

TITONKA BANCSHARES, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 1209837	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$132	\$136	2.5%	
Loans	\$62	\$61	-0.5%	
<i>Construction & development</i>	\$4	\$2	-49.6%	
<i>Closed-end 1-4 family residential</i>	\$11	\$12	6.6%	
<i>Home equity</i>	\$0	\$0	91.3%	
<i>Credit card</i>	\$0	\$0	-0.8%	
<i>Other consumer</i>	\$4	\$3	-11.5%	
<i>Commercial & Industrial</i>	\$6	\$4	-28.2%	
<i>Commercial real estate</i>	\$2	\$2	20.5%	
Unused commitments	\$12	\$13	14.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$18	\$15	-19.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$42	\$48	14.3%	
Cash & balances due	\$4	\$2	-30.3%	
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	\$121	\$123	2.1%	
Deposits	\$115	\$121	5.4%	
Total other borrowings	\$5	\$1	-71.0%	
FHLB advances	\$5	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$12	\$13	7.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	8.8%	--	
Tier 1 risk based capital ratio	14.5%	15.3%	--	
Total risk based capital ratio	15.8%	16.6%	--	
Return on equity ¹	-2.5%	4.3%	--	
Return on assets ¹	-0.2%	0.4%	--	
Net interest margin ¹	3.9%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	99.5%	103.9%	--	
Loss provision to net charge-offs (qtr)	0.0%	55.4%	--	
Net charge-offs to average loans and leases ¹	0.0%	6.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	17.1%	43.9%	0.0%	26.1%
<i>Closed-end 1-4 family residential</i>	0.2%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.4%	0.0%	0.0%
<i>Other consumer</i>	0.4%	1.8%	0.1%	0.0%
<i>Commercial & Industrial</i>	4.2%	2.1%	0.0%	3.8%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	1.7%	1.8%	0.0%	1.5%