

WORTHINGTON FEDERAL BANK

	CPP Disbursement Date 05/15/2009	Cert 32649	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$120	\$173	44.9%	
Loans	\$102	\$108	5.3%	
Construction & development	\$31	\$25	-21.1%	
Closed-end 1-4 family residential	\$43	\$43	-0.3%	
Home equity	\$4	\$6	41.2%	
Credit card	\$0	\$0		
Other consumer	\$1	\$2	45.4%	
Commercial & Industrial	\$4	\$7	84.7%	
Commercial real estate	\$16	\$23	44.4%	
Unused commitments	\$24	\$15	-38.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$0	-64.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$6	\$49	765.3%	
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	\$106	\$158	49.5%	
Deposits	\$93	\$108	16.0%	
Total other borrowings	\$12	\$16	27.4%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$14	\$15	10.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	7.3%	--	
Tier 1 risk based capital ratio	12.8%	12.8%	--	
Total risk based capital ratio	13.5%	13.7%	--	
Return on equity ¹	-24.3%	16.2%	--	
Return on assets ¹	-3.0%	1.5%	--	
Net interest margin ¹	2.9%	2.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	47.7%	36.0%	--	
Loss provision to net charge-offs (qtr)	96.1%	30.7%	--	
Net charge-offs to average loans and leases ¹	2.8%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	2.7%	0.0%	1.9%	0.1%
Closed-end 1-4 family residential	0.9%	1.9%	0.1%	0.1%
Home equity	0.0%	0.0%	0.9%	0.5%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.1%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	1.2%	2.4%	0.7%	0.1%