GREAT SOUTHERN BANK

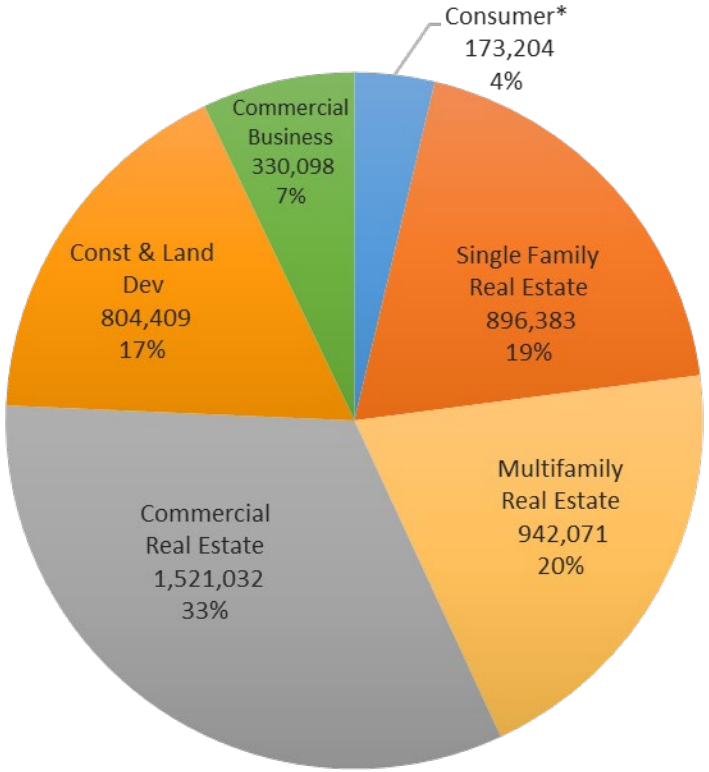
LOAN PORTFOLIO

December 31, 2023

Loan Portfolio

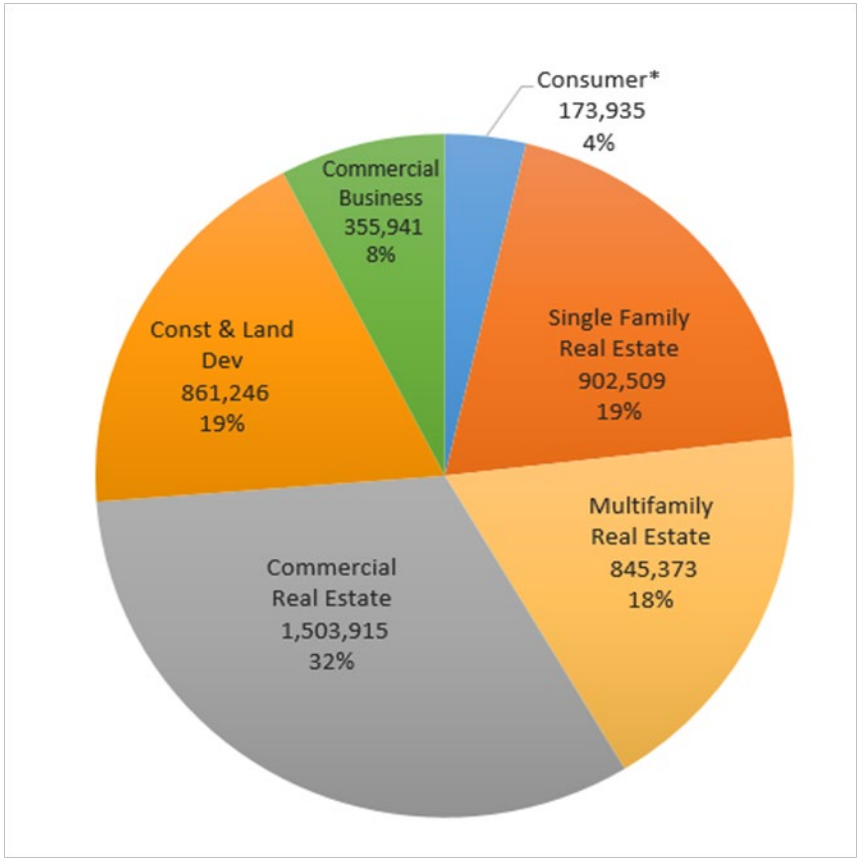
Gross Loans
[in thousands]

12-31-23 **$4,667,197**



*Includes Home Equity Loans of $115,883

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

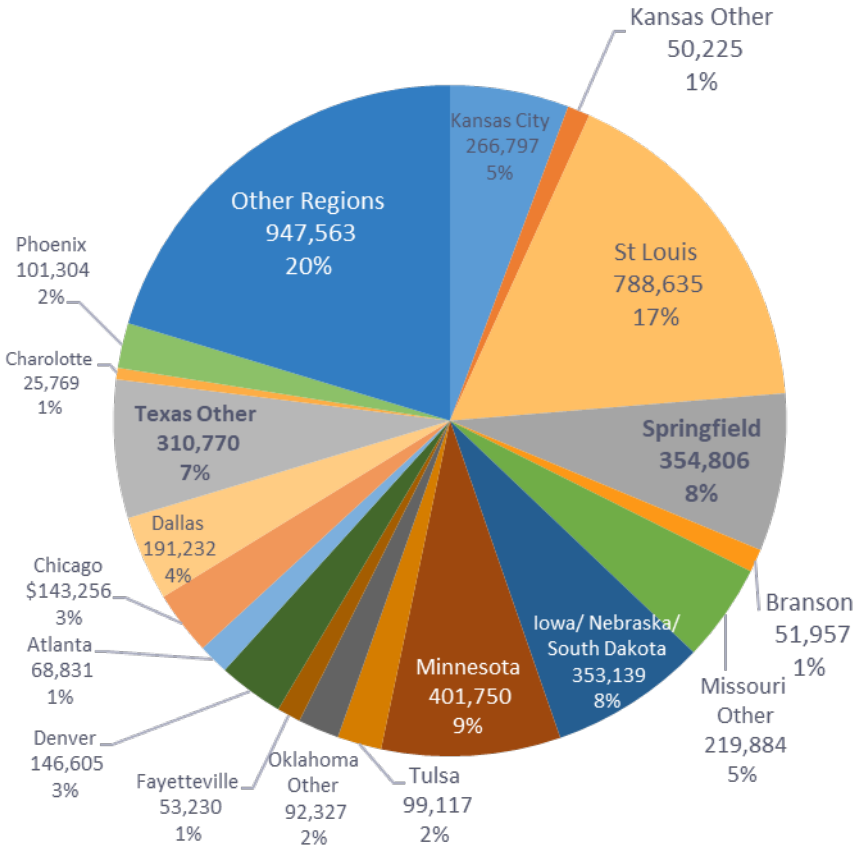


*Includes Home Equity Loans of $111,665

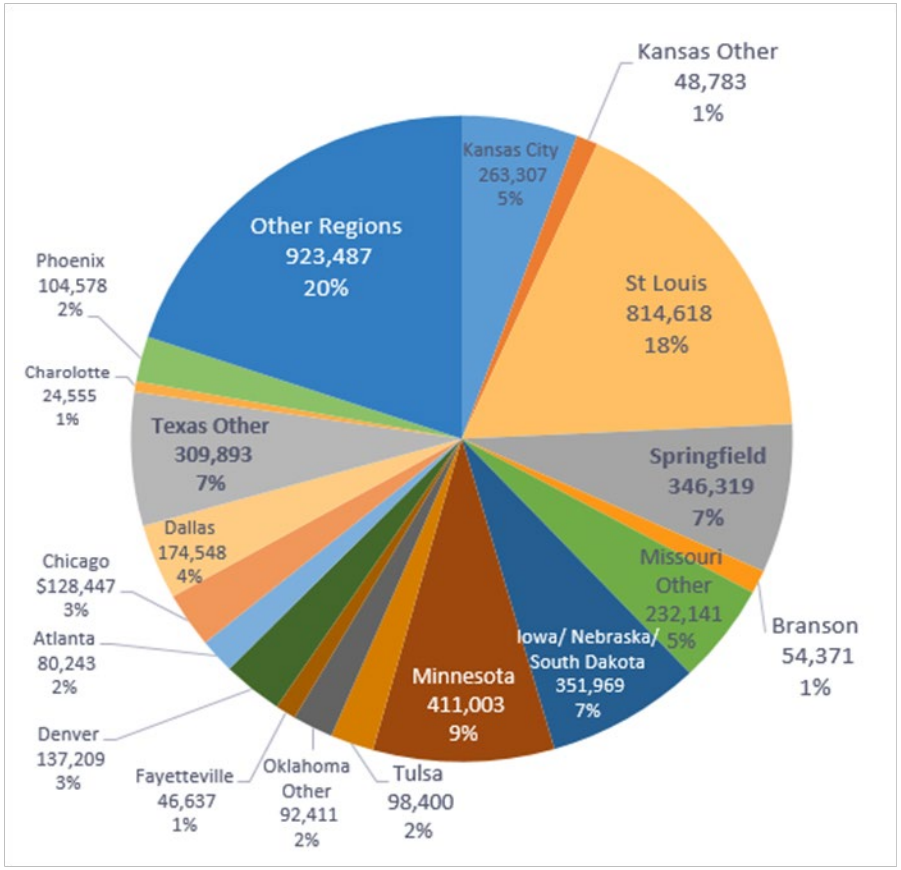
Loan Portfolio by Region

Gross Loans
[in thousands]

12-31-23 **$4,667,197**



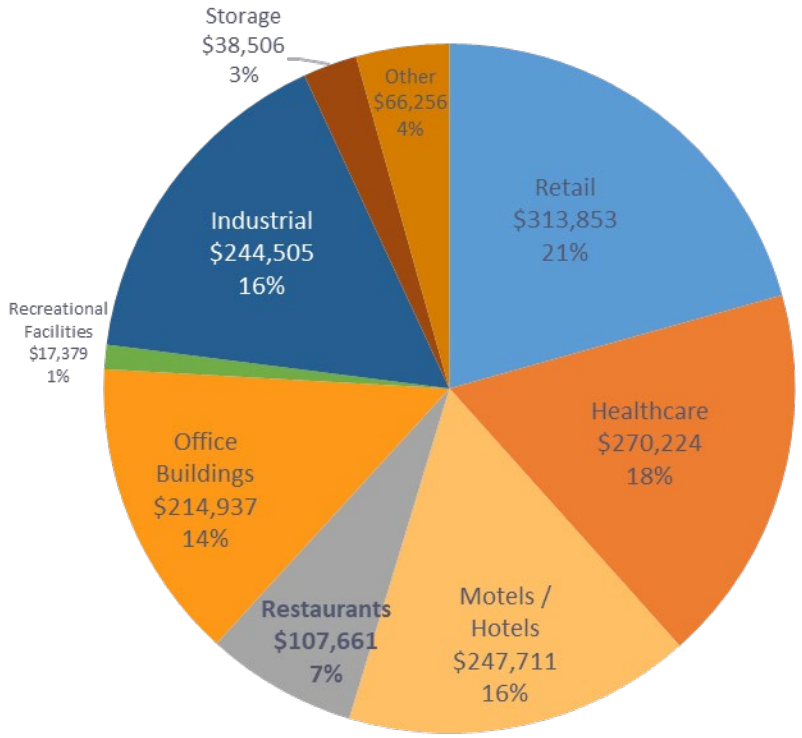
9-30-23 **$4,642,919**



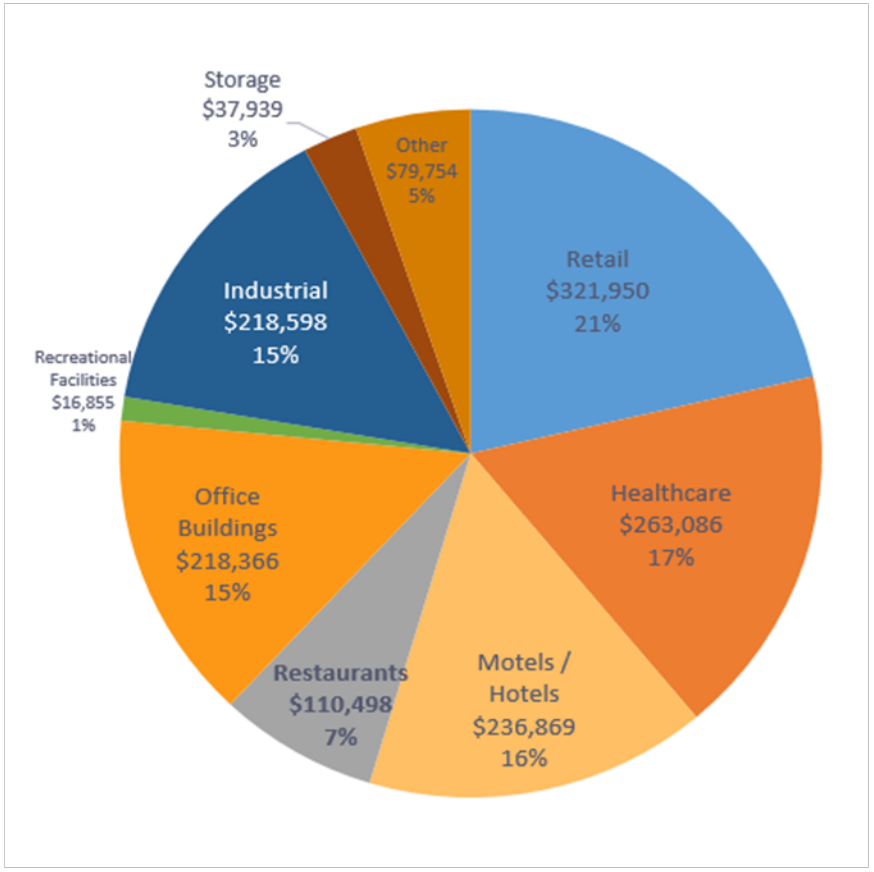
Commercial Real Estate by Industry

Gross Loans
[in thousands]

12-31-23 **$1,521,032**



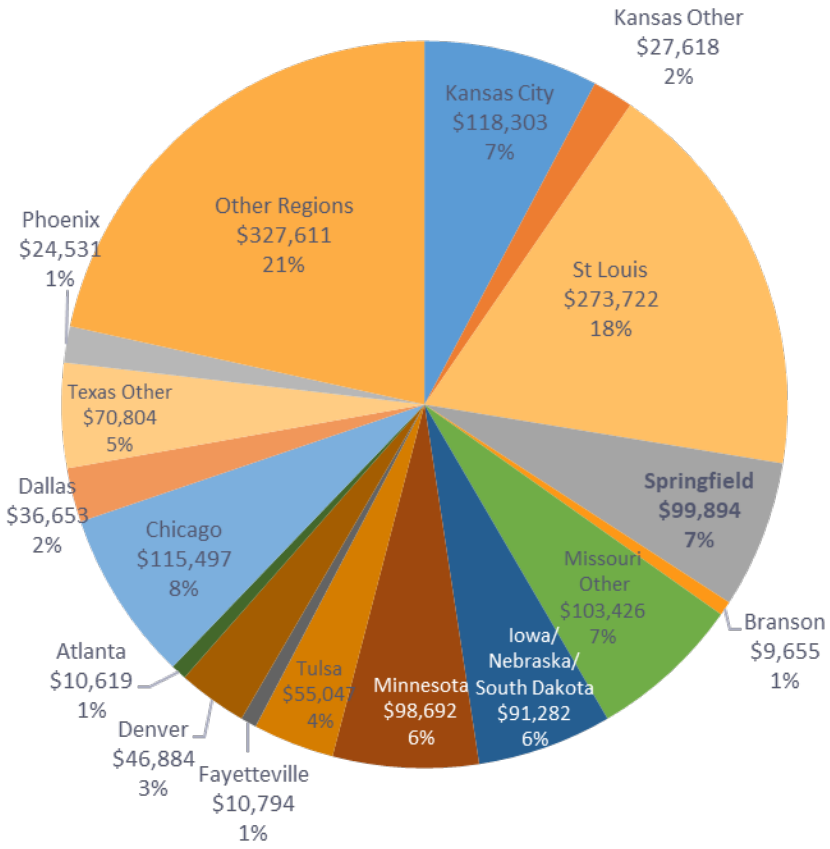
9-30-23 **$1,503,915**



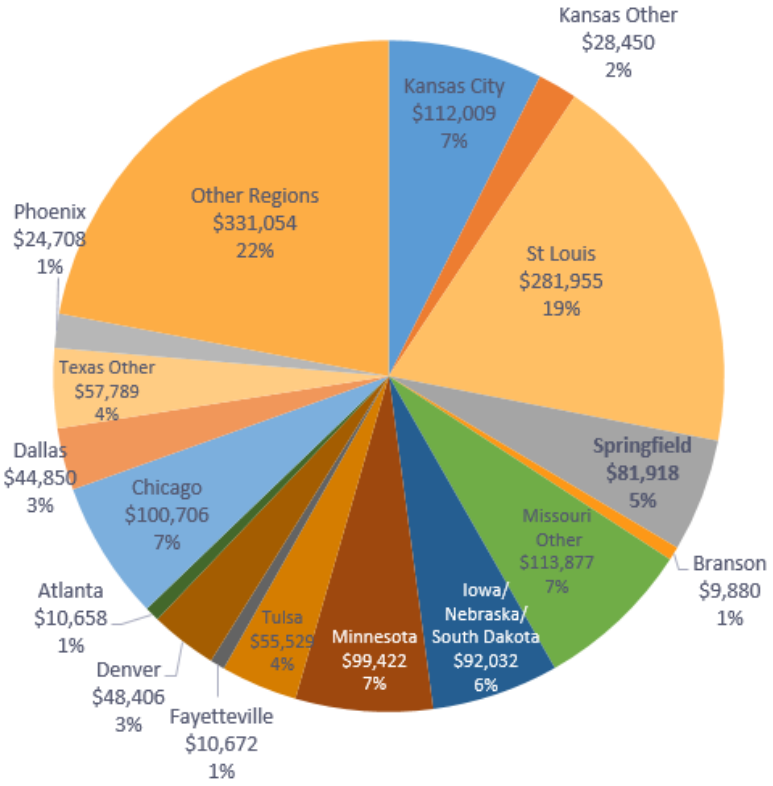
Commercial Real Estate by Region

Gross Loans
[in thousands]

12-31-23 **$1,521,032**



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



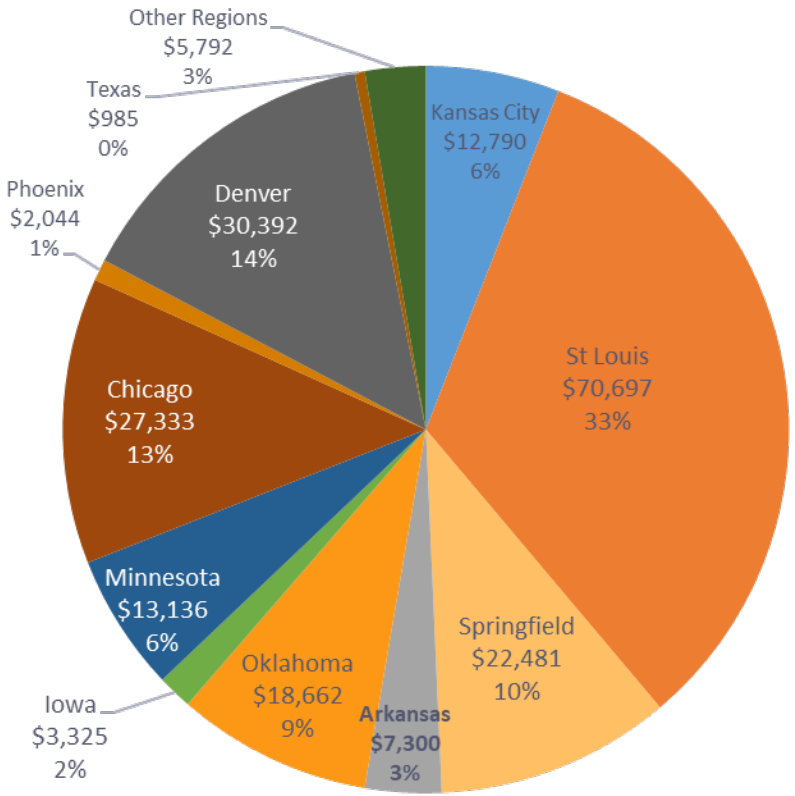
Commercial Real Estate Office and Retail

All Data as of 12/31/23

Gross Loans
[in thousands]

Office

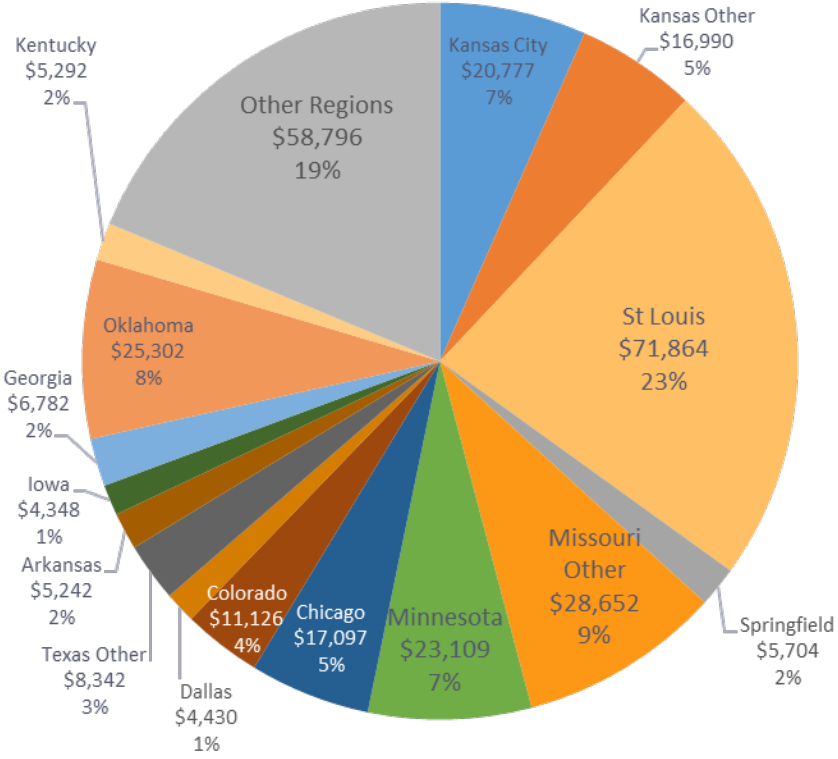
$214,937



Average credit size is $1,503,053

Retail

$313,853



Average credit size is $1,743,629

Commercial Real Estate Office and Retail

All Data as of 12/31/23

Gross Loans
[in thousands]

Office - $214,937

	Medical	Traditional
Outstanding Balance	$40,024	$174,913
# of Loans	22	117
Avg. Loan Size	$1,740	$1,458
Weighted Avg. LTV	43%	

Owner Occupied	$20,911
# of Loans	57
Avg. Loan Size	$354
Weighted Avg. LTV	51%
Other Office Sq. Ft.	
>100,000	$87,162
20,000-100,000	$38,234
<20,000	$28,606
# of Loans	60
Avg. Loan Size	$2,525
Weighted Avg. LTV	54%

96% of Office Portfolio – Pass Rated

Retail - $313,853

	Strip Center	Single Tenant	Mixed-Use	Neighborhood & Shopping Center
Outstanding Balance	$112,626	$116,600	$18,743	$65,884
# of Loans	51	98	17	14
Avg. Loan Size	$2,208	$1,190	$1,102	$4,706
Weighted Avg. LTV	60%	55%	59%	53%

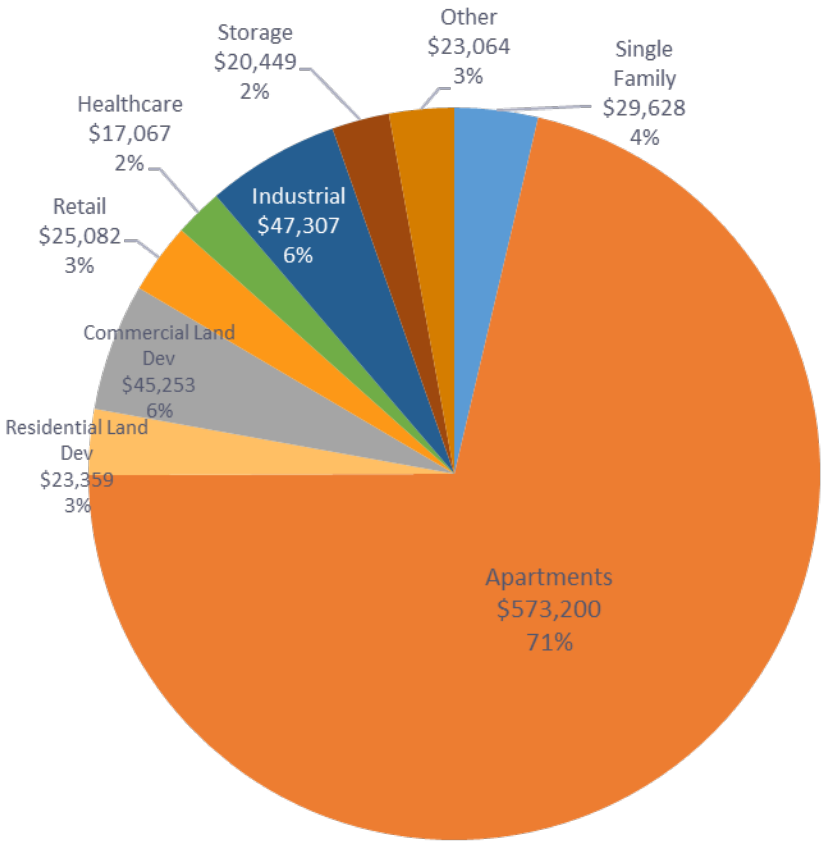
100% of Retail Portfolio – Pass Rated

Construction & Land Development by Industry

Gross Loans
[in thousands]

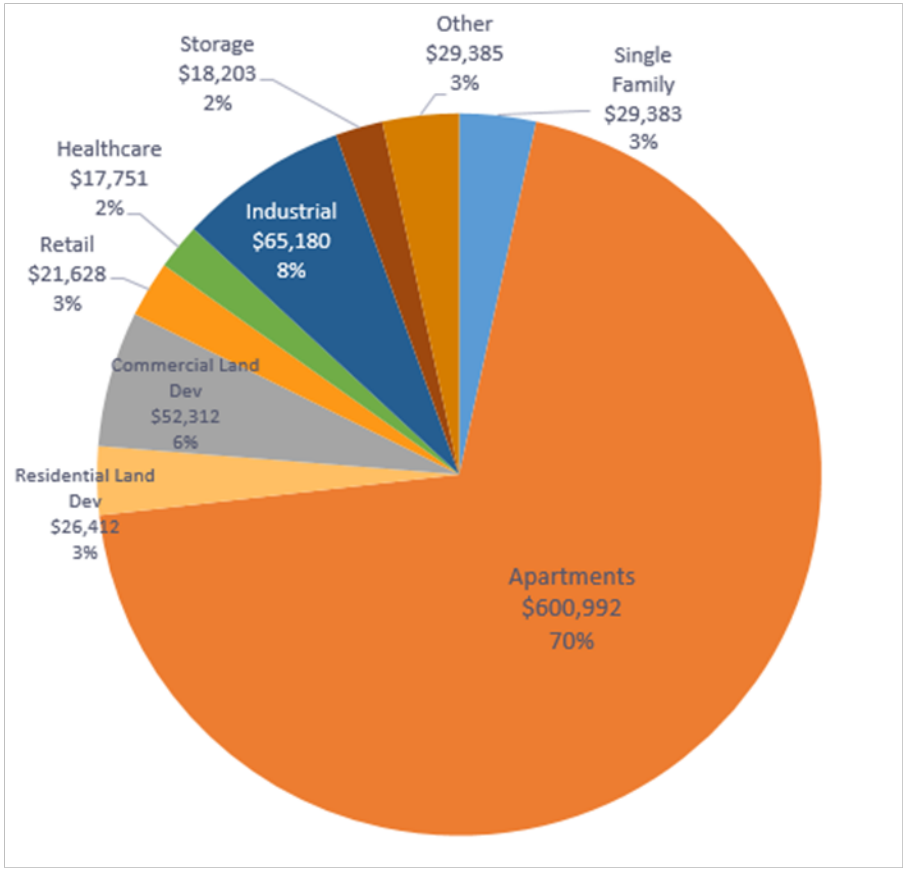
12-31-23

$804,409



9-30-23

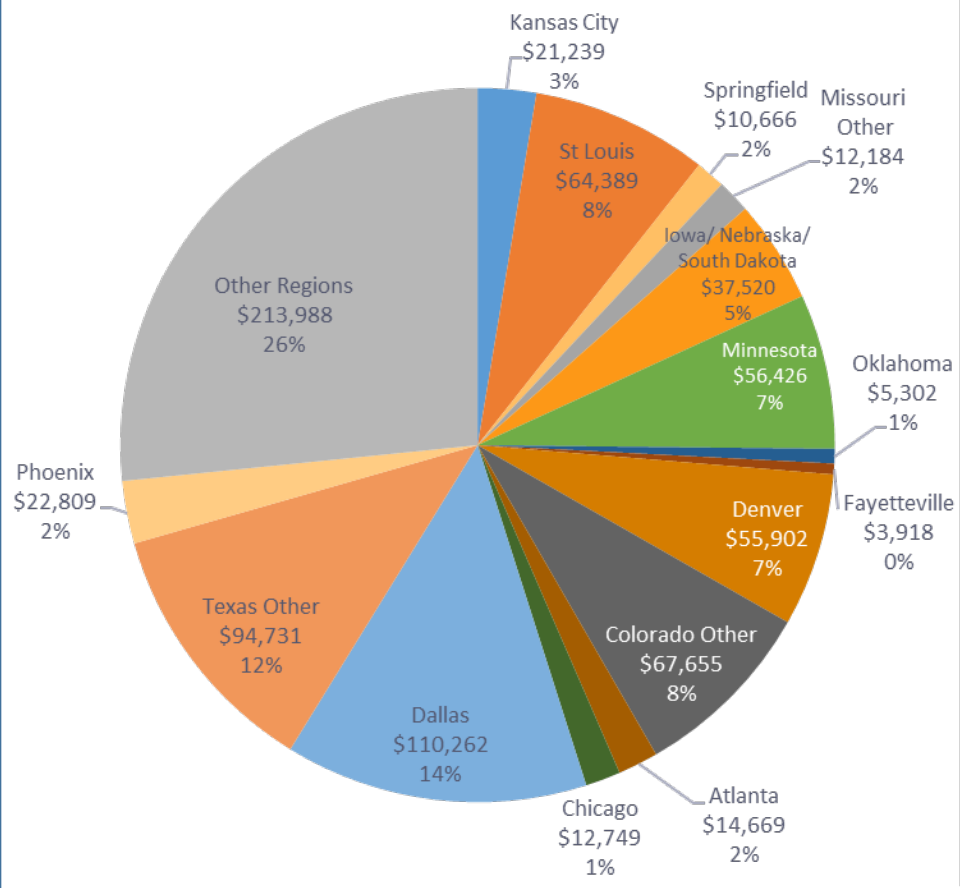
$861,246



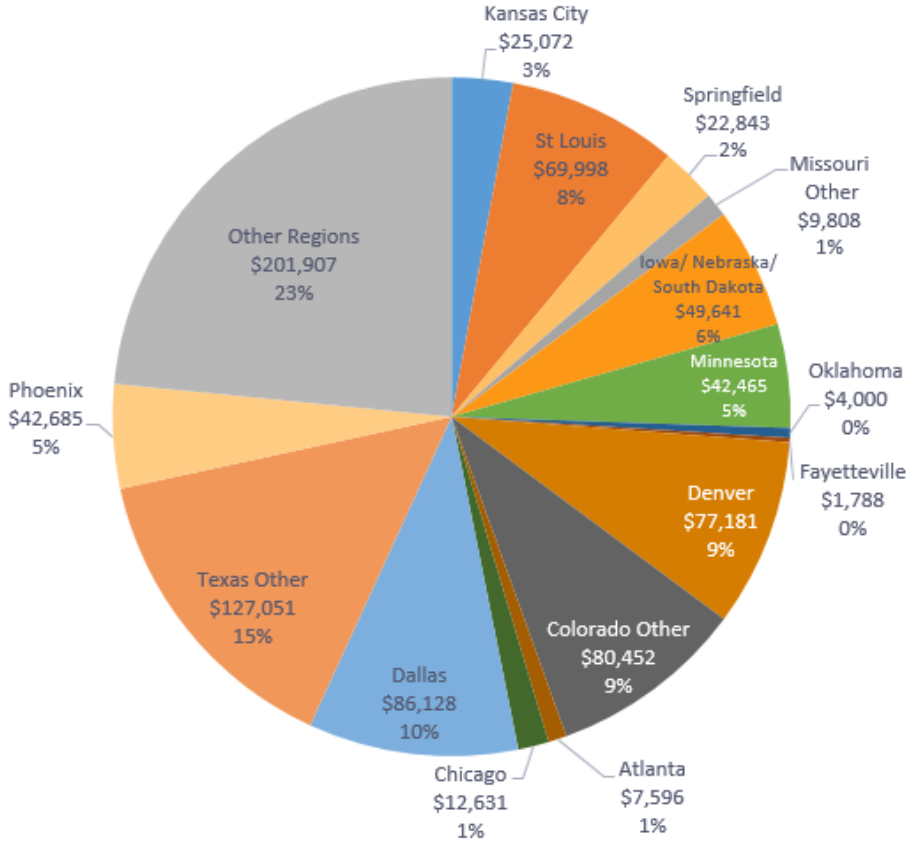
Construction & Land Development by Region

Gross Loans
[in thousands]

12-31-23 **$804,409**



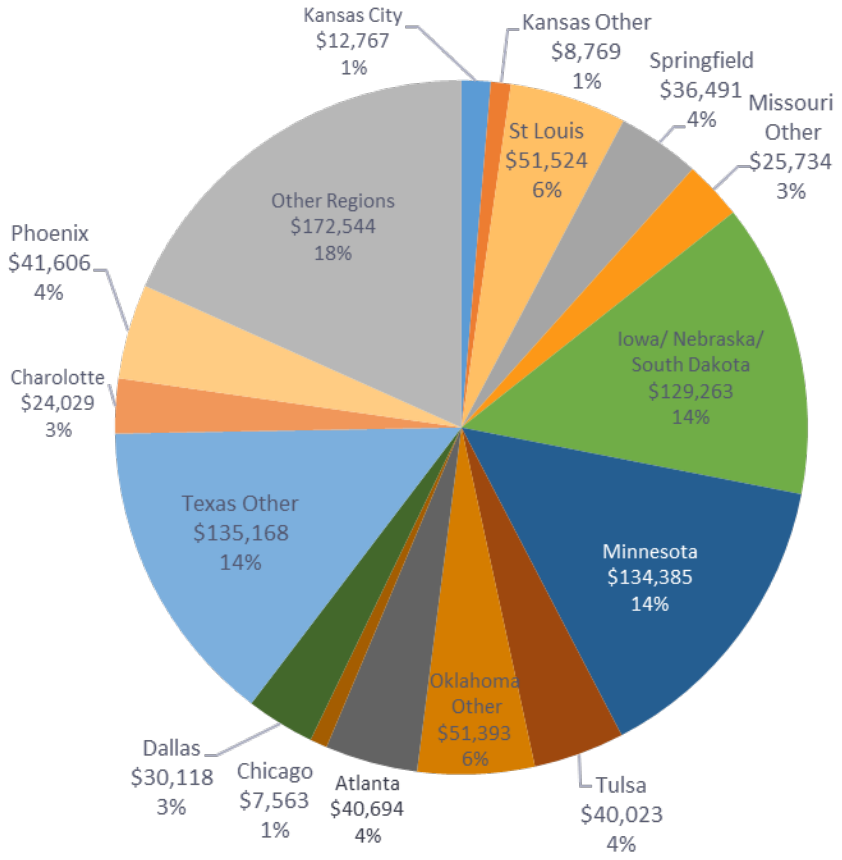
9-30-23 **$861,246**



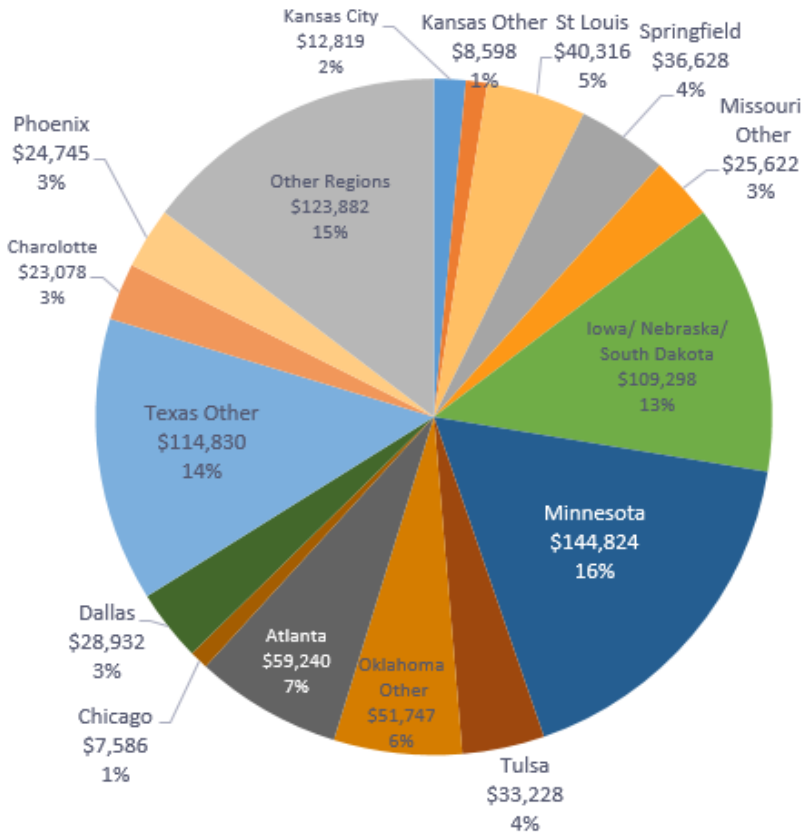
Multi Family Real Estate by Region

Gross Loans
[in thousands]

12-31-23 **$942,071**



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



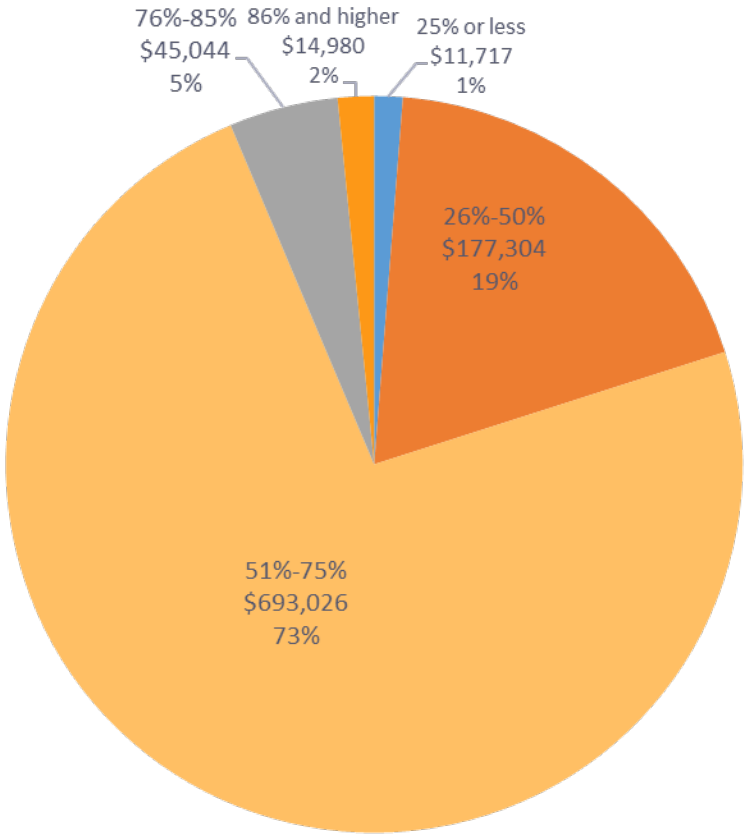
Average credit size is $4,301,694

Average credit size is $4,362,154

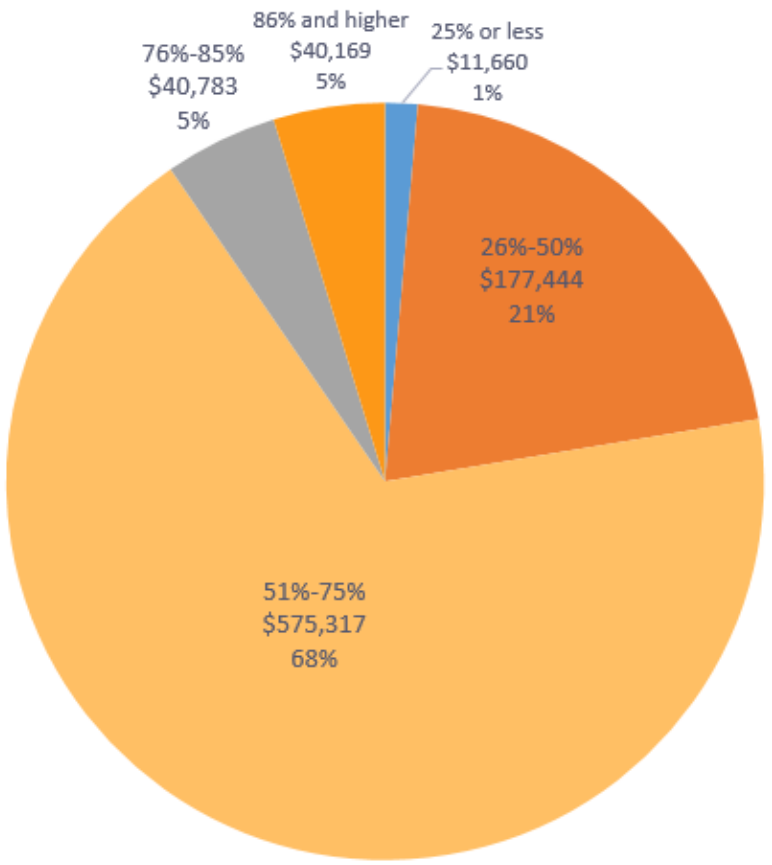
Multi Family Real Estate by LTV

Gross Loans
[in thousands]

12-31-23 **$942,071**



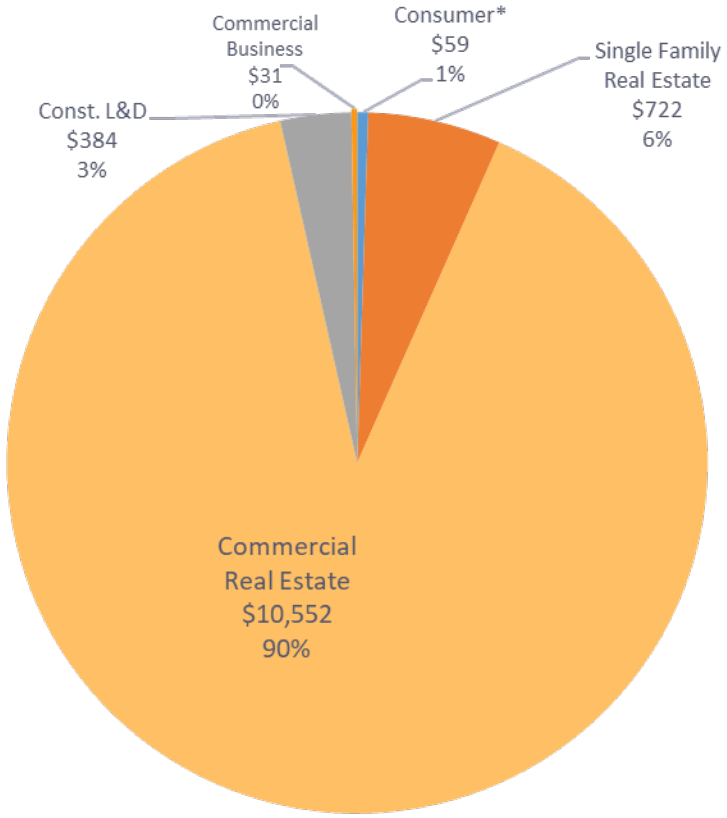
9-30-23 **$845,373**



Non-performing by Type

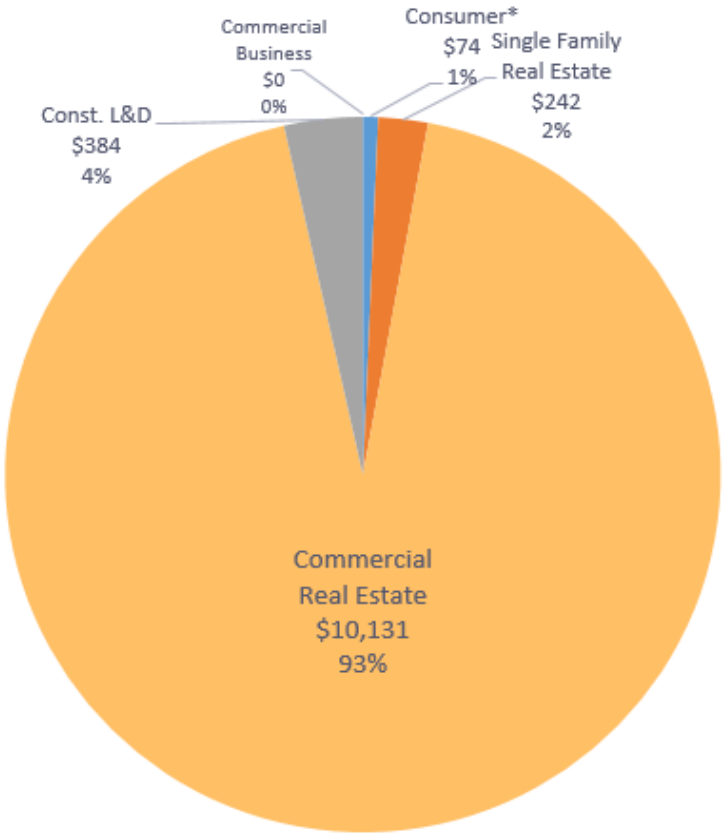
Gross Loans
[in thousands]

12-31-23 **$11,748**



*Includes Home Equity Loans of $9

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

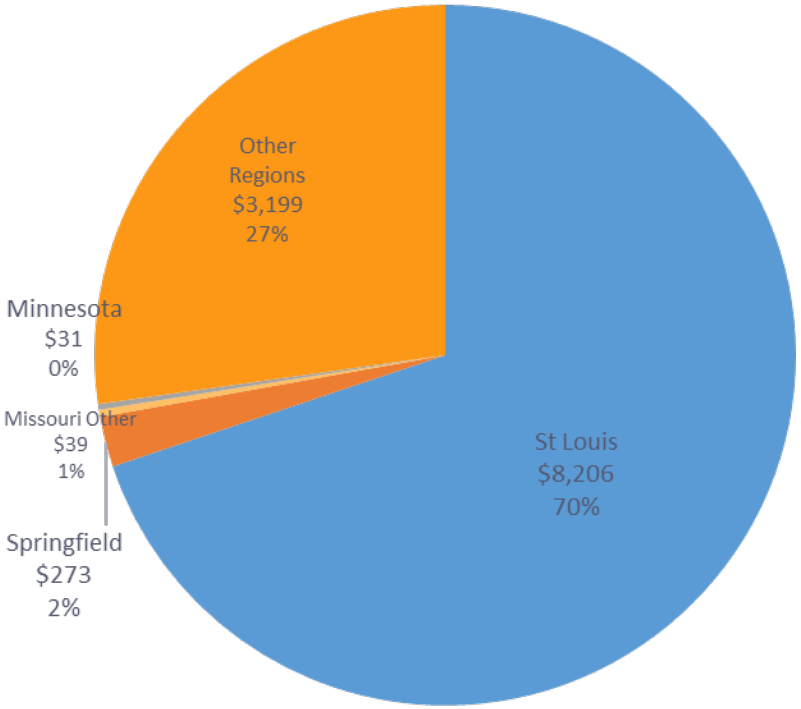


*Includes Home Equity Loans of $32

Non-performing by Region

Gross Loans
[in thousands]

12-31-23 **$11,748**



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

