

GREAT SOUTHERN BANCORP, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 2339133	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,657	\$3,640	37.0%	
Loans	\$1,753	\$2,134	21.7%	
Construction & development	\$544	\$401	-26.3%	
Closed-end 1-4 family residential	\$227	\$341	50.5%	
Home equity	\$48	\$61	25.5%	
Credit card	\$0	\$0		
Other consumer	\$142	\$173	22.1%	
Commercial & Industrial	\$100	\$124	23.8%	
Commercial real estate	\$466	\$686	47.2%	
Unused commitments	\$161	\$194	20.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$557	\$684	22.8%	
Asset-backed securities	\$0	\$0	-100.0%	
Other securities	\$90	\$95	5.2%	
Cash & balances due	\$169	\$446	164.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$17	\$23	35.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$18	\$23	28.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,454	\$3,355	36.7%	
Deposits	\$1,969	\$2,760	40.2%	
Total other borrowings	\$469	\$561	19.6%	
FHLB advances	\$120	\$222	83.9%	
Equity				
Equity capital at quarter end	\$204	\$285	39.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$15	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	7.4%	--	
Tier 1 risk based capital ratio	10.7%	12.9%	--	
Total risk based capital ratio	11.9%	14.2%	--	
Return on equity ¹	10.2%	22.0%	--	
Return on assets ¹	0.8%	1.7%	--	
Net interest margin ¹	3.0%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	87.8%	52.2%	--	
Loss provision to net charge-offs (qtr)	95.9%	153.1%	--	
Net charge-offs to average loans and leases ¹	1.2%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	2.9%	8.0%	0.6%	0.4%
Closed-end 1-4 family residential	1.5%	3.2%	0.4%	0.3%
Home equity	0.7%	0.5%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.6%	0.4%	0.2%
Commercial & Industrial	1.2%	2.8%	0.3%	0.4%
Commercial real estate	0.5%	3.8%	0.0%	0.3%
Total loans	1.9%	3.6%	0.4%	0.3%