

**SOUTHERN MISSOURI BANCORP, INC.**

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 3266227	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev		
<b>Assets</b>	\$530	\$690	30.3%		
Loans	\$406	\$565	39.1%		
Construction & development	\$23	\$34	50.5%		
Closed-end 1-4 family residential	\$155	\$184	18.6%		
Home equity	\$12	\$14	15.8%		
Credit card	\$0	\$0			
Other consumer	\$14	\$16	9.7%		
Commercial & Industrial	\$55	\$75	37.6%		
Commercial real estate	\$80	\$130	61.7%		
Unused commitments	\$54	\$74	36.0%		
Securitization outstanding principal	\$0	\$0	-35.8%		
Mortgage-backed securities (GSE and private issue)	\$37	\$30	-19.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$26	\$39	49.6%		
Cash & balances due	\$33	\$30	-9.3%		
<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>	\$484	\$633	30.8%		
Deposits	\$399	\$561	40.6%		
Total other borrowings	\$82	\$65	-20.2%		
FHLB advances	\$53	\$34	-36.2%		
<b>Equity</b>					
Equity capital at quarter end	\$46	\$57	24.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$5	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	8.5%	9.4%	--		
Tier 1 risk based capital ratio	11.4%	10.4%	--		
Total risk based capital ratio	12.6%	11.5%	--		
Return on equity <sup>1</sup>	10.9%	42.7%	--		
Return on assets <sup>1</sup>	1.0%	3.6%	--		
Net interest margin <sup>1</sup>	3.5%	3.3%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	331.3%	698.3%	--		
Loss provision to net charge-offs (qtr)	191.4%	391.4%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>	
Construction & development	0.4%	1.1%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.4%	0.1%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.7%	0.2%	0.2%	0.1%	--
Commercial & Industrial	0.0%	0.0%	0.1%	0.0%	--
Commercial real estate	0.3%	0.1%	0.0%	0.1%	--
Total loans	0.3%	0.1%	0.0%	0.0%	--