

# **Great Southern Bank**

## **Loan Portfolio**

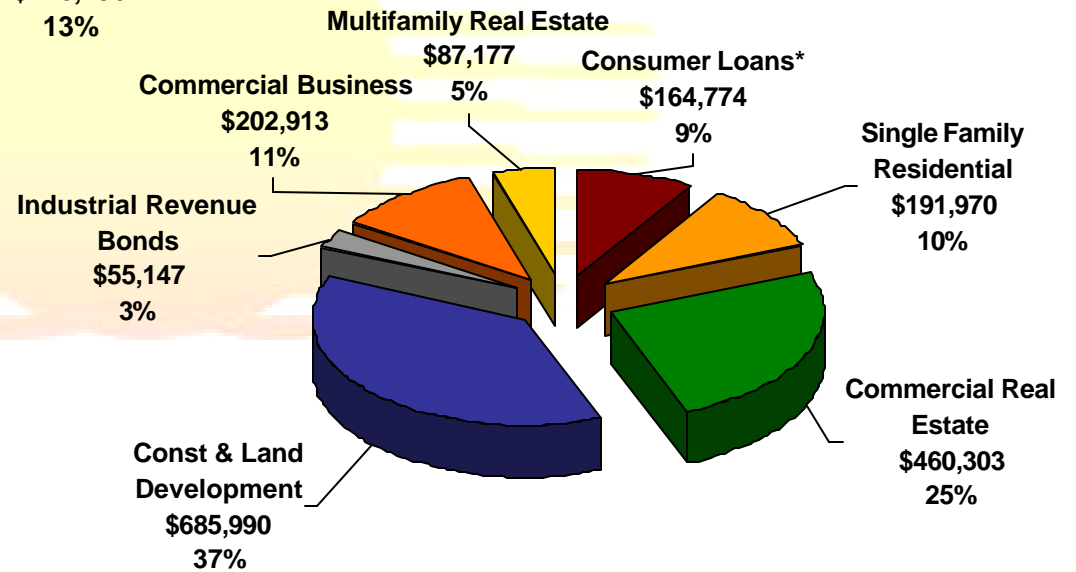
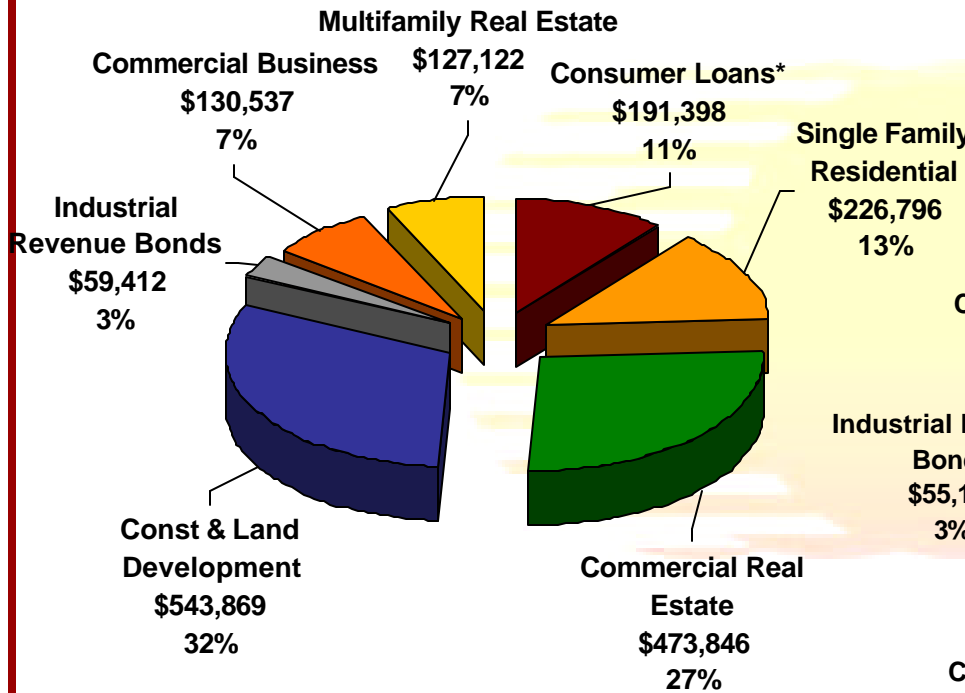
**December 31, 2008**



# Portfolio Diversification

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

12/31/07 Balance of \$1,848,274 (000's)



\*Includes Home Equity Loans of \$48,387

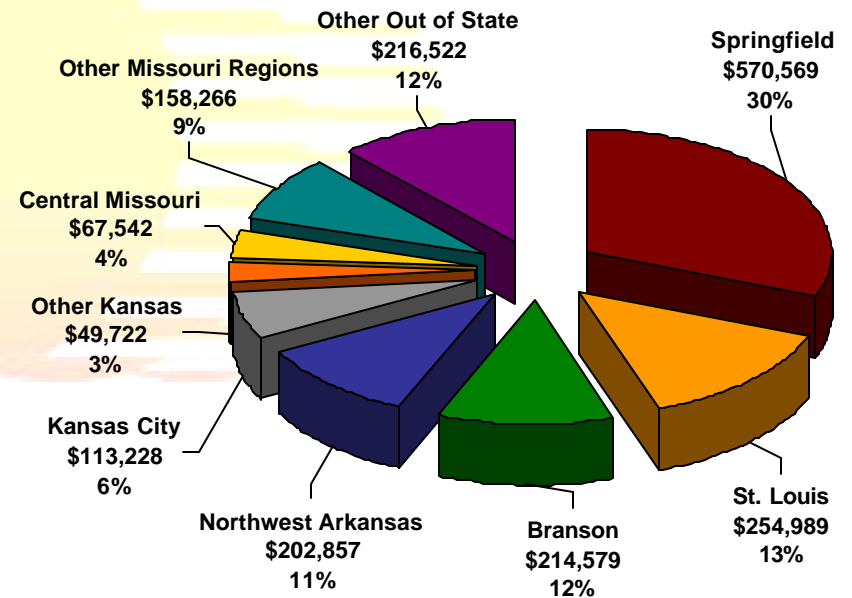
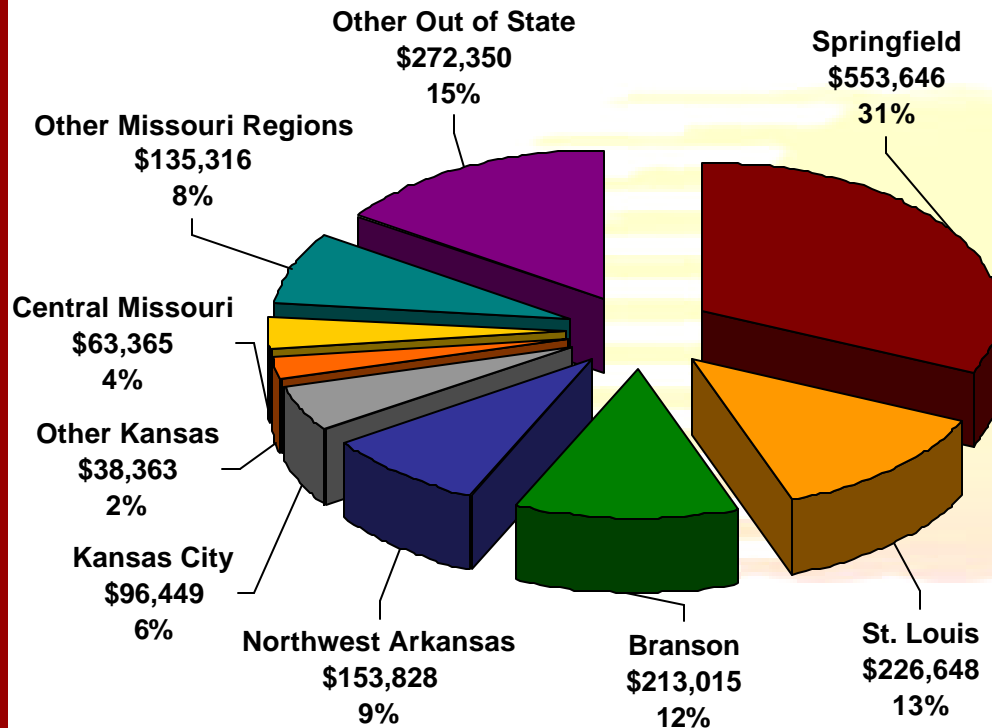
\*Includes Home Equity Loans of \$41,586



# Portfolio by Region

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

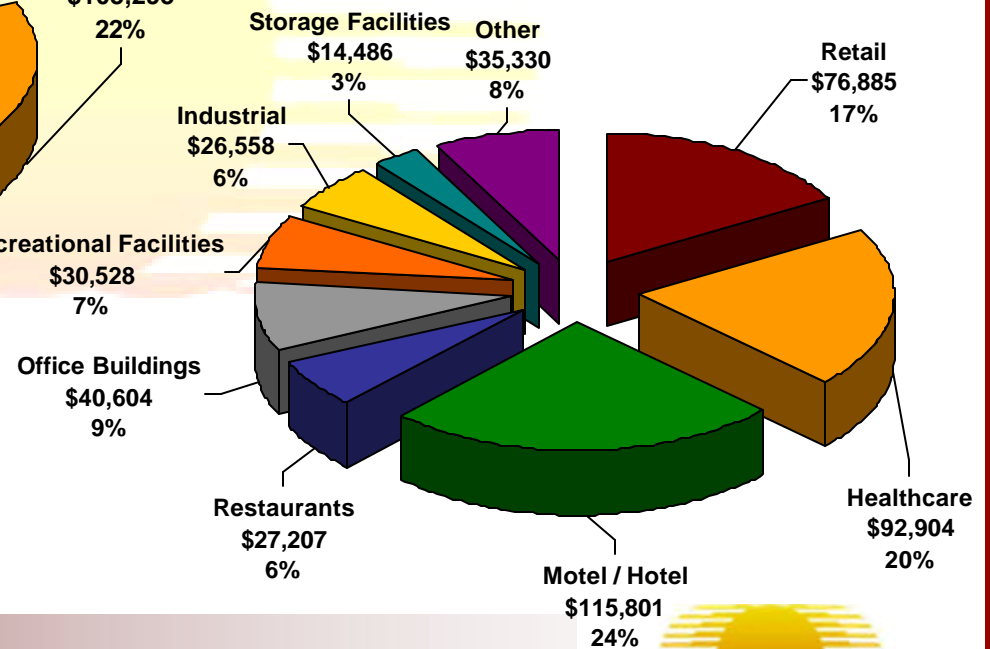
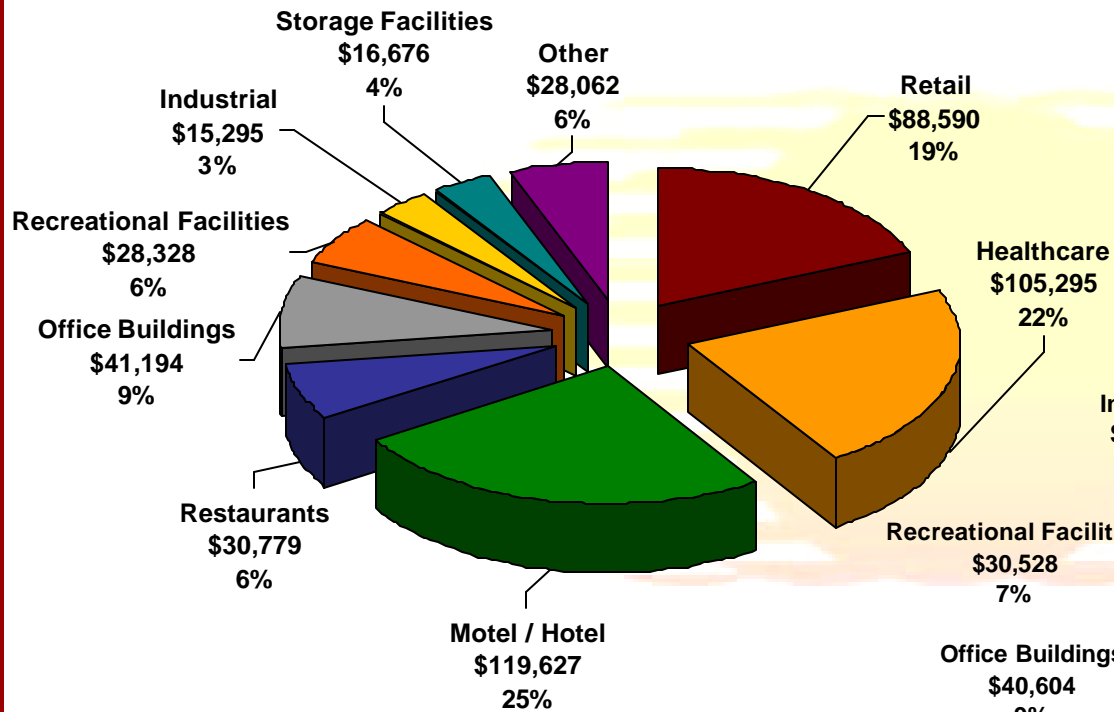
12/31/07 Balance of \$1,848,274 (000's)



# Commercial Real Estate

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

12/31/07 Balance of \$460,303 (000's)

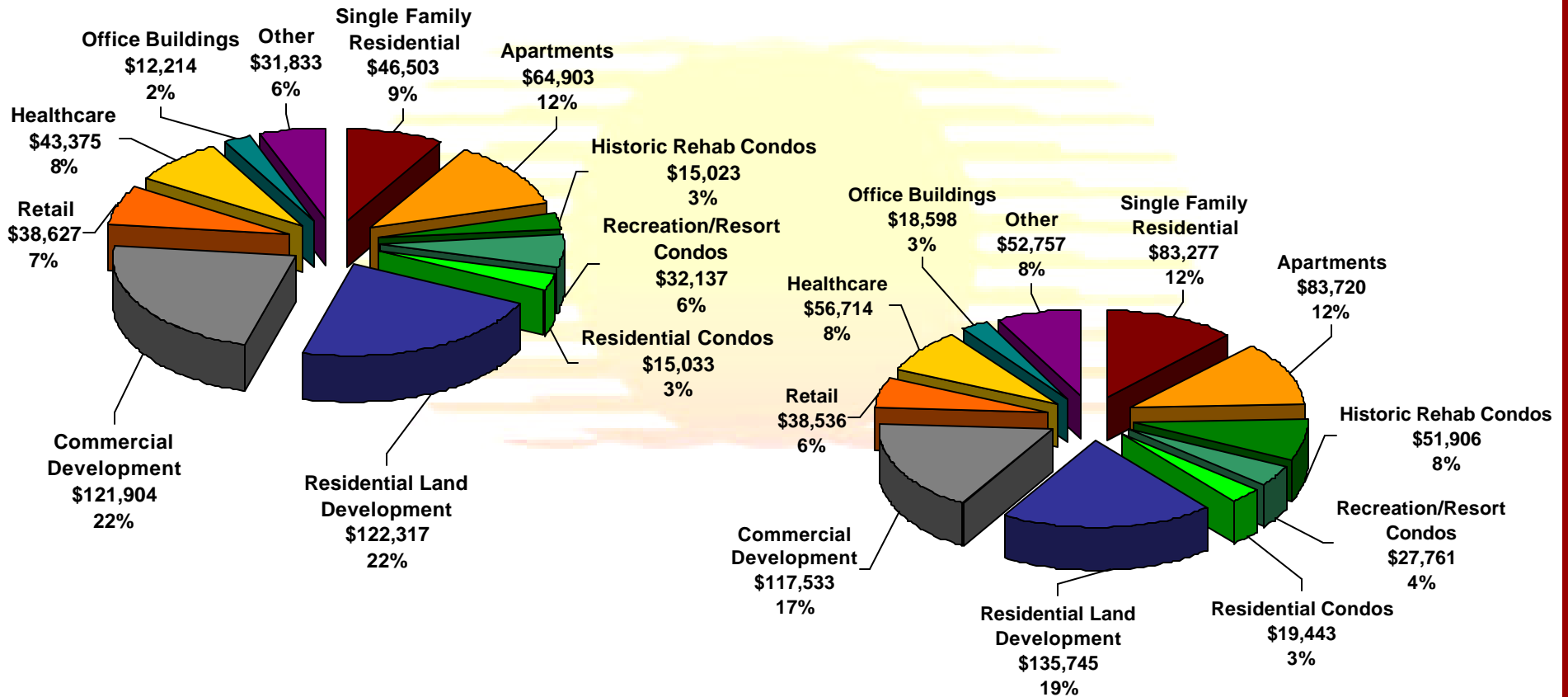


**Great Southern**

# Construction & Land Development

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

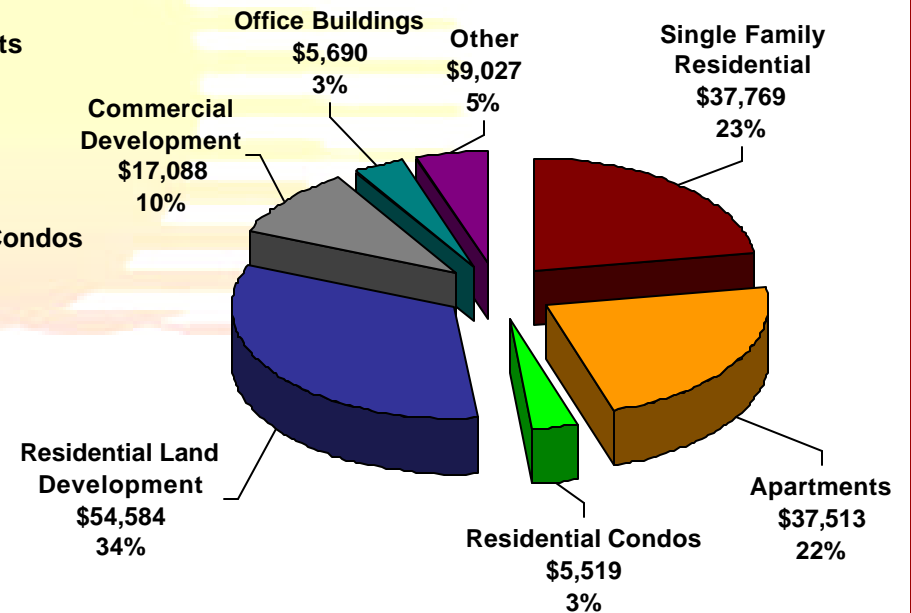
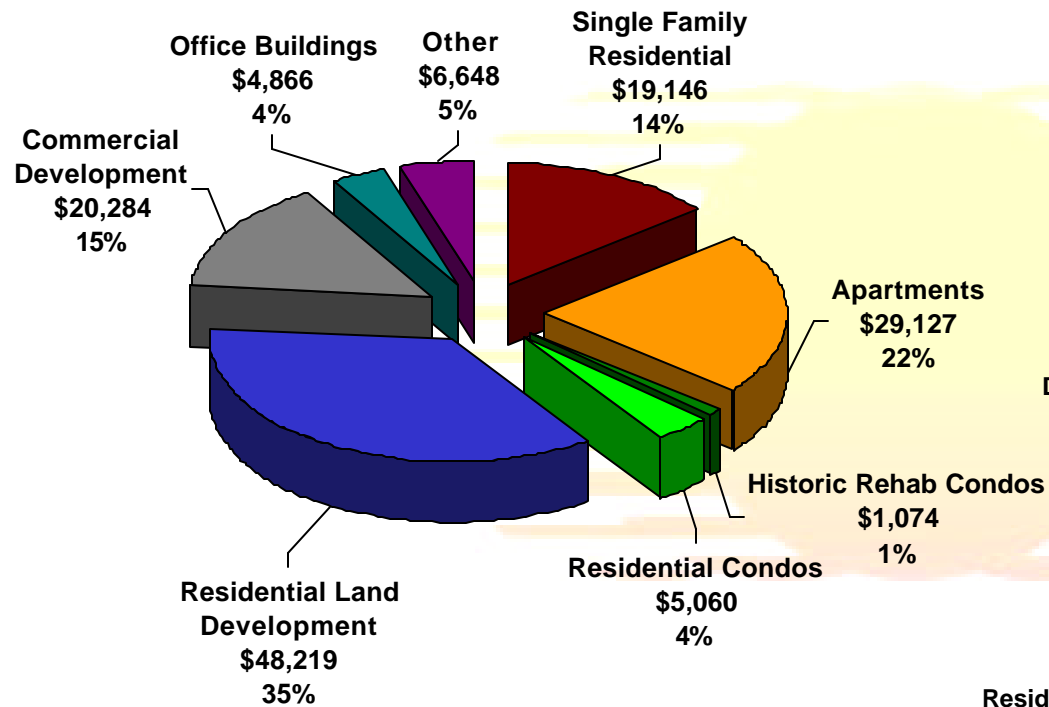
12/31/07 Balance of \$685,990 (000's)



# Springfield Construction & Land Development

12/31/08 Balance of \$134,424 (000's)

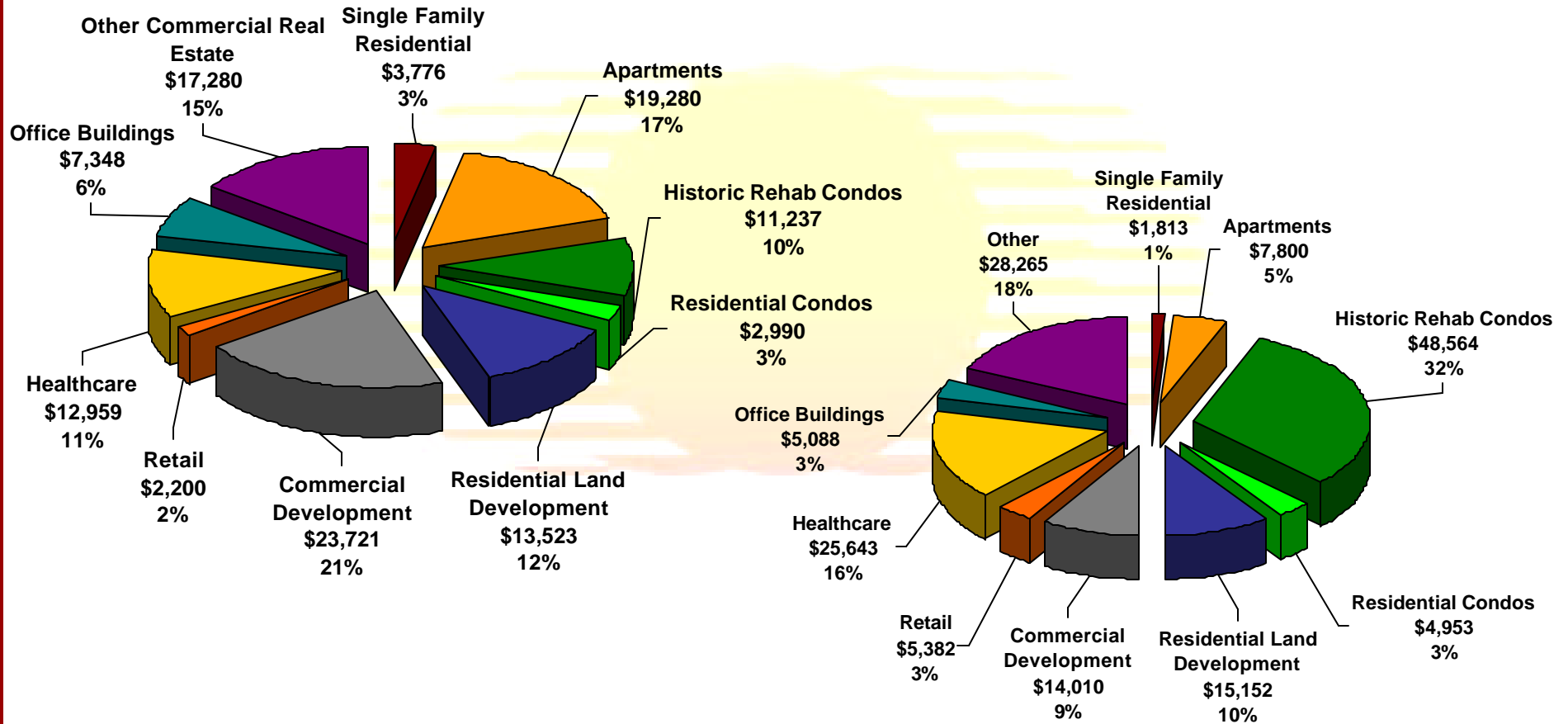
12/31/07 Balance of \$167,190 (000's)



# St. Louis Construction & Land Development

12/31/08 Balance of \$114,314 (000's)

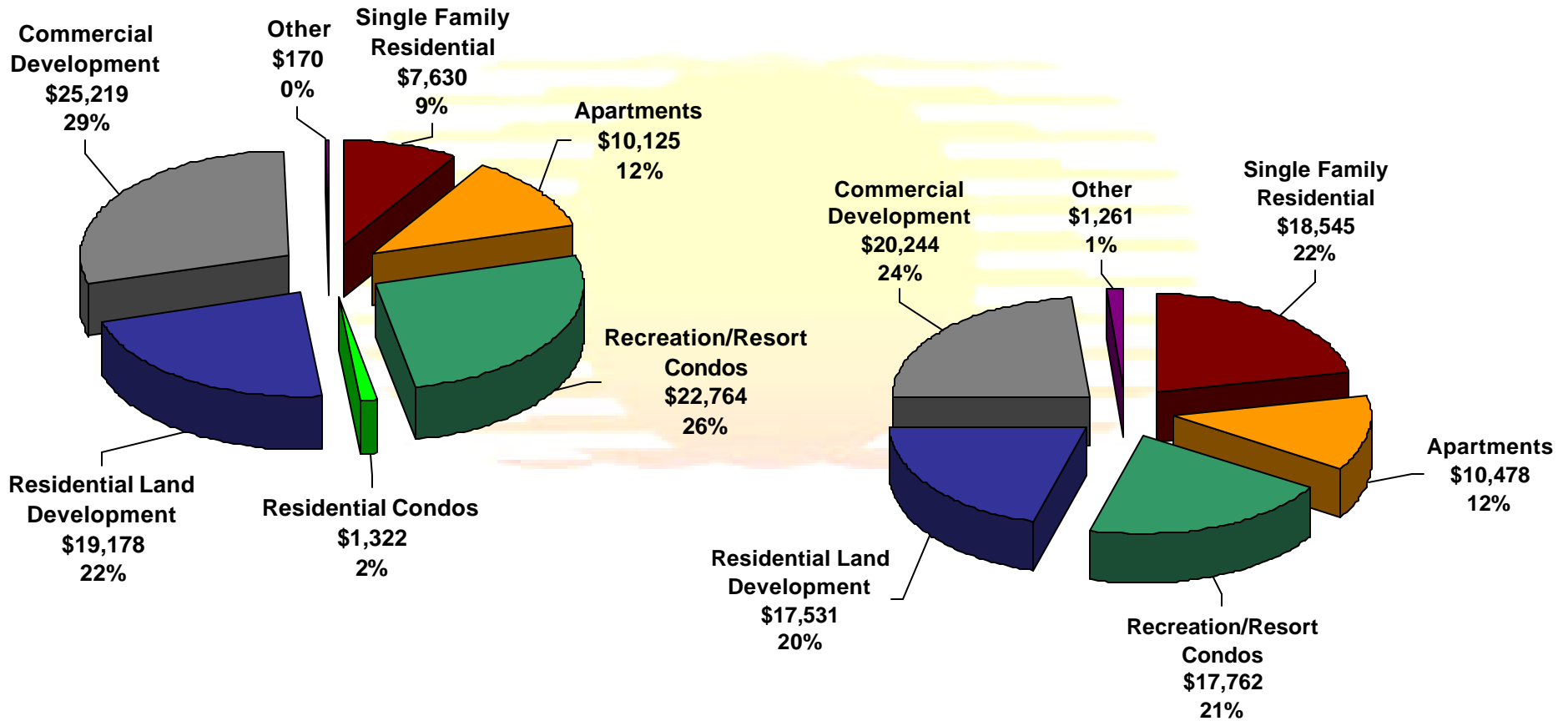
12/31/07 Balance of \$156,670 (000's)



# Branson Construction & Land Development

12/31/08 Balance of \$86,408 (000's)

12/31/07 Balance of \$85,821 (000's)

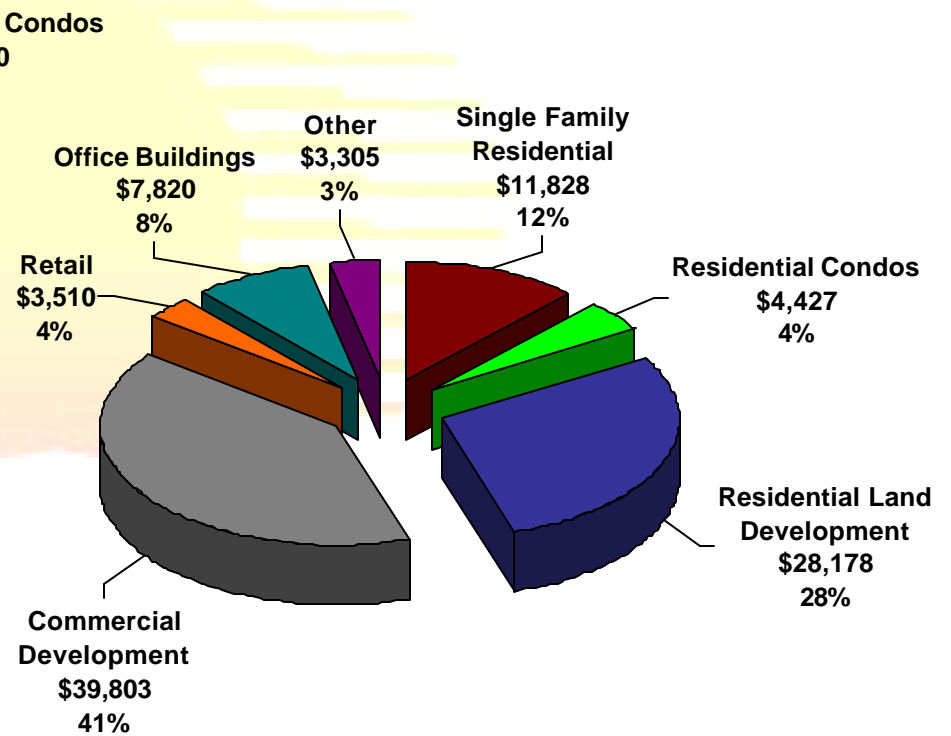
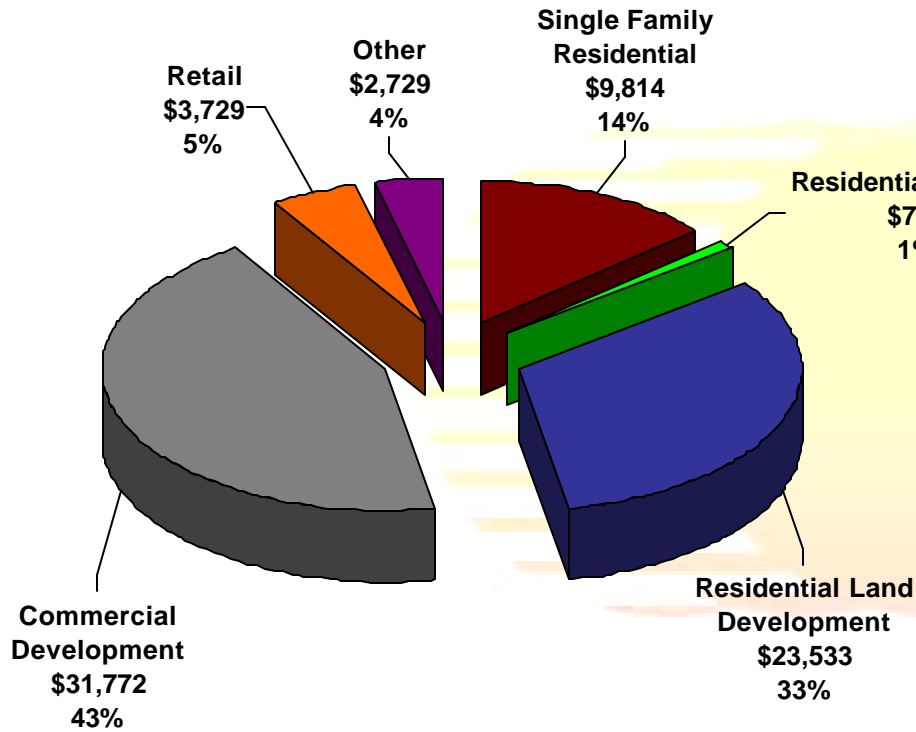




# Northwest Arkansas Construction & Land Development

12/31/08 Balance of \$72,347 (000's)

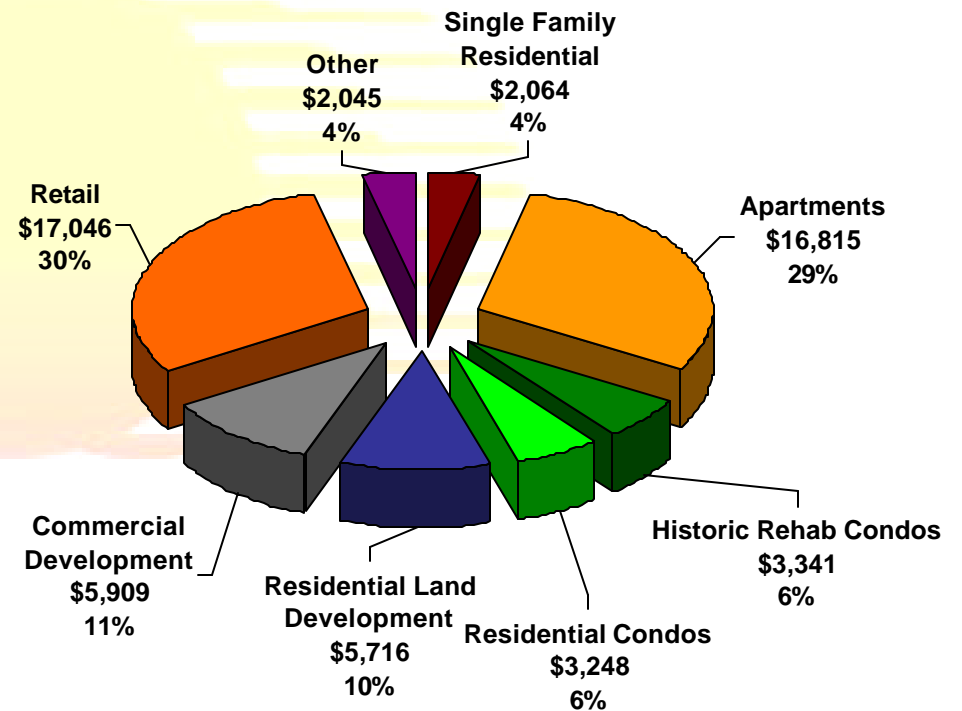
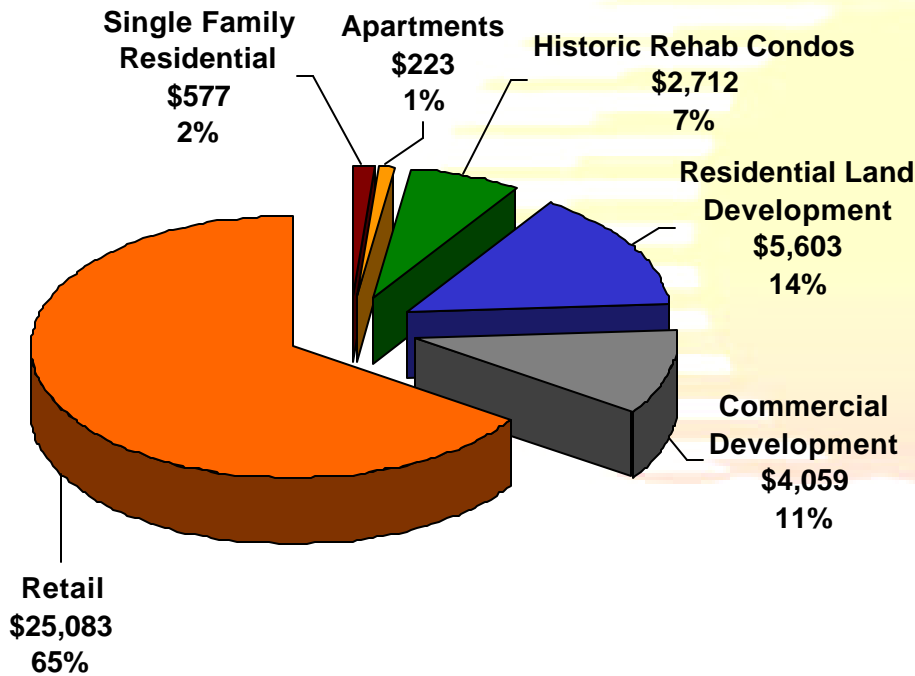
12/31/07 Balance of \$98,871 (000's)



# Kansas City Construction & Land Development

12/31/08 Balance of \$38,257 (000's)

12/31/07 Balance of \$56,184 (000's)

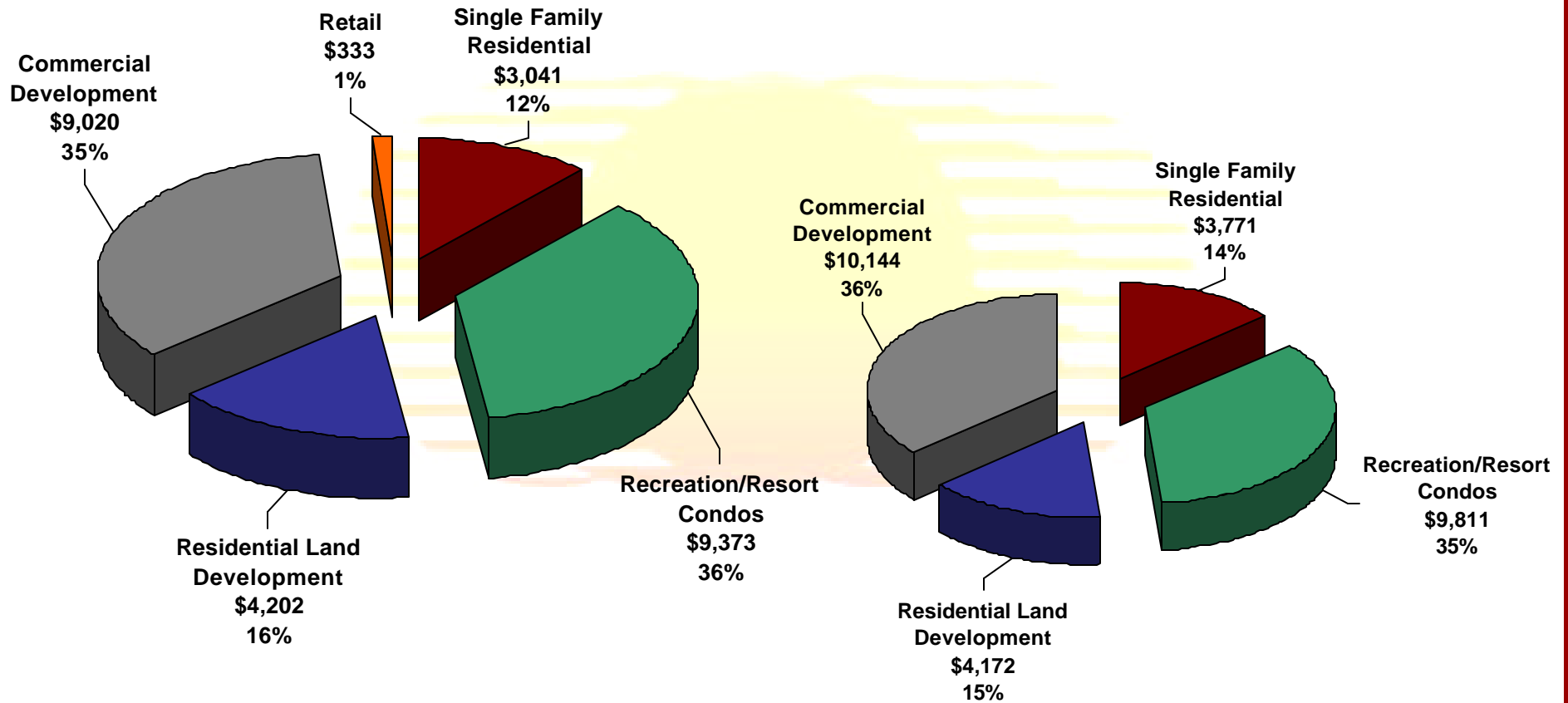


**Great Southern**

# Central Missouri Construction & Land Development

12/31/08 Balance of \$25,969 (000's)

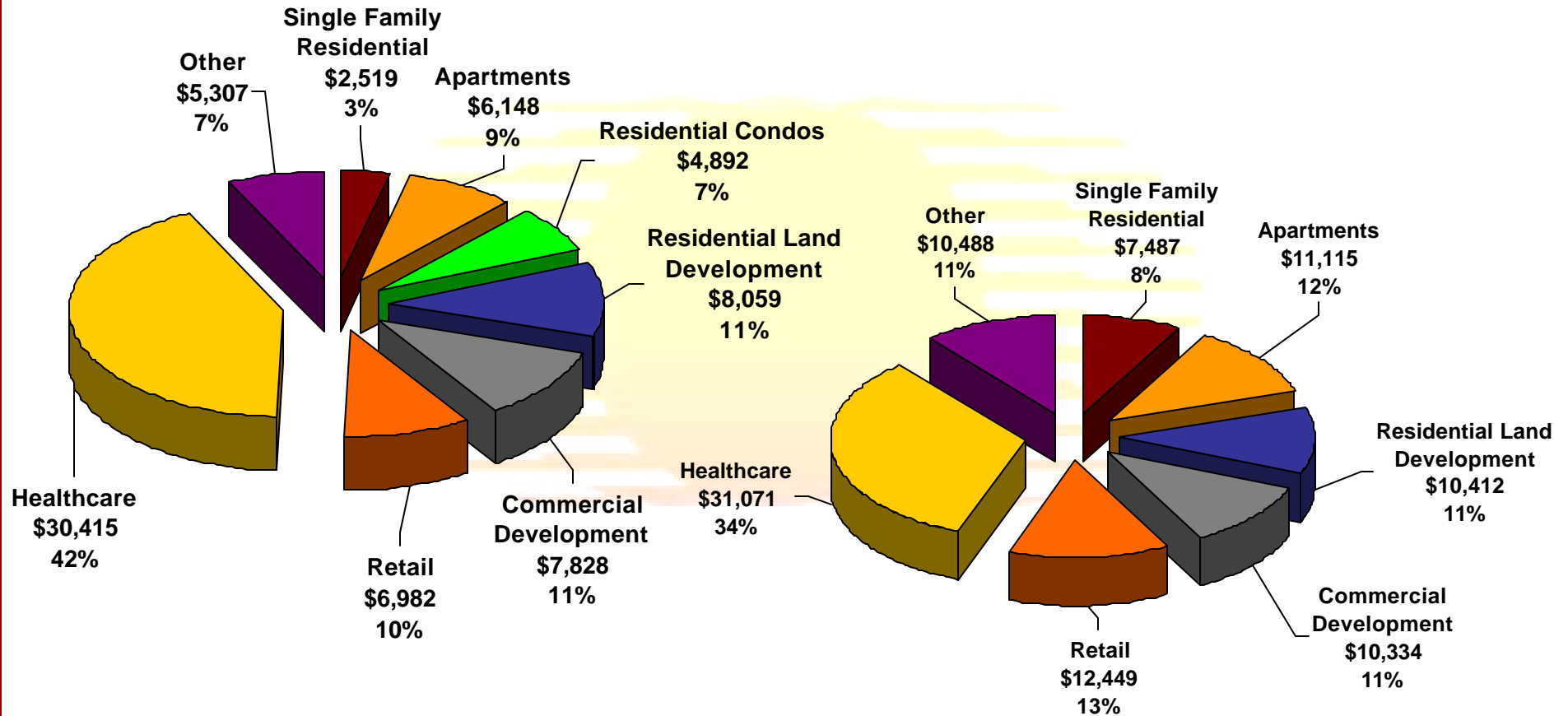
12/31/07 Balance of \$27,898 (000's)



# Other Regions Construction & Land Development

12/31/08 Balance of \$72,150 (000's)

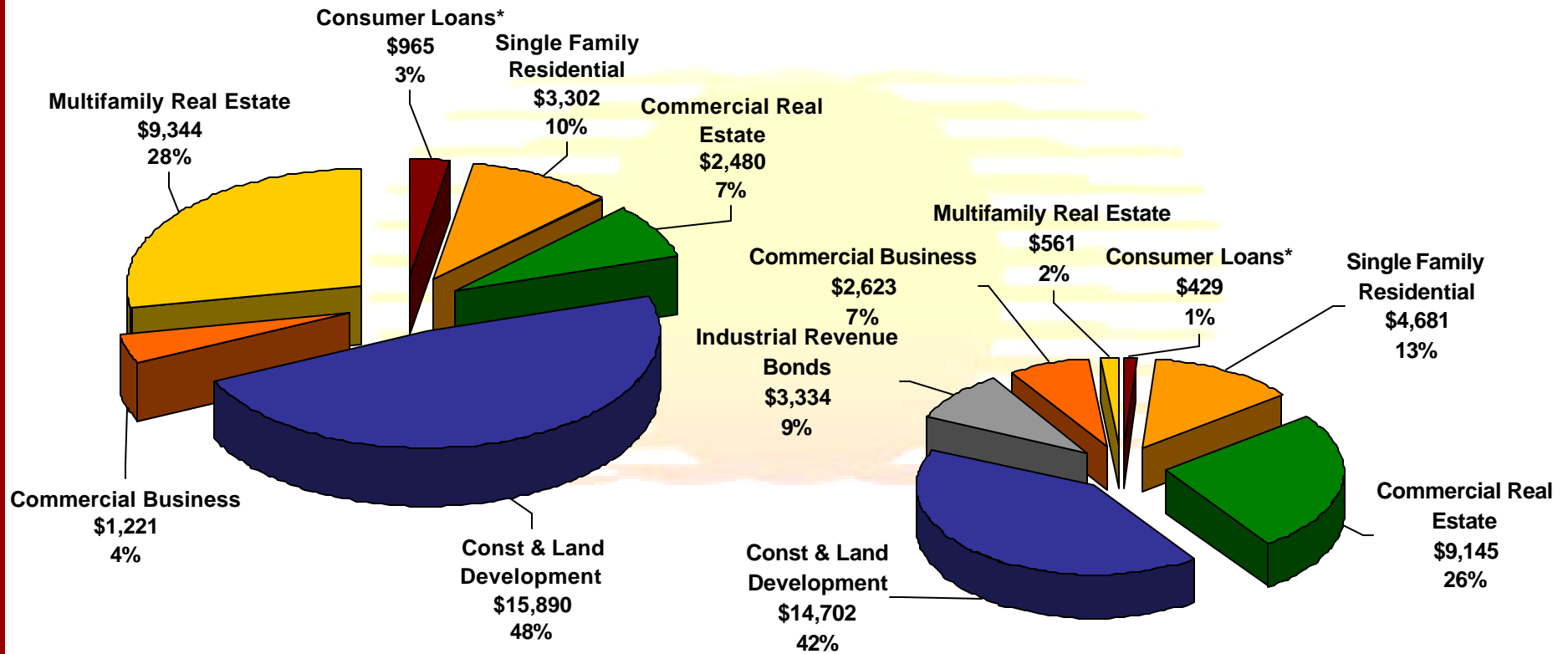
12/31/07 Balance of \$93,356 (000's)



# Nonperforming Loans by Type

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

12/31/07 Balance of \$35,475 (000's)



\*Includes Home Equity Loans of \$333

\*Includes Home Equity Loans of \$193



# Nonperforming Loans by Region

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

12/31/07 Balance of \$35,475 (000's)

