

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

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Description		Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Number of Regulated Institutions		33	33	33	33	34
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	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 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 7,272,921	\$ 7,482,382	\$ 8,440,472	\$ 8,147,905	\$ 9,052,394
Cash and Non-Interest-Earning Deposits	SC110	\$ 361,380	\$ 357,766	\$ 380,948	\$ 322,946	\$ 321,194
Interest-Earning Deposits in FHLBs	SC112	\$ 262,357	\$ 256,243	\$ 355,621	\$ 303,653	\$ 274,663
Other Interest-Earning Deposits	SC118	\$ 28,104	\$ 84,832	\$ 134,066	\$ 123,198	\$ 96,221
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,462,928	\$ 2,479,016	\$ 2,604,557	\$ 2,050,304	\$ 1,972,192
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 3,739,803	\$ 3,878,701	\$ 4,438,807	\$ 4,835,073	\$ 5,853,013
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 79,547	\$ 90,136	\$ 133,317	\$ 128,692	\$ 135,910
State and Municipal Obligations	SC180	\$ 128,216	\$ 110,445	\$ 106,144	\$ 102,760	\$ 118,997
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 167,107	\$ 174,055	\$ 231,922	\$ 230,513	\$ 202,394
Accrued Interest Receivable	SC191	\$ 43,479	\$ 51,188	\$ 55,090	\$ 50,766	\$ 77,810
Mortgage-Backed Securities - Gross	SUB0072	\$ 25,121,844	\$ 24,123,362	\$ 22,990,321	\$ 20,561,895	\$ 18,725,025
Mortgage-Backed Securities - Total	SC22	\$ 25,121,844	\$ 24,123,362	\$ 22,990,321	\$ 20,561,895	\$ 18,725,025
Pass-Through - Total	SUB0073	\$ 23,944,679	\$ 22,970,385	\$ 21,815,472	\$ 19,412,114	\$ 17,588,510
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 22,997,907	\$ 21,913,916	\$ 20,637,531	\$ 18,912,165	\$ 17,164,325
Other Pass-Through	SC215	\$ 946,772	\$ 1,056,469	\$ 1,177,941	\$ 499,949	\$ 424,185
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 1,032,181	\$ 1,013,248	\$ 1,043,458	\$ 1,029,275	\$ 1,033,036
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 231,506	\$ 220,548	\$ 223,945	\$ 203,964	\$ 211,921
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 490,101	\$ 476,273	\$ 491,993	\$ 502,312	\$ 509,325
Other	SC222	\$ 310,574	\$ 316,427	\$ 327,520	\$ 322,999	\$ 311,790
Accrued Interest Receivable	SC228	\$ 144,984	\$ 139,729	\$ 131,391	\$ 120,506	\$ 103,479

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 40,919,157	\$ 39,246,171	\$ 36,577,568	\$ 35,772,959	\$ 34,923,570
Mortgage Loans - Total	SC26	\$ 40,810,687	\$ 39,143,432	\$ 36,476,422	\$ 35,675,612	\$ 34,824,383
Construction Loans - Total	SUB0100	\$ 499,052	\$ 500,611	\$ 503,870	\$ 491,718	\$ 493,787
Residential - Total	SUB0110	\$ 347,223	\$ 359,882	\$ 356,443	\$ 356,748	\$ 366,226
1-4 Dwelling Units	SC230	\$ 256,633	\$ 271,648	\$ 263,657	\$ 264,974	\$ 261,568
Multifamily (5 or more) Dwelling Units	SC235	\$ 90,590	\$ 88,234	\$ 92,786	\$ 91,774	\$ 104,658
Nonresidential Property	SC240	\$ 151,829	\$ 140,729	\$ 147,427	\$ 134,970	\$ 127,561
Permanent Loans - Total	SUB0121	\$ 40,245,736	\$ 38,577,976	\$ 35,916,054	\$ 35,128,453	\$ 34,272,235
Residential - Total	SUB0131	\$ 38,091,585	\$ 36,506,221	\$ 33,967,155	\$ 33,224,243	\$ 32,202,009
1-4 Dwelling Units - Total	SUB0141	\$ 37,585,489	\$ 36,056,790	\$ 33,530,038	\$ 32,787,109	\$ 31,724,389
Revolving Open-End Loans	SC251	\$ 524,023	\$ 498,980	\$ 487,234	\$ 484,269	\$ 493,261
All Other - First Liens	SC254	\$ 35,634,223	\$ 34,127,988	\$ 31,595,832	\$ 30,837,640	\$ 29,691,614
All Other - Junior Liens	SC255	\$ 1,427,243	\$ 1,429,822	\$ 1,446,972	\$ 1,465,200	\$ 1,539,514
Multifamily (5 or more) Dwelling Units	SC256	\$ 506,096	\$ 449,431	\$ 437,117	\$ 437,134	\$ 477,620
Nonresidential Property (Except Land)	SC260	\$ 2,112,303	\$ 2,030,766	\$ 1,904,965	\$ 1,873,838	\$ 2,042,238
Land	SC265	\$ 41,848	\$ 40,989	\$ 43,934	\$ 30,372	\$ 27,988
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,666,201	\$ 2,690,819	\$ 799,753	\$ 1,409,136	\$ 1,404,920
Accrued Interest Receivable	SC272	\$ 173,138	\$ 166,505	\$ 156,566	\$ 151,528	\$ 156,457
Advances for Taxes and Insurance	SC275	\$ 1,231	\$ 1,079	\$ 1,078	\$ 1,260	\$ 1,091
Allowance for Loan and Lease Losses	SC283	\$ 108,470	\$ 102,739	\$ 101,146	\$ 97,347	\$ 99,187
Nonmortgage Loans - Gross	SUB0162	\$ 486,916	\$ 474,611	\$ 472,756	\$ 460,538	\$ 584,409
Nonmortgage Loans - Total	SC31	\$ 480,226	\$ 468,077	\$ 465,912	\$ 453,768	\$ 575,751
Commercial Loans - Total	SC32	\$ 335,689	\$ 328,522	\$ 339,296	\$ 333,437	\$ 363,370
Secured	SC300	\$ 291,495	\$ 286,139	\$ 294,548	\$ 292,547	\$ 323,003
Unsecured	SC303	\$ 44,194	\$ 42,383	\$ 44,748	\$ 40,889	\$ 40,302
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 1	\$ 65
Consumer Loans - Total	SC35	\$ 148,423	\$ 143,314	\$ 130,261	\$ 123,608	\$ 216,921
Loans on Deposits	SC310	\$ 15,332	\$ 15,872	\$ 15,471	\$ 15,873	\$ 15,778
Home Improvement Loans (Not secured by real estate)	SC316	\$ 7	\$ 8	\$ 79	\$ 10	\$ 22
Education Loans	SC320	\$ 28	\$ 25	\$ 33	\$ 32	\$ 40
Auto Loans	SC323	\$ 24,113	\$ 23,683	\$ 23,785	\$ 24,678	\$ 122,124
Mobile Home Loans	SC326	\$ 57,472	\$ 57,710	\$ 57,840	\$ 58,201	\$ 57,261
Credit Cards	SC328	\$ 722	\$ 721	\$ 741	\$ 755	\$ 722

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Schedule SC --- Consolidated Statement of Condition		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 50,749	\$ 45,295	\$ 32,312	\$ 24,059	\$ 20,974
Accrued Interest Receivable	SC348	\$ 2,804	\$ 2,775	\$ 3,199	\$ 3,493	\$ 4,118
Allowance for Loan and Lease Losses	SC357	\$ 6,690	\$ 6,534	\$ 6,844	\$ 6,770	\$ 8,658
Repossessed Assets - Gross	SUB0201	\$ 13,930	\$ 13,778	\$ 9,484	\$ 7,499	\$ 5,909
Repossessed Assets - Total	SC40	\$ 13,806	\$ 13,603	\$ 9,353	\$ 7,357	\$ 5,792
Real Estate - Total	SUB0210	\$ 13,806	\$ 13,575	\$ 9,257	\$ 7,410	\$ 5,538
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 11,053	\$ 10,282	\$ 6,667	\$ 5,008	\$ 3,886
1-4 Dwelling Units	SC415	\$ 11,053	\$ 10,282	\$ 6,667	\$ 5,008	\$ 3,886
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 2,145	\$ 2,145	\$ 532	\$ 532	\$ 532
Land	SC428	\$ 506	\$ 506	\$ 506	\$ 200	\$ 200
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 102	\$ 642	\$ 1,552	\$ 1,670	\$ 920
Other Repossessed Assets	SC430	\$ 124	\$ 203	\$ 227	\$ 89	\$ 371
General Valuation Allowances	SC441	\$ 124	\$ 175	\$ 131	\$ 142	\$ 117
Real Estate Held for Investment	SC45	\$ 1	\$ 9	\$ 20	\$ 21	\$ 147
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 1,015,409	\$ 984,858	\$ 912,111	\$ 852,226	\$ 807,665
Federal Home Loan Bank Stock	SC510	\$ 1,014,701	\$ 984,108	\$ 911,366	\$ 851,485	\$ 806,927
Other	SC540	\$ 708	\$ 750	\$ 745	\$ 741	\$ 738
Office Premises and Equipment	SC55	\$ 350,783	\$ 347,705	\$ 342,349	\$ 341,296	\$ 362,148
Other Assets - Gross	SUB0262	\$ 900,681	\$ 848,030	\$ 766,763	\$ 785,685	\$ 834,181
Other Assets - Total	SC59	\$ 900,272	\$ 847,653	\$ 766,427	\$ 785,464	\$ 834,041
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 150,838	\$ 149,559	\$ 145,618	\$ 144,243	\$ 176,711
Other	SC625	\$ 150,504	\$ 149,747	\$ 152,016	\$ 150,218	\$ 122,319
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 24,392	\$ 25,252	\$ 25,604	\$ 28,192	\$ 28,701
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 253,132	\$ 253,718	\$ 254,345	\$ 254,990	\$ 256,269
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 321,815	\$ 269,754	\$ 189,180	\$ 208,042	\$ 250,181
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 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	\$ 409	\$ 377	\$ 336	\$ 221	\$ 140
General Valuation Allowances - Total	SUB2092	\$ 115,693	\$ 109,825	\$ 108,457	\$ 104,480	\$ 108,102
Total Assets - Gross	SUB0283	\$ 76,081,642	\$ 73,520,906	\$ 70,511,844	\$ 66,930,024	\$ 65,295,448
Total Assets	SC60	\$ 75,965,949	\$ 73,411,081	\$ 70,403,387	\$ 66,825,544	\$ 65,187,346
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 35,196,647	\$ 34,598,287	\$ 33,859,722	\$ 31,925,779	\$ 31,451,607
Deposits	SC710	\$ 34,801,511	\$ 34,204,553	\$ 33,447,716	\$ 31,399,869	\$ 31,005,067
Escrows	SC712	\$ 395,223	\$ 393,837	\$ 412,125	\$ 526,045	\$ 446,691
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 87	\$- 103	\$- 119	\$- 135	\$- 151
Borrowings - Total	SC72	\$ 33,349,988	\$ 31,358,747	\$ 29,069,197	\$ 27,710,333	\$ 26,351,540
Advances from FHLBank	SC720	\$ 17,229,047	\$ 16,516,256	\$ 15,778,506	\$ 14,405,281	\$ 13,492,589
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 15,797,700	\$ 14,515,000	\$ 12,970,000	\$ 13,013,000	\$ 12,549,000
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	\$ 323,241	\$ 327,491	\$ 320,691	\$ 292,052	\$ 309,951
Other Liabilities - Total	SC75	\$ 448,289	\$ 570,478	\$ 554,877	\$ 473,192	\$ 671,199
Accrued Interest Payable - Deposits	SC763	\$ 7,657	\$ 11,571	\$ 11,487	\$ 11,289	\$ 13,032
Accrued Interest Payable - Other	SC766	\$ 152,144	\$ 145,567	\$ 137,376	\$ 131,491	\$ 128,209
Accrued Taxes	SC776	\$ 52,663	\$ 43,578	\$ 100,693	\$ 50,568	\$ 33,370
Accounts Payable	SC780	\$ 37,247	\$ 34,519	\$ 108,393	\$ 34,291	\$ 33,639
Deferred Income Taxes	SC790	\$ 50	\$ 5	\$ 878	\$ 23	\$ 0
Other Liabilities and Deferred Income	SC796	\$ 198,528	\$ 335,238	\$ 196,050	\$ 245,530	\$ 462,949
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

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Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 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
Total Liabilities	SC70	\$ 68,994,924	\$ 66,527,512	\$ 63,483,796	\$ 60,109,304	\$ 58,474,346
Minority Interest	SC800	\$ 593	\$ 578	\$ 230	\$ 230	\$ 230
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 4,456,474	\$ 4,421,625	\$ 4,409,712	\$ 4,275,188	\$ 4,302,197
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 4,491	\$ 2,991	\$ 2,993	\$ 2,992	\$ 2,994
Paid in Excess of Par	SC830	\$ 4,451,983	\$ 4,418,634	\$ 4,406,719	\$ 4,272,196	\$ 4,299,203
Accumulated Other Comprehensive Income - Total	SC86	\$- 89,252	\$- 65,299	\$ 42,088	\$- 3,582	\$- 60,662
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 76,036	\$- 57,928	\$ 53,220	\$ 4,413	\$- 56,347
Gains (Losses) on Cash Flow Hedges	SC865	\$- 3,780	\$- 3,372	\$- 5,750	\$- 2,933	\$- 778
Other	SC870	\$- 9,436	\$- 3,999	\$- 5,382	\$- 5,062	\$- 3,537
Retained Earnings	SC880	\$ 2,860,457	\$ 2,787,009	\$ 2,730,882	\$ 2,710,797	\$ 2,740,977
Other Components of Equity Capital	SC891	\$- 257,246	\$- 260,345	\$- 263,322	\$- 266,392	\$- 269,741
Total Equity Capital	SC80	\$ 6,970,433	\$ 6,882,990	\$ 6,919,360	\$ 6,716,011	\$ 6,712,771
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 75,965,950	\$ 73,411,080	\$ 70,403,386	\$ 66,825,545	\$ 65,187,347

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Other Codes As of Sep 2008

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 9
3	Federal, State, or other taxes receivable	16	\$ 9,681
4	Net deferred tax assets	25	\$ 199,473
6	Prepaid deposit insurance premiums	2	\$ 200
7	Prepaid expenses	25	\$ 21,438
9	Advances for loans serviced for others	2	\$ 5,747
13	Noninterest-bearing accts recv from Hold Co/Affl	3	\$ 324
14	Other noninterest-bearing short-term accounts recv	5	\$ 18,032
22	Unapplied loan disbursements	1	\$ 142
99	Other	16	\$ 40,657

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	5	\$ 667
10	Amounts due brokers for unsettled transactions	1	\$ 6,079
11	The liability recorded for post-retirement benefit	15	\$ 24,787
13	Amounts payable under interest-rate-swap agreement	1	\$ 33
14	Unapplied loan payments received	2	\$ 215
16	Recourse loan liability	1	\$ 108
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 235
21	Liabilities for credit losses on OBS credit exposures	1	\$ 50
99	Other	37	\$ 153,119

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 951,724	\$ 910,697	\$ 887,662	\$ 870,461	\$ 838,880
Deposits and Investment Securities	SO115	\$ 69,006	\$ 72,248	\$ 89,704	\$ 100,343	\$ 112,628
Mortgage-Backed Securities	SO125	\$ 299,221	\$ 285,220	\$ 266,970	\$ 252,550	\$ 218,751
Mortgage Loans	SO141	\$ 573,551	\$ 542,655	\$ 520,624	\$ 507,449	\$ 495,186
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 682	\$ 1,642	\$ 964	\$ 1,070	\$ 1,063
Nonmortgage Loans - Total	SUB0950	\$ 9,046	\$ 8,744	\$ 9,257	\$ 8,837	\$ 10,994
Commercial Loans and Leases	SO160	\$ 6,340	\$ 6,184	\$ 6,799	\$ 6,523	\$ 7,202
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 187	\$ 156	\$ 115	\$ 184	\$ 130
Consumer Loans and Leases	SO171	\$ 2,706	\$ 2,560	\$ 2,458	\$ 2,314	\$ 3,792
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 31	\$ 32	\$ 28	\$ 28	\$ 128
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 15,250	\$ 17,342	\$ 17,687	\$ 15,984	\$ 13,908
Federal Home Loan Bank Stock	SO181	\$ 15,250	\$ 17,340	\$ 17,687	\$ 15,981	\$ 13,908
Other	SO185	\$ 0	\$ 2	\$ 0	\$ 3	\$ 0
Interest Expense - Total	SO21	\$ 573,895	\$ 564,597	\$ 586,800	\$ 591,679	\$ 562,838
Deposits	SO215	\$ 238,394	\$ 251,059	\$ 282,473	\$ 296,853	\$ 291,318
Escrows	SO225	\$ 393	\$ 123	\$ 930	\$ 1,191	\$ 1,545
Advances from FHLBank	SO230	\$ 176,348	\$ 164,800	\$ 160,595	\$ 151,525	\$ 139,849
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 2,315	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 158,765	\$ 146,304	\$ 142,823	\$ 142,130	\$ 130,161
Capitalized Interest	SO271	\$ 5	\$ 4	\$ 21	\$ 20	\$ 35
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 393,079	\$ 363,442	\$ 318,549	\$ 294,766	\$ 289,950
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 9,194	\$ 5,807	\$ 7,338	\$ 3,680	\$ 3,685
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 383,885	\$ 357,635	\$ 311,211	\$ 291,086	\$ 286,265
Noninterest Income - Total	SO42	\$ 12,884	\$ 74,647	\$ 9,933	\$ 11,746	\$ 62,237
Mortgage Loan Servicing Fees	SO410	\$ 5,530	\$ 6,789	\$ 4,782	\$ 6,139	\$ 6,149
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$ 328	\$ 432	\$ 322	\$ 743	\$ 725

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 39,594	\$ 41,134	\$ 41,408	\$ 42,297	\$ 45,228
Net Income (Loss) from Other - Total	SUB0451	\$- 41,444	\$ 17,469	\$- 44,910	\$- 45,567	\$ 1,208
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 3,941	\$- 99	\$ 1,044	\$ 724	\$ 667
Operations & Sale of Repossessed Assets	SO461	\$ 6	\$ 402	\$- 86	\$ 134	\$ 44
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$- 313	\$ 0	\$ 200
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$- 78	\$ 6	\$ 7
Sale of Loans Held for Investment	SO475	\$ 5	\$ 0	\$ 5	\$ 1	\$ 20
Sale of Other Assets Held for Investment	SO477	\$- 10	\$ 0	\$- 7	\$ 2,887	\$- 4
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 37,504	\$ 17,166	\$- 45,475	\$- 49,319	\$ 274
Other Noninterest Income	SO488	\$ 8,876	\$ 8,823	\$ 8,331	\$ 8,134	\$ 8,927
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	\$ 166,291	\$ 163,611	\$ 166,239	\$ 162,044	\$ 166,999
All Personnel Compensation and Expense	SO510	\$ 101,289	\$ 100,776	\$ 102,739	\$ 96,274	\$ 108,809
Legal Expense	SO520	\$ 1,771	\$ 1,248	\$ 1,190	\$ 1,335	\$ 929
Office Occupancy and Equipment Expense	SO530	\$ 32,834	\$ 31,986	\$ 33,108	\$ 33,067	\$ 31,497
Marketing and Other Professional Services	SO540	\$ 10,196	\$ 9,971	\$ 10,428	\$ 10,011	\$ 8,625
Loan Servicing Fees	SO550	\$ 166	\$ 106	\$ 116	\$ 110	\$ 155
Goodwill and Other Intangibles Expense	SO560	\$ 605	\$ 1,227	\$ 668	\$ 771	\$ 875
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 9	\$ 146	\$ 124	\$ 90	\$- 140
Other Noninterest Expense	SO580	\$ 19,421	\$ 18,151	\$ 17,866	\$ 20,386	\$ 16,249
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	\$ 230,478	\$ 268,671	\$ 154,905	\$ 140,788	\$ 181,503
Income Taxes - Total	SO71	\$ 90,410	\$ 104,697	\$ 58,444	\$ 49,068	\$ 69,316

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
 (\$Thousands)

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Federal	SO710	\$ 76,039	\$ 87,182	\$ 52,316	\$ 44,885	\$ 59,254
State, Local & Other	SO720	\$ 14,371	\$ 17,515	\$ 6,128	\$ 4,183	\$ 10,062
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 140,068	\$ 163,974	\$ 96,461	\$ 91,720	\$ 112,187
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$- 75
Net Income (Loss)	SO91	\$ 140,068	\$ 163,974	\$ 96,461	\$ 91,720	\$ 112,112

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
 (\$Thousands)

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Other Codes As of Sep 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 80
6	Net income(loss)-equity invest in uncons sub org	1	\$ 2
7	Net income(loss) from leased property	4	\$ 15
15	Income from corporate-owned life insurance	16	\$ 3,432
99	Other	24	\$ 3,292

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	17	\$ 3,309
2	OTS assessments	11	\$ 653
6	Supervisory examination fees	7	\$ 285
7	Office supplies, printing, and postage	24	\$ 2,354
8	Telephone, including data lines	7	\$ 392
9	Loan origination expense	2	\$ 101
10	ATM expense	7	\$ 276
99	Other	24	\$ 4,396

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 2,748,870	\$ 1,797,134	\$ 887,662	\$ 3,153,724	\$ 2,323,864
YTD - Deposits and Investment Securities	Y_SO115	\$ 230,660	\$ 161,642	\$ 89,704	\$ 407,845	\$ 307,627
YTD - Mortgage-Backed Securities	Y_SO125	\$ 850,984	\$ 551,763	\$ 266,970	\$ 820,580	\$ 571,941
YTD - Mortgage Loans	Y_SO141	\$ 1,636,354	\$ 1,062,803	\$ 520,624	\$ 1,886,727	\$ 1,407,394
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 3,277	\$ 2,595	\$ 964	\$ 3,827	\$ 2,820
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 19,323	\$ 12,983	\$ 6,799	\$ 25,113	\$ 21,563
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 458	\$ 271	\$ 115	\$ 646	\$ 462
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 7,723	\$ 5,017	\$ 2,458	\$ 8,850	\$ 11,760
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 91	\$ 60	\$ 28	\$ 136	\$ 297
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 50,275	\$ 35,025	\$ 17,687	\$ 51,448	\$ 36,101
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 50,273	\$ 35,023	\$ 17,687	\$ 51,438	\$ 36,094
YTD - Other	Y_SO185	\$ 2	\$ 2	\$ 0	\$ 10	\$ 7
YTD - Interest Expense - Total	Y_SO21	\$ 1,724,876	\$ 1,150,981	\$ 586,800	\$ 2,100,231	\$ 1,533,767
YTD - Deposits	Y_SO215	\$ 771,510	\$ 533,116	\$ 282,473	\$ 1,074,872	\$ 795,394
YTD - Escrows	Y_SO225	\$ 1,446	\$ 1,053	\$ 930	\$ 5,690	\$ 4,499
YTD - Advances from FHLBank	Y_SO230	\$ 501,743	\$ 325,395	\$ 160,595	\$ 533,100	\$ 389,282
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 2,315	\$ 2,315	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 447,892	\$ 289,127	\$ 142,823	\$ 486,683	\$ 344,686
YTD - Capitalized Interest	Y_SO271	\$ 30	\$ 25	\$ 21	\$ 114	\$ 94
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 1,074,269	\$ 681,178	\$ 318,549	\$ 1,104,941	\$ 826,198
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 22,341	\$ 13,147	\$ 7,338	\$ 11,400	\$ 7,889
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,051,928	\$ 668,031	\$ 311,211	\$ 1,093,541	\$ 818,309
YTD - Noninterest Income - Total	Y_SO42	\$ 97,407	\$ 84,523	\$ 9,933	\$ 181,199	\$ 171,891
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 17,101	\$ 11,571	\$ 4,782	\$ 23,168	\$ 17,035
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 1,082	\$ 754	\$ 322	\$ 3,066	\$ 2,323

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 122,100	\$ 82,506	\$ 41,408	\$ 180,186	\$ 139,616
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 68,885	\$- 27,441	\$- 44,910	\$- 56,866	\$- 11,299
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$- 2,996	\$ 945	\$ 1,044	\$- 561	\$- 1,285
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 322	\$ 316	\$- 86	\$ 114	\$- 20
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 313	\$- 313	\$- 313	\$- 10,556	\$- 10,556
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 78	\$- 78	\$- 78	\$ 13	\$ 7
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 10	\$ 5	\$ 5	\$ 24	\$ 23
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 17	\$- 7	\$- 7	\$ 3,078	\$ 191
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 65,813	\$- 28,309	\$- 45,475	\$- 48,978	\$ 341
YTD - Other Noninterest Income	Y_SO488	\$ 26,009	\$ 17,133	\$ 8,331	\$ 31,645	\$ 24,216
YTD - Noninterest Expense - Total	Y_SO51	\$ 495,176	\$ 328,799	\$ 166,239	\$ 638,058	\$ 496,165
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 304,163	\$ 202,837	\$ 102,739	\$ 390,397	\$ 308,576
YTD - Legal Expense	Y_SO520	\$ 4,196	\$ 2,425	\$ 1,190	\$ 4,502	\$ 3,412
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 97,729	\$ 64,867	\$ 33,108	\$ 122,080	\$ 91,466
YTD - Marketing and Other Professional Services	Y_SO540	\$ 30,579	\$ 20,379	\$ 10,428	\$ 39,587	\$ 29,894
YTD - Loan Servicing Fees	Y_SO550	\$ 399	\$ 216	\$ 116	\$ 400	\$ 423
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 2,500	\$ 1,895	\$ 668	\$ 4,360	\$ 3,673
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 279	\$ 270	\$ 124	\$ 220	\$ 130
YTD - Other Noninterest Expense	Y_SO580	\$ 55,331	\$ 35,910	\$ 17,866	\$ 76,512	\$ 58,591
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 654,159	\$ 423,755	\$ 154,905	\$ 636,682	\$ 494,035
YTD - Income Taxes - Total	Y_SO71	\$ 253,534	\$ 163,199	\$ 58,444	\$ 237,252	\$ 187,818
YTD - Federal	Y_SO710	\$ 215,522	\$ 139,543	\$ 52,316	\$ 203,276	\$ 158,023
YTD - State, Local, and Other	Y_SO720	\$ 38,012	\$ 23,656	\$ 6,128	\$ 33,976	\$ 29,795
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 400,625	\$ 260,556	\$ 96,461	\$ 399,430	\$ 306,217
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$- 75	\$- 75
YTD - Net Income (Loss)	Y_SO91	\$ 400,625	\$ 260,556	\$ 96,461	\$ 399,355	\$ 306,142

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 109,822	\$ 108,425	\$ 104,480	\$ 102,586	\$ 106,940
Net Provision for Loss	VA115	\$ 8,877	\$ 5,533	\$ 5,909	\$ 3,488	\$ 3,512
Transfers	VA125	\$- 368	\$- 960	\$- 182	\$- 643	\$- 1,300
Recoveries	VA135	\$ 300	\$ 267	\$ 323	\$ 100	\$ 457
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 2,940	\$ 3,443	\$ 2,075	\$ 1,051	\$ 1,509
General Valuation Allowances - Ending Balance	VA165	\$ 115,691	\$ 109,822	\$ 108,455	\$ 104,480	\$ 108,100
Specific Valuation Allowances - Beginning Balance	VA108	\$ 4,764	\$ 3,387	\$ 3,059	\$ 2,281	\$ 984
Net Provision for Loss	VA118	\$ 326	\$ 420	\$ 1,553	\$ 282	\$ 33
Transfers	VA128	\$ 368	\$ 960	\$ 182	\$ 643	\$ 1,300
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 83	\$ 3	\$ 1,407	\$ 147	\$ 36
Specific Valuation Allowances - Ending Balance	VA168	\$ 5,375	\$ 4,764	\$ 3,387	\$ 3,059	\$ 2,281
Total Valuation Allowances - Beginning Balance	VA110	\$ 114,586	\$ 111,812	\$ 107,539	\$ 104,867	\$ 107,924
Net Provision for Loss	VA120	\$ 9,203	\$ 5,953	\$ 7,462	\$ 3,770	\$ 3,545
Recoveries	VA140	\$ 300	\$ 267	\$ 323	\$ 100	\$ 457
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 3,023	\$ 3,446	\$ 3,482	\$ 1,198	\$ 1,545
Total Valuation Allowances - Ending Balance	VA170	\$ 121,066	\$ 114,586	\$ 111,842	\$ 107,539	\$ 110,381
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 2,940	\$ 3,443	\$ 2,075	\$ 1,051	\$ 1,509
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,543	\$ 1,314	\$ 1,675	\$ 241	\$ 608
Construction - Total	SUB2030	\$ 0	\$ 102	\$ 113	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 113	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 102	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,543	\$ 1,212	\$ 1,562	\$ 241	\$ 608
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 13	\$ 2	\$ 0	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,543	\$ 956	\$ 852	\$ 179	\$ 606
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 358	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 242	\$ 350	\$ 62	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 1,368	\$ 1,388	\$ 360	\$ 794	\$ 769
Commercial Loans	VA520	\$ 1,045	\$ 1,131	\$ 105	\$ 513	\$ 0
Consumer Loans - Total	SUB2061	\$ 323	\$ 257	\$ 255	\$ 281	\$ 769
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	\$ 134	\$ 136	\$ 102	\$ 89	\$ 352
Mobile Home Loans	VA550	\$ 177	\$ 91	\$ 57	\$ 69	\$ 336
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 12	\$ 30	\$ 96	\$ 123	\$ 81
Repossessed Assets - Total	VA60	\$ 0	\$ 7	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 7	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 29	\$ 734	\$ 40	\$ 16	\$ 132
GVA Recoveries - Assets - Total	SUB2126	\$ 300	\$ 267	\$ 323	\$ 100	\$ 457
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 55	\$ 81	\$ 217	\$ 0	\$ 100
Construction - Total	SUB2130	\$ 0	\$ 5	\$ 0	\$ 0	\$ 100
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 100
Permanent - Total	SUB2141	\$ 55	\$ 76	\$ 217	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 31	\$ 76	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 4	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 20	\$ 0	\$ 213	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 241	\$ 151	\$ 88	\$ 89	\$ 306

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 42	\$ 31	\$ 5	\$ 4	\$ 102
Consumer Loans - Total	SUB2161	\$ 199	\$ 120	\$ 83	\$ 85	\$ 204
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 136	\$ 113	\$ 79	\$ 74	\$ 99
Mobile Home Loans	VA551	\$ 61	\$ 0	\$ 0	\$ 0	\$ 93
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other	VA561	\$ 2	\$ 5	\$ 4	\$ 11	\$ 11
Other Assets	VA931	\$ 4	\$ 35	\$ 18	\$ 11	\$ 51
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 694	\$ 1,380	\$ 1,735	\$ 924	\$ 1,333
Deposits and Investment Securities	VA38	\$ 326	\$ 368	\$ 1,553	\$ 284	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 302	\$ 1,750	\$ 213	\$ 251	\$ 372
Construction - Total	SUB2230	\$ 47	\$ 0	\$ 280	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 47	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 280	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 255	\$ 1,750	\$- 67	\$ 251	\$ 372
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 180	\$ 180	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 417	\$ 336	\$ 307	\$ 136	\$ 36
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 11	\$ 5	\$- 19	\$ 0	\$ 19
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 1,160	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 7	\$ 69	\$- 355	\$ 115	\$ 317
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 59	\$- 756	\$- 33	\$ 380	\$ 957
Commercial Loans	VA522	\$- 26	\$- 739	\$- 21	\$ 438	\$ 1,044
Consumer Loans - Total	SUB2261	\$ 85	\$- 17	\$- 12	\$- 58	\$- 87
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	\$ 23	\$- 13	\$- 15	\$ 43	\$ 18
Mobile Home Loans	VA552	\$ 40	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 22	\$- 4	\$ 3	\$- 101	\$- 105
Repossessed Assets - Total	VA62	\$ 0	\$ 16	\$ 0	\$ 0	\$ 0
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 Repossessed Assets	VA632	\$ 0	\$ 16	\$ 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	\$ 7	\$ 2	\$ 2	\$ 9	\$ 4
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 3,334	\$ 4,556	\$ 3,487	\$ 1,875	\$ 2,385
Deposits and Investment Securities	VA39	\$ 326	\$ 368	\$ 1,553	\$ 284	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 1,790	\$ 2,983	\$ 1,671	\$ 492	\$ 880
Construction - Total	SUB2330	\$ 47	\$ 97	\$ 393	\$ 0	\$- 100
1-4 Dwelling Units	VA425	\$ 47	\$ 0	\$ 113	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 97	\$ 280	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$- 100
Permanent - Total	SUB2341	\$ 1,743	\$ 2,886	\$ 1,278	\$ 492	\$ 980
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 184	\$ 193	\$ 2	\$ 0	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,929	\$ 1,216	\$ 1,159	\$ 315	\$ 642
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 11	\$ 6	\$- 23	\$ 0	\$ 19
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 1,160	\$ 358	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 13	\$ 311	\$- 218	\$ 177	\$ 317
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 1,186	\$ 481	\$ 239	\$ 1,085	\$ 1,420
Commercial Loans	VA525	\$ 977	\$ 361	\$ 79	\$ 947	\$ 942
Consumer Loans - Total	SUB2361	\$ 209	\$ 120	\$ 160	\$ 138	\$ 478
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$- 2	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 21	\$ 10	\$ 8	\$ 58	\$ 271
Mobile Home Loans	VA555	\$ 156	\$ 91	\$ 57	\$ 69	\$ 243

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1
Other	VA565	\$ 32	\$ 21	\$ 95	\$ 11	\$- 35
Repossessed Assets - Total	VA65	\$ 0	\$ 23	\$ 0	\$ 0	\$ 0
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 Repossessed Assets	VA633	\$ 0	\$ 23	\$ 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	\$ 32	\$ 701	\$ 24	\$ 14	\$ 85
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 5,298	\$ 7,314	\$ 4,323	\$ 1,615	\$ 1,474
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 11,868	\$ 11,626	\$ 7,548	\$ 4,563	\$ 4,058
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 4,448	\$ 5,497	\$ 3,013	\$ 1,615	\$ 1,445
Construction	VA951	\$ 0	\$ 0	\$ 306	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 4,448	\$ 5,240	\$ 2,707	\$ 1,615	\$ 1,426
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 68	\$ 0	\$ 0	\$ 19
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 189	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 188,966	\$ 168,357	\$ 121,584	\$ 108,827	\$ 96,232
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 265,892	\$ 228,494	\$ 214,937	\$ 148,021	\$ 101,619
Substandard	VA965	\$ 260,290	\$ 224,888	\$ 210,543	\$ 142,921	\$ 96,159
Doubtful	VA970	\$ 5,502	\$ 3,606	\$ 4,394	\$ 5,100	\$ 5,460
Loss	VA975	\$ 100	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 2,360	\$ 2,360	\$ 2,115	\$ 2,339	\$ 1,999
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 1,366	\$ 1,361	\$ 1,094	\$ 1,189	\$ 887
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 670,898	\$ 569,314	\$ 508,063	\$ 500,150	\$ 270,246
Mortgages - Total	SUB2421	\$ 656,671	\$ 554,469	\$ 487,103	\$ 477,789	\$ 245,384
Construction and Land Loans	SUB2430	\$ 34,592	\$ 28,079	\$ 31,494	\$ 26,466	\$ 30,239
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 559,235	\$ 475,709	\$ 411,283	\$ 405,299	\$ 175,433
Permanent Loans Secured by All Other Property	SUB2450	\$ 62,917	\$ 52,431	\$ 44,326	\$ 46,024	\$ 40,812
Nonmortgages - Total	SUB2461	\$ 14,227	\$ 14,845	\$ 20,960	\$ 22,361	\$ 24,862
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 460,701	\$ 392,852	\$ 340,430	\$ 379,677	\$ 185,481
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 439,257	\$ 372,017	\$ 320,991	\$ 359,178	\$ 167,216
Mortgage Loans - Total	SUB2481	\$ 432,711	\$ 366,015	\$ 312,988	\$ 349,532	\$ 155,297
Construction	PD115	\$ 12,393	\$ 4,936	\$ 6,145	\$ 21,810	\$ 27,013
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 2,537	\$ 2,082	\$ 2,711	\$ 1,332	\$ 2,450
Secured by First Liens	PD123	\$ 373,302	\$ 321,613	\$ 271,586	\$ 287,054	\$ 95,433
Secured by Junior Liens	PD124	\$ 5,413	\$ 5,466	\$ 6,180	\$ 7,379	\$ 3,528
Multifamily (5 or more) Dwelling Units	PD125	\$ 3,009	\$ 1,654	\$ 2,507	\$ 2,661	\$ 3,472
Nonresidential Property (Except Land)	PD135	\$ 35,984	\$ 28,514	\$ 23,859	\$ 29,296	\$ 23,401
Land	PD138	\$ 73	\$ 1,750	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 3,304	\$ 3,415	\$ 5,154	\$ 6,867	\$ 7,573
Consumer Loans - Total	SUB2511	\$ 3,242	\$ 2,587	\$ 2,849	\$ 2,779	\$ 4,346
Loans on Deposits	PD161	\$ 315	\$ 325	\$ 329	\$ 740	\$ 373
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 2	\$ 2	\$ 3
Auto Loans	PD167	\$ 960	\$ 953	\$ 837	\$ 300	\$ 2,485
Mobile Home Loans	PD169	\$ 1,343	\$ 1,099	\$ 1,342	\$ 1,390	\$ 1,295
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 624	\$ 210	\$ 339	\$ 347	\$ 190
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 243	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 9,435	\$ 9,431	\$ 8,002	\$ 8,175	\$ 4,990
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 6,423	\$ 7,703	\$ 6,343	\$ 6,141	\$ 2,846
Rebooked GNMA's Incl in PD195	PD197	\$ 2,097	\$ 1,728	\$ 1,659	\$ 1,870	\$ 2,071
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 21,444	\$ 20,835	\$ 19,439	\$ 20,499	\$ 18,265
Mortgage Loans - Total	SUB2491	\$ 21,131	\$ 19,996	\$ 17,474	\$ 17,805	\$ 16,718
Construction	PD215	\$ 2,743	\$ 5,289	\$ 3,315	\$ 438	\$ 50
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 160	\$ 40	\$ 95	\$ 140	\$ 72
Secured by First Liens	PD223	\$ 14,229	\$ 11,541	\$ 12,438	\$ 14,432	\$ 14,296
Secured by Junior Liens	PD224	\$ 255	\$ 410	\$ 481	\$ 1,054	\$ 264
Multifamily (5 or more) Dwelling Units	PD225	\$ 1,196	\$ 1,451	\$ 46	\$ 948	\$ 221
Nonresidential Property (Except Land)	PD235	\$ 2,548	\$ 1,265	\$ 1,099	\$ 793	\$ 1,815
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 127	\$ 574	\$ 1,877	\$ 2,482	\$ 1,221
Consumer Loans - Total	SUB2521	\$ 186	\$ 265	\$ 88	\$ 212	\$ 326
Loans on Deposits	PD261	\$ 51	\$ 8	\$ 8	\$ 6	\$ 49
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 35	\$ 96	\$ 23	\$ 105	\$ 98
Mobile Home Loans	PD269	\$ 49	\$ 26	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 51	\$ 135	\$ 57	\$ 101	\$ 179
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	\$ 11,208	\$ 8,732	\$ 5,624	\$ 6,401	\$ 9,203
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 7,943	\$ 5,953	\$ 2,484	\$ 3,476	\$ 5,755
Rebooked GNMA's Incl in PD295	PD297	\$ 3,265	\$ 2,779	\$ 3,140	\$ 2,925	\$ 3,448
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 210,197	\$ 176,462	\$ 167,633	\$ 120,473	\$ 84,765
Mortgage Loans - Total	SUB2501	\$ 202,829	\$ 168,458	\$ 156,641	\$ 110,452	\$ 73,369

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 19,383	\$ 16,104	\$ 22,034	\$ 4,218	\$ 2,076
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 1,459	\$ 2,299	\$ 1,775	\$ 1,777	\$ 1,387
Secured by First Liens	PD323	\$ 159,114	\$ 129,762	\$ 113,887	\$ 90,904	\$ 56,746
Secured by Junior Liens	PD324	\$ 2,766	\$ 2,496	\$ 2,130	\$ 1,227	\$ 1,257
Multifamily (5 or more) Dwelling Units	PD325	\$ 2,305	\$ 1,178	\$ 2,691	\$ 2,220	\$ 2,813
Nonresidential Property (Except Land)	PD335	\$ 17,802	\$ 16,619	\$ 14,124	\$ 10,106	\$ 7,990
Land	PD338	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,100
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 6,594	\$ 7,515	\$ 10,623	\$ 9,624	\$ 10,820
Consumer Loans - Total	SUB2531	\$ 774	\$ 489	\$ 369	\$ 397	\$ 576
Loans on Deposits	PD361	\$ 105	\$ 28	\$ 22	\$ 22	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 98	\$ 102	\$ 62	\$ 9	\$ 235
Mobile Home Loans	PD369	\$ 366	\$ 336	\$ 259	\$ 326	\$ 312
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 204	\$ 22	\$ 26	\$ 40	\$ 29
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 243	\$ 0	\$ 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	\$ 1,016	\$ 2,115	\$ 1,224	\$ 1,140	\$ 1,140
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 1,114	\$ 870	\$ 817	\$ 817
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
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	\$ 8,116	\$ 8,146	\$ 8,598	\$ 10,849	\$ 6,468
90% up to 100% LTV	LD110	\$ 4,945	\$ 5,001	\$ 5,018	\$ 5,391	\$ 4,440
100% and greater LTV	LD120	\$ 3,171	\$ 3,145	\$ 3,580	\$ 5,458	\$ 2,028
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 4,085	\$ 3,962	\$ 4,235	\$ 4,028	\$ 2,060
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

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Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 4,085	\$ 3,962	\$ 4,235	\$ 4,028	\$ 2,060
90% up to 100% LTV	LD250	\$ 1,874	\$ 1,810	\$ 2,172	\$ 1,389	\$ 596
100% and greater LTV	LD260	\$ 2,211	\$ 2,152	\$ 2,063	\$ 2,639	\$ 1,464
Net Charge-offs - Total	SUB5300	\$ 28	\$ 0	\$ 199	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 28	\$ 0	\$ 199	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 147	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 147	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 432	\$ 0	\$ 123	\$ 1,323	\$ 4,261
90% up to 100% LTV	LD430	\$ 185	\$ 0	\$ 123	\$ 395	\$ 3,870
100% and greater LTV	LD440	\$ 247	\$ 0	\$ 0	\$ 928	\$ 391
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 229	\$ 7,199
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 229	\$ 5,507
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,692
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 46,051	\$ 51,795	\$ 47,726	\$ 47,502	\$ 52,871
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 14,475	\$ 12,922	\$ 22,152	\$ 21,690	\$ 70,268
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 561,863	\$ 534,762	\$ 573,003	\$ 600,612	\$ 810,870
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: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 275,310	\$ 294,810	\$ 317,267	\$ 313,052	\$ 278,626
Mortgage Construction Loans	CC105	\$ 258,585	\$ 273,064	\$ 294,051	\$ 293,819	\$ 266,590
Other Mortgage Loans	CC115	\$ 16,725	\$ 21,746	\$ 23,216	\$ 19,233	\$ 12,036
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,068	\$ 2,120	\$ 2,685	\$ 3,037	\$ 5,436
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 670,263	\$ 1,034,747	\$ 948,607	\$ 467,464	\$ 750,875
1-4 Dwelling Units	CC280	\$ 516,048	\$ 909,083	\$ 854,786	\$ 362,571	\$ 526,570
Multifamily (5 or more) Dwelling Units	CC290	\$ 21,248	\$ 24,709	\$ 19,008	\$ 28,110	\$ 36,070
All Other Real Estate	CC300	\$ 132,967	\$ 100,955	\$ 74,813	\$ 76,783	\$ 188,235
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 15,033	\$ 16,013	\$ 12,578	\$ 14,057	\$ 22,687
Commitments Outstanding to Purchase Loans	CC320	\$ 306,282	\$ 242,891	\$ 1,159,510	\$ 705,981	\$ 844,759
Commitments Outstanding to Sell Loans	CC330	\$ 4,756	\$ 7,420	\$ 8,088	\$ 7,022	\$ 5,044
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 819,180	\$ 1,168,434	\$ 1,111,179	\$ 803,853	\$ 1,147,238
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 1,500	\$ 220	\$ 5,009	\$ 24,990	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 575
Unused Lines of Credit - Total	SUB3361	\$ 1,064,009	\$ 1,059,198	\$ 1,061,694	\$ 1,063,533	\$ 1,054,371
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 827,133	\$ 833,434	\$ 835,715	\$ 830,338	\$ 860,809
Commercial Lines	CC420	\$ 226,310	\$ 214,036	\$ 215,771	\$ 223,392	\$ 183,777
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8
Open-End Consumer Lines - Other	CC425	\$ 10,566	\$ 11,728	\$ 10,208	\$ 9,803	\$ 9,777
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 30,120	\$ 31,118	\$ 29,507	\$ 28,290	\$ 25,852
Commercial	CC430	\$ 10,593	\$ 10,600	\$ 10,990	\$ 10,822	\$ 7,204
Standby, Not Included on CC465 or CC468	CC435	\$ 19,527	\$ 20,518	\$ 18,517	\$ 17,468	\$ 18,648
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 69,659	\$ 6,786	\$ 6,638	\$ 7,267	\$ 7,452
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,377	\$ 475	\$ 678	\$ 1,124	\$ 1,758
Other Contingent Liabilities	CC480	\$ 2,303	\$ 1,721	\$ 2,002	\$ 1,974	\$ 2,418
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

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Schedule CF --- Consolidated Cash Flow Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 1,877,178	\$ 2,344,641	\$ 3,263,441	\$ 2,668,373	\$ 4,485,342
Sales	CF145	\$ 22,565	\$ 2,979	\$ 13,293	\$ 4,026	\$ 41,037
Other Balance Changes	CF148	\$- 710,441	\$- 1,137,346	\$- 860,537	\$- 740,183	\$- 760,808
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 32,763	\$ 29,220	\$ 53,109	\$ 25,217	\$ 79,772
Sales	CF155	\$ 0	\$ 14,544	\$ 6,173	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 33,771	\$- 41,995	\$- 33,019	\$- 27,752	\$- 39,761
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 1,909,941	\$ 2,373,861	\$ 3,316,550	\$ 2,693,590	\$ 4,565,114
Sales - Total	SUB3821	\$ 22,565	\$ 17,523	\$ 19,466	\$ 4,026	\$ 41,037
Net Purchases - Total	SUB3826	\$ 1,887,376	\$ 2,356,338	\$ 3,297,084	\$ 2,689,564	\$ 4,524,077
Mortgage Loans Disbursed - Total	SUB3831	\$ 2,596,796	\$ 2,178,869	\$ 1,187,387	\$ 1,457,130	\$ 1,865,511
Construction Loans - Total	SUB3840	\$ 91,289	\$ 71,596	\$ 75,672	\$ 100,541	\$ 95,179
1-4 Dwelling Units	CF190	\$ 39,670	\$ 40,130	\$ 48,675	\$ 52,846	\$ 45,841
Multifamily (5 or more) Dwelling Units	CF200	\$ 20,833	\$ 7,366	\$ 6,366	\$ 11,012	\$ 12,238
Nonresidential	CF210	\$ 30,786	\$ 24,100	\$ 20,631	\$ 36,683	\$ 37,100
Permanent Loans - Total	SUB3851	\$ 2,505,507	\$ 2,107,273	\$ 1,111,715	\$ 1,356,589	\$ 1,770,332
1-4 Dwelling Units	CF225	\$ 2,298,473	\$ 1,914,448	\$ 969,741	\$ 1,184,353	\$ 1,656,783
Home Equity and Junior Liens	CF226	\$ 152,615	\$ 151,567	\$ 114,612	\$ 121,324	\$ 155,798
Multifamily (5 or more) Dwelling Units	CF245	\$ 62,792	\$ 25,409	\$ 25,059	\$ 18,541	\$ 10,605
Nonresidential (Except Land)	CF260	\$ 143,353	\$ 167,271	\$ 111,863	\$ 150,879	\$ 100,804
Land	CF270	\$ 889	\$ 145	\$ 5,052	\$ 2,816	\$ 2,140
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 411,737	\$ 1,659,718	\$ 558,403	\$ 974,122	\$ 724,169
1-4 Dwelling Units	CF280	\$ 403,993	\$ 1,653,322	\$ 556,690	\$ 971,839	\$ 718,787
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 26,887	\$ 50,892	\$ 4,372	\$ 27,536	\$ 37,165
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 2,500	\$ 219	\$ 555	\$ 1,238	\$ 2,476
Nonresidential	CF300	\$ 5,244	\$ 6,177	\$ 1,158	\$ 1,045	\$ 2,906
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 23,320	\$ 34,901	\$ 32,441	\$ 32,141	\$ 62,015
1-4 Dwelling Units	CF310	\$ 20,936	\$ 28,896	\$ 28,248	\$ 29,147	\$ 60,781
Home Equity and Junior Liens	CF311	\$ 1,745	\$ 1,704	\$ 1,788	\$ 754	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: November 21, 2008, 10:38 AM	TFR Industry Aggregate Report 93034 - OTS-Regulated: New Jersey September 2008	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 275	\$ 0	\$ 0	\$ 464	\$ 1,234
Nonresidential	CF330	\$ 2,109	\$ 6,005	\$ 4,193	\$ 2,530	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 388,417	\$ 1,624,817	\$ 525,962	\$ 941,981	\$ 662,154
Memo - Refinancing Loans	CF361	\$ 259,191	\$ 275,175	\$ 175,523	\$ 127,108	\$ 138,460
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 86,168	\$ 80,945	\$ 73,846	\$ 88,536	\$ 89,605
Sales	CF395	\$ 3,383	\$ 3,787	\$ 3,128	\$ 3,322	\$ 6,065
Consumer:						
Closed or Purchased	CF400	\$ 18,601	\$ 25,251	\$ 19,420	\$ 17,213	\$ 16,208
Sales	CF405	\$ 372	\$ 385	\$ 327	\$ 283	\$ 273
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 104,769	\$ 106,196	\$ 93,266	\$ 105,749	\$ 105,813
Nonmortgage Loans - Sales - Total	SUB3915	\$ 3,755	\$ 4,172	\$ 3,455	\$ 3,605	\$ 6,338
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 101,014	\$ 102,024	\$ 89,811	\$ 102,144	\$ 99,475
Deposits:						
Interest Credited to Deposits	CF430	\$ 239,512	\$ 246,296	\$ 279,146	\$ 294,149	\$ 289,943

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 4,968,109	\$ 4,958,965	\$ 4,895,175	\$ 4,088,817	\$ 3,721,944
Fully Insured	DI100	\$ 4,783,855	\$ 4,713,892	\$ 4,611,511	\$ 3,844,866	\$ 3,513,197
Other	DI110	\$ 184,254	\$ 245,073	\$ 283,664	\$ 243,951	\$ 208,747
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 21,909,051	\$ 21,428,143	\$ 21,306,911	\$ 20,190,805	\$ 19,882,379
Greater than \$100,000	DI130	\$ 10,291,987	\$ 10,246,532	\$ 9,708,471	\$ 9,125,918	\$ 9,024,740
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	1,790,384	1,767,685	1,753,165	1,694,954	1,689,742
Greater than \$100,000	DI160	53,965	52,990	51,320	48,301	40,355
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 2,908,933	\$ 2,831,566	\$ 2,731,622	\$ 2,527,447	\$ 2,238,145
Greater than \$250,000	DI175	\$ 93,730	\$ 92,155	\$ 112,835	\$ 81,740	\$ 306,486
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	145,562	145,042	144,430	140,432	142,937
Greater than \$250,000	DI185	267	252	243	223	224

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Number of Deposit Accounts - Total	SUB4062	1,990,178	1,965,969	1,949,158	1,883,910	1,873,258
IRA/Keogh Accounts	DI200	\$ 2,926,812	\$ 2,890,707	\$ 2,849,641	\$ 2,614,774	\$ 2,550,810
Uninsured Deposits	DI210	\$ 7,182,311	\$ 7,207,031	\$ 6,976,948	\$ 6,423,981	\$ 6,231,088
Preferred Deposits	DI220	\$ 520,158	\$ 436,403	\$ 455,915	\$ 401,936	\$ 429,466
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 1,874,830	\$ 1,854,155	\$ 1,899,071	\$ 1,950,423	\$ 1,907,621
Money Market Deposit Accounts	DI320	\$ 8,542,282	\$ 8,514,971	\$ 7,663,994	\$ 6,576,865	\$ 5,831,131
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 6,124,708	\$ 6,171,345	\$ 6,136,154	\$ 6,124,129	\$ 6,284,637
Time Deposits	DI340	\$ 18,654,912	\$ 18,057,918	\$ 18,160,621	\$ 17,274,495	\$ 17,428,362
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 5,787,599	\$ 5,457,100	\$ 5,486,845	\$ 5,064,409	\$ 4,923,932
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 596,946	\$ 569,080	\$ 554,922	\$ 516,285	\$ 503,171
Non-Interest-Bearing Demand Deposits	DI610	\$ 941,163	\$ 1,025,601	\$ 982,073	\$ 908,587	\$ 1,000,050
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 35,222,813	\$ 34,629,032	\$ 33,885,093	\$ 22,254,045	\$ 21,331,160
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 526	\$ 151	\$ 144	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 29,517,153	\$ 29,018,167	\$ 27,448,960	\$ 22,094,157	\$ 20,782,709
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

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	4,919	4,897	4,867	4,869	5,061
Financial Assets Held for Trading Purposes	SI375	\$ 2,963,869	\$ 2,962,623	\$ 2,845,502	\$ 2,394,869	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 2,979,099	\$ 2,979,617	\$ 2,863,528	\$ 2,417,757	\$ 23,367
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 69	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Available-for-Sale Securities	SI385	\$ 14,456,487	\$ 13,817,102	\$ 12,754,379	\$ 10,213,792	\$ 11,380,353
Assets Held for Sale	SI387	\$ 4,714	\$ 7,447	\$ 5,678	\$ 6,803	\$ 5,458
Loans Serviced for Others	SI390	\$ 45,151,837	\$ 53,606,906	\$ 53,869,912	\$ 54,006,073	\$ 51,963,995
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 at Month-end						
First month of Qtr	SI581	86.87%	86.92%	86.73%	88.03%	87.60%
Second month of Qtr	SI582	87.15%	87.00%	87.05%	87.63%	88.24%
Third month of Qtr	SI583	87.73%	87.36%	87.29%	87.36%	88.47%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	60.52%	60.21%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 20,119	\$ 20,174	\$ 20,106	\$ 19,247	\$ 18,996
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 51,532	\$ 50,764	\$ 53,091	\$ 50,242	\$ 55,323
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	54	54	52	53	61
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 6,897,270	\$ 6,904,113	\$ 6,716,009	\$ 6,623,837	\$ 6,634,567
Net Income (Loss) (SO91)	SI610	\$ 140,068	\$ 163,974	\$ 96,461	\$ 91,720	\$ 112,112
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 65,611	\$ 91,562	\$ 75,933	\$ 95,411	\$ 73,140
Stock Issued	SI640	\$ 15,523	\$ 10,532	\$ 7,995	\$ 5,890	\$ 6,119
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 3,451	\$ 581	\$ 125,779	\$ 28,950	\$ 5,190
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 23,955	\$- 108,465	\$ 45,672	\$ 56,741	\$ 29,260
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$- 94	\$ 0	\$ 0
Other Adjustments	SI671	\$ 3,686	\$ 3,824	\$ 3,475	\$ 4,284	\$- 1,332
Ending Equity Capital (SC80)	SI680	\$ 6,970,432	\$ 6,882,997	\$ 6,919,364	\$ 6,716,010	\$ 6,712,776
Transactions With Affiliations						

Office of Thrift Supervision Financial Reporting System Run Date: November 21, 2008, 10:38 AM	TFR Industry Aggregate Report 93034 - OTS-Regulated: New Jersey September 2008	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 540	\$ 54	\$ 42	\$ 4	\$ 30,944
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 125,917	\$ 151,996	\$ 95,609	\$ 66,752	\$ 80,284
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	7 [Yes]	7 [Yes]	7 [Yes]	7 [Yes]	8 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,813
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 598	\$ 753	\$ 600	\$ 595	\$ 704
Average Balance Sheet Data						
Total Assets	SI870	\$ 74,698,390	\$ 71,899,942	\$ 68,779,170	\$ 65,549,707	\$ 62,922,454
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 7,048,461	\$ 7,327,573	\$ 8,153,201	\$ 8,067,332	\$ 8,446,983
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 64,085,525	\$ 60,842,884	\$ 57,064,530	\$ 54,022,776	\$ 50,999,643
Nonmortgage Loans	SI885	\$ 476,902	\$ 464,981	\$ 460,461	\$ 439,257	\$ 597,060
Deposits and Excrows	SI890	\$ 33,675,576	\$ 33,149,266	\$ 31,713,975	\$ 30,415,154	\$ 29,756,513
Total Borrowings	SI895	\$ 32,104,257	\$ 29,784,181	\$ 28,172,942	\$ 26,599,003	\$ 24,588,883

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 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	27	26	25	25

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
FIDUCIARY AND RELATED SERVICES						
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]

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 408,272	\$ 458,743	\$ 477,250	\$ 532,381	\$ 573,383
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 79,136	\$ 82,595	\$ 86,170	\$ 91,838	\$ 112,168
Personal Trust and Agency Accounts	FS210	\$ 27,957	\$ 28,949	\$ 28,104	\$ 27,906	\$ 52,759
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 3,397	\$ 3,616	\$ 3,662	\$ 3,795	\$ 3,876
Employee Benefit - Defined Contribution	FS220	\$ 880	\$ 943	\$ 960	\$ 983	\$ 1,000
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 2,517	\$ 2,673	\$ 2,702	\$ 2,812	\$ 2,876
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 47,782	\$ 50,030	\$ 54,404	\$ 60,137	\$ 55,533
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 300,413	\$ 348,131	\$ 363,184	\$ 412,555	\$ 430,542
Personal Trust and Agency Accounts	FS211	\$ 152	\$ 150	\$ 395	\$ 136	\$ 244
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 300,261	\$ 347,981	\$ 362,789	\$ 412,419	\$ 430,298
Employee Benefit - Defined Contribution	FS221	\$ 399	\$ 393	\$ 413	\$ 665	\$ 887
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 299,862	\$ 347,588	\$ 362,376	\$ 411,754	\$ 429,411
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	\$ 28,723	\$ 28,017	\$ 27,896	\$ 27,988	\$ 30,673
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	121	121	118	115	117
Personal Trust and Agency Accounts	FS212	58	57	54	50	52
Retirement-related Trust and Agency Accounts - Total	SUB6120	6	6	6	6	6
Employee Benefit - Defined Contribution	FS222	1	1	1	1	1
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	57	58	58	59	59

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	33,961	35,193	36,289	37,441	38,417
Personal Trust and Agency Accounts	FS213	8	8	6	8	8
Retirement-related Trust and Agency Accounts - Total	SUB6130	33,953	35,185	36,283	37,433	38,409
Employee Benefit - Defined Contribution	FS223	12	12	13	15	17
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	33,941	35,173	36,270	37,418	38,392
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	10	10	9	10	9
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 152	\$ 158	\$ 181	\$ 2,058	\$ 576
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 380	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 152	\$ 158	\$ 181	\$ 793	\$ 576
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 21	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 152	\$ 158	\$ 181	\$ 772	\$ 576
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 407	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 11	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 467	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 1,149	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 152	\$ 158	\$ 181	\$ 909	\$ 576
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 27,906	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$- 1	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 6,376	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 3,735	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 8,242	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 1,038	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 5,849	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 187	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 2,434	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 46	\$ 0
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	0	0
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
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0
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		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 6,970,433	\$ 6,882,990	\$ 6,919,360	\$ 6,716,011	\$ 6,712,771
Equity Capital Deductions - Total	SUB1631	\$ 258,527	\$ 258,150	\$ 259,201	\$ 258,474	\$ 259,605
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 465	\$ 461	\$ 458	\$ 454	\$ 451
Goodwill and Certain Other Intangible Assets	CCR115	\$ 252,852	\$ 253,388	\$ 253,980	\$ 254,572	\$ 255,813
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 4,875	\$ 4,024	\$ 4,601	\$ 3,447	\$ 3,340
Other	CCR134	\$ 335	\$ 277	\$ 162	\$ 1	\$ 1
Equity Capital Additions -Total	SUB1641	\$ 86,251	\$ 63,938	\$- 42,117	\$ 2,807	\$ 59,812
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 76,644	\$ 59,768	\$- 47,670	\$- 2,426	\$ 56,104
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	\$ 9,436	\$ 3,999	\$ 5,382	\$ 5,062	\$ 3,537
Tier 1 (Core) Capital	CCR20	\$ 6,798,157	\$ 6,688,778	\$ 6,618,042	\$ 6,460,344	\$ 6,512,978
Total Assets (SC60)	CCR205	\$ 75,965,949	\$ 73,411,081	\$ 70,403,387	\$ 66,825,544	\$ 65,187,346
Asset Deductions - Total	SUB1651	\$ 263,456	\$ 258,149	\$ 259,200	\$ 258,579	\$ 259,564
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 465	\$ 461	\$ 458	\$ 454	\$ 411
Goodwill and Certain Other Intangible Assets	CCR265	\$ 252,852	\$ 253,388	\$ 253,980	\$ 254,572	\$ 255,813

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 10:38 AM

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

Frozen Aggregated Data
(\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 4,983	\$ 4,024	\$ 4,601	\$ 3,553	\$ 3,340
Other	CCR275	\$ 5,156	\$ 276	\$ 161	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 91,076	\$ 62,548	\$- 54,169	\$- 8,444	\$ 58,946
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 90,570	\$ 66,772	\$- 50,515	\$- 4,381	\$ 58,272
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 506	\$- 4,224	\$- 3,654	\$- 4,063	\$ 674
Adjusted Total Assets	CCR25	\$ 75,793,569	\$ 73,215,480	\$ 70,090,018	\$ 66,558,521	\$ 64,986,728
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 3,021,299	\$ 2,917,934	\$ 2,797,627	\$ 2,609,634	\$ 2,553,311
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 6,798,157	\$ 6,688,778	\$ 6,618,042	\$ 6,460,344	\$ 6,512,978
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 20	\$ 162	\$ 442	\$ 911	\$ 1,860
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	\$ 114,924	\$ 109,080	\$ 107,766	\$ 103,893	\$ 107,644
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 114,944	\$ 109,242	\$ 108,208	\$ 104,804	\$ 109,504
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 114,944	\$ 109,242	\$ 108,208	\$ 104,804	\$ 109,504
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1	\$ 1	\$ 12	\$ 12	\$ 137
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 98	\$ 463	\$ 1,068
Total Risk-Based Capital	CCR39	\$ 6,913,100	\$ 6,798,019	\$ 6,726,140	\$ 6,564,673	\$ 6,621,277
0% R/W Category - Cash	CCR400	\$ 134,543	\$ 147,560	\$ 134,060	\$ 124,662	\$ 131,706
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,212,604	\$ 1,286,586	\$ 1,414,265	\$ 1,564,515	\$ 1,686,815
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 5,351	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 54,004	\$ 70,810	\$ 80,857	\$ 64,205	\$ 64,992
0% R/W Category - Assets Total	CCR420	\$ 1,401,151	\$ 1,504,956	\$ 1,634,533	\$ 1,753,382	\$ 1,883,513
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	\$ 23,775,273	\$ 22,751,955	\$ 21,375,089	\$ 19,123,649	\$ 16,962,190
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,552,416	\$ 1,558,792	\$ 1,618,454	\$ 1,567,010	\$ 1,457,665
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 130,961	\$ 112,167	\$ 106,632	\$ 102,263	\$ 118,562

Office of Thrift Supervision Financial Reporting System Run Date: November 21, 2008, 10:38 AM	TFR Industry Aggregate Report 93034 - OTS-Regulated: New Jersey September 2008	Frozen Aggregated Data (\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 2,474,358	\$ 2,683,958	\$ 2,759,464	\$ 2,240,996	\$ 2,026,924
20% R/W Category - Other	CCR450	\$ 3,935,468	\$ 3,827,746	\$ 4,497,418	\$ 4,645,804	\$ 5,828,521
20% R/W Category - Assets Total	CCR455	\$ 31,868,476	\$ 30,934,618	\$ 30,357,057	\$ 27,679,722	\$ 26,393,862
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 6,373,695	\$ 6,186,923	\$ 6,071,408	\$ 5,535,946	\$ 5,278,775
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 35,588,852	\$ 34,241,277	\$ 31,838,849	\$ 31,120,553	\$ 30,008,908
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 159,012	\$ 216,949	\$ 208,694	\$ 206,873	\$ 253,615
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 6,248	\$ 1,077	\$ 50,649	\$ 1,205	\$ 1,259
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 812	\$ 813	\$ 841	\$ 2,200	\$ 2,578
50% R/W Category - Other	CCR480	\$ 84,129	\$ 83,775	\$ 85,607	\$ 96,949	\$ 97,652
50% R/W Category - Assets Total	CCR485	\$ 35,839,053	\$ 34,543,891	\$ 32,184,640	\$ 31,427,780	\$ 30,364,012
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 17,919,533	\$ 17,271,953	\$ 16,092,326	\$ 15,713,899	\$ 15,182,014
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 171,291	\$ 142,331	\$ 170,181	\$ 177,545	\$ 435,784
100% R/W Category - All Other Assets	CCR506	\$ 7,060,140	\$ 6,613,783	\$ 6,434,779	\$ 6,393,969	\$ 6,436,169
100% R/W Category - Assets Total	CCR510	\$ 7,231,431	\$ 6,756,114	\$ 6,604,960	\$ 6,571,514	\$ 6,871,953
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 7,231,431	\$ 6,756,114	\$ 6,604,960	\$ 6,571,514	\$ 6,871,953
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,198	\$ 263	\$ 248	\$ 256	\$ 1,305
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 14,975	\$ 3,288	\$ 3,100	\$ 3,200	\$ 16,313
Assets to Risk-Weight	CCR64	\$ 76,341,309	\$ 73,739,842	\$ 70,781,438	\$ 67,432,654	\$ 65,514,645
Subtotal Risk-Weighted Assets	CCR75	\$ 31,539,627	\$ 30,218,272	\$ 28,771,790	\$ 27,824,552	\$ 27,349,046
Excess Allowances for Loan and Lease Losses	CCR530	\$ 91	\$ 179	\$ 224	\$ 224	\$ 201
Total Risk-Weighted Assets	CCR78	\$ 31,539,536	\$ 30,218,093	\$ 28,771,566	\$ 27,824,328	\$ 27,348,845
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,523,160	\$ 2,417,448	\$ 2,301,727	\$ 2,225,944	\$ 2,187,904
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.97%	9.14%	9.44%	9.71%	10.02%
Total Risk-Based Capital Ratio	CCR820	21.92%	22.50%	23.38%	23.59%	24.21%
Tier 1 Risk-Based Capital Ratio	CCR830	21.55%	22.14%	23.00%	23.22%	23.81%
Tangible Equity Ratio	CCR840	8.97%	9.14%	9.44%	9.71%	10.02%

*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.