



Southern Bancorp
Building communities. Changing lives.

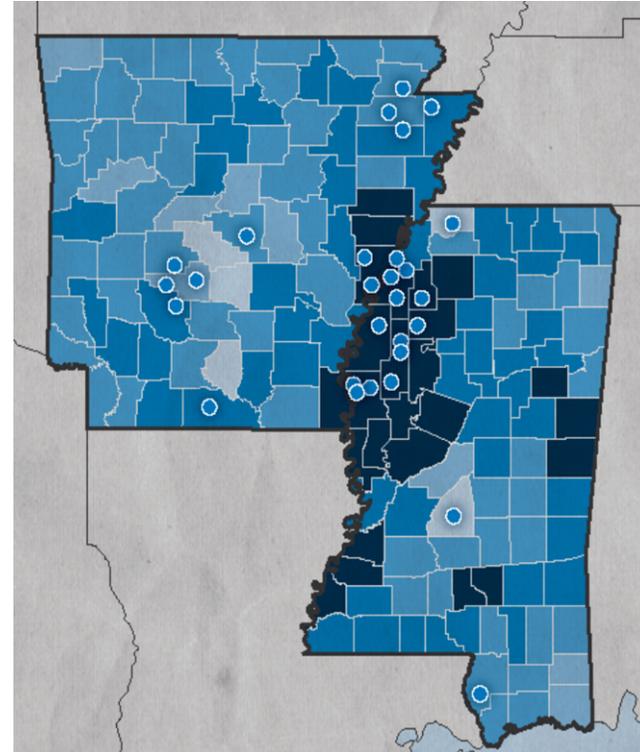
Mission Fulfillment in the Rural
and Underserved South

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Southern Bancorp Community Partners
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Southern's vision

To sustainably provide responsible, responsive and innovative financial products and financial development services across the rural Mid-South with a particular focus on un/underbanked and low-wealth people – while developing a sustainable and scalable CDFI model.

Net worth drives economic opportunity.



Arkansas

12.3% Unbanked

25.7% Underbanked

U.S.

7.7% Unbanked

20.0% Underbanked

Mississippi

14.5% Unbanked

32.8% Underbanked



Source: 2013 FDIC National Survey of
Unbanked and Underbanked Households

10 YEAR TARGETS

3 YEAR PICTURE

| | |
|------------------|--|
| 10,000 |  HOUSING 2,000 people assisted in attaining and/or sustaining affordable housing. |
| 100,000 |  ENTREPRENEURSHIP 20,000 jobs created or retained. |
| 1,000,000 |  SAVINGS 100,000 people empowered to save. |

Developing the customer base

- Funding partnerships
- Organizational partnerships
- Financial development services



RP Detail Roger Perry

Watch Roger Perry's story at
[BankSouthern.com/stories](https://www.banksouthern.com/stories)



Matt Inman

Watch Matt Inman's story at
[BankSouthern.com/stories](https://www.banksouthern.com/stories)



Vernetha Jackson

Watch Vernetha Jackson's story at
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Thank You!

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