

CPP ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Security Bancshares of Pulaski County, MO and Subsidiary Security Bank of Pulaski County

Point of Contact:	Carl E. Boone	RSSD: (For Bank Holding Companies)	2250180
UST Sequence Number:	474	Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	2,152,000	FDIC Certificate Number: (For Depository Institutions)	13547
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	February 13, 2009	City:	St. Robert
Date Repaid ¹ :	N/A	State:	Missouri

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

Increase lending or reduce lending less than otherwise would have occurred.

Lending over the past year has declined, due to lower demand. The CPP funds have allowed us to continue to make the good loans that are available.

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To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).

Increase securities purchased (ABS, MBS, etc.).

Securities purchase have been increased as loan demand has softened. A majority of these are Agencies, MBS and Municipals.

Make other investments.

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Increase reserves for non-performing assets.

Reserves were increased during 2011.

Reduce borrowings.

Increase charge-offs.

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Purchase another financial institution or purchase assets from another financial institution.

Empty response area for the first question.

Held as non-leveraged increase to total capital.

Empty response area for the second question.

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What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?

CPP funds allowed us to remain active in the market and compete favorably for the available lending opportunities.

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What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?

Adequate capital allowed the bank to continue to meet the borrowing needs of the local community.

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Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.

A large, empty rectangular box with a black border, intended for the respondent to provide a detailed description of actions taken with the capital infusion of CPP/CDCI funds.