

Board of Governors of the Federal Reserve System

RECEIVED

MAR 31 2015

2/1/16



Annual Report of Holding Companies—FR Y-6

Supervision, Regulation and  
Credit Department

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

I, SUSHIL K. TULI

Name of the Holding Company Director and Official

PRESIDENT, CEO & CHAIRMAN OF THE BORD

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Leader Bancorp, Inc

Legal Title of Holding Company

180 Massachusetts Avenue

(Mailing Address of the Holding Company) Street / P.O. Box

Arlington

MA

02474

City

State

Zip Code

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Physical Location (if different from mailing address)

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Person to whom questions about this report should be directed:

BRIAN R. TAYLOR

SVP, CFO

Name

Title

781-646-3900

Area Code / Phone Number / Extension

781-646-3910

Area Code / FAX Number

BTaylor@LeaderBank.com

E-mail Address

www.Leaderbank.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

03/30/2016

Date of Signature

For holding companies *not* registered with the SEC—  
Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID  
C.I.

3439236

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Form FR Y-6  
Leader Bancorp, Inc.  
Arlington, MA  
Fiscal Year Ending December 31, 2015

**Leader Bancorp, Inc.**  
**Arlington, MA**  
*Incorporated in Massachusetts*

100%

**Leader Bank, N.A.**  
**Arlington, MA**  
*Incorporated under the laws of  
the United States of America*

100%

**LBNA Security Corporation**  
**Arlington, MA**  
*Incorporated in Massachusetts*

**864 Mass Avenue, LLC**  
**Arlington, MA**  
*Incorporated in Massachusetts*

**Leader Assets, LLC**  
**Arlington, MA**  
*Incorporated in Delaware*

LEI N/A

\*All entities legal address at: 180 Massachusetts Avenue, Arlington, MA 02474

Branch Listing							
Date Opened	Popular Name		Address	City	State	Zip Code	Service Type
5/8/2002	East Arlington	X	141 Massachusetts Ave	Arlington	MA	02474	Full Service
9/8/2004	Arlington Center	X	449 Massachusetts Ave	Arlington	MA	02474	Full Service
6/29/2005	Central Square	X	675 Massachusetts Ave	Cambridge	MA	02139	Full Service
1/11/2008	Belmont	X	363 Pleasant St	Belmont	MA	02478	Full Service
9/9/2010	Burlington	X	50 Mall Road	Burlington	MA	01803	Full Service
12/12/2012	Arlington Heights	X	1201 Massachusetts Ave	Arlington	MA	02476	Full Service
5/29/2015	Boston Seaport Innovation District	X	48 Northern Avenue	Boston	MA	02210	Full Service

10 5003387

**Form FR Y-6**  
**Leader Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2015**

**Report Item 3: Shareholders**

(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015			Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2015		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Sushil K. Tuli Belmont, MA, USA	USA	488,236 - 14.68% common stock			
BVM Investments, LP Concord, MA, USA	USA	200,877 - 6.04% common stock			
Anjali Prakash Chevy Chase, MD, USA	USA	179,404 - 5.39% common stock			
Leader Capital, LLC Sushil K. Tuli, Manager Belmont, MA, USA	USA	148,052 - 4.45% common stock			
LBNA II Limited Partnership Torrence Harder, General Partner Palm Beach, FL, USA	USA	100,000 - 3.00% common stock			
Sushil K. Tuli Revocable Trust Sushil K. Tuli, Trustee** Belmont, MA, USA	USA	77,250 - 2.32% common stock			
Jay Tuli 2012 Irrevocable Trust u/d/t dated December 26, 2012* Robert McSweeney, Trustee Arlington, MA, USA	USA	75,000 - 2.26% common stock			
Neil Tuli 2012 Irrevocable Trust u/d/t dated December 26, 2012* Robert McSweeney, Trustee Arlington, MA, USA	USA	75,000 - 2.26% common stock			
Shawn Tuli 2012 Irrevocable Trust u/d/t dated December 26, 2012* Robert McSweeney, Trustee Arlington, MA, USA	USA	75,000 - 2.26% common stock			
Harder Family 2011, LLC Torrence Harder, Manager Palm Beach, FL, USA	USA	66,812 - 2.01% common stock			
Sushil K. Tuli Irrevocable Trust for Benefit of Jay Tuli* Robert McSweeney, Trustee Arlington, MA, USA	USA	58,000 - 1.74% common stock			
Sushil K. Tuli Irrevocable Trust for Benefit of Neil Tuli* Robert McSweeney, Trustee Arlington, MA, USA	USA	58,000 - 1.74% common stock			

**Form FR Y-6**  
**Leader Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2015**

**Report Item 3: Shareholders**  
(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015			Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2015		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Sushil K. Tuli Irrevocable Trust for Benefit of Shawn Tuli*	USA	58,000 - 1.74% common stock			
Robert McSweeney, Trustee Arlington, MA, USA					
Jay Tuli	USA	42,207 - 1.27% common stock			
Arlington, MA, USA		13,375 - 0.40% options on common stock			
Entrepreneurial Ventures, Inc. Torrence Harder, President Palm Beach, FL, USA	USA	35,838 - 1.08% common stock			
Neil Tuli	USA	23,420 - 0.70% common stock			
Belmont, MA, USA					
Shawn Tuli	USA	23,340 - 0.70% common stock			
Philadelphia, PA, USA					
Mims Long Term Family Trust for Ashley Ware***	USA	12,836 - 0.39% common stock			
Torrence Harder, Trustee Palm Beach, FL, USA					
Mims Long Term Family Trust for Margot Mims***	USA	12,836 - 0.39% common stock			
Torrence Harder, Trustee Palm Beach, FL, USA					
Torrence C. Harder 2009 Family Trust***	USA	6,418 - 0.19% common stock			
Torrence Harder, Trustee Palm Beach, FL, USA					
Robert McSweeney	USA	2,500 - 0.08% common stock			
Arlington, MA, USA					

\* Robert McSweeney has the sole power and discretion under each trust to exercise voting powers for securities held by the trust.

\*\* Sushil Tuli has the sole power and discretion under the trust to exercise voting powers for securities held by the trust.

\*\*\* Torrence Harder has the sole power and discretion under the trust to exercise voting powers for securities held by the trust.

**Form FR Y-6**  
**Leader Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2015**

**Report Item 4: Insiders**

(1),(2),(3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more voting securities are held (List names of companies and percentage of voting securities held)
Sushil Tuli Belmont, MA, USA	N/A	Chairman, President, Chief Executive Officer	Chairman, President, Chief Executive Officer	N/A	21.46%	None	Leader Mortgage Company, Inc 100% One Eighty, LLC 100% Leader Capital, LLC 65% Leader Systems, LLC 100%
Robert McSweeney Arlington, MA, USA	Attorney	N/A	N/A	Attorney Self-Employed	12.07%	None	None
Brian Taylor Framingham, MA, USA	N/A	SVP, Chief Financial Officer	SVP, Chief Financial Officer	N/A	1.21%	None	None
John Franciullo Arlington, MA, USA	N/A	EVP, Chief Operating Officer	EVP, Chief Operating Officer	N/A	1.29%	None	None
Michael Boney Reading, MA, USA	N/A	EVP, Chief Credit Officer	EVP, Chief Credit Officer	N/A	0.02%	None	None
James M. McKenna Gloucester, MA, USA	Attorney	Director	Director	Attorney Self-Employed	0.35%	None	None
VG Narayanan Newton, MA, USA	Professor	Director	Director	Professor, Harvard Business School	0.58%	None	None
Eric S. Silverman Brookline, MA, USA	Entrepreneur	Director	Director	General Partner Eastham Capital	1.73%	None	Alexander Investors, Inc 25% Kase Capital, LLC 100% Silverman Brothers, Inc 50% Transitions Capital Investors LLC 40% Eastham Capital, Inc. 37.5%
Priscilla Douglas Somerville, MA, USA	Consultant	Director	Director	Consultant PHD Douglas & Assoc.	0.23%	None	None
Rajiv Lal Weston, MA, USA	Professor	Director	Director	Professor, Harvard Business School	0.05%	None	None
Peter Palandjian Cambridge, MA, USA	Real Estate Investor	Director	Director	Chairman / CEO Intercontinental Real Estate Corporation	0.68%	None	See next page

**Form FR Y-6  
Leader Bancorp, Inc.  
Fiscal Year Ending December 31, 2015**

**Report Item 4: Insiders**

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more voting securities are held (List names of companies and percentage of voting securities held)
Peter Palandjian Belmont, MA	Real Estate Investor	Director	Director	Chairman / CEO Intercontinental Real Estate Corporation	0.09%	None	Centrebrook, Inc. 33.33% Cosmo, GP, Inc. 33.33% Elliot Square Enterprises, Inc. 33.33% Harvard 111, Inc. 33.33% Intercontinental Bellingham Theater Corp. 50% Intercontinental Bellingham Theater Manager Corp. 50% Intercontinental Builders Corp. 51% Intercontinental Developers, Inc. 51% Intercontinental General Partners, Inc. 32.323% Intercontinental Management Corp. 51% Intercontinental Real Estate Corporation 51% Juniper Enterprises, Inc. 33.33% Juniper Ventures, Inc. 33.33% Marion 49, Inc. 33.33% One Bullfinch Management Corp. 100% Radwood Enterprises, Inc. 33.33% Twelve Hundred Management Corporation 100% Asia Ventures Co-Investment, LLC 40% Intercontinental Capital IX, LLC 27.67% Intercontinental Bellingham Theater, LLC (DE) 33% Intercontinental GP, LLC 50% Clifton Enterprises, LLC 33.33% Juniper Ventures B VIII, LLC 63.33% LAP, LLC 33.33% Soldiers Field Enterprises GP, LLC 100% 1200 Soldiers Field Road, LLC 37.97% Intercontinental Real Estate Advisors, LLC 26.67% Soldiers Field Fund II Investment, LLC 50% Intercontinental Capital Ventures, LLC 50% Juniper Ventures B-Europe VIII, LLC 63.33% P&S Family Limited Partnership 32% Juniper Enterprises Limited Partnership 33% Juniper Ventures Limited Partnership 33% Redwood Enterprises Limited Partnership 33% Soldiers Field Enterprises Limited Partnership 49.50%