GREAT SOUTHERN BANK

LOAN PORTFOLIO

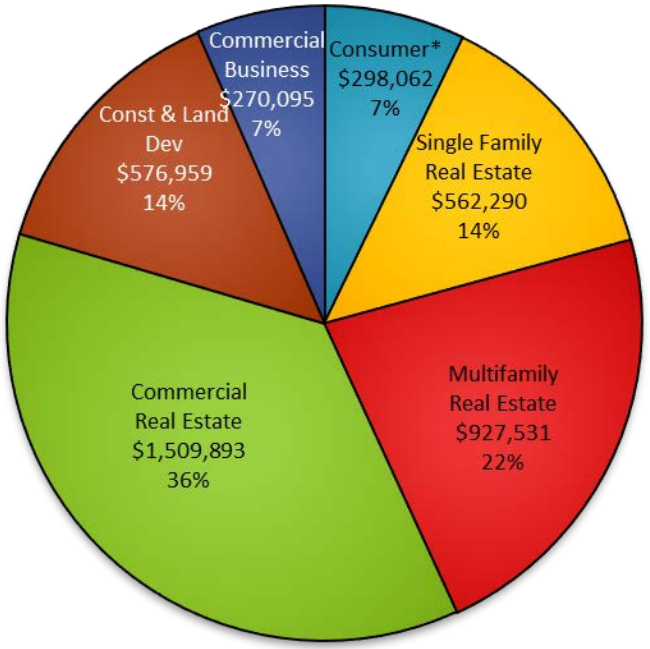
March 31, 2020

Portfolio Diversification

Legacy Loans

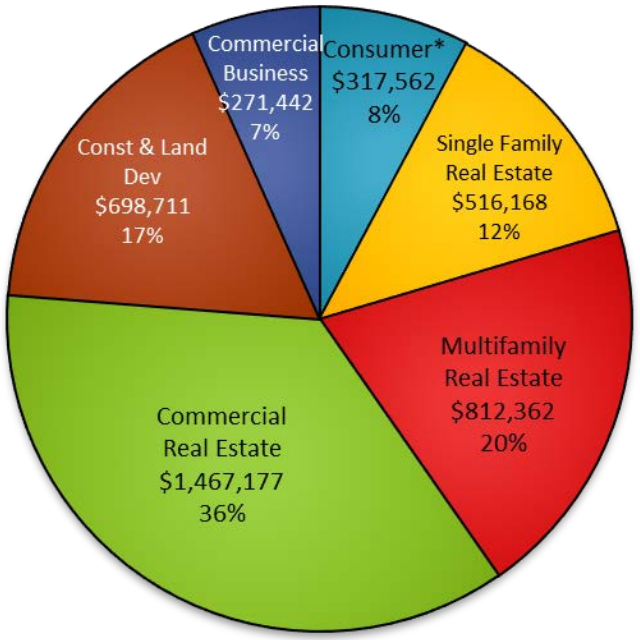
[in thousands]

3.31.20 **$4,144,830**



*Includes Home Equity Loans of $121,644

12.31.19 **$4,083,422**



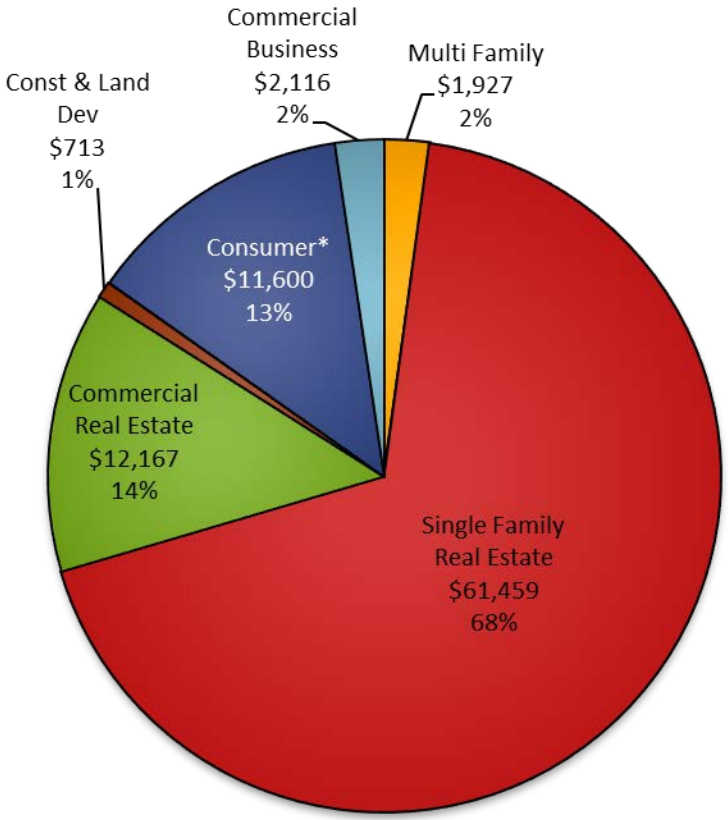
Includes Home Equity Loans of $118,988

Portfolio Diversification

Terminated Loss Share Agreement Loans

[in thousands]

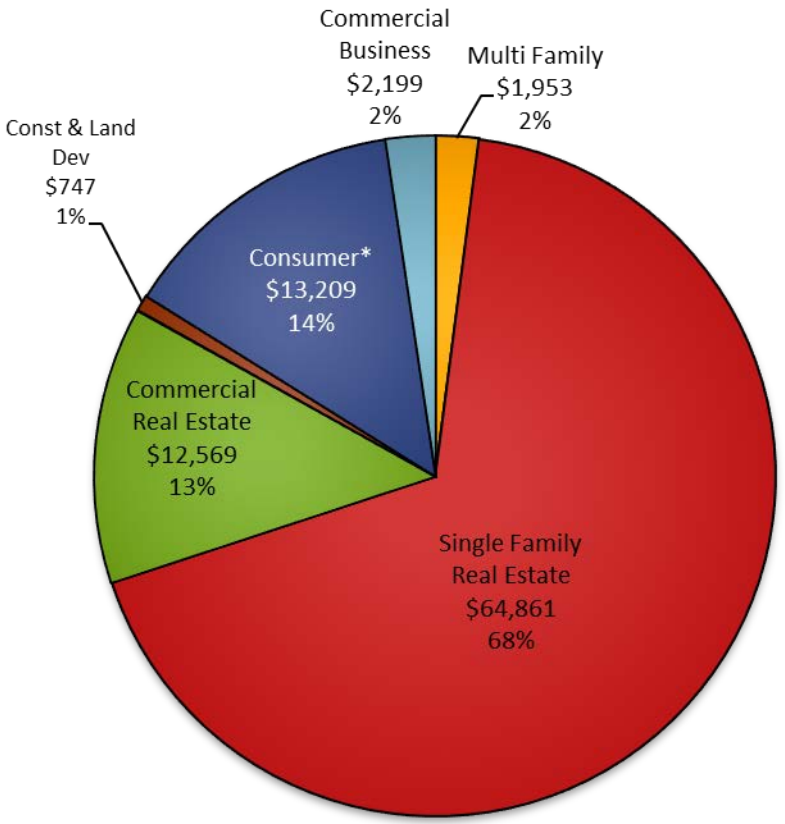
3.31.20 **$89,982**



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

*Includes Home Equity Loans of $10,448

12.31.19 **$95,538**



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

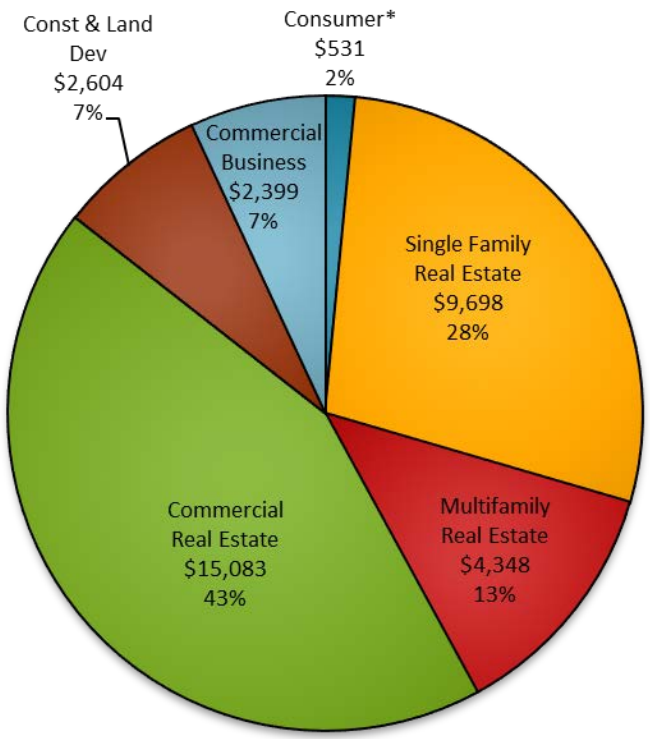
*Includes Home Equity Loans of $11,958

Portfolio Diversification

FDIC Assisted Acquired Loans

[in thousands]

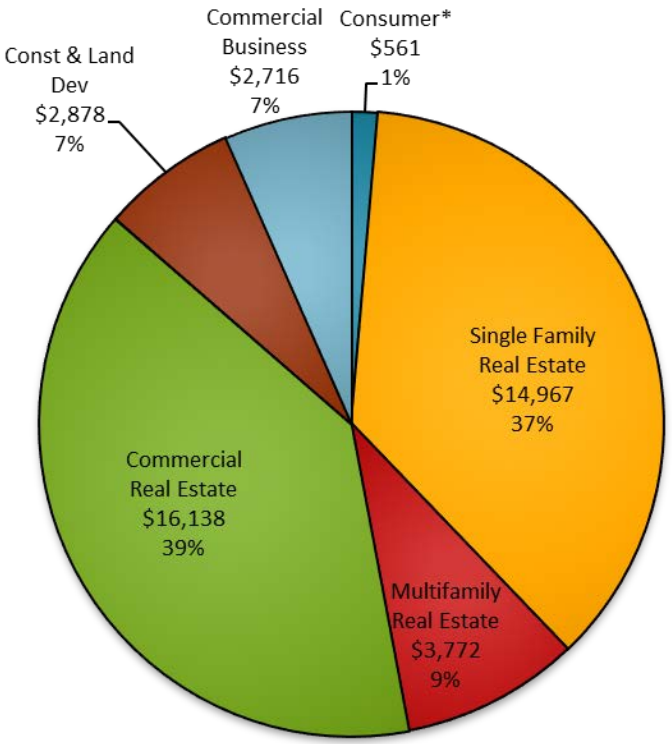
3.31.20 **$34,663**



Valley Bank

*Includes Home Equity Loans of $238

12.31.19 **$41,032**



Valley Bank

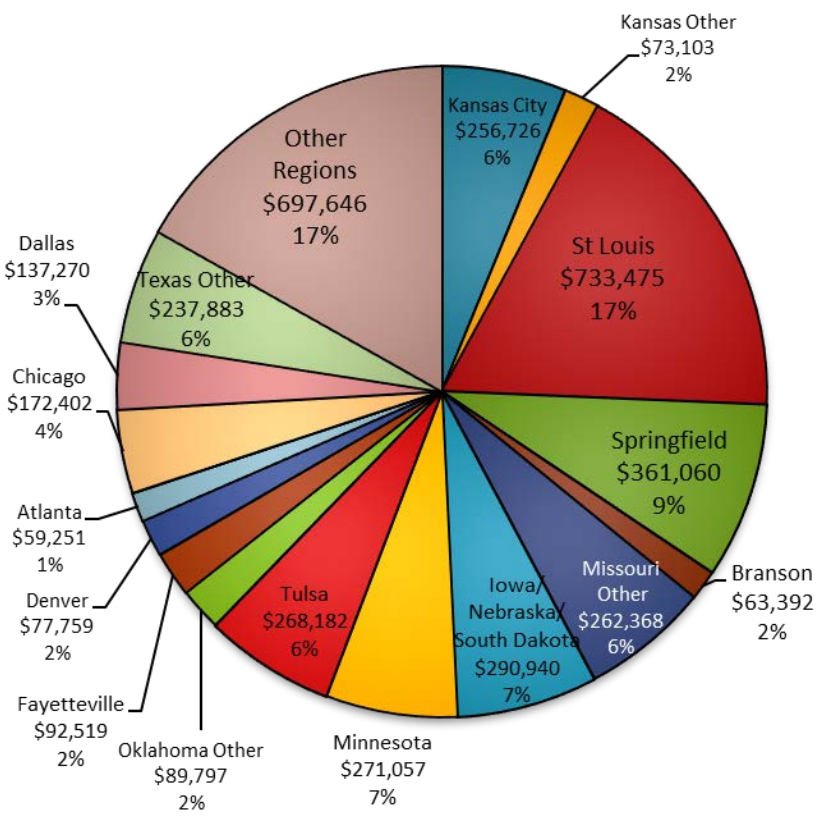
*Includes Home Equity Loans of $255

Portfolio by Region

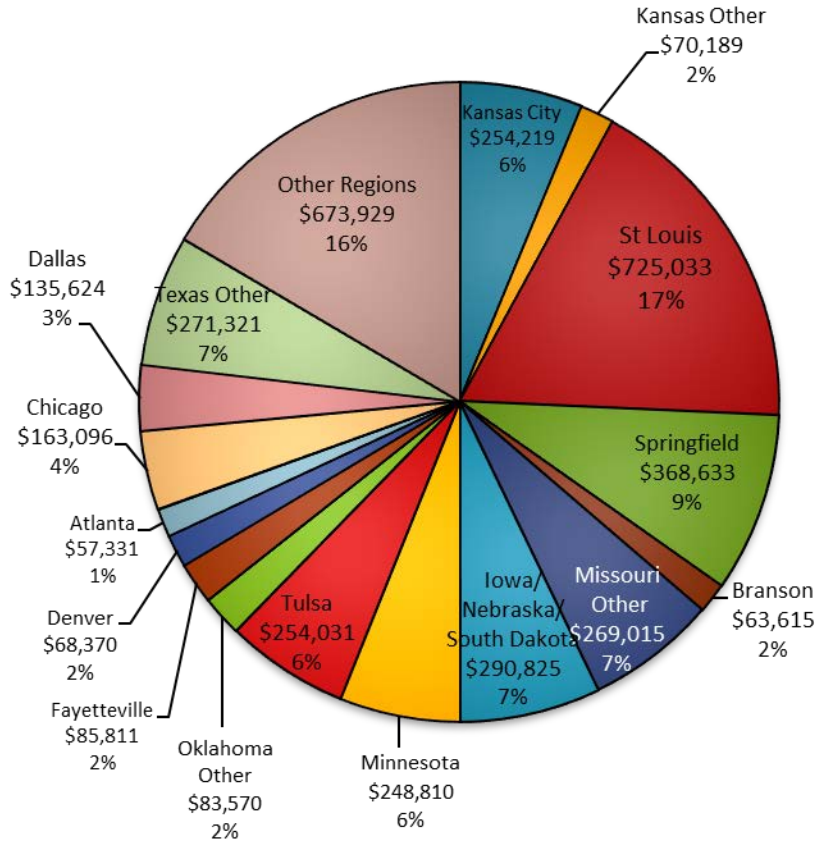
Legacy Loans

[in thousands]

3.31.20 **$4,144,830**



12.31.19 **$4,083,422**

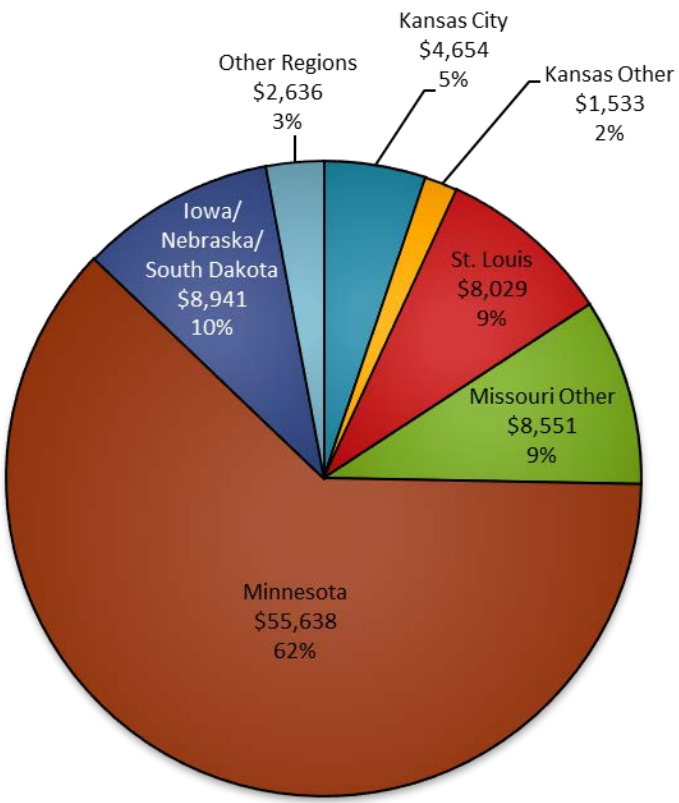


Portfolio by Region

Terminated Loss Share Agreement Loans

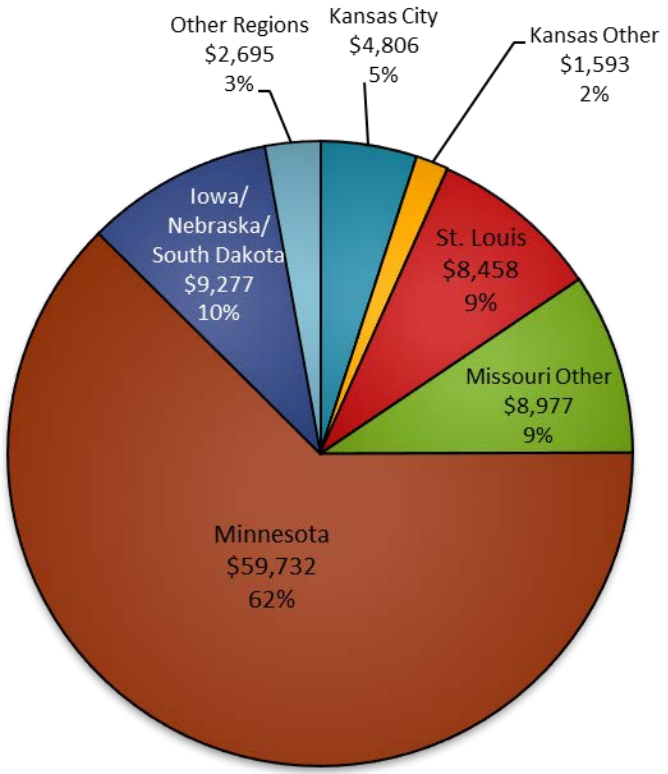
[in thousands]

3.31.20 **$89,982**



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

12.31.19 **$95,538**



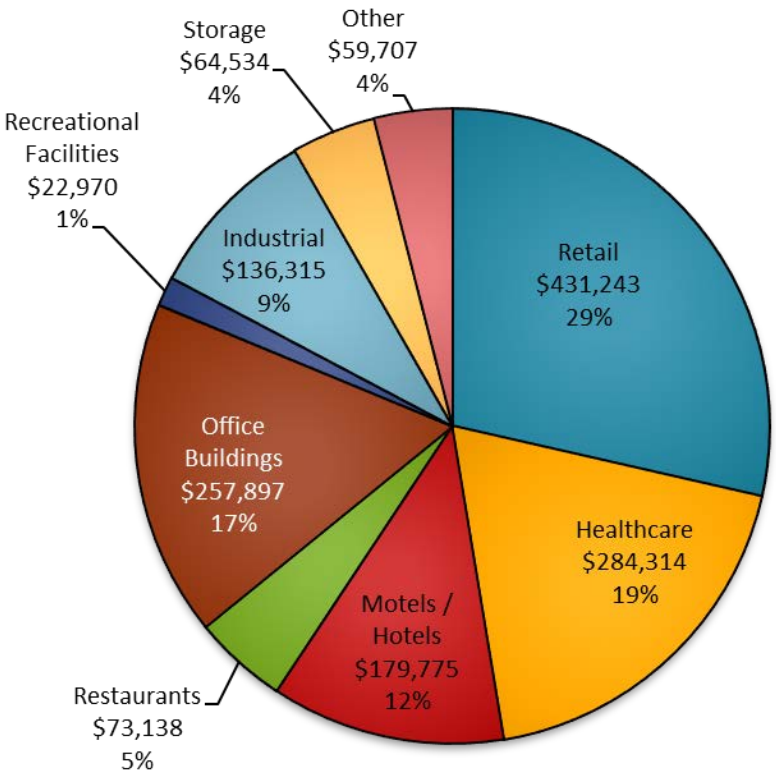
Team Bank, Vantus Bank, Sun Security Bank, and InterSavings Bank

Commercial Real Estate

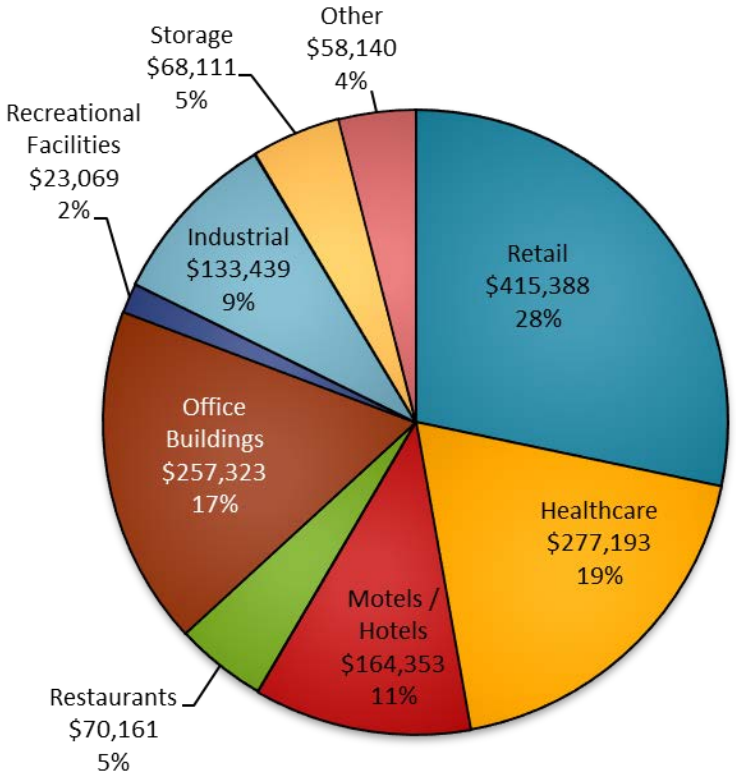
Legacy Loans

[in thousands]

3.31.20 **$1,509,893**



12.31.19 **$1,467,177**

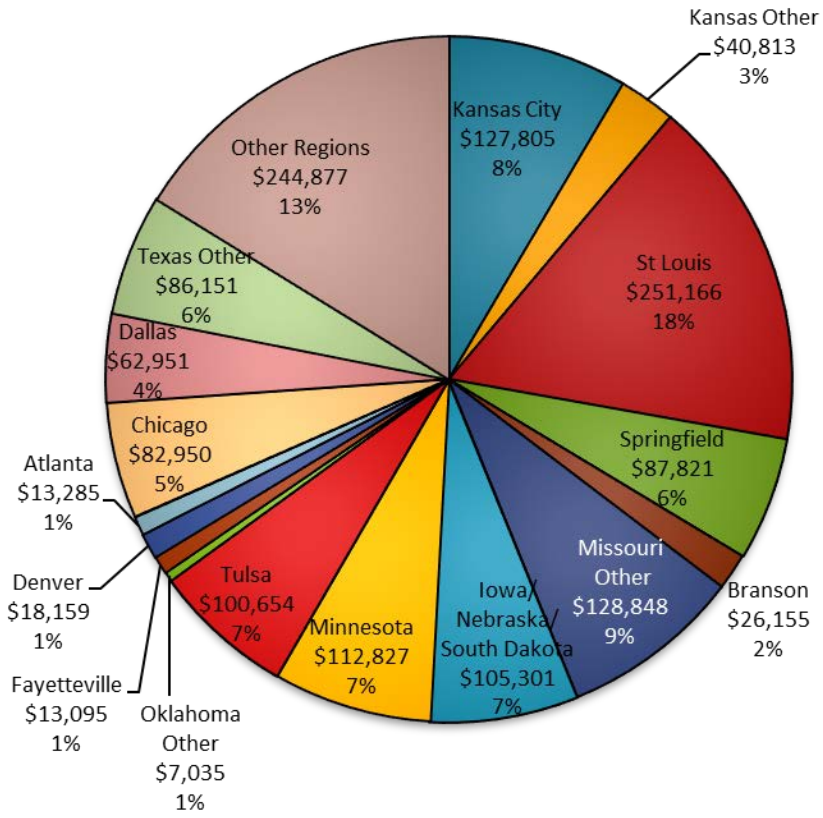


Commercial Real Estate by Region

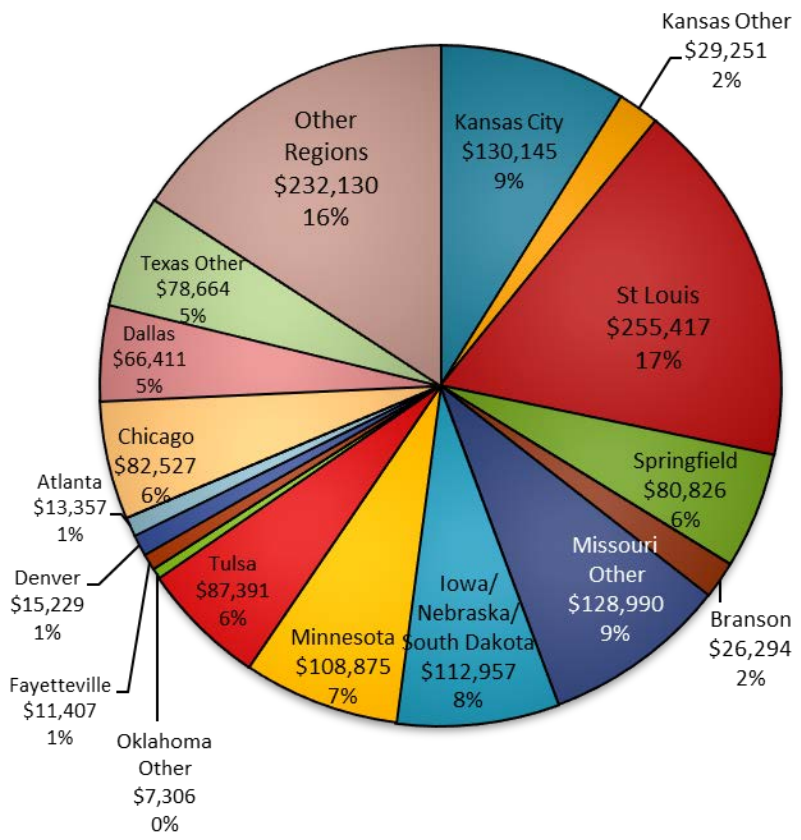
Legacy Loans

[in thousands]

3.31.20 **$1,509,893**



12.31.19 **$1,467,177**

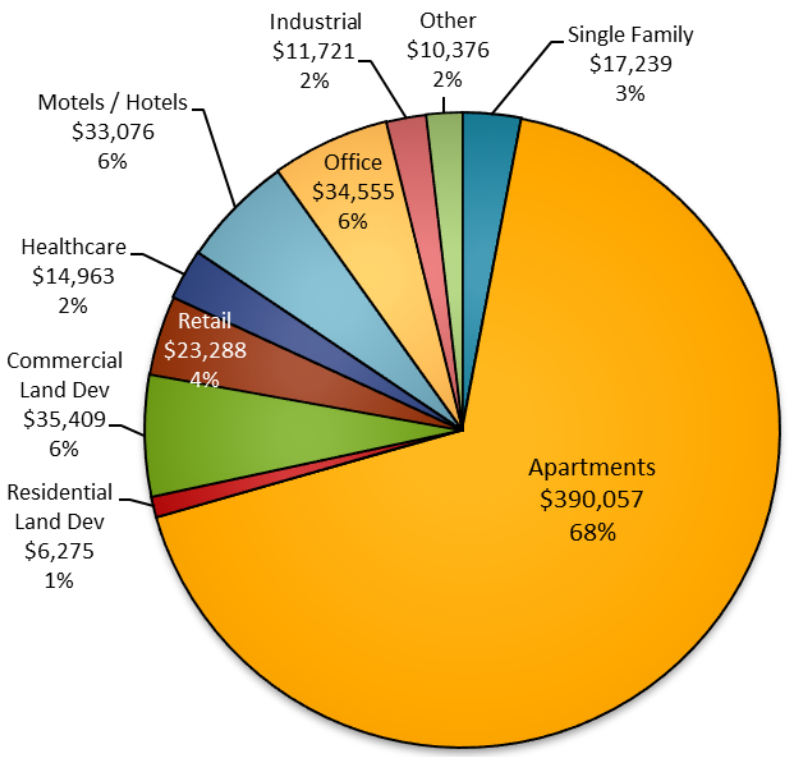


Construction & Land Development

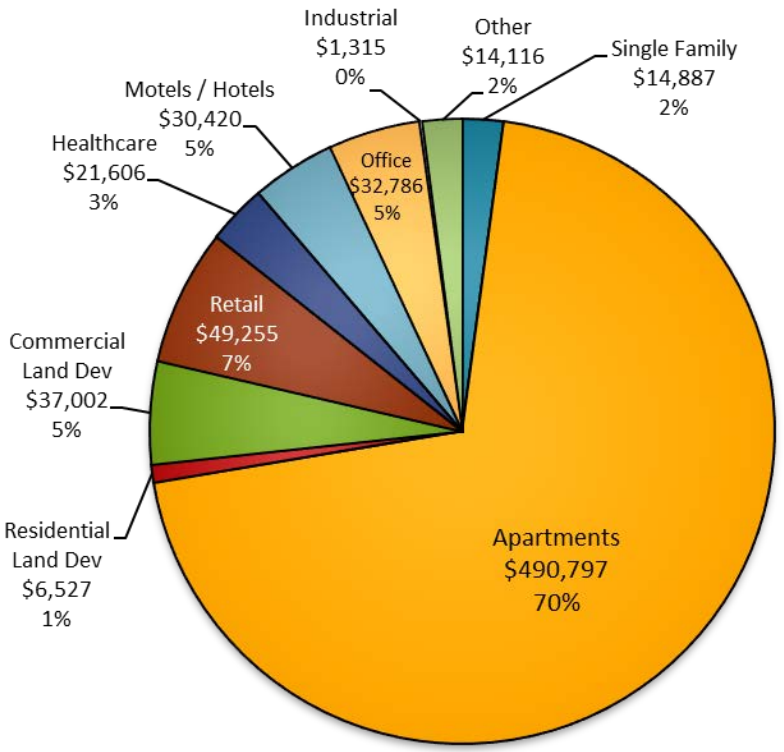
Legacy Loans

[in thousands]

3.31.20 **$576,959**



12.31.19 **$698,711**

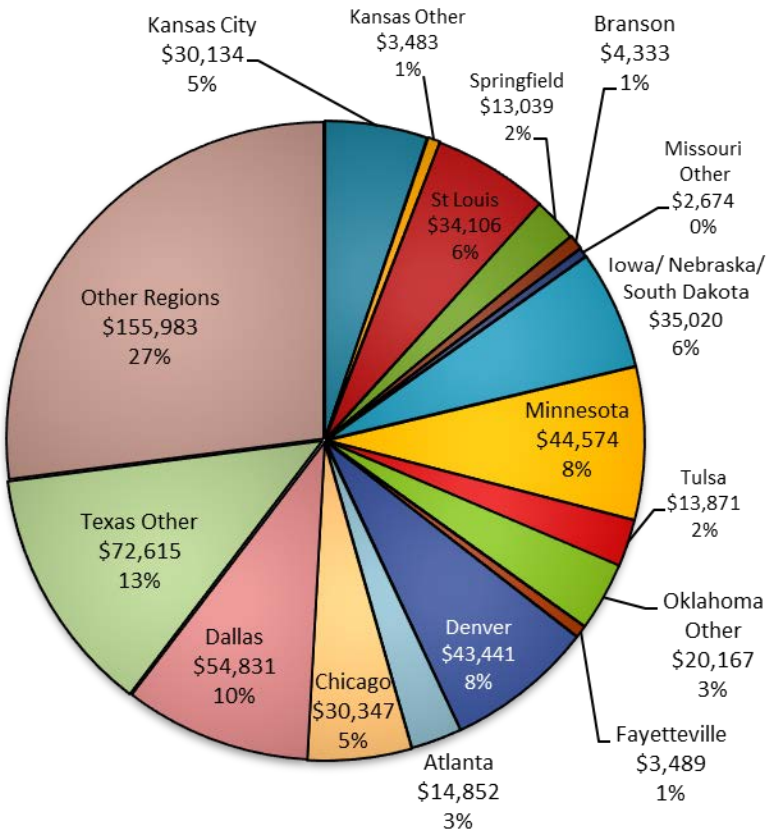


Construction & Land Development by Region

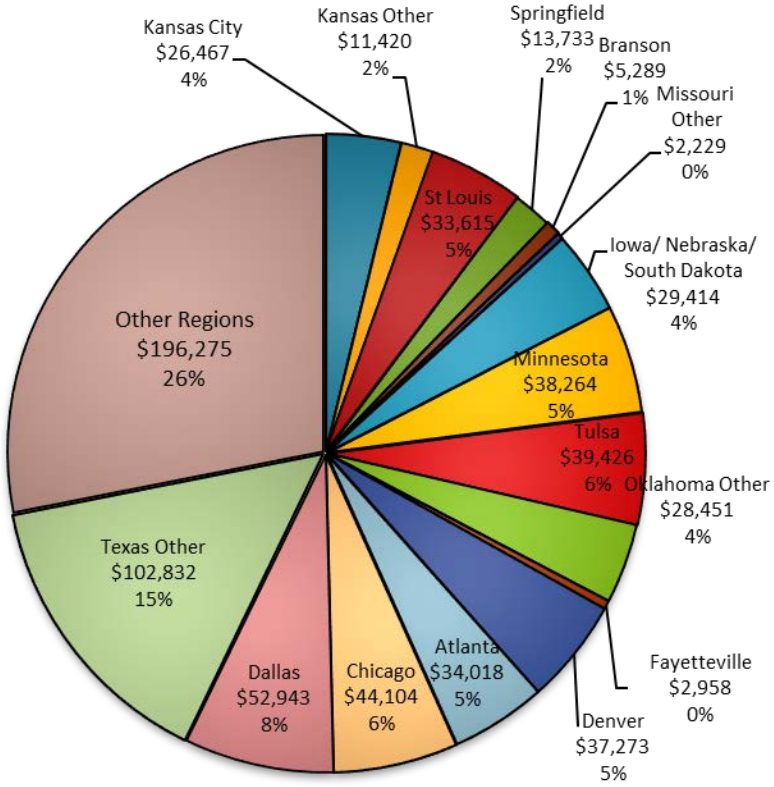
Legacy Loans

[in thousands]

3.31.20 **$576,959**



12.31.19 **$698,711**

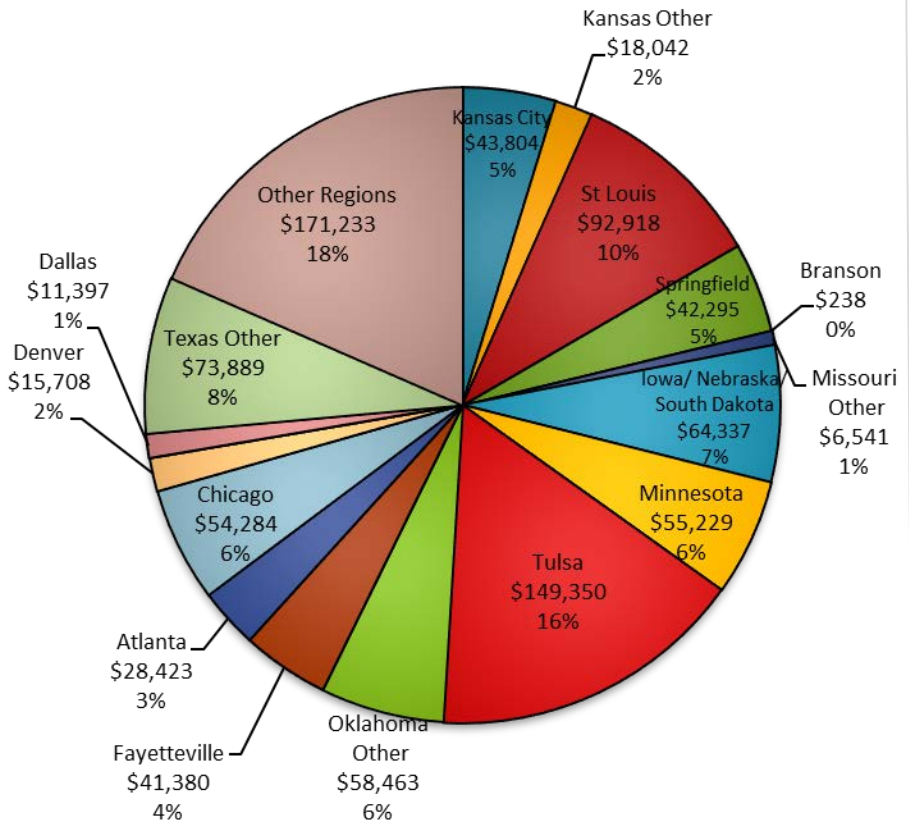


Multi Family Real Estate by Region

Legacy Loans

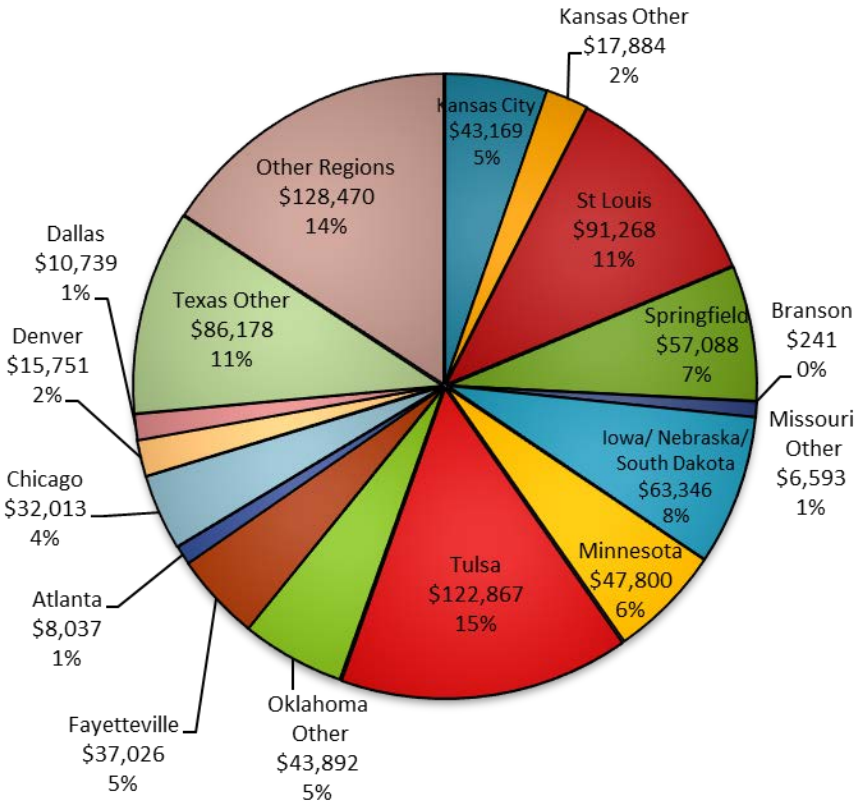
[in thousands]

3.31.20 **$927,531**



Average credit size is $2,982,414

12.31.19 **$812,362**



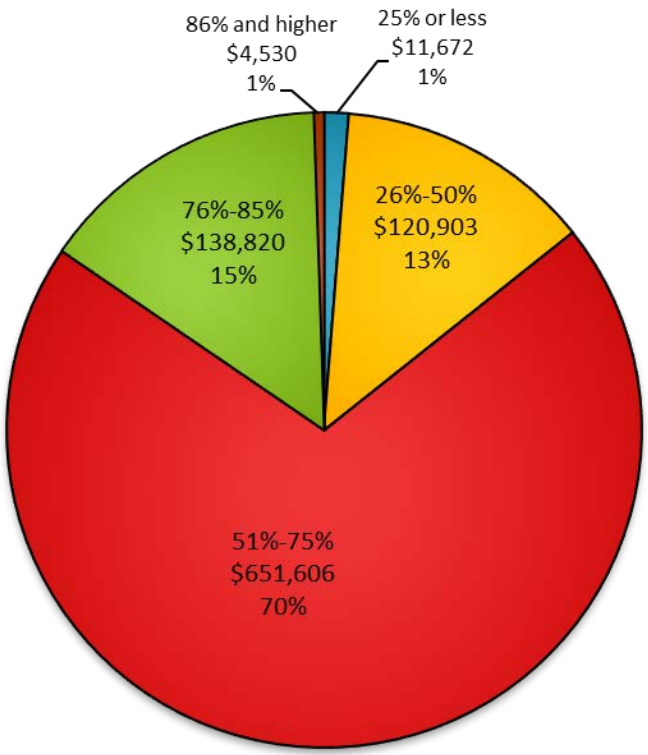
Average credit size is $2,753,770

Multi Family Real Estate by LTV

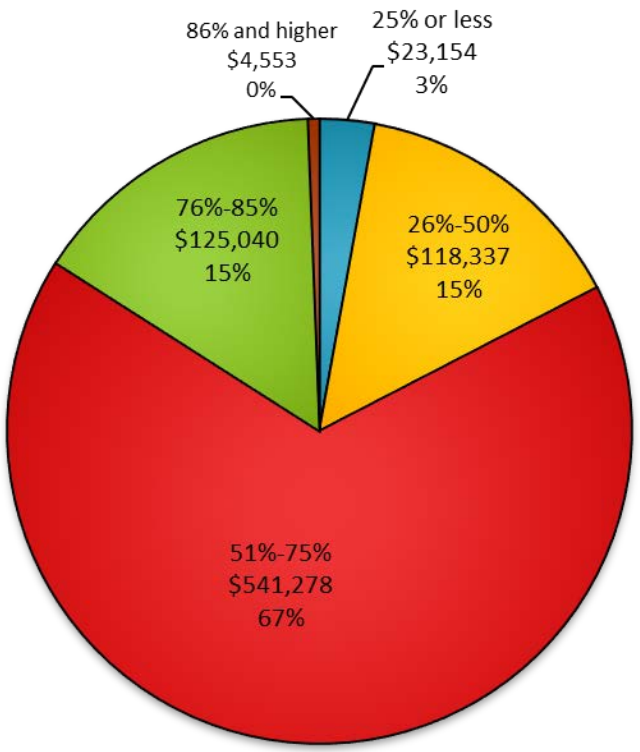
Legacy Loans

[in thousands]

3.31.20 **$927,531**



12.31.19 **$812,362**



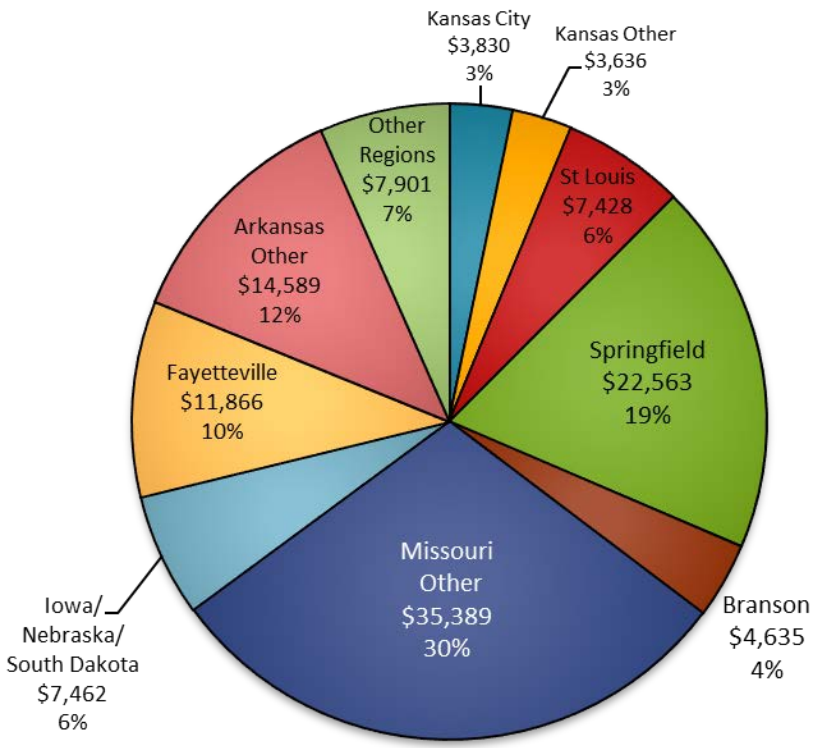
Consumer Auto Loans by Region

Excluding Insured Credit Loans

Legacy Loans

[in thousands]

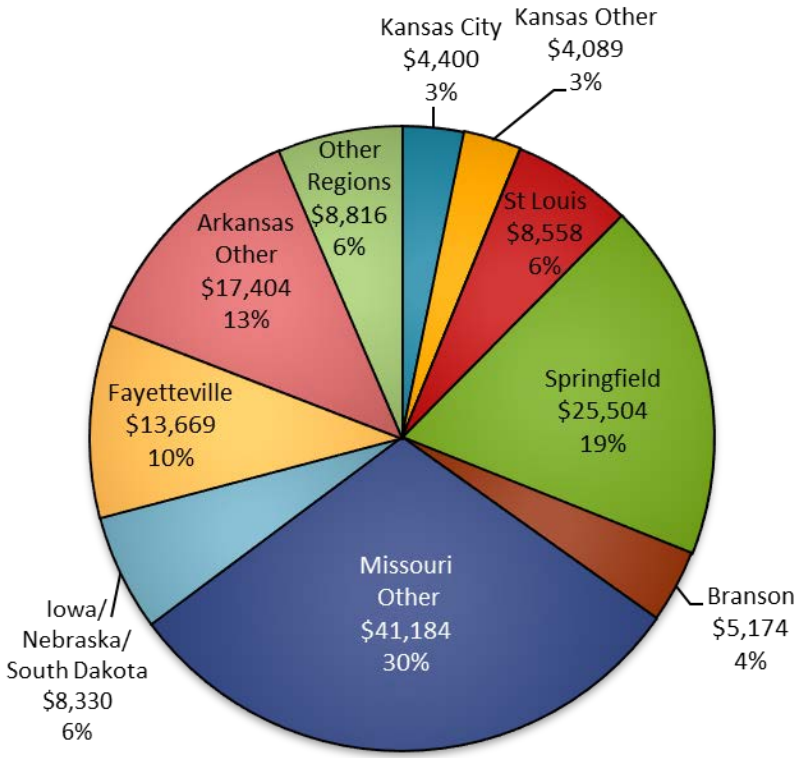
3.31.20 $119,299



- 40% of the Consumer Portfolio
- Avg. origination balance $16,395
- Avg. origination term 5 years
- Expected life 13.6 months
- Average Primary FICO-688
- New autos--1%
- Used autos--99%
- Indirect loans-- 70%
- Direct loans--30%

(Adjusted to exclude nonperforming and insured credit program loans)

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%

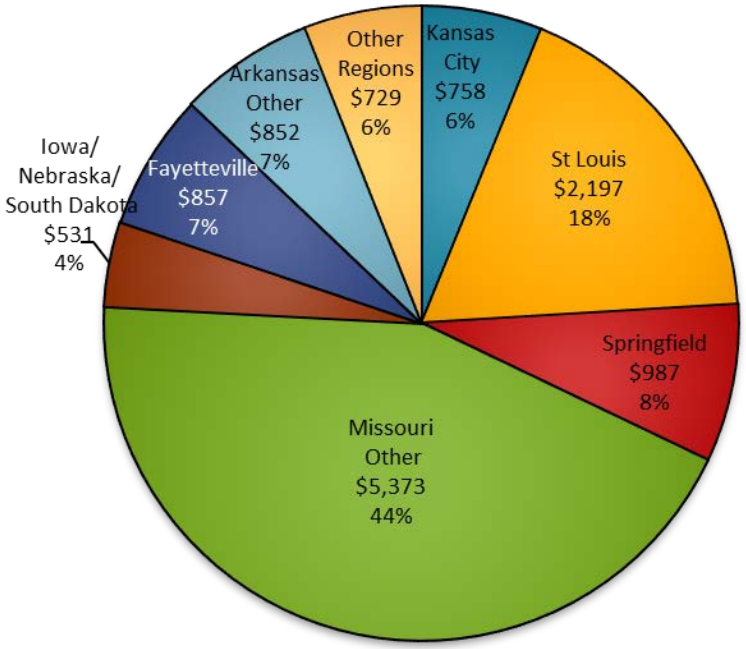
(Adjusted to exclude nonperforming and insured credit program loans)

Consumer Insured Credit Loans by Region

Legacy Loans

[in thousands]

3.31.20 **$12,284**

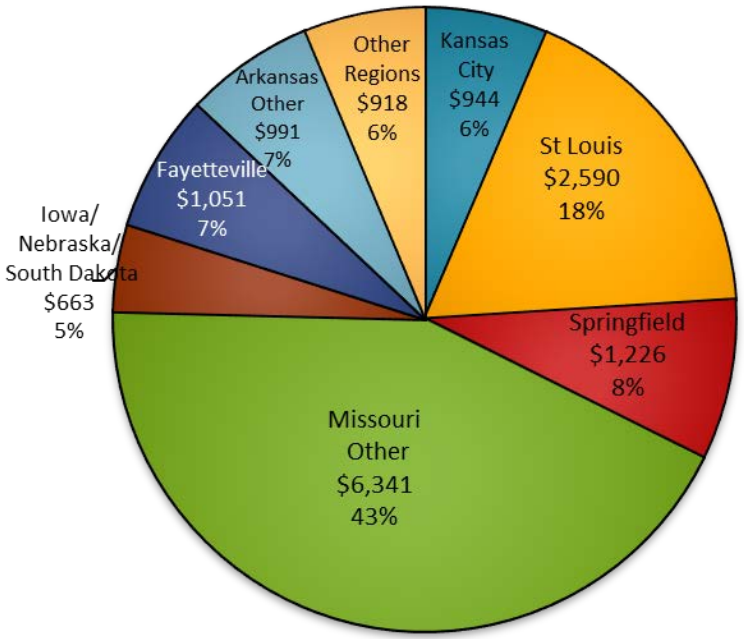


- 4% of the Consumer Portfolio
- Avg. origination balance $19,768
- Avg. origination term 6 years
- Expected life 13.6 months
- Average Primary FICO-573

(Adjusted to exclude nonperforming loans)

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

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)

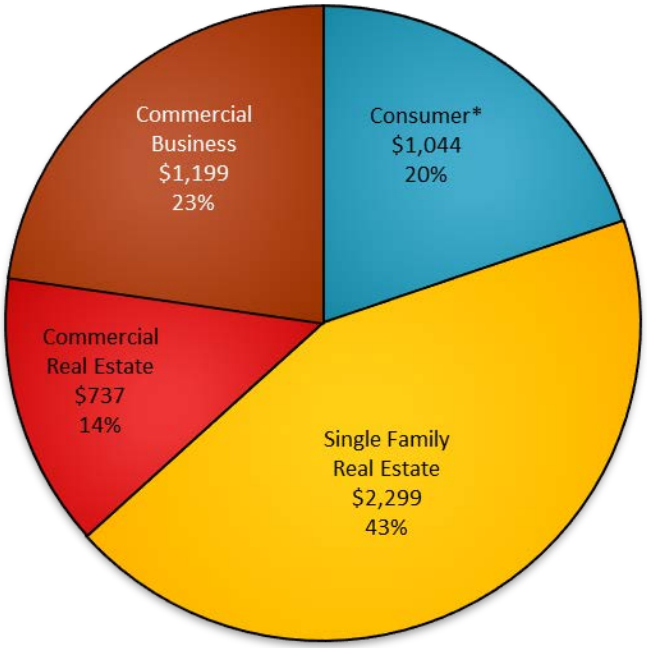
- New autos-6%
- Used autos--94%
- Indirect loans--97%
- Direct loans--3%

NonPerforming by Type

Legacy Loans

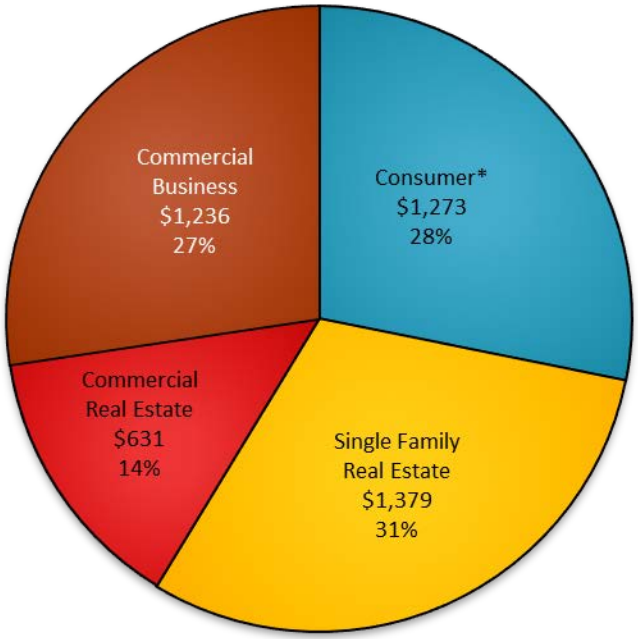
[in thousands]

3.31.20 **$5,279**



*Includes Home Equity Loans of $464

12.31.19 **$4,519**



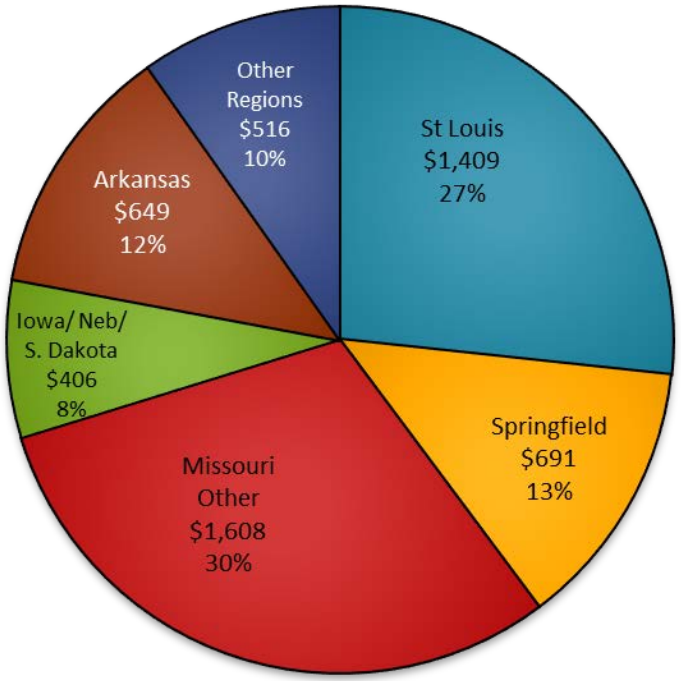
*Includes Home Equity Loans of $517

NonPerforming by Region

Legacy Loans

[in thousands]

3.31.20 **$5,279**



12.31.19 **$4,519**

