



**NEW JERSEY BANKING INDUSTRY: SECOND QUARTER 2006**

*(Note: Your subscription expiration date is  
on the label of the envelope in which you received the Review)*

Dear Banking Industry Observer:

The following is BAC's Quarterly Review of the New Jersey banking industry for the quarter ending June 30, 2006. It includes data on all 131 Federal and State chartered commercial banks, savings banks and savings and loan associations in New Jersey. Our analysis on pages 6-8 also presents a four-year retrospective between 2003-2006 using aggregate industry data. All financial data is based on Call Reports from the FDIC and OTS. Bank stock data as of 9/29/06 is included on pages 19-20.

In certain states, recent merger/acquisition activity has resulted in a single bank charter now operating branches across more than one state, thereby complicating the construction of a "statewide" balance sheet and income statement. This is because Call Report data is collected based on the state of record for the bank charter. New Jersey is among those states impacted by this change. Therefore, year-to-year comparisons in the aggregate statewide data should be used with caution as can be seen in the data below. Here is a synopsis of the New Jersey banking industry for the quarter ending June 30, 2006:

**SECOND QUARTER 2006 STATUS REPORT:**

On an aggregate basis, the 131 remaining banks in New Jersey (down from 143 in December of 2003), recorded a -15% decrease in earnings for the six month period ending 6/30/06 relative to the same period in 2005. However, the aggregate data is distorted by unusual performance swings from large institutions, one-time restructuring charges associated with mergers/acquisitions and jurisdictional reporting changes. A closer inspection of individual banks existing in both time periods shows that 74 institutions (60%) registered a decrease in quarter-to-quarter earnings and 50 institutions (40%) showed an increase. **The median performance for all institutions was a -7.7% decrease.** Nonetheless, 89% of all New Jersey institutions were profitable. Here is the aggregate data; individual institutional data is contained on pages 9-18.

<b>131 NEW JERSEY INSTITUTIONS (see page 6-8 for complete details)</b>	<b>12 Months Ending: 12/31/05</b>	<b>6 Months Ending: 6/30/05</b>	<b>6 Months Ending: 6/30/06</b>	<b>% Change 6 Mos. '05 vs 6 Mos. '06</b>
<b>Net Income After Tax (\$ millions)</b>	\$1,737	\$928	\$786	-15%
<b>Return on Assets (R.O.A.)</b>	1.15%	1.08%	1.12%	
<b>Gross Loans (\$ billions)</b>	\$83	\$87	\$82	-5%
<b>Deposits (\$ billions)</b>	\$111	\$131	\$95	-27%
<b>Net Interest Margin</b>	2.95%	3.05%	2.80%	
<b>Efficiency Ratio</b>	52.3%	56.8%	52.5%	
<b>Non-Interest Inc. % Avg. Assets</b>	0.9%	1.0%	1.0%	
<b>Non-Performing Assets (\$ millions)</b>	\$313	\$315	\$343	9%
<b>Tier 1 Leverage</b>	10.2%	9.6%	10.4%	
<b>Reserves % Non-Perf. Loans</b>	205%	246%	175%	
<b>Provision for Losses (\$ millions)</b>	\$110	\$51	\$39	-23%
<b>Liquidity (loans % deposits)</b>	75%	66%	86%	

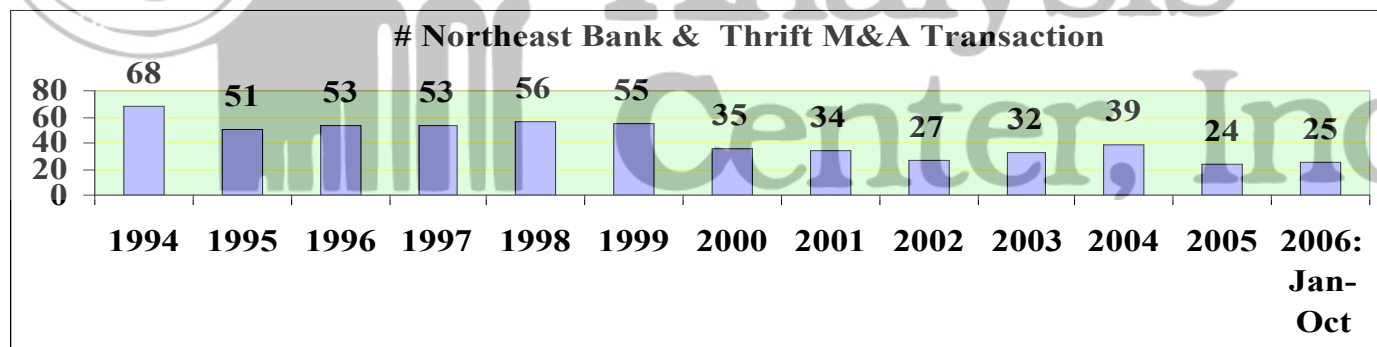
We include below 6-month summary data (as of 6/30/06) on the banking industries in each of the six New England states along with New York, New Jersey and Pennsylvania:

NORTHEAST BANKING DATA as of 6/30/06 (\$=Billions, except net inc.)							New			
	CT	ME	MA	NH	RI	VT	Eng.	NY	NJ	PA
# Banking Institutions	56	37	190	26	12	19	340	199	131	254
% Institutions Profitable	89%	97%	94%	100%	83%	100%	96%	89%	89%	89%
Total Assets (\$ Bils)	\$64	\$56	\$238	\$19	\$21	\$8	\$408	\$1,301	\$144	\$415
Total Deposits (\$ Bils)	\$47	\$39	\$173	\$13	\$15	\$7	\$295	\$893	\$95	\$296
Gross Loans (\$ Bils)	\$45	\$38	\$94	\$13	\$13	\$6	\$209	\$712	\$82	\$246
Net Inc. After Tax (\$ Mils)	\$312	\$272	\$1,196	\$107	\$113	\$52	\$2,052	\$7,864	\$786	\$1,918
Return on Assets (R.O.A.)	0.99%	1.04%	1.02%	1.12%	1.10%	1.24%	1.06%	1.26%	1.12%	0.95%
Return on Equity (R.O.E.)	8.53%	5.83%	11.66%	11.58%	13.39%	14.36%	10.2%	12.79%	10.13%	10.58%
Net Interest Margins	3.47%	4.31%	2.41%	3.38%	3.14%	4.27%	2.92%	3.21%	2.80%	3.07%
Efficiency Ratio	64.5%	63.91%	68.6%	56.7%	57.3%	63.9%	66.6%	62.3%	52.5%	64.9%
Non-Perf. Assets % Assets	0.20%	0.31%	0.10%	0.20%	0.30%	0.50%	0.20%	0.40%	0.20%	0.30%

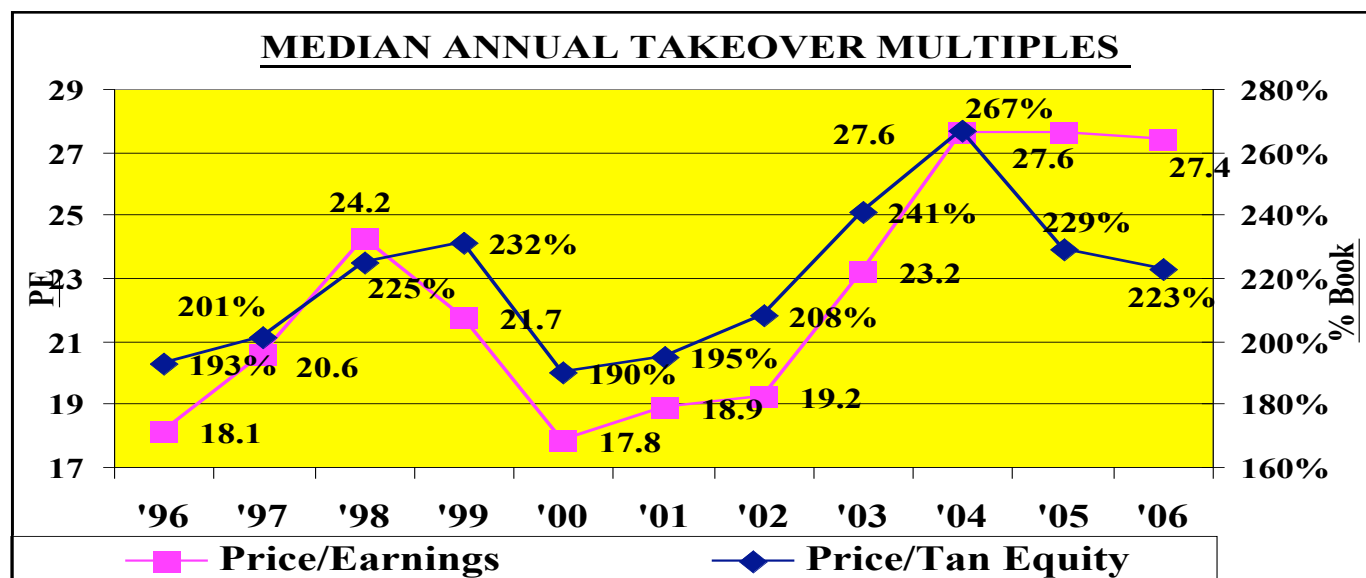
#### **MERGER / ACQUISITION DATA AND COMPARATIVE STOCK PRICE MULTIPLES:**

On the following pages (pages 4-5) we have compiled information concerning recent merger and acquisition trends and also stock price indicators for both banks and thrifts for the trailing twelve months ending in October 2006.

Although the *number* of Northeast mergers and acquisitions between banks and thrifts has decreased since the 1990's, their *pricing* (both as a multiple of earnings as well as book equity) and *bank stock PE ratios* have increased steadily and peaked in 2004. Present takeover multiples appear to be firming as can be seen below.



For the 30 transactions in the Northeast completed over the last 12 months between October 2005 and October 2006 the median price for all deals (banks & thrifts) was approximately 223% of tangible book equity and a multiple of 27X earnings. Please call us if we can add any clarification to the variation in these statistics. BAC is an active participant in merger and acquisition advisory services.



### **MARKET RESEARCH SERVICE**

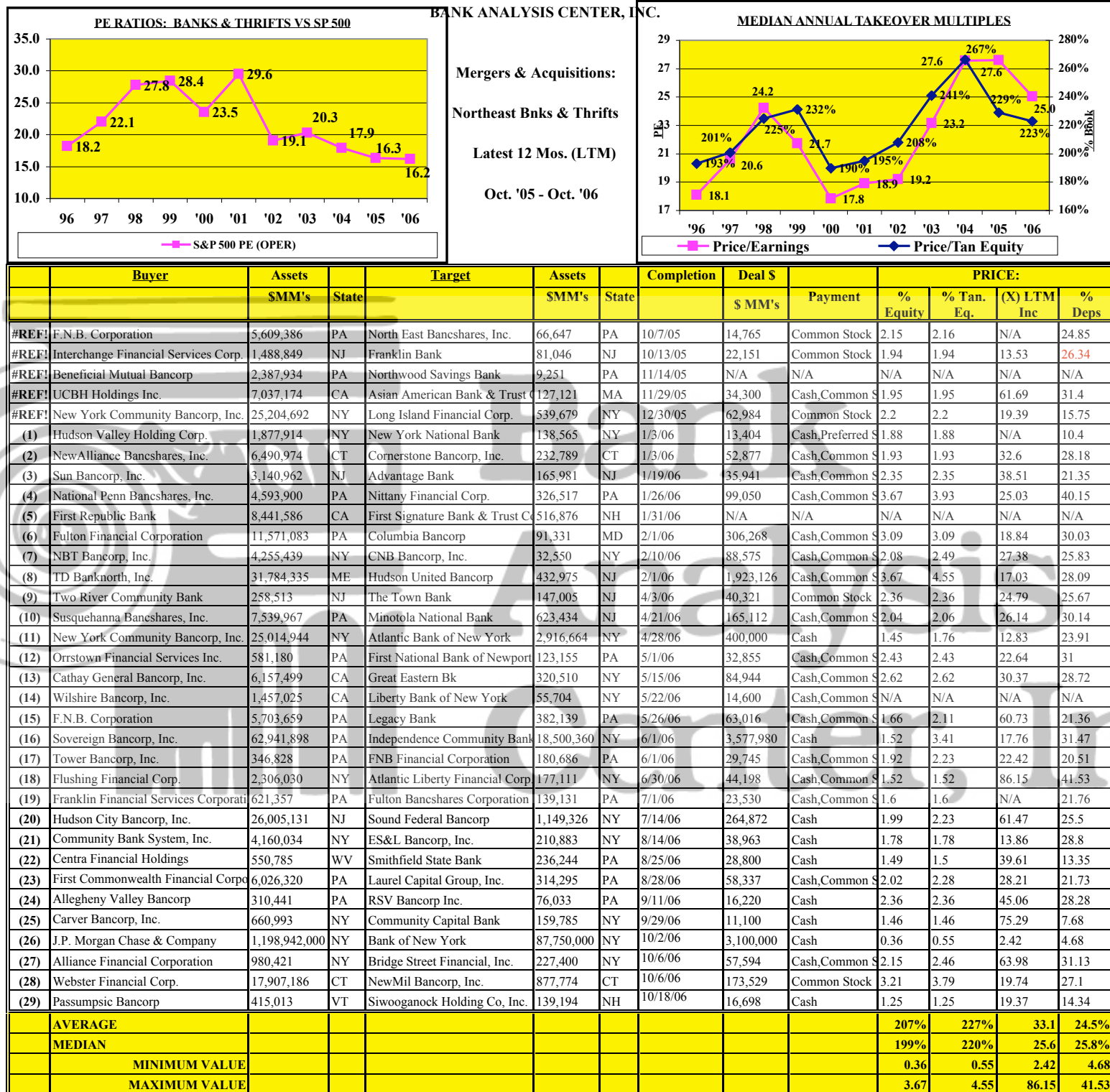
Included in this edition of the Quarterly Review is a descriptive packet of information concerning BAC's market research capabilities on economics, demographics, banking industry competition and commercial businesses. These packets are available for your individual branch banking markets in Connecticut. We would invite you to review this material and to contact us if you might wish to procure this information for your institution. It is not very expensive. Our New England-wide databases, combined with our reporting capabilities and proprietary software, can produce insightful and valuable reconnaissance tools to help guide your institution in the following:

- |  |  |
|--|--|
| ✓ <b>Market Segmentation</b>                   | ✓ <b>Competitive Analysis</b>          |
| ✓ <b>Product Development &amp; Positioning</b> | ✓ <b>Start-up Branch Site Location</b> |
| ✓ <b>Business Development Initiatives</b>      | ✓ <b>Branch Purchase Analysis</b>      |
| ✓ <b>Consumer Behavior</b>                     | ✓ <b>Merger/Acquisition Analysis</b>   |

The second item included in this edition of the Quarterly Review is a subscription form. If you would like to continue receiving the Review, please complete the form and return it to our offices. If you are already a subscriber, we thank you for your confidence. Your subscription expiration date is on the label of the envelope in which you received the Review. We would appreciate any feedback on how to improve the Review. We are aware that through a data base error, a number of subscribers did not receive certain quarters of the Review last year. If you are a subscriber and need these past issues, please contact Ms. Tamica Curling at 860-275-6050 and we will forward them to you. Alternatively, if you would like to extend your subscription by the number of quarters that you missed please indicate that to Ms. Curling. This data will soon be available by subscription on BAC's website.

If you would like to hear more about our investment banking and consulting services, please contact me personally. BAC specializes in helping clients develop and execute strategies. We are consultants and investment banking advisors to the banking industry throughout New England, New York, Pennsylvania and New Jersey. Our services are listed on the back cover of this publication.

**John S. Carusone, President**

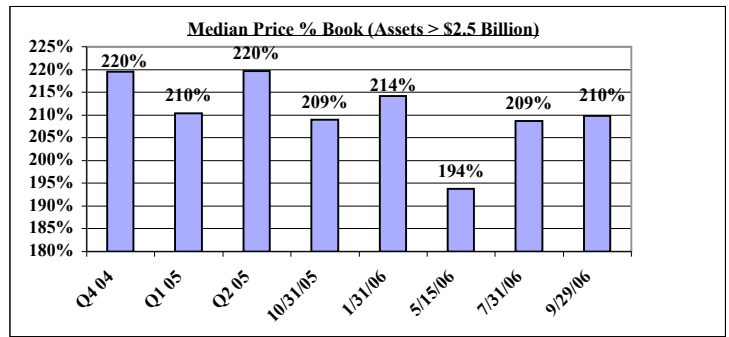
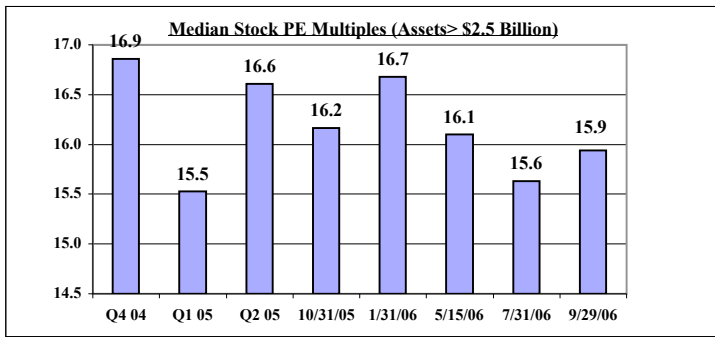


# NORTHEAST BANKING STOCK TRADING DATA THROUGH 9/29/2006

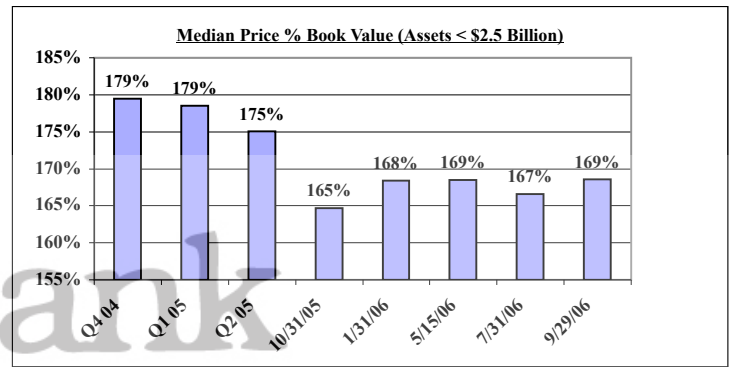
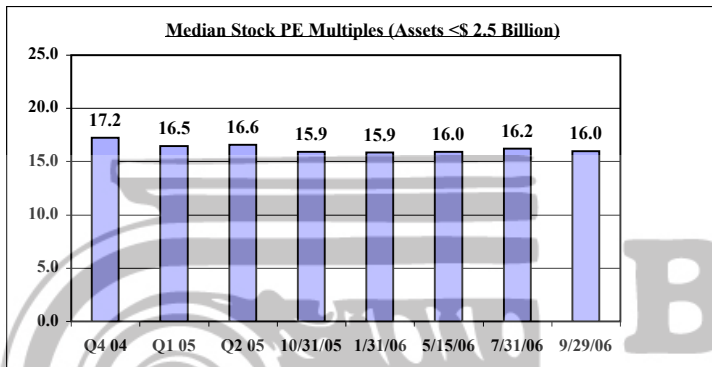
PREPARED BY: BANK ANALYSIS CENTER, INC., HTFD. CT

## COMMERCIAL BANKS

### ASSETS GREATER THAN \$2.5 BILLION

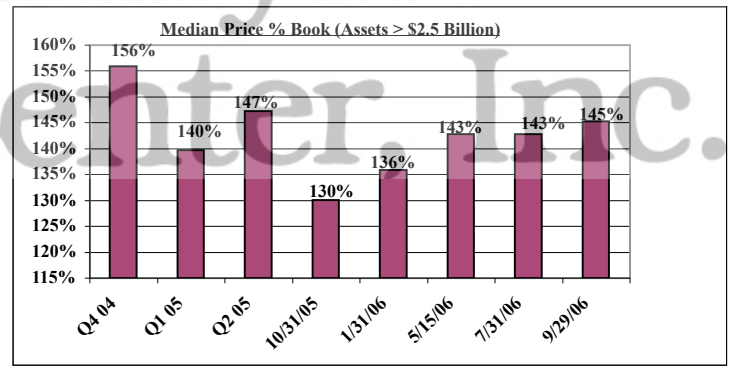
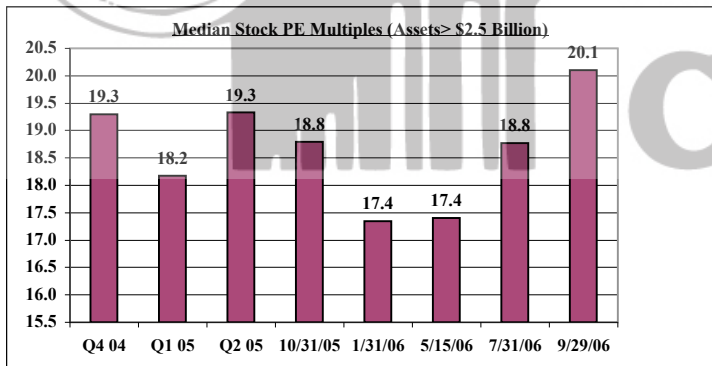


### ASSETS LESS THAN \$2.5 BILLION

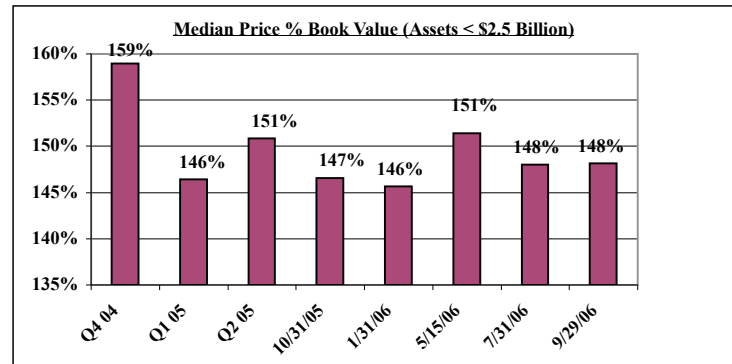
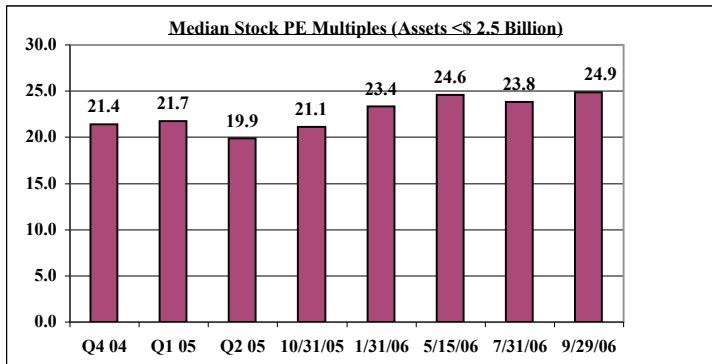


## THRIFTS

### ASSETS GREATER THAN \$2.5 BILLION



### ASSETS LESS THAN \$2.5 BILLION





PREPARED BY:  
**BANK ANALYSIS CENTER, INC.**  
HARTFORD, CT 860-275-6050  
Contact: John S. Carusone, President

# **AGGREGATE NEW JERSEY BANKING INDUSTRY DATA AT 6/30/2006**

(All Federal and State Chartered Savings Banks, Commercial Banks and Savings & Loan Assocs.)

(Note: excludes trust companies and credit unions)

(NOTE: \$ in 000,000's @ Period End):

NM = Not Meaningful

## **BASIC DATA:**

INSTITUTION COUNT: (Banks, Savings Banks & S&L's)

	2003	2004	2005	6/30/05	6/30/06	2005 - 6/30/06	6/30/05 - 6/30/06
						Increase/(Decrease)	Increase/(Decrease)
						\$	%
(1) Ending balance # institutions period end:	143	137	134	134	131	(3)	-2%
(2) # Reporting profits	133	130	123	127	117	(3)	-2%
(3) % Reporting Profits	93%	95%	92%	95%	89%		

## **BALANCE SHEET DATA:**

### **ASSETS**

(4) Gross Loans	68,940	77,570	82,935	86,764	82,108	(827)	-1%	(4,656)	-5%
(5) -Allowance for Loan Losses	670	695	614	719	582	(32)	-5%	(137)	-19%
(6) Net Loans	68,270	76,875	82,321	86,045	81,526	(795)	-1%	(4,519)	-5%
(7) Investments, Securities & Funds	73,515	80,232	66,148	81,492	53,009	(13,139)	-20%	(28,483)	-35%
(8) TOTAL EARNING ASSETS	141,785	157,108	148,469	167,537	134,536	(13,933)	-9%	(33,002)	-20%
(9) 90 Days Past Due Loans	94	79	86	71	61	(24)	-29%	(10)	-15%
(10) +Non-Accrual Loans	268	230	214	221	272	58	27%	51	23%
(11) =Total Non-Performing Loans	362	310	299	292	333	34	11%	41	14%
(12) OREO(Non-Direct Investment)	31	25	14	23	10	(4)	-31%	(14)	-59%
(13) TOTAL NON-PERFORMING ASSETS	393	335	313	315	343	29	9%	27	9%
(14) All Other Assets(Cash Due,Bldgs,Premis.&Equip,Intngs,Other Assets)	9,898	10,176	8,939	10,875	8,715	(224)	-3%	(2,160)	-20%
(15) TOTAL ASSETS	152,076	167,618	157,722	178,727	143,593	(14,128)	-9%	(35,134)	-20%

### **LIABILITIES & EQUITY**

(16) Total deposits	116,525	125,418	110,536	130,503	95,352	(15,184)	-14%	(35,151)	-27%
(17) All other borrowings & liabilities	23,135	28,162	30,494	30,478	32,431	1,937	6%	1,953	6%
(18) Total equity capital and surplus	12,416	14,038	16,691	17,746	15,810	(881)	-5%	(1,936)	-11%
(19) TOTAL LIABILITIES & EQUITY	152,076	167,618	157,722	178,727	143,593	(14,128)	-9%	(35,134)	-20%

## **INCOME STATEMENT:**

(20) Net Interest Earned	4,128	4,541	4,219	2,482	1,855	(509)	-12%	(627)	-25%
(21) +Non-Interest Income	1,701	1,763	1,396	830	683	(29)	-2%	(147)	-18%
(22) +Gains/Losses on Securities	68	52	3	13	(0)	(4)	NM	(13)	NM
(23) -Non-Interest Expense	3,308	3,510	2,903	1,863	1,317	(269)	-9%	(546)	-29%
(24) -Provision for Loan Losses	154	121	110	51	39	(31)	-28%	(12)	-23%
(25) =Pre Tax Income	2,435	2,725	2,605	1,411	1,182	(242)	-9%	(229)	-16%
(26) NET INCOME AFTER TAX	1,606	1,799	1,737	928	786	(165)	-10%	(142)	-15%
(27) Charged-Off Loans	169	102	103	39	24	(56)	-54%	(15)	-39%
(28) Cumulative Charged-Off Loans	0	0	0	0	0	0	#DIV/0!	0	#DIV/0!
(29) Number of full time equiv. employees	29,296	29,887	21,575	29,464	20,156	(1,419)	-7%	(9,308)	-32%

## **PERFORMANCE MEASURES:**

(all ratios based on period end data unless otherwise indicated)

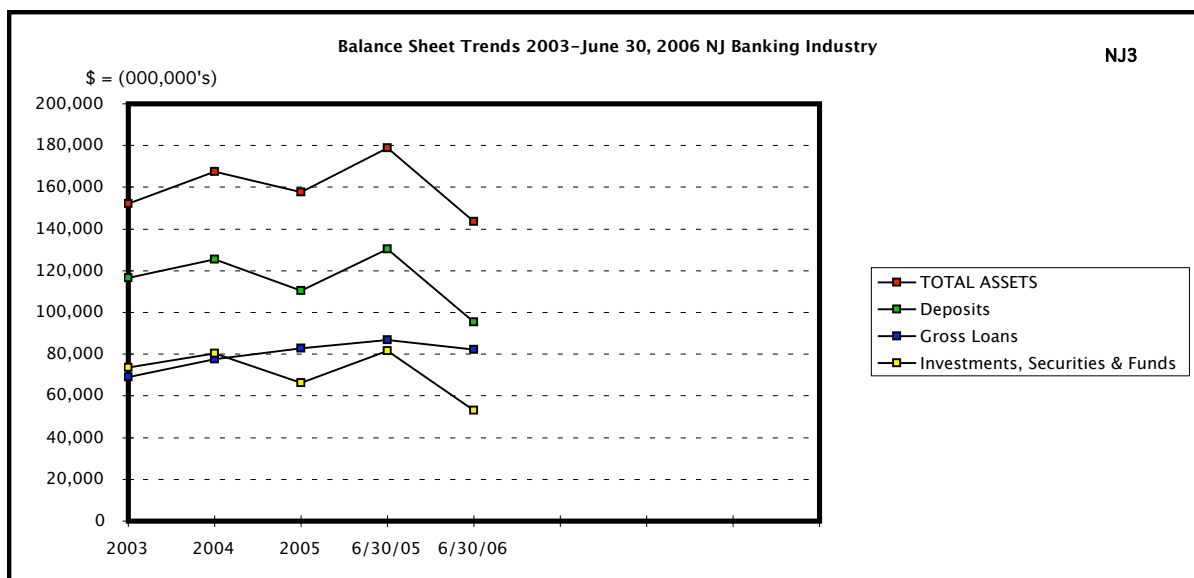
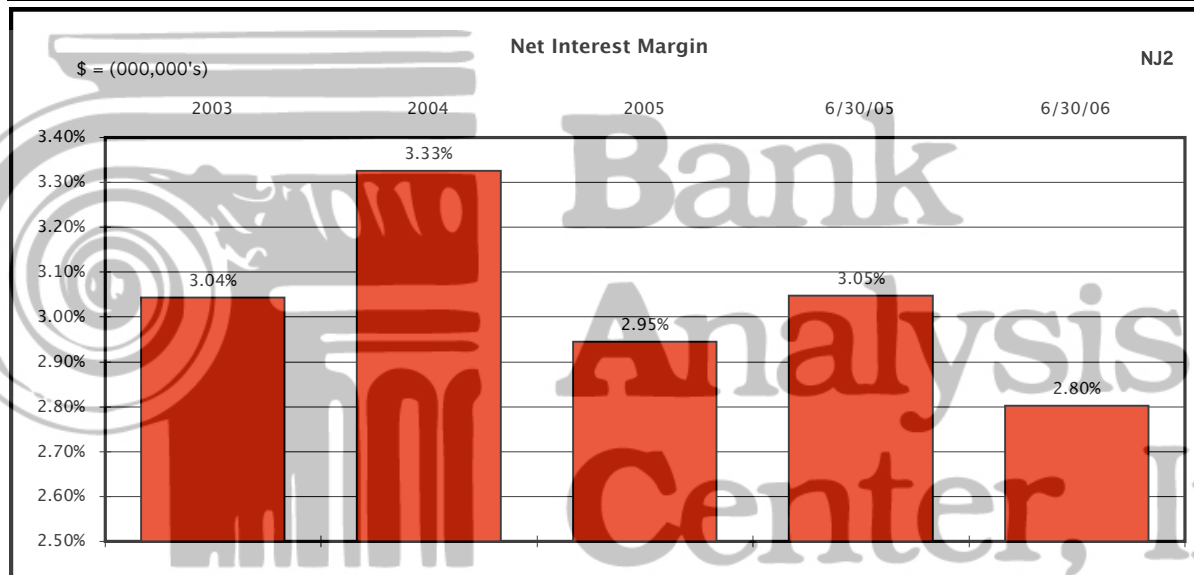
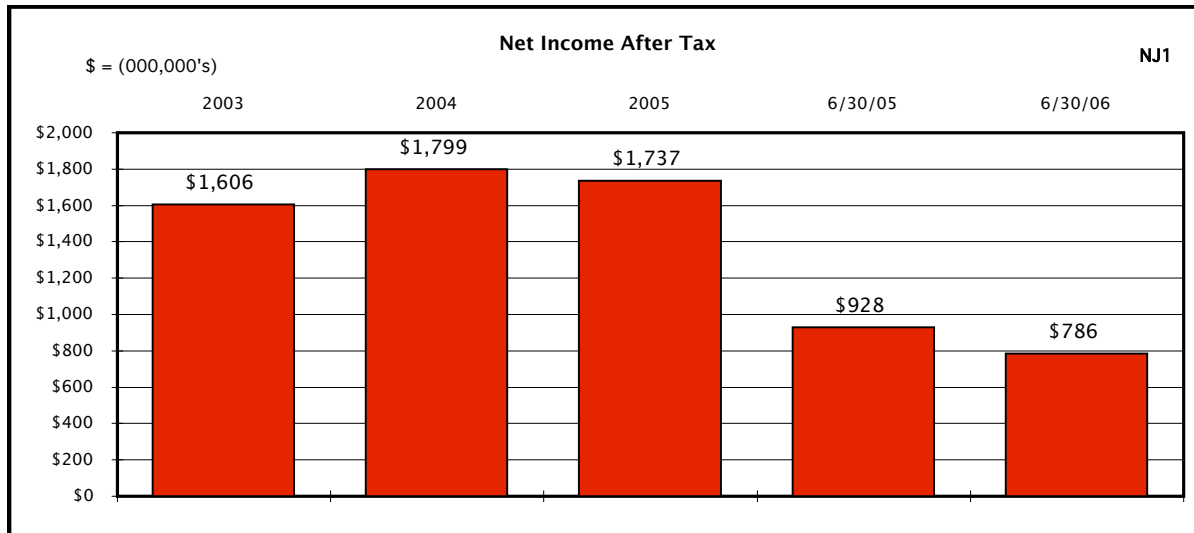
(30) Non-Performing Loans % Gross Loans	0.5%	0.4%	0.4%	0.3%	0.4%				
(31) Non-Performing Assets % Assets	0.3%	0.2%	0.2%	0.2%	0.2%				
(32) Reserve % Non-Performing Loans	185%	224%	205%	246%	175%				
(33) Return on Average Assets (R.O.A.)	1.11%	1.24%	1.15%	1.08%	1.12%				
(34) Return on Average Equity (R.O.E.)	13.59%	14.84%	11.97%	11.81%	10.13%				
(35) Non-Interest Expense % Average Assets	2.3%	2.4%	1.9%	2.2%	1.9%				
(36) Non-Interest Income % Average Assets	1.2%	1.2%	0.9%	1.0%	1.0%				
(37) Non-Interest Expense Efficiency Ratio	57.3%	56.2%	52.3%	56.8%	52.5%				
(38) Net Interest Margin	3.04%	3.33%	2.95%	3.05%	2.80%				
(39) Tier 1 Leverage	7.9%	8.1%	10.2%	9.6%	10.4%				
(40) Adjusted Tier 1 Leverage	8.1%	8.3%	10.3%	9.8%	10.4%				

### **COMPOSITION OF EARNING ASSETS**

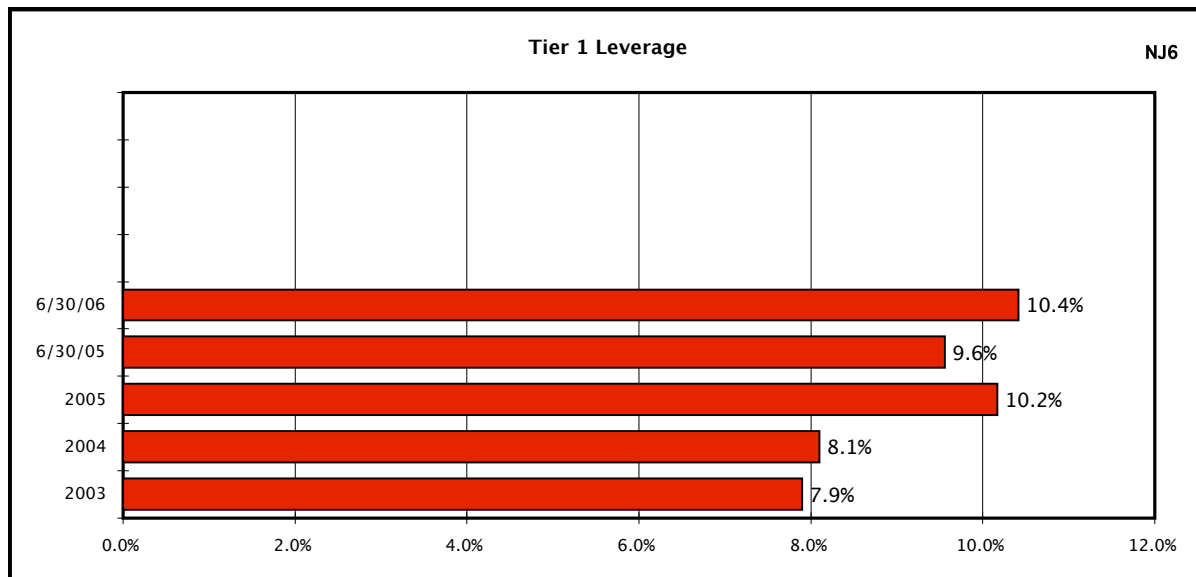
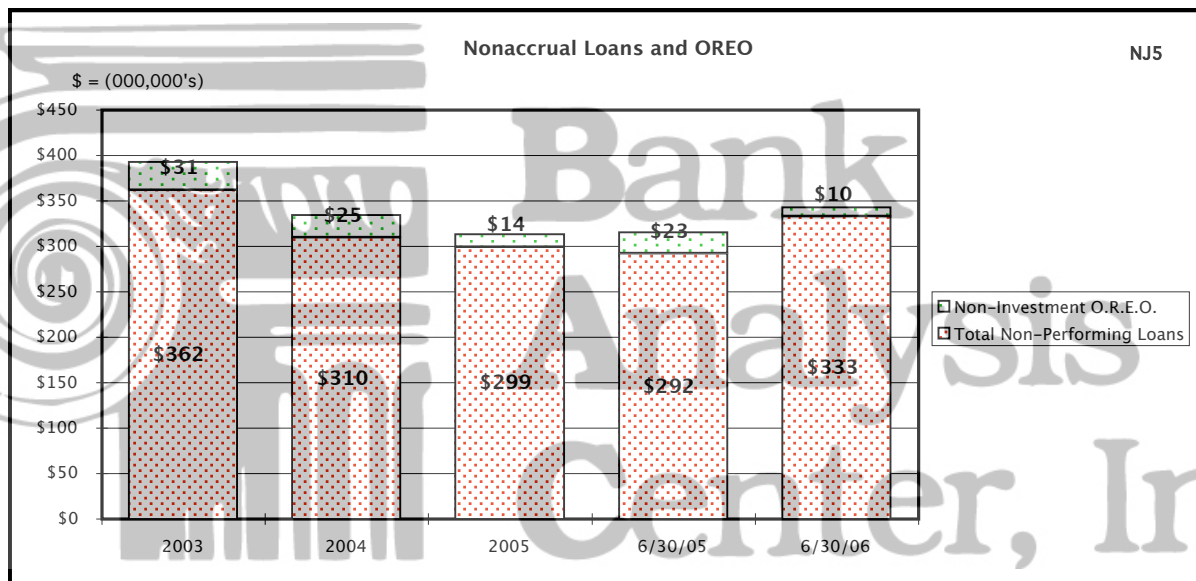
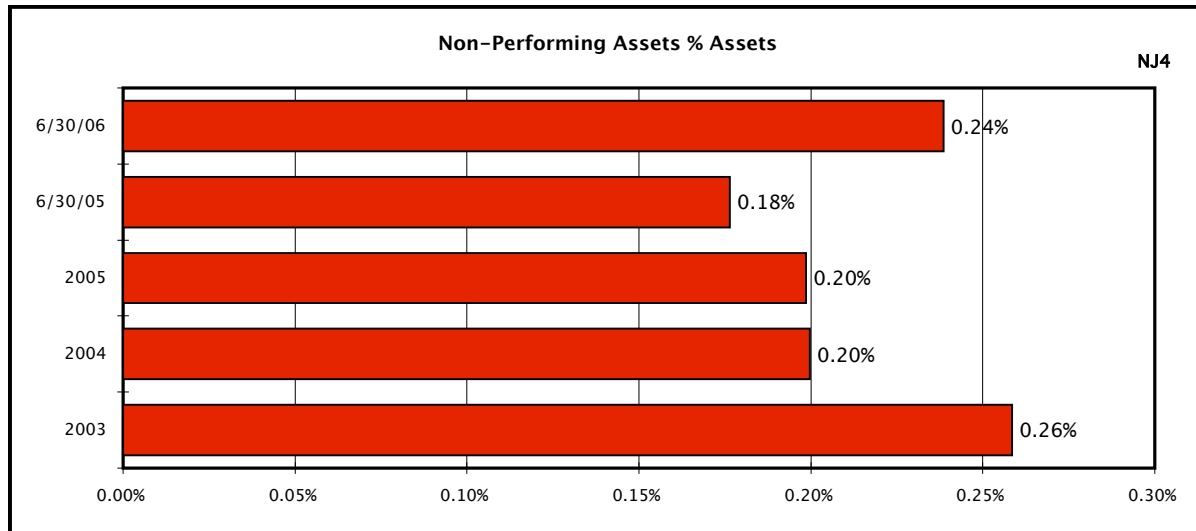
(41) % Investments, Securities, Funds	52%	51%	45%	49%	39%				
(42) % Loans (net)	48%	49%	55%	51%	61%				
(43) Total	100%	100%	100%	100%	100%				
(44) Loans % Deposits	59%	62%	75%	66%	86%				

Note: Adjusted Tier 1 Leverage: (Common equity + non.-cumulative. perp. preferred + surplus + reserve for loan losses - total non-performing loans - 20% of O.R.E.O. - non-qualifying intangibles + unrealized security gains/(losses) + minority interest in consolidated subsidiaries.)/(total assets - non-qualifying intangibles). SM

# NEW JERSEY BANKING INDUSTRY TRENDS AS OF 06/30/06



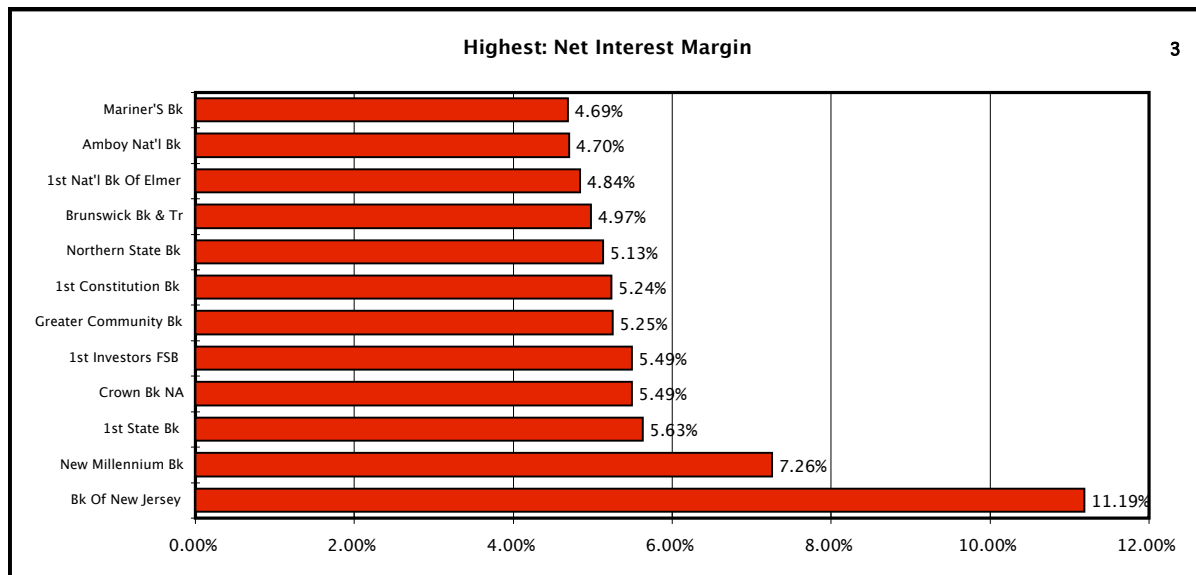
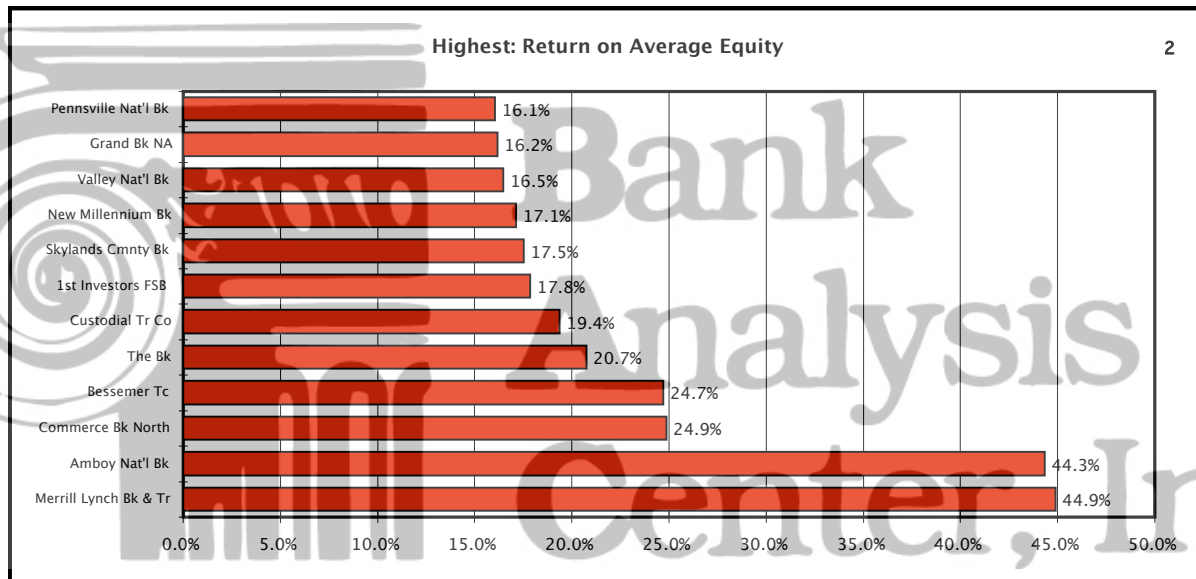
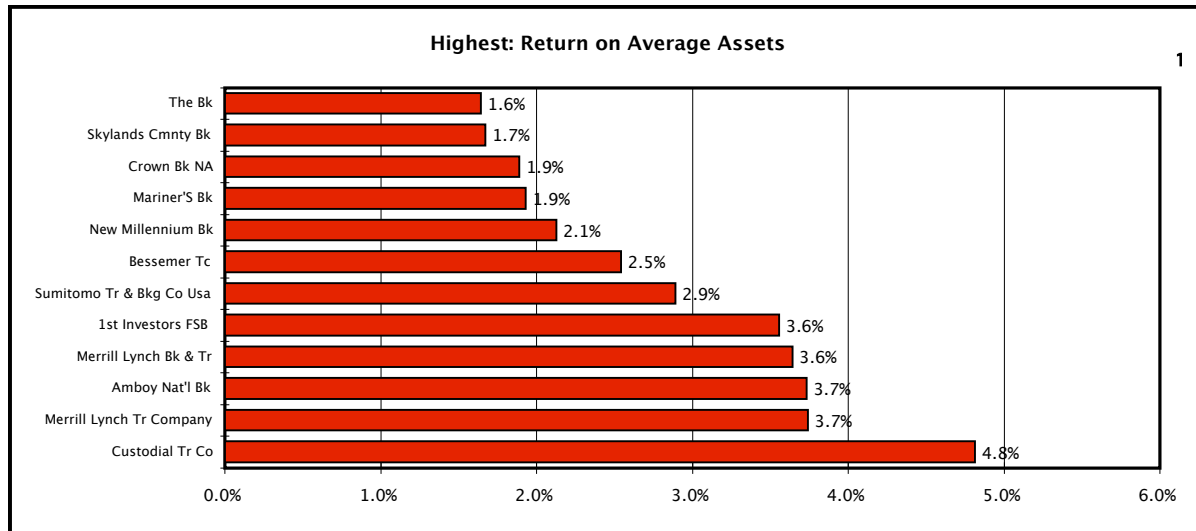
# NEW JERSEY BANKING INDUSTRY TRENDS AS OF 06/30/06





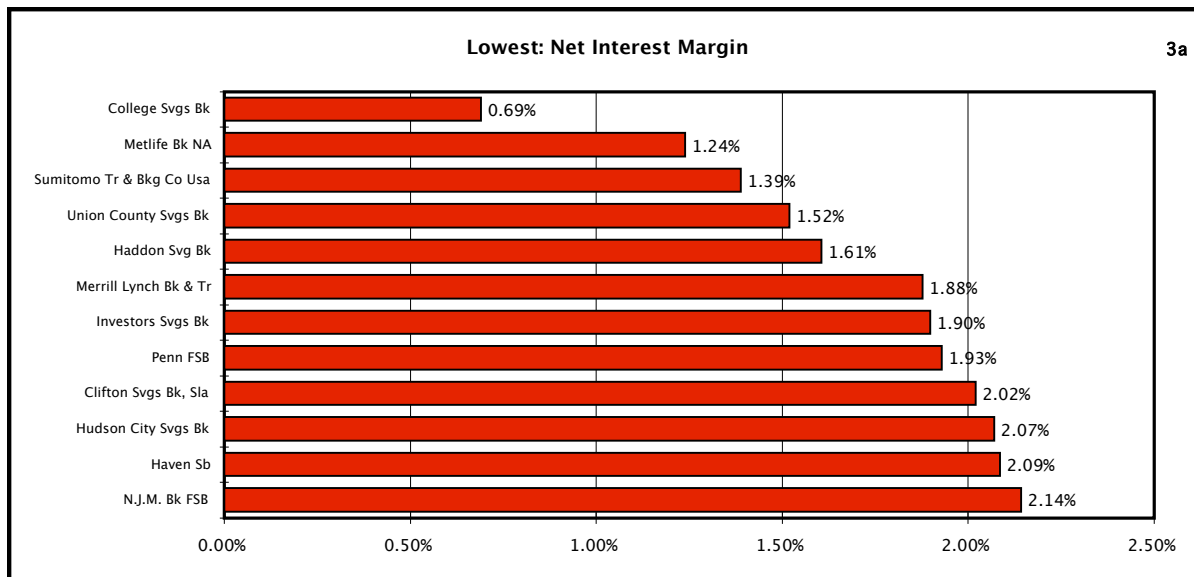
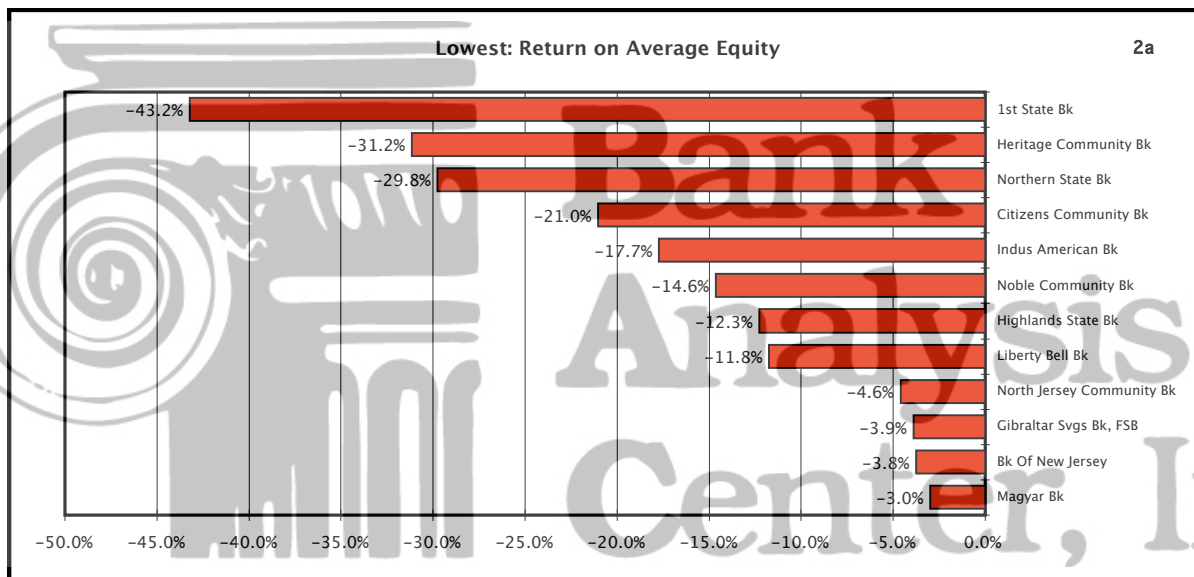
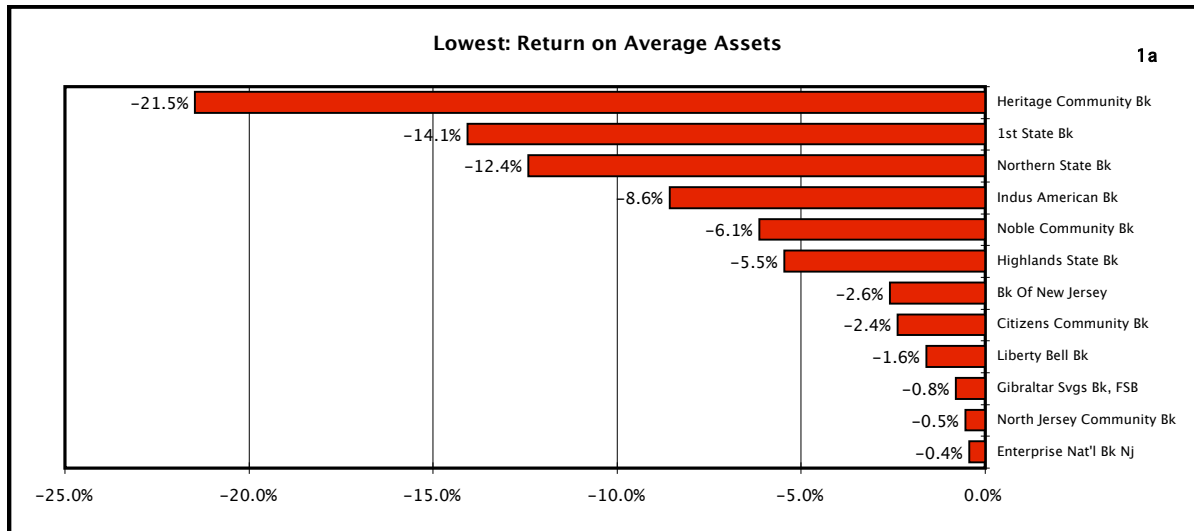
**Second Quarter 2006**  
**New Jersey Banking Industry Performance Measures**

**12 Highest Percentage**



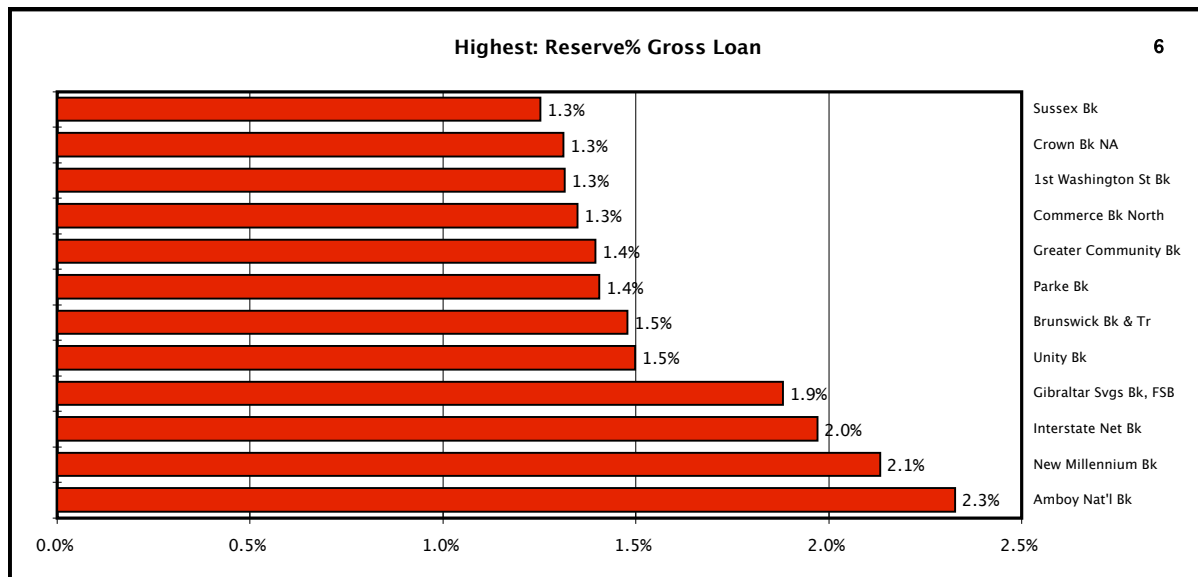
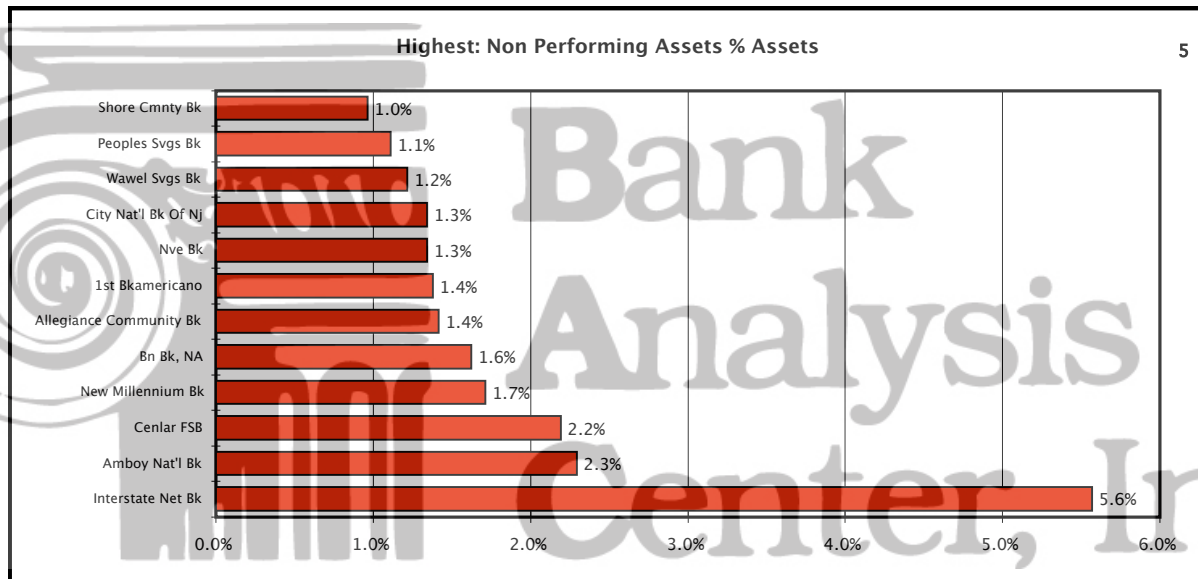
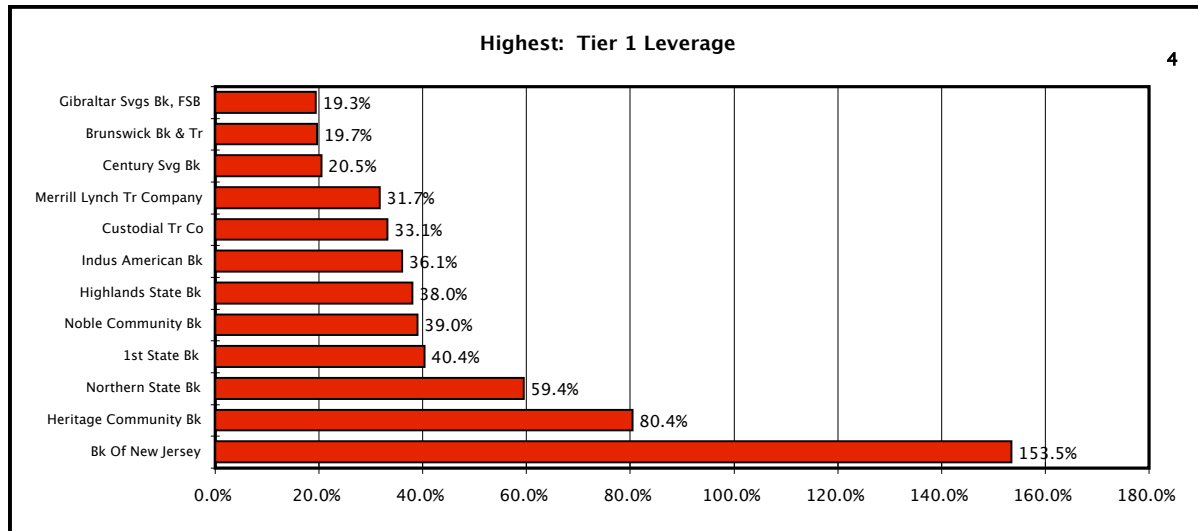
**Second Quarter 2006**  
**New Jersey Banking Industry Performance Measures**

**12 Lowest Percentage**



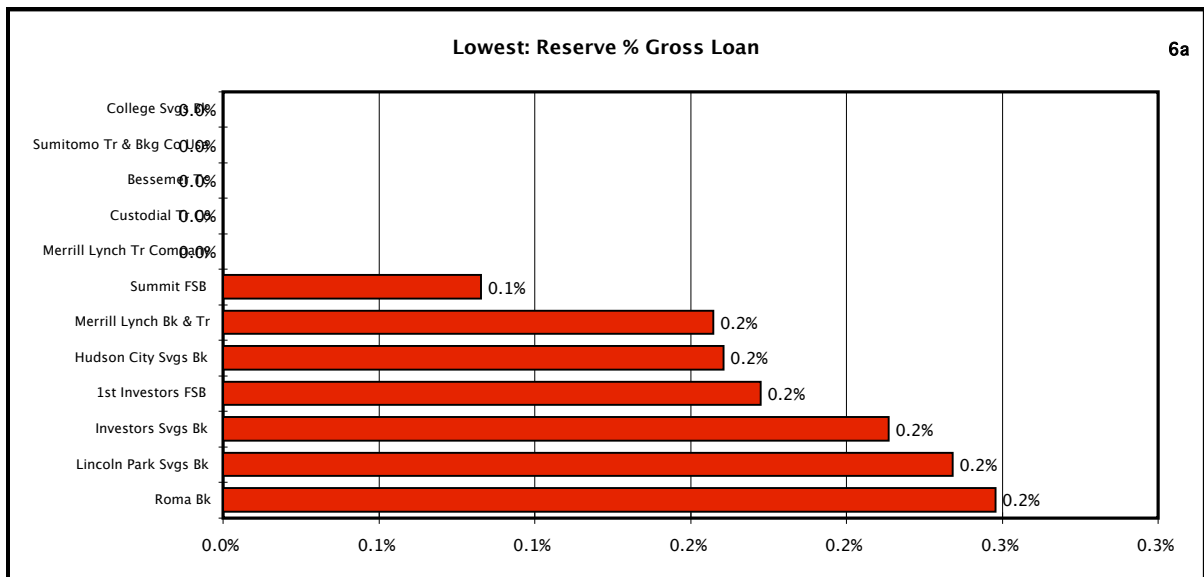
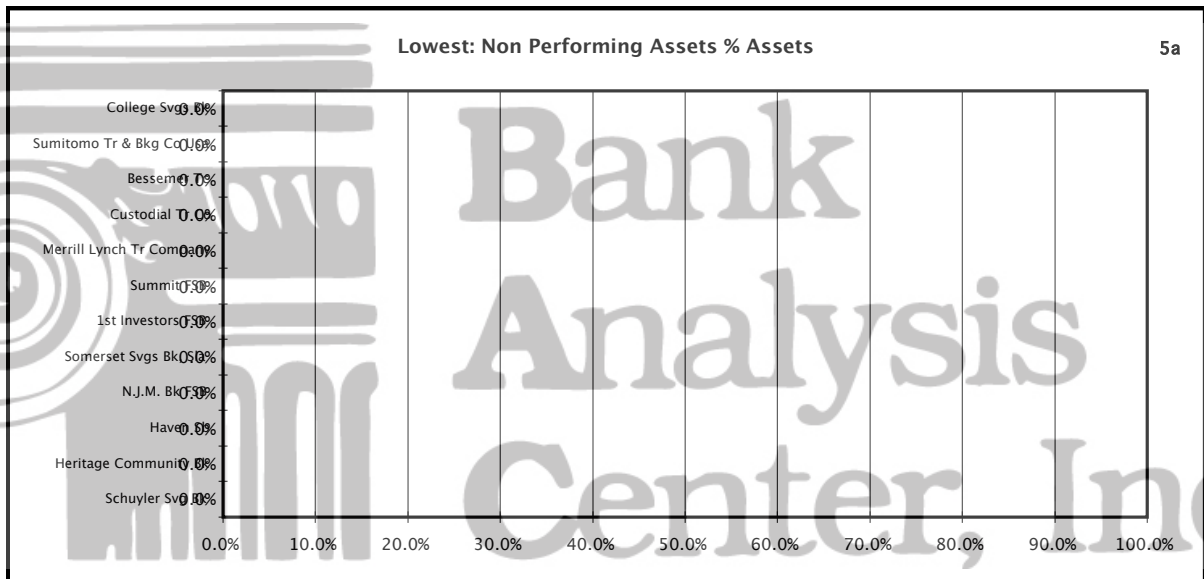
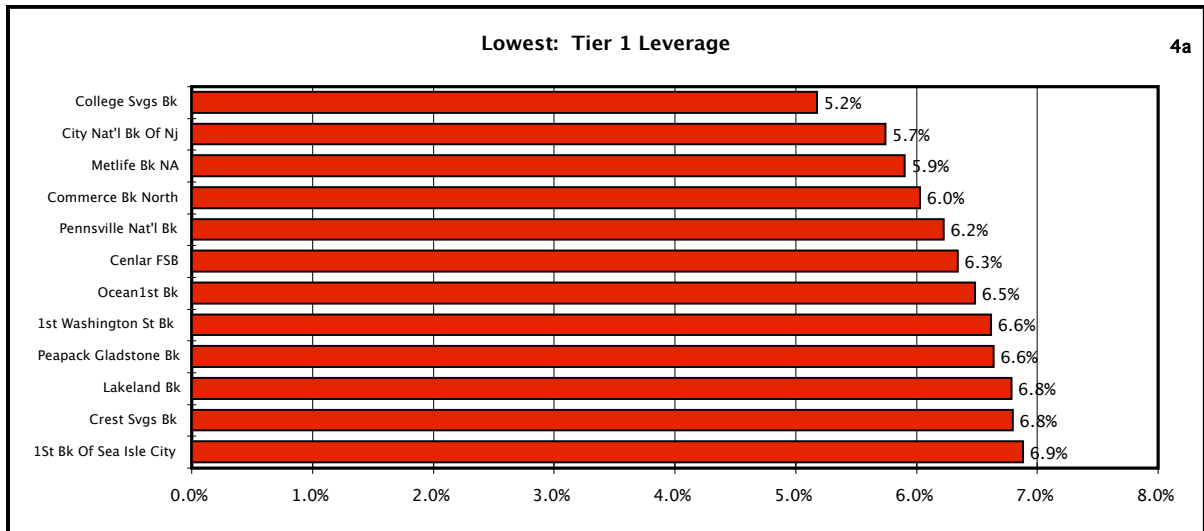
**Second Quarter 2006**  
**New Jersey Banking Industry Performance Measures**

**12 Highest Percentage**



**Second Quarter 2006**  
**New Jersey Banking Industry Performance Measures**

**12 Lowest Percentage**



FINANCIAL CONDITION AND OPERATING PERFORMANCE  
(DATA AS OF JUNE 30, 2006:

NEW JERSEY COMMERCIAL BANKS, SAVINGS BANKS & S&L'S  
FDIC CALL REPORTS)

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)												
BASIC DATA (SELECT)										NON - P E R F O R M I N G					BALANCE SHEET						CAPITAL		OPERATING					PROFIT															
Bank #	(\$000's)	Total	NET INCOME		Realized	Total	Gross	Investmnts.	Securities	Non-qualifying Intangible	Total	Non-Performing	Reserve	Non-Perf. Assets	Loans Earning Assets	% Securities Assets	Reserve % Gross	Commercial	Retail	Other	Tier 1 Lev.	Adj. Tier 1 Leverage	Gross	Full Time Equiv. Employ.	Non-Interest	Non-Interest	Non-Interest	Net Interest	Return on Assets	Return on Equity	Bank #												
		Assets	After Tax	Current	Net Gains/ (Loss) on	Equity or	Loans	+ Securities	Gains/ Losses		% Assets		Risk					Risk	Risk	Loans			Loans		Loans	Loans	Loans	Loans				Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans
		Period	Prior	Current	(Loss) on	or	Period	+Fed Funds Sold	"Held to Maturity"		% Assets		% Gross					% Gross	% Gross	% Gross			% Gross		% Gross	% Gross	% Gross	% Gross				% Gross	% Gross	% Gross	% Gross	% Gross	% Gross	% Gross	% Gross	% Gross	% Gross	% Gross	% Gross
Bank Name		End	06/05	06/06	Securities	Surplus	End	(Per. End)	Maturity"	Assets	NA's+90+	O.R.E.O.	Assets	Loans	(Per. End)	(Avg Yr.)	(Avg Yr.)	Loans	Loans (Est.)	Loans (Est.)	Loans (Est.)	Per. End	(Per. End)	(Per. End)	Employ.	Assets	Assets	Ratio (Full Tax Eqv)	(After tax)	(After tax)													
ASSETS \$0-\$100 Million																																											
(1)	Allegiance Community Bank	68,579	179	19	0	6,888	51,221	13,887	0	0	971	0	971	66%	1.4%	81%	19%	1.2%	68%	32%	0%	10.5%	10.0%	92%	19	0.27%	3.73%	95.8%	3.81%	0.06%	0.5%	(1)											
(2)	Bank Of New Jersey	62,774	N/A	(406)	0	43,218	16,479	41,302	(4)	0	0	0	0	0%	0.0%	29%	71%	1.2%	65%	35%	0%	153.5%	154.1%	85%	17	0.01%	11.64%	112.9%	11.19%	-2.59%	-3.8%	(2)											
(3)	Citizens Community Bank	47,994	(748)	(494)	0	4,365	32,352	13,988	0	0	0	0	0	0%	0.0%	63%	37%	1.0%	75%	24%	1%	9.7%	10.3%	76%	14	0.16%	5.10%	150.7%	3.34%	-2.38%	-21.0%	(3)											
(4)	Delanco FSB	80,527	388	34	0	8,058	50,730	21,135	0	0	157	0	157	161%	0.2%	65%	35%	0.5%	20%	80%	0%	10.4%	10.5%	73%	25	0.62%	3.04%	95.1%	2.88%	0.09%	0.8%	(4)											
(5)	Enterprise National Bank Nj	65,980	2	(137)	0	11,511	41,670	22,123	(372)	0	485	0	485	80%	0.7%	65%	35%	0.9%	84%	16%	0%	17.5%	16.8%	83%	15	0.09%	3.91%	110.5%	3.58%	-0.44%	-2.4%	(5)											
(6)	First Investors FSB	43,787	459	868	0	10,136	2,898	37,822	0	0	0	0	0	0%	0.0%	7%	93%	0.2%	33%	66%	0%	19.1%	19.1%	12%	8	11.93%	11.13%	65.3%	5.49%	3.56%	17.8%	(6)											
(7)	First State Bank	22,769	N/A	(801)	0	7,414	13,457	7,000	(1)	0	0	0	0	0%	0.0%	66%	34%	1.2%	60%	40%	0%	40.4%	41.3%	88%	14	0.09%	16.25%	315.7%	5.63%	-14.07%	-43.2%	(7)											
(8)	Fort Lee Federal Savings Ban	41,122	(3)	95	0	3,947	33,732	6,243	0	0	4	0	4	5050%	0.0%	76%	24%	0.6%	23%	77%	0%	9.9%	10.4%	91%	8	1.12%	3.06%	75.5%	3.10%	4.48%	0.8%	(8)											
(9)	Gibraltar Savings Bank, FSB	65,248	(110)	(259)	0	13,025	34,512	28,686	0	12	407	0	407	159%	0.6%	55%	45%	1.9%	7%	93%	0%	19.3%	19.7%	67%	27	0.19%	3.78%	127.5%	2.90%	-0.80%	-3.9%	(9)											
(10)	Heritage Community Bank	22,976	N/A	(1,233)	0	15,826	6,924	13,933	0	0	0	0	0	0%	0.0%	33%	67%	0.5%	80%	20%	0%	80.4%	80.6%	99%	14	0.00%	23.92%	602.6%	4.37%	-21.47%	-31.2%	(10)											
(11)	Highlands State Bank	25,191	N/A	(563)	0	8,891	3,074	20,944	0	0	0	0	0	0%	0.0%	8%	92%	1.2%	88%	12%	0%	38.0%	38.2%	19%	13	0.12%	8.88%	234.6%	3.86%	-5.46%	-12.3%	(11)											
(12)	Indus American Bank	30,244	N/A	(944)	0	9,988	9,842	17,972	0	0	0	0	0	0%	0.0%	25%	75%	1.2%	91%	9%	0%	36.1%	36.5%	50%	14	0.28%	10.72%	335.2%	3.20%	-8.57%	-17.7%	(12)											
(13)	Lincoln Park Savings Bank	93,154	300	171	1	9,368	69,210	20,002	(703)	0	758	0	758	21%	0.8%	77%	23%	0.2%	5%	95%	0%	10.2%	8.8%	125%	16	0.08%	1.98%	76.0%	2.64%	3.64%	3.6%	(13)											
(14)	Monroe Savings Bank Sla	71,519	295	267	0	7,637	56,329	12,029	0	0	49	0	49	784%	0.1%	82%	18%	0.7%	17%	83%	0%	10.7%	11.2%	97%	17	0.15%	2.73%	67.9%	4.09%	0.75%	7.1%	(14)											
(15)	Noble Community Bank	18,911	N/A	(555)	0	7,298	13,558	4,306	0	0	0	0	0	0%	0.0%	58%	42%	0.9%	58%	20%	0%	39.0%	39.7%	119%	12	0.01%	8.82%	249.4%	3.71%	-6.13%	-14.6%	(15)											
(16)	Northern State Bank	15,723	N/A	(488)	0	6,555	7,654	4,126	0	0	0	0	0	0%	0.0%	65%	35%	0.9%	59%	40%	0%	59.4%	60.0%	84%	12	0.10%	14.58%	369.7%	5.13%	-12.41%	-29.8%	(16)											
(17)	United Heritage Bank	56,709	(110)	(67)	0	4,904	38,677	16,620	(2)	0	135	0	135	307%	0.2%	67%	33%	1.1%	81%	19%	0%	9.2%	9.7%	77%	14	0.38%	3.34%	106.4%	2.83%	-0.25%	-2.7%	(17)											
(18)	United Roosevelt Sb	97,795	296	163	0	15,051	23,409	70,570	(1,114)	0	294	0	294	51%	0.3%	24%	76%	0.6%	2%	98%	0%	14.0%	12.8%	30%	15	0.19%	1.99%	81.0%	2.26%	0.32%	2.2%	(18)											
(19)	Wawel Savings Bank	92,675	531	518	0	14,947	58,657	27,297	0	0	1,128	0	1,128	45%	1.2%	65%	35%	0.9%	26%	74%	0%	17.7%	17.0%	90%	15	0.36%	2.59%	56.1%	4.52%	1.21%	7.0%	(19)											
SUBTOTAL		1,023,677	1,479	(3,812)	1	209,027	564,385	399,985	(2,196)	12	4,388	0	4,388	110%	0.4%	57%	43%	0.9%	40%	60%	0%	21.5%	21.3%	77%	289	0.88%	4.68%	107.04%	3.71%	-0.82%	-4.4%												
MEDIAN		56,709	0	(137)	0	8,891	32,352	17,972	0	0	4	0	4	21%	0.0%	65%	35%	0.9%	59%	40%	0%	17.7%	17.0%	84%	14	0.16%	3.91%	110.52%	3.71%	-0.44%	-2.7%												
ASSETS \$100-\$250 Million																																											
(20)	1ST Bank Of Sea Isle City	225,354	736	600	0	15,225	171,854	27,834	0	0	114	0	114	789%	0.1%	86%	14%	0.5%	13%	87%	0%	6.9%	7.2%	83%	35	0.20%	2.25%	72.8%	3.23%	0.54%	8.0%	(20)											
(21)	1ST Colonial National Bank	187,235	385	324	0	16,641	104,247	69,765	(35)	0	322	0	322	388%	0.2%	60%	40%	1.2%	55%	43%	2%	9.5%	10.0%	64%	35	0.28%	2.33%	74.8%	3.05%	0.37%	3.9%	(21)											
(22)	Audubon Sb	167,563	530	165	0	11,941	91,185	65,252	(3,111)	0	523	0	523	71%	0.3%	58%	42%	0.4%	19%	81%	0%	7.2%	5.2%	89%	32	0.18%	2.03%	86.5%	2.32%	0.20%	2.8%	(22)											
(23)	Bogota Svg Bank	234,657	1,320	752	0	32,775	207,198	21,918	(806)	0	268	0	268	368%	0.1%	89%	11%	0.5%	0%	100%	0%	14.2%	14.1%	103%	22	0.02%	1.36%	55.8%	2.47%	0.64%	4.6%	(23)											
(24)	Brunswick Bk & Trust	137,301	694	725	0	26,745	60,176	70,517																																			



FINANCIAL CONDITION AND OPERATING PERFORMANCE  
(DATA AS OF JUNE 30, 2006:

NEW JERSEY COMMERCIAL BANKS, SAVINGS BANKS & S&L'S  
FDIC CALL REPORTS)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
	B A S I C D A T A ( S E L E C T )									N O N - P E R F O R M I N G					B A L A N C E S H E E T					C A P I T A L		O P E R A T I N G					P R O F I T			
Bank #	(\$000's)	Total Assets	NET INCOME		Realized Net Gains/ (Loss) on Securities	Total Equity or Surplus	Gross Loans Period	Investmnts. + Securities +Fed Funds Sold	Securities Gains/ Losses "Held to Intangible"	Non-qualifying Assets	Total Non-Performing Loans	Reserve Non-Perform.	Non-Assets % Assets	Loans Earning Assets	Securities % Earning Assets	Reserve % Gross Loans	Commercial Risk Loans % Gross	Retail Risk Loans % Gross	Other Govt. Risk Loans % Gross	Tier 1 Lev.	Adj. Tier 1 Leverage	Gross % Total Deposits	Full Time Equiv. Employ.	Non-Interest % Average Assets	Non-Interest % Average Assets	Non-Interest Expense Efficiency Ratio (Full Tax Eqv)	Net Interest Margin (Estimated)	Return on Assets (After tax)	Return on Equity (After tax)	
		Period	Prior	Current	(Loss) on Securities	Surplus	End	(Per. End)	Maturity"	Assets	NA's+90+	O.R.E.O.	Assets	Loans (Per. End)	(Avg Yr.)	(Avg Yr.)	Loans	Loans (Est.)	Loans (Est.)	Loans (Est.)	Per. End)	(Per. End)	(Per. End)	Employ.	Assets	Assets	Ratio (Full Tax Eqv)	(After tax)	(After tax)	
		End	06/05	06/06	Securities	Surplus	End	(Per. End)	Maturity"	Assets	NA's+90+	O.R.E.O.	Assets	Loans (Per. End)	(Avg Yr.)	(Avg Yr.)	Loans	Loans (Est.)	Loans (Est.)	Loans (Est.)	Per. End)	(Per. End)	(Per. End)	Employ.	Assets	Assets	Ratio (Full Tax Eqv)	(After tax)	(After tax)	
(83)	Sturdy Svgs Bank	466,804	1,409	815	0	51,234	341,626	63,420	(890)	0	992	0	0.2%	87%	13%	0.9%	42%	54%	3%	10.6%	10.9%	92%	114	0.32%	2.78%	89.2%	3.23%	0.35%	3.2%	
(84)	Sussex Bank	326,840	1,305	1,369	0	31,208	242,686	58,399	0	3,065	1,102	0	0.3%	78%	22%	1.3%	71%	24%	5%	9.1%	9.7%	87%	128	1.67%	3.96%	69.8%	4.35%	0.86%	8.8%	
(85)	Two River Community Bank	310,864	923	1,015	0	24,557	241,181	54,678	(79)	0	0	0	0.0%	83%	17%	1.1%	87%	12%	0%	8.4%	9.3%	88%	83	0.45%	3.14%	70.7%	4.19%	0.70%	8.4%	
SUBTOTAL		10,330,414	41,377	38,637	(167)	1,035,299	6,571,358	3,110,157	(31,090)	11,594	41,694	306	0.4%	66%	34%	0.9%	49%	50%	1%	10.2%	10.0%	81%	2,643	1.33%	3.34%	74.65%	3.42%	0.75%	7.6%	
MEDIAN		351,894	1,217	1,035	0	34,557	241,934	80,651	(174)	0	616	0	0.2%	76%	24%	1.0%	47%	52%	0%	9.2%	9.4%	85%	84	0.29%	2.76%	74.49%	3.30%	0.61%	8.5%	
ASSETS \$500-\$1 Billion																														
(86)	Bcabank NA	785,798	455	476	59	97,778	551,999	173,590	(42)	592	1,042	0	0.1%	77%	23%	0.9%	59%	33%	0%	12.1%	12.6%	81%	248	1.24%	4.12%	93.9%	3.40%	0.13%	1.0%	
(87)	Cape Svgs Bank	602,279	1,856	2,284	0	65,623	435,350	117,708	(976)	72	783	0	0.1%	79%	21%	0.9%	49%	51%	0%	10.7%	11.1%	98%	137	0.54%	2.76%	70.6%	3.68%	0.78%	7.1%	
(88)	Central Jersey Bank, NA	510,643	328	1,605	0	67,909	318,043	124,932	(953)	29,745	653	0	0.1%	71%	29%	1.0%	77%	23%	0%	8.1%	8.5%	77%	145	0.35%	2.78%	73.4%	3.95%	0.63%	4.7%	
(89)	Clifton Savings Bank, Sla	801,179	2,396	1,378	0	137,694	424,469	355,061	0	563	1	0	0.0%	53%	47%	0.3%	3%	96%	0%	17.5%	17.6%	72%	91	0.04%	1.45%	73.2%	2.02%	0.35%	2.0%	
(90)	College Svgs Bank	755,768	15	714	47	32,091	0	740,791	0	0	0	0	0.0%	0%	100%	0.0%	0%	0%	0%	5.2%	5.2%	0%	13	0.03%	0.41%	57.3%	0.69%	0.19%	4.3%	
(91)	Custodial Trust Co	732,066	7,667	17,914	0	193,789	631,536	85,914	0	0	0	0	0.0%	90%	10%	0.0%	52%	0%	48%	33.1%	33.1%	242%	45	6.07%	1.76%	17.9%	3.88%	4.81%	19.4%	
(92)	First Morris Bk & Trust	571,097	1,855	754	(1,110)	38,166	311,922	220,850	0	255	1,050	0	0.2%	57%	43%	1.0%	59%	41%	0%	7.4%	7.7%	60%	135	0.45%	2.48%	75.8%	3.01%	0.26%	4.1%	
(93)	First Washington St Bank	581,105	2,378	2,527	4	116,640	261,047	208,880	0	90,233	2,724	0	0.5%	55%	45%	1.3%	72%	26%	2%	6.6%	6.8%	60%	120	0.54%	2.11%	61.3%	3.61%	0.86%	4.3%	
(94)	Greater Community Bank	877,942	2,677	5,322	0	86,448	693,995	119,082	(532)	11,884	1,071	0	0.1%	84%	16%	1.4%	78%	21%	0%	8.8%	9.7%	100%	192	0.73%	3.28%	58.5%	5.25%	1.48%	15.5%	
(95)	Haven Sb	694,779	2,850	1,186	0	70,012	474,744	191,874	(9,318)	77	0	0	0.0%	71%	29%	0.4%	5%	95%	0%	10.2%	9.1%	82%	79	0.10%	1.59%	75.9%	2.09%	0.35%	3.4%	
(96)	Manasquan Svg Bank	551,886	2,302	1,666	(6)	62,858	406,148	125,478	(3,520)	0	295	0	0.1%	75%	25%	0.8%	9%	91%	0%	11.1%	11.0%	93%	80	0.05%	1.59%	60.3%	2.69%	0.61%	5.4%	
(97)	Nve Bank	567,046	1,880	1,228	0	72,252	259,026	262,589	(6,885)	0	7,615	0	1.3%	49%	51%	1.0%	33%	67%	0%	12.8%	10.7%	57%	113	0.36%	2.66%	81.0%	3.18%	0.43%	3.4%	
(98)	Ocean City Home Bank	541,881	1,655	1,524	0	56,204	432,499	70,503	0	0	61	0	0.0%	85%	15%	0.4%	10%	90%	0%	10.5%	10.9%	101%	115	0.43%	2.32%	70.7%	3.09%	0.57%	5.5%	
(99)	Pamrapp Savings Bank, Sla	646,888	4,058	3,465	0	56,589	454,859	168,311	0	0	1,015	0	0.2%	72%	28%	0.6%	35%	64%	0%	8.7%	9.0%	95%	93	0.31%	2.12%	56.0%	3.64%	1.07%	12.6%	
(100)	Roma Bank	949,208	3,969	2,950	0	140,700	409,086	486,723	0	572	474	0	0.0%	48%	52%	0.2%	18%	82%	0%	16.5%	16.5%	52%	141	0.36%	2.01%	65.7%	2.88%	0.68%	4.2%	
(101)	Skylands Cmnty Bank	551,763	4,833	4,448	1	51,971	411,672	107,412	60	16,167	913	0	0.2%	80%	20%	0.8%	67%	30%	2%	7.2%	7.6%	101%	113	0.58%	2.11%	44.6%	4.41%	1.67%	17.5%	
(102)	Somerset Svgs Bank, Sla	583,921	2,622	2,181	0	81,803	323,155	252,468	0	0	0	0	0.0%	55%	45%	0.3%	1%	99%	0%	14.1%	14.3%	68%	88	0.20%	1.73%	58.9%	2.80%	0.75%	5.4%	
(103)	Somerset Valley Bank	569,224	1,841	2,025	(4)	94,895	303,928	166,828	0	62,142	930	0	0.2%	65%	35%	1.0%	73%	27%	0%	7.5%	7.9%	68%	99	0.28%	2.48%	69.7%	3.97%	0.71%	4.2%	
(104)	Sumitomo Tr & Bankg Co Usa	502,638	4,747	6,976	0	98,529	0	470,105	(14)	0	0	0	0.0%	0%	100%	0.0%	0%	0%	0%	18.4%	18.4%	0%	158	13.74%	10.16%	67.6%	1.39%	2.89%	14.2%	
(105)	Synergy Bank	996,208	2,115	2,311	0	85,856	780,685	163,587	0	763	497	0	0.0%	82%	18%	0.8%	47%	53%	0%	8.8%	9.3%	118%	159	0.28%	1.94%	70.4%	2.69%	0.47%	5.4%	
(106)	Unity Bank	669,735	2,857	3,418	0	45,679	484,621	148,655	(1,175)	4,034	2,552	0	0.4%	77%	23%	1.5%	79%	21%	0%	7.2%	7.8%	84%	191	1.13%	3.19%	64.2%	4.03%	1.07%	15.5%	
SUBTOTAL		14,043,054	55,356	66,352	(1,009)	1,753,486	8,368,784	4,761,341	(23,355)	217,099	21,676	0	0.2%	63%	37%	0.8%	44%	51%	4%	11.6%	11.7%	80%	2,555	1.20%	2.50%	61.43%	3.11%	0.97%	7.7%	
MEDIAN		602,279	2,378	2,181	0	72,252	411,672	168,311	0	255	653	0	0.1%	71%	29%	0.8%	47%	41%	0%	10.2%	9.7%	81%	115	0.36%	2.12%	67.55%	3.18%	0.68%	5.4%	
ASSETS OVER \$1 Billion																														
(107)	Amboy National Bank	2,659,396	41,262	48,689	0	228,733	2,109,261	478,169	2,505	0	60,447	550	2.3%	82%	18%	2.3%	75%	25%	0%	8.8%	8.4%	112%	211	0.59%	1.16%	22.5%	4.70%	3.73%	44.3%	
(108)	Boiling Springs Svgs Bank	1,141,298	5,442	3,936	2	147,417	813,574	268,534	0	4,266	6,771	0	0.6%	72%	28%	1.2%	56%	44%	0%	12.9%	13.1%	88%	146	0.06%	1.87%	59.3%	3.27%	0.69%	5.4%	
(109)	Columbia Bank	3,998,596	18,780	18,307	0	383,638	2,738,897	1,054,179	0	5,716	5,690	542	0.2%	72%	28%	0.7%	32%	67%	0%	10.3%	10.6%	118%	577	0.36%	1.75%	55.5%	3.00%	0.94%	9.6%	
(110)	Commerce Bank North	4,09																												



\$=000's; except per share which is in \$		BASIC DATA DATE												SHARE INFORMATION DATA					DIVIDEND DATA			PRICING DATA									
LTM=Latest 12 Months		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)				
Company Name		Ticker	Industry	Filing Date	Total Assets	Total Deposits	Total Equity	Total Tangible Equity	Total LTM Net Income	Common Shares Outstanding	Book Value per Share (\$)	Tangible Book Value per Share (\$)	Diluted EPS after Extrdnry. (\$)/LTM	Median EPS Estimate (\$)	Quarterly Dividends Declared (\$)	Dividends Declared (\$)	Current Dividend Yield (%)	High Price (\$)	Low Price (\$)	High Price Date	Low Price Date	Price (\$)	Avg Daily Vol	Price/LTM Earnings	Price/Book (%)	12 Mth Price Chg	12 Mth Return				
(1)	1st Colonial Bancorp, Inc.	FCOB	Bank	06/30/06	186,775	158,758	19,914	19,914	669	2,731,760	\$7.29	\$7.29	\$0.24	\$0.26	\$0.00	\$0.00	0.0%	\$10.48	\$8.81	03/06/06	01/27/06	\$9.44	2,912	39.33	129.5%	-2.73%	(1)				
(2)	1st Constitution Bancorp	FCCY	Bank	06/30/06	381,626	293,925	31,708	31,708	4,995	3,443,240	\$9.21	\$9.21	\$1.40	\$1.45	\$0.00	\$0.00	0.0%	\$20.98	\$16.67	01/13/06	10/18/05	\$18.43	1,341	13.2	200.1%	-9.8%	(2)				
(3)	Absecon Bancorp	ASCN	Bank	03/31/06	143,464	130,951	11,485	11,433	1,299	119,100	\$96.43	\$95.99	NA	NA	\$1.50	\$8.00	2.6%	\$235.00	\$212.00	09/28/06	03/20/06	\$235.00	18	21.6	243.7%	10.9%	(3)				
(4)	American Bancorp of New Jersey, Inc.	ABNJ	Thrift	06/30/06	509,016	326,717	128,250	128,250	2,339	14,527,953	\$8.83	\$8.83	\$0.18	NA	\$0.04	\$0.16	1.4%	\$12.21	\$9.72	08/02/06	10/12/05	\$11.85	8,625	65.8	134.2%	19.5%	(4)				
(5)	BCB Bancorp, Inc.	BCBP	Bank	06/30/06	488,943	371,099	50,628	50,628	5,118	5,005,660	\$10.11	\$10.11	\$1.13	NA	\$0.00	\$0.30	0.0%	\$19.49	\$14.14	12/13/05	08/09/06	\$14.99	1,646	13.3	148.2%	-3.9%	(5)				
(6)	Boardwalk Bancorp, Inc.	BORD	Bank	06/30/06	436,295	319,668	36,130	36,130	3,021	3,199,764	\$11.29	\$11.29	\$0.85	\$0.81	\$0.07	\$0.25	1.8%	\$19.23	\$15.27	03/02/06	10/14/05	\$16.00	3,088	18.8	141.7%	-7.1%	(6)				
(7)	Brunswick Bancorp	BRB	Bank	06/30/06	144,086	108,095	35,251	35,251	1,921	2,589,696	\$13.61	\$13.61	\$0.75	NA	\$0.00	\$0.00	0.0%	\$13.55	\$11.50	02/28/06	10/10/05	\$12.80	536	17.1	94.0%	7.1%	(7)				
(8)	Center Bancorp, Inc.	CNBC	Bank	06/30/06	1,072,713	772,963	94,218	76,843	4,273	13,231,461	\$7.12	\$5.84	\$0.31	\$0.43	\$0.09	\$0.36	2.2%	\$16.60	\$10.51	09/15/06	12/19/05	\$16.40	17,145	52.9	230.3%	49.6%	(8)				
(9)	Central Jersey Bancorp	CJBK	Bank	06/30/06	510,682	414,186	62,697	32,952	2,812	8,255,012	\$7.60	\$3.99	\$0.34	NA	\$0.00	\$0.00	0.0%	\$14.22	\$8.00	09/30/05	07/18/06	\$9.48	1,932	27.9	124.7%	-22.4%	(9)				
(10)	Clifton Savings Bancorp, Inc. (MHC)	CSBK	Thrift	06/30/06	830,929	575,932	193,809	193,809	3,160	29,853,730	\$6.49	\$6.49	\$0.11	NA	\$0.05	\$0.20	1.8%	\$11.42	\$10.01	09/20/06	01/03/06	\$11.22	34,766	NM	172.8%	11.5%	(10)				
(11)	Colonial Bankshares, Inc. (MHC)	COBK	Thrift	06/30/06	359,083	304,756	35,407	35,407	1,583	4,521,696	\$7.83	\$7.83	\$0.36	NA	\$0.00	\$0.00	0.0%	\$13.14	\$9.31	07/26/06	10/13/05	\$12.67	1,560	35.2	161.8%	20.1%	(11)				
(12)	Commerce Bancorp, Inc.	CBH	Bank	06/30/06	43,436,299	38,049,762	2,526,360	2,377,514	283,210	185,714,963	\$12.96	\$12.20	\$1.53	\$1.63	\$0.12	\$0.48	1.3%	\$41.20	\$27.89	05/05/06	10/17/05	\$36.71	1,668,854	24.0	283.3%	6.7%	(12)				
(13)	Community Bank of Bergen County	CMTB	Bank	06/30/06	247,281	217,950	27,040	27,040	1,927	1,726,450	\$15.66	\$15.66	NA	NA	\$0.19	\$0.76	2.6%	\$52.00	\$25.80	02/02/06	07/17/06	\$29.00	727	NA	185.2%	9.4%	(13)				
(14)	Community Partners Bancorp	CPBC	Bank	06/30/06	511,087	432,704	65,486	38,980	2,737	6,493,244	\$10.09	\$6.00	\$0.56	NA	\$0.00	\$0.00	0.0%	\$16.50	\$9.95	04/04/06	06/15/06	\$10.50	2,978	18.8	104.1%	NA	(14)				
(15)	Cornerstone Bank	CBKJ	Bank	06/30/06	171,533	145,331	15,208	15,208	457	1,467,277	\$10.36	\$10.36	\$0.32	NA	\$0.00	\$0.00	0.0%	\$14.00	\$11.00	09/21/06	08/10/06	\$11.60	340	36.3	111.9%	-2.5%	(15)				
(16)	Elmer Bancorp, Inc.	ELMA	Bank	03/31/06	204,808	185,211	17,930	17,930	2,349	1,200,320	\$14.94	\$14.94	NA	NA	\$0.25	\$1.00	3.4%	\$35.00	\$28.75	05/30/06	09/18/06	\$29.15	68	14.9	195.1%	-11.7%	(16)				
(17)	Enterprise National Bank N.J.	EBNJ	Bank	06/30/06	65,714	50,167	11,511	11,511	(127)	1,807,000	\$6.37	\$6.37	(\$0.08)	NA	\$0.00	\$0.00	0.0%	\$8.50	\$7.20	07/20/06	08/25/06	\$7.50	1,809	NM	117.7%	2.0%	(17)				
(18)	Farnsworth Bancorp, Inc.	FNSW	Thrift	06/30/06	107,237	96,834	8,904	8,904	241	650,530	\$13.69	\$13.69	\$0.37	NA	\$0.03	\$0.10	0.4%	\$29.00	\$18.25	04/19/06	10/28/05	\$25.10	155	67.8	183.4%	-3.5%	(18)				
(19)	First BankAmericano	FKA	Bank	06/30/06	169,120	149,463	19,275	19,275	1,703	NA	NA	NA	NA	NA	\$0.00	\$0.00	0.0%	\$3.00	\$2.00	05/23/06	05/23/06	\$2.50	0	NA	NA	25.0%	(19)				
(20)	First Morris Bank & Trust	FMJE	Bank	06/30/06	570,554	518,040	38,163	37,907	2,497	3,121,774	\$12.22	\$12.14	\$0.85	NA	\$0.00	\$0.00	0.0%	\$27.50	\$20.10	09/29/06	02/28/06	\$27.00	2,911	31.8	221.0%	12.5%	(20)				
(21)	FMS Financial Corporation	FMCO	Thrift	06/30/06	1,244,639	946,263	75,604	74,086	6,020	6,517,713	\$11.60	\$11.37	\$0.92	NA	\$0.03	\$0.12	0.6%	\$23.10	\$15.50	09/29/06	06/15/06	\$21.90	6,346	23.8	188.8%	24.7%	(21)				
(22)	Greater Community Bancorp	GFLS	Bank	06/30/06	883,127	696,817	67,287	55,713	9,055	8,348,699	\$8.06	\$6.67	\$1.08	NA	\$0.14	\$0.53	3.6%	\$16.75	\$13.70	08/15/06	10/19/05	\$15.50	709	14.4	192.3%	6.6%	(22)				
(23)	Harvest Community Bank	HCBP	Bank	06/30/06	160,060	147,789	11,589	11,589	NA	1,147,733	\$10.10	\$10.10	NA	NA	\$0.00	\$0.00	0.0%	\$17.00	\$11.50	12/30/05	09/20/06	\$11.80	2,378	NA	116.9%	-12.6%	(23)				
(24)	Hilltop Community Bancorp, Inc.	HTBC	Bank	03/31/06	154,500	137,300	12,089	11,716	336	1,949,640	\$6.20	\$6.01	\$0.18	NA	\$0.00	\$0.00	0.0%	\$11.72	\$9.62	03/27/06	11/17/05	\$11.25	1,513	51.1	181.4%	4.7%	(24)				
(25)	Hopewell Valley Community Bank	HWDY	Bank	06/30/06	210,289	184,632	19,990	19,990	1,545	NA	NA	NA	\$0.74	NA	\$0.01	\$0.05	0.3%	\$21.00	\$12.15	02/23/06	06/19/06	\$15.00	519	20.3	NA	-15.5%	(25)				
(26)	Hudson City Bancorp, Inc.	HCBK	Thrift	06/30/06	31,329,322	11,613,829	4,998,655	4,998,655	298,231	571,475,944	\$9.36	\$9.36	\$0.52	\$0.54	\$0.08	\$0.30	2.3%	\$14.07	\$11.15	06/02/06	10/13/05	\$13.25	2,514,523	25.5	141.6%	9.3%	(26)				
(27)	Interchange Financial Services Corporation	IFCJ	Bank	06/30/06	1,659,322	1,240,215	183,957	109,946	19,403	20,406,124	\$9.01	\$5.39	\$0.96	\$0.94	\$0.10	\$0.39	1.8%	\$22.77	\$15.60	05/26/06	10/13/05	\$22.62	34,707	23.6	250.9%	31.1%	(27)				
(28)	Investors Bancorp, Inc. (MHC)	ISBC	Thrift	06/30/06	5,497,246	3,302,043	900,187	900,187	15,014	116,275,688	\$7.74	\$7.74	NA	\$0.28	\$0.00	\$0.00	0.0%	\$15.60	\$9.89	09/20/06	10/13/05	\$15.07	195,050	NA	194.7%	36.6%	(28)				
(29)	Kearny Financial Corp (MHC)	KRNY	Thrift	06/30/06	2,007,525	1,443,738	490,886	407,695	9,608	72,737,500	\$6.75	\$5.81	\$0.14	NA	\$0.05	\$0.20	1.3%	\$15.36	\$10.70	09/29/06	10/12/05	\$15.18	50,357	NM	224.9%	24.4%	(29)				
(30)	Lakeland Bancorp, Inc.	LBAI	Bank	06/30/06	2,242,660	1,793,621	189,591	96,943	20,263	22,009,133	\$8.61	\$4.40	\$0.91	\$0.89	\$0.10	\$0.38	2.7%	\$15.56	\$12.67	11/22/05	06/06/06	\$14.28	19,691	15.7	165.9%	2.0%	(30)				
(31)	Liberty Bell Bank	LBBB	Bank	06/30/06	106,400	79,429	13,062	13,062	(1,446)	2,690,533	\$4.85	\$4.85	(\$0.52)	NA	\$0.00	\$0.00	0.0%	\$11.46	\$8.20	02/06/06	10/28/05	\$7.55	1,403	NM	155.5%	-3.8%	(31)				
(32)	Lincoln Park Bancorp (MHC)	LPBC	Thrift	06/30/06	9																										



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