's market share in the moderate-income geographies is lower than its overall market share.

***Small Loans to Businesses***

Refer to Table 6 of Appendix C for the facts and data used to evaluate the geographic distribution of the bank's small loans to businesses.

The geographic distribution of small loans to businesses is good. The percentage of small loans to businesses in low-income geographies is lower than the percentage of businesses in these geographies. The percentage of small loans to businesses in moderate-income geographies exceeds the percentage of businesses in these geographies. SNB's market share in the low-income geographies is near to its overall market share and its market share in the moderate-income geographies exceeds its overall market share.

**Vineland-Bridgeton, NJ MSA (MSA 47220)**

The overall geographic distribution of loans in this AA reflects adequate penetration throughout the AA. The overall geographic distribution of home mortgage loans is poor and the overall distribution of small loans to businesses is good. Due to the bank's decision in 2014 to cease home mortgage lending, we placed greater emphasis on the bank's performance with respect to small loans to businesses.

***Home Mortgage Loans***

Refer to Tables 2, 3, 4, and 5 of Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage lending.

***Home Purchase Lending***

The geographic distribution of home purchase loans is poor. The percentage of lending in low- and moderate-income geographies is significantly lower than the percentage of owner-occupied housing in these geographies. SNB's market share in the low- and moderate-income geographies is lower than its overall market share. SNB made only one home purchase loan in this AA.

***Home Improvement Lending***

The geographic distribution of home improvement loans is poor. The percentage of lending in low- and moderate-income geographies is significantly lower than the percentage of owner-occupied housing in these geographies. SNB's market share in the low- and moderate-income geographies is lower than its overall market share. SNB made only four home improvement loans in this AA.

***Home Refinance Lending***

The geographic distribution of home refinance loans is adequate. The percentage of lending in low-income geographies is lower than the percentage of owner-occupied housing in low-income geographies. The percentage of lending in moderate-income geographies exceeds the percentage of owner-occupied housing in moderate-income geographies. SNB's market share in the low-income geographies is lower than its overall market share. SNB's market share in moderate-income geographies exceeds its overall market share. SNB made only one home refinance loan in this AA, which was in a moderate-income geography.

***Small Loans to Businesses***

Refer to Table 6 of Appendix C for the facts and data used to evaluate the geographic distribution of the bank's small loans to businesses.

The geographic distribution of small loans to businesses is good. The percentage of small loans to businesses in low- and moderate-income geographies is near to the percentage of businesses in these geographies. SNB's market share in the low-income geographies lower than its overall market share and its market share in the moderate-income geographies exceeds its overall market share.

***Lending Gap Analysis***

Our review of the geographic distribution of loans did not detect any conspicuous or unexplained gaps in lending patterns.

***Inside/Outside Ratio***

SNB made a high percentage of loans in the combined AAs at the bank level as opposed to the AA level. SNB does not have any extensions of credit by affiliates that are being considered under the other performance criteria. During the evaluation period, January 1, 2012 through December 31, 2015, SNB originated or purchased 87 percent of its loans by count and 79 percent by amount within the combined AAs. Home mortgage loans made within the AA represented 69 percent by count and 61 percent by amount. Small loans to businesses made within the AA represented 93 percent by count and 88 percent by amount.

## **Distribution of Loans by Income Level of the Borrower**

The distribution of loans to borrowers reflects adequate penetration among retail customers of different income levels and business customers of different size. The overall distribution of home mortgage loans to borrowers of different income levels is adequate. The overall distribution of loans to businesses of different sizes is adequate.

### **2012 - 2013**

#### **Atlantic City-Hammonton, NJ MSA (MSA 12100)**

##### ***Small Loans to Businesses***

Refer to Table 11 of Appendix C for the facts and data used to evaluate the bank's distribution of loans to businesses of different sizes.

The distribution of loans to businesses of different sizes is adequate. The percentage of small loans to businesses is lower than the percentage of small businesses in the MSA. SNB's market share of lending to small businesses is somewhat lower than its overall market share.

#### **Camden, NJ MD (MD 15804)**

##### ***Small Loans to Businesses***

Refer to Table 11 of Appendix C for the facts and data used to evaluate the bank's distribution of loans to businesses of different sizes.

The distribution of loans to businesses of different sizes is adequate. The percentage of small loans to businesses is somewhat lower than the percentage of small businesses in the MSA. SNB's market share of lending to small businesses is near to its overall market share.

#### **Middlesex-Monmouth-Ocean Counties, NJ (part of MD 20764, now MD 35614)**

##### ***Small Loans to Businesses***

Refer to Table 11 of Appendix C for the facts and data used to evaluate the bank's distribution of loans to businesses of different sizes.

The distribution of loans to businesses of different sizes is adequate. The percentage of small loans to businesses is somewhat lower than the percentage of small businesses in the MSA. Market share information was not available for this AA.

#### **Newark, NJ-PA MD (MD 35084)**

##### ***Small Loans to Businesses***

Refer to Table 11 of Appendix C for the facts and data used to evaluate the bank's distribution of loans to businesses of different sizes.

The distribution of loans to businesses of different sizes is adequate. The percentage of small loans to businesses is somewhat lower than the percentage of small businesses in the MSA. SNB's market share of lending to small businesses exceeds its overall market share.

### **Vineland-Bridgeton, NJ MSA (MSA 47220)**

#### ***Small Loans to Businesses***

Refer to Table 11 of Appendix C for the facts and data used to evaluate the bank's distribution of loans to businesses of different sizes.

The distribution of loans to businesses of different sizes is poor. The percentage of small loans to businesses is lower than the percentage of small businesses in the MSA. SNB's market share of lending to small businesses is lower than its overall market share.

### **2014 - 2015**

### **Atlantic City-Hammonton, NJ MSA (MSA 12100)**

The overall distribution of loans to borrowers of different income levels and businesses of different sizes in this AA reflects adequate penetration. The distribution of home mortgage loans to borrowers of different income levels is adequate. The distribution of loans to businesses of different sizes is adequate. Due to the bank's decision in 2014 to cease home mortgage lending, we placed greater emphasis on the bank's performance with respect to small loans to businesses.

#### ***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 of Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage lending.

#### ***Home Purchase Lending***

The borrower distribution of home purchase loans is poor. The percentage of loans to low- and moderate-income borrowers is significantly lower than the percentage of low- and moderate-income families in the AA. SNB's market share for both low- and moderate-income borrowers is lower than its overall market share. SNB made only three home purchase loans in this AA.

#### ***Home Improvement Lending***

The borrower distribution of home improvement loans is good. The percentage of loans to low-income borrowers is significantly lower than the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families. SNB's market share for low-income borrowers is lower than the overall market share. SNB's market share for moderate-income borrowers exceeds its overall market share. SNB made only four home improvement loans in this AA, three of which were to moderate-income borrowers.

#### ***Home Refinance Lending***

The borrower distribution of home refinance loans is adequate. The percentage of loans to low-income borrowers exceeds the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers is significantly lower than the percentage of moderate-income families. SNB's market share for low-income borrowers exceeds its overall market share. SNB's market share for moderate-

income borrowers is lower than its overall market share. SNB made only four home refinance loans in this AA, one of which was to low-income borrowers.

### ***Small Loans to Businesses***

Refer to Table 11 of Appendix C for the facts and data used to evaluate the bank's distribution of loans to businesses of different sizes.

The distribution of loans to businesses of different sizes is adequate. The percentage of small loans to businesses is lower than the percentage of small businesses in the MSA. SNB's market share of lending to small businesses is somewhat lower than its overall market share.

### **Camden, NJ MD (MD 15804)**

The overall distribution of loans to borrowers of different income levels and businesses of different sizes in this AA reflects good penetration. The distribution of home mortgage loans to borrowers of different income levels is good. The distribution of loans to businesses of different sizes is good. Due to the bank's decision in 2014 to cease home mortgage lending, we placed greater emphasis on the bank's performance with respect to small loans to businesses.

### ***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 of Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage lending.

### ***Home Purchase Lending***

The borrower distribution of home purchase loans is good. The percentage of loans to low-income borrowers is lower than the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families. SNB's market share for low-income borrowers is near to its overall market share. SNB's market share for moderate-income borrowers is somewhat lower than its overall market share.

### ***Home Improvement Lending***

The borrower distribution of home improvement loans is good. The percentage of loans to low-income borrowers is significantly lower than the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families. SNB's market share for low-income borrowers is lower than the overall market share. SNB's market share for moderate-income borrowers exceeds its overall market share.

SNB made only three home improvement loans in this AA, one of which was to moderate-income borrowers.

### ***Home Refinance Lending***

The borrower distribution of home refinance loans is good. The percentage of loans to low-income borrowers is lower than the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families. SNB's market share for both low- and moderate-income borrowers is near to its overall market share.

***Small Loans to Businesses***

Refer to Table 11 of Appendix C for the facts and data used to evaluate the bank's distribution of loans to businesses of different sizes.

The distribution of loans to businesses of different sizes is good. The percentage of small loans to businesses is somewhat lower than the percentage of small businesses in the MD. SNB's market share of lending to small businesses exceeds its overall market share.

**Middlesex-Monmouth-Ocean Counties, NJ (part of MD 35614)**

The overall distribution of loans to borrowers of different income levels and businesses of different sizes in this AA reflects adequate penetration. The distribution of home mortgage loans to borrowers of different income levels is adequate. The distribution of loans to businesses of different sizes is good. Due to the bank's decision in 2014 to cease home mortgage lending, we placed greater emphasis on the bank's performance with respect to small loans to businesses.

***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 of Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage lending.

***Home Purchase Lending***

The borrower distribution of home purchase loans is good. The percentage of loans to low-income borrowers is significantly lower than the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families. SNB's market share for low-income borrowers is lower than the overall market share. SNB's market share for moderate-income borrowers exceeds its overall market share.

***Home Improvement Lending***

The borrower distribution of home improvement loans is poor. The percentage of loans to low- and moderate-income borrowers is significantly lower than the percentage of low- and moderate-income families in the AA, respectively. SNB's market share for both low- and moderate-income borrowers is lower than its overall market share. SNB made only five home improvement loans in this AA.

***Home Refinance Lending***

The borrower distribution of home refinance loans is poor. The percentage of loans to low- and moderate-income borrowers is significantly lower than the percentage of low- and moderate-income families in the AA. SNB's market share for both low- and moderate-income borrowers is lower than its overall market share.

***Small Loans to Businesses***

Refer to Table 11 of Appendix C for the facts and data used to evaluate the bank's distribution of loans to businesses of different sizes.

The distribution of loans to businesses of different sizes is good. The percentage of small loans to businesses is somewhat lower than the percentage of small businesses in the MD. SNB's market share of lending to small businesses exceeds its overall market share.



**Newark, NJ-PA MD (MD 35084)**

The overall distribution of loans to borrowers of different income levels and businesses of different sizes in this AA reflects adequate penetration. The distribution of home mortgage loans to borrowers of different income levels is adequate. The distribution of loans to businesses of different sizes is adequate. Due to the bank's decision in 2014 to cease home mortgage lending, we placed greater emphasis on the bank's performance with respect to small loans to businesses.

***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 of Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage lending.

***Home Purchase Lending***

The borrower distribution of home purchase loans is adequate. The percentage of loans to low-income borrowers is significantly lower than the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families. SNB's market share for both low- and moderate-income borrowers is lower than its overall market share.

***Home Improvement Lending***

The borrower distribution of home improvement loans is poor. The percentage of loans to low- and moderate-income borrowers is significantly lower than the percentage of low- and moderate-income families in the AA. SNB's market share for both low- and moderate-income borrowers is lower than its overall market share. SNB made only two home improvement loans in this AA.

***Home Refinance Lending***

The borrower distribution of home refinance loans is poor. The percentage of loans to low-income borrowers is significantly lower than the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers is lower than the percentage of moderate-income families. SNB's market share for low- and moderate-income borrowers is lower than its overall market share.

***Small Loans to Businesses***

Refer to Table 11 of Appendix C for the facts and data used to evaluate the bank's distribution of loans to businesses of different sizes.

The distribution of loans to businesses of different sizes is adequate. The percentage of small loans to businesses is significantly lower than the percentage of small businesses in the MSA. SNB's market share of lending to small businesses is near to its overall market share.

**Vineland-Bridgeton, NJ MSA (MSA 47220)**

The overall distribution of loans to borrowers of different income levels and businesses of different sizes in this AA reflects poor penetration. The distribution of home mortgage loans to borrowers of different income levels is poor. The distribution of loans to businesses of different sizes is poor. Due to the bank's decision in 2014 to cease home mortgage lending, we placed greater emphasis on the bank's performance with respect to small loans to businesses.

### ***Home Mortgage Loans***

Refer to Tables 8, 9, and 10 of Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage lending.

### ***Home Purchase Lending***

The borrower distribution of home purchase loans is poor. The percentage of loans to low- and moderate-income borrowers is significantly lower than the percentage of low- and moderate-income families in the AA. SNB's market share for both low- and moderate-income borrowers is lower than its overall market share. SNB made only one home purchase loan in this AA.

### ***Home Improvement Lending***

The borrower distribution of home improvement loans is adequate. The percentage of loans to low-income borrowers is significantly lower than the percentage of low-income families. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families. SNB's market share for low-income borrowers is significantly lower than its overall market share. SNB's market share for moderate-income borrowers exceeds its overall market share. SNB made only four home improvement loans in this AA, one of which was to moderate-income borrowers.

### ***Home Refinance Lending***

The borrower distribution of home refinance loans is poor. The percentage of loans to low- and moderate-income borrowers is significantly lower than the percentage of low- and moderate-income families in the AA. Market share not indicated. SNB made only one home refinance loan in this AA.

### ***Small Loans to Businesses***

Refer to Table 11 of Appendix C for the facts and data used to evaluate the bank's distribution of loans to businesses of different sizes.

The distribution of loans to businesses of different sizes is poor. The percentage of small loans to businesses is significantly lower than the percentage of small businesses in the MSA. SNB's market share of lending to small businesses is lower than its overall market share.

## **Community Development Lending**

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

SNB has made a relatively high level of community development loans, which had a positive impact on the Lending Test rating. A total of \$29.938 million in CD loans were originated or renewed in the bank's AAs.

**Atlantic City-Hammonton, NJ MSA (MSA 12100)**

SNB made an adequate level of community development loans in this AA, which had a neutral impact on the Lending Test. SNB originated two loans totaling \$3.042 million. These loans were originated to an organization that provides community services for low- and moderate-income individuals.

**Camden, NJ MD (MD 15804)**

SNB made a relatively high level of community development loans in this AA, which had a positive impact on the Lending Test. SNB originated and renewed eight loans totaling \$8.976 million to organizations providing affordable housing and promoting economic development in the AA.

**Middlesex-Monmouth-Ocean Counties, NJ (part of MD 35614)**

SNB made a relatively high level of community development loans in this AA, which had a positive impact on the Lending Test. SNB originated and renewed six loans totaling \$7.734 million. One loan totaling \$3.34 million was used for SBA Program 504 construction costs, which promoted business growth and job creation in the area. One loan was originated and extended twice to provide employment and affordable housing to support low-income seniors and people with disabilities. A third loan was originated and renewed to help provide affordable housing to low- and moderate-income individuals and families.

**Newark, NJ-PA MD (MD 35084)**

SNB made an adequate level of community development loans in this AA, which had a neutral impact on the Lending Test. SNB originated and renewed two loans totaling \$1.6 million, which were made to an organization that provides affordable housing to low- and moderate-income individuals and families.

**Vineland-Bridgeton, NJ MSA (MSA 47220)**

SNB did not originate or renew any loans in this AA during the evaluation period.

**Loans in Limited Scope AAs and Broader Statewide or Regional Area**

In the Limited Scope AAs, SNB originated four loans totaling \$4.586 million to organizations in the Trenton, NJ MSA AA (MSA 45940), which provided community services and affordable housing targeting low- and moderate-income individuals. SNB did not originate or renew any loans in the other two Limited Scope AAs, Ocean City, NJ MSA AA (MSA 36140) and Salem County, NJ AA (part of MD 48864), during the evaluation period. However, as of August 1, 2015, these areas were no longer included in the bank's AAs. SNB originated one loan totaling \$4.0 million to an organization located in the bank's AA, which provides affordable housing for low- and moderate-income individuals statewide. SNB also originated two CD loans that benefited the broader regional area surrounding the bank's AAs. SNB originated one loan totaling \$2.567 million, which promoted economic development and also renewed and increased a line of credit from \$6.0 million to \$7.0 million to an organization providing services for low-income individuals.

## **Product Innovation and Flexibility**

Until the bank's exit from residential mortgage lending in July 2014, SNB offered the "Sun Keys Affordable Mortgage Product," a residential mortgage loan targeted to low- and moderate-income borrowers. However, the bank originated no loans under this program during the evaluation period.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Trenton, NJ MSA AA is not inconsistent with the bank's overall Low Satisfactory performance under the Lending Test. In the Ocean City NJ MSA AA and the Salem County, NJ AA, the bank's performance is weaker than the bank's overall performance. As a result of the bank's decision to reduce its geographic footprint, the Ocean City, NJ MSA AA and the Salem County, NJ AA were removed from the bank's AAs in 2015. Consequently, SNB's lending levels were low in these areas. As the Ocean City, NJ MSA AA and the Salem County, NJ AA are no longer included among the bank's AAs, the bank's performance in these areas had minimal impact on the overall conclusion. Refer to Tables 1 through 13 in Appendix C for the facts and data that support these conclusions.

## **INVESTMENT TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Investment Test is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Atlantic City-Hammonton NJ MSA AA, Camden, NJ MD AA, Middlesex-Monmouth-Ocean Counties, NJ AA, Newark, NJ-PA MD AA, and Vineland-Bridgeton, NJ MSA AA is adequate. A total of \$17.76 million in investments, donations, and grants were made, or were outstanding, in the bank's AAs.

Refer to Table 14 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

#### **Atlantic City-Hammonton, NJ MSA (MSA 12100)**

SNB has an adequate level of qualified investments and grants and exhibits adequate responsiveness to meeting the identified needs of the AA.

SNB made seven investments during the evaluation period totaling \$2.516 million. Specifically, SNB invested in six separate mortgage-backed securities totaling \$2.016 million. These investments were collateralized by pools of residential mortgages originated to low- and moderate-income borrowers throughout this AA. Additionally, SNB invested \$500 thousand into the CRA Qualified Investment Fund, an institutional mutual fund that invests according to CRA guidelines. The bank is able to confirm the AA with advisors from the fund, who then seek CRA-qualified investments in the bank's AA.

SNB also made six grants and donations totaling \$15,950 to three organizations providing economic development and community services to low- and moderate-income individuals and geographies within the Atlantic City-Hammonton, NJ MSA AA.

Prior period investments consist of one mortgage-backed security with a remaining balance of \$248.4 thousand that continues to directly benefit the Atlantic City-Hammonton, NJ AA. The mortgage-backed security is collateralized with a pool of residential mortgages originated to low- and moderate-income borrowers.

#### **Camden, NJ MD (MD 15804)**

SNB has an adequate level of qualified investments and grants and exhibits adequate responsiveness to meeting the identified needs of the AA.

SNB made eight investments during the evaluation period totaling \$5.425 million. Specifically, SNB invested in eight separate mortgage-backed securities. These investments were collateralized by pools of residential mortgages originated to low- and moderate-income borrowers throughout this AA.

SNB also made seven grants and donations totaling \$28,500 to four organizations that provide economic development and community services to low- and moderate-income individuals and geographies within the Camden, NJ MD AA.

Prior period investments consist of one mortgage-backed security with a total remaining balance of \$175.5 thousand that continues to directly benefit the Camden, NJ MD AA. The mortgage-backed security is collateralized with pools of residential mortgages originated to low- and moderate-income borrowers.

#### **Middlesex-Monmouth-Ocean Counties, NJ (part of MD 35614)**

SNB has an adequate level of qualified investments and grants and exhibits adequate responsiveness to meeting the identified needs of the AA.

SNB made nine investments during the evaluation period totaling \$4.933 million. Specifically, SNB invested in nine separate mortgage-backed securities. These investments were collateralized by pools of residential mortgages originated to low- and moderate-income borrowers throughout this AA.

SNB also made four grants and donations totaling \$21 thousand to two organizations that provide community services to low- and moderate-income individuals and geographies within the Middlesex-Monmouth-Ocean Counties, NJ AA.

#### **Newark, NJ-PA MD (MD 35084)**

SNB has an adequate level of qualified investments and grants and exhibits adequate responsiveness to meeting the identified needs of the AA.

SNB made four investments during the evaluation period totaling \$1.325million. Specifically, SNB invested in three separate mortgage-backed securities totaling \$1.077 million. These investments were collateralized by pools of residential mortgages originated to low- and moderate-income borrowers throughout this AA. Additionally, SNB invested \$248 thousand into a certificate of deposit account at a

minority-owned institution and certified community development financial institution (“CDFI”). The account serves as low cost financing for loans originated by the institution.

SNB also made eight grants and donations totaling \$22,900 to four organizations providing community services to low- and moderate-income individuals and geographies within the Newark, NJ-PA MD AA.

#### **Vineland–Bridgeton, NJ MSA (MSA 47220)**

SNB has an adequate level of qualified investments and grants and exhibits adequate responsiveness to meeting the identified needs of the AA.

SNB made five investments during the evaluation period totaling \$1.038 million. Specifically, SNB invested in four separate mortgage-backed securities totaling \$ 537.8 thousand. These investments were collateralized by pools of residential mortgages originated to low- and moderate-income borrowers throughout this AA. Additionally, SNB invested \$500 thousand into the CRA Qualified Investment Fund, an institutional mutual fund that invests according to CRA guidelines. The bank is able to confirm the AA with advisors from the fund, who then seek CRA-qualified investments in the AA. .

SNB also made five grants and donations totaling \$25,540 to two organizations providing community services to low- and moderate-income individuals and geographies within the Vineland-Bridgeton, NJ MSA AA.

#### **Statewide / Regional Investments with Potential Benefit to One or More AAs**

During the evaluation period, SNB made two grants totaling \$6,250 to two organizations with a statewide focus. One organization promotes economic development and the other organization provides community services to low- and moderate-income individuals and geographies. These organizations were not able to provide the bank with exact geographies to which the donated funds were allocated due to the statewide focus of their services.

Statewide prior period investments still outstanding consist of a \$250 thousand grant to an organization which promotes economic development.

#### **Out of AA with No Potential Benefit to an AA**

During the evaluation period, SNB made three grants and donations totaling \$61,500 to three organizations providing community services to low- and moderate-income individuals and geographies outside the overall AA, including portions of Pennsylvania, New York, and Delaware.

Outside of the AA, prior period investments still outstanding consist of one investment totaling \$700 thousand, which promotes economic development.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank’s performance under the Investment Test in the Trenton, NJ MSA AA (MSA 45940) is not inconsistent with the bank’s overall Low Satisfactory performance under the Investment Test. In the Ocean City NJ MSA AA (MSA 36140) and the Salem County, NJ AA (part of MD 48864), the bank’s performance is weaker than the bank’s overall performance. As a result of the

bank's decision to reduce its geographic footprint, the Ocean City, NJ MSA AA and the Salem County, NJ AA were removed from the bank's AAs in 2015. Consequently, SNB made limited investments in these areas. As the Ocean City, NJ MSA AA and the Salem County, NJ AA are no longer included among the bank's AAs, the bank's performance in these areas had minimal impact on the overall conclusion.

Refer to Table 14 in Appendix C for the facts and data that support these conclusions.

## **SERVICE TEST**

The bank's performance under the Service Test is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Atlantic City-Hammonton, NJ MSA AA, Camden, NJ MD AA, Middlesex-Monmouth-Ocean Counties, NJ AA, and Newark, NJ-PA MD AA is adequate. The bank's performance in the Vineland-Bridgeton, NJ MSA AA is good. Service delivery systems are reasonably accessible to essentially all portions of the institution's AAs. SNB provides an adequate level of community development services.

### **Retail Banking Services**

Refer to Table 15 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

#### **Atlantic City-Hammonton, NJ MSA (MSA 12100)**

SNB's delivery systems are reasonably accessible to geographies and individuals of different income levels in the Atlantic City-Hammonton, NJ MSA AA. SNB operates six of its 34 branches within this MSA. Of these branches, one is located in a low-income geography, none are located in moderate-income geographies, four are located in middle-income geographies, and one is located in an upper-income geography.

As a percentage of the total number of branches, 16.67 percent of the branches were located in low-income geographies where 6.85 percent of the population resides; none were in moderate-income geographies where 19.82 percent of the population lives. The distribution of SNB's branches in low-income geographies exceeds the percentage of the population residing in this geography; and the distribution of branches in moderate-income geographies is significantly lower than the percentage of the population living in this geography.

During the evaluation period, the bank closed a branch in an upper-income geography. The bank also sold two branches, both in middle-income geographies. The branch closing and sales have generally not adversely affected the accessibility of the bank's delivery systems in low- and moderate-income geographies and to low- and moderate-income individuals.

SNB's services do not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income geographies and/or individuals. All branches are full-service branches with ATMS and similar business hours.

SNB offers effective alternative delivery systems such as automated telephone banking, internet banking, and mobile banking. The bank provides retail customer support through its website and a toll-free contact center with a live agent available six days a week, including extended hours on weekdays. SNB also has

a partnership with a national drugstore chain that allows the bank's retail customers to withdraw cash from ATMs located in the stores with no surcharge or foreign ATM fees.

#### **Camden, NJ MD (MD 15804)**

SNB's delivery systems are reasonably accessible to geographies and individuals of different income levels in the Camden, NJ MD AA. SNB operates eight of its 34 branches in this MD. Of these branches, none are located in a low-income geography, one is located in a moderate-income geography, two are located in middle-income geographies, and five are located in upper-income geographies.

As a percentage of the total number of branches, there are no branches in low-income geographies where 5.18 percent of the population resides; and 12.50 percent of the branches are in moderate-income geographies where 17.13 percent of the population resides. The distribution of branches in low- and moderate-income geographies is lower than the percentage of the population residing in such geographies.

During the evaluation period, the bank opened a branch in a moderate-income geography. The same branch was closed less than two years after opening. The bank also closed a branch in an upper-income geography. The bank's branch closings have generally not adversely affected the accessibility of its delivery systems in low- and moderate-income geographies and to low- and moderate-income individuals.

SNB's services do not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income geographies and/or individuals. All, but one, of the branches are full-service branches with ATMs and similar business hours. The one limited service branch is in an upper-income geography.

SNB offers effective alternative delivery systems such as automated telephone banking, internet banking, and mobile banking. The bank provides retail customer support through its website and a toll-free contact center with a live agent available six days a week, including extended hours on weekdays. SNB also has a partnership with a national drugstore chain that allows the bank's retail customers to withdraw cash from ATMs located in the stores with no surcharge or foreign ATM fees.

#### **Middlesex-Monmouth-Ocean Counties, NJ (part of MD 35614)**

SNB's delivery systems are reasonably accessible to geographies and individuals of different income levels in the Middlesex-Monmouth-Ocean Counties, NJ AA. SNB operates 12 of its 34 branches within this AA. Of these branches, none are located in low-income geographies, one is located in a moderate-income geography, one is in a middle-income geography, and ten are located in upper-income geographies.

As a percentage of the total number of branches, there are no branches located in low-income geographies where 2.48 percent of the population lives; and 8.33 percent of the branches are located in moderate-income geographies where 11.21 percent of the population lives. The distribution of branches in low- and moderate-income geographies is somewhat lower than the percentage of the population residing in such geographies.

During the evaluation period, the bank closed one branch in a moderate-income geography, two branches in middle-income geographies, and four branches in upper-income geographies. The bank's branch closings have generally not adversely affected the accessibility of its delivery systems in low- and moderate-income geographies and to low- and moderate-income individuals.



SNB's services do not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income geographies and/or individuals. All, but one, of the branches are full-service branches with ATMs and similar business hours. The one limited service branch is in a moderate-income geography but it primarily serves as a loan production office.

SNB offers effective alternative delivery systems such as automated telephone banking, internet banking, and mobile banking. The bank provides retail customer support through its website and a toll-free contact center with a live agent available six days a week, including extended hours on weekdays. SNB also has a partnership with a national drugstore chain that allows the bank's retail customers to withdraw cash from ATMs located in the stores with no surcharge or foreign ATM fees.

#### **Newark, NJ-PA MD (MD 35084)**

SNB's delivery systems are reasonably accessible to geographies and individuals of different income levels in the Newark, NJ-PA MD AA. SNB operates two of its 34 branches in this MD. Of these two branches, one is located in a moderate-income geography and one is located in an upper-income geography.

As a percentage of the total number of branches, there are no branches in low-income geographies where 12.79 percent of the population resides; and 50.00 percent of the branches are in moderate-income geographies where 19.69 percent of the population resides. The distribution of branches in low-income geographies is significantly lower than the percentage of the population residing in such geographies. The distribution of branches in moderate-income geographies exceeds the percentage of the population residing in such geographies.

During the evaluation period, one branch was closed in a middle-income geography, and two were closed in upper-income geographies. The bank's branch closings have generally not adversely affected the accessibility of its delivery systems in low- and moderate-income geographies and to low- and moderate-income individuals.

SNB's services do not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income geographies and/or individuals. Both branches are full-service branches with ATMS and similar business hours.

SNB offers effective alternative delivery systems such as automated telephone banking, internet banking, and mobile banking. The bank provides retail customer support through its website and a toll-free contact center with a live agent available six days a week, including extended hours on weekdays. SNB also has a partnership with a national drugstore chain that allows the bank's retail customers to withdraw cash from ATMs located in the stores with no surcharge or foreign ATM fees.

#### **Vineland-Bridgeton, NJ MSA (MSA 47220)**

SNB's delivery systems are accessible to essentially all geographies and individuals of different income levels in the Vineland-Bridgeton, NJ MSA AA. Four of SNB's 34 branches are located within this MSA. Of these four branches, one is located in a low-income geography, two are located in moderate-income geographies, and one is located in a middle-income geography. There are no branches in upper-income geographies.

As a percentage of the total number of branches, 25.00 percent of the branches are located in low-income geographies where 8.08 percent of the population resides; and 50.00 percent of the branches are located in moderate-income geographies where 18.20 percent of the population lives. The distribution of SNB's branches in low- and moderate-income geographies exceeds the percentage of the population residing in these geographies.

During the evaluation period, SNB closed one branch in a low-income geography. The bank's branch closing has generally not adversely affected the accessibility of its delivery systems in low- and moderate-income geographies and to low- and moderate-income individuals.

SNB's services do not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income geographies and/or individuals. All, but one, of the branches are full-service branches with ATMs and similar business hours. The one limited service branch is in a moderate-income geography but it primarily serves as an operations center for the bank.

SNB offers effective alternative delivery systems such as automated telephone banking, internet banking, and mobile banking. The bank provides retail customer support through its website and a toll-free contact center with a live agent available six days a week, including extended hours on weekdays. SNB also has a partnership with a national drugstore chain that allows the bank's retail customers to withdraw cash from ATMs located in the stores with no surcharge or foreign ATM fees.

## **Community Development Services**

### **Atlantic City-Hammonton, NJ MSA (MSA 12100)**

SNB provided an adequate level of CD services within the Atlantic City - Hammonton, NJ MSA AA. Employees provided their financial and technical expertise to community organizations offering affordable housing, small business development, and other community services in the AA. These services were responsive to the needs in the AA. The following is a list of CD services provided in the AA during the evaluation period.

- One employee served on the resource and planning committees of a community action agency that provides affordable housing, homebuyer education, foreclosure prevention, and other community services for low- and moderate-income individuals.
- One employee served on the board of directors, providing strategic direction and financial expertise, for a small business development organization focused on Latino and other minority-owned businesses.
- One employee provided financial expertise to an organization that advocates for abused and neglected children in the foster care system, trying to find them permanent homes; 95 percent of the organization's clients are low and moderate-income individuals.
- One employee served as a committee member, providing technical and financial expertise, for a local community development corporation that helps to coordinate economic development efforts in Atlantic City.
- One employee served as a regional board member for an organization that assists in providing critical support services in healthcare, education, and financial literacy for low- and moderate-income individuals.

- Employees provided financial literacy workshops to low- and moderate-income students in Atlantic County.
- Two bank employees facilitated a financial education workshop for low- and moderate-income individuals in Atlantic City.

### **Camden, NJ MD AA (MD 15804)**

SNB provided a relatively high level of CD services within the Camden, NJ MD AA. Employees provided their financial and technical expertise to community organizations offering affordable housing, small business development, and other community services in the AA. These services were responsive to the needs in the AA. The following is a list of CD services that were provided in the AA during the evaluation period.

- One employee served on the resource and planning committees of a community action agency that provides affordable housing, homebuyer education, foreclosure prevention, and other community services for low- and moderate-income individuals.
- One employee served on the board of directors, providing strategic direction and financial expertise, for a small business development organization focused on Latino and other minority-owned businesses.
- Forty-six employees provided financial and technical expertise, participating in an IRS program that provides free tax preparation assistance to low- and moderate-income individuals.
- One employee served on multiple committees, providing financial and technical expertise, to an organization that delivers food to more than 160 non-profit organizations in New Jersey for distribution to low-income individuals and families.
- One employee oversaw financial operations, including budget preparation, for a community development corporation that works to improve the social and economic conditions in Camden through food programs for low-income senior citizens, tutoring for low- and moderate-income students, and the development of affordable housing.
- One employee served on the board and loan committee of a CDFI that provides market and below-market loans to businesses located in or moving to southern New Jersey.
- One employee facilitated two financial education workshops for low- and moderate-income individuals.
- Two employees provided financial and technical expertise, presenting information on how to create a personal budget as part of a community organization's financial wellness initiative for low- and moderate-income individuals.
- One employee served as a regional board member for an organization that assists in providing critical support services in healthcare, education, and financial literacy for low- and moderate-income individuals.

### **Middlesex-Monmouth-Ocean Counties, NJ (part of MD 35614)**

SNB provided an adequate level of community development services within the Middlesex-Monmouth-Ocean Counties, NJ AA.

- One employee provided financial training and guidance to the residents and board members of an affordable housing facility for the developmentally disabled and assisted residents with bank account maintenance and online banking.
- One employee assisted an organization with establishing a financial literacy program and served on the newly established financial literacy committee.
- Employees provided a financial literacy workshop addressing elder financial abuse at three different affordable housing apartment complexes for low- and moderate-income seniors.
- One employee served as a regional board member for an organization that assists in providing critical support services in healthcare, education, and financial literacy for low- and moderate-income individuals.
- Employees provided financial literacy information at an organization's event for low-and moderate-income individuals.

### **Newark, NJ-PA MD (MD 35084)**

SNB provided a limited level of CD services within the Newark, NJ-PA MD AA.

- Employees provided a financial literacy workshop on elder financial abuse for low- and moderate-income seniors at four different senior living facilities.
- Employees participated in a youth organization's events at two different schools with predominantly low- and moderate-income students, promoting financial literacy skills.
- One employee facilitated a financial literacy workshop for the constituents of an affordable housing organization that provides housing counseling and referral services for low- and moderate-income individuals.

### **Vineland-Bridgeton, NJ MSA (MSA 47220)**

SNB provided a relatively high level of CD services within the Vineland-Bridgeton, NJ MSA AA. Employees provided their financial and technical expertise to community organizations offering affordable housing, small business development, and other community services in the AA. These services were responsive to the needs in the AA. The following is a list of CD services provided during the evaluation period.

- Forty-six employees provided financial and technical expertise, participating in an IRS program that provides free tax preparation assistance to low- and moderate-income individuals.
- One employee served on the resource and planning committees of a community action agency that provides affordable housing, homebuyer education, foreclosure prevention, and other community services for low- and moderate-income individuals.
- One employee served on the Board of Directors, providing strategic direction and financial expertise, for a small business development organization focused on Latino and other minority-owned businesses.
- One employee served on the board of directors, providing financial and technical expertise, for an organization that provides affordable housing for low-income senior citizens and disabled people.
- One employee served on a loan committee, reviewing and approving credit requests, for an organization that revitalizes designated urban communities and encourages job creation through private and public investments.

- One employee with IT responsibilities provided ongoing technical support to a community development organization.
- Four employees provided a financial literacy workshop on elder financial abuse for low- and moderate-income seniors at two different senior living facilities.
- Two employees facilitated a financial education workshop in both English and Spanish for low- and moderate-income individuals.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Ocean City, NJ MSA AA (MSA 36140), Trenton, NJ MSA AA (MSA 45940), and Salem County, NJ AA (part of MD 48864) is weaker than the bank's overall Low Satisfactory performance under the Service Test. In accordance with its decision to reduce the bank's geographic footprint as part of its comprehensive restructuring, in 2015 the bank sold all six of its branches in the Ocean City, NJ MSA AA and closed its one branch in the Salem County, NJ AA. As the Ocean City, NJ MSA AA and the Salem County, NJ AA are no longer included among the bank's AAs, the bank's performance in these areas had minimal impact on the overall conclusion. Refer to Table 15 in Appendix C for the facts and data supporting these conclusions.

## Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

<b>Time Period Reviewed</b>	Lending Test (excludes CD Loans): 01/01/12 to 12/31/15 (Month Day, Year to Month Day, Year) Investment and Service Tests and CD Loans: 01/28/13 to 06/06/16	
<b>Financial Institution</b>	<b>Products Reviewed</b>	
Sun National Bank (SNB) Vineland, New Jersey	Home Mortgages (Home Purchase, Home Improvement, Home Refinance), Small Loans to Businesses, CD Loans, Qualified Investments and Qualified Services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None		
<b>List of AAs and Type of Examination</b>		
<b>AA</b>	<b>Type of Exam</b>	<b>Other Information</b>
Atlantic City-Hammonton, NJ MSA 12100	Full-Scope	2010 Census Information for demographics
Camden, NJ MD 15804	Full-Scope	2014 Market share data for both home mortgages and small loans to business
Middlesex-Monmouth-Ocean Counties, NJ (part of MD 35614)	Full-Scope	2015 Market share data for deposits
Newark, NJ-PA MD 35084	Full-Scope	
Vineland-Bridgeton, NJ MSA 47220	Full-Scope	
Ocean City, NJ MSA 36140	Limited-Scope	
Salem County, NJ (part of MD 48864)	Limited-Scope	
Trenton, NJ MSA 45940	Limited-Scope	

## Appendix B: Market Profiles for Full-Scope Areas

### Atlantic City-Hammonton, NJ MSA (MSA 12100)

Demographic Information for Full-Scope Area: Sun AA 12100 2014 and 2015						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	69	10.14	18.84	46.38	23.19	1.45
Population by Geography	274,549	6.85	19.82	49.55	22.90	0.88
Owner-Occupied Housing by Geography	71,885	2.90	14.12	55.41	27.56	0.01
Businesses by Geography	16,631	8.71	13.62	50.37	27.27	0.04
Farms by Geography	550	0.73	7.64	60.36	31.27	0.00
Family Distribution by Income Level	67,256	21.34	17.79	20.49	40.37	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	26,321	12.05	26.30	47.22	14.43	0.00
Median Family Income	= \$66,920					
HUD Adjusted Median Family Income for 2015	= \$67,300					
Households Below the Poverty Level	=11%					
				Median Housing Value	= \$287,026	
				Unemployment Rate	= 7.8% (BLS-Mar 2016)	

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2010 US Census, 2015 HUD updated MFI, and Bureau of Labor Statistics.

The Atlantic City-Hammonton, NJ MSA AA (MSA 12100) is located in the southeastern part of the State and is comprised of all of Atlantic County, NJ. The AA complies with the CRA guidelines and does not arbitrarily exclude LMI geographies.

According to the 2010 U.S. Census Data, there are a total of 69 census tracts in this AA. There are seven low-income tracts, 13 moderate-income tracts, 32 middle-income tracts, 16 upper-income tracts, and one has not been assigned an income classification.

The overall population of the Atlantic City-Hammonton, NJ MSA AA is 274,549 per the 2010 U.S. Census Data. The AA population comprises 101,645 households and 67,256 families. Of this population, 18,810 (6.85%) people reside in low-income geographies, 54,410 (19.82%) reside in moderate-income geographies, 136,030 (49.55%) reside in middle-income geographies, 62,882 (22.90%) reside in upper-income geographies, and 2,417 (0.88%) reside in geographies where income data was not available.

The 2010 Census reports median family income of \$66,920 and the 2015 HUD updated median family income is \$67,300. Approximately 11% of the households are below the poverty level. Approximately 21% of the families in the AA are low-income, 18% are moderate-income, 21% are middle-income, and 40% are upper-income. The median housing value was \$287,026 while median household income was \$56,607. There are 125,826 housing units, of which, 76% were one to four family units and 21% were multi-family housing. Owner-occupied housing is 57%, rental-occupied housing is 24%, and vacant housing is 19%.

According to the 2015 Business Demographic Data, there are a total of 16,631 businesses and 550 farms in the AA. The primary industries in the MSA are Services, which account for approximately 49% of the total industries, followed by Retail Trade and Construction at 17% and 10% respectively. Approximately 9% of businesses are located in low-income tracts, 14% are located in moderate-income tracts, 50% are located in middle-income tracts, and 27% are located in upper-income tracts. Approximately 78% of the businesses reporting have revenues of less than \$1 million and approximately 79% of the businesses and farms reporting have less than 10 employees. The major employers in Atlantic County are Trump Entertainment, Borgata Hotel Casino & Spa, FAA Technical Center, and Resorts Casino Hotel.

There are six branches in the Atlantic City-Hammonton, NJ MSA, accounting for 17% of the bank's total branches. Based on the June 30, 2015 FDIC Summary of Deposits, Sun National Bank ranks 6<sup>th</sup> out of 16 institutions in the Atlantic City-Hammonton, NJ MSA with a 6.59 percent market share. The bank's major competitors include TD Bank, N. A. with a 21.10 percent market share, Bank of America, N. A. with a 14.27 percent market share, and Wells Fargo Bank, N. A. with a 14.20 percent market share. In 2014, the top home lenders in this AA were Wells Fargo Bank N. A. (17.59% market share), JPMorgan Chase Bank, N. A. (4.90% market share), and Bank of America, N. A. (4.66% market share).

The unemployment rate in the Atlantic City-Hammonton, NJ MSA as of March 2016 was 7.8%, higher than the national unemployment rate of 5.2%.



**Camden, NJ MD (MD 15804)**

Demographic Information for Full-Scope Area: Sun AA 15804 MD 2014 and 2015						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	304	4.93	19.74	50.00	25.00	0.33
Population by Geography	1,250,679	5.18	17.13	48.03	29.41	0.25
Owner-Occupied Housing by Geography	346,532	2.50	14.41	51.18	31.91	0.00
Businesses by Geography	70,985	2.76	13.70	46.89	36.64	0.00
Farms by Geography	1,943	0.46	8.44	52.44	38.65	0.00
Family Distribution by Income Level	320,697	19.91	17.96	23.10	39.02	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	121,472	10.59	25.00	47.55	16.87	0.00
Median Family Income	= \$83,092					
HUD Adjusted Median Family Income for 2015	= \$86,400					
Households Below the Poverty Level	= 8%					
				Median Housing Value	= \$243,798	
				Unemployment Rate	= 5.0% (BLS-Mar 2016)	

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census, 2015 HUD updated MFI, and Bureau of Labor Statistics.

The Camden, NJ MD AA is a subset of the larger Philadelphia-Camden-Wilmington, PA-NJ-DE-MD, MSA (MSA 37980). The Camden MD consists of the Burlington, Camden, and Gloucester counties in south New Jersey. The AA complies with the CRA guidelines and does not arbitrarily exclude LMI geographies.

According to the 2010 U.S. Census Data, there are 304 census tracts in this AA. There are 15 low-income tracts, 60 moderate-income tracts, 152 middle-income tracts, 76 upper-income tracts, and one that has not been assigned an income classification.

The overall population of the Camden, NJ MD is 1,250,679 per the 2010 U.S. Census Data. The AA population comprises 458,586 households and 320,697 families. Of this population, 64,750 (5.18%) people reside in low-income geographies, 214,247 (17.13%) reside in moderate-income geographies, 600,758 (48.03%) reside in middle-income geographies, 367,841 (29.41%) reside in upper-income geographies, and 3,083 (0.25%) reside in geographies where income data was not available.

The 2010 Census reports median family income of \$83,092 and the 2015 HUD updated median family income is \$86,400. Approximately 8% of the households are below the poverty level. Approximately 20% of the families in the AA are low-income, 18% are moderate-income, 23% are middle-income, and 39% are upper-income. The median housing value was \$243,798 while median household income was \$71,879. There are 487,154 housing units, of which, 84% were one to four family units and 15% were multi-family housing. Owner-occupied housing is 71%, rental-occupied housing is 23%, and vacant housing is 6%.

According to the 2015 Business Demographic Data, there are a total of 70,985 businesses and 1,943 farms in the AA. The primary industries in the MD are Services, which account for approximately 50.70% of the total industries, followed by Retail Trade and Construction at 13.99% and 9.36% respectively. Approximately 3% of the businesses are located in low-income geographies, 14% are located in moderate-income geographies, 47% are located in middle-income geographies, and 37% are located in upper-income geographies. Approximately 78% of the businesses reporting have revenues of less than \$1 million and approximately 78% of the businesses and farms reporting have less than 10 employees. The top employers in Burlington County are Virtua Memorial Hospital, Burlington Coat Factory, and PHH Corporation. The top employers in Camden County are Cooper Health System, American Water Works, Bancroft Brain Injury Services, and Campbell Soup Company. The top employers in Gloucester County are Inspira Health Network, Kennedy University Hospital, and Rowan University.

There are eight branches located in the Camden, NJ MD AA, accounting for 23% of the bank's total number of branches. Based on the June 30, 2015 FDIC Summary of Deposits, Sun National Bank ranks 11<sup>th</sup> out of 33 institutions in the Camden, NJ MD AA with a 2.52 percent deposit market share. Competition for deposits and loans is strong in this MD. According to the June 30, 2015 deposit data, major competitors are TD Bank, N. A. (30.76% market share), PNC Financial (11.36% market share), and Wells Fargo Bank, N. A. (10.85% market share). In 2014, the top home lenders in this AA were Wells Fargo Bank, N. A. (13.70% market share), JPMorgan Chase Bank, N. A. (5.01% market share), and Quicken Loans (4.48% market share).

The unemployment rate in the Camden, NJ MD AA as of March 2016 was 5.0%, lower than the national unemployment rate of 5.2%.

**Middlesex-Monmouth-Ocean Counties, NJ (part of MD 35614)**

Demographic Information for Full-Scope Area: Sun AA 35614 MD 2014 and 2015						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	443	2.48	10.61	24.38	61.85	0.68
Population by Geography	2,016,805	2.48	11.21	23.54	62.76	0.01
Owner-Occupied Housing by Geography	545,512	0.70	8.61	23.37	67.32	0.00
Businesses by Geography	136,251	2.05	8.84	20.49	68.61	0.01
Farms by Geography	3,095	0.65	3.75	18.68	76.93	0.00
Family Distribution by Income Level	512,941	13.73	13.55	17.89	54.82	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	139,970	4.69	20.66	30.41	44.24	0.00
Median Family Income HUD Adjusted Median Family Income for 2015 Households Below the Poverty Level	= \$68,006 = \$71,300 = 7%			Median Housing Value Unemployment Rate	= \$384,643 = 5.2%(BLS-Mar 2016)	

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census, 2015 HUD updated MFI, and Bureau of Labor Statistics.

Sun National Bank has defined this AA to include the whole counties of Middlesex, Monmouth, and Ocean. These counties are located in central New Jersey and are part of the New York-Jersey City-White Plains, NY-NJ MD (MD 35614). The MD is a subset of the larger New York-Newark-Jersey City, NY-NJ-PA MSA (MSA 35620). The AA complies with the CRA guidelines and does not arbitrarily exclude LMI geographies.

According to the 2010 U.S. Census Data, there are a total of 443 census tracts in this AA. The AA consists of 11 low-income tracts, 47 moderate-income tracts, 108 middle-income tracts, 274 upper-income tracts, and 3 that have not been assigned an income classification.

The overall population of the Middlesex-Monmouth-Ocean Counties, NJ AA is 2,016,805 per the 2010 U.S. Census Data. The AA population comprises 732,307 households and 512,941 families. Of this population, 50,089 (2.48%) people reside in low-income geographies, 225,995 (11.21%) reside in moderate-income geographies, 474,818 (23.54%) reside in middle-income geographies, 1,265,672 (62.76%) reside in upper-income geographies, and 231 (0.01%) reside in geographies where income data was not available.

The 2010 Census reports median family income of \$68,006 and the 2015 HUD updated median family income is \$71,300. Approximately 7% of the households are below the poverty level. Approximately 14% of families in the AA are low-income, 13% are moderate-income, 18% are middle-income, and 55% are upper-income. The median housing value was \$384,643 while median household income was \$76,620. There are 824,792 housing units, of which, 83% are one to four family units, 15% are multi-family housing, and 2% are mobile homes or trailers. Owner-occupied housing is 66%, rental-occupied housing is 23%, and vacant housing is 11%.

According to the 2015 Business Demographic Data, there are a total of 136,251 businesses and 3,095 farms in the AA. The primary industries in the MD are Services, which account for approximately 50.80% of the total industries, followed by Retail Trade and Construction at 13.74% and 9.50% respectively. Approximately 2% of the businesses are located in low-income geographies, 9% are located in moderate-income geographies, 20% are located in middle-income geographies, and 69% are located in upper-income geographies. Approximately 79% of the businesses reporting have revenues of less than \$1 million and approximately 80% of the businesses and farms reporting have less than ten employees.

The top employers in Middlesex County are Rutgers State University, RWJ University Hospital, and Novo Nordisk. The top employers in Monmouth County are Meridian Health, Saker ShopRites, Inc., and Air Safety Equipment Inc. The top employers in Ocean County are NAVAIR at Joint Base MDL, Six Flags Theme Park, and Ocean Medical Center.

There are 12 branches in the Middlesex-Monmouth-Ocean Counties, NJ AA, representing 34% of the bank's total branches. Based on the June 30, 2015 FDIC Summary of Deposits, Sun National Bank ranks 19<sup>th</sup> out of 56 institutions in the Middlesex-Monmouth-Ocean Counties, NJ AA with a 0.77 percent market share. Competition for deposits and loans is strong in this AA. According to the June 30, 2015 deposit data, major competitors in the MD include Wells Fargo Bank, N. A. (15.44% market share), PNC Bank, N.A. (14.71% market share), TD Bank, N. A. (11.43% market share), and Bank of America, N. A. (10.73%). In 2014, the top home lenders in this AA were Wells Fargo Bank, N. A. (13.52% market share), Quicken Loans (5.79% market share), and JPMorgan Chase Bank, N. A. (4.94% market share).

As of March 2016, the unemployment rate in Middlesex County was 4.4%, the unemployment rate in Monmouth County was 4.5%, and the unemployment rate in Ocean County was 5.5%. For the same time, the national unemployment rate was 5.2%

**Newark, NJ-PA (MD 35084)**

Demographic Information for Full-Scope Area: Sun AA 35084 MD 2014 and 2015						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	553	16.46	20.98	26.76	35.44	0.36
Population by Geography	2,413,802	12.79	19.69	26.41	40.91	0.20
Owner-Occupied Housing by Geography	560,353	3.73	12.05	31.34	52.88	0.00
Businesses by Geography	169,448	9.24	14.69	26.84	48.99	0.24
Farms by Geography	4,172	2.09	6.64	32.72	58.56	0.00
Family Distribution by Income Level	602,759	22.04	16.38	19.40	42.18	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	231,554	22.81	30.01	25.73	21.44	0.01
Median Family Income	= \$90,123					
HUD Adjusted Median Family Income for 2015	= \$97,900					
Households Below the Poverty Level	= 9%					
				Median Housing Value	= \$414,981	
				Unemployment Rate	= 4.9% (BLS-Mar 2016)	

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census, 2015 HUD updated MFI, and Bureau of Labor Statistics.

Sun National Bank has defined this AA to include the whole counties of Essex, Hunterdon, Morris, Somerset, Sussex, and Union Counties. These counties are located in northern New Jersey and comprise a substantial majority of the Newark, NJ-PA MD (MD 35084). The MD is a subset of the larger New York-Newark-Jersey City, NY-NJ-PA MSA (MSA 35620). The AA complies with the CRA guidelines and does not arbitrarily exclude LMI geographies.

According to the 2010 U.S. Census Data, there are a total of 553 census tracts in this AA. The AA consists of 91 low-income tracts, 116 moderate-income tracts, 148 middle-income tracts, 196 upper-income tracts, and 2 that have not been assigned an income classification.

The overall population of this AA is 2,413,802 per the 2010 U.S. Census Data. The AA population comprises 858,327 households and 602,759 families. Of this population, 308,694 (12.79%) people reside in low-income geographies, 475,386 (19.69%) reside in moderate-income geographies, 637,537 (26.41%) reside in middle-income geographies, 987,455 (40.91%) reside in upper-income geographies, and 4,730 (0.20%) reside in geographies where income data was not available.

The 2010 Census reports median family income of \$90,123 and the 2015 HUD updated median family income is \$97,900. Approximately 9% of the households are below the poverty level. Approximately 22% of families in the AA are low-income, 16% are moderate-income, 20% are middle-income, and 42% are upper-income. The median housing value was \$414,981 while median household income was \$83,798. There are 931,705 housing units, of which, 79% are one to four family units, 20% are multi-family housing, and less than 1% are mobile homes or trailers. Owner-occupied housing is 60%, rental-occupied housing is 32%, and vacant housing is 8%.

According to the 2015 Business Demographic Data, there are a total of 169,448 businesses and 4,172 farms in the AA. The primary industries in the MD are Services, which account for approximately 51.01% of the total industries, followed by Retail Trade and Construction at 13.05% and 8.33% respectively. Approximately 9% of the businesses are located in low-income geographies, 15% are located in moderate-income geographies, 27% are located in middle-income geographies, and 49% are located in upper-income geographies. Approximately 78% of the businesses reporting have revenues of less than \$1 million and approximately 79% of the businesses and farms reporting have less than ten employees.

The top employers in Essex County are Prudential Financial, United Airlines, and Rutgers University – Newark. The top employers in Hunterdon County are Merck, Chubb Group, and Foster Wheeler. The top employers in Morris County are Novartis, Atlantic Health, and Picatinny Arsenal. The top employers in Somerset County are Citigroup, Johnson & Johnson, and Sanofi-Aventis US LLC. The top employers in Sussex County are Crystal Springs, Newton Memorial Hospital, and Mountain Creek. The top employers in Union County are Overlook Medical Center, NEMF, and USI Services Group.

There are two branches in this AA, representing six percent of the bank's total branches. Based on the June 30, 2015 FDIC Summary of Deposits, Sun National Bank ranks 47<sup>th</sup> out of 63 institutions in this AA with a 0.10 percent market share. Competition for deposits and loans is strong in this AA. According to the June 30, 2015 deposit data, major competitors in the AA include Wells Fargo Bank, N. A. (15.64% market share), Bank of America, N. A. (11.34% market share), and TD Bank, N. A. (9.44% market share). In 2014, the top home lenders in this AA were Wells Fargo Bank, N. A. (13.91% market share), JPMorgan Chase Bank, N. A. (6.05% market share), and Quicken Loans (5.05% market share).

The unemployment rate in the Newark, NJ-PA MD as of March 2016 was 4.9%, lower than the national unemployment rate of 5.2%.

**Vineland-Bridgeton, NJ MSA (MSA 47220)**

Demographic Information for Full-Scope Area: Sun AA 47220 MD 2014 and 2015						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	34	11.76	14.71	47.06	17.65	8.82
Population by Geography	156,898	8.08	18.20	52.13	17.98	3.61
Owner-Occupied Housing by Geography	34,261	2.18	11.72	61.87	24.23	0.00
Businesses by Geography	6,969	9.44	13.86	57.97	18.73	0.00
Farms by Geography	307	0.65	6.51	63.19	29.64	0.00
Family Distribution by Income Level	35,210	23.94	15.80	19.90	40.36	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	13,993	8.35	24.36	55.16	12.12	0.00
Median Family Income HUD Adjusted Median Family Income for 2015 Households Below the Poverty Level	= \$60,642 = \$60,400 = 14%			Median Housing Value Unemployment Rate	= \$170,134 = 8.1% (BLS-Mar 2016)	

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census, 2015 HUD updated MFI, and Bureau of Labor Statistics.

The Vineland-Bridgeton, NJ MSA AA (MSA 47220) is located in extreme southern New Jersey and consists entirely of Cumberland County, NJ. The AA complies with the CRA guidelines and does not arbitrarily exclude LMI geographies.

According to the 2010 U.S. Census Data, there are a total of 34 census tracts in this AA. There are four low-income tracts, five moderate-income tracts, 16 middle-income tracts, six upper-income tracts, and three that have not been assigned an income classification.

The overall population of the Vineland-Bridgeton, NJ MSA AA is 156,898 per the 2010 U.S. Census Data. The AA population comprises 50,825 households and 35,210 families. Of this population, 12,675 (8.08%) people reside in low-income geographies, 28,561 (18.20%) reside in moderate-income geographies, 81,798 (52.13%) reside in middle-income geographies, and 28,203 (17.98%) reside in upper-income geographies, and 5,661 (3.61%) reside in geographies where income data was not available.

The 2010 Census reports median family income of \$60,642, and the 2015 HUD updated MSA median family income is \$60,400. Approximately 14% of the households are below the poverty level. Approximately 24% of the families in the AA are low-income, 16% are moderate-income, 20% are middle-income, and 40% are upper-income. The median housing value was \$170,134 while median household income was \$51,670. There are 55,406 housing units, of which, 83% were one to four family units, 11% were multi-family housing, and 6% were mobile homes or trailers. Owner-occupied housing is 62%, rental-occupied housing is 30%, and vacant housing is 8%.

According to the 2015 Business Demographic Data, there are a total of 6,969 businesses and 307 farms in the AA. The primary industries in the MSA are Services, which account for approximately 45.63% of the

total industries, followed by Retail Trade and Construction at 17.21% and 8.56% respectively. Approximately, 9% of the businesses are located in low-income tracts, 14% are located in moderate-income tracts, 58% are located in middle-income tracts, and 19% are located in upper-income tracts. Approximately, 75% of the businesses reporting have revenues of less than \$1 million and approximately 76% of the businesses and farms reporting have less than ten employees. The top employers in Cumberland County are Inspira Health Network, Durand Glass Manufacturing, and Gerresheimer Glass Inc.

There are four branches in this AA, accounting for 11% of the bank's total branches. Based on the June 30, 2015 FDIC Summary of Deposits, Sun National Bank ranks 5<sup>th</sup> out of 12 institutions in the Vineland-Bridgeton, NJ MSA with a 8.91 percent market share. According to the June 30, 2015 deposit data, major competitors are Cape Bank (18.35% market share), Susquehanna Bank (15.30% market share), and TD Bank, N. A. (13.69% market share). In 2014, the top home lenders in this AA were Wells Fargo Bank, N. A. (11.13% market share), Gateway Funding DMS, LP (11.08% market share), and Quicken Loans (4.33% market share).

The unemployment rate in the Vineland-Bridgeton, NJ MSA AA as of March 2016 was 8.1%, higher than the national unemployment rate of 5.2%.



## Appendix C: Tables of Performance Data

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### Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/AA; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/AA. Community development loans to statewide or regional entities or made outside the bank’s AA may receive positive CRA consideration. See Interagency Q&As \_\_.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/AA. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and

purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/AA. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/AA.

**Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's AA. See Interagency Q&As \_\_.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings** - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

**Table 1. Lending Volume**

LENDING VOLUME		Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013						
	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
<b>AA (2013):</b>												
<b>Full Review:</b>												
Sun AA 12100 2012 and 2013	15.19	0	0	120	33,704	0	0	0	0	120	33,704	0.00
Sun AA 15804 MD 2012 and 2013	15.06	0	0	119	28,497	0	0	0	0	119	28,497	0.00
Sun AA 20764 MD 2012 and 2013	36.96	0	0	292	75,085	0	0	0	0	292	75,085	0.00
Sun AA 350844 MD 2012 and 2013	7.09	0	0	56	13,308	0	0	0	0	56	13,308	0.00
Sun AA 47220 2012 and 2013	11.27	0	0	89	23,596	0	0	0	0	89	23,596	0.00
<b>Limited Review:</b>												
Sun AA 36140 2012 and 2013	8.23	0	0	65	15,945	0	0	0	0	65	15,945	0.00
Sun AA 45940 2012 and 2013	5.06	0	0	40	10,499	0	0	0	0	40	10,499	0.00
Sun AA 48864 MD 2012 and 2013	1.14	0	0	9	1,048	0	0	0	0	9	1,048	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from January 28, 2013 to June 06, 2016.

\*\*\* Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

**Table 1. Lending Volume**

LENDING VOLUME		Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015						
AA (2015):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
<b>Full Review:</b>												
Sun AA 12100 2014 and 2015	9.79	11	1,952	53	14,746	0	0	2	3,042	66	19,740	17.17
Sun AA 15804 MD 2014 and 2015	16.17	50	10,424	50	13,114	1	100	8	8,977	109	32,615	32.38
Sun AA 35084 MD 2014 and 2015	24.33	127	51,087	35	9,823	0	0	2	1,600	164	62,510	4.81
Sun AA 35614 MD 2014 and 2015	32.79	108	28,668	106	24,430	1	3	6	7,734	221	60,835	26.62
Sun AA 47220 2014 and 2015	6.53	6	283	36	11,446	2	200	0	0	44	11,929	11.10
<b>Limited Review:</b>												
Sun AA 36140 2014 and 2015	4.01	9	1,466	18	2,931	0	0	0	0	27	4,397	0.00
Sun AA 45940 2014 and 2015	4.75	5	1,422	23	5,438	0	0	4	4,586	32	11,446	6.76
Sun AA 48864 MD 2014 and 2015	1.63	5	747	6	217	0	0	0	0	11	964	1.15

\* Loan Data as of December 31, 2015. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from January 28, 2013 to June 06, 2016.

\*\*\* Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

**Table 1. Other Products**

LENDING VOLUME		Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015								
AA (2015):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<b>Full Review:</b>														
Sun AA 12100 2014 and 2015	21.05	4	254	4	254	0	0	0	0	0	0	0	0	17.17
Sun AA 15804 MD 2014 and 2015	26.32	5	2,150	5	2,150	0	0	0	0	0	0	0	0	32.38
Sun AA 35084 MD 2014 and 2015	15.79	3	593	3	593	0	0	0	0	0	0	0	0	4.81
Sun AA 35614 MD 2014 and 2015	21.05	4	345	4	345	0	0	0	0	0	0	0	0	26.62
Sun AA 47220 2014 and 2015	10.53	2	95	2	95	0	0	0	0	0	0	0	0	11.10
<b>Limited Review:</b>														
Sun AA 36140 2014 and 2015	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Sun AA 45940 2014 and 2015	5.26	1	250	1	250	0	0	0	0	0	0	0	0	6.76
Sun AA 48864 MD 2014 and 2015	0.00	0	0	0	0	0	0	0	0	0	0	0	0	1.15

\* Loan Data as of December 31, 2015. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Optional Product Line(s) is from January 01, 2014 to December 31, 2015.

\*\*\* Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

**Table 1. Other Products**

LENDING VOLUME		Geography: NEW JERSEY		Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015	
AA (2015):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
<b>Full Review:</b>					
Sun AA 12100 2014 and 2015	0	0	0	0	
Sun AA 15804 MD 2014 and 2015	0	0	0	0	
Sun AA 35084 MD 2014 and 2015	0	0	0	0	
Sun AA 35614 MD 2014 and 2015	0	0	0	0	
Sun AA 47220 2014 and 2015	0	0	0	0	
<b>Limited Review:</b>					
Sun AA 36140 2014 and 2015	0	0	0	0	
Sun AA 45940 2014 and 2015	0	0	0	0	
Sun AA 48864 MD 2014 and 2015	0	0	0	0	

\* The evaluation period for Optional Product Line(s) is from January 01, 2014 to December 31, 2015.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015						Market Share (%) by Geography*				
AA:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Sun AA 12100 2014 and 2015	3	1.20	2.90	0.00	14.12	0.00	55.41	100.00	27.56	0.00	0.09	0.00	0.00	0.16	0.00	
Sun AA 15804 MD 2014 and 2015	37	14.86	2.50	0.00	14.42	13.51	51.18	45.95	31.91	40.54	0.21	0.00	0.24	0.20	0.23	
Sun AA 35084 MD 2014 and 2015	113	45.38	3.73	3.54	12.05	7.96	31.34	27.43	52.88	61.06	0.44	0.40	0.32	0.41	0.48	
Sun AA 35614 MD 2014 and 2015	83	33.33	0.70	1.20	8.61	3.61	23.37	13.25	67.32	81.93	0.34	0.26	0.14	0.20	0.41	
Sun AA 47220 2014 and 2015	1	0.40	2.18	0.00	11.72	0.00	61.87	100.00	24.23	0.00	0.09	0.00	0.00	0.14	0.00	
<b>Limited Review:</b>																
Sun AA 36140 2014 and 2015	5	2.01	2.95	0.00	22.48	20.00	46.18	60.00	28.39	20.00	0.17	0.00	0.20	0.17	0.14	
Sun AA 45940 2014 and 2015	4	1.61	6.87	0.00	14.10	0.00	36.68	75.00	42.35	25.00	0.11	0.00	0.00	0.23	0.06	
Sun AA 48864 MD 2014 and 2015	3	1.20	5.00	0.00	10.22	0.00	69.64	100.00	15.14	0.00	0.49	0.00	0.00	0.66	0.00	

\* Based on 2014 Peer Mortgage Data -- US and PR

\*\* Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)



**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015					Market Share (%) by Geography*				
AA:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Sun AA 12100 2014 and 2015	4	19.05	2.90	0.00	14.12	0.00	55.41	75.00	27.56	25.00	1.16	0.00	0.00	1.44	0.98	
Sun AA 15804 MD 2014 and 2015	3	14.29	2.50	0.00	14.42	0.00	51.18	66.67	31.91	33.33	0.14	0.00	0.00	0.18	0.14	
Sun AA 35084 MD 2014 and 2015	2	9.52	3.73	0.00	12.05	0.00	31.34	50.00	52.88	50.00	0.09	0.00	0.00	0.15	0.08	
Sun AA 35614 MD 2014 and 2015	5	23.81	0.70	0.00	8.61	0.00	23.37	20.00	67.32	80.00	0.21	0.00	0.00	0.20	0.24	
Sun AA 47220 2014 and 2015	4	19.05	2.18	0.00	11.72	0.00	61.87	100.00	24.23	0.00	1.95	0.00	0.00	3.23	0.00	
<b>Limited Review:</b>																
Sun AA 36140 2014 and 2015	2	9.52	2.95	0.00	22.48	0.00	46.18	100.00	28.39	0.00	0.89	0.00	0.00	1.87	0.00	
Sun AA 45940 2014 and 2015	0	0.00	6.87	0.00	14.10	0.00	36.68	0.00	42.35	0.00	0.00	0.00	0.00	0.00	0.00	
Sun AA 48864 MD 2014 and 2015	1	4.76	5.00	100.00	10.22	0.00	69.64	0.00	15.14	0.00	0.65	20.00	0.00	0.00	0.00	

\* Based on 2014 Peer Mortgage Data -- US and PR

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015					Market Share (%) by Geography*				
AA:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Sun AA 12100 2014 and 2015	4	8.00	2.90	0.00	14.12	50.00	55.41	25.00	27.56	25.00	0.18	0.00	0.73	0.08	0.14	
Sun AA 15804 MD 2014 and 2015	10	20.00	2.50	0.00	14.42	20.00	51.18	50.00	31.91	30.00	0.09	0.00	0.14	0.08	0.08	
Sun AA 35084 MD 2014 and 2015	12	24.00	3.73	8.33	12.05	0.00	31.34	0.00	52.88	91.67	0.07	0.16	0.00	0.00	0.11	
Sun AA 35614 MD 2014 and 2015	19	38.00	0.70	0.00	8.61	0.00	23.37	21.05	67.32	78.95	0.10	0.00	0.00	0.09	0.11	
Sun AA 47220 2014 and 2015	1	2.00	2.18	0.00	11.72	100.00	61.87	0.00	24.23	0.00	0.11	0.00	0.88	0.00	0.00	
<b>Limited Review:</b>																
Sun AA 36140 2014 and 2015	2	4.00	2.95	50.00	22.48	0.00	46.18	50.00	28.39	0.00	0.13	2.86	0.00	0.13	0.00	
Sun AA 45940 2014 and 2015	1	2.00	6.87	0.00	14.10	0.00	36.68	0.00	42.35	100.00	0.04	0.00	0.00	0.00	0.08	
Sun AA 48864 MD 2014 and 2015	1	2.00	5.00	0.00	10.22	0.00	69.64	100.00	15.14	0.00	0.20	0.00	0.00	0.27	0.00	

\* Based on 2014 Peer Mortgage Data -- US and PR

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

\*\*\*\* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: NEW JERSEY					Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015					Market Share (%) by Geography*				
AA:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
<b>Full Review:</b>																
Sun AA 12100 2014 and 2015	0	0.00	22.02	0.00	31.64	0.00	37.60	0.00	8.74	0.00	0.00	0.00	0.00	0.00	0.00	
Sun AA 15804 MD 2014 and 2015	0	0.00	6.02	0.00	31.61	0.00	45.07	0.00	17.30	0.00	0.00	0.00	0.00	0.00	0.00	
Sun AA 35084 MD 2014 and 2015	0	0.00	27.92	0.00	27.45	0.00	24.74	0.00	19.89	0.00	0.00	0.00	0.00	0.00	0.00	
Sun AA 35614 MD 2014 and 2015	1	100.00	5.11	0.00	15.04	0.00	30.62	0.00	49.23	100.00	0.78	0.00	0.00	0.00	2.13	
Sun AA 47220 2014 and 2015	0	0.00	10.61	0.00	12.95	0.00	61.04	0.00	15.39	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Sun AA 36140 2014 and 2015	0	0.00	3.36	0.00	21.92	0.00	58.67	0.00	16.05	0.00	0.00	0.00	0.00	0.00	0.00	
Sun AA 45940 2014 and 2015	0	0.00	20.76	0.00	7.91	0.00	37.36	0.00	33.97	0.00	0.00	0.00	0.00	0.00	0.00	
Sun AA 48864 MD 2014 and 2015	0	0.00	26.99	0.00	32.66	0.00	38.94	0.00	1.41	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2014 Peer Mortgage Data -- US and PR

\*\* Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

\*\*\* Percentage of Multi-Family Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

\*\*\*\* Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share (%) by Geography*				
AA:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
<b>Full Review:</b>																
Sun AA 12100 2012 and 2013	120	15.19	8.95	14.17	13.62	10.83	50.03	51.67	27.38	23.33	1.44	3.79	1.52	1.41	1.00	
Sun AA 15804 MD 2012 and 2013	119	15.06	2.80	0.84	14.07	7.56	46.91	58.82	36.23	32.77	0.21	0.36	0.13	0.30	0.13	
Sun AA 20764 MD 2012 and 2013	292	36.96	1.67	1.37	8.84	12.67	21.13	29.79	68.33	56.16	0.00	0.00	0.00	0.00	0.00	
Sun AA 35084 MD 2012 and 2013	56	7.09	11.97	12.50	13.61	17.86	21.15	8.93	52.87	60.71	0.07	0.00	0.17	0.02	0.08	
Sun AA 47220 2012 and 2013	89	11.27	10.02	12.36	14.89	14.61	56.15	56.18	18.95	16.85	2.38	1.75	2.14	2.92	1.57	
<b>Limited Review:</b>																
Sun AA 36140 2012 and 2013	65	8.23	2.31	0.00	22.77	33.85	45.55	26.15	29.37	40.00	1.29	0.00	1.91	0.52	1.95	
Sun AA 45940 2012 and 2013	40	5.06	11.77	25.00	10.89	15.00	28.32	15.00	49.03	45.00	0.31	0.99	0.16	0.12	0.34	
Sun AA 48864 MD 2012 and 2013	9	1.14	6.81	0.00	11.66	22.22	66.26	77.78	15.27	0.00	0.50	0.00	1.64	0.52	0.00	

\* Based on 2013 Peer Small Business Data -- US and PR

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

\*\*\* Source Data - Dun and Bradstreet (2013).

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: NEW JERSEY															
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015															
AA:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Sun AA 12100 2014 and 2015	53	16.21	8.71	16.98	13.62	9.43	50.37	60.38	27.27	13.21	0.76	2.45	0.40	0.98	0.23
Sun AA 15804 MD 2014 and 2015	50	15.29	2.76	8.00	13.70	14.00	46.89	42.00	36.64	36.00	0.14	0.77	0.16	0.13	0.12
Sun AA 35084 MD 2014 and 2015	35	10.70	9.24	2.86	14.69	17.14	26.84	17.14	48.99	62.86	0.03	0.00	0.05	0.02	0.04
Sun AA 35614 MD 2014 and 2015	106	32.42	2.05	0.94	8.84	17.92	20.49	29.25	68.61	51.89	0.11	0.03	0.09	0.19	0.10
Sun AA 47220 2014 and 2015	36	11.01	9.44	8.33	13.86	11.11	57.97	52.78	18.73	27.78	1.19	0.00	2.37	1.22	1.11
<b>Limited Review:</b>															
Sun AA 36140 2014 and 2015	18	5.50	2.27	0.00	23.06	50.00	45.26	16.67	29.41	33.33	0.62	0.00	1.31	0.30	0.65
Sun AA 45940 2014 and 2015	23	7.03	11.09	21.74	10.41	26.09	29.73	21.74	48.77	30.43	0.17	0.87	0.31	0.11	0.10
Sun AA 48864 MD 2014 and 2015	6	1.83	6.80	0.00	11.42	16.67	66.94	83.33	14.84	0.00	0.61	0.00	1.37	0.70	0.00

\* Based on 2014 Peer Small Business Data -- US and PR

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

\*\*\* Source Data - Dun and Bradstreet (2015).

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015					Market Share (%) by Geography*				
AA:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
<b>Full Review:</b>																
Sun AA 12100 2014 and 2015	0	0.00	0.73	0.00	7.64	0.00	60.36	0.00	31.27	0.00	0.00	0.00	0.00	0.00	0.00	
Sun AA 15804 MD 2014 and 2015	1	25.00	0.46	0.00	8.44	0.00	52.44	0.00	38.65	100.00	1.20	0.00	0.00	0.00	2.13	
Sun AA 35084 MD 2014 and 2015	0	0.00	2.09	0.00	6.64	0.00	32.72	0.00	58.56	0.00	0.00	0.00	0.00	0.00	0.00	
Sun AA 35614 MD 2014 and 2015	1	25.00	0.65	0.00	3.75	0.00	18.68	0.00	76.93	100.00	1.14	0.00	0.00	0.00	1.25	
Sun AA 47220 2014 and 2015	2	50.00	0.65	0.00	6.51	0.00	63.19	100.00	29.64	0.00	6.25	0.00	0.00	9.09	0.00	
<b>Limited Review:</b>																
Sun AA 36140 2014 and 2015	0	0.00	2.90	0.00	12.32	0.00	46.01	0.00	38.77	0.00	0.00	0.00	0.00	0.00	0.00	
Sun AA 45940 2014 and 2015	0	0.00	4.78	0.00	12.21	0.00	30.27	0.00	52.74	0.00	0.00	0.00	0.00	0.00	0.00	
Sun AA 48864 MD 2014 and 2015	0	0.00	0.59	0.00	3.54	0.00	79.65	0.00	16.22	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2014 Peer Small Business Data -- US and PR

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Source Data - Dun and Bradstreet (2015).

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE															Geography: NEW JERSEY					Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015				
AA:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share <sup>6</sup>													
	#	% of Total <sup>**</sup>	% Families <sup>*</sup>	% BANK Loans <sup>****</sup>	% Families <sup>1</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	Overall	Low	Mod	Mid	Upp									
<b>Full Review:</b>																								
Sun AA 12100 2014 and 2015	3	1.20	21.34	0.00	17.79	0.00	20.49	100.00	40.37	0.00	0.12	0.00	0.00	0.43	0.00									
Sun AA 15804 MD 2014 and 2015	37	14.86	19.91	9.09	17.96	21.21	23.10	15.15	39.02	54.55	0.27	0.24	0.20	0.15	0.44									
Sun AA 35084 MD 2014 and 2015	113	45.38	22.04	2.75	16.38	17.43	19.40	17.43	42.18	62.39	0.51	0.26	0.43	0.37	0.64									
Sun AA 35614 MD 2014 and 2015	83	33.33	13.73	1.27	13.55	13.92	17.89	26.58	54.82	58.23	0.38	0.20	0.42	0.45	0.36									
Sun AA 47220 2014 and 2015	1	0.40	23.94	0.00	15.80	0.00	19.90	100.00	40.36	0.00	0.12	0.00	0.00	0.38	0.00									
<b>Limited Review:</b>																								
Sun AA 36140 2014 and 2015	5	2.01	21.83	40.00	17.87	0.00	19.71	20.00	40.59	40.00	0.19	3.45	0.00	0.32	0.10									
Sun AA 45940 2014 and 2015	4	1.61	22.84	0.00	16.80	33.33	19.15	33.33	41.20	33.33	0.10	0.00	0.15	0.16	0.08									
Sun AA 48864 MD 2014 and 2015	3	1.20	21.81	0.00	19.30	0.00	23.18	66.67	35.72	33.33	0.70	0.00	0.00	1.50	0.85									

\* Based on 2014 Peer Mortgage Data -- US and PR

\*\* Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

\*\*\* Percentage of Families is based on the 2010 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 5.2% of loans originated and purchased by bank.

<sup>1</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: NEW JERSEY					Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015					Market Share*				
AA:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families**	% BANK Loans****	% Families <sup>2</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
<b>Full Review:</b>																
Sun AA 12100 2014 and 2015	4	19.05	21.34	0.00	17.79	75.00	20.49	0.00	40.37	25.00	1.31	0.00	6.67	0.00	0.61	
Sun AA 15804 MD 2014 and 2015	3	14.29	19.91	0.00	17.96	33.33	23.10	0.00	39.02	66.67	0.16	0.00	0.24	0.00	0.27	
Sun AA 35084 MD 2014 and 2015	2	9.52	22.04	0.00	16.38	0.00	19.40	100.00	42.18	0.00	0.10	0.00	0.00	0.42	0.00	
Sun AA 35614 MD 2014 and 2015	5	23.81	13.73	0.00	13.55	0.00	17.89	0.00	54.82	100.00	0.24	0.00	0.00	0.00	0.37	
Sun AA 47220 2014 and 2015	4	19.05	23.94	0.00	15.80	25.00	19.90	75.00	40.36	0.00	2.12	0.00	3.70	6.98	0.00	
<b>Limited Review:</b>																
Sun AA 36140 2014 and 2015	2	9.52	21.83	0.00	17.87	0.00	19.71	50.00	40.59	50.00	0.95	0.00	0.00	1.92	0.93	
Sun AA 45940 2014 and 2015	0	0.00	22.84	0.00	16.80	0.00	19.15	0.00	41.20	0.00	0.00	0.00	0.00	0.00	0.00	
Sun AA 48864 MD 2014 and 2015	1	4.76	21.81	0.00	19.30	100.00	23.18	0.00	35.72	0.00	0.68	0.00	3.33	0.00	0.00	

\* Based on 2014 Peer Mortgage Data -- US and PR

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

\*\*\* Percentage of Families is based on the 2010 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

<sup>2</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)



**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015					Market Share <sup>*</sup>				
AA:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total <sup>**</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	% Families <sup>3</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>						
<b>Full Review:</b>																
Sun AA 12100 2014 and 2015	4	8.00	21.34	25.00	17.79	0.00	20.49	50.00	40.37	25.00	0.24	0.71	0.00	0.47	0.12	
Sun AA 15804 MD 2014 and 2015	10	20.00	19.91	10.00	17.96	20.00	23.10	10.00	39.02	60.00	0.12	0.11	0.11	0.04	0.18	
Sun AA 35084 MD 2014 and 2015	12	24.00	22.04	0.00	16.38	8.33	19.40	16.67	42.18	75.00	0.08	0.00	0.04	0.06	0.11	
Sun AA 35614 MD 2014 and 2015	19	38.00	13.73	0.00	13.55	0.00	17.89	23.53	54.82	76.47	0.11	0.00	0.00	0.13	0.13	
Sun AA 47220 2014 and 2015	1	2.00	23.94	0.00	15.80	0.00	19.90	0.00	40.36	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Sun AA 36140 2014 and 2015	2	4.00	21.83	0.00	17.87	0.00	19.71	100.00	40.59	0.00	0.15	0.00	0.00	0.87	0.00	
Sun AA 45940 2014 and 2015	1	2.00	22.84	0.00	16.80	0.00	19.15	0.00	41.20	100.00	0.05	0.00	0.00	0.00	0.11	
Sun AA 48864 MD 2014 and 2015	1	2.00	21.81	0.00	19.30	0.00	23.18	0.00	35.72	100.00	0.27	0.00	0.00	0.00	0.68	

\* Based on 2014 Peer Mortgage Data -- US and PR

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

\*\*\* Percentage of Families is based on the 2010 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 6.0% of loans originated and purchased by bank.

<sup>3</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: NEW JERSEY			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
AA:	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Sun AA 12100 2012 and 2013	120	15.19	73.79	45.00	32.50	25.83	41.67	1.44	1.25
Sun AA 15804 MD 2012 and 2013	119	15.06	72.65	48.74	42.86	30.25	26.89	0.21	0.18
Sun AA 20764 MD 2012 and 2013	292	36.96	73.30	44.52	38.70	26.03	35.27	0.00	0.00
Sun AA 35084 MD 2012 and 2013	56	7.09	72.43	39.29	51.79	23.21	25.00	0.07	0.09
Sun AA 47220 2012 and 2013	89	11.27	71.28	25.84	37.08	23.60	39.33	2.38	1.37
<b>Limited Review:</b>									
Sun AA 36140 2012 and 2013	65	8.23	74.53	43.08	55.38	13.85	30.77	1.29	1.17
Sun AA 45940 2012 and 2013	40	5.06	70.75	35.00	35.00	27.50	37.50	0.31	0.20
Sun AA 48864 MD 2012 and 2013	9	1.14	73.86	77.78	77.78	11.11	11.11	0.50	0.75

\* Based on 2013 Peer Small Business Data -- US and PR

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2013).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 2.78% of small loans to businesses originated and purchased by the bank.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: NEW JERSEY			Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015				
	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
AA:									
<b>Full Review:</b>									
Sun AA 12100 2014 and 2015	53	16.21	78.16	39.62	35.85	26.42	37.74	0.76	0.69
Sun AA 15804 MD 2014 and 2015	50	15.29	77.74	48.00	44.00	26.00	30.00	0.14	0.17
Sun AA 35084 MD 2014 and 2015	35	10.70	78.53	22.86	45.71	25.71	28.57	0.03	0.02
Sun AA 35614 MD 2014 and 2015	106	32.42	79.24	51.89	44.34	28.30	27.36	0.11	0.12
Sun AA 47220 2014 and 2015	36	11.01	74.86	16.67	36.11	11.11	52.78	1.19	0.58
<b>Limited Review:</b>									
Sun AA 36140 2014 and 2015	18	5.50	79.33	50.00	66.67	22.22	11.11	0.62	0.74
Sun AA 45940 2014 and 2015	23	7.03	74.44	17.39	30.43	34.78	34.78	0.17	0.07
Sun AA 48864 MD 2014 and 2015	6	1.83	78.30	66.67	100.00	0.00	0.00	0.61	1.08

\* Based on 2014 Peer Small Business Data -- US and PR

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&amp;B - 2015).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 4.28% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NEW JERSEY			Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015				
AA:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Sun AA 12100 2014 and 2015	0	0.00	95.82	0.00	0.00	0.00	0.00	0.00	0.00
Sun AA 15804 MD 2014 and 2015	1	25.00	95.73	0.00	100.00	0.00	0.00	1.20	0.00
Sun AA 35084 MD 2014 and 2015	0	0.00	96.48	0.00	0.00	0.00	0.00	0.00	0.00
Sun AA 35614 MD 2014 and 2015	1	25.00	96.35	0.00	100.00	0.00	0.00	1.14	0.00
Sun AA 47220 2014 and 2015	2	50.00	95.44	0.00	100.00	0.00	0.00	6.25	0.00
<b>Limited Review:</b>									
Sun AA 36140 2014 and 2015	0	0.00	97.46	0.00	0.00	0.00	0.00	0.00	0.00
Sun AA 45940 2014 and 2015	0	0.00	94.87	0.00	0.00	0.00	0.00	0.00	0.00
Sun AA 48864 MD 2014 and 2015	0	0.00	95.87	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2014 Peer Small Business Data -- US and PR

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2015).

\*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 25.00% of small loans to farms originated and purchased by the bank.

**Table 14. Qualified Investments**

QUALIFIED INVESTMENTS		Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015			
AA:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Sun AA 12100 2014 and 2015	1	248	13	2,532	14	2,780	15.88	0	0
Sun AA 15804 MD 2014 and 2015	1	176	15	5,454	16	5,630	32.16	0	0
Sun AA 35084 MD 2014 and 2015	0	0	12	1,348	12	1,348	7.70	0	0
Sun AA 35614 MD 2014 and 2015	0	0	13	4,954	13	4,954	28.30	0	0
Sun AA 47220 2014 and 2015	0	0	10	1,063	10	1,063	6.07	0	0
<b>Limited Review:</b>									
Sun AA 36140 2014 and 2015	1	56	1	290	2	346	1.98	0	0
Sun AA 45940 2014 and 2015	1	9	8	1,374	9	1,383	7.90	0	0
Sun AA 48864 MD 2014 and 2015	0	0	0	0	0	0	0.00	0	0

\* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

\*\* 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: NEW JERSEY		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2015							
MA/AA:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Sun AA 12100 2014 and 2015	17.17	6	17.14	16.67	0.00	66.67	16.67	0	1	0	0	0	- 1	6.85	19.82	49.55	22.90
Sun AA 15804 MD 2014 and 2015	32.38	8	22.86	0.00	12.50	25.00	62.50	1	2	0	0	0	- 1	5.18	17.13	48.03	29.41
Sun AA 35084 MD 2014 and 2015	4.81	2	5.71	0.00	50.00	0.00	50.00	0	3	0	0	- 1	- 2	12.79	19.69	26.41	40.91
Sun AA 35614 MD 2014 and 2015	26.62	12	34.29	0.00	8.33	8.33	83.33	0	7	0	- 1	- 2	- 4	2.48	11.21	23.54	62.76
Sun AA 47220 2014 and 2015	11.10	4	11.43	25.00	50.00	25.00	0.00	0	1	- 1	0	0	0	8.08	18.20	52.13	17.98
<b>Limited Review:</b>																	
Sun AA 36140 2014 and 2015	0.00	0	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0	0	4.19	25.98	43.80	26.04
Sun AA 45940 2014 and 2015	6.76	2	5.71	0.00	0.00	50.00	50.00	0	3	- 1	0	0	- 2	13.57	16.01	31.90	38.00
Sun AA 48864 MD 2014 and 2015	1.15	1	2.86	0.00	0.00	100.00	0.00	0	1	0	0	- 1	0	9.56	13.28	63.82	13.34

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