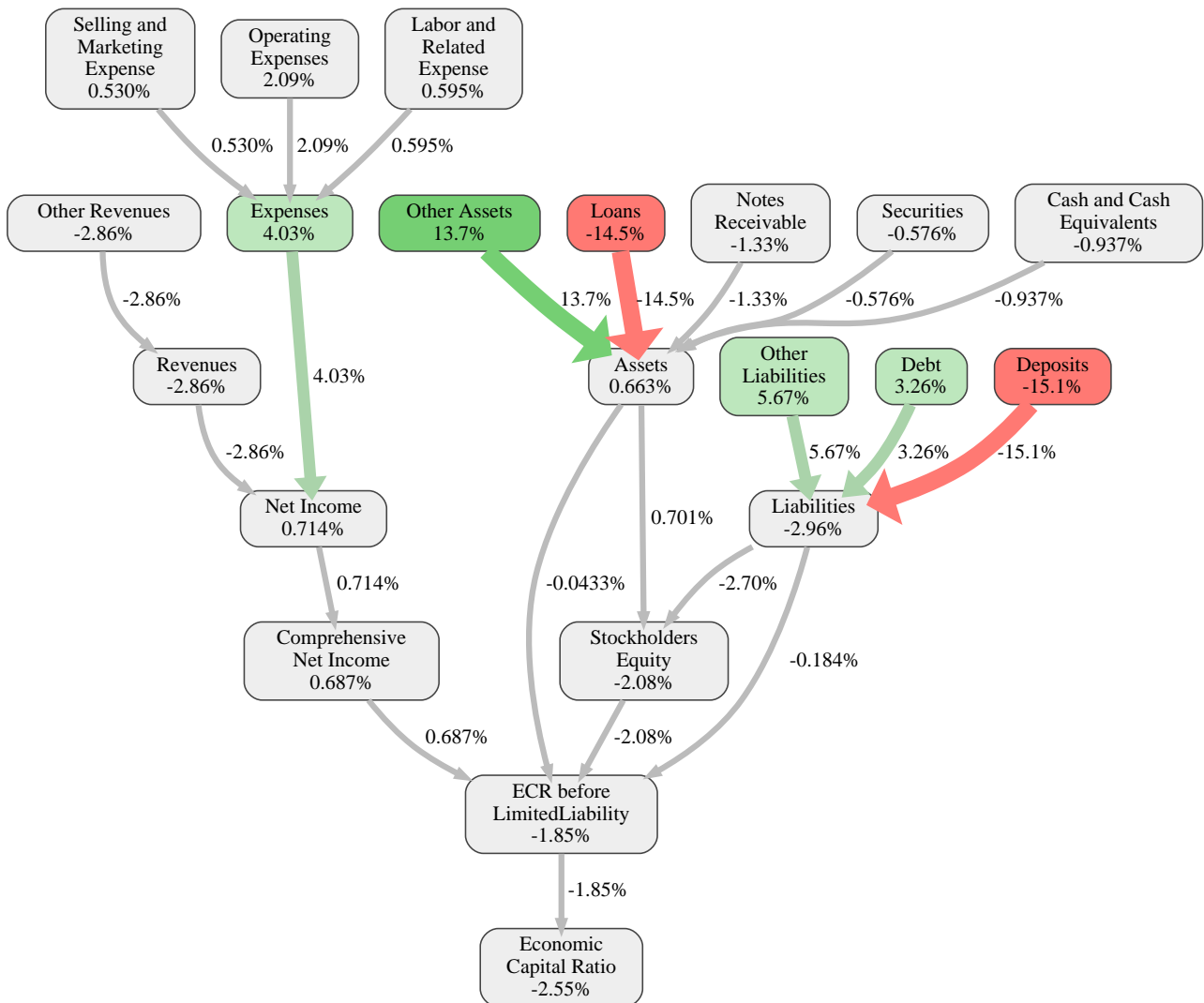




SAVINGS & CREDIT 2018

Southern Missouri Bancorp INC
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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 14% points. The greatest weakness of Southern Missouri Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.6% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	30,786
Debt	0
Deposits	1,455,597
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	1,676,926
Other Compr. Net Income	-1,135
Other Expenses	6,062
Other Liabilities	79,032
Other Net Income	21,614
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,707,712
Liabilities	1,534,629
Expenses	6,062
Revenues	0
Stockholders Equity	173,083
Net Income	15,552
Comprehensive Net Income	14,417
BaseVar	1,635,576
ECR before LimitedLiability	6.2%
Economic Capital Ratio	14%