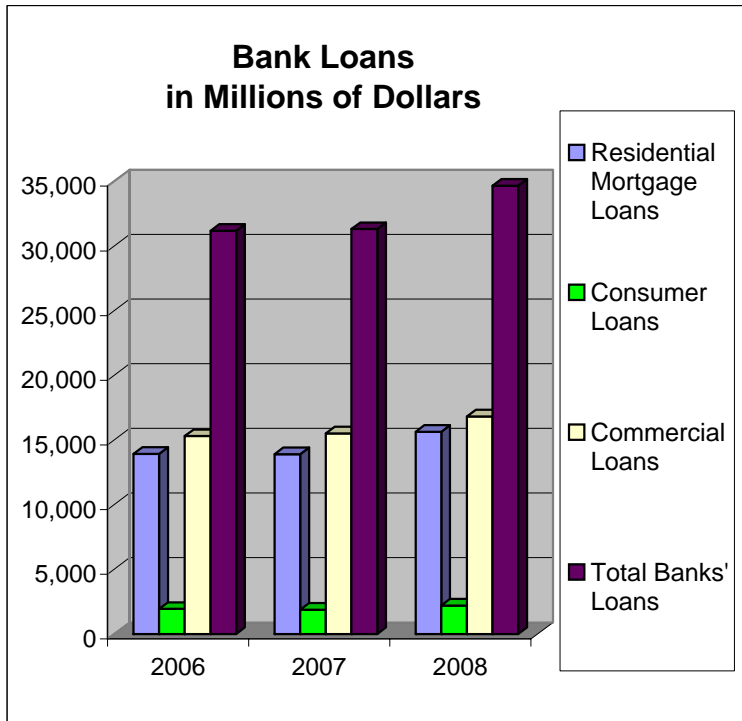


Lending Activity of New Jersey Chartered Banks*

*(for Commercial and Savings Banks, and Savings & Loan Assoc. Only)

Year / Institution Type	Loans \$Millions
2008	
Residential Mortgage Loans	15,633
Consumer Loans (Incl. Home Equity Lns.)	2,201
Commercial Loans	16,821
Total Banks' Loans	34,655
2007	
Residential Mortgage Loans	13,907
Consumer Loans (Incl. Home Equity Lns.)	1,886
Commercial Loans	15,510
Total Banks' Loans	31,303
2006	
Residential Mortgage Loans	13,920
Consumer Loans (Incl. Home Equity Lns.)	1,941
Commercial Loans	15,299
Total Banks' Loans	31,160



Loan Loss Reserve Levels

*(for Commercial and Savings Banks, and Savings & Loan Assoc. Only)

Year / Institution Type	Loans Percent
2008	
Commercial Banks	1.50
Savings Banks	0.88
Savings & Loan Assoc.	0.52
Aggregate Reserve %	1.14
2007	
Commercial Banks	1.07
Savings Banks	0.69
Savings & Loan Assoc.	0.51
Aggregate Reserve %	0.86
2006	
Commercial Banks	1.03
Savings Banks	0.69
Savings & Loan Assoc.	0.49
Aggregate Reserve %	0.80

