GREAT SOUTHERN BANK

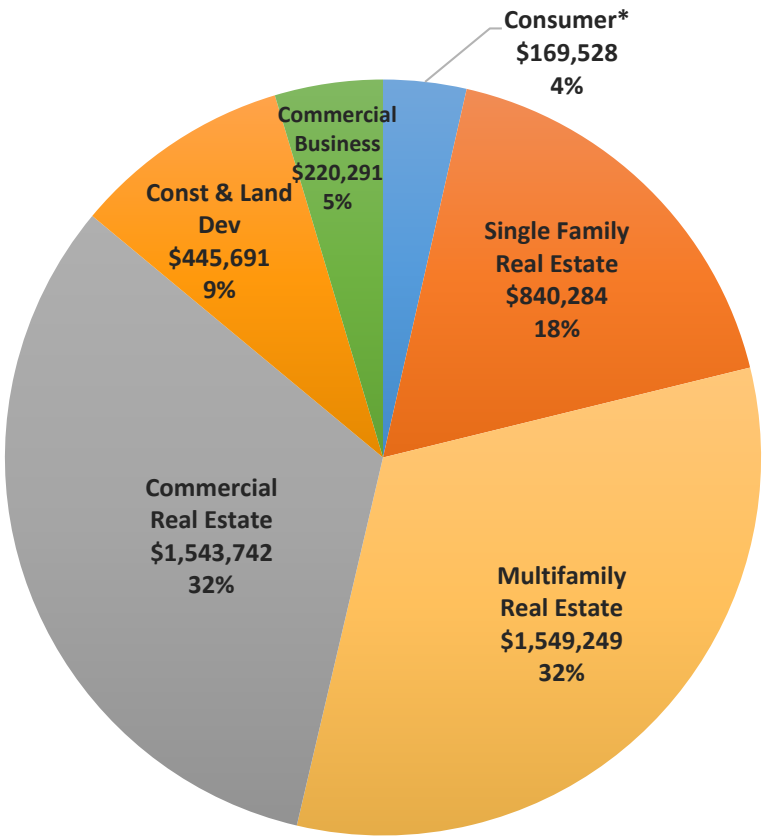
LOAN PORTFOLIO

December 31, 2024

Loan Portfolio

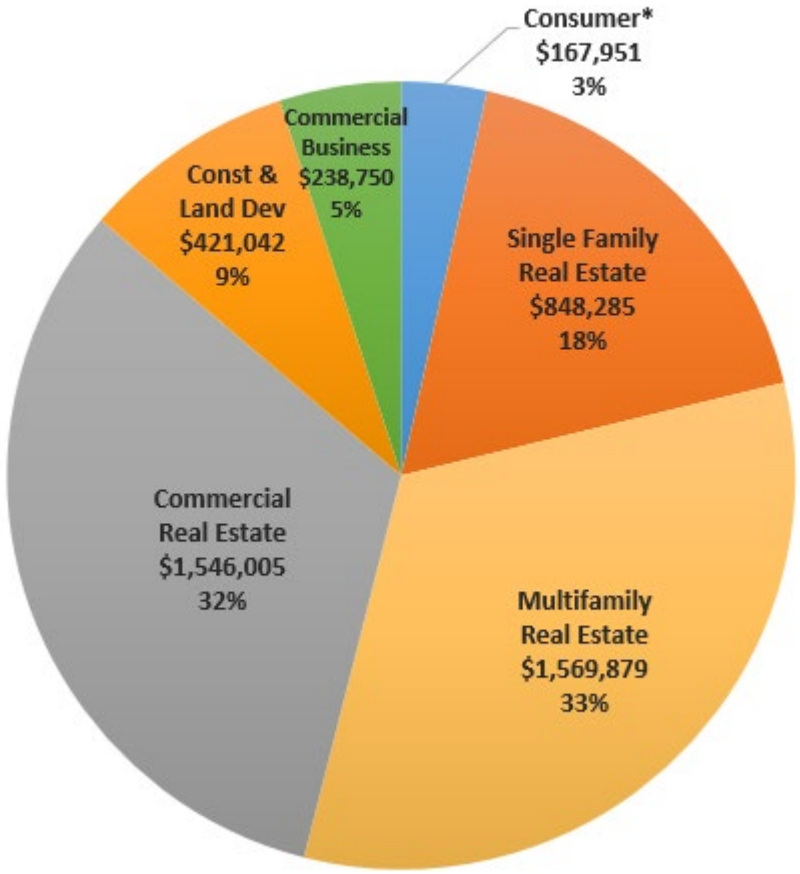
Gross Loans
[in thousands]

12-31-24 **$4,768,785**



*Includes Home Equity Loans of $115,836

09-30-24 **$4,791,912**

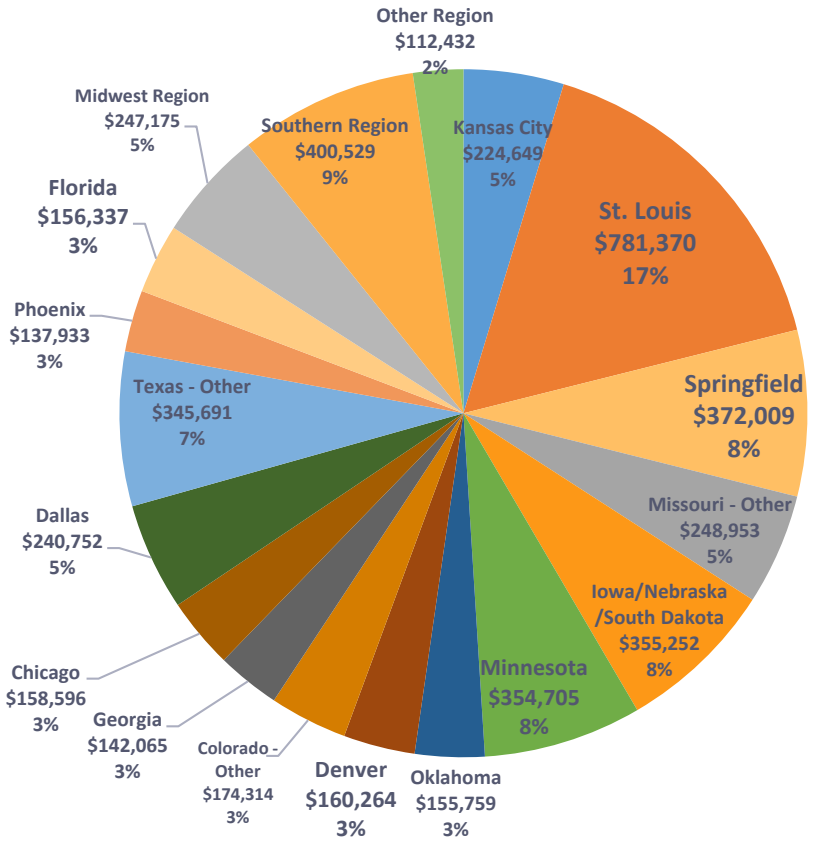


*Includes Home Equity Loans of $114,729

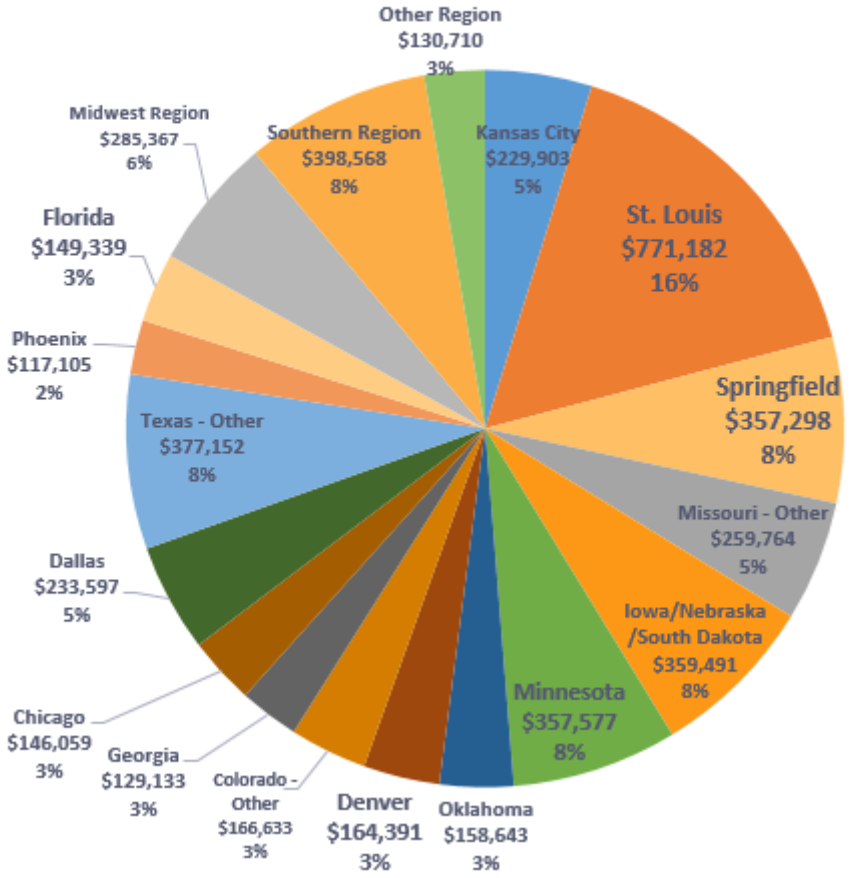
Loan Portfolio by Region

Gross Loans
[in thousands]

12-31-24 **$4,768,785**



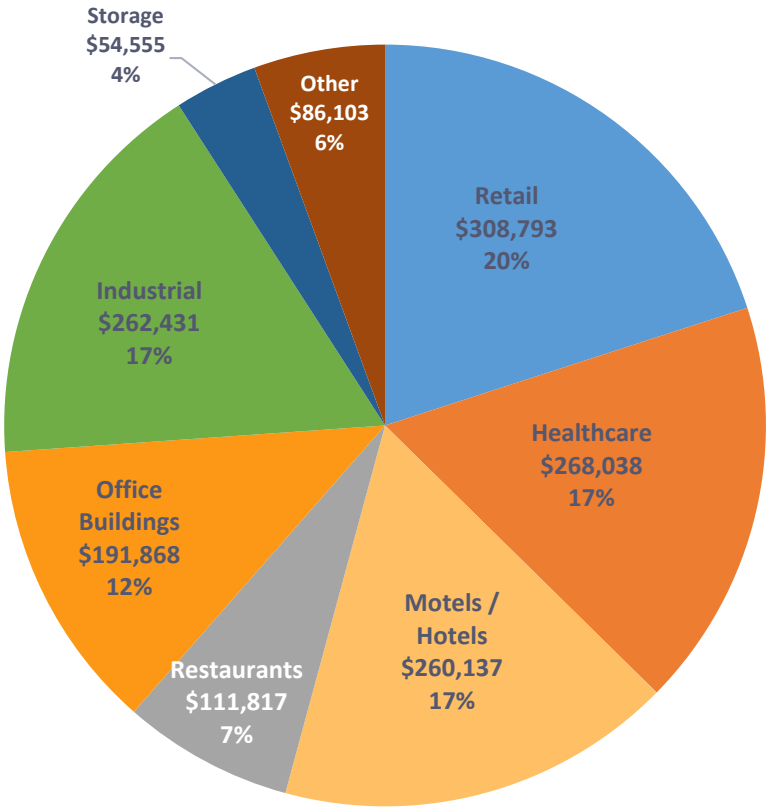
09-30-24 **$4,791,912**



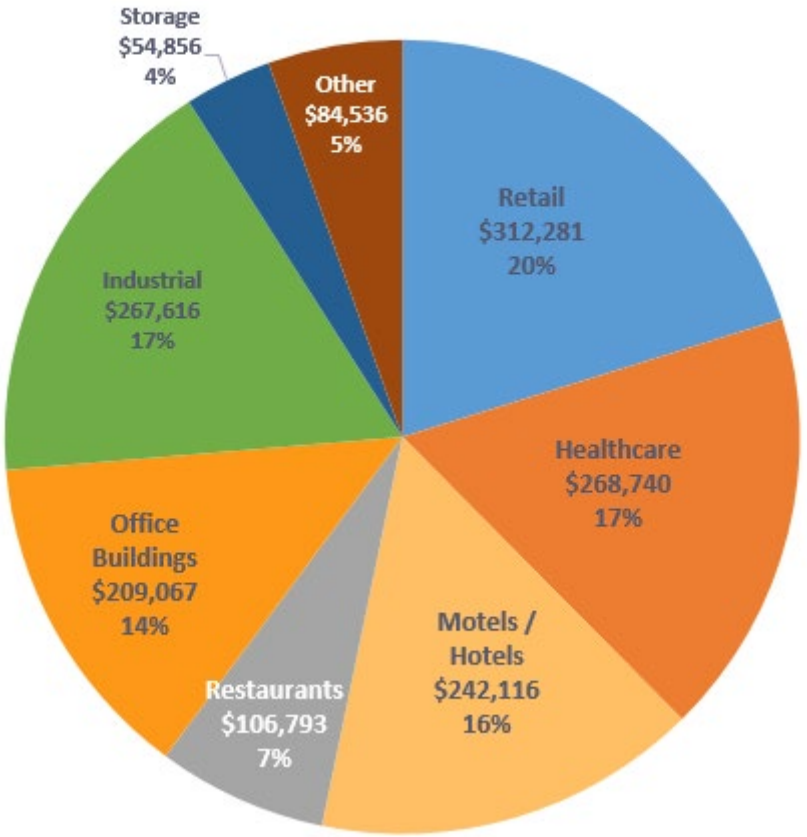
Commercial Real Estate by Industry

Gross Loans
[in thousands]

12-31-24 **$1,543,742**



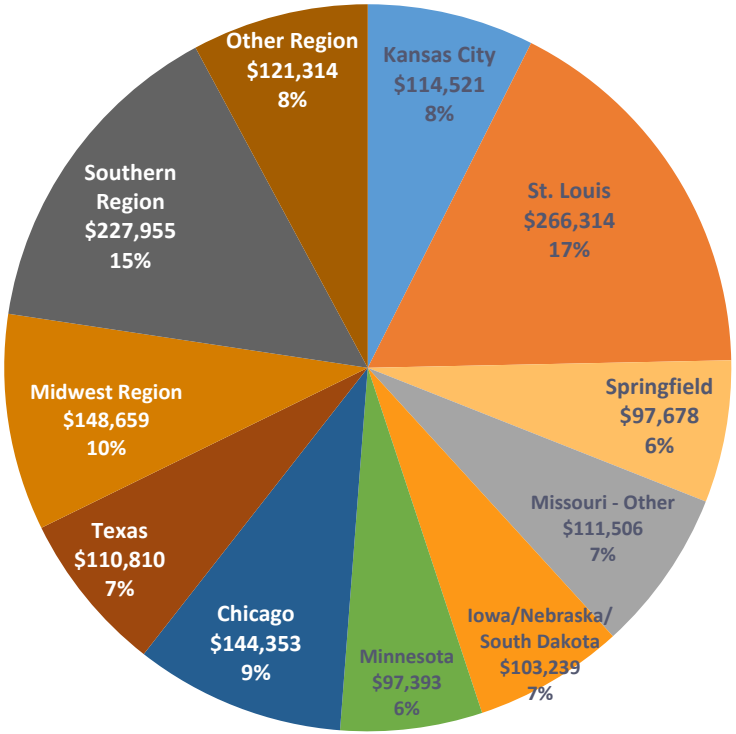
09-30-24 **$1,546,005**



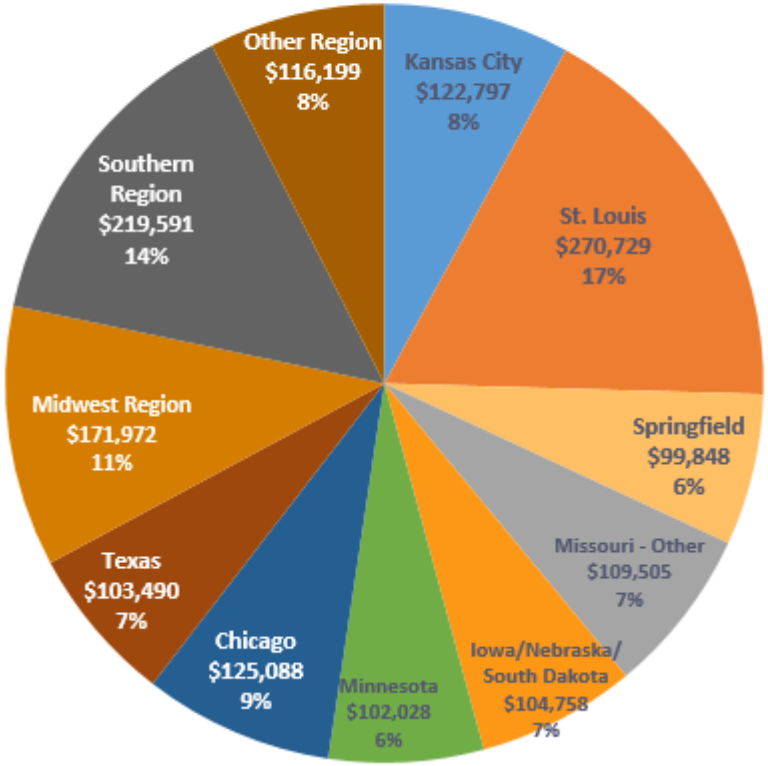
Commercial Real Estate by Region

Gross Loans
[in thousands]

12-31-24 **$1,543,742**



09-30-24 **$1,546,005**

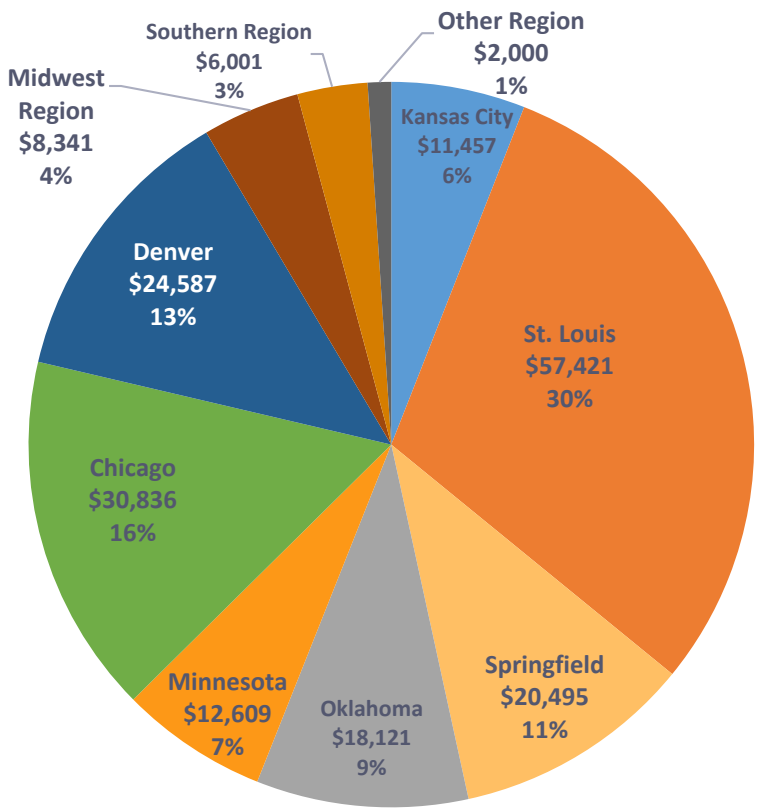


Commercial Real Estate Office and Retail

All Data as of 12/31/24

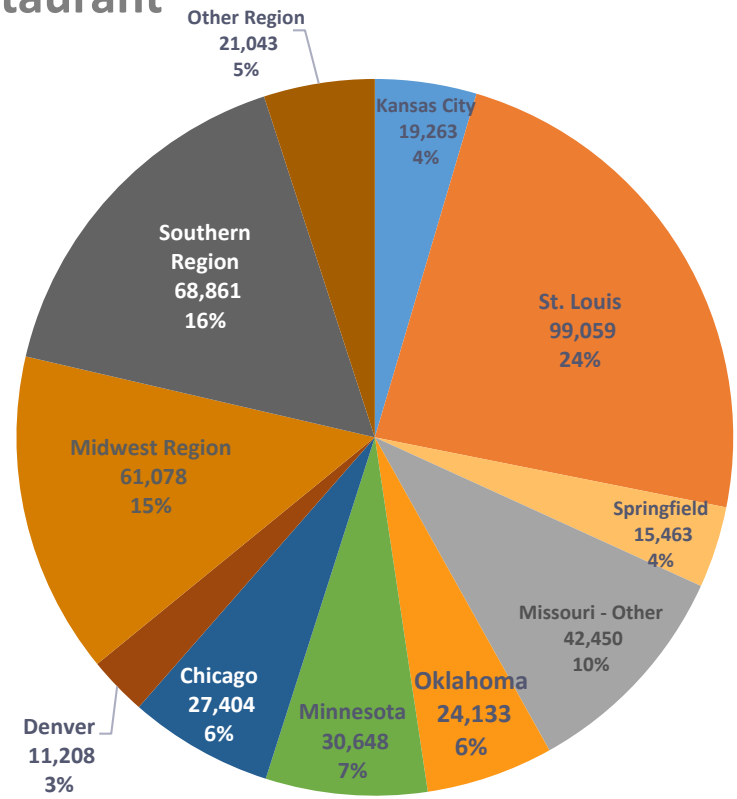
Gross Loans
[in thousands]

Office $191,868



Average credit size is $1,475,908

Retail + Restaurant $420,610



Average credit size is $1,630,270

Commercial Real Estate Office and Retail

All Data as of 12/31/24

Gross Loans
[in thousands]

Office - $191,868

	Medical	Traditional
Outstanding Balance	$34,862	$157,006
# of Loans	20	109
Avg. Loan Size	$1,660	$1,440
Weighted Avg. LTV	64%	

Owner Occupied	$19,381
# of Loans	51
Avg. Loan Size	$380
Weighted Avg. LTV	47%
Other Office Sq. Ft.	
>100,000	$85,740
20,000-100,000	$24,135
<20,000	$27,749
# of Loans	58
Avg. Loan Size	$2,373
Weighted Avg. LTV	44%

99% of Office Portfolio – Pass Rated

Retail + Restaurant - $420,610

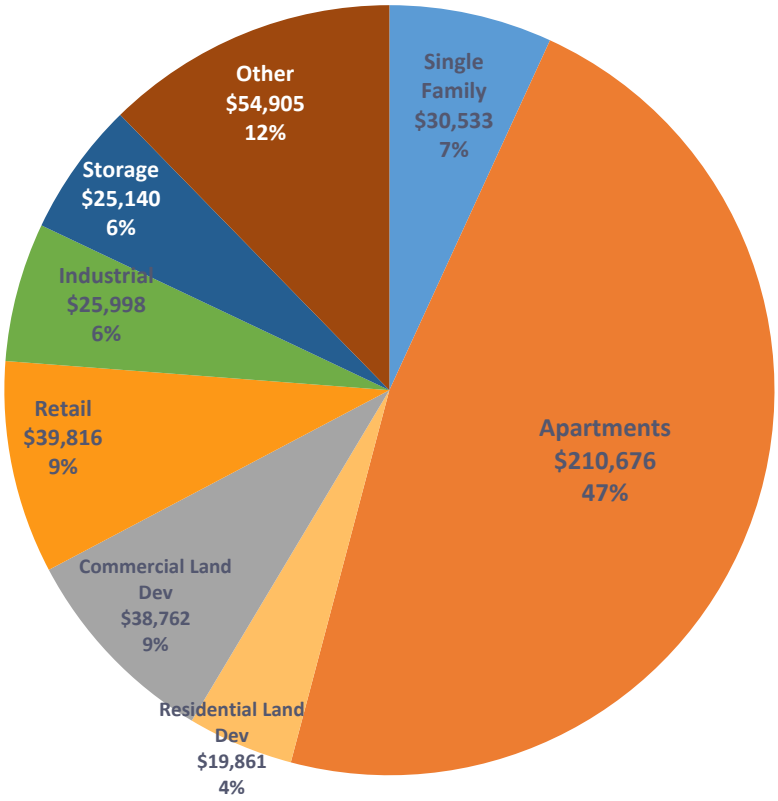
	Strip Center	Single Tenant	Mixed-Use	Neighborhood & Shopping Center	Restaurants
Outstanding Balance	$117,595	$93,803	$20,527	$70,531	$111,817
# of Loans	55	80	12	14	90
Avg. Loan Size	$1,993	$1,173	$1,711	$5,038	$1,215
Weighted Avg. LTV	57%	54%	60%	52%	58%

100% of Retail Portfolio – Pass Rated

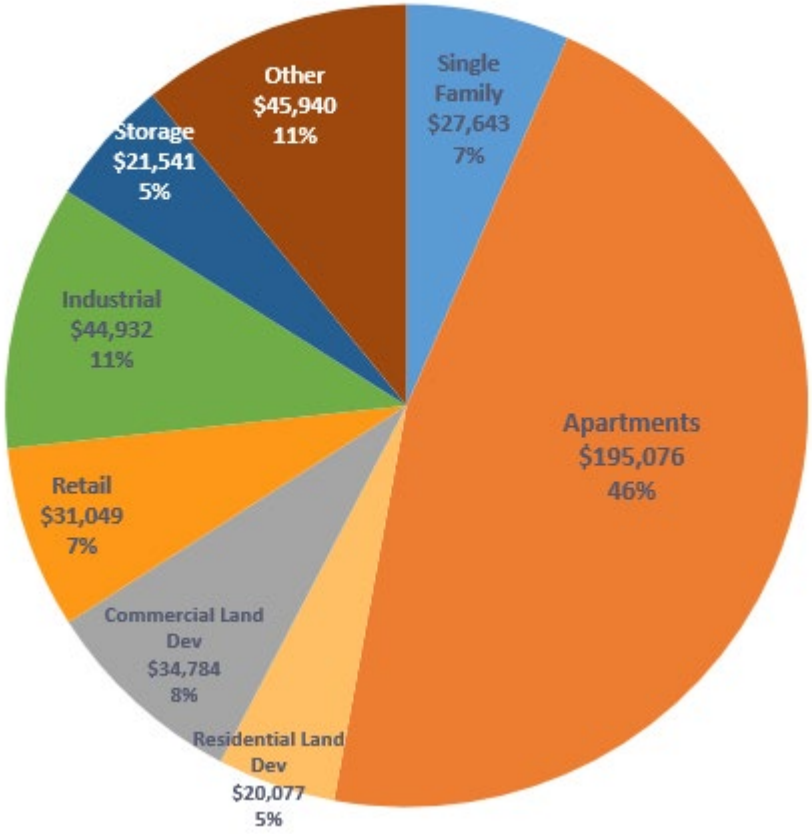
Construction & Land Development by Industry

Gross Loans
[in thousands]

12-31-24 **$445,691**



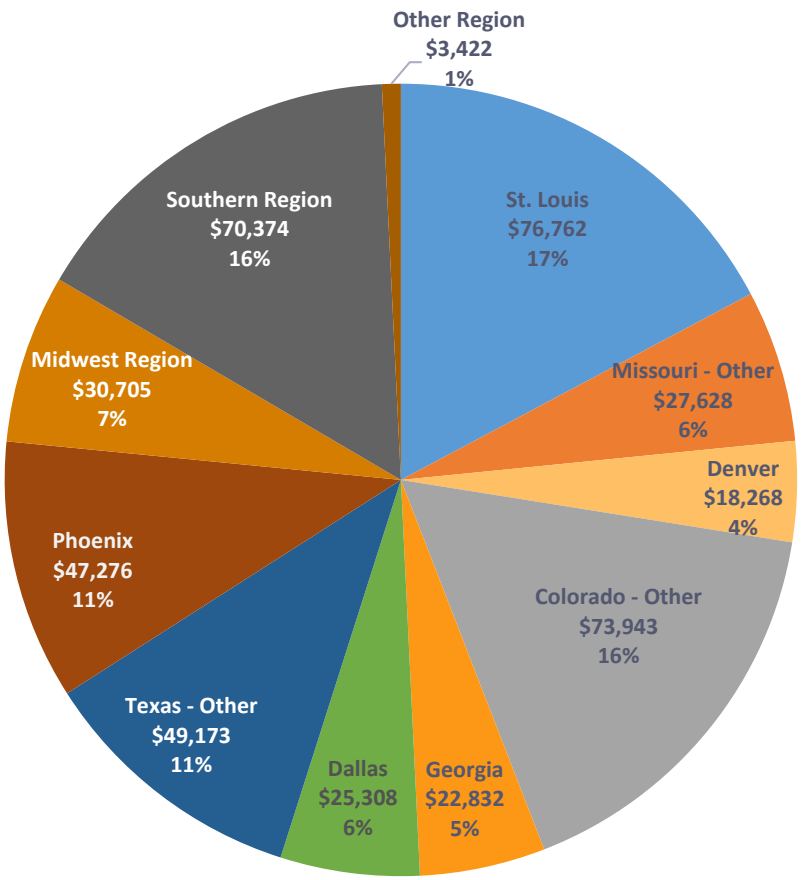
09-30-24 **$421,042**



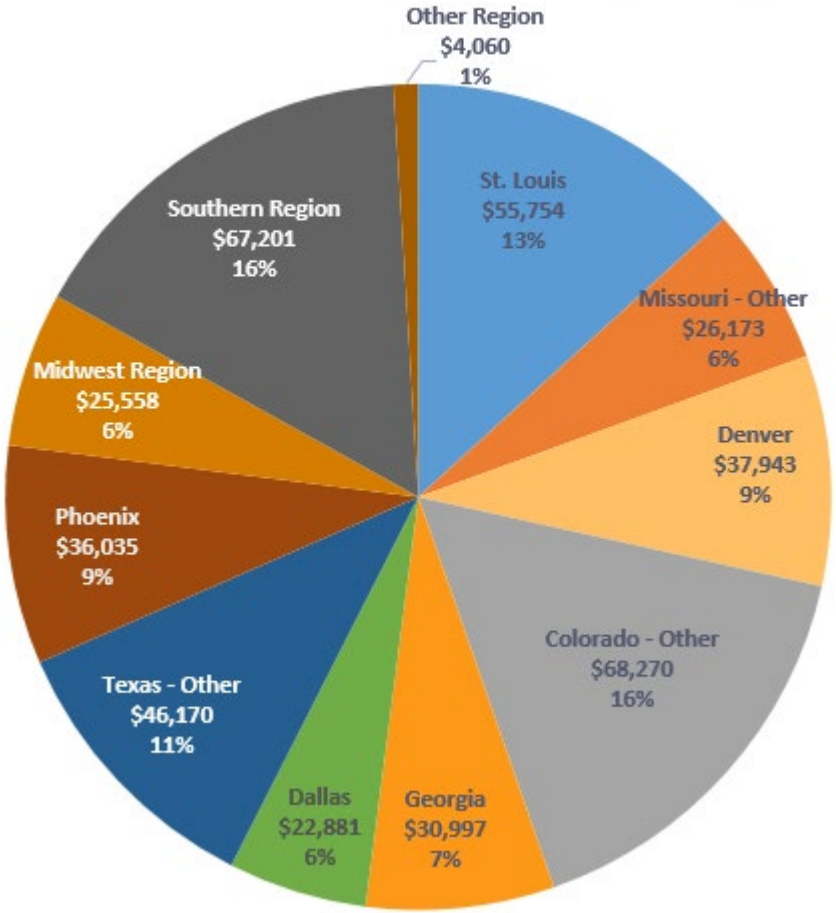
Construction & Land Development by Region

Gross Loans
[in thousands]

12-31-24 **$445,691**

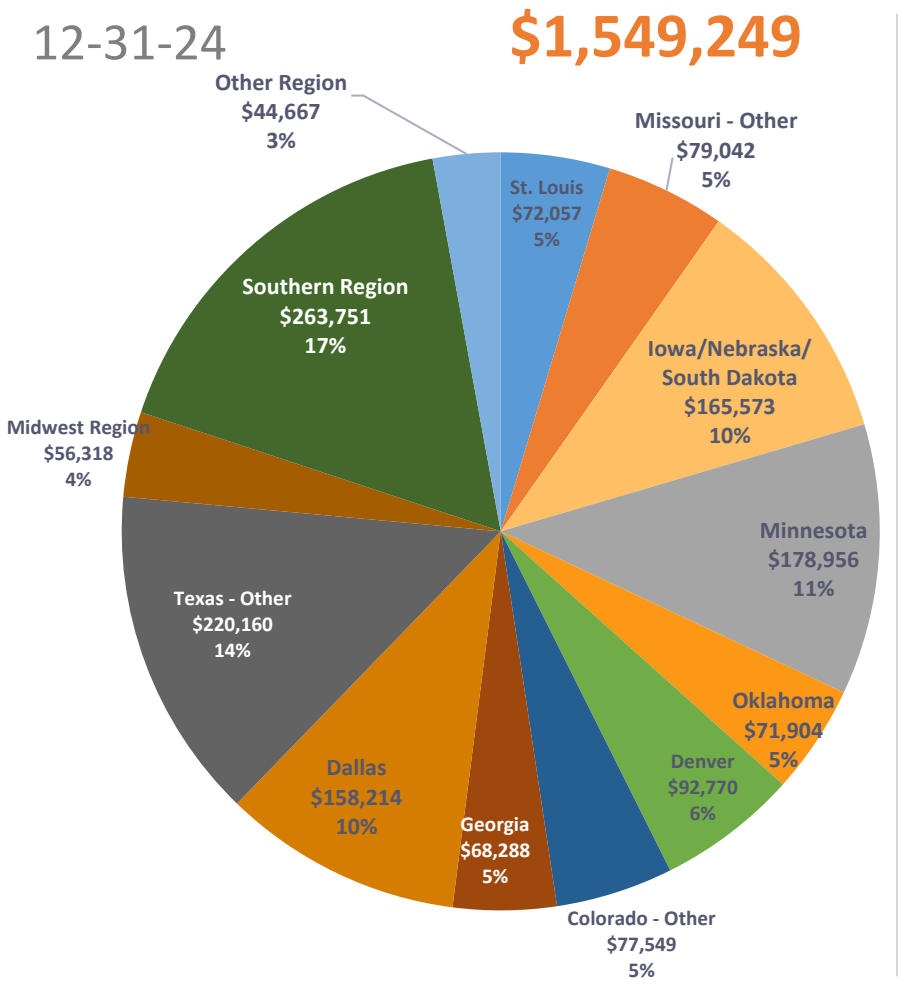


09-30-24 **$421,042**

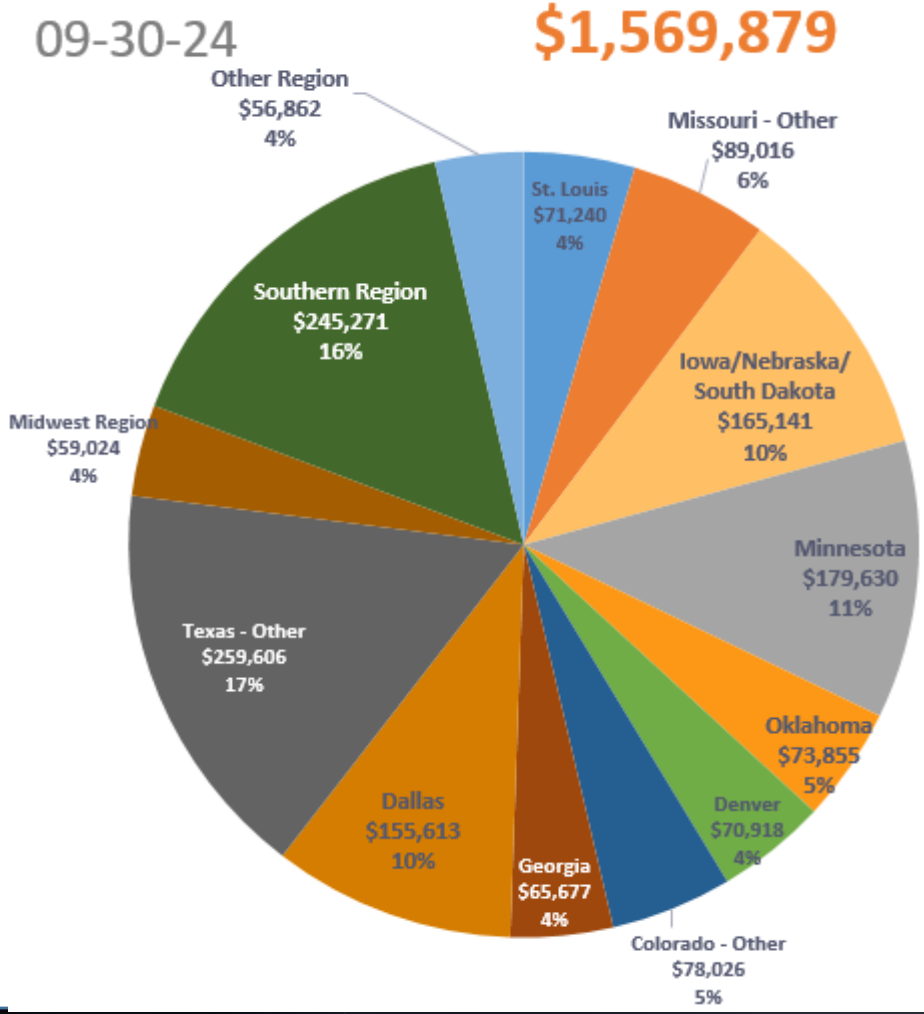


Multi Family Real Estate by Region

Gross Loans
[in thousands]



Average credit size is $6,246,971

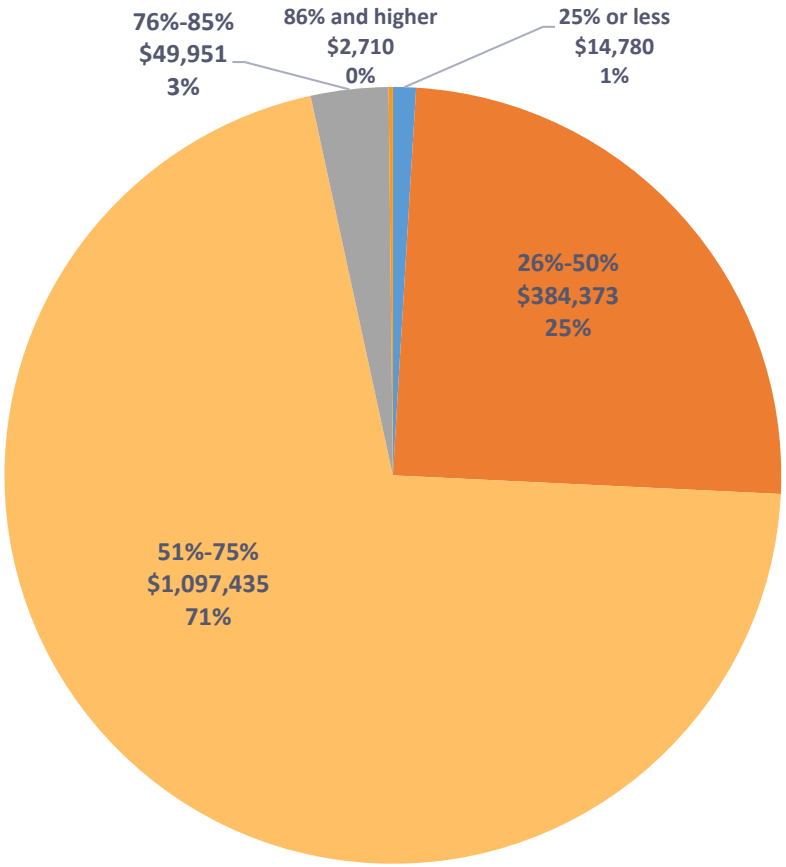


Average credit size is $6,304,734

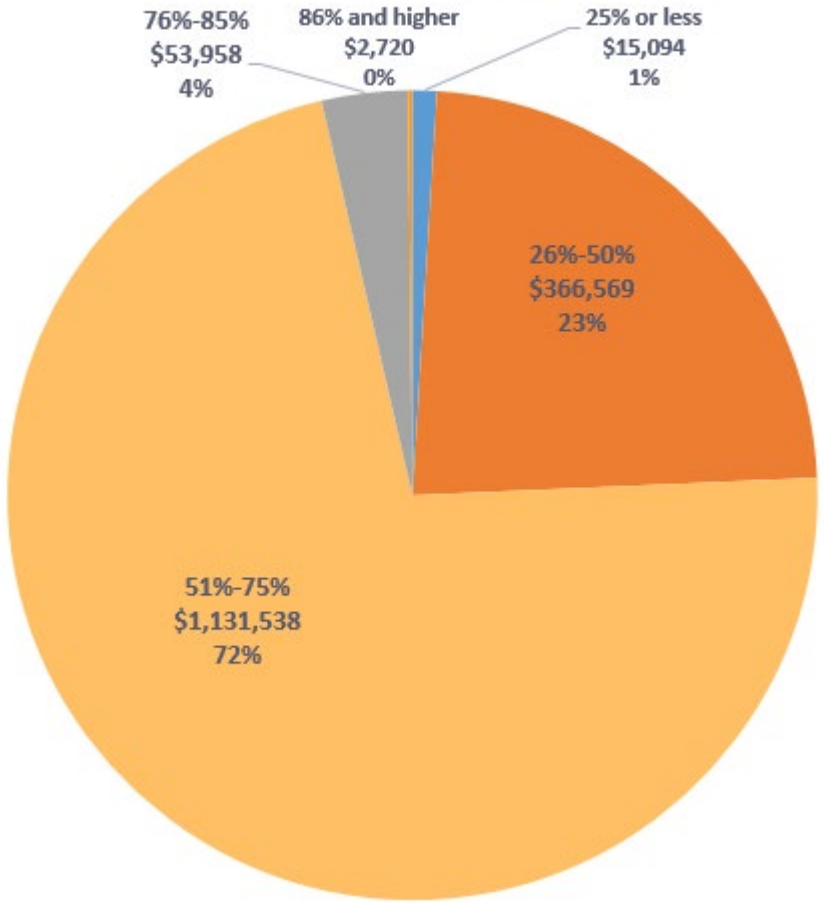
Multi Family Real Estate by LTV

Gross Loans
[in thousands]

12-31-24 **$1,549,249**



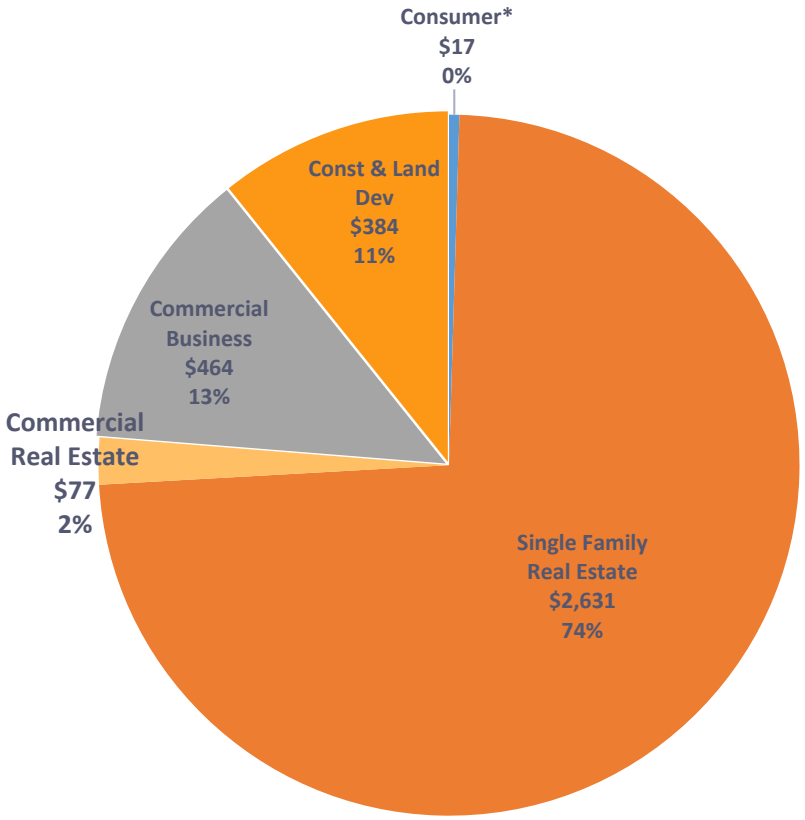
09-30-24 **$1,569,879**



Non-performing by Type

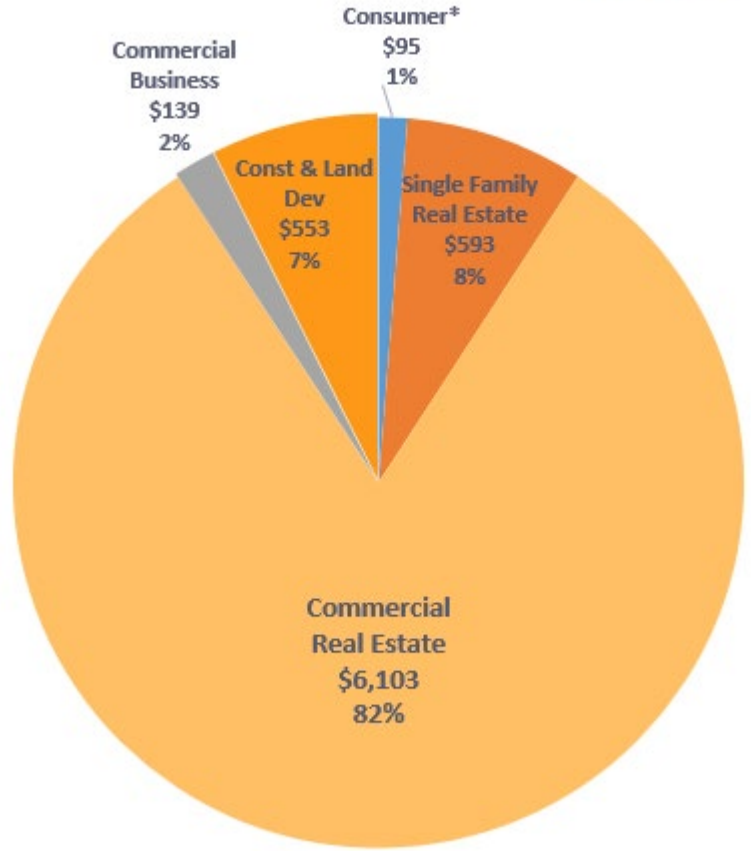
Gross Loans
[in thousands]

12-31-24 **$3,573**



*Includes Home Equity Loans of $0

09-30-24 **$7,483**



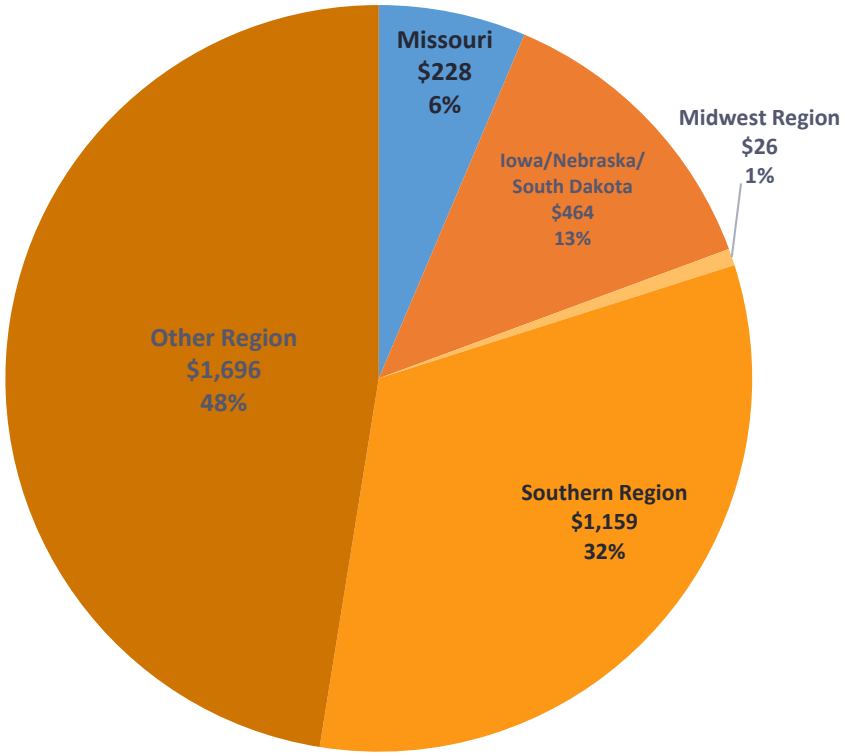
*Includes Home Equity Loans of $0

Non-performing by Region

Gross Loans
[in thousands]

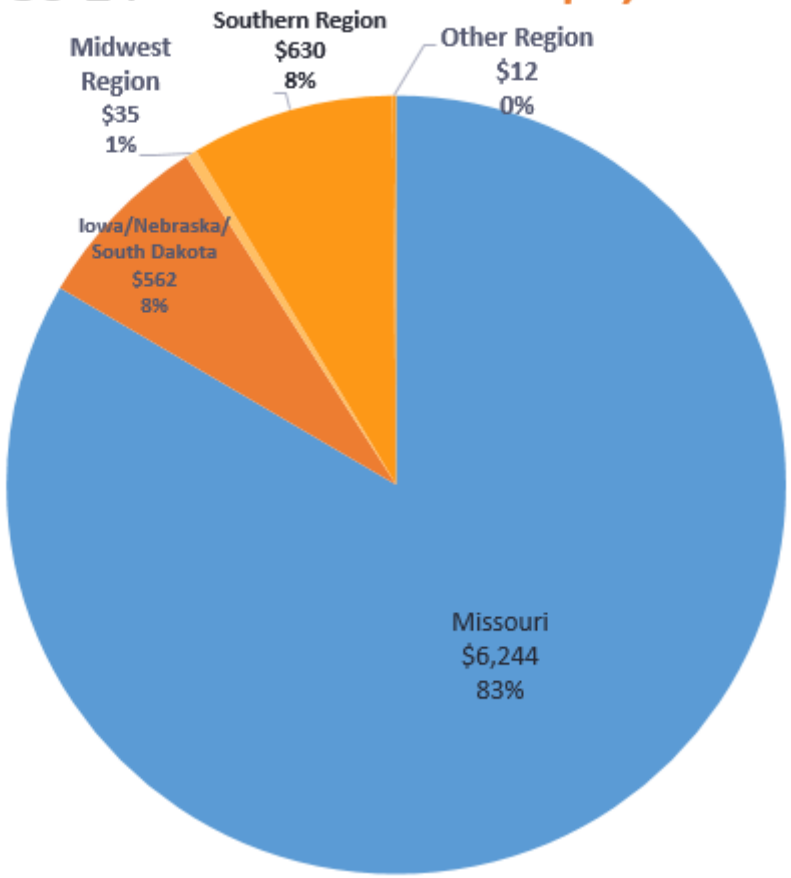
12-31-24

$3,573



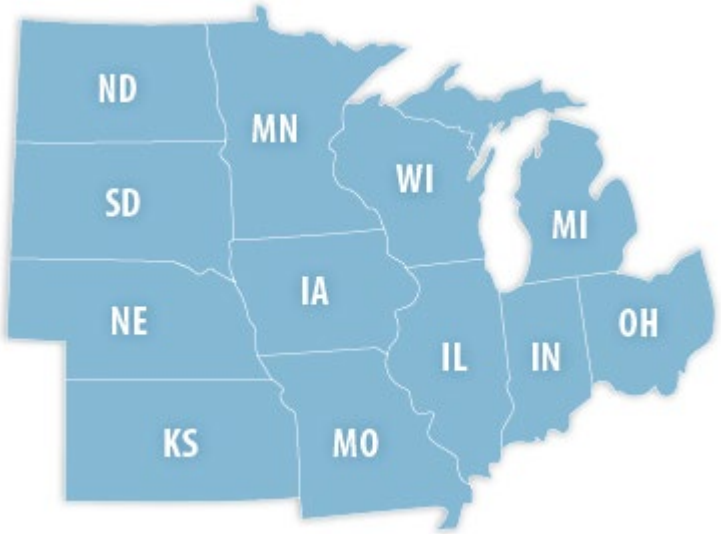
09-30-24

$7,483



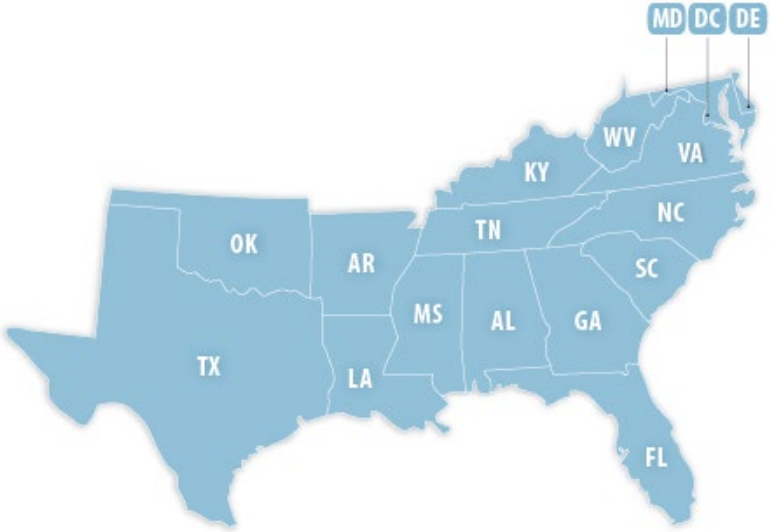
States by Region

Midwest Region



- Illinois
- Indiana
- Iowa
- Kansas
- Michigan
- Minnesota
- Missouri
- Nebraska
- North Dakota
- Ohio
- South Dakota
- Wisconsin

Southern Region



- Alabama
- Arkansas
- Delaware
- Florida
- Georgia
- Kentucky
- Louisiana
- Maryland
- Mississippi
- North Carolina
- Oklahoma
- South Carolina
- Tennessee
- Texas
- Virginia
- Washington DC
- West Virginia