

Statement of Condition
New Jersey Chartered Commercial Banks
(in thousands of dollars)

	Dec 2008	Dec 2007	Dec 2006
NUMBER OF INSTITUTIONS	52	51	50
ASSETS			
Total Cash & Due from Dep Inst	1,257,346	709,584	772,664
Investments*	4,236,102	7,552,402	7,776,293
Total Loans & Leases	15,456,293	15,111,547	16,261,986
Allowance for Ln & Lse Losses	232,101	161,092	168,259
Premises & Fixed Assets	293,606	432,751	462,899
Other Real Estate Owned	86,020	10,042	4,869
Goodwill and Other Intangibles	306,431	370,752	724,198
Other Assets	525,259	559,459	783,132
Total Assets	21,928,956	24,585,445	26,617,782
LIABILITIES AND CAPITAL			
Total Deposits	17,414,917	19,897,629	21,413,863
Borrowings	1,799,118	1,850,132	1,915,267
Other Liabilities	147,446	214,799	288,248
Total Liabilities	19,361,481	21,962,560	23,617,378
Total Equity Capital	2,567,475	2,622,885	3,000,405
Total Liabilities & Equity Cap	21,928,956	24,585,445	26,617,783
RATIOS			
Net Interest Margin	3.39%	3.46%	3.72%
Return on Average Assets	0.36%	1.03%	1.10%
Return on Average Equity	3.07%	9.40%	9.81%
Total Loans/Total Deposits	88.75%	75.95%	75.16%
Loss Allowance to Total Loans	1.50%	1.07%	1.03%
Nonperforming Loans/GL	3.10%	1.00%	0.72%
Net Charge-Offs to Total Loans & Leases	0.53%	0.17%	0.07%
Core Capital/Adjusted Total Assets	10.51%	9.84%	9.12%
Risk-Adjusted Capital Ratio	14.58%	14.62%	13.89%

* Investments include Securities, Fed Funds Sold, Securities Purchased Under Resale Agreements, and Trading