24th Annual Meeting of Shareholders
Wednesday, May 15, 2013
10 a.m. CDT
Presenter Scripts

Joe Turner – President and CEO

"90 Years of Momentum" - SLIDE

Good morning. I, too, welcome you to our Annual Meeting. I'm pleased to be here representing our more than 1100 Great Southern associates to report on our 2012 results and discuss our strategy for 2013. This year's annual report theme is "90 Years of Momentum". Our Company is celebrating 90 years of serving customers and in honor of reaching this milestone, we took the opportunity in this report to reflect on key moments in our history – opening our doors in 1923 with $5,000 in capital, branching out in many communities in the Ozarks in the 70's, becoming a public company in 1989 and more than doubling our size in the 2000's. These key moments along with literally millions of other defining moments with customers have been the driving force of our success. And, all along the way for 90 years, Great Southern associates have been behind this momentum, working diligently to build winning relationships with our customers, shareholders, communities and each other.

During the last five years, our momentum has been greater than at any other time in our history. In 2008 as the economy began its sharp decline, we reprioritized and repositioned the Company to enable us to take advantage of opportunities that would likely occur in the marketplace. Opportunities did indeed arise and, ultimately, we emerged from this economic cycle a stronger and more diverse company. We have grown from a company with business prospects primarily in Springfield and southwest Missouri to a company serving customers throughout Missouri and five other states, including the vibrant markets of Des Moines and Sioux City, Iowa, St. Louis, Kansas City, Minneapolis, Omaha, and Rogers, Ark.

A Retrospective Look - SLIDE

We fully understand that investors are more interested to learn about what the Company plans to do in the future to enhance shareholder value, instead of looking in the rearview mirror. However, this morning we believe it's relevant to give you some perspective on the Company's momentum in the last five years.

This slide simply provides a comparative snapshot of key measures from the end of 2007 to the end of the first quarter 2013. At the end of 2007, the full scope of the financial crisis had not yet hit.

As you can see, assets have increased 67%. Net loans have increased $500 million; reflective of a rather significant shift in our loan portfolio composition including FDIC-covered loans and slow loan demand. The most significant change in our loan portfolio was the decrease in our construction and land development exposure, which was the segment most impacted by the economic downturn. This portfolio has decreased by approximately $669 million. The Company's loan loss allowance increased dramatically over this period, to historic highs, in reaction to the economic conditions. Perhaps our greatest accomplishment was doubling customer deposits and more favorably changing our mix of deposits. Cash and cash equivalents increased considerably due in part to the FDIC-assisted acquisitions. We purposely maintained significantly higher than normal liquidity during this period, and we are ready to deploy this cash into higher-earning assets or good quality loans as the economy recovers. Our common equity has increased by 67% and our book value per common share has increased by more than $9. All the while, we have paid 93 consecutive quarterly dividends to common shareholders since 1990.

A Momentous 2012 - SLIDE

2012 was a busy and productive year for our Company. Our main focus in 2012, as it always has been, was to attract, build and retain relationships with customers. Quality loan growth, a key revenue driver, was a particular focus in 2012, and is even more of a focus in 2013. We are seeing some signs of modest improvement in loan demand in some of our markets despite a highly competitive landscape and challenging operating environment.

To summarize our performance in 2012, I'm pleased to report that we posted a significant profit, maintained our dividend, and ended the year with stronger capital levels than the previous year. We continued to build our business by investing in our people, infrastructure, technology, and new products. While we are pleased with our overall results, we know there is much work to be done, especially in the area of continued resolution of non-performing assets and containing operational expenses.

Operationally, we began 2012 by completing the systems conversion of the former Sun Security Bank, acquired in an FDIC-assisted transaction in the fall of 2011. Then in April, we were the winning bidder of another FDIC-assisted transaction, Minnesota-based InterBank. This acquisition allowed us entry into the Minneapolis metropolitan market with four banking centers. The systems conversion for InterBank was completed in August 2012.

And finally, we made headlines with another key moment in November when we separately sold Great Southern Travel and Great Southern Insurance divisions to Milwaukee-based Adelman Travel and St. Louis-based HM, respectively. The two sales resulted in a combined transaction gain totaling $6.1 million. Both divisions had been visible and profitable parts of our institution for decades. However, with the Bank's significant growth and potential, our Board made the strategic decision that we should sell these two entities and strictly focus resources on the Bank. These transactions will be discussed in more detail later in the meeting.

We're proud of what we accomplished in 2012 and optimistic of where we're heading in 2013. To provide more details and color regarding our 2012 performance, Director of Retail Services Kris Conley and Chief Financial Officer Rex Copeland will come up and provide comments. Kris in particular will talk about ways we are working to accelerate our momentum to make Great Southern the bank of choice.

Kris, I'll turn the podium over to you.

Kris Conley - SLIDE

Kris Conley – Director of Retail Banking

Sale of Travel and Insurance – SLIDE

Thank you, Joe. 2012 was a busy year and the momentum has carried over into 2013. As Joe mentioned, we've experienced significant change within our Company in the last year, not the least of which was the sale of our Travel Agency and our Insurance CO. Great Southern Travel was sold to Adelman Travel, based out of Milwaukee and Great Southern Insurance was sold to St. Louis-based HM Risk.

As you know, our Company has experienced explosive growth in the last 5 years – growing from 39 banking centers here in Missouri to 107 banking centers in six states. With the growth of the banking center network, coupled with an ever evolving industry, our Board of Directors and Management Team made the decision to focus all of our efforts and resources on what we do best, banking. The decision to sell Travel and Insurance was not easy and was carefully considered. For decades, both divisions have been very visible and highly respected parts of our Company.

Once the decision was made to sell, our top priority was to find buyers that were a good fit for our associates and our customers and we feel that we more than exceeded those expectations with Adelman and HM. Both companies are 100% focused on what they do best, travel and insurance. They bring their customers & associates extensive resources, experience and capabilities, in their respected fields.

We are very proud of Travel and Insurance and understand the value they brought to our Company, both financially and through brand recognition. With the size and scope of Great Southern Bank, the ongoing financial effect of the sale of Travel and Insurance for the Company is minimal. To put it in perspective, while both generated good revenue, Travel and Insurance combined provided just 2% of our net annual income. I'm also happy to report that with both Travel and Insurance 100% of the employees were retained by both Adelman and HM.

We consider Adelman and HM to be valuable business partners with Great Southern. We utilize both companies for our Corporate Travel and Insurance needs and as an added bonus both companies are valued customers of the Bank.

Business Banking – SLIDE

Joe pointed out our loan focus in 2012; we know we have to increase our business development efforts in order to be successful with this initiative. We reviewed our operating structure and saw an opportunity to realign to better serve business customers with both loan and deposit products.

We reorganized our Corporate Services and Small Business Banking Departments into one collective group known as Business Banking. This new line of business launched in January and it allows us to aggressively pursue the highly sought after small business market. Business Banking customers receive a more streamlined and comprehensive continuum of services, affording us the opportunity to grow with them, as their business grows.

Our major objectives for Business Banking:

- Increase loans for the company
- Develop dealer relationships to increase our indirect lending
- Deepen our current business customer base relationships
- Expand our presence and identity in our key markets to acquire new business clients

Currently we have Business Bankers in nearly all of our major markets, including Springfield, St. Louis, St. Charles, Kansas City, Rogers, AR, Sioux City, IA and Minneapolis, MN. We have also recently hired a Small Business Administration Specialist who provides expertise in SBA underwriting, packaging, servicing and reporting.

There is no bigger compliment than when one of your customers agrees to be a voice for your Company. To support our Business Banking efforts, we produced testimonials from some of our best business customers. Meghan Chambers is a small business owner here in Springfield and here's her story. (Click on link to testimonial).

Consumer Lending Initiative – SLIDE

Carrying on with our focus on loan growth, the reality is that we have grown an impressive deposit portfolio and we now have a high level of excess liquidity. This presents a great opportunity for our Company, but it also creates a challenge in that we need to redeploy this excess cash into higher-earning loans. Out of this opportunity or challenge if you will, we created our consumer loan initiative, which officially kicked off at the beginning of August 2012.

For years the focus in our banking centers has been increasing core deposits while expanding our relationships with our customers. With our current liquidity position, we've shifted our focus in the banking centers to generating quality loans. We have a banking center network that consists of 107 locations which provides us a great resource for loan generation. Through this initiative we set monthly loan goals for each banking center. Their loan goals consisted of applications taken, applications approved, loans closed and total dollar amount per month.

Banking Center Originated Loan Growth – SLIDE

Our consumer lending initiative saw immediate results with loan numbers increasing across the franchise. This slide shows just how impressive those increases have been. From April 1, 2012 – March 31, 2013, Loan growth generated by the Banking Centers has exceeded expectations. As you can see, all four major lending areas saw a significant increase. Consumer loans increased more than 74%, home equity loans nearly doubled, increasing more than 94%, commercial lending increased more than 56% and mortgage lending increased more than 36%. These numbers illustrate the inherent potential of our banking centers and show that our associates are identifying our customer's needs.

To further support our lending focus, we have two new retail lending products that we are offering this year.

Personal Line of Credit – SLIDE

At the beginning of April, we launched a Personal Line of Credit product. This new product is credit score driven and has a minimum loan amount of $2,000. The product provides customers with convenient access to funds for life's unexpected purchases. While this product isn't necessarily new to the banking industry, it is yet another product we offer to our customers, helping us to continue to expand the relationship.

Across our six-state footprint, Great Southern has a presence in several college towns. With that in mind, a student loan product makes perfect sense.

Student Loans – SLIDE

As a service to area students, we are partnering with SallieMae to begin offering student loan options. We are serving as a portal through which a customer can apply for a student loan. The loan is originated and funded through SallieMae, with SallieMae assuming the risk of the loan. We market the program through our website and other marketing channels, thereby giving us the opportunity to cross market Great Southern products to students.

Loyalty Line of Credit – SLIDE

Another loan product that we are promoting again this year is the Loyalty Line of Credit. The Loyalty Line of Credit is a home equity line of credit that we began offering to reward Great Southern clients who have at least two products with the Bank. We launched this product in February 2011 and it continues to be an attractive option for loyal Great Southern customers.

This year we have made some changes to the product. We have lowered the floor to 4.95% with a two year fixed rate of 3.95% and customers can now apply online. We are still maintaining a standard of 80% loan-to-value ratio and our conservative stance on underwriting. Since its launch in 2011, we have closed 879 loans totaling more than $43 million.

Business Across the Franchise – Deposits by Region – SLIDE

Though our focus has shifted to loans in the banking centers, we continue to maintain a very impressive portfolio of core deposits. As you can see from the chart, our deposits across the franchise are strong.

As expected, the majority of deposits are in the Springfield Metro area and non-metro markets in Missouri, but we are pleased with the business we are generating in our other markets.

Net new accounts continue to be one of our main focuses in the Banking Centers. With new accounts comes the opportunity for expanding our relationships with customers. The more products and services a customer utilizes, directly translates into customer retention. In 2012, we opened 25,000 new depository type accounts across our Company, illustrating that our banking centers continue to be a relevant resource in our customer's minds.

<u>Deposits – Then and Now – Slide</u>

As you know, our company has experienced tremendous growth in recent years. This slide is an excellent illustration of that point. In 1989, the year we went public, our core deposits totaled $332 Million. As of May 6th, 2013, our core deposits in each market listed on this chart have more total deposits than we had as company in 1989.

<u>Minneapolis/St. Paul, MN – SLIDE</u>

In April of 2012, our Company reached a major milestone by expanding to a sixth state with the acquisition of four banking centers in the Minneapolis/St. Paul, market. Our presence in this market presents us with an exciting opportunity as the Twin Cities is the largest metropolitan area we currently serve.

We have recently started construction of a new facility in Maple Grove, MN which will replace the existing location that we are currently leasing. The new location, scheduled for completion later this year, will house the Banking Center as well as the Commercial Lending Dept.

<u>Omaha, NE – SLIDE</u>

Also coming later this year is a new banking center and loan production office in Omaha Nebraska. We currently have 2 Banking Centers in the greater Omaha area, but this location will give us a presence on the rapidly growing and vibrant West side of Omaha. Omaha is one of the 50 largest cities in the nation, with a population of more than 400,000 people and it ranks eighth in per-capita billionaires and Fortune 500 companies. It's a great market where we will have a deep commitment to commercial lending with our new building.

<u>Banking Center Improvements – SLIDE</u>

Increasing our presence in areas like Minneapolis and Omaha are exciting, but there's been some pretty exciting things going on closer to home.

In the fourth quarter of 2012, we completed two banking center projects. In October, we opened a new banking facility to replace the leased location at Parkcrest here in Springfield. We purchased and renovated an empty bank building at Campbell and Republic Rd.

We also built a brand new, full-service facility in Greenfield, Missouri, consolidating both the drive-thru and downtown lobby-only locations into one building. Now customers in Greenfield can do all of their banking in one convenient location.

We haven't slowed down in 2013. On April 1, we opened a newly renovated building in downtown Springfield to replace our South Ave. location. The new building is one that we occupied for more than 30 years from 1954 – 1986. The opening of this new facility is, in a sense, a homecoming for us.

Finally, in the fourth quarter of this year, we are replacing our current location in Ava, Missouri. Our Ava Banking Center has become one of the busiest in our franchise and the current location is simply not big enough handle the volume. The new building will be a full-service location and is slated to open in the fourth quarter of 2013.

VIP Banking – SLIDE

Turning our focus to VIP Banking, this service provides personalized, professional service to high net worth clients. The service was introduced at Great Southern more than a decade ago and continues to be very successful.

In the last couple years, we expanded VIP Banking services to Rogers, Ark. and Sioux City, Iowa. In 2013, we have again expanded that service to the St. Louis area. Plans are to continue to expand VIP Banking to markets including Kansas City, Omaha, Des Moines and Minneapolis/St. Paul.

Technology – SLIDE

Technology is a high priority in the banking industry and technology products are no longer considered a luxury by customers. They have become services that are expected to be available. In order to sustain the momentum that we have generated in our first 90 years, it is important for us to continue to create and offer new services and products that can make our customers lives easier.

In the last year, we have launched a Mobile Banking application for smartphones, an iPad application, Mobile Check Deposit and an online consumer loan application service through our website. These products offer our customers an even wider range of channels for conducting their banking business.

In December 2012, we launched an online consumer loan application. This new service, along with online applications for home loans, is offered at GreatSouthernBank.com. The ability to apply for loans online is something that has become expected by customers, and this service gives us a portal where customers can apply for any type of personal loan we offer.

In January, we launched Great Southern Mobile Check Deposit, a service that allows customers to deposit checks simply by taking a picture of the check with their smartphone. Acceptance of this service has been rapid and in less than six months we have had more than 1,700 customers sign up to use it, depositing more than $1 million since its launch.

Our iPad App is now available and is very similar to the Great Southern Mobile Banking App. The App offers users more functionality than the Mobile Banking App and it's free to download.

GreatSouthernBank.com – SLIDE

A big moment earlier this year was the launch of our all new and improved website, GreatSouthernBank.com. The new site offers a better overall user experience and features a mobile responsive design, allowing users to view the site on any device.

Though we recognize that reliance on technology continues to grow in the banking industry, we must maintain a focus on ensuring that our banking centers remain relevant to our customers. Interaction with customers in our banking centers is vital to building relationships and when it is all said and done, building winning relationships continues to be our mission.

Community – Outer Market Support – SLIDE

And finally I'd like to talk about our commitment to our communities. Great Southern has a long-standing commitment to help make our communities better places to live, work and do business. Our continued success is directly tied to the success of the communities we serve. As a part of this ongoing commitment, Great Southern provides services and capital to help them grow. We also encourage our associates to get involved in their communities through numerous volunteer opportunities and we financially support non-profit organizations and their much needed services. We provide hundreds of thousands of dollars to our communities and, just as importantly, we provide thousands of hours of volunteer time.

In 2012, our Company donated hundreds of thousands of dollars to many worthy non-profit organizations across our franchise, including the American Cancer Society to help fight cancer and food banks in all six states to help alleviate hunger. The Company participated in many different volunteer and sponsorship opportunities supporting these efforts, along with numerous Caring & Sharing Casual Days.

More impressive than dollars donated, our associates showed an incredible level of commitment to both of these fights by giving thousands of hours of their time. This includes organizing several Relay for Life teams across the Company, volunteering with the Cattle Barons Ball, spending countless hours sorting and organizing food at local food banks, organizing food drives and much more.

At the beginning of this year, we made a substantial donation to Missouri Safe and Sober, an organization which creates awareness about the dangers of drugs and alcohol and encourages teens to lead a safe and sober lifestyle. Through our involvement we were able to make a direct impact in several of our markets and affect more than 150 schools and more than 77,000 high school students across Missouri. These three examples are only a fraction of our community involvement.

With that, it's my pleasure to turn the podium over to our CFO and Treasurer, Rex Copeland.

Rex Copeland - CFO

Good morning, I will highlight our results from 2012 and first quarter 2013, and also include historical data to give perspective of the Company's performance in the last several years.

GSBC Earnings- SLIDE

This slide shows net income available to common shareholders and earnings per diluted common share for the last five years and the quarter ended March 31, 2013. 2012 was a very good year with net income of $48.1 million, or $3.54 per diluted common share. In 2012 we had large gains from our FDIC acquisition of InterBank in Minnesota and from the sales of our Travel and Insurance divisions. This was similar to 2009, which was a record year for net income and EPS, where we recorded significant gains on two FDIC acquisitions. While our net income was good in 2009 through 2012, earnings were partially muted compared to pre-2008 periods due to higher credit costs, in both provision for loan losses and expenses on foreclosed assets. Higher levels of liquidity and continued lower loan demand were a headwind to earnings.

There were several positive trends in earnings during the last several years. One of the biggest components of our earnings is net interest income and margin. Our net interest income and margin have been substantially elevated, primarily due to how we account for the loss share assets. Even excluding the effects of the loss share assets, our net interest income and margin improved in 2010 through 2012 compared to 2007 through 2009. We also saw our net interest margin increase a bit in the first quarter of 2013 compared to 2012.

Interest expense continued to decrease in 2012 due to continued improvement in our deposit mix and lower cost of funds.

On the expense side, our expenses increased significantly starting in 2009 with the acquisitions and the growth of the Company and stabilized in 2010 and into the first half of 2011. Expenses increased in the latter half of 2011 and in 2012, again the result of acquisitions and growth.

The last bar on the graph shows our first quarter 2013 results. We posted solid results for the quarter ended March 31, 2013, with net income of $8.2 million, or $0.60 per diluted common share, as compared to $7.4 million, or $0.54 per diluted common share during the same time period a year ago.

Pre-tax Income vs. Pre-tax Pre-provision Income - SLIDE

This slide gives some perspective of the Company's pre-tax pre-provision earnings, which helps understand the Company's underlying operating earnings engine. The burgundy bar shows our pre-tax income and the blue bar depicts pre-tax pre-provision income. The orange boxes show the results of first quarter 2012 for comparison.

2009 and 2012 were significantly higher due to the positive impact of acquisitions. The impact of all of the FDIC acquisitions has led to positive earnings power since 2009.

Provisions for loan losses have been elevated since 2008 and continued through 2012. However, we currently believe that the provision for loan losses will likely be less in 2013 than 2012.
The 2012 pre-tax pre-provision income was $106 million, which included a gain on the FDIC acquisition.

Since 2009, pre-tax pre-provision income is significantly above where we were prior to 2009. In summary, 2010 through Q1 2013 show positive signs for our fundamental operating engine compared to where we were prior to 2009.

GSBC Capital Ratios - SLIDE

The capital position of the Company continued to be strong in 2012 and into 2013, significantly exceeding the "well capitalized" thresholds established by regulatory agencies as indicated by the black lines on the slide. 2009 earnings contributed to large capital increases, and we have built on that. Our regulatory capital includes $57.9 million of preferred stock issued through the U.S. Treasury's Small Business Lending Fund (SBLF). Management and the Board regularly review the Company's participation in the program and we would be in a "well capitalized" position without the SBLF funds.

Tangible common equity, or TCE, is a key metric in determining the adequacy of bank capitalization. TCE is different than common equity because TCE is reduced by the amount of intangible assets on the Company's balance sheet, such as goodwill and deposits acquired at a premium, which for the Company is a fairly small amount. Great Southern's TCE/total assets ratio is 7.7%, which we believe is adequate in the industry, and based on our asset profile. The TCE/total risk-weighted assets ratio is much higher at 12.8% due to the amount of low-risk assets.

Composition of Deposits - SLIDE

This slide depicts one of the Company's greatest success stories. 2009 saw the start of improvement in the Company's deposit mix through acquired deposits and organic growth. The deposit mix has changed with a large reduction in brokered deposits offset by percentage increases in demand deposits and retail CDs. Checking and savings accounts are now nearly 65% of our total deposits with retail CDs representing 32% of the portfolio. Brokered CDs are now less than 1% of total deposits.

Total deposits increased $190 million in 2012, with checking balances increasing $255 million and CDs decreasing $65 million. During the first quarter of 2013, deposits increased $67 million compared to end of year 2012, with checking balances increasing $139 million and CDs decreasing $72 million.

Net Loans - SLIDE

Net loan growth has been difficult to attain in the past several years due to the difficult economy. In 2009, we saw an increase due to acquired loans; otherwise loans would have shown a decline. Net loans increased in 2011 and 2012 due to acquired loans, and also due to some organic loan growth. The first quarter of 2013 shows a slight increase in net loans compared to the end of 2012. The Company experienced $52 million of organic loan growth offset by pay-downs of covered loans. As of March 31, 2013, the total FDIC-covered loan portfolio net of discounts is $488 million. Our risk of loss in the covered loan portfolio is greatly reduced due to loss sharing agreements with the FDIC. Details of our loan portfolio are available in a separate presentation which can be accessed through our website, www.GreatSouthernBank.com, under the Investor Relations link or on the SEC's website.

Loan Portfolio Diversification - SLIDE

This slide depicts the change in our loan portfolio mix in the last few years, excluding FDIC-covered loans. Commercial real estate is now the largest segment of our portfolio at 36%. The construction and land development segment, which was the most impacted by the recession, has declined to approximately 10% of our portfolio as compared to 31% at the end of 2008. Multifamily real estate is approximately 14% of the portfolio, followed by both single-family real estate and commercial business at 13%, consumer at 12% and industrial revenue bonds at 2%.

Non-performing Assets/Assets Ratio -SLIDE

Finally, this slide provides some historic perspective of the non-performing assets to total assets ratio when comparing Great Southern to SNL banks with assets of $1 to $5 billion. Great Southern is the burgundy line and the peer group is the blue line. Historically we have been somewhat higher than our peer group on this measure; however, during this economic cycle, our Company has fared better than most banks in our asset class. For Great Southern, this ratio has been fairly stable since 2008, with continuing improvement.

Thank you, and I will now turn the podium back to Joe Turner for closing remarks.

Joe Turner – President and CEO

2013 Gaining Momentum – SLIDE

Thank you, Rex.

We anticipate that 2013, like 2012, will be a productive and busy year. Our capital and liquidity levels are strong. We know our challenges and are positioned to take advantage of opportunities that may arise. As Rex stated when he shared our first quarter 2013 results, we are pleased overall with how we've started the year.

Our strategic direction for 2013 is straightforward and similar to 2012.

Key priorities include:

- **Serving and meeting the needs of our customers**
  Like we have for 90 years, we'll work as a team across all business lines to attract new customers and deepen relationships with existing customers. We have built a strong franchise in diverse markets and the potential to grow our customer base, especially in our newer markets, is great.

- **Considering acquisition opportunities**
  On the acquisition front, we expect to continue to look for FDIC-assisted transaction opportunities, although the pace of potential targets has greatly diminished. We know that this unique window of opportunity is closing; however, we do believe some consolidation is still possible and we'll continue to analyze the playing field and may submit bids in situations that we believe make long-term financial and operational sense for our Company.

  Open bank deals may also be considered as some institutions have expressed the desire to sell in the aftermath of the economic crisis.

- **Resolving problem assets**
  We will continue our focus on resolving problem assets. We do have a greater sense of optimism on the credit side. We anticipate that the provision for loan losses will generally be in line with charge-off levels; however, the level of our allowance for loan losses may decrease if asset quality improves. Based on our current assessment of the loan portfolio, we believe that provision expenses and net charge-offs in 2013 will likely be less than those in 2012 with respective decreases more pronounced in the second half of the year. As we've noted previously, the levels of non-performing assets, potential problem loans, loan loss provisions and net charge-offs fluctuate from period to period and are somewhat difficult to predict. As part of the resolution process, nonperforming assets may temporarily increase from time to time.

- **Managing interest rate risk**
  We are operating in an extraordinary time with interest rates at an all-time low. Many banks are now reporting margin compression. Our margin has been fairly stable, but challenges abound with deposit rates nearing the floor and intense loan competition driving down yields. We are also focused on positioning the Company for inevitable rate increases, perhaps in 2015.

- **Drive operational efficiencies**
  Headwinds to revenue growth caused by a stagnant economy and regulatory pressures will place a premium on efficiency and expense containment. This will be a major focus in 2013.

With our excellent team of bankers, strong capital and liquidity position, favorable deposit base and expansive franchise footprint located in vibrant communities across the Midwest, we are in a great position to make 2013 another outstanding year.

As we build on the strong foundation that was laid 90 years ago, we want to thank our associates for their tremendous focus and effort over the past year. Our confidence in the future is grounded in the belief in our associates and their ability to get the job done for our customers.

We want to thank our customers for giving us the opportunity to serve their needs. Customers have plenty of choices of where to do their banking. We will strive to deliver the best products with exceptional service when, how and where you desire.

To the Great Southern Board of Directors, we appreciate your guidance and wisdom throughout 2012. Your knowledge, management expertise and thoughtful questions and advice guided us well.

And finally, we thank you, our shareholders, for your investment and continued faith in the bright future of our Company. Our commitment to provide a superior long-term return on your investment and to keep your interests in mind as we go about our daily work is steadfast.

Questions - SLIDE

Doug Marrs – Director of Operations and Secretary of the Board
Annual Meeting Conduct of Business

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