

Statement of Condition
New Jersey Chartered Commercial Banks
(in thousands of dollars)

	Dec 2010	Dec 2009	Dec 2008
NUMBER OF INSTITUTIONS	48	50	52
ASSETS			
Total Cash & Due from Dep Inst	2,610,553	2,534,841	1,257,346
Investments*	4,782,158	4,738,952	4,236,102
Total Loans & Leases	16,683,209	16,197,949	15,456,293
Allowance for Ln & Lse Losses	310,712	280,668	232,101
Premises & Fixed Assets	317,357	310,878	293,606
Other Real Estate Owned	197,080	144,196	86,020
Goodwill and Other Intangibles	291,906	296,744	306,431
Other Assets	775,984	745,315	525,259
Total Assets	25,347,535	24,688,207	21,928,956
LIABILITIES AND CAPITAL			
Total Deposits	20,851,145	20,331,184	17,414,917
Borrowings	1,538,578	1,558,508	1,799,118
Other Liabilities	133,883	133,883	147,446
Total Liabilities	22,523,606	22,023,575	19,361,481
Total Equity Capital	2,806,774	2,664,632	2,567,475
Total Liabilities & Equity Cap	25,330,380	24,688,207	21,928,956
RATIOS			
Net Interest Margin	3.56%	3.35%	3.39%
Return on Average Assets	0.54%	0.12%	0.36%
Return on Average Equity	4.96%	1.06%	3.07%
Total Loans/Total Deposits	78.52%	78.29%	88.75%
Loss Allowance to Total Loans	1.86%	1.73%	1.50%
Nonperforming Loans/GL	3.69%	3.66%	3.10%
Net Charge-Offs to Total Loans & Leases	0.85%	0.92%	0.53%
Core Capital/Adjusted Total Assets	10.20%	9.96%	10.51%
Risk-Adjusted Capital Ratio	15.53%	15.11%	14.58%

* Investments include Securities, Fed Funds Sold, Securities Purchased Under Resale Agreements, and Trading