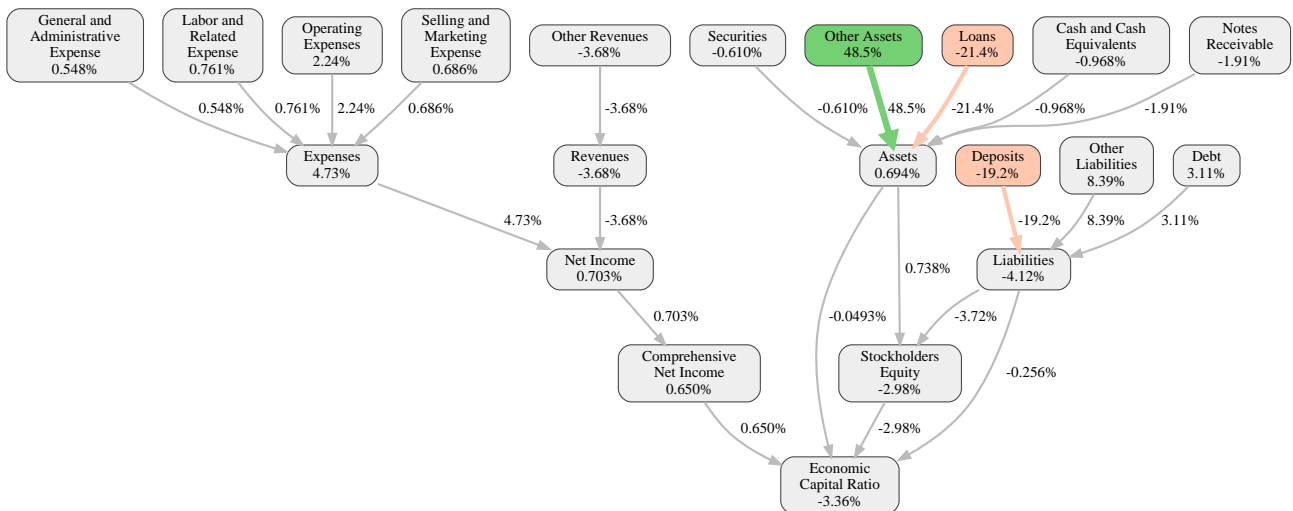




SAVINGS & CREDIT 2019

SOUTHERN MISSOURI BANCORP
INC.
Rank 61 of 103





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The relative strengths and weaknesses of SOUTHERN MISSOURI BANCORP INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of SOUTHERN MISSOURI BANCORP INC. compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 49% points. The greatest weakness of SOUTHERN MISSOURI BANCORP INC. is the variable Loans, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.6%, being 3.4% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	26,326
Debt	0
Deposits	1,579,902
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	1,859,789
Other Compr. Net Income	-2,872
Other Expenses	7,803
Other Liabilities	105,519
Other Net Income	28,732
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,886,115
Liabilities	1,685,421
Expenses	7,803
Revenues	0
Stockholders Equity	200,694
Net Income	20,929
Comprehensive Net Income	18,057
Economic Capital Ratio	6.6%