

PUBLIC DISCLOSURE

March 21, 2011

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Amboy Bank
RSSD No. 9807**

3590 Highway 9
Old Bridge, NJ 08857

**Federal Reserve Bank of New York
33 Liberty Street
New York, New York 10045**

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, nor should it 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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INSTITUTION RATING

Amboy Bank is rated Satisfactory. The following table indicates the performance level of the institution with respect to the lending, investment and service tests:

PERFORMANCE LEVELS	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 in determining the overall rating.

The major factors supporting the institution's rating follow:

- The volume of retail lending activity reflected adequate responsiveness to credit needs in Amboy's assessment areas.
- The distribution of loans to individuals of different income levels and businesses of different sizes was good.
- The geographic distribution of lending was adequate.
- Retail delivery systems were reasonably accessible to geographies and individuals of different income levels.
- The level of community development lending and qualified investments was adequate.

DESCRIPTION OF INSTITUTION

Amboy Bank (“Amboy”), headquartered in Old Bridge, NJ is a full-service commercial bank with 26 branches. Amboy is a wholly-owned subsidiary of Amboy Bancorporation, also headquartered in Old Bridge, NJ. As of December 31, 2010, Amboy had total assets of \$2.6 billion with \$1.6 billion in net loans and leases. Of the total loans, \$574 million consisted of construction and land development loans and \$545 million consisted of 1-4 family residential real estate loans.

The bank offers a wide range of consumer-related services including retail deposit products, small business loans, residential construction loans, first- and second-lien mortgage loans, and reverse mortgage loans. Since the previous CRA examination, Amboy opened one new branch in Middlesex County in December 2008.

Amboy has no financial or legal impediments that would prevent it from fulfilling its responsibilities under CRA. The bank’s previous CRA examination, dated January 26, 2009, resulted in a “Needs to Improve” rating, due to violations of the Equal Credit Opportunity Act and the Fair Housing Act.

Assessment Areas:

Amboy has two assessment areas, which consist of portions of two Metropolitan Statistical Areas (“MSAs”) in central New Jersey. The bank’s assessment areas have not changed since the last examination. Specifically, the bank’s assessment areas consist of the following:

- **MSA 35620** (New York-Northern New Jersey-Long Island, NY-NJ-PA): consisting of a portion of MD 20764 (Edison, NJ), which comprises the entire counties of Middlesex and Monmouth and a portion of Somerset County, all in New Jersey.
- **MSA 45940** (Trenton-Ewing, NJ): consisting of three census tracts in Mercer County.

The assessment area consists of a total of 360 census tracts, 12 of which are low-income, 57 of which are moderate-income, and 288 of which are middle- and upper-income. There are three tracts in the assessment area with no income designation.

Amboy’s assessment area is in compliance with the requirements of Section 228.41 of Regulation BB and does not arbitrarily exclude LMI geographies. Additional assessment area data can be found in Exhibit 1. See Appendix B for a map of the assessment area.

Exhibit 1: Summary of Key Assessment Area Data			
	MD 20764 (Edison, NJ)	MSA 45940 (Trenton-Ewing, NJ)	TOTALS
Total Population	1,551,341	13,685	1,565,026
Population % of AA population	99%	1%	100%
Families	402,511	3,930	406,441
Families % of AA families	99%	1%	100%
Total Census Tracts	357	3	360
Tracts % AA tracts	99%	1%	100%
LMI tracts	69	0	69
LMI tracts % all AA LMI tracts	100%	0%	100%
Total Owner-Occupied Units	395,215	4,476	399,691
Units % of AA units	99%	1%	100%
Business Establishments³	78,801	897	79,698
Bus. est. % AA bus. est.	99%	1%	100%
Number of Branches	25	1	26
Branches in LMI tracts	96%	4%	100%
Branches in LMI tracts	3	0	3
LMI branches % AA LMI branches	100%	0%	100%
Branch Deposits (\$'000s)²	\$1,968,265	\$19,729	\$1,987,994
Deposits % AA deposits	99%	1%	100%
Deposit Market Share (%) / Rank in Market	3.77% / 10 of 59	0.17% / 24 of 26	n/a
Home Purchase Originations¹	244	1	245
HP originations % AA orig.	100%	0%	100%
Refinance Originations¹	275	2	277
Refi orig. % AA orig.	99%	1%	100%
Home Improvement Originations¹	15	0	15
Home Improvement orig. % AA orig.	100%	0%	100%
Small Business Originations	519	3	522
SB orig. % AA orig.	99%	1%	100%
Consumer Loan Originations	549	7	556
SB orig. % AA orig.	99%	1%	100%
Multi-Family Loan Originations	19	0	19
SB orig. % AA orig.	100%	0%	100%
Combined Loan Totals	1,621	13	1,634
% of AA Orig.	99%	1%	100%

1. Originations include loans originated between January 1, 2008 and December 31, 2010

2. Source: Federal Deposit Insurance Corporation ("FDIC") Summary of deposit data as of 6/30/2010

3. Source: 2008 Dun & Bradstreet

SCOPE OF EXAMINATION

Procedures

Amboy's CRA performance evaluation was conducted using the Federal Financial Institutions Examination Council's ("FFIEC's") Interagency CRA Procedures for Large Retail Financial Institutions.

Products

Home purchase, refinance, consumer (home equity), and small business loans, as well as other loans qualifying as community development were evaluated during this examination. Amboy made a minimal number of home improvement, small farm, and multifamily loans, in line with its business strategy. Due to their insignificant volumes these products were excluded from the analysis of lending performance.

Mortgage loans included in the analysis were reported under HMDA, while small business loans were reported under the CRA. Examiners verified the integrity of HMDA-related, small business and consumer loan data provided by the bank for the reporting years 2008, 2009 and 2010.

Examination Period

HMDA-related, consumer home equity, and CRA-reportable small business loans originated between January 1, 2008 and December 31, 2010 were considered in the evaluation. Examiners reviewed community development loans, qualified investments and community development services for the same time period.

Lending Distribution Analysis

Only loans originated in Amboy's assessment areas were included in the analysis of geographic and borrower distribution.

To evaluate the geographic distribution of HMDA-related and home equity loans, the proportions of loan originations in LMI and non-LMI census tracts were compared with the proportions of owner-occupied housing units in LMI and non-LMI geographies, respectively. With regard to small business loans, the geographic distribution analysis compared the proportion of Amboy's small business loan originations in LMI and non-LMI geographies to the proportions of businesses with gross annual revenues ("GAR") of less than \$1 million located in LMI and non-LMI geographies.

In order to analyze the borrower characteristics of HMDA-related and consumer loans, the proportion of originations to LMI and non-LMI borrowers was compared with the proportion of LMI and non-LMI families in the assessment area. The U.S. Department of Housing and Urban Development (“HUD”) adjusted median family income figures were used to categorize borrower income level. Dun and Bradstreet data was used for demographic information relating to the proportion of businesses with GAR of less than or equal to \$1 million. The size of the small business loans was also used as a proxy to identify lending to smaller businesses.

HMDA-related and small business loan performance for 2009 was also compared with the 2009 aggregate of all lenders in Amboy’s assessment areas subject to HMDA and/or CRA small business reporting. Aggregate data is not collected and reported for consumer home equity lending, and therefore, no comparison to aggregate for consumer home equity lending was made. HMDA and small business lending performance in 2008 and 2010 was compared to the corresponding aggregate and to Amboy’s 2009 lending performance and any significant deviation was noted.

Deriving Overall Conclusions

A full scope analysis was performed for MD 20764. Performance in MD 20764 drove the overall rating, given that this portion of the bank’s assessment areas contains a significant majority of the bank’s loans and deposits. MSA 45940 was reviewed as a limited scope assessment area.

In order to reach a conclusion about the overall performance regarding geographic distribution and borrower characteristics in each assessment area, examiners weighted loan products by volume to determine the product’s weight on the overall conclusion. Peer data was also used for the analysis of community development loans and qualified investments. Local peer banks were selected based on amount of assets, deposits and branch presence within Amboy’s assessment areas.

Community Contacts

In order to learn more about community credit needs, examiners conducted three interviews with representatives of community organizations that provide affordable housing and community services within the bank’s assessment areas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Amboy's performance under the lending test is rated low satisfactory.

Lending Activity

Amboy's overall lending activity was adequate based primarily on performance in MD 20764. As detailed in the table below, Amboy originated 1,596 home purchase, refinance, consumer home equity, and small business loans in its assessment areas, totaling \$270 million, reflecting adequate responsiveness to assessment area credit needs.

Amboy's lending volume declined significantly since the prior examination. The combined number of HMDA-related, consumer and small business originations made during this examination period declined 35% from the number made during the last examination period, when the bank reported 2,456 loans over a three-year period (2005, 2006, and 2007). However, Amboy's decline in lending volume during this examination period was comparable to the 35% decline in lending volume experienced by the aggregate during the same period, and is indicative of the reduced lending opportunities in the examination period's economic climate.

Summary of Assessment Areas Lending Activity				
January 1, 2008 - December 31, 2010				
Loan Type	#	%	\$(000s)	%
Home Purchase	245	16%	\$61,106	22%
Refinancing	277	17%	\$58,635	22%
Total HMDA related	522	33%	\$119,741	44%
Home Equity	552	35%	\$52,827	20%
Total Consumer related	552	35%	\$52,827	20%
Total Small Business related	522	32%	\$97,868	36%
TOTAL LOANS	1,596	100%	\$270,436	100%

Assessment Area Concentration: A substantial majority (82%) of loans originated by Amboy were extended within the bank's assessment areas. As indicated in Exhibit 2, 80% of HMDA-related loans, 85% of consumer loans, and 82% of small business loans were originated within the bank's assessment area.

Exhibit 2								
Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase	245	81	\$61,106	78	56	19	\$17,009	22
Refinancing	277	79	\$58,635	78	74	21	\$16,938	22
Total HMDA related	522	80	\$119,741	78	130	20	\$33,947	22
Total Consumer related	552	85	\$52,827	85	99	15	\$9,188	15
Total Small Bus. related	522	82	\$97,868	77	111	18	\$29,031	23
TOTAL LOANS	1,596	82	\$270,436	79	340	18	\$72,166	21

Geographic Distribution of Loans

Overall geographic distribution of HMDA-related, consumer, and small business loans reflects adequate penetration throughout the assessment areas based primarily on adequate performance in MD 20764.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

Overall distribution of borrowers reflects good penetration among customers of different income levels and businesses of different sizes in the assessment areas based primarily on adequate performance in MD 20764.

Community Development Lending

Amboy made an adequate level of community development loans in its assessment areas during this examination period based primarily on adequate performance in MD 20764. The bank made \$23 million in community development loans, which represents less than 1% of the bank's total assets. Community development loans were made primarily in MD 20764.

INVESTMENT TEST

Amboy's investment test performance was rated low satisfactory based primarily on an adequate level of qualified community development investments and grants made in MD 20764. The bank made a total of \$2.1 million in qualified investments and grants, which represented a marginal increase of 5% since the prior examination, when \$2 million was reported in qualified investments.

SERVICE TEST

Amboy's performance under the service test was rated low satisfactory based on adequate branch distribution and an adequate level of community development services made in the assessment areas.

Retail Services

Amboy's branches were reasonably accessible to essentially all portions of the assessment areas. During the exam period, the bank had a total of 26 branches, of which three or 12% were located in moderate-income census tracts. In comparison, 19% of the census tracts in Amboy's assessment areas are LMI census tracts, and 18% of the assessment areas' population resides in those tracts. There are no branches located in low-income census tracts.

Community Development Services

Amboy provided an adequate level of community development services to its assessment areas. During the examination period, the bank conducted 33 community development service events, which consisted of financial literacy, housing counseling, and supplemental retirement income seminars, as well as the provision of technical assistance to non-profits and small businesses in its assessment areas.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Amboy is in compliance with the substantive provisions of the anti-discrimination laws and regulations. No evidence of discriminatory or other illegal credit practices was identified as being inconsistent with helping to meet the credit needs of the assessment areas.

METROPOLITAN AREA

MSA 35620 (NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA)

MD 20764 (EDISON, NJ)

DESCRIPTION OF INSTITUTION'S OPERATIONS

Amboy operated 25 of its 26 branches in MD 20764. A substantial majority of Amboy's total deposits (99%) were taken in MD 20764. In terms of deposit market share in MD 20764, Amboy was ranked tenth out of 59 deposit-taking institutions as of June 30, 2010, with 4% of the assessment area deposits. Top deposit-taking institutions in the assessment area include Wells Fargo Bank, Bank of America, NA, PNC Bank, NA, and Metlife Bank, NA. During the examination period, Amboy also originated a significant majority (82%) of its total home purchase, refinance, consumer, and small business loans in MD 20764.

PERFORMANCE CONTEXT

The following demographic and economic information was obtained from publicly available sources that include the U.S. Department of Commerce's Bureau of Census, the New Jersey State Department of Labor, HUD, and the New Jersey Association of Realtors.

Demographic Characteristics

MD 20764 (Edison, NJ) assessment area is comprised of the entire counties of Middlesex and Monmouth and a portion of Somerset County, in New Jersey. These counties are suburban in nature, with small cities, towns and villages scattered throughout each. According to the 2000 Census, the population of the assessment area totals 1,551,341. The assessment area consists of 357 census tracts, of which 12, or 3%, are low-income and 57, or 16%, are moderate-income.

Income Characteristics

According to the 2000 Census, MD 20764 has 402,511 families, of which 17% are low-income families and 17% are moderate-income families. Four percent of all families within the assessment area have incomes below the poverty level. The 2009 HUD-adjusted median family income ("MFI") for the counties comprising MD 20764 (Edison, NJ) ranged from a low of \$87,700 to a high of \$100,100. In 2010, the MFI slightly increased in the assessment area, ranging from a low of \$88,200 to a high of \$102,000.

Housing Characteristics

The assessment area contains 584,936 housing units, of which 68% are owner-occupied. Less than 1% of owner-occupied housing units are located in low-income census tracts and 10% are

Exhibit 3

Assessment Area Demographics

Assessment Area: MSA 35620, MD 20764 (Edison, NJ)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	3.4	8,510	2.1	2,377	27.9	69,033	17.2
Moderate-income	57	16.0	53,856	13.4	5,418	10.1	68,514	17.0
Middle-income	182	51.0	206,758	51.4	6,363	3.1	91,016	22.6
Upper-income	103	28.9	133,387	33.1	2,519	1.9	173,948	43.2
Unknown-income	3	0.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	357	100.0	402,511	100.0	16,677	4.1	402,511	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,695	2,599	0.7	16.6	11,390	72.6	1,706	10.9
Moderate-income	91,982	41,198	10.4	44.8	43,786	47.6	6,998	7.6
Middle-income	307,367	205,525	52.0	66.9	89,488	29.1	12,354	4.0
Upper-income	169,882	145,893	36.9	85.9	18,615	11.0	5,374	3.2
Unknown-income	10	0	0.0	0.0	9	90.0	1	10.0
Total Assessment Area	584,936	395,215	100.0	67.6	163,288	27.9	26,433	4.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,133	2.7	1,831	2.7	188	2.5	114	4.9
Moderate-income	9,494	12.0	8,176	11.9	955	12.7	363	15.7
Middle-income	38,940	49.4	34,294	49.7	3,481	46.2	1,165	50.4
Upper-income	28,133	35.7	24,596	35.7	2,871	38.1	666	28.8
Unknown-income	101	0.1	60	0.1	36	0.5	5	0.2
Total Assessment Area	78,801	100.0	68,957	100.0	7,531	100.0	2,313	100.0
	Percentage of Total Businesses:			87.5		9.6		2.9

Based on 2000 Census Information.

located in moderate-income census tracts. According to the New Jersey Association of Realtors, the 2009 median sales price of homes in MD 20764 ranged from a low of \$313,500 in Middlesex County to a high of \$398,600 in Somerset County.

Housing affordability is a challenge for LMI borrowers in the assessment area. In 2009, the median housing costs in the counties comprising the assessment area ranged from 6 to 8 times the MFI of a low-income borrower and 4 to 5 times the MFI of a moderate-income borrower.

Labor, Employment and Economic Characteristics

According to data from the New Jersey Department of Labor, unemployment rates have significantly increased in MD 20764 since the prior examination. This increase was due to the nationwide economic recession that began in 2007. In 2009, the average annual unemployment rate was 9% for Middlesex County, 9% for Monmouth County, and 7% for Somerset County, compared to the State of New Jersey unemployment rate of 9%. At the end of the prior examination, unemployment rates were 4% for both Middlesex and Monmouth Counties, and 3% for Somerset County.

For employment opportunities in MD 20764, the largest sector providing employment in Middlesex County is the trade, transportation, and utilities sector, which accounts for approximately one third of the county's employment opportunities. The educational and health services industries have been the fastest growing employment sectors from 2004 to 2009. In Monmouth County, the largest employment sector is the trade, transportation, and utilities sector, which provides about a quarter of total county employment. The construction industry, which historically has thrived in Monmouth County, experienced a decline due to the depressed residential housing market and a drop in non-residential construction. In Somerset County, the professional and business services industry is the largest employment sector, providing about a quarter of total county employment. However, the financial services industry in Somerset County has added the largest number of jobs from 2004 to 2009.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Amboy's record of lending in MD 20764 (Edison, NJ) was adequate based on the bank's adequate lending level that was responsive to the assessment area needs, adequate geographic distribution of loans, good lending to LMI borrowers and small businesses, and an adequate level of community development lending.

Below is an analysis of the bank's lending activity, including the geographic distribution of loans and lending penetration to borrowers of different income levels and to businesses of different sizes throughout the assessment area. An analysis of community development lending activity in the assessment area is also described below.

Lending Activity

Amboy’s lending levels in MD 20764 reflected adequate responsiveness to assessment area credit needs. The majority of the bank’s lending and deposit-taking activities are conducted in MD 20764. Of the bank’s total loans, 99% were originated in this assessment area, and as of June 30, 2010, 99% of the bank’s deposits were collected in this assessment area. Amboy had 4% of the deposit market share, totaling \$2 billion in deposits. In terms of deposit market share, Amboy ranked 10th of 59 banks operating in the assessment area.

Among four similarly-situated peer banks, Amboy’s lending activity was average. Among the peer banks, Amboy ranked 2nd in terms of deposit market share and in terms of market share of home purchase lending and small business lending. In terms of market share of refinance lending, the bank ranked 3rd among its peers.

Geographic Distribution of Loans

The geographic distribution of HMDA-related, consumer, and small business loans for this assessment area reflected adequate penetration throughout the assessment area, including LMI tracts. This conclusion takes into account the number of LMI tracts and limited opportunities for loan originations within these tracts, as well as the bank’s size and competition in the assessment area. An analysis of the lending distribution in each loan category follows:

MD 20764 (EDISON, NJ) <i>Geographic Distribution</i>				
Product	Low-Income Census Tracts		Moderate-Income Census Tracts	
	Amboy Performance	2009 Aggregate Comparison	Amboy Performance	2009 Aggregate Comparison
Home Purchase	ADEQUATE	SIMILAR TO	EXCELLENT	SIGNIFICANTLY ABOVE
Refinance	POOR	BELOW	ADEQUATE	SIMILAR TO
Consumer – Home Equity	ADEQUATE	N/A	POOR	N/A
Small Business	ADEQUATE	SIMILAR TO	ADEQUATE	BELOW

Home Purchase Loans

Amboy's distribution of home purchase loans in LMI geographies was excellent. Opportunities to lend in low-income tracts were limited, since less than 1% or 2,599 of the owner-occupied units are located in these geographies. In 2009, both the bank and the aggregate originated 1% of home purchase loans in low-income tracts, which was comparable to the percentage of owner occupied units in the low-income tracts in the assessment area.

Amboy originated 23% of its home purchase loans in moderate-income census tracts, compared to 10% of owner-occupied housing units located in moderate-income geographies in MD 20764. Amboy's performance in moderate-income geographies was significantly above the aggregate, which made 10% of its home purchase loans in moderate-income geographies.

Amboy's home purchase lending performance in 2008, when compared to the level of owner-occupied housing units and to the 2008 aggregate performance, was similar to its 2009 performance. The performance in 2010, when compared to the level of owner-occupied housing units, was also comparable.

Refinance Loans

Amboy's distribution of refinance loans in LMI geographies was adequate. Opportunities to make refinance loans in low-income tracts were limited, since less than 1% of the owner-occupied units are located in these geographies. In 2009, Amboy did not make any refinance loans in low-income tracts, compared to the aggregate, which made less than 1% of its refinance loans in low-income tracts.

Amboy originated 6% of its refinance loans in moderate-income tracts, compared to 10% owner-occupied housing units located in moderate-income geographies. Amboy's refinance lending in moderate-income geographies was similar to the aggregate, which made 7% of its refinance loans in moderate-income geographies.

Amboy's refinance lending performance in 2008, when compared to the level of owner-occupied housing units and to the 2008 aggregate performance, was similar to its 2009 performance. The performance in 2010, when compared to the level of owner-occupied housing units, was marginally better.

Consumer Home Equity Loans

Amboy's distribution of home equity loans in LMI geographies was poor. Opportunities to make home equity loans in low-income tracts were limited, since less than 1% of the owner-occupied units are located in these geographies. In 2009, the bank made less than 1% home equity loans in low-income geographies. In moderate-income geographies, the bank made 5% of its home equity loans, compared to 10% of owner-occupied housing units located in moderate-income geographies.

Amboy's home equity lending performance in 2008, when compared to the level of owner-occupied housing units, was similar to its 2009 performance. Amboy's performance in 2010, when also compared to the level of owner-occupied housing units, was below its 2009 performance. Aggregate data for consumer loans (home equity loans) was not available for analysis.

Small Business Loans

Amboy's distribution of small business loans in LMI geographies was adequate. In 2009, the bank originated 1% of its small business loans in low-income census tracts, compared to 3% of small businesses located in low-income geographies. Amboy's small business lending performance was similar to the aggregate, which also made 1% of its small business loans in low-income geographies.

Amboy originated 7% of its small business loans in moderate-income census tracts in 2009, compared to 12% of small businesses in the area located in moderate-income geographies. Amboy's small business lending performance was below the aggregate, which made 10% of its small business loans in moderate-income geographies.

Amboy's small business lending performance in 2008 was similar to its 2009 performance, when compared to the level of small businesses in LMI geographies and to the 2008 aggregate's performance. The bank's performance in 2010 when compared to the demographic was also comparable.

Exhibit 4
2009 Aggregate Comparison Loan Distribution Table
Assessment Area: MD 20764

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)
Home Purchase										
Low	1	1.2%	0.6%	1.3%	0.9%	3	3.5%	1.3%	6.1%	3.1%
Moderate	20	23.3%	20.2%	10.1%	7.6%	19	22.1%	13.4%	23.5%	17.8%
Middle	42	48.8%	39.5%	50.9%	46.5%	17	19.8%	16.2%	28.8%	27.9%
Upper	23	26.7%	39.7%	37.8%	45.0%	45	52.3%	66.6%	32.8%	43.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	2.3%	2.5%	8.7%	7.4%
Total	86	100.0%	100.0%	100.0%	100.0%	86	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.6%	0.5%	27	21.1%	17.6%	4.2%	2.4%
Moderate	8	6.3%	5.8%	6.9%	5.9%	19	14.8%	12.5%	14.1%	10.0%
Middle	74	57.8%	49.5%	48.0%	43.4%	29	22.7%	20.5%	24.5%	22.0%
Upper	46	35.9%	44.7%	44.4%	50.2%	43	33.6%	38.5%	40.5%	48.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	10	7.8%	10.9%	16.7%	17.7%
Total	128	100.0%	100.0%	100.0%	100.0%	128	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	0.6%	0.2%	0	0.0%	0.0%	7.9%	3.3%
Moderate	0	0.0%	0.0%	9.1%	6.3%	0	0.0%	0.0%	18.8%	13.8%
Middle	1	50.0%	72.6%	52.1%	45.7%	0	0.0%	0.0%	28.8%	24.1%
Upper	1	50.0%	27.4%	38.2%	47.8%	2	100.0%	100.0%	42.2%	55.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	2.3%	3.5%
Total	2	100.0%	100.0%	100.0%	100.0%	2	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	3.4%	1.3%	0	0.0%	0.0%	0.0%	0.0%
Moderate	2	50.0%	29.7%	44.8%	16.3%	0	0.0%	0.0%	0.0%	0.0%
Middle	2	50.0%	70.3%	46.6%	81.7%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	5.2%	0.7%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	100.0%	100.0%	100.0%	100.0%
Total	4	100.0%	100.0%	100.0%	100.0%	4	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	1	0.5%	0.3%	0.8%	0.6%	30	13.6%	9.8%	4.8%	2.5%
Moderate	30	13.6%	12.9%	7.8%	6.4%	38	17.3%	12.3%	16.6%	11.9%
Middle	119	54.1%	46.1%	48.8%	44.5%	46	20.9%	17.8%	25.7%	23.3%
Upper	70	31.8%	40.8%	42.6%	48.4%	90	40.9%	49.5%	38.6%	46.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	16	7.3%	10.6%	14.4%	15.7%
Total	220	100.0%	100.0%	100.0%	100.0%	220	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	% \$(000s)	Aggregate %	% \$(000s)		Bank %	% \$(000s)	Aggregate %	% \$(000s)
Low	2	1.3%	0.4%	1.4%	0.4%		1.4%	1.9%		1.9%
Moderate	11	7.1%	3.2%	9.7%	3.2%		9.7%	10.8%		10.8%
Middle	84	53.8%	54.6%	45.9%	54.6%		45.9%	44.7%		44.7%
Upper	59	37.8%	41.7%	41.4%	41.7%		41.4%	41.6%		41.6%
Unknown	0	0.0%	0.0%	0.1%	0.0%		0.1%	0.4%		0.4%
Tract Unknown	0	0.0%	0.0%	1.5%	0.0%		1.5%	0.6%		0.6%
Total	156	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%		100.0%
By Revenue										
\$1 Million or Less	98	62.8%	56.3%	20.7%	56.3%		20.7%	29.5%		29.5%
By Loan Size										
\$100,000 or less	87	55.8%	20.5%	94.6%	20.5%		94.6%	35.5%		35.5%
\$100,001-\$250,000	42	26.9%	29.5%	2.5%	29.5%		2.5%	14.6%		14.6%
\$250,001-\$1 Million	27	17.3%	50.0%	2.9%	50.0%		2.9%	49.8%		49.8%
Total	156	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%		100.0%

Originations and Purchases

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

Amboy’s lending to borrowers of all income levels, including LMI borrowers, and to small businesses in MD 20764 was good. The following summarizes borrower distribution performance for each product:

Home Purchase Loans

Amboy’s distribution of home purchase loans to LMI borrowers was good. In 2009, Amboy originated 3% home purchase loans to low-income borrowers, compared to 17% of low-income families residing in the assessment area. Amboy’s home purchase lending to low-income borrowers was below the aggregate, which originated 6% of its home purchase loans to low-income borrowers.

Amboy originated 22% home purchase loans to moderate-income borrowers, compared to 17% of moderate-income families residing in the area. Home purchase lending to moderate-income borrowers was similar to the aggregate, which originated 24% of its home purchase loans to moderate-income borrowers.

Amboy’s home purchase lending performance to LMI borrowers in 2008, when compared to the level of LMI families residing in the area and to the 2008 aggregate performance, was comparable to its 2009 performance. Amboy’s performance in 2010, when compared to the level of LMI families residing in the area, was also comparable.

MD 20764 (EDISON, NJ) Borrower Distribution				
Product	Low-Income Borrowers		Moderate-Income Borrowers	
	Amboy Performance	2009 Aggregate Comparison	Amboy Performance	2009 Aggregate Comparison
Home Purchase	ADEQUATE	BELOW	GOOD	SIMILAR TO
Refinance	EXCELLENT	SIGNIFICANTLY ABOVE	GOOD	SIMILAR TO
Consumer - Home Equity	ADEQUATE	N/A	EXCELLENT	N/A
	Lending to Businesses with GAR <= \$1 million		2009 Aggregate Comparison	
Small Business	GOOD		SIGNIFICANTLY ABOVE	

Refinance Loans

Amboy's distribution of refinance loans to LMI borrowers was excellent. In 2009, the bank originated 21% of its refinance loans to low-income borrowers, compared to 17% of low-income families residing in the assessment area. Amboy's refinance lending to low-income borrowers exceeded the aggregate, which originated 4% of its refinance loans to low-income borrowers.

Amboy made 15% of its refinance loans to moderate-income borrowers, compared to 17% of moderate-income families residing in the area. Amboy's refinance lending to moderate-income borrowers was similar to the aggregate, which originated 14% of its refinance loans to moderate-income borrowers.

Amboy's refinance lending performance to LMI borrowers in 2008, when compared to the level of LMI families residing in the area and to the 2008 aggregate performance, was similar to its 2009 performance. Amboy's performance in 2010, when compared to the level of LMI families residing in the area, was also comparable.

Consumer Home-Equity Loans

Amboy's distribution of home equity loans to LMI borrowers was adequate. In 2009, Amboy originated 9% of its home equity loans to low-income borrowers, compared to 17% of low-income families residing in the assessment area. Amboy also made 16% of its home equity loans to moderate-income borrowers, compared to 17% of moderate-income families residing in the area.

2009 Consumer Loan Distribution Table

Assessment Area: MD 20764

Income Categories	Home Equity							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Low	1	0.6%	200	1.1%	16	8.8%	1,060	5.9%
Moderate	9	5.0%	723	4.0%	29	16.0%	2,041	11.3%
Middle	96	53.0%	7,299	40.4%	49	27.1%	4,608	25.5%
Upper	75	41.4%	9,856	54.5%	79	43.6%	9,804	54.2%
Unknown	0	0.0%	0	0.0%	8	4.4%	565	3.1%
Total	181	100.0%	18,078	100.0%	181	100.0%	32,445	100.0%

Amboy's consumer lending performance to LMI borrowers in 2008 and in 2010, when compared to the level of LMI families residing in the assessment area, was comparable to its 2009 performance.

Lending to Businesses of Different Sizes

Amboy's distribution of loans to businesses of different sizes was good. In 2009, Amboy made 63% of its business loans to businesses with GAR of \$1 million or less, compared to 88% of such businesses in the assessment area. Amboy's small business lending performance exceeded the aggregate, which made 21% of its loans to businesses with GAR of \$1 million or less. Of the small business loans originated by Amboy, 56% were in amounts of \$100,000 or less, compared to the aggregate, which originated 95% of its small business loans in amounts of \$100,000 or less.

Amboy's small business lending performance in 2008, when compared to the level of businesses with GAR of \$1 million or less in the assessment area and to the 2008 aggregate performance, was similar to its 2009 performance. The performance in 2010, when compared to the level of businesses with GAR of \$1 million or less in the assessment area, was also comparable.

Community Development Lending

Amboy's level of community development lending in MD 20764 was adequate. Community development lending activity in the assessment area totaled \$19 million, which consisted of 83% of the bank's total community development loans. Amboy's community development lending in MD 20764 decreased by 24% compared to the prior examination period, when the bank made \$25 million in community development loans.

In terms of dollar amount, 64% of the total community development loans originated in the assessment area was dedicated to affordable housing activities, which was responsive to identified community development needs. Affordable housing was identified as a critical community development need in the bank's assessment area by community contacts. Amboy also dedicated its community development lending (36%) to community services organizations.

In comparison to similarly-situated peer banks operating in the assessment area, Amboy's community development lending as a percentage of average assets was average of its peers, while its community development lending as a percentage of deposits and Tier 1 capital was below the average of its peers.

Examples of community development loans included:

- A \$2.6 million mortgage for a 45-unit affordable housing complex in Middlesex County. The units will be rented or sold to LMI individuals as condos in accordance with guidelines established by New Jersey's Council on Affordable Housing and Edison's Township's housing authority.

- A \$4.6 million permanent mortgage for the YMCA in Middlesex County. The YMCA offers assistance through its YCares program, a special program that provides financial assistance and special programs to LMI persons.
- A \$1.6 million term loan to finance a 100-unit senior citizen rental housing complex in Middlesex County. The project stipulations require that all units are leased to LMI persons.

INVESTMENT TEST

Amboy made an adequate level of qualified community development investments in MD 20764. Of the bank's total qualified investments, \$875 thousand or 42% was made in MD 20764. These investments consisted entirely of new community development grants made to a variety of non-profit organizations with the primary mission of providing affordable housing or community services to LMI individuals.

The remaining 58% of Amboy's qualified investments were made in statewide investment funds, which partially benefited MD 20764, as well as the broader statewide region. Examples of such qualified investments included:

- A \$100 thousand investment in a regional community development financial institution, which has as its objective to provide capital and technical expertise to build wealth and to create economic opportunities for LMI communities and individuals. The fund offers a variety of loan products and a limited number of sustainable energy grants for affordable housing development, community facilities, and energy efficiency projects. Amboy's investment was designated for the central New Jersey area.
- Various donations totaling \$31 thousand to a non-profit organization in Monmouth County that provides services and affordable housing to LMI and disabled young people and their families.
- Various donations totaling \$30 thousand to a non-profit organization in Somerset County that provides a variety of services to young adults who are at risk of homelessness or maltreatment.

The bank did not make use of innovative and/or complex investments to support community development initiatives in the assessment area.

SERVICE TEST

Amboy provided an adequate level of community development services in MD 20764 based on branch distribution and the level of community development services it provided in the assessment area.

Retail Services

Amboy's branches were reasonably accessible to essentially all portions of the assessment areas. Amboy has 25 branches located in MD 20764, of which three or 12% of branches are located in moderate-income tracts, compared to 15% of the assessment area population residing in moderate-income geographies. Additionally, 13 branches are in middle-income and 10 are in upper-income tracts. Amboy does not operate any branch in a low-income tract. Amboy's record of opening and closing branches generally did not adversely affect the accessibility of its delivery systems, particularly to LMI geographies and LMI individuals residing in the assessment area. During the examination period, Amboy added one new branch in Middlesex County, which was located in a middle-income census tract under the 2000 Census and remained a middle-income tract under the 2010 Census. All of the branches in the assessment area have extended morning, evening, and Saturday hours available.

Certain deposit products and services are not available at all branches located in the assessment area. Specifically, free checking, performance checking, and coin machines are available at a limited number of branches. Two branches located in moderate-income areas offer the free checking products, while the other products are offered only at branches located in middle- and upper-income areas.

Community Development Services

Amboy provides an adequate level of community development services in the assessment area. A substantial majority of Amboy's community development activities were conducted in MD 20764. Examples include the following:

- The bank participated in the Federal Home Loan Bank's Affordable Housing Program ("FHLB-AHP") and sponsored two applications during each funding round. Members of Amboy's senior management provided technical assistance to non-profit organizations applying for FHLB-AHP in order to secure reduced loan rates and/or grants for non-profit partners. The bank also provided monitoring and technical assistance throughout the course of the development of the affordable housing projects.
- On three occasions, Amboy's local branch hosted a housing coalition in Somerset County, which conducted first-time homebuyer seminars to LMI persons. An Amboy manager also served as an instructor for the housing seminars.
- Amboy hosted 24 reverse mortgage seminars to educate LMI senior citizens on fixed incomes about their various financial options in retirement.

Two of Amboy's officers provided financial management expertise to organizations operating in MD 20764. Examples of this assistance include:

- A regional director served on the advisory board of a non-profit organization that serves the needs of disadvantaged individuals and families seeking assistance with domestic violence, mental health problems, substance abuse, juvenile delinquency, homelessness, and job loss.
- A commercial lender serves as the chair of the mortgage committee of a non-profit organization sponsored by a coalition of local banks. The organization's mission is to strengthen and sustain low- and mixed-income communities.

METROPOLITAN AREA

MSA 45940 (TRENTON-EWING, NJ)

(LIMITED REVIEW)

Amboy's performance in MSA 45940 was consistent with an overall satisfactory rating.

Amboy has a very limited presence in MSA 45940. Only one of the bank's 26 branches operates in this assessment area. As of June 30, 2010, this branch generated 1% of the bank's total branch deposits.

In 2009, a total of three HMDA loans, three consumer loans, and one small business loan were originated in this assessment area, of which one refinance loan and one consumer loan were made to moderate-income borrowers. Given the bank's limited presence in MSA 45940, its record of lending in this assessment area was consistent with the overall adequate lending test performance. Lending to borrowers of different income levels and businesses of different sizes was adequate. The assessment area contains only three upper-income census tracts and does not contain any LMI census tracts. The geographic distribution of loans was adequately dispersed throughout this assessment area.

In terms of community development activity, the bank did not make any community development loans or qualified investments specifically targeting MSA 45940, although several community development loans and investments served the broader statewide region, which included MSA 45940.

See Exhibits 1 and 5 for additional assessment area data.

Exhibit 5
2009 Aggregate Comparison Loan Distribution Table
Assessment Area: MSA 45940

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	4.4%	1.3%
Moderate	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	9.3%	5.5%
Middle	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	18.1%	16.3%
Upper	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	56.6%	67.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	11.5%	9.5%
Total	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	1.0%	0.8%
Moderate	0	0.0%	0.0%	0.0%	0.0%	1	50.0%	27.5%	7.7%	5.3%
Middle	0	0.0%	0.0%	0.0%	0.0%	1	50.0%	72.5%	16.1%	13.4%
Upper	2	100.0%	100.0%	100.0%	100.0%	0	0.0%	0.0%	64.7%	69.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	10.4%	11.3%
Total	2	100.0%	100.0%	100.0%	100.0%	2	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	15.8%	10.0%
Middle	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	26.3%	16.3%
Upper	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	52.6%	70.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	5.3%	3.3%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Total	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
HMDA Totals										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	1.7%	0.9%
Moderate	0	0.0%	0.0%	0.0%	0.0%	1	33.3%	15.2%	8.2%	5.4%
Middle	0	0.0%	0.0%	0.0%	0.0%	1	33.3%	40.0%	16.7%	14.1%
Upper	3	100.0%	100.0%	100.0%	100.0%	1	33.3%	44.8%	62.7%	68.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	10.6%	10.7%
Total	3	100.0%	100.0%	100.0%	100.0%	3	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	%	% \$(000s)	%	% \$(000s)		%	% \$(000s)	%	% \$(000s)
Low	0	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%
Upper	1	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%
Tract Unknown	0	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%
Total	1	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%
By Revenue										
\$1 Million or Less	1	100.0%	100.0%	100.0%	100.0%		21.7%	36.6%		
By Loan Size										
\$100,000 or less	1	100.0%	100.0%	100.0%	100.0%		96.5%	61.2%		
\$100,001-\$250,000	0	0.0%	0.0%	0.0%	0.0%		3.0%	26.4%		
\$250,001-\$1 Million	0	0.0%	0.0%	0.0%	0.0%		0.6%	12.4%		
Total	1	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%		

Originations and Purchases

CRA APPENDIX A

GLOSSARY

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 metropolitan area/assessment area.

Census tract: A small, relatively permanent statistical subdivision of a county or statistically equivalent entity delineated for data presentation purposes by a local group of census data users or the geographic staff of a regional census center in accordance with Census Bureau guidelines. Designed to be relatively homogeneous units with respect to population characteristics, economic status, and living conditions at the time they are established, census tracts generally contain between 1,000 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries are delineated with the intention of being stable over many decades, so they generally follow relatively permanent visible features. However, they may follow governmental unit boundaries and other invisible features in some instances; the boundary of a state or county (or statistically equivalent entity) is always a census tract boundary.

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.

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: A family is a group of two or more people related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Full review: Performance is analyzed considering performance context, quantitative factors and qualitative factors.

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 income of applicants, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancings of home improvement and home purchase loans.

Household: A household consists of all the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

Limited-scope review: Performance is analyzed using only quantitative factors.

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

Metropolitan Statistical Area (“MSA”): A geographic entity defined by the federal Office of Management and Budget for use by federal statistical agencies, based on the concept of a core area with a large population nucleus, plus adjacent communities having a high degree of economic and social integration with that core.

Metropolitan Division: A county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million and represents an employment center(s) associated through commuting ties.

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

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

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

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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Upper-income: Individual income that is more than 120% of the area median income, or a median family income that is more than 120%, in the case of a geography.

Amboy Bank

Assessment Area

January 1, 2008 - December 31, 2010

Legend

- Zero Income Tracts
- Low Income Tracts
- Moderate Income Tracts
- Census Tracts
- Assessment Area
- Counties
- Branch

