

# Loan Portfolio Presentation

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April 2026

Great Southern Bancorp. Inc (NASDAQ: GSBC)

First Quarter Ended March 31, 2026



**GREAT SOUTHERN  
BANCORP, INC.**

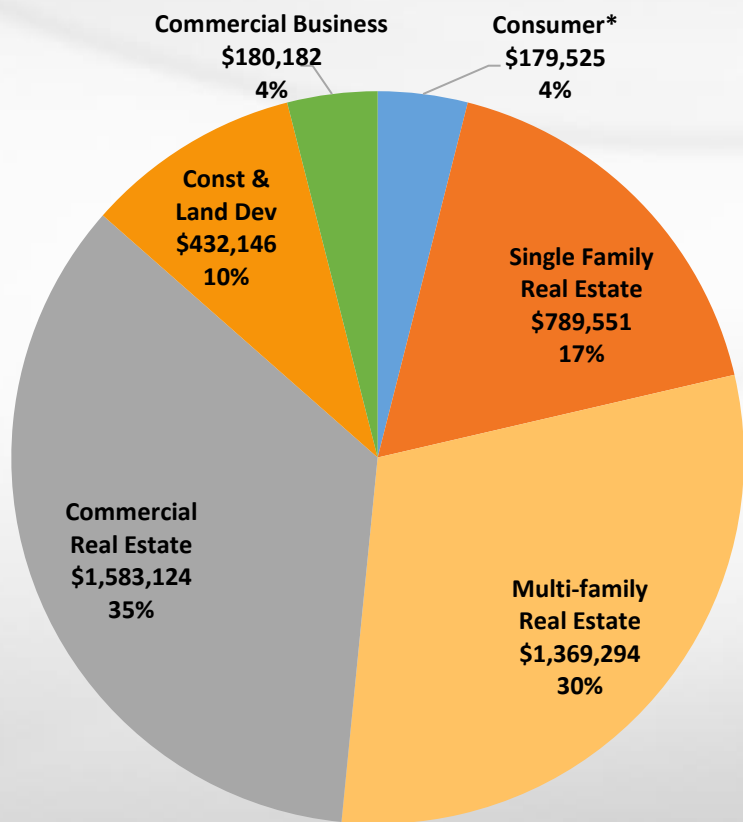


# Loan Portfolio by Category

Gross Loans [in thousands]

3-31-26

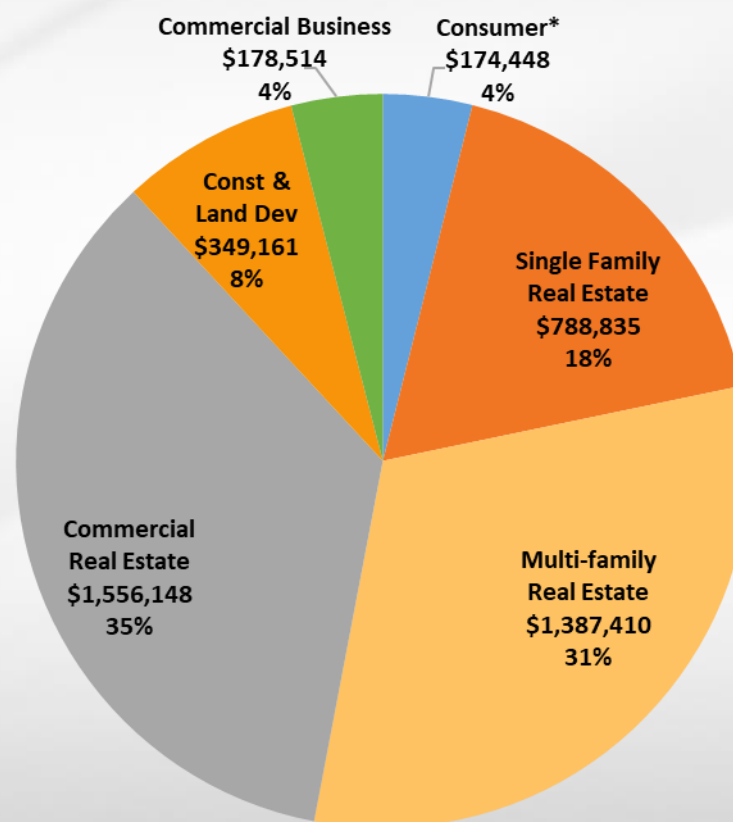
**\$4,533,822**



\*Includes Home Equity Loans of \$134,704

12-31-25

**\$4,434,516**



\*Includes Home Equity Loans of \$128,030

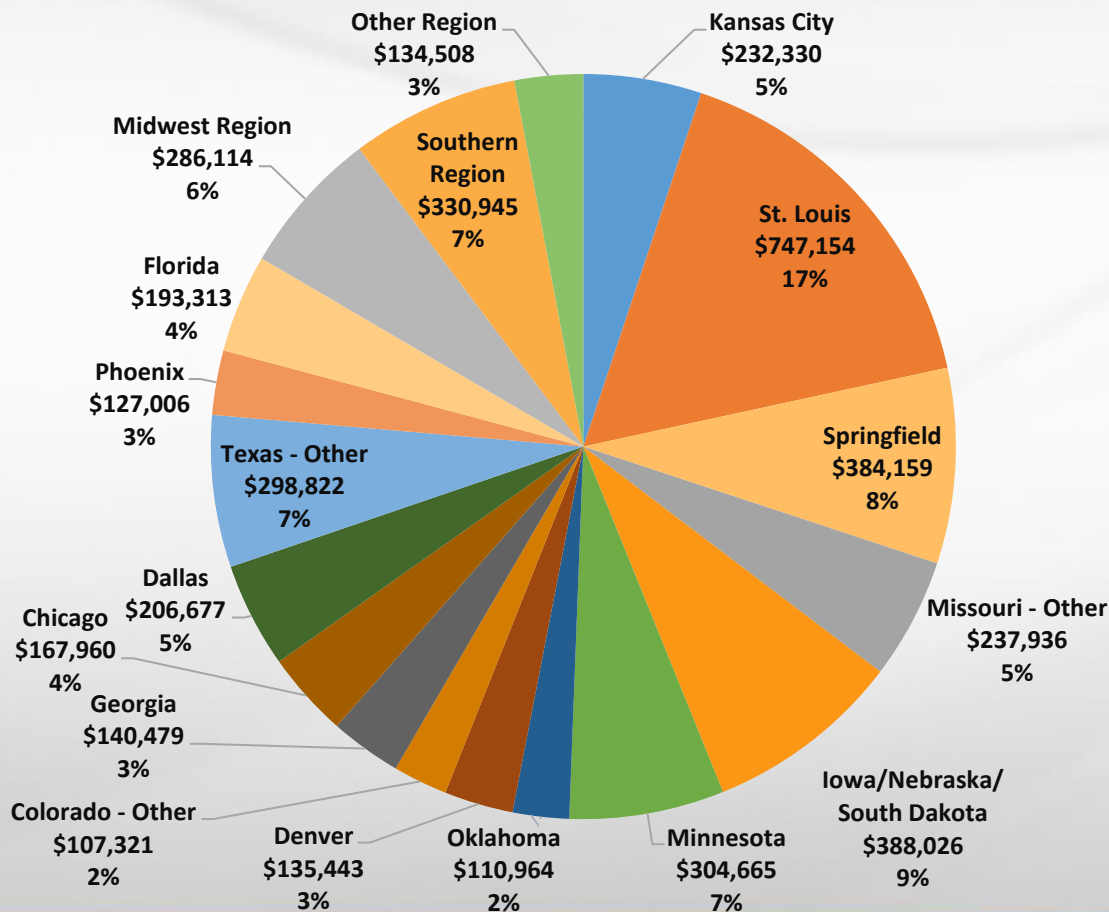


# Loan Portfolio by Region

Gross Loans [in thousands]

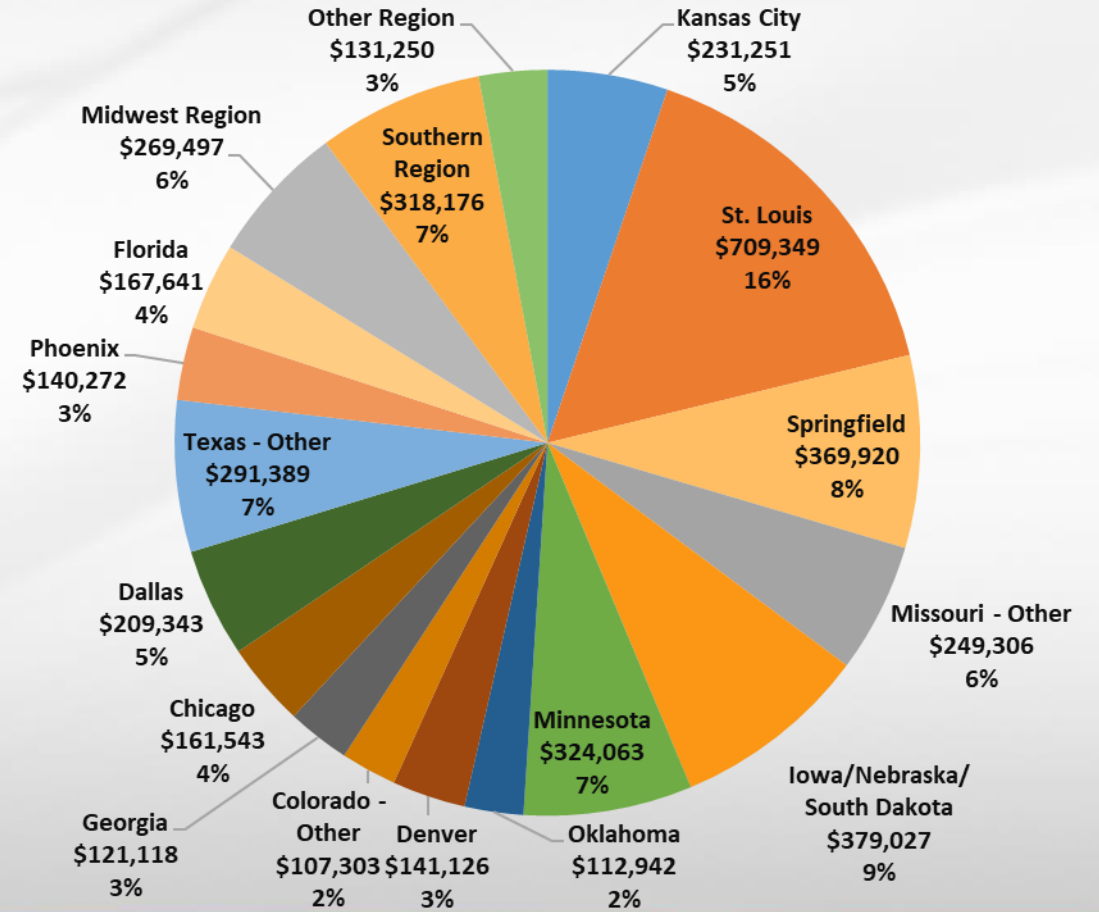
3-31-26

**\$4,533,822**



12-31-25

**\$4,434,516**



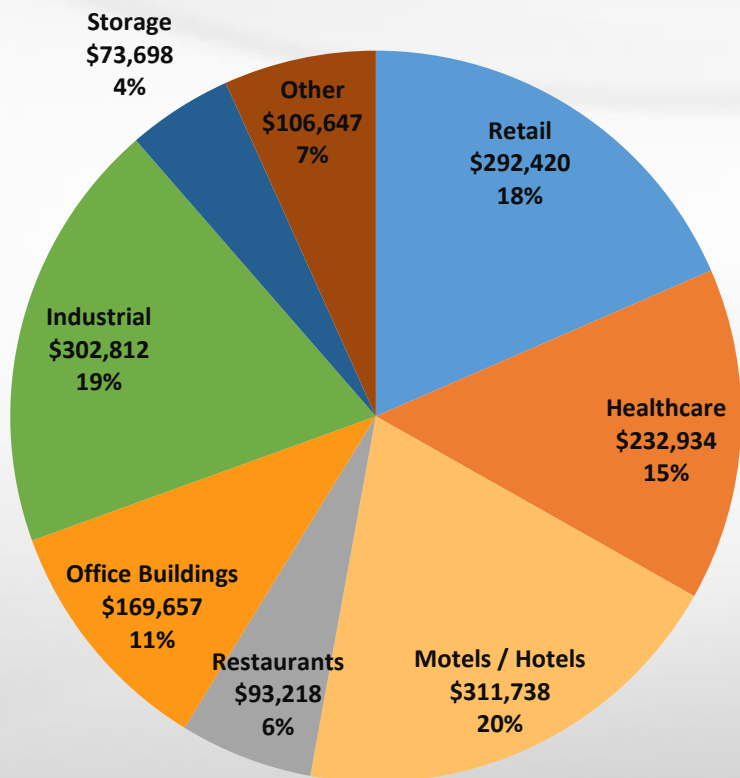


# Commercial Real Estate by Industry

Gross Loans [in thousands]

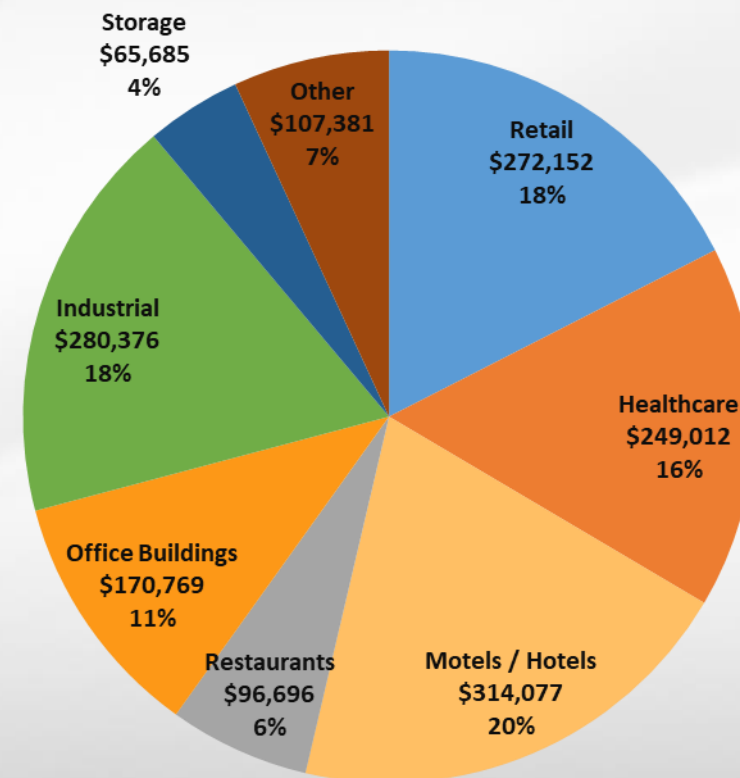
3-31-26

**\$1,583,124**



12-31-25

**\$1,556,148**



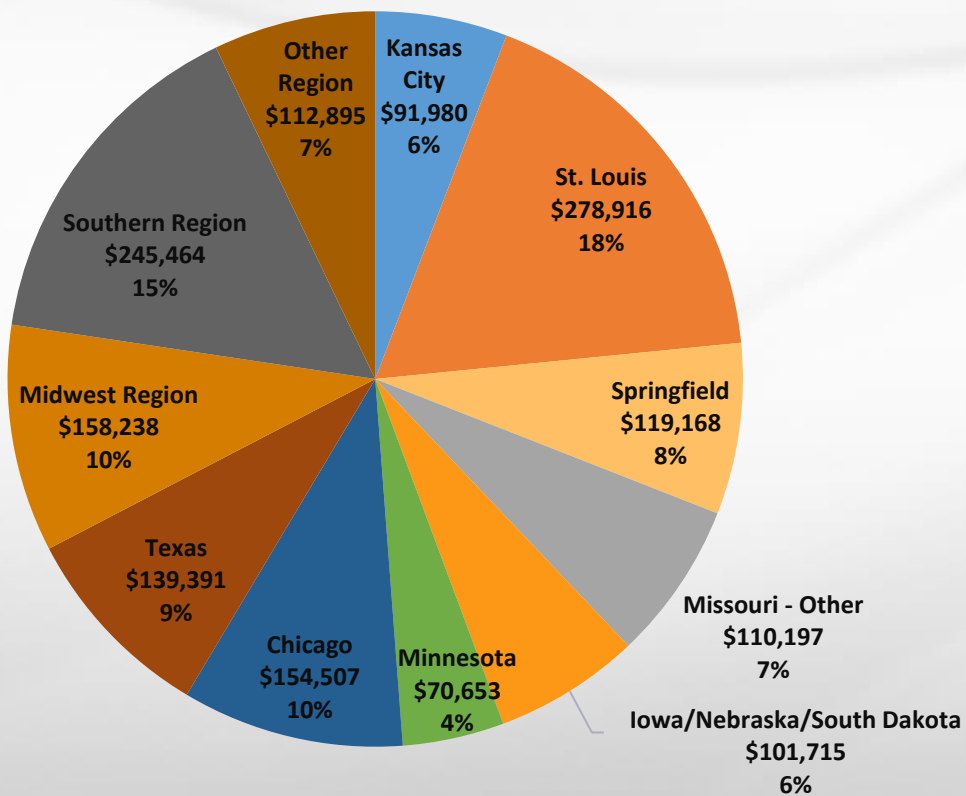


# Commercial Real Estate by Region

Gross Loans [in thousands]

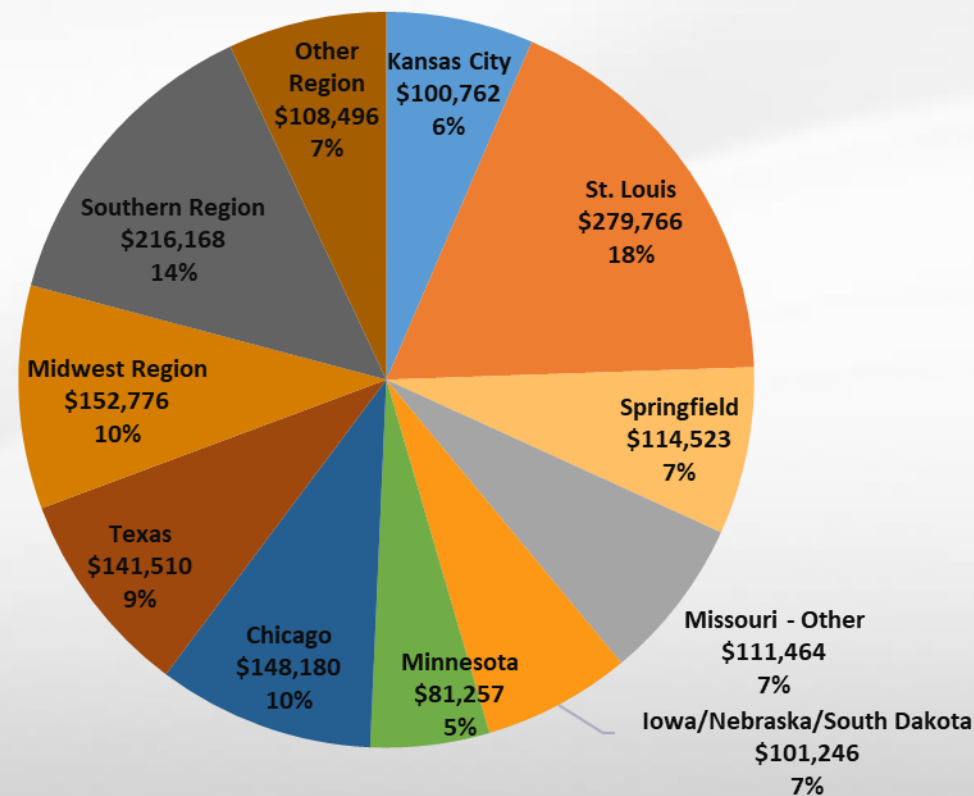
3-31-26

**\$1,583,124**



12-31-25

**\$1,556,148**



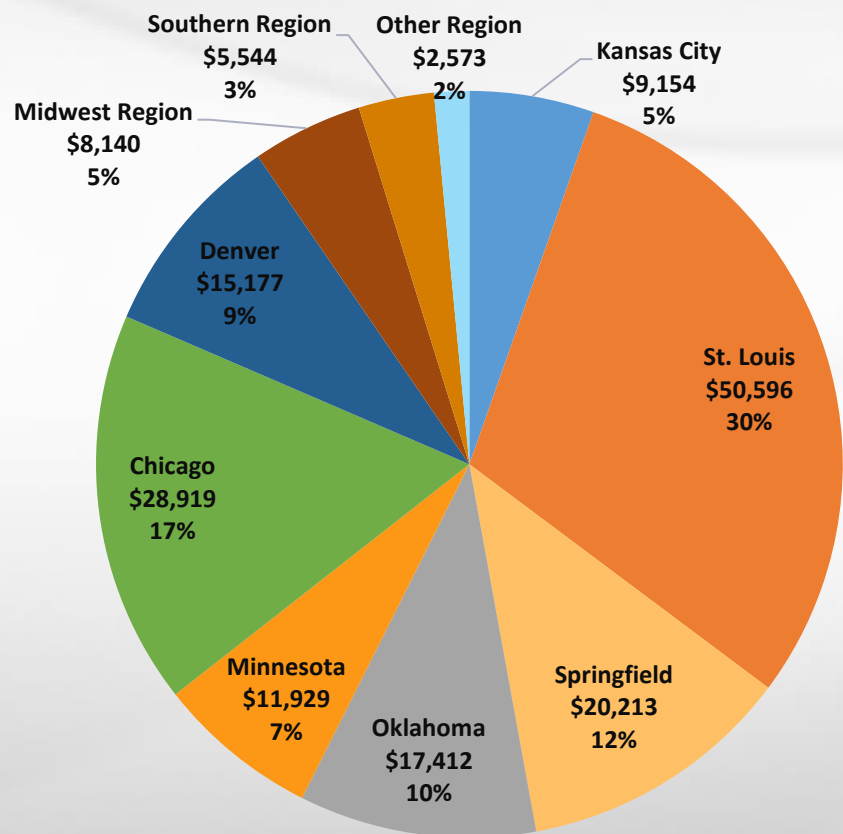


# Commercial Real Estate Office and Retail (as of 3/31/26)

Gross Loans [in thousands]

3-31-26

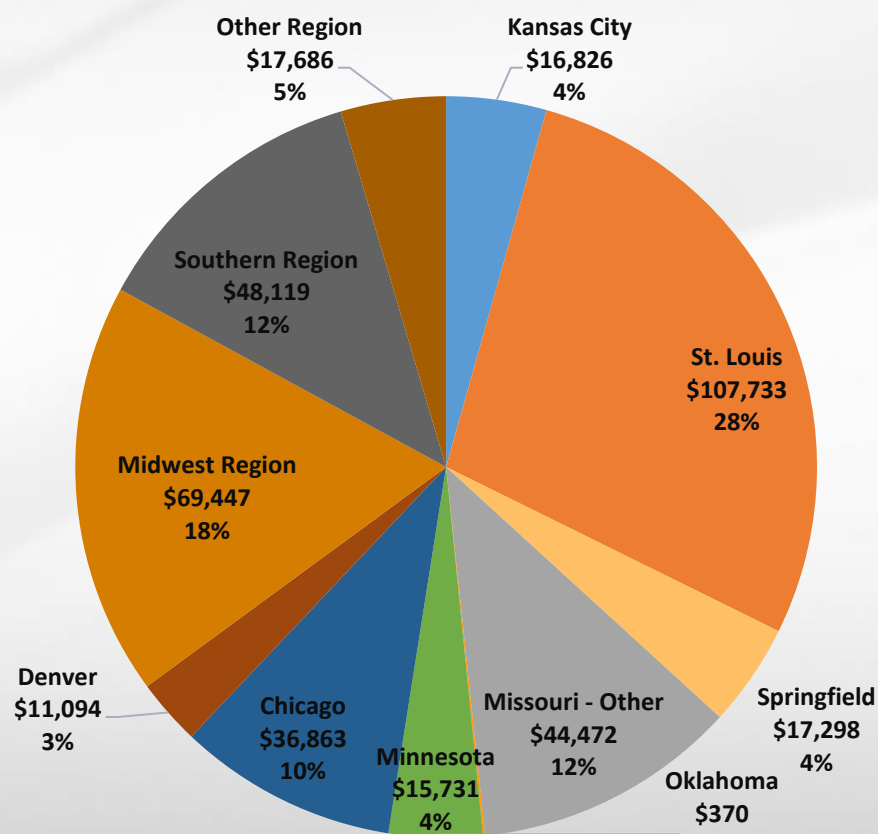
**\$169,657**



Average credit size is \$1,402,125

3-31-26

**\$385,639**



Average credit size is \$1,620,330



# Commercial Real Estate Office and Retail (as of 3/31/26)

Gross Loans [in thousands]

## Office \$169,657

	Medical	Traditional
Outstanding Balance	\$21,036	\$148,621
# of Loans	18	102
Avg. Loan Size	\$1,107	\$1,457
Weighted Avg. LTV	68%	45%

Office: Non-owner Occ.	\$130,195	Owner Occupied	\$18,426
>100,000	\$90,972	# of Loans	47
20,000-100,000	\$13,006	Avg. Loan Size	\$392
<20,000	\$26,397	Weighted Avg. LTV	47%
# of Loans	55		
Avg. Loan Size	\$2,367		
Weighted Avg. LTV	44%		

100% of Office Portfolio – Pass Rated

## Retail + Restaurant \$385,639

	Strip Center	Single Tenant	Mixed-Use	Neighborhood & Shopping Center	Restaurants
Outstanding Balance	\$161,338	\$56,990	\$21,840	\$52,252	\$93,219
# of Loans	61	71	13	10	80
Avg. Loan Size	\$2,602	\$803	\$1,680	\$5,225	\$1,137
Weighted Avg. LTV	59%	51%	61%	52%	59%

100% of Retail Portfolio – Pass Rated

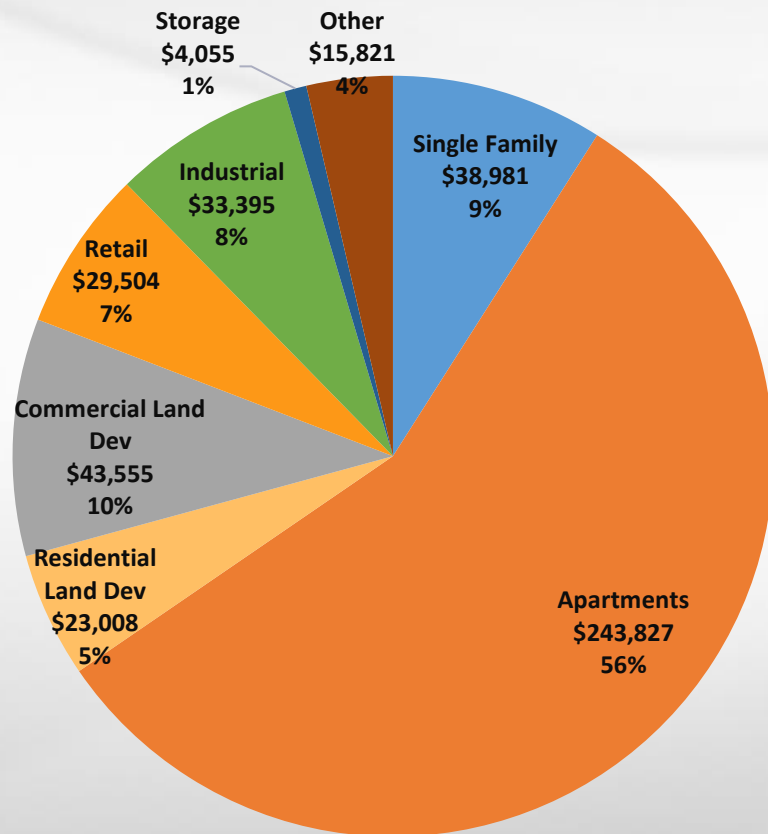


# Construction & Land Development by Industry

Gross Loans [in thousands]

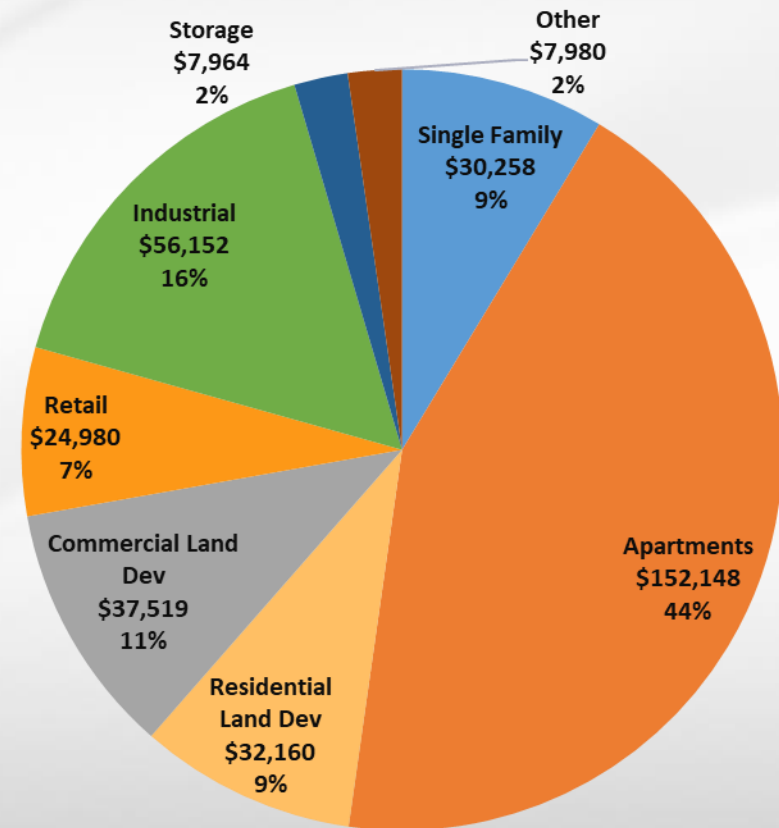
3-31-26

**\$432,146**



12-31-25

**\$349,161**



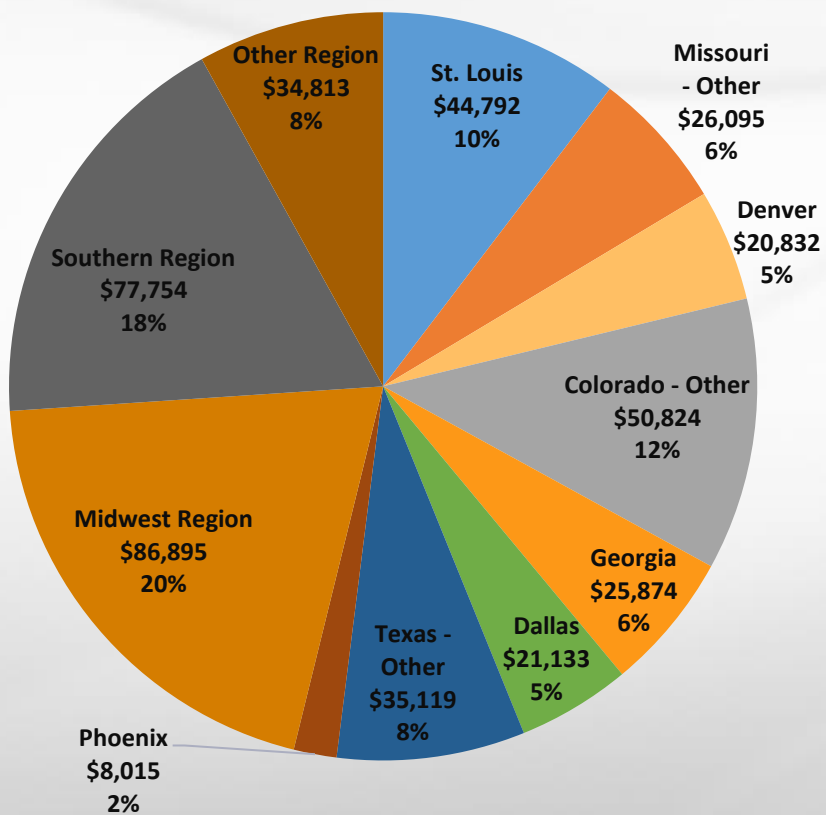


# Construction & Land Development by Region

Gross Loans [in thousands]

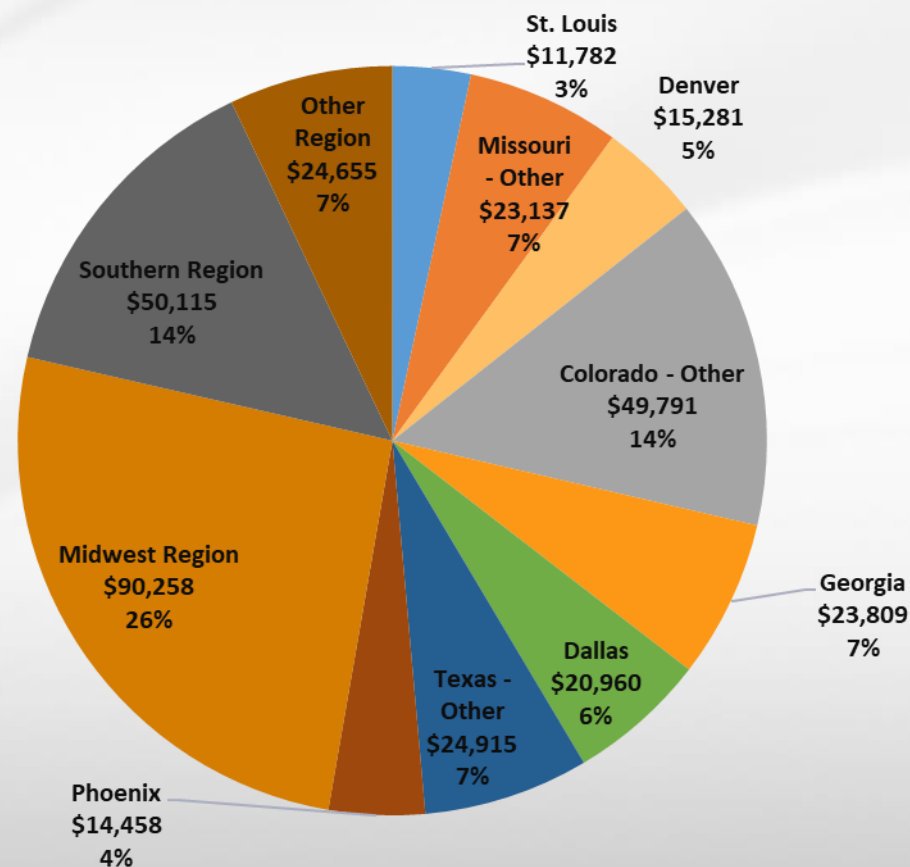
3-31-26

**\$432,146**



12-31-25

**\$349,161**



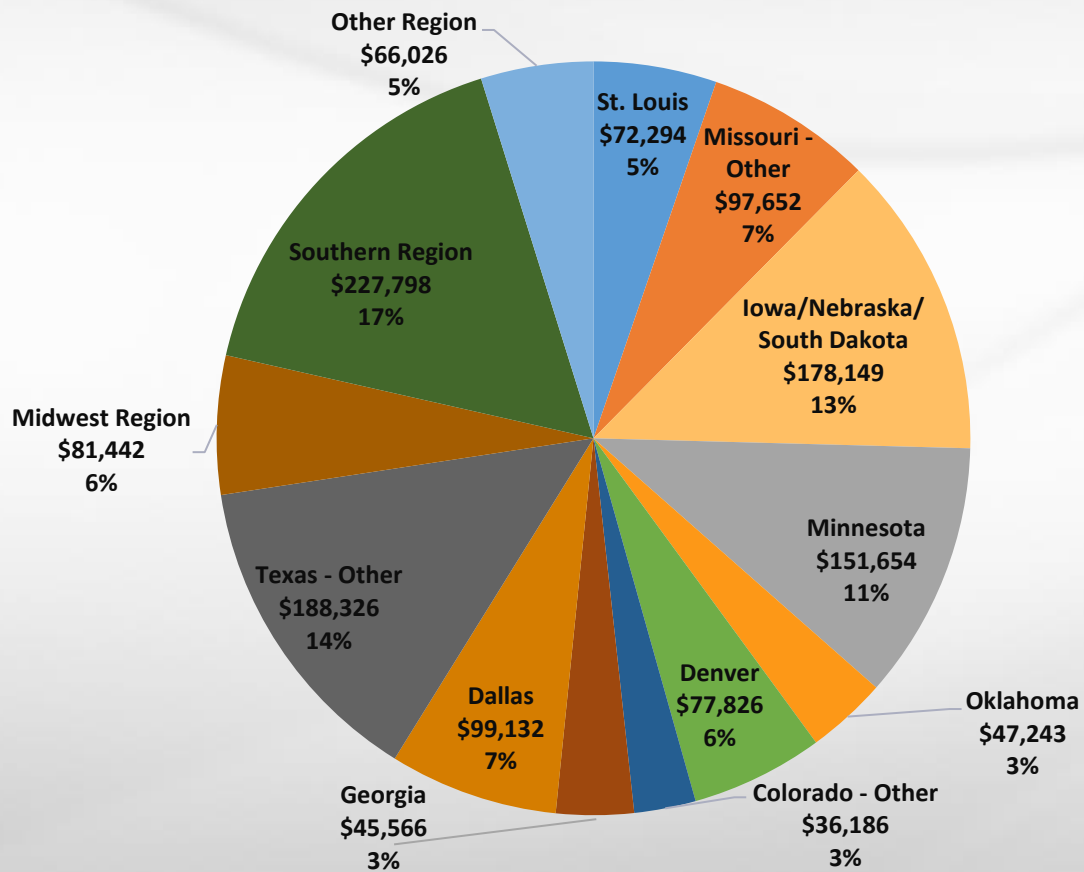


# Multi Family Real Estate by Region

Gross Loans [in thousands]

3-31-26

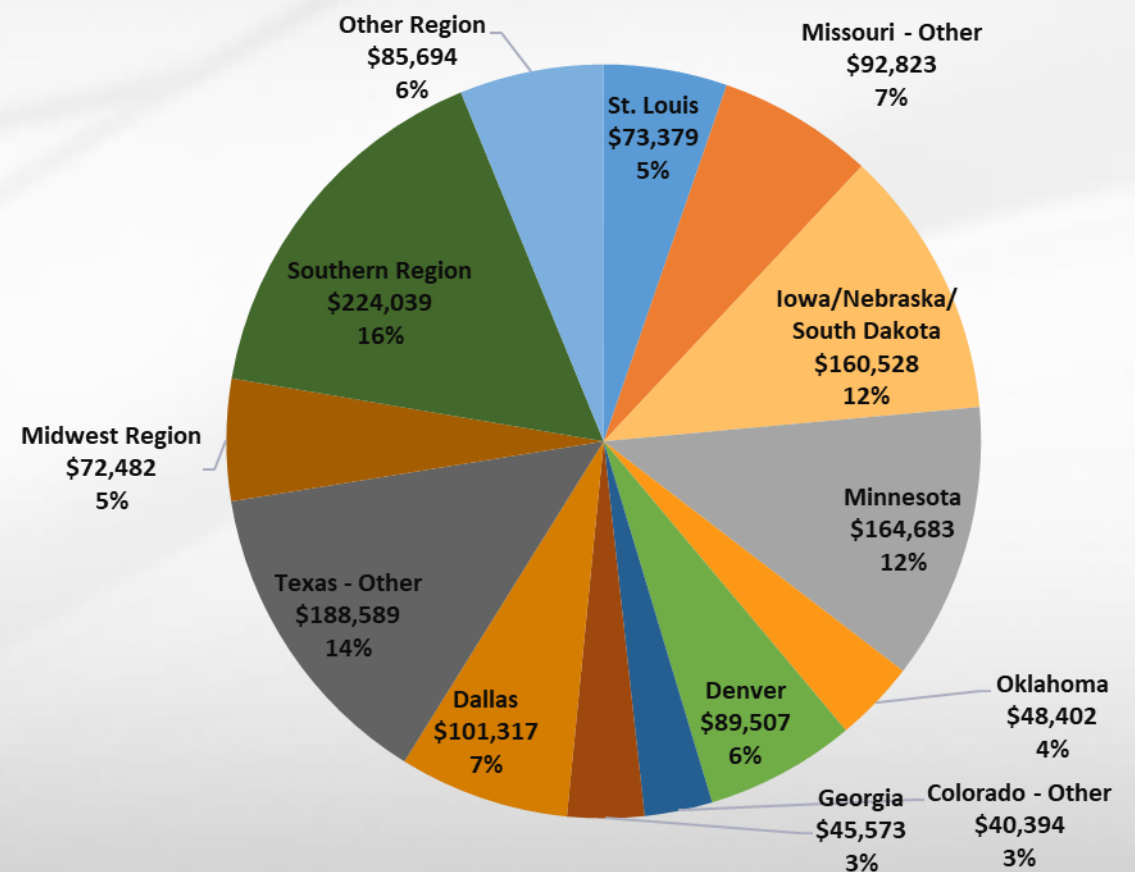
\$1,369,294



Average credit size is \$6,224,066

12-31-25

\$1,387,410



Average credit size is \$6,041,746

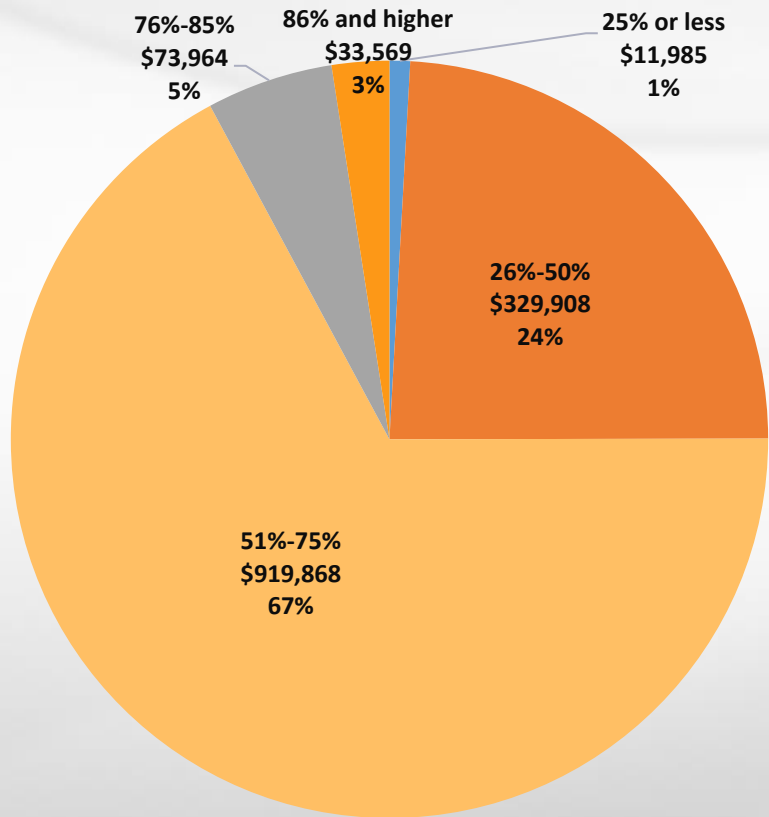


# Multi Family Real Estate by LTV

Gross Loans [in thousands]

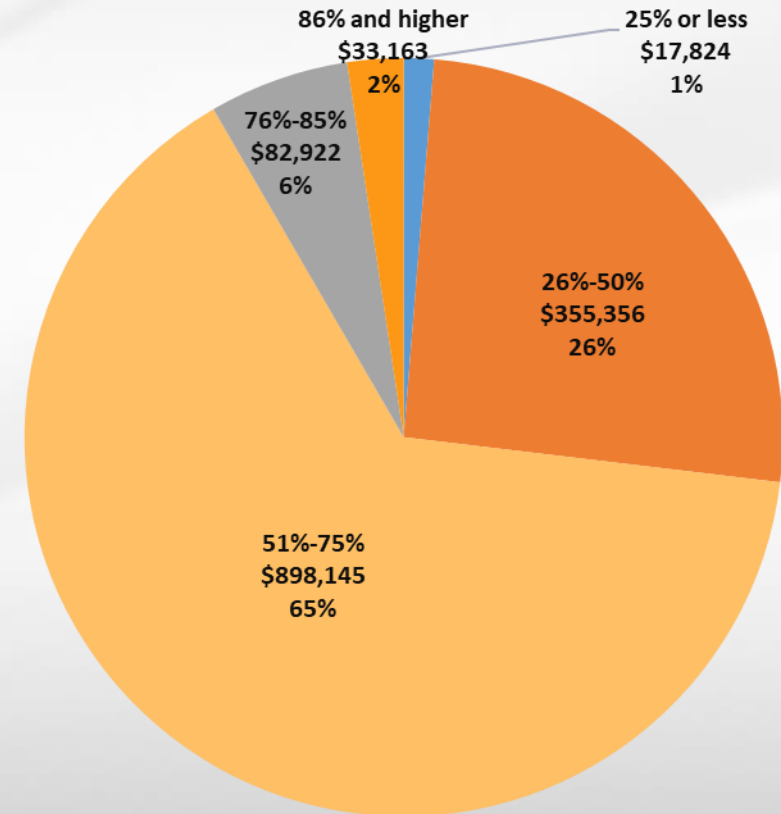
3-31-26

**\$1,369,294**



12-31-25

**\$1,387,410**



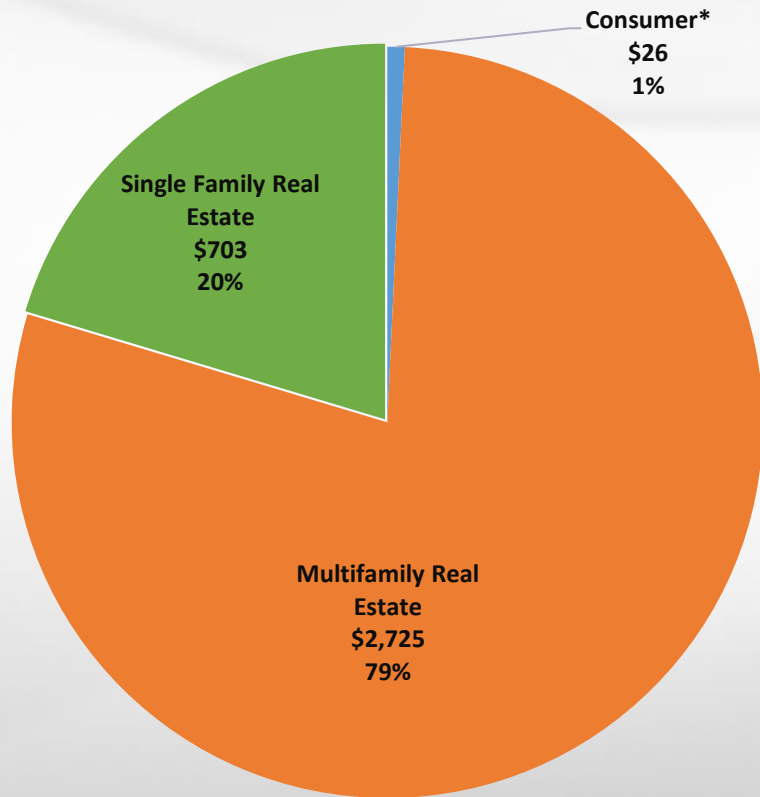


# Non-Performing by Type

Gross Loans [in thousands]

3-31-26

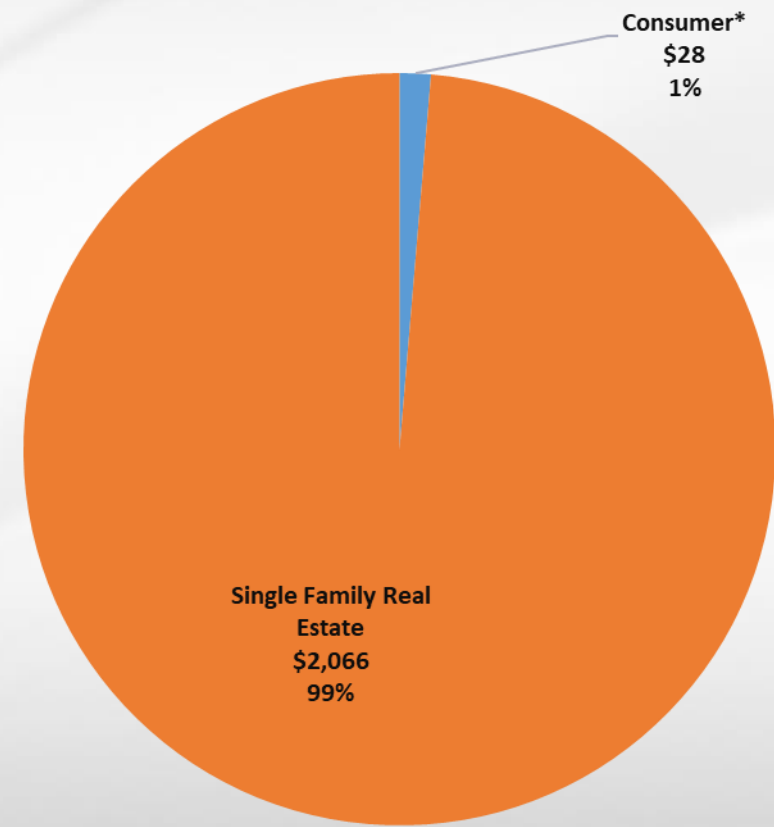
**\$3,454**



\*Includes Home Equity Loans of \$17

12-31-25

**\$2,094**



\*Includes Home Equity Loans of \$18

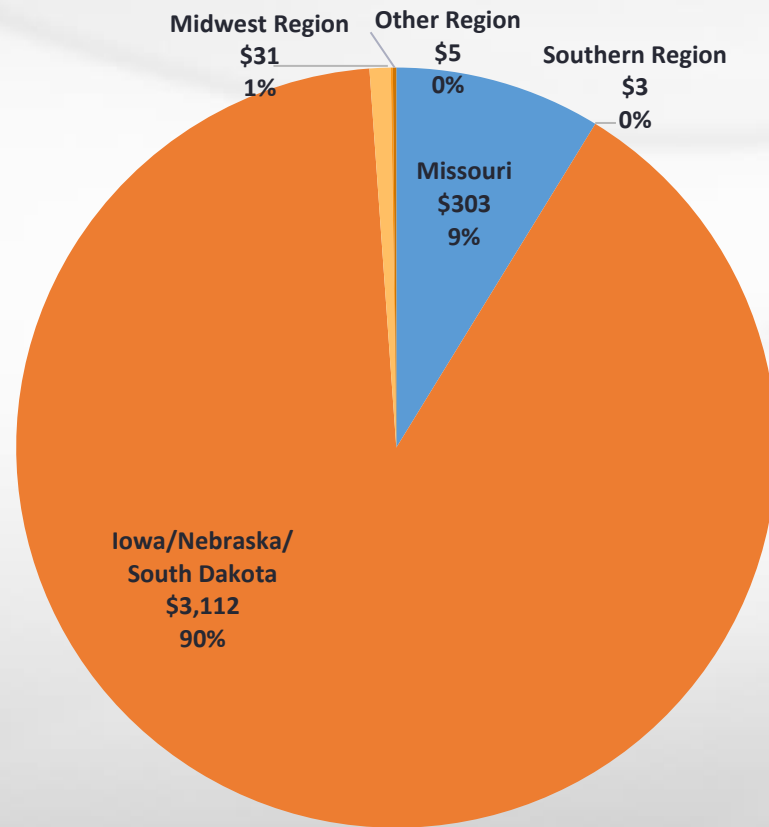


# Non-Performing by Region

Gross Loans [in thousands]

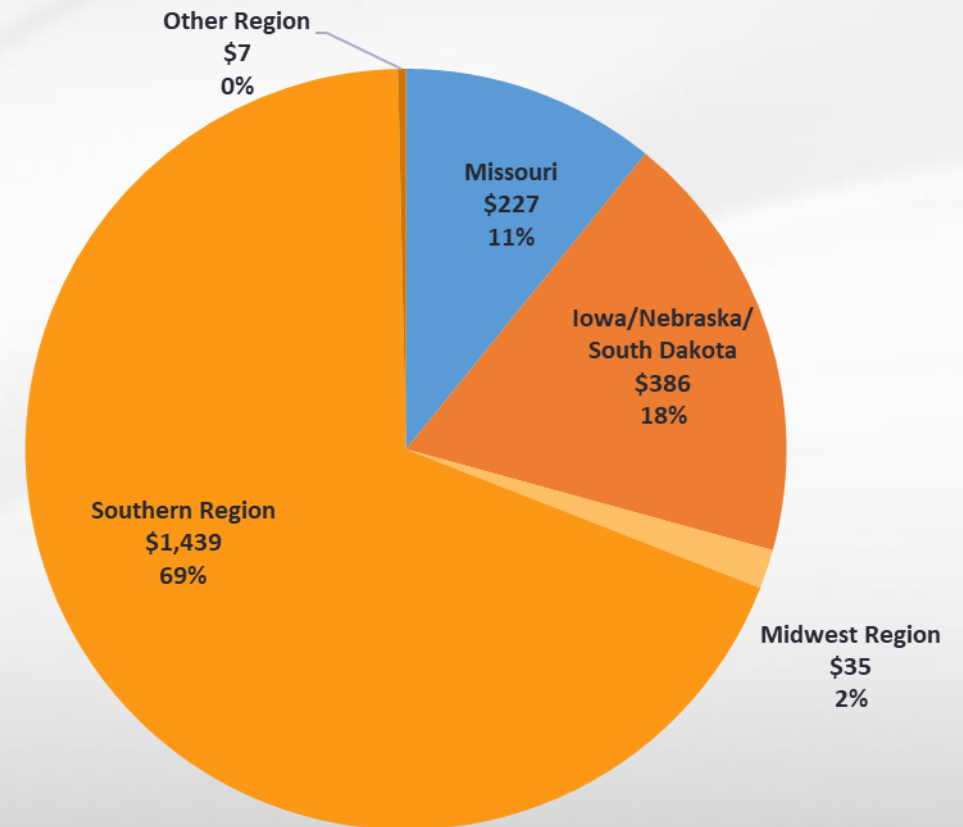
3-31-26

**\$3,454**



12-31-25

**\$2,094**





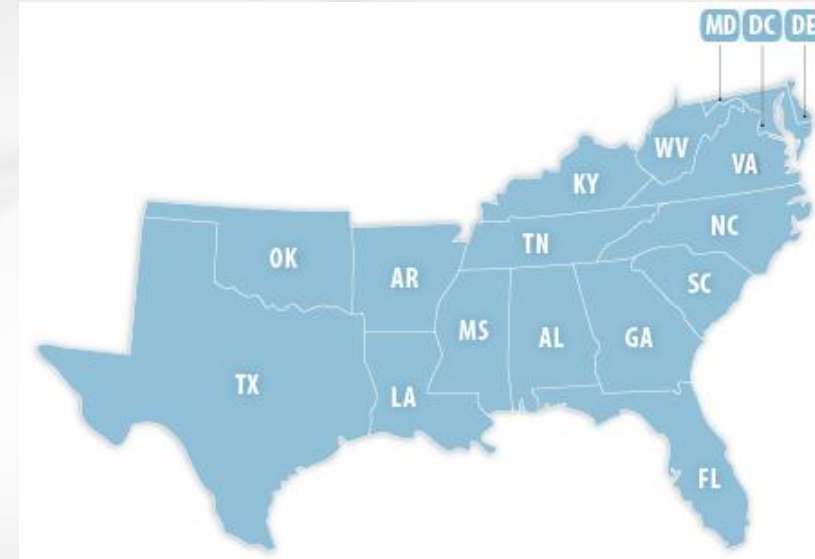
# States by Region

## 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

# Contact Us

*Great Southern Bancorp. Inc (NASDAQ: GSBC)*

**Kincade Ayers**

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Investor Relations



**GREAT SOUTHERN  
BANCORP, INC.**