

LNB BANCORP INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1071669	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,152	\$1,168	1.4%	
Loans	\$818	\$847	3.5%	
Construction & development	\$53	\$57	8.4%	
Closed-end 1-4 family residential	\$102	\$87	-14.7%	
Home equity	\$109	\$107	-1.8%	
Credit card	\$0	\$0		
Other consumer	\$165	\$6	-96.2%	
Commercial & Industrial	\$61	\$68	12.1%	
Commercial real estate	\$294	\$287	-2.5%	
Unused commitments	\$144	\$171	18.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$141	\$137	-2.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$80	\$89	10.5%	
Cash & balances due	\$18	\$41	129.4%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$15	\$11	-23.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$13	\$11	-14.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,031	\$1,041	1.0%	
Deposits	\$980	\$994	1.4%	
Total other borrowings	\$43	\$43	-1.6%	
FHLB advances	\$43	\$42	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$121	\$127	4.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.6%	8.9%	--	
Tier 1 risk based capital ratio	11.1%	11.6%	--	
Total risk based capital ratio	12.9%	12.8%	--	
Return on equity <sup>1</sup>	0.5%	5.2%	--	
Return on assets <sup>1</sup>	0.0%	0.6%	--	
Net interest margin <sup>1</sup>	3.7%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	38.6%	49.5%	--	
Loss provision to net charge-offs (qtr)	78.7%	78.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.5%	1.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	8.1%	5.3%	1.4%	0.6%
Closed-end 1-4 family residential	10.8%	8.5%	0.7%	0.5%
Home equity	2.2%	3.3%	0.2%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.7%	3.6%	0.2%	2.3%
Commercial & Industrial	2.2%	1.6%	0.5%	0.2%
Commercial real estate	7.4%	6.5%	1.0%	0.7%
Total loans	5.1%	4.1%	0.6%	0.4%