

SOUTHERN MISSOURI BANCORP, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 3266227	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$445	\$530	19.0%	
Loans	\$355	\$406	14.3%	
<i>Construction & development</i>	\$18	\$23	29.0%	
<i>Closed-end 1-4 family residential</i>	\$143	\$155	8.4%	
<i>Home equity</i>	\$10	\$12	24.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$11	\$14	26.5%	
<i>Commercial & Industrial</i>	\$46	\$55	18.6%	
<i>Commercial real estate</i>	\$63	\$80	28.0%	
Unused commitments	\$45	\$54	20.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$43	\$37	-13.5%	
Asset-backed securities	\$0	\$0	-100.0%	
Other securities	\$15	\$26	77.6%	
Cash & balances due	\$8	\$33	314.2%	
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	\$406	\$484	19.1%	
Deposits	\$286	\$399	39.3%	
Total other borrowings	\$118	\$82	-30.7%	
FHLB advances	\$93	\$53	-43.4%	
Equity				
Equity capital at quarter end	\$39	\$46	17.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	8.5%	--	
Tier 1 risk based capital ratio	11.7%	11.4%	--	
Total risk based capital ratio	12.9%	12.6%	--	
Return on equity ¹	11.0%	10.9%	--	
Return on assets ¹	0.9%	1.0%	--	
Net interest margin ¹	3.6%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	2120.1%	331.3%	--	
Loss provision to net charge-offs (qtr)	400.0%	191.4%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.4%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.1%	0.4%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.7%	0.2%	0.2%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.1%
<i>Commercial real estate</i>	0.0%	0.3%	0.0%	0.0%
<i>Total loans</i>	0.1%	0.3%	0.0%	0.0%