



PUBLIC DISCLOSURE

August 28, 2022

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

The Newfield National Bank
Charter Number 14240

118 West Boulevard
Newfield, NJ 08344

Office of the Comptroller of the Currency

1150 Northbrook Drive, Suite 103
Trevose, PA 19053

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 lending test is rated:	Satisfactory
The community development test is rated:	Outstanding

The major factors that support the Lending Test rating include:

- The quarterly average loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs;
- A majority of the bank's lending is inside its AA by number of loans originated and purchased;
- The overall geographic distribution of loans reflects reasonable distribution in low- and moderate-income (LMI) census tracts;
- The overall borrower distribution of loans by income level of the borrower reflects excellent distribution to borrowers of different income levels; and
- The bank did not receive any CRA-related complaints during the evaluation period.

The major factors that support the Community Development (CD) Test rating include:

- The bank's community development activities demonstrate excellent responsiveness to the Community Development needs of its AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the assessment area (AA), the bank's loan-to-deposit ratio is reasonable. Newfield National Bank's (NNB) quarterly average net loan-to-deposit ratio over the 12 quarters captured in our evaluation period was 60.02 percent. During this period, the ratio ranged from a quarterly low of 48.84 percent to a quarterly high of 72.51 percent. We compared the bank's LTD to four similarly-situated banks in Camden, Cumberland, and Gloucester counties, ranging in asset sizes from \$400 million to \$1.99 billion. The quarterly average net loan-to-deposit ratio for these institutions over the same 12 quarters was 70.63 percent. The comparison bank ratios range from a quarterly low of 52.28 percent to a quarterly high of 94.53 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its assessment area.

The bank originated and purchased 62.6 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019	95	71.4	38	28.6	133	17,113	67.9	8,085	32.1	25,198
2020	110	57.6	81	42.4	191	18,748	45.1	22,800	54.9	41,548
2021	99	61.1	63	38.9	162	15,901	47.5	17,568	52.5	33,469
Subtotal	304	62.6	182	37.4	486	51,762	51.7	48,452	48.3	100,214
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

Newfield National Bank (NNB) is a \$915 million intrastate community bank founded in 1934. NNB is headquartered in Newfield, NJ and is a wholly-owned subsidiary of Newfield Bancorp, Inc., a one-bank holding company established in July 1990. NNB has one subsidiary, FNBN Investment Corporation, which was established in 1988 and is based in Delaware. FNBN holds most of NNB's investment securities, including any qualified CRA investments.

The bank offers a full range of deposit and loan products and services. Residential mortgages and small business loans are NNB's primary loan products. The bank offers traditional products and services for consumers and businesses such as checking accounts, savings accounts, certificate of deposits, and consumer and commercial loans. Additionally, the bank offers internet banking, mobile banking, and bill pay. The bank operates a network of eleven branches and ten ATMs. All branches are equipped with drive-thru facilities and are open from 8:00 am until at least 6:00 pm each weekday, and on Thursdays and Fridays until at least 6:00 pm. Saturday hours are 9:00 am to 12:00 pm at each location and drive-thru.

As of June 30, 2022, NNB reported net loans of \$416.3 million and had a net loans and leases to total assets ratio of 47.1 percent. Table 1 provides a breakdown of the loan portfolio.

Loan Portfolio Summary by Loan Product: December 31, 2021		
Loan Category	\$ Amount (Millions)	% of Outstanding Loans
Non-Farm / Non-Residential	\$232,592	50.20%
Residential Real Estate	\$173,063	37.35%
Commercial & Industrial	\$40,394	8.72%
Multifamily Loans	\$11,650	2.51%
Agriculture & Farmland Loans	\$2,749	0.59%
Consumer Loans	\$2,133	0.46%
Other Loans	\$726	0.16%
Total	\$463,307	100.00%

There are no financial or legal impediments to hinder the bank's ability to help meet the credit needs of the communities it serves.

The bank received a "Satisfactory" rating for the lending test and a "Outstanding" rating for the community development test on the prior CRA Performance Evaluation dated September 9, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation is an assessment of the Newfield National Bank's (NNB) ability to meet the credit needs of its assessment area. We evaluated NNB using the Intermediate Small Bank evaluation procedures, which include a Lending Test and Community Development Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AA through lending activities. The Community Development Test evaluates the bank's responsiveness to CD needs of its AA through qualified lending, investments and donations, and services.

To evaluate performance under the Lending Test, we reviewed home mortgage loans and loans to small businesses originated between January 1, 2019 and December 31, 2021. One of the bank's primary loan product over the evaluation period was loans to small businesses.

In assessing performance with respect to the Community Development Test, we evaluated the bank's loans, services, and investments that satisfied the definition of community development made between January 1, 2019 and December 31, 2021. The products that will be considered are CD loans, investments and donations, and services.

Selection of Areas for Full-Scope Review

The Newfield National Bank has one assessment area. A combined statical area (CSA) was used for this review. We completed a full-scope review of NNB's AA consisting of a portion of the Vineland-Millville-Bridgeton, NJ MSA #47220, and a portion of the Philadelphia-Camden-Wilmington MSA #47980. The combined AA will be referred to as the Newfield AA. NNB has defined central and southern portions of Gloucester County and the entire county of Cumberland County as its AA. These counties are located in the southern region of New Jersey, anchored by the cities of Vineland and Millville. The AA consists of 34 census tracts (CTs) in the Vineland-Millville- Bridgeton, NJ MSA and 49 CTs in the Camden, NJ Metropolitan Division (MD) #15804, which is part of the Philadelphia-Camden-Wilmington MSA. The AA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income CTs.

Ratings

The bank's overall rating is based primarily on those areas that received full scope reviews, thus ratings for this CRA evaluation are based on the results of the full scope review of the Newfield AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by, or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of New Jersey

- **CRA rating for the state of New Jersey**
 - **The Lending Test is Rated:** **Satisfactory**
 - **The Community Development Test is Rated:** **Outstanding**

The major factors that support the Lending Test Rating include:

- The quarterly average loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs;
- A majority of the bank's lending is inside its AA by number of loans originated and purchased;
- The overall geographic distribution of loans reflects reasonable distribution in low- and moderate-income (LMI) census tracts;
- The overall borrower distribution of loans by income level of the borrower reflects excellent distribution to borrowers of different income levels; and
- The bank did not receive any CRA-related complaints during the evaluation period.

The major factor that supports the Community Development Test Rating includes:

- The bank's community development activities demonstrate excellent responsiveness to the Community Development needs of its AA.

Description of Institution's Operations in the State of New Jersey

Newfield National Bank (NNB) is a \$915 million intrastate community bank founded in 1934. NNB is headquartered in Newfield, NJ and is a wholly-owned subsidiary of Newfield Bancorp, Inc., a one-bank holding company established in July 1990. NNB has one subsidiary, FNBN Investment Corporation, which was established in 1988 and is based in Delaware. FNBN holds most of NNB's investment securities, including any qualified CRA investments.

The bank offers a full range of deposit and loan products and services. Residential mortgages and small business loans are NNB's primary loan products. The bank offers traditional products and services for consumers and businesses such as checking accounts, savings accounts, certificate of deposits, and consumer and commercial loans. Additionally, the bank offers internet and mobile banking with bill pay. The bank operates a network of 11 branches and 10 ATMs. All 11 branches are equipped with drive-thru facilities and are open from 8:00 am until at least 6:00 pm each weekday, and on Thursdays and Fridays until at least 6:00 pm. Saturday hours are 9:00 am to 12:00 pm at each branch location and drive-thru.

As of June 30, 2022, NNB reported net loans of \$416.3 million and had a net loans and leases to total assets ratio of 47.1 percent. Table 1 provides a breakdown of the loan portfolio.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Newfield NB Philadelphia Camden PA NJ CSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	83	2.4	13.3	55.4	25.3	3.6
Population by Geography	372,974	3.3	11.3	55.6	27.7	2.1
Housing Units by Geography	137,752	2.2	12.3	58.7	26.8	0.0
Owner-Occupied Units by Geography	95,322	0.8	8.0	60.7	30.5	0.0
Occupied Rental Units by Geography	31,605	6.0	22.5	53.8	17.7	0.0
Vacant Units by Geography	10,825	4.1	19.7	55.6	20.6	0.0
Businesses by Geography	29,484	2.8	12.3	55.7	29.2	0.0
Farms by Geography	1,034	1.4	6.9	56.3	35.5	0.0
Family Distribution by Income Level	91,353	18.9	17.5	21.6	42.0	0.0
Household Distribution by Income Level	126,927	22.7	15.0	18.4	43.9	0.0
Median Family Income MSA - 15804 Camden, NJ		\$87,133	Median Housing Value			\$191,118
Median Family Income MSA - 47220 Vineland-Bridgeton, NJ MSA		\$57,550	Median Gross Rent			\$1,013
			Families Below Poverty Level			8.5%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The local economy is relatively stable. The major employment sectors in Gloucester and Cumberland Counties are health services, professional and business services, government, manufacturing, and retail trade. The major employers are Virtua Health, McGuire-Dix Air Force Base, Cooper Health System, TD Bank Corp., Inspira Health Network, and Durand Glass Manufacturing Co. The AA includes the city of Vineland that has experienced historically high unemployment rates and the highest unemployment rate within the state. According to Moody's Analytics, the economy will continue to grow, but the pace will slacken. Healthcare will be a key source of payroll growth while logistics and professional services are anticipated to take a less active role. In Cumberland County, recovery will continue but will lag that of the U.S Consumer services. The health care industry is projected to provide the bulk of job gains, with manufacturing offering further support.

NNB only maintains branches within the state of New Jersey, therefore, there is no difference in the description of the institution's operations at the overall and state levels. The Bank has not made any changes to the AA since its last CRA evaluation. Please refer to the overall description of institution's operations for additional information.

According to the U.S Bureau of Labor Statistics, the unemployment rate in Gloucester County, NJ in April 2019 was 2.9 percent and increased to 15.4 percent in May 2020. As of December 31, 2021, the unemployment rate was 4.1 percent. Cumberland County unemployment rate was 6.8 percent in January 2019 with a high of 16.8 percent in May of 2020. As of December 31,2021, the unemployment rate was 5.3.percent.

Community Contact

During our evaluation, we interviewed a local community organization, the local housing authority whose primary purpose is managing residential properties for subsidized housing. The contact indicated that current economic conditions of the area remain depressed with a higher unemployment rate and lower percentage of home ownership in the area.

Conclusions with Respect to Performance Tests in New Jersey

LENDING TEST

The bank's performance under the Lending Test in New Jersey is Satisfactory

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of New Jersey is reasonable.

Distribution of Loans by Income Level of the Geography:

The bank exhibits reasonable geographic distribution of loans in the MMSA.

Home Mortgage Loans:

Refer to Table O in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The bank exhibits reasonable geographic distribution of loans in the state. Opportunities are very limited as there are only two low-income geographies located in the AA. However, the percentage of home mortgage loans made in moderate-income geographies exceeds the aggregate. This meets the standard for satisfactory performance.

Small Loans to Businesses:

Refer to Table Q in the "MMSA" section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The bank's geographic distribution of loans to small business reflects reasonable dispersion throughout the low- and moderate-income geographies. The bank had not originated any loans in low-income geographies. There are only two low-income geographies within the bank's AA, which limits lending opportunities for the bank. However, loans to moderate-income geographies exceeds the aggregate within the AA. This meets the standard for satisfactory performance.

Distribution of Loans by Income Level of the Borrower:

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans:

Refer to Table P in the "MMSA" section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The percentage of home mortgage loans made to low-income borrowers exceeds the aggregate in

the AA, which is considered excellent. The percentage of home mortgage loans made to moderate-income borrowers is near to the aggregate in the AA, which is considered satisfactory performance.

Small Loans to Businesses:

Refer to Table R in the “MMSA” section of appendix D for the facts and data used to evaluate the borrower distribution of the bank’s originations and purchases of small loans to businesses.

The borrower distribution of small loans to businesses is excellent. The percentage of loans to businesses with gross annual revenue of \$1 million exceeds the percentage of those businesses. The percentage of loans to businesses with gross annual revenues of \$1 million or less exceeded the aggregate industry distribution of loans to those businesses.

Responses to Complaints:

The Newfield National Bank did not receive any CRA-related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the Newfield CSA is rated Outstanding.

Conclusions for an Area Receiving a Full-Scope Review

Based on a full-scope the review, the bank exhibits excellent responsiveness to community development needs in the MMSA through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the availability of such opportunities for community development in the bank's assessment area.

Number and Amount of Community Development Loans

The bank participated in the Paycheck Protection Program (PPP) as a loan processor for local small businesses. The Paycheck Protection Program is a program passed by Congress during the COVID-19 pandemic to help small businesses that were affected by reduced in-person commerce. During the calendar year 2020 when the loan program began, The Newfield National Bank processed 236 loans in the amount of \$19,963,000.

The Community Development Loans Table, shown below, provides the information and data used to evaluate the bank's CD lending. The table includes all CD loans, including multifamily loans that qualify.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Newfield AA	23	100%	\$4,580	100%

The Newfield National Bank originated 23 CD loans in this AA during the evaluation period. Lending activity includes community economic development and small business lending.

- The bank made five loans with a total amount of \$295,000 to provide cash-out equity for use of apartment housing in a LMI geography.
- The bank made two loans with a total amount of \$691,250 to provide for the purchase and rehabilitation of student housing in a LMI geography.
- The bank made one loan with a total amount of \$465,000 to purchase and renovate a clothing store located in a LMI geography.
- The bank made one loan with a total amount of \$550,000 to provide for the purchase and renovation of student housing in a LMI geography.
- The bank made one \$1,000,000 loan for a lawyer's office located in an LMI community.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Newfield AA	0	0	0	0	0	0	\$0	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 commitments that are tracked by the institution's financial reporting system.

The Qualified Investment Table, shown above, set forth the information and data used to evaluate the bank's level of qualified CD investments. These tables include all CD investment, including prior period investments that remain outstanding as of the examination date. There were no qualified investments made by the Newfield National Bank during the review period.

NNB made 16 qualifying donations totaling \$118,655 to organizations within the assessment area. These organizations provide community services, economic development, and affordable housing in the AA.

Examples of CD donations include:

- The bank made four donations in a total amount of \$48,500 to an agency that provides community mental health services and programs within the bank AA;
- The bank made four donations in a total amount of \$11,250 to an organization that provides for affordable housing in an LMI area within the bank AA ;
- The bank made three donations in a total amount of \$4000 to an organization that provides economic development activities and programs to LMI areas located within the bank AA; and
- The bank made six donations in a total amount of \$18,000 to an organization that provides community development and assistance to LMI persons within the bank's AA.

Extent to Which the Bank Provides Community Development Services

- The bank has implemented special mortgage terms for the "Gloucester County Habitat for Humanity" home recipients. The monthly payment will include 360 months of principal and interest, not to exceed \$388.95, or 1/12th of the annual taxes and insurance cost.
- A manager serves as the treasurer for the community service organization "The Salvation Army" in Wilmington, NJ. The organization provides new and used clothing distribution to needy families, operates a food pantry and distributes food baskets during the holidays, and provides homeless services, assisting with the basic needs of food, shelter, and clothing;
- A manager volunteered with a local grocery store to collect monies and raise awareness for food insecurity, which also partners with a local community-based program that provides funds to local food banks and homeless shelters throughout Gloucester County, NJ;
- An employee volunteers for the county "Habitat for Humanity," an organization whose mission is constructing safe housing for low-income families throughout Cumberland County, NJ; and
- An officer serves on the Board of Trustees for Cumberland/Salem County "Big Brother – Big Sister," a not-for-profit organization that provides support and guidance for children from single-parent homes.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2019 – 08/27/2022	
Bank Products Reviewed:	Home Mortgage, Small Business Community Development eligible loans, investments, services, and donations	
Affiliate(s)	Affiliate Relationship	Products Reviewed
FNBN Investment Corp	Owned Subsidiary	CRA Investments
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
Newfield AA	Full – Scope	<i>All of Cumberland County – Total of 34 CT's & Portions of Gloucester County, a total of 49 CT's</i>

Appendix B: Summary of MMSA and State Ratings

RATINGS			
The Newfield National Bank			
Overall Bank	Lending Test Rating	CD Test Rating	Overall Bank/State Multistate Rating
Newfield National Bank	Satisfactory	Outstanding	Satisfactory*
MMSA or State			
New Jersey	Satisfactory	Outstanding	Satisfactory*

***The Lending Test and Community Development Test carry equal weight in the overall rating**

Appendix C: Definitions and Common Abbreviations

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

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

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

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

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

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

Geography: A CT delineated by the US Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

Limited-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, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) 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, and half below, a range of incomes.

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

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

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

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

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

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.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical 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) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

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

Tier 1 Capital: Total of common shareholder equity, perpetual preferred shareholder equity with non-cumulative dividends, retained earnings, and minority interests in consolidated subsidiary equity accounts.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - 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 aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - 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 MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were 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) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years there is data available.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2019-2021

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Newfield NB Philadelphia	304	51,762	100.0	18,706	0.8	0.0	0.2	8.0	12.2	7.3	60.7	58.9	60.5	30.5	28.9	32.0	0.0	0.0	0.0
Camden PA NJ CSA AA																			
Total	304	51,762	100.0	18,706	0.8	0.0	0.2	8.0	12.2	7.3	60.7	58.9	60.5	30.5	28.9	32.0	0.0	0.0	0.0

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-2021		
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
Newfield NB	304	51,762	100.0	18,706	18.9	8.9	5.3	17.5	16.1	18.9	21.6	21.4	23.3	42.0	33.2	28.8	0.0	20.4	23.7		
Philadelphia Camden PA NJ C SA AA																					
Total	304	51,762	100.0	18,706	18.9	8.9	5.3	17.5	16.1	18.9	21.6	21.4	23.3	42.0	33.2	28.8	0.0	20.4	23.7		

*Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2019-2021		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
Newfield NB Philadelphia Camden PA NJ CSA AA	62	\$22,341	100	7,920	2.8	0.0	4.4	12.3	19.4	10.9	55.7	57.8	53.2	29.2	19.1	31.5	0.0	0.0	0.0		
Total	62	\$22,341	100	7,920	2.8	0.0	4.4	12.3	19.4	10.9	55.7	57.8	53.2	29.2	19.1	31.5	0.0	0.0	0.0		

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
 Figures for this chart are based on bank sample data conducted as part of this Performance Evaluation.
 Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2019-2021	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Newfield NB Philadelphia Camden PA NJ CSA AA	62	22,341	100	7,920	88.3	55.9	40.3	3.8	44.1	7.9	0.0	
Total	62	22,341	100	7,920	88.3	55.9	40.3	3.8	44.1	7.9	0.0	

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
 Figures for this chart are based on bank sample data conducted as part of this Performance Evaluation.
 Due to rounding, totals may not equal 100.0%