GREAT SOUTHERN BANK

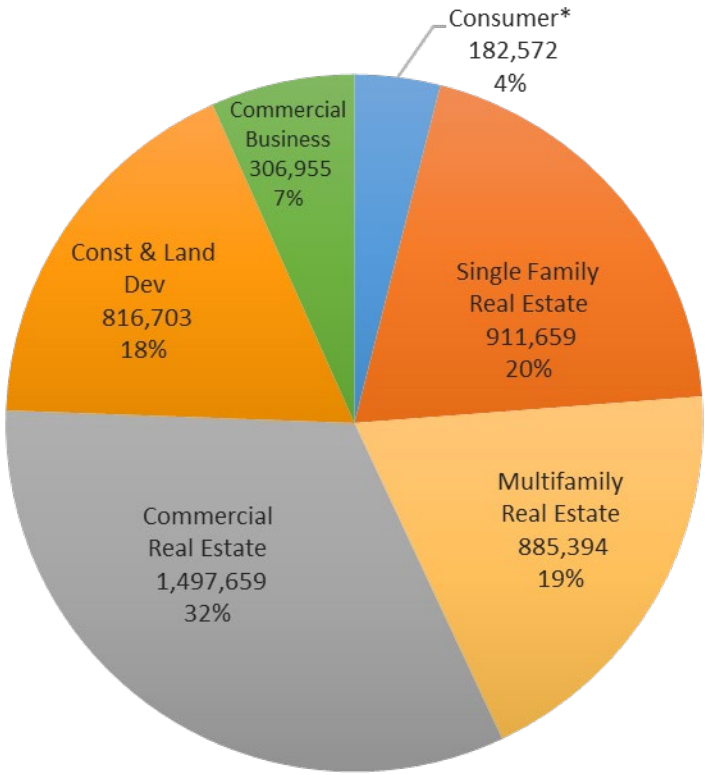
LOAN PORTFOLIO

June 30, 2023

Loan Portfolio by Industry

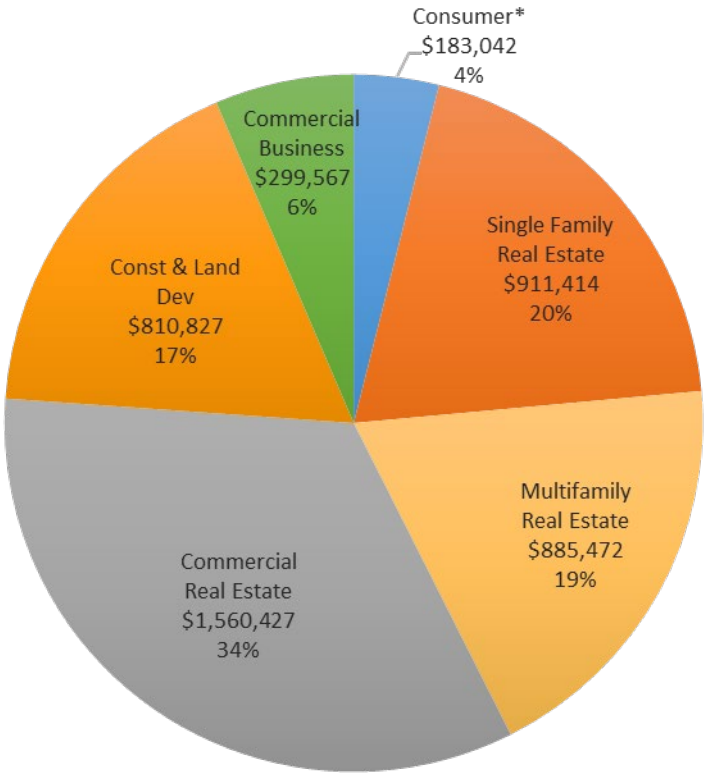
Gross Loans
[in thousands]

6-30-23 **$4,600,942**



*Includes Home Equity Loans of $114,901

3-31-23 **$4,650,749**

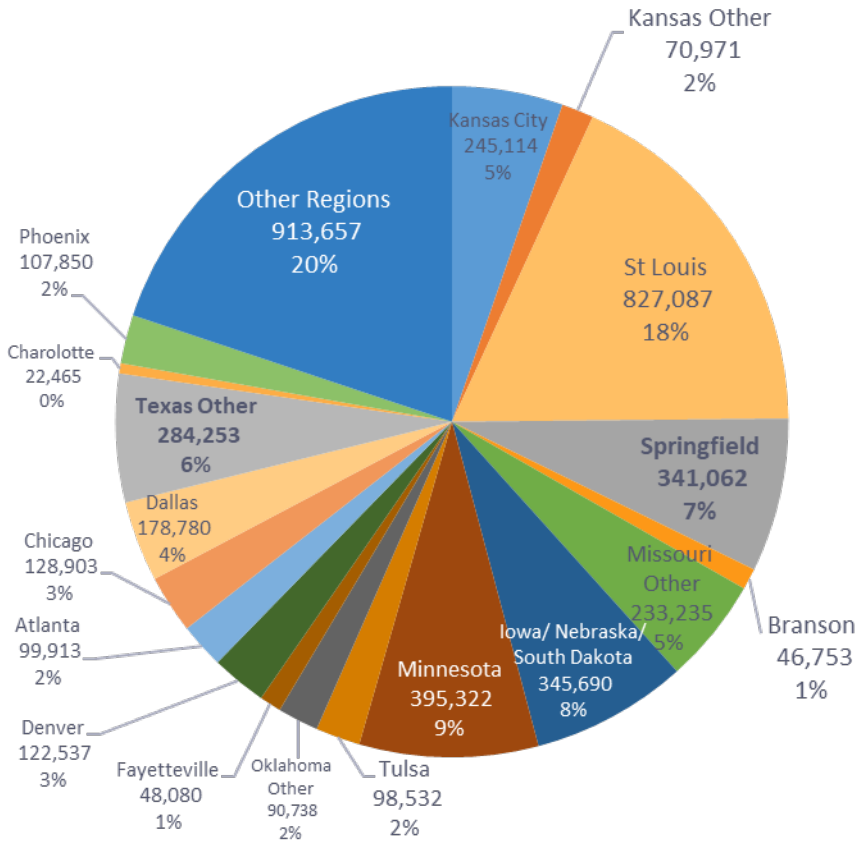


*Includes Home Equity Loans of $115,829

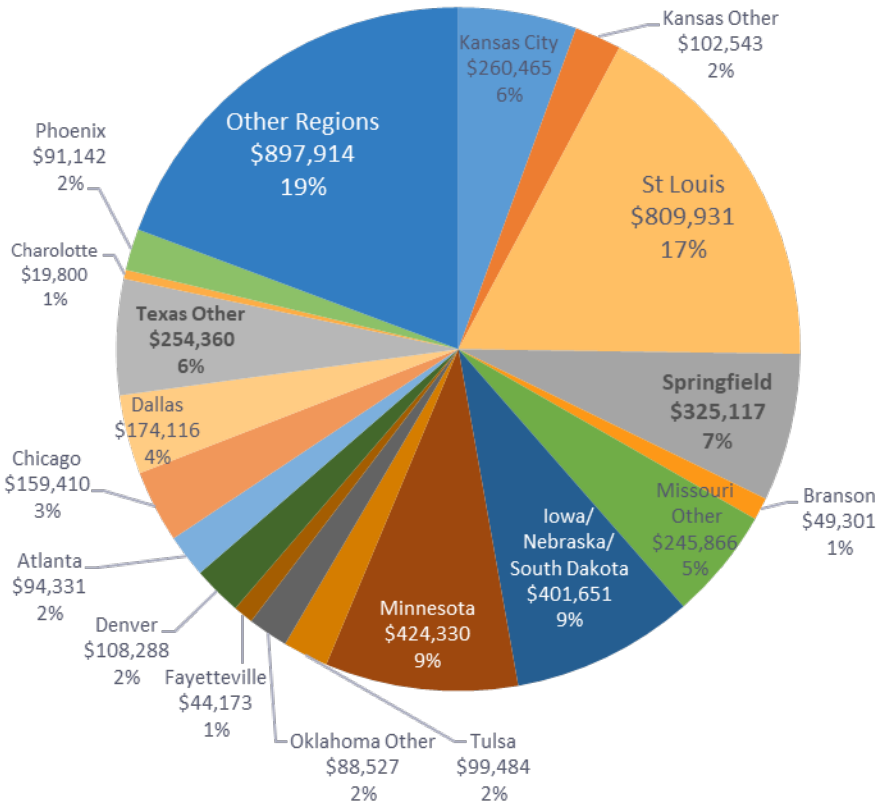
Loan Portfolio by Region

Gross Loans
[in thousands]

6-30-23 **$4,600,942**



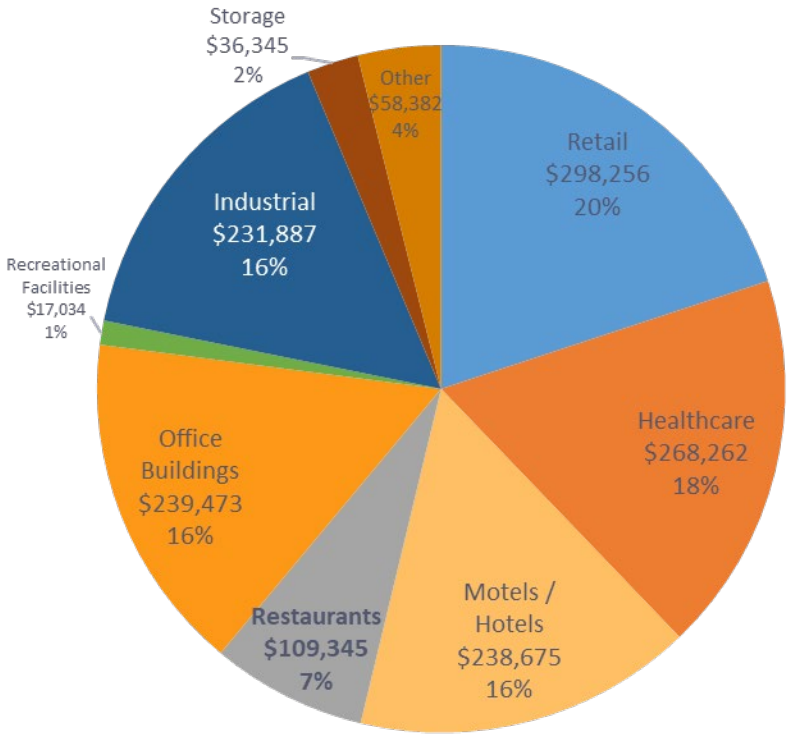
3-31-23 **$4,650,749**



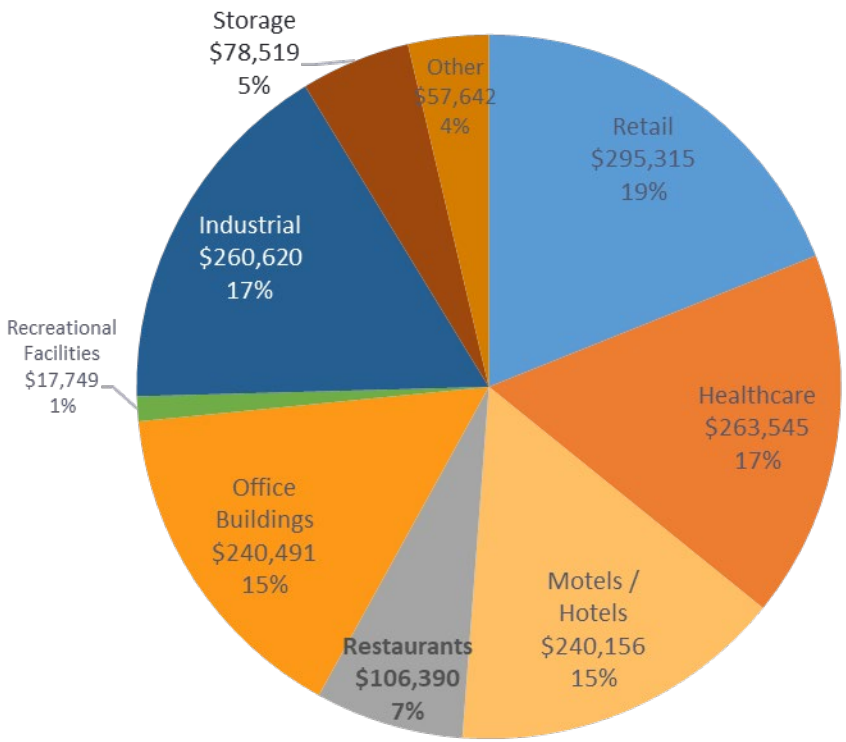
Commercial Real Estate by Industry

Gross Loans
[in thousands]

6-30-23 **$1,497,659**



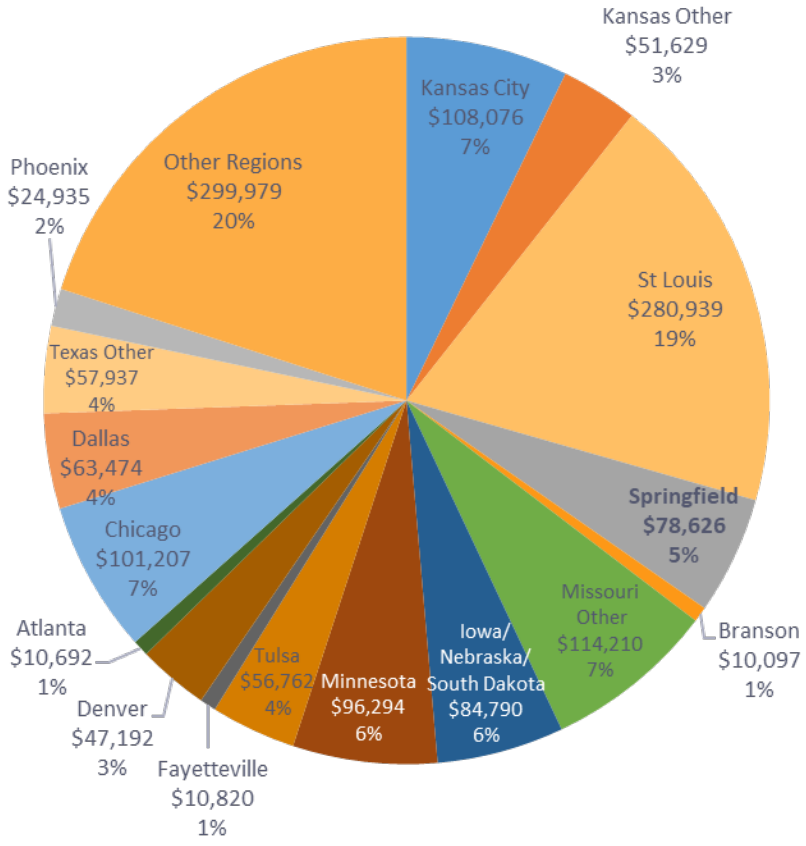
3-31-23 **$1,560,427**



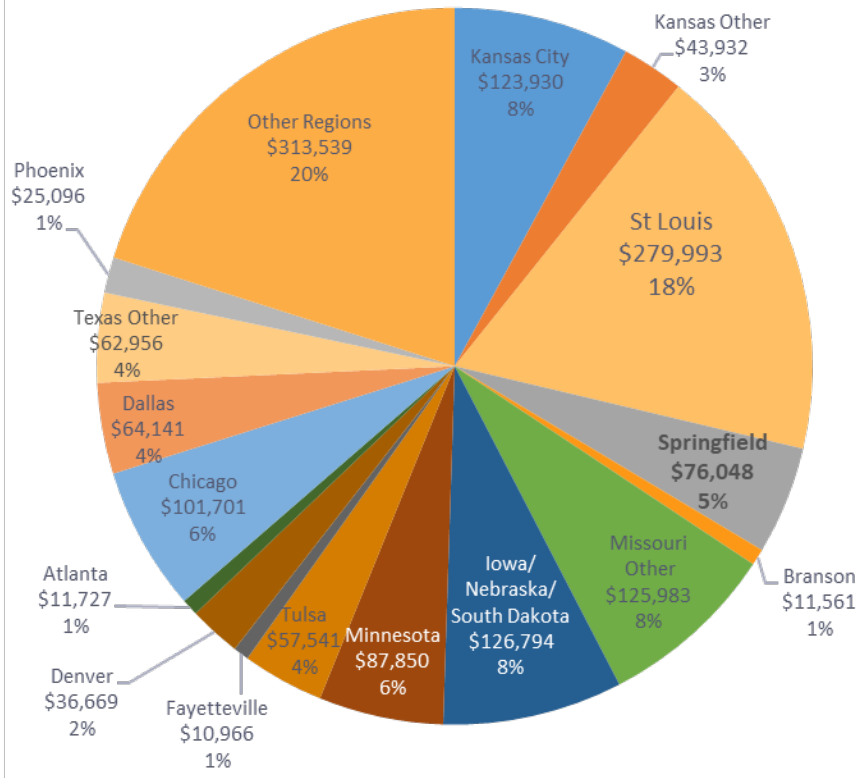
Commercial Real Estate by Region

Gross Loans
[in thousands]

6-30-23 **$1,497,659**



3-31-23 **$1,560,427**

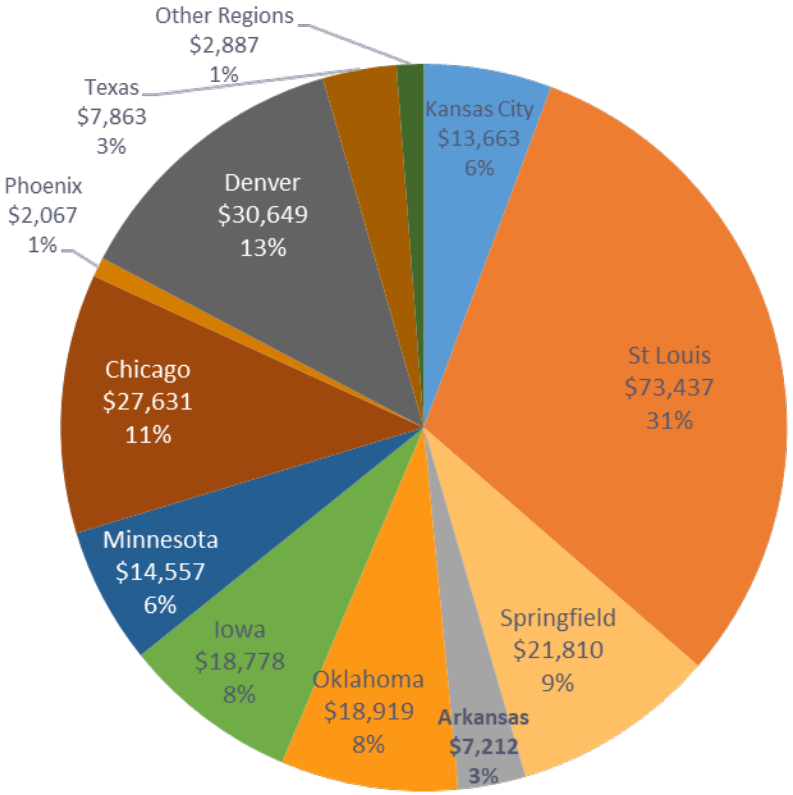


Commercial Real Estate Office and Retail

All Data as of 6/30/23

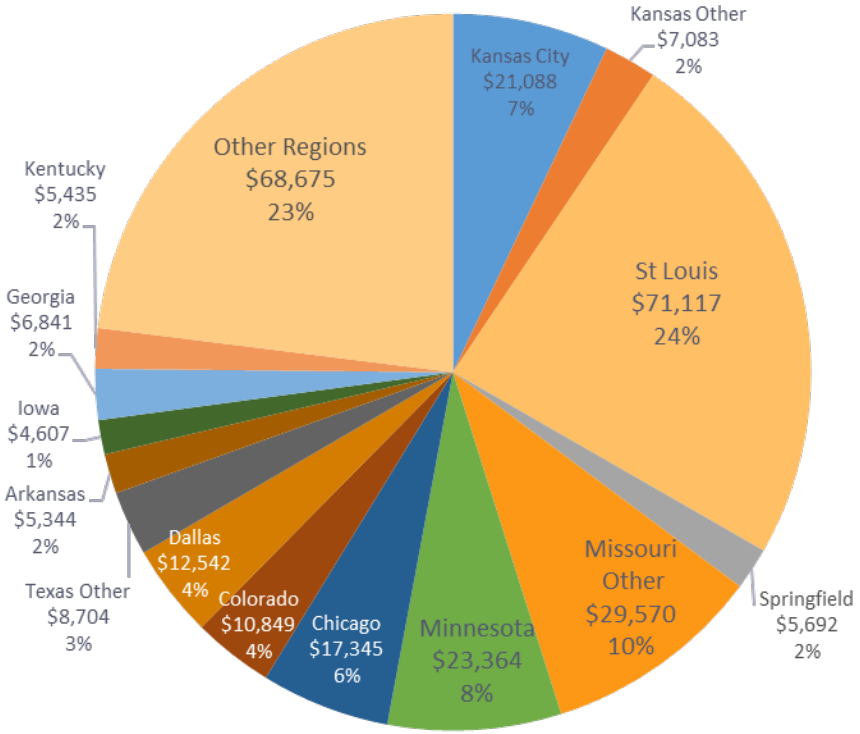
Gross Loans
[in thousands]

Office $239,473



Average credit size is $1,596,489

Retail $298,256



Average credit size is $3,351,190

Commercial Real Estate Office and Retail

All Data as of 6/30/23

Gross Loans
[in thousands]

Office - $239,473

	Medical	Traditional
Outstanding Balance	$40,629	$198,844
# of Loans	23	116
Avg. Loan Size	$1,693	$1,596
Weighted Avg. LTV	45%	

Owner Occupied	$19,114
# of Loans	54
Avg. Loan Size	$330
Weighted Avg. LTV	54%
Other Office Sq. Ft.	
>100,000	$95,630
20,000-100,000	$59,872
<20,000	$24,228
# of Loans	62
Avg. Loan Size	$2,605
Weighted Avg. LTV	50%

96% of Office Portfolio – Pass Rated

Retail - $298,256

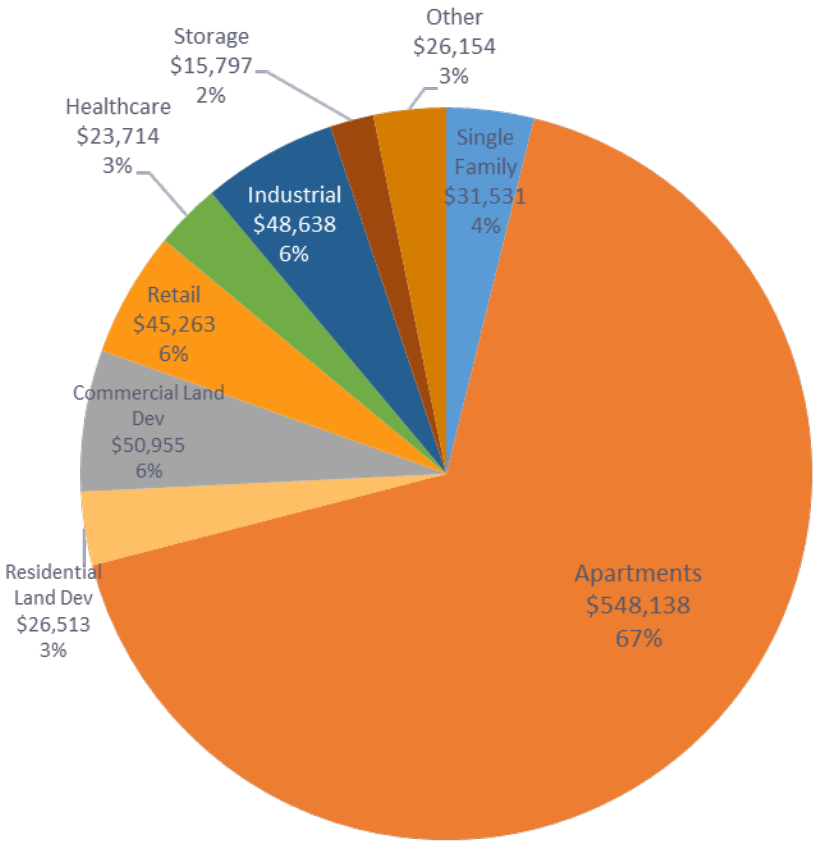
	Strip Center	Single Tenant	Mixed-Use	Neighborhood & Shopping Center
Outstanding Balance	$114,844	$92,405	$17,660	$73,347
# of Loans	52	96	16	13
Avg. Loan Size	$2,209	$962	$1,104	$5,642
Weighted Avg. LTV	60%	53%	58%	52%

100% of Retail Portfolio – Pass Rated

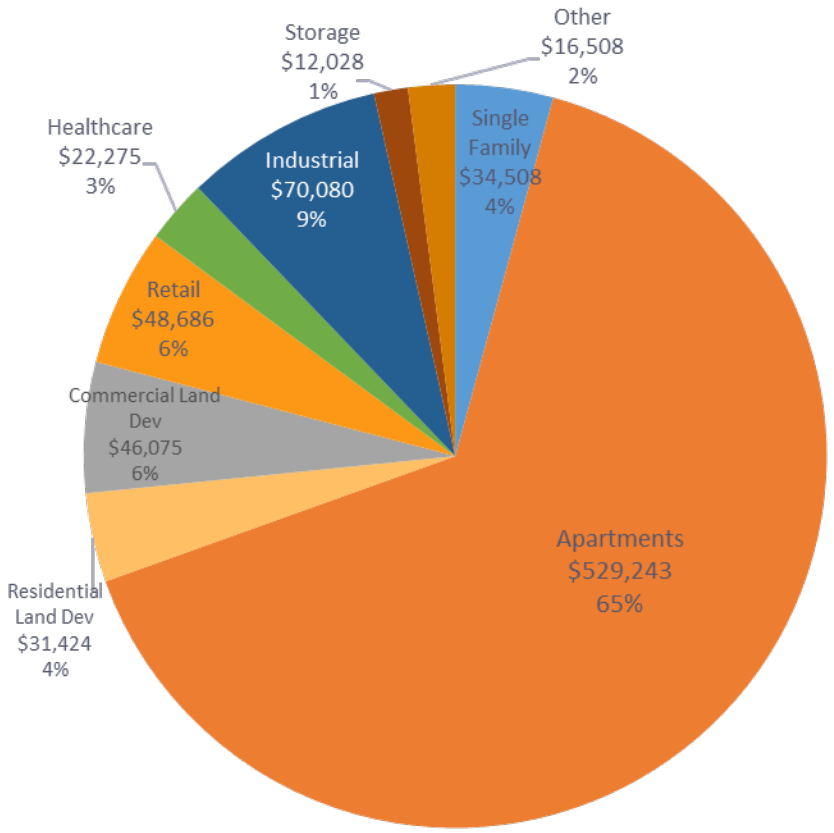
Construction & Land Development by Industry

Gross Loans
[in thousands]

6-30-23 **$816,703**



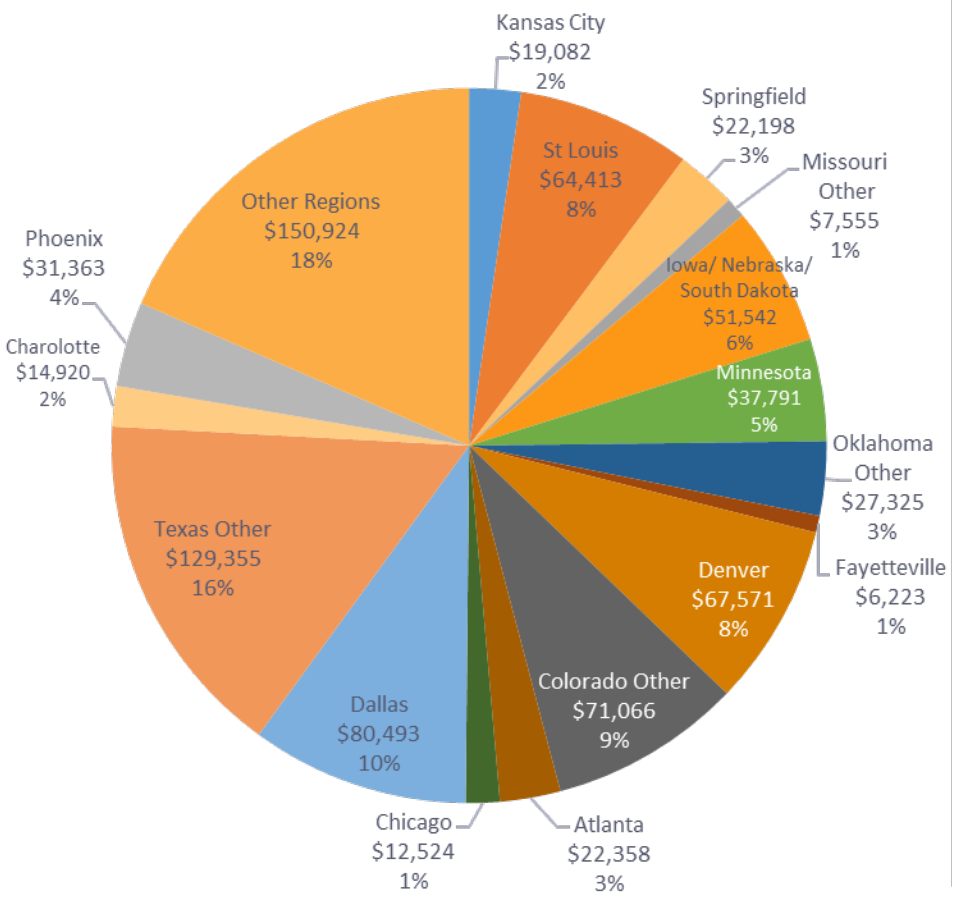
3-31-23 **$810,827**



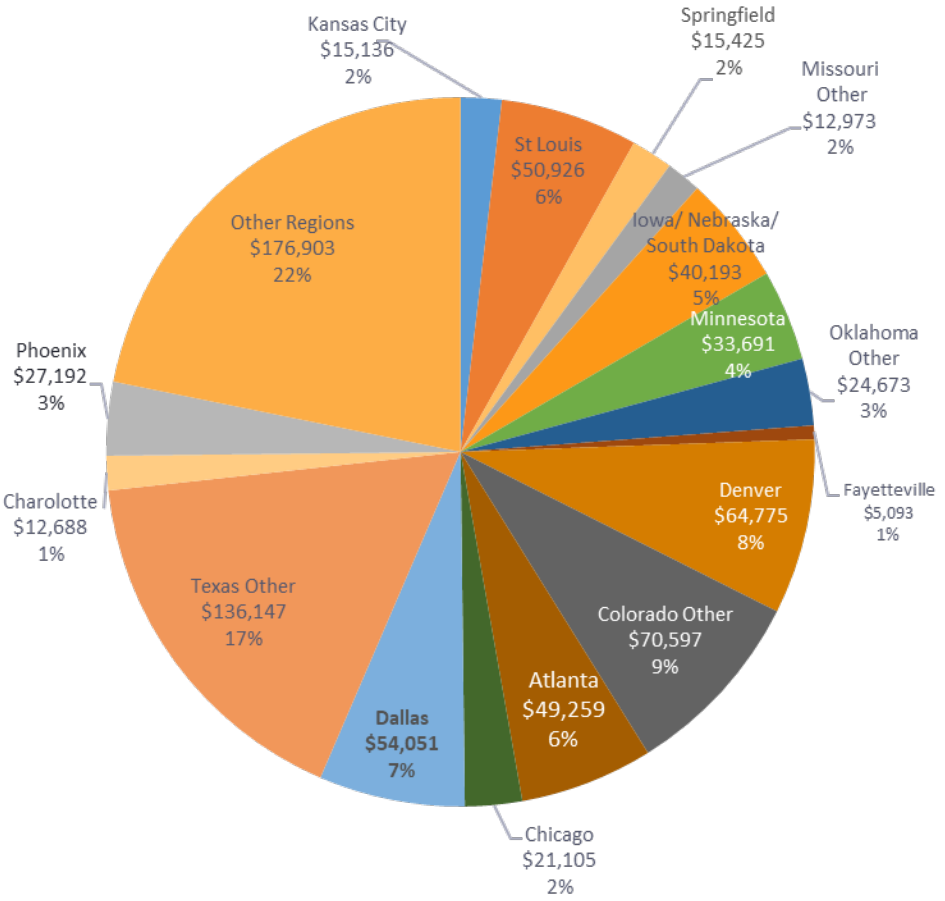
Construction & Land Development by Region

Gross Loans
[in thousands]

6-30-23 **$816,703**



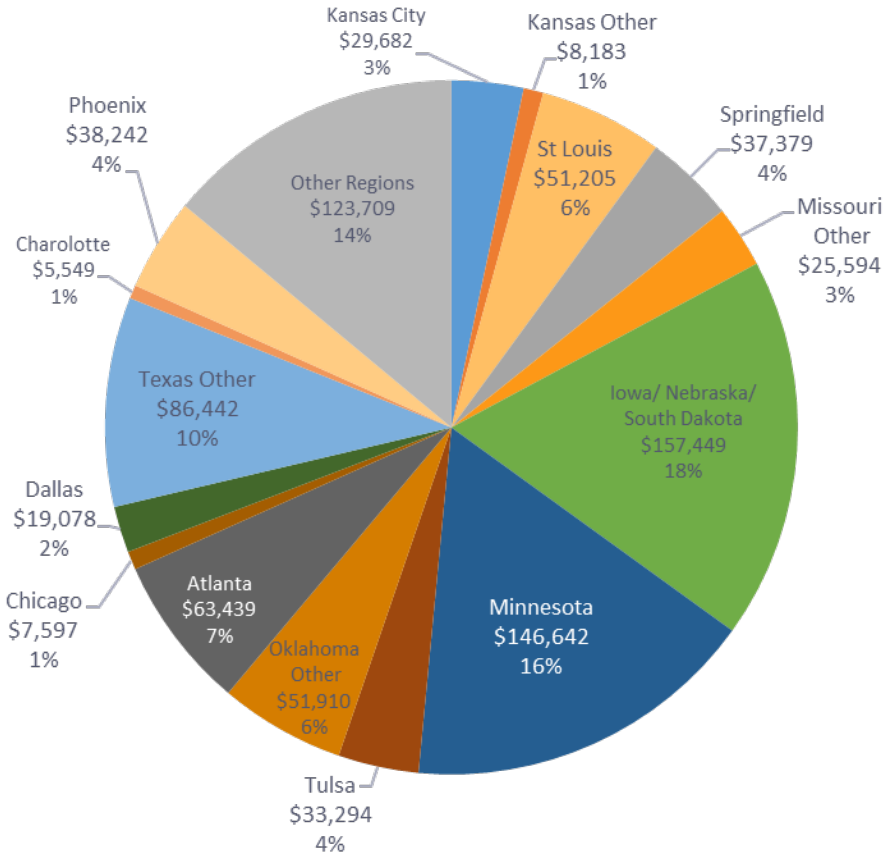
3-31-23 **$810,827**



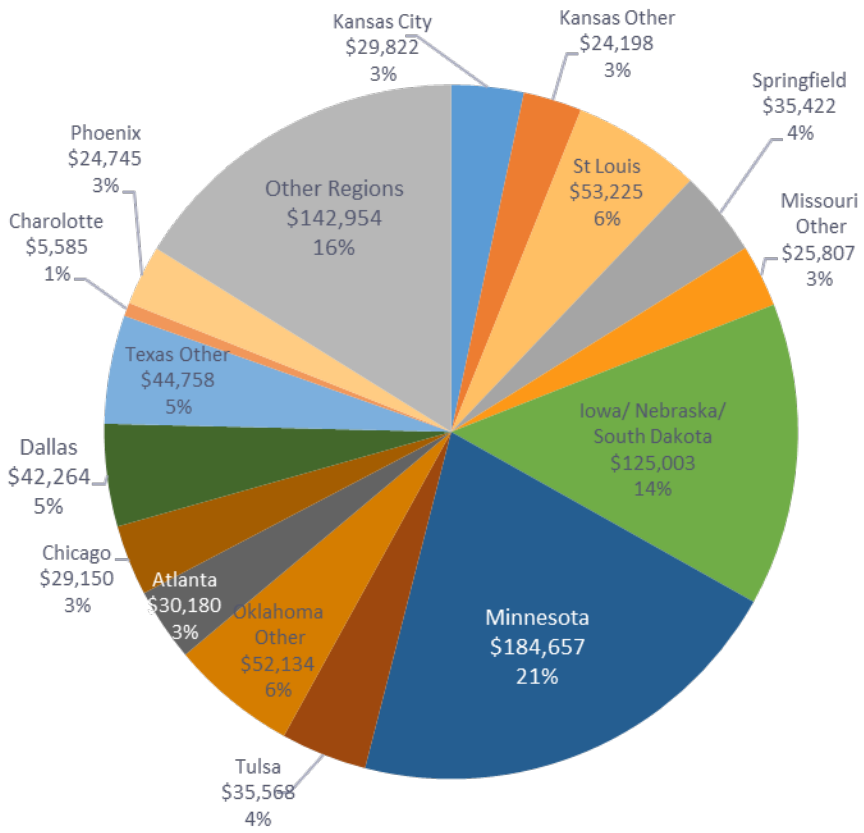
Multi Family Real Estate by Region

Gross Loans
[in thousands]

6-30-23 $885,394



3-31-23 $885,472



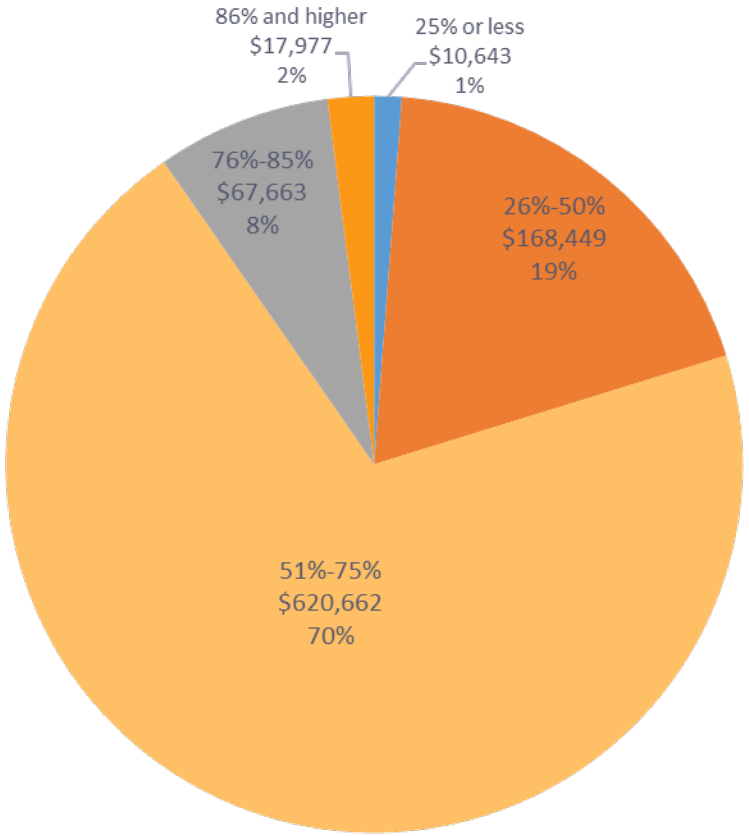
Average credit size is $4,277,263

Average credit size is $4,176,754

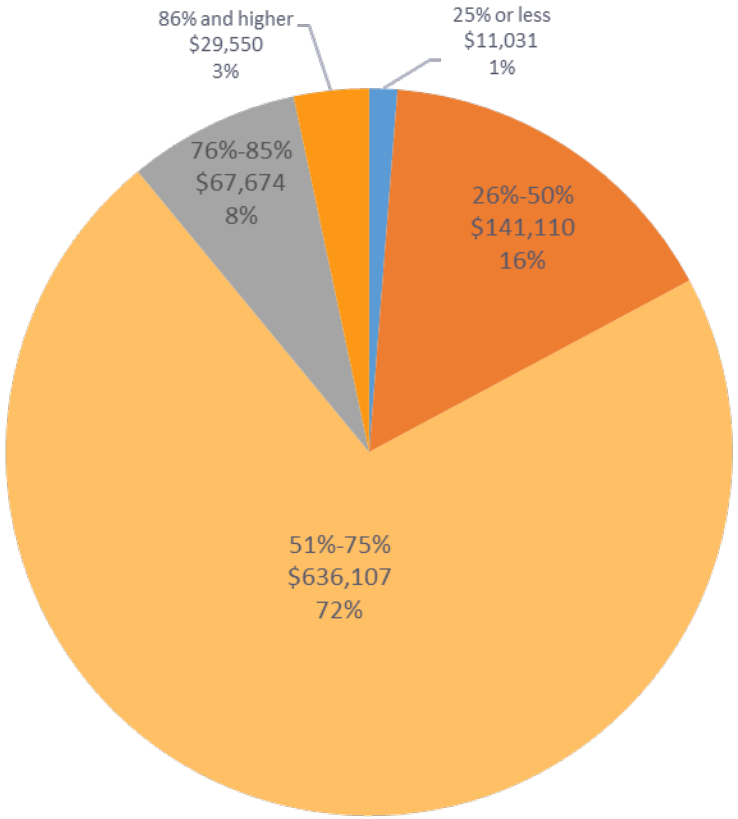
Multi Family Real Estate by LTV

Gross Loans
[in thousands]

6-30-23 **$885,394**



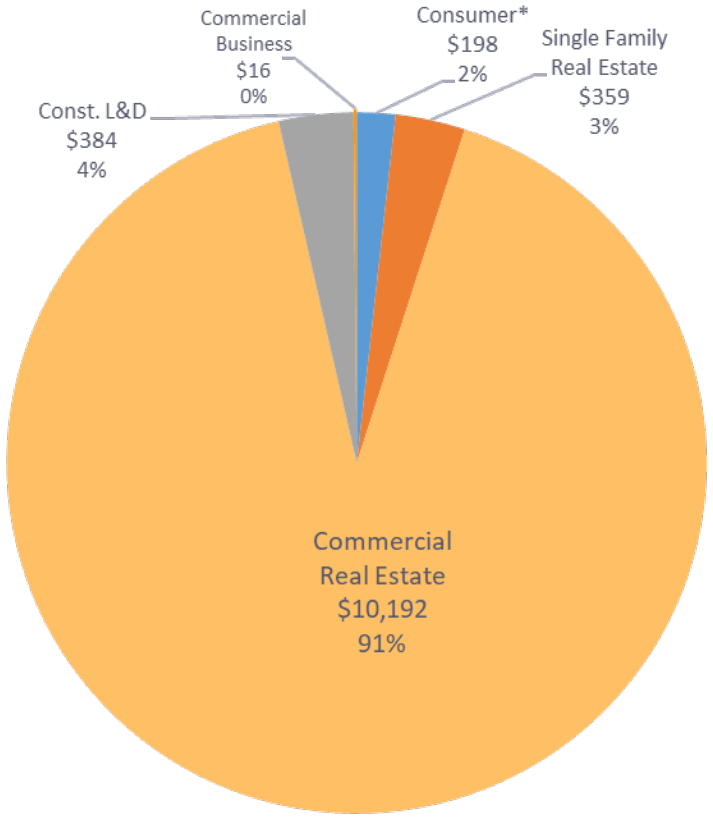
3-31-23 **$885,472**



Non-performing by Type

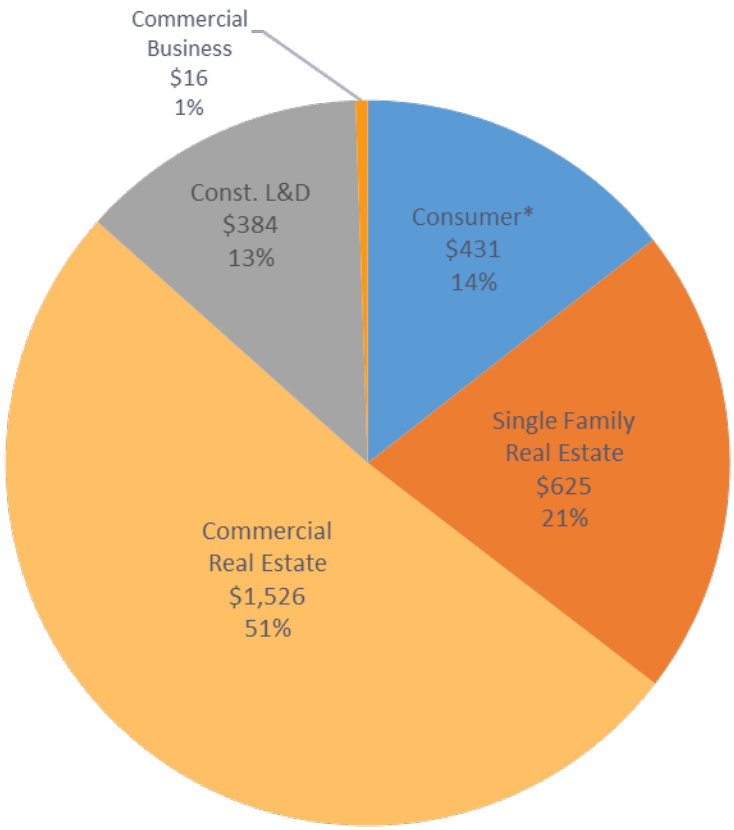
Gross Loans
[in thousands]

6-30-23 **$11,149**



*Includes Home Equity Loans of $27

3-31-23 **$2,982**

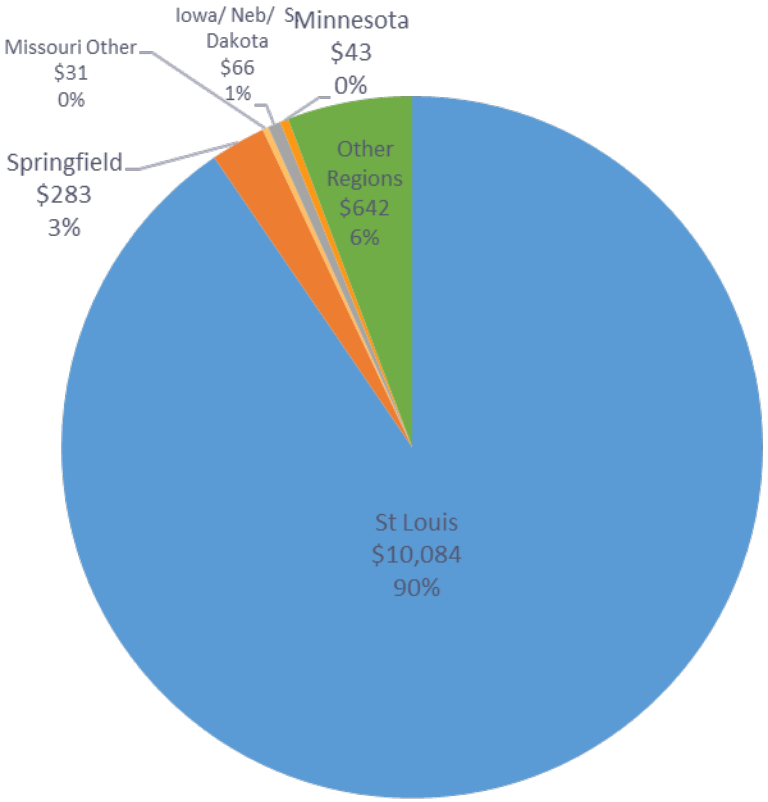


*Includes Home Equity Loans of $309

Non-performing by Region

Gross Loans
[in thousands]

6-30-23 **$11,149**



3-31-23 **$2,982**

