

Aggregate Statement of Condition
New Jersey Chartered Commercial Banks
(in thousands of dollars)

	Dec 2019	Dec 2018	Dec 2017
NUMBER OF INSTITUTIONS	26	30	30
ASSETS			
Total Cash & Due from Dep Inst	5,829,075	4,902,975	4,902,975
Investments*	7,771,505	5,088,681	5,088,681
Total Loans & Leases	56,053,457	35,310,080	35,310,080
Allowance for Ln & Lse Losses	603,788	400,115	400,115
Premises & Fixed Assets	748,505	362,042	362,042
Other Real Estate Owned	57,380	69,421	69,421
Goodwill and Other Intangibles	606,052	590,114	590,114
Other Assets	2,164,738	1,373,027	1,373,027
Total Assets	72,626,924	47,296,225	47,296,225
LIABILITIES AND CAPITAL			
Total Deposits	55,413,537	38,784,387	38,784,387
Borrowings	8,899,598	2,691,367	2,691,367
Other Liabilities	602,286	284,378	284,376
Total Liabilities	64,915,421	41,760,132	41,760,130
Total Equity Capital	7,711,503	5,536,093	5,536,093
Total Liabilities & Equity Cap	72,626,924	47,296,225	47,296,223
RATIOS			
Net Interest Margin	3.05%	3.38%	3.38%
Return on Average Assets	1.06%	1.23%	1.23%
Return on Average Equity	9.66%	10.72%	10.72%
Total Loans/Total Deposits	100.07%	90.01%	90.01%
Loss Allowance to Total Loans	1.08%	1.13%	1.13%
Nonperforming Loans/GL	0.61%	0.80%	0.80%
Net Charge-Offs to Total Loans & Leases	0.08%	0.11%	0.11%
Core Capital/Adjusted Total Assets	9.96%	10.91%	10.91%
Risk-Adjusted Capital Ratio	13.73%	14.47%	14.47%

* Investments include Securities, Fed Funds Sold, Repurchase Agreement Securities, and Trading Account Assets.