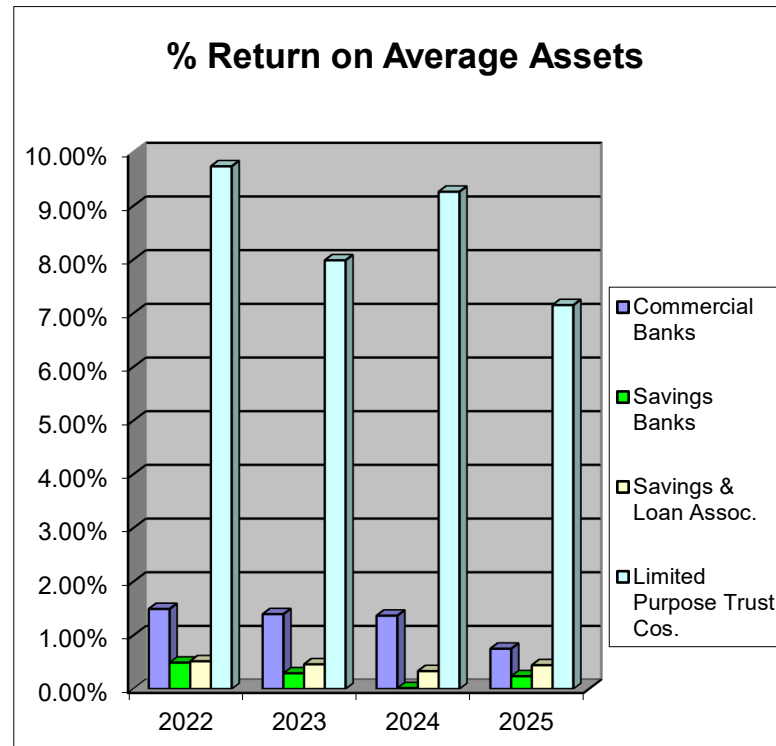


## Return on Average Assets of New Jersey Chartered Banks

Year / Institution Type	ROAA
<b>2025</b>	
Commercial Banks	0.75%
Savings Banks	0.24%
Savings & Loan Assoc.	0.44%
Limited Purpose Trust Cos.	7.15%
<b>2024</b>	
Commercial Banks	1.37%
Savings Banks	0.02%
Savings & Loan Assoc.	0.33%
Limited Purpose Trust Cos.	9.26%
<b>2023</b>	
Commercial Banks	1.39%
Savings Banks	0.29%
Savings & Loan Assoc.	0.46%
Limited Purpose Trust Cos.	7.99%
<b>2022</b>	
Commercial Banks	1.49%
Savings Banks	0.49%
Savings & Loan Assoc.	0.52%
Limited Purpose Trust Cos.	9.74%



## Net Interest Margins of New Jersey Chartered Banks

Year / Institution Type	NIM
<b>2025</b>	
Commercial Banks	3.85%
Savings Banks	2.54%
Savings & Loan Assoc.	2.41%
<b>2024</b>	
Commercial Banks	3.33%
Savings Banks	2.29%
Savings & Loan Assoc.	2.07%
<b>2023</b>	
Commercial Banks	3.42%
Savings Banks	2.46%
Savings & Loan Assoc.	2.95%
<b>2022</b>	
Commercial Banks	3.72%
Savings Banks	2.79%
Savings & Loan Assoc.	2.78%

