A Periodic
Review of
Issues
Affecting
Northeastern
Financial
Institutions

3RD QUARTER REVIEW Q3 CALL REPORTS & 9/29/06 STOCK PRICES

NEW JERSEY BANKING INDUSTRY: THIRD 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 September 30, 2006. It includes data on all 130 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 12/29/06 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 September 30, 2006:

THIRD QUARTER 2006 STATUS REPORT:

On an aggregate basis, the 130 remaining banks in New Jersey (down from 143 in December of 2003), recorded a -23% decrease in earnings for the nine month period ending 9/30/06 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 78 institutions (63%) registered a decrease in quarter-to-quarter earnings and 45 institutions (37%) showed an increase. The median performance for all institutions was a -8.9% decrease. Nonetheless, 86% of all New Jersey institutions were profitable. Here is the aggregate data; individual institutional data is contained on pages 9-18.

130 NEW JERSEY	12 Months	9 Months	9 Months	% Change
INSTITUTIONS	Ending:	Ending:	Ending:	9 Mos. '05 vs
(see page 6-8 for complete details)	12/31/05	<u>9/30/05</u>	<u>9/30/06</u>	9 Mos. '06
Net Income After Tax (\$ millions)	\$1,737	\$1,157	\$886	-23%
Return on Assets (R.O.A.)	1.15%	1.12%	0.90%	
Gross Loans (\$ billions)	\$83	\$72	\$81	12%
Deposits (\$ billions)	\$111	\$101	\$89	-13%
Net Interest Margin	2.95%	2.85%	2.82%	
Efficiency Ratio	52.3%	52.9%	57.2%	
Non-Interest Inc. % Avg. Assets	0.9%	.9%	0.6%	
Non-Performing Assets (\$ millions)	\$313	\$266	\$391	47%
Tier 1 Leverage	10.2%	10.1%	10.4%	
Reserves % Non-Perf. Loans	205%	213%	156%	
Provision for Losses (\$ millions)	\$110	\$68	\$63	-8%
Liquidity (loans % deposits)	75%	71%	92%	

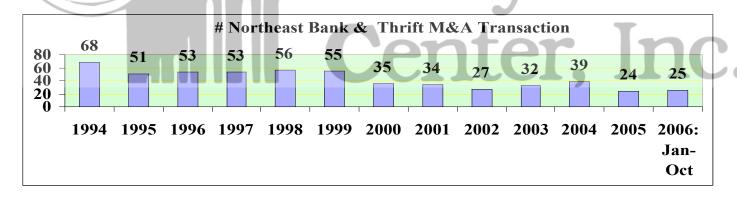
We include below 9-month summary data (as of 9/30/06) on the banking industries in each of the six New England states along with New York, New Jersey and Pennsylvania:

NORTHEAST BANKING D	ATA as	of 9/30/	06				New			
(\$=Billions, except net inc.)	CT	ME	MA	NH	RI	VT	Eng.	NY	NJ	PA
# Banking Institutions	56	36	190	26	12	19	339	195	130	248
% Institutions Profitable	91%	97%	94%	100%	83%	100%	94%	90%	86%	90%
Total Assets (\$ Bils)	\$64	\$56	\$243	\$19	\$21	\$9	\$412	\$1,334	\$137	\$427
Total Deposits (\$ Bils)	\$47	\$40	\$170	\$13	\$13	\$7	\$290	\$919	\$89	\$300
Gross Loans (\$ Bils)	\$46	\$39	\$96	\$13	\$13	\$6	\$212	\$711	\$81	\$254
Net Inc. After Tax (\$ Mils)	\$352	\$408	\$1,819	\$166	\$162	\$79	\$2,986	\$11,626	\$886	\$2,744
Return on Assets (R.O.A.)	0.82%	1.05%	1.03%	1.16%	1.06%	1.25%	1.01%	1.23%	0.90%	0.91%
Return on Equity (R.O.E.)	6.91%	5.83%	11.57%	11.59%	12.39%	14.37%	9.6%	12.69%	7.97%	9.64%
Net Interest Margins	3.29%	4.37%	2.38%	3.41%	3.08%	4.25%	2.88%	3.17%	2.82%	2.99%
Efficiency Ratio	65.4%	64.26%	68.5%	55.9%	57.1%	63.4%	66.4%	62.1%	57.2%	64.9%
Non-Perf. Assets % Assets	0.20%	0.33%	0.10%	0.20%	0.20%	0.50%	0.20%	0.40%	0.30%	0.30%

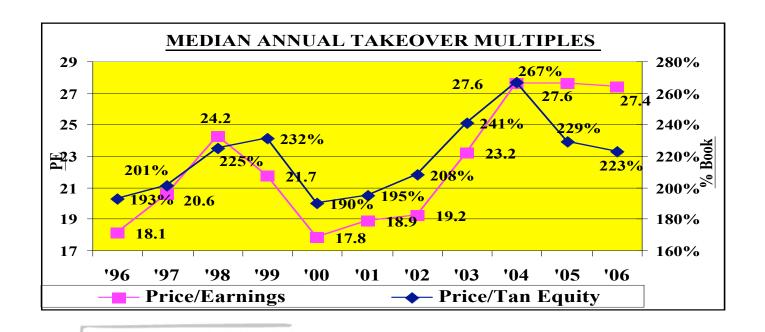
MERGER / ACQUISITION DATA AND COMPARATIVE STOCK PRICE MULTIPLES:

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 <u>completed</u> 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:

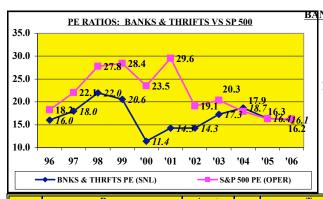
- **✓** Market Segmentation
- **✓ Product Development & Positioning**
- **✓** Business Development Initiatives
- ✓ Consumer Behavior

- Competitive Analysis
- ✓ Start-up Branch Site Location
- ✓ Branch Purchase Analysis
- ✓ Merger/Acquisition Analysis

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



Mergers & Acquisitions:

Northeast Bnks & Thrifts

Dec '05 - Dec '06



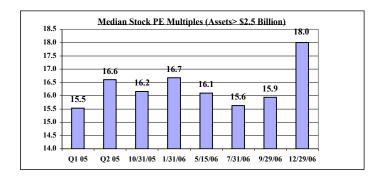
	<u>Buyer</u>	Assets		<u>Target</u>	Assets		Completion	Deal \$			PRI	CE:	
		\$MM's	State		\$MM's	State		\$ MM's	Payment	%	% Tan.	(X) LTM	%
								\$ 1 11111 5		Equity	Eq.	Inc	Deps
(1)	New York Community Bancorp, Inc.	25,204,692	NY	Long Island Financial Corp.	539,679	NY	12/30/05	62,984	Common Stock	2.2	2.2	19.39	15.75
(2)	Hudson Valley Holding Corp.	1,877,914	NY	New York National Bank	138,565	NY	1/3/06	13,404	Cash,Preferred S	1.88	1.88	N/A	10.4
(3)	NewAlliance Bancshares, Inc.	6,490,974	CT	Cornerstone Bancorp, Inc.	232,789	CT	1/3/06	52,877	Cash,Common S	1.93	1.93	32.6	28.18
(4)	Sun Bancorp, Inc.	3,140,962	NJ	Advantage Bank	165,981	NJ	1/19/06	35,941	Cash,Common S	2.35	2.35	38.51	21.35
(5)	National Penn Bancshares, Inc.	4,593,900	PA	Nittany Financial Corp.	326,517	PA	1/26/06	99,050	Cash,Common S	3.67	3.93	25.03	40.15
(6)	First Republic Bank	8,441,586	CA	First Signature Bank & Trust Co	516,876	NH	1/31/06	N/A	N/A	N/A	N/A	N/A	N/A
(7)	Fulton Financial Corporation	11,571,083	PA	Columbia Bancorp	91,331	MD	2/1/06	306,268	Cash,Common S	3.09	3.09	18.84	30.03
(8)	NBT Bancorp, Inc.	4,255,439	NY	CNB Bancorp, Inc.	32,550	NY	2/10/06	88,575	Cash,Common S	2.08	2.49	27.38	25.83
(9)	TD Banknorth, Inc.	31,784,335	ME	Hudson United Bancorp	432,975	NJ	2/1/06	1,923,126	Cash,Common S	3.67	4.55	17.03	28.09
(10)	Two River Community Bank	258,513	NJ	The Town Bank	147,005	NJ	4/3/06	40,321	Common Stock	2.36	2.36	24.79	25.67
(11)	Susquehanna Bancshares, Inc.	7,539,967	PA	Minotola National Bank	623,434	NJ	4/21/06	165,112	Cash,Common S	2.04	2.06	26.14	30.14
(12)	New York Community Bancorp, Inc.	25,014,944	NY	Atlantic Bank of New York	2,916,664	NY	4/28/06	400,000	Cash	1.45	1.76	12.83	23.91
(13)	Orrstown Financial Services Inc.	581,180	PA	First National Bank of Newport	123,155	PA	5/1/06	32,855	Cash,Common S	2.43	2.43	22.64	31
(14)	Cathay General Bancorp, Inc.	6,157,499	CA	Great Eastern Bk	320,510	NY	5/15/06	84,944	Cash,Common S	2.62	2.62	30.37	28.72
(15)	Wilshire Bancorp, Inc.	1,457,025	CA	Liberty Bank of New York	55,704	NY	5/22/06	14,600	Cash,Common S	N/A	N/A	N/A	N/A
(16)	F.N.B. Corporation	5,703,659	PA	Legacy Bank	382,139	PA	5/26/06	63,016	Cash,Common S	1.66	2.11	60.73	21.36
(17)	Sovereign Bancorp, Inc.	62,941,898	PA	Independence Community Bank	18,500,360	NY	6/1/06	3,577,980	Cash	1.52	3.41	17.76	31.47
(18)	Tower Bancorp, Inc.	346,828	PA	FNB Financial Corporation	180,686	PA	6/1/06	29,745	Cash,Common S	1.92	2.23	22.42	20.51
(19)	Flushing Financial Corp.	2,306,030	NY	Atlantic Liberty Financial Corp.	177,111	NY	6/30/06	44,198	Cash,Common S	1.52	1.52	86.15	41.53
(20)	Franklin Financial Services Corporation	621,357	PA	Fulton Bancshares Corporation	139,131	PA	7/1/06	23,530	Cash,Common S	1.6	1.6	N/A	21.76
(21)	Hudson City Bancorp, Inc.	26,005,131	NJ	Sound Federal Bancorp	1,149,326	NY	7/14/06	264,872	Cash	1.99	2.23	61.47	25.5
(22)	Community Bank System, Inc.	4,160,034	NY	ES&L Bancorp, Inc.	210,883	NY	8/14/06	38,963	Cash	1.78	1.78	13.86	28.8
(23)	Centra Financial Holdings	550,785	WV	Smithfield State Bank	236,244	PA	8/25/06	28,800	Cash	1.49	1.5	39.61	13.35
(24)	First Commonwealth Financial Corpo	6,026,320	PA	Laurel Capital Group, Inc.	314,295	PA	8/28/06	58,337	Cash,Common S	2.02	2.28	28.21	21.73
(25)	Allegheny Valley Bancorp	310,441	PA	RSV Bancorp Inc.	76,033	PA	9/11/06	16,220	Cash	2.36	2.36	45.06	28.28
(26)	Carver Bancorp, Inc.	660,993	NY	Community Capital Bank	159,785	NY	9/29/06	11,100	Cash	1.46	1.46	75.29	7.68
(27)	J.P. Morgan Chase & Company	###########	NY	Bank of New York	87,750,000	NY	10/2/06	3,100,000	Cash	0.36	0.55	2.42	4.68
(28)	Alliance Financial Corporation	980,421	NY	Bridge Street Financial, Inc.	227,400	NY	10/6/06	57,594	Cash,Common S	2.15	2.46	63.98	31.13
(29)	Webster Financial Corp.	17,907,186	CT	NewMil Bancorp, Inc.	877,774	CT	10/6/06	173,529	Common Stock	3.21	3.79	19.74	27.1
(30)	Passumpsic Bancorp	415,013	VT	Siwooganock Holding Co, Inc.	139,194	NH	10/18/06	16,698	Cash	1.25	1.25	19.37	14.34
(31)	Capital One Financial Corp.	88,701,411	VA	North Fork Bancorporation	57,616,871	NY	11/30/06	13,358,377	Cash,Common S	1.42	4.38	15.54	35.91
(32)	First Marblehead Corp.	N/A	MA	Union Federal Savings Bank	38,872	RI	11/30/06	N/A	N/A	N/A	N/A	N/A	N/A
(33)	Community Bank System, Inc.	4,160,034	NY	ONB Corporation	95,457	NY	12/4/06	15,700	Cash	1.69	1.7	21.02	18.96
	AVERAGE									204%	234%	31.7	24.4
	MEDIAN									196%	223%	24.9	25.8
	MINIMUM VALUE									0.36	0.55	2.4	4.7
	MAXIMUM VALUE									3.67	4.55	86.2	41.5

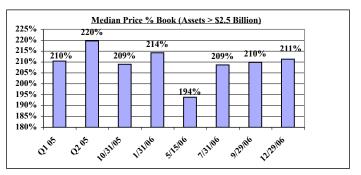
NORTHEAST BANKING STOCK TRADING DATA THROUGH 12/29/2006

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

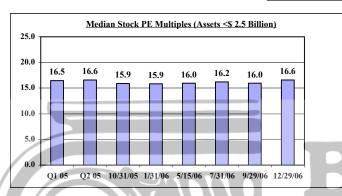
COMMERCIAL BANKS

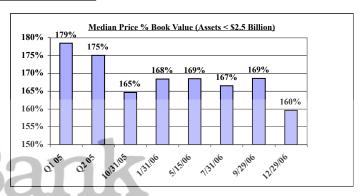
ASSETS GREATER THAN \$2.5 BILLION





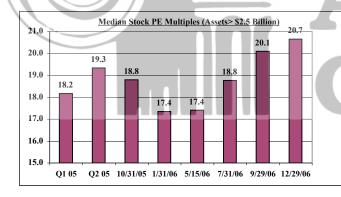
ASSETS LESS THAN \$2.5 BILLION

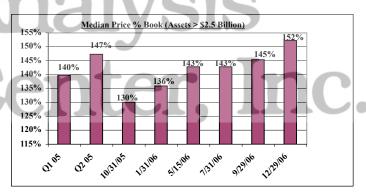




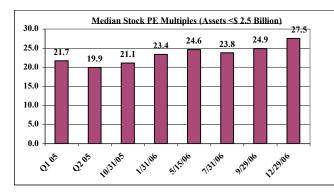
THRIFTS

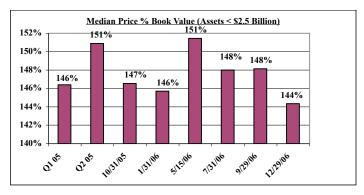
ASSETS GREATER THAN \$2.5 BILLION





ASSETS LESS THAN \$2.5 BILLION





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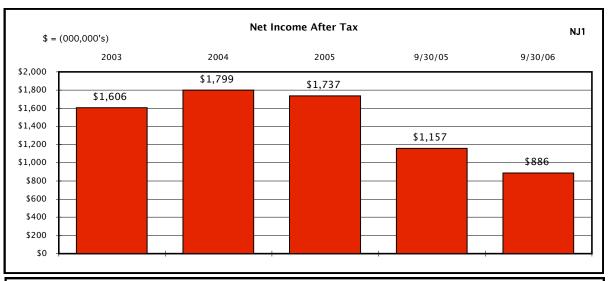
BANK ANALYSIS CENTER, INC. HARTFORD, CT 860-275-6050 Contact: John S. Carusone, President

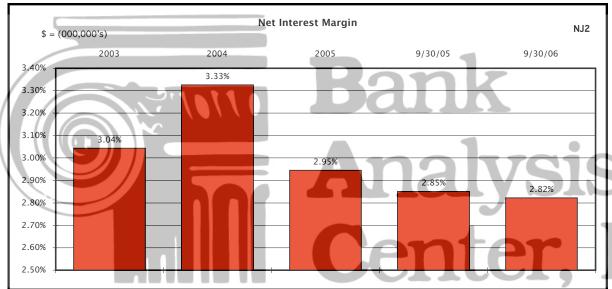
AGGREGATE NEW JERSEY BANKING INDUSTRY DATA AT 9/30/2006

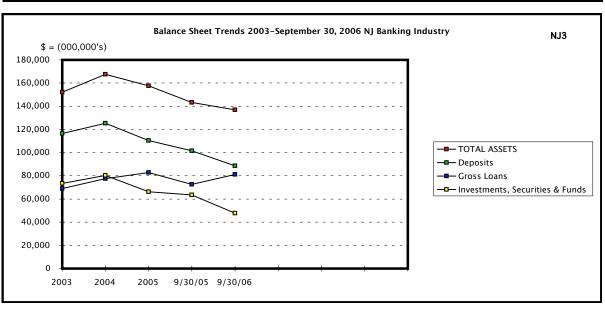
(All Federal and State Chartered Savings Banks, Commercial Banks and Savings & Loan Assocs.)
(Note: excludes trust companies and credit unions)

•	(NOTE: \$ in 000,000's @ Period End):	2003	2004	2005	9/30/05	9/30/06	<u>2005</u> -	9/30/06	9/30/05 -	9/30/06
	NM = Not Meaningful						Increase/(Decrease)	Increase/(D	ecrease)
	BASIC DATA:						\$	<u>%</u>	\$	<u>%</u>
	INSTITUTION COUNT: (Banks, Savings Banks & S&L's)									
(1)	Ending balance # institutions period end:	143	137	134	132	130	(2)	-1%	(2)	-2%
(2)	# Reporting profits	133	130	123	124	112				
(3)	% Reporting Profits	93%	95%	92%	94%	86%				
	BALANCE SHEET DATA: ASSETS									
(4)	Gross Loans	68,940	77,570	82,935	72,472	81,068	(1,868)	-2%	8,596	12%
(5) (6)	-Allowance for Loan Losses Net Loans	670 68,270	695 76,875	614 82,321	536 71,935	591 80,476	(22) (1,845)	-4% -2%	55 8,541	10% 12%
(7)	Investments, Securities & Funds	73,515	80,232	66,148	63,523	47,739	(18,408)	-28%	(15,784)	-25%
(8)	TOTAL EARNING ASSETS	141,785	157,108	148,469	135,459	128,216	(20,254)	-14%	(7,243)	-5%
(9)	90 Days Past Due Loans	94	79	86	76	67	(19)	-22%	(9)	-12%
(10)	+Non-Accrual Loans	268	230	214	176	313	99	47%	137	78%
(11)	=Total Non-Performing Loans	362	310	299	252	380	81	27%	128	51%
(12) (13)	OREO(Non-Direct Investment) TOTAL NON-PERFORMING ASSETS	31 393	25 335	14 313	15 266	11 391	(3) 77	-23% 25%	(4) 124	-27% 47%
(14)	All Other Assets(Cash Due,Bldgs,Prems.&Equip,Intngs,Other Assets)	9,898	10,176	8,939	7,607	8,383	(556)	-6%	777	10%
(15)	TOTAL ASSETS	152,076	167,618	157,722	143,331	136,990	(20,732)	-13%	(6,342)	-4%
	LIABILITIES & EQUITY									
(16)	Total deposits	116,525	125,418	110,536	101,667	88,555	(21,981)	-20%	(13,112)	-13%
(17)	All other borrowings & liabilities	23,135	28,162	30,494	26,486	33,167	2,673	9%	6,681	25%
(18) (19)	Total equity capital and surplus TOTAL LIABILITIES & EQUITY	12,416 152,076	14,038 167,618	16,691 157,722	15,178 143,331	15,267 136,990	(1,424) (20,732)	-9% -13%	89 (6,342)	1% -4%
(13)	TOTAL EIGHTES & EGOTT	102,010	107,010	107,722	140,001	100,000	(20,702)	-1070	(0,042)	470
	INCOME STATEMENT:						(Annua	alized)		
(20)	Net Interest Earned	4,128	4,541	4,219	2,819	2,628	(715)	-17%	(191)	-7%
(21) (22)	+Non-Interest Income +Gains/Losses on Securities	1,701 68	1,763 52	1,396	9 79 11	549 (14)	(664) (22)	-48% NM	(430) (25)	-44% NM
(22)	-Non-Interest Expense	3,308	3,510	2,903	1,987	1,790	(516)	-18%	(197)	-10%
(24)	-Provision for Loan Losses	154	121	110	68	63	(26)	-24%	(5)	-8%
(25)	=Pre Tax Income	2,435	2,725	2,605	1,754	1,310	(858)	-33%	(444)	-25%
(26)	NET INCOME AFTER TAX	1,606	1,799	1,737	1,157	886	(556)	-32%	(271)	-23%
(27)	Charged-Off Loans	169	102	103	56	36	(55)	-53%	(19)	-35%
(28)	Cumulative Charged-Off Loans	0	0 29.8 87	0	19,012	0 19,461	0	#DIV/0! -10%	0 449	#DIV/0!
(29)	Number of full time equiv. employees	29,296	29,887	21,575	19,012	19,461	(2,114)	-10%	449	2%
	PERFORMANCE MEASURES:									
(00)	(all ratios based on period end data unless otherwise indicated)	0.50/	0.49/	0.40/		0.50/				
(30) (31)	Non-Performing Loans % Gross Loans Non-Performing Assets % Assets	0.5% 0.3%	0.4% 0.2%	0.4% 0.2%	0.3% 0.2%	0.5% 0.3%			10	
(32)	Reserve % Non-Performing Loans	185%	224%	205%	213%	156%				
(33)	Return on Average Assets (R.O.A.)	1.11%	1.24%	1.15%	1.12%	0.90%				4.0
(34) (35)	Return on Average Equity (R.O.E.) Non-Interest Expense % Average Assets	13.59% 2.3%	14.84% 2.4%	11.97% 1.9%	11.52% 1.9%	7.9 7% 1.8%	7			
(36)	Non-Interest Income % Average Assets	1.2%	1.2%	0.9%	0.9%	0.6%				
(37)	Non-Interest Expense Efficiency Ratio	57.3%	56.2%	52.3%	52.9%	57.2%				
(38) (39)	Net Interest Margin Tier 1 Leverage	3.04% 7.9%	3.33% 8.1%	2.95% 10.2%	2.85% 10.1%	2.82% 10.4%				
(40)	Adjusted Tier 1 Leverage	8.1%	8.3%	10.3%	10.1%	10.5%				
	COMPOSITION OF EARNING ASSETS			_						
(41) (42)	% Investments, Securities, Funds % Loans (net)	52% 48%	51% 49%	45% 55%	47% 53%	37% 63%				
(43)	Total	100%	100%	100%	100%	100%				
(44)	Loans % Deposits	59%	62%	75%	71%	92%				
	Note: Adjusted Tier 1 Leverage: (Common equity + noncumulative. perp. preferred + surp non-qualifying intangibles + unrealized security gains/(losses) + minority interest in consol					R.E.O				
	non-qualitying intangibles + unrealized security gains/(1055e5) + ininfority interest in consor	iuateu subsiularie:	5. j _i (101a) assets - f	ion-qualitying in	angibles). Sivi					

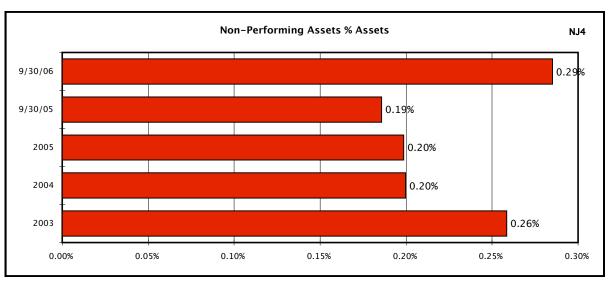
NEW JERSEY BANKING INDUSTRY TRENDS AS OF 09/30/06

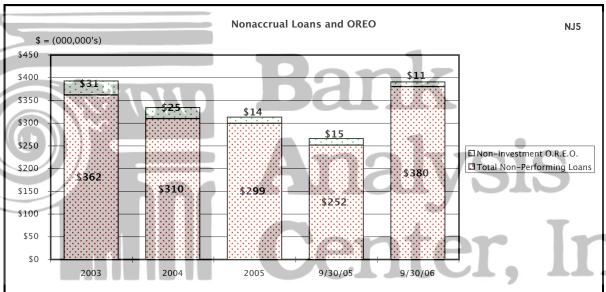


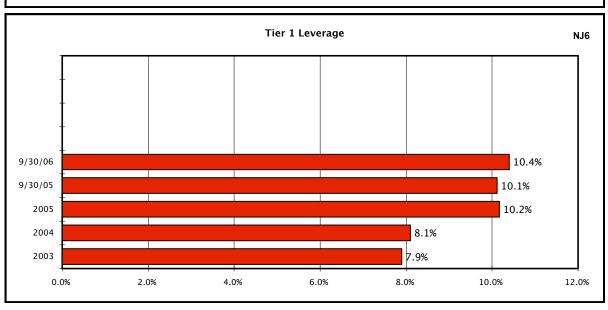




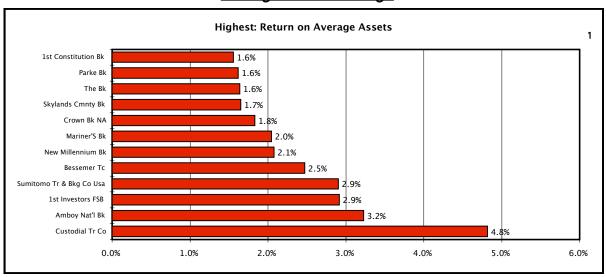
NEW JERSEY BANKING INDUSTRY TRENDS AS OF 09/30/06

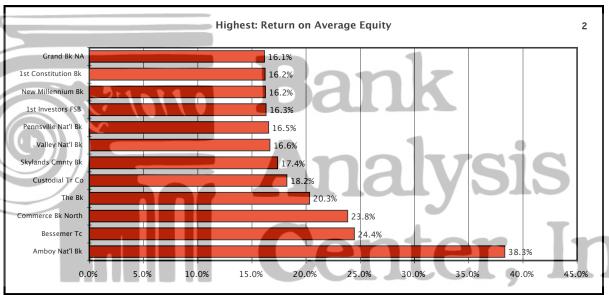


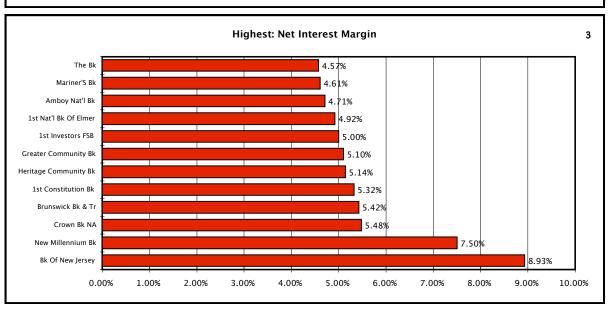




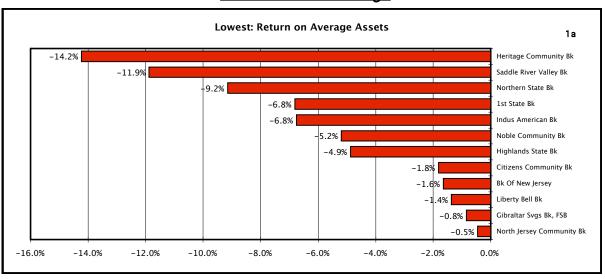
12 Highest Percentage

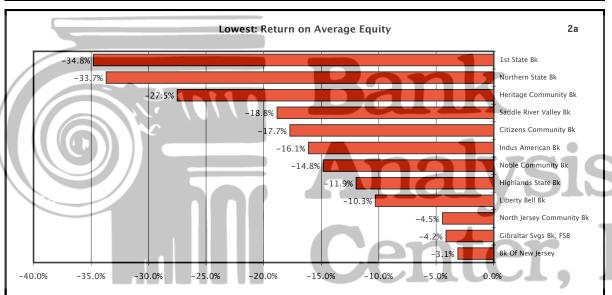


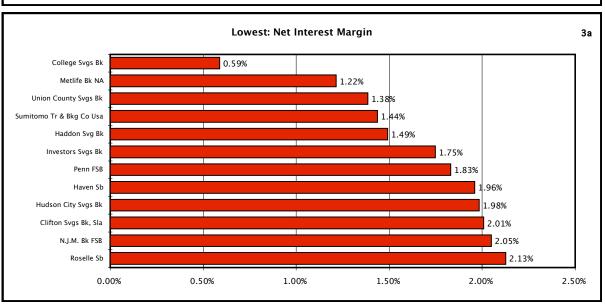




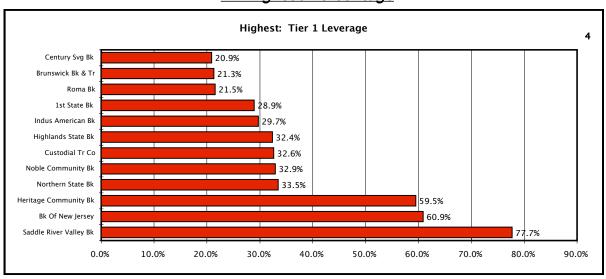
12 Lowest Percentage

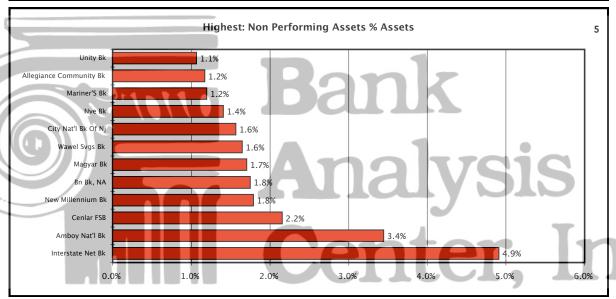


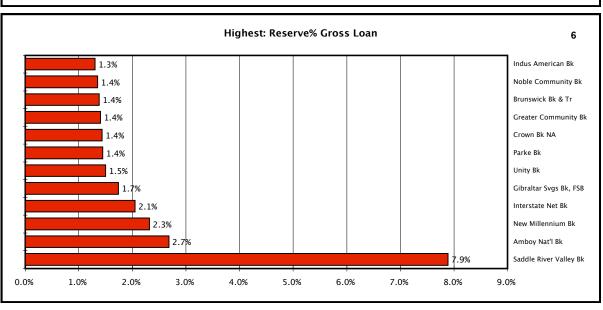




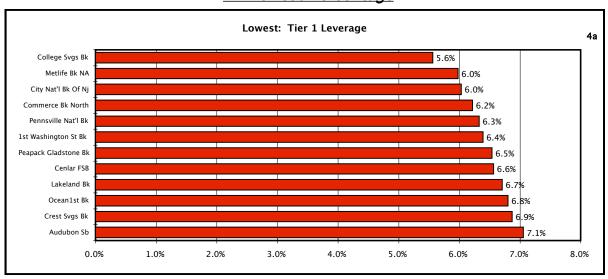
12 Highest Percentage

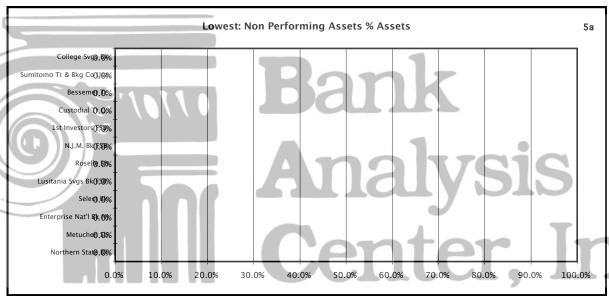


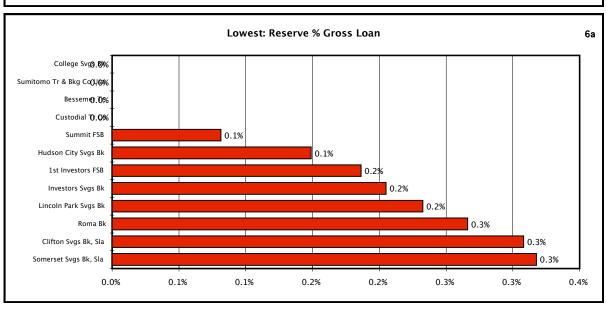




12 Lowest Percentage







Prepared by: Bank Analysis Center, Inc. Hartford, Connecticut (860) 275-6050

FINANCIAL CONDITION AND OPERATING PERFORMANCE (DATA AS OF SEPTEMBER 30. 2006:

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

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Contact: Doug Major, V.P. (21) (4) (5) (10) (11) (12) (13) (16) (17) (20)(22)(23)(24)(25)(26)(28 (29) (30) BASIC DATA (SELECT) **BALANCE SHEET** NON-PERFORMING CAPITAL PROFIT UNRLZD. Gross Net Total Perf. Risk Risk & Govt. Risl Adj. Total **NET INCOME** Gross + Securities Gains/ Total Reserve % Securities Loans Full Interest Interest Interest Interest (\$000's) Assets After Tax Gains/ Equity Loans +Fed Funds Losses qualifying Non-Non-% Non-Assets Earning % Earning Reserv Loans Loans Loans Tier 1 Tier 1 % Total Time Income Expenses Expense Margin Average Average Bank Equiv. % Average % Average Period Prior Current (Loss) on Period Sold "Held to Intangible Loans Investment Performing Perform % Assets Assets Assets % Gross % Gross % Gross % Gross Levg. Leverage Denosits Effciency (Estimated) Assets Equity 09/05 09/06 Securities NA's+90+ O.R.E.O. (Per. End) Ratio (Full Tax Eqv) (After tax) End End (Per. End) Assets Loans (Per. End) (Avg Yr.) Loans (Est.) Loans (Est.) Loans (Est.) Per. End) (Per. End) Assets (After tax) Bank Name ASSETS \$0-\$100 Million 10.4% 0.24% 101.8% (1) Allegiance Community Bar 71,387 6.912 48.986 17.594 1.2% 3.79% 26,563 (2) Bank Of New Jersey 81,464 N/A 43,151 49.612 35% 0.02% 97.7% 8.93% -3.1% (2 12 57% 60.9% 8.18% -1.65% (3) Citizens Community Ba 57.263 17,797 962% 0.1% 63% 37% 1.0% 69% 31% 0% 8.3% 8.9% 74% 16 0.16% 4.53% 137.6% 3.22% -1.81% -17.7% (3 4.390 38.182 0.8% (4 (4) Delanco FSB 86,596 56,635 20,317 10.0% 10.3% 0.63% 95.4% 2.92% 0.08% (5) Enterprise NAtional Bank N 67.732 (171)11.597 42.026 23.108 0% 0.0% 65% 35% 1.0% 90% 10% 0% 17.2% 17.5% 81% 15 0.07% 3.74% 108.4% 3.51% -0.36% -2.0% (5 (6) First Investors FSB 10,533 57,096 881 1,213 2,684 52.172 0.0% 0.2% 36% 63% 19.3% 19.3% 9.83% 9.74% 66.8% 5.00% 2.92% 16.3% (6 (7) First State Bank 47.326 N/A 9.264 21.194 24,550 0.0% 46% 54% 1.3% 59% 41% 0% 28.9% 29.7% 56% 17 0.08% 8.41% 271.5% 3.12% -6.81% -34.8% (7 (8) Fort Lee Federal Savings Ban 48.250 123 4.007 39.537 7.664 8033% 0.0% 76% 24% 0.6% 22% 78% 9.5% 10.0% 90% 0.85% 2.70% 75.7% 2.87% 0.38% 4.2% (8 (9) Gibraltar Savings Bank, FSB 66.838 13.083 37.394 27.485 0.4% 56% 44% 11% 19.0% 19.5% 0.17% 3.73% 129.8% 2.81% -0.84% -4.2% (9) 89% 70% (10) Heritage Comn 29 877 N/A 15.464 13 437 14 529 0.0% 48% 52% 41% 59.5% 0.01% 360.7% 5.14% -14.24% -27.5% (10 1.0% 59% 60.0% 17 39% (11) Highlands State Bank 28.601 N/A (815) 8.741 4.643 22.825 0% 0.0% 11% 89% 1.2% 65% 35% 0% 32.4% 32.6% 24% 13 0.11% 8.31% 220.6% 3.82% -4.87% -11.9% (11 36.246 N/A 29.7% 3.31% -16.1% (12 (12) Indus American Bank 13.541 0.0% 95% 30.4% 51% 0.33% 9.22% 270.5% -6.75% 0 (13) Lincoln Park Savings Bank 92.818 219 69.194 19.613 758 758 0.8% 77% 23% 4% 96% 0% 122% 15 0.09% 2.04% 79.5% 0.32% 3.1% (13 0.2% 10.3% 9.2% 2.59% 0.71% 75,629 6.9% (14 (14) Monroe Savings Bank Sla 390 7,762 57,332 15,531 343% 0.2% 80% 20% 0.7% 16% 83% 10.7% 92% 0.14% 2.68% 68.7% 3.95% (15) Noble Community Bank 25,205 12,577 0.0% 44% 73% 33.7% 0.03% 244.6% -5.20% -14.8% (15) (16) Northern State Bank 23.023 N/A 0.0% 55% 45% 33.5% 34.0% 0.05% 11.54% 316.2% 4.21% -9.15% -33.7% (16 68% (649) 9,191 13,323 14.55% -11.88% 14,566 N/A 317 2% 100% 77.9% 3.34% -18.8% (17 (17) Saddle River Valley Ban 0% 0.0% 98% 7.9% 0% 77.7% 6% 0.00% 464.9% -2.4% (18 United Heritage Bank 60,428 (19) United Roosevelt Sb 301 50% 0.3% 24% 76% 0.6% 2% 98% 0% 14.6% 13.9% 31% 0.17% 2.01% 84.9% 2.29% 0.24% 1.6% (19 98.111 28,047 1.619 15.298 62,532 1.619 33% 1.6% 1.20% 7.1% (20 (20) Wawel Savings Bank 798 65% 35% 0.9% 27% 72% 17.4% 16.2% 101% 0.33% 2.52% 56.1% 4.44% 4,031 SUBTOTA 1.612 220.399 57% 20.2% 0.0% 41% 1.0% 59% 41% 18.2% 18.4% 73% 0.15% 4.16% 106.98% 3.33% -0.60% -2.7% ASSETS \$100-\$250 Million 203.317 673 124% 88% 12% 0.5% 12% 7.2% 94% 0.21% 2.36% 72.9% 3.36% 0.58% 8.1% (21 17,207 (22) 1St Colonial National Bank 188,671 592 198 108,035 68,799 0.1% 61% 39% 41% 9.7% 10.3% 0.29% 2.32% 72.1% 3.13% 0.45% 4.7% (22 166.945 131% 41% 7.1% (23) Audubon Sb 11,975 63,887 291 21% 92% 0.18% 2.02% 89.0% 2.24% 0.16% 2.2% (23) (24) Bogota Svg B 35.367 1,011 1,185 33,034 210.542 19,385 912 440 108% 0.4% 90% 14.0% 13.9% 0.02% 58.9% 2.37% 0.58% 4.1% (24 (778) 117,638 1,076 41,999 1.16% 5.9% (25 (25) Brunswick Bk & Trust 27,205 67,591 440 212% 0.4% 51% 49% 1.4% 80% 20% 21.3% 21.1% 76% 43 0.58% 3.43% 61.7% 5.42% (26) Century Svg I 3.21% 3.6% (26 (27) Commu ink Of Bergen Ctv 244.737 1.426 1.467 168.374 62,147 (258) 867 0.4% 71% 0% 11.1% 11.4% 78% 84 0.28% 2.98% 68.7% 4.30% 0.83% 7.3% (27 0.4% 2.6% (28 (28) Cornerstone Bank 109.635 33% 9.2% 0.16% 2.69% 86.2% 3.23% 0.24% 1 014 1,418 45,545 975 74% 91% 4.40% 1.14% 9.8% (29 (29) First Bankame 187,406 20.057 131.000 975 162% 0.5% 26% 12.0% 12.3% 0.36% 2.65% 59.2% (30) First National Bank Of Ab 143,707 951 12.088 55.652 80.933 167% 0.2% 40% 60% 8.8% 8.9% 43% 0.20% 2.90% 69.2% 4.21% 0.83% 10.1% (30) 1.28% 1,967 17,111 12,422 1,069 92% 1.1% 41% 2% 8.7% 72 58.5% 15.0% (31 (31) First National Bank Of Elme 205,329 1,788 181.699 180% 0.5% 8% 56% 8.3% 98% 0.56% 3.06% 4.92% 0.28% 2.9% (32 130 059 92 296 44% 0.46% 86.9% 2.95% 1.243 909 0% (33) Freehold S&LA 205.093 25.982 86.226 107.114 29 29 2207% 0.0% 44% 56% 0.7% 0% 99% 12.6% 12.8% 60% 80% 22 0.21% 1.51% 63.2% 2.36% 0.59% 4.7% (33 109,323 7.6% 0.23% 3.0% (34) (34) Glen Rock Svg Bank 2.18% (35) Grand Bank NA 208,963 1,969 16,453 169,634 31.688 949 2.71% 67.0% 3.78% 1.25% 16.1% (35) 2,008 949 15% 0.40% (36) Gsl Savings Bank 106.155 14.328 37.924 63.784 1179% 64% 47% 0.15% 2.76% 96.3% 2.82% 0.08% 0.6% (36 26% 8.0% 78% 33 171,508 12,113 120,546 73% 27% 2.48% 74.6% 3.15% 0.41% 5.4% (37) (37) Harvest Community Ba 0.1% 0.7% 72% 7.6% (38) Hilltop Cmnty Bank 155 417 14 460 108,028 41.706 79% 81% 81.0% 3.33% 0.29% 3.3% (38) 79% 31% 10.3% 0.57% (39) Hopewell Valley Community Bank 222.503 20.516 163.713 45.339 2987% 0.0% 21% 1.1% 9.5% 0.31% 2.88% 77.2% 3.65% 5.9% (39 1,56 39% 33 26 (41) Liberty Bell Bank 112 883 13 299 75.104 30.714 281 250% 0.2% 66% 34% 0.9% 77% 23% 0% 12.8% 13.2% 95% 0.07% 3.62% 135.7% 2 78% -1 37% -10.3% (41) 164 0.47% (42) Llewellyn-Edison Sygs Bank FSB 118.186 540 20.015 53.341 61.513 0.1% 56% 0.9% 63% 16.0% 16.3% 58% 0.24% 2.90% 79.3% 3.54% 2.9% (42) (43) Lusitania Svgs Bank FSI 187,430 1,327 52.6% 0.89% (44) Mariner'S Bank 144,980 1,535 23 678 123 536 18 498 1 736 84% 1.2% 14% 86% 14% 16.8% 16.4% 0.34% 2 26% 46.5% 4 61% 2 04% 13.5% (44 0% 55.820 0.71% (45) Millville S&LA 2353% 42% 91% 12.5% 1.74% 61.8% 105.318 607 12.949 45.555 15 0.0% 58% 0.8% 9% 12.1% 50% 12 0.28% 2.66% 6.0%!(45 113,284 23,658 2,514 ,934 (47) North Jersey Community Bank 13.363 106.769 50.160 (270) 0% 0.0% 63% 37% 1.1% 79% 21% 0% 9.0% 9.6% 73% 29 0.18% 3.19% 95.8% 3.25% -0.46% -4.5% (47 42,774 2.5% (48 115,361 13,969 69,582 12.4% 81.0% 3.22% 0.29% (48) Pascack Community Bank 64% 1.2% 84% 16% 12.3% 72% 0.12% 2.63% 98,040 3.26% 0.95% (49) Pennsville National Bank 167,973 62,664 375 0.2% 39% 61% 74% 6.3% 0.82% 2.49% 63.4% (50) Peoples Svgs Bank 106.535 8.020 74.887 28.652 1.047 61% 1.0% 73% 27% 0.9% 64% 8.0% 7.6% 0.219 3.07% 85.8% 3.48% 0.23% 3.1% (50 28,420 419 12,016 0.4% 2.9% (51 130,604 95,141 485 24% 72% 0.37% 3.83% 0.28% (51) Roebling Bank 145% 10.1% 89% 84.4% 11.2% 12.9% 18% 39% 77.8% 592 147 26 17 0.48% 3.8% (53 (53) Schuyler Svg Bank 120.512 301 437 15.628 72.848 44,200 (658) 147 365% 0.1% 61% 0.7% 2% 98% 0% 13.1% 73% 0.29% 2.04% 75.4% 2.50% 8,754 43,405 56.7% 10.9% (54) 118,254 0.0% 0% 8.2% (54) Select Bank 0% 64% 0.9% 605 (55) Shore Cmnty Ba 195 504 717 854 141,593 42,498 207 1 694 .694 94% 0.9% 22% 11% 19% 8.8% 8.9% 84% 53 0.24% 2 32% 63.5% 3.62% 0.63% 7.2% (55 16.465 80% 1%; 0%; (56) Summit FSB 129.627 425 16.185 35.289 238 13% 0.2% 28% 94% 12.1% 1.9% 33% 0.15% 96.3% 3.14% 0.09% 0.8% (56 161,381 11,935 90% 23% 9.9% 2.22% 55.3% 5.7% (57 (57) The Town Ban 205.082 0.0% 0.90% 8.9% 103% SUBTOTAL 0.5% 33% 1.0% 49% 50% 10.9% 10.9% 0.62% 5.8% 6,132,549 676,777 3,983,895 1,829,930 (6,913 28,875 1,561 30,436 137% 67% 1,375 28,859 27,929 26,836 58% 10.3% 5.2% ASSETS \$250-\$500 Million 60,679 (58) American Bank Of New Jersey 489,140 1,551 81,825 0.5% 22% 78% 17.2% 0.27% 2.24% 87.5% 2.43% 455 354 7 073 10 135 146 57.753 213.268 219 495 12.6% 10 10% 9.63% 75.8% 2.73% 2 47% 24.4% (59) 4,833 4,833 1,307 (60) Bn Bank, NA 276,038 2,235 2,127 0 25,345 204,376 59,394 33% 1.8% 78% 22% 0.8% 92% 7% 2% 9.4% 8.2% 86% 65 1.63% 3.65% 63.5% 4.29% 1.06% 11.8% (60 8.5% (61 38,242 63.2% 0.73% (62) Cenlar FSB 484 144 4 183 3 748 0 32 010 106 204 323 263 0 126 10 332 113 10 445 6% 2.2% 26% 74% 0.6% 2% 95% 0% 6.6% 4.6% 300% 428 7 86% 9 13% 89.3% 2 73% 1 04% 15.9% (62 10.0% (63) 1.6% 0.58% (63) City National Bank Of N 369,909 2,032 21,899 196,027 151,859 769 5,797 5,797 39% 54% 46% 1.2% 81% 15% 6.0% 5.1% 62% 0.62% 2.72% 73.2% 3.28% (64) Colonial Bank FSB 377,222 1,406 1,111 33,670 195,908 160,392 148 0.0% 53% 47% 73% 0% 10.0% 0.28% 2.03% 79.8% 2.41% 0.42% 4.5% (64 (65) Crest Sygs Bank 327 327 1 465 1 075 22 899 257 650 46 806 1 077 176 176 804% 0.1% 84% 16% 0.5% 21% 0% 6.9% 6.9% 94% 0.46% 2 50% 78 4% 2 98% 0.44% 6.4% (65 78% 78 17.0% 5.48% 1.83% 10.7% (66 286,336 3,493 51,738 80,113 2,969 2,838 2,838 1.0% 74% 1.4% 5% 0% 17.1% 3.14% 49.6% (66) Crown Bank NA 3,980 194,984 99% 26% 95% 84% 95 1.09% (67) First Constitution Ba 391,134 3,542 4 457 38,991 278,481 87.615 3.557 3.557 0.9% 75% 25% 10.2% 10.0% 0.79% 3.33% 57.6% 5.32% 1.56% 16.2% (67) (68) First Hope Bank A NAt Bankg Assr 347.669 1.909 1.610 (18) 25.572 253.911 66.686 0 526 526 497% 0.2% 78% 22% 1.0% 39% 58% 3% 7.4% 8.0% 80% 117 1.19% 4.05% 80.2% 4.21% 0.64% 8.7% (68 0.15% 1.7% (69 350,765 1,325 28,637 117,913 2,658 0.8% 8.4% 100.1% 2.27% (69) Gloucester County FSB 210,273 2,370 73% 64% 0.8% 92% 8.2% 0.26% 2.36% (70) Haddon Svg Bank 253,041 771 28,292 87,534 157,292 (2,876) 309 147% 0.1% 35% 65% 0.5% 97% 0% 11.2% 10.1% 44% 0.04% 1.53% 103.3% 1.49% -0.04% -0.4% (70 -1.1% (71 (71) Magyar Bank 434.198 1.691 35.741 351.862 47.024 7.400 7.400 53% 1.7% 84% 16% 1.1% 52% 48% 8.6% 104% 0.22% 3.38% 96.0% 3.61% -0.08% (72) Metuchen Sb 286,106 1.648 884 22,963 171.564 102,877 (1,069) 63% 37% 1.0% 19% 81% 8.4% 8.6% 83% 2.14% 78.0% 2.76% 0.42% 5.2% (72 0.0% 0.09% 5.7% (73) 1.7% (74) Millington Svgs Bank 275,790 19,435 1,819 1,819 0.18% 2.96% 0.40% (74) N.J.M. Bank FSB 0% 12.3% 352.176 1.063 496 40.041 263,473 82.009 0 0% 0.0% 75% 25% 0.3% 3% 97% 12.1% 94% 42 0.09% 1.74% 83.4% 2.05% 0.20% 36.718 1,159 71.8% 0.75% (75) Newfield National Ban (76) Parke Bank 345.120 2.563 3.898 39.526 300 796 30 870 0 1.909 1.909 228% 0.6% 91% 9% 14% 84% 15% 1% 11.9% 12.6% 111% 39 0.25% 1.72% 37.3% 4 57% 1.62% 13.8% (76 3.6% (77 (77) Roselle Sb 382.807 2.259 1.610 59.843 83.591 282,293 0% 0.0% 21% 79% 0.6% 4% 96% 15.4% 15.0% 28% 0.10% 1.29% 60.7% 2.13% 0.55% (78) Rsi Bank 406.370 186.830 192,524 0.2% 0.7% 12% 16.0% 15.4% 0.24% 2.18% 81.9% 2.58% 0.32% 2.0% (78 (79) Somerset Hills Bank 268 672 1 063 1.550 22.345 186 691 59 804 100 1 191 236 919% 0.1% 79% 21% 1 2% 62% 37% 8.3% 9 1% 1 05% 3 45% 71.3% 4 15% 0.80% 9.6% (79 3.8% (80) (80) Sterling Bank 334,699 1,286 975 35,015 247,856 62,416 (261)635 635 203% 0.2% 80% 20% 0.5% 66% 33% 1% 10.5% 10.6% 86% 0.19% 3.15% 82.0% 3.92% 0.38% (81) Sturdy Svgs Bank 10.8% 3,048 (82) Sussex Bank 343,798 2,114 2,015 0 32,177 253,838 61,357 2,838 2,838 112% 0.8% 78% 22% 71% 24% 8.7% 8.8% 131 1.62% 3.86% 70.7% 4.20% 0.82% 8.5% (82

Prepared by: Bank Analysis Center, Inc. Hartford, Connecticut (860) 275-6050

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

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

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ct: Doug Major, V.P.														2006:																
ct: Doug Major, v.P.	(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)	
			<u>B</u> .	ASIC D	ATA (S	ELECT)		UNRLZD.		<u>NON-</u>	PER	F 0 I	R M I	N G		<u>B A L</u>	ANCE	SHEE	I		CAPI	<i>T A L</i>		<u>(</u>	PERA	A T I N G	İ		PROI	<u>F I</u>
				Realized			Investmnts.	Securities	į	Total				Non-	Loans		C	ommercial	Retail	Other		į	Gross		Non-	Non-	Non-	Net	Return	
(\$000's)	Total Assets	NET INC		Net Gains/	Total Equity	Gross Loans	+ Securities +Fed Funds	Gains/ Losses	Non- qualifying	Non- Performing	Non-	Total Non-	Reserve % Non-	Perf. Assets		Securities 6 Earning	Pasanya	Risk Loans	Risk &	Govt. Risk Loans	Tier 1	Adj. Tier 1	Loans % Total	Full Time	Interest Income	Interest Expenses	Interest Expense	Interest Margin	on Average	А
(4000 3)	Period	Prior	Current	(Loss) on	or	Period	Sold	"Held to	Intangible	•	vestment F				Assets	Assets		% Gross	% Gross	% Gross	Levg.		Deposits		% Average %			(Estimated)	Assets	ĺ
Name	End	09/05	09/06	Securities	Surplus	End	(Per. End)	Maturity"	Assets	NA's+90+	O.R.E.O.	Assets	Loans (Per. End)	(Avg Yr.)	(Avg Yr.)	Loans L	oans (Est.) Lo	ans (Est.) Lo	oans (Est.) Pe	er. End)	(Per. End)	(Per. End)	Employ.	Assets	Assets	Ratio (Fu	ıll Tax Eqv)	(After tax)	(A
River Community Bank	299,090	1,515	1,542	0	25,435	239,637	45,708	25	0	0	0	0	0%	0.0%	84%	16%	1.1%	87%	12%	0%	8.4%	9.3%	91%	92	0.47%	3.29%	71.6%	4.33%	0.72%	
TOTAL	9,482,300	55,795	51,270	(104)	972,446	5,968,433	2,895,347	(11,265)	11,739	51,500	401	51,901	100%	0.5%	66%	34%	0.9%	47%	52%	1%	10.4%	10.2%	81%	2,455	1.41%	3.38%	76.18%	3.32%	0.73%	
DIAN	351,471	1,875	1,546	0	34,343	232,127	81,061	(4)	0	763	0	763	100%	0.2%	75%	25%	0.9%	38%	59%	0%	9.2%	9.3%	86%	87	0.28%	2.79%	77.76%	3.25%	0.57%	
ETS \$500-\$1 Billion									į											į		į								
tic Stewardship Bank nne Community Bank	504,663 509,514	3,511 3,659	3,741 4,375	0	38,658 52,120	368,549 319,842	101,504 176,390	(263) (4,128)	111	360 476	0	360 476	1135% 774%	0.1% 0.1%	78% 64%	22% 36%	1.1% 1.2%	60% 77%	39% 23%	1% 0%	7.9% 10.5%	8.6% 10.3%	86% 83%	123 82	0.77% 0.22%	3.08% 1.96%	64.5% 48.7%	4.30% 3.90%	1.01% 1.20%	
Svgs Bank	609,000	3,464	3,919	871	67,651	440,150	117,326	(355)	70	1,049	0	1,049	378%	0.2%	79%	21%	0.9%	48%	52%	0%	10.9%	11.3%	96%	136	0.54%	2.74%	70.3%	3.67%	0.88%	
al Jersey Bank, NA	517,325 793,071	2,118 3,424	2,154 1,942	0	69,725 139,720	313,840 431,772	150,931 339,529	(496) 0	29,589	510 10	0	510 10	706% 13300%	0.1% 0.0%	69%	31% 46%	1.1% 0.3%	77% 3%	23% 96%	0%	8.4% 17.7%	8.9% 17.8%	73% 75%	141 95	0.34% 0.04%	2.79% 1.47%	74.5% 74.7%	3.84% 2.01%	0.56% 0.33%	
n Savings Bank, Sla ge Svgs Bank	709,161	167	680	47	35,558	431,772	697,956	0	563 0	0	0	0	0%	0.0%	54% 0%	100%	0.0%	0%	0%	0% 0%	5.6%	5.6%	0%	11	0.04%	0.41%	67.4%	0.59%	0.33%	
dial Trust Co	671,327	12,417	25,806	0	201,766	602,836	54,026	0	0	0	0	0	0%	0.0%	92%	8%	0.0%	57%	0%	43%	32.6%	32.6%	203%	45	6.13%	1.91%	19.0%	3.98%	4.82%	
Morris Bk & Trust Washington St Bank	572,503 592,633	2,732 3,619	1,578 3,793	(1,110)	41,257 118,361	324,368 268,847	210,202 215,140	0	244 89,927	1,070 1,380	0	1,070 1,380	286% 249%	0.2% 0.2%	58% 55%	42% 45%	0.9% 1.3%	58% 71%	42% 26%	0% 3%	7.5% 6.4%	7.8% 6.8%	63% 62%	127 118	0.46% 0.48%	2.42%	74.3% 60.8%	2.99% 3.58%	0.36% 0.86%	
er Community Bank	893,087	4,095	8,006	0	88,474	701,159	130,051	(292)	11,879	822	0	822	1196%	0.1%	83%	17%	1.4%	79%	21%	0%	8.8%	9.7%	99%	181	0.73%	3.16%	57.7%	5.10%	1.47%	
n Sb squan Svq Bank	703,929 552,322	3,858 3,360	1,299 2,382	(6)	70,131 64,078	485,882 410,914	192,040 120,666	(4,839) (2,145)	70 0	159	0	8 159	26538% 1986%	0.0%	71% 76%	29% 24%	0.4%	5% 9%	95% 91%	0% 0%	10.1% 11.2%	9.7% 11.3%	84% 93%	79 79	0.10%	1.62% 1.60%	81.8% 61.6%	1.96% 2.65%	0.25% 0.58%	
nium Bcp Bank, NA	781,421	859	(1,555)	59	96,536	549,115	175,842	(22)	572	1,081	0	1,081	472%	0.1%	77%	23%	0.9%	61%	31%	0%	11.5%	12.0%	81%	253	1.15%	4.51%	103.0%	3.48%	-0.28%	
Bank n City Home Bank	568,931 543,070	2,766 2,501	1,878 2,859	0	73,847 57,790	257,199 436,732	267,930 70,840	(4,213)	0 ;	7,999 248	0	7,999 248	33% 796%	1.4% 0.0%	49% 85%	51% 15%	1.0% 0.5%	33% 9%	67% 91%	0% 0%	12.8% 10.7%	11.1% 11.1%	56% 102%	115 119	0.35% 0.43%	2.68% 2.34%	80.8% 70.8%	3.20% 3.10%	0.43%	
apo Savings Bank, Sla	646,668	6,151	5,307	ů o	58,160	463,337	159,300	0	o i	1,747	0	1,747	151%	0.3%	73%	27%	0.6%	36%	64%	0%	9.0%	9.1%	99%	91	0.41%	2.10%	55.3%	3.56%	1.09%	
Bank nds Cmnty Bank	837,976 573,826	5,864 7,152	4,798 6,739	0 16	182,580 53,852	417,538 423,919	365,946 114,961	0 78	572 16,137	323 1,023	0	323 1,023	344% 313%	0.0% 0.2%	52% 79%	48% 21%	0.3%	18% 69%	81% 30%	0% 2%	21.5% 7.1%	21.6% 7.5%	66% 94%	160 110	0.42% 0.58%	2.13% 2.08%	63.5% 44.6%	3.14% 4.34%	0.78% 1.65%	
erset Svgs Bank, Sla	588,546	3,773	3,101	0	82,873	332,664	247,683	0	0	33	0	33	3203%	0.2%	55%	45%	0.3%	1%	99%	0%	14.2%	14.4%	70%	93	0.38%	1.75%	61.0%	2.75%	0.71%	
erset Valley Bank	57 8,570 517,457	844 7,954	2,813 10,676	61	95,318 102,249	307,859	170,295 472,397	0 (17)	61,790	885	0	885 0	338%	0.2% 0.0%	65% 0%	35%	1.0%	72% 0%	28%	0%	7.2%	7.6% 19.6%	70% 0%	102 157	0.28% 13.59%	2.52% 10.00%	72.1% 67.0%	3.88% 1.44%	0.66% 2.90%	
tomo Tr & Bankg Co Usa rgy Bank	989,615	3,140	3,289	0	87,858	779,350	150,638	(17)	735	1,244	0	1,244	0% 485%	0.0%	82%	100% 18%	0.8%	48%	52%	0% 0%	19.6% 9.0%	9.4%	122%	156	0.29%	1.94%	72.2%	2.61%	0.45%	
Bank	669,821	4,505	5,070	0	48,104	498,842	131,855	(576)	3,914	7,130	0	7,130	105%	1.1%	78%	22%	1.5%	78%	22%	0%	7.2%	7.2%	89%	205	1.22%	3.24%	64.4%	4.02%	1.05%	
TOTAL	14,924,436	91,933	104,650		1,926,666	9,134,714	4,833,448	(17,268)	216,173	27,557	0	27,557	263%	0.2%	64%	36%	0.8%	47%	50%	3%	11.8%	12.0%	82%	2,778	1.15%	2.53%	62.15%	3.16%	0.96%	
IAN	592,633	3,511	3,289	0	70,131	417,538	170,295	0	111	510	0	510	378%	0.1%	71%	29%	0.8%	48%	39%	0%	10.1%	9.7%	83%	118	0.42%	2.13%	66.99%	3.48%	0.72%	
ETS OVER \$1 Billion	2,749,995	63.759	64.273	0	236.640	2.184.373	505.707	2.632	0	04.166	550	94.716	62%	3.4%	940/	19%	2.7%	76%	24%	0%	0.70/	7.50/	109%	222	0.439/	1.13%	22.5%	4.71%	2 220/	
oy National Bank ng Springs Svgs Bank	1,127,779	7,857	5,985	(2)	151,610	813,362	257,245	2,632	4,173	5,102	0	5,102	187%	0.5%	81% 72%	28%	1.2%	56%	44%	0%	8.7% 13.1%	7.5% 13.5%	86%	233 143	0.42% 0.06%	1.13%	59.9%	3.27%	3.23% 0.70%	
nbia Bank	4,079,791	28,589	27,121	0	390,758	2,835,800	1,040,021	0	4,466	12,083	542	12,625	168%	0.3%	73%	27%	0.7%	34%	66%	0%	10.1%	10.2%	123%	564	0.36%	1.74%	56.4%	2.91%	0.92%	
merce Bank North ers & Mechanics Bank	4,415,805 1,211, 21 0	48,610 5,921	46,978 5,110	0	294,848 93,618	1,161,992 457,827	2,815,886 663,600	(25,333)	45,621 1,339	591 3,482	0 158	591 3,640	2476% 141%	0.0%	29% 40%	71% 60%	1.3%	49% 31%	48% 68%	4% 0%	6.2% 7.6%	5.9% 7.6%	29% 4 9%	1,222 529	2.80% 0.56%	3.51% 2.61%	58.4% 74.6%	3.56% 3.22%	1.53% 0.56%	
on City Savings Bank	33,647,132	197,380	211, 2 34	0	4,104,638	18,384,134	14,366,345	0	159,111	22,167	1,736	23,903	124%	0.1%	56%	44%	0.1%	0%	99%	0%	13.1%	12.6%	137%	1,252	0.02%	0.50%	26.3%	1.98%	0.91%	
tors Sygs Bank	1,623, 928 5,631,624	14,259 (15,996)	14,078 12,258	130	209,106 658,985	1,140,064 3,200,487	305,646 2,192,516	426 (39,632)	74,516 867	2,711 3,718	0	2,711 3,718	380% 177%	0.2% 0.1%	78% 55%	22% 45%	0.9%	73% 5%	27% 95%	0% 0%	8.8% 11.9%	9.3%	92% 89%	306 474	0.60% 0.11%	2.40% 1.25%	58.2% 70.0%	3.95% 1.75%	1.15% 0.30%	
ny FSB	2,008,259	13,673	4,619	0	453,789	752,305	1,096,971	0	83,032	1,024	0	1,024	548%	0.1%	38%	62%	0.7%	18%	82%		19.3%	15.2%	51%	279	0.18%	2.23%	87.5%	2.58%	0.31%	
and Bank e Bank NA	2,249,672 7,293,905	14,645 6,026	16,842 6.871	105 (3.108)	230,069 420,427	1,502,816 2,765,836	535,349 4,393,305	(2,514) 0	91,932 4, 281	4,350 1,816	0	4,350 1,81 6	300% 1219%	0.2% 0.0%	70% 37%	30% 63%	0.9%	58% 77%	42% 19%	0% 4%	6.7 % 6.0%	7.0% 6.3%	81% 60%	534 83	0.78%	2.40% 0.86%	59.5% 70.5%	3.60% 1.22%	1.01% 0.13%	
nfirst Bank	2,075,451	14,562	14,416	0	139,359	1,794,394	148,718	0	1,195	3,699	288	3,987	275%	0.2%	92%	8%	0.6%	18%	81%	0%	6.8%	7.1%	132%	484	1.18%	2.61%	65.4%	3.06%	0.95%	
ni Svgs Bank ack Gladstone Bank	1,045, 936 1,255,601	7,706 9,640	5,704 6,910	(35)	124,171 83,610	655,632 861,339	329,175 320,4 35	(8,646)	168 563	412 615	1,350 0	1,762 615	1899% 1078%	0.2%	64% 69%	36% 31%	1.2% 0.8%	63% 35%	37% 65%	0% 0%	12.1% 6.5%	12.0% 6.9%	94% 79%	141 228	0.54% 0.95%	1.71% 2.31%	56.4% 64.5%	2.65% 2.80%	0.74% 0.74%	
FSB	2,333,427	13,756	10,224		167,305	1,732,748	501,379	0	1,528	2,140	0	2,140	274%	0.1%	77%	23%	0.3%	10%	89%	0%	7.4%	7.5%	116%	239	0.22%	1.04%	54.4%	1.83%	0.61%	
lent Bank er Savings Bank, Sla	5,793,538 1,819,278	41,837 10,194	37,201 7,336	(1,384)	884,311 217,061	3,757,736 1,047,475	1,208,496 695,322	(2,046)	429,347 0	6,802	246 200	7,048 593	473% 1505%	0.1% 0.0%	74% 58%	26% 42%	0.9%	40% 25%	60% 75%	0% 0%	8.7% 12.3%	9.2% 12.6%	94% 83%	874 195	0.50% 0.14%	2.02% 1.47%	59.6% 64.7%	3.36% 2.29%	0.84% 0.55%	
lational Bank	3,259,494	17,249	16,718	(20)	406,386	2,351,044	547,620	(764)	158,697	14,139	600	14,739	182%	0.5%	78%	22%	1.1%	79%	19%	2%	8.3%	8.7%	88%	776	0.60%	2.82%	70.1%	3.84%	0.70%	
uehanna Patriot Bank Bank	2,864,543 1,312,896	18,607 13,609	20,165 15,394		494,768 107,633	1,963,963 1,024,280	357,665 209,275	0	286,474 17,711	22,678 11,249	499 0	23,177 11,249	96% 88%	0.8% 0.9%	83% 83%	17% 17%	1.1% 1.0%	77% 67%	21% 31%	1% 2%	8.1% 7.3%	8.1% 7.2%	105% 97%	552 295	0.76% 0.90%	2.50% 2.54%	60.5% 49.1%	4.12% 4.57%	1.08% 1.64%	
n Center National Bank	1,019,869	6,339	2,218		95,773	537,350	393,262	(154)	17,346		0	661	743%	0.1%	54%	46%	0.9%	49%	50%	2%	8.0%	8.4%	73%	212	0.30%	2.17%	73.9%	2.87%	0.28%	
n County Svgs Bank	1,059,034	9,244	4,862		192,412	103,244	933,069	(11,583)	0	812	0	812	77%	0.1%	10%	90%	0.6%	9%	91%	0%	18.3%	17.2%	12%	45	0.03%	0.53%	38.9%	1.38%	0.61%	
y NAtional Bank ville National Bank	12,407,843 2,997,691	126,820 19,524	132,456 19,224		1,084,417 229,258	8,314,235 1,995,003	3,048,470 853,057	(18,805) 1,925	211,459 1,464		1,240 502	35,4 25 20, 324	220% 113%	0.3%	73% 70%	27% 30%	0.9% 1.1%	52% 82%	48% 17%	0% 2%	7.5% 8.0%	7.7% 8.2%	97% 97%	2,490 403	0.59%	2.00% 1.78%	51.2% 53.4%	3.64% 3.2 7%	1.42% 0.86%	
						61,337,439			1		7.044									1						-		2.68%	0.94%	
TOTAL DIAN	105,283,701 2,291,550	693,810 14,008	14,247	S 1		1,617,782	605,610	(105,173) 0	4,374		7,911 79	276,728 3,853	157% 247%	0.3% 0.2%	61% 70%		0.7% 0.9%	35% 49%	65% 49%		10.1% 8.2%	10.1% 8.3%	96% 91%	12,553 355	0.40% 0.46%	1.49% 2.01%	51.6 4 % 59.5 7 %	3.14%	0.94%	
	126 090 655	972 000	885 004	(13 997) 1	15 267 240	81 067 516	47 730 404	(141 765)	1 850 054	3 79,960	10 693	390 653	156%	0.3%	62%	38%	0.7%	38%	61%	1%	10.4%	10.5%	92%	19,461	0.56%	1.81%	57.19%	2.82%	0.90%	
V JERSEY																														-

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r Industr B Ban Y Ban N Ban	•	Total Assets 188,694 391,150	Total Deposits 159,771 302,132	(6) Total Equity 20,477	(7) Total Tangible Equity	(8) Total LTM Net Income	Common Shares Outstanding	(10) Book Value	(11) Tangible Book Value	(12) Diluted EPS after	(13) Median EPS	(14) Quarterly	(15)	(16) Current	(17)	(18)	(19) High	(20) Low	(21)	(<mark>22)</mark> Avg Daily	(23)	(24)	(25)	<i>i</i>)
B Ban Y Ban N Ban IJ Thri	y Date k 09/30/06 k 09/30/06	Assets 188,694 391,150	Deposits 159,771	Equity	Tangible Equity	Net	Shares	Value	-		Median EPS	Quarterly	Dividends	Current			High	Low		Daily	Price/LTM	Price/	12 Mth	
B Ban Y Ban N Ban IJ Thri	y Date k 09/30/06 k 09/30/06	Assets 188,694 391,150	Deposits 159,771	Equity	Equity				Book Value			-					-							
B Ban Y Ban N Ban IJ Thri	k 09/30/06 k 09/30/06	188,694 391,150	159,771			Income				Extrdnry.	Estimate (\$)	Dividends	Declared (\$)	Dividend	High	Low	Price	Price	Price (\$)	Vol	Earnings	Book (%)	Price	
Y Ban N Ban IJ Thri	k 09/30/06	391,150		20,477	20 477			per Share (\$)	per Share (\$)	(\$)LTM	Current Year	Declared (\$)	LTM	Yield (%)	Price (\$)	Price (\$)	Date	Date	12/29/06	12/29/06	12/29/06	12/29/06	Chg	
N Ban IJ Thri			302,132			726	2,731,760	\$7.50	\$7.50	\$0.25	\$0.27	\$0.00	\$0.00	0.0%	\$11.00	\$8.81	10/30/06	01/27/06	\$10.00	3,678	40	133.4%	3.04%	
IJ Thri	K 06/30/06			34,168	34,168	5,185	3,514,776	\$9.92	\$9.92	\$1.45 NA	\$1.45 NA	\$0.00	\$0.00	0.0%	\$20.98		01/13/06		\$19.91	1,107	13.7	200.7%	-2.6%	
	ft 09/30/06	143,005 514,319	131,129 327,147	10,844 124,861	10,792 124,861	1,314 2,133	119,000 14,163,220	\$91.13 \$8.82	\$90.69 \$8.82	\$0.16	NA NA	\$2.50 \$0.04	\$8.00 \$0.16	4.1% 1.3%	\$245.00 \$12.39	\$212.00	10/13/06 10/25/06	03/20/06	\$245.00	44,305	22.2 NM	268.9% 135.9%	15.6% 20.8%	
	k 09/30/06	509,758	382,818	50,597	50,597	5,392	5,005,660	\$10.11	\$10.11	\$1.10	NA NA	\$0.04	\$0.16	0.0%	\$17.12			08/09/06	\$16.76	1,078	15.2	165.8%	7.4%	
	k 09/30/06	454,961	316,896	39,394	39,394	3,081	3,305,278	\$11.92	\$11.92	\$0.87	\$0.84	\$0.08	\$0.28	1.9%	\$19.23			08/09/06	\$17.05	6,751	19.6	143.1%	-1.0%	
	k 09/30/06	124,326	87,580	35,792	35,792	1,993	2,589,696	\$13.82	\$13.82	\$0.78	NA	\$0.00	\$0.00	0.0%	\$14.40			01/13/06	\$12.85	609	16.5	93.0%	7.5%	
	k 09/30/06	1,030,426	731,727	96,677	79,331	3,539	13,224,701	\$7.31	\$6.00	\$0.26	\$0.37	\$0.09	\$0.36	2.3%	\$16.60			02/02/06	\$15.82	13,959	60.9	216.4%	44.3%	
		517,258	431,354	64,400	34,811	2,596	8,254,553	\$7.80	\$4.22	\$0.30	NA	\$0.00	\$0.00	0.0%	\$12.51				\$8.30	5,815	27.7			
K Thri	ft 09/30/06	822,716	561,898	192,662	192,662	2,623	29,604,894	\$6.51	\$6.51	\$0.09	NA	\$0.05	\$0.20	1.6%	\$12.26	\$10.01	12/08/06	01/03/06	\$12.19	30,775	NM	187.3%	21.2%	% 2
K Thri	ft 09/30/06	378,838	316,864	37,024	37,024	1,489	4,521,696	\$8.19	\$8.19	\$0.34	NA	\$0.00	\$0.00	0.0%	\$14.77	\$10.25	12/26/06	01/18/06	\$14.06	920	41.4	171.7%	33.3%	% :
H Ban	k 09/30/06	43,303,510	40,141,661	2,715,361	2,567,708	283,424	187,128,487	\$13.85	\$13.10	\$1.49	\$1.63	\$0.13	\$0.49	1.5%	\$41.20	\$31.20	05/05/06	07/18/06	\$35.27	1,174,880	23.7	254.7%	2.5%	%
B Ban	k 09/30/06	244,737	214,646	27,317	27,317	2,012	1,726,450	\$15.82	\$15.82	NA	NA	\$0.19	\$0.76	2.6%	\$52.00	\$25.80	02/02/06	07/17/06	\$29.15	590	NA	184.2%	10.0%	% .
C Ban	k 09/30/06	503,923	419,867	67,145	40,734	3,220	6,511,582	\$10.31	\$6.26	\$0.58	NA	\$0.00	\$0.00	0.0%	\$16.50	\$9.60	04/04/06	10/31/06	\$10.05	3,335	17.3	97.5%	NA	A
			151,036		15,395					\$0.31				0.0%	\$17.00	\$11.00		08/10/06	\$11.65		37.6	111.0%	-2.1%	
				,																			-15.2%	
					11,001																		-3.4%	
																							3.9%	
			· · · · · · · · · · · · · · · · · · ·					·																
																							33.3%	
		5,626,707	3,356,658	915,090	915,090	13,404	116,275,688	\$8.15	\$8.15	NA	\$0.15	\$0.00	\$0.00	0.0%	\$16.00	\$10.99			\$15.73	295,080	NM	193.0%	42.6%	
		2,027,697	1,466,289	487,757	404,725	7,570	72,454,700	\$6.73	\$5.59	\$0.10	NA	\$0.05	\$0.20	1.3%	\$17.07	\$11.96	11/20/06	12/30/05	\$16.06	64,519	NM	238.6%	31.6%	%
		2,257,689	1,850,220	196,691	104,340	20,012	22,013,935	\$8.93	\$4.74	\$0.90	\$0.88	\$0.10	\$0.39	2.7%	\$15.43	\$12.67	12/28/06	06/06/06	\$14.90	23,722	16.6	166.9%	6.4%	
B Ban	k 09/30/06	112,883	79,146	13,299	13,299	(1,381)	2,690,593	\$4.94	\$4.94	(\$0.50)	NA	\$0.00	\$0.00	0.0%	\$11.46	\$6.24	02/06/06	11/17/06	\$6.31	2,653	NM	127.7%	-19.6%	% .
C Thri	ft 09/30/06	95,825	56,075	13,293	13,293	361	1,851,500	\$7.18	\$7.18	\$0.20	NA	\$0.00	\$0.05	0.0%	\$10.10	\$8.75	03/08/06	12/12/06	\$9.40	2,574	47.0	130.9%	4.4%	%
		434,204	325,602	48,212	48,212	5	5,923,742	\$8.14	\$8.14	NA	NA NA	\$0.00	\$0.00	0.0%	\$14.05	\$10.35	12/18/06	01/24/06	\$13.76	2,113	NA	169.0%	NA	A
															\$45.00				\$41.70	161	13.1	194.5%	30.2%	
		,																					19.4%	
						5																	0.8%	
																							9.8%	
						5																		
											NA NA			0.0%					\$12.45				25.8%	
		873,840				4,678					NA			0.0%			12/29/06	07/12/06	\$16.56	28,021	NA		NA	
E Ban	k 09/30 /06	114,738	98,217	11,910	11,910	551			\$6.24	\$0.27	NA		\$0.00	0.0%	\$13.91		-	07/21/06	\$10.50	38	38.9		-24.3%	%
		195,385	168,493	16,465	16,465	1,164	1,522,000	\$10.82	\$10.82	\$0.74	NA	\$0.00	\$0.00	0.0%	\$25.00			09/06/06	\$16.25	287	22.0	150.2%	-26.6%	
H Ban	k 09/30/06	268,672	236,811	30,214	29,023	2,585	3,908,912	\$7.73		\$0.62	\$0.46	\$0.03	\$0.11	0.9%	\$14.62	\$11.77	04/06/06	01/11/06	\$13.25	7,455	21.4	171.4%	9.7%	
IJ Ban	k 09/30/06	334,662	287,703	35,015	35,015	1,320	4,775,810	\$7.33	\$7.33	\$0.27	NA	\$0.03	\$0.12	1.1%	\$16.71	\$10.13	01/19/06	12/20/06	\$10.99	3,221	40.7	149.9%	-7.7%	6
N Ban	k 09/30/06	509,130	426,749	36,600	36,489	4,679	5,041,976	\$7.29	\$7.27	\$0.92	NA	\$0.09	\$0.32	2.7%	\$15.24	\$12.04	02/27/06	10/20/06	\$13.25	1,386	14.4	181.8%	-4.1%	%
C Ban	k 09/30/06	3,264,417	2,636,954	335,849	177,736	17,404	20,457,101	\$16.42	\$8.69	\$0.84	\$0.85	\$0.00	\$0.00	0.0%	\$21.45	\$15.96	12/28/06	07/17/06	\$21.07	42,698	25.1	128.3%	12.0%	.6
X Ban	k 09/30/06	346,511	291,555	34,115	31,067	2,287	3,143,181	\$10.85	\$9.88	\$0.71	\$0.76	\$0.07	\$0.28	1.9%	\$16.99	\$14.10	10/12/06	09/01/06	\$15.00	2,322	21.1	138.2%	-0.5%	%
F Thri	ft 09/30/06	993,244	635,329	96,461	95,727	4,250	11,382,143	\$8.47	\$8.41	\$0.39	NA	\$0.06	\$0.23	1.5%	\$16.60	\$12.36	12/29/06	01/03/06	\$16.48	9,451	42.3	194.5%	31.5%	6
	k 09/30/06	60,400	55,200	5,000	5,000	(172)	NA	NA	NA	NA	NA	\$0.00	\$0.00	0.0%	\$8.75	\$5.00		10/31/06	\$8.40	476	NA	NA	34.4%	
Y Ban	k 09/30/06	671,811	557,451	45,643	44,036	6,675	6,600,000	\$6.92	\$6.68	\$0.97	NA	\$0.05	\$0.20	1.4%	\$17.86		06/02/06			4,383	15.2	212.6%		
	k 09/30/06	12,438,555	8,466,870	978,593	780,061	169,827	116,474, 672	\$8.40	\$6.57 \$7.13	\$1.45 \$0.52	\$1.39 NA	\$0.22 \$0.00	\$0.85 \$0.35	3.2% 0.0%	\$27.05 \$15.00		07/28/06 12/19/06	01/25/06		250,995 1,532	18.3 27.9	315.6%	15.5% 44.3%	
	K Thrik Banne B Banne B Banne N Banne B Banne D Thrik S Banne D Thrik S Banne D Thrik S Banne D Thrik B Banne D Thrik B Banne D Thrik B Banne B Banne D Thrik B Banne D Thrik B Banne	K Thrift 09/30/06 K Thrift 09/30/06 B Bank 09/30/06 B Bank 09/30/06 C Bank 09/30/06 E Bank 09/30/06 C Thrift 09/30/06 C Bank 09/30/06	K Thrift 09/30/06 822,716 K Thrift 09/30/06 378,838 H Bank 09/30/06 43,303,510 B Bank 09/30/06 244,737 C Bank 09/30/06 503,923 J Bank 09/30/06 177,345 A Bank 09/30/06 177,345 A Bank 09/30/06 67,611 V Thrift 09/30/06 187,406 E Bank 09/30/06 171,508 C Bank 09/30/06 372,294 D Thrift 09/30/06 171,508 C Bank 09/30/06 171,508 C Bank 09/30/06 171,508 C Bank 09/30/06 157,600 Y Bank 09/30/06 33,638,004 J Bank 09/30/06 33,638,004 J Bank 09/30/06 1,621,275 C Thrift 09/30/06 2,027,697 N Thrift 09/30/06 2,027,697 N Thrift 09/30/06 2,027,697 N Thrift 09/30/06 112,883 C Thrift 09/30/06 15,626,707 Y Thrift 09/30/06 2,027,697 N Bank 09/30/06 1,621,275 C Thrift 09/30/06 34,641 C Thrift 09/30/06 34,641 C Thrift 09/30/06 140,254 C Thrift 09/30/06 345,430 B Bank 09/30/06 140,254 C Thrift 09/30/06 643,301 K Bank 09/30/06 140,254 C Thrift 09/30/06 582,655 C Thrift 09/30/06 345,430 B Bank 09/30/06 12,273,164 B Bank 09/30/06 115,361 C Bank 09/30/06 12,334,262 S Thrift 09/30/06 345,430 B Bank 09/30/06 115,361 C Bank 09/30/06 115,385 B Bank 09/30/06 195,385 B Bank 09/30/06 195,385 B Bank 09/30/06 195,385 B Bank 09/30/06 195,385 B Bank 09/30/06 346,511 B Bank 09/30/06 346,511 B Bank 09/30/06 346,511 B Bank 09/30/06 346,511	K Thrift 09/30/06 822,716 561,898 K Thrift 09/30/06 378,838 316,864 H Bank 09/30/06 43,303,510 40,141,661 B Bank 09/30/06 244,737 214,646 C Bank 09/30/06 503,923 419,867 J Bank 09/30/06 177,345 151,036 N Bank 09/30/06 204,808 185,211 N Bank 09/30/06 67,611 51,849 N Thrift 09/30/06 106,726 96,845 E Bank 09/30/06 1187,406 166,907 E Bank 09/30/06 187,406 166,907 E Bank 09/30/06 12,122,983 929,399 S Bank 09/30/06 171,508 195,444 D Thrift 09/30/06 187,500 137,086 Y Bank 09/30/06 175,600 137,086 Y Bank 09/30/06 157,600 137,086 Y Bank 09/30/06 157,600 137,086 Y Bank 09/30/06 157,600 137,086 Y Bank 09/30/06 222,503 201,208 K Thrift 09/30/06 33,638,004 12,807,077 J Bank 09/30/06 3,636,707 3,356,658 Y Thrift 09/30/06 2,227,697 1,466,289 N Bank 09/30/06 1,221,275 1,232,833 C Thrift 09/30/06 2,257,689 1,850,220 B Bank 09/30/06 12,257,689 1,850,220 N Bank 09/30/06 140,254 117,450 C Thrift 09/30/06 562,655 426,898 B Bank 09/30/06 140,254 117,450 C Thrift 09/30/06 562,655 426,898 B Bank 09/30/06 15,257,689 1,850,220 B Bank 09/30/06 15,263,707 1,466,289 N Bank 09/30/06 15,257,689 1,850,220 B Bank 09/30/06 15,267,97 B Bank 09/30/06 13,264,97 B Bank 09/30/06 140,254 117,450 C Thrift 09/30/06 643,301 466,513 B Bank 09/30/06 140,254 117,450 C Thrift 09/30/06 643,301 466,513 B Bank 09/30/06 140,254 117,450 C Bank 09/30/06 140,254 117,555 C Bank 09/30/06 140,254 150,555 C	K Thrift 09/30/06 822,716 561,898 192,662 K Thrift 09/30/06 376,838 316,884 37,024 H Bank 09/30/06 43,303,510 40,141,661 2,715,361 B Bank 09/30/06 244,737 214,646 27,317 C Bank 09/30/06 503,923 419,867 67,145 U Bank 09/30/06 177,345 151,036 15,395 A Bank 09/30/06 177,345 151,036 15,395 N Bank 09/30/06 67,611 51,849 11,597 V Thrift 09/30/06 106,726 96,845 8,848 E Bank 09/30/06 187,406 166,907 20,057 E Bank 09/30/06 572,294 5511,401 41,029 D Thrift 09/30/06 12,122,983 929,399 78,319 S Bank 09/30/06 171,508 155,444 12,112 C Bank 09/30/06 171,508 155,444 12,112 C Bank 09/30/06 33,638,004 12,807,077 5,002,242 U Bank 09/30/06 33,638,004 12,807,077 5,002,242 U Bank 09/30/06 3,626,707 3,356,658 915,090 Y Thrift 09/30/06 2,027,697 1,466,289 487,757 V Thrift 09/30/06 5,626,707 3,356,658 915,090 Y Thrift 09/30/06 12,883 79,146 13,299 C Thrift 09/30/06 3,626,707 3,566,588 915,090 Y Thrift 09/30/06 5,626,707 3,566,588 915,090 Y Thrift 09/30/06 5,626,707 3,356,658 915,090 Y Thrift 09/30/06 5,626,707 3,566,588 915,090 Y Thrift 09/30/06 5,626,707 3,566,589 1,850,220 196,691 B Bank 09/30/06 12,257,689 1,850,220 196,691 B Bank 09/30/06 12,883 79,146 13,299 C Thrift 09/30/06 5,626,707 3,356,658 915,090 Y Thrift 09/30/06 5,626,707 3,646,6289 437,757 N Bank 09/30/06 5,6	K Thrift 09/30/06 822,716 561,898 192,662 192,662 K Thrift 09/30/06 378,538 316,864 37,024 37,024 H Bank 09/30/06 43,303,510 40,141,661 2,715,861 2,567,708 B Bank 09/30/06 503,923 419,867 67,145 40,734 J Bank 09/30/06 503,923 419,867 67,145 40,734 J Bank 09/30/06 177,345 151,036 15,395 15,395 A Bank 09/30/06 67,611 51,849 11,597 11,597 N Bank 09/30/06 67,611 51,849 11,597 11,597 N Thrift 09/30/06 167,28 98,845 8,848 8,848 E Bank 09/30/06 167,294 511,401 41,029 40,783 D Thrift 09/30/06 572,294 511,401 41,029 40,783 S Bank 09/30/06 898,970 707,774 69,157 57,583 S Bank 09/30/06 157,600 137,086 16,826 16,836 Y Bank 09/30/06 157,600 137,086 16,826 16,855 Y Bank 09/30/06 157,600 137,086 16,826 16,855 Y Bank 09/30/06 22,503 201,208 20,516 20,516 C Bank 09/30/06 33,638,004 12,807,077 5,002,242 4,841,698 D Bank 09/30/06 22,509 201,208 20,516 20,516 C Thrift 09/30/06 3,626,707 3,366,658 915,099 115,207 Thrift 09/30/06 3,626,707 3,366,658 915,099 115,000 T Thrift 09/30/06 2,27,697 14,66,299 487,757 404,725 T Thrift 09/30/06 3,626,707 3,366,658 915,099 115,000 T Thrift 09/30/06 5,626,707 3,366,658 915,099 115,000 T Thrift 09/30/06 3,626,707 3,366,658 915,099 115,000 T Thrift 09/30/06 5,626,707 3,366,658 915,099 115,000 T Thrift 09/30/06 5,626,655 426,888 62,088 62,088 62,088 62,088 62,088 62,088 62,088 62,088 62,088 62,088 62,088 62,088 62,088 62,088 62,088 62,088 62,088 62,088 62,088 62	K Thrift 093006 82.716 561.898 192.662 192.662 2.623 K Thrift 093006 378.838 316.864 37.024 37.024 1.489 H Bank 093006 43,303.510 40,141.661 2.715.361 2.567.708 283.424 B Bank 093006 43,303.510 40,141.661 2.715.361 2.567.708 283.424 B Bank 093006 244.737 214.646 27.317 27.317 2.012 C Bank 093006 503.923 419.867 67.145 40.734 3.220 J Bank 093006 177,345 151.036 15.395 15.395 452 J Bank 093006 204.808 185.211 17.930 17.930 2.349 K Bank 093006 17.611 51.849 11.597 11.597 (163) K Bank 093006 16.726 98.845 8.848 8.848 (246) E Bank 093006 167.611 51.849 11.597 20.577 20.057 1.896 E Bank 093006 157.294 511.401 41.029 40.783 2.411 K Bank 093006 157.293 511.401 41.029 40.783 2.411 K Bank 093006 157.500 17.774 69.157 57.583 9.189 K Bank 093006 177.508 155.444 12.112 12.112 1975 B Bank 093006 177.508 155.444 12.112 12.112 1975 B Bank 093006 177.500 137.086 16.826 16.453 418 K Bank 093006 157.600 137.086 16.826 16.453 418 K Bank 093006 1.22.753 20.1208 20.516 20.516 12.514 K Bank 093006 1.22.750 20.208 20.516 20.516 K Bank 093006 1.22.750 20.208 20.516 20.516 K Bank 093006 1.22.750 20.208 20.516 20.516 K Bank 093006 1.62.6769 1.850.209 15.009 15.000 13.404 K Bank 093006 1.62.6769 1.850.209 15.009 15.000 13.404 K Bank 093006 1.62.6769 1.850.209 15.000 15.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 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1,806,000 N Bank 09/30/06 167,28 68,848 8,848 8,848 (246) 690,535 15,395 15,395 12,349 12,003,200 106,728 68,845 18,848 8,849 (246) 690,535 15,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 12,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13,395 13	K Thirth 0990006 822716 561898 192.002 12.002 2.023 29.004.894 \$8.51 K Thirth 0990006 378.838 316.894 37.024 14.89 4.21.896 \$8.19 1 561	K Triff 090006 822,716 591,888 192,682 192,682 2,823 29,004,894 58.91 88.51	K Trimf 0000006 328,888 318,884 318,884 37,024 37,024 1,895 1,895 81,9 83,89 30,38 B Sank 000006 43,303,510 40,141,681 2,715,361 2,567,708 233,424 187,128,467 313,65 513,10 51,49 B Sank 000006 243,737 214,648 27,377 2,377 2,273 7 2,012 1,728,460 31,982 151,822 NA D Sank 000006 503,023 41,987 07,145 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