

CENTER BANCORP, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1048764	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,023	\$1,196	17.0%	
Loans	\$677	\$716	5.8%	
<i>Construction & development</i>	\$42	\$47	12.1%	
<i>Closed-end 1-4 family residential</i>	\$223	\$170	-23.8%	
<i>Home equity</i>	\$31	\$32	4.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	27.2%	
<i>Commercial & Industrial</i>	\$76	\$113	49.3%	
<i>Commercial real estate</i>	\$263	\$300	14.1%	
Unused commitments	\$171	\$168	-2.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$116	\$196	68.4%	
Asset-backed securities	\$4	\$4	12.7%	
Other securities	\$122	\$98	-19.5%	
Cash & balances due	\$15	\$89	493.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$1	\$0	-100.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$1	\$0	-100.0%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$938	\$1,092	16.4%	
Deposits	\$660	\$816	23.6%	
Total other borrowings	\$268	\$269	0.3%	
FHLB advances	\$170	\$170	-0.1%	
Equity				
Equity capital at quarter end	\$85	\$105	23.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$3	\$19	NA	
Performance Ratios				
Tier 1 leverage ratio	7.5%	7.6%	--	
Tier 1 risk based capital ratio	10.0%	11.3%	--	
Total risk based capital ratio	10.8%	12.2%	--	
Return on equity ¹	9.3%	4.7%	--	
Return on assets ¹	0.8%	0.4%	--	
Net interest margin ¹	3.0%	2.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	919.7%	116.0%	--	
Loss provision to net charge-offs (qtr)	169.3%	518.1%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.6%	0.0%
<i>Closed-end 1-4 family residential</i>	0.1%	1.7%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.8%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.2%
<i>Commercial & Industrial</i>	0.0%	0.1%	0.0%	0.6%
<i>Commercial real estate</i>	0.2%	1.3%	0.0%	0.2%
<i>Total loans</i>	0.1%	1.0%	0.0%	0.2%