Loan Portfolio Presentation

September 2026

Great Southern Bancorp. Inc (NASDAQ: GSBC)

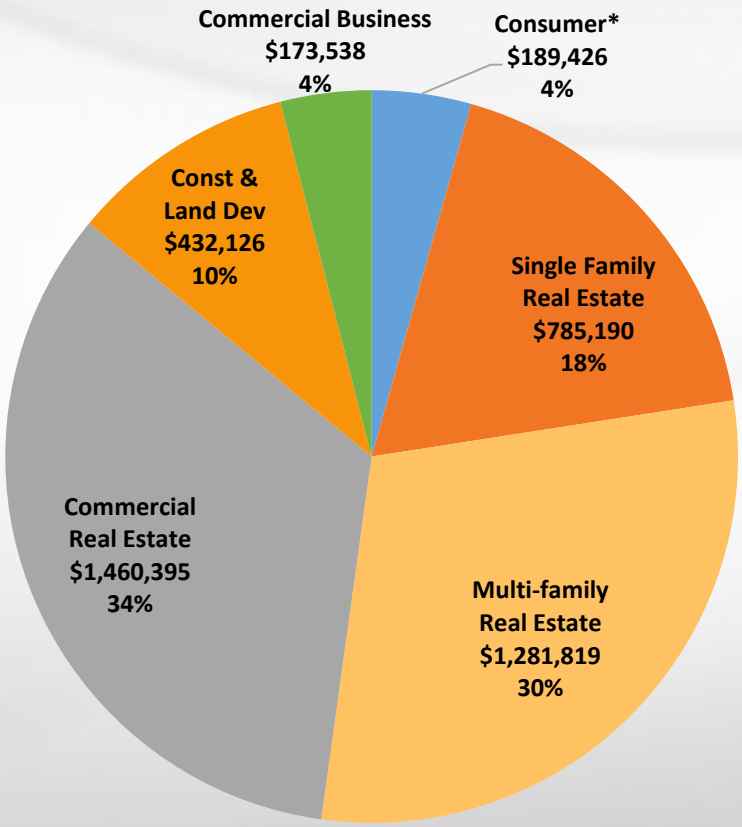
Third Quarter Ended by September 30, 2026

GREAT SOUTHERN
BANCORP, INC.

Loan Portfolio **by Category**

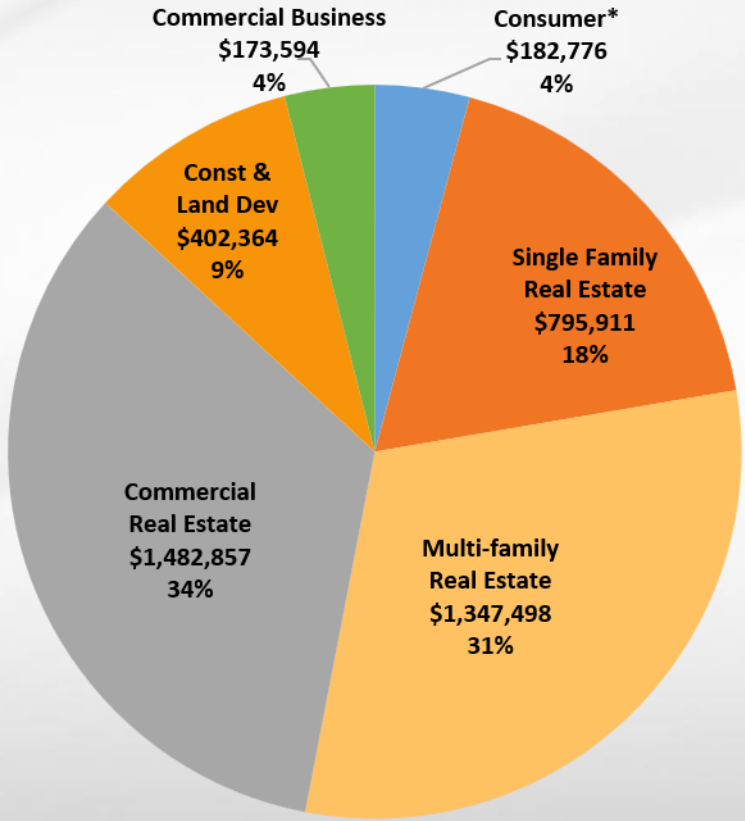
Gross Loans [in thousands]

9-30-26 **$4,322,494**



*Includes Home Equity Loans of $148,187

6-30-26 **$4,385,000**

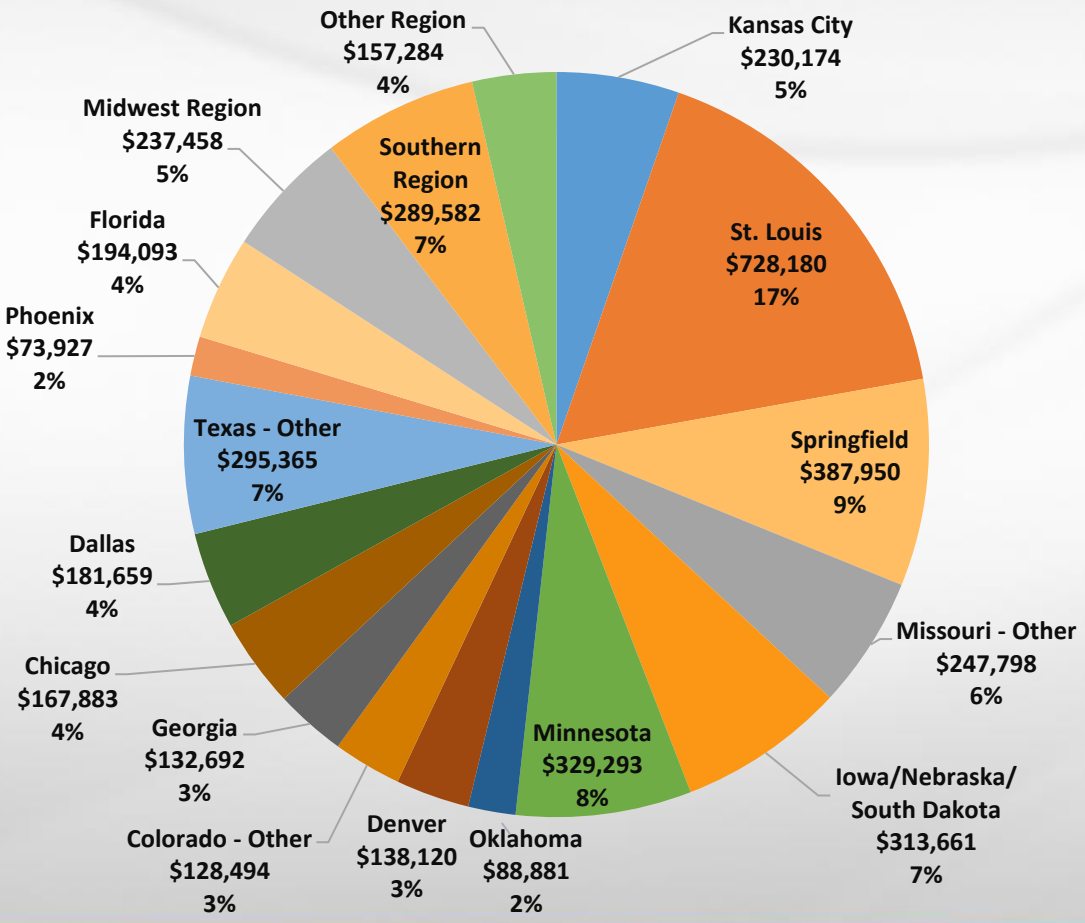


*Includes Home Equity Loans of $139,377

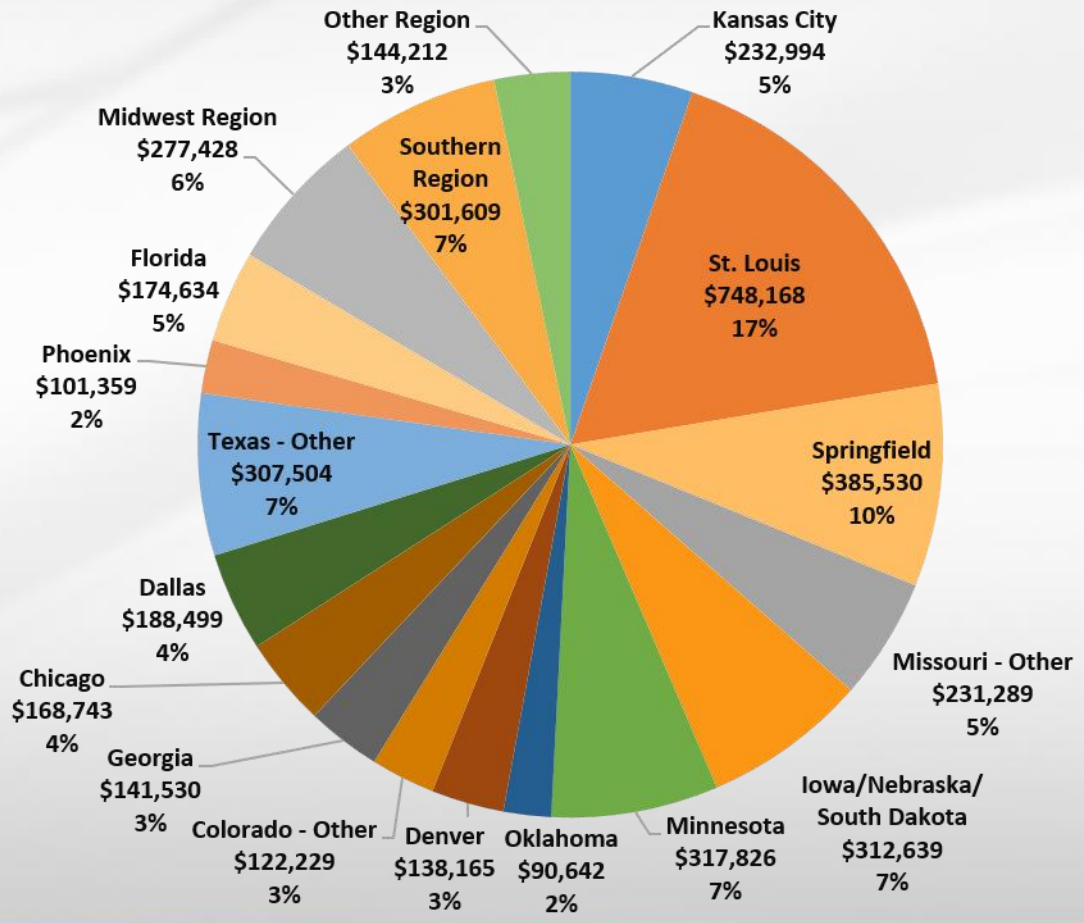
Loan Portfolio by **Region**

Gross Loans [in thousands]

9-30-26 **$4,322,494**



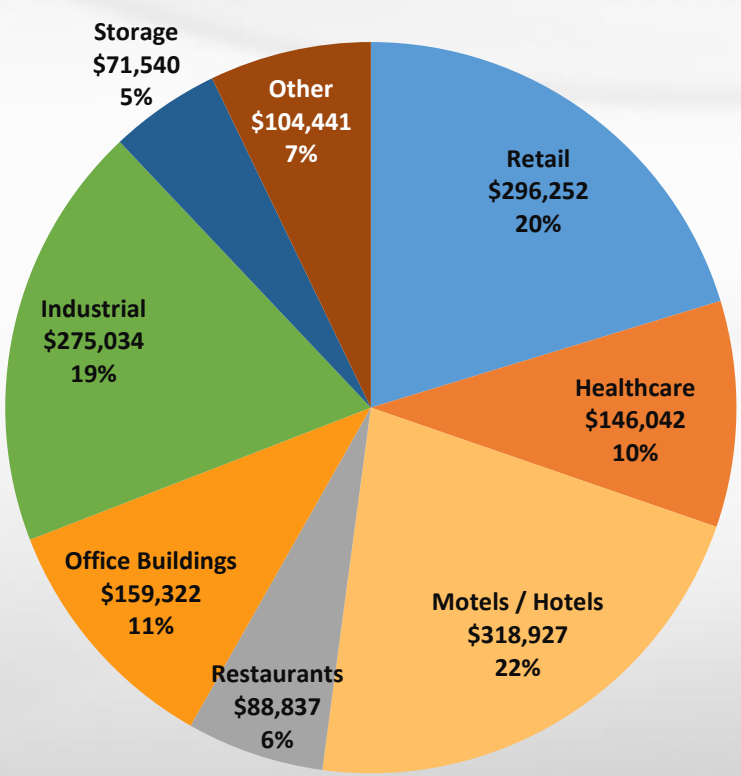
6-30-26 **$4,385,000**



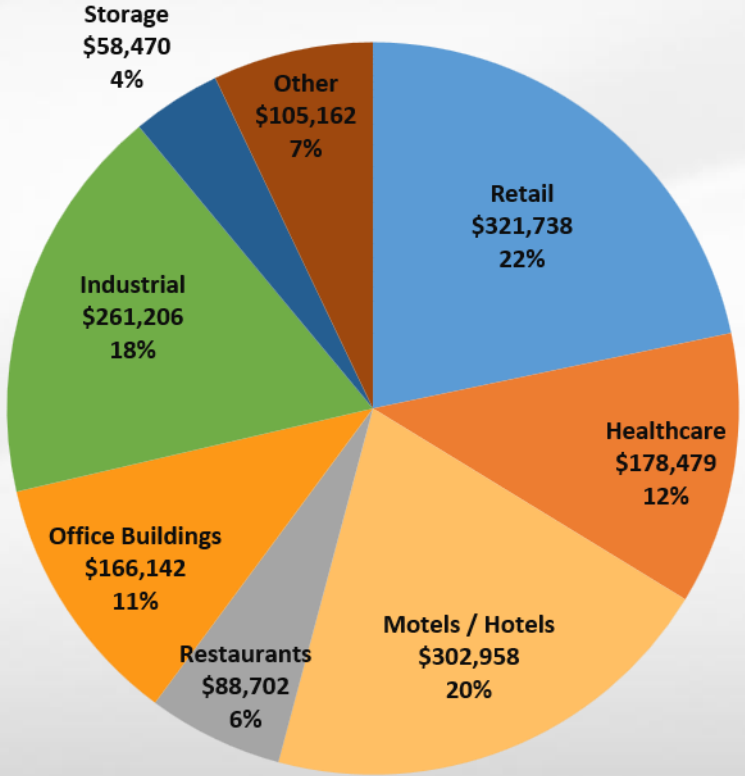
Commercial Real Estate **by Industry**

Gross Loans [in thousands]

9-30-26 **$1,460,395**



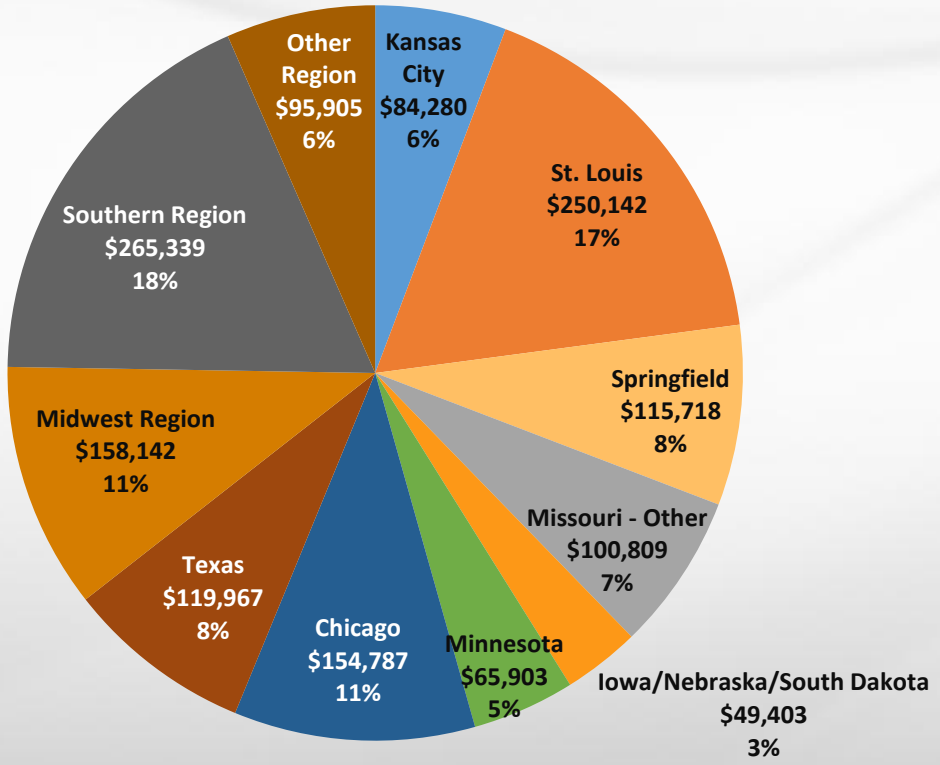
6-30-26 **$1,482,857**



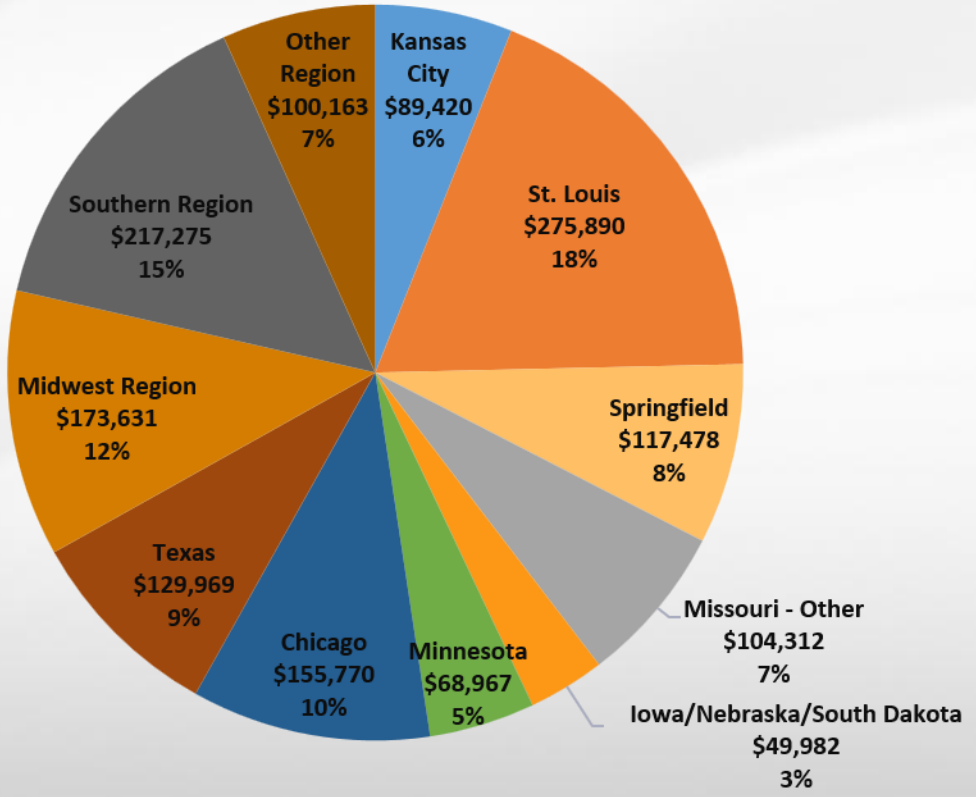
Commercial Real Estate **by Region**

Gross Loans [in thousands]

9-30-26 **$1,460,395**



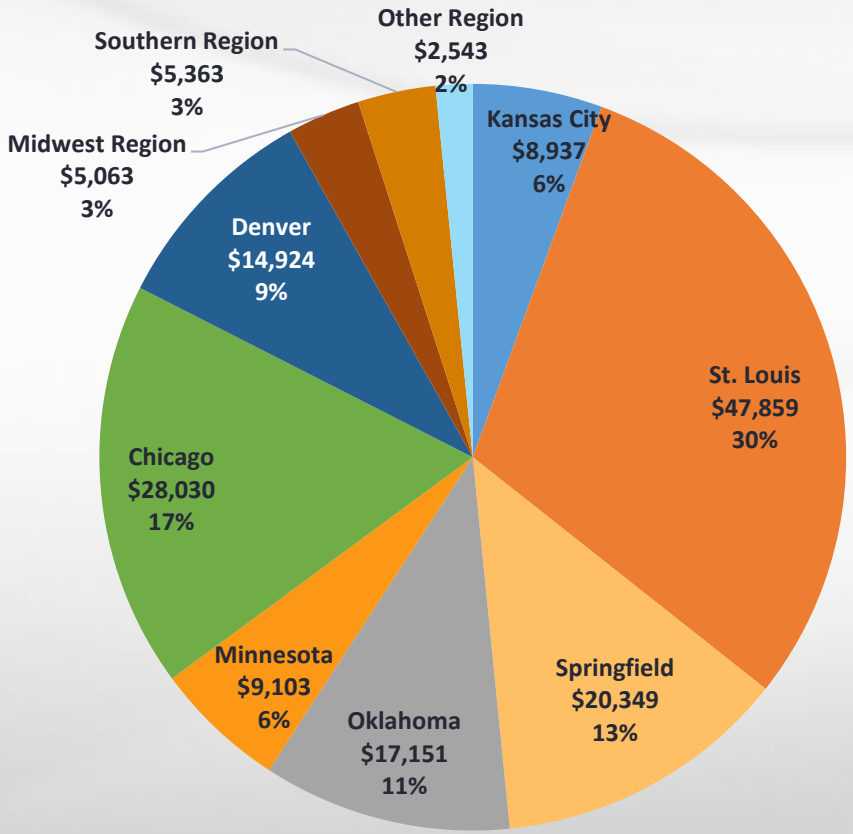
6-30-26 **$1,482,857**



Commercial Real Estate **Office and Retail** (as of 9/30/26)

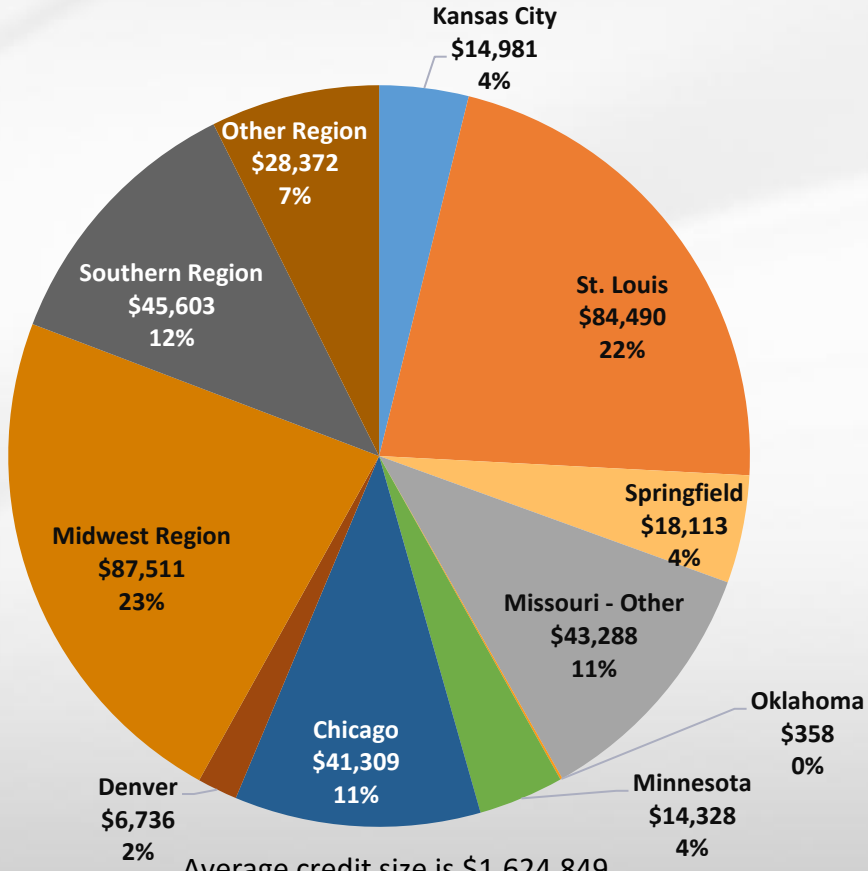
Gross Loans [in thousands]

9-30-26 ***Office*** **$159,322**



Average credit size is $1,397,562

9-30-26 ***Retail*** **$385,089**



Average credit size is $1,624,849

Commercial Real Estate **Office and Retail** (as of 9/30/26)

Gross Loans [in thousands]

Office
$159,322

	Medical	Traditional
Outstanding Balance	$20,933	$138,389
# of Loans	17	95
Avg. Loan Size	$1,163	$1,442
Weighted Avg. LTV	68%	46%

Non-owner Occupied	$121,224
>100,000	$83,476
20,000-100,000	$12,698
<20,000	$25,050
# of Loans	47
Avg. Loan Size	$2,579
Weighted Avg. LTV	45%

Owner Occupied	$17,166
# of Loans	48
Avg. Loan Size	$350
Weighted Avg. LTV	53%

100% of Office Portfolio – Pass Rated

Retail + Restaurant
$385,089

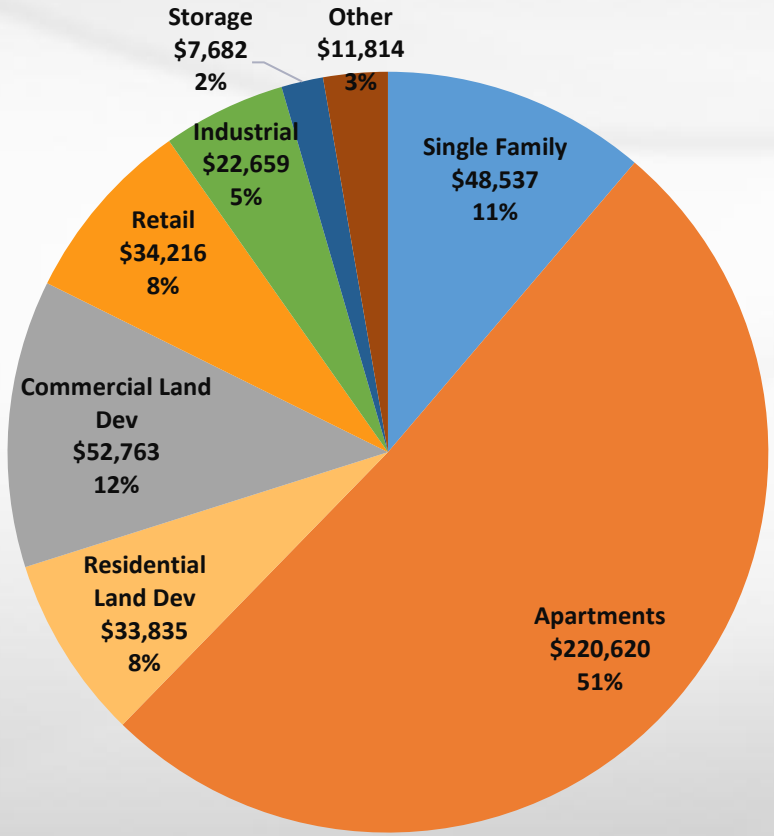
	Strip Center	Single Tenant	Mixed-Use	Neighborhood & Shopping Center	Restaurants
Outstanding Balance	$143,699	$59,109	$28,567	$64,877	$88,837
# of Loans	59	66	15	12	82
Avg. Loan Size	$2,395	$896	$1,904	$5,406	$1,058
Weighted Avg. LTV	60%	59%	61%	53%	58%

100% of Retail Portfolio – Pass Rated

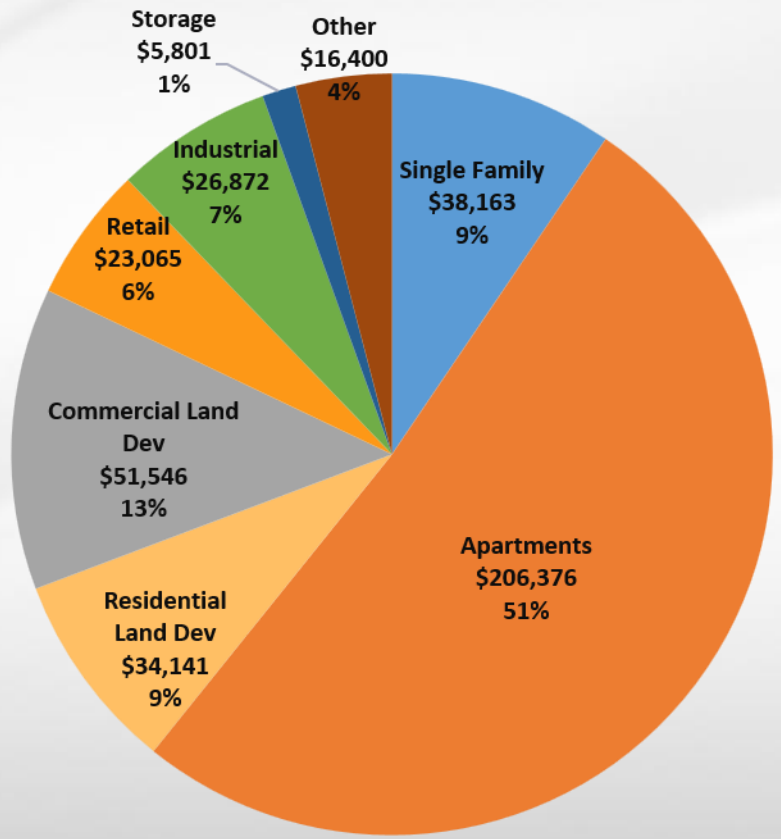
Construction & Land Development **by Industry**

Gross Loans [in thousands]

9-30-26 **$432,126**



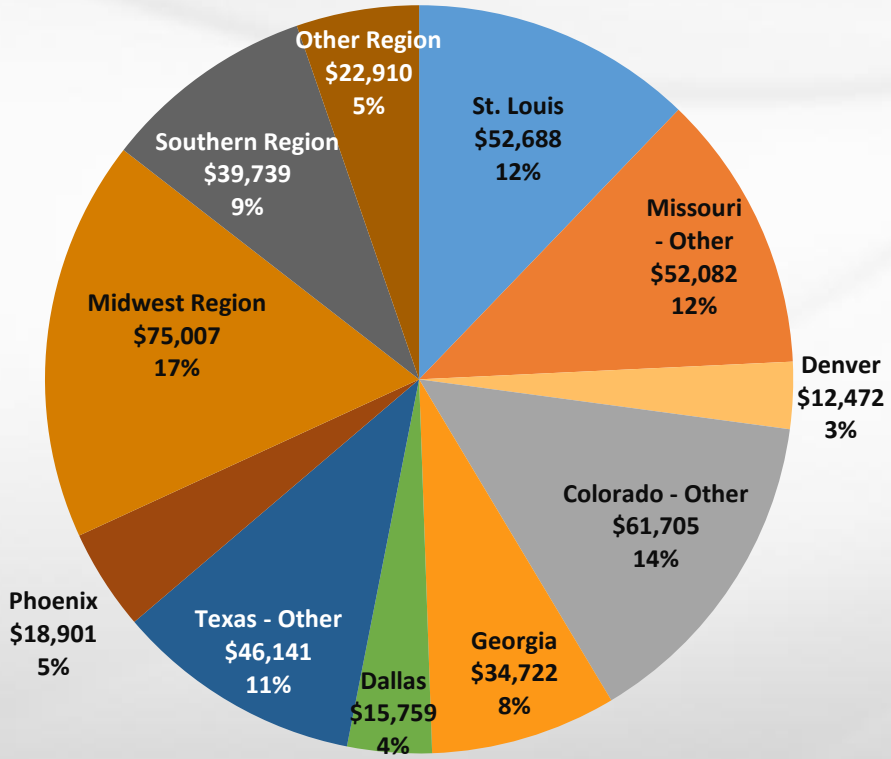
6-30-26 **$402,364**



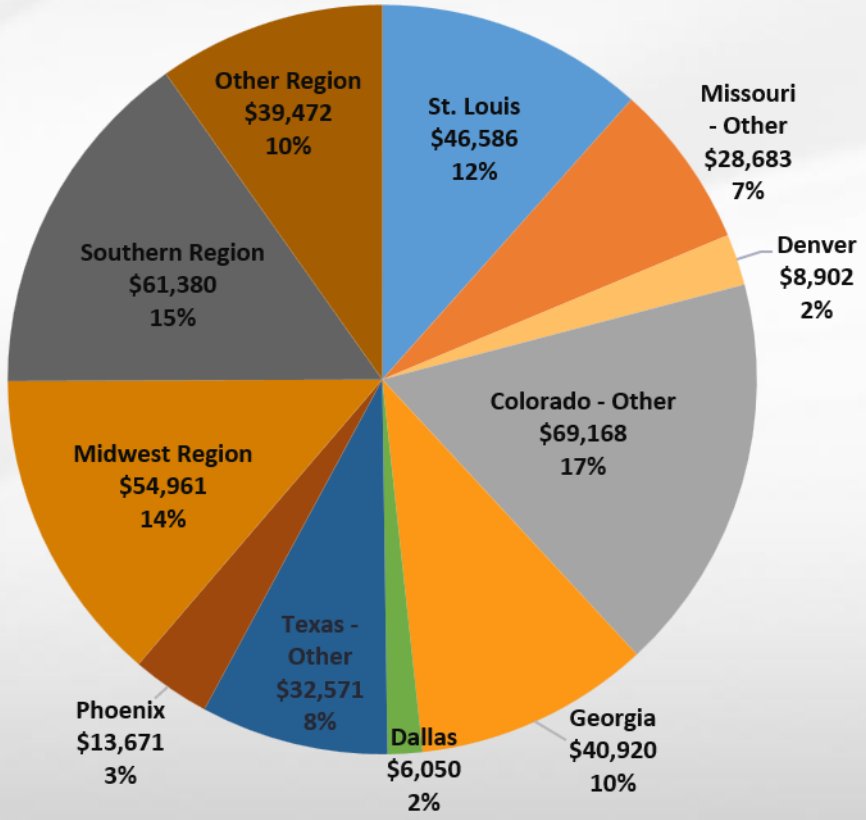
Construction & Land Development **by Region**

Gross Loans [in thousands]

9-30-26 **$432,126**



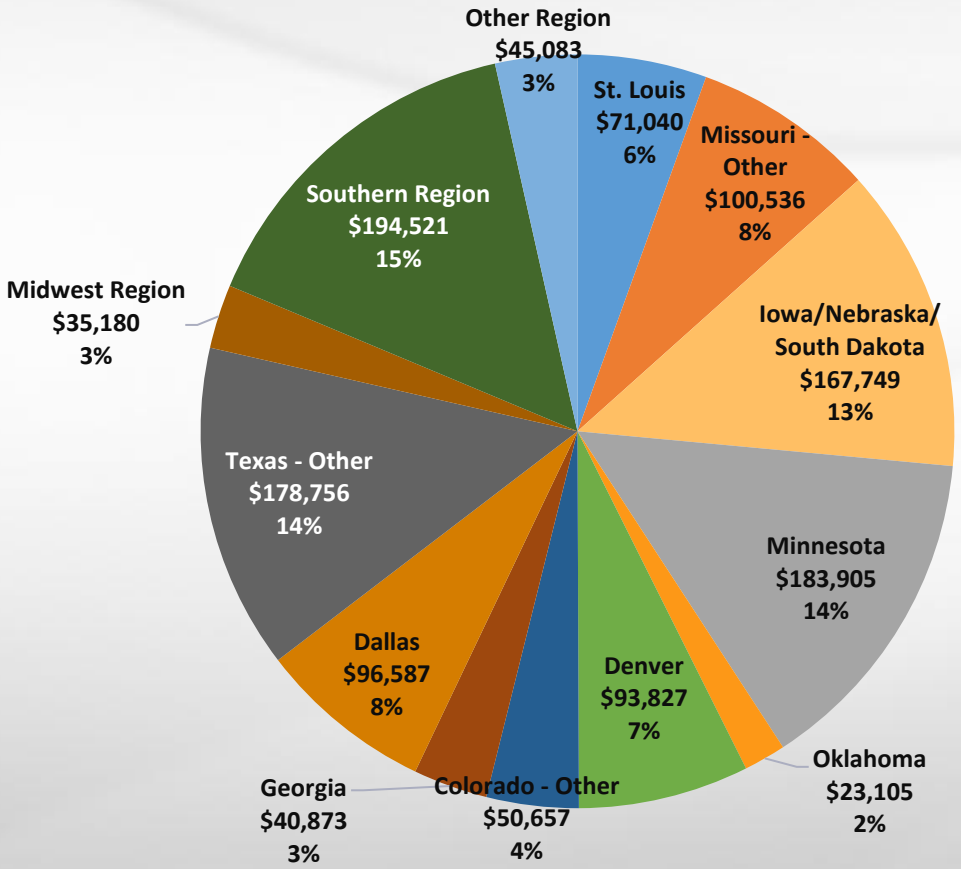
6-30-26 **$402,364**



Multi Family Real Estate **by Region**

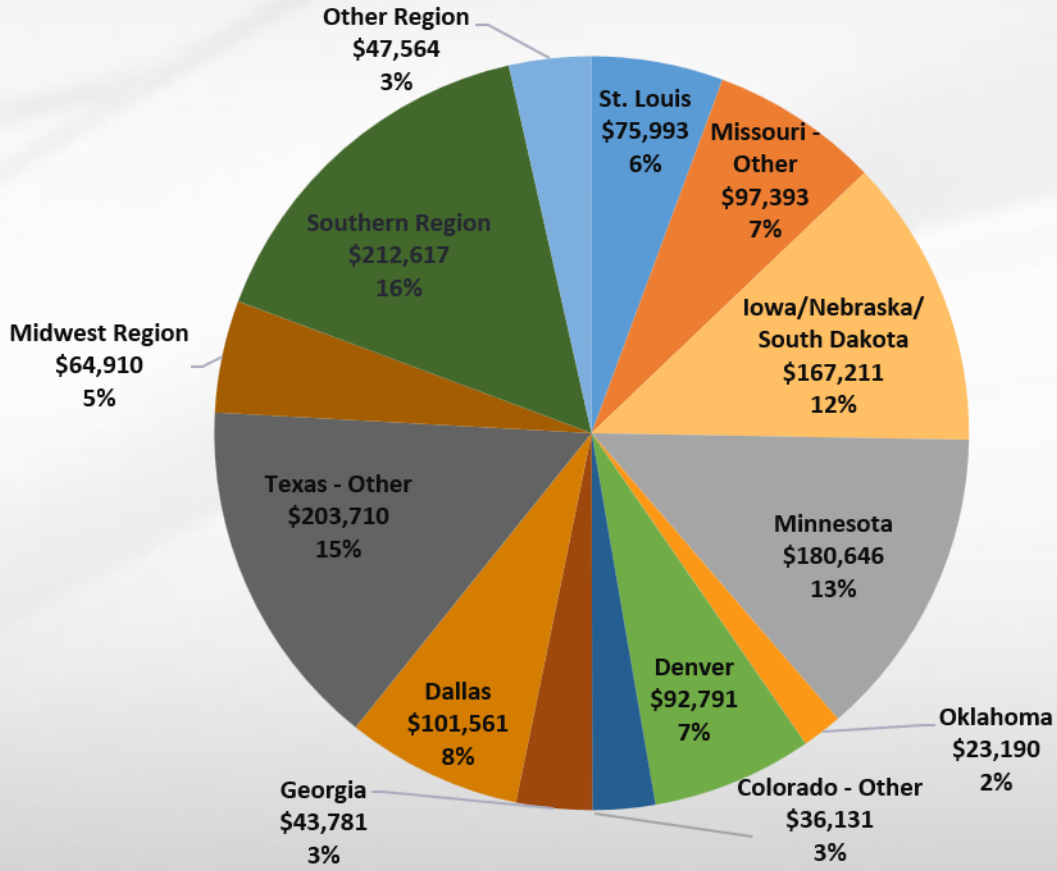
Gross Loans [in thousands]

9-30-26 **$1,281,819**



Average credit size is $6,133,104

6-30-26 **$1,347,498**

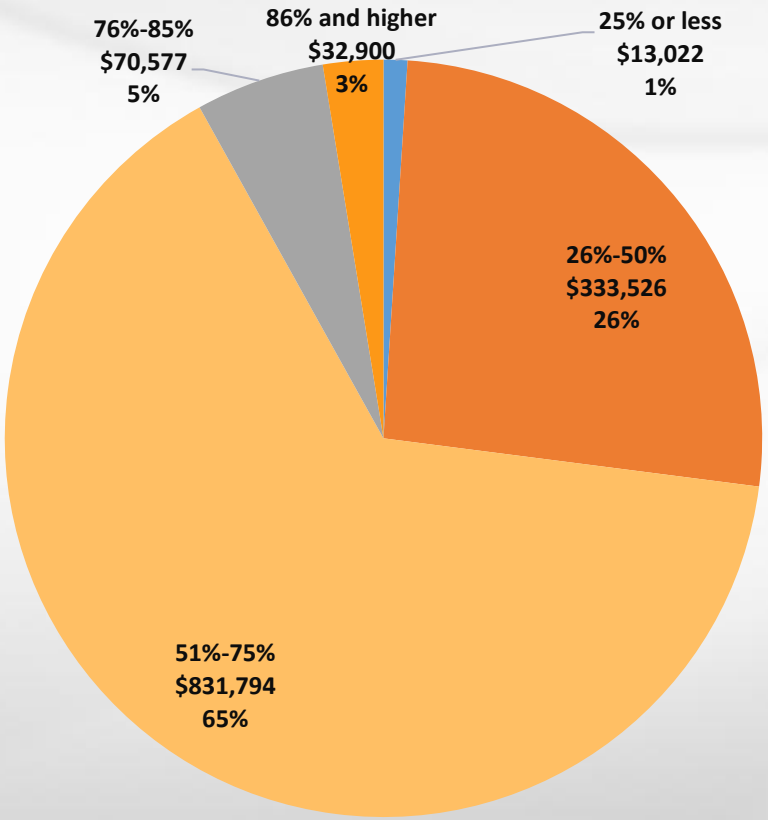


Average credit size is $6,152,960

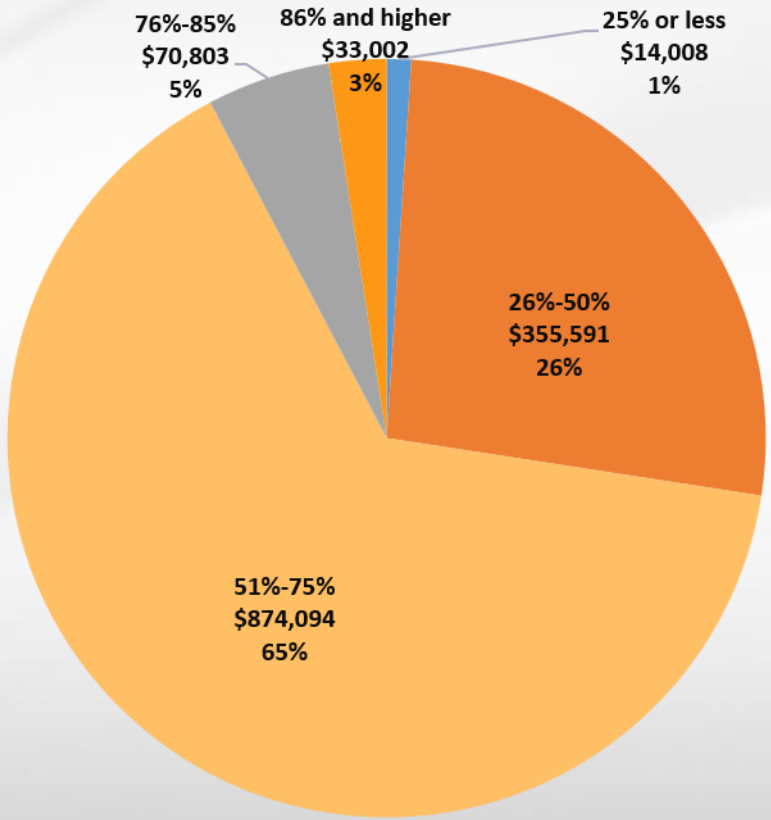
Multi Family Real Estate **by LTV**

Gross Loans [in thousands]

9-30-26 $1,281,819



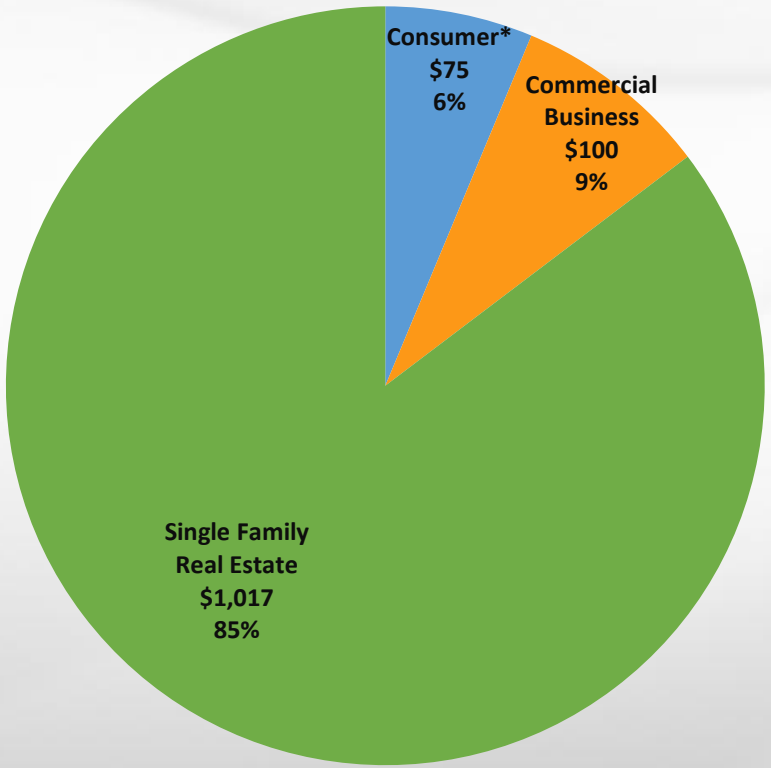
6-30-26 $1,347,498



Non-Performing **by Type**

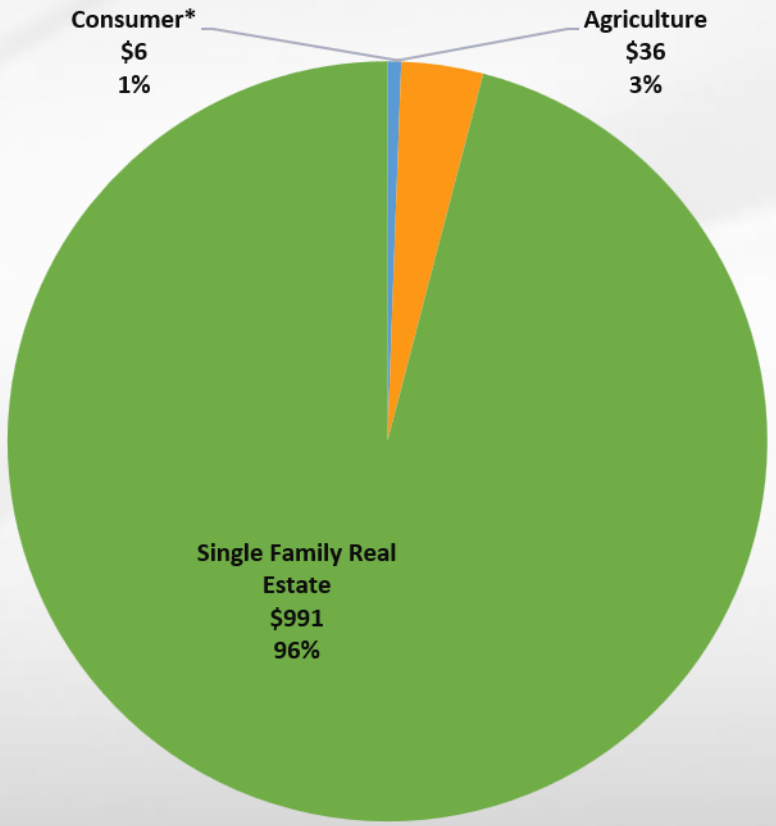
Gross Loans [in thousands]

9-30-26 **$1,192**



*Includes Home Equity Loans of $30,044

6-30-26 **$1,033**

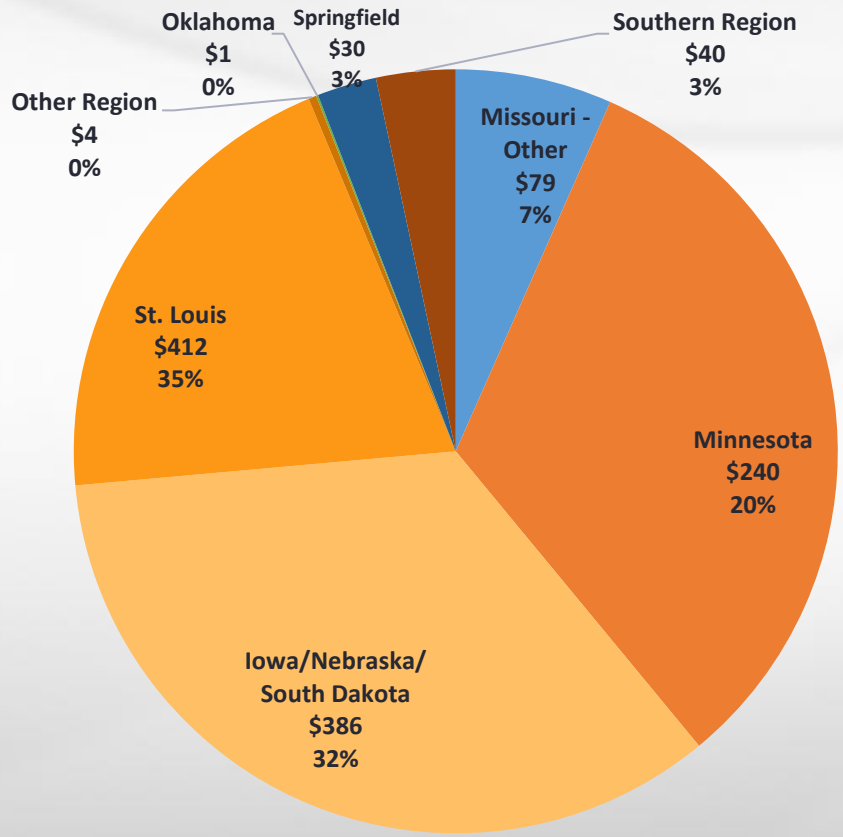


*Includes Home Equity Loans of $0

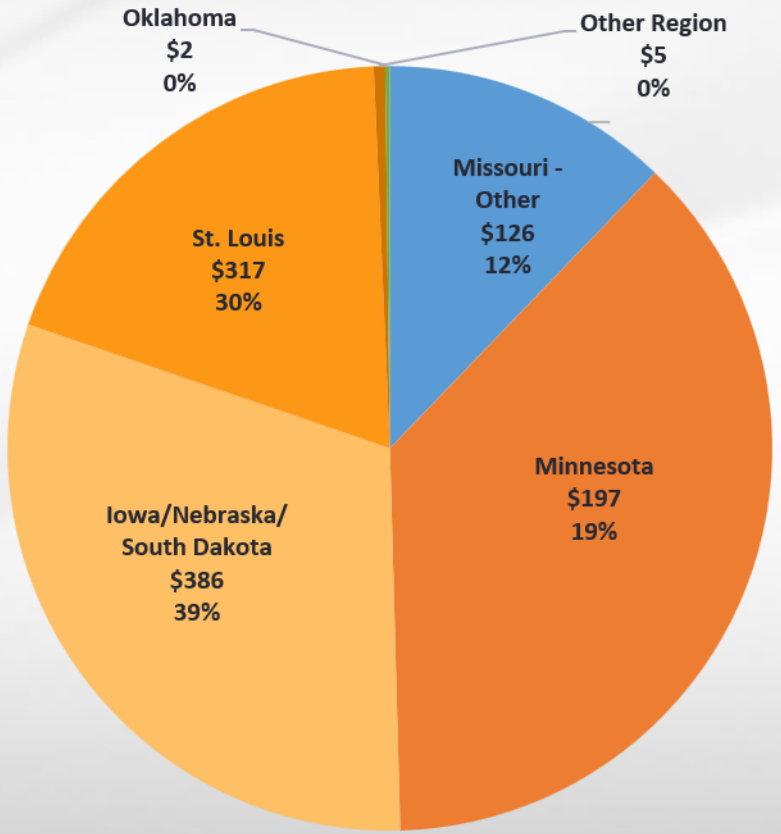
Non-Performing **by Region**

Gross Loans [in thousands]

9-30-26 **$1,192**



6-30-26 **$1,033**



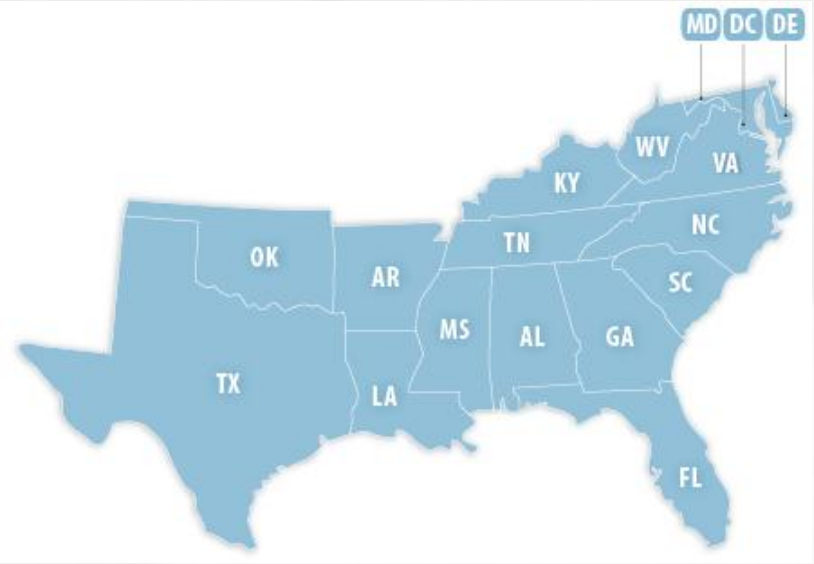
States by Region

Midwest Region



- Illinois
- Indiana
- Iowa
- Kansas
- Michigan
- Minnesota
- Missouri
- Nebraska
- North Dakota
- Ohio
- South Dakota
- Wisconsin

Southern Region



- Alabama
- Arkansas
- Delaware
- Florida
- Georgia
- Kentucky
- Louisiana
- Maryland
- Mississippi
- North Carolina
- Oklahoma
- South Carolina
- Tennessee
- Texas
- Virginia
- Washington DC
- West Virginia

Contact Us

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Investor Relations

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