

1st Constitution Bancorp
Selected Consolidated Financial Data (Unaudited)

(\$ in thousands, except per share amounts)

**For the Three Months
 Ended March 31,**

	2010	2009
Income Statement Data :		
Interest income	\$6,850	\$7,414
Interest expense	2,411	3,214
Net interest income	4,439	4,200
Provision for loan losses	300	463
Net interest income after prov. for loan losses	4,139	3,737
Non-interest income	949	847
Non-interest expense	4,134	4,020
Income before income taxes	954	564
Income tax expense	255	87
Net income	699	477
Preferred stock dividends and accretion	177	189
Net income available to common shareholders	<u>\$522</u>	<u>\$288</u>

Per Common Share Data (a) :

Earnings per common share - Basic	\$0.12	\$0.07
Earnings per common share - Diluted	\$0.12	\$0.07
Tangible book value per common share	\$10.28	\$9.95
Average common shares outstanding		
Basic	4,525,085	4,429,633
Diluted	4,530,795	4,447,737

(a) Includes the effect of the 5% stock dividend paid February 3, 2010 .

Performance Ratios :

Return on average assets	0.43%	0.34%
Return on average equity	4.86%	3.49%
Net interest margin (tax-equivalent basis)	2.93%	3.30%
Efficiency ratio	76.7%	79.7%

	March 31, 2010	December 31, 2009
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Balance Sheet Data :

Total Assets	\$639,926	\$677,996
Investment Securities	217,520	227,728
Loans, including loans held for sale	377,774	401,461
Allowance for loan losses	(4,791)	(4,505)
Goodwill and other intangible assets	637	646
Deposits	533,701	572,155
Shareholders' Equity	58,676	57,401

Asset Quality Data :

Loans past due over 90 days and still accruing	\$5	\$146
Nonaccrual loans	8,527	4,161
OREO property	1,341	1,363
Total non-performing assets :	9,873	5,670
Net charge-offs for the quarter and year, respectively	14	1,732
Allowance for loan losses to total loans	1.33%	1.19%
Nonperforming loans to total loans	2.36%	1.13%
Nonperforming assets to total assets	1.54%	0.84%

Capital Ratios :

1st Constitution Bancorp		
Tier 1 capital to average assets	11.67%	10.99%
Tier 1 capital to risk weighted assets	17.57%	16.25%
Total capital to risk weighted assets	18.67%	17.23%
1st Constitution Bank		
Tier 1 capital to average assets	11.36%	10.78%
Tier 1 capital to risk weighted assets	17.07%	15.91%
Total capital to risk weighted assets	18.17%	16.90%