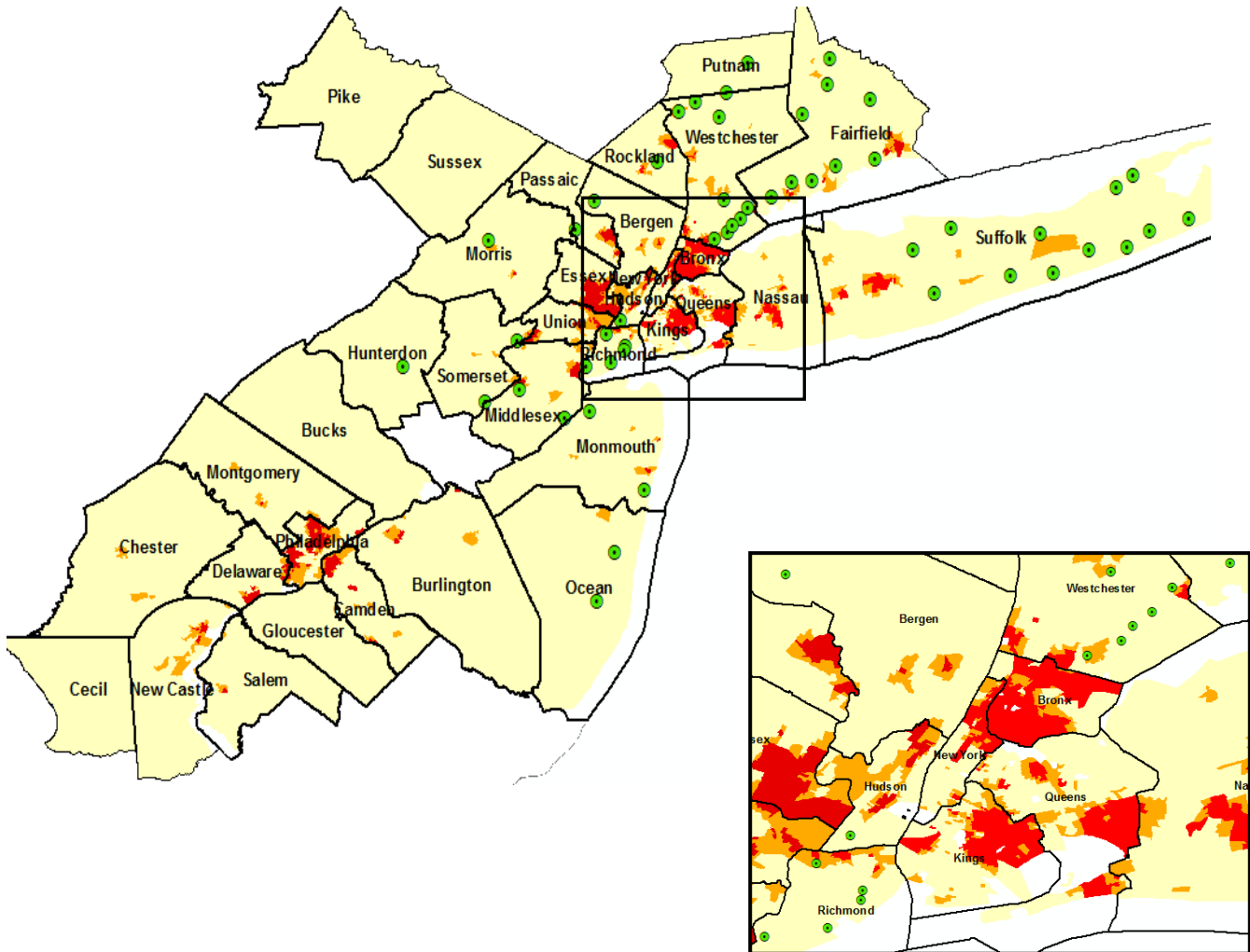


Exhibit A

Branches Opened or Acquired 2004-Present: NY/NJ, Camden, and Bridgeport MSAs



— County Boundaries

● Branch Locations

**2010 Census Tract
Black and Hispanic Population**

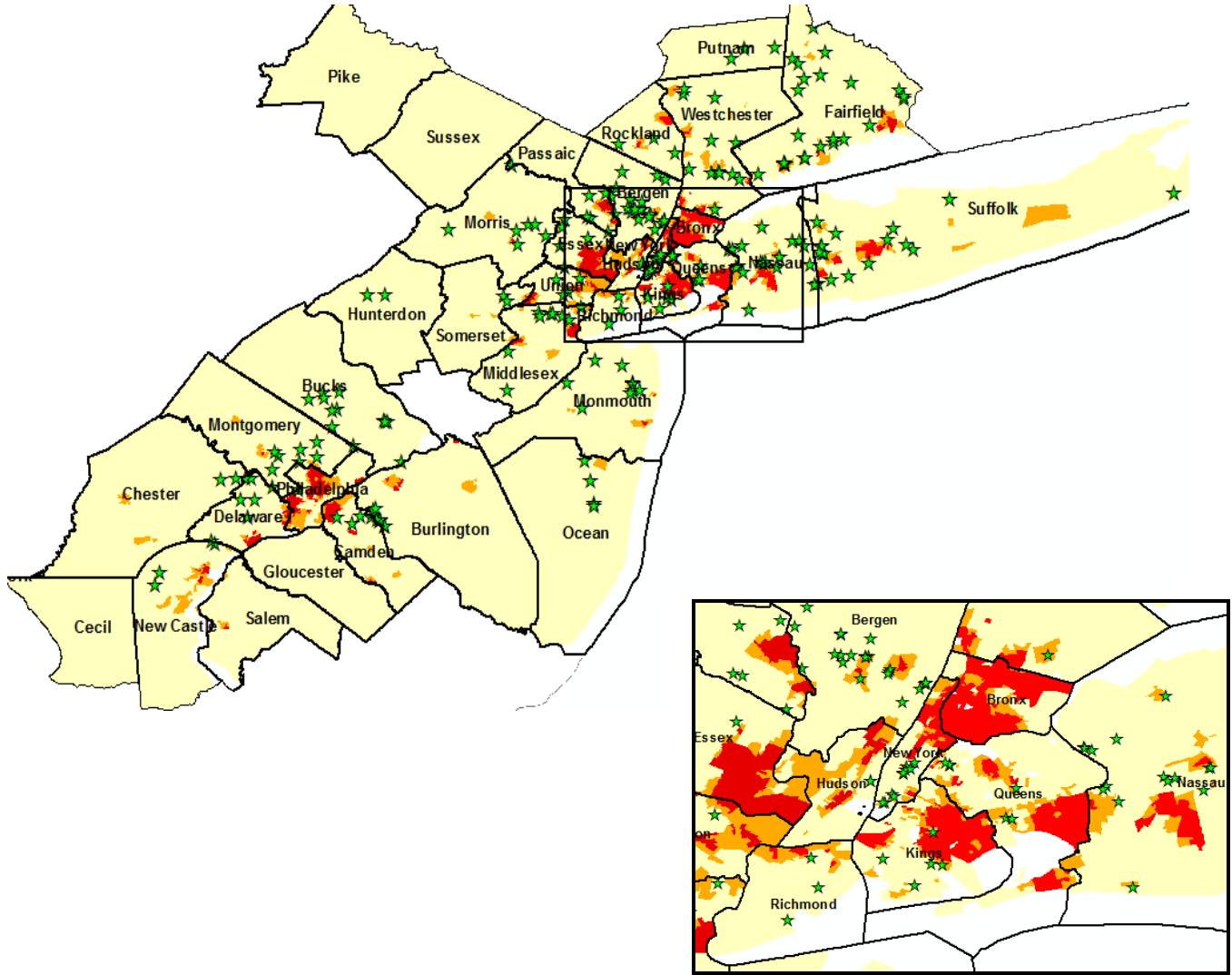
- Black and Hispanic% $\geq 80\%$
- $50\% \leq$ Black and Hispanic % $< 80\%$
- $0\% \leq$ Black and Hispanic % $< 50\%$

cfpb Consumer Financial Protection Bureau



Exhibit B

Hudson City Broker Headquarter Locations: NY/NJ, Camden, and Bridgeport MSAs



— County Boundaries
★ Broker Locations

**2010 Census Tract
Black and Hispanic Population**

- Red: Black and Hispanic % >=80%
- Orange: 50% <= Black and Hispanic % <80%
- Yellow: 0% <= Black and Hispanic % <50%

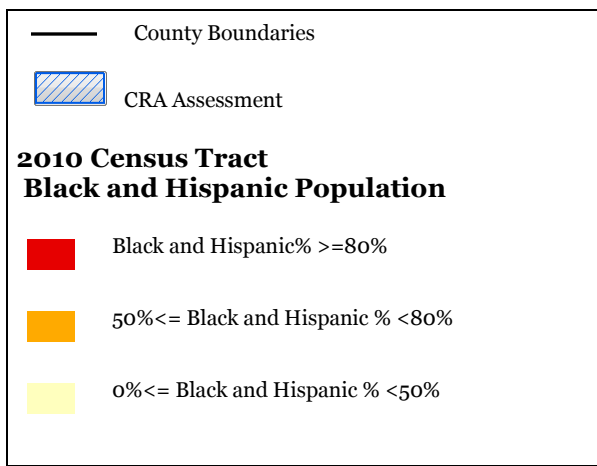
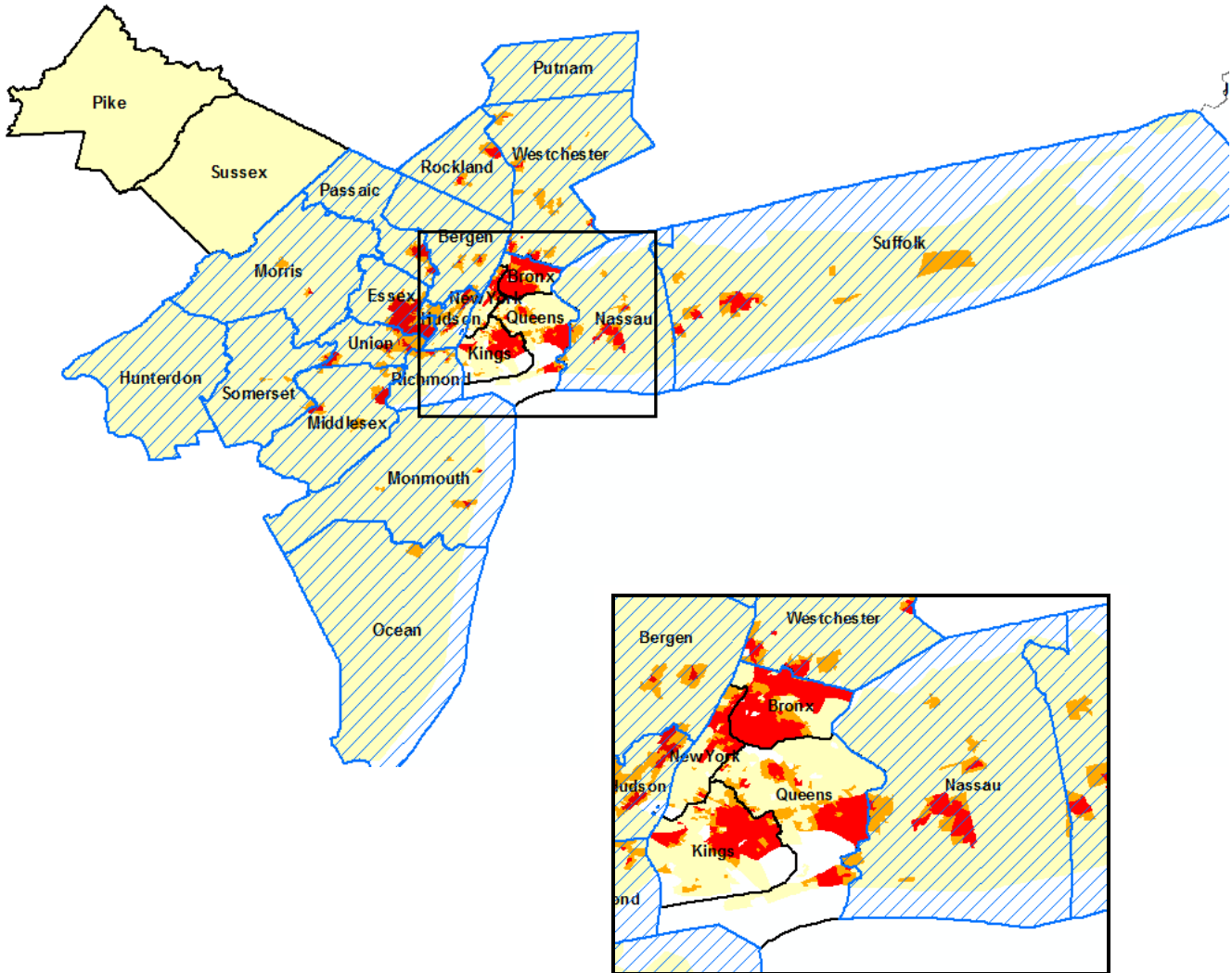


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Exhibit C

Hudson City Post-Sept. 2011 NY/NJ MSA CRA Assessment Area

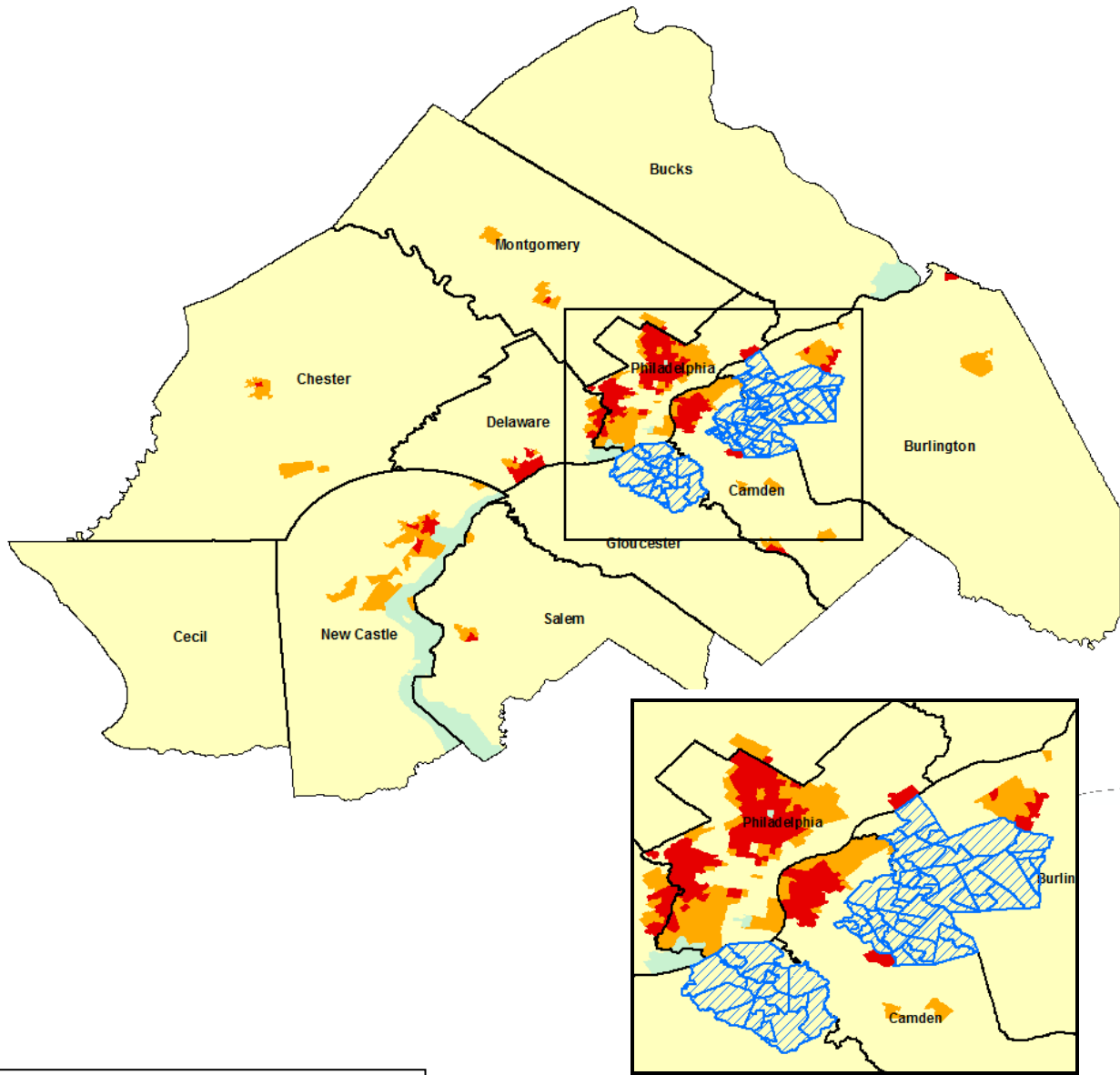


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Exhibit D


Hudson City Camden MSA CRA Assessment Area





— County Boundaries

 CRA Assessment

**2010 Census Tract
Black and Hispanic Population**

 Black and Hispanic% $\geq 80\%$

 $50\% \leq$ Black and Hispanic % $< 80\%$

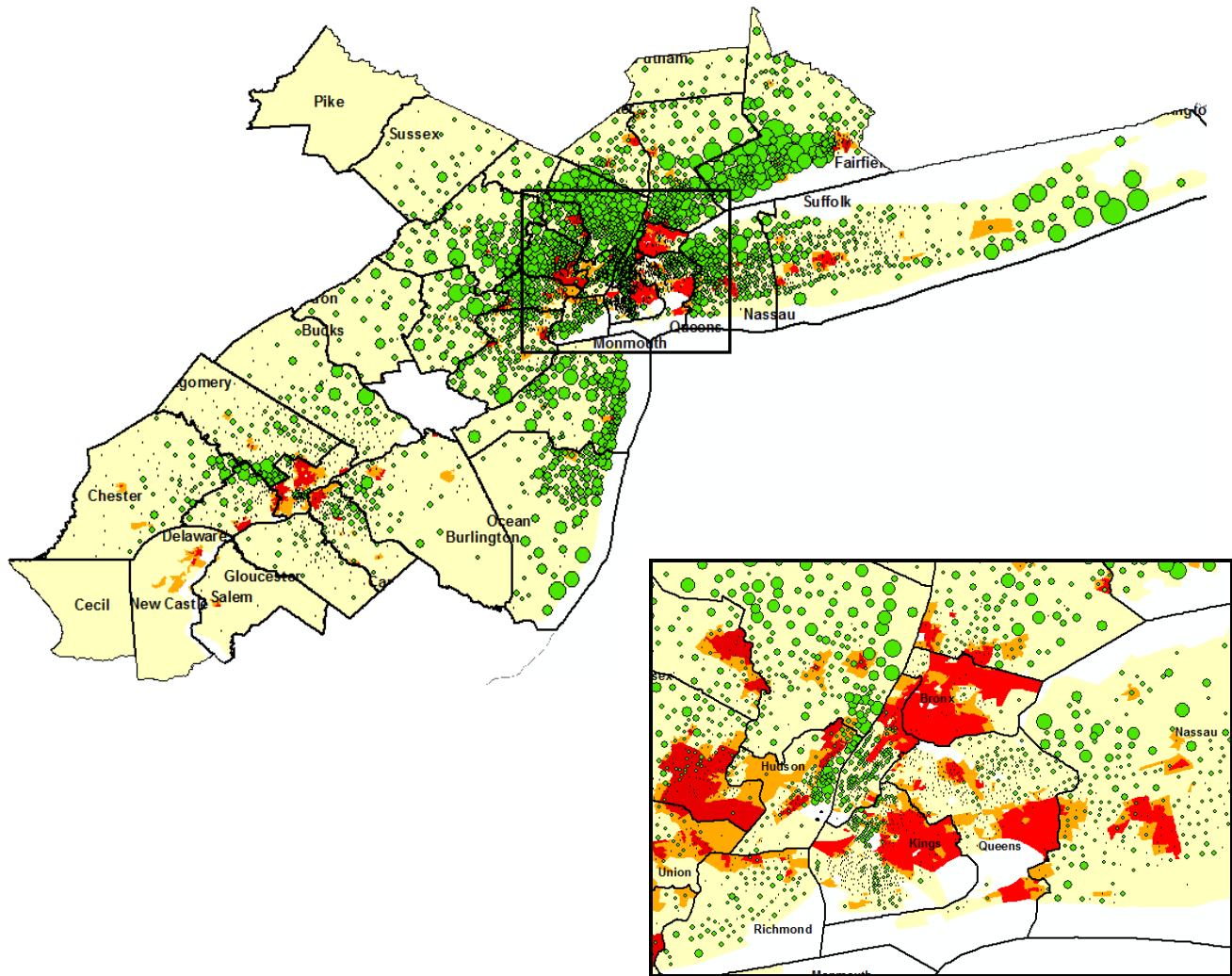
 $0\% \leq$ Black and Hispanic % $< 50\%$

cfpb Consumer Financial
Protection Bureau



Exhibit E

Hudson City Applications, 2009-2013: NY/NJ, Camden, and Bridgeport MSAs



— County Boundaries

Applications

- 1
- 10
- 100

2010 Census Tract Black and Hispanic Population

- Black and Hispanic% $\geq 80\%$
- $50\% \leq$ Black and Hispanic % $< 80\%$
- $0\% \leq$ Black and Hispanic % $< 50\%$



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