

SOUTHERN ILLINOIS BANCORP, INC.

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 1098929	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$267	\$287	7.8%	
Loans	\$180	\$198	10.1%	
<i>Construction & development</i>	\$5	\$8	41.5%	
<i>Closed-end 1-4 family residential</i>	\$21	\$23	11.0%	
<i>Home equity</i>	\$10	\$11	13.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$12		
<i>Commercial & Industrial</i>	\$38	\$40	6.2%	
<i>Commercial real estate</i>	\$33	\$27	-19.0%	
Unused commitments	\$39	\$45	14.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$36	\$27	-26.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$25	\$28	10.2%	
Cash & balances due	\$12	\$18	51.5%	
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	\$242	\$262	8.0%	
Deposits	\$241	\$261	8.3%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$24	\$26	5.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.7%	8.0%	--	
Tier 1 risk based capital ratio	11.1%	10.9%	--	
Total risk based capital ratio	12.3%	11.9%	--	
Return on equity ¹	4.9%	6.3%	--	
Return on assets ¹	0.4%	0.6%	--	
Net interest margin ¹	4.1%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.2%	199.6%	--	
Loss provision to net charge-offs (qtr)	19.0%	279.2%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
<i>Construction & development</i>	48.7%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.4%	0.5%	0.0%	0.2%
<i>Home equity</i>	0.1%	0.6%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.9%	1.8%	0.6%
<i>Commercial & Industrial</i>	1.3%	1.9%	0.0%	0.0%
<i>Commercial real estate</i>	0.3%	0.1%	0.0%	0.0%
<i>Total loans</i>	2.5%	0.6%	0.1%	0.1%