

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

	Dec 2008	Dec 2007	Dec 2006
NUMBER OF INSTITUTIONS	4	4	7
INTEREST INCOME			
Interest Income on Loans & Lease	118,571	114,157	136,989
Income from Investments	50,636	57,176	78,266
<i>Total Interest Income</i>	169,207	171,333	215,255
INTEREST EXPENSE			
Interest Expense on Deps	68,387	78,079	89,997
Other Interest Expense	23,237	21,413	23,184
<i>Total Interest Expense</i>	91,624	99,492	113,181
NET INTEREST INCOME	77,583	71,841	102,074
Prov for Loan & Lease Losses	1,931	691	398
NONINTEREST INCOME			
Fee Income	0	0	0
Other Noninterest Income	6,877	5,719	7,165
<i>Total Noninterest Income</i>	6,877	5,719	7,165
NONINTEREST EXPENSE			
Salaries & Employee Benefits	32,900	30,852	43,810
Occupancy & Equipment Expense	12,542	12,072	15,573
Other Noninterest Expense	12,604	10,453	13,224
<i>Total Noninterest Expense</i>	58,046	53,377	72,607
Gain (Loss) on Sale of Assets	0	6	667
Applicable Income Taxes	8,076	7,690	13,389
Extraordinary Items Net	0	-75	0
NET INCOME	16,407	15,733	23,512