

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Description		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
<b>Number of Regulated Institutions</b>		33	33	33	33	33
<b>Schedule NS --- Optional Narrative Statement</b>						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	2	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 7,537,856</b>	<b>\$ 7,272,921</b>	<b>\$ 7,482,382</b>	<b>\$ 8,440,472</b>	<b>\$ 8,147,905</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 371,940	\$ 361,380	\$ 357,766	\$ 380,948	\$ 322,946
Interest-Earning Deposits in FHLBs	SC112	\$ 245,061	\$ 262,357	\$ 256,243	\$ 355,621	\$ 303,653
Other Interest-Earning Deposits	SC118	\$ 94,543	\$ 28,104	\$ 84,832	\$ 134,066	\$ 123,198
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,529,744	\$ 2,462,928	\$ 2,479,016	\$ 2,604,557	\$ 2,050,304
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 3,873,579	\$ 3,739,803	\$ 3,878,701	\$ 4,438,807	\$ 4,835,073
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 64,931	\$ 79,547	\$ 90,136	\$ 133,317	\$ 128,692
State and Municipal Obligations	SC180	\$ 130,175	\$ 128,216	\$ 110,445	\$ 106,144	\$ 102,760
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 177,368	\$ 167,107	\$ 174,055	\$ 231,922	\$ 230,513
Accrued Interest Receivable	SC191	\$ 50,515	\$ 43,479	\$ 51,188	\$ 55,090	\$ 50,766
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 26,246,478</b>	<b>\$ 25,121,844</b>	<b>\$ 24,123,362</b>	<b>\$ 22,990,321</b>	<b>\$ 20,561,895</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 26,246,478</b>	<b>\$ 25,121,844</b>	<b>\$ 24,123,362</b>	<b>\$ 22,990,321</b>	<b>\$ 20,561,895</b>
Pass-Through - Total	SUB0073	\$ 25,091,061	\$ 23,944,679	\$ 22,970,385	\$ 21,815,472	\$ 19,412,114
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 24,282,462	\$ 22,997,907	\$ 21,913,916	\$ 20,637,531	\$ 18,912,165
Other Pass-Through	SC215	\$ 808,599	\$ 946,772	\$ 1,056,469	\$ 1,177,941	\$ 499,949
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 1,002,951	\$ 1,032,181	\$ 1,013,248	\$ 1,043,458	\$ 1,029,275
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 237,505	\$ 231,506	\$ 220,548	\$ 223,945	\$ 203,964
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 468,825	\$ 490,101	\$ 476,273	\$ 491,993	\$ 502,312
Other	SC222	\$ 296,621	\$ 310,574	\$ 316,427	\$ 327,520	\$ 322,999
Accrued Interest Receivable	SC228	\$ 152,466	\$ 144,984	\$ 139,729	\$ 131,391	\$ 120,506

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 42,025,456</b>	<b>\$ 40,919,157</b>	<b>\$ 39,246,171</b>	<b>\$ 36,577,568</b>	<b>\$ 35,772,959</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 41,904,243</b>	<b>\$ 40,810,687</b>	<b>\$ 39,143,432</b>	<b>\$ 36,476,422</b>	<b>\$ 35,675,612</b>
Construction Loans - Total	SUB0100	\$ 524,206	\$ 499,052	\$ 500,611	\$ 503,870	\$ 491,718
Residential - Total	SUB0110	\$ 364,926	\$ 347,223	\$ 359,882	\$ 356,443	\$ 356,748
1-4 Dwelling Units	SC230	\$ 258,153	\$ 256,633	\$ 271,648	\$ 263,657	\$ 264,974
Multifamily (5 or more) Dwelling Units	SC235	\$ 106,773	\$ 90,590	\$ 88,234	\$ 92,786	\$ 91,774
Nonresidential Property	SC240	\$ 159,280	\$ 151,829	\$ 140,729	\$ 147,427	\$ 134,970
Permanent Loans - Total	SUB0121	\$ 41,326,084	\$ 40,245,736	\$ 38,577,976	\$ 35,916,054	\$ 35,128,453
Residential - Total	SUB0131	\$ 39,086,673	\$ 38,091,585	\$ 36,506,221	\$ 33,967,155	\$ 33,224,243
1-4 Dwelling Units - Total	SUB0141	\$ 38,546,918	\$ 37,585,489	\$ 36,056,790	\$ 33,530,038	\$ 32,787,109
Revolving Open-End Loans	SC251	\$ 560,399	\$ 524,023	\$ 498,980	\$ 487,234	\$ 484,269
All Other - First Liens	SC254	\$ 36,586,983	\$ 35,634,223	\$ 34,127,988	\$ 31,595,832	\$ 30,837,640
All Other - Junior Liens	SC255	\$ 1,399,536	\$ 1,427,243	\$ 1,429,822	\$ 1,446,972	\$ 1,465,200
Multifamily (5 or more) Dwelling Units	SC256	\$ 539,755	\$ 506,096	\$ 449,431	\$ 437,117	\$ 437,134
Nonresidential Property (Except Land)	SC260	\$ 2,200,846	\$ 2,112,303	\$ 2,030,766	\$ 1,904,965	\$ 1,873,838
Land	SC265	\$ 38,565	\$ 41,848	\$ 40,989	\$ 43,934	\$ 30,372
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,105,502	\$ 1,666,201	\$ 2,690,819	\$ 799,753	\$ 1,409,136
Accrued Interest Receivable	SC272	\$ 173,685	\$ 173,138	\$ 166,505	\$ 156,566	\$ 151,528
Advances for Taxes and Insurance	SC275	\$ 1,481	\$ 1,231	\$ 1,079	\$ 1,078	\$ 1,260
Allowance for Loan and Lease Losses	SC283	\$ 121,213	\$ 108,470	\$ 102,739	\$ 101,146	\$ 97,347
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 506,666</b>	<b>\$ 486,916</b>	<b>\$ 474,611</b>	<b>\$ 472,756</b>	<b>\$ 460,538</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 499,129</b>	<b>\$ 480,226</b>	<b>\$ 468,077</b>	<b>\$ 465,912</b>	<b>\$ 453,768</b>
Commercial Loans - Total	SC32	\$ 356,021	\$ 335,689	\$ 328,522	\$ 339,296	\$ 333,437
Secured	SC300	\$ 310,009	\$ 291,495	\$ 286,139	\$ 294,548	\$ 292,547
Unsecured	SC303	\$ 46,012	\$ 44,194	\$ 42,383	\$ 44,748	\$ 40,889
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Consumer Loans - Total	SC35	\$ 146,908	\$ 148,423	\$ 143,314	\$ 130,261	\$ 123,608
Loans on Deposits	SC310	\$ 16,701	\$ 15,332	\$ 15,872	\$ 15,471	\$ 15,873
Home Improvement Loans (Not secured by real estate)	SC316	\$ 16	\$ 7	\$ 8	\$ 79	\$ 10
Education Loans	SC320	\$ 23	\$ 28	\$ 25	\$ 33	\$ 32
Auto Loans	SC323	\$ 23,685	\$ 24,113	\$ 23,683	\$ 23,785	\$ 24,678
Mobile Home Loans	SC326	\$ 56,712	\$ 57,472	\$ 57,710	\$ 57,840	\$ 58,201
Credit Cards	SC328	\$ 774	\$ 722	\$ 721	\$ 741	\$ 755

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 48,997	\$ 50,749	\$ 45,295	\$ 32,312	\$ 24,059
Accrued Interest Receivable	SC348	\$ 3,737	\$ 2,804	\$ 2,775	\$ 3,199	\$ 3,493
Allowance for Loan and Lease Losses	SC357	\$ 7,537	\$ 6,690	\$ 6,534	\$ 6,844	\$ 6,770
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 21,109</b>	<b>\$ 13,930</b>	<b>\$ 13,778</b>	<b>\$ 9,484</b>	<b>\$ 7,499</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 20,973</b>	<b>\$ 13,806</b>	<b>\$ 13,603</b>	<b>\$ 9,353</b>	<b>\$ 7,357</b>
Real Estate - Total	SUB0210	\$ 20,993	\$ 13,806	\$ 13,575	\$ 9,257	\$ 7,410
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 18,376	\$ 11,053	\$ 10,282	\$ 6,667	\$ 5,008
1-4 Dwelling Units	SC415	\$ 18,376	\$ 11,053	\$ 10,282	\$ 6,667	\$ 5,008
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 2,145	\$ 2,145	\$ 2,145	\$ 532	\$ 532
Land	SC428	\$ 306	\$ 506	\$ 506	\$ 506	\$ 200
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 166	\$ 102	\$ 642	\$ 1,552	\$ 1,670
Other Repossessed Assets	SC430	\$ 116	\$ 124	\$ 203	\$ 227	\$ 89
General Valuation Allowances	SC441	\$ 136	\$ 124	\$ 175	\$ 131	\$ 142
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 9</b>	<b>\$ 20</b>	<b>\$ 21</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 1,045,316</b>	<b>\$ 1,015,409</b>	<b>\$ 984,858</b>	<b>\$ 912,111</b>	<b>\$ 852,226</b>
Federal Home Loan Bank Stock	SC510	\$ 1,044,605	\$ 1,014,701	\$ 984,108	\$ 911,366	\$ 851,485
Other	SC540	\$ 711	\$ 708	\$ 750	\$ 745	\$ 741
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 351,276</b>	<b>\$ 350,783</b>	<b>\$ 347,705</b>	<b>\$ 342,349</b>	<b>\$ 341,296</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 870,965</b>	<b>\$ 900,549</b>	<b>\$ 848,030</b>	<b>\$ 766,763</b>	<b>\$ 785,685</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 870,581</b>	<b>\$ 900,140</b>	<b>\$ 847,653</b>	<b>\$ 766,427</b>	<b>\$ 785,464</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 152,459	\$ 150,838	\$ 149,559	\$ 145,618	\$ 144,243
Other	SC625	\$ 155,155	\$ 150,504	\$ 149,747	\$ 152,016	\$ 150,218
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 20,514	\$ 24,392	\$ 25,252	\$ 25,604	\$ 28,192
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 252,978	\$ 253,132	\$ 253,718	\$ 254,345	\$ 254,990
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 289,859	\$ 321,683	\$ 269,754	\$ 189,180	\$ 208,042
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 384	\$ 409	\$ 377	\$ 336	\$ 221
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 129,270</b>	<b>\$ 115,693</b>	<b>\$ 109,825</b>	<b>\$ 108,457</b>	<b>\$ 104,480</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 78,605,123</b>	<b>\$ 76,081,510</b>	<b>\$ 73,520,906</b>	<b>\$ 70,511,844</b>	<b>\$ 66,930,024</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 78,475,853</b>	<b>\$ 75,965,817</b>	<b>\$ 73,411,081</b>	<b>\$ 70,403,387</b>	<b>\$ 66,825,544</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 36,616,258</b>	<b>\$ 35,196,647</b>	<b>\$ 34,598,287</b>	<b>\$ 33,859,722</b>	<b>\$ 31,925,779</b>
Deposits	SC710	\$ 36,194,419	\$ 34,801,511	\$ 34,204,553	\$ 33,447,716	\$ 31,399,869
Escrows	SC712	\$ 421,967	\$ 395,223	\$ 393,837	\$ 412,125	\$ 526,045
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 128	\$- 87	\$- 103	\$- 119	\$- 135
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 34,181,424</b>	<b>\$ 33,349,988</b>	<b>\$ 31,358,747</b>	<b>\$ 29,069,197</b>	<b>\$ 27,710,333</b>
Advances from FHLBank	SC720	\$ 17,849,118	\$ 17,229,047	\$ 16,516,256	\$ 15,778,506	\$ 14,405,281
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 16,015,000	\$ 15,797,700	\$ 14,515,000	\$ 12,970,000	\$ 13,013,000
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 317,306	\$ 323,241	\$ 327,491	\$ 320,691	\$ 292,052
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 575,042</b>	<b>\$ 448,289</b>	<b>\$ 570,478</b>	<b>\$ 554,877</b>	<b>\$ 473,192</b>
Accrued Interest Payable - Deposits	SC763	\$ 7,851	\$ 7,657	\$ 11,571	\$ 11,487	\$ 11,289
Accrued Interest Payable - Other	SC766	\$ 155,550	\$ 152,144	\$ 145,567	\$ 137,376	\$ 131,491
Accrued Taxes	SC776	\$ 25,824	\$ 52,663	\$ 43,578	\$ 100,693	\$ 50,568
Accounts Payable	SC780	\$ 39,097	\$ 37,247	\$ 34,519	\$ 108,393	\$ 34,291
Deferred Income Taxes	SC790	\$ 250	\$ 50	\$ 5	\$ 878	\$ 23
Other Liabilities and Deferred Income	SC796	\$ 346,470	\$ 198,528	\$ 335,238	\$ 196,050	\$ 245,530
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 71,372,724</b>	<b>\$ 68,994,924</b>	<b>\$ 66,527,512</b>	<b>\$ 63,483,796</b>	<b>\$ 60,109,304</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 570</b>	<b>\$ 593</b>	<b>\$ 578</b>	<b>\$ 230</b>	<b>\$ 230</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 4,486,619	\$ 4,456,474	\$ 4,421,625	\$ 4,409,712	\$ 4,275,188
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Common Stock:</b>						
Par Value	SC820	\$ 3,141	\$ 4,491	\$ 2,991	\$ 2,993	\$ 2,992
Paid in Excess of Par	SC830	\$ 4,483,478	\$ 4,451,983	\$ 4,418,634	\$ 4,406,719	\$ 4,272,196
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 29,330</b>	<b>\$- 88,598</b>	<b>\$- 65,299</b>	<b>\$ 42,088</b>	<b>\$- 3,582</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 19,928	\$- 75,382	\$- 57,928	\$ 53,220	\$ 4,413
Gains (Losses) on Cash Flow Hedges	SC865	\$- 8,397	\$- 3,780	\$- 3,372	\$- 5,750	\$- 2,933
Other	SC870	\$- 40,861	\$- 9,436	\$- 3,999	\$- 5,382	\$- 5,062
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 2,899,382</b>	<b>\$ 2,859,671</b>	<b>\$ 2,787,009</b>	<b>\$ 2,730,882</b>	<b>\$ 2,710,797</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$- 254,111</b>	<b>\$- 257,246</b>	<b>\$- 260,345</b>	<b>\$- 263,322</b>	<b>\$- 266,392</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 7,102,560</b>	<b>\$ 6,970,301</b>	<b>\$ 6,882,990</b>	<b>\$ 6,919,360</b>	<b>\$ 6,716,011</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 78,475,854</b>	<b>\$ 75,965,818</b>	<b>\$ 73,411,080</b>	<b>\$ 70,403,386</b>	<b>\$ 66,825,545</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

## Other Codes As of Dec 2008

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 5
3	Federal, State, or other taxes receivable	15	\$ 9,297
4	Net deferred tax assets	24	\$ 161,063
6	Prepaid deposit insurance premiums	2	\$ 95
7	Prepaid expenses	27	\$ 19,172
9	Advances for loans serviced for others	2	\$ 3,821
12	Amounts receivable under interest rate swap agreem	1	\$ 363
13	Noninterest-bearing accts recv from Hold Co/Affl	3	\$ 326
14	Other noninterest-bearing short-term accounts recv	3	\$ 10,799
22	Unapplied loan disbursements	1	\$ 140
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 36
99	Other	16	\$ 65,143

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 74
4	Nonrefundable loan fees received prior to closing	4	\$ 222
11	The liability recorded for post-retirement benefit	16	\$ 27,800
13	Amounts payable under interest-rate-swap agreement	1	\$ 35
14	Unapplied loan payments received	2	\$ 106
16	Recourse loan liability	1	\$ 80
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 202
20	F/V of all derivative instru. reportable as liab.	1	\$ 20,068
99	Other	34	\$ 273,436

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 977,862</b>	<b>\$ 951,724</b>	<b>\$ 910,697</b>	<b>\$ 887,662</b>	<b>\$ 870,461</b>
Deposits and Investment Securities	SO115	\$ 56,308	\$ 69,006	\$ 72,248	\$ 89,704	\$ 100,343
Mortgage-Backed Securities	SO125	\$ 316,254	\$ 299,221	\$ 285,220	\$ 266,970	\$ 252,550
Mortgage Loans	SO141	\$ 595,556	\$ 573,551	\$ 542,655	\$ 520,624	\$ 507,449
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 1,252	\$ 682	\$ 1,642	\$ 964	\$ 1,070
Nonmortgage Loans - Total	SUB0950	\$ 8,376	\$ 9,046	\$ 8,744	\$ 9,257	\$ 8,837
Commercial Loans and Leases	SO160	\$ 5,704	\$ 6,340	\$ 6,184	\$ 6,799	\$ 6,523
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 82	\$ 187	\$ 156	\$ 115	\$ 184
Consumer Loans and Leases	SO171	\$ 2,672	\$ 2,706	\$ 2,560	\$ 2,458	\$ 2,314
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 34	\$ 31	\$ 32	\$ 28	\$ 28
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 8,567</b>	<b>\$ 15,250</b>	<b>\$ 17,342</b>	<b>\$ 17,687</b>	<b>\$ 15,984</b>
Federal Home Loan Bank Stock	SO181	\$ 8,567	\$ 15,250	\$ 17,340	\$ 17,687	\$ 15,981
Other	SO185	\$ 0	\$ 0	\$ 2	\$ 0	\$ 3
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 589,731</b>	<b>\$ 573,895</b>	<b>\$ 564,597</b>	<b>\$ 586,800</b>	<b>\$ 591,679</b>
Deposits	SO215	\$ 243,336	\$ 238,394	\$ 251,059	\$ 282,473	\$ 296,853
Escrows	SO225	\$ 334	\$ 393	\$ 123	\$ 930	\$ 1,191
Advances from FHLBank	SO230	\$ 178,995	\$ 176,348	\$ 164,800	\$ 160,595	\$ 151,525
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 2,315	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 167,067	\$ 158,765	\$ 146,304	\$ 142,823	\$ 142,130
Capitalized Interest	SO271	\$ 1	\$ 5	\$ 4	\$ 21	\$ 20
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 396,698</b>	<b>\$ 393,079</b>	<b>\$ 363,442</b>	<b>\$ 318,549</b>	<b>\$ 294,766</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 23,773	\$ 10,283	\$ 5,807	\$ 7,338	\$ 3,680
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 372,925</b>	<b>\$ 382,796</b>	<b>\$ 357,635</b>	<b>\$ 311,211</b>	<b>\$ 291,086</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$- 22,123</b>	<b>\$ 12,879</b>	<b>\$ 74,647</b>	<b>\$ 9,933</b>	<b>\$ 11,746</b>
Mortgage Loan Servicing Fees	SO410	\$ 2,726	\$ 5,530	\$ 6,789	\$ 4,782	\$ 6,139
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$ 319	\$ 328	\$ 432	\$ 322	\$ 743

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 37,998	\$ 39,594	\$ 41,134	\$ 41,408	\$ 42,297
Net Income (Loss) from Other - Total	SUB0451	\$- 70,778	\$- 41,444	\$ 17,469	\$- 44,910	\$- 45,567
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 2,772	\$- 3,941	\$- 99	\$ 1,044	\$ 724
Operations & Sale of Repossessed Assets	SO461	\$ 314	\$ 6	\$ 402	\$- 86	\$ 134
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$- 313	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$- 78	\$ 6
Sale of Loans Held for Investment	SO475	\$ 0	\$ 5	\$ 0	\$ 5	\$ 1
Sale of Other Assets Held for Investment	SO477	\$ 129	\$- 10	\$ 0	\$- 7	\$ 2,887
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 73,993	\$- 37,504	\$ 17,166	\$- 45,475	\$- 49,319
Other Noninterest Income	SO488	\$ 7,612	\$ 8,871	\$ 8,823	\$ 8,331	\$ 8,134
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 169,512</b>	<b>\$ 166,286</b>	<b>\$ 163,611</b>	<b>\$ 166,239</b>	<b>\$ 162,044</b>
All Personnel Compensation and Expense	SO510	\$ 100,598	\$ 101,289	\$ 100,776	\$ 102,739	\$ 96,274
Legal Expense	SO520	\$ 2,179	\$ 1,771	\$ 1,248	\$ 1,190	\$ 1,335
Office Occupancy and Equipment Expense	SO530	\$ 33,341	\$ 32,829	\$ 31,986	\$ 33,108	\$ 33,067
Marketing and Other Professional Services	SO540	\$ 10,417	\$ 10,196	\$ 9,971	\$ 10,428	\$ 10,011
Loan Servicing Fees	SO550	\$ 124	\$ 166	\$ 106	\$ 116	\$ 110
Goodwill and Other Intangibles Expense	SO560	\$ 2,238	\$ 605	\$ 1,227	\$ 668	\$ 771
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 48	\$ 9	\$ 146	\$ 124	\$ 90
Other Noninterest Expense	SO580	\$ 20,567	\$ 19,421	\$ 18,151	\$ 17,866	\$ 20,386
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 181,290</b>	<b>\$ 229,389</b>	<b>\$ 268,671</b>	<b>\$ 154,905</b>	<b>\$ 140,788</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 68,569</b>	<b>\$ 90,107</b>	<b>\$ 104,697</b>	<b>\$ 58,444</b>	<b>\$ 49,068</b>



Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2009, 5:12 PM	TFR Industry Aggregate Report 93034 - OTS-Regulated: New Jersey December 2008	Frozen Aggregated Data (\$Thousands)
--	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$ 63,406	\$ 75,834	\$ 87,182	\$ 52,316	\$ 44,885
State, Local & Other	SO720	\$ 5,163	\$ 14,273	\$ 17,515	\$ 6,128	\$ 4,183
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 112,721</b>	<b>\$ 139,282</b>	<b>\$ 163,974</b>	<b>\$ 96,461</b>	<b>\$ 91,720</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 112,721</b>	<b>\$ 139,282</b>	<b>\$ 163,974</b>	<b>\$ 96,461</b>	<b>\$ 91,720</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
 93034 - OTS-Regulated: New Jersey  
 December 2008

Frozen Aggregated Data  
 (\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

## Other Codes As of Dec 2008

### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 77
6	Net income(loss)-equity invest in uncons sub org	1	\$ 3
7	Net income(loss) from leased property	5	\$ 15
15	Income from corporate-owned life insurance	15	\$ 2,502
99	Other	25	\$ 3,431

### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	16	\$ 4,695
2	OTS assessments	11	\$ 671
6	Supervisory examination fees	7	\$ 241
7	Office supplies, printing, and postage	26	\$ 2,235
8	Telephone, including data lines	6	\$ 298
10	ATM expense	6	\$ 258
99	Other	27	\$ 5,670

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 3,726,732</b>	<b>\$ 2,748,870</b>	<b>\$ 1,797,134</b>	<b>\$ 887,662</b>	<b>\$ 3,153,724</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 286,968	\$ 230,660	\$ 161,642	\$ 89,704	\$ 407,845
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,167,238	\$ 850,984	\$ 551,763	\$ 266,970	\$ 820,580
YTD - Mortgage Loans	Y_SO141	\$ 2,231,910	\$ 1,636,354	\$ 1,062,803	\$ 520,624	\$ 1,886,727
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 4,529	\$ 3,277	\$ 2,595	\$ 964	\$ 3,827
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 25,027	\$ 19,323	\$ 12,983	\$ 6,799	\$ 25,113
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 540	\$ 458	\$ 271	\$ 115	\$ 646
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 10,395	\$ 7,723	\$ 5,017	\$ 2,458	\$ 8,850
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 125	\$ 91	\$ 60	\$ 28	\$ 136
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 58,842</b>	<b>\$ 50,275</b>	<b>\$ 35,025</b>	<b>\$ 17,687</b>	<b>\$ 51,448</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 58,840	\$ 50,273	\$ 35,023	\$ 17,687	\$ 51,438
YTD - Other	Y_SO185	\$ 2	\$ 2	\$ 2	\$ 0	\$ 10
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 2,314,607</b>	<b>\$ 1,724,876</b>	<b>\$ 1,150,981</b>	<b>\$ 586,800</b>	<b>\$ 2,100,231</b>
YTD - Deposits	Y_SO215	\$ 1,014,846	\$ 771,510	\$ 533,116	\$ 282,473	\$ 1,074,872
YTD - Escrows	Y_SO225	\$ 1,780	\$ 1,446	\$ 1,053	\$ 930	\$ 5,690
YTD - Advances from FHLBank	Y_SO230	\$ 680,738	\$ 501,743	\$ 325,395	\$ 160,595	\$ 533,100
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 2,315	\$ 2,315	\$ 2,315	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 614,959	\$ 447,892	\$ 289,127	\$ 142,823	\$ 486,683
YTD - Capitalized Interest	Y_SO271	\$ 31	\$ 30	\$ 25	\$ 21	\$ 114
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 1,470,967</b>	<b>\$ 1,074,269</b>	<b>\$ 681,178</b>	<b>\$ 318,549</b>	<b>\$ 1,104,941</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 47,203	\$ 23,430	\$ 13,147	\$ 7,338	\$ 11,400
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 1,423,764</b>	<b>\$ 1,050,839</b>	<b>\$ 668,031</b>	<b>\$ 311,211</b>	<b>\$ 1,093,541</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 75,279</b>	<b>\$ 97,402</b>	<b>\$ 84,523</b>	<b>\$ 9,933</b>	<b>\$ 181,199</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 19,827	\$ 17,101	\$ 11,571	\$ 4,782	\$ 23,168
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 1,401	\$ 1,082	\$ 754	\$ 322	\$ 3,066

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 160,098	\$ 122,100	\$ 82,506	\$ 41,408	\$ 180,186
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 139,663	\$- 68,885	\$- 27,441	\$- 44,910	\$- 56,866
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$- 224	\$- 2,996	\$ 945	\$ 1,044	\$- 561
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 636	\$ 322	\$ 316	\$- 86	\$ 114
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 313	\$- 313	\$- 313	\$- 313	\$- 10,556
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 78	\$- 78	\$- 78	\$- 78	\$ 13
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 10	\$ 10	\$ 5	\$ 5	\$ 24
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 112	\$- 17	\$- 7	\$- 7	\$ 3,078
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 139,806	\$- 65,813	\$- 28,309	\$- 45,475	\$- 48,978
YTD - Other Noninterest Income	Y_SO488	\$ 33,616	\$ 26,004	\$ 17,133	\$ 8,331	\$ 31,645
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 664,683</b>	<b>\$ 495,171</b>	<b>\$ 328,799</b>	<b>\$ 166,239</b>	<b>\$ 638,058</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 404,761	\$ 304,163	\$ 202,837	\$ 102,739	\$ 390,397
YTD - Legal Expense	Y_SO520	\$ 6,375	\$ 4,196	\$ 2,425	\$ 1,190	\$ 4,502
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 131,065	\$ 97,724	\$ 64,867	\$ 33,108	\$ 122,080
YTD - Marketing and Other Professional Services	Y_SO540	\$ 40,996	\$ 30,579	\$ 20,379	\$ 10,428	\$ 39,587
YTD - Loan Servicing Fees	Y_SO550	\$ 523	\$ 399	\$ 216	\$ 116	\$ 400
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 4,738	\$ 2,500	\$ 1,895	\$ 668	\$ 4,360
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 327	\$ 279	\$ 270	\$ 124	\$ 220
YTD - Other Noninterest Expense	Y_SO580	\$ 75,898	\$ 55,331	\$ 35,910	\$ 17,866	\$ 76,512
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 834,360</b>	<b>\$ 653,070</b>	<b>\$ 423,755</b>	<b>\$ 154,905</b>	<b>\$ 636,682</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 321,800</b>	<b>\$ 253,231</b>	<b>\$ 163,199</b>	<b>\$ 58,444</b>	<b>\$ 237,252</b>
YTD - Federal	Y_SO710	\$ 278,723	\$ 215,317	\$ 139,543	\$ 52,316	\$ 203,276
YTD - State, Local, and Other	Y_SO720	\$ 43,077	\$ 37,914	\$ 23,656	\$ 6,128	\$ 33,976
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 512,560</b>	<b>\$ 399,839</b>	<b>\$ 260,556</b>	<b>\$ 96,461</b>	<b>\$ 399,430</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 75</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 512,560</b>	<b>\$ 399,839</b>	<b>\$ 260,556</b>	<b>\$ 96,461</b>	<b>\$ 399,355</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 115,691</b>	<b>\$ 109,822</b>	<b>\$ 108,425</b>	<b>\$ 104,480</b>	<b>\$ 102,586</b>
Net Provision for Loss	VA115	\$ 23,104	\$ 9,966	\$ 5,533	\$ 5,909	\$ 3,488
Transfers	VA125	\$- 2,236	\$- 368	\$- 960	\$- 182	\$- 643
Recoveries	VA135	\$ 325	\$ 300	\$ 267	\$ 323	\$ 100
Adjustments	VA145	\$ 50	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 7,668	\$ 4,029	\$ 3,443	\$ 2,075	\$ 1,051
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 129,266</b>	<b>\$ 115,691</b>	<b>\$ 109,822</b>	<b>\$ 108,455</b>	<b>\$ 104,480</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 5,375</b>	<b>\$ 4,764</b>	<b>\$ 3,387</b>	<b>\$ 3,059</b>	<b>\$ 2,281</b>
Net Provision for Loss	VA118	\$ 717	\$ 326	\$ 420	\$ 1,553	\$ 282
Transfers	VA128	\$ 2,236	\$ 368	\$ 960	\$ 182	\$ 643
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 621	\$ 83	\$ 3	\$ 1,407	\$ 147
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 7,707</b>	<b>\$ 5,375</b>	<b>\$ 4,764</b>	<b>\$ 3,387</b>	<b>\$ 3,059</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 121,066</b>	<b>\$ 114,586</b>	<b>\$ 111,812</b>	<b>\$ 107,539</b>	<b>\$ 104,867</b>
Net Provision for Loss	VA120	\$ 23,821	\$ 10,292	\$ 5,953	\$ 7,462	\$ 3,770
Recoveries	VA140	\$ 325	\$ 300	\$ 267	\$ 323	\$ 100
Adjustments	VA150	\$ 50	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 8,289	\$ 4,112	\$ 3,446	\$ 3,482	\$ 1,198
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 136,973</b>	<b>\$ 121,066</b>	<b>\$ 114,586</b>	<b>\$ 111,842</b>	<b>\$ 107,539</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 7,668</b>	<b>\$ 4,029</b>	<b>\$ 3,443</b>	<b>\$ 2,075</b>	<b>\$ 1,051</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 2,466</b>	<b>\$ 1,543</b>	<b>\$ 1,314</b>	<b>\$ 1,675</b>	<b>\$ 241</b>
Construction - Total	SUB2030	\$ 92	\$ 0	\$ 102	\$ 113	\$ 0
1-4 Dwelling Units	VA420	\$ 92	\$ 0	\$ 0	\$ 113	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 102	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 2,374	\$ 1,543	\$ 1,212	\$ 1,562	\$ 241
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 13	\$ 2	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 2,050	\$ 1,543	\$ 956	\$ 852	\$ 179
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 23	\$ 0	\$ 1	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 201	\$ 0	\$ 0	\$ 358	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 100	\$ 0	\$ 242	\$ 350	\$ 62

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 834</b>	<b>\$ 1,368</b>	<b>\$ 1,388</b>	<b>\$ 360</b>	<b>\$ 794</b>
Commercial Loans	VA520	\$ 179	\$ 1,045	\$ 1,131	\$ 105	\$ 513
Consumer Loans - Total	SUB2061	\$ 655	\$ 323	\$ 257	\$ 255	\$ 281
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 315	\$ 134	\$ 136	\$ 102	\$ 89
Mobile Home Loans	VA550	\$ 165	\$ 177	\$ 91	\$ 57	\$ 69
Credit Cards	VA556	\$ 15	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 160	\$ 12	\$ 30	\$ 96	\$ 123
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 36</b>	<b>\$ 0</b>	<b>\$ 7</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 36	\$ 0	\$ 7	\$ 0	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 4,332</b>	<b>\$ 1,118</b>	<b>\$ 734</b>	<b>\$ 40</b>	<b>\$ 16</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 325</b>	<b>\$ 300</b>	<b>\$ 267</b>	<b>\$ 323</b>	<b>\$ 100</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 8</b>	<b>\$ 55</b>	<b>\$ 81</b>	<b>\$ 217</b>	<b>\$ 0</b>
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 8	\$ 55	\$ 76	\$ 217	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 4	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2	\$ 31	\$ 76	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 6	\$ 20	\$ 0	\$ 213	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 310</b>	<b>\$ 241</b>	<b>\$ 151</b>	<b>\$ 88</b>	<b>\$ 89</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 17	\$ 42	\$ 31	\$ 5	\$ 4
Consumer Loans - Total	SUB2161	\$ 293	\$ 199	\$ 120	\$ 83	\$ 85
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 242	\$ 136	\$ 113	\$ 79	\$ 74
Mobile Home Loans	VA551	\$ 47	\$ 61	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 4	\$ 2	\$ 5	\$ 4	\$ 11
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 7</b>	<b>\$ 4</b>	<b>\$ 35</b>	<b>\$ 18</b>	<b>\$ 11</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 2,953</b>	<b>\$ 694</b>	<b>\$ 1,380</b>	<b>\$ 1,735</b>	<b>\$ 924</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 317</b>	<b>\$ 326</b>	<b>\$ 368</b>	<b>\$ 1,553</b>	<b>\$ 284</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 1,501</b>	<b>\$ 302</b>	<b>\$ 1,750</b>	<b>\$ 213</b>	<b>\$ 251</b>
Construction - Total	SUB2230	\$ 1,368	\$ 47	\$ 0	\$ 280	\$ 0
1-4 Dwelling Units	VA422	\$ 1,216	\$ 47	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 152	\$ 0	\$ 0	\$ 280	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 133	\$ 255	\$ 1,750	\$- 67	\$ 251
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$- 180	\$ 180	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 114	\$ 417	\$ 336	\$ 307	\$ 136
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 11	\$ 11	\$ 5	\$- 19	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$- 8	\$ 0	\$ 1,160	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 16	\$ 7	\$ 69	\$- 355	\$ 115
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 1,119</b>	<b>\$ 59</b>	<b>\$- 756</b>	<b>\$- 33</b>	<b>\$ 380</b>
Commercial Loans	VA522	\$ 996	\$- 26	\$- 739	\$- 21	\$ 438
Consumer Loans - Total	SUB2261	\$ 123	\$ 85	\$- 17	\$- 12	\$- 58
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 29	\$ 23	\$- 13	\$- 15	\$ 43
Mobile Home Loans	VA552	\$ 9	\$ 40	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 85	\$ 22	\$- 4	\$ 3	\$- 101
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 8</b>	<b>\$ 0</b>	<b>\$ 16</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 8	\$ 0	\$ 16	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 8</b>	<b>\$ 7</b>	<b>\$ 2</b>	<b>\$ 2</b>	<b>\$ 9</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 10,296</b>	<b>\$ 4,423</b>	<b>\$ 4,556</b>	<b>\$ 3,487</b>	<b>\$ 1,875</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 317</b>	<b>\$ 326</b>	<b>\$ 368</b>	<b>\$ 1,553</b>	<b>\$ 284</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 3,959</b>	<b>\$ 1,790</b>	<b>\$ 2,983</b>	<b>\$ 1,671</b>	<b>\$ 492</b>
Construction - Total	SUB2330	\$ 1,460	\$ 47	\$ 97	\$ 393	\$ 0
1-4 Dwelling Units	VA425	\$ 1,308	\$ 47	\$ 0	\$ 113	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 152	\$ 0	\$ 97	\$ 280	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 2,499	\$ 1,743	\$ 2,886	\$ 1,278	\$ 492
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$- 184	\$ 193	\$ 2	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 2,162	\$ 1,929	\$ 1,216	\$ 1,159	\$ 315
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 34	\$ 11	\$ 6	\$- 23	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 193	\$ 0	\$ 1,160	\$ 358	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 110	\$- 13	\$ 311	\$- 218	\$ 177
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 1,643</b>	<b>\$ 1,186</b>	<b>\$ 481</b>	<b>\$ 239</b>	<b>\$ 1,085</b>
Commercial Loans	VA525	\$ 1,158	\$ 977	\$ 361	\$ 79	\$ 947
Consumer Loans - Total	SUB2361	\$ 485	\$ 209	\$ 120	\$ 160	\$ 138
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$- 2	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 102	\$ 21	\$ 10	\$ 8	\$ 58
Mobile Home Loans	VA555	\$ 127	\$ 156	\$ 91	\$ 57	\$ 69



Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 15	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 241	\$ 32	\$ 21	\$ 95	\$ 11
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 44</b>	<b>\$ 0</b>	<b>\$ 23</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 44	\$ 0	\$ 23	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 4,333</b>	<b>\$ 1,121</b>	<b>\$ 701</b>	<b>\$ 24</b>	<b>\$ 14</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 9,327</b>	<b>\$ 5,298</b>	<b>\$ 7,314</b>	<b>\$ 4,323</b>	<b>\$ 1,615</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 16,072</b>	<b>\$ 11,868</b>	<b>\$ 11,626</b>	<b>\$ 7,548</b>	<b>\$ 4,563</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 9,030</b>	<b>\$ 4,448</b>	<b>\$ 5,497</b>	<b>\$ 3,013</b>	<b>\$ 1,615</b>
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 306	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 9,030	\$ 4,448	\$ 5,240	\$ 2,707	\$ 1,615
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 68	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 189	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 294,237</b>	<b>\$ 188,966</b>	<b>\$ 168,357</b>	<b>\$ 121,584</b>	<b>\$ 108,827</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 408,061</b>	<b>\$ 265,892</b>	<b>\$ 228,494</b>	<b>\$ 214,937</b>	<b>\$ 148,021</b>
Substandard	VA965	\$ 403,226	\$ 260,290	\$ 224,888	\$ 210,543	\$ 142,921
Doubtful	VA970	\$ 4,835	\$ 5,502	\$ 3,606	\$ 4,394	\$ 5,100
Loss	VA975	\$ 0	\$ 100	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 2,175	\$ 2,360	\$ 2,360	\$ 2,115	\$ 2,339
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 1,371	\$ 1,366	\$ 1,361	\$ 1,094	\$ 1,189
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 894,790</b>	<b>\$ 670,135</b>	<b>\$ 569,314</b>	<b>\$ 508,063</b>	<b>\$ 500,150</b>
Mortgages - Total	SUB2421	\$ 869,180	\$ 655,908	\$ 554,469	\$ 487,103	\$ 477,789
Construction and Land Loans	SUB2430	\$ 54,534	\$ 34,592	\$ 28,079	\$ 31,494	\$ 26,466
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 729,097	\$ 559,235	\$ 475,709	\$ 411,283	\$ 405,299
Permanent Loans Secured by All Other Property	SUB2450	\$ 85,745	\$ 62,154	\$ 52,431	\$ 44,326	\$ 46,024
Nonmortgages - Total	SUB2461	\$ 25,610	\$ 14,227	\$ 14,845	\$ 20,960	\$ 22,361
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 568,232</b>	<b>\$ 460,701</b>	<b>\$ 392,852</b>	<b>\$ 340,430</b>	<b>\$ 379,677</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 541,779</b>	<b>\$ 439,257</b>	<b>\$ 372,017</b>	<b>\$ 320,991</b>	<b>\$ 359,178</b>
Mortgage Loans - Total	SUB2481	\$ 525,769	\$ 432,711	\$ 366,015	\$ 312,988	\$ 349,532
Construction	PD115	\$ 17,978	\$ 12,393	\$ 4,936	\$ 6,145	\$ 21,810
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 4,162	\$ 2,537	\$ 2,082	\$ 2,711	\$ 1,332
Secured by First Liens	PD123	\$ 448,482	\$ 373,302	\$ 321,613	\$ 271,586	\$ 287,054
Secured by Junior Liens	PD124	\$ 11,183	\$ 5,413	\$ 5,466	\$ 6,180	\$ 7,379
Multifamily (5 or more) Dwelling Units	PD125	\$ 5,724	\$ 3,009	\$ 1,654	\$ 2,507	\$ 2,661
Nonresidential Property (Except Land)	PD135	\$ 38,240	\$ 35,984	\$ 28,514	\$ 23,859	\$ 29,296
Land	PD138	\$ 0	\$ 73	\$ 1,750	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 11,194	\$ 3,304	\$ 3,415	\$ 5,154	\$ 6,867
Consumer Loans - Total	SUB2511	\$ 4,816	\$ 3,242	\$ 2,587	\$ 2,849	\$ 2,779
Loans on Deposits	PD161	\$ 499	\$ 315	\$ 325	\$ 329	\$ 740
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 2	\$ 2
Auto Loans	PD167	\$ 1,664	\$ 960	\$ 953	\$ 837	\$ 300
Mobile Home Loans	PD169	\$ 2,045	\$ 1,343	\$ 1,099	\$ 1,342	\$ 1,390
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 608	\$ 624	\$ 210	\$ 339	\$ 347
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 81	\$ 0	\$ 243	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 10,926	\$ 9,435	\$ 9,431	\$ 8,002	\$ 8,175
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 8,500	\$ 6,423	\$ 7,703	\$ 6,343	\$ 6,141
Rebooked GNMA's Incl in PD195	PD197	\$ 2,029	\$ 2,097	\$ 1,728	\$ 1,659	\$ 1,870
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 26,453</b>	<b>\$ 21,444</b>	<b>\$ 20,835</b>	<b>\$ 19,439</b>	<b>\$ 20,499</b>
Mortgage Loans - Total	SUB2491	\$ 25,862	\$ 21,131	\$ 19,996	\$ 17,474	\$ 17,805
Construction	PD215	\$ 648	\$ 2,743	\$ 5,289	\$ 3,315	\$ 438
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 387	\$ 160	\$ 40	\$ 95	\$ 140
Secured by First Liens	PD223	\$ 19,244	\$ 14,229	\$ 11,541	\$ 12,438	\$ 14,432
Secured by Junior Liens	PD224	\$ 698	\$ 255	\$ 410	\$ 481	\$ 1,054
Multifamily (5 or more) Dwelling Units	PD225	\$ 990	\$ 1,196	\$ 1,451	\$ 46	\$ 948
Nonresidential Property (Except Land)	PD235	\$ 3,895	\$ 2,548	\$ 1,265	\$ 1,099	\$ 793
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 359	\$ 127	\$ 574	\$ 1,877	\$ 2,482
Consumer Loans - Total	SUB2521	\$ 232	\$ 186	\$ 265	\$ 88	\$ 212
Loans on Deposits	PD261	\$ 51	\$ 51	\$ 8	\$ 8	\$ 6
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 35	\$ 35	\$ 96	\$ 23	\$ 105
Mobile Home Loans	PD269	\$ 70	\$ 49	\$ 26	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 76	\$ 51	\$ 135	\$ 57	\$ 101
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 12,204	\$ 11,208	\$ 8,732	\$ 5,624	\$ 6,401
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 8,963	\$ 7,943	\$ 5,953	\$ 2,484	\$ 3,476
Rebooked GNMA's Incl in PD295	PD297	\$ 3,241	\$ 3,265	\$ 2,779	\$ 3,140	\$ 2,925
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 326,558</b>	<b>\$ 209,434</b>	<b>\$ 176,462</b>	<b>\$ 167,633</b>	<b>\$ 120,473</b>
Mortgage Loans - Total	SUB2501	\$ 317,549	\$ 202,066	\$ 168,458	\$ 156,641	\$ 110,452

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 35,712	\$ 19,383	\$ 16,104	\$ 22,034	\$ 4,218
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 1,973	\$ 1,459	\$ 2,299	\$ 1,775	\$ 1,777
Secured by First Liens	PD323	\$ 240,081	\$ 159,114	\$ 129,762	\$ 113,887	\$ 90,904
Secured by Junior Liens	PD324	\$ 2,887	\$ 2,766	\$ 2,496	\$ 2,130	\$ 1,227
Multifamily (5 or more) Dwelling Units	PD325	\$ 2,260	\$ 1,542	\$ 1,178	\$ 2,691	\$ 2,220
Nonresidential Property (Except Land)	PD335	\$ 34,440	\$ 17,802	\$ 16,619	\$ 14,124	\$ 10,106
Land	PD338	\$ 196	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 8,105	\$ 6,594	\$ 7,515	\$ 10,623	\$ 9,624
Consumer Loans - Total	SUB2531	\$ 904	\$ 774	\$ 489	\$ 369	\$ 397
Loans on Deposits	PD361	\$ 7	\$ 105	\$ 28	\$ 22	\$ 22
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 10	\$ 1	\$ 1	\$ 0	\$ 0
Auto Loans	PD367	\$ 132	\$ 98	\$ 102	\$ 62	\$ 9
Mobile Home Loans	PD369	\$ 428	\$ 366	\$ 336	\$ 259	\$ 326
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 327	\$ 204	\$ 22	\$ 26	\$ 40
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 243	\$ 243	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 1,368	\$ 1,016	\$ 2,115	\$ 1,224	\$ 1,140
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 937	\$ 0	\$ 1,114	\$ 870	\$ 817
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 6,988</b>	<b>\$ 8,116</b>	<b>\$ 8,146</b>	<b>\$ 8,598</b>	<b>\$ 10,849</b>
90% up to 100% LTV	LD110	\$ 4,837	\$ 4,945	\$ 5,001	\$ 5,018	\$ 5,391
100% and greater LTV	LD120	\$ 2,151	\$ 3,171	\$ 3,145	\$ 3,580	\$ 5,458
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 3,677</b>	<b>\$ 4,085</b>	<b>\$ 3,962</b>	<b>\$ 4,235</b>	<b>\$ 4,028</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 560</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 560	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 560	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 3,117</b>	<b>\$ 4,085</b>	<b>\$ 3,962</b>	<b>\$ 4,235</b>	<b>\$ 4,028</b>
90% up to 100% LTV	LD250	\$ 1,292	\$ 1,874	\$ 1,810	\$ 2,172	\$ 1,389
100% and greater LTV	LD260	\$ 1,825	\$ 2,211	\$ 2,152	\$ 2,063	\$ 2,639
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 216</b>	<b>\$ 28</b>	<b>\$ 0</b>	<b>\$ 199</b>	<b>\$ 0</b>
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 216	\$ 28	\$ 0	\$ 199	\$ 0
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 88</b>	<b>\$ 147</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD410	\$ 88	\$ 147	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 27</b>	<b>\$ 432</b>	<b>\$ 0</b>	<b>\$ 123</b>	<b>\$ 1,323</b>
90% up to 100% LTV	LD430	\$ 27	\$ 185	\$ 0	\$ 123	\$ 395
100% and greater LTV	LD440	\$ 0	\$ 247	\$ 0	\$ 0	\$ 928
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 229</b>
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 229
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 52,459	\$ 46,051	\$ 51,795	\$ 47,726	\$ 47,502
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 13,318	\$ 14,475	\$ 12,922	\$ 22,152	\$ 21,690
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 673,716	\$ 561,863	\$ 534,762	\$ 573,003	\$ 600,612
1-4 Dwelling Units Option ARM Loans	LD610	\$ 375	\$ 375	\$ 375	\$ 375	\$ 375
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 267,156</b>	<b>\$ 275,310</b>	<b>\$ 294,810</b>	<b>\$ 317,267</b>	<b>\$ 313,052</b>
Mortgage Construction Loans	CC105	\$ 258,183	\$ 258,585	\$ 273,064	\$ 294,051	\$ 293,819
Other Mortgage Loans	CC115	\$ 8,973	\$ 16,725	\$ 21,746	\$ 23,216	\$ 19,233
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,450	\$ 1,068	\$ 2,120	\$ 2,685	\$ 3,037
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 513,910</b>	<b>\$ 669,574</b>	<b>\$ 1,034,747</b>	<b>\$ 948,607</b>	<b>\$ 467,464</b>
1-4 Dwelling Units	CC280	\$ 444,391	\$ 515,359	\$ 909,083	\$ 854,786	\$ 362,571
Multifamily (5 or more) Dwelling Units	CC290	\$ 8,600	\$ 21,248	\$ 24,709	\$ 19,008	\$ 28,110
All Other Real Estate	CC300	\$ 60,919	\$ 132,967	\$ 100,955	\$ 74,813	\$ 76,783
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 9,434	\$ 15,033	\$ 16,013	\$ 12,578	\$ 14,057
Commitments Outstanding to Purchase Loans	CC320	\$ 242,683	\$ 306,282	\$ 242,891	\$ 1,159,510	\$ 705,981
Commitments Outstanding to Sell Loans	CC330	\$ 6,612	\$ 4,756	\$ 7,420	\$ 8,088	\$ 7,022
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 755,100	\$ 819,180	\$ 1,168,434	\$ 1,111,179	\$ 803,853
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 5,484	\$ 1,500	\$ 220	\$ 5,009	\$ 24,990
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 1,062,665</b>	<b>\$ 1,064,009</b>	<b>\$ 1,059,198</b>	<b>\$ 1,061,694</b>	<b>\$ 1,063,533</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 823,528	\$ 827,133	\$ 833,434	\$ 835,715	\$ 830,338
Commercial Lines	CC420	\$ 228,556	\$ 226,310	\$ 214,036	\$ 215,771	\$ 223,392
Open-End Consumer Lines - Credit Cards	CC423	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 10,575	\$ 10,566	\$ 11,728	\$ 10,208	\$ 9,803
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 32,191</b>	<b>\$ 30,120</b>	<b>\$ 31,118</b>	<b>\$ 29,507</b>	<b>\$ 28,290</b>
Commercial	CC430	\$ 10,098	\$ 10,593	\$ 10,600	\$ 10,990	\$ 10,822
Standby, Not Included on CC465 or CC468	CC435	\$ 22,093	\$ 19,527	\$ 20,518	\$ 18,517	\$ 17,468
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 72,129	\$ 69,659	\$ 6,786	\$ 6,638	\$ 7,267
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,537	\$ 1,377	\$ 475	\$ 678	\$ 1,124
Other Contingent Liabilities	CC480	\$ 2,347	\$ 2,303	\$ 1,721	\$ 2,002	\$ 1,974
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 1,929,581	\$ 1,877,178	\$ 2,344,641	\$ 3,263,441	\$ 2,668,373
Sales	CF145	\$ 77,148	\$ 22,565	\$ 2,979	\$ 13,293	\$ 4,026
Other Balance Changes	CF148	\$- 636,735	\$- 710,441	\$- 1,137,346	\$- 860,537	\$- 740,183
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 20,575	\$ 32,763	\$ 29,220	\$ 53,109	\$ 25,217
Sales	CF155	\$ 23,810	\$ 0	\$ 14,544	\$ 6,173	\$ 0
Other Balance Changes	CF158	\$- 30,926	\$- 33,771	\$- 41,995	\$- 33,019	\$- 27,752
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 1,950,156</b>	<b>\$ 1,909,941</b>	<b>\$ 2,373,861</b>	<b>\$ 3,316,550</b>	<b>\$ 2,693,590</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 100,958</b>	<b>\$ 22,565</b>	<b>\$ 17,523</b>	<b>\$ 19,466</b>	<b>\$ 4,026</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 1,849,198</b>	<b>\$ 1,887,376</b>	<b>\$ 2,356,338</b>	<b>\$ 3,297,084</b>	<b>\$ 2,689,564</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 1,561,143</b>	<b>\$ 2,596,796</b>	<b>\$ 2,178,869</b>	<b>\$ 1,187,387</b>	<b>\$ 1,457,130</b>
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 32,123	\$ 39,670	\$ 40,130	\$ 48,675	\$ 52,846
Multifamily (5 or more) Dwelling Units	CF200	\$ 6,525	\$ 20,833	\$ 7,366	\$ 6,366	\$ 11,012
Nonresidential	CF210	\$ 45,704	\$ 30,786	\$ 24,100	\$ 20,631	\$ 36,683
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 1,310,205	\$ 2,298,473	\$ 1,914,448	\$ 969,741	\$ 1,184,353
Home Equity and Junior Liens	CF226	\$ 111,780	\$ 152,615	\$ 151,567	\$ 114,612	\$ 121,324
Multifamily (5 or more) Dwelling Units	CF245	\$ 29,817	\$ 62,792	\$ 25,409	\$ 25,059	\$ 18,541
Nonresidential (Except Land)	CF260	\$ 135,819	\$ 143,353	\$ 167,271	\$ 111,863	\$ 150,879
Land	CF270	\$ 950	\$ 889	\$ 145	\$ 5,052	\$ 2,816
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 530,913</b>	<b>\$ 411,737</b>	<b>\$ 1,659,718</b>	<b>\$ 558,403</b>	<b>\$ 974,122</b>
1-4 Dwelling Units	CF280	\$ 516,933	\$ 403,993	\$ 1,653,322	\$ 556,690	\$ 971,839
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 5,014	\$ 26,887	\$ 50,892	\$ 4,372	\$ 27,536
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 4,049	\$ 2,500	\$ 219	\$ 555	\$ 1,238
Nonresidential	CF300	\$ 9,931	\$ 5,244	\$ 6,177	\$ 1,158	\$ 1,045
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 30,159</b>	<b>\$ 23,320</b>	<b>\$ 34,901</b>	<b>\$ 32,441</b>	<b>\$ 32,141</b>
1-4 Dwelling Units	CF310	\$ 25,582	\$ 20,936	\$ 28,896	\$ 28,248	\$ 29,147
Home Equity and Junior Liens	CF311	\$ 990	\$ 1,745	\$ 1,704	\$ 1,788	\$ 754

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 275	\$ 0	\$ 0	\$ 464
Nonresidential	CF330	\$ 4,577	\$ 2,109	\$ 6,005	\$ 4,193	\$ 2,530
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$ 500,754</b>	<b>\$ 388,417</b>	<b>\$ 1,624,817</b>	<b>\$ 525,962</b>	<b>\$ 941,981</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 133,377</b>	<b>\$ 259,191</b>	<b>\$ 275,175</b>	<b>\$ 175,523</b>	<b>\$ 127,108</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 91,259	\$ 86,168	\$ 80,945	\$ 73,846	\$ 88,536
Sales	CF395	\$ 3,521	\$ 3,383	\$ 3,787	\$ 3,128	\$ 3,322
Consumer:						
Closed or Purchased	CF400	\$ 10,826	\$ 18,601	\$ 25,251	\$ 19,420	\$ 17,213
Sales	CF405	\$ 347	\$ 372	\$ 385	\$ 327	\$ 283
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 102,085</b>	<b>\$ 104,769</b>	<b>\$ 106,196</b>	<b>\$ 93,266</b>	<b>\$ 105,749</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 3,868</b>	<b>\$ 3,755</b>	<b>\$ 4,172</b>	<b>\$ 3,455</b>	<b>\$ 3,605</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 98,217</b>	<b>\$ 101,014</b>	<b>\$ 102,024</b>	<b>\$ 89,811</b>	<b>\$ 102,144</b>
<b>Deposits:</b>						
Interest Credited to Deposits	CF430	\$ 240,646	\$ 239,512	\$ 246,296	\$ 279,146	\$ 294,149

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 5,052,181	\$ 4,968,108	\$ 4,958,965	\$ 4,895,175	\$ 4,088,817
Fully Insured	DI100	\$ 2,478,849	\$ 4,783,854	\$ 4,713,892	\$ 4,611,511	\$ 3,844,866
Other	DI110	\$ 2,573,332	\$ 184,254	\$ 245,073	\$ 283,664	\$ 243,951
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 19,776,710	\$ 21,908,921	\$ 21,428,143	\$ 21,306,911	\$ 20,190,805
Greater than \$100,000	DI130	\$ 13,582,433	\$ 10,321,219	\$ 10,246,532	\$ 9,708,471	\$ 9,125,918
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	1,766,360	1,790,387	1,767,685	1,753,165	1,694,954
Greater than \$100,000	DI160	70,875	53,968	52,990	51,320	48,301
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 3,192,087	\$ 2,909,407	\$ 2,831,566	\$ 2,731,622	\$ 2,527,447
Greater than \$250,000	DI175	\$ 105,091	\$ 93,753	\$ 92,155	\$ 112,835	\$ 81,740
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	147,417	145,562	145,042	144,430	140,432
Greater than \$250,000	DI185	305	267	252	243	223



Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	1,984,957	1,990,184	1,965,969	1,949,158	1,883,910
IRA/Keogh Accounts	DI200	\$ 3,301,234	\$ 2,926,817	\$ 2,890,707	\$ 2,849,641	\$ 2,614,774
Uninsured Deposits	DI210	\$ 10,358,905	\$ 7,185,782	\$ 7,207,031	\$ 6,976,948	\$ 6,423,981
Preferred Deposits	DI220	\$ 538,959	\$ 520,158	\$ 436,403	\$ 455,915	\$ 401,936
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 1,703,458	\$ 1,774,915	\$ 1,854,155	\$ 1,899,071	\$ 1,950,423
Money Market Deposit Accounts	DI320	\$ 8,927,515	\$ 8,642,197	\$ 8,514,971	\$ 7,663,994	\$ 6,576,865
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 6,073,553	\$ 6,131,609	\$ 6,171,345	\$ 6,136,154	\$ 6,124,129
Time Deposits	DI340	\$ 19,911,868	\$ 18,648,011	\$ 18,057,918	\$ 18,160,621	\$ 17,274,495
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 6,573,133	\$ 5,787,599	\$ 5,457,100	\$ 5,486,845	\$ 5,064,409
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 283,455	\$ 596,946	\$ 569,080	\$ 554,922	\$ 516,285
Non-Interest-Bearing Demand Deposits	DI610	\$ 884,495	\$ 941,163	\$ 1,025,601	\$ 982,073	\$ 908,587
<b>Deposits Data for Deposit Insurance Premium Assessments</b>						
<b>Quarter-End Deposit Totals:</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 36,656,525	\$ 35,233,986	\$ 34,629,032	\$ 33,885,093	\$ 22,254,045
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 205	\$ 526	\$ 151	\$ 144	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Average Daily Deposit Totals:</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 30,730,914	\$ 29,520,794	\$ 29,018,167	\$ 27,448,960	\$ 22,094,157
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:</b>						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 160,524	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 295	N/A	N/A	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	4,963	4,919	4,897	4,867	4,869
Financial Assets Held for Trading Purposes	SI375	\$ 2,852,830	\$ 2,963,869	\$ 2,962,623	\$ 2,845,502	\$ 2,394,869
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 2,867,281	\$ 2,979,099	\$ 2,979,617	\$ 2,863,528	\$ 2,417,757
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 242	\$ 69	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 15,981,723	\$ 14,456,487	\$ 13,817,102	\$ 12,754,379	\$ 10,213,792
Assets Held for Sale	SI387	\$ 4,426	\$ 4,714	\$ 7,447	\$ 5,678	\$ 6,803
Loans Serviced for Others	SI390	\$ 44,933,448	\$ 45,151,837	\$ 53,606,906	\$ 53,869,912	\$ 54,006,073
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	87.97%	86.87%	86.92%	86.73%	88.03%
Second month of Qtr	SI582	87.65%	87.15%	87.00%	87.05%	87.63%
Third month of Qtr	SI583	87.27%	87.73%	87.36%	87.29%	87.36%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	60.52%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	1 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 20,011</b>	<b>\$ 20,119</b>	<b>\$ 20,174</b>	<b>\$ 20,106</b>	<b>\$ 19,247</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 54,068	\$ 51,532	\$ 50,764	\$ 53,091	\$ 50,242
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	55	54	54	52	53
<b>Summary of Changes in Equity Capital</b>						
Beginning Equity Capital	SI600	\$ 6,970,300	\$ 6,897,270	\$ 6,904,113	\$ 6,716,009	\$ 6,623,837
Net Income (Loss) (SO91)	SI610	\$ 112,721	\$ 139,282	\$ 163,974	\$ 96,461	\$ 91,720
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 72,838	\$ 65,611	\$ 91,562	\$ 75,933	\$ 95,411
Stock Issued	SI640	\$ 28,428	\$ 15,523	\$ 10,532	\$ 7,995	\$ 5,890
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Capital Contributions (Where No Stock is Issued)	SI655	\$ 948	\$ 3,451	\$ 581	\$ 125,779	\$ 28,950

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 59,267	\$- 23,301	\$- 108,465	\$ 45,672	\$ 56,741
Prior Period Adjustments	SI668	\$- 280	\$ 0	\$ 0	\$- 94	\$ 0
Other Adjustments	SI671	\$ 4,006	\$ 3,686	\$ 3,824	\$ 3,475	\$ 4,284
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 7,102,552</b>	<b>\$ 6,970,300</b>	<b>\$ 6,882,997</b>	<b>\$ 6,919,364</b>	<b>\$ 6,716,010</b>
<b>Transactions With Affiliations</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,864	\$ 540	\$ 54	\$ 42	\$ 4
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 147,166	\$ 125,917	\$ 151,996	\$ 95,609	\$ 66,752
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	7 [Yes]	7 [Yes]	7 [Yes]	7 [Yes]	7 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 477	\$ 598	\$ 753	\$ 600	\$ 595
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 77,196,744	\$ 74,698,362	\$ 71,899,942	\$ 68,779,170	\$ 65,549,707
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 6,989,034	\$ 7,048,461	\$ 7,327,573	\$ 8,153,201	\$ 8,067,332
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 66,694,140	\$ 64,085,525	\$ 60,842,884	\$ 57,064,530	\$ 54,022,776
Nonmortgage Loans	SI885	\$ 490,590	\$ 476,902	\$ 464,981	\$ 460,461	\$ 439,257
Deposits and Excrows	SI890	\$ 34,869,512	\$ 33,675,576	\$ 33,149,266	\$ 31,713,975	\$ 30,415,154
Total Borrowings	SI895	\$ 33,457,067	\$ 32,104,257	\$ 29,784,181	\$ 28,172,942	\$ 26,599,003

Schedule SQ --- Consolidated Supplemental Questions		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	28	28	27	26	25

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 343,358</b>	<b>\$ 408,272</b>	<b>\$ 458,743</b>	<b>\$ 477,250</b>	<b>\$ 532,381</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 77,457</b>	<b>\$ 79,136</b>	<b>\$ 82,595</b>	<b>\$ 86,170</b>	<b>\$ 91,838</b>
Personal Trust and Agency Accounts	FS210	\$ 31,375	\$ 27,957	\$ 28,949	\$ 28,104	\$ 27,906
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 3,057	\$ 3,397	\$ 3,616	\$ 3,662	\$ 3,795
Employee Benefit - Defined Contribution	FS220	\$ 788	\$ 880	\$ 943	\$ 960	\$ 983
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 2,269	\$ 2,517	\$ 2,673	\$ 2,702	\$ 2,812
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 43,025	\$ 47,782	\$ 50,030	\$ 54,404	\$ 60,137
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 237,559</b>	<b>\$ 300,413</b>	<b>\$ 348,131</b>	<b>\$ 363,184</b>	<b>\$ 412,555</b>
Personal Trust and Agency Accounts	FS211	\$ 144	\$ 152	\$ 150	\$ 395	\$ 136
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 237,415	\$ 300,261	\$ 347,981	\$ 362,789	\$ 412,419
Employee Benefit - Defined Contribution	FS221	\$ 367	\$ 399	\$ 393	\$ 413	\$ 665
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 237,048	\$ 299,862	\$ 347,588	\$ 362,376	\$ 411,754
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 28,342</b>	<b>\$ 28,723</b>	<b>\$ 28,017</b>	<b>\$ 27,896</b>	<b>\$ 27,988</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) -Total Fiduciary Accounts</b>	<b>FS22</b>	<b>121</b>	<b>121</b>	<b>121</b>	<b>118</b>	<b>115</b>
Personal Trust and Agency Accounts	FS212	59	58	57	54	50
Retirement-related Trust and Agency Accounts - Total	SUB6120	6	6	6	6	6
Employee Benefit - Defined Contribution	FS222	1	1	1	1	1

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	5	5	5	5	5
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	56	57	58	58	59
Other Fiduciary Accounts	FS272	0	0	0	0	0
<b>Nonmanaged Assets (#) -Total Fiduciary Accounts</b>	<b>FS23</b>	<b>30,726</b>	<b>33,961</b>	<b>35,193</b>	<b>36,289</b>	<b>37,441</b>
Personal Trust and Agency Accounts	FS213	8	8	8	6	8
Retirement-related Trust and Agency Accounts - Total	SUB6130	30,718	33,953	35,185	36,283	37,433
Employee Benefit - Defined Contribution	FS223	11	12	12	13	15
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	30,707	33,941	35,173	36,270	37,418
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>9</b>	<b>10</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 2,033</b>	<b>\$ 152</b>	<b>\$ 158</b>	<b>\$ 181</b>	<b>\$ 2,058</b>
Personal Trust and Agency Accounts	FS310	\$ 435	\$ 0	\$ 0	\$ 0	\$ 380
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 681	\$ 152	\$ 158	\$ 181	\$ 793
Employee Benefit - Defined Contribution	FS320	\$ 18	\$ 0	\$ 0	\$ 0	\$ 21
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 663	\$ 152	\$ 158	\$ 181	\$ 772
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 411	\$ 0	\$ 0	\$ 0	\$ 407
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 15	\$ 0	\$ 0	\$ 0	\$ 11
Other Fiduciary and Related Services	FS390	\$ 491	\$ 0	\$ 0	\$ 0	\$ 467
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 1,267</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1,149</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 766</b>	<b>\$ 152</b>	<b>\$ 158</b>	<b>\$ 181</b>	<b>\$ 909</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 31,375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 27,906</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
 93034 - OTS-Regulated: New Jersey  
 December 2008

Frozen Aggregated Data  
 (\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 19	\$ 0	\$ 0	\$ 0	\$- 1
Interest-Bearing Deposits	FS415	\$ 264	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 6,064	\$ 0	\$ 0	\$ 0	\$ 6,376
State, County and Municipal Obligations	FS425	\$ 4,298	\$ 0	\$ 0	\$ 0	\$ 3,735
Money Market Mutual Funds	FS430	\$ 11,860	\$ 0	\$ 0	\$ 0	\$ 8,242
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 2,301	\$ 0	\$ 0	\$ 0	\$ 1,038
Common and Preferred Stock	FS445	\$ 3,185	\$ 0	\$ 0	\$ 0	\$ 5,849
Real Estate Mortgages	FS450	\$ 187	\$ 0	\$ 0	\$ 0	\$ 187
Real Estate	FS455	\$ 3,152	\$ 0	\$ 0	\$ 0	\$ 2,434
Miscellaneous Assets	FS460	\$ 45	\$ 0	\$ 0	\$ 0	\$ 46
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 7,102,560	\$ 6,970,301	\$ 6,882,990	\$ 6,919,360	\$ 6,716,011
Equity Capital Deductions - Total	SUB1631	\$ 258,523	\$ 258,362	\$ 258,150	\$ 259,201	\$ 258,474
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 468	\$ 465	\$ 461	\$ 458	\$ 454
Goodwill and Certain Other Intangible Assets	CCR115	\$ 251,758	\$ 252,852	\$ 253,388	\$ 253,980	\$ 254,572
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 6,296	\$ 4,710	\$ 4,024	\$ 4,601	\$ 3,447
Other	CCR134	\$ 1	\$ 335	\$ 277	\$ 162	\$ 1
Equity Capital Additions -Total	SUB1641	\$ 27,148	\$ 84,983	\$ 63,938	\$ - 42,117	\$ 2,807
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ - 13,884	\$ 75,376	\$ 59,768	\$ - 47,670	\$ - 2,426
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 171	\$ 171	\$ 171	\$ 171	\$ 171
Other	CCR195	\$ 40,861	\$ 9,436	\$ 3,999	\$ 5,382	\$ 5,062
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 6,871,185</b>	<b>\$ 6,796,922</b>	<b>\$ 6,688,778</b>	<b>\$ 6,618,042</b>	<b>\$ 6,460,344</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 78,475,853</b>	<b>\$ 75,965,817</b>	<b>\$ 73,411,081</b>	<b>\$ 70,403,387</b>	<b>\$ 66,825,544</b>
Asset Deductions - Total	SUB1651	\$ 264,280	\$ 263,183	\$ 258,149	\$ 259,200	\$ 258,579
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 468	\$ 465	\$ 461	\$ 458	\$ 454
Goodwill and Certain Other Intangible Assets	CCR265	\$ 252,143	\$ 252,852	\$ 253,388	\$ 253,980	\$ 254,572
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 6,847	\$ 4,710	\$ 4,024	\$ 4,601	\$ 3,553
Other	CCR275	\$ 4,822	\$ 5,156	\$ 276	\$ 161	\$ 0
Asset Additions - Total	SUB1661	\$ 31,163	\$ 89,808	\$ 62,548	\$- 54,169	\$- 8,444
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 4,995	\$ 89,302	\$ 66,772	\$- 50,515	\$- 4,381
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 26,168	\$ 506	\$- 4,224	\$- 3,654	\$- 4,063
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 78,242,736</b>	<b>\$ 75,792,442</b>	<b>\$ 73,215,480</b>	<b>\$ 70,090,018</b>	<b>\$ 66,558,521</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 3,119,963</b>	<b>\$ 3,022,219</b>	<b>\$ 2,917,934</b>	<b>\$ 2,797,627</b>	<b>\$ 2,609,634</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 6,871,185</b>	<b>\$ 6,796,922</b>	<b>\$ 6,688,778</b>	<b>\$ 6,618,042</b>	<b>\$ 6,460,344</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 209	\$ 20	\$ 162	\$ 442	\$ 911
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 128,665	\$ 114,924	\$ 109,080	\$ 107,766	\$ 103,893
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 128,874</b>	<b>\$ 114,944</b>	<b>\$ 109,242</b>	<b>\$ 108,208</b>	<b>\$ 104,804</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 128,874</b>	<b>\$ 114,944</b>	<b>\$ 109,242</b>	<b>\$ 108,208</b>	<b>\$ 104,804</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1	\$ 1	\$ 1	\$ 12	\$ 12
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 98	\$ 463
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 7,000,058</b>	<b>\$ 6,911,865</b>	<b>\$ 6,798,019</b>	<b>\$ 6,726,140</b>	<b>\$ 6,564,673</b>
0% R/W Category - Cash	CCR400	\$ 143,984	\$ 134,543	\$ 147,560	\$ 134,060	\$ 124,662
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,200,818	\$ 1,212,604	\$ 1,286,586	\$ 1,414,265	\$ 1,564,515
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 5,351	\$ 0
0% R/W Category - Other	CCR415	\$ 57,084	\$ 54,004	\$ 70,810	\$ 80,857	\$ 64,205
0% R/W Category - Assets Total	CCR420	\$ 1,401,886	\$ 1,401,151	\$ 1,504,956	\$ 1,634,533	\$ 1,753,382
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>



Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:12 PM

TFR Industry Aggregate Report  
93034 - OTS-Regulated: New Jersey  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 24,738,803	\$ 23,775,273	\$ 22,751,955	\$ 21,375,089	\$ 19,123,649
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,571,993	\$ 1,552,416	\$ 1,558,792	\$ 1,618,454	\$ 1,567,010
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 130,686	\$ 130,961	\$ 112,167	\$ 106,632	\$ 102,263
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 2,735,790	\$ 2,474,358	\$ 2,683,958	\$ 2,759,464	\$ 2,240,996
20% R/W Category - Other	CCR450	\$ 3,861,371	\$ 3,935,468	\$ 3,827,746	\$ 4,497,418	\$ 4,645,804
20% R/W Category - Assets Total	CCR455	\$ 33,038,643	\$ 31,868,476	\$ 30,934,618	\$ 30,357,057	\$ 27,679,722
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 6,607,729</b>	<b>\$ 6,373,695</b>	<b>\$ 6,186,923</b>	<b>\$ 6,071,408</b>	<b>\$ 5,535,946</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 36,463,427	\$ 35,588,852	\$ 34,241,277	\$ 31,838,849	\$ 31,120,553
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 158,333	\$ 159,012	\$ 216,949	\$ 208,694	\$ 206,873
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 42,976	\$ 6,248	\$ 1,077	\$ 50,649	\$ 1,205
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 813	\$ 812	\$ 813	\$ 841	\$ 2,200
50% R/W Category - Other	CCR480	\$ 83,848	\$ 84,129	\$ 83,775	\$ 85,607	\$ 96,949
50% R/W Category - Assets Total	CCR485	\$ 36,749,397	\$ 35,839,053	\$ 34,543,891	\$ 32,184,640	\$ 31,427,780
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 18,374,707</b>	<b>\$ 17,919,533</b>	<b>\$ 17,271,953</b>	<b>\$ 16,092,326</b>	<b>\$ 15,713,899</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 203,585	\$ 171,291	\$ 142,331	\$ 170,181	\$ 177,545
100% R/W Category - All Other Assets	CCR506	\$ 7,419,523	\$ 7,060,174	\$ 6,613,783	\$ 6,434,779	\$ 6,393,969
100% R/W Category - Assets Total	CCR510	\$ 7,623,108	\$ 7,231,465	\$ 6,756,114	\$ 6,604,960	\$ 6,571,514
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 7,623,108</b>	<b>\$ 7,231,465</b>	<b>\$ 6,756,114</b>	<b>\$ 6,604,960</b>	<b>\$ 6,571,514</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,380	\$ 1,198	\$ 263	\$ 248	\$ 256
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 17,251</b>	<b>\$ 14,975</b>	<b>\$ 3,288</b>	<b>\$ 3,100</b>	<b>\$ 3,200</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 78,814,414</b>	<b>\$ 76,341,343</b>	<b>\$ 73,739,842</b>	<b>\$ 70,781,438</b>	<b>\$ 67,432,654</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 32,622,786</b>	<b>\$ 31,539,661</b>	<b>\$ 30,218,272</b>	<b>\$ 28,771,790</b>	<b>\$ 27,824,552</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 85	\$ 91	\$ 179	\$ 224	\$ 224
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 32,622,701</b>	<b>\$ 31,539,570</b>	<b>\$ 30,218,093</b>	<b>\$ 28,771,566</b>	<b>\$ 27,824,328</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 2,609,814</b>	<b>\$ 2,523,164</b>	<b>\$ 2,417,448</b>	<b>\$ 2,301,727</b>	<b>\$ 2,225,944</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>8.78%</b>	<b>8.97%</b>	<b>9.14%</b>	<b>9.44%</b>	<b>9.71%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>21.46%</b>	<b>21.91%</b>	<b>22.50%</b>	<b>23.38%</b>	<b>23.59%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>21.06%</b>	<b>21.55%</b>	<b>22.14%</b>	<b>23.00%</b>	<b>23.22%</b>

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2009, 5:12 PM	TFR Industry Aggregate Report 93034 - OTS-Regulated: New Jersey December 2008	Frozen Aggregated Data (\$Thousands)
--	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>8.78%</b>	<b>8.97%</b>	<b>9.14%</b>	<b>9.44%</b>	<b>9.71%</b>

\*Note  
Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.