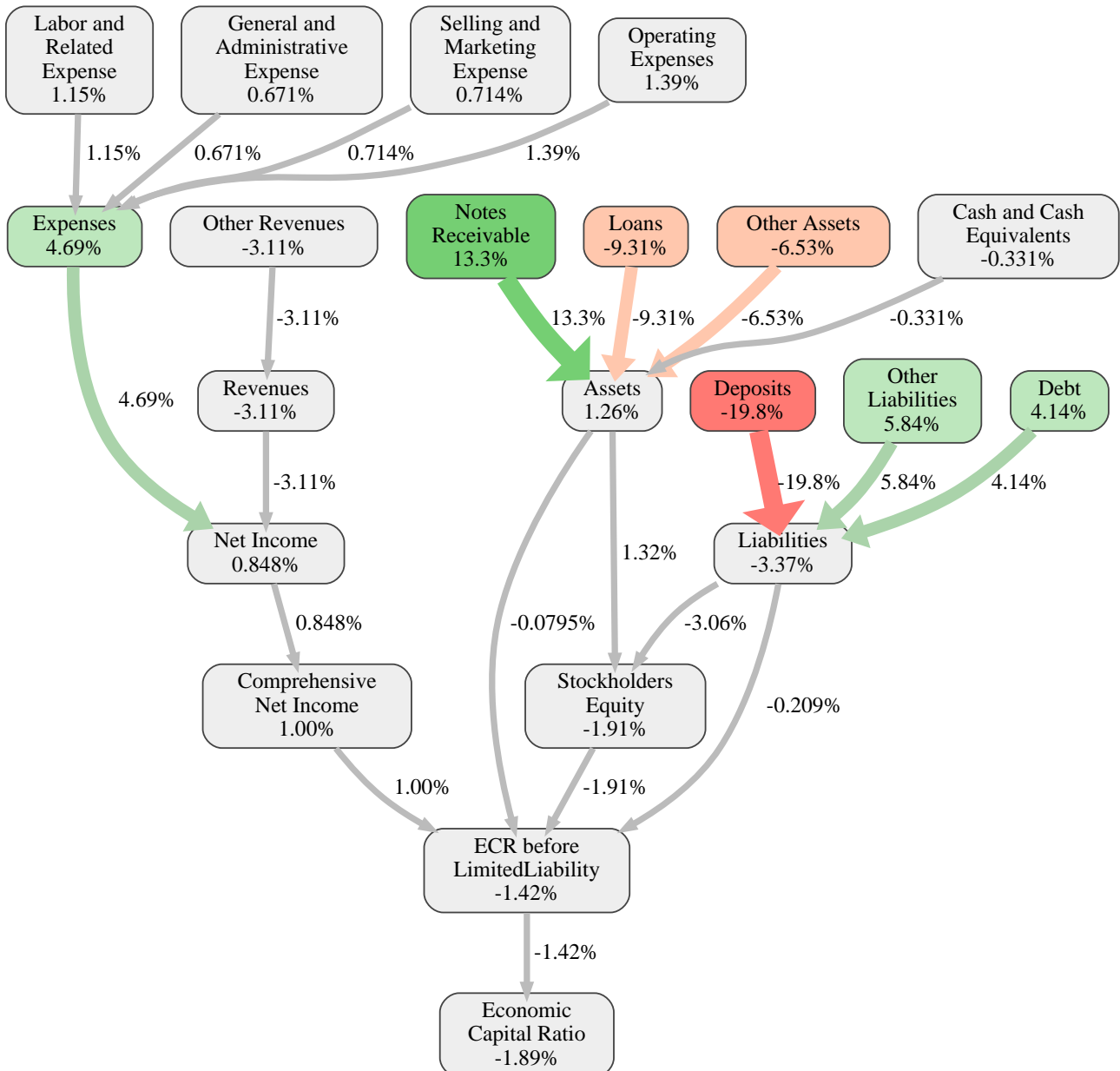




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Southern Missouri Bancorp INC Rank 49 of 97





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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 Notes Receivable, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Southern Missouri Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.9% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	86,792
Debt	0
Deposits	2,815,075
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	2,686,198
Occupancy	0
Operating Expenses	0
Other Assets	441,792
Other Compr. Net Income	-20,369
Other Expenses	12,735
Other Liabilities	78,935
Other Net Income	59,904
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,214,782
Liabilities	2,894,010
Expenses	12,735
Revenues	0
Stockholders Equity	320,772
Net Income	47,169
Comprehensive Net Income	26,800
BaseVar	3,100,900
ECR before LimitedLiability	6.1%
Economic Capital Ratio	14%