GREAT SOUTHERN BANK

# LOAN PORTFOLIO

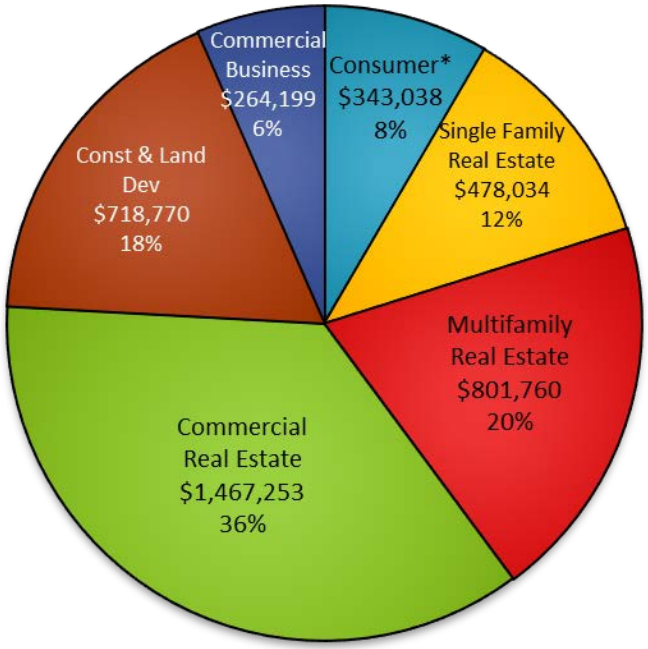
September 30, 2019

# Portfolio Diversification

## Legacy Loans

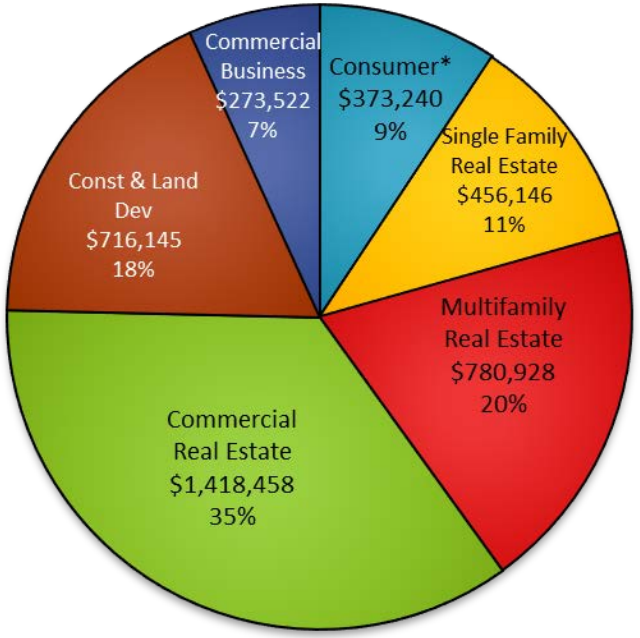
[in thousands]

**9.30.19** **$4,073,054**




*Includes Home Equity Loans of $119,705

**6.30.19** **$4,018,439**



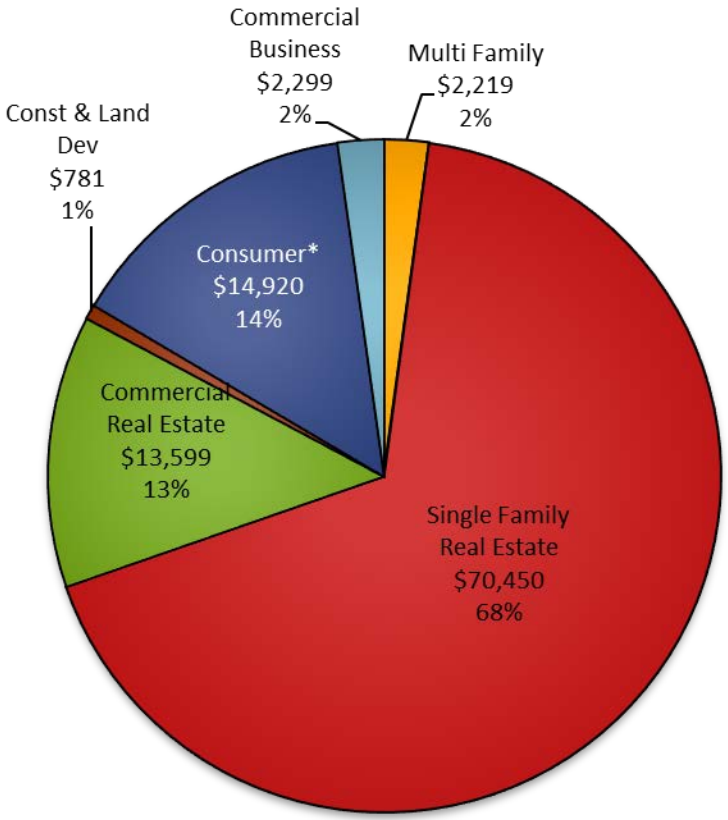

Includes Home Equity Loans of $120,102

# Portfolio Diversification

## Terminated Loss Share Agreement Loans

[in thousands]

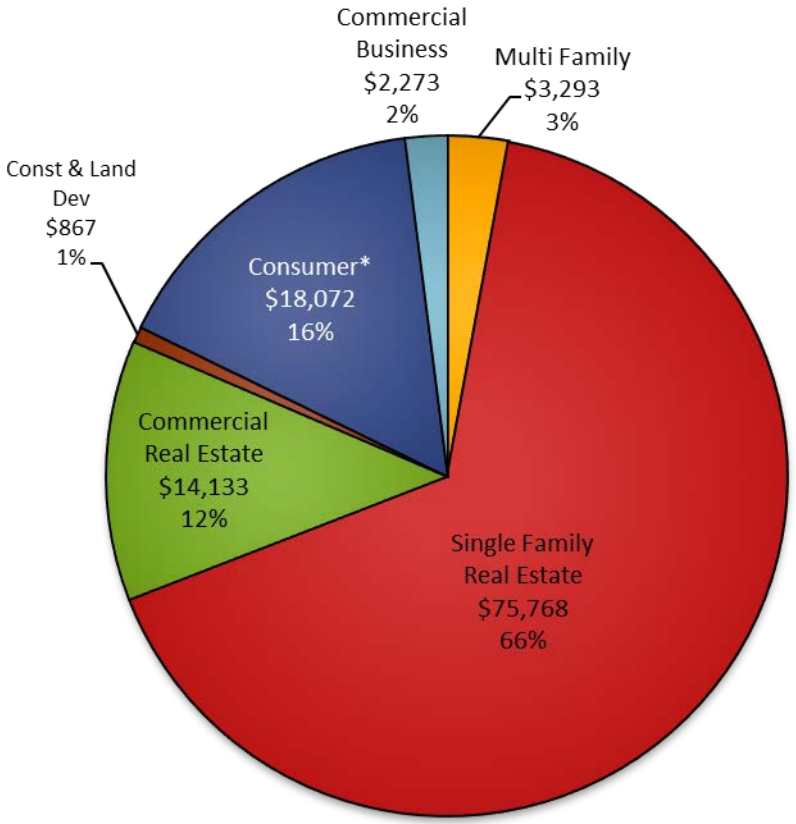
**9.30.19** **$104,268**




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

*Includes Home Equity Loans of $13,600

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




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

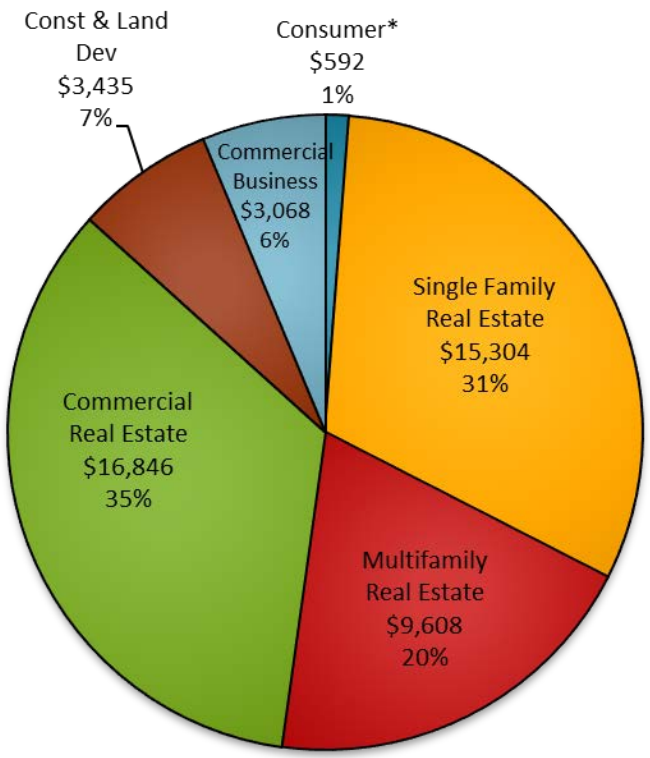
*Includes Home Equity Loans of $16,657

# Portfolio Diversification

## FDIC Assisted Acquired Loans

[in thousands]

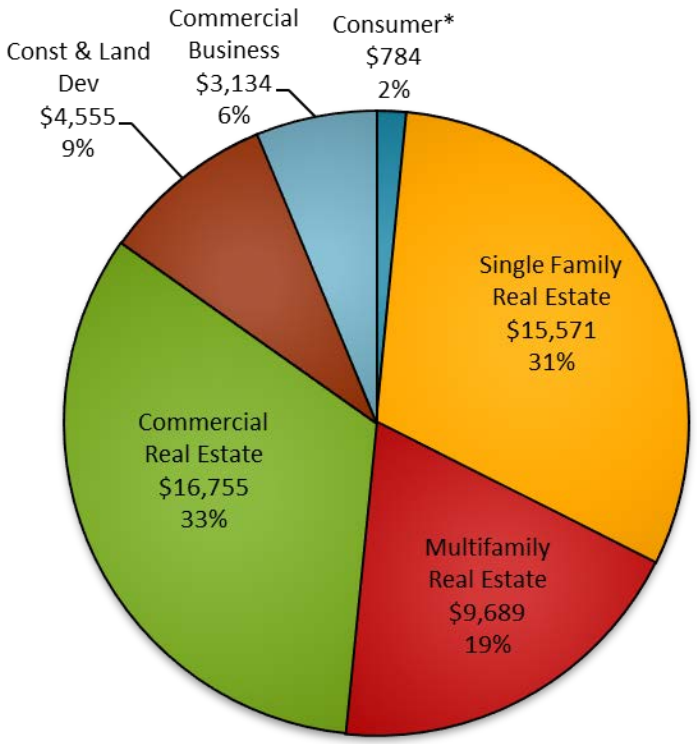
**9.30.19** **$48,853**




Valley Bank

*Includes Home Equity Loans of $265

**6.30.19** **$50,488**




Valley Bank

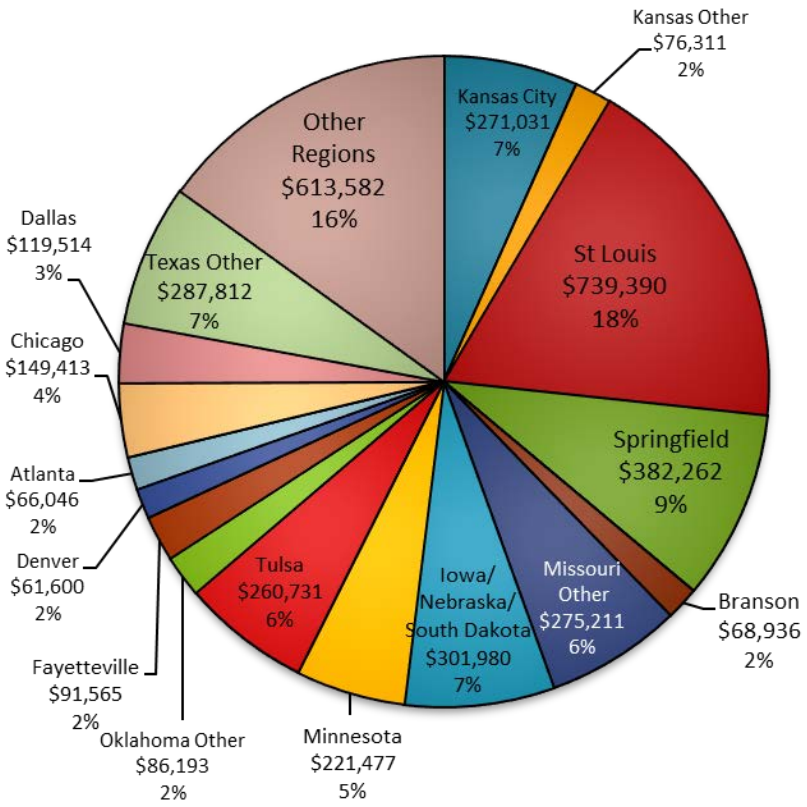
*Includes Home Equity Loans of $401

# Portfolio by Region

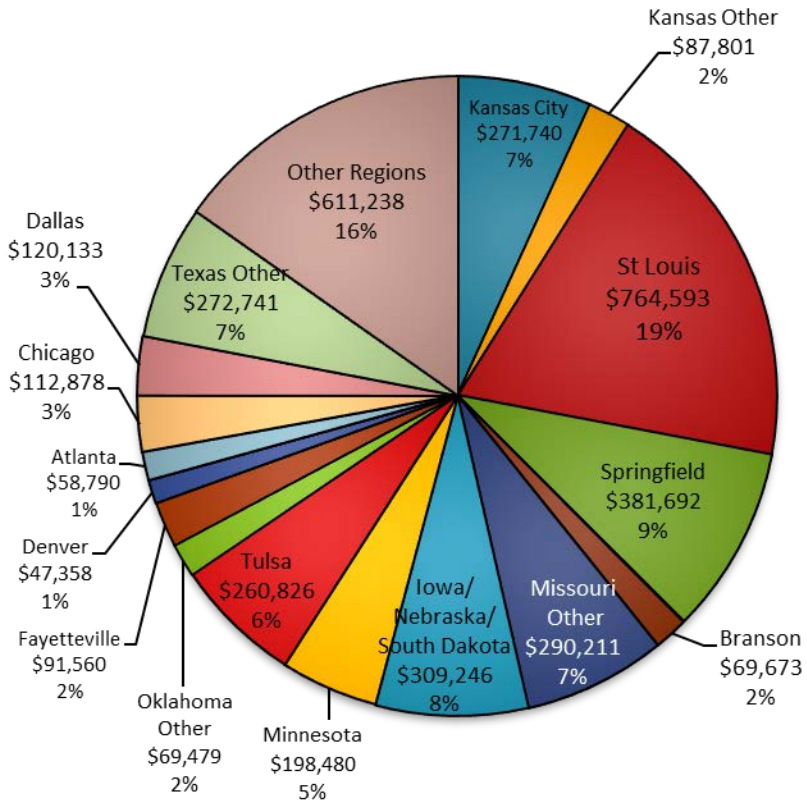
## Legacy Loans

[in thousands]

9.30.19 **$4,073,054**




6.30.19 **$4,018,439**

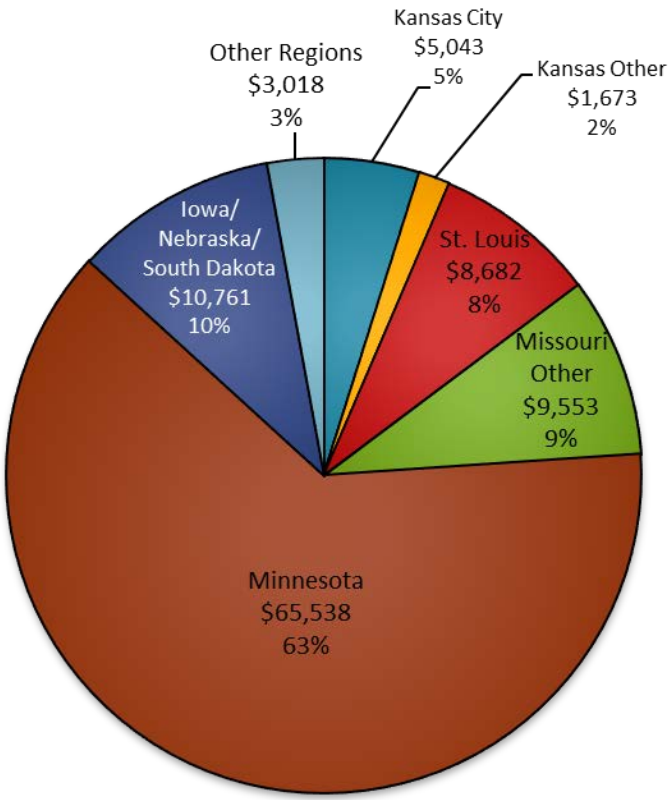


# Portfolio by Region

## Terminated Loss Share Agreement Loans

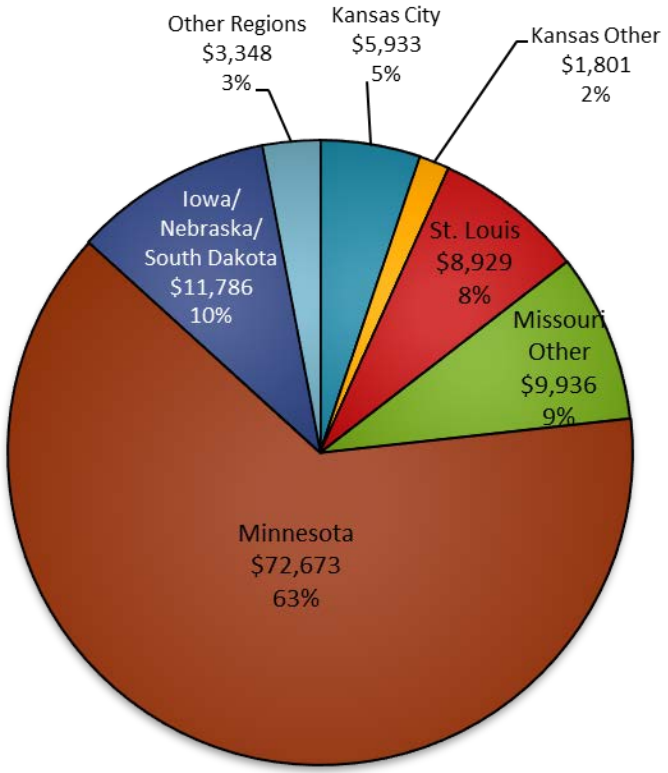
[in thousands]

9.30.19 **$104,268**




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

6.30.19 **$114,406**



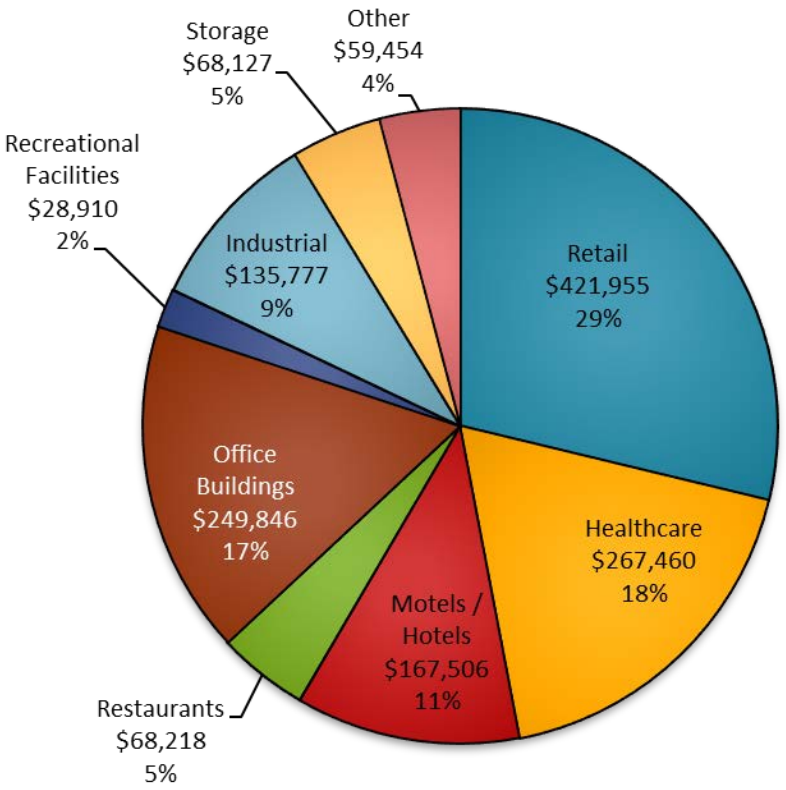

Team Bank, Vantus Bank, Sun Security Bank, and InterSavings Bank

# Commercial Real Estate

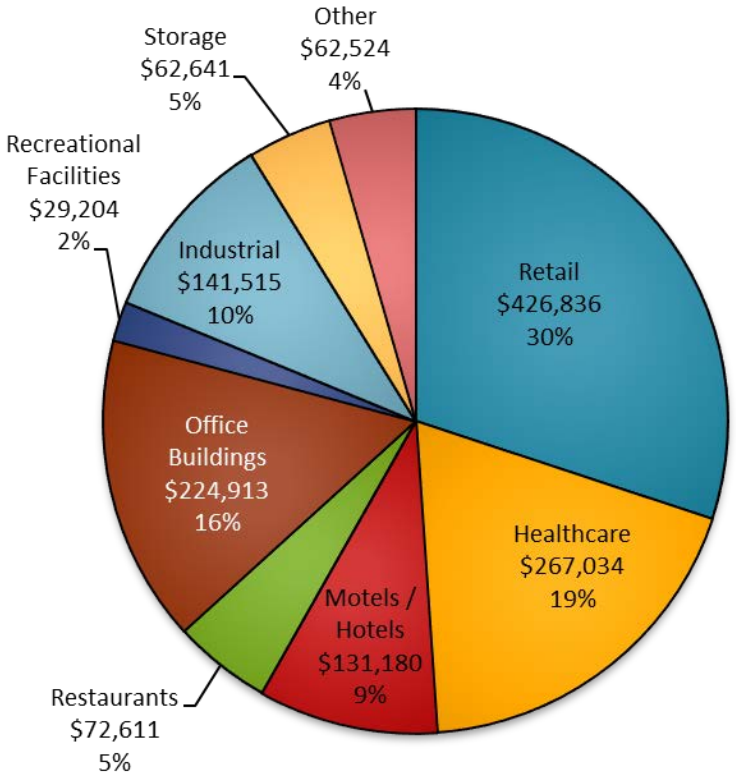
## Legacy Loans

[in thousands]

9.30.19 **$1,467,253**




6.30.19 **$1,418,458**

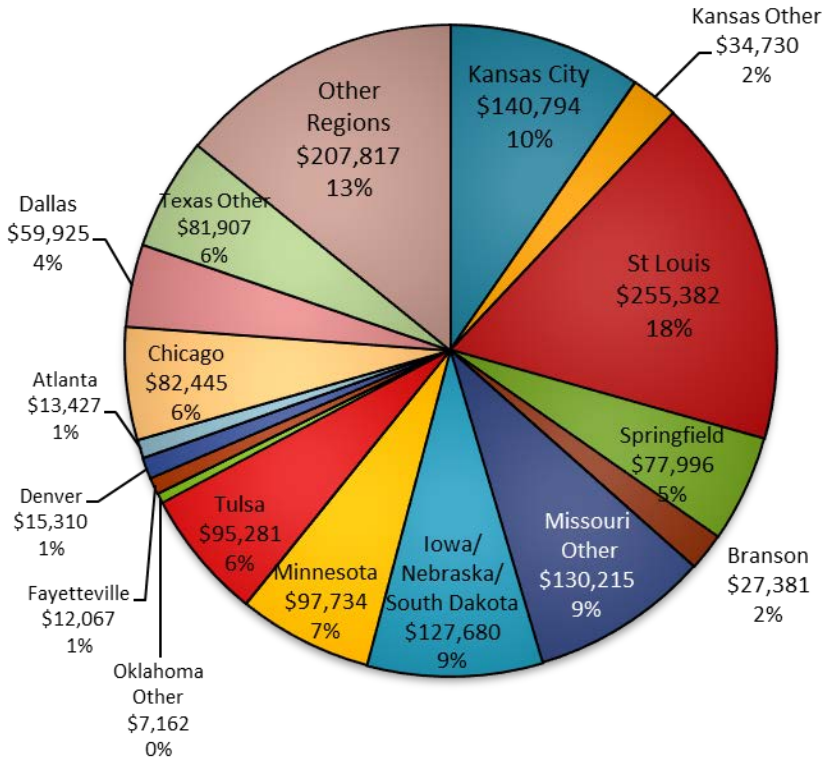


# Commercial Real Estate by Region

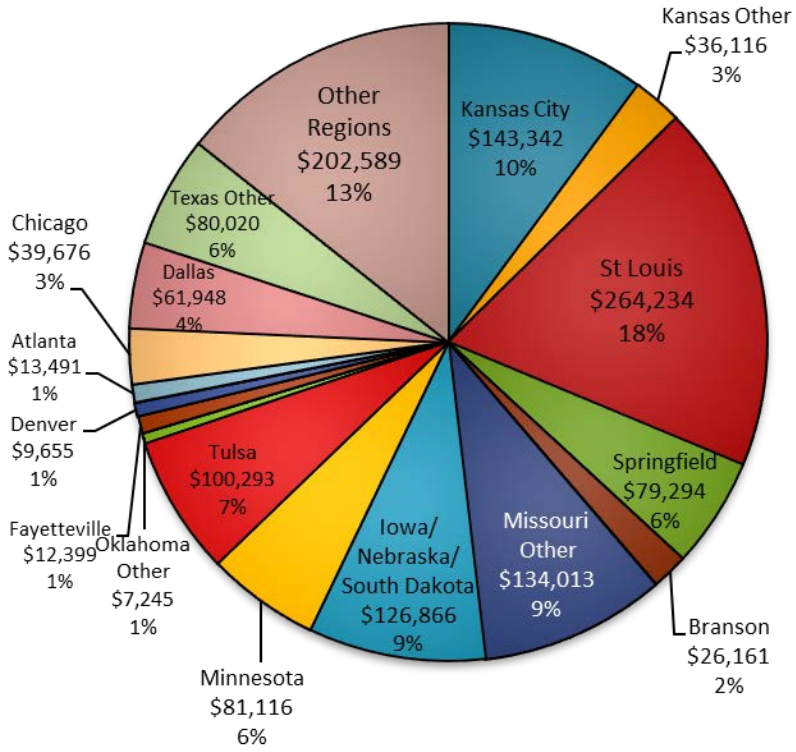
## Legacy Loans

[in thousands]

9.30.19 **$1,467,253**




6.30.19 **$1,418,458**

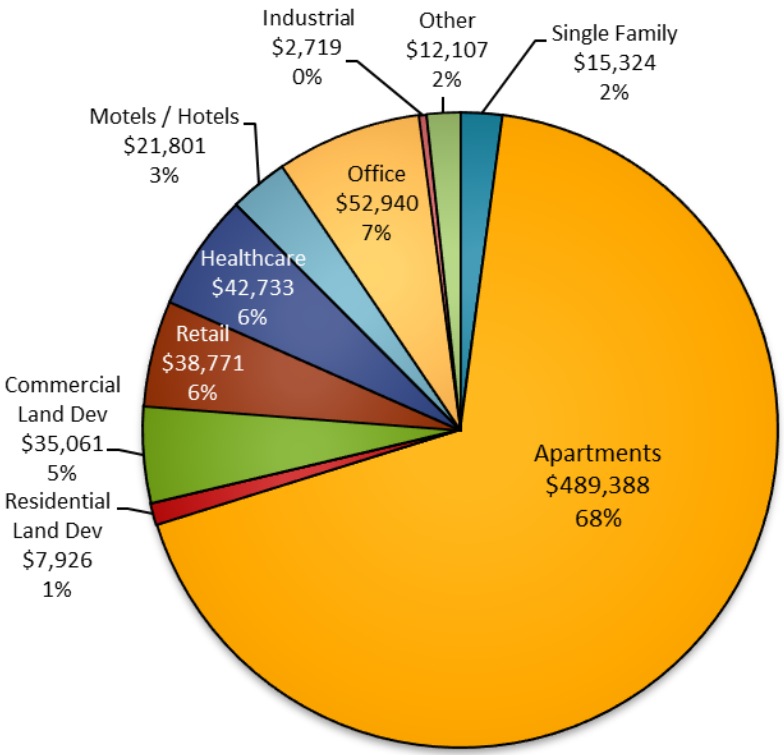


# Construction & Land Development

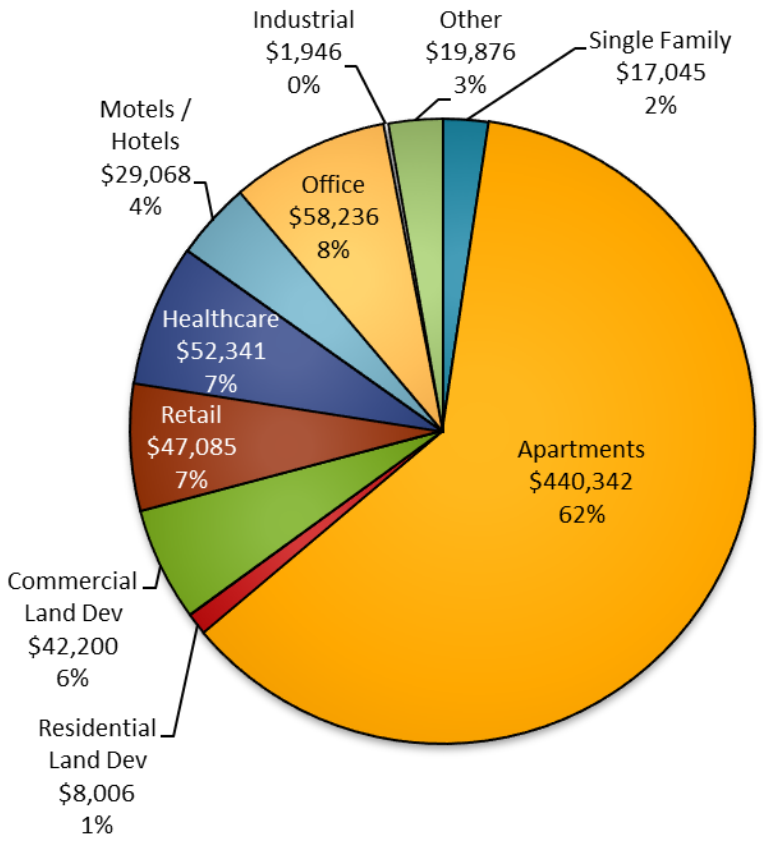
## Legacy Loans

[in thousands]

**9.30.19** **$718,770**




**6.30.19** **$716,145**

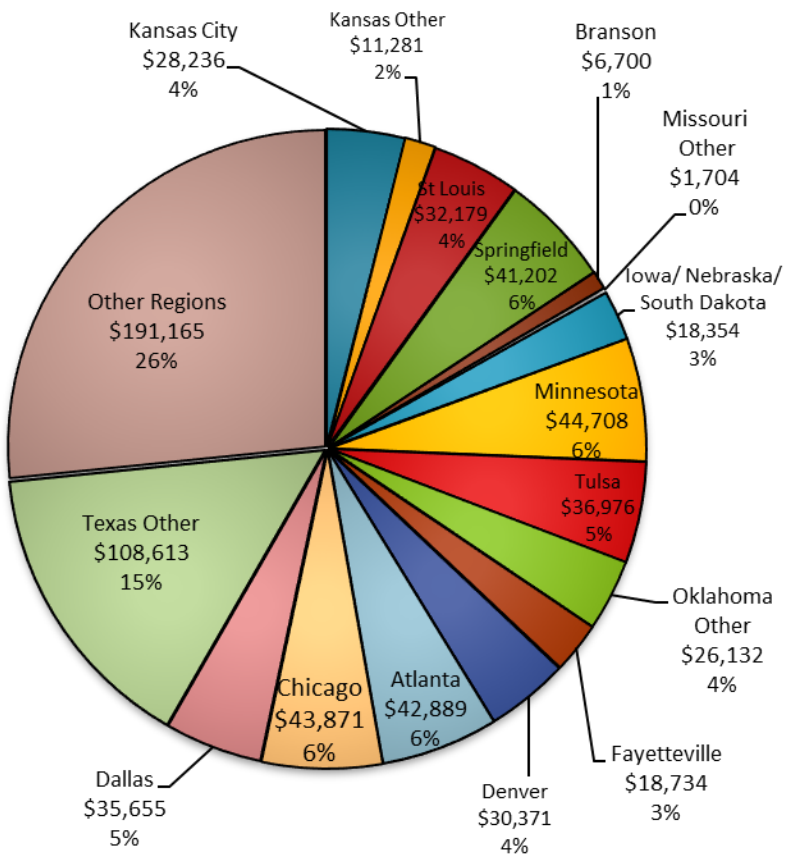


# Construction & Land Development by Region

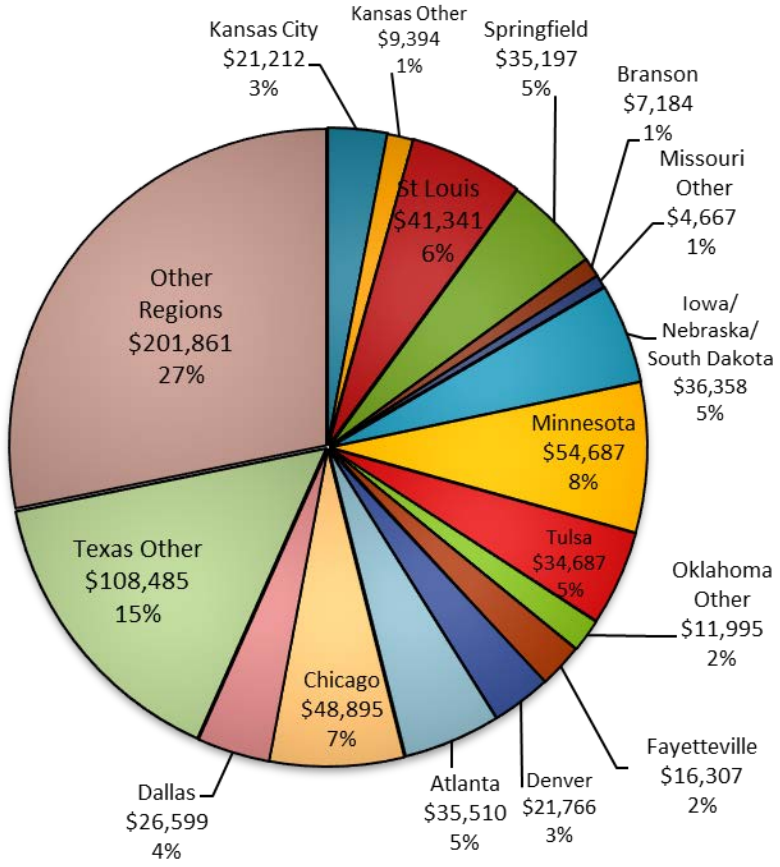
## Legacy Loans

[in thousands]

9.30.19 **$718,770**




6.30.19 **$716,145**

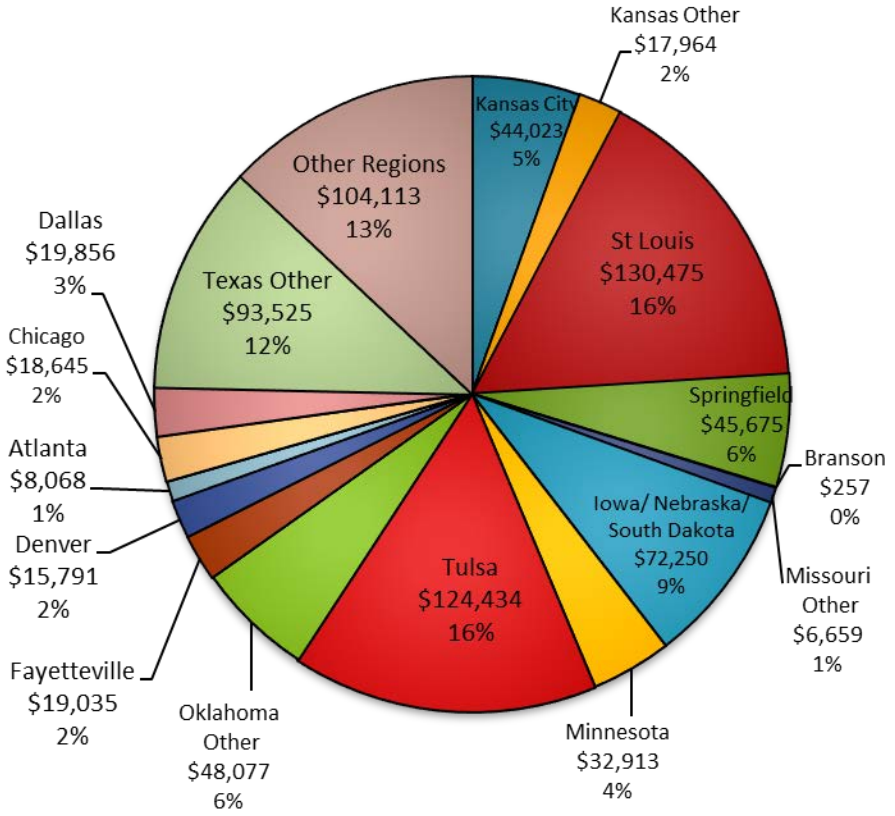


# Multi Family Real Estate by Region

## Legacy Loans

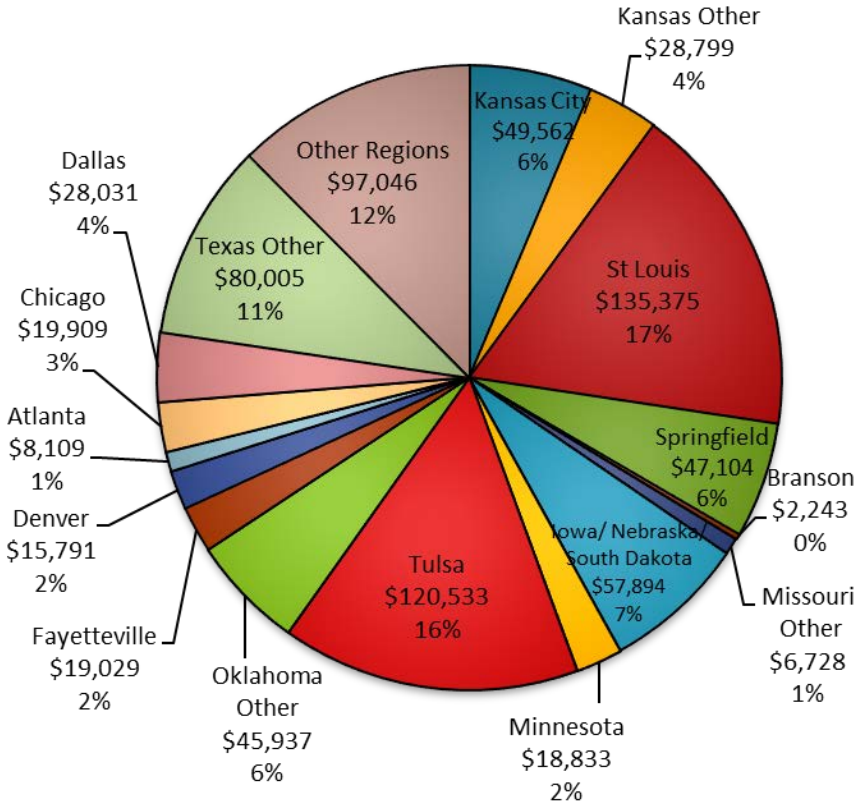
[in thousands]

**9.30.19** **$801,760**




Average credit size is $2,755,030

**6.30.19** **$780,928**



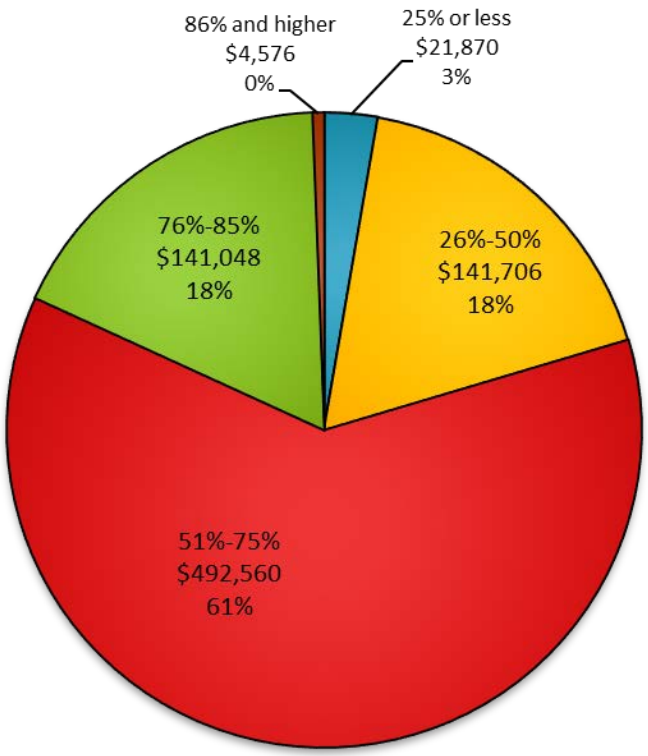

Average credit size is $2,621,605

# Multi Family Real Estate by LTV

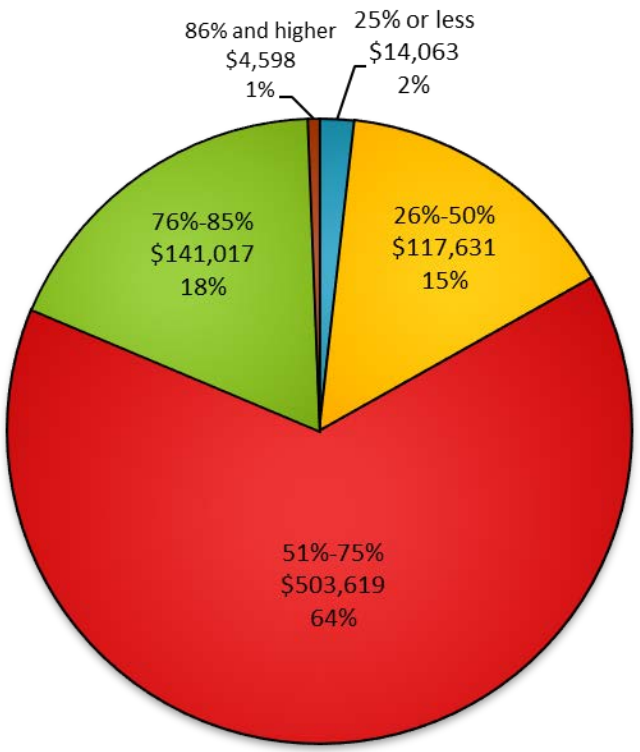
## Legacy Loans

[in thousands]

9.30.19 **$801,760**




6.30.19 **$780,928**



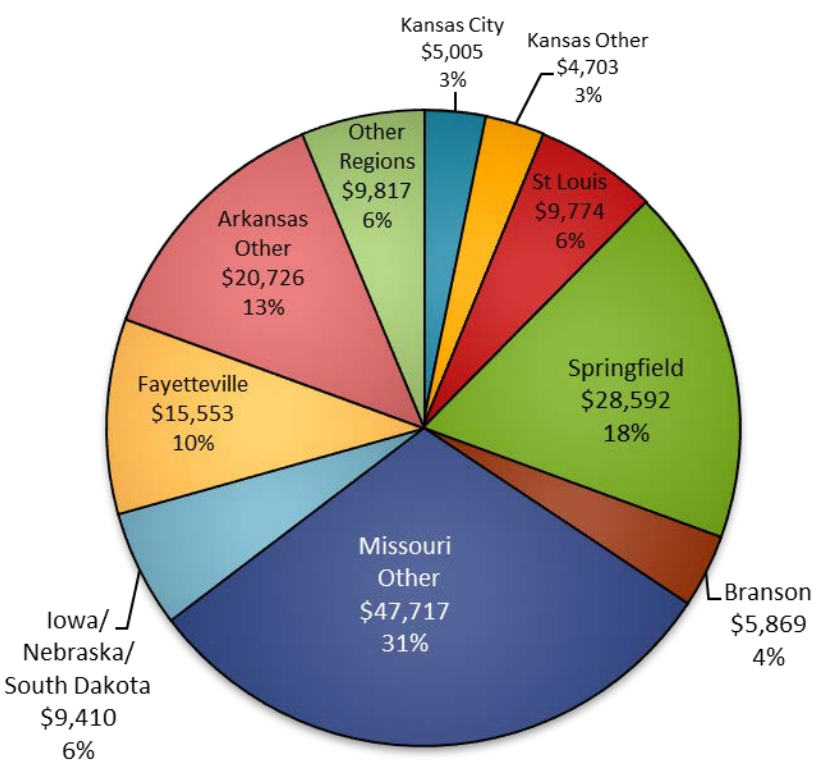
# Consumer Auto Loans by Region

## Excluding Insured Credit Loans

## Legacy Loans

[in thousands]

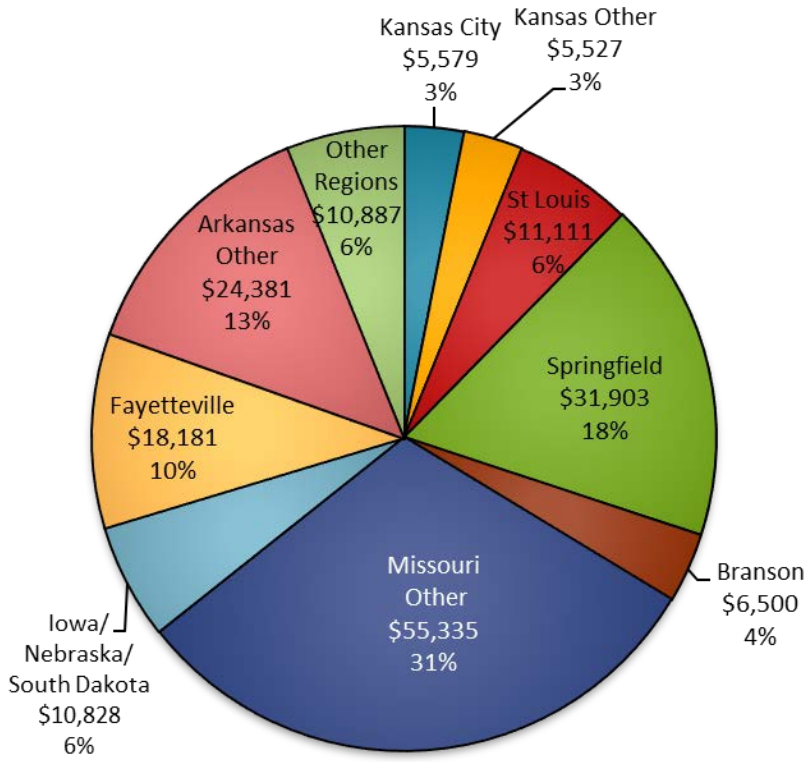
**9.30.19** **$157,166**




- 46% of the Consumer Portfolio
- Avg. origination balance $16,392
- Avg. origination term 5 years
- Expected life 15.08 months
- Average Primary FICO-689
- New autos--1%
- Used autos--99%
- Indirect loans-- 76%
- Direct loans--24%

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

**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%

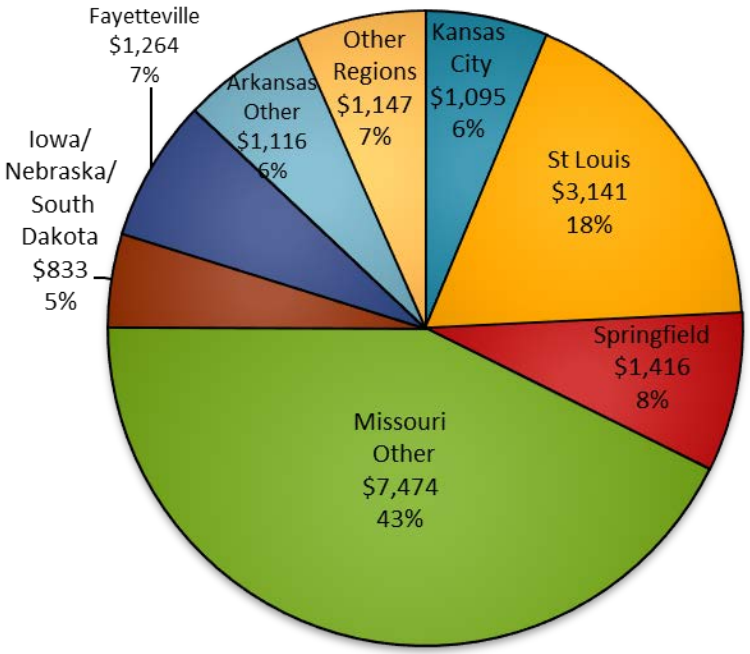
*(Adjusted to exclude nonperforming and insured credit program loans)*

# Consumer Insured Credit Loans by Region

## Legacy Loans

[in thousands]

**9.30.19** **$17,486**

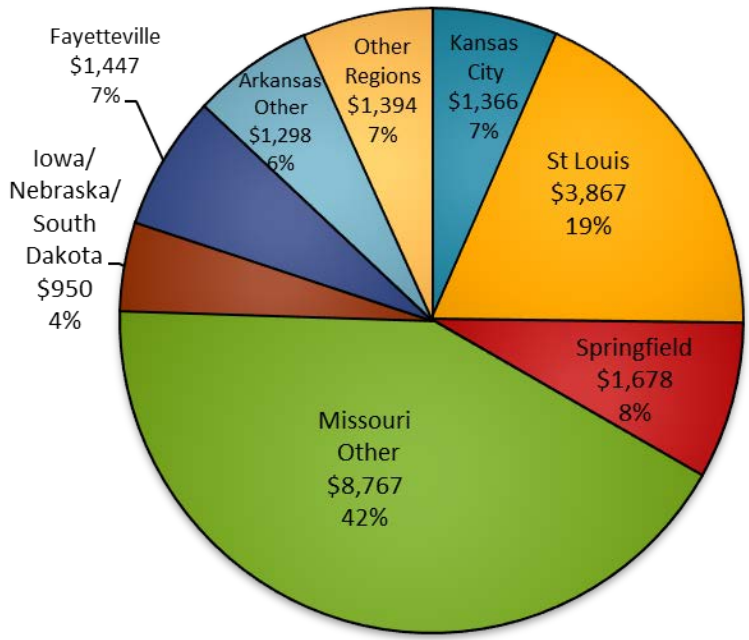



- 5% of the Consumer Portfolio
- Avg. origination balance $19,596
- Avg. origination term 5 years
- Expected life 15.08 months
- Average Primary FICO-577

*(Adjusted to exclude nonperforming loans)*

- New autos-6%
- Used autos--94%
- Indirect loans--96%
- Direct loans--4%

**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)*

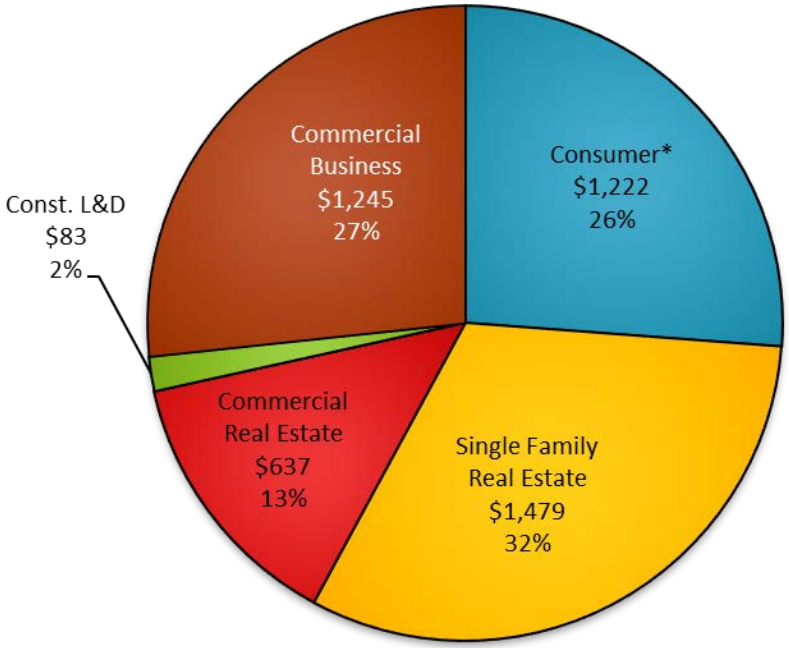
- New autos-6%
- Used autos--94%
- Indirect loans--97%
- Direct loans--3%

# NonPerforming by Type

## Legacy Loans

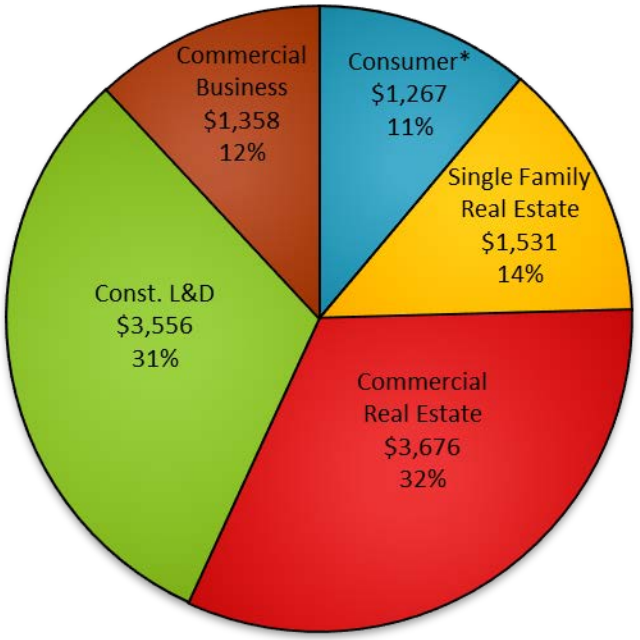
[in thousands]

9.30.19 **$4,666**




*Includes Home Equity Loans of $531

6.30.19 **$11,388**



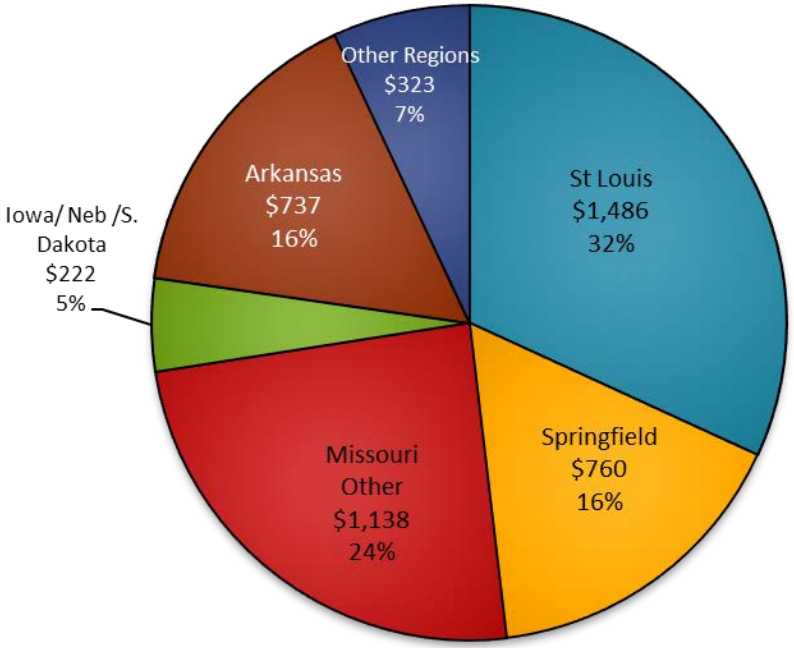

*Includes Home Equity Loans of $353

# NonPerforming by Region

## Legacy Loans

[in thousands]

9.30.19 **$4,666**




6.30.19 **$11,388**

