

Statement of Condition
New Jersey Chartered Limited Purpose Trusts
(in thousands of dollars)

	Dec 2007	Dec 2007	Dec 2006
NUMBER OF INSTITUTIONS	9	9	10
ASSETS			
Total Cash and Due from Dep Inst	67,983	56,153	127,695
Investments*	319,005	440,776	410,502
Total Loans & Leases	11	4,027	4,015
Allowance for Loans & Leases			
Premises and fixed assets	2,506	2,748	2,408
Goodwill and Other Intangibles	14,026		
Other real estate owned			
Other Assets	7,441	10,399	12,898
Total Assets	410,972	514,103	557,518
LIABILITIES AND CAPITAL			
Total Deposits	189,337	298,783	337,445
Borrowings			
Other liabilities	15,146	14,240	15,419
Total liabilities	204,483	313,023	352,864
Total Equity Capital	206,489	201,080	204,654
Total Liabilities & Equity Capital	410,972	514,103	557,518
RATIOS			
Net Int Inc/Avg Assets	2.10%	5.17%	4.57%
Return on Avg Assets	0.75%	1.50%	2.34%
Return on Average Equity	1.73%	4.19%	7.08%
Non Int Inc/Avg Assets	6.28%	11.58%	11.58%
Equity Capital/Avg Assets	43.07%	35.85%	33.10%
Total Trust Assets (\$000s)	5,750,809	7,529,808	9,609,925
Number of Trust Accounts	3,428	1,862	1,983

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