

WORTHINGTON FEDERAL BANK

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions	
	05/15/2009	32649	1	
Selected balance and off-balance sheet items	2010	2011	%chg from prev	
	\$ millions	\$ millions		
Assets	\$173	\$174	0.4%	
Loans	\$130	\$136	4.6%	
<i>Construction & development</i>	\$27	\$21	-19.4%	
<i>Closed-end 1-4 family residential</i>	\$50	\$55	11.5%	
<i>Home equity</i>	\$5	\$7	26.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	-8.1%	
<i>Commercial & Industrial</i>	\$13	\$11	-16.5%	
<i>Commercial real estate</i>	\$28	\$33	15.9%	
Unused commitments	\$31	\$21	-33.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$4	454.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$26	\$14	-47.5%	
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	\$155	\$156	0.5%	
Deposits	\$139	\$136	-2.5%	
Total other borrowings	\$15	\$19	25.1%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$18	\$18	-0.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	8.8%	--	
Tier 1 risk based capital ratio	13.0%	12.3%	--	
Total risk based capital ratio	14.2%	13.6%	--	
Return on equity ¹	19.6%	-6.7%	--	
Return on assets ¹	2.0%	-0.7%	--	
Net interest margin ¹	3.7%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	29.0%	26.3%	--	
Loss provision to net charge-offs (qtr)	4.8%	115.8%	--	
Net charge-offs to average loans and leases ¹	0.4%	2.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
<i>Construction & development</i>	2.5%	9.6%	0.2%	0.1%
<i>Closed-end 1-4 family residential</i>	5.1%	4.7%	0.1%	0.0%
<i>Home equity</i>	6.5%	0.0%	0.0%	3.6%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	1.7%	0.1%	0.0%
<i>Commercial real estate</i>	3.5%	3.9%	0.2%	2.0%
<i>Total loans</i>	3.5%	4.5%	0.1%	0.7%