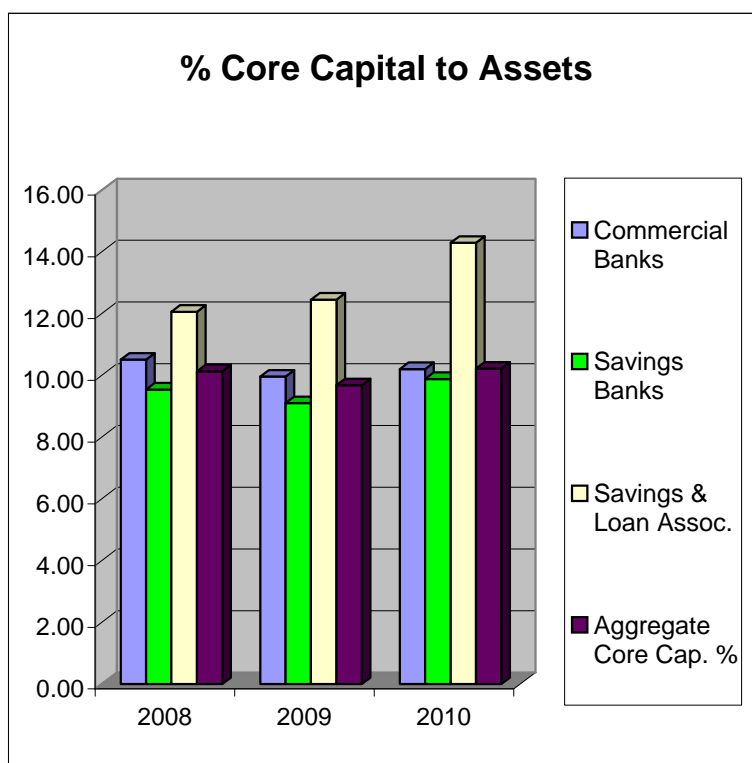


Core Capital Ratio of New Jersey Chartered Banks

Year / Institution Type	Core Capital Ratio
	Percent
2010	
Commercial Banks	10.20
Savings Banks	9.88
Savings & Loan Assoc.	14.29
Aggregate Core Cap. %	10.22
2009	
Commercial Banks	9.96
Savings Banks	9.10
Savings & Loan Assoc.	12.45
Aggregate Core Cap. %	9.68
2008	
Commercial Banks	10.51
Savings Banks	9.54
Savings & Loan Assoc.	12.06
Aggregate Core Cap. %	10.13



Risk Adjusted Capital Ratio of New Jersey Chartered Banks

Year / Institution Type	RiskAdj. Capital Ratio
	Percent
2010	
Commercial Banks	15.53
Savings Banks	17.19
Savings & Loan Assoc.	19.82
Aggregate Risk-Adj.Cap. %	16.53
2009	
Commercial Banks	15.11
Savings Banks	16.31
Savings & Loan Assoc.	21.44
Aggregate Risk-Adj.Cap. %	16.00
2008	
Commercial Banks	14.58
Savings Banks	17.08
Savings & Loan Assoc.	21.10
Aggregate Risk-Adj.Cap. %	16.04

