

# QwickAnalytics Community Bank Index (QCBI) State Performance Trends

*Key industry trends for the "true" community bank*

## ***STATE OF THE STATE: NEW JERSEY*** *1st Quarter 2025 Review*



# QwickAnalytics State Performance Trends

New Jersey  
Banks  
March 31, 2025

QwickAnalytics is pleased to present a summary of key performance trends for "true" community banks.

Many of the thousands of banks the FDIC tracks are *not true* community banks, and therefore their call report data should *not* be included when measuring key performance trends and measures for this sector. The QwickAnalytics Community Bank Index (QCBI) <sup>TM</sup> addresses this issue.

## The QwickAnalytics Community Bank Index (QCBI)

The proprietary QwickAnalytics Community Bank Index (QCBI) includes *only* those banks that should be regarded as "Community Banks" for more relevant and meaningful comparisons. The index is ***largely*** based on recent research conducted by the FDIC in its December 2012 *Community Banking Study* regarding the definition of a community bank, but has been further refined to be improved and more relevant.

The following is a summary of QCBI banks compared to total FDIC-Insured bank and trust institutions:

	<u>QCBI Banks</u>		<u>Excluded Banks</u>		<u>Total Banks</u>
	#	%	#	%	
New Jersey	42	84%	8	16%	50
National	4,166	92%	351	8%	4,517

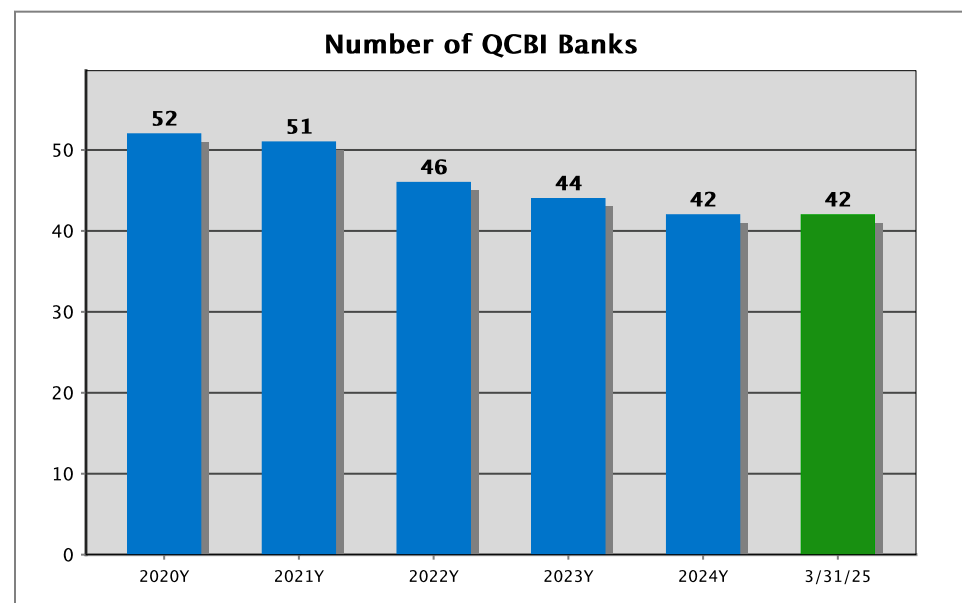
Please visit the [www.QwickAnalytics.com](http://www.QwickAnalytics.com) website for more information.

# QwickAnalytics State Performance Trends

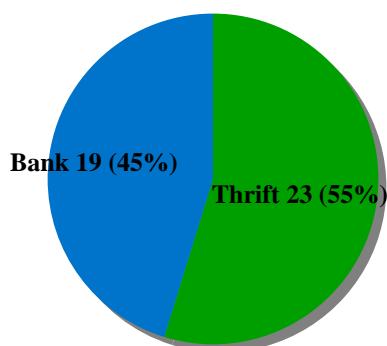
## QCBI Industry Structure

New Jersey  
Banks  
March 31, 2025

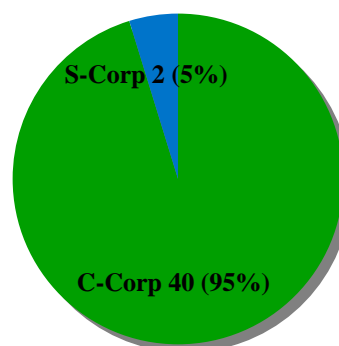
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	0	0%	\$0	0%
\$100-\$500 Million	13	31%	\$3,581	5%
\$500 Million-\$1 Billion	11	26%	\$8,428	12%
\$1-\$5 Billion	15	36%	\$34,183	48%
\$5-\$10 Billion	3	7%	\$24,590	35%
<b>Total</b>	<b>42</b>	<b>100%</b>	<b>\$70,783</b>	<b>100%</b>



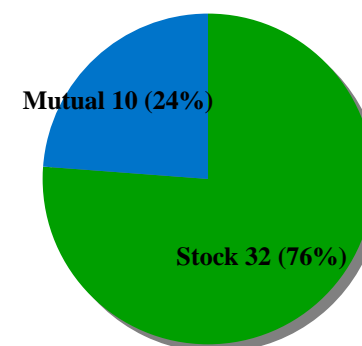
Industry Breakdown



Structural Breakdown



Ownership Breakdown

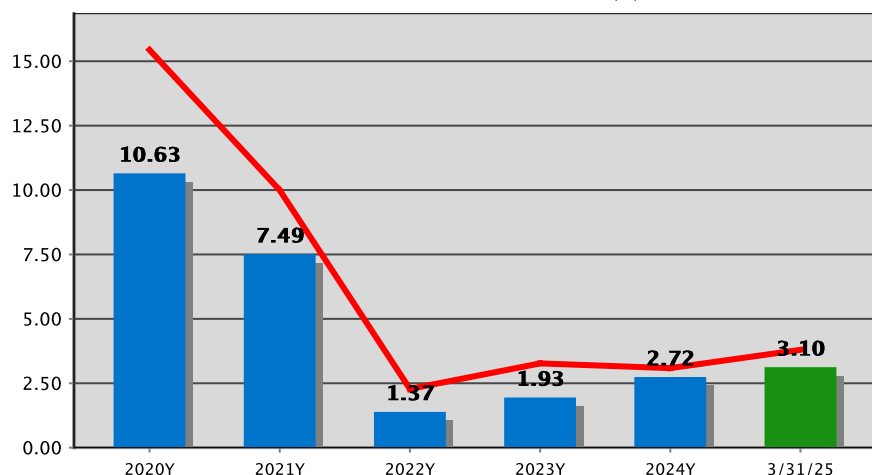


# QwickAnalytics State Performance Trends

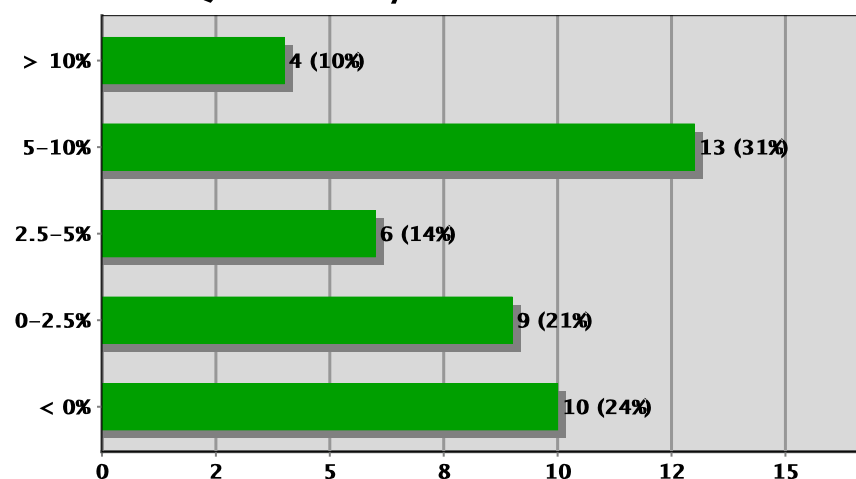
## Asset Growth Trends

New Jersey  
Banks  
March 31, 2025

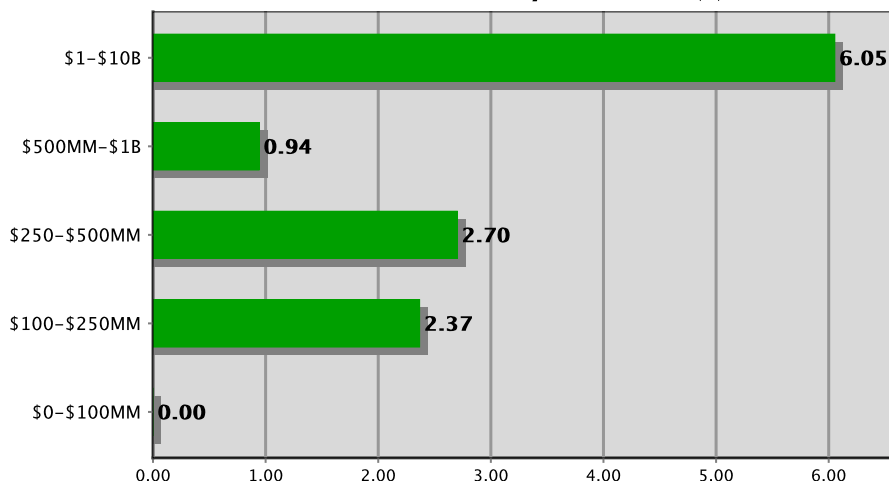
Median LTM Asset Growth (%)



QCBI Banks by LTM Asset Growth



Median LTM Asset Growth by Asset Size (%)



— National Trend

\* LTM = Last 12-months (or "trailing" 12-months)



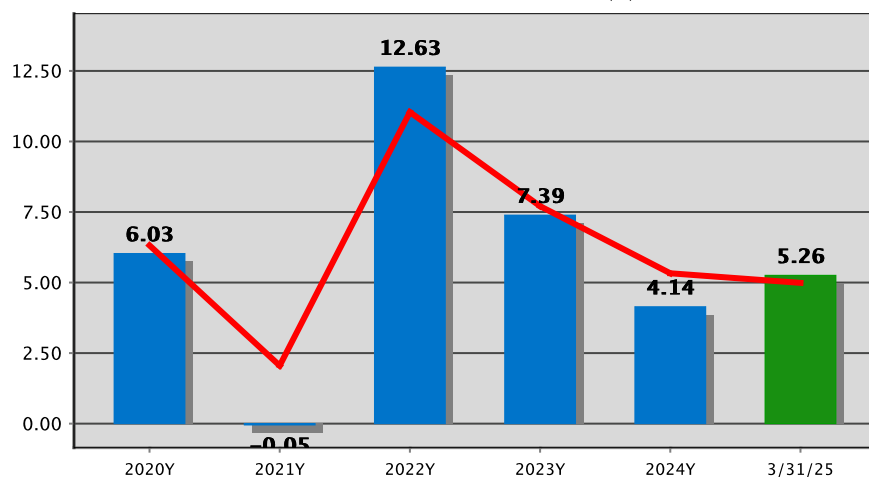
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# QwickAnalytics State Performance Trends

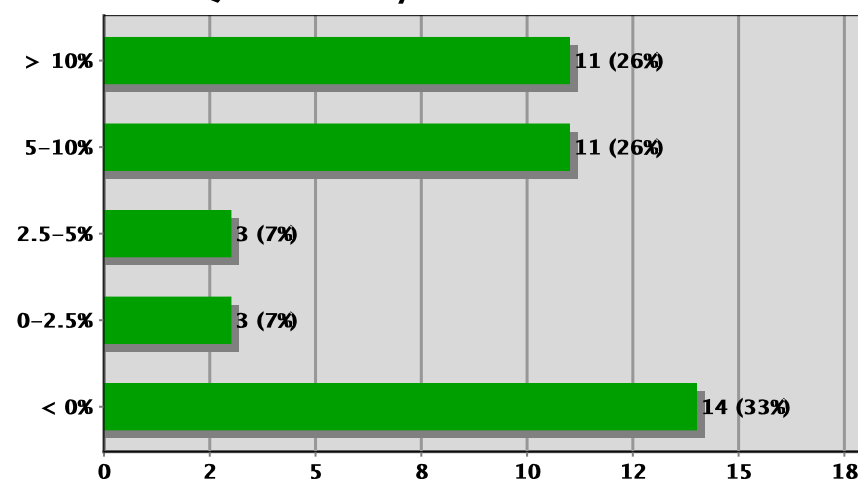
## Loan Growth Trends

New Jersey  
Banks  
March 31, 2025

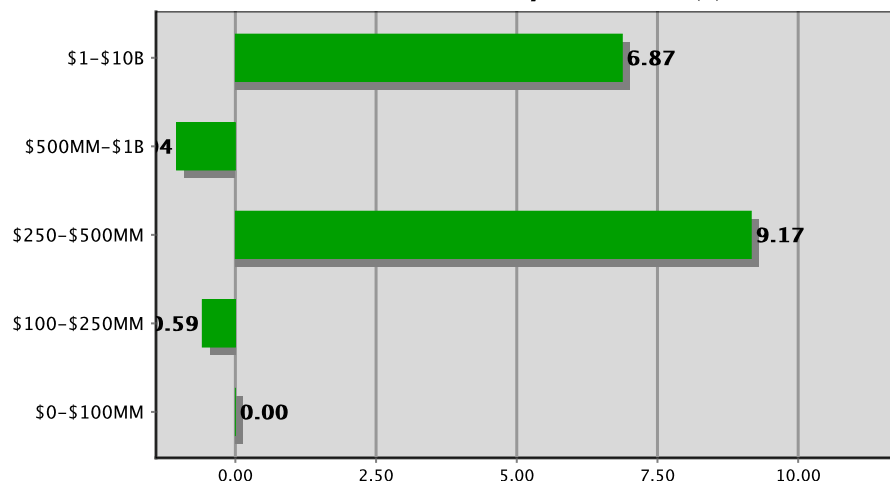
Median LTM Loan Growth (%)



QCBI Banks by LTM Loan Growth



Median LTM Loan Growth by Asset Size (%)



— National Trend

\* LTM = Last 12-months (or "trailing" 12-months)



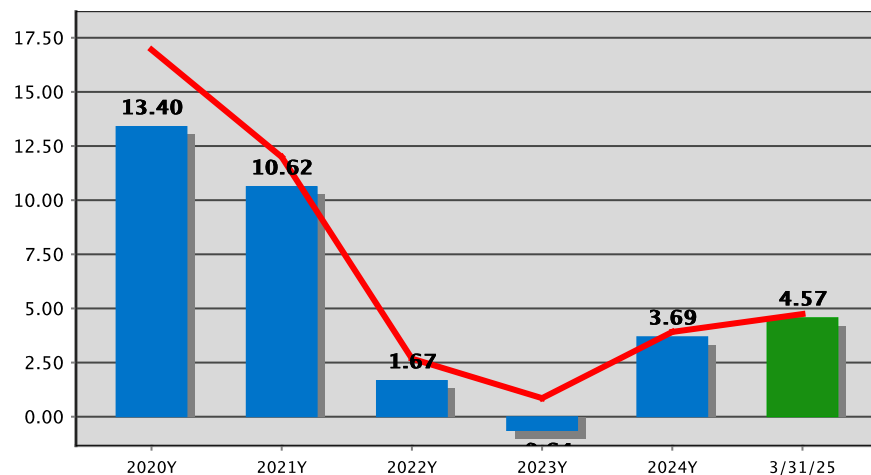
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# QwickAnalytics State Performance Trends

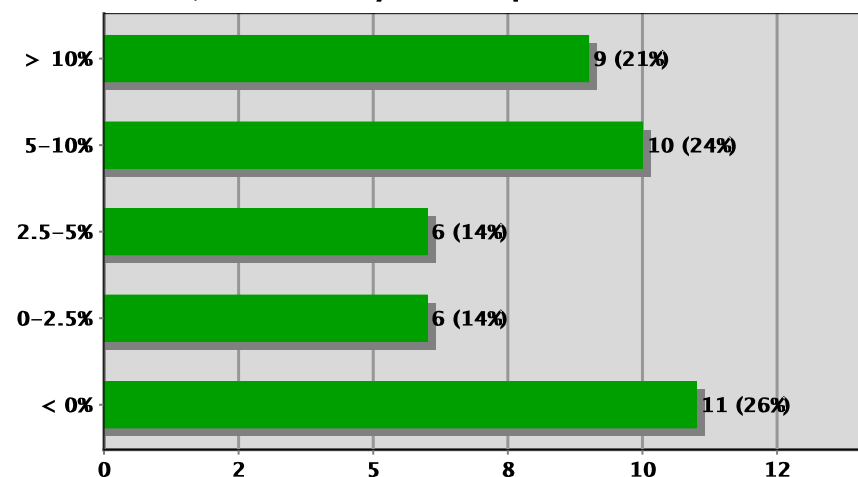
## Deposit Growth Trends

New Jersey  
Banks  
March 31, 2025

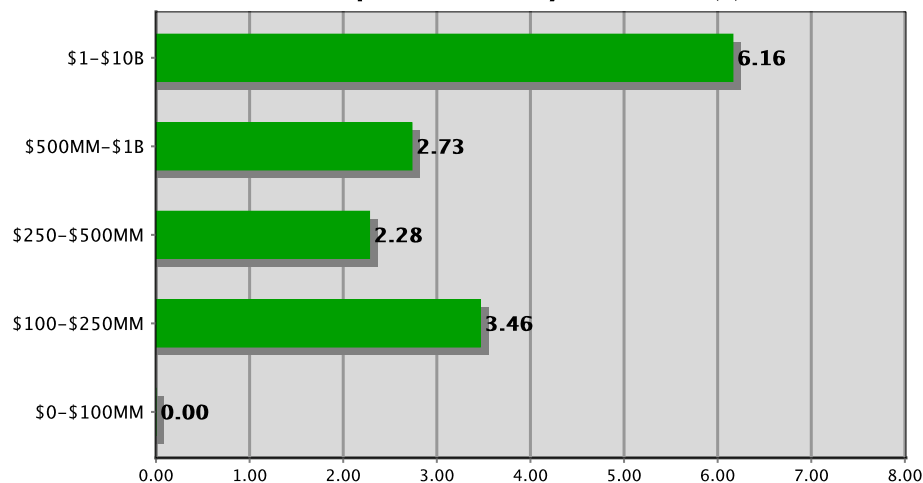
Median LTM Deposit Growth (%)



QCBI Banks by LTM Deposit Growth



Median LTM Deposit Growth by Asset Size (%)



— National Trend

\* LTM = Last 12-months (or "trailing" 12-months)



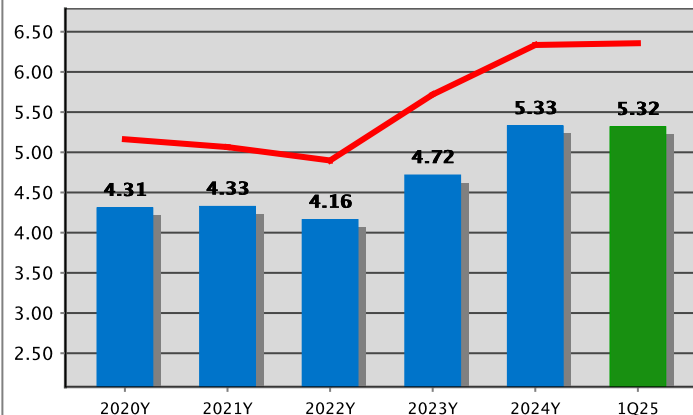
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# QwickAnalytics State Performance Trends

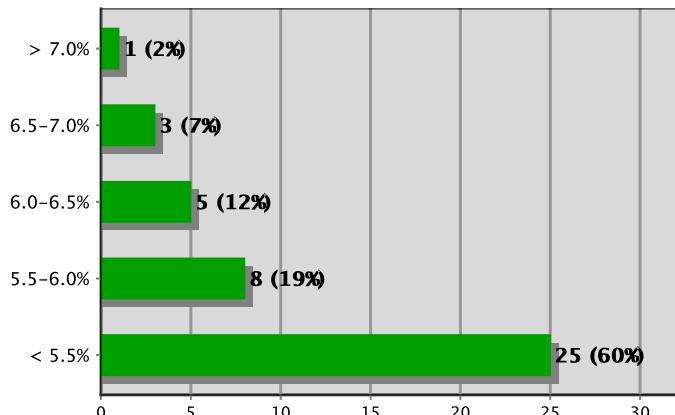
## Performance Trends

New Jersey  
Banks  
March 31, 2025

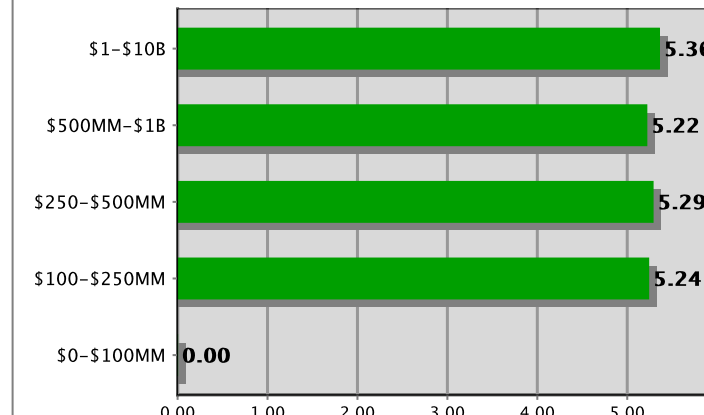
**Yield on Loans (%)**



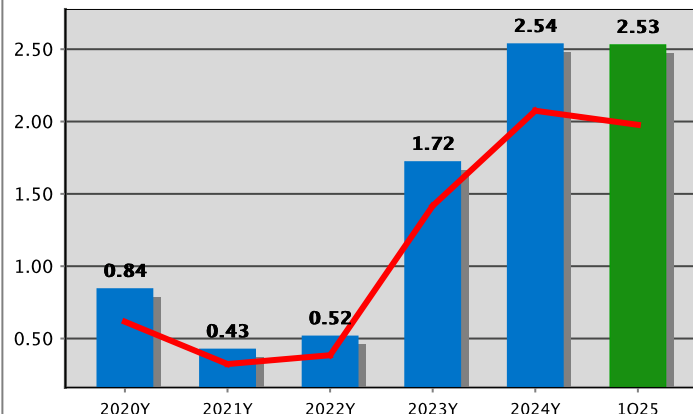
**QCBI Banks by Yield on Loans**



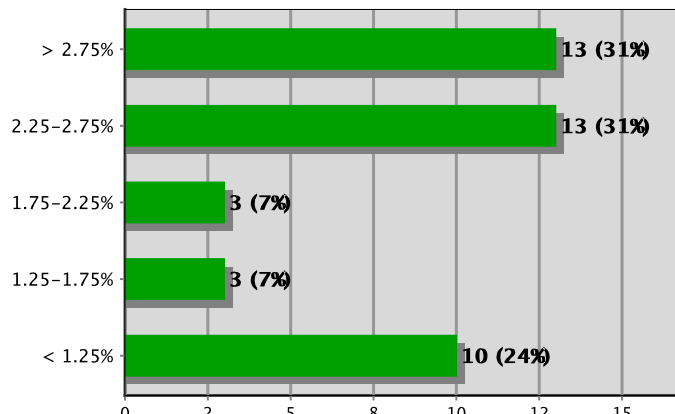
**Median Yield on Loans by Asset Size (%)**



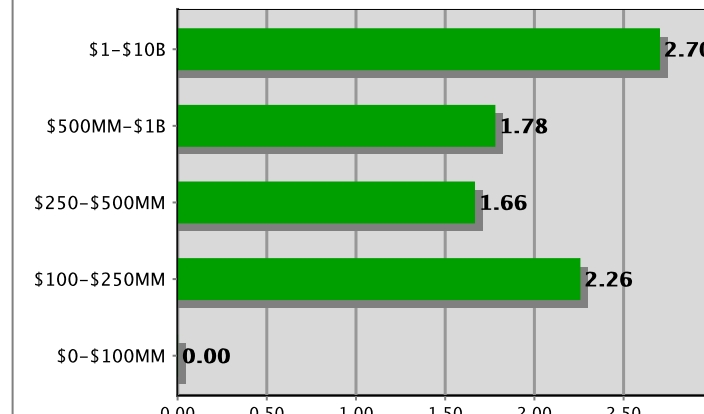
**Cost of Funds (%)**



**QCBI Banks by Cost of Funds**



**Median Cost of Funds by Asset Size (%)**



— National Trend

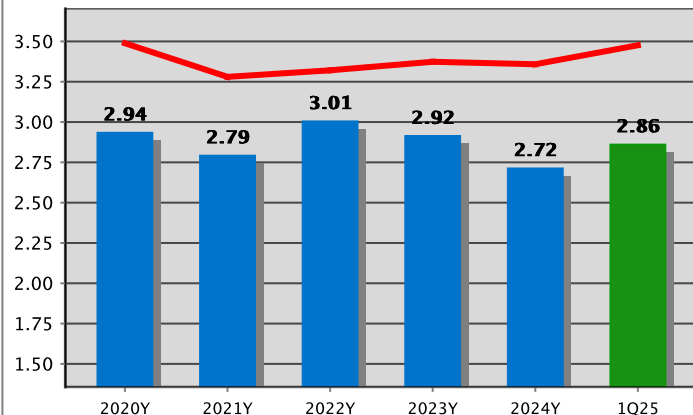
Note: All data points represent median values;  
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

# QwickAnalytics State Performance Trends

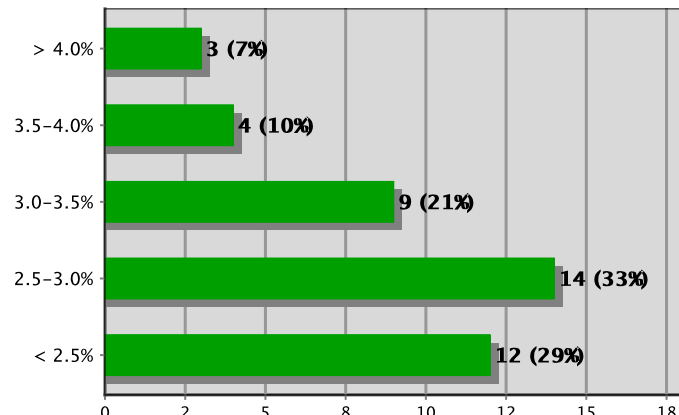
## Performance Trends

New Jersey  
Banks  
March 31, 2025

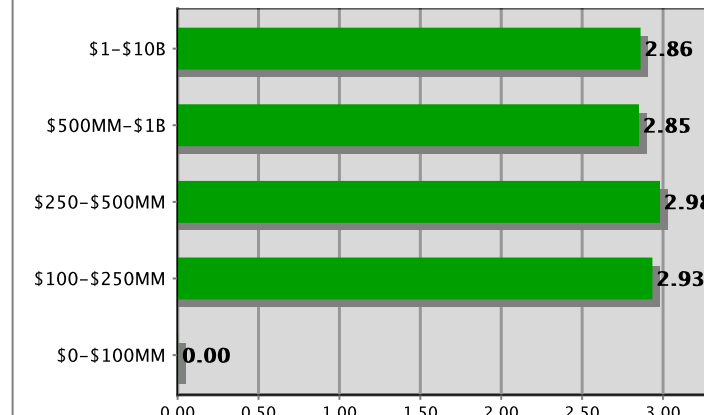
Net Interest Margin (%)



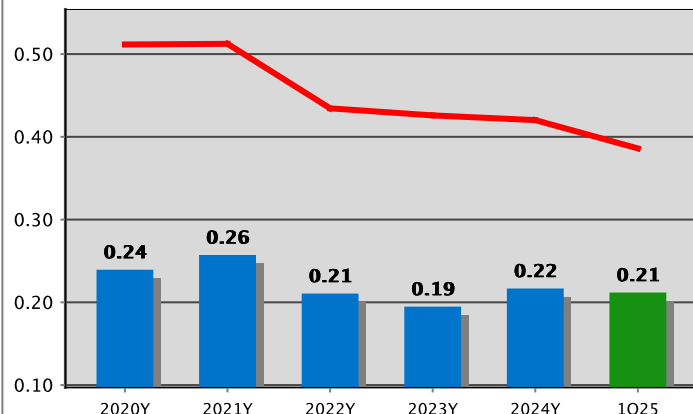
QCBI Banks by Net Interest Margin



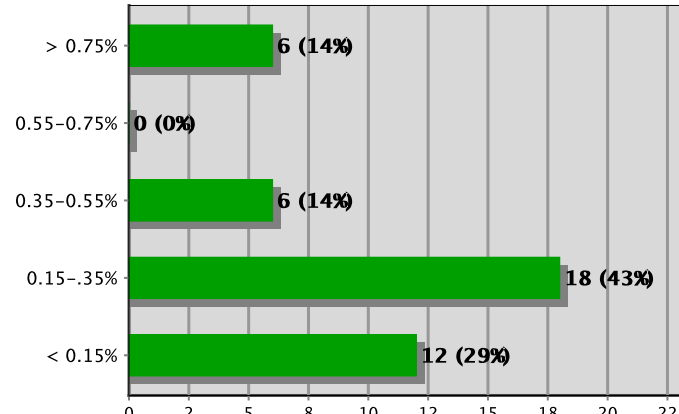
Median Net Interest Margin by Asset Size (%)



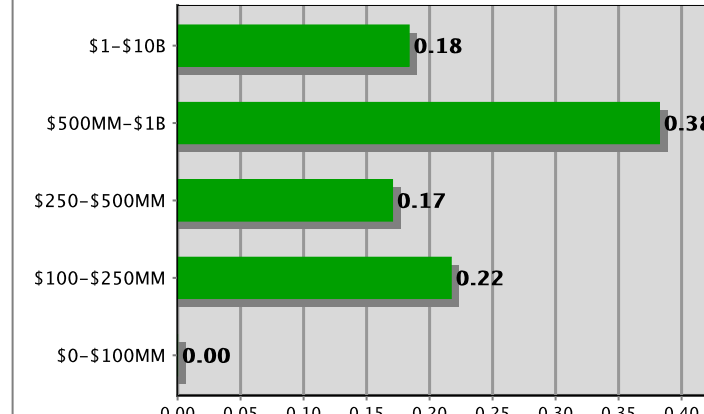
Noninterest Income (Core)/Avg. Assets (%)



QCBI Banks by Noninterest Income (Core)/Avg. Assets



Median Noninterest Income (Core)/Avg. Assets by Asset Size (%)



— National Trend

Note: All data points represent median values;  
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

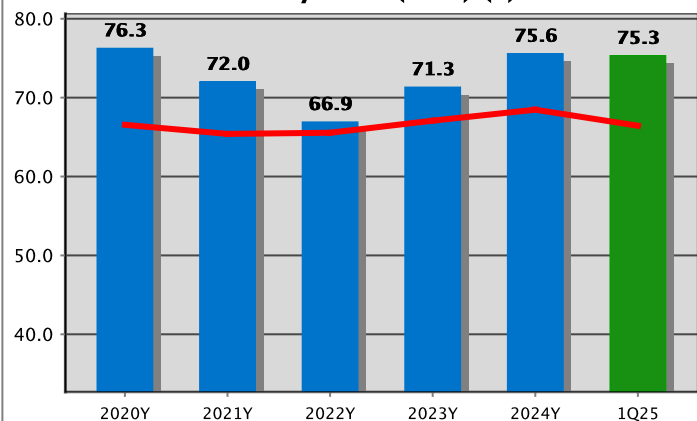


# QwickAnalytics State Performance Trends

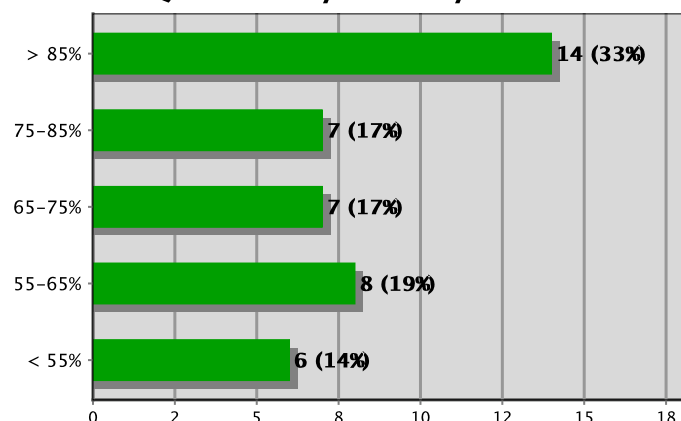
## Performance Trends

New Jersey  
Banks  
March 31, 2025

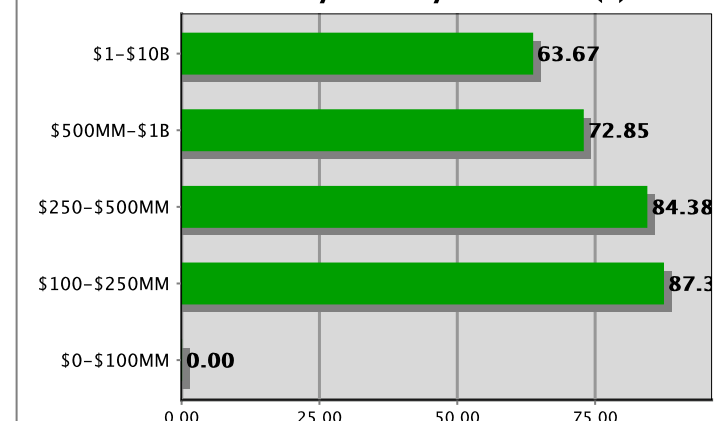
Efficiency Ratio (Core) (%)



QCBI Banks by Efficiency Ratio



Median Efficiency Ratio by Asset Size (%)



— National Trend

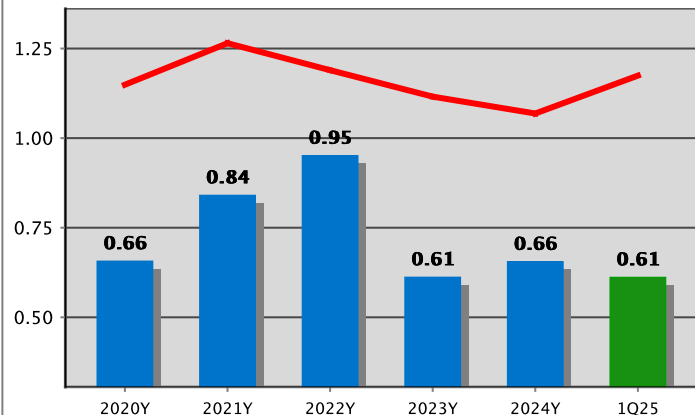
Note: All data points represent median values;  
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

# QwickAnalytics State Performance Trends

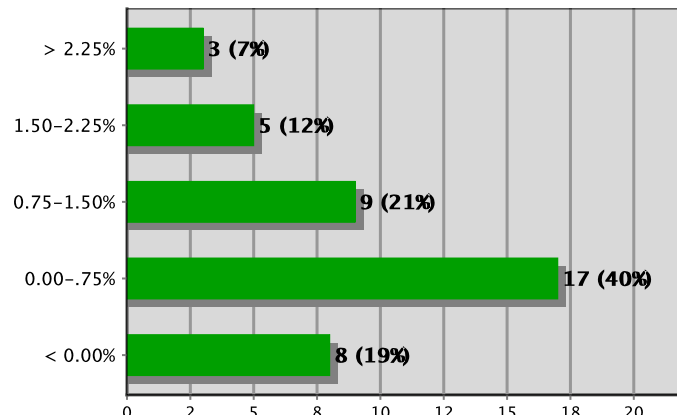
## Profitability Trends

New Jersey  
Banks  
March 31, 2025

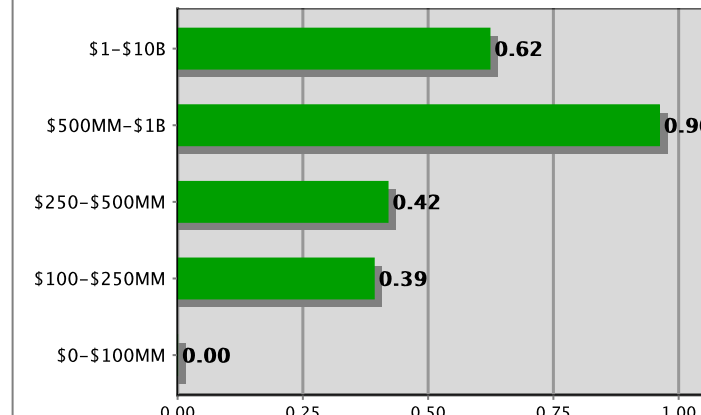
Median Pretax ROAA (%)



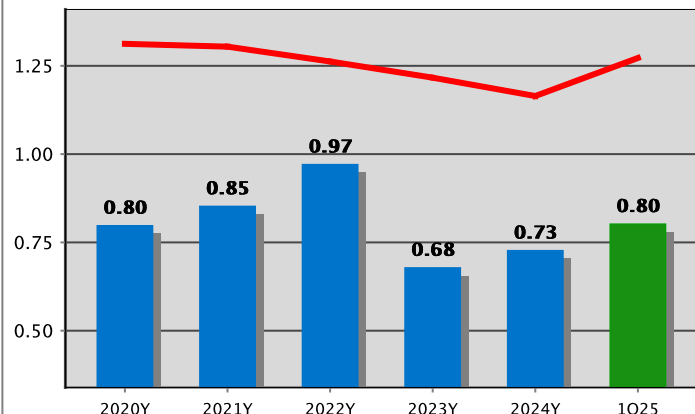
QCBI Banks by Pretax ROAA



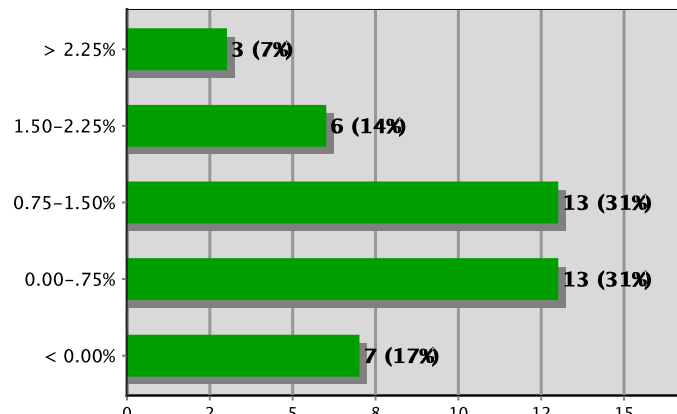
Median Pretax ROAA by Asset Size (%)



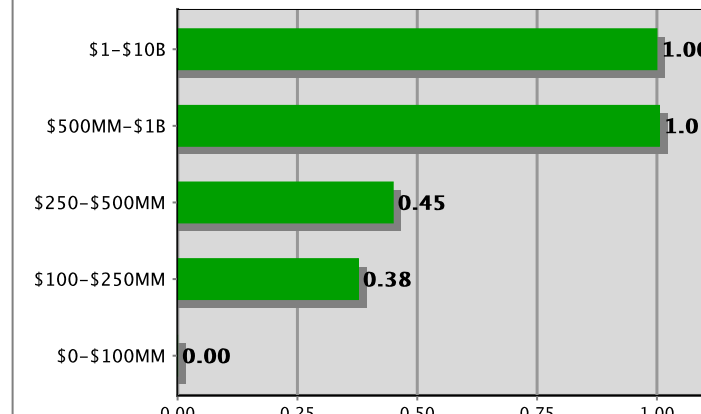
Median COE/AA (%)



QCBI Banks by COE/AA



Median COE/AA by Asset Size (%)



— National Trend

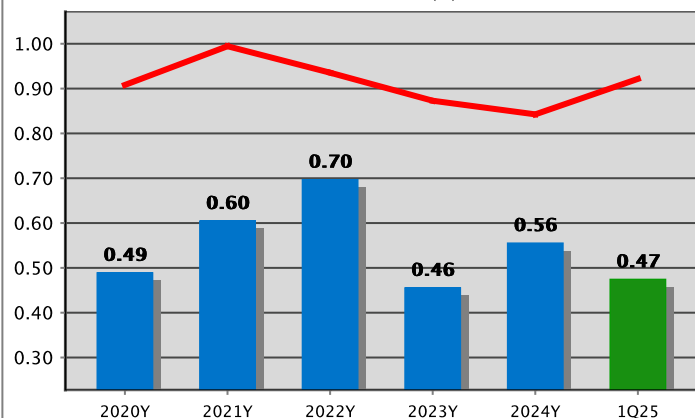
\* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)  
current period data (green bars) are for the most recent quarter (MRQ)

# QwickAnalytics State Performance Trends

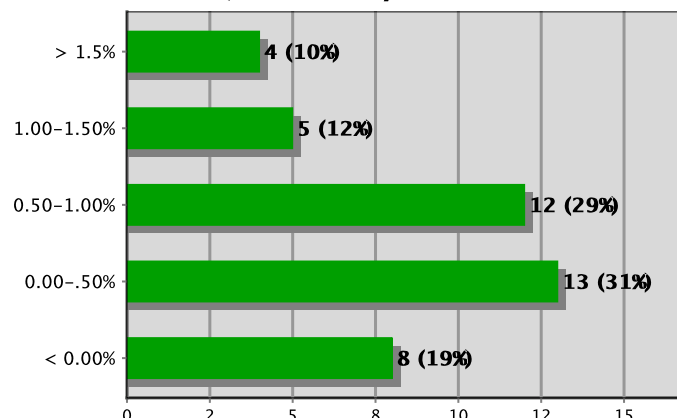
## Profitability Trends

New Jersey  
Banks  
March 31, 2025

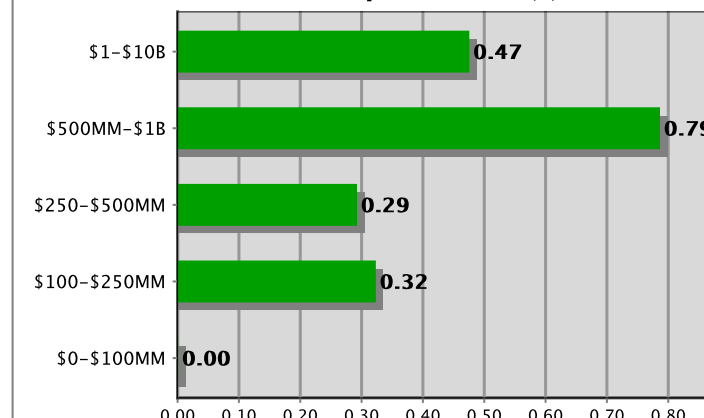
Median ROAA (%)



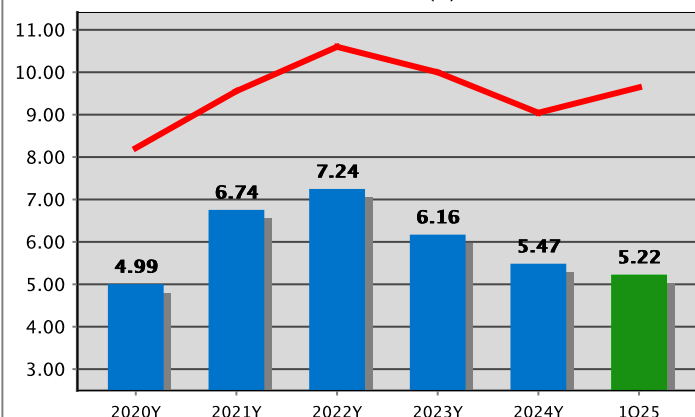
QCBI Banks by ROAA



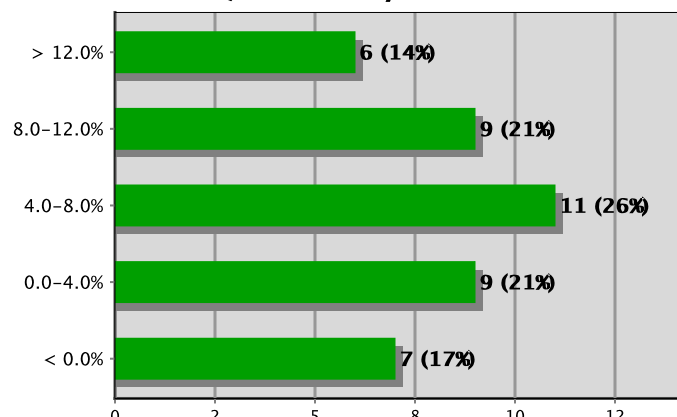
Median ROAA by Asset Size (%)



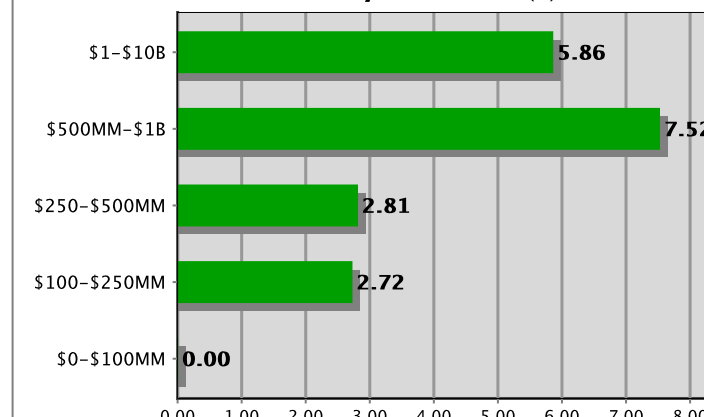
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



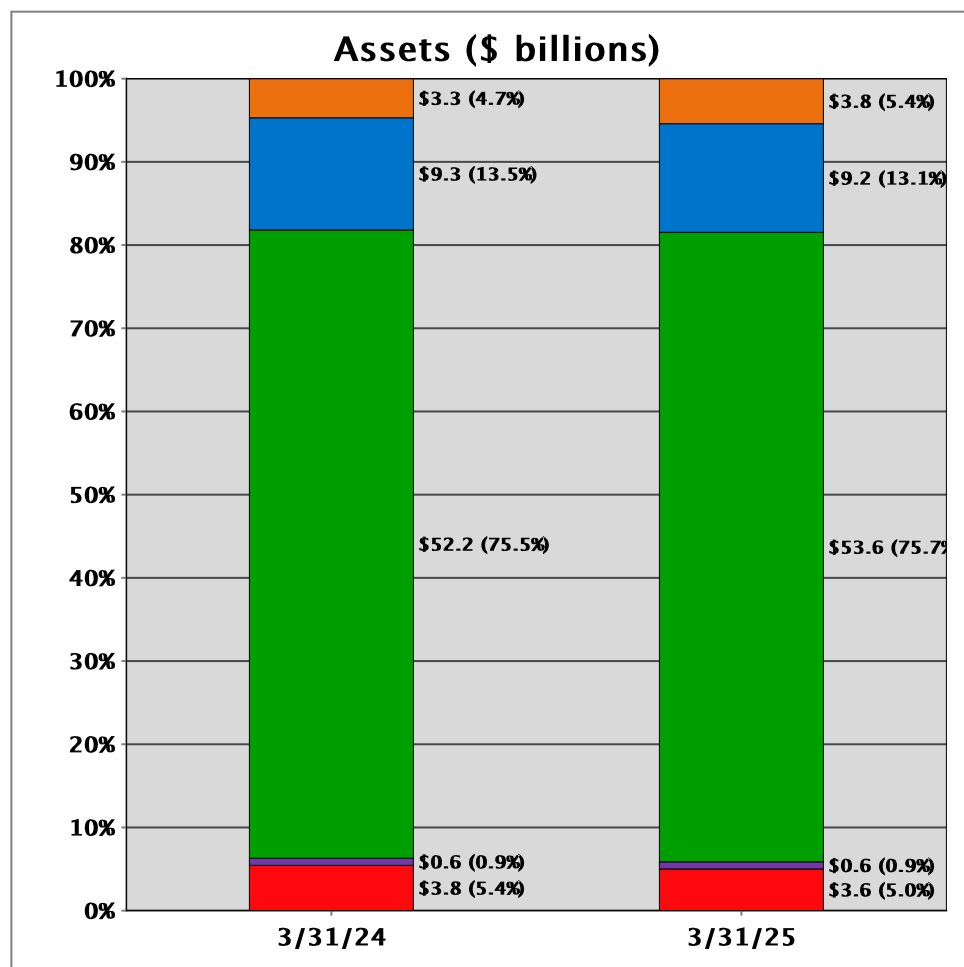
— National Trend

\* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the most recent quarter (MRQ)

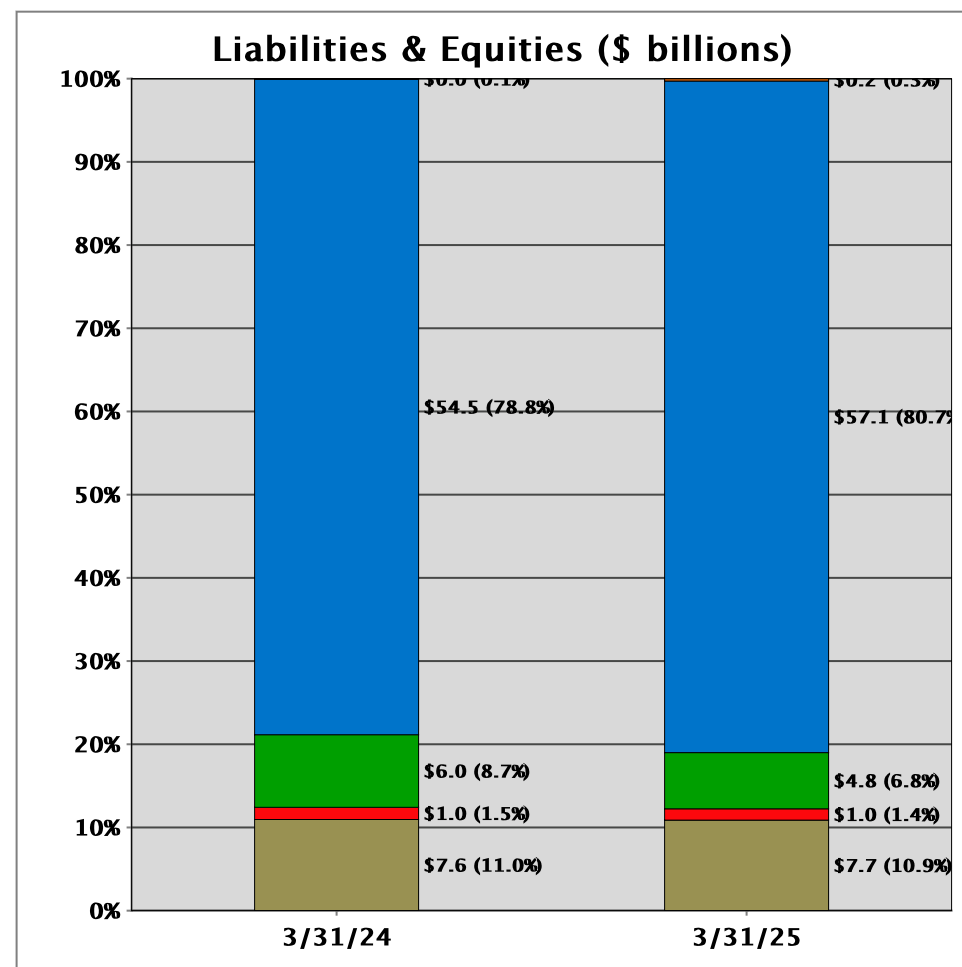
# QwickAnalytics State Performance Trends

## Balance Sheet Composition

New Jersey  
Banks  
March 31, 2025



■ Cash & Equivalents   
 ■ Securitites   
 ■ Net Loans  
■ Premises & Fixed   
 ■ Other Assets



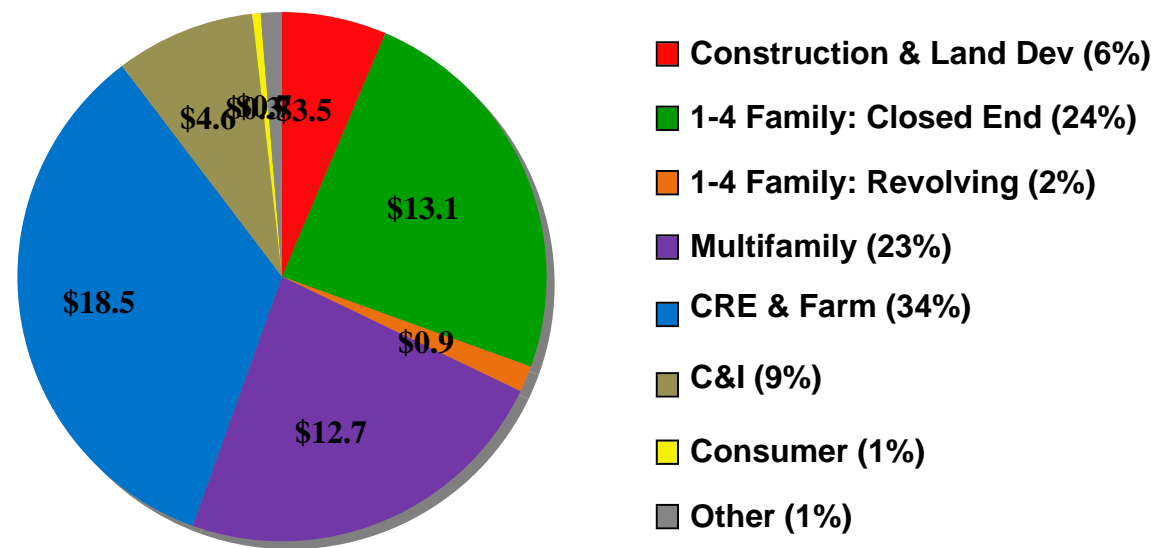
■ Fed Funds & Repos   
 ■ Deposits   
 ■ Other Borrowings  
■ Other Liabilities   
 ■ Equity Capital

# QuickAnalytics State Performance Trends

## Loan Composition

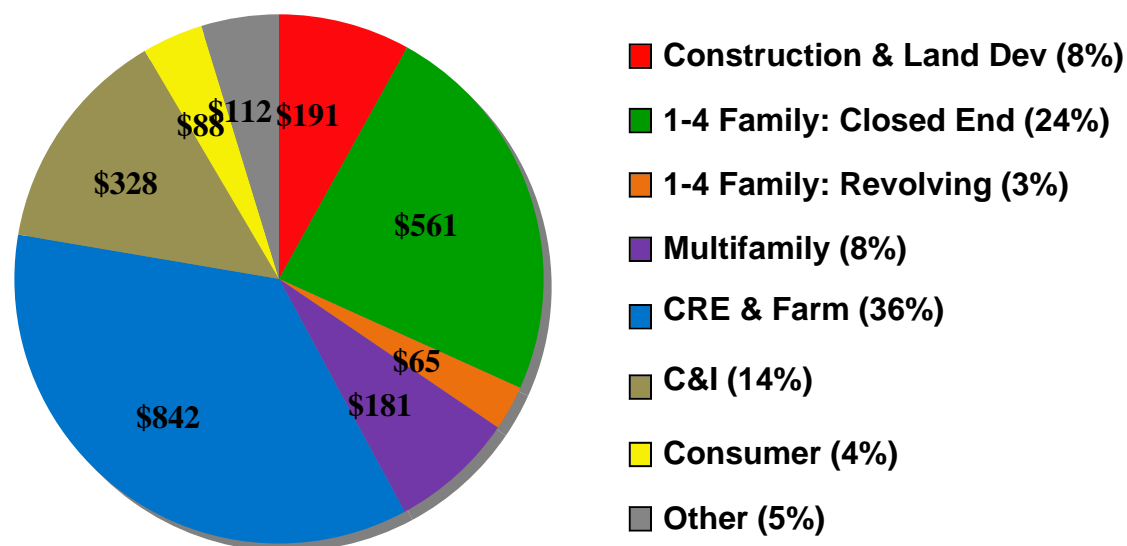
New Jersey  
Banks  
March 31, 2025

### State Aggregate Loan Mix



(\$ billions)

### National Aggregate Loan Mix



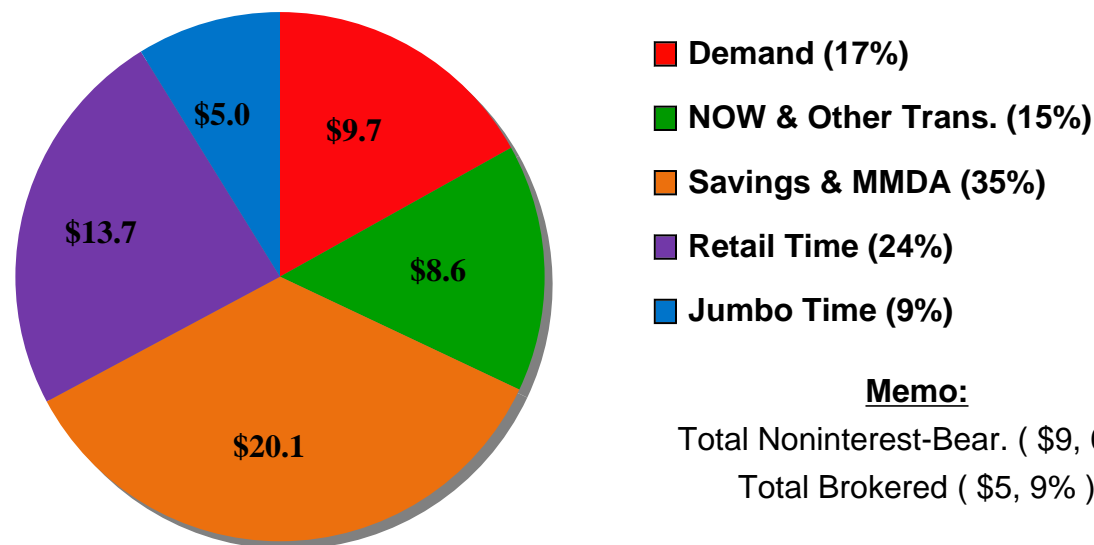
(\$ billions)

# QwickAnalytics State Performance Trends

## Deposit Composition

New Jersey  
Banks  
March 31, 2025

### State Aggregate Deposit Mix



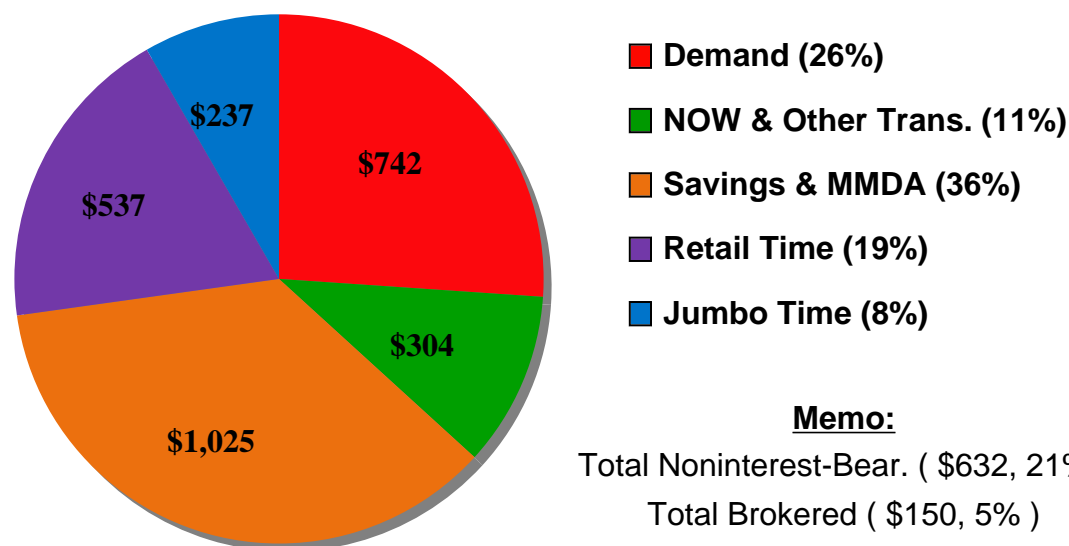
(\$ billions)

#### Memo:

Total Noninterest-Bear. ( \$9, 0% )

Total Brokered ( \$5, 9% )

### National Aggregate Deposit Mix



(\$ billions)

#### Memo:

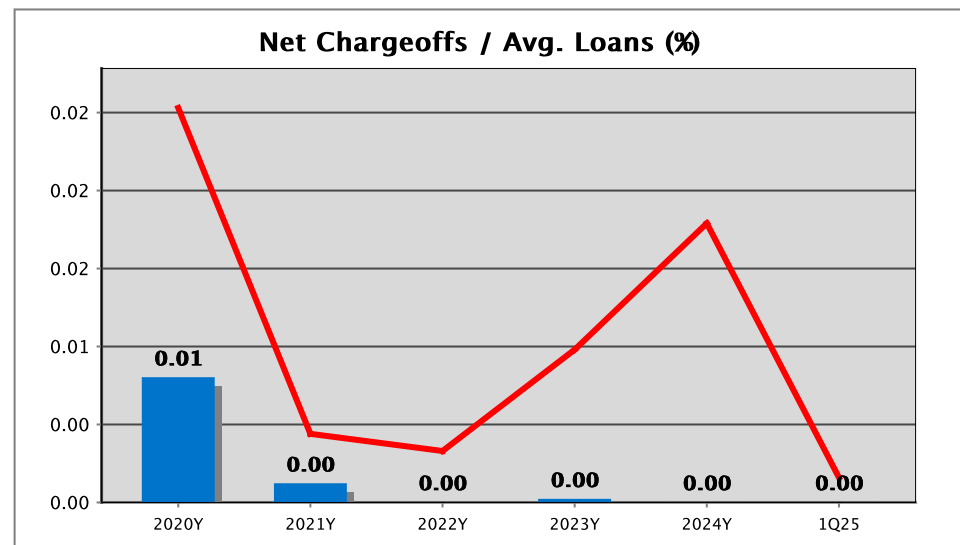
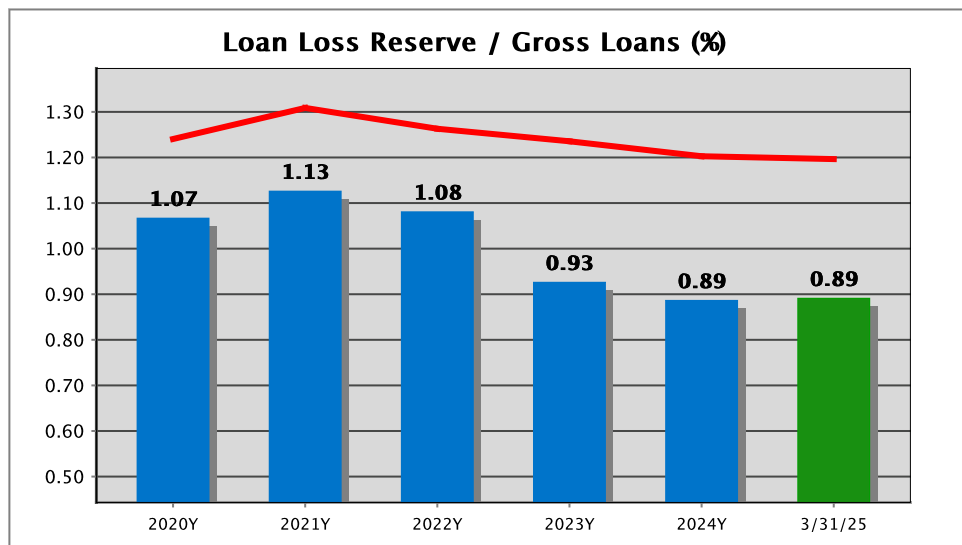
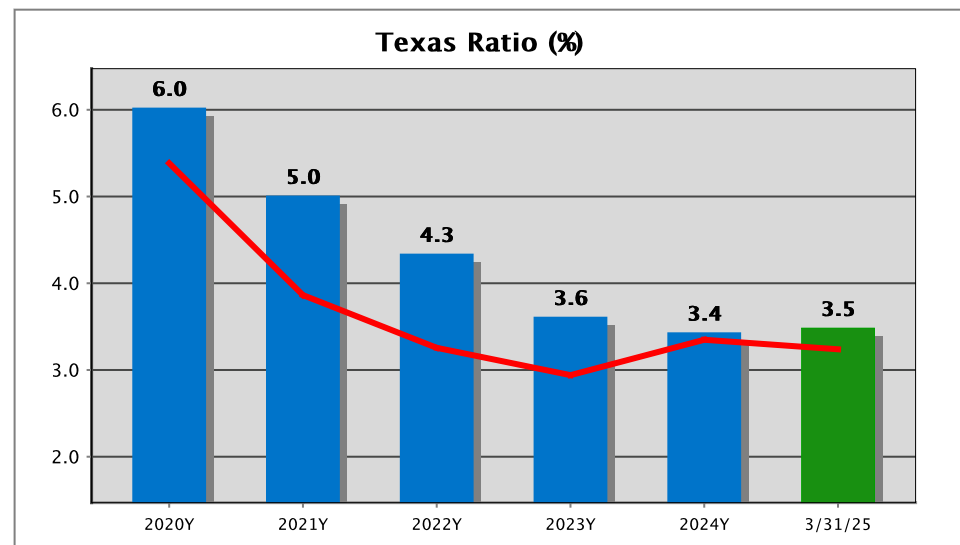
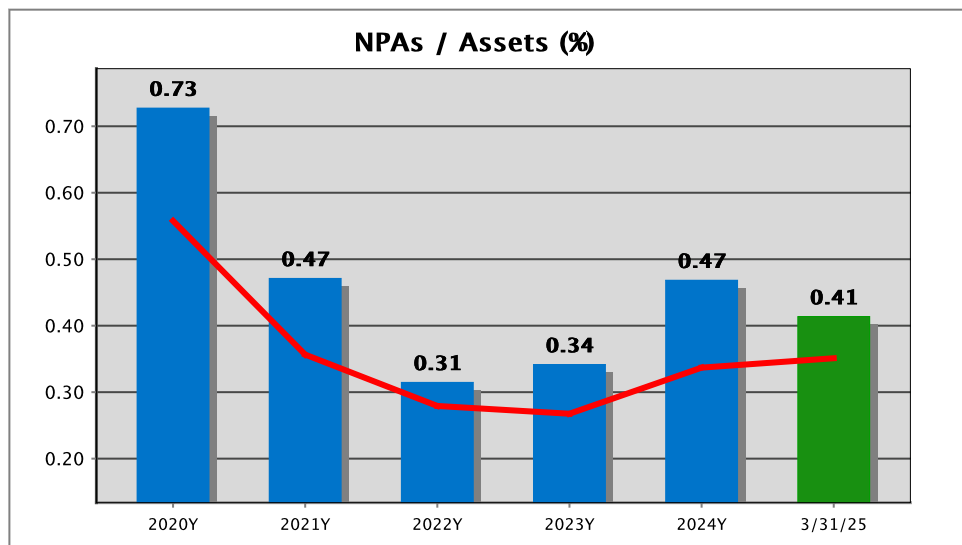
Total Noninterest-Bear. ( \$632, 21% )

Total Brokered ( \$150, 5% )

# QwickAnalytics State Performance Trends

## Asset Quality Trends

New Jersey  
Banks  
March 31, 2025



— National Trend

\* All data points represent median values; NPAs = loans 90+ days P.D. + nonaccrual loans + restructured loans + OREO;  
Texas Ratio = NPAs as a percentage of tangible equity + loan loss reserve



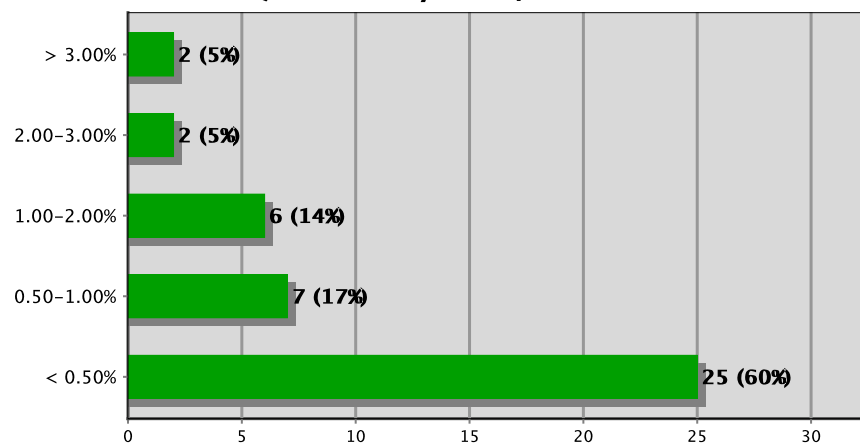
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# QwickAnalytics State Performance Trends

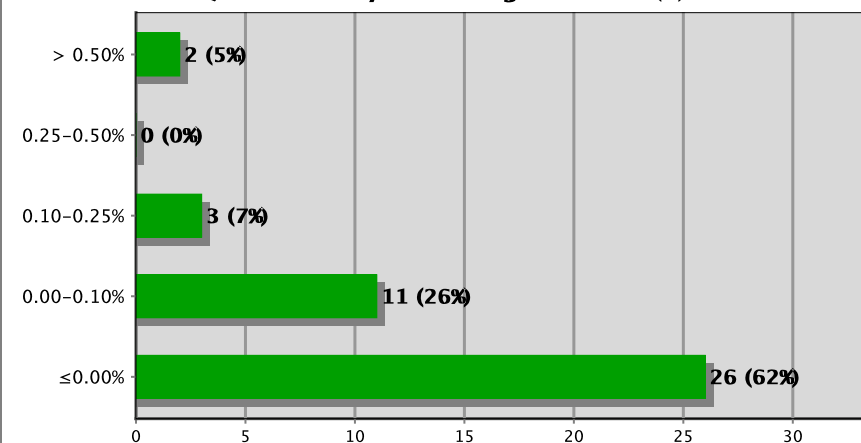
## Asset Quality Trends

New Jersey  
Banks  
March 31, 2025

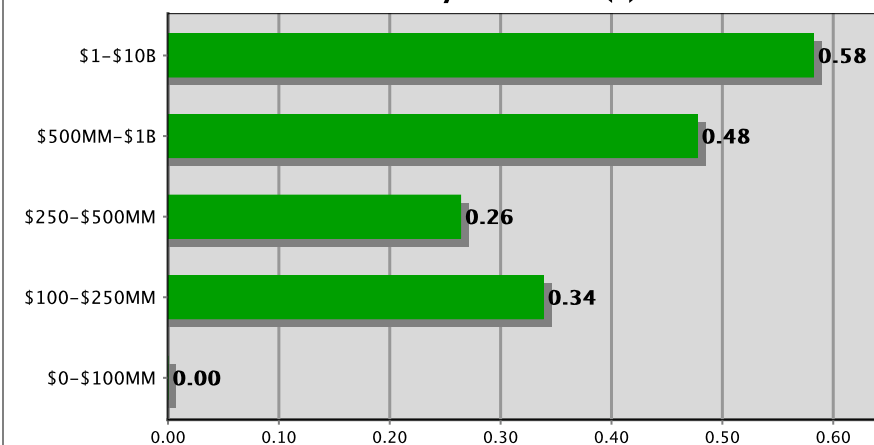
QCBI Banks by NPAs / Assets



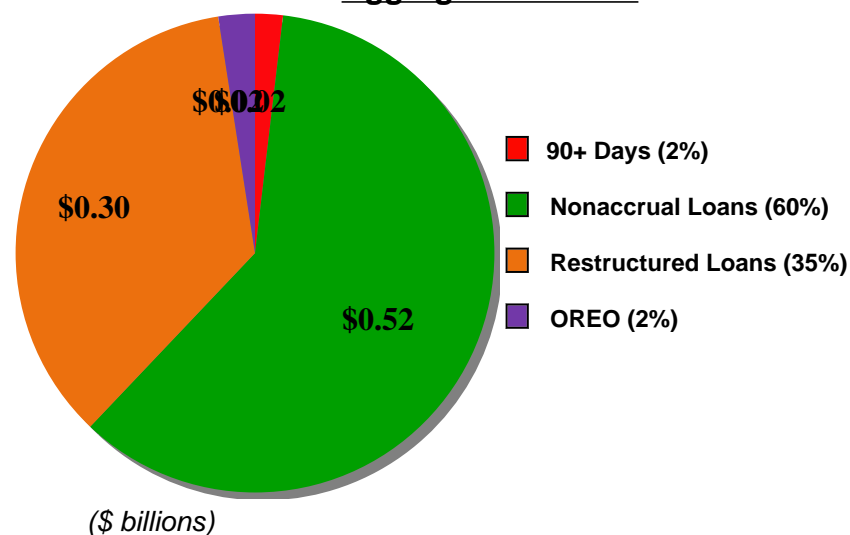
QCBI Banks by Net Chargeoff Ratio (%)



Median NPAs by Asset Size (%)



Aggregate NPA Mix



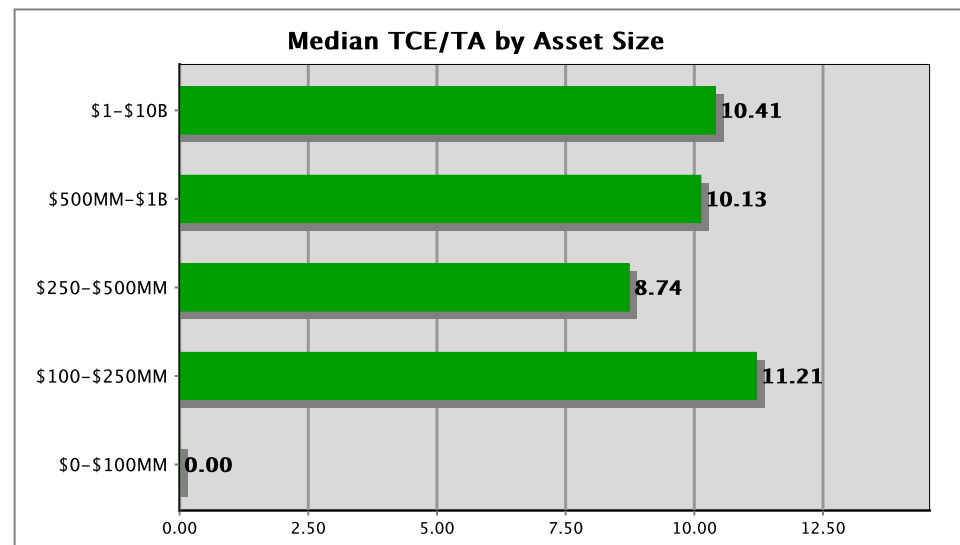
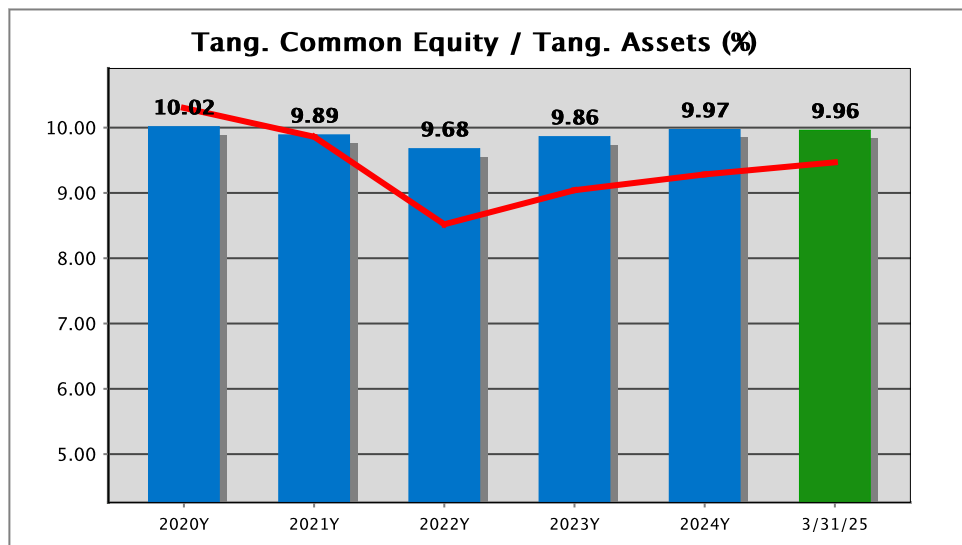
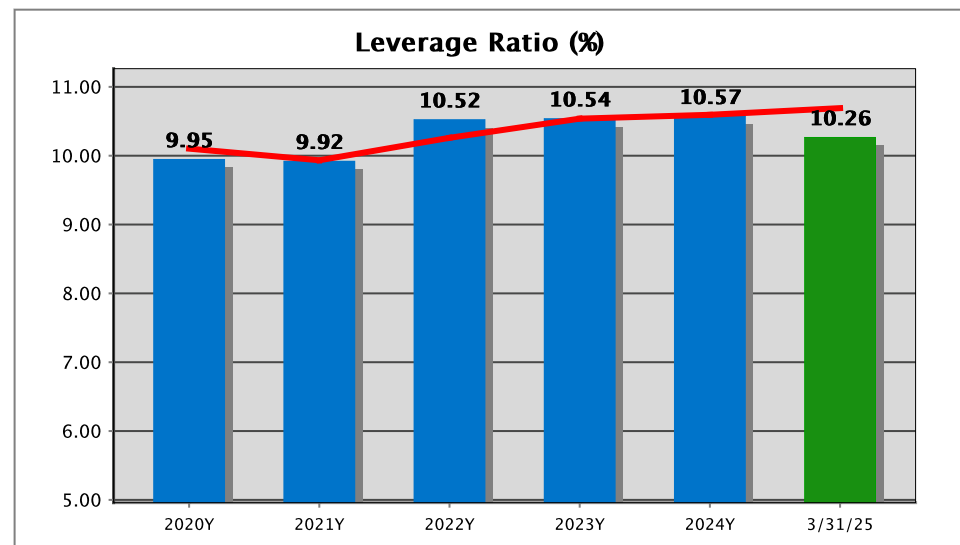
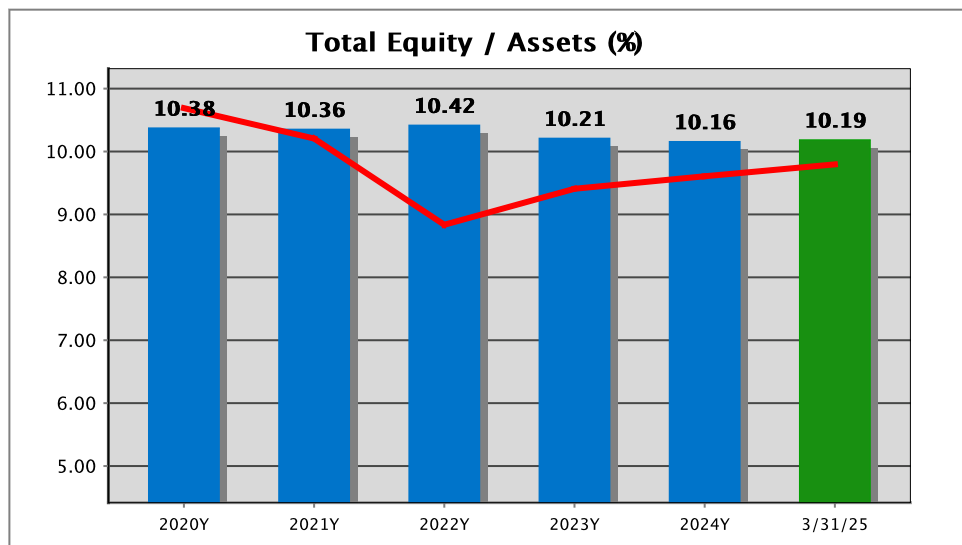
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# QwickAnalytics State Performance Trends

## Capital Trends

New Jersey  
Banks  
March 31, 2025



— National Trend

Note: Trend charts contain median values

# QwickAnalytics State Performance Trends

## Performance Matrix

New Jersey  
Banks  
March 31, 2025

Percentile Rank	10th	20th	30th	40th	50th (median)	60th	70th	80th	90th
<b>Growth Trends</b>									
Asset Growth (LTM)	-3.12%	-0.53%	1.54%	2.12%	<b>3.10%</b>	4.71%	6.37%	8.01%	9.77%
Loan Growth (LTM)	-1.95%	-1.16%	-0.88%	2.27%	<b>5.26%</b>	7.41%	8.92%	11.56%	15.44%
Deposit Growth (LTM)	-4.22%	-0.53%	1.01%	2.53%	<b>4.57%</b>	5.52%	6.52%	10.14%	12.31%
<b>Performance Trends</b>									
Yield on Loans	4.57%	4.90%	5.10%	5.22%	<b>5.32%</b>	5.50%	5.63%	6.07%	6.39%
Cost of Funds	0.99%	1.10%	1.71%	2.26%	<b>2.53%</b>	2.67%	2.79%	2.90%	3.40%
Net Interest Margin	1.92%	2.18%	2.66%	2.79%	<b>2.86%</b>	2.95%	3.31%	3.46%	3.70%
Noninterest Income (core) / Avg Assets*	0.07%	0.12%	0.16%	0.19%	<b>0.21%</b>	0.25%	0.34%	0.40%	0.97%
Efficiency Ratio (core)*	48.8%	57.0%	63.5%	70.9%	<b>75.3%</b>	79.4%	86.8%	89.1%	108.7%
<b>Profitability Trends</b>									
Pretax ROAA	-0.41%	0.06%	0.41%	0.47%	<b>0.61%</b>	0.73%	1.16%	1.40%	1.71%
Core Operating Earnings*	-0.25%	0.24%	0.40%	0.48%	<b>0.80%</b>	0.98%	1.29%	1.53%	1.74%
Return on Average Assets (a)	-0.33%	0.07%	0.32%	0.36%	<b>0.47%</b>	0.63%	0.91%	1.10%	1.36%
Return on Average Equity (a)	-2.50%	1.23%	3.07%	4.10%	<b>5.22%</b>	6.99%	8.96%	10.78%	12.56%
<b>Asset Quality Trends</b>									
Nonperforming Assets / Assets	0.07%	0.17%	0.26%	0.31%	<b>0.41%</b>	0.51%	0.71%	1.30%	1.81%
Texas Ratio	0.7%	1.6%	2.1%	2.8%	<b>3.5%</b>	4.3%	5.7%	10.0%	12.3%
Reserve / Loans	0.54%	0.60%	0.72%	0.83%	<b>0.89%</b>	1.02%	1.20%	1.30%	1.45%
Net Chargeoff Ratio	-0.02%	0.00%	0.00%	0.00%	<b>0.00%</b>	0.00%	0.00%	0.02%	0.12%
<b>Capital Trends</b>									
Total Equity / Assets	7.31%	8.34%	8.88%	9.46%	<b>10.19%</b>	10.93%	11.64%	13.40%	15.20%
Leverage Ratio	8.66%	9.01%	9.59%	9.94%	<b>10.26%</b>	10.91%	12.31%	13.73%	15.44%
Tang Common Equity / Tangible Assets	7.07%	8.29%	8.74%	9.29%	<b>9.96%</b>	10.70%	11.26%	13.33%	15.20%

\* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans).  
(a) Tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18)

## QCBI HONOR ROLL: TOP PERFORMING BANKS

# Top 25 Fastest Growing QCBI Banks

## LTM Asset Growth

New Jersey  
Banks  
March 31, 2025

Bank Name		City, ST	Total Assets (\$000s)	LTM Asset Growth (%) (\$000s)	
1	The Bank Of Princeton	Princeton, NJ	\$2,317,714	16.9%	\$334,967
2	New Millennium Bank	Fort Lee, NJ	\$923,669	12.2%	\$100,224
3	Peapack Private B&T	Bedminster, NJ	\$7,117,681	11.1%	\$711,335
4	Magyar Bank	New Brunswick, NJ	\$1,021,204	10.0%	\$93,106
5	United Roosevelt SB	Carteret, NJ	\$317,893	9.9%	\$28,522
6	Union County SB	Elizabeth, NJ	\$1,577,018	9.0%	\$130,725
7	First Commerce Bank	Lakewood, NJ	\$1,581,983	8.9%	\$129,496
8	Manasquan Bank	Wall Township, NJ	\$3,252,967	8.6%	\$256,412
9	First Bank	Hamilton, NJ	\$3,880,759	8.1%	\$289,362
10	Unity Bank	Clinton, NJ	\$2,759,008	7.8%	\$200,272
11	First National Bank Of Elmer	Elmer, NJ	\$384,885	6.8%	\$24,349
12	Parke Bank	Sewell, NJ	\$2,141,452	6.6%	\$132,781
13	Crown Bank	Elizabeth, NJ	\$661,195	6.5%	\$40,247
14	1st Colonial Community Bank	Collingswood, NJ	\$867,569	6.1%	\$50,069
15	Haddon SB	Haddon Heights, NJ	\$399,846	5.5%	\$20,974
16	Amboy Bank	Old Bridge, NJ	\$2,787,584	5.5%	\$145,277
17	First National Bank Of Absecon	Absecon, NJ	\$195,775	5.1%	\$9,482
18	Freedom Bank	Maywood, NJ	\$774,815	4.1%	\$30,793
19	Spencer SB, S&L Association	Elmwood Park, NJ	\$4,063,494	3.6%	\$139,623
20	Ascendia Bank	Glen Rock, NJ	\$394,079	3.3%	\$12,422
21	Blue Foundry Bank	Rutherford, NJ	\$2,088,391	3.2%	\$65,505
22	First Hope Bank, A National Banking Association	Hope, NJ	\$647,885	3.0%	\$18,683
23	Schuyler SB	Kearny, NJ	\$139,189	2.8%	\$3,782
24	Millville SB	Millville, NJ	\$160,928	2.4%	\$3,722
25	Franklin Bank	Pilesgrove, NJ	\$326,812	2.1%	\$6,878



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# Top 25 Fastest Growth QCBI Banks

## LTM Loan Growth

New Jersey  
Banks  
March 31, 2025

Bank Name		City, ST	Total Assets (\$000s)	LTM Loan Growth (%) (\$000s)	
1	Haddon SB	Haddon Heights, NJ	\$399,846	20.4%	\$40,508
2	The Pennsville National Bank	Pennsville, NJ	\$288,457	19.7%	\$17,399
3	Millville SB	Millville, NJ	\$160,928	19.6%	\$10,636
4	The Bank Of Princeton	Princeton, NJ	\$2,317,714	18.2%	\$285,307
5	Union County SB	Elizabeth, NJ	\$1,577,018	15.6%	\$38,674
6	United Roosevelt SB	Carteret, NJ	\$317,893	13.9%	\$31,103
7	Manasquan Bank	Wall Township, NJ	\$3,252,967	12.4%	\$303,933
8	First National Bank Of Absecon	Absecon, NJ	\$195,775	12.3%	\$13,215
9	Somerset Regal Bank	Bound Brook, NJ	\$1,073,794	11.6%	\$81,952
10	New Millennium Bank	Fort Lee, NJ	\$923,669	11.3%	\$80,829
11	Lusitania SB	Newark, NJ	\$390,318	10.9%	\$22,365
12	Sturdy SB	Stone Harbor, NJ	\$1,129,648	10.0%	\$56,852
13	Magyar Bank	New Brunswick, NJ	\$1,021,204	9.1%	\$67,281
14	Century SB	Vineland, NJ	\$640,174	8.6%	\$25,309
15	First Bank	Hamilton, NJ	\$3,880,759	8.2%	\$244,233
16	Unity Bank	Clinton, NJ	\$2,759,008	7.9%	\$170,974
17	First National Bank Of Elmer	Elmer, NJ	\$384,885	7.5%	\$22,234
18	Peapack Private B&T	Bedminster, NJ	\$7,117,681	7.4%	\$394,221
19	Amboy Bank	Old Bridge, NJ	\$2,787,584	6.4%	\$114,446
20	Franklin Bank	Pilesgrove, NJ	\$326,812	6.1%	\$11,735
21	Parke Bank	Sewell, NJ	\$2,141,452	5.5%	\$97,633
22	Freedom Bank	Maywood, NJ	\$774,815	5.0%	\$32,416
23	Blue Foundry Bank	Rutherford, NJ	\$2,088,391	4.6%	\$71,478
24	Ascendia Bank	Glen Rock, NJ	\$394,079	2.7%	\$8,313
25	First Hope Bank, A National Banking Association	Hope, NJ	\$647,885	2.5%	\$10,097



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# Top 25 QCBI Banks

## Net Interest Margin

New Jersey  
Banks  
March 31, 2025

Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1 Crown Bank	Elizabeth, NJ	\$661,195	5.15%
2 Unity Bank	Clinton, NJ	\$2,759,008	4.55%
3 First National Bank Of Elmer	Elmer, NJ	\$384,885	4.14%
4 The Pennsville National Bank	Pennsville, NJ	\$288,457	3.71%
5 First National Bank Of Absecon	Absecon, NJ	\$195,775	3.70%
6 First Hope Bank, A National Banking Association	Hope, NJ	\$647,885	3.68%
7 First Bank	Hamilton, NJ	\$3,880,759	3.63%
8 Amboy Bank	Old Bridge, NJ	\$2,787,584	3.48%
9 The Bank Of Princeton	Princeton, NJ	\$2,317,714	3.46%
10 Monroe SB	Williamstown, NJ	\$110,839	3.44%
11 Magyar Bank	New Brunswick, NJ	\$1,021,204	3.40%
12 1st Colonial Community Bank	Collingswood, NJ	\$867,569	3.34%
13 Parke Bank	Sewell, NJ	\$2,141,452	3.32%
14 Franklin Bank	Pilesgrove, NJ	\$326,812	3.28%
15 1st Bank Of Sea Isle City	Sea Isle City, NJ	\$310,633	3.17%
16 New Millennium Bank	Fort Lee, NJ	\$923,669	3.11%
17 Sturdy SB	Stone Harbor, NJ	\$1,129,648	2.95%
18 Somerset Regal Bank	Bound Brook, NJ	\$1,073,794	2.94%
19 Millville SB	Millville, NJ	\$160,928	2.93%
20 Connectone Bank	Englewood Cliffs, NJ	\$9,751,832	2.92%
21 Newfield National Bank	Newfield, NJ	\$875,875	2.88%
22 Century SB	Vineland, NJ	\$640,174	2.85%
23 Cenlar Fsb	Ewing, NJ	\$909,242	2.82%
24 Nve Bank	Englewood, NJ	\$645,178	2.81%
25 Manasquan Bank	Wall Township, NJ	\$3,252,967	2.79%

\* Most recent quarter (MRQ) net interest margin



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# Top 25 QCBI Banks

## Noninterest Income

New Jersey  
Banks  
March 31, 2025

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Cenlar Fsb	Ewing, NJ	\$909,242	46.48%
2 Nve Bank	Englewood, NJ	\$645,178	1.34%
3 Peapack Private B&T	Bedminster, NJ	\$7,117,681	1.05%
4 First Hope Bank, A National Banking Association	Hope, NJ	\$647,885	1.00%
5 Crown Bank	Elizabeth, NJ	\$661,195	0.98%
6 First National Bank Of Elmer	Elmer, NJ	\$384,885	0.87%
7 Franklin Bank	Pilesgrove, NJ	\$326,812	0.44%
8 Sturdy SB	Stone Harbor, NJ	\$1,129,648	0.43%
9 Crest SB	Wildwood, NJ	\$552,164	0.40%
10 1st Colonial Community Bank	Collingswood, NJ	\$867,569	0.38%
11 Magyar Bank	New Brunswick, NJ	\$1,021,204	0.38%
12 The Bank Of Princeton	Princeton, NJ	\$2,317,714	0.37%
13 Bogota SB	Teaneck, NJ	\$930,709	0.35%
14 The Pennsville National Bank	Pennsville, NJ	\$288,457	0.34%
15 New Millennium Bank	Fort Lee, NJ	\$923,669	0.30%
16 Century SB	Vineland, NJ	\$640,174	0.27%
17 GSL SB	Guttenberg, NJ	\$161,302	0.25%
18 Kearny Bank	Fairfield, NJ	\$7,720,773	0.24%
19 Unity Bank	Clinton, NJ	\$2,759,008	0.22%
20 First National Bank Of Absecon	Absecon, NJ	\$195,775	0.22%
21 Millville SB	Millville, NJ	\$160,928	0.22%
22 First Bank	Hamilton, NJ	\$3,880,759	0.21%
23 Newfield National Bank	Newfield, NJ	\$875,875	0.20%
24 Somerset Regal Bank	Bound Brook, NJ	\$1,073,794	0.20%
25 Ascendia Bank	Glen Rock, NJ	\$394,079	0.19%

\* Most recent quarter (MRQ) noninterest income as a percentage of average assets; excludes nonrecurring gains/losses

# Top 25 QCBI Banks Most Efficient

New Jersey  
Banks  
March 31, 2025

Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1 Parke Bank	Sewell, NJ	\$2,141,452	35.6%
2 Crown Bank	Elizabeth, NJ	\$661,195	36.4%
3 Unity Bank	Clinton, NJ	\$2,759,008	43.0%
4 Amboy Bank	Old Bridge, NJ	\$2,787,584	48.1%
5 Connectone Bank	Englewood Cliffs, NJ	\$9,751,832	54.9%
6 The Pennsville National Bank	Pennsville, NJ	\$288,457	55.8%
7 First Bank	Hamilton, NJ	\$3,880,759	56.1%
8 Magyar Bank	New Brunswick, NJ	\$1,021,204	56.5%
9 Bcb Community Bank	Bayonne, NJ	\$3,472,064	58.6%
10 New Millennium Bank	Fort Lee, NJ	\$923,669	60.6%
11 Nve Bank	Englewood, NJ	\$645,178	61.0%
12 The Bank Of Princeton	Princeton, NJ	\$2,317,714	63.3%
13 Manasquan Bank	Wall Township, NJ	\$3,252,967	64.0%
14 1st Colonial Community Bank	Collingswood, NJ	\$867,569	65.6%
15 Century SB	Vineland, NJ	\$640,174	66.2%
16 First National Bank Of Elmer	Elmer, NJ	\$384,885	69.6%
17 Newfield National Bank	Newfield, NJ	\$875,875	72.8%
18 Freedom Bank	Maywood, NJ	\$774,815	73.7%
19 Monroe SB	Williamstown, NJ	\$110,839	73.8%
20 Peapack Private B&T	Bedminster, NJ	\$7,117,681	74.6%
21 Spencer SB, S&L Association	Elmwood Park, NJ	\$4,063,494	76.0%
22 Kearny Bank	Fairfield, NJ	\$7,720,773	77.7%
23 Lusitania SB	Newark, NJ	\$390,318	78.2%
24 First National Bank Of Absecon	Absecon, NJ	\$195,775	78.4%
25 First Hope Bank, A National Banking Association	Hope, NJ	\$647,885	80.1%

\* Most recent quarter (MRQ) noninterest expense as a percentage of net interest income+noninterest income;  
excludes nonrecurring gains/losses



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# Top 25 QCBI Banks

## ROAA (C-Corps)

New Jersey  
Banks  
March 31, 2025

Bank Name	City, ST	Total Assets (\$000s)	ROAA
1 Cenlar Fsb	Ewing, NJ	\$909,242	2.51%
2 Unity Bank	Clinton, NJ	\$2,759,008	1.83%
3 Parke Bank	Sewell, NJ	\$2,141,452	1.62%
4 Nve Bank	Englewood, NJ	\$645,178	1.35%
5 The Pennsville National Bank	Pennsville, NJ	\$288,457	1.33%
6 First National Bank Of Elmer	Elmer, NJ	\$384,885	1.19%
7 Magyar Bank	New Brunswick, NJ	\$1,021,204	1.13%
8 First Bank	Hamilton, NJ	\$3,880,759	0.99%
9 The Bank Of Princeton	Princeton, NJ	\$2,317,714	0.97%
10 1st Colonial Community Bank	Collingswood, NJ	\$867,569	0.96%
11 New Millennium Bank	Fort Lee, NJ	\$923,669	0.93%
12 Connectone Bank	Englewood Cliffs, NJ	\$9,751,832	0.86%
13 Century SB	Vineland, NJ	\$640,174	0.79%
14 Manasquan Bank	Wall Township, NJ	\$3,252,967	0.77%
15 Newfield National Bank	Newfield, NJ	\$875,875	0.67%
16 First National Bank Of Absecon	Absecon, NJ	\$195,775	0.58%
17 First Hope Bank, A National Banking Association	Hope, NJ	\$647,885	0.54%
18 Freedom Bank	Maywood, NJ	\$774,815	0.54%
19 Peapack Private B&T	Bedminster, NJ	\$7,117,681	0.51%
20 First Commerce Bank	Lakewood, NJ	\$1,581,983	0.44%
21 Spencer SB, S&L Association	Elmwood Park, NJ	\$4,063,494	0.42%
22 Crest SB	Wildwood, NJ	\$552,164	0.38%
23 Monroe SB	Williamstown, NJ	\$110,839	0.37%
24 Kearny Bank	Fairfield, NJ	\$7,720,773	0.35%
25 Sturdy SB	Stone Harbor, NJ	\$1,129,648	0.34%

\* Most recent quarter (MRQ) ROAA (stated) for C-Corp status institutions only

# Top 25 QCBI Banks

## ROAA (S-Corps)

New Jersey  
Banks  
March 31, 2025

Bank Name		City, ST	Total Assets (\$000s)	ROAA
1	Crown Bank	Elizabeth, NJ	\$661,195	3.45%
2	Amboy Bank	Old Bridge, NJ	\$2,787,584	1.72%

\* Most recent quarter (MRQ) ROAA (stated) for S-Corp status institutions only

# Top 25 QCBI Banks ROAE (C-Corps)

New Jersey  
Banks  
March 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Union County SB	Elizabeth, NJ	\$1,577,018	61.99%
2	Cenlar Fsb	Ewing, NJ	\$909,242	18.43%
3	The Pennsville National Bank	Pennsville, NJ	\$288,457	16.73%
4	Unity Bank	Clinton, NJ	\$2,759,008	15.45%
5	First National Bank Of Elmer	Elmer, NJ	\$384,885	12.61%
6	Newfield National Bank	Newfield, NJ	\$875,875	11.22%
7	Century SB	Vineland, NJ	\$640,174	10.84%
8	Magyar Bank	New Brunswick, NJ	\$1,021,204	10.53%
9	Parke Bank	Sewell, NJ	\$2,141,452	9.95%
10	1st Colonial Community Bank	Collingswood, NJ	\$867,569	9.41%
11	First Bank	Hamilton, NJ	\$3,880,759	9.11%
12	The Bank Of Princeton	Princeton, NJ	\$2,317,714	8.62%
13	Manasquan Bank	Wall Township, NJ	\$3,252,967	8.42%
14	New Millennium Bank	Fort Lee, NJ	\$923,669	7.52%
15	First National Bank Of Absecon	Absecon, NJ	\$195,775	7.01%
16	Nve Bank	Englewood, NJ	\$645,178	6.95%
17	Connectone Bank	Englewood Cliffs, NJ	\$9,751,832	6.62%
18	First Hope Bank, A National Banking Association	Hope, NJ	\$647,885	6.61%
19	Freedom Bank	Maywood, NJ	\$774,815	5.34%
20	Peapack Private B&T	Bedminster, NJ	\$7,117,681	5.09%
21	Sturdy SB	Stone Harbor, NJ	\$1,129,648	4.92%
22	Crest SB	Wildwood, NJ	\$552,164	4.38%
23	First Commerce Bank	Lakewood, NJ	\$1,581,983	4.12%
24	Franklin Bank	Pilesgrove, NJ	\$326,812	4.09%
25	Kearny Bank	Fairfield, NJ	\$7,720,773	3.88%

\* Most recent quarter (MRQ) ROAE (stated) for C-Corp status institutions only



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# Top 25 QCBI Banks

## ROAE (S-Corps)

New Jersey  
Banks  
March 31, 2025

Bank Name		City, ST	Total Assets (\$000s)	ROAE
1	Amboy Bank	Old Bridge, NJ	\$2,787,584	15.23%
2	Crown Bank	Elizabeth, NJ	\$661,195	14.62%

\* Most recent quarter (MRQ) ROAE (stated) for S-Corp status institutions only

# QwickAnalytics State Performance Trends

New Jersey  
Banks  
March 31, 2025

The **QwickAnalytics State Performance Trends** report presents a summary of key trends of "true" community banks - based on the QwickAnalytics Community Bank Index (QCBI) <sup>TM</sup> - for comparisons that are meaningful and relevant. The QCBI excludes FDIC-insured institutions that do not fit the characteristics of a community bank, based on the following call report-derived rules:

Disqualifying Rule	Banks Excluded:	
	National	New Jersey
Assets > \$10 Billion	156	4
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	128	2
Large Institutional Branches (>\$2 billion deposits/branch)	47	1
Underloaned (<10% Loans / Assets)	119	1
Consumer Focus (>50% Consumer Loans or Leases / Assets)	21	0
No Material Real Estate Lending (<1% Assets)	132	2
Wholesale Funded (<40% Core Deposits / Deposits)	95	0
Overcapitalized (Total Equity / Assets > 50%)	90	0
Time Deposits = 100% of Total Deposits	20	0
Manually Excluded Banks	0	0

*\* Exclusions are not "additive" as some institutions meet multiple criteria for exclusion*

# About QwickAnalytics: Time-Saving Tools for Busy Bankers

New Jersey  
Banks  
March 31, 2025

QwickAnalytics on-line, cloud-based tools are designed specifically for community bankers to:

- (1) conduct a variety of **financial performance research**, from value-added graphs and tables of their own financial performance to several customizable **peer benchmarking reports**, and
- (2) satisfy several regulatory requirements, including **credit stress testing**.

The reports are **professional and polished**, but also **quick, easy and affordable**, and have received rave reviews from clients.

## Regulatory and Compliance

- Credit Stress Test
- Basel III Capital Planning
- Reg F Snapshot



## Bank & Peer Performance

- Bank Performance Report Card
- PeerWatch Trends
- PeerWatch
- Liquidity Risk Report
- Reg F Snapshot

Find out more or sign up at [www.qwickanalytics.com](http://www.qwickanalytics.com).