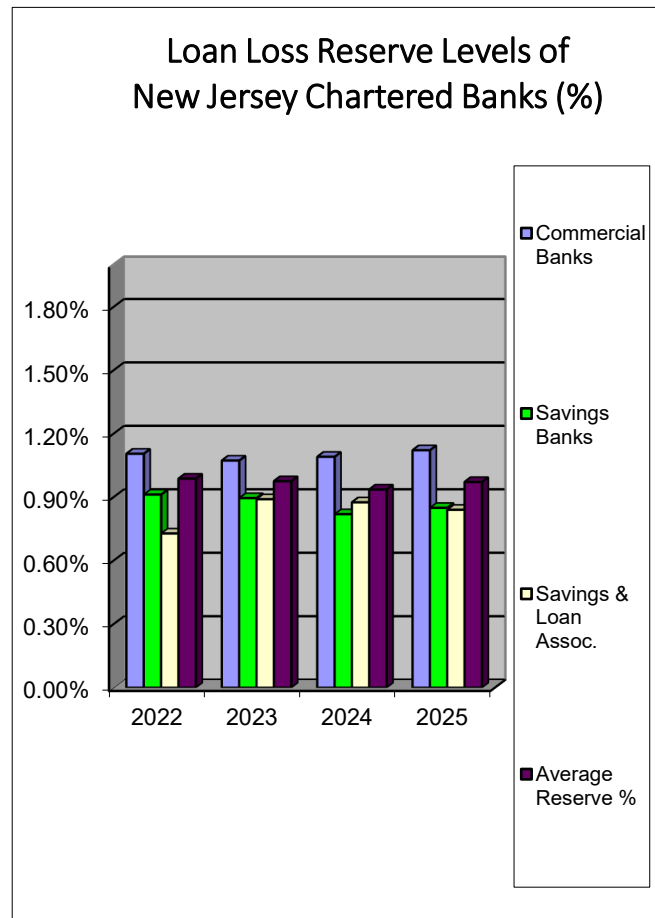


Loan Loss Reserve Levels of New Jersey Chartered Banks

(Commercial, Savings Banks, and Savings & Loan Assoc.)

Year / Institution Type	% ALLL/Total Loans
2025	
Commercial Banks	1.12%
Savings Banks	0.85%
Savings & Loan Assoc.	0.84%
Average Reserve %	0.97%
2024	
Commercial Banks	1.09%
Savings Banks	0.82%
Savings & Loan Assoc.	0.88%
Average Reserve %	0.94%
2023	
Commercial Banks	1.07%
Savings Banks	0.90%
Savings & Loan Assoc.	0.89%
Average Reserve %	0.98%
2022	
Commercial Banks	1.11%
Savings Banks	0.91%
Savings & Loan Assoc.	0.73%
Average Reserve %	0.99%



Loan Delinquency Rates of New Jersey Chartered Banks

(Past Due Loans/Total Loans and Leases)

Year / Institution Type	Delinq. To Total Loans Percent
2025	
Commercial Banks	1.80%
Savings Banks	0.88%
Savings & Loan Assoc.	0.69%
Average Delinquency Rate	1.29%
2024	
Commercial Banks	2.40%
Savings Banks	1.22%
Savings & Loan Assoc.	0.92%
Average Delinquency Rate	1.71%
2023	
Commercial Banks	1.98%
Savings Banks	0.91%
Savings & Loan Assoc.	0.33%
Average Delinquency Rate	1.36%
2022	
Commercial Banks	2.38%
Savings Banks	0.80%
Savings & Loan Assoc.	0.34%
Average Delinquency Rate	1.49%

