



**GREAT SOUTHERN  
BANK**

## LOAN PORTFOLIO

December 31, 2021



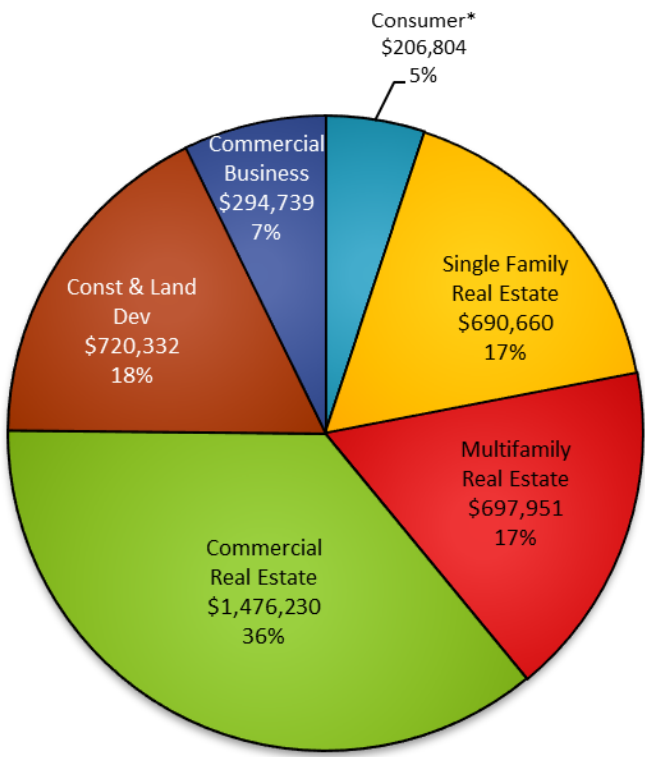
# Loan Portfolio



Gross Loans  
[in thousands]

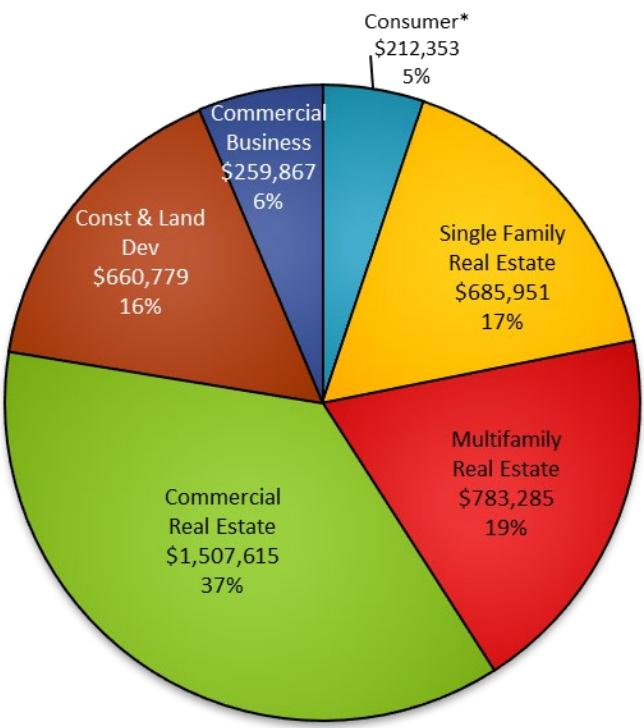
12.31.21

\$4,086,716



9.30.21

\$4,109,850



\*Includes Home Equity Loans of \$119,987

Includes Home Equity Loans of \$118,047

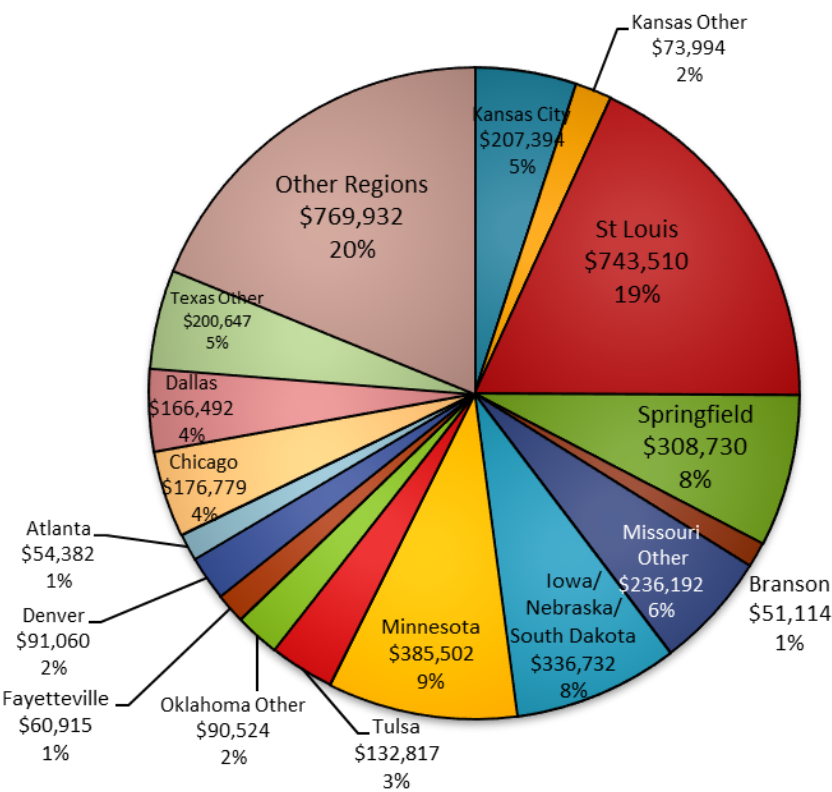
# Loan Portfolio by Region



Gross Loans  
[in thousands]

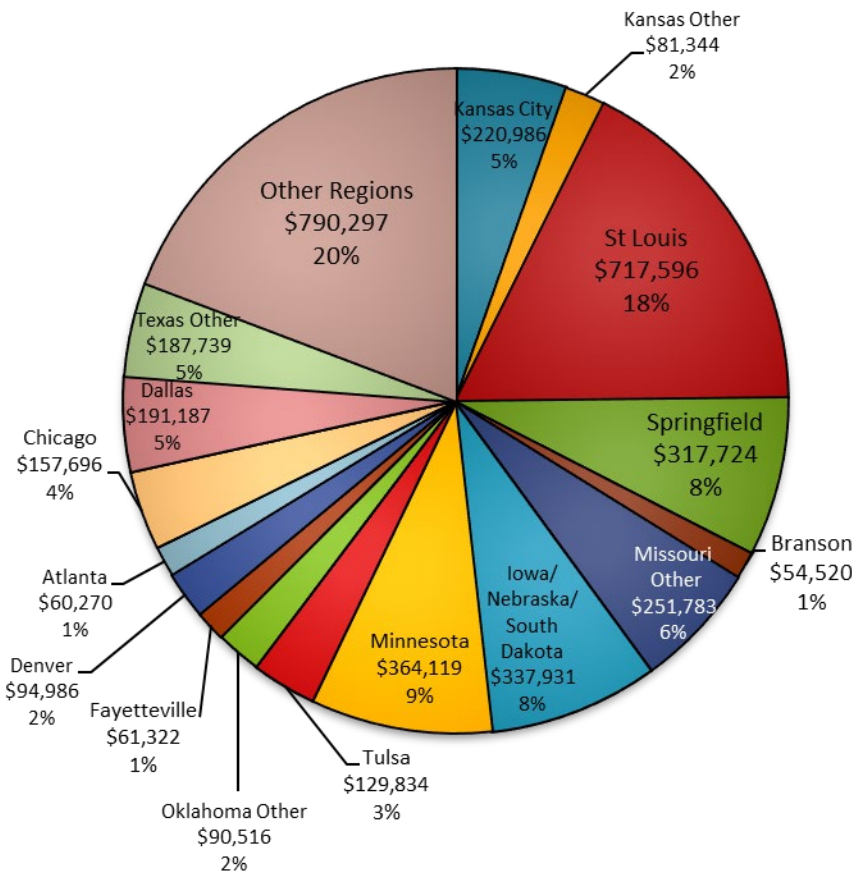
12.31.21

\$4,086,716



9.30.21

\$4,109,850



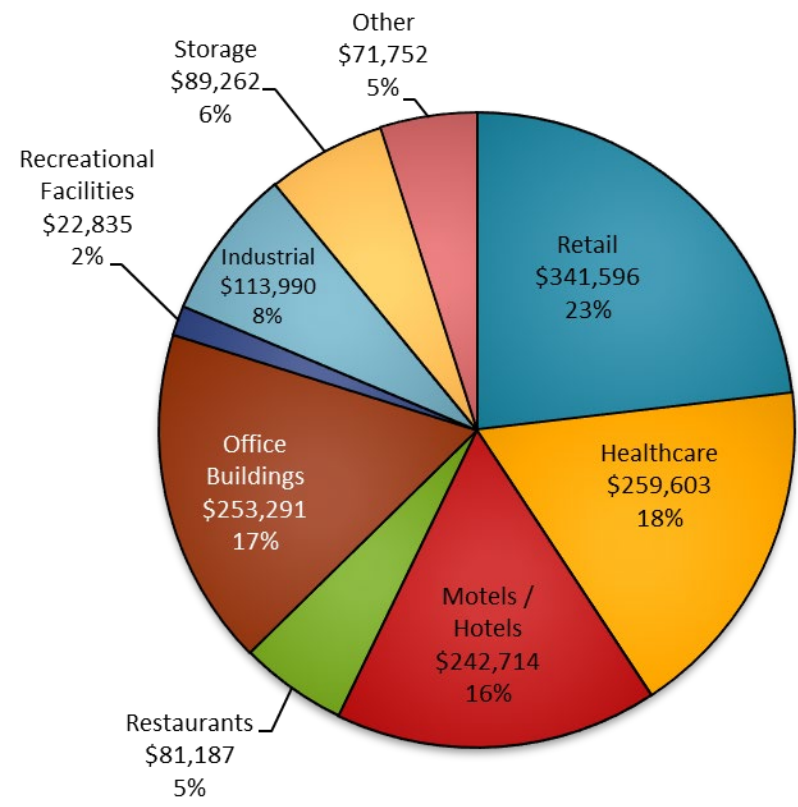
# Commercial Real Estate by Industry



Gross Loans  
[in thousands]

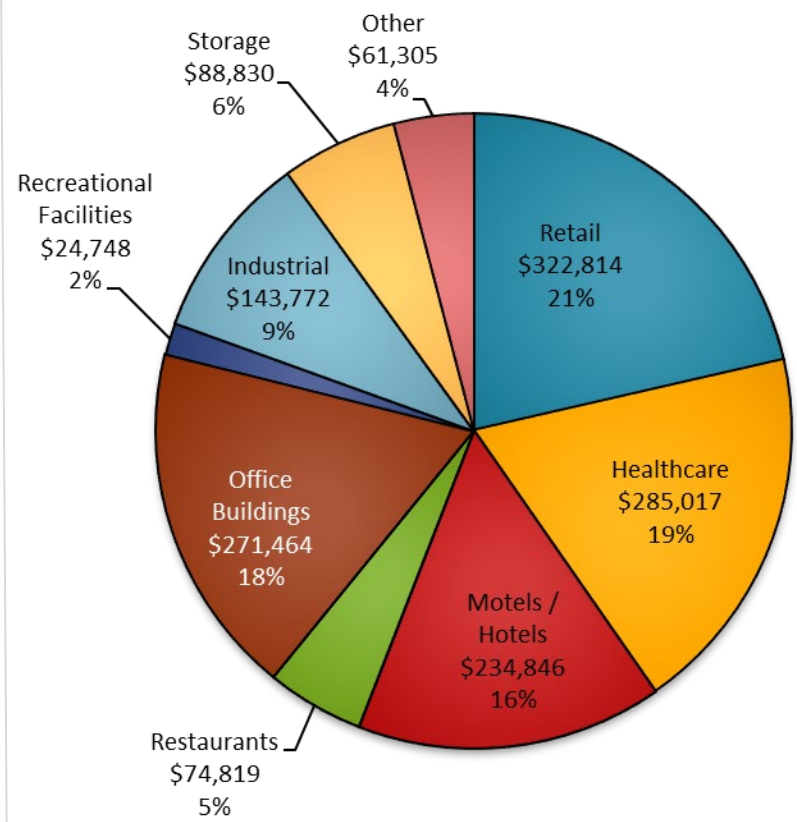
12.31.21

\$1,476,230



9.30.21

\$1,507,615



# Commercial Real Estate by Region



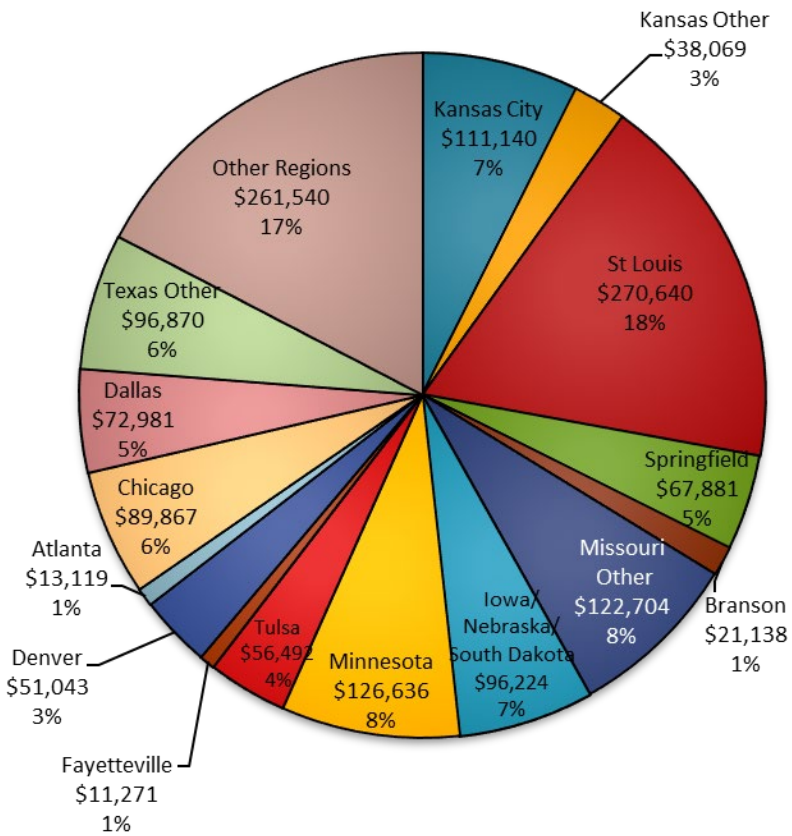
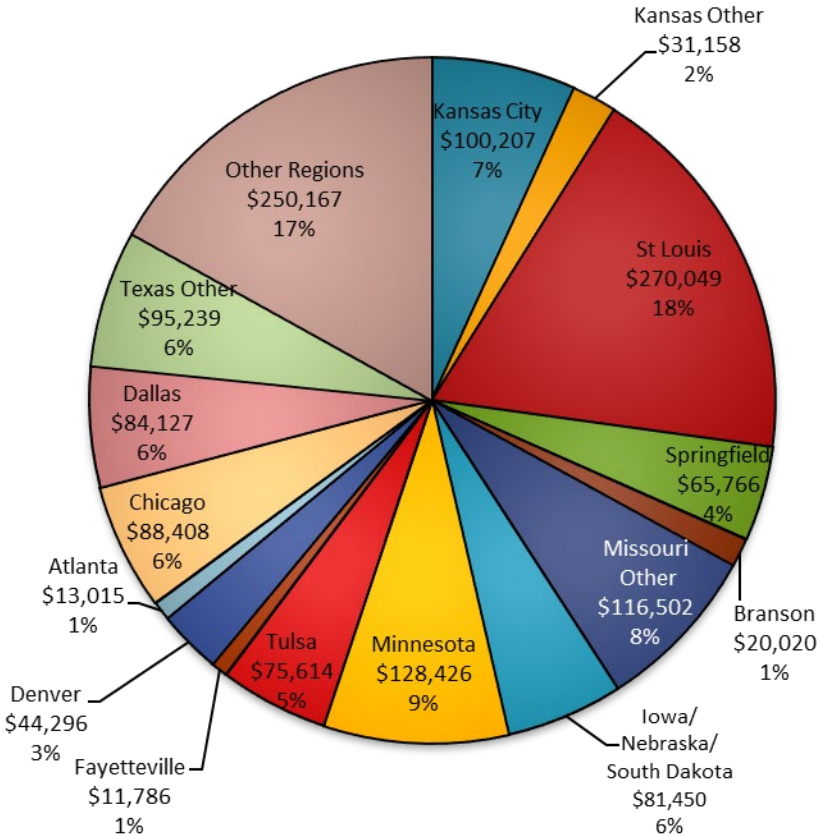
Gross Loans  
[in thousands]

12.31.21

\$1,476,230

9.30.21

\$1,507,615





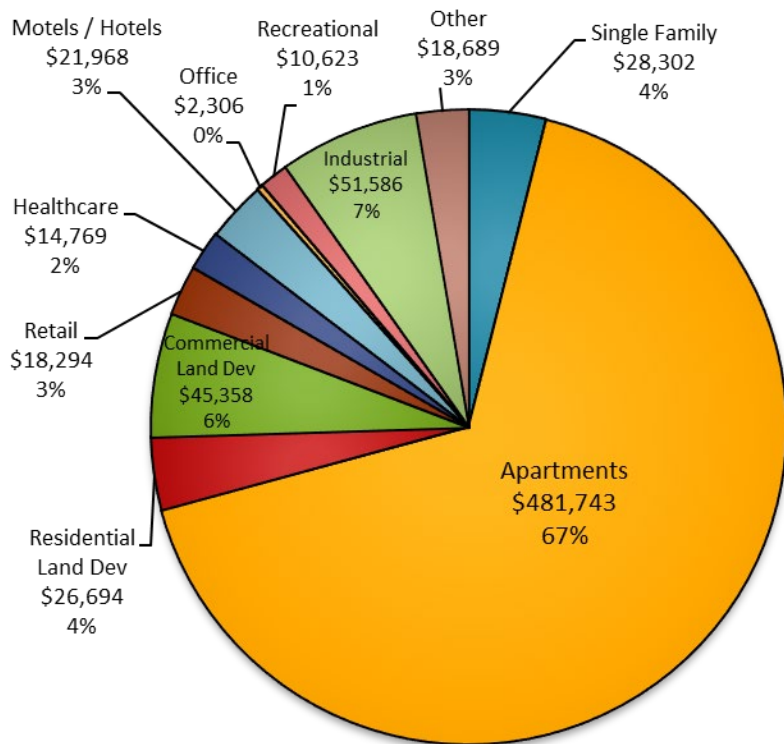
# Construction & Land Development by Industry



Gross Loans  
[in thousands]

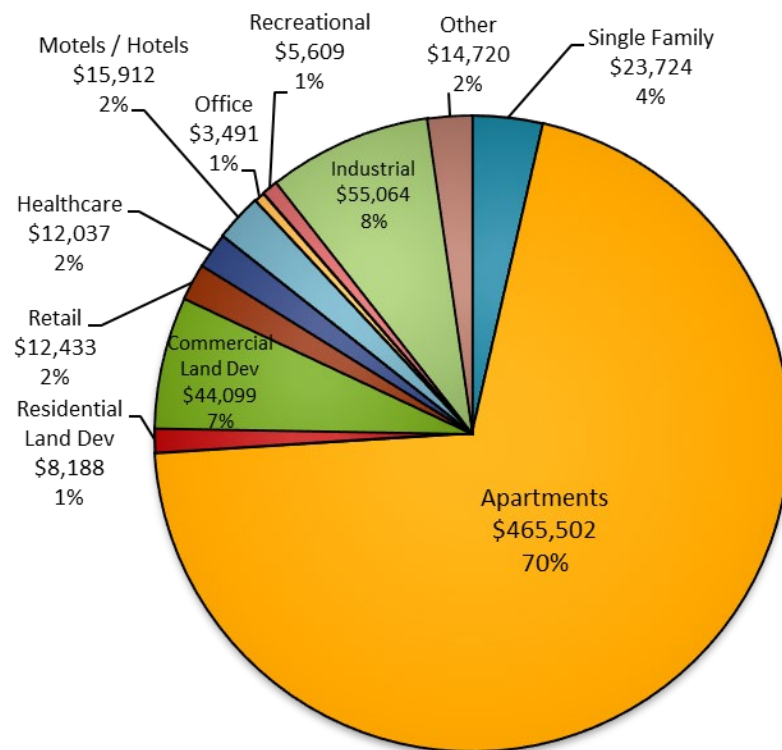
12.31.21

\$720,332



9.30.21

\$660,779



# Construction & Land Development by Region



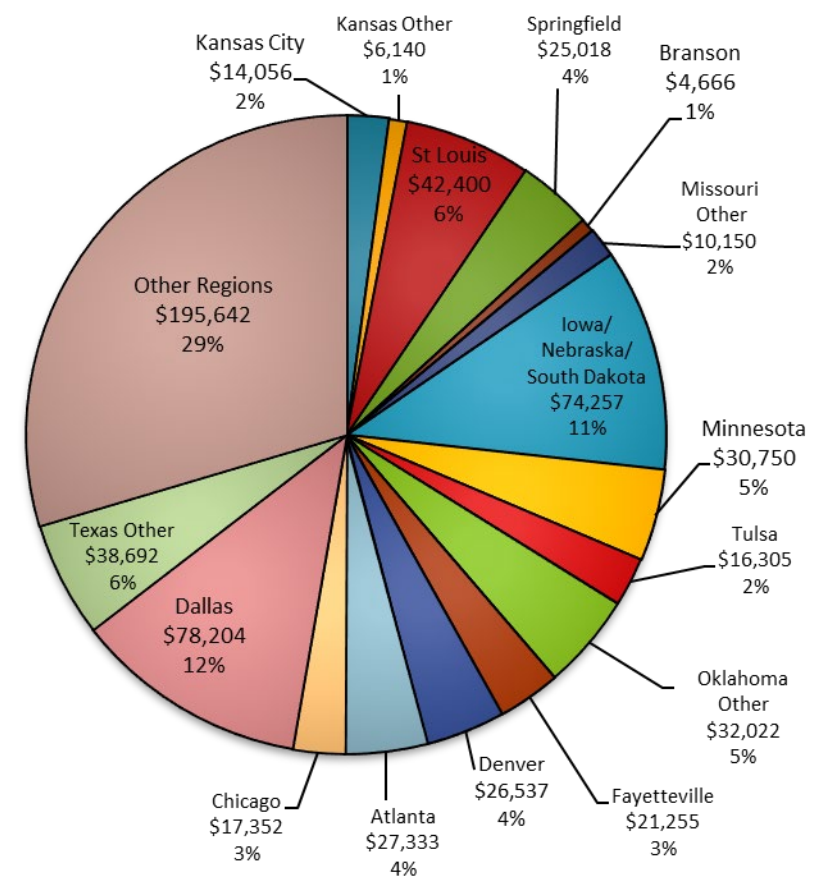
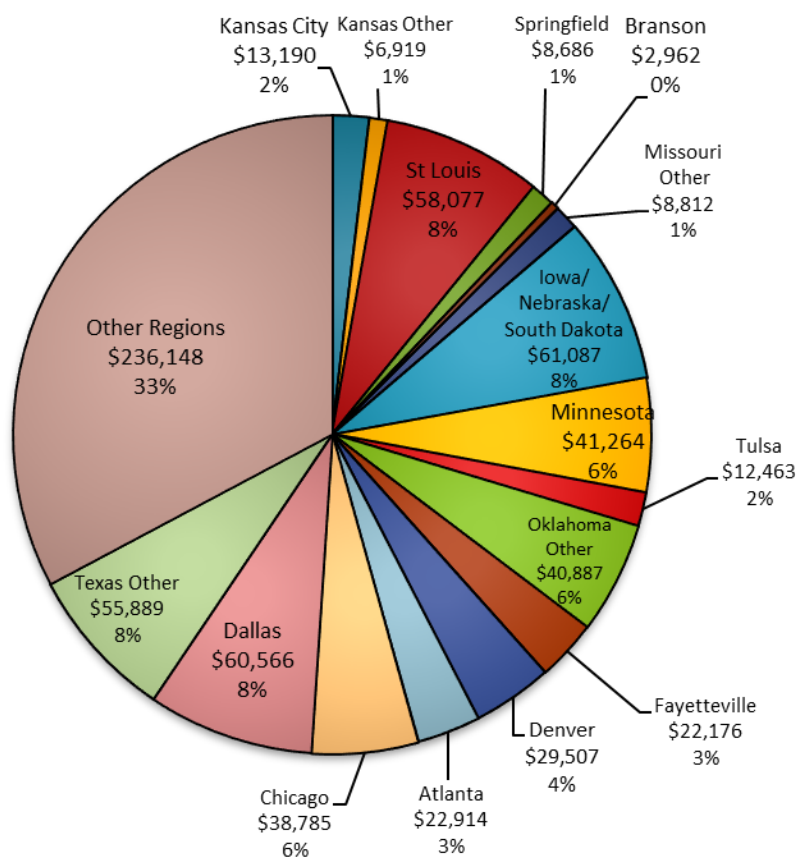
Gross Loans  
[in thousands]

12.31.21

\$720,332

9.30.21

\$660,779



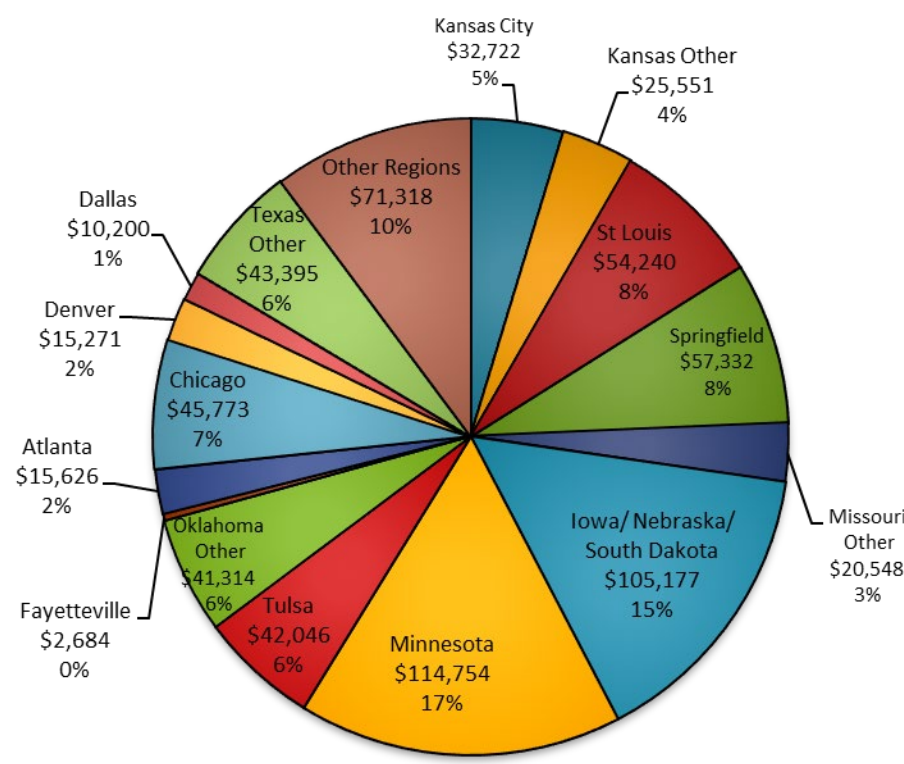
# Multi Family Real Estate by Region



Gross Loans  
[in thousands]

12.31.21

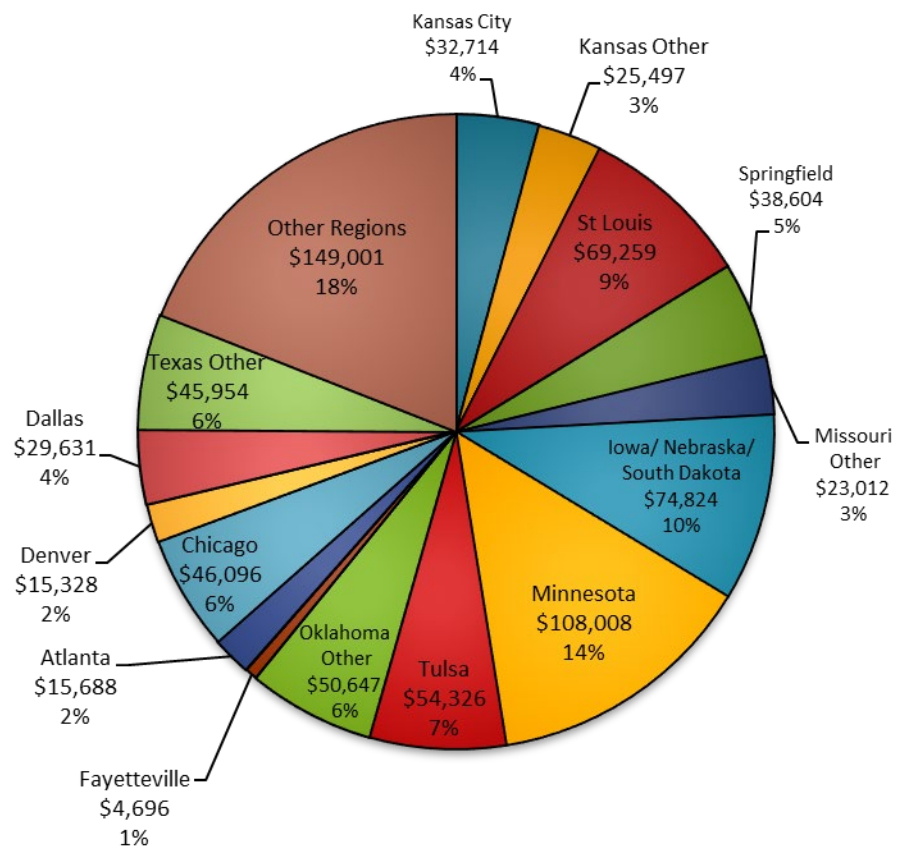
\$697,951



Average credit size is \$3,216,364

9.30.21

\$783,285



Average credit size is \$3,277,345



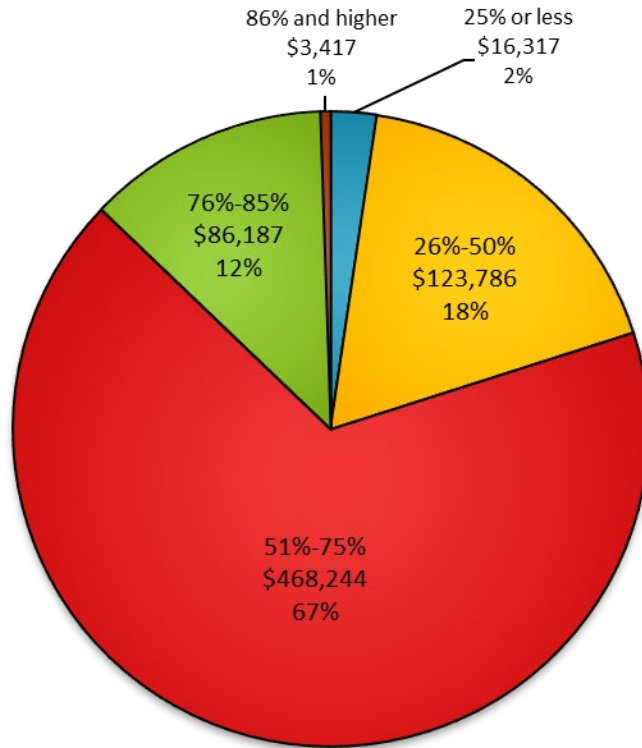
# Multi Family Real Estate by LTV



Gross Loans  
[in thousands]

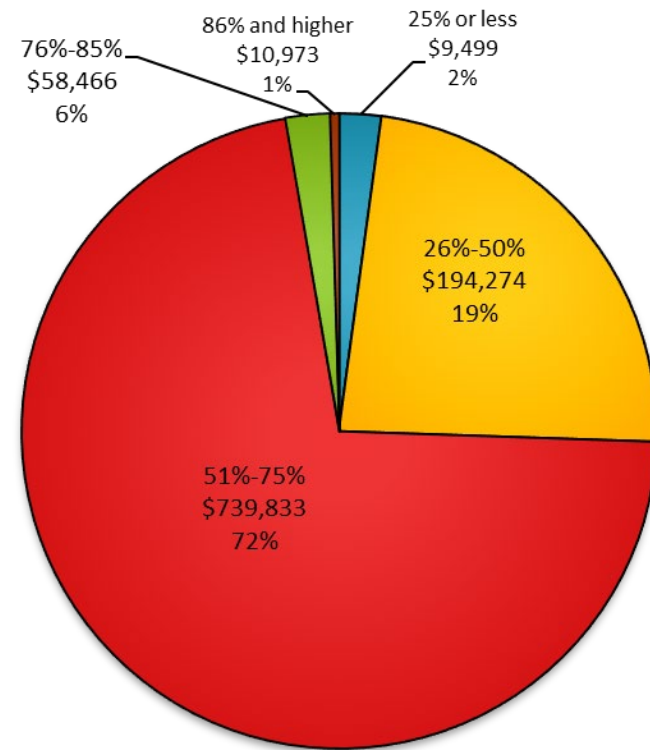
12.31.21

\$697,951



9.30.21

\$783,285



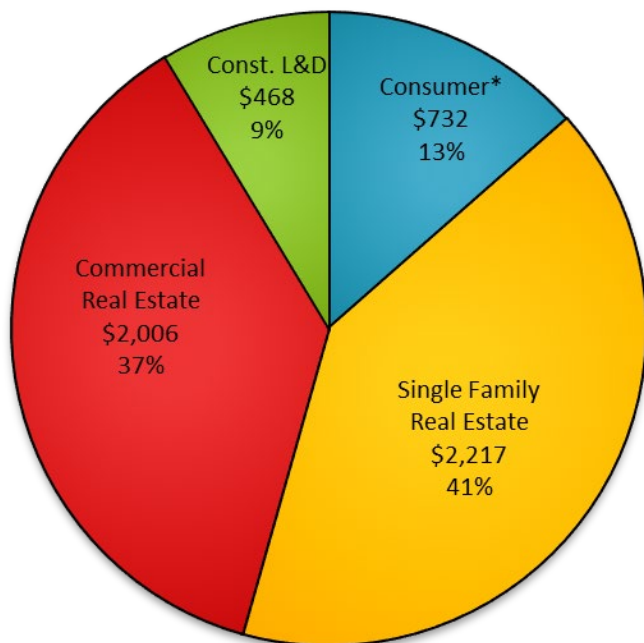
# NonPerforming by Type



Gross Loans  
[in thousands]

12.31.21

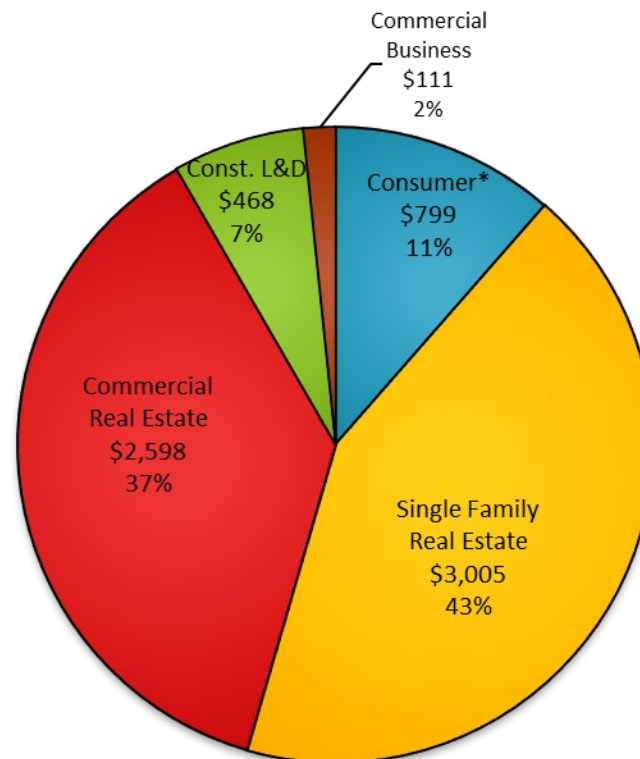
\$5,423



\*Includes Home Equity Loans of \$635

9.30.21

\$6,981



\*Includes Home Equity Loans of \$668

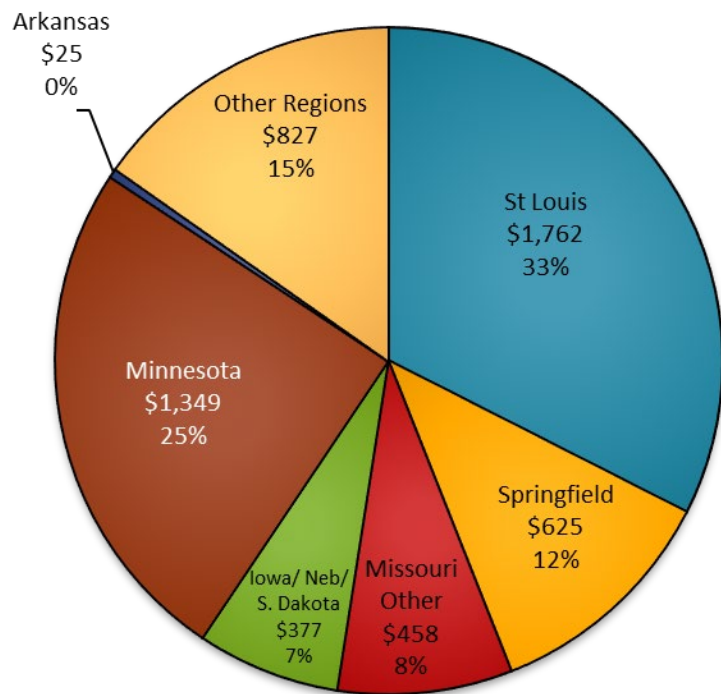
# NonPerforming by Region



Gross Loans  
[in thousands]

12.31.21

\$5,423



9.30.21

\$6,981

