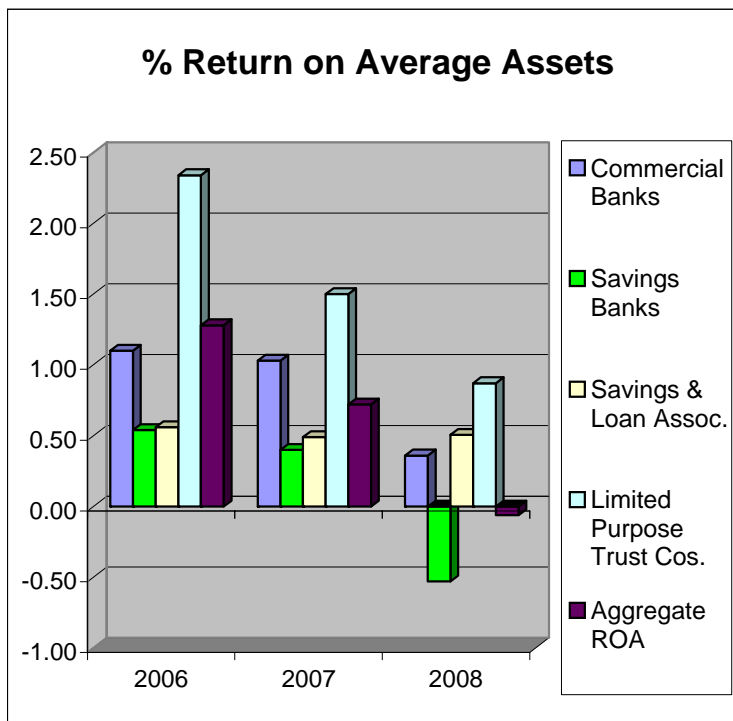


Return on Average Assets of New Jersey Chartered Banks

Year / Institution Type	ROA
	Percent
2008	
Commercial Banks	0.36
Savings Banks	-0.53
Savings & Loan Assoc.	0.51
Limited Purpose Trust Cos.	0.87
Aggregate ROA	-0.06
2007	
Commercial Banks	1.03
Savings Banks	0.40
Savings & Loan Assoc.	0.49
Limited Purpose Trust Cos.	1.50
Aggregate ROA	0.72
2006	
Commercial Banks	1.10
Savings Banks	0.54
Savings & Loan Assoc.	0.56
Limited Purpose Trust Cos.	2.34
Aggregate ROA	1.28



Net Interest Margins of New Jersey Chartered Banks

Year / Institution Type	NIM
	Percent
2008	
Commercial Banks	3.39
Savings Banks	2.59
Savings & Loan Assoc.	2.52
2007	
Commercial Banks	3.46
Savings Banks	2.25
Savings & Loan Assoc.	2.35
2006	
Commercial Banks	3.72
Savings Banks	2.41
Savings & Loan Assoc.	2.52

