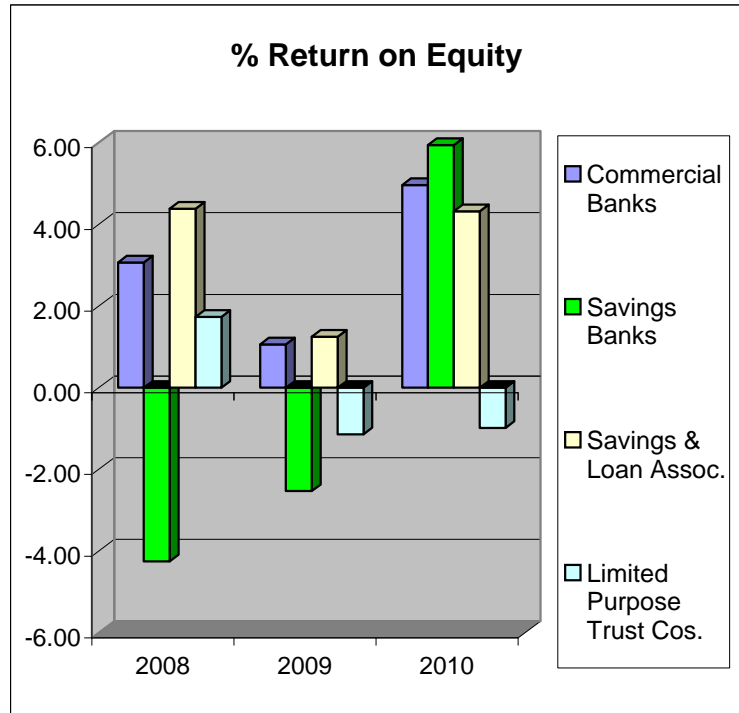


Return on Equity of New Jersey Chartered Banks

Year / Institution Type	ROE <i>Percent</i>
2010	
Commercial Banks	4.96
Savings Banks	5.94
Savings & Loan Assoc.	4.32
Limited Purpose Trust Cos.	-0.98
2009	
Commercial Banks	1.06
Savings Banks	-2.53
Savings & Loan Assoc.	1.25
Limited Purpose Trust Cos.	-1.14
2008	
Commercial Banks	3.07
Savings Banks	-4.25
Savings & Loan Assoc.	4.38
Limited Purpose Trust Cos.	1.73



Total Loans and Leases to Deposits

Year / Institution Type	Loans/ Deposits <i>Percent</i>
2009	
Commercial Banks	78.5
Savings Banks	89.6
Savings & Loan Assoc.	78.3
2009	
Commercial Banks	78.3
Savings Banks	87.7
Savings & Loan Assoc.	82.1
2008	
Commercial Banks	88.8
Savings Banks	101.8
Savings & Loan Assoc.	89.7

