

**NEWBRIDGE BANCORP**

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1076002	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,949	\$1,964	0.8%	
<b>Loans</b>	\$1,330	\$1,420	6.8%	
<i>Construction &amp; development</i>	\$90	\$115	28.5%	
<i>Closed-end 1-4 family residential</i>	\$372	\$362	-2.6%	
<i>Home equity</i>	\$226	\$213	-5.7%	
<i>Credit card</i>	\$8	\$8	0.6%	
<i>Other consumer</i>	\$6	\$8	28.6%	
<i>Commercial &amp; Industrial</i>	\$106	\$106	0.3%	
<i>Commercial real estate</i>	\$469	\$542	15.6%	
Unused commitments	\$328	\$343	4.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$80	\$94	17.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$313	\$265	-15.5%	
Cash & balances due	\$86	\$34	-61.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$42	\$25	-40.4%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$40	\$25	-37.0%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$1,775	\$1,778	0.2%	
Deposits	\$1,576	\$1,560	-1.0%	
Total other borrowings	\$179	\$204	14.0%	
FHLB advances	\$158	\$170	7.6%	
<b>Equity</b>				
Equity capital at quarter end	\$174	\$186	7.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.0%	8.0%	--	
Tier 1 risk based capital ratio	10.4%	10.1%	--	
Total risk based capital ratio	11.6%	11.3%	--	
Return on equity <sup>1</sup>	7.3%	3.4%	--	
Return on assets <sup>1</sup>	0.6%	0.3%	--	
Net interest margin <sup>1</sup>	3.9%	4.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	131.1%	250.7%	--	
Loss provision to net charge-offs (qtr)	15.2%	43.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.9%	0.4%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<i>Construction &amp; development</i>	4.3%	0.7%	2.0%	0.2%
<i>Closed-end 1-4 family residential</i>	2.6%	1.1%	0.5%	0.1%
<i>Home equity</i>	0.8%	0.8%	0.3%	0.3%
<i>Credit card</i>	0.6%	0.2%	1.1%	0.8%
<i>Other consumer</i>	3.5%	2.6%	1.6%	1.7%
<i>Commercial &amp; Industrial</i>	0.4%	0.1%	0.5%	0.8%
<i>Commercial real estate</i>	1.6%	0.5%	1.1%	0.1%
<i>Total loans</i>	1.9%	0.7%	0.8%	0.2%