



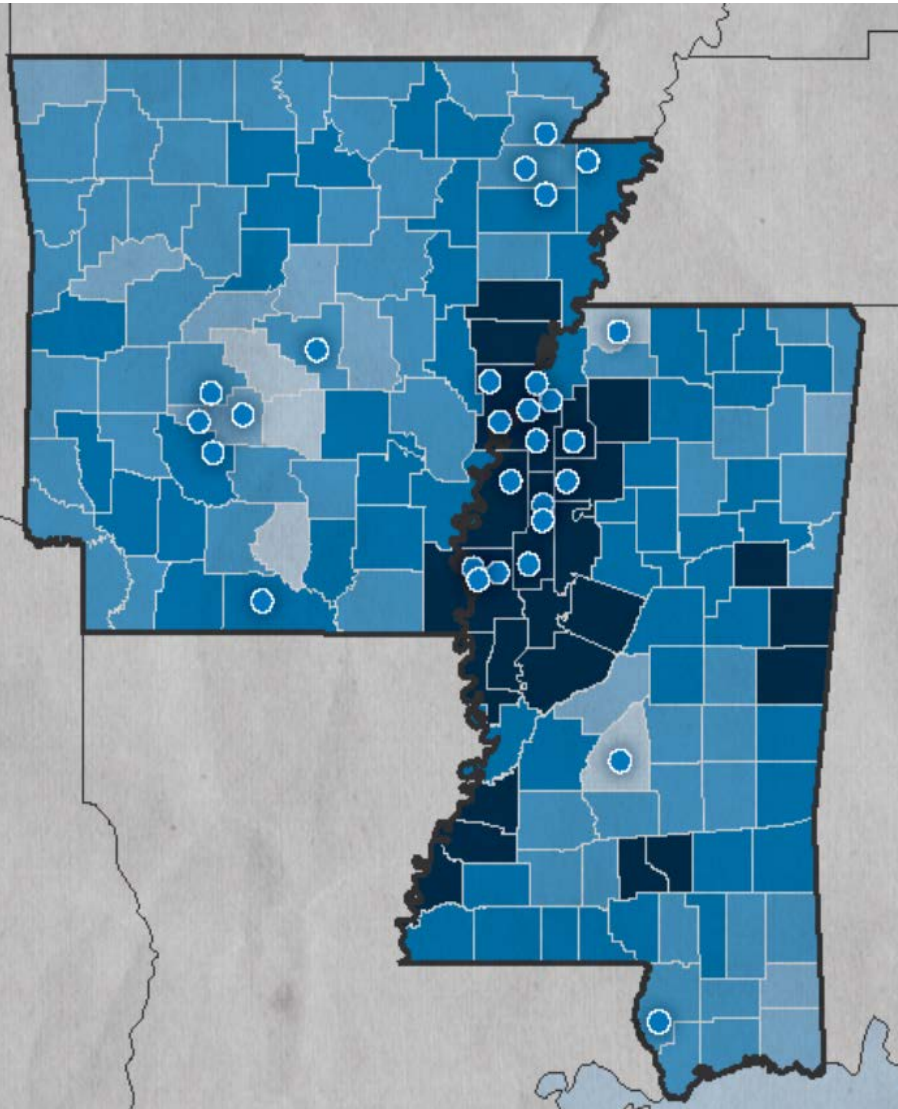
CDBA Social Impact Working Group

Dominik Mjartan
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EVP, Southern Bancorp, Inc.

banksouthern.com
southernpartners.org

Our Markets

Poverty Rates



27% The average poverty rate in the counties we serve.

37% The average child poverty rate in the counties we serve.

The counties in dark blue represent an average poverty rate of **28%** or more.*

*American Community Survey,
US Census, 2007-2011

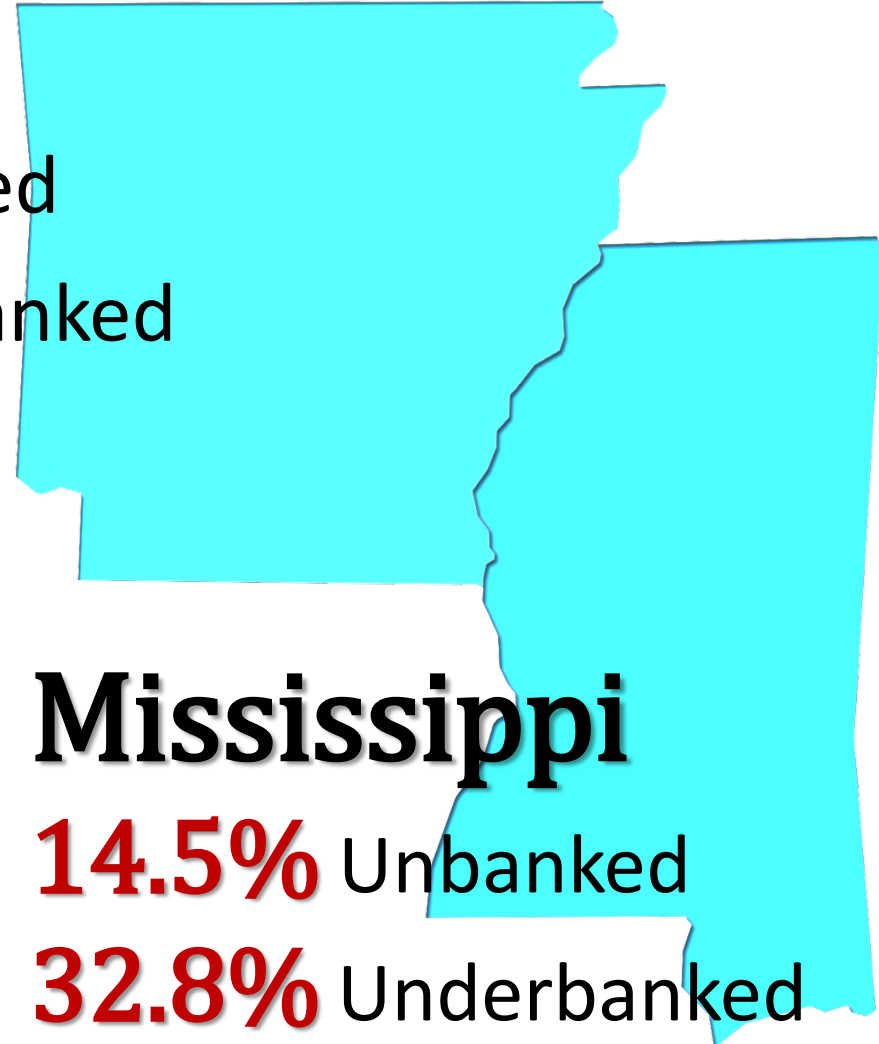
Our Markets

Unbanked and Underbanked

Arkansas

12.3% Unbanked

25.7% Underbanked



U.S.

7.7% Unbanked

20.0% Underbanked

Source: 2013 FDIC National Survey of
Unbanked and Underbanked Households

Mississippi

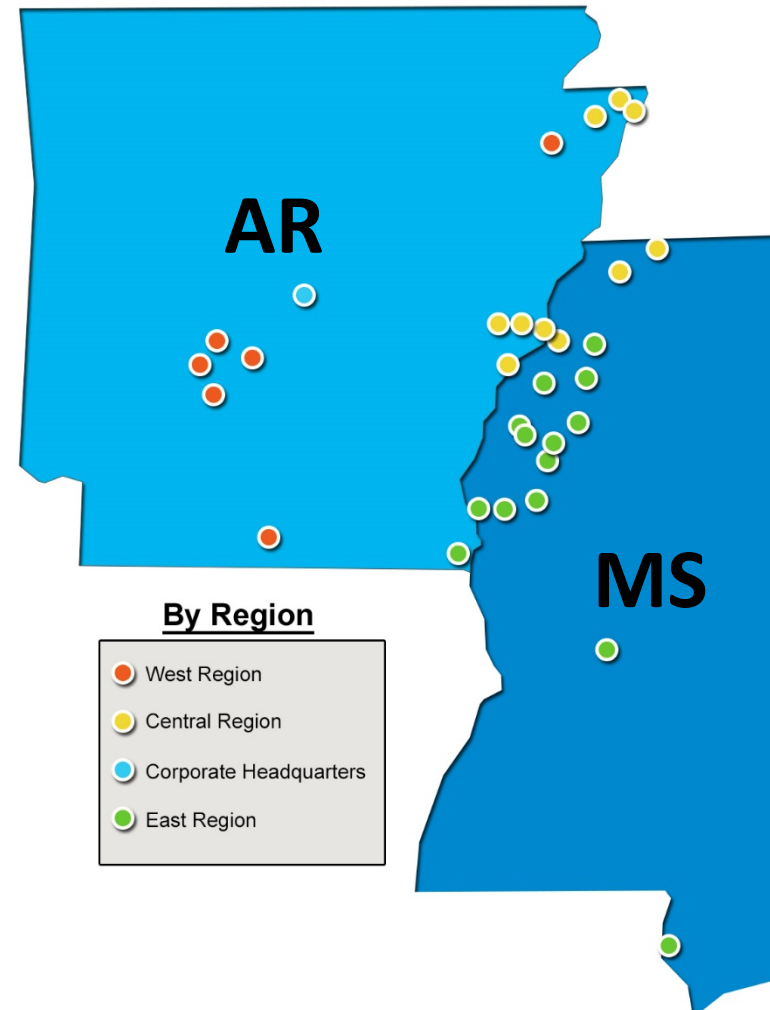
14.5% Unbanked

32.8% Underbanked

SCOPE AND SCALE

- 80,000 customers
- 42 branches
 - 23 in Arkansas
 - 19 in Mississippi
- \$1.1 Billion in assets
- 357 employees

Southern Bancorp Locations



LENDING

\$400 Million in new loans in high poverty markets annually

\$40 Million in home loans annually

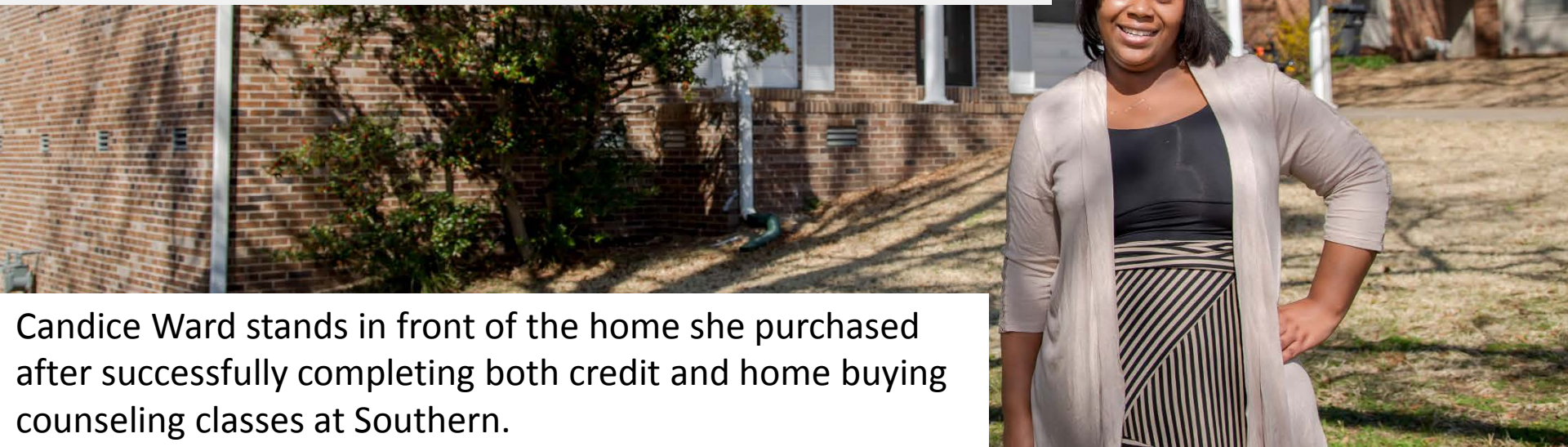
\$6 Million in average microloans annually

\$62,000 median mortgage (2014)

6,000 new loans annually

540 annual small business & microloans for less than \$50,000

55% of all loans for less than \$10,000



Candice Ward stands in front of the home she purchased after successfully completing both credit and home buying counseling classes at Southern.

FINANCIAL DEVELOPMENT

SERVICES

1,187 # of counseling clients served since 2005

1,120 # of Matched Savings Account Purchases since 1999

15,193 # of tax returns prepared through VITA since 2005

\$29.7 million Total credits and refunds back into the community since 2005

Over half of which came from the Earned Income Tax Credit, one of the nation's most effective anti-poverty tools.

10 YEAR TARGETS



Housing

Assist 10,000 people in attaining and/or sustaining affordable housing.



Entrepreneurship

Support the creation or retention of 100,000 jobs.



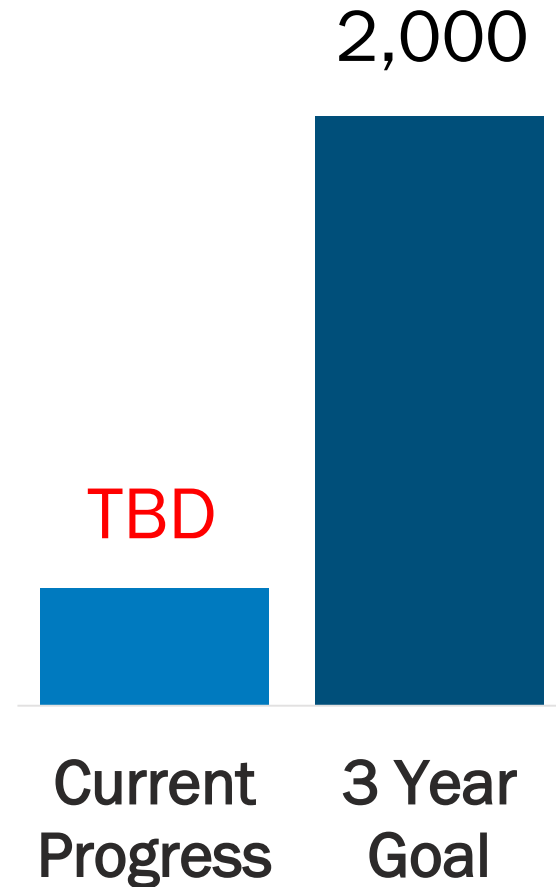
Savings

Empower 1,000,000 people to save.



Housing Mission Metrics

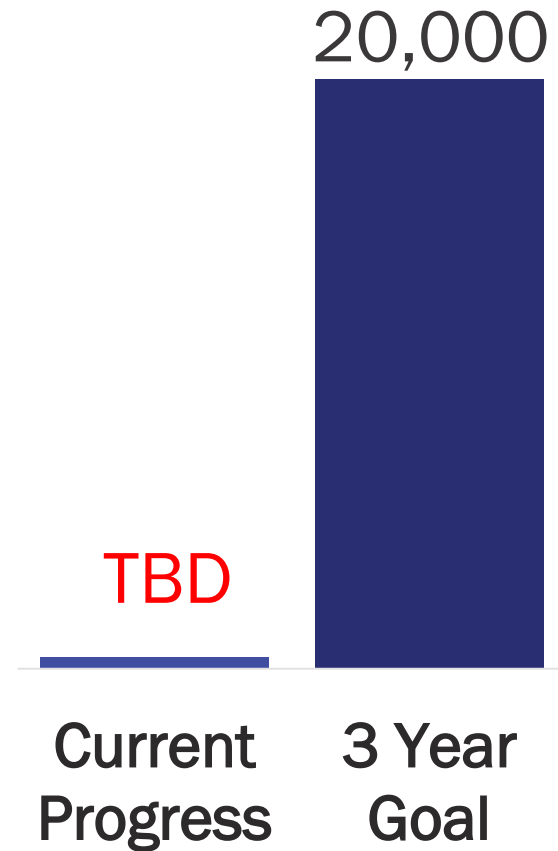
	2014	2015	2016 YTD
Home Purchase IDA Asset Purchases			
Home Repair IDA Asset Purchases			
Home Loans (#) – Single family			
Affordable Housing Units - Multifamily			
First Time Homebuyers (#)			
New Housing Counseling Clients			
Other Products/Services			





Entrepreneurship Mission Metrics

	2014	2015	2016 YTD
FTEs Supported by Business Loans			
FTEs Supported by Construction Loans			
Small Business IDA Asset Purchases			
Microloans			
Small business loans			
Businesses Financed (business borrowers #)			
Small Business Credit Score Increases			
Other Products/Services			

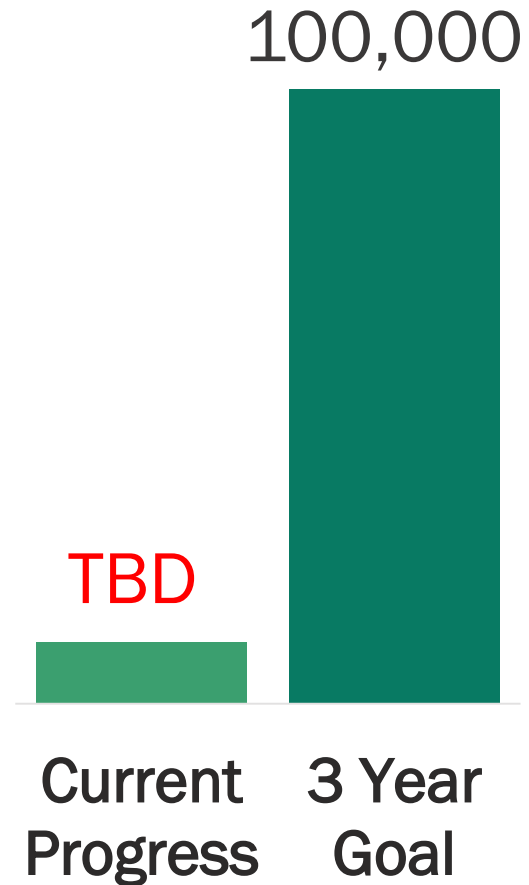


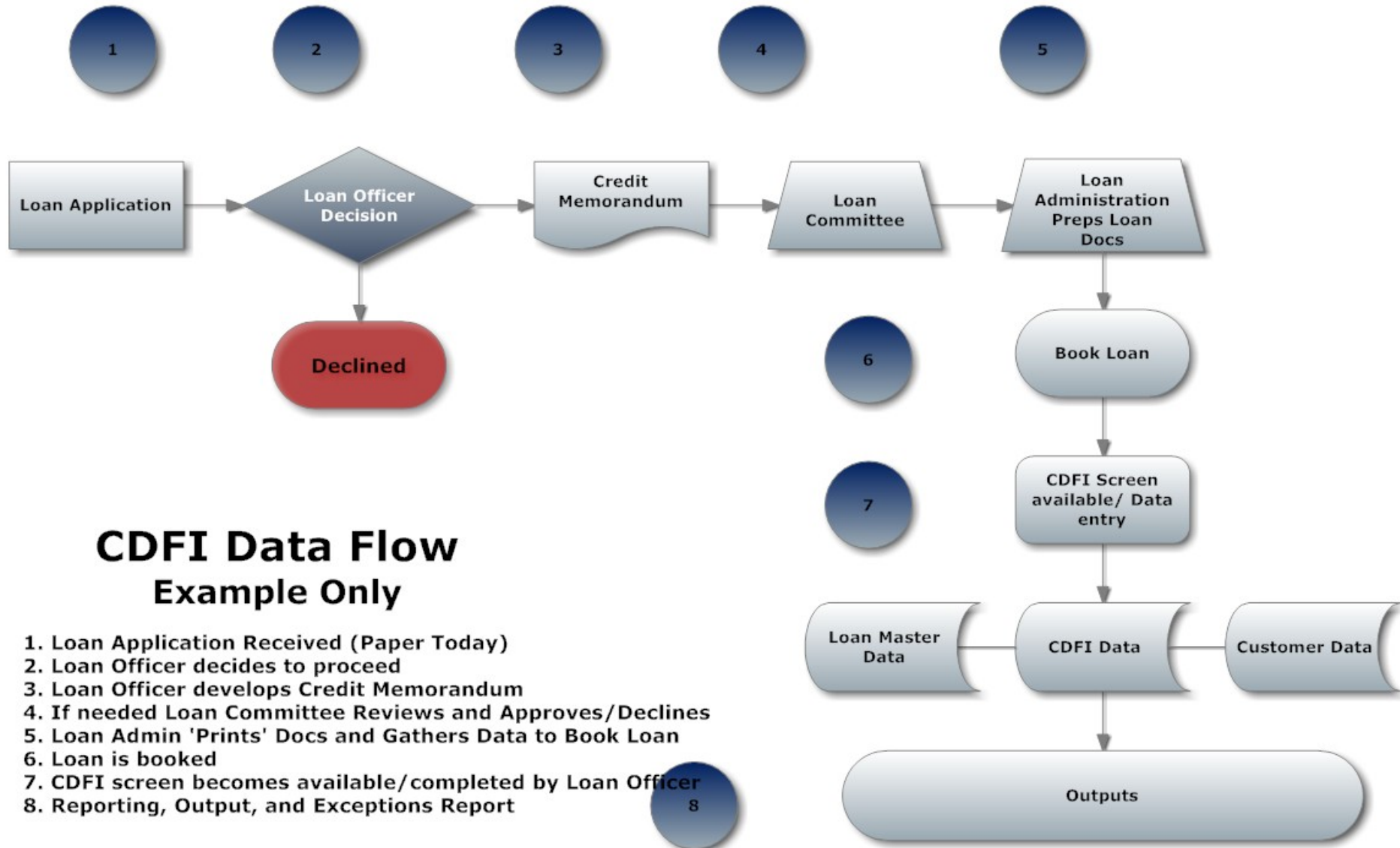
* Data tracking under development



Savings Mission Metrics

	2014	2015	2016 YTD
VITA Returns #			
VITA and EITC \$			
EITC/VITA Returns			
New IDA Accounts			
Financial Education Participants			
Education IDA Asset Purchases			
Credit Builder CDs			
New Credit Counseling Clients			
Credit Score Increases for Savers/Depositors			
Child Savings Accounts			
Prize linked savings accounts			
Employee Opportunity Loans #			
Other Products/Services			





SEARCHLIGHT x CDFI - New x

CDFI - New
Version 4.1.53.23249

Account Number:

Account Type:

Business

CDFI Record Type:

Ever Been Banked Minority Controlled

Rejected by Other Bank or Credit Union Low Income Controlled or Owned

Guarantee

Race Code:

Gender:

City Code:

State Code:

County Code:

Census Tract:

Agreement Code:

Amortization Type:

Date Business Established:

Income Amount:

Origination Fees:

FTE Jobs at Time of Financing:

Projected Jobs Created with this Financing:

Projected Hours Customer Assisted Financing:

Number of Points Financed:



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