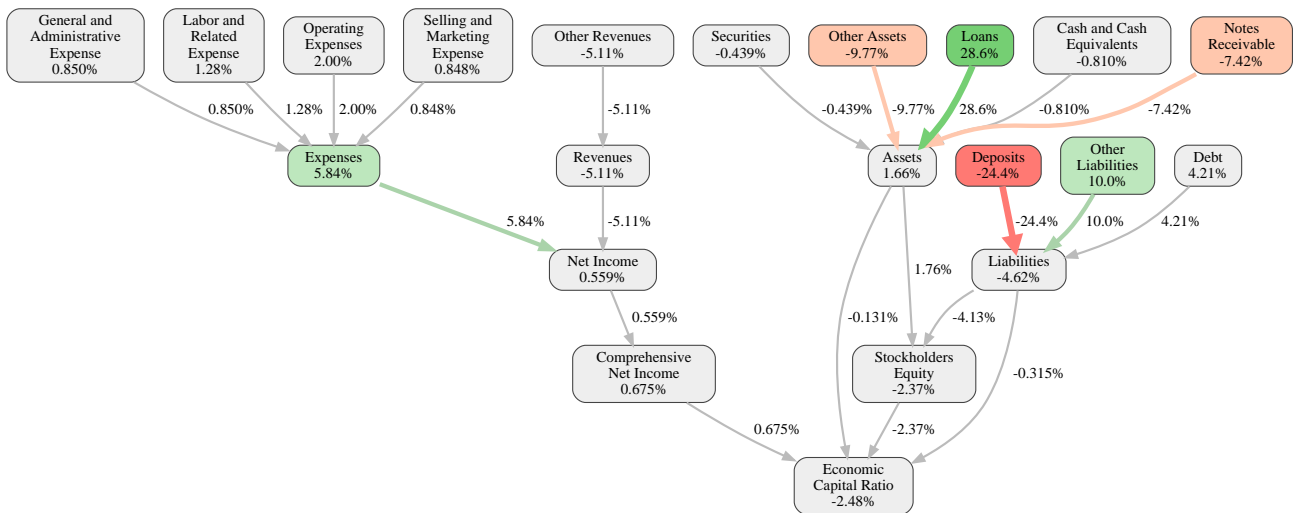




SAVINGS & CREDIT 2022

SOUTHERN MISSOURI BANCORP
INC.
Rank 56 of 104





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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 Loans, increasing the Economic Capital Ratio by 29% points. The greatest weakness of SOUTHERN MISSOURI BANCORP INC. is the variable Deposits, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.3%, being 2.5% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	123,592
Debt	0
Deposits	2,330,803
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	2,200,244
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	376,694
Other Compr. Net Income	-1,565
Other Expenses	12,525
Other Liabilities	86,304
Other Net Income	59,705
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,700,530
Liabilities	2,417,107
Expenses	12,525
Revenues	0
Stockholders Equity	283,423
Net Income	47,180
Comprehensive Net Income	45,615
Economic Capital Ratio	7.3%