GREAT SOUTHERN BANK

LOAN PORTFOLIO

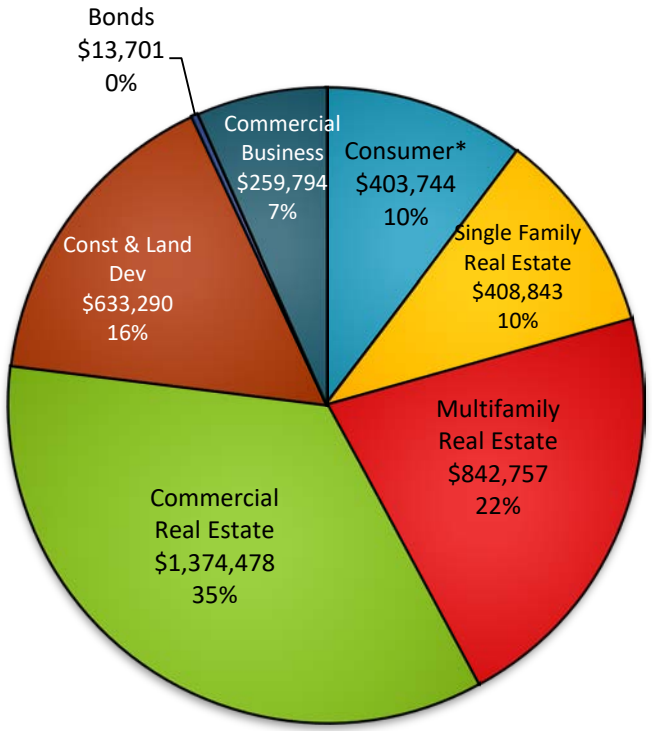
March 31, 2019

Portfolio Diversification

Legacy Loans

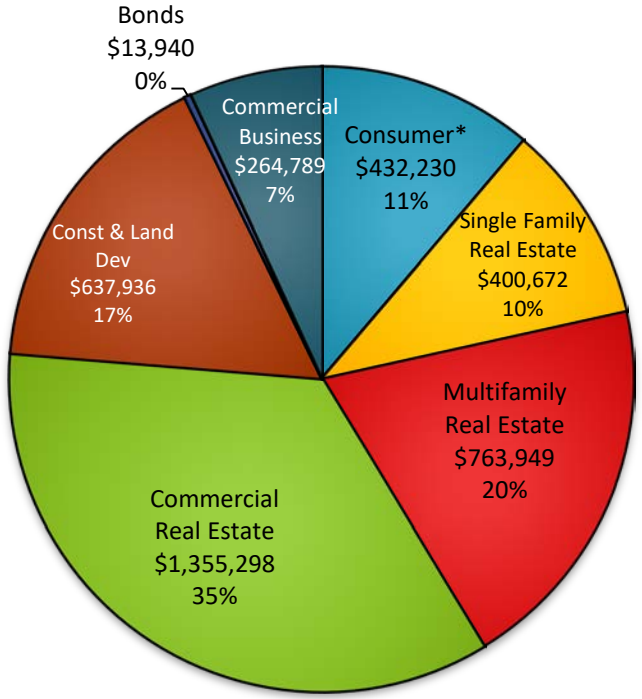
[in thousands]

3.31.19 **$3,936,607**



*Includes Home Equity Loans of $120,696

12.31.18 **$3,868,814**



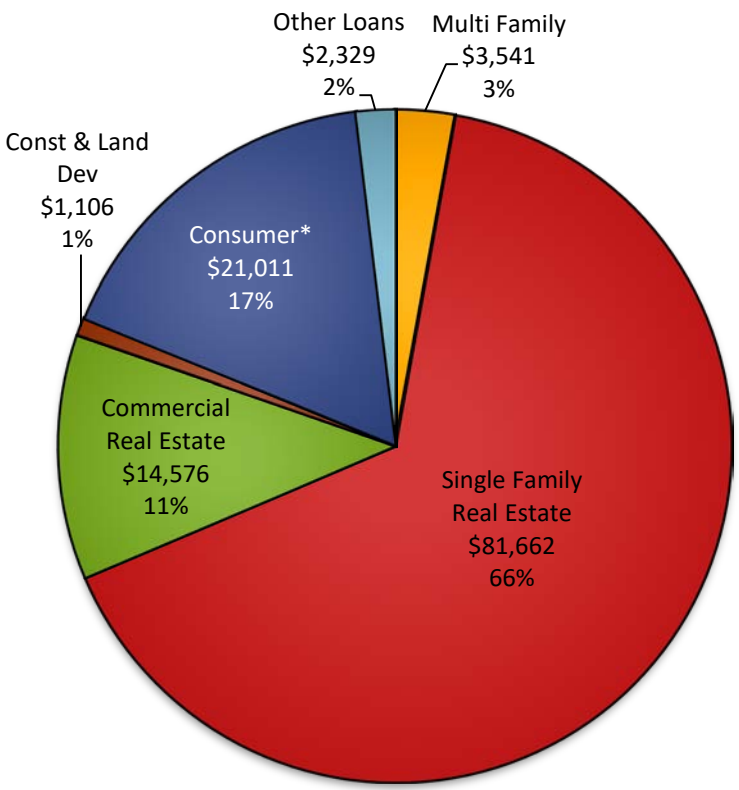
Includes Home Equity Loans of $121,352

Portfolio Diversification

Terminated Loss Share Agreement Loans

[in thousands]

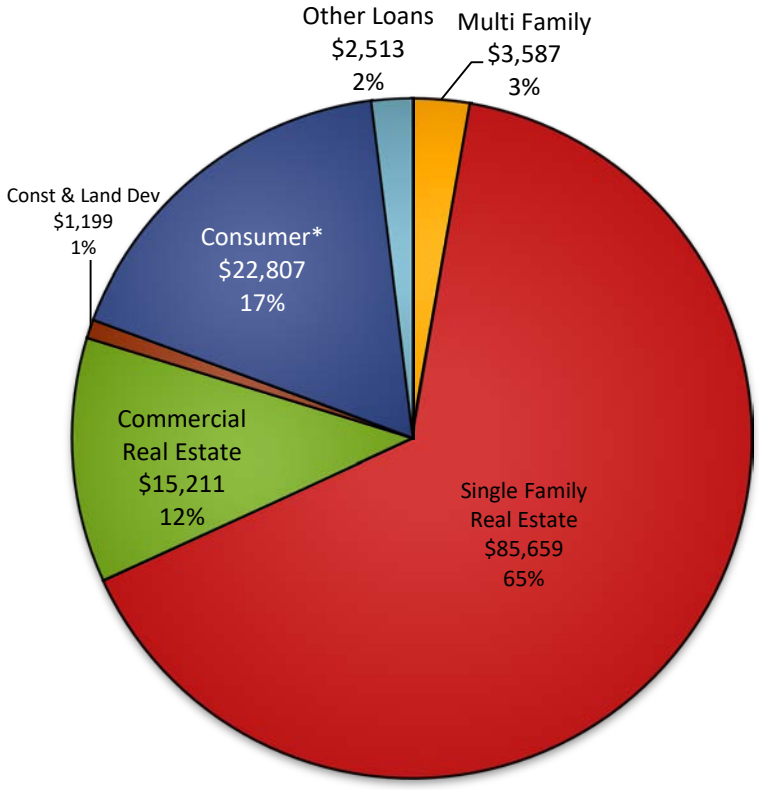
3.31.19 **$124,225**



Team Bank, Vantus Bank, Sun Security Bank, and InterSavings Bank

*Includes Home Equity Loans of $19,467

12.31.18 **$130,976**



Team Bank, Vantus Bank, Sun Security Bank, and InterSavings Bank

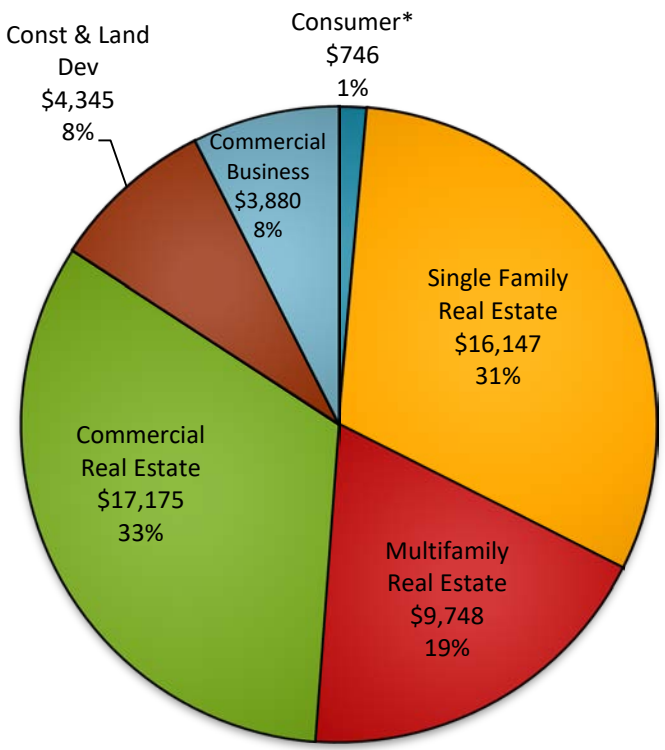
*Includes Home Equity Loans of $21,134

Portfolio Diversification

FDIC Assisted Acquired Loans

[in thousands]

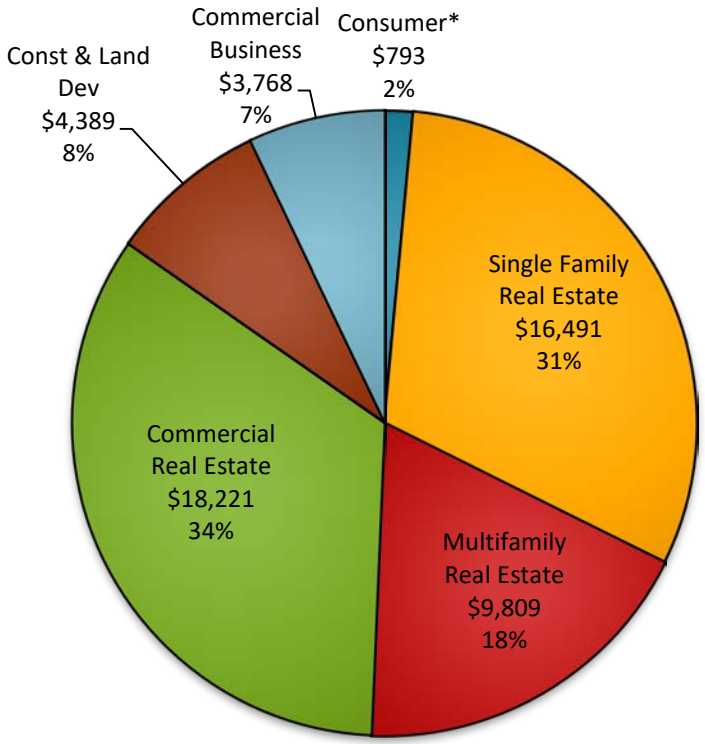
3.31.19 **$52,041**



Valley Bank

*Includes Home Equity Loans of $345

12.31.18 **$53,471**



Valley Bank

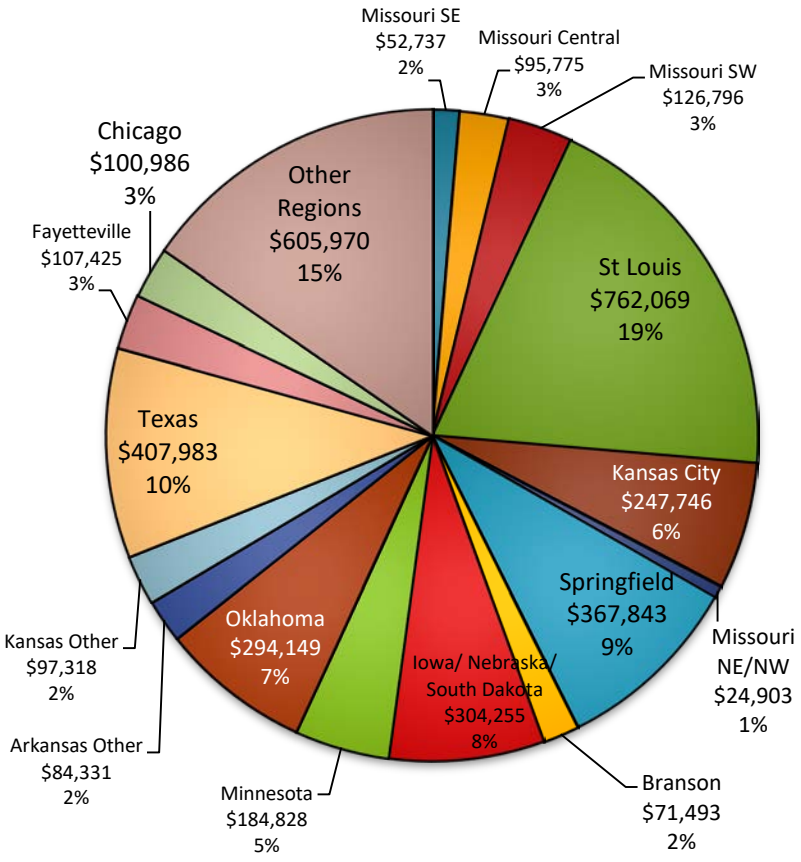
*Includes Home Equity Loans of $356

Portfolio by Region

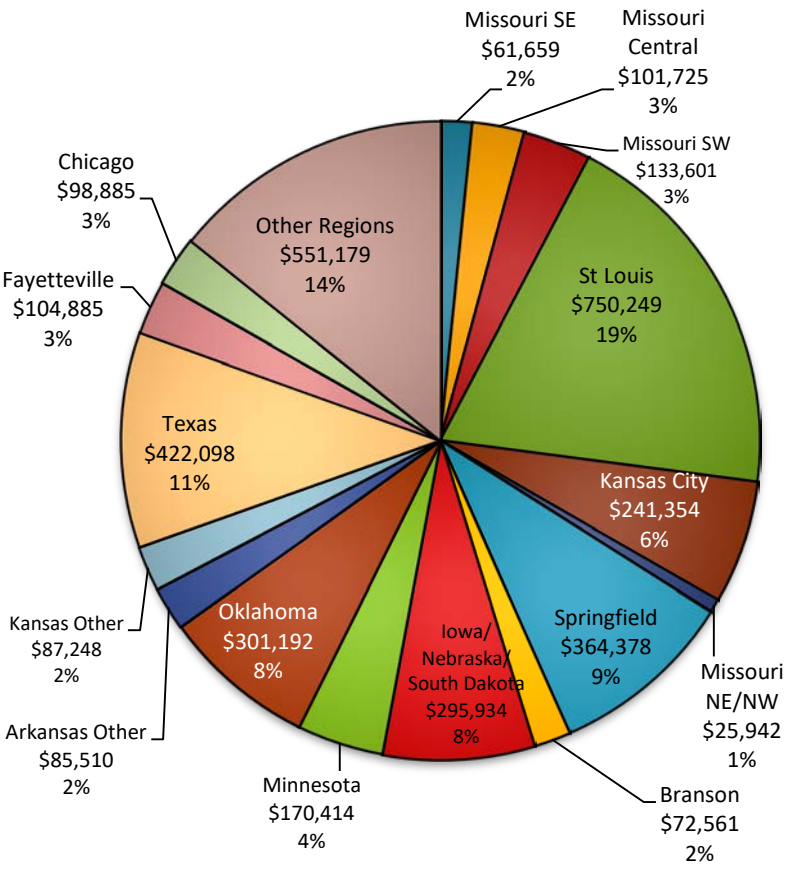
Legacy Loans

[in thousands]

3.31.19 **$3,936,607**



12.31.18 **$3,868,814**

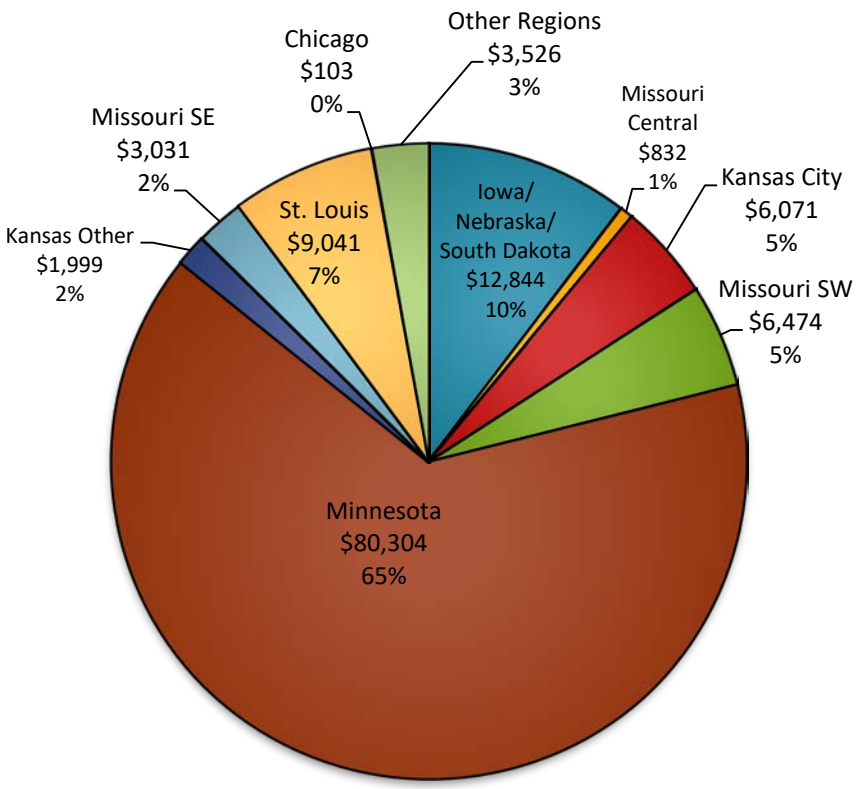


Portfolio by Region

Terminated Loss Share Agreement Loans

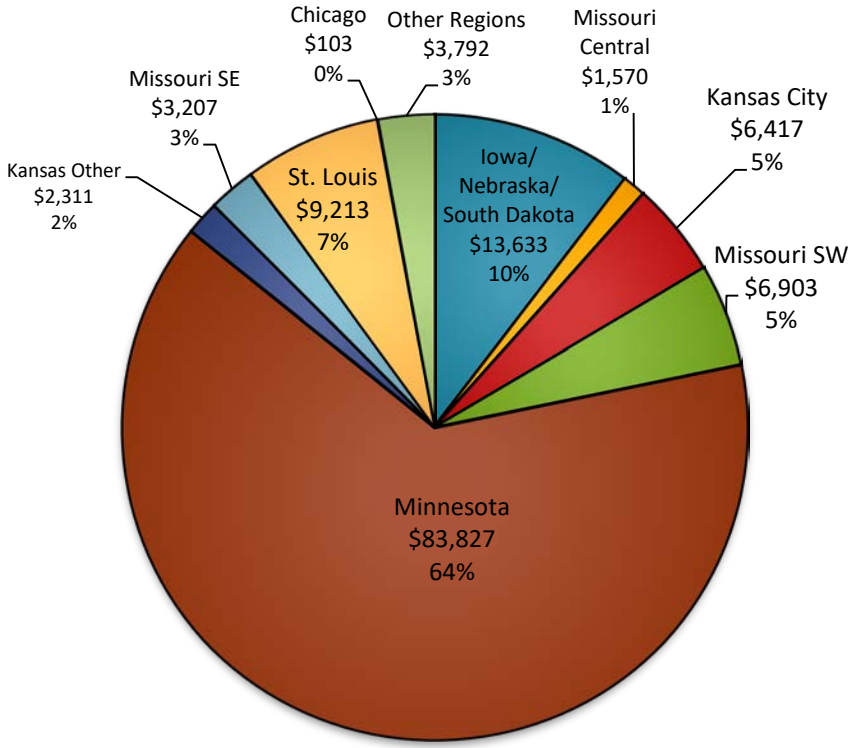
[in thousands]

3.31.19 **$124,225**



Team Bank, Vantus Bank, Sun Security Bank, and InterSavings Bank

12.31.18 **$130,976**



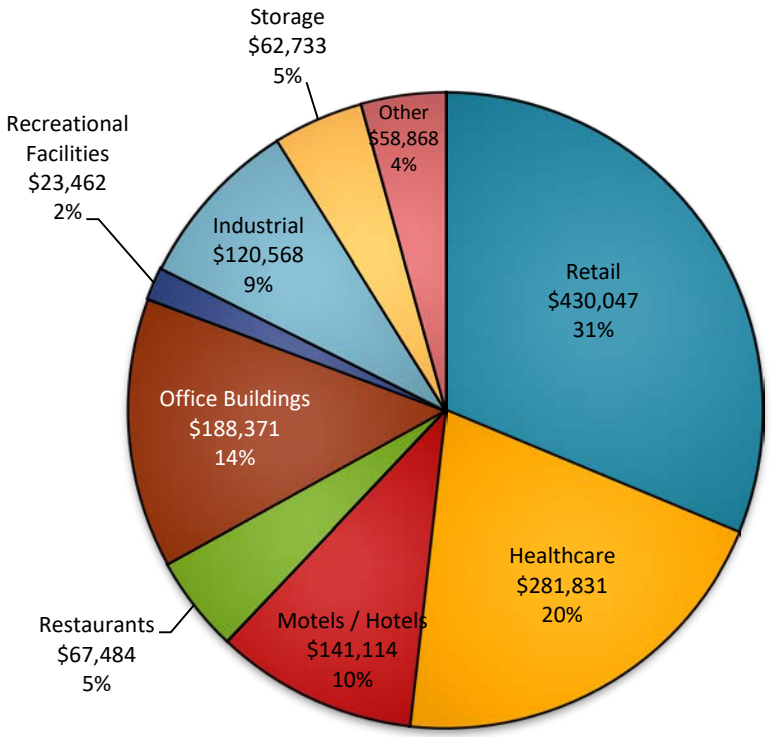
Team Bank, Vantus Bank, Sun Security Bank, and InterSavings Bank

Commercial Real Estate

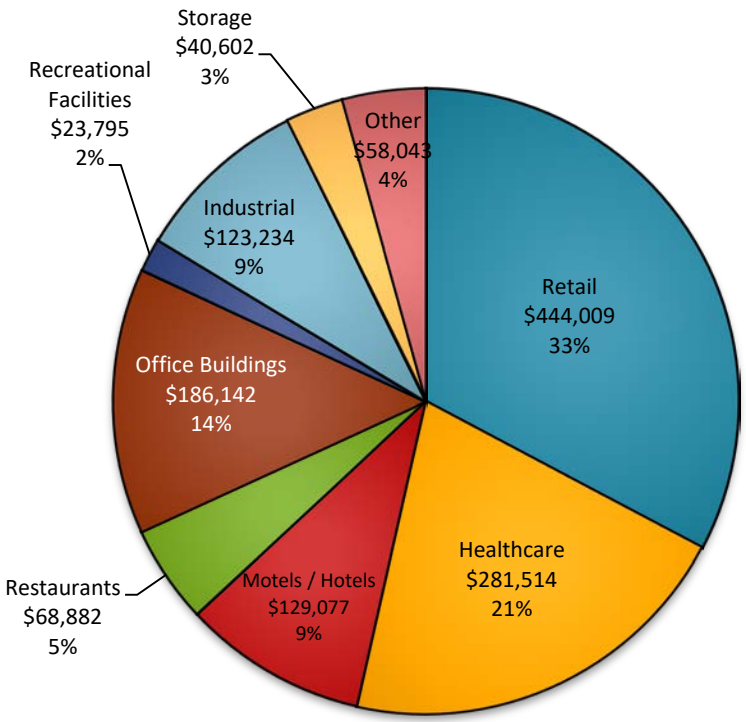
Legacy Loans

[in thousands]

3.31.19 **$1,374,478**



12.31.18 **$1,355,298**

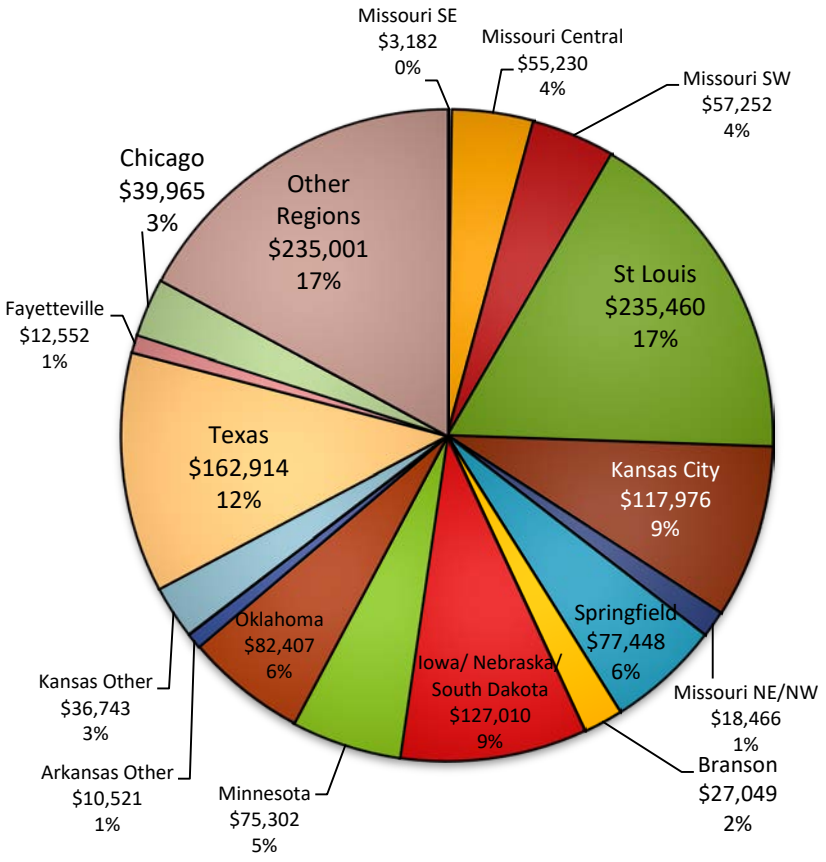


Commercial Real Estate by Region

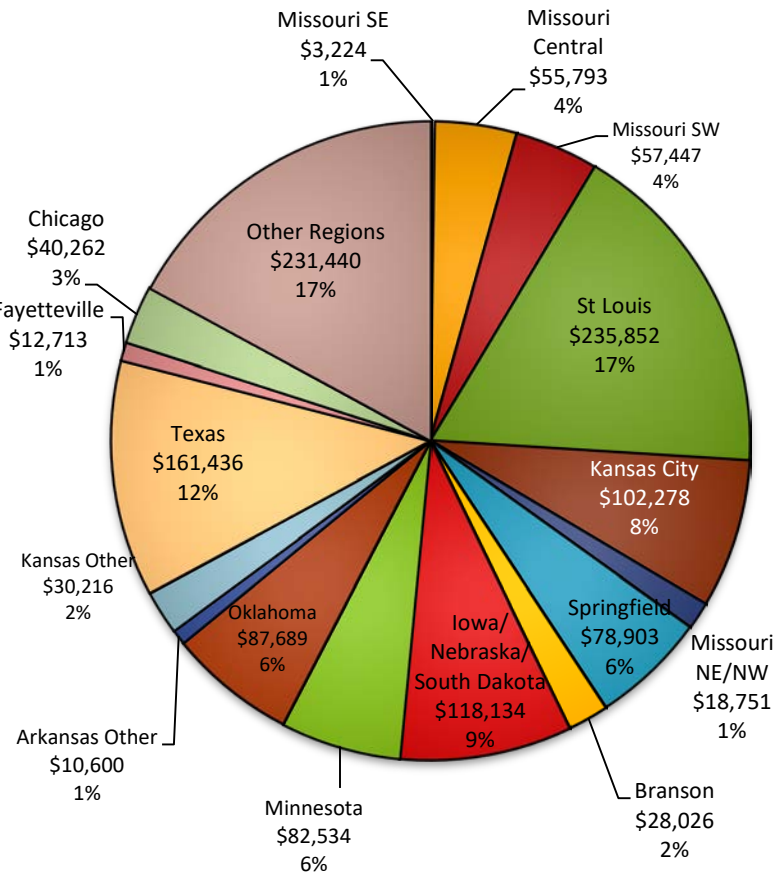
Legacy Loans

[in thousands]

3.31.19 **$1,374,478**



12.31.18 **$1,355,298**

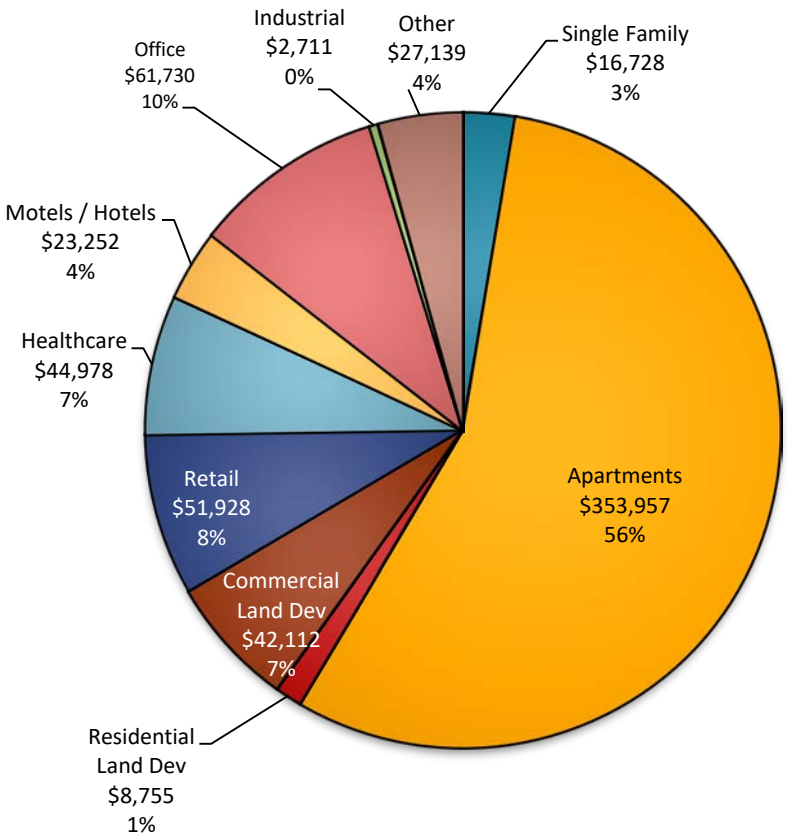


Construction & Land Development

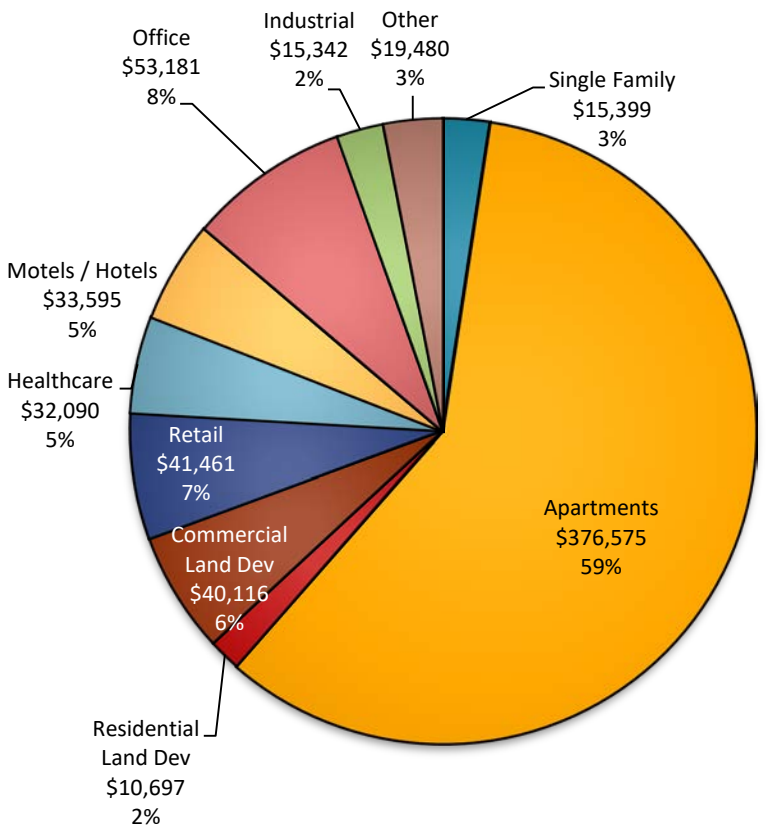
Legacy Loans

[in thousands]

3.31.19 **$633,290**



12.31.18 **$637,936**

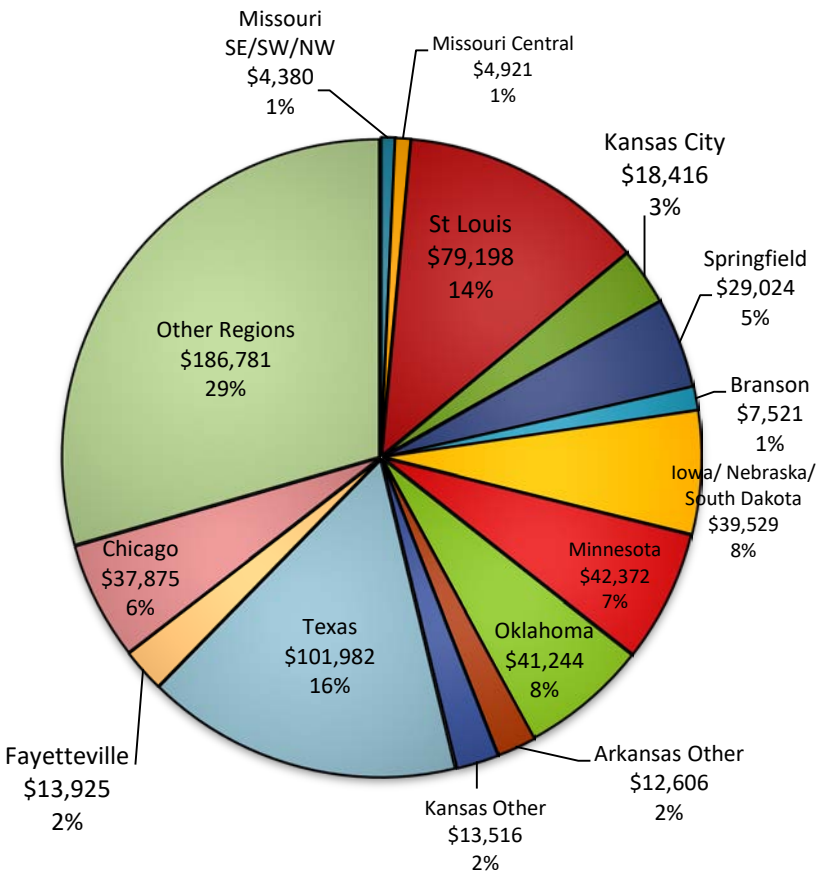


Construction & Land Development by Region

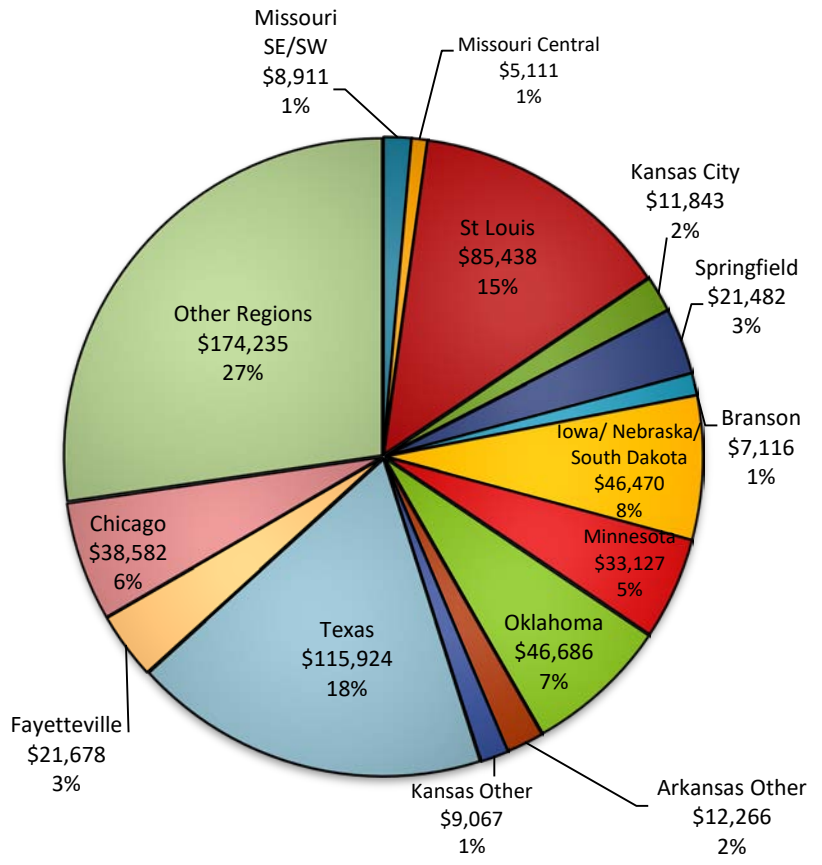
Legacy Loans

[in thousands]

3.31.19 **$633,290**



12.31.18 **$637,936**

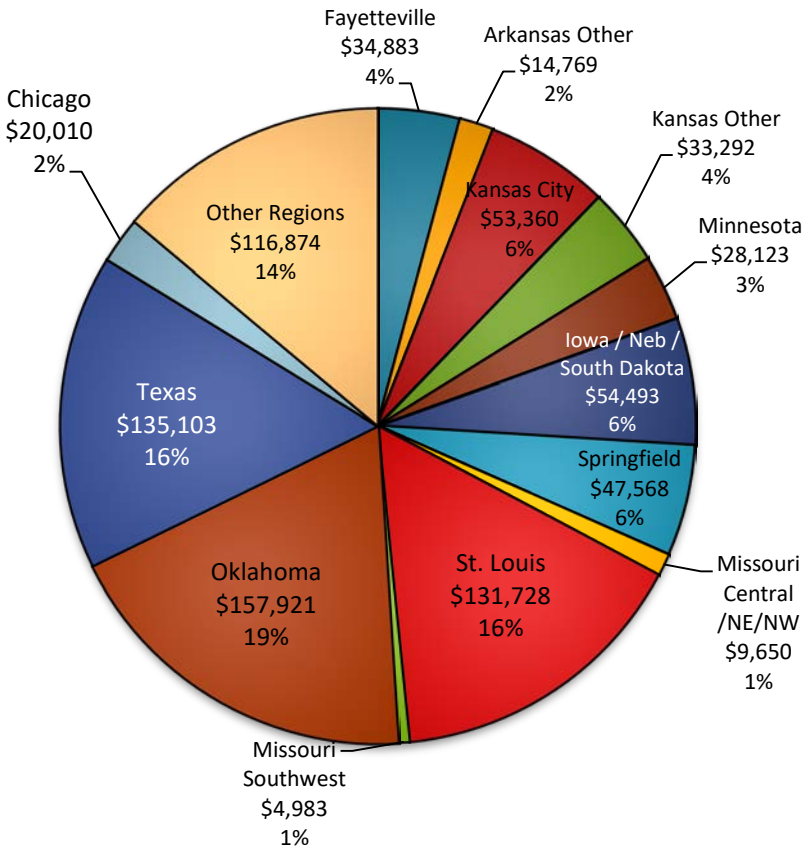


Multi Family Real Estate by Region

Legacy Loans

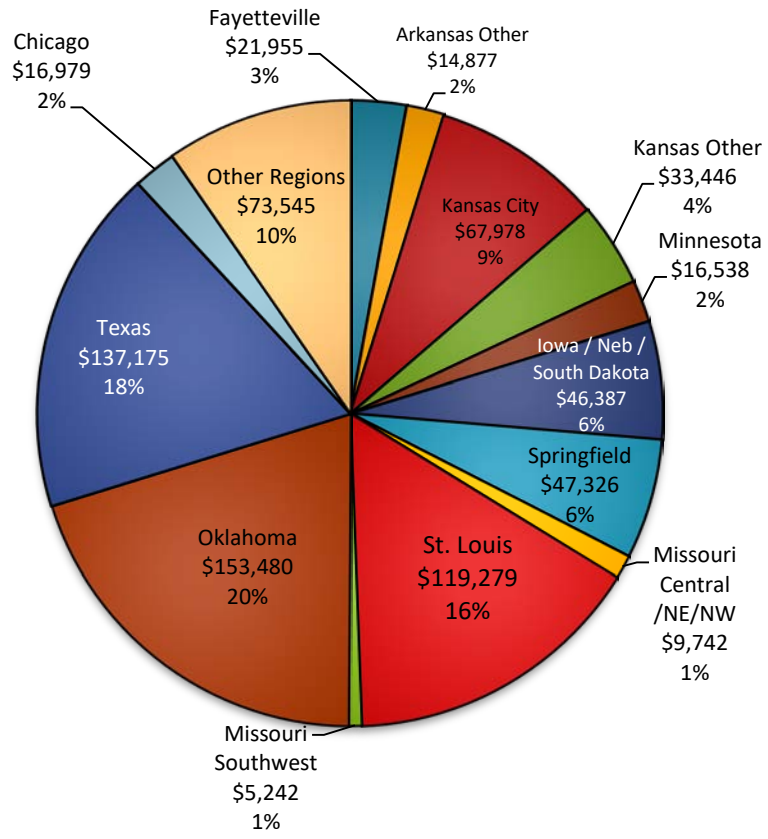
[in thousands]

3.31.19 **$842,757**



Average credit size is $2,827,785

12.31.18 **$763,949**



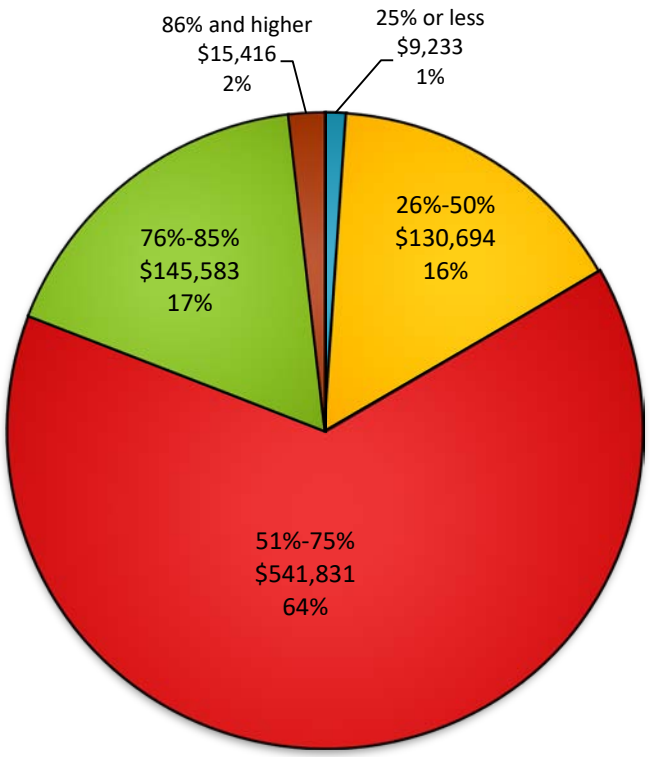
Average credit size is $2,616,264

Multi Family Real Estate by LTV

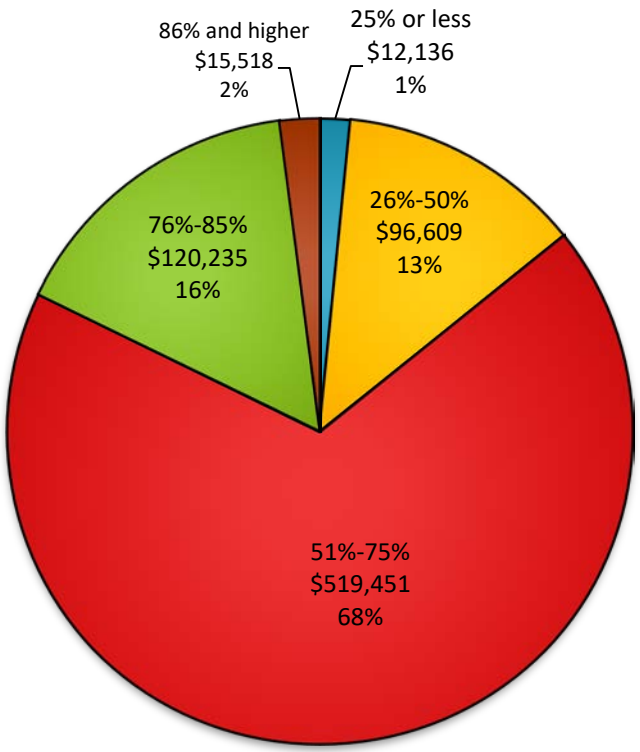
Legacy Loans

[in thousands]

3.31.19 **$842,757**



12.31.18 **$763,949**



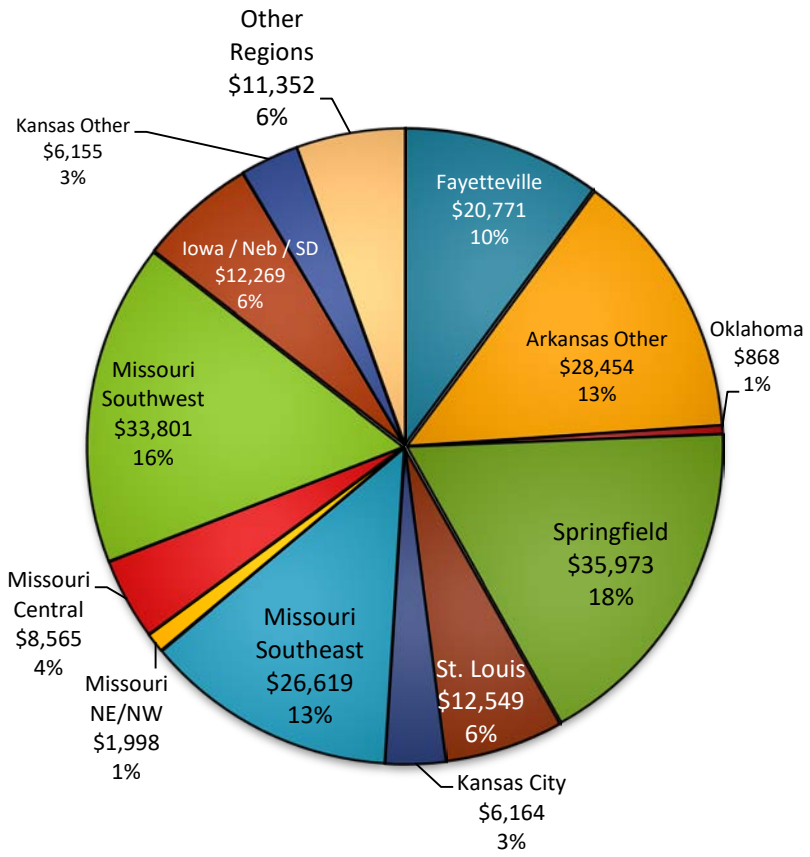
Consumer Auto Loans by Region

Excluding Insured Credit Loans

Legacy Loans

[in thousands]

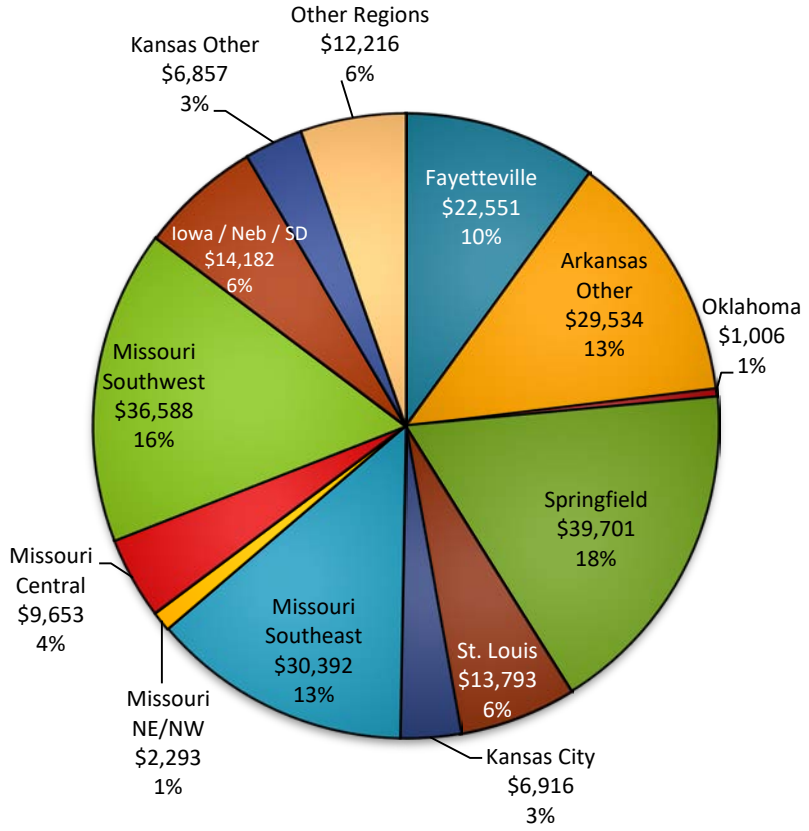
3.31.19 $205,538



- 51% of the Consumer Portfolio
- Avg. origination balance $16,333
- Avg. origination term 5 years
- Expected life 17.3 months
- Average Primary FICO-687
- New autos--1%
- Used autos--99%
- Indirect loans-- 82%
- Direct loans--18%

(Adjusted to exclude nonperforming and insured credit program loans)

12.31.18 $225,682



- 52% of the Consumer Portfolio
- Avg. origination balance $16,211
- Avg. origination term 5 years
- Expected life 17.74 months
- Average Primary FICO-687
- New autos--2%
- Used autos--98%
- Indirect loans-- 83%
- Direct loans--17%

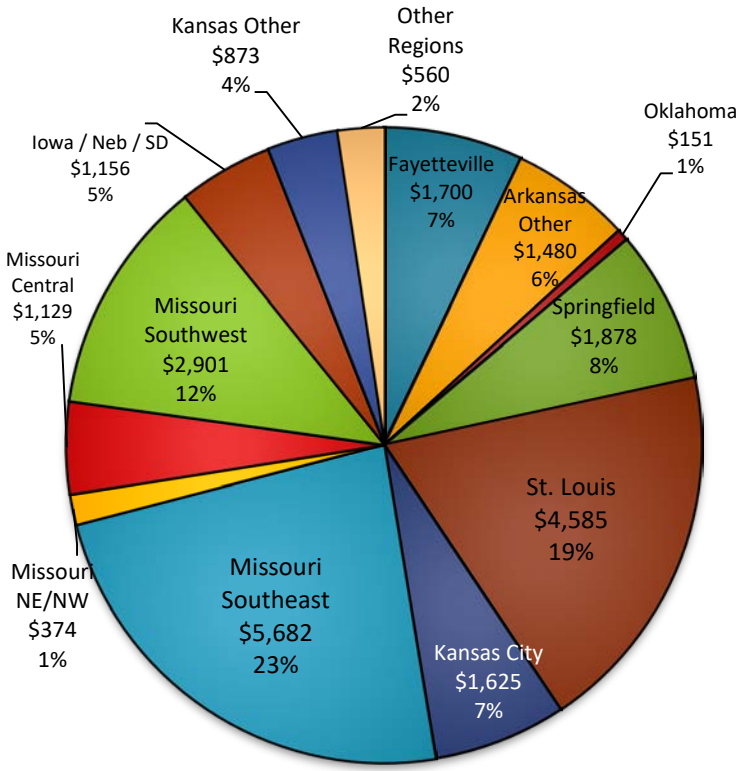
(Adjusted to exclude nonperforming and insured credit program loans)

Consumer Insured Credit Loans by Region

Legacy Loans

[in thousands]

3.31.19 **$24,094**

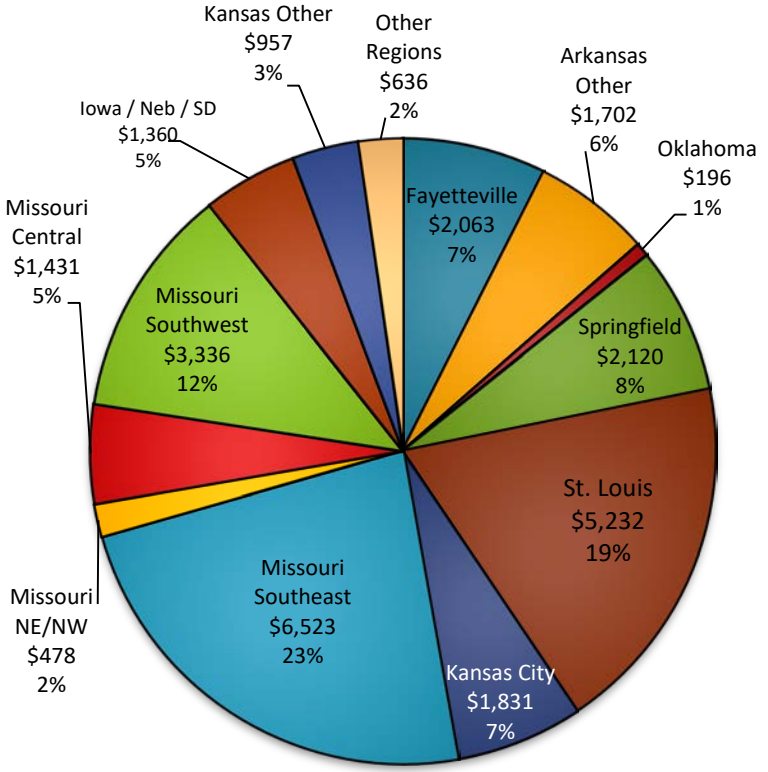


- 6% of the Consumer Portfolio
- Avg. origination balance $19,622
- Avg. origination term 6 years
- Expected life 17.3 months
- Average Primary FICO-570

(Adjusted to exclude nonperforming loans)

- New autos-7%
- Used autos--93%
- Indirect loans--97%
- Direct loans--3%

12.31.18 **$27,865**



- 6% of the Consumer Portfolio
- Avg. origination balance $19,577
- Avg. origination term 6 years
- Expected life 17.74 months
- Average Primary FICO-569

(Adjusted to exclude nonperforming loans)

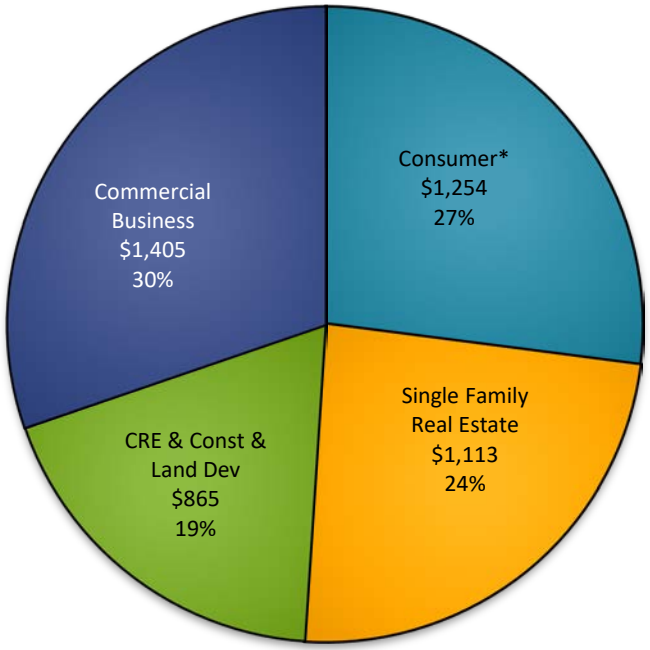
- New autos-7%
- Used autos--93%
- Indirect loans--97%
- Direct loans--3%

NonPerforming by Type

Legacy Loans

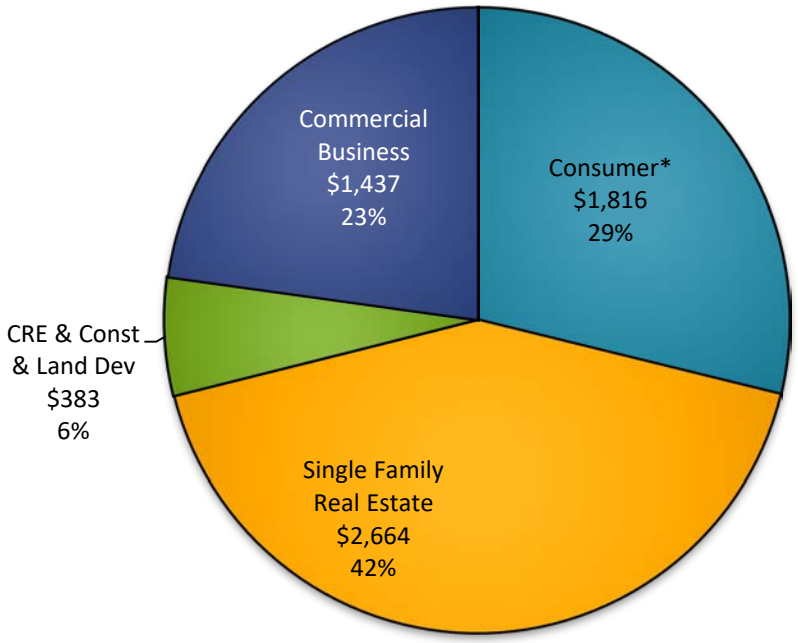
[in thousands]

3.31.19 **$4,637**



*Includes Home Equity Loans of $238

12.31.18 **$6,300**



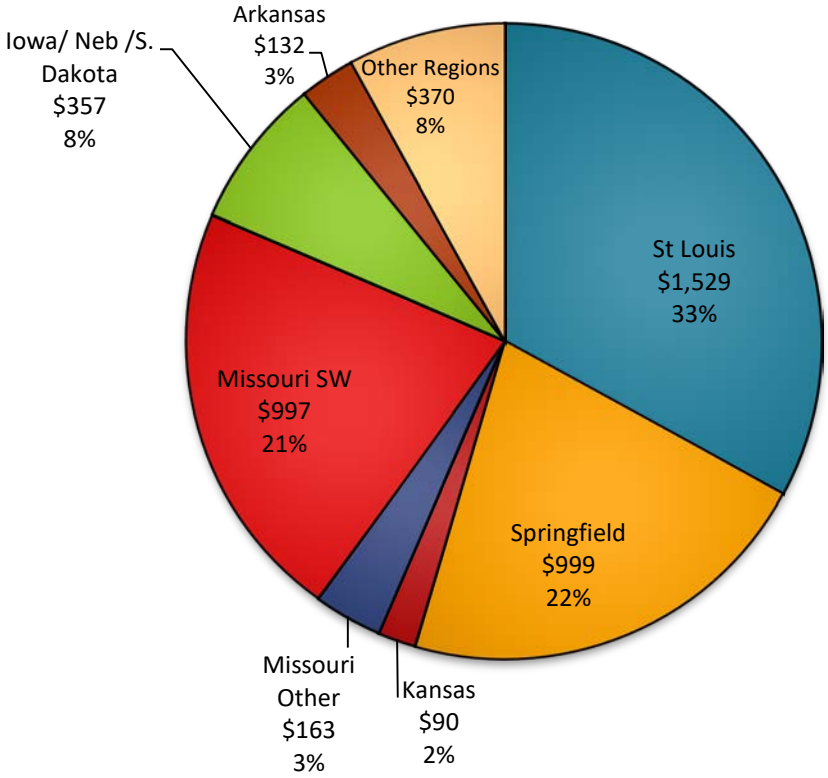
*Includes Home Equity Loans of $86

NonPerforming by Region

Legacy Loans

[in thousands]

3.31.19 **$4,637**



12.31.18 **$6,300**

