

SOUTHERN BANCSHARES (N.C.), INC.



ANNUAL REPORT 2021





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.



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Letter to Shareholders

March 21, 2022

The year 2021 saw our Company as well as our industry, state, and nation move gradually toward normalcy from the worst of the pandemic. While we have felt the continued weight of COVID during this year, we are grateful the burden was modest compared to that felt by those in our healthcare systems and schools. Our associates' resiliency continues to be amazing. Our Board of Directors could not be more proud of their strength and progress during this trying time. We are pleased to report that our Company's condition remains strong, and we have great optimism about the future.

The last three years have made it clear that focusing on community banking principles continues to be the bedrock of our success. Our recent growth has clearly been the result of the excellent work of our team; however, we also recognize that the numerous stimulus programs enacted by the Federal Government have distorted our economy in many ways. We have seen material disruptions in supply chains, employment markets, and a level of inflation not seen for 40 years. The Federal Reserve Bank has signaled its intentions to lift rates from historic lows. While a rising-rate environment typically portends better bank performance over time, our greater concern is the damage wrought to consumers and commercial customers if the Federal Reserve Bank executes poorly. We believe strongly that ours can be a forgiving business over time as long as government policy supports a healthy consumer.

Once again, Southern Bank has enjoyed historic increases in both loans and deposits during the year totaling \$139.9 million and \$603.4 million, respectively. We are sound financially and stand ready for future developments; however, the unknown continues to be pandemic-related market distortions and the possibility they may create headwinds to our success in future periods.

Our Company enjoyed another year of record demand for mortgage services, with our mortgage team closing a remarkable 1,366 mortgage loans totaling \$205.9 million during 2021. Southern Investment Services also enjoyed a banner year, growing their total revenue by \$3.6 million, representing a 50% increase. I personally want to applaud both teams' efforts in delivering such strong performance that contributed meaningful results to our company's bottom line.

As mentioned in previous letters to shareholders, the change in accounting rules related to fluctuations in the market value of our long-held equity security investments again had a significant impact on our 2021 net income. During 2021, the value of those investments increased by \$45.4 million, net of income tax, which is included in our reported net income. However, as shown on page 6 of the Annual Report, our net income for 2021, excluding the appreciation in those instruments, was \$48.2 million, which we think is a far more telling measure of our progress as an organization. This accounting treatment for equity securities will continue to cause volatility in our earnings even though economically nothing has changed in how we manage our company.

In another notable 2021 event, our Company raised \$90.0 million in subordinated debt and senior notes. Market conditions allowed us to complete this offering at very competitive rates and should help to support our company's growth for years to come.

We continued to increase our investment in our people. We take this investment very seriously, as we recognize that our people ARE the bank to our customers. It remains one of our foundational commitments that we invest in their careers and maintain a culture of caring while encouraging the right balance of family, faith, and commitment to work. Making investments in their professional development remains a cornerstone of our Company's success. In the spirit of that commitment, we started construction of a state-of-the-art Learning and Development Center on the 3rd floor of our Medical Park banking facility on Stantonsburg Road in Greenville, North Carolina. With the completion of this facility, we will have a central hub through which to host local and regional events, as well as to support virtual learning for our associates.

Our Company continued to make significant investments in needed information technology platforms that are really too numerous to list. Most involve data security infrastructure and redundancy, which are foundational to the relationship of trust we have with our customers. Our entire Information Technology team has had an eventful and successful year. We salute their extra effort in delivering seamless and reliable

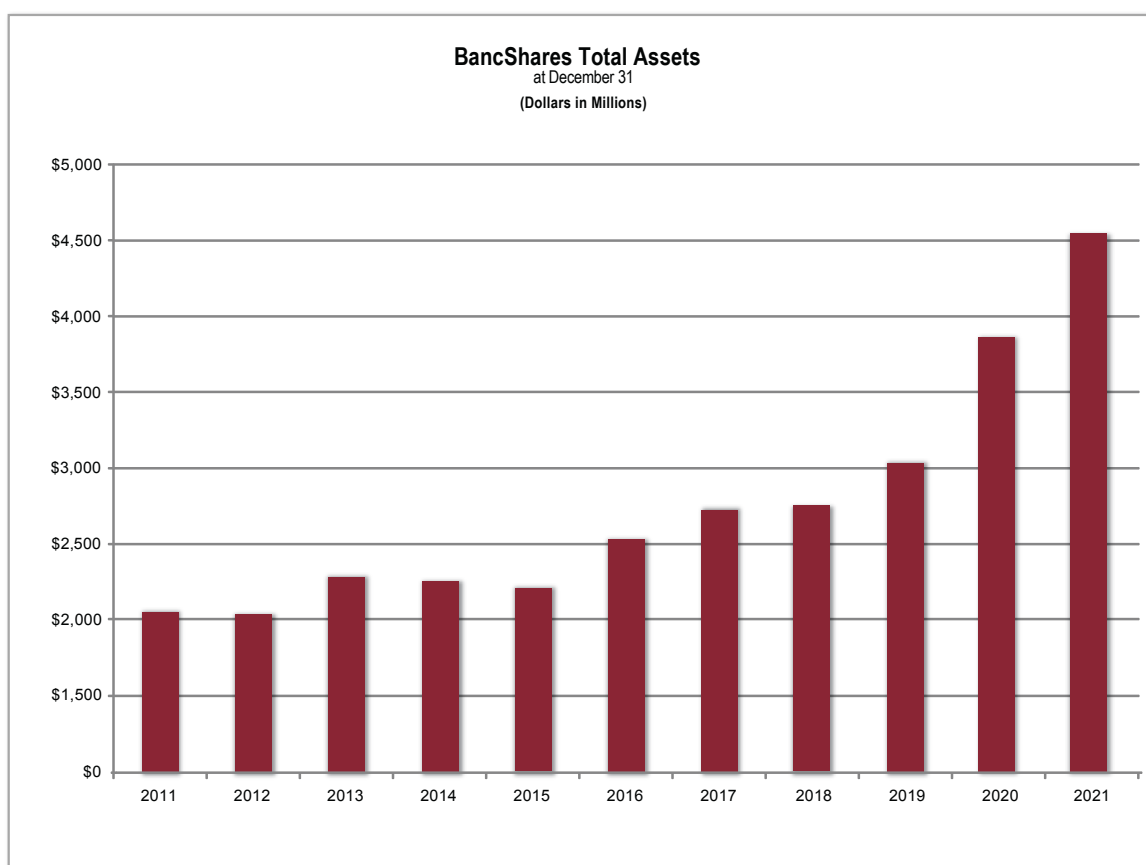
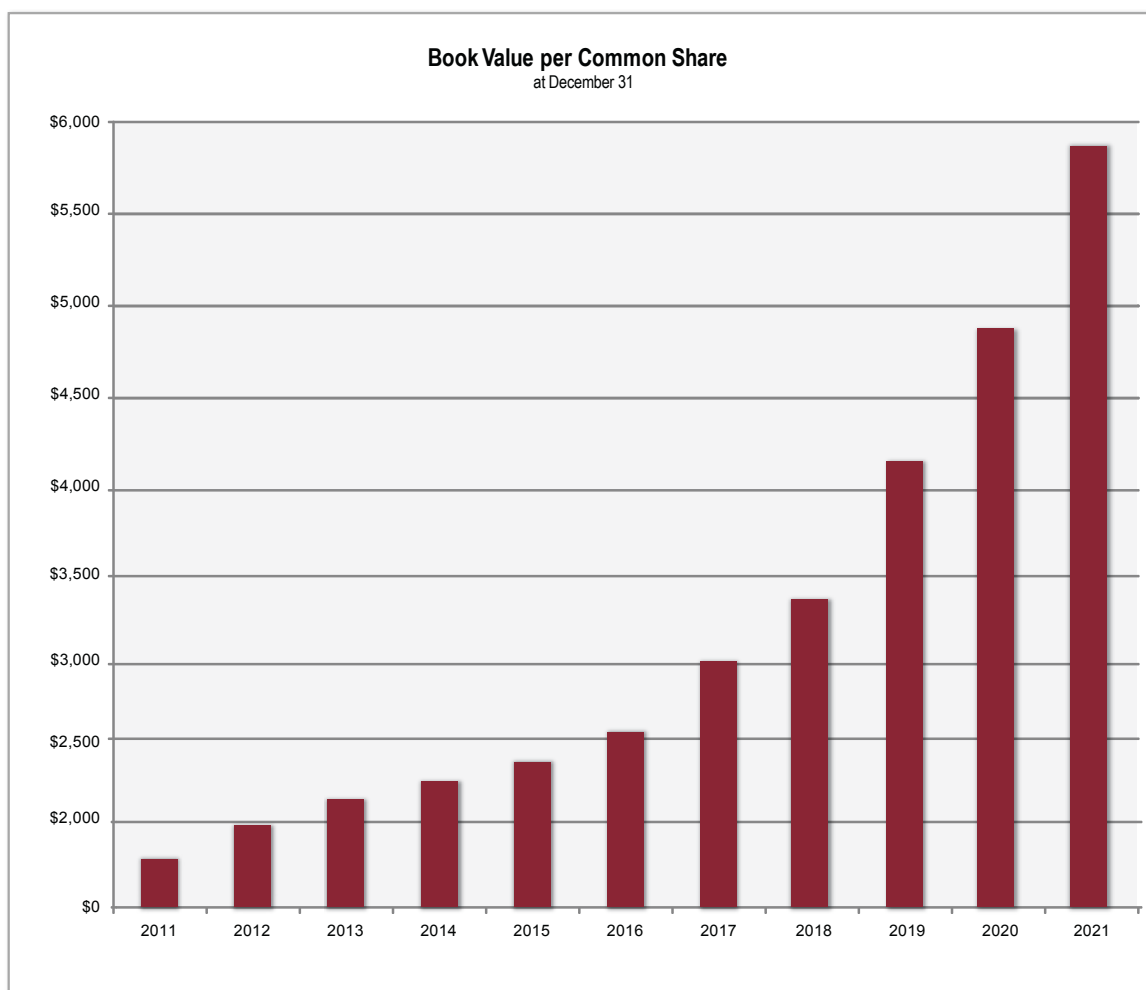
solutions for our associates and safety for our customers.

Our Company will continue to make investments in its customer-focused business model. We endeavor to be ever-responsive and attentive to our customer relationships in a world that appears to grow more remote and automated by the day. We firmly believe there is untold value in creating an environment where we encourage our leaders to invest meaningful time with their teams and devote time in developing and deepening relationships with our customers. This will allow us to better understand and serve their needs and, over the long term, provide a truly distinctive banking experience.

In closing, we would like to thank our associates, shareholders, and customers for their continued loyalty and for all they do for our Company. As we now turn our focus to 2022 and the hopes for a gradual return to a more normal environment for us all, we look forward with great optimism as our Company remains favorably positioned for continued growth. As always, we offer our sincere appreciation for your loyalty and confidence in our organization.



Drew M. Covert
*Chairman of the Board and
Chief Executive Officer*



2021 Financial Report

Financial Summary and Selected Financial Data
(Dollars in Thousands, Except Per Share Data)

	December 31,				
	2021	2020	2019	2018	2017
SUMMARY OF OPERATIONS					
Interest income	\$ 123,038	\$ 118,135	\$ 109,068	\$ 101,560	\$ 98,384
Interest expense	5,119	8,203	11,094	6,995	5,756
Net interest income	117,919	109,932	97,974	94,565	92,628
Provision (recovery) for loan losses	(815)	9,115	1,486	2,799	2,323
Net interest income after provision (recovery) for loan losses	118,734	100,817	96,488	91,766	90,305
Noninterest income	84,849	41,105	54,722	17,356	17,602
Noninterest expense	88,434	85,838	78,741	72,741	72,744
Income before income taxes	115,149	56,084	72,469	36,381	35,163
Income taxes	21,603	11,448	15,595	6,836	1,273
Net income, as reported	\$ 93,546	\$ 44,636	\$ 56,874	\$ 29,545	\$ 33,890
Less: Income (loss) related to marketable equity securities	45,371	8,881	25,079	(2,521)	-
Adjusted net income, non-GAAP	\$ 48,175	\$ 35,755	\$ 31,795	\$ 32,066	\$ 33,890
SELECTED YEAR-END BALANCES					
Total assets	\$4,590,980	\$3,835,865	\$3,024,265	\$2,684,092	\$2,655,308
Loans	2,439,549	2,299,629	1,842,147	1,708,220	1,634,903
Investment securities, cash, and cash equivalents	1,987,233	1,380,288	1,033,277	840,432	876,151
Interest-earning assets	4,405,227	3,677,192	2,853,476	2,522,329	2,490,135
Deposits	3,919,183	3,315,800	2,502,339	2,299,627	2,246,030
Long-term borrowings	88,874	23,711	73,711	23,711	30,836
Interest-bearing liabilities	2,685,595	2,216,038	1,821,269	1,636,167	1,638,250
Shareholders' equity	466,939	393,165	360,634	293,477	294,763
Common shares outstanding	79,357	80,085	81,020	81,201	81,223
SELECTED AVERAGE BALANCES					
Total assets	\$4,278,301	\$3,498,482	\$2,853,236	\$2,655,252	\$2,572,327
Loans	2,353,253	2,144,864	1,744,859	1,678,790	1,585,454
Investment securities, cash, and cash equivalents	1,787,291	1,206,462	967,675	841,947	874,186
Interest-earning assets	4,111,790	3,328,057	2,689,445	2,496,579	2,436,981
Deposits	3,660,909	2,941,662	2,407,447	2,261,645	2,168,826
Long-term borrowings	69,395	103,084	41,656	25,815	30,836
Interest-bearing liabilities	3,783,488	2,059,614	1,712,948	1,627,546	1,610,557
Shareholders' equity	439,113	355,433	327,799	289,798	266,781
Common shares outstanding	79,823	80,520	81,133	81,220	81,394
PROFITABILITY RATIOS (AVERAGES)					
Return on average total assets	2.19%	1.28%	1.99%	1.11%	1.32%
Return on average shareholders' equity	21.30%	12.56%	17.35%	10.20%	12.70%
Dividend payout ratio ⁽¹⁾	1.71%	2.74%	1.47%	1.47%	0.41%
LIQUIDITY AND CAPITAL RATIOS (AVERAGES)					
Loans to deposits	64.28%	72.91%	72.48%	74.23%	73.10%
Shareholders' equity to total assets	10.26%	10.16%	11.49%	10.91%	10.37%
PER SHARE OF COMMON STOCK					
Net income ⁽²⁾	\$ 1,168.54	\$ 547.29	\$ 681.30	\$ 339.92	\$ 389.54
Cash dividends	20.00	15.00	10.00	5.00	1.60
Book value ⁽³⁾	5,861.33	4,886.82	4,181.99	3,327.73	3,079.38

(1) Total common dividends paid for the year ended December 31 divided by net income available to the common shareholders for the year ended December 31

(2) Net income 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 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

Opinion

The accompanying condensed consolidated financial statements, which comprise the condensed consolidated balance sheets as of December 31, 2021 and 2020, 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 subsidiary as of December 31, 2021 and 2020 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 21, 2022.

In our opinion, the condensed consolidated financial statements referred to above of Southern BancShares (N.C.), Inc. and subsidiary as of December 31, 2021 and 2020 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.

Condensed Consolidated Statements

The condensed consolidated financial statements do not contain all the disclosures required by accounting principles generally accepted in the United States of America. Reading the condensed consolidated financial statements and this auditors' report on the statements referred to above, therefore, is not a substitute for reading the audited consolidated financial statements of Southern BancShares (N.C.), Inc. and subsidiary and the auditors' report on them.

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.

Dixon Hughes Goodman LLP

Greenville, North Carolina

March 21, 2022

DHG is registered in the U.S. Patent and Trademark Office to Dixon Hughes Goodman LLP.

2021 Financial Report

Condensed Consolidated Balance Sheets
(Dollars in Thousands, Except Per Share Data)

December 31,

2021 2020

ASSETS

Cash and cash equivalents:		
Cash and due from banks	\$ 35,106	\$ 19,002
Interest-bearing deposits with banks	138,469	236,872
Certificates of deposit with banks	11,946	17,043
Total cash and cash equivalents	185,521	272,917
Investment in marketable equity securities at fair value (cost of \$25,973 and \$23,057, respectively)	188,420	130,755
Investment securities available for sale, at fair value (amortized cost of \$1,617,009 and \$952,292, respectively)	1,613,292	976,616
Loans held for sale	15,126	18,101
Loans:		
Acquired loans	93,315	122,195
Non-acquired loans	2,346,234	2,177,434
Less allowance for loan and lease losses:		
Acquired loans	(1,860)	(2,608)
Non-acquired loans	(27,449)	(27,542)
Net loans	2,410,240	2,269,479
Premises and equipment, net	65,524	63,434
Operating lease right of use assets	4,035	5,719
Accrued interest receivable	12,034	12,213
Stock in Federal Home Loan Bank of Atlanta	1,855	2,633
Other real estate owned	86	442
Goodwill	26,649	26,649
Intangible assets	6,425	5,160
Bank owned life insurance	28,919	28,191
Other assets	32,854	23,556
Total assets	\$ 4,590,980	\$ 3,835,865

LIABILITIES

Deposits:		
Noninterest-bearing	\$ 1,386,132	\$ 1,178,736
Interest-bearing	2,533,051	2,137,064
Total deposits	3,919,183	3,315,800
Short-term borrowings	63,670	55,263
Long-term borrowings	88,874	23,711
Operating lease liabilities	4,231	5,909
Other liabilities	48,083	42,017
Total liabilities	4,124,041	3,442,700

SHAREHOLDERS' EQUITY

Preferred stock	1,802	1,805
Common stock, \$5 par value; 158,485 shares authorized; 79,357 and 80,085 shares issued and outstanding at December 31, 2021 and 2020, respectively	397	400
Surplus	27,043	27,043
Retained earnings	440,622	352,670
Accumulated other comprehensive income (loss)	(2,925)	11,247
Total shareholders' equity	466,939	393,165
Total liabilities and shareholders' equity	\$ 4,590,980	\$ 3,835,865

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.

2021 Financial Report

Condensed Consolidated Statements of Income and Comprehensive Income
(Dollars in Thousands, Except Per Share Data)

	Year ended December 31,	
	2021	2020
INTEREST INCOME		
Loans	\$ 100,646	\$ 99,466
Investment securities	21,945	17,847
Federal funds sold and deposits with banks	447	822
Total interest income	123,038	118,135
INTEREST EXPENSE		
Deposits	2,263	5,749
Short-term borrowings	60	131
Long-term borrowings	2,796	2,323
Total interest expense	5,119	8,203
Net interest income	117,919	109,932
Provision (recovery) for loan losses	(815)	9,115
Net interest income after provision (recovery) for loan losses	118,734	100,817
NONINTEREST INCOME		
Service charges on deposit accounts	6,859	6,756
Other service charges and fees	6,261	5,104
Investment securities gains	514	3,045
Marketable equity securities gains	54,749	11,533
Gain on sale of loans	4,931	6,133
Gain (loss) on sale and writedowns of other real estate owned	2	(124)
Investment services revenue	3,600	2,404
Other	7,933	6,254
Total noninterest income	84,849	41,105
NONINTEREST EXPENSE		
Personnel	54,329	50,036
Data processing	8,344	7,680
Occupancy	7,189	7,088
Furniture and equipment	6,146	6,830
FDIC assessments	1,226	723
Professional fees	2,590	2,487
Amortization of intangibles and mortgage servicing rights	1,668	1,599
FHLB advance prepayment penalty	-0	1,774
Other	6,942	7,621
Total noninterest expense	88,434	85,838
Income before income taxes	115,149	56,084
Income taxes	21,603	11,448
Net income	93,546	44,636
OTHER COMPREHENSIVE INCOME (LOSS):		
Unrealized gains (losses) arising during period on debt securities available for sale	(27,526)	17,623
Tax effect	6,239	(4,000)
Reclassification adjustment from security transactions	(514)	(3,045)
Tax effect	116	690
Net of tax amount	(21,685)	11,268
Pension obligation	7,564	429
Tax effect	(1,715)	(97)
Amortization of actuarial losses	2,149	1,492
Tax effect	(485)	(334)
Net of tax amount	7,513	1,490
Total other comprehensive income (loss)	(14,172)	12,758
Comprehensive income	\$ 79,374	\$ 57,394
PER SHARE INFORMATION		
Net income available to common shareholders per common share, basic and diluted	\$ 1,168.54	\$ 547.29
Cash dividends declared on common shares	20.00	15.00
Weighted average common shares outstanding	79,823	80,520

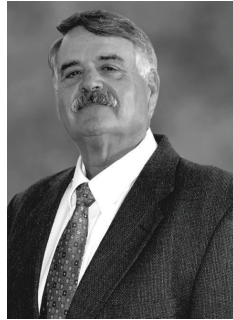
Directors and Officers

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

General Board of Directors



DREW M. COVERT,
Chairman
The Bank's and our
Chief Executive Officer
and Board Chairperson



JULIAN R. AYCOCK
President, Marr's, Inc.
(farming operations)



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



HOPE H. BRYANT
Vice Chairwoman, First
Citizens BancShares,
Inc. and First Citizens
Bank & Trust Company



JOEL K. BUTLER
Retired; formerly
President, Vidant Health
Foundation (health care)



MICHAEL L. CHESTNUTT
Managing Partner, Black,
Chestnutt and Johnson,
P.A. (public accounting)



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



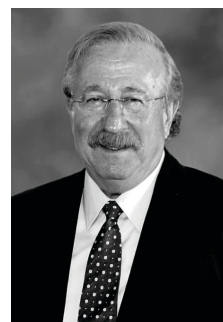
G. ROUSE IVEY
Self-employed farmer



J. GREY MORGAN
Retired: formerly the
Bank's and our Chief
Executive Officer and
Board Chairperson



JOHN C. PEGRAM, JR.
Retired: formerly the
Bank's and our Chief
Executive Officer and
Board Chairperson



THOMAS R. SALLENGER
Attorney; general
partner, Sallenger Law,
LLP (law firm)



MALCOLM R. SULLIVAN, JR.
Chief Executive Officer
Feelgoodz Holdings NC,
Inc.

Director Emeritus

M.J. McSORLEY

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

Senior Management

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



DREW M. COVERT
The Bank's and our Chief
Executive Officer and
Board Chairperson



L. TAYLOR HARRELL, III
President



JERRY C. ALEXANDER
Executive Vice President
Northeast Region



MICHAEL T. BRYANT
Executive Vice President
Legacy Region



EDWARD I. COLTRAIN
Executive Vice President
and Chief Operating
Officer



W. TRENT DUDLEY
Senior Vice President
Hampton Roads Region



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



SONDRA F. MCCORQUODALE
Executive Vice President
and Chief Digital Officer



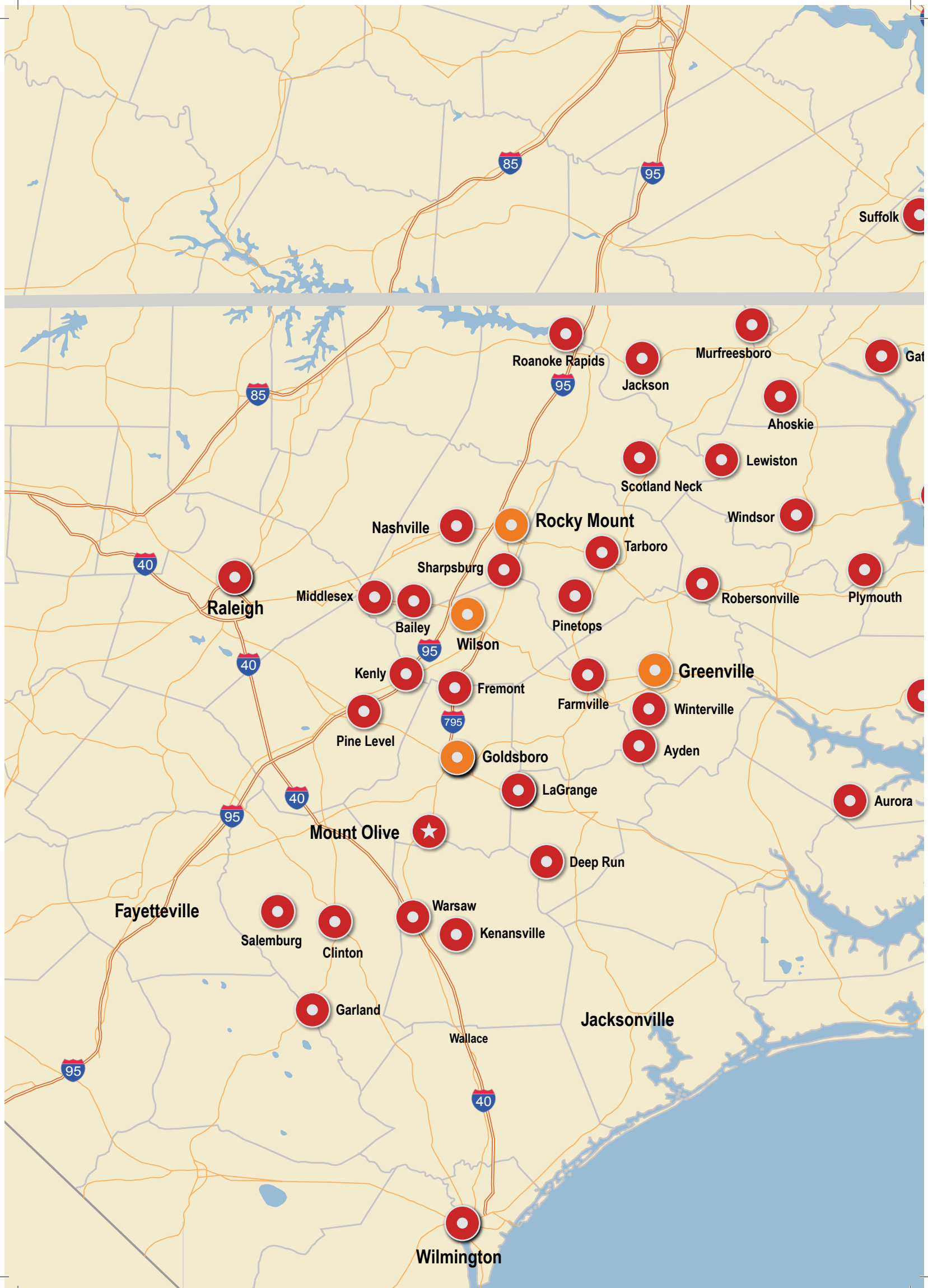
VALERIE W. ROBERSON
Senior Vice President
and Manager of Human
Resources



W. JASON WAUGHTEL
Senior Vice President
Coastal Region



ROBERT E. WOOD
Executive Vice President
and Chief Credit Officer



Suffolk

85

95

Roanoke Rapids

Jackson

Murfreesboro

Gat

85

Ahoskie

Lewiston

Scotland Neck

Windsor

Rocky Mount

Nashville

Tarboro

Robersonville

Plymouth

40

Raleigh

Middlesex

Sharpsburg

Bailey

Wilson

Pinetops

Kenly

Fremont

Greenville

Farmville

Winterville

40

Pine Level

795

Goldsboro

Ayden

Aurora

95

40

Mount Olive

LaGrange

Deep Run

Fayetteville

Salemburg

Clinton

Warsaw

Kenansville

Garland

Wallace

Jacksonville

95

40

Wilmington



Founded in 1901 as the Bank of Mount Olive, Southern Bank is among the oldest state-chartered commercial banks in North Carolina, with multiple locations in North Carolina and Virginia.

Branch Location
 Multiple branches
 Loan Production Office

☆ Corporate Headquarters

Branch Locations

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

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

Elizabeth City*

1875 West City Dr.
Elizabeth City, NC 27909
252.334.1619

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 27938
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

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

Murfreesboro*

336 E. Main St.
Murfreesboro, NC 27855
252.398.4174

Nashville*

209 S. Barnes St.
Nashville, NC 27856
252.459.2117

Nashville*

801 E Washington St.
Nashville, NC 27856
(ATM Only)

Newport News

11832 Rock Landing Dr., Suite 104
Newport News, VA 23606
757.446.9478
(Loan Production Office)

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

Pinetops*

102 E. Hamlet St.
Pinetops, NC 27864
252.827.2111

Plymouth*

612 Washington St.
Plymouth, NC 27962
252.793.1115

Raleigh

3201 Glenwood Ave, Suite 101
Raleigh, NC 27612
919.788.1596

Raleigh - Commercial Group

3201 Glenwood Ave, Suite 201
Raleigh, NC 27612
919.788.1596

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 - Oakwood*

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

Rocky Mount - Main*

230 Sunset Ave.
Rocky Mount, NC 27804
252.977.2825

Rocky Mount - Westridge*

3690 Sunset Ave.
Rocky Mount, NC 27804
252.443.7800

Rocky Mount*

3740 North Wesleyan Blvd.
Rocky Mount, NC 27804
(ATM Only)

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 - 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

Virginia Beach - Boulevard*

3720 Virginia Beach Blvd.
Virginia Beach, VA 23452
757.446.6970

Warsaw*

114 N. Pine St.
Warsaw, NC 28398
910.293.7176

Wilmington

6752 Rockspring Rd, Suite 100
Wilmington, NC 28405
910.256.3657

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

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