CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: NewBridge Bancorp
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RSSD (for Bank Holding Companies): 1076002
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 16799

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$636,007	$626,480		
b. Average Commercial Loans	$965,922	$959,451		
c. Total Loans (sum of lines a and b)	$1,601,929	$1,585,931		

2. General Market Commentary (optional)

As of March 31, 2009, NewBridge Bank held outstanding loans of $1.58 billion, which was a decrease of $29.1 million, or 1.8%, from $1.60 billion at December 31, 2008, and an increase of $28.5 million, or 1.8% from $1.55 billion at March 31, 2008. The decrease in loans from year end is primarily the result of loan payoffs and pay downs of existing loans. NewBridge Bank continues to make credit available to consumers and businesses in its market areas. During the first quarter of 2009, NewBridge Bank originated $20.9 million in commercial and small business purpose loans, $9.9 million in home equity lines of credit, and $3.6 million in consumer installment credit. In addition to the $34.4 million in new consumer and business loan originations, NewBridge Bank originated $42.8 million of residential mortgage loans to be sold in the secondary mortgage market. As such, the Bank's total first quarter 2009 loan origination of $77.2 million has surpassed the $52.4 million of funding received under the Capital Purchase Program. The Bank has launched a new residential mortgage lending program. All residential builders who are customers of NewBridge Bank have been contacted and provided information regarding specialized financing (rate of 4% fixed for 5 years; up to 95% financing; ¼% fee, no private mortgage insurance required) for consumers that are purchasing new construction homes which the builder has financed with NewBridge Bank. Two loans totaling $1.4 million have been closed in the short time the program has been available. During the first quarter, the Bank has also taken steps to expand its capacity to partner with the Small Business Administration ("SBA"). The Bank is currently in the process of obtaining authorization from the SBA to become an SBA Express Lender. It is anticipated that this program will be fully implemented by the end of the second quarter 2009. The Bank has identified bankers in each of its market areas to serve as SBA Resources and has made arrangements for the identified bankers to attend training classes conducted by our SBA liaison. In addition, the Bank recently sent a team of 16 lending officers to the recent SBA Lender's Conference. In addition to the above loan originations, NewBridge Bank also purchased $2 million of qualifying Community Reinvestment Act investments during the quarter. The Bank has been able to achieve these results although its state and local economies continue to exhibit substantial stress. Specifically, the March 2009 unemployment rate in North Carolina hit 10.9%. Some of the North Carolina counties in which NewBridge Bank has significant operations posted even higher unemployment rates as of February 2009: Davidson County 13.4%, Forsyth County 10.0%, Guilford County 11.0%, New Hanover County 9.7%, Pender County 12.2%, Rockingham County 14.2%, and Stokes County 11.5%. The Bank's primary operating market in Virginia is Rockingham County, which had an unemployment rate of 6.8% as of February 2009.