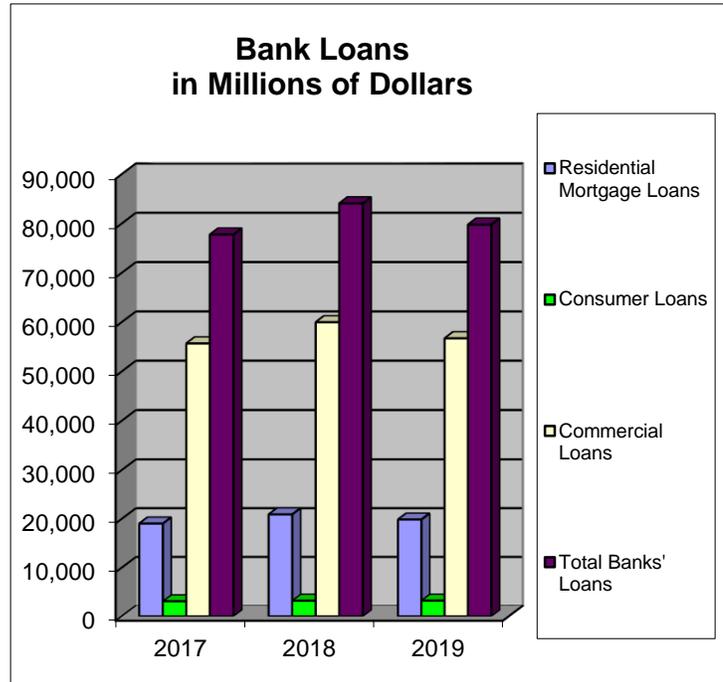


## Lending Activity of New Jersey Chartered Banks\*

\*(for Commercial and Savings Banks, and Savings & Loan Assoc. Only)

Year / Institution Type	Loans \$Millions
<b>2019</b>	
Residential Mortgage Loans	19,851
Consumer Loans (Incl. Home Equity Lns.)	3,204
Commercial Loans	56,713
<b>Total Banks' Loans</b>	<b>79,769</b>
<b>2018</b>	
Residential Mortgage Loans	20,907
Consumer Loans (Incl. Home Equity Lns.)	3,190
Commercial Loans	59,978
<b>Total Banks' Loans</b>	<b>84,074</b>
<b>2017</b>	
Residential Mortgage Loans	19,025
Consumer Loans (Incl. Home Equity Lns.)	3,064
Commercial Loans	55,671
<b>Total Banks' Loans</b>	<b>77,759</b>



## Loan Loss Reserve Levels

\*(for Commercial and Savings Banks, and Savings & Loan Assoc. Only)

Year / Institution Type	Loans Percent
<b>2019</b>	
Commercial Banks	1.08
Savings Banks	0.78
Savings & Loan Assoc.	0.76
<b>Aggregate Reserve %</b>	<b>0.99</b>
<b>2018</b>	
Commercial Banks	1.13
Savings Banks	0.92
Savings & Loan Assoc.	0.68
<b>Aggregate Reserve %</b>	<b>1.00</b>
<b>2017</b>	
Commercial Banks	1.16
Savings Banks	0.98
Savings & Loan Assoc.	0.73
<b>Aggregate Reserve %</b>	<b>1.05</b>

