

**SOUTHERN ILLINOIS BANCORP, INC.**

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 1098929	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$247	\$267	7.8%	
Loans	\$169	\$180	6.1%	
Construction & development	\$7	\$5	-19.6%	
Closed-end 1-4 family residential	\$23	\$21	-7.0%	
Home equity	\$8	\$10	13.1%	
Credit card	\$0	\$0		
Other consumer	\$15	\$0	-100.0%	
Commercial & Industrial	\$38	\$38	0.3%	
Commercial real estate	\$26	\$33	29.3%	
Unused commitments	\$32	\$39	20.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$36	122.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$28	\$25	-9.2%	
Cash & balances due	\$5	\$12	141.7%	
<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>	\$227	\$242	6.7%	
Deposits	\$221	\$241	9.0%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$20	\$24	20.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.7%	7.7%	--	
Tier 1 risk based capital ratio	10.0%	11.1%	--	
Total risk based capital ratio	11.3%	12.3%	--	
Return on equity <sup>1</sup>	-10.3%	4.9%	--	
Return on assets <sup>1</sup>	-0.9%	0.4%	--	
Net interest margin <sup>1</sup>	3.6%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	86.7%	50.2%	--	
Loss provision to net charge-offs (qtr)	334.9%	19.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	0.5%	--	
<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	19.6%	48.7%	0.0%	0.0%
Closed-end 1-4 family residential	0.7%	0.4%	0.0%	0.0%
Home equity	0.1%	0.1%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.6%	0.0%	2.6%	1.8%
Commercial & Industrial	0.0%	1.3%	0.0%	0.0%
Commercial real estate	0.6%	0.3%	0.0%	0.0%
Total loans	1.7%	2.5%	0.2%	0.1%