



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

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COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Valley National Bank
Charter Number: 15790

1455 Valley Road
Wayne, NJ 07470

Office of the Comptroller of the Currency

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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 **Valley National Bank** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Valley National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory			
Low Satisfactory	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:

- The bank originated an excellent level of community development (CD) loans, which had a positive impact on lending performance.
- The overall volume of lending is adequate given the strong level of competition in the bank’s AAs, particularly within the New York-Northern New Jersey-Long Island NY-NJ-PA Multistate MSA.
- The borrower distribution of the bank’s loans in the multistate’s full-scope AA is adequate.
- The overall level of CD investments is excellent, especially considering the strong competition from larger financial institutions that compete for CD investment opportunities in the bank’s AA. The substantial volume of investments and excellent responsiveness to the CD needs in the Newark limited-scope AA had a significantly positive impact on the bank’s investment test performance, elevating the investment test rating.
- The bank’s branch offices are reasonably accessible to geographies and individuals of different income levels.
- The bank provided a good level of CD services in the Wayne AA. The CD services were responsive to the identified needs in the bank’s AAs and received positive consideration in the Service Test evaluation.

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 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 the 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 multistate 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 multistate metropolitan area, the institution will receive a rating for the multistate 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

Valley National Bank (VNB) is a full-service interstate bank with its headquarters in Wayne, New Jersey. The bank has offices in New Jersey and New York. VNB is the principal subsidiary of Valley National Bancorp, a one-bank holding company located in Wayne, New Jersey. VNB has 194 banking offices and 246 automated teller machines (ATMs). Since the previous CRA examination in July 2005, Valley has acquired the \$1 billion Greater Community Bank of Totowa, New Jersey. The bank has 15 wholly owned operating subsidiaries, and we reviewed qualifying investments held by VN Investments, Inc.

VNB offers a wide range of banking products and services. The bank's primary focus includes commercial and industrial loans and residential real estate lending. As of December 31, 2008, VNB had total assets of \$14.7 billion, net loans of \$10.1 billion, total investments of \$2.9 billion, and Tier 1 capital of approximately \$1 billion. The loan portfolio consists of 32 percent 1-4 family and multifamily residential real estate loans; 27 percent non-farm non-residential real estate loans; 23 percent commercial, industrial, and construction loans; 17 percent loans to individuals; and the remaining 1 percent consists of all other loans.

There are no legal, financial, or other factors that would impede the bank's ability to help meet the credit needs of its assessment area (AA). The bank received a "Satisfactory" rating at the last CRA examination dated July 5, 2005.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation was based on a review period from January 1, 2005 through December 31, 2008. We used the 2000 Census demographic information, along with updated demographic information as noted in this performance evaluation. The market share comparisons were based on 2007 HMDA data and CRA loan data.

Lending Test conclusions were based on the HMDA and small business loans reported from January 1, 2005 to December 31, 2008. In addition, community development loans originated from July 6, 2005 to June 30, 2009 were also included in the Lending Test. The evaluation period for the Investment Test and the Service Test was from the previous CRA examination and included activity from July 6, 2005 to June 30, 2009.

Data Integrity

Prior to this CRA examination, we verified the accuracy of the publicly reported data under the HMDA and the CRA regulation. This data included home mortgage loans and small loans to businesses. Also, we reviewed the non-public bank data including CD loans, services, and investments to ensure they met the regulatory definition or purpose of CD. Based on the results of our verification efforts, we found the publicly reported data to be accurate. We determined that a substantial majority of the non-public data was accurate and met the purpose of CD and that data was included in our analysis.

Selection of Areas for Full-Scope Review

In each state and multistate metropolitan area where the bank has an office, an AA within that state/multistate metropolitan area was selected for full-scope review. Refer to the “Scope” section under each State and Multistate Metropolitan Area Rating section (as applicable) for details regarding how the areas were selected.

VNB has four AAs, as follows:

- New York-White Plains-Wayne, NY-NJ Metropolitan Division (Wayne AA)
- Newark-Union, NJ-PA Metropolitan Division (Newark AA)
- Edison, NJ Metropolitan Division (Edison AA)
- Warren County, New Jersey (Warren AA)

The Wayne, Newark, and Edison AAs are each located within the New York-Northern New Jersey-Long Island NY-NJ-PA Multistate MSA. These AAs comprise three of the four metropolitan divisions (MD) in the multistate MSA. The Warren AA consists of 13 CTs, all located within the New Jersey side of the Allentown-Bethlehem-Easton, PA-NJ Multistate MSA.

Within the multistate MSA, we selected the Wayne AA for a full-scope review as it contains the highest number of CTs and branch offices. The Newark AA and the Edison AA received limited-scope reviews. We performed a full-scope review on the Warren AA to determine the bank’s CRA ratings for the State of New Jersey.

Ratings

The bank’s rating was based primarily on the areas that received full-scope reviews. VNB’s performance in the Wayne AA received the most weight in determining the ratings for the multistate MSA. The ratings for the State of New Jersey were based solely on the bank’s performance in the Warren County AA. The bank’s performance in the multistate MSA was weighted more heavily than its performance in New Jersey when determining its overall CRA ratings.

For the Wayne AA, lending to small businesses was given the greatest weight in determining the bank’s performance under the Lending Test, followed by residential real estate lending. This was based on the level of lending for each product and the identified needs in the Wayne AA. In addition, we gave positive consideration to the bank’s community development (CD) lending when concluding on its Lending Test performance. This was based on the excellent volume of CD loans originated during this evaluation period.

For the State of New Jersey Lending Test rating, we gave equal weight to small business lending and residential real estate lending in determining the performance under the Lending Test.

The multistate metropolitan area ratings and state ratings are based primarily on those areas that received full-scope reviews. Refer to the “Scope” section under the State of New Jersey

and the Multistate Metropolitan Area Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Fair Lending or Other Illegal Credit Practices Review

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

Multistate Metropolitan Area Rating

New York-Northern New Jersey-Long Island NY-NJ-PA Multistate Metropolitan Statistical Area (MSA)

CRA rating for the New York-Northern New Jersey-Long Island NY-NJ-PA

Multistate MSA¹:	Satisfactory
The Lending Test is rated:	Low Satisfactory
The Investment Test is rated:	Outstanding
The Service Test is rated:	Low Satisfactory

The major factors that support this rating include:

- The bank originated an excellent level of CD loans during the evaluation period, which had a positive impact on the Lending Test performance for the multistate AA.
- The bank’s level of lending activity in the AA is adequate given the strong level of competition in the AA.
- The borrower distribution of the bank’s home mortgage loans and small business lending is adequate.
- The excellent volume of CD investments was the primary basis for the outstanding Investment Test rating. The bank’s performance in the full-scope AA is good. The stronger performance in the Newark limited-scope AA had a significantly positive impact on Investment Test performance, elevating the Investment Test rating.
- The bank’s branch offices are reasonably accessible to geographies and individuals of different income levels. The bank’s record of providing CD services was good and had a positive impact on the multistate Service Test rating.

Description of Institution’s Operations in the New York-Northern New Jersey-Long Island NY-NJ-PA MultiState MSA.

VNB operates 191 branches and 243 deposit-taking ATMs in the multistate MSA. The bank has three AAs within the multistate MSA. These include the Edison NJ MD, the Newark-Union NJ-PA MD, and the New York-White Plains-Wayne NY-NJ MD. In total, these AAs cover 13 entire counties (three in New York and ten in New Jersey). As of June 30, 2008, VNB ranked 17th in deposit market share among all deposit-taking institutions in the multistate MSA.

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

The Wayne AA is the bank's largest AA and was selected for full-scope review due to its high concentration of VNB's deposits, reported loans (52.13 percent), and branch offices (54.12 percent). Some of the major competitors include JP Morgan Chase Bank, Bank of America, TD Bank North, Hudson City Savings Bank, Citibank N.A., The Provident Bank, PNC Bank, Investors Savings Bank, and Columbia Bank.

In total, the deposits in the multistate MSA represent 99 percent of the bank's total deposits. The other AAs within the multistate MSA were analyzed using limited-scope procedures. Ranked by deposits, the multistate MSA is the largest rating area for VNB. As such, the bank's performance in this rating area had the greatest impact on the bank's overall CRA rating.

Refer to the market profiles for the multistate MSA for detailed demographics and other performance context information for the full-scope AA.

Scope of Evaluation in New York-Northern New Jersey-Long Island NY-NJ-PA Multistate MSA

We performed a full-scope review for the New York-Wayne-White Plains NY-NJ MD AA (Wayne AA). During this evaluation period, a majority of the bank's reported loans originated within the full-scope AA. As such, we gave the most weight to the bank's performance in the full-scope AA when determining the overall rating for the multistate MSA and the overall bank rating. We performed limited-scope reviews in the Newark-Union NJ-PA MD and the Edison NJ MD. Refer to Appendix A for additional information regarding the bank's AAs receiving the full-scope review.

For the Lending Test, we placed more weight on small loans to businesses since it represented (by number) 77.44 percent of the overall lending in the full-scope AA and it is a primary focus of the bank's business strategy. Among residential real estate loans, we placed equal weight on home purchase, home improvement, and home mortgage refinance loans based on the relatively comparable loan volume noted for each product. We placed somewhat less weight on multifamily loans due to the relatively low volume when compared to other loan products.

Our analysis for the Lending Test was confined to residential real estate loans and small loans to businesses. The bank did not originate any small loans to farms during this evaluation period. In addition, the bank's market share for residential real estate lending and for small loans to businesses is very small throughout each of its AAs. As a result, we gave less weight to market share data in determining VNB's Lending Test Performance.

We reviewed information from contacts made during the evaluation period with a variety of groups and organizations to identify financial and credit needs and opportunities with the bank's AAs. These contacts included interviews with housing specialists, community and economic development organizations, small business development organizations, social service providers, and other business leaders. Relevant comments are included as necessary in our performance context considerations. Information from the community contacts for the full scope AA is summarized in the Community Profiles found in Appendix C.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in the New York-Northern New Jersey-Long Island NY-NJ-PA MSA is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the New York-White Plains-Wayne NY-NJ MD is adequate.

Lending Activity

Refer to Appendix D, Table 1, Lending Volume, in the New York-White Plains-Wayne NY-NJ MD section for the facts and data used to evaluate the bank's lending activity.

The bank's level of lending activity in the New York-White Plains-Wayne NY-NJ MD is adequate, particularly given the heavy level of competition within the market and the bank's strong volume of CD lending. As of June 30, 2008, the bank ranked 17th in deposits among the 243 depository institutions in the New York Multistate MSA with a 1.02 percent share of the market.

According to the 2008 aggregate HMDA data, the bank ranked 75th in originating/purchasing home purchase loans in the AA with a market share of under one percent and 24th in home improvement lending with a market share of under one percent. For home refinance loans, the bank ranked 68th with a market share of under one percent.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

VNB's geographic distribution of home mortgage loans is poor in the Wayne AA. The percentage of the bank's loans in low- and moderate-income geographies was below the percentage of owner-occupied housing located in those geographies for home purchase, home improvement, and home refinance loans. In addition, VNB's 2007 market share of home mortgage loans in low- and moderate-income geographies was below its overall market share in the AA.

The geographic distribution of VNB's multifamily loans was good. The percentage of the bank's multifamily loans in low-income geographies was well below the percentage of multifamily housing units in those geographies. However, the percentage of the bank's multifamily loans in moderate-income geographies substantially exceeds the percentage of multifamily housing units in those geographies.

Small Loans to Businesses

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

The geographic distribution of small loans to businesses was poor in the Wayne AA. The percentage of VNB's loans in both low- and moderate-income geographies was below the percentages of businesses located in those geographies. The bank's market share in low- and moderate-income geographies was below its overall market share for small loans to businesses in the AA.

Lending Gap Analysis

We reviewed summary reports and analyzed the bank's home mortgage and small loans to businesses lending activity to identify any gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps. We determined that all of the bank's AAs consist of whole geographies, did not arbitrarily exclude any low- or moderate-income areas, and meet the requirements of the CRA.

Inside/Outside Ratio

The distribution of loans originated or purchased inside the AA is good. A substantial majority of the bank's home mortgage loans (79 percent) and small loans to businesses (96 percent) were originated or purchased with the bank's AAs. The high percentage of loans originated or purchased inside VNB's AAs had a positive impact on our overall conclusion regarding the geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

We considered the number of AA households that live below the poverty level (16 percent), the 2009 HUD adjusted median family income (\$64,800), and the median sales price of a single-family home (\$449,700) when evaluating the distribution of home mortgage loans by borrower income level. These statistics, in addition to the economic downturn in the AA during the evaluation period, reveal how difficult it is to achieve home ownership in the AA and the corresponding difficulty in originating home mortgage loans to low- and moderate-income residents.

The borrower distribution of home purchase, home improvement, and home mortgage refinance loans is adequate. The percentage of home mortgage loans to low- and moderate-income borrowers was substantially below the percentage of low- and moderate-income families in the AA. The relatively high cost of housing in the AA and the high poverty level are significant impediments to originating home mortgage loans to the AA's low- and moderate-

income residents. The bank's performance is considered adequate based on these mitigating factors.

Also, positive consideration is given to market share data which shows the bank's market share for home improvement loans made to low-income borrowers was somewhat below, and to moderate-income borrowers exceeded, its overall market share for those loan products.

Small Loans to Businesses

Refer to Table 11 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The distribution of small loans to businesses is adequate. The percentage of VNB's loans to businesses with revenues of \$1 million or less is below the percentage of AA small businesses. This is mitigated by the bank's strong market share performance. The bank's market share for loans to businesses with revenues of \$1 million or less substantially exceeds its overall market share of small loans to businesses.

Community Development Lending

Refer to Appendix D, Table 1, Lending Volume, for the facts and data used to evaluate the bank's level of CD 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 multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

The bank originated an excellent level of CD loans, which had a positive impact on lending performance in the AA. The bank made 37 CD loans totaling \$130 million in the Wayne AA during this evaluation period. Measured by the number of loans, 43 percent of CD lending supported affordable housing developments for low- and moderate-income residents, 29 percent supported economic development, 26 percent supported neighborhood stabilization and revitalization projects, and 2 percent supported CD service activities. Particularly noteworthy, VNB originated a loan to fund the development of a mixed-use commercial building in Harlem, NY. The building is located in a New York Enterprise Zone and is part of a larger city-wide redevelopment initiative. Another noteworthy project is the bank's participation in a lending consortium that provides loans to a certified CD financial institution that originates construction and permanent financing loans to create, rehab and preserve affordable housing for low-income residents.

Product Innovation and Flexibility

VNB offers several flexible lending programs that are geared to providing affordable mortgage loans to low- and moderate-income individuals and families. Loans originated under these programs are included in the bank's home purchase loans and analyzed under other portions of the Lending Test.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Edison and Newark AAs is not inconsistent with the bank's overall "Low Satisfactory" performance under the Lending Test in the New York-Northern New Jersey-Long Island NY-NJ-PA Multistate MSA.

In the Edison AA, the bank's Lending Test performance is stronger than its overall "Low Satisfactory" performance in the multistate MSA. This is based on the geographic distribution of home mortgage loans in low- and moderate-income geographies, the distribution of small loans to businesses, and the borrower distribution of home mortgage loans to moderate-income borrowers in the Edison AA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in the New York-Northern New Jersey-Long Island NY-NJ-PA Multistate MSA is rated Outstanding. Based on full-scope reviews, the bank's performance in the Wayne AA is good. The substantial volume of investments in the Newark limited-scope AA and the excellent level of responsiveness to the CD needs had a significantly positive impact on the bank's overall performance in the multistate MSA, elevating the investment test rating. Refer to Table 14 in Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, the bank originated 112 investments and donations totaling \$16.6 million in the Wayne AA. The bank holds two investments from prior periods with an outstanding balance of \$5 million as of June 30, 2009. In addition, the bank holds 11 investments totaling \$2.08 million that are targeted to the broader regional area with the potential to impact multiple AAs.

The bank's investments show excellent responsiveness to the need for affordable housing for low- and moderate-income residents, neighborhood development and redevelopment projects, and the financing needs of small businesses in the AA. For example, the bank made investments in a local nonprofit mortgage lending company that specializes in funding affordable housing projects for low- and moderate-income residents throughout the AA. The bank purchased bonds backed by a low-income housing tax credit project in Passaic County, New Jersey. The project includes the rehabilitation of 68 rental units for low-income families and is part of a larger development project to revitalize and stabilize an older and historic section of the community. Also, the bank made investments with several small business investment corporations to help provide start-up and operating funds to small businesses in the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Newark AA is not inconsistent with the bank's overall Outstanding performance under the Investment Test in the New York-Northern New Jersey-Long Island NY-NJ-PA Multistate MSA.

In the Edison AA, the bank's performance is weaker than the bank's overall performance in the multistate MSA.

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

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in the New York-Northern New Jersey-Long Island NY-NJ-PA Multistate MSA is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Wayne AA is adequate.

Retail Banking Services

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

The distribution of the bank's branch offices are reasonably accessible to geographies and individuals of different income levels in the Wayne AA. The percentage of branches located in low- and moderate-income geographies is below the percentage of the population living in those geographies. Of the bank's 105 branch offices, two branches (two percent) are located in low-income geographies and eight branches (eight percent) are located in moderate-income geographies. However, only eight percent of AA households reside in low-income geographies and only 26 percent of AA households reside in moderate-income geographies. In addition, 24 percent of the bank's branches are located in middle-income geographies where 27 percent of the AA's low-income households and 31 percent of the AA's moderate-income households reside.

VNB offers several flexible lending programs that are geared to providing affordable mortgage loans to low- and moderate-income individuals and families. Loans originated under these programs are included in the bank's home purchase loans and analyzed under other portions of the Lending Test.

The number of branches has increased from the prior evaluation period with four additional branches in moderate-income geographies, five additional branches in middle-income geographies, and one additional branch in an upper-income geography.

The services offered at each branch are generally consistent and do not vary in a way that would inconvenience portions of the AA. Branch operating hours are reasonable and include extended weekday and weekend hours. The bank offers alternative delivery systems including ATMs, telephone and Internet banking. Because we did not have any data to evaluate the impact of alternative delivery systems to low- and moderate-income persons or geographies, we did not place significant weight on these systems in concluding on the bank's performance under the Service Test.

Community Development Services

Bank management and staff provide a good level of CD services to the Wayne AA. The CD services consist primarily of providing technical assistance and professional expertise to area nonprofit organizations, financial education for small business owners, homebuyer education, adult financial literacy, and basic financial education to primarily low- and moderate-income residents. The level of CD services provided by senior management and staff members is good based on the bank's size and resources and the identified CD service needs in the AA.

The following are examples of the CD services provided in the AA:

- The bank provides free servicing for the residential mortgage loans originated by the local affiliates of a nationwide nonprofit housing organization that builds and finances new homes for low-income families. The mortgage servicing helps the organization's local chapter offer affordable home mortgage loans to its constituents. In addition, bank employees, through their professional expertise, provided other administrative and technical assistance to the organization including graphic design services, demographic research and board presentations, and public relations assistance.
- The bank's Director of Risk Management performed an information security audit for an organization that provides CD services to low- and moderate-income residents of New York City's Chinatown neighborhood. In addition to serving as the group's Treasurer, the bank's Director of Risk Management designed the organization's disaster recovery, information security, and business continuity plans.
- The bank partnered with the Federal Home Loan Bank of New York (FHLBNY) to offer the Valley First Home Club. This program assists low- and moderate-income residents become first-time home owners through a savings matching program. Applicants were required to participate in homeownership counseling programs offered by the participating groups. Bank employees participated in the counseling programs as subject matter experts. The FHLBNY provided matching contributions of four dollars to every one dollar of the participant's savings, helping to cover the down payment and closing cost.
- A bank SVP serves on the Board of a nonprofit Community Development Corporation (CDC) that builds single-family housing for low- and moderate-income families in the AA. The bank's CRA Officer provided technical expertise by developing the group's budget and coordinating the group's interaction with the developers, city officials and other stakeholders. Also, the bank provided a marketing study for one of the group's projects.
- Bank employees provided financial literacy training in numerous public, private, and charter schools that primarily serve low- and moderate-income students in the AA. Bank employees held workshops on basic financial education, made presentations using the FDIC's Money Smart Financial Education modules, provided lectures on budgeting and sound checking account management practices, and provided a financial education curriculum to teachers.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Newark AA is not inconsistent with the bank's overall Low Satisfactory performance under the service

test in the New York-Northern New Jersey-Long Island NY-NJ-PA Multistate MSA. In the Edison AA, the bank's performance is stronger than the bank's overall performance in the multistate MSA. Performance is stronger due to the percentage of the bank's branches in moderate-income geographies (22 percent) compared to the percentage of the population in those geographies (14 percent). Refer to Table 15 in Appendix D for the facts and data that support these conclusions.

State Rating

State of New Jersey

CRA Rating for New Jersey:	Satisfactory
The Lending Test is rated:	Low Satisfactory
The Investment Test is rated:	Low Satisfactory
The Service Test is rated:	Low Satisfactory

The major factors that support this rating include:

- The borrower distribution of small loans to businesses is adequate.
- The distribution of home purchase, home improvement, and home mortgage refinance loans to borrowers of different income levels is adequate.
- The number of CD investments is adequate based on the limited opportunities to make CD investments in the AA.
- The bank's branch offices are reasonably accessible to geographies and individuals of different income levels in the AA.

Description of Institution's Operations in New Jersey

VNB operates three branches and three deposit-taking ATMs in the Warren AA. These branches represent two percent of the bank's total branch network. The AA consists of 13 CTs in Warren County, which is located in the New Jersey portion of the Allentown-Bethlehem-Easton PA-NJ Multistate MSA. The AA holds just one percent of the bank's total deposits and slightly under two percent of its rated loans. As of June 30, 2008, VNB ranked 24th in deposit market share among 34 depository institutions with at least one branch office inside this multistate MSA. Major competitors included Bank of America, National Penn Bank, PNC Bank, Lafayette Ambassador Bank, and Sovereign Bank.

Because the Warren AA is the bank's only AA located in New Jersey and outside of the multistate MSA, it received a full-scope review and the performance test ratings for the State of New Jersey are based solely on the bank's performance in the Warren AA. We did not perform an analysis of the geographic distribution of the bank's loans in the Warren County AA. Because the AA does not contain any low- or moderate-income areas, any analysis of the geographic distribution of the bank's loans would not be meaningful. Refer to the market profiles for the State of New Jersey in Appendix C for detailed demographics and other performance context information for the Warren AA.

The evaluation considered the feedback received from community members regarding the perceived community credit and investment needs as well as the opportunities available to financial institutions to meet those needs. This included feedback from three organizations whose mission is to deliver CD activities and services. The most frequently mentioned needs

include affordable housing for low- and moderate income families, foreclosure prevention assistance, economic development, and small business financing.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in New Jersey is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Warren AA is adequate.

Lending Activity

Refer to Appendix D, Table 1, Lending Volume, for the facts and data used to evaluate the bank's lending activity.

The bank's level of lending activity in the Warren AA is adequate, given the performance context issues. The bank's market share for small loans to businesses (.86 percent) and for home improvement loans (6.74 percent) exceeded its deposit market share of .76 percent. The bank's market share for home purchase loans (.33 percent) and for home mortgage refinance loans (.38 percent) trailed its deposit market share. The bank competes with thirty-three other deposit-taking financial institutions with branch offices in the AA. These institutions are competing for loan origination opportunities among 65,746 individuals and 5,549 businesses in the AA.

According to the 2008 aggregate HMDA data, the bank ranked 36th in originating/purchasing home purchase loans in the AA with a market share of under one percent and 14th in home improvement lending with a 2.6 percent market share. For home refinance loans, the bank ranked 40th with a market share of under one percent.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9, 10, and 11 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of home purchase, home improvement, and home mortgage refinance loans to borrowers of different income levels is adequate. Performance for low-income borrowers is weak since the percentage of loans made to low-income borrowers was well below the percentage of low-income families in the AA. However, this is offset by the excellent performance to moderate-income borrowers. The percentage of loans made to moderate-income borrowers significantly exceeded the percentage of moderate-income families in the AA. The bank's market share for home purchase, home improvement, and home mortgage refinance loans to low-income borrowers is lower than its overall market share for these loan products. The bank's market share for home improvement loans to moderate-income families exceeded its overall market share for home improvement loans.

Small Loans to Businesses

Refer to Table 11 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses is adequate in the Warren AA. The percentage of loans to businesses with revenues of \$1 million or less was below the percentage of small businesses within the AA. However, the bank's market share of loans to businesses with revenues of \$1 million or less significantly exceeded its overall market share of small loans to businesses.

Community Development Lending

CD Lending had a neutral impact on the bank's Lending Test rating for the State of New Jersey. The bank did not originate any CD loans in the Warren AA during this evaluation period.

Product Innovation and Flexibility

The bank offers several flexible lending programs that are geared to providing affordable mortgage loans to low- and moderate-income individuals and families. Loans originated under these programs are included in the bank's home purchase loans and analyzed under other portions of the Lending Test. VNB's participation in these flexible loan programs had a positive impact on its performance under the Lending Test.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in the New Jersey is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Warren AA is adequate. Refer to Table 14 in Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank originated five CD investments totaling \$161,000 during this evaluation period. The CD investments include a \$156,000 mortgage-backed security comprised of mortgage loans originated to low- and moderate-income residents in the AA. The remaining amount includes qualified grants and contributions to organizations that provide CD services in the AA. The number and dollar volume of AA investments is relatively small compared to the bank's size and overall capacity to make CD investments. However, it is adequate based on the limited number of opportunities to make CD investments in the AA.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in New Jersey is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Warren AA is adequate.

Retail Banking Services

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

The bank's branch offices are reasonably accessible to geographies and individuals of different income levels in the AA. The bank has three branches in the AA; one is located in a middle-income geography and two are located in upper-income geographies. There are no low- or moderate-income geographies in the AA. In addition, the upper-income geographies contain 62 percent of the AA's low-income households and 62 percent of the AA's moderate-income households.

The services offered at each branch are generally consistent and do not vary in a way that would inconvenience portions of the AA. Branch hours are convenient and include extended weekday and weekend hours.

The bank offers alternative delivery systems including ATMs, telephone, and Internet banking. Because we did not have any data to evaluate the impact of alternative delivery systems to low- and moderate-income persons or geographies, we did not place significant weight on these systems in concluding on the bank's performance under the Service Test.

Community Development Services

The bank provided an adequate level of CD services to the AA. One branch manager serves as a committee member for a local government agency that provides CD services to low- and moderate-income senior residents of the AA. Another branch manager participates in financial literacy training by working with an area CD organization that offers housing assistance, financial literacy, job training, employment search, and other CD services to low- and moderate-income residents.

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”).

Time Period Reviewed	Lending Test (excludes CD loans): 01/01/2005 to 06/30/2009 Investment and Service Tests and CD Loans: 07/06/2005 to 6/30/2009	
Financial Institution	Products Reviewed	
Valley National Bank (VNB) Wayne, New Jersey	Home Mortgages, Small Loans to Businesses, CD Loans, CD Investments	
Affiliate(s)	Affiliate Relationship	Products Reviewed
VN Investments, Inc. (VNI)	Bank Subsidiary	Qualified CD Investments
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
New York-White Plains-Wayne NY-NJ MD	Full-Scope	No geographic analysis of lending was performed for Allentown-Bethlehem-Easton PA-NJ MSA. All geographies in the AA were middle- or upper-income.
Allentown-Bethlehem-Easton PA-NJ MSA	Full-Scope	
Edison NJ MD	Limited-Scope	
Newark-Union NJ-PA MD	Limited-Scope	

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS				
Valley National Bank				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Valley National Bank	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Multistate Metropolitan Area or State:				
New York-White Plains-Wayne NY-NJ MD	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory
New Jersey	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

New York-White Plains-Wayne NY-NJ MD

Demographic Information for Full-Scope Area: New York-White Plains-Wayne NY-NJ MD (Wayne AA)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2,158	9.22	27.15	31.97	29.56	2.09
Population by Geography	8,214,042	9.65	29.28	29.65	31.37	0.04
Owner-Occupied Housing by Geography	1,105,945	1.71	14.25	31.06	52.98	0.00
Businesses by Geography	743,958	5.59	19.26	22.88	51.14	1.13
Farms by Geography	3,942	2.44	9.89	19.76	67.76	0.15
Family Distribution by Income Level	1,939,467	26.11	16.00	17.20	40.69	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	816,679	17.06	40.48	28.41	14.06	0.00
Median Family Income	\$49,461	Median Housing Value (3Q2009) Unemployment Rate				\$449,700 3.94%
HUD Adjusted Median Family Income for 2009	\$64,800					
Households Below the Poverty Level	16%					

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census, and 2009 HUD updated MFI.

The Wayne AA is comprised of the six contiguous counties within the New York-White Plains-Wayne, New York-New Jersey Metropolitan Division. The New Jersey portion of the AA consists of Bergen County, Hudson County, and Passaic County. The New York portion of the AA includes Kings County, New York County, and Queens County. The AA contains 2,158 census tracts (CTs) of which 9.22 percent are low-income, 27.15 percent are moderate-income, 31.97 percent are middle-income, and 29.56 percent are upper-income. Also, 2.09 percent of the CTs lack income information and are characterized as NA.

The 2009 HUD adjusted median family income for the AA is \$64,800. Approximately 16 percent of the AA's households fall below the poverty level. According to the National Association of Realtors, the 3Q2009 median sales price of existing single-family homes for the MSA was \$449,700.

As of June 30, 2009, the bank had \$6.3 billion in deposits in the AA and is ranked twelfth with a 1.03 percent deposit market share. Banking competition is strong with 159 FDIC-insured institutions with 2,326 branch offices operating in the AA. However, the market is highly concentrated with four institutions holding 63 percent of the AA's deposits. These institutions include JPMorgan Chase Bank with a 39.19 percent deposit market share, Bank of America

with a 9.10 percent deposit market share, Bank of New York Mellon with a 7.42 percent deposit market share, and Citibank with a 7.34 percent deposit market share.

The economy is currently in a recession. According to the U.S. Department of Labor Bureau of Labor Statistics, the August 2009 unemployment rate for the MD stood at 9.9 percent. In addition to the decline in financial sector jobs, other industries that are experiencing higher unemployment include retail sales, wholesale trade, transportation, and the tourism industry. According to the New York City Office of Management and Budget, sales of residential housing units dropped approximately 40 percent over the period of January 1, 2009 through June 30, 2009 when compared to that same period in 2008.

Numerous CD opportunities are available in the AA. Financial institutions can participate in affordable housing development projects and small business lending programs, and partner with local organizations that have a CD purpose. Community contacts identified an extensive list of CD needs including funding of foreclosure prevention programs, low-cost small business financing, and affordable rental housing for low- and moderate-income residents.

State of New Jersey

Allentown-Bethlehem-Easton PA-NJ MSA

Demographic Information for Full-Scope Area: Allentown-Bethlehem-Easton PA-NJ MSA (Warren AA)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	13	0.00	0.00	30.77	69.23	0.00
Population by Geography	65,746	0.00	0.00	27.73	72.27	0.00
Owner-Occupied Housing by Geography	18,132	0.00	0.00	21.52	78.48	0.00
Businesses by Geography	5,549	0.00	0.00	29.79	70.21	0.00
Farms by Geography	327	0.00	0.00	10.70	89.30	0.00
Family Distribution by Income Level	17,680	9.32	12.42	21.92	56.34	0.00
Distribution of Low- and Moderate- Income Families throughout AA Geographies	3,844	0.00	0.00	32.86	67.14	0.00
Median Family Income	\$53,852	Median Housing Value (3Q2009) Unemployment Rate				\$230,500
HUD Adjusted Median Family Income for 2009	\$70,000					2.01%
Households Below the Poverty Level	4%					

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

Source: 2000 U.S. Census and 2009 HUD updated MFI.

The Warren AA consists of thirteen contiguous census tracts located in Warren County, New Jersey. Warren County is within the Allentown-Bethlehem-Easton PA-NJ MSA. There are no low- or moderate-income geographies in Warren County. The 2009 HUD adjusted median family income for the AA is \$70,000 and approximately four percent of the AA's households fall below the poverty level. According to the National Association of Realtors, the 3Q2009 median sales price of existing single-family homes in the MSA was \$230,500.

As of June 30, 2009, the bank had \$102 million in deposits in the AA and is ranked seventh with a 4.54 percent deposit market share. The bank competes with 12 other FDIC-insured institutions with 40 branch offices operating in the AA. The market is concentrated with three institutions holding 54.5 percent of the AA's deposits. These institutions include PNC Bank, National Association with a 30.04 percent deposit market share, Skylands Community Bank with a 13.10 percent deposit market share, and Hudson City Savings Bank with an 11.36 percent deposit market share.

The local economy is currently relatively stable in comparison to the state-wide and national economy. According to the U.S. Department of Labor Bureau of Labor Statistics, the August 2009 unemployment rate for the Allentown-Bethlehem-Easton PA-NJ MSA stood at 9.3 percent. However, the unemployment rate in Warren County was significantly lower at 4.2 percent. Education, health, and social service jobs make up 18.7 percent of the total

employment. Manufacturing jobs make up 15.4 percent of the total employment, with retail trade providing 12.8 percent of the jobs.

Contacts with community-based organizations indicated there is a need for affordable housing for low- and moderate-income residents. Additional needs include small business loans and basic financial services. Opportunities for financial institutions to originate CD investments and loans in the AA are limited.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of 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/assessment area; (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. Deposit data are compiled by the FDIC and are available as of June 30th of each year. 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 included in each set:

- 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/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area 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, if applicable, over the evaluation period by MA/assessment area. 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 assessment area.
- 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 assessment area.
- 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/assessment area. 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/assessment area.

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 assessment area. 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.

Tables of Performance Data

New York-Northern New Jersey-Long Island NY-NJ-PA Multistate MSA.....D - 5

State of New Jersey.....D - 5

Institution ID: Valley National

Table 1. Lending Volume

LENDING VOLUME DECEMBER 31, 2008		Geography: Multistate MSA and State of New Jersey								Evaluation Period: JANUARY 1, 2005 TO		
MA/Assessment Area (2009):	% 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)	
Full Review: State of New Jersey												
Warren AA	100.00	146	18,851	148	12,120	0	0	0	0	294	30,971	100.00
Full Review: Multistate MSA												
Wayne AA	53.04	1,990	522,980	6,959	1,165,695	0	0	37	129,937	8,986	1,818,612	66.36
Limited Review: Multistate MSA												
Edison AA	12.91	813	231,287	1,366	214,803	0	0	8	37,134	2,187	483,224	6.20
Newark AA	34.05	1,886	417,389	3,860	538,487	0	0	22	75,637	5,768	1,031,513	27.44

* Loan Data as of December 31, 2008. Rated area refers to either state or multistate MA rating area.

** The evaluation period for Community Development Loans is from July 6, 2005 to June 30, 2009.

*** Deposit Data as of September 30, 2009. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Institution ID: Valley National

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE 2005 TO DECEMBER 31, 2008		Geography: Multistate MSA and State of New Jersey										Evaluation Period: JANUARY 1,				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp	
Full Review: State of New Jersey																
Warren AA	27	100.00	0.00	0.00	0.00	0.00	21.52	7.41	78.48	92.59	0.33	0.00	0.00	0.00	0.44	
Full Review: Multistate MSA																
Wayne AA	603	42.11	1.71	0.33	14.25	5.14	31.06	15.09	52.98	79.44	0.15	0.03	0.04	0.09	0.23	
Limited Review: Multistate MSA																
Edison AA	338	23.60	0.61	5.03	9.86	8.58	48.38	35.21	41.16	51.18	0.22	0.99	0.19	0.17	0.24	
Newark AA	491	34.29	3.43	0.61	13.22	3.87	36.34	34.01	47.00	61.51	0.31	0.03	0.08	0.35	0.45	

* Based on 2007 Peer Mortgage Data (Eastern)

** 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 2000 Census information.

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

Institution ID: Valley National

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT 2005 TO DECEMBER 31, 2008		Geography: Multistate MSA and State of New Jersey										Evaluation Period: JANUARY 1,				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp	
Full Review: State of New Jersey																
Warren AA	79	100.00	0.00	0.00	0.00	0.00	21.52	7.59	78.48	92.41	6.61	0.00	0.00	1.43	7.85	
Full Review: Multistate MSA																
Wayne AA	688	44.53	1.71	0.29	14.25	1.89	31.06	18.02	52.98	79.80	1.48	0.63	0.05	1.10	2.22	
Limited Review: Multistate MSA																
Edison AA	173	11.20	0.61	0.00	9.86	8.67	48.38	44.51	41.16	46.82	0.66	0.00	0.49	0.39	1.12	
Newark AA	684	44.27	3.43	1.61	13.22	8.63	36.34	45.76	47.00	44.01	2.35	0.32	1.34	2.61	2.76	

* Based on 2007 Peer Mortgage Data (Eastern)

** 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 2000 Census information.

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

Institution ID: Valley National

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE JANUARY 1, 2005 TO DECEMBER 31, 2008			Geography: Multistate MSA and State of New Jersey								Evaluation Period:				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review: State of New Jersey															
Warren AA	40	100.00	0.00	0.00	0.00	0.00	21.52	15.00	78.48	85.00	0.38	0.00	0.00	0.00	0.50
Full Review: Multistate MSA															
Wayne AA	659	39.89	1.71	0.15	14.25	4.40	31.06	14.72	52.98	80.73	0.20	0.00	0.06	0.11	0.33
Limited Review: Multistate MSA															
Edison AA	294	17.80	0.61	0.00	9.86	8.16	48.38	34.01	41.16	57.82	0.12	0.00	0.02	0.13	0.16
Newark AA	699	42.31	3.43	1.00	13.22	6.15	36.34	40.34	47.00	52.50	0.33	0.05	0.07	0.37	0.52

* Based on 2007 Peer Mortgage Data (Eastern)

** 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 2000 Census information.

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

Institution ID: Valley National

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY TO DECEMBER 31, 2008		Geography: Multistate MSA and State of New Jersey										Evaluation Period: JANUARY 1, 2005				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% BANK Loans*** *	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp	
Full Review: State of New Jersey																
Warren AA	0	0.00	0.00	0.00	0.00	0.00	59.40	0.00	40.60	0.00	0.00	0.00	0.00	0.00	0.00	
Full Review: Multistate MSA																
Wayne AA	36	64.29	12.84	2.78	29.40	50.00	22.57	13.89	35.19	33.33	0.21	0.00	0.22	0.14	0.38	
Limited Review: Multistate MSA																
Edison AA	8	14.29	7.04	37.50	22.64	12.50	53.51	50.00	16.81	0.00	0.00	0.00	0.00	0.00	0.00	
Newark AA	12	21.42	25.82	16.67	34.14	33.33	25.60	41.67	14.44	8.33	0.66	0.00	0.88	1.23	0.00	

* Based on 2007 Peer Mortgage Data (Eastern)

** 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 multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

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

Institution ID: Valley National

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES JANUARY 1, 2005 TO DECEMBER 31, 2008		Geography: Multistate MSA and State of New Jersey										Evaluation Period:				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total*	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review: State of New Jersey																
Warren AA	148	100.00	0.00	0.00	0.00	0.00	29.79	14.19	70.21	85.81	0.86	0.00	0.00	0.44	1.13	
Full Review: Multistate MSA																
Wayne AA	6,896	56.91	5.59	1.65	19.26	7.16	22.88	19.56	51.14	71.62	0.53	0.28	0.27	0.45	0.68	
Limited Review: Multistate MSA																
Edison AA	1,365	11.26	2.50	0.37	11.45	12.38	45.78	43.44	40.11	43.81	0.47	0.22	0.60	0.46	0.49	
Newark AA	3,857	31.83	10.08	3.47	16.94	10.40	32.69	34.90	40.30	51.23	1.21	0.76	1.02	1.34	1.30	

* Based on 2008 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 (2009).

Institution ID: Valley National

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE TO DECEMBER 31, 2008			Geography: Multistate MSA and State of New Jersey								Evaluation Period: JANUARY 1, 2005				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families2	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review: State of New Jersey															
Warren AA	27	100.00	9.32	0.00	12.42	18.52	21.92	25.93	56.34	55.56	0.38	0.00	0.00	0.56	0.37
Full Review: Multistate MSA															
Wayne AA	606	42.23	26.11	0.00	16.00	2.91	17.20	8.03	40.69	89.06	0.15	0.00	0.14	0.12	0.16
Limited Review: Multistate MSA															
Edison AA	338	23.55	16.84	2.73	16.90	9.09	22.34	20.00	43.91	68.18	0.23	0.25	0.13	0.21	0.27
Newark AA	491	34.22	22.88	3.29	16.85	9.88	20.20	19.75	40.07	67.08	0.37	1.75	0.29	0.25	0.40

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 2.3% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** 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.

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

Institution ID: Valley National

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT JANUARY 1, 2005 TO DECEMBER 31, 2008		Geography: Multistate MSA and State of New Jersey										Evaluation Period:				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total*	% Families***	% BANK Loans****	% Families ³	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review: State of New Jersey																
Warren AA	79	100.00	9.32	1.27	12.42	15.19	21.92	24.05	56.34	59.49	6.74	0.00	11.63	1.28	8.04	
Full Review: Multistate MSA																
Wayne AA	688	44.53	26.11	2.33	16.00	9.33	17.20	21.72	40.69	66.62	1.55	1.20	2.20	1.70	1.46	
Limited Review: Multistate MSA																
Edison AA	173	11.20	16.84	8.09	16.90	25.43	22.34	31.79	43.91	34.68	0.67	0.61	0.81	0.68	0.62	
Newark AA	684	44.27	22.88	6.75	16.85	19.97	20.20	31.57	40.07	41.70	2.40	2.71	2.05	2.56	2.41	

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.3% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** 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.

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

Institution ID: Valley National

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE JANUARY 1, 2005 TO DECEMBER 31, 2008		Geography: Multistate MSA and State of New Jersey										Evaluation Period:				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total*	% Families***	% BANK Loans****	% Families ⁴	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans**	Overa ll	Low	Mod	Mid	Upp	
Full Review: State of New Jersey																
Warren AA	40	100.00	9.32	0.00	12.42	17.50	21.92	30.00	56.34	52.50	0.45	0.00	0.00	0.68	0.43	
Full Review: Multistate MSA																
Wayne AA	659	39.89	26.11	1.09	16.00	5.76	17.20	15.26	40.69	77.88	0.22	0.31	0.20	0.29	0.21	
Limited Review: Multistate MSA																
Edison AA	294	17.80	16.84	5.15	16.90	14.43	22.34	20.27	43.91	60.14	0.14	0.18	0.14	0.07	0.18	
Newark AA	699	42.31	22.88	3.75	16.85	15.13	20.20	24.06	40.07	57.06	0.39	0.25	0.37	0.34	0.43	

* Based on 2007 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 1.5% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** 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.

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

Institution ID: Valley National

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES JANUARY 1, 2005 TO DECEMBER 31, 2008				Geography: Multistate MSA and State of New Jersey			Evaluation Period:		
MA/Assessment Area:	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
Full Review: State of New Jersey									
Warren AA	148	100.00	80.90	64.86	81.76	9.46	8.78	0.86	2.15
Full Review: Multistate MSA									
Wayne AA	6,958	57.12	74.56	46.91	68.84	12.01	19.14	0.53	1.32
Limited Review: Multistate MSA									
Edison AA	1,366	11.21	76.85	52.05	67.06	13.54	19.40	0.47	1.15
Newark AA	3,857	31.67	77.49	54.52	73.01	11.49	15.50	1.21	3.43

* Based on 2008 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 - 2009).

**** 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 22.19% of small loans to businesses originated and purchased by the bank.

Institution ID: Valley National

Table 14. Qualified Investments

QUALIFIED INVESTMENTS TO JUNE 30, 2009		Geography: Multistate MSA and State of New Jersey						Evaluation Period: JULY 6, 2005	
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review: State of New Jersey									
Warren AA	0	0	5	161	5	161	100.00	0	0
Full Review: Multistate MSA									
Wayne AA	2	4,964	112	16,619	114	21,583	27.53	0	0
Limited Review: Multistate MSA									
Edison AA	0	0	38	1,020	38	1,020	1.30	0	0
Newark AA	5	14,048	112	41,756	117	55,804	71.17	2	13,036

* '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.

Institution ID: Valley National

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: Multistate MSA and State of New Jersey				Evaluation					
Period: JULY 6, 2005 TO JUNE 30, 2009																	
MA/Assessment Area:	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
Full Review: State of New Jersey																	
Warren AA	100.00	3	1.55	0.00	0.00	33.00	67.00	0	0	0	0	0	0	0.00	0.00	27.73	72.27
Full Review: Multistate MSA																	
Wayne AA	66.36	105	54.12	2.00	8.00	24.00	66.00	18	8	0	4	5	1	9.65	29.28	29.65	31.37
Limited Review: Multistate MSA																	
Edison AA	6.20	23	11.86	0.00	22.00	43.00	35.00	8	3	0	3	1	0	2.36	14.76	47.82	34.87
Newark AA	27.14	63	32.47	2.00	11.00	46.00	41.00	3	3	0	0	1	0	11.89	23.40	31.13	33.57