

SOUTHERN BANCORP, INC

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1248939	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$1,167	\$1,173	0.5%	
Loans	\$745	\$780	4.7%	
Construction & development	\$61	\$59	-2.8%	
Closed-end 1-4 family residential	\$197	\$215	9.2%	
Home equity	\$9	\$10	12.5%	
Credit card	\$0	\$0		
Other consumer	\$26	\$29	9.6%	
Commercial & Industrial	\$103	\$112	8.1%	
Commercial real estate	\$200	\$202	1.0%	
Unused commitments	\$80	\$105	31.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$85	\$85	1.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$145	\$122	-15.5%	
Cash & balances due	\$59	\$57	-3.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,046	\$1,037	-0.9%	
Deposits	\$972	\$971	-0.2%	
Total other borrowings	\$68	\$56	-16.8%	
FHLB advances	\$30	\$19	-37.4%	
Equity				
Equity capital at quarter end	\$121	\$136	12.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	8.7%	--	
Tier 1 risk based capital ratio	11.9%	12.6%	--	
Total risk based capital ratio	13.1%	13.7%	--	
Return on equity ¹	11.1%	8.9%	--	
Return on assets ¹	1.1%	1.0%	--	
Net interest margin ¹	4.3%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	112.3%	145.5%	--	
Loss provision to net charge-offs (qtr)	552.5%	132.5%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	1.5%	0.1%	0.0%	0.1%
Closed-end 1-4 family residential	1.4%	0.9%	0.0%	0.0%
Home equity	0.0%	0.6%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.1%	1.0%	0.2%	1.1%
Commercial & Industrial	0.6%	0.6%	0.1%	0.2%
Commercial real estate	0.8%	0.7%	0.0%	0.1%
Total loans	1.0%	0.8%	0.0%	0.1%