

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

	Dec 2019	Dec 2018	Dec 2017
NUMBER OF INSTITUTIONS	26	30	35
INTEREST INCOME			
Interest Income on Loans & Lease	2,606,011	1,621,213	1,421,997
Income from Investments	324,629	201,220	154,266
<i>Total Interest Income</i>	2,930,640	1,822,433	1,576,263
INTEREST EXPENSE			
Interest Expense on Deps	695,842	305,208	198,246
Other Interest Expense	201,819	71,024	53,543
<i>Total Interest Expense</i>	897,661	376,232	251,789
NET INTEREST INCOME	2,032,979	1,446,201	1,324,474
Prov for Loan & Lease Losses	74,235	68,141	67,989
NONINTEREST INCOME			
Fee Income	7,912	6,679	6,616
Other Noninterest Income	461,056	395,831	380,899
<i>Total Noninterest Income</i>	468,968	402,510	387,515
NONINTEREST EXPENSE			
Salaries & Employee Benefits	802,733	557,700	509,094
Occupancy & Equipment Expense	197,489	144,804	136,132
Other Noninterest Expense	438,455	377,415	382,342
<i>Total Noninterest Expense</i>	1,438,677	1,079,919	1,027,568
Gain (Loss) on Sale of Securities	1,462	-2,051	-4,205
Applicable Income Taxes	239,603	137,447	204,519
Extraordinary Items Net	0	0	0
Minority Interest Net Income	446	216	-30
NET INCOME	750,448	560,937	407,738