

*4-Star Recommended Rating by BauerFinancial, Inc.,
the nation's leading independent bank rating firm indicates*



*that Leader Bank is one of the strongest
institutions in the United States.*

2008

ANNUAL REPORT



Leader Bancorp Inc.

Corporate Profile

Leader Bancorp, Inc. is the holding company for Leader Bank N.A., headquartered in Arlington, MA. Leader Bank's deposits are insured by the Federal Deposit Insurance Corporation (FDIC). Leader Bank opened for business on May 8, 2002 and serves our customers through our branches in Arlington, Cambridge and Belmont and a loan production center in Burlington.

Our Business

Leader Bank, N.A. offers a complete suite of retail and commercial banking services including high yielding deposit accounts, free online banking and bill payment to individuals and businesses. Leader Bank also offers a range of residential and commercial lending services, including small business loans and home equity lines of credit. Through our internet site leaderbank.com, customers can logon to view their account balances, make transfers, download account statements and pay their bills.



Our Mission

To provide customer-centric banking products and services to businesses and customers.

Core Values:

Customers

- Our customers' needs and satisfaction are our priority.
- We provide products based on our customers' feedback and input.

Employees

- Our employees are the key to our success.
- Every one of our employees takes pride in providing personal service to our customers.

Community

- We are a community bank.
- We take pride in being a bank of the community and our commitment to its growth.

Shareholders

- Our shareholders should expect and receive an acceptable profit for their investment.



Dear Shareholders, Customers and Friends:

While 2008 was a struggle for the economy in general and the banking industry in particular, we are pleased that Leader Bank finished the year in a strong financial condition. Despite economic and market challenges, we continued to focus on our customers' needs and our core strategies: growing the loan portfolio while maintaining high asset quality, increasing core deposits and non-interest income, controlling expenses and making strategic investments in local communities.

By now, we are all familiar with the phrase "sub-prime mortgage" and have an understanding of how it has affected the local, state, national and worldwide economies. At Leader Bank, we did not engage in any sub-prime lending, nor did we invest in any of the exotic investment vehicles that were being offered industry wide. Asset quality remains a major focus at Leader Bank and by any statistical measurement, continues to remain above average relative to our peer group.

Leader Bank continues to be well-capitalized. We were among the first banks in the country to participate in the U.S. Treasury Capital Purchase Program. Although we were well-capitalized before applying, the additional funds will facilitate us in the expansion of resources that are necessary in order to meet our customers' borrowing needs and will allow the bank to pursue strategic opportunities.

We pride ourselves on building long-term relationships with our customers in order to help them achieve success not only during prosperous times, but in challenging ones as well. Throughout the economic turbulence of 2008, we continued to focus on the investment in people, infrastructures and communities that would benefit our customers, our bank and our shareholders today and beyond. Leader Bank opened a new branch in Belmont, MA in January 2008 and a residential loan production center in Burlington, MA in November 2008.

We can assure you that our management and Board of Directors are working diligently to ensure the success and profitability of Leader Bank. We will continue to keep our bank safe and sound throughout this downward economic cycle and are confident that we will be able to meet and overcome all challenges. We will continue to operate as we always have, proud of our heritage and purpose, to serve our customers and community and to enhance long-term shareholder value.

We continue to be optimistic about the future of the bank in the communities that we serve. Leader Bank will always be A Step Ahead. If you have not yet stopped in for a visit or to open an account, please do so at any of our four convenient full service locations. On behalf of our directors, management and staff, we would like to give you our sincerest thanks for your support, commitment and belief in our mission to bring community centered banking to our area.



Sushil K. Tuli
*Chairman, President &
Chief Executive Officer*

Sincerely,

Sushil K. Tuli



Financial Highlights



(IN THOUSANDS, EXCEPT ACCOUNTS)

Performance Statistics

	2008	2007	2006
Total Assets	\$260,494	\$208,555	\$209,901
Total Deposits	\$180,652	\$163,098	\$172,563
Total Equity	\$24,787	\$17,488	\$16,635
Total Loan Portfolio	\$225,353	\$180,064	\$161,138
Total Loans Closed	\$251,223	\$239,177	\$190,741
Deposit Accounts	7,315	6,471	5,967

Earnings

Net Interest Income	\$6,248	\$5,221	\$5,055
Non Interest Income	\$2,113	\$1,489	\$1,443
Non Interest Expense	\$6,007	\$5,017	\$4,551
Income Before Taxes	\$2,001	\$1,327	\$1,806
Net Profit	\$1,188	\$801	\$1,060

Ratios

Return on Assets	0.54%	0.42%	0.58%
Return on Equity	6.95%	4.86%	8.00%
Net Interest Margin	2.75%	2.71%	2.81%
Efficiency Ratio	71.9%	74.8%	70.04%

Capital

Equity Capital to Assets	9.52%	8.39%	7.93%
Core Capital (leverage)	10.07%	8.67%	8.73%
Tier 1 Risk-based Capital	11.94%	10.49%	11.00%
Total Risk-based Capital	15.59%	11.27%	11.69%



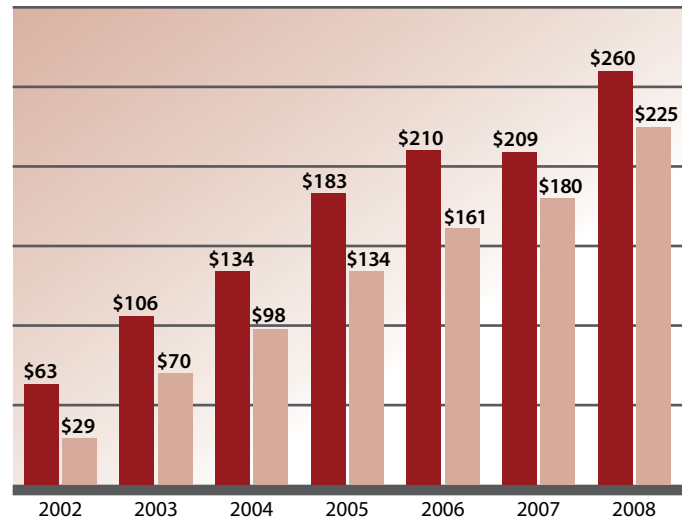
Assets & Loans

Assets grew by 25% primarily due to the increase in our loan portfolio. Total loans increased by \$45 million or 25% in 2008, comprised of residential 1-4 real estate loans, home equity lines of credit, commercial real estate and small business loans.



Assets & Loan Portfolio

IN MILLIONS

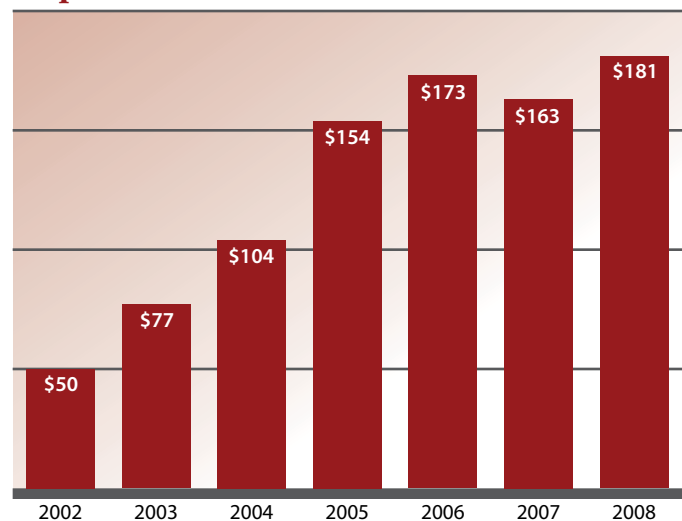


Deposits

Deposits increased \$18 million or 11% from the previous year, and continue to grow as the Leader Bank brand strengthens in Arlington, Belmont, Cambridge and the neighboring communities. Community involvement, a high standard of personal service and the flexibility to meet our customers' needs are the drivers for our growth and success.

Deposit Balances

IN MILLIONS

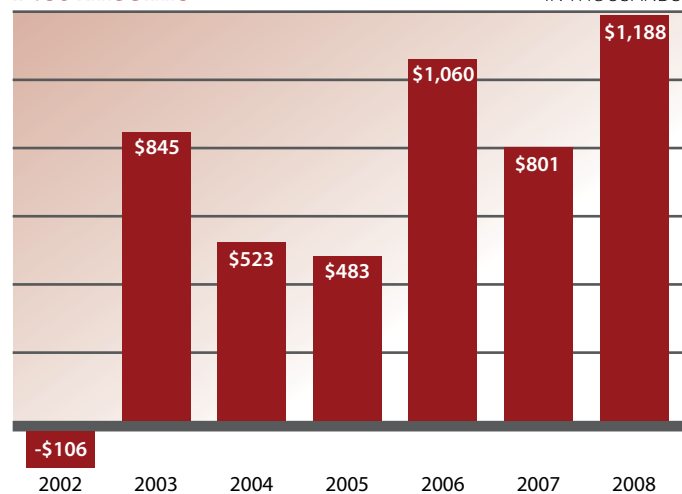


Net Income

Net income increased by \$387 thousand or 48% from the previous year. The change was due to growth in the commercial lending portfolio and a higher level of residential mortgage banking activity due to an increased sales staff.

Net Income

IN THOUSANDS





Financial Statements



LEADER BANCORP, INC. CONSOLIDATED BALANCE SHEETS

(IN THOUSANDS, YEARS ENDED DECEMBER 31)

Assets	2008	2007	2006
Cash and due from banks	\$6,017	\$2,055	\$2,981
Interest-bearing deposits	5,730	8,784	27,617
CASH AND CASH EQUIVALENTS	11,747	10,839	30,598
Certificates of deposit	—	5,476	3,160
Securities held to maturity, at cost	8,600	2,499	5,000
Restricted equity securities, at cost	3,030	1,936	1,695
Loans held for sale	5,799	4,084	5,181
Loans, net	225,353	180,064	161,138
Mortgage servicing assets	—	—	4
Premises and equipment, net	1,913	1,741	1,360
Accrued interest receivable	1,110	995	921
Investor receivable	1,601	149	—
Other assets	1,341	772	844
TOTAL ASSETS	<u>\$260,494</u>	<u>\$208,555</u>	<u>\$209,901</u>
Liabilities & Stockholders' Equity			
Deposits	\$180,652	\$163,098	\$172,563
Federal Home Loan Bank advances	47,323	26,746	19,852
Subordinate debt	6,000	—	—
Other liabilities	1,732	1,223	851
TOTAL LIABILITIES	<u>235,707</u>	<u>191,067</u>	<u>193,266</u>
Stockholders' equity;			
Preferred stock \$1.00 par value; 500,000 shares authorized:			
Preferred stock, Series A, \$1.00 par value; 50,000 shares authorized; 5,830 shares issued (liquidation preference of \$5,830,000)	5,465	—	—
Preferred stock, Series B, \$1.00 par value; 10,000 shares authorized; 292 shares issued (liquidation preference of \$292,000)	330	—	—
Common stock, \$1.00 par value; 5,000,000 and 3,000,000 shares authorized; 1,286,442; 1,260,442 and 1,256,380 issued and outstanding, respectively	1,286	1,260	1,256
Additional paid-in capital	13,168	12,878	12,830
Retained earnings	4,538	3,350	2,549
TOTAL STOCKHOLDERS' EQUITY	<u>24,787</u>	<u>17,488</u>	<u>16,635</u>
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	<u>\$260,494</u>	<u>\$208,555</u>	<u>\$209,901</u>



Financial Statements



LEADER BANCORP, INC. CONSOLIDATED STATEMENTS OF INCOME

(IN THOUSANDS, YEARS ENDED DECEMBER 31)

	2008	2007	2006
INTEREST AND DIVIDEND INCOME			
Interest and fees on loans	\$12,732	\$11,611	\$10,185
Interest and dividends on securities and CDs	591	573	491
Interest on interest-bearing deposits	210	340	459
TOTAL INTEREST AND DIVIDEND INCOME	13,533	12,524	11,135
INTEREST EXPENSE			
Interest on deposits	5,491	6,372	5,308
Interest on Federal Home Loan Bank advances	1622	931	772
Interest on subordinated debt	172	—	—
TOTAL INTEREST EXPENSE	7,285	7,303	6,080
NET INTEREST INCOME	6,248	5,221	5,055
Provision for loan losses	353	366	141
NET INTEREST INCOME, AFTER PROVISION FOR LOAN LOSSES	5,895	4,855	4,914
NON-INTEREST INCOME			
Net gain on sale of loans	1,920	1,384	1,095
Gain on sale of mortgage servicing assets	—	—	269
Miscellaneous	193	105	79
TOTAL NON-INTEREST INCOME	2,113	1,489	1,443
NON-INTEREST EXPENSE			
Salaries and benefits	3,510	2,958	2,673
Occupancy and equipment	888	706	697
Professional services	448	389	258
Data processing	397	329	273
Advertising and marketing	149	138	166
Other general and administrative	615	497	484
TOTAL NON-INTEREST EXPENSE	6,007	5,017	4,551
Income before income taxes	2,001	1,327	1,806
Provision for income taxes	813	526	746
NET INCOME	\$1,188	\$801	\$1,060

For an electronic version of the audited financial statement, please e-mail btaylor@leaderbank.com



A Local Leader in Banking Services



Leader Bank's comprehensive portfolio offers all of the same products and services provided by regional and major banking institutions. However, the differentiating factor is that when it comes to customer service, Leader Bank rises above the rest. At Leader Bank, it is our focus on "personal service and standard of care" that drives us to reach out and follow up

with potential, new and established customers. It is our intent to anticipate customer needs based upon their individual and business circumstances at any given time. Leader Bank's business practice is to proactively contact customers to ensure that we are continually meeting their banking needs and expectations.



Arlmont Fuel Company

Arlmont Fuel Corporation has been operating in Arlington, MA for the past twelve years. The company is owned and operated by Harry and Nancy Allen. Harry and Nancy chose to move their business banking relationship to Leader Bank. During the last three years, Arlmont Fuel Company has shown significant growth. Leader Bank is proud that we were able to assist Arlmont Fuel Corporation with a customized financing package provided by Leader Bank.

"Our acquisition of Barbuto Oil Company and Roberto Fuel Corporation would not have been possible without the quick response and assistance from Leader Bank," states Mr. Allen.

"They provided me with an extremely flexible financing package that was tailored to my specific needs. I highly recommend Leader Bank." Harry and Nancy continue to contribute to the communities that they serve by assisting residents with their fuel needs under a fuel assistance program. Under the leadership of Harry and Nancy Allen, Arlmont Fuel Company often provides fuel to Arlington residents at discounted rates and donates fuel to various non-profit organizations. Leader Bank is honored to partner with Arlmont Fuel Corporation and to contribute to the growth of this community-based business.



At Leader Bank, we remain dedicated to supporting the commercial and small business owners in our communities. In order to encourage growth, Leader Bank ensures that we are continually able to offer the best programs and products to suit the needs of small business owners. In 2008, Leader Bank totaled over \$68 million in small business and commercial lending.

In addition to lending, Leader Bank offers business customers a wide array of retail and deposit banking products, ranging from free business checking to money market and certificate of deposit accounts. We also provide remote capture, online banking, and next day availability on deposits, thus improving our business customers' cash flow and overall bottom line.



Sean Galvin & Giles Wine

Sean Galvin was first introduced to Leader Bank in 2002 after his previous bank was taken over by a large "out of area" financial institution. After meeting with Sushil K. Tuli, President and CEO of Leader Bank personally, Sean decided to move his retail banking and lending relationships to Leader Bank.

Sean came to Leader Bank with a number of commercial businesses already established. His entrance into the commercial sector began in 1982 when his father passed away. He took a leave of absence from Babson College to run Giles Liquors in Medford for his mother. Within 5 years, Sean began purchasing real estate in Brookline, which has since grown to include housing investments in Medford, Arlington and Malden.

By 2006, Leader Bank had assisted Sean in financing three full-

service Giles Wine stores, serving communities in Medford, Woburn, and Arlington. Sean's real estate investments continue to grow in number and he has become an important contributor to the surrounding communities through his investment in small business.

Sean comments about the mutually beneficial relationship that he now holds with Leader Bank, "I have been able to double the size of my real estate holdings since I have been with Leader Bank. Their honor and integrity to banking make them the ideal financial institution for small business owners." Seven years after coming to Leader Bank, Sean holds numerous deposit accounts and has received loans for all three Giles Liquor stores and various commercial real estate locations. It is the capitalist ideals of small business owners such as Sean that promote thriving communities, and we are grateful for his continued dedication.



Community Commitment



Kathleen Darcy, Vice President of Small Business & Community Development, presents a donation to St. Agnes Elementary School.

thirteen years and has spent eight years as a co-chair. In addition, she has been a member of the Arlington Boys and Girls Club Board of Directors for three years and remains a very influential figure as a member of the Board of Directors and Executive Committee of the Arlington Chamber of Commerce; and to ensure that she is involved with our local youth, Kathleen is even a judge for the Arlington High School math fair!

Kathleen is also an active citizen in Belmont and Cambridge. Kathleen represents Leader Bank as a member on the Board of Directors for the Watertown-Belmont Chamber of Commerce and regularly attends events hosted by the Cambridge Chamber of Commerce. She is also a member of the Board of Directors for the Central Square Business Association.

As is evident, Kathleen's contributions to local communities are numerous. She takes a proactive approach to ensure that the growth of Leader Bank proves positive to the people of Arlington and the surrounding areas. Kathleen is an inspiration to those around her and Leader Bank is proud to have employees like Kathleen Darcy who show such true "community commitment."

Leader Bank is proud to contribute to over 30 nonprofit groups, plus local chambers of commerce, schools and service organizations with particular focus on youth and education, health and humanities, and arts and entertainment. Kathleen Darcy, V.P. Business and Community Development Officer at Leader Bank, is widely known and recognized for her active profile as a community leader and her dedication to the success of local town growth.

As an officer and representative of Leader Bank, Kathleen is especially active in Arlington: she has been on the Town Day Committee for

Listed below are some of the organizations to which Leader Bank contributes:

Arlington

- Arlington Boys & Girls Club
- Arlington Catholic Golf Tournament
- Arlington Center for the Arts
- Arlington High School
- Arlington Police Relief
- Arlington Recreation Department
- Arlington Rotary Club
- Feast of the East
- First Lights
- Hardy Elementary School
- Patriot's Day Parade
- Shop Arlington First
- St. Agnes School
- Thompson Elementary School
- Town Day
- Visiting Nurse & Community Health

Cambridge

- Barakat's Walk for Literacy
- Cambridge Rotary Club
- CCTV Barbecue
- Salvation Army

Belmont

- Chamber of Commerce
- The Jimmy Fund
- Town Day

Other Non-Profit Groups

- Akshaya Patra
- Boston Prostate Cancer Walk
- MBA Charitable Foundation
- Project Pacer International

Barakat's Walk for Literacy:

Leader Bank made a donation of \$5,000 to sponsor the September 4, 2008 Barakat's Walk for Literacy, a local organization based out of Cambridge, MA. The raised funds were used to support Barakat's literacy programs for the benefit of more than 700 girls and women in Afghanistan.

Project Pacer International:

Sushil K. Tuli, President and CEO of Leader Bank, made a generous \$5,000 contribution to Project Pacer International, a Boston-based, non-profit organization that focuses on providing modern cardiac therapy to underprivileged patients throughout the developing world.

Akshaya Patra Organization:

Leader Bank recently contributed \$5,000 to Akshaya Patra, an India-based secular non-profit organization whose motto proclaims, "unlimited free food to support education." The organization aspires to provide afternoon meals to underprivileged children in the rural areas of India.



2008 Milestones



State Treasurer Tim Cahill cutting the ribbon at Leader Bank's Belmont Branch.



Leader Bank's new mortgage production center in Burlington, MA.



Matthew Pierce & Kathleen Darcy receiving the "Lender of the Quarter" award from SBA.

Belmont Branch

Leader Bank's 4th branch location opened in Belmont in January 2008. With the introduction of safe deposit boxes, drive-up teller and plentiful parking, the branch attracted many new customers, growing deposits to \$40 million by the end of 2008.

Burlington Residential Loan Center

Leader Bank recently opened a new residential loan center in Burlington and added seven seasoned professionals to the Leader Bank sales team. After just a few months, the Burlington location is now fully functioning as a satellite mortgage center. In 2009-2010, the Burlington location will provide limited deposit capabilities as well.

Growth of Commercial Portfolio

In 2008 the commercial loan portfolio experienced steady growth to \$81 million from \$59 million in 2007. The commercial lending team developed several new relationships in the surrounding communities that led to high quality commercial real estate loans.

SBA Express Lender

In early 2008 Leader Bank received "SBA Express Lender" status allowing the Bank to approve SBA guaranteed loans up to \$350,000. Within the next several months, Leader Bank placed several business owners into SBA loans and was awarded the "Lender of the Quarter" award for the 3rd quarter 2008.

Inc. 500 / 5000

In its September 2008 publication, Inc. Magazine included Leader Bank, N.A. in its annual ranking of the 5000 fastest-growing private companies in the country and the top 100 businesses in Massachusetts. Companies on the Inc. 5,000 list were ranked by percentage revenue growth from 2004 through 2007.

A Look at 2009

2009 is on track to be a profitable year for the Bank with exceptional growth from the mortgage lending department. Through increased brand awareness, competitive positioning in real estate lending, and new members of the mortgage sales team, Leader Bank will continue to be a significant player in residential lending within its surrounding communities.



Board of Directors



Sushil K. Tuli *Chairman, President & CEO Leader Bank*

Mr. Tuli is the Founder, CEO and Chairman of Leader Bank. Mr. Tuli has been involved in the mortgage banking industry for over 20 years. In 2003 and 2005, Mr. Tuli was a finalist for the Ernst & Young New England Entrepreneur of the Year Award.

Priscilla Douglas, Ph.D. *Founder and Principal, PHDouglas & Associates*

Dr. Douglas's consulting firm, PHDouglas & Associates, coaches individuals and executive teams to be more skillful at working collaboratively and strategically. In February 2008, Dr. Douglas was name Vice President Learning and Development at Vertex Pharmaceuticals, located in Cambridge, MA. Her professional career includes key executive positions in government, academics, and business.



Donald B. Jennings *General Partner, The Partnership for Bank Capital, L.P.*

Mr. Jennings has been in the banking industry for over 35 years. He has been a general partner of three partnerships investing in banks and thrifts for over 15 years.

James M. McKenna, Esq. *Attorney*

Mr. McKenna is an attorney in private practice, specializing in real estate law. Most recently he was the Town Manager of Gloucester. He has assisted numerous entities in pursuing venture funding, strategic planning, media relations and business development.



Nitin Nohria, Ph.D. *Senior Associate Dean, Harvard Business School*

Professor Nohria is the Senior Associate Dean and Director of Faculty Development at the Harvard Business School. Professor Nohria serves on various advisory boards and has written several critically acclaimed books.

Eric Silverman *Founder and General Partner, Eastham Capital*

Mr. Silverman is an active entrepreneur and investor in a number of businesses. He is a Founder and General Partner of Eastham Capital, a private real estate investment business based in Newton, MA. Prior to that Mr. Silverman was the Chairman and Treasurer of MCMUSA, a Newton, MA based construction management company.



New to the Board: V.G. Narayanan Ph.D. *Professor, Harvard Business School*



We are pleased to announce the appointment of distinguished professor V.G. Narayanan as the newest director of Leader Bancorp, Inc. and its subsidiaries. Dr. Narayanan is the Thomas D. Casserly, Jr. Professor of Business Administration at the Harvard Business School in Boston, MA. Since Dr. Narayanan's teaching career began at the Harvard Business School in 1994, he has taught a variety of courses, including Financial Reporting, Measuring and Driving Corporate Performance, Management Control and Performance Measurement. Though he studies a range of topics, he brings to Leader Bank his knowledge of customer profitability measurements and customer relationship management in the retail banking industry.



Leader Bank Management



Brian R. Taylor, CPA

*Senior Vice President,
Chief Financial Officer*

Mr. Taylor manages all financial operations at Leader Bank and is essential to the Bank's continued compliance with OCC and FDIC regulations. He has been with Leader Bank since its opening in 2002.

Sushil K. Tuli

*Chairman, President &
Chief Executive Officer*

Mr. Tuli is the Founder, CEO and Chairman of Leader Bank. Mr. Tuli is responsible to lead the bank to achieve its strategic planning objectives. In 2003 and 2005 Mr. Tuli was a finalist for the Ernst & Young New England Entrepreneur of the Year Award.

John Fanciullo

*Executive Vice President,
Operations*

Mr. Fanciullo brings 35 years of banking experience to Leader Bank's management team. He manages all operational, compliance and information technology activities for Leader Bank.

Officers

Branches

Ashwin Acharya
Mark Orent
Bret Schofield

*Vice President, Retail Banking, Arlington Center
Vice President, Branch Manager, Central Square, Cambridge
Assistant Vice President, Branch Manager, East Arlington & Belmont, Security Officer*

Lending

Vincent Hayes
Dan Lionetta
John Marocco
Paul Mitchell
Matt Pierce
Jay Tuli

*Vice President, Mortgage Sales
Vice President, Mortgage Sales
Assistant Vice President, Residential Lending
Vice President, Mortgage Sales
Vice President, Commercial Lending
Vice President, Business Development*

Business Development

Kathleen Darcy

Vice President, Small Business & Community Development

Operations

Kenneth Masterson
Elizabeth Pero

*Vice President, Loan Servicing
Assistant Vice President, Deposit Operations*



New Officers



Leader Bank is Proud to Introduce the Following New Officers:



Matthew Pierce

Vice President, Commercial Lending

Mr. Pierce joins the Leader Bank team with seven years of experience in the commercial lending industry. Prior to joining Leader Bank, Matt served as a Commercial Loan Officer for The Village Bank. "It is with great pleasure that I accept the position as Vice President, Commercial Portfolio at Leader Bank," comments Mr. Pierce. "I am looking forward to contributing to the continued growth and success of Leader Bank."



Ashwin Acharya

Vice President, Retail Banking

Mr. Acharya brings to Leader Bank over twenty years of experience in the financial industry. Prior to joining Leader Bank, Ashwin served as a Branch Manager for Citizens Bank and was consistently named one of the top producers. As Ashwin comments, "I am honored to be a part of a company with such integrity and dedication to customer service. Leader Bank is committed to bringing the very best services and products to local communities, and I am looking forward to contributing to the company's excellent reputation."



Daniel Lionetta

Vice President, Mortgage Sales

Mr. Lionetta joins the Leader Bank team with over twenty years of mortgage lending experience. Prior to joining Leader Bank, Dan spent twelve years as a Branch Manager for AccuBank's largest retail U.S. retail branch. He spent the following four and a half years as a District Sales Manager for GMAC Mortgage. In the words of Dan himself, "I am very proud of my loan production team and am confident that as a group, we will have a strong and positive impact on Leader Bank. I look forward to many successful years here."



Vincent Hayes

Vice President, Mortgage Sales

Mr. Hayes comes to Leader Bank with over thirty years of managerial experience. Prior to joining the Leader Bank team, he served as a Senior Vice President at People's Mortgage Corporation and a Vice President/Area Manager at 1st Mariner Mortgage. In the words of Mr. Hayes, "I am excited to be a part of the Leader Bank sales team at the new Burlington loan production office. Here, we are able to represent the ideals of the company and offer competitive residential loan mortgage options in Burlington and the local surrounding communities."



Paul Mitchell

Vice President, Mortgage Sales

Mr. Mitchell joins Leader Bank with twenty-eight years of experience in the mortgage industry and has spent his entire professional career working in the Boston area. "I am excited to join a company whose vision about building business puts the consumer's best interest first," comments Mr. Mitchell. "Leader Bank has built its business and reputation while guaranteeing that its customers receive quality products and services at the best interest rates available."



Contact Us



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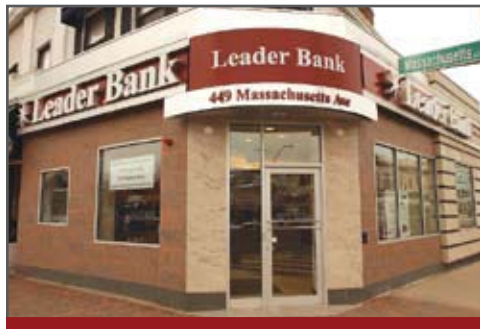
Kathleen Darcy
Vice President, Small Business
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