

GREAT SOUTHERN BANCORP INC
Form 8-K
July 19, 2017

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: July 19, 2017

GREAT SOUTHERN BANCORP, INC.
(Exact name of registrant as specified in its charter)

| | | |
|---|-----------------------------|--|
| Maryland | 000-18082 | 43-1524856 |
| (State or other jurisdiction of incorporation) | (Commission File Number) | I.R.S. Employer Identification No.) |

| | |
|--|------------|
| 1451 East Battlefield, Springfield, Missouri | 65804 |
| (Address of principal executive offices) | (Zip Code) |

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))

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.

June 30, 2017

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Portfolio Diversification Legacy Loans 6.30.17 \$3,579,552 \$3,515,384 3.31.17 *Includes Home Equity Loans of \$108,227 Includes Home Equity Loans of \$107,112 2 [in thousands]

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Portfolio Diversification Terminated Loss Share Agreement Loans 6.30.17 \$195,380 \$70,370 3.31.17 Team Bank, Vantus Bank, Sun Security Bank, and InterSavings Bank*Includes Home Equity Loans of \$30,581 Team Bank, Vantus Bank, and Sun Security Bank*Includes Home Equity Loans of \$4,964 3 [in thousands]

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Portfolio Diversification FDIC Assisted Acquired Loans 6.30.17 \$71,860 \$74,986 3.31.17 Valley
Bank*Includes Home Equity Loans of \$647 Valley Bank*Includes Home Equity Loans of \$613 4 [in thousands]

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Portfolio by Region Legacy Loans 6.30.17 \$3,579,552 \$3,515,384 3.31.17 5 [in thousands]

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Portfolio by Region Terminated Loss Share Agreement Loans 6.30.17 \$195,380 \$70,370 3.31.17 6 [in thousands] Team Bank, Vantus Bank, Sun Security Bank, and InterSavings Bank Team Bank, Vantus Bank, and Sun Security Bank

Commercial Real Estate Legacy Loans 6.30.17 \$1,200,966 \$1,203,040 3.31.17 7 [in thousands]

Construction & Land Development Legacy Loans 6.30.17 \$464,252 \$386,099 3.31.17 8 [in thousands]

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Multi Family Real Estate by Region Legacy Loans 6.30.17 \$673,576 \$652,624 3.31.17 9 [in thousands] Average credit size is \$2,363,425 Average credit size is \$2,322,506

Multi Family Real Estate by LTV Legacy Loans 6.30.17 \$673,576 \$652,624 3.31.17 10 [in thousands]

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Consumer Auto Loans by Region Legacy Loans 6.30.17 \$429,346 \$463,022 3.31.17 11 [in thousands] 71% of the Consumer PortfolioAvg. origination balance \$16,300Avg. origination term 5 yearsExpected life 23 months Average Primary FICO--689 New autos--4% Used autos--96% Indirect loans-- 89%Direct loans--11% 73% of the Consumer PortfolioAvg. origination balance \$16,372Avg. origination term 5 yearsExpected life 24 monthsAverage Primary FICO--701 New autos--5% Used autos--95% Indirect loans-- 89%Direct loans--11%

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NonPerforming by Type Legacy Loans 6.30.17 \$13,264 \$16,074 3.31.17 12 [in thousands] *Includes Home
Equity Loans of \$333 *Includes Home Equity Loans of \$214

NonPerforming by Region Legacy Loans 6.30.17 \$13,264 \$16,074 3.31.17 13 [in thousands]

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, hereunto duly authorized.

GREAT SOUTHERN BANCORP, INC.

Date: July 19, 2017 By: /s/ Joseph W. Turner
Joseph W. Turner
President and Chief Executive Officer