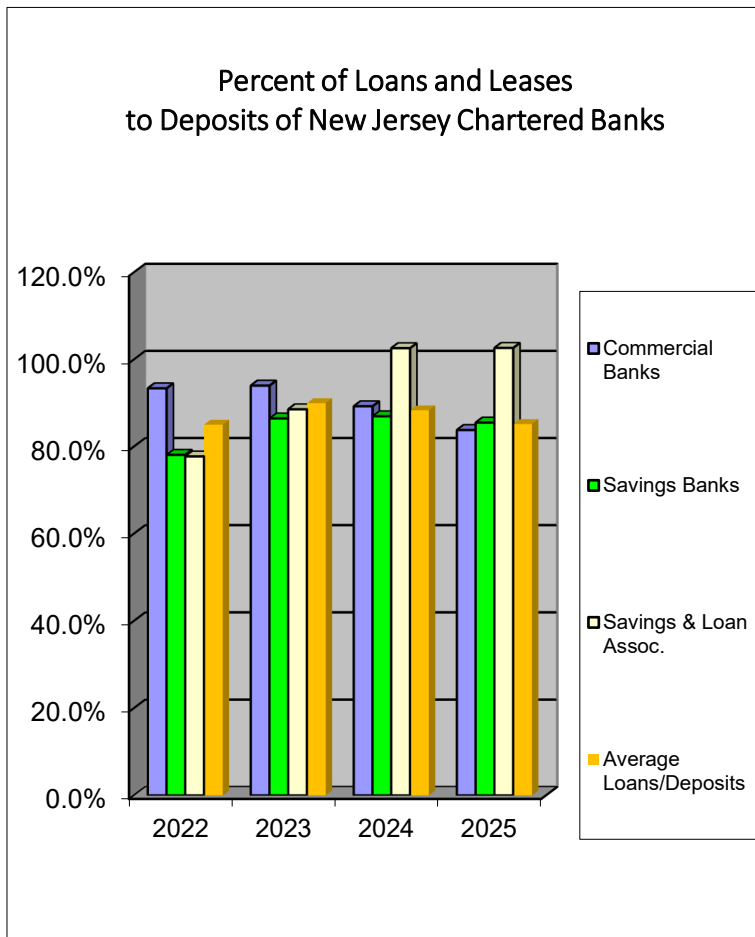


Loans and Leases to Deposits of New Jersey Chartered Banks

Year / Institution Type	Loans/ Deposits
	<i>Percent</i>
2025	
Commercial Banks	83.8%
Savings Banks	85.5%
Savings & Loan Assoc.	102.6%
Average Loans/Deposits	85.2%
2024	
Commercial Banks	89.2%
Savings Banks	86.9%
Savings & Loan Assoc.	102.6%
Average Loans/Deposits	88.3%
2023	
Commercial Banks	94.0%
Savings Banks	86.4%
Savings & Loan Assoc.	88.5%
Average Loans/Deposits	90.0%
2022	
Commercial Banks	93.4%
Savings Banks	78.1%
Savings & Loan Assoc.	77.7%
Average Loans/Deposits	85.0%



Tier 1 Leverage Ratios of New Jersey Chartered Banks

Year / Institution Type	% Tier 1 Leverage Ratio
	<i>Percent</i>
2025	
Commercial Banks	16.7%
Savings Banks	10.7%
Savings & Loan Assoc.	11.0%
Average	13.4%
2024	
Commercial Banks	13.0%
Savings Banks	11.1%
Savings & Loan Assoc.	10.6%
Average	11.9%
2023	
Commercial Banks	12.8%
Savings Banks	11.5%
Savings & Loan Assoc.	10.1%
Average	12.0%
2022	
Commercial Banks	12.3%
Savings Banks	11.5%
Savings & Loan Assoc.	13.0%
Average	11.9%

