GREAT SOUTHERN BANK

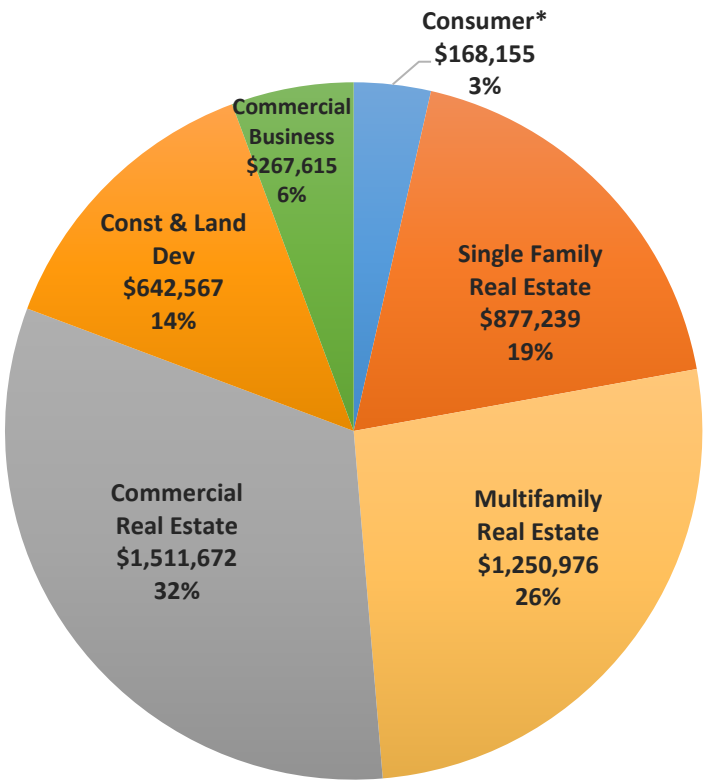
LOAN PORTFOLIO

June 30, 2024

Loan Portfolio

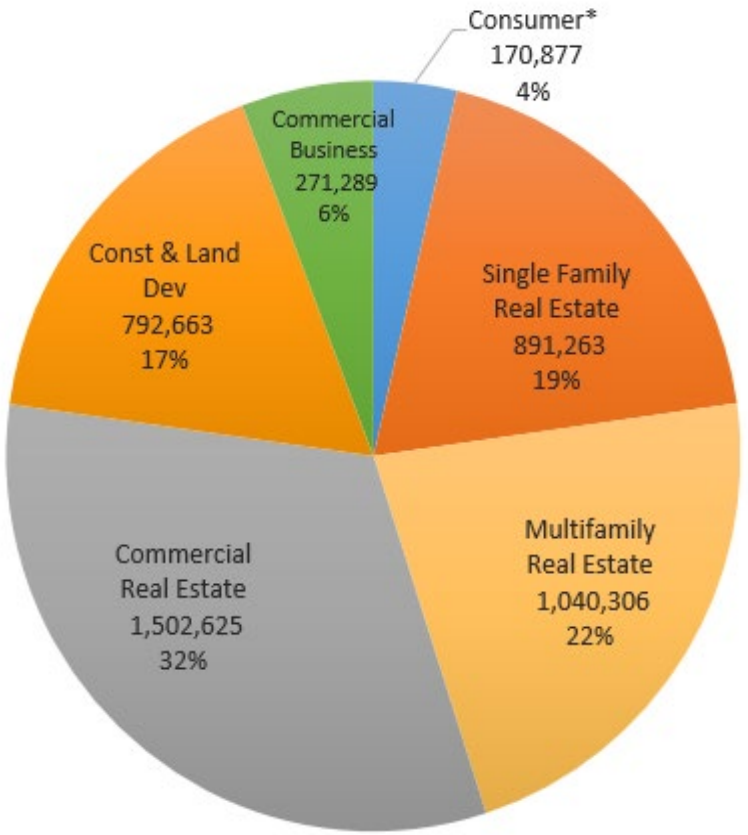
Gross Loans
[in thousands]

06-30-24 **$4,718,224**



*Includes Home Equity Loans of $113,483

03-31-24 **$4,669,023**

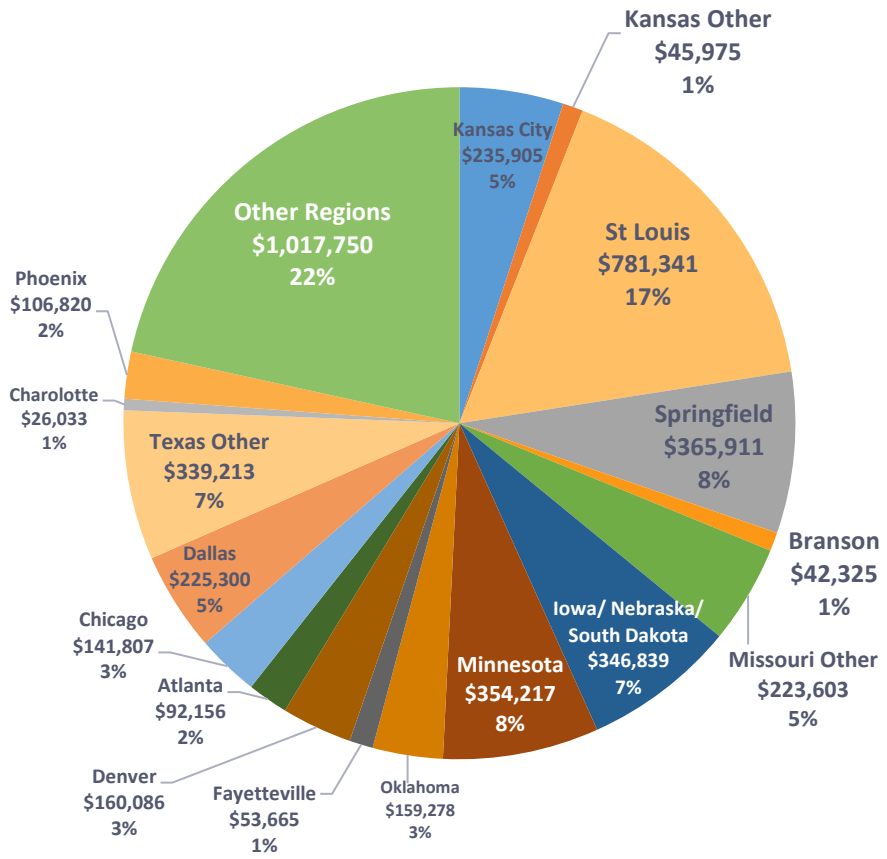


*Includes Home Equity Loans of $115,399

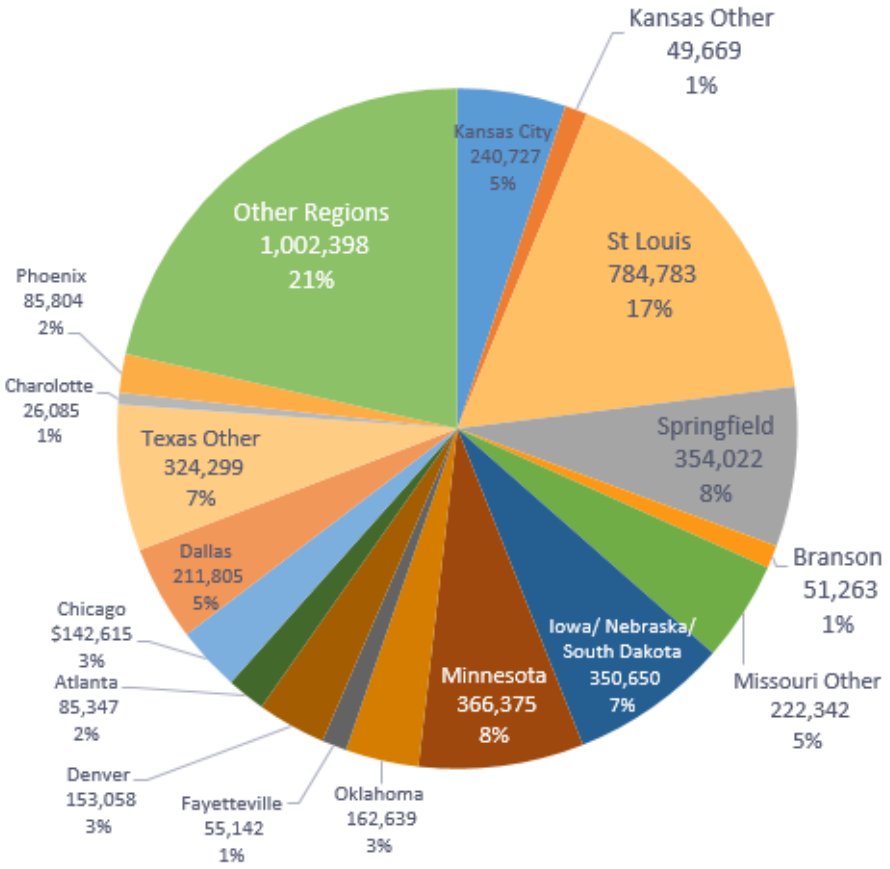
Loan Portfolio by Region

Gross Loans
[in thousands]

06-30-24 **$4,718,224**



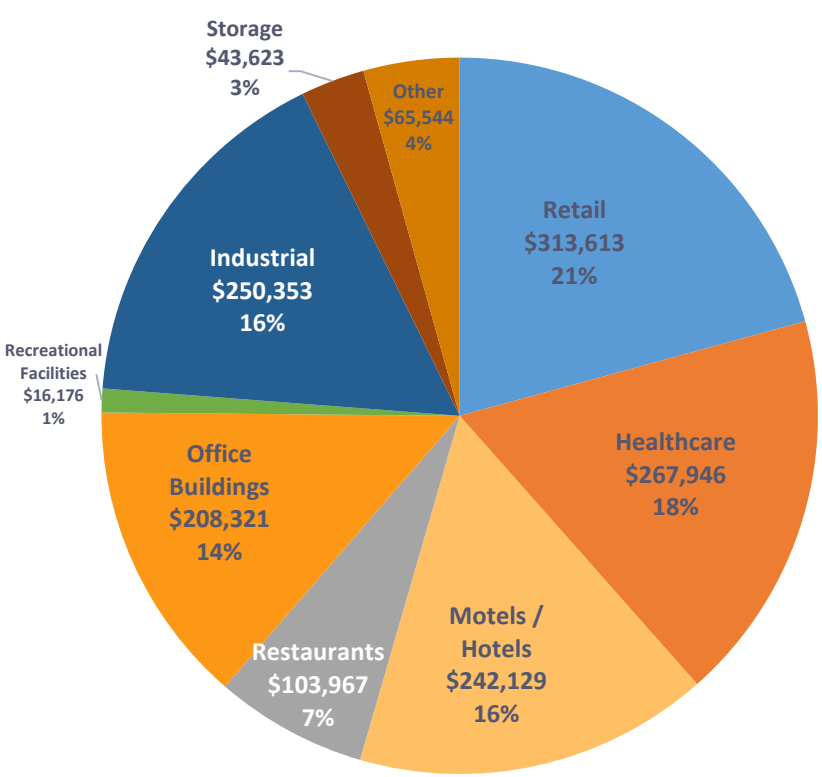
03-31-24 **$4,669,023**



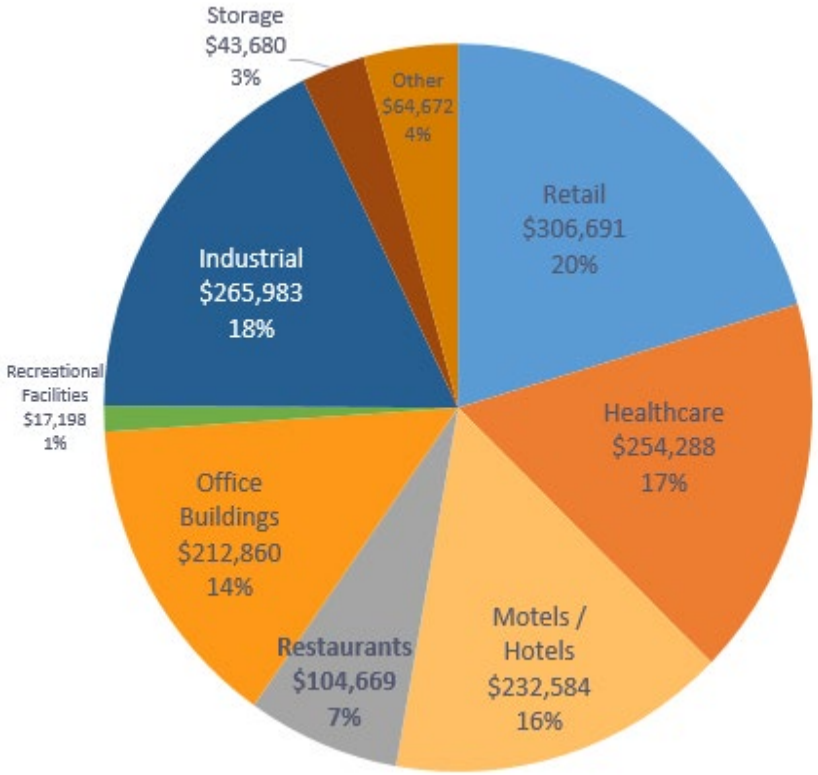
Commercial Real Estate by Industry

Gross Loans
[in thousands]

06-30-24 **$1,511,672**



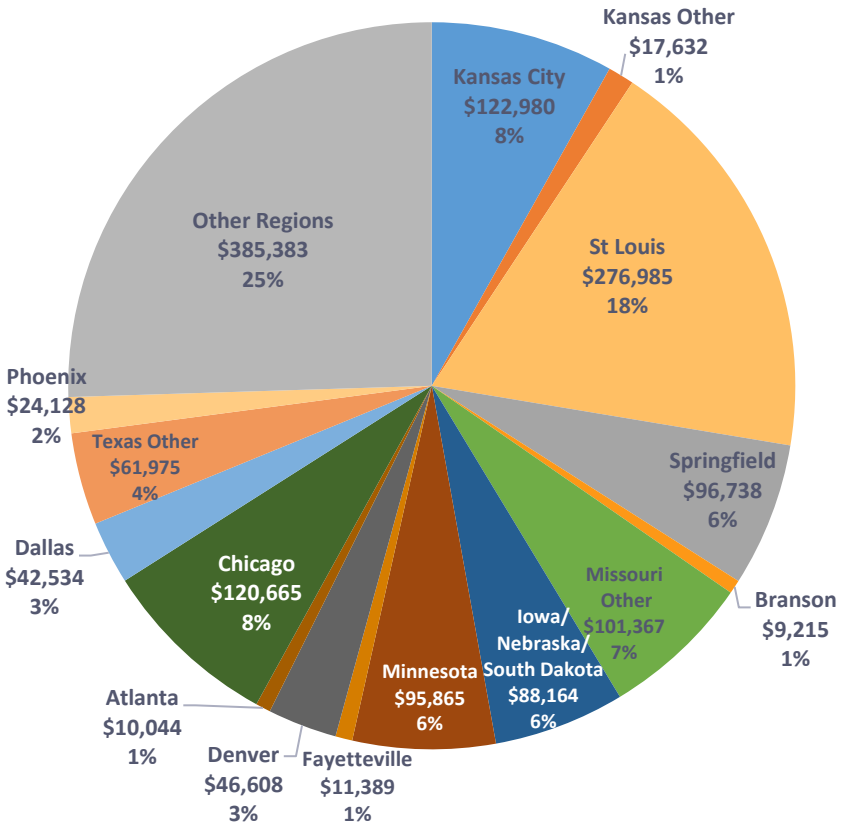
03-31-24 **$1,502,625**



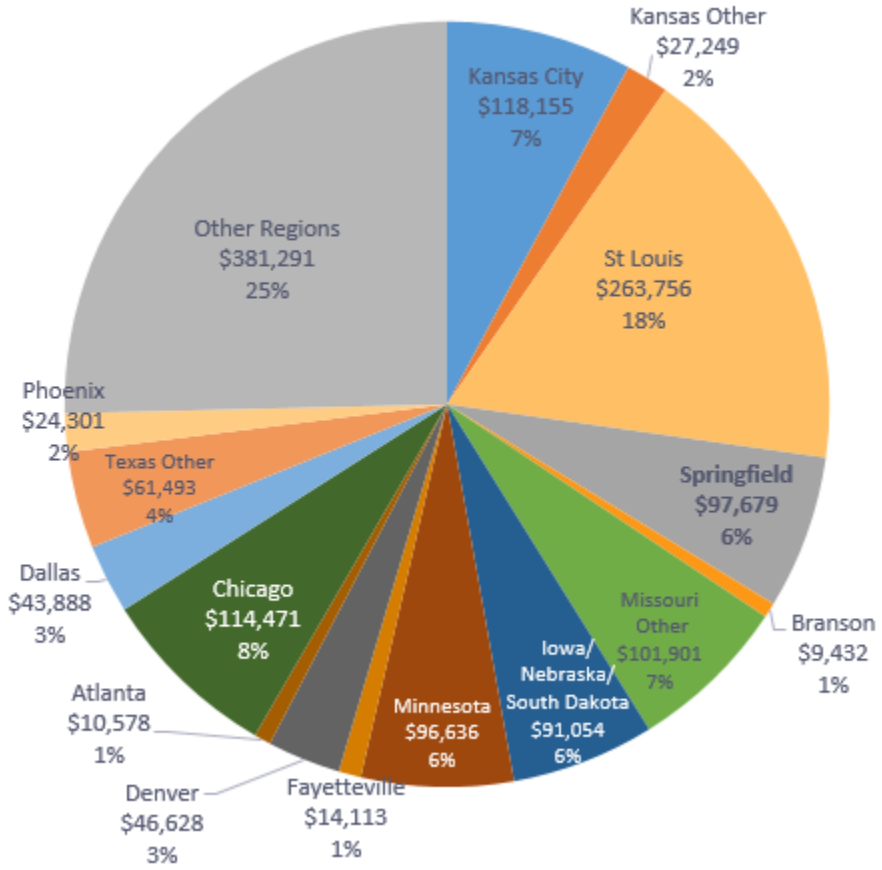
Commercial Real Estate by Region

Gross Loans
[in thousands]

06-30-24 **$1,511,672**



03-31-24 **$1,502,625**



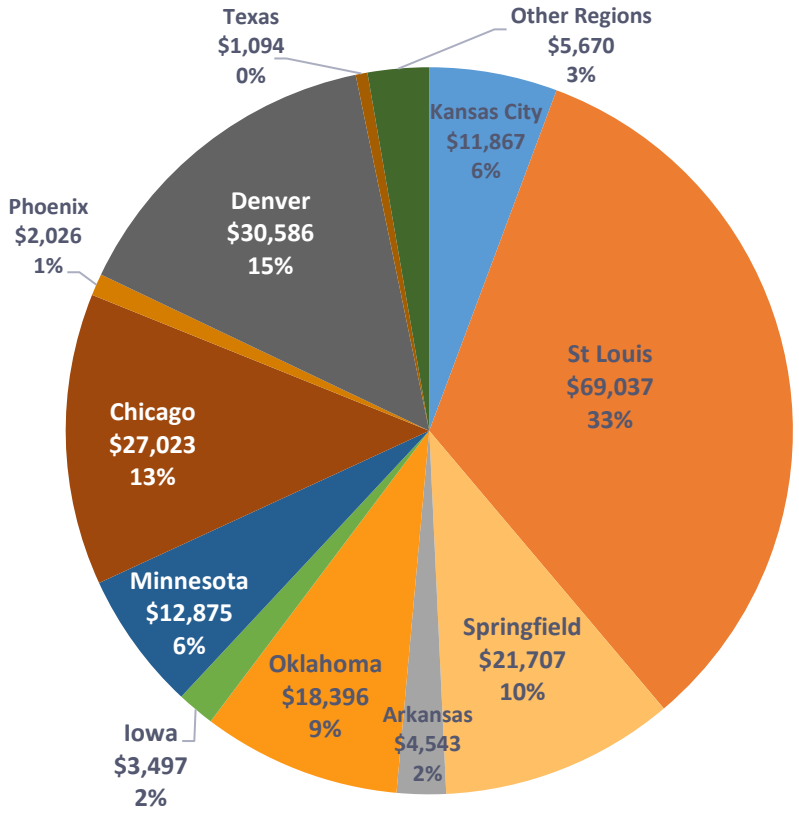
Commercial Real Estate Office and Retail

All Data as of 06/30/24

Gross Loans
[in thousands]

Office

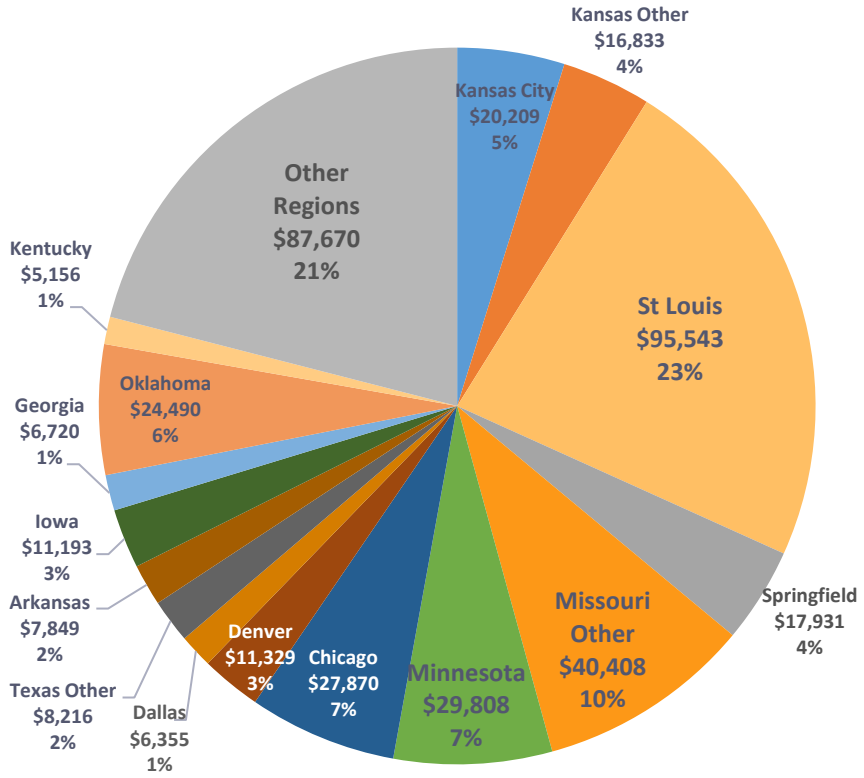
$208,321



Average credit size is $1,509,575

Retail

$417,580



Average credit size is $1,612,276

Commercial Real Estate Office and Retail

All Data as of 06/30/24

Gross Loans
[in thousands]

Office - $208,321

	Medical	Traditional
Outstanding Balance	$37,357	$170,964
# of Loans	21	114
Avg. Loan Size	$1,698	$1,474
Weighted Avg. LTV	64%	

Owner Occupied	$19,624
# of Loans	53
Avg. Loan Size	$363
Weighted Avg. LTV	53%
Other Office Sq. Ft.	
>100,000	$85,875
20,000-100,000	$37,417
<20,000	$28,047
# of Loans	61
Avg. Loan Size	$2,441
Weighted Avg. LTV	49%

96% of Office Portfolio – Pass Rated

Retail - $417,580

	Strip Center	Single Tenant	Mixed-Use	Neighborhood & Shopping Center	Restaurants
Outstanding Balance	$119,389	$106,090	$17,127	$71,007	$103,967
# of Loans	56	90	14	13	84
Avg. Loan Size	$2,096	$1,179	$1,223	$5,462	$1,223
Weighted Avg. LTV	59%	55%	57%	52%	57%

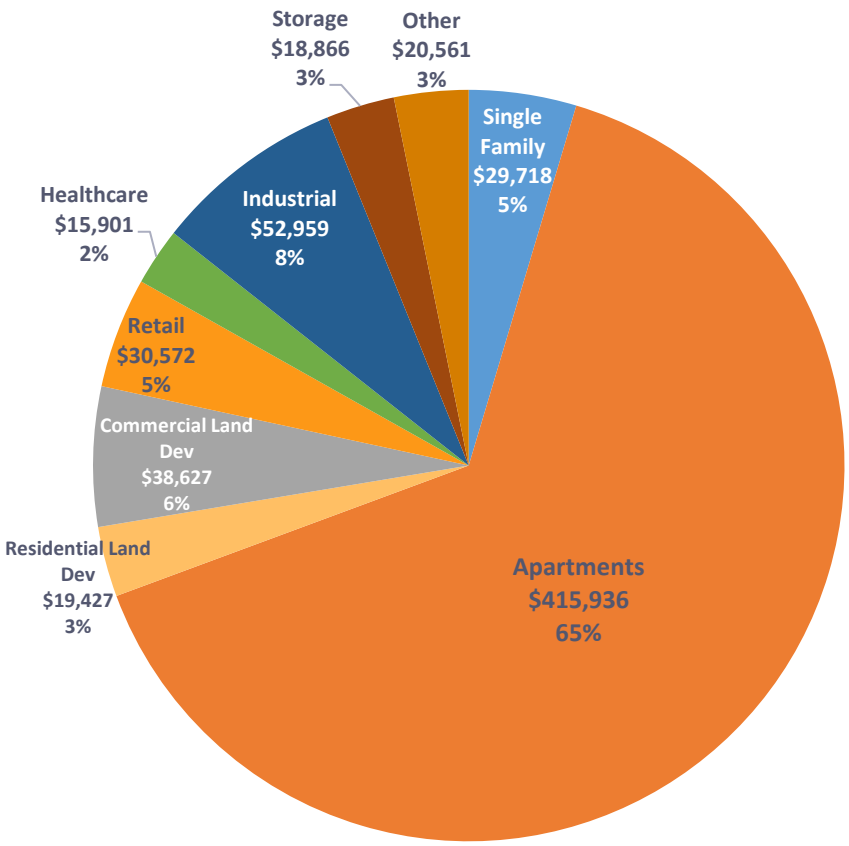
100% of Retail Portfolio – Pass Rated

Construction & Land Development by Industry

Gross Loans
[in thousands]

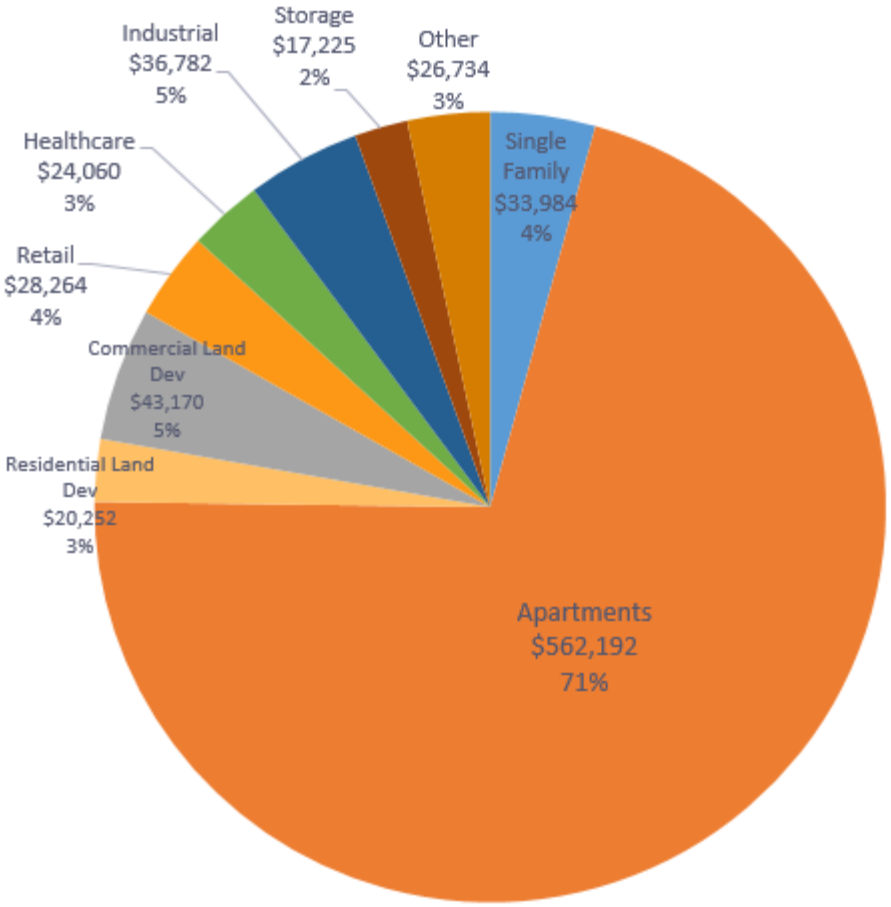
06-30-24

$642,567



03-31-24

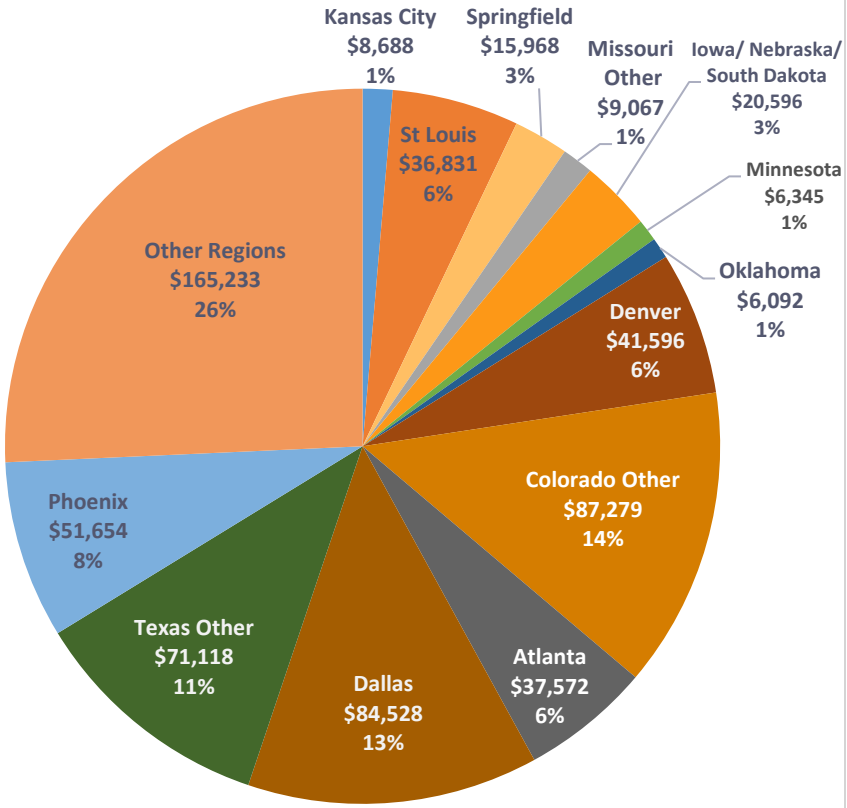
$792,663



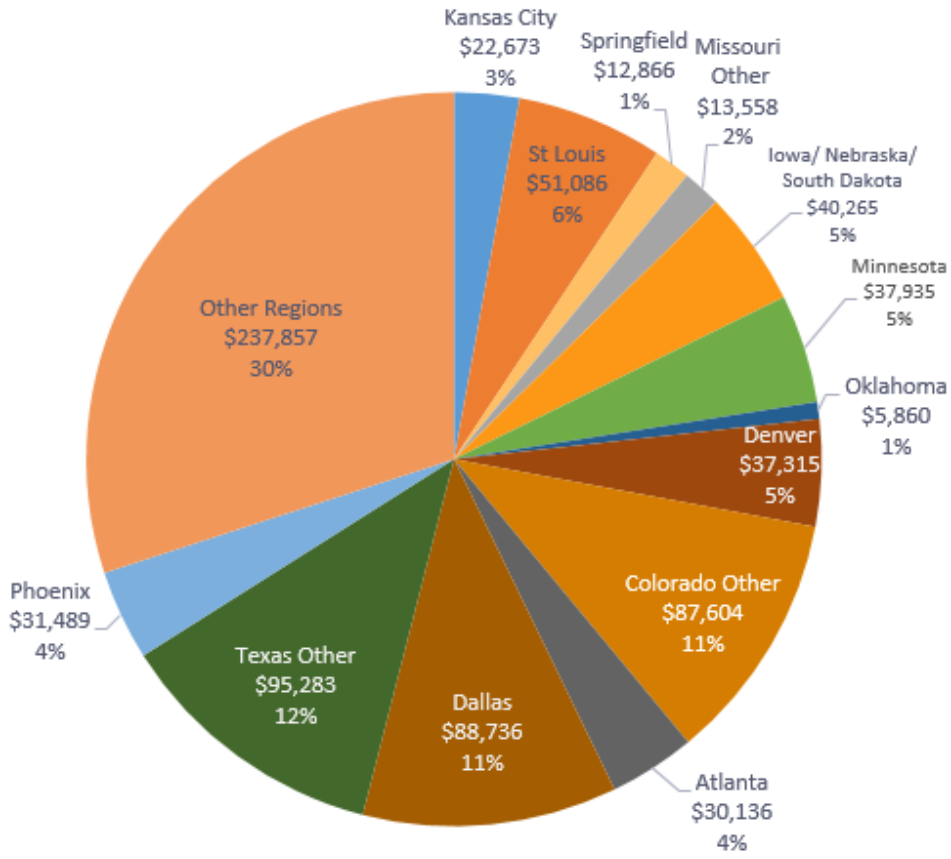
Construction & Land Development by Region

Gross Loans
[in thousands]

06-30-24 **$642,567**



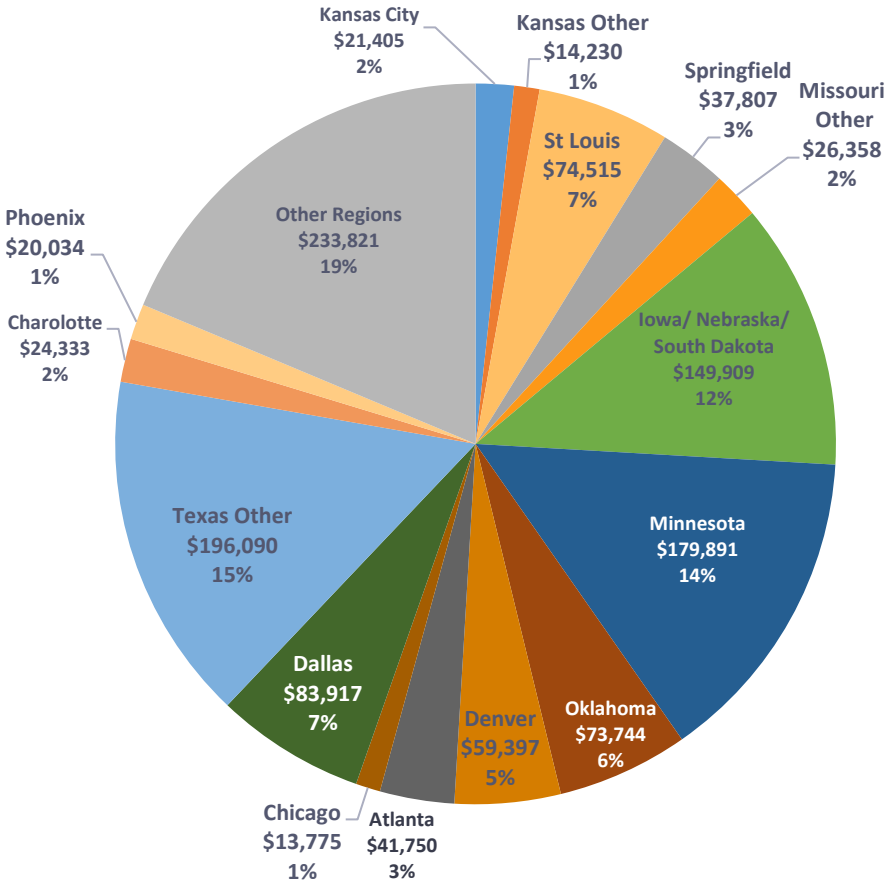
03-31-24 **$792,663**



Multi Family Real Estate by Region

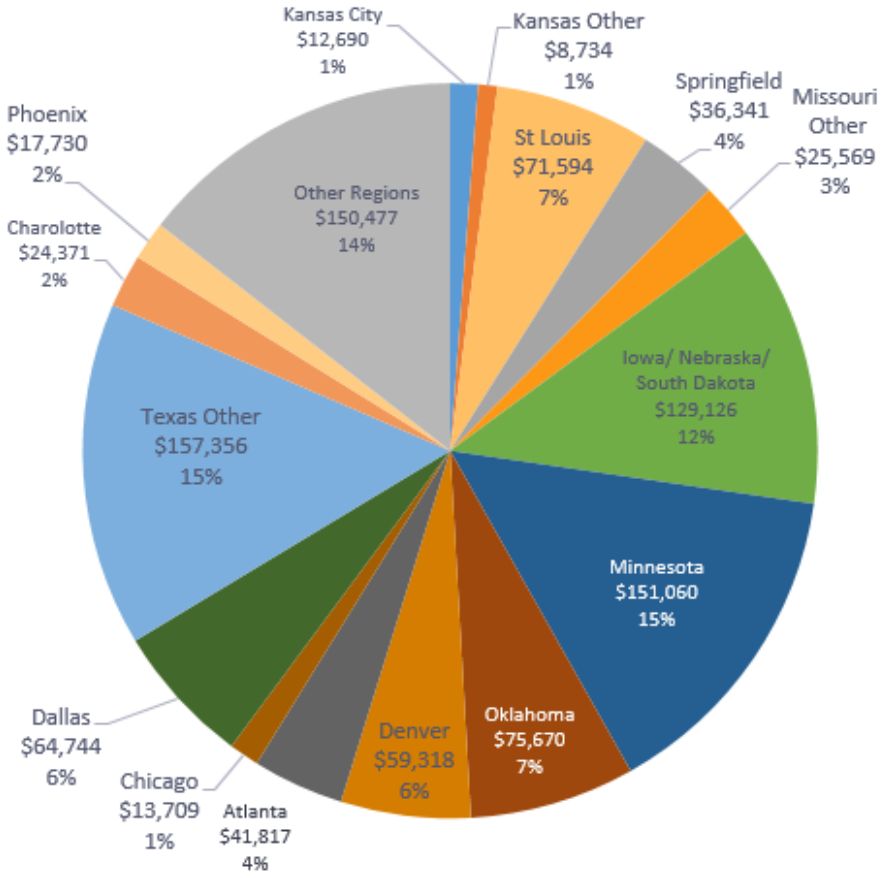
Gross Loans
[in thousands]

06-30-24 **$1,250,976**



Average credit size is $5,278,381

03-31-24 **$1,040,306**

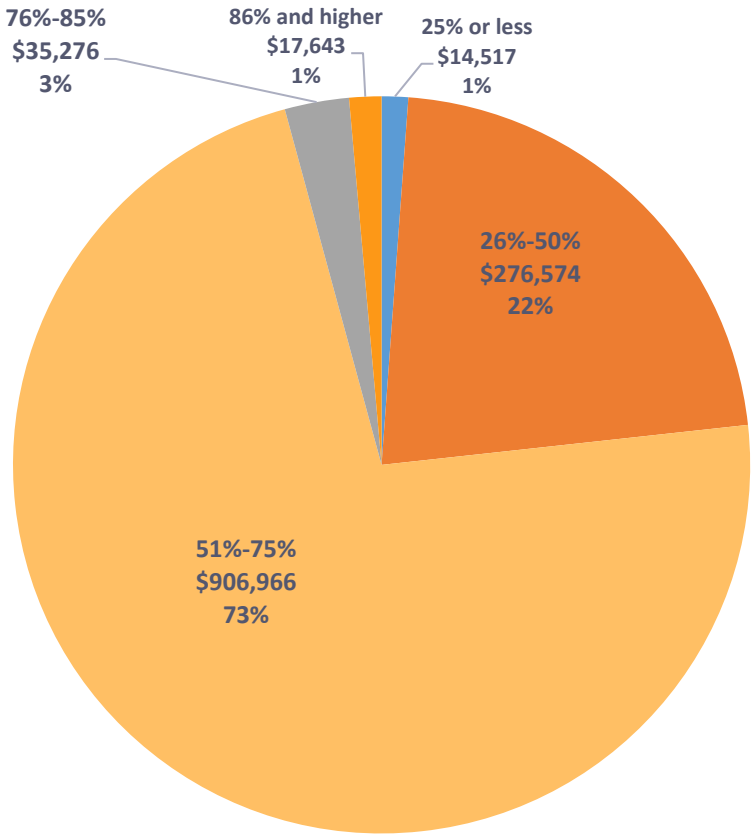


Average credit size is $4,686,063

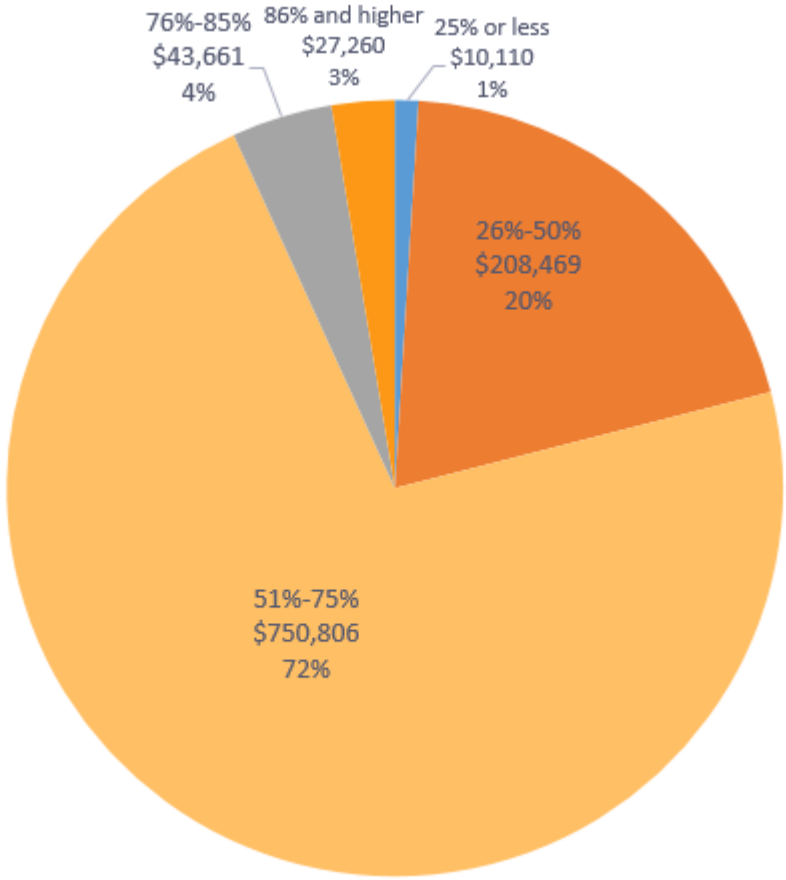
Multi Family Real Estate by LTV

Gross Loans
[in thousands]

06-30-24 **$1,250,976**



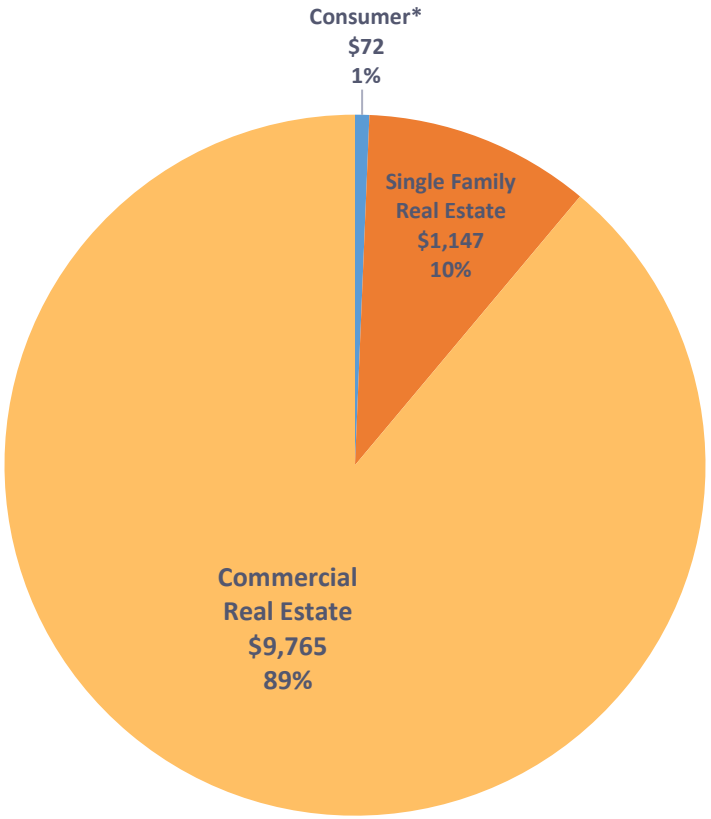
03-31-24 **$1,040,306**



Non-performing by Type

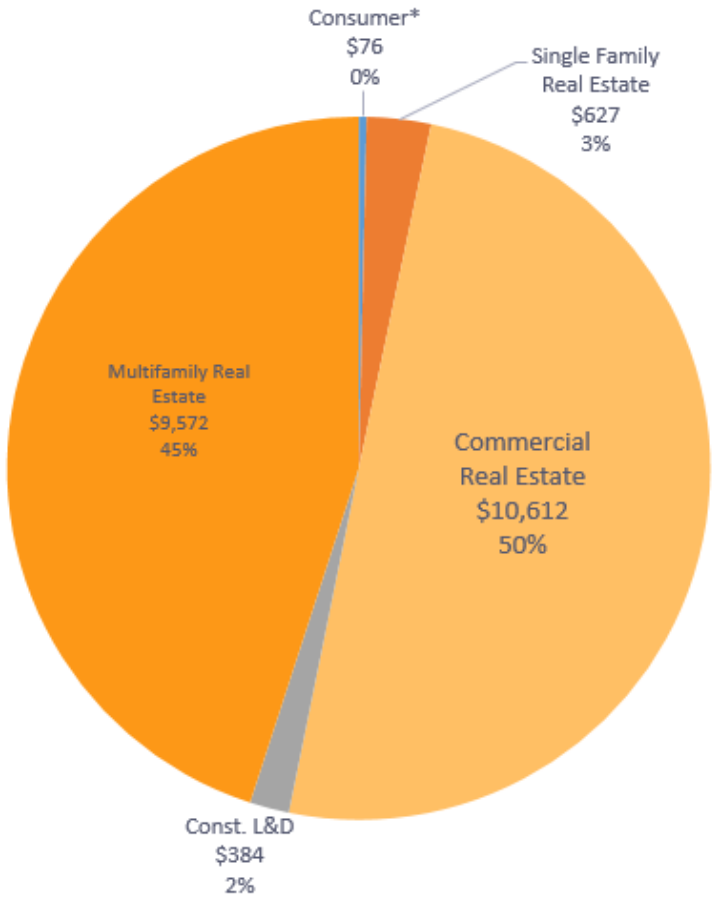
Gross Loans
[in thousands]

06-30-24 **$10,984**



*Includes Home Equity Loans of $32

03-31-24 **$21,271**

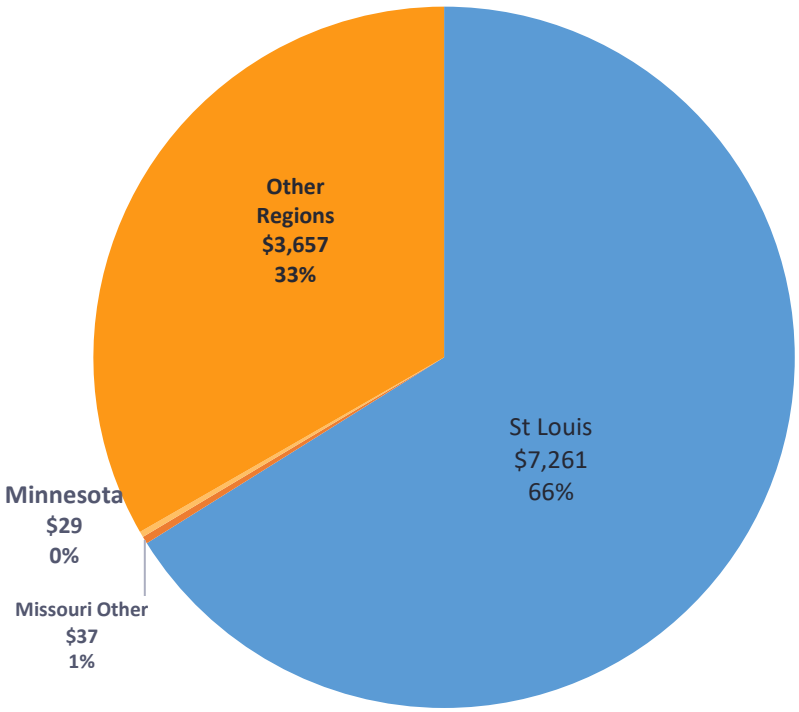


*Includes Home Equity Loans of $41

Non-performing by Region

Gross Loans
[in thousands]

06-30-24 **$10,984**



03-31-24 **$21,271**

