

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$312	\$366	17.1%	
Loans	\$277	\$317	14.2%	
<i>Construction & development</i>	\$2	\$2	-25.5%	
<i>Closed-end 1-4 family residential</i>	\$126	\$159	25.9%	
<i>Home equity</i>	\$56	\$54	-3.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$0	-56.6%	
<i>Commercial & Industrial</i>	\$7	\$5	-29.1%	
<i>Commercial real estate</i>	\$54	\$63	16.0%	
Unused commitments	\$44	\$43	-1.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$12	20.0%	
Cash & balances due	\$14	\$17	23.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$276	\$604	118.7%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$266	\$618	132.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$284	\$322	13.6%	
Deposits	\$213	\$236	10.8%	
Total other borrowings	\$62	\$73	17.0%	
FHLB advances	\$62	\$73	17.3%	
Equity				
Equity capital at quarter end	\$29	\$43	51.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	11.4%	--	
Tier 1 risk based capital ratio	10.5%	16.1%	--	
Total risk based capital ratio	13.4%	19.4%	--	
Return on equity ¹	12.7%	38.1%	--	
Return on assets ¹	1.2%	4.4%	--	
Net interest margin ¹	3.3%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	265.4%	374.6%	--	
Loss provision to net charge-offs (qtr)	52.2%	93.0%	--	
Net charge-offs to average loans and leases ¹	1.3%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.3%	0.4%	0.1%	0.0%
<i>Home equity</i>	0.6%	0.1%	0.0%	0.7%
<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%	12.5%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	-0.5%	0.0%
<i>Total loans</i>	0.3%	0.2%	0.3%	0.1%