

Aggregate Statement of Condition
New Jersey Chartered Savings And Loans
(in thousands of dollars)

	Dec 2019	Dec 2018	Dec 2017
NUMBER OF INSTITUTIONS	3	3	4
ASSETS			
Total Cash & Due from Dep Inst	188,340	130,841	194,602
Investments *	607,832	700,414	814,811
Total Loans & Leases	2,904,207	2,747,231	2,503,172
Allowance for Ln & Lse Losses	22,049	18,722	18,311
Premises & Fixed Assets	24,397	24,788	24,574
Other Real Estate Owned	323	1,018	1,437
Goodwill and Other Intangibles	18,089	18,278	15,873
Other Assets	168,821	166,787	154,606
Total Assets	3,889,960	3,770,635	3,690,764
LIABILITIES AND CAPITAL			
Total Deposits	2,885,272	2,741,279	2,764,042
Borrowings	441,967	507,143	405,478
Other Liabilities	74,738	61,056	64,060
Total Liabilities	3,401,977	3,309,478	3,233,580
Total Equity Capital	487,983	461,157	457,184
Total Liabilities & Equity Cap	3,889,960	3,770,635	3,690,764
RATIOS			
Net Interest Margin	0.55%	2.78%	2.69%
Return on Average Assets	4.47%	0.55%	0.26%
Return on Average Equity	0.11%	4.48%	2.06%
Total Loans/Total Deposits	12.54%	99.53%	89.90%
Loss Allowance to Total Loans	0.56%	0.68%	0.73%
Nonperforming Loans/GL	99.89%	0.31%	0.35%
Net Charge-Offs to Total Loans & Leases	0.76%	0.01%	0.00%
Core Capital/Adjusted Total Assets	19.57%	12.65%	12.69%
Risk-Adjusted Capital Ratio	0.00%	19.38%	20.51%

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