Loan Portfolio Presentation

June 2026

Great Southern Bancorp. Inc (NASDAQ: GSBC)

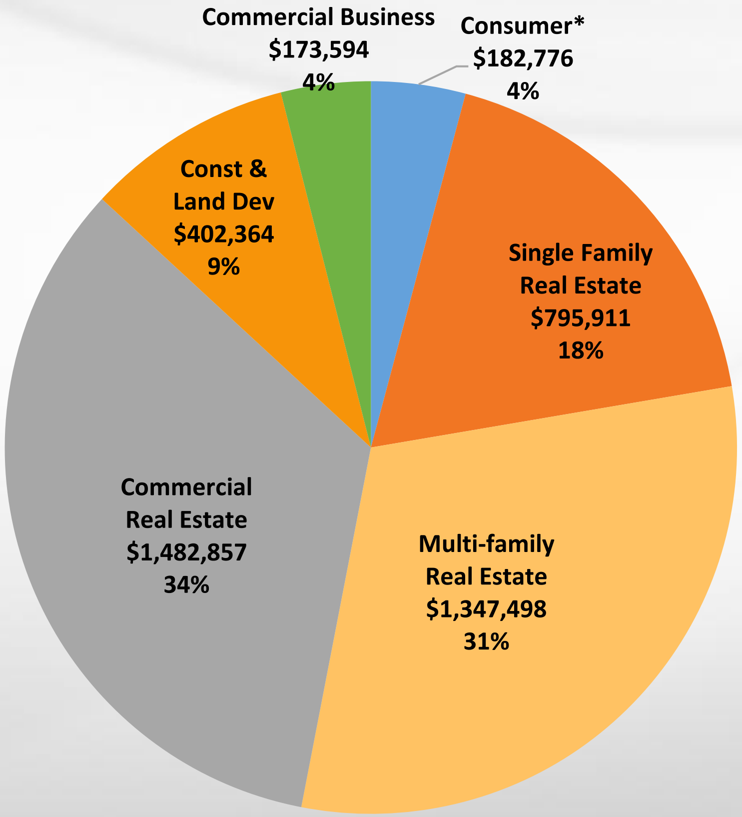
Second Quarter Ended by June 30, 2026

GREAT SOUTHERN BANCORP, INC.

Loan Portfolio **by Category**

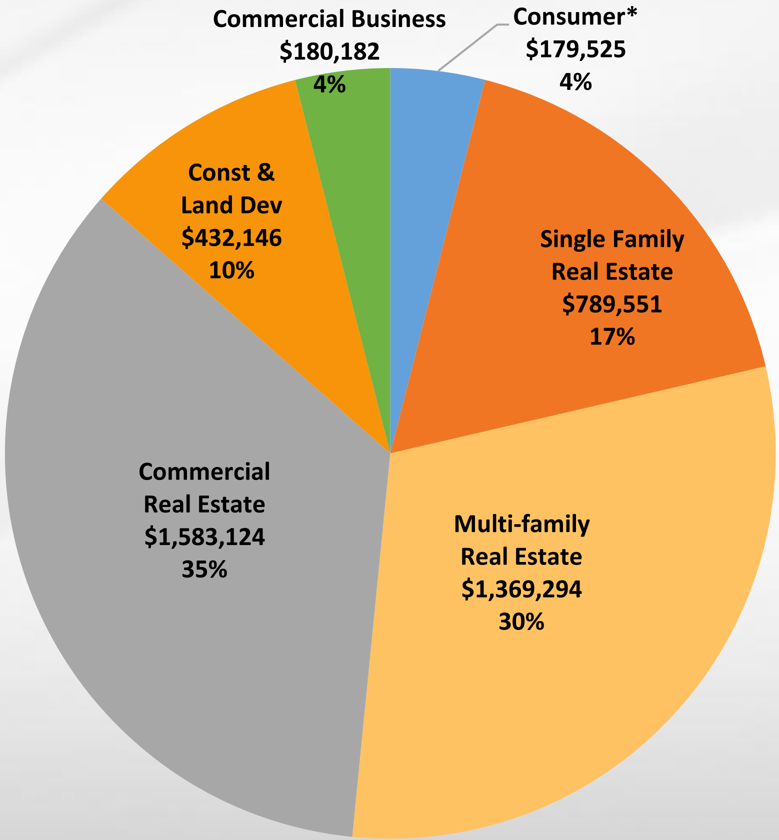
Gross Loans [in thousands]

6-30-26 $4,385,000



*Includes Home Equity Loans of $139,377

3-31-26 $4,533,822

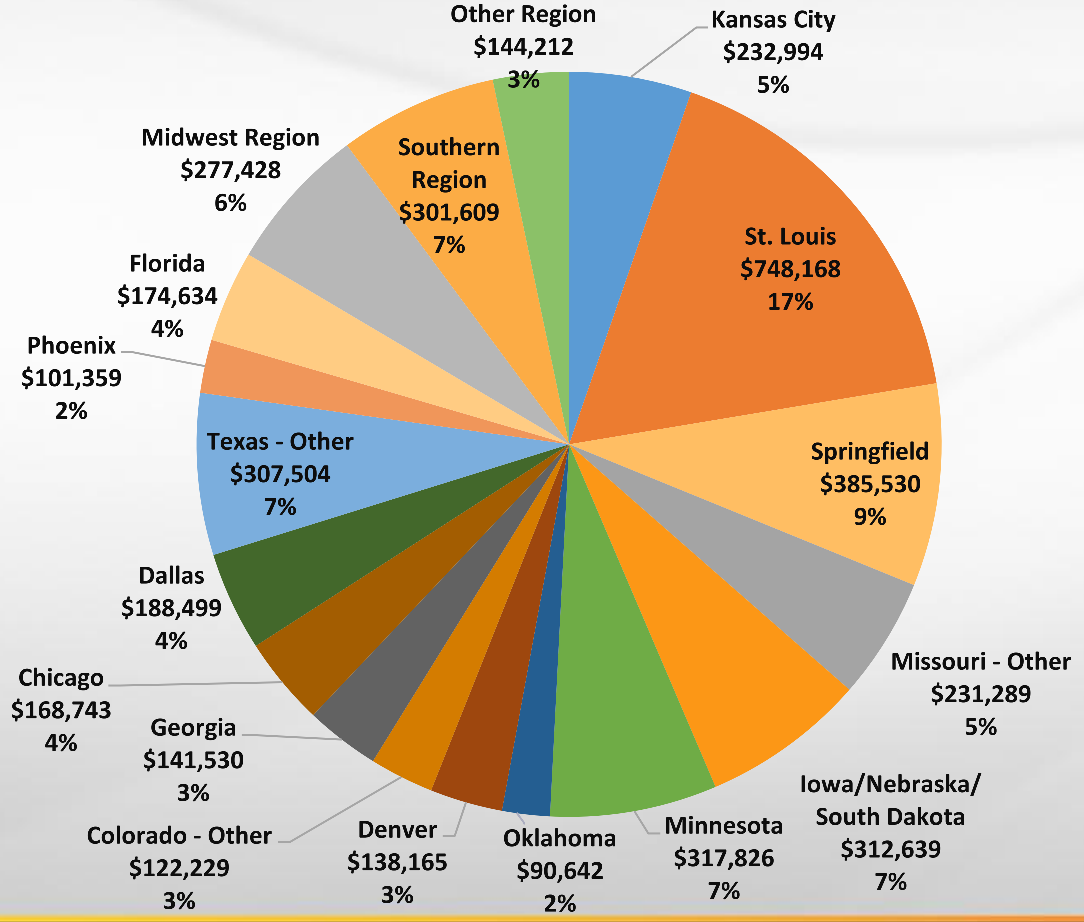


*Includes Home Equity Loans of $134,704

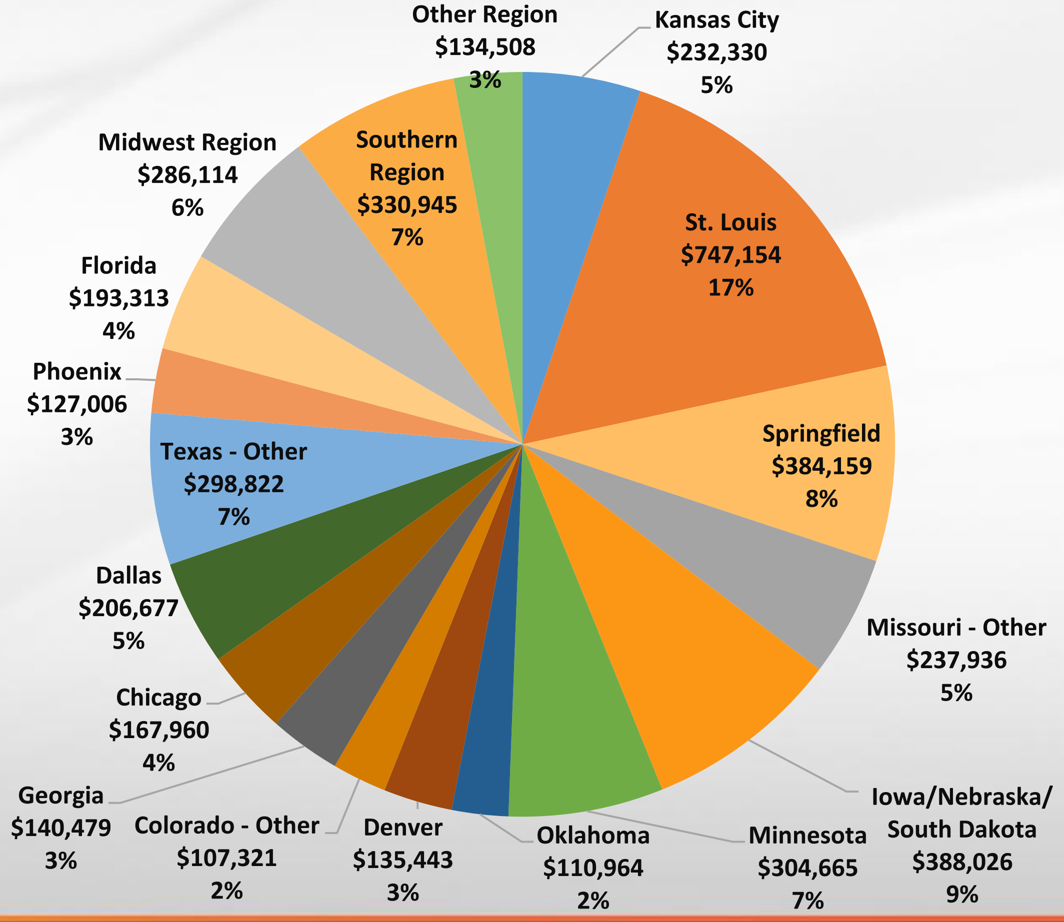
Loan Portfolio by **Region**

Gross Loans [in thousands]

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



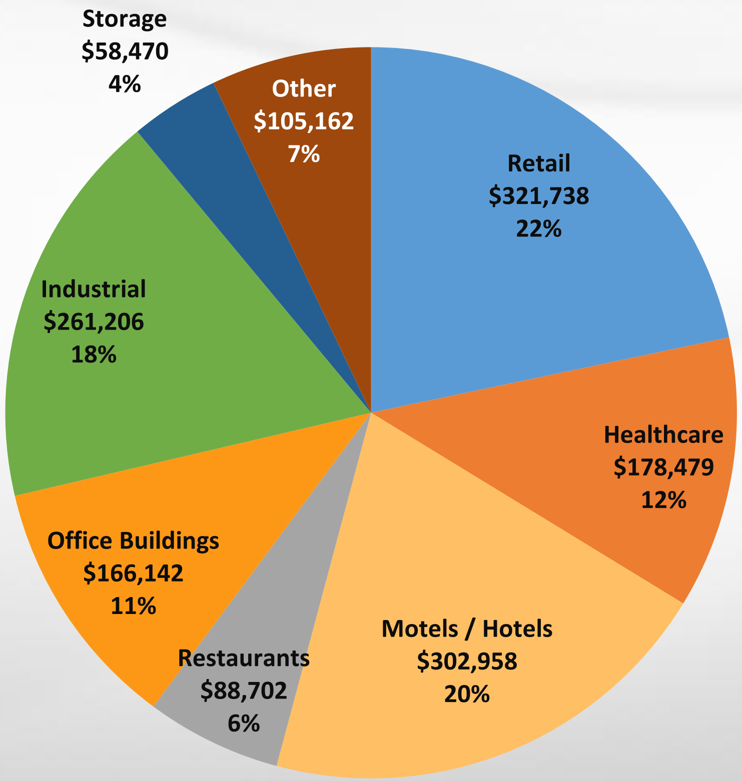
3-31-26 **$4,533,822**



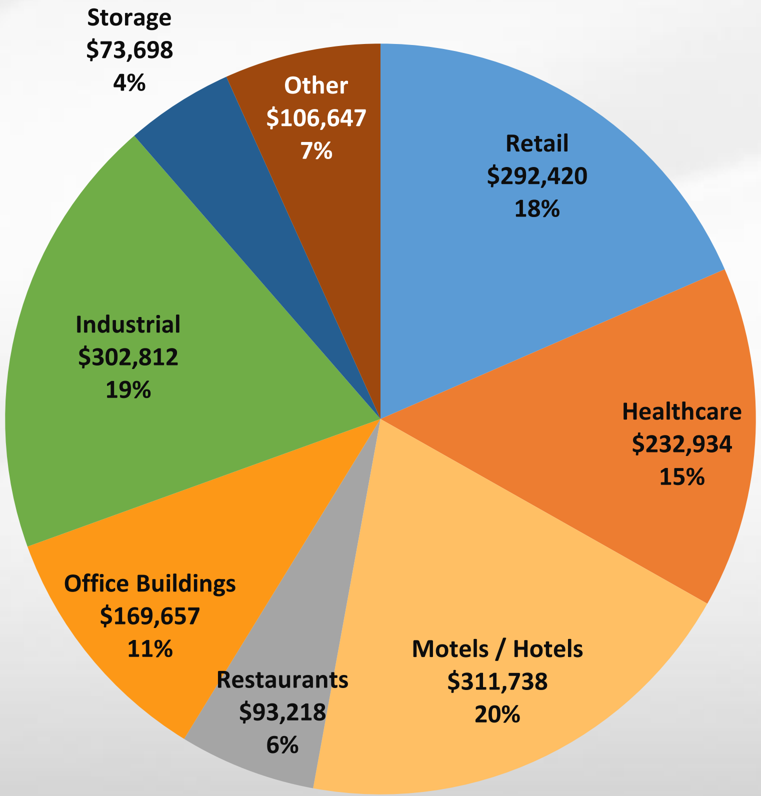
Commercial Real Estate **by Industry**

Gross Loans [in thousands]

6-30-26 $1,482,857



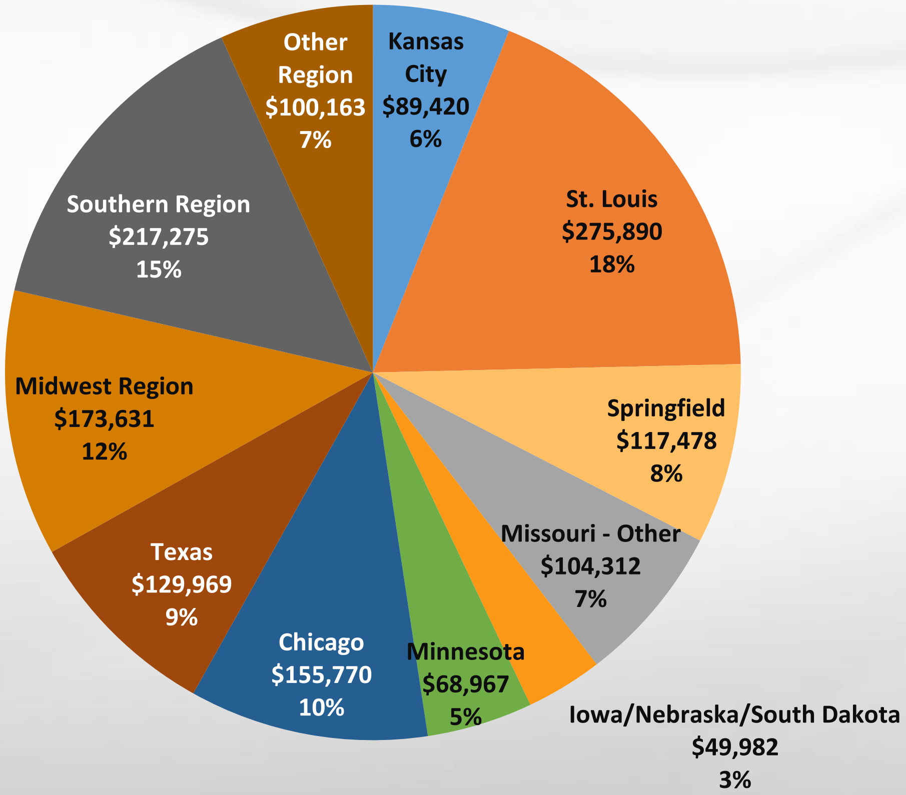
3-31-26 $1,583,124



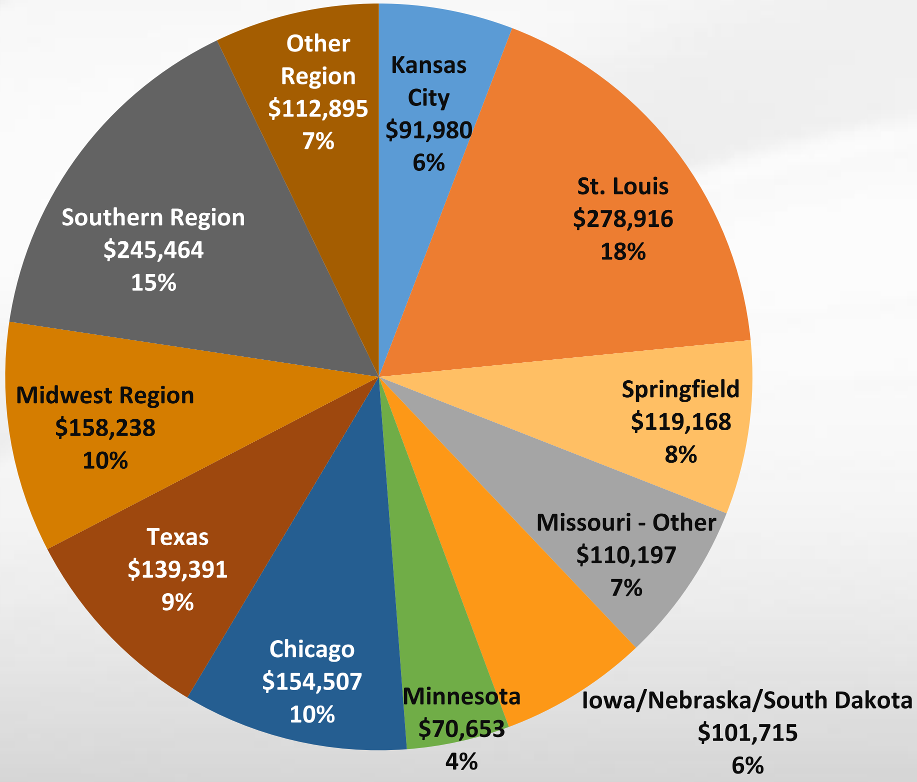
Commercial Real Estate **by Region**

Gross Loans [in thousands]

6-30-26 $1,482,857



3-31-26 $1,583,124

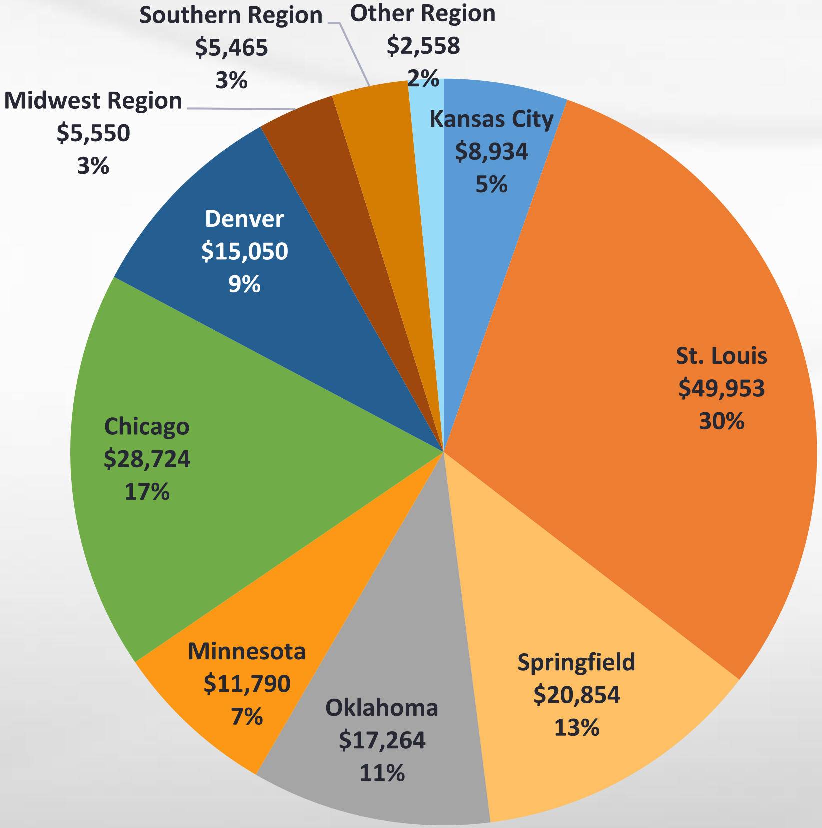


Commercial Real Estate **Office and Retail** (as of 6/30/26)

Gross Loans [in thousands]

Office

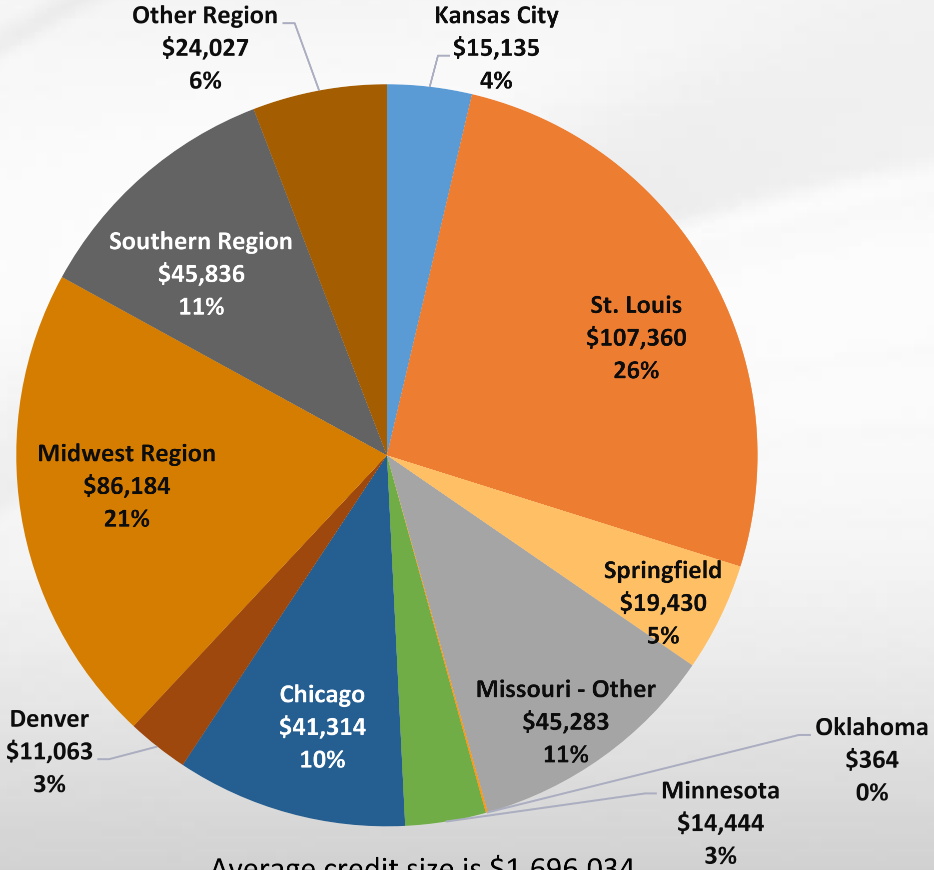
6-30-26 $166,142



Average credit size is $1,432,258

Retail

6-30-26 $410,440



Average credit size is $1,696,034

Commercial Real Estate **Office and Retail** (as of 6/30/26)

Gross Loans [in thousands]

Office
$166,142

	Medical	Traditional
Outstanding Balance	$21,742	$144,400
# of Loans	18	97
Avg. Loan Size	$1,144	$1,489
Weighted Avg. LTV	68%	45%

Office: Non-owner Occ.	$126,020
>100,000	$86,964
20,000-100,000	$12,842
<20,000	$26,213
# of Loans	50
Avg. Loan Size	$2,520
Weighted Avg. LTV	45%

Owner Occupied	$18,381
# of Loans	47
Avg. Loan Size	$391
Weighted Avg. LTV	47%

100% of Office Portfolio – Pass Rated

Retail + Restaurant
$410,440

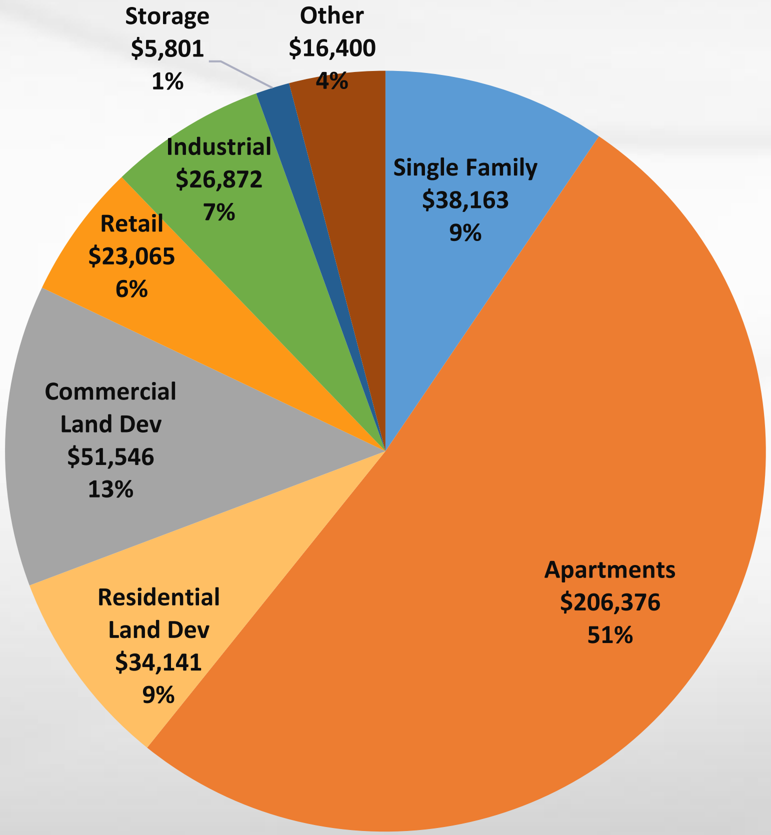
	Strip Center	Single Tenant	Mixed-Use	Neighborhood & Shopping Center	Restaurants
Outstanding Balance	$165,390	$64,170	$28,893	$63,284	$88,703
# of Loans	64	69	15	11	80
Avg. Loan Size	$2,544	$930	$1,926	$5,753	$1,082
Weighted Avg. LTV	59%	59%	62%	53%	59%

100% of Retail Portfolio – Pass Rated

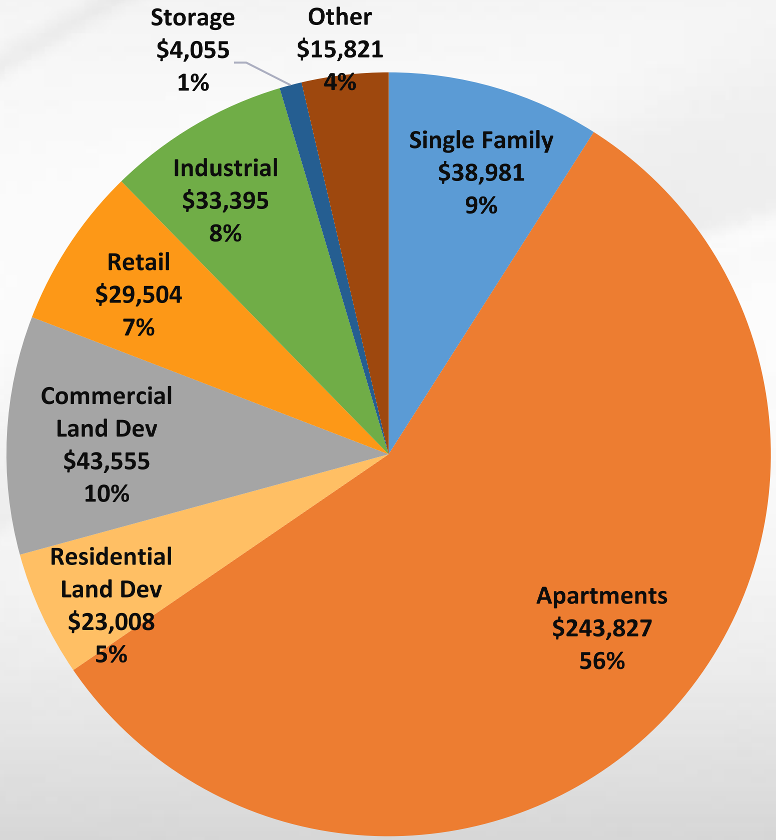
Construction & Land Development **by Industry**

Gross Loans [in thousands]

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



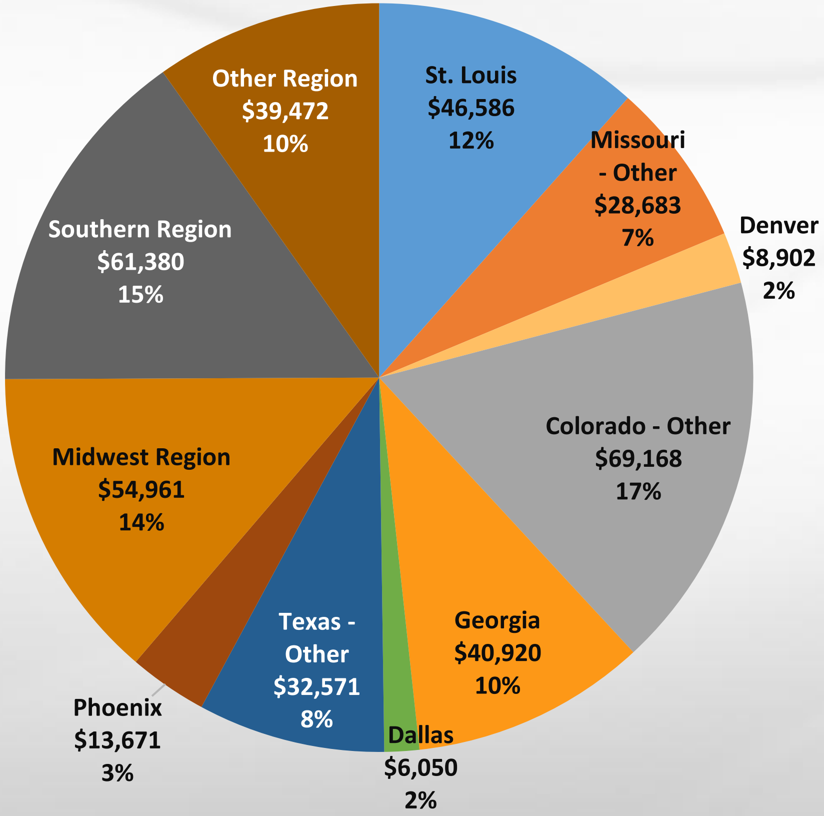
3-31-26 **$432,146**



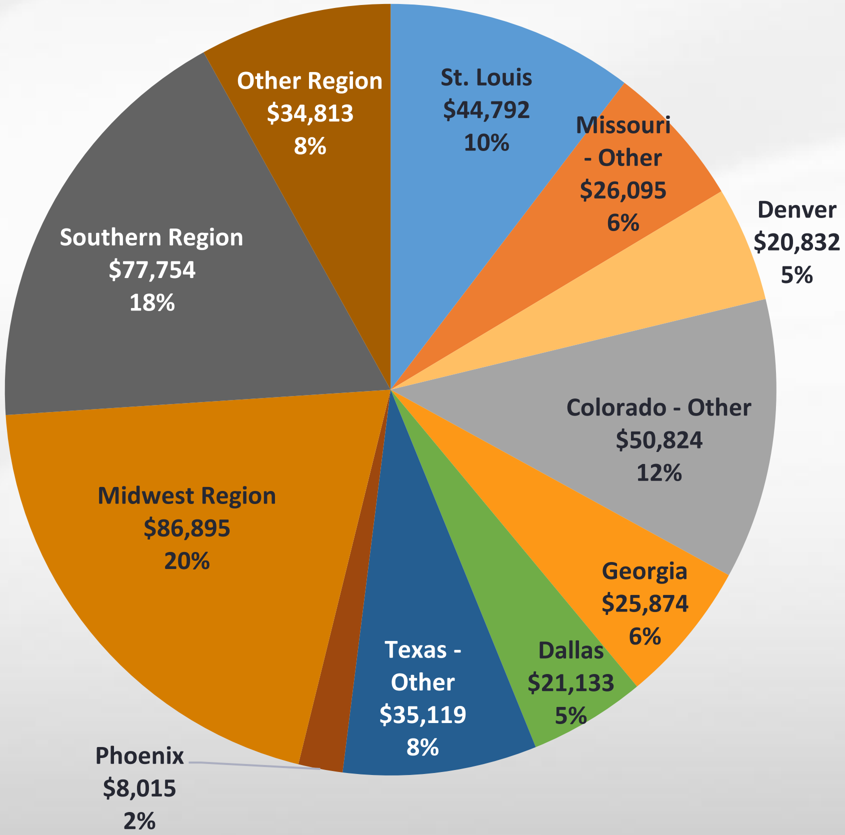
Construction & Land Development **by Region**

Gross Loans [in thousands]

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



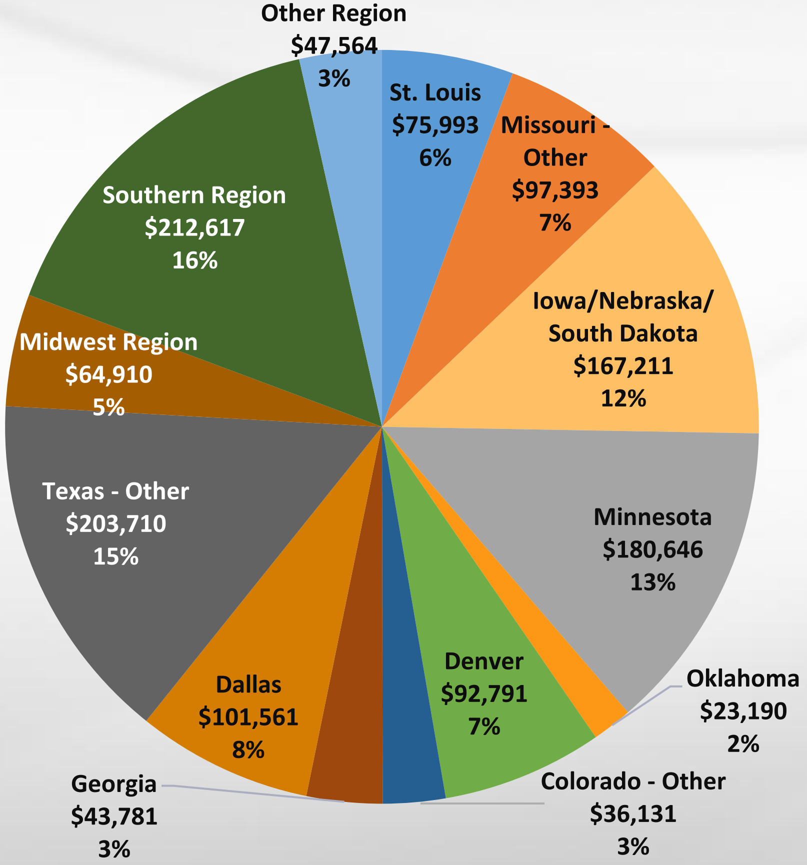
3-31-26 **$432,146**



Multi Family Real Estate **by Region**

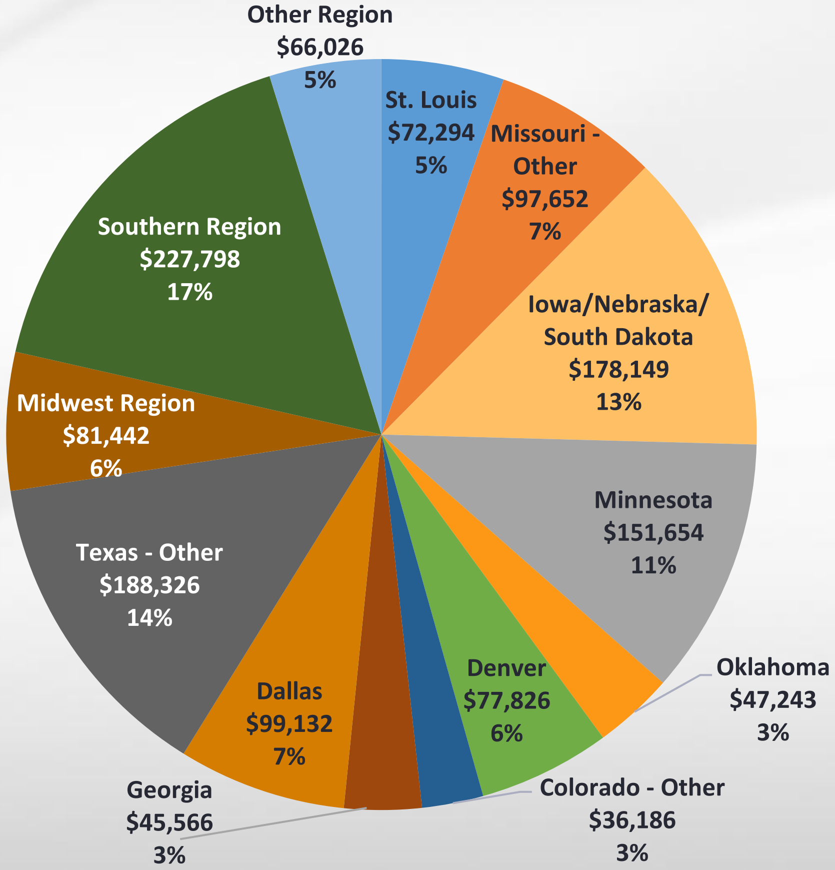
Gross Loans [in thousands]

6-30-26 $1,347,498



Average credit size is $6,152,960

3-31-26 $1,369,294

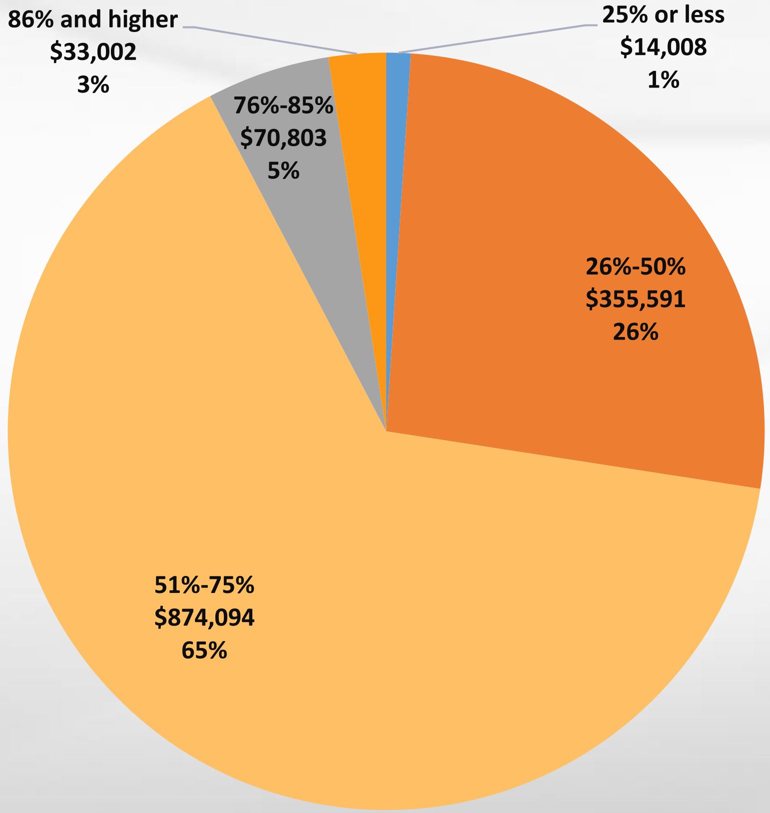


Average credit size is $6,224,066

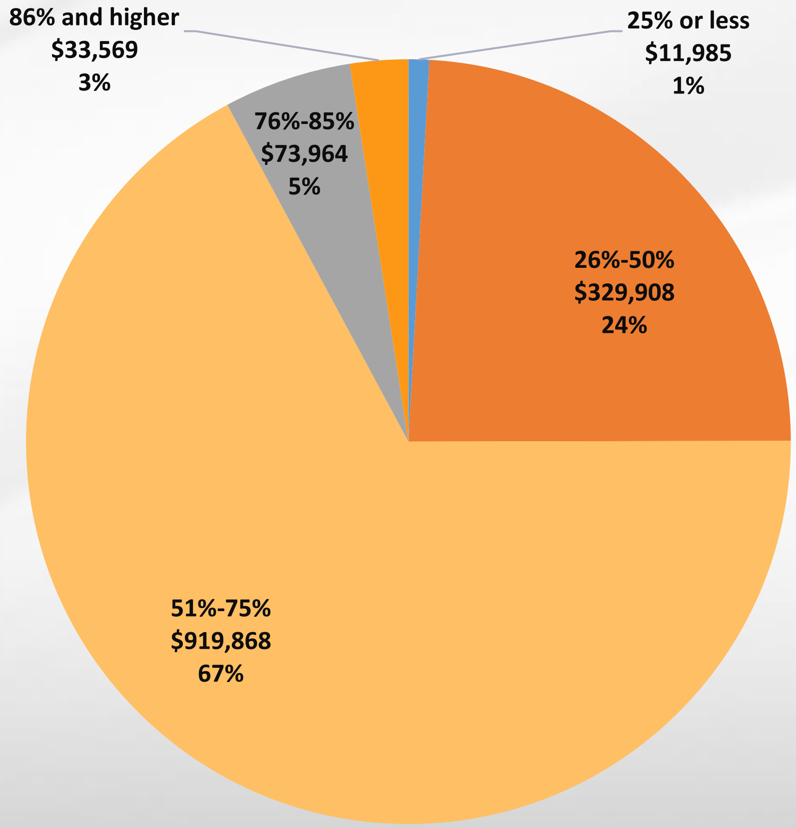
Multi-Family Real Estate **by LTV**

Gross Loans [in thousands]

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



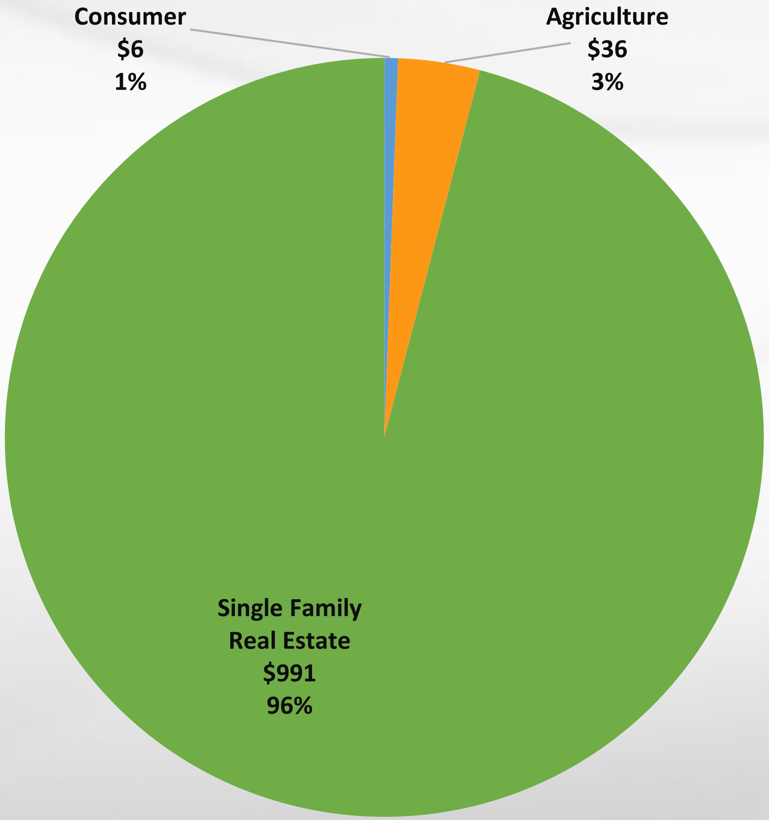
3-31-26 **$1,369,294**



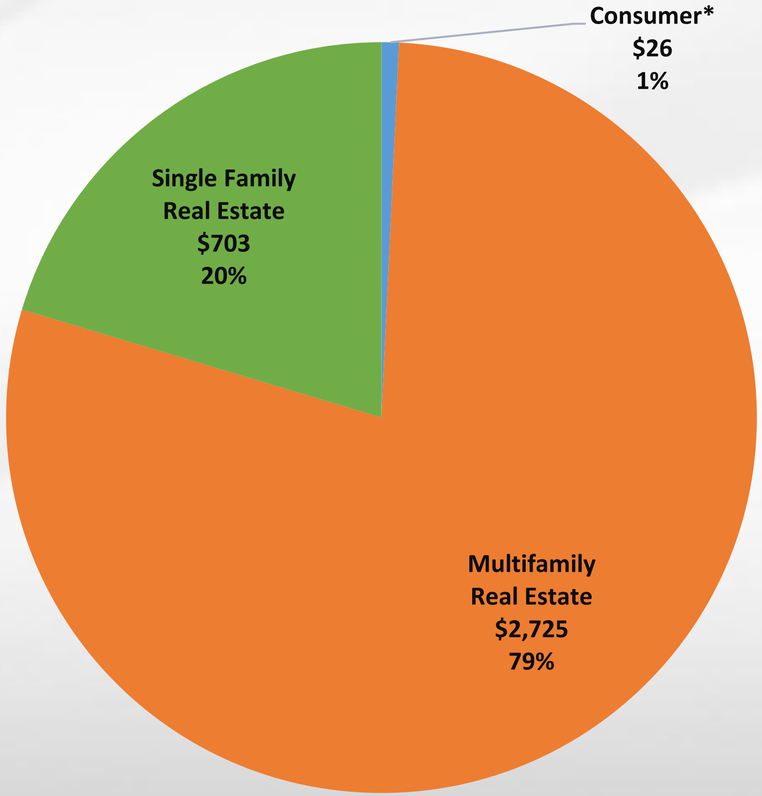
Non-Performing by Type

Gross Loans [in thousands]

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



3-31-26 **$3,454**

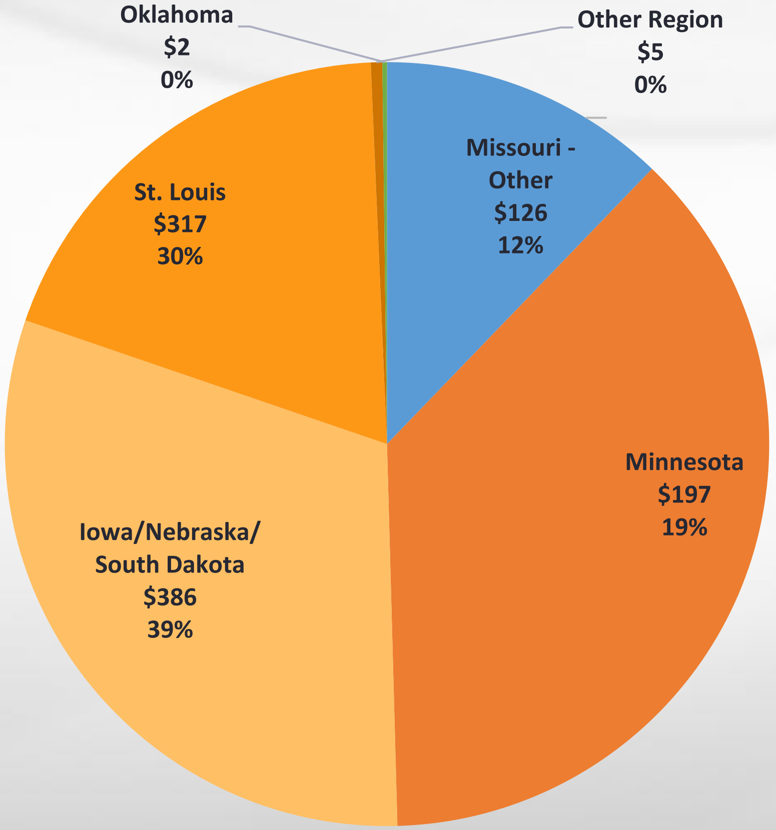


*Includes Home Equity Loans of $17

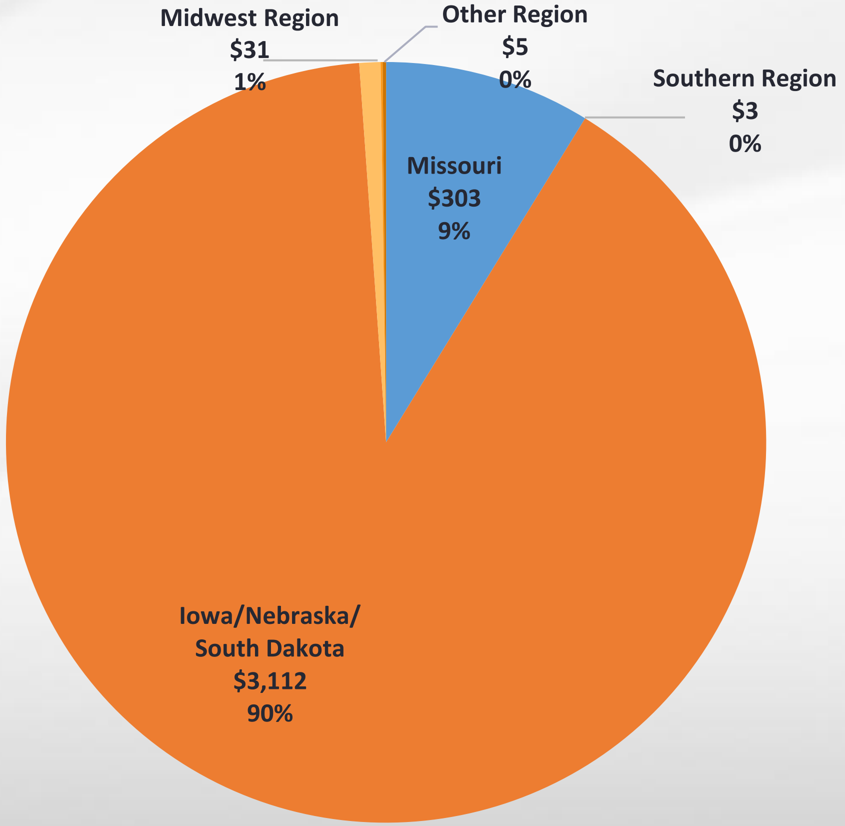
Non-Performing by Region

Gross Loans [in thousands]

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



3-31-26 **$3,454**

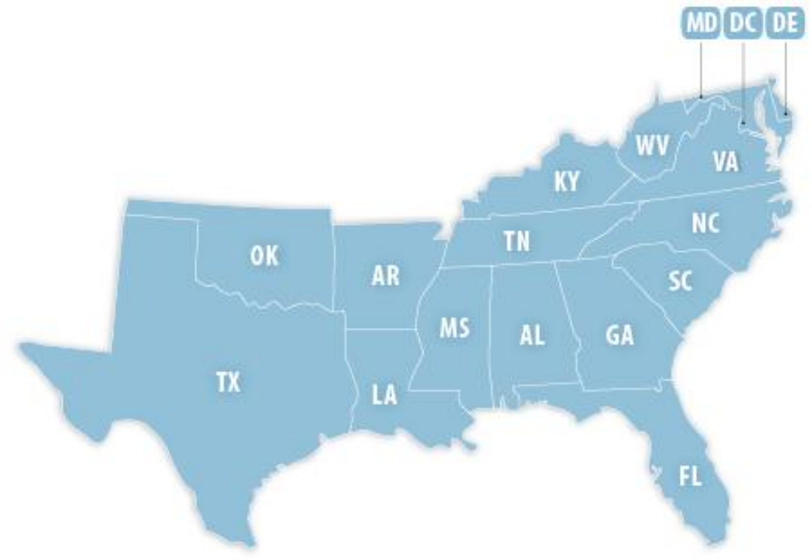


States by Region

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