Business Strategies for the Future

• Proactively investing in technology

• Engagement strategies to promote company culture

• Effectively telling our story
Investing in Technology
Proactively Investing in Technology

“Why banking is no longer somewhere you go, but something you do.” - Brett King, Bank 3.0

• STI – core banking software company. Southern has an ownership interest in the company.

• Joint venture: STI & Southern – What will the bank of 2025 look like?

• Tracking our data
Company Culture
Southern Bancorp, Inc.
CDFI Bank Holding Company

100% Ownership of SBB

Southern Bancorp Bank
CDFI Depository Institution

Southern Bancorp Community Partners
Nonprofit CDFI Loan Fund
Growth Challenges

And more....

Southern Bancorp
Building communities. Changing lives.
MISSION vs. MARGIN

Strategic Shift

MISSION VS. MARGIN

SBI

$ SBB Mission

SBB Margin

SBCP Mission

SBI

SBB Mission + Margin

SBCP Mission + Margin

MISSION AND MARGIN
Engagement Strategies for cultivating “buy-in”

- Internal Brand Unity & Core Values Campaign
- B.H.A.G.s
- Performance Management
- Branding Consultants for research & guidance
- Southern Institute
Telling Our Story
New Margin + Mission Website

Vernetha Jackson,
first time homeowner.

Learn Her Story

A bank on a mission...
to create economic opportunity for you and your community.