

LCNB CORP.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2759900	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$649	\$733	13.0%	
Loans	\$454	\$460	1.5%	
<i>Construction &amp; development</i>	\$9	\$17	90.8%	
<i>Closed-end 1-4 family residential</i>	\$157	\$156	-0.4%	
<i>Home equity</i>	\$35	\$35	-0.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$34	\$26	-21.9%	
<i>Commercial &amp; Industrial</i>	\$39	\$43	10.5%	
<i>Commercial real estate</i>	\$153	\$151	-1.6%	
Unused commitments	\$90	\$95	6.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$33	\$50	51.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$103	\$165	59.1%	
Cash & balances due	\$18	\$13	-29.9%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$593	\$670	13.0%	
Deposits	\$580	\$625	7.9%	
Total other borrowings	\$7	\$40	449.1%	
FHLB advances	\$5	\$25	399.2%	
<b>Equity</b>				
Equity capital at quarter end	\$56	\$63	13.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.9%	7.6%	--	
Tier 1 risk based capital ratio	11.6%	11.7%	--	
Total risk based capital ratio	12.2%	12.3%	--	
Return on equity <sup>1</sup>	11.9%	14.7%	--	
Return on assets <sup>1</sup>	1.0%	1.3%	--	
Net interest margin <sup>1</sup>	3.7%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	79.9%	77.6%	--	
Loss provision to net charge-offs (qtr)	100.0%	186.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	0.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	1.2%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.1%	0.7%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.8%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	0.3%	0.7%	0.7%
<i>Commercial &amp; Industrial</i>	0.0%	0.0%	0.2%	0.0%
<i>Commercial real estate</i>	1.8%	1.5%	0.0%	0.0%
<i>Total loans</i>	0.7%	0.8%	0.1%	0.1%