GREAT SOUTHERN BANK

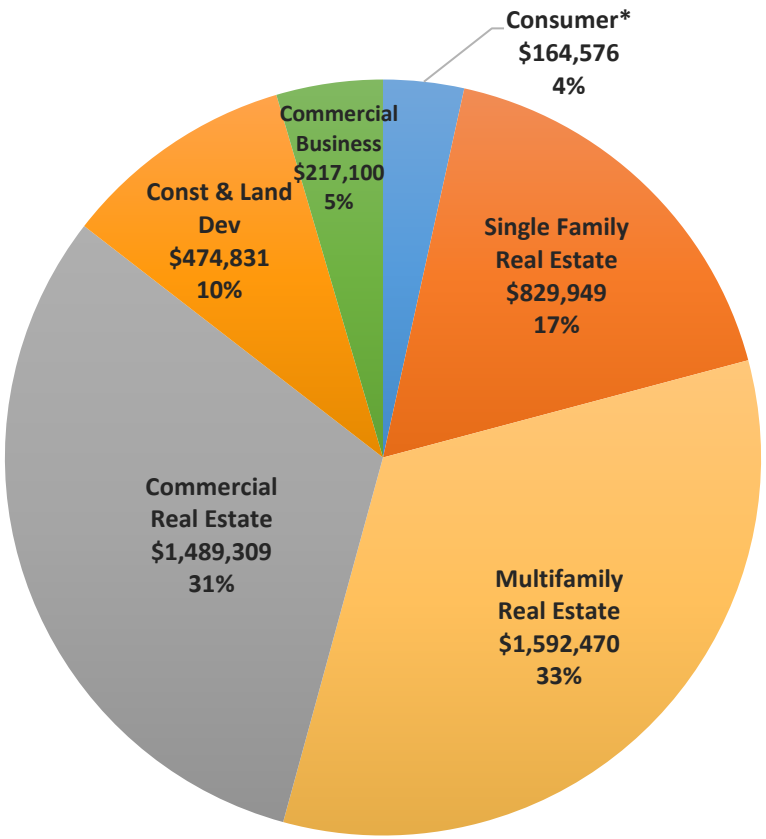
LOAN PORTFOLIO

March 31, 2025

Loan Portfolio

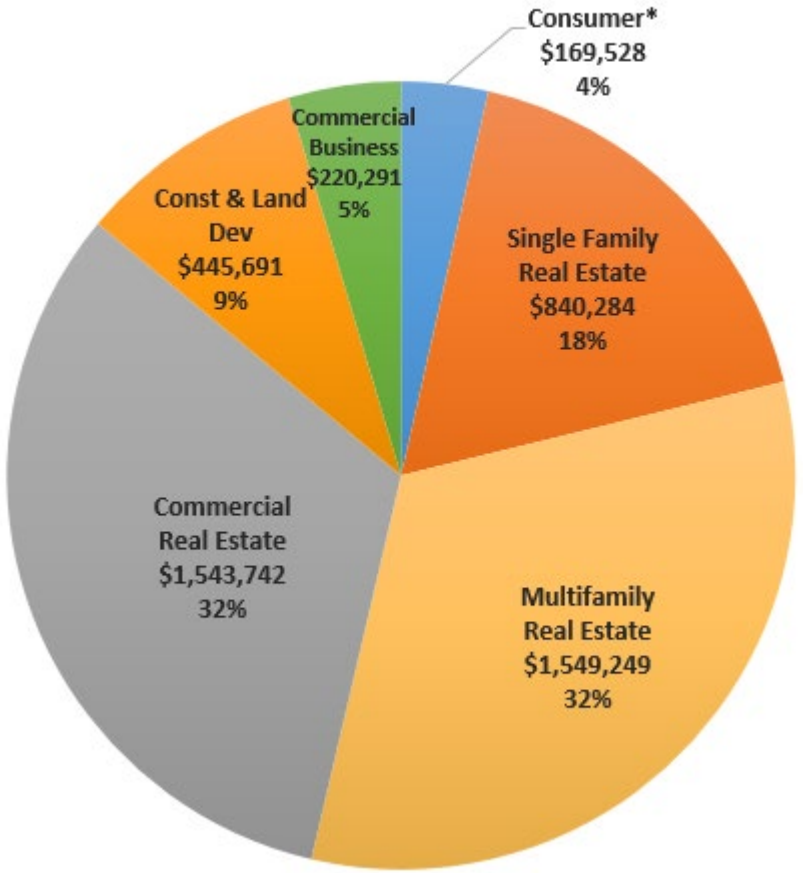
Gross Loans
[in thousands]

03-31-25 **$4,768,235**



*Includes Home Equity Loans of $114,333

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

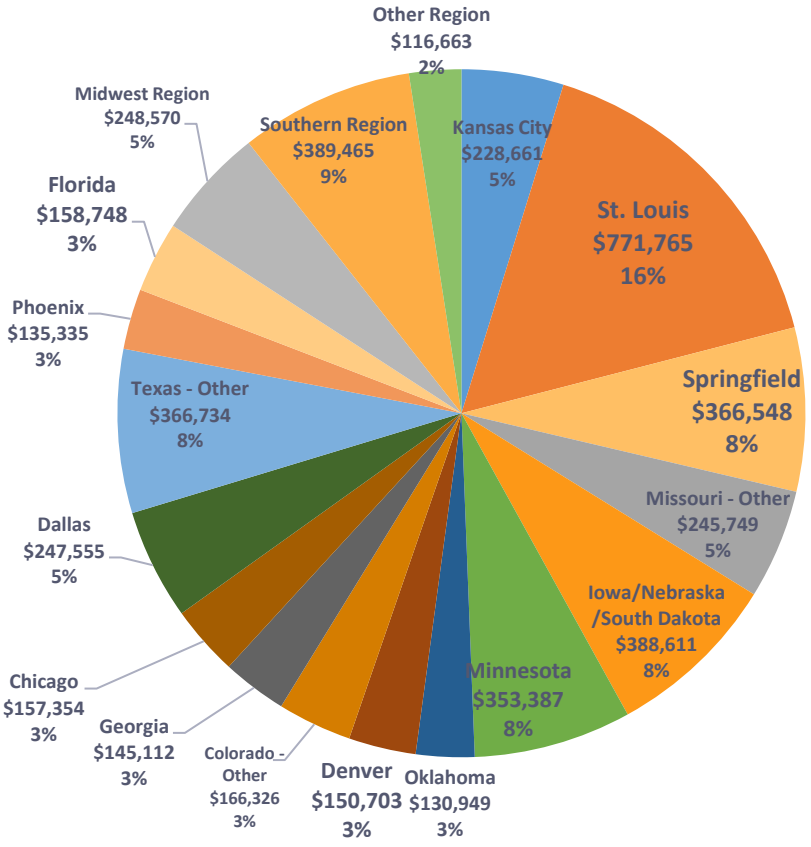


*Includes Home Equity Loans of $115,836

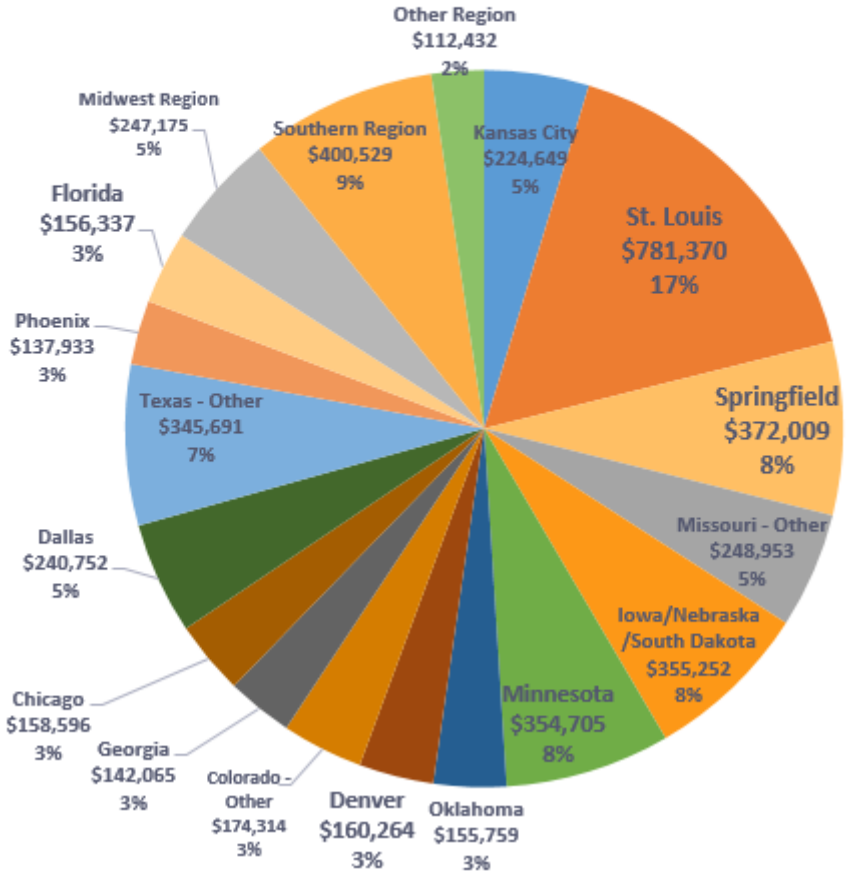
Loan Portfolio by Region

Gross Loans
[in thousands]

03-31-25 **$4,768,235**



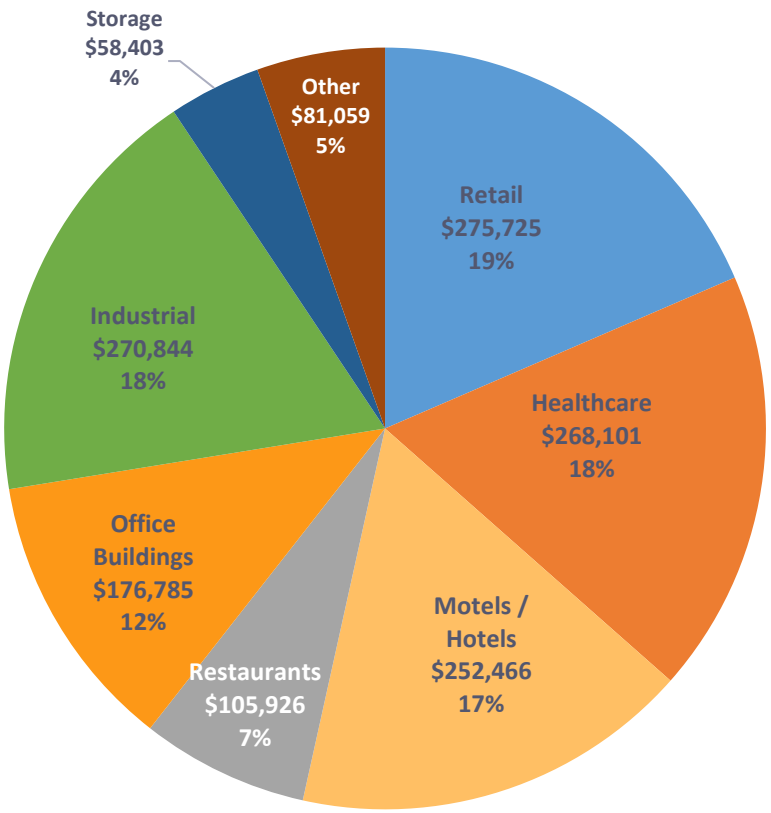
12-31-24 **$4,768,785**



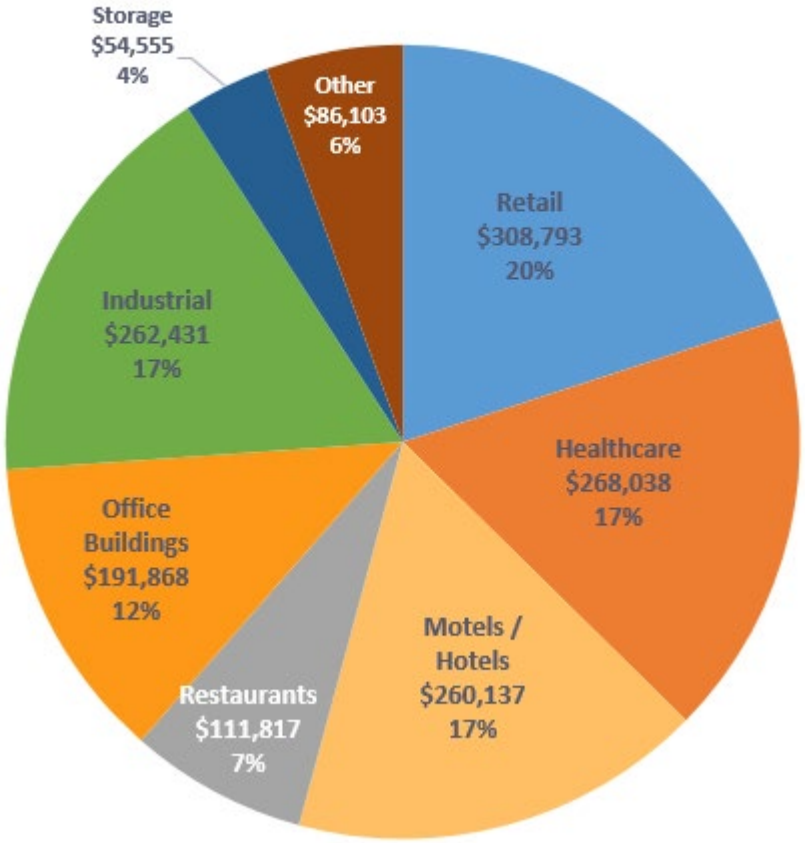
Commercial Real Estate by Industry

Gross Loans
[in thousands]

03-31-25 **$1,489,309**



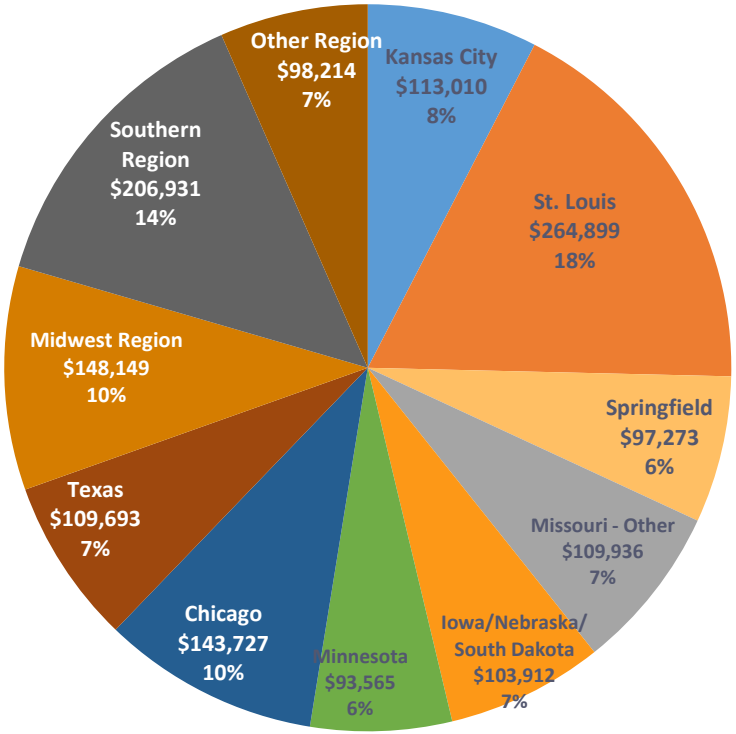
12-31-24 **$1,543,742**



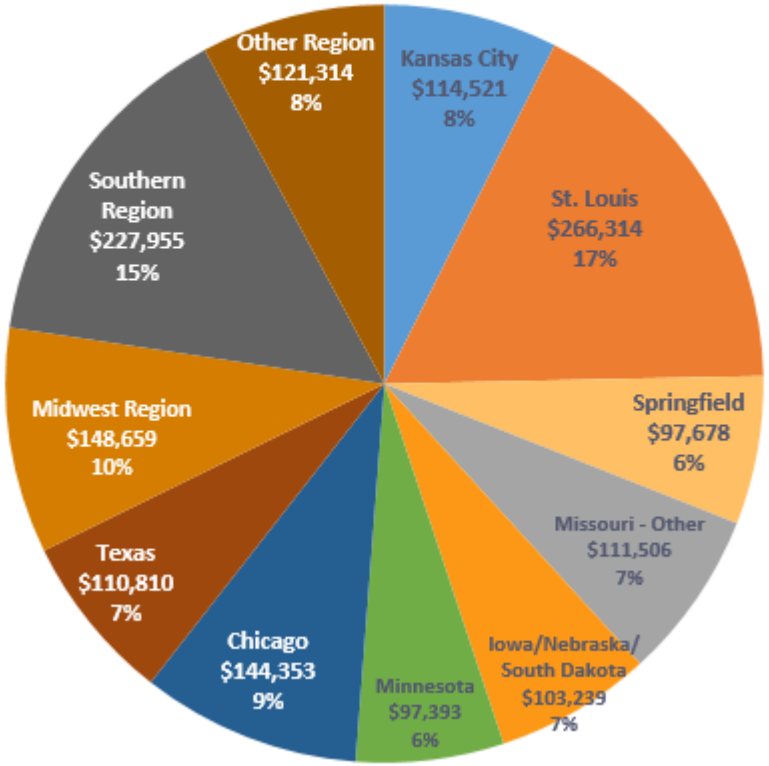
Commercial Real Estate by Region

Gross Loans
[in thousands]

03-31-25 **$1,489,309**



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

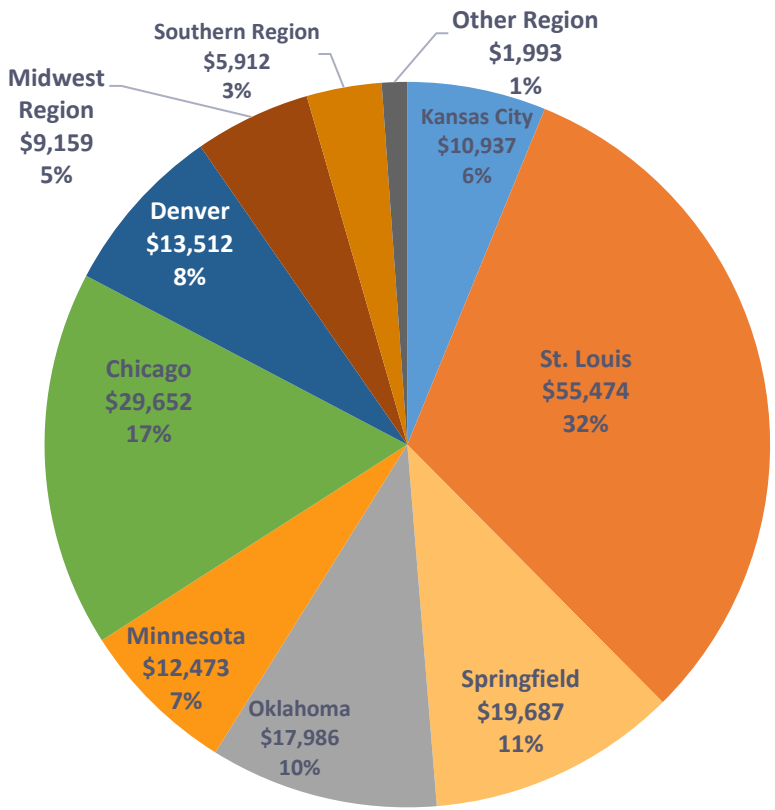


Commercial Real Estate Office and Retail

All Data as of 03/31/25

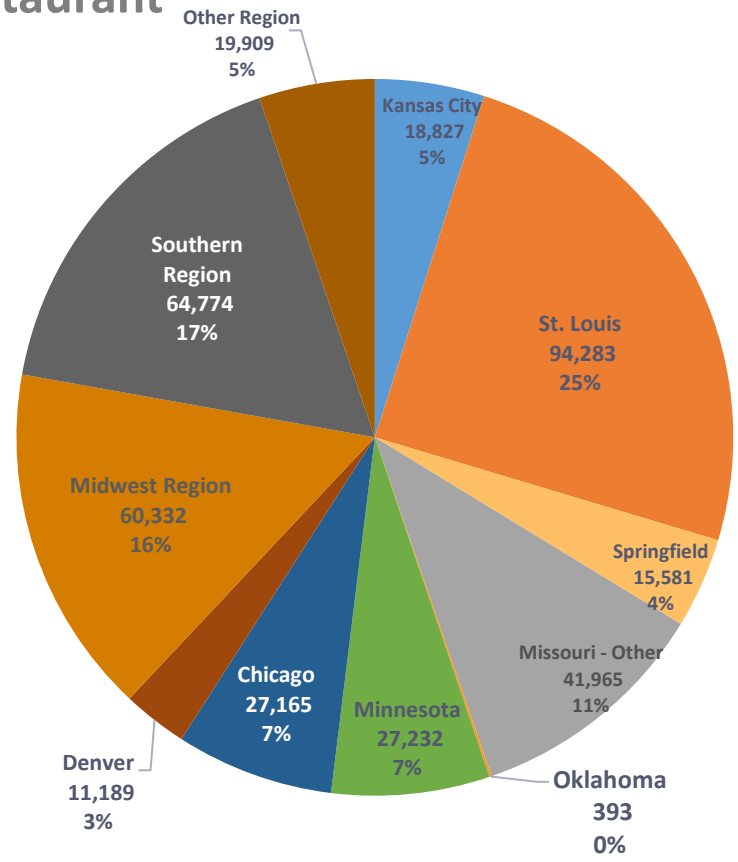
Gross Loans
[in thousands]

Office $176,785



Average credit size is $1,403,058

Retail + Restaurant $381,650



Average credit size is $1,514,484

Commercial Real Estate Office and Retail

All Data as of 03/31/25

Gross Loans
[in thousands]

Office - $176,785

	Medical	Traditional
Outstanding Balance	$22,717	$154,068
# of Loans	18	107
Avg. Loan Size	$1,196	$1,440
Weighted Avg. LTV	67%	

Owner Occupied	$18,708
# of Loans	50
Avg. Loan Size	$374
Weighted Avg. LTV	46%
Other Office Sq. Ft.	
>100,000	$83,959
20,000-100,000	$23,929
<20,000	$27,472
# of Loans	57
Avg. Loan Size	$2,375
Weighted Avg. LTV	43%

100% of Office Portfolio – Pass Rated

Retail + Restaurant - $381,650

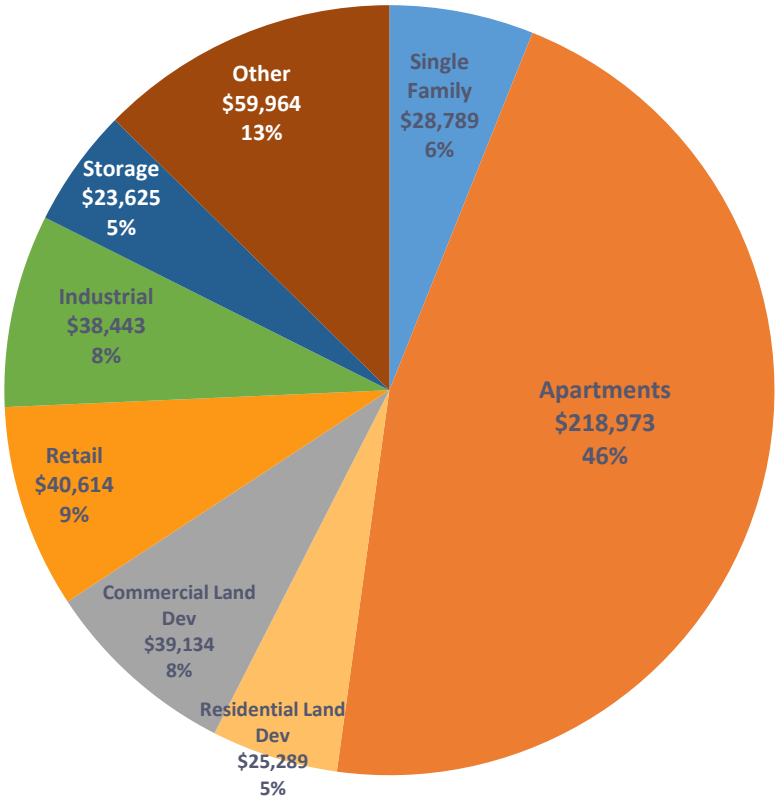
	Strip Center	Single Tenant	Mixed-Use	Neighborhood & Shopping Center	Restaurants
Outstanding Balance	$116,387	$68,648	$20,868	$69,821	$105,925
# of Loans	57	78	14	14	86
Avg. Loan Size	$2,007	$880	$1,491	$4,987	$1,204
Weighted Avg. LTV	57%	50%	60%	51%	58%

100% of Retail Portfolio – Pass Rated

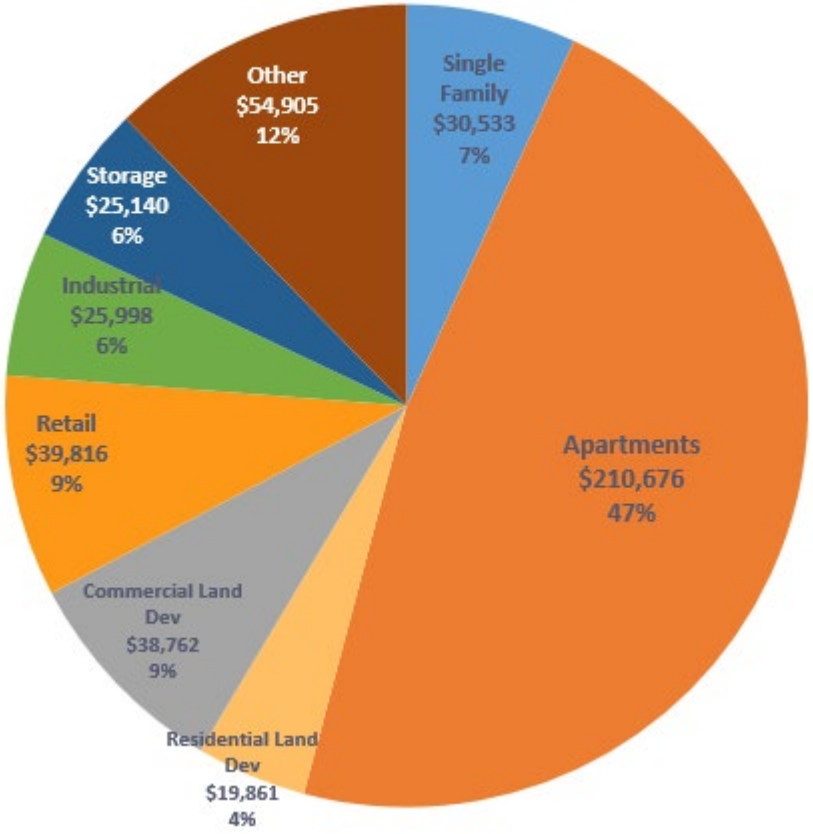
Construction & Land Development by Industry

Gross Loans
[in thousands]

03-31-25 **$474,831**



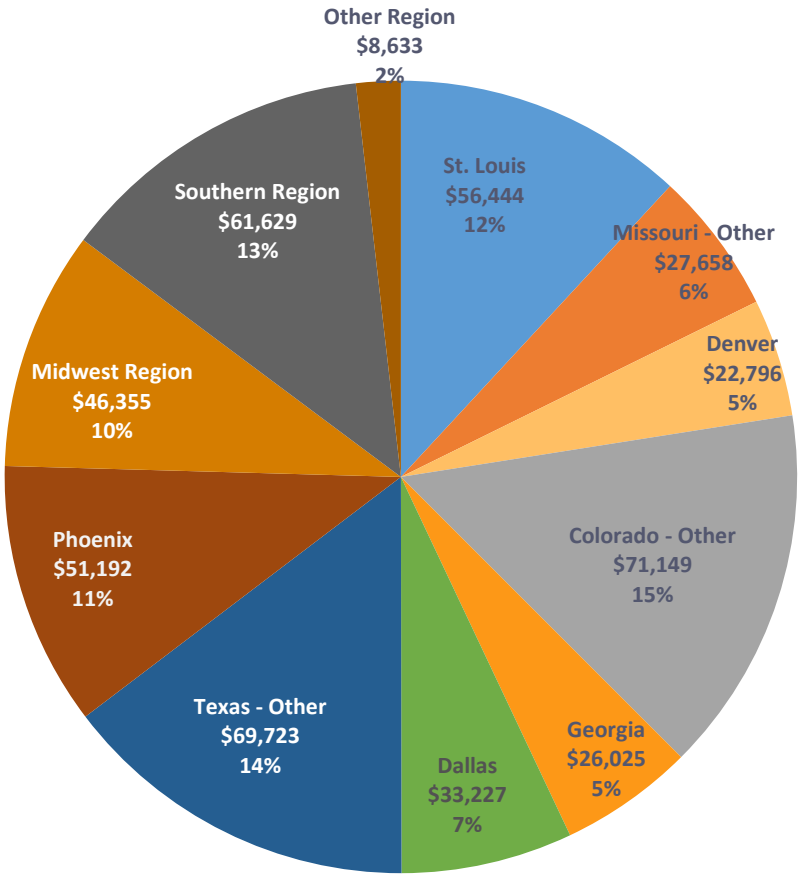
12-31-24 **$445,691**



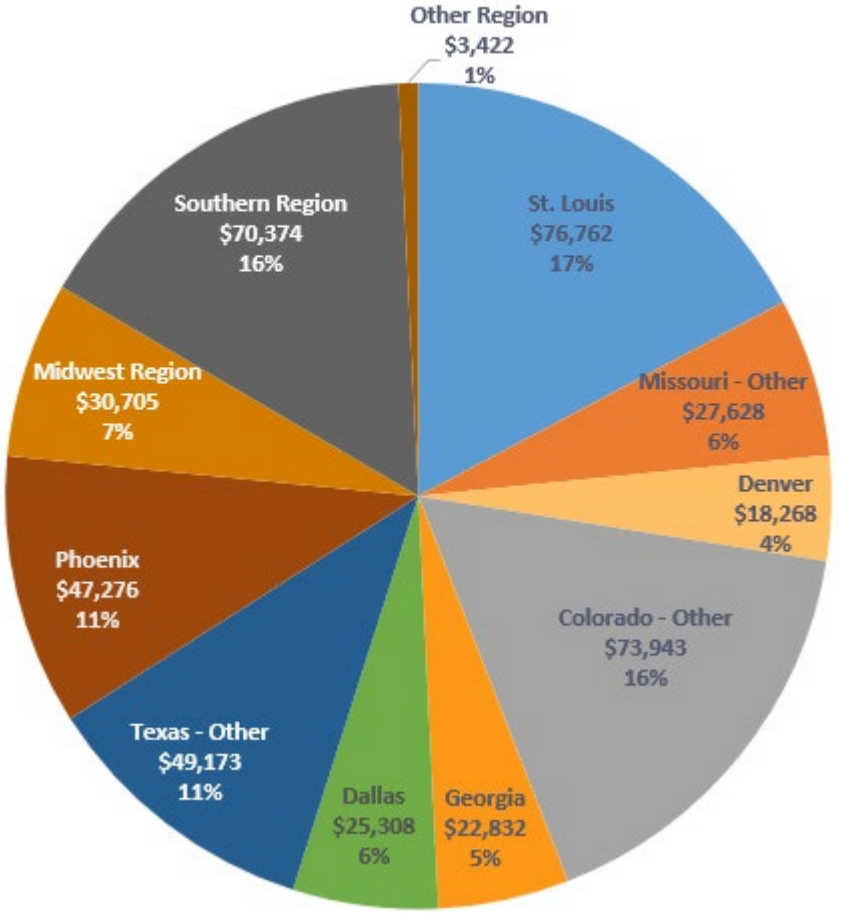
Construction & Land Development by Region

Gross Loans
[in thousands]

03-31-25 **$474,831**



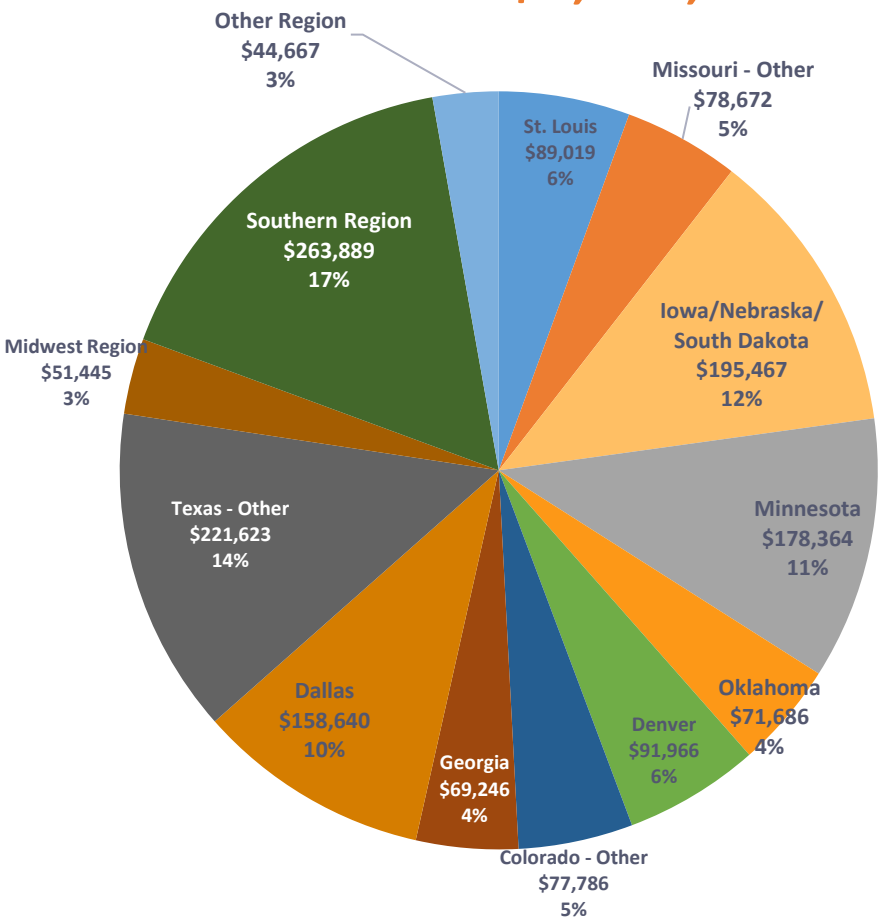
12-31-24 **$445,691**



Multi Family Real Estate by Region

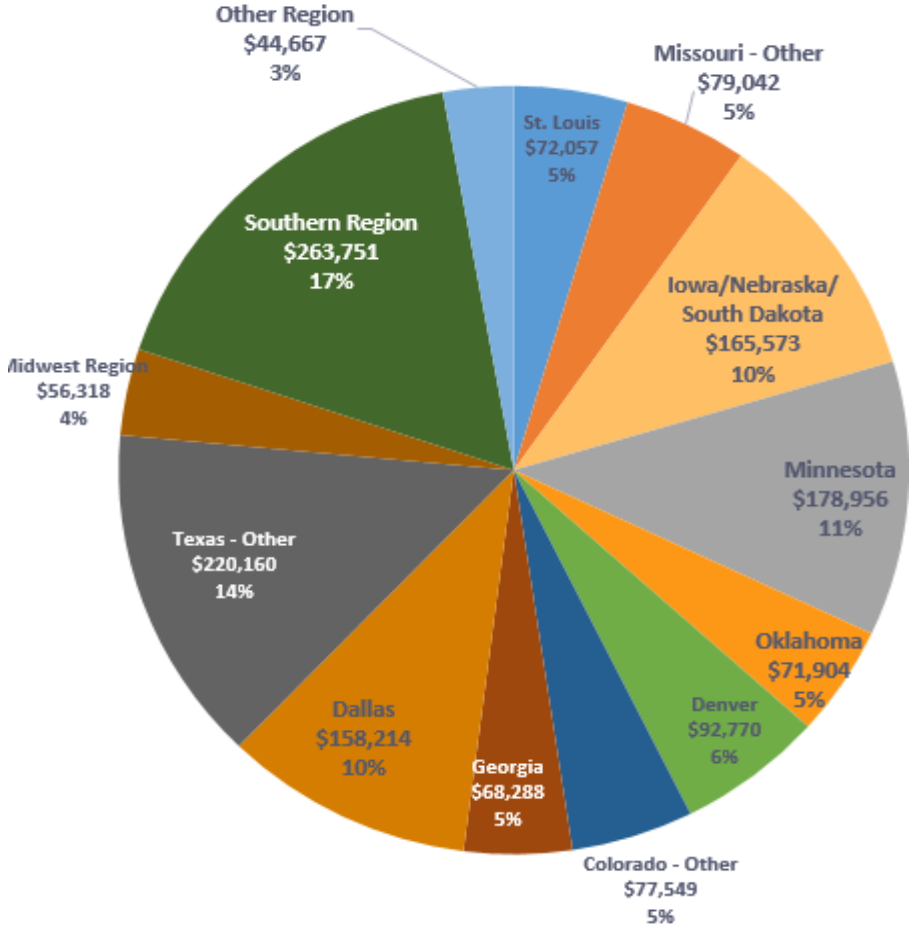
Gross Loans
[in thousands]

03-31-25 $1,592,470



Average credit size is $6,499,277

12-31-24 $1,549,249

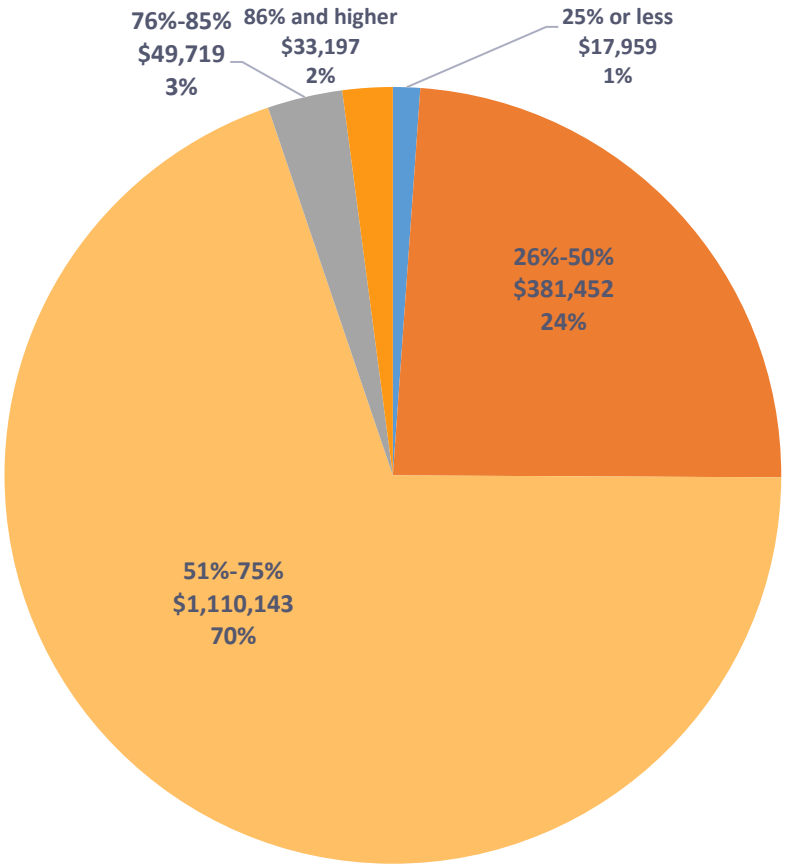


Average credit size is $6,246,971

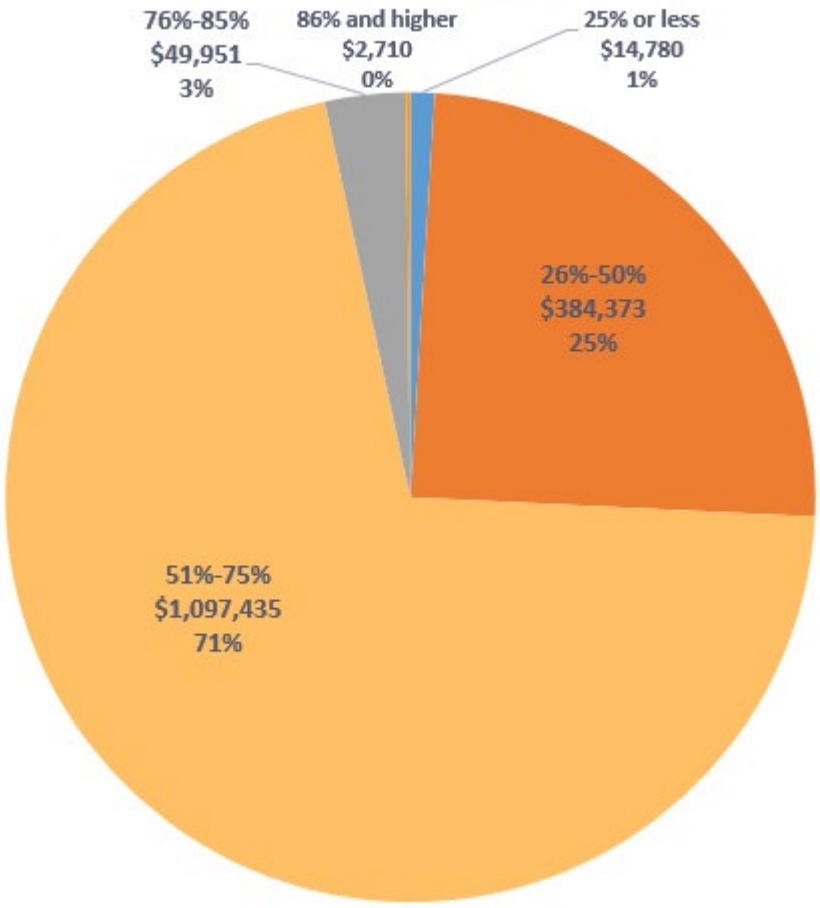
Multi Family Real Estate by LTV

Gross Loans
[in thousands]

03-31-25 **$1,592,470**



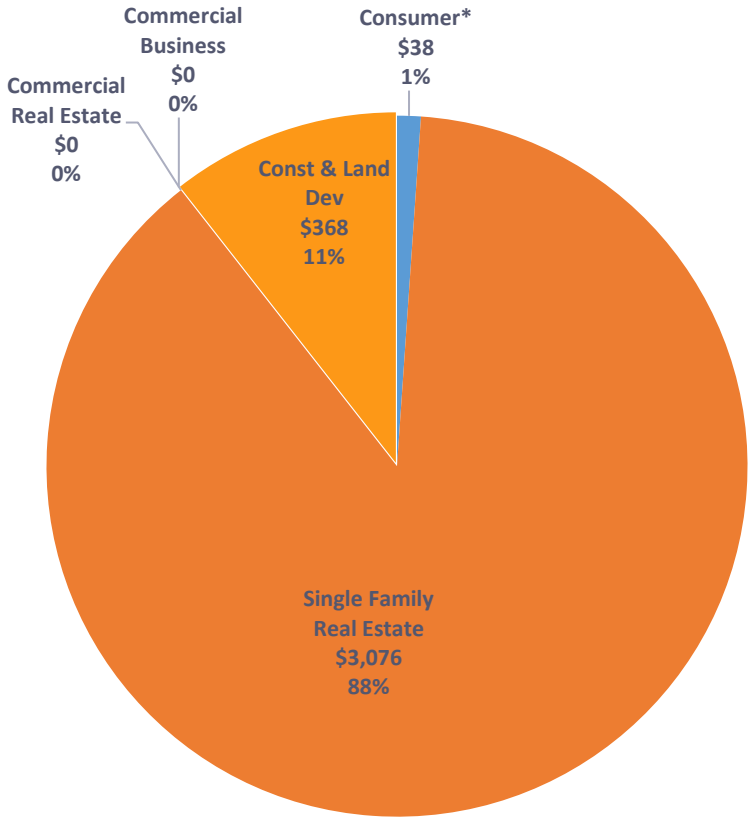
12-31-24 **$1,549,249**



Non-performing by Type

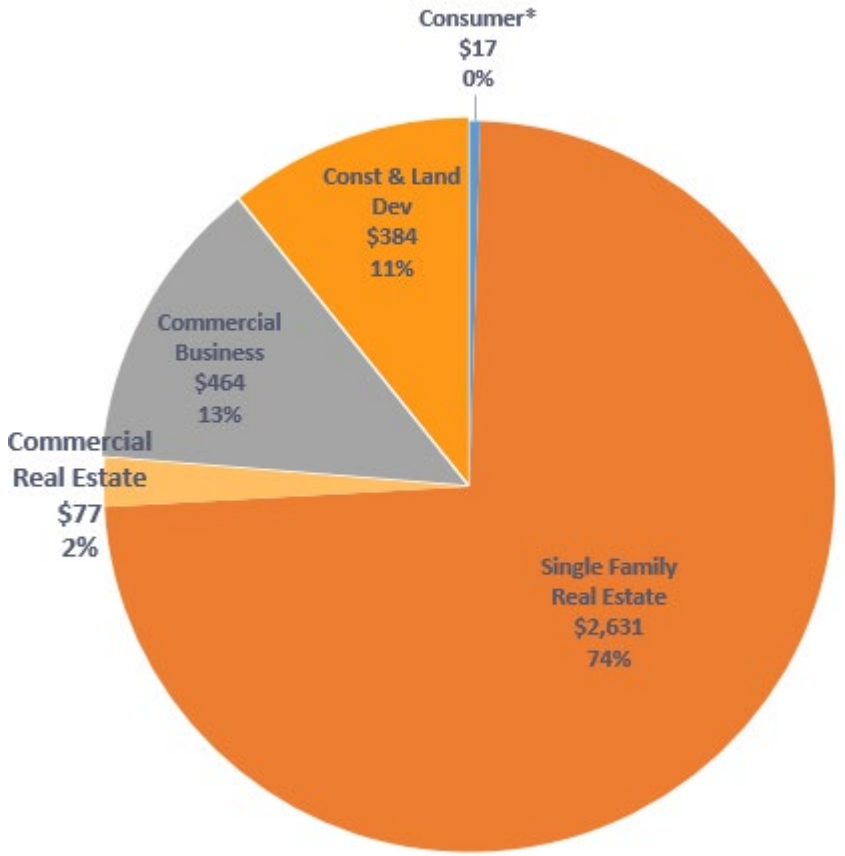
Gross Loans
[in thousands]

03-31-25 **$3,482**



*Includes Home Equity Loans of $23

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

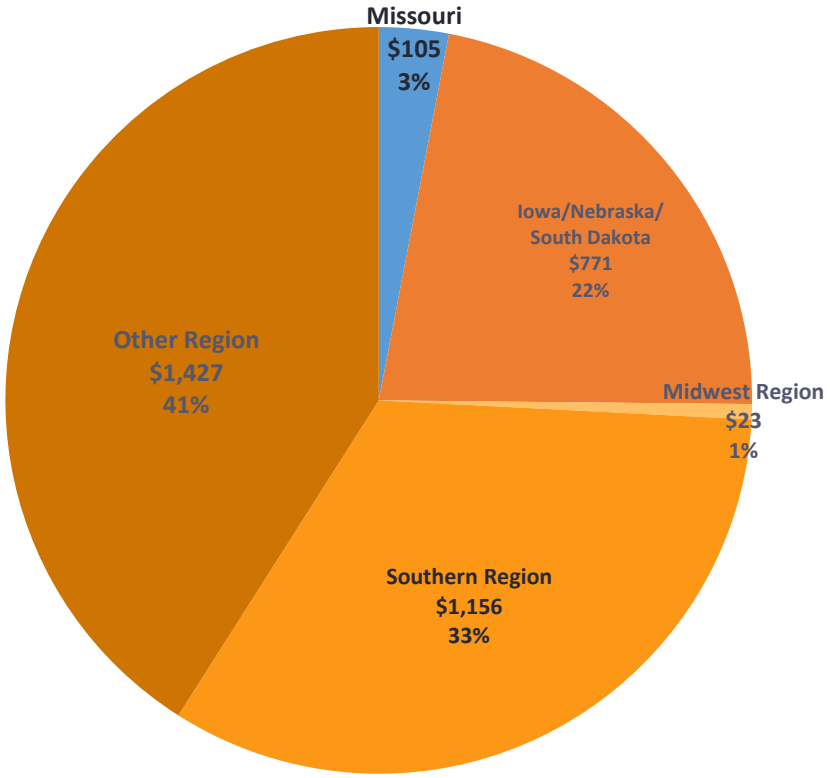


*Includes Home Equity Loans of $0

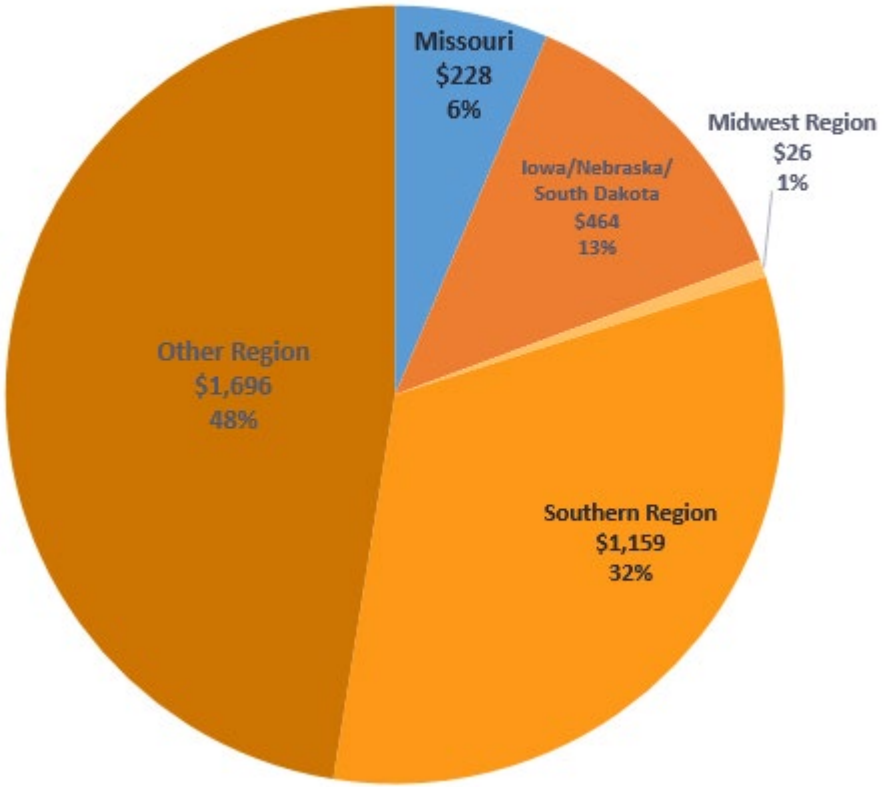
Non-performing by Region

Gross Loans
[in thousands]

03-31-25 **$3,482**

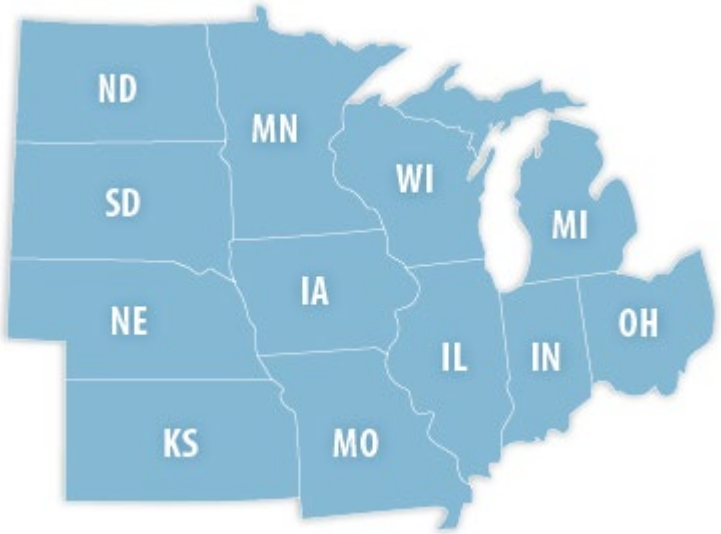


12-31-24 **$3,573**



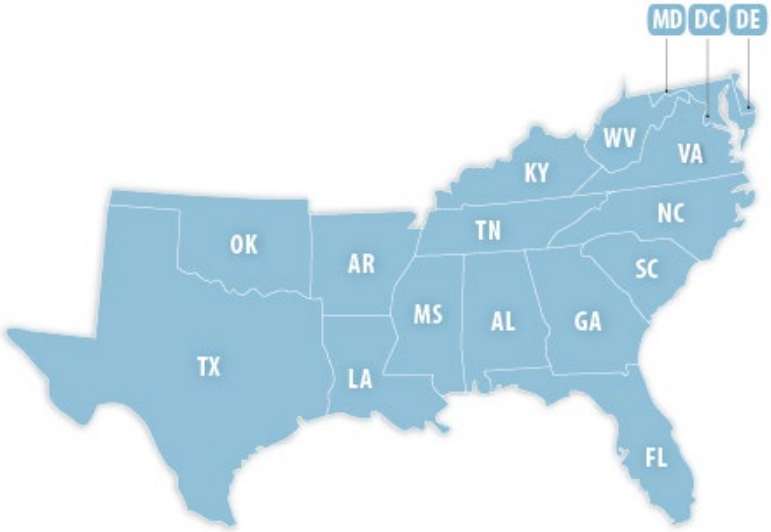
States by Region

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