

SOUTHERN MISSOURI BANCORP INC  
Form 8-K  
October 21, 2004

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

**FORM 8-K**

**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported)

October 20, 2004

**SOUTHERN MISSOURI BANCORP, INC.**

---

(Exact name of Registrant as specified in its Charter)

**Missouri**

**000-23406**

**43-1665523**

---

(State or other jurisdiction  
of incorporation)

(Commission File No.)

(IRS Employer  
Identification Number)

**531 Vine Street, Poplar Bluff, Missouri**

**63901**

---

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code: **(573) 785-1421**

**N/A**

---

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Next Page

---

**ITEM 2.02**

**Results of Operations and Financial Condition**

On October 20, 2004, the Registrant issued a press release announcing its net income for the first quarter of fiscal year 2005. A copy of the press release, including unaudited condensed financial information released as a part thereof, is attached as Exhibit 99 to this Current Report on Form 8-K and incorporated by reference herein.

**ITEM 9.01**

**Financial Statements and Exhibits**

- (c) Exhibits
  - Exhibit 99 - Press Release, dated October 20, 2004

Next Page

---

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned thereunto duly authorized.

Date: October 20, 2004

**SOUTHERN MISSOURI BANCORP, INC.**

By: /s/ Greg A. Steffens

---

Greg A. Steffens  
President

3

Next Page

---

**EXHIBIT INDEX**

Exhibit No.

Description

---

99

Press Release dated October 20, 2004

End.

---