

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$2,820	\$2,915	3.4%	
Loans	\$2,042	\$2,147	5.2%	
Construction & development	\$83	\$49	-41.6%	
Closed-end 1-4 family residential	\$530	\$567	6.8%	
Home equity	\$182	\$183	0.7%	
Credit card	\$0	\$0	-2.7%	
Other consumer	\$41	\$33	-19.2%	
Commercial & Industrial	\$203	\$212	4.2%	
Commercial real estate	\$848	\$949	11.9%	
Unused commitments	\$437	\$431	-1.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$370	\$280	-24.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$163	\$208	27.6%	
Cash & balances due	\$73	\$108	48.2%	
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)	\$0	\$4	3471.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,503	\$2,603	4.0%	
Deposits	\$2,260	\$2,382	5.4%	
Total other borrowings	\$227	\$202	-10.9%	
FHLB advances	\$95	\$25	-73.7%	
Equity				
Equity capital at quarter end	\$317	\$312	-1.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	8.0%	--	
Tier 1 risk based capital ratio	11.3%	10.7%	--	
Total risk based capital ratio	12.6%	11.9%	--	
Return on equity ¹	7.7%	8.0%	--	
Return on assets ¹	0.9%	0.9%	--	
Net interest margin ¹	4.0%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	56.4%	98.4%	--	
Loss provision to net charge-offs (qtr)	109.7%	109.2%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	15.1%	8.7%	0.8%	1.0%
Closed-end 1-4 family residential	3.3%	2.4%	0.2%	0.1%
Home equity	1.0%	1.0%	0.4%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	0.6%	1.8%	0.8%
Commercial & Industrial	2.3%	0.7%	0.0%	0.1%
Commercial real estate	1.3%	0.9%	0.1%	0.2%
Total loans	2.5%	1.4%	0.2%	0.2%