CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Lakeland Bank (Lakeland Bancorp, Inc.)
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Submission date: 4/21/09 CPPLendingReport@do.treas.gov

RSSD (for Bank Holding Companies): 1404799
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 19953

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$669,400	$681,909		Includes residential mortgages, HEL, HELOC and other consumer type loans.
b. Average Commercial Loans	$1,057,787	$1,068,006		Excludes commercial leases as the Bank is ceasing its nationwide origination platform and focusing on its primary and secondary markets with limited regional origination in the northeast.
c. Total Loans (sum of lines a and b)	$1,727,187	$1,749,915		

2. General Market Commentary (optional)