

Southern Bancorp

ORGANIZATIONAL INFORMATION

601 Main Street

Arkadelphia, AR 71923

Web Address: www.banksouthern.com

Number of Branches: 37

Certified CDFI: Yes

Minority Depository Institution: No



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	184,552	196,780	201,285	709,743	1,076,153
Total Loans & Leases (\$000)	102,103	126,472	124,021	468,083	652,393
Total Deposits (\$000)	165,073	176,108	171,725	591,175	896,146
Total Equity Cap (\$000)	17,380	18,203	18,689	62,287	112,606
Net Income (\$000)	2,042	1,775	1,966	4,750	5,353
Return on Average Assets (%)	1.14	0.94	0.98	1.53	1.22
Return on Average Equity (%)	12.64	10.23	10.68	16.79	14.15
Net Interest Margin (%)	3.76	4.09	3.95	8.57	4.80
Leverage Ratio (%)	8.06	7.74	7.70	7.80	7.09
Efficiency Ratio (%)	62.35	67.52	65.00	71.15	64.20
Non Performing Loans/Total Loans (%)	0.82	0.40	0.80	1.86	1.23
Net Chargeoffs/Avg Loans (%)	0.22	0.06	0.10	0.90	0.29
Loan Loss Reserves/Loans (%)	1.71	1.64	1.86	1.53	1.37

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	Yes
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	Checking, Money Market
Automatic Sweep	Yes	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	Yes	Interbank Transfers	Yes	(9) Provide Credit Cards	Yes
Account Minimum	\$0	Wire Transfers	Yes	Provided directly	Yes
(2) Money Market Accounts	Yes	E-Bill Payment	Yes	Customer information shared with a partner institution?	Elan Financial Services
Automatic Sweep	Yes	Investment Services	No	Credit check performed by bank?	Yes
Are Checks Available	Yes	Available online reports		(10) System Integration	
Dual Signature	Yes	Checking Account History	Yes	Integration with Software	Yes
Account Minimum	\$1,000	How many years	2 years	<i>If yes, identify which</i>	
(3) CDs & CDARS		Money Market Account History	Yes	Quickbooks	Yes
CDARS Participant	Yes	How many years	2 years	Microsoft Money	
Maximum CD Term	5 years	Card Transaction Accounts	Yes	Quicken	
CDARS Protection	Yes	How many years	2 years	Peachtree	
(4) Maximum Deposit		Check Imaging	Yes	CSV File	
With CDARS	\$10 million	How many years	2 years	(11) Integration with Payroll Administration systems	Yes
Without CDARS	\$10 million	(7) Wire Transfers		Fees	
Early Termination for CDs/CDARS	Yes	<i>What Transfers are available</i>		Variable, please inquire with bank	
Cost of Early Termination	7-365 days int.	Online	Yes		
Early Termination Delay		ACH for Direct Deposit	Yes		
(5) Offer overdraft protection?	Yes	Via Phone	Yes		
		Via Fax	Yes		