

LEADER BANCORP, INC

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3439236	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$260	\$312	19.9%	
Loans	\$233	\$277	19.2%	
<i>Construction & development</i>	\$8	\$2	-67.5%	
<i>Closed-end 1-4 family residential</i>	\$89	\$126	42.0%	
<i>Home equity</i>	\$53	\$56	5.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-31.1%	
<i>Commercial & Industrial</i>	\$12	\$7	-37.5%	
<i>Commercial real estate</i>	\$50	\$54	9.2%	
Unused commitments	\$53	\$44	-16.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$10	16.3%	
Cash & balances due	\$12	\$14	18.5%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$43	\$276	547.6%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$40	\$266	558.4%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$236	\$284	20.4%	
Deposits	\$181	\$213	17.5%	
Total other borrowings	\$47	\$62	30.9%	
FHLB advances	\$47	\$62	30.6%	
Equity				
Equity capital at quarter end	\$25	\$29	15.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.1%	9.4%	--	
Tier 1 risk based capital ratio	11.9%	10.5%	--	
Total risk based capital ratio	15.6%	13.4%	--	
Return on equity ¹	7.7%	12.7%	--	
Return on assets ¹	0.7%	1.2%	--	
Net interest margin ¹	3.0%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	625.2%	265.4%	--	
Loss provision to net charge-offs (qtr)	246.7%	52.2%	--	
Net charge-offs to average loans and leases ¹	0.1%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.2%	0.3%	0.0%	0.1%
<i>Home equity</i>	0.2%	0.6%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	12.5%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	-0.5%
<i>Total loans</i>	0.1%	0.3%	0.0%	0.3%