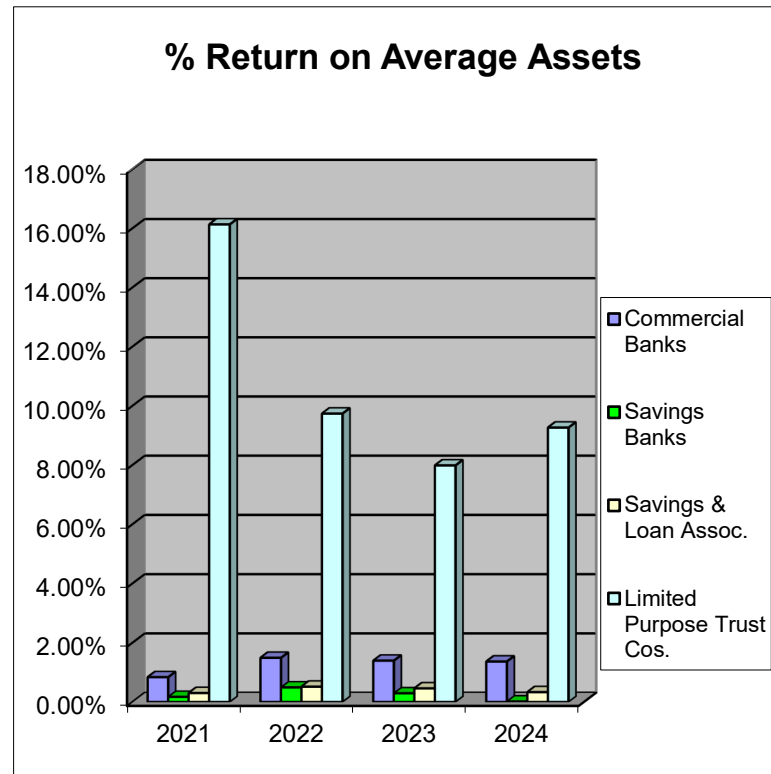


Return on Average Assets of New Jersey Chartered Banks

Year / Institution Type	ROAA
2024	
Commercial Banks	1.37%
Savings Banks	0.02%
Savings & Loan Assoc.	0.33%
Limited Purpose Trust Cos.	9.26%
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
2024	
Commercial Banks	3.33%
Savings Banks	2.29%
Savings & Loan Assoc.	2.07%
2023	
Commercial Banks	3.42%
Savings Banks	2.46%
Savings & Loan Assoc.	2.95%
2022	
Commercial Banks	3.72%
Savings Banks	2.79%
Savings & Loan Assoc.	2.78%
2021	
Commercial Banks	3.08%
Savings Banks	2.57%
Savings & Loan Assoc.	2.61%

