GREAT SOUTHERN BANK

LOAN PORTFOLIO

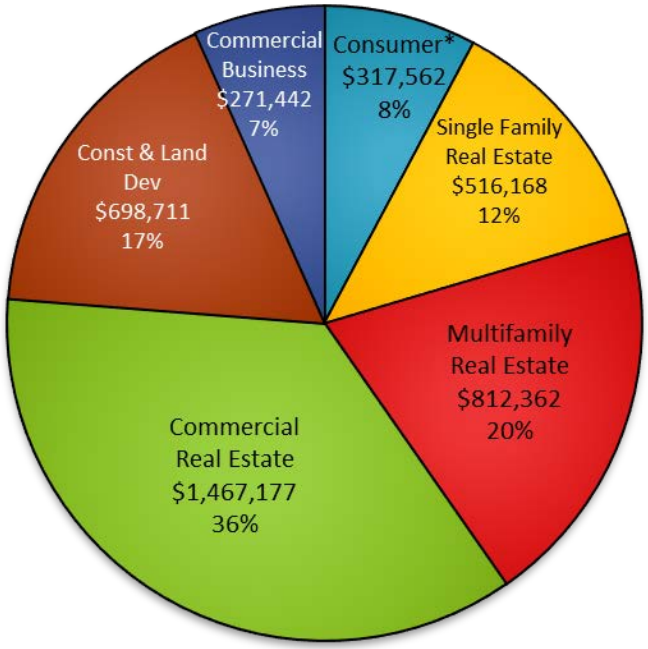
December 31, 2019

Portfolio Diversification

Legacy Loans

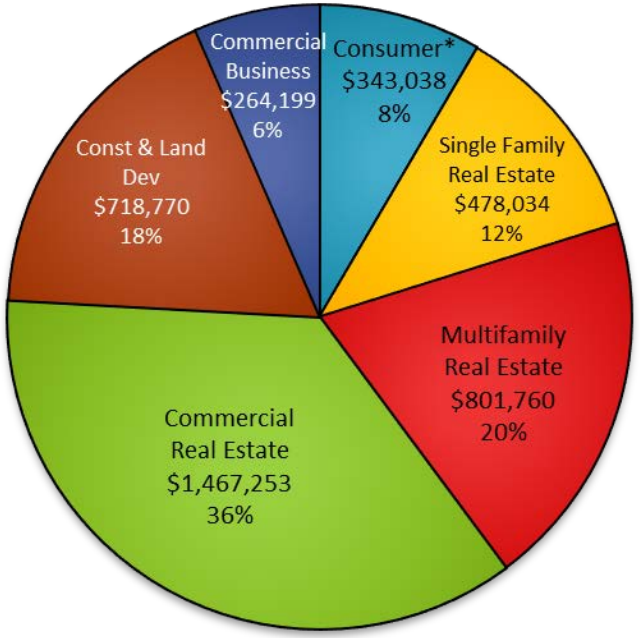
[in thousands]

12.31.19 **$4,083,422**



*Includes Home Equity Loans of $118,988

9.30.19 **$4,073,054**



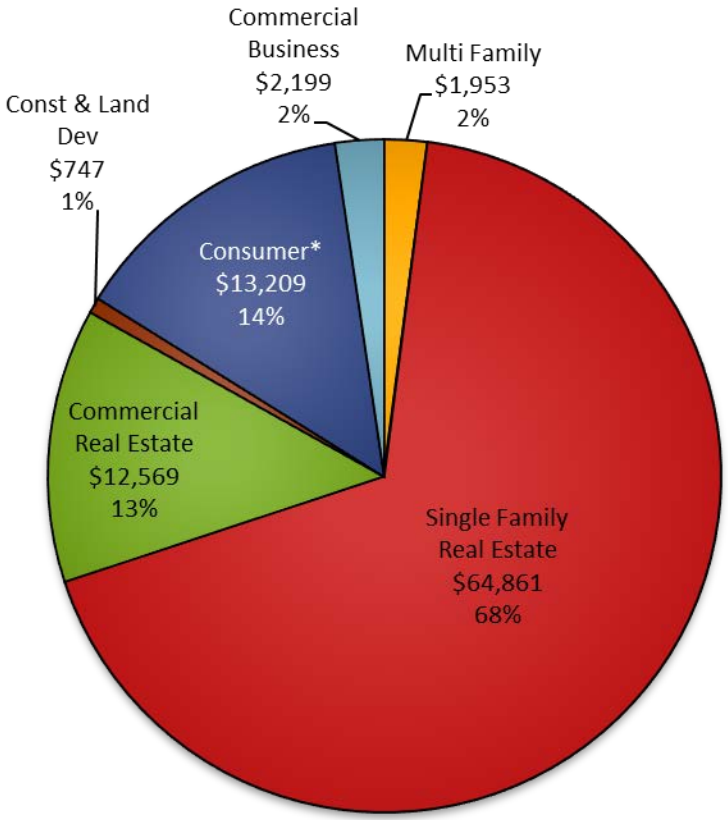
Includes Home Equity Loans of $119,705

Portfolio Diversification

Terminated Loss Share Agreement Loans

[in thousands]

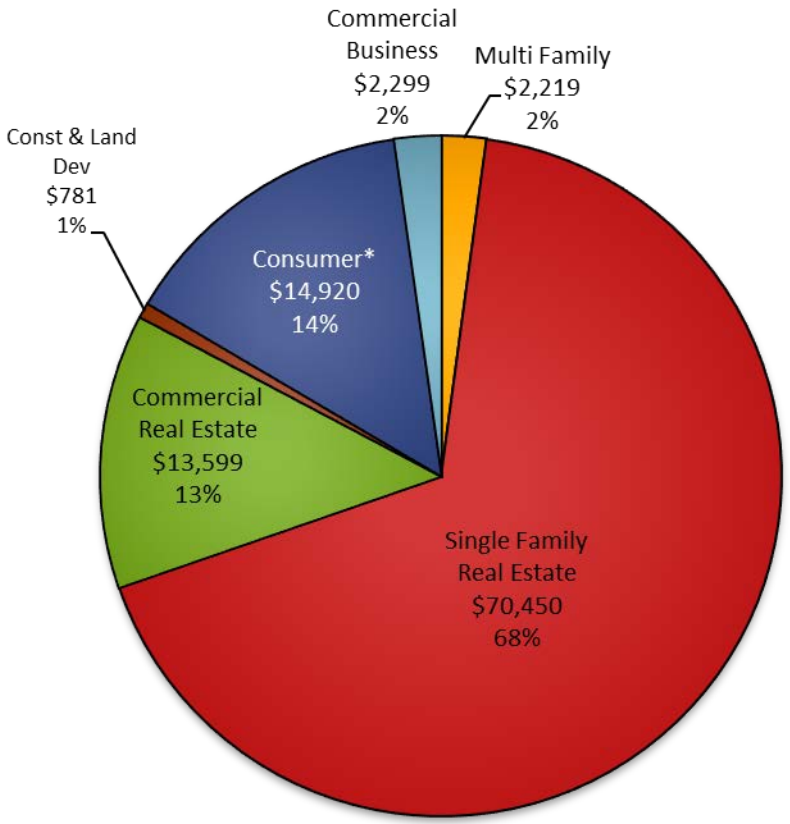
12.31.19 **$95,538**



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

*Includes Home Equity Loans of $11,958

9.30.19 **$104,268**



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

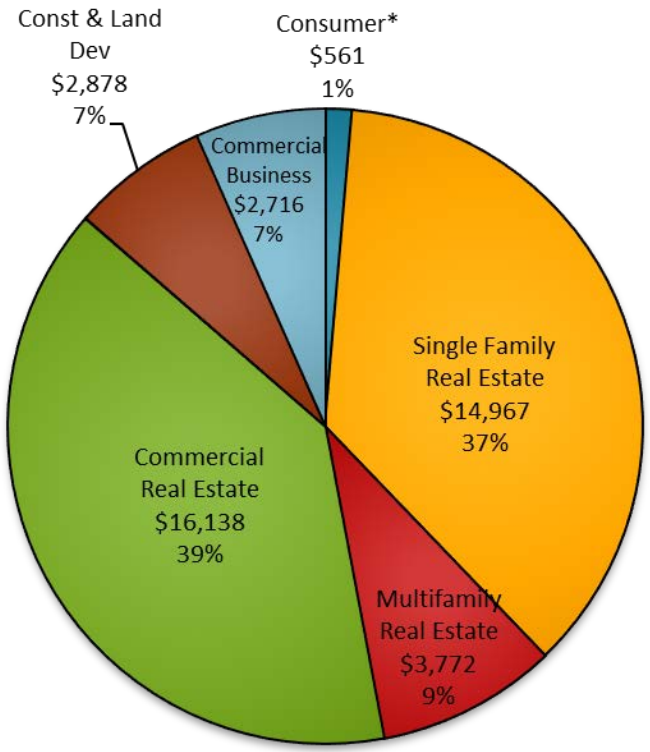
*Includes Home Equity Loans of $13,600

Portfolio Diversification

FDIC Assisted Acquired Loans

[in thousands]

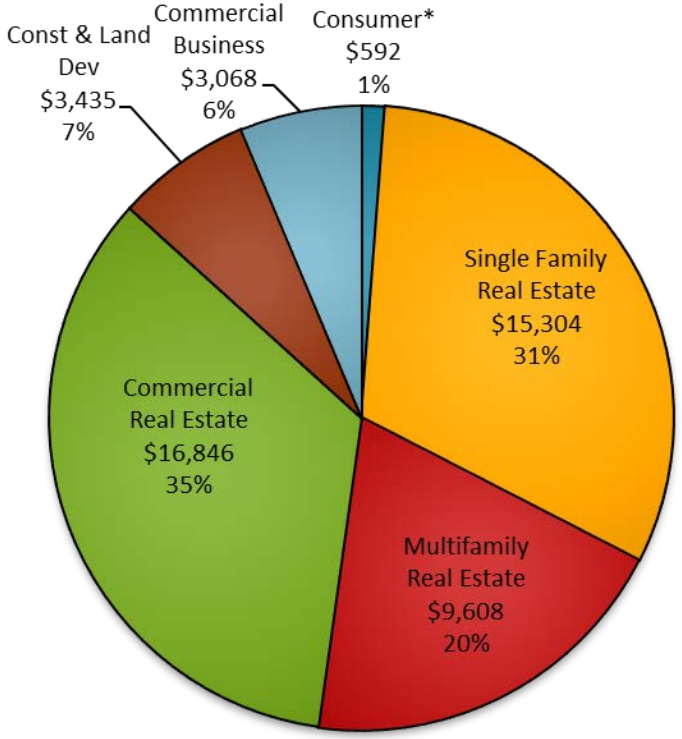
12.31.19 **$41,032**



Valley Bank

*Includes Home Equity Loans of $255

9.30.19 **$48,853**



Valley Bank

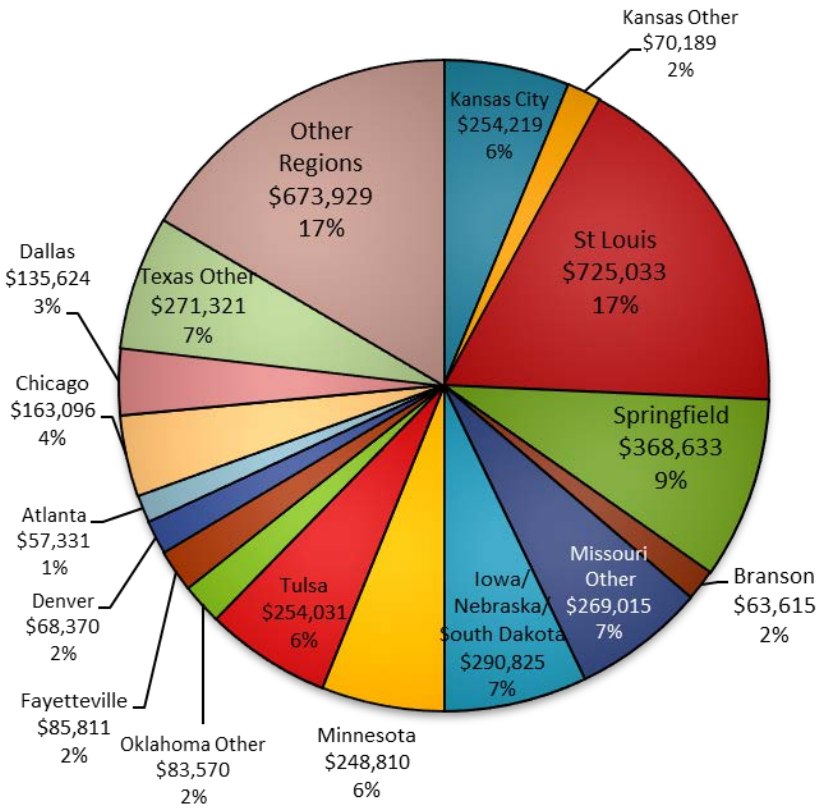
*Includes Home Equity Loans of $265

Portfolio by Region

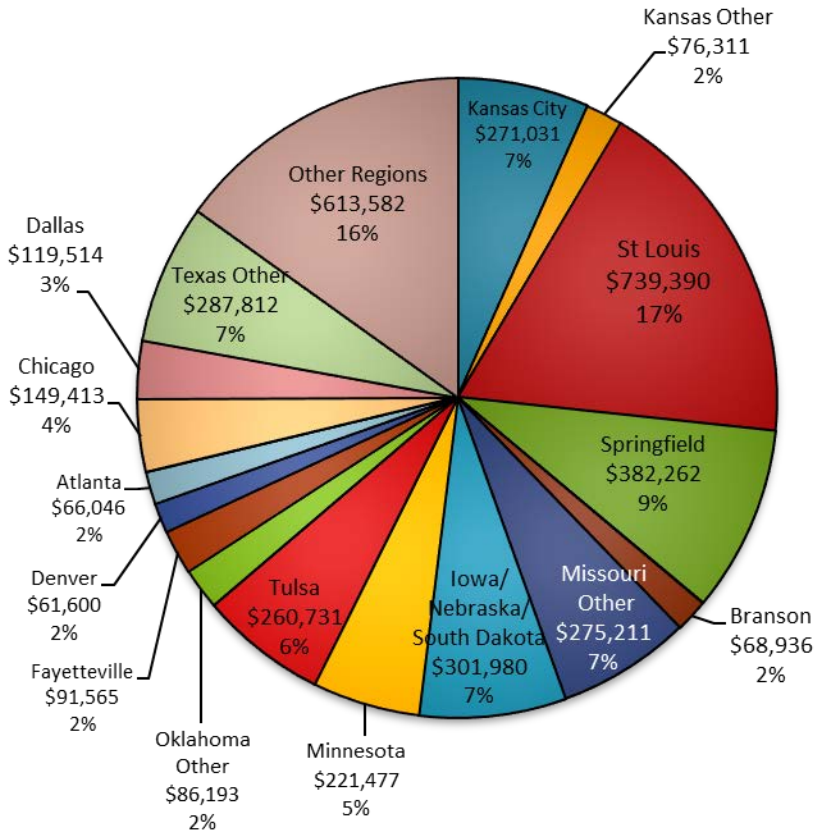
Legacy Loans

[in thousands]

12.31.19 **$4,083,422**



9.30.19 **$4,073,054**

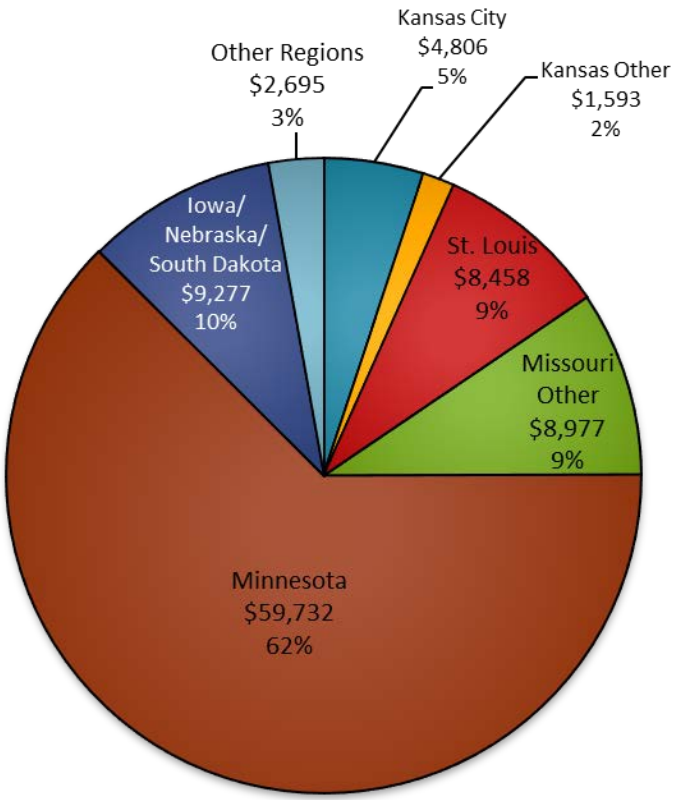


Portfolio by Region

Terminated Loss Share Agreement Loans

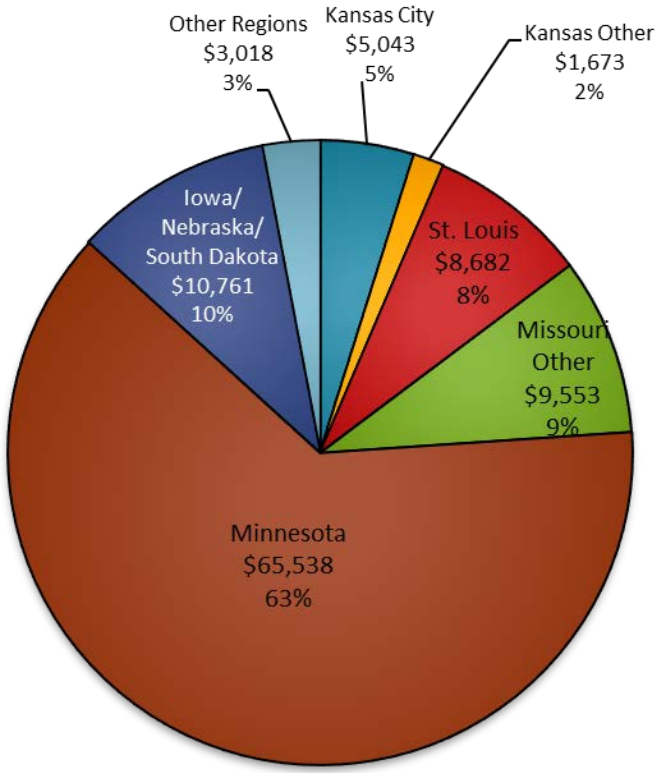
[in thousands]

12.31.19 **$95,538**



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

9.30.19 **$104,268**



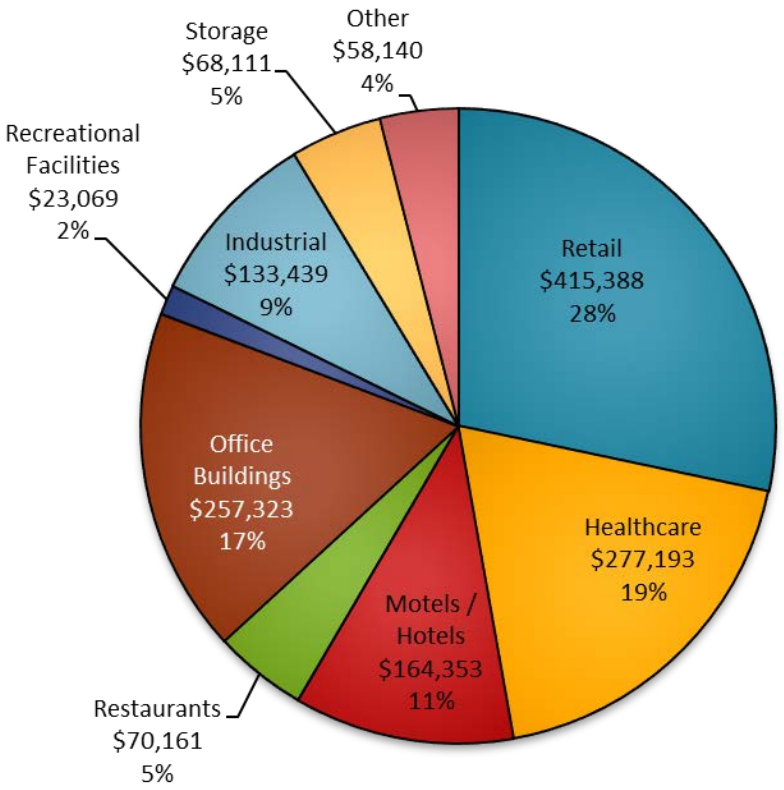
Team Bank, Vantus Bank, Sun Security Bank, and InterSavings Bank

Commercial Real Estate

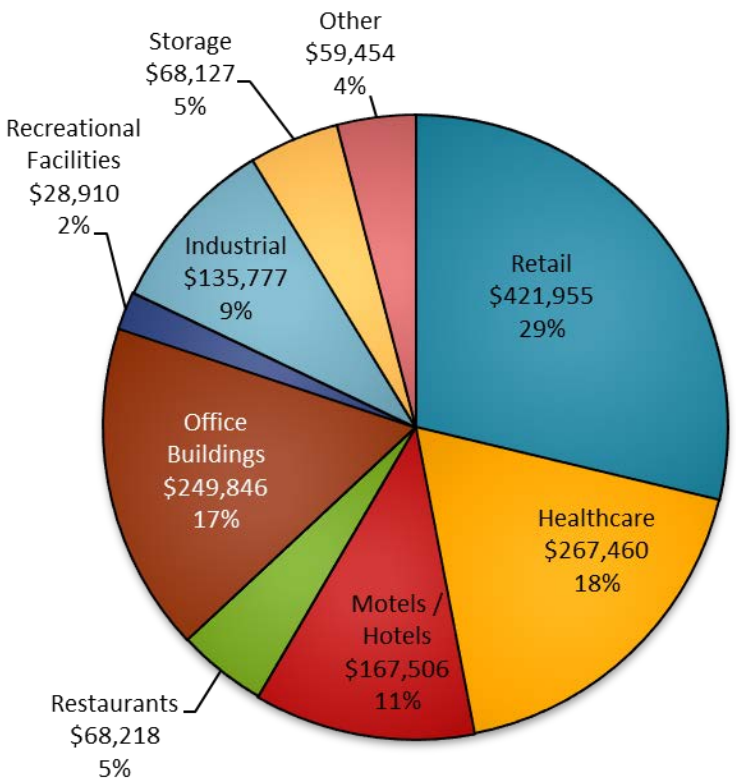
Legacy Loans

[in thousands]

12.31.19 **$1,467,177**



9.30.19 **$1,467,253**

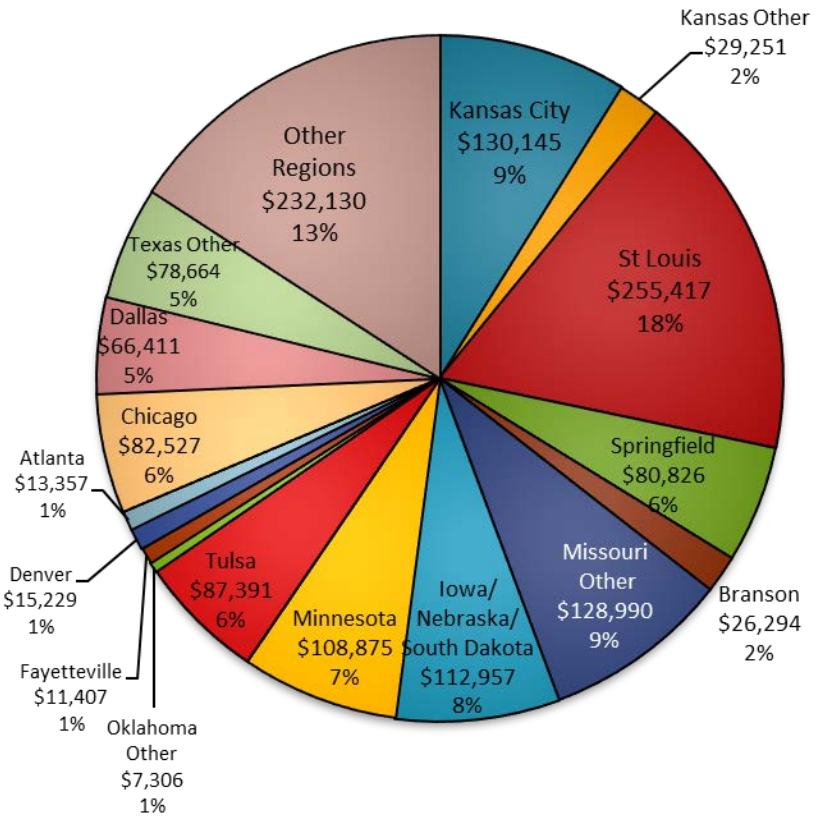


Commercial Real Estate by Region

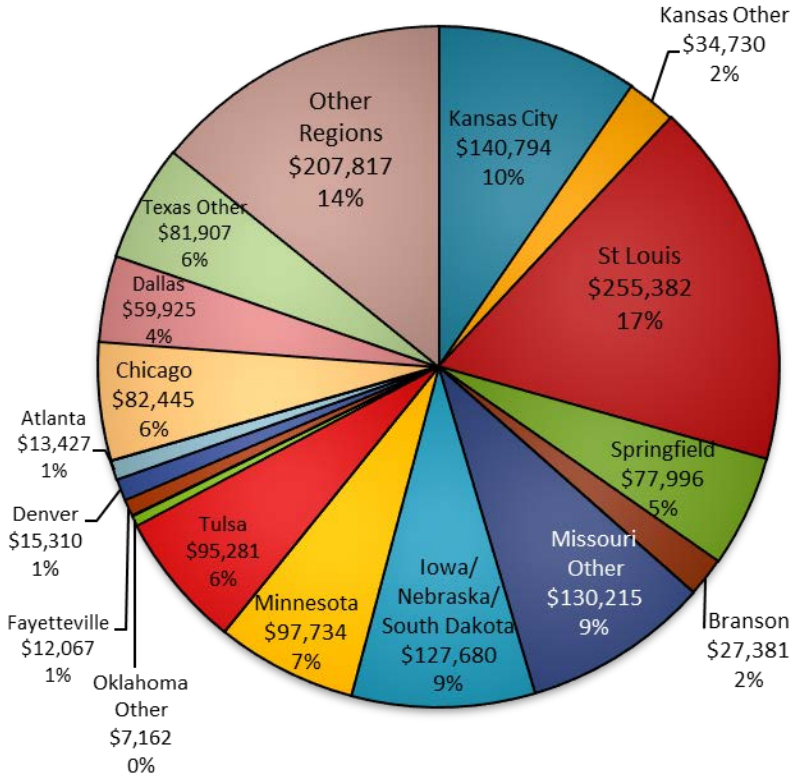
Legacy Loans

[in thousands]

12.31.19 **$1,467,177**



9.30.19 **$1,467,253**

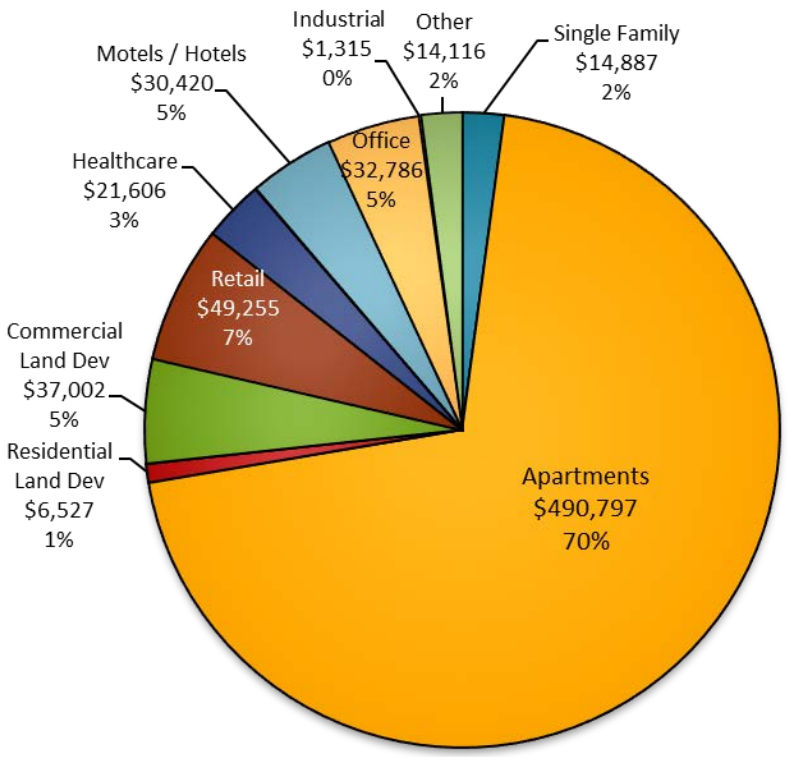


Construction & Land Development

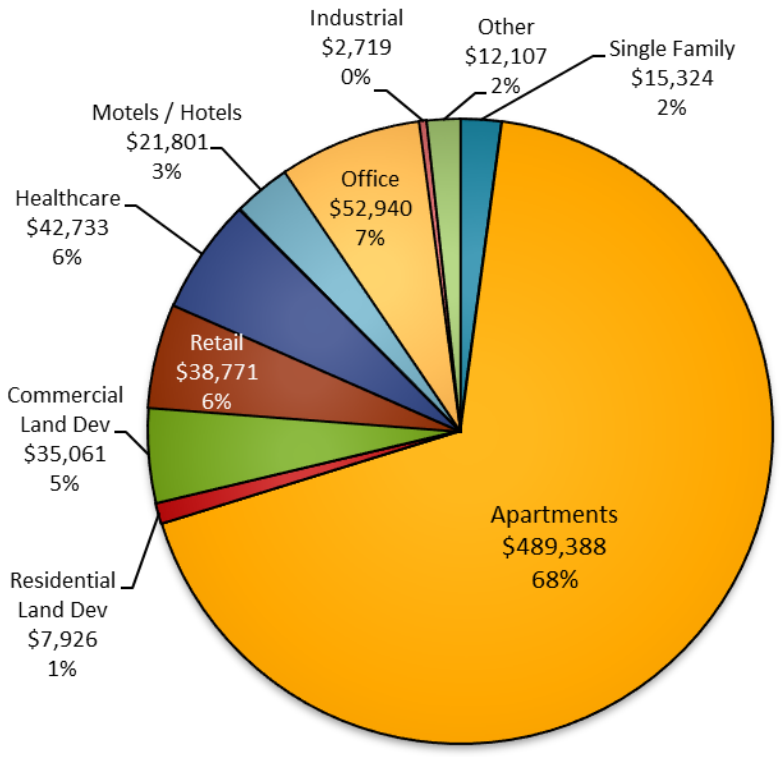
Legacy Loans

[in thousands]

12.31.19 **$698,711**



9.30.19 **$718,770**

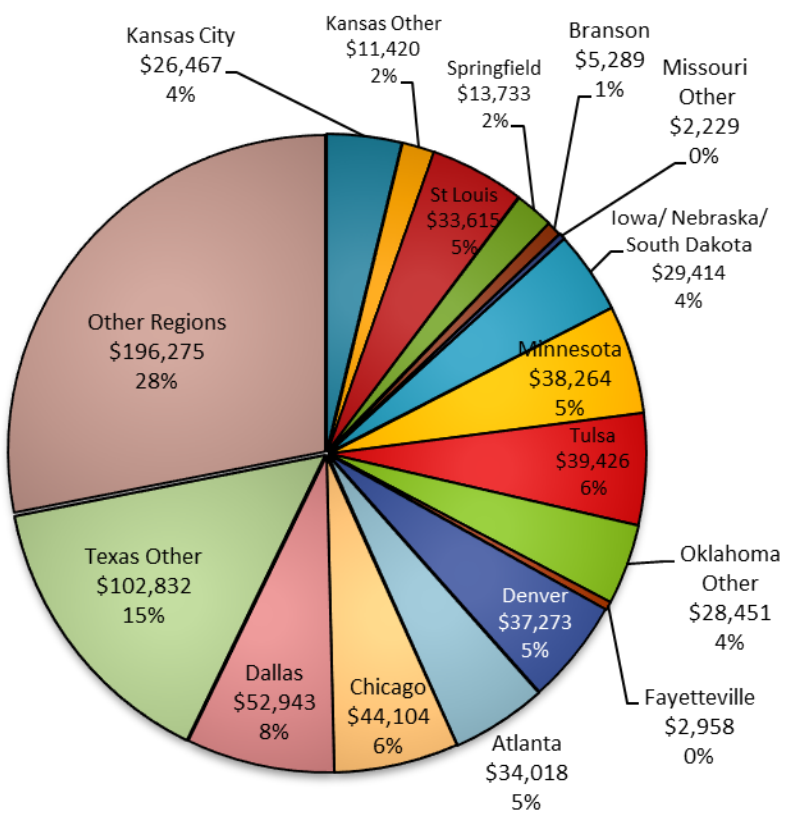


Construction & Land Development by Region

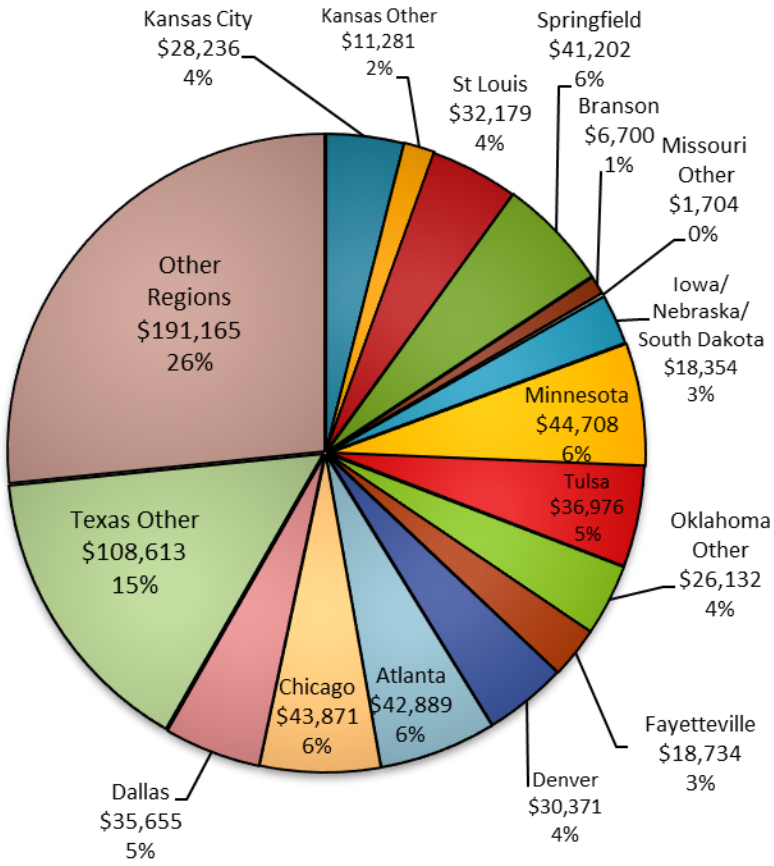
Legacy Loans

[in thousands]

12.31.19 **$698,711**



9.30.19 **$718,770**

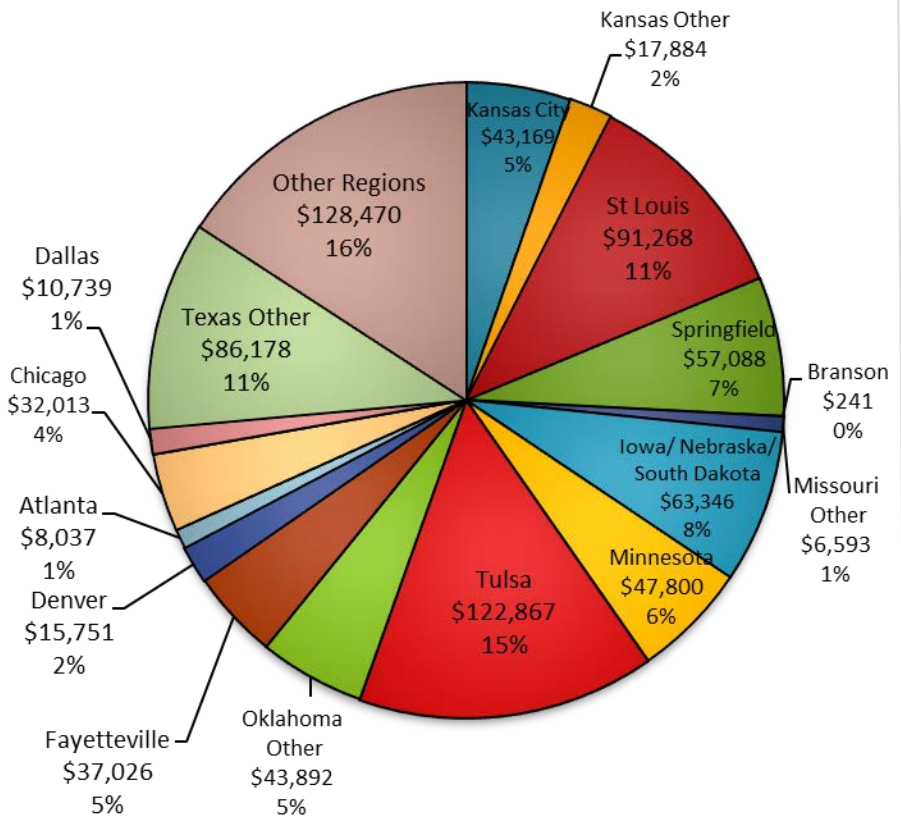


Multi Family Real Estate by Region

Legacy Loans

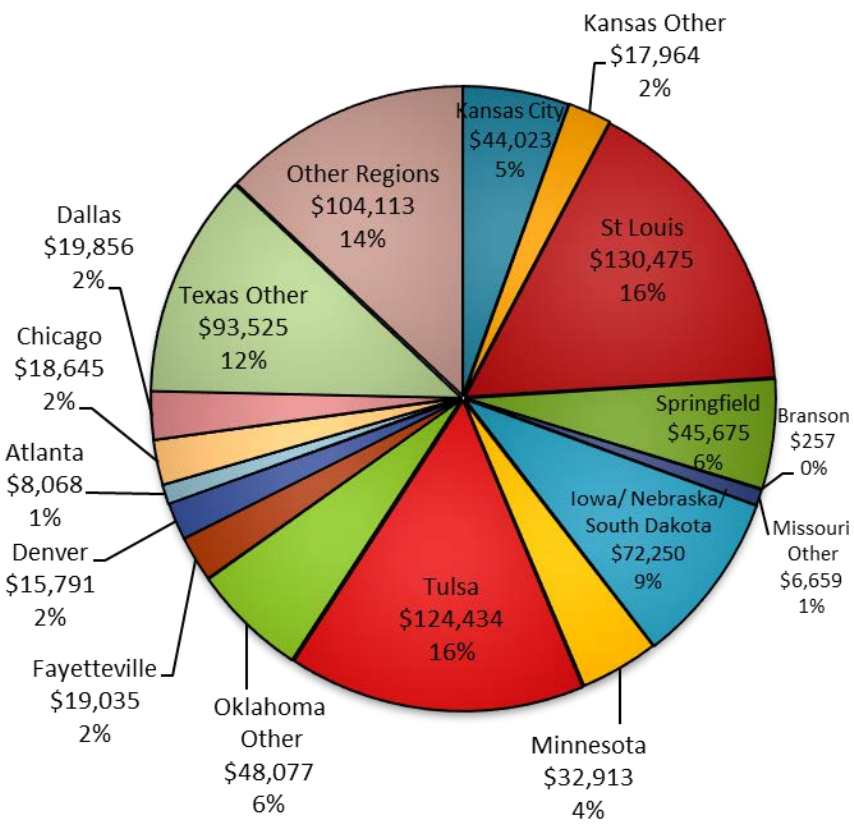
[in thousands]

12.31.19 **$812,362**



Average credit size is $2,753,770

9.30.19 **$801,760**



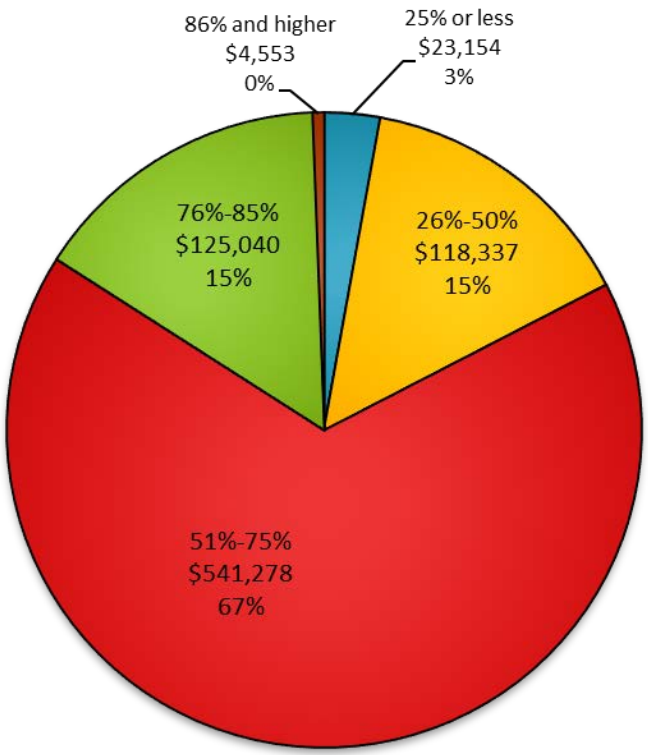
Average credit size is $2,755,030

Multi Family Real Estate by LTV

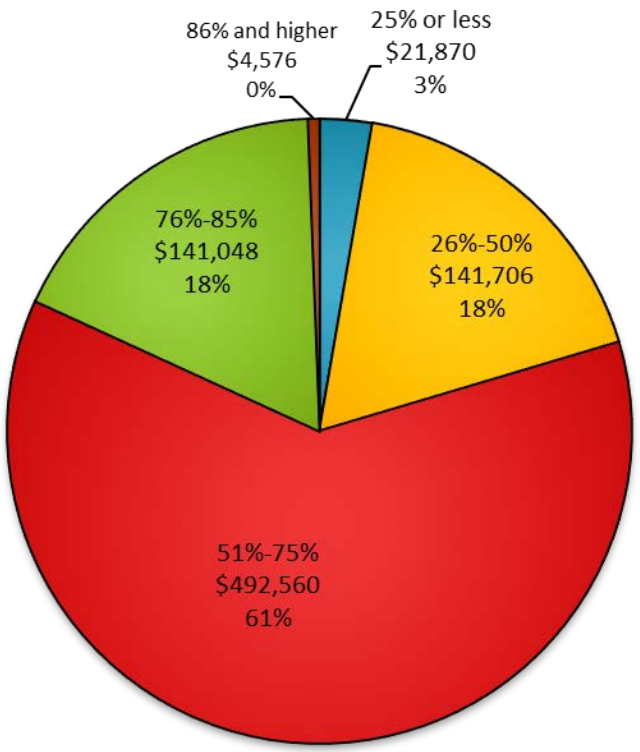
Legacy Loans

[in thousands]

12.31.19 **$812,362**



9.30.19 **$801,760**



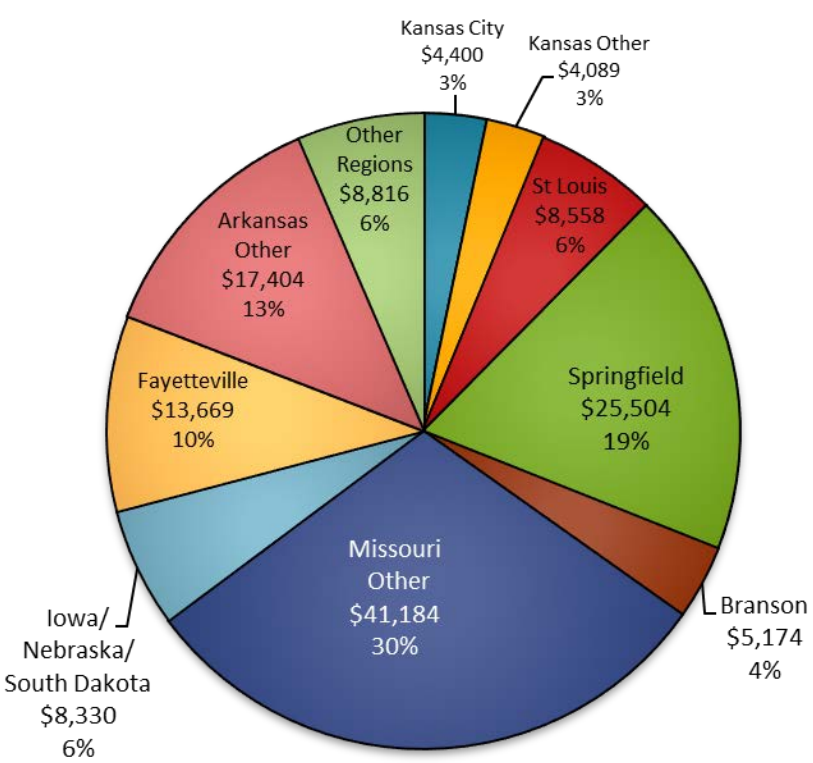
Consumer Auto Loans by Region

Excluding Insured Credit Loans

Legacy Loans

[in thousands]

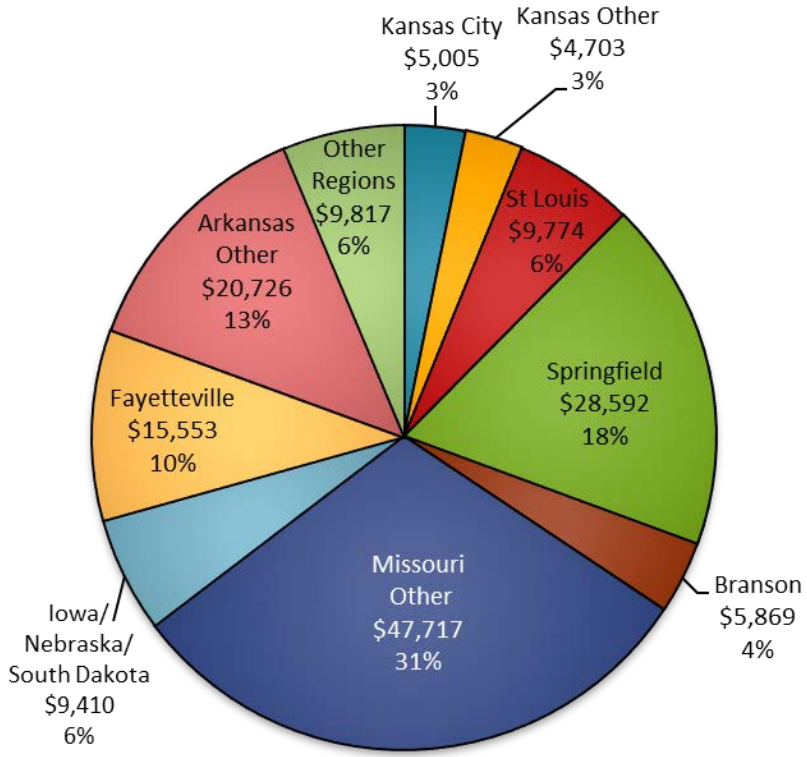
12.31.19 **$137,128**



- 43% of the Consumer Portfolio
- Avg. origination balance $16,363
- Avg. origination term 5 years
- Expected life 14.36 months
- Average Primary FICO-690
- New autos--1%
- Used autos--99%
- Indirect loans-- 74%
- Direct loans--26%

(Adjusted to exclude nonperforming and insured credit program loans)

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%

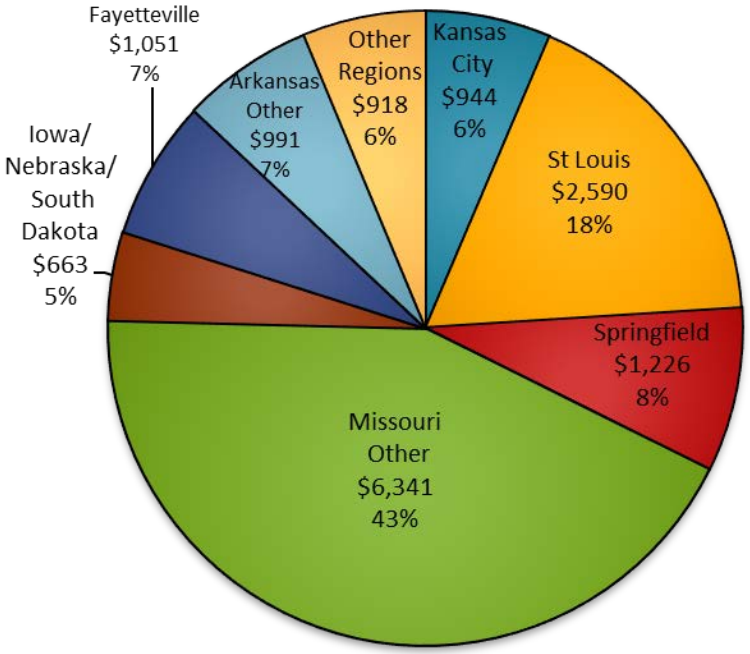
(Adjusted to exclude nonperforming and insured credit program loans)

Consumer Insured Credit Loans by Region

Legacy Loans

[in thousands]

12.31.19 **$14,724**

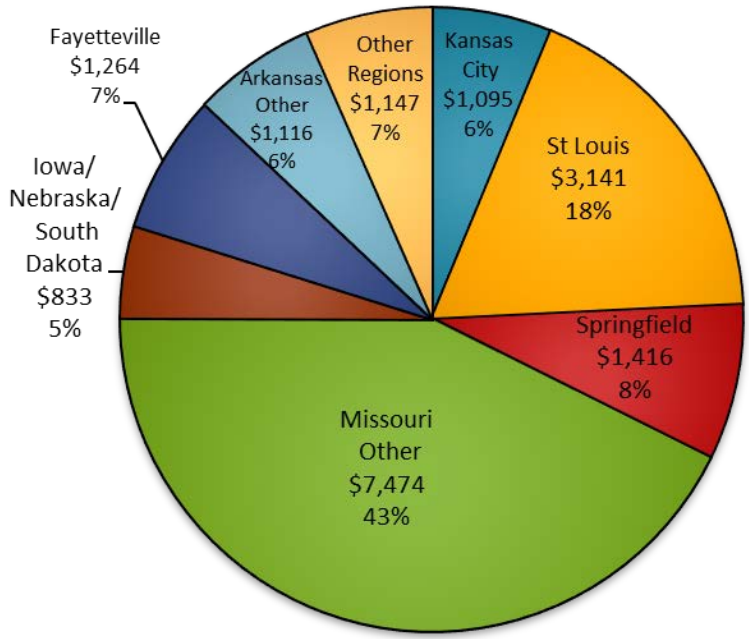


- 5% of the Consumer Portfolio
- Avg. origination balance $19,634
- Avg. origination term 6 years
- Expected life 15.08 months
- Average Primary FICO-578

(Adjusted to exclude nonperforming loans)

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

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)

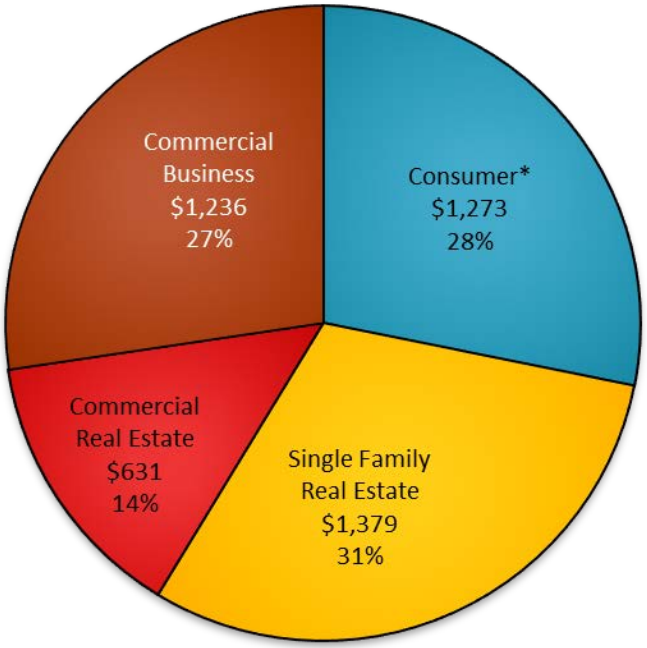
- New autos-6%
- Used autos--94%
- Indirect loans--96%
- Direct loans--4%

NonPerforming by Type

Legacy Loans

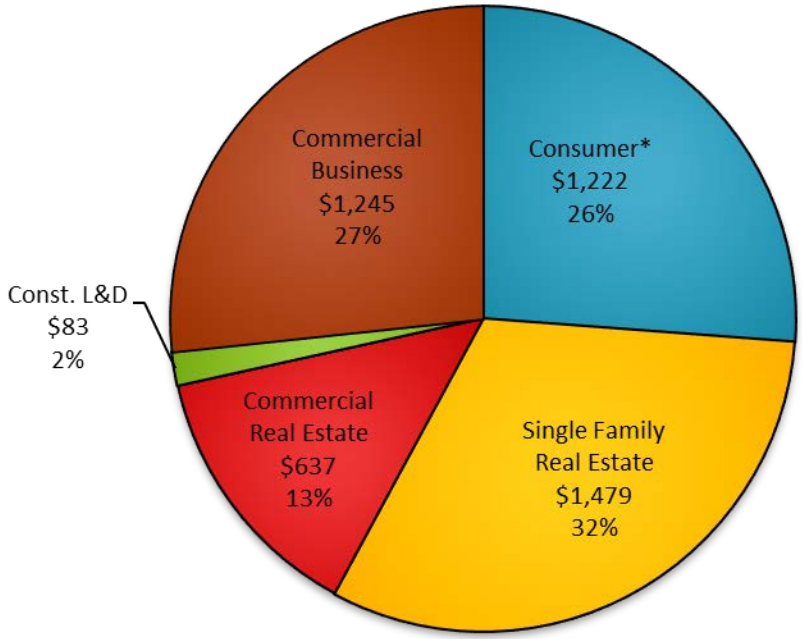
[in thousands]

12.31.19 **$4,519**



*Includes Home Equity Loans of $517

9.30.19 **$4,666**



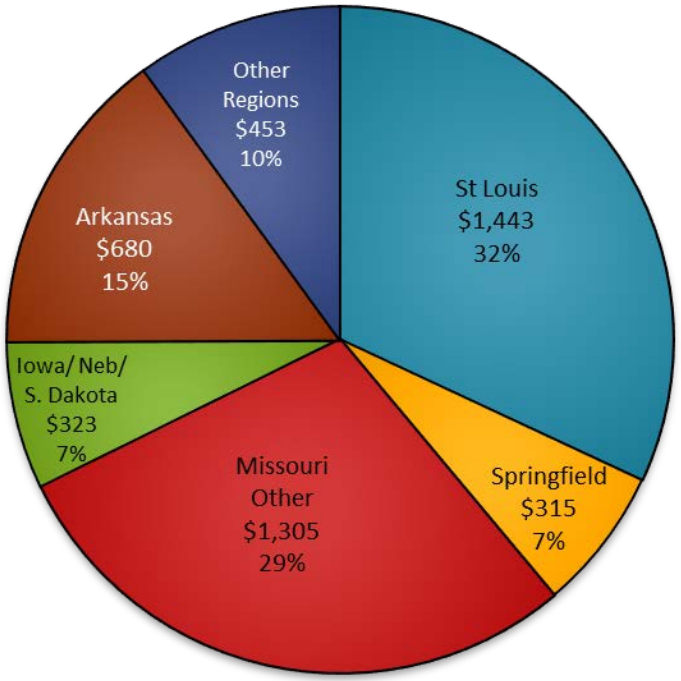
*Includes Home Equity Loans of $531

NonPerforming by Region

Legacy Loans

[in thousands]

12.31.19 **$4,519**



9.30.19 **$4,666**

