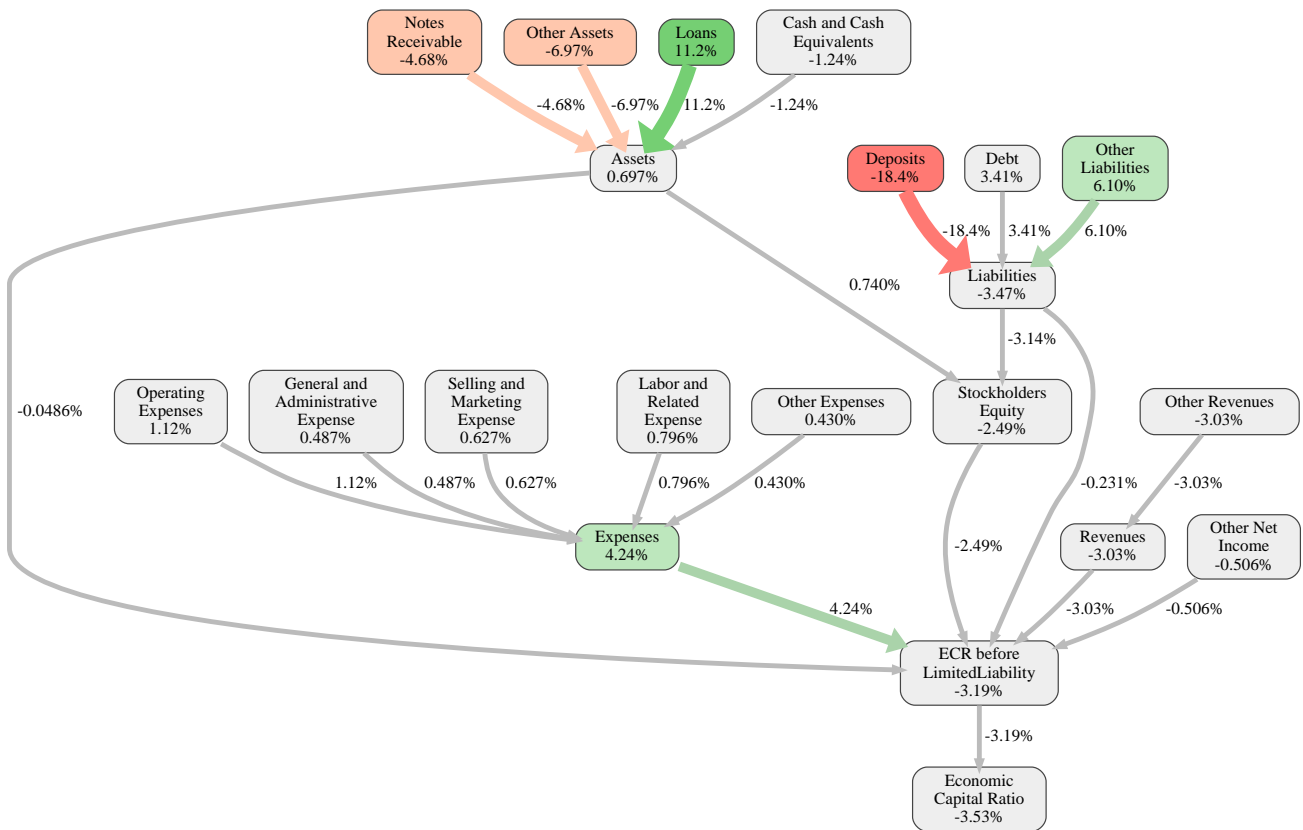




SAVINGS & CREDIT 2021

Southern Missouri Bancorp INC
Rank 55 of 92





RealRate

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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 11% points. The greatest weakness of Southern Missouri Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 3.5% points below the market average of 18%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	54,245
Debt	0
Deposits	2,184,847
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	2,141,929
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	345,983
Other Compr. Net Income	3,200
Other Expenses	6,887
Other Liabilities	98,963
Other Net Income	34,432
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,542,157
Liabilities	2,283,810
Expenses	6,887
Revenues	0
Stockholders Equity	258,347
Net Income	27,545
Comprehensive Net Income	30,745
BaseVar	2,435,243
ECR before LimitedLiability	6.6%
Economic Capital Ratio	14%