

Loan Portfolio Presentation

January 2026

Great Southern Bancorp. Inc (NASDAQ: GSBC)

Fourth Quarter Ended December 31, 2025



**GREAT SOUTHERN
BANCORP, INC.**

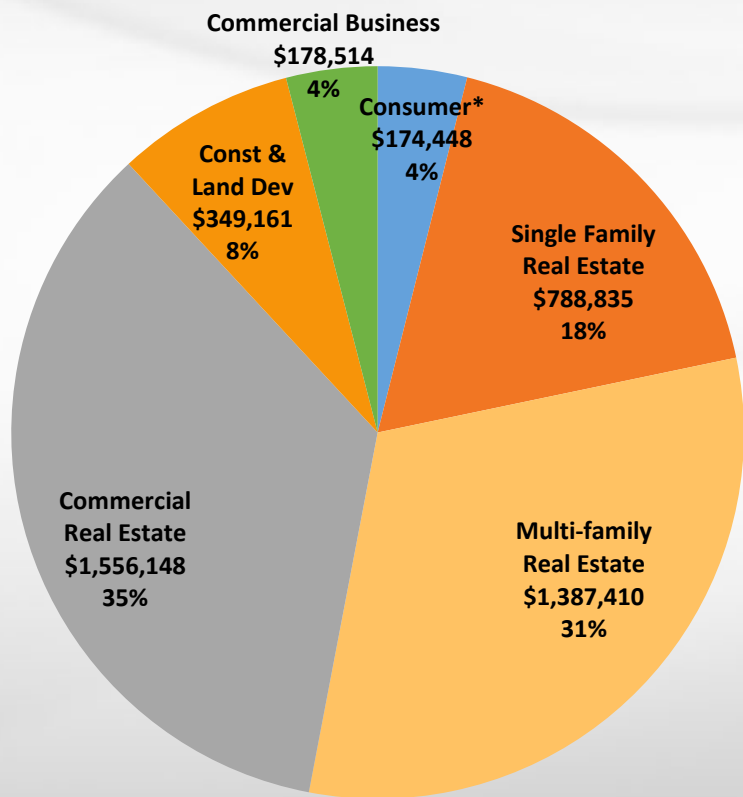


Loan Portfolio by Category

Gross Loans [in thousands]

12-31-25

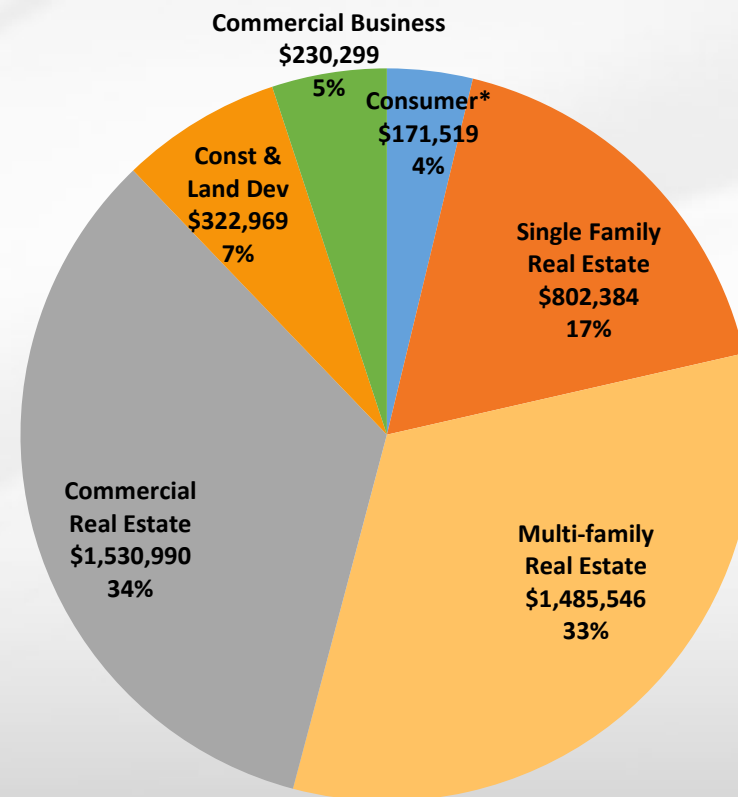
\$4,434,516



*Includes Home Equity Loans of \$128,030

9-30-25

\$4,543,707



*Includes Home Equity Loans of \$123,359

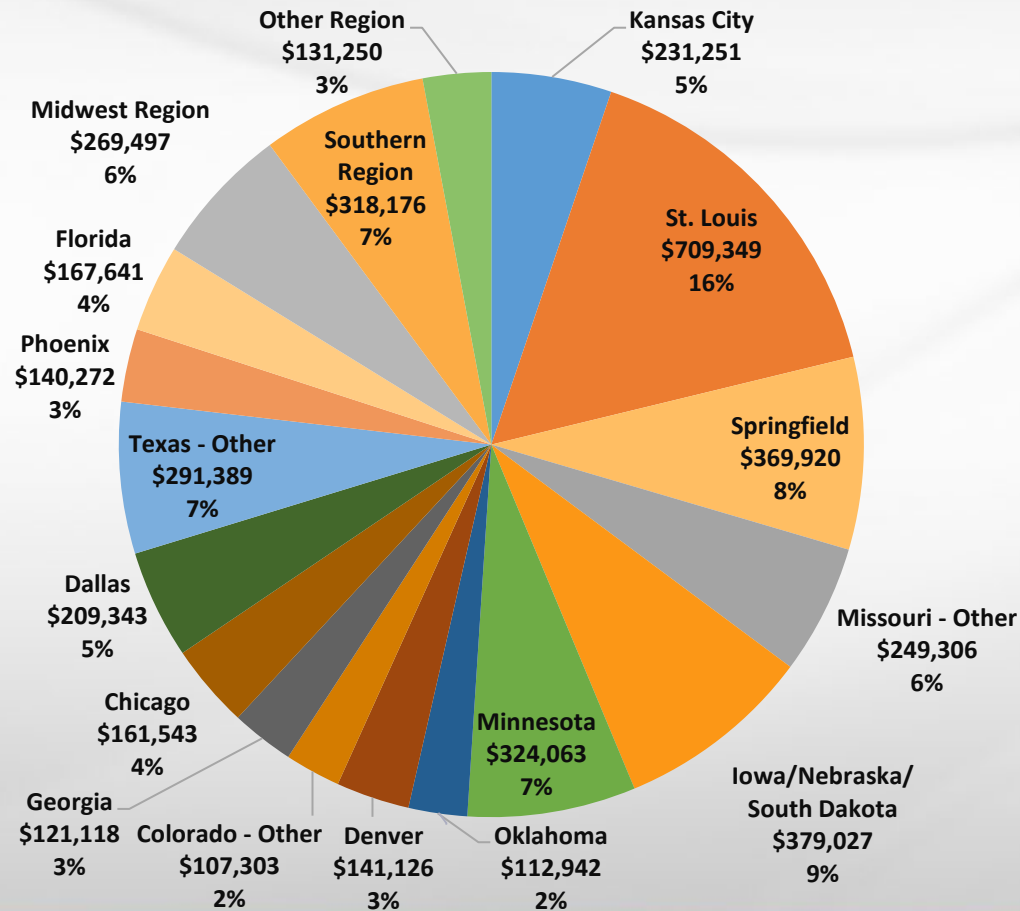


Loan Portfolio by Region

Gross Loans [in thousands]

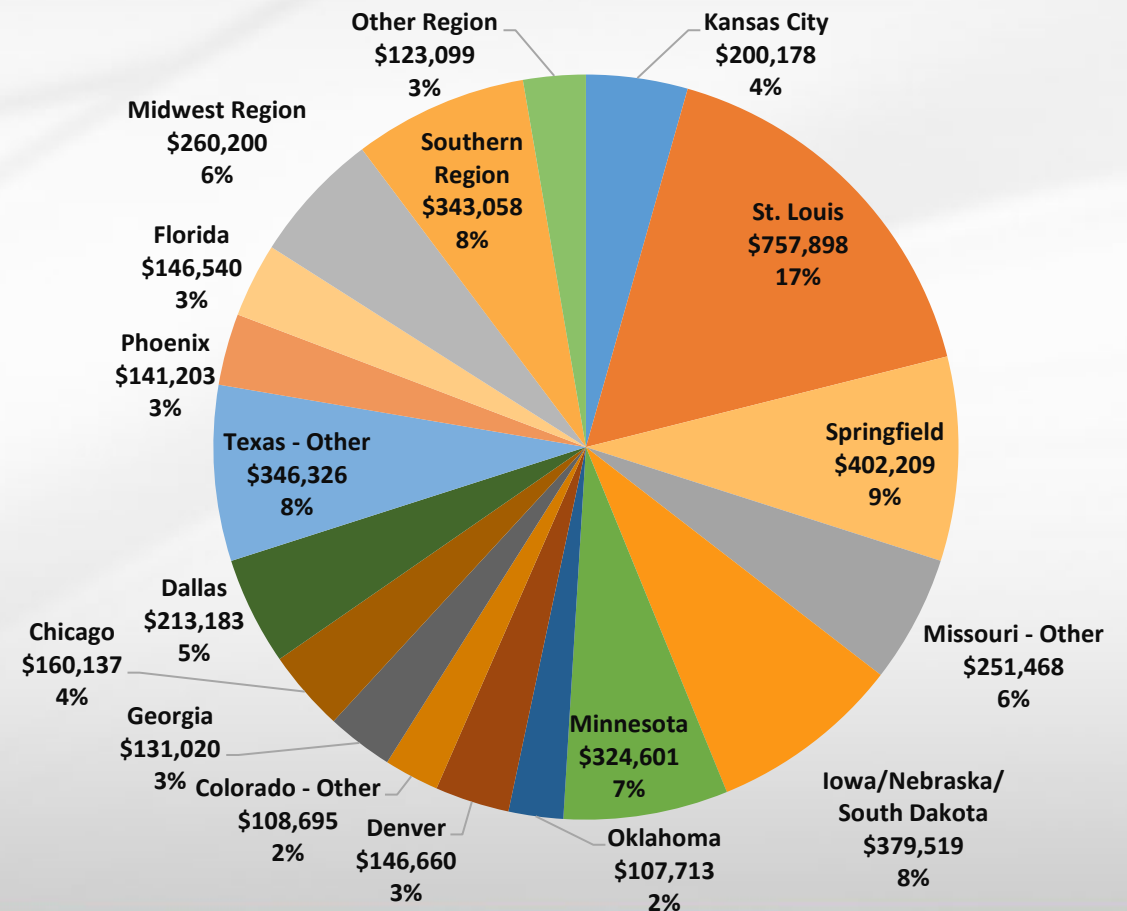
12-31-25

\$4,434,516



9-30-25

\$4,543,707



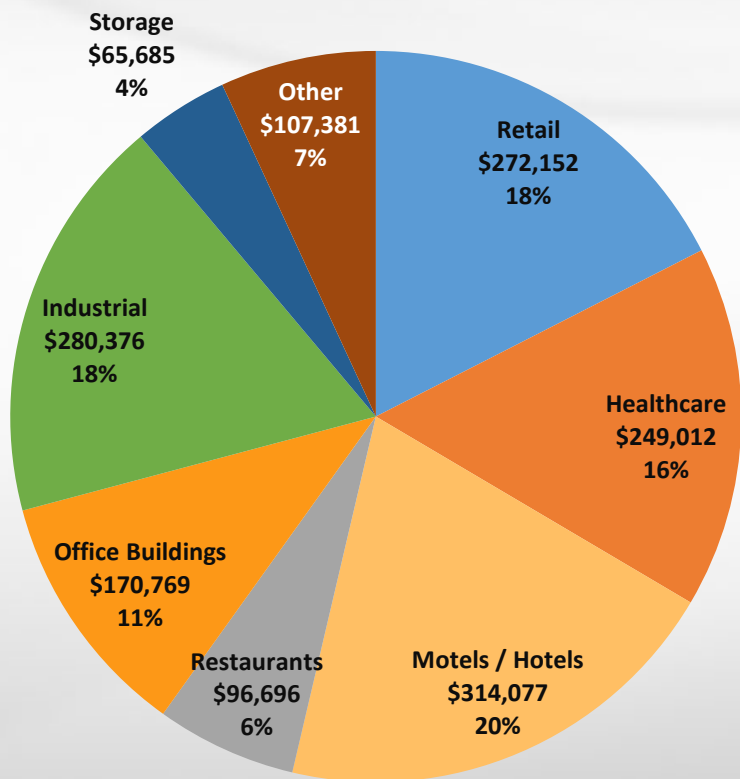


Commercial Real Estate by Industry

Gross Loans [in thousands]

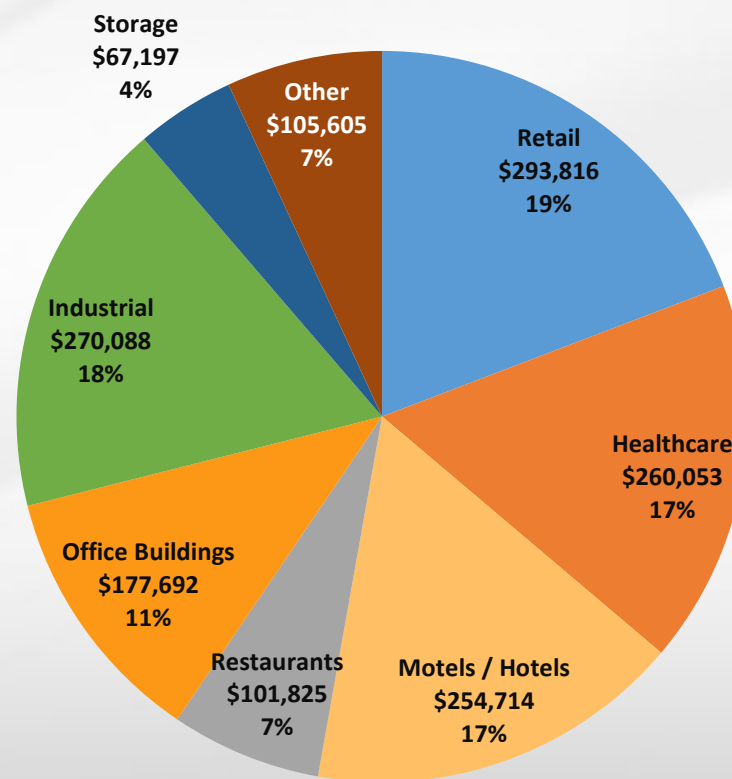
12-31-25

\$1,556,148



9-30-25

\$1,530,990



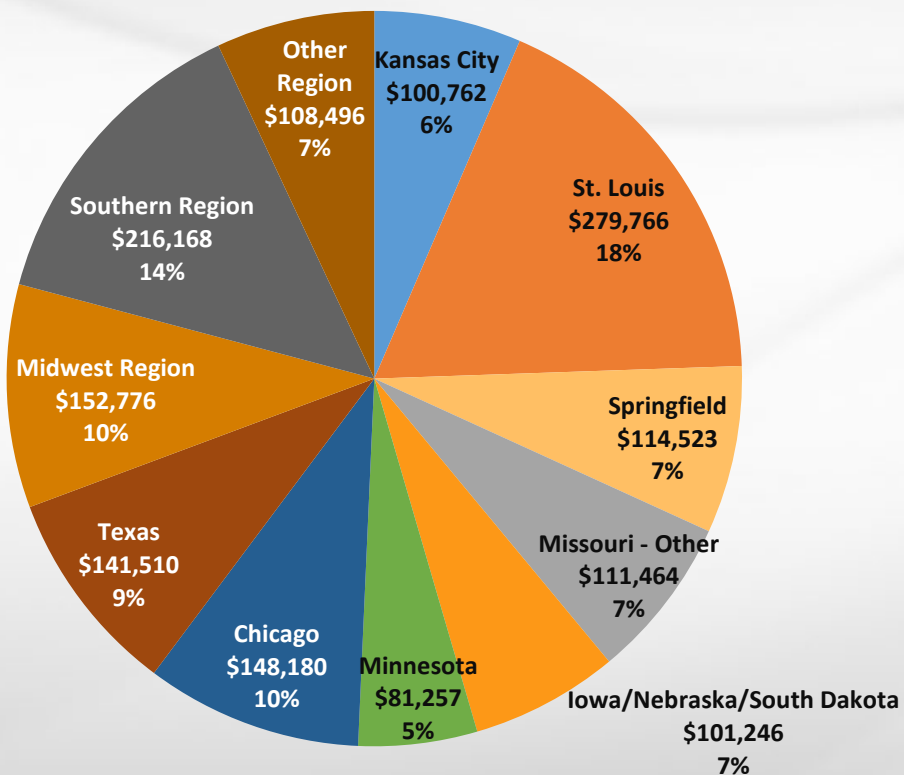


Commercial Real Estate by Region

Gross Loans [in thousands]

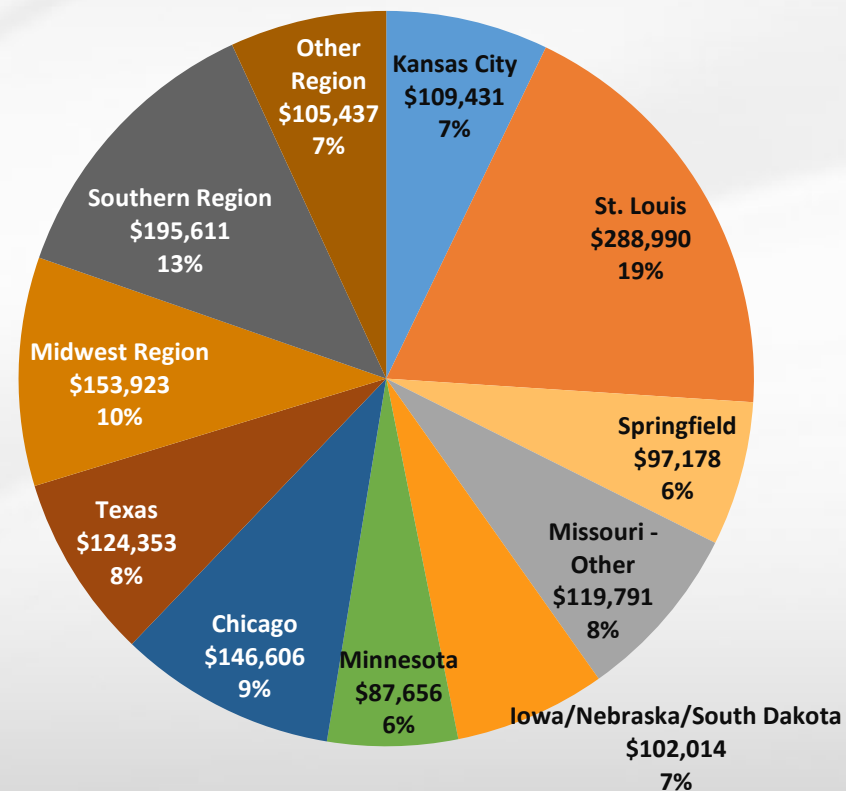
12-31-25

\$1,556,148



9-30-25

\$1,530,990



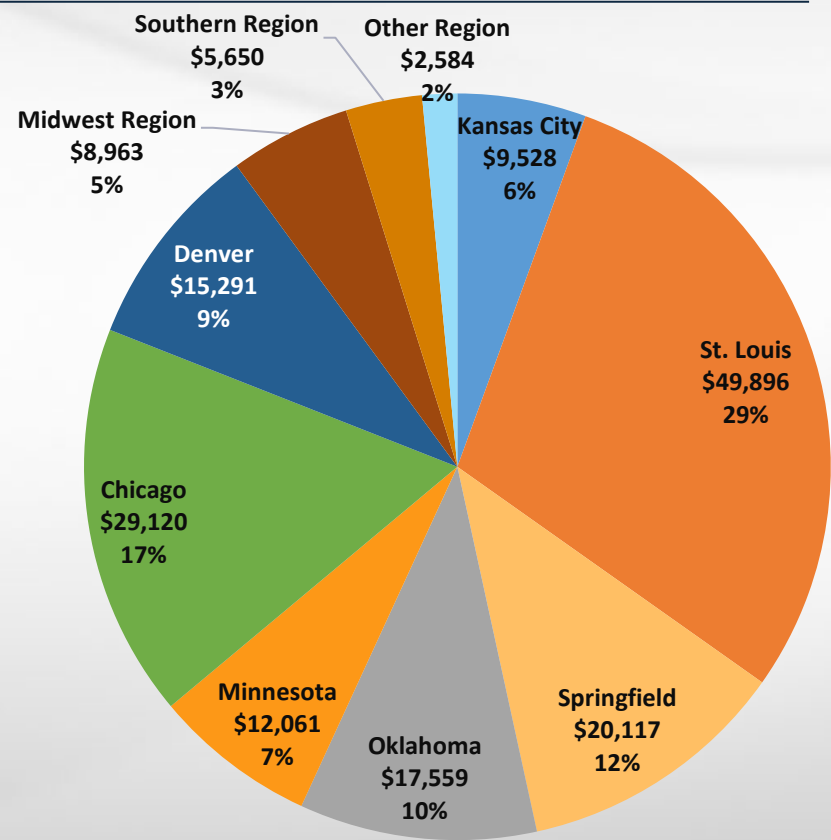


Commercial Real Estate Office and Retail (as of 12/31/25)

Gross Loans [in thousands]

12-31-25

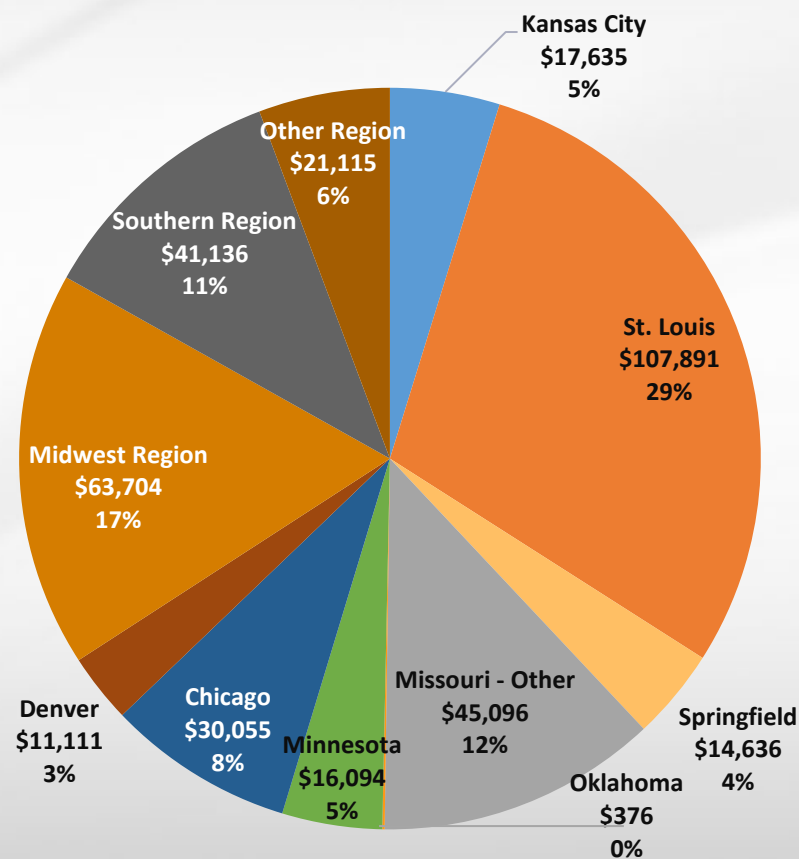
\$170,769



Average credit size is \$1,383,687

12-31-25

\$368,849



Average credit size is \$1,526,914



Commercial Real Estate Office and Retail (as of 12/31/25)

Gross Loans [in thousands]

Office \$170,769

	Medical	Traditional
Outstanding Balance	\$21,533	\$149,237
# of Loans	18	101
Avg. Loan Size	\$1,133	\$1,478
Weighted Avg. LTV	69%	45%

Office: Non-owner Occ.	\$131,747	Owner Occupied	\$17,490
>100,000	\$91,805	# of Loans	46
20,000-100,000	\$13,105	Avg. Loan Size	\$380
<20,000	\$26,837	Weighted Avg. LTV	45%
# of Loans	55		
Avg. Loan Size	\$2,395		
Weighted Avg. LTV	45%		

100% of Office Portfolio – Pass Rated

Retail + Restaurant \$368,849

	Strip Center	Single Tenant	Mixed-Use	Neighborhood & Shopping Center	Restaurants
Outstanding Balance	\$143,575	\$53,580	\$22,402	\$52,596	\$96,696
# of Loans	60	69	14	10	82
Avg. Loan Size	\$2,354	\$777	\$1,600	\$5,260	\$1,151
Weighted Avg. LTV	58%	50%	67%	53%	58%

100% of Retail Portfolio – Pass Rated

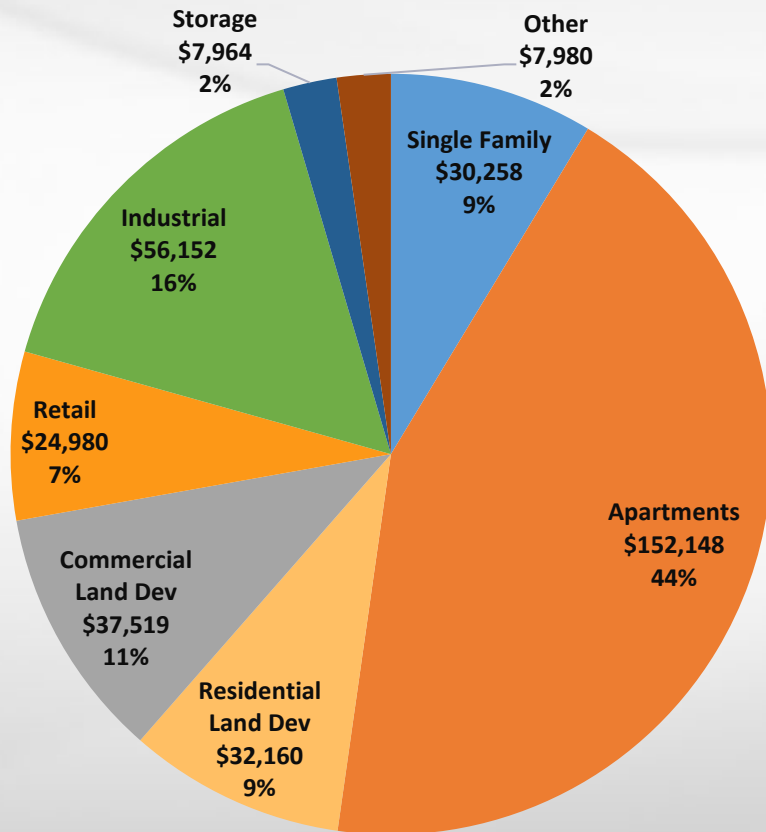


Construction & Land Development by Industry

Gross Loans [in thousands]

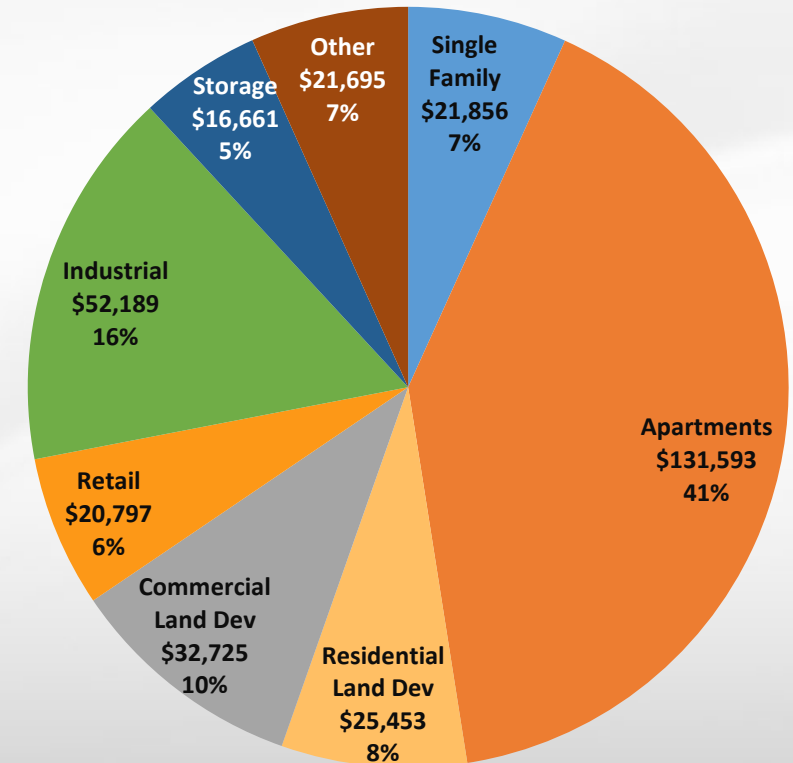
12-31-25

\$349,161



9-30-25

\$322,969



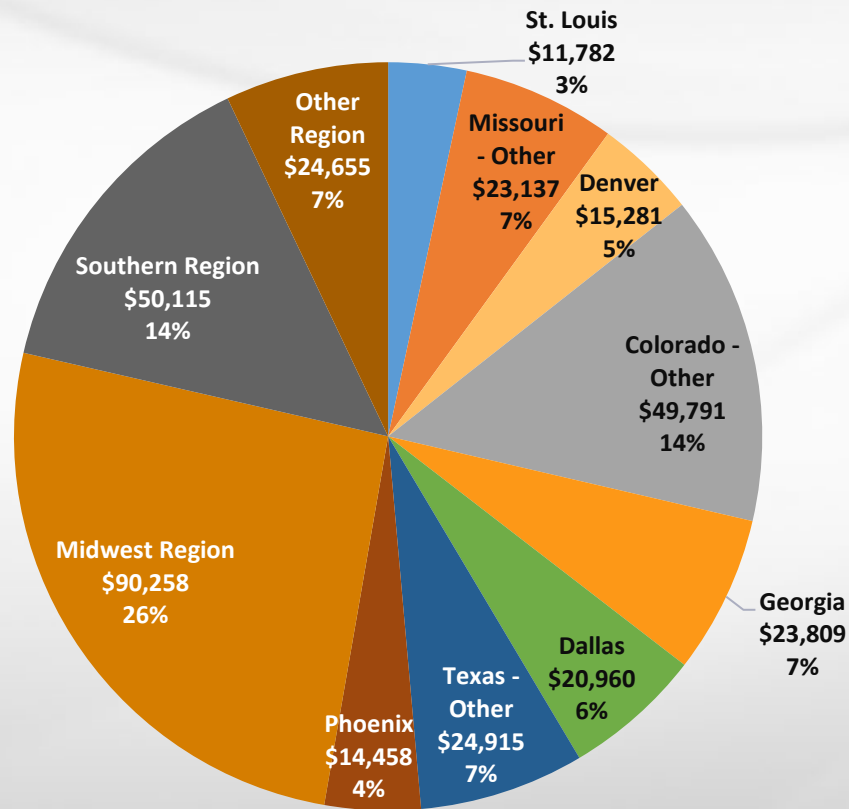


Construction & Land Development by Region

Gross Loans [in thousands]

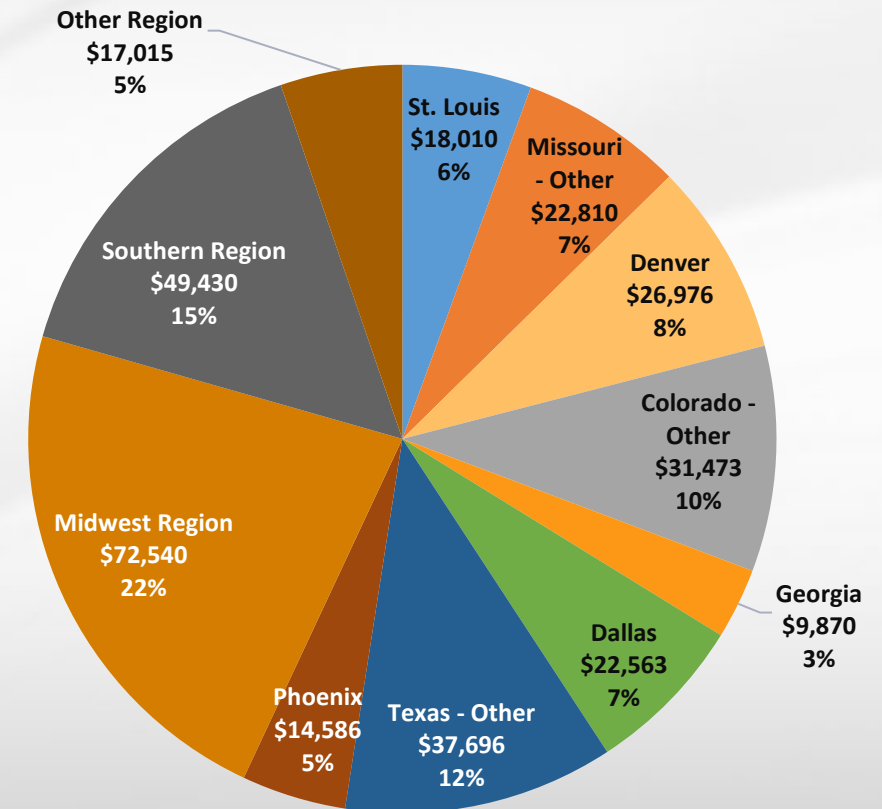
12-31-25

\$349,161



9-30-25

\$322,969



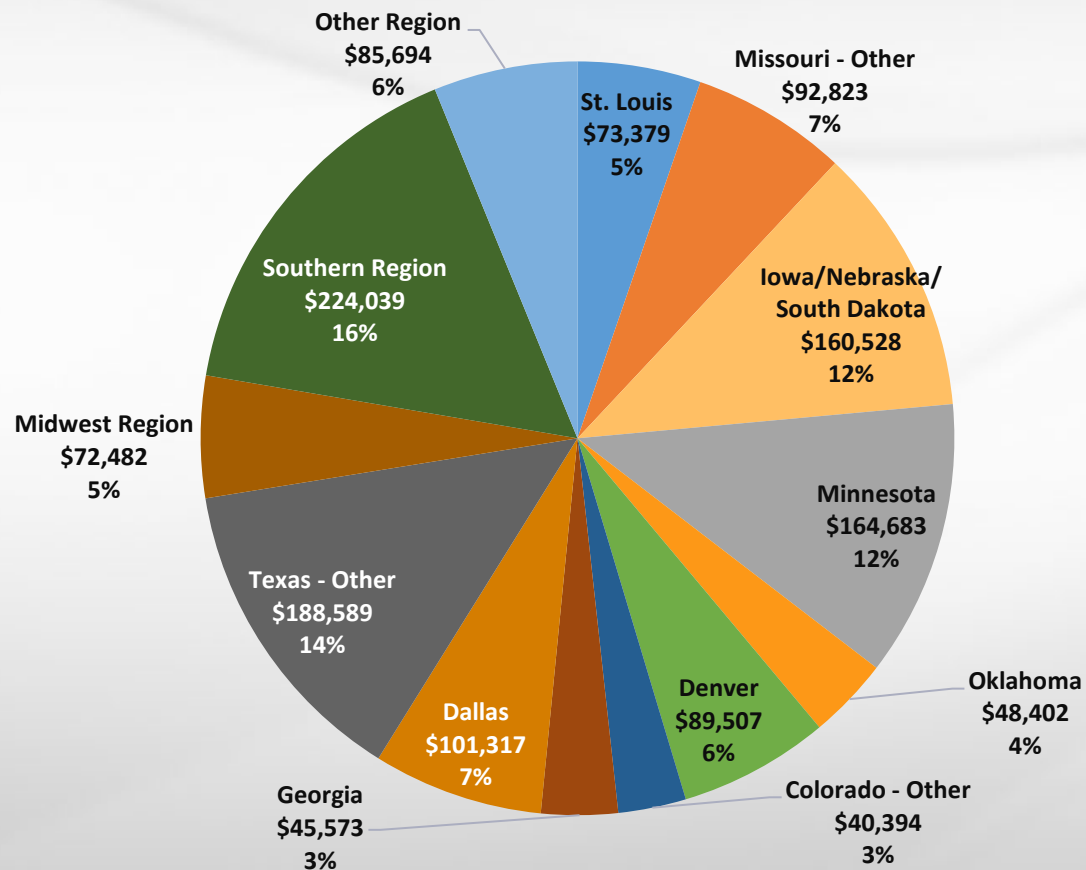


Multi Family Real Estate by Region

Gross Loans [in thousands]

12-31-25

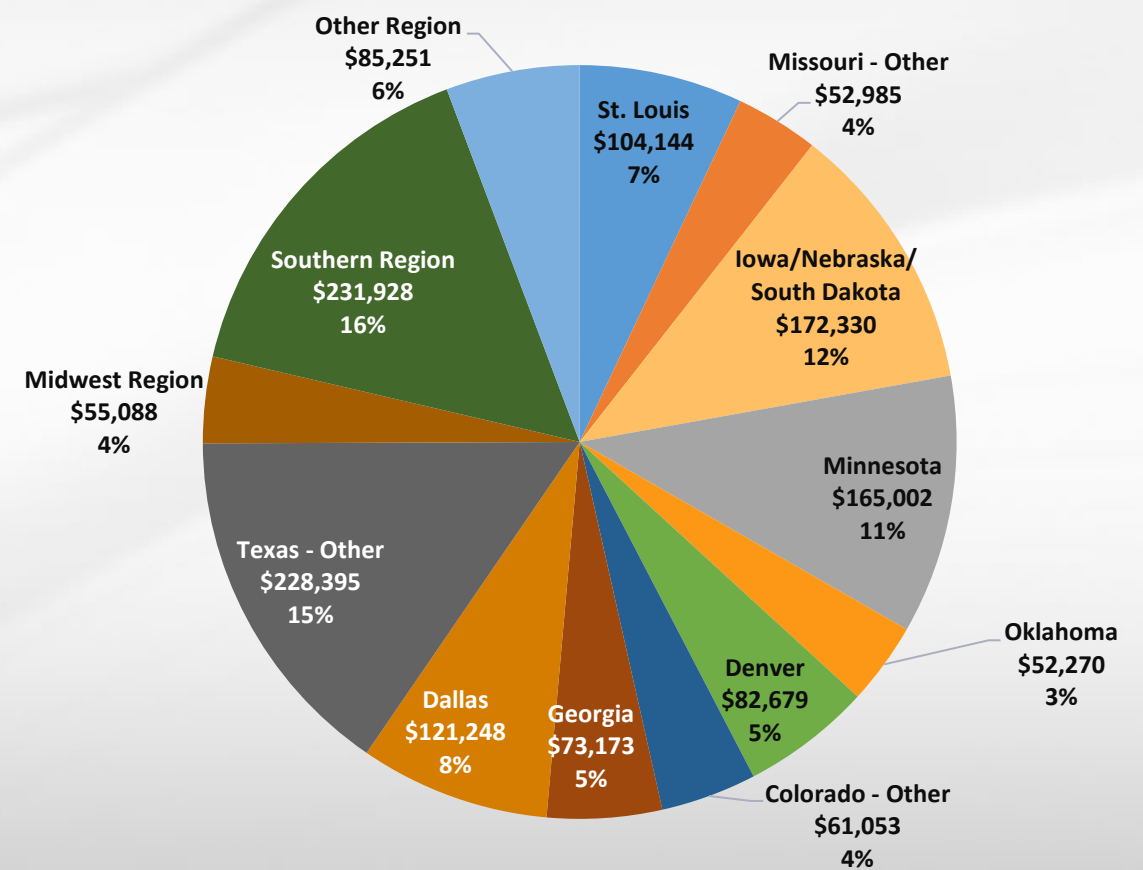
\$1,387,410



Average credit size is \$6,041,746

9-30-25

\$1,485,546



Average credit size is \$6,348,488

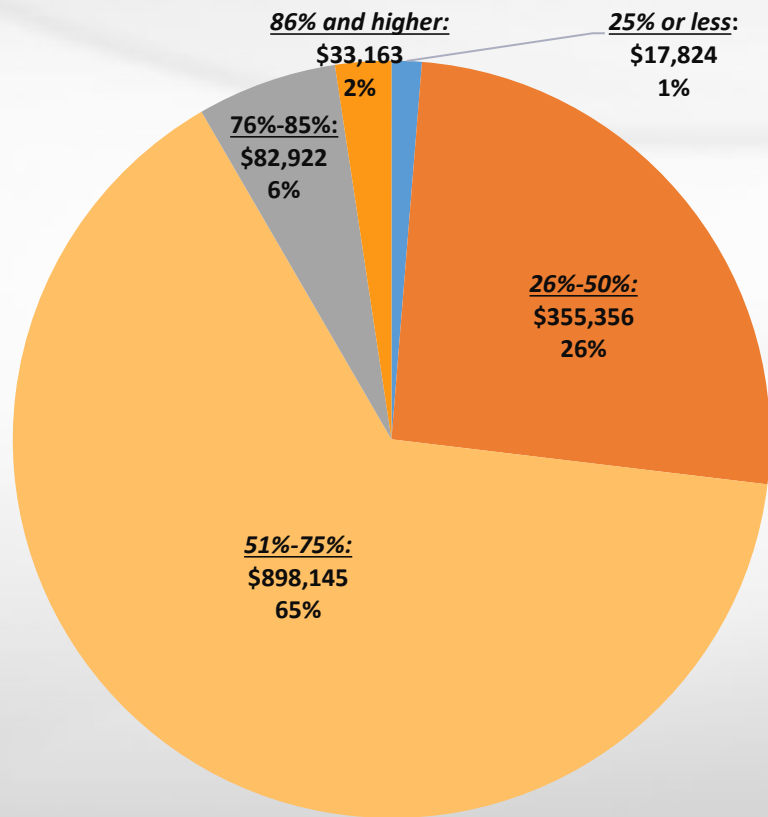


Multi Family Real Estate by LTV

Gross Loans [in thousands]

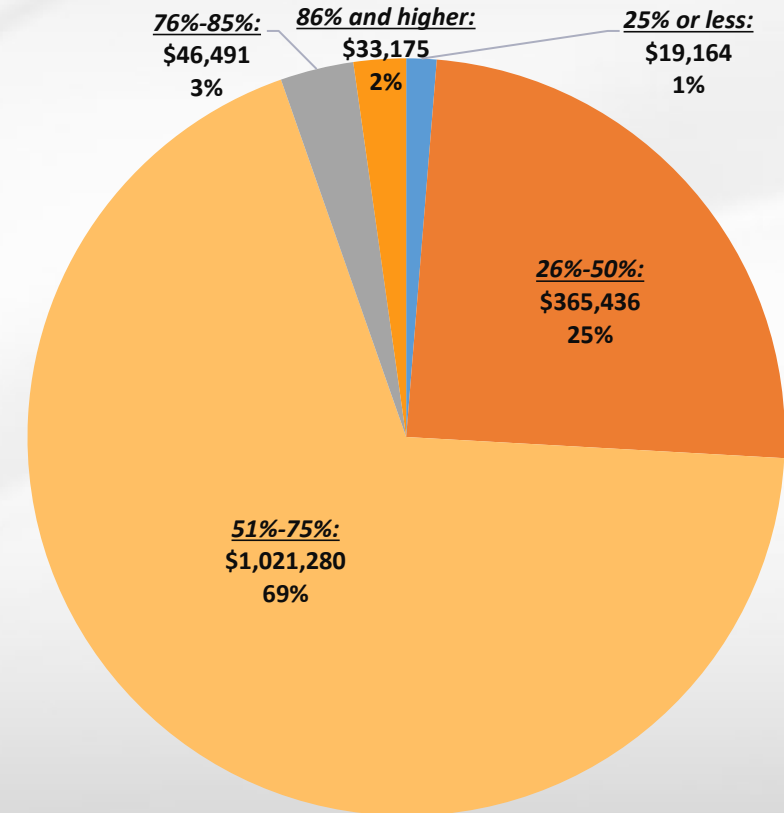
12-31-25

\$1,387,410



9-30-25

\$1,485,546



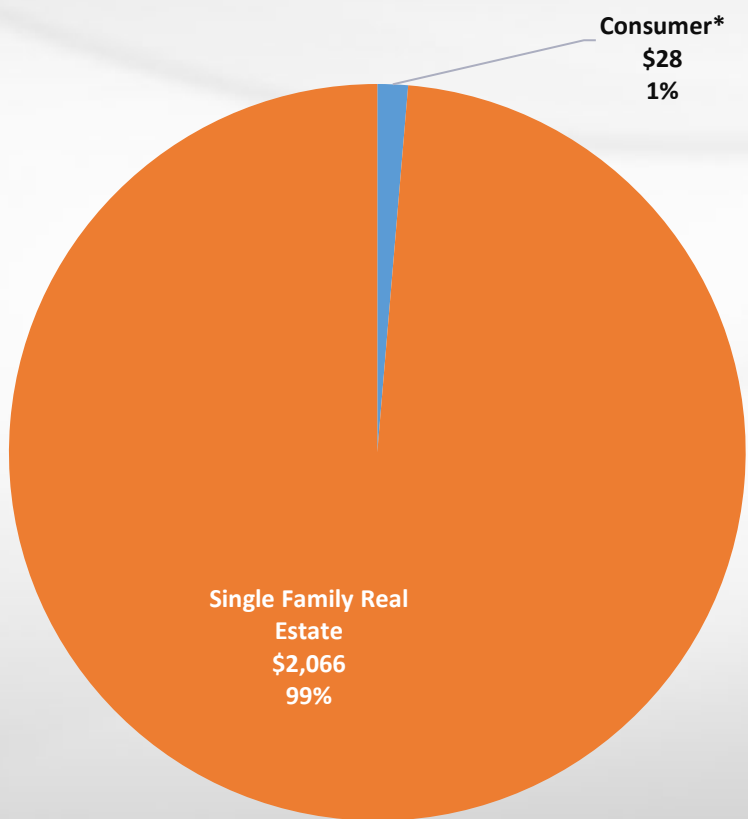


Non-Performing by Type

Gross Loans [in thousands]

12-31-25

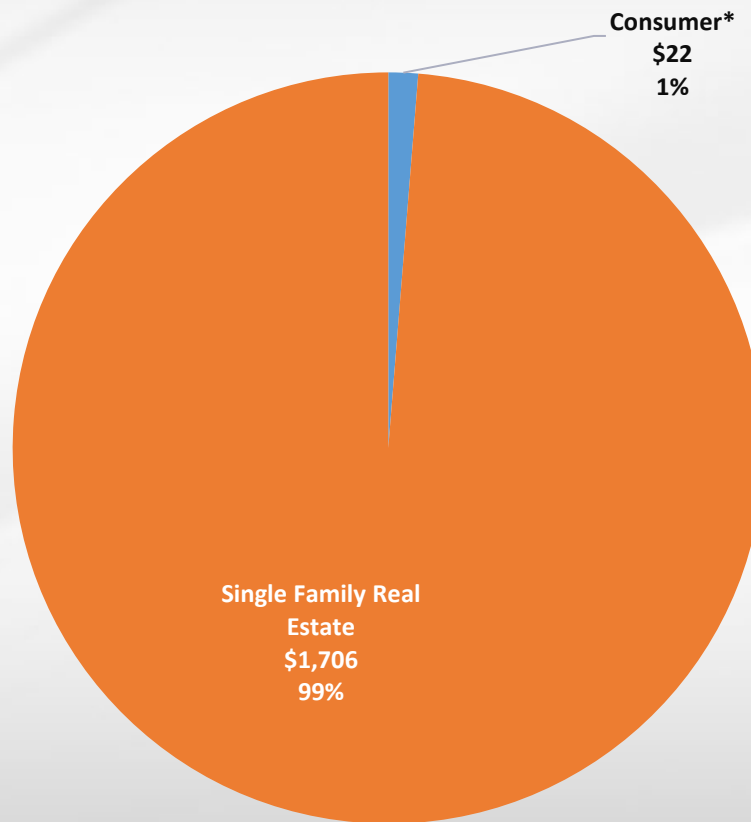
\$2,094



*Includes Home Equity Loans of \$18

9-30-25

\$1,728



*Includes Home Equity Loans of \$0

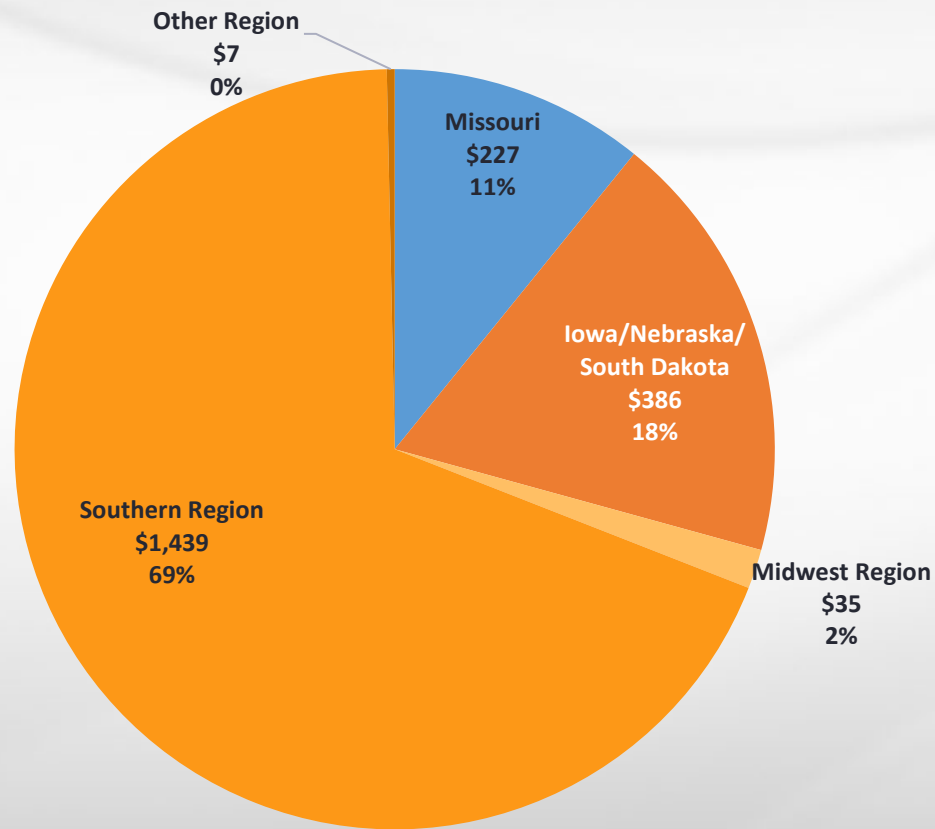


Non-Performing by Region

Gross Loans [in thousands]

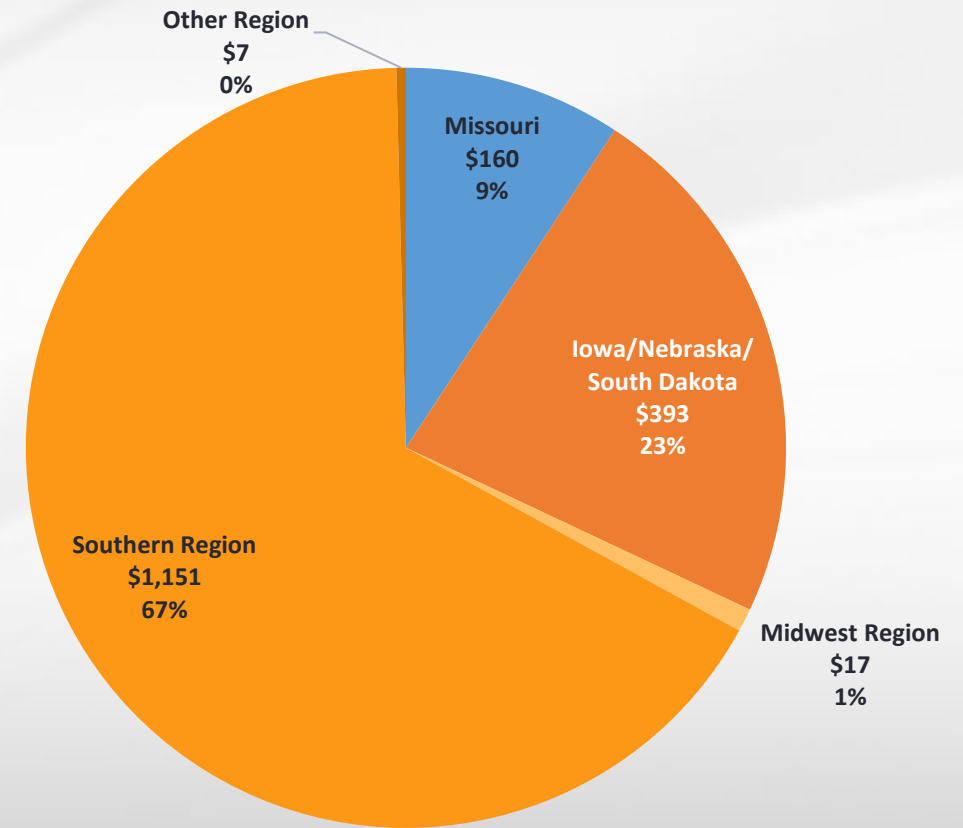
12-31-25

\$2,094



9-30-25

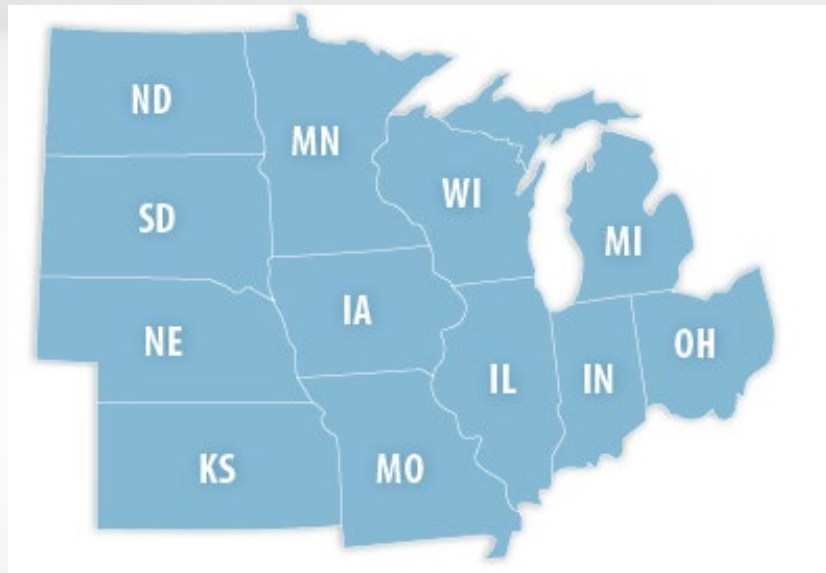
\$1,728





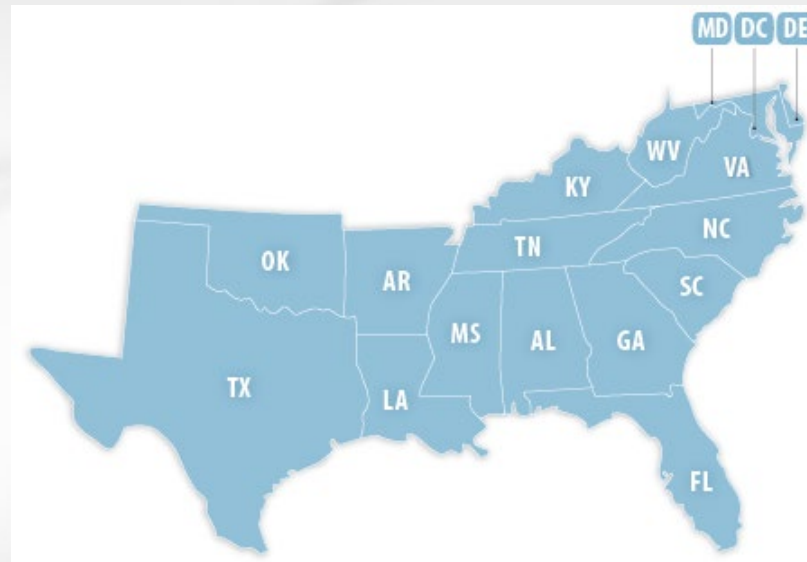
States by Region

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

Great Southern Bancorp. Inc (NASDAQ: GSBC)

Kincade Ayers

(616) 233-0500 - GSBC@lambert.com

Investor Relations



**GREAT SOUTHERN
BANCORP, INC.**