

ANNUAL REPORT 2015

SOUTHERN BANCSHARES (N.C.), INC.



Our interest is *You.*



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.



Our interest is *You.*

Letter to Stakeholders

March 31, 2016

At the writing of this letter, our company finds itself again looking back on what was another eventful, productive and prosperous year; a year that added to our history of strength while also allowing us to maintain our focus on the future. As such, it once again gives us great pleasure to report that our Company's financial position remains strong and its outlook bright.

This continues to be a transformative time for our industry and our company, but our core principles of community, careful management of asset quality and service excellence continue to distinguish our institution from our peers.

The resolution of loss share assets obtained through the late 2011 FDIC-assisted transaction continued at their expected pace and the value realized from the resolved assets continues to compare favorably to management's projections. The orderly and fair resolution of these assets continued in 2015 and we project to begin winding down this protracted process as we progress through 2016. The transaction continues to be a very favorable decision for the institution.

The economic environment in our markets continued to show modest improvements through 2015, with improvements witnessed in both the real estate and job markets. Interest rates remained at record low levels for the entire year, with the Federal Reserve finally increasing the target rate for Fed Funds, which subsequently led our company to increase the Prime lending rate by 25 basis points in December – the first such increase in nearly a decade.

Still, as we have experienced in preceding years, a continuation of the prolonged low interest rate environment, along with moderate loan demand, served to maintain ongoing pressure on our interest rate margins. Both short and long term rates continued to remain at or near historic lows through most of the year.

However, with our company's cost-of-funds ranking in the 9th percentile nationally, our cost structure compares favorably to our peers in the industry and continues to somewhat mitigate the effects of margin pressure. This favorable cost of funds is a solid reflection on the consistently high level of service our customers receive from our organization, affording us a client base that prefers our company to competitors based upon value and service rather than price.

Our Company's net income was \$7.86 million in 2015 and we increased the book value of our common shares from \$2,278 to \$2,345 during the year.

The bank experienced continued organic growth in new relationships, particularly with loans in our North Carolina and Virginia markets. Total loans and deposits of Southern Bancshares at December 31, 2015 were \$1.15 billion and \$1.80 billion, respectively. This represents a 3.86 percent decline in deposits and a 4.16 percent increase in loans outstanding which is consistent with our long-term strategic plan.

The bank successfully launched a new release of its best-in-class mobile banking solution late in 2015 and remains well positioned to both compete and prosper in the retail deposit customer segment in the future. As customers demand more sophisticated digital and electronic services, we will be committed to providing competitive solutions.

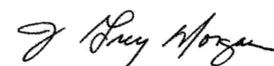
Also towards the end of the year, our company entered into a merger agreement whereby Heritage Bank and its parent company, Heritage Bankshares, Inc. of Norfolk, Virginia, would be merged into Southern BancShares (N.C.), Inc. and Southern Bank and Trust Company. The transaction closed earlier in 2016 and increased our assets by approximately \$319 million. This transaction increased our company's market share in the Hampton Roads region,

while also enhancing our presence without significantly adding to our cost structure. Heritage Bank's customers are scheduled to be migrated onto Southern Bank's core data processing platform and operating systems in the 2nd quarter of 2016. Our entire enterprise is excited to welcome our newest customers.

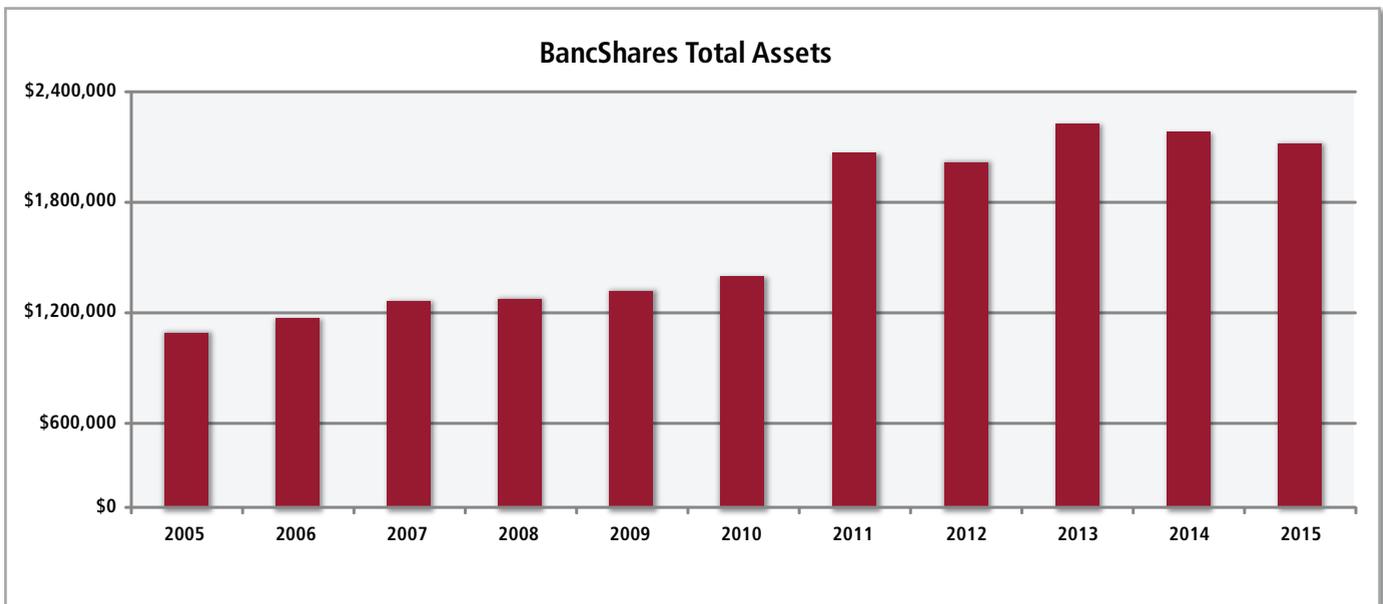
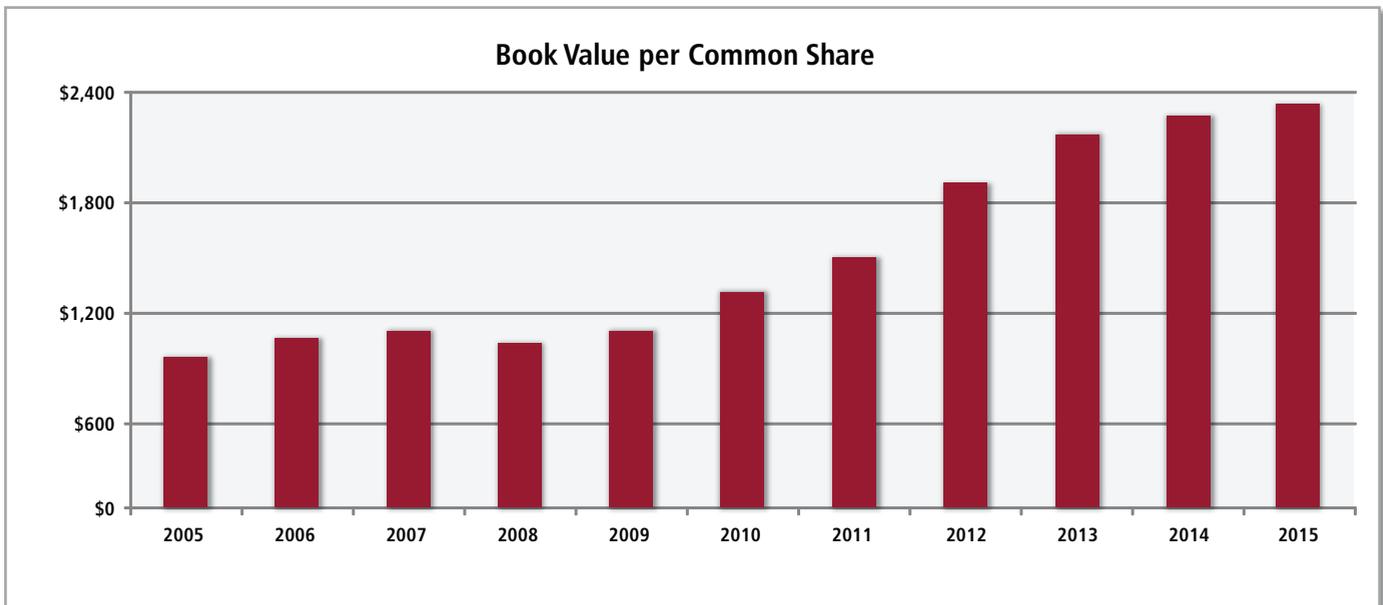
Our company continued executing its gradual branch realignment plan in several more of its North Carolina markets, including the consolidation of three branches in October and completing the sale of a fourth branch as we transitioned into January of 2016. The construction of new branch locations in Goldsboro and downtown Rocky Mount, including a new customer care and mortgage operations facility, began in 2015 and both are projected for completion during the summer of 2016.

This methodical yet deliberate approach in executing our branch network enhancement strategy is borne out of an unwavering focus on the future, adapting our service and branch delivery channels to fit the evolving banking needs of our customers, while positioning ourselves for continued prosperity for many years to come.

In closing, we would like to express our sincere appreciation to our shareholders, employees and customers for their continued trust, commitment and advocacy for our company. We are committed to maintaining our passion for serving others and to following the guiding principles that have served us well for over 115 years. We remain vigilant for new opportunities ahead and are optimistic about the future. Thank you for your unwavering loyalty and confidence in our organization.



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



2015 Financial Report

Financial Summary and Selected Financial Data

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

	2015	2014	2013	2012	2011
SUMMARY OF OPERATIONS					
Interest income	\$ 80,068	\$ 89,927	\$ 94,275	\$ 89,434	\$ 59,616
Interest expense	5,605	6,519	9,791	12,662	12,165
Net interest income	74,463	83,408	84,484	76,772	47,451
Provision (recovery) for loan losses	(2,162)	5,162	(2,105)	9,278	7,480
Net interest income after provision (recovery) for loan losses	76,625	78,246	86,589	67,494	39,971
Noninterest income	6,500	2,129	1,693	14,718	62,395
Noninterest expense	70,596	70,970	70,422	63,091	50,319
Income before income taxes	12,529	9,405	17,860	19,121	52,047
Income taxes	4,673	3,124	3,255	5,660	20,994
Net income	7,856	6,281	14,605	13,461	31,053
Net income (loss) attributable to non-controlling interests	-	-	-	(146)	27
Net income attributable to Southern BancShares (N.C.), Inc.	\$ 7,856	\$ 6,281	\$ 14,605	\$ 13,607	\$ 31,026

SELECTED YEAR-END BALANCES					
Total assets	\$ 2,155,893	\$ 2,226,921	\$ 2,248,059	\$ 2,025,239	\$ 2,047,491
Loans	1,150,837	1,104,901	1,174,134	1,140,770	1,193,778
Investment securities, cash and cash equivalents	916,880	1,012,785	936,993	707,676	612,503
Interest-earning assets	2,043,040	2,087,319	2,086,134	1,768,331	1,764,087
Deposits	1,802,251	1,874,681	1,899,251	1,706,201	1,660,551
Long-term borrowings	40,836	30,836	40,836	42,461	89,579
Interest-bearing liabilities	1,420,397	1,522,420	1,589,451	1,467,488	1,515,580
Shareholders' equity	216,431	210,989	202,396	164,023	179,263
Common shares outstanding	81,788	81,788	81,788	70,402	100,086

SELECTED AVERAGE BALANCES					
Total assets	\$ 2,200,246	\$ 2,217,721	\$ 2,185,503	\$ 2,020,989	\$ 1,559,829
Loans	1,118,638	1,145,299	1,166,463	1,152,434	851,830
Investment securities, cash and cash equivalents	1,015,733	939,762	857,563	658,620	553,591
Interest-earning assets	2,104,694	2,062,439	1,976,651	1,773,681	1,354,766
Deposits	1,877,939	1,874,170	1,840,557	1,675,159	1,274,124
Long-term borrowings	40,836	30,836	45,338	45,093	41,896
Interest-bearing liabilities	1,981,879	1,979,101	1,555,660	1,449,429	1,100,113
Shareholders' equity	212,991	209,735	189,899	190,157	146,944
Common shares outstanding	81,788	81,788	76,146	99,581	100,586

PROFITABILITY RATIOS (AVERAGES)					
Return on average total assets	0.36	0.28	0.67	0.67	1.99
Return on average shareholders' equity	3.69	2.99	7.69	7.16	21.11
Dividend payout ratio ⁽¹⁾	15.35	19.09	7.46	7.78	2.00

LIQUIDITY AND CAPITAL RATIOS (AVERAGES)					
Loans to deposits	59.57	61.11	63.38	68.80	66.86
Shareholders' equity to total assets	9.68	9.46	8.69	9.41	9.42

PER SHARE OF COMMON STOCK					
Net income ⁽²⁾	\$ 82.92	\$ 63.74	\$ 179.08	\$ 127.62	\$ 303.89
Cash dividends	1.60	1.60	1.60	1.60	1.60
Book value ⁽³⁾	2,344.61	2,278.07	2,172.86	1,927.94	1,506.65

(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 and E 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, 2015 and 2014, 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, 2015 and 2014 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 28, 2016.

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, 2015 and 2014 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 28, 2016

2015 Financial Report

Condensed Consolidated Balance Sheets

(Dollars in thousands, except per share data)

	December 31,	
	2015	2014
ASSETS		
Cash and cash equivalents:		
Cash and due from banks	\$23,644	\$28,641
Interest-bearing deposits with banks	203,076	381,241
Certificates of deposit with banks	60,333	60,335
Total cash and cash equivalents	287,053	470,217
Investment securities available for sale, at fair value (amortized cost of \$579,412 and \$487,366, respectively)	629,827	542,568
Loans held for sale	2,012	1,473
Loans and leases:		
Acquired loans	147,085	221,221
Non-acquired loans	1,003,752	883,680
Less allowance for loan and lease losses		
Acquired loans	(1,843)	(4,411)
Non-acquired loans	(12,811)	(12,676)
Net loans and leases	1,136,183	1,087,814
Premises and equipment, net	50,298	50,908
Accrued interest receivable	7,043	6,070
Stock in Federal Home Loan Bank of Atlanta	1,963	2,001
Other real estate owned:		
Covered under loss share agreements	11,692	21,228
Not covered under loss share agreements	1,097	1,756
FDIC receivable for loss share agreements	9,665	24,946
Goodwill	7,712	7,712
Intangible assets	5,407	5,901
Other assets	5,941	4,327
Total assets	\$2,155,893	\$2,226,921
LIABILITIES		
Deposits:		
Noninterest-bearing	\$487,412	\$458,434
Interest-bearing	1,314,839	1,416,247
Total deposits	1,802,251	1,874,681
Short-term borrowings	64,722	75,337
Long-term borrowings	40,836	30,836
FDIC true-up liability for loss share agreements	14,599	15,035
Other liabilities	17,054	20,043
Total liabilities	1,939,462	2,015,932
SHAREHOLDERS' EQUITY		
Series B non-cumulative preferred stock, no par value; \$2,722 liquidation value at December 31, 2015 and 2014; 408,728 shares authorized; 272,181 shares issued and outstanding at December 31, 2015 and 2014	1,361	1,361
Series C non-cumulative preferred stock, no par value; \$373 liquidation value at December 31, 2015 and 2014; 43,631 shares authorized; 36,923 shares issued and outstanding at December 31, 2015 and 2014	489	489
Series D non-cumulative preferred stock, \$.01 par value; \$21,375 liquidation value at December 31, 2015 and 2014, 39,750 shares authorized; 21,375 shares issued and outstanding at December 31, 2015 and 2014	-	-
Series E non-cumulative preferred stock, \$.01 par value; \$1,445 liquidation value, 79,680 shares authorized; 57,798 shares issued and outstanding at December 31, 2015 and 2014	1	1
Common stock, \$5 par value; 158,485 shares authorized; 81,788 shares issued and outstanding at December 31, 2015 and 2014	409	409
Surplus	49,862	49,862
Retained earnings	140,816	134,166
Accumulated other comprehensive income	23,493	24,701
Total shareholders' equity	216,431	210,989
Total liabilities and shareholders' equity	\$2,155,893	\$2,226,921

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.

2015 Financial Report

Condensed Consolidated Statements of Income and Comprehensive Income

(Dollars in thousands, except per share data)

	Year ended December 31,	
	2015	2014
INTEREST INCOME		
Loans and leases	\$67,679	\$79,435
Investment securities	11,020	9,167
Federal funds sold and deposits in other banks	1,369	1,325
Total interest income	80,068	89,927
INTEREST EXPENSE		
Deposits	2,924	3,836
Short-term borrowings	168	177
Long-term borrowings	2,513	2,506
Total interest expense	5,605	6,519
Net interest income	74,463	83,408
Provision (recovery) for loan and lease losses	(2,162)	5,162
Net interest income after provision (recovery) for loan and lease losses	76,625	78,246
NONINTEREST INCOME		
Service charges on deposit accounts	7,460	6,862
Other service charges and fees	3,952	3,652
Investment securities gains, net	4,685	2,897
Gain on sale of loans	643	316
Amortization on FDIC receivable for loss share agreements	(5,690)	(13,362)
Other FDIC receivable for loss share agreements income (expense)	(2,243)	2,707
Loss on sale and writedowns of other real estate owned	(6,250)	(5,887)
Investment services revenue	1,400	1,373
Other	2,543	3,571
Total noninterest income	6,500	2,129
NONINTEREST EXPENSE		
Personnel	39,637	36,709
Data processing	5,428	6,314
Occupancy	5,864	6,077
Furniture and equipment	5,128	5,899
FDIC assessments	1,636	1,714
Professional fees	3,554	3,541
Amortization of intangibles and mortgage servicing rights	1,242	1,398
Other	8,107	9,318
Total noninterest expense	70,596	70,970
Income before income taxes	12,529	9,405
Income taxes	4,673	3,124
Net income	7,856	6,281
OTHER COMPREHENSIVE INCOME (LOSS)		
Unrealized gains on investment securities available for sale:		
Unrealized gains (losses) arising during period on investment securities available for sale	(102)	20,197
Tax effect	38	(7,478)
Reclassification adjustment from security transactions	(4,685)	(2,897)
Tax effect	2,064	1,091
Net of tax amount	(2,685)	10,913
Pension adjustment	513	(12,653)
Tax effect	(191)	4,738
Reclassification adjustment for benefit plan items	1,932	866
Tax effect	(777)	(324)
Net of tax amount	1,477	(7,373)
Total other comprehensive income (loss)	(1,208)	3,540
Comprehensive income	\$6,648	\$9,821
PER SHARE INFORMATION		
Net income available to common shareholders per common share, basic and diluted	\$82.92	\$63.74
Cash dividends declared on common shares	1.60	1.60
Weighted average common shares outstanding	81,788	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
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, N.C.
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 of the Southern BancShares (N.C.), Inc.
Board of Directors and Vice Chairman of the Southern
Bank and Trust Company Board of Directors. Former Vice
President, Southern BancShares (N.C.), Inc. and former
President and CEO, Southern Bank and Trust Company

JOHN C. PEGRAM, JR.

Mount Olive, NC
Vice Chairman of the Southern BancShares (N.C.), Inc.
Board of Directors and Vice Chairman of the Southern
Bank and Trust Company Board of Directors. Former
Chairman of the Board and former President and Chief
Executive Officer of 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
CEO, 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.

W.A. POTTS

Mount Olive, NC
Retired Veterinarian

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.

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

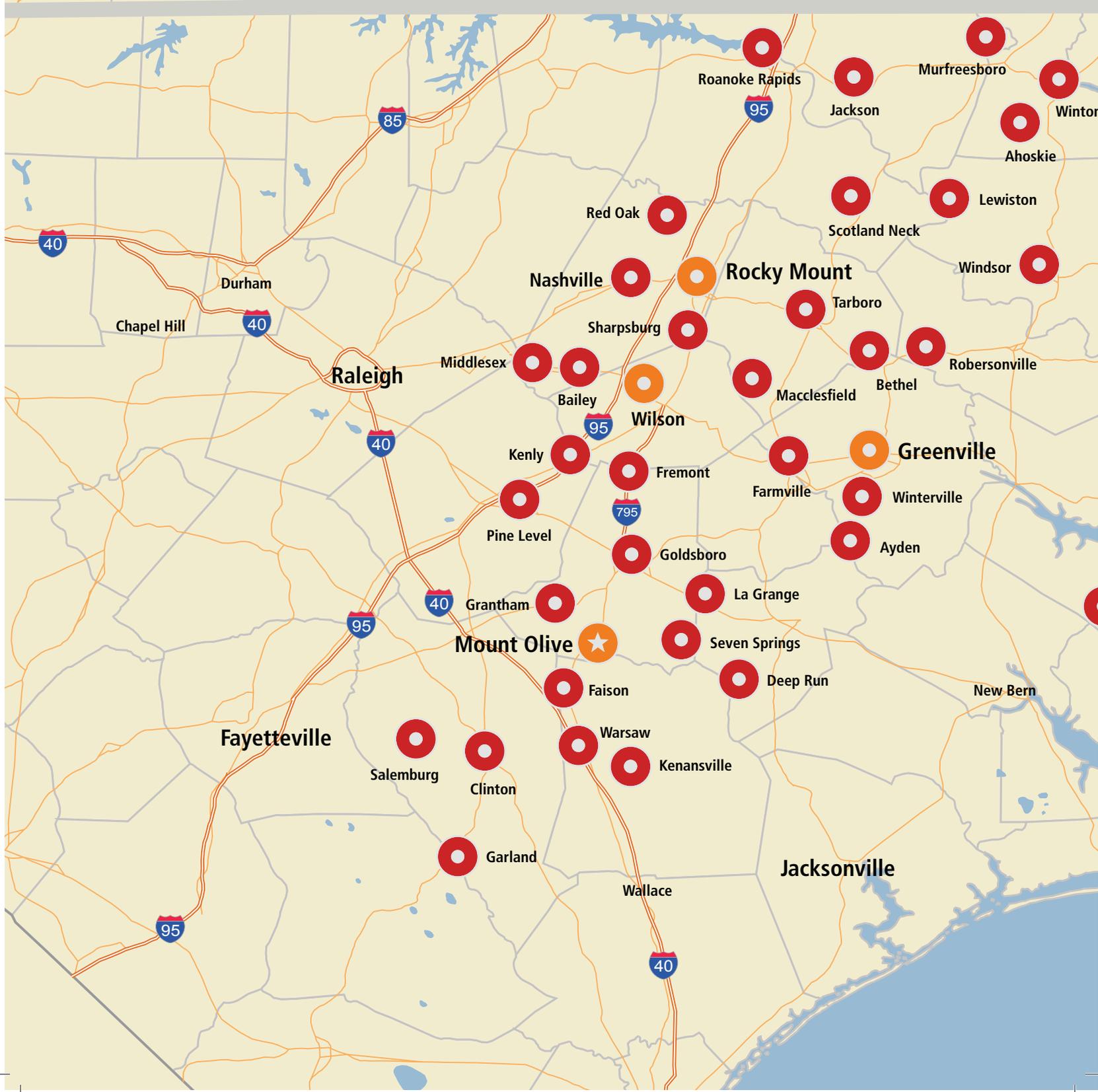
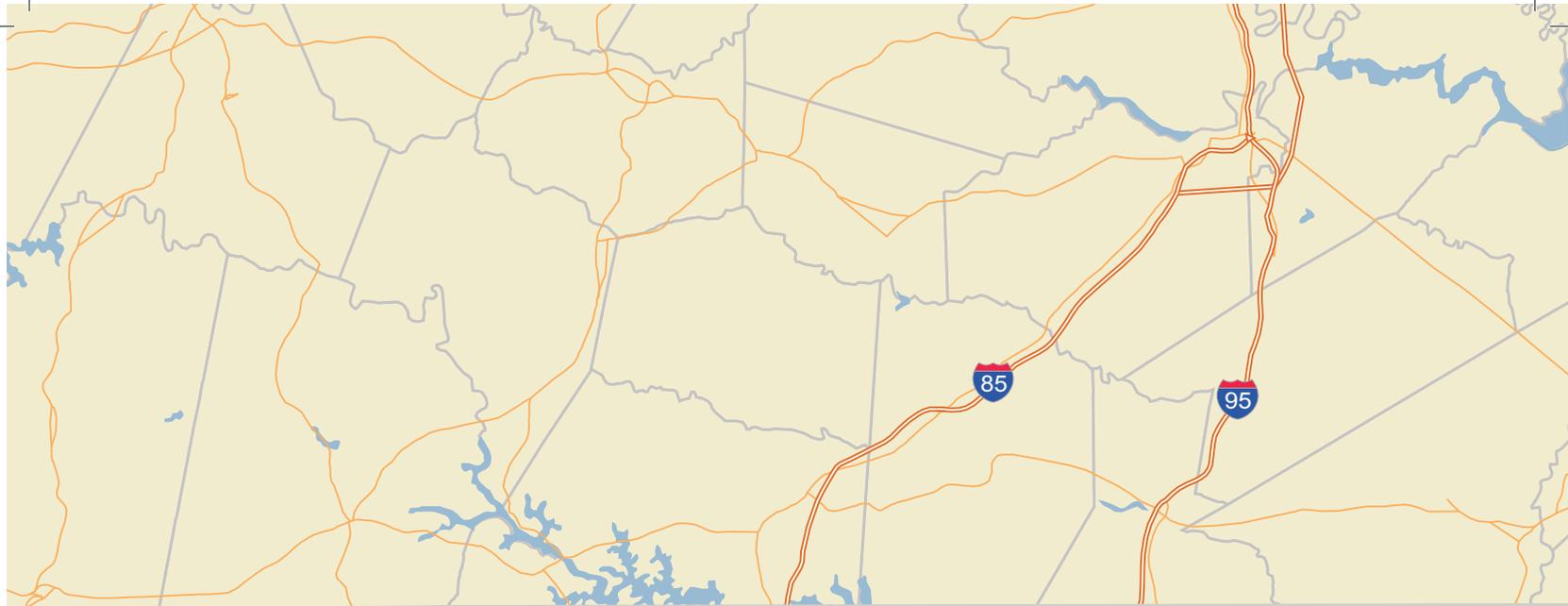
Regional Executives of Southern Bank and Trust Company

GREGORY A. SHACKELFORD
Senior Vice President
South Region

JERRY C. ALEXANDER
Executive Vice President
Northeast Region

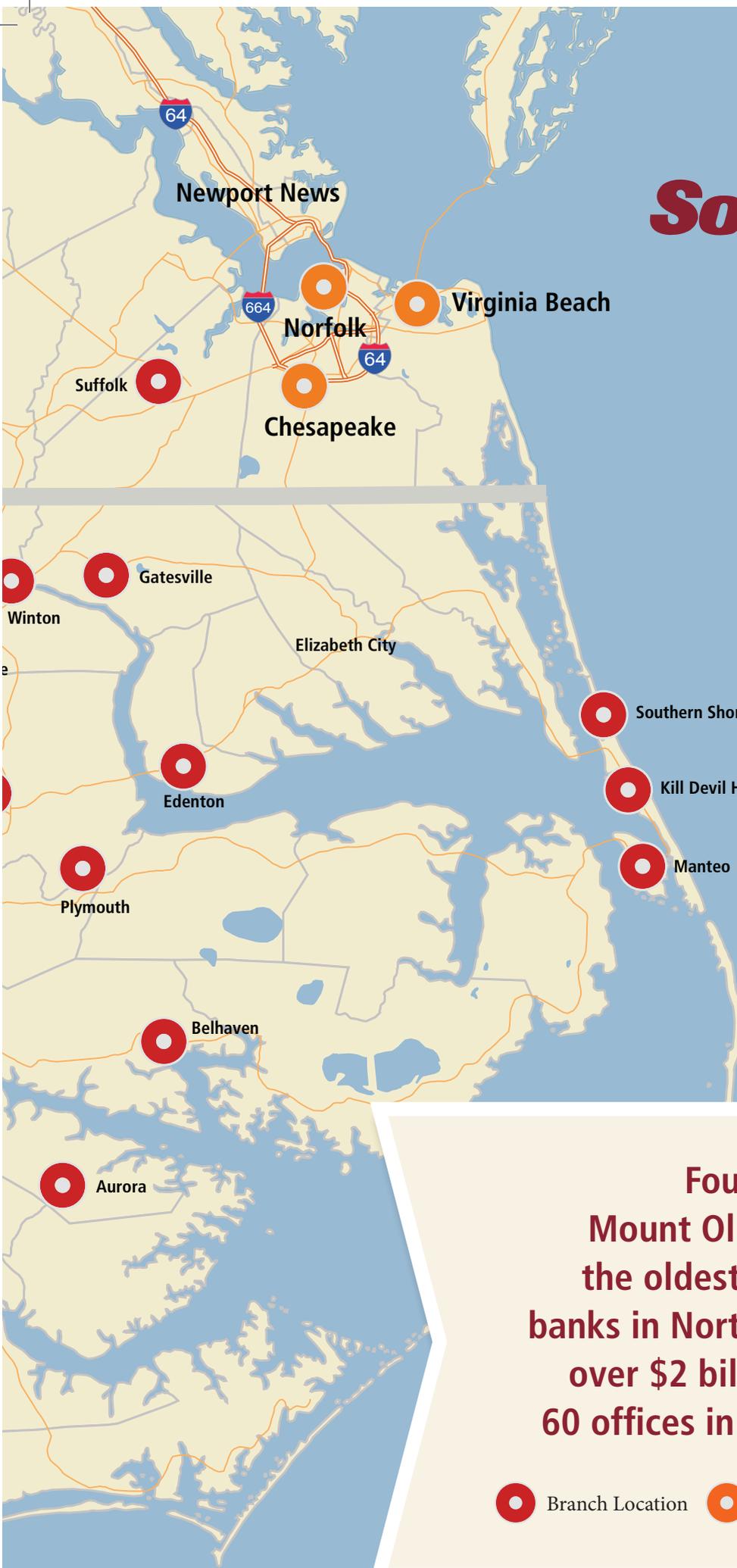
MICHAEL T. BRYANT
Executive Vice President
West Region

L. TAYLOR HARRELL
Executive Vice President
Hampton Roads Region





Our interest is *You.*



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 billion, the bank operates over 60 offices in North Carolina and Virginia.

● Branch Location ● Multiple Branches ☆ Corporate Headquarters

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

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

Ayden
236 3rd St.
Ayden, NC 28513
Telephone: 252.746.6138

Bailey
6174 Main Street
Bailey, NC 27807
Telephone: 252.235.4071

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

Bethel
7458 Main St.
Bethel, NC 27812
Telephone: 252.825.0031

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

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

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

Clinton
925 Sunset Ave.
Clinton, NC 28328
Telephone: 910.592.9005

Deep Run
3410 Old Highway 11
Deep Run, NC 28525
Telephone: 252.568.4141

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

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

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

Fremont
101 North Wilson Street
Fremont, NC 27830
Telephone: 919.242.6011

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

Gatesville
203 Main St.
Gatesville, NC 27938
Telephone: 252.357.0190

Goldsboro
2301 Wayne Memorial Drive
Goldsboro, NC 27534
Telephone: 919.735.1207

Grantham
3382 US Hwy 13 South
Goldsboro, NC 27530
Telephone: 919.689.2300

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

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

Jackson
208 W. Jefferson St.
Jackson, NC 27845
Telephone: 252.534.1156

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

Kenly
101 West Second Street
Kenly, NC 27542
Telephone: 919.284.7000

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

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

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

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

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

Middlesex
11438 East Finch Avenue
Middlesex, NC 27557
Telephone: 252.235.3144

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

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

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

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

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

Norfolk - Riverview
4101 Granby St.
Norfolk, VA 23504
Telephone: 757.446.6960

Pine Level
109 Peedin Avenue
Pine Level, NC 27568
Telephone: 919.965.5721

Plymouth
612 Washington St.
Plymouth, NC 27962
Telephone: 252.793.1115

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

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

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

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

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

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

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

Salemburg
102 North Main St.
Salemburg, NC 28385
Telephone: 910.525.4149

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

Seven Springs
306 Main St.
Seven Springs, NC 28578
Telephone: 252.569.3161

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

Southern Shores
5531 N. Croatan Hwy
Southern Shores, NC 27949
Telephone: 252.261.1326

Suffolk
221 Western Ave.
Suffolk, VA 23434
Telephone: 757.923.4868

Tarboro
422 Main St.
Tarboro, NC 27886
Telephone: 252.823.2184

Virginia Beach - First Colonial
1124 First Colonial Rd.
Virginia Beach, VA 23454
Telephone: 757.446.6940

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

Virginia Beach Boulevard
3720 Virginia Beach Blvd.
Virginia Beach, VA 23452
Telephone: 757.446.6970

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

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

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

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

Winterville
4259 Winterville Pkwy.
Winterville, NC 28590
Telephone: 252.355.6189

Winton
301 N. Main St.
Winton, NC 27986
Telephone: 252.358.3111



Our interest is *You.*

AHOSKIE, AURORA, AYDEN,
BAILEY, BELHAVEN, BETHEL,
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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

Southern BancShares (N.C.), Inc.

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