GREAT SOUTHERN BANK

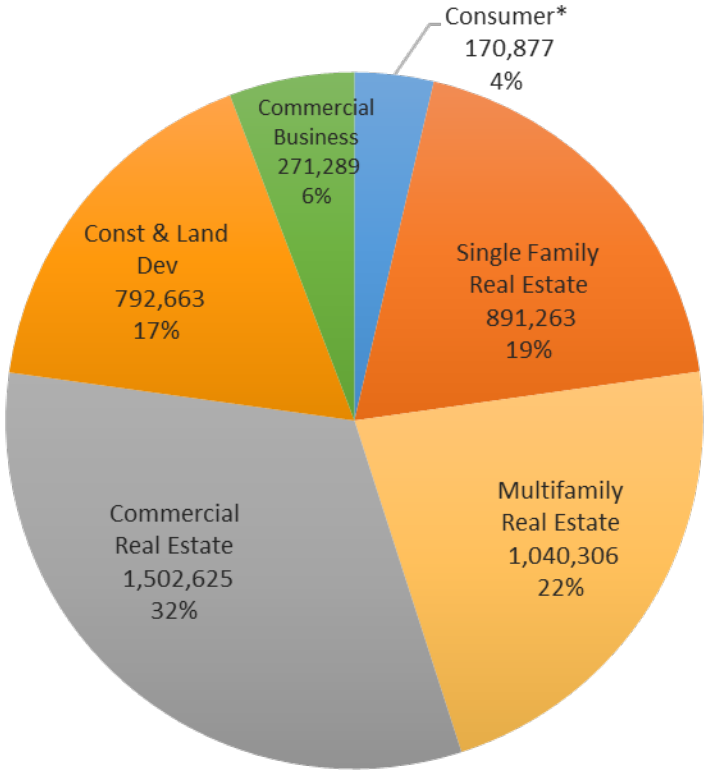
LOAN PORTFOLIO

March 31, 2024

Loan Portfolio

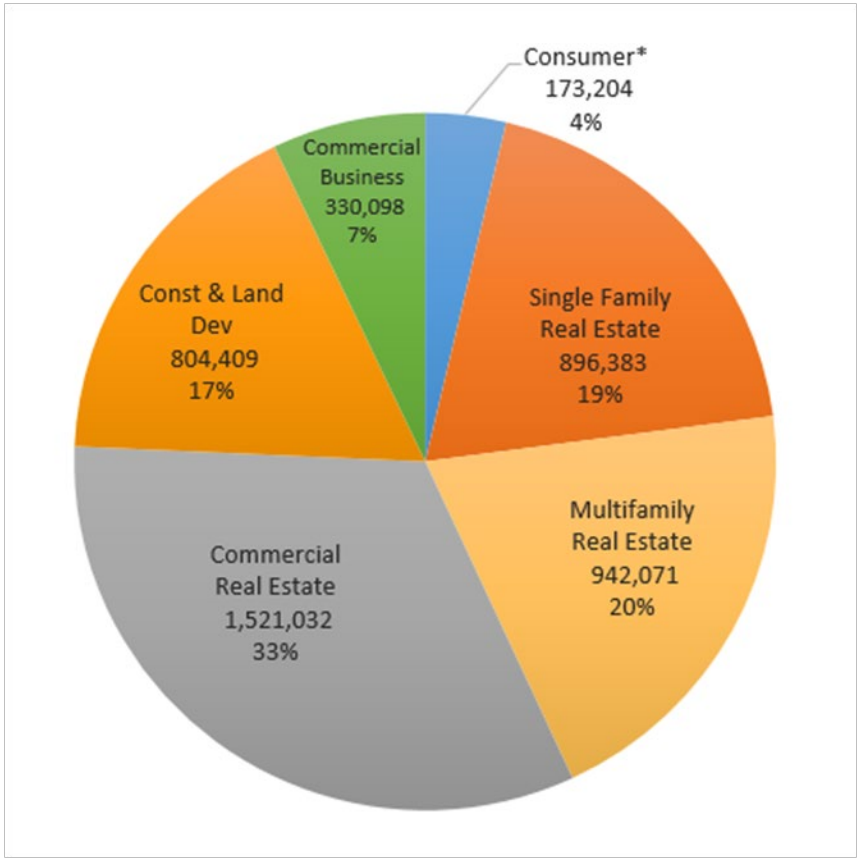
Gross Loans
[in thousands]

03-31-24 **$4,669,023**



*Includes Home Equity Loans of $115,399

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

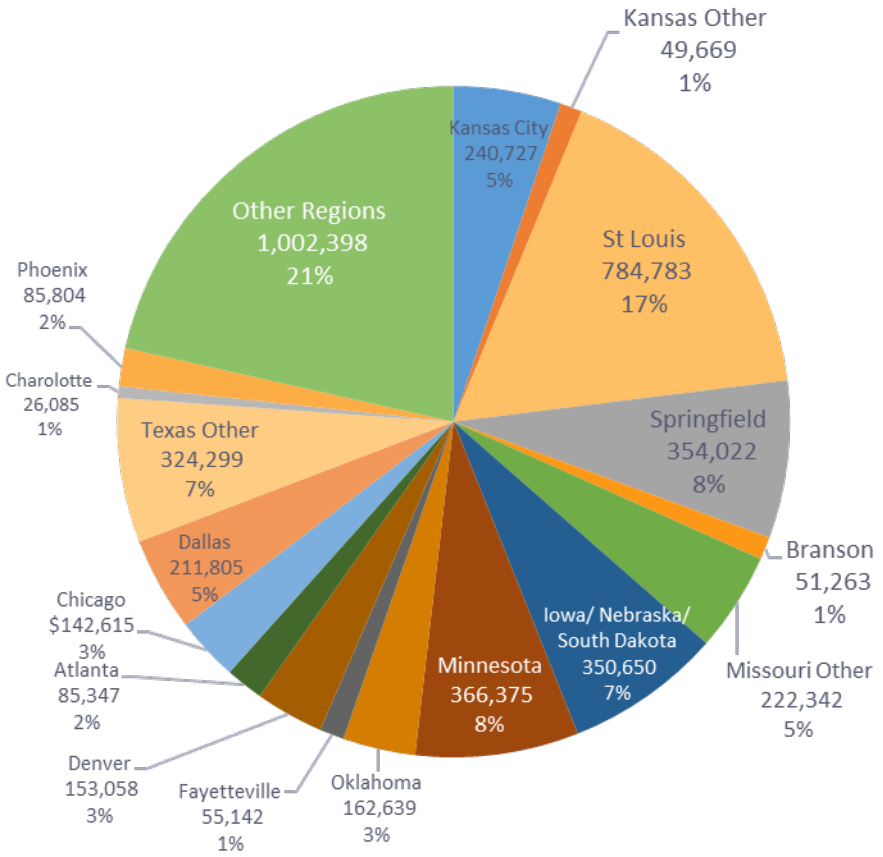


*Includes Home Equity Loans of $115,883

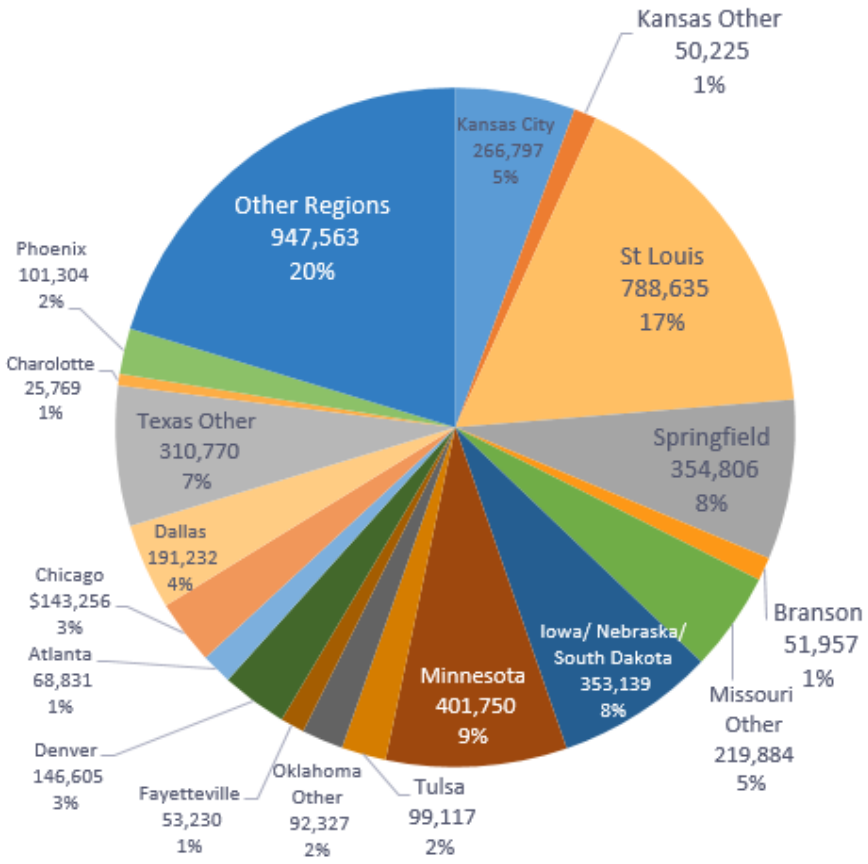
Loan Portfolio by Region

Gross Loans
[in thousands]

03-31-24 **$4,669,023**



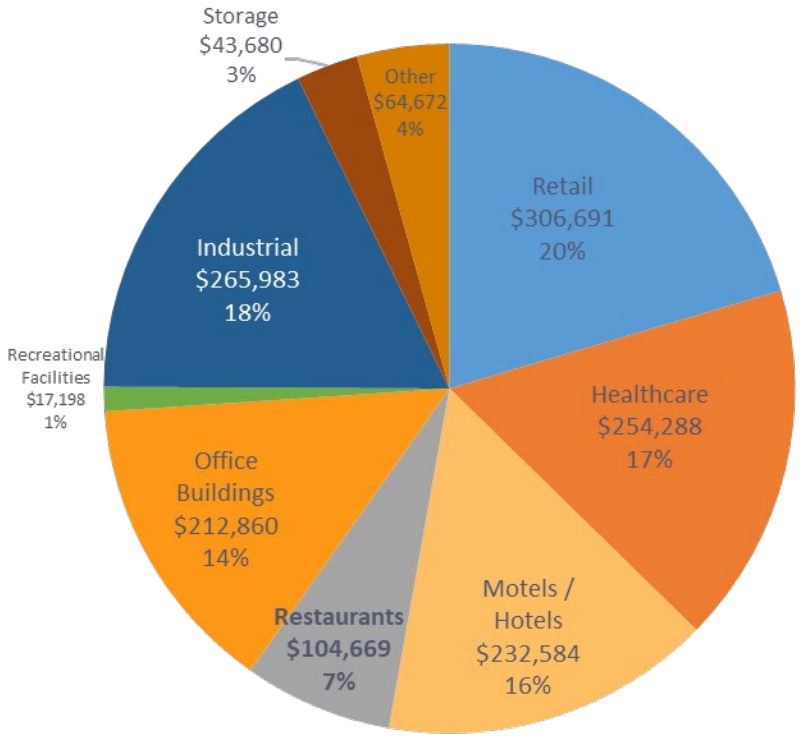
12-31-23 **$4,667,197**



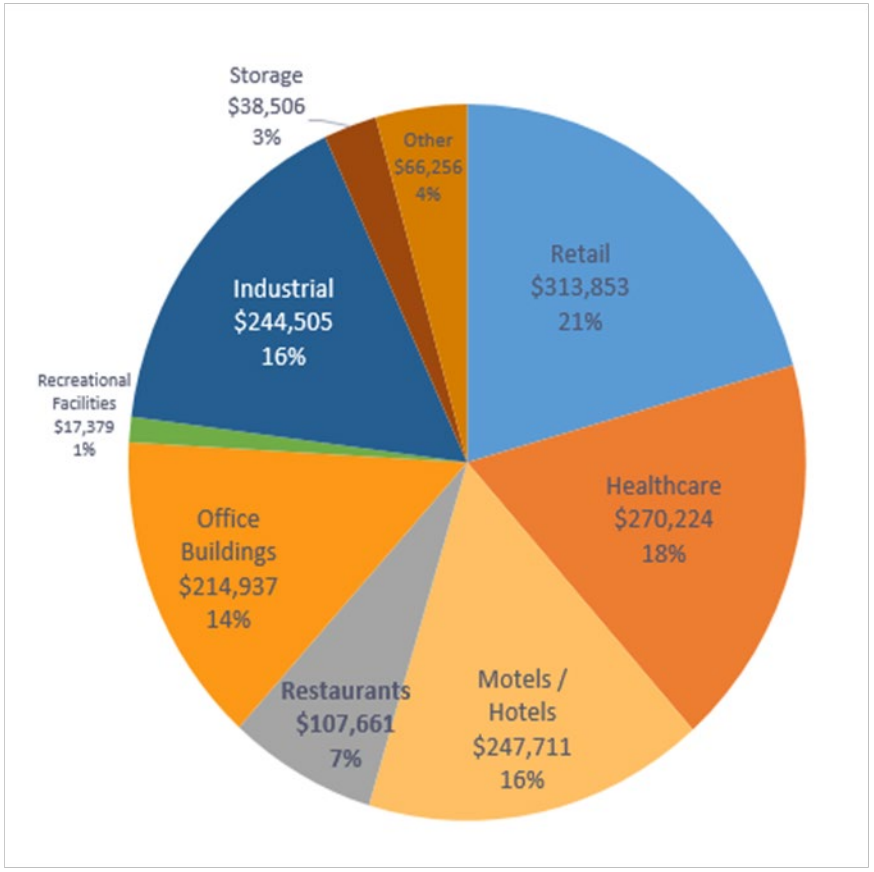
Commercial Real Estate by Industry

Gross Loans
[in thousands]

03-31-24 **$1,502,625**



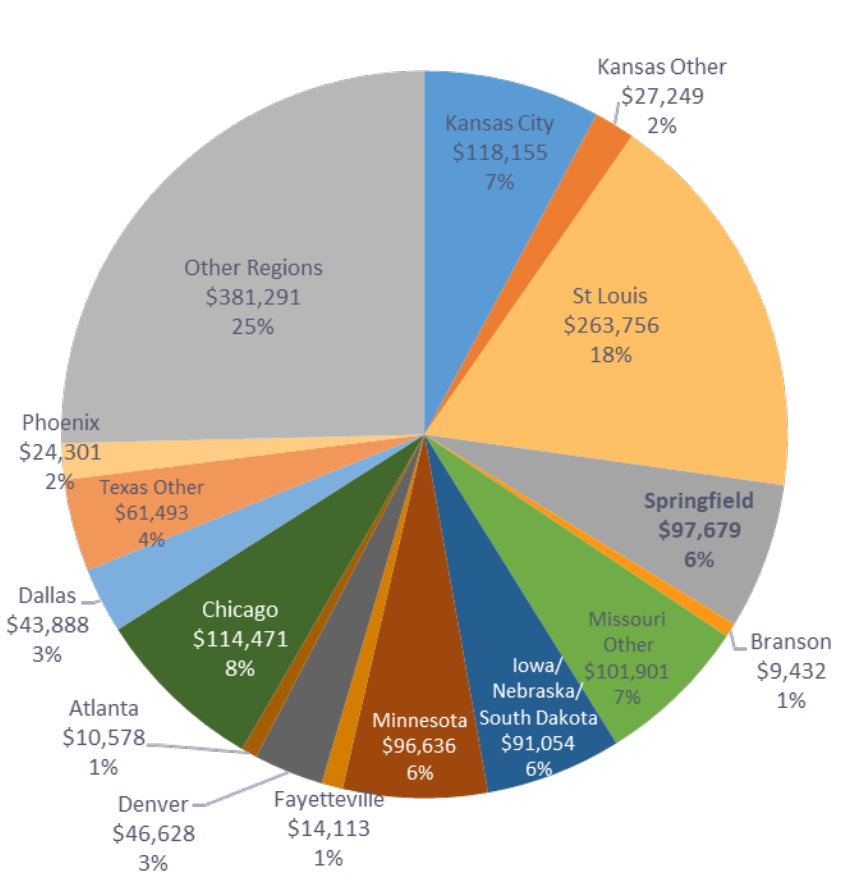
12-31-23 **$1,521,032**



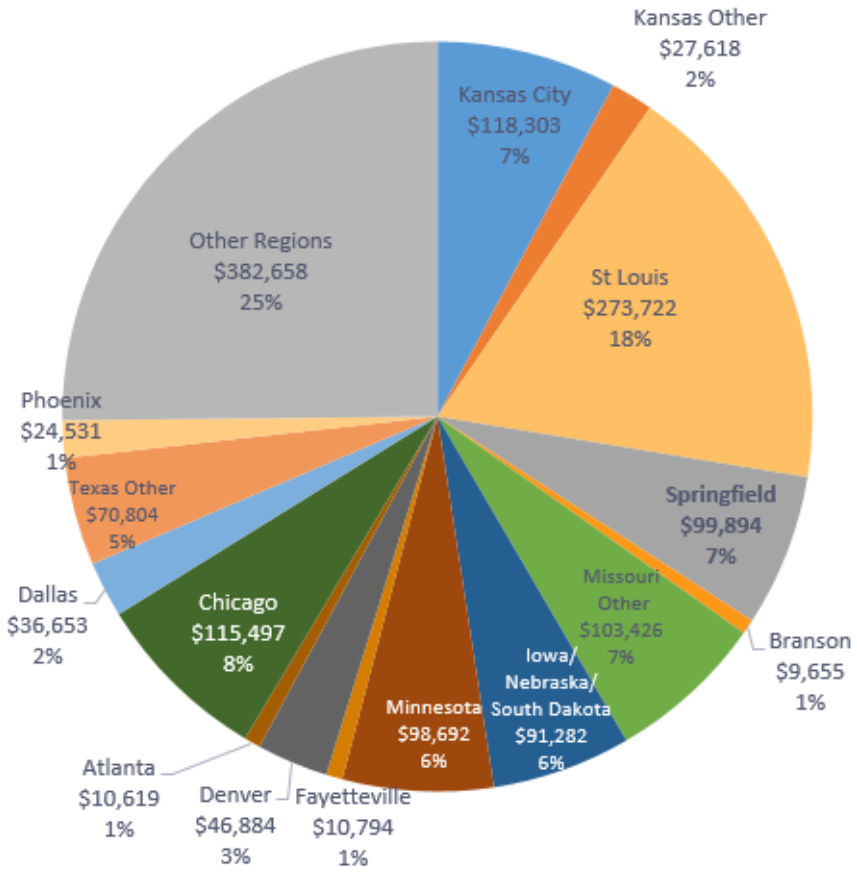
Commercial Real Estate by Region

Gross Loans
[in thousands]

03-31-24 **$1,502,625**



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



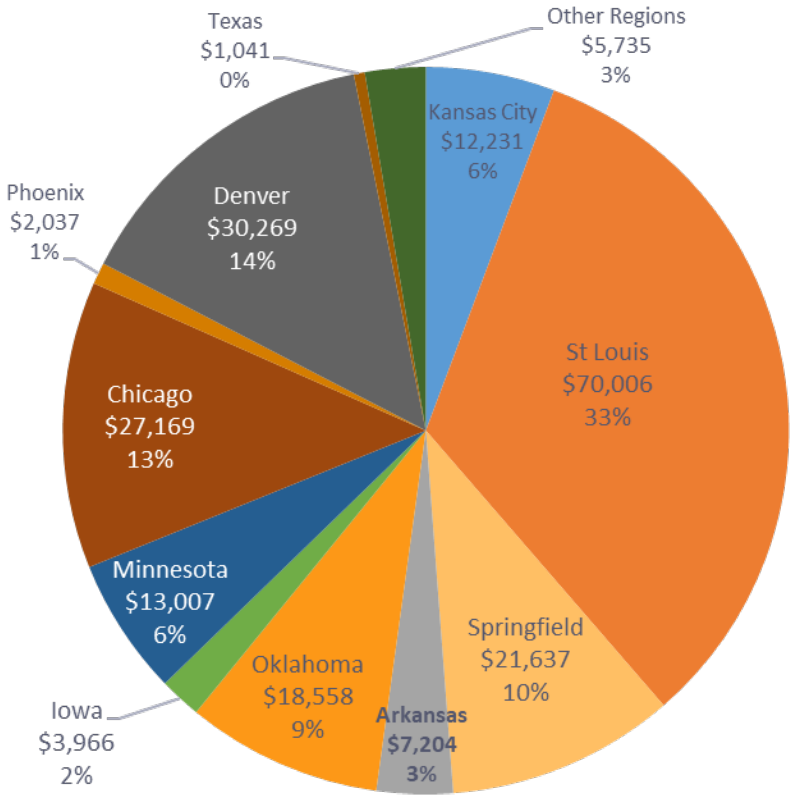
Commercial Real Estate Office and Retail

All Data as of 03/31/24

Gross Loans
[in thousands]

Office

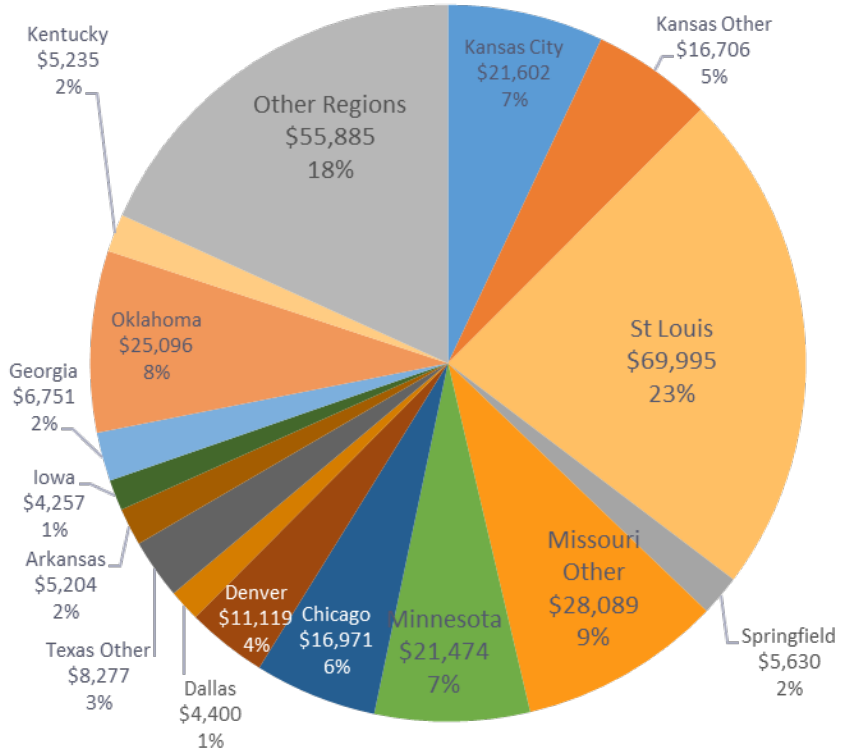
$212,860



Average credit size is $1,531,368

Retail

$306,691



Average credit size is $1,722,984

Commercial Real Estate Office and Retail

All Data as of 03/31/24

Gross Loans
[in thousands]

Office - $212,860

	Medical	Traditional
Outstanding Balance	$39,290	$173,570
# of Loans	22	114
Avg. Loan Size	$1,786	$1,523
Weighted Avg. LTV	41%	

Owner Occupied	$20,279
# of Loans	54
Avg. Loan Size	$376
Weighted Avg. LTV	53%
Other Office Sq. Ft.	
>100,000	$87,060
20,000-100,000	$37,901
<20,000	$28,330
# of Loans	60
Avg. Loan Size	$2,555
Weighted Avg. LTV	52%

96% of Office Portfolio – Pass Rated

Retail - $306,691

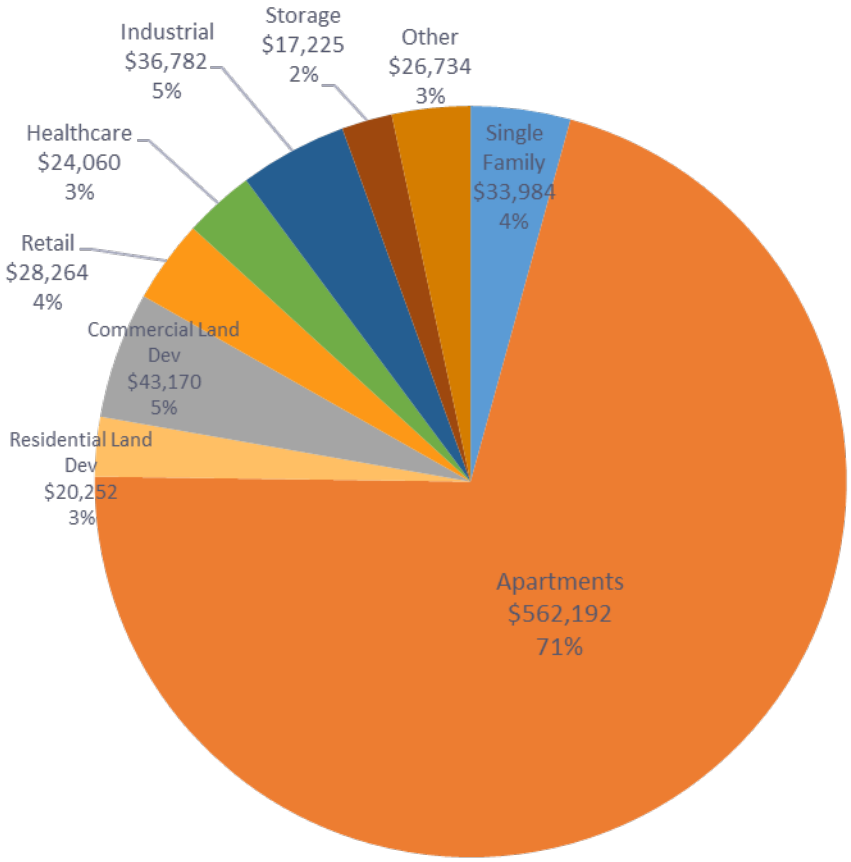
	Strip Center	Single Tenant	Mixed-Use	Neighborhood & Shopping Center
Outstanding Balance	$117,876	$113,253	$17,241	$58,321
# of Loans	56	95	15	12
Avg. Loan Size	$2,105	$1,192	$1,149	$4,860
Weighted Avg. LTV	60%	57%	57%	50%

100% of Retail Portfolio – Pass Rated

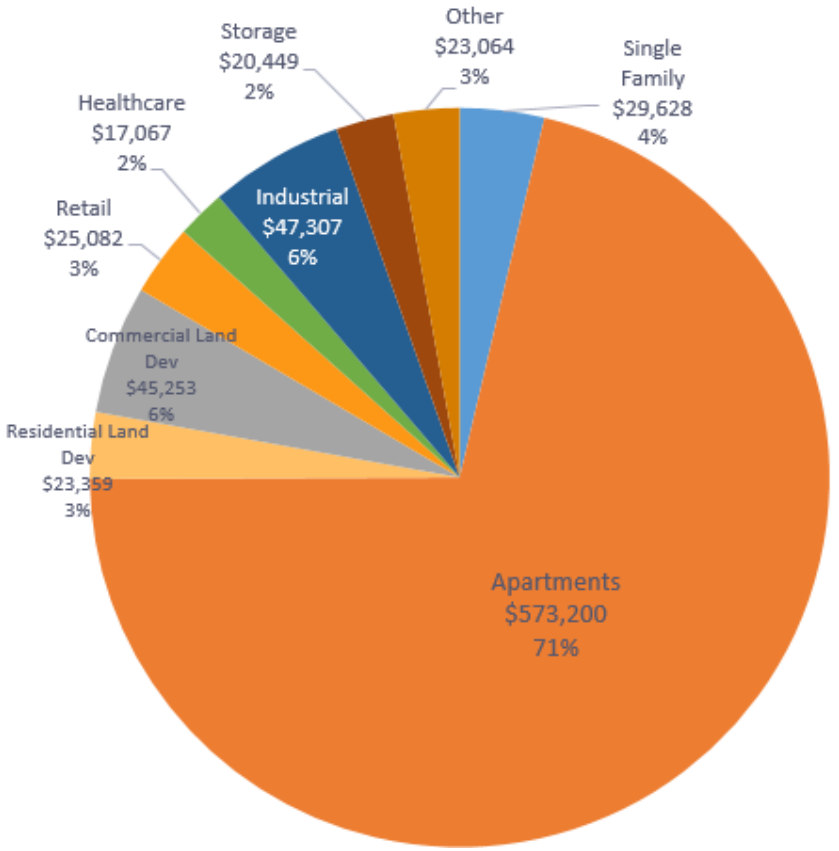
Construction & Land Development by Industry

Gross Loans
[in thousands]

03-31-24 **$792,663**



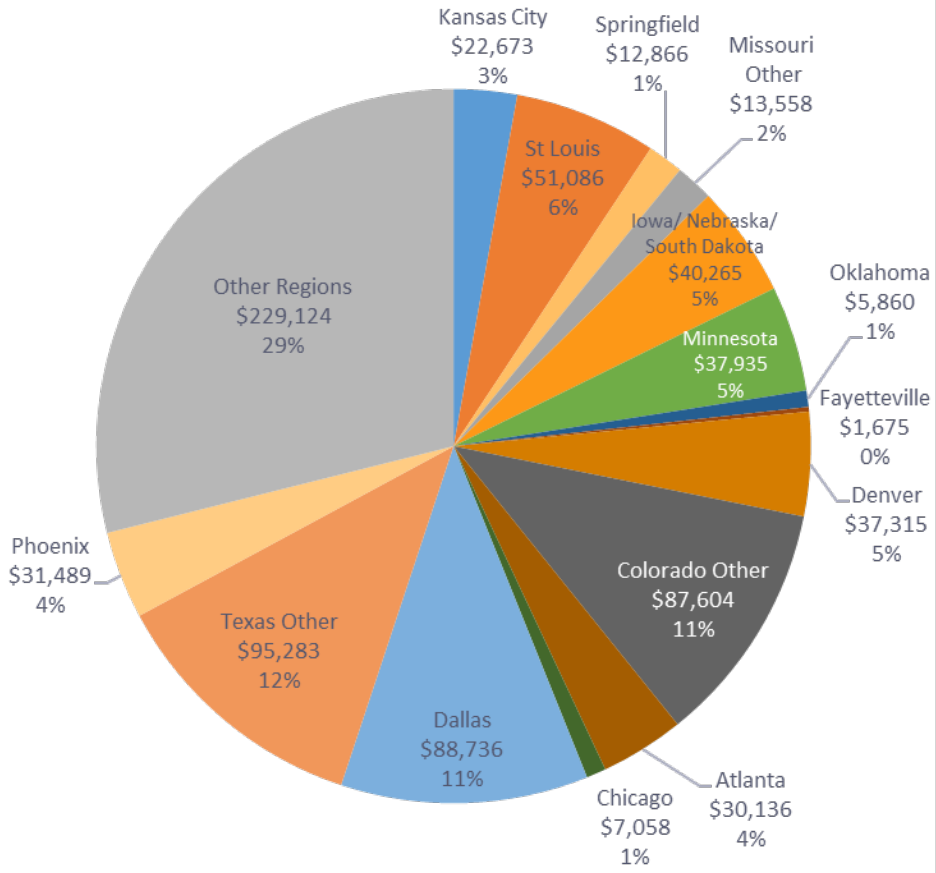
12-31-23 **$804,409**



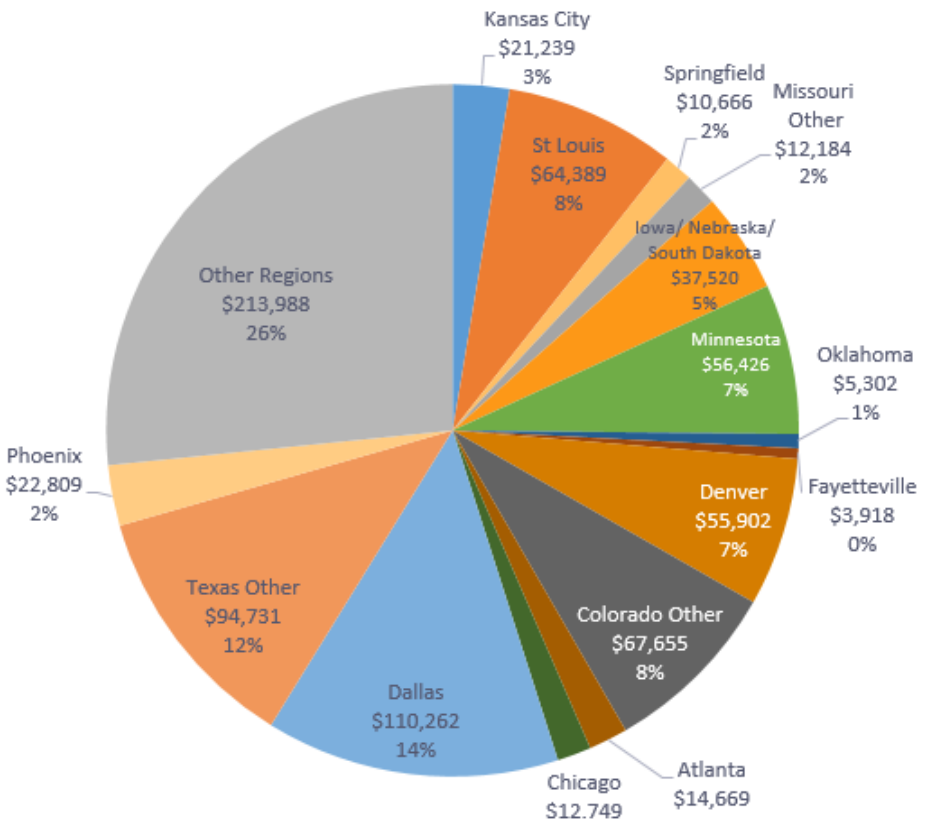
Construction & Land Development by Region

Gross Loans
[in thousands]

03-31-24 **$792,663**



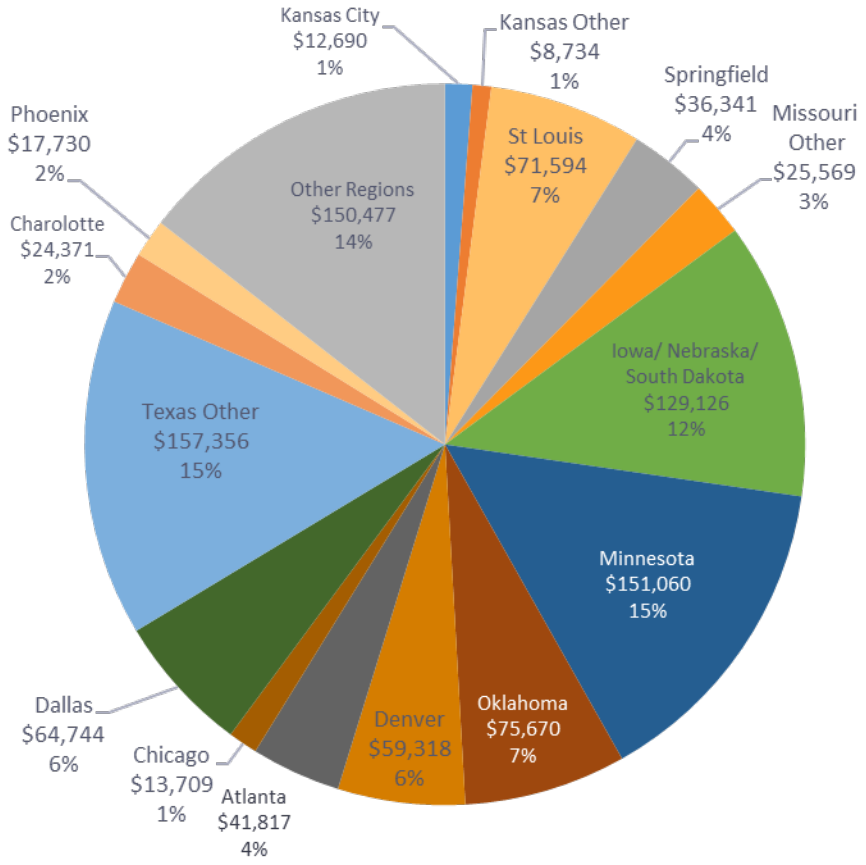
12-31-23 **$804,409**



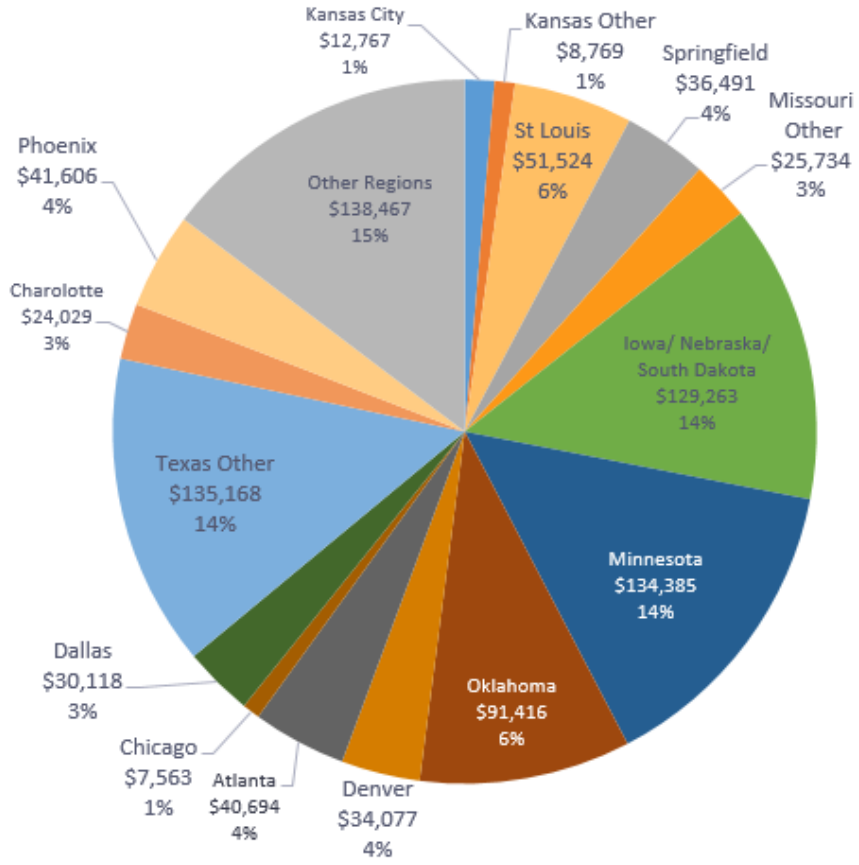
Multi Family Real Estate by Region

Gross Loans
[in thousands]

03-31-24 **$1,040,306**



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



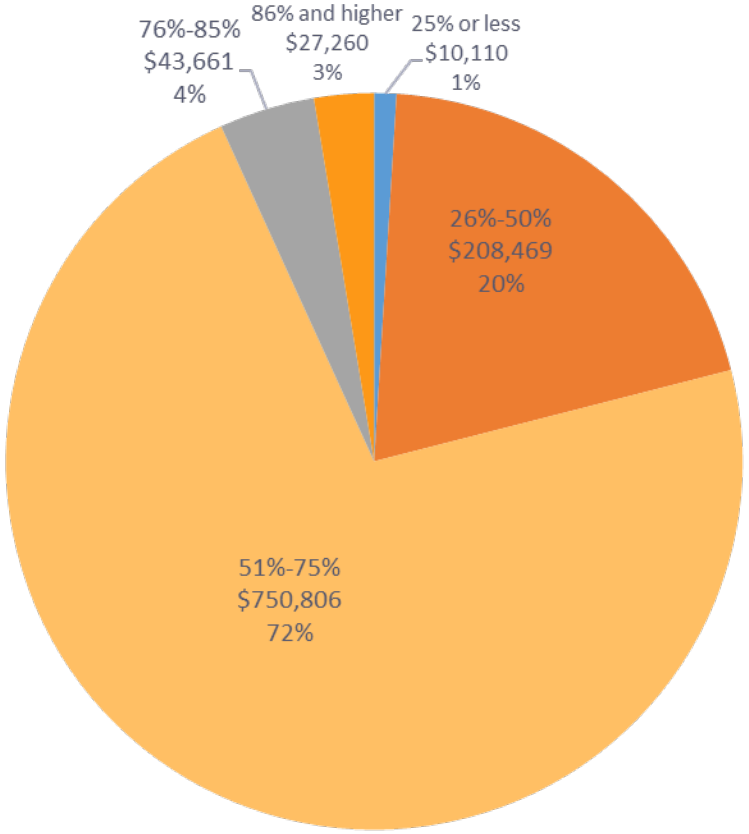
Average credit size is $4,686,063

Average credit size is $4,301,694

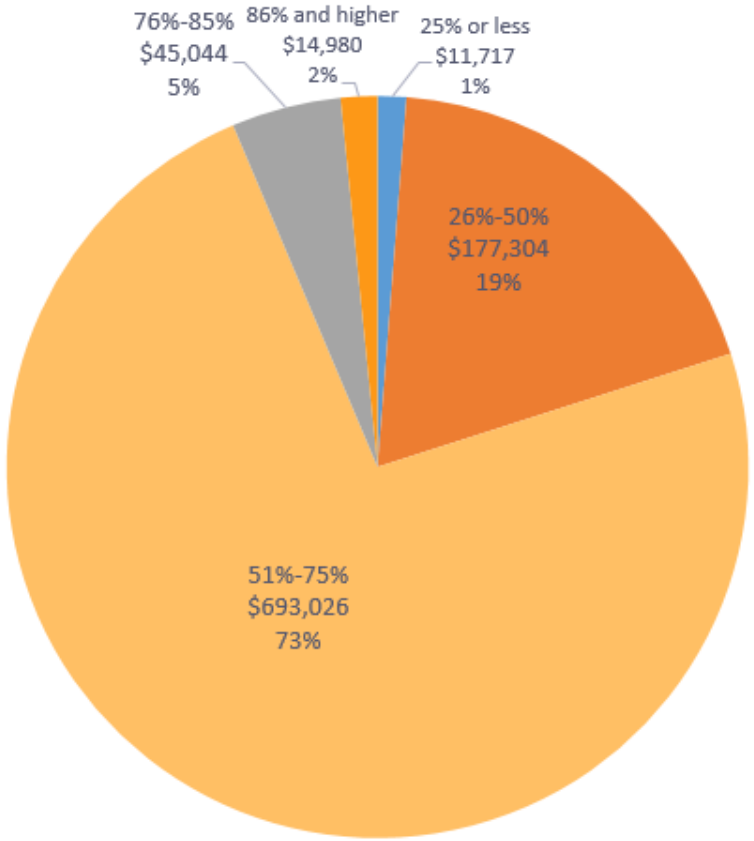
Multi Family Real Estate by LTV

Gross Loans
[in thousands]

03-31-24 **$1,040,306**



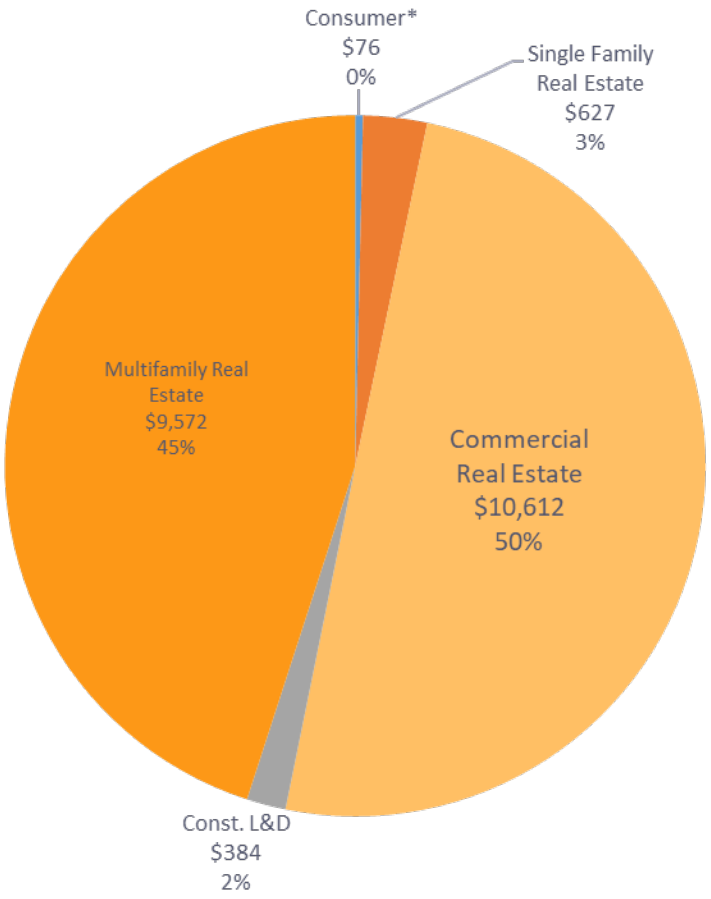
12-31-23 **$942,071**



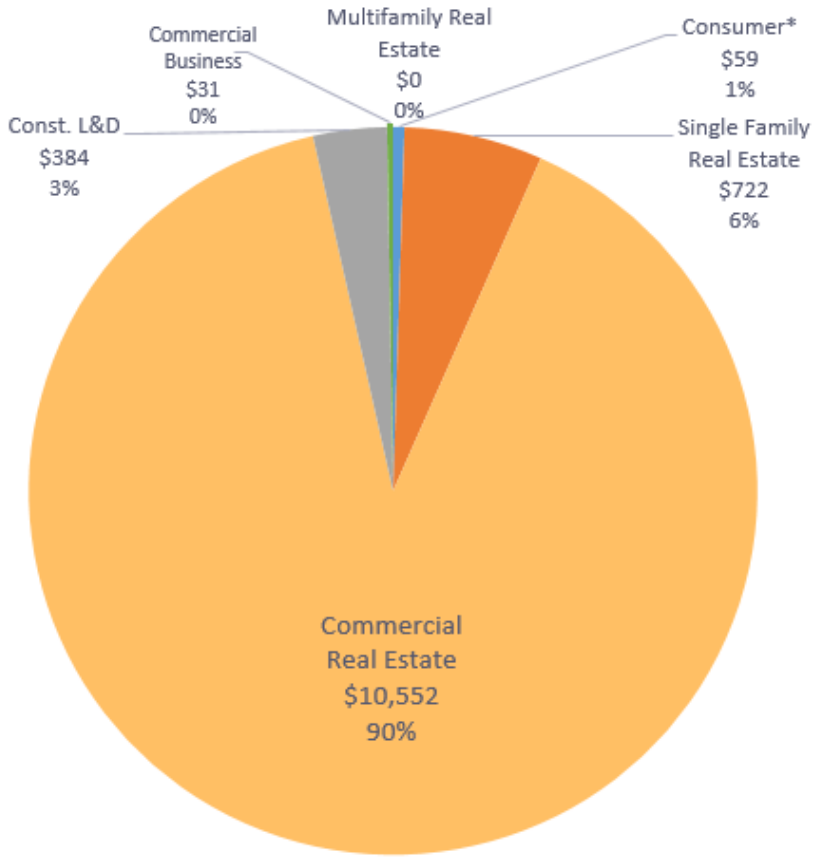
Non-performing by Type

Gross Loans
[in thousands]

03-31-24 **$21,271**



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



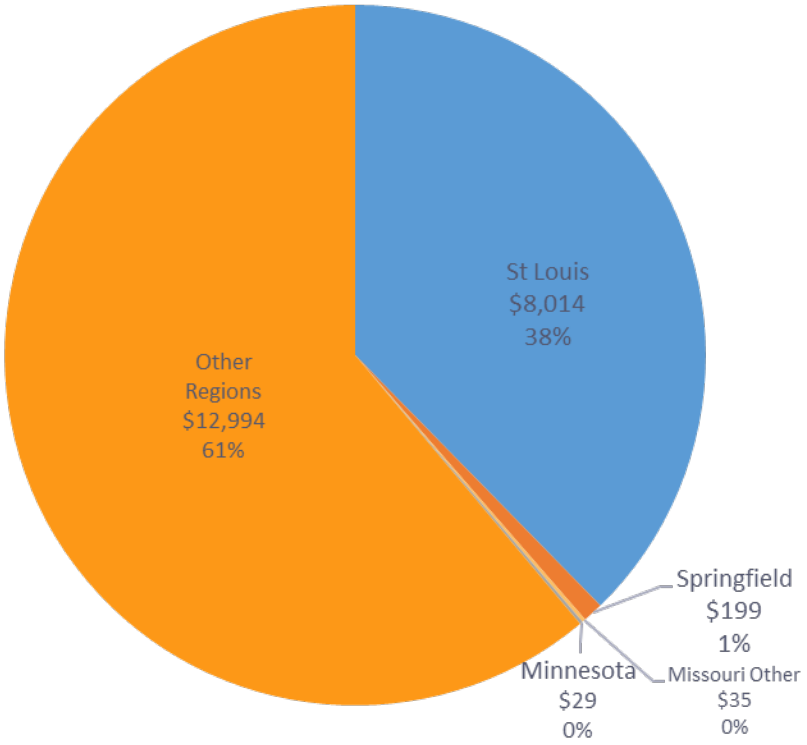
*Includes Home Equity Loans of $41

*Includes Home Equity Loans of $9

Non-performing by Region

Gross Loans
[in thousands]

03-31-24 **$21,271**



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

