

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

	Dec 2019	Dec 2018	Dec 2017
<b>NUMBER OF INSTITUTIONS</b>	<b>3</b>	<b>3</b>	<b>4</b>
<b>INTEREST INCOME</b>			
Interest Income on Loans & Lease	117,035	103,182	93,999
Income from Investments	23,449	23,438	22,621
<b><i>Total Interest Income</i></b>	<b>140,484</b>	<b>126,620</b>	<b>116,620</b>
<b>INTEREST EXPENSE</b>			
Interest Expense on Deposits	31,261	22,244	16,774
Other Interest Expense	12,429	9,196	8,506
<b><i>Total Interest Expense</i></b>	<b>43,690</b>	<b>31,440</b>	<b>25,280</b>
<b>NET INTEREST INCOME</b>	<b>96,794</b>	<b>95,180</b>	<b>91,340</b>
Prov for Loan & Lease Losses	6,294	2,179	399
<b>NONINTEREST INCOME</b>			
Fee Income	46	50	50
Other Noninterest Income	7,314	6,950	7,863
<b><i>Total Noninterest Income</i></b>	<b>7,360</b>	<b>7,000</b>	<b>7,913</b>
<b>NONINTEREST EXPENSE</b>			
Salaries & Employee Benefits	45,159	44,576	42,604
Occupancy & Equipment Expense	9,245	9,193	9,298
Other Noninterest Expense	16,963	17,714	17,841
<b><i>Total Noninterest Expense</i></b>	<b>71,367</b>	<b>71,483</b>	<b>69,743</b>
Gain (Loss) on Sale of Assets	642	-724	435
Applicable Income Taxes	5,836	7,740	20,157
Extraordinary Items Net	0	0	0
<b>NET INCOME</b>	<b>21,299</b>	<b>20,054</b>	<b>9,389</b>