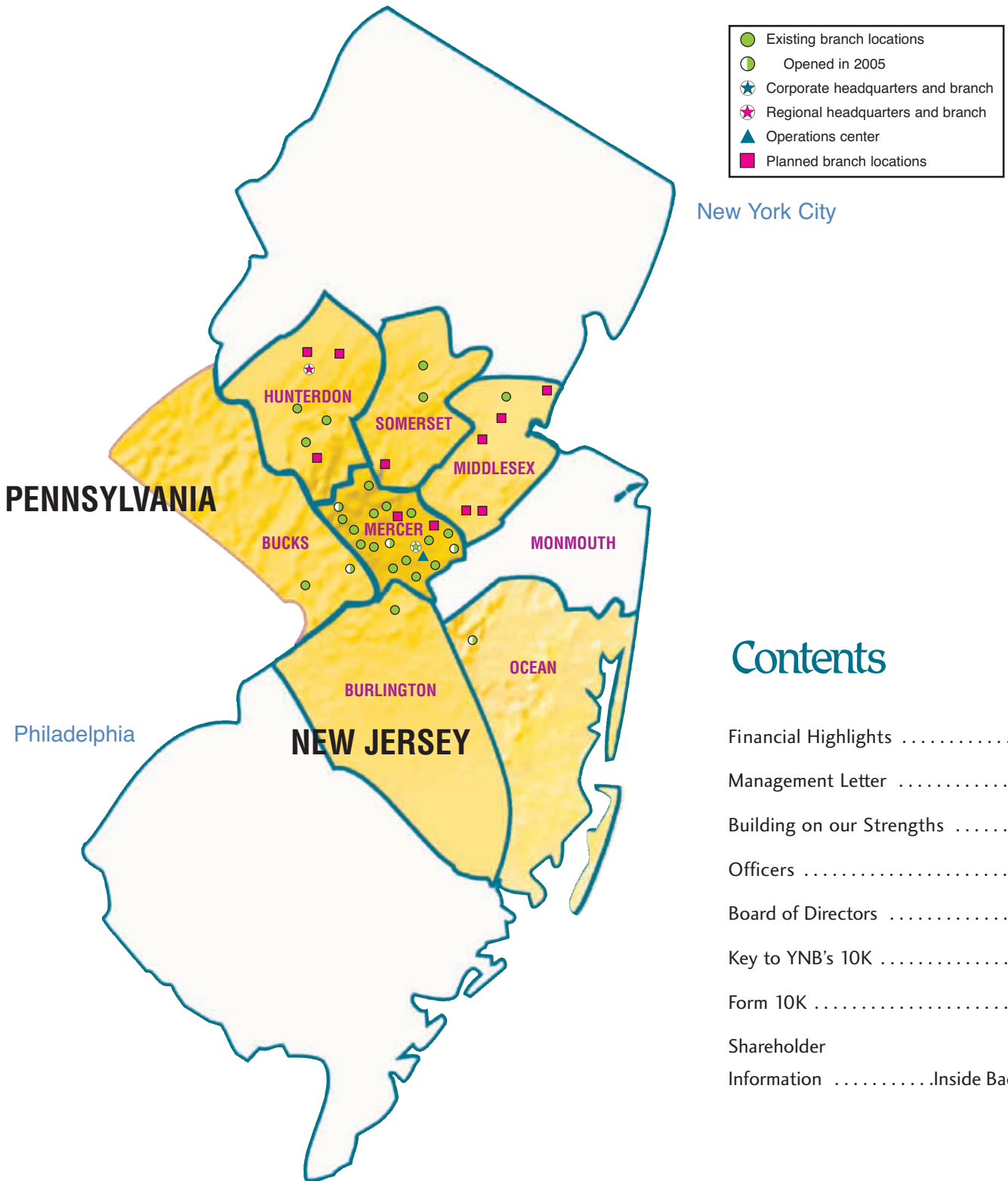




YARDVILLE NATIONAL BANCORP

Enhancing Franchise Value

**2005
Annual
Report**

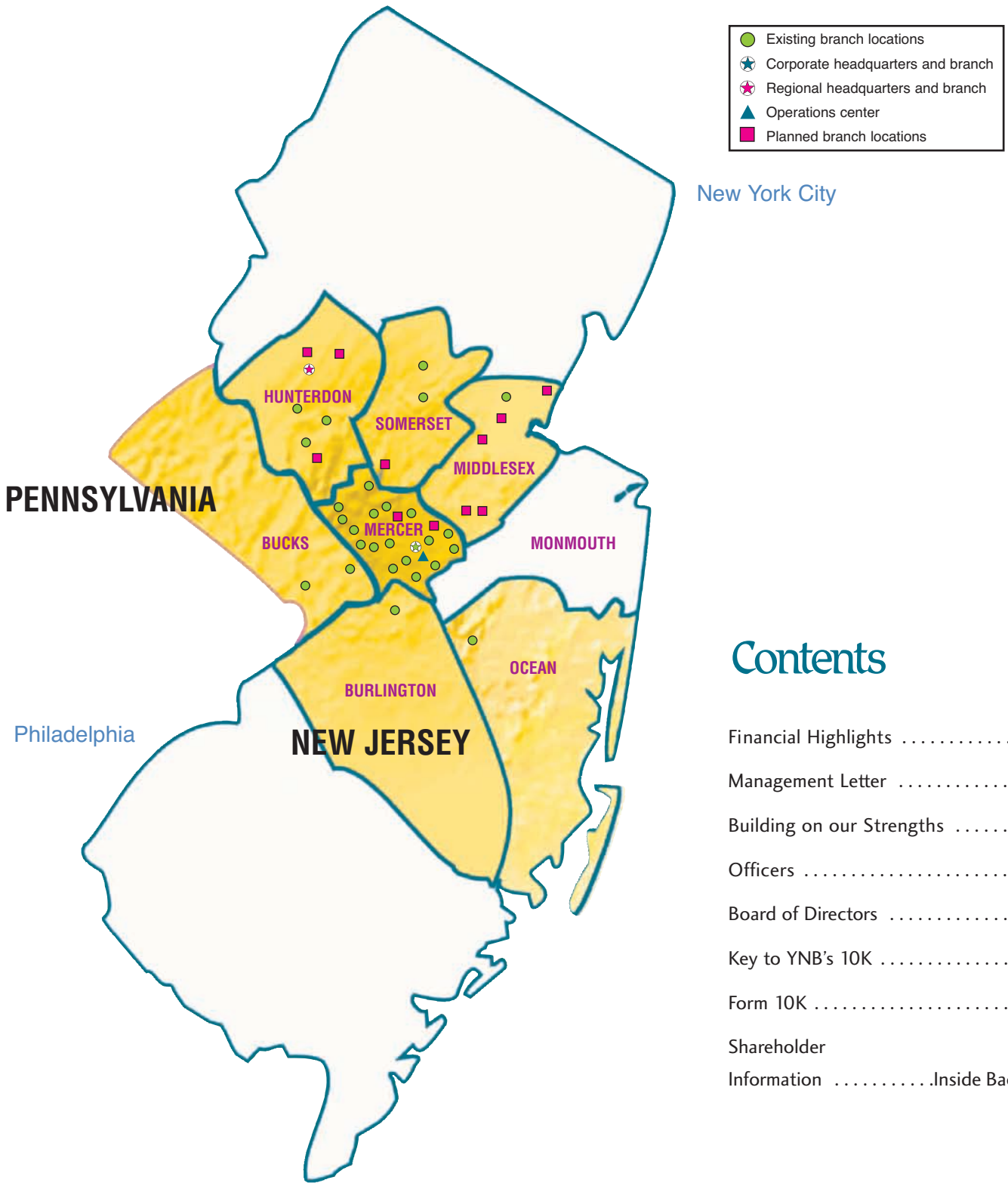


- Existing branch locations
- Opened in 2005
- ★ Corporate headquarters and branch
- ★ Regional headquarters and branch
- ▲ Operations center
- Planned branch locations

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Shareholder Information	Inside Back Cover

Yardville National Bancorp is a financial holding company providing a broad range of lending, deposit, and other financial products and services. Headquartered in Mercer County, New Jersey, YNB offers its unique style of personalized community banking to customers throughout New Jersey and Eastern Pennsylvania. Our mission is to provide top quality products and exceptional service to customers, to help build and support our communities, and to build long-term, sustainable shareholder value by expanding and enhancing the value of the YNB franchise.



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Financial Highlights

(Dollars in thousands, except per share data)

FOR THE YEAR ENDED DECEMBER 31

	2005	2004	Increase
Net income	\$ 20,934	\$ 18,525	13.1%
Earnings per share - diluted	1.89	1.71	10.5
Cash dividends declared per common share	0.46	0.46	—

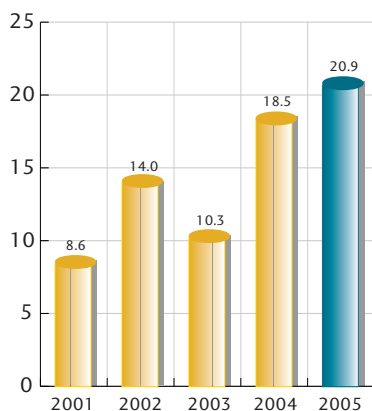
BALANCE SHEET DATA AT DECEMBER 31

Total assets	\$2,956,731	\$2,805,917	5.4%
Total deposits	1,972,717	1,810,004	9.0
Total loans	1,972,840	1,782,592	10.7
Stockholders' equity	177,458	160,158	10.8
Book value per share	16.35	15.27	

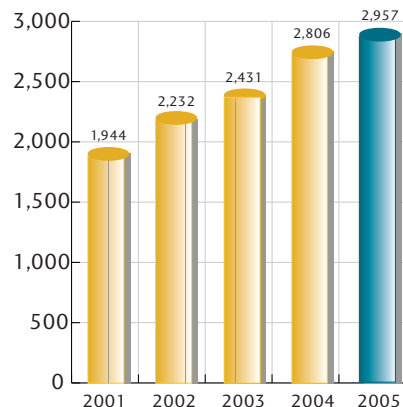
CONSOLIDATED RATIOS

Return on average assets	0.72 %	0.70 %
Return on average stockholders' equity	12.57	12.38
Net interest margin (tax equivalent basis)	3.05	2.83
Total equity to total assets	6.00	5.71
Tier I capital to risk-weighted assets	10.82	10.09
Total capital to risk-weighted assets	11.82	11.42
Tier I capital to average assets	8.32	7.99
Nonperforming assets to total assets	0.63	0.36
Net loan charge offs to average total loans	0.42	0.42

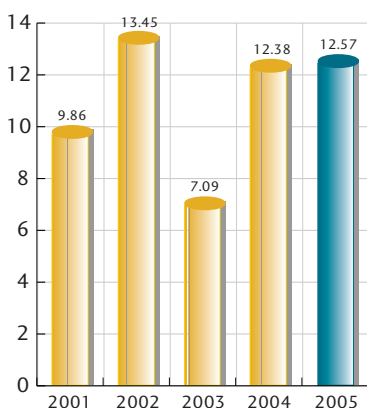
Net Income
(dollars in millions)



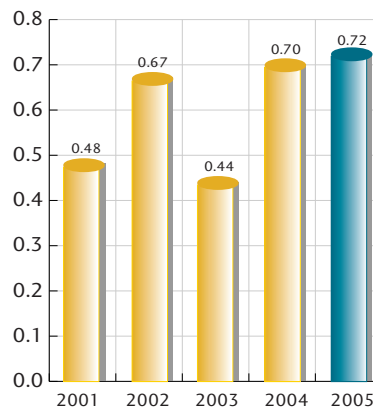
Total Assets
(dollars in millions)



Return on Average Stockholders' Equity
(percentage)



Return on Average Assets
(percentage)





YNB's Executive Management Team:
(L to R): Jay G. Destribats, Chairman
of the Board; F. Kevin Tylus, President
and Chief Operating Officer; Patrick
M. Ryan, Chief Executive Officer.

To our shareholders, stakeholders, employees and friends:

This has been a year of forward movement and long-term development for YNB. In 2005, we continued to grow YNB's franchise in order to enhance shareholder value — moving into new markets, expanding our presence in established ones, and building our organization to support YNB's movement to the next level. We have faced the challenges that accompany growth, and followed our strategic plan to achieve success.

As we grow, we have worked diligently to maintain the personal banking orientation that has made YNB such a positive story. Commercial borrowers know that they have access to our senior management. Branch customers are often called by name by our platform representatives and business development personnel, many of

whom are recognized leaders of their communities. Establishing and maintaining relationships, rather than merely facilitating transactions, is an important part of our strategic mission. We believe this is the cornerstone of our success.

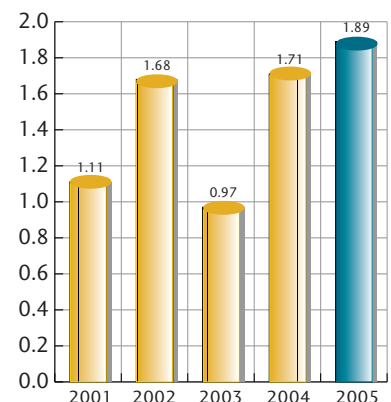
For banking institutions, location is a critical factor, and we are in excellent markets with tremendous business opportunities. As industry consolidation continues, community banks like ours can acquire greater market share by serving retail clients and middle-market commercial borrowers who feel they do not get the same level of service from larger banks. In addition, we have made the investments in building our brand image and in upgrading our technology that allow us to get our message to new customers, to serve their

needs, and to create and retain extended banking relationships. All of these aspects of our plan are now yielding solid results.

We are pleased to report that for the full year of 2005, net income increased \$2.4 million to \$20.9 million, a 13.0% gain from the \$18.5 million we reported in 2004. Diluted earnings per share for the full year increased 10.5% to \$1.89 when compared with the prior year. Despite the flattening of the yield curve and increased competition, YNB raised its net interest income 17.7% for 2005. In addition, YNB was also able to improve its 2005 tax-equivalent net interest margin 7.8% to 3.05% from 2.83% for the prior year, through effective pricing of loans and deposits in a rising interest rate environment.

Our growth and profitability is based on the success of our dynamic retail strategy, which supports further expansion of our profitable commercial lending activities. By effective pricing of loans and deposits in a rising interest rate environment, we were able

Earnings per Share (diluted)
(in dollars)



to improve our net interest income and net interest margin, one of several goals we established at the beginning of the year. Although we function in an increasingly competitive marketplace, YNB's relationship-based community banking model of local decision making and access to top management allows us to grow and thrive.

In both retail and commercial banking, we have carved out a special niche. While smaller institutions may offer personal connections, and larger ones may offer competitive rates and sophisticated technology, at YNB, we offer the best of both worlds, and that's the value proposition our customers appreciate. We call it "Banking on a More Personal Level."

RETAIL BANKING EXPANSION PROVIDES THE FUEL FOR GROWTH

In order to profitably fund our growing commercial loan portfolio, three years ago, we embarked on a retail strategy of expanding our footprint and bringing the YNB model of banking to a larger marketplace. During that time period, we have opened xx new branches and entered new counties. In 2006, we plan to continue this effort by expanding into Ocean County and further developing our presence in Middlesex County — both in Central New Jersey. And, as the map on the inside front cover of this report indicates, in the next several years, our plans are to open

at least ten additional branches in Mercer, Hunterdon, Middlesex, and Somerset Counties.

In addition to new locations, we have promoted our new products by using exciting marketing and promotion techniques. Emphasizing the building of relationships, we have introduced suites of products that allow customers to obtain free services by linking multiple accounts. We emphasize relationships in another way by having our bankers, who are long-time local residents themselves, act as our business development officers in their own communities. We encourage customers to begin banking with us with above market-rate introductory CDs, and then win their additional business and solidify relationships with active cross-sell efforts at each of our branch openings. We were honored when the American Banker featured our marketing program for branch openings in their special Community Bank edition last fall.

COMMERCIAL LOANS: SUCCEEDING IN A COMPETITIVE ENVIRONMENT

Commercial loans remain the engine of our success. Anticipating that steadily increasing competition might lead to slowing loan growth, we have capitalized on our relationships by continuing to provide the high levels of personal attention and service that drew many of our commercial customers to YNB in the first place. Given market conditions, we were quite gratified with our double digit increase in total loans for 2005. Led by commercial loans, they increased 10.7%, year over year, totaling \$1.97 billion compared to \$1.78 billion at the end of 2004. While nonperforming assets increased to \$18.6 million, or 0.63% of total assets at December 31, 2005, compared to \$10.0 million, or 0.36% of total assets at the same date in 2004, they were primarily the result of isolated single loans, and not indicative of our overall solid loan quality. Our philosophy is to address any weakness-

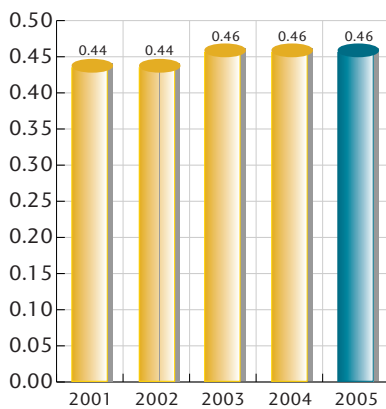
Senior Management: (L to R): Daniel J. O'Donnell, Chief Legal Officer; Timothy J. Losch, Business Relations and Asset Generation Officer; Stephen F. Carman, Chief Financial Officer; and Stephen R. Walker, Chief Information Officer.



es in the portfolio aggressively, and to put them behind us quickly. YNB's allowance for loan losses at December 31, 2005 totaled \$22.7 million, or 1.15% of total loans, and covered 122.0% of total nonperforming loans.

Another honor we were proud to receive in 2005 was to be named Corporate Philanthropist of the Year by the Community Foundation of New Jersey. Each year, over 100 companies throughout the state of New Jersey are nominated by a non-profit group to be considered for this award, and only one corporate honoree is selected. We were extremely gratified to be selected, and this reaffirmation of our commitment to serving our neighbors was extremely gratifying to us.

Cash Dividends per Share
(in dollars)



ENHANCING OUR STRUCTURE TO FOSTER GROWTH

As YNB entered a new level of our corporate development, we further strengthened our management and board structure. Early in 2006, F. Kevin Tylus added the additional post of President to his responsibilities as Chief Operating Officer, helping to lead our organization through times of change and challenge. We are pleased to add his wisdom and experience to our executive management group. Our

growth story and future prospects have also allowed us to attract a number of highly experienced, forward-thinking senior executives to further improve our organizational structure across most segments of our business. These additions to our strong cadre of people further enhance our ability to deliver on our plans for long-term growth.

The new directors we added in 2004 and in 2005 have brought additional depth and experience to our Board deliberations, as well, and, along with our long-serving directors, have made significant contributions to the challenging decisions they faced this year. We also would like to thank two long-serving directors who left our Board at the end of 2005 — Sidney L. Hofing and Lorraine Buklad. Both served YNB for many years, and we are grateful for their contributions.

We are strong believers in constantly improving our capabilities to deliver value for shareholders. In this spirit, we have taken advantage of our formal agreement with our Federal regulator, the Office of the Comptroller of the Currency (OCC), to put into place many of the enhancements to our structure and operating procedures that have been discussed above. We have adjusted our risk management procedures in keeping with changing market conditions, formalized our corporate governance structure, and brought additional strength to our management and board. We have made excellent progress on all the improvements the OCC recommended, and believe our organization is well-positioned to continue our strategic plan.

BANKING ON THE FUTURE

As we look ahead, we are confident that we will meet our challenges and follow our path to further growth and success. Our core business strategy is working well. To summarize our goals for the coming year, we plan to:

- Continue growing market share in existing markets such as Mercer and Hunterdon
- Capture and expand market share in emerging markets such as Middlesex and Ocean, in New Jersey, and Bucks in Pennsylvania
- Use retail expansion and careful loan pricing to manage our cost of funds and further improve net interest margin
- Emphasize relationship banking to maintain strong commercial lending growth in an ever-more-competitive business banking market
- Consistently deliver top-quality service to all customers, fulfilling our promise of "banking on a more personal level"
- Maintain the highest standards of corporate governance in all areas of our business and
- Continue to maximize long-term shareholder value in a dynamic, growing franchise.

More than ever, your support of our efforts and confidence in management are greatly appreciated, and we will continue to put forth our best efforts to merit them in future.

Sincerely yours,

Jay G. Destribats
Chairman of the Board

Patrick M. Ryan
Chief Executive Officer

Managing YNB's retail and commercial segments (l to r) Frank J. Kenny Jr., Chief Credit Officer, Brian K. Gray, Retail Services and Marketing; Joanne C. O' Donnell, Chief Credit Administration Officer; and John Samborski, Chief Lending Officer.



Enhancing Franchise Value

YNB's performance in 2005 has demonstrated the success of our established strategic business plan for longterm growth. Driven by our strength as a commercial business lender and the ongoing execution of YNB's dynamic retail strategy, our results have been impressive. We have proceeded with our plans to further expand YNB's geographic footprint to achieve maximum returns for shareholders, and have made the appropriate investments in people and in the organization to allow us to continue doing so.

MAXIMIZING MARKET PENETRATION

YNB brought "Banking on a More Personal Level" to an extended marketplace in 2005, with plans in place for even more growth in 2006 and beyond. We opened new branches, offered additional relationship products and services, increased convenience for new and existing customers, and structured our organization for maximum market penetration.

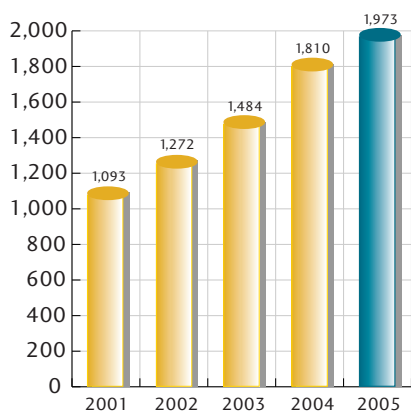
We recently opened additional branches in Morrisville, Pennsylvania in neighboring Bucks County, in Lawrence Township in Mercer County, New Jersey, and our first office in rapidly growing Ocean County. But our retail success is not a factor of geography alone. We are making the most of these new locations with strong deposit products, special promotions and aggressive crossselling, and these efforts have borne real fruit.



YNB officers and employees are active on numerous community boards. Their efforts led to YNB's being named Corporate Philanthropist of the Year by the Community Foundation of New Jersey. Accepting the award are (L to R:) Nina D. Melker, Jeffrey Mattison, Tracey Destribats, Michael Griffith, and Megan T. Butcher.

On a top-line basis, these branches have proven immediately successful, with each bringing in at least \$2.9 million in deposits after just one month of operation. Perhaps even more telling, however, are the “cross-sell ratios” we have achieved in these branches, as one in four customers opening our high-rate promotional certificates of deposit (CD) opened additional accounts with YNB, turning a “get-acquainted” opportunity into what we hope will be long-term customer relationships.

Total Deposits
(dollars in millions)



To further assist us in achieving this goal of increased market share, we enhanced our suite of product offerings in 2005, allowing customers to link their savings balances to account relationships in order to qualify for the free services and additional benefits that our relationship accounts provide to them. Another way to build strong and enduring customer relationships is to hire and retain well-known local bankers. Many of our branch managers and business development officers have been respected members of their local business communities for more than 20 years. Not only are our bankers local, but so are our banking decisions. Special customer requests are dealt with promptly, at our branches. Loans up to a proscribed level can be and are approved by lenders who know the borrowers, their companies, and the communities in which they are building or choose to do business.

To enhance customer convenience, we extended our branch and drive-up hours in 2005, and we have enhanced the offerings in our 24-hour a day, 7 day a week YNB Online. The result of all these avenues of effort is a banking organization whose current customers, according to our market research, overwhelmingly say they would recommend YNB to their friends and colleagues. In the local banking community, no amount of advertising is as powerful as word of mouth, and in this area, we score highly.

Third party endorsements of our organization are indeed valuable, and we were extremely gratified to be named the “Corporate Philanthropist of the Year” by the Community Foundation of New Jersey. More than 100 other companies were nominated for this honor — many of them much larger organizations than YNB — so we consider this honor particularly meaningful.

COMMERCIAL LENDING AN ONGOING STRENGTH IN A COMPETITIVE MARKETPLACE

Commercial lending continues to be the engine of our growth, and we see considerable opportunity in today's market to build on that strength. As our geographic footprint grows, we are taking advantage of the ability to enhance our retail and consumer lending as well to further diversify our portfolio.

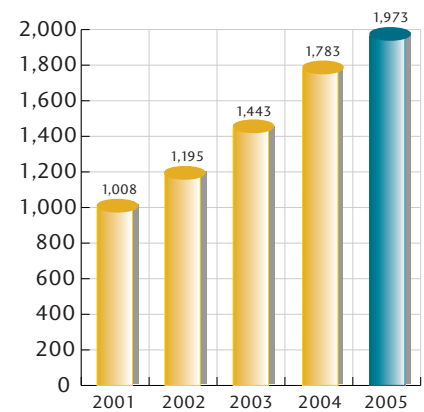
While the competitive and regulatory landscapes have become more challenging with competition from both larger and smaller entities as well as non-banks, we have taken steps to broaden other aspects of our lending base by offering additional business services and further developing new markets like Somerset and Middlesex Counties. We expect these to be very attractive growing commercial markets for us, and development of those markets have begun in earnest in 2006.

Our business development and expansion efforts encompass far more than the geographic network, however. In keeping with our "localized" approach, we have created market areas staffed by a cadre of experienced local lenders. To bring YNB's bankers even closer to our customers, we are placing more of our key individuals out in the field, supporting them with a lean but efficient operation at corporate

headquarters. Our focus is on maximum efficiency, and using our valuable human assets in the best way to increase both service to customers and returns to shareholders.

In both retail and commercial banking, solid technological support is essential, and 2005 saw YNB refine and further improve upon the significant upgrades in many of our operational capabilities that we put into place over the last several years. Our Internet Banking site, for example, was completely redesigned to offer more opportunities for customers to obtain information, communicate with YNB, and perform many of their banking tasks from the comfort of their homes and offices. We instituted a new Client Relationship Management System and made all signature card images available electronically at the branches — helping branch personnel serve clients more efficiently while they were also able to offer customers more services to expand their YNB relationships.

Loan Portfolio
(dollars in millions)



We live in a much more complex financial environment today that demands increased security, and our new loss prevention system and automated clearing house improvements help prevent check and deposit fraud and improves our risk management capabilities.

YNB's Business Development Team covers our broad range of markets. A few members of that team are shown (L to r:) Julia Moriarty, Susan M. Valentino, Peter J. Cahill, Eugene C. McCarthy, and Patrick L. Ryan.





*Overseeing YNB's physical expansion:
Frank Durand III, Bank
Administration and Security (l) and
Frank I. Fuzo, Facilities Planning.*

TAKING YNB TO THE NEXT LEVEL

We have a clear-cut, viable strategic business plan for continued growth and profitability. By expanding our marketplace further, we lead with our strength in building and maintaining personal relationships, offering our customers competitive rates, outstanding products, efficient delivery, and incomparable service as we do so. We have attracted and retained experienced bankers who know their markets to lead our efforts in the field, and we are supporting them with a lean but robust organization

As we look to the rest of 2006 and beyond, we plan to open a number of new branch offices. We have already received regulatory approval for a branch in West Windsor, in the center of Mercer County, and have plans in the works for another in Readington, adding further to our strong and growing presence in Hunterdon County. We are also exploring options for another Hunterdon branch in Ringoes, and for several branches in Middlesex county in the townships of Cranbury and Monroe. Other Middlesex County options on the drawing board include locations in New Brunswick, North Brunswick, and Woodbridge, among others under consideration.

New branches, new markets, strengthened business development and management structure, innovative products and technology — all of these, added to our established reputation for personal service and community commitment, augur well for YNB's continued development into one of the area's premier supercommunity banks. As we do so, we believe the ultimate result will be satisfied customers, loyal employees, and enhanced shareholder value now and in future.

Officers

YARDVILLE NATIONAL BANCORP

Chairman

Jay G. Destribats

Chief Executive Officer

Patrick M. Ryan

President and Chief Operating Officer

F. Kevin Tylus

Vice President and Treasurer

Stephen F. Carman

Secretary

Daniel J. O'Donnell

Assistant Treasurer

Howard N. Hall

Assistant Secretary

Diane H. Polyak

YARDVILLE NATIONAL BANK

Chairman

Jay G. Destribats

Chief Executive Officer

Patrick M. Ryan

President and Chief Operating Officer

F. Kevin Tylus

Executive Vice Presidents

Stephen F. Carman

Cashier/Chief Financial Officer

Timothy J. Losch

Business Relations and
Asset Generation Officer

Daniel J. O'Donnell

Chief Legal Officer

Stephen R. Walker

Chief Information Officer

First Senior Vice Presidents

Edward J. Dietzler

Capital Markets

Frank Durand III

Bank Administration and Security

Kathleen A. Fone

Human Resources

Brian K. Gray

Retail Services, Marketing and
Public Relations

Howard N. Hall

Chief Accounting Officer

Frank J. Kenny, Jr.

Chief Credit Officer

Eugene C. McCarthy

Core s Manager

Nina D. Melker

Community Banking

Thomas L. Nash

Commercial Mortgage

Claire Beth Nilsen

Chief Auditor

Joanne C. O'Donnell

Chief Credit Administration Officer

John P. Samborski

Chief Lending Officer

Sarah J. Strout

Global Analysis and Loan Administration
Officer

Senior Vice Presidents

Peter J. Cahill

Commercial Lending Team Leader

Nancy C. German

Operations

Charles A. Hunter, Jr.

Special Assets

Richard A. Kauffman

Information Security

Frances C. Marshall

Applications System Development

Shawn C. Merritt

Retail Administrator

Diane H. Polyak

Financial Project Specialist

Mary Reinhold-Brown

Compliance Manager

Joseph H. Robotin

Retail Lending Manager

Patrick L. Ryan

Strategic Planning, Corporate Development
and Emerging Markets Manager

David M. Silver

Certified Public Accountant

Susan M. Valentino

Senior Business Development Officer

Board of Directors



YARDVILLE NATIONAL BANCORP AND YARDVILLE NATIONAL BANK

L to R: Louis R. Matlack, PhD., James E. Bartolomei, CPA, Elbert G. Basolis, Jr., *Vice Chairman*, Samuel D. Marazzo, Jay G. Destribats, *Chairman of the Board*, F. Kevin Tylus, *President and Chief Operating Officer*, Patrick M. Ryan, *Chief Executive Officer*, Anthony M. Giampetro, MD, Gilbert W. Lugossy, Christopher S. Vernon, Robert L. Workman, CPA, Martin Tuchman, and George D. Muller.

Business Development Board

Kevin Alliotts
Kathleen Atkins
David West Ayres
Gregory S. Blair
Joseph Boniakowski
Vincent Civale
Rein P. Clabbers
Randy Csik
Fred Daniel
Rosalie A. Daniels
Erica L. Edwards
Nancy S. Ellis
William G. Engel

Richard J. Falkiewicz
Gerard J. Fennelly
Samuel A. Fruscione
Steven E. Goldin
Gary Dean Gray
Daniel J. Graziano
Vernon H. Hammond
Gary S. Hofing
Jerry Jaremenko
Patrick D. Kennedy
John J. Klein III
Richard J. Klockner
Nancy J. Knight

Paul R. Kramer
George S. Martin
William J. Matisa, Jr.
Weldon J. McDaniel, Jr.
Mary Melfi
Terry Ownes
Jeffrey F. Perlman
Robert J. Rahl
Rosemarie Renda
Armand L. Ruderman
David A. Saltman
Donald F. Scholl, Jr.
Gregory Scozzari

John Seramba
Evelyn Shallo
Joseph S. Taylor
Ronald K. Vernon
Peter V. Walsh
Leo R. Zamparelli
Leonardo Zangani
Brenda Zaroni
Harold N. Zeltt
Joseph E. Ziegler
Louis Zuegner

Director Information

Jay G. Destribats

Chairman of the Board
Yardville National Bancorp

Elbert G. Basolis, Jr. 2, 3

Vice Chairman – Yardville National Bancorp
President of Aqua Control, Inc.

Patrick M. Ryan

Chief Executive Officer
Yardville National Bancorp

F. Kevin Tylus

President and Chief Operating Officer
Yardville National Bancorp

James E. Bartolomei, CPA 1, 3

Managing Partner
Bartolomei Pucciarelli LLC

Anthony M. Giampetro, M.D. 2, 3

Physician in Private Practice

Gilbert W. Lugossy 2*

Retired – Former member
New Jersey State Parole Board

Samuel D. Marrazzo 2

Chief Executive Officer
Marrazzo's Supermarkets

Louis R. Matlack, Ph. D. 1

Retired – Former Principal
Matlack Mediation

George D. Muller 1, 3*

Retired – Former President
Flemington Glass

Martin Tuchman

Chairman and Chief Executive Officer
Interpool, Inc.

Christopher S. Vernon

President
Mercer Management and Development, Inc.

Robert L. Workman, CPA 1

Senior Partner
Workman and Skertic

(1) Audit Committee

(2) Nominating and Corporate Governance Committee

(3) Compensation Committee

* Committee Chair

Lorraine Buklad and Sidney L. Hofing resigned from the Board of Directors effective December 31, 2005.

Form 10-K

Overview

Our 2005 Form 10-K includes financial statements for Yardville National Bancorp (YNB). It also includes detailed information about each of our subsidiaries and the competitive environments of our businesses, properties we own and other matters.

All publicly held companies in the United States are required to file a Form 10-K report with the Securities and Exchange Commission (SEC) every year. Our Form 10-K is required by the rules and regulations of the SEC to contain information in addition to the financial information included in our previous annual reports to shareowners. We are supplying our 2005 Form 10-K (without exhibits) consistent with our commitment to provide transparency and full disclosure to our shareholders.

The 2005 Form 10-K is amended, supplemented and updated by any amendment that we may file, and by all of the quarterly reports on Form 10-Q and recent reports on Form 8-K we file with the SEC during the year. We urge you to read all such reports. Copies may be obtained as described under Request for Documents on the inside back cover of this Annual Report.

This Annual Report is not a part of, and should not be considered to be included in our 2005 Form 10-K. Use the listing below, which includes highlights of the 2005 Form 10-K to help you find information easily. A comprehensive table of Contents with the page number for each item can be found on page "1."

PART I: A DESCRIPTION OF YNB BUSINESSES INCLUDES:

- Detailed descriptions of YNB subsidiaries
- The regulatory outlook for the financial services sector
- Description of properties owned and operated by YNB
- Legal proceedings

PART II: MANAGEMENT'S DISCUSSION OF RESULTS AND FINANCIAL STATEMENTS

Items 5 and 6 include:

- Quarterly dividend and stock price information
- Selected financial data for YNB
- Operational statistics for YNB

Items 7 and 7a include:

- Management's Discussion and Analysis of Financial Condition and Results of Operations, which provides a discussion of changes in earnings and cash flows over the past three years
- Quantitative and Qualitative Disclosures About Market Risk

Items 8 and 9 include:

- Financial statements and footnotes for YNB
- Reports of independent auditors
- Supplementary financial information (unaudited)
- Management's reports on financial control over financial reporting and disclosure controls and procedures

PART III: INFORMATION ABOUT BOARD MEMBERS, EXECUTIVE OFFICERS AND AUDITORS

- Information about members of the Board of Directors, executive compensation and accounting fees is incorporated by reference to YNB's proxy statement.

PART IV: EXHIBITS AND SIGNATURES INCLUDES:

- An index of exhibits
- Signatures of members of the Board of Directors and certain officers

Shareholder Information

CORPORATE HEADQUARTERS

Yardville National Bancorp
2465 Kuser Road
Hamilton, NJ 08690
(609) 585-5100

ANNUAL MEETING

Shareholders are invited to attend the Annual Meeting of Shareholders at: Mercer County Community College The Conference Center at Mercer 1200 Old Trenton Road West Windsor, NJ 08550 Wednesday, May 3, 2006 Doors open 9:00 a.m. Meeting begins at 10:00 a.m.

INVESTOR RELATIONS

Shareholders seeking information about us may obtain press releases and government filings from YNB's website www.ynb.com. Additional inquiries can be directed to the Assistant Treasurer's Office, 2465 Kuser Road, Hamilton, New Jersey 08690 or by calling (609) 631-6223.

DIVIDEND REINVESTMENT AND STOCK PURCHASE PLAN

We offer our shareholders a plan to increase stock ownership in YNB. Through our Dividend Reinvestment and Stock Purchase Plan, registered holders of our common stock may have their dividends reinvested in additional common stock at a 3% discount from the market price. Participants in the plan may also purchase additional shares with cash payments up to \$10,000 per month, without brokerage fees, commissions or service charges. Shareholders interested in enrolling in this plan can obtain a prospectus and enrollment card by contacting the Assistant Treasurer at the address or phone number listed above, or from Registrar and Transfer Company at their address, website or phone number provided under "Stock Registrar and Transfer Agent."

SHAREHOLDER ACCOUNT INQUIRIES

Shareholders who wish to change the name, address or ownership of their stock, replace lost certificates or dividend checks or require additional services should contact our Stock Registrar and Transfer Agent at the address and phone number listed below.

STOCK REGISTRAR AND TRANSFER AGENT

Registrar and Transfer Company
P.O. Box 1010
Cranford, NJ 07016-3572
(800) 368-5948

Email access is available through Registrar and Transfer Company's web page at www.rtco.com. You may also apply to access your account information online.

MAILING ADDRESS

The Yardville National Bank
P.O. Box 8487
Trenton, NJ 08650

COMMON STOCK PRICES AND DIVIDENDS DECLARED

The table below sets forth by quarter for 2004 and 2003, the high and low bid prices for YNB common stock and the cash dividends declared per common share.

	Dividend		Cash
2005 Quarter	High	Low	Declared
First	\$ 33.83	\$ 31.41	\$ 0.115
Second	33.36	32.34	0.115
Third	36.95	34.68	0.115
Fourth	38.04	33.10	0.115
Total			\$ 0.460
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2004 Quarter			
First	\$ 26.00	\$ 23.50	\$ 0.115
Second	25.53	23.80	0.115
Third	29.88	23.21	0.115
Fourth	35.05	29.35	0.115
Total			\$ 0.460

Yardville National Bank is a Member of the FDIC, an Equal Opportunity Employer, and an Equal Housing Lender.

Mercer County

Corporate Headquarters Office
2465 Kuser Road
Hamilton, New Jersey 08690

Yardville Office
4556 South Broad Street
Yardville, New Jersey 08620

Broad Street Park Office
2025 South Broad Street
Hamilton, New Jersey 08610

Center City Office
1099 Whitehorse-Mercerville Road
Hamilton, New Jersey 08610

Quakerbridge Office
3111 Quakerbridge Road
Mercerville, New Jersey 08619

Parkway Office
1400 Parkway Avenue
West Trenton, New Jersey 08628
(Located inside Marrazzo's Thriftway)

Ewing Office
1450 Parkside Avenue
Ewing, New Jersey 08638

East Windsor Office
18 Princeton-Hightstown Road
East Windsor, New Jersey 08520

Trenton Office
410 Lalor Plaza
Trenton, New Jersey 08611

Hamilton Square Office
4631 Nottingham Way
Hamilton Square, New Jersey 08690

West Trenton Office
40 Scotch Road
West Trenton, New Jersey 08628

Mountain View Office
810 Bear Tavern Road
West Trenton, New Jersey 08628

Lawrence Office
1575 Brunswick Pike
Lawrence, New Jersey 08648

Brunswick Avenue Office
1225 Brunswick Avenue
Lawrence, New Jersey 08648

Pennington Office
The Pennington Shopping Center
25 Route 31
Pennington, New Jersey 08534

Pennington Point West Office
3 Tree Farm Road
Hopewell, New Jersey 08534

Olden Avenue Office
1660 North Olden Avenue
Ewing, New Jersey 08638

Quakerbridge West Office
4110 Quakerbridge Road
Lawrenceville, New Jersey 08648

Hunterdon County
Hunterdon Regional Office
101 Walter E. Foran Boulevard
Flemington, New Jersey 08822

Flemington Pointe Office
245 Route 202 South
Flemington, New Jersey 08822

90 Main Street Office
90 Main Street
Flemington, New Jersey 08822

Somerset County

Somerville Office
145 West Main Street
Somerville, New Jersey 08876

Hillsborough Office
1 New Amwell Road
Hillsborough, New Jersey 08876

Middlesex County

Stelton Road Office
1240 Stelton Road
Piscataway, New Jersey 08854

Burlington County

Bordentown Office
1041 Route 206
Bordentown, New Jersey 08505

Ocean County

Cream Ridge Office (opened 1/17/06)
401 Route 539
Plumsted, New Jersey 08514

Bucks County

Newtown Office
295 North Sycamore Street
Newtown, Pennsylvania 18940

Morrisville Office
301 West Trenton Avenue
Morrisville, Pennsylvania 19067

