

**Aggregate Statement of Income**  
**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>INTEREST INCOME</b>			
Interest Income on Loans & Lease	904,080	1,847,572	1,656,926
Income from Investments	198,880	310,419	269,731
<b><i>Total Interest Income</i></b>	<b>1,102,960</b>	<b>2,157,991</b>	<b>1,926,657</b>
<b>INTEREST EXPENSE</b>			
Interest Expense on Deps	244,436	393,132	262,504
Other Interest Expense	84,041	190,529	163,961
<b><i>Total Interest Expense</i></b>	<b>328,477</b>	<b>583,661</b>	<b>426,465</b>
<b>NET INTEREST INCOME</b>	<b>774,483</b>	<b>1,574,330</b>	<b>1,500,192</b>
Prov for Loan & Lease Losses	18,063	43,964	34,131
<b>NONINTEREST INCOME</b>			
Fee Income	1,589	4,633	5,065
Other Noninterest Income	96,241	124,714	135,860
<b><i>Total Noninterest Income</i></b>	<b>97,830</b>	<b>129,347</b>	<b>140,925</b>
<b>NONINTEREST EXPENSE</b>			
Salaries & Employee Benefits	340,433	586,456	561,778
Occupancy & Equipment Expense	76,912	137,599	131,370
Other Noninterest Expense	169,473	279,983	301,881
<b><i>Total Noninterest Expense</i></b>	<b>586,818</b>	<b>1,004,038</b>	<b>995,029</b>
Gain (Loss) on Sale of Securities	1,239	-31,853	213
Applicable Income Taxes	65,491	154,256	292,985
Extraordinary Items Net	0	0	0
<b>NET INCOME</b>	<b>203,180</b>	<b>469,566</b>	<b>319,185</b>