

**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>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$2,073	\$1,945	-6.2%	
Loans	\$1,605	\$1,463	-8.8%	
Construction & development	\$240	\$177	-26.1%	
Closed-end 1-4 family residential	\$373	\$346	-7.1%	
Home equity	\$231	\$235	1.5%	
Credit card	\$7	\$7	10.6%	
Other consumer	\$80	\$57	-29.0%	
Commercial & Industrial	\$167	\$153	-8.4%	
Commercial real estate	\$444	\$435	-2.2%	
Unused commitments	\$384	\$317	-17.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$102	\$117	14.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$177	\$197	11.4%	
Cash & balances due	\$46	\$45	-2.1%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$7	\$15	101.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$7	\$10	40.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,898	\$1,765	-7.1%	
Deposits	\$1,690	\$1,509	-10.7%	
Total other borrowings	\$190	\$239	25.7%	
FHLB advances	\$139	\$165	18.8%	
<b>Equity</b>				
Equity capital at quarter end	\$175	\$180	3.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$26	\$16	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.0%	8.4%	--	
Tier 1 risk based capital ratio	9.5%	10.4%	--	
Total risk based capital ratio	10.8%	11.7%	--	
Return on equity <sup>1</sup>	-20.6%	0.1%	--	
Return on assets <sup>1</sup>	-1.7%	0.0%	--	
Net interest margin <sup>1</sup>	3.1%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	90.7%	63.1%	--	
Loss provision to net charge-offs (qtr)	149.4%	64.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.4%	2.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	2008	2009	2008	2009
Construction & development	7.1%	11.7%	1.7%	3.0%
Closed-end 1-4 family residential	3.0%	3.2%	0.6%	0.5%
Home equity	0.5%	0.5%	0.3%	0.2%
Credit card	0.5%	0.4%	1.3%	0.1%
Other consumer	0.6%	1.8%	1.5%	1.2%
Commercial & Industrial	0.8%	2.0%	0.1%	0.5%
Commercial real estate	1.8%	4.4%	0.3%	0.1%
Total loans	2.5%	3.9%	0.7%	0.7%