

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				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,635	\$2,713	3.0%	
Loans	\$2,035	\$2,017	-0.9%	
<i>Construction & development</i>	\$136	\$137	0.5%	
<i>Closed-end 1-4 family residential</i>	\$527	\$537	1.8%	
<i>Home equity</i>	\$98	\$141	43.8%	
<i>Credit card</i>	\$0	\$0	86.5%	
<i>Other consumer</i>	\$78	\$65	-16.3%	
<i>Commercial & Industrial</i>	\$139	\$167	20.2%	
<i>Commercial real estate</i>	\$649	\$740	14.0%	
Unused commitments	\$402	\$403	0.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$216	\$273	26.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$164	\$176	7.2%	
Cash & balances due	\$50	\$59	17.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$1	156.0%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$2,354	\$2,383	1.3%	
Deposits	\$2,065	\$2,163	4.8%	
Total other borrowings	\$273	\$210	-23.3%	
FHLB advances	\$151	\$86	-43.1%	
Equity				
Equity capital at quarter end	\$281	\$329	17.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$50	NA	
Performance Ratios				
Tier 1 leverage ratio	7.6%	9.0%	--	
Tier 1 risk based capital ratio	9.6%	12.1%	--	
Total risk based capital ratio	10.8%	13.3%	--	
Return on equity ¹	2.7%	4.1%	--	
Return on assets ¹	0.3%	0.5%	--	
Net interest margin ¹	4.0%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	144.2%	63.6%	--	
Loss provision to net charge-offs (qtr)	179.1%	128.1%	--	
Net charge-offs to average loans and leases ¹	1.2%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.2%	4.3%	0.0%	0.1%
<i>Closed-end 1-4 family residential</i>	0.4%	2.0%	0.0%	0.0%
<i>Home equity</i>	0.2%	1.0%	0.1%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.8%	0.6%	1.0%	0.8%
<i>Commercial & Industrial</i>	0.6%	1.2%	0.1%	0.4%
<i>Commercial real estate</i>	0.3%	1.9%	0.0%	0.2%
<i>Total loans</i>	0.9%	2.0%	0.3%	0.3%