GREAT SOUTHERN BANK

LOAN PORTFOLIO

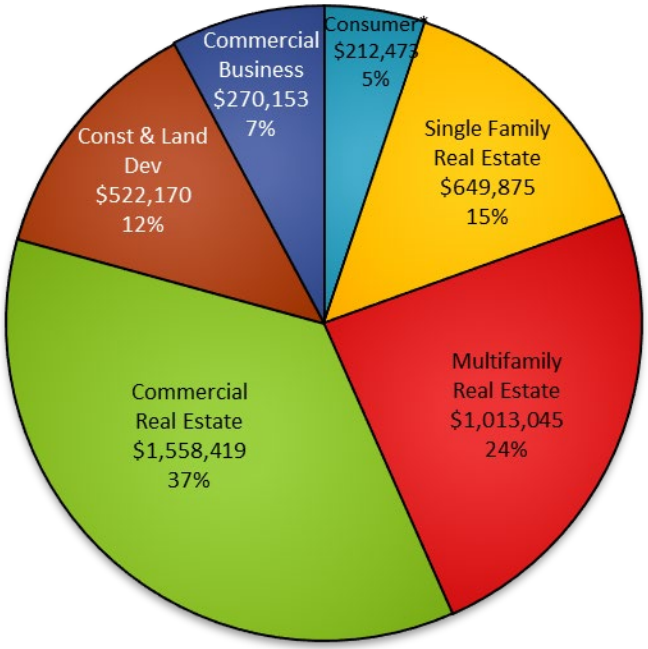
June 30, 2021

Portfolio Diversification

Legacy Loans

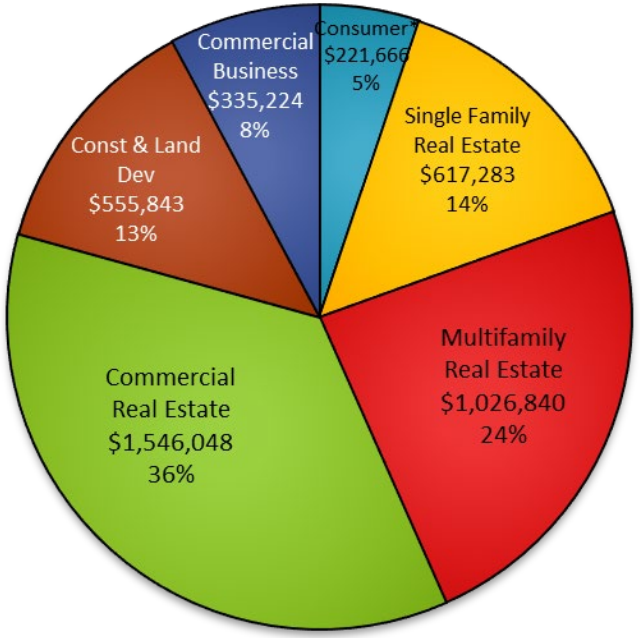
[in thousands]

6.30.21 **$4,226,135**



*Includes Home Equity Loans of $110,541

3.31.21 **$4,302,904**



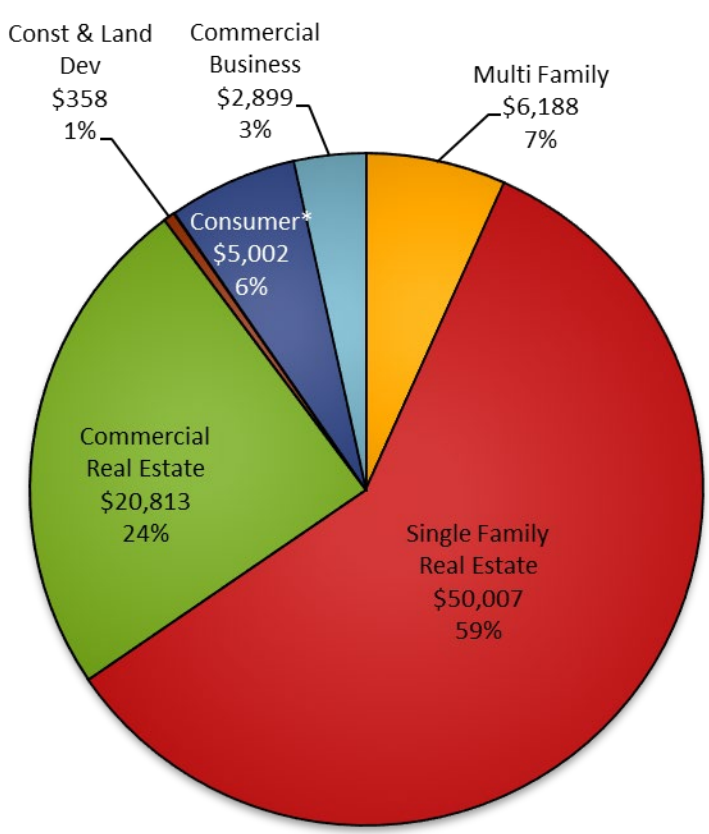
Includes Home Equity Loans of $109,171

Portfolio Diversification

Acquired Loans

[in thousands]

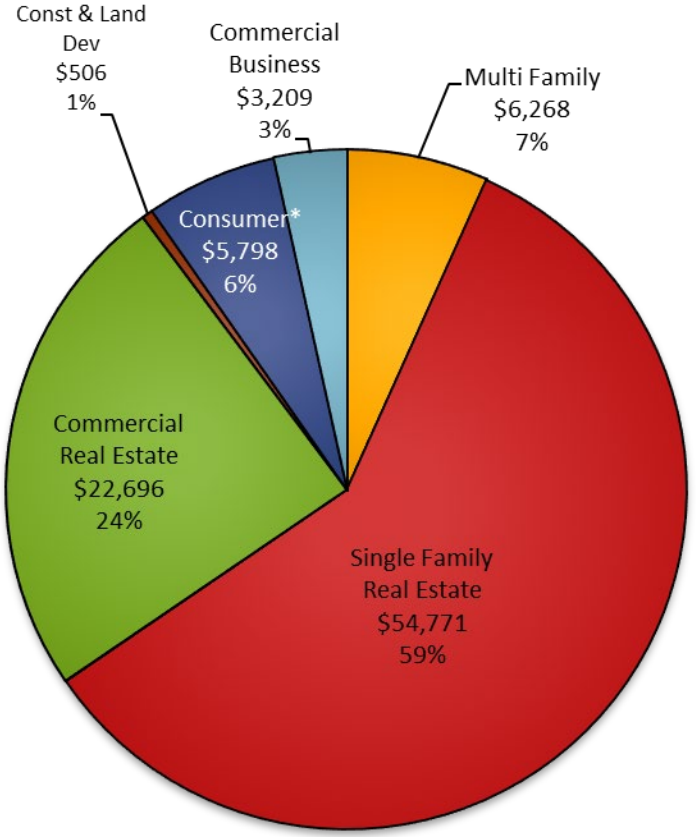
6.30.21 **$85,267**



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

*Includes Home Equity Loans of $4,235

3.31.21 **$93,248**



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

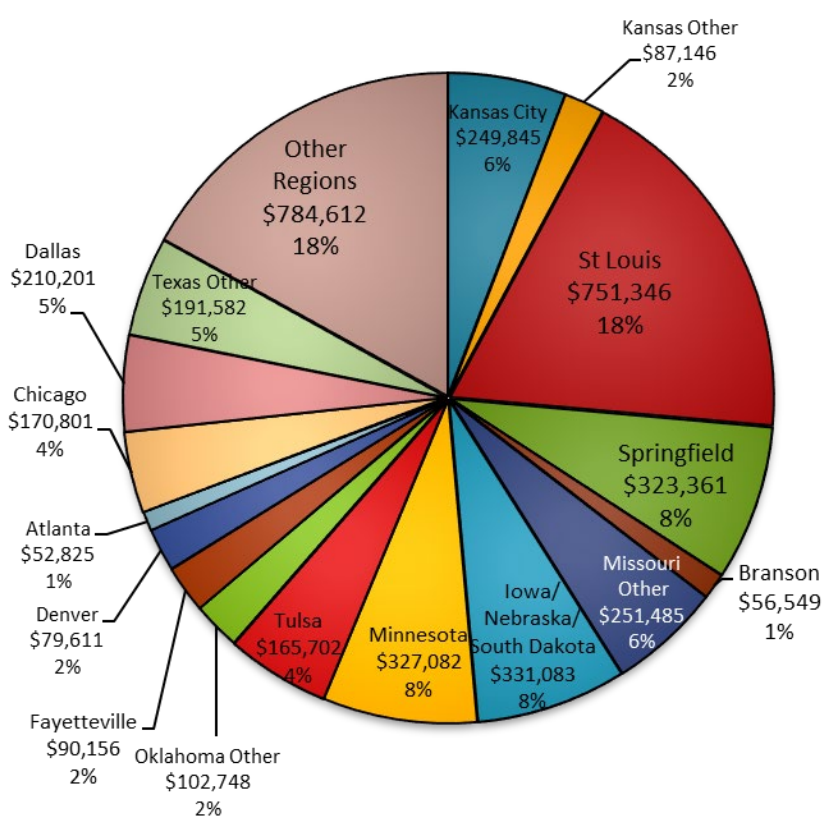
*Includes Home Equity Loans of $4,917

Portfolio by Region

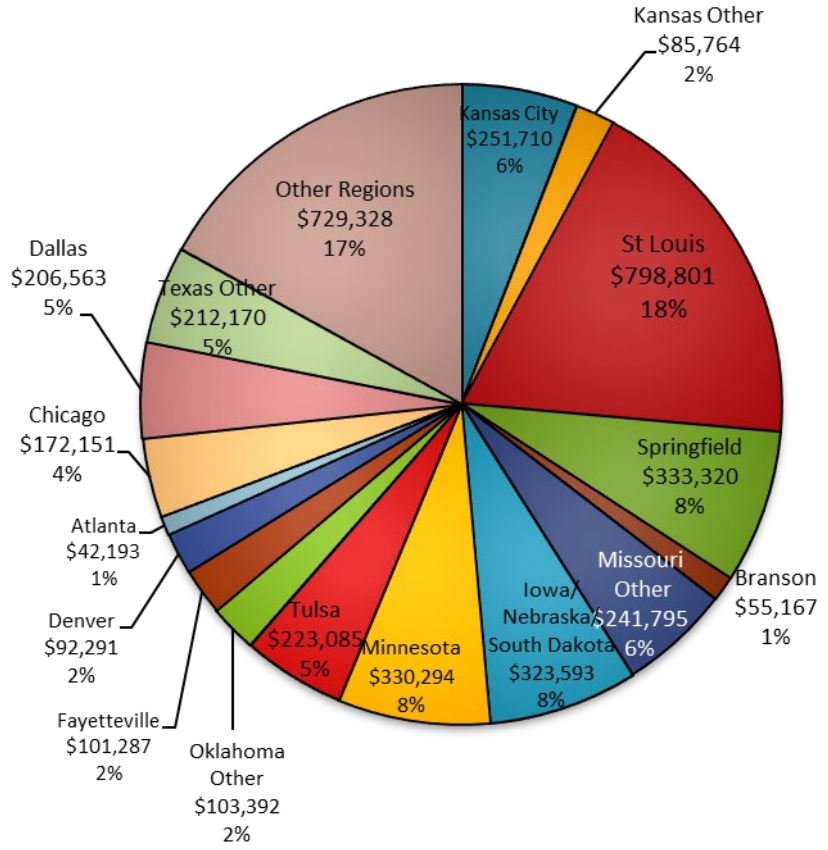
Legacy Loans

[in thousands]

6.30.21 **$4,226,135**



3.31.21 **$4,302,904**

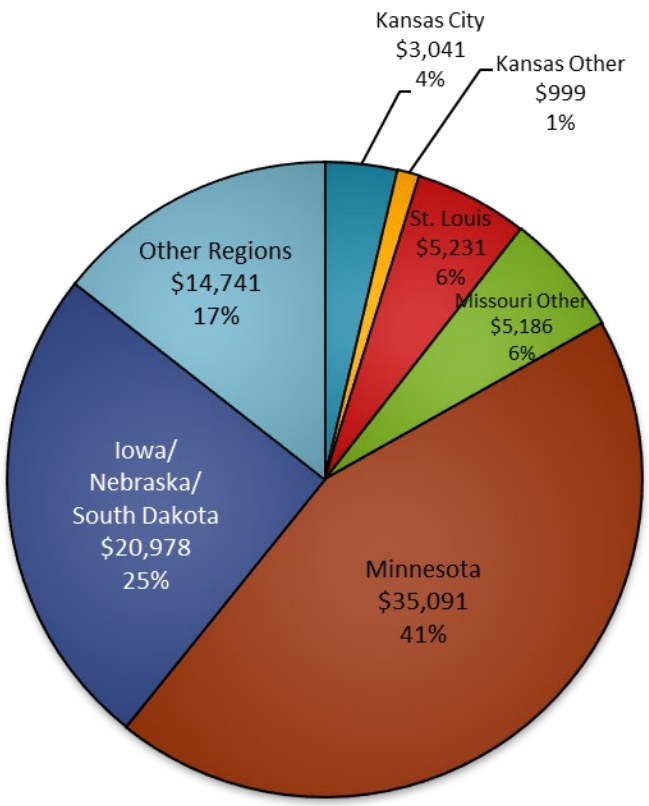


Portfolio by Region

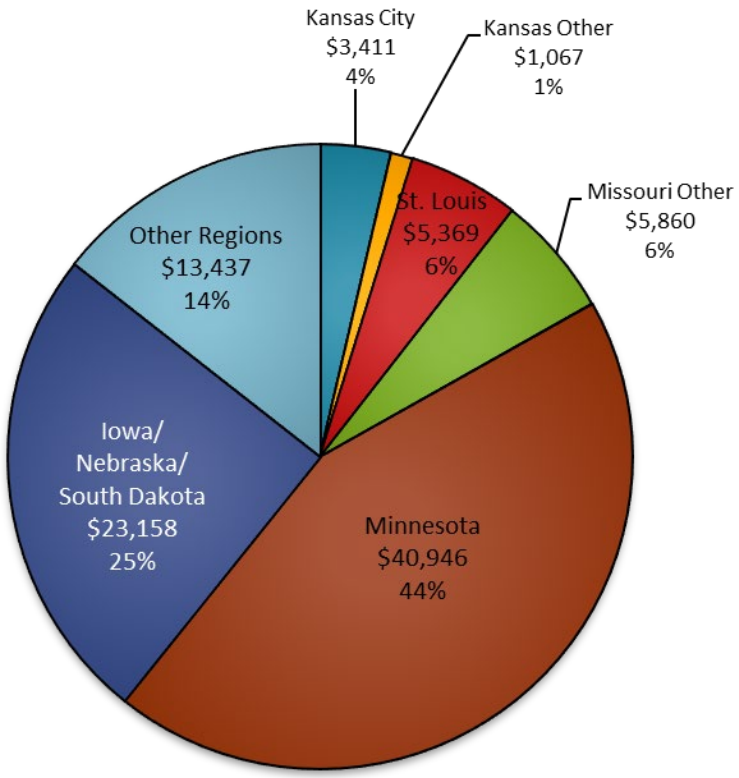
Acquired Loans

[in thousands]

6.30.21 **$85,267**



3.31.21 **$93,248**



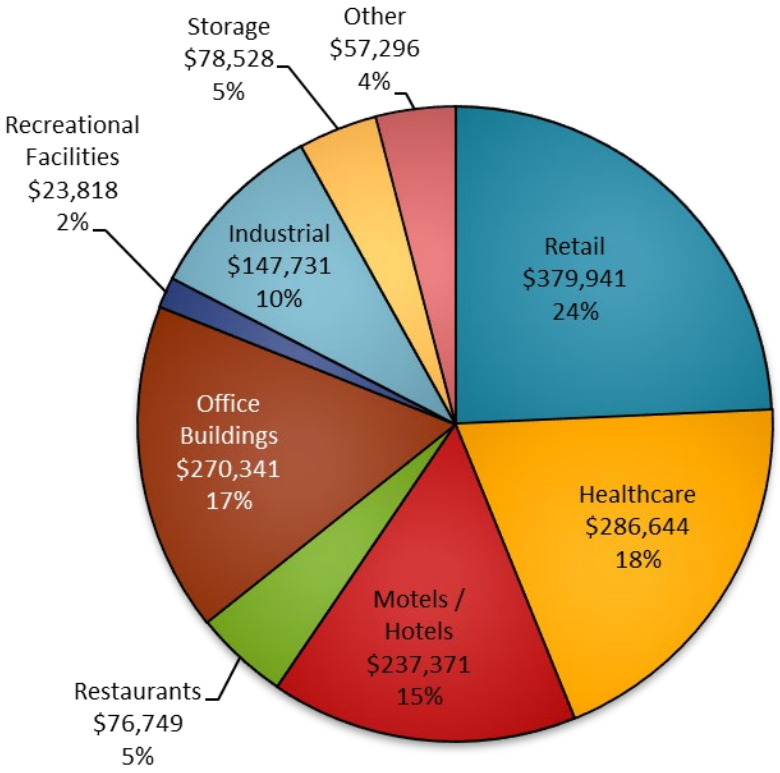
Team Bank, Vantus Bank, Sun Security Bank, InterSavings Bank, and Valley

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

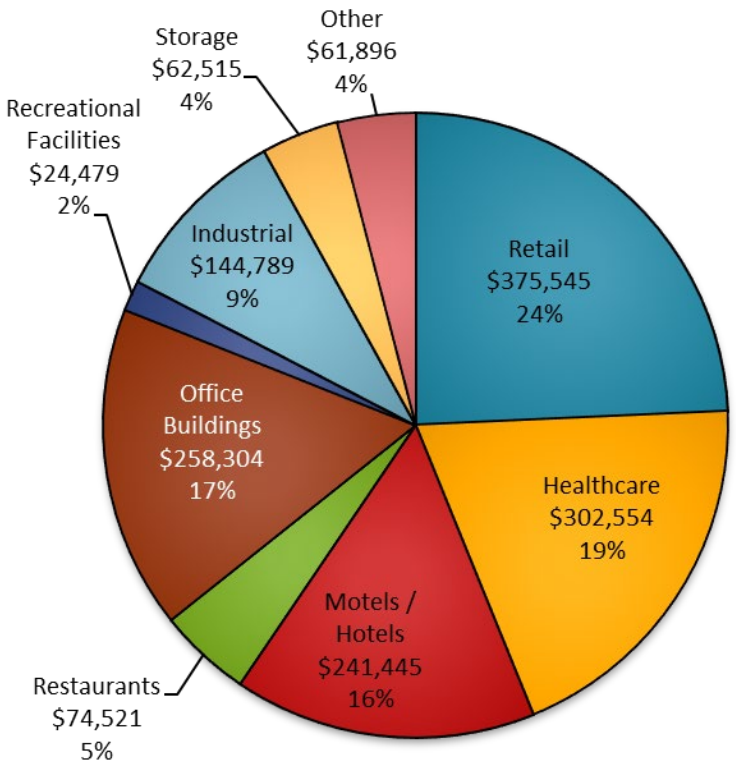
Commercial Real Estate

Legacy Loans
[in thousands]

6.30.21 **$1,558,419**



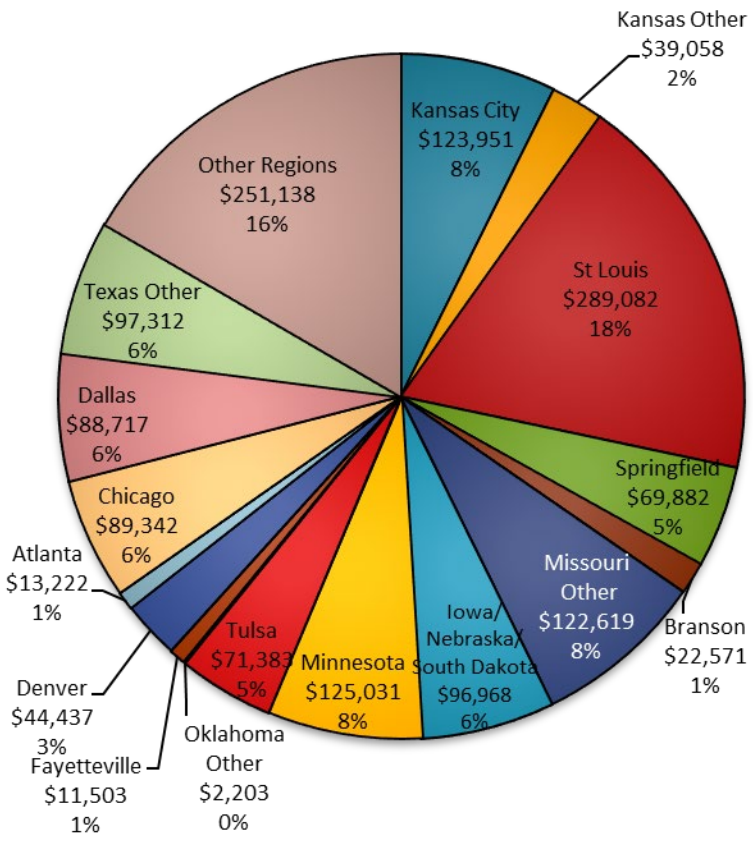
3.31.21 **$1,546,048**



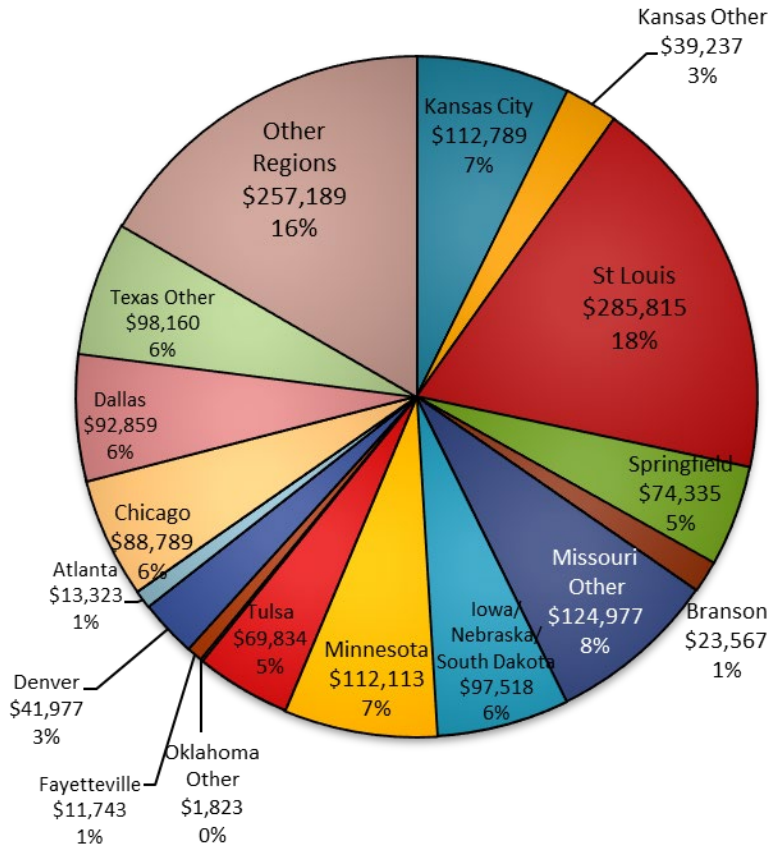
Commercial Real Estate by Region

Legacy Loans
[in thousands]

6.30.21 **$1,558,419**



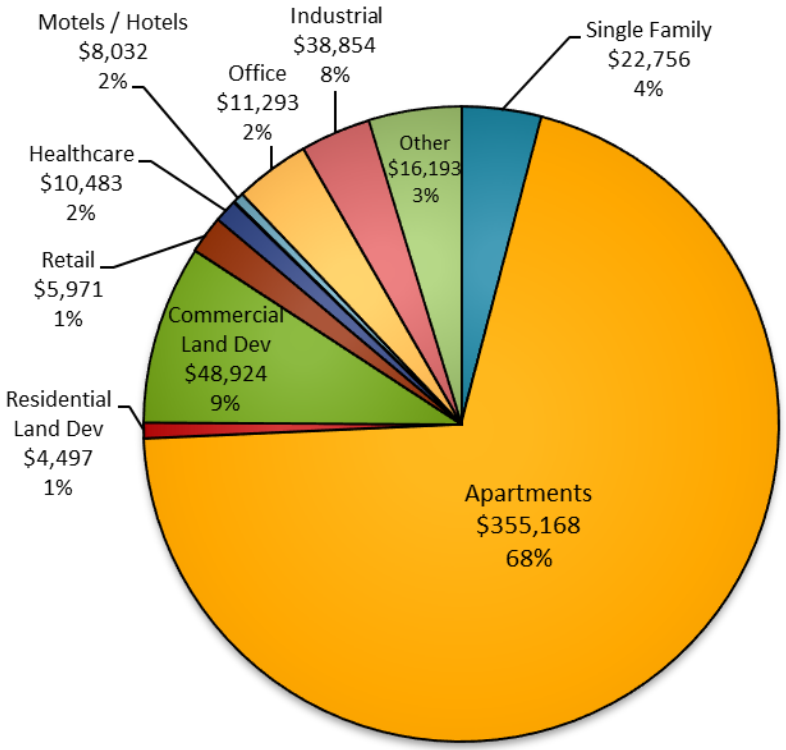
3.31.21 **$1,546,048**



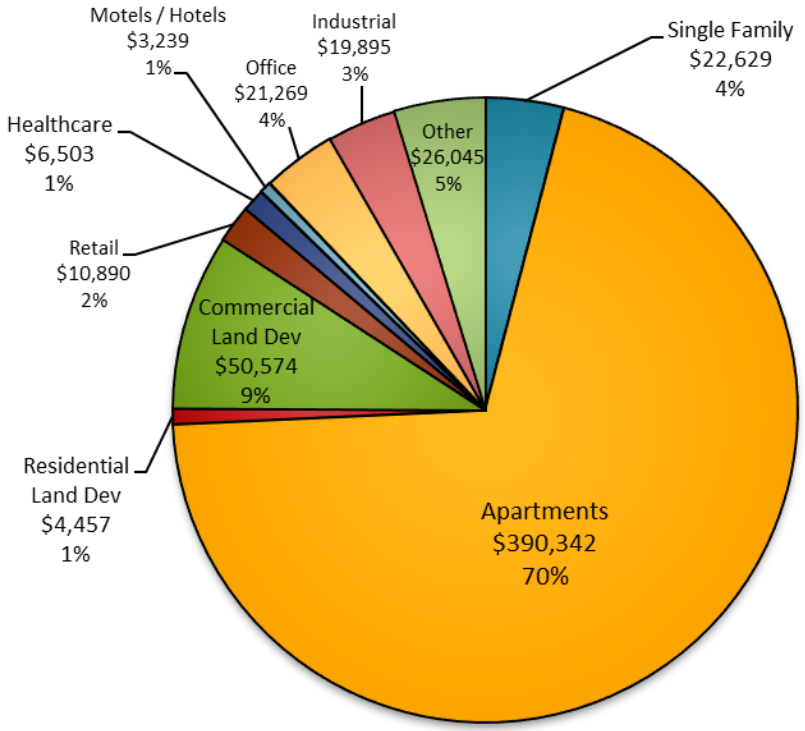
Construction & Land Development

Legacy Loans
[in thousands]

6.30.21 **$522,171**



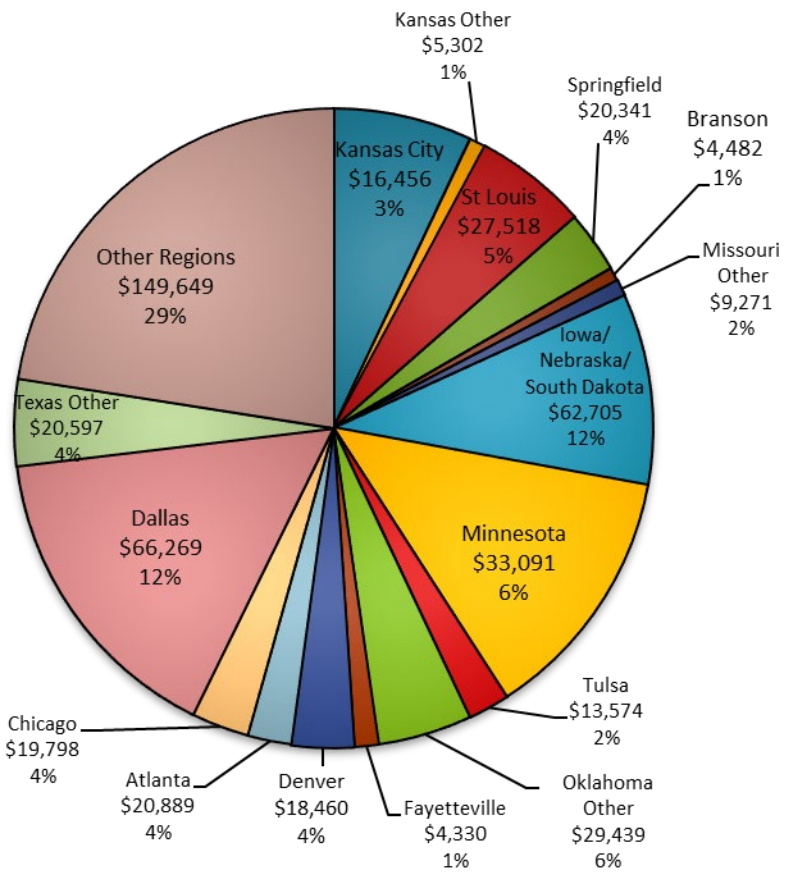
3.31.21 **$555,843**



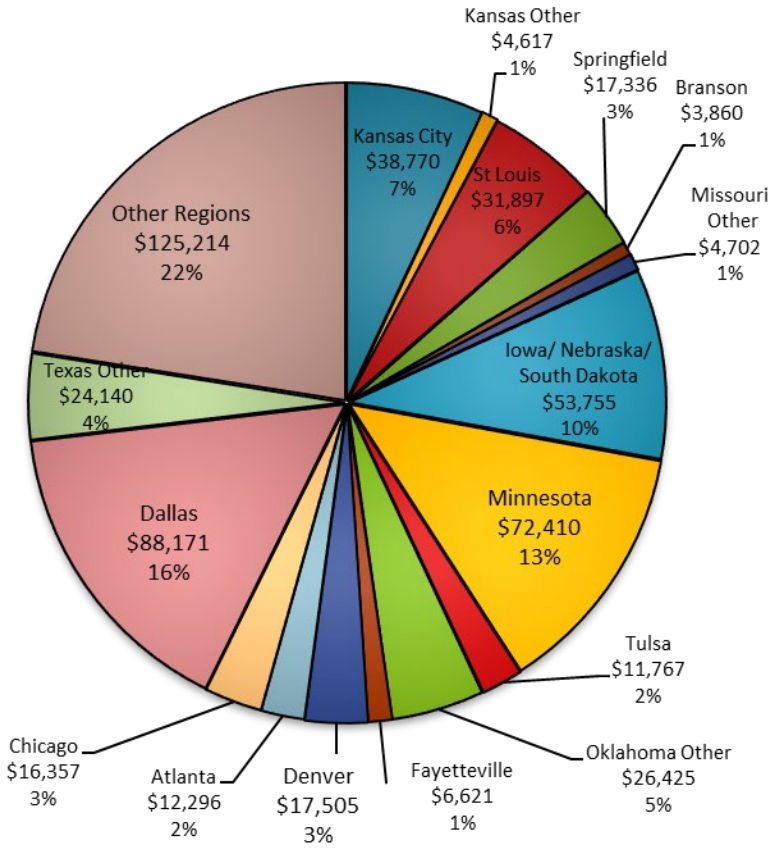
Construction & Land Development by Region

Legacy Loans
[in thousands]

6.30.21 **$522,171**



3.31.21 **$555,843**

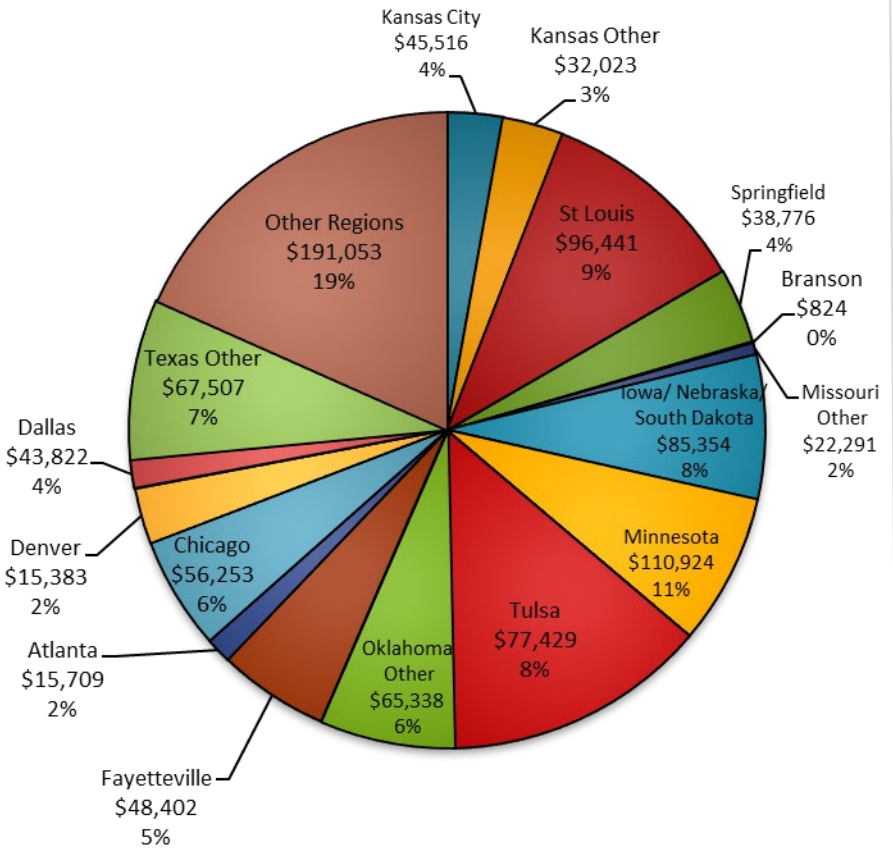


Multi Family Real Estate by Region

Legacy Loans

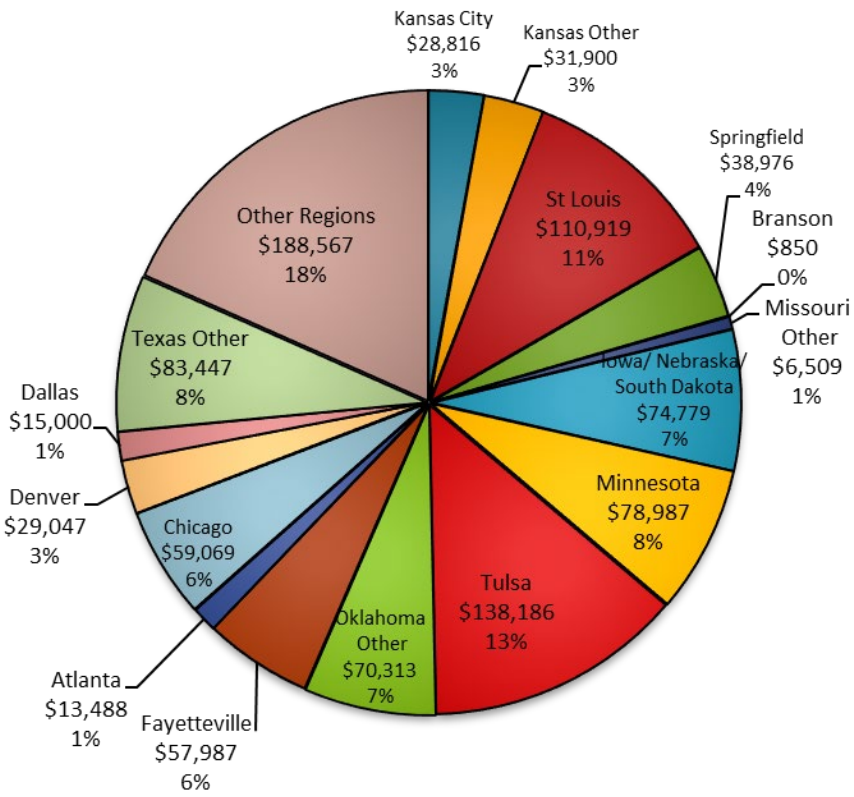
[in thousands]

6.30.21 **$1,013,045**



Average credit size is $3,911,370

3.31.21 **$1,026,840**

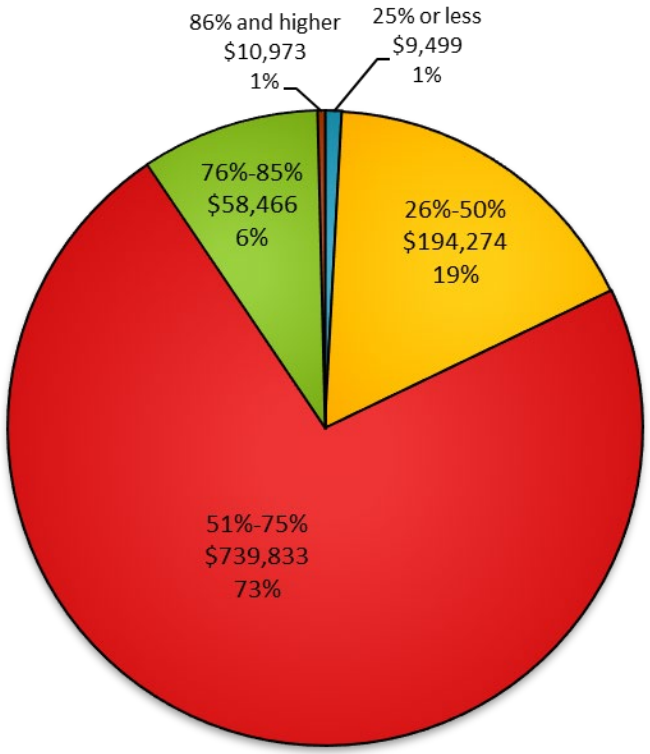


Average credit size is $3,831,491

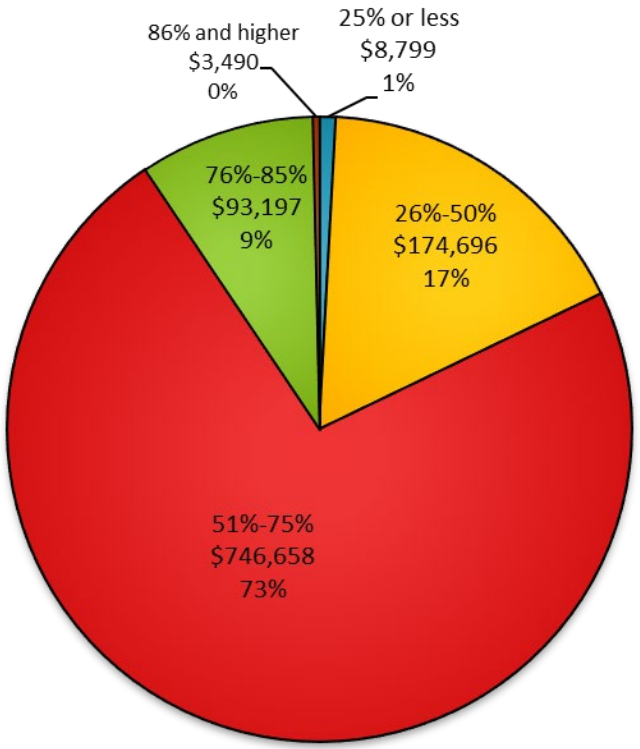
Multi Family Real Estate by LTV

Legacy Loans
[in thousands]

6.30.21 **$1,013,045**



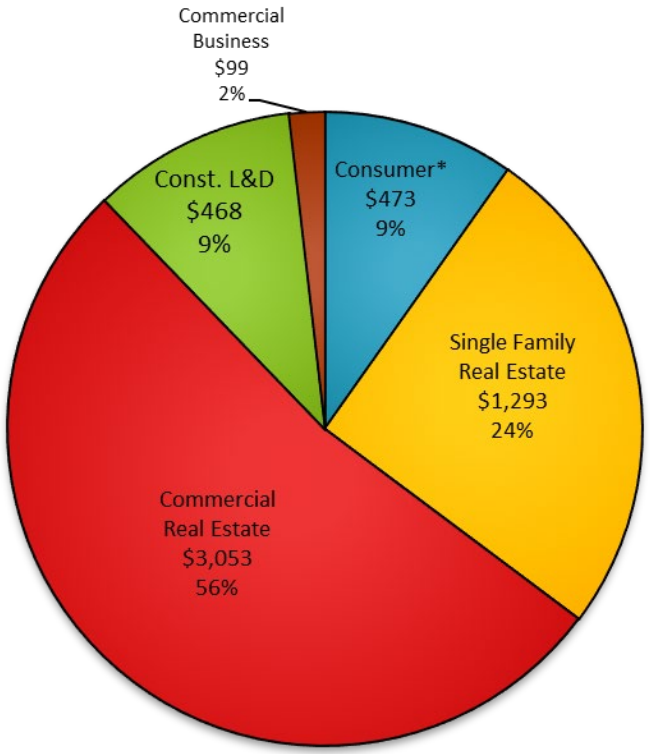
3.31.21 **$1,026,840**



NonPerforming by Type

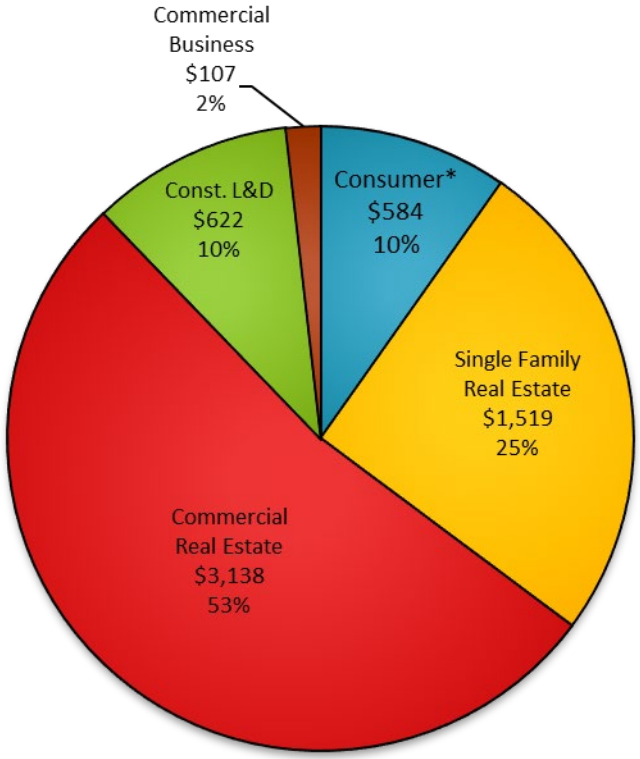
Legacy Loans
[in thousands]

6.30.21 **$5,386**



*Includes Home Equity Loans of $311

3.31.21 **$5,970**

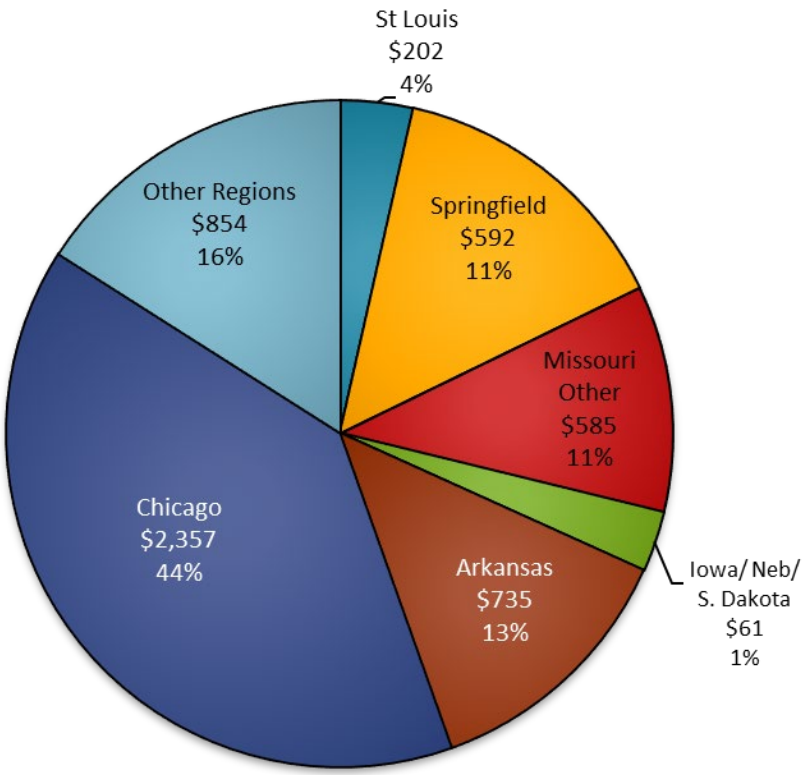


*Includes Home Equity Loans of $379

NonPerforming by Region

Legacy Loans
[in thousands]

6.30.21 **$5,386**



3.31.21 **$5,970**

