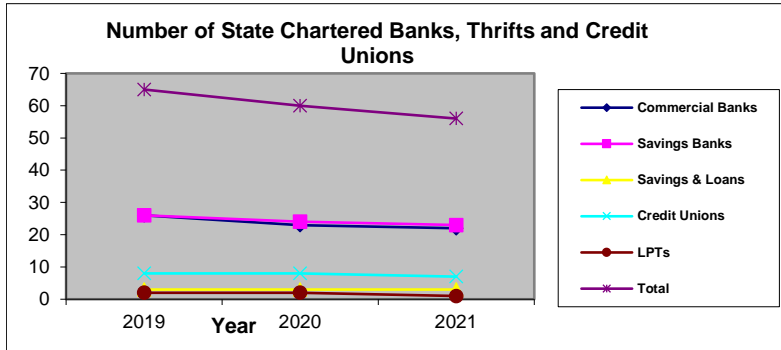
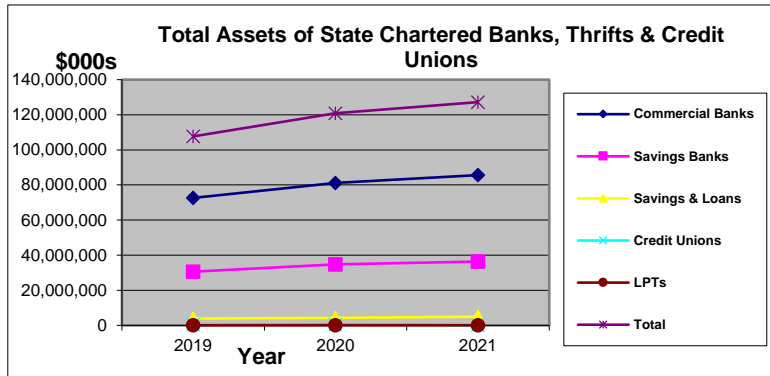


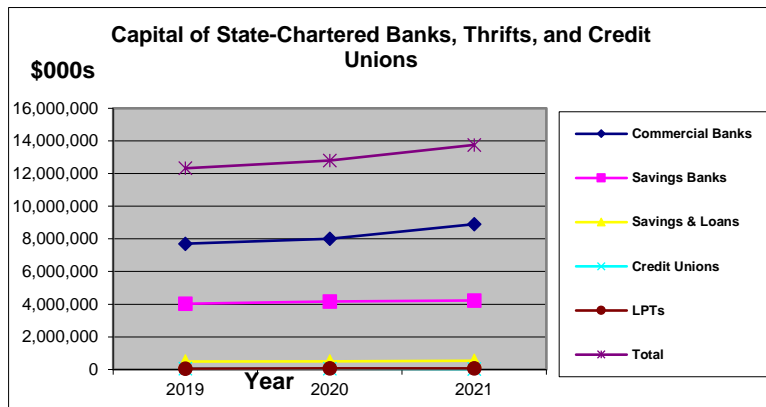
Three-Year Trends of New Jersey Chartered Banks, Thrifts and Credit Unions



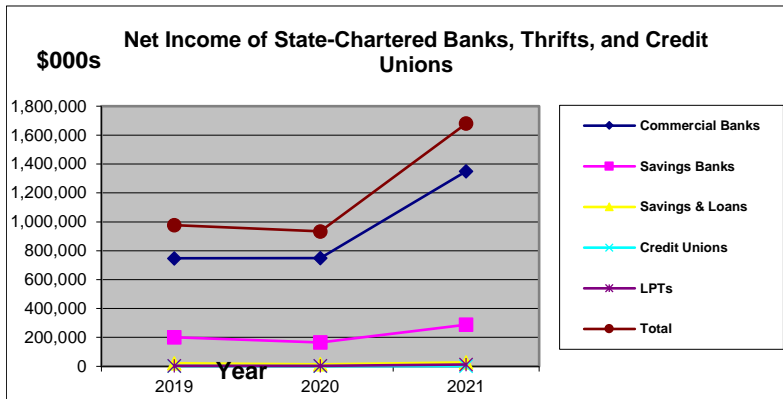
Type of Banks	31-Dec-19	31-Dec-20	31-Dec-21
	Number of Institutions	Number of Institutions	Number of Institutions
Commercial Banks	26	23	22
Savings Banks	26	24	23
Savings & Loans	3	3	3
Credit Unions	8	8	7
LPTs	2	2	1
Total	65	60	56



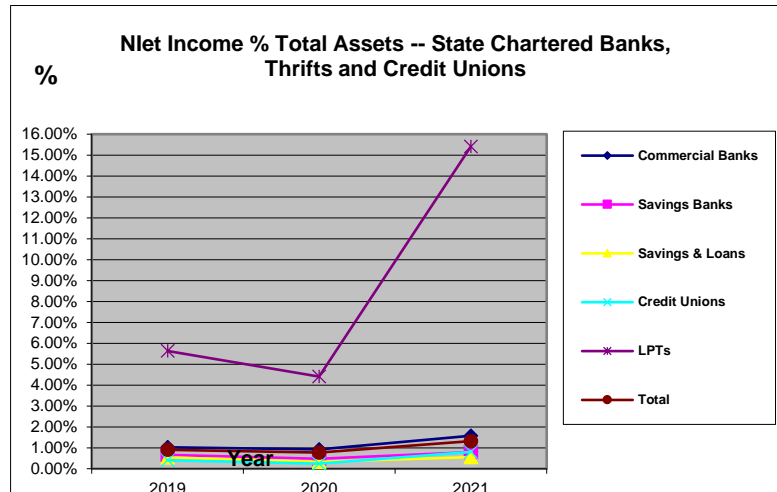
Type of Banks	31-Dec-19	31-Dec-20	31-Dec-21
	Total Assets (\$000s)	Total Assets (\$000s)	Total Assets (\$000s)
Commercial Banks	72,622,517	81,204,884	85,615,089
Savings Banks	30,584,373	34,786,607	36,346,291
Savings & Loans	3,889,960	4,195,078	4,971,133
Credit Unions	498,100	558,286	180,662
LPTs	69,755	79,181	82,852
Total	107,664,705	120,824,036	127,196,027



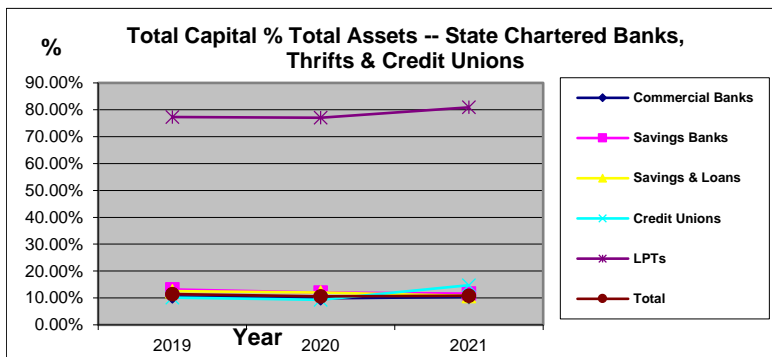
Type of Banks	31-Dec-19	31-Dec-20	31-Dec-21
	Total Capital (\$000s)	Total Capital (\$000s)	Total Capital (\$000s)
Commercial Banks	7,707,067	8,006,547	8,901,915
Savings Banks	4,027,254	4,170,076	4,227,588
Savings & Loans	487,983	503,700	535,928
Credit Unions	50,276	52,007	26,651
LPTs	53,945	61,005	67,039
Total	12,326,525	12,793,335	13,759,121



Type of Banks	31-Dec-19	31-Dec-20	31-Dec-21
	Net Income (\$000s)	Net Income (\$000s)	Net Income (\$000s)
Commercial Banks	747,898	750,027	1,349,662
Savings Banks	202,145	165,350	288,121
Savings & Loans	21,299	13,840	27,489
Credit Unions	2,011	1,348	1,452
LPTs	3,928	3,489	12,768
Total	977,281	934,054	1,679,492



Type of Banks	31-Dec-19	31-Dec-20	31-Dec-21
	Net Income % of Tot Assets	Net Income % of Tot Assets	Net Income % of Tot Assets
Commercial Banks	1.03%	0.92%	1.58%
Savings Banks	0.66%	0.48%	0.79%
Savings & Loans	0.55%	0.33%	0.55%
Credit Unions	0.40%	0.24%	0.80%
LPTs	5.63%	4.41%	15.41%
Total	0.91%	0.77%	1.32%



Type of Banks	31-Dec-19	31-Dec-20	31-Dec-21
	Tot Capital % of Tot Assets	Tot Capital % of Tot Assets	Tot Capital % of Tot Assets
Commercial Banks	10.61%	9.86%	10.40%
Savings Banks	13.17%	11.99%	11.63%
Savings & Loans	12.54%	12.01%	10.78%
Credit Unions	10.09%	9.32%	14.75%
LPTs	77.33%	77.04%	80.91%
Total	11.45%	10.59%	10.82%