

CENTRAL JERSEY BANCORP

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2910055	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$600	\$579	-3.6%	
Loans	\$361	\$379	4.9%	
<i>Construction & development</i>	\$26	\$20	-23.6%	
<i>Closed-end 1-4 family residential</i>	\$70	\$78	10.7%	
<i>Home equity</i>	\$16	\$20	23.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	35.7%	
<i>Commercial & Industrial</i>	\$37	\$46	23.6%	
<i>Commercial real estate</i>	\$208	\$211	1.5%	
Unused commitments	\$65	\$67	3.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$140	\$38	-72.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$46	\$66	45.4%	
Cash & balances due	\$9	\$10	8.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$512	\$517	1.0%	
Deposits	\$419	\$468	11.7%	
Total other borrowings	\$72	\$48	-33.9%	
FHLB advances	\$49	\$48	-2.3%	
Equity				
Equity capital at quarter end	\$88	\$62	-30.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	7.9%	--	
Tier 1 risk based capital ratio	14.1%	10.2%	--	
Total risk based capital ratio	15.2%	14.0%	--	
Return on equity ¹	3.3%	-3.1%	--	
Return on assets ¹	0.5%	-0.3%	--	
Net interest margin ¹	3.8%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	139.4%	111.2%	--	
Loss provision to net charge-offs (qtr)	-23000.0%	221.8%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.3%	19.6%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	2.2%	1.8%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	1.6%	0.0%	0.0%
<i>Commercial & Industrial</i>	1.4%	1.1%	0.0%	1.8%
<i>Commercial real estate</i>	0.5%	1.4%	0.0%	0.0%
<i>Total loans</i>	0.9%	2.3%	0.0%	0.2%