



Southern
BANK

Strong Roots. Strong Branches.

PRESS RELEASE

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FOR IMMEDIATE RELEASE:

Southern Bank Named Top Community Bank

(APRIL 7, 2015 – POPLAR BLUFF, MO) Southern Bank announced today that it was included in the 2014 edition of SNL Financial’s annual listing of top 100 community banks. Among all publicly-traded community banks in the United States, Southern Bank’s 2014 performance was ranked 10th. Among all public and privately owned community banks in the listing, Southern Bank was ranked 63rd.

Southern Bank was selected by SNL Financial based on criteria including its profitability, asset quality, efficiency, and loan growth. This marks the fifth consecutive year that Southern Bank has been included in SNL’s annual listing of top community banks.

Southern Bank is a subsidiary of Southern Missouri Bancorp, Inc., which trades under the ticker “SMBC” on the NASDAQ Global Market. Information which may be of interest to current or potential investors is available at <http://investors.bankwithsouthern.com>.

From its 1887 founding as a building and loan association, Southern Bank has grown to a full-service commercial bank focused on pairing community bank service with the latest technology in delivering financial services to its valued customers. The bank operates 35 physical banking facilities in Missouri and Arkansas, and also makes electronic banking services available through its website at <http://www.bankwithsouthern.com>.

At December 31, 2014, Southern Bank reported assets of \$1.3 billion, up from \$941 million a year earlier. The loan portfolio of \$1.0 billion grew 36% from the year prior. During 2014, Southern

Bank added three locations in Arkansas via its merger with Citizens State Bank, and added ten locations in Missouri when it merged with Peoples Bank of the Ozarks.

About SNL Financial

SNL Financial is a leading provider of news and data on a number of industries, including banking, financial services, insurance, real estate, energy, and media/communications. Leading investment banks, investment managers, corporate executives, rating agencies, government agencies, consulting firms, and media rely on SNL to provide the best possible information on companies in the sectors they cover.

About Southern Bank

Southern Bank has served the financial needs of America's Heartland for over 127 years, making it one of the oldest financial institutions headquartered in the region. Southern Bank offers dynamic and competitive products to individuals and businesses with a full range of financial products and services. An intense focus is placed on core values of being strongly rooted within the communities it serves, but Southern Bank also offers the innovative technology and ease of accessibility consumers seek from larger banks. Southern Bank is now a \$1 billion financial institution, with 35 locations in Southern Missouri and Northern Arkansas. For more information, visit www.bankwithsouthern.com.

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