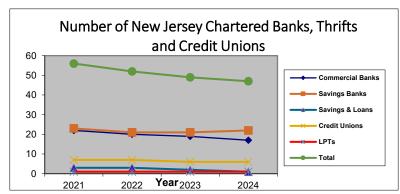
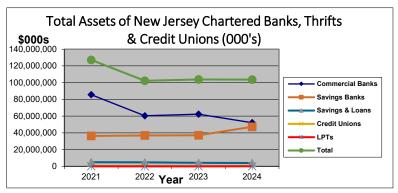
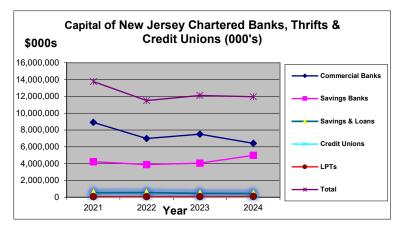
Four-Year Trends of New Jersey Chartered Banks, Thrifts and Credit Unions



	31-Dec-21	31-Dec-22	31-Dec-23	31-Dec-24
Type	Number	Number	Number	Number
of	of	of	of	of
Banks	Institutions	Institutions	Institutions	Institutions
	,			
Commercial Banks	22	20	19	17
Savings Banks	23	21	21	22
Savings & Loans	3	3	2	1
Credit Unions	7	7	6	6
LPTs	1	1	1	1
Total	56	52	49	47

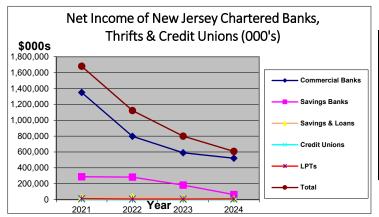


	31-Dec-21	31-Dec-22	31-Dec-23	31-Dec-24
Type	Total	Total	Total	Total
of	Assets	Assets	Assets	Assets
Banks	(\$000s)	(\$000s)	(\$000s)	(\$000s)
Commercial Banks	85,615,089	60,364,397	62,290,481	52,149,077
Savings Banks	36,346,291	36,899,339	37,054,617	47,259,920
Savings & Loans	4,971,133	4,766,569	4,173,099	4,009,043
Credit Unions	180,662	168,451	152,184	163,933
LPTs	82,852	90,498	96,989	106,588
Total	127,196,027	102,289,254	103,767,370	103,688,561

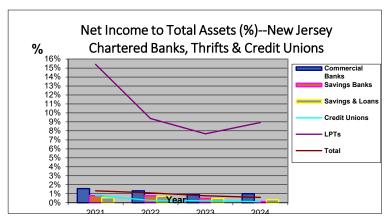


	31-Dec-21	31-Dec-22	31-Dec-23	31-Dec-24
Type	Total	Total	Total	Total
of	Capital	Capital	Capital	Capital
Banks	(\$000s)	(\$000s)	(\$000s)	(\$000s)
Commercial Banks	8,901,915	6,979,577	7,495,895	6,411,370
Savings Banks	4,227,588	3,875,873	4,050,745	4,977,603
Savings & Loans	535,928	540,901	447,972	438,811
Credit Unions	26,651	25,498	26,167	26,666
LPTs	67,039	75,529	82,972	92,487
Total	13,759,121	11,497,378	12,103,751	11,946,937

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



	31-Dec-21	31-Dec-22	31-Dec-23	31-Dec-24
Type	Net	Net	Net	Net
of	Income	Income	Income	Income
Banks	(\$000s)	(\$000s)	(\$000s)	(\$000s)
Commercial Banks	1,349,662	796,762	590,113	521,473
Savings Banks	288,121	282,851	183,081	63,293
Savings & Loans	27,489	34,009	18,855	13,032
Credit Unions	1,452	418	335	180
LPTs	12,768	8,490	7,443	9,515
Total	1,679,492	1,122,530	799,827	607,493



	31-Dec-21	31-Dec-22	31-Dec-23	31-Dec-24
Type	Net Income	Net Income	Net Income	Net Income
of	% of	% of	% of	% of
Banks	Tot Assets	Tot Assets	Tot Assets	Tot Assets
Commercial Banks	1.58%	1.32%	0.95%	1.00%
Savings Banks	0.79%	0.77%	0.49%	0.13%
Savings & Loans	0.55%	0.71%	0.45%	0.33%
Credit Unions	0.80%	0.25%	0.22%	0.11%
LPTs	15.41%	9.38%	7.67%	8.93%
Total	1.32%	1.10%	0.77%	0.59%

% 100% _T		•	o Total As Banks, Thri		New Jersey it Unions
90%					-
80%					Commercial Banks
70%					Savings Banks
60%					Savings & Loans
50%					-
40%					- Credit Unions
30%					LPTs
20%					—— Total
10%					-
0%					
	2021	2022	Year 2023	2024	

	31-Dec-21	31-Dec-22	31-Dec-23	31-Dec-24
Type	Tot Capital	Tot Capital	Tot Capital	Tot Capital
of	% of	% of	% of	% of
Banks	Tot Assets	Tot Assets	Tot Assets	Tot Assets
Commercial Banks	10.40%	11.56%	12.03%	12.29%
Savings Banks	11.63%	10.50%	10.93%	10.53%
Savings & Loans	10.78%	11.35%	10.73%	10.95%
Credit Unions	14.75%	15.14%	17.19%	16.27%
LPTs	80.91%	83.46%	85.55%	86.77%
Total	10.82%	11.24%	11.66%	11.52%