

SOUTHERN MISSOURI BANCORP INC  
Form 8-K  
July 22, 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)  
July 20, 2004

**SOUTHERN MISSOURI BANCORP, INC.**

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(Exact name of Registrant as specified in its Charter)

**Missouri**

**000-23406**

**43-1665523**

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(State or other jurisdiction  
of incorporation)

(Commission File No.)

(IRS Employer  
Identification  
Number)

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

**63901**

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(Address of principal executive offices)

(Zip Code)

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

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**ITEM 7. EXHIBITS**

(c) Exhibits

Exhibit 99 - Press Release, dated July 20, 2004

**ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.**

On July 20, 2004, the Registrant issued a press release announcing its net income for the fourth quarter of fiscal year 2004. 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.

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**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: July 21, 2004

By: /s/ Greg A. Steffens

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Greg A. Steffens  
President

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**EXHIBIT INDEX**

<u>Exhibit No.</u>	<u>Description</u>
99	Press Release dated July 20, 2004

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End.