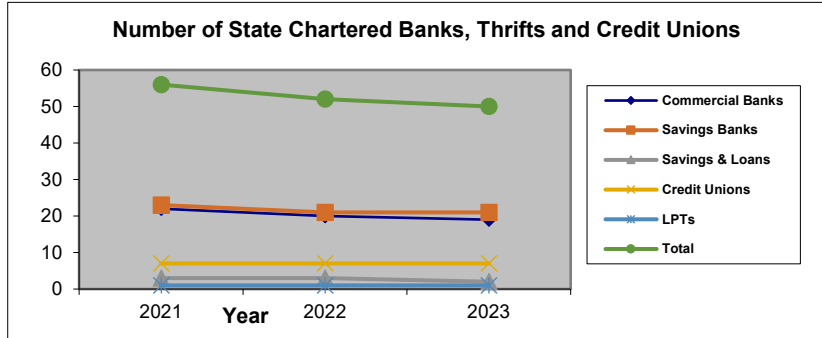
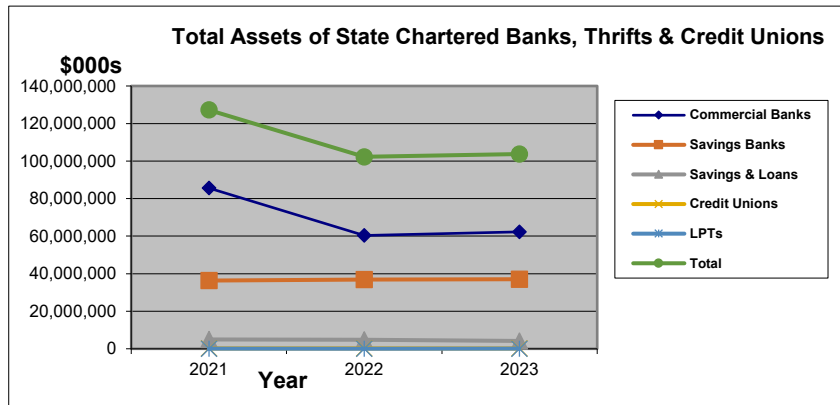


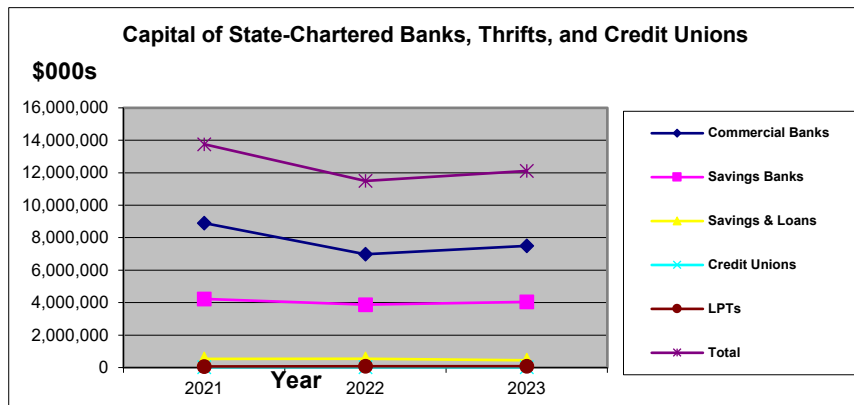
Three-Year Trends of New Jersey Chartered Banks, Thrifts and Credit Unions



Type of Banks	31-Dec-21 Number of Institutions	31-Dec-22 Number of Institutions	31-Dec-23 Number of Institutions
Commercial Banks	22	20	19
Savings Banks	23	21	21
Savings & Loans	3	3	2
Credit Unions	7	7	7
LPTs	1	1	1
Total	56	52	50

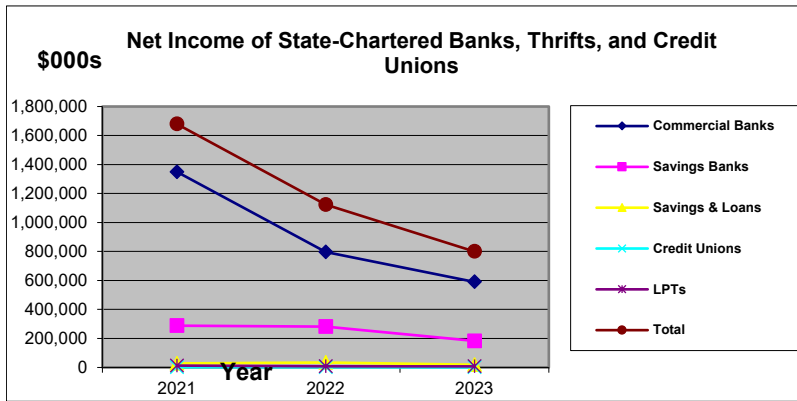


Type of Banks	31-Dec-21 Total Assets (\$000s)	31-Dec-22 Total Assets (\$000s)	31-Dec-23 Total Assets (\$000s)
Commercial Banks	85,615,089	60,364,397	62,290,481
Savings Banks	36,346,291	36,899,339	37,054,617
Savings & Loans	4,971,133	4,766,569	4,173,099
Credit Unions	180,662	168,451	152,184
LPTs	82,852	90,498	96,989
Total	127,196,027	102,289,254	103,767,370

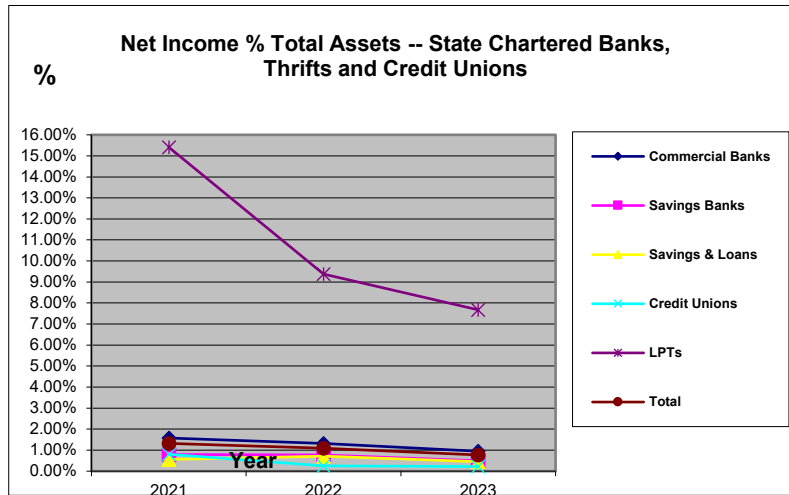


Type of Banks	31-Dec-21 Total Capital (\$000s)	31-Dec-22 Total Capital (\$000s)	31-Dec-23 Total Capital (\$000s)
Commercial Banks	8,901,915	6,979,577	7,495,895
Savings Banks	4,227,588	3,875,873	4,050,745
Savings & Loans	535,928	540,901	447,972
Credit Unions	26,651	25,498	26,167
LPTs	67,039	75,529	82,972
Total	13,759,121	11,497,378	12,103,751

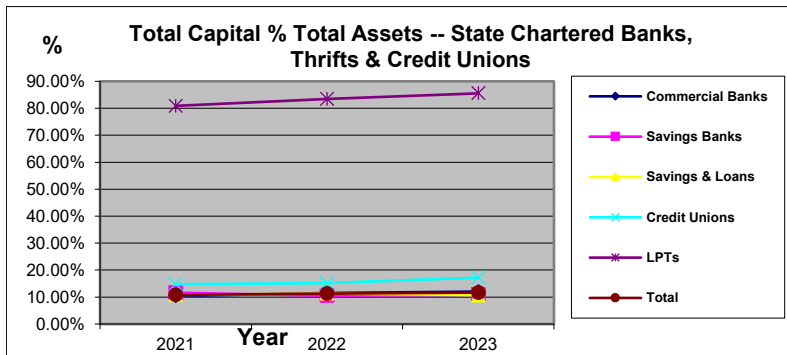
Three-Year Trends of New Jersey Chartered Banks, Thrifts and Credit Unions



	31-Dec-21	31-Dec-22	31-Dec-23
Type of Banks	Net Income (\$000s)	Net Income (\$000s)	Net Income (\$000s)
Commercial Banks	1,349,662	796,762	590,113
Savings Banks	288,121	282,851	183,081
Savings & Loans	27,489	34,009	18,855
Credit Unions	1,452	418	335
LPTs	12,768	8,490	7,443
Total	1,679,492	1,122,530	799,827



	31-Dec-21	31-Dec-22	31-Dec-23
Type of Banks	Net Income % of Tot Assets	Net Income % of Tot Assets	Net Income % of Tot Assets
Commercial Banks	1.58%	1.32%	0.95%
Savings Banks	0.79%	0.77%	0.49%
Savings & Loans	0.55%	0.71%	0.45%
Credit Unions	0.80%	0.25%	0.22%
LPTs	15.41%	9.38%	7.67%
Total	1.32%	1.10%	0.77%



	31-Dec-21	31-Dec-22	31-Dec-23
Type of Banks	Tot Capital % of Tot Assets	Tot Capital % of Tot Assets	Tot Capital % of Tot Assets
Commercial Banks	10.40%	11.56%	12.03%
Savings Banks	11.63%	10.50%	10.93%
Savings & Loans	10.78%	11.35%	10.73%
Credit Unions	14.75%	15.14%	17.19%
LPTs	80.91%	83.46%	85.55%
Total	10.82%	11.24%	11.66%