

HAVILAND BANCSHARES, INC.

|   | CPP Disbursement Date<br>03/13/2009 | RSSD (Holding Company)<br>1063945 | Number of Insured<br>Depository Institutions<br>1 |             |
|---|-------------------------------------|-----------------------------------|---|-------------|
| <b>Selected balance and off-balance sheet items</b>   | <b>2008</b><br>\$ millions          | <b>2009</b><br>\$ millions        | %chg from prev                                    |             |
| <b>Assets</b>   | \$28                                | \$29                              | 5.4%  |             |
| Loans   | \$18                                | \$19                              | 6.6%  |             |
| Construction & development  | \$1                                 | \$0                               | -46.5%  |             |
| Closed-end 1-4 family residential   | \$1                                 | \$1                               | 4.7%  |             |
| Home equity   | \$0                                 | \$0                               |   |             |
| Credit card   | \$0                                 | \$0                               |   |             |
| Other consumer  | \$1                                 | \$1                               | 1.2%  |             |
| Commercial & Industrial   | \$1                                 | \$2                               | 44.3%   |             |
| Commercial real estate  | \$0                                 | \$0                               | -5.3%   |             |
| Unused commitments  | \$7                                 | \$6                               | -10.3%  |             |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |             |
| Mortgage-backed securities (GSE and private issue)  | \$0                                 | \$0                               |   |             |
| Asset-backed securities   | \$0                                 | \$0                               |   |             |
| Other securities  | \$6                                 | \$7                               | 12.0%   |             |
| Cash & balances due   | \$3                                 | \$2                               | -21.6%  |             |
| <b>Residential mortgage originations</b>  |                                     |                                   |   |             |
| 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                               |   |             |
| <b>Liabilities</b>  | \$24                                | \$25                              | 2.7%  |             |
| Deposits  | \$23                                | \$25                              | 6.2%  |             |
| Total other borrowings  | \$1                                 | \$0                               | -61.1%  |             |
| FHLB advances   | \$1                                 | \$0                               | -100.0%   |             |
| <b>Equity</b>   |                                     |                                   |   |             |
| Equity capital at quarter end   | \$3                                 | \$4                               | 25.4%   |             |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0                                 | \$0                               | NA  |             |
| <b>Performance Ratios</b>   |                                     |                                   |   |             |
| Tier 1 leverage ratio   | 12.7%                               | 15.0%                             | --  |             |
| Tier 1 risk based capital ratio   | 17.6%                               | 19.2%                             | --  |             |
| Total risk based capital ratio  | 18.8%                               | 20.3%                             | --  |             |
| Return on equity <sup>1</sup>   | 4.2%                                | 7.2%                              | --  |             |
| Return on assets <sup>1</sup>   | 0.5%                                | 1.0%                              | --  |             |
| Net interest margin <sup>1</sup>  | 4.7%                                | 4.7%                              | --  |             |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)                                 | 1056.7%                             | 197.5%                            | --  |             |
| Loss provision to net charge-offs (qtr)   | 0.0%                                | 0.0%                              | --  |             |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 0.0%                                | 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> |
| Construction & development  | 0.0%                                | 0.0%                              | 0.0%  | 2.3%        |
| Closed-end 1-4 family residential   | 2.3%                                | 0.0%                              | 0.0%  | 0.0%        |
| Home equity   | 0.0%                                | 0.0%                              | 0.0%  | 0.0%        |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0%        |
| Other consumer  | 0.0%                                | 0.0%                              | 0.0%  | -0.2%       |
| Commercial & Industrial   | 0.0%                                | 0.0%                              | 0.0%  | 0.0%        |
| Commercial real estate  | 0.0%                                | 0.0%                              | 0.0%  | 0.0%        |
| Total loans   | 0.2%                                | 0.6%                              | 0.0%  | 0.1%        |