

LNB BANCORP INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1071669	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,135	\$1,149	1.2%	
Loans	\$807	\$807	0.0%	
Construction & development	\$61	\$65	7.1%	
Closed-end 1-4 family residential	\$131	\$114	-12.6%	
Home equity	\$101	\$108	7.3%	
Credit card	\$0	\$0		
Other consumer	\$127	\$136	6.5%	
Commercial & Industrial	\$61	\$62	1.8%	
Commercial real estate	\$296	\$287	-3.2%	
Unused commitments	\$158	\$145	-8.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$153	\$179	16.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$70	\$68	-2.0%	
Cash & balances due	\$22	\$17	-21.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$2	\$10	377.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$2	\$7	249.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,041	\$1,031	-1.0%	
Deposits	\$948	\$974	2.8%	
Total other borrowings	\$76	\$44	-42.4%	
FHLB advances	\$53	\$43	-20.3%	
Equity				
Equity capital at quarter end	\$95	\$118	24.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$25	NA	
Performance Ratios				
Tier 1 leverage ratio	6.4%	8.1%	--	
Tier 1 risk based capital ratio	8.3%	10.8%	--	
Total risk based capital ratio	10.3%	12.6%	--	
Return on equity ¹	4.8%	2.2%	--	
Return on assets ¹	0.4%	0.2%	--	
Net interest margin ¹	3.3%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	59.5%	48.4%	--	
Loss provision to net charge-offs (qtr)	132.9%	49.3%	--	
Net charge-offs to average loans and leases ¹	0.4%	3.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	10.9%	13.8%	0.0%	6.1%
Closed-end 1-4 family residential	1.7%	8.2%	0.0%	0.6%
Home equity	1.0%	1.3%	0.3%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.5%	0.3%	0.3%
Commercial & Industrial	2.2%	4.0%	0.6%	1.3%
Commercial real estate	2.7%	5.5%	0.1%	0.3%
Total loans	2.4%	4.8%	0.2%	0.9%