SOUTHERN MISSOURI BANCORP, INC.
CODE OF CONDUCT AND ETHICS

This Amended and Restated Code of Conduct and Ethics (this "Code") has been adopted by the Board of Directors of Southern Missouri Bancorp, Inc. to detail the standards of ethical business and personal conduct for Southern Missouri Bancorp, Inc. and its subsidiaries (the "Company"). Unless otherwise noted, this Code applies to all the members of the board of directors, officers and team members of the Company (collectively, the "Team Members" and each, individually, a "Team Member"). This Code replaces all previous codes of conduct and ethics of The Company and shall be effective as of December 26th, 2025.

This Code is intended to deter wrongdoing and promote:

- Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- Full, fair, accurate, timely and understandable disclosure in documents the Company files with, or submits to, the Securities and Exchange Commission (the "SEC") and in all other public communications made by the Company;
- Compliance with applicable governmental laws, rules and regulations;
- Prompt internal reporting to designated persons of violations of this Code; and
- Accountability for adherence to this Code.

This Code applies to all directors, officers and team members of the Company. This Code applies to all team member decisions and activities within the scope of employment, or when representing the Company in any capacity. The Company expects honest and ethical conduct in all aspects of our business from all directors, officers and team members. A director or officer serves as an example for other team members and is expected to foster a culture of transparency, integrity and honesty. Directors and officers should encourage team members to apply the Code to their daily activities and decisions, and to seek guidance from the appropriate individuals when additional information or explanation is needed. A principal aspect of our business is the trust and confidence of our customers. With this principle in mind, all directors, officers, and team members must ensure that honesty and integrity are among the Company's highest priorities. Any violation of the Code may result in disciplinary action, up to and including termination of employment.

1.0 Principles and Guidelines

The most important personal aspect of every bank is the trust and confidence of its depositors and customers. Southern Bank's reputation for integrity has been built by the individuals who work here now, and who have worked here in the past. A good reputation is a fragile thing which must be earned on a continuing basis by conducting all our affairs in a fair and honest way, complying not only with the letter, but also with the spirit of the law.

This Code is meant to guide each of you in dealing with certain business decisions. This Code does not provide a detailed description of all Company policies and it in no way limits or restricts the applicability of any provision of any other Company policy. Team members are expected to be aware of all other Company policies and conduct themselves in accordance with such policies at all times. In cases of conflict and/or question, you should seek guidance of the Chairman or President or the Director of Human Resources.

The foundation of our Code consists of basic standards of business as well as personal conduct: (a) honesty and candor in our activities, (b) avoidance of conflicts between personal interests and the interest of Southern Bank, or even the appearance of such conflicts, (c) maintenance of our reputation and avoidance of activities which might reflect adversely on the Company, and (d) integrity in dealing with Company assets. Refer to Section I of the handbook for review of mission, vision, values, and values in action.

2.0 Administration of the Code

To ensure continuing observance of this Code, the Board of Directors requires that Team Members periodically review these guidelines and sign a statement acknowledging their understanding and adherence. New Team Members will sign a statement at the time of hiring. Notwithstanding the statement, Team Members should promptly report any breach or possible breach of this Code as outlined in Section 9.0 of this Code. Strict adherence to the principles of this Code is a condition of continued employment.

All directors, officers, and team members of the Company are expected to understand, respect, and strive to comply with both the spirit and the letter of the laws, regulations, policies and procedures that apply to them in their position(s) with the Company. The Company is committed to:

- Maintaining a safe and healthy work environment;
- Promoting a workplace that is free from discrimination or harassment based on race, color, religion, sex or other factors unrelated to the Company's business interests;
- Supporting fair competition and laws prohibiting restraints of trade and other unfair trade practices;
- Conducting its activities in compliance with all applicable environmental laws;
- Prohibiting any illegal payments to any government officials or political party representatives of any country; and
- Complying with all rules and regulations of the Company's primary federal and state regulators and other applicable regulatory authorities that govern the Company's activities.

If you need additional explanation regarding a particular provision of the Code, or if you need guidance in a specific situation, including whether a conflict or potential conflict of interest may exist, please contact your immediate supervisor. If you are uncomfortable speaking to your immediate supervisor, or if you require additional guidance after having consulted with your supervisor, you are encouraged to contact the Company's Human Resources Department.

3.0 Confidential Information

Confidentiality is a fundamental principle of the financial services business. In the course of performing their duties, directors, officers and team members of the Company may acquire confidential information. Confidential information includes all non-public information that might be of use to competitors or be harmful to the Company or its customers, if disclosed. Confidential information, in any form, obtained through business or personal contacts with customers, prospective customers, suppliers, or other team members shall be used solely for the Company's purposes. Directors, officers and team members shall maintain the confidentiality of all information entrusted to them by the Company, its customers, suppliers or other business partners, except when disclosure is authorized or is legally required. To avoid inadvertent disclosure of confidential information, directors, officers and team

members shall not discuss confidential information with, or in the presence of, any unauthorized persons, including family members and friends.
Confidential information includes:

In addition, Southern Bank has also adopted a Customer Privacy Policy, which describes information Southern Bank will collect from a customer, and when the information may be shared with other entities. The Privacy Policy may be reviewed on the home page of Southern Bank's public website at www.bankwithsouthern.com.

- Information marked with legends such as "confidential", "private", "for internal use only";
- The identity of customers and potential customers and their personal, business and financial information;
- Non-public business and financial information of the Company;
- Information related to, including the identity of, potential candidates for mergers and acquisitions;
- Technical information relating to current and future products, services or research;
- Business or marketing plans or projections;
- Personnel information;
- Vendor and customer lists;
- Communications by, to and from regulatory agencies;
- Certain communications with or from attorneys for the Company, whether internal or external and
- Other non-public information that, if disclosed, might be of use to the Company's competitors, or harmful to the Company or its vendors, customers or other business partners.

Some confidential information is also material non-public information within the meaning of the federal securities laws. Material non-public information is information regarding Company that has not been publicly disclosed and that a reasonable person would consider important in deciding whether to buy, sell or hold the Company's securities. Trading the Company's securities while in possession of material non-public information or disclosing such information to others who may in turn trade on the basis of that information could result in substantial civil and criminal penalties for all persons involved. The Company has a separate Insider Trading Policy applicable to all directors, officers and team members.

4.0 Personal Finances

4.1 Financial Responsibility

Individuals working within the Financial Industry are often looked to by customers as financial advisors. Because of this nature of the financial business, you are held to a higher standard in handling your personal financial responsibilities. Your personal financial situation (including maintenance of deposit accounts, payment of debts, management of assets, etc.), if improperly maintained, could undermine your credibility and that of the Company. Every Team Member of the Company is expected to manage his/her personal finances in a manner consistent with his/her position. Team Members shall exercise prudence in making personal investments and shall avoid situations that might influence the Team Member's judgment in affairs involving Southern Bank. A Team Member should never process transactions on his/her own account.

4.2 Borrowing

Team Members are not permitted to borrow from customers or suppliers of the Company, except those who engage in lending in the usual course of their business and then only on terms offered to others in similar circumstances, without special treatment as to interest rates, terms, security, repayment terms, and the like. This prohibition does not preclude borrowing from anyone related to the Team Member by blood or marriage. Loans to directors and executive officers shall be made in accordance with Regulation O and in compliance with Southern Bank's loan policy. Loans to Team Members other than directors and executive officers shall be made in compliance with Southern Bank's loan policy.

4.3 Inheritances

Inheritance under wills or trusts from customers who are not family members could appear to be the result of a personal dealing by a Team Member. If you discover you are about to be named as a beneficiary under a will or trust of a non-family member, you should consult with the Chairman or President or the Human Resources Director prior to accepting.

4.4 Business Opportunities Outside of the Company

Directors, officers, and team members must not compete with the Company, profit or otherwise take advantage from inside information, or take business opportunities that are within the line of business conducted by the Company. Nor may they divert such information or opportunities to others. They must not use Company property or information, or their position with the Company, for personal gain. Directors, officers and team members have a duty to the Company to advance the Company's legitimate interests when the opportunity to do so arises.

5.0 Conflicts of Interest

Directors, officers, and team members have an obligation to avoid conflicts of interest including the appearance of a potential for a conflict of interest, involving the Company and its business.

A "conflict of interest" occurs when an individual's private interest interferes in any way or even appears to interfere with the interests of the Company as a whole. A potential conflict of interest may also arise when a director, officer, or team member is in a position to influence a Company decision that may result in financial or other personal gain for them or their immediate family. For purposes of this Code, immediate family members include spouses, domestic partners, parents, children, siblings, grandparents, parents-in-law, brothers and sisters-in-law, sons and daughters-in-law, and any other relative or person living in the same household.

For example, conflict situations can arise when a director, officer or team member:

- Is a consultant to or a director, officer or team member of an outside business:
- That markets products or services in competition with the Company's current or potential products and services;
- That supplies products or services to the Company; or
- That purchases products or services from the Company;
- Has any financial interest, including stock ownership, in any such outside business that might create, or could reasonably be expected to give rise to, a conflict of interest, excluding ownership of securities that are listed on a securities exchange or trade in the over the counter market and that represent less than 1% of the issuer's outstanding voting securities or ownership of securities held in a portfolio of securities, such as a mutual fund. In making personal investments, all directors, officers and team members should be guided by a keen awareness of potential conflict. In addition, personal investments should not influence a director's, officer's or team member's judgment or action in the conduct of the Company's business;

- Has family members who are employed by or otherwise work for, serve as an officer or director (or in a similar capacity) of, hold an ownership or other investment interest in or are otherwise affiliated or associated with, any entity that engages in, or proposes to engage in, any transaction or series of transactions in which the company or any of its subsidiaries is or will be a participant. Such an entity might include, for example, an outside vendor or other third party that has a business relationship with the Company or any of its subsidiaries;
- Seeks or accepts any personal loan or service from any such outside business, except from financial institutions or service providers offering similar loans or services to third parties under similar terms in the ordinary course of their respective business; is a consultant to or a director, officer or team member of an outside business if the demands of the outside business would interfere significantly with the director's, officer's or team member's responsibilities with the Company;
- Accepts any personal loan or guarantee of obligations from Southern Bank, except to the extent such arrangements are legally permissible;
- Conducts business on behalf of the Company with immediate family members; or
- Uses the Company's property, information or position for personal gain. In this regard, confidential information about the Company and its customers and suppliers acquired by directors, officers and team members in the course of their duties is to be used solely for the Company's purposes, and not as a basis for personal investment by directors, officers and team members or their immediate families.

In and of themselves, not all conflicts of interest are inherently improper. In many cases, it is the manner in which an individual and the Company deal with the conflict that determines the propriety of the action and conduct. Thus, any team member who becomes aware of a conflict or potential conflict of interest with respect to his or her work with the Company, or any material transactions or relationships that could be expected to give rise to a conflict of interest, or appearance of a conflict of interest, shall disclose such situations in writing to his or her supervisor so that appropriate safeguards can be established to protect all parties. Directors and executive officers should make such disclosures to the Southern Missouri Bancorp Chairman or President or to the Chairman of the Audit Committee, who is responsible for communicating such disclosures to appropriate parties and reporting them at the next meeting of the Southern Missouri Bancorp, Inc. Board of Directors.

If any team member or director has an interest in any matter or transaction to be brought before the Board of Directors, that person must:

- Disclose to the board the existence, nature and extent of the interest and all pertinent facts related to the matter or transaction under consideration;
- Leave the room and refrain from participating in the board's discussion of the matter or transaction; and
- Abstain from voting on the matter or transaction (for directors). The director must not be present for the vote, and the absence and abstention must be recorded in the minutes.

Outside Activities:

Outside activities that might constitute a conflict of interest or interfere with performance, or compromise a director's or team member's position, are to be avoided. Team member activities such as full-time outside employment; the rendering of investment, legal or accounting services; membership on corporate boards of directors; seeking of an elective political position; or appointment to government bodies should be reviewed and approved by the Southern Missouri Bancorp, Inc. Chairman or President prior to undertaking such activities to ensure that such activities will not interfere or otherwise conflict with the fulfillment of the team member's duties to the

Company. Any such activities that are proposed to be conducted by the Chairman or President should be reviewed and approved by the Southern Missouri Bancorp, Inc. Board of Directors. As in the past, we continue to encourage active participation on the part of directors, officers and team members in service clubs and organizations fostering the betterment of the community, and the active use of various social memberships in maintaining a proper image of our organization within the community.

Preferential Treatment in Providing Services:
Every customer and team member is entitled to respect, courtesy and equality. Team members must provide the highest level of professionalism and service on a consistent and equal basis. The following are guidelines on how to avoid preferential treatment of certain individuals or businesses.

- Team members must avoid favoring the interests of certain customers, suppliers or other team members. All standard practices, policies and procedures apply to all similarly situated individuals and the general public.
- Team members must avoid giving preferential treatment to a director, officer, team member, customer, supplier or others because of a personal relationship.
- Team members must avoid the appearance of, or actual preferential treatment for themselves, relatives or business associates. Team members may not be involved in Company matters regarding their own business or the business of their relatives or business associates. This includes, without limitation, involvement in the approval of loans to these parties. In such situations, team members should have an unrelated and uninvolved team member handle the matter.

Policy Regarding Acceptance of Gifts – Bribery:
Federal law prohibits any director, officer, team member, agent or attorney of the Company, or any affiliate, from corruptly soliciting or accepting anything of value from anyone if there is an intent that such persons will be influenced or rewarded in connection with the Company's business or information that such persons may have about the Company.

There are a number of instances where a director, officer, team member, agent, or attorney of the Company may accept something of value from one doing or seeking to do business with the Company without risk of corruption or breach of trust. Such exceptions may include:

- Acceptance of gifts, gratuities, amenities or favors based on obvious family or personal relationships (such as those between the parents, children or spouse of a Company official) where the circumstances make it clear that it is those relationships rather than the business of the Company which are the motivating factors;
- Acceptance of meals, refreshments, entertainment, accommodations or travel arrangements (of reasonable value) in the course of a meeting or other occasion, the purpose of which is to hold bona fide business discussions or to foster better business relations, provided the expense would be paid for by the Company as a reasonable business expense if not paid for by another party;
- Acceptance of loans from other banks or financial institutions on customary terms to finance proper and usual activities of Company officials, such as home mortgage loans, except where prohibited by law;
- Acceptance of advertising or promotional material of reasonable value, such as pens, pencils, note pads, key chains, calendars and similar items;
- Acceptance of discounts or rebates on merchandise or services that do not exceed those available to other customers;
- Acceptance of gifts of reasonable value that are related to commonly recognized events or occasions, such as a promotion, new job, wedding, retirement, holiday or birthday;

- Acceptance of civic, charitable, educational, or religious organization awards for recognition of service and accomplishment.

A team member shall not accept any type of lottery ticket as a gift from a customer without prior approval from Human Resources. These circumstances will be reviewed on a case-by-case basis.

Team members must disclose circumstances not identified above on a case-by-case basis to the Chairman or President with written disclosure of all relevant facts. The Chief Financial Officer is responsible for assessing the situation to ensure it does not pose a threat to the integrity of the Company, and for maintaining records of all disclosures made in accordance with this Code. Any situation that may have a significant impact on the Company's integrity must also be reviewed by the Southern Missouri Bancorp, Inc. Chief Executive Officer. Directors and executive officers should make such disclosures to the Southern Missouri Bancorp, Inc. Chief Executive Officer for evaluation.

6.0 Human Resources

In addition and as a supplement to our existing human resources policies, we require the following:

6.1 General

Generally, the Company encourages Team Member participation in civic, charitable and professional organizations and political activities to the extent that such activities do not interfere with the Team Members' job performance. Occasional time off to participate in these activities may be asked for and granted by the Team Member's supervisor with approval from the appropriate member of Senior Management/Department Head.

6.2 Outside Business Interests

It is not the purpose or the intent of Southern Bank to monitor or control any Team Members' life or activities away from the workplace. However, it is important to understand during working hours, your time should be devoted 100% to the Company. If you maintain other employment outside of Company work hours, it is important for management to be informed to prevent possible conflicts of interest and to ensure that job performance at the Company is not adversely affected. If you maintain other employment outside of Company, this will not be considered an excuse for poor job performance, absenteeism, tardiness, leaving early, refusal to travel, or refusal to work overtime or different work hours.

No Company Team Member is to have an outside business interest or other employment that could reflect unfavorably upon or adversely affect the good name of Southern Missouri Bancorp, Inc. or Southern Bank. Team members are required to disclose outside business interest on the Code Affirmation annually.

6.3 Political Activities

Team members who run for office must represent themselves as individual citizens and must not represent the Company in any way in carrying out public duties. Team members who consider running for or accepting public office should notify the Chairman or President as soon as possible. The essential purpose of the Company's policy is to prevent a conflict or even the appearance of a conflict between employment and the officeholder's performance of duties.

To avoid the appearance of sponsorship, the Company may not be identified in mailed material, advertisements, or campaign literature. In addition, Company property may not be used for campaigning or other political purposes except at the discretion of Management. For example, use of Southern Bank personnel, stationery, postage or mailing service is prohibited.

6.4 Ethical Conduct

It is the Company's policy to ensure equal employment opportunity for all, regardless of age, sex, race, religion, color, national origin, marital status, disability, status as a covered veteran, or any other protected status in accordance with applicable federal, state and local laws - and to deal with customers and prospective customers on a nondiscriminatory basis.

If you supervise others, you are directly responsible for implementing this Code. In addition, all Team Members are expected to maintain a business environment free of offense, harassment, and intimidation.

6.5 Legal Advice

In many cases, discussions with customers lead to a request that the Team Member make statements which many relate to the legality or illegality of a proposed transaction. The Company recognizes the exclusive authority of attorneys to practice law or give advice. Therefore, extreme care must be exercised in discussions with customers and Team Members; nothing should be said or written that might be interpreted as the giving of legal advice.

6.6 Customer Recommendations

As a matter of policy, Team Members are not to recommend attorneys, accountants, insurance brokers or agents, stockbrokers, real estate agents and the like to customers unless, in every case, several names are given without indicating favoritism.

6.7 Fiduciary Relationships

Team Members may not accept appointment as an administrator, trustee, personal representative, conservator, or any similar fiduciary capacity without prior approval of the Chairman or President, except when the Team Member acts:

- At the request of the Company
- As a fiduciary on an account of their own family

6.8 Fidelity Coverage

Team Members of the Company are covered by a corporate fidelity bond. The Company cannot continue to employ anyone who ceases to be eligible for this coverage. Coverage under the terms of our bond ceases as to anyone who has been found to have committed any dishonest or fraudulent act.

6.9 Media Inquiries

As a publicly traded financial institution, from time to time, Company Team Members may be approached by reporters and other members of the media. In order to ensure that we speak with one voice and provide accurate information about the company, all media inquiries should be directed to the President/CEO or the Director of Marketing. No one may issue a press release without first consulting with the President/CEO or the Director of Marketing.

7.0 Financial Integrity and Company Records

The Company relies on our accounting records to produce reports for our management, shareholders, creditors, governmental agencies, and others. We are committed to maintaining books and records that accurately and fairly reflect our financial transactions. Each Team Member must maintain accurate and fair records of transactions, time reports, expense accounts and other business records. You also must comply with any applicable record retention policy of the Company.

In this respect, the following guidelines must be followed:

- No undisclosed or unrecorded funds or assets may be established for any purpose.
- Assets and liabilities of the Company must be recognized and stated in accordance with our standard practices and Generally Accepted Accounting Principles ("GAAP").
- No false or artificial entries may be made or misleading reports issued.
- No false or fictitious invoices may be paid or created.
- No information may be concealed from internal auditors or independent auditors.

Special emphasis is placed on compliance with this Section by the members of the Board of Directors of Southern Missouri Bancorp, Inc., the named executive officers, other senior officers and persons performing similar functions. If you believe that our books and records are not being maintained in accordance with these requirements, you should report the matter immediately pursuant to Section 9.0.

8.0 Anti-Harassment and Workplace Violence

Anti-Harassment

Harassment of any employee in the workplace by directors, officers or team members or nonemployees (including contractors, customers, or vendors) on the basis of race, color, religion, sex, national origin, age, disability, genetic information, veteran status or other characteristic protected by applicable law is a form of discrimination that violates the law and Company policy. Harassment is prohibited and will not be tolerated. No employees of the Company are immune from this policy.

If you believe that you are being, or have been, unlawfully harassed, you should immediately report the perceived harassment according to the reporting procedure in section 9.0 below. All reports of perceived unlawful harassment will be investigated, and, if it is found to have occurred, appropriate corrective action up to and including termination **of** employment will be taken.

Retaliation against employees who report perceived unlawful harassment, or who participate in investigations as witnesses or in other capacities, violates the law and Company policy. Such retaliation is prohibited and will not be tolerated and should be reported immediately according to the reporting procedure below.

Unlawful harassment may include:

1. Verbal, nonverbal, or physical conduct that shows aversion, denigration, or hostility because of race, color, religion, national origin, sex, age, disability, veteran status or other protected characteristics when it creates an intimidating, hostile, or offensive working environment; unreasonably interferes with an individual's work; or adversely affects an individual's employment opportunities.

2. Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature when submission to the conduct is made either explicitly or implicitly a term or condition of an

individual’s employment; submission to or rejection of the conduct is used as the basis for employment decisions; or the conduct has the purpose or effect of unreasonably interfering with an individual’s work performance or creating an intimidating, hostile, or offensive working environment. Sexual harassment can include conduct between members of the same sex.

Examples of types of behavior that may violate this policy include:

i. **Verbal/written:** Offensive comments, jokes or teasing about protected class characteristics, including comments about the individual’s body; threatening, intimidating or abusive words or acts; rumors about other employees; whistling. Sexual harassment also includes propositions, innuendo, flirtation, suggestive or sexist comments, or continued advances or other unwelcome conduct.
ii. **Visual/graphic/non-verbal:** Pictures, posters, signs, cartoons, computer transmissions/email/social media or online postings/texts; display of objects; graffiti; vandalism; exclusion.
iii. **Physical:** Touching, pinching, patting, brushing the body, assault, impeding access.

The Company strongly urges the reporting of all incidents of discrimination, harassment or retaliation, regardless of the offender’s identity or position, before the conduct becomes severe or pervasive. Early reporting and intervention can prevent situations from becoming severe or pervasive. The availability of this reporting procedure does not preclude individuals who believe they are being subjected to harassing conduct from promptly advising the offender that his or her behavior is unwelcome and requesting that it be discontinued. However, if you believe that you are being unlawfully harassed or retaliated against or you observe or otherwise become aware of such conduct in the workplace, immediately report the incident to the Director of Human Resources Director or, if the offender is a director or executive officer, report the incident to the Chairman of the Audit Committee. In the event you do not believe your concern has been handled properly or would like to make an anonymous report, follow the instructions on reporting to the Audit Committee in Section 9 below.

This procedure does not require reports to be made to your supervisor or to anyone who you believe is participating in the conduct. Instead, you may choose from the above-listed individuals the person with whom you would be most comfortable speaking. Supervisors and managers who become aware of perceived harassment or retaliation must immediately report such matters to the Director of Human Resources or the Audit Committee Chairman, as set forth above.

Corrective action, up to and including termination of employment, may result against supervisors and managers who fail to respond immediately and appropriately to the allegations.

All reports of alleged harassment or retaliation will be investigated. Under no condition will the investigation be conducted by or under the direction of the person reported to have engaged in this alleged harassment or retaliation. Confidentiality will be maintained to the extent consistent with adequate investigation and appropriate responsive action.

Workplace Violence

It is the Company’s policy to provide a safe workplace free of violence and intimidation. Physical or verbal behavior of an intimidating, harassing or threatening nature which occurs within or extends into the workplace is prohibited.

Possession of firearms (with the exception of whereby specifically allowed by law), explosives, or other objects which could be used to inflict bodily harm is prohibited on Company premises and while engaged in Company business (with the exception of tools necessary for the performance of an employee's assigned job duties).

Directors, officers and team members are expected to bring to the attention of a manager and/or a member of Human Resources Department all forms of behavior, physical or verbal, which they believe to be intimidating, harassing, threatening or violent in nature. Human Resources will ensure that all such reports are promptly investigated. In the event that the offender is a director or executive officer, or you do not believe your concern has been handled properly or you would like to make an anonymous report, follow the instructions on reporting to the Audit Committee in the Obtaining Guidance and Reporting Violations section below. Actions taken, based on the seriousness of the situation, may include additional security precautions, corrective action ranging from verbal warning to immediate termination or other precautionary measures to provide a safe workplace.

9.0 Disclosure and Reporting Violations

The discovery of any event which is questionable, fraudulent, or illegal in nature or which is in violation of this Code should immediately be reported. Reporting of Code violations can be made directly through the Company's Audit Committee Chairman:

Audit Committee Chairman
1650 West Harper St., Poplar Bluff, MO 63901
(573) 785-6438

When a report is made through the Audit Committee Chairman, the Team Member may elect to disclose personal identifying information or to remain anonymous.

If the Team Member prefers to speak with someone directly about concerns, they may discuss the issue with his/her direct supervisor, the Human Resources Officer, the Internal Auditor or the Chairman or President. The supervisor receiving a report should disclose the concern to the Human Resources Officer, the Internal Auditor or the Chairman or President as appropriate based on the nature of the concern.

If any Team Member is not satisfied with the response from any level of management or is reluctant to share the concern with any member of Executive Management, the Team Member should document the irregularity in a letter to the Chair of the Company's Audit Committee, addressed in care of the Corporate Secretary.

Failure to report such events constitutes a violation of this Code and may result in punishment, including the punishments outlined in Section 10.0.

Team Members can discuss their concerns without fear of any form of retaliation. When a Team Member reports a violation of the Code through the established procedures, the:

- Team Member will be treated with respect.
- Team Member's concerns will be taken seriously. If the Team Member's concerns are not resolved at the time of his/her report, he/she will be informed of the outcome.
- Team Member will not be required to disclose his/her identity (when contacting the Audit Committee Chairman).
- Team Member's communications will be protected to the greatest extent possible.

- Team Member will not be penalized or made subject to any corrective action as a result of good faith reporting of suspected violations.

10.0 Code Violations

We take the provisions of this Code very seriously, and we will treat any violations of the Code accordingly. A failure by any Team Member to comply with applicable laws, rules or regulations governing our business, this Code or any other Company policies or requirements may result in prompt disciplinary action up to and including, where appropriate, suspension or termination of employment. Any disciplinary action taken by Company does not waive the Company's right to take appropriate legal action or to assist any local, state, or Federal law enforcement agency in the prosecution of Team Members who violate the laws and agreements covered in this Code. The Company will not be obligated to reimburse Team Members for any fines or legal costs incurred by them or on their behalf.

11.0 Waivers of the Code and Disclosure

Except as provided in the next sentence, any waiver of the Code for Team Members must be made by the President/CEO. Any waiver of the Code for the members of the Board of Directors of Southern Missouri Bancorp, Inc. or its Chief Executive Officer, Chief Financial Officer, and persons performing similar functions may be made only by the Audit Committee of the Board of Directors.

All requests for waivers will be considered on a case-by-case basis. All waivers of this Code for the members of the Board of Directors of Southern Missouri Bancorp, Inc. and its Chairman, Chief Executive Officer, Chief Financial Officer, and persons performing similar functions shall be promptly disclosed to the public as may be required by applicable laws, rules and regulations.

12.0 Code Shall Be Publicly Available

This Code, and any amendments or supplements hereto, shall always be available on our website at www.bankwithsouthern.com.