





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 our loan production centers in Burlington and Needham, MA.

Our Business

Leader Bank, N.A. offers a complete suite of retail and commercial banking services including competitive yielding deposit accounts and free online banking and bill payment to both 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 www.leaderbank.com, customers can logon to view their account balances, make transfers, download account statements and pay their bills.

Our Mission

Leader Bank is committed to being the leading community based financial institution to provide customer-centric banking products and services. We are dedicated to providing our customers with creative financial products and customized solutions that allow them to achieve financial prosperity for themselves, their family and their business. Our ultimate goal is to create life-long partnerships with our customers by making sure that we continue to be "A Step Ahead" bank for our customers, our communities, our employees and our shareholders.

Leader Bank "A Step Ahead" Bank for:

Our Customer

- To provide the highest level of individualized customer service
- To create innovative products designed for the needs of the communities we serve
- To find creative and customized solutions that address the individual financial issues and opportunities of each of our customers

Our Communities

- To establish retail centers in communities that have a need for true community banking
- To be a leading corporate citizen by providing programs specifically established to address the needs of the individual communities in which we operate
- To create a true partnership with the people of communities we serve

Our Employees

- To be an employer of choice by creating a work environment that fosters excellence, creativity and professional growth
- To challenge our employees to be the best they can be
- To give our employees the tools and training they need to help them fulfill their critical service mandate

Our Shareholders

- To create a bank that gives them pride in their investment
- To always operate with the highest level of ethics, corporate governance and transparency
- To develop and execute strategies designed to create strong growth and profitability



Chairman's Letter



Dear Shareholders, Customers & Friends:

First, let me congratulate the dedicated employees that make up the Leader Bank team for making 2009 our best and most profitable year to date. I am particularly proud of this achievement as it occurred during one of the most challenged economic times for the financial services industry. Despite the many challenges, Leader Bank has fared much better than most of our competitors as a direct result of our strong management team, sound policies and procedures and smart decision making.

Leader Bank takes great pride in the recognition from BauerFinancial, the nation's leading independent bank and credit union rating and research firm, of our stability and reliable financial condition as evidenced by receipt of their distinguished "5-Star Superior" rating. Under the BauerFinancial rating system, five stars is the firm's highest rating and denotes the highest level of overall banking performance. The award is based upon an analysis of current financial data and designates Leader Bank as one of the strongest banks in the nation.

In addition to the recognition of our financial stability, Leader Bank is also equally proud to have been named by the Boston Globe as one of the "Top 100 Places to Work" in Massachusetts. The rankings for the Globe's "Top 100 Places to Work" are based on survey information collected directly from employees. This award gives a true reflection of the positive work environment that enables Leader Bank's valued team members to thrive.

A major contributor to Leader Bank's growth in 2009 was the expansion of our lending department to include a loan production center located in Needham as well as the addition of several new loan originators at our Burlington mortgage center. In combination with the low mortgage rates available, Leader Bank had an increased number of lending resources and products available to offer our customers. During 2009, we were able to provide more financing to first-time homebuyers than ever before, and helped save thousands of dollars for individuals who refinanced their existing mortgages. Leader Bank's lending activity throughout the course of the year directly attributed to the ability of local residents to reach and maintain the American dream of home ownership, a critical part of our overall mission.

While we expect economic conditions to remain challenging in 2010, Leader Bank's Board of Directors and Senior Management are confident that our sound strategic business plan will continue to contribute to the needs of our customers, our communities, our employees and our shareholders.

I would like to sincerely thank you for all of your support, commitment and belief in our continued success not only as a financial institution, but also as a top employer and active member of the communities that we serve.



Sushil K. Tuli
Chairman, President & CEO

.....
Our diligent efforts to improve net interest margins, maintain strong asset quality and increase non-interest income were critical to Leader Bank's success in 2009.
.....

Sincerely,

Sushil K. Tuli



Financial Highlights



(IN THOUSANDS, EXCEPT ACCOUNTS)

Performance Statistics

	2009	2008	2007
Total Assets	\$312,305	\$260,494	\$208,555
Total Deposits	\$211,753	\$180,652	\$163,098
Total Equity	\$28,579	\$24,787	\$17,488
Total Loan Portfolio	\$241,677	\$225,353	\$180,064
Total Loans Closed	\$938,761	\$251,223	\$239,177
Deposit Accounts	7,963	7,315	6,471

Earnings

Net Interest Income	\$8,152	\$6,248	\$5,221
Non Interest Income	\$8,210	\$2,021	\$1,390
Non Interest Expense	\$8,093	\$5,915	\$4,918
Income Before Taxes	\$6,732	\$2,001	\$1,327
Net Profit	\$4,004	\$1,188	\$801

Ratios

Return on Assets	1.52%	0.54%	0.42%
Return on Equity	16.50%	6.95%	4.86%
Net Interest Margin	3.01%	2.75%	2.71%
Efficiency Ratio	51.1%	71.9%	74.8%

Capital

Equity Capital to Assets	9.15%	9.52%	8.39%
Core Capital (leverage)	9.40%	10.07%	8.67%
Tier 1 Risk-based Capital	10.47%	11.94%	10.49%
Total Risk-based Capital	13.40%	15.59%	11.27%



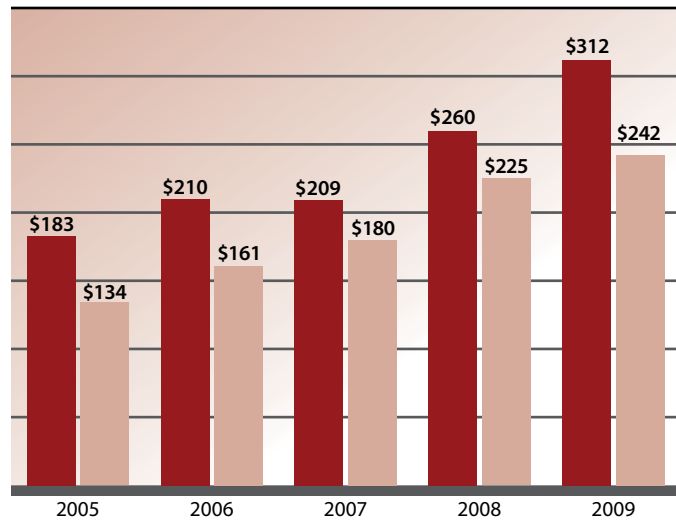
Assets & Loans

Assets grew by \$52 million or 20% primarily due to the increase in our loan portfolio and loans held for sale. Total loans increased by \$17 million or 8% in 2009, comprised of residential 1 to 4 family real estate loans, home equity lines of credit, commercial real estate and small business loans. Loans held for sale were \$28 million at Dec. 31, 2009 compared to \$6 million at Dec. 31, 2008.



Assets & Loan Portfolio

IN MILLIONS

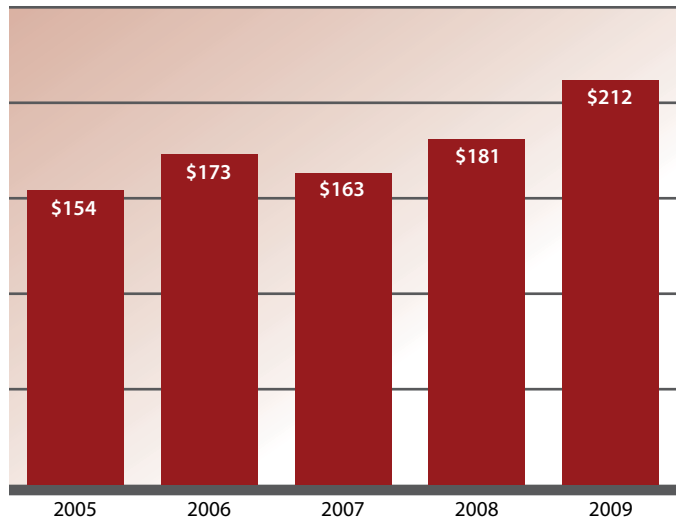


Deposits

Deposits increased \$31 million or 17% 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

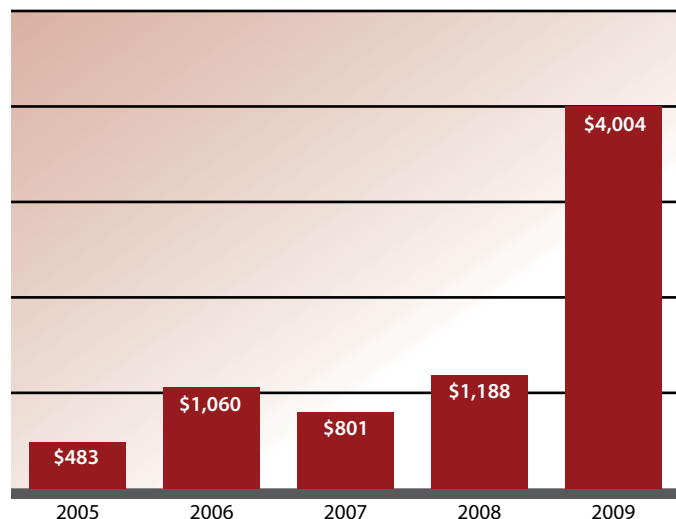


Net Income

Net income increased by \$2.8 million or 237% from the previous year. The change was primarily due to a net gain on sales of loans in the amount of \$8 million, improved net interest income offset by higher non-interest expenses, provision for loan losses and income taxes.

Net Income

IN THOUSANDS





Financial Statements



LEADER BANCORP, INC. CONSOLIDATED BALANCE SHEETS

(IN THOUSANDS, YEARS ENDED DECEMBER 31)

Assets	2009	2008	2007
Cash and due from banks	\$12,398	\$6,017	\$2,055
Interest-bearing deposits	1,526	5,730	8,784
CASH AND CASH EQUIVALENTS	13,924	11,747	10,839
Certificates of deposit	—	—	5,476
Securities held to maturity, at cost	10,000	8,600	2,499
Restricted equity securities, at cost	3,951	3,030	1,936
Loans held for sale	28,022	5,799	4,084
Loans, net	241,677	225,353	180,064
Mortgage servicing assets	2,176	168	8
Premises and equipment, net	2,618	1,913	1,741
Accrued interest receivable	1,042	1,110	995
Investor receivable	5,792	1,601	149
Prepaid FDIC Insurance	889	—	—
Other assets	2,214	1,173	764
TOTAL ASSETS	<u>\$312,305</u>	<u>\$260,494</u>	<u>\$208,555</u>
Liabilities & Stockholders' Equity			
Deposits	\$211,753	\$180,652	\$163,098
Federal Home Loan Bank advances	61,949	47,323	26,746
Subordinate debt	6,000	6,000	—
Other liabilities	4,024	1,732	1,223
TOTAL LIABILITIES	<u>283,726</u>	<u>235,707</u>	<u>191,067</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)	5,528	5,465	—
Preferred stock, Series B, \$1.00 par value; 10,000 shares authorized; 292 shares issued (liquidation preference of \$292,000)	324	330	—
Common stock, \$1.00 par value; 5,000,000 and 3,000,000 shares authorized; 1,289,642 1,286,442 and 1,260,442 issued and outstanding, respectively	1,290	1,286	1,260
Additional paid-in capital	13,236	13,168	12,878
Retained earnings	8,201	4,538	3,350
TOTAL STOCKHOLDERS' EQUITY	<u>28,579</u>	<u>24,787</u>	<u>17,488</u>
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	<u>\$312,305</u>	<u>\$260,494</u>	<u>\$208,555</u>



Financial Statements



LEADER BANCORP, INC. CONSOLIDATED STATEMENTS OF INCOME

(IN THOUSANDS, YEARS ENDED DECEMBER 31)

	2009	2008	2007
INTEREST AND DIVIDEND INCOME			
Interest and fees on loans	\$14,201	\$12,732	\$11,611
Interest and dividends on securities and CDs	545	591	573
Interest on interest-bearing deposits	39	210	340
TOTAL INTEREST AND DIVIDEND INCOME	14,785	13,533	12,524
INTEREST EXPENSE			
Interest on deposits	4,296	5,491	6,372
Interest on Federal Home Loan Bank advances	2,058	1,622	931
Interest on subordinated debt	279	172	—
TOTAL INTEREST EXPENSE	6,633	7,285	7,303
NET INTEREST INCOME			
Provision for loan losses	1,537	353	366
NET INTEREST INCOME, AFTER PROVISION FOR LOAN LOSSES	6,615	5,895	4,855
NON-INTEREST INCOME			
Net gain on sale of loans	8,013	1,828	1,285
Miscellaneous	197	193	105
TOTAL NON-INTEREST INCOME	8,210	2,021	1,390
NON-INTEREST EXPENSE			
Salaries and benefits	4,437	3,510	2,958
Occupancy and equipment	1,087	888	706
Professional services	411	356	290
Data processing	569	397	329
Advertising and marketing	115	149	138
FDIC insurance	493	119	67
Other general and administrative	981	496	430
TOTAL NON-INTEREST EXPENSE	8,093	5,915	4,918
Income before income taxes	6,732	2,001	1,327
Provision for income taxes	2,728	813	526
NET INCOME	<u>\$4,004</u>	<u>\$1,188</u>	<u>\$801</u>

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



Arlington Housing Authority – Annual Walk for Affordable Housing

Every year, the Walk for Affordable Housing helps raise funds and awareness for work done by the Housing Corporation of Arlington (HCA) to ensure that the community remains diverse and stable. At Leader Bank, we feel that events such as this are essential in increasing public awareness about the need for affordable housing not only in Arlington, but also in other surrounding neighborhoods. The participation of Leader Bank employees in the Walk for Affordable Housing, as well as our financial contribution, represent Leader Bank’s continued support of local residents and their dreams of homeownership.

Ten representatives of Leader Bank volunteered to participate in the Annual Walk for Affordable Housing, sponsored by the Arlington Housing Authority. The walk began at the Jason Russell House and consisted of a three mile stretch on Massachusetts Avenue between East Arlington and Arlington Center.

“It was truly a pleasure to participate in the Walk for Affordable Housing on behalf of Leader Bank,” states Sushil Tuli, President & CEO. “These events give us an opportunity to show our support not only for organizations such as the HCA, but also for all of the individuals who are utilizing the programs that are assisting them in the dream of home ownership.”

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
- Brackett Elementary School
- Feast of the East
- First Lights
- Hardy Elementary School
- Patriot’s Day Parade
- Shop Arlington First
- St. Agnes School
- Thompson Elementary School
- Town Day

Cambridge

- Barakat’s Walk for Literacy
- Cambridge Rotary Club
- CCTV Barbecue
- Central Square Theater
- North Cambridge Family Opera
- Salvation Army
- YWCA

Belmont

- Belmont Women’s Club
- Cambridge Girl’s Softball League
- Chamber of Commerce
- The Jimmy Fund
- Town Day

Other Non-Profit Groups

- Akshaya Patra
- Alex’s Team Foundation
- Chinmaya Mission Boston
- India Society of Worcester
- Indian Association of Greater Boston
- MBA Charitable Foundation
- MIT Sloan South Asian Business Club

Priyanka Harkare — Active Participant for Charitable Volunteerism



In addition to being a valued employee of Leader Bank, Priyanka Harkare, Loan Specialist, is also an active advocate of positive change through involvement with charitable organizations and volunteer work. Through her participation in the 2009 Baystate Marathon, Priyanka raised over \$5,000 for the Team AID-ASHA Program. Leader Bank proudly supports its employees’ active participation in events that promote fundraising for charitable causes and organizations.

Spaulding Rehabilitation Hospital \$5000 Donation

Leader Bank made a generous \$5,000 donation to the Spaulding Rehabilitation Hospital in support of the Spaulding Annual Fund. The gift was made as a sponsorship of the 6th Annual Spaulding Golf Tournament and was used to support the many programs and services the hospital provides to its patients and local community members.



2009 Milestones



Boston Globe's Top 100 Places to Work

Leader Bank was named one of the "Top 100 Places to Work" in Massachusetts by the Boston Globe's annual employee-based survey. Published by the same team that compiles the 22-year-old "Globe 100" report of the best-performing public companies in Massachusetts, the Top 100 Places to Work recognizes the most progressive companies in the state, based on employee opinions in such areas as company leadership, compensation & training, diversity/inclusion, career development, family-friendly flexibility, and values & ethics.

5-Star Safety Rating

Leader Bank was upgraded in 2009 as a recipient of the 5-Star Super Rating from BauerFinancial, Inc. Under the BauerFinancial rating system, five stars is a firm's highest rating and denotes the highest level of overall banking performance, thus designating Leader Bank as one of the strongest banks in the nation.

Needham Mortgage Center

In May 2009, Leader Bank opened up a new loan production center in Needham and added 17 experienced loan officers along with their lending support staff to the Leader Bank team. The Needham mortgage center has provided Leader Bank with yet another location where we are able to provide superior lending products to the local residents of Massachusetts.

FHA/VA Lender Approval

In order to better meet the residential mortgage needs of low-to-moderate income and veteran homebuyers, Leader Bank received approval as an FHA/VA lender. Programs such as these allow us to assist a wider customer base through the utilization of resourceful lending products.



A Look at 2010

Leader Bank has big plans for the upcoming year, including the following exciting developments:

- Leader Bank is currently in the process of remodeling the Central Square branch located in Cambridge. The upgrades will provide a greater visibility of the branch and will make utilization of banking resources, such as onsite ATM's, more convenient to customers.
- In addition, we are vigorously working to complete the conversion of Leader Bank's Burlington loan production center into a full service retail branch, utilizing state-of-the-art technology. The expansion of our retail location base to Burlington will not only benefit local residents in search of a community bank, but will also provide greater convenience to our already existing customers by providing another location for them to complete deposit transactions.
- During 2010, Leader Bank plans to ensure that we maintain our current position as one of the top ten lenders in Massachusetts. Our primary focus will continue to be the best source for residential lending to the first time homebuyers and low-to-moderate income borrowers of our surrounding neighborhoods.
- In addition to residential lending, Leader Bank will continue to offer our commercial and small business lending throughout 2010, as we believe that economic prosperity lies first and foremost with the small businesses that are located within and support our local communities.



StoneRiver Properties

Harry and George Katis are the owners of StoneRiver Properties, LLC, a growing real estate investment and management firm specializing in the acquisition, management and re-positioning of commercial properties in Cambridge and the surrounding communities.

Leader Bank initially began doing business with Harry and George Katis in December 2005 when they moved their personal deposit accounts to our Central Square branch in Cambridge. Within a few months, Harry had moved all of his business accounts as well, and was proving to be a very loyal and valuable customer of Leader Bank.

"We were looking for more personalized attention for our business," states George. "We wanted to foster a long term relationship with a financial

institution that would understand our needs and support our growth. Partnering with Leader Bank has given us the strength and flexibility to compete in today's competitive environment."

In 2006, the relationship was broadened when Leader Bank provided financing to the Katis' for a mixed use property located near our Central Square branch located in Cambridge. The combined deposit/lending relationship is mutually beneficial and provides a one-stop convenience for the Katis' that makes communication easy and efficient. Leader Bank will continue to support the valuable services that George and Harry provide to the residents of Cambridge and surrounding communities through their involvement in local real estate.



Cityside Subaru

Cityside Subaru is a Stellar Performer Subaru Dealership in Massachusetts serving the Metro Boston, Cambridge, Arlington and Belmont areas. The dealership initially opened for business in 1995 in Arlington, and made the move to Belmont in 2005. Over the past 15 years, Citywide Subaru has grown from an employee base of 5 to over 40. They are currently among the top 20 Subaru dealers in the country and have annual sales in excess of \$35,000,000.

After many years of doing business with a bank that progressively grew larger following numerous buy outs, Rick White, the Treasurer of Cityside Subaru, made his rounds through Belmont in search of a "bank whose philosophy was consistent with our own in continually seeking ways to improve the customer experience". After interviewing with many local banks, Rick met with Stephen Amlaw, Assistant Branch Manager of Leader Bank's Belmont

branch, and instantly knew that he had found "it".

Rick himself states, "The experience with Leader Bank has been outstanding. They have employees who understand that banking is more than a financial transaction. Leader Bank is flexible enough to help us find ways to make banking more convenient."

Cityside Subaru's continuous commitment to exceeding their customers' highest expectations in both service and value has earned them a credible reputation throughout the surrounding communities. Having witnessed first hand the mutually beneficial relationship that they hold with their customers and local neighborhoods, Leader Bank is proud to partner with Cityside Subaru and will continue to encourage their growth within the community.



Personal Banking Retail Products



At Leader Bank, helping our customers achieve their savings goals is an important part of our commitment to quality. We offer a variety of deposit and saving account alternatives that let individuals choose the account that best fits their lifestyle, personality, and financial goals. Among our many versatile products are the following:

- ***A Step Ahead Checking Account***

A completely free checking account with an array of special benefits to suit your lifestyle, including 24/7 online banking, telephone banking access and a free Visa debit card.

Our checking accounts also include free ATM transactions at any ATM that displays the SUM network logo. Plus, there's no minimum balance requirement and you can open an account with as little as \$10.

- ***Certificate of Deposit***

At Leader Bank, we offer a variety of short term and long term certificates with competitive interest rates, designed to accommodate your particular investment goals.

- ***A Step Ahead Money Market Account***

This Leader Bank product is a tiered money market account which requires a higher minimum balance and therefore offers higher interest rates. The more you save the more you earn! This account also offers access to funds through use of limited number of checks per month and/or telephone transfers.

- ***Individual Retirement Account (IRA)***

Leader Bank offers a full range of retirement products for individual who are looking to set up long term saving plans. Our IRA account options include traditional IRAs, ROTH IRAs, Education IRAs, Simplified Employee Pension Plans (SEP IRAs) and Savings Incentive Match Plan for Employees (SIMPLE IRAs).

- ***Direct Deposit***

With direct deposit, your payroll and/or social security checks as well as other regular payments are automatically deposited electronically into your checking, money market or savings account. The transaction is completed quickly, on schedule and at no cost to you.

- ***Safe Deposit Boxes***

Leader Bank offers a variety of different sized safe deposit boxes at our Belmont Branch, located at 363 Pleasant in Belmont, MA. With this product, it is easy to enjoy the convenience, safety and security that Leader Bank has to offer.



Retail Products for Business Consumers



Being a small business ourselves, Leader Bank understands how important it is for local companies and organizations to have a financial institution that makes banking both cost effective and convenient. To guarantee your satisfaction, Leader Bank offers a wide variety of business banking products, including the following:



Totally FREE Business Checking Accounts

Business Money Market Account

Free Non-Profit Interest Checking

In Addition, Every New Business Checking Account Includes:

Free Debit Card

Free Internet Banking & Bill Payment

Free Telephone Banking

Free Return Check Images



Leader Easy Deposit

Remote Deposit Capture

Deposit checks without leaving your office! Leader Easy Deposit offers improved funds availability and faster return check notification. Deposit checks into your account easily and conveniently from the comfort of your own business, without ever having to make a trip to the Bank.



Leader eBusiness

Leader eBusiness is an online banking system for businesses that offers 24/7 real-time account access. Leader eBusiness allows you to transfer funds, initiate stop payments and wire transfers, view check images and statements, originate ACH transactions and more. To make the process even more convenient, the eBusiness system also allows you to grant full or limited use of the system to your company employees.

Bankcard Processing

Accept Visa, MasterCard, Discover and American Express payment from anywhere with an internet connection!





Commercial Lending Products



As a community bank, we are perhaps the first to recognize what a crucial role the small business and commercial sector plays in relation to the overall health of the economy. Leader Bank firmly believes that small businesses are the backbone of thriving communities, so we make it a priority to be a leader in the products and services that make lending to such neighborhood businesses as convenient as possible.

- ***Business Lines of Credit***

Working capital lines of credit are available to allow businesses to provide cash flow for seasonal or short term needs and to finance inventory and accounts receivable. All lines of credit are secured and are subject to an annual review.

- ***Letters of Credit***

Leader Bank offers a wide array of letters of credit to meet the financial needs of businesses, including documentary, stand-by and international letters of credit.

- ***Commercial Construction***

At Leader Bank we also have significant experience in construction lending, including residential projects, land subdivision, multi-family housing and all types of commercial, industrial, and retail developments.

- ***Small Business Term Loans***

Term loans are available to purchase assets such as equipment, vehicles, furniture and fixtures. They are also available for business expansion and debt consolidation purposes. We will lend on a percentage basis of the collateral which may change depending on the collateral type. Competitive fixed rates are available for terms up to 7 years.

- ***SBA Express Lending Products***

An important part of Leader Bank's commercial lending program is the commitment to small, neighborhood based businesses. Our SBA Express lending products are easy to use and understand, thus allowing us to focus specifically on the needs of small businesses.

- ***Commercial Real Estate Mortgages***

Leader Bank offers a full range of commercial real estate services for both owner-occupied and investment properties including permanent loans to purchase or refinance existing real estate.

- ***Investment Properties***

Our lending staff has years of direct experience in lending to multi-tenant residential investment properties, along with mixed-use properties.



Residential Mortgage Lending



The “Step Ahead” Bank – Providing Hassle-Free Mortgages at the Best Value to You!



Needham Mortgage Center



Burlington Mortgage Center

Leader Bank remains a very competitive force within the residential mortgage industry. Through our competitive interest rates and our high level of customer service, we are able to provide first-time home buyers and low-to-moderate income families with a variety of lending products that are tailored to best suit their individual circumstances. Our local underwriting and decision-making practices reaffirm Leader Bank as the best choice for the lending needs of current and future homeowners.



John Fanciullo

*Executive Vice President,
Operations*

Mr. Fanciullo manages all operational, compliance and information technology activities for Leader Bank. He has been with Leader Bank since 2006.

Sushil K. Tuli

*Chairman, President
& Chief Executive Officer*

Mr. Tuli assumes overall responsibility for the management of all aspects of the bank's activities to ensure profitability and to foster safe and sound business practices commensurate with the best interests of customers, communities, employees and shareholders.

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.



From left to right: Jay Tuli, Ken Masterson, Matt Pierce and Art McGill



Board of Directors



Board of Directors from left to right: V.G. Narayanan, Eric Silverman, Sushil Tuli, Nitin Nohria and James McKenna

Sushil K. Tuli

Chairman, President & CEO, Leader Bank

Mr. Tuli has served as the President, CEO and Chairman of the Board of Leader Bank since its formation in 2002 and Leader Bancorp, Inc. since its formation in 2006. Mr. Tuli has been involved in the mortgage banking industry for over 21 years.

Priscilla Douglas, Ph.D.

Vice President, Learning & Development

Vertex Pharmaceuticals

Dr. Douglas is the Vice President, Learning and Development at Vertex Pharmaceuticals, located in Cambridge, MA. Dr. Douglas's consulting firm, PHDouglas & Associates, coaches individuals and executive teams to be more skillful at working collaboratively and strategically.



Priscilla Douglas



Donald Jennings

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.

Town Manager of Winthrop, MA

Mr. McKenna serves as the Town Manager of Winthrop, MA. He previously served as Chief of Operations for the city of Gloucester, MA and as Town Administrator for the town of Dover, MA. He has significant experience in real estate law.

V.G. Narayanan Ph.D.

Professor, Harvard Business School

Professor Narayanan has been teaching at the Harvard Business School since 1994. He has taught courses in Financial Reporting, Measuring and Driving Corporate Performance, Management Control and Performance Measurement and several executive educational courses.

Nitin Nohria, Ph.D.

Sr. Associate Dean, Harvard Business School

Professor Nohria is the Richard P. Chapman Professor of Business Administration, 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 & 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.



Leader Bank Officers



Branches

Mark Orent
Robert Halls, Jr.
Bret Schofield

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

Commercial Lending

Matthew Pierce
Jorge Flores

Vice President, Commercial Lending
Assistant Vice President, Commercial Lending

Residential Lending

Jeffrey Esterkes
Vincent Hayes
David Kurzman
Daniel Lionetta
Paul Mitchell
James Shanahan

Vice President, Mortgage Lending
Vice President, Branch Manager
Vice President, Branch Manager
Vice President, Branch Manager
Vice President, Mortgage Sales
Vice President, Branch Manager

Business Development

Kathleen Darcy
Art McGill
Jay Tuli

Vice President, Small Business & Community Development
Vice President, Business Development
Vice President, Business Development

Operations

Kenneth Masterson
Elizabeth Pero
John Marocco
Greg Farber

Vice President, Loan Servicing
Assistant Vice President, Deposit Operations
Assistant Vice President, Residential Lending
Assistant Vice President, Residential Lending

Leader Bank is Proud to Introduce the Following New Officers:



Art McGill
Vice President,
Business Development



Greg Farber
Asst. Vice President,
Residential Lending



James Shanahan
Vice President,
Branch Manager



David Kurzman
Vice President,
Branch Manager



Jorge Flores
Asst. Vice President,
Commercial Lending



Contact Us



East Arlington Branch

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Arlington, MA 02474
Tel: 781-641-3900 / Fax: 781-646-2857



Arlington Center Branch

449 Massachusetts Avenue
Arlington, MA 02474
Tel: 781-641-0020 / Fax: 781-648-3054



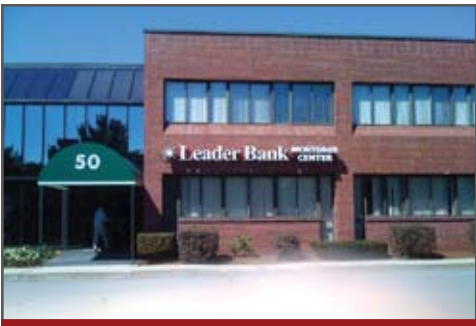
Central Square Branch

675 Massachusetts Avenue
Cambridge, MA 02139
Tel: 617-497-2500 / Fax: 617-497-2503



Belmont Branch

363 Pleasant Street
Belmont, MA 02478
Tel: 617-489-5100 / Fax: 617-484-0492



Burlington Mortgage Center

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