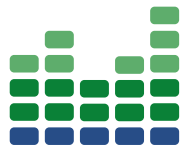


QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: NEW JERSEY *3rd Quarter 2021 Review*



QwickAnalytics™
from QwickRate



QwickAnalytics State Performance Trends

New Jersey
Banks
September 30, 2021

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) TM 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	51	86%	8	14%	59
National	4,603	93%	357	7%	4,960

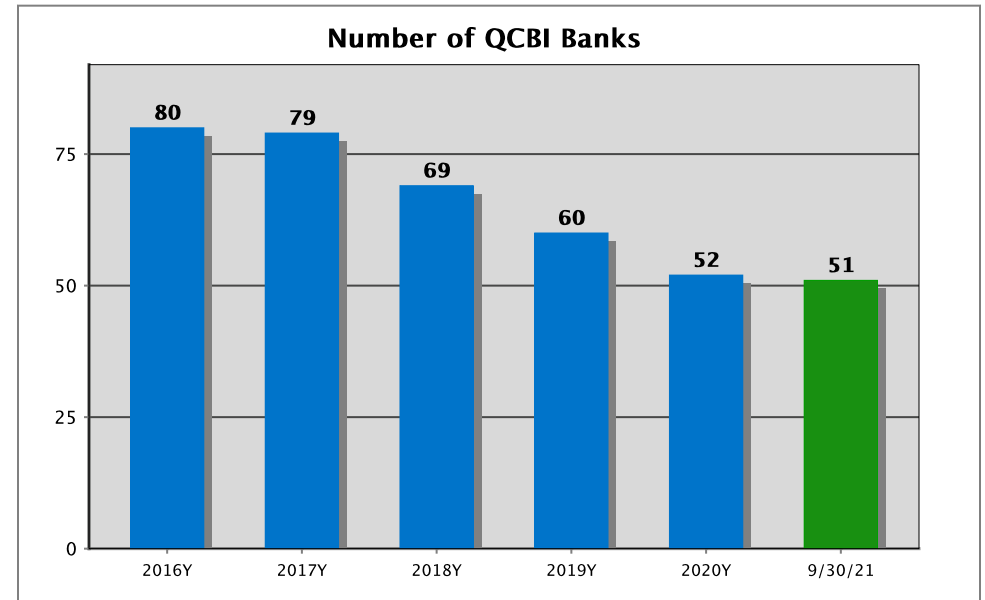
Please visit the www.QwickAnalytics.com website for more information.

QwickAnalytics State Performance Trends

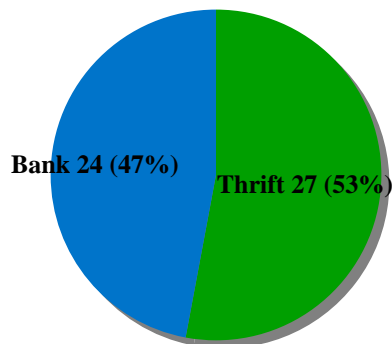
QCBI Industry Structure

New Jersey
Banks
September 30, 2021

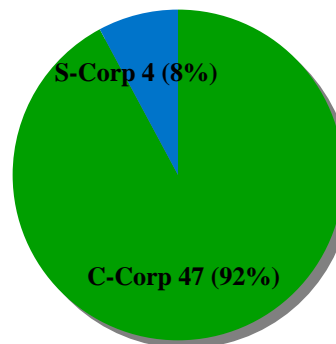
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	0	0%	\$0	0%
\$100-\$500 Million	18	35%	\$4,915	6%
\$500 Million-\$1 Billion	14	27%	\$9,427	12%
\$1-\$5 Billion	14	27%	\$28,625	35%
\$5-\$10 Billion	5	10%	\$38,720	47%
Total	51	100%	\$81,687	100%



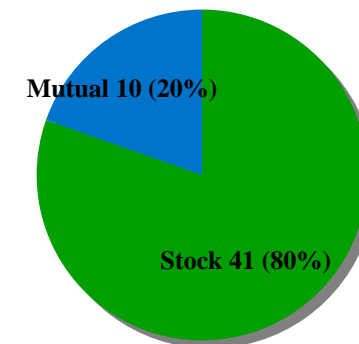
Industry Breakdown



Structural Breakdown



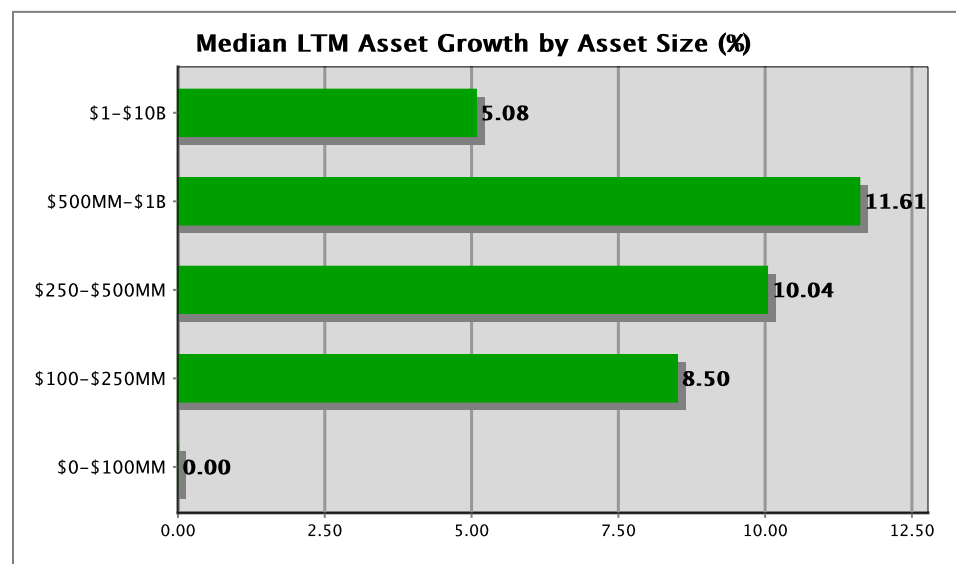
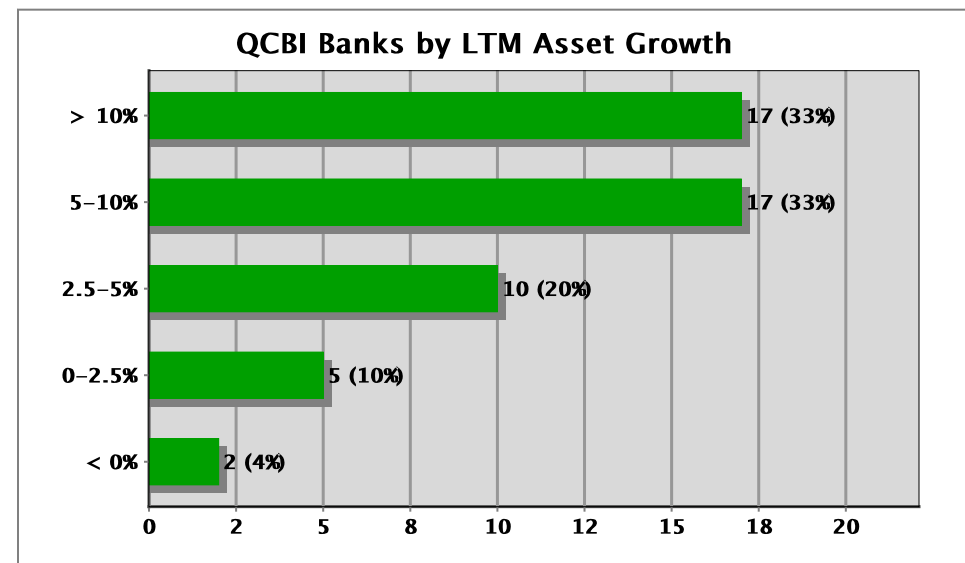
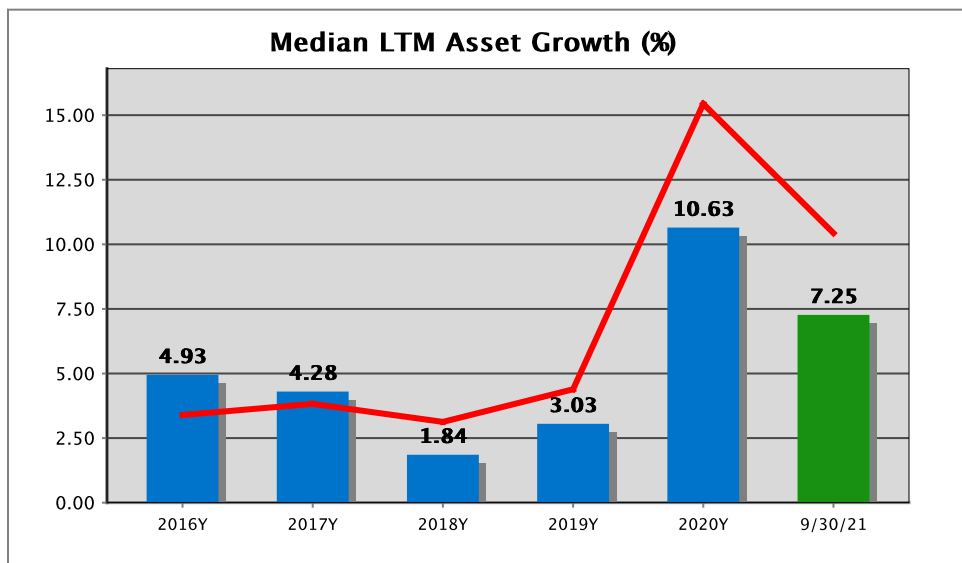
Ownership Breakdown



QwickAnalytics State Performance Trends

Asset Growth Trends

New Jersey
Banks
September 30, 2021



— National Trend

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

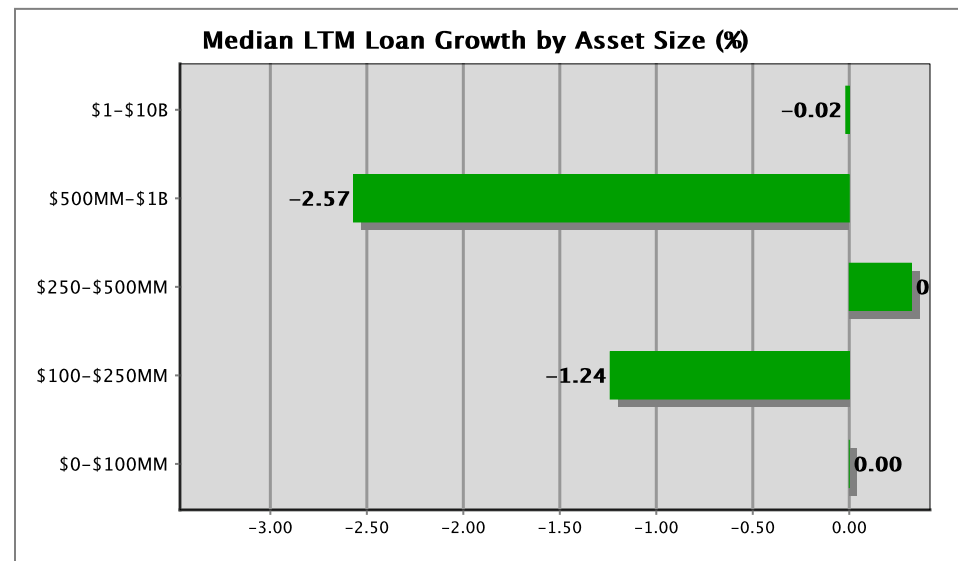
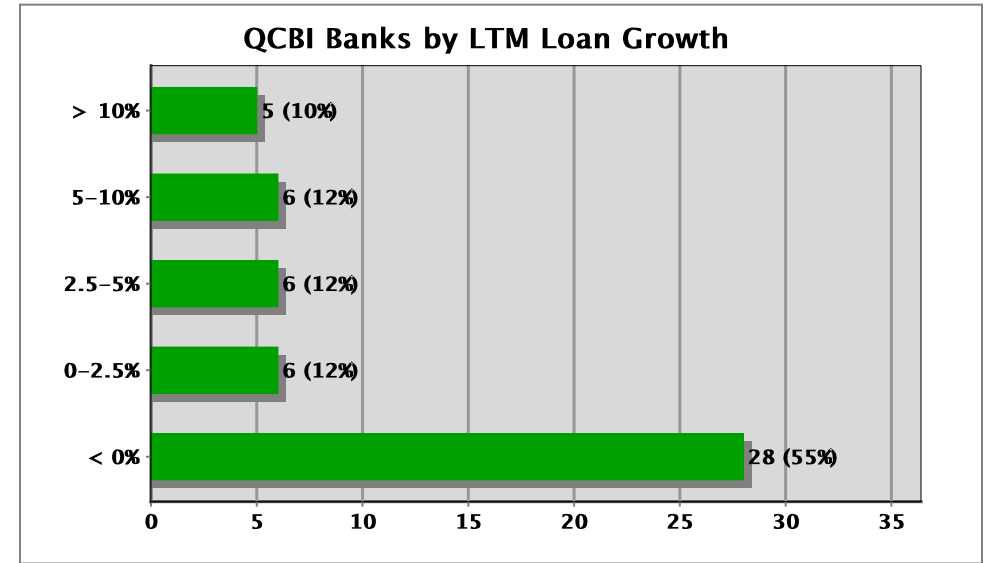
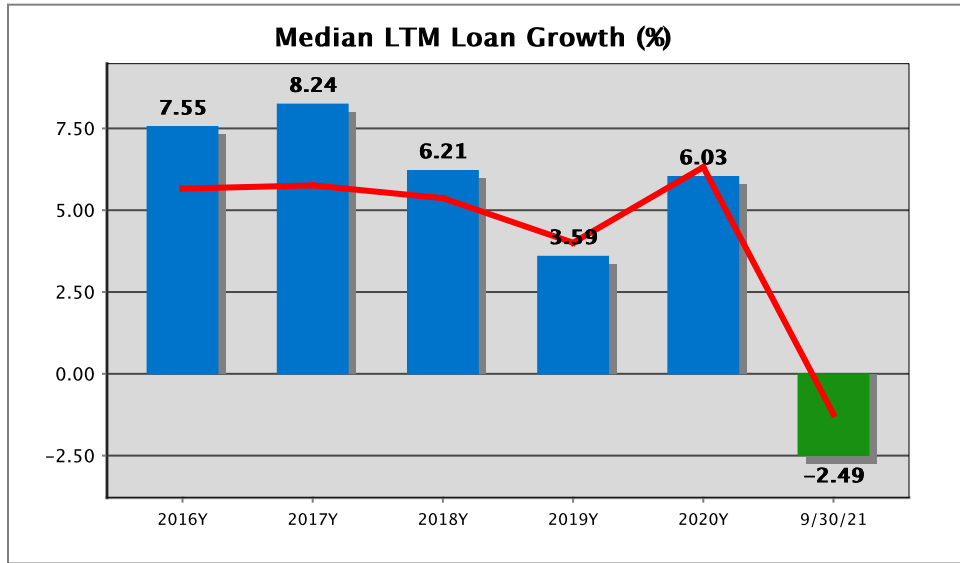


QwickAnalytics™

QwickAnalytics State Performance Trends

Loan Growth Trends

New Jersey
Banks
September 30, 2021



— National Trend

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

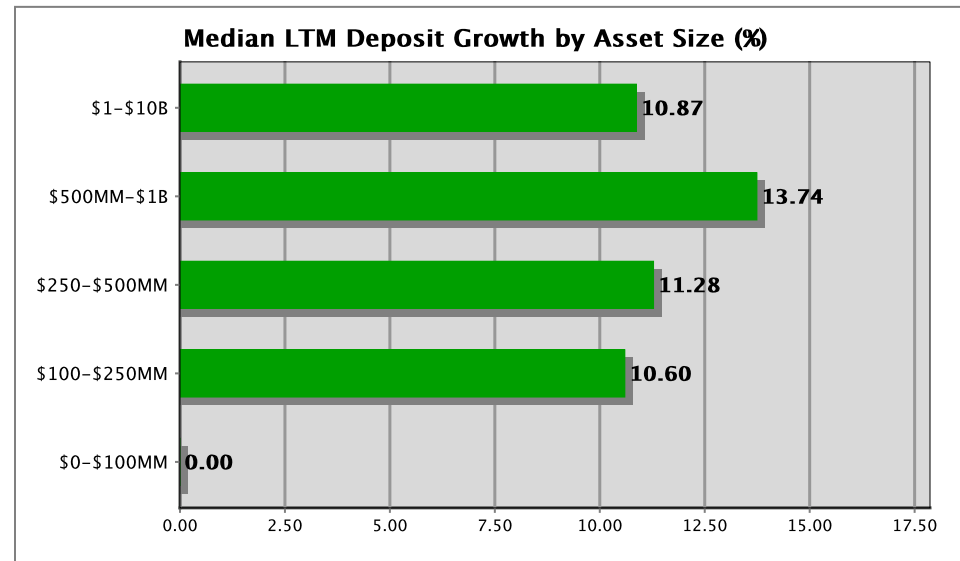
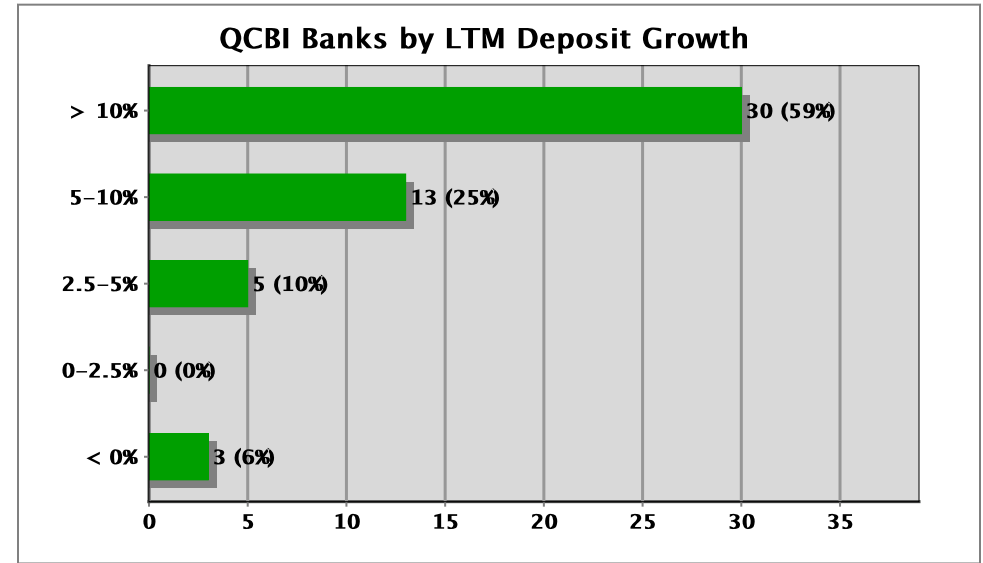
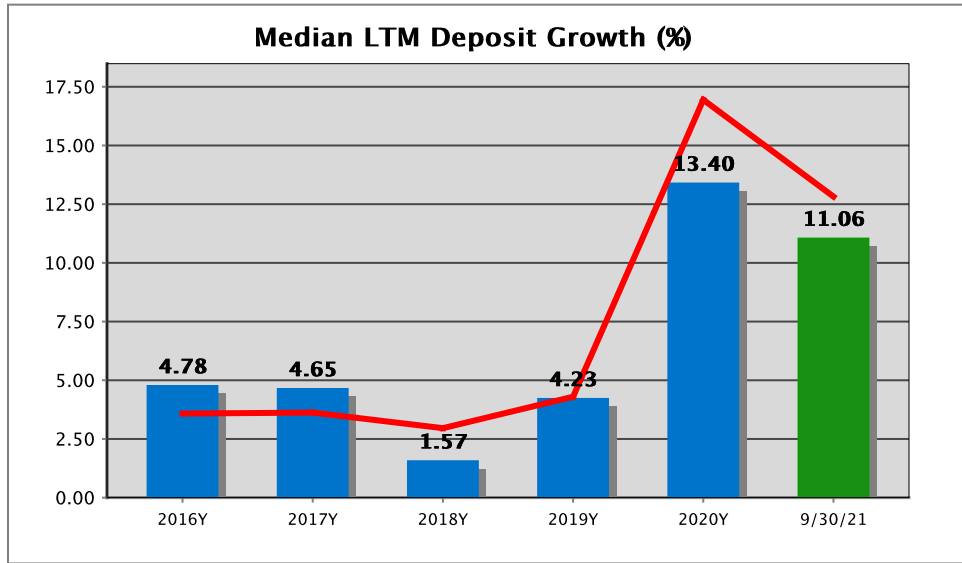


QwickAnalytics™

QwickAnalytics State Performance Trends

Deposit Growth Trends

New Jersey
Banks
September 30, 2021



— National Trend

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



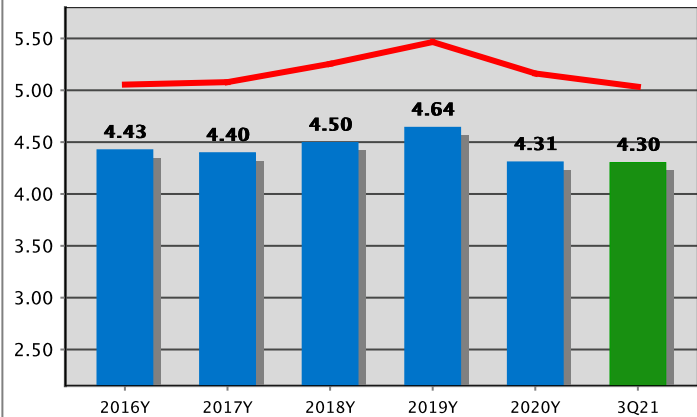
QwickAnalytics™

QwickAnalytics State Performance Trends

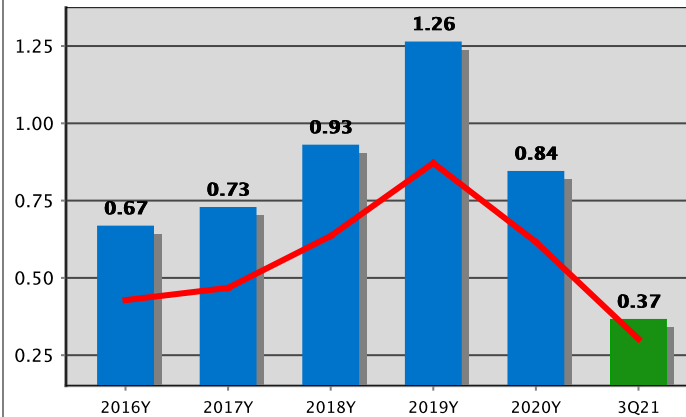
Performance Trends

New Jersey
Banks
September 30, 2021

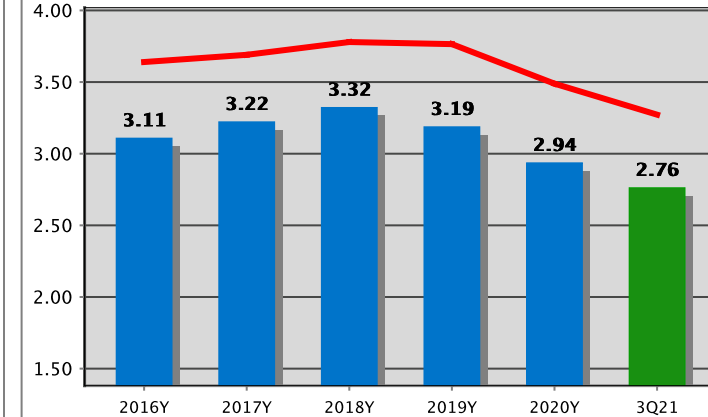
Yield On Loans (%)



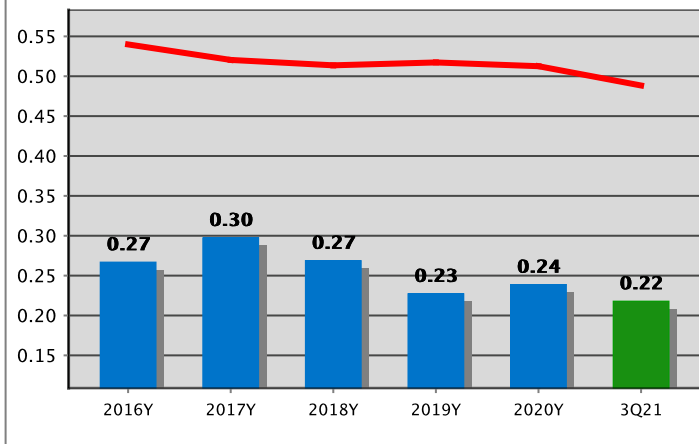
Cost of Funds (%)



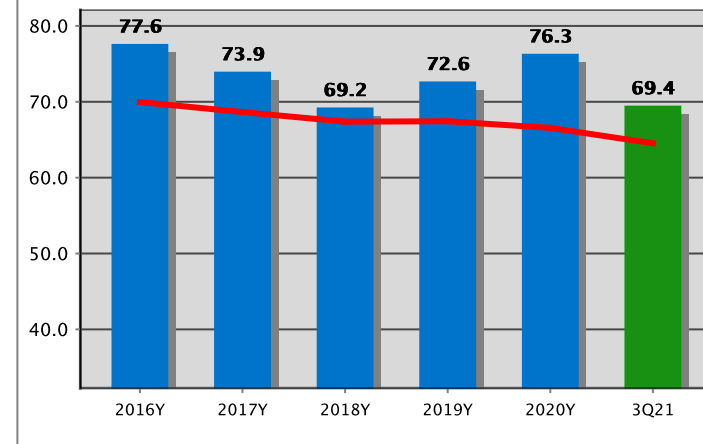
Net Interest Margin (%)



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



Efficiency Ratio (Core) (%)



— 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

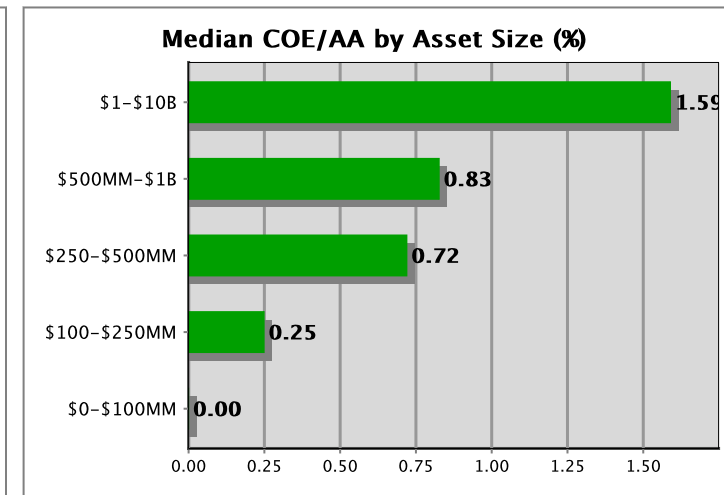
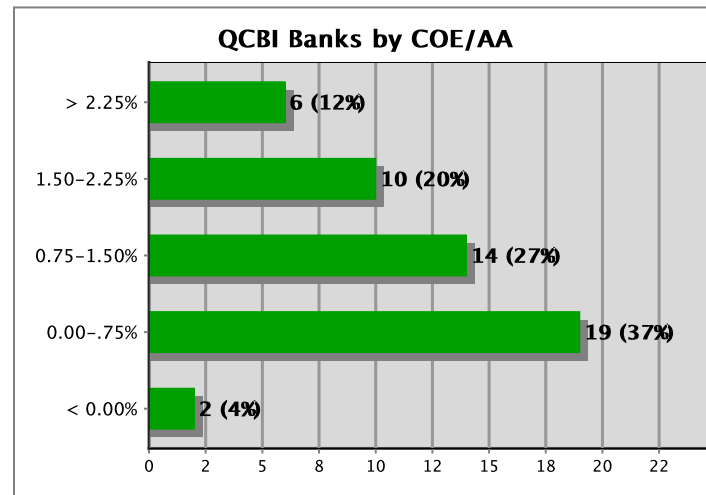
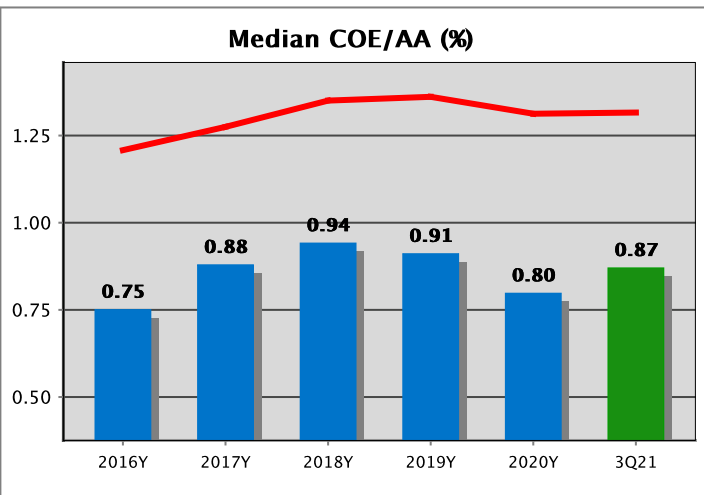
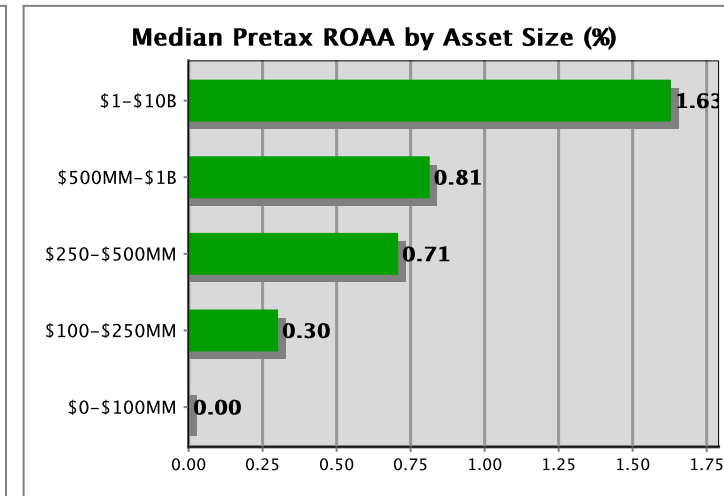
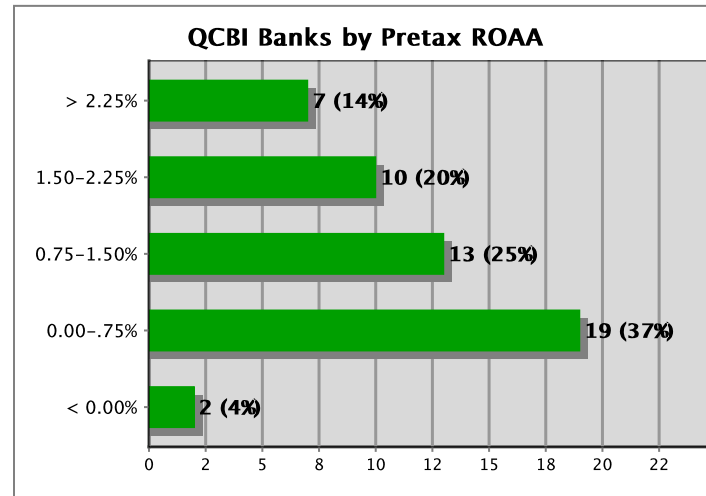
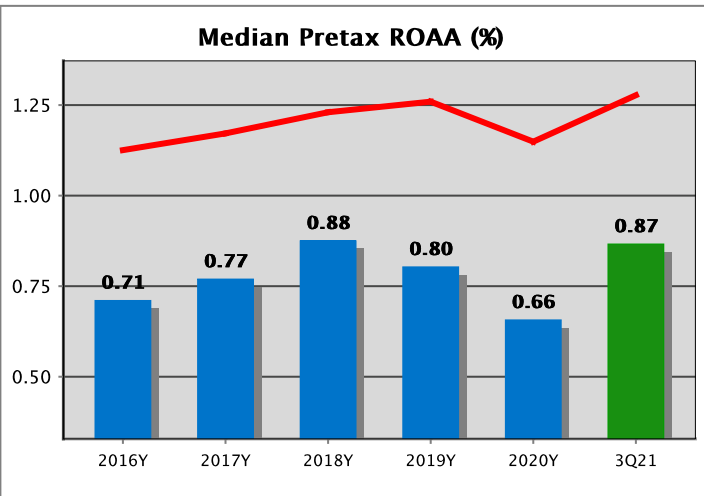


QwickAnalytics™

QwickAnalytics State Performance Trends

Profitability Trends

New Jersey
Banks
September 30, 2021



— National Trend

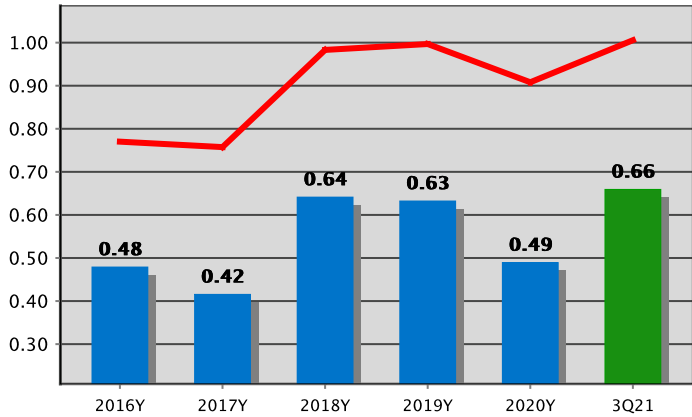
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the most recent quarter (MRQ)

QwickAnalytics State Performance Trends

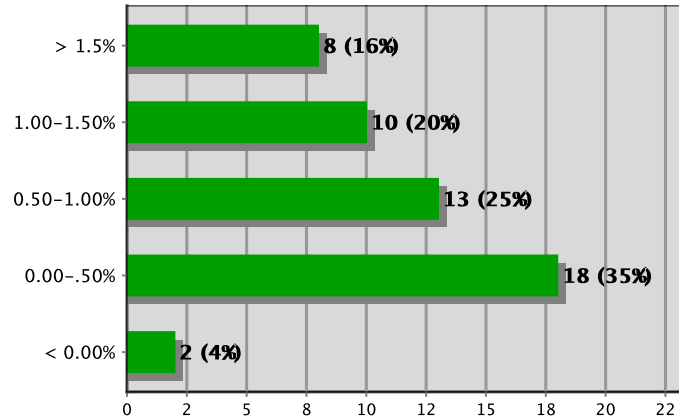
Profitability Trends

New Jersey
Banks
September 30, 2021

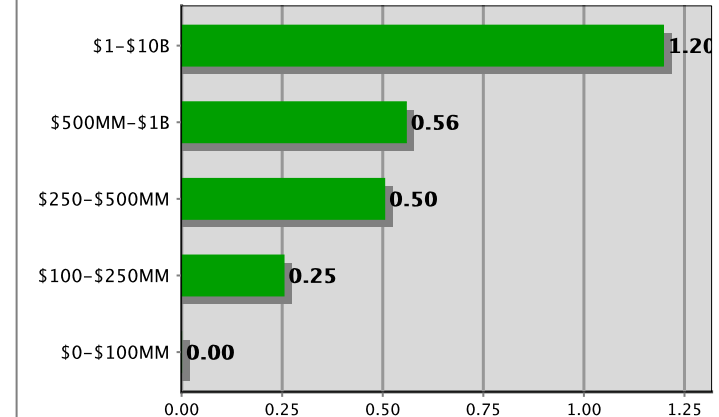
Median ROAA (%)



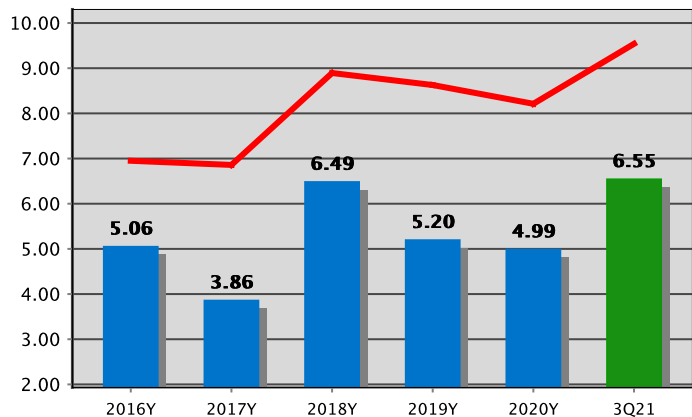
QCBI Banks by ROAA



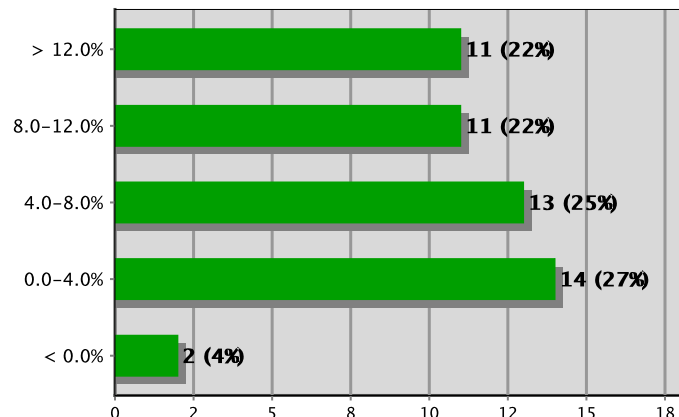
Median ROAA by Asset Size (%)



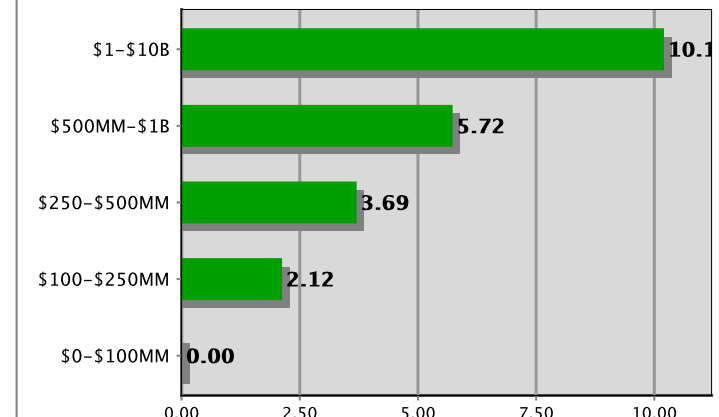
Median ROAE (%)



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)

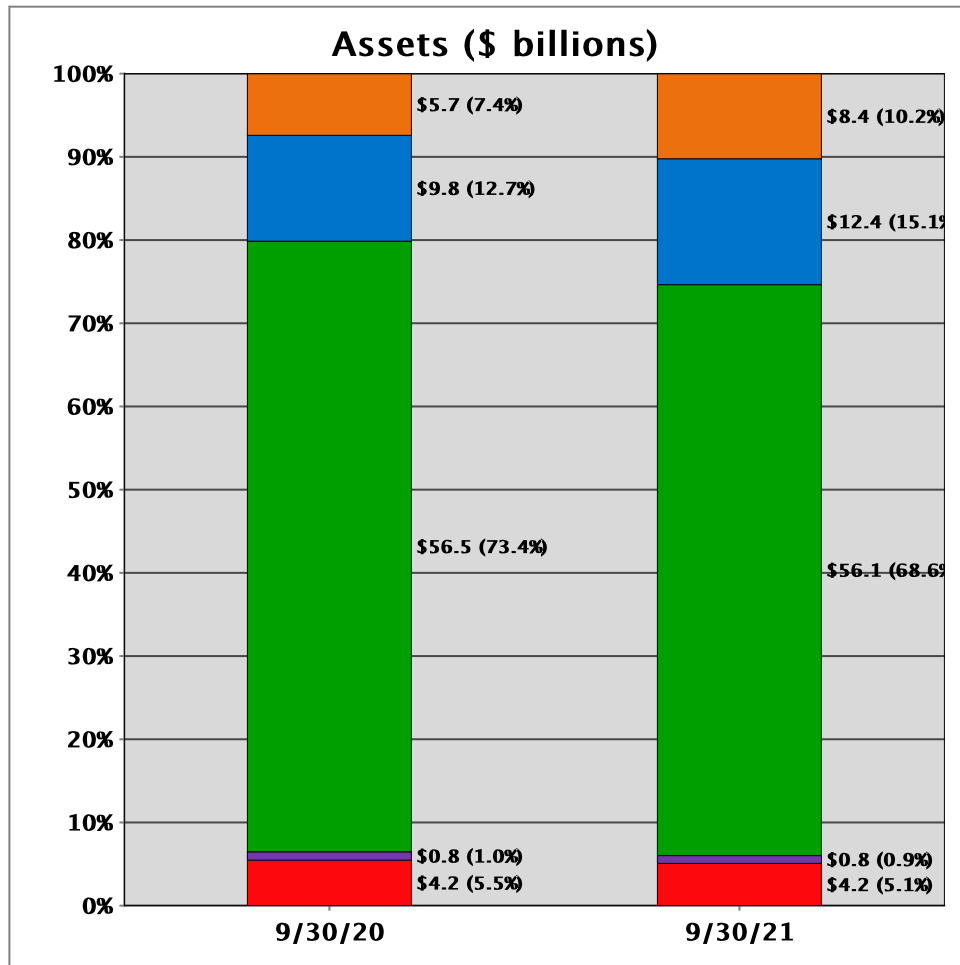


QwickAnalytics™

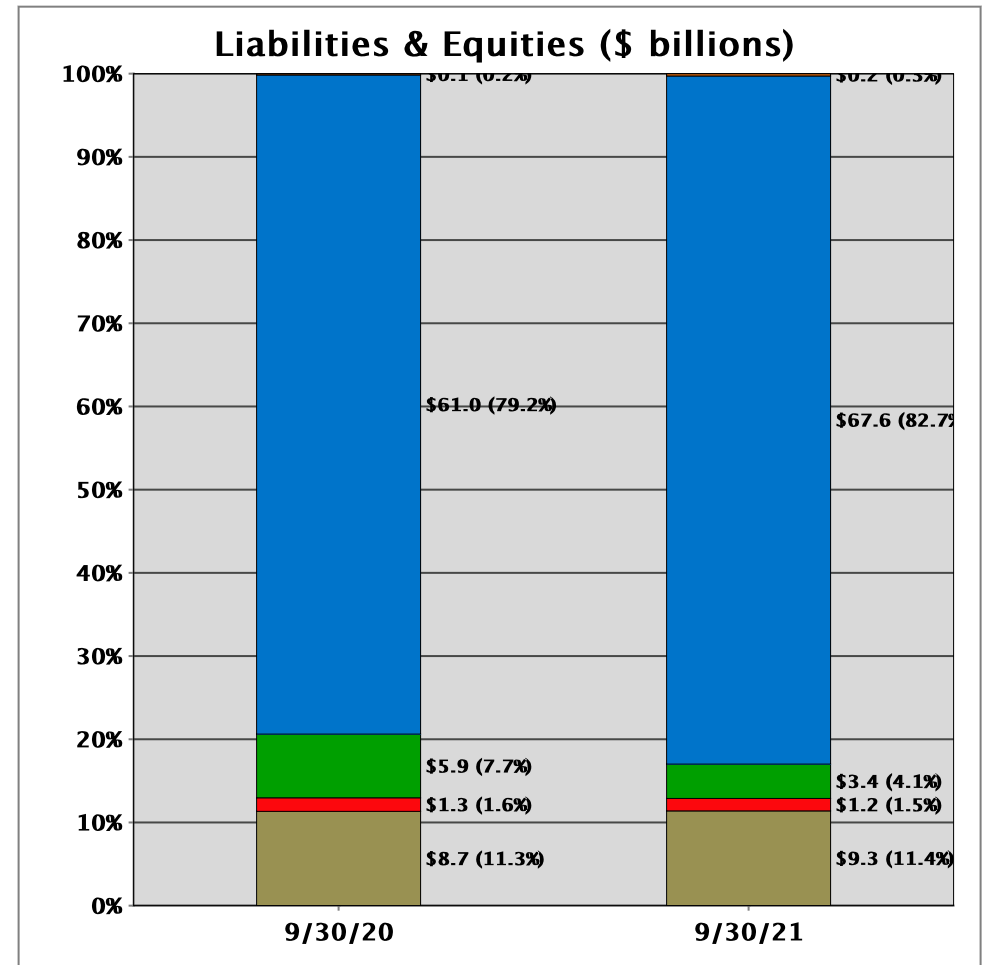
QwickAnalytics State Performance Trends

Balance Sheet Composition

New Jersey
Banks
September 30, 2021

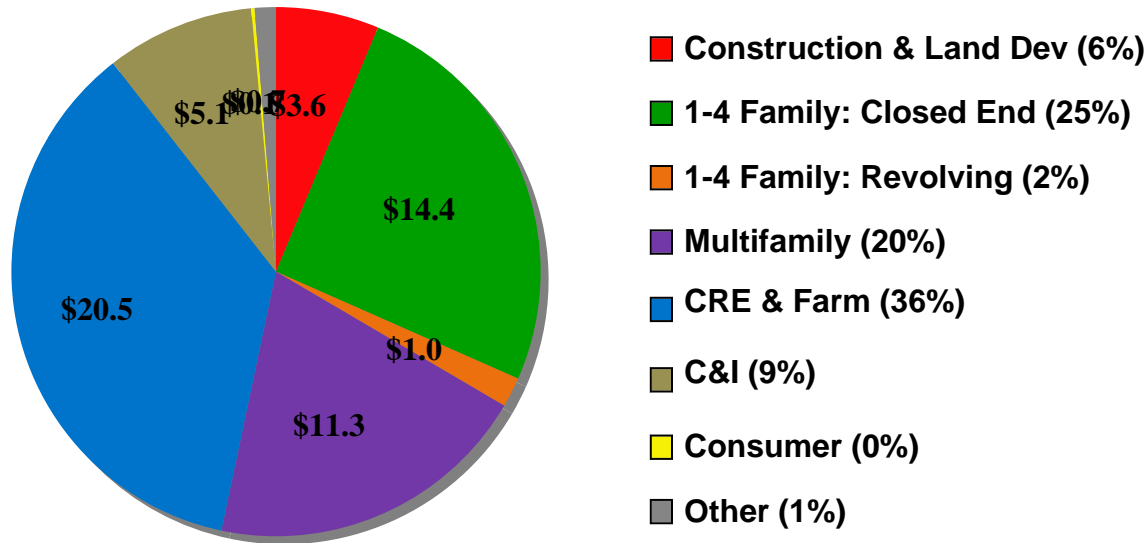


■ Cash & Equivalents
 ■ Securitites
 ■ Net Loans
■ Premises & Fixed
 ■ Other Assets



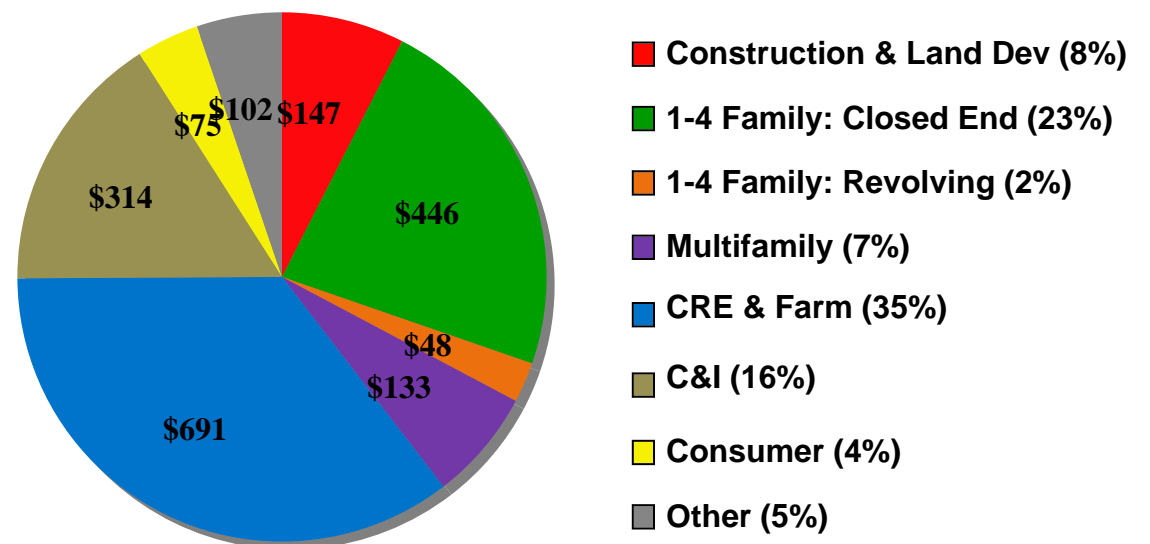
■ Fed Funds & Repos
 ■ Deposits
 ■ Other Borrowings
■ Other Liabilities
 ■ Equity Capital

State Aggregate Loan Mix



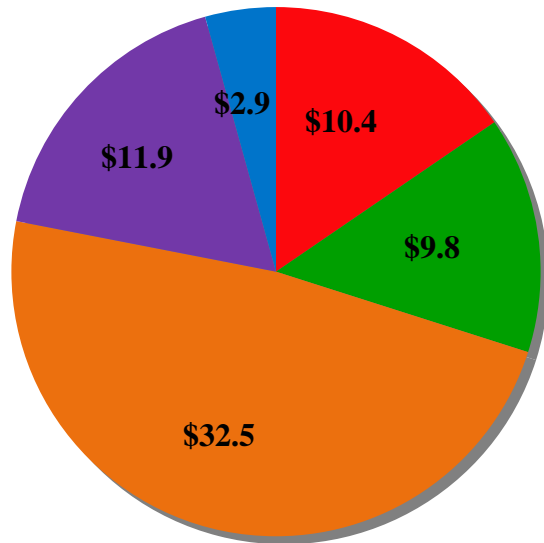
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix



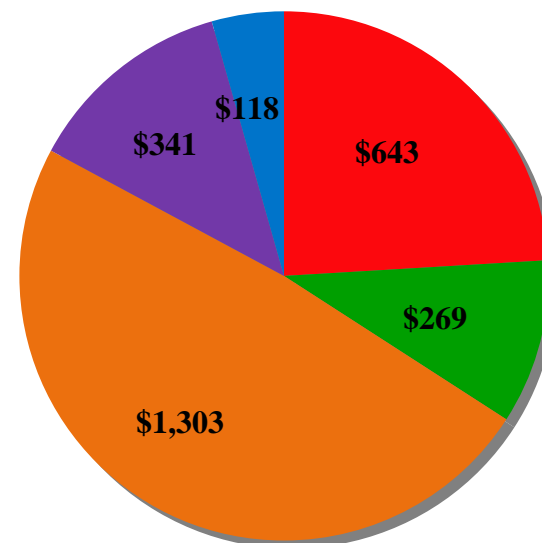
- Demand (15%)
- NOW & Other Trans. (14%)
- Savings & MMDA (48%)
- Retail Time (18%)
- Jumbo Time (4%)

Memo:

Total Noninterest-Bear. (\$14, 18%)
 Total Brokered (\$2, 3%)

(\$ billions)

National Aggregate Deposit Mix



- Demand (24%)
- NOW & Other Trans. (10%)
- Savings & MMDA (49%)
- Retail Time (13%)
- Jumbo Time (4%)

Memo:

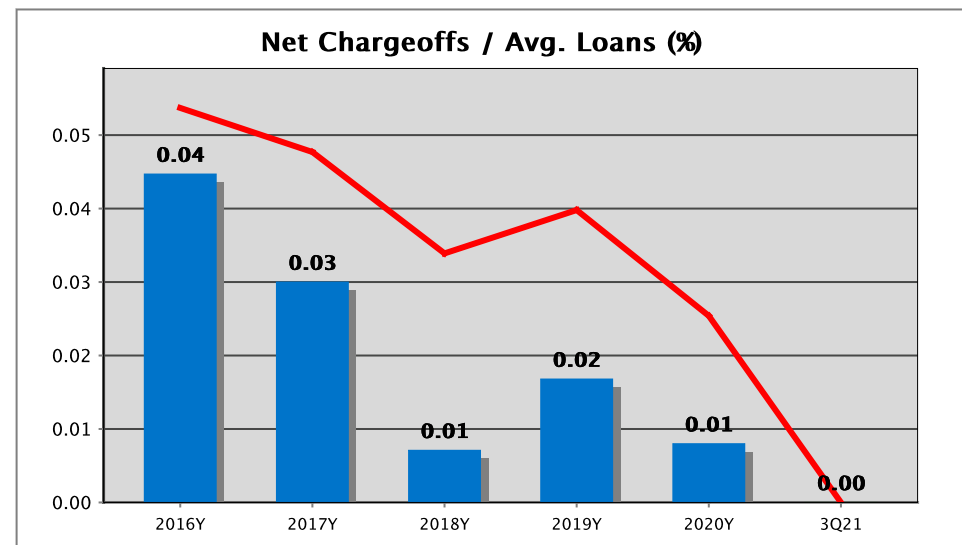
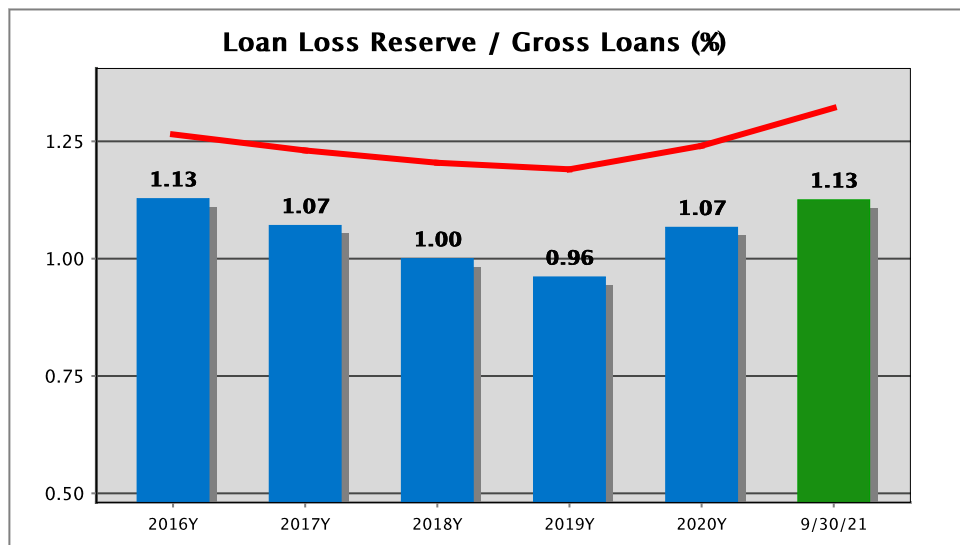
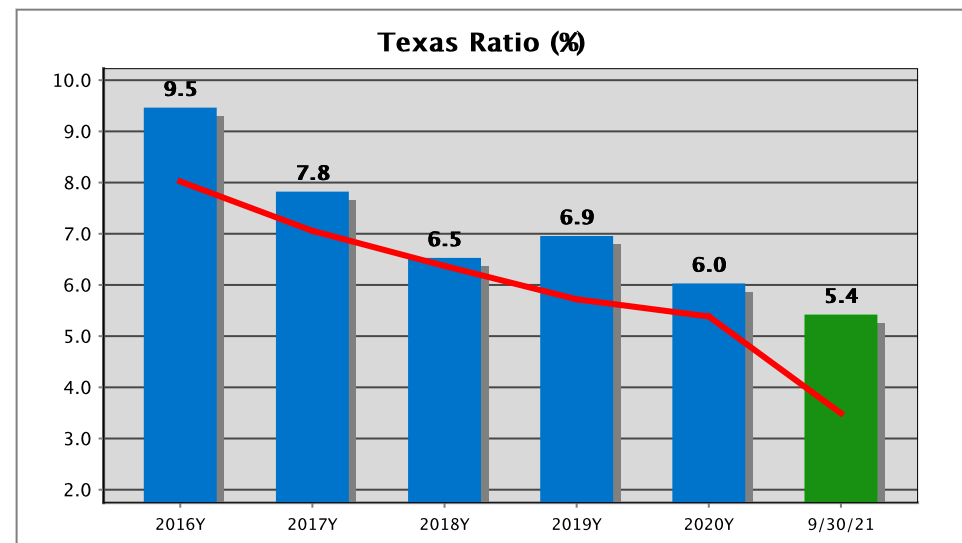
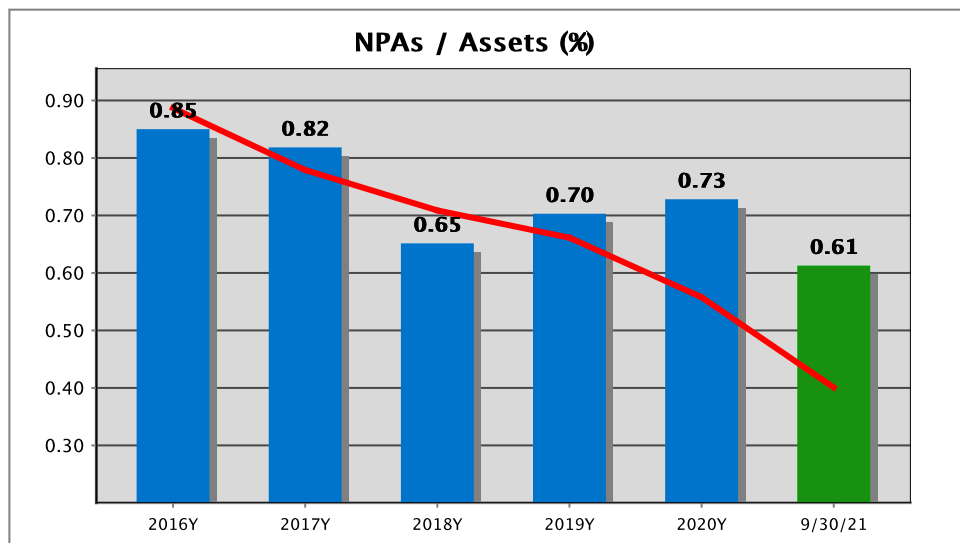
Total Noninterest-Bear. (\$748, 25%)
 Total Brokered (\$55, 2%)

(\$ billions)

QwickAnalytics State Performance Trends

Asset Quality Trends

New Jersey
Banks
September 30, 2021



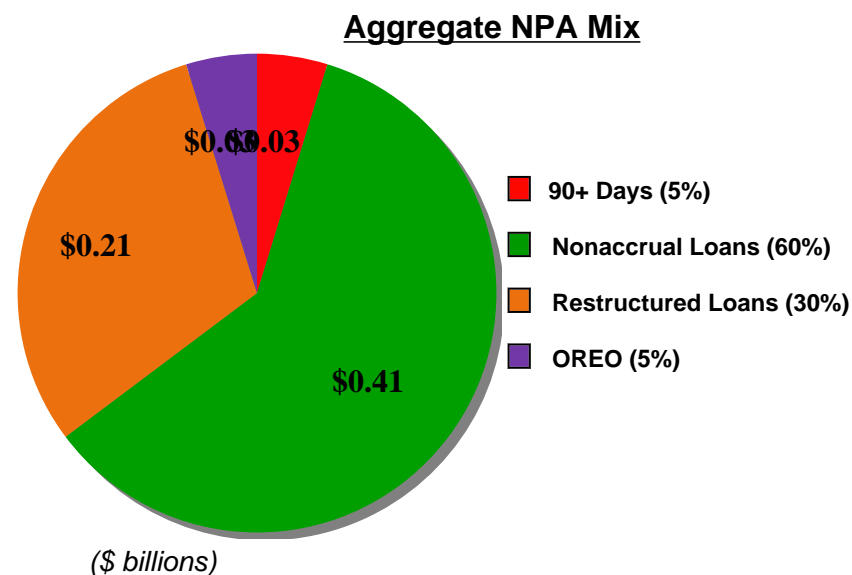
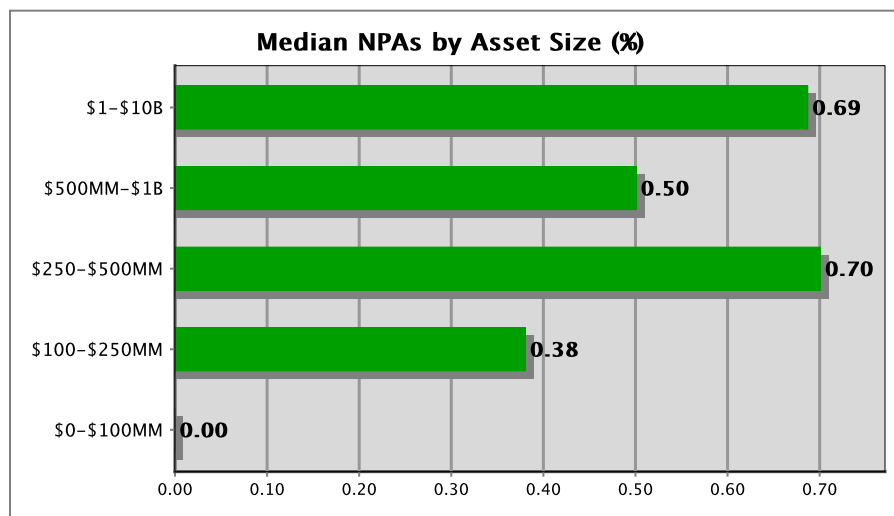
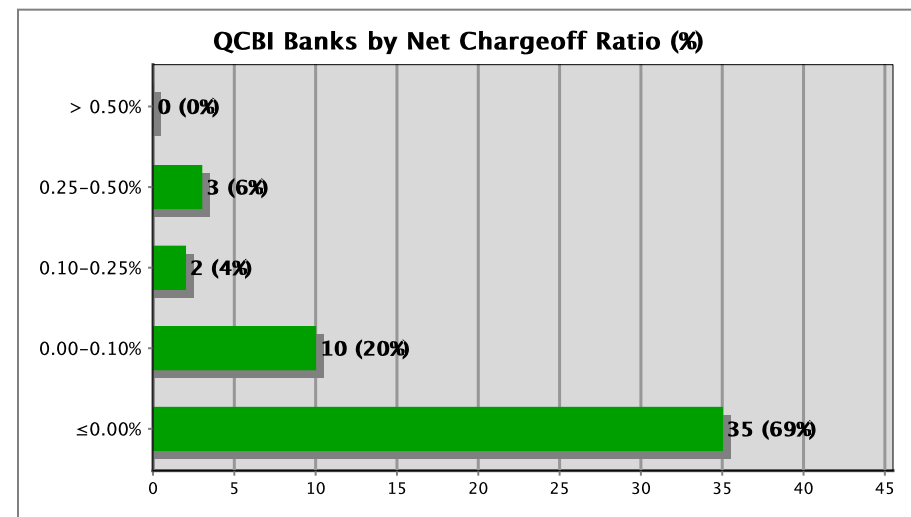
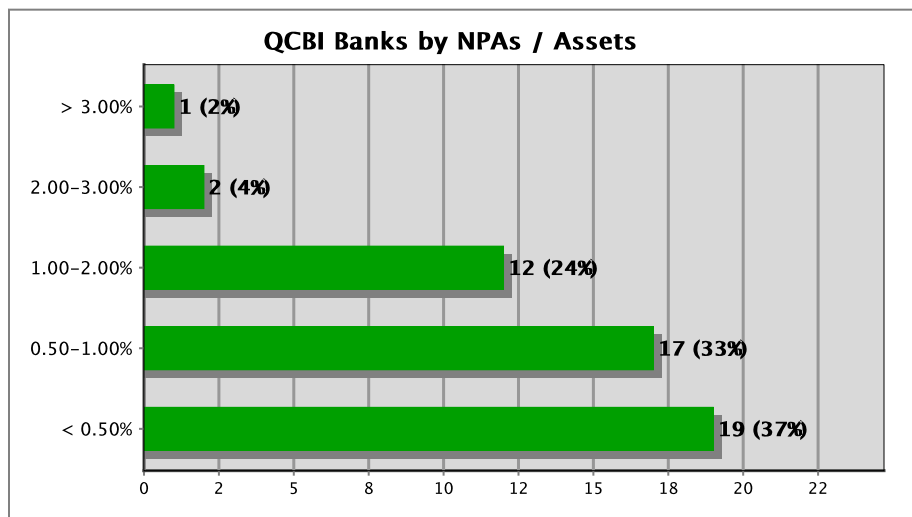
— National Trend

* 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

QwickAnalytics State Performance Trends

Asset Quality Trends

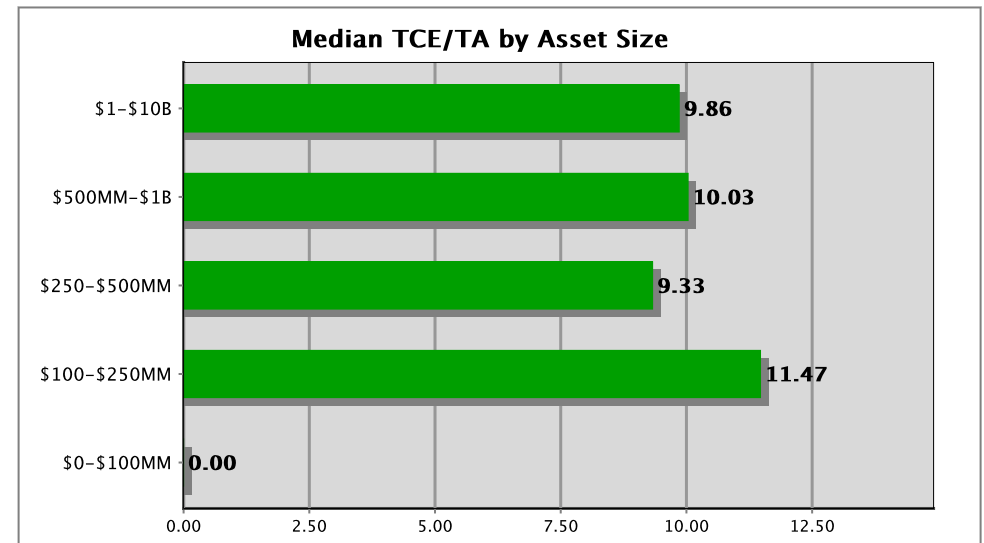
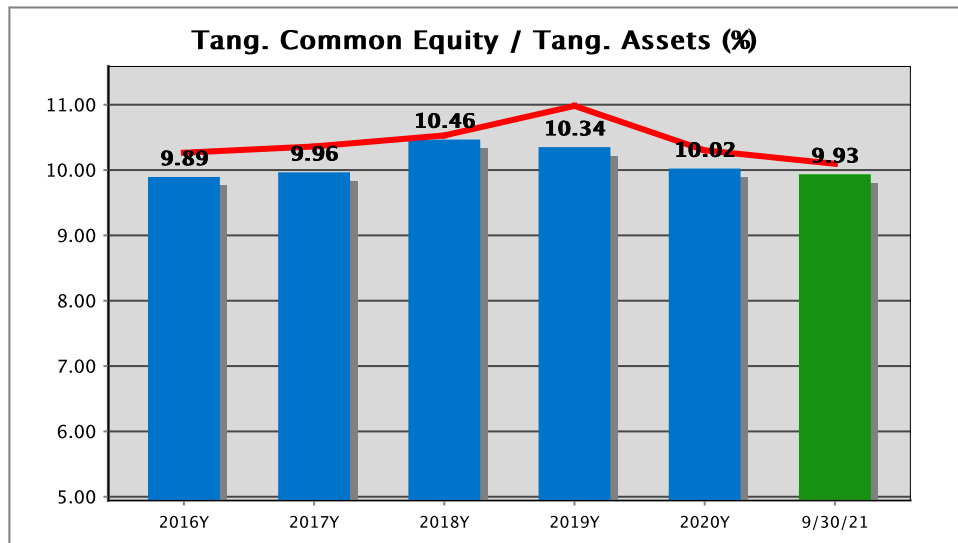
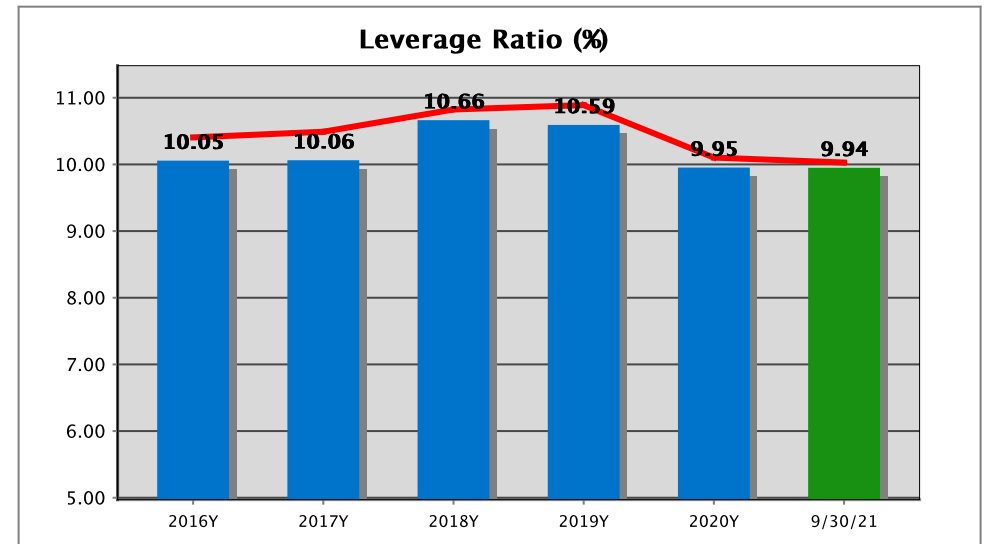
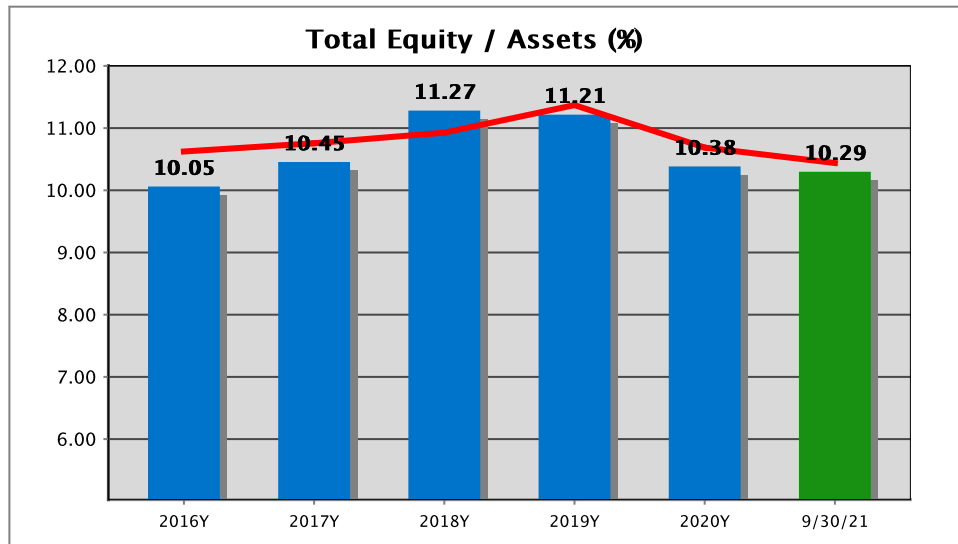
New Jersey
Banks
September 30, 2021



QwickAnalytics State Performance Trends

Capital Trends

New Jersey
Banks
September 30, 2021



— National Trend

Note: Trend charts contain median values



QwickAnalytics™

QCBI HONOR ROLL: TOP PERFORMING BANKS

Top 25 Fastest Growing QCBI Banks

LTM Asset Growth

New Jersey
Banks
September 30, 2021

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Manasquan Bank	Wall Township, NJ	\$2,624,612	24.0%	\$507,718
2	Brunswick B&TC	New Brunswick, NJ	\$361,084	18.6%	\$56,690
3	Sturdy SB	Stone Harbor, NJ	\$1,258,351	18.0%	\$191,706
4	1st Bank Of Sea Isle City	Sea Isle City, NJ	\$318,740	17.6%	\$47,693
5	Freedom Bank	Maywood, NJ	\$612,279	17.1%	\$89,253
6	Century SB	Vineland, NJ	\$609,901	15.4%	\$81,422
7	New Millennium Bank	Fort Lee, NJ	\$530,877	14.9%	\$69,029
8	1st Colonial Community Bank	Collingswood, NJ	\$684,027	14.7%	\$87,762
9	Crest SB	Wildwood, NJ	\$632,057	14.3%	\$78,860
10	First National Bank Of Elmer	Elmer, NJ	\$370,736	13.5%	\$44,136
11	Newfield National Bank	Newfield, NJ	\$913,844	12.7%	\$102,722
12	First Hope Bank, A National Banking Association	Hope, NJ	\$698,975	12.5%	\$77,406
13	The Pennsville National Bank	Pennsville, NJ	\$253,369	12.2%	\$27,501
14	Franklin Bank	Pilesgrove, NJ	\$321,002	11.9%	\$34,219
15	Bogota SB	Teaneck, NJ	\$835,146	10.8%	\$81,213
16	Lusitania SB	Newark, NJ	\$392,149	10.5%	\$37,179
17	First National Bank Of Absecon	Absecon, NJ	\$177,870	10.3%	\$16,604
18	Glen Rock SB	Glen Rock, NJ	\$292,598	9.6%	\$25,651
19	Spencer SB, S&L Association	Elmwood Park, NJ	\$3,516,053	9.2%	\$296,581
20	United Roosevelt SB	Carteret, NJ	\$196,010	9.2%	\$16,442
21	Monroe SB	Williamstown, NJ	\$106,665	8.9%	\$8,693
22	Lakeland Bank	Newfoundland, NJ	\$8,171,179	8.8%	\$658,563
23	Cornerstone Bank	Mount Laurel, NJ	\$299,980	8.6%	\$23,705
24	Millville SB	Millville, NJ	\$154,917	8.1%	\$11,645
25	The Bank Of Princeton	Princeton, NJ	\$1,669,194	7.7%	\$119,444



QwickAnalytics™

Top 25 Fastest Growth QCBI Banks

LTM Loan Growth

New Jersey
Banks
September 30, 2021

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	Brunswick B&TC	New Brunswick, NJ	\$361,084	20.4%	\$45,886
2	1st Colonial Community Bank	Collingswood, NJ	\$684,027	16.5%	\$75,725
3	Spencer SB, S&L Association	Elmwood Park, NJ	\$3,516,053	14.0%	\$333,577
4	Glen Rock SB	Glen Rock, NJ	\$292,598	13.7%	\$27,161
5	Freehold Bank	Freehold, NJ	\$311,771	10.2%	\$15,437
6	Freedom Bank	Maywood, NJ	\$612,279	8.8%	\$41,069
7	The Pennsville National Bank	Pennsville, NJ	\$253,369	8.0%	\$5,108
8	Lusitania SB	Newark, NJ	\$392,149	7.7%	\$12,068
9	United Roosevelt SB	Carteret, NJ	\$196,010	6.6%	\$9,147
10	Manasquan Bank	Wall Township, NJ	\$2,624,612	6.3%	\$107,973
11	Connectone Bank	Englewood Cliffs, NJ	\$7,948,834	5.2%	\$322,474
12	Millville SB	Millville, NJ	\$154,917	4.6%	\$2,430
13	1st Bank Of Sea Isle City	Sea Isle City, NJ	\$318,740	4.0%	\$6,529
14	Unity Bank	Clinton, NJ	\$1,981,173	3.2%	\$52,060
15	First Hope Bank, A National Banking Association	Hope, NJ	\$698,975	3.1%	\$12,063
16	Peapack-gladstone Bank	Bedminster, NJ	\$6,240,606	3.1%	\$136,754
17	First Commerce Bank	Lakewood, NJ	\$1,117,982	2.7%	\$22,906
18	New Millennium Bank	Fort Lee, NJ	\$530,877	2.3%	\$8,201
19	Monroe SB	Williamstown, NJ	\$106,665	1.9%	\$1,354
20	Century SB	Vineland, NJ	\$609,901	1.8%	\$4,528
21	Haven SB	Hoboken, NJ	\$1,008,161	1.0%	\$7,582
22	Lakeland Bank	Newfoundland, NJ	\$8,171,179	.6%	\$33,865
23	The Bank Of Princeton	Princeton, NJ	\$1,669,194	.4%	\$5,447
24	First Bank	Hamilton, NJ	\$2,438,020	NaN	NaN
25	Bogota SB	Teaneck, NJ	\$835,146	-.5%	-\$3,091



QwickAnalytics™

Top 25 QCBI Banks

Net Interest Margin

New Jersey
Banks
September 30, 2021

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	Crown Bank	Elizabeth, NJ	\$567,331	6.25%
2	Unity Bank	Clinton, NJ	\$1,981,173	4.48%
3	The Bank Of Princeton	Princeton, NJ	\$1,669,194	4.21%
4	First Commerce Bank	Lakewood, NJ	\$1,117,982	4.09%
5	Connectone Bank	Englewood Cliffs, NJ	\$7,948,834	3.84%
6	Magyar Bank	New Brunswick, NJ	\$773,966	3.82%
7	New Millennium Bank	Fort Lee, NJ	\$530,877	3.75%
8	1st Colonial Community Bank	Collingswood, NJ	\$684,027	3.73%
9	Freedom Bank	Maywood, NJ	\$612,279	3.61%
10	Bcb Community Bank	Bayonne, NJ	\$2,982,547	3.60%
11	First Bank	Hamilton, NJ	\$2,438,020	3.59%
12	Parke Bank	Sewell, NJ	\$2,155,246	3.56%
13	Brunswick B&TC	New Brunswick, NJ	\$361,084	3.48%
14	1st Constitution Bank	Cranbury, NJ	\$1,909,983	3.44%
15	Mariner's Bank	Edgewater, NJ	\$435,327	3.34%
16	First National Bank Of Elmer	Elmer, NJ	\$370,736	3.30%
17	Lakeland Bank	Newfoundland, NJ	\$8,171,179	3.20%
18	Kearny Bank	Fairfield, NJ	\$7,167,141	3.00%
19	First National Bank Of Absecon	Absecon, NJ	\$177,870	2.89%
20	Amboy Bank	Old Bridge, NJ	\$2,730,897	2.86%
21	Cornerstone Bank	Mount Laurel, NJ	\$299,980	2.83%
22	Regal Bank	Livingston, NJ	\$585,114	2.81%
23	Sturdy SB	Stone Harbor, NJ	\$1,258,351	2.80%
24	Haven SB	Hoboken, NJ	\$1,008,161	2.78%
25	The Pennsville National Bank	Pennsville, NJ	\$253,369	2.76%

* Most recent quarter (MRQ) net interest margin

Top 25 QCBI Banks Noninterest Income

New Jersey
Banks
September 30, 2021

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Cenlar Fsb	Trenton, NJ	\$1,210,672	46.90%
2 New Millennium Bank	Fort Lee, NJ	\$530,877	2.69%
3 1st Colonial Community Bank	Collingswood, NJ	\$684,027	1.37%
4 Peapack-gladstone Bank	Bedminster, NJ	\$6,240,606	1.20%
5 First Hope Bank, A National Banking Association	Hope, NJ	\$698,975	0.97%
6 1st Constitution Bank	Cranbury, NJ	\$1,909,983	0.82%
7 The Pennsville National Bank	Pennsville, NJ	\$253,369	0.47%
8 Cornerstone Bank	Mount Laurel, NJ	\$299,980	0.46%
9 Franklin Bank	Pilesgrove, NJ	\$321,002	0.45%
10 Parke Bank	Sewell, NJ	\$2,155,246	0.42%
11 Unity Bank	Clinton, NJ	\$1,981,173	0.40%
12 Crown Bank	Elizabeth, NJ	\$567,331	0.39%
13 Brunswick B&TC	New Brunswick, NJ	\$361,084	0.38%
14 Mariner's Bank	Edgewater, NJ	\$435,327	0.35%
15 Sturdy SB	Stone Harbor, NJ	\$1,258,351	0.32%
16 RSI Bank	Rahway, NJ	\$619,687	0.30%
17 Newfield National Bank	Newfield, NJ	\$913,844	0.29%
18 Columbia Bank	Fair Lawn, NJ	\$9,192,585	0.29%
19 First Bank	Hamilton, NJ	\$2,438,020	0.28%
20 Crest SB	Wildwood, NJ	\$632,057	0.28%
21 First National Bank Of Elmer	Elmer, NJ	\$370,736	0.27%
22 Lakeland Bank	Newfoundland, NJ	\$8,171,179	0.27%
23 Amboy Bank	Old Bridge, NJ	\$2,730,897	0.27%
24 The Bank Of Princeton	Princeton, NJ	\$1,669,194	0.26%
25 Regal Bank	Livingston, NJ	\$585,114	0.23%

* 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
September 30, 2021

Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1 Parke Bank	Sewell, NJ	\$2,155,246	26.4%
2 Crown Bank	Elizabeth, NJ	\$567,331	31.9%
3 Connectone Bank	Englewood Cliffs, NJ	\$7,948,834	37.3%
4 New Millennium Bank	Fort Lee, NJ	\$530,877	38.4%
5 Unity Bank	Clinton, NJ	\$1,981,173	45.8%
6 Amboy Bank	Old Bridge, NJ	\$2,730,897	46.1%
7 First Bank	Hamilton, NJ	\$2,438,020	46.4%
8 The Bank Of Princeton	Princeton, NJ	\$1,669,194	48.5%
9 Bcb Community Bank	Bayonne, NJ	\$2,982,547	49.8%
10 Freedom Bank	Maywood, NJ	\$612,279	53.3%
11 First Commerce Bank	Lakewood, NJ	\$1,117,982	53.7%
12 Lakeland Bank	Newfoundland, NJ	\$8,171,179	54.3%
13 Columbia Bank	Fair Lawn, NJ	\$9,192,585	55.3%
14 1st Constitution Bank	Cranbury, NJ	\$1,909,983	56.7%
15 1st Colonial Community Bank	Collingswood, NJ	\$684,027	57.1%
16 Nve Bank	Englewood, NJ	\$716,034	57.6%
17 Manasquan Bank	Wall Township, NJ	\$2,624,612	58.1%
18 Peapack-gladstone Bank	Bedminster, NJ	\$6,240,606	58.7%
19 Kearny Bank	Fairfield, NJ	\$7,167,141	58.8%
20 Spencer SB, S&L Association	Elmwood Park, NJ	\$3,516,053	60.6%
21 Brunswick B&TC	New Brunswick, NJ	\$361,084	60.6%
22 Mariner's Bank	Edgewater, NJ	\$435,327	60.8%
23 Magyar Bank	New Brunswick, NJ	\$773,966	63.4%
24 Lusitania SB	Newark, NJ	\$392,149	63.9%
25 Regal Bank	Livingston, NJ	\$585,114	69.1%

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

Top 25 QCBI Banks ROAA (C-Corps)

New Jersey
Banks
September 30, 2021

Bank Name	City, ST	Total Assets (\$000s)	ROAA
1 New Millennium Bank	Fort Lee, NJ	\$530,877	2.63%
2 Parke Bank	Sewell, NJ	\$2,155,246	2.14%
3 Unity Bank	Clinton, NJ	\$1,981,173	1.89%
4 Connectone Bank	Englewood Cliffs, NJ	\$7,948,834	1.73%
5 First Bank	Hamilton, NJ	\$2,438,020	1.47%
6 The Bank Of Princeton	Princeton, NJ	\$1,669,194	1.43%
7 First Commerce Bank	Lakewood, NJ	\$1,117,982	1.42%
8 1st Colonial Community Bank	Collingswood, NJ	\$684,027	1.39%
9 Lakeland Bank	Newfoundland, NJ	\$8,171,179	1.38%
10 Bcb Community Bank	Bayonne, NJ	\$2,982,547	1.20%
11 1st Constitution Bank	Cranbury, NJ	\$1,909,983	1.19%
12 Freedom Bank	Maywood, NJ	\$612,279	1.15%
13 Kearny Bank	Fairfield, NJ	\$7,167,141	1.10%
14 Peapack-gladstone Bank	Bedminster, NJ	\$6,240,606	1.03%
15 Columbia Bank	Fair Lawn, NJ	\$9,192,585	0.92%
16 Brunswick B&TC	New Brunswick, NJ	\$361,084	0.90%
17 Magyar Bank	New Brunswick, NJ	\$773,966	0.84%
18 Nve Bank	Englewood, NJ	\$716,034	0.81%
19 Manasquan Bank	Wall Township, NJ	\$2,624,612	0.79%
20 Spencer SB, S&L Association	Elmwood Park, NJ	\$3,516,053	0.74%
21 Haven SB	Hoboken, NJ	\$1,008,161	0.71%
22 The Pennsville National Bank	Pennsville, NJ	\$253,369	0.66%
23 First National Bank Of Elmer	Elmer, NJ	\$370,736	0.65%
24 Regal Bank	Livingston, NJ	\$585,114	0.62%
25 Glen Rock SB	Glen Rock, NJ	\$292,598	0.60%

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



QwickAnalytics™

Top 25 QCBI Banks ROAA (S-Corps)

New Jersey
Banks
September 30, 2021

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Crown Bank	Elizabeth, NJ	\$567,331	5.23%
2	Cenlar Fsb	Trenton, NJ	\$1,210,672	2.63%
3	Amboy Bank	Old Bridge, NJ	\$2,730,897	2.36%
4	Mariner's Bank	Edgewater, NJ	\$435,327	2.02%

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

Top 25 QCBI Banks ROAE (C-Corps)

New Jersey
Banks
September 30, 2021

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 New Millennium Bank	Fort Lee, NJ	\$530,877	29.36%
2 Unity Bank	Clinton, NJ	\$1,981,173	18.51%
3 Parke Bank	Sewell, NJ	\$2,155,246	16.97%
4 1st Colonial Community Bank	Collingswood, NJ	\$684,027	14.68%
5 First Bank	Hamilton, NJ	\$2,438,020	14.04%
6 Connectone Bank	Englewood Cliffs, NJ	\$7,948,834	12.70%
7 Lakeland Bank	Newfoundland, NJ	\$8,171,179	12.27%
8 Freedom Bank	Maywood, NJ	\$612,279	11.93%
9 Bcb Community Bank	Bayonne, NJ	\$2,982,547	11.91%
10 The Bank Of Princeton	Princeton, NJ	\$1,669,194	11.08%
11 1st Constitution Bank	Cranbury, NJ	\$1,909,983	10.19%
12 Peapack-gladstone Bank	Bedminster, NJ	\$6,240,606	9.76%
13 First Commerce Bank	Lakewood, NJ	\$1,117,982	9.57%
14 Magyar Bank	New Brunswick, NJ	\$773,966	9.37%
15 Manasquan Bank	Wall Township, NJ	\$2,624,612	9.17%
16 Kearny Bank	Fairfield, NJ	\$7,167,141	8.95%
17 Columbia Bank	Fair Lawn, NJ	\$9,192,585	8.80%
18 First National Bank Of Elmer	Elmer, NJ	\$370,736	8.30%
19 Brunswick B&TC	New Brunswick, NJ	\$361,084	7.96%
20 The Pennsville National Bank	Pennsville, NJ	\$253,369	7.89%
21 Spencer SB, S&L Association	Elmwood Park, NJ	\$3,516,053	6.99%
22 Haven SB	Hoboken, NJ	\$1,008,161	6.55%
23 Regal Bank	Livingston, NJ	\$585,114	6.40%
24 Newfield National Bank	Newfield, NJ	\$913,844	6.05%
25 Sturdy SB	Stone Harbor, NJ	\$1,258,351	5.57%

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



QwickAnalytics™

Top 25 QCBI Banks ROAE (S-Corps)

New Jersey
Banks
September 30, 2021

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Cenlar Fsb	Trenton, NJ	\$1,210,672	29.82%
2	Crown Bank	Elizabeth, NJ	\$567,331	24.28%
3	Mariner's Bank	Edgewater, NJ	\$435,327	20.93%
4	Amboy Bank	Old Bridge, NJ	\$2,730,897	17.00%

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

QwickAnalytics State Performance Trends

New Jersey
Banks
September 30, 2021

The **QwickAnalytics State Performance Trends** report presents a summary of key trends of "true" community banks - based on the QwickAnalytics Community Bank Index (QCBI) TM - 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	162	5
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	126	1
Large Institutional Branches (>\$2 billion deposits/branch)	46	1
Underloaned (<10% Loans / Assets)	119	2
Consumer Focus (>50% Consumer Loans or Leases / Assets)	24	0
No Material Real Estate Lending (<1% Assets)	135	2
Wholesale Funded (<40% Core Deposits / Deposits)	86	0
Overcapitalized (Total Equity / Assets > 50%)	78	0
Time Deposits = 100% of Total Deposits	26	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
September 30, 2021

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.