

**Statement of Condition**  
**New Jersey Chartered Savings And Loans**  
*(in thousands of dollars)*

	Dec 2010	Dec 2009	Dec 2008
<b>NUMBER OF INSTITUTIONS</b>	<b>3</b>	<b>4</b>	<b>4</b>
<b>ASSETS</b>			
Total Cash & Due from Dep Inst	108,481	140,201	83,956
Investments *	785,319	911,596	896,418
Total Loans & Leases	1,520,466	1,995,836	2,110,450
Allowance for Ln & Lse Losses	14,598	17,042	11,001
Premises & Fixed Assets	23,925	27,930	29,380
Other Real Estate Owned	239	384	426
Goodwill and Other Intangibles	103	7	0
Other Assets	107,586	127,404	118,206
<b>Total Assets</b>	<b>2,531,521</b>	<b>3,186,316</b>	<b>3,227,835</b>
<b>LIABILITIES AND CAPITAL</b>			
Total Deposits	1,924,321	2,411,595	2,352,329
Borrowings	251,100	385,100	496,300
Other Liabilities	19,734	25,110	19,173
<b>Total Liabilities</b>	<b>2,195,155</b>	<b>2,821,805</b>	<b>2,867,802</b>
<b>Total Equity Capital</b>	<b>336,369</b>	<b>364,510</b>	<b>360,033</b>
<b>Total Liabilities &amp; Equity Cap</b>	<b>2,531,524</b>	<b>3,186,315</b>	<b>3,227,835</b>
<b>RATIOS</b>			
Net Interest Margin	2.96%	2.83%	2.52%
Return on Average Assets	0.54%	0.14%	0.51%
Return on Average Equity	4.32%	1.25%	4.38%
Total Loans/Total Deposits	78.25%	82.05%	89.72%
Loss Allowance to Total Loans	0.96%	0.85%	0.52%
Nonperforming Loans/GL	2.58%	3.28%	0.94%
Net Charge-Offs to Total Loans & Leases	0.45%	0.33%	0.06%
Core Capital/Adjusted Total Assets	14.29%	12.45%	12.06%
Risk-Adjusted Capital Ratio	19.82%	21.44%	21.10%

\* Investments include Securities, Fed Funds Sold, Securities Purchased Under Resale Agreements, and Trading Account Assets.