

ANNUAL REPORT 2016

SOUTHERN BANCSHARES (N.C.), INC.



Since 1901
SouthernBank

Our interest is *You.*

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.



Our interest is *You.*

Letter to Stakeholders

March 31, 2017

The year 2016 represented another eventful and prosperous year for Southern BancShares (N.C.), Inc. and Southern Bank and Trust Company. As was the case in the 5 preceding years, 2016 continued to be a transformative time for our company. As such, it gives us great pleasure to report that our company's financial position remains strong and its outlook bright.

The year saw Southern Bank mark several new milestones for market expansion, growth, profitability, longevity, and relationships. Our core principals of community, careful management of asset quality and an unwavering passion for service excellence continues to distinguish our institution from its peers. It is the enduring relationships with our fellow citizens and businesses that have served as the cornerstone to the prosperity that Southern Bank continues to enjoy today.

Our 115th year of operation began with the successful combination with Heritage Bankshares, Inc. and its subsidiary, Heritage Bank of Norfolk, Virginia. The combination and consolidation of both branch networks greatly enhanced our market presence and strength in the Hampton Roads region, well-positioning our company with an efficient 10-branch network in southeast Virginia.

Our company also successfully expanded into several new markets with the opening of three Loan Production Offices (LPOs) in Elizabeth City, Raleigh and Wilmington. These three offices have already significantly contributed to the growth and quality of our asset portfolio while positioning our company for future prosperity in those markets.

In addition to new market expansions, our company continued to realign and reinvest in its facilities and branch network. A new three-story business center that houses our Customer Care and Mortgage Operations, as well as a regional training facility, was completed in downtown Rocky Mount. A subsequent renovation of the adjacent previous business center has begun for the eventual relocation of our downtown branch operations from Franklin Street, thereby creating one large business campus in downtown Rocky Mount.

Other branch network enhancements included the successful completion of a new, full service two-story banking facility in Goldsboro and the relocation of branch

operations from Southern Shores to a newly purchased and renovated banking center in Kitty Hawk.

The successful resolution of loss share assets obtained through the September 2011 FDIC-assisted acquisition continued at their expected pace and the value realized from the resolved assets compared favorably to management's original projections. In March 2017, an agreement was entered into with the FDIC to terminate the loss share agreements that remain from this transaction. Our company will record a moderate pre-tax charge to 2017 earnings related to the termination of the loss share agreements, but this transaction better positions our company to meet certain long term strategic objectives, enhances future earnings potential, and removes a degree of complexity from our financial reports. Since September 2011, the FDIC-assisted acquisition has proven to be a very favorable decision for Southern.

The economic environment across the collective market footprint further improved through 2016, with moderate improvements in real estate and job markets, as well as increased activity within small business sectors. Interest rates remained near record low levels for the entire year, with the Federal Reserve incrementally increasing the target rate for Federal Funds, which subsequently led our company to increase the Prime lending rate by another 25 basis points.

The incremental increases in interest rates, combined with increased loan demand, served to successfully mitigate pressure on our interest rate margins. Both short and long term market rates saw moderate increases from their historic lows during the year. Our high level of core deposit customers continues to provide us an overall funding cost that compares favorably to our industry peers. This also further reflects upon the consistently high level of service delivered to our customers, who favor service quality and relationship value over price.

Our Company's net income was \$13.36 million in 2016 and we increased the per share book value of our common shares from \$2,345 to \$2,579 during the year.

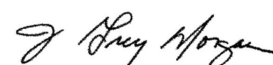
The bank experienced continued organic growth in new relationships, particularly with loans in our emerging markets in

both states. Total loans and deposits of Southern Bancshares at December 31, 2016 were \$1.49 billion and \$2.12 billion, respectively. This represents a 29.39 percent increase in loans outstanding and a 17.67 percent increase in deposits, which is consistent with our long-term strategic plan.

Hurricane Matthew impacted our entire region in October, with massive flooding that adversely impacted many citizens, small businesses and agricultural interests. Our branch operations in Windsor were temporarily disrupted as flood waters inundated the facility there for the 3rd time in the past two decades. However, branch operations quickly resumed within days and renovations were completed by the end of the year.

Our company's ongoing branch realignment plan continued with the consolidation of Seven Springs in October following flooding from Hurricane Matthew, as well as announcing the planned consolidation of Grantham in the 1st Quarter of 2017. We continue to evaluate the competitive and economic landscape across our market footprint for continued opportunities to improve efficiencies and enhance all delivery channels.

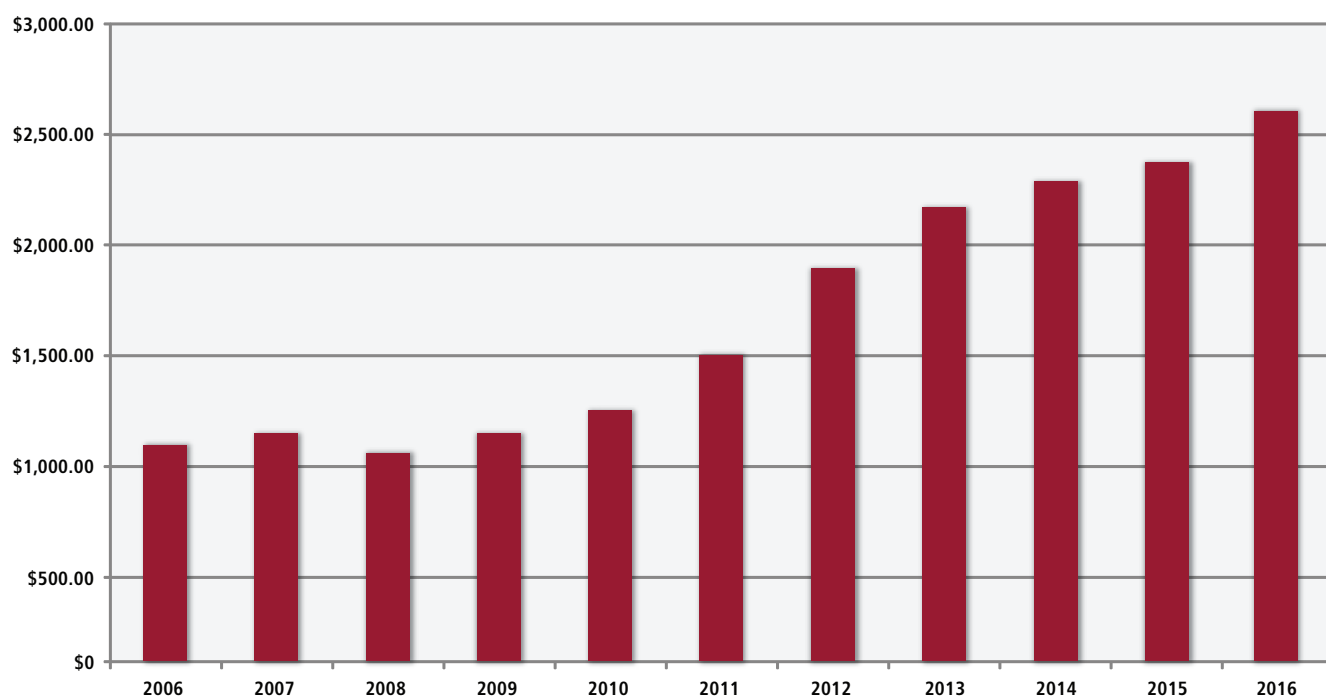
In closing, we would like to express our continued appreciation to our shareholders, employees and customers for their unwavering trust, commitment and advocacy for our company. Our resolve for maintaining a passion for serving others, combined with our commitment to the guiding principles that have served us well for over 115 years, will help to assure future prosperity for our company. We remain ever-vigilant for new opportunities and are very optimistic about the future. Thank you, as always, for your loyalty and confidence in our organization.



J. Grey Morgan
Chairman of the Board and
Chief Executive Officer

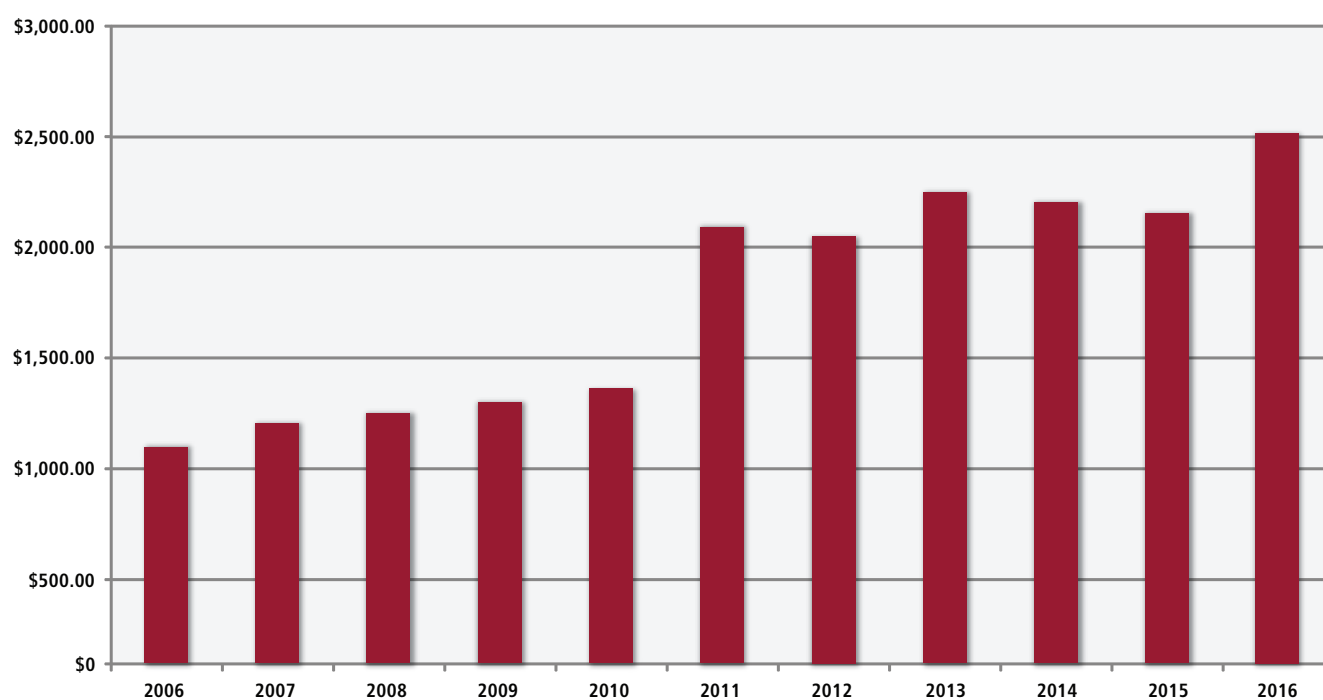
Book Value per Common Share

■ Book Value of Per Common Share



BancShares Total Assets

■ BancShares Total Assets



2016 Financial Report

Financial Summary and Selected Financial Data

(Dollars in thousands, except per share data and ratios)

	2016	2015	2014	2013	2012
SUMMARY OF OPERATIONS					
Interest income	\$ 91,369	\$ 80,068	\$ 89,927	\$ 94,275	\$ 89,434
Interest expense	5,147	5,605	6,519	9,791	12,662
Net interest income	86,222	74,463	83,408	84,484	76,772
Provision (recovery) for loan losses	3,770	(2,162)	5,162	(2,105)	9,278
Net interest income after provision (recovery) for loan losses	82,452	76,625	78,246	86,589	67,494
Noninterest income	12,867	6,500	2,129	1,693	14,718
Noninterest expense	74,575	70,531	70,970	70,422	63,091
Income before income taxes	20,744	12,594	9,405	17,860	19,121
Income taxes	7,385	4,738	3,124	3,255	5,660
Net income	13,359	7,856	6,281	14,605	13,461
Net loss attributable to non-controlling interests	-	-	-	-	(146)
Net income attributable to Southern BancShares (N.C.), Inc.	\$ 13,359	\$ 7,856	\$ 6,281	\$ 14,605	\$ 13,607

SELECTED YEAR-END BALANCES					
Total assets	\$ 2,513,372	\$ 2,155,893	\$ 2,226,921	\$ 2,248,059	\$ 2,025,239
Loans	1,489,052	1,150,837	1,104,901	1,174,134	1,140,770
Investment securities, cash and cash equivalents	914,210	916,880	1,012,785	936,993	707,676
Interest-earning assets	2,385,663	2,043,040	2,087,319	2,086,134	1,768,331
Deposits	2,120,703	1,802,251	1,874,681	1,899,251	1,706,201
Long-term borrowings	40,836	40,836	30,836	40,836	42,461
Interest-bearing liabilities	1,591,276	1,420,397	1,522,420	1,589,451	1,467,488
Shareholders' equity	255,404	216,431	210,989	202,396	164,023
Common shares outstanding	81,704	81,788	81,788	81,788	70,402

SELECTED AVERAGE BALANCES					
Total assets	\$ 2,452,797	\$ 2,231,202	\$ 2,217,721	\$ 2,185,503	\$ 2,020,989
Loans	1,400,589	1,118,638	1,145,299	1,166,463	1,152,434
Investment securities, cash and cash equivalents	943,087	1,015,733	939,762	857,563	658,620
Interest-earning assets	2,315,734	2,108,636	2,066,631	1,976,651	1,773,681
Deposits	2,066,519	1,877,939	1,874,170	1,840,557	1,675,159
Long-term borrowings	40,836	40,836	30,836	45,338	45,093
Interest-bearing liabilities	1,559,586	1,981,879	1,979,101	1,555,660	1,449,429
Shareholders' equity	245,467	212,991	209,735	189,899	190,157
Common shares outstanding	81,774	81,788	81,788	76,146	99,581

PROFITABILITY RATIOS (AVERAGES)					
Return on average total assets	0.54%	0.35%	0.28%	0.67%	0.67%
Return on average shareholders' equity	5.44%	3.69%	2.99%	7.69%	7.16%
Dividend payout ratio ⁽¹⁾	15.67%	15.35%	19.09%	7.46%	7.78%

LIQUIDITY AND CAPITAL RATIOS (AVERAGES)					
Loans to deposits	67.78%	59.57%	61.11%	63.38%	68.80%
Shareholders' equity to total assets	10.01%	9.55%	9.46%	8.69%	9.41%

PER SHARE OF COMMON STOCK					
Net income ⁽²⁾	\$ 139.37	\$ 82.92	\$ 63.74	\$ 179.08	\$ 127.62
Cash dividends	1.60	1.60	1.60	1.60	1.60
Book value ⁽³⁾	2,579.37	2,344.61	2,278.07	2,172.86	1,927.94

(1) Total common and preferred dividends paid for the year ended December 31 divided by net income attributable to Southern BancShares (N.C.), Inc. for the year ended December 31

(2) Net income attributable to Southern BancShares (N.C.), Inc. less preferred dividends paid for the year ended December 31 divided by the average number of common shares outstanding for the year ended December 31

(3) Total shareholders' equity less Preferred B, C, D, E, and F stock components, less non-controlling interests at December 31 divided by the number of common shares outstanding at December 31



Independent Auditors' Report

**To the Board of Directors and Shareholders
Southern BancShares (N.C.), Inc.
Mount Olive, North Carolina**

The accompanying condensed consolidated financial statements, which comprise the condensed consolidated balance sheets as of December 31, 2016 and 2015, and the related condensed consolidated statements of income and comprehensive income for each of the years then ended are derived from the audited consolidated financial statements of Southern BancShares (N.C.), Inc. and subsidiaries as of December 31, 2016 and 2015 and for each of the years then ended. We expressed an unmodified audit opinion on those audited consolidated financial statements in our report dated March 27, 2017.

The condensed consolidated financial statements do not contain the disclosures required by accounting principles generally accepted in the United States of America. Reading the condensed consolidated financial statements, therefore, is not a substitute for reading the audited consolidated financial statements of Southern BancShares (N.C.), Inc. and subsidiaries.

Management's Responsibility for the Condensed Consolidated Financial Statements

Management is responsible for the preparation of the condensed consolidated financial statements in accordance with accounting principles generally accepted in the United States of America.

Auditors' Responsibility

Our responsibility is to express an opinion about whether the condensed consolidated financial statements are consistent, in all material respects, with the audited consolidated financial statements based on our procedures, which were conducted in accordance with auditing standards generally accepted in the United States of America. The procedures consisted principally of comparing the condensed consolidated financial statements with the related information in the audited consolidated financial statements from which the condensed consolidated financial statements have been derived, and evaluating whether the condensed consolidated financial statements are prepared in accordance with accounting principles generally accepted in the United States of America.

Opinion

In our opinion, the condensed consolidated financial statements referred to above of Southern BancShares (N.C.), Inc. and subsidiaries as of December 31, 2016 and 2015 and for each of the years then ended are consistent, in all material respects, with the audited consolidated financial statements from which they have been derived.

Dixon Hughes Goodman LLP

Raleigh, North Carolina
March 27, 2017

2016 Financial Report

Condensed Consolidated Balance Sheets

(Dollars in thousands, except per share data)

	December 31,	
	2016	2015
ASSETS		
Cash and cash equivalents:		
Cash and due from banks	\$18,534	\$23,644
Interest-bearing deposits with banks	42,236	203,076
Certificates of deposit with banks	77,418	60,333
Total cash and cash equivalents	138,188	287,053
Investment securities available for sale, at fair value (amortized cost of \$713,233 and \$579,412, respectively)	776,022	629,827
Loans held for sale	4,579	2,012
Loans and leases:		
Acquired loans	300,313	147,085
Non-acquired loans	1,188,739	1,003,752
Less allowance for loan and lease losses		
Acquired loans	(1,988)	(1,843)
Non-acquired loans	(14,803)	(12,811)
Net loans and leases	1,472,261	1,136,183
Premises and equipment, net	58,708	50,298
Accrued interest receivable	7,916	7,043
Stock in Federal Home Loan Bank of Atlanta	2,184	1,963
Other real estate owned:		
Covered under loss share agreements	95	11,692
Not covered under loss share agreements	1,705	1,097
FDIC receivable for loss share agreements	2,518	9,665
Goodwill	26,649	7,712
Intangible assets	7,440	5,407
Bank owned life insurance	5,830	-
Other assets	9,277	5,941
Total assets	\$2,513,372	\$2,155,893
LIABILITIES		
Deposits:		
Noninterest-bearing	\$628,307	\$487,412
Interest-bearing	1,492,396	1,314,839
Total deposits	2,120,703	1,802,251
Short-term borrowings	58,044	64,722
Long-term borrowings	40,836	40,836
FDIC true-up liability for loss share agreements	15,373	14,599
Other liabilities	23,012	17,054
Total liabilities	2,257,968	1,939,462
SHAREHOLDERS' EQUITY		
Preferred stock	1,840	1,851
Common stock, \$5 par value; 158,485 shares authorized; 81,704 and 81,788 shares issued and outstanding at December 31, 2016 and 2015, respectively	409	409
Surplus	69,862	49,862
Retained earnings	151,923	140,816
Accumulated other comprehensive income	31,370	23,493
Total shareholders' equity	255,404	216,431
Total liabilities and shareholders' equity	\$2,513,372	\$2,155,893

Note: This discussion and financial information included in this summary annual report provides overview information only. For more detailed information, please refer to the company's annual report, which is being distributed to shareholders.

2016 Financial Report

Condensed Consolidated Statements of Income and Comprehensive Income

(Dollars in thousands, except per share data)

	Year ended December 31,	
	2016	2015
INTEREST INCOME		
Loans and leases	\$76,533	\$67,679
Investment securities	13,077	11,020
Federal funds sold and deposits in other banks	1,759	1,369
Total interest income	91,369	80,068
INTEREST EXPENSE		
Deposits	2,425	2,924
Short-term borrowings	171	168
Long-term borrowings	2,551	2,513
Total interest expense	5,147	5,605
Net interest income	86,222	74,463
Provision (recovery) for loan and lease losses	3,770	(2,162)
Net interest income after provision (recovery) for loan and lease losses	82,452	76,625
NONINTEREST INCOME		
Service charges on deposit accounts	8,034	7,460
Other service charges and fees	4,378	3,952
Investment securities gains, net	2,203	4,685
Gain on sale of loans	739	643
Amortization on FDIC receivable for loss share agreements	(3,337)	(5,690)
Other FDIC receivable for loss share agreements income (expense)	(1,089)	(2,243)
Loss on sale and writedowns of other real estate owned	(2,792)	(6,250)
Investment services revenue	1,272	1,400
Other	3,459	2,543
Total noninterest income	12,867	6,500
NONINTEREST EXPENSE		
Personnel	39,801	39,637
Data processing	5,984	5,428
Occupancy	6,826	5,864
Furniture and equipment	5,057	5,128
FDIC assessments	1,248	1,636
Professional fees	2,406	3,554
Amortization of intangibles and mortgage servicing rights	2,158	1,242
Merger related expenses	3,028	357
Other	8,067	7,685
Total noninterest expense	74,575	70,531
Income before income taxes	20,744	12,594
Income taxes	7,385	4,738
Net income	13,359	7,856
OTHER COMPREHENSIVE INCOME (LOSS)		
Unrealized gains on investment securities available for sale:		
Unrealized gains (losses) arising during period on investment securities available for sale	14,577	(102)
Tax effect	(5,373)	38
Reclassification adjustment from security transactions	(2,203)	(4,685)
Tax effect	1,128	2,064
Net of tax amount	8,129	(2,685)
Pension adjustment	(1,455)	513
Tax effect	532	(191)
Reclassification adjustment for benefit plan items	1,193	1,932
Tax effect	(522)	(777)
Net of tax amount	(252)	1,477
Total other comprehensive income (loss)	7,877	(1,208)
Comprehensive income	\$21,236	\$6,648
PER SHARE INFORMATION		
Net income available to common shareholders per common share, basic and diluted	\$139.37	\$82.92
Cash dividends declared on common shares	1.60	1.60
Weighted average common shares outstanding	81,774	81,788

Directors and Officers

Southern BancShares (N.C.), Inc. and Southern Bank and Trust Company

General Board of Directors

J. GREY MORGAN, Chairman

Mount Olive, NC

The Bank's and our Chief Executive Officer and Board Chairperson

JULIAN R. AYCOCK

Fremont, NC

President, Marr's, Inc., (farming operations)

WILLIAM H. BRYAN

Mount Olive, NC

Executive Chairperson, Mount Olive Pickle Company, Inc. (manufacturer of pickle and pepper products)

HOPE H. BRYANT

Raleigh, NC

Vice Chairman, First Citizens BancShares, Inc.; Corporate Sales Executive, First-Citizens Bank & Trust Company

JOEL K. BUTLER

Grimesland, NC

President, Vidant Health Foundation; Formerly, Chief External Affairs Officer, Vidant Health (health care)

MICHAEL L. CHESTNUTT

Clinton, NC

Managing Partner, Black Chestnutt and Johnson, PA (public accounting)

DREW M. COVERT

Mount Olive, NC

The Bank's and our President

OLIVIA B. HOLDING

Raleigh, NC

President and Director, Twin States Farming, Inc.; President and Director, E&F Properties, Inc.

MICHAEL S. IVES

Virginia Beach, VA

Attorney, Wilcox & Savage, PC, Norfolk, VA, formerly, President and Chief Executive Officer of Heritage Bankshares and Heritage Bank, Norfolk, Virginia

G. ROUSE IVEY

Mount Olive, NC

Self-employed farmer

M.J. MCSORLEY

Rocky Mount, NC

Vice Chairperson and formerly the Bank's and our President and Chief Executive Officer

JOHN C. PEGRAM, JR.

Chapel Hill, NC

Retired; formerly the Bank's and our Chairman and Chief Executive Officer

THOMAS R. SALLENGER

Wilson, NC

Attorney; general partner, Sallenger & Brown, LLP (law firm)

MALCOLM R. SULLIVAN, JR.

Goldsboro, NC

President, PDNC, LLC an affiliate of Cheney Brothers, Inc.; Formerly Chief Executive Officer, Pate Dawson Company (Food Service Distribution)

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

JERRY C. ALEXANDER

Vice President

DAN R. ELLIS, JR.

Vice President and Corporate Secretary

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

JERRY C. ALEXANDER

Executive Vice President

DAN R. ELLIS, JR.

Executive Vice President, Chief Financial Officer,
Corporate Secretary, and Treasurer

MICHAEL T. BRYANT

Executive Vice President

L. TAYLOR HARRELL

Executive Vice President

Regional Executives of Southern Bank and Trust Company

GREGORY A. SHACKELFORD

Senior Vice President
South Region

JERRY C. ALEXANDER

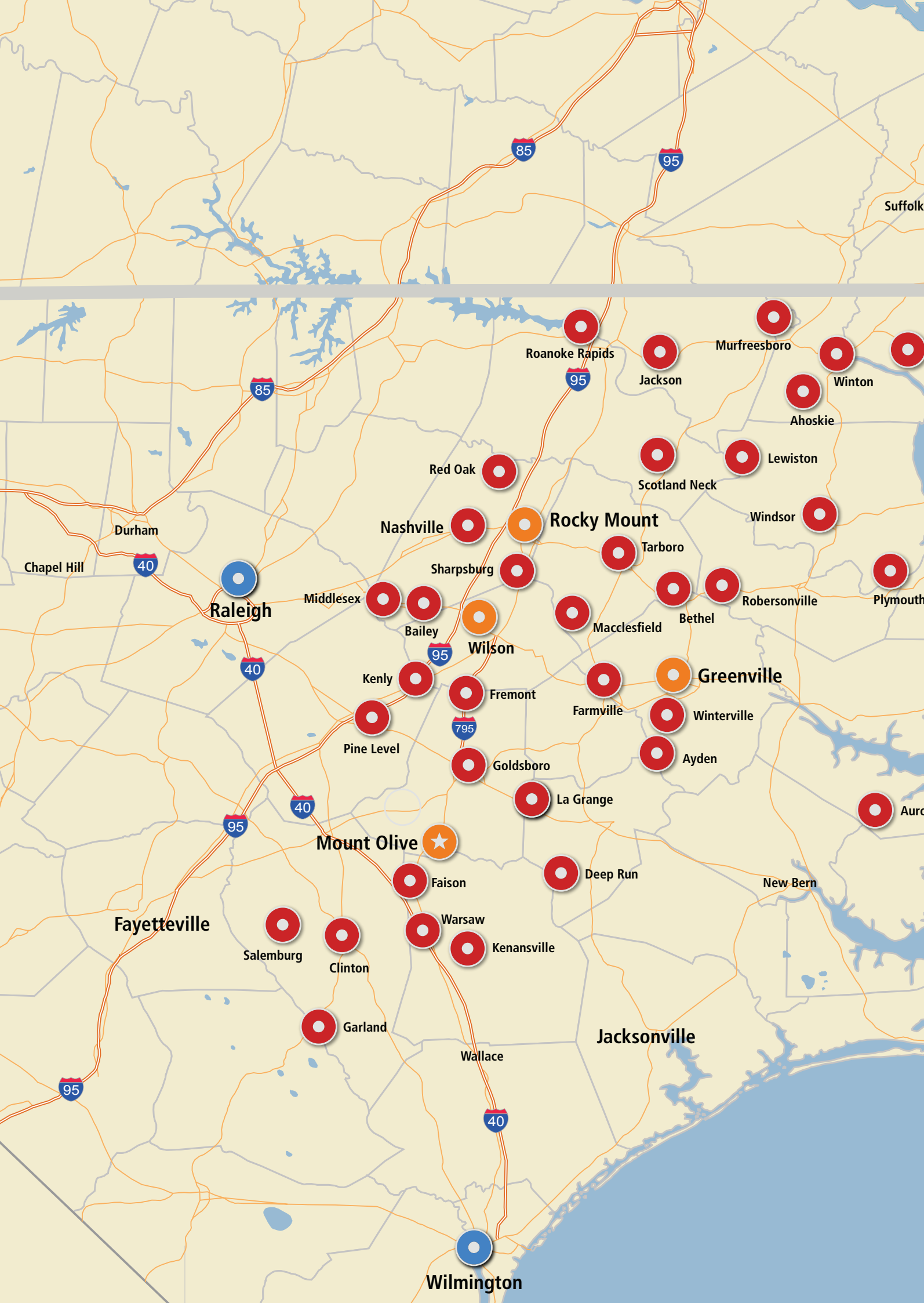
Executive Vice President
Northeast Region

MICHAEL T. BRYANT

Executive Vice President
West Region

L. TAYLOR HARRELL

Executive Vice President
Hampton Roads Region





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 \$2.5 billion, the bank operates Over 60 locations in North Carolina and Virginia.



Branch Location



Multiple branches



Loan Office



Corporate Headquarters

Ahoskie
506 E. Main St.
Ahoskie, NC 27910
252.332.5149

Aurora
298 N. Fifth St.
Aurora, NC 27806
252.322.4046

Ayden
236 3rd St.
Ayden, NC 28513
252.746.6138

Bailey
6174 Main St.
Bailey, NC 27807
252.235.4071

Belhaven
148 E. Main St.
Belhaven, NC 27810
252.943.2184

Bethel
7458 Main St.
Bethel, NC 27812
252.825.0031

Chesapeake - Cedar
1217 Cedar Rd.
Chesapeake, VA 23322
757.549.8787

Chesapeake - Greenbrier
1304 Greenbrier Pkwy.
Chesapeake, VA 23320
757.436.0192

Chesapeake - Western
3343 Western Branch Blvd.
Chesapeake, VA 23321
757.638.9383

Clinton
1008 Sunset Ave.
Clinton, NC 28328
910.592.9005

Deep Run
3410 Old Hwy 11
Deep Run, NC 28525
252.568.4141

Edenton
101 W. Queen St.
Edenton, NC 27932
252.482.8466

Faison
110 S. West Center St.
Faison, NC 28341
910.267.4351

Farmville
4217 E. Church St.
Farmville, NC 27828
252.753.2161

Fremont
101 North Wilson St.
Fremont, NC 27830
919.242.6011

Garland
83 S. Bladen Ave.
Garland, NC 28441
910.529.3651

Gatesville
203 Main St.
Gatesville, NC 27983
252.357.0190

Goldsboro - Ash
2501 E. Ash St.
Goldsboro, NC 27534
919.734.2909

Goldsboro - Wayne
2301 Wayne Memorial Dr.
Goldsboro, NC 27534
919.735.1207

Greenville - Charles
2310 S. Charles Blvd.
Greenville, NC 27858
252.353.8600

Greenville - Medical Park
2275 Stantonsburg Rd.
Greenville, NC 27834
252.551.3033

Jackson
208 West Jefferson St.
Jackson, NC 27845
252.534.1156

Kenansville
416 S. Main St.
Kenansville, NC 28349
910.296.0210

Kenly
101 West Second St.
Kenly, NC 27542
919.284.7000

Kill Devil Hills
202 S. Croatan Hwy.
Kill Devil Hills, NC 27948
252.449.4499

Kitty Hawk
4804 N Croatan Hwy
Kitty Hawk, NC 27949
252.261.1326

La Grange
208 S. Caswell St.
La Grange, NC 28551
252.566.4020

Lewiston
127 Main St.
Lewiston-Woodville, NC 27849
252.348.2561

Macclesfield
105 N. Railroad St.
Macclesfield, NC 27852
252.827.2111

Manteo
704 S. Hwy. 64\264
Manteo, NC 27954
252.475.3688

Middlesex
11438 East Finch Ave.
Middlesex, NC 27557
252.235.3144

Mount Olive - Breazeale
800 N. Breazeale Ave.
Mount Olive, NC 28365
919.658.7100

Mount Olive - Center
100 N. Center St.
Mount Olive, NC 28365
919.658.7000

Murfreesboro
336 E. Main St.
Murfreesboro, NC 27855
252.398.4174

Nashville
209 S. Barnes St.
Nashville, NC 27856
252.459.2117

Norfolk - Boush
403 Boush St.
Norfolk, VA 23510
757.446.6920

Norfolk - Colley
4815 Colley Ave.
Norfolk, VA 23508
757.648.1650

Pine Level
109 Peedin Ave.
Pine Level, NC 27568
919.965.5721

Plymouth
612 Washington St.
Plymouth, NC 27962
252.793.1115

Red Oak
8315 Red Oak Blvd.
Red Oak, NC 27868
252.443.2138

Roanoke Rapids
1580 E. 10th St.
Roanoke Rapids, NC 27870
252.535.3043

Robersonville
111 N. Main St.
Robersonville, NC 27871
252.795.3041

Rocky Mount - Benvenue
1405 Benvenue Rd.
Rocky Mount, NC 27804
252.407.7777

Rocky Mount - Franklin
224 S. Franklin St.
Rocky Mount, NC 27804
252.977.2825

Rocky Mount - Oakwood
107 S. Fairview Rd.
Rocky Mount, NC 27801
252.443.1237

Rocky Mount - Westridge
3690 Sunset Ave.
Rocky Mount, NC 27804
252.443.7800

Salemburg
102 North Main St.
Salemburg, NC 28385
910.525.4149

Scotland Neck
810 S. Main St.
Scotland Neck, NC 27874
252.826.3181

Sharpsburg
3938 S. Hathaway Blvd.
Sharpsburg, NC 27878
252.977.9855

Suffolk
221 Western Ave.
Suffolk, VA 23434
757.923.4868

Tarboro
422 Main St.
Tarboro, NC 27886
252.823.2184

Virginia Beach - Boulevard
3720 Virginia Beach Blvd.
Virginia Beach, VA 23452
757.446.6970

Virginia Beach - Kempsville
1870 Kempsville Rd.
Virginia Beach, VA 23464
757.446.6950

Virginia Beach - Laskin Road
1756 Laskin Rd.
Virginia Beach, VA 23454
757.648.1670

Virginia Beach - Lynnhaven
601 Lynnhaven Pkwy
Virginia Beach, VA 23452
757.648.1690

Warsaw
114 N. Pine St.
Warsaw, NC 28398
910.293.7176

Wilson - Forest Hills
1701 Forest Hills Road West
Wilson, NC 27893
252.206.5510

Wilson - Nash
2300 Nash Street North
Wilson, NC 27896
252.206.5500

Windsor
101 N. King St.
Windsor, NC 27983
252.794.3011

Winterville
4259 Winterville Pkwy
Winterville, NC 28590
252.355.6189

Winton
301 N. Main Street
Winton, NC 27986
252.358.3111

Commercial Credit Offices

Elizabeth City
101 E. Ehringhaus St.
Elizabeth City, NC 27906
252.334.1619

Raleigh
3101 N. Glenwood Ave., Suite 203
Wilmington, NC 28405
919.788.1596

Wilmington
6752 Rockspring Rd, Suite 100
Wilmington, NC 28405
910.256.3657



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