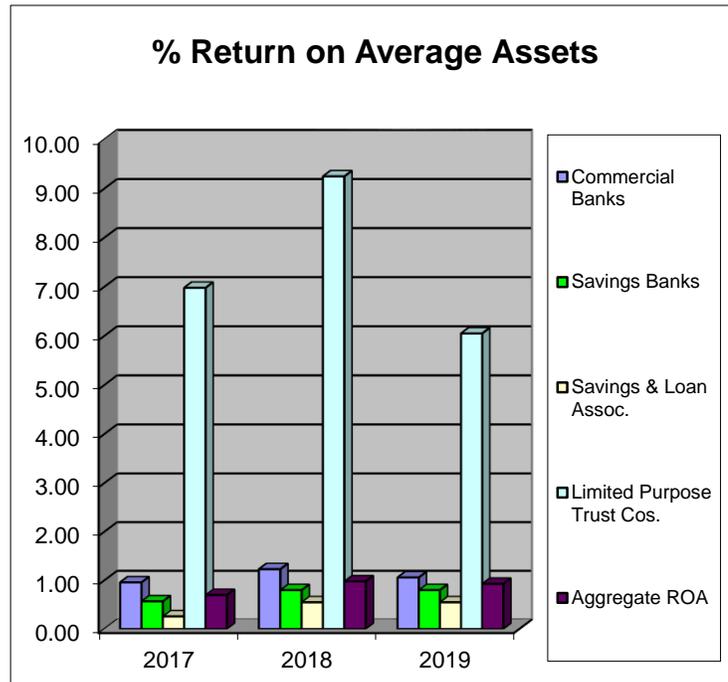


Return on Average Assets of New Jersey Chartered Banks

| Year / Institution Type | ROA <i>Percent</i> |
|----------------------------|-----------------------|
| 2019 | |
| Commercial Banks | 1.06 |
| Savings Banks | 0.80 |
| Savings & Loan Assoc. | 0.55 |
| Limited Purpose Trust Cos. | 6.05 |
| Aggregate ROA | 0.93 |
| 2018 | |
| Commercial Banks | 1.23 |
| Savings Banks | 0.80 |
| Savings & Loan Assoc. | 0.55 |
| Limited Purpose Trust Cos. | 9.25 |
| Aggregate ROA | 0.98 |
| 2017 | |
| Commercial Banks | 0.96 |
| Savings Banks | 0.57 |
| Savings & Loan Assoc. | 0.26 |
| Limited Purpose Trust Cos. | 6.98 |
| Aggregate ROA | 0.70 |



Net Interest Margins of New Jersey Chartered Banks

| Year / Institution Type | NIM <i>Percent</i> |
|----------------------------|-----------------------|
| 2019 | |
| Commercial Banks | 2.96 |
| Savings Banks | 3.05 |
| Savings & Loan Assoc. | 2.78 |
| 2018 | |
| Commercial Banks | 3.38 |
| Savings Banks | 2.85 |
| Savings & Loan Assoc. | 2.78 |
| 2017 | |
| Commercial Banks | 3.33 |
| Savings Banks | 2.87 |
| Savings & Loan Assoc. | 2.69 |

