GREAT SOUTHERN BANK

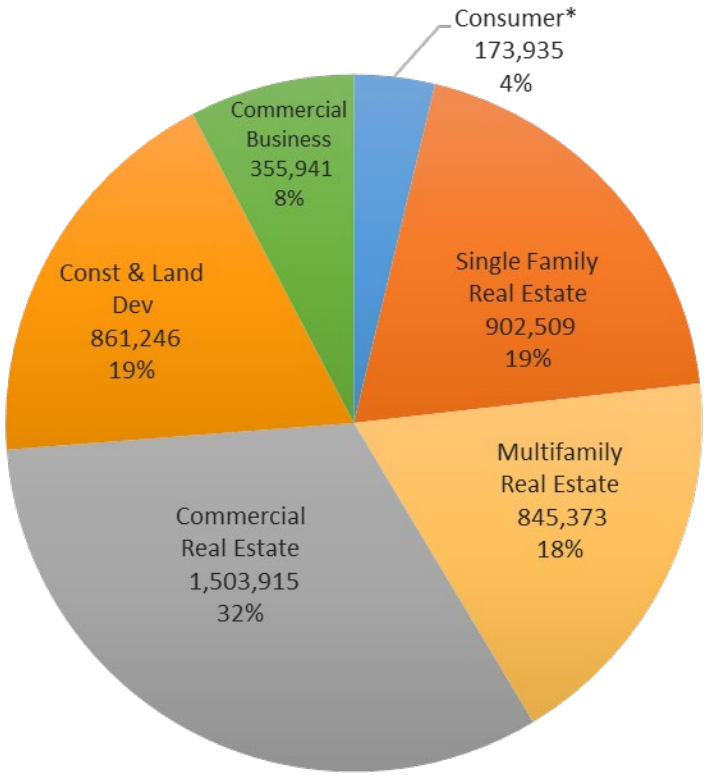
LOAN PORTFOLIO

September 30, 2023

Loan Portfolio

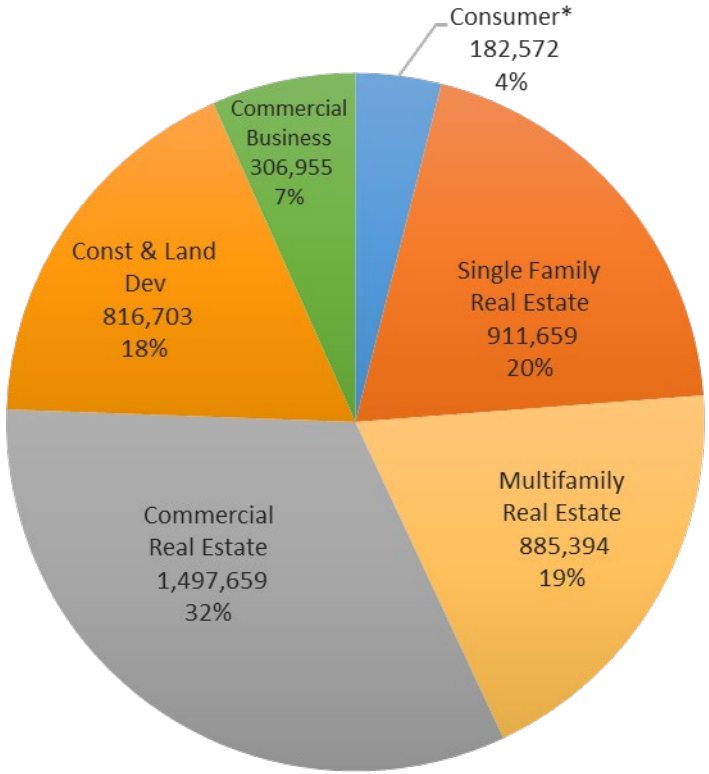
Gross Loans
[in thousands]

9-30-23 **$4,642,919**



*Includes Home Equity Loans of $111,665

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

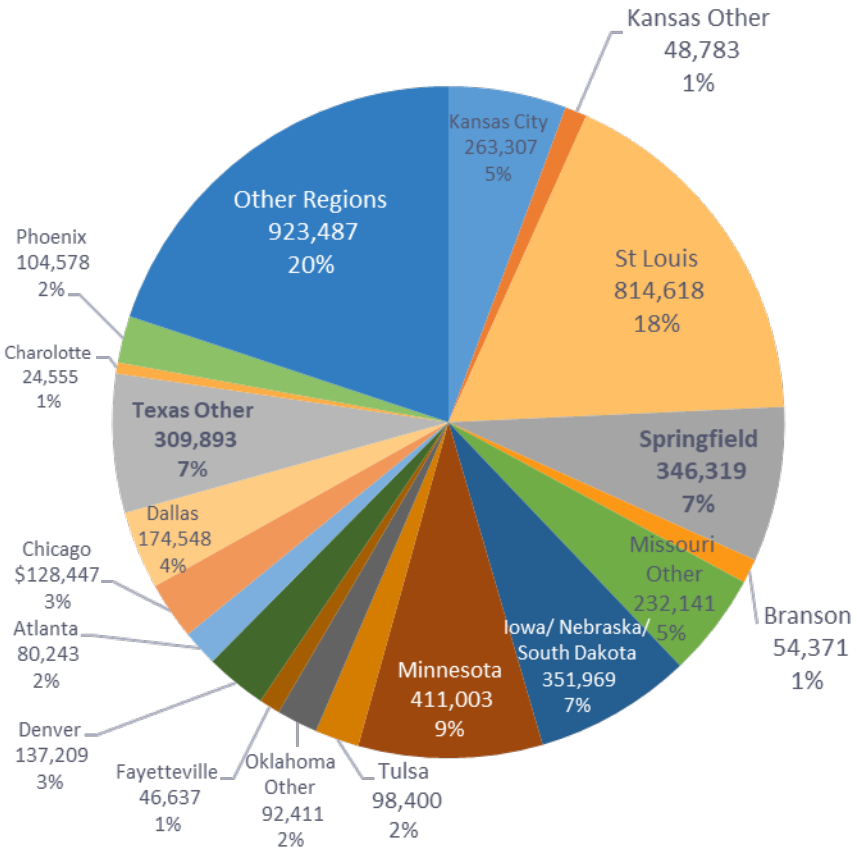


*Includes Home Equity Loans of $114,901

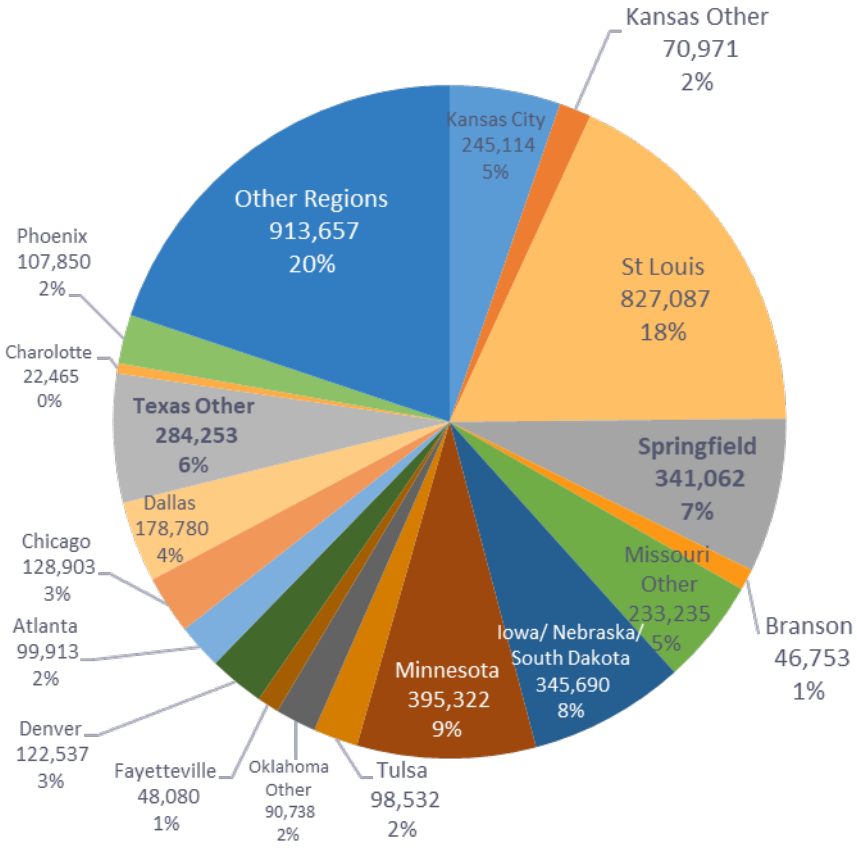
Loan Portfolio by Region

Gross Loans
[in thousands]

9-30-23 **$4,642,919**



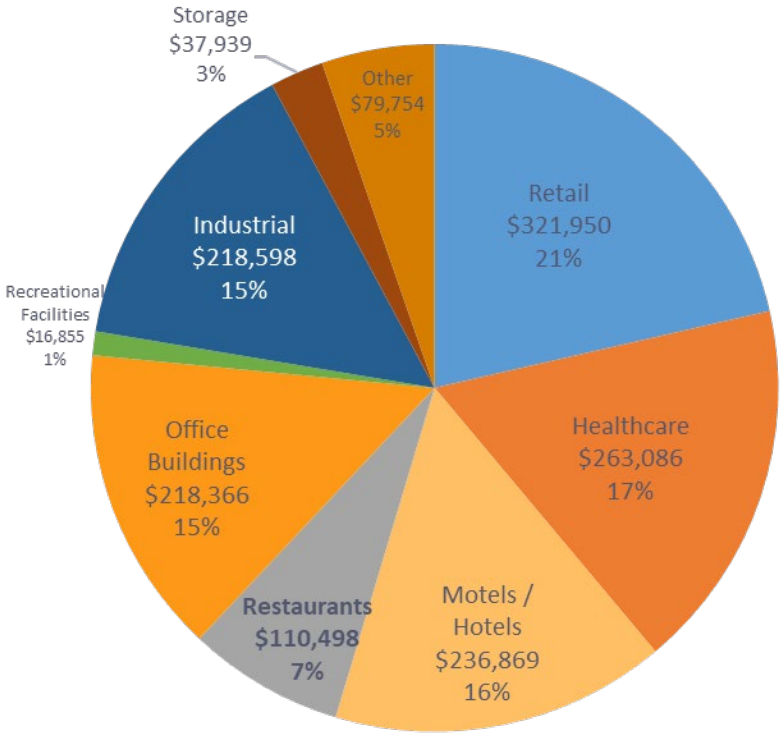
6-30-23 **$4,600,942**



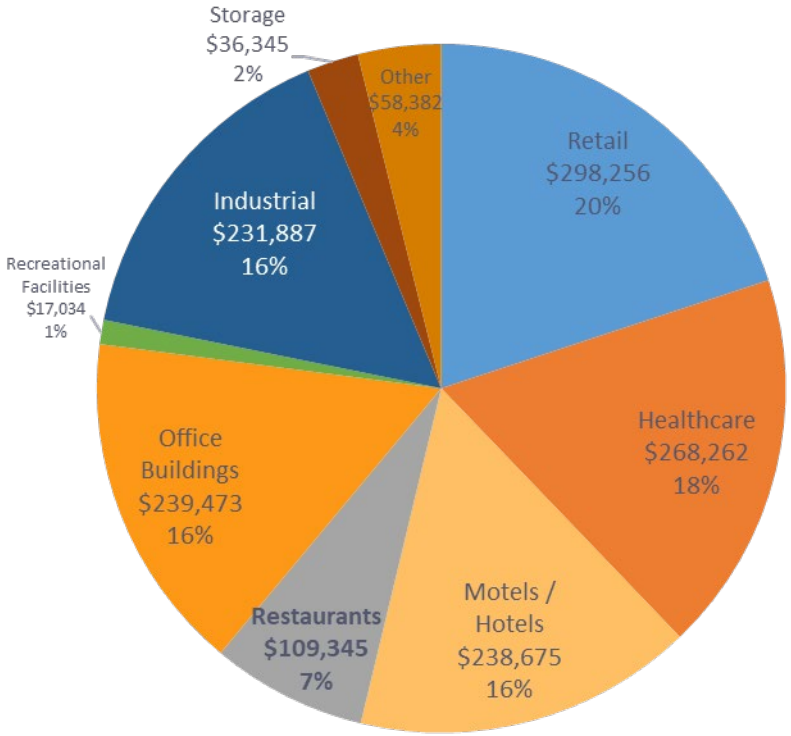
Commercial Real Estate by Industry

Gross Loans
[in thousands]

9-30-23 **$1,503,915**



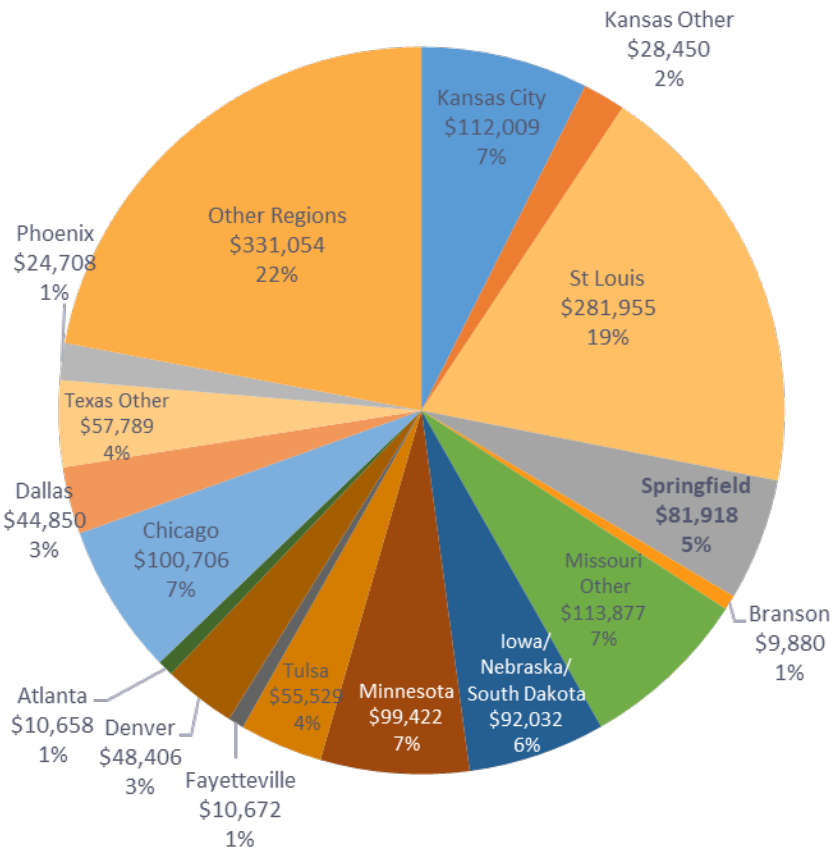
6-30-23 **$1,497,659**



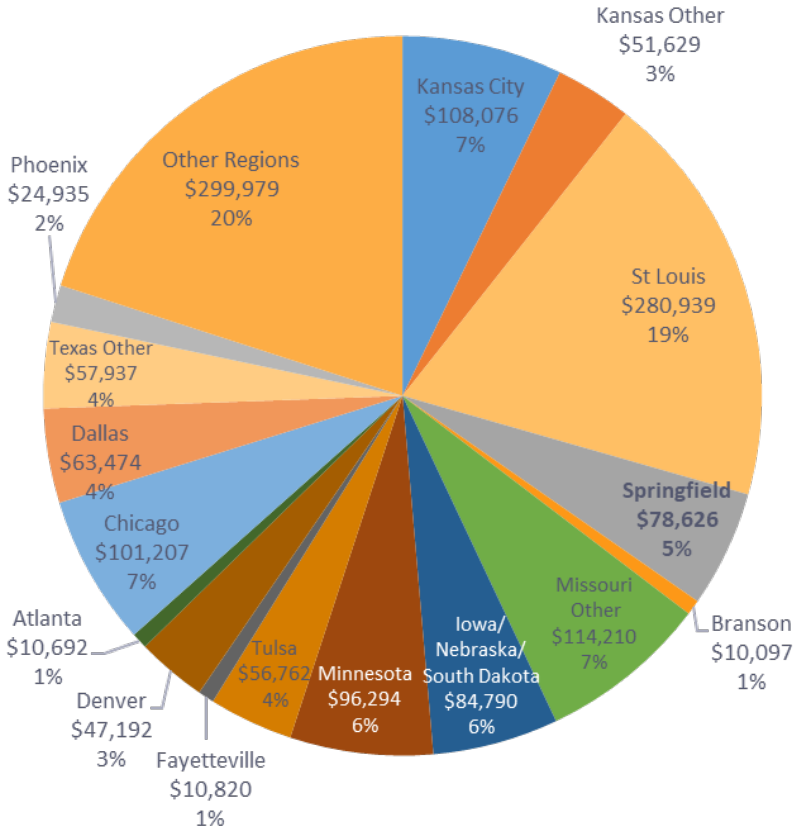
Commercial Real Estate by Region

Gross Loans
[in thousands]

9-30-23 **$1,503,915**



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



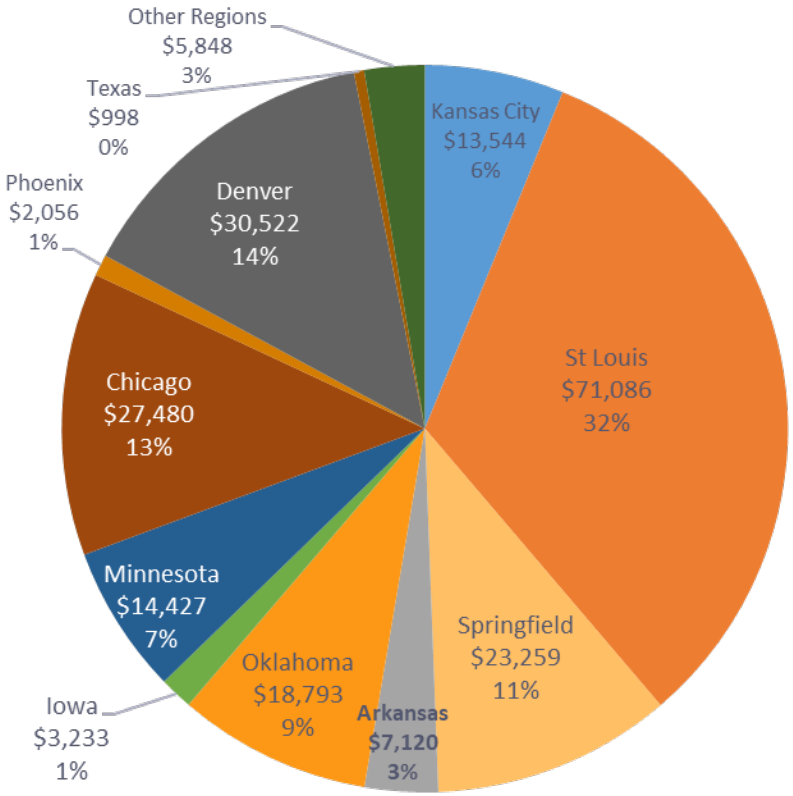
Commercial Real Estate Office and Retail

All Data as of 9/30/23

Gross Loans
[in thousands]

Office

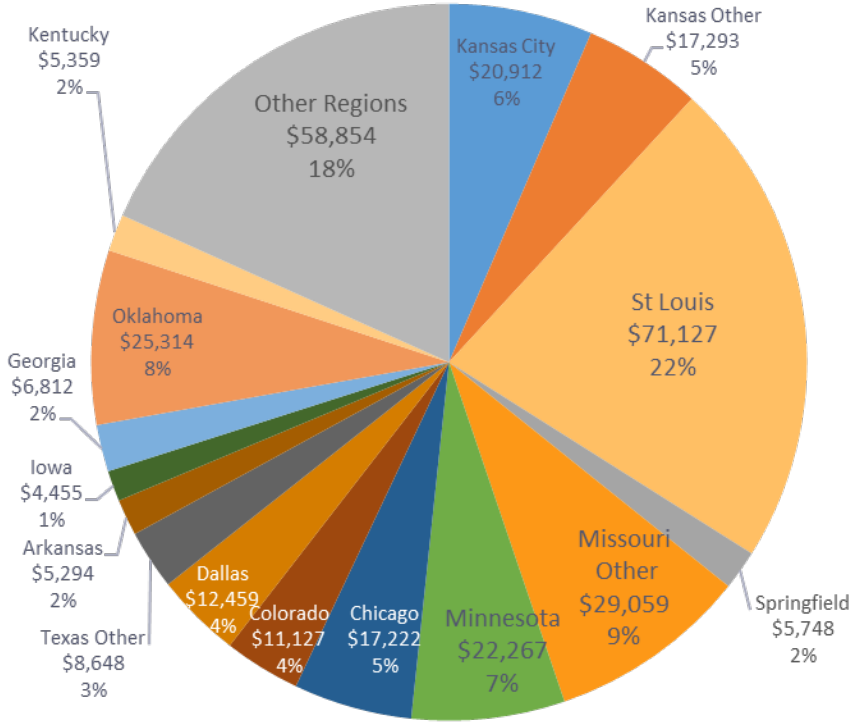
$218,366



Average credit size is $1,770,757

Retail

$321,950



Average credit size is $1,839,277

Commercial Real Estate Office and Retail

All Data as of 9/30/23

Gross Loans
[in thousands]

Office - $218,366

	Medical	Traditional
Outstanding Balance	$42,425	$175,941
# of Loans	23	123
Avg. Loan Size	$1,768	$1,550
Weighted Avg. LTV	40%	

Owner Occupied	$20,540
# of Loans	58
Avg. Loan Size	$342
Weighted Avg. LTV	59%
Other Office Sq. Ft.	
>100,000	$87,279
20,000-100,000	$44,237
<20,000	$23,885
# of Loans	65
Avg. Loan Size	$2,630
Weighted Avg. LTV	52%

96% of Office Portfolio – Pass Rated

Retail - $321,950

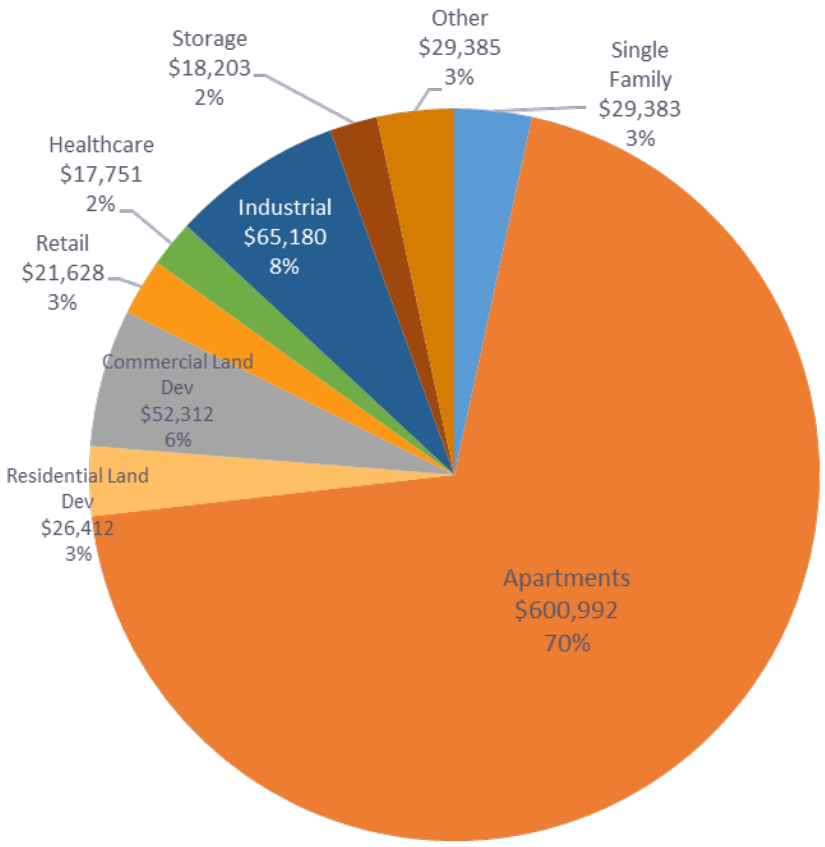
	Strip Center	Single Tenant	Mixed-Use	Neighborhood & Shopping Center
Outstanding Balance	$113,998	$98,657	$17,653	$91,642
# of Loans	52	83	18	25
Avg. Loan Size	$2,192	$1,189	$981	$3,528
Weighted Avg. LTV	60%	57%	57%	53%

100% of Retail Portfolio – Pass Rated

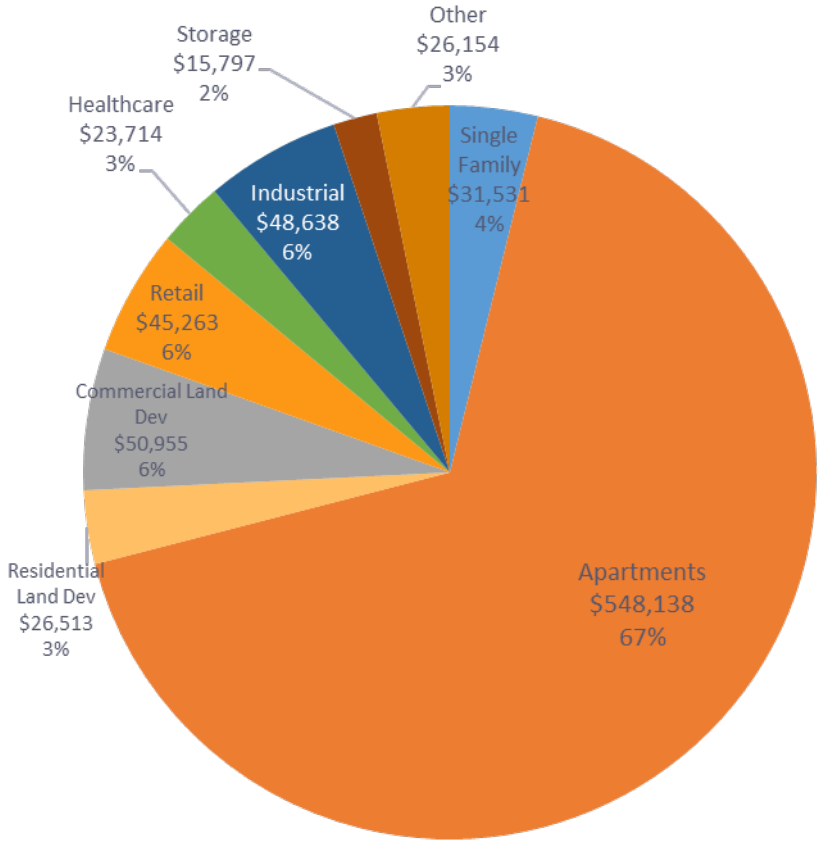
Construction & Land Development by Industry

Gross Loans
[in thousands]

9-30-23 **$861,246**



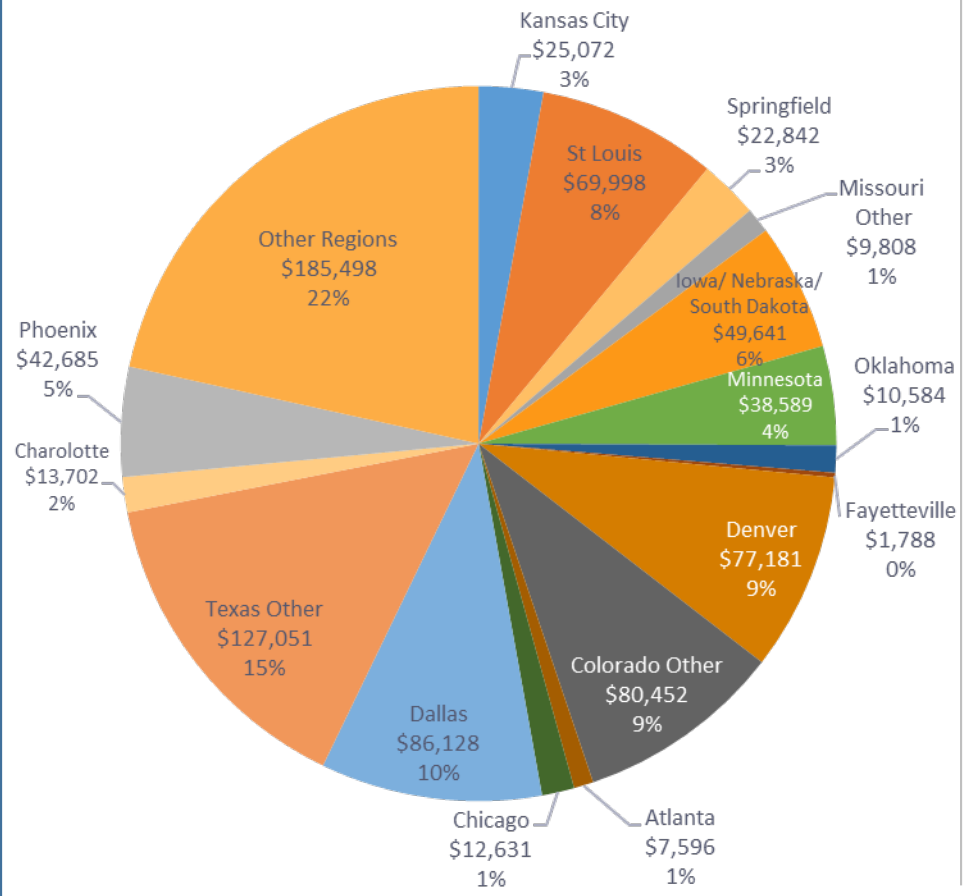
6-30-23 **$816,703**



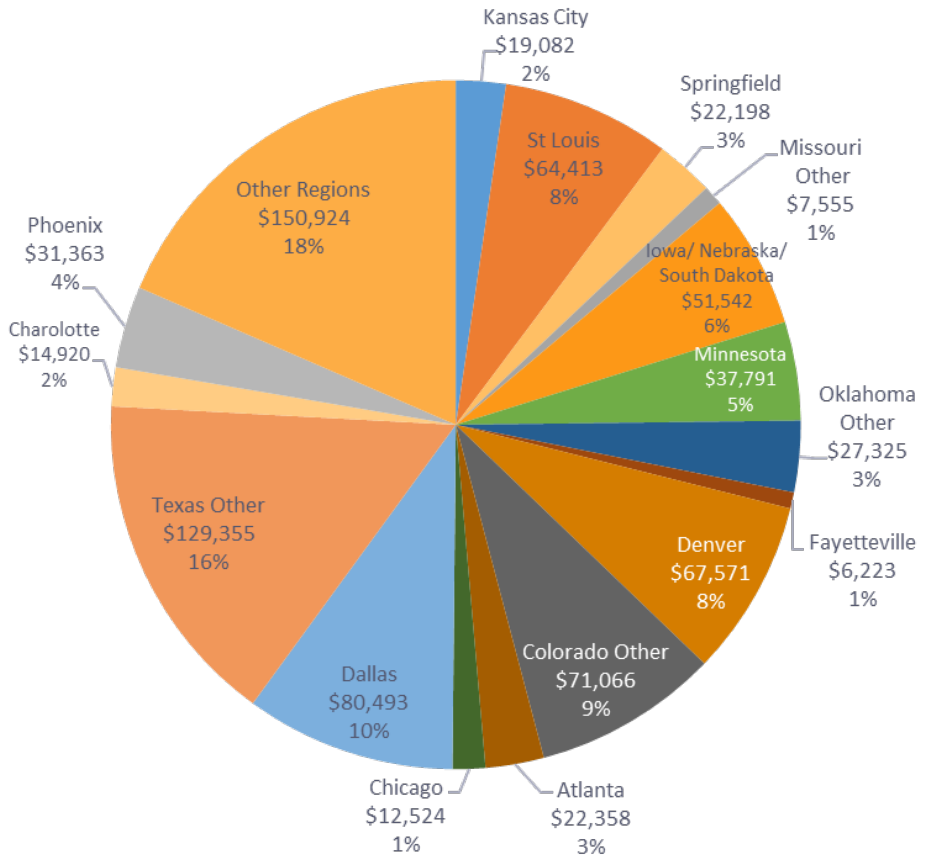
Construction & Land Development by Region

Gross Loans
[in thousands]

9-30-23 **$861,246**



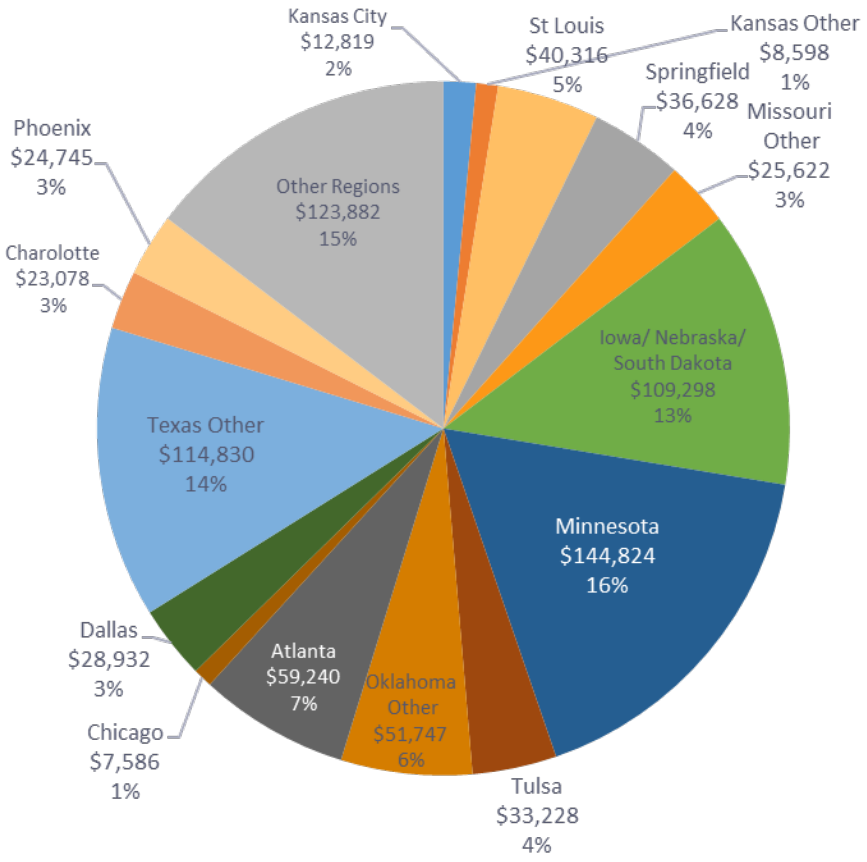
6-30-23 **$816,703**



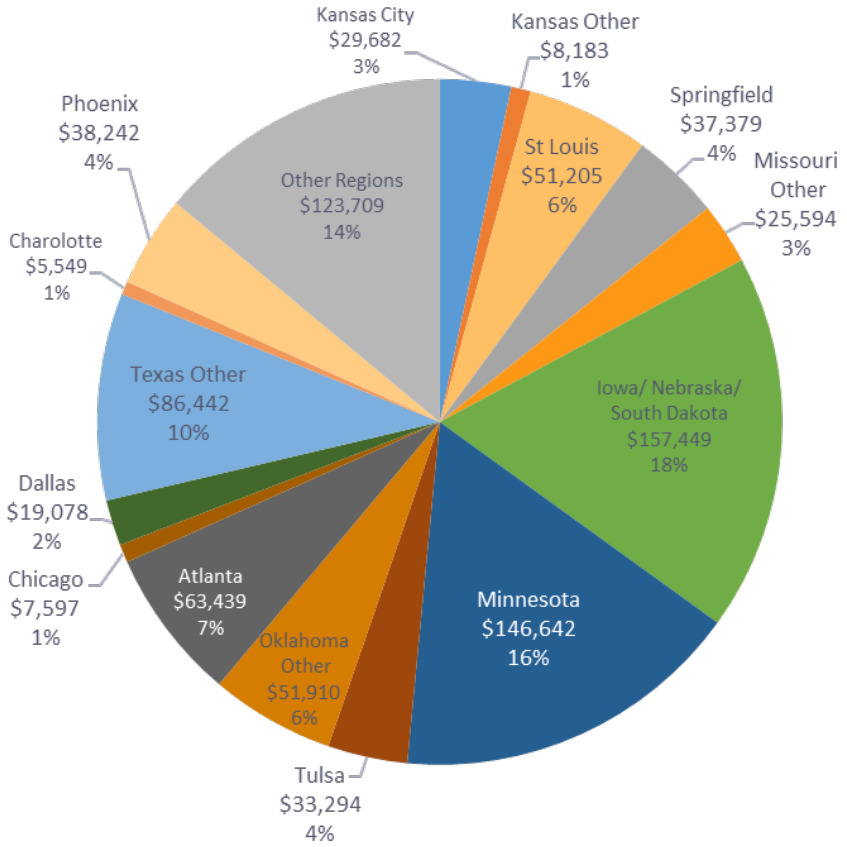
Multi Family Real Estate by Region

Gross Loans
[in thousands]

9-30-23 **$845,373**



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



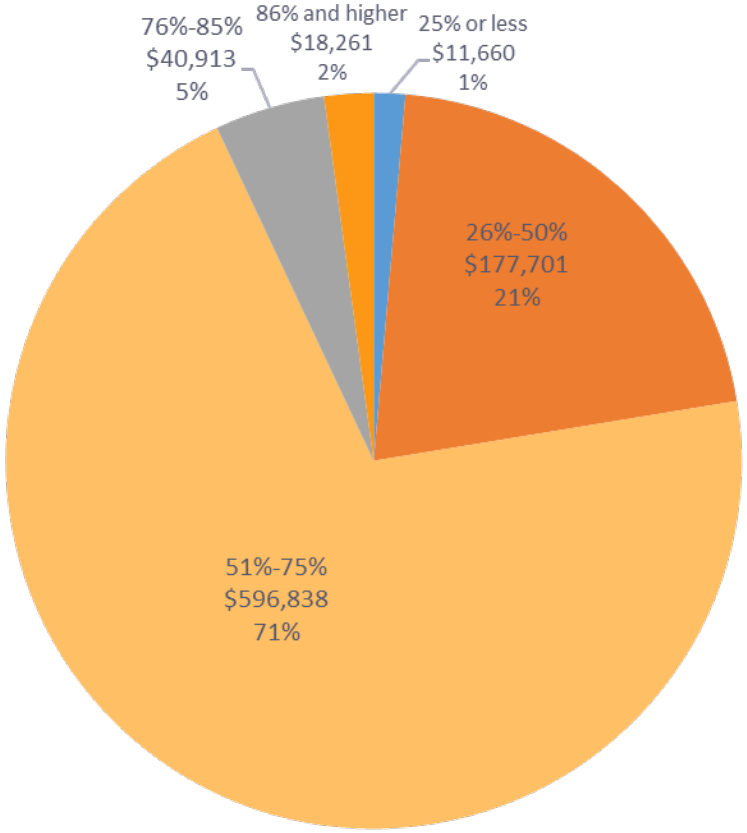
Average credit size is $4,362,154

Average credit size is $4,277,263

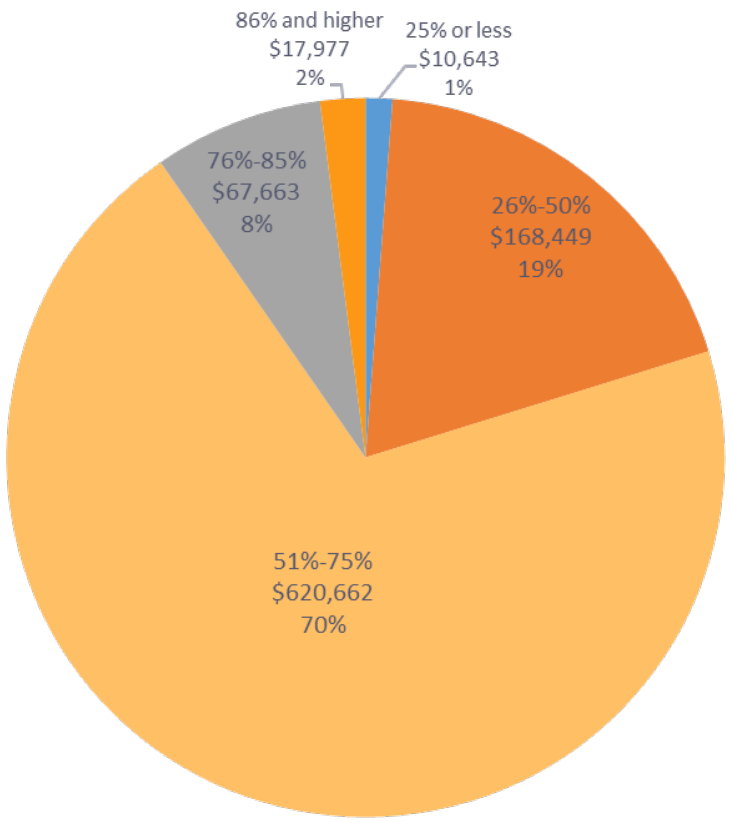
Multi Family Real Estate by LTV

Gross Loans
[in thousands]

9-30-23 **$845,373**



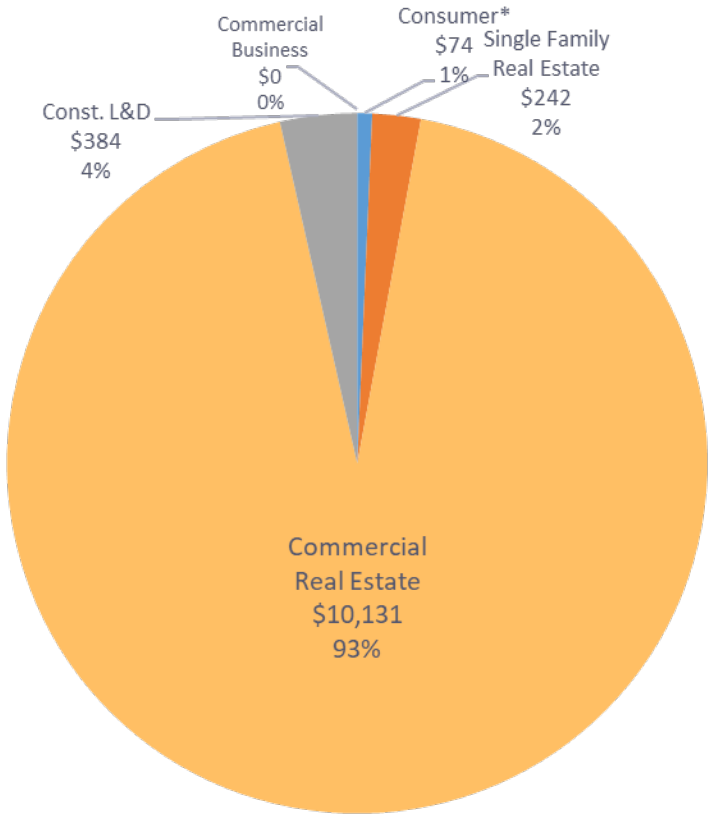
6-30-23 **$885,394**



Non-performing by Type

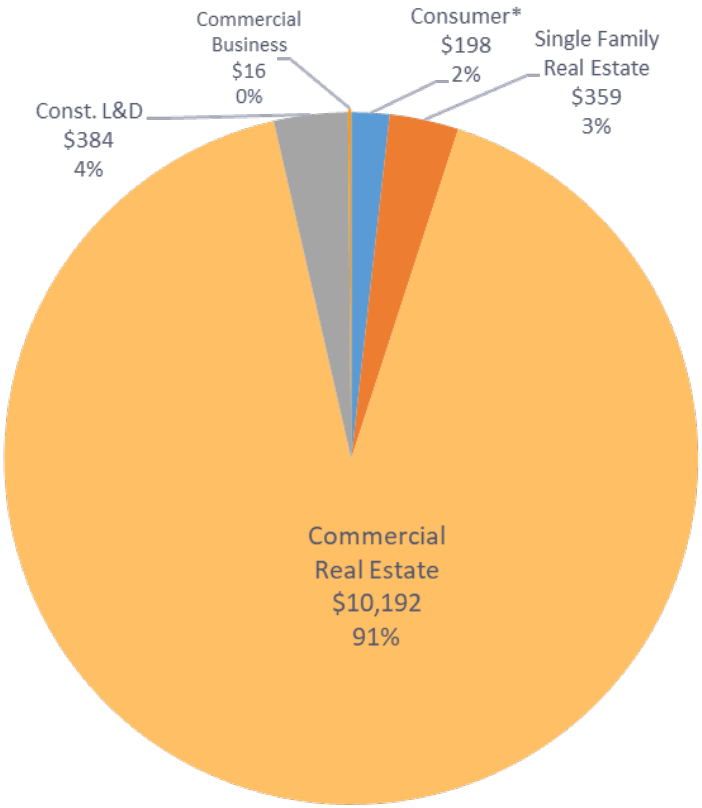
Gross Loans
[in thousands]

9-30-23 **$10,831**



*Includes Home Equity Loans of $32

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

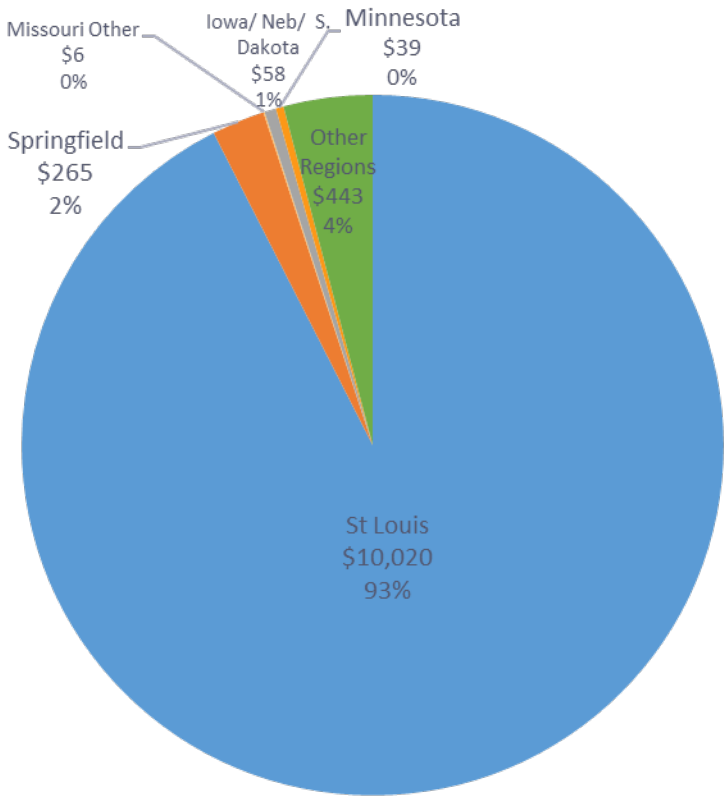


*Includes Home Equity Loans of $27

Non-performing by Region

Gross Loans
[in thousands]

9-30-23 **$10,831**



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

