

Statement of Income
New Jersey Chartered Commercial Banks
(in thousands)

	Dec 2008	Dec 2007	Dec 2006
NUMBER OF INSTITUTIONS	52	51	50
INTEREST INCOME			
Interest Income on Loans & Lease	944,784	976,029	1,084,285
Income from Investments	194,211	415,378	371,468
<i>Total Interest Income</i>	1,138,995	1,391,407	1,455,753
INTEREST EXPENSE			
Interest Expense on Deps	402,227	563,020	535,641
Other Interest Expense	67,178	88,608	78,922
<i>Total Interest Expense</i>	469,405	651,628	614,563
NET INTEREST INCOME	669,590	739,779	841,190
Prov for Loan & Lease Losses	110,073	47,922	30,016
NONINTEREST INCOME			
Fee Income	219,526	59,161	64,192
Other Noninterest Income	65,915	395,919	342,414
<i>Total Noninterest Income</i>	285,441	455,080	406,606
NONINTEREST EXPENSE			
Salaries & Employee Benefits	293,332	376,386	384,028
Occupancy & Equipment Expense	96,363	119,342	119,475
Other Noninterest Expense	258,411	272,025	286,226
<i>Total Noninterest Expense</i>	648,106	767,753	789,729
Gain (Loss) on Sale of Securities	-80,386	-9,707	-6,500
Applicable Income Taxes	40,627	130,266	145,325
Extraordinary Items Net	0	-112	0
NET INCOME	75,839	239,099	276,226