GREAT SOUTHERN BANK

# LOAN PORTFOLIO

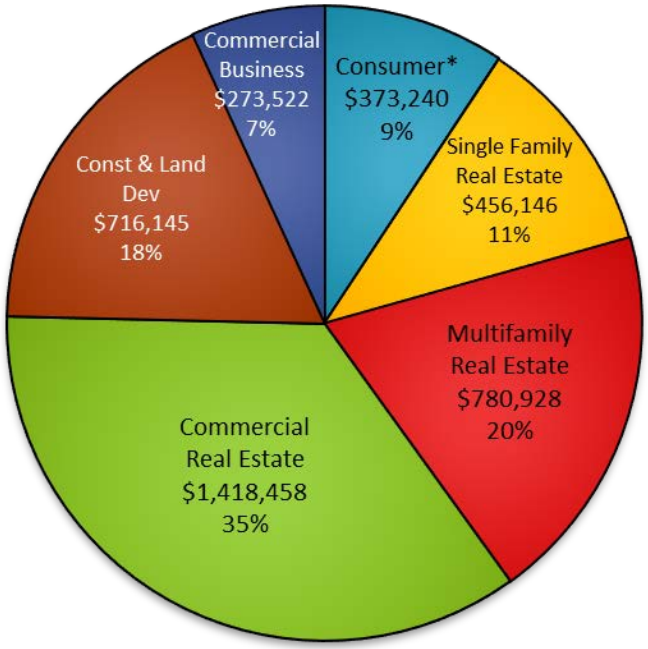
June 30, 2019

# Portfolio Diversification

## Legacy Loans

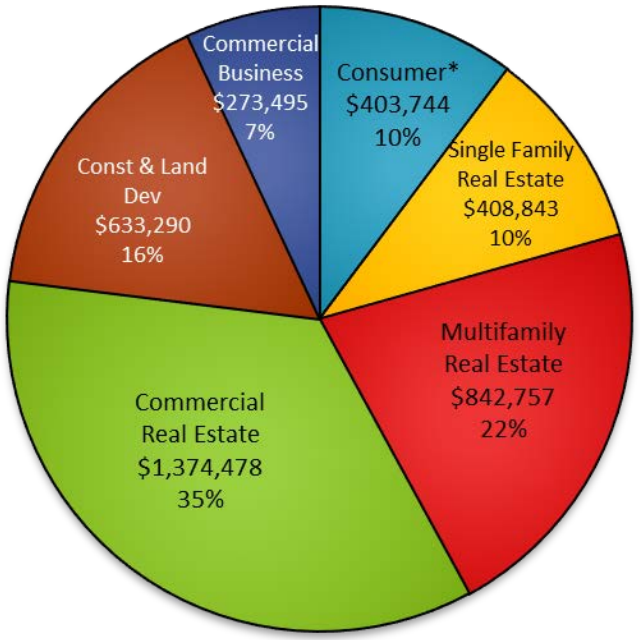
[in thousands]

6.30.19 **$4,018,439**




*Includes Home Equity Loans of $120,102

3.31.19 **$3,936,607**



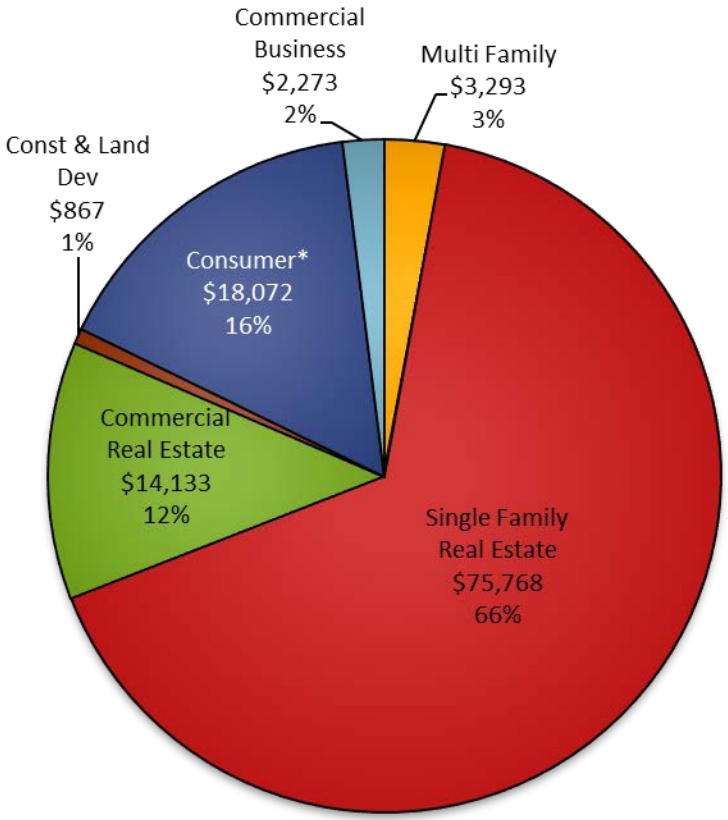

Includes Home Equity Loans of $120,696

# Portfolio Diversification

## Terminated Loss Share Agreement Loans

[in thousands]

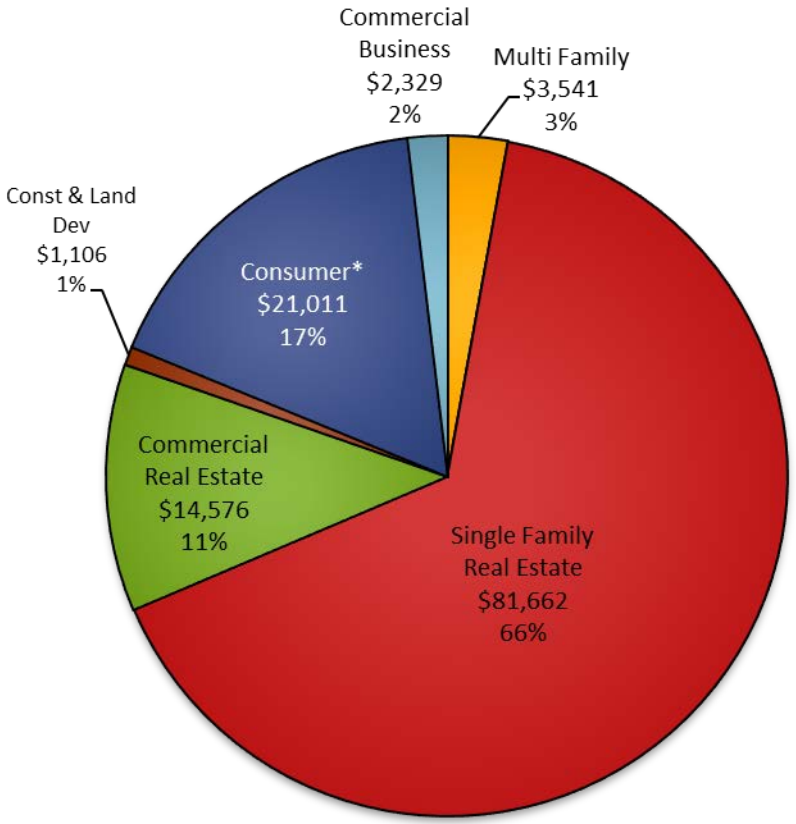
**6.30.19** **$114,406**




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

*Includes Home Equity Loans of $16,657

**3.31.19** **$124,225**




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

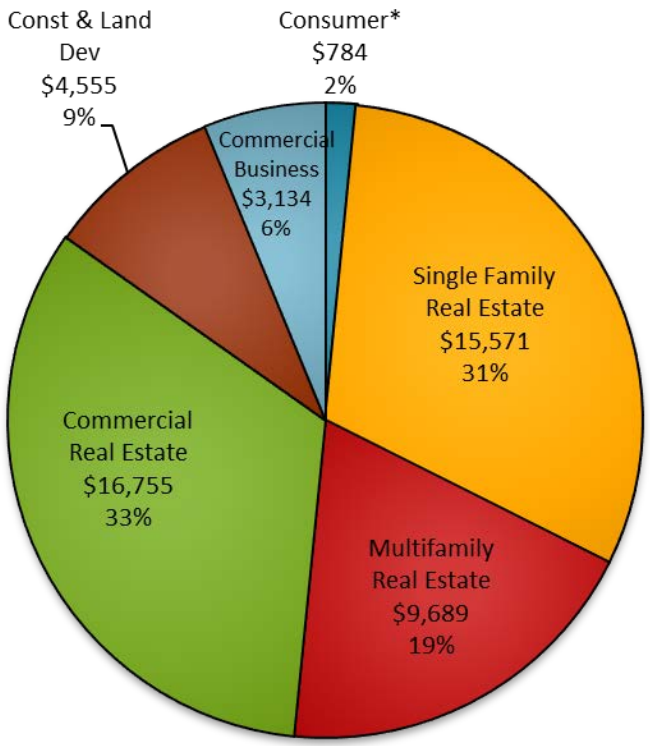
*Includes Home Equity Loans of $19,467

# Portfolio Diversification

## FDIC Assisted Acquired Loans

[in thousands]

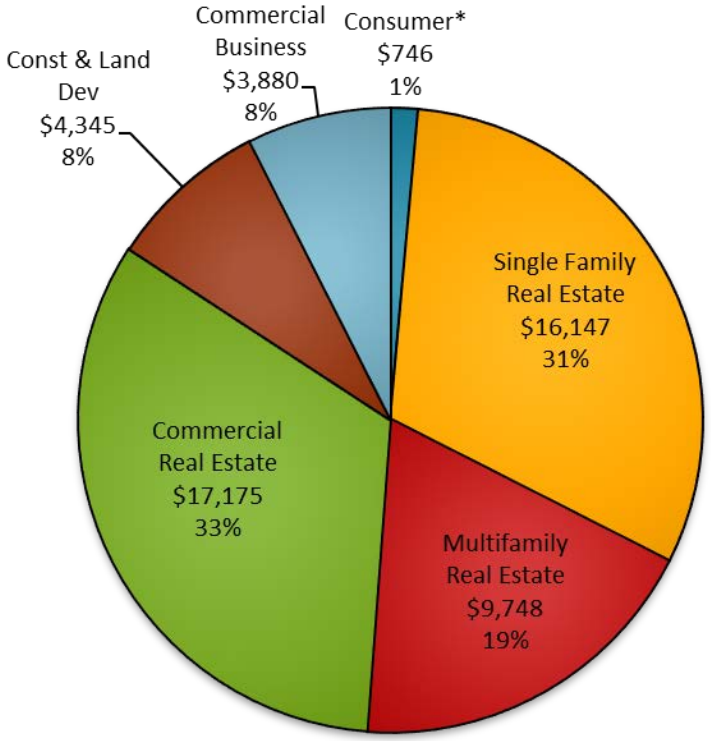
6.30.19 **$50,488**




Valley Bank

*Includes Home Equity Loans of $401

3.31.19 **$52,041**




Valley Bank

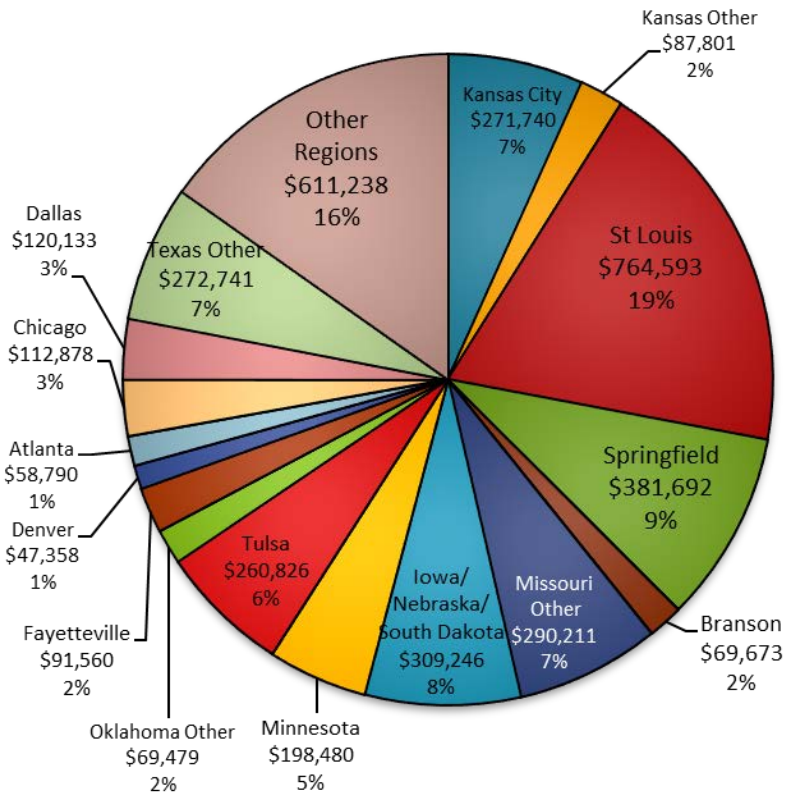
*Includes Home Equity Loans of $345

# Portfolio by Region

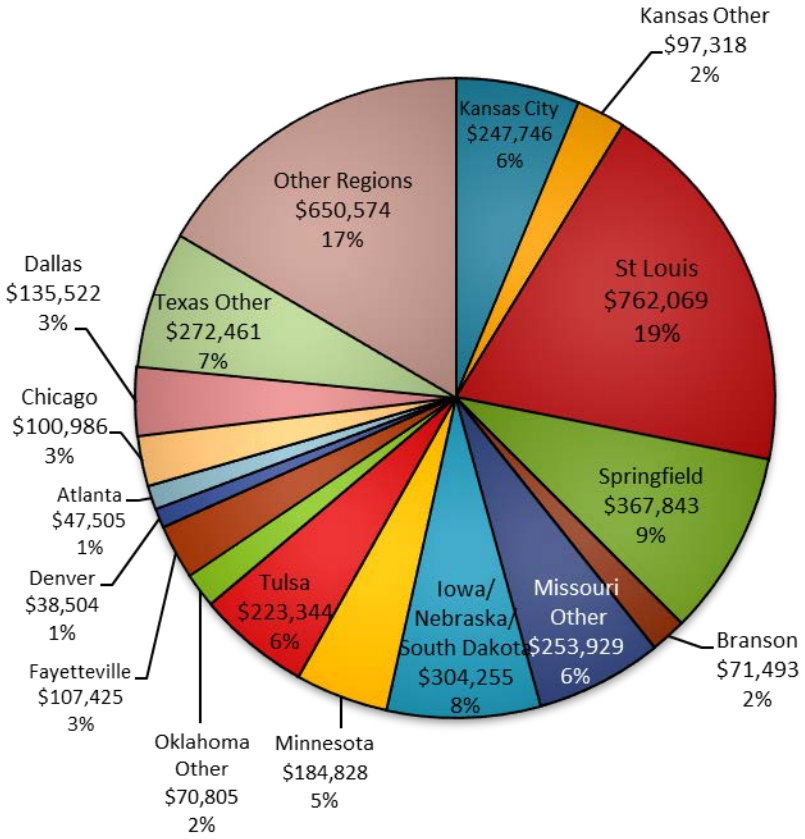
## Legacy Loans

[in thousands]

6.30.19 **$4,018,439**




3.31.19 **$3,936,607**

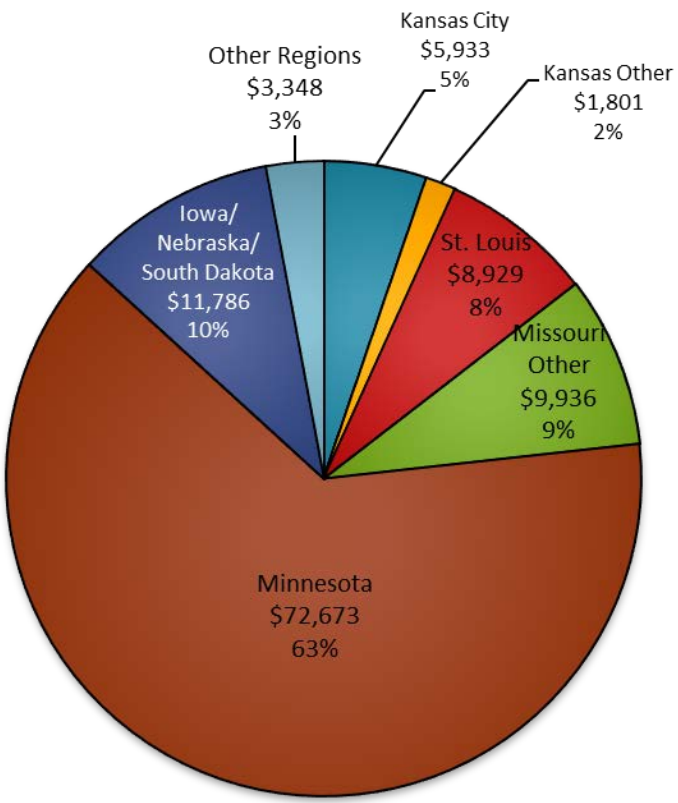


# Portfolio by Region

## Terminated Loss Share Agreement Loans

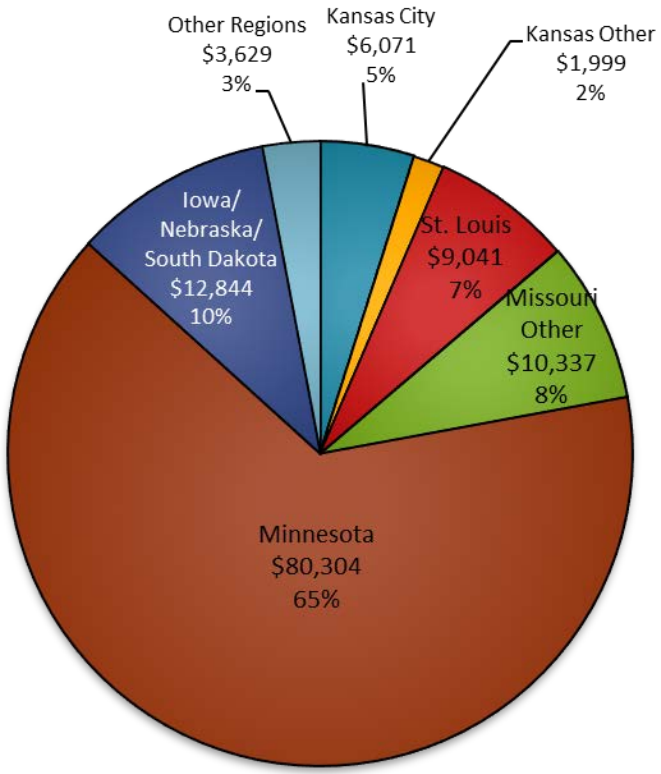
[in thousands]

**6.30.19** **$114,406**




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

**3.31.19** **$124,225**



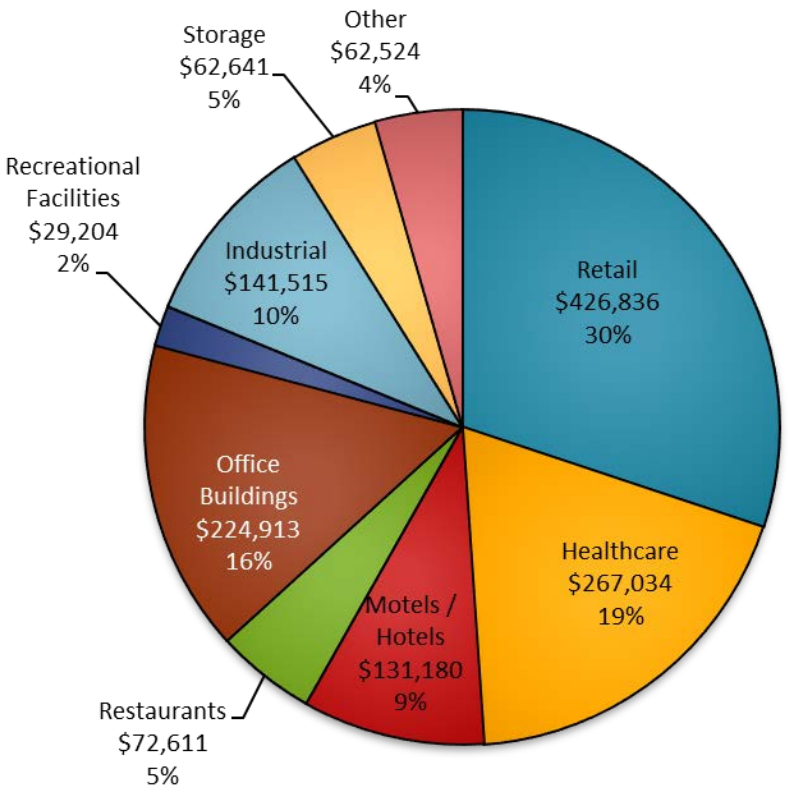

Team Bank, Vantus Bank, Sun Security Bank, and InterSavings Bank

# Commercial Real Estate

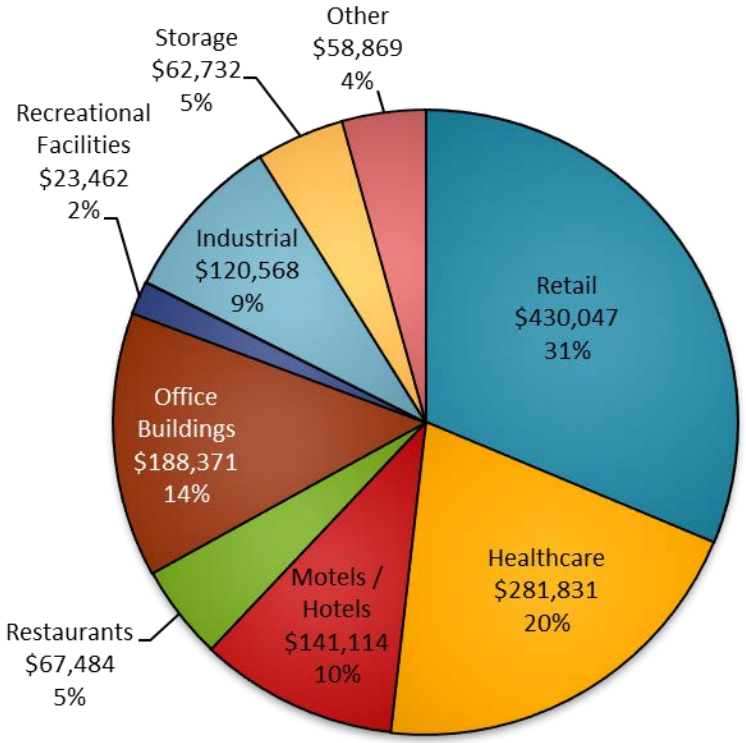
## Legacy Loans

[in thousands]

6.30.19 **$1,418,458**




3.31.19 **$1,374,478**

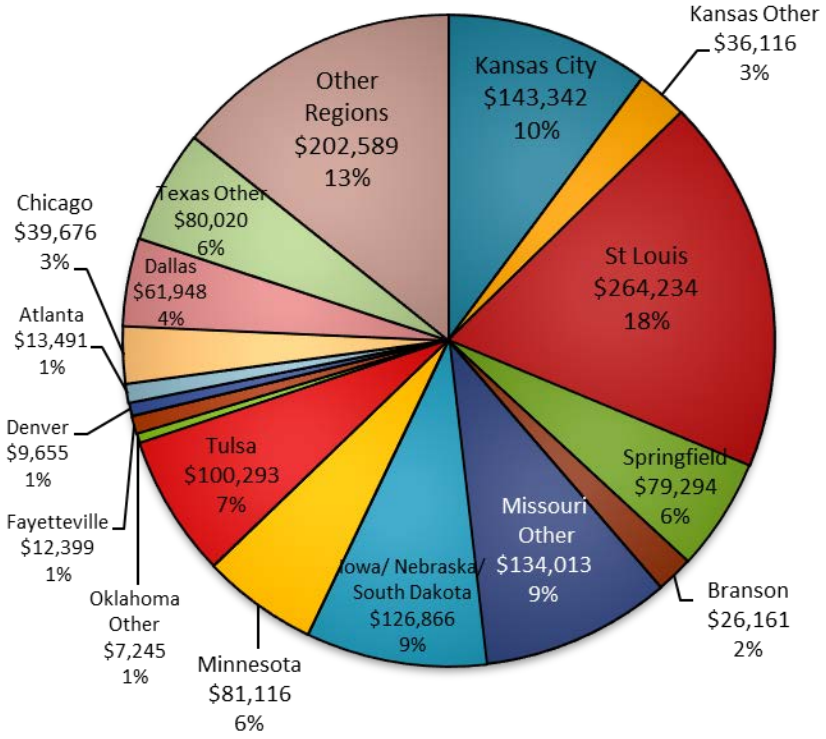


# Commercial Real Estate by Region

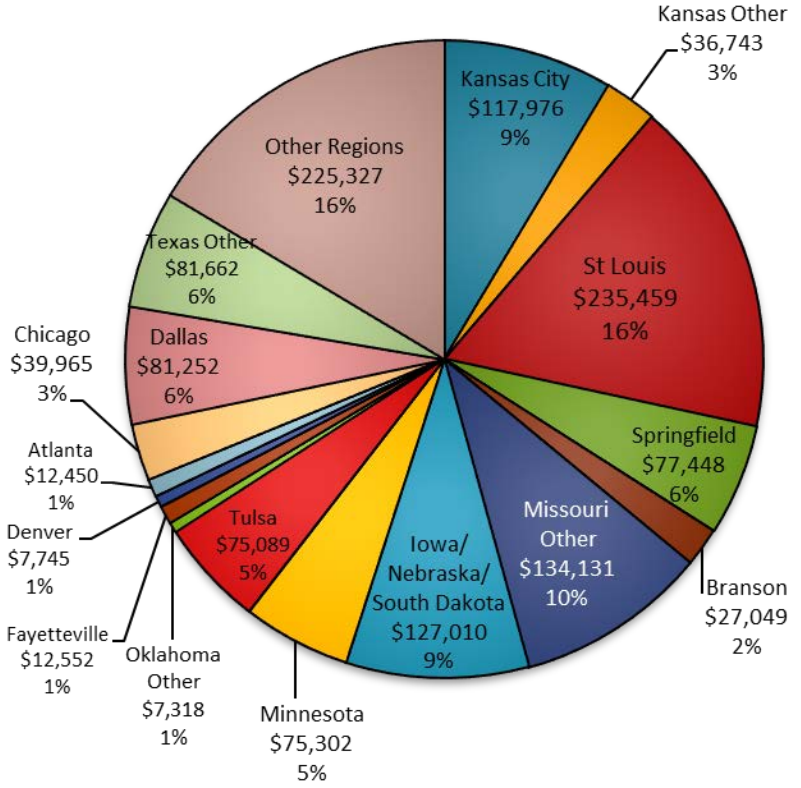
## Legacy Loans

[in thousands]

6.30.19 **$1,418,458**




3.31.19 **$1,374,478**

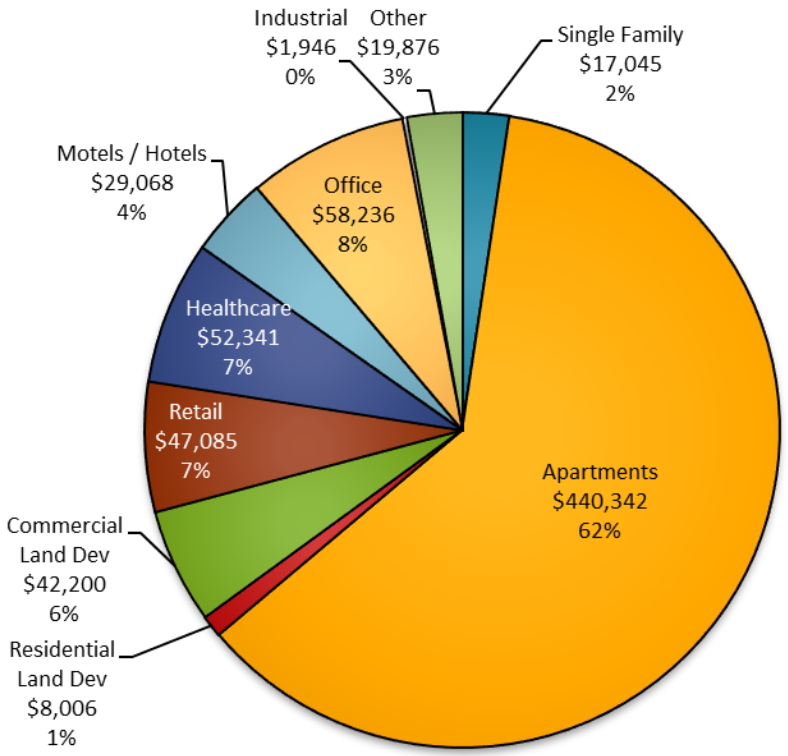


# Construction & Land Development

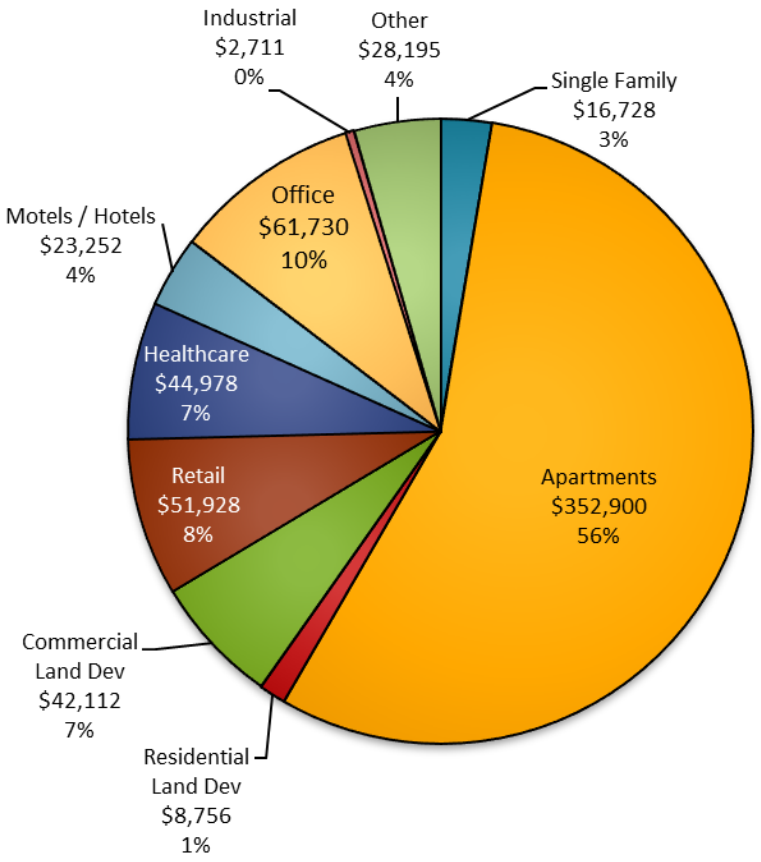
## Legacy Loans

[in thousands]

6.30.19 **$716,145**




3.31.19 **$633,290**



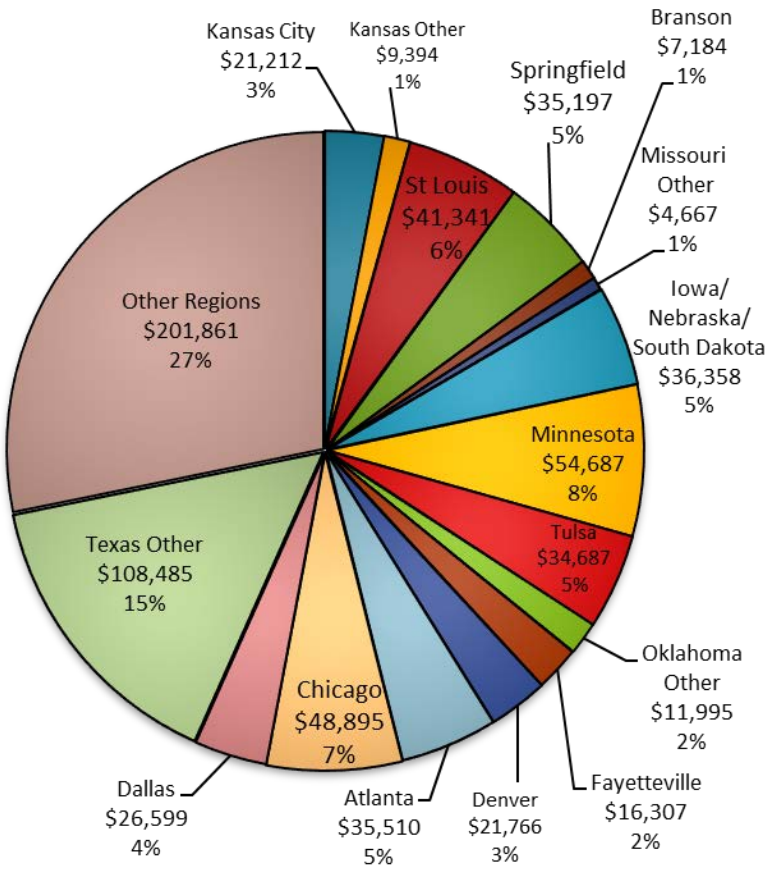
# Construction & Land Development by Region

## Legacy Loans

[in thousands]

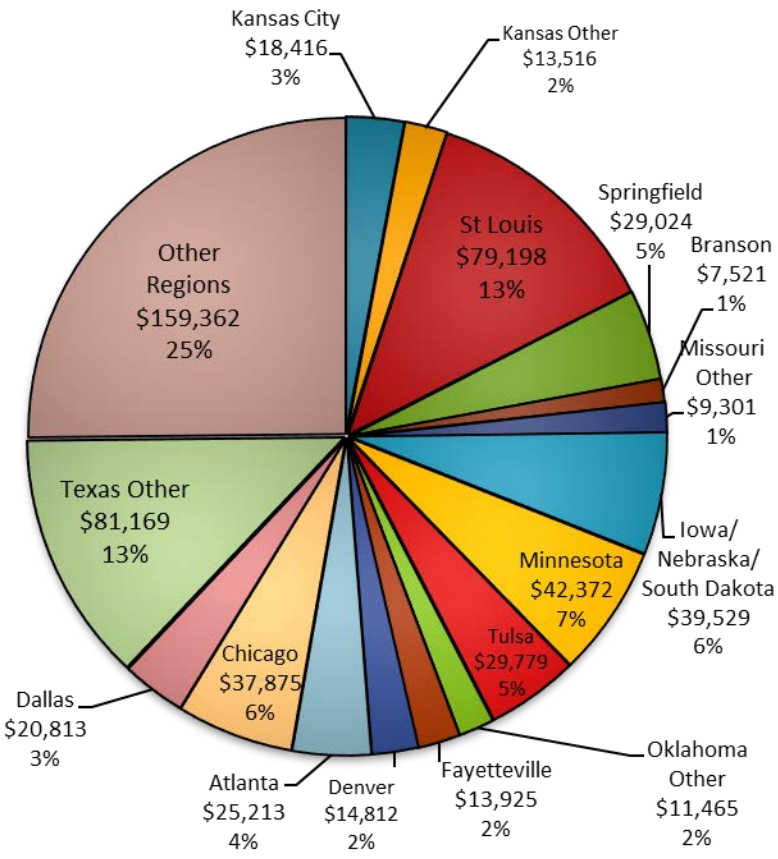
6.30.19

$716,145




3.31.19

$633,290

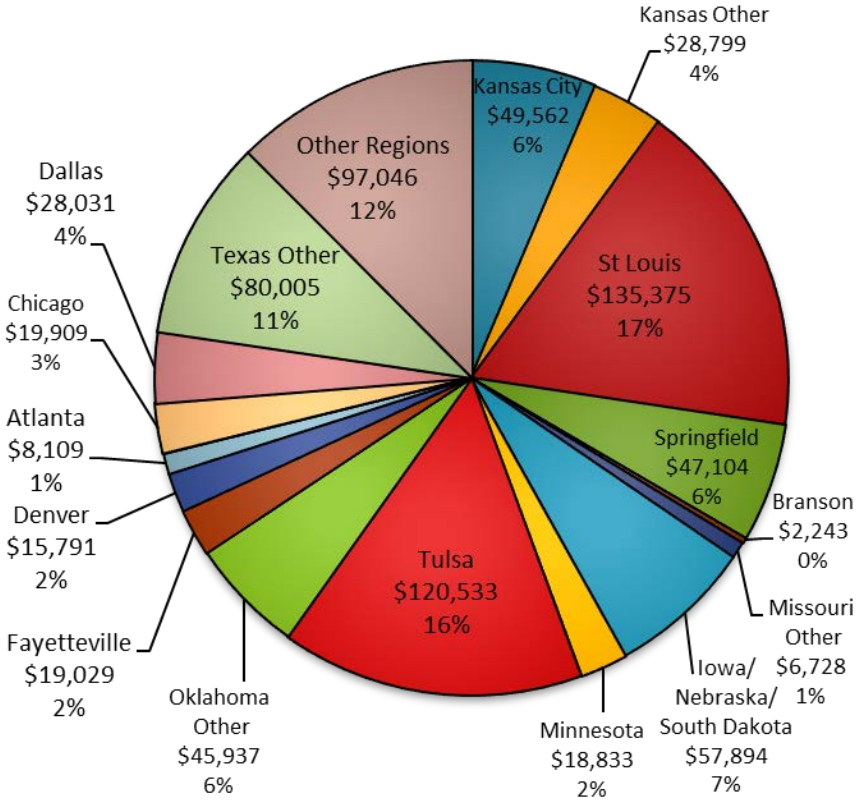


# Multi Family Real Estate by Region

## Legacy Loans

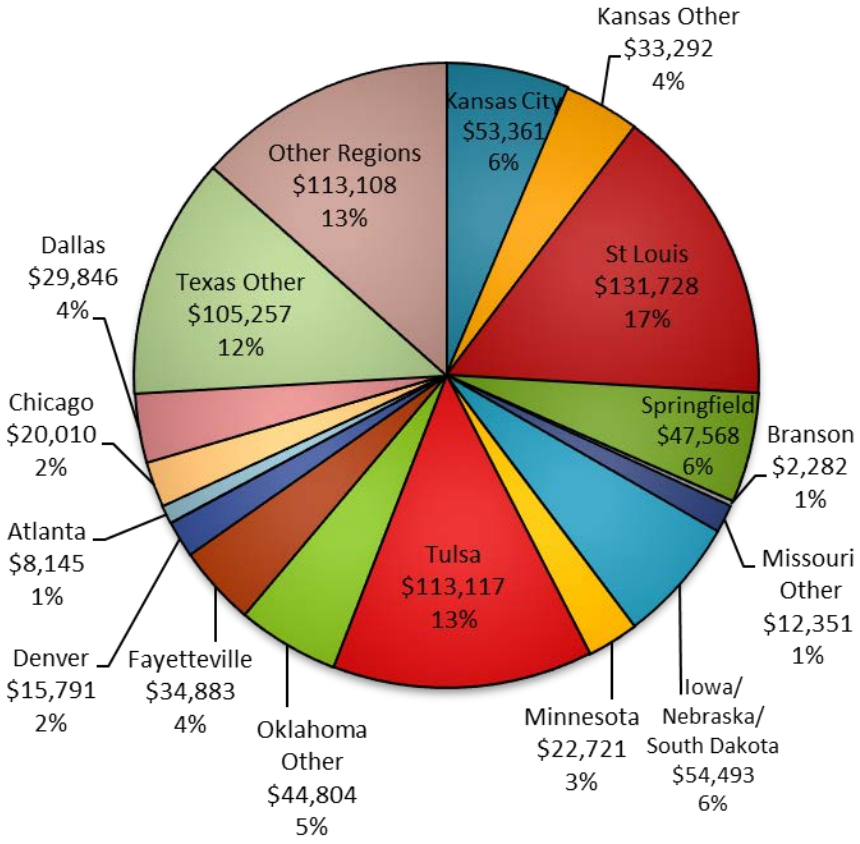
[in thousands]

6.30.19 **$780,928**




Average credit size is $2,621,605

3.31.19 **$842,757**



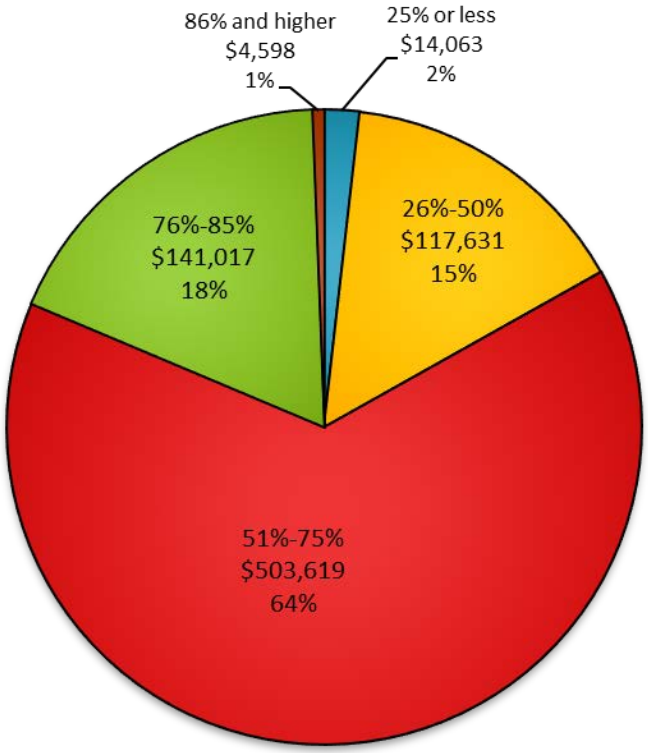

Average credit size is $2,827,785

# Multi Family Real Estate by LTV

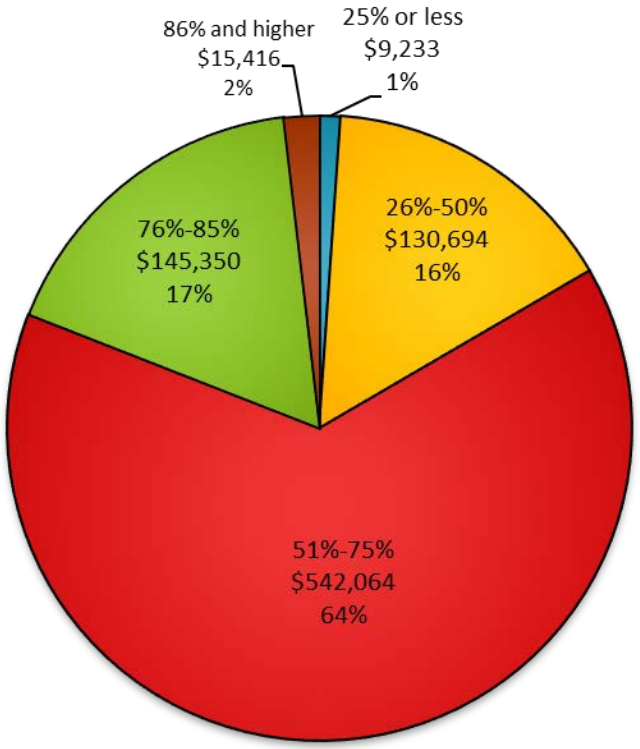
## Legacy Loans

[in thousands]

6.30.19 **$780,928**




3.31.19 **$842,757**



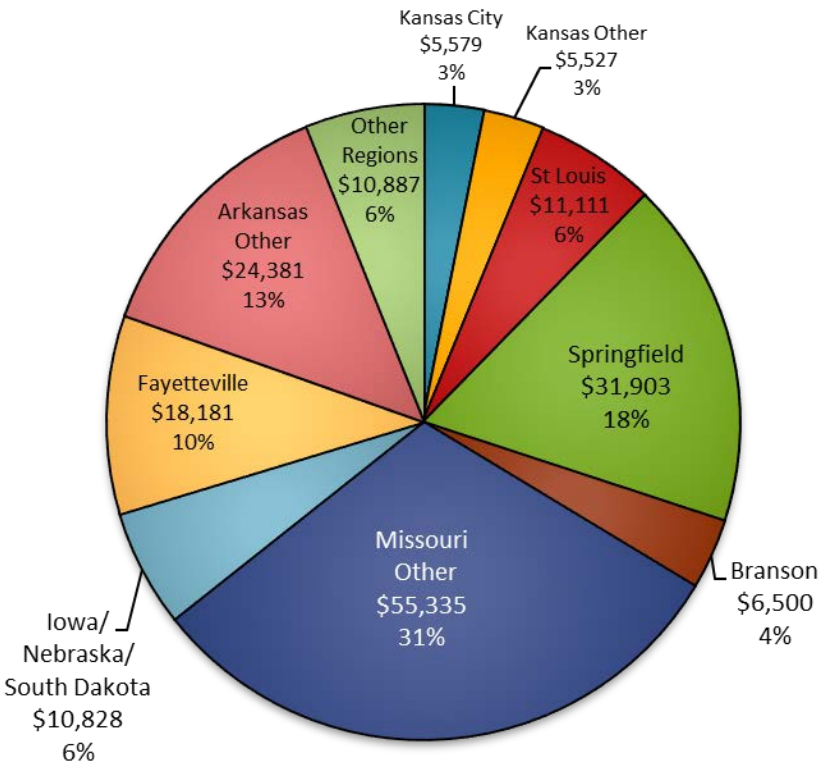
# Consumer Auto Loans by Region

## Excluding Insured Credit Loans

## Legacy Loans

[in thousands]

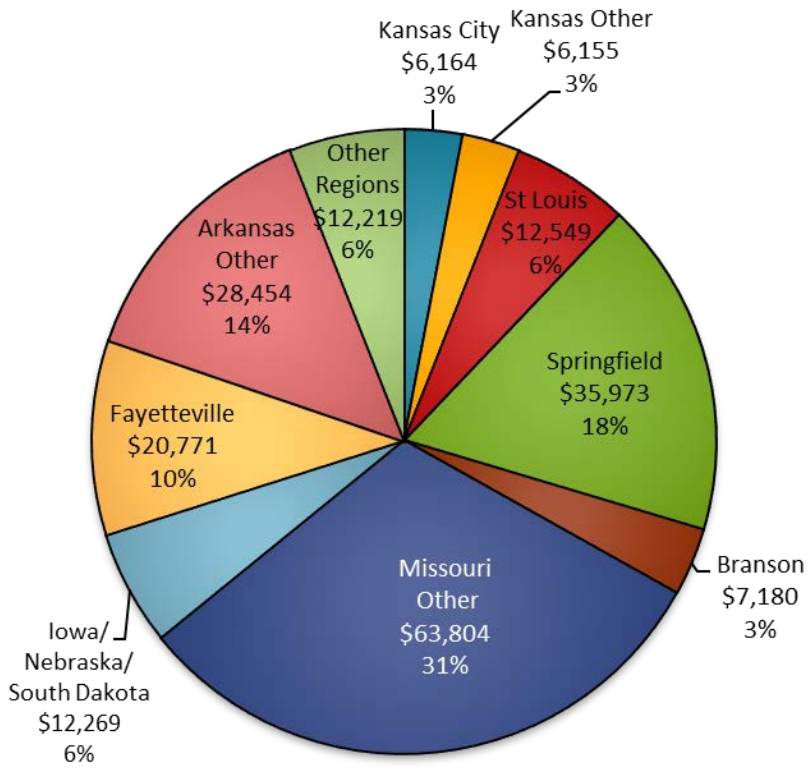
### 6.30.19 $180,232




- 48% of the Consumer Portfolio
- Avg. origination balance $16,389
- Avg. origination term 5 years
- Expected life 16.32 months
- Average Primary FICO-687
- New autos--1%
- Used autos--99%
- Indirect loans-- 79%
- Direct loans--21%

*(Adjusted to exclude nonperforming and insured credit program loans)*

### 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%

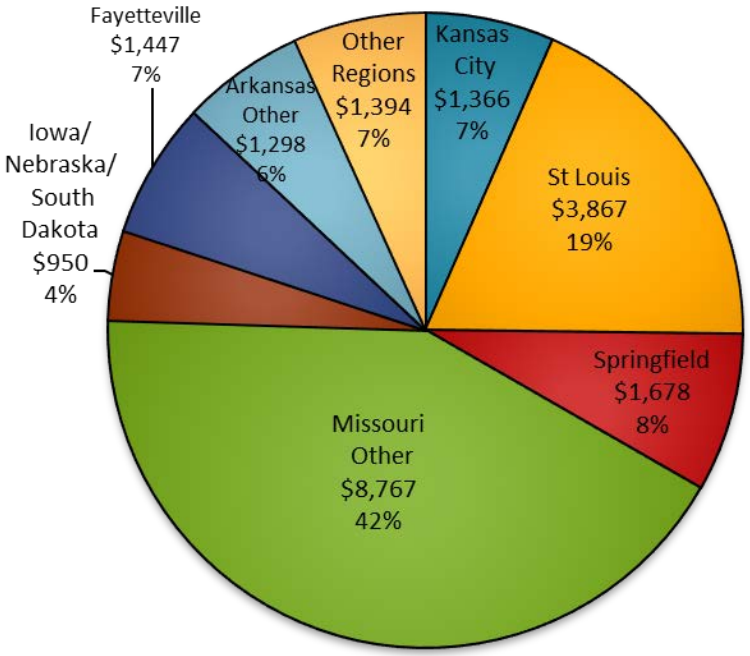
*(Adjusted to exclude nonperforming and insured credit program loans)*

# Consumer Insured Credit Loans by Region

## Legacy Loans

[in thousands]

**6.30.19** **$20,767**

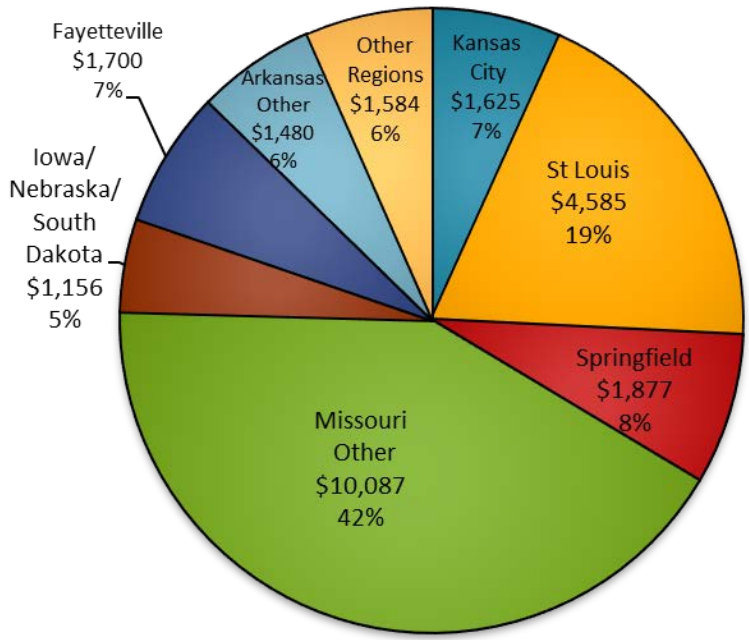



- 6% of the Consumer Portfolio
- Avg. origination balance $19,621
- Avg. origination term 6 years
- Expected life 16.32 months
- Average Primary FICO-572

*(Adjusted to exclude nonperforming loans)*

- New autos-6%
- Used autos--94%
- Indirect loans--97%
- Direct loans--3%

**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)*

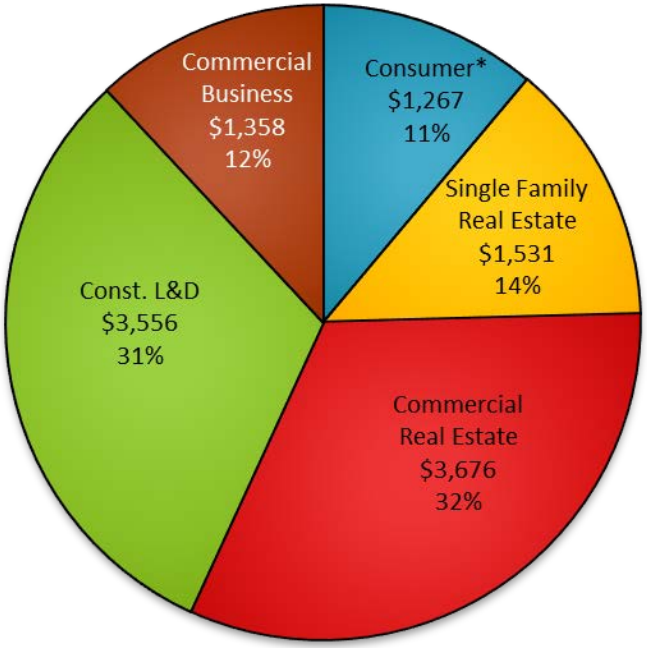
- New autos-7%
- Used autos--93%
- Indirect loans--97%
- Direct loans--3%

# NonPerforming by Type

## Legacy Loans

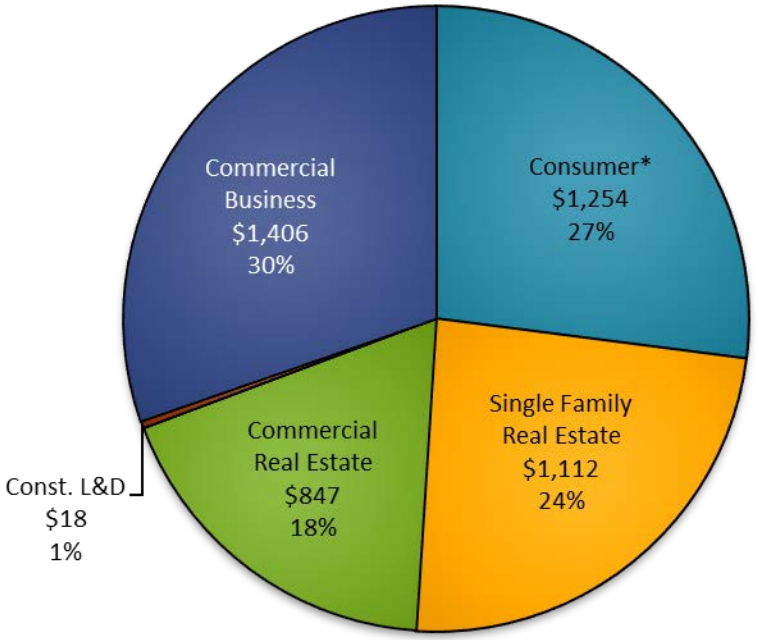
[in thousands]

6.30.19 **$11,388**




*Includes Home Equity Loans of $353

3.31.19 **$4,637**



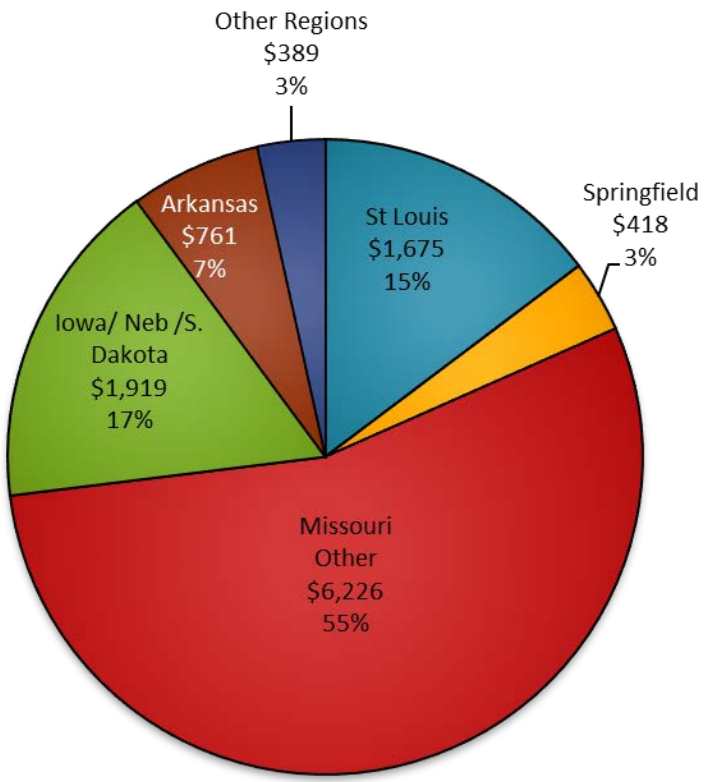

*Includes Home Equity Loans of $238

# NonPerforming by Region

## Legacy Loans

[in thousands]

6.30.19 **$11,388**




3.31.19 **$4,637**

