

LSB CORPORATION

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 3019674	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$761	\$817	7.3%	
Loans	\$453	\$537	18.6%	
<i>Construction & development</i>	\$77	\$63	-18.2%	
<i>Closed-end 1-4 family residential</i>	\$121	\$141	16.2%	
<i>Home equity</i>	\$12	\$18	45.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-20.8%	
<i>Commercial & Industrial</i>	\$34	\$32	-5.2%	
<i>Commercial real estate</i>	\$193	\$245	27.0%	
Unused commitments	\$94	\$102	8.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$233	\$179	-23.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$31	\$51	65.6%	
Cash & balances due	\$7	\$9	25.6%	
Residential mortgage originations				
<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		
Liabilities	\$697	\$757	8.7%	
Deposits	\$417	\$495	18.6%	
Total other borrowings	\$276	\$253	-8.5%	
FHLB advances	\$230	\$206	-10.5%	
Equity				
Equity capital at quarter end	\$65	\$60	-7.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	6.9%	--	
Tier 1 risk based capital ratio	11.8%	9.6%	--	
Total risk based capital ratio	13.0%	11.8%	--	
Return on equity ¹	25.6%	9.1%	--	
Return on assets ¹	2.0%	0.7%	--	
Net interest margin ¹	2.5%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	225.8%	119.4%	--	
Loss provision to net charge-offs (qtr)	450.0%	6750.0%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.5%	4.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.2%	0.9%	0.0%	0.0%
<i>Home equity</i>	0.2%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.1%	0.0%
<i>Commercial & Industrial</i>	0.0%	2.1%	0.3%	0.0%
<i>Commercial real estate</i>	1.0%	0.6%	0.0%	0.0%
<i>Total loans</i>	0.6%	1.1%	0.0%	0.0%