



GREAT SOUTHERN BANK

LOAN PORTFOLIO

September 30, 2024

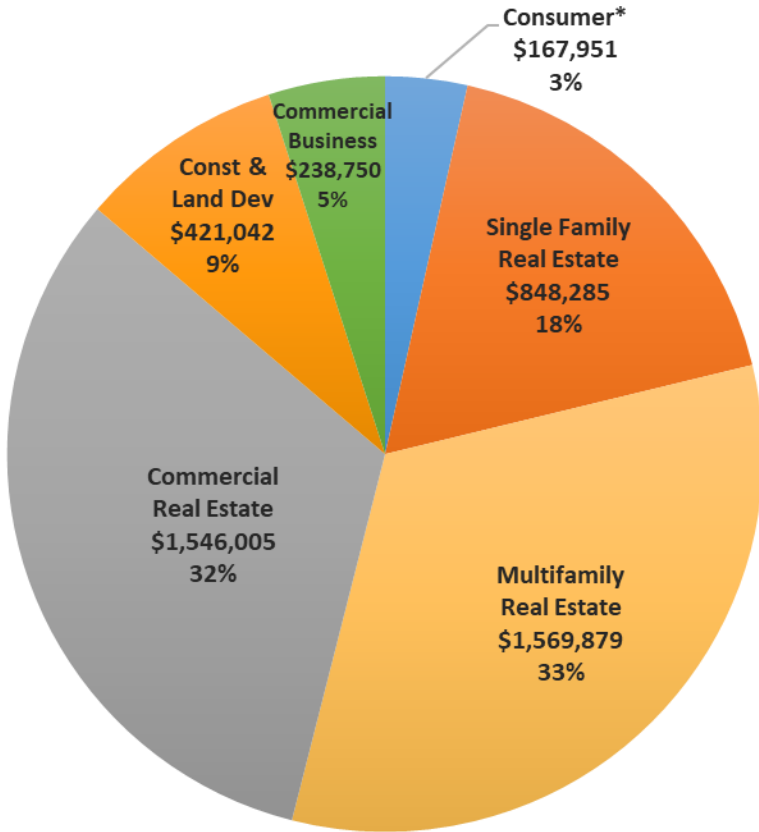
Loan Portfolio



Gross Loans
[in thousands]

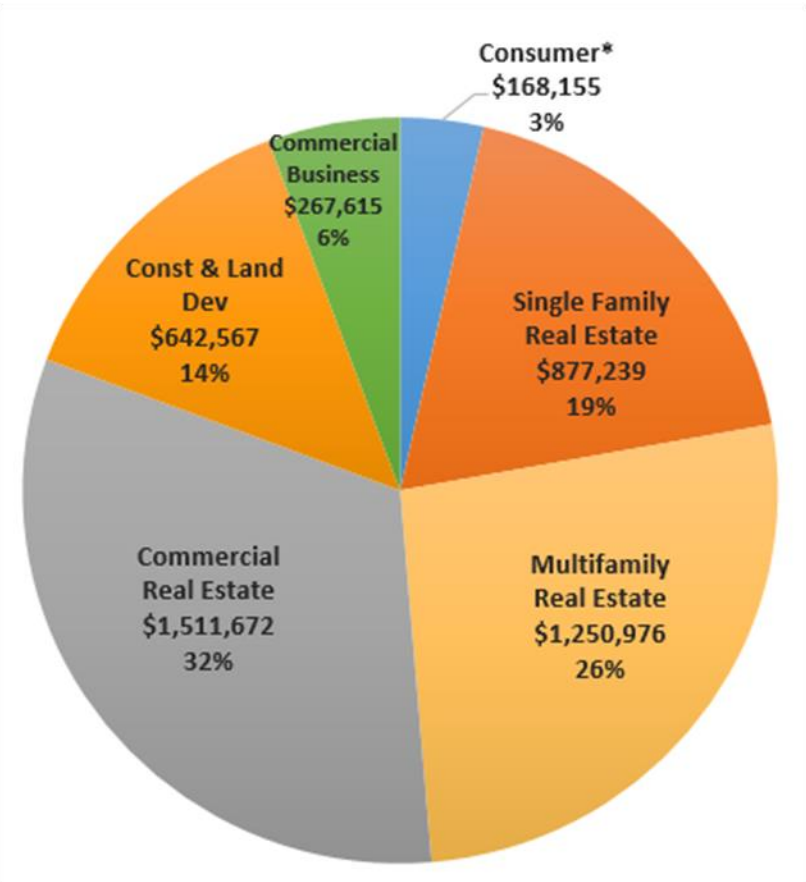
09-30-24

\$4,791,912



06-30-24

\$4,718,224



*Includes Home Equity Loans of \$114,729

*Includes Home Equity Loans of \$113,483

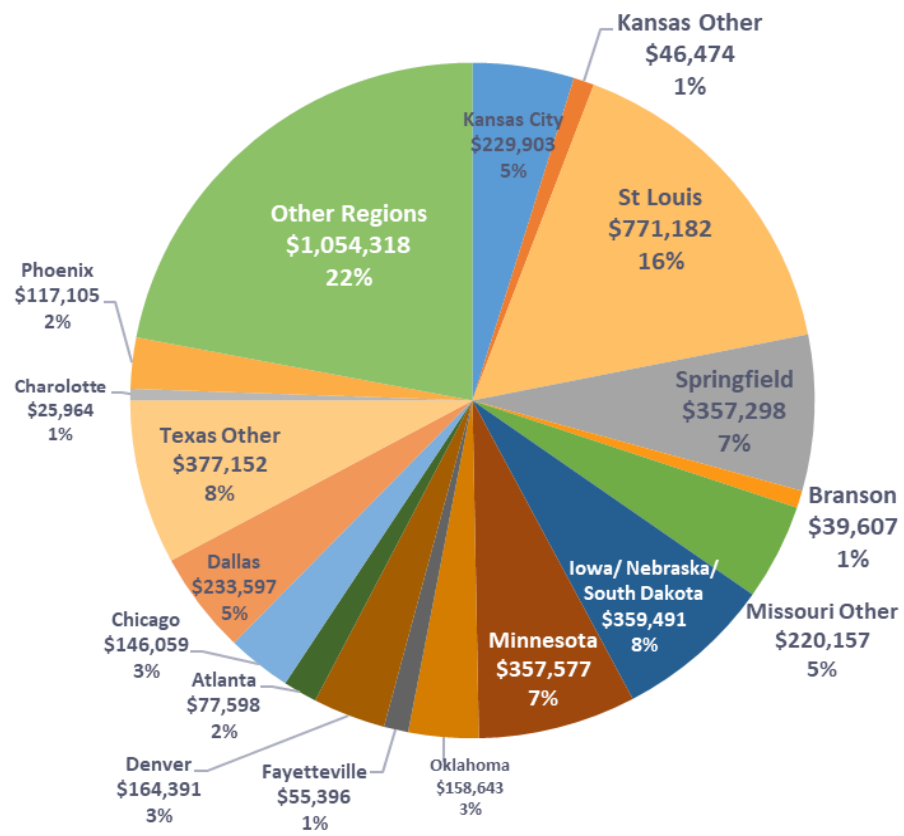
Loan Portfolio by Region



Gross Loans
[in thousands]

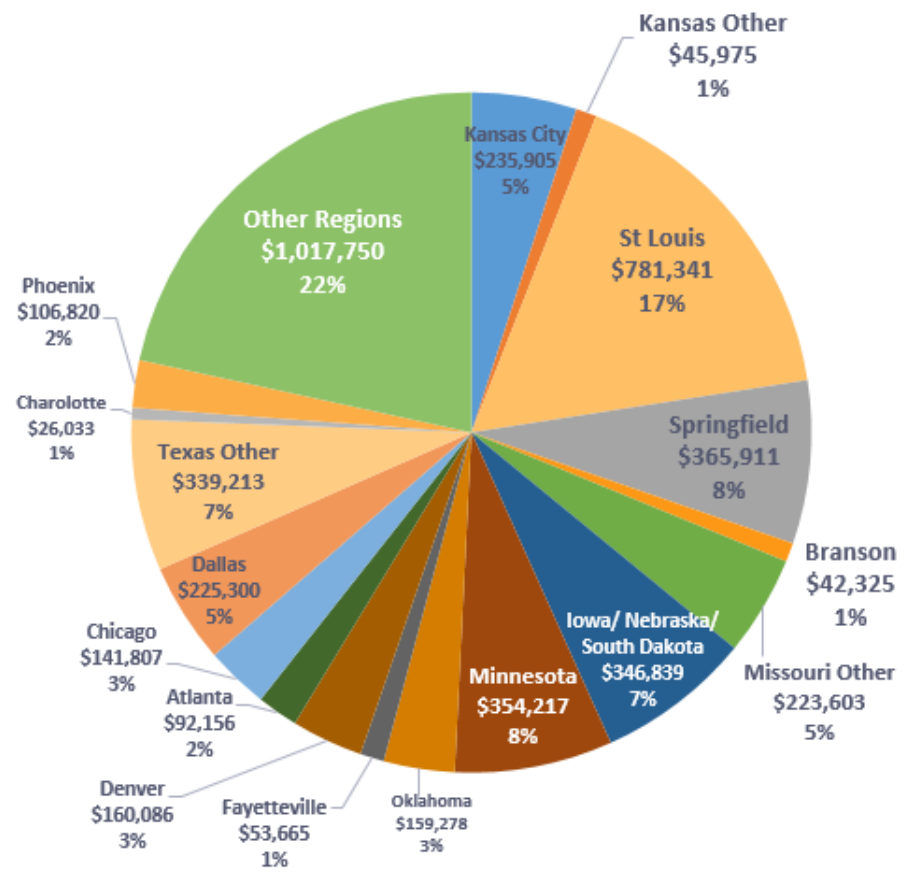
09-30-24

\$4,791,912



06-30-24

\$4,718,224



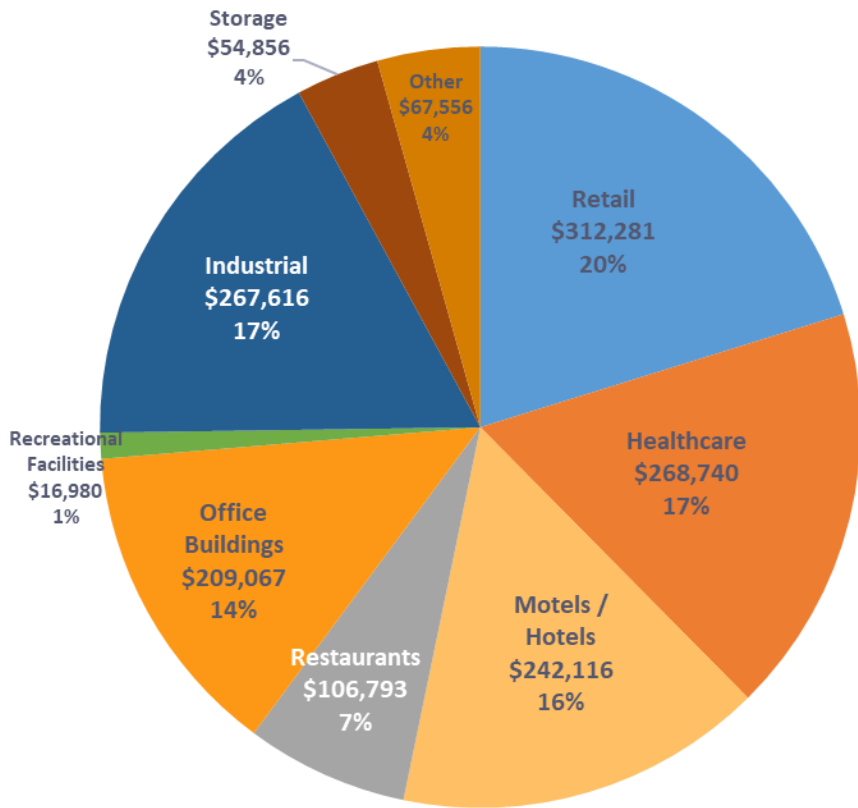
Commercial Real Estate by Industry



Gross Loans
[in thousands]

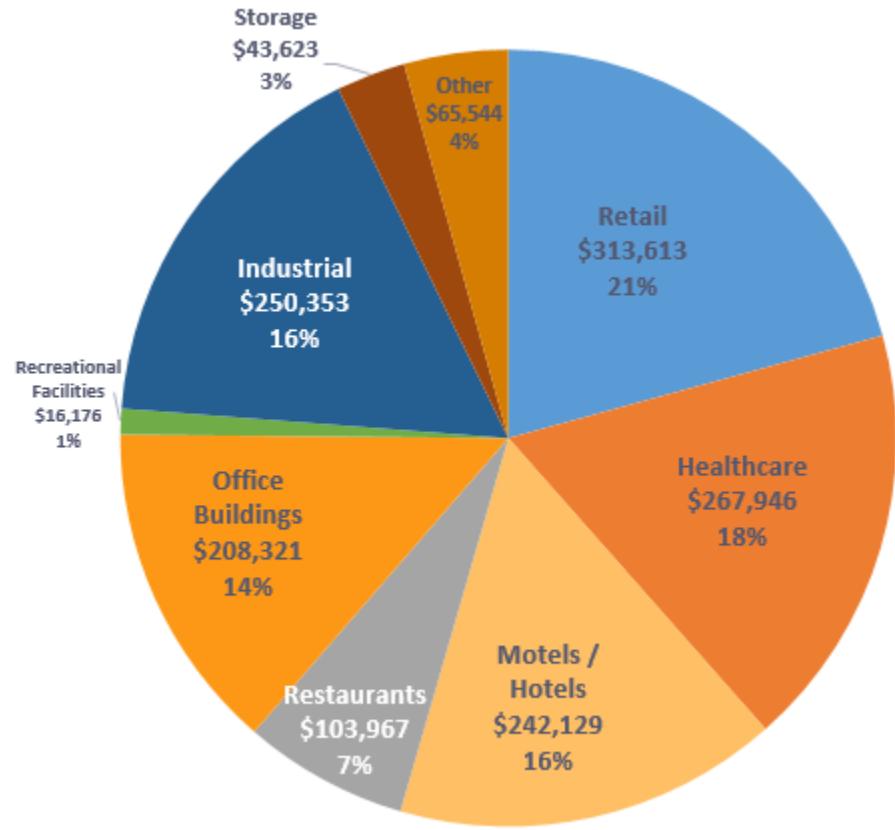
09-30-24

\$1,546,005



06-30-24

\$1,511,672



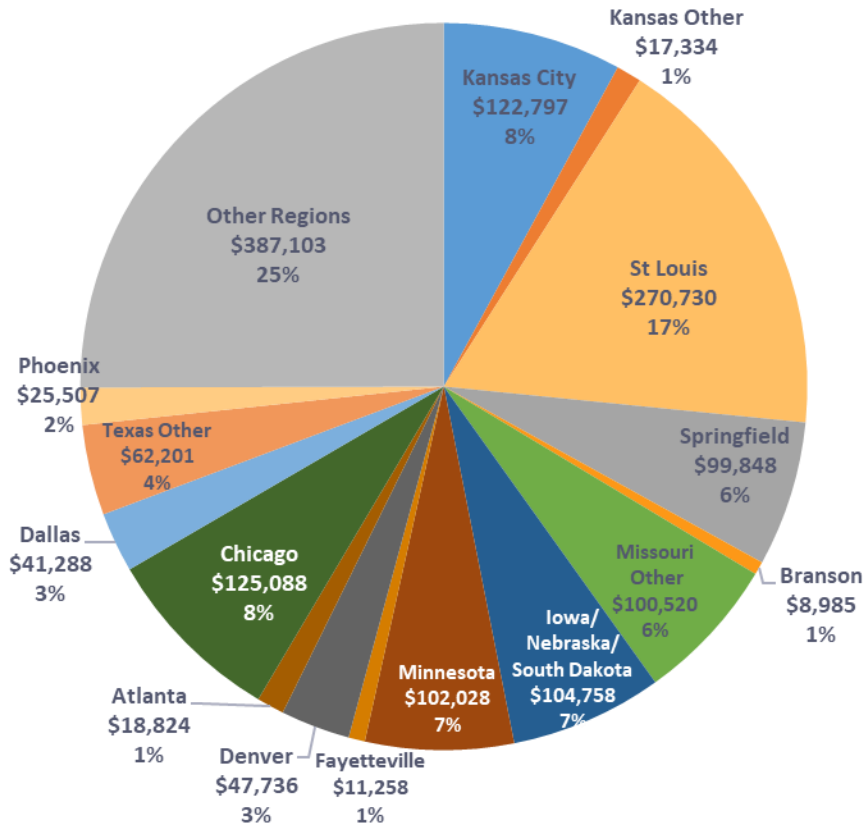
Commercial Real Estate by Region



Gross Loans
[in thousands]

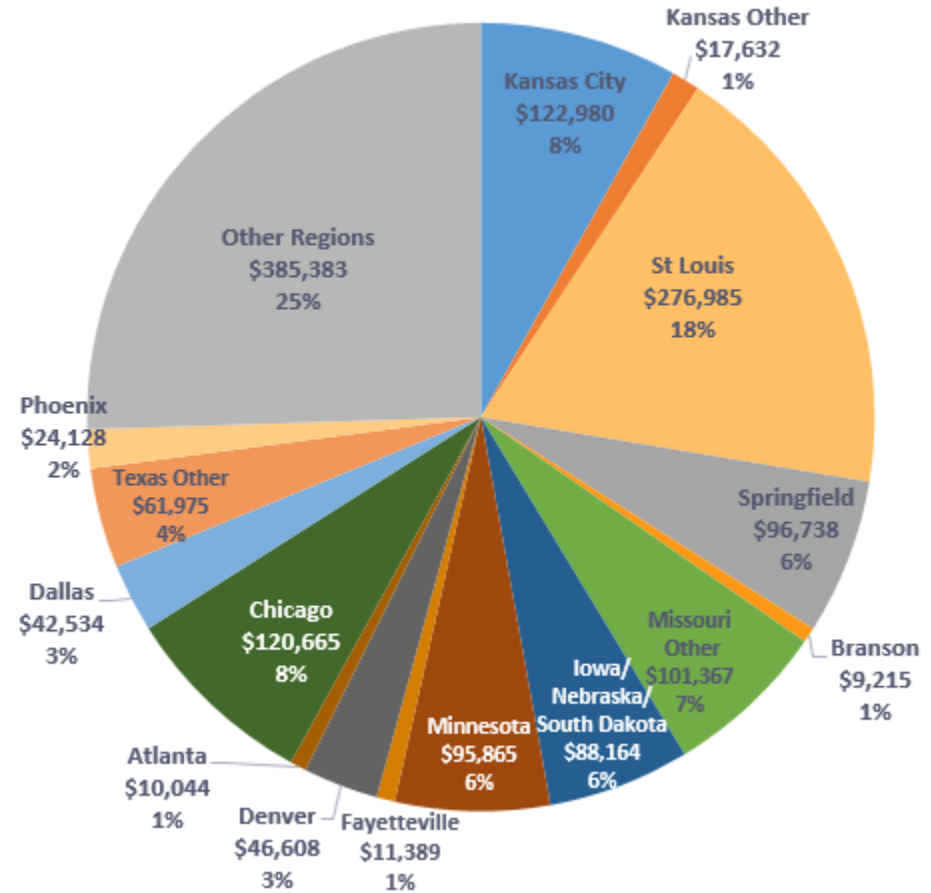
09-30-24

\$1,546,005



06-30-24

\$1,511,672



Commercial Real Estate Office and Retail

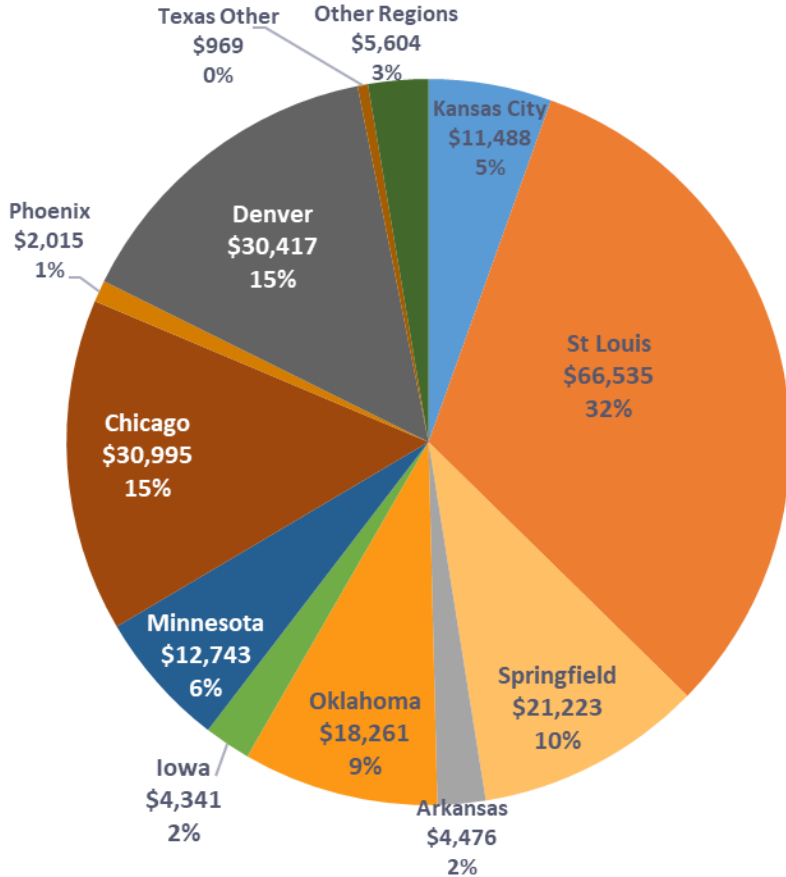
All Data as of 09/30/24



Gross Loans
[in thousands]

Office

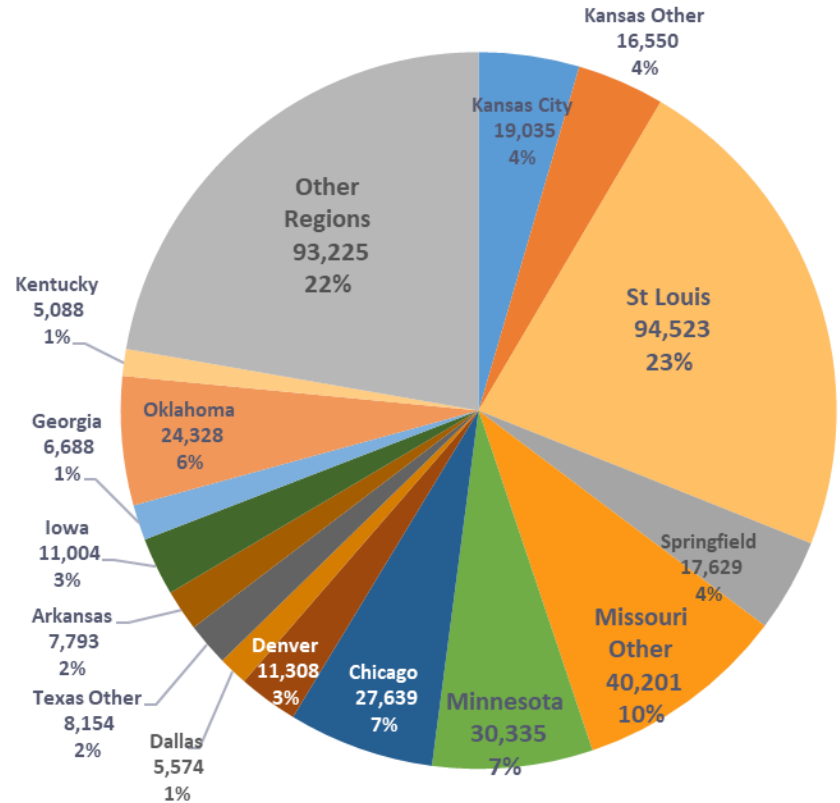
\$209,067



Average credit size is \$1,583,844

Retail + Restaurant

\$419,074



Average credit size is \$1,611,823

Commercial Real Estate Office and Retail

All Data as of 09/30/24

Gross Loans
[in thousands]



Office - \$209,067

	Medical	Traditional	
Outstanding Balance	\$35,653	\$173,414	
# of Loans	20	111	
Avg. Loan Size	\$1,698	\$1,562	
Weighted Avg. LTV	63%		
		Owner Occupied	\$19,478
		# of Loans	51
		Avg. Loan Size	\$382
		Weighted Avg. LTV	48%
		Other Office Sq. Ft.	
		>100,000	\$90,260
		20,000-100,000	\$36,040
		<20,000	\$27,636
		# of Loans	60
		Avg. Loan Size	\$2,566
		Weighted Avg. LTV	47%

97% of Office Portfolio – Pass Rated

Retail+Restaurant - \$419,074

	Strip Center	Single Tenant	Mixed-Use	Neighborhood & Shopping Center	Restaurants
Outstanding Balance	\$118,632	\$101,812	\$21,001	\$70,836	\$106,793
# of Loans	57	87	14	14	86
Avg. Loan Size	\$2,045	\$1,170	\$1,500	\$5,060	\$1,228
Weighted Avg. LTV	59%	55%	60%	52%	57%

100% of Retail Portfolio – Pass Rated

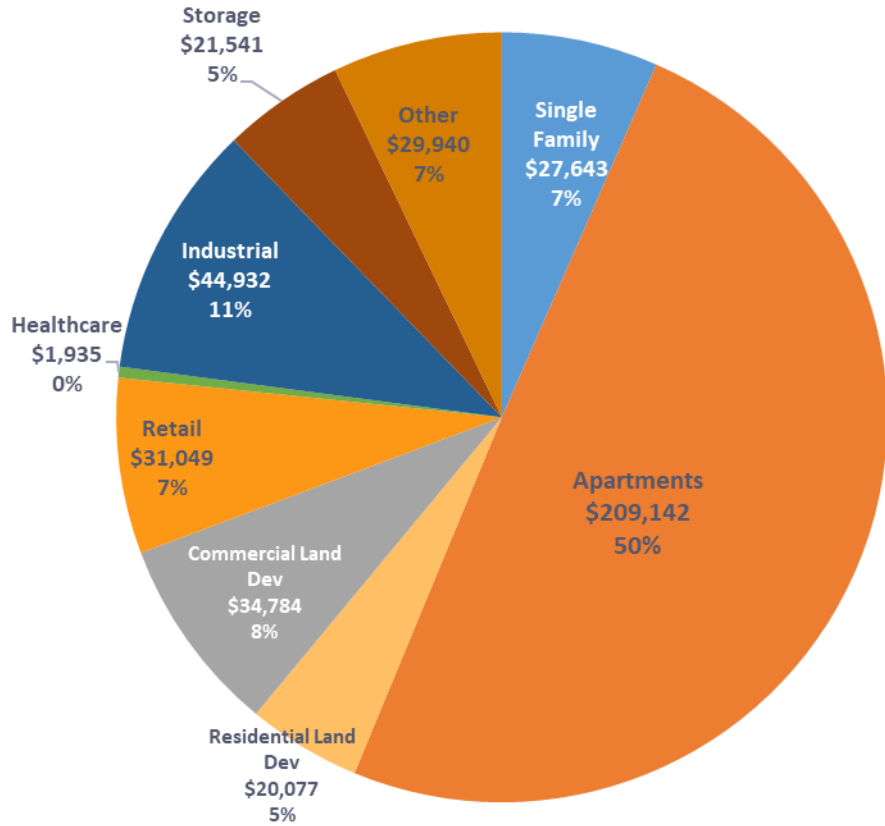
Construction & Land Development by Industry



Gross Loans
[in thousands]

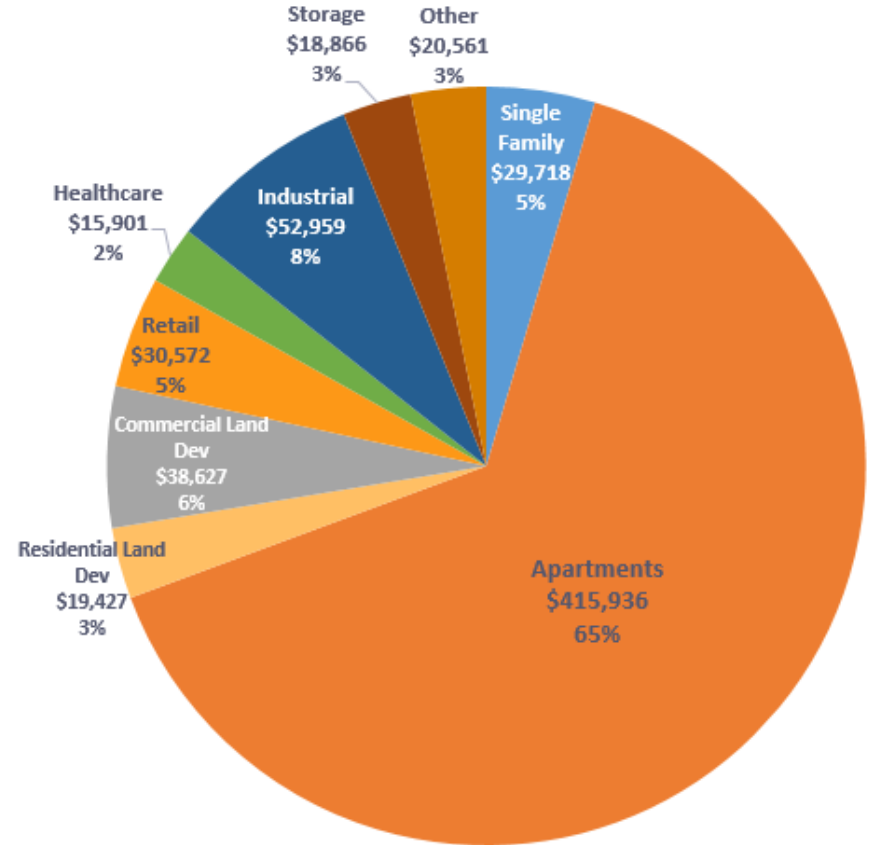
09-30-24

\$421,043



06-30-24

\$642,567



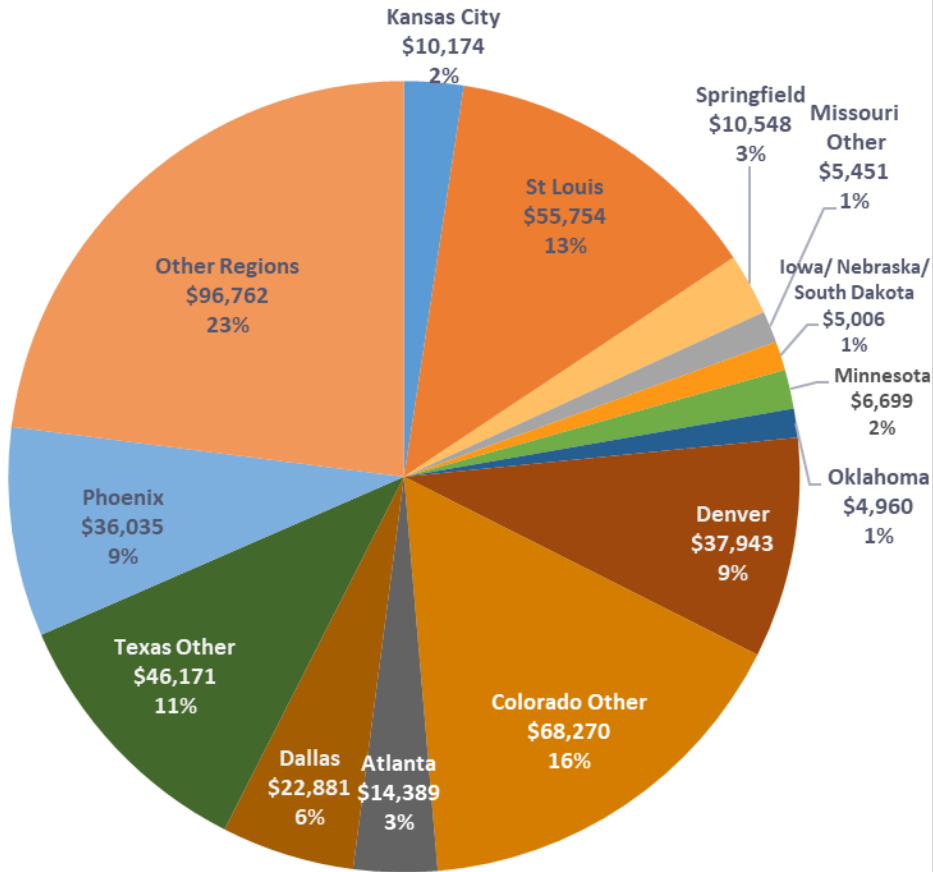
Construction & Land Development by Region



Gross Loans
[in thousands]

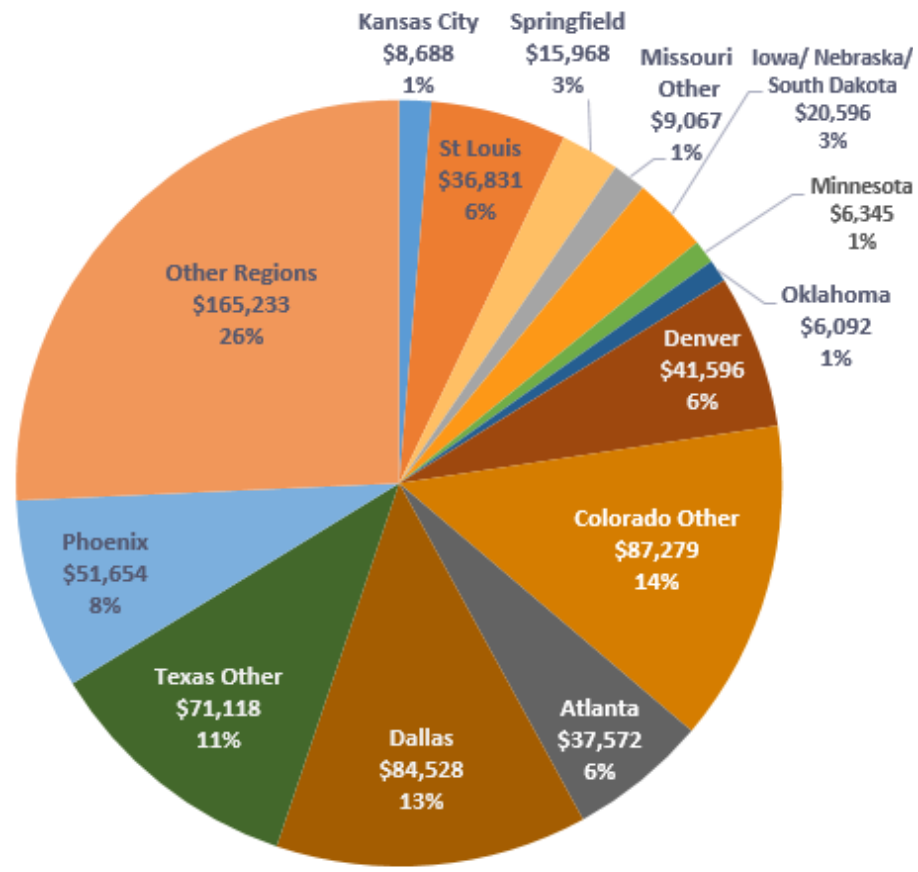
09-30-24

\$421,043



06-30-24

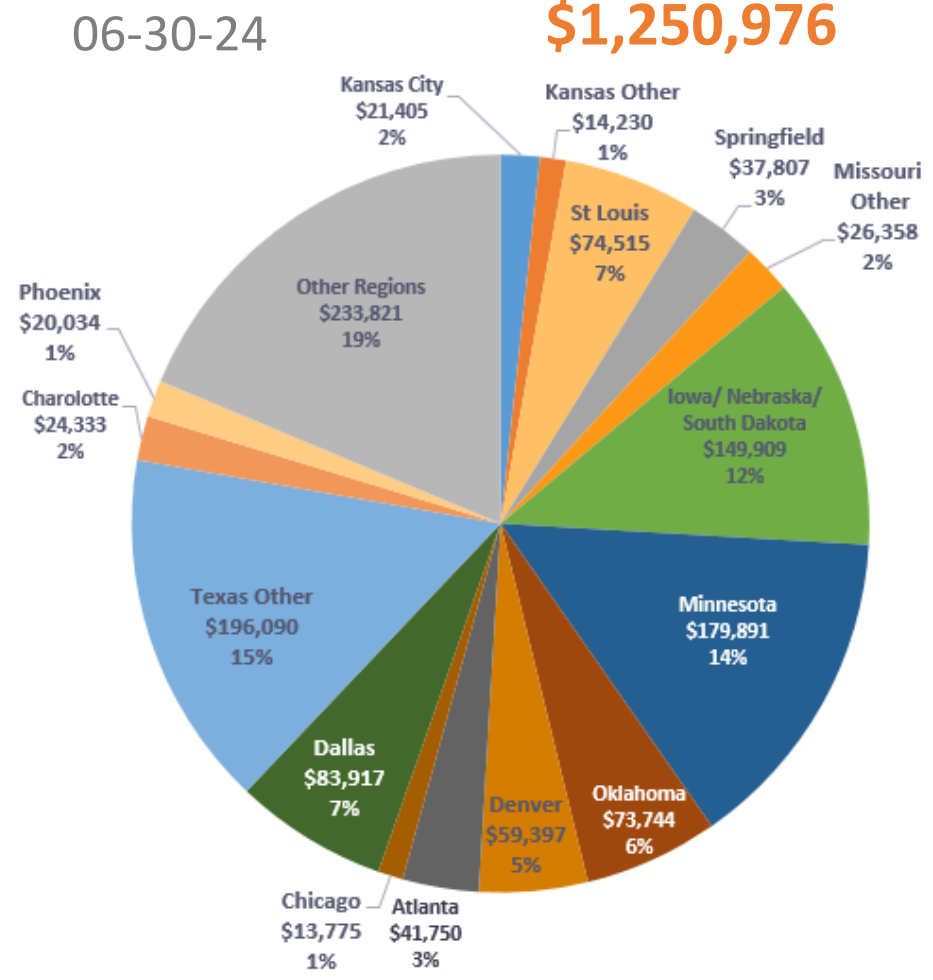
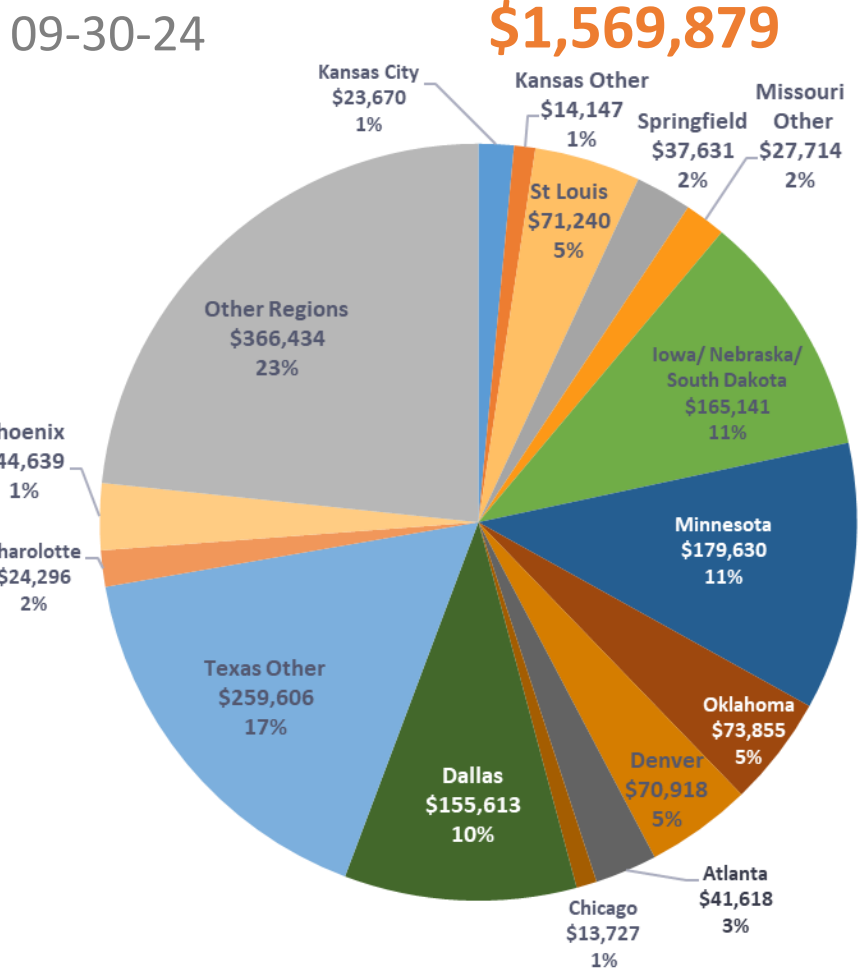
\$642,567



Multi Family Real Estate by Region



Gross Loans
[in thousands]



Average credit size is \$6,304,734

Average credit size is \$5,278,381

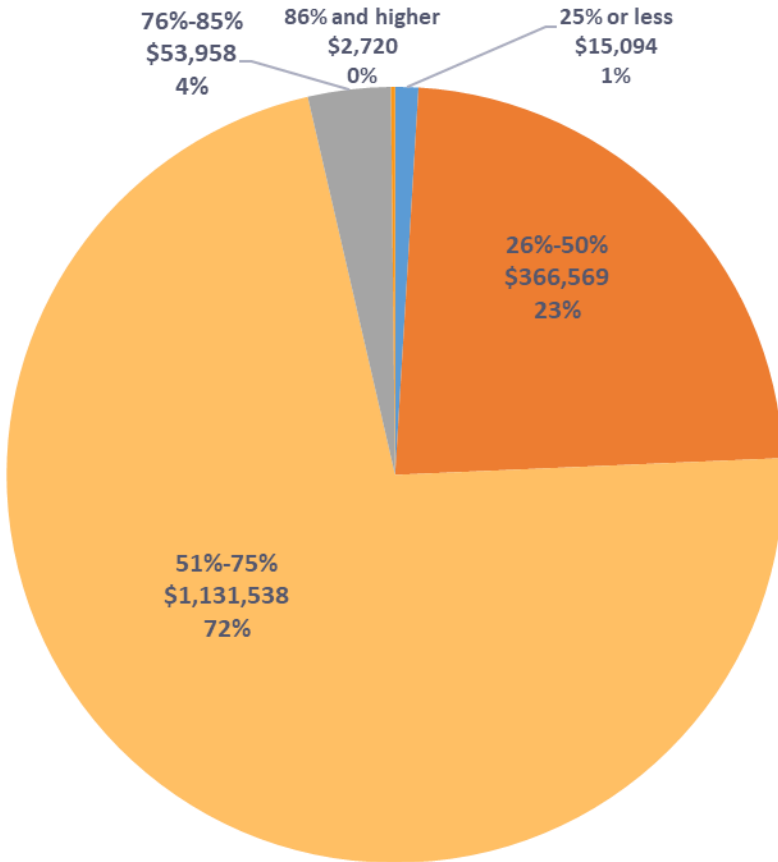
Multi Family Real Estate by LTV



Gross Loans
[in thousands]

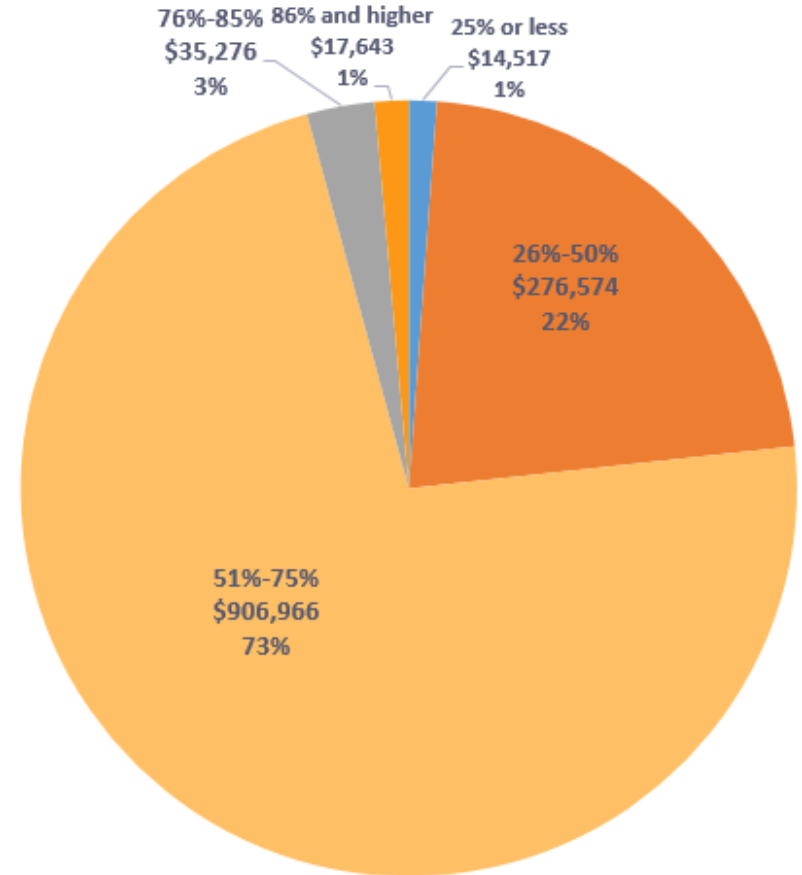
09-30-24

\$1,569,879



06-30-24

\$1,250,976



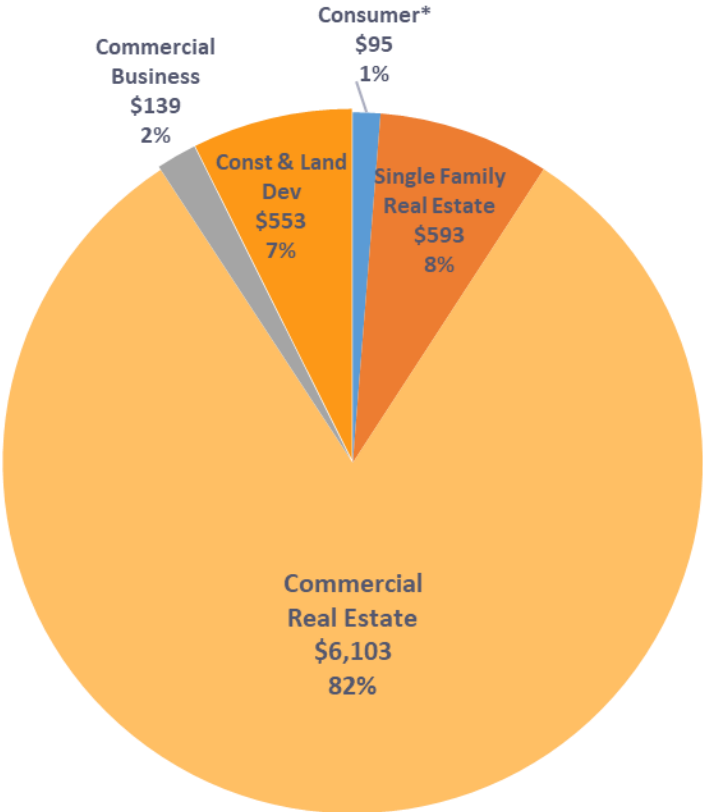


Non-performing by Type

Gross Loans
[in thousands]

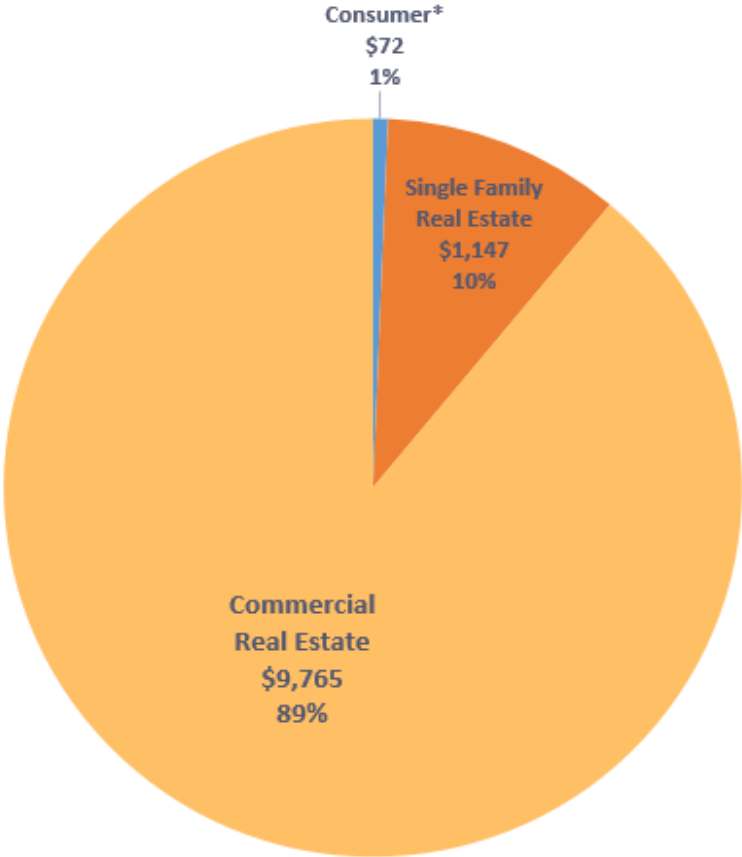
09-30-24

\$7,483



06-30-24

\$10,984



*Includes Home Equity Loans of \$0

*Includes Home Equity Loans of \$32

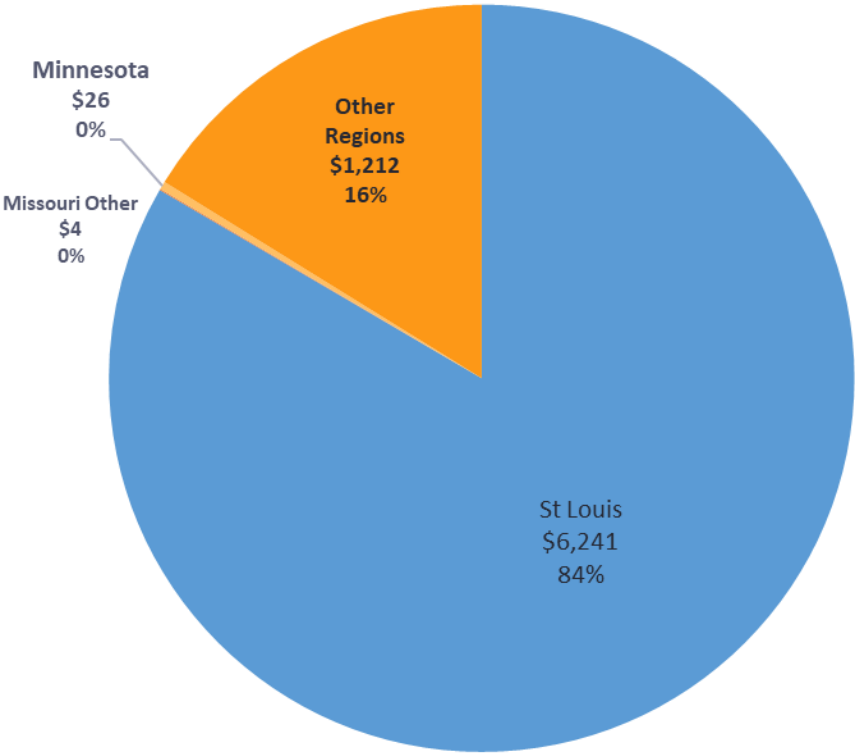


Non-performing by Region

Gross Loans
[in thousands]

09-30-24

\$7,483



06-30-24

\$10,984

