GREAT SOUTHERN BANK

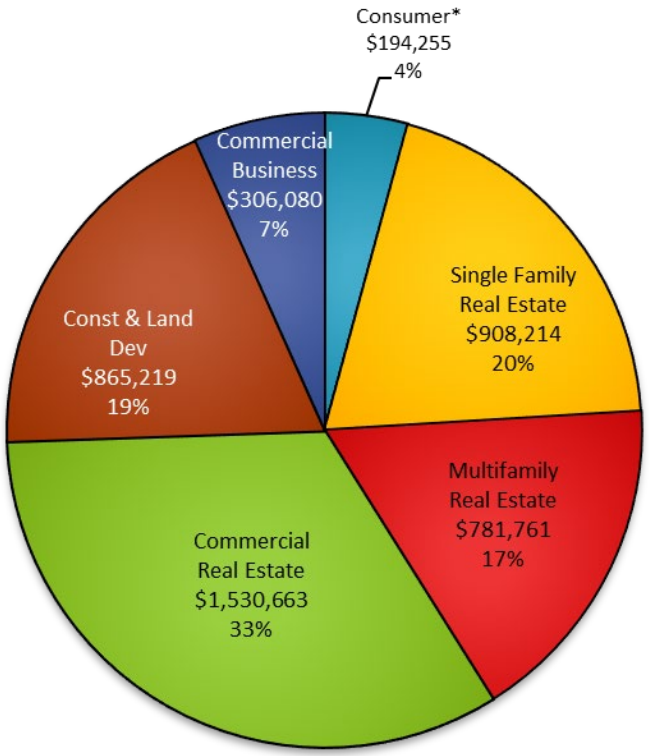
LOAN PORTFOLIO

December 31, 2022

Loan Portfolio

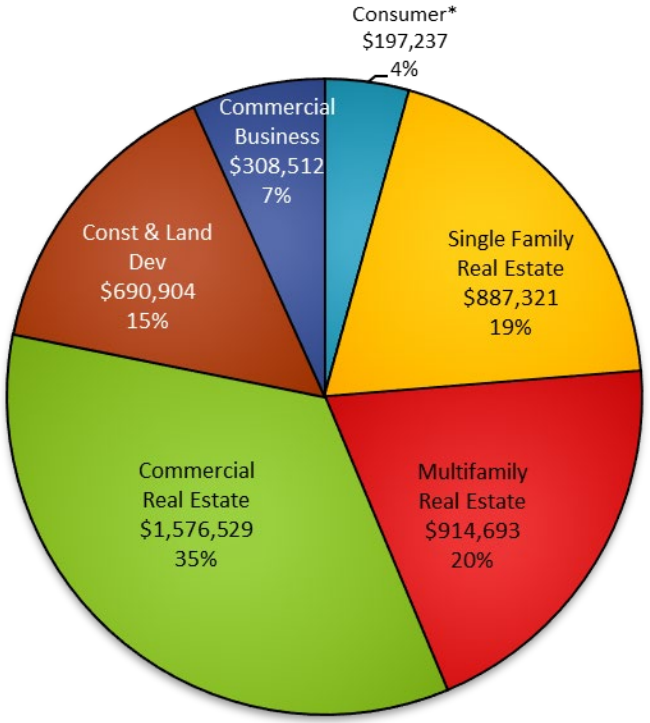
Gross Loans
[in thousands]

12.31.22 **$4,586,192**



*Includes Home Equity Loans of $123,242

9.30.22 **$4,575,196**

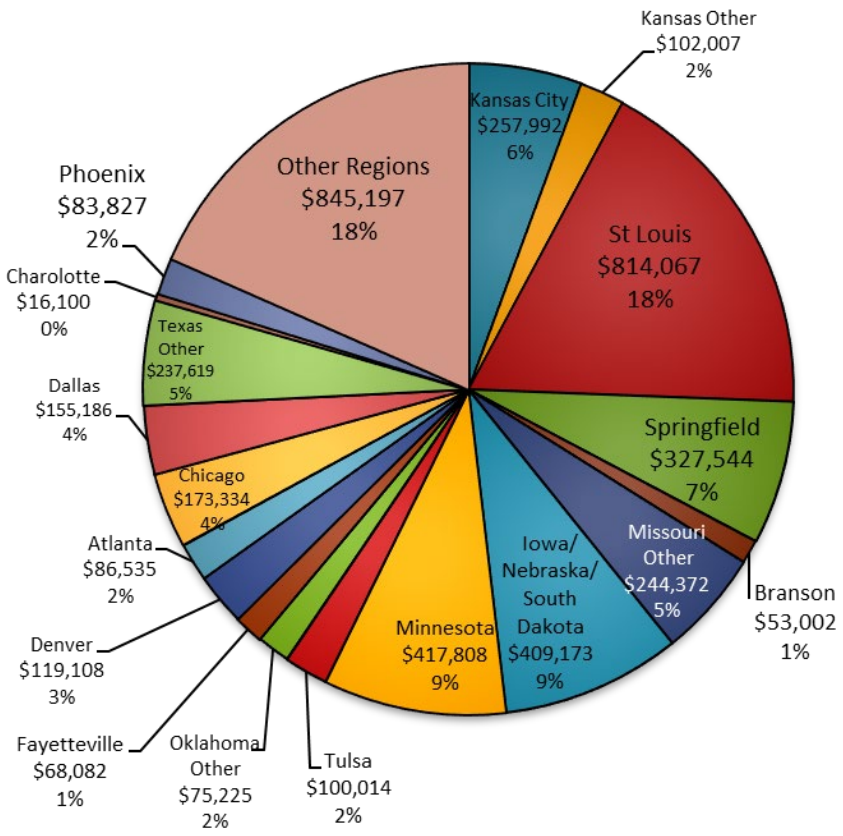


*Includes Home Equity Loans of $121,783

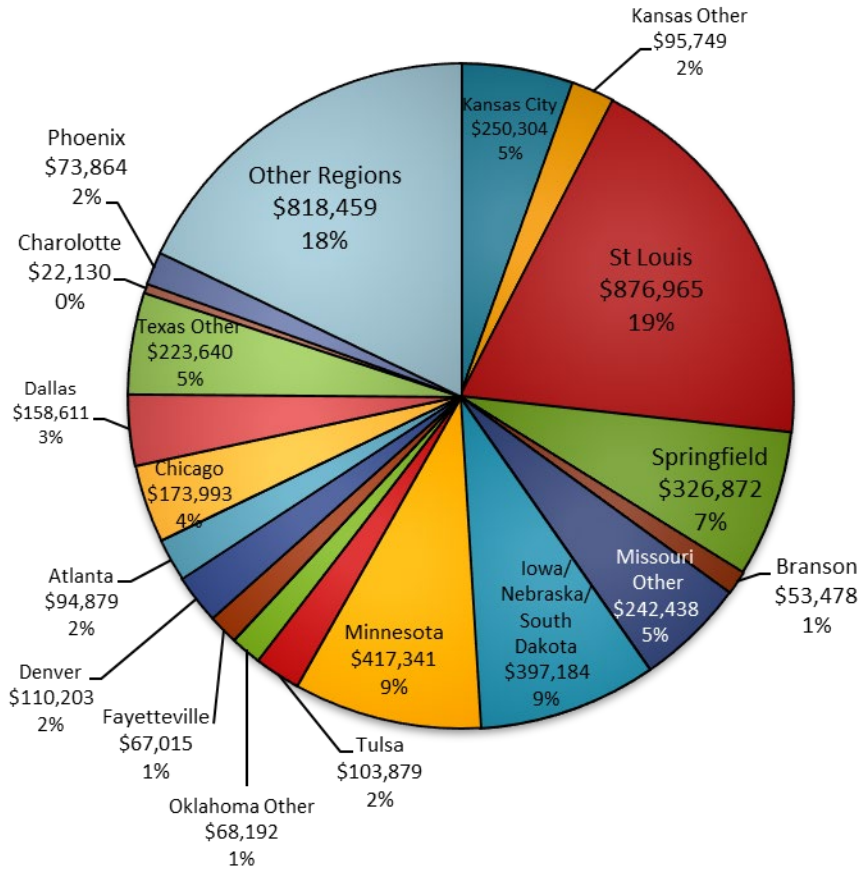
Loan Portfolio by Region

Gross Loans
[in thousands]

12.31.22 **$4,586,192**



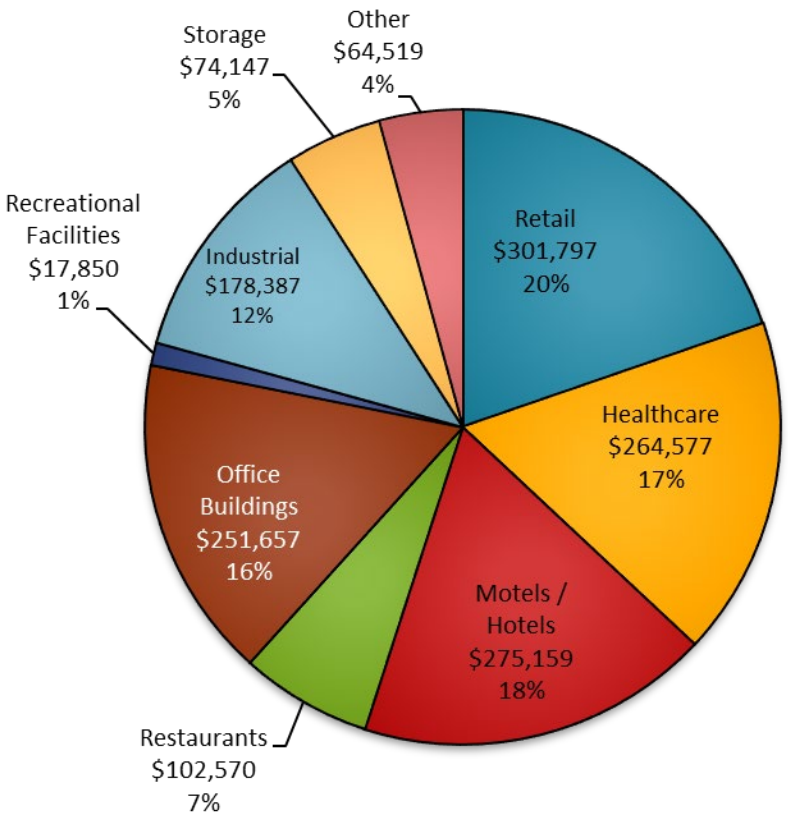
9.30.22 **$4,575,196**



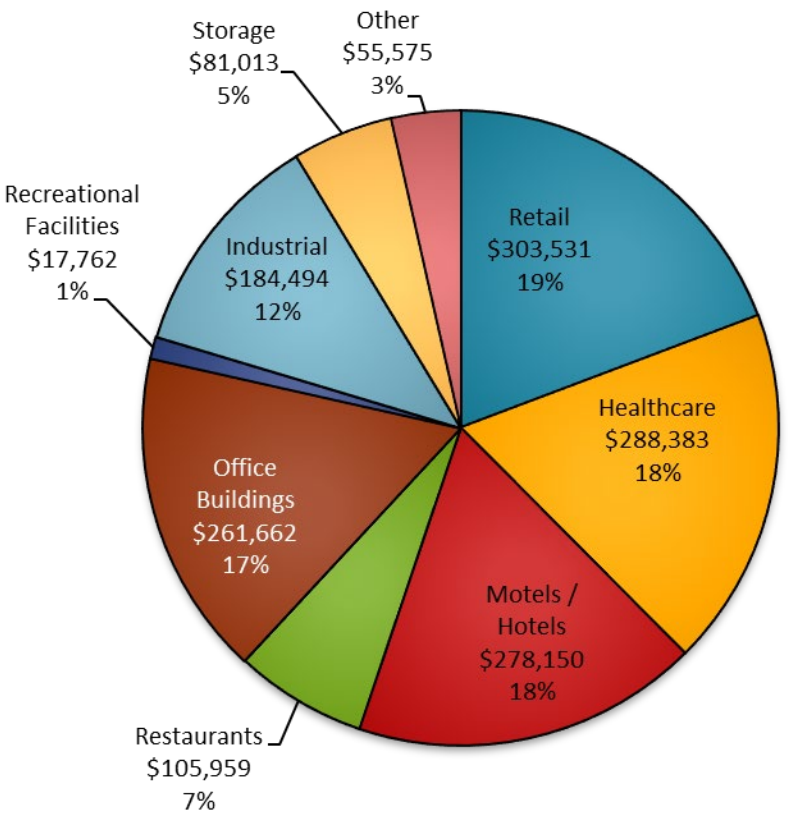
Commercial Real Estate by Industry

Gross Loans
[in thousands]

12.31.22 **$1,530,663**



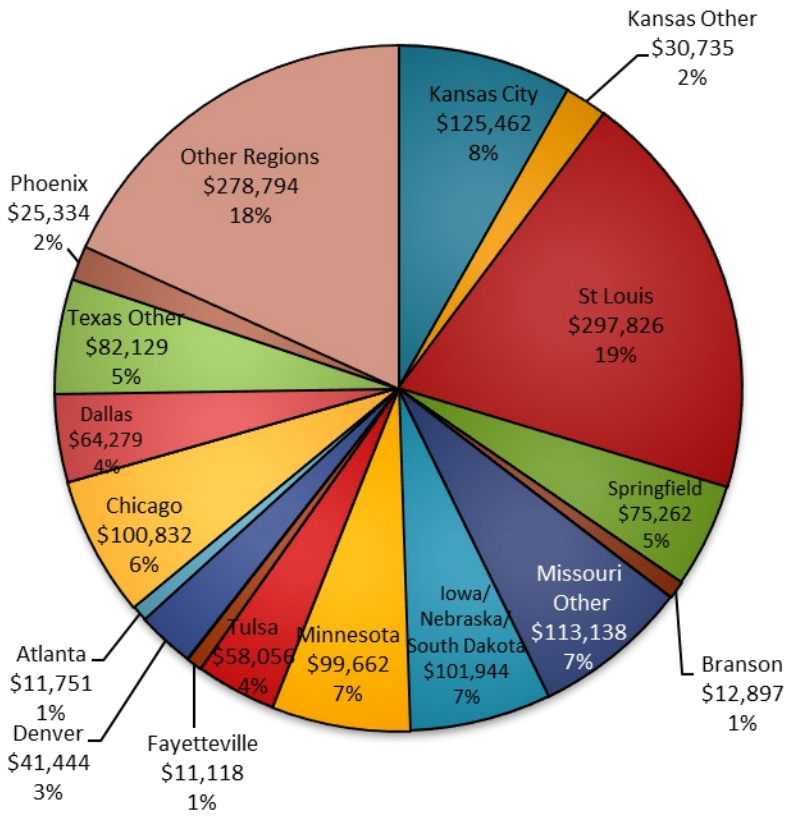
9.30.22 **$1,576,529**



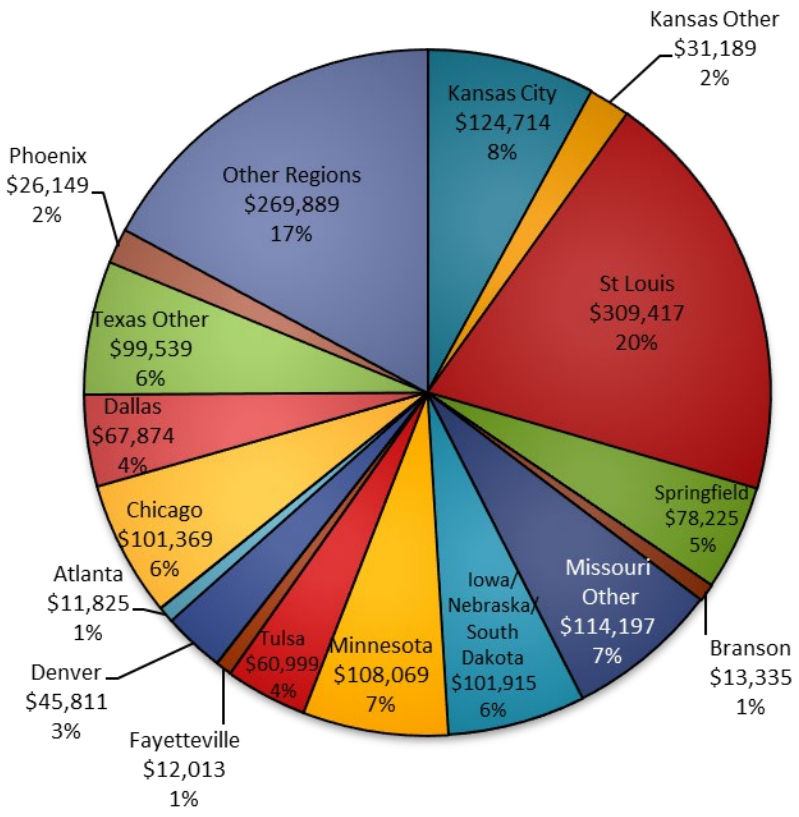
Commercial Real Estate by Region

Gross Loans
[in thousands]

12.31.22 **$1,530,663**



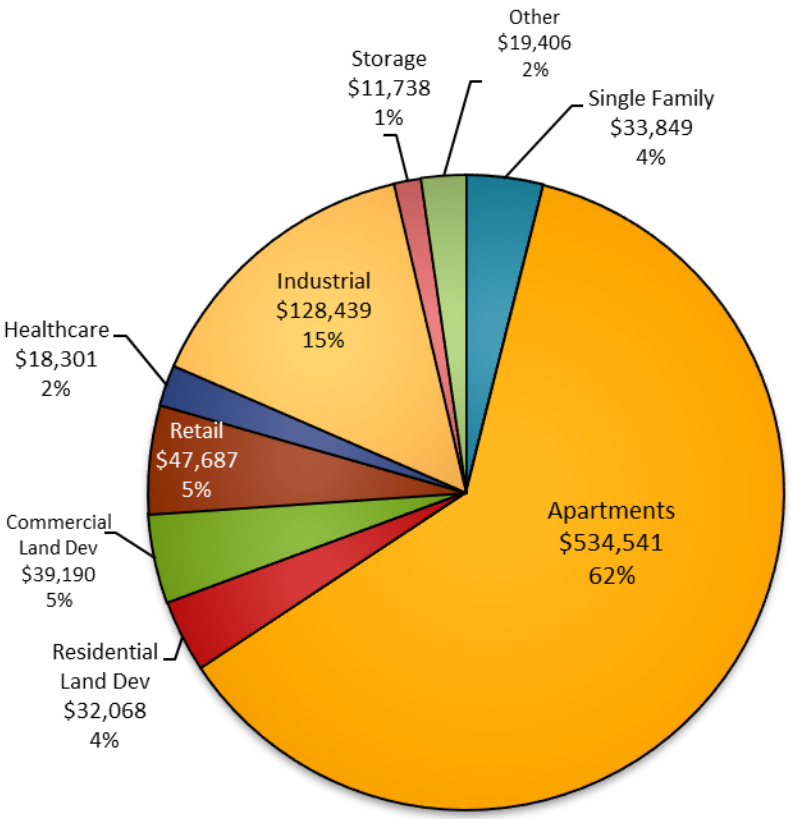
9.30.22 **$1,576,529**



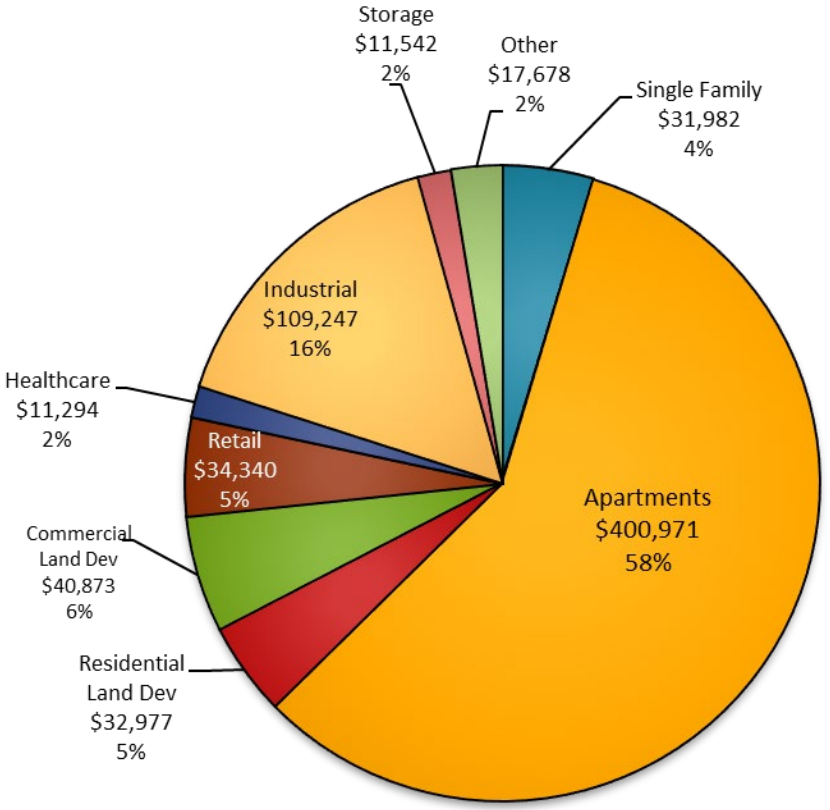
Construction & Land Development by Industry

Gross Loans
[in thousands]

12.31.22 **$865,219**



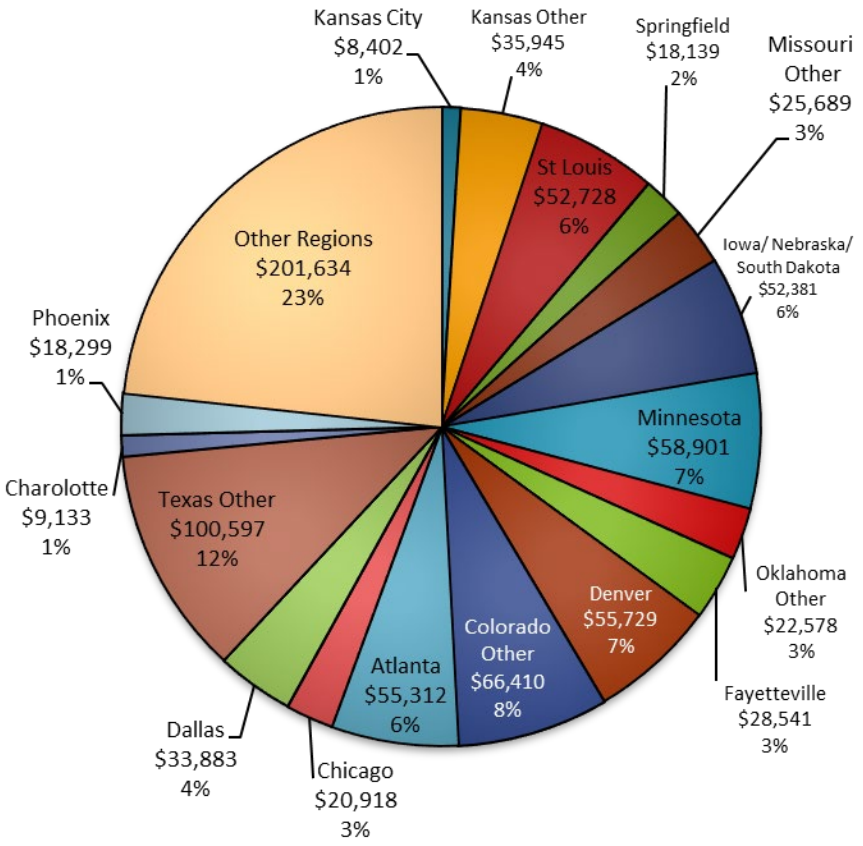
9.30.22 **$690,904**



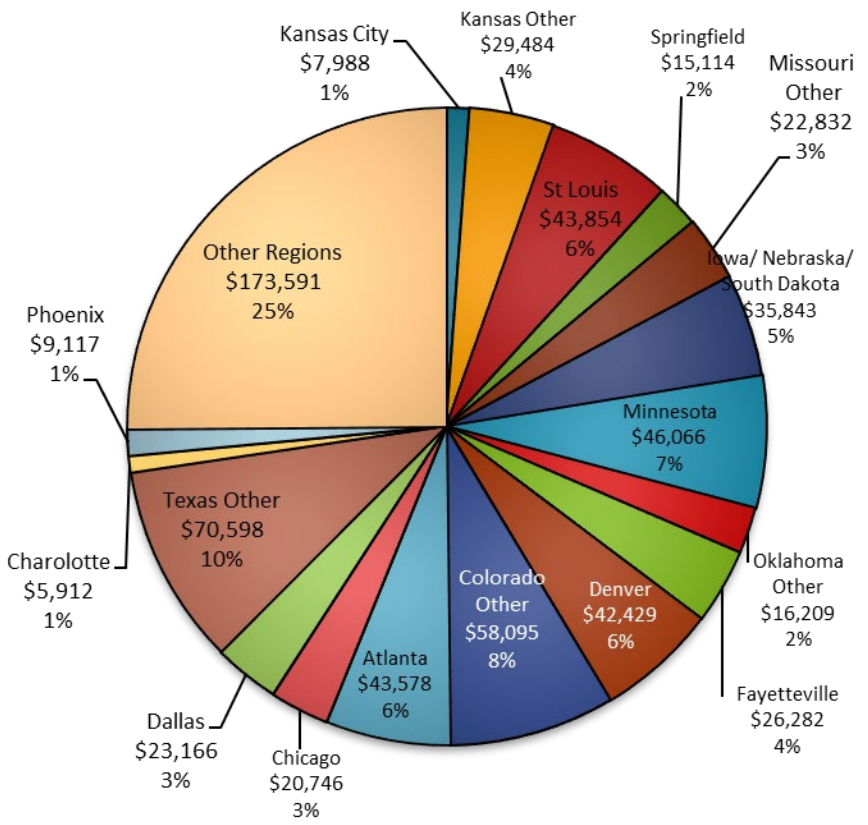
Construction & Land Development by Region

Gross Loans
[in thousands]

12.31.22 **$865,219**



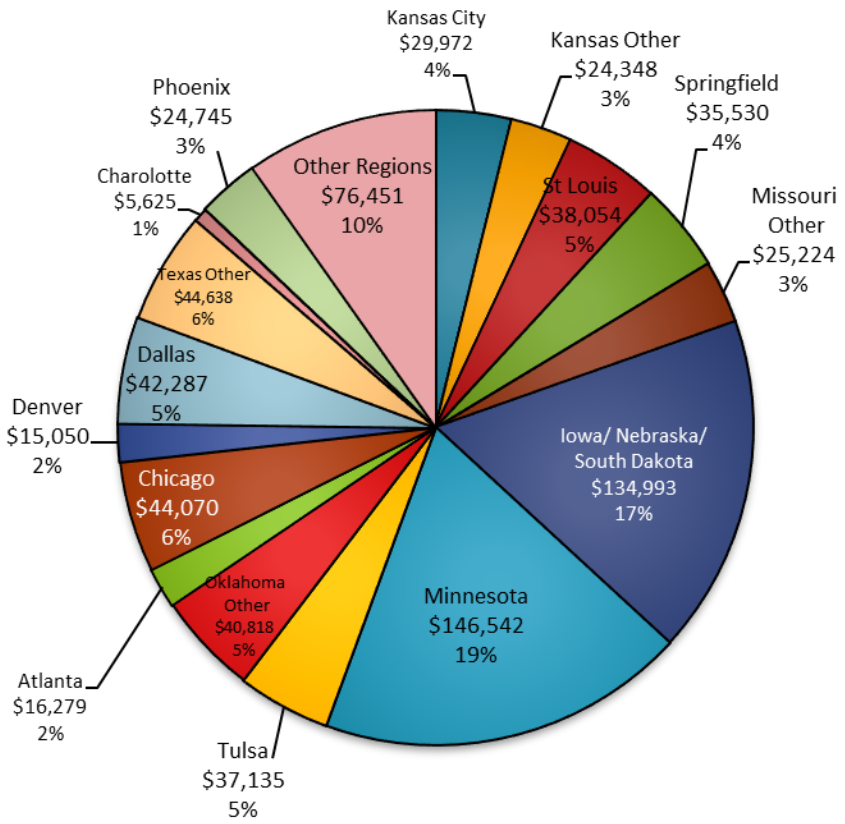
9.30.22 **$690,904**



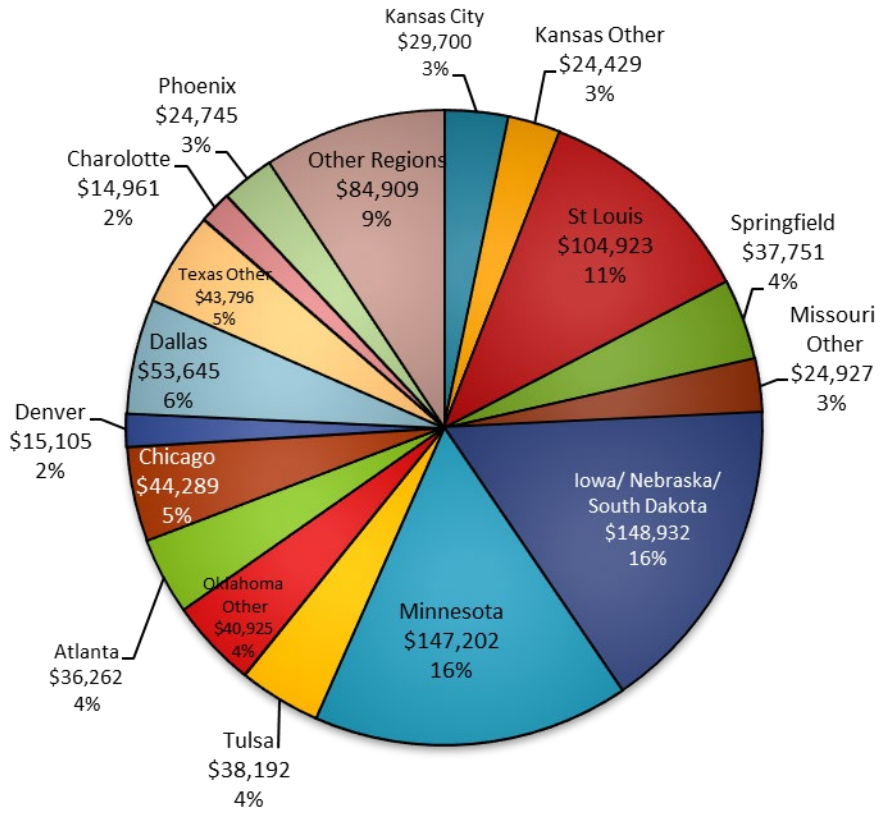
Multi Family Real Estate by Region

Gross Loans
[in thousands]

12.31.22 $781,761



9.30.22 $914,693



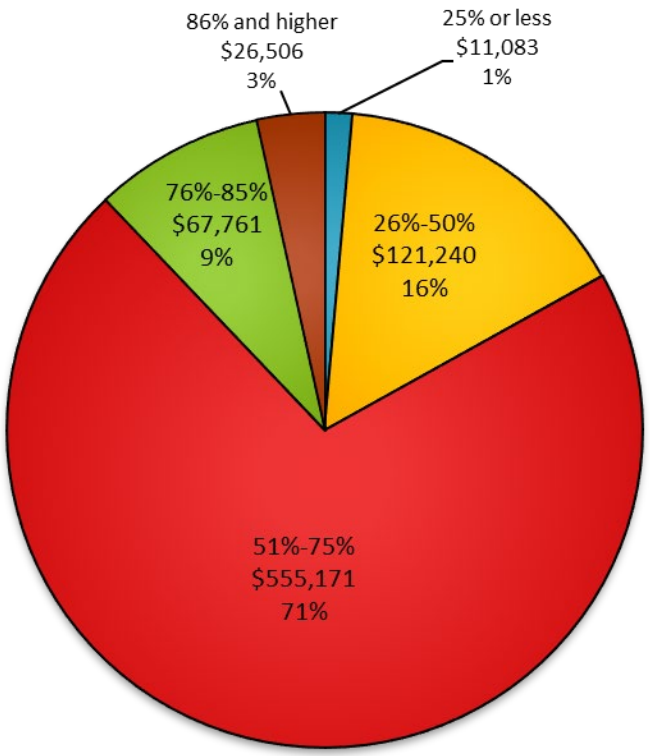
Average credit size is $3,776,623

Average credit size is $4,176,681

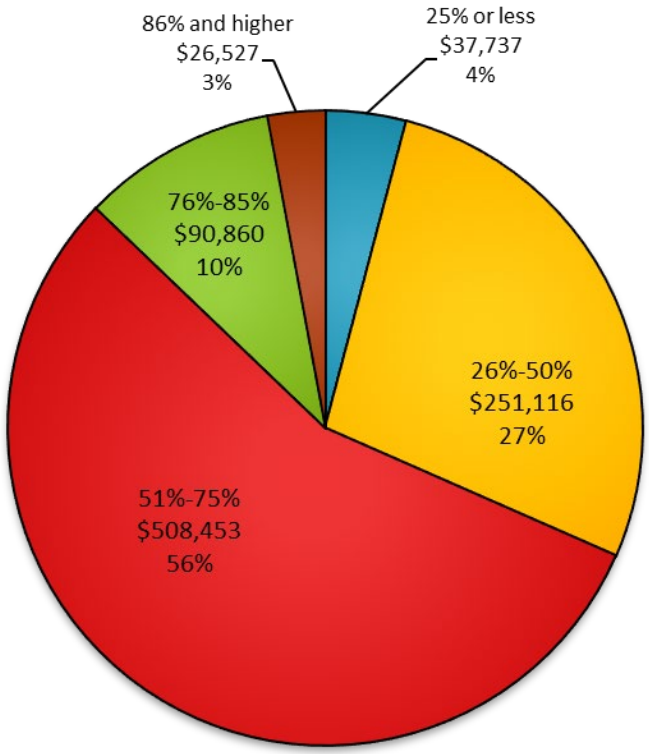
Multi Family Real Estate by LTV

Gross Loans
[in thousands]

12.31.22 **$781,761**



9.30.22 **$914,693**

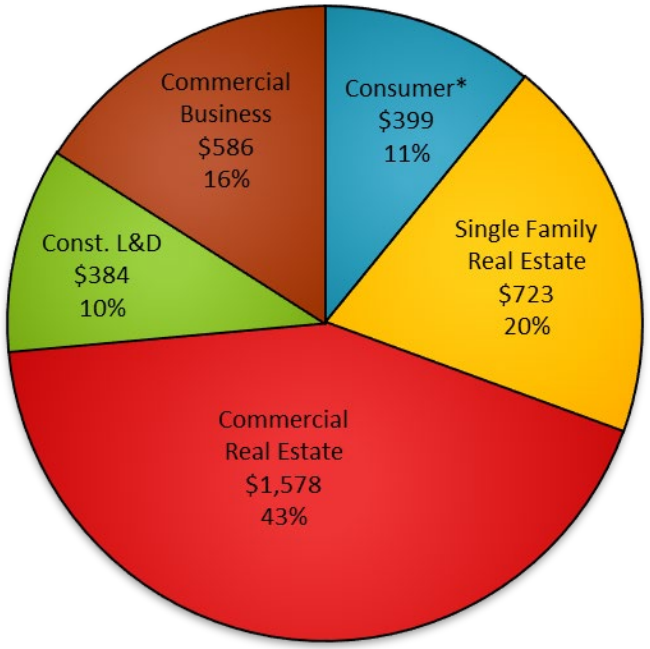


NonPerforming by Type

Gross Loans
[in thousands]

12.31.22

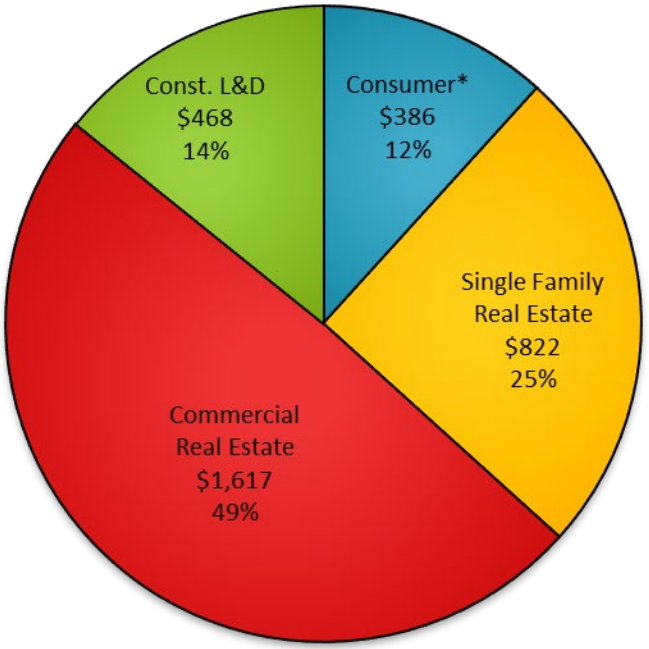
$3,670



*Includes Home Equity Loans of $274

9.30.22

$3,293

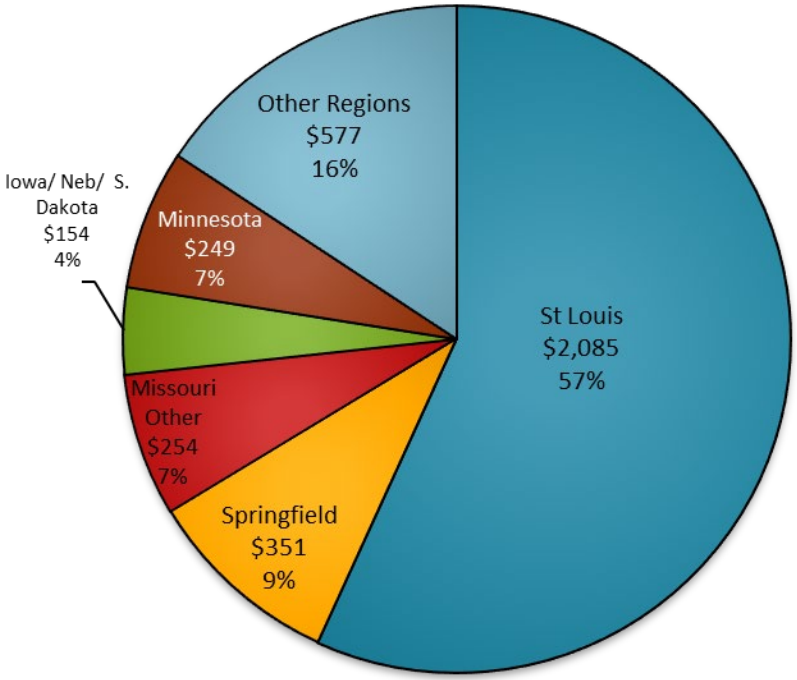


*Includes Home Equity Loans of $308

NonPerforming by Region

Gross Loans
[in thousands]

12.31.22 **$3,670**



9.30.22 **$3,293**

