GREAT SOUTHERN BANK

LOAN PORTFOLIO

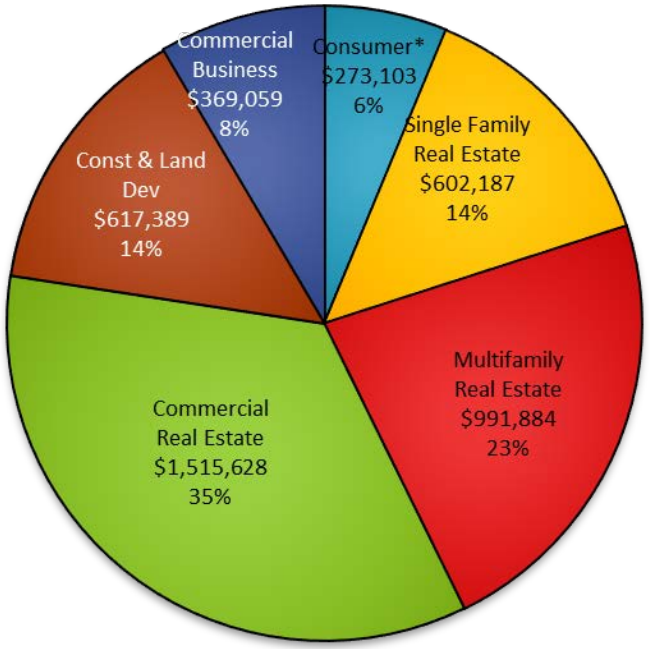
June 30, 2020

Portfolio Diversification

Legacy Loans

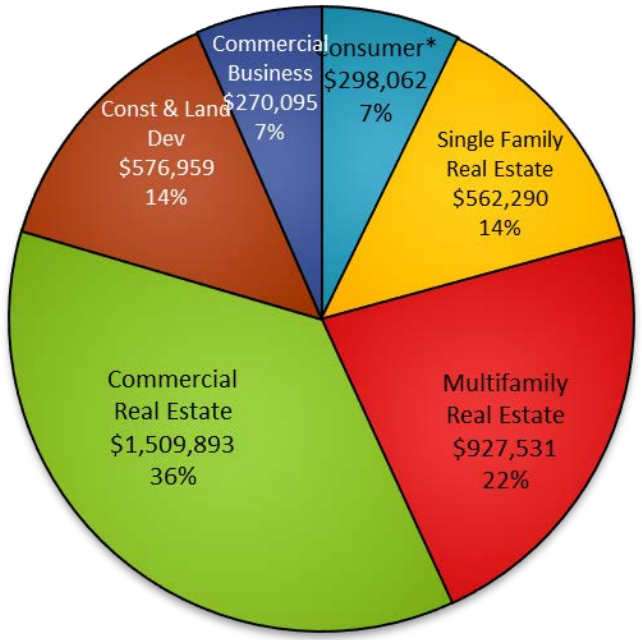
[in thousands]

6.30.20 **$4,369,250**



*Includes Home Equity Loans of $116,293

3.31.20 **$4,144,830**



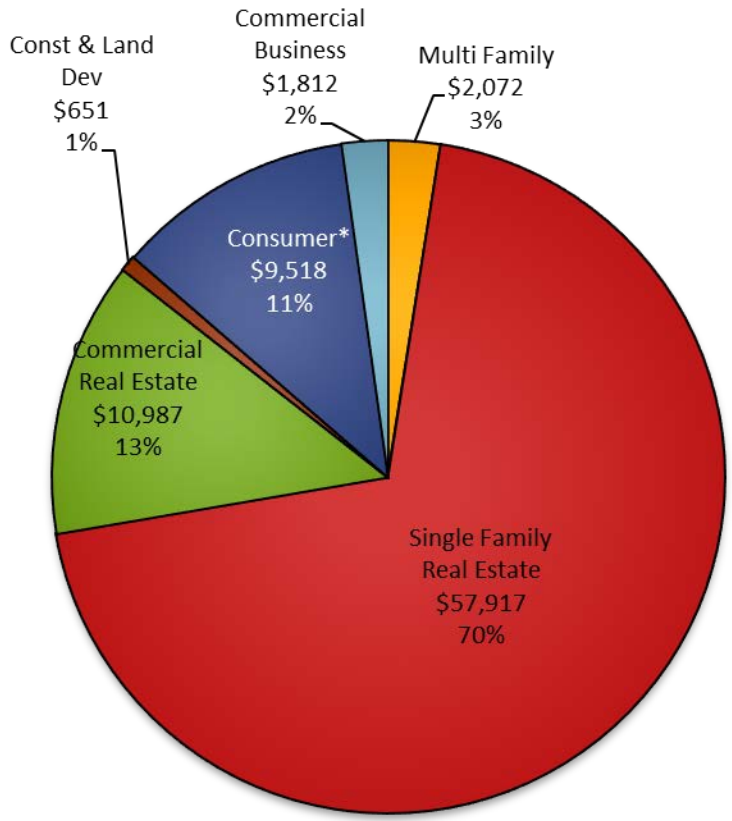
Includes Home Equity Loans of $121,644

Portfolio Diversification

Terminated Loss Share Agreement Loans

[in thousands]

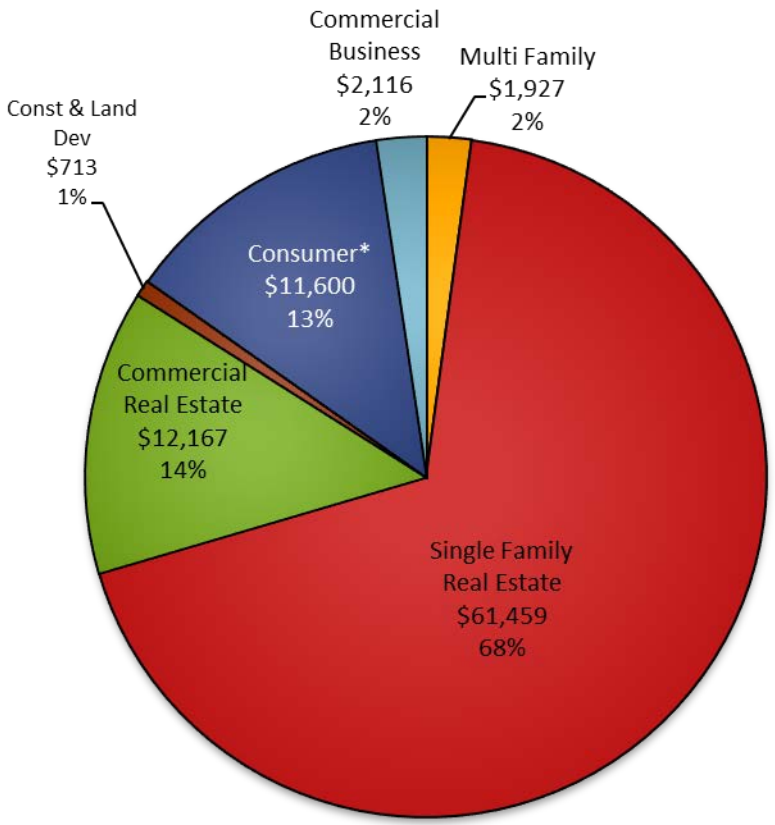
6.30.20 **$82,957**



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

*Includes Home Equity Loans of $8,536

3.31.20 **$89,982**



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

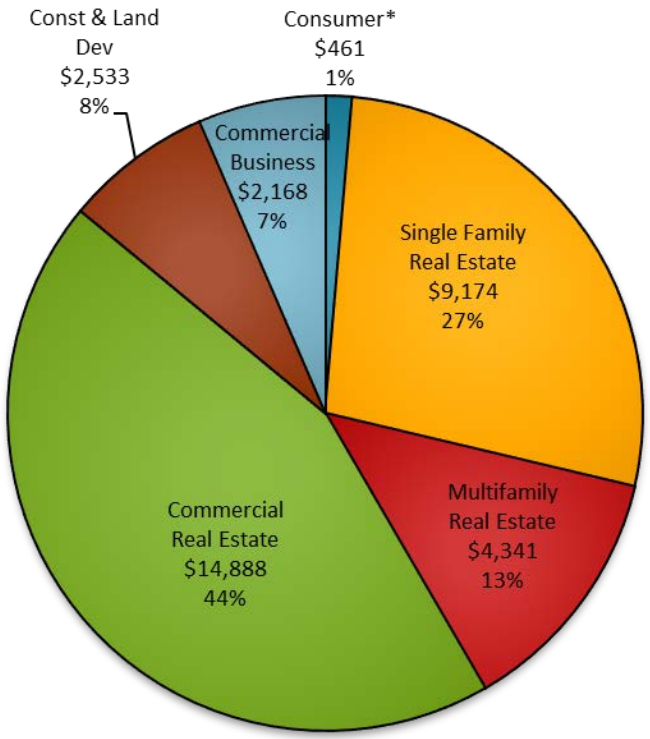
*Includes Home Equity Loans of $10,448

Portfolio Diversification

FDIC Assisted Acquired Loans

[in thousands]

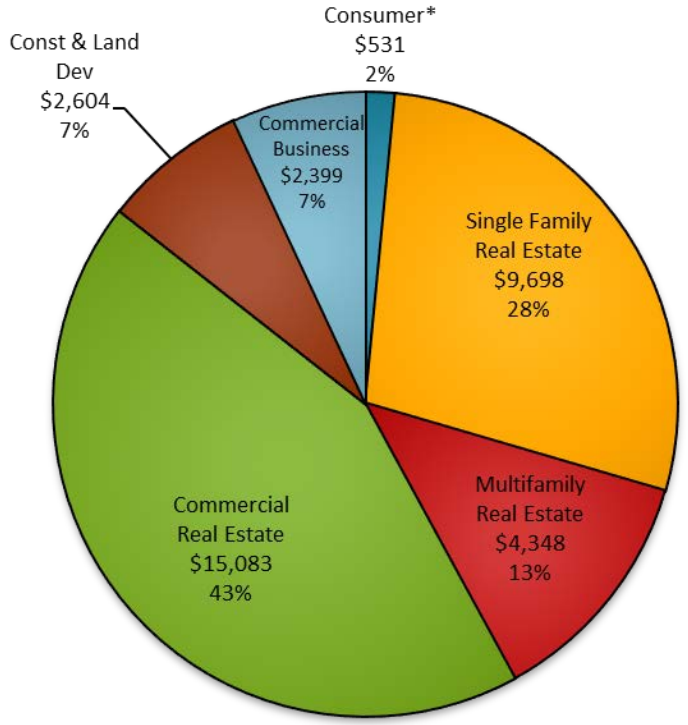
6.30.20 **$33,565**



Valley Bank

*Includes Home Equity Loans of $227

3.31.20 **$34,663**



Valley Bank

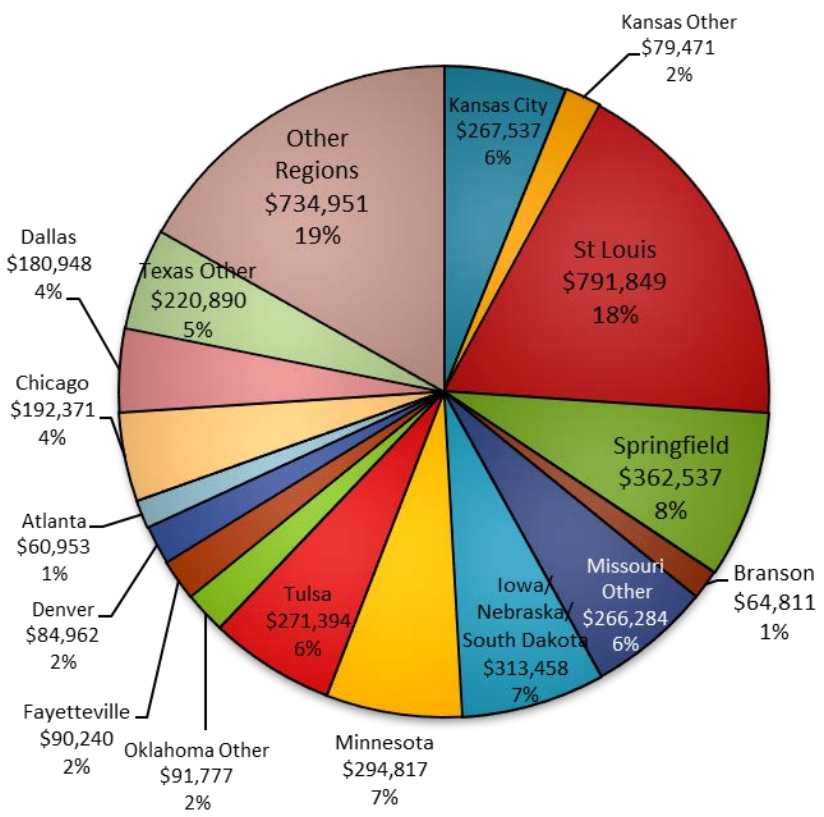
*Includes Home Equity Loans of $238

Portfolio by Region

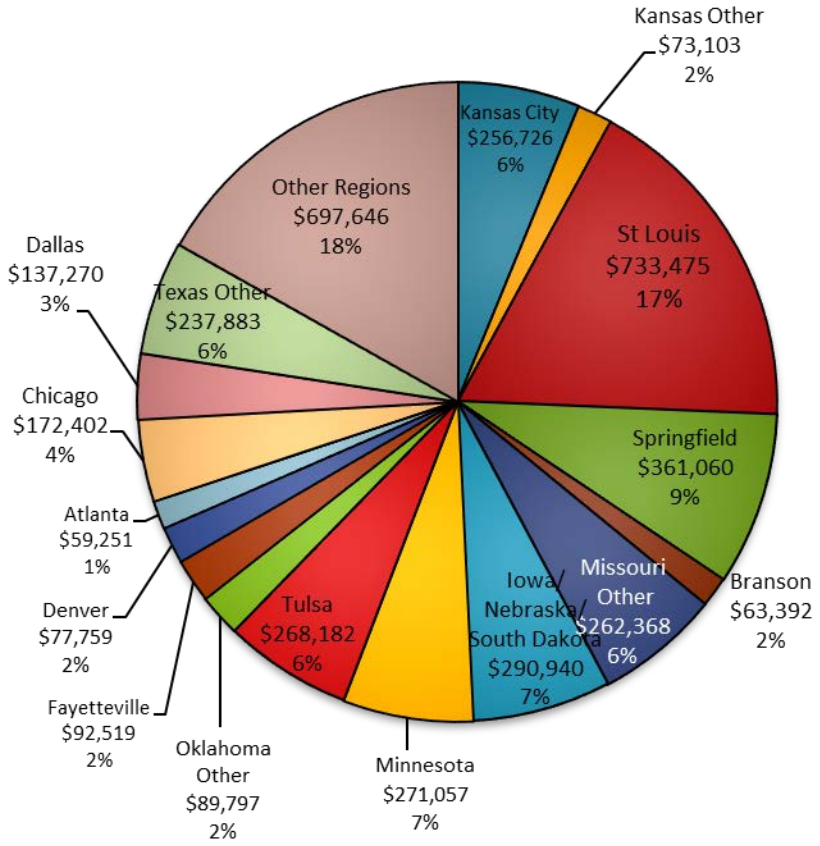
Legacy Loans

[in thousands]

6.30.20 **$4,369,250**



3.31.20 **$4,144,830**

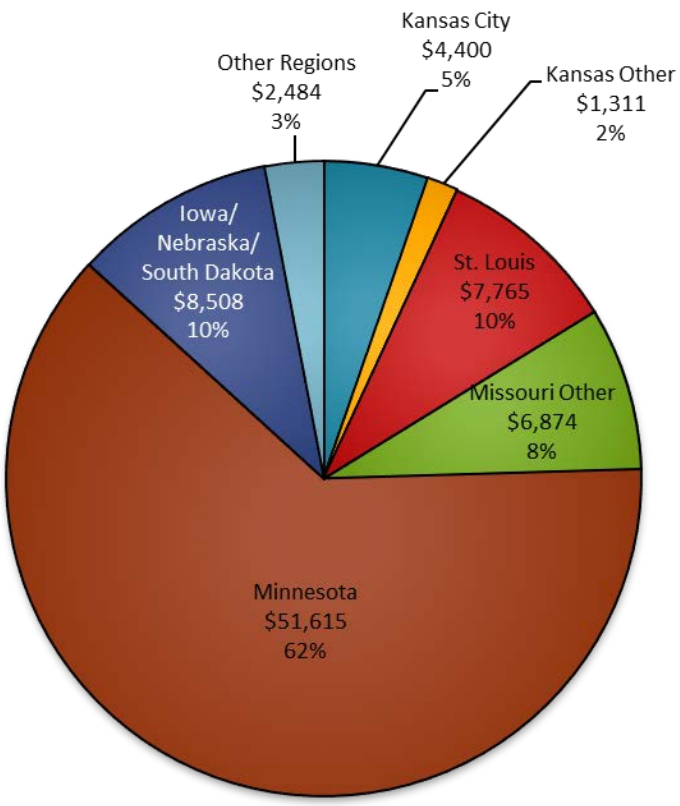


Portfolio by Region

Terminated Loss Share Agreement Loans

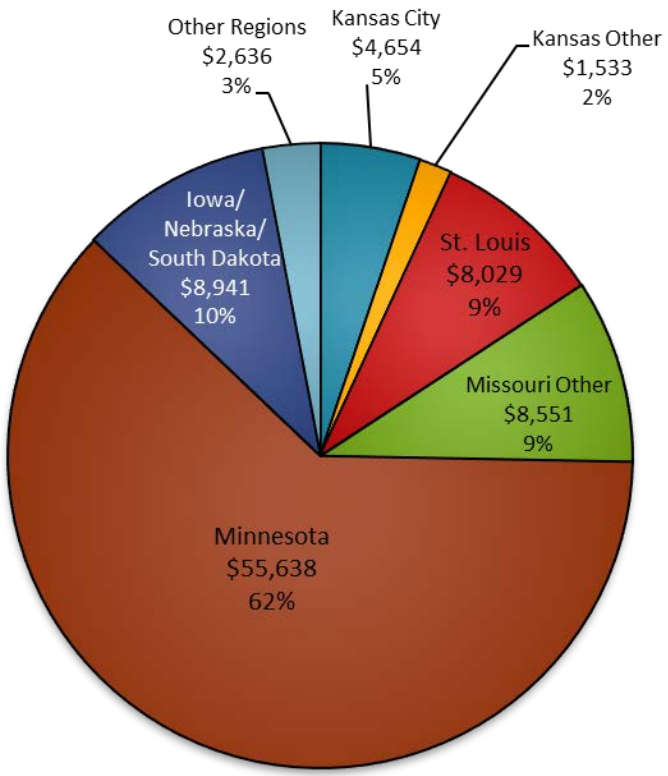
[in thousands]

6.30.20 **$82,957**



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

3.31.20 **$89,982**



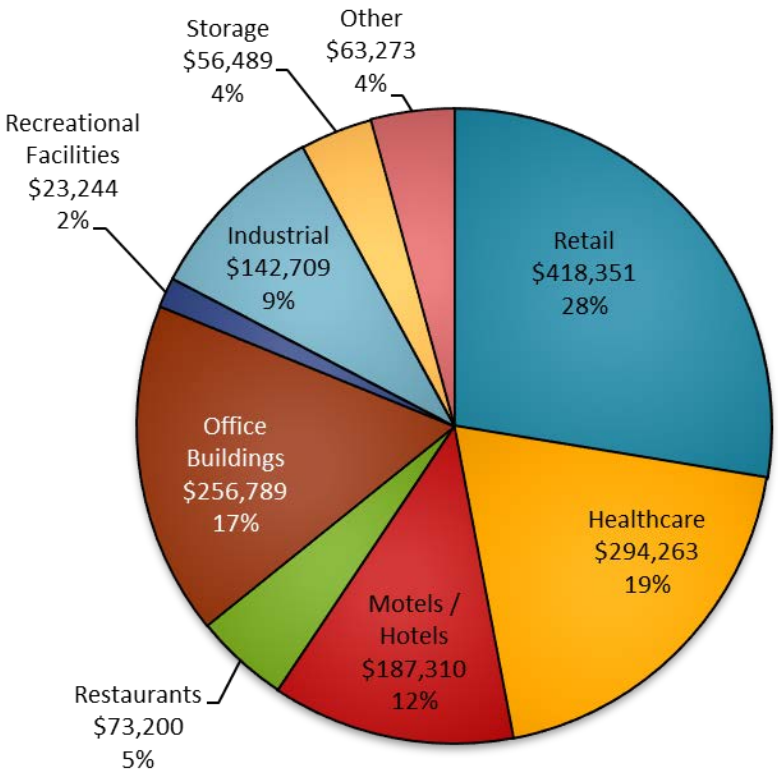
Team Bank, Vantus Bank, Sun Security Bank, and InterSavings Bank

Commercial Real Estate

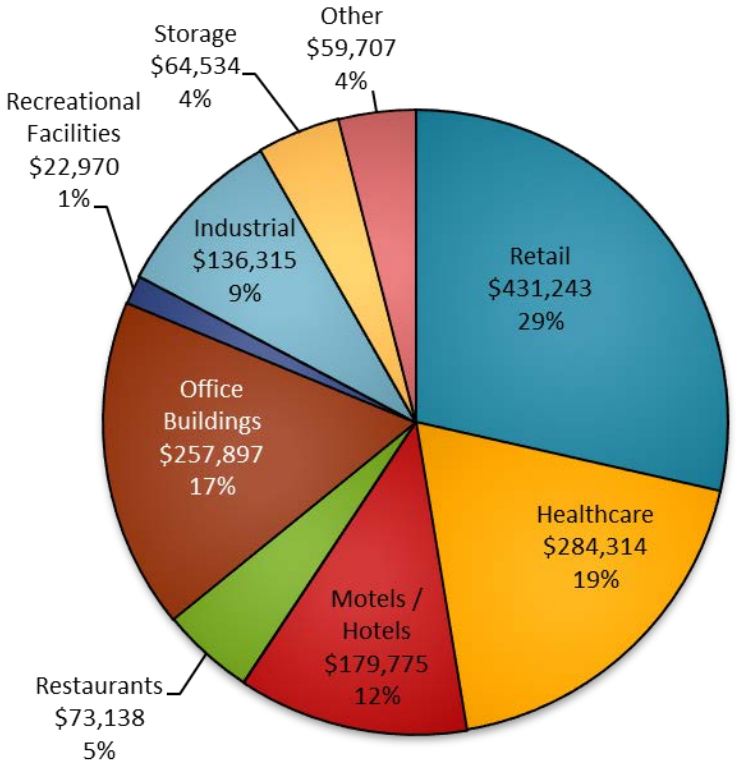
Legacy Loans

[in thousands]

6.30.20 **$1,515,628**



3.31.20 **$1,509,893**

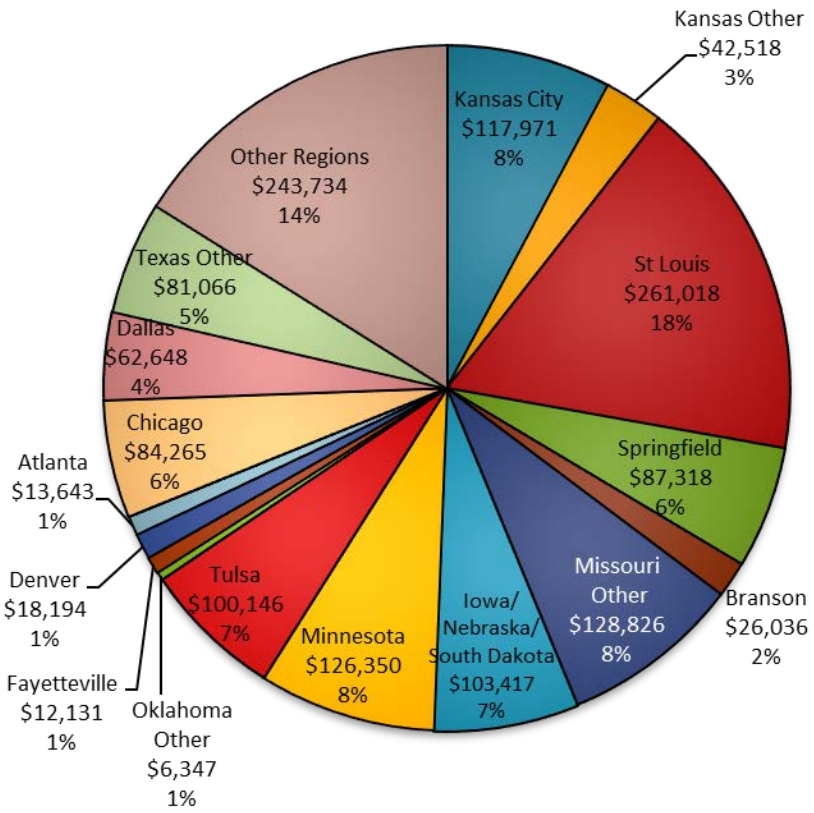


Commercial Real Estate by Region

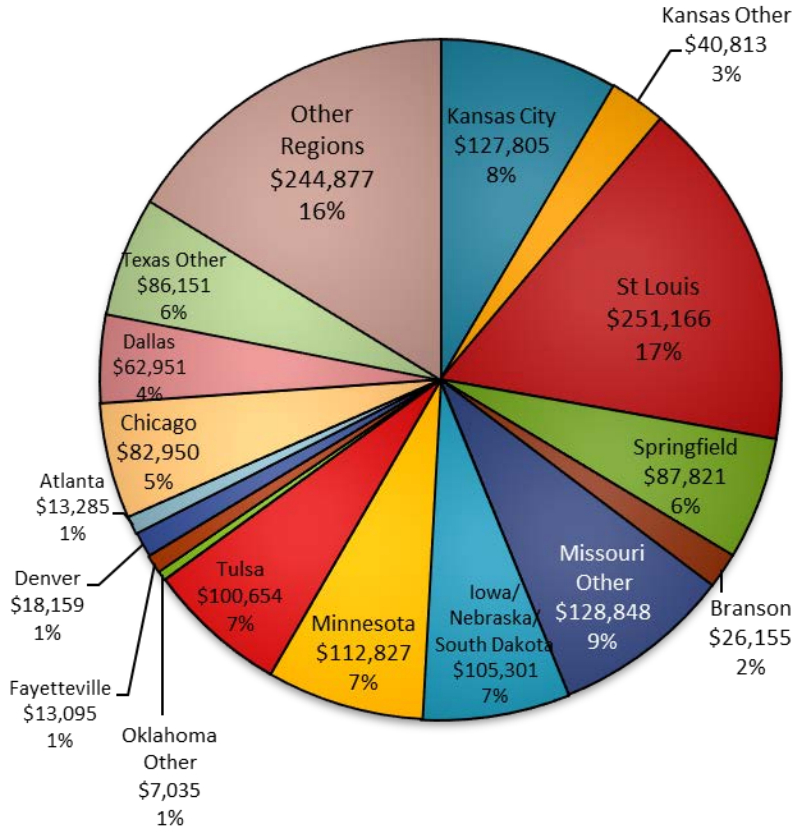
Legacy Loans

[in thousands]

6.30.20 **$1,515,628**



3.31.20 **$1,509,893**

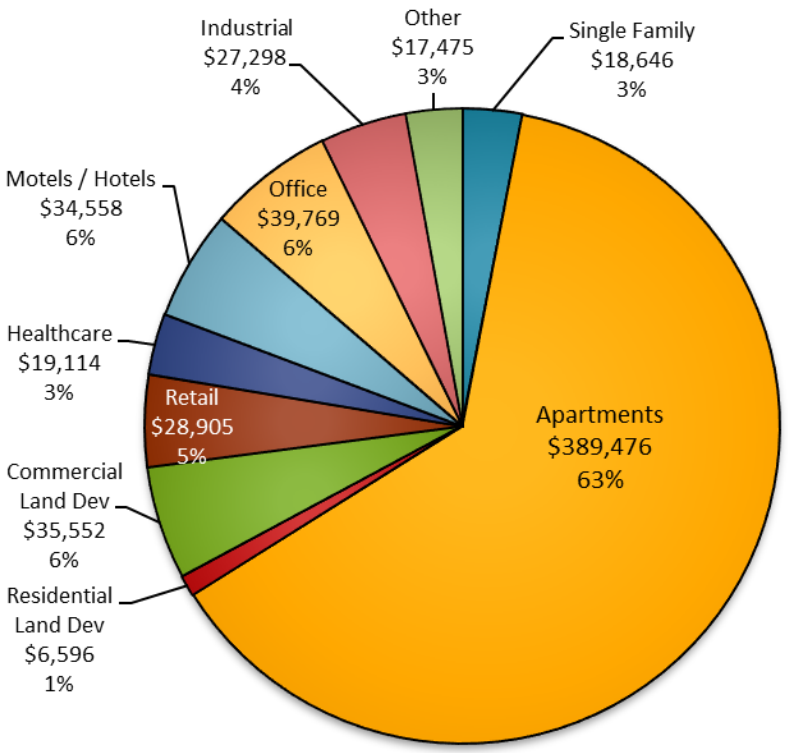


Construction & Land Development

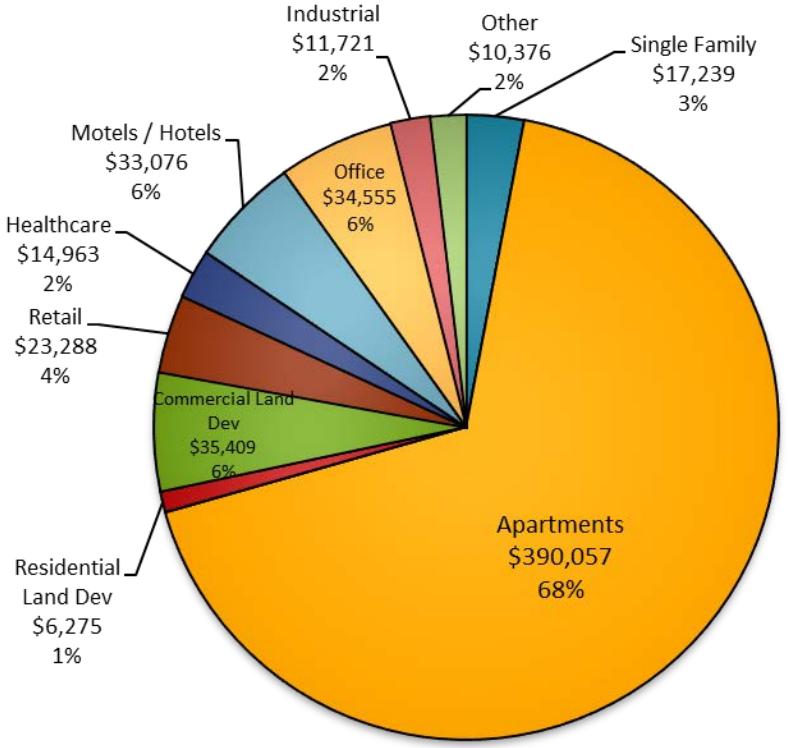
Legacy Loans

[in thousands]

6.30.20 **$617,389**



3.31.20 **$576,959**

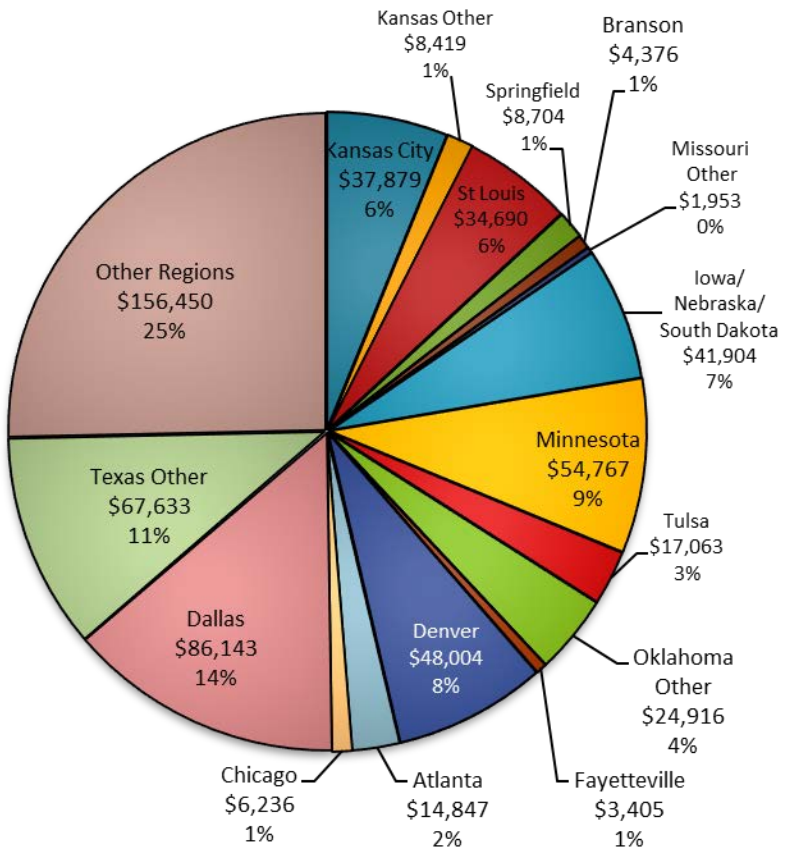


Construction & Land Development by Region

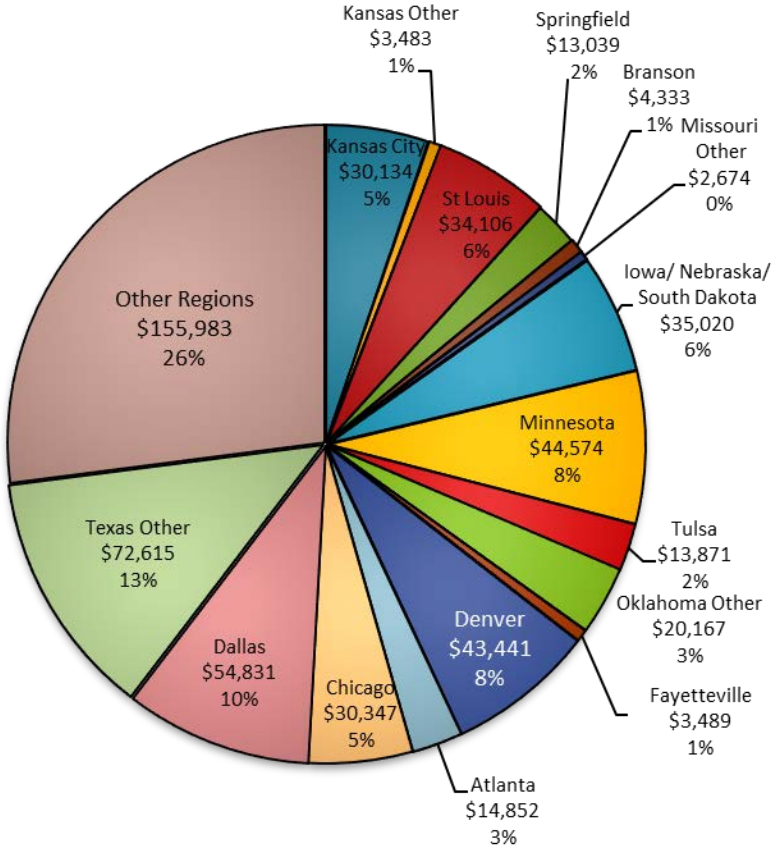
Legacy Loans

[in thousands]

6.30.20 **$617,389**



3.31.20 **$576,959**

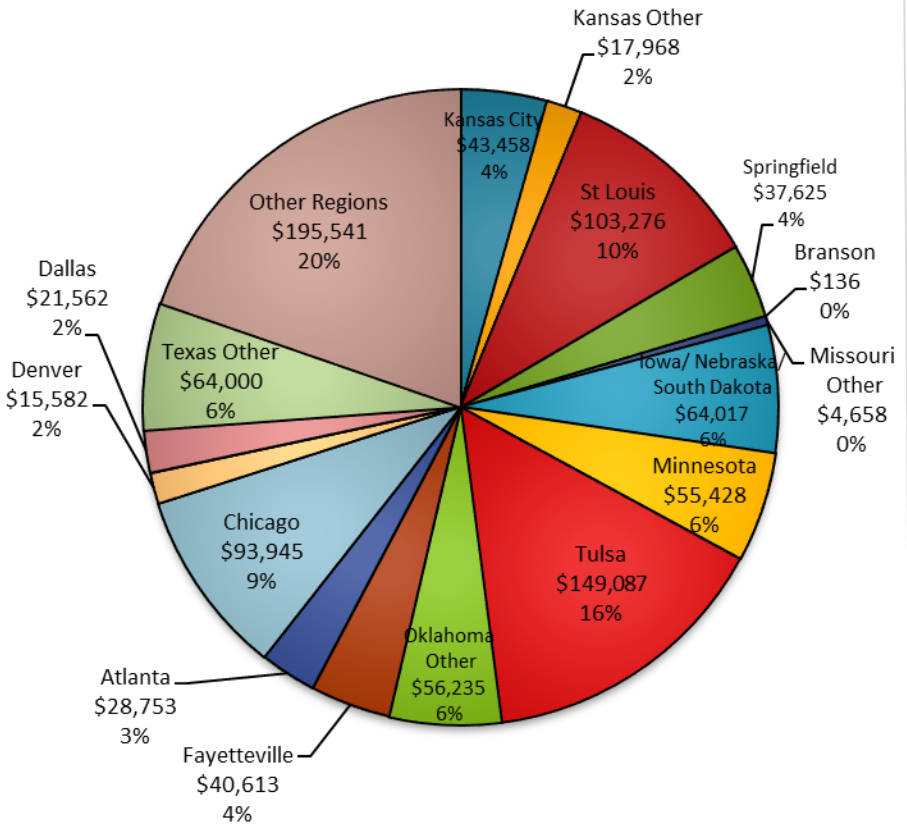


Multi Family Real Estate by Region

Legacy Loans

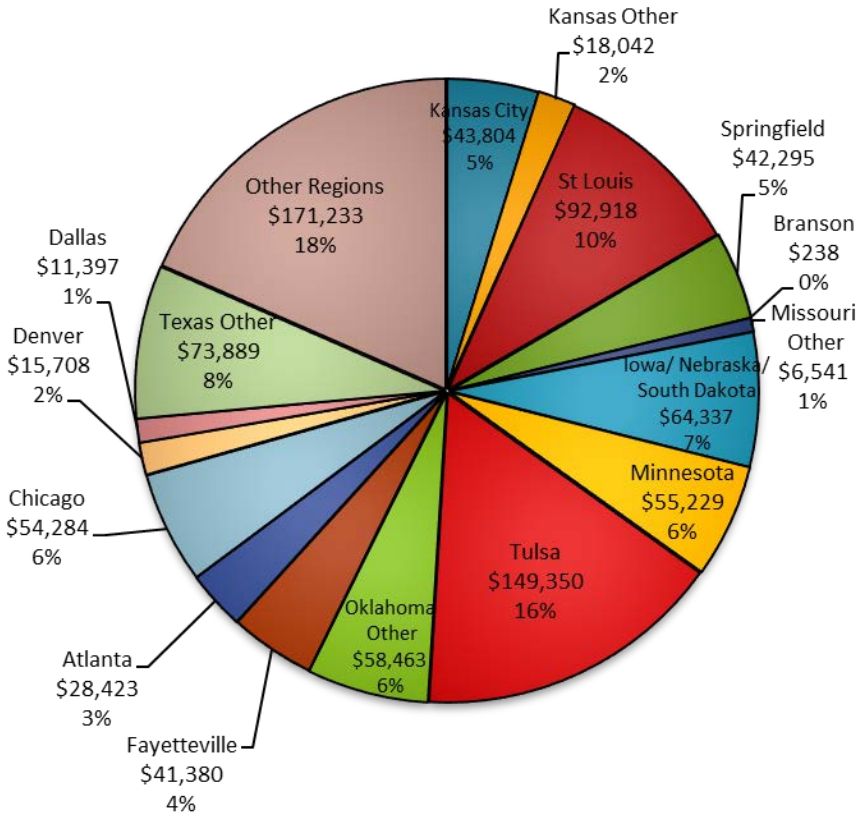
[in thousands]

6.30.20 **$991,884**



Average credit size is $3,362,320

3.31.20 **$927,531**



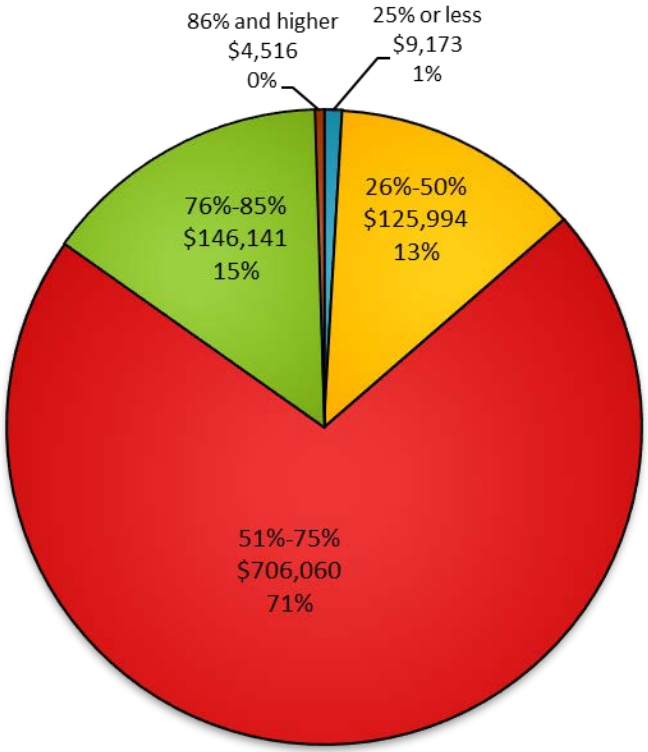
Average credit size is $2,982,414

Multi Family Real Estate by LTV

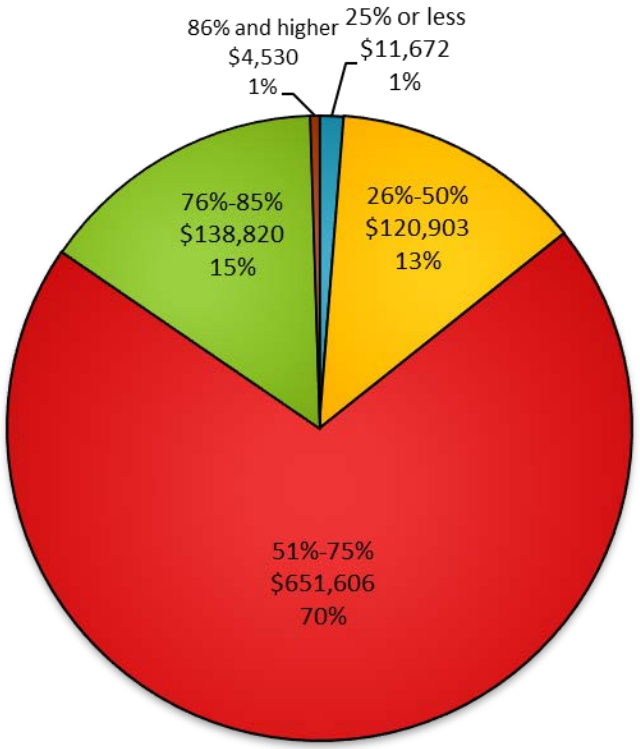
Legacy Loans

[in thousands]

6.30.20 **$991,884**



3.31.20 **$927,531**



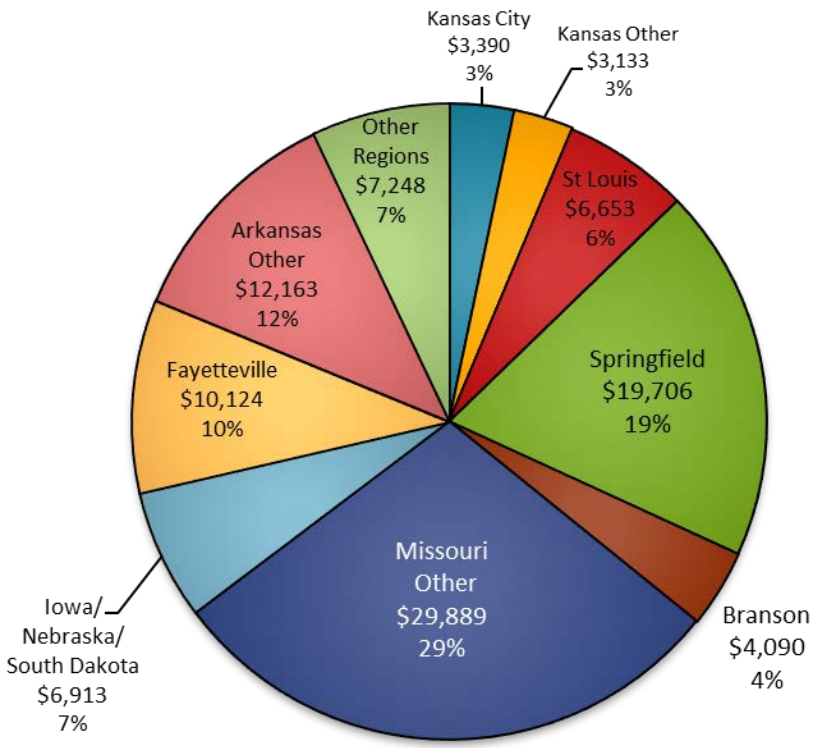
Consumer Auto Loans by Region

Excluding Insured Credit Loans

Legacy Loans

[in thousands]

6.30.20 — $103,309

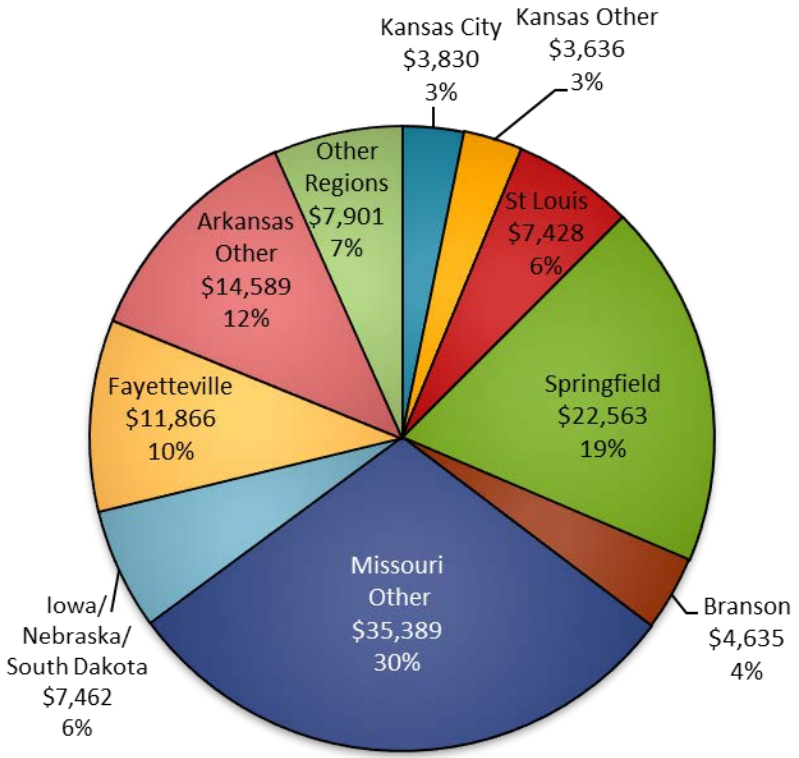


- 38% of the Consumer Portfolio
- Avg. origination balance $16,742
- Avg. origination term 5 years
- Expected life 12.91 months
- Average Primary FICO-689

- New autos--1%
- Used autos--99%
- Indirect loans-- 67%
- Direct loans--33%

(Adjusted to exclude nonperforming and insured credit program loans)

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%

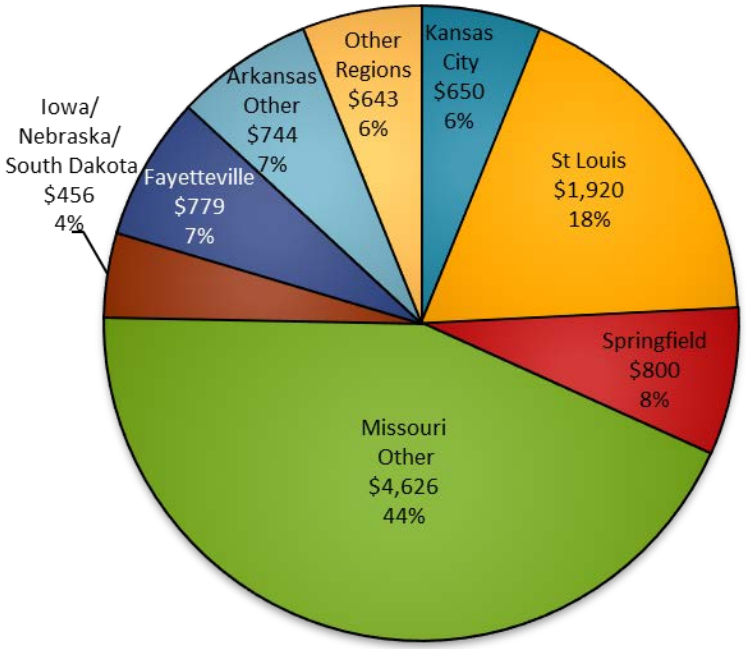
(Adjusted to exclude nonperforming and insured credit program loans)

Consumer Insured Credit Loans by Region

Legacy Loans

[in thousands]

6.30.20 **$10,618**

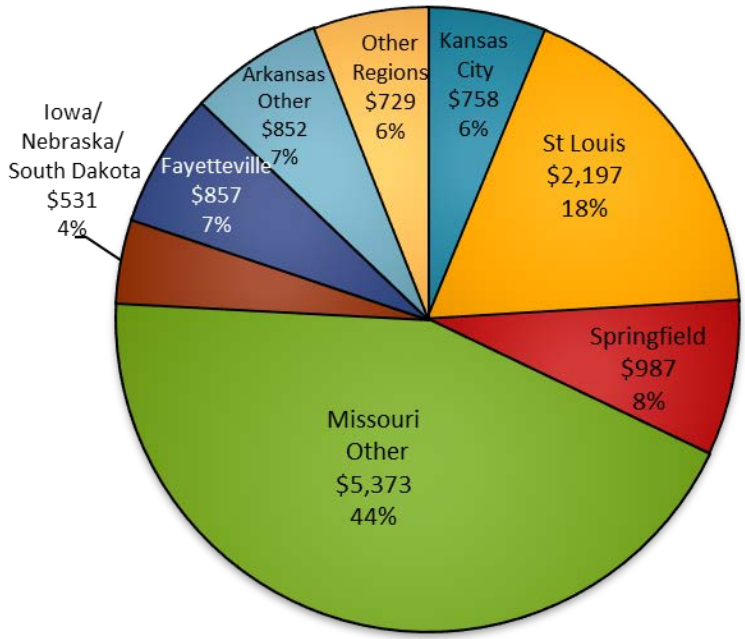


- 4% of the Consumer Portfolio
- Avg. origination balance $19,357
- Avg. origination term 6 years
- Expected life 12.91 months
- Average Primary FICO-574

(Adjusted to exclude nonperforming loans)

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

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)

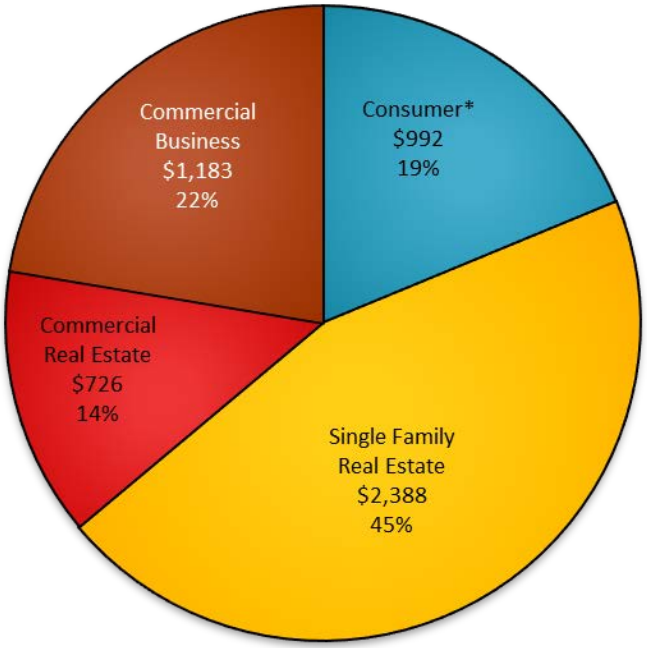
- New autos-6%
- Used autos--94%
- Indirect loans--97%
- Direct loans--3%

NonPerforming by Type

Legacy Loans

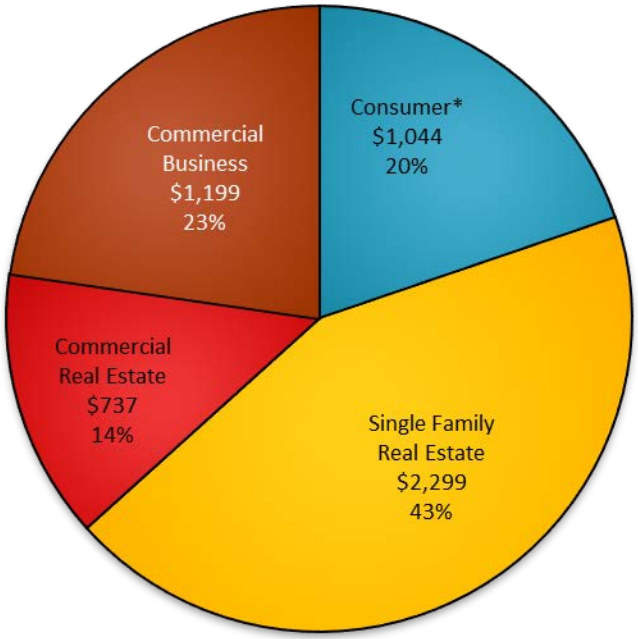
[in thousands]

6.30.20 **$5,289**



*Includes Home Equity Loans of $517

3.31.20 **$5,279**



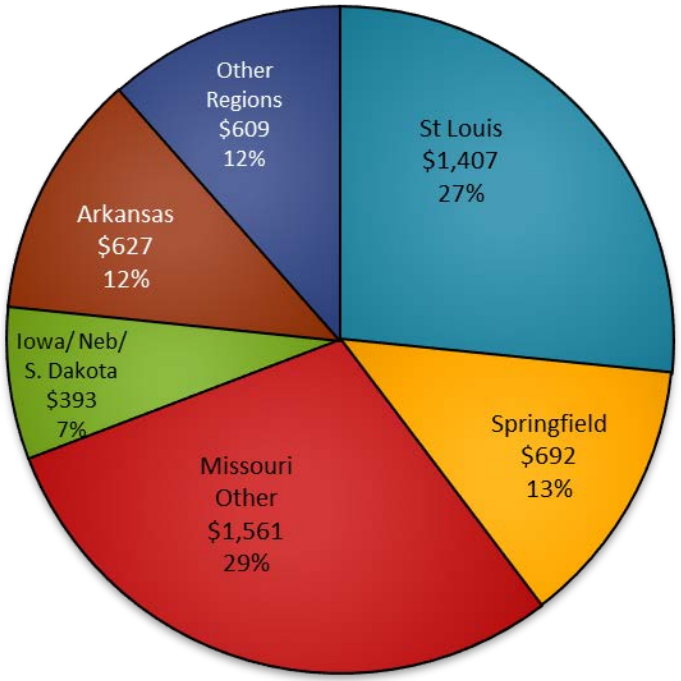
*Includes Home Equity Loans of $464

NonPerforming by Region

Legacy Loans

[in thousands]

6.30.20 **$5,289**



3.31.20 **$5,279**

