GREAT SOUTHERN BANK

LOAN PORTFOLIO

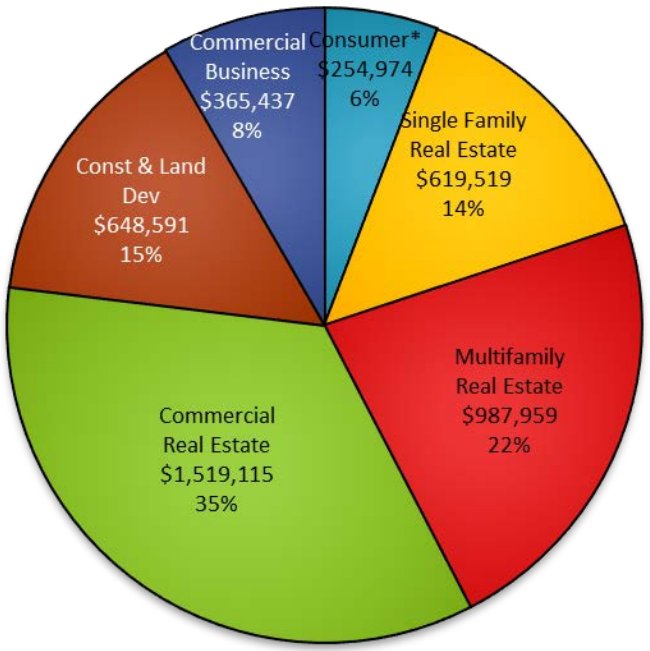
September 30, 2020

Portfolio Diversification

Legacy Loans

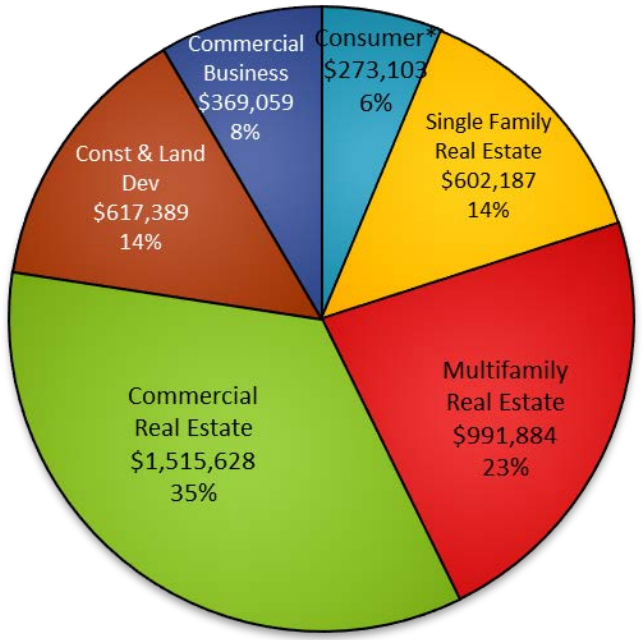
[in thousands]

9.30.20 **$4,395,595**



*Includes Home Equity Loans of $114,356

6.30.20 **$4,369,250**



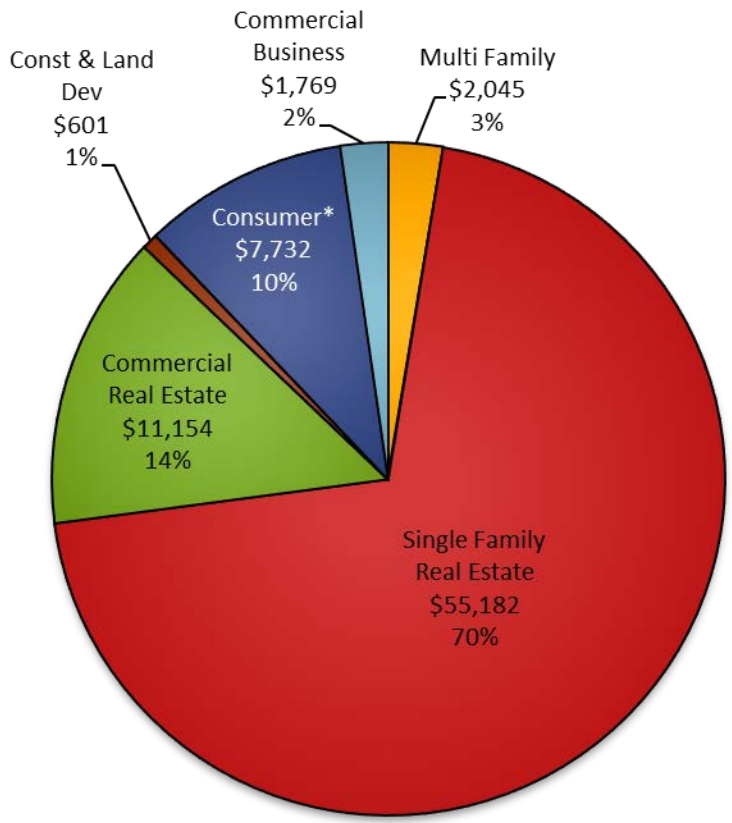
Includes Home Equity Loans of $116,293

Portfolio Diversification

Terminated Loss Share Agreement Loans

[in thousands]

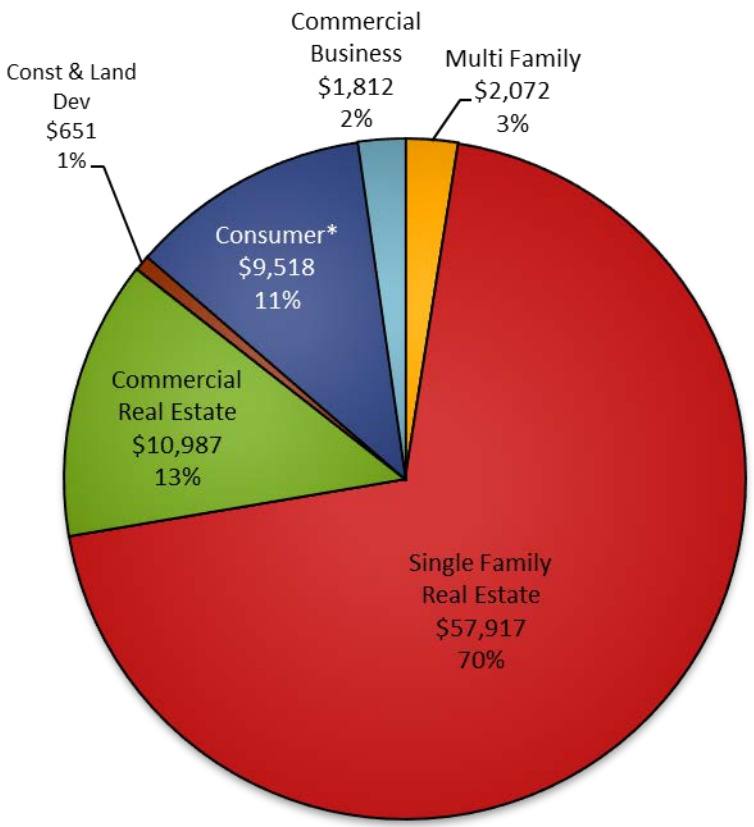
9.30.20 **$78,483**



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

*Includes Home Equity Loans of $6,866

6.30.20 **$82,957**



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

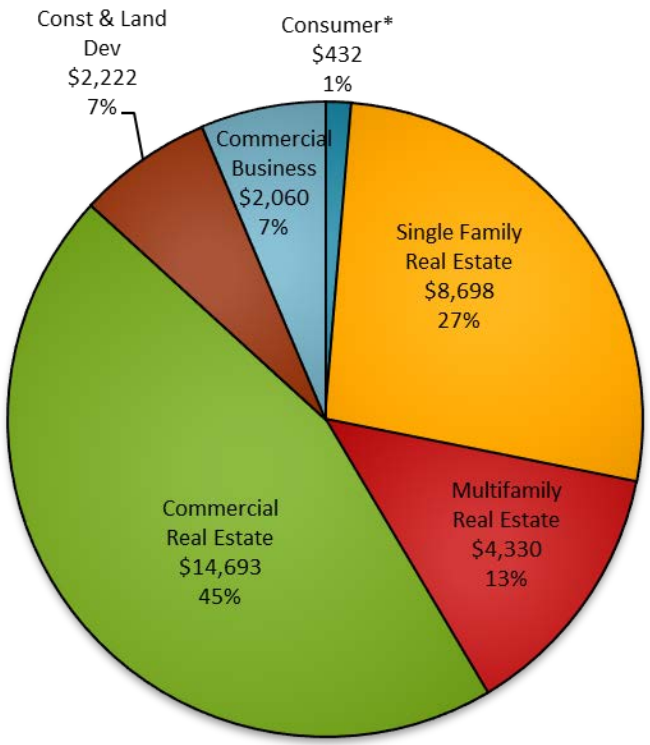
*Includes Home Equity Loans of $8,536

Portfolio Diversification

FDIC Assisted Acquired Loans

[in thousands]

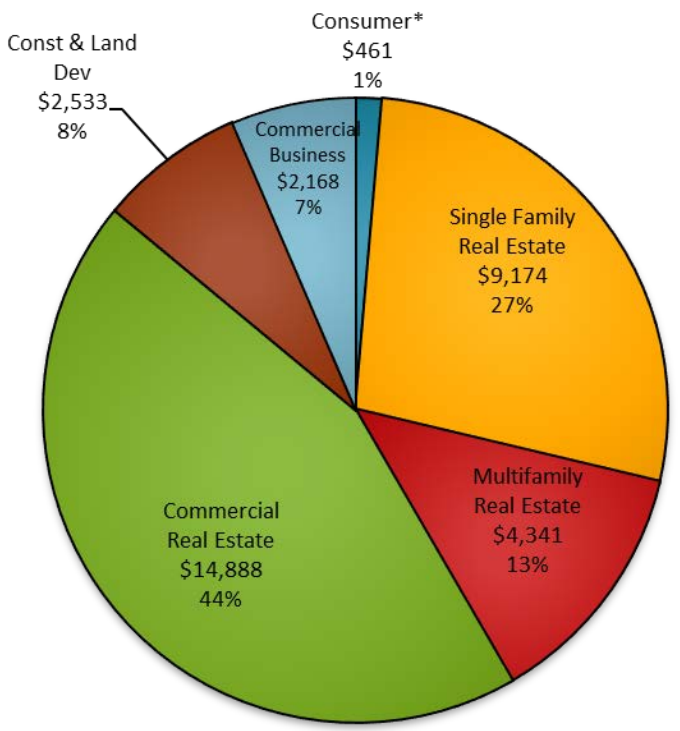
9.30.20 **$32,435**



Valley Bank

*Includes Home Equity Loans of $208

6.30.20 **$33,565**



Valley Bank

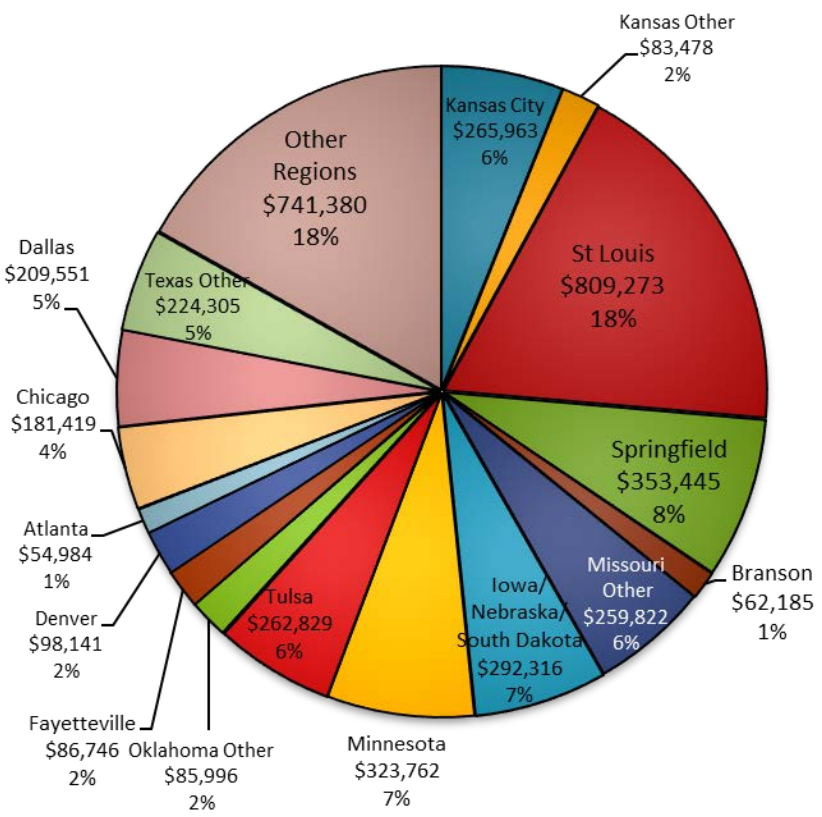
*Includes Home Equity Loans of $227

Portfolio by Region

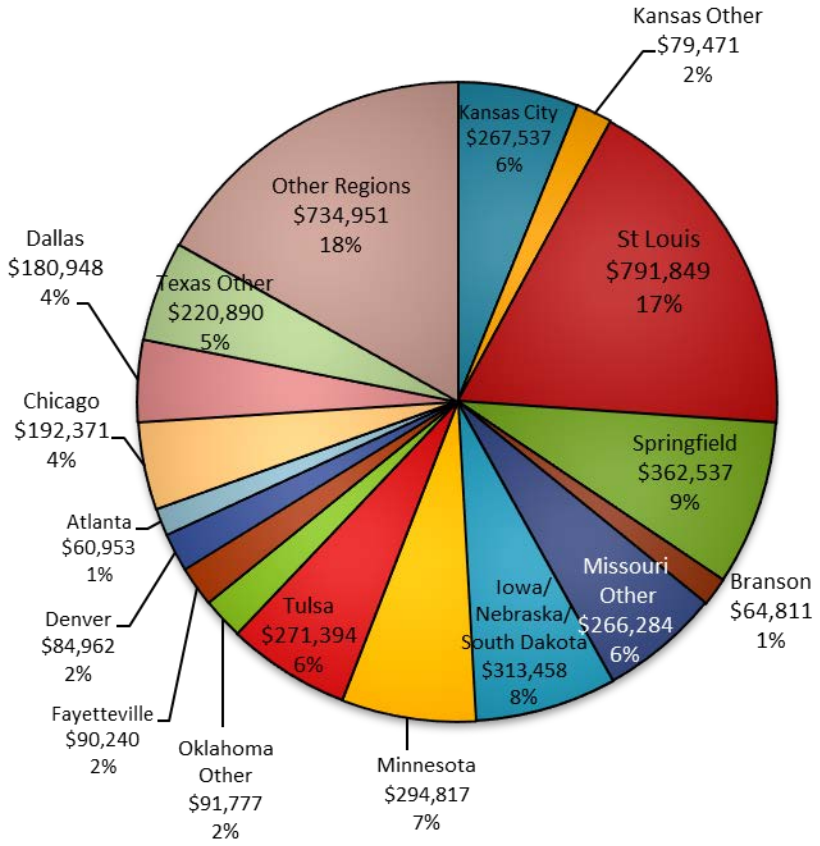
Legacy Loans

[in thousands]

9.30.20 **$4,395,595**



6.30.20 **$4,369,250**

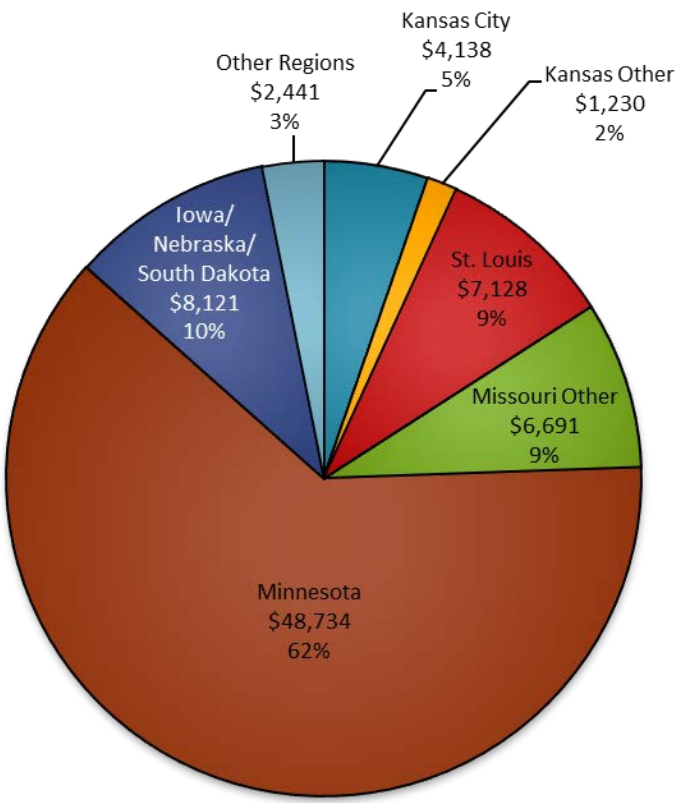


Portfolio by Region

Terminated Loss Share Agreement Loans

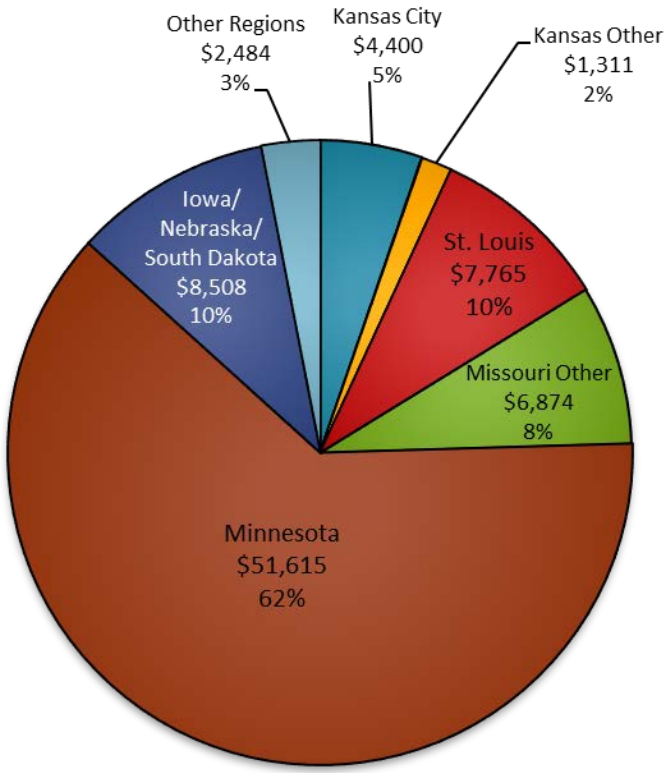
[in thousands]

9.30.20 **$78,483**



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

6.30.20 **$82,957**



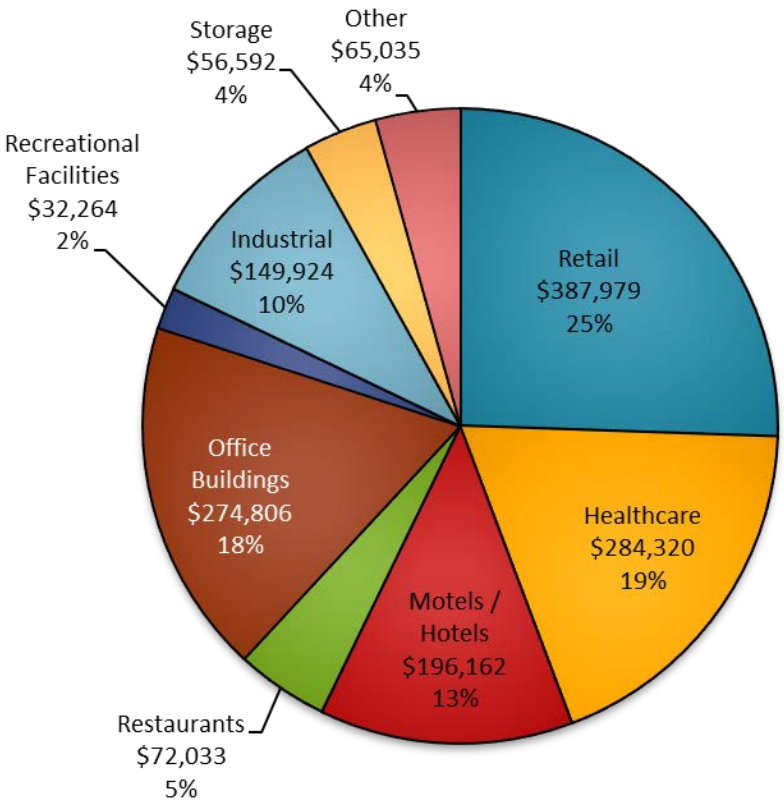
Team Bank, Vantus Bank, Sun Security Bank, and InterSavings Bank

Commercial Real Estate

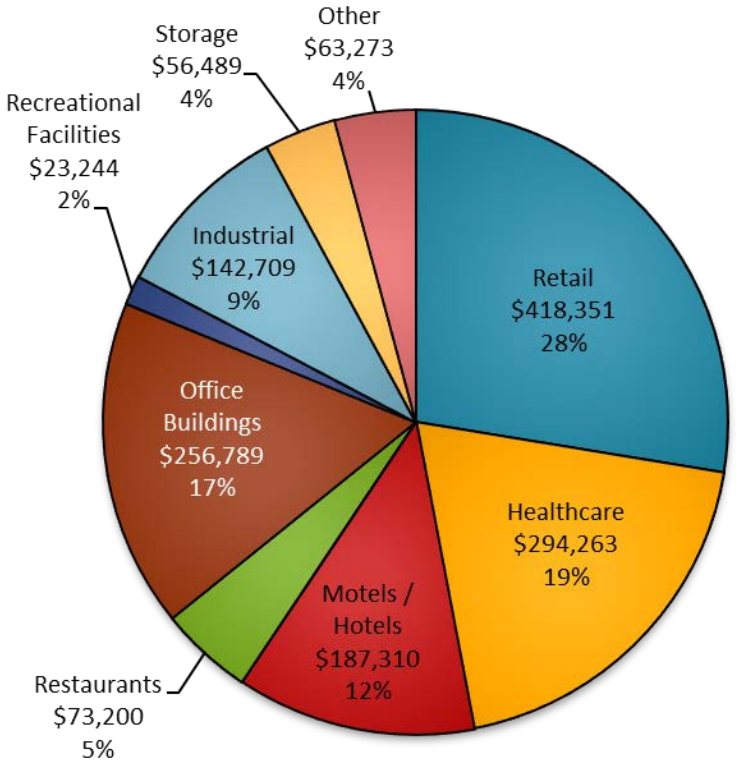
Legacy Loans

[in thousands]

9.30.20 **$1,519,115**



6.30.20 **$1,515,628**

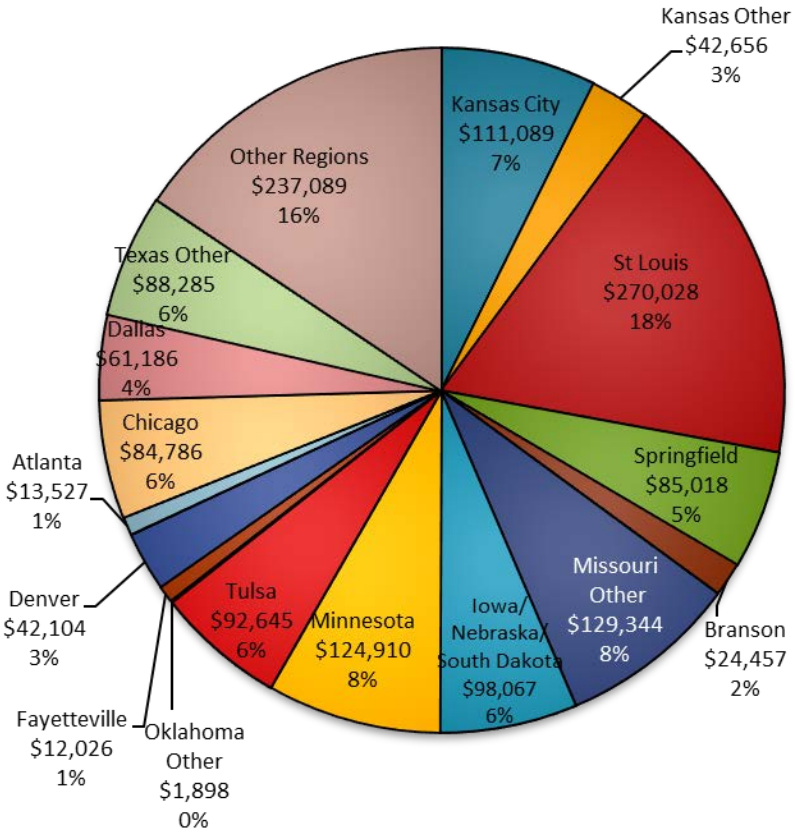


Commercial Real Estate by Region

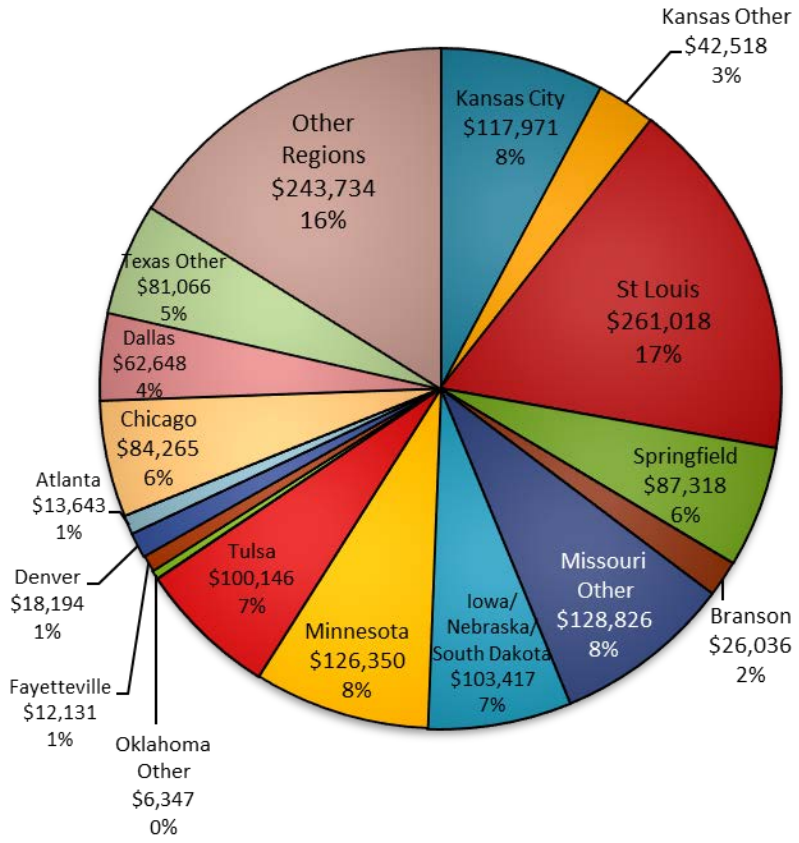
Legacy Loans

[in thousands]

9.30.20 **$1,519,115**



6.30.20 **$1,515,628**

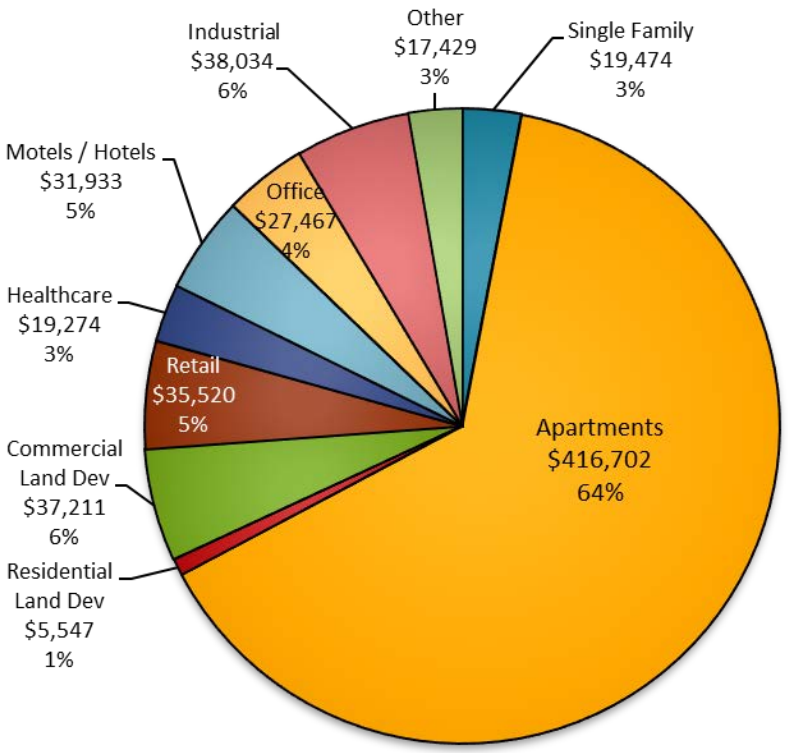


Construction & Land Development

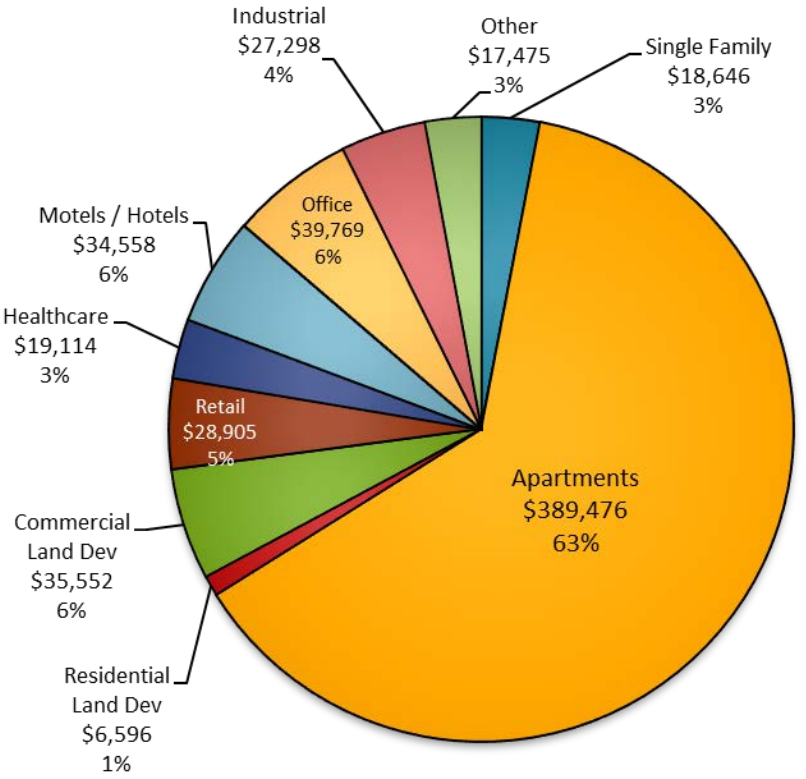
Legacy Loans

[in thousands]

9.30.20 **$648,591**



6.30.20 **$617,389**

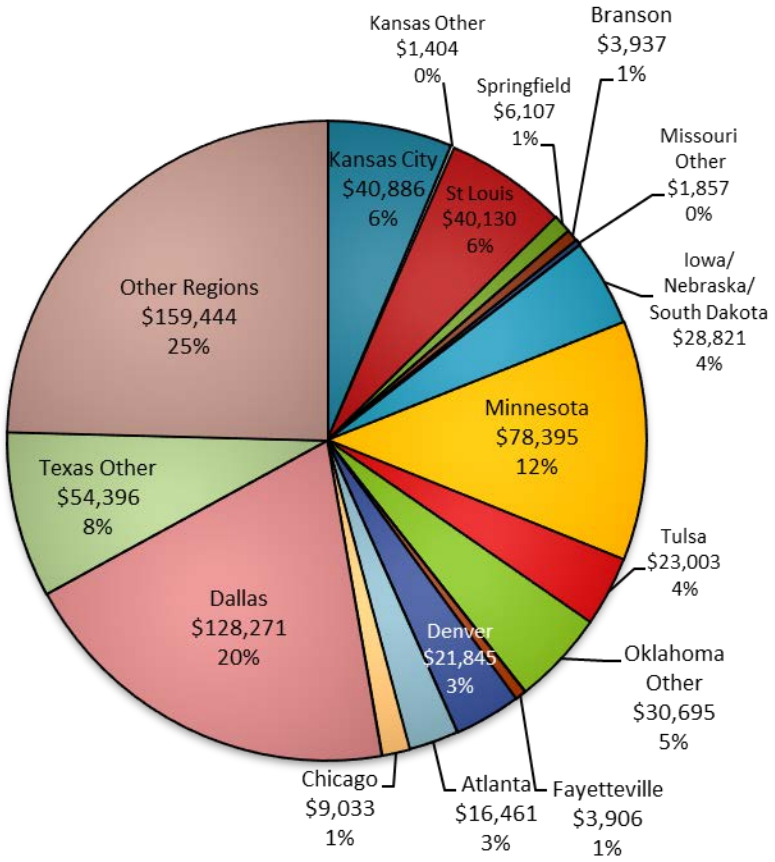


Construction & Land Development by Region

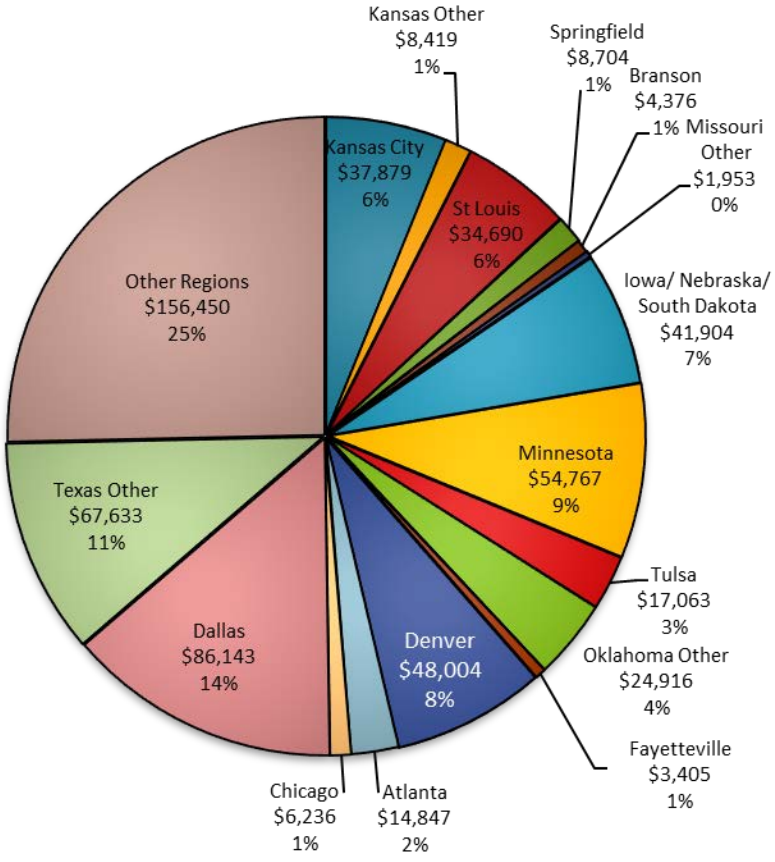
Legacy Loans

[in thousands]

9.30.20 **$648,591**



6.30.20 **$617,389**



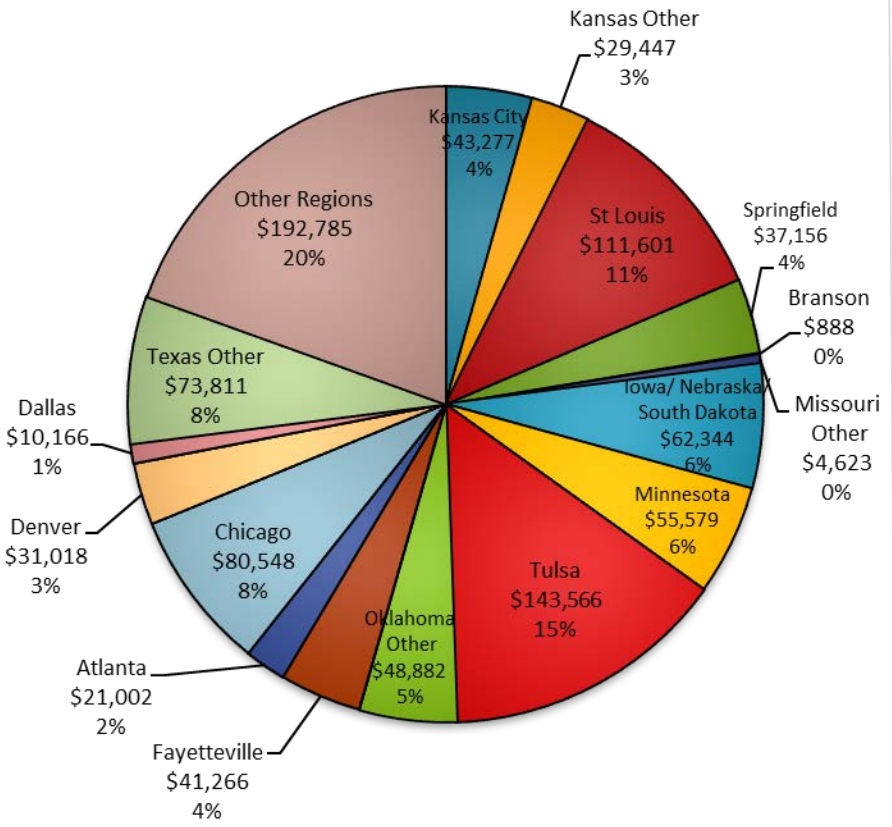
Multi Family Real Estate by Region

Legacy Loans

[in thousands]

9.30.20

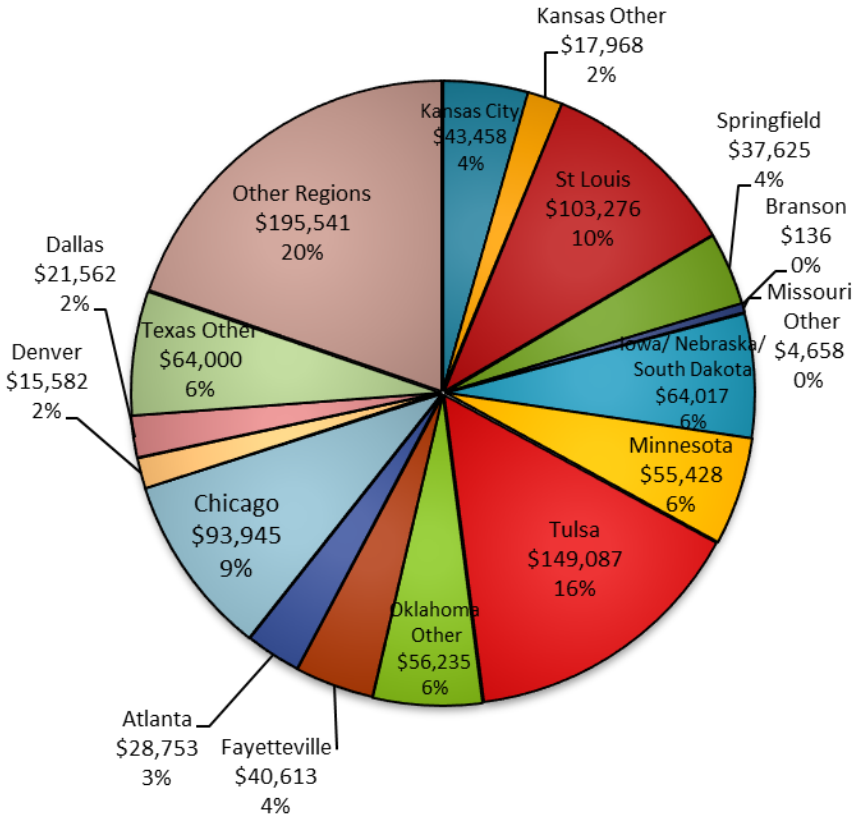
$987,959



Average credit size is $3,466,522

6.30.20

$991,884



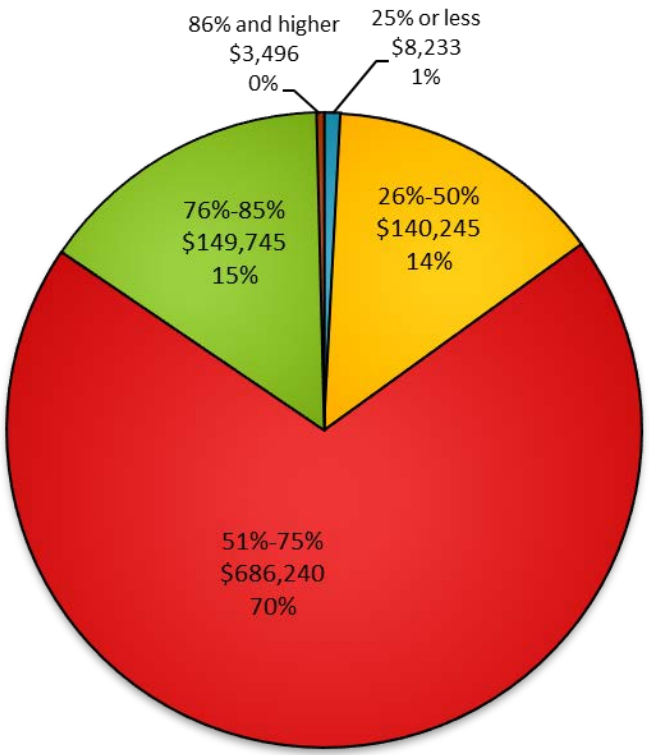
Average credit size is $3,362,320

Multi Family Real Estate by LTV

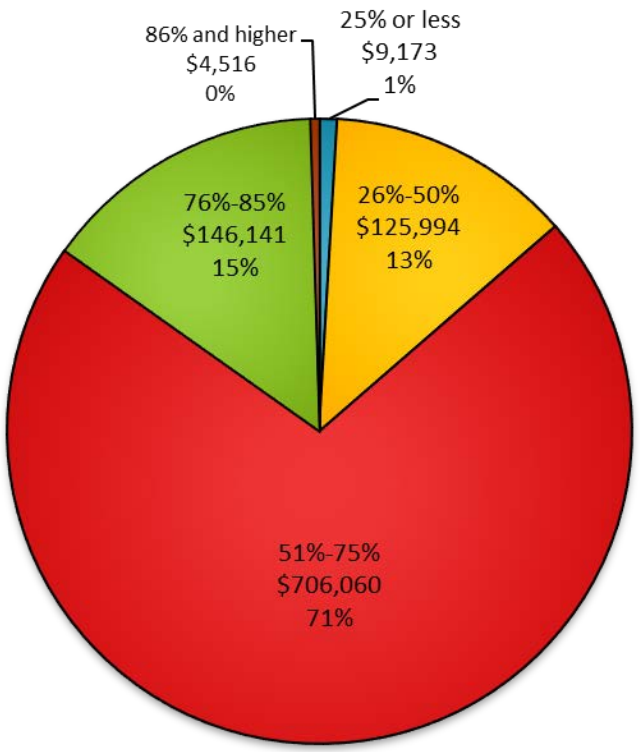
Legacy Loans

[in thousands]

9.30.20 **$987,959**



6.30.20 **$991,884**



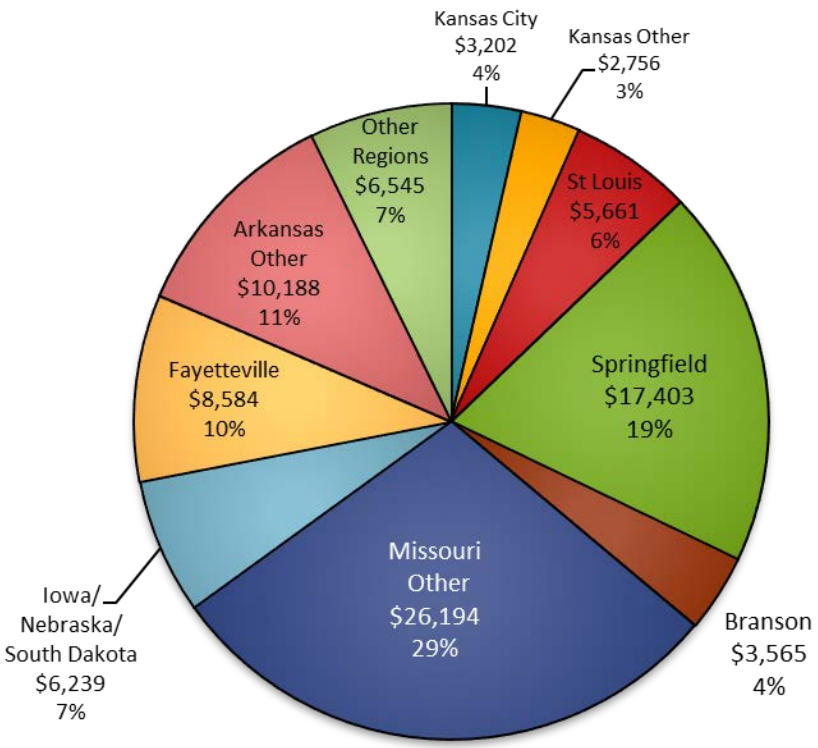
Consumer Auto Loans by Region

Excluding Insured Credit Loans

Legacy Loans

[in thousands]

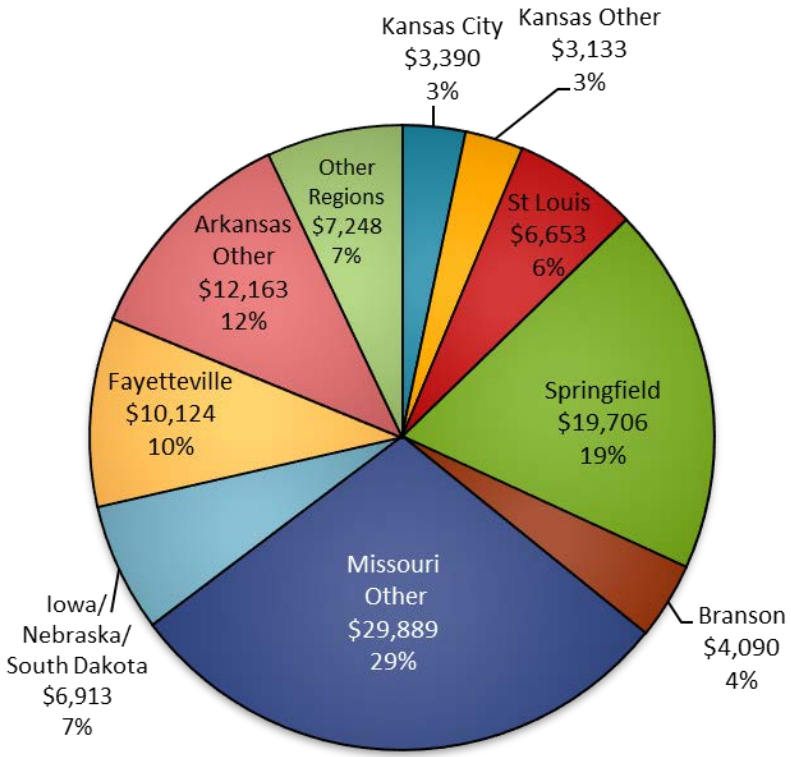
9.30.20 **$90,337**



- 35% of the Consumer Portfolio
- Avg. origination balance $16,633
- Avg. origination term 5 years
- Expected life 12.66 months
- Average Primary FICO-689
- New autos--1%
- Used autos--99%
- Indirect loans-- 57%
- Direct loans--43%

(Adjusted to exclude nonperforming and insured credit program loans)

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%

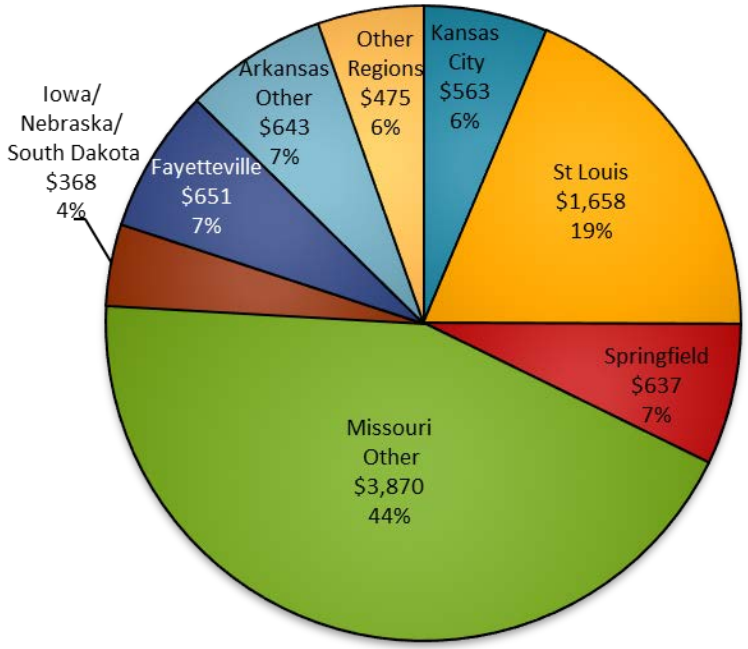
(Adjusted to exclude nonperforming and insured credit program loans)

Consumer Insured Credit Loans by Region

Legacy Loans

[in thousands]

9.30.20 **$8,865**

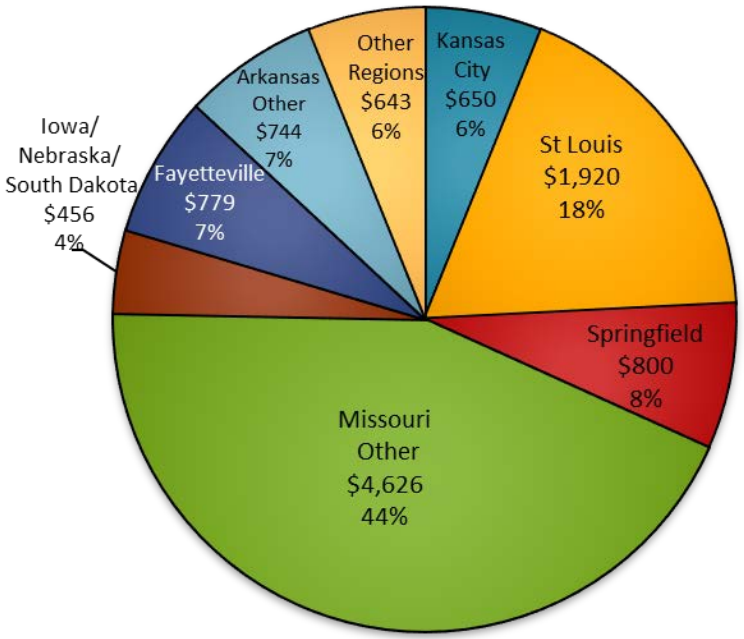


- 3% of the Consumer Portfolio
- Avg. origination balance $19,523
- Avg. origination term 6 years
- Expected life 12.66 months
- Average Primary FICO-572

(Adjusted to exclude nonperforming loans)

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

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)

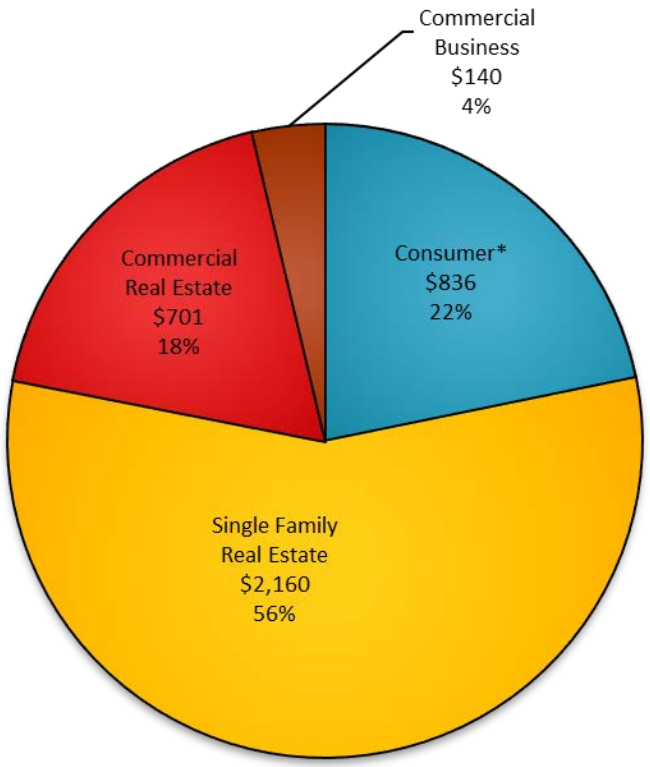
- New autos-6%
- Used autos--94%
- Indirect loans--97%
- Direct loans--3%

NonPerforming by Type

Legacy Loans

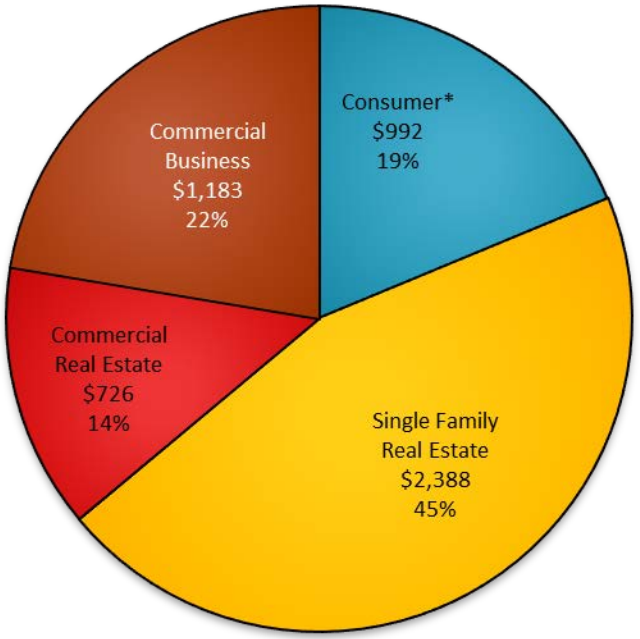
[in thousands]

9.30.20 **$3,837**



*Includes Home Equity Loans of $457

6.30.20 **$5,289**



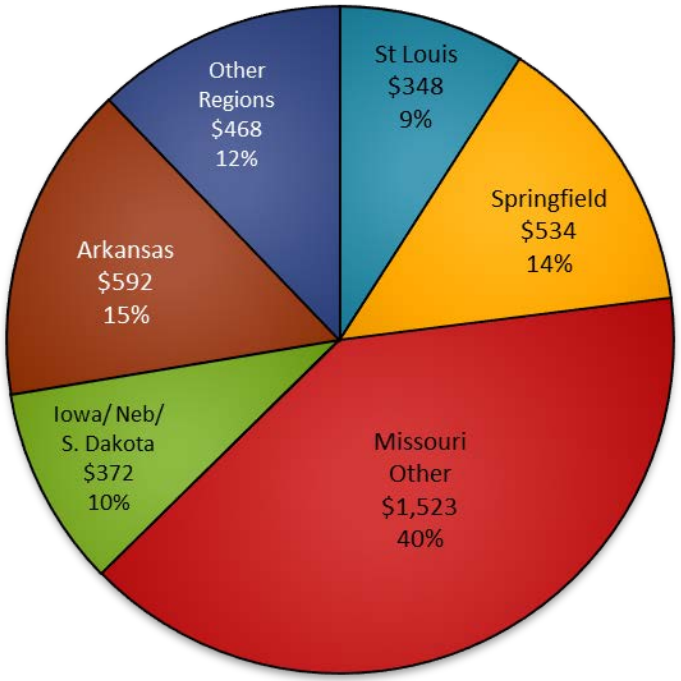
*Includes Home Equity Loans of $517

NonPerforming by Region

Legacy Loans

[in thousands]

9.30.20 **$3,837**



6.30.20 **$5,289**

