

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

	Dec 2008	Dec 2007	Dec 2006
<b>NUMBER OF INSTITUTIONS</b>	<b>25</b>	<b>25</b>	<b>25</b>
<b>ASSETS</b>			
Total Cash & Due from Dep Inst	493,446	385,920	942,122
Investments*	5,950,758	6,375,486	7,029,505
Total Loans & Leases	17,088,579	14,181,103	12,383,737
Allowance for Ln & Lse Losses	150,933	98,251	84,997
Premises & Fixed Assets	321,528	297,597	267,702
Other Real Estate Owned	15,572	5,996	3,501
Goodwill and Other Intangibles	542,915	524,590	434,968
Other Assets	973,176	763,539	708,881
<b>Total Assets</b>	<b>25,235,041</b>	<b>22,435,980</b>	<b>21,685,419</b>
<b>LIABILITIES AND CAPITAL</b>			
Total Deposits	16,785,342	15,690,368	15,198,530
Borrowings	5,340,247	3,670,301	3,123,158
Other Liabilities	220,100	187,393	593,177
<b>Total Liabilities</b>	<b>22,345,689</b>	<b>19,548,062</b>	<b>18,914,865</b>
<b>Total Equity Capital</b>	<b>2,889,352</b>	<b>2,887,918</b>	<b>2,770,554</b>
<b>Total Liabilities &amp; Equity Cap</b>	<b>25,235,041</b>	<b>22,435,980</b>	<b>21,685,419</b>
<b>RATIOS</b>			
Net Interest Margin	2.59%	2.25%	2.41%
Return on Average Assets	-0.53%	0.40%	0.54%
Return on Average Equity	-4.25%	3.10%	4.19%
Total Loans/Total Deposits	101.81%	90.38%	80.92%
Loss Allowance to Total Loans	0.88%	0.69%	0.69%
Nonperforming Loans/GL	1.50%	0.50%	0.41%
Net Charge-Offs to Total Loans & Leases	0.12%	0.02%	0.01%
Core Capital/Adjusted Total Assets	9.54%	10.77%	11.18%
Risk-Adjusted Capital Ratio	17.08%	18.99%	20.72%

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