

**CENTER BANCORP, INC.**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1048764	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev		
<b>Assets</b>	\$1,195	\$1,207	1.0%		
Loans	\$720	\$709	-1.6%		
<i>Construction &amp; development</i>	\$51	\$50	-2.7%		
<i>Closed-end 1-4 family residential</i>	\$170	\$132	-22.4%		
<i>Home equity</i>	\$32	\$33	3.8%		
<i>Credit card</i>	\$0	\$0			
<i>Other consumer</i>	\$0	\$0	-66.5%		
<i>Commercial &amp; Industrial</i>	\$113	\$118	3.9%		
<i>Commercial real estate</i>	\$300	\$325	8.3%		
Unused commitments	\$168	\$166	-1.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$196	\$239	22.4%		
Asset-backed securities	\$4	\$0	-100.0%		
Other securities	\$98	\$139	41.3%		
Cash & balances due	\$89	\$37	-57.9%		
<b>Residential mortgage originations</b>					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$5			
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0			
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$5			
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0			
<b>Liabilities</b>	\$1,091	\$1,085	-0.5%		
Deposits	\$816	\$865	5.9%		
Total other borrowings	\$269	\$213	-20.9%		
FHLB advances	\$170	\$130	-23.6%		
<b>Equity</b>					
Equity capital at quarter end	\$104	\$122	17.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$19	\$8	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	7.6%	9.6%	--		
Tier 1 risk based capital ratio	11.2%	12.8%	--		
Total risk based capital ratio	12.2%	13.8%	--		
Return on equity <sup>1</sup>	1.5%	8.7%	--		
Return on assets <sup>1</sup>	0.1%	0.9%	--		
Net interest margin <sup>1</sup>	2.8%	3.0%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	77.2%	74.6%	--		
Loss provision to net charge-offs (qtr)	234.0%	105.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	1.1%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>	
<i>Construction &amp; development</i>	8.1%	11.8%	0.0%	1.3%	--
<i>Closed-end 1-4 family residential</i>	1.7%	1.5%	0.0%	0.2%	--
<i>Home equity</i>	0.8%	0.1%	0.0%	0.0%	--
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Other consumer</i>	0.0%	0.0%	0.2%	0.0%	--
<i>Commercial &amp; Industrial</i>	0.1%	0.4%	0.6%	0.6%	--
<i>Commercial real estate</i>	1.3%	1.1%	0.2%	0.1%	--
<i>Total loans</i>	1.6%	1.7%	0.2%	0.3%	--