

Statement of Condition
New Jersey Chartered Savings And Loans
(in thousands of dollars)

	Dec 2008	Dec 2007	Dec 2006
NUMBER OF INSTITUTIONS	4	4	7
ASSETS			
Total Cash & Due from Dep Inst	83,956	131,961	140,082
Investments *	896,418	988,717	1,519,435
Total Loans & Leases	2,110,450	2,010,542	2,514,208
Allowance for Ln & Lse Losses	11,001	10,195	12,437
Premises & Fixed Assets	29,380	31,167	44,453
Other Real Estate Owned	426	686	200
Goodwill and Other Intangibles	0	0	568
Other Assets	118,206	94,532	95,150
Total Assets	3,227,835	3,247,410	4,301,659
LIABILITIES AND CAPITAL			
Total Deposits	2,352,329	2,368,629	3,196,816
Borrowings	496,300	484,927	544,886
Other Liabilities	19,173	14,069	19,037
Total Liabilities	2,867,802	2,867,625	3,760,739
Total Equity Capital	360,033	379,785	540,920
Total Liabilities & Equity Cap	3,227,835	3,247,410	4,301,659
RATIOS			
Net Interest Margin	2.52%	2.35%	2.52%
Return on Average Assets	0.51%	0.49%	0.56%
Return on Average Equity	4.38%	4.19%	4.43%
Total Loans/Total Deposits	89.72%	84.88%	78.26%
Loss Allowance to Total Loans	0.52%	0.51%	0.49%
Nonperforming Loans/GL	0.94%	0.28%	0.13%
Net Charge-Offs to Total Loans & Leases	0.06%	0.01%	0.01%
Core Capital/Adjusted Total Assets	12.06%	11.79%	12.59%
Risk-Adjusted Capital Ratio	21.10%	21.88%	26.36%

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