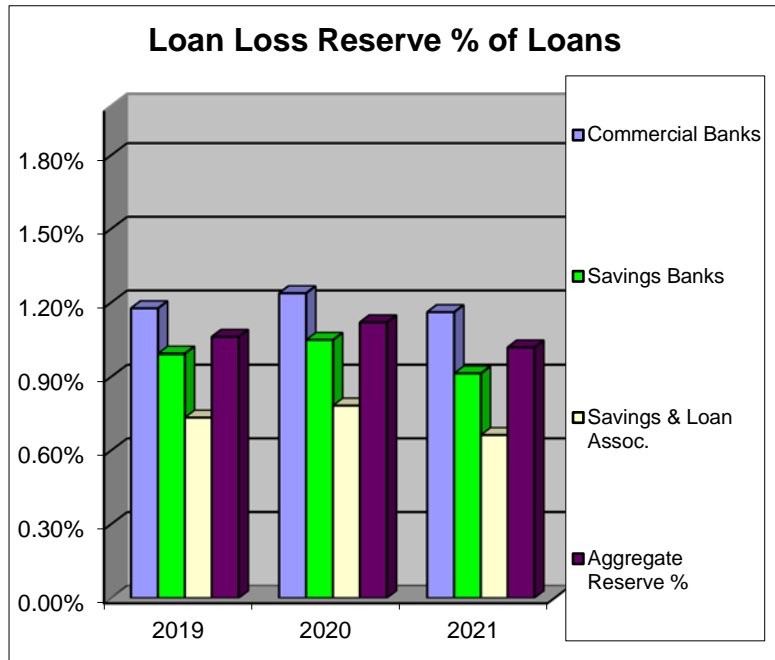


Loan Loss Reserve Levels of New Jersey Chartered Banks

(Commercial and Savings Banks, and Savings & Loan Assoc.)

Year / Institution Type	% ALLL/Total Loans
2021	
Commercial Banks	1.18%
Savings Banks	0.99%
Savings & Loan Assoc.	0.73%
Aggregate Reserve %	1.06%
2020	
Commercial Banks	1.24%
Savings Banks	1.05%
Savings & Loan Assoc.	0.78%
Aggregate Reserve %	1.12%
2019	
Commercial Banks	1.16%
Savings Banks	0.91%
Savings & Loan Assoc.	0.66%
Aggregate Reserve %	1.02%



Loan Delinquency Rates of New Jersey Chartered Banks

(Past Due Loans/Total Loans and Leases)

Year / Institution Type	Delinq. To Total Loans Percent
2021	
Commercial Banks	1.07%
Savings Banks	1.68%
Savings & Loan Assoc.	0.69%
Aggregate Delinquency Rate	1.34%
2020	
Commercial Banks	1.10%
Savings Banks	1.94%
Savings & Loan Assoc.	0.83%
Aggregate Delinquency Rate	1.49%
2019	
Commercial Banks	1.25%
Savings Banks	1.23%
Savings & Loan Assoc.	0.71%
Aggregate Delinquency Rate	1.21%

