

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$677	\$644	-4.8%	
Loans	\$401	\$433	7.9%	
Construction & development	\$80	\$68	-14.9%	
Closed-end 1-4 family residential	\$44	\$43	-3.4%	
Home equity	\$12	\$9	-22.2%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-26.5%	
Commercial & Industrial	\$158	\$203	28.0%	
Commercial real estate	\$104	\$107	3.0%	
Unused commitments	\$213	\$183	-14.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$71	\$55	-22.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$155	\$111	-28.5%	
Cash & balances due	\$25	\$17	-32.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$38	\$54	44.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$33	\$51	53.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$603	\$579	-4.0%	
Deposits	\$572	\$544	-5.0%	
Total other borrowings	\$23	\$26	15.1%	
FHLB advances	\$23	\$26	15.1%	
Equity				
Equity capital at quarter end	\$73	\$65	-11.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$11	NA	
Performance Ratios				
Tier 1 leverage ratio	10.9%	9.5%	--	
Tier 1 risk based capital ratio	16.1%	12.8%	--	
Total risk based capital ratio	17.0%	13.9%	--	
Return on equity ¹	6.0%	6.3%	--	
Return on assets ¹	0.7%	0.7%	--	
Net interest margin ¹	3.4%	3.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	104.6%	65.8%	--	
Loss provision to net charge-offs (qtr)	145.3%	106.6%	--	
Net charge-offs to average loans and leases ¹	0.9%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	3.8%	9.7%	0.8%	0.7%
Closed-end 1-4 family residential	2.4%	1.9%	0.0%	0.0%
Home equity	0.0%	0.8%	1.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.7%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.2%	1.1%	0.0%	0.0%
Total loans	1.1%	2.0%	0.2%	0.1%