

**Highlights -- FDIC Market Share Report
New Jersey Bank Deposits as of June 30, 2010**

| Summary: | No. of Institutions | Outside of NJ Market | | Inside of NJ Market | | |
|--|---------------------|----------------------|----------------------|---------------------|--------------------|----------------|
| | | No. of Offices | Deposits \$000 | No. of Offices | Deposits \$000 | Market Share |
| Total NJ-Chartered Banks | 79 | 6 | 142,141 | 722 | 43,138,506 | 17.42% |
| Total Federally-Chartered NJ Banks | 43 | 81 | 11,522,288 | 622 | 52,684,486 | 21.30% |
| Total NJ-Based Banks | 122 | 87 | 11,664,429 | 1,344 | 95,822,992 | 38.72% |
| Total Out-Of-State Banks | 48 | 25,299 | 2,998,950,972 | 1,993 | 151,675,973 | 61.28% |
| Total NJ and Out-of-State Banks | 170 | 25,386 | 3,010,615,401 | 3,337 | 247,498,965 | 100.00% |

Market Details:

Home States of Out-of-State Banks:

| | | | | | | |
|----------------|-----------|---------------|----------------------|--------------|--------------------|---------------|
| California | 4 | 108 | 13,203,505 | 4 | 343,901 | 0.14% |
| Delaware | 3 | 3,117 | 257,855,384 | 606 | 44,687,028 | 18.05% |
| Kansas | 1 | 51 | 694,772 | 1 | 5,437 | 0.00% |
| Nevada | 1 | 1,015 | 250,187,975 | 31 | 4,346,576 | 1.75% |
| New York | 17 | 1,320 | 114,989,864 | 88 | 5,358,946 | 2.17% |
| North Carolina | 1 | 5,676 | 790,628,598 | 361 | 38,299,721 | 15.47% |
| Ohio | 1 | 5,010 | 622,610,741 | 241 | 10,520,259 | 4.25% |
| Pennsylvania | 15 | 1,295 | 79,884,518 | 246 | 12,370,017 | 5.00% |
| South Dakota | 1 | 6,267 | 689,690,229 | 315 | 29,551,771 | 11.94% |
| Texas | 2 | 64 | 4,501,281 | 2 | 38,774 | 0.02% |
| Virginia | 2 | 1,376 | 174,704,105 | 98 | 6,153,543 | 2.49% |
| Total | 48 | 25,299 | 2,998,950,972 | 1,993 | 151,675,973 | 61.28% |

Top 5 NJ-Based State-Chartered Banks:

| | | | | | | |
|------------------------|----------|----------|----------|------------|-------------------|--------------|
| INVESTORS SAVINGS BANK | - | - | - | 67 | 6,106,467 | 2.47% |
| PROVIDENT BANK | - | - | - | 83 | 4,928,249 | 1.99% |
| LAKELAND BANK | - | - | - | 49 | 2,175,183 | 0.88% |
| AMBOY BANK | - | - | - | 26 | 1,987,994 | 0.80% |
| THE BANK | - | - | - | 48 | 1,761,833 | 0.71% |
| Total | - | - | - | 273 | 16,959,726 | 6.85% |

Top 5 NJ-Based Federal Banks:

| | | | | | |
|----------------------------|-----------|-------------------|------------|-------------------|---------------|
| HUDSON CITY SAVINGS BANK | 38 | 4,887,016 | 96 | 20,512,071 | 8.29% |
| VALLEY NATIONAL BANK | 29 | 1,723,957 | 175 | 7,787,939 | 3.15% |
| METLIFE BANK NATIONAL ASSN | 1 | 4,431,145 | 2 | 5,359,292 | 2.16% |
| SUN NATIONAL BANK | 0 | 0 | 67 | 2,975,974 | 1.20% |
| COLUMBIA BANK | 0 | 0 | 44 | 2,622,347 | 1.06% |
| Total | 68 | 11,042,118 | 384 | 39,257,623 | 15.86% |

Top 5 Out-of-State State-Chartered Banks:

| | | | | | |
|-----------------------------|------------|-------------------|------------|------------------|--------------|
| NEW YORK COMMUNITY BANK | 198 | 16,912,552 | 52 | 3,956,968 | 1.60% |
| BENEFICIAL MUTUAL SB | 37 | 2,156,975 | 31 | 1,508,375 | 0.61% |
| SUSQUEHANNA BANK | 192 | 7,799,387 | 30 | 1,379,104 | 0.56% |
| CITIZENS BANK OF PA | 383 | 22,205,272 | 15 | 481,021 | 0.19% |
| BANCO POPULAR NORTH AMERICA | 90 | 6,863,676 | 8 | 408,869 | 0.16% |
| Total | 900 | 55,937,862 | 136 | 7,734,337 | 3.12% |

Top 5 Out-of-State Federal Banks:

| | | | | | |
|------------------------|---------------|----------------------|--------------|--------------------|---------------|
| BANK OF AMERICA NA | 5,676 | 790,628,598 | 361 | 38,299,721 | 15.47% |
| WELLS FARGO BANK NA | 6,267 | 689,690,229 | 315 | 29,551,771 | 11.94% |
| TD BANK NATIONAL ASSN | 847 | 96,133,217 | 272 | 25,661,087 | 10.37% |
| PNC BANK NATIONAL ASSN | 2,269 | 158,325,644 | 333 | 19,022,776 | 7.68% |
| JPMORGAN CHASE BANK NA | 5,010 | 622,610,741 | 241 | 10,520,259 | 4.25% |
| Total | 20,069 | 2,357,388,429 | 1,522 | 123,055,614 | 49.71% |

NJ State-Chartered Banks with Deposits

Outside of the New Jersey Market:

| | | | | | |
|---------------------|----------|---------------|-----------|------------------|--------------|
| INDUS AMERICAN BANK | 1 | 4,370 | 3 | 66,157 | 0.03% |
| PARKE BANK | 1 | 33,954 | 3 | 398,631 | 0.18% |
| SUSSEXBANK | 2 | 37,427 | 8 | 318,454 | 0.14% |
| UNITY BANK | 2 | 20,149 | 15 | 652,680 | 0.29% |
| Total | 6 | 95,900 | 29 | 1,435,922 | 0.64% |

Host States of NJ State-Chartered Banks:

| | Out-Of-Market Deposits in \$000s | | |
|---------------------|----------------------------------|---------------|----------------|
| | New York | Pennsylvania | Total |
| INDUS AMERICAN BANK | 1 | 13,243 | 13,243 |
| PARKE BANK | | 1 | 44,651 |
| SUSSEXBANK | 2 | 49,202 | 49,202 |
| UNITY BANK | | 2 | 35,045 |
| Total | 3 | 62,445 | 142,141 |