GREAT SOUTHERN BANK

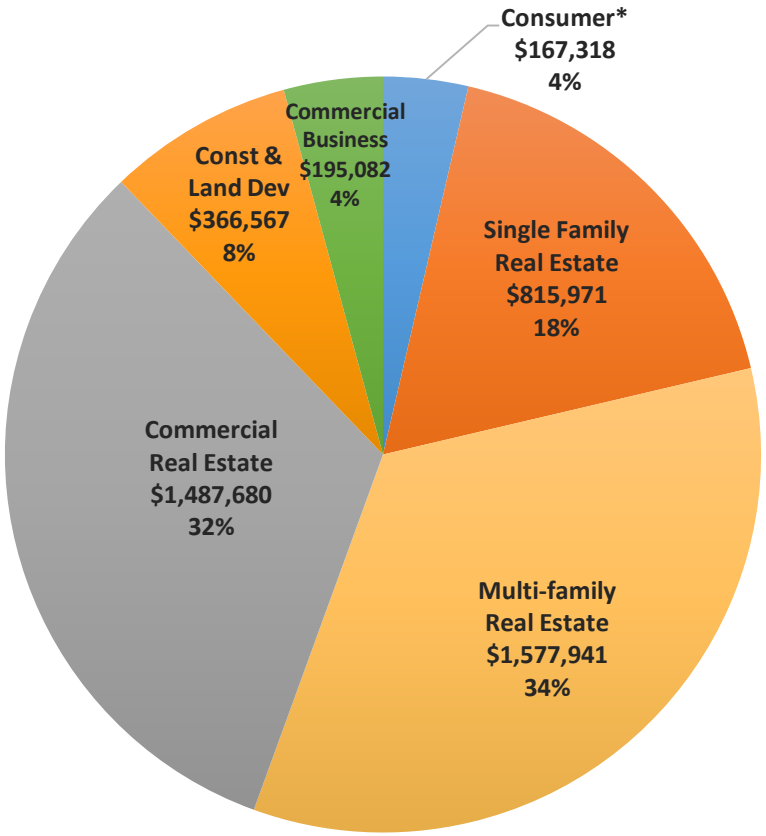
LOAN PORTFOLIO

June 30, 2025

Loan Portfolio

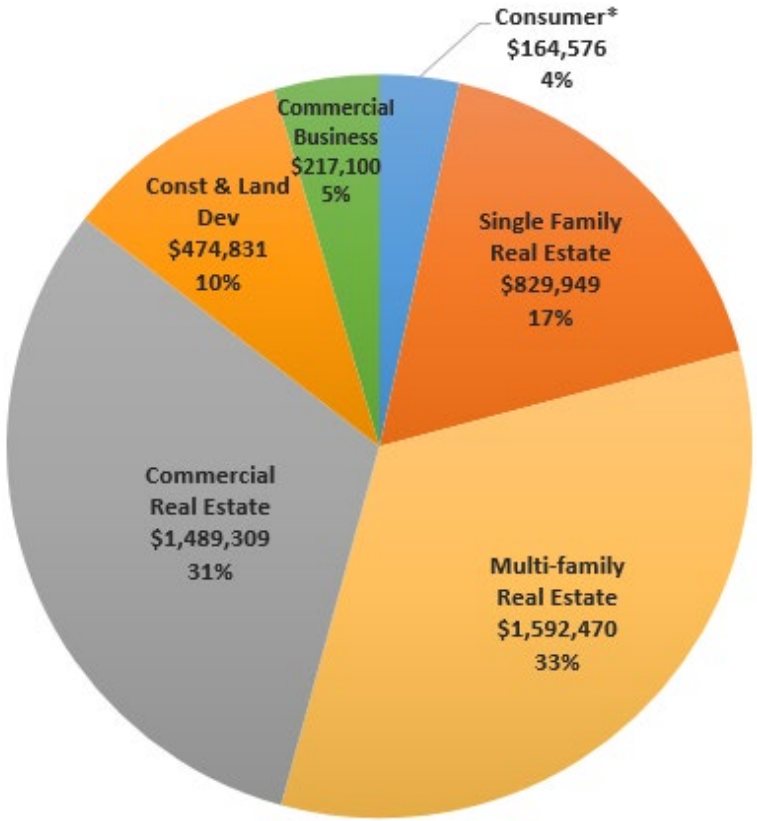
Gross Loans
[in thousands]

06-30-25 **$4,610,559**



*Includes Home Equity Loans of $117,650

03-31-25 **$4,768,235**

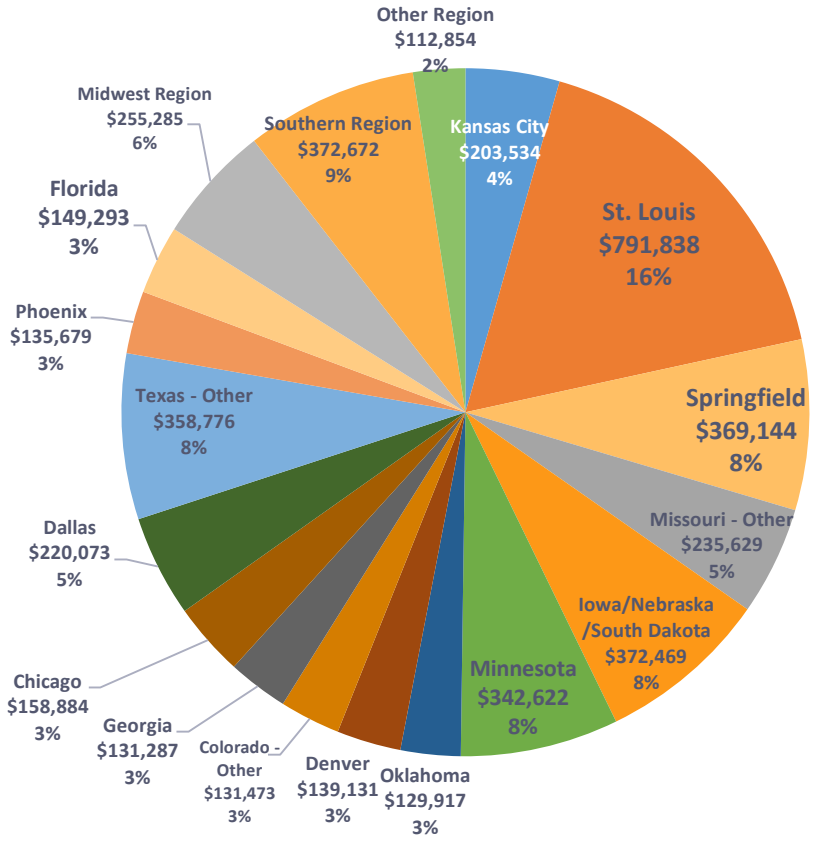


*Includes Home Equity Loans of $114,333

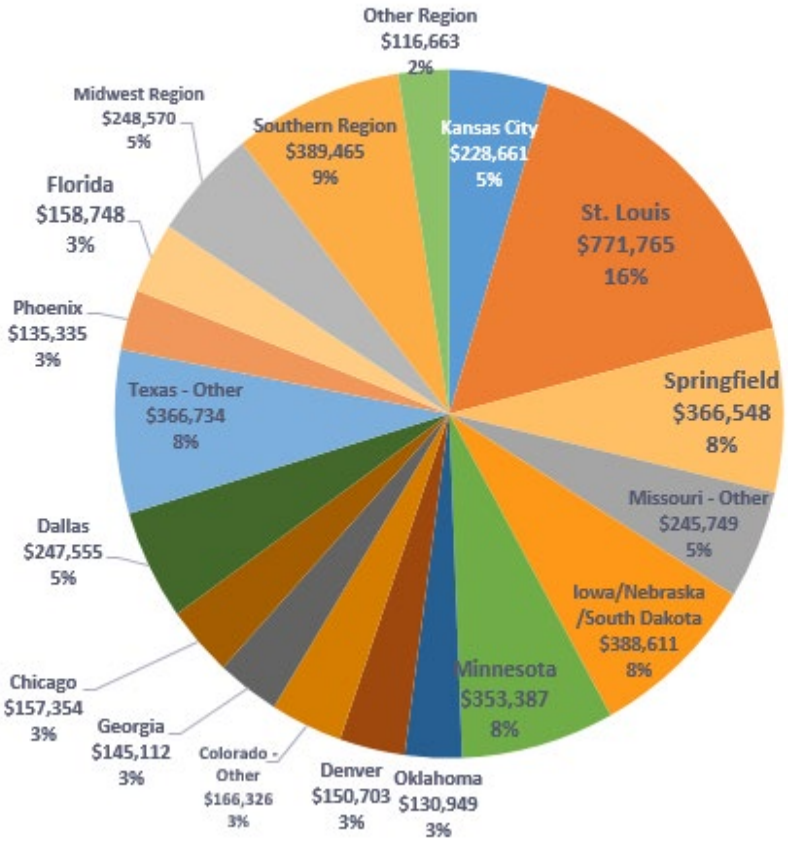
Loan Portfolio by Region

Gross Loans
[in thousands]

06-30-25 **$4,610,559**



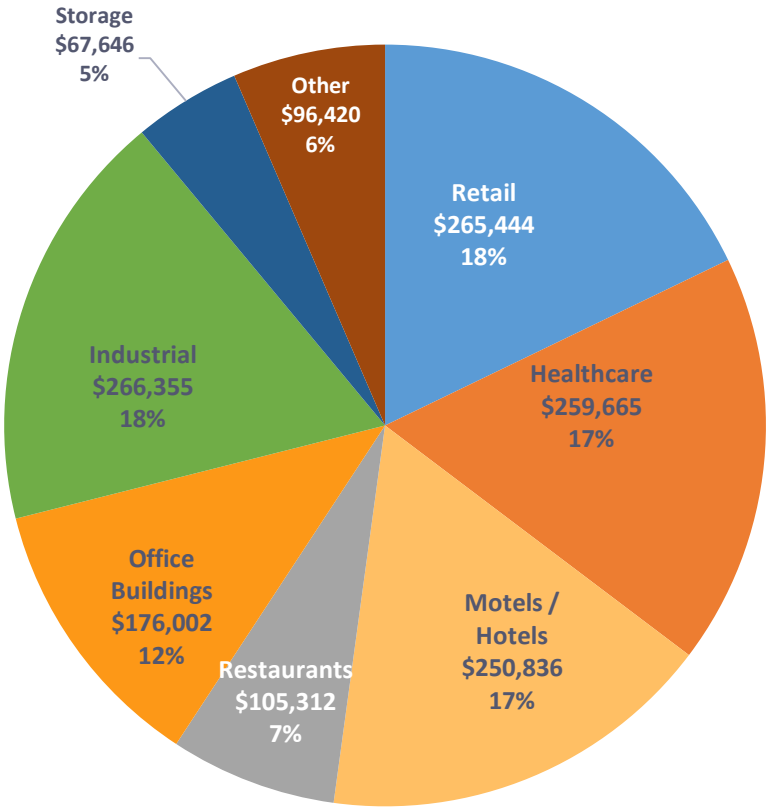
03-31-25 **$4,768,235**



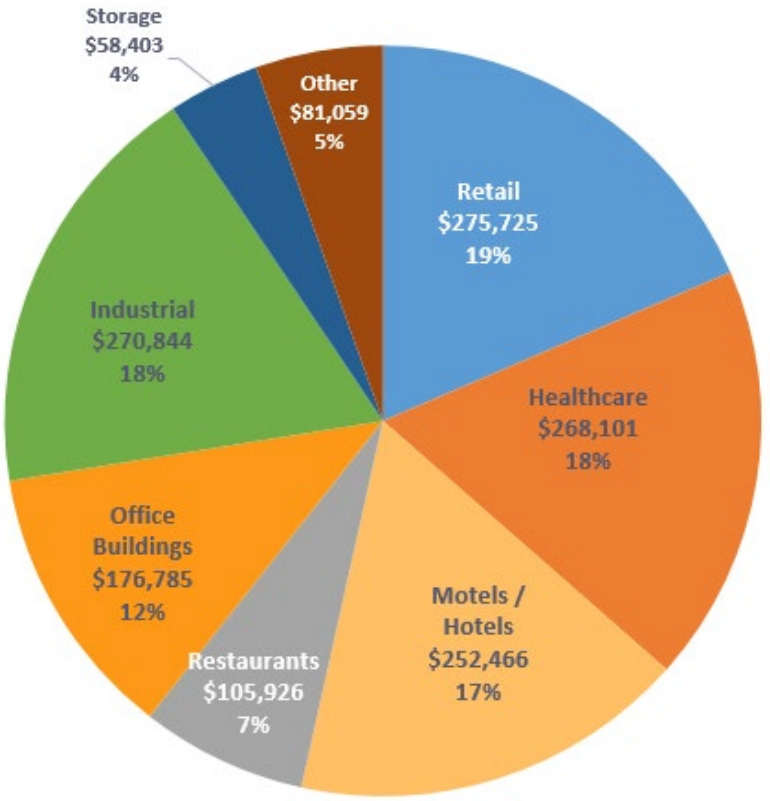
Commercial Real Estate by Industry

Gross Loans
[in thousands]

06-30-25 **$1,487,680**



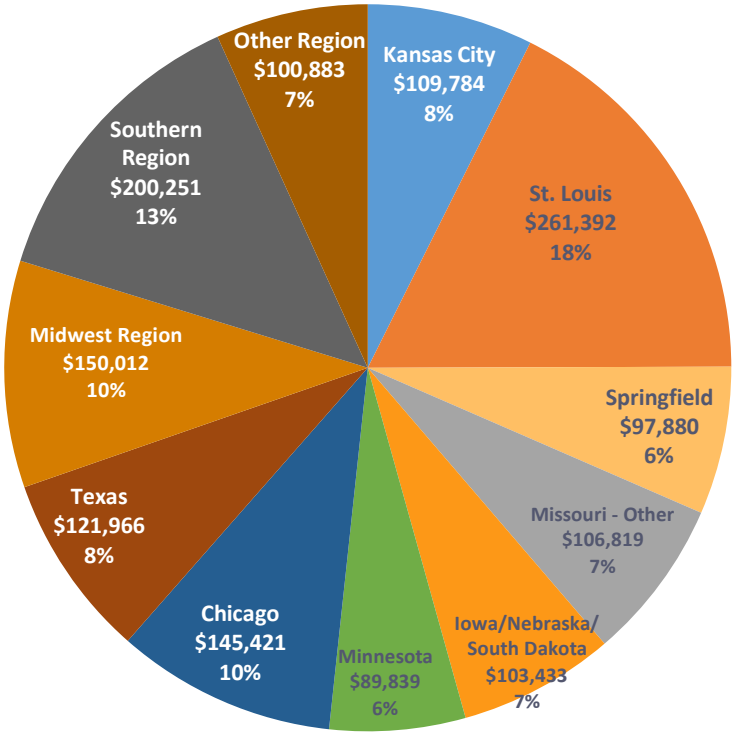
03-31-25 **$1,489,309**



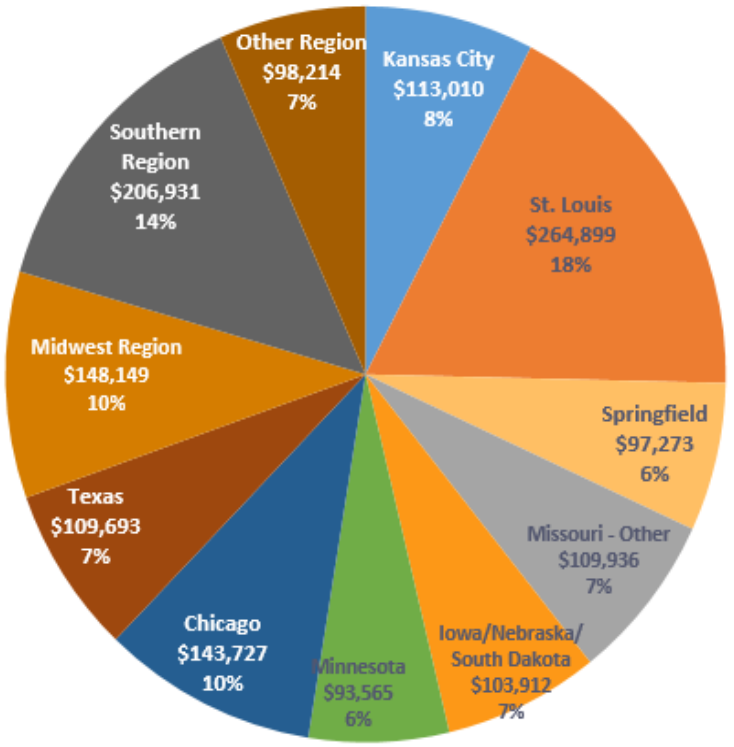
Commercial Real Estate by Region

Gross Loans
[in thousands]

06-30-25 **$1,487,680**



03-31-25 **$1,489,309**

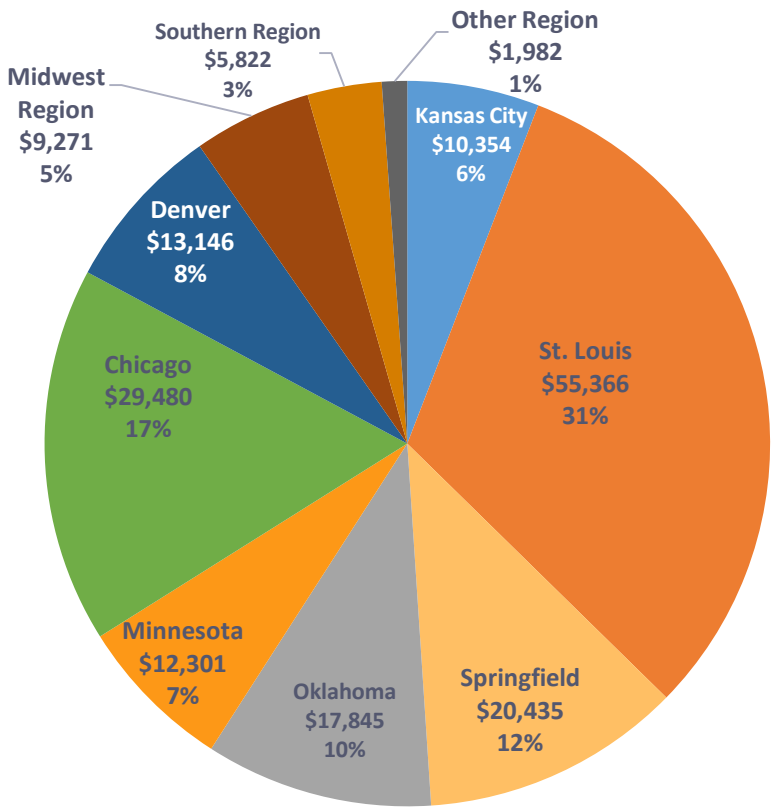


Commercial Real Estate Office and Retail

All Data as of 06/30/25

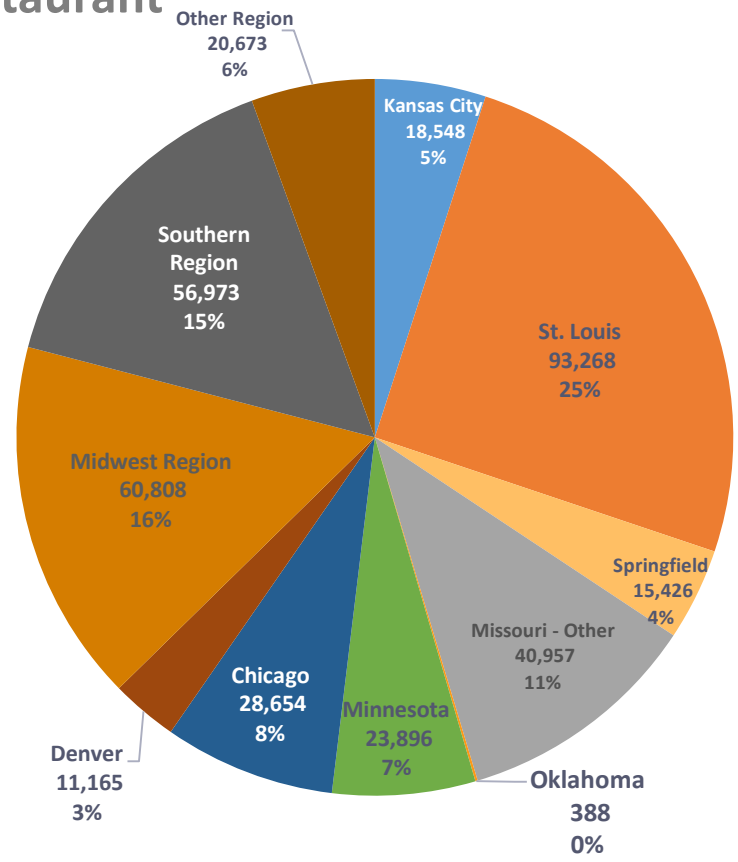
Gross Loans
[in thousands]

Office $176,002



Average credit size is $1,419,370

Retail + Restaurant $370,756



Average credit size is $1,483,023

Commercial Real Estate Office and Retail

All Data as of 06/30/25

Gross Loans
[in thousands]

Office - $176,002

	Medical	Traditional
Outstanding Balance	$21,781	$154,221
# of Loans	18	105
Avg. Loan Size	$1,146	$1,469
Weighted Avg. LTV	67%	

Owner Occupied	$18,512
# of Loans	51
Avg. Loan Size	$363
Weighted Avg. LTV	46%
Other Office Sq. Ft.	
>100,000	$83,300
20,000-100,000	$25,432
<20,000	$25,978
# of Loans	54
Avg. Loan Size	$2,513
Weighted Avg. LTV	44%

100% of Office Portfolio – Pass Rated

Retail + Restaurant - $370,756

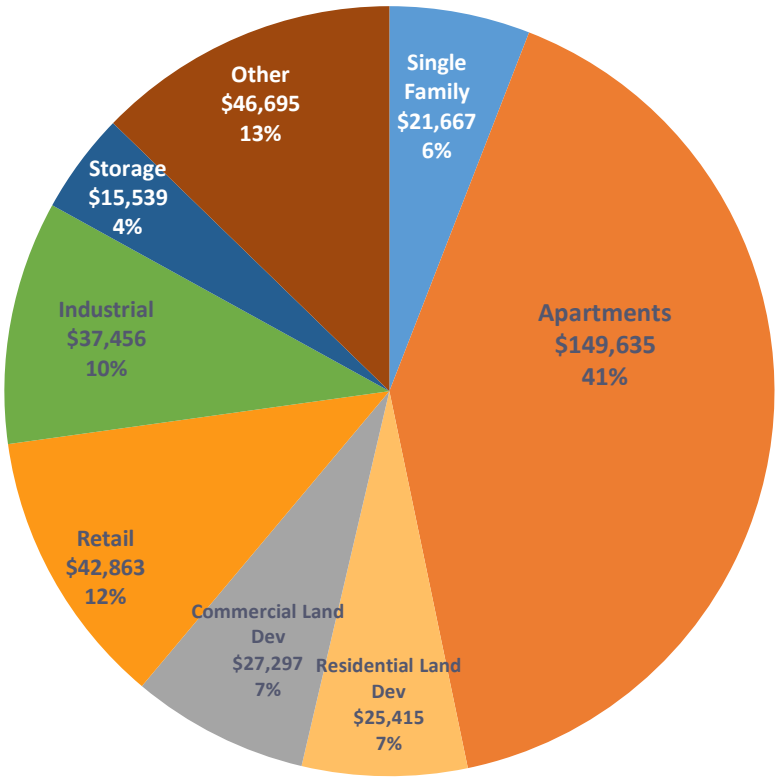
	Strip Center	Single Tenant	Mixed-Use	Neighborhood & Shopping Center	Restaurants
Outstanding Balance	$108,637	$48,502	$20,768	$69,379	$105,312
# of Loans	56	65	14	14	86
Avg. Loan Size	$1,940	$746	$1,483	$4,956	$1,197
Weighted Avg. LTV	57%	48%	60%	51%	58%

100% of Retail Portfolio – Pass Rated

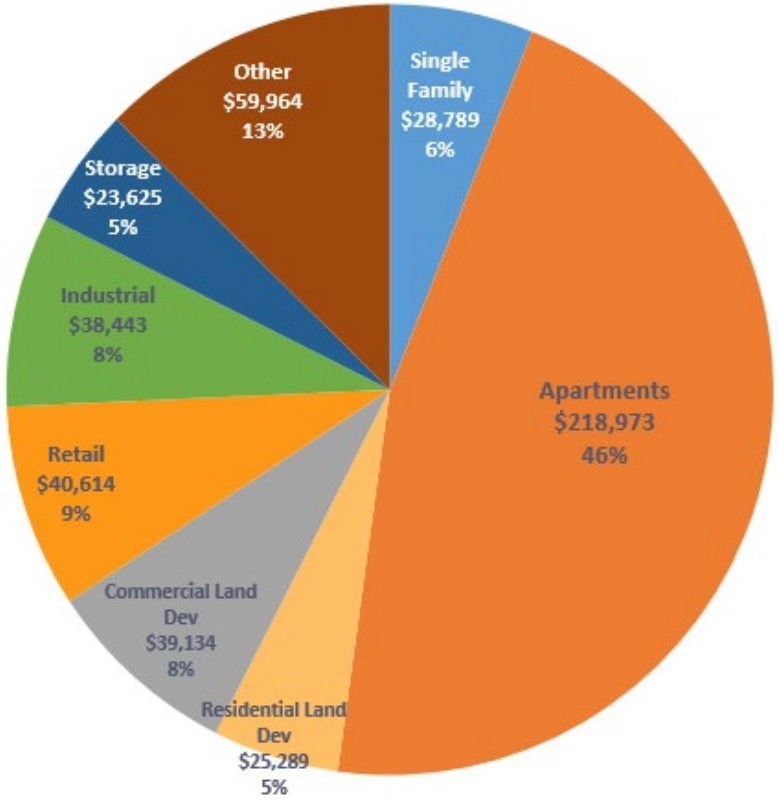
Construction & Land Development by Industry

Gross Loans
[in thousands]

06-30-25 **$366,567**



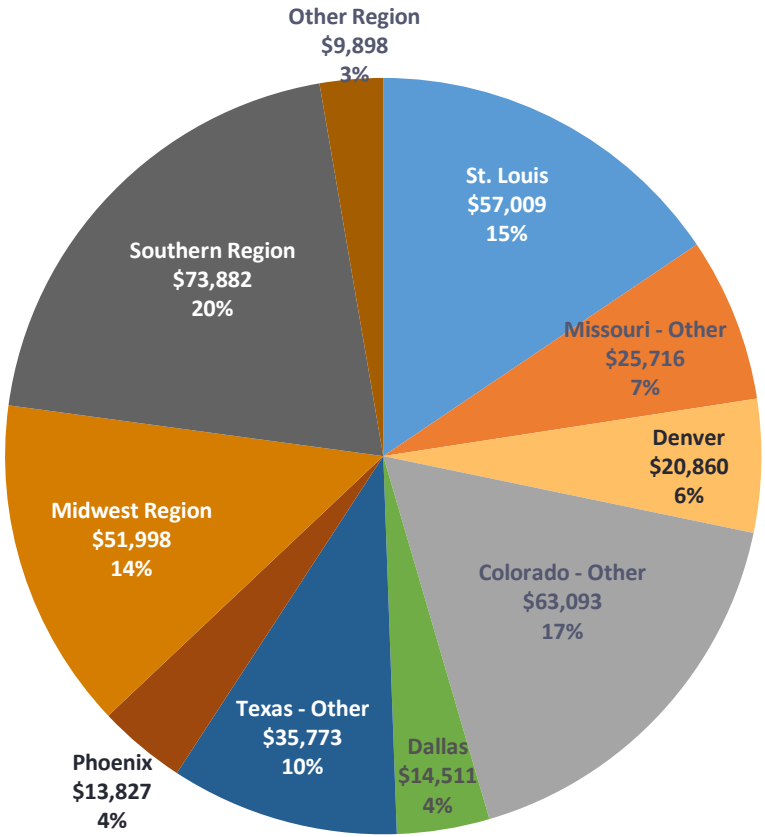
03-31-25 **$474,831**



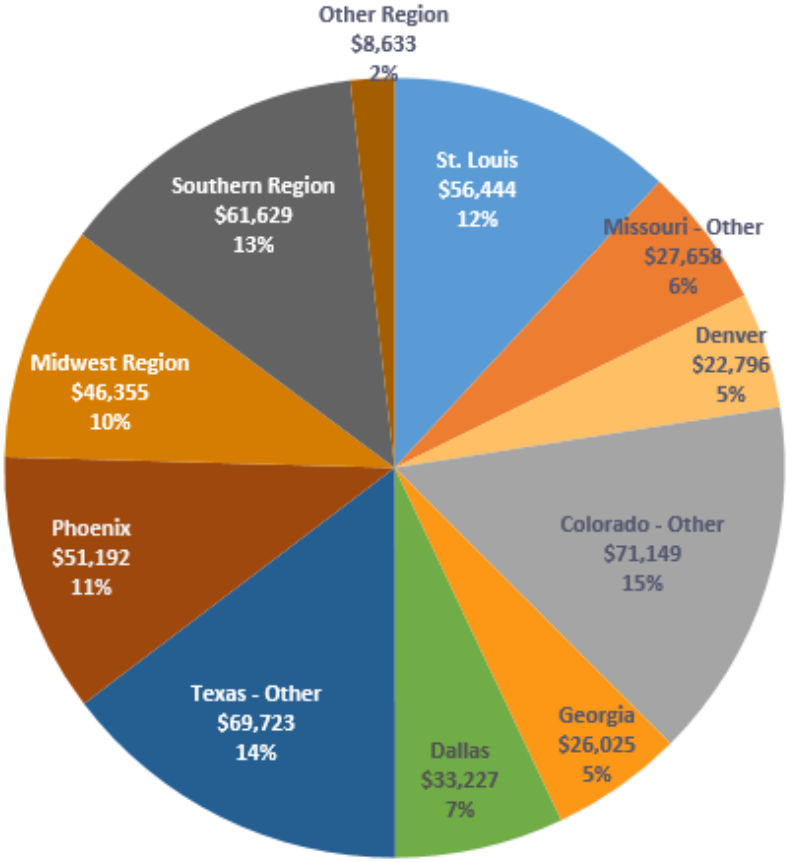
Construction & Land Development by Region

Gross Loans
[in thousands]

06-30-25 **$366,567**



03-31-25 **$474,831**

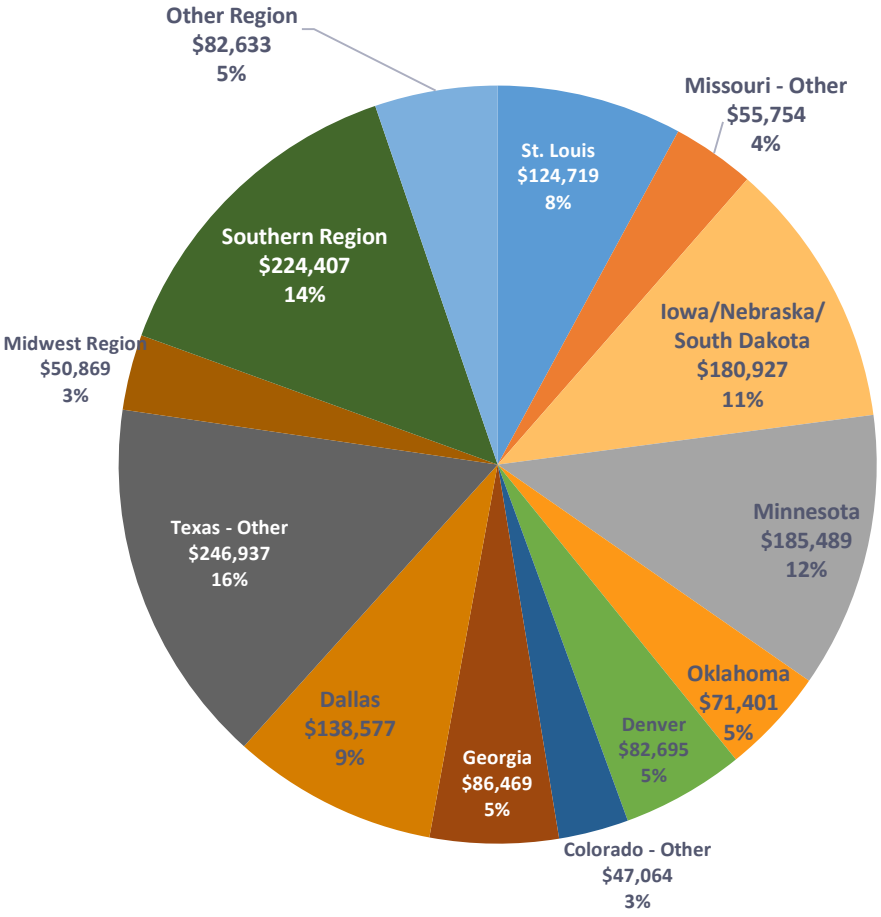


Multi Family Real Estate by Region

Gross Loans
[in thousands]

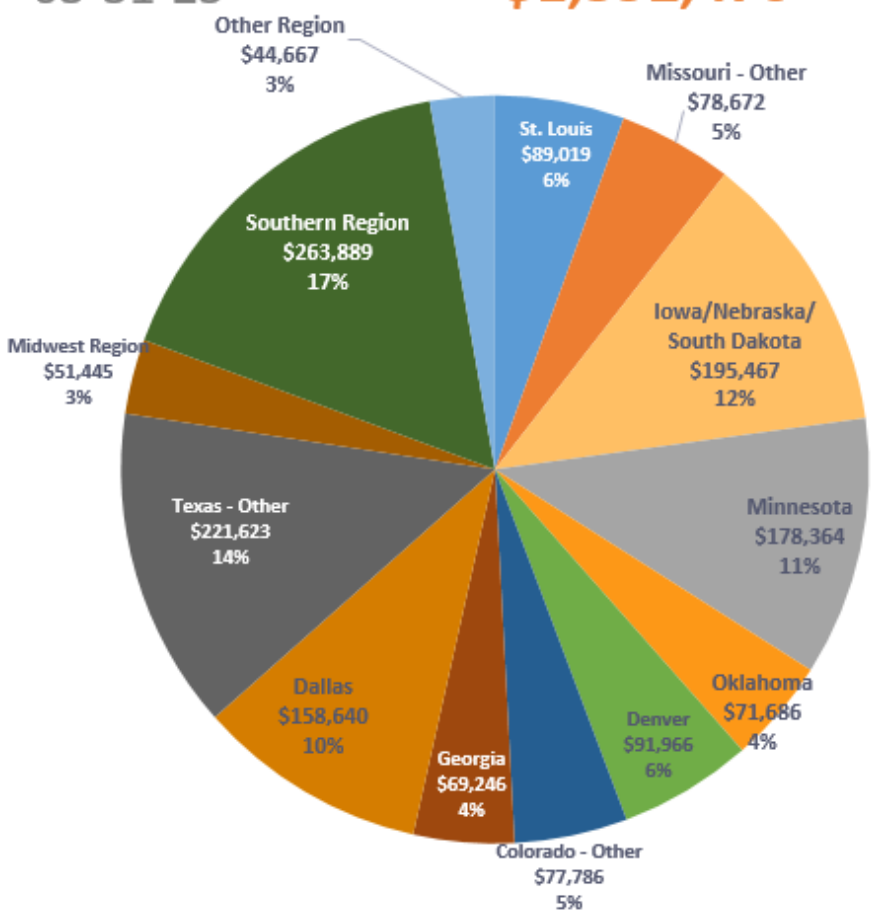
06-30-25

$1,577,941



03-31-25

$1,592,470



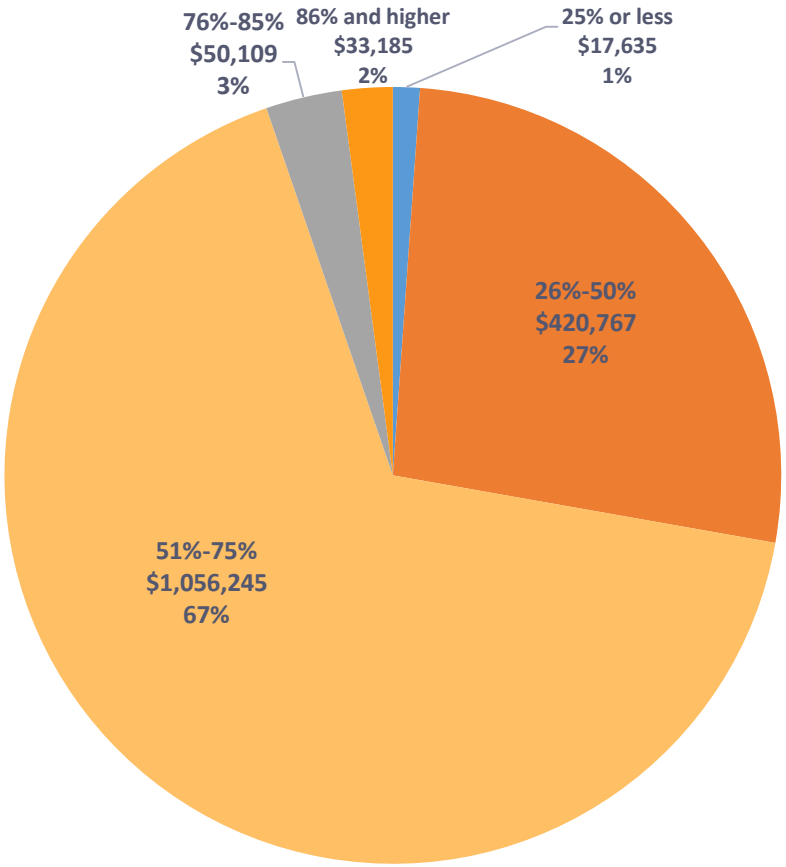
Average credit size is $6,414,393

Average credit size is $6,499,277

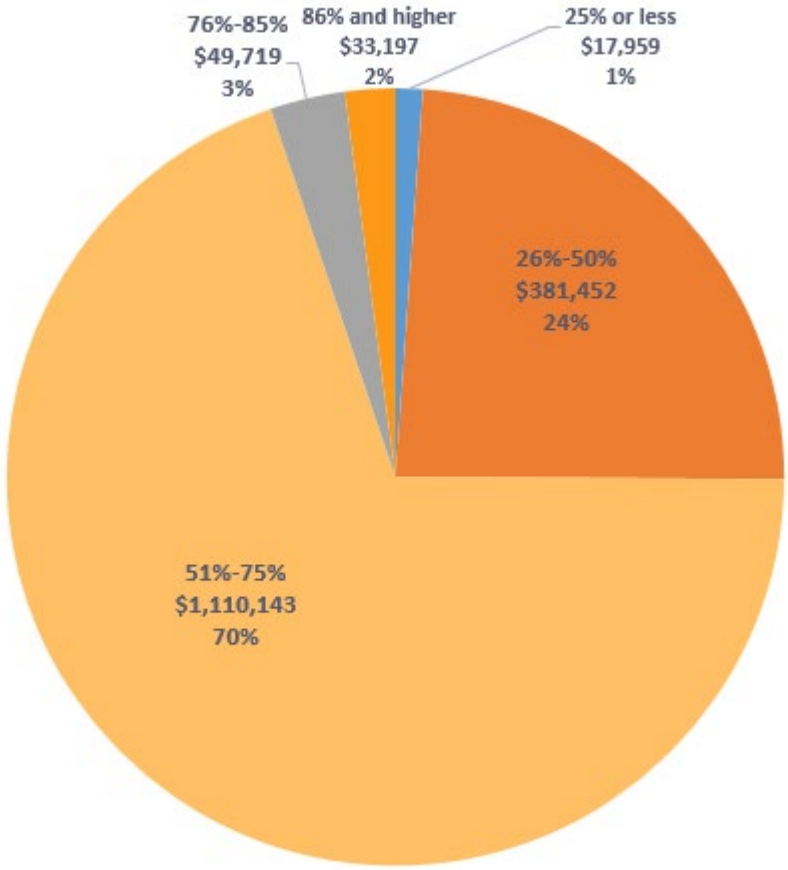
Multi Family Real Estate by LTV

Gross Loans
[in thousands]

06-30-25 **$1,577,941**



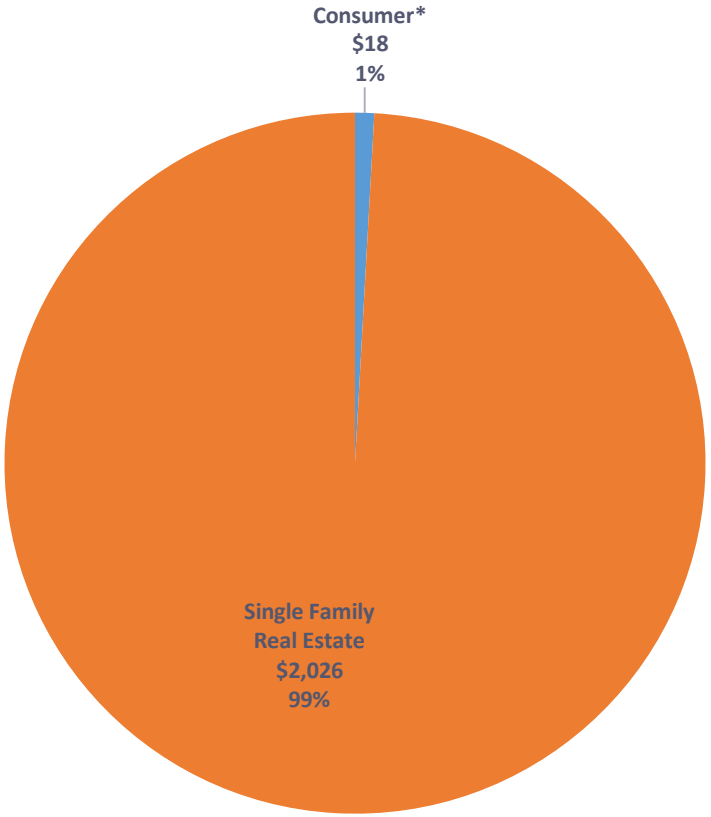
03-31-25 **$1,592,470**



Non-performing by Type

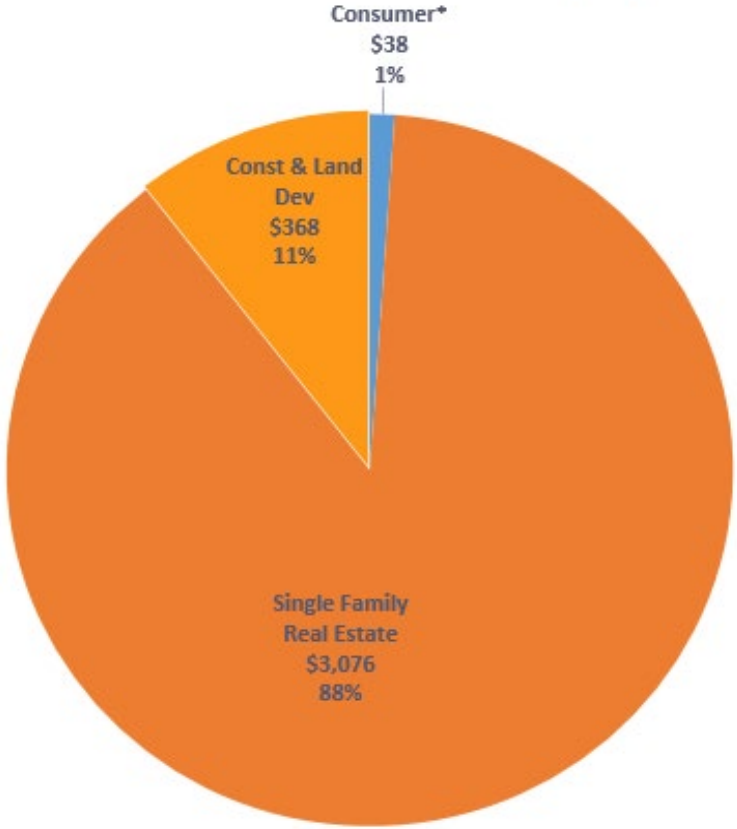
Gross Loans
[in thousands]

06-30-25 **$2,044**



*Includes Home Equity Loans of $0

03-31-25 **$3,482**

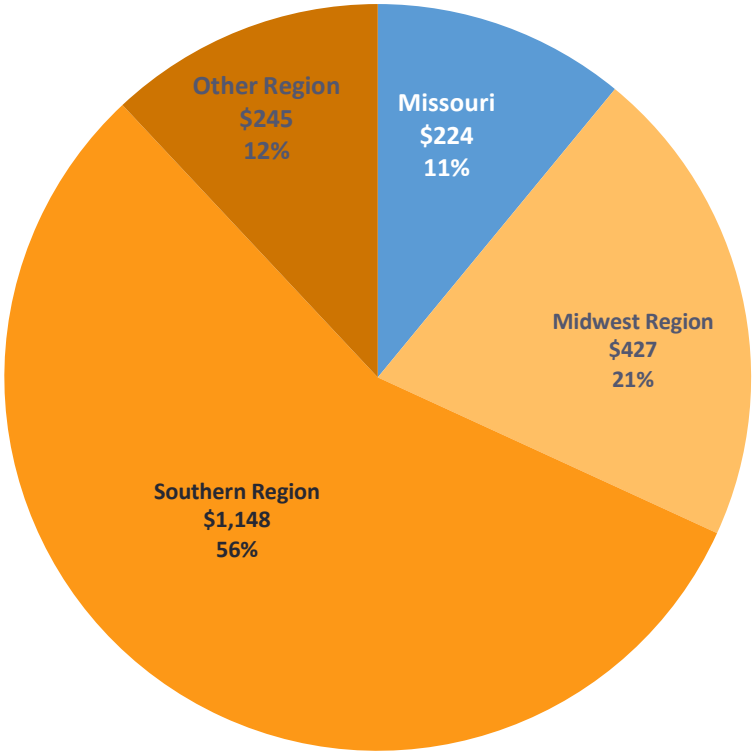


*Includes Home Equity Loans of $23

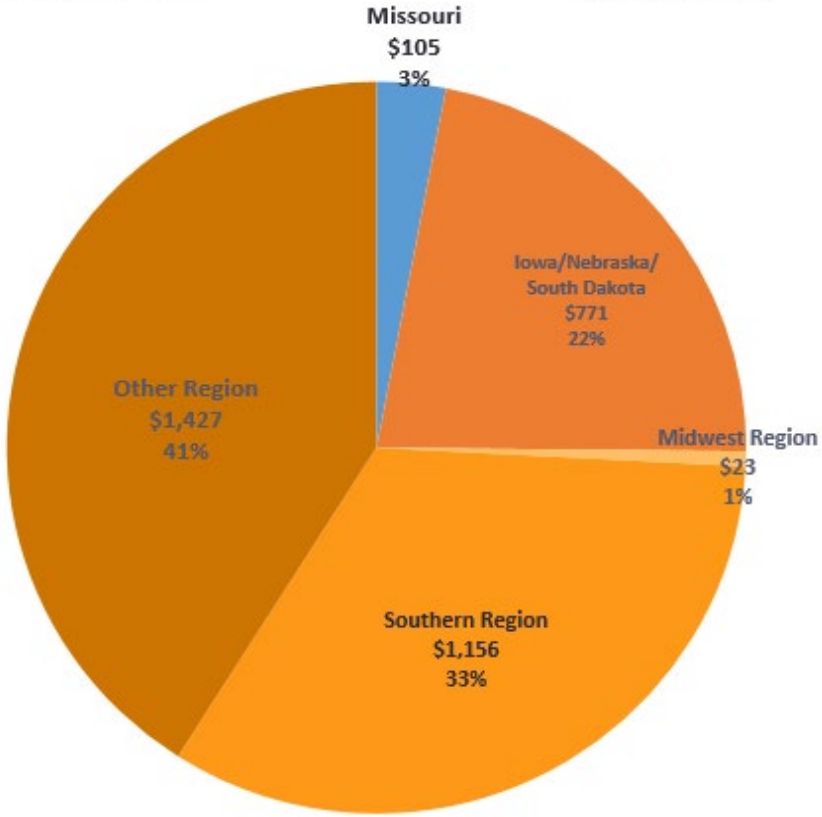
Non-performing by Region

Gross Loans
[in thousands]

06-30-25 **$2,044**

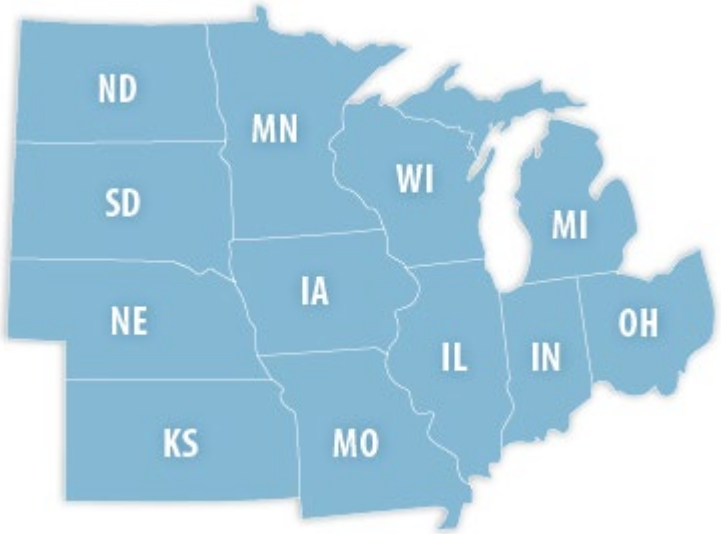


03-31-25 **$3,482**



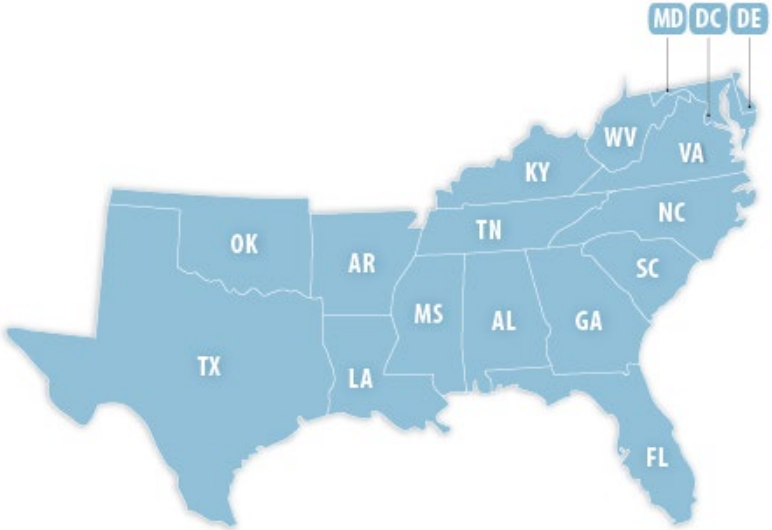
States by Region

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