CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Haviland Bancshares Inc. (Haviland State Bank)
Person to be contacted about this report: Stanley Robertson
Submission date: 05-06-09

RSSD (for Bank Holding Companies): 1063945
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 17403

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$1,309	$1,316	Includes all Consumer, Personal, Non-Business, & 1-4 Family	
b. Average Commercial Loans	$16,077	$16,150	Includes all Commercial, Ag, Construction, Development, & Business Purpose	
c. Total Loans (sum of lines a and b)	$17,386	$17,466		

2. General Market Commentary (optional)