

**Statement of Income**  
**New Jersey Chartered Savings Banks**  
*(in thousands)*

	Dec 2010	Dec 2009	Dec 2008
<b>NUMBER OF INSTITUTIONS</b>	25	25	25
<b>INTEREST INCOME</b>			
Interest Income on Loans & Lease	1,007,181	952,134	896,045
Income from Investments	254,604	281,444	321,130
<b><i>Total Interest Income</i></b>	<b>1,261,785</b>	<b>1,233,578</b>	<b>1,217,175</b>
<b>INTEREST EXPENSE</b>			
Interest Expense on Deps	284,144	398,064	468,362
Other Interest Expense	150,229	163,846	176,139
<b><i>Total Interest Expense</i></b>	<b>434,373</b>	<b>561,910</b>	<b>644,501</b>
<b>NET INTEREST INCOME</b>	827,412	671,668	572,674
Prov for Loan & Lease Losses	140,851	115,472	68,029
<b>NONINTEREST INCOME</b>			
Fee Income	3,834	2,195	23,920
Other Noninterest Income	86,171	66,870	35,665
<b><i>Total Noninterest Income</i></b>	<b>90,005</b>	<b>69,065</b>	<b>59,585</b>
<b>NONINTEREST EXPENSE</b>			
Salaries & Employee Benefits	286,767	259,151	241,817
Occupancy & Equipment Expense	68,755	62,703	58,876
Other Noninterest Expense	166,244	320,092	235,192
<b><i>Total Noninterest Expense</i></b>	<b>521,766</b>	<b>641,946</b>	<b>535,885</b>
Gain (Loss) on Sale of Securities	6,771	1,024	-187,798
Applicable Income Taxes	75,832	58,826	-33,335
Extraordinary Items Net	0	2,400	0
<b>NET INCOME</b>	<b>185,739</b>	<b>-72,087</b>	<b>-126,118</b>