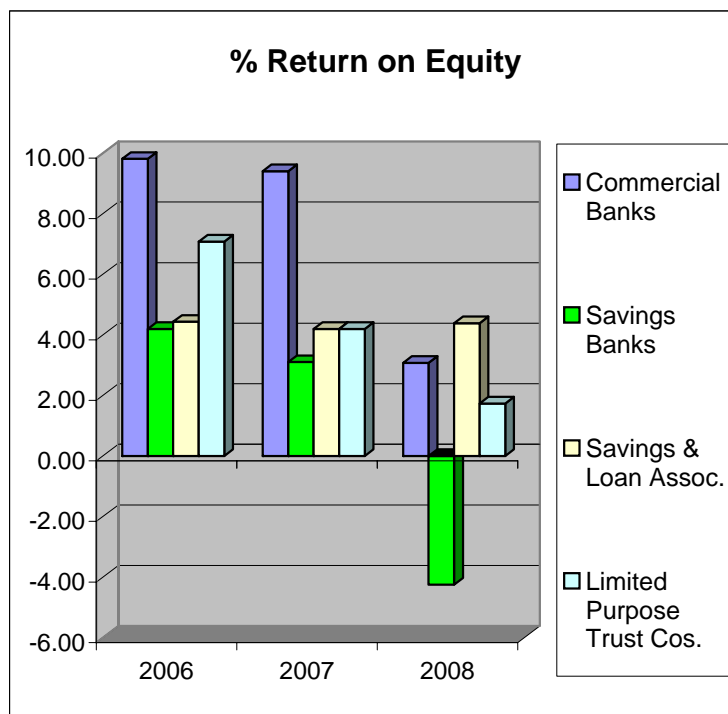


Return on Equity of New Jersey Chartered Banks

Year / Institution Type	ROE <i>Percent</i>
2008	
Commercial Banks	3.07
Savings Banks	-4.25
Savings & Loan Assoc.	4.38
Limited Purpose Trust Cos.	1.73
2007	
Commercial Banks	9.40
Savings Banks	3.10
Savings & Loan Assoc.	4.19
Limited Purpose Trust Cos.	4.19
2006	
Commercial Banks	9.81
Savings Banks	4.19
Savings & Loan Assoc.	4.43
Limited Purpose Trust Cos.	7.08



Total Loans and Leases to Deposits

Year / Institution Type	Loans/ Deposits <i>Percent</i>
2008	
Commercial Banks	88.8
Savings Banks	101.8
Savings & Loan Assoc.	89.7
2007	
Commercial Banks	76.0
Savings Banks	90.4
Savings & Loan Assoc.	84.9
2006	
Commercial Banks	75.2
Savings Banks	80.9
Savings & Loan Assoc.	78.3

