Section 1: 8-K (GREAT SOUTHERN BANCORP, INC. - FORM 8-K SEC FILING)

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K
CURRENT REPORT
Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported)
January 21, 2020

GREAT SOUTHERN BANCORP, INC.
(Exact name of Registrant as specified in its Charter)

Registrant's telephone number, including area code: (417) 887-4400

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

<table>
<thead>
<tr>
<th>Title of each class</th>
<th>Trading Symbol(s)</th>
<th>Name of each exchange on which registered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Stock, par value $0.01 per share</td>
<td>GSBC</td>
<td>The NASDAQ Stock Market LLC</td>
</tr>
</tbody>
</table>

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 ($230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 ($240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the
extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐
Item 7.01. Regulation FD Disclosure

Set forth below is presentation material of Great Southern Bancorp, Inc., the holding company for Great Southern Bank.
Portfolio Diversification

Legacy Loans
[in thousands]

12.31.19 $4,083,422 9.30.19 $4,073,054

- Commercial Real Estate $1,467,177 36%
- Commercial Business $771,442 19%
- Const & Land Dev $500,721 12%
- Multifamily Real Estate $812,362 20%
- Single Family Real Estate $516,168 12%
- Consumer $317,562 8%

*Includes Home Equity Loans of $118,988

Includes Home Equity Loans of $119,705
Portfolio Diversification

 Terminated Loss Share Agreement Loans
 [in thousands]

12.31.19 $95,538  9.30.19 $104,268

- Single Family Real Estate $64,861 68%
- Commercial Real Estate $13,569 13%
- Consumer* $13,209 14%
- Commercial Business $2,199 2%
- Multi Family $1,953 1%
- Const & Land Dev $747 1%

Team Bank, Vantus Bank, Sun Security Bank, and InterSavings Bank
*Includes Home Equity Loans of $13,860
Portfolio Diversification

FDIC Assisted Acquired Loans
[in thousands]

12.31.19 $41,032

- Const & Land Dev $2,878 7%
- Commercial Business $2,716 7%
- Commercial Real Estate $16,138 39%
- Single Family Real Estate $14,967 37%
- Multifamily Real Estate $3,772 9%
- Consumer* $561 1%

9.30.19 $48,853

- Const & Land Dev $3,435 7%
- Commercial Business $3,068 6%
- Commercial Real Estate $16,846 35%
- Single Family Real Estate $15,304 31%
- Multifamily Real Estate $9,608 20%
- Consumer* $592 1%

Valley Bank
*Includes Home Equity Loans of $2,555

Valley Bank
*Includes Home Equity Loans of $2,555
Portfolio by Region
Terminated Loss Share Agreement Loans [in thousands]

12.31.19 $95,538
9.30.19 $104,268

- Minnesota $55,732 63%
- Iowa/Nebraska/South Dakota $10,777 10%
- St. Louis $8,458 9%
- Missouri Other $8,977 9%
- Kansas City $4,406 5%
- Kansas Other $1,593 2%
- Other Regions $2,695 3%

Team Bank, Vantus Bank, Sun Security Bank, and InterSavings Bank

Team Bank, Vantus Bank, Sun Security Bank, and InterSavings Bank
Construction & Land Development by Region

Legacy Loans
[in thousands]

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount</th>
<th>Percentage</th>
<th>Regions</th>
<th>Amount</th>
<th>Percentage</th>
<th>Regions</th>
</tr>
</thead>
<tbody>
<tr>
<td>12.31.19</td>
<td>$698,711</td>
<td>28%</td>
<td>Kansas City $26,467</td>
<td>4%</td>
<td>Kansas Other $14,420</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Kansas Other $14,420</td>
<td></td>
<td>Missouri Other $2,229</td>
<td>1%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Springfield $13,733</td>
<td></td>
<td>Missouri Other $2,229</td>
<td>1%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Springfield $13,733</td>
<td></td>
<td>Iowa/Nebraska/South Dakota $29,414</td>
<td>4%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Other Regions $106,275</td>
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<td>Other Regions $91,165</td>
<td>26%</td>
</tr>
<tr>
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<td></td>
<td></td>
<td>Other Regions $106,275</td>
<td></td>
<td>Other Regions $91,165</td>
<td>26%</td>
</tr>
<tr>
<td>9.30.19</td>
<td>$718,770</td>
<td>26%</td>
<td>Kansas City $28,235</td>
<td>4%</td>
<td>Kansas Other $11,781</td>
<td>2%</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Kansas Other $11,781</td>
<td></td>
<td>Missouri Other $1,704</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Springfield $41,202</td>
<td>6%</td>
<td>Missouri Other $1,704</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Springfield $41,202</td>
<td>6%</td>
<td>Iowa/Nebraska/South Dakota $18,954</td>
<td>3%</td>
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<td></td>
<td>Other Regions $101,165</td>
<td></td>
<td>Other Regions $101,165</td>
<td>26%</td>
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<td>Other Regions $101,165</td>
<td></td>
<td>Other Regions $101,165</td>
<td>26%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Texas Other $108,613</td>
<td>15%</td>
<td>Texas Other $108,613</td>
<td>15%</td>
</tr>
<tr>
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<td>Texas Other $108,613</td>
<td>15%</td>
<td>Texas Other $108,613</td>
<td>15%</td>
</tr>
</tbody>
</table>
**Consumer Auto Loans by Region**

Excluding Insured Credit Loans

**Legacy Loans**

[in thousands]

<table>
<thead>
<tr>
<th>Date</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>12.31.19</td>
<td>$137,128</td>
</tr>
<tr>
<td>9.30.19</td>
<td>$157,166</td>
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</table>

![Pie charts depicting loan distributions by region for two different dates.]

- 43% of the Consumer Portfolio
- Avg. origination balance $16,392
- New autos—1%
- Used autos—99%
- Indirect loans—76%
- Direct loans—24%
- Expected life 15.08 months
- Average Primary FICO 690

(Adjusted to exclude nonperforming and insured credit program loans)
Consumer Insured Credit Loans by Region

Legacy Loans
[in thousands]

12.31.19 $14,724
9.30.19 $17,486

- 5% of the Consumer Portfolio
- Avg. origination balance $19,634
- Avg. origination term 6 years
- Expected life 15.08 months
- Average Primary FICO 578
  (Adjusted to exclude nonperforming loans)

- New autos—4%
- Used autos—94%
- Indirect loans—97%
- Direct loans—3%

- 5% of the Consumer Portfolio
- Avg. origination balance $19,345
- Avg. origination term 5 years
- Expected life 15.08 months
- Average Primary FICO 577
  (Adjusted to exclude nonperforming loans)

- New autos—4%
- Used autos—94%
- Indirect loans—96%
- Direct loans—1%
NonPerforming by Type

Legacy Loans
[in thousands]

12.31.19 $4,519 9.30.19 $4,666

Commercial Business $1,236 27%

Consumer* $1,273 28%

Commercial Real Estate $631 14%

Single Family Real Estate $1,379 31%

Consumer* $1,222 26%

Commercial Business $1,245 27%

Single Family Real Estate $1,479 32%

*Includes Home Equity Loans of $517

*Includes Home Equity Loans of $531
NonPerforming by Region

Legacy Loans [in thousands]

12.31.19 $4,519 9.30.19 $4,666

- Arkansas: $680 (15%)
- Missouri: $1,305 (29%)
- Springfield: $315 (7%)
- Other Regions: $453 (10%)
- Iowa/Nebraska/S. Dakota: $323 (7%)
- St Louis: $1,443 (32%)
- Other: $737 (16%)
- Missouri: $1,138 (24%)
- Springfield: $760 (16%)
- Other Regions: $533 (10%)
- St Louis: $1,486 (32%)


SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned thereunto duly authorized.

GREAT SOUTHERN BANCORP, INC.

Date: January 21, 2020

By: /s/ Joseph W. Turner

Joseph W. Turner, President
and Chief Executive Officer