

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

	Dec 2019	Dec 2018	Dec 2017
<b>NUMBER OF INSTITUTIONS</b>	<b>26</b>	<b>29</b>	<b>28</b>
<b>ASSETS</b>			
Total Cash & Due from Dep Inst	1,321,958	1,152,096	1,695,720
Investments*	6,377,389	10,341,280	10,194,521
Total Loans & Leases	20,811,567	46,016,778	42,641,000
Allowance for Ln & Lse Losses	161,743	423,592	417,956
Premises & Fixed Assets	374,638	505,367	495,831
Other Real Estate Owned	15,198	24,348	31,698
Goodwill and Other Intangibles	675,360	757,794	647,253
Other Assets	1,170,937	2,081,653	1,829,095
<b>Total Assets</b>	<b>30,585,304</b>	<b>60,455,724</b>	<b>57,117,162</b>
<b>LIABILITIES AND CAPITAL</b>			
Total Deposits	22,641,773	42,756,988	41,230,721
Borrowings	3,606,145	9,989,287	8,597,464
Other Liabilities	309,297	416,319	382,966
<b>Total Liabilities</b>	<b>26,557,215</b>	<b>53,162,594</b>	<b>50,211,151</b>
<b>Total Equity Capital</b>	<b>4,028,089</b>	<b>7,293,130</b>	<b>6,906,011</b>
<b>Total Liabilities &amp; Equity Cap</b>	<b>30,585,304</b>	<b>60,455,724</b>	<b>57,117,162</b>
<b>RATIOS</b>			
Net Interest Margin	2.78%	2.85%	2.87%
Return on Average Assets	0.67%	0.80%	0.57%
Return on Average Equity	5.07%	6.56%	4.63%
Total Loans/Total Deposits	91.20%	106.63%	102.41%
Loss Allowance to Total Loans	0.78%	0.92%	0.98%
Nonperforming Loans/GL	0.56%	0.52%	0.63%
Net Charge-Offs to Total Loans & Leases	0.07%	0.09%	0.06%
Core Capital/Adjusted Total Assets	11.23%	11.08%	11.26%
Risk-Adjusted Capital Ratio	17.82%	16.16%	16.18%

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