

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>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,149	\$1,152	0.3%	
Loans	\$807	\$818	1.3%	
Construction & development	\$65	\$53	-19.0%	
Closed-end 1-4 family residential	\$114	\$102	-10.9%	
Home equity	\$108	\$109	0.9%	
Credit card	\$0	\$0		
Other consumer	\$136	\$165	21.6%	
Commercial & Industrial	\$62	\$61	-2.1%	
Commercial real estate	\$287	\$294	2.5%	
Unused commitments	\$145	\$144	-0.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$179	\$141	-20.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$68	\$80	17.7%	
Cash & balances due	\$17	\$18	2.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$10	\$15	46.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$7	\$13	82.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,031	\$1,031	0.1%	
Deposits	\$974	\$980	0.6%	
Total other borrowings	\$44	\$43	-1.2%	
FHLB advances	\$43	\$43	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$118	\$121	2.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$25	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.1%	8.6%	--	
Tier 1 risk based capital ratio	10.7%	11.1%	--	
Total risk based capital ratio	12.5%	12.9%	--	
Return on equity <sup>1</sup>	2.2%	0.5%	--	
Return on assets <sup>1</sup>	0.2%	0.0%	--	
Net interest margin <sup>1</sup>	3.8%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	48.4%	38.6%	--	
Loss provision to net charge-offs (qtr)	49.3%	78.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.7%	2.5%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	13.8%	8.1%	6.1%	1.4%
Closed-end 1-4 family residential	8.2%	10.8%	0.6%	0.7%
Home equity	1.3%	2.2%	0.3%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	0.7%	0.3%	0.2%
Commercial & Industrial	4.0%	2.2%	1.3%	0.5%
Commercial real estate	5.5%	7.4%	0.3%	1.0%
Total loans	4.8%	5.1%	0.9%	0.6%