



NEW JERSEY BANKING INDUSTRY: THIRD QUARTER 2006

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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 INSTITUTIONS (see page 6-8 for complete details)	12 Months Ending: 12/31/05	9 Months Ending: 9/30/05	9 Months Ending: 9/30/06	% Change 9 Mos. '05 vs 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%	

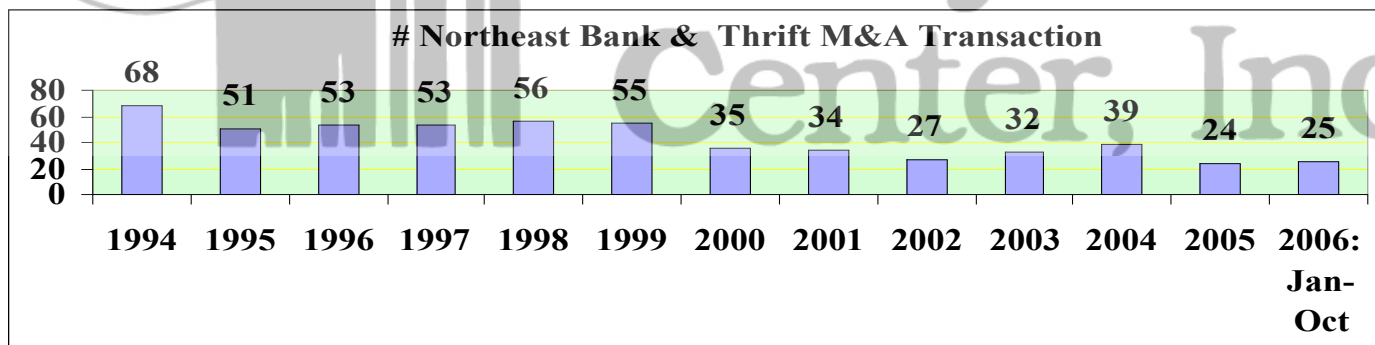
We include below 9-month summary data (as of 9/30/06) on the banking industries in each of the six New England states along with New York, New Jersey and Pennsylvania:

NORTHEAST BANKING DATA as of 9/30/06 (\$=Billions, except net inc.)										
	CT	ME	MA	NH	RI	VT	New 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%

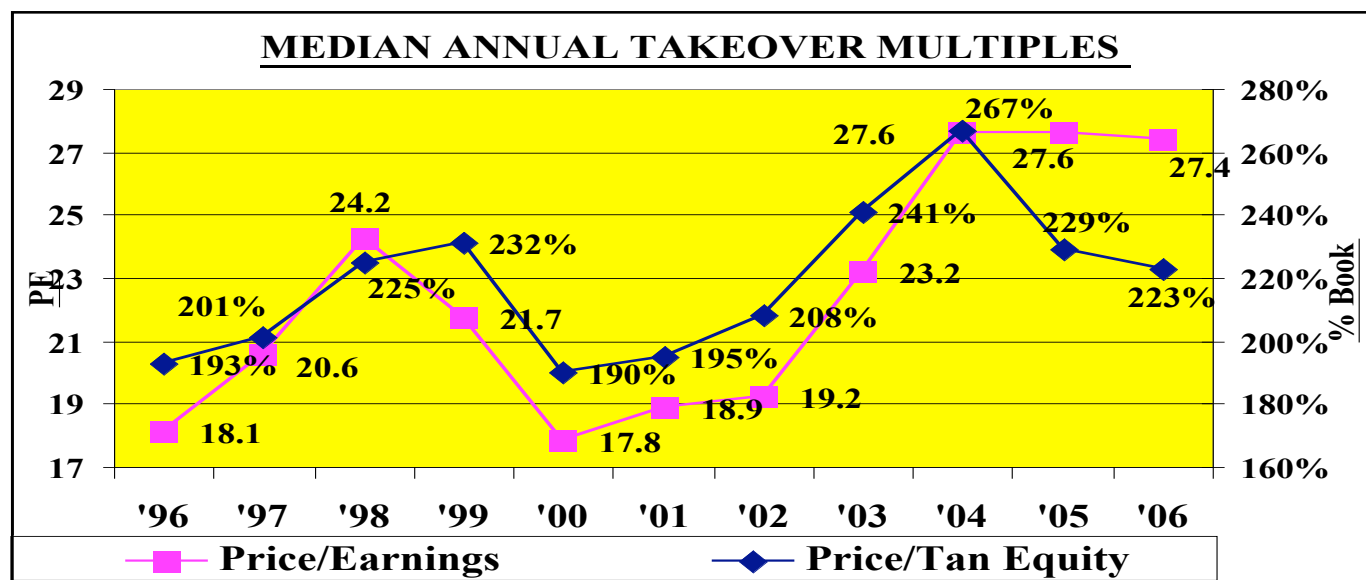
MERGER / ACQUISITION DATA AND COMPARATIVE STOCK PRICE MULTIPLES:

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 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

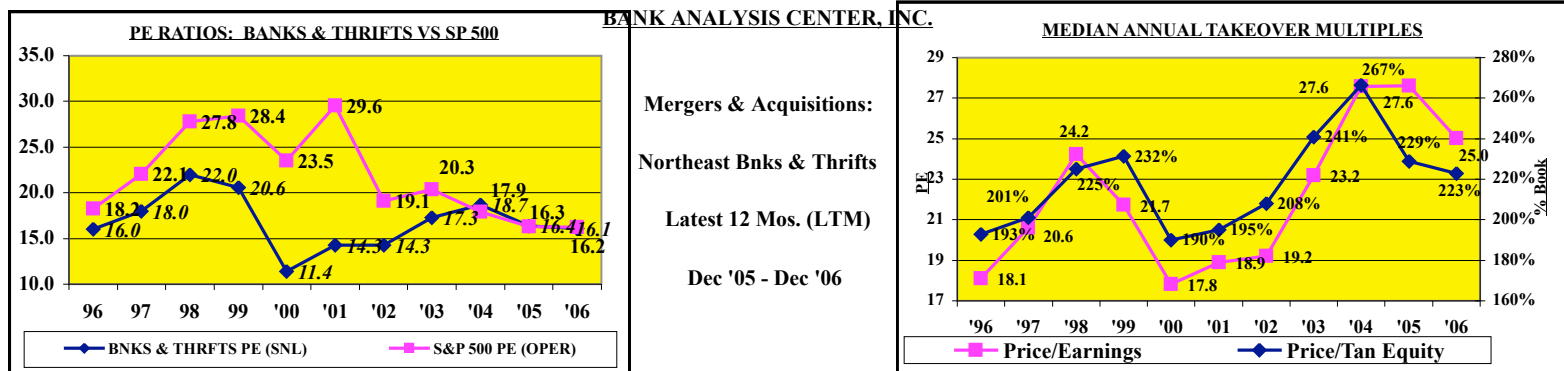
Included in this edition of the Quarterly Review is a descriptive packet of information concerning BAC's market research capabilities on economics, demographics, banking industry competition and commercial businesses. These packets are available for your individual branch banking markets in Connecticut. 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:

- | | |
|--|--|
| ✓ Market Segmentation | ✓ Competitive Analysis |
| ✓ Product Development & Positioning | ✓ Start-up Branch Site Location |
| ✓ Business Development Initiatives | ✓ Branch Purchase Analysis |
| ✓ Consumer Behavior | ✓ 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



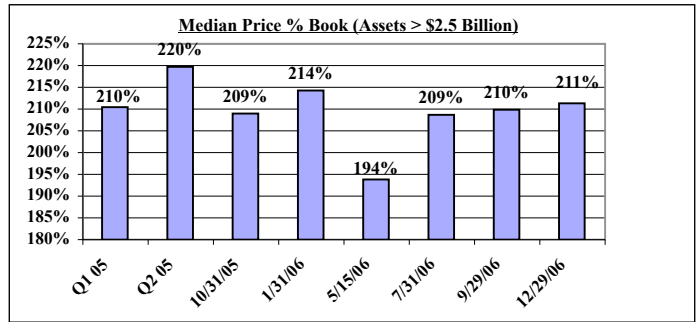
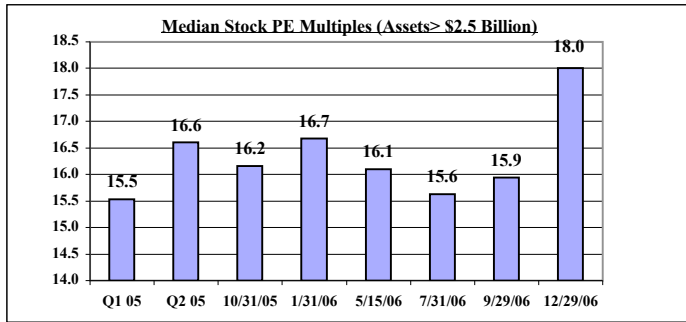
	Buyer	Assets \$MM's	State	Target	Assets \$MM's	State	Completion	Deal \$ \$ MM's	Payment	PRICE:			
										% Equity	% Tan. Eq.	(X) LTM Inc	% Deps
(1)	New York Community Bancorp, Inc.	25,204,692	NY	Long Island Financial Corp.	539,679	NY	12/30/05	62,984	Common Stock	2.2	2.2	19.39	15.75
(2)	Hudson Valley 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 Baneshares, 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)	Orinstown 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 Corporation	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

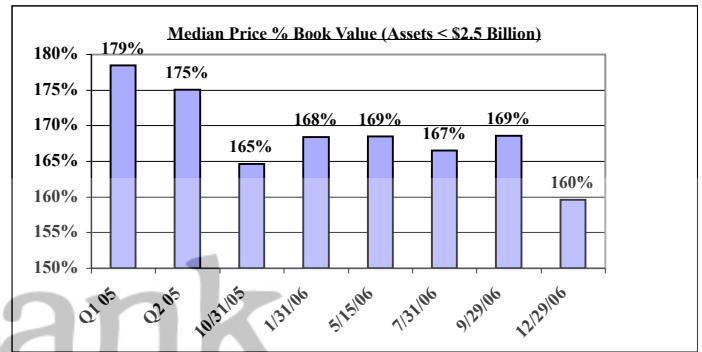
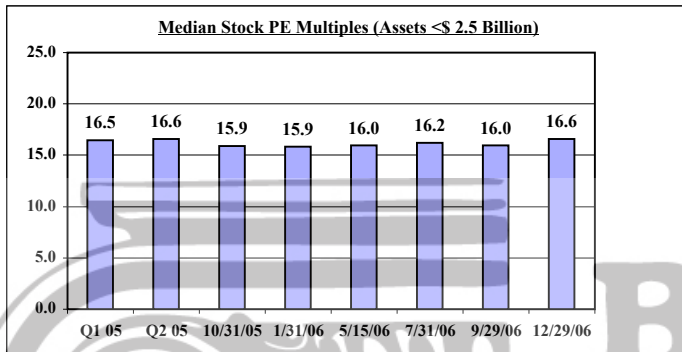
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COMMERCIAL BANKS

ASSETS GREATER THAN \$2.5 BILLION

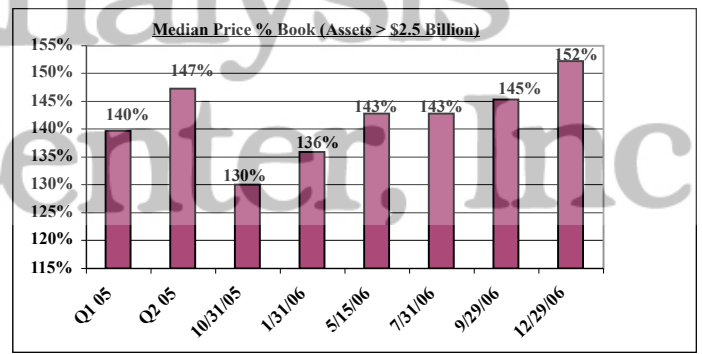
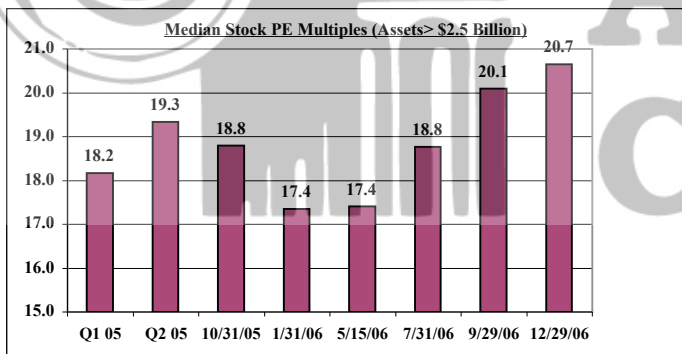


ASSETS LESS THAN \$2.5 BILLION

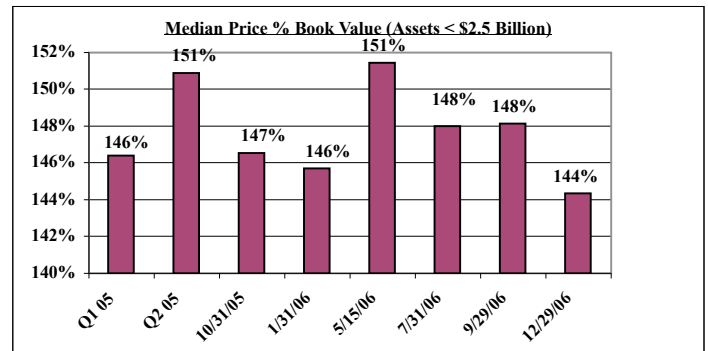
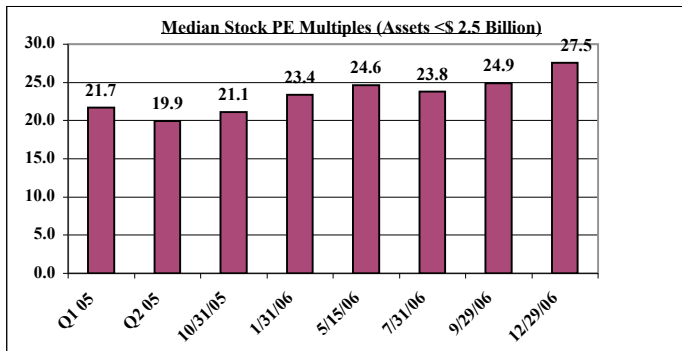


THRIFTS

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 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):

NM = Not Meaningful

BASIC DATA:

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

	2003	2004	2005	9/30/05	9/30/06	2005 - 9/30/06		9/30/05 - 9/30/06	
						Increase/(Decrease)		Increase/(Decrease)	
						\$	%	\$	%
(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) -Allowance for Loan Losses	670	695	614	536	591	(22)	-4%	55	10%
(6) Net Loans	68,270	76,875	82,321	71,935	80,476	(1,845)	-2%	8,541	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) OREO(Non-Direct Investment)	31	25	14	15	11	(3)	-23%	(4)	-27%
(13) TOTAL NON-PERFORMING ASSETS	393	335	313	266	391	77	25%	124	47%
(14) All Other Assets(Cash Due,Bldgs,Premis.&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) Total equity capital and surplus	12,416	14,038	16,691	15,178	15,267	(1,424)	-9%	89	1%
(19) TOTAL LIABILITIES & EQUITY	152,076	167,618	157,722	143,331	136,990	(20,732)	-13%	(6,342)	-4%

INCOME STATEMENT:

(20) Net Interest Earned	4,128	4,541	4,219	2,819	2,628	(715)	-17%	(191)	-7%
(21) +Non-Interest Income	1,701	1,763	1,396	979	549	(664)	-48%	(430)	-44%
(22) +Gains/Losses on Securities	68	52	3	11	(14)	(22)	NM	(25)	NM
(23) -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	1,906	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	0	0	0	0	#DIV/0!	0	#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:

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

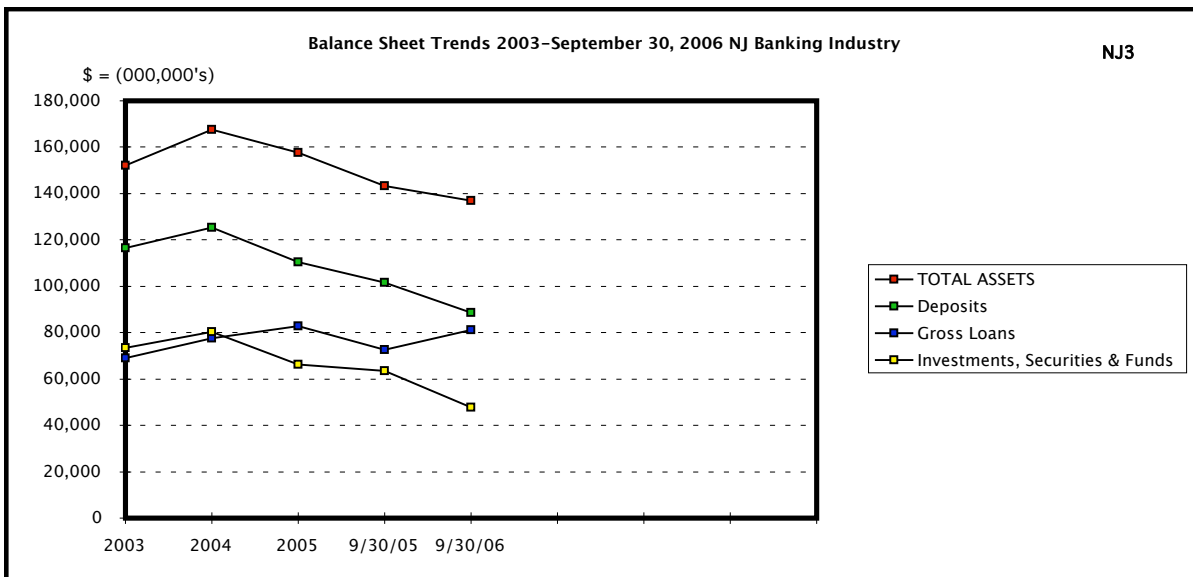
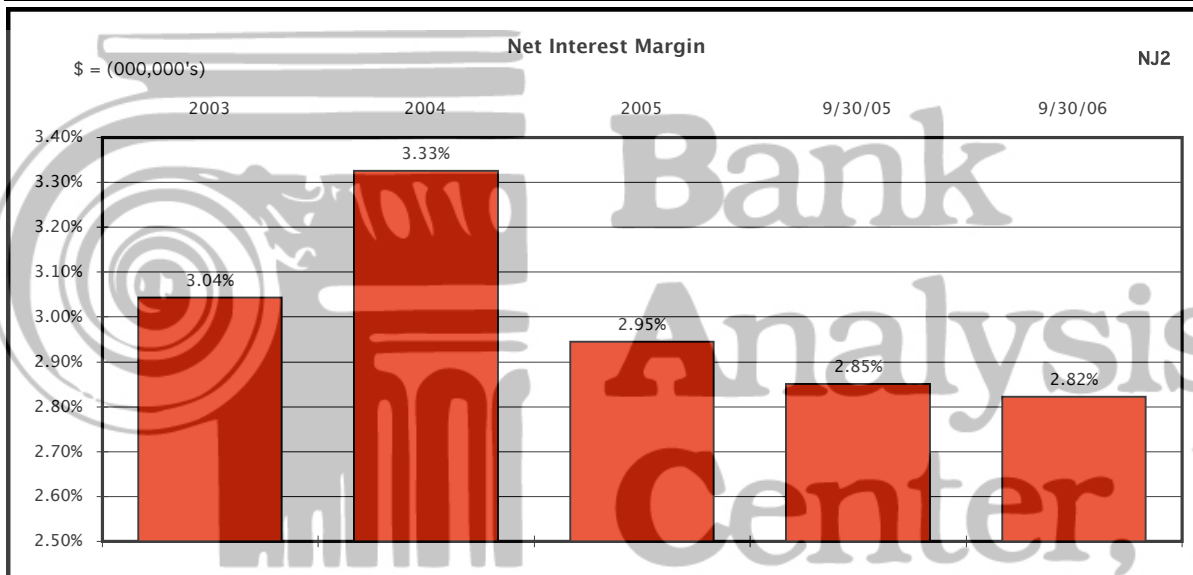
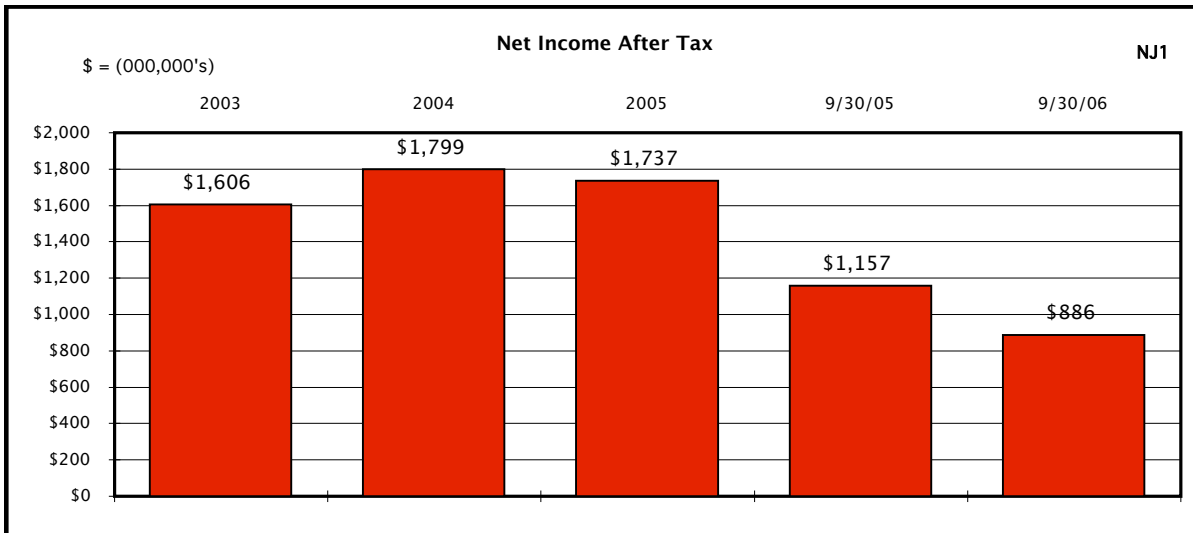
(30) Non-Performing Loans % Gross Loans	0.5%	0.4%	0.4%	0.3%	0.5%
(31) Non-Performing Assets % Assets	0.3%	0.2%	0.2%	0.2%	0.3%
(32) Reserve % Non-Performing Loans	185%	224%	205%	213%	156%
(33) Return on Average Assets (R.O.A.)	1.11%	1.24%	1.15%	1.12%	0.90%
(34) Return on Average Equity (R.O.E.)	13.59%	14.84%	11.97%	11.52%	7.97%
(35) Non-Interest Expense % Average Assets	2.3%	2.4%	1.9%	1.9%	1.8%
(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) Net Interest Margin	3.04%	3.33%	2.95%	2.85%	2.82%
(39) Tier 1 Leverage	7.9%	8.1%	10.2%	10.1%	10.4%
(40) Adjusted Tier 1 Leverage	8.1%	8.3%	10.3%	10.3%	10.5%

COMPOSITION OF EARNING ASSETS

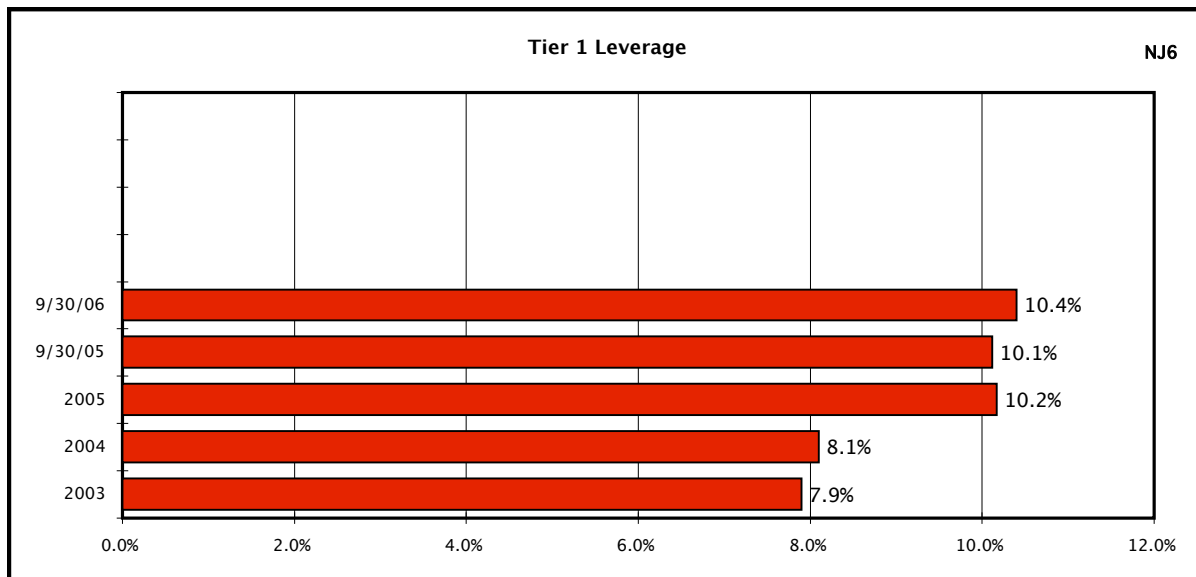
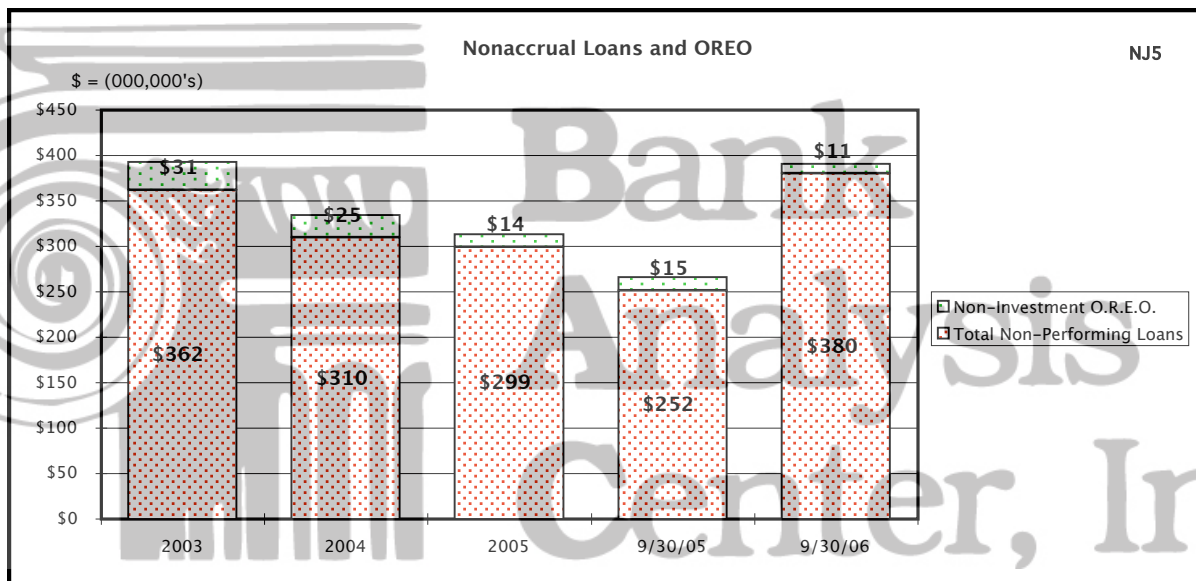
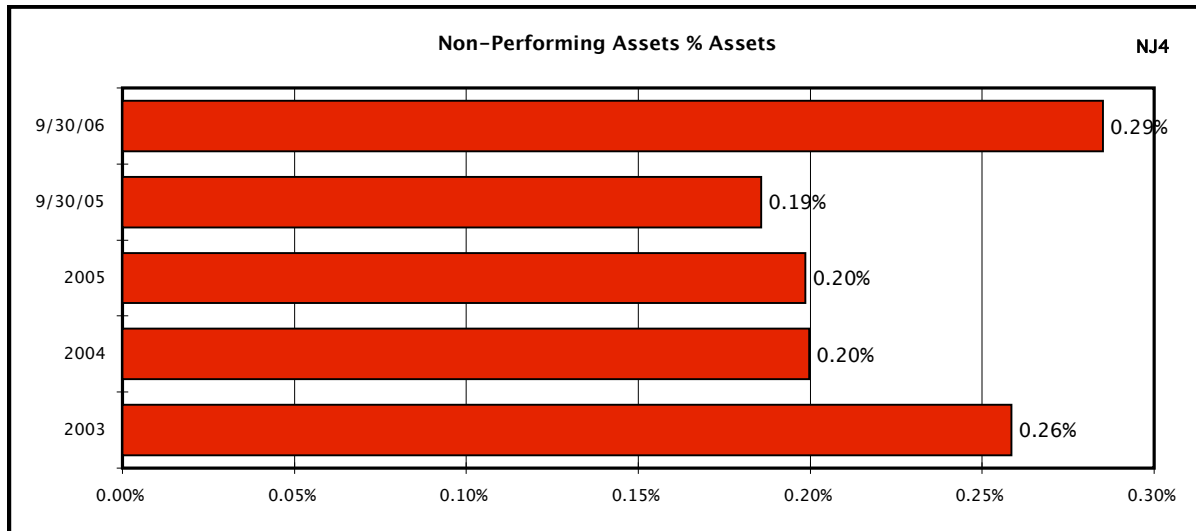
(41) % Investments, Securities, Funds	52%	51%	45%	47%	37%
(42) % Loans (net)	48%	49%	55%	53%	63%
(43) Total	100%	100%	100%	100%	100%
(44) Loans % Deposits	59%	62%	75%	71%	92%

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 09/30/06

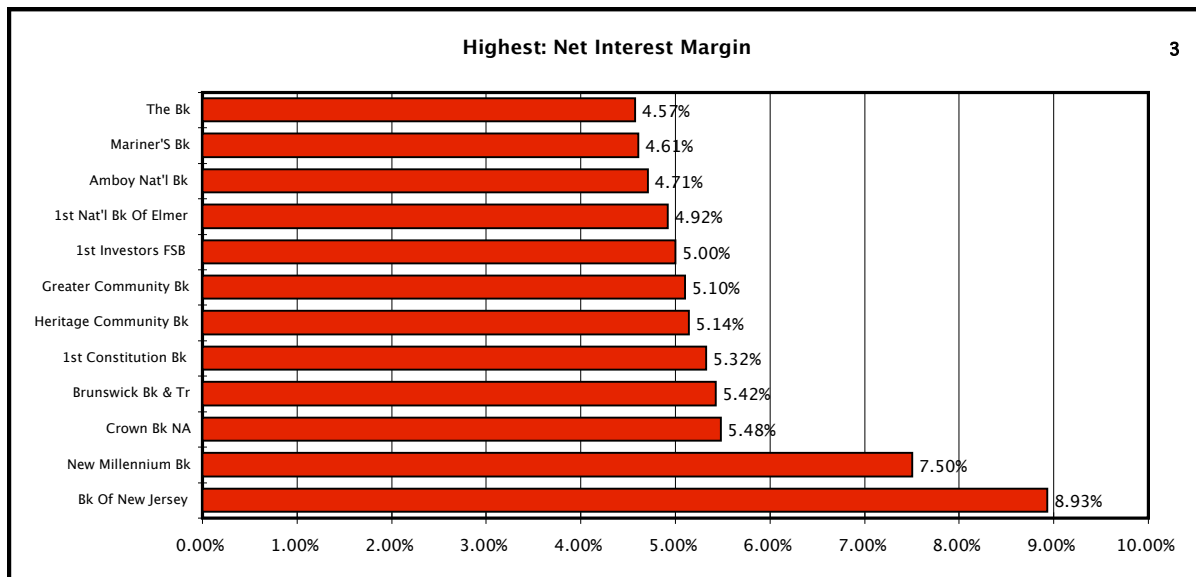
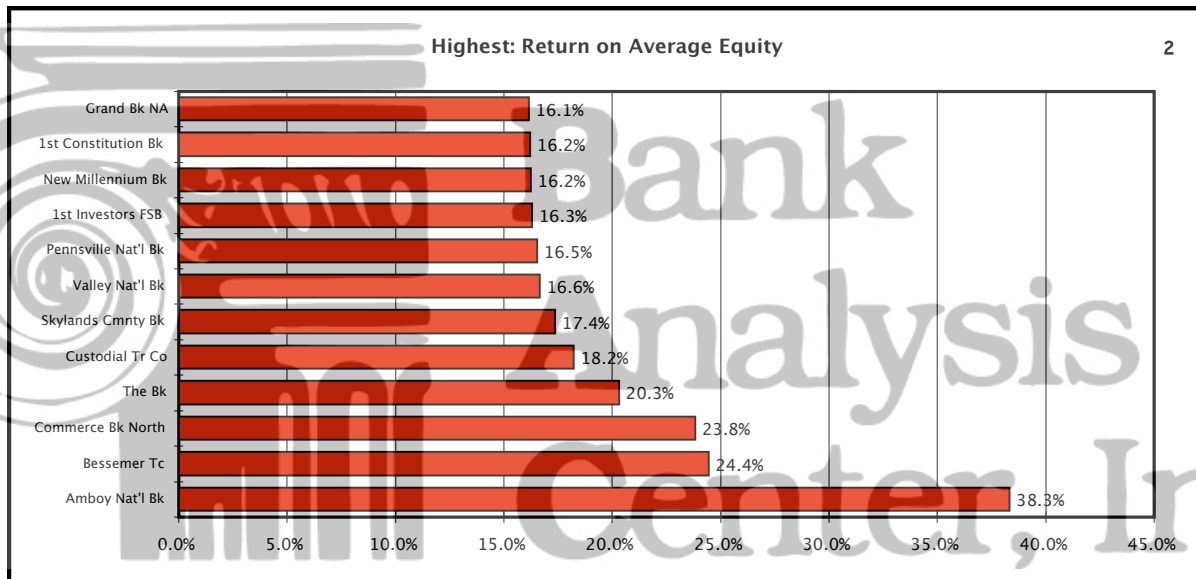
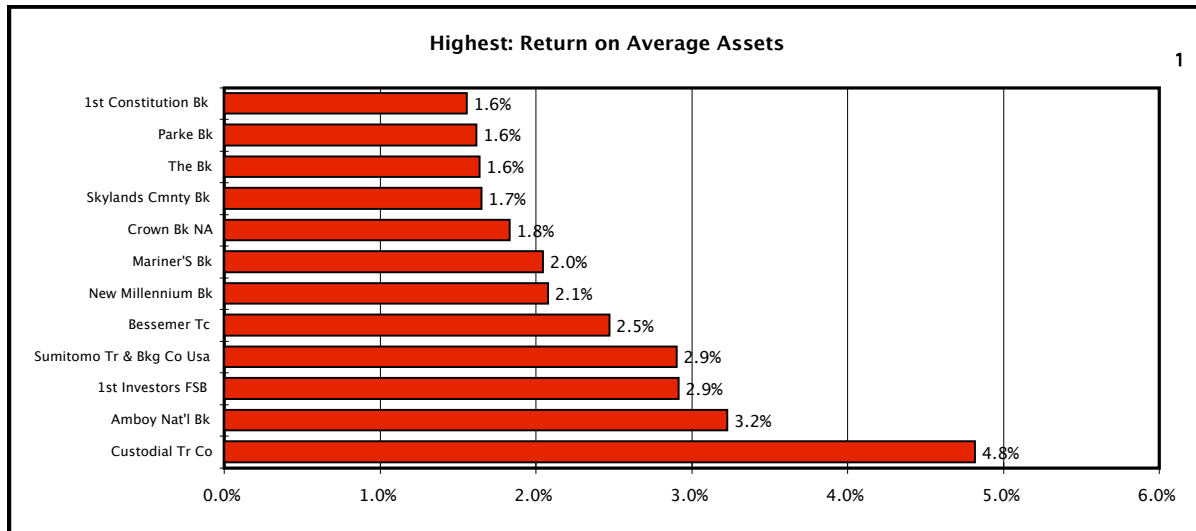


NEW JERSEY BANKING INDUSTRY TRENDS AS OF 09/30/06



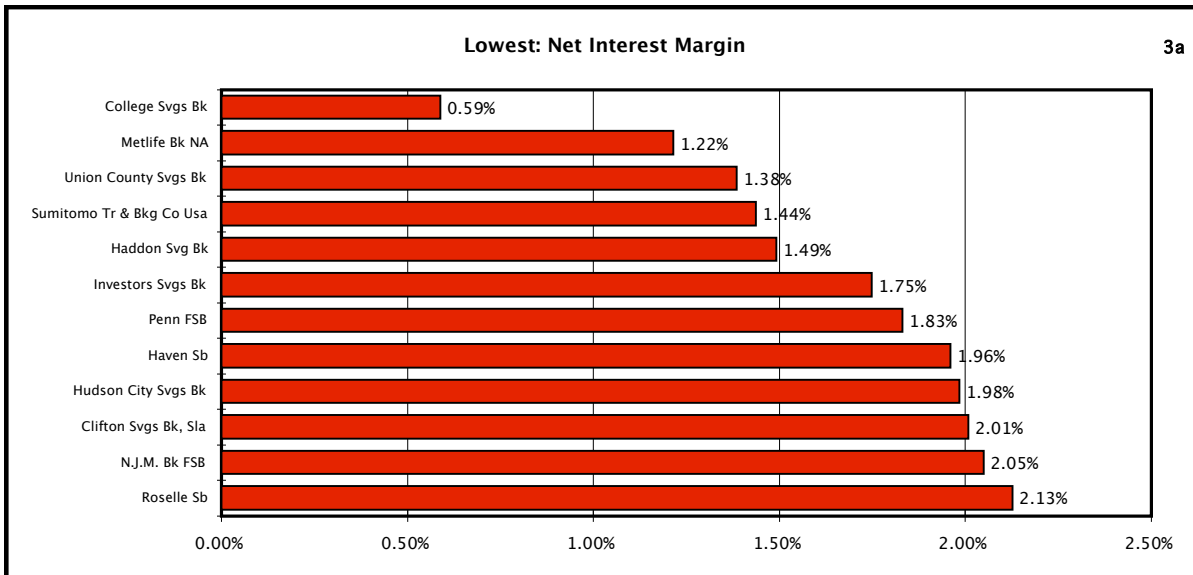
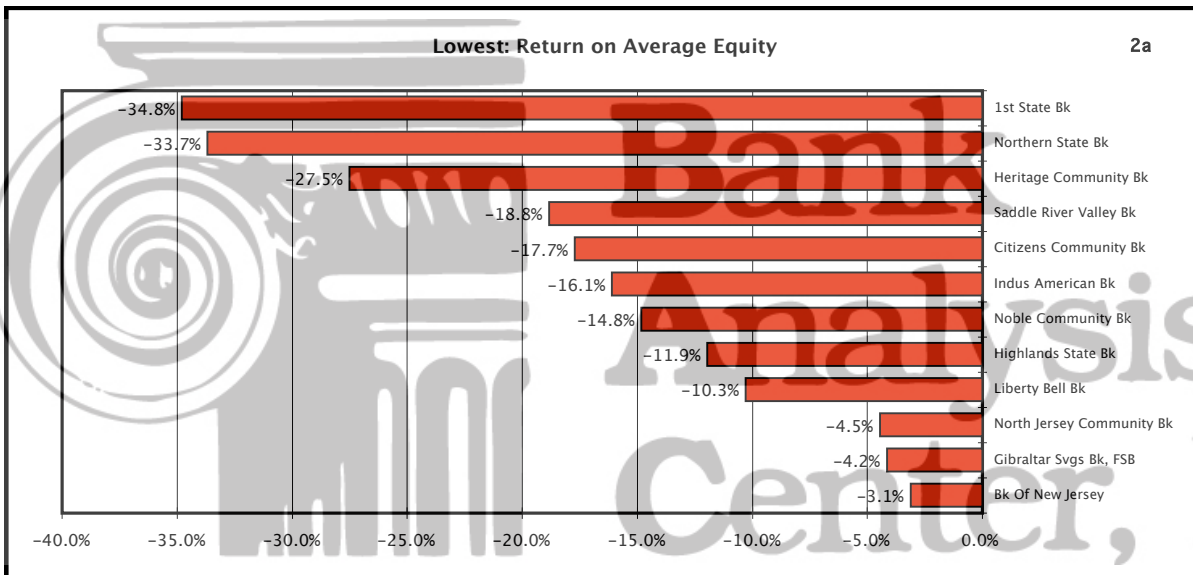
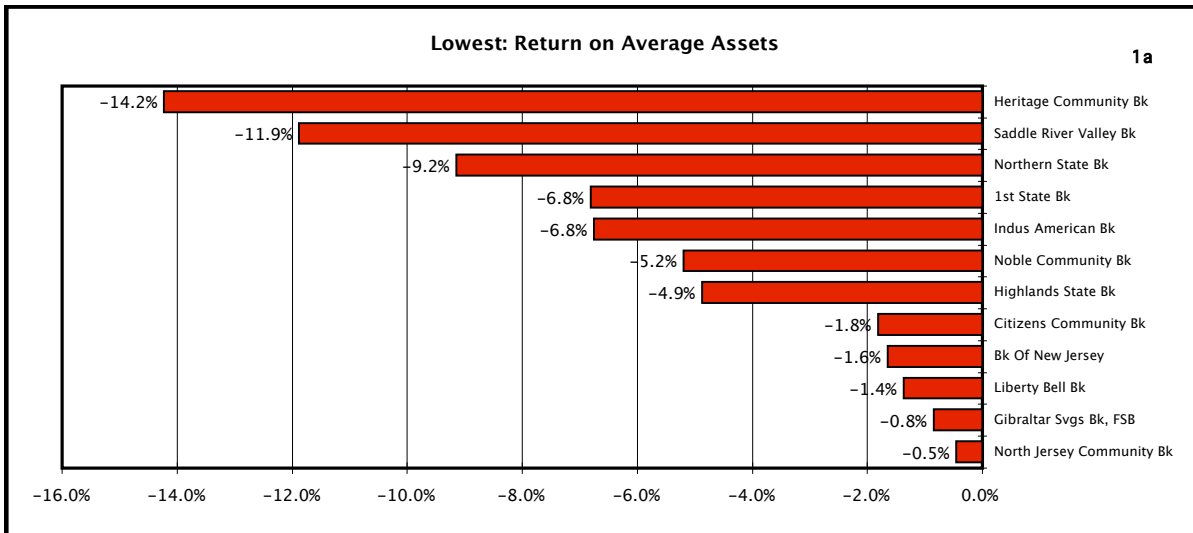
Third Quarter 2006
New Jersey Banking Industry Performance Measures

12 Highest Percentage



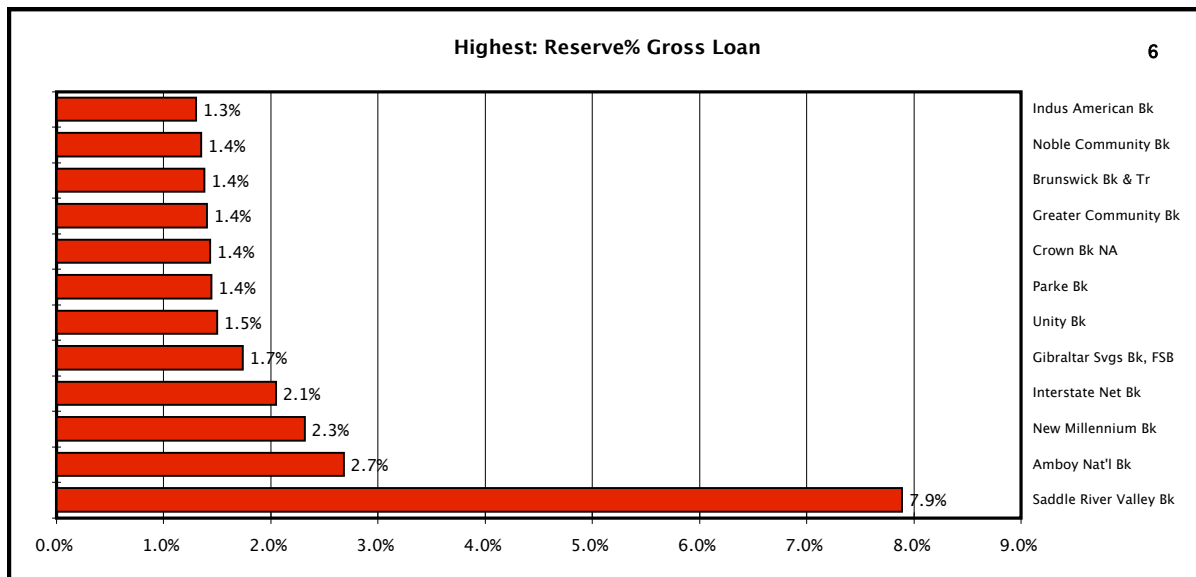
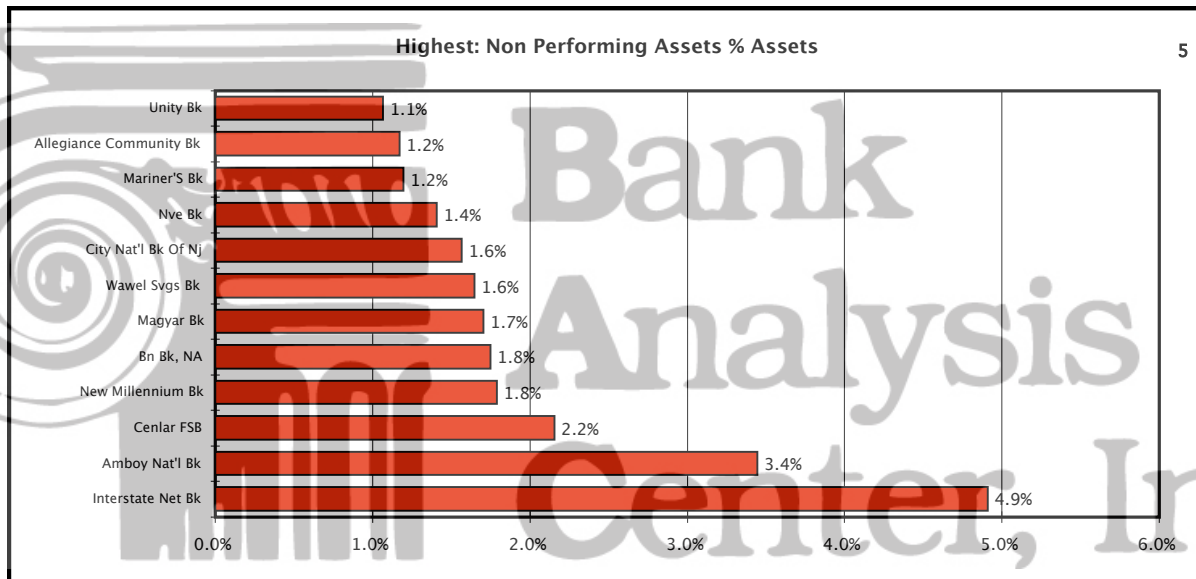
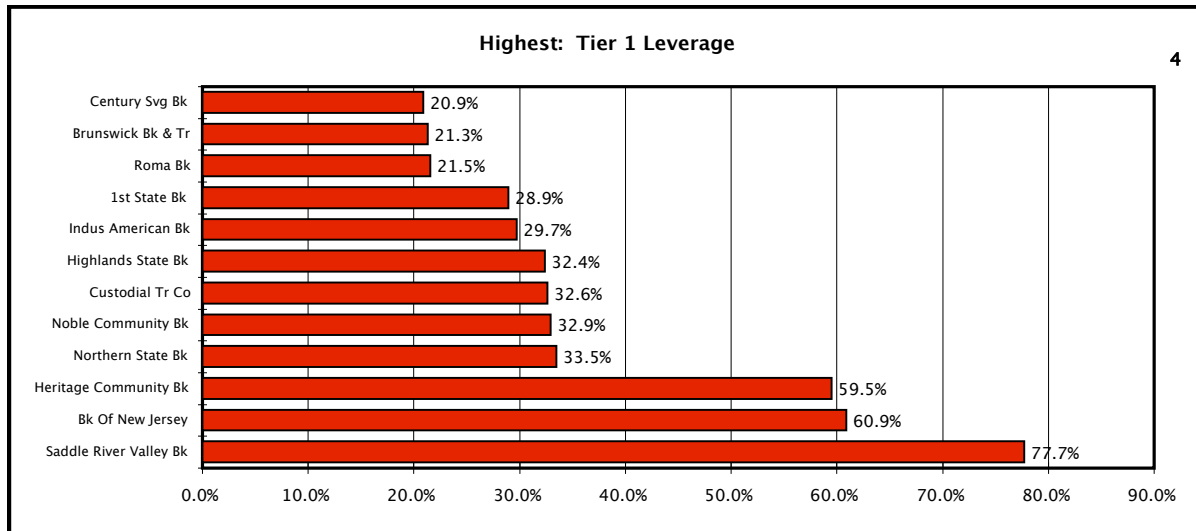
Third Quarter 2006
New Jersey Banking Industry Performance Measures

12 Lowest Percentage



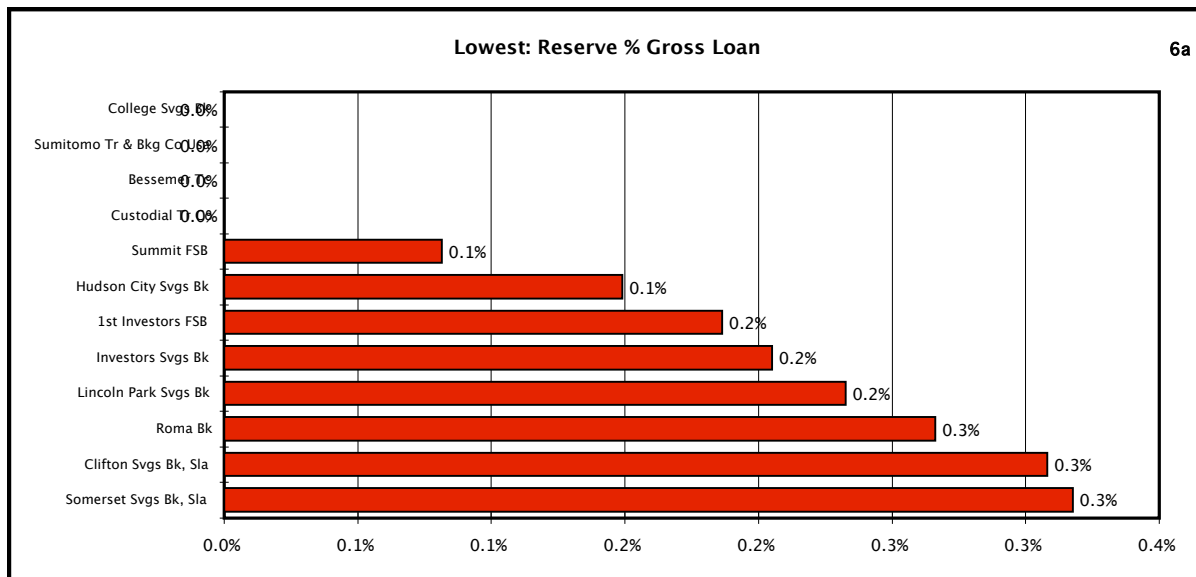
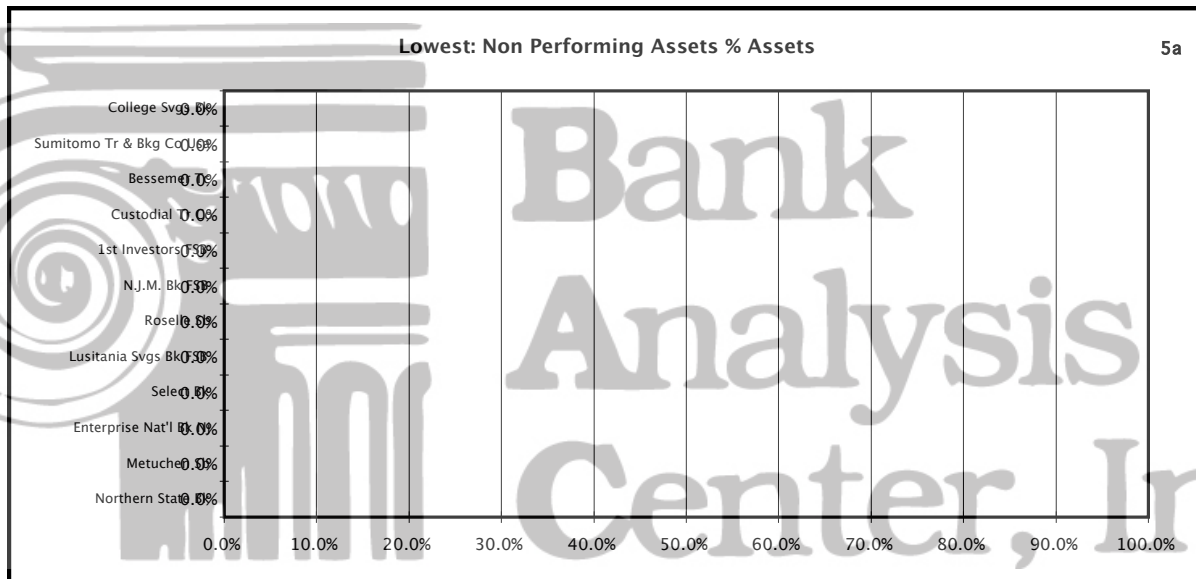
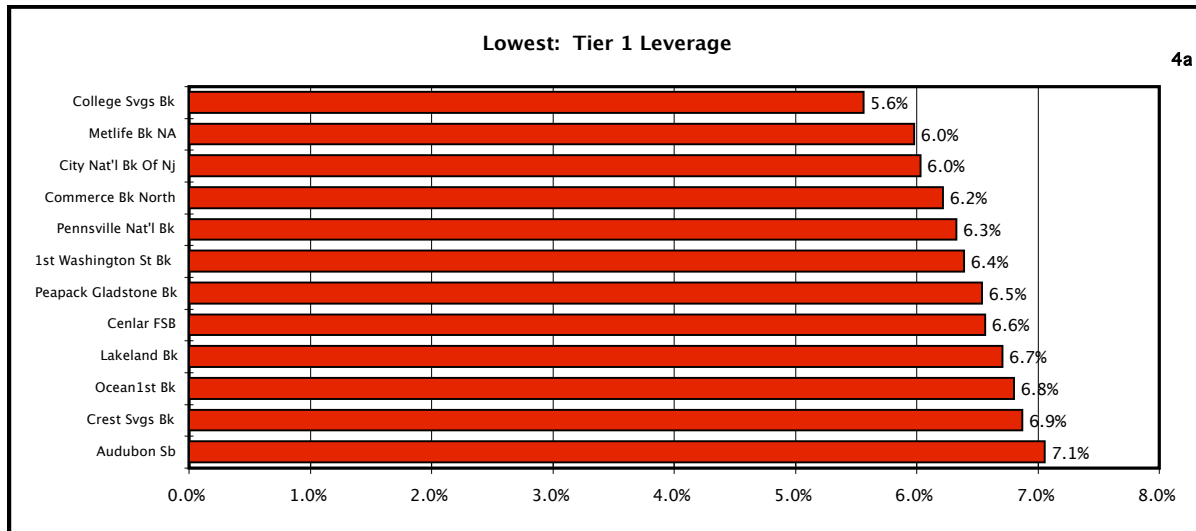
Third Quarter 2006
New Jersey Banking Industry Performance Measures

12 Highest Percentage



Third Quarter 2006
New Jersey Banking Industry Performance Measures

12 Lowest Percentage



FINANCIAL CONDITION AND OPERATING PERFORMANCE
(DATA AS OF SEPTEMBER 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 Assets	NET INCOME		Realized Net Gains/ (Loss) on Securities	Total Equity or Surplus	Gross Loans Period	+ Securities +Fed Funds Sold (Per. End)	Securities Gains/ Losses "Held to Maturity"	Non-qualifying Intangible Assets	Total Non-Performing Loans NA's+90+	Non- Investment O.R.E.O.	Total Non-Performing Assets	Reserve % Non-Perform. Loans (Per. End)	Non-Perf. % Assets	Loans Earning Assets (Avg Yr.)	Securities % Earning Assets (Avg Yr.)	Reserve % Gross Loans	Commercial Risk Loans (Est.)	Retail Risk Loans (Est.)	Other & Govt. Risk Loans (Est.)	Tier 1 Lev. (Per. End)	Adj. Tier 1 Leverage (Per. End)	Gross Loans % Total Deposits (Per. End)	Full Time Equiv. Employ.	Non-Interest Income % Average Assets	Non-Interest Expenses % Average Assets	Non-Interest Expense Efficiency Ratio (Full Tax Eqv)	Net Interest Margin (Estimated)	Return on Average Assets (After tax)	Return on Average Equity (After tax)	Bank #
		Period End	Prior 09/05	Current 09/06	Securities	Surplus	End		Maturity"	Assets																						
ASSETS \$0-\$100 Million																																
(1)	Allegiance Community Bank	71,387	150	(72)	0	6,912	48,986	17,594	0	0	15	820	835	3780%	1.2%	79%	21%	1.2%	70%	30%	0%	9.9%	10.4%	82%	18	0.24%	3.79%	101.8%	3.70%	-0.14%	-1.4%	(1)
(2)	Bank Of New Jersey	81,464	N/A	(504)	0	43,151	49,612	26,563	12	0	0	0	0	0.0%	0.0%	65%	35%	1.1%	57%	43%	0%	60.9%	61.7%	130%	16	0.02%	8.18%	97.7%	8.93%	-1.65%	-3.1%	(2)
(3)	Citizens Community Bank	57,263	(1,163)	(626)	0	4,390	38,182	17,797	0	0	39	0	39	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)	Delanco FSB	86,596	428	48	0	8,047	56,635	20,317	0	0	91	0	91	293%	0.1%	67%	33%	0.5%	22%	77%	0%	10.0%	10.3%	74%	28	0.63%	3.08%	95.4%	2.92%	0.08%	0.8%	(4)
(5)	Enterprise National Bank Nj	67,732	5	(171)	0	11,597	42,026	23,108	(223)	0	0	0	0	0.0%	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	57,096	881	1,213	0	10,533	2,684	52,172	0	0	0	0	0	0.0%	0.0%	6%	94%	0.2%	36%	63%	0%	19.3%	19.3%	9%	7	9.83%	9.74%	66.8%	5.00%	2.92%	16.3%	(6)
(7)	First State Bank	47,326	N/A	(1,209)	0	9,264	21,194	24,550	6	0	0	0	0	0.0%	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	(18)	123	0	4,007	39,537	7,664	0	0	3	0	3	8033%	0.0%	76%	24%	0.6%	22%	78%	0%	9.5%	10.0%	90%	8	0.85%	2.70%	75.7%	2.87%	0.38%	4.2%	(8)
(9)	Gibraltar Savings Bank, FSB	66,838	(126)	(416)	0	13,083	37,394	27,485	0	16	269	0	269	241%	0.4%	56%	44%	1.7%	11%	89%	0%	19.0%	19.5%	70%	27	0.17%	3.73%	129.8%	2.81%	-0.84%	-4.2%	(9)
(10)	Heritage Community Bank	29,877	N/A	(1,595)	0	15,464	13,437	14,529	0	0	0	0	0	0.0%	0.0%	48%	52%	1.0%	59%	41%	0%	59.5%	60.0%	94%	14	0.01%	17.39%	360.7%	5.14%	-14.24%	-27.5%	(10)
(11)	Highlands State Bank	28,601	N/A	(815)	0	8,741	4,643	22,825	0	0	0	0	0	0.0%	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)
(12)	Indus American Bank	36,246	N/A	(1,267)	0	9,647	13,541	20,640	25	0	0	0	0	0.0%	0.0%	29%	71%	1.3%	95%	5%	0%	29.7%	30.4%	51%	16	0.33%	9.22%	270.5%	3.31%	-6.75%	-16.1%	(12)
(13)	Lincoln Park Savings Bank	92,818	463	219	1	9,454	69,194	19,613	(366)	0	758	0	758	21%	0.8%	77%	23%	0.2%	4%	96%	0%	10.3%	9.2%	122%	15	0.09%	2.04%	79.5%	2.59%	0.32%	3.1%	(13)
(14)	Monroe Savings Bank Sla	75,629	428	390	0	7,762	57,332	15,531	0	0	116	0	116	343%	0.2%	80%	20%	0.7%	16%	83%	0%	10.7%	11.1%	92%	17	0.14%	2.68%	68.7%	3.95%	0.71%	6.9%	(14)
(15)	Noble Community Bank	25,205	(481)	(828)	0	7,030	11,328	12,577	0	0	0	0	0	0.0%	0.0%	44%	56%	1.4%	73%	27%	0%	32.9%	33.7%	63%	12	0.03%	7.61%	244.6%	3.24%	-5.20%	-14.8%	(15)
(16)	Northern State Bank	23,023	N/A	(790)	0	6,253	10,904	8,818	0	0	0	0	0	0.0%	0.0%	55%	45%	1.0%	68%	31%	0%	33.5%	34.0%	65%	12	0.05%	11.54%	316.2%	4.21%	-9.15%	-33.7%	(16)
(17)	Saddle River Valley Bank	14,566	N/A	(649)	0	9,191	317	13,323	0	0	0	0	0	0.0%	0.0%	2%	98%	7.9%	100%	0%	0%	77.7%	77.9%	6%	8	0.00%	14.55%	464.9%	3.34%	-11.88%	-18.8%	(17)
(18)	United Heritage Bank	60,428	(183)	(89)	0	4,989	39,981	18,435	(1)	0	0	0	0	0.0%	0.0%	66%	34%	1.1%	82%	18%	0%	8.9%	9.6%	72%	12	0.32%	3.18%	105.6%	2.77%	-0.21%	-2.4%	(18)
(19)	United Roosevelt Sb	98,111	411	188	0	15,586	23,576	70,557	(599)	0	301	0	301	50%	0.3%	24%	76%	0.6%	2%	98%	0%	14.6%	13.9%	31%	14	0.17%	2.01%	84.9%	2.29%	0.24%	1.6%	(19)
(20)	Wawel Savings Bank	98,213	817	798	0	15,298	62,532	28,047	0	0	1,619	0	1,619	33%	1.6%	65%	35%	0.9%	27%	72%	0%	17.4%	16.2%	101%	15	0.33%	2.52%	56.1%	4.44%	1.20%	7.1%	(20)
SUBTOTAL		1,166,669	1,612	(6,052)	1	220,399	643,035	462,145	(1,146)	16	3,211	820	4,031	176%	0.3%	57%	43%	0.9%	42%	58%	0%	20.2%	20.3%	75%	300	0.77%	4.45%	107.30%	3.57%	-0.81%	-4.5%	
MEDIAN		58,846	0	(294)	0	9,228	37,788	19,965	0	0	0	0	0	0.0%	0.0%	59%	41%	1.0%	59%	41%	0%	18.2%	18.4%	73%	15	0.15%	4.16%	106.98%	3.33%	-0.60%	-2.7%	
ASSETS \$100-\$250 Million																																
(21)	1ST Bank Of Sea Isle City	203,317	1,087	919	0	15,550	163,356	19,909	0	0	673	0	673	124%	0.3%	88%	12%	0.5%	12%	87%	0%	7.2%	7.2%	94%	36	0.21%	2.36%	72.9%	3.36%	0.58%	8.1%	(21)
(22)	1st Colonial National Bank	188,671	586	592	0	17,207	108,035	68,799	(12)	0	199	0	199	655%	0.1%	61%	39%	1.2%	57%	41%	2%	9.7%	10.3%	66%	32	0.29%	2.32%	72.1%	3.13%	0.45%	4.7%	(22)
(23)	Audubon Sb	166,945	669	198	0	11,975	91,584	63,887	(1,735)	0	291	0	291	131%	0.2%	59%	41%	0.4%	21%	79%	0%	7.1%	6.1%	92%	32	0.18%	2.02%	89.0%	2.24%	0.16%	2.2%	(23)
(24)	Bogota Svg Bank	235,367	1,716	1,011	0	33,304	210,542	19,385	(429)	0	912	0	912	108%	0.4%	90%	10%	0.5%	0%	100%	0%	14.0%	13.9%	109%	22	0.02%	1.38%	58.9%	2.37%	0.58%	4.1%	(24)
(25)	Brunswick Bk & Trust	117,638	1,076	1,185	0	27,205	67,591	41,999	(778)	0	440	0	440	212%	0.4%	51%	49%	1.4%	80%	20%	0%	21.3%	21.1%	76%	43	0.58%	3.43%	61.7%	5.42%	1.16%	5.9%	(25)
(26)	Century Svg Bank	234,086	1,451	1,249	11	47,182	76,358	138,080	(48)	0	89	0	89	445%	0.0%																	

FINANCIAL CONDITION AND OPERATING PERFORMANCE
(DATA AS OF SEPTEMBER 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 - PERFORMING					BALANCE SHEET						CAPITAL		OPERATING					PROFIT				
Bank #	(\$000's)	Total Assets	NET INCOME	Realized Net Gains/ (Loss) on Securities	Total Equity or Surplus	Gross Loans	Investmnts. + Securities	Gains/ Losses	Non-qualifying Intangible	Non-Perf. Assets	Total Non-Performing Loans	Non-Investment	Total Non-Performing Assets	Reserve % Non-Perform. Loans	Non-Perf. % Assets	Loans Earning Assets (Avg Yr.)	Securities % Earning Assets (Avg Yr.)	Reserve % Gross Loans	Commercial Risk Loans (Est.)	Retail Risk Loans (Est.)	Other & Govt. Risk Loans (Est.)	Tier 1 Lev. (Per. End)	Adj. Tier 1 Leverage (Per. End)	Gross Loans % Total Deposits (Per. End)	Full Time Equiv. Employ.	Non-Interest Income % Average Assets	Non-Interest Expenses % Average Assets	Non-Interest Expense Efficiency Ratio (Full Tax Eqv)	Net Interest Margin (Estimated) (Full Tax Eqv)	Return on Average Assets (After tax)	Return on Average Equity (After tax)	Bank #
		Period End	Prior 09/05	Current 09/06	Securities	Surplus	Period End	(Per. End)	"Held to 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)	Two River Community Bank	299,090	1,515	1,542	0	25,435	239,637	45,708	25	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%	8.4%	(83)	
	SUBTOTAL	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%	7.2%	
	MEDIAN	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%	7.4%	
ASSETS \$500-\$1 Billion																																
(84)	Atlantic Stewardship Bank	504,663	3,511	3,741	0	38,658	368,549	101,504	(263)	111	360	0	360	1135%	0.1%	78%	22%	1.1%	60%	39%	1%	7.9%	8.6%	86%	123	0.77%	3.08%	64.5%	4.30%	1.01%	13.4%	(84)
(85)	Bayonne Community Bank	509,514	3,659	4,375	0	52,120	319,842	176,390	(4,128)	0	476	0	476	774%	0.1%	64%	36%	1.2%	77%	23%	0%	10.5%	10.3%	83%	82	0.22%	1.96%	48.7%	3.90%	1.20%	13.4%	(85)
(86)	Cape 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%	8.0%	(86)
(87)	Central Jersey Bank, NA	517,325	2,118	2,154	0	69,725	313,840	150,931	(496)	29,589	510	0	510	706%	0.1%	69%	31%	1.1%	77%	23%	0%	8.4%	8.9%	73%	141	0.34%	2.79%	74.5%	3.84%	0.56%	4.2%	(87)
(88)	Clifton Savings Bank, Sla	793,071	3,424	1,942	0	139,720	431,772	339,529	0	563	10	0	10	13300%	0.0%	54%	46%	0.3%	3%	96%	0%	17.7%	17.8%	75%	95	0.04%	1.47%	74.7%	2.01%	0.33%	1.9%	(88)
(89)	College Svgs Bank	709,161	167	680	47	35,558	0	697,956	0	0	0	0	0	0%	0.0%	0%	100%	0.0%	0%	0%	0%	5.6%	5.6%	0%	11	0.03%	0.41%	67.4%	0.59%	0.12%	2.6%	(89)
(90)	Custodial 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%	18.2%	(90)
(91)	First Morris Bk & Trust	572,503	2,732	1,578	(1,110)	41,257	324,368	210,202	0	244	1,070	0	1,070	286%	0.2%	58%	42%	0.9%	58%	42%	0%	7.5%	7.8%	63%	127	0.46%	2.42%	74.3%	2.99%	0.36%	5.5%	(91)
(92)	First Washington St Bank	592,633	3,619	3,793	4	118,361	268,847	215,140	0	89,927	1,380	0	1,380	249%	0.2%	55%	45%	1.3%	71%	26%	3%	6.4%	6.8%	62%	118	0.48%	2.04%	60.8%	3.58%	0.86%	4.3%	(92)
(93)	Greater 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%	15.4%	(93)
(94)	Haven Sb	703,929	3,858	1,299	0	70,131	485,882	192,040	(4,839)	70	8	0	8	26538%	0.0%	71%	29%	0.4%	5%	95%	0%	10.1%	9.7%	84%	79	0.10%	1.62%	81.8%	1.96%	0.25%	2.5%	(94)
(95)	Manasquan Svg Bank	552,322	3,360	2,382	(6)	64,078	410,914	120,666	(2,145)	0	159	0	159	1986%	0.0%	76%	24%	0.8%	9%	91%	0%	11.2%	11.3%	93%	79	0.06%	1.60%	61.6%	2.65%	0.58%	5.1%	(95)
(96)	Millennium 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%	-2.1%	(96)
(97)	Nve Bank	568,931	2,766	1,878	0	73,847	257,199	267,930	(4,213)	0	7,999	0	7,999	33%	1.4%	49%	51%	1.0%	33%	67%	0%	12.8%	11.1%	56%	115	0.35%	2.68%	80.8%	3.20%	0.43%	3.4%	(97)
(98)	Ocean City Home Bank	543,070	2,501	2,859	0	57,790	436,732	70,840	0	0	248	0	248	796%	0.0%	85%	15%	0.5%	9%	91%	0%	10.7%	11.1%	102%	119	0.43%	2.34%	70.8%	3.10%	0.72%	6.8%	(98)
(99)	Pamrapo Savings Bank, Sla	646,668	6,151	5,307	0	58,160	463,337	159,300	0	0	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%	12.7%	(99)
(100)	Roma Bank	837,976	5,864	4,798	0	182,580	417,538	365,946	0	572	323	0	323	344%	0.0%	52%	48%	0.3%	18%	81%	0%	21.5%	21.6%	66%	160	0.42%	2.13%	63.5%	3.14%	0.78%	4.0%	(100)
(101)	Skylands Cmnty Bank	573,826	7,152	6,739	16	53,852	423,919	114,961	78	16,137	1,023	0	1,023	313%	0.2%	79%	21%	0.8%	69%	30%	2%	7.1%	7.5%	94%	110	0.58%	2.08%	44.6%	4.34%	1.65%	17.4%	(101)
(102)	Somerset Svgs Bank, Sla	588,546	3,773	3,101	0	82,873	332,664	247,683	0	0	33	0	33	3203%	0.0%	55%	45%	0.3%	1%	99%	0%	14.2%	14.4%	70%	93	0.18%	1.75%	61.0%	2.75%	0.71%	5.1%	(102)
(103)	Somerset Valley Bank	578,570	844	2,813	61	95,318	307,859	170,295	0	61,790	885	0	885	338%	0.2%	65%	35%	1.0%	72%	28%	0%	7.2%	7.6%	70%	102	0.28%	2.52%	72.1%	3.88%	0.66%	3.9%	(103)
(104)	Sumitomo Tr & Bankg Co Usa	517,457	7,954	10,676	0	102,249	0	472,397	(17)	0	0	0	0	0%	0.0%	0%	100%	0.0%	0%	0%	19.6%	19.6%	0%	157	13.59%	10.00%	67.0%	1.44%	2.90%	14.2%	(104)	
(105)	Synergy Bank	989,615	3,140	3,289	0	87,858	779,350	150,638	0	735	1,244	0	1,244	485%	0.1%	82%	18%	0.8%	48%	52%	0%	9.0%	9.4%	122%	156	0.29%	1.94%	72.2%	2.61%	0.45%	5.0%	(105)
(106)	Unity 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%	14.9%	(106)
	SUBTOTAL	14,924,436	91,933	104,650	(58)	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%	7.6%	
	MEDIAN	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%	5.1%	
ASSETS OVER \$1 Billion																																
(107)	Amboy National Bank	2,749,995	63,759	64,273																												

\$=000's; except per share which is in \$	LTM=Latest 12 Months	BASIC DATA DATE													SHARE INFORMATION DATA					DIVIDEND DATA			PRICING DATA									
		(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 (\$)	EPS after Extdrny. (\$)/LTM	Median EPS Estimate (\$)/Current Year	Quarterly Dividends Declared (\$)	Dividends Declared (\$)/LTM	Current Dividend Yield (%)	High Price (\$)	Low Price (\$)	High Price Date	Low Price Date	Price (\$)/12/29/06	Avg Daily Vol 12/29/06	Price/LTM Earnings/12/29/06	Price/Book (%)12/29/06	12 Mth Price Chg	12 Mth Return				
(1)	1st Colonial Bancorp, Inc.	FCOB	Bank	09/30/06	188,694	159,771	20,477	20,477	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%	(1)					
(2)	1st Constitution Bancorp	FCCY	Bank	09/30/06	391,150	302,132	34,168	34,168	5,185	3,514,776	\$9.92	\$9.92	\$1.45	\$1.45	\$0.00	\$0.00	0.0%	\$20.98	\$17.15	01/13/06	03/22/06	\$19.91	1,107	13.7	200.7%	-2.6%	(2)					
(3)	Absecon Bancorp	ASCN	Bank	06/30/06	143,005	131,129	10,844	10,792	1,314	119,000	\$91.13	\$90.69	NA	NA	\$2.50	\$8.00	4.1%	\$245.00	\$212.00	10/13/06	03/20/06	\$245.00	0	22.2	268.9%	15.6%	(3)					
(4)	American Bancorp of New Jersey, Inc.	ABNJ	Thrft	09/30/06	514,319	327,147	124,861	124,861	2,133	14,163,220	\$8.82	\$8.82	\$0.16	NA	\$0.04	\$0.16	1.3%	\$12.39	\$9.81	10/25/06	01/03/06	\$11.98	44,305	NM	135.9%	20.8%	(4)					
(5)	BCB Bancorp, Inc.	BCBP	Bank	09/30/06	509,758	382,818	50,597	50,597	5,392	5,005,660	\$10.11	\$10.11	\$1.10	NA	\$0.00	\$0.30	0.0%	\$17.12	\$14.14	04/04/06	08/09/06	\$16.76	1,078	15.2	165.8%	7.4%	(5)					
(6)	Boardwalk Bancorp, Inc.	BORD	Bank	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	\$15.38	03/02/06	08/09/06	\$17.05	6,751	19.6	143.1%	-1.0%	(6)					
(7)	Brunswick Bancorp	BRB	Bank	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	\$11.55	11/07/06	01/13/06	\$12.85	609	16.5	93.0%	7.5%	(7)					
(8)	Center Bancorp, Inc.	CNBC	Bank	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	\$10.75	09/15/06	02/02/06	\$15.82	13,959	60.9	216.4%	44.3%	(8)					
(9)	Central Jersey Bancorp	CJBK	Bank	09/30/06	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	\$8.00	01/03/06	12/22/06	\$8.30	5,815	27.7	106.4%	-32.0%	(9)					
(10)	Clifton Savings Bancorp, Inc. (MHC)	CSBK	Thrft	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%	(10)					
(11)	Colonial Bankshares, Inc. (MHC)	COBK	Thrft	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%	(11)					
(12)	Commerce Bancorp, Inc.	CBH	Bank	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%	(12)					
(13)	Community Bank of Bergen County	CMTB	Bank	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%	(13)					
(14)	Community Partners Bancorp	CPBC	Bank	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	(14)					
(15)	Cornerstone Bank	CBKJ	Bank	09/30/06	177,345	151,036	15,395	15,395	452	1,467,277	\$10.49	\$10.49	\$0.31	NA	\$0.00	\$0.00	0.0%	\$17.00	\$11.00	11/03/06	08/10/06	\$11.65	331	37.6	111.0%	-2.1%	(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	3.6%	\$35.00	\$25.10	05/30/06	11/20/06	\$28.00	880	14.3	187.5%	-15.2%	(16)					
(17)	Enterprise National Bank N.J.	ENBN	Bank	09/30/06	67,611	51,849	11,597	11,597	(163)	1,806,000	\$6.42	\$6.42	(\$0.10)	NA	\$0.00	\$0.00	0.0%	\$8.50	\$6.69	07/20/06	12/21/06	\$7.10	1,196	NM	110.6%	-3.4%	(17)					
(18)	Farnsworth Bancorp, Inc.	FNSW	Thrft	09/30/06	106,726	96,845	8,848	8,848	(246)	650,535	\$14.29	\$14.29	(\$0.39)	NA	\$0.03	\$0.10	0.4%	\$29.00	\$22.00	04/19/06	03/30/06	\$27.00	223	NM	197.2%	3.9%	(18)					
(19)	First BankAmericano	FKA	Bank	09/30/06	187,406	166,907	20,057	20,057	1,856	4,265,913	\$4.70	\$4.70	\$0.43	NA	\$0.00	\$0.00	0.0%	\$5.25	\$2.00	12/29/06	05/23/06	\$5.25	1,038	12.2	111.7%	162.5%	(19)					
(20)	First Morris Bank & Trust	FMJE	Bank	09/30/06	572,294	511,401	41,029	40,783	2,411	3,121,774	\$13.14	\$13.06	\$0.80	NA	\$0.00	\$0.00	0.0%	\$39.00	\$20.10	12/28/06	02/28/06	\$39.00	2,891	48.8	296.8%	62.5%	(20)					
(21)	FMS Financial Corporation	FMCO	Thrft	09/30/06	1,212,983	929,399	78,319	76,980	5,560	6,515,813	\$12.02	\$11.81	\$0.85	NA	\$0.03	\$0.12	0.4%	\$36.50	\$15.50	10/13/06	06/15/06	\$31.70	6,102	37.3	263.7%	80.5%	(21)					
(22)	Greater Community Bancorp	GFLS	Bank	09/30/06	898,970	707,774	69,157	57,583	9,189	8,352,696	\$8.28	\$6.89	\$1.10	NA	\$0.14	\$0.55	3.1%	\$17.91	\$14.26	12/29/06	03/14/06	\$17.91	2,295	16.3	216.3%	23.2%	(22)					
(23)	Harvest Community Bank	HCBP	Bank	09/30/06	171,508	155,444	12,112	12,112	975	1,147,733	\$10.55	\$10.55	\$0.86	NA	\$0.00	\$0.00	0.0%	\$17.00	\$11.50	12/30/05	09/20/06	\$11.70	1,332	13.6	110.9%	-13.3%	(23)					
(24)	Hilltop Community Bancorp, Inc.	HTBC	Bank	06/30/06	157,600	137,086	16,826	16,453	418	2,407,404	\$6.99	\$6.83	\$0.22	NA	\$0.00	\$0.00	0.0%	\$11.90	\$9.62	10/30/06	04/13/06	\$10.75	1,539	46.7	153.8%	5.0%	(24)					
(25)	Hopewell Valley Community Bank	HWDY	Bank	09/30/06	222,503	201,208	20,516	20,516	1,362	2,321,683	\$8.84	\$8.84	\$0.63	NA	\$0.01	\$0.05	0.4%	\$21.00	\$12.15	02/23/06	12/01/06	\$12.85	1,029	20.4	145.4%	-27.6%	(25)					
(26)	Hudson City Bancorp, Inc.	HCBK	Thrft	09/30/06	33,638,004	12,807,077	5,002,242	4,841,698	294,171	565,714,563	\$9.47	\$9.17	\$0.52	\$0.53	\$0.08	\$0.30	2.2%	\$14.09	\$11.90	12/18/06	02/09/06	\$13.88	3,063,339	26.7	146.6%	14.5%	(26)					
(27)	Interchange Financial Services Corporation	IFCJ	Bank	09/30/06	1,621,275	1,232,833	189,099	115,274	18,870	20,442,499	\$9.25	\$5.64	\$0.92	\$0.94	\$0.10	\$0.40	1.7%	\$23.00	\$17.07	12/29/06	01/03/06	\$22.99	33,543	25.0	248.5%	33.3%	(27)					
(28)	Investors Bancorp, Inc. (MHC)	ISBC	Thrft	09/30/06	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	12/29/06	01/03/06	\$15.73	295,080	NM	193.0%	42.6%	(28)					
(29)	Kearny Financial Corp (MHC)	KRNY	Thrft	09/30/06	2,027,697	1,466,289	487,757	404,725	7,570	72,454,700	\$6.73	\$5.89	\$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%	(29)					
(30)	Lakeland Bancorp, Inc.	LBAI	Bank	09/30/06	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%	(30)					
(31)	Liberty Bell Bank	LBBB	Bank	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%	(31)					
(32)	Lincoln Park Bancorp (MHC)	LPBC	Thrft	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%	(32)					
(33)	Magyar Bancorp, Inc. (MHC)	MGYR	Thrft	09/30/06	434,204	325,602	48,212	48,212	5	5,923,742	\$8.14	\$8.14	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	(33)					
(34)	New Millennium Bank	NMNB	Bank																													



**Bank
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