Great Southern Bank

Loan Portfolio And Market Data

December 31, 2011

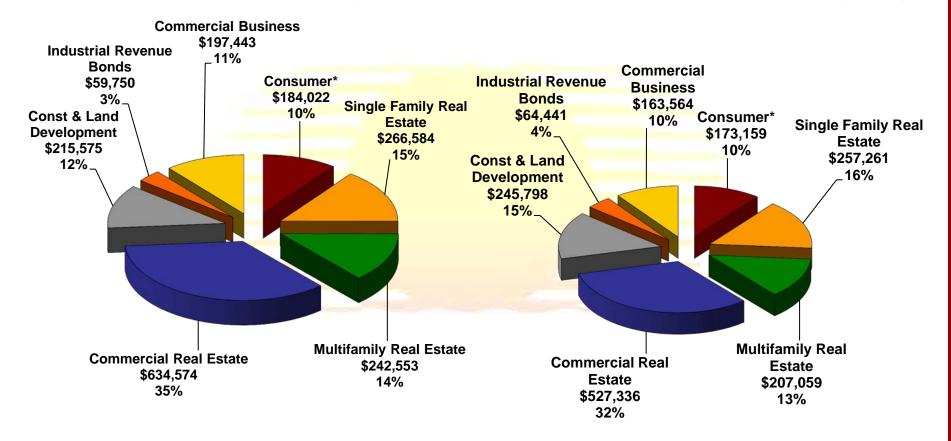


Portfolio Diversification

Excluding Loans Covered by Loss Share

12/31/11 Balance of \$1,800,501 (000's)

12/31/10 Balance of \$1,638,618 (000's)



*Includes Home Equity Loans of \$47,114

*Includes Home Equity Loans of \$46,853

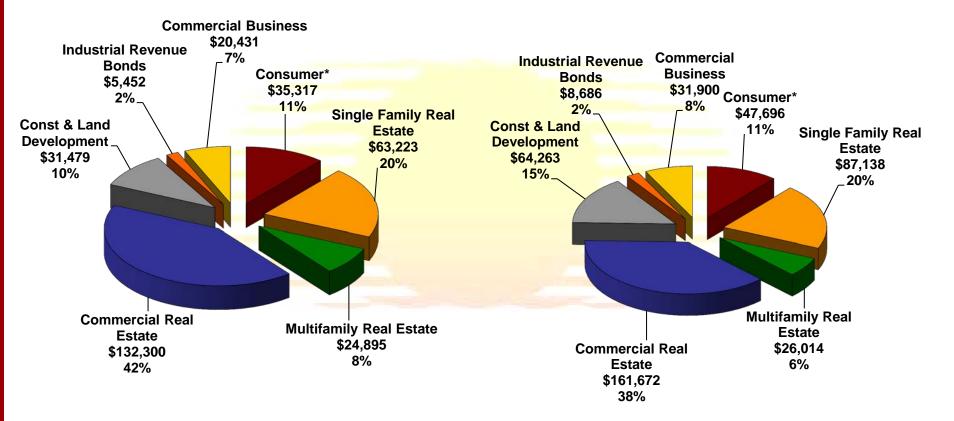


Portfolio Diversification

Loans Covered by Loss Share

12/31/11 Balance of \$313,097 (000's)

12/31/10 Balance of \$427,369 (000's)



*Includes Home Equity Loans of \$14,104

*Includes Home Equity Loans of \$16,428

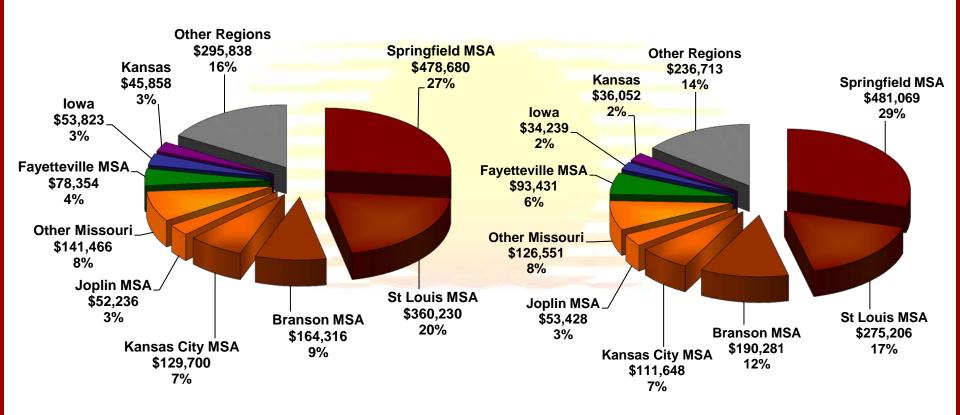


Portfolio by Region

Excluding Loans Covered by Loss Share

12/31/11 Balance of \$1,800,501 (000's)

12/31/10 Balance of \$1,638,618 (000's)



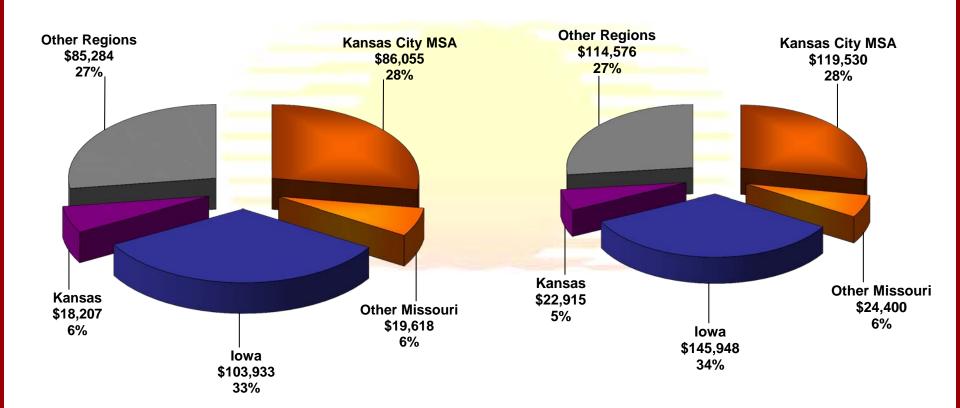


Portfolio by Region

Loans Covered by Loss Share

12/31/11 Balance of \$313,097 (000's)

12/31/10 Balance of \$427,369 (000's)



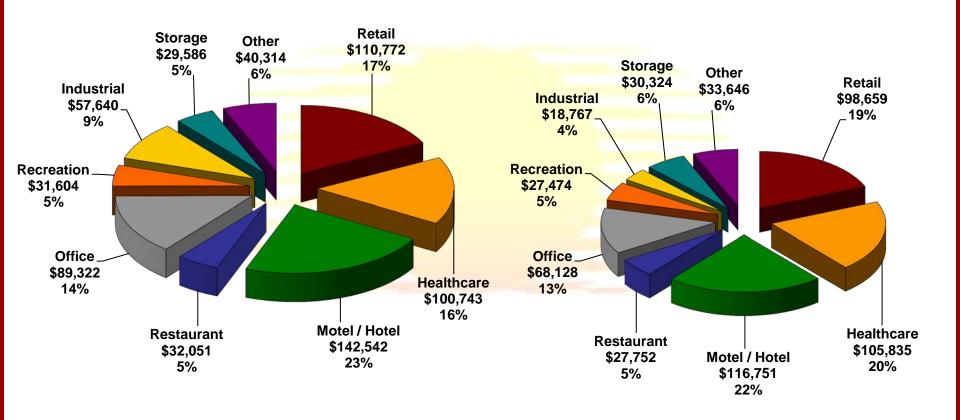


Commercial Real Estate

Excluding Loans Covered by Loss Share

12/31/11 Balance of \$634,574 (000's)

12/31/10 Balance of \$527,336 (000's)



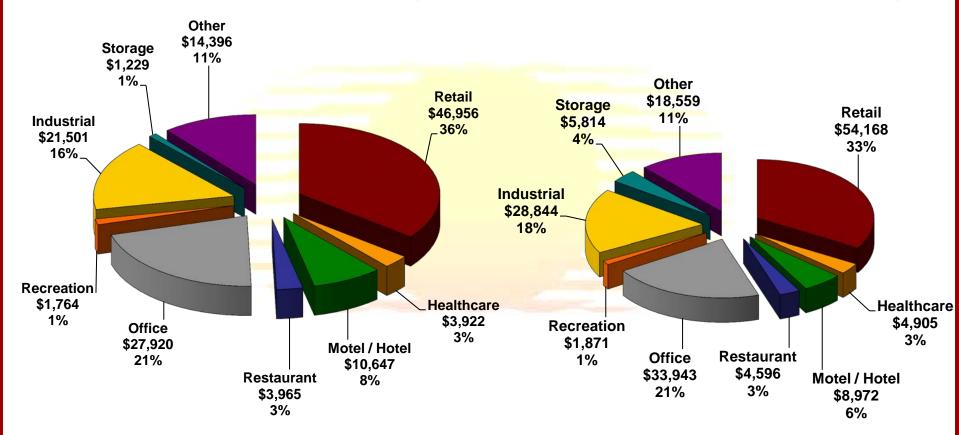


Commercial Real Estate

Loans Covered by Loss Share

12/31/11 Balance of \$132,300 (000's)

12/31/10 Balance of \$161,672 (000's)



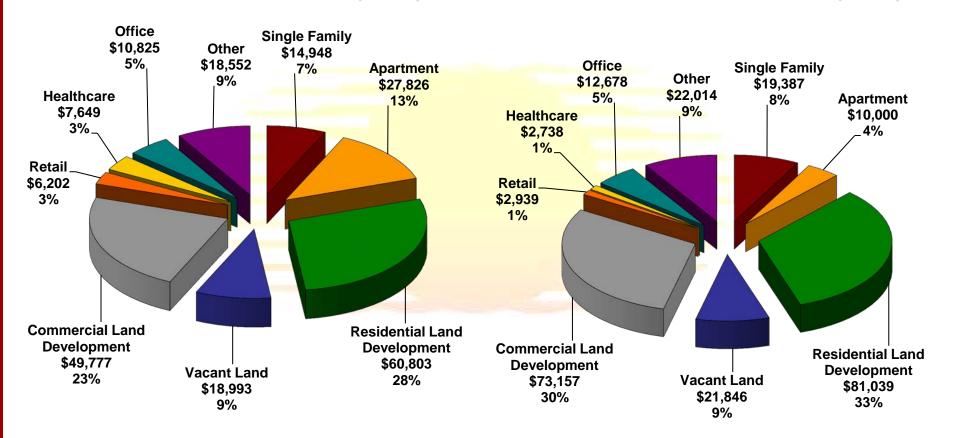


Construction & Land Development

Excluding Loans Covered by Loss Share

12/31/11 Balance of \$215,575 (000's)

12/31/10 Balance of \$245,798 (000's)



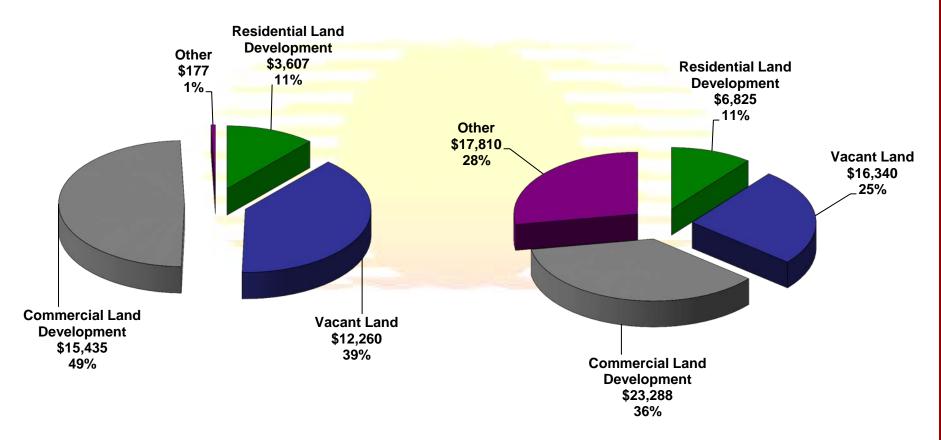


Construction & Land Development

Loans Covered by Loss Share

12/31/11 Balance of \$31,479 (000's)

12/31/10 Balance of \$64,263 (000's)



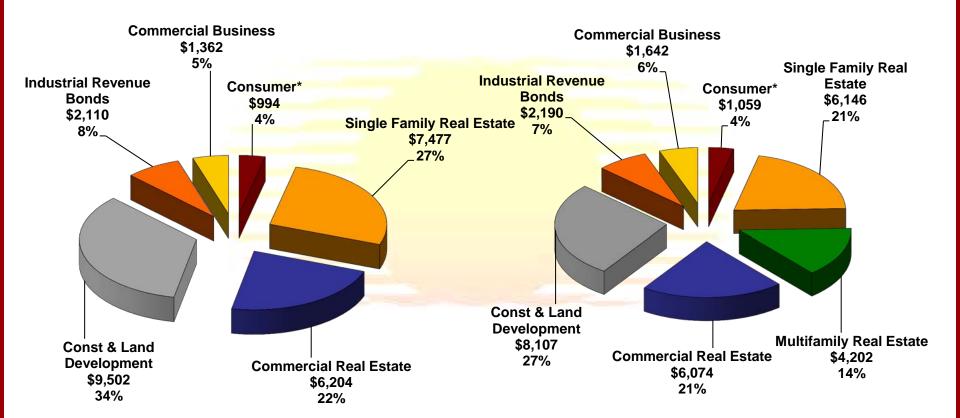


Nonperforming by Type

Excluding Loans Covered by Loss Share

12/31/11 Balance of \$27,649 (000's)

12/31/10 Balance of \$29,420 (000's)



*Includes Home Equity Loans of \$162

*Includes Home Equity Loans of \$140



Nonperforming by Region

Excluding Loans Covered by Loss Share

12/31/11 Balance of \$27,649 (000's)

12/31/10 Balance of \$29,420 (000's)

