CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: SOUTHERN ILLINOIS BANCORP, INC.
Person to be contacted about this report: ALVIN FRITSCHLE
Submission date: April 23, 2009

RSSD (for Bank Holding Companies): 109892
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 03777

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$46,105	$45,324		
b. Average Commercial Loans	$117,314	$116,005		This includes agricultural real estate, equipment, and operating loans.
c. Total Loans (sum of lines a and b)	$163,419	$161,329		

2. General Market Commentary (optional)

The change in commercial loans is primarily due to seasonal paydown on farm operating and construciton lines of credit. This decline should reverse as soon as the weather improves and planting can beginning.

UST Sequence Number 491