

1ST CONSTITUTION BANCORP

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2784920	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$545	\$677	24.2%	
Loans	\$383	\$401	4.8%	
<i>Construction & development</i>	\$94	\$80	-15.2%	
<i>Closed-end 1-4 family residential</i>	\$30	\$44	45.6%	
<i>Home equity</i>	\$13	\$12	-7.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-15.1%	
<i>Commercial & Industrial</i>	\$140	\$158	13.1%	
<i>Commercial real estate</i>	\$101	\$104	3.1%	
Unused commitments	\$181	\$213	17.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$76	\$71	-6.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$51	\$155	201.4%	
Cash & balances due	\$14	\$25	84.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$16	\$38	136.8%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$24	\$33	38.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$473	\$603	27.5%	
Deposits	\$415	\$572	38.0%	
Total other borrowings	\$52	\$23	-56.3%	
FHLB advances	\$52	\$23	-56.3%	
Equity				
Equity capital at quarter end	\$72	\$73	2.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$12	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	13.8%	10.9%	--	
Tier 1 risk based capital ratio	16.7%	16.1%	--	
Total risk based capital ratio	17.5%	17.0%	--	
Return on equity ¹	3.9%	6.0%	--	
Return on assets ¹	0.5%	0.7%	--	
Net interest margin ¹	3.6%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	109.9%	104.6%	--	
Loss provision to net charge-offs (qtr)	70.5%	145.3%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.8%	3.8%	0.0%	0.8%
<i>Closed-end 1-4 family residential</i>	1.5%	2.4%	0.3%	0.0%
<i>Home equity</i>	1.0%	0.0%	0.0%	1.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	1.7%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.1%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.2%	0.0%	0.0%
<i>Total loans</i>	0.9%	1.1%	0.0%	0.2%