GREAT SOUTHERN BANK

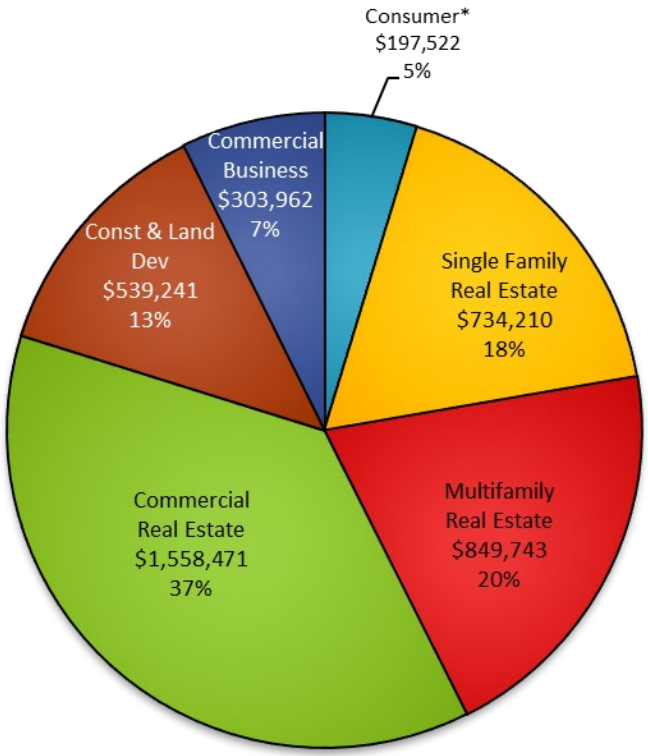
LOAN PORTFOLIO

March 31, 2022

Loan Portfolio

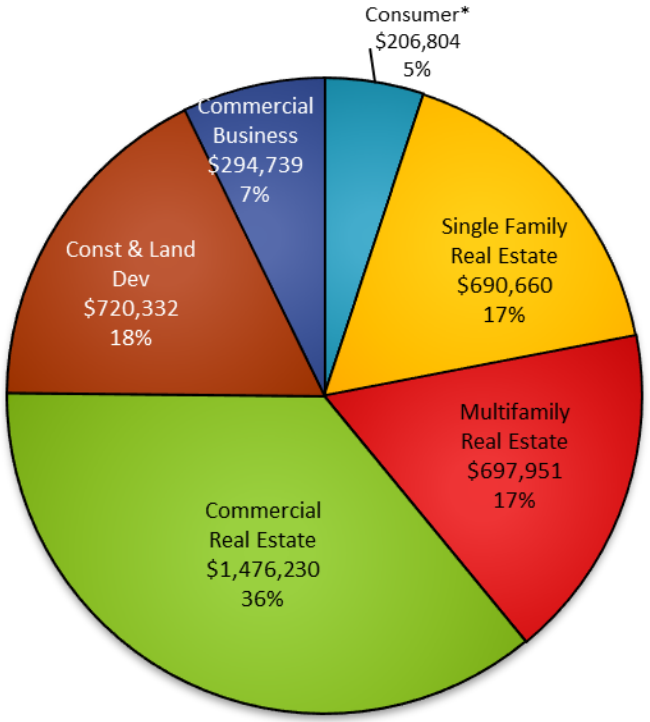
Gross Loans
[in thousands]

3.31.22 **$4,183,149**



*Includes Home Equity Loans of $114,489

12.31.21 **$4,086,716**

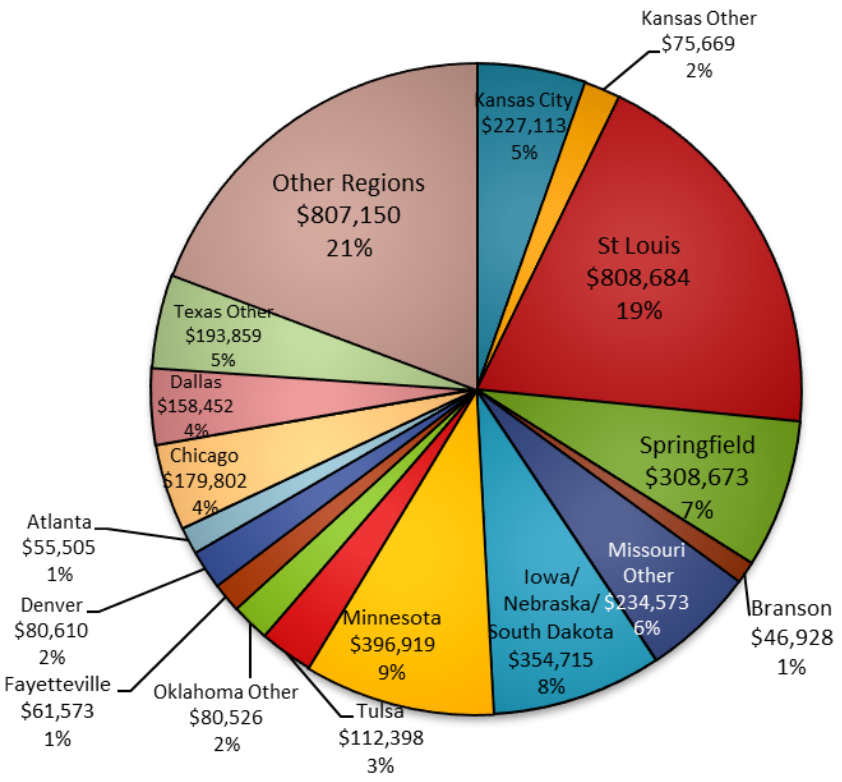


*Includes Home Equity Loans of $119,987

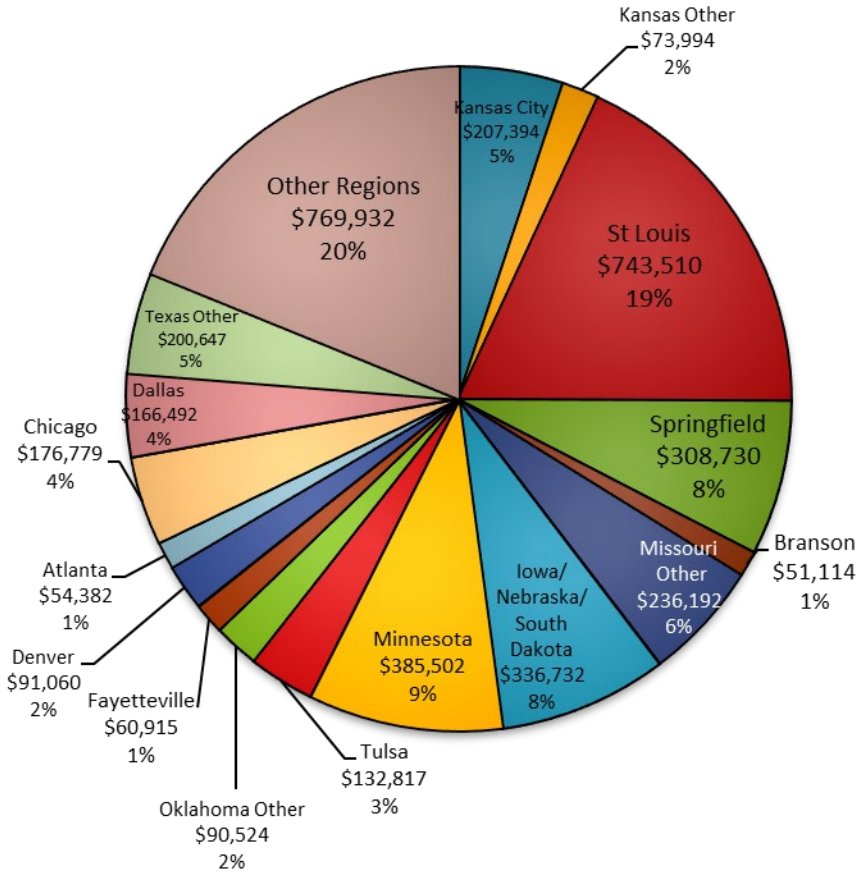
Loan Portfolio by Region

Gross Loans
[in thousands]

3.31.22 $4,183,149



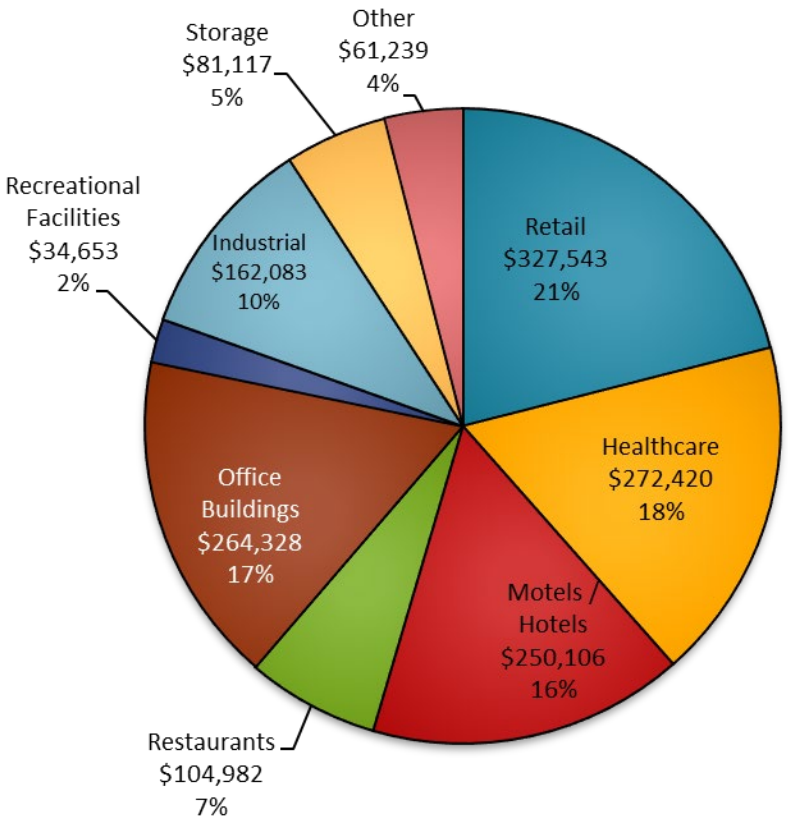
12.31.21 $4,086,716



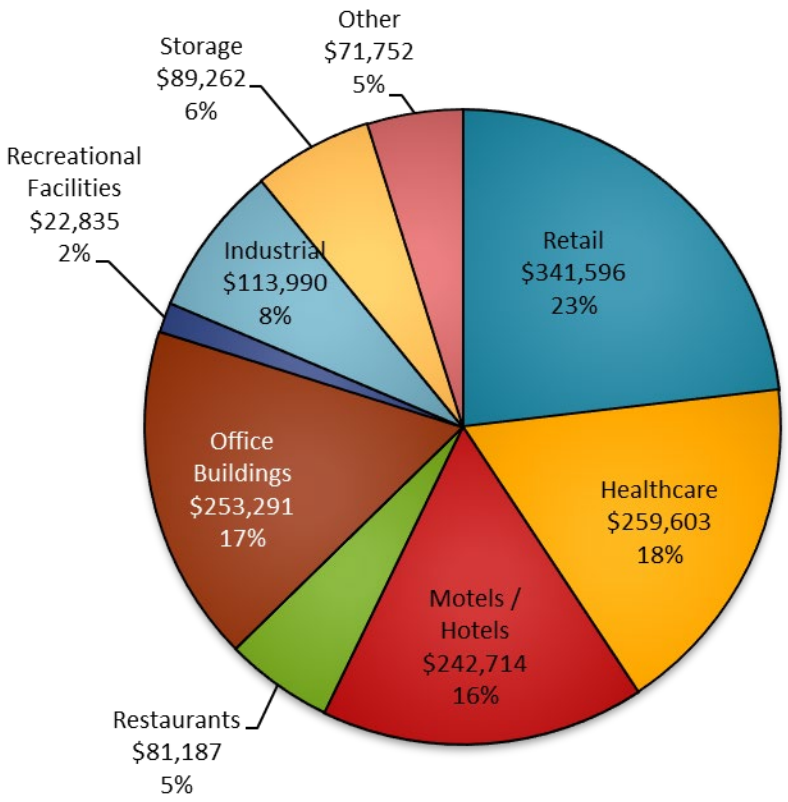
Commercial Real Estate by Industry

Gross Loans
[in thousands]

3.31.22 **$1,558,471**



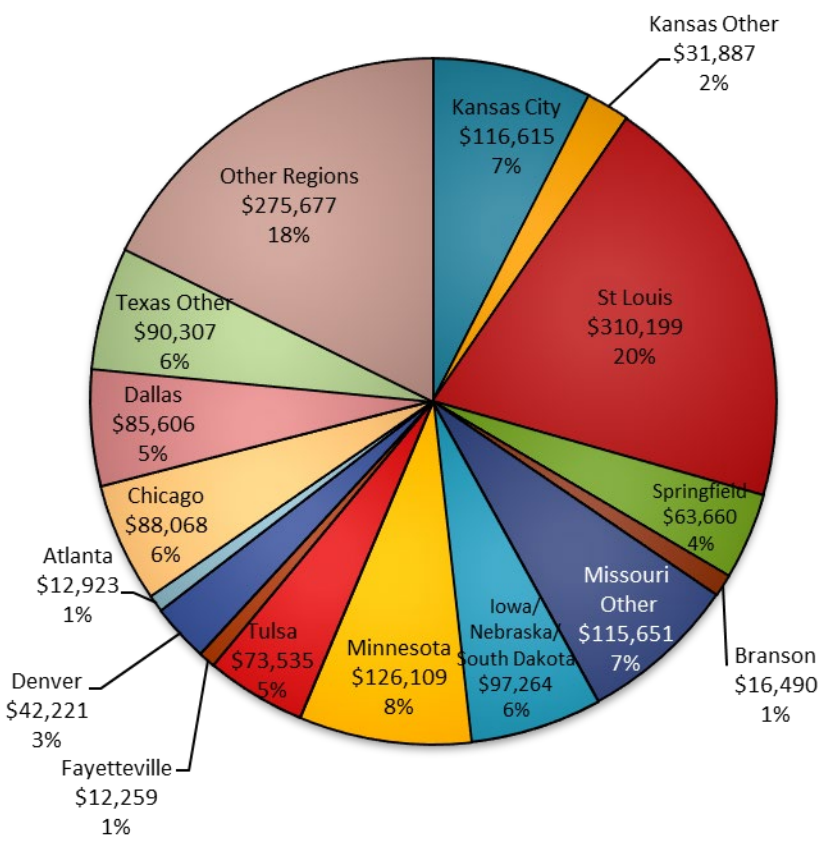
12.31.21 **$1,476,230**



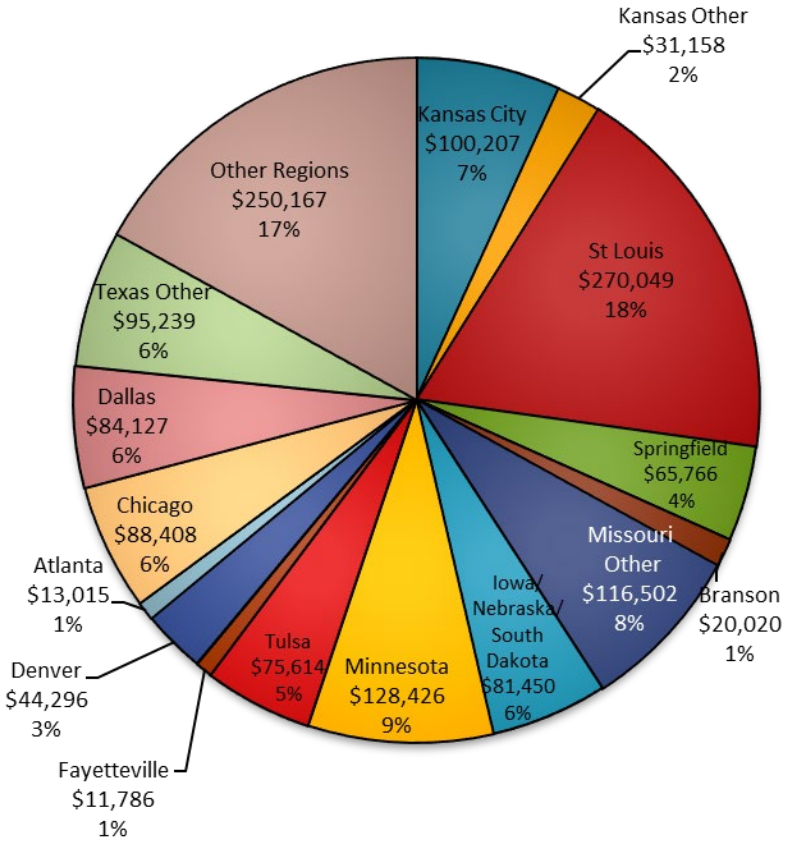
Commercial Real Estate by Region

Gross Loans
[in thousands]

3.31.22 **$1,558,471**



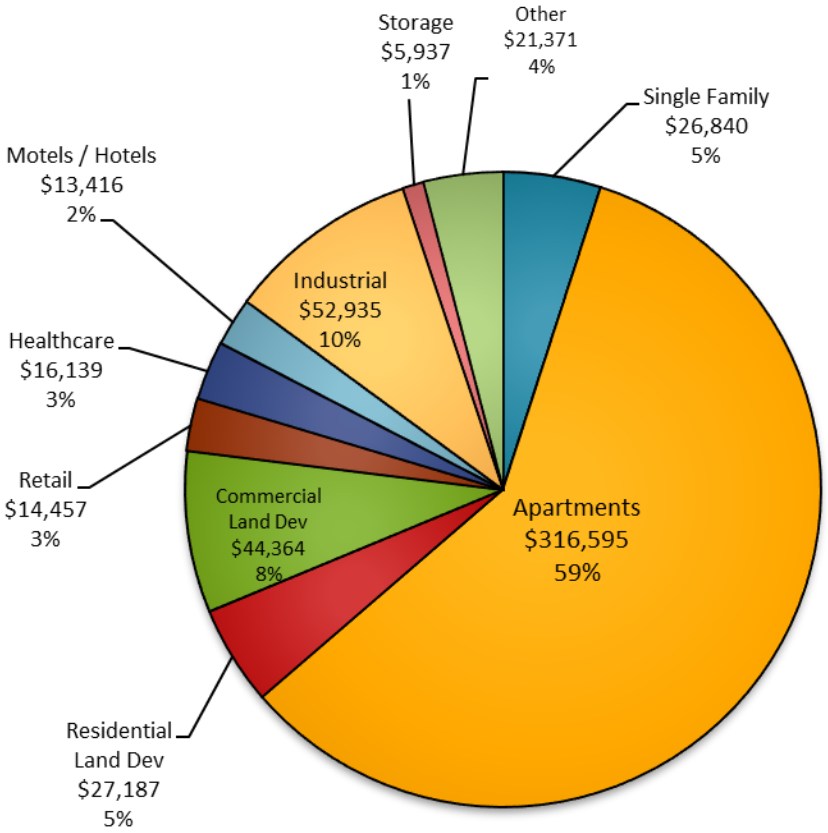
12.31.21 **$1,476,230**



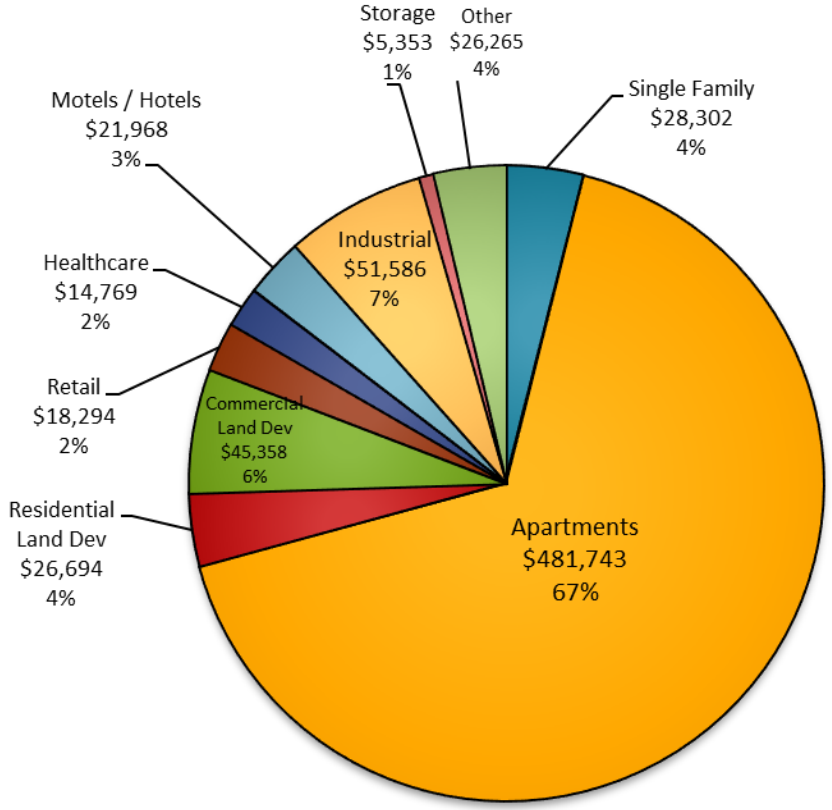
Construction & Land Development by Industry

Gross Loans
[in thousands]

3.31.22 $539,241



12.31.21 $720,332

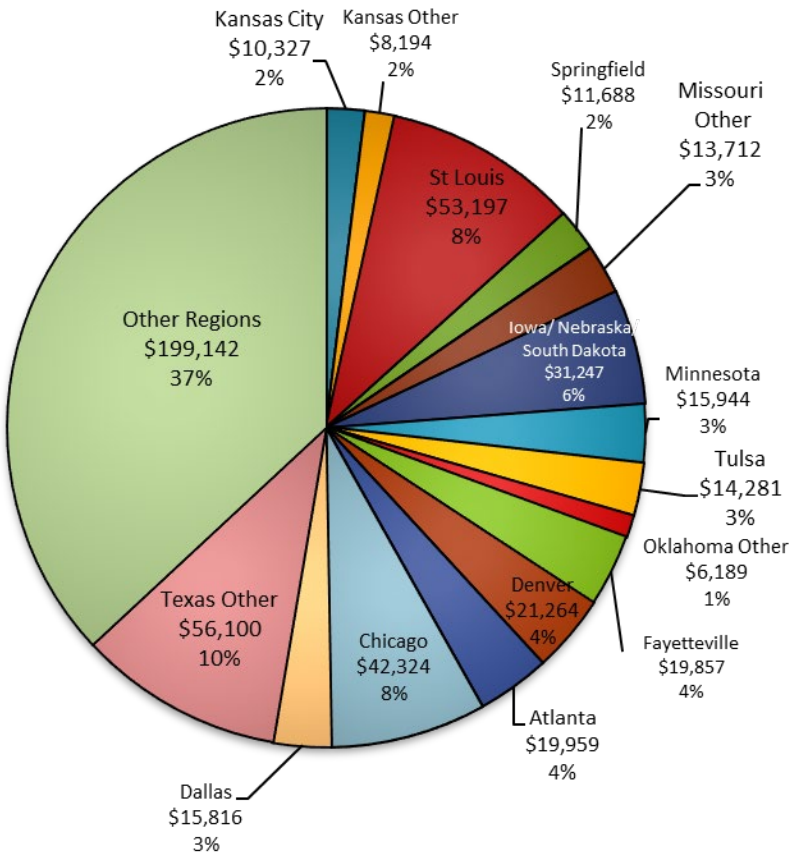


Construction & Land Development by Region

Gross Loans
[in thousands]

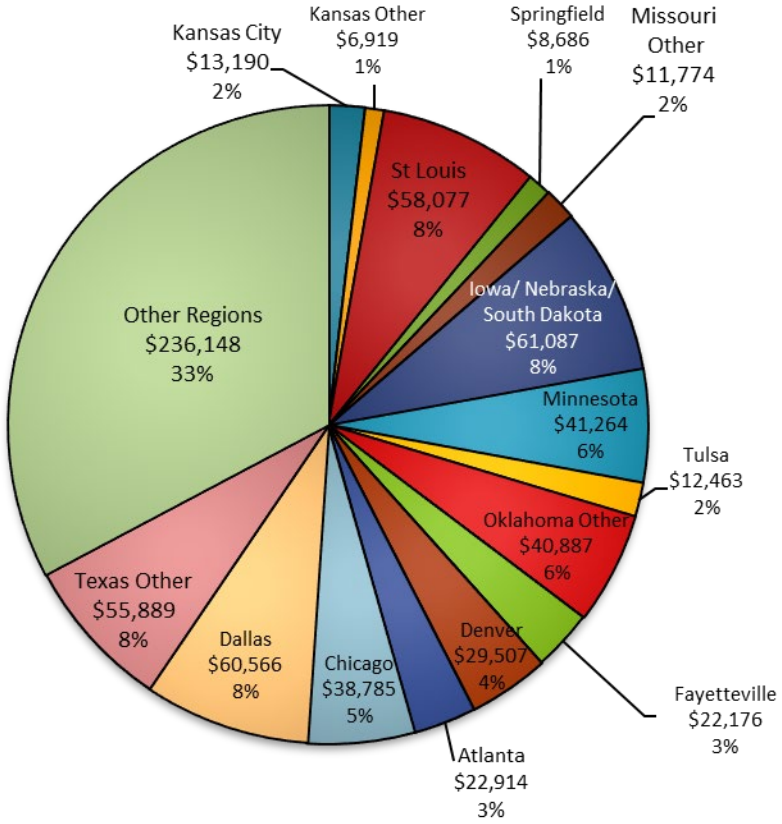
3.31.22

$539,241



12.31.21

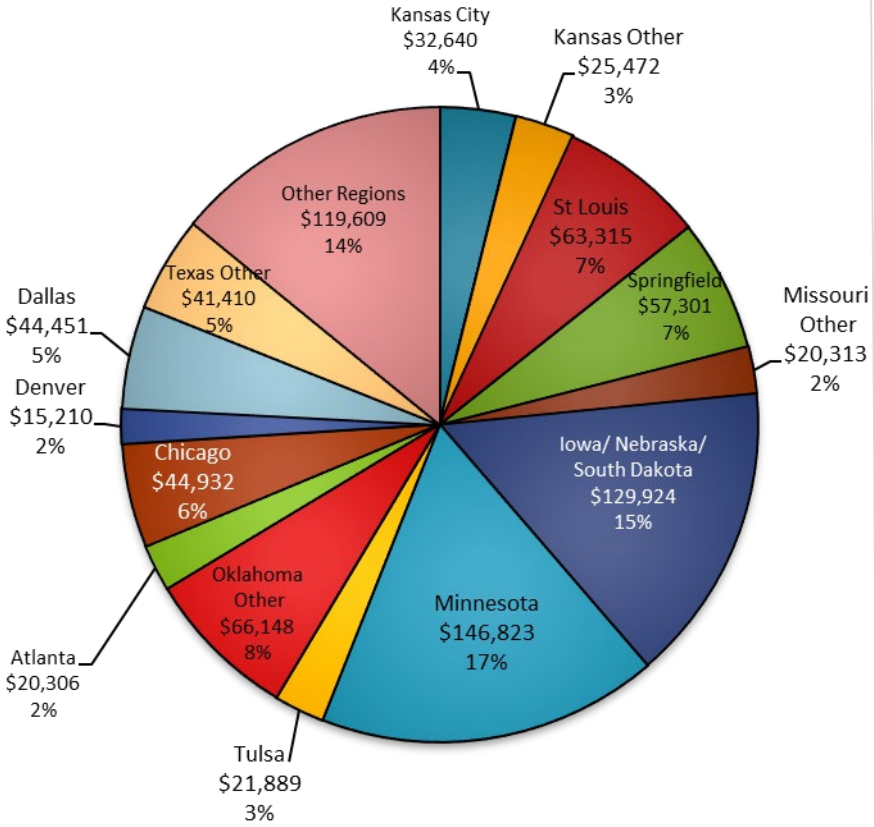
$720,332



Multi Family Real Estate by Region

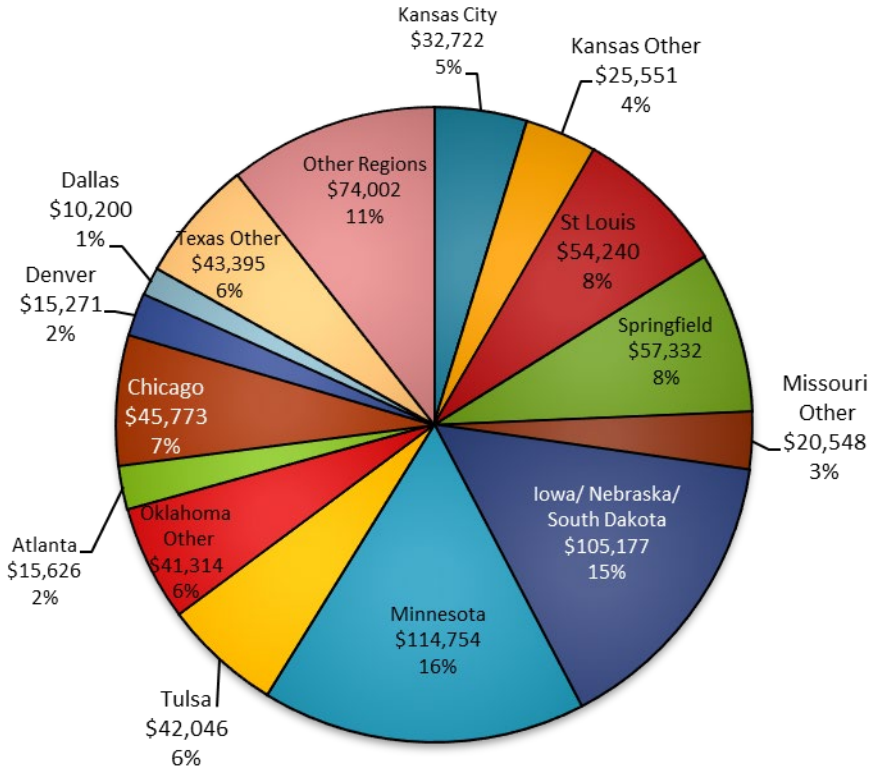
Gross Loans
[in thousands]

3.31.22 $849,743



Average credit size is $3,897,874

12.31.21 $697,951

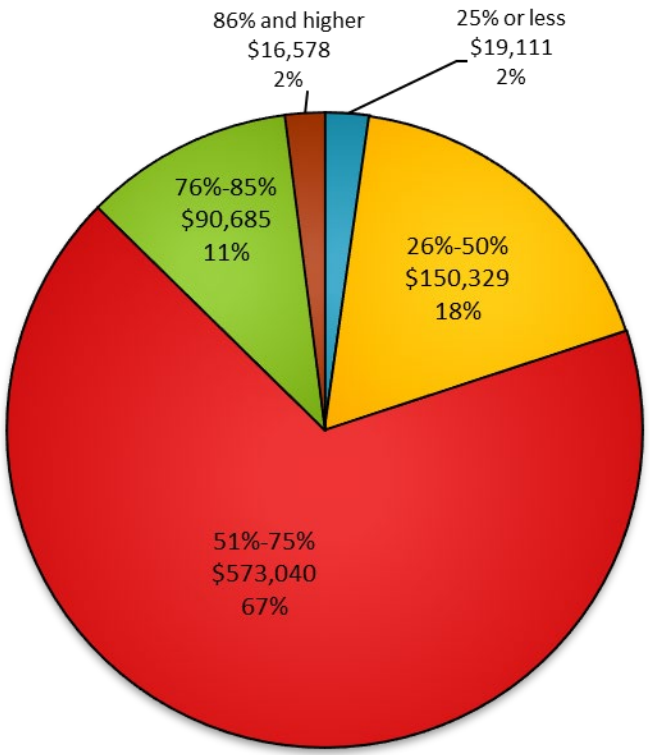


Average credit size is $3,277,345

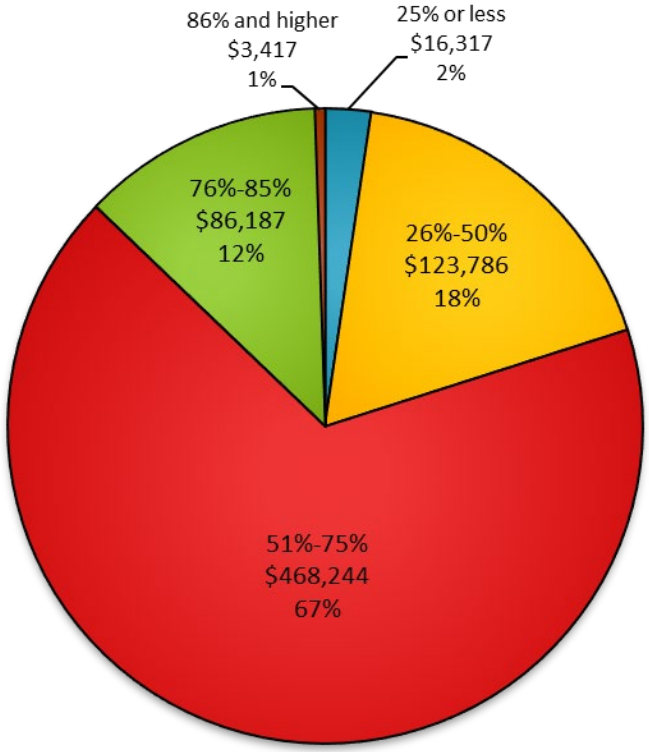
Multi Family Real Estate by LTV

Gross Loans
[in thousands]

3.31.22 **$849,743**



12.31.21 **$697,951**

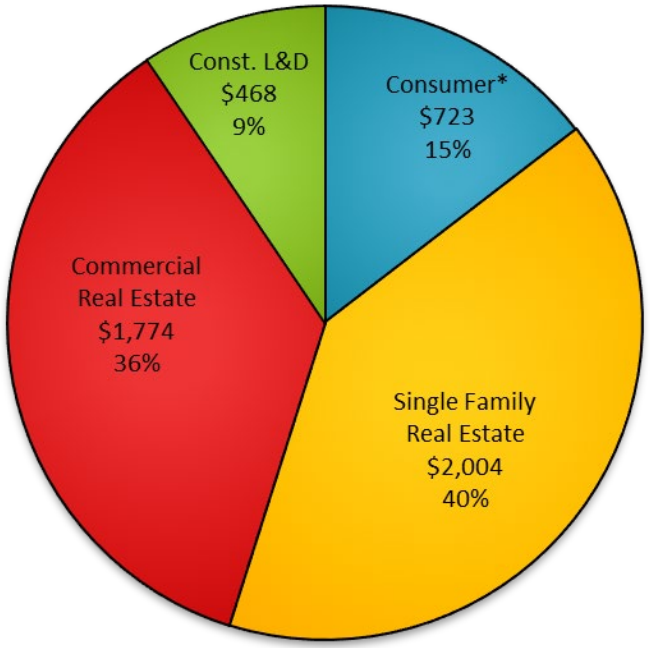


NonPerforming by Type

Gross Loans
[in thousands]

3.31.22

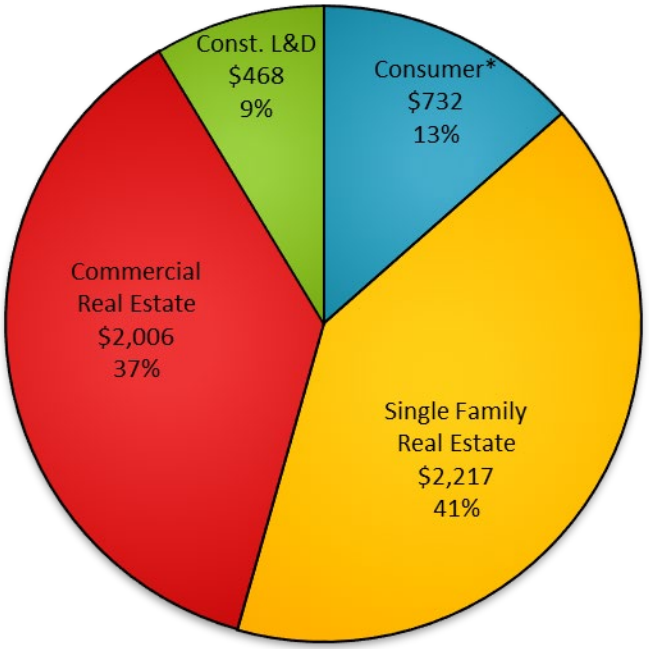
$4,969



*Includes Home Equity Loans of $618

12.31.21

$5,423

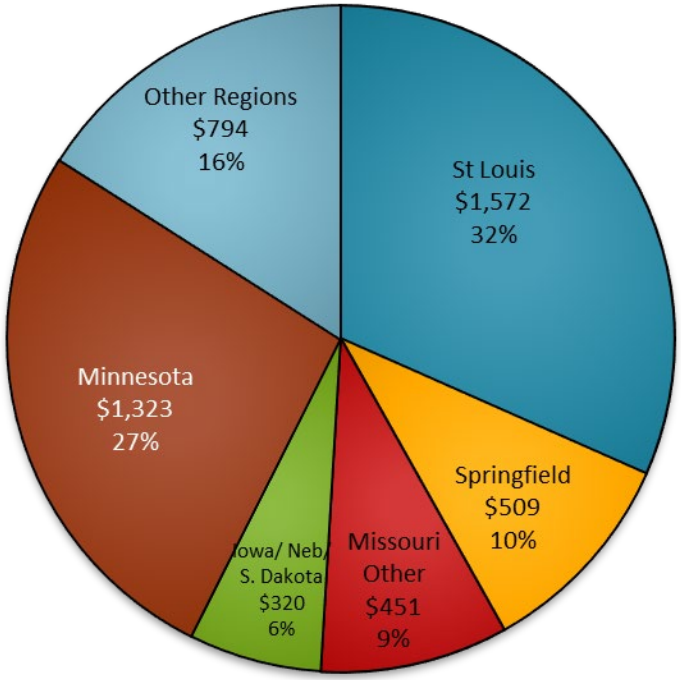


*Includes Home Equity Loans of $635

NonPerforming by Region

Gross Loans
[in thousands]

3.31.22 **$4,969**



12.31.21 **$5,423**

