

Great Southern Bank

Loan Portfolio And Market Data

December 31, 2009



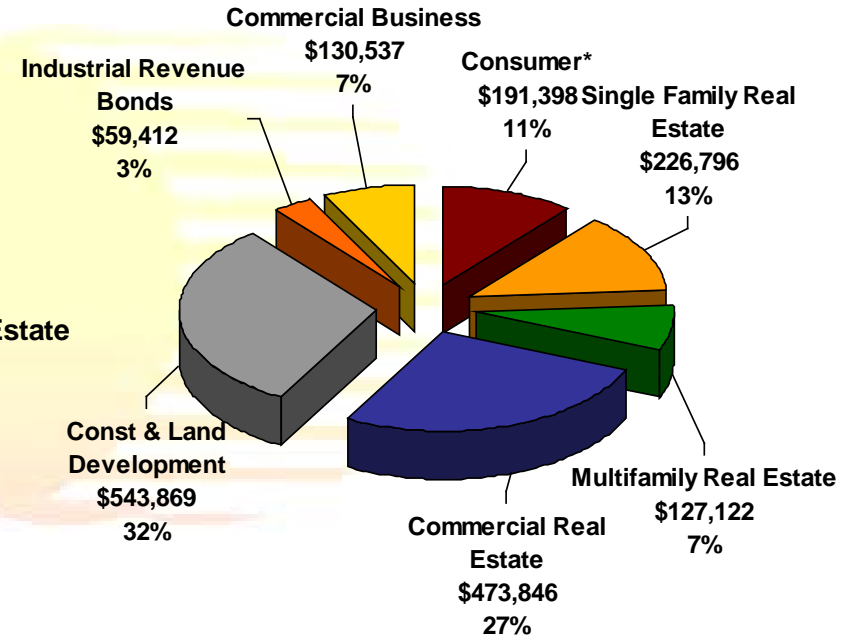
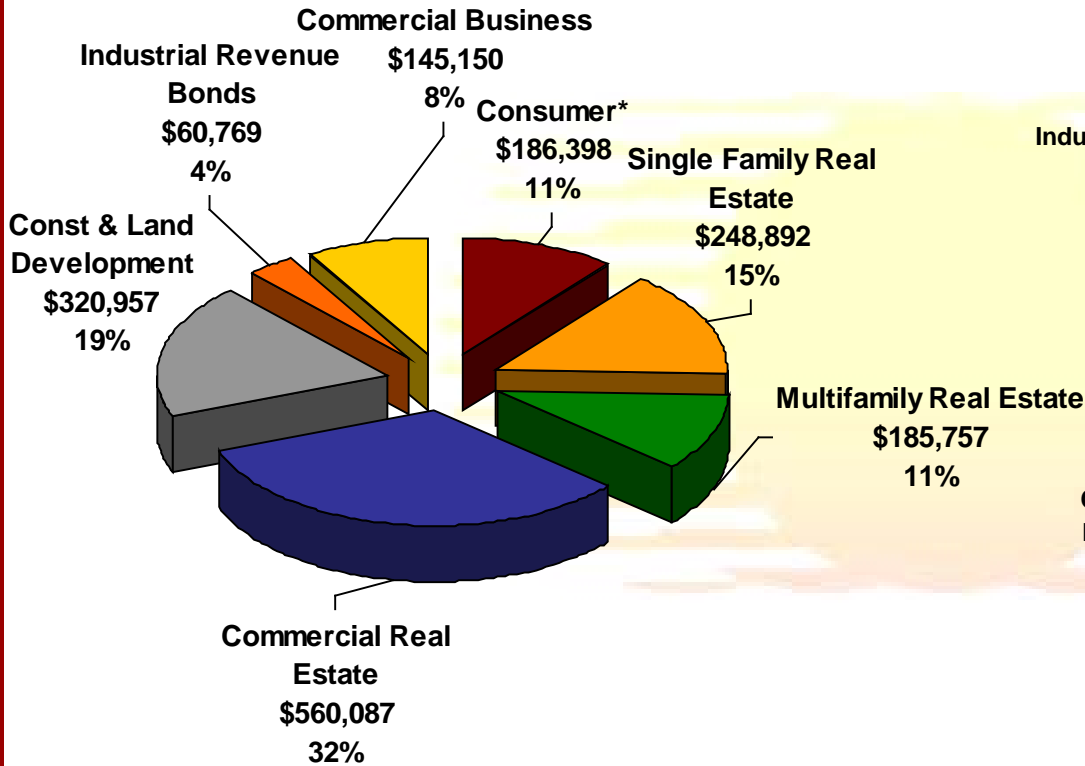
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Portfolio Diversification

Excluding Loans Covered by Loss Share

12/31/09 Balance of \$1,708,010 (000's)

12/31/08 Balance of \$1,752,980 (000's)



*Includes Home Equity Loans of \$44,478

*Includes Home Equity Loans of \$48,387

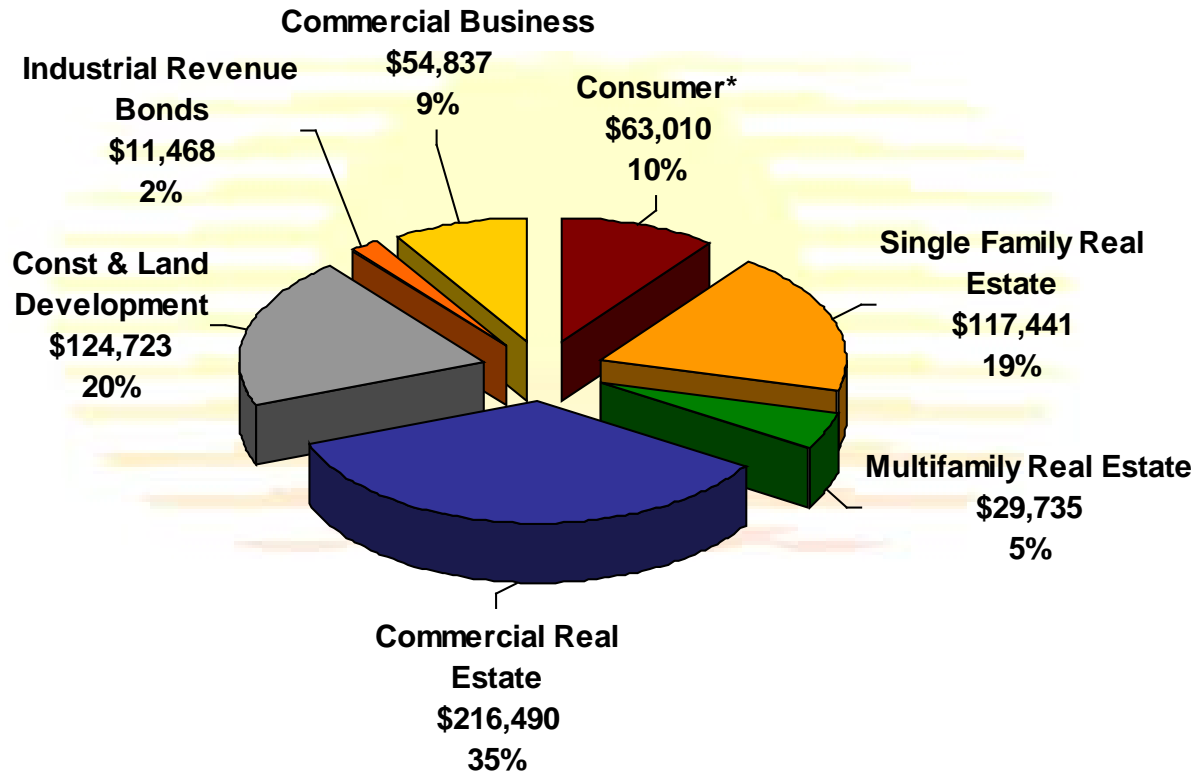


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Portfolio Diversification

Loans Covered by Loss Share

12/31/09 Balance of \$617,704 (000's)



*Includes Home Equity Loans of \$20,107



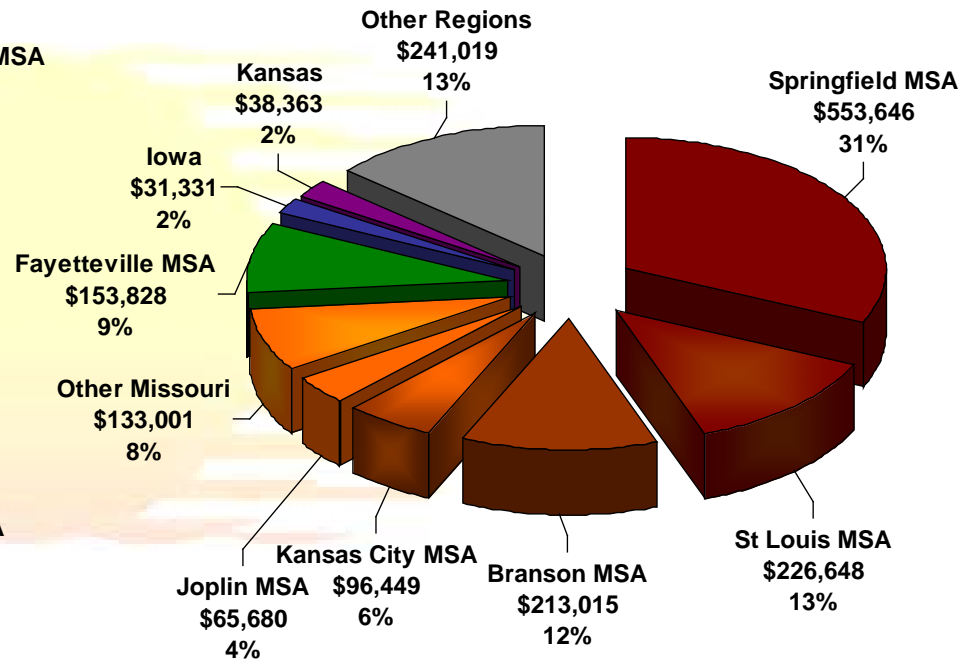
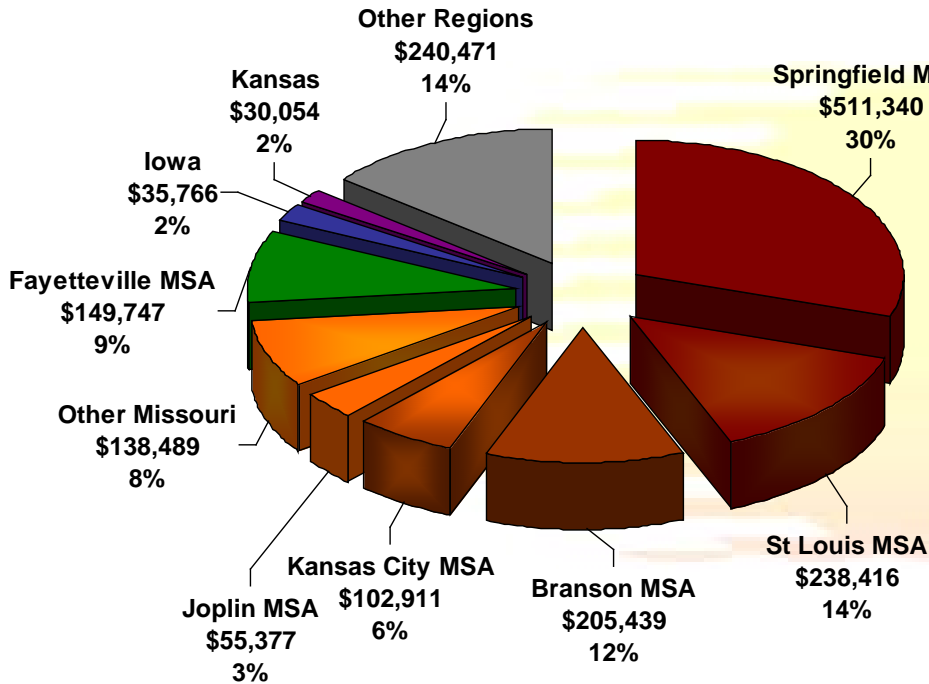
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Portfolio by Region

Excluding Loans Covered by Loss Share

12/31/09 Balance of \$1,708,010 (000's)

12/31/08 Balance of \$1,752,980 (000's)

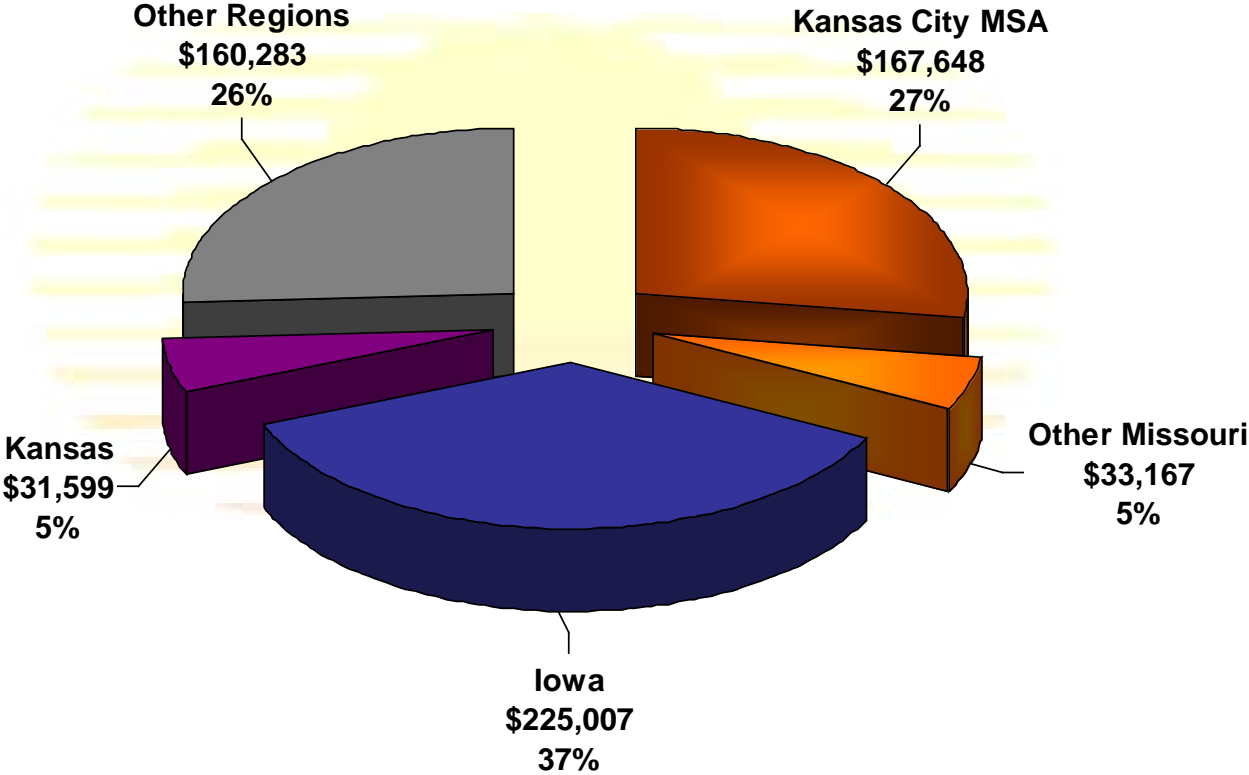


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Portfolio by Region

Loans Covered by Loss Share

12/31/09 Balance of \$617,704 (000's)



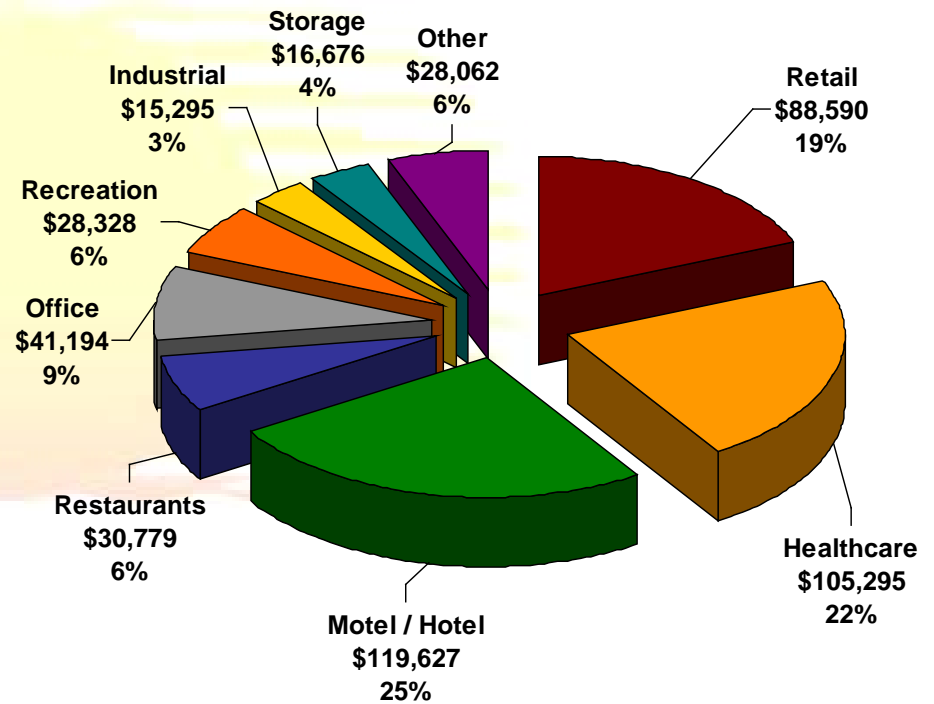
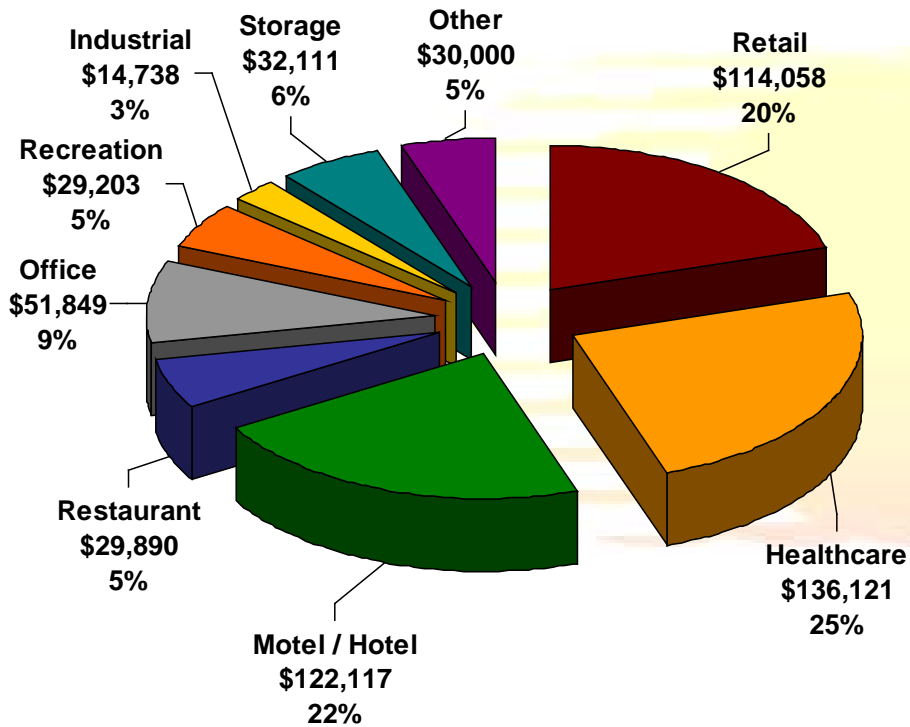
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Commercial Real Estate

Excluding Loans Covered by Loss Share

12/31/09 Balance of \$560,087 (000's)

12/31/08 Balance of \$473,846 (000's)

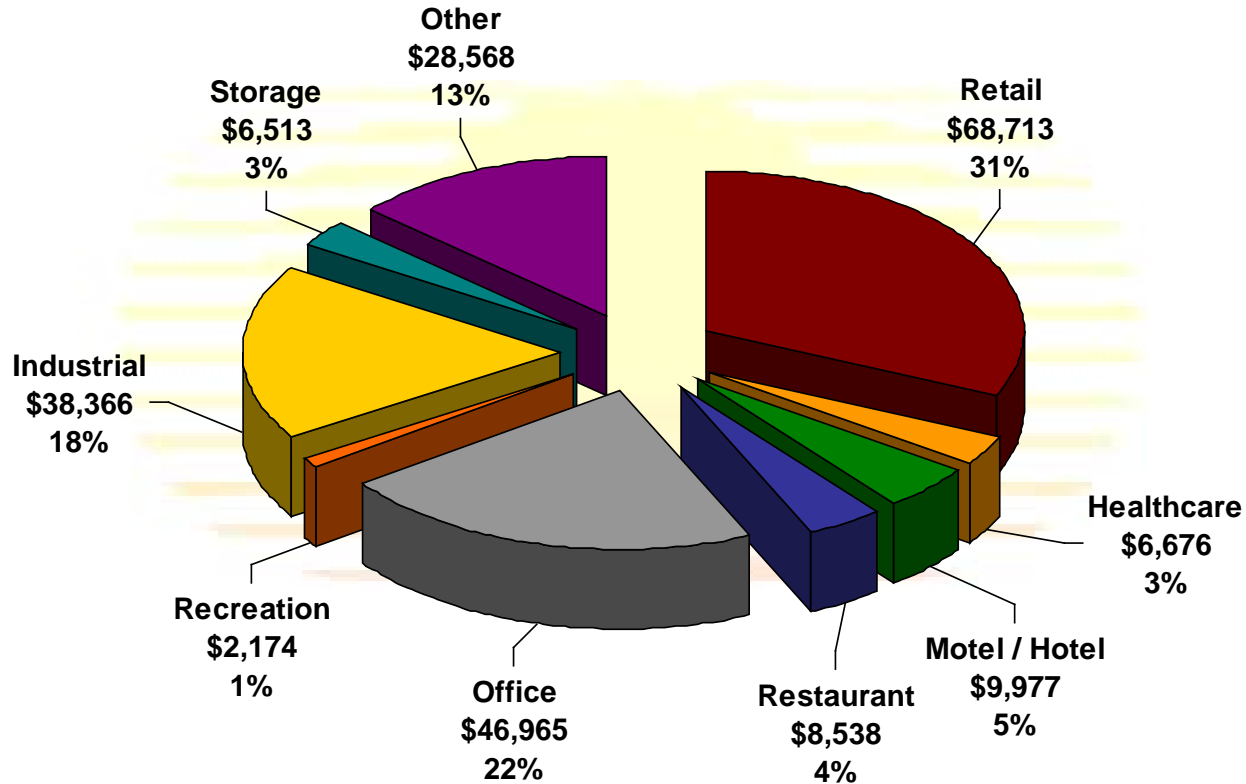


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Commercial Real Estate

Loans Covered by Loss Share

12/31/09 Balance of \$216,490 (000's)



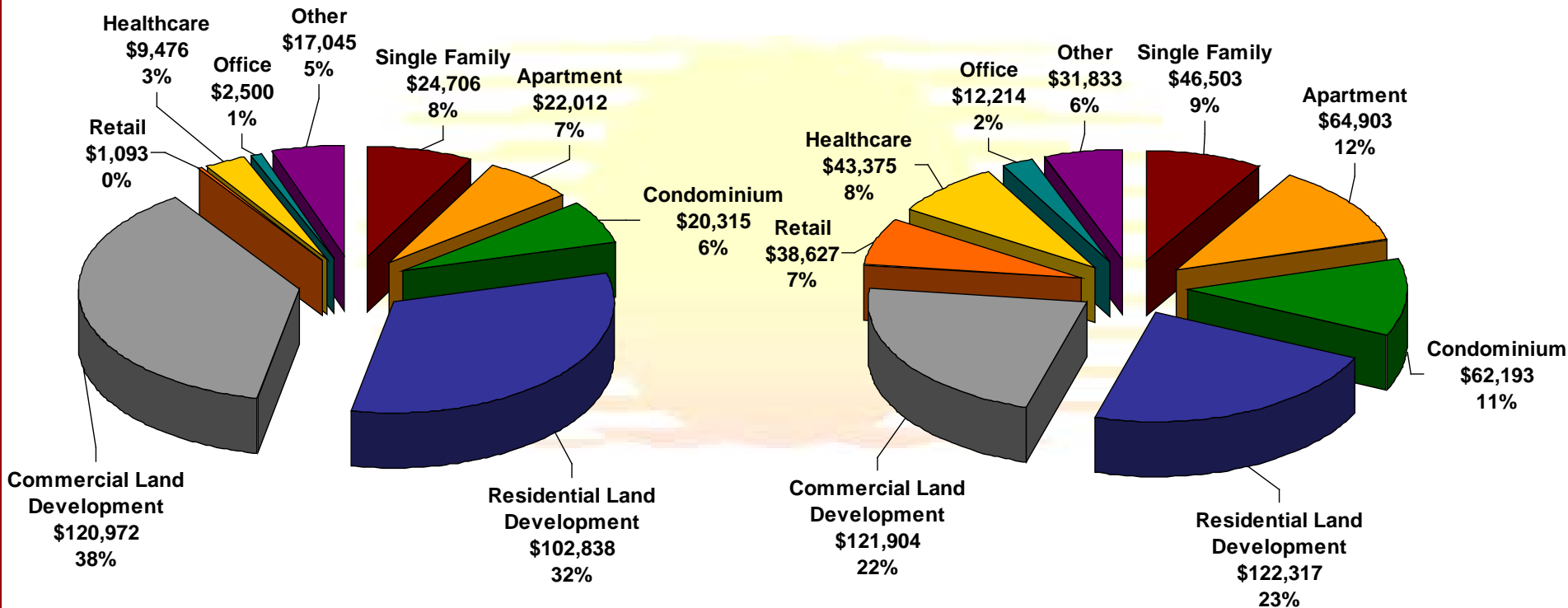
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Construction & Land Development

Excluding Loans Covered by Loss Share

12/31/09 Balance of \$320,957 (000's)

12/31/08 Balance of \$543,869 (000's)

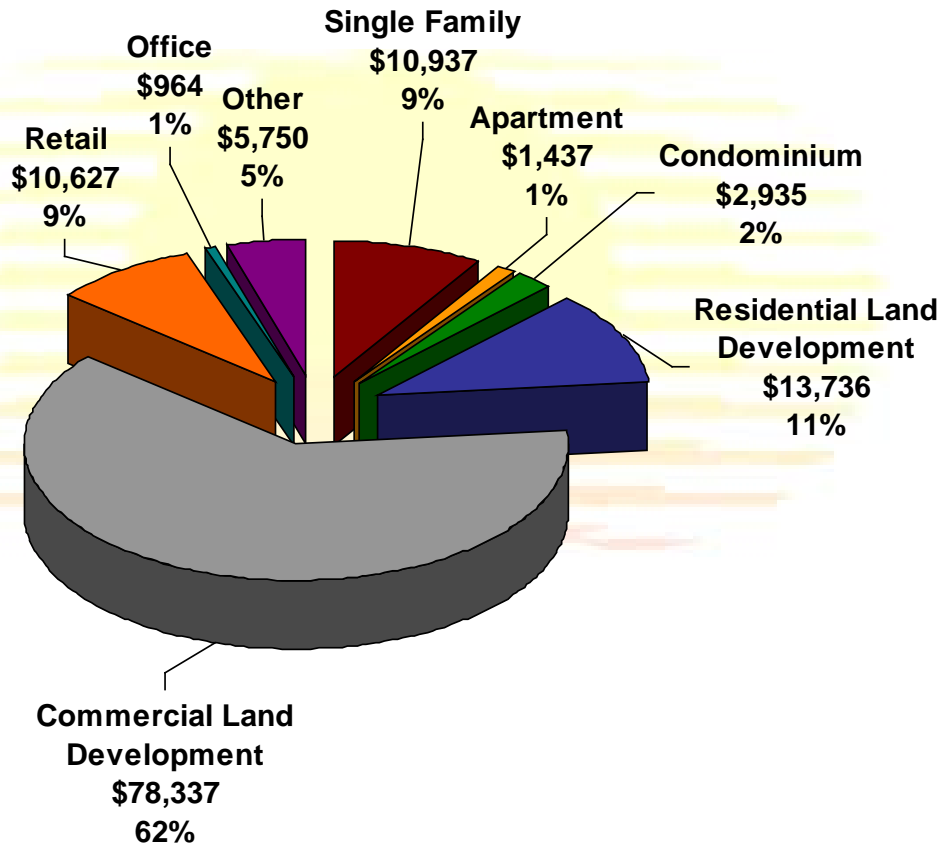


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Construction & Land Development

Loans Covered by Loss Share

12/31/09 Balance of \$124,723 (000's)



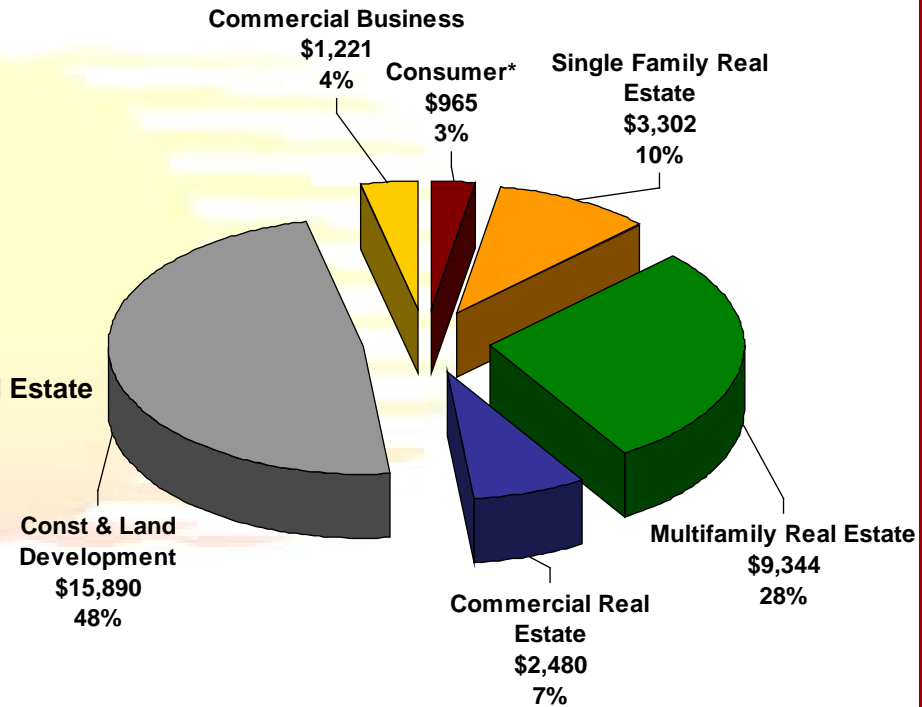
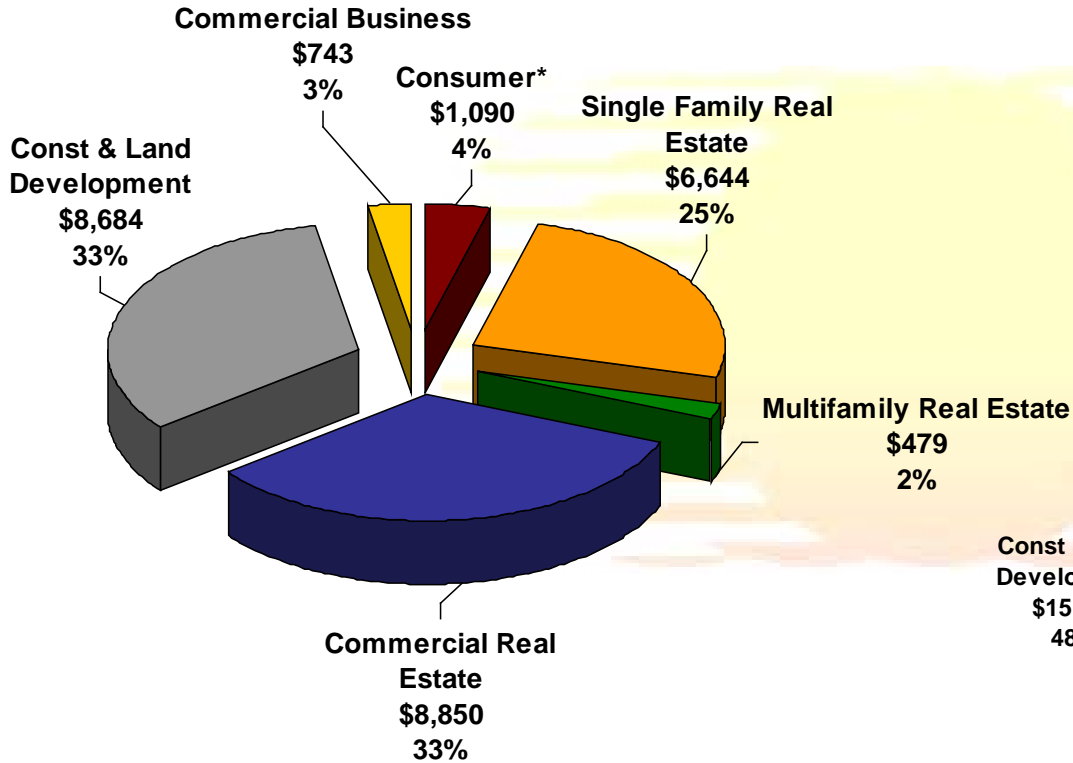
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Nonperforming by Type

Excluding Loans Covered by Loss Share

12/31/09 Balance of \$26,490 (000's)

12/31/08 Balance of \$33,202 (000's)



*Includes Home Equity Loans of \$217

*Includes Home Equity Loans of \$333



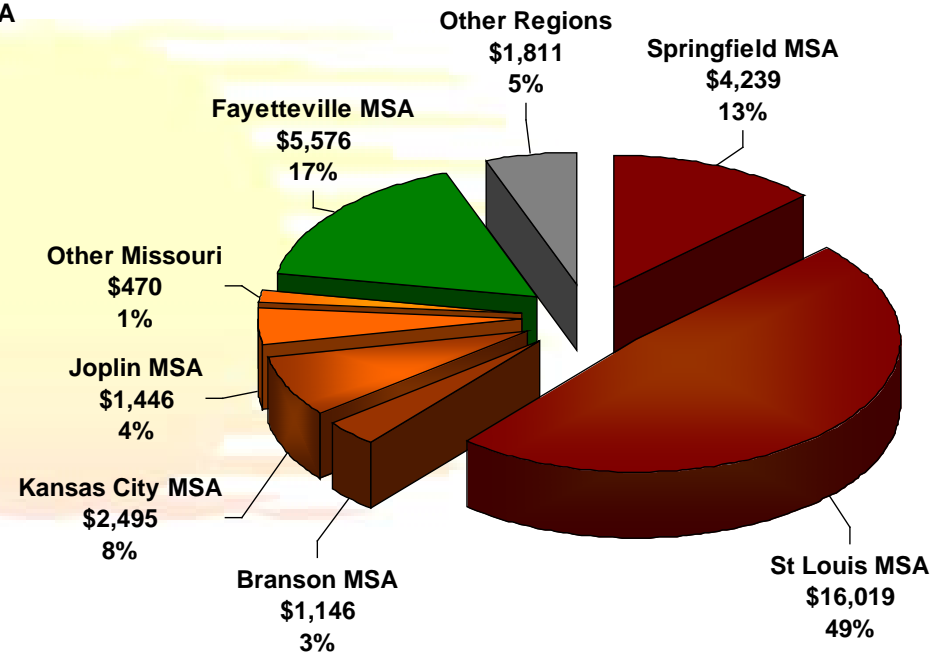
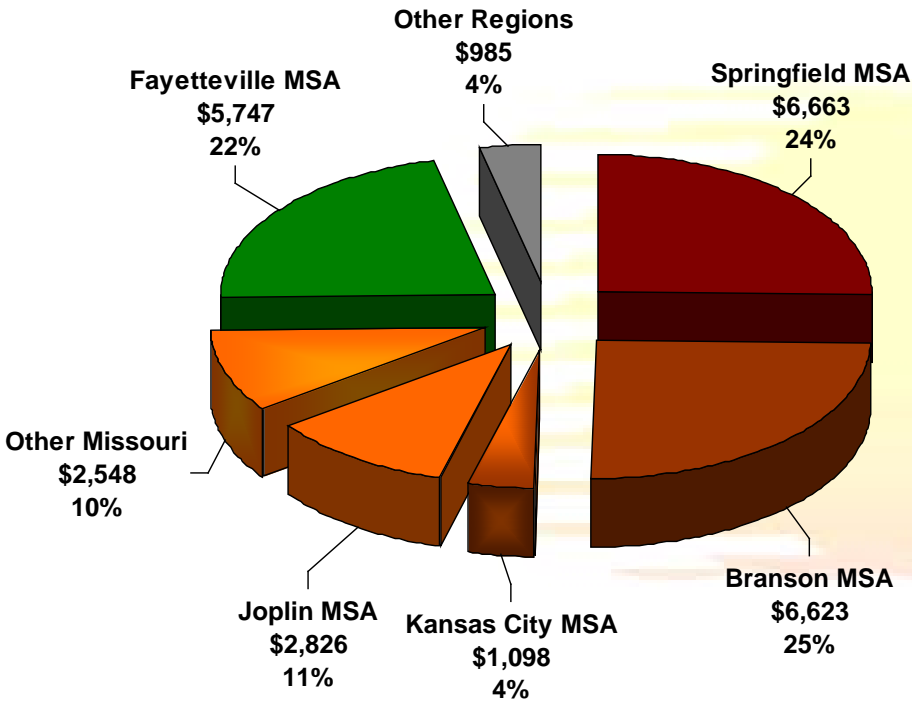
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Nonperforming by Region

Excluding Loans Covered by Loss Share

12/31/09 Balance of \$26,490 (000's)

12/31/08 Balance of \$33,202 (000's)



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