

LAKELAND BANCORP, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1404799	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$2,787	\$2,820	1.2%	
Loans	\$2,015	\$2,042	1.3%	
Construction & development	\$102	\$83	-18.1%	
Closed-end 1-4 family residential	\$541	\$530	-2.0%	
Home equity	\$163	\$182	11.4%	
Credit card	\$0	\$0	-15.5%	
Other consumer	\$55	\$41	-25.2%	
Commercial & Industrial	\$188	\$203	7.8%	
Commercial real estate	\$793	\$848	7.0%	
Unused commitments	\$407	\$437	7.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$327	\$370	13.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$215	\$163	-24.0%	
Cash & balances due	\$49	\$73	47.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$7	\$0	-98.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,466	\$2,503	1.5%	
Deposits	\$2,206	\$2,260	2.5%	
Total other borrowings	\$247	\$227	-8.1%	
FHLB advances	\$135	\$95	-29.6%	
Equity				
Equity capital at quarter end	\$321	\$317	-1.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	8.4%	--	
Tier 1 risk based capital ratio	11.7%	11.3%	--	
Total risk based capital ratio	13.0%	12.6%	--	
Return on equity ¹	7.6%	7.7%	--	
Return on assets ¹	0.9%	0.9%	--	
Net interest margin ¹	4.2%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	61.9%	56.4%	--	
Loss provision to net charge-offs (qtr)	102.6%	109.7%	--	
Net charge-offs to average loans and leases ¹	0.9%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	7.1%	15.1%	0.1%	0.8%
Closed-end 1-4 family residential	3.1%	3.3%	0.1%	0.2%
Home equity	1.2%	1.0%	0.0%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	0.5%	0.5%	1.8%
Commercial & Industrial	0.9%	2.3%	0.6%	0.0%
Commercial real estate	1.1%	1.3%	0.2%	0.1%
Total loans	2.2%	2.5%	0.2%	0.2%