



**LARGE BANK**

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Comptroller of the Currency  
Administrator of National Banks

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## **Public Disclosure**

July 09, 2001

# **Community Reinvestment Act Performance Evaluation**

**Union Center National Bank  
Charter Number: 12425**

**2455 Morris Avenue  
Union, NJ 07083**

**Office of the Comptroller of the Currency**

**NY Metro-Community/Midsize Banks  
830 Morris Turnpike Second Floor  
Short Hills, NJ 07078**

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

Performance Levels	Union Center National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	
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:

- Lending Levels reflect an adequate responsiveness to the credit needs in the assessment area.
- A good distribution of home mortgage loans to borrowers of different income levels and small loans to businesses of different sizes.
- A poor geographic distribution of lending.
- A good level of qualified investments.
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the assessment area.
- An adequate level of community development services.

## Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation. 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.

**Block Numbering Area (BNA)** - Statistical subdivisions of counties in which census tracts have not been established. The U.S. Census Bureau has established BNAs in conjunction with state agencies.

**Census Tract (CT)** - Small, locally defined statistical areas within metropolitan statistical areas. These areas are determined by the U.S. Census Bureau in an attempt to group homogenous populations. A CT has defined boundaries per ten-year census and an average population of 4,000.

**Community Development (CD)** - Affordable 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.

**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.

**Full-Scope Review** - Performance under the lending, investment, and service tests is analyzed considering fully understood performance context, quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution) and qualitative factors (e.g., innovation, complexity).

**Geography** - A census tract or a block numbering area delineated by the U.S. 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 applicants, the amount of loan requested, and the disposition of the application (e.g., approved, denied, withdrawn).

**Home Mortgage Loans** - Such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwellings loans, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

**Limited-Scope 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, branch distribution).

**Low-Income** - Income levels that are less than 50 percent of the median family income.

**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 Statistical Area (MSA)** - Area defined by the director of the U.S. Office of Management and Budget. MSAs consist of one or more counties, including large population centers and nearby communities that have a high degree of interaction.

**Middle-Income** - Income levels that are at least 80 percent and less than 120 percent of the MFI.

**Moderate-Income** - Income levels that are at least 50 percent and less than 80 percent of the MFI.

**Small Loans to Businesses** - Loans with original amounts of \$1 million or less that are: (1) secured by non-farm nonresidential properties; or (2) commercial and industrial loans to U.S. addresses.

**Small Loans to Farms** - Loans with original amounts of \$500,000 or less that are: (1) secured by farmland; or (2) to finance agricultural production and other loans to farmers.

**Tier 1 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** - Income levels that are 120 percent or more of the MFI.

## Description of Institution

Union Center National Bank (Union Center) is an intrastate community bank headquartered in Union, New Jersey. Union Center is a wholly owned subsidiary of Center Bancorp, Inc., a one-bank holding company also headquartered in Union, New Jersey. As of December 31, 2000, Center Bancorp had total assets of \$597 million. Union Center's subsidiaries are UCNB Capital Corporation (UCNBCC), which holds investment securities, and Center Advertising, Inc., which provides marketing and advertising services to the bank. The investment activities of UCNBCC are not considered in this evaluation. The subsidiaries had no impact on the bank's capacity for community reinvestment. No financial or legal obstacles impede Union Center's ability to help meet the credit needs of its assessment area (AA).

As of December 31, 2000, the bank had total assets of \$597 million, which includes \$199 million in loans and \$337 million in investments. Net loans were 35 % of total assets and 46% of total deposits. The loan portfolio is 78 % real estate loans, 19 % commercial loans, and 3 % consumer loans. Deposits totaled \$425 million. The bank has no foreign deposits. Net tier one capital totaled \$36 million.

Union Center offers a full range of loan and deposit products and services, including an affordable loan product with an income ceiling, consumer loans, home equity loans, home equity lines, mortgage loans, commercial loans, and commercial real estate loans.

No merger or acquisition activity affected the scope of Union Center's operations during the evaluation period. Union Center's lending focus for 2001 to 2003 is commercial and residential real estate. The last CRA evaluation was November 24, 1998 and resulted in a Satisfactory rating.

# Scope of the Evaluation

## Evaluation Period/Products Evaluated

This evaluation covers the time period from October 1, 1998 through December 31, 2000 for home mortgage, small business, and consumer loans. Consumer loans were considered at the request of bank management. Loan data analyzed at the prior evaluation was through September 30, 1998. The evaluation period for community development loans, the Service Test, and the Investment Test was November 24, 1998, which is the date of the last CRA evaluation, through July 9, 2001.

The lending test evaluates Union Center's originated and purchased home mortgage loans, small loans to businesses, and community development loans. Union Center did not originate or purchase small loans to farms during this evaluation period.

## Data Integrity

The loan data relied upon for this analysis was sampled for accuracy using information from the bank's 1998, 1999, and 2000 HMDA and small business loan application registers and comparing them to actual loan files. Community development loans, investments, and services submitted by management were also verified to ensure they met the regulatory definition of community development.

## Selection of Areas for Full-Scope Review

Union Center designates one assessment area. The area consists of all of Union County and contiguous portions of census tracts in Essex and Morris Counties, which are located in the Newark, New Jersey Metropolitan Statistical Area. A full scope review was conducted for this assessment area and the CRA rating is based entirely on the bank's performance in the assessment area. Refer to the table in Appendix A for more information.

## Ratings

The bank's overall rating is based on a full-scope review of its assessment area. Home mortgage loans originated within the assessment area were weighted more heavily when reaching the lending test conclusion. Within home mortgage products, home improvement loans were weighted more heavily. Home improvement loans represent 59 % of home mortgage originations.

## Other

During this evaluation we contacted a Community Development Financial Institution that is engaged in providing a variety of services to low-income businesses in Union County. Based on this contact the assessment area has the following needs, which we considered in our evaluation of Union Center's performance under the Lending, Investment, and Service tests:

- Branch locations and ATMs in the Elizabeth and Port Elizabeth area.
- Affordable housing, consisting of rental and single family housing.
- Innovative automobile loans for individuals with no credit history and limited job experience.

## **Fair Lending Review**

An analysis of the most current year's public comments, consumer complaint information, HMDA data, and small business lending data was performed according to the OCC's risk based fair lending approach. Based on its analysis of the information, the OCC decided that a comprehensive fair lending examination would not need to be conducted in connection with the CRA evaluation this year. The latest comprehensive fair lending exam was performed in 1998.

# Conclusions with Respect to Performance Tests

## LENDING TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the assessment area is adequate.

### Lending Activity

Refer to Table 1 in appendix C for the facts and data used to evaluate the bank's lending activity.

Union Center's lending activity is adequate in its assessment area based on deposit market share information. Union Center ranks 16<sup>th</sup> of 66 FDIC-insured institutions in its market and had a 1.22 % deposit market share in the Newark, New Jersey MSA as of June 30, 2000.

During the evaluation period, Union Center originated 306 home mortgage loans within the assessment area totaling approximately \$27 million. Union Center originated 185 small loans to businesses within the assessment area totaling approximately \$29 million. In the assessment area, 62 % of the number of loans originated or purchased during the evaluation period were home mortgage loans, and 38 % were small loans to businesses.

Among home mortgage loan originations and purchases in the assessment area, 21 % were home purchase, 20 % were refinancings, and 59 % were home improvement.

Based on 1999 HMDA aggregate data, Union Center ranked 9<sup>th</sup> of 333 HMDA reporters in its assessment area for home improvement loans with an overall market share of 4.43 %. This is good in comparison to the deposit market share of 1.22 % and considering the strong competition in the assessment area. The highest market share is 9.67 %. Home improvement loans represent 59 % of the bank's home mortgage loan originations.

Based on 1999 aggregate small business data, Union Center ranked 20<sup>th</sup> of 137 reporters in its assessment area for small loans to businesses and had an overall market share of 0.51 %. There is very strong competition for small business loans in the assessment area. Credit card banks represent more than 50 % of market share in the assessment area. Large regional banks and larger institutions account for approximately 43 % of the market share. No small loans to farms were reported in the evaluation period.

Based on 1999 HMDA aggregate data, Union Center ranked 98<sup>th</sup> of 333 HMDA reporters in its assessment area for home refinance loans and had an overall market share of 0.23 %. The highest market share is 6.66 %. Home mortgage refinance loans represent 20 % of the bank's home mortgage originations and purchases.

Based on 1999 HMDA aggregate data, Union Center ranked 108<sup>th</sup> of 333 HMDA reporters in its assessment area for home purchase loans and had an overall market share of 0.14 %. The highest market share is 5.80 %. Home purchase loans represent 21 % of the bank's home mortgage loan originations.

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

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

The bank's geographic distribution of home mortgage loans is poor.

All of the bank's branches are located in middle- and upper-income geographies. The assessment area includes all of Elizabeth, New Jersey, which includes 100 % of the assessment area's low-income geographies and 44 % of its moderate-income geographies. Union Center does not have any branches in Elizabeth. Low- and moderate-income geographies are located approximately between 5 to 10 miles from the nearest Union Center branch, which has some impact on the bank's geographic lending performance.

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

The following analysis compares the percentage of Union Center's lending in low- and moderate-income geographies to the portion of owner-occupied units, respectively, by home mortgage loan type. The bank's market shares within these geographical designations are low and not discussed since a meaningful analysis could not be performed.

The geographic distribution of home purchase loans in low- and moderate-income geographies is poor. Union Center has no home purchase loans in low- and moderate-income geographies. However, only 0.5 % owner-occupied housing, representing 788 housing units are in low-income geographies. Union Center also has no home purchase loans in moderate-income geographies while 13.15, % of owner-occupied units, representing 20,775 are located in moderate-income geographies.

The geographic distribution of home improvement loans in low- and moderate-income geographies is poor. Union Center has no home improvement loans in low-income geographies. However, only 0.5 % of owner-occupied units are located in these areas. The bank made 2.22 % of its home improvement loans in moderate-income geographies while 13.15 % of owner-occupied units are located in moderate-income geographies.

The geographic distribution of home mortgage refinance loans in low- and moderate-income geographies is poor. Union Center has no home mortgage refinance loans in low- and moderate-income geographies. Only 0.5 % of owner-occupied units are located in low-income geographies. However, 13.15 % of owner-occupied units are located in moderate-income units.

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

Refer to Table 5 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses is poor. Union Center has no small loans to businesses in low-income geographies. Less than 2% or less than 500 businesses are located in low-income geographies. Union Center has 4.32 % of its small loans to businesses in moderate-income geographies compared to 16.35 % or 5,000 businesses that are located in moderate-income geographies.

### ***Consumer Loans***

Refer to Table 14 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The geographic distribution of consumer loans is adequate. Union Center's consumer lending comprises three % of its loan portfolio. Management provided geographic information for consideration. Geographically, the percentage of loans in low-income geographies exceeds the percentage of low-income households. The percentage of loans in moderate-income geographies is significantly less than the percentage of moderate-income households.

### ***Lending Gap Analysis***

Reports detailing Union Center's lending activity over the evaluation period for home mortgage loans and small loans to businesses were reviewed to identify gaps in the geographic distribution of those loans, focusing on low- and moderate-income geographies. No unexplained conspicuous gaps were identified.

### ***Inside/Outside Ratio***

Overall, 77 % of the total of home mortgage loans, small loans to businesses, and consumer loans were originated within the assessment area. Respectively, 71 % of home mortgage loans, 84 % of small loans to businesses, and 78 % of consumer loans were within the assessment area.

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

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

The bank's distribution of home mortgage loans by income level of the borrower is good when considering the affordability for a low-income person to purchase a home in the assessment area.

The median housing cost in the assessment area is \$187,299. A low-income borrower earns less than \$37,000. Additionally, 9% of households are below the poverty level. It is difficult for a low-income person to purchase a home in the assessment area.

Refer to Tables 7, 8, and 9 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The following analysis compares the percentage of Union Center's lending to low- and moderate-income borrowers to the portion of families by home mortgage loan type. Also, for each loan type, Union Center's market share for low- and moderate-income borrowers is compared to the bank's overall market share.

Home purchase loan distribution by borrower income level is good when considering the difficulty for a low-income person to purchase a home, in the assessment area, as discussed above. The percentage of home purchase lending to moderate-income borrowers exceeds the percentage of families that are moderate-income. Home purchase lending to low-income borrowers is less than the percentage of low-income families. Union Center's market share for home purchase loans to low- and moderate-income borrowers exceeds its overall market share for home purchase loans.

Home improvement loan distribution by borrower income level is good when considering that the opportunities for home improvement lending to low-income borrowers is limited due to the difficulty for a low-income person to afford a home in the assessment area, as discussed above. The percentage of home improvement lending to moderate-income borrowers is near the percentage of families that are moderate-income. Home improvement lending to low-income borrowers is less than the percentage of low-income families. Union Center's market share for home improvement loans to low- and moderate-income borrowers substantially meet its overall market share for home improvement loans.

Home mortgage refinance lending by borrower income level is good when considering that the opportunities for home refinance lending is limited to low-income borrowers due to difficulty for a low-income person to afford a home in the assessment area, as discussed above. The percentage of home mortgage refinance lending to moderate-income borrowers is near the percentage of families that are moderate-income. Home mortgage refinance lending to low-income borrowers is less than the percentage of low-income families. Union Center's market share for home mortgage refinance loans to low- and moderate-income borrowers exceeds its overall market share for home mortgage refinance loans.

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

Refer to Table 10 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The borrower distribution of small loans to businesses is good when considering the strong competition for these loans, in the assessment area. The percentage of Union Center's small loans made to businesses with revenues less than \$1 million (small businesses) is less than the percentage of businesses that are small. Union Center's market share of loans to

businesses with revenues of \$1 million or less exceeds its overall market share. There is very strong competition for small business loans in the assessment area. Credit card banks have more than 50 % of market share, and large regional banks and larger institutions have approximately 43 % of market share. Market share information is based on the 1999 Aggregate Small Business Data.

### ***Consumer Loans***

Refer to Table 14 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The borrower distribution of consumer loans is adequate. Union Center's consumer lending is three % of its loan portfolio. Management provided borrower income information for consideration. The percentage of loans to low-income borrowers is less than the percentage of low-income households. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income households.

### **Community Development Lending**

Refer to Table 1 in appendix C for the facts and data used to evaluate the bank's level of community development lending.

Community development loans had a neutral impact on the bank's lending test rating. Union Center granted a \$25 thousand unsecured line of credit for working capital to a non-profit organization that provides social services to children from single parent homes. More than 80 % of the organization's constituents are below the poverty level.

### **Product Innovation and Flexibility**

Product innovation and flexibility had a neutral impact on the bank's lending test rating. Union Center has no innovative or flexible home mortgage products. However, consumer loans include a product called Afford-A-Loan that is available to borrowers whose family household income is \$51,760 or less. This ceiling amount was based on the annually adjusted Council of Affordable Housing's Family Household income. This ceiling includes low-, moderate-, and some middle-income borrowers. The Afford-A-Loan interest rate is less than the rate for the personal Center Choice loan. The loans extended under Afford-A-Loan were considered in the consumer loans analysis.

## **INVESTMENT TEST**

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

The bank's performance under the investment test is rated High Satisfactory. Based on the full-scope review, the bank's performance in its assessment area is good.

Refer to Table 12 in appendix C for the facts and data used to evaluate the bank's level of qualified investments.

Investments made during the evaluation period totaled \$4.4 million, and were all made in the assessment area. The investments are primarily mortgage-backed securities and are not considered complex or innovative. The investments help to meet the credit needs in the assessment area.

We determined through our discussions with management and our own internal research that there are opportunities for qualified investments in the assessment area. However, there is also strong competition for these investments.

On December 10, 1998 the bank invested \$1.2 million in a pool of mortgage-backed securities to low- and moderate-income borrowers in the assessment area.

On July 21, 1999 the bank invested \$1.2 million in a community investment fund that purchases mortgage-backed securities, primarily for low- and moderate-income borrowers, in the bank's assessment area.

On September 18, 2000 the bank invested \$1 million in a fund that was allocated to a Federal Housing Authority project that financed a non-profit geriatric nursing facility located in a low- and moderate-income area, in the assessment area. A significant majority of the residents receiving care, are low- and moderate-income individuals.

On November 6, 2000 the bank invested \$1 million in a \$2.3 million pool of mortgage-backed securities to low- and moderate-income borrowers, in its assessment area.

Additionally, Union Center made qualified grants of \$4,900 to nine community organizations, in the assessment area. Six grants provide services to low- and moderate-income individuals. Two grants serve housing needs of low- and moderate-income individuals. One provides homebuyer's and credit counseling to low- and moderate-income individuals.

## **SERVICE TEST**

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

The bank's performance under the Service Test is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the assessment area is adequate.

#### **Retail Banking Services**

Refer to Table 13 in appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the assessment area. Union Center has no branches in low- or moderate-income geographies. Low- and moderate-income geographies are located approximately between 5 to 10 miles from the nearest Union Center branch.

The bank operates 83% of its branches in middle income geographies and 17% in upper-income geographies. Forty percent of the population resides in middle-income geographies and 32 % live in upper-income geographies. Twenty-six percent of the population resides in moderate-income geographies, and less than 2% of the population live in low-income geographies. During the evaluation period Union Center opened one branch in Summit, New Jersey. The branch is located in an upper-income geography. Union Center did not close any branches during the evaluation period.

Union Center has 12 branch offices, 10 full service branches and 2 limited service branches in the Newark, New Jersey MSA. Eight full service branches are located in Union County. Of these, four are located in Union Township. Also in Union County, the bank has a branch in Berkeley Heights, Springfield, Summit, and Vauxhall. In Morris County, the bank has a full service branch in Madison and Morristown. The bank's limited service branches are located in Union Township and are comprised of walk-up and drive-up windows. The bank also has a stand-alone automatic teller machine in the Union Hospital in Union Township. Since the prior evaluation, Union Center opened its Summit office in June of 1999 and closed its ATM on the campus of Union County College in Cranford, New Jersey. Closure of the ATM was due to the college's decision to change to another financial institution.

Union Center offers Internet banking. According to bank records this alternative service is provided in moderate, middle, and upper-income geographies. The geographic distribution of the internet banking service is 5% in moderate-income, 67 % middle-income, and 28 % upper-income geographies. No usage indicated in low-income geographies. Less than 2% of the population reside in low-income geographies, 26% in moderate, 40% in middle, and 32% in upper-income geographies.

Union Center offers traditional banking products and services at all branches. In addition to traditional products, the bank offers a free checking account. This product benefits low- and moderate-income depositors. According to bank records 87 % of the households using this product are within the assessment area. The geographic distribution of these accounts within the assessment area is less than one- percent low-income, 68 % moderate-income, 5 % middle income, and 26 % upper-income. Less than 2% of the population reside in low-income geographies, 26% in moderate, 40% in middle, and 32% in upper-income geographies.

## **Community Development Services**

Union Center participated in an adequate level of community development services in its assessment area. Bank employees provided their technical support to six community organizations that provide training and financial assistance to low- and moderate-income individuals. The bank participates in providing small business seminars, and homebuyer counseling to low- and moderate-income individuals. The following are the community development services provided by Union Center employees:

- A number of bank officers provide training and technical assistance to small businesses in Union, Madison, Springfield, Berkeley Heights, and Summit townships. The bank is involved in these programs through its participation with various business and economic development organizations in the assessment area.
- An officer provides seminars regarding affordable housing to low-and moderate-income individuals in Morris County.
- A bank officer provides technical training to an organization that provides training, transitional housing and occupational therapy for low-and moderate-income individuals.

## Appendix A: Scope of Examination

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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 non-metropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

<b>Time Period Reviewed</b>	Lending Test (excludes CD Loans): 10/01/98 to 12/31/00 Investment and Service Tests and CD Loans: 11/24/98 to 07/09/01	
<b>Financial Institution</b>	<b>Products Reviewed</b>	
Union Center National Bank (UCNB) Union, New Jersey	Mortgage, small business, consumer, and community development loans; qualified investments; and services.	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
<b>List of Assessment Areas and Type of Examination</b>		
<b>Assessment Area</b>	<b>Type of Exam</b>	<b>Other Information</b>
Newark, NJ MSA 5640, includes All of Union County, and contiguous portions of Essex and Morris Counties.	Full-Scope	

# Appendix B: Market Profiles for Full-Scope Areas

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### Market Profiles for Areas Receiving Full-Scope Reviews

Union Center NB .....	B-2
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## Newark New Jersey MSA, 5640

Demographic Information for Full-Scope Area: Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	152	1.97	26.97	40.13	29.61	1.32
Population by Geography	697	1.72	25.90	40.30	32.04	0.05
Owner-Occupied Housing by Geography	157,556	0.50	13.15	44.65	41.69	0.00
Businesses by Geography	30,538	1.63	Appendix 1-A.35	46.53	35.49	0.00
Farms by Geography	459	0.44	6.10	42.05	51.42	0.00
Family Distribution by Income Level	184,981	18.23	17.77	23.48	40.52	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	66,590	3.47	41.36	40.45	14.72	0.00
Median Family Income						
HUD Adjusted Median Family Income for 2001	\$50,047					
Households Below the Poverty Level	\$74,000					
	8.85%					
			Median Housing Value			187,299
			Unemployment Rate			4.3%

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 1990 U.S. Census, and 2001 HUD updated MFI.

Union Center designates one assessment area that is all of Union County and contiguous portions of Essex and Morris Counties. These three counties are located in the Newark, New Jersey Metropolitan Statistical Area (MSA) 5640.

The AA meets regulatory guidelines and does not arbitrarily exclude any low- or moderate-income areas. The majority of low- and moderate-income geographies are in the southeast and southwest portions of the county and the AA. There are no branches located in this area. The majority of low- and moderate-income geographies are in Elizabeth, Linden, and Plainfield. These cities are distant from Union Center's branches. The majority of branches are located in the north central portion of Union County, which consists of middle- and upper-income geographies.

Union Center's local competition mirrors New Jersey's overall financial institution landscape, which is highly competitive. Competition includes money-centers, super-regional banks, community banks, thrifts, and brokerage firms. In addition, E-competition continues to emerge but is expected to have a larger impact on deposit products than on retail loan originations.

By deposit volume the bank's major competitors in the Newark, New Jersey MSA are First Union National Bank, Summit Bank, PNC Bank National Association, Hudson City Savings Bank, and Sovereign Bank. By deposit volume as of June 30, 2000, Union Center had a 1.22% market share and ranked 16<sup>th</sup> of 66 financial institutions in the MSA.

Union Center has 10 full service branches and two limited service branches in New Jersey. Ten branches are located in Union County. Of these, six branches are located in Union Township. Also in Union County, the bank has branches in Berkeley Heights, Springfield, Summit, and Vauxhall. In Morris County, the bank has a branch in Madison and Morristown. All locations have an automatic teller machine except the Career Banking Center within Union Township High School. The bank also has a stand-alone automatic teller machine in the Union Hospital in Union Township.

The bank's business focus is commercial and residential real estate lending.

Union County is an Urban Enterprise Zone and Urban Aid Area. Major employers in Union County are BOC Group, Inc., Lucent Technologies, and Chubb Corporation. Essex County is an Urban Enterprise Zone. Major employers in Essex County are Hoffman-LaRoche, Inc., Ricoh Corporations, Continental Airlines, and the University of Medicine and Dentistry. Morris County's major employers are Alliedsignal, Inc., American Home Products Corporation, BASF Corporation, Cerberus Pyrotronics, and Warner Lambert Company.

The assessment area has an unemployment rate of 4.3 % and 8.85 % of households are below the poverty level.

The community contact stated three areas of financial need: Branch locations and ATMs in the Elizabeth and Port Elizabeth area; affordable housing, consisting of rental and single family housing; and innovative automobile loans for people with no credit and limited job experience.

We determined through our discussions with management and our own internal research that there are opportunities for community development investments in the assessment area. However, there is also strong competition for these investments.

## Appendix C: Tables of Performance Data

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### Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: 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 MSA/assessment area.

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MSA/assessment area.
- 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 Refinance Loans** - See Table 2.
- Table 5. 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.
- Table 6. 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.

- Table 7. 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 MSA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 8. Borrower Distribution of Home Improvement Loans** - See Table 7.
- Table 9. Borrower Distribution of Refinance Loans** - See Table 7.
- Table 10. 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 11. 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 12. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MSA/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.

**Table 13. 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 MSA/AA. The table also presents data on branch openings and closings in each MSA/AA.

**Table 14. 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 MSA/assessment area.



**Table 1. Lending Volume**

LENDING VOLUME		State: NEW JERSEY				Evaluation Period: OCTOBER 1, 1998 TO DECEMBER 31, 2000						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Review:												
Union AA	100.00	306	27,036	185	28,802	0	0	1	25	492	55,863	100.00

(\*) Rated area refers to either the state or multistate MSA rating area.

(\*\*) The evaluation period for Community Development Loans is 11/25/98 to 4/30/01.

(\*\*\*) Deposit data as of 6/30/2000. Rated area refers to either the state or multistate MSA rating area.

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

Geographic Distribution: HOME PURCHASE		State: New Jersey				Evaluation Period: OCTOBER 1, 1998 TO DECEMBER 31, 2000									
MSA/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	Over all	Low	Mod	Mid	Upp
Full-Review:															
Union AA	65	100	0.50	0.00	13.15	0.00	44.65	49.23	41.69	50.77	0.14	0.00	0.00	0.21	0.12

(\*) Home purchase loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of owner-occupied housing units in the area based on 1990 Census information.

(\*\*\*) Based on 1999 Aggregate HMDA Data only.

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

Geographic Distribution: HOME IMPROVEMENT			State: New Jersey				Evaluation Period: OCTOBER 1, 1998 TO DECEMBER 31, 2000								
MSA/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:															
Union AA	180	100.00	0.50	0.00	13.15	2.22	44.85	53.33	41.69	44.44	4.43	0.00	0.23	5.04	6.36

(\*) Home improvement loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of owner-occupied housing units in the area based on 1990 Census information.

(\*\*\*) Based on 1999 Aggregate HMDA Data only.

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

Geographic Distribution: HOME MORTGAGE REFINANCE			State: New Jersey				Evaluation Period: OCTOBER 1, 1998 TO DECEMBER 31, 2000								
MSA/Assessment Area:	Total Home 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	Over all	Low	Mod	Mid	Upp
Full-Review:															
Union AA	61	100.00	0.50	0.00	13.15	0.00	44.65	45.90	41.69	54.10	0.23	0.00	0.00	0.28	0.26

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

(\*\*) Percentage of Owner-Occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on 1990 Census information.

(\*\*\*) Based on 1999 Aggregate HMDA Data only.

**Table 5. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: New Jersey					Evaluation Period: OCTOBER 1, 1998 TO DECEMBER 31, 2000								
MSA/Assessment Area:	Total Small Loans To Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Review:															
Union AA	185	100.0	1.63	0.00	16.35	4.32	46.53	65.41	35.49	30.27	0.51	0.00	0.31	0.95	0.27

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

(\*\*) Source of Data-Dunn and Bradstreet.

(\*\*\*) Based on 1999 Aggregate Small Business Data only.

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

Geographic Distribution: SMALL LOANS TO FARMS		State: New Jersey					Evaluation Period: OCTOBER 1, 1998 TO DECEMBER 31, 2000								
MSA/Assessment Area:	Total Small Loans To Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Review:															
Union AA	0	0.00	0.44	0.00	6.10	0.00	42.05	0.00	51.42	0.00	0.00	0.00	0.00	0.00	0.00

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

(\*\*) Source of Data-Dunn and Bradstreet.

(\*\*\*) Based on 1999 Aggregate Small Farm Data only.

**Table 7. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE			State: New Jersey				Evaluation Period: OCTOBER 1, 1998 TO DECEMBER 31, 2000								
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****				
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp
Full-Review:															
Union AA	65	100.00	18.23	1.54	17.77	18.46	23.48	26.15	40.52	53.85	0.14	0.19	0.17	0.13	0.21

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

(\*\*) Percentage of Families is based on 1990 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 0% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 1999 Aggregate HMDA Data only.

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

Borrower Distribution: HOME IMPROVEMENT			State: New Jersey				Evaluation Period: OCTOBER 1, 1998 TO DECEMBER 31, 2000								
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****				
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp
Full-Review:															
Union AA	180	100.00	18.23	8.33	17.77	15.56	23.48	28.33	40.52	47.78	4.43	3.28	3.89	4.76	6.18

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

(\*\*) Percentage of Families is based on 1990 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 0% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 1999 Aggregate HMDA Data only.

**Table 9. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE			State: New Jersey				Evaluation Period: OCTOBER 1, 1998 TO DECEMBER 31, 2000								
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****				
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans**	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp
Full-Review:															
Union AA	61	100.00	18.23	6.56	17.77	16.39	23.48	19.67	40.52	57.38	0.23	0.36	0.35	0.25	0.32

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

(\*\*) Percentage of Families is based on 1990 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 0% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 1999 Aggregate HMDA Data only.

**Table 10. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: New Jersey 2000		Evaluation Period: OCTOBER 1, 1998 TO DECEMBER 31,				
	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:									
Union AA	185	100.00	84.48	70.27	60.54	20.54	18.92	0.51	0.57

(\*) Small loans to businesses originated and purchased in the MSA/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.

(\*\*\*) 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 0% of small loans to businesses originated and purchased by the bank.

(\*\*\*\*) Based on 1999 Aggregate Small Business Data only.

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

Borrower Distribution: SMALL LOANS TO FARMS		State: New Jersey		Evaluation Period: OCTOBER 1, 1998 TO DECEMBER 31, 2000					
	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of 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:									
Union AA	0	0.00	95.64	0.00	0.00	0.00	0.00	0.00	0.00

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all businesses.

(\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0% of small loans to businesses originated and purchased by the bank.

(\*\*\*\*) Based on 1999 Aggregate Small Farm Data only.

**Table 12. Qualified Investments**

QUALIFIED INVESTMENTS										State: New Jersey		Evaluation Period: NOVEMBER 24, 1998 TO JULY 9, 2001							
MA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**											
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)										
Full-Review:																			
Union AA	0	0	13	4,405	13	4,405	100	0	0										

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

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

**Table 13. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	State: New Jersey		Evaluation Period: NOVEMBER 24, 1998 TO APRIL 30, 2001			
MSA/Assessment Area:	Deposits		Branches					Branch Openings/Closings						Population								
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography								
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp					
Full-Review:																						
Union AA	100	12	100	0	0	83%	17%	0	1	0	0	0	+1	1.72	25.90	40.30	32.04					

**Table 14. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)**

Geographic and Borrower Distribution: CONSUMER LOANS																	State: New Jersey		Evaluation Period: OCTOBER 1, 1998 TO DECEMBER 31, 2000			
MSA/Assessment Area:	Total Consumer Loans		Geographic Distribution								Borrower Distribution											
			Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers					
	#	% of Total**	% of Hhlds*	% BANK Loans	% of Hhlds*	% BANK Loans	% of Hhlds*	% BANK Loans	% of Hhlds*	% BANK Loans	% of Hhlds*	% BANK Loans	% of Hhlds*	% BANK Loans	% of Hhlds*	% BANK Loans	% of Hhlds*	% BANK Loans				
Full-Review:																						
Union AA	911	100	1.62	2.20	25.28	6.15	41.64	55.32	31.45	36.33	21.88	13.94	16.04	18.33	19.26	20.86	42.81	46.87				

(\*) Percentage of Households (Hhlds) is based on 1990 Census information.

(\*\*) Consumer loans originated and purchased in the MSA/AA as a percentage of all consumer loans originated and purchased in the rated area.

