

SOUTHERN MISSOURI BANCORP INC  
Form 8-K  
January 21, 2005

**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)

January 19, 2005

**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 January 19, 2005, the Registrant issued a press release announcing its net income for the second 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 January 19, 2005

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.

**SOUTHERN MISSOURI BANCORP, INC.**

Date: January 21, 2005

By: /s/ Greg A. Steffens

---

Greg A. Steffens  
President

3

Next Page

**EXHIBIT INDEX**

Exhibit No.	Description
99	Press Release dated January 19, 2005

4

End