

COMMUNITY PARTNERS BANCORP

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3395668	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$579	\$644	11.2%	
Loans	\$449	\$514	14.4%	
<i>Construction & development</i>	\$87	\$78	-10.8%	
<i>Closed-end 1-4 family residential</i>	\$61	\$71	15.1%	
<i>Home equity</i>	\$29	\$33	15.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-38.6%	
<i>Commercial & Industrial</i>	\$88	\$87	-1.5%	
<i>Commercial real estate</i>	\$172	\$234	35.7%	
Unused commitments	\$103	\$113	9.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$28	\$22	-22.4%	
Asset-backed securities	\$0	\$0	-100.0%	
Other securities	\$36	\$26	-28.5%	
Cash & balances due	\$18	\$11	-39.3%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$507	\$568	12.0%	
Deposits	\$485	\$539	11.2%	
Total other borrowings	\$19	\$25	30.1%	
FHLB advances	\$8	\$8	0.0%	
Equity				
Equity capital at quarter end	\$73	\$77	5.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$9	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	9.2%	--	
Tier 1 risk based capital ratio	9.8%	10.5%	--	
Total risk based capital ratio	11.0%	11.7%	--	
Return on equity ¹	-4.6%	3.5%	--	
Return on assets ¹	-0.5%	0.4%	--	
Net interest margin ¹	8.7%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	52.6%	43.7%	--	
Loss provision to net charge-offs (qtr)	1325.5%	46.0%	--	
Net charge-offs to average loans and leases ¹	0.2%	1.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	9.2%	13.9%	0.2%	2.1%
<i>Closed-end 1-4 family residential</i>	4.6%	2.7%	0.0%	0.4%
<i>Home equity</i>	1.7%	2.3%	0.0%	0.4%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.1%	0.4%
<i>Commercial & Industrial</i>	1.9%	0.8%	0.0%	0.3%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	2.9%	2.8%	0.0%	0.4%