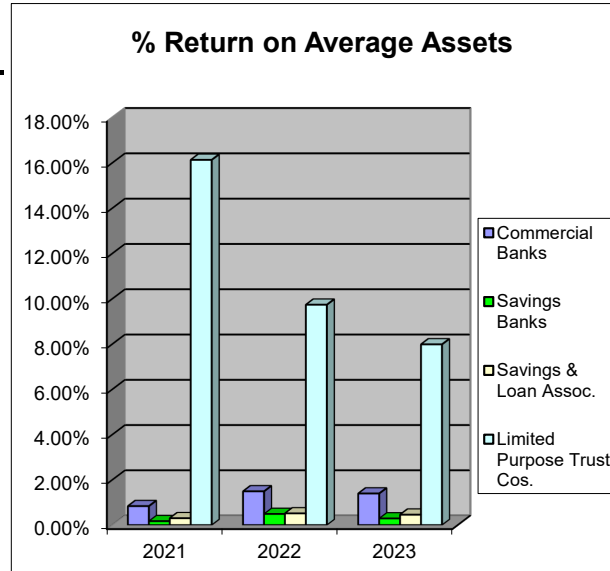


Return on Average Assets of New Jersey Chartered Banks

Year / Institution Type	ROAA
2023	
Commercial Banks	1.39%
Savings Banks	0.29%
Savings & Loan Assoc.	0.46%
Limited Purpose Trust Cos.	7.99%
2022	
Commercial Banks	1.49%
Savings Banks	0.49%
Savings & Loan Assoc.	0.52%
Limited Purpose Trust Cos.	9.74%
2021	
Commercial Banks	0.84%
Savings Banks	0.17%
Savings & Loan Assoc.	0.30%
Limited Purpose Trust Cos.	16.13%



Net Interest Margins of New Jersey Chartered Banks

Year / Institution Type	NIM
2023	
Commercial Banks	3.42%
Savings Banks	2.46%
Savings & Loan Assoc.	2.95%
Limited Purpose Trust Cos.	0.00%
2022	
Commercial Banks	3.72%
Savings Banks	2.79%
Savings & Loan Assoc.	2.78%
Limited Purpose Trust Cos.	0.00%
2021	
Commercial Banks	3.08%
Savings Banks	2.57%
Savings & Loan Assoc.	2.61%
Limited Purpose Trust Cos.	0.00%

