



**GREAT SOUTHERN
BANK**

LOAN PORTFOLIO

March 31, 2021



Portfolio Diversification

Legacy Loans

[in thousands]

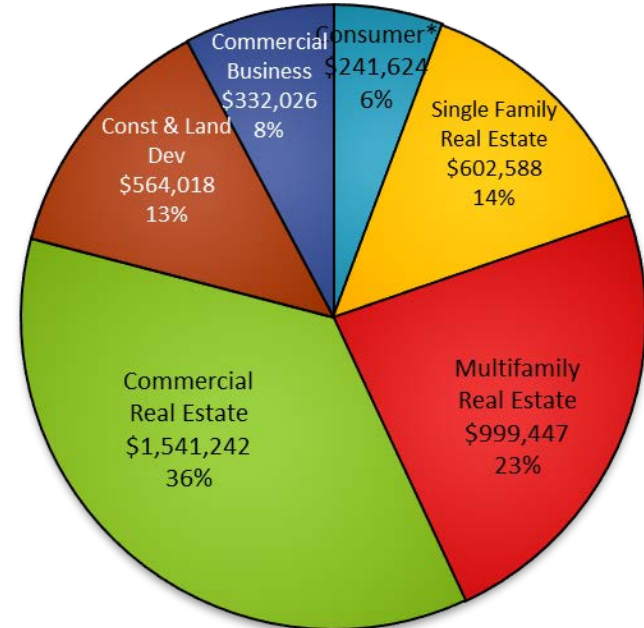
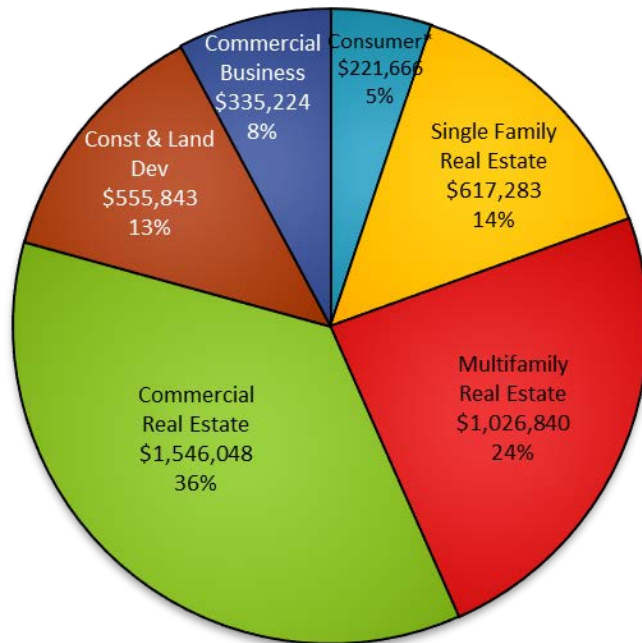


3.31.21

\$4,302,904

12.31.20

\$4,280,945



*Includes Home Equity Loans of \$109,171

Includes Home Equity Loans of \$114,689

Portfolio Diversification

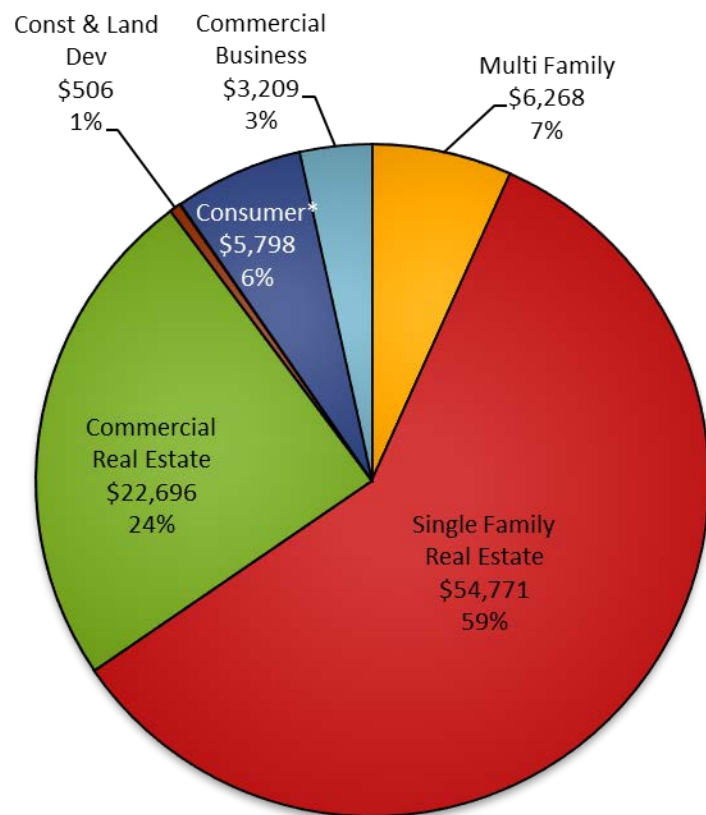
Acquired Loans

[in thousands]



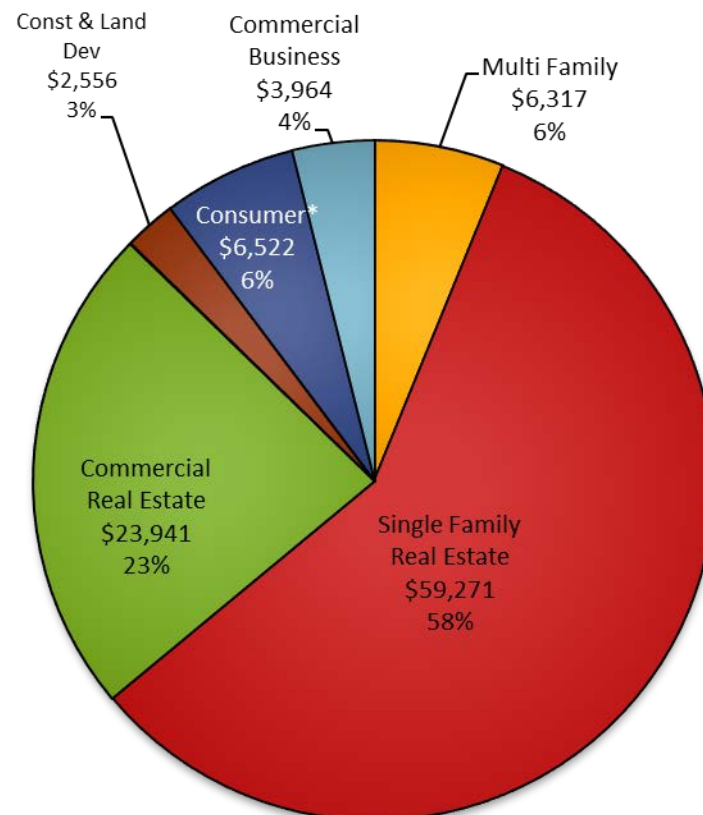
3.31.21

\$93,248



12.31.20

\$102,571



Team Bank, Vantus Bank, Sun Security Bank,
InterSavings Bank, and Valley

*Includes Home Equity Loans of \$4,917

Team Bank, Vantus Bank, Sun Security Bank,
InterSavings Bank, and Valley

*Includes Home Equity Loans of \$5,512

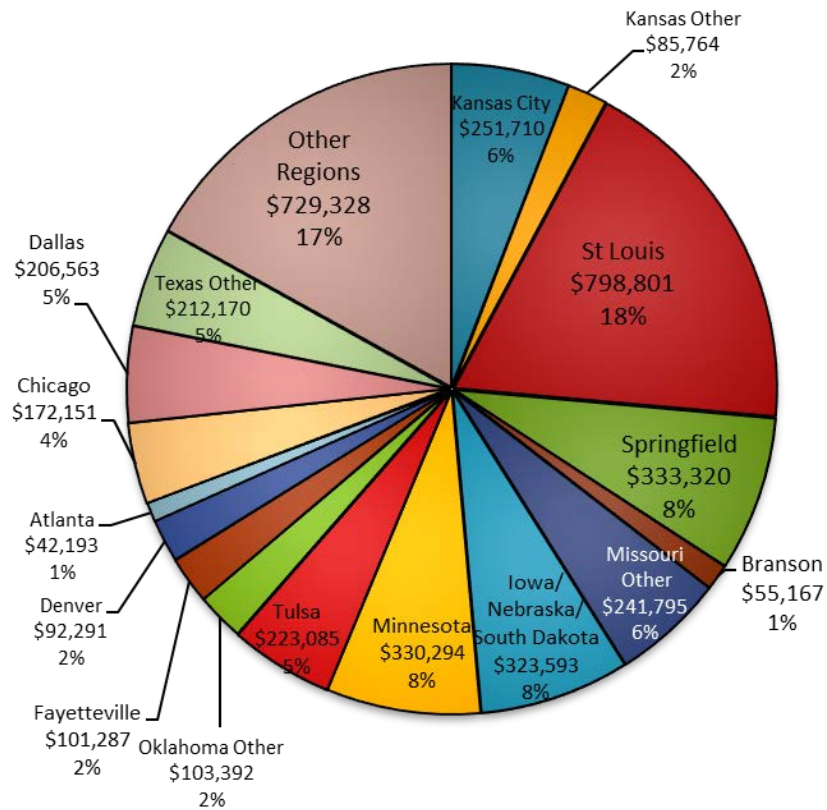
Portfolio by Region

Legacy Loans [in thousands]



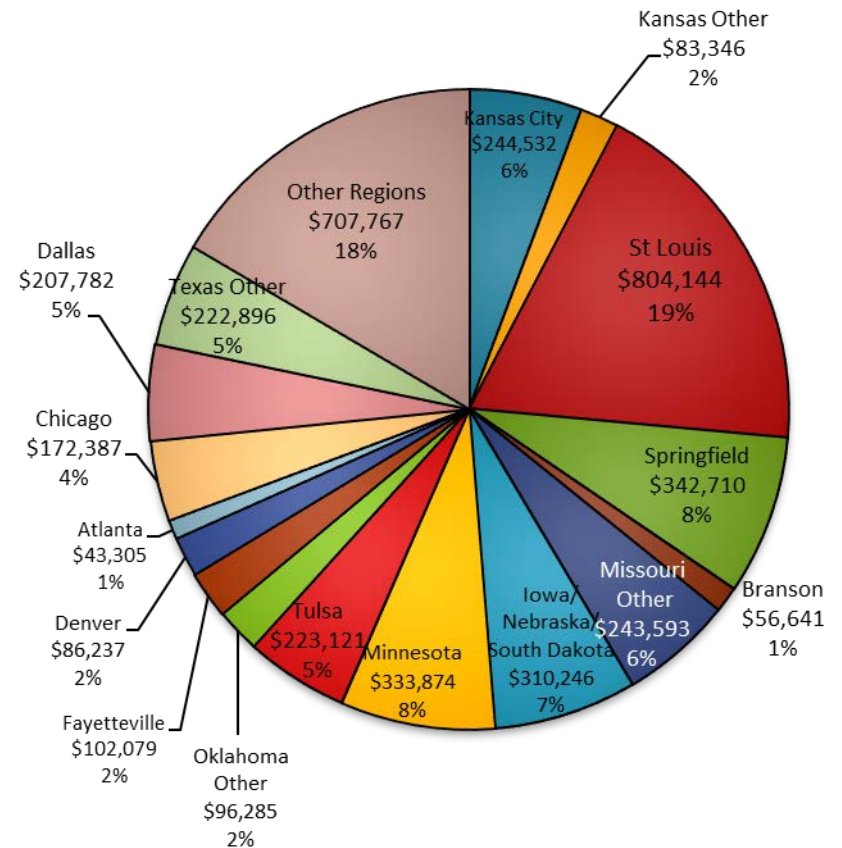
3.31.21

\$4,302,904



12.31.20

\$4,280,945



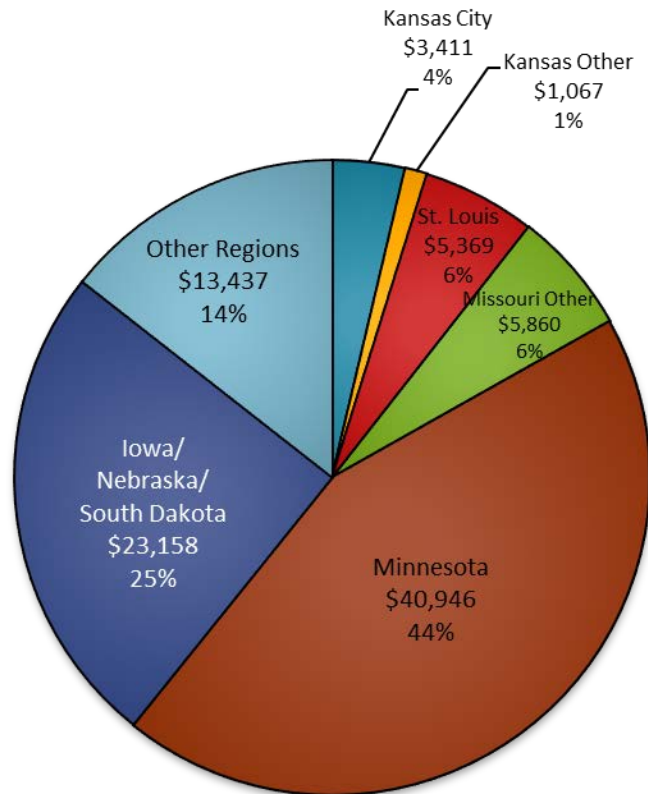
Portfolio by Region

Acquired Loans [in thousands]



3.31.21

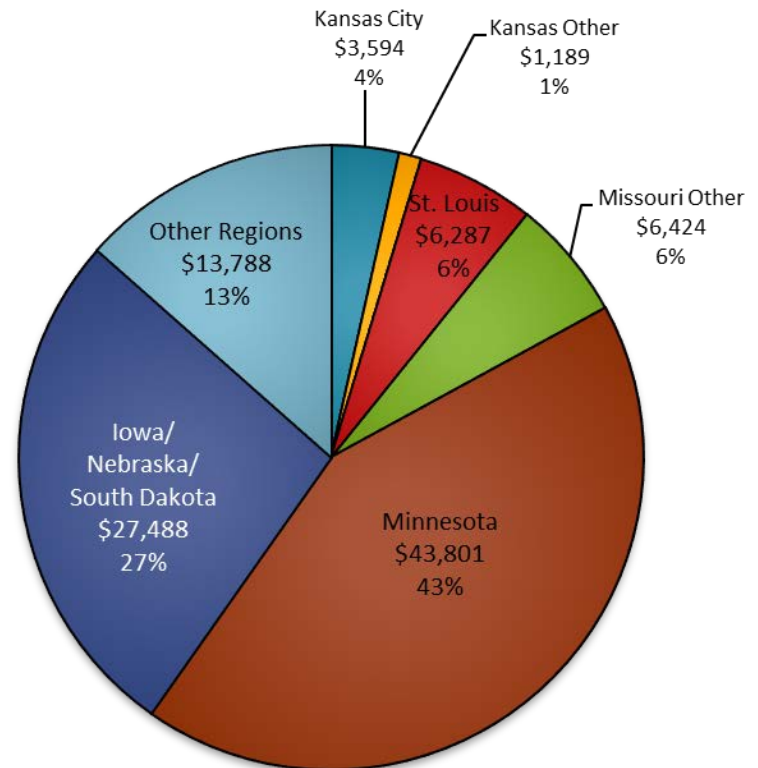
\$93,248



Team Bank, Vantus Bank, Sun Security Bank,
InterSavings Bank, and Valley

12.31.20

\$102,571



Team Bank, Vantus Bank, Sun Security Bank,
InterSavings Bank, and Valley

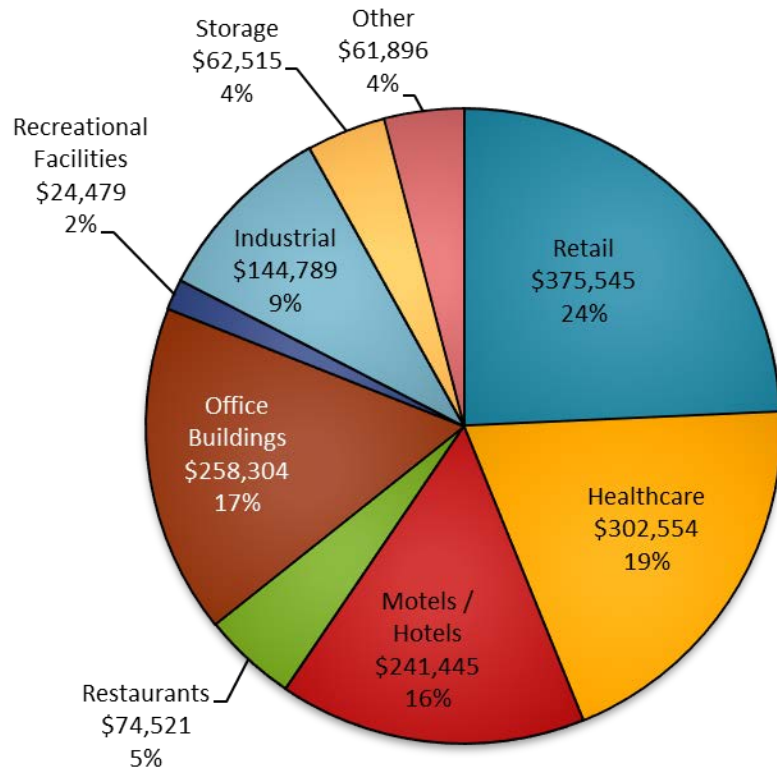
Commercial Real Estate

Legacy Loans [in thousands]



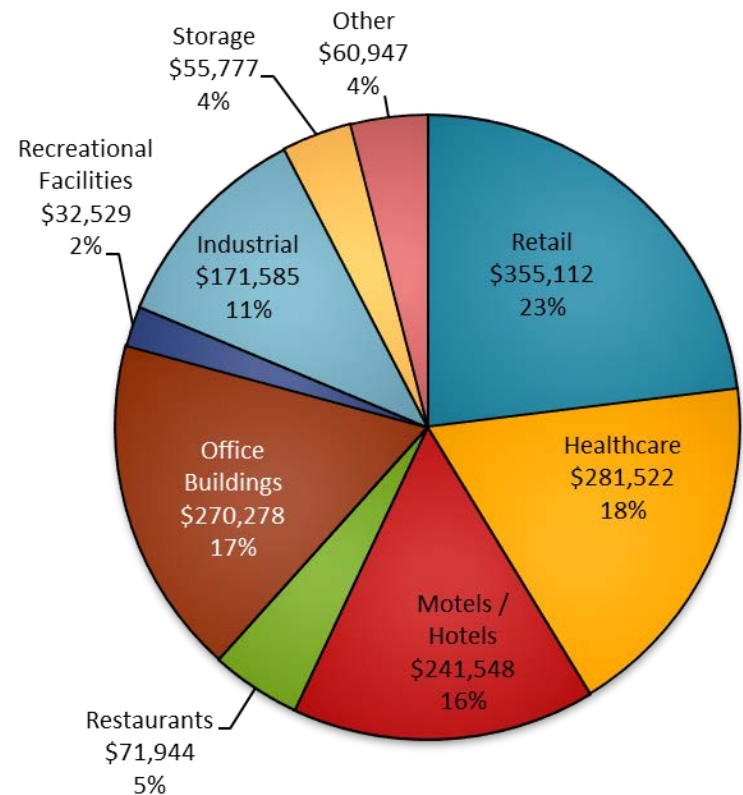
3.31.21

\$1,546,048



12.31.20

\$1,541,242



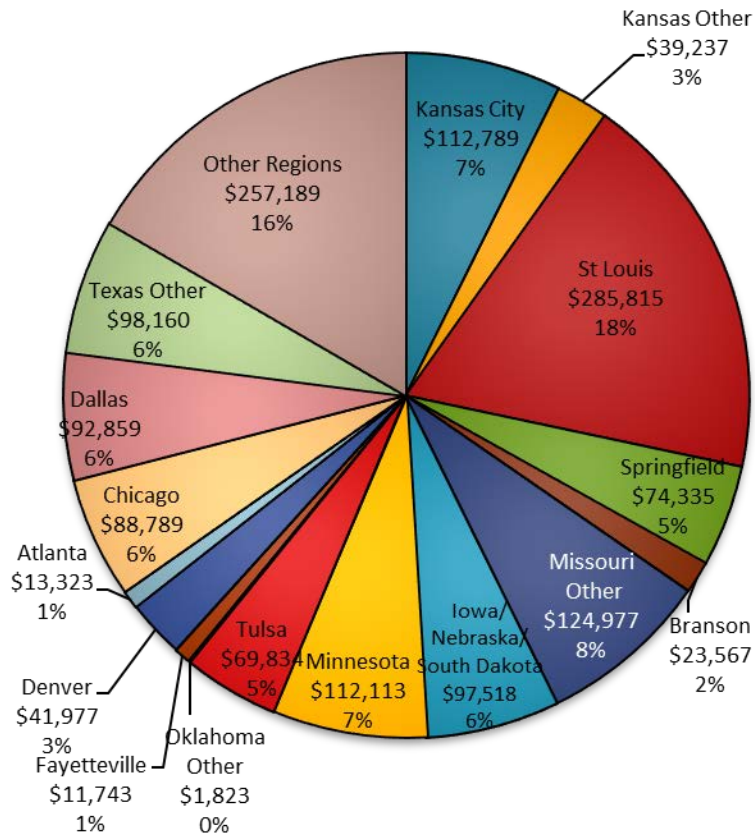
Commercial Real Estate by Region

Legacy Loans
[in thousands]



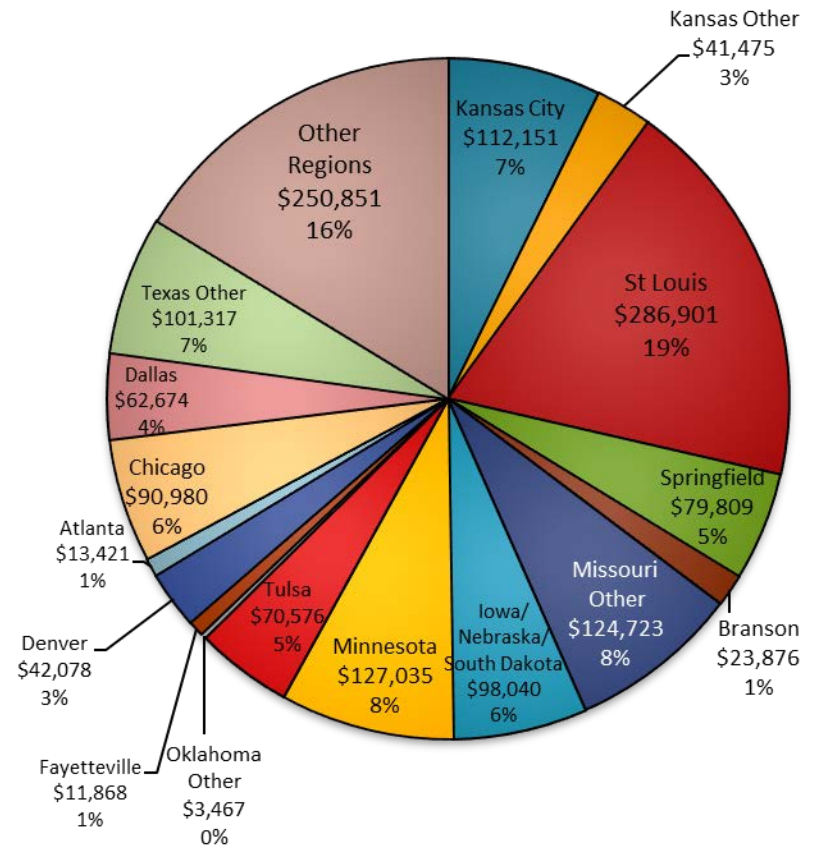
3.31.21

\$1,546,048



12.31.20

\$1,541,242



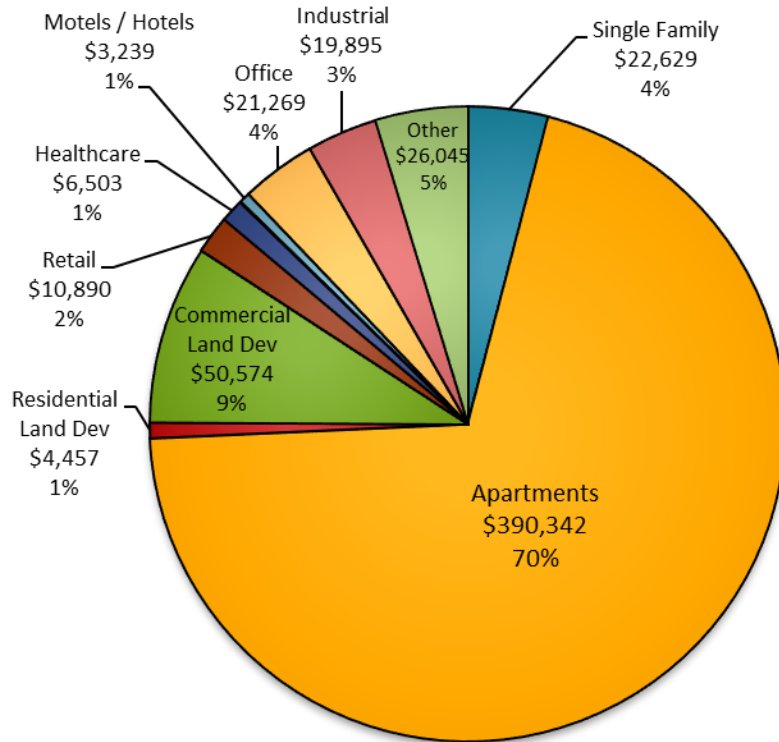
Construction & Land Development

Legacy Loans [in thousands]



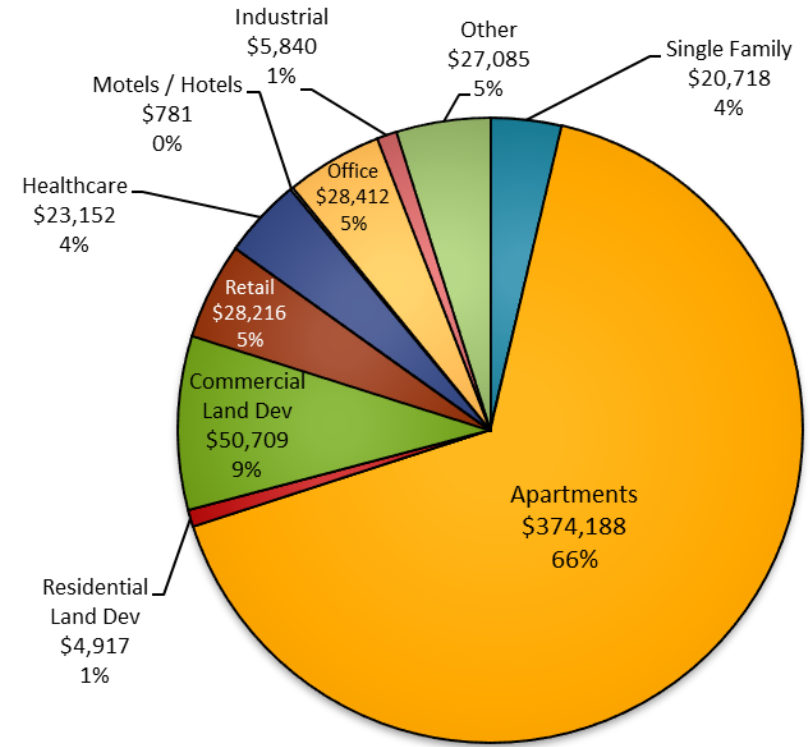
3.31.21

\$555,843



12.31.20

\$564,018



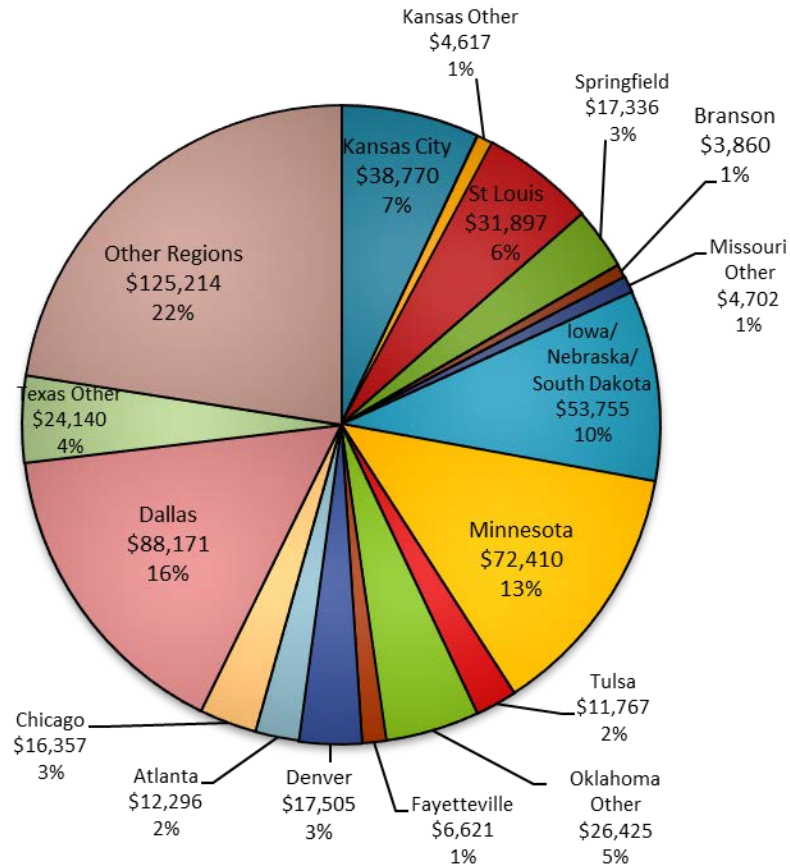
Construction & Land Development by Region



Legacy Loans
[in thousands]

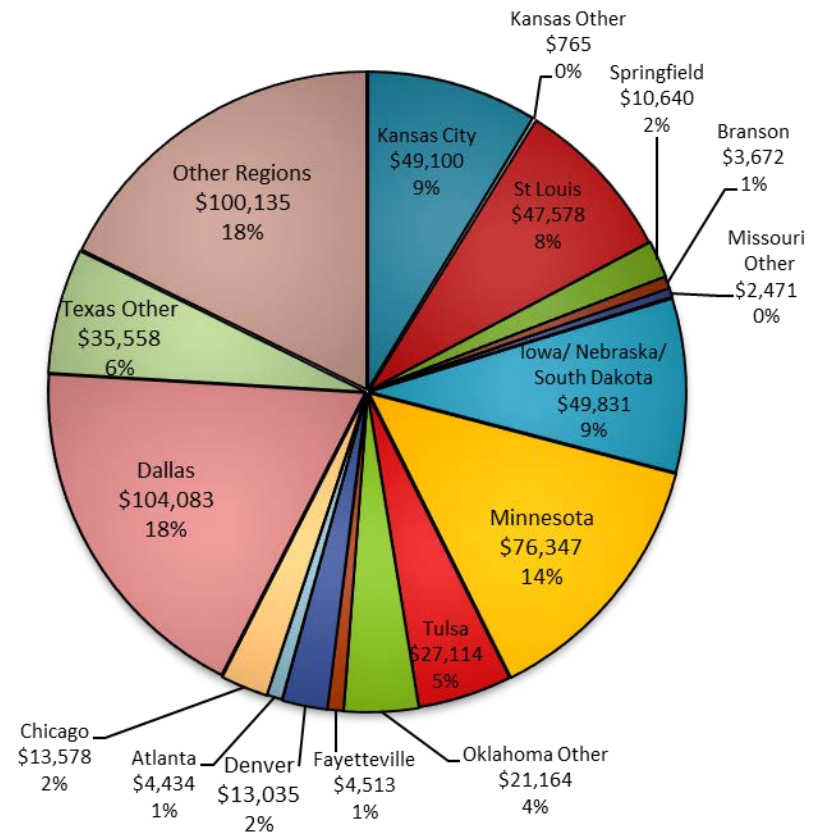
3.31.21

\$555,843



12.31.20

\$564,018



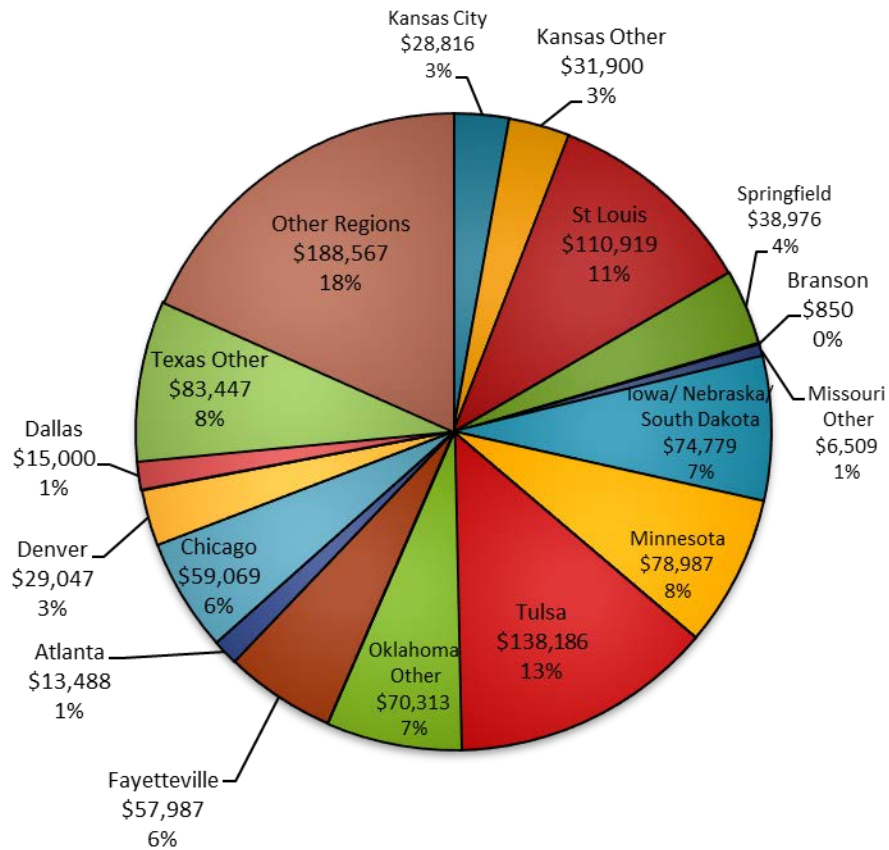
Multi Family Real Estate by Region

Legacy Loans
[in thousands]



3.31.21

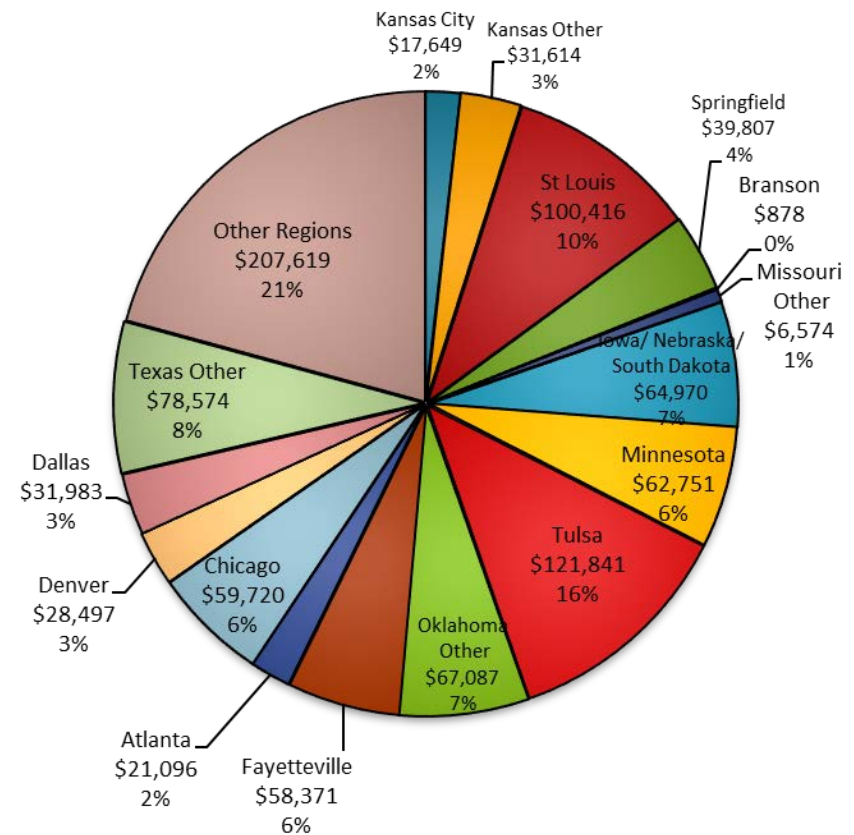
\$1,026,840



Average credit size is \$3,831,491

12.31.20

\$999,447



Average credit size is \$3,621,184

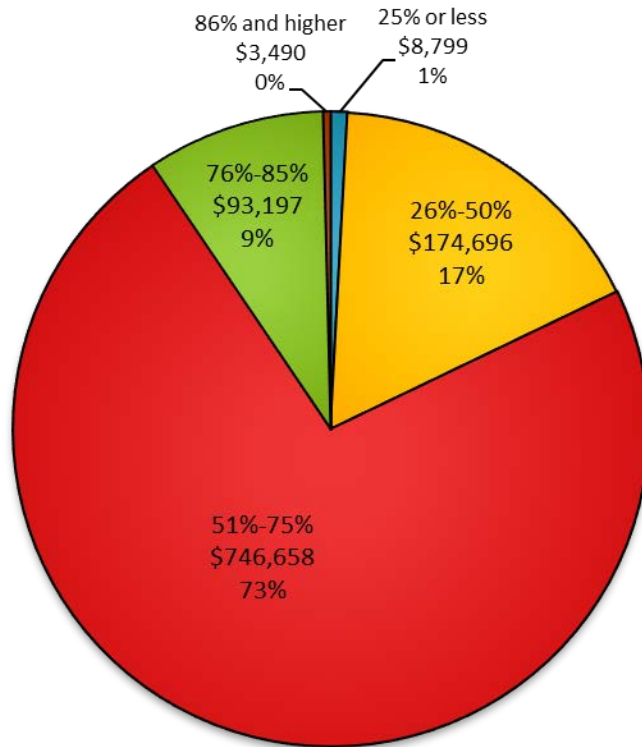
Multi Family Real Estate by LTV

Legacy Loans [in thousands]



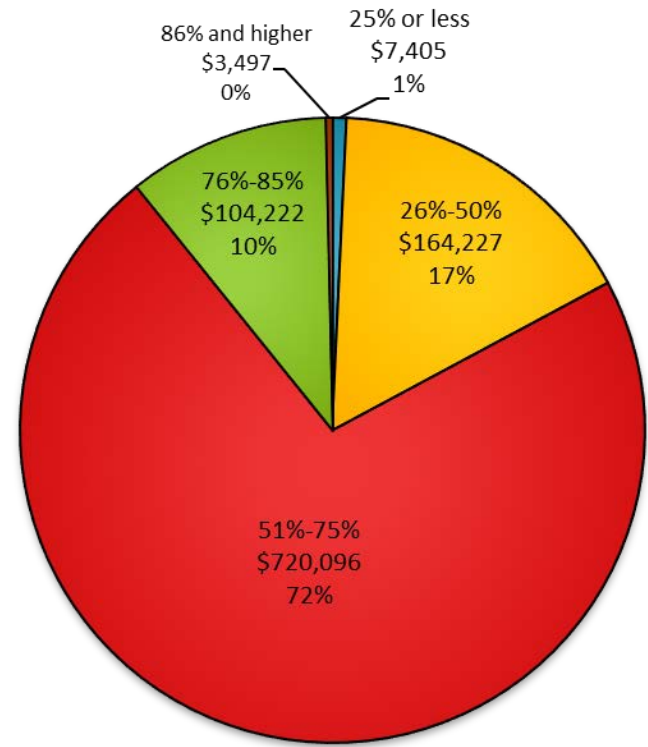
3.31.21

\$1,026,840



12.31.20

\$999,447



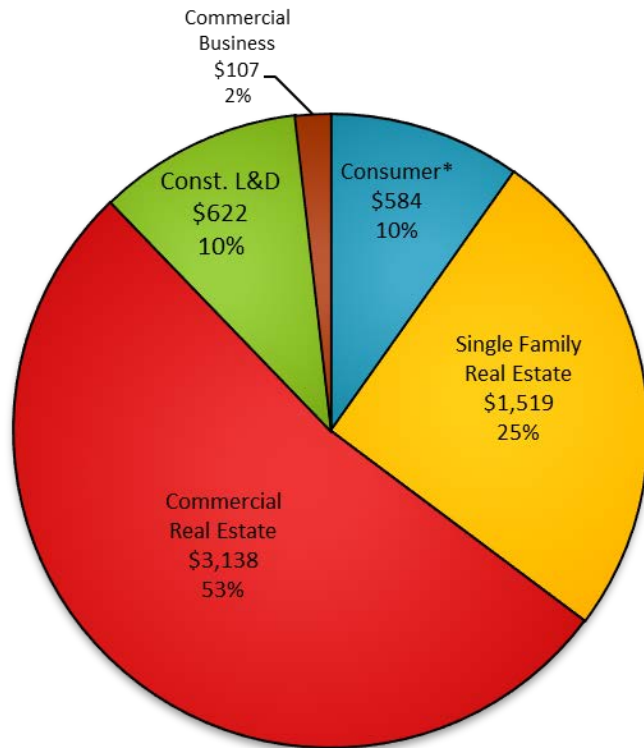
NonPerforming by Type

Legacy Loans [in thousands]



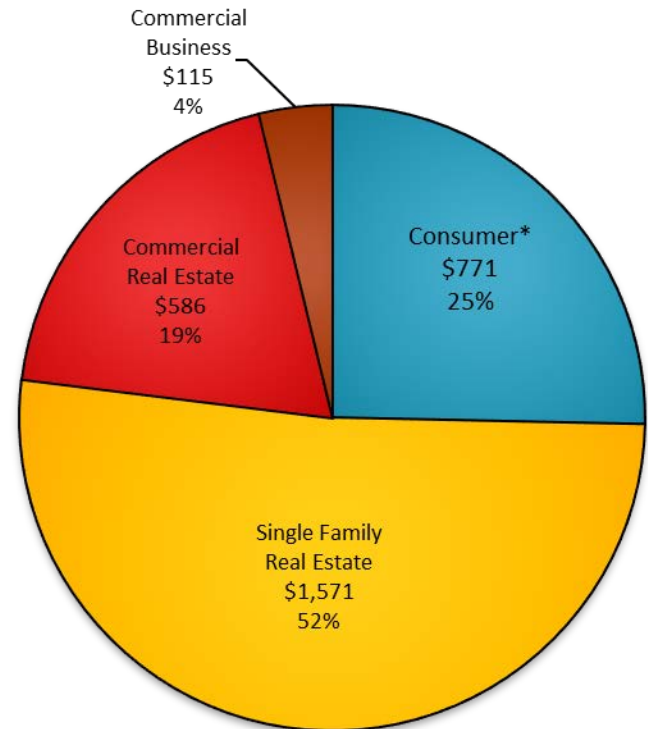
3.31.21

\$5,970



12.31.20

\$3,043



*Includes Home Equity Loans of \$379

*Includes Home Equity Loans of \$508

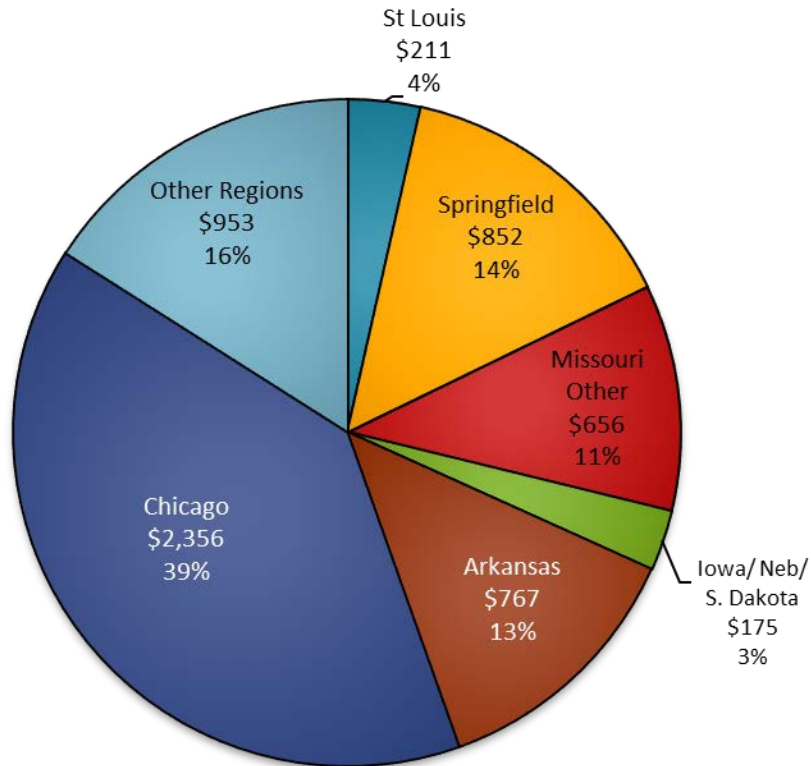
NonPerforming by Region

Legacy Loans
[in thousands]



3.31.21

\$5,970



12.31.20

\$3,043

