

LCNB CORP.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2759900	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$733	\$758	3.4%	
Loans	\$460	\$455	-1.2%	
Construction & development	\$17	\$12	-28.3%	
Closed-end 1-4 family residential	\$156	\$154	-1.5%	
Home equity	\$35	\$35	0.1%	
Credit card	\$0	\$0		
Other consumer	\$26	\$20	-25.2%	
Commercial & Industrial	\$43	\$36	-15.7%	
Commercial real estate	\$151	\$166	9.8%	
Unused commitments	\$95	\$82	-13.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$50	\$33	-33.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$165	\$214	30.1%	
Cash & balances due	\$13	\$11	-12.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$670	\$690	2.9%	
Deposits	\$625	\$639	2.2%	
Total other borrowings	\$40	\$45	14.3%	
FHLB advances	\$25	\$23	-7.4%	
Equity				
Equity capital at quarter end	\$63	\$69	8.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.6%	7.9%	--	
Tier 1 risk based capital ratio	11.7%	13.0%	--	
Total risk based capital ratio	12.3%	13.5%	--	
Return on equity ¹	14.7%	13.6%	--	
Return on assets ¹	1.3%	1.2%	--	
Net interest margin ¹	3.8%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	77.6%	65.0%	--	
Loss provision to net charge-offs (qtr)	186.1%	202.0%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	1.2%	0.7%	0.0%	0.0%
Closed-end 1-4 family residential	0.7%	0.4%	0.0%	0.1%
Home equity	0.8%	0.9%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	0.4%	0.7%	0.4%
Commercial & Industrial	0.0%	1.7%	0.0%	0.0%
Commercial real estate	1.5%	1.5%	0.0%	0.0%
Total loans	0.8%	0.9%	0.1%	0.1%