GREAT SOUTHERN BANK

LOAN PORTFOLIO

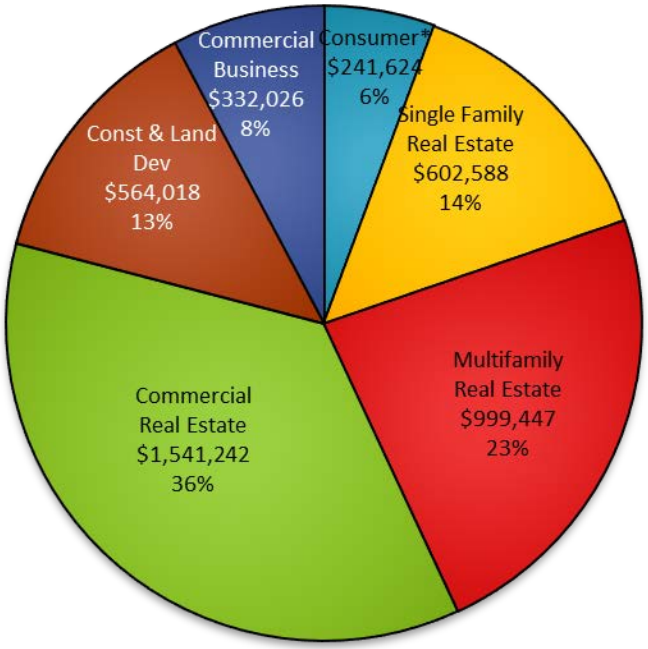
December 31, 2020

Portfolio Diversification

Legacy Loans

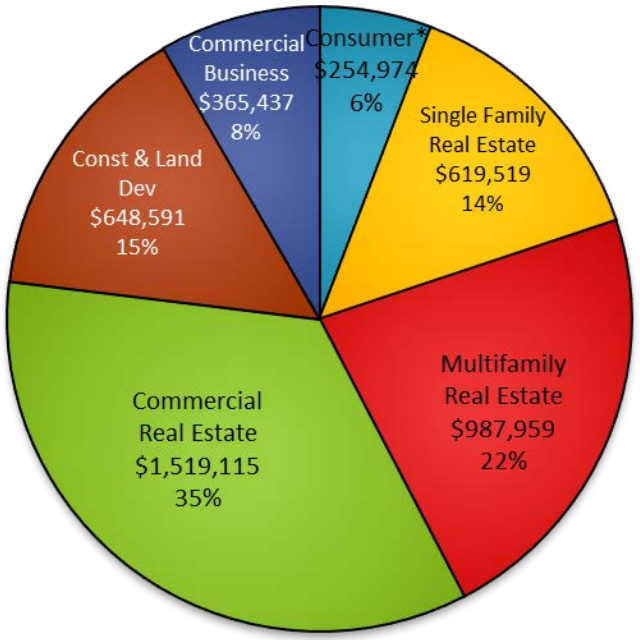
[in thousands]

12.31.20 **$4,280,945**



*Includes Home Equity Loans of $114,689

9.30.20 **$4,395,595**



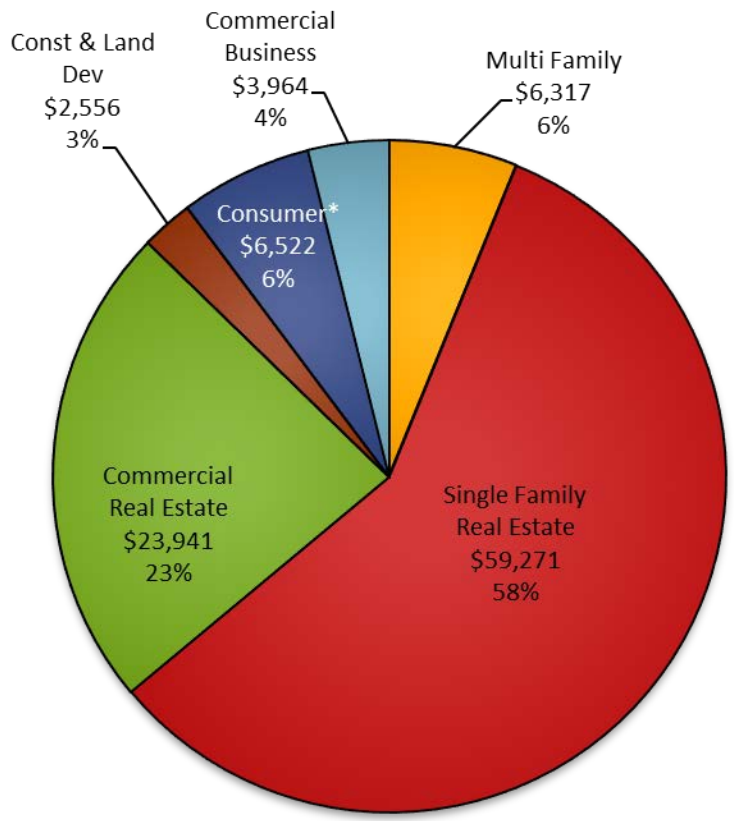
Includes Home Equity Loans of $114,356

Portfolio Diversification

Acquired Loans

[in thousands]

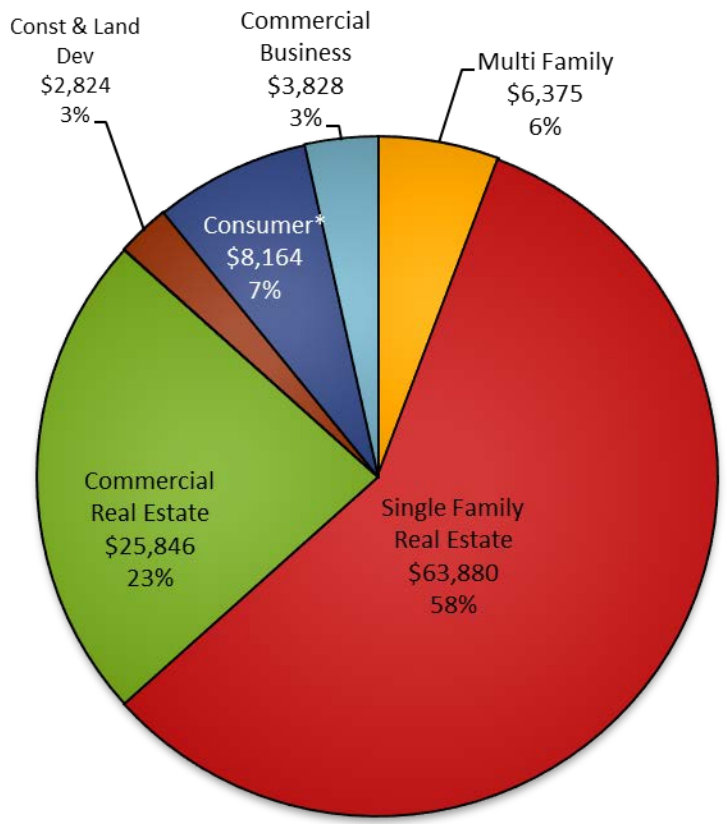
12.31.20 **$102,571**



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

*Includes Home Equity Loans of $5,512

9.30.20 **$110,917**



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

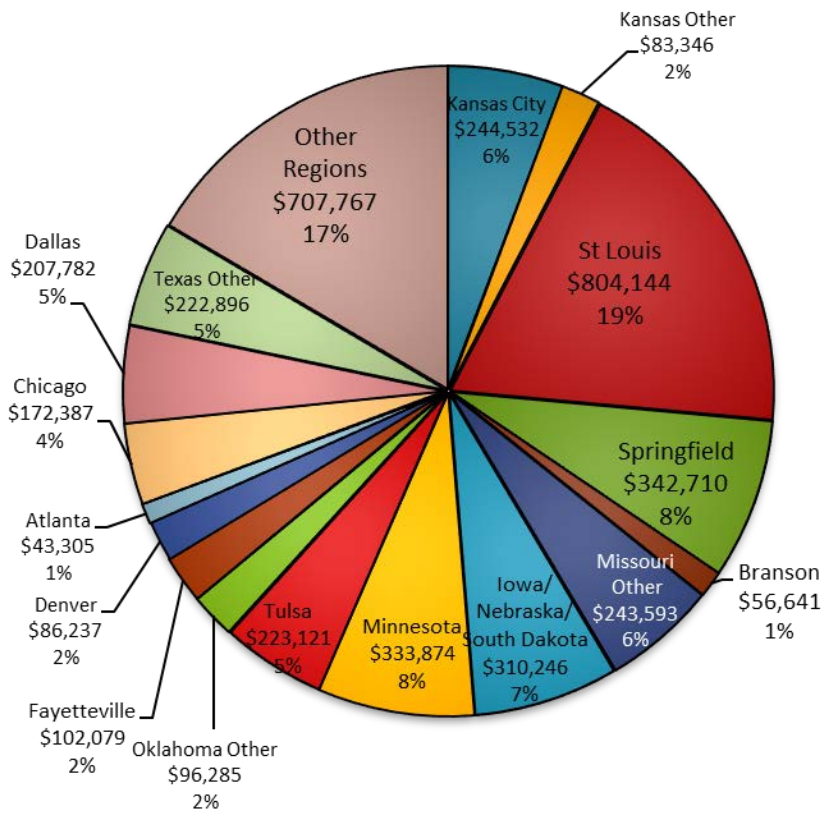
*Includes Home Equity Loans of $7,073

Portfolio by Region

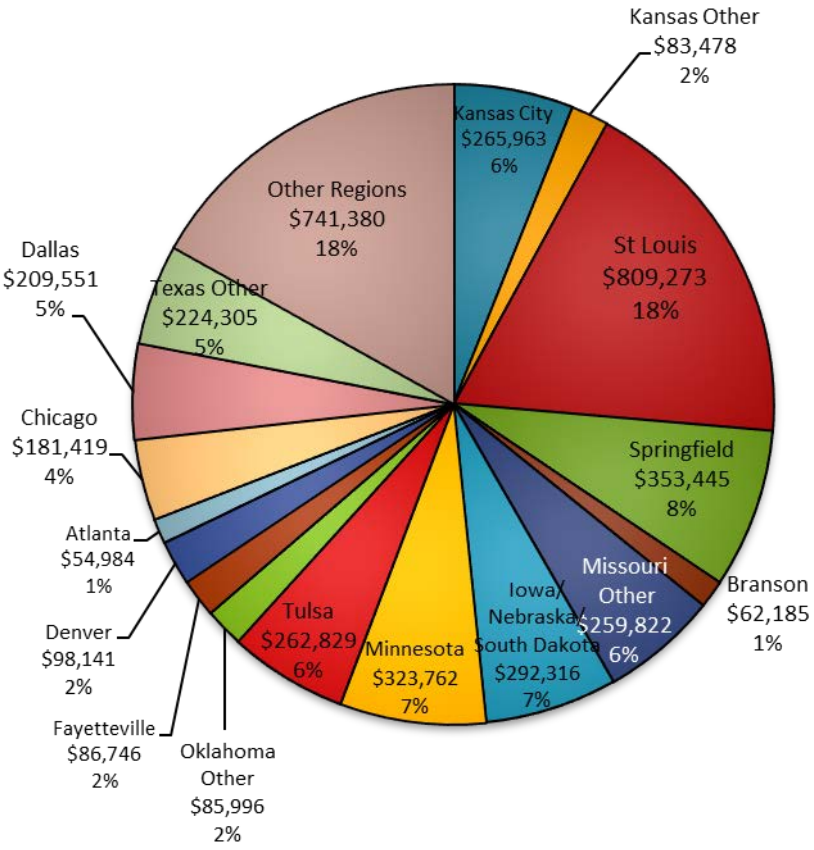
Legacy Loans

[in thousands]

12.31.20 **$4,280,945**



9.30.20 **$4,395,595**

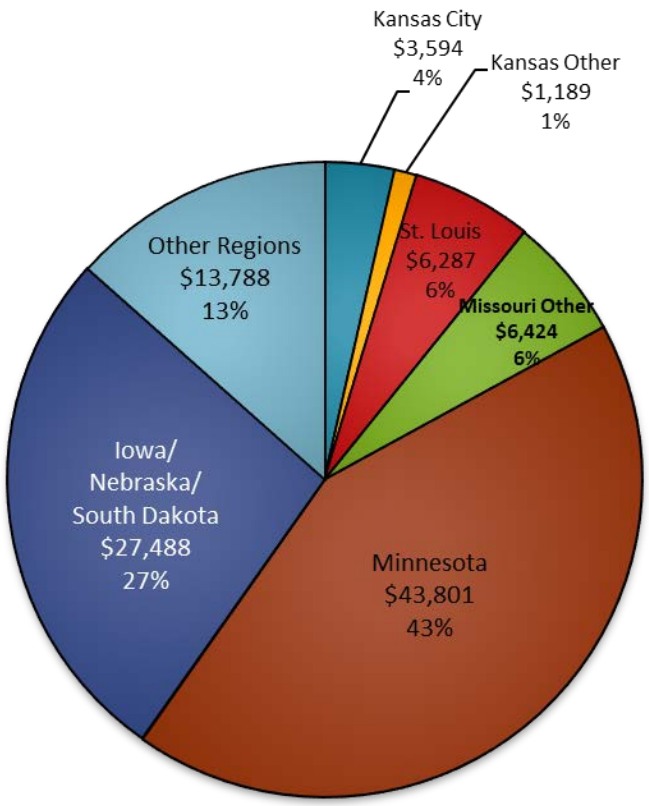


Portfolio by Region

Acquired Loans

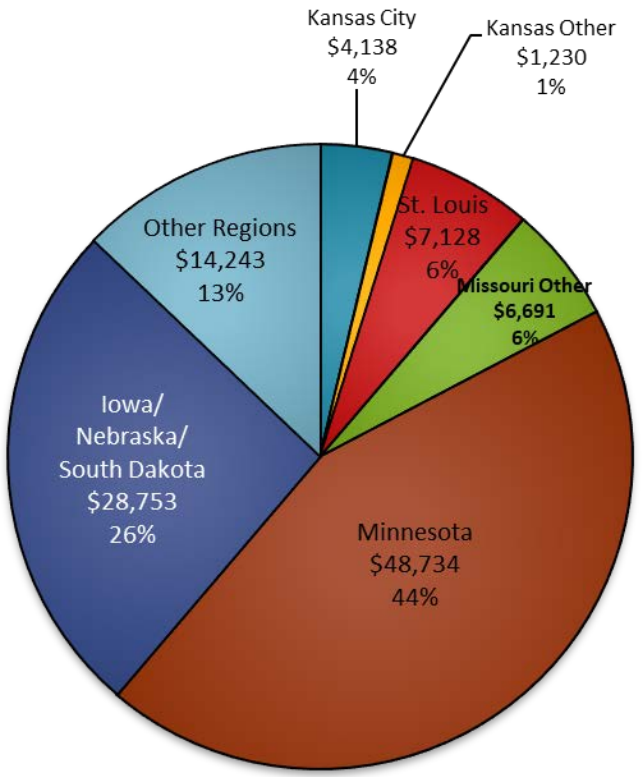
[in thousands]

12.31.20 **$102,571**



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

9.30.20 **$110,917**



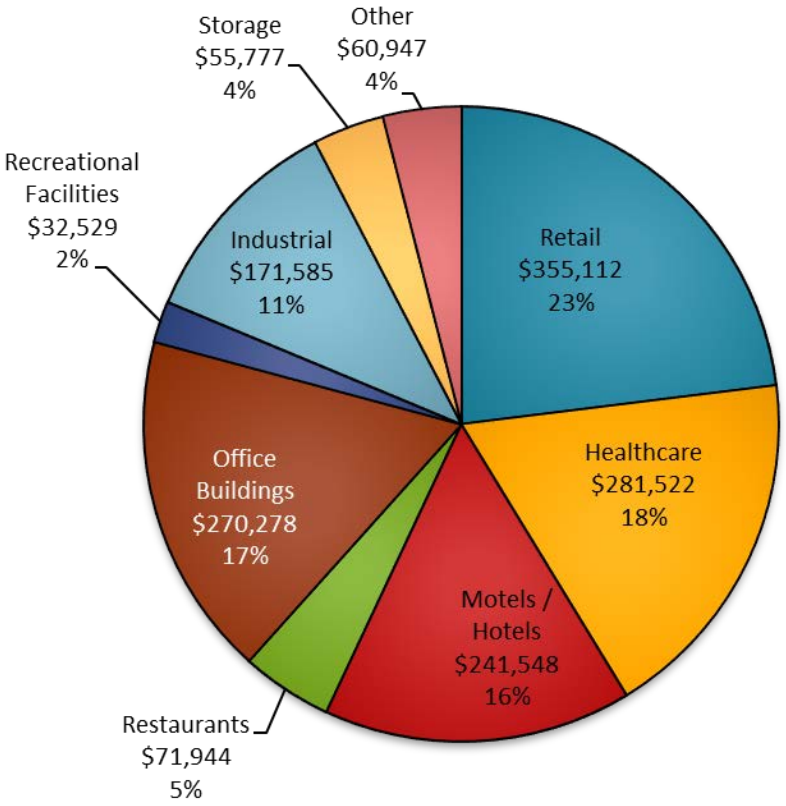
Team Bank, Vantus Bank, Sun Security Bank, InterSavings Bank, and Valley

Commercial Real Estate

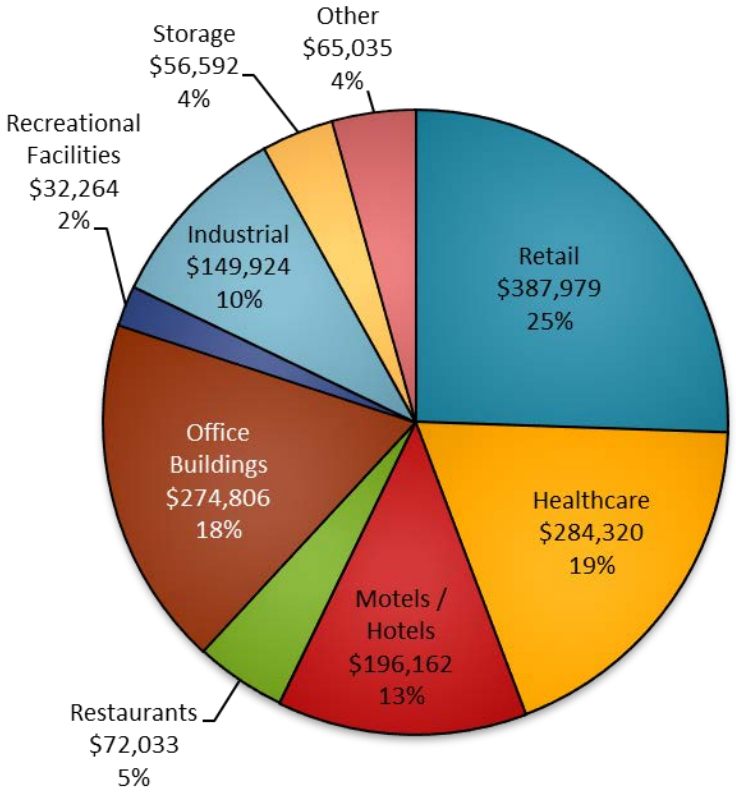
Legacy Loans

[in thousands]

12.31.20 **$1,541,242**



9.30.20 **$1,519,115**

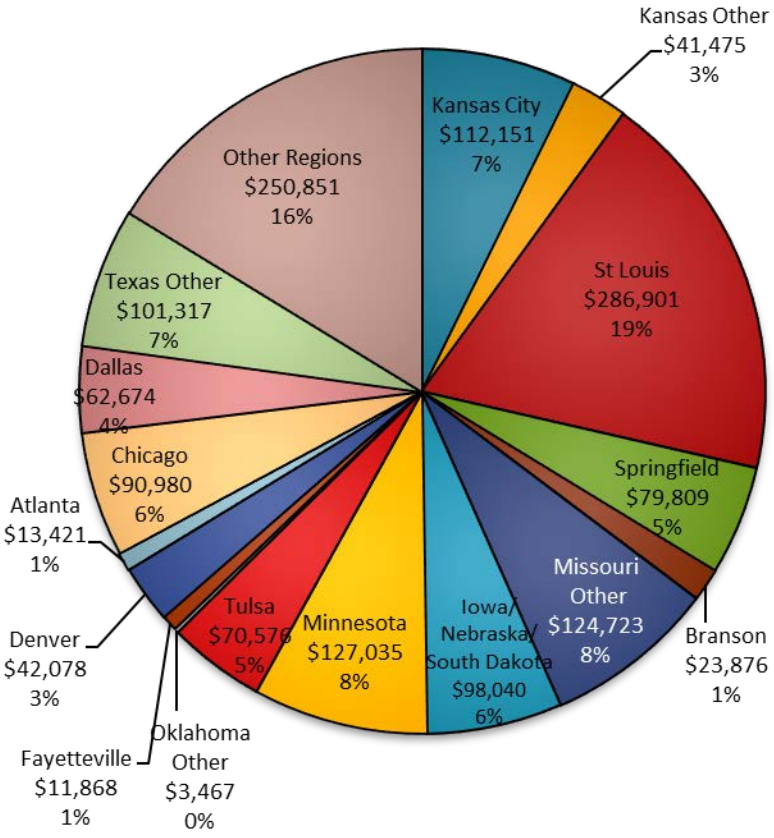


Commercial Real Estate by Region

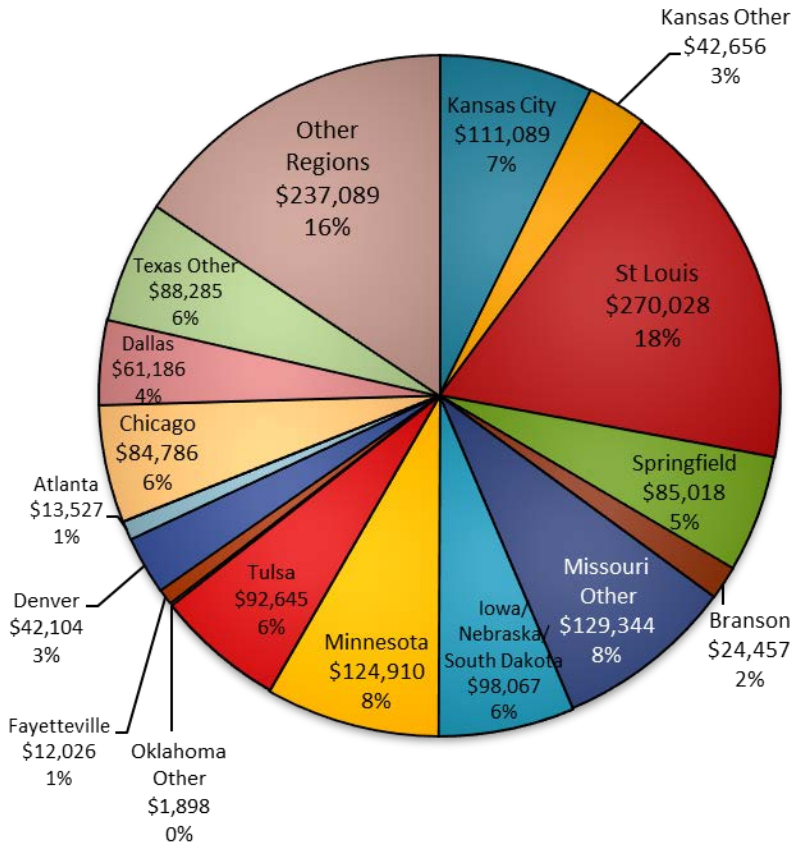
Legacy Loans

[in thousands]

12.31.20 **$1,541,242**



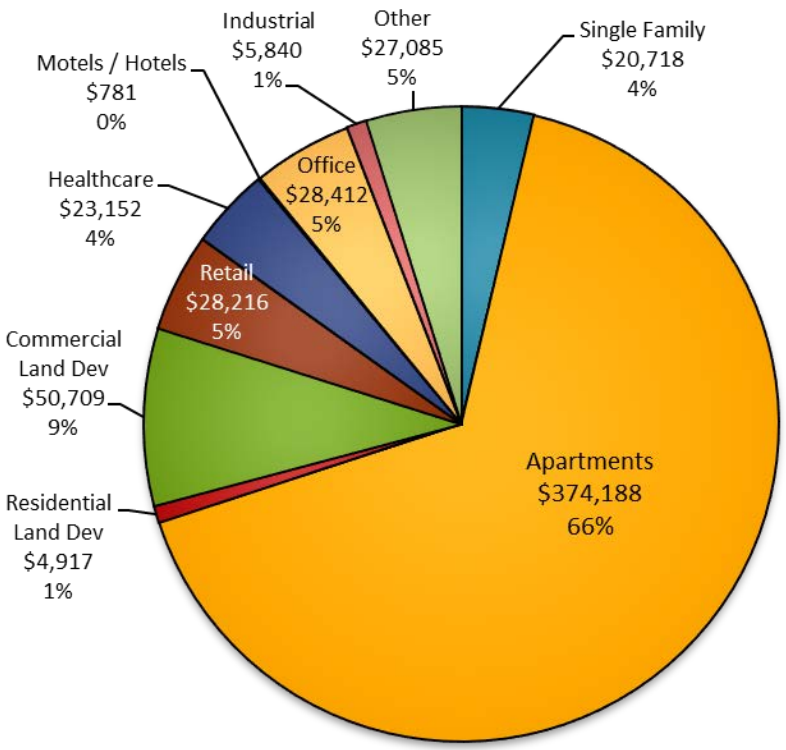
9.30.20 **$1,519,115**



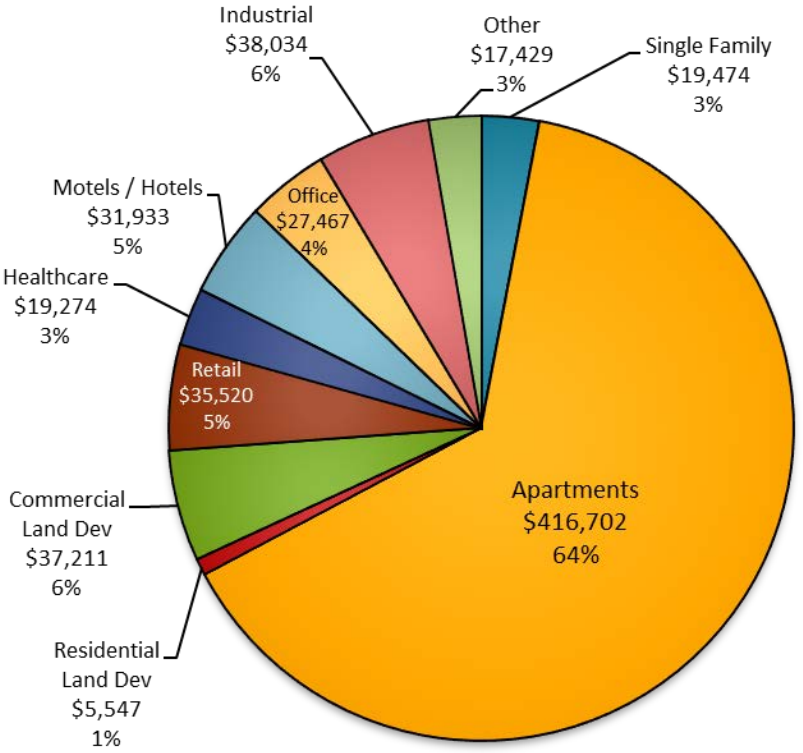
Construction & Land Development

Legacy Loans
[in thousands]

12.31.20 **$564,018**



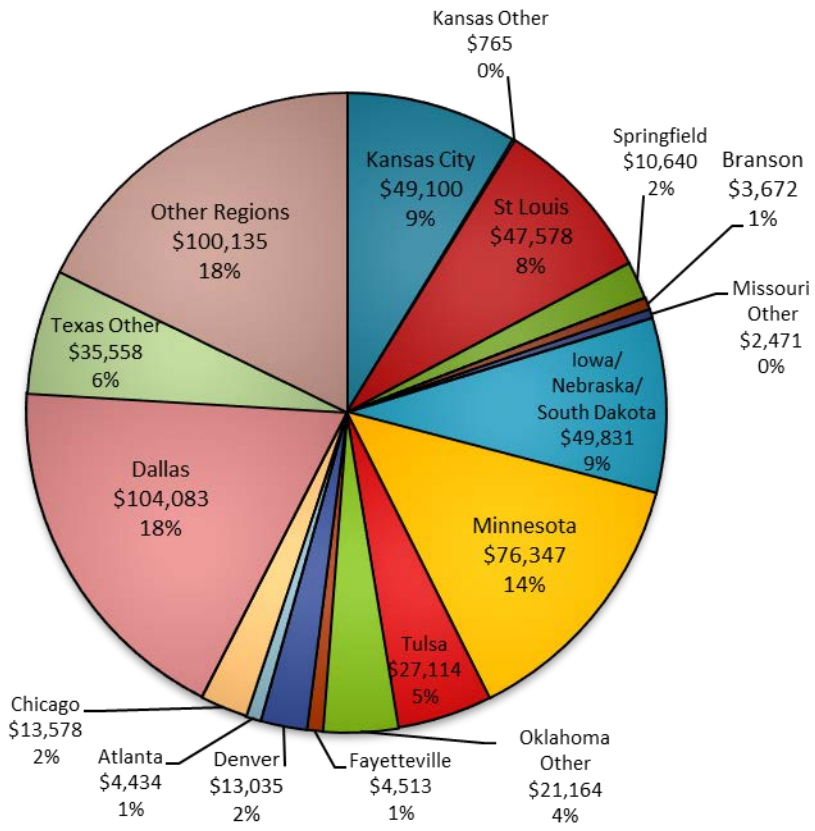
9.30.20 **$648,591**



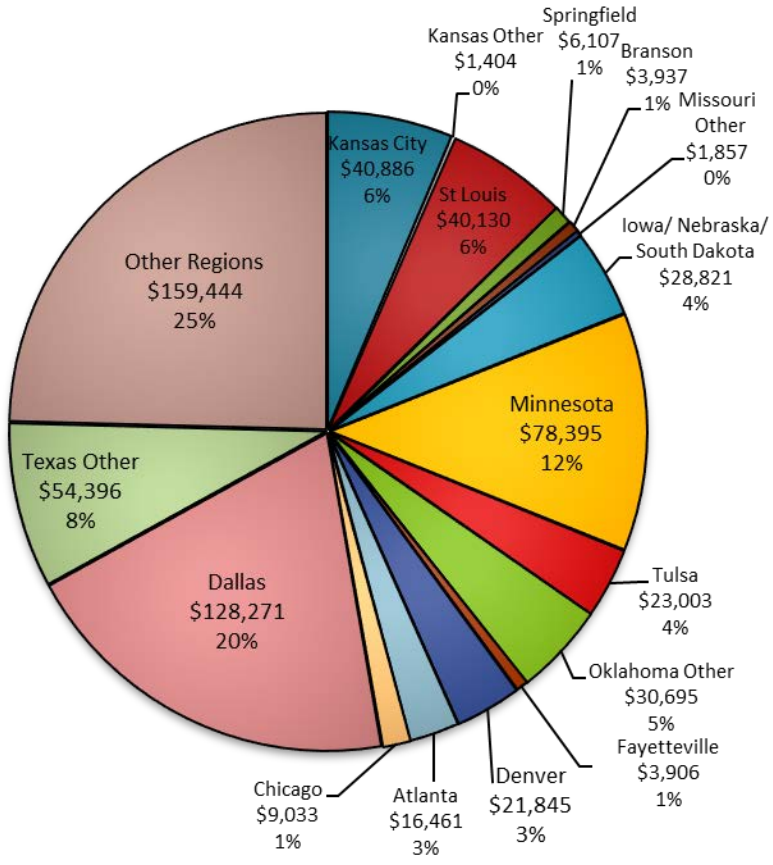
Construction & Land Development by Region

Legacy Loans
[in thousands]

12.31.20 **$564,018**



9.30.20 **$648,591**

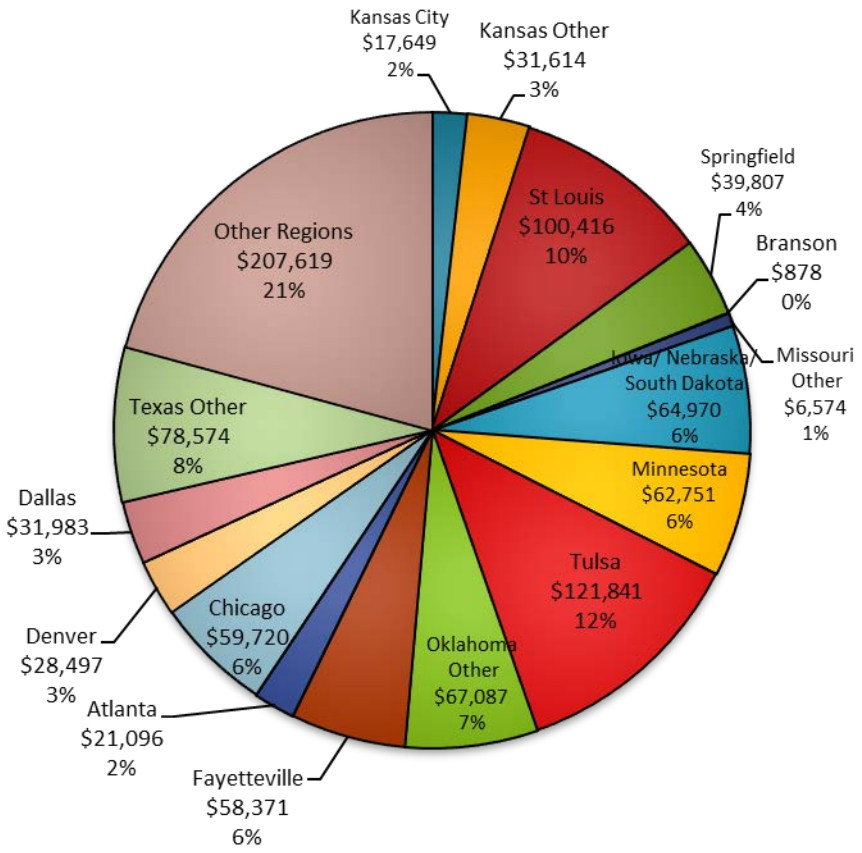


Multi Family Real Estate by Region

Legacy Loans

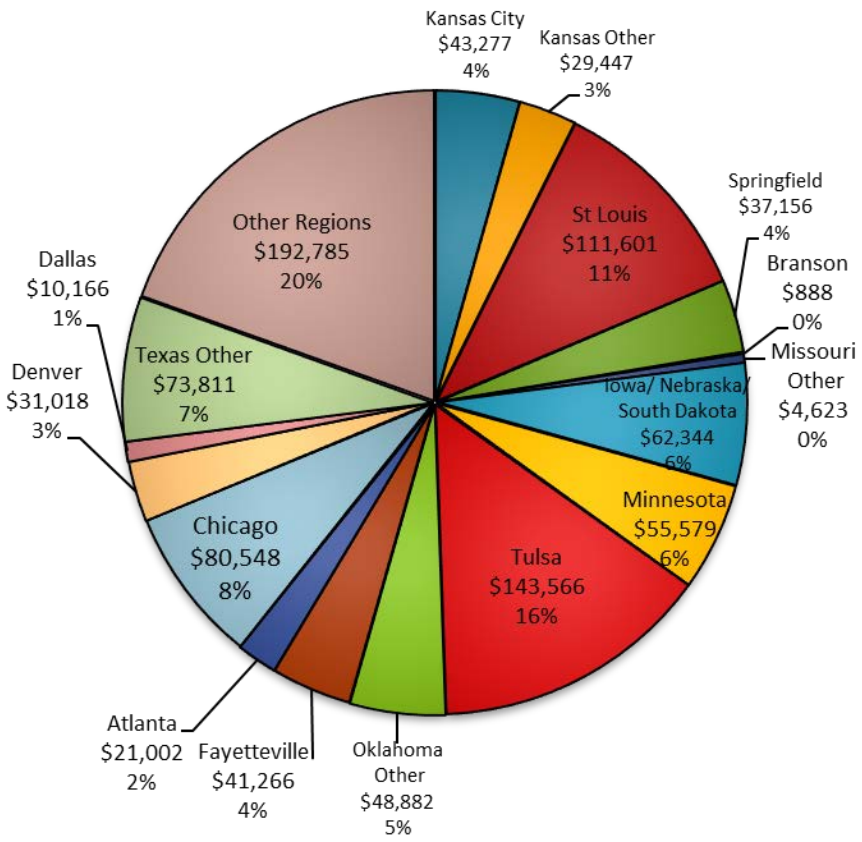
[in thousands]

12.31.20 **$999,447**



Average credit size is $3,621,184

9.30.20 **$987,959**

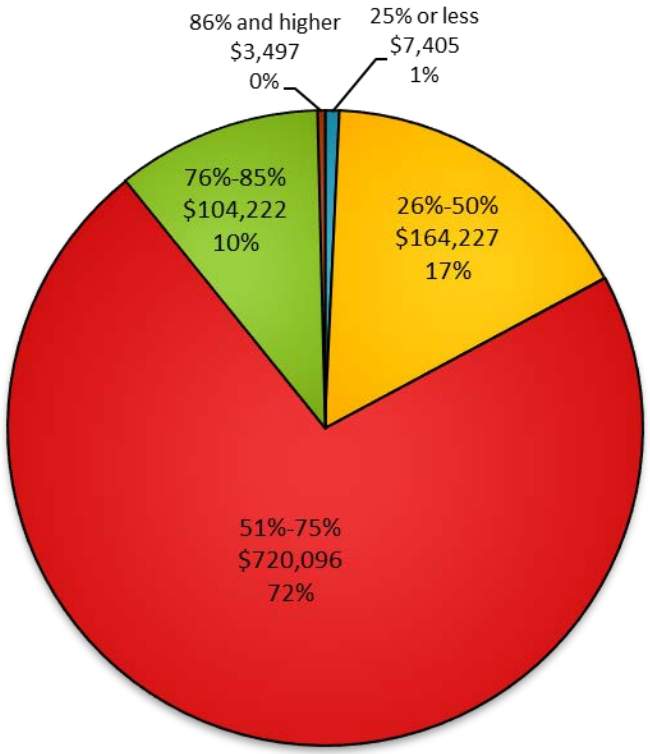


Average credit size is $3,466,522

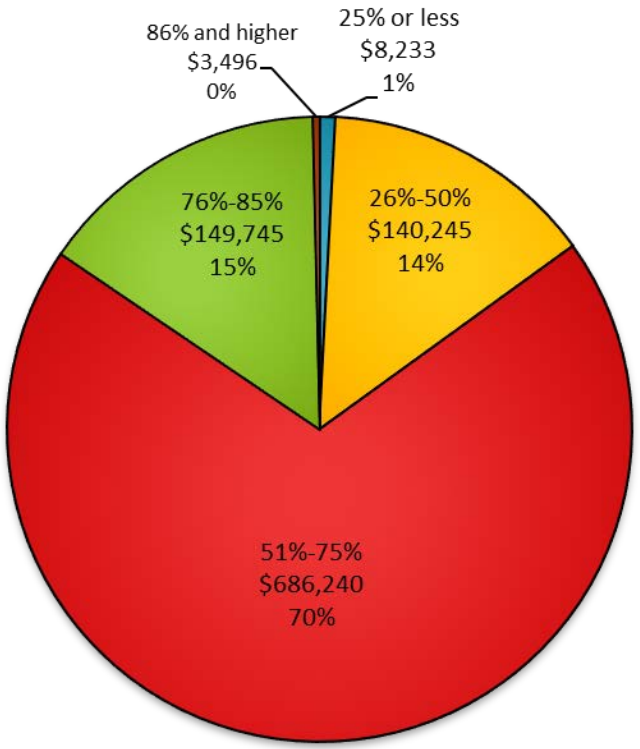
Multi Family Real Estate by LTV

Legacy Loans
[in thousands]

12.31.20 **$999,447**



9.30.20 **$987,959**



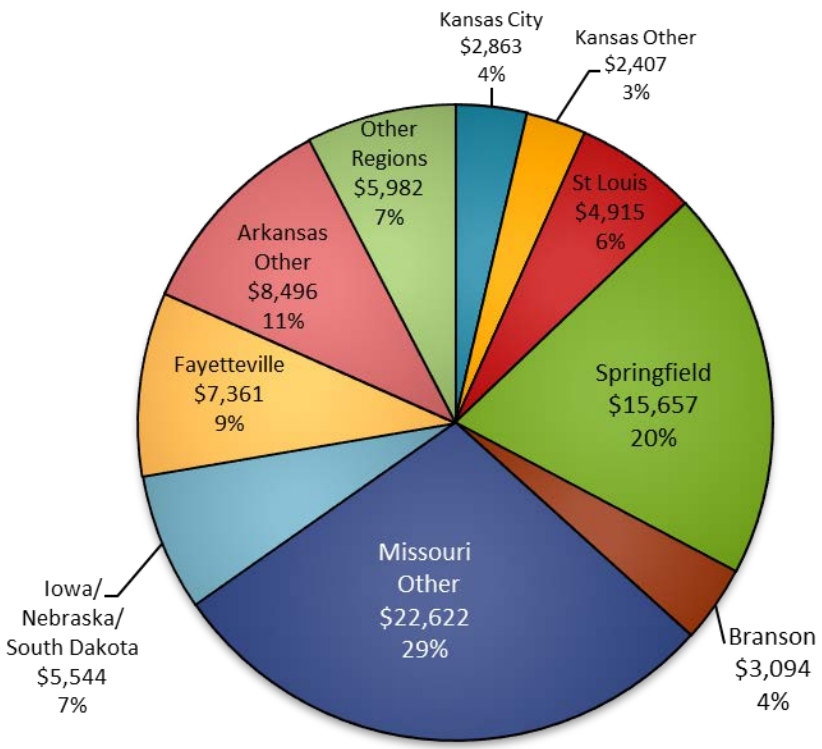
Consumer Auto Loans by Region

Excluding Insured Credit Loans

Legacy Loans

[in thousands]

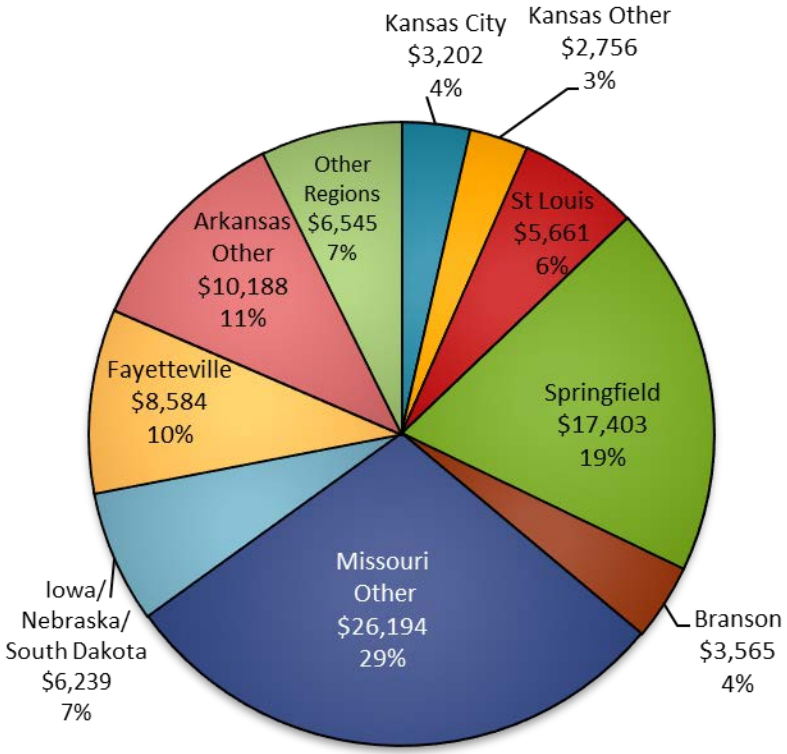
12.31.20 **$78,941**



- 33% of the Consumer Portfolio
- Avg. origination balance $16,535
- Avg. origination term 5 years
- Expected life 11.90 months
- Average Primary FICO-696
- New autos--1%
- Used autos--99%
- Indirect loans-- 58%
- Direct loans--42%

(Adjusted to exclude nonperforming and insured credit program loans)

9.30.20 **$90,337**



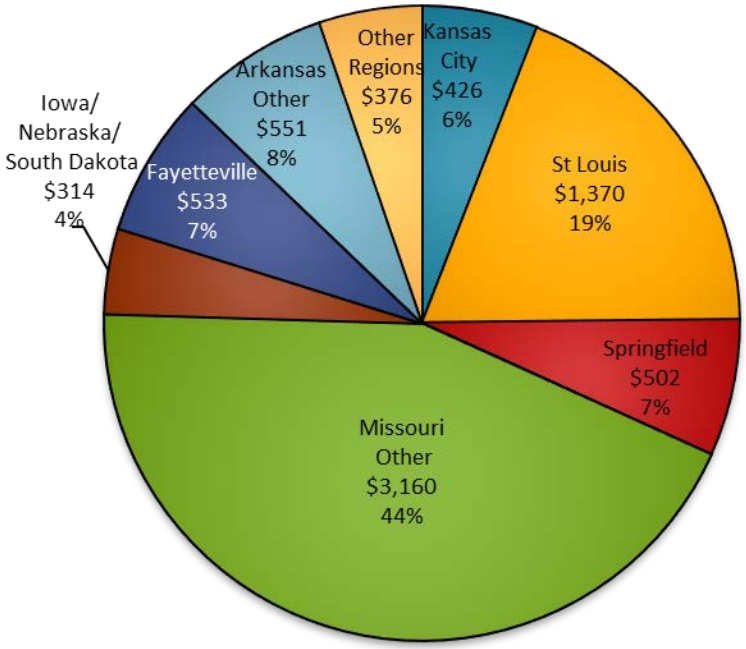
- 35% of the Consumer Portfolio
- Avg. origination balance $16,633
- Avg. origination term 5 years
- Expected life 12.66 months
- Average Primary FICO-689
- New autos--1%
- Used autos--99%
- Indirect loans-- 57%
- Direct loans--43%

(Adjusted to exclude nonperforming and insured credit program loans)

Consumer Insured Credit Loans by Region

Legacy Loans
[in thousands]

12.31.20 **$7,232**

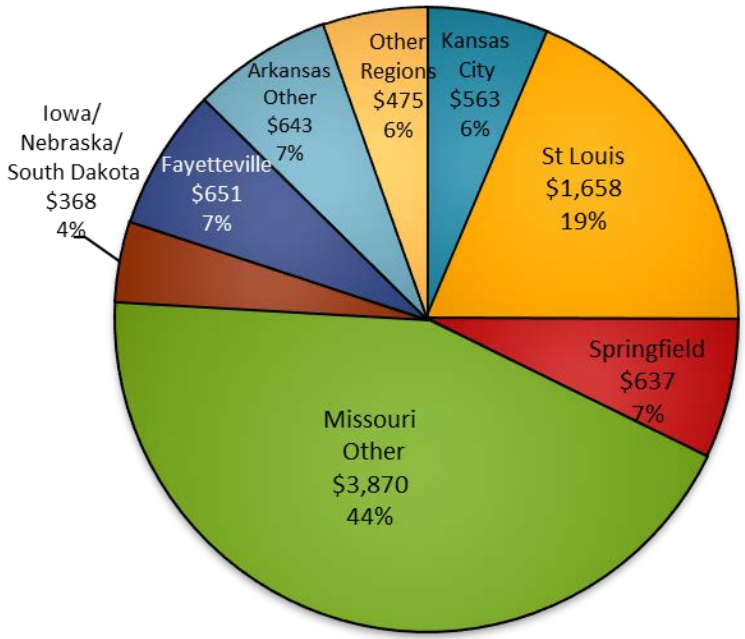


- 3% of the Consumer Portfolio
- Avg. origination balance $19,580
- Avg. origination term 6 years
- Expected life 11.90 months
- Average Primary FICO-586

(Adjusted to exclude nonperforming loans)

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

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

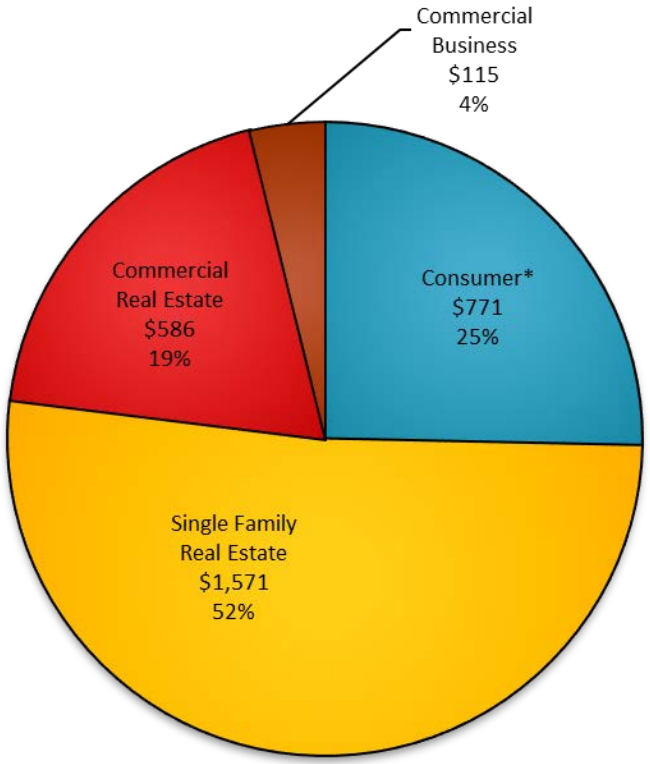
(Adjusted to exclude nonperforming loans)

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

NonPerforming by Type

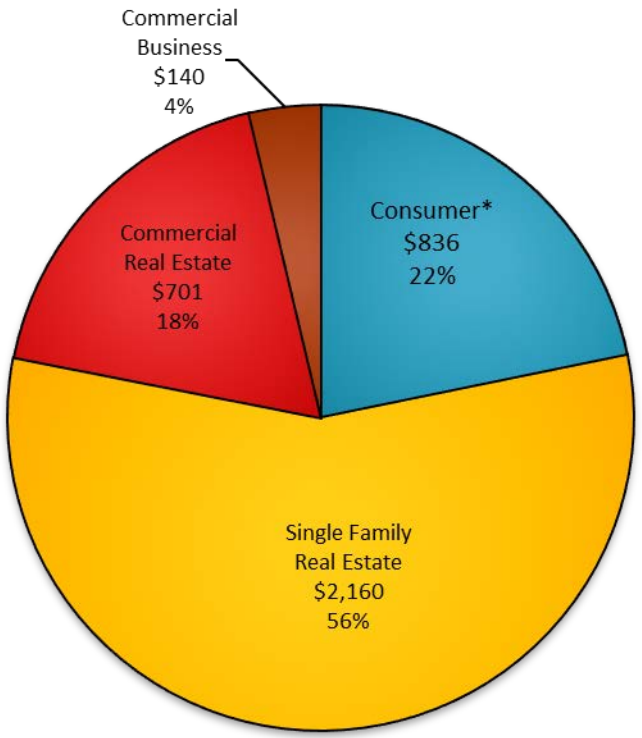
Legacy Loans
[in thousands]

12.31.20 **$3,043**



*Includes Home Equity Loans of $508

9.30.20 **$3,837**



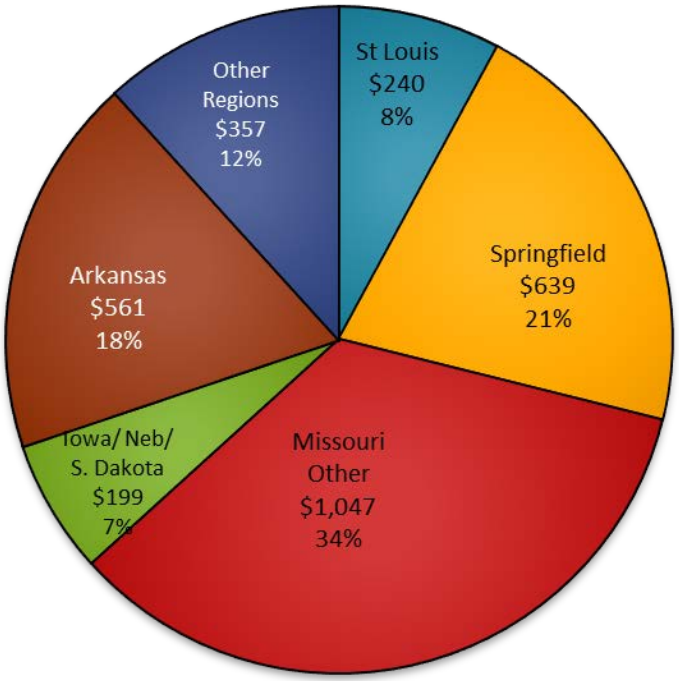
*Includes Home Equity Loans of $457

NonPerforming by Region

Legacy Loans

[in thousands]

12.31.20 **$3,043**



9.30.20 **$3,837**

