

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions		38	38	39	39	41
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	2	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 8,942,794	\$ 9,186,076	\$ 6,412,394	\$ 6,470,852	\$ 6,327,402
Cash and Non-Interest-Earning Deposits	SC110	\$ 395,708	\$ 364,395	\$ 485,334	\$ 534,822	\$ 537,837
Interest-Earning Deposits in FHLBs	SC112	\$ 360,962	\$ 285,353	\$ 239,813	\$ 277,668	\$ 250,723
Other Interest-Earning Deposits	SC118	\$ 100,808	\$ 73,005	\$ 140,059	\$ 144,481	\$ 102,480
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 119,601	\$ 94,360	\$ 142,769	\$ 122,176	\$ 95,010
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 7,126,507	\$ 7,512,543	\$ 4,544,917	\$ 4,533,687	\$ 4,453,363
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 172,461	\$ 183,007	\$ 194,967	\$ 212,943	\$ 232,908
State and Municipal Obligations	SC180	\$ 322,427	\$ 334,621	\$ 326,960	\$ 290,039	\$ 285,337
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 272,385	\$ 282,680	\$ 288,405	\$ 303,908	\$ 318,864
Accrued Interest Receivable	SC191	\$ 71,935	\$ 56,112	\$ 49,170	\$ 51,128	\$ 50,880
Mortgage-Backed Securities - Gross	SUB0072	\$ 11,567,547	\$ 11,618,884	\$ 10,927,961	\$ 10,601,108	\$ 10,416,143
Mortgage-Backed Securities - Total	SC22	\$ 11,567,547	\$ 11,618,884	\$ 10,927,961	\$ 10,601,108	\$ 10,416,143
Pass-Through - Total	SUB0073	\$ 10,399,021	\$ 10,320,837	\$ 9,473,577	\$ 9,063,669	\$ 8,851,794
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 10,069,976	\$ 9,982,450	\$ 9,135,766	\$ 8,724,815	\$ 8,518,110
Other Pass-Through	SC215	\$ 329,045	\$ 338,387	\$ 337,811	\$ 338,854	\$ 333,684
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 1,118,733	\$ 1,248,868	\$ 1,408,941	\$ 1,494,220	\$ 1,521,786
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 185,620	\$ 195,884	\$ 195,769	\$ 205,361	\$ 219,941
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 752,044	\$ 882,946	\$ 964,136	\$ 1,050,251	\$ 1,161,245
Other	SC222	\$ 181,069	\$ 170,038	\$ 249,036	\$ 238,608	\$ 140,600
Accrued Interest Receivable	SC228	\$ 49,793	\$ 49,179	\$ 45,443	\$ 43,219	\$ 42,563

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 25,832,054	\$ 24,665,906	\$ 23,098,157	\$ 22,303,682	\$ 21,548,065
Mortgage Loans - Total	SC26	\$ 25,732,728	\$ 24,567,203	\$ 22,995,733	\$ 22,202,968	\$ 21,448,439
Construction Loans - Total	SUB0100	\$ 343,357	\$ 314,346	\$ 299,921	\$ 274,236	\$ 239,649
Residential - Total	SUB0110	\$ 251,712	\$ 228,812	\$ 220,411	\$ 206,198	\$ 173,968
1-4 Dwelling Units	SC230	\$ 191,961	\$ 193,118	\$ 189,425	\$ 176,357	\$ 149,500
Multifamily (5 or more) Dwelling Units	SC235	\$ 59,751	\$ 35,694	\$ 30,986	\$ 29,841	\$ 24,468
Nonresidential Property	SC240	\$ 91,645	\$ 85,534	\$ 79,510	\$ 68,038	\$ 65,681
Permanent Loans - Total	SUB0121	\$ 25,386,058	\$ 24,253,100	\$ 22,704,607	\$ 21,940,020	\$ 21,218,564
Residential - Total	SUB0131	\$ 23,658,857	\$ 22,608,547	\$ 21,140,104	\$ 20,441,026	\$ 19,793,355
1-4 Dwelling Units - Total	SUB0141	\$ 23,224,353	\$ 22,172,062	\$ 20,712,094	\$ 20,017,782	\$ 19,395,073
Revolving Open-End Loans	SC251	\$ 534,779	\$ 518,812	\$ 503,659	\$ 505,968	\$ 490,535
All Other - First Liens	SC254	\$ 21,526,718	\$ 20,591,806	\$ 19,253,007	\$ 18,600,610	\$ 18,020,869
All Other - Junior Liens	SC255	\$ 1,162,856	\$ 1,061,444	\$ 955,428	\$ 911,204	\$ 883,669
Multifamily (5 or more) Dwelling Units	SC256	\$ 434,504	\$ 436,485	\$ 428,010	\$ 423,244	\$ 398,282
Nonresidential Property (Except Land)	SC260	\$ 1,711,437	\$ 1,630,469	\$ 1,550,054	\$ 1,488,639	\$ 1,415,396
Land	SC265	\$ 15,764	\$ 14,084	\$ 14,449	\$ 10,355	\$ 9,813
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,161,969	\$ 1,577,827	\$ 790,272	\$ 812,684	\$ 1,131,844
Accrued Interest Receivable	SC272	\$ 101,034	\$ 96,701	\$ 90,930	\$ 85,945	\$ 86,114
Advances for Taxes and Insurance	SC275	\$ 1,605	\$ 1,759	\$ 2,699	\$ 3,481	\$ 3,738
Allowance for Loan and Lease Losses	SC283	\$ 99,326	\$ 98,703	\$ 102,424	\$ 100,714	\$ 99,626
Nonmortgage Loans - Gross	SUB0162	\$ 632,102	\$ 595,898	\$ 543,472	\$ 516,421	\$ 512,737
Nonmortgage Loans - Total	SC31	\$ 623,161	\$ 587,099	\$ 534,727	\$ 507,278	\$ 503,593
Commercial Loans - Total	SC32	\$ 319,051	\$ 281,866	\$ 262,100	\$ 254,135	\$ 262,318
Secured	SC300	\$ 272,538	\$ 246,404	\$ 221,122	\$ 214,159	\$ 217,217
Unsecured	SC303	\$ 44,526	\$ 33,239	\$ 38,741	\$ 37,355	\$ 42,006
Lease Receivables	SC306	\$ 1,987	\$ 2,223	\$ 2,237	\$ 2,621	\$ 3,095
Consumer Loans - Total	SC35	\$ 309,944	\$ 311,142	\$ 278,736	\$ 259,889	\$ 248,284
Loans on Deposits	SC310	\$ 17,197	\$ 16,716	\$ 16,073	\$ 16,726	\$ 16,097
Home Improvement Loans (Not secured by real estate)	SC316	\$ 58	\$ 63	\$ 88	\$ 94	\$ 107
Education Loans	SC320	\$ 79	\$ 93	\$ 193	\$ 175	\$ 173
Auto Loans	SC323	\$ 226,203	\$ 228,138	\$ 209,022	\$ 189,622	\$ 178,063
Mobile Home Loans	SC326	\$ 51,900	\$ 52,157	\$ 39,107	\$ 38,223	\$ 37,585
Credit Cards	SC328	\$ 765	\$ 744	\$ 708	\$ 756	\$ 796

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 13,742	\$ 13,231	\$ 13,545	\$ 14,293	\$ 15,463
Accrued Interest Receivable	SC348	\$ 3,107	\$ 2,890	\$ 2,636	\$ 2,397	\$ 2,135
Allowance for Loan and Lease Losses	SC357	\$ 8,941	\$ 8,799	\$ 8,745	\$ 9,143	\$ 9,144
Repossessed Assets - Gross	SUB0201	\$ 2,350	\$ 1,237	\$ 2,541	\$ 2,838	\$ 10,870
Repossessed Assets - Total	SC40	\$ 2,350	\$ 1,237	\$ 2,527	\$ 2,810	\$ 9,747
Real Estate - Total	SUB0210	\$ 2,340	\$ 1,237	\$ 2,531	\$ 2,838	\$ 10,870
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 1,852	\$ 577	\$ 1,871	\$ 2,177	\$ 2,926
1-4 Dwelling Units	SC415	\$ 1,852	\$ 577	\$ 1,871	\$ 2,177	\$ 2,926
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 288	\$ 460	\$ 460	\$ 461	\$ 7,744
Land	SC428	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200
Other Repossessed Assets	SC430	\$ 10	\$ 0	\$ 10	\$ 0	\$ 0
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 14	\$ 28	\$ 1,123
Real Estate Held for Investment	SC45	\$ 217	\$ 315	\$ 1,160	\$ 1,167	\$ 45,902
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 346,995	\$ 348,090	\$ 315,911	\$ 310,115	\$ 314,595
Federal Home Loan Bank Stock	SC510	\$ 346,397	\$ 347,519	\$ 310,377	\$ 303,916	\$ 307,021
Other	SC540	\$ 598	\$ 571	\$ 5,534	\$ 6,199	\$ 7,574
Office Premises and Equipment	SC55	\$ 351,244	\$ 344,284	\$ 361,776	\$ 351,463	\$ 342,638
Other Assets - Gross	SUB0262	\$ 603,037	\$ 564,980	\$ 1,115,228	\$ 1,099,582	\$ 1,149,653
Other Assets - Total	SC59	\$ 602,412	\$ 564,284	\$ 1,105,096	\$ 1,091,141	\$ 1,147,672
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 128,978	\$ 133,430	\$ 117,196	\$ 115,822	\$ 103,457
Bank-Owned Life Insurance - Other	SC625	\$ 110,601	\$ 94,235	\$ 103,412	\$ 102,229	\$ 98,216
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 26,919	\$ 27,353	\$ 129,693	\$ 116,243	\$ 107,217
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 811	\$ 1,014	\$ 1,217
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 98,691	\$ 99,108	\$ 101,885	\$ 102,709	\$ 103,659
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 237,848	\$ 210,854	\$ 662,231	\$ 661,565	\$ 735,887
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
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

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 625	\$ 696	\$ 10,132	\$ 8,441	\$ 1,981
General Valuation Allowances - Total	SUB2092	\$ 108,892	\$ 108,198	\$ 121,315	\$ 118,326	\$ 111,874
Total Assets - Gross	SUB0283	\$ 48,278,340	\$ 47,325,670	\$ 42,778,600	\$ 41,657,228	\$ 40,668,005
Total Assets	SC60	\$ 48,169,448	\$ 47,217,472	\$ 42,657,285	\$ 41,538,902	\$ 40,556,131
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 27,829,956	\$ 27,670,374	\$ 27,118,199	\$ 26,806,071	\$ 26,496,475
Deposits	SC710	\$ 27,324,860	\$ 27,168,516	\$ 26,579,017	\$ 26,209,252	\$ 25,942,221
Escrows	SC712	\$ 505,457	\$ 502,253	\$ 539,618	\$ 597,289	\$ 554,761
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 361	\$- 395	\$- 436	\$- 470	\$- 507
Borrowings - Total	SC72	\$ 13,339,407	\$ 12,410,359	\$ 11,246,564	\$ 10,503,754	\$ 9,927,037
Advances from FHLBank	SC720	\$ 4,770,890	\$ 4,775,874	\$ 3,908,941	\$ 3,766,023	\$ 3,757,411
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 8,207,690	\$ 7,466,461	\$ 7,001,881	\$ 6,432,288	\$ 5,883,831
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 360,827	\$ 168,024	\$ 335,742	\$ 305,443	\$ 285,795
Other Liabilities - Total	SC75	\$ 432,270	\$ 426,664	\$ 464,686	\$ 492,763	\$ 439,142
Accrued Interest Payable - Deposits	SC763	\$ 9,793	\$ 8,272	\$ 8,128	\$ 7,419	\$ 8,590
Accrued Interest Payable - Other	SC766	\$ 52,516	\$ 50,572	\$ 41,942	\$ 40,536	\$ 39,367
Accrued Taxes	SC776	\$ 20,660	\$ 26,286	\$ 74,798	\$ 41,837	\$ 38,471
Accounts Payable	SC780	\$ 51,869	\$ 51,963	\$ 50,749	\$ 53,423	\$ 58,365
Deferred Income Taxes	SC790	\$ 285	\$ 1,949	\$ 2,595	\$ 5,931	\$ 4,771
Other Liabilities and Deferred Income	SC796	\$ 297,147	\$ 287,622	\$ 286,474	\$ 343,617	\$ 289,578
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
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
Total Liabilities	SC70	\$ 41,601,633	\$ 40,507,397	\$ 38,829,449	\$ 37,802,588	\$ 36,862,654

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 176	\$ 176	\$ 176	\$ 176	\$ 176
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 6,567,639	\$ 6,709,899	\$ 3,827,660	\$ 3,736,138	\$ 3,693,301
Stock - Total	SUB0311	\$ 4,123,428	\$ 4,070,936	\$ 1,130,679	\$ 1,015,555	\$ 1,003,424
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 5,000	\$ 5,000	\$ 5,000
Common Stock - Par Value	SC820	\$ 9,332	\$ 9,333	\$ 9,451	\$ 7,270	\$ 7,271
Common Stock - Paid in Excess of Par	SC830	\$ 4,114,096	\$ 4,061,603	\$ 1,116,228	\$ 1,003,285	\$ 991,153
Accumulated Other Comprehensive Income - Total	SC86	\$- 54,320	\$- 7,853	\$- 39,603	\$ 1,122	\$ 11,901
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 55,173	\$- 7,498	\$- 40,385	\$ 1,198	\$ 12,174
Gains (Losses) on Cash Flow Hedges	SC865	\$ 895	\$- 314	\$ 824	\$- 34	\$- 161
Other	SC870	\$- 42	\$- 41	\$- 42	\$- 42	\$- 112
Retained Earnings	SC880	\$ 2,781,666	\$ 2,740,989	\$ 2,831,170	\$ 2,797,560	\$ 2,756,370
Other Components of Equity Capital	SC891	\$- 283,135	\$- 94,173	\$- 94,586	\$- 78,099	\$- 78,394
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 48,169,448	\$ 47,217,472	\$ 42,657,285	\$ 41,538,902	\$ 40,556,131

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
 93034 - OTS-Regulated: New Jersey
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 9
3	Federal, State, or other taxes receivable	16	\$ 14,932
4	Net deferred tax assets	25	\$ 79,626
5	Insured portion of real estate acquired by forecls	1	\$ 1,346
6	Prepaid deposit insurance premiums	1	\$ 17
7	Prepaid expenses	30	\$ 27,394
9	Advances for loans serviced for others	1	\$ 58
13	Noninterest-bearing accts recv from Hold Co/Affl	4	\$ 2,387
14	Other noninterest-bearing short-term accounts recv	6	\$ 45,584
19	Receivables fr a broker for unsettled transactions	1	\$ 439
99	Other	23	\$ 46,452

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 9,819
4	Nonrefundable loan fees received prior to closing	4	\$ 785
11	The liability recorded for post-retirement benefit	14	\$ 14,635
13	Amounts payable under interest-rate-swap agreement	1	\$ 56
14	Unapplied loan payments received	1	\$ 202
16	Recourse loan liability	1	\$ 117
17	Noninterest-bearing payables to Hold Co/Affiliates	6	\$ 63,383
18	Litigation reserves	2	\$ 1,770
21	Liabilities for credit losses on OBS credit exposures	1	\$ 35
99	Other	46	\$ 192,565

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 570,108	\$ 526,791	\$ 496,881	\$ 486,761	\$ 468,539
Deposits and Investment Securities	SO115	\$ 88,859	\$ 69,811	\$ 62,749	\$ 61,615	\$ 59,019
Mortgage-Backed Securities	SO125	\$ 125,103	\$ 119,408	\$ 114,742	\$ 113,384	\$ 113,798
Mortgage Loans	SO141	\$ 346,260	\$ 328,737	\$ 311,300	\$ 303,881	\$ 288,123
Nonmortgage Loans - Total	SUB0950	\$ 9,886	\$ 8,835	\$ 8,090	\$ 7,881	\$ 7,599
Commercial Loans and Leases	SO160	\$ 5,186	\$ 4,494	\$ 4,112	\$ 4,026	\$ 3,835
Consumer Loans and Leases	SO171	\$ 4,700	\$ 4,341	\$ 3,978	\$ 3,855	\$ 3,764
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 4,151	\$ 5,719	\$ 2,527	\$ 1,942	\$ 1,755
Federal Home Loan Bank Stock	SO181	\$ 4,151	\$ 5,709	\$ 2,504	\$ 1,907	\$ 1,718
Other	SO185	\$ 0	\$ 10	\$ 23	\$ 35	\$ 37
Interest Expense - Total	SO21	\$ 277,699	\$ 251,667	\$ 228,421	\$ 218,664	\$ 204,964
Deposits	SO215	\$ 155,010	\$ 140,736	\$ 127,309	\$ 122,082	\$ 114,816
Escrows	SO225	\$ 988	\$ 374	\$ 1,376	\$ 953	\$ 354
Advances from FHLBank	SO230	\$ 49,106	\$ 43,431	\$ 37,852	\$ 38,152	\$ 38,684
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 72,632	\$ 67,160	\$ 61,906	\$ 57,490	\$ 51,117
Capitalized Interest	SO271	\$ 37	\$ 34	\$ 22	\$ 13	\$ 7
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 296,560	\$ 280,843	\$ 270,987	\$ 270,039	\$ 265,330
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,520	\$ 1,187	\$ 1,603	\$ 2,292	\$ 2,756
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 295,040	\$ 279,656	\$ 269,384	\$ 267,747	\$ 262,574
Noninterest Income - Total	SO42	\$ 109,045	\$ 115,542	\$ 155,873	\$ 163,931	\$ 146,425
Mortgage Loan Serving Fees	SO410	\$ 5,422	\$ 5,983	\$ 30,320	\$ 23,255	\$ 21,488
Other Fees and Charges	SO420	\$ 91,402	\$ 88,739	\$ 102,783	\$ 111,086	\$ 96,572
Net Income (Loss) from Other - Total	SUB0451	\$ 3,845	\$ 11,884	\$ 6,869	\$ 9,358	\$ 8,840
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 3,641	\$ 11,372	\$ 6,683	\$ 7,135	\$ 6,622
Operations & Sale of Repossessed Assets	SO461	\$ 207	\$ 105	\$ - 70	\$ 583	\$ 376
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 2	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ - 26	\$ - 3
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 1	\$ 11	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ - 1	\$ 407	\$ 233	\$ 1,655	\$ 1,845
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 22	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 8,376	\$ 8,936	\$ 15,901	\$ 20,232	\$ 19,525
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
Noninterest Expense - Total	SO51	\$ 194,586	\$ 191,136	\$ 224,189	\$ 228,294	\$ 210,557
All Personnel Compensation and Expense	SO510	\$ 111,447	\$ 110,932	\$ 123,124	\$ 126,118	\$ 117,007
Legal Expense	SO520	\$ 2,309	\$ 1,529	\$ 2,617	\$ 4,779	\$ 2,651
Office Occupancy and Equipment Expense	SO530	\$ 33,475	\$ 31,387	\$ 35,724	\$ 34,887	\$ 33,697
Marketing and Other Professional Services	SO540	\$ 12,243	\$ 13,477	\$ 13,554	\$ 13,424	\$ 11,063
Loan Servicing Fees	SO550	\$ 388	\$ 417	\$ 299	\$ 327	\$ 328
Goodwill and Other Intangibles Expense	SO560	\$ 419	\$ 434	\$ 1,444	\$ 1,453	\$ 1,512
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 75	\$ 3	\$ 2,143	\$ - 14	\$ 234
Other Noninterest Expense	SO580	\$ 34,230	\$ 32,957	\$ 45,284	\$ 47,320	\$ 44,065
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
Income (Loss) Before Income Taxes	SO60	\$ 209,499	\$ 204,062	\$ 201,068	\$ 203,384	\$ 198,442
Income Taxes - Total	SO71	\$ 77,965	\$ 74,835	\$ 77,584	\$ 70,406	\$ 69,369
Federal	SO710	\$ 69,652	\$ 67,087	\$ 71,167	\$ 64,416	\$ 60,175
State, Local & Other	SO720	\$ 8,313	\$ 7,748	\$ 6,417	\$ 5,990	\$ 9,194
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 131,534	\$ 129,227	\$ 123,484	\$ 132,978	\$ 129,073
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 131,534	\$ 129,227	\$ 123,484	\$ 132,978	\$ 129,073

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
 93034 - OTS-Regulated: New Jersey
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	6	\$ 241
5	Net income(loss) from real estate held for invest	1	\$ 3
6	Net income(loss)-equity invest in uncons sub org	1	\$ 14
7	Net income(loss) from leased property	2	\$ 10
9	Net income from data processing lease/services	1	\$ 9
15	Income from corporate-owned life insurance	16	\$ 2,221
99	Other	28	\$ 3,795

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	6	\$ 118
2	OTS assessments	13	\$ 299
6	Supervisory examination fees	1	\$ 93
7	Office supplies, printing, and postage	28	\$ 2,862
8	Telephone, including data lines	8	\$ 2,744
9	Loan origination expense	6	\$ 341
10	ATM expense	9	\$ 611
17	Charitable contributions	4	\$ 213
99	Other	34	\$ 17,900

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,591,996	\$ 1,021,888	\$ 496,881	\$ 1,832,817	\$ 1,348,897
YTD - Deposits and Investment Securities	Y_SO115	\$ 220,159	\$ 131,300	\$ 62,749	\$ 222,766	\$ 161,780
YTD - Mortgage-Backed Securities	Y_SO125	\$ 358,738	\$ 233,635	\$ 114,742	\$ 452,634	\$ 339,407
YTD - Mortgage Loans	Y_SO141	\$ 986,288	\$ 640,028	\$ 311,300	\$ 1,127,210	\$ 825,365
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 13,792	\$ 8,606	\$ 4,112	\$ 15,360	\$ 11,334
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 13,019	\$ 8,319	\$ 3,978	\$ 14,847	\$ 11,011
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 12,374	\$ 8,223	\$ 2,527	\$ 6,290	\$ 4,355
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 12,364	\$ 8,213	\$ 2,504	\$ 6,210	\$ 4,310
YTD - Other	Y_SO185	\$ 10	\$ 10	\$ 23	\$ 80	\$ 45
YTD - Interest Expense - Total	Y_SO21	\$ 754,082	\$ 476,383	\$ 228,421	\$ 805,659	\$ 587,988
YTD - Deposits	Y_SO215	\$ 421,211	\$ 266,201	\$ 127,309	\$ 456,961	\$ 335,566
YTD - Escrows	Y_SO225	\$ 2,634	\$ 1,646	\$ 1,376	\$ 1,610	\$ 657
YTD - Advances from FHLBank	Y_SO230	\$ 130,389	\$ 81,283	\$ 37,852	\$ 151,375	\$ 113,529
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 199,941	\$ 127,309	\$ 61,906	\$ 195,739	\$ 138,249
YTD - Capitalized Interest	Y_SO271	\$ 93	\$ 56	\$ 22	\$ 26	\$ 13
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 850,288	\$ 553,728	\$ 270,987	\$ 1,033,448	\$ 765,264
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 4,306	\$ 2,786	\$ 1,603	\$ 9,066	\$ 6,782
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 845,982	\$ 550,942	\$ 269,384	\$ 1,024,382	\$ 758,482
YTD - Noninterest Income - Total	Y_SO42	\$ 332,376	\$ 223,331	\$ 155,873	\$ 618,137	\$ 454,293
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 16,368	\$ 10,946	\$ 30,320	\$ 91,246	\$ 67,991
YTD - Other Fees and Charges	Y_SO420	\$ 266,678	\$ 175,276	\$ 102,783	\$ 412,229	\$ 301,226
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 22,418	\$ 18,573	\$ 6,869	\$ 34,611	\$ 25,255
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 21,696	\$ 18,055	\$ 6,683	\$ 26,040	\$ 18,905
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 322	\$ 115	\$ - 70	\$ 1,019	\$ 436
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 2	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ - 81	\$ - 53
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 1	\$ 1	\$ 1	\$ 107	\$ 96

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 11:08 AM	TFR Industry Aggregate Report 93034 - OTS-Regulated: New Jersey September 2005	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 401	\$ 402	\$ 233	\$ 7,520	\$ 5,865
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 22	\$ 6	\$ 6
YTD - Other Noninterest Income	Y_SO488	\$ 26,912	\$ 18,536	\$ 15,901	\$ 80,051	\$ 59,821
YTD - Noninterest Expense - Total	Y_SO51	\$ 572,257	\$ 377,671	\$ 224,189	\$ 862,582	\$ 638,327
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 329,729	\$ 218,282	\$ 123,124	\$ 476,766	\$ 353,948
YTD - Legal Expense	Y_SO520	\$ 4,839	\$ 2,530	\$ 2,617	\$ 20,018	\$ 15,346
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 96,192	\$ 62,717	\$ 35,724	\$ 133,831	\$ 99,230
YTD - Marketing and Other Professional Services	Y_SO540	\$ 38,530	\$ 26,287	\$ 13,554	\$ 44,525	\$ 31,209
YTD - Loan Servicing Fees	Y_SO550	\$ 1,104	\$ 716	\$ 299	\$ 1,016	\$ 692
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,748	\$ 1,329	\$ 1,444	\$ 5,234	\$ 3,781
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 88	\$ 13	\$ 2,143	\$ 900	\$ 914
YTD - Other Noninterest Expense	Y_SO580	\$ 100,027	\$ 65,797	\$ 45,284	\$ 180,292	\$ 133,207
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 606,101	\$ 396,602	\$ 201,068	\$ 779,937	\$ 574,448
YTD - Income Taxes - Total	Y_SO71	\$ 223,958	\$ 145,993	\$ 77,584	\$ 279,213	\$ 208,037
YTD - Federal	Y_SO710	\$ 201,030	\$ 131,378	\$ 71,167	\$ 249,370	\$ 184,193
YTD - State, Local, and Other	Y_SO720	\$ 22,928	\$ 14,615	\$ 6,417	\$ 29,843	\$ 23,844
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 382,143	\$ 250,609	\$ 123,484	\$ 500,724	\$ 366,411
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 382,143	\$ 250,609	\$ 123,484	\$ 500,724	\$ 366,411

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 108,195	\$ 107,582	\$ 118,331	\$ 111,735	\$ 109,601
Net Provision for Loss	VA115	\$ 1,805	\$ 1,213	\$ 3,887	\$ 2,272	\$ 2,983
Transfers	VA125	\$- 15	\$ 332	\$- 129	\$- 278	\$ 81
Recoveries	VA135	\$ 468	\$ 488	\$ 437	\$ 467	\$ 278
Adjustments	VA145	\$- 41	\$- 115	\$ 273	\$ 6,529	\$ 7
Charge-offs	VA155	\$ 1,523	\$ 1,304	\$ 1,487	\$ 2,395	\$ 1,076
General Valuation Allowances - Ending Balance	VA165	\$ 108,889	\$ 108,196	\$ 121,312	\$ 118,330	\$ 111,874
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,886	\$ 2,247	\$ 2,437	\$ 2,251	\$ 2,511
Net Provision for Loss	VA118	\$- 210	\$- 23	\$- 141	\$ 6	\$ 7

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 15	\$- 332	\$ 129	\$ 278	\$- 81
Adjustments	VA148	\$ 49	\$ 0	\$ 0	\$- 4	\$- 7
Charge-offs	VA158	\$ 60	\$ 7	\$ 144	\$ 94	\$ 163
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,680	\$ 1,885	\$ 2,281	\$ 2,437	\$ 2,267
Total Valuation Allowances - Beginning Balance	VA110	\$ 110,081	\$ 109,829	\$ 120,768	\$ 113,986	\$ 112,112
Net Provision for Loss	VA120	\$ 1,595	\$ 1,190	\$ 3,746	\$ 2,278	\$ 2,990
Recoveries	VA140	\$ 468	\$ 488	\$ 437	\$ 467	\$ 278
Adjustments	VA150	\$ 8	\$- 115	\$ 273	\$ 6,525	\$ 0
Charge-offs	VA160	\$ 1,583	\$ 1,311	\$ 1,631	\$ 2,489	\$ 1,239
Total Valuation Allowances - Ending Balance	VA170	\$ 110,569	\$ 110,081	\$ 123,593	\$ 120,767	\$ 114,141
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,523	\$ 1,304	\$ 1,487	\$ 2,395	\$ 1,076
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1	\$ 5	\$ 28	\$ 52	\$ 333
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1	\$ 5	\$ 28	\$ 52	\$ 333
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 17	\$ 6	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1	\$ 5	\$ 11	\$ 33	\$ 327
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 13	\$ 1
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 1,247	\$ 1,125	\$ 638	\$ 640	\$ 509
Commercial Loans	VA520	\$ 713	\$ 928	\$ 200	\$ 326	\$ 72
Consumer Loans - Total	SUB2061	\$ 534	\$ 197	\$ 438	\$ 314	\$ 437
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Auto Loans	VA540	\$ 203	\$ 164	\$ 255	\$ 188	\$ 237
Mobile Home Loans	VA550	\$ 266	\$ 4	\$ 135	\$ 65	\$ 153

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
 93034 - OTS-Regulated: New Jersey
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 0	\$ 1	\$ 0	\$ 1	\$ 3
Other	VA560	\$ 65	\$ 28	\$ 48	\$ 59	\$ 44
Reposessed Assets - Total	VA60	\$ 116	\$ 0	\$ 0	\$ 1,095	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 116	\$ 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	\$ 1,095	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 159	\$ 174	\$ 821	\$ 608	\$ 234
GVA Recoveries - Assets - Total	SUB2126	\$ 468	\$ 488	\$ 437	\$ 467	\$ 278
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 128	\$ 210	\$ 267	\$ 12	\$ 26
Construction - Total	SUB2130	\$ 127	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 127	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1	\$ 210	\$ 267	\$ 12	\$ 26
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 0	\$ 1	\$ 3	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 40	\$ 2	\$ 4	\$ 20
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 170	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 264	\$ 5	\$ 5
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 283	\$ 206	\$ 94	\$ 188	\$ 197
Commercial Loans	VA521	\$ 37	\$ 95	\$ 4	\$ 49	\$ 60
Consumer Loans - Total	SUB2161	\$ 246	\$ 111	\$ 90	\$ 139	\$ 137
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 11
Education Loans	VA531	\$ 1	\$ 0	\$ 0	\$ 1	\$ 1
Auto Loans	VA541	\$ 101	\$ 89	\$ 64	\$ 115	\$ 74

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 128	\$ 0	\$ 0	\$ 0	\$ 2
Credit Cards	VA557	\$ 0	\$ 1	\$ 0	\$ 0	\$ 6
Other	VA561	\$ 16	\$ 21	\$ 26	\$ 23	\$ 43
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 57	\$ 72	\$ 76	\$ 267	\$ 55
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 195	\$- 354	\$- 16	\$ 284	\$- 71
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 142	\$- 46	\$- 22	\$- 97	\$ 60
Construction - Total	SUB2230	\$ 304	\$ 0	\$ 0	\$ 69	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 304	\$ 0	\$ 0	\$ 69	\$ 0
Permanent - Total	SUB2241	\$- 162	\$- 46	\$- 22	\$- 166	\$ 60
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$- 58	\$ 58
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 45	\$- 10	\$- 34	\$ 8	\$- 4
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$- 1	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 207	\$- 36	\$ 13	\$- 117	\$ 6
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 338	\$- 310	\$ 14	\$ 370	\$- 137
Commercial Loans	VA522	\$- 380	\$- 243	\$ 6	\$ 406	\$- 168
Consumer Loans - Total	SUB2261	\$ 42	\$- 67	\$ 8	\$- 36	\$ 31
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$- 16	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 38	\$- 46	\$- 8	\$- 59	\$ 2
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 4	\$- 5	\$ 16	\$ 23	\$ 29
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 1	\$ 3	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 1	\$ 3	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 1	\$ 2	\$- 9	\$ 8	\$ 6
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 860	\$ 462	\$ 1,034	\$ 2,212	\$ 727
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 15	\$- 251	\$- 261	\$- 57	\$ 367
Construction - Total	SUB2330	\$ 177	\$ 0	\$ 0	\$ 69	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 177	\$ 0	\$ 0	\$ 69	\$ 0
Permanent - Total	SUB2341	\$- 162	\$- 251	\$- 261	\$- 126	\$ 367
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 1	\$ 0	\$ 16	\$- 55	\$ 58
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 46	\$- 45	\$- 25	\$ 37	\$ 303
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$- 1	\$ 14	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$- 170	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 207	\$- 36	\$- 251	\$- 122	\$ 6
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 626	\$ 609	\$ 558	\$ 822	\$ 175
Commercial Loans	VA525	\$ 296	\$ 590	\$ 202	\$ 683	\$- 156
Consumer Loans - Total	SUB2361	\$ 330	\$ 19	\$ 356	\$ 139	\$ 331
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$- 16	\$ 0	\$ 0	\$- 11
Education Loans	VA535	\$- 1	\$ 0	\$ 0	\$ 0	\$- 1
Auto Loans	VA545	\$ 140	\$ 29	\$ 183	\$ 14	\$ 165
Mobile Home Loans	VA555	\$ 138	\$ 4	\$ 135	\$ 65	\$ 151
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 1	\$- 3
Other	VA565	\$ 53	\$ 2	\$ 38	\$ 59	\$ 30
Repossessed Assets - Total	VA65	\$ 116	\$ 0	\$ 1	\$ 1,098	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 116	\$ 0	\$ 1	\$ 3	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 1,095	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 103	\$ 104	\$ 736	\$ 349	\$ 185
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,645	\$ 589	\$ 150	\$ 254	\$ 1,567
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 4,832	\$ 3,987	\$ 5,830	\$ 7,174	\$ 58,880
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,437	\$ 350	\$ 327	\$ 458	\$ 1,552
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 1,437	\$ 350	\$ 327	\$ 458	\$ 1,552
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 46,394	\$ 42,338	\$ 51,031	\$ 39,317	\$ 45,080
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 52,955	\$ 54,963	\$ 80,965	\$ 86,863	\$ 143,671
Substandard	VA965	\$ 48,608	\$ 49,844	\$ 75,461	\$ 81,957	\$ 138,956
Doubtful	VA970	\$ 4,347	\$ 5,113	\$ 5,504	\$ 4,906	\$ 4,715
Loss	VA975	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 127,294	\$ 130,469	\$ 154,727	\$ 153,832	\$ 153,139
Mortgages - Total	SUB2421	\$ 116,833	\$ 119,196	\$ 141,675	\$ 141,496	\$ 139,565
Construction and Land Loans	SUB2430	\$ 1,209	\$ 2,274	\$ 15,697	\$ 9,034	\$ 9,163

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 95,655	\$ 98,643	\$ 107,033	\$ 112,690	\$ 117,635
Permanent Loans Secured by All Other Property	SUB2450	\$ 20,379	\$ 18,279	\$ 19,115	\$ 19,772	\$ 12,974
Nonmortgages - Total	SUB2461	\$ 10,461	\$ 11,273	\$ 13,052	\$ 12,336	\$ 13,574
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 100,413	\$ 102,867	\$ 118,424	\$ 116,406	\$ 114,193
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 75,335	\$ 72,809	\$ 81,881	\$ 79,453	\$ 70,260
Mortgage Loans - Total	SUB2481	\$ 69,293	\$ 67,006	\$ 74,029	\$ 72,143	\$ 62,363
Construction	PD115	\$ 0	\$ 1,674	\$ 7,501	\$ 1,023	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,578	\$ 2,235	\$ 1,222	\$ 1,356	\$ 1,571
Secured by First Liens	PD123	\$ 55,351	\$ 51,240	\$ 52,196	\$ 55,324	\$ 53,914
Secured by Junior Liens	PD124	\$ 2,612	\$ 1,120	\$ 2,316	\$ 1,625	\$ 1,587
Multifamily (5 or more) Dwelling Units	PD125	\$ 2,304	\$ 2,831	\$ 3,860	\$ 4,323	\$ 904
Nonresidential Property (Except Land)	PD135	\$ 7,038	\$ 7,906	\$ 6,764	\$ 8,492	\$ 4,387
Land	PD138	\$ 410	\$ 0	\$ 170	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,912	\$ 2,234	\$ 5,269	\$ 3,651	\$ 4,402
Consumer Loans - Total	SUB2511	\$ 4,130	\$ 3,569	\$ 2,583	\$ 3,659	\$ 3,495
Loans on Deposits	PD161	\$ 186	\$ 411	\$ 389	\$ 747	\$ 398
Home Improvement Loans	PD163	\$ 6	\$ 0	\$ 7	\$ 28	\$ 43
Education Loans	PD165	\$ 1	\$ 2	\$ 5	\$ 7	\$ 9
Auto Loans	PD167	\$ 1,568	\$ 1,351	\$ 1,085	\$ 1,165	\$ 1,673
Mobile Home Loans	PD169	\$ 2,221	\$ 1,712	\$ 941	\$ 1,320	\$ 1,219
Credit Cards	PD171	\$ 4	\$ 2	\$ 2	\$ 5	\$ 0
Other	PD180	\$ 144	\$ 91	\$ 154	\$ 387	\$ 153
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 178	\$ 2	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 85	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 6,201	\$ 6,678	\$ 8,037	\$ 7,942	\$ 7,784
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 4,974	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 1,168	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 25,078	\$ 30,058	\$ 36,543	\$ 36,953	\$ 43,933

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 24,521	\$ 29,448	\$ 36,078	\$ 36,190	\$ 42,653
Construction	PD215	\$ 199	\$ 0	\$ 0	\$ 0	\$ 695
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 13	\$ 167	\$ 0	\$ 0	\$ 20
Secured by First Liens	PD223	\$ 22,089	\$ 27,612	\$ 32,857	\$ 34,215	\$ 39,687
Secured by Junior Liens	PD224	\$ 194	\$ 187	\$ 366	\$ 259	\$ 88
Multifamily (5 or more) Dwelling Units	PD225	\$ 508	\$ 73	\$ 1,277	\$ 783	\$ 784
Nonresidential Property (Except Land)	PD235	\$ 1,518	\$ 1,409	\$ 1,578	\$ 933	\$ 1,379
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 497	\$ 483	\$ 331	\$ 657	\$ 1,090
Consumer Loans - Total	SUB2521	\$ 60	\$ 127	\$ 134	\$ 106	\$ 190
Loans on Deposits	PD261	\$ 35	\$ 63	\$ 29	\$ 65	\$ 145
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 8	\$ 8	\$ 9	\$ 11	\$ 3
Auto Loans	PD267	\$ 7	\$ 54	\$ 80	\$ 20	\$ 20
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 10	\$ 2	\$ 16	\$ 10	\$ 22
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 15,975	\$ 19,839	\$ 22,773	\$ 24,971	\$ 28,405
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 12,728	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 3,247	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 26,881	\$ 27,602	\$ 36,303	\$ 37,426	\$ 38,946
Mortgage Loans - Total	SUB2501	\$ 23,019	\$ 22,742	\$ 31,568	\$ 33,163	\$ 34,549
Construction	PD315	\$ 600	\$ 600	\$ 8,026	\$ 8,011	\$ 8,261
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 521	\$ 497	\$ 486	\$ 861	\$ 1,026
Secured by First Liens	PD323	\$ 12,849	\$ 15,103	\$ 17,330	\$ 18,839	\$ 19,485
Secured by Junior Liens	PD324	\$ 448	\$ 482	\$ 260	\$ 211	\$ 257
Multifamily (5 or more) Dwelling Units	PD325	\$ 1,627	\$ 1,175	\$ 1,411	\$ 737	\$ 738
Nonresidential Property (Except Land)	PD335	\$ 6,974	\$ 4,885	\$ 4,055	\$ 4,504	\$ 4,575
Land	PD338	\$ 0	\$ 0	\$ 0	\$ 0	\$ 207
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 2,901	\$ 4,331	\$ 4,369	\$ 3,623	\$ 3,854
Consumer Loans - Total	SUB2531	\$ 961	\$ 529	\$ 366	\$ 640	\$ 543
Loans on Deposits	PD361	\$ 294	\$ 4	\$ 8	\$ 26	\$ 23
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 20	\$ 0	\$ 0
Education Loans	PD365	\$ 7	\$ 7	\$ 7	\$ 0	\$ 0
Auto Loans	PD367	\$ 311	\$ 178	\$ 143	\$ 301	\$ 222
Mobile Home Loans	PD369	\$ 316	\$ 303	\$ 163	\$ 241	\$ 254
Credit Cards	PD371	\$ 0	\$ 0	\$ 1	\$ 1	\$ 1
Other	PD380	\$ 33	\$ 37	\$ 24	\$ 71	\$ 43
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,333	\$ 1,394	\$ 99	\$ 226	\$ 1,088
Held for Sale Included in PD315:PD380	PD392	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 1,703	\$ 1,269	\$ 908	\$ 1,200	\$ 1,110
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 1,256	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 2,630	\$ 2,586	\$ 2,496	\$ 2,917	\$ 4,596
90% up to 100% LTV	LD110	\$ 2,055	\$ 1,894	\$ 1,658	\$ 2,474	\$ 3,665
100% and greater LTV	LD120	\$ 575	\$ 692	\$ 838	\$ 443	\$ 931
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 256	\$ 110	\$ 0	\$ 495	\$ 284
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 256	\$ 110	\$ 0	\$ 495	\$ 284
90% up to 100% LTV	LD250	\$ 256	\$ 110	\$ 0	\$ 495	\$ 284
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 473	\$ 482	\$ 0	\$ 299	\$ 890
90% up to 100% LTV	LD430	\$ 473	\$ 482	\$ 0	\$ 194	\$ 890
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 0	\$ 105	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 261,850	\$ 247,165	\$ 240,075	\$ 231,653	\$ 201,336
Mortgage Construction Loans	CC105	\$ 251,554	\$ 241,594	\$ 234,549	\$ 225,963	\$ 195,666
Other Mortgage Loans	CC115	\$ 10,296	\$ 5,571	\$ 5,526	\$ 5,690	\$ 5,670
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 3,501	\$ 4,485	\$ 3,834	\$ 4,884	\$ 4,587
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 982,097	\$ 975,694	\$ 893,755	\$ 681,538	\$ 653,846
1-4 Dwelling Units	CC280	\$ 782,071	\$ 784,001	\$ 720,961	\$ 547,166	\$ 529,000
Multifamily (5 or more) Dwelling Units	CC290	\$ 29,010	\$ 26,683	\$ 16,556	\$ 18,960	\$ 28,926
All Other Real Estate	CC300	\$ 171,016	\$ 165,010	\$ 156,238	\$ 115,412	\$ 95,920
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 52,554	\$ 77,573	\$ 69,386	\$ 57,247	\$ 53,409
Commitments Outstanding to Purchase Loans	CC320	\$ 638,632	\$ 774,668	\$ 1,204,639	\$ 305,970	\$ 571,508
Commitments Outstanding to Sell Loans	CC330	\$ 79,504	\$ 100,851	\$ 50,101	\$ 77,542	\$ 81,193
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 329,315	\$ 628,800	\$ 560,503	\$ 317,250	\$ 412,764
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 4,020	\$ 0	\$ 1,000	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 2,366	\$ 6,385	\$ 1,000	\$ 1,000	\$ 1,500
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 987,375	\$ 958,785	\$ 921,062	\$ 906,312	\$ 861,317
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 791,341	\$ 776,854	\$ 744,578	\$ 722,918	\$ 712,475
Commercial Lines	CC420	\$ 178,866	\$ 165,098	\$ 159,365	\$ 167,688	\$ 133,261
Open-End Consumer Lines - Credit Cards	CC423	\$ 2	\$ 2,189	\$ 2,302	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 17,166	\$ 14,644	\$ 14,817	\$ 15,706	\$ 15,581
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 21,098	\$ 20,814	\$ 21,789	\$ 22,191	\$ 21,408
Commercial	CC430	\$ 1,381	\$ 1,330	\$ 1,267	\$ 1,548	\$ 1,502
Standby, Not Included on CC465 or CC468	CC435	\$ 19,717	\$ 19,484	\$ 20,522	\$ 20,643	\$ 19,906
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 6,856	\$ 7,003	\$ 7,030	\$ 6,990	\$ 7,058
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 2,275	\$ 2,634	\$ 2,959	\$ 3,209	\$ 3,616
Other Contingent Liabilities	CC480	\$ 272	\$ 278	\$ 278	\$ 332	\$ 50,332
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 846,099	\$ 1,444,352	\$ 1,196,608	\$ 1,000,858	\$ 687,154
Pass-Through Securities	CF143	\$ 794,702	\$ 1,367,328	\$ 1,134,479	\$ 864,402	\$ 619,709
Other Mortgage-Backed Securities	CF153	\$ 51,397	\$ 77,024	\$ 62,129	\$ 136,456	\$ 67,445
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 0	\$ 34,060	\$ 259,856	\$ 153,750	\$ 219,923
Pass-Through Securities	CF145	\$ 0	\$ 26,133	\$ 248,510	\$ 153,750	\$ 216,340
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 7,927	\$ 11,346	\$ 0	\$ 3,583
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 846,099	\$ 1,410,292	\$ 936,752	\$ 847,108	\$ 467,231
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 662,567	\$- 495,199	\$- 470,949	\$- 490,141	\$- 462,087
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 179,854	\$- 157,628	\$- 134,057	\$- 163,947	\$- 242,361
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,949,760	\$ 1,821,426	\$ 1,300,357	\$ 1,301,366	\$ 1,544,285
Construction Loans - Total	SUB3840	\$ 104,633	\$ 107,918	\$ 127,671	\$ 146,415	\$ 98,385
1-4 Dwelling Units	CF190	\$ 53,775	\$ 67,521	\$ 98,689	\$ 115,362	\$ 58,764
Multifamily (5 or more) Dwelling Units	CF200	\$ 30,037	\$ 17,583	\$ 7,223	\$ 4,691	\$ 6,556

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 11:08 AM	TFR Industry Aggregate Report 93034 - OTS-Regulated: New Jersey September 2005	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 20,821	\$ 22,814	\$ 21,759	\$ 26,362	\$ 33,065
Permanent Loans - Total	SUB3851	\$ 1,845,127	\$ 1,713,508	\$ 1,172,686	\$ 1,154,951	\$ 1,445,900
1-4 Dwelling Units	CF225	\$ 1,674,242	\$ 1,528,705	\$ 1,027,414	\$ 968,682	\$ 1,301,191
Multifamily (5 or more) Dwelling Units	CF245	\$ 23,505	\$ 26,025	\$ 19,985	\$ 24,227	\$ 31,026
Nonresidential (Except Land)	CF260	\$ 145,729	\$ 157,092	\$ 122,060	\$ 161,639	\$ 113,514
Land	CF270	\$ 1,651	\$ 1,686	\$ 3,227	\$ 403	\$ 169
Loans and Participations Purchased - Total	SUB3880	\$ 787,094	\$ 1,173,263	\$ 820,671	\$ 790,415	\$ 832,117
Secured by 1-4 Dwelling Units	CF280	\$ 780,409	\$ 1,166,961	\$ 814,424	\$ 785,421	\$ 824,633
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 4,777	\$ 2,194	\$ 0
Secured by Nonresidential	CF300	\$ 6,685	\$ 6,302	\$ 1,470	\$ 2,800	\$ 7,484
Loans and Participations Sold - Total	SUB3890	\$ 240,579	\$ 216,585	\$ 269,087	\$ 247,997	\$ 212,252
Secured by 1-4 Dwelling Units	CF310	\$ 227,908	\$ 207,819	\$ 264,920	\$ 247,897	\$ 212,017
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 9,697	\$ 391	\$ 1,467	\$ 0	\$ 105
Secured by Nonresidential	CF330	\$ 2,974	\$ 8,375	\$ 2,700	\$ 100	\$ 130
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 546,515	\$ 956,678	\$ 551,584	\$ 542,418	\$ 619,865
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 1,318,750	\$ 1,189,454	\$ 1,044,735	\$ 1,027,949	\$ 1,016,009
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 16,237	\$- 5,625	\$- 17,141	\$- 3,662	\$- 17,290
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 311,616	\$ 317,174	\$ 296,153	\$ 263,822	\$ 263,949
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 1,161,288	\$ 1,583,025	\$ 790,065	\$ 812,173	\$ 1,130,851
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 115,224	\$ 126,611	\$ 102,836	\$ 126,571	\$ 109,455
Commercial	CF390	\$ 76,876	\$ 57,160	\$ 46,789	\$ 77,300	\$ 61,759
Consumer	CF400	\$ 38,348	\$ 69,451	\$ 56,047	\$ 49,271	\$ 47,696
Nonmortgage Loans - Sales - Total	SUB3915	\$ 834	\$ 550	\$ 186	\$ 975	\$ 99
Commercial	CF395	\$ 600	\$ 250	\$ 0	\$ 784	\$ 0
Consumer	CF405	\$ 234	\$ 300	\$ 186	\$ 191	\$ 99
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 114,390	\$ 126,061	\$ 102,650	\$ 125,596	\$ 109,356
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 156,338	\$ 829,327	\$ 365,219	\$ 325,681	\$ 197,493
New Deposits Received less Deposits Withdrawn	CF420	\$ 2,504	\$ 690,228	\$ 240,348	\$ 208,408	\$ 86,175
Interest Credited to Deposits	CF430	\$ 153,834	\$ 139,099	\$ 124,871	\$ 117,273	\$ 111,318
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 4,545	\$ 0	\$- 15,377
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93034 - OTS-Regulated: New Jersey
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 81,156	\$ 82,947	\$ 90,238	\$ 118,879	\$ 146,038
Fully Insured	DI100	\$ 81,156	\$ 82,947	\$ 90,135	\$ 118,469	\$ 138,832
Other	DI110	\$ 0	\$ 0	\$ 103	\$ 410	\$ 7,206
Deposits with Balances - \$100,000 or Less	DI120	\$ 18,458,344	\$ 18,346,029	\$ 18,504,393	\$ 18,529,528	\$ 18,622,414
Deposits with Balances - Greater than \$100,000	DI130	\$ 9,371,964	\$ 9,324,742	\$ 8,614,235	\$ 8,277,013	\$ 7,874,567
Number of Deposit Accounts - Total	SUB4062	1,702,617	1,715,329	1,705,252	1,702,583	1,791,892
Balances of \$100,000 or Less	DI150	1,659,453	1,672,610	1,661,592	1,660,052	1,750,732
Balances Greater than \$100,000	DI160	43,164	42,719	43,660	42,531	41,160
IRA/Keogh Accounts	DI200	\$ 2,060,010	\$ 2,043,903	\$ 2,018,350	\$ 1,996,322	\$ 2,010,579
Uninsured Deposits	DI210	\$ 5,775,240	\$ 5,449,783	\$ 5,692,313	\$ 5,397,654	\$ 5,254,475
Preferred Deposits	DI220	\$ 428,572	\$ 400,601	\$ 459,743	\$ 449,032	\$ 411,973
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 7,757,234	\$ 7,870,412	\$ 8,336,019	\$ 8,233,710	\$ 7,716,287
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 2,561,842	\$ 2,746,188	\$ 1,942,518	\$ 1,873,092	\$ 1,851,641
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 4,635,807	\$ 4,670,837	\$ 4,502,446	\$ 4,560,278	\$ 4,636,032
Deposits & Escrows - Time Deposits	DI340	\$ 12,875,435	\$ 12,383,331	\$ 12,337,647	\$ 12,139,457	\$ 12,293,024
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 1,706,064	\$ 1,658,365	\$ 1,993,481	\$ 1,967,655	\$ 1,895,942
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 4,775	\$ 7,507	\$ 47,040	\$ 45,370	\$ 35,336
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 209,246	\$ 139,404	\$ 285,448	\$ 226,139	\$ 126,588
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 698,290	\$ 364,054	\$ 696,172	\$ 313,510	\$ 278,848
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 305	\$ 349	\$ 251,675	\$ 256,804	\$ 187,590
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 42	\$ 24	\$ 29
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 4,545	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 4,545	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 11:08 AM	TFR Industry Aggregate Report 93034 - OTS-Regulated: New Jersey September 2005	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 15,377

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	6,101	6,133	6,984	6,996	6,878
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 71,962	\$ 82,463	\$ 1,002
Available-for-Sale Securities	SI385	\$ 8,452,502	\$ 9,650,475	\$ 6,114,961	\$ 6,086,884	\$ 6,151,240
Assets Held for Sale	SI387	\$ 75,560	\$ 78,904	\$ 47,810	\$ 74,435	\$ 85,430
Loans Serviced for Others	SI390	\$ 42,198,958	\$ 51,063,779	\$ 81,656,010	\$ 71,616,180	\$ 70,297,703
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.28%	87.26%	87.03%	86.76%	86.64%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.11%	87.06%	87.23%	86.76%	87.12%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.30%	86.99%	87.08%	86.91%	87.01%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,981	\$ 1,949	\$ 93,058	\$ 93,144	\$ 101,695
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 53,516	\$ 53,615	\$ 54,538	\$ 54,810	\$ 49,034
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	61	65	72	73	72
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 6,709,897	\$ 3,611,503	\$ 3,736,131	\$ 3,678,989	\$ 3,558,877
Net Income (Loss) (SO91)	SI610	\$ 131,534	\$ 129,227	\$ 123,484	\$ 132,978	\$ 129,073
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 90,996	\$ 87,038	\$ 88,738	\$ 96,317	\$ 121,235
Stock Issued	SI640	\$ 50,077	\$ 48	\$ 107,422	\$ 12	\$ 0
Stock Retired	SI650	\$ 0	\$ 500	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 1,411	\$ 3,023,558	\$ 5,577	\$ 26,252	\$ 46,259
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 46,464	\$ 31,751	\$- 40,728	\$- 10,755	\$ 73,568

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 11:08 AM	TFR Industry Aggregate Report 93034 - OTS-Regulated: New Jersey September 2005	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Prior Period Adjustments	SI668	\$ 0	\$ 5	\$ 0	\$ 3,768	\$ 0
Other Adjustments	SI671	\$- 187,826	\$ 1,342	\$- 15,491	\$ 1,204	\$ 6,752
Ending Equity Capital (SC80)	SI680	\$ 6,567,633	\$ 6,709,896	\$ 3,827,657	\$ 3,736,131	\$ 3,693,294
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 3,399	\$ 6,730	\$ 4,322	\$ 5,745	\$ 4,570
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 131,564	\$ 208,501	\$ 130,129	\$ 287,808	\$ 96,316
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	7 [Yes]	8 [Yes]	8 [Yes]	8 [Yes]	8 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 5,096	\$ 4,639	\$ 4,201	\$ 5,963	\$ 3,302
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 788	\$ 896	\$ 833	\$ 838	\$ 598
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 47,575,735	\$ 44,012,838	\$ 41,964,806	\$ 41,016,380	\$ 40,182,128
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 8,654,076	\$ 7,019,873	\$ 6,065,821	\$ 5,942,255	\$ 5,984,914
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 36,639,083	\$ 34,382,141	\$ 32,807,833	\$ 31,872,839	\$ 31,143,627
Nonmortgage Loans	SI885	\$ 608,403	\$ 566,853	\$ 528,747	\$ 510,572	\$ 494,995
Deposits and Excrows	SI890	\$ 27,190,046	\$ 26,989,429	\$ 26,291,653	\$ 25,727,828	\$ 25,916,250
Total Borrowings	SI895	\$ 12,742,364	\$ 11,786,791	\$ 10,746,581	\$ 10,153,716	\$ 9,634,771
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	7	15	8	7	13
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 736	\$ 2,907	\$ 2,736	\$ 1,203	\$ 3,522
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.19	5.65	4.95	6.00	4.57
Interest Charged on Loans Made During Quarter - Maximum	SI930	5.24	5.79	8.72	8.83	8.98

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	1	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	1	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 11:08 AM	TFR Industry Aggregate Report 93034 - OTS-Regulated: New Jersey September 2005	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	1	2	1	1	2
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	2	2	2	2	2
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	21	22	22	21	21

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 103,726,470	\$ 100,352,136	\$ 98,571,701	\$ 100,080,546	\$ 93,963,323
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 13,728,903	\$ 13,170,845	\$ 13,024,898	\$ 13,590,779	\$ 12,601,837
Personal Trust and Agency Accounts	FS210	\$ 7,336,575	\$ 8,883,775	\$ 8,756,434	\$ 9,196,082	\$ 8,256,927
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 525,012	\$ 488,807	\$ 484,298	\$ 474,160	\$ 415,631
Employee Benefit - Defined Contribution	FS220	\$ 786	\$ 764	\$ 743	\$ 775	\$ 746
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 524,226	\$ 488,043	\$ 483,555	\$ 473,385	\$ 414,885
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 3,379,793	\$ 1,322,073	\$ 1,320,911	\$ 1,365,815	\$ 1,290,583
Other Fiduciary Accounts	FS270	\$ 2,487,523	\$ 2,476,190	\$ 2,463,255	\$ 2,554,722	\$ 2,638,696
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 87,552,706	\$ 84,859,349	\$ 83,255,846	\$ 83,732,792	\$ 78,436,613
Personal Trust and Agency Accounts	FS211	\$ 682,644	\$ 749,807	\$ 755,726	\$ 735,284	\$ 752,702
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 86,870,062	\$ 84,109,542	\$ 82,500,120	\$ 82,997,508	\$ 77,683,911
Employee Benefit - Defined Contribution	FS221	\$ 84,767,836	\$ 82,058,609	\$ 80,495,139	\$ 81,166,461	\$ 75,947,062

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93034 - OTS-Regulated: New Jersey	(\$Thousands)
Run Date: November 22, 2005, 11:08 AM	September 2005	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 1,564,398	\$ 1,531,009	\$ 1,491,255	\$ 1,298,127	\$ 1,216,813
Other Retirement Accounts	FS241	\$ 537,828	\$ 519,924	\$ 513,726	\$ 532,920	\$ 520,036
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 2,444,861	\$ 2,321,942	\$ 2,290,957	\$ 2,756,975	\$ 2,924,873
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	14,850	13,884	13,970	13,993	14,051
Personal Trust and Agency Accounts	FS212	11,428	12,050	12,110	12,109	12,233
Retirement-related Trust and Agency Accounts - Total	SUB6120	706	681	674	662	624
Employee Benefit - Defined Contribution	FS222	1	1	1	1	1
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	705	680	673	661	623
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	2,706	1,143	1,176	1,212	1,183
Other Fiduciary Accounts	FS272	10	10	10	10	11
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	49,286	50,874	46,401	47,420	48,761
Personal Trust and Agency Accounts	FS213	620	1,588	1,632	1,698	1,815
Retirement-related Trust and Agency Accounts - Total	SUB6130	48,666	49,286	44,769	45,722	46,946
Employee Benefit - Defined Contribution	FS223	1,699	1,671	1,687	1,684	1,674
Employee Benefit - Defined Benefit	FS233	116	114	120	113	116
Other Retirement Accounts	FS243	46,851	47,501	42,962	43,925	45,156
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	951	948	955	975	979
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 94,003	\$ 63,294	\$ 31,900	\$ 126,425	\$ 92,465
Personal Trust and Agency Accounts	FS310	\$ 72,178	\$ 48,738	\$ 24,492	\$ 96,080	\$ 72,028
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 6,899	\$ 4,604	\$ 2,357	\$ 9,289	\$ 6,994
Employee Benefit - Defined Contribution	FS320	\$ 5,837	\$ 3,902	\$ 2,016	\$ 7,853	\$ 5,937
Employee Benefit - Defined Benefit	FS330	\$ 109	\$ 73	\$ 37	\$ 129	\$ 99
Other Retirement Accounts	FS340	\$ 953	\$ 629	\$ 304	\$ 1,307	\$ 958
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 8,929	\$ 5,971	\$ 2,988	\$ 11,948	\$ 8,635

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 11:08 AM	TFR Industry Aggregate Report 93034 - OTS-Regulated: New Jersey September 2005	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 4,710	\$ 3,081	\$ 1,621	\$ 7,244	\$ 3,375
Custody and Safekeeping Accounts	FS380	\$ 1,287	\$ 900	\$ 442	\$ 1,864	\$ 1,433
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 108,689	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 2,586	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 94,003	\$ 63,294	\$ 31,900	\$ 15,150	\$ 92,465
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 9,196,082	\$ 16,045
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ - 35,451	\$ 2
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 34,808	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 803,856	\$ 5,191
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 1,108,049	\$ 31
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 628,734	\$ 2,150
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 649	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 508,551	\$ 1,386
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 5,637,643	\$ 6,313
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 3,312	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 139,199	\$ 928
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 366,732	\$ 44
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	10	0
Domestic Equity	FS610	0	0	0	7	0
International/Global Equity	FS620	0	0	0	2	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	1	0
Municipal Bond	FS650	0	0	0	0	0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93034 - OTS-Regulated: New Jersey	(\$Thousands)
Run Date: November 22, 2005, 11:08 AM	September 2005	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 2,992,250	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 1,528,697	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 1,317,318	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 146,235	\$ 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
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 2,589	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 2,582	\$ 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	\$ 7	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 3	\$ 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						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 6,567,639	\$ 6,709,899	\$ 3,827,660	\$ 3,736,138	\$ 3,693,301
Equity Capital Deductions - Total	SUB1631	\$ 101,717	\$ 102,437	\$ 142,373	\$ 141,125	\$ 137,631
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,113	\$ 1,095	\$ 1,916	\$ 1,881	\$ 1,880

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 11:08 AM	TFR Industry Aggregate Report 93034 - OTS-Regulated: New Jersey September 2005	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 98,674	\$ 99,088	\$ 101,863	\$ 102,679	\$ 103,564
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 1,929	\$ 2,253	\$ 38,593	\$ 36,564	\$ 32,186
Other	CCR134	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Equity Capital Additions - Total	SUB1641	\$ 53,546	\$ 7,623	\$ 39,713	\$ - 833	\$ - 11,670
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 52,975	\$ 7,052	\$ 39,142	\$ - 1,616	\$ - 12,453
Qualifying Intangible Assets	CCR185	\$ 454	\$ 454	\$ 454	\$ 666	\$ 666
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 117	\$ 117	\$ 117	\$ 117	\$ 117
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 6,519,468	\$ 6,615,085	\$ 3,725,000	\$ 3,594,180	\$ 3,544,000
Total Assets (SC60)	CCR205	\$ 48,169,448	\$ 47,217,472	\$ 42,657,285	\$ 41,538,902	\$ 40,556,131
Asset Deductions - Total	SUB1651	\$ 100,967	\$ 101,690	\$ 141,639	\$ 140,393	\$ 137,041
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 364	\$ 349	\$ 1,182	\$ 1,150	\$ 1,291
Goodwill and Certain Other Intangible Assets	CCR265	\$ 98,674	\$ 99,088	\$ 101,863	\$ 102,679	\$ 103,564
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,929	\$ 2,253	\$ 38,594	\$ 36,564	\$ 32,186
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 54,670	\$ 2,107	\$ 36,031	\$ - 10,708	\$ - 21,516
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 54,216	\$ 1,653	\$ 35,577	\$ - 11,374	\$ - 22,182
Qualifying Intangible Assets	CCR285	\$ 454	\$ 454	\$ 454	\$ 666	\$ 666
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 48,123,151	\$ 47,117,889	\$ 42,551,677	\$ 41,387,801	\$ 40,397,574
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,882,585	\$ 1,855,673	\$ 1,698,511	\$ 1,627,420	\$ 1,595,837
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 6,519,468	\$ 6,615,085	\$ 3,725,000	\$ 3,594,180	\$ 3,544,000
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 5,161	\$ 5,750	\$ 8,900	\$ 10,754	\$ 9,543
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	\$ 106,114	\$ 105,085	\$ 108,334	\$ 106,986	\$ 106,212
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 111,275	\$ 110,835	\$ 117,234	\$ 117,740	\$ 115,755
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 111,275	\$ 110,835	\$ 117,234	\$ 117,740	\$ 115,755

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93034 - OTS-Regulated: New Jersey	(\$Thousands)
Run Date: November 22, 2005, 11:08 AM	September 2005	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 206	\$ 303	\$ 1,150	\$ 1,156	\$ 44,484
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 20	\$ 0	\$ 20	\$ 20	\$ 20
Total Risk-Based Capital	CCR39	\$ 6,630,517	\$ 6,725,617	\$ 3,841,064	\$ 3,710,744	\$ 3,615,251
0% R/W Category - Cash	CCR400	\$ 164,627	\$ 176,402	\$ 170,769	\$ 149,801	\$ 156,235
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 2,409,559	\$ 2,318,819	\$ 1,804,621	\$ 1,422,513	\$ 1,267,900
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 97,922	\$ 89,994	\$ 211,509	\$ 252,676	\$ 284,825
0% R/W Category - Assets Total	CCR420	\$ 2,672,108	\$ 2,585,215	\$ 2,186,899	\$ 1,824,990	\$ 1,708,960
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 8,992,409	\$ 9,093,890	\$ 8,958,222	\$ 8,994,617	\$ 8,951,414
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,256,812	\$ 1,139,725	\$ 1,080,680	\$ 1,193,657	\$ 1,102,982
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 535,888	\$ 566,841	\$ 486,173	\$ 487,913	\$ 473,938
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 364,002	\$ 280,175	\$ 379,610	\$ 402,281	\$ 306,639
20% R/W Category - Other	CCR450	\$ 6,837,717	\$ 7,238,900	\$ 4,340,173	\$ 4,209,528	\$ 4,230,329
20% R/W Category - Assets Total	CCR455	\$ 17,986,828	\$ 18,319,531	\$ 15,244,858	\$ 15,287,996	\$ 15,065,302
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,597,362	\$ 3,663,904	\$ 3,048,971	\$ 3,057,600	\$ 3,013,060
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 21,565,597	\$ 20,616,333	\$ 19,266,954	\$ 18,590,510	\$ 17,983,377
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 250,727	\$ 250,157	\$ 240,352	\$ 232,030	\$ 227,898
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,880	\$ 8,096	\$ 6,398	\$ 2,130	\$ 2,194
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,032	\$ 3,044	\$ 3,108	\$ 3,129	\$ 3,228
50% R/W Category - Other	CCR480	\$ 58,958	\$ 57,505	\$ 54,385	\$ 57,345	\$ 58,016
50% R/W Category - Assets Total	CCR485	\$ 21,880,194	\$ 20,935,135	\$ 19,571,197	\$ 18,885,144	\$ 18,274,713
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 10,940,104	\$ 10,467,575	\$ 9,785,607	\$ 9,442,580	\$ 9,137,368
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 376,796	\$ 383,790	\$ 323,828	\$ 388,870	\$ 305,309
100% R/W Category - All Other Assets	CCR506	\$ 5,663,915	\$ 5,369,121	\$ 5,689,305	\$ 5,469,345	\$ 5,463,602
100% R/W Category - Assets Total	CCR510	\$ 6,040,711	\$ 5,752,911	\$ 6,013,133	\$ 5,858,215	\$ 5,768,911
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 6,040,711	\$ 5,752,911	\$ 6,013,133	\$ 5,858,215	\$ 5,768,911
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 180	\$ 161	\$ 149	\$ 136	\$ 113

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
 93034 - OTS-Regulated: New Jersey
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 2,250	\$ 2,013	\$ 1,863	\$ 1,700	\$ 1,413
Assets to Risk-Weight	CCR64	\$ 48,580,021	\$ 47,592,953	\$ 43,016,236	\$ 41,856,481	\$ 40,817,999
Subtotal Risk-Weighted Assets	CCR75	\$ 20,580,425	\$ 19,886,399	\$ 18,849,564	\$ 18,360,087	\$ 17,920,741
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,066	\$ 2,330	\$ 2,834	\$ 2,581	\$ 2,558
Total Risk-Weighted Assets	CCR78	\$ 20,578,359	\$ 19,884,069	\$ 18,846,730	\$ 18,357,506	\$ 17,918,183
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 1,646,271	\$ 1,590,725	\$ 1,507,739	\$ 1,468,600	\$ 1,433,453
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	13.55%	14.04%	8.75%	8.68%	8.77%
Total Risk-Based Capital Ratio	CCR820	32.22%	33.82%	20.38%	20.21%	20.18%
Tier 1 Risk-Based Capital Ratio	CCR830	31.68%	33.27%	19.76%	19.58%	19.78%
Tangible Equity Ratio	CCR840	13.55%	14.04%	8.75%	8.68%	8.77%

*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.