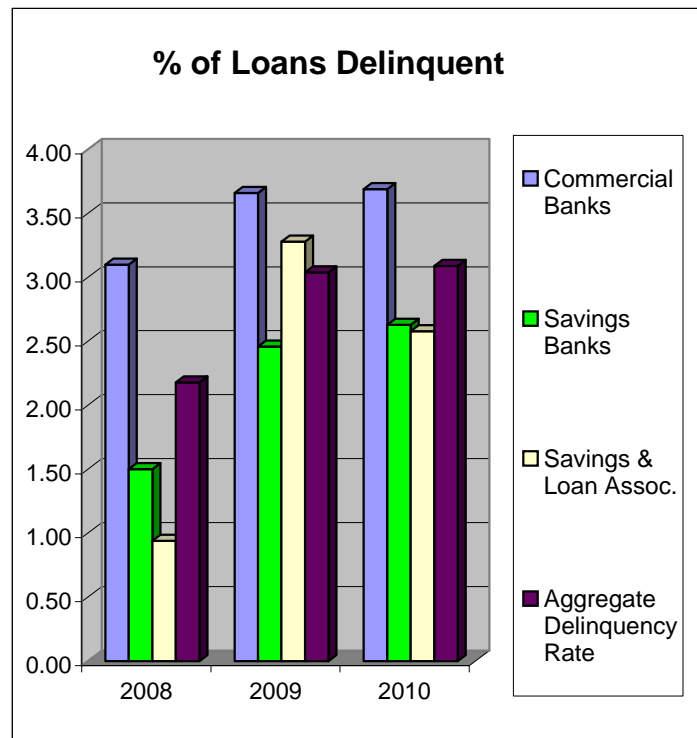


Loan Delinquency Rates of New Jersey Chartered Banks

(Reflects Nonaccrual Plus Accrual Loans Delinquent 90 Days or More)

Year / Institution Type	Delinq. To Total Loans Percent
2010	
Commercial Banks	3.69
Savings Banks	2.63
Savings & Loan Assoc.	2.58
Aggregate Delinquency Rate	3.09
2009	
Commercial Banks	3.66
Savings Banks	2.46
Savings & Loan Assoc.	3.28
Aggregate Delinquency Rate	3.04
2008	
Commercial Banks	3.10
Savings Banks	1.50
Savings & Loan Assoc.	0.94
Aggregate Delinquency Rate	2.18



Percent of Net Charge-Offs of New Jersey Chartered Banks

Year / Institution Type	Charge-Offs To Loans Percent
2010	
Commercial Banks	0.85
Savings Banks	0.49
Savings & Loan Assoc.	0.45
Aggregate Charge-Offs %	0.65
2009	
Commercial Banks	0.92
Savings Banks	0.39
Savings & Loan Assoc.	0.33
Aggregate Charge-Offs %	0.62
2008	
Commercial Banks	0.51
Savings Banks	0.12
Savings & Loan Assoc.	0.06
Aggregate Charge-Offs %	0.29

