

HAVILAND BANCSHARES, INC.

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 1063945	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$29	\$33	12.8%	
Loans	\$19	\$20	8.6%	
Construction & development	\$0	\$1	32.8%	
Closed-end 1-4 family residential	\$1	\$1	-5.9%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-6.0%	
Commercial & Industrial	\$2	\$1	-21.9%	
Commercial real estate	\$0	\$0	5.9%	
Unused commitments	\$6	\$6	3.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$7	\$8	15.6%	
Cash & balances due	\$2	\$2	-0.3%	
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	\$25	\$29	16.3%	
Deposits	\$25	\$29	17.7%	
Total other borrowings	\$0	\$0	-56.7%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$4	\$4	-8.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	15.0%	11.4%	--	
Tier 1 risk based capital ratio	19.2%	17.2%	--	
Total risk based capital ratio	20.3%	18.4%	--	
Return on equity ¹	7.2%	4.4%	--	
Return on assets ¹	1.0%	0.6%	--	
Net interest margin ¹	4.7%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	197.5%	36.4%	--	
Loss provision to net charge-offs (qtr)	0.0%	-1900.0%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	7.1%	2.3%	0.0%
Closed-end 1-4 family residential	0.0%	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%	-0.2%	0.0%
Commercial & Industrial	0.0%	54.2%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.6%	3.6%	0.1%	0.0%