

WORTHINGTON FEDERAL BANK

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions	
	05/15/2009	32649	1	
Selected balance and off-balance sheet items	2012	2013	%chg from prev	
	\$ millions	\$ millions		
Assets		\$140		
Loans		\$110		
Construction & development		\$14		
Closed-end 1-4 family residential		\$37		
Home equity		\$16		
Credit card		\$0		
Other consumer		\$2		
Commercial & Industrial		\$5		
Commercial real estate		\$31		
Unused commitments		\$11		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$2		
Asset-backed securities		\$0		
Other securities		\$1		
Cash & balances due		\$15		
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)		\$0		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$0		
Open-end HELOC originations sold (quarter)		\$0		
Liabilities		\$129		
Deposits		\$115		
Total other borrowings		\$13		
FHLB advances		\$13		
Equity				
Equity capital at quarter end		\$11		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA	
Performance Ratios				
Tier 1 leverage ratio		8.0%	--	
Tier 1 risk based capital ratio		11.2%	--	
Total risk based capital ratio		12.4%	--	
Return on equity ¹		-151.3%	--	
Return on assets ¹		-14.4%	--	
Net interest margin ¹		3.6%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)		50.2%	--	
Loss provision to net charge-offs (qtr)		89.5%	--	
Net charge-offs to average loans and leases ¹		1.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development		3.4%		0.0%
Closed-end 1-4 family residential		3.7%		0.7%
Home equity		0.0%		0.0%
Credit card		0.0%		0.0%
Other consumer		0.0%		0.1%
Commercial & Industrial		1.3%		4.7%
Commercial real estate		5.3%		0.0%
Total loans		3.2%		0.5%