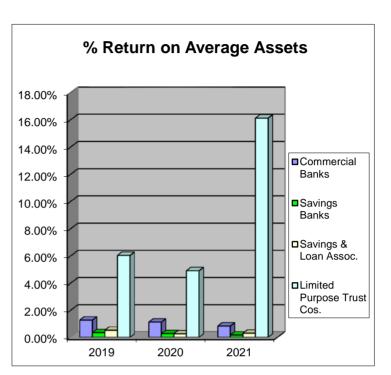
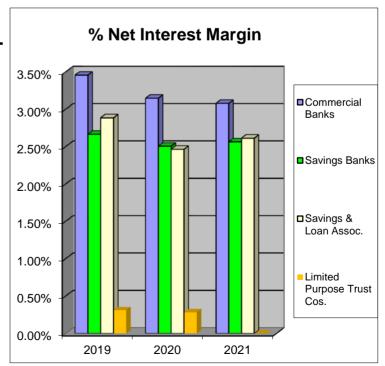
Return on Average Assets of New Jersey Chartered Banks

Year /	
Institution Type	ROAA
2021 Commercial Banks Savings Banks Savings & Loan Assoc. Limited Purpose Trust Cos.	0.84% 0.17% 0.30% 16.13%
2020 Commercial Banks Savings Banks Savings & Loan Assoc. Limited Purpose Trust Cos.	1.13% 0.27% 0.26% 4.92%
2019 Commercial Banks Savings Banks Savings & Loan Assoc. Limited Purpose Trust Cos.	1.28% 0.34% 0.53% 6.05%



Net Interest Margins of New Jersey Chartered Banks

Year / Institution Type	NIM	
2021 Commercial Banks Savings Banks	3.08% 2.57%	3
Savings & Loan Assoc. Limited Purpose Trust Cos.	2.61% 0.00%	3
0000		2
2020 Commercial Banks Savings Banks	3.15% 2.51%	2
Savings & Loan Assoc. Limited Purpose Trust Cos.	2.47% 0.28%	1
2019		1
Commercial Banks Savings Banks Savings & Loan Assoc.	3.46% 2.67% 2.89%	0
Limited Purpose Trust Cos.	0.31%	0



Data Source: FDIC and NJDOBI