

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

	Dec 2010	Dec 2009	Dec 2008
<b>NUMBER OF INSTITUTIONS</b>	<b>25</b>	<b>25</b>	<b>25</b>
<b>ASSETS</b>			
Total Cash & Due from Dep Inst	943,329	887,550	493,446
Investments*	7,462,726	7,107,473	5,950,758
Total Loans & Leases	19,689,166	18,168,153	17,088,579
Allowance for Ln & Lse Losses	249,416	199,530	150,933
Premises & Fixed Assets	347,393	343,125	321,528
Other Real Estate Owned	35,781	30,012	15,572
Goodwill and Other Intangibles	419,648	416,594	542,915
Other Assets	1,164,729	1,099,766	973,176
<b>Total Assets</b>	<b>29,813,356</b>	<b>27,853,143</b>	<b>25,235,041</b>
<b>LIABILITIES AND CAPITAL</b>			
Total Deposits	21,687,365	20,489,795	16,785,342
Borrowings	4,565,665	4,216,572	5,340,247
Other Liabilities	266,160	251,212	220,100
<b>Total Liabilities</b>	<b>26,519,190</b>	<b>24,957,579</b>	<b>22,345,689</b>
<b>Total Equity Capital</b>	<b>3,294,166</b>	<b>2,895,564</b>	<b>2,889,352</b>
<b>Total Liabilities &amp; Equity Cap</b>	<b>29,813,356</b>	<b>27,853,143</b>	<b>25,235,041</b>
<b>RATIOS</b>			
Net Interest Margin	3.10%	2.72%	2.59%
Return on Average Assets	0.64%	-0.27%	-0.53%
Return on Average Equity	5.94%	-2.53%	-4.25%
Total Loans/Total Deposits	89.64%	87.70%	101.81%
Loss Allowance to Total Loans	1.27%	1.10%	0.88%
Nonperforming Loans/GL	2.63%	2.46%	1.50%
Net Charge-Offs to Total Loans & Leases	0.49%	0.39%	0.12%
Core Capital/Adjusted Total Assets	9.88%	9.10%	9.54%
Risk-Adjusted Capital Ratio	17.19%	16.31%	17.08%

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