

Statement of Income
New Jersey Chartered Savings And Loans
(in thousands)

	Dec 2010	Dec 2009	Dec 2008
NUMBER OF INSTITUTIONS	3	4	4
INTEREST INCOME			
Interest Income on Loans & Lease	81,819	112,621	118,571
Income from Investments	30,724	43,129	50,636
<i>Total Interest Income</i>	112,543	155,750	169,207
INTEREST EXPENSE			
Interest Expense on Deposits	27,146	49,845	68,387
Other Interest Expense	13,077	20,079	23,237
<i>Total Interest Expense</i>	40,223	69,924	91,624
NET INTEREST INCOME	72,320	85,826	77,583
Prov for Loan & Lease Losses	8,892	12,568	1,931
NONINTEREST INCOME			
Fee Income	69	14	0
Other Noninterest Income	4,857	6,120	6,877
<i>Total Noninterest Income</i>	4,926	6,134	6,877
NONINTEREST EXPENSE			
Salaries & Employee Benefits	27,385	33,954	32,900
Occupancy & Equipment Expense	9,851	12,552	12,542
Other Noninterest Expense	9,940	24,201	12,604
<i>Total Noninterest Expense</i>	47,176	70,707	58,046
Gain (Loss) on Sale of Assets	-435	-1,043	0
Applicable Income Taxes	6,616	3,127	8,076
Extraordinary Items Net	0	0	0
NET INCOME	14,127	4,515	16,407