CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: SOUTHERN MISSOURI BANK & TRUST
Person to be contacted about this report: LISA WALLIS
Submission date: 4/29/2009

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 28332

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$169,648	$170,103		
b. Average Commercial Loans	$186,542	$189,939		
c. Total Loans (sum of lines a and b)	$356,190	$360,042		

2. General Market Commentary (optional)