

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:33 AM

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

Frozen Aggregated Data
(\$Thousands)

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Description		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions		39	39	41	41	41
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	2	1	0	0	2
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	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 6,412,394	\$ 6,470,852	\$ 6,327,402	\$ 6,339,907	\$ 6,161,437
Cash and Non-Interest-Earning Deposits	SC110	\$ 477,347	\$ 534,822	\$ 537,837	\$ 677,423	\$ 703,339
Interest-Earning Deposits in FHLBs	SC112	\$ 239,813	\$ 277,668	\$ 250,723	\$ 276,614	\$ 446,837
Other Interest-Earning Deposits	SC118	\$ 148,046	\$ 144,481	\$ 102,480	\$ 143,388	\$ 124,686
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 142,769	\$ 122,176	\$ 95,010	\$ 106,474	\$ 261,938
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 4,544,917	\$ 4,533,687	\$ 4,453,363	\$ 4,308,716	\$ 3,768,986
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 194,967	\$ 212,943	\$ 232,908	\$ 224,106	\$ 228,482
State and Municipal Obligations	SC180	\$ 326,960	\$ 290,039	\$ 285,337	\$ 252,783	\$ 238,447
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 288,405	\$ 303,908	\$ 318,864	\$ 298,523	\$ 351,484
Accrued Interest Receivable	SC191	\$ 49,170	\$ 51,128	\$ 50,880	\$ 51,880	\$ 37,238
Mortgage-Backed Securities - Gross	SUB0072	\$ 10,927,961	\$ 10,601,108	\$ 10,416,143	\$ 10,659,063	\$ 10,733,141
Mortgage-Backed Securities - Total	SC22	\$ 10,927,961	\$ 10,601,108	\$ 10,416,143	\$ 10,659,063	\$ 10,733,141
Pass-Through - Total	SUB0073	\$ 9,473,577	\$ 9,063,669	\$ 8,851,794	\$ 8,908,990	\$ 8,545,469
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 9,135,766	\$ 8,724,815	\$ 8,518,110	\$ 8,566,836	\$ 8,297,153
Other Pass-Through	SC215	\$ 337,811	\$ 338,854	\$ 333,684	\$ 342,154	\$ 248,316
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 1,408,941	\$ 1,494,220	\$ 1,521,786	\$ 1,706,302	\$ 2,143,313
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 195,769	\$ 205,361	\$ 219,941	\$ 216,733	\$ 236,701
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 964,136	\$ 1,050,251	\$ 1,161,245	\$ 1,360,327	\$ 1,744,986
Other	SC222	\$ 249,036	\$ 238,608	\$ 140,600	\$ 129,242	\$ 161,626
Accrued Interest Receivable	SC228	\$ 45,443	\$ 43,219	\$ 42,563	\$ 43,771	\$ 44,359

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 23,098,157	\$ 22,303,682	\$ 21,548,065	\$ 20,409,409	\$ 19,401,211
Mortgage Loans - Total	SC26	\$ 22,995,733	\$ 22,202,968	\$ 21,448,439	\$ 20,311,419	\$ 19,304,274
Construction Loans - Total	SUB0100	\$ 299,921	\$ 274,236	\$ 239,649	\$ 215,012	\$ 206,217
Residential - Total	SUB0110	\$ 220,411	\$ 206,198	\$ 173,968	\$ 163,280	\$ 155,929
1-4 Dwelling Units	SC230	\$ 189,425	\$ 176,357	\$ 149,500	\$ 140,755	\$ 138,197
Multifamily (5 or more) Dwelling Units	SC235	\$ 30,986	\$ 29,841	\$ 24,468	\$ 22,525	\$ 17,732
Nonresidential Property	SC240	\$ 79,510	\$ 68,038	\$ 65,681	\$ 51,732	\$ 50,288
Permanent Loans - Total	SUB0121	\$ 22,704,607	\$ 21,940,020	\$ 21,218,564	\$ 20,111,357	\$ 19,114,218
Residential - Total	SUB0131	\$ 21,140,104	\$ 20,441,026	\$ 19,793,355	\$ 18,763,085	\$ 17,846,369
1-4 Dwelling Units - Total	SUB0141	\$ 20,712,094	\$ 20,017,782	\$ 19,395,073	\$ 18,362,601	\$ 17,450,024
Revolving Open-End Loans	SC251	\$ 523,984	\$ 505,968	\$ 490,535	\$ 476,169	\$ 449,997
All Other - First Liens	SC254	\$ 19,232,682	\$ 18,600,610	\$ 18,020,869	\$ 16,842,272	\$ 16,025,410
All Other - Junior Liens	SC255	\$ 955,428	\$ 911,204	\$ 883,669	\$ 1,044,160	\$ 974,617
Multifamily (5 or more) Dwelling Units	SC256	\$ 428,010	\$ 423,244	\$ 398,282	\$ 400,484	\$ 396,345
Nonresidential Property (Except Land)	SC260	\$ 1,550,054	\$ 1,488,639	\$ 1,415,396	\$ 1,336,937	\$ 1,255,569
Land	SC265	\$ 14,449	\$ 10,355	\$ 9,813	\$ 11,335	\$ 12,280
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 790,272	\$ 812,684	\$ 1,131,844	\$ 1,005,934	N/A
Accrued Interest Receivable	SC272	\$ 90,930	\$ 85,945	\$ 86,114	\$ 80,402	\$ 77,196
Advances for Taxes and Insurance	SC275	\$ 2,699	\$ 3,481	\$ 3,738	\$ 2,638	\$ 3,580
Allowance for Loan and Lease Losses	SC283	\$ 102,424	\$ 100,714	\$ 99,626	\$ 97,990	\$ 96,937
Nonmortgage Loans - Gross	SUB0162	\$ 543,472	\$ 516,421	\$ 512,737	\$ 492,823	\$ 484,472
Nonmortgage Loans - Total	SC31	\$ 534,727	\$ 507,278	\$ 503,593	\$ 484,261	\$ 476,348
Commercial Loans - Total	SC32	\$ 262,100	\$ 254,135	\$ 262,318	\$ 253,598	\$ 248,469
Secured	SC300	\$ 221,122	\$ 214,159	\$ 217,217	\$ 210,463	\$ 210,600
Unsecured	SC303	\$ 38,741	\$ 37,355	\$ 42,006	\$ 39,461	\$ 34,351
Lease Receivables	SC306	\$ 2,237	\$ 2,621	\$ 3,095	\$ 3,674	\$ 3,518
Consumer Loans - Total	SC35	\$ 278,736	\$ 259,889	\$ 248,284	\$ 237,100	\$ 233,805
Loans on Deposits	SC310	\$ 16,073	\$ 16,726	\$ 16,097	\$ 16,289	\$ 16,839
Home Improvement Loans (Not secured by real estate)	SC316	\$ 88	\$ 94	\$ 107	\$ 93	\$ 132
Education Loans	SC320	\$ 193	\$ 175	\$ 173	\$ 233	\$ 380
Auto Loans	SC323	\$ 209,022	\$ 189,622	\$ 178,063	\$ 167,096	\$ 162,519
Mobile Home Loans	SC326	\$ 39,107	\$ 38,223	\$ 37,585	\$ 37,189	\$ 37,731
Credit Cards	SC328	\$ 708	\$ 756	\$ 796	\$ 786	\$ 1,164

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 13,545	\$ 14,293	\$ 15,463	\$ 15,414	\$ 15,040
Accrued Interest Receivable	SC348	\$ 2,636	\$ 2,397	\$ 2,135	\$ 2,125	\$ 2,198
Allowance for Loan and Lease Losses	SC357	\$ 8,745	\$ 9,143	\$ 9,144	\$ 8,562	\$ 8,124
Repossessed Assets - Gross	SUB0201	\$ 2,541	\$ 2,838	\$ 10,870	\$ 10,590	\$ 10,779
Repossessed Assets - Total	SC40	\$ 2,527	\$ 2,810	\$ 9,747	\$ 9,464	\$ 9,655
Real Estate - Total	SUB0210	\$ 2,531	\$ 2,838	\$ 10,870	\$ 10,580	\$ 10,777
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 1,871	\$ 2,177	\$ 2,926	\$ 2,450	\$ 2,293
1-4 Dwelling Units	SC415	\$ 1,871	\$ 2,177	\$ 2,926	\$ 2,450	\$ 2,293
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 460	\$ 461	\$ 7,744	\$ 7,930	\$ 8,284
Land	SC428	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200
Other Repossessed Assets	SC430	\$ 10	\$ 0	\$ 0	\$ 10	\$ 2
General Valuation Allowances	SC441	\$ 14	\$ 28	\$ 1,123	\$ 1,126	\$ 1,124
Real Estate Held for Investment	SC45	\$ 1,160	\$ 1,167	\$ 45,902	\$ 45,536	\$ 45,878
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 315,911	\$ 310,115	\$ 314,595	\$ 327,366	\$ 319,545
Federal Home Loan Bank Stock	SC510	\$ 310,377	\$ 303,916	\$ 307,021	\$ 319,766	\$ 313,334
Other	SC540	\$ 5,534	\$ 6,199	\$ 7,574	\$ 7,600	\$ 6,211
Office Premises and Equipment	SC55	\$ 361,776	\$ 351,463	\$ 342,638	\$ 342,532	\$ 338,892
Other Assets - Gross	SUB0262	\$ 1,115,229	\$ 1,099,582	\$ 1,149,653	\$ 1,167,384	\$ 1,157,606
Other Assets - Total	SC59	\$ 1,105,097	\$ 1,091,141	\$ 1,147,672	\$ 1,165,463	\$ 1,155,495
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 117,196	\$ 115,822	\$ 103,457	\$ 91,321	\$ 85,196
Bank-Owned Life Insurance - Other	SC625	\$ 103,412	\$ 102,229	\$ 98,216	\$ 97,560	\$ 96,478
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 129,693	\$ 116,243	\$ 107,217	\$ 109,421	\$ 120,916
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 811	\$ 1,014	\$ 1,217	\$ 1,419	\$ 1,622
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 101,885	\$ 102,709	\$ 103,659	\$ 105,010	\$ 105,387
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 662,232	\$ 661,565	\$ 735,887	\$ 762,653	\$ 748,007
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

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Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 10,132	\$ 8,441	\$ 1,981	\$ 1,921	\$ 2,111
General Valuation Allowances - Total	SUB2092	\$ 121,315	\$ 118,326	\$ 111,874	\$ 109,599	\$ 108,296
Total Assets - Gross	SUB0283	\$ 42,778,601	\$ 41,657,228	\$ 40,668,005	\$ 39,794,610	\$ 38,652,961
Total Assets	SC60	\$ 42,657,286	\$ 41,538,902	\$ 40,556,131	\$ 39,685,011	\$ 38,544,665
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 27,118,199	\$ 26,806,071	\$ 26,496,475	\$ 26,308,307	\$ 25,872,911
Deposits	SC710	\$ 26,579,017	\$ 26,209,252	\$ 25,942,221	\$ 25,760,104	\$ 25,333,021
Escrows	SC712	\$ 539,618	\$ 597,289	\$ 554,761	\$ 548,591	\$ 540,166
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 436	\$- 470	\$- 507	\$- 388	\$- 276
Borrowings - Total	SC72	\$ 11,246,564	\$ 10,503,754	\$ 9,927,037	\$ 9,438,746	\$ 8,638,888
Advances from FHLBank	SC720	\$ 3,908,941	\$ 3,766,023	\$ 3,757,411	\$ 3,853,641	\$ 3,656,941
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 7,001,881	\$ 6,432,288	\$ 5,883,831	\$ 5,315,454	\$ 4,685,350
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	\$ 335,742	\$ 305,443	\$ 285,795	\$ 269,651	\$ 296,597
Other Liabilities - Total	SC75	\$ 464,756	\$ 492,763	\$ 439,142	\$ 378,901	\$ 414,010
Accrued Interest Payable - Deposits	SC763	\$ 8,128	\$ 7,419	\$ 8,590	\$ 7,799	\$ 6,724
Accrued Interest Payable - Other	SC766	\$ 41,942	\$ 40,536	\$ 39,367	\$ 36,703	\$ 34,482
Accrued Taxes	SC776	\$ 74,798	\$ 41,837	\$ 38,471	\$ 30,559	\$ 56,228
Accounts Payable	SC780	\$ 50,749	\$ 53,423	\$ 58,365	\$ 47,771	\$ 53,331
Deferred Income Taxes	SC790	\$ 2,595	\$ 5,931	\$ 4,771	\$ 2,180	\$ 5,154
Other Liabilities and Deferred Income	SC796	\$ 286,544	\$ 343,617	\$ 289,578	\$ 253,889	\$ 258,091
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	\$ 38,829,519	\$ 37,802,588	\$ 36,862,654	\$ 36,125,954	\$ 34,925,809

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 176	\$ 176	\$ 176	\$ 176	\$ 176
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 3,827,591	\$ 3,736,138	\$ 3,693,301	\$ 3,558,879	\$ 3,618,681
Stock - Total	SUB0311	\$ 1,129,348	\$ 1,015,555	\$ 1,003,424	\$ 953,635	\$ 950,474
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Common Stock - Par Value	SC820	\$ 9,451	\$ 7,270	\$ 7,271	\$ 7,271	\$ 7,270
Common Stock - Paid in Excess of Par	SC830	\$ 1,114,897	\$ 1,003,285	\$ 991,153	\$ 941,364	\$ 938,204
Accumulated Other Comprehensive Income - Total	SC86	\$- 39,603	\$ 1,122	\$ 11,901	\$- 61,667	\$ 40,566
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 40,385	\$ 1,198	\$ 12,174	\$- 61,554	\$ 40,678
Gains (Losses) on Cash Flow Hedges	SC865	\$ 824	\$- 34	\$- 161	\$ 0	\$ 0
Other	SC870	\$- 42	\$- 42	\$- 112	\$- 113	\$- 112
Retained Earnings	SC880	\$ 2,831,167	\$ 2,797,560	\$ 2,756,370	\$ 2,748,537	\$ 2,710,347
Other Components of Equity Capital	SC891	\$- 93,321	\$- 78,099	\$- 78,394	\$- 81,626	\$- 82,706
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 42,657,286	\$ 41,538,902	\$ 40,556,131	\$ 39,685,009	\$ 38,544,666

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	3	\$ 77
3	Federal, State, or other taxes receivable	10	\$ 6,478
4	Net deferred tax assets	28	\$ 116,971
5	Insured portion of real estate acquired by forecls	1	\$ 1,780
6	Prepaid deposit insurance premiums	1	\$ 422
7	Prepaid expenses	33	\$ 30,518
9	Advances for loans serviced for others	1	\$ 332,417
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 282
14	Other noninterest-bearing short-term accounts recv	5	\$ 80,953
19	Receivables fr a broker for unsettled transactions	1	\$ 614
99	Other	28	\$ 35,982

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 21,216
4	Nonrefundable loan fees received prior to closing	5	\$ 496
11	The liability recorded for post-retirement benefit	15	\$ 13,568
13	Amounts payable under interest-rate-swap agreement	1	\$ 55
16	Recourse loan liability	1	\$ 134
17	Noninterest-bearing payables to Hold Co/Affiliates	6	\$ 65,904
18	Litigation reserves	2	\$ 2,681
99	Other	52	\$ 167,941

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 496,881	\$ 486,761	\$ 468,539	\$ 444,379	\$ 435,979
Deposits and Investment Securities	SO115	\$ 62,749	\$ 61,615	\$ 59,019	\$ 53,954	\$ 48,807
Mortgage-Backed Securities	SO125	\$ 114,742	\$ 113,384	\$ 113,798	\$ 111,724	\$ 113,885
Mortgage Loans	SO141	\$ 311,300	\$ 303,881	\$ 288,123	\$ 271,312	\$ 265,930
Nonmortgage Loans - Total	SUB0950	\$ 8,090	\$ 7,881	\$ 7,599	\$ 7,389	\$ 7,357
Commercial Loans and Leases	SO160	\$ 4,112	\$ 4,026	\$ 3,835	\$ 3,631	\$ 3,868
Consumer Loans and Leases	SO171	\$ 3,978	\$ 3,855	\$ 3,764	\$ 3,758	\$ 3,489
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 2,527	\$ 1,942	\$ 1,755	\$ 1,333	\$ 1,267
Federal Home Loan Bank Stock	SO181	\$ 2,504	\$ 1,907	\$ 1,718	\$ 1,326	\$ 1,266
Other	SO185	\$ 23	\$ 35	\$ 37	\$ 7	\$ 1
Interest Expense - Total	SO21	\$ 228,421	\$ 218,664	\$ 204,964	\$ 193,253	\$ 189,771
Deposits	SO215	\$ 127,309	\$ 122,082	\$ 114,816	\$ 110,671	\$ 110,079
Escrows	SO225	\$ 1,376	\$ 953	\$ 354	\$ 48	\$ 255
Advances from FHLBank	SO230	\$ 37,852	\$ 38,152	\$ 38,684	\$ 37,609	\$ 37,236
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	\$ 61,906	\$ 57,490	\$ 51,117	\$ 44,929	\$ 42,203
Capitalized Interest	SO271	\$ 22	\$ 13	\$ 7	\$ 4	\$ 2
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 270,987	\$ 270,039	\$ 265,330	\$ 252,459	\$ 247,475
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,603	\$ 2,292	\$ 2,756	\$ 1,661	\$ 2,365
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 269,384	\$ 267,747	\$ 262,574	\$ 250,798	\$ 245,110
Noninterest Income - Total	SO42	\$ 155,873	\$ 163,931	\$ 146,425	\$ 150,242	\$ 157,626
Mortgage Loan Serving Fees	SO410	\$ 30,320	\$ 23,255	\$ 21,488	\$ 24,334	\$ 22,169
Other Fees and Charges	SO420	\$ 102,783	\$ 111,086	\$ 96,572	\$ 101,410	\$ 103,244
Net Income (Loss) from Other - Total	SUB0451	\$ 6,869	\$ 9,358	\$ 8,840	\$ 5,569	\$ 10,846
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 6,683	\$ 7,135	\$ 6,622	\$ 5,270	\$ 7,013
Operations & Sale of Repossessed Assets	SO461	\$- 70	\$ 583	\$ 376	\$ 87	\$- 27
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$- 26	\$- 3	\$- 52	\$ 2
Sale of Loans Held for Investment	SO475	\$ 1	\$ 11	\$ 0	\$ 0	\$ 96

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 233	\$ 1,655	\$ 1,845	\$ 268	\$ 3,752
Trading Assets (Realized and Unrealized)	SO485	\$ 22	\$ 0	\$ 0	\$ - 4	\$ 10
Other Noninterest Income	SO488	\$ 15,901	\$ 20,232	\$ 19,525	\$ 18,929	\$ 21,367
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	\$ 224,194	\$ 228,294	\$ 210,557	\$ 216,176	\$ 211,594
All Personnel Compensation and Expense	SO510	\$ 123,128	\$ 126,118	\$ 117,007	\$ 118,612	\$ 118,329
Legal Expense	SO520	\$ 2,617	\$ 4,779	\$ 2,651	\$ 10,350	\$ 2,345
Office Occupancy and Equipment Expense	SO530	\$ 35,724	\$ 34,887	\$ 33,697	\$ 32,609	\$ 32,924
Marketing and Other Professional Services	SO540	\$ 13,554	\$ 13,424	\$ 11,063	\$ 10,186	\$ 9,960
Loan Servicing Fees	SO550	\$ 299	\$ 327	\$ 328	\$ 226	\$ 138
Goodwill and Other Intangibles Expense	SO560	\$ 1,444	\$ 1,453	\$ 1,512	\$ 1,073	\$ 1,196
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 2,143	\$ - 14	\$ 234	\$ 222	\$ 458
Other Noninterest Expense	SO580	\$ 45,285	\$ 47,320	\$ 44,065	\$ 42,898	\$ 46,244
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	\$ 201,063	\$ 203,384	\$ 198,442	\$ 184,864	\$ 191,142
Income Taxes - Total	SO71	\$ 77,582	\$ 70,406	\$ 69,369	\$ 68,663	\$ 70,005
Federal	SO710	\$ 71,166	\$ 64,416	\$ 60,175	\$ 61,347	\$ 62,671
State, Local & Other	SO720	\$ 6,416	\$ 5,990	\$ 9,194	\$ 7,316	\$ 7,334
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 123,481	\$ 132,978	\$ 129,073	\$ 116,201	\$ 121,137
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 123,481	\$ 132,978	\$ 129,073	\$ 116,201	\$ 121,137

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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 107
4	Net income(loss) from leasing or subleasing space	6	\$ 206
5	Net income(loss) from real estate held for invest	1	\$ 3
6	Net income(loss)-equity invest in uncons sub org	1	\$ 29
7	Net income(loss) from leased property	3	\$ 17
11	Adjustments to prior periods	1	\$ 10
15	Income from corporate-owned life insurance	15	\$ 2,038
99	Other	33	\$ 10,678

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	7	\$ 142
2	OTS assessments	11	\$ 370
6	Supervisory examination fees	2	\$ 129
7	Office supplies, printing, and postage	29	\$ 4,600
8	Telephone, including data lines	10	\$ 1,710
9	Loan origination expense	2	\$ 53
10	ATM expense	9	\$ 585
13	Misc taxes other than income & real estate	1	\$ 176
17	Charitable contributions	1	\$ 29
99	Other	40	\$ 26,274

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 496,881	\$ 1,832,817	\$ 1,348,897	\$ 880,358	\$ 435,979
YTD - Deposits and Investment Securities	Y_SO115	\$ 62,749	\$ 222,766	\$ 161,780	\$ 102,761	\$ 48,807
YTD - Mortgage-Backed Securities	Y_SO125	\$ 114,742	\$ 452,634	\$ 339,407	\$ 225,609	\$ 113,885
YTD - Mortgage Loans	Y_SO141	\$ 311,300	\$ 1,127,210	\$ 825,365	\$ 537,242	\$ 265,930
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 4,112	\$ 15,360	\$ 11,334	\$ 7,499	\$ 3,868
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 3,978	\$ 14,847	\$ 11,011	\$ 7,247	\$ 3,489
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,527	\$ 6,290	\$ 4,355	\$ 2,600	\$ 1,267
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,504	\$ 6,210	\$ 4,310	\$ 2,592	\$ 1,266
YTD - Other	Y_SO185	\$ 23	\$ 80	\$ 45	\$ 8	\$ 1
YTD - Interest Expense - Total	Y_SO21	\$ 228,421	\$ 805,659	\$ 587,988	\$ 383,024	\$ 189,771
YTD - Deposits	Y_SO215	\$ 127,309	\$ 456,961	\$ 335,566	\$ 220,750	\$ 110,079
YTD - Escrows	Y_SO225	\$ 1,376	\$ 1,610	\$ 657	\$ 303	\$ 255
YTD - Advances from FHLBank	Y_SO230	\$ 37,852	\$ 151,375	\$ 113,529	\$ 74,845	\$ 37,236
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	\$ 61,906	\$ 195,739	\$ 138,249	\$ 87,132	\$ 42,203
YTD - Capitalized Interest	Y_SO271	\$ 22	\$ 26	\$ 13	\$ 6	\$ 2
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 270,987	\$ 1,033,448	\$ 765,264	\$ 499,934	\$ 247,475
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,603	\$ 9,066	\$ 6,782	\$ 4,026	\$ 2,365
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 269,384	\$ 1,024,382	\$ 758,482	\$ 495,908	\$ 245,110
YTD - Noninterest Income - Total	Y_SO42	\$ 155,873	\$ 618,137	\$ 454,293	\$ 307,868	\$ 157,626
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 30,320	\$ 91,246	\$ 67,991	\$ 46,503	\$ 22,169
YTD - Other Fees and Charges	Y_SO420	\$ 102,783	\$ 412,229	\$ 301,226	\$ 204,654	\$ 103,244
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 6,869	\$ 34,611	\$ 25,255	\$ 16,415	\$ 10,846
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 6,683	\$ 26,040	\$ 18,905	\$ 12,283	\$ 7,013
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 70	\$ 1,019	\$ 436	\$ 60	\$- 27
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$- 81	\$- 53	\$- 50	\$ 2
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 1	\$ 107	\$ 96	\$ 96	\$ 96

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 233	\$ 7,520	\$ 5,865	\$ 4,020	\$ 3,752
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 22	\$ 6	\$ 6	\$ 6	\$ 10
YTD - Other Noninterest Income	Y_SO488	\$ 15,901	\$ 80,051	\$ 59,821	\$ 40,296	\$ 21,367
YTD - Noninterest Expense - Total	Y_SO51	\$ 224,194	\$ 862,582	\$ 638,327	\$ 427,770	\$ 211,594
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 123,128	\$ 476,766	\$ 353,948	\$ 236,941	\$ 118,329
YTD - Legal Expense	Y_SO520	\$ 2,617	\$ 20,018	\$ 15,346	\$ 12,695	\$ 2,345
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 35,724	\$ 133,831	\$ 99,230	\$ 65,533	\$ 32,924
YTD - Marketing and Other Professional Services	Y_SO540	\$ 13,554	\$ 44,525	\$ 31,209	\$ 20,146	\$ 9,960
YTD - Loan Servicing Fees	Y_SO550	\$ 299	\$ 1,016	\$ 692	\$ 364	\$ 138
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,444	\$ 5,234	\$ 3,781	\$ 2,269	\$ 1,196
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 2,143	\$ 900	\$ 914	\$ 680	\$ 458
YTD - Other Noninterest Expense	Y_SO580	\$ 45,285	\$ 180,292	\$ 133,207	\$ 89,142	\$ 46,244
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 201,063	\$ 779,937	\$ 574,448	\$ 376,006	\$ 191,142
YTD - Income Taxes - Total	Y_SO71	\$ 77,582	\$ 279,213	\$ 208,037	\$ 138,668	\$ 70,005
YTD - Federal	Y_SO710	\$ 71,166	\$ 249,370	\$ 184,193	\$ 124,018	\$ 62,671
YTD - State, Local, and Other	Y_SO720	\$ 6,416	\$ 29,843	\$ 23,844	\$ 14,650	\$ 7,334
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 123,481	\$ 500,724	\$ 366,411	\$ 237,338	\$ 121,137
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 123,481	\$ 500,724	\$ 366,411	\$ 237,338	\$ 121,137

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 118,331	\$ 111,735	\$ 109,601	\$ 108,293	\$ 107,357
Net Provision for Loss	VA115	\$ 3,887	\$ 2,272	\$ 2,983	\$ 1,881	\$ 2,847
Transfers	VA125	\$- 129	\$- 278	\$ 81	\$- 128	\$- 248
Recoveries	VA135	\$ 437	\$ 467	\$ 278	\$ 424	\$ 664
Adjustments	VA145	\$ 273	\$ 6,529	\$ 7	\$ 0	\$ 0
Charge-offs	VA155	\$ 1,487	\$ 2,395	\$ 1,076	\$ 869	\$ 2,327
General Valuation Allowances - Ending Balance	VA165	\$ 121,312	\$ 118,330	\$ 111,874	\$ 109,601	\$ 108,293
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,437	\$ 2,251	\$ 2,511	\$ 2,641	\$ 2,493
Net Provision for Loss	VA118	\$- 141	\$ 6	\$ 7	\$ 2	\$- 24

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 129	\$ 278	\$- 81	\$ 128	\$ 248
Adjustments	VA148	\$ 0	\$- 4	\$- 7	\$ 0	\$ 0
Charge-offs	VA158	\$ 144	\$ 94	\$ 163	\$ 259	\$ 76
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,281	\$ 2,437	\$ 2,267	\$ 2,512	\$ 2,641
Total Valuation Allowances - Beginning Balance	VA110	\$ 120,768	\$ 113,986	\$ 112,112	\$ 110,934	\$ 109,850
Net Provision for Loss	VA120	\$ 3,746	\$ 2,278	\$ 2,990	\$ 1,883	\$ 2,823
Recoveries	VA140	\$ 437	\$ 467	\$ 278	\$ 424	\$ 664
Adjustments	VA150	\$ 273	\$ 6,525	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 1,631	\$ 2,489	\$ 1,239	\$ 1,128	\$ 2,403
Total Valuation Allowances - Ending Balance	VA170	\$ 123,593	\$ 120,767	\$ 114,141	\$ 112,113	\$ 110,934
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,487	\$ 2,395	\$ 1,076	\$ 869	\$ 2,327
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 28	\$ 52	\$ 333	\$ 5	\$ 1,508
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 28	\$ 52	\$ 333	\$ 5	\$ 1,499
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 17	\$ 6	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 11	\$ 33	\$ 327	\$ 5	\$ 13
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 13	\$ 1	\$ 0	\$ 5
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 5	\$ 0	\$ 1,481
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 638	\$ 640	\$ 509	\$ 363	\$ 377
Commercial Loans	VA520	\$ 200	\$ 326	\$ 72	\$ 108	\$ 19
Consumer Loans - Total	SUB2061	\$ 438	\$ 314	\$ 437	\$ 255	\$ 358
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 255	\$ 188	\$ 237	\$ 112	\$ 263
Mobile Home Loans	VA550	\$ 135	\$ 65	\$ 153	\$ 112	\$ 44

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 0	\$ 1	\$ 3	\$ 0	\$ 2
Other	VA560	\$ 48	\$ 59	\$ 44	\$ 31	\$ 49
Repossessed Assets - Total	VA60	\$ 0	\$ 1,095	\$ 0	\$ 1	\$ 11
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 1	\$ 11
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 1,095	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed 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	\$ 821	\$ 608	\$ 234	\$ 500	\$ 431
GVA Recoveries - Assets - Total	SUB2126	\$ 437	\$ 467	\$ 278	\$ 424	\$ 664
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 267	\$ 12	\$ 26	\$ 93	\$ 22
Construction - Total	SUB2130	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 267	\$ 12	\$ 26	\$ 93	\$ 22
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 3	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2	\$ 4	\$ 20	\$ 6	\$ 18
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Nonresidential Property (Except Land)	VA481	\$ 264	\$ 5	\$ 5	\$ 87	\$ 3
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 94	\$ 188	\$ 197	\$ 233	\$ 472
Commercial Loans	VA521	\$ 4	\$ 49	\$ 60	\$ 46	\$ 331
Consumer Loans - Total	SUB2161	\$ 90	\$ 139	\$ 137	\$ 187	\$ 141
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 11	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 1	\$ 1	\$ 0	\$ 0
Auto Loans	VA541	\$ 64	\$ 115	\$ 74	\$ 113	\$ 101

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 2	\$ 0	\$ 1
Credit Cards	VA557	\$ 0	\$ 0	\$ 6	\$ 2	\$ 7
Other	VA561	\$ 26	\$ 23	\$ 43	\$ 72	\$ 32
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 76	\$ 267	\$ 55	\$ 98	\$ 170
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 16	\$ 284	\$- 71	\$ 137	\$ 227
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 22	\$- 97	\$ 60	\$- 37	\$ 3
Construction - Total	SUB2230	\$ 0	\$ 69	\$ 0	\$ 0	\$ 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	\$ 0	\$ 69	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 22	\$- 166	\$ 60	\$- 37	\$ 3
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$- 58	\$ 58	\$- 12	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 34	\$ 8	\$- 4	\$ 0	\$ 8
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 1	\$ 1	\$ 0	\$- 21	\$- 5
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 13	\$- 117	\$ 6	\$- 4	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 14	\$ 370	\$- 137	\$ 166	\$ 219
Commercial Loans	VA522	\$ 6	\$ 406	\$- 168	\$ 53	\$ 159
Consumer Loans - Total	SUB2261	\$ 8	\$- 36	\$ 31	\$ 113	\$ 60
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 21	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 8	\$- 59	\$ 2	\$ 81	\$ 53
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$- 1	\$ 0
Other	VA562	\$ 16	\$ 23	\$ 29	\$ 12	\$ 7
Repossessed Assets - Total	VA62	\$ 1	\$ 3	\$ 0	\$ 8	\$ 3
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 1	\$ 3	\$ 0	\$ 8	\$ 3
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 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	\$- 9	\$ 8	\$ 6	\$ 0	\$ 2
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,034	\$ 2,212	\$ 727	\$ 582	\$ 1,890
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$- 261	\$- 57	\$ 367	\$- 125	\$ 1,489
Construction - Total	SUB2330	\$ 0	\$ 69	\$ 0	\$ 0	\$ 9
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 69	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$- 261	\$- 126	\$ 367	\$- 125	\$ 1,480
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 16	\$- 55	\$ 58	\$- 12	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 25	\$ 37	\$ 303	\$- 1	\$ 3
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 1	\$ 14	\$ 0	\$- 21	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1
Nonresidential Property (Except Land)	VA485	\$- 251	\$- 122	\$ 6	\$- 91	\$ 1,478
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 558	\$ 822	\$ 175	\$ 296	\$ 124
Commercial Loans	VA525	\$ 202	\$ 683	\$- 156	\$ 115	\$- 153
Consumer Loans - Total	SUB2361	\$ 356	\$ 139	\$ 331	\$ 181	\$ 277
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$- 11	\$ 21	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$- 1	\$ 0	\$ 0
Auto Loans	VA545	\$ 183	\$ 14	\$ 165	\$ 80	\$ 215
Mobile Home Loans	VA555	\$ 135	\$ 65	\$ 151	\$ 112	\$ 43
Credit Cards	VA559	\$ 0	\$ 1	\$- 3	\$- 3	\$- 5
Other	VA565	\$ 38	\$ 59	\$ 30	\$- 29	\$ 24
Reposessed Assets - Total	VA65	\$ 1	\$ 1,098	\$ 0	\$ 9	\$ 14
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 1	\$ 3	\$ 0	\$ 9	\$ 14

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 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	\$ 1,095	\$ 0	\$ 0	\$ 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	\$ 736	\$ 349	\$ 185	\$ 402	\$ 263
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 150	\$ 254	\$ 1,567	\$ 1,057	\$ 2,881
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 5,830	\$ 7,174	\$ 58,880	\$ 58,349	\$ 61,192
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 327	\$ 458	\$ 1,552	\$ 546	\$ 1,636
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 327	\$ 458	\$ 1,552	\$ 546	\$ 985
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 651
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 50,695	\$ 39,317	\$ 45,080	\$ 49,508	\$ 38,028
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 80,515	\$ 86,863	\$ 143,671	\$ 124,494	\$ 127,126
Substandard	VA965	\$ 75,015	\$ 81,957	\$ 138,956	\$ 120,549	\$ 124,405
Doubtful	VA970	\$ 5,500	\$ 4,906	\$ 4,715	\$ 3,945	\$ 2,721
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 154,727	\$ 153,832	\$ 153,139	\$ 156,136	\$ 154,586
Mortgages - Total	SUB2421	\$ 141,675	\$ 141,496	\$ 139,565	\$ 145,543	\$ 144,322
Construction and Land Loans	SUB2430	\$ 15,697	\$ 9,034	\$ 9,163	\$ 8,278	\$ 8,054
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 107,033	\$ 112,690	\$ 117,635	\$ 121,259	\$ 123,566
Permanent Loans Secured by All Other Property	SUB2450	\$ 19,115	\$ 19,772	\$ 12,974	\$ 16,213	\$ 12,710
Nonmortgages - Total	SUB2461	\$ 13,052	\$ 12,336	\$ 13,574	\$ 10,593	\$ 10,264
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 118,424	\$ 116,406	\$ 114,193	\$ 122,599	\$ 118,258

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 81,881	\$ 79,453	\$ 70,260	\$ 74,683	\$ 69,863
Mortgage Loans - Total	SUB2481	\$ 74,029	\$ 72,143	\$ 62,363	\$ 69,737	\$ 64,035
Construction	PD115	\$ 7,501	\$ 1,023	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 1,222	\$ 1,356	\$ 1,571	\$ 780	\$ 955
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 52,196	\$ 55,324	\$ 53,914	\$ 58,903	\$ 54,525
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 2,316	\$ 1,625	\$ 1,587	\$ 1,332	\$ 807
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 3,860	\$ 4,323	\$ 904	\$ 2,642	\$ 2,788
Permanent - Nonresidential Property (Except Land)	PD135	\$ 6,764	\$ 8,492	\$ 4,387	\$ 6,080	\$ 4,960
Permanent - Land	PD138	\$ 170	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD140	\$ 5,269	\$ 3,651	\$ 4,402	\$ 1,946	\$ 2,501
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 2,583	\$ 3,659	\$ 3,495	\$ 3,000	\$ 3,327
Loans on Deposits	PD161	\$ 389	\$ 747	\$ 398	\$ 507	\$ 639
Home Improvement Loans	PD163	\$ 7	\$ 28	\$ 43	\$ 21	\$ 21
Education Loans	PD165	\$ 5	\$ 7	\$ 9	\$ 0	\$ 1
Auto Loans	PD167	\$ 1,085	\$ 1,165	\$ 1,673	\$ 1,574	\$ 1,490
Mobile Home Loans	PD169	\$ 941	\$ 1,320	\$ 1,219	\$ 727	\$ 972
Credit Cards	PD171	\$ 2	\$ 5	\$ 0	\$ 4	\$ 7
Other	PD180	\$ 154	\$ 387	\$ 153	\$ 167	\$ 197
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 103
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 8,037	\$ 7,942	\$ 7,784	\$ 13,351	\$ 10,788
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 36,543	\$ 36,953	\$ 43,933	\$ 47,916	\$ 48,395
Mortgage Loans - Total	SUB2491	\$ 36,078	\$ 36,190	\$ 42,653	\$ 46,671	\$ 47,133
Construction	PD215	\$ 0	\$ 0	\$ 695	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 20	\$ 56	\$ 67
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 32,857	\$ 34,215	\$ 39,687	\$ 42,679	\$ 45,614
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 366	\$ 259	\$ 88	\$ 208	\$ 195
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 1,277	\$ 783	\$ 784	\$ 786	\$ 227
Permanent - Nonresidential Property (Except Land)	PD235	\$ 1,578	\$ 933	\$ 1,379	\$ 2,743	\$ 1,030
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 199	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 331	\$ 657	\$ 1,090	\$ 1,080	\$ 807
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 134	\$ 106	\$ 190	\$ 165	\$ 455
Loans on Deposits	PD261	\$ 29	\$ 65	\$ 145	\$ 122	\$ 52
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 9	\$ 11	\$ 3	\$ 2	\$ 0
Auto Loans	PD267	\$ 80	\$ 20	\$ 20	\$ 27	\$ 99
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 6	\$ 65
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 16	\$ 10	\$ 22	\$ 8	\$ 239
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 228	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 22,773	\$ 24,971	\$ 28,405	\$ 31,397	\$ 36,758
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 36,303	\$ 37,426	\$ 38,946	\$ 33,537	\$ 36,328
Mortgage Loans - Total	SUB2501	\$ 31,568	\$ 33,163	\$ 34,549	\$ 29,135	\$ 33,154
Construction	PD315	\$ 8,026	\$ 8,011	\$ 8,261	\$ 8,071	\$ 8,046
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 486	\$ 861	\$ 1,026	\$ 571	\$ 600
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 17,330	\$ 18,839	\$ 19,485	\$ 16,316	\$ 20,309
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 260	\$ 211	\$ 257	\$ 414	\$ 494
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 1,411	\$ 737	\$ 738	\$ 0	\$ 145
Permanent - Nonresidential Property (Except Land)	PD335	\$ 4,055	\$ 4,504	\$ 4,575	\$ 3,755	\$ 3,552
Permanent - Land	PD338	\$ 0	\$ 0	\$ 207	\$ 8	\$ 8
Nonmortgage Loans - Commercial Loans	PD340	\$ 4,369	\$ 3,623	\$ 3,854	\$ 3,941	\$ 2,859
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 366	\$ 640	\$ 543	\$ 461	\$ 315
Loans on Deposits	PD361	\$ 8	\$ 26	\$ 23	\$ 6	\$ 20
Home Improvement Loans	PD363	\$ 20	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 7	\$ 0	\$ 0	\$ 3	\$ 0
Auto Loans	PD367	\$ 143	\$ 301	\$ 222	\$ 245	\$ 158
Mobile Home Loans	PD369	\$ 163	\$ 241	\$ 254	\$ 193	\$ 114
Credit Cards	PD371	\$ 1	\$ 1	\$ 1	\$ 3	\$ 1
Other	PD380	\$ 24	\$ 71	\$ 43	\$ 11	\$ 22
Memo - Troubled Debt Restructured Included Above	PD390	\$ 99	\$ 226	\$ 1,088	\$ 1,088	\$ 66
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 908	\$ 1,200	\$ 1,110	\$ 990	\$ 834
Schedule LD --- Loan Data						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		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	\$ 2,496	\$ 2,917	\$ 4,596	\$ 2,628	\$ 1,296

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Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 1,658	\$ 2,474	\$ 3,665	\$ 2,109	\$ 759
100% and greater LTV	LD120	\$ 838	\$ 443	\$ 931	\$ 519	\$ 537
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 0	\$ 495	\$ 284	\$ 220	\$ 0
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 0	\$ 0	\$ 46	\$ 0
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 0	\$ 0	\$ 46	\$ 0
90% up to 100% LTV	LD210	\$ 0	\$ 0	\$ 0	\$ 46	\$ 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	\$ 0	\$ 495	\$ 284	\$ 174	\$ 0
90% up to 100% LTV	LD250	\$ 0	\$ 495	\$ 284	\$ 174	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 44	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 44	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 0	\$ 299	\$ 890	\$ 910	\$ 305
90% up to 100% LTV	LD430	\$ 0	\$ 194	\$ 890	\$ 910	\$ 305
100% and greater LTV	LD440	\$ 0	\$ 105	\$ 0	\$ 0	\$ 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		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 240,075	\$ 231,653	\$ 201,336	\$ 174,132	\$ 176,342
Mortgage Construction Loans	CC105	\$ 234,549	\$ 225,963	\$ 195,666	\$ 172,235	\$ 172,587
Other Mortgage Loans	CC115	\$ 5,526	\$ 5,690	\$ 5,670	\$ 1,897	\$ 3,755
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 3,834	\$ 4,884	\$ 4,587	\$ 7,345	\$ 3,935
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 893,755	\$ 681,538	\$ 653,846	\$ 914,516	\$ 609,173
1-4 Dwelling Units	CC280	\$ 720,961	\$ 547,166	\$ 529,000	\$ 779,246	\$ 495,457

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 16,556	\$ 18,960	\$ 28,926	\$ 34,095	\$ 20,186
All Other Real Estate	CC300	\$ 156,238	\$ 115,412	\$ 95,920	\$ 101,175	\$ 93,530
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 69,386	\$ 57,247	\$ 53,409	\$ 46,241	\$ 52,209
Commitments Outstanding to Purchase Loans	CC320	\$ 1,204,639	\$ 305,970	\$ 571,508	\$ 518,796	\$ 415,040
Commitments Outstanding to Sell Loans	CC330	\$ 50,101	\$ 77,542	\$ 81,193	\$ 63,319	\$ 51,426
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 560,503	\$ 317,250	\$ 412,764	\$ 289,653	\$ 318,780
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,000	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 1,000	\$ 1,000	\$ 1,500	\$ 0	\$ 94,682
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 921,062	\$ 906,312	\$ 861,317	\$ 837,661	\$ 826,738
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 744,578	\$ 722,918	\$ 712,475	\$ 693,057	\$ 675,744
Commercial Lines	CC420	\$ 159,365	\$ 167,688	\$ 133,261	\$ 128,762	\$ 135,677
Open-End Consumer Lines - Credit Cards	CC423	\$ 2,302	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 14,817	\$ 15,706	\$ 15,581	\$ 15,842	\$ 15,317
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 21,789	\$ 22,191	\$ 21,408	\$ 21,287	\$ 25,009
Commercial	CC430	\$ 1,267	\$ 1,548	\$ 1,502	\$ 1,211	\$ 1,248
Standby, Not Included on CC465 or CC468	CC435	\$ 20,522	\$ 20,643	\$ 19,906	\$ 20,076	\$ 23,761
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 7,030	\$ 6,990	\$ 7,058	\$ 7,146	\$ 7,482
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 2,959	\$ 3,209	\$ 3,616	\$ 4,133	\$ 4,575
Other Contingent Liabilities	CC480	\$ 278	\$ 332	\$ 50,332	\$ 338	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 1,196,608	\$ 1,000,858	\$ 687,154	\$ 1,343,361	\$ 1,168,310
Pass-Through Securities	CF143	\$ 1,134,479	\$ 864,402	\$ 619,709	\$ 1,210,680	\$ 1,079,753
Other Mortgage-Backed Securities	CF153	\$ 62,129	\$ 136,456	\$ 67,445	\$ 132,681	\$ 88,557
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 259,856	\$ 153,750	\$ 219,923	\$ 101,910	\$ 250,976
Pass-Through Securities	CF145	\$ 248,510	\$ 153,750	\$ 216,340	\$ 101,910	\$ 220,538
Other Mortgage-Backed Securities	CF155	\$ 11,346	\$ 0	\$ 3,583	\$ 0	\$ 30,438
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 936,752	\$ 847,108	\$ 467,231	\$ 1,241,451	\$ 917,334

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Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 470,949	\$- 490,141	\$- 462,087	\$- 791,309	\$- 414,358
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 134,057	\$- 163,947	\$- 242,361	\$- 505,164	\$- 202,297
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,300,357	\$ 1,301,366	\$ 1,544,285	\$ 1,787,380	\$ 1,037,977
Construction Loans - Total	SUB3840	\$ 127,671	\$ 146,415	\$ 98,385	\$ 67,681	\$ 59,648
1-4 Dwelling Units	CF190	\$ 98,689	\$ 115,362	\$ 58,764	\$ 44,692	\$ 39,543
Multifamily (5 or more) Dwelling Units	CF200	\$ 7,223	\$ 4,691	\$ 6,556	\$ 4,541	\$ 1,601
Nonresidential	CF210	\$ 21,759	\$ 26,362	\$ 33,065	\$ 18,448	\$ 18,504
Permanent Loans - Total	SUB3851	\$ 1,172,686	\$ 1,154,951	\$ 1,445,900	\$ 1,719,699	\$ 978,329
1-4 Dwelling Units	CF225	\$ 1,027,414	\$ 968,682	\$ 1,301,191	\$ 1,584,362	\$ 826,064
Multifamily (5 or more) Dwelling Units	CF245	\$ 19,985	\$ 24,227	\$ 31,026	\$ 24,995	\$ 37,240
Nonresidential (Except Land)	CF260	\$ 122,060	\$ 161,639	\$ 113,514	\$ 109,651	\$ 113,721
Land	CF270	\$ 3,227	\$ 403	\$ 169	\$ 691	\$ 1,304
Loans and Participations Purchased - Total	SUB3880	\$ 820,671	\$ 790,415	\$ 832,117	\$ 922,506	\$ 819,809
Secured by 1-4 Dwelling Units	CF280	\$ 814,424	\$ 785,421	\$ 824,633	\$ 910,858	\$ 816,405
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 4,777	\$ 2,194	\$ 0	\$ 4,021	\$ 404
Secured by Nonresidential	CF300	\$ 1,470	\$ 2,800	\$ 7,484	\$ 7,627	\$ 3,000
Loans and Participations Sold - Total	SUB3890	\$ 269,087	\$ 247,997	\$ 212,252	\$ 193,694	\$ 178,309
Secured by 1-4 Dwelling Units	CF310	\$ 264,920	\$ 247,897	\$ 212,017	\$ 193,142	\$ 177,259
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 1,467	\$ 0	\$ 105	\$ 352	\$ 0
Secured by Nonresidential	CF330	\$ 2,700	\$ 100	\$ 130	\$ 200	\$ 1,050
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 551,584	\$ 542,418	\$ 619,865	\$ 728,812	\$ 641,500
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 1,044,735	\$ 1,027,949	\$ 1,016,009	\$ 1,500,316	\$ 895,041
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 17,141	\$- 3,662	\$- 17,290	\$- 23,204	\$ 28,756
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 296,153	\$ 263,822	\$ 263,949	\$ 396,603	\$ 238,141
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 790,065	\$ 812,173	\$ 1,130,851	\$ 992,672	\$ 813,192
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 102,836	\$ 126,571	\$ 109,455	\$ 87,088	\$ 104,427
Commercial	CF390	\$ 46,789	\$ 77,300	\$ 61,759	\$ 52,427	\$ 50,597
Consumer	CF400	\$ 56,047	\$ 49,271	\$ 47,696	\$ 34,661	\$ 53,830
Nonmortgage Loans - Sales - Total	SUB3915	\$ 186	\$ 975	\$ 99	\$ 170	\$ 73
Commercial	CF395	\$ 0	\$ 784	\$ 0	\$ 0	\$ 0
Consumer	CF405	\$ 186	\$ 191	\$ 99	\$ 170	\$ 73

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 102,650	\$ 125,596	\$ 109,356	\$ 86,918	\$ 104,354
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 365,219	\$ 325,681	\$ 197,493	\$ 427,083	\$ 542,904
New Deposits Received less Deposits Withdrawn	CF420	\$ 240,348	\$ 208,408	\$ 86,175	\$ 321,047	\$ 438,044
Interest Credited to Deposits	CF430	\$ 124,871	\$ 117,273	\$ 111,318	\$ 106,036	\$ 104,860
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 4,545	\$ 0	\$- 15,377	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 90,238	\$ 118,879	\$ 146,038	\$ 137,107	\$ 119,873
Fully Insured	DI100	\$ 90,135	\$ 118,469	\$ 138,832	\$ 129,734	\$ 108,243
Other	DI110	\$ 103	\$ 410	\$ 7,206	\$ 7,373	\$ 11,630
Deposits with Balances - \$100,000 or Less	DI120	\$ 18,504,393	\$ 18,529,528	\$ 18,622,414	\$ 18,822,912	\$ 18,795,146
Deposits with Balances - Greater than \$100,000	DI130	\$ 8,614,235	\$ 8,277,013	\$ 7,874,567	\$ 7,485,787	\$ 7,078,040
Number of Deposit Accounts - Total	SUB4062	1,705,252	1,702,583	1,791,892	1,837,379	1,828,634
Balances of \$100,000 or Less	DI150	1,661,592	1,660,052	1,750,732	1,797,809	1,791,039
Balances Greater than \$100,000	DI160	43,660	42,531	41,160	39,570	37,595
IRA/Keogh Accounts	DI200	\$ 2,018,350	\$ 1,996,322	\$ 2,010,579	\$ 1,999,779	\$ 1,980,186
Uninsured Deposits	DI210	\$ 5,692,313	\$ 5,397,654	\$ 5,254,475	\$ 5,057,911	\$ 4,614,935
Preferred Deposits	DI220	\$ 459,743	\$ 449,032	\$ 411,973	\$ 354,550	\$ 356,280
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 8,336,019	\$ 8,233,710	\$ 7,716,287	\$ 7,414,588	\$ 6,836,106
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 1,942,518	\$ 1,873,092	\$ 1,851,641	\$ 1,868,162	\$ 2,016,728
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 4,502,446	\$ 4,560,278	\$ 4,636,032	\$ 4,672,882	\$ 4,512,914
Deposits & Escrows - Time Deposits	DI340	\$ 12,337,647	\$ 12,139,457	\$ 12,293,024	\$ 12,353,062	\$ 12,507,435
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 1,993,481	\$ 1,967,655	\$ 1,895,942	\$ 1,955,201	\$ 1,619,723
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 47,040	\$ 45,370	\$ 35,336	\$ 37,346	\$ 42,368
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 285,448	\$ 226,139	\$ 126,588	\$ 39,815	\$ 36,626
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 696,172	\$ 313,510	\$ 278,848	\$ 501,170	\$ 253,142
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 251,675	\$ 256,804	\$ 187,590	\$ 161,234	\$ 130,949
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 42	\$ 24	\$ 29	\$ 20	\$ 19
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 4,545	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 4,545	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 15,377	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	6,984	6,996	6,878	6,865	6,766
Assets Held in Trading Accounts	SI375	\$ 71,962	\$ 82,463	\$ 1,002	\$ 4,005	\$ 4,020
Available-for-Sale Securities	SI385	\$ 6,114,961	\$ 6,086,884	\$ 6,151,240	\$ 5,968,375	\$ 4,554,606
Assets Held for Sale	SI387	\$ 47,810	\$ 74,435	\$ 85,430	\$ 79,452	\$ 57,722
Loans Serviced for Others	SI390	\$ 81,656,010	\$ 71,616,180	\$ 70,297,703	\$ 64,853,859	\$ 62,094,579
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	87.03%	86.76%	86.64%	84.60%	83.00%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	87.23%	86.76%	87.12%	82.27%	83.40%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	87.08%	86.91%	87.01%	84.56%	82.56%
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	\$ 93,990	\$ 93,144	\$ 101,695	\$ 101,777	\$ 102,033
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 53,456	\$ 54,810	\$ 49,034	\$ 48,548	\$ 42,293
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	71	73	72	91	60
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	SI600	\$ 3,736,131	\$ 3,678,989	\$ 3,558,877	\$ 3,618,678	\$ 3,402,709
Net Income (Loss) (SO91)	SI610	\$ 123,481	\$ 132,978	\$ 129,073	\$ 116,201	\$ 121,137
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 88,738	\$ 96,317	\$ 121,235	\$ 78,248	\$ 75,607
Stock Issued	SI640	\$ 107,422	\$ 12	\$ 0	\$ 28	\$ 75,111
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 4,246	\$ 26,252	\$ 46,259	\$ 50	\$ 59,000
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 40,728	\$- 10,755	\$ 73,568	\$- 102,233	\$ 33,008
Prior Period Adjustments	SI668	\$ 0	\$ 3,768	\$ 0	\$- 34	\$- 4,567
Other Adjustments	SI671	\$- 14,226	\$ 1,204	\$ 6,752	\$ 4,435	\$ 7,889
Ending Equity Capital (SC80)	SI680	\$ 3,827,588	\$ 3,736,131	\$ 3,693,294	\$ 3,558,877	\$ 3,618,680
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 4,399	\$ 5,745	\$ 4,570	\$ 4,241	\$ 10,197
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 130,129	\$ 287,808	\$ 96,316	\$ 128,043	\$ 103,088
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	8 [Yes]	8 [Yes]	8 [Yes]	8 [Yes]	8 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 4,201	\$ 5,963	\$ 3,302	\$ 389	\$ 340
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 833	\$ 838	\$ 598	\$ 678	\$ 595
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 41,964,806	\$ 41,016,380	\$ 40,182,128	\$ 39,149,122	\$ 37,893,178
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 6,066,247	\$ 5,942,255	\$ 5,984,914	\$ 5,867,930	\$ 5,760,541
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 32,807,833	\$ 31,872,839	\$ 31,143,627	\$ 30,197,053	\$ 29,636,900
Nonmortgage Loans	SI885	\$ 528,747	\$ 510,572	\$ 494,995	\$ 485,983	\$ 477,866
Deposits and Excrows	SI890	\$ 26,291,653	\$ 25,727,828	\$ 25,916,250	\$ 25,641,501	\$ 25,145,099
Total Borrowings	SI895	\$ 10,746,581	\$ 10,153,716	\$ 9,634,771	\$ 8,886,774	\$ 8,306,313
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	7	7	13	22	12
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 2,586	\$ 1,203	\$ 3,522	\$ 3,196	\$ 1,079
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.94	6.00	4.57	4.21	4.30
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.41	8.83	8.98	14.76	19.73

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	1	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	0	0	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
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	1	2	0	0
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	22	21	21	21	21

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	6 [Yes]	6 [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	\$ 98,571,701	\$ 100,080,546	\$ 93,963,323	\$ 94,531,018	\$ 95,043,109
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 13,024,898	\$ 13,590,779	\$ 12,601,837	\$ 12,945,539	\$ 13,021,622
Personal Trust and Agency Accounts	FS210	\$ 8,756,434	\$ 9,196,082	\$ 8,256,927	\$ 8,189,256	\$ 8,140,872
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 484,298	\$ 474,160	\$ 415,631	\$ 401,931	\$ 426,488
Employee Benefit - Defined Contribution	FS220	\$ 743	\$ 775	\$ 746	\$ 742	\$ 733
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 483,555	\$ 473,385	\$ 414,885	\$ 401,189	\$ 425,755
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,320,911	\$ 1,365,815	\$ 1,290,583	\$ 1,332,603	\$ 1,390,745
Other Fiduciary Accounts	FS270	\$ 2,463,255	\$ 2,554,722	\$ 2,638,696	\$ 3,021,749	\$ 3,063,517

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Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 83,255,846	\$ 83,732,792	\$ 78,436,613	\$ 78,173,232	\$ 78,426,756
Personal Trust and Agency Accounts	FS211	\$ 755,726	\$ 735,284	\$ 752,702	\$ 835,895	\$ 819,927
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 82,500,120	\$ 82,997,508	\$ 77,683,911	\$ 77,337,337	\$ 77,606,829
Employee Benefit - Defined Contribution	FS221	\$ 80,495,139	\$ 81,166,461	\$ 75,947,062	\$ 75,523,179	\$ 75,798,291
Employee Benefit - Defined Benefit	FS231	\$ 1,491,255	\$ 1,298,127	\$ 1,216,813	\$ 1,294,394	\$ 1,276,231
Other Retirement Accounts	FS241	\$ 513,726	\$ 532,920	\$ 520,036	\$ 519,764	\$ 532,307
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	\$ 2,290,957	\$ 2,756,975	\$ 2,924,873	\$ 3,412,247	\$ 3,594,731
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	13,970	13,993	14,051	14,309	14,645
Personal Trust and Agency Accounts	FS212	12,110	12,109	12,233	12,495	12,680
Retirement-related Trust and Agency Accounts - Total	SUB6120	674	662	624	623	683
Employee Benefit - Defined Contribution	FS222	1	1	1	1	1
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	673	661	623	622	682
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,176	1,212	1,183	1,181	1,272
Other Fiduciary Accounts	FS272	10	10	11	10	10
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	46,401	47,420	48,761	50,178	51,424
Personal Trust and Agency Accounts	FS213	1,632	1,698	1,815	1,916	1,901
Retirement-related Trust and Agency Accounts - Total	SUB6130	44,769	45,722	46,946	48,262	49,523
Employee Benefit - Defined Contribution	FS223	1,687	1,684	1,674	1,684	1,690
Employee Benefit - Defined Benefit	FS233	120	113	116	118	114
Other Retirement Accounts	FS243	42,962	43,925	45,156	46,460	47,719
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	955	975	979	974	1,020
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 31,900	\$ 126,425	\$ 92,465	\$ 62,130	\$ 31,936
Personal Trust and Agency Accounts	FS310	\$ 24,492	\$ 96,080	\$ 72,028	\$ 48,322	\$ 24,208

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,357	\$ 9,289	\$ 6,994	\$ 4,721	\$ 2,427
Employee Benefit - Defined Contribution	FS320	\$ 2,016	\$ 7,853	\$ 5,937	\$ 3,985	\$ 2,050
Employee Benefit - Defined Benefit	FS330	\$ 37	\$ 129	\$ 99	\$ 68	\$ 35
Other Retirement Accounts	FS340	\$ 304	\$ 1,307	\$ 958	\$ 668	\$ 342
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 2,988	\$ 11,948	\$ 8,635	\$ 5,881	\$ 2,946
Other Fiduciary Accounts	FS370	\$ 1,621	\$ 7,244	\$ 3,375	\$ 2,208	\$ 1,206
Custody and Safekeeping Accounts	FS380	\$ 442	\$ 1,864	\$ 1,433	\$ 998	\$ 1,149
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 108,689	\$ 0	\$ 0	\$ 21,997
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 2,586	\$ 0	\$ 0	\$ 553
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 31,900	\$ 15,150	\$ 92,465	\$ 62,130	\$ 9,386
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 9,196,082	\$ 16,045	\$ 16,310	\$ 7,183,998
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ - 35,451	\$ 2	\$ 1	\$ - 18,962
Interest-Bearing Deposits	FS415	\$ 0	\$ 34,808	\$ 0	\$ 0	\$ 37,658
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 803,856	\$ 5,191	\$ 5,088	\$ 647,281
State, County and Municipal Obligations	FS425	\$ 0	\$ 1,108,049	\$ 31	\$ 31	\$ 751,311
Money Market Mutual Funds	FS430	\$ 0	\$ 628,734	\$ 2,150	\$ 1,744	\$ 556,083
Other Short-term Obligations	FS435	\$ 0	\$ 649	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 508,551	\$ 1,386	\$ 1,234	\$ 410,063
Common and Preferred Stock	FS445	\$ 0	\$ 5,637,643	\$ 6,313	\$ 7,230	\$ 4,417,087
Real Estate Mortgages	FS450	\$ 0	\$ 3,312	\$ 0	\$ 0	\$ 2,832
Real Estate	FS455	\$ 0	\$ 139,199	\$ 928	\$ 938	\$ 113,072
Miscellaneous Assets	FS460	\$ 0	\$ 366,732	\$ 44	\$ 44	\$ 267,573
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

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	0	10	0	0	10
Domestic Equity	FS610	0	7	0	0	7
International/Global Equity	FS620	0	2	0	0	2
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	1	0	0	1
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	\$ 2,992,250	\$ 0	\$ 0	\$ 3,390,241
Domestic Equity	FS615	\$ 0	\$ 1,528,697	\$ 0	\$ 0	\$ 2,014,658
International/Global Equity	FS625	\$ 0	\$ 1,317,318	\$ 0	\$ 0	\$ 1,190,069
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 146,235	\$ 0	\$ 0	\$ 185,514
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	\$ 2,589	\$ 0	\$ 0	\$ 553
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 2,582	\$ 0	\$ 0	\$ 553
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	\$ 7	\$ 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	\$ 3	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 3	\$ 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

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 3,827,591	\$ 3,736,138	\$ 3,693,301	\$ 3,558,879	\$ 3,618,681
Equity Capital Deductions - Total	SUB1631	\$ 142,373	\$ 141,125	\$ 137,631	\$ 139,860	\$ 145,658
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,916	\$ 1,881	\$ 1,880	\$ 1,979	\$ 1,978
Goodwill and Certain Other Intangible Assets	CCR115	\$ 101,863	\$ 102,679	\$ 103,564	\$ 104,802	\$ 105,034
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 38,593	\$ 36,564	\$ 32,186	\$ 33,078	\$ 38,645
Other	CCR134	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Equity Capital Additions -Total	SUB1641	\$ 39,713	\$- 833	\$- 11,670	\$ 61,753	\$- 40,601
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 39,142	\$- 1,616	\$- 12,453	\$ 60,970	\$- 41,384
Qualifying Intangible Assets	CCR185	\$ 454	\$ 666	\$ 666	\$ 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	\$ 3,724,931	\$ 3,594,180	\$ 3,544,000	\$ 3,480,772	\$ 3,432,422
Total Assets (SC60)	CCR205	\$ 42,657,286	\$ 41,538,902	\$ 40,556,131	\$ 39,685,011	\$ 38,544,665
Asset Deductions - Total	SUB1651	\$ 141,639	\$ 140,393	\$ 137,041	\$ 139,172	\$ 145,053
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,182	\$ 1,150	\$ 1,291	\$ 1,292	\$ 1,376
Goodwill and Certain Other Intangible Assets	CCR265	\$ 101,863	\$ 102,679	\$ 103,564	\$ 104,802	\$ 105,034
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 38,594	\$ 36,564	\$ 32,186	\$ 33,078	\$ 38,643
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 36,031	\$- 10,708	\$- 21,516	\$ 59,192	\$- 53,031
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 35,577	\$- 11,374	\$- 22,182	\$ 58,526	\$- 53,697
Qualifying Intangible Assets	CCR285	\$ 454	\$ 666	\$ 666	\$ 666	\$ 666
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 42,551,678	\$ 41,387,801	\$ 40,397,574	\$ 39,605,031	\$ 38,346,581
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,698,502	\$ 1,627,420	\$ 1,595,837	\$ 1,558,857	\$ 1,508,290
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 3,724,931	\$ 3,594,180	\$ 3,544,000	\$ 3,480,772	\$ 3,432,422
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 8,900	\$ 10,754	\$ 9,543	\$ 9,168	\$ 8,675
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Frozen Aggregated Data
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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 108,334	\$ 106,986	\$ 106,212	\$ 104,431	\$ 102,938
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 117,234	\$ 117,740	\$ 115,755	\$ 113,599	\$ 111,613
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 117,234	\$ 117,740	\$ 115,755	\$ 113,599	\$ 111,613
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,150	\$ 1,156	\$ 44,484	\$ 44,316	\$ 44,444
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20
Total Risk-Based Capital	CCR39	\$ 3,840,995	\$ 3,710,744	\$ 3,615,251	\$ 3,550,035	\$ 3,499,571
0% R/W Category - Cash	CCR400	\$ 170,769	\$ 149,801	\$ 156,235	\$ 164,430	\$ 162,541
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,804,621	\$ 1,422,513	\$ 1,267,900	\$ 1,397,376	\$ 1,497,240
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 320	\$ 320
0% R/W Category - Other	CCR415	\$ 211,509	\$ 252,676	\$ 284,825	\$ 398,855	\$ 334,561
0% R/W Category - Assets Total	CCR420	\$ 2,186,899	\$ 1,824,990	\$ 1,708,960	\$ 1,960,981	\$ 1,994,662
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	\$ 8,967,222	\$ 8,994,617	\$ 8,951,414	\$ 9,155,280	\$ 8,923,385
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,080,680	\$ 1,193,657	\$ 1,102,982	\$ 1,137,230	\$ 1,221,085
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 486,173	\$ 487,913	\$ 473,938	\$ 400,828	\$ 382,765
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 379,610	\$ 402,281	\$ 306,639	\$ 398,586	\$ 632,576
20% R/W Category - Other	CCR450	\$ 4,331,173	\$ 4,209,528	\$ 4,230,329	\$ 4,110,288	\$ 3,762,114
20% R/W Category - Assets Total	CCR455	\$ 15,244,858	\$ 15,287,996	\$ 15,065,302	\$ 15,202,212	\$ 14,921,925
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,048,971	\$ 3,057,600	\$ 3,013,060	\$ 3,040,440	\$ 2,984,382
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 19,266,954	\$ 18,590,510	\$ 17,983,377	\$ 16,971,494	\$ 16,164,825
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 240,352	\$ 232,030	\$ 227,898	\$ 265,474	\$ 219,150
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 6,398	\$ 2,130	\$ 2,194	\$ 23,781	\$ 1,531
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,108	\$ 3,129	\$ 3,228	\$ 3,240	\$ 3,269
50% R/W Category - Other	CCR480	\$ 54,385	\$ 57,345	\$ 58,016	\$ 56,959	\$ 65,704
50% R/W Category - Assets Total	CCR485	\$ 19,571,197	\$ 18,885,144	\$ 18,274,713	\$ 17,320,948	\$ 16,454,479
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 9,785,607	\$ 9,442,580	\$ 9,137,368	\$ 8,660,483	\$ 8,227,246

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 323,828	\$ 388,870	\$ 305,309	\$ 254,896	\$ 426,358
100% R/W Category - All Other Assets	CCR506	\$ 5,689,306	\$ 5,469,345	\$ 5,463,602	\$ 5,264,822	\$ 4,973,938
100% R/W Category - Assets Total	CCR510	\$ 6,013,134	\$ 5,858,215	\$ 5,768,911	\$ 5,519,718	\$ 5,400,296
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 6,013,134	\$ 5,858,215	\$ 5,768,911	\$ 5,519,718	\$ 5,400,296
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 149	\$ 136	\$ 113	\$ 95	\$ 90
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 1,863	\$ 1,700	\$ 1,413	\$ 1,188	\$ 1,125
Assets to Risk-Weight	CCR64	\$ 43,016,237	\$ 41,856,481	\$ 40,817,999	\$ 40,003,954	\$ 38,771,452
Subtotal Risk-Weighted Assets	CCR75	\$ 18,849,565	\$ 18,360,087	\$ 17,920,741	\$ 17,221,824	\$ 16,613,044
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,834	\$ 2,581	\$ 2,558	\$ 2,110	\$ 2,051
Total Risk-Weighted Assets	CCR78	\$ 18,846,731	\$ 18,357,506	\$ 17,918,183	\$ 17,219,714	\$ 16,610,993
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 1,507,739	\$ 1,468,600	\$ 1,433,453	\$ 1,377,576	\$ 1,328,883
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.75%	8.68%	8.77%	8.79%	8.95%
Total Risk-Based Capital Ratio	CCR820	20.38%	20.21%	20.18%	20.62%	21.07%
Tier 1 Risk-Based Capital Ratio	CCR830	19.76%	19.58%	19.78%	20.21%	20.66%
Tangible Equity Ratio	CCR840	8.75%	8.68%	8.77%	8.78%	8.95%

*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.