



GREAT SOUTHERN BANK

LOAN PORTFOLIO

September 30, 2025

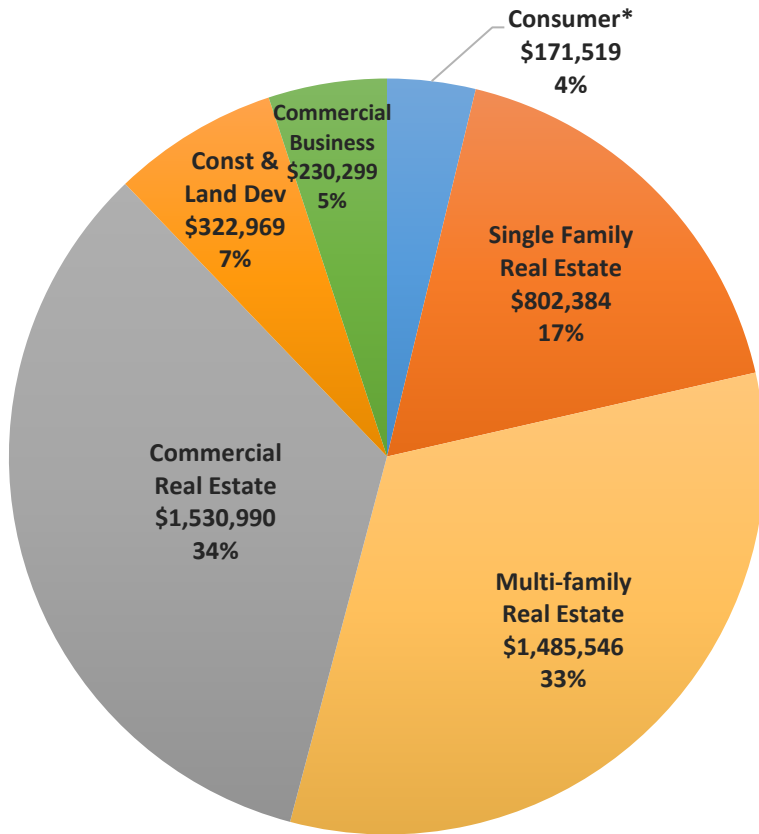
Loan Portfolio

Gross Loans
[in thousands]



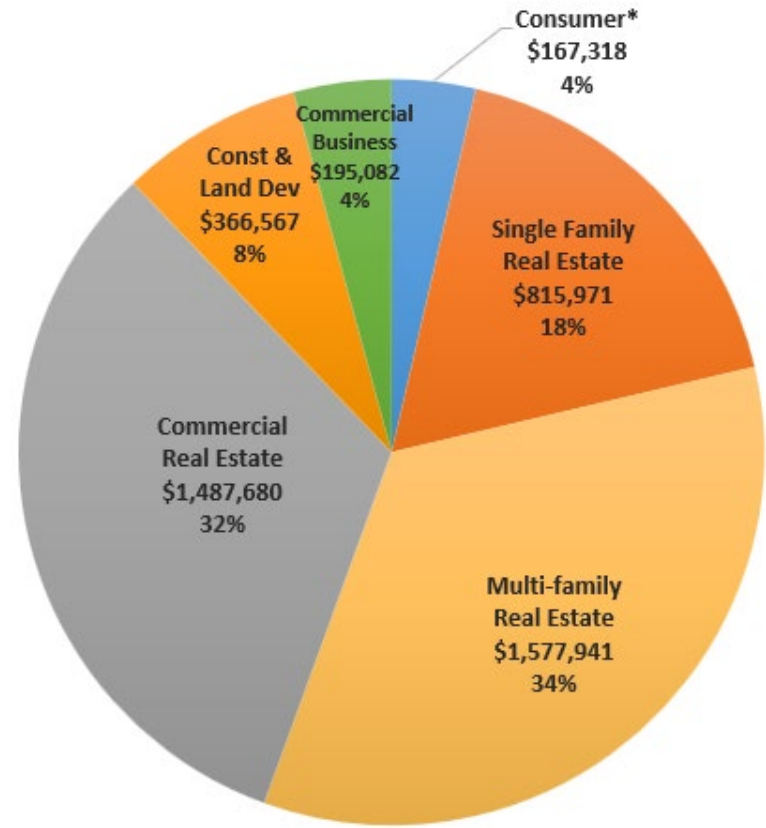
09-30-25

\$4,543,707



06-30-25

\$4,610,559



*Includes Home Equity Loans of \$123,359

*Includes Home Equity Loans of \$117,650

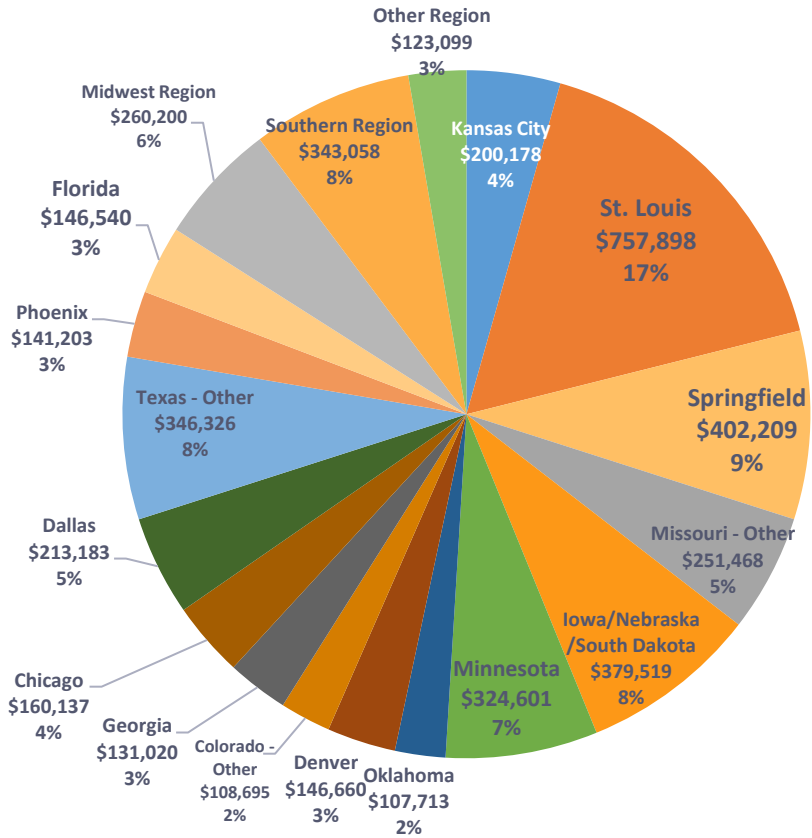
Loan Portfolio by Region



Gross Loans
[in thousands]

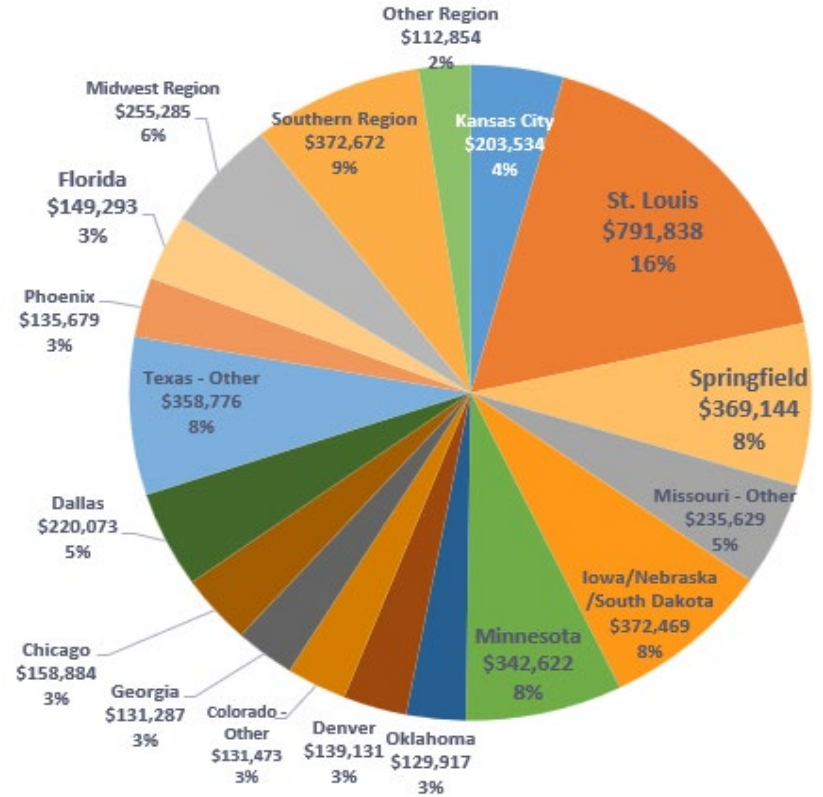
09-30-25

\$4,543,707



06-30-25

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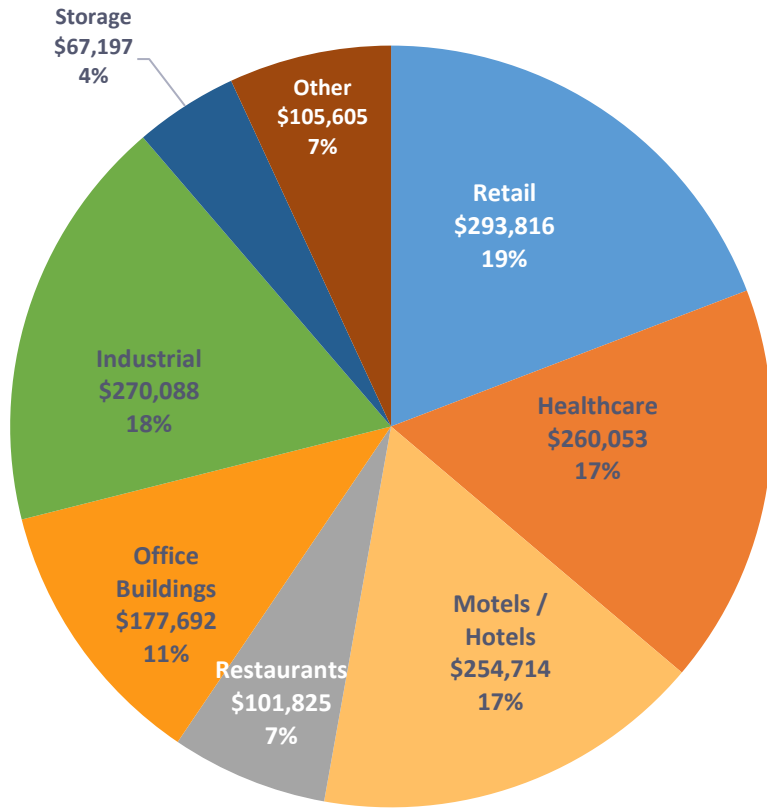
Commercial Real Estate by Industry



Gross Loans
[in thousands]

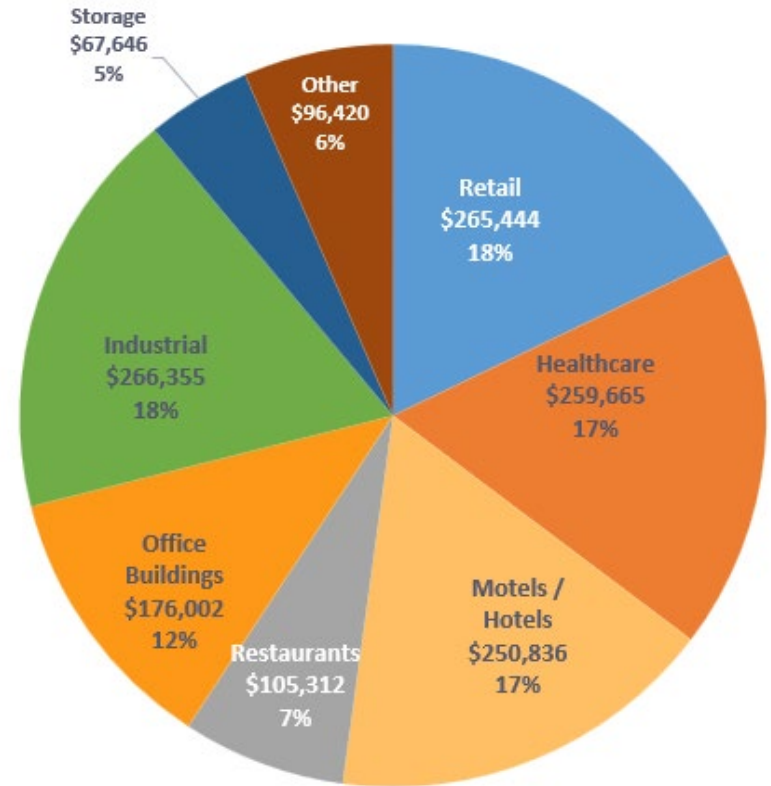
09-30-25

\$1,530,990



06-30-25

\$1,487,680



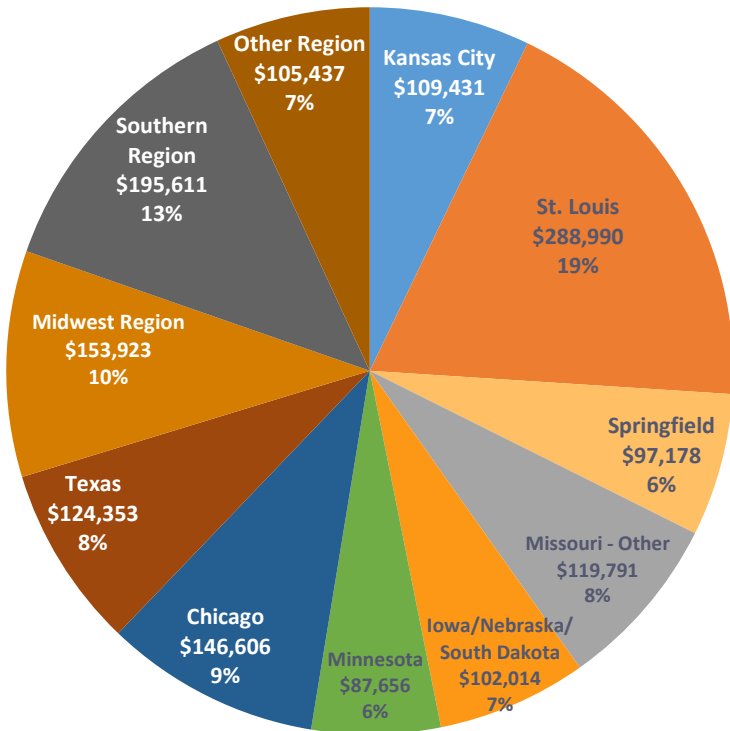
Commercial Real Estate by Region



Gross Loans
[in thousands]

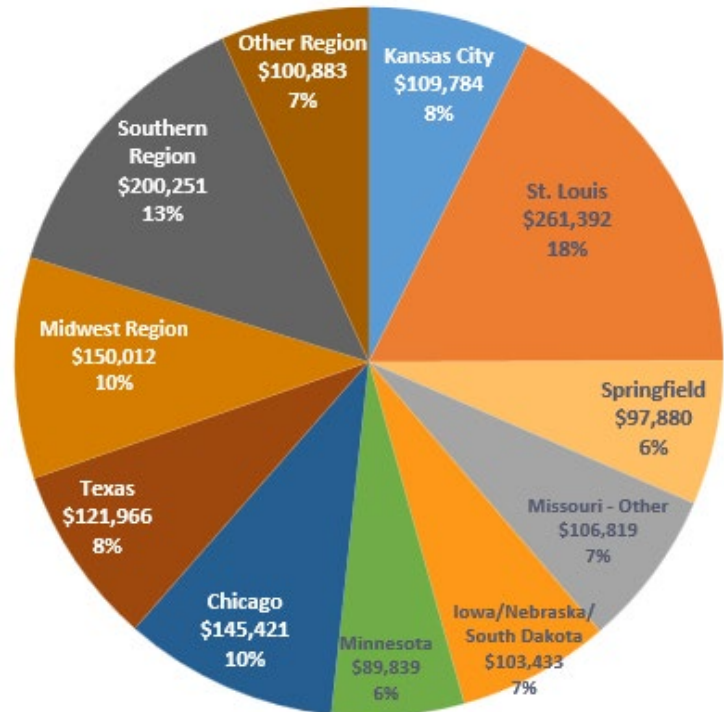
09-30-25

\$1,530,990



06-30-25

\$1,487,680



Commercial Real Estate Office and Retail

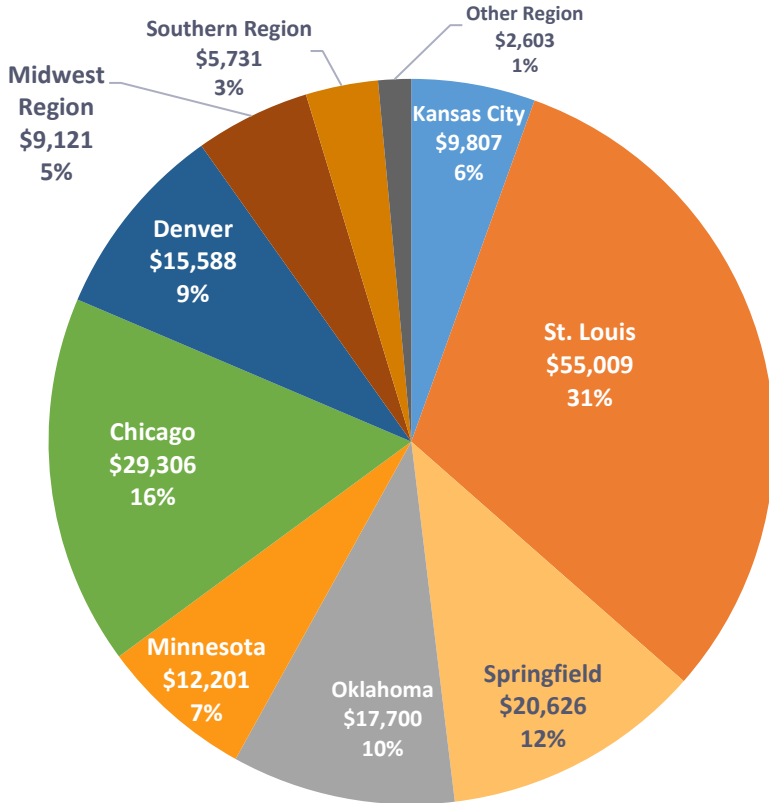
All Data as of 09/30/25

Gross Loans
[in thousands]



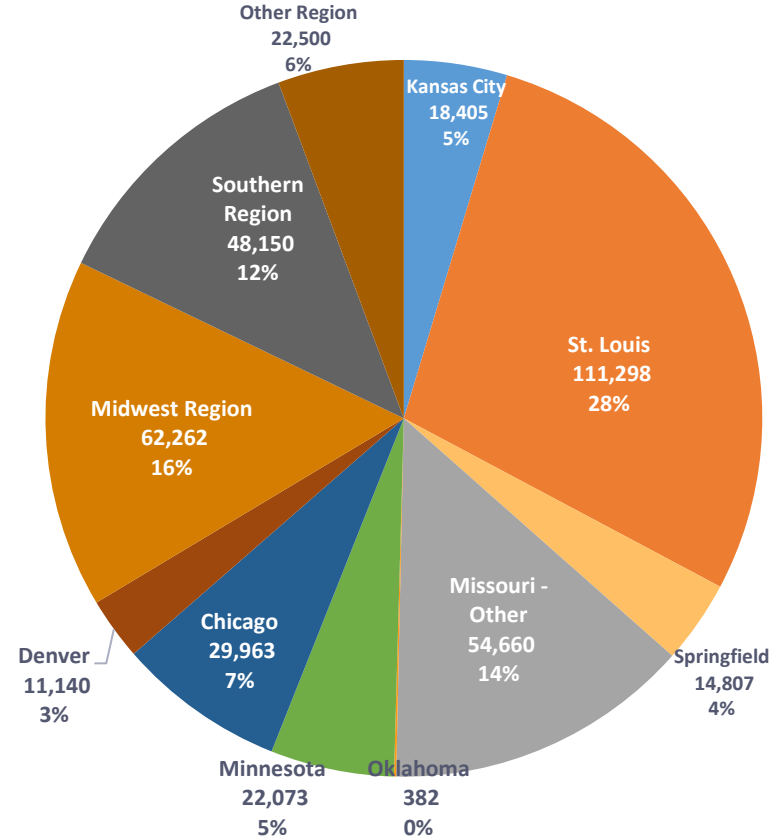
Office

\$177,692



Retail + Restaurant

\$395,640



Average credit size is \$1,419,370

Average credit size is \$1,483,023

Commercial Real Estate Office and Retail

All Data as of 09/30/25



Gross Loans
[in thousands]

Office - \$177,692

	Medical	Traditional
Outstanding Balance	\$22,029	\$155,663
# of Loans	18	105
Avg. Loan Size	\$1,159	\$1,483
Weighted Avg. LTV	69%	
		Owner Occupied
		\$18,123
		# of Loans 49
		Avg. Loan Size \$370
		Weighted Avg. LTV 45%
		Other Office Sq. Ft.
		>100,000 \$88,441
		20,000-100,000 \$21,883
		<20,000 \$27,217
		# of Loans 56
		Avg. Loan Size \$2,456
		Weighted Avg. LTV 43%

100% of Office Portfolio – Pass Rated

Retail + Restaurant - \$395,640

	Strip Center	Single Tenant	Mixed-Use	Neighborhood & Shopping Center	Restaurants
Outstanding Balance	\$145,306	\$58,567	\$22,196	\$67,746	\$101,825
# of Loans	62	72	15	14	83
Avg. Loan Size	\$2,306	\$813	\$1,480	\$4,839	\$1,198
Weighted Avg. LTV	58%	50%	61%	51%	57%

100% of Retail Portfolio – Pass Rated

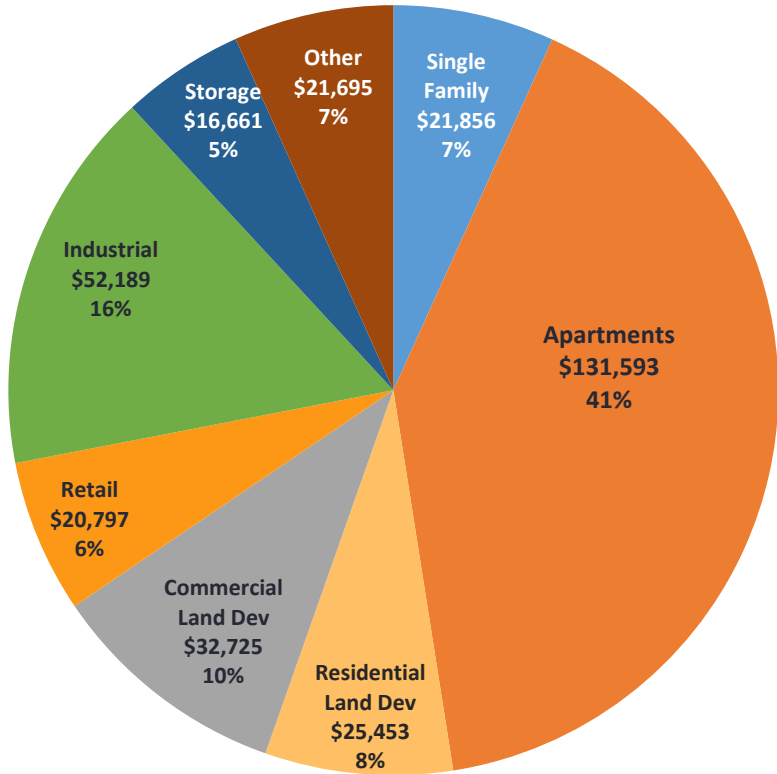
Construction & Land Development by Industry



Gross Loans
[in thousands]

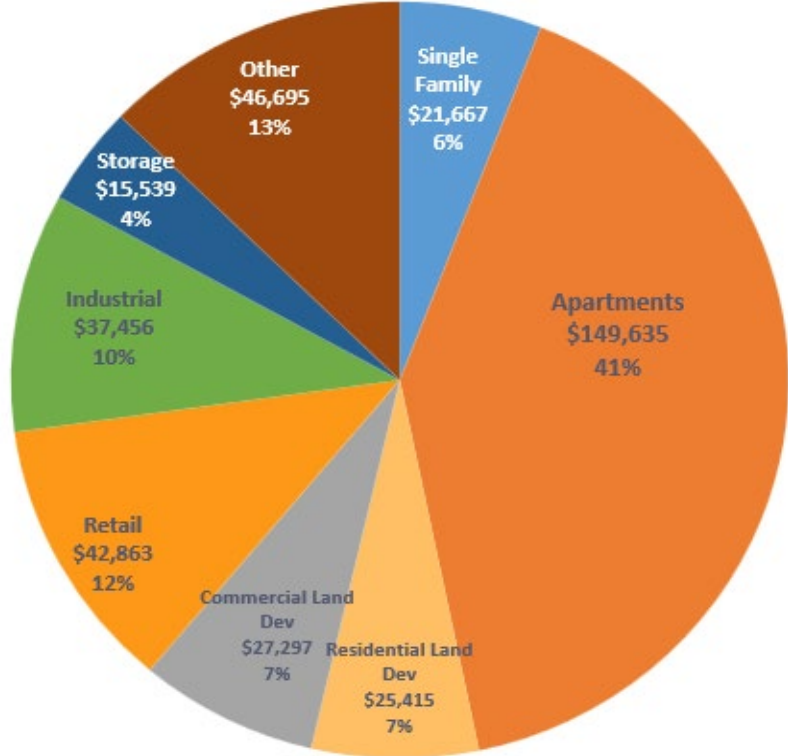
09-30-25

\$322,969



06-30-25

\$366,567



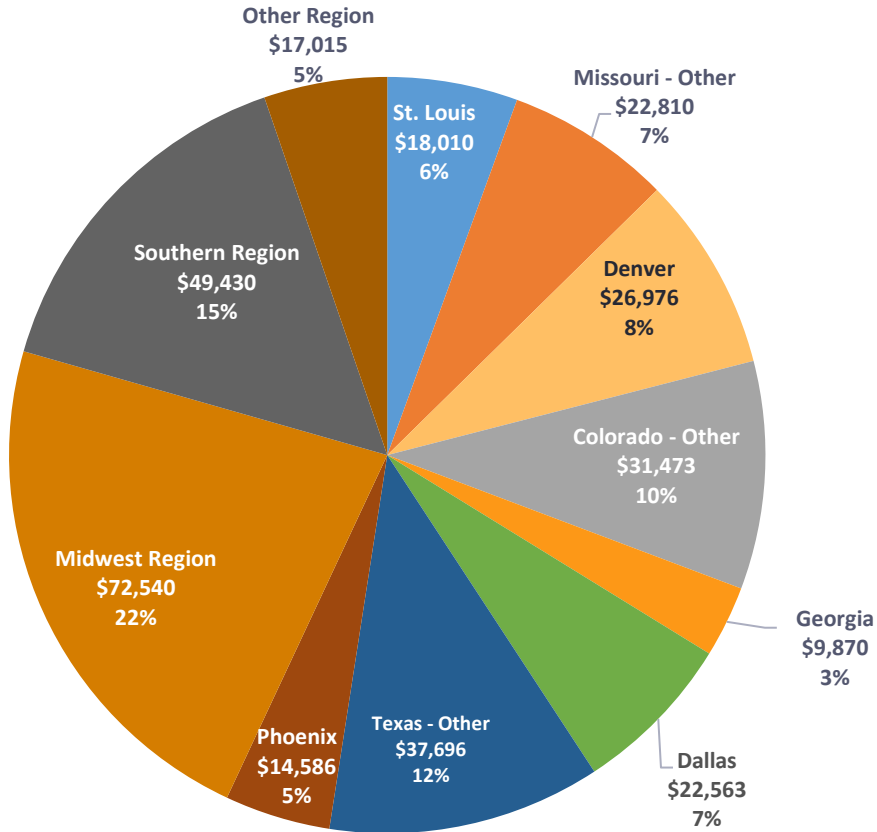
Construction & Land Development by Region



Gross Loans
[in thousands]

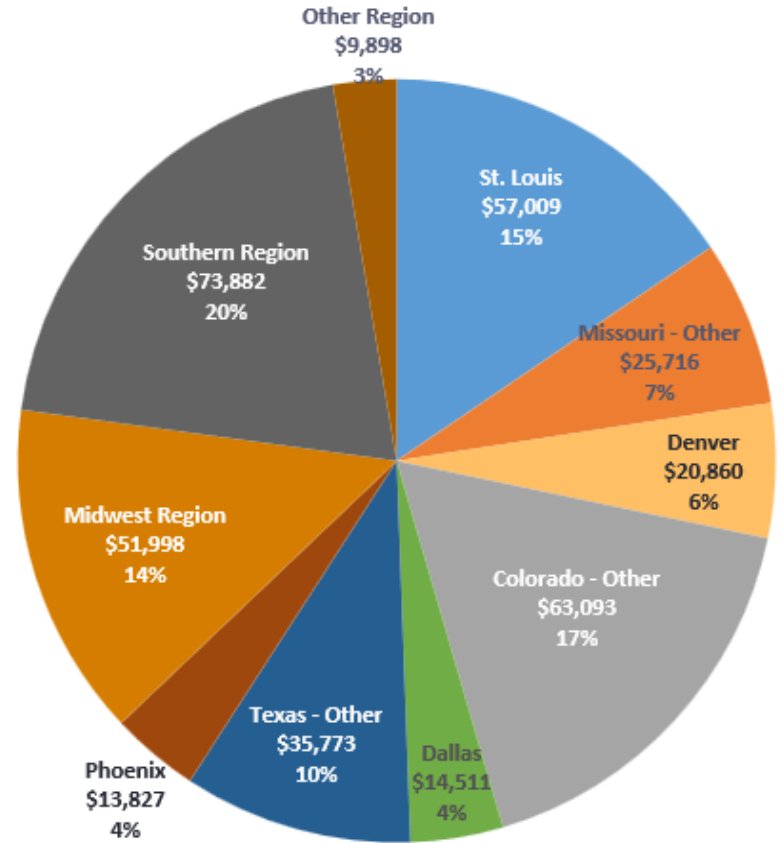
09-30-25

\$322,969



06-30-25

\$366,567

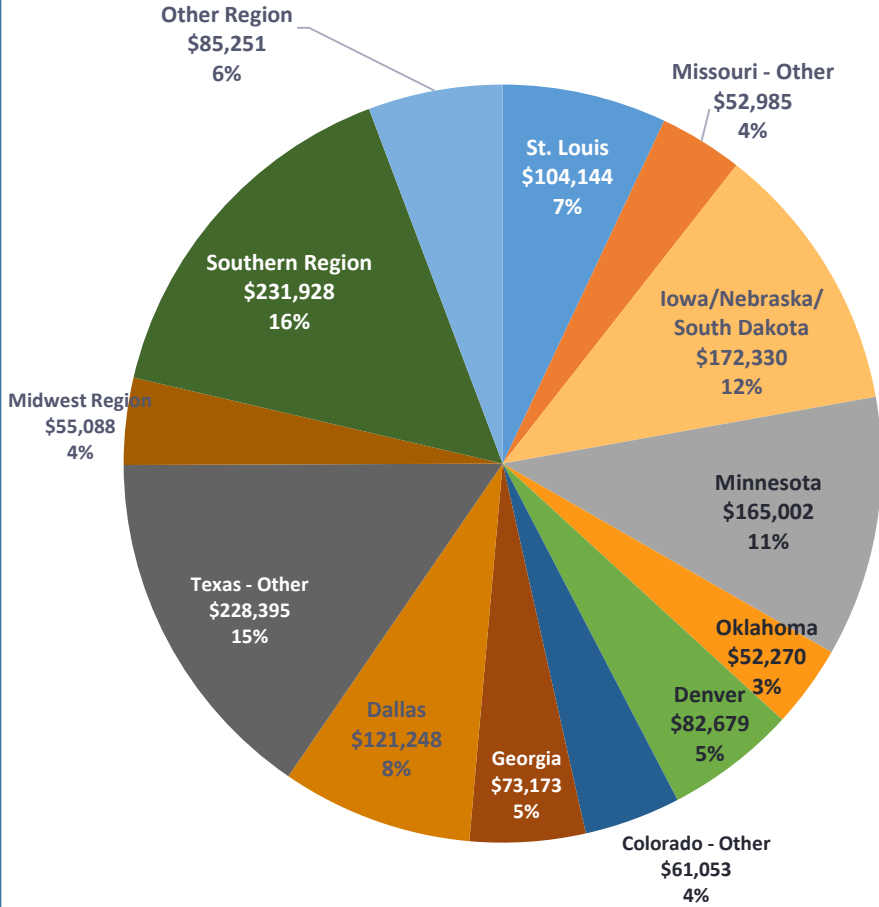


Multi Family Real Estate by Region

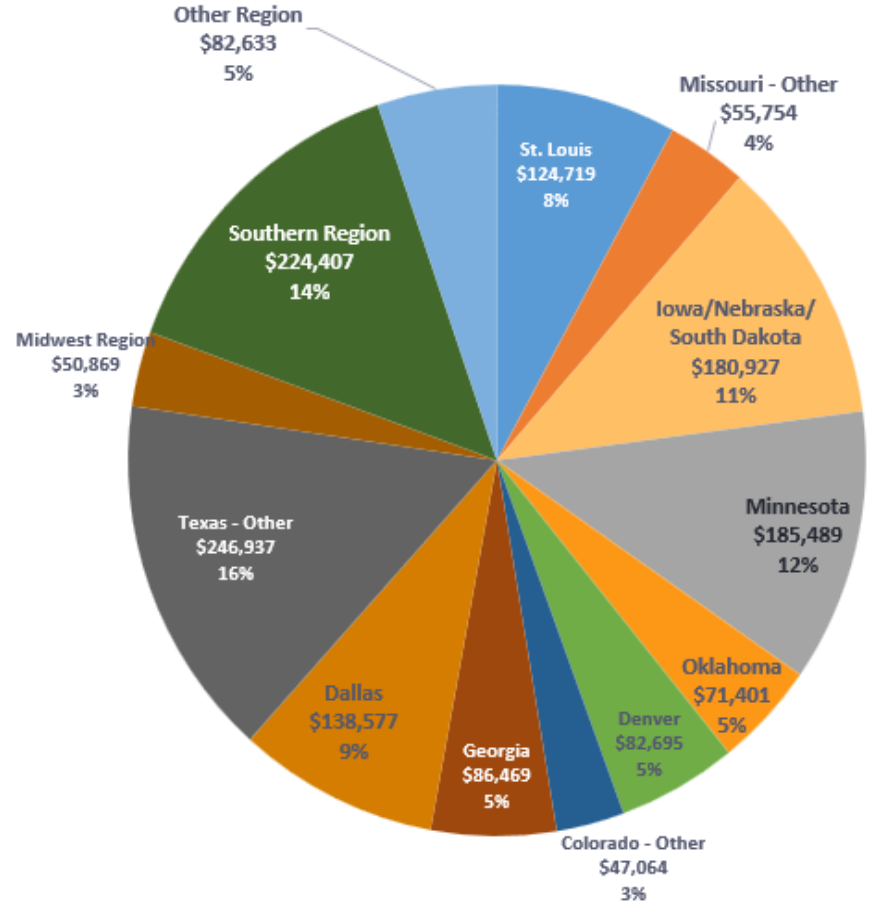


Gross Loans
[in thousands]

09-30-25 **\$1,485,546**



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



Average credit size is \$6,348,488

Average credit size is \$6,414,393

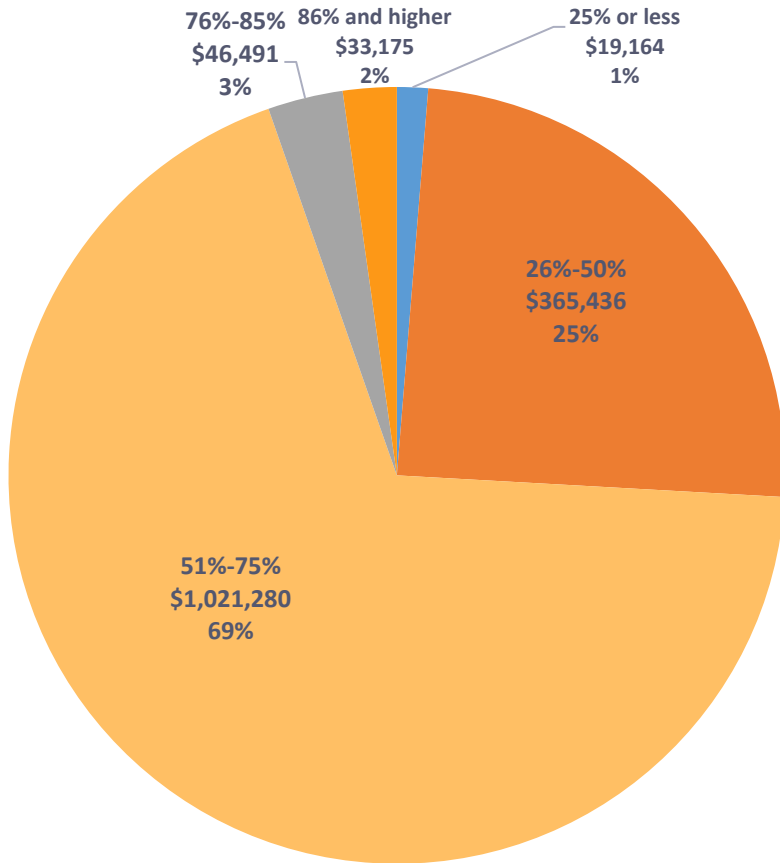
Multi Family Real Estate by LTV



Gross Loans
[in thousands]

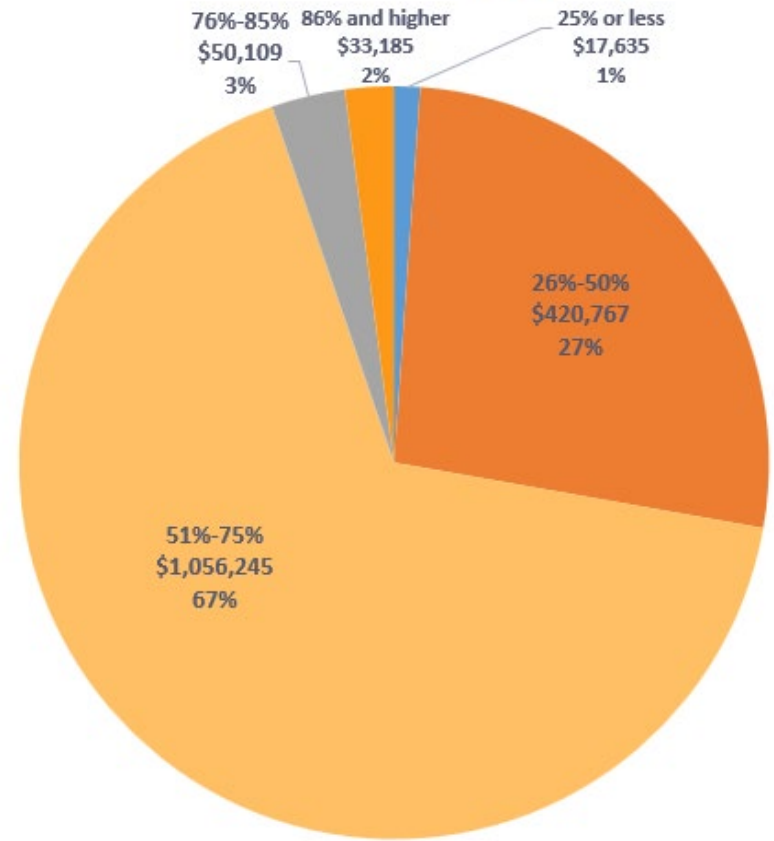
09-30-25

\$1,485,546



06-30-25

\$1,577,941



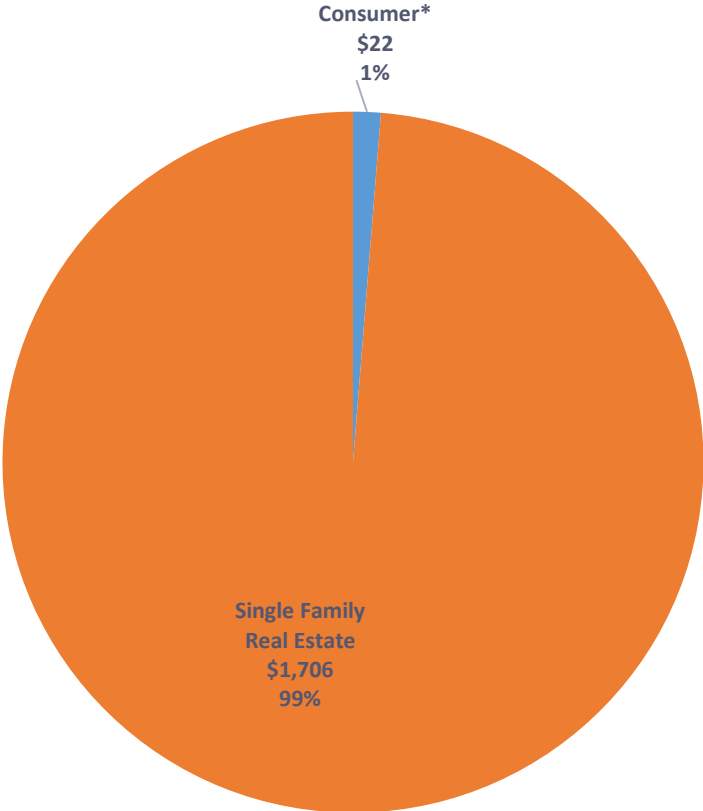


Non-performing by Type

Gross Loans
[in thousands]

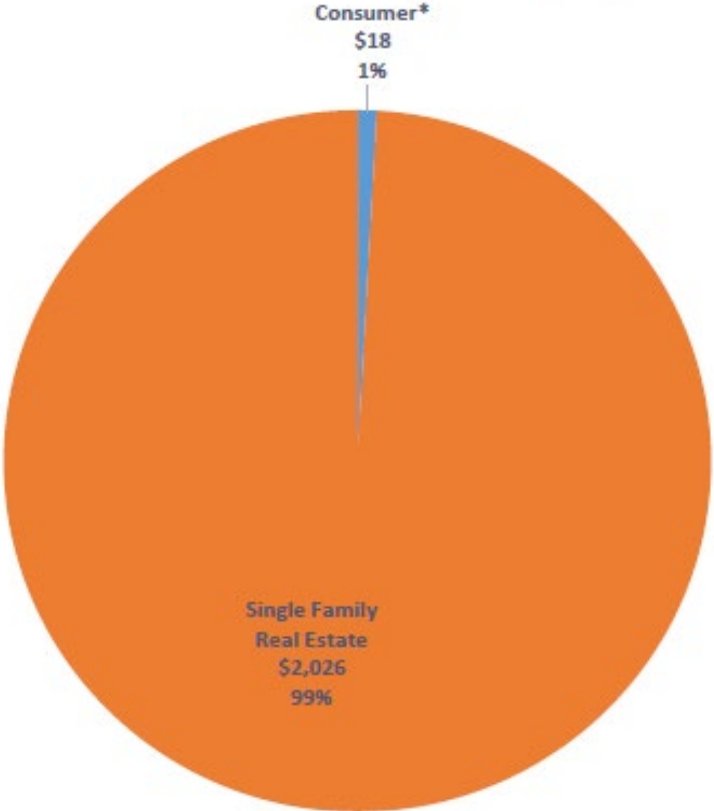
09-30-25

\$1,728



06-30-25

\$2,044



*Includes Home Equity Loans of \$0

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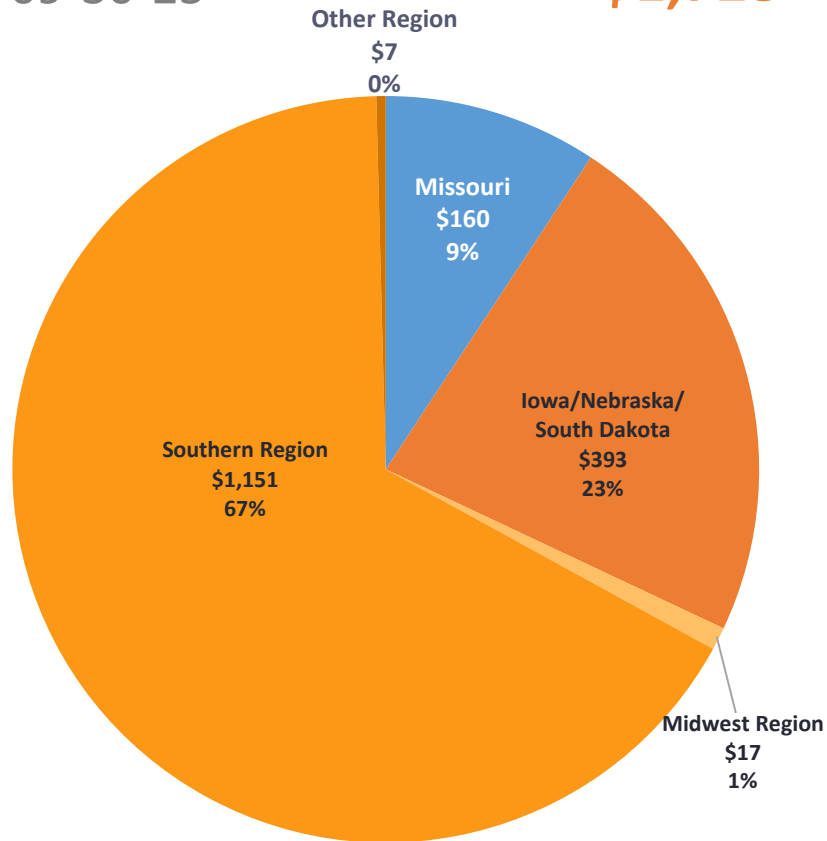
Non-performing by Region



Gross Loans
[in thousands]

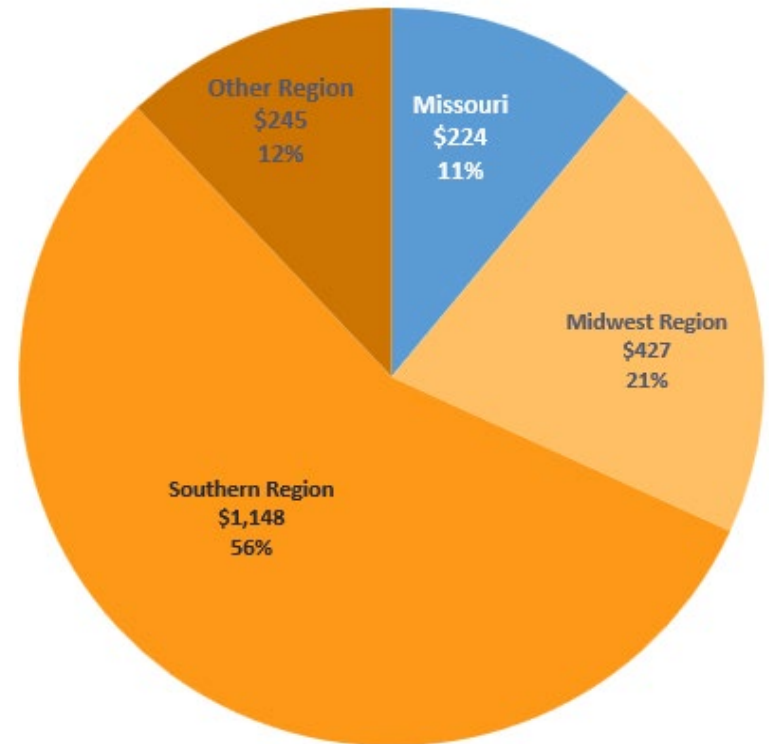
09-30-25

\$1,728



06-30-25

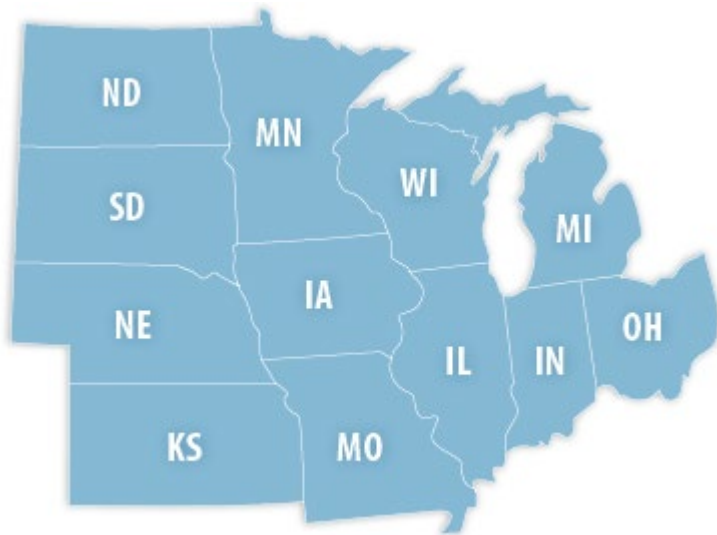
\$2,044



States by Region

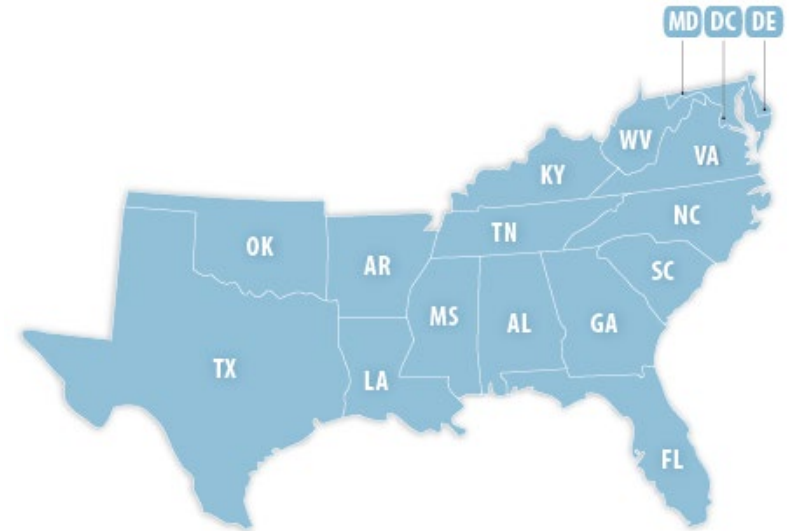


Midwest Region



- 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