

Statement of Income
New Jersey Chartered Commercial Banks
(in thousands)

	Dec 2010	Dec 2009	Dec 2008
NUMBER OF INSTITUTIONS	48	50	52
INTEREST INCOME			
Interest Income on Loans & Lease	929,268	921,980	944,784
Income from Investments	144,087	171,293	194,211
<i>Total Interest Income</i>	1,073,355	1,093,273	1,138,995
INTEREST EXPENSE			
Interest Expense on Deps	212,906	316,711	402,227
Other Interest Expense	52,125	55,952	67,178
<i>Total Interest Expense</i>	265,031	372,663	469,405
NET INTEREST INCOME	808,324	720,610	669,590
Prov for Loan & Lease Losses	183,225	189,655	110,073
NONINTEREST INCOME			
Fee Income	3,185	2,848	219,526
Other Noninterest Income	277,998	246,777	65,915
<i>Total Noninterest Income</i>	281,183	249,625	285,441
NONINTEREST EXPENSE			
Salaries & Employee Benefits	328,296	305,250	293,332
Occupancy & Equipment Expense	107,514	101,772	96,363
Other Noninterest Expense	312,391	298,303	258,411
<i>Total Noninterest Expense</i>	748,201	705,325	648,106
Gain (Loss) on Sale of Securities	12,200	-22,386	-80,386
Applicable Income Taxes	35,861	25,479	40,627
Extraordinary Items Net	-41	-38	0
Minority Interest Net Income	157	0	0
NET INCOME of Banks	134,222	27,352	75,839