



**GREAT SOUTHERN
BANK**

LOAN PORTFOLIO

September 30, 2021



Portfolio Diversification

Legacy Loans

[in thousands]

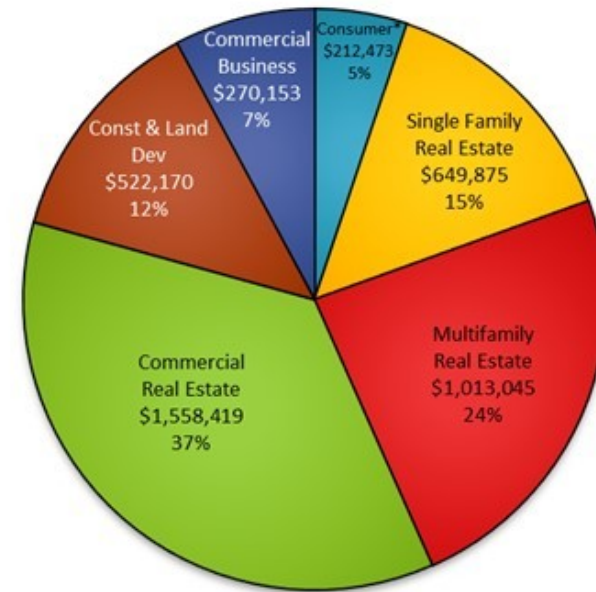
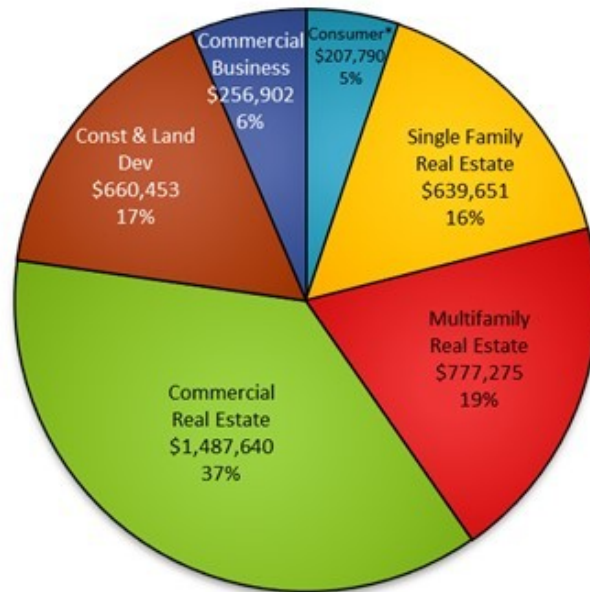


9.30.21

\$4,029,711

6.30.21

\$4,226,135



*Includes Home Equity Loans of \$114,198

Includes Home Equity Loans of \$110,541

Portfolio Diversification

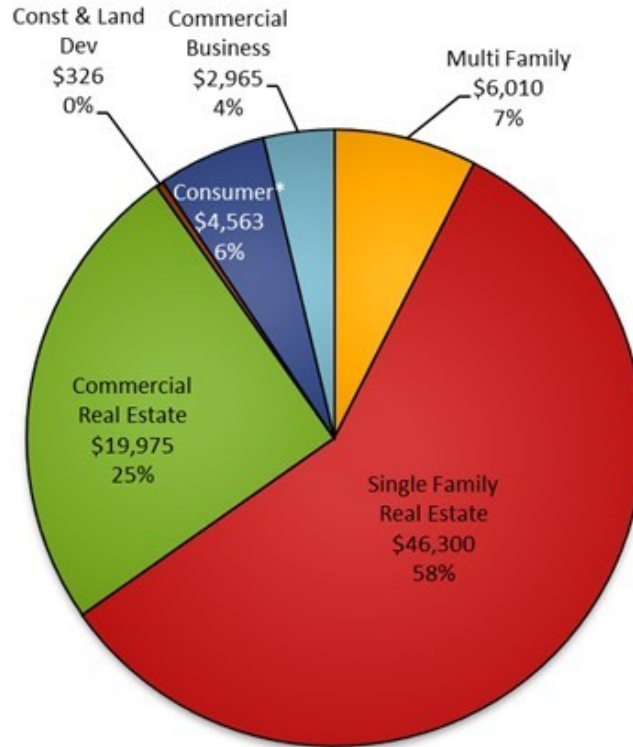


Acquired Loans

[in thousands]

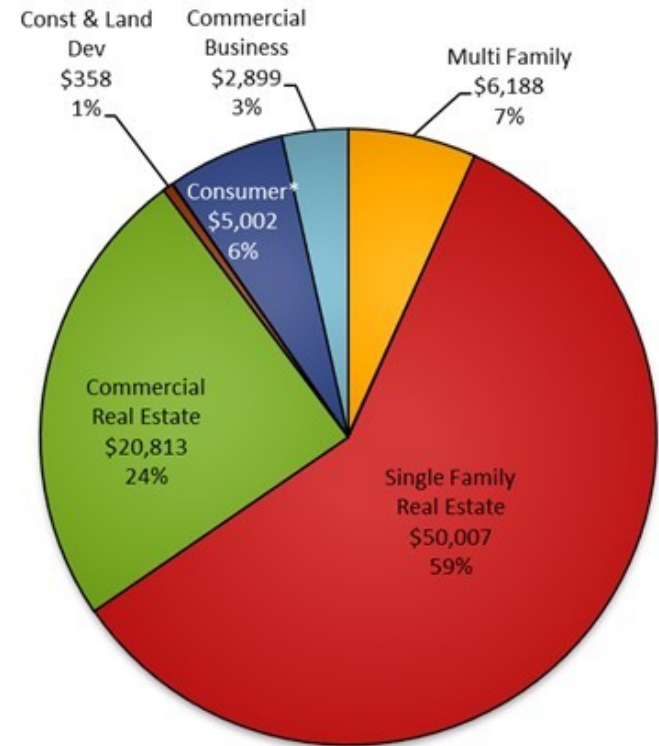
9.30.21

\$80,139



6.30.21

\$85,267



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

*Includes Home Equity Loans of \$3,850

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

*Includes Home Equity Loans of \$4,235

Portfolio by Region

Legacy Loans
[in thousands]

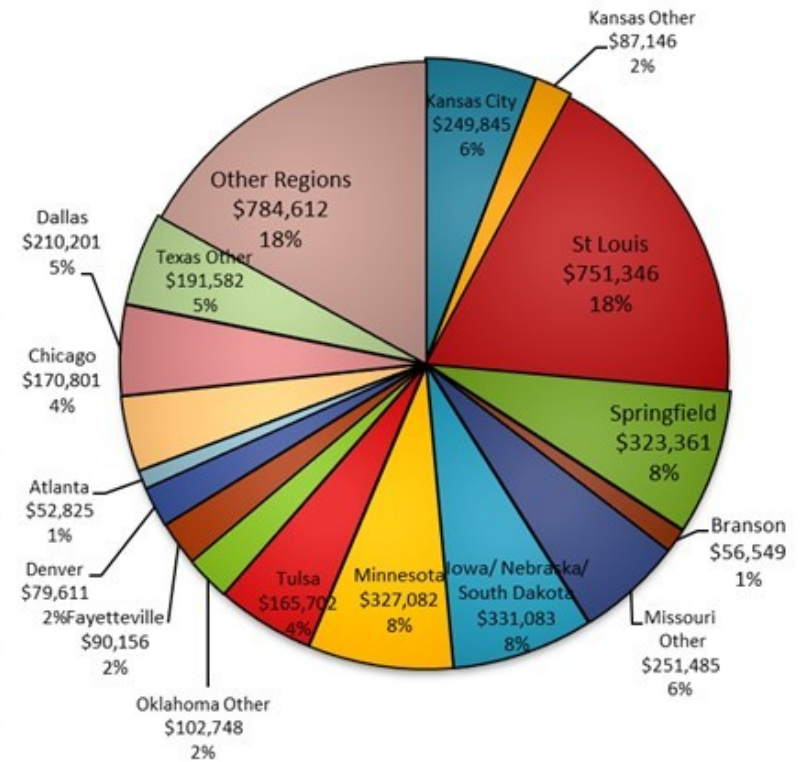
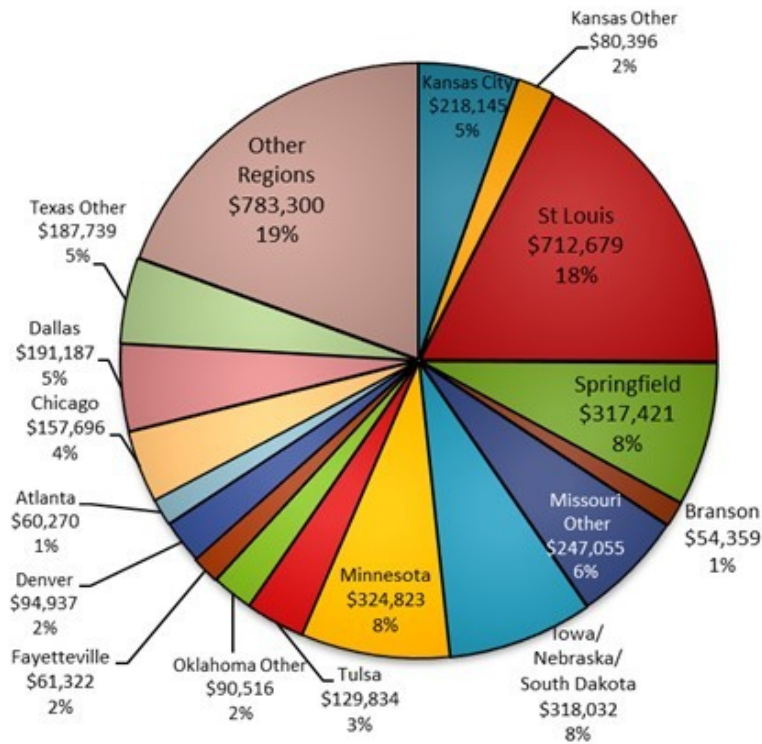


9.30.21

\$4,029,711

6.30.21

\$4,226,135



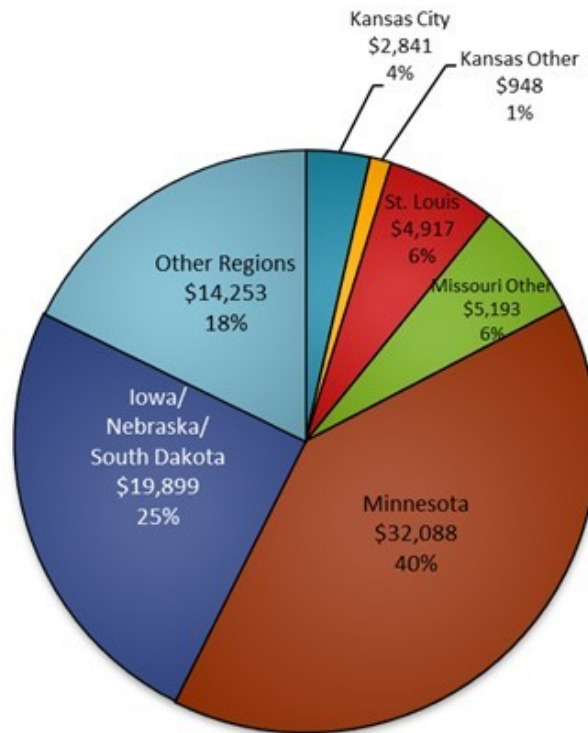
Portfolio by Region

Acquired Loans
[in thousands]



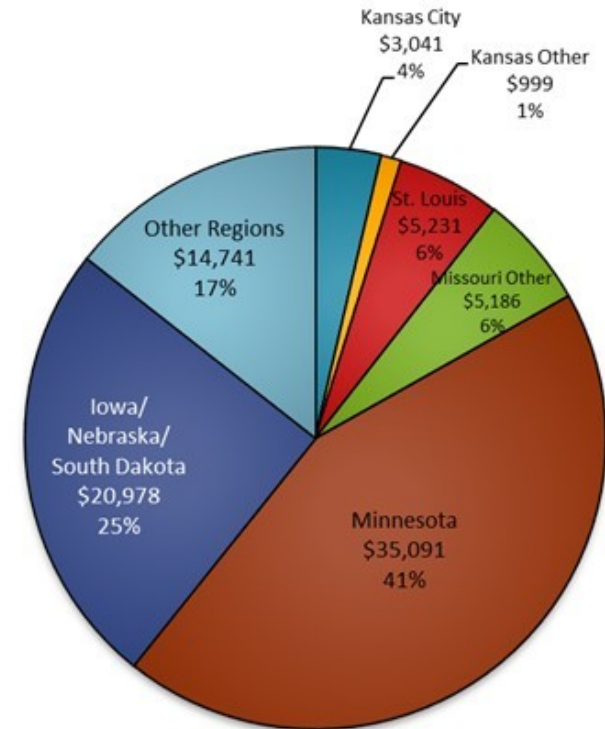
9.30.21

\$80,139



6.30.21

\$85,267



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

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

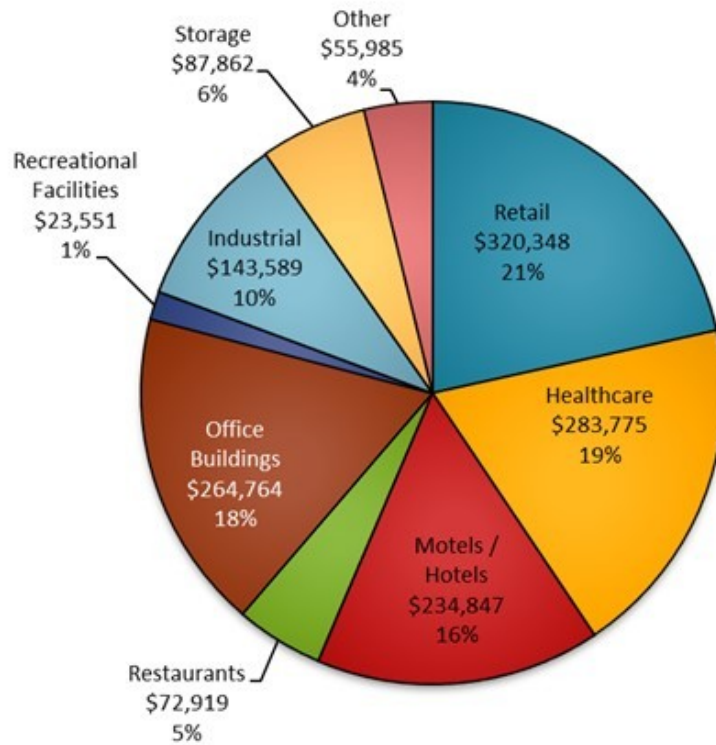
Commercial Real Estate

Legacy Loans
[in thousands]



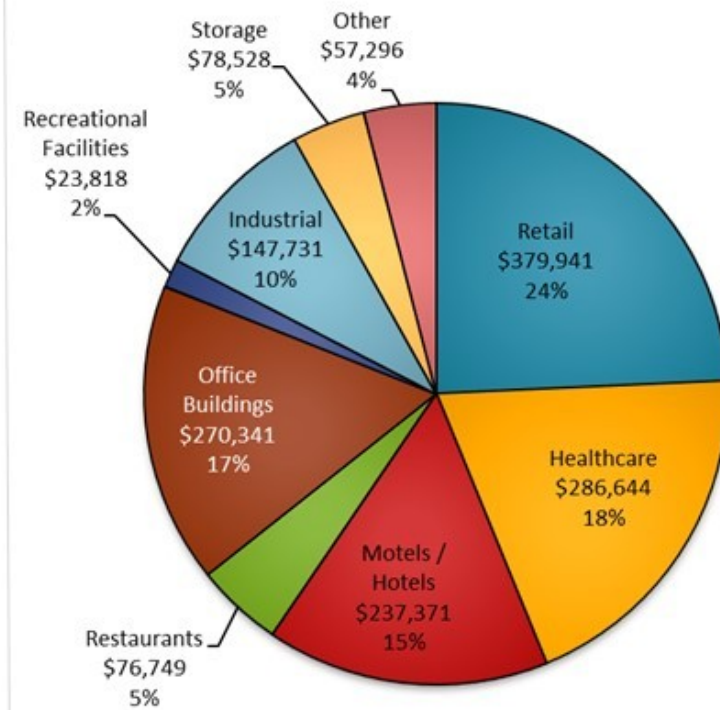
9.30.21

\$1,487,640



6.30.21

\$1,558,419



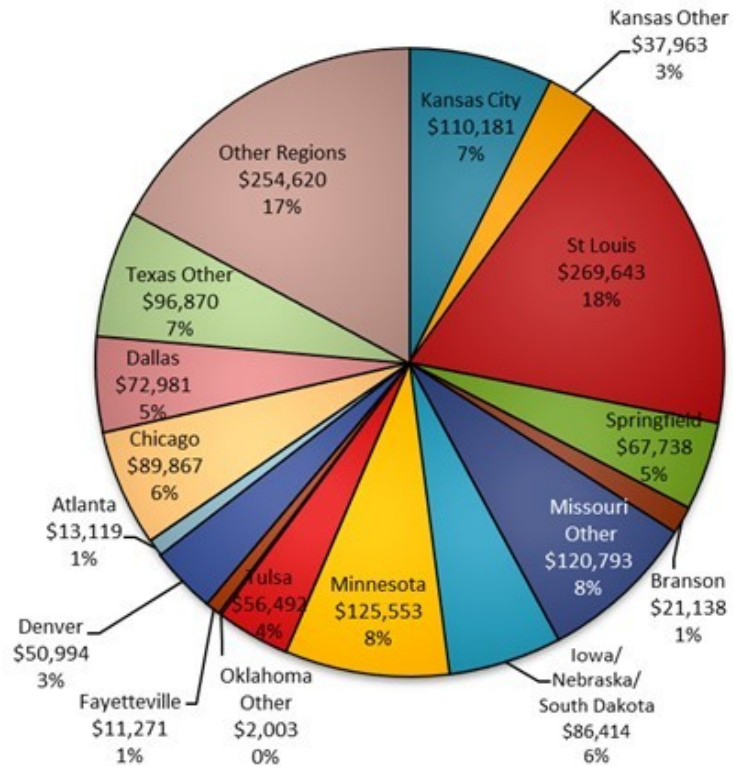
Commercial Real Estate by Region

Legacy Loans
[in thousands]



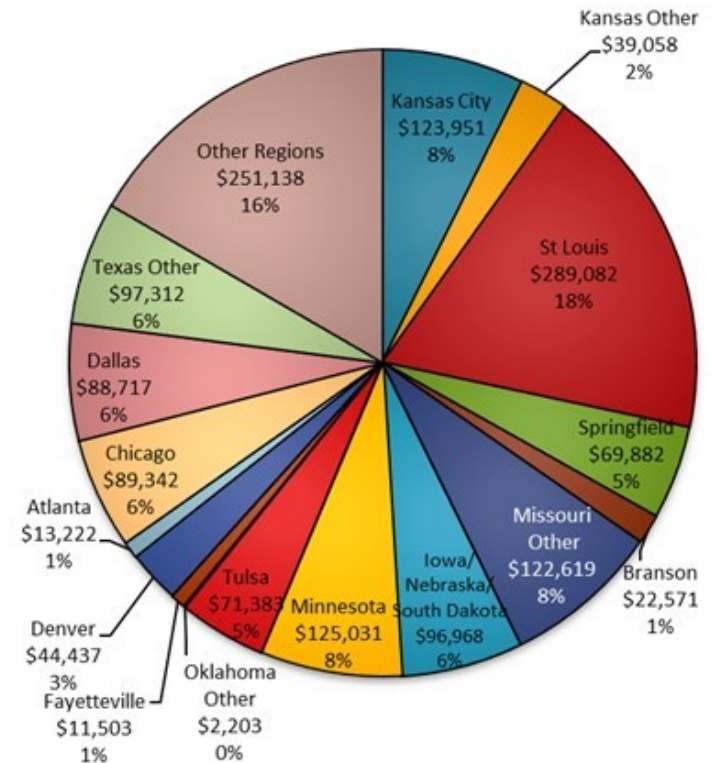
9.30.21

\$1,487,640



6.30.21

\$1,558,419



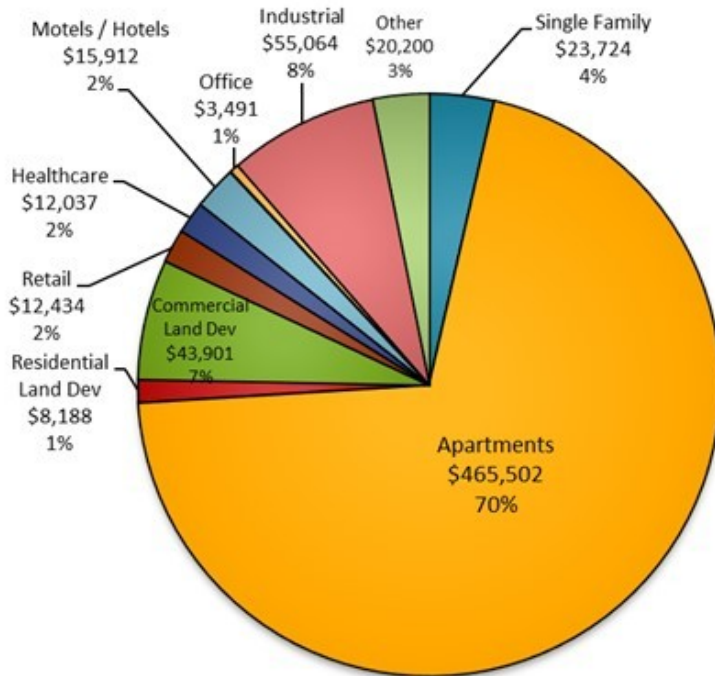
Construction & Land Development



Legacy Loans
[in thousands]

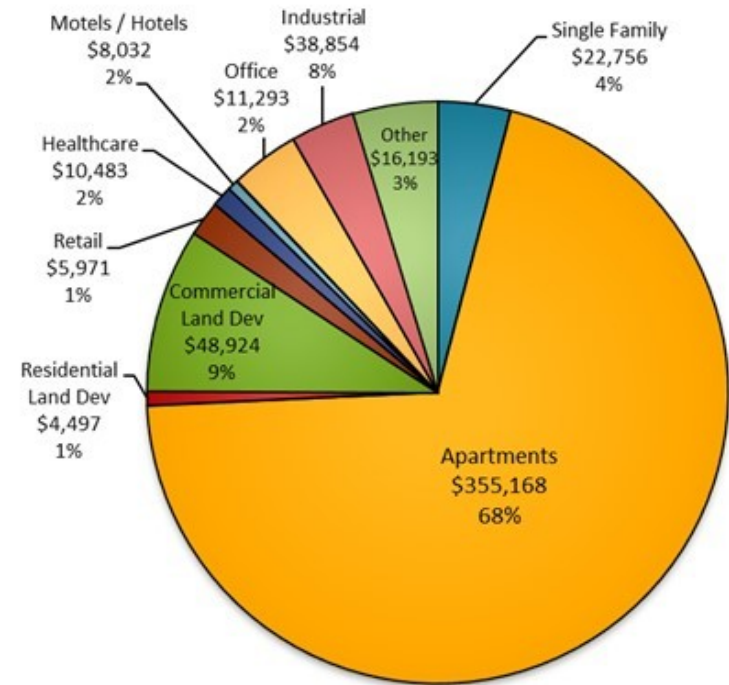
9.30.21

\$660,453



6.30.21

\$522,171



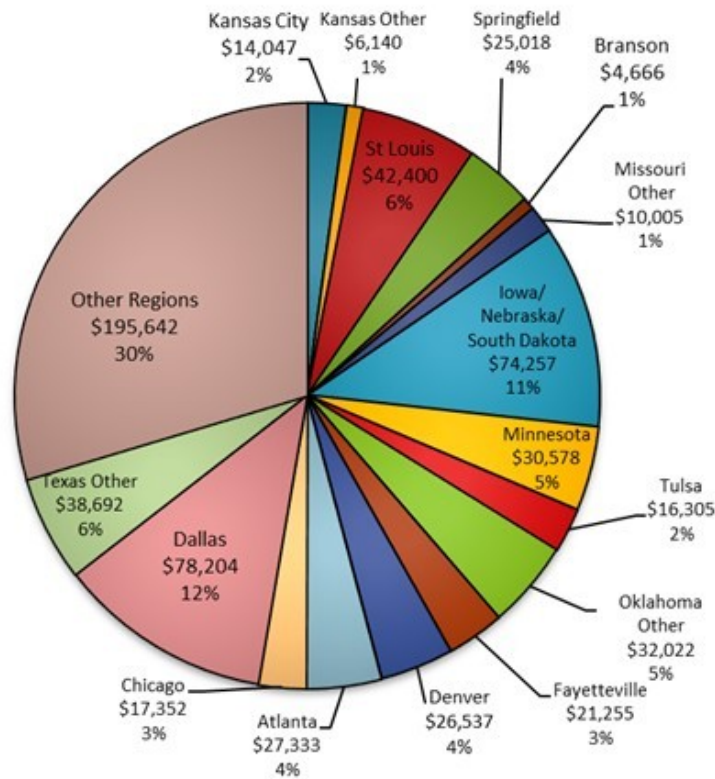
Construction & Land Development by Region



Legacy Loans
[in thousands]

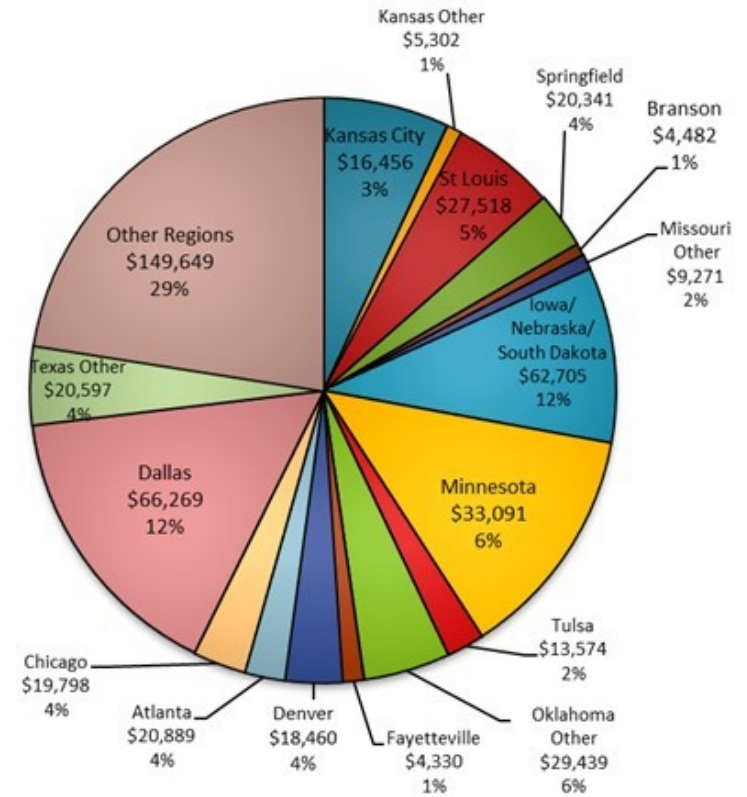
9.30.21

\$660,453



6.30.21

\$522,171



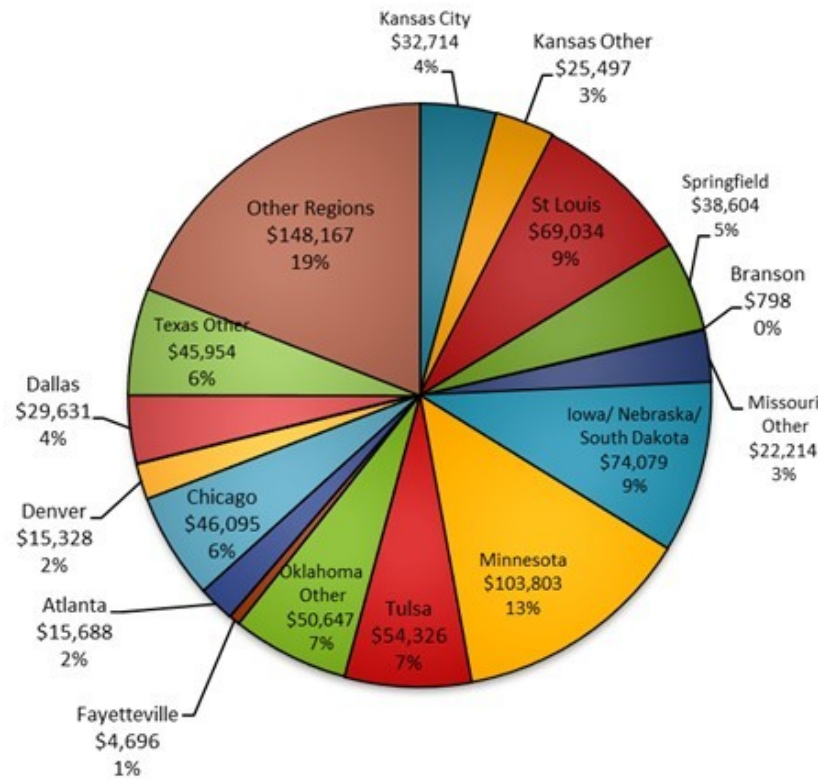
Multi Family Real Estate by Region



Legacy Loans
[in thousands]

9.30.21

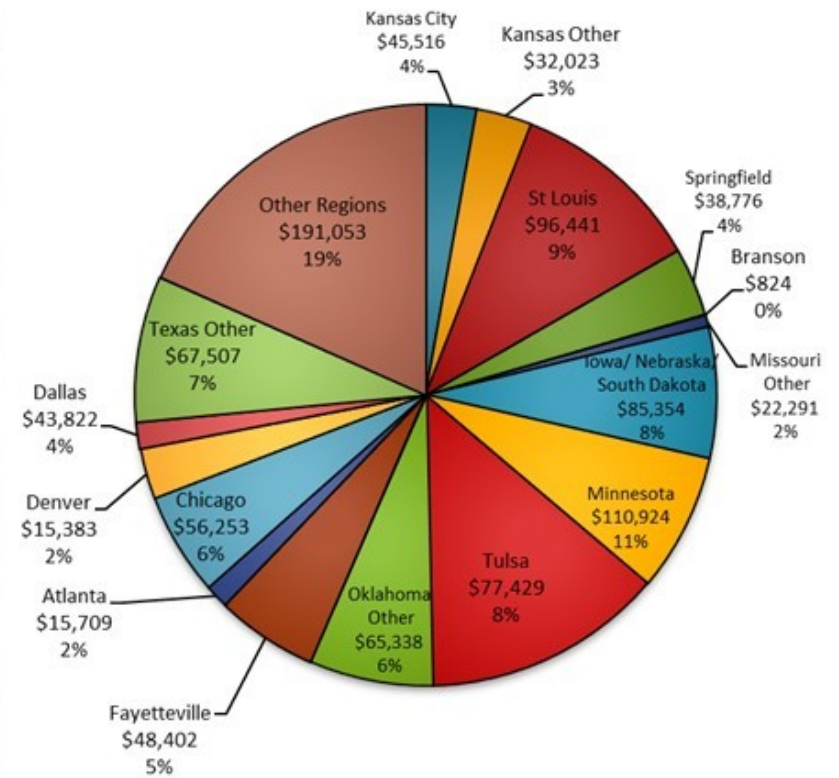
\$777,275



Average credit size is \$3,549,201

6.30.21

\$1,013,045



Average credit size is \$3,911,370

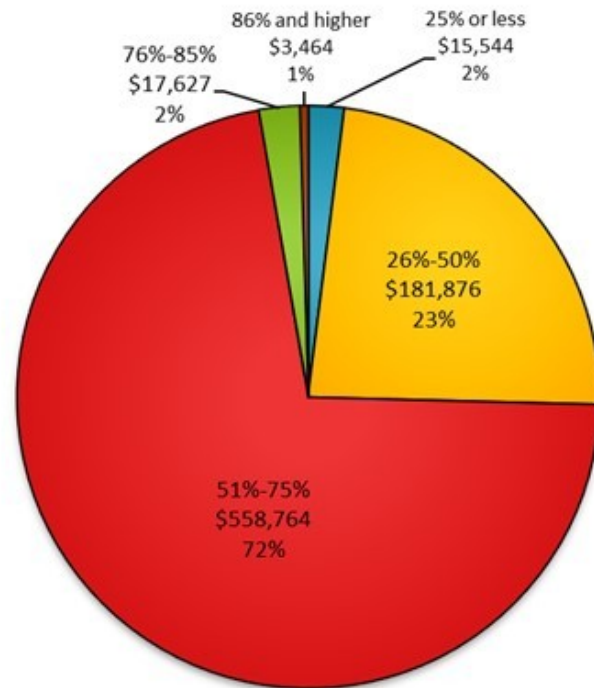
Multi Family Real Estate by LTV



Legacy Loans
[in thousands]

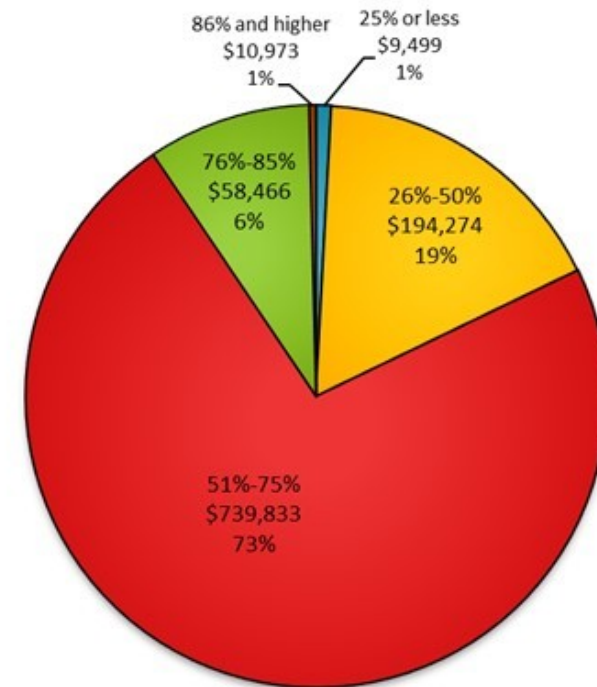
9.30.21

\$777,275



6.30.21

\$1,013,045



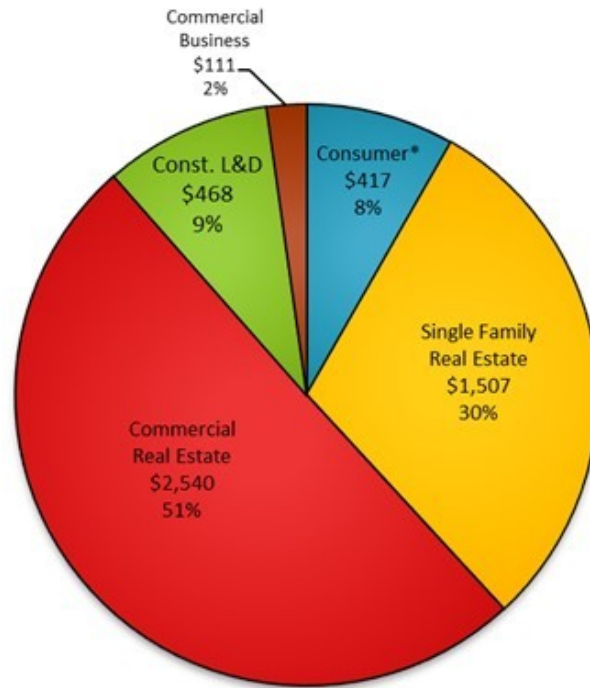
NonPerforming by Type

Legacy Loans
[in thousands]



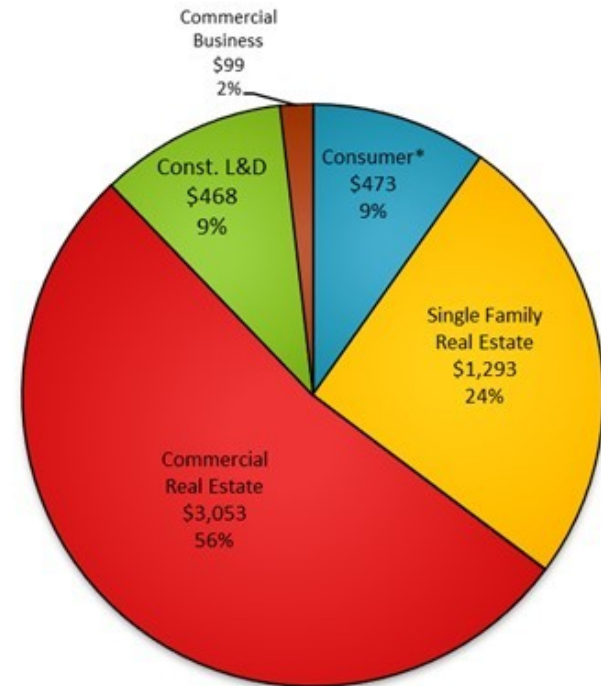
9.30.21

\$5,043



6.30.21

\$5,386



*Includes Home Equity Loans of \$287

*Includes Home Equity Loans of \$311

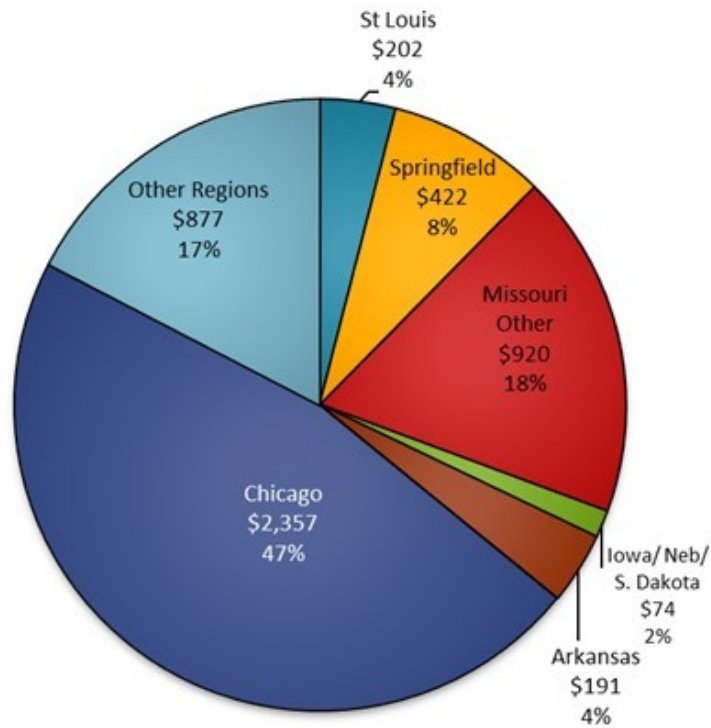
NonPerforming by Region

Legacy Loans
[in thousands]



9.30.21

\$5,043



6.30.21

\$5,386

