

**Highlights -- FDIC Market Share Report
New Jersey Bank Deposits as of June 30, 2008**

| Summary: | No. of Institutions | Outside of NJ Market | | Inside of NJ Market | | |
|--|---------------------|----------------------|----------------------|---------------------|--------------------|----------------|
| | | No. of Offices | Deposits \$000 | No. of Offices | Deposits \$000 | Market Share |
| Total NJ-Chartered Banks | 81 | 6 | 95,900 | 678 | 35,445,400 | 15.62% |
| Total Federally-Chartered NJ Banks | 44 | 69 | 6,688,752 | 596 | 40,910,177 | 18.02% |
| Total NJ-Based Banks | 125 | 75 | 6,784,652 | 1,274 | 76,355,577 | 33.64% |
| Total Out-Of-State Banks | 49 | 19,713 | 2,354,790,779 | 2,107 | 150,836,919 | 66.36% |
| Total NJ and Out-of-State Banks | 174 | 19,788 | 2,361,575,431 | 3,381 | 227,192,496 | 100.00% |

Market Details:

Home States of Out-of-State Banks:

| | | | | | | |
|----------------|-----------|---------------|----------------------|--------------|--------------------|---------------|
| California | 4 | 110 | 12,291,887 | 5 | 211,979 | 0.09% |
| Delaware | 3 | 1,203 | 136,921,809 | 344 | 26,600,020 | 11.70% |
| Illinois | 1 | 11 | 1,523,999 | 1 | 33,291 | 0.01% |
| Kansas | 1 | 50 | 686,829 | 1 | 6,782 | 0.00% |
| Nevada | 2 | 3,167 | 403,151,445 | 119 | 4,653,804 | 2.04% |
| New York | 17 | 1,244 | 113,028,171 | 92 | 14,609,650 | 6.43% |
| North Carolina | 2 | 8,359 | 975,351,958 | 717 | 64,659,257 | 28.46% |
| Ohio | 1 | 3,008 | 454,324,013 | 167 | 6,683,987 | 2.94% |
| Pennsylvania | 16 | 1,899 | 137,354,813 | 582 | 30,165,908 | 13.28% |
| Utah | 1 | 2 | 52,783,232 | 1 | 0 | 0.00% |
| Virginia | 1 | 660 | 67,372,623 | 78 | 3,212,241 | 1.41% |
| Total | 49 | 19,713 | 2,354,790,779 | 2,107 | 150,836,919 | 66.36% |

Top 5 NJ-Based State-Chartered Banks:

| | | | | | | |
|------------------------|---|---|---|------------|-------------------|--------------|
| PROVIDENT BANK | - | - | - | 85 | 4,197,081 | 1.85% |
| INVESTORS SAVINGS BANK | - | - | - | 55 | 4,051,698 | 1.78% |
| AMBOY BANK | - | - | - | 25 | 1,978,268 | 0.87% |
| LAKELAND BANK | - | - | - | 48 | 1,964,013 | 0.86% |
| THE BANK | - | - | - | 43 | 1,490,511 | 0.66% |
| Total | - | - | - | 256 | 13,681,571 | 6.02% |

Top 5 NJ-Based Federal Banks:

| | | | | | |
|----------------------------|-----------|------------------|------------|-------------------|---------------|
| HUDSON CITY SAVINGS BANK | 29 | 2,402,353 | 92 | 14,520,139 | 6.39% |
| VALLEY NATIONAL BANK | 19 | 1,342,744 | 162 | 7,117,173 | 3.13% |
| SUN NATIONAL BANK | 6 | 117,832 | 68 | 2,683,576 | 1.18% |
| METLIFE BANK NATIONAL ASSN | 1 | 2,393,936 | 2 | 2,457,273 | 1.08% |
| COLUMBIA BANK | 0 | 0 | 43 | 2,329,267 | 1.03% |
| Total | 55 | 6,256,865 | 367 | 29,107,428 | 12.81% |

Top 5 Out-of-State State-Chartered Banks:

| | | | | | |
|-----------------------------|------------|-------------------|------------|------------------|--------------|
| NEW YORK COMMUNITY BANK | 128 | 10,111,829 | 54 | 1,856,538 | 0.82% |
| SUSQUEHANNA BANK DV | 20 | 703,383 | 28 | 1,360,964 | 0.60% |
| BENEFICIAL MUTUAL SB | 40 | 1,775,374 | 32 | 881,622 | 0.39% |
| BANCO POPULAR NORTH AMERICA | 126 | 8,700,983 | 14 | 681,914 | 0.30% |
| CITIZENS BANK OF PA | 403 | 23,599,289 | 15 | 452,901 | 0.20% |
| Total | 717 | 44,890,858 | 143 | 5,233,939 | 2.31% |

Top 5 Out-of-State Federal Banks:

| | | | | | |
|-----------------------------|--------------|----------------------|--------------|--------------------|---------------|
| BANK OF AMERICA NA | 5,341 | 606,021,912 | 397 | 36,230,303 | 15.95% |
| WACHOVIA BANK NATIONAL ASSN | 3,018 | 369,330,046 | 320 | 28,428,954 | 12.51% |
| TD BANK NATIONAL ASSN | 764 | 48,083,722 | 324 | 25,152,527 | 11.07% |
| PNC BANK NATIONAL ASSN | 743 | 59,000,911 | 330 | 17,831,451 | 7.85% |
| MERRILL LYNCH B&T CO FSB | 53 | 11,650,427 | 1 | 11,283,783 | 4.97% |
| Total | 9,919 | 1,094,087,018 | 1,372 | 118,927,018 | 52.35% |

NJ State-Chartered Banks with Deposits

Outside of the New Jersey Market:

| | | | | | |
|---------------------|----------|---------------|-----------|------------------|--------------|
| INDUS AMERICAN BANK | 1 | 4,370 | 3 | 66,157 | 0.03% |
| PARKE BANK | 1 | 33,954 | 3 | 398,631 | 0.18% |
| SUSSEXBANK | 2 | 37,427 | 8 | 318,454 | 0.14% |
| UNITY BANK | 2 | 20,149 | 15 | 652,680 | 0.29% |
| Total | 6 | 95,900 | 29 | 1,435,922 | 0.64% |

Out-Of-Market Deposits in \$000s

| Host States of NJ State-Chartered Banks: | New York | | | Pennsylvania | | | Total |
|--|----------------|----------------|--------------|----------------|----------------|--------------|---------------|
| | No. of Offices | Deposits \$000 | Market Share | No. of Offices | Deposits \$000 | Market Share | |
| INDUS AMERICAN BANK | 1 | 4,370 | | | | | 4,371 |
| PARKE BANK | | | | 1 | 33,954 | | 33,955 |
| SUSSEXBANK | 2 | 37,427 | | | | | 37,429 |
| UNITY BANK | | | | 2 | 20,149 | | 20,151 |
| Total | 3 | 41,797 | | 3 | 54,103 | | 95,906 |