

SOUTHERN BCORP BANK

	Disbursement Date 08/06/2010	RSSD (Holding Company) 1248939	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev		
Assets	\$1,149	\$1,185	3.1%		
Loans	\$784	\$777	-1.0%		
Construction & development	\$48	\$49	3.1%		
Closed-end 1-4 family residential	\$217	\$214	-1.4%		
Home equity	\$13	\$12	-12.3%		
Credit card	\$0	\$0			
Other consumer	\$27	\$29	7.0%		
Commercial & Industrial	\$112	\$103	-8.3%		
Commercial real estate	\$187	\$201	7.5%		
Unused commitments	\$125	\$116	-7.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$96	\$84	-12.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$103	\$122	18.3%		
Cash & balances due	\$44	\$75	71.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$2	\$3	50.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$2	\$2	26.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,019	\$1,042	2.3%		
Deposits	\$953	\$990	3.8%		
Total other borrowings	\$60	\$46	-22.2%		
FHLB advances	\$28	\$12	-58.0%		
Equity					
Equity capital at quarter end	\$130	\$143	9.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	9.3%	--		
Tier 1 risk based capital ratio	11.4%	13.0%	--		
Total risk based capital ratio	12.4%	14.1%	--		
Return on equity ¹	6.4%	2.6%	--		
Return on assets ¹	0.8%	0.3%	--		
Net interest margin ¹	4.1%	4.3%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	47.7%	87.2%	--		
Loss provision to net charge-offs (qtr)	46.8%	64.1%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.4%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2015	2016	2015	2016	
Construction & development	5.5%	1.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.8%	1.5%	0.0%	0.2%	--
Home equity	0.7%	0.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.8%	1.2%	0.2%	0.1%	--
Commercial & Industrial	2.5%	1.2%	0.1%	0.0%	--
Commercial real estate	1.8%	1.4%	0.0%	0.1%	--
Total loans	2.2%	1.3%	0.0%	0.1%	--