AHOSKIE, AURORA, AYDEN, BAILEY, BELHAVEN, BETHEL, CHESAPEAKE, CLINTON, DEEP RUN, EDENTON, FAISON, FARMVILLE, FREMONT, GARLAND, GATESVILLE, GOLDSBORO, GRANTHAM, GREENVILLE, JACKSON, KENANSVILLE, KENLY, KILL DEVIL HILLS, LA GRANGE, LEWISTON, MACCLESFIELD, MANTEO, MIDDLESEX, MOUNT OLIVE, MURFREESBORO, NASHVILLE, NORFOLK, PINE LEVEL, PLYMOUTH, RED OAK, ROANOKE RAPIDS, ROBERSONVILLE, ROCKY MOUNT, SALEMBURG, SCOTLAND NECK, SEVEN SPRINGS, SHARPSBURG, SOUTHERN SHORES, SUFFOLK, TARBORO, VIRGINIA BEACH, WARSAW, WILSON, WINDSOR, WINTERVILLE, WINTON
**Mission**

Founded in 1901, Southern Bank is a customer-focused community bank serving eastern North Carolina and southeastern Virginia. Our mission is to be the bank of preference for consumers and businesses in the markets that we serve.

Genuine concern for the customer is our top priority, striving to create and deliver superior value in the financial services we provide by exceeding the expectations of our customers.

We are dedicated to the communities we serve, both in spirit and support. We provide a progressive and rewarding working environment for our employees that encourages the investment of their time, energy, and talents to the betterment of their communities.

We embrace sound banking philosophies that incorporate dedication to relationships, strong business values, and financial integrity while advocating the maintenance of quality assets and reasonable return on shareholder investment.

Southern Bank is a wholly owned subsidiary of Southern BancShares (N.C.), Inc.
Southern BancShares (N.C.), Inc. and Subsidiary
Financial Highlights (Unaudited)
(Dollars in thousands, except per share data)

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>For the Quarter Ended</th>
<th>Year to Date,</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>June 30, 2016</td>
<td>June 30, 2015</td>
<td>YTD</td>
</tr>
<tr>
<td>Cash, due from banks and overnight funds sold</td>
<td>$ 243,652</td>
<td>$ 361,302</td>
<td>-33%</td>
</tr>
<tr>
<td>Investments</td>
<td>660,572</td>
<td>626,216</td>
<td>5%</td>
</tr>
<tr>
<td>Loans less loss allowance of $14,942 and $15,281</td>
<td>1,417,236</td>
<td>1,112,719</td>
<td>27%</td>
</tr>
<tr>
<td>Other assets</td>
<td>124,788</td>
<td>110,203</td>
<td>13%</td>
</tr>
<tr>
<td>Total assets</td>
<td>$ 2,446,248</td>
<td>$ 2,210,440</td>
<td>11%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Noninterest-bearing</td>
<td>$ 611,009</td>
<td>$ 467,001</td>
<td>31%</td>
</tr>
<tr>
<td>Interest-bearing</td>
<td>1,447,537</td>
<td>1,392,929</td>
<td>4%</td>
</tr>
<tr>
<td>Total deposits</td>
<td>2,058,546</td>
<td>1,859,930</td>
<td>11%</td>
</tr>
<tr>
<td>Borrowings</td>
<td>105,271</td>
<td>99,842</td>
<td>5%</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>35,978</td>
<td>38,061</td>
<td>-5%</td>
</tr>
<tr>
<td>Total other liabilities</td>
<td>141,249</td>
<td>137,903</td>
<td>2%</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>2,199,795</td>
<td>1,997,833</td>
<td>10%</td>
</tr>
</tbody>
</table>

| SHAREHOLDERS’ EQUITY                                                  |                       |               |         |
| Preferred stock                                                       |                       |               |         |
| Common stock                                                          |                       |               |         |
| Surplus                                                               |                       |               |         |
| Retained earnings                                                     |                       |               |         |
| Accumulated other comprehensive income                                |                       |               |         |
| Total shareholders’ equity                                            | 246,453               | 212,607       | 16%     |
| Total liabilities and shareholders’ equity                            | $ 2,446,248           | $ 2,210,440   | 11%     |

| EARNINGS PERFORMANCE                                                  |                       |               |         |
| Interest income                                                       | $ 22,970              | $ 19,078      |         |
| Interest expense                                                       | 1,302                 | 1,446         |         |
| Net interest income                                                   | 21,668                | 17,632        |         |
| Provision for loan losses                                             | 609                   | (1,856)       |         |
| Noninterest income                                                     | 3,688                 | 1,856         |         |
| Noninterest expense                                                    | 19,599                | 17,719        |         |
| Income before income taxes                                            | 5,148                 | 3,250         |         |
| Income taxes                                                          | 1,694                 | 1,304         |         |
| Net income                                                            | $ 3,454               | $ 1,946       |         |
| Earnings per share                                                    | $ 36.19               | $ 20.53       |         |
| Return on average assets                                               | 0.58%                 | 0.36%         |         |
| Return on average equity                                               | 5.70%                 | 3.67%         |         |

| SAFETY AND SOUNDNESS                                                   |                       |               |         |
| Nonperforming assets as a percentage of total assets                  | 0.42%                 | 0.85%         | A       |
| Allowance for loan loss as a percentage of loans                      | 1.01%                 | 1.34%         | B       |
| Net annualized charge-offs/average loans                              | 0.02%                 | 0.04%         | B       |
| Allowance for loan loss/nonperforming loans                           | 151.96%               | 117.29%       | B       |

Southern’s common stock occasionally trades over-the-counter with the symbol SBNC.

A - Nonperforming assets in the “Nonperforming Assets As A Percentage Of Total Assets” has been reduced by the coverage afforded to Southern by the loss share agreements with the FDIC. As such, 80% of the book value of covered assets have been removed from total nonperforming assets, which represents assets totaling $7,664 and $29,081 for periods ended June 30, 2016 and 2015, respectively.

B - These ratios do not include assets covered by loss share agreements.
General Board of Directors

J. GREY MORGAN, Chairman
Mount Olive, NC
Chairman of the Board, Chief Executive Officer,
Chairman of the Executive Committee, and Chairman
of the Executive Committee of Southern Bank and Trust Company

JULIAN R. AYCOCK
Fremont, NC
President, Marr’s, Inc.

WILLIAM H. BRYAN
Mount Olive, NC
Executive Chairperson
Mt. Olive Pickle Co., Inc.

JOEL K. BUTLER
Grimesland, NC
Chief External Affairs Officer, Vidant Health; President,
Access East, Inc.; President, Vidant Medical Center
& Vidant Health Foundations

MICHAEL L. CHESTNUTT, CPA, ABV, CFP®
Clinton, NC.
Managing Partner, Black, Chestnutt & Johnson, P.A.

HOPE H. BRYANT
Raleigh, NC
Executive Vice President
Vice Chairman, First Citizens BancShares, Inc.
and First-Citizens Bank & Trust Company, Executive Officer,
First Citizens BancShares, Inc. and First-Citizens Bank & Trust Company

DREW M. COVERT
Mount Olive, NC
President, Southern Bank and Trust Company

OLIVIA B. HOLDING
Raleigh, NC
President, E & F Properties, Inc.; President, Twin States Farming, Inc.; President,
The Ella Ann L. & Frank B. Holding Foundation; President,
The North State Foundation

MICHAEL S. IVES
Virginia Beach, Va
Former Heritage Bank and heritage Bankshares, Inc.
President and CEO, and former CENIT Bank and CENIT Bancorp, Inc. President and
CEO

G. ROUSE IVEY
Mount Olive, NC
Ivey Farms

M.J. MCSORLEY
Rocky Mount, NC
Vice Chairman, Southern BancShares (N.C.), Inc. and Southern Bank and Trust
Company; Former Vice President, Southern BancShares (N.C.), Inc.; Former President and CEO, Southern Bank and Trust Company

JOHN C. PEGRAM, JR.
Chapel Hill, NC
Vice Chairman, Southern BancShares (N.C.), Inc. and Southern Bank and Trust
Company; Former Chairman of the Board, President, and Chief Executive
Officer Southern BancShares (N.C.), Inc. and Southern Bank and Trust Company

THOMAS R. SALLENGER
Wilson, NC
General Partner, Sallenger & Brown, LLP
MALCOLM R. SULLIVAN, JR.
Goldsboro, NC
Chief Executive Officer, Pate Dawson Company

DIRECTORS EMERITI

BYNUM R. BROWN
Murfreesboro, NC
President, Bynum R. Brown Agency, Inc.
President, Brown Manor, Inc.
Secretary-Treasurer, Roanoke Valley Nursing Home, Inc.

FRANK B. HOLDING
Smithfield, NC
Former Vice Chairman of the Board of Southern Bank and Trust Company; Former Executive Vice Chairman of the Board, First-Citizens Bank & Trust Company and First Citizens BancShares, Inc.

W.A. POTTS
Mount Olive, NC – Retired Veterinarian

Executive Officers of Bancshares

J. GREY MORGAN
Chairman of the Board and Chief Executive Officer

DREW M. COVERT
President

DAN R. ELLIS, JR.
Vice President and Corporate Secretary

JERRY C. ALEXANDER
Vice President

MICHAEL T. BRYANT
Vice President

L. TAYLOR HARRELL
Vice President

Executive Officers of Southern Bank and Trust Company

J. GREY MORGAN
Chairman of the Board and Chief Executive Officer

DREW M. COVERT
President, Southern Bank and Trust Company

DAN R. ELLIS, JR.
Executive Vice President, Chief Financial Officer, Corporate Secretary, and Treasurer

JERRY C. ALEXANDER
Executive Vice President

MICHAEL T. BRYANT
Executive Vice President

L. TAYLOR HARRELL
Executive Vice President
Regional Executives of Southern Bank and Trust Company

JERRY C. ALEXANDER
Executive Vice President
Northeast Region

MICHAEL T. BRYANT
Executive Vice President
West Region

L. TAYLOR HARRELL
Executive Vice President
Hampton Roads Region

GREGORY A. SHACKELFORD
Senior Vice President
South Region

Local Boards of Directors

Ahoskie

Ayden
Elbert Hardy Dixon, Arthur E. Heath, Sharon V. Warrick

Belhaven

Bethel
Kevin G. Adams, Melissa Briley, Edward E. Dennis, Jr., Frances R. Young, Charles E. Tucker, Director Emeritus - James H. Dupree

Duplin County

Edenton

Farmville

Gatesville
Dan M. Askew, George M. Miller, Director Emeriti - Charles Sherwood Eason, John A. Lane, Jr., Robert P. Hollowell, Jr.

Goldsboro

Greenville
Greenville Banks, Dr. Jim Casey, Barry Chesson, Dr. Paul R. G. Cunningham, Dr. Johnathan P. Earp, Eileen M. Van Houten, Dr. Mary Helen Hutchinson, Dennis Massey, William D. “Bill” Mitchum, Jr., William R. Parker, Beth Sigmon
Hampton Roads

La Grange

Lewiston-Woodville
B. U. Griffin, Jr. John M. Griffin, Sr., Carl A. Lee, Sr., Susan B. Lewis, Joe G. Whitehead, Jr., Director Emeritus - Richard N. Hoggard

Macclesfield
Bonnie R. Allen, Ledger Norris Harrell, Johnny L. Hogg, Sharon V. Warrick

Mount Olive
James Douglas Best, John T. Davis, Jr., B. Hain Ficken, Jr., Christy B. Martin, David H. Overman, Mark Raynor, Dr. James M. Sasser, Ronald G. Sloan, Dr. Robert K. Talton, Carol Gainey Carrere, Ph.D.

Murfreesboro

Nashville
Director Emeriti - John S. Edwards, W. Timothy Evans, James L. Hinton, Robert E. Pate, Kathryn A. Tyson, Dr. R. Cole Younger, John V. Denton, Leorita B. Hankerson

Outer Banks

Plymouth
William R. Sexton, April M. Stotesberry, Billy T. Thompson

Roanoke Rapids
Paul W. Heaton, Jr., Grady W. “Phil” Hux, Donald R. Lynch, Mark D. Dickinson

Robersonville
Veo Bunting, Robert W. James, Jr., Hope D. MacNeill, Worley Warren, Michael H. Williams

Nash/Edgecombe County Board
Jeffrey A. Batts, Robbie B. Davis, Wayne E. Murphy, Jean A. Kitchin, John Turnage, Rebecca Parks, Brandon G. Moore, Charles A. Rose, Jr., Gary J. Fazio, Director Emeriti - Bobby Joe Fisher, J. Edgar Moore, Dr. J. Reid Parrott, Jr., Dr. Daniel L. Crocker, Robert H. Marriott, Jr., James W. Pridgen, Dr. Blair Harrold, Larry W. McAdams

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Scotland Neck
D. Bryan Dobson, Charles J. Shields, James Lewis Thompson,
Director Emeriti - Leonard J. Bunting, E. Eugene Hyman

Southern Nash County
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Marshall Dean High, Tami Alford Massey, Thomas R. Matthews, Jr.,
T. Pender Sharp, III, Director Emeriti - Richard H. Rains, Tony R. Stone, Robert L.
Matthews, Jr., Elmer Crocker

Wilson County
Janet P. Barnes, Milo L. Gibbs, Jr., Elizabeth Howard, James A. Miller, Eldon S.
Newton, III, Ralph M. Smith, Jr., Charles A. Thomas, William H. Vaughan, Jr.

Winston
Lawrence C. Carter, Ricky Ryan Clough, Moses B. Gillam, III,
Crystal Godwin, James F. Hoggard, Ill, Reonne W. Hoggard, William Pittman,
Carla Rascoc, Joseph S. Roberson, Director Emeriti - Wayne P. Attkisson,
Billy J. Clough, John L. Pierce, Jr., Edward E. Rawls, Hoke S. Roberson

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Teresa F. Jenkins, Senior Vice President
Sandra T. Wiley, Banking Officer
Deborah B. Morris, Assistant Banking Officer
Glenda D. Ward, Assistant Banking Officer

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Jeffry W. Robinson, Vice President

Ayden
Sharon V. Warrick, Vice President

Bailey
Sylvia B. Temple, Banking Officer

Belhaven
Charles E. Williams, Vice President
Patricia J. Cooper, Banking Officer
Earline M. Webb, Banking Officer

Bethel
Melissa W. Briley, Vice President

Chesapeake
Deborah S. Hundley, Vice President
Yvette Campfield-Wilson, Assistant Vice President
Shelby N. Maltese, Assistant Vice President

Clinton
Marvin Rex Moody, Vice President

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Charles A. Britton, Vice President
Lisa K. Dunagan, Vice President
Glenda H. Jackson, Banking Officer
Gloria R. White, Banking Officer

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S. Johnson W. Biggs, Vice President

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Faye H. Brock, Assistant Banking Officer
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Jasper Davidson Monroe, Jr., Vice President

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Deborah D. Carter, Banking Officer

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W. Scott Newton II, Senior Vice President
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Brenda E. Paul, Banking Officer

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Alyson B. Faulconer, Senior Vice President
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I. Faith Stilley, Assistant Vice President
Shaunda T. Moore, Banking Officer
Carrie L. Rollins, Banking Officer

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Margaret W. Hall, Vice President
Donna B. Burgess, Assistant Vice President

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G. Haywood Quinn, Jr., Vice President
Britia B. Cavenaugh, Banking Officer

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J. Daniel Whaley, Assistant Vice President

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Sonya A. Payne, Vice President
Penelope E. Bentley, Vice President

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Craig A. Jones, Vice President
Delphine Y. "Dee" Hall, Banking Officer

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Susan B. Lewis, Vice President
Cynthia I. Vaughan, Assistant Vice President

Macclesfield
Sharon V. Warrick, Vice President

Manteo
Neil C. Songer, Vice President

Middlesex
Jeanine M. Corbett, Assistant Vice President

Mount Olive
Gregory Eloshway, Senior Vice President
William Mark Raynor, Vice President
J. David Sutton, Vice President
Walter D. Joyner, Banking Officer
P. Renee Henderson, Assistant Banking Officer

Murfreesboro
Matthew B. Howell, Assistant Vice President
Denise J. Britton, Banking Officer
Denise R. Martin, Banking Officer

Nashville
Amy N. Beasley, Vice President
Pamela B. Avent, Banking Officer
Norfolk
Maureen M. Grover, Vice President
Vicki L. Eicher, Assistant Vice President
Dolores A. Fiorella, Assistant Vice President
Kelly A. Johnson, Assistant Vice President

Pine Level
Geneva S. Cobb, Assistant Banking Officer

Plymouth
April M. Stotesberry, Vice President

Red Oak
Lisa P. Wells, Banking Officer

Roanoke Rapids
Mark D. Dickinson, Senior Vice President
Kim E. Ivey, Vice President

Robersonville
Hope D. MacNeill, Vice President

Rocky Mount
Kenneth E. Sawyer, Jr., Senior Vice President
Debbie S. Boyette, Vice President
Deborah L. Braswell, Vice President
John Allen Corbett III, Vice President
Kimberly S. Sutton, Vice President
William P. Johnson, Assistant Vice President
Deborah D. Nelms, Assistant Vice President
Vanessa M. Whitaker, Assistant Vice President
Lynn N. Barnes, Banking Officer
Julie C. Howard, Banking Officer
Bryan M. Huff, Banking Officer
Gloria D. Williams, Banking Officer

Salemburg
E. Faith Brock, Banking Officer

Scotland Neck
James Lewis Thompson, Senior Vice President
Debra T. Worley, Banking Officer

Sharpsburg
Nancy B. Bullard, Assistant Vice President

Southern Shores
Susan C. Clissold, Vice President
Michele R. Godsey, Vice President

Suffolk
Margaret D. Frisch, Assistant Vice President

Tarboro
Leta G. Bateman, Assistant Banking Officer

Virginia Beach
Wanda D. Garrett, Vice President
Jody F. Kuehn, Vice President
Briana J. Cabiao, Assistant Vice President
Donna M. Eason, Assistant Vice President
Lauren L. LaBonte, Assistant Vice President
Jennifer B. Watlington, Assistant Vice President
Katherine D. Wyatt, Assistant Vice President

Wake County
L. Gregory Williams, Senior Vice President

Warsaw
Cecilia W. Bell, Banking Officer
Wilmington
Paul McCombie, Senior Vice President
Leon C. Pruzan, Senior Vice President
Leonard B. Smith, Senior Vice President

Wilson
Matthew W. Whitley, Senior Vice President
Hillary A. Jackson, Vice President
James L. Southerland, Vice President
Terri H. Stutts, Vice President
Melissa S. Jones, Banking Officer
Ann B. Parrish, Banking Officer

Windsor
Crystal C. Godwin, Vice President
Stephen D. Wishall, Vice President
Gay H. Feher, Banking Officer
Christie H. Jernigan, Banking Officer

Winterville
Paul C. Anderson, Vice President
Cynthia L. Spargur, Vice President
Dana H. Fuller, Banking Officer

Winton
Carolyn B. Bazemore, Vice President

General Officers

Affiliated Mortgage Services
D. Brian Joyner, Senior Vice President
Steven M. Becraft, Vice President
Teresa O. Chappell, Vice President
Willie G. Griswold, Vice President
Shannon B. Joyner, Vice President
Elizabeth D. Pullen, Vice President
W. Neil Johnston, Assistant Vice President
Denise P. Corbett, Banking Officer
Kimberly C. Harrison, Banking Officer

Audit
Tonya B. Watkins, Senior Vice President and General Auditor
Faye R. Jones, Assistant Vice President

Cash Management Services
Lori P. Martin, Senior Vice President
Jennifer H. Robertson, Vice President
Sandy E. Davidson, Banking Officer

Community Reinvestment
Suzanne M. Burrows, Vice President and Community Reinvestment Act Officer

Corporate Administration
Edward I. Coltrain, Senior Vice President and Chief Operating Officer
Rebecca L. Binkley, Vice President
Jamie L. Colwell, Vice President

Corporate Finance
Dan R. Ellis, Jr., Executive Vice President and Chief Financial Officer
David L. Sauls, Jr., Senior Vice President and Chief Accounting Officer
Robin M. Jackson, Vice President
Sandy C. McCarty, Vice President and Bank Security Officer
Genetta B. Goodman, Assistant Vice President
Corporate Headquarters
James Grey Morgan, Chairman of the Board and Chief Executive Officer
Drew M. Covert, President

Credit Administration
Judy M. Lynn, Senior Vice President and Senior Credit Officer
Kimberly N. Anderson, Banking Officer

Credit Operations
Barry G. Allen, Vice President and Information Security Officer
Regina A. Neal, Assistant Vice President
Jeffrey W. Westbrook, Assistant Vice President
Quanta M. Woodson, Assistant Vice President

Credit Review
Sharon S. Edmundson, Vice President
Nicholas B. Davis, Assistant Vice President
Vernon Scott Wilson, Assistant Vice President

Deposit Operations
Jeanne C. King, Vice President
Amanda M. Modlin, Vice President
Gina M. Barrington, Assistant Vice President
Joyce Anne Barwick, Assistant Vice President
Jessica L. Bryant, Assistant Vice President
Terri Gleason, Assistant Vice President

Hampton Roads Region
L. Taylor Harrell, Executive Vice President
Christopher M. Beale, Senior Vice President
Shelayne S. Boswell, Senior Vice President
Linda G. Doland, Senior Vice President
W. Trent Dudley, Senior Vice President
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Steven E. Kocen, Senior Vice President
Deborah B. Mast, Senior Vice President
James H. Newsom III, Senior Vice President
Melonie B. Whitehead, Senior Vice President
Steven M. Byrd, Vice President
Pamela N. Ellyson, Vice President
Sharon M. Hostman, Vice President
Adam T. Jobe, Vice President
Joyce L. Mirto, Vice President
David D. Auth, Assistant Vice President
Christopher T. Bray, Assistant Vice President
Loretta R. Jones, Assistant Vice President
Michele M. Mason, Assistant Vice President
Brenda F. Ragland, Assistant Vice President
Darian J. Fisher, Banking Officer

Human Resources
Valerie W. Roberson, Senior Vice President
Pamela K. Best, Banking Officer

Information Technology
Deborah B. Coon, Senior Vice President
Kevin L. Loftin, Vice President
Brandon K. Faucette, Banking Officer

Loss Share
Donald A. Morris, Jr., Senior Vice President
Michele L. Barham, Vice President
James C. Hill, Vice President
Anthony L. Hunt, Vice President
Robert H. Johnson, Vice President
Craig W. Reed, Vice President
Jaime L. Warren, Vice President
Marketing & Sales
John L. Heeden, Senior Vice President
Lisa R. Sanderson, Vice President

Northeast Region
Jerry C. Alexander, Executive Vice President
T. Olin Davis, Senior Vice President
Dilara B. Moore, Senior Vice President
William Jason Waughtel, Senior Vice President
Charles M. Wells II, Senior Vice President
C. McCray Sadler, Vice President
Dustin W. Sumner, Vice President

Regulatory Compliance
Gwendolyn S. Scobey, Assistant Vice President and
Bank Compliance Officer/Bank Secrecy Act Officer
Angela R. Rose, Banking Officer and
Office of Foreign Assets Control (OFAC) Compliance Officer

Risk Management
Sheila Y. Ewers, Banking Officer

Southern Bank Customer Care
Sondra F. McCorquodale, Senior Vice President
Kristi P. Cooper, Assistant Vice President
Deborah B. Pannell, Assistant Vice President
Larry L. Woolard, Jr., Assistant Vice President
Lynn L. Baker, Banking Officer

Southern Investment Services
Corey D. Quattlebaum, Senior Vice President
Justin Brooks Bunting, Vice President
John P. Dennis, Vice President
William H. Hopkins, Jr., Vice President
Rick D. Hughes, Vice President
Frank C. Jones, Jr., Vice President
Angela H. Futrell, Assistant Vice President

Southern Region
Gregory A. Shackelford, Senior Vice President
Rebecca C. Dorsey, Senior Vice President

Training
B. Gail Ambrose, Vice President
Tanya L. Mizelle, Assistant Vice President

West Region
Michael T. Bryant, Executive Vice President
G. Willard Barnes, Senior Vice President
Wayne E. Murphy, Senior Vice President
William D. Edgar, Jr., Vice President
Founded in 1901 as the Bank of Mount Olive, Southern Bank is among the oldest state chartered commercial banks in North Carolina. With total assets over $2.4 billion, the bank operates over 65 locations in North Carolina and Virginia.
Founded in 1901 as the Bank of Mount Olive, Southern Bank is among the oldest state chartered commercial banks in North Carolina. With total assets over $2.4 billion, the bank operates over 65 offices in North Carolina and Virginia.
<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ahoskie</td>
<td>506 E. Main St., Ahoskie, NC 27910</td>
<td>252.332.5149</td>
</tr>
<tr>
<td>Aurora</td>
<td>298 N. Fifth St., Aurora, NC 27806</td>
<td>252.322.4046</td>
</tr>
<tr>
<td>Ayden</td>
<td>236 3rd St., Ayden, NC 28513</td>
<td>252.746.6138</td>
</tr>
<tr>
<td>Bailey</td>
<td>6174 Main Street, Bailey, NC 27807</td>
<td>252.235.4071</td>
</tr>
<tr>
<td>Belhaven</td>
<td>148 E. Main St., Belhaven, NC 27810</td>
<td>252.943.2184</td>
</tr>
<tr>
<td>Bethel</td>
<td>7458 Main St., Bethel, NC 27812</td>
<td>252.825.0031</td>
</tr>
<tr>
<td>Chesapeake - Cedar</td>
<td>1217 Cedar Rd., Chesapeake, VA 23322</td>
<td>757.549.8787</td>
</tr>
<tr>
<td>Chesapeake - Greenbrier</td>
<td>1304 Greenbrier Pkwy., Chesapeake, VA 23320</td>
<td>757.436.0192</td>
</tr>
<tr>
<td>Chesapeake - Western Branch</td>
<td>3345 Western Branch Blvd., Chesapeake, VA 23321</td>
<td>757.638.9383</td>
</tr>
<tr>
<td>Clinton</td>
<td>925 Sunset Ave., Clinton, NC 28328</td>
<td>910.592.9005</td>
</tr>
<tr>
<td>Deep Run</td>
<td>3410 Old HWY 11, Deep Run, NC 28525</td>
<td>252.568.4141</td>
</tr>
<tr>
<td>Edenton</td>
<td>101 W. Queen St., Edenton, NC 27932</td>
<td>252.482.8466</td>
</tr>
<tr>
<td>Faison</td>
<td>110 S. West Center St., Faison, NC 28341</td>
<td>910.267.4351</td>
</tr>
<tr>
<td>Farmville</td>
<td>4217 E. Church St., Farmville, NC 27828</td>
<td>252.753.2161</td>
</tr>
<tr>
<td>Fremont</td>
<td>101 North Wilson Street, Fremont, NC 27830</td>
<td>910.242.6011</td>
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<td>Garland</td>
<td>83 S. Bladen Ave., Garland, NC 28441</td>
<td>910.529.3651</td>
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<td>Gatesville</td>
<td>203 Main St., Gatesville, NC 27938</td>
<td>252.357.0190</td>
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<tr>
<td>Goldsboro-Wayne</td>
<td>2301 Wayne Memorial Drive, Goldsboro, NC 27534</td>
<td>919.735.1207</td>
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<td>Goldsboro-Ash</td>
<td>2501 E. Ash St., Goldsboro, NC 27534</td>
<td>919.734.2909</td>
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<td>Grantham</td>
<td>3382 US Hwy 13 South, Goldsboro, NC 27530</td>
<td>919.689.2300</td>
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<td>Greenville - Charles</td>
<td>2310 S. Charles Blvd., Greenville, NC 27858</td>
<td>252.353.8600</td>
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<td>Greenville - Medical Park</td>
<td>2275 Stantonburg Rd., Greenville, NC 27834</td>
<td>252.551.3033</td>
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<tr>
<td>Jackson</td>
<td>208 W. Jefferson St., Jackson, NC 27845</td>
<td>252.534.1156</td>
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<td>Kenansville</td>
<td>416 S. Main St., Kenansville, NC 28349</td>
<td>910.296.0210</td>
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<tr>
<td>Kenly</td>
<td>101 West Second Street, Kenly, NC 27542</td>
<td>919.284.7000</td>
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<tr>
<td>Kill Devil Hills</td>
<td>202 S. Croatan Hwy, Kill Devil Hills, NC 27948</td>
<td>252.449.4499</td>
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<td>La Grange</td>
<td>208 S. Caswell St., La Grange, NC 28551</td>
<td>252.566.4020</td>
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<td>Lewiston</td>
<td>127 Main St., Lewiston-Woodville, NC 27849</td>
<td>252.348.2561</td>
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<td>Macclesfield</td>
<td>105 N. Railroad St., Macclesfield, NC 27852</td>
<td>252.827.2111</td>
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<td>Manteo</td>
<td>704 S. Hwy 64, Manteo, NC 27954</td>
<td>252.475.3688</td>
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<td>Middlesex</td>
<td>11438 East Finch Avenue, Middlesex, NC 27557</td>
<td>252.235.3144</td>
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<td>Mount Olive - Breazeale</td>
<td>800 N. Breazeale Ave., Mount Olive, NC 28365</td>
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<td>Mount Olive - Center</td>
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<td>Murfreesboro</td>
<td>336 E. Main St., Murfreesboro, NC 27855</td>
<td>252.398.4174</td>
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</table>
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Post Office Box 729
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855.275.7226

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