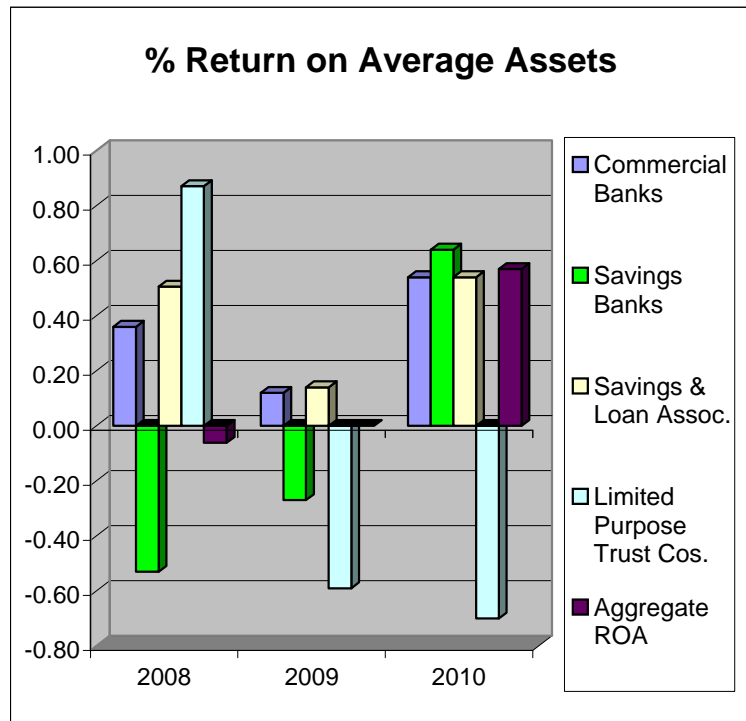


Return on Average Assets of New Jersey Chartered Banks

Year / Institution Type	ROA
	<i>Percent</i>
2010	
Commercial Banks	0.54
Savings Banks	0.64
Savings & Loan Assoc.	0.54
Limited Purpose Trust Cos.	-0.70
Aggregate ROA	0.57
2009	
Commercial Banks	0.12
Savings Banks	-0.27
Savings & Loan Assoc.	0.14
Limited Purpose Trust Cos.	-0.59
Aggregate ROA	0.00
2008	
Commercial Banks	0.36
Savings Banks	-0.53
Savings & Loan Assoc.	0.51
Limited Purpose Trust Cos.	0.87
Aggregate ROA	-0.06



Net Interest Margins of New Jersey Chartered Banks

Year / Institution Type	NIM
	<i>Percent</i>
2010	
Commercial Banks	3.56
Savings Banks	3.10
Savings & Loan Assoc.	2.96
2009	
Commercial Banks	3.35
Savings Banks	2.72
Savings & Loan Assoc.	2.83
2008	
Commercial Banks	3.39
Savings Banks	2.59
Savings & Loan Assoc.	2.52

