

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$2,713	\$2,787	2.7%	
Loans	\$2,017	\$2,015	-0.1%	
Construction & development	\$137	\$102	-25.9%	
Closed-end 1-4 family residential	\$537	\$541	0.9%	
Home equity	\$141	\$163	15.3%	
Credit card	\$0	\$0	36.1%	
Other consumer	\$65	\$55	-16.5%	
Commercial & Industrial	\$167	\$188	12.9%	
Commercial real estate	\$740	\$793	7.1%	
Unused commitments	\$403	\$407	0.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$273	\$327	19.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$176	\$215	22.2%	
Cash & balances due	\$59	\$49	-16.0%	
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)	\$1	\$7	691.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,383	\$2,466	3.5%	
Deposits	\$2,163	\$2,206	2.0%	
Total other borrowings	\$210	\$247	17.9%	
FHLB advances	\$86	\$135	57.2%	
Equity				
Equity capital at quarter end	\$329	\$321	-2.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$50	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	8.7%	--	
Tier 1 risk based capital ratio	12.1%	11.7%	--	
Total risk based capital ratio	13.3%	13.0%	--	
Return on equity ¹	4.1%	7.6%	--	
Return on assets ¹	0.5%	0.9%	--	
Net interest margin ¹	4.2%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	63.6%	61.9%	--	
Loss provision to net charge-offs (qtr)	128.1%	102.6%	--	
Net charge-offs to average loans and leases ¹	1.0%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	4.3%	7.1%	0.1%	0.1%
Closed-end 1-4 family residential	2.0%	3.1%	0.0%	0.1%
Home equity	1.0%	1.2%	0.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.6%	0.5%	0.8%	0.5%
Commercial & Industrial	1.2%	0.9%	0.4%	0.6%
Commercial real estate	1.9%	1.1%	0.2%	0.2%
Total loans	2.0%	2.2%	0.3%	0.2%