

## Great Southern Bancorp Inc. Due Diligence Report Including Financial, SWOT, Competitors and Industry Analysis

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Great Southern Bancorp Inc. Due Diligence Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Great Southern Bancorp Inc. and its competitors. This provides our Clients with a clear understanding of Great Southern Bancorp Inc. position in the Banks and Thrifts Industry.

- The report contains detailed information about Great Southern Bancorp Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.
- Another part of the report is a SWOT-analysis carried out for Great Southern Bancorp Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.
- The Great Southern Bancorp Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.
- In the part that describes Great Southern Bancorp Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.
- Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Great Southern Bancorp Inc. business.

### About Great Southern Bancorp Inc.

Great Southern Bancorp, Inc. operates as the holding company for Great Southern Bank, which offers a range of banking services.

The company has 72 banking centers serving approximately 148,000 customer households located in southwestern and central Missouri, the Kansas City, Missouri area, the St. Louis, Missouri area, eastern Kansas, eastern Nebraska, and western and central Iowa. It principally engages in the business of

originating residential and commercial real estate loans, construction loans, other commercial and consumer loans, and funding these loans through attracting deposits from the general public, originating brokered deposits and borrowings from the Federal Home Loan Bank of Des Moines (the FHLBank) and others.

The company, through Great Southern Insurance, offers general property, casualty and life insurance agency services; and through Great Southern Travel, engages in personal, commercial and group travel services. It also offers investment and related services.

### Lending Activities

**Residential Real Estate Lending:** The company originates one- to four-family adjustable-rate residential mortgage loans primarily with one-year adjustment periods. It also originates other residential (multi-family) mortgage loans with interest rates that are either adjustable with changes to the prime rate of interest or fixed for short periods of time (three to five years). Its portfolio of adjustable-rate mortgage loans also includes various loans with different adjustment periods, without limitations on periodic rate increases and rate increases over the life of the loans, or which are tied to other short-term market indices.

**Commercial Real Estate and Construction Lending:** The company's construction loans have a term of eighteen months or less. Its commercial real estate and other residential construction loans are made either as the initial stage of a combination loan or with a commitment from a third party to provide permanent financing. Its commercial real estate, construction and other residential loan portfolios consist of loans with various collateral types.

**Other Commercial Lending:** The company's other commercial lending activities include loans with various purposes and security, including loans to finance accounts receivable, inventory, and equipment.

**Consumer Lending:** The company offers various secured consumer loans, including automobile loans, boat loans, home equity loans, and loans secured by savings deposits. In addition, it also offers home improvement loans, guaranteed student loans, and unsecured consumer loans.

### Investment Activities

As of December 31, 2009, the company's investment portfolio included U.S. government agencies; collateralized mortgage obligations; mortgage-backed securities; corporate bonds; states and political subdivisions; and equity securities.

### Deposits

The company attracts both short-term and long-term deposits from the general public by offering various accounts and rates and also purchases brokered deposits. It offers regular savings accounts, checking accounts, various money market accounts, fixed-interest rate certificates with varying maturities, certificates of deposit, brokered certificates, and individual retirement accounts.

### History

Great Southern Bancorp, Inc. was founded in 1923.

The above Company Fundamental Report is a half-ready report and contents are subject to change. It means that we have all necessary data in our database to prepare the report but need 2-3 days to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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<sup>1</sup> – Data availability depends on company's security policy.

<sup>2</sup> – These sections are available only when you purchase a report with appropriate additional types of analyses.

The complete financial data is available for publicly traded companies.

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