

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

	Dec 2008	Dec 2007	Dec 2006
NUMBER OF INSTITUTIONS	9	9	10
INCOME			
Total Interest Income	10,574	30,300	29,571
Total Interest expense	499	1,326	1,341
NET INTEREST INCOME	10,075	28,974	28,230
Provision for loan & lease losses	0	0	0
Provision for alloc transfer risk	0	0	0
NONINTEREST INCOME	30,095	64,950	71,597
NONINTEREST EXPENSE	34,377	80,669	74,989
Gain (Loss) on Securities	29	9	16
Applicable Income Taxes	2,243	4,835	10,368
Extraordinary items	0	0	0
NET INCOME	3,579	8,429	14,486