CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: 1st Constitution Bancorp
Person to be contacted about this report: Joseph M. Reardon
Submission date: April 14, 2009

RSSD (for Bank Holding Companies):2784920
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 27552

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$43,630	$45,215	(A)	
b. Average Commercial Loans	$375,729	$362,669	(B)	
c. Total Loans (sum of lines a and b)	$419,359	$407,884		

2. General Market Commentary (optional)

(A) Includes $15.5 million in February and $17.3 million in March of residential mortgage loans originated by 1st Constitution Bank to be sold to investors in the secondary market. (B) Includes $134.0 million in February and $121.2 million in March of residential mortgage loans originated by mortgage bankers, under warehouse facilities provided by 1st Constitution Bank, which are sold to investors in the secondary market.