

**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>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,805	\$1,733	-4.0%	
Loans	\$1,338	\$1,208	-9.7%	
Construction & development	\$146	\$89	-38.7%	
Closed-end 1-4 family residential	\$325	\$295	-9.3%	
Home equity	\$230	\$210	-8.7%	
Credit card	\$8	\$8	-1.3%	
Other consumer	\$37	\$6	-83.3%	
Commercial & Industrial	\$132	\$111	-15.6%	
Commercial real estate	\$411	\$428	4.0%	
Unused commitments	\$296	\$277	-6.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$101	\$89	-12.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$214	\$242	13.1%	
Cash & balances due	\$29	\$54	85.7%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$56	\$45	-20.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$69	\$44	-37.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,623	\$1,549	-4.6%	
Deposits	\$1,459	\$1,424	-2.4%	
Total other borrowings	\$149	\$108	-27.6%	
FHLB advances	\$113	\$87	-23.1%	
<b>Equity</b>				
Equity capital at quarter end	\$182	\$184	1.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.3%	10.4%	--	
Tier 1 risk based capital ratio	11.4%	13.0%	--	
Total risk based capital ratio	12.7%	14.2%	--	
Return on equity <sup>1</sup>	2.9%	0.0%	--	
Return on assets <sup>1</sup>	0.3%	0.0%	--	
Net interest margin <sup>1</sup>	4.2%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	66.5%	87.1%	--	
Loss provision to net charge-offs (qtr)	40.5%	134.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.4%	1.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	11.4%	10.5%	1.5%	0.6%
Closed-end 1-4 family residential	3.3%	4.3%	0.4%	0.1%
Home equity	0.7%	0.5%	0.2%	0.3%
Credit card	0.3%	0.2%	0.8%	0.7%
Other consumer	1.2%	0.6%	1.0%	1.2%
Commercial & Industrial	1.3%	0.4%	1.1%	0.7%
Commercial real estate	1.7%	2.1%	0.1%	0.2%
Total loans	3.2%	2.7%	0.9%	0.3%