Southern helps small businesses by providing training, technical assistance and financing. Southern provided Joe Burns training to help start his business of developing affordable single family homes. In 2006, Southern's Business Development Center helped 151 people like Mr. Burns start or expand their businesses.

Southern accomplishes its mission of revitalizing communities through resident-driven strategic planning processes. Clark County residents have enthusiastically participated in the comprehensive planning process aimed at addressing the needs of their county.

Southern finances community facilities projects like the 45,000 square foot Community Counseling Services building in Hot Springs, Arkansas. Community Counseling Service is a non-profit organization that provides behavioral and healthcare services to children and families. In 2006, Southern originated 4,347 development loans totaling more than $220 million.

Southern's Career Pathways program helps people like Lisa Smith earn an Emergency Medical Technician certificate. In 2006, 3,416 students enrolled in the Career Pathways program at 11 community colleges around Arkansas, with 156 students completing their studies.
Southern Bancorp is a development bank holding company committed to helping transform rural economies by creating new trends of investment in people, jobs, businesses, and property.

Southern Community Banks
- Development Banking

Southern Community Development Corporation
- Non-Profit Affordable Housing

Southern Financial Partners
- Non-Profit Community Development

Southern Good Faith Fund
- Non-Profit Asset Development

Since 1986, Southern has leveraged private capital with philanthropic and governmental resources to stimulate economic and social change. This nationally innovative model uses a targeted geographic focus that integrates Southern's comprehensive strategy with the development of resident driven community strategic plans.

The areas served by Southern include a large portion of the States of Arkansas and Mississippi, with specific emphasis on very poor communities located in the Delta.

Examples of areas where we operate are listed below:

- **Phillips County:**
  - 33% poverty rate
  - 38% with no high school diploma
  - 11% unemployment rate

- **Clark County:**
  - 19% poverty rate
  - 25% with no high school diploma
  - 7% unemployment rate

- **Jefferson County:**
  - 20% poverty rate
  - 25% with no high school diploma
  - 8% unemployment rate

- **Sunflower County:**
  - 30% poverty rate
  - 40% with no high school diploma
  - 13% unemployment rate
Letter from the President

Southern Bancorp uses innovation, hard work and purpose of mission to connect with local communities, achieve tangible results and, most importantly, instill hope for a better tomorrow.

The scope of our community engagement and economic development mission is significant, with 4,347 development loans totaling $220 million originated in 2006 and $1.7 million in cash grants approved. More important than numbers is our core mission of changing people’s lives by mobilizing the caring power of communities. We are strongly committed to advancing community good and believe that if the least of us don’t grow none of us grow.

The initial successes of our community engagement processes are exciting, as we witness the reengagement of people in their communities, the excitement and power that is driven by hope and the pride of accomplishment when an important goal is achieved. Each of these actions builds on another and eventually creates a combustion point where the community drives the change process on its own.

The activities of Southern extend beyond social programs to engage in real reform, which we define as changing the fundamental dynamics of the equation. The equation of inadequate education, generational poverty, unemployment, hopelessness, population outmigration, substandard housing, poor health care access, and predatory financial services are core problems that steal people’s futures. Traditional social programs have proven inadequate. It is time for a new approach, an approach designed to make a real impact and deal with the fundamental dynamics with innovation, hard work and purpose of mission.

Thank you for being part of Southern Bancorp’s mission of building communities and changing lives.

Phillip N. Baldwin
Chairman, President and Chief Executive Officer
Southern Bancorp
## CONSOLIDATED BALANCE SHEETS

### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>2006</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and due from banks</td>
<td>$18,350,100</td>
<td>$14,985,217</td>
</tr>
<tr>
<td>Federal funds sold</td>
<td>6,260,000</td>
<td>7,705,000</td>
</tr>
<tr>
<td>Total cash and cash equivalents</td>
<td>24,610,100</td>
<td>22,690,217</td>
</tr>
<tr>
<td>Interest-bearing deposits in other banks</td>
<td>11,668,958</td>
<td>666,720</td>
</tr>
<tr>
<td>Investment securities</td>
<td>168,769,426</td>
<td>185,268,229</td>
</tr>
<tr>
<td>Loans:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial, financial and agricultural loans</td>
<td>91,050,045</td>
<td>65,807,237</td>
</tr>
<tr>
<td>Real estate</td>
<td>153,797,849</td>
<td>144,946,341</td>
</tr>
<tr>
<td>Installment</td>
<td>23,090,144</td>
<td>20,092,081</td>
</tr>
<tr>
<td>Total loans</td>
<td>267,938,038</td>
<td>230,845,659</td>
</tr>
<tr>
<td>Allowance for loan losses</td>
<td>(4,700,701)</td>
<td>(5,641,855)</td>
</tr>
<tr>
<td>Net loans</td>
<td>263,237,337</td>
<td>225,203,804</td>
</tr>
<tr>
<td>Premises and equipment, net</td>
<td>23,541,542</td>
<td>18,564,267</td>
</tr>
<tr>
<td>Rental real estate, net</td>
<td>2,396,083</td>
<td>2,286,846</td>
</tr>
<tr>
<td>Goodwill</td>
<td>14,065,974</td>
<td>14,065,974</td>
</tr>
<tr>
<td>Other assets</td>
<td>20,768,324</td>
<td>19,184,249</td>
</tr>
<tr>
<td>Total Assets</td>
<td>$529,057,744</td>
<td>$487,930,306</td>
</tr>
</tbody>
</table>

### Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>2006</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-interest bearing demand</td>
<td>$64,972,879</td>
<td>$60,576,480</td>
</tr>
<tr>
<td>Interest-bearing demand</td>
<td>115,469,105</td>
<td>117,985,623</td>
</tr>
<tr>
<td>Savings</td>
<td>26,519,455</td>
<td>29,959,561</td>
</tr>
<tr>
<td>Time deposits less than $100,000</td>
<td>145,055,527</td>
<td>128,980,109</td>
</tr>
<tr>
<td>Time deposits greater than or equal to $100,000</td>
<td>97,937,996</td>
<td>86,215,103</td>
</tr>
<tr>
<td>Total deposits</td>
<td>449,954,962</td>
<td>423,716,876</td>
</tr>
<tr>
<td>Federal funds purchased and securities sold under agreements to repurchase</td>
<td>2,817,210</td>
<td>1,933,119</td>
</tr>
<tr>
<td>Federal Home Loan Bank advances and other short-term borrowings</td>
<td>2,066,319</td>
<td>2,055,515</td>
</tr>
<tr>
<td>Subordinated debentures</td>
<td>22,592,000</td>
<td>22,592,000</td>
</tr>
<tr>
<td>Notes payable</td>
<td>1,736,639</td>
<td>851,639</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>4,670,766</td>
<td>3,313,562</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>483,837,896</td>
<td>454,462,711</td>
</tr>
</tbody>
</table>

### Stockholders’ Equity

<table>
<thead>
<tr>
<th>Description</th>
<th>2006</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common stock, $1 par value; 500,000 shares authorized; shares issued and outstanding:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Series A-1, 44,038 in 2006, 47,788 in 2005</td>
<td>44,038</td>
<td>47,788</td>
</tr>
<tr>
<td>Series A-2, 42,240 in 2006, 42,990 in 2005</td>
<td>42,240</td>
<td>42,990</td>
</tr>
<tr>
<td>Series A-3, 57,484 in 2006 and 2005</td>
<td>57,484</td>
<td>57,484</td>
</tr>
<tr>
<td>Series A-5, 9,091 in 2006 and 2005</td>
<td>9,091</td>
<td>9,091</td>
</tr>
<tr>
<td>Preferred stock</td>
<td>9,726,231</td>
<td>-</td>
</tr>
<tr>
<td>Capital surplus</td>
<td>22,677,979</td>
<td>22,673,479</td>
</tr>
<tr>
<td>Retained earnings</td>
<td>14,019,242</td>
<td>12,464,753</td>
</tr>
<tr>
<td>Accumulated other comprehensive loss</td>
<td>(1,356,457)</td>
<td>(1,827,990)</td>
</tr>
<tr>
<td>Total stockholders’ equity</td>
<td>45,219,848</td>
<td>33,467,595</td>
</tr>
</tbody>
</table>

### Total Liabilities and Stockholders’ Equity

<table>
<thead>
<tr>
<th>Description</th>
<th>2006</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Liabilities and Stockholders’ Equity</td>
<td>$529,057,744</td>
<td>$487,930,306</td>
</tr>
</tbody>
</table>
## CONSOLIDATED STATEMENTS OF INCOME

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest income</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans, including fees</td>
<td>$21,254,592</td>
<td>$16,357,654</td>
<td>$13,851,934</td>
</tr>
<tr>
<td>Investment securities:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taxable</td>
<td>5,690,924</td>
<td>5,669,644</td>
<td>4,418,133</td>
</tr>
<tr>
<td>Tax exempt</td>
<td>1,668,506</td>
<td>1,859,300</td>
<td>2,039,452</td>
</tr>
<tr>
<td>Federal funds sold and</td>
<td>743,025</td>
<td>388,179</td>
<td>246,300</td>
</tr>
<tr>
<td>other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total interest income</td>
<td>29,357,047</td>
<td>24,274,777</td>
<td>20,555,819</td>
</tr>
<tr>
<td><strong>Interest expense</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits</td>
<td>10,827,849</td>
<td>6,886,217</td>
<td>4,696,481</td>
</tr>
<tr>
<td>Subordinated debentures</td>
<td>2,225,870</td>
<td>1,306,472</td>
<td>760,255</td>
</tr>
<tr>
<td>Other</td>
<td>706,375</td>
<td>554,562</td>
<td>363,612</td>
</tr>
<tr>
<td>Total interest expense</td>
<td>13,760,094</td>
<td>8,747,251</td>
<td>5,820,348</td>
</tr>
<tr>
<td><strong>Net interest income</strong></td>
<td>15,596,953</td>
<td>15,527,526</td>
<td>14,735,471</td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>180,000</td>
<td>84,000</td>
<td>720,372</td>
</tr>
<tr>
<td><strong>Net interest income after provision for loan losses</strong></td>
<td>15,416,953</td>
<td>15,443,526</td>
<td>14,015,099</td>
</tr>
<tr>
<td><strong>Other income</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service charges on deposit accounts</td>
<td>3,959,933</td>
<td>3,985,733</td>
<td>3,561,325</td>
</tr>
<tr>
<td>Net investment securities gains</td>
<td>5,257</td>
<td>10,591</td>
<td>17,566</td>
</tr>
<tr>
<td>Fees, commissions and other</td>
<td>2,854,468</td>
<td>1,837,177</td>
<td>1,885,605</td>
</tr>
<tr>
<td></td>
<td>6,819,658</td>
<td>5,833,501</td>
<td>5,464,496</td>
</tr>
<tr>
<td><strong>Other expense</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>10,417,521</td>
<td>9,227,519</td>
<td>8,508,148</td>
</tr>
<tr>
<td>Net occupancy and equipment expense</td>
<td>2,343,699</td>
<td>2,102,969</td>
<td>1,750,250</td>
</tr>
<tr>
<td>Other</td>
<td>6,102,766</td>
<td>6,447,489</td>
<td>5,918,355</td>
</tr>
<tr>
<td></td>
<td>18,863,986</td>
<td>17,777,977</td>
<td>16,176,933</td>
</tr>
<tr>
<td><strong>Income before income taxes</strong></td>
<td>3,372,625</td>
<td>3,499,050</td>
<td>3,302,662</td>
</tr>
<tr>
<td>Income tax expense</td>
<td>467,005</td>
<td>256,536</td>
<td>351,597</td>
</tr>
<tr>
<td><strong>Net income</strong></td>
<td>$2,905,620</td>
<td>$3,242,514</td>
<td>$2,951,065</td>
</tr>
</tbody>
</table>
Southern accomplishes its mission by promoting comprehensive development that helps restart local economies, rebuild civic infrastructure, foster the emergence of new leadership, address healthcare needs, create new homeownership and affordable housing, and support quality education. After residents have developed a strategic plan, Southern backs up these citizen-led efforts with an array of services, including development lending, technical assistance, workforce training, asset building, and cash grants.

Efforts in Clark County, Phillips County and Sunflower County

Southern’s community development initiatives are long-term efforts to transform rural communities that involve commonsense ideas and complex, interrelated activities. The pace of change is different for each community and progress made is not always upwards.

The 2006 community development efforts for Clark County and Phillips County, Arkansas, and Sunflower County, Mississippi, are summarized below:

Clark County, Arkansas

- Over 500 residents have been involved in a comprehensive strategic community planning process since April 2006. The formal strategic plan will be completed in August 2007.
- Taimerica Management Company was engaged to facilitate the community planning process. Southern and the Ross Foundation of Clark County, Arkansas, funded the $125,000 cost of Taimerica’s services.
- Southern provided over $100,000 in grants to the Clark County communities of Arkadelphia, Gurdon and Amity for much needed neighborhood revitalization.
Phillips County, Arkansas

- Southern’s $7.8 million direct investment in strategic goals leveraged over $42 million in other monies.

- Construction of a 40 million gallon biodiesel facility began – representing a $20 million investment of private capital.

- Phillips Community College of the University of Arkansas began a partnership with the public schools in Phillips County by offering vocational training to high school students. Over 175 students are participating in the program.

- The Citilink Public Transportation program began in Helena-West Helena, Arkansas, providing a fixed-route, fixed-time public bus service.

- In 2006, 67 vacant and dilapidated houses were demolished and 323 abandoned vehicles were removed from the streets.

- The Delta Regional Authority obtained a $750,000 commitment for an environmental/feasibility study involving construction of an interstate highway bridge across the Mississippi River at Helena-West Helena, Arkansas.

- A Boys and Girls Club program began. This program is currently serving over 200 children with planned expansion to serve approximately 1,000 children.

- The KIPP Delta College Preparatory School, a charter school, completed the purchase of four square blocks of land in downtown Helena on which to house their Kindergarten through 12th grade campus. The KIPP school currently has a student population of 270. Ninety-eight percent of KIPP students are low-income African Americans.
November 3, 2006

A Note of Thanks to Our Friends at Southern Bancorp and Delta Southern Bank.

Our kindest thanks go out to you from this community for your efforts in helping us revitalize our city. A lot has happened in the town of Drew because of these efforts. Below is a summation of the last 4 years:

In 2002/2003 the surveys taken through the Delta Bridge Project and its subsequent completion helped us focus our immediate efforts and led us to form a 501(c)(3) corporation (Drew Enterprises, Inc.), enabling us to organize, restore and revitalize the downtown area. While we as a community had begun this process by reorganizing our Chamber of Commerce and implementing town beautification projects, the project gave us insights into areas that needed addressing and still forms the basis for our future goals.

In 2003 the old Fred’s building was donated to Drew Enterprises. The grant Delta Southern provided, plus the hard work of some dedicated volunteers of our community, restored the building and today Monette Hospice occupies the site. This new business in our community now provides jobs for 30 full-time and 40 part-time employees.

In 2004 the old Dogwood Flowers building was acquired and restored. Through your generosity the People’s Choice Restaurant was born and Drew had a place to eat on Main St. once again. It employs 4 people.

The old Lewis Feed & Seed building was next. Today, we use it as a community building for special occasions and as a farmer’s market during the summer-fall seasons.

Using an architectural design provided by Mississippi Main Street, curb extensions and a beautification project became possible because of Southern Bancorp. Drew started to take on a new look with this project and a new attitude could be seen and heard around the community.

Drew Enterprises acquired the Tractor Parts Building next and Delta Southern again helped us to shape up the building so it could be used. The building now houses a cabinetry shop where Keith Beck builds custom cabinets.

This past year saw the acquisition and completion of two more buildings next door to Monette Hospice. Right after the restoration was complete, Mississippi Delta Community College contacted Drew about putting a collegiate satellite facility in Drew. These two buildings became the site for that facility. MDCC presently holds 20 classes with 17 faculty & administrative personnel, 140 students, plus a GED program so that area residents may receive a high school diploma. Drew now has a community college and a resource to increase the education base of its citizens. There is also the very real possibility of the expansion of this facility in the very near future. Because of you.

At this time, Drew Enterprises has 3 other buildings entering the restoration process and we hope to have these finished sometime in the next year. Again, because of you.

We have other plans to expand our commercial and educational resources even as this letter is written. Much of our ability to implement these future projects came from the assistance we received from you. Thank you for believing in us.

Sincerely,

Steve Shurden
President
Drew Enterprises, Inc.
Drew Chamber of Commerce
Southern uses loan capital and direct investments to support new affordable housing construction and rehabilitation. Southern has developed and manages over 120 units of affordable housing throughout Arkansas.

In addition to housing development, Southern provides housing, economic and credit skills counseling and training for prospective homebuyers, plus a 3:1 matched savings account that can be used for home purchase or repair. Since 1999, more than $1.5 million has been accrued in special savings accounts by 410 families who have improved their economic situation by building personal assets.

Southern Place Apartments
Southern, along with other state and national partners, financed and developed Southern Place Apartments, a $1.7 million, 20-unit, low-income housing complex in Helena-West Helena, Arkansas. Over 70 families have applied to live in the Southern Place complex.

The Blakes
Prior to joining Southern’s Asset Builders program, Jenise Blake had a savings account but no strategy for saving. The program’s classes helped her establish a strategy for saving, and the possibility of buying her own home helped provide the motivation to save. Jenise and her daughter Majesty now live in their own home in Pine Bluff, Arkansas.
Southern’s Business Development Center (BDC) provides in-depth training, technical assistance, and counseling to entrepreneurs who want to start or grow a business. Since 1999, the BDC has assisted 637 businesses either start-up, expand, or survive. Additionally, more than 5,863 people have used our workshops, training, and technical assistance to help their businesses. Southern has also helped its BDC clients access almost $4.5 million in financing.

Salon 2000
Salon 2000 is a professional service beauty salon dedicated to providing consistent service and customer satisfaction. In the spring of 2003, Rhonda Smith-Booth enrolled in the Asset Builders program to save for business renovations and expansion. She began using her funds in 2005 to purchase new equipment, furniture and beauty supplies. Since she is a single mother with two children, owning her own business affords her the income and freedom to take care of her family.

Party Hardy
Cindy Smith decided to start a party supplies store after noticing a need in Jefferson County, Arkansas. She then attended the First Step™ FastTrac® Business Training classes to learn more about how to start a business. With additional help from Southern’s BDC staff, Cindy set her business up for success before the doors even opened.
Development loans fulfill an important need in our communities by targeting small businesses, families, and community facilities in areas often underserved by traditional financial institutions. Community facility loans—for a charter school, a wellness center, a new housing complex—often make the largest impact on communities by increasing assets at the community level. Also, Southern supports many of the loans with technical assistance, to help borrowers achieve maximum success—as entrepreneurs, as community leaders, or as homeowners. In 2006, Southern originated $220 million in development loans.

Community Counseling Services
Community Counseling Services (CCS) serves children and families with mental healthcare needs in a five-county region of Arkansas. CCS helps over 4,000 people a year lead stable and productive lives. When CCS outgrew its existing facility in downtown Hot Springs, Arkansas, Southern provided a $4.4 million low-interest loan to build a new 45,000 square foot facility.

Through the efforts of CCS:

- Over 4,000 people receive essential mental health services such as therapy and medication management each year
- Over 475 people a year are taught new social skills as well as daily living skills
- Children in five school districts receive the benefit of high quality counseling, therapy and home visits in addition to school-provided counseling services
- Preschool children with severe emotional problems receive professional therapy and skill training, enabling them to transition into regular school settings
- Professionally managed support groups are available to people with a range of disorders and emotional challenges
Phillip N. Baldwin  
Chairman, President and Chief Executive Officer  
Southern Bancorp  

Patrick R. Burks  
President and Chief Executive Officer  
Planters Service & Sales  

Herman Davenport  
President and Chief Executive Officer  
Davenport Group  

John Edwards  
Partner  
Anible & Edwards  

LaVerne Feaster  
Retired Educator and Administrator  

Dr. Robert Fisher  
President  
Belmont University  

James Harrington  
President  
Harrington Construction  

Lawson Holladay  
Partner  
Townsend, McWilliams & Holladay, LLC  

Dr. Glendell Jones, Jr.  
Assistant to the President for Diversity Initiatives  
Arkansas State University  

Dr. Jacquelyn McCray  
Dean, School of Agriculture, Fisheries and Human Sciences  
University of Arkansas at Pine Bluff  

Brian Miller  
Associate Justice, Arkansas Court of Appeals  

Walter Patterson  
Senior Vice President  
Affiliated Computer Services  

Rodney Slater  
Partner  
Patton Boggs, LLP  
Former U.S. Secretary of Transportation  

Walter Smiley  
President  
Smiley Investment Company  

David Solomon  
Attorney  
David Solomon, P.A.  

Dorothy Stuck  
Retired Civic Leader and Businesswoman  

Sherman Tate  
Vice President and General Manager of Operations  
Alltel Corporation  

Senior Officers  

Phillip N. Baldwin  
Chairman, President and Chief Executive Officer  
Southern Bancorp  

Angela Duran  
President  
Southern Good Faith Fund  

Joseph Ricotta  
President and Chief Operating Officer  
Delta Southern Bank  

Brent Black  
Vice President and Chief Financial Officer  
Southern Bancorp  

John French  
President  
Southern Community Development Corporation  

Ben Steinberg  
President  
Southern Financial Partners  

James E. Boyd  
President and Chief Executive Officer  
First Bank of the Delta N. A.  

George Purcell  
Chief Executive Officer  
Delta Southern Bank  

William Wright  
President and Chief Executive Officer  
Elk Horn Bank
Southern Bancorp is proud to have been funded by a generous group of foundations, corporations, and individuals who believe in our mission. They invested in an idea of bringing economic opportunity to those that needed it most, without the expectation of any financial return.

Aman & Company
Arkansas Best Corporation
Arkansas Capital Corporation
Arkansas Community Foundation
Arkansas Electric Cooperatives
Calmeadow Foundation, Canada
Fannie Mae
Fidelity Financial Information Services
Fred Darragh Estate/Pulaski Bank Trustee
Dominican Sisters of Springfield, IL
Jean T. Gordon
Hampshire College
James Harrington
International Paper Company
Robert B. Lifton Trust
Local Church Ministries
Metropolitan Life Foundation
Gwen Morgan Trust
Charles Stewart Mott Foundation
National Community Investment Fund
Regions Bank
Reliant Energy
SF Holding Corporation
Southern Financial Partners
Levi Strauss Foundation
United States Treasury Department Community Development Financial Institution Fund
Walton Family Foundation
Weyerhaeuser Company
Arthur White
Winrock International
Winthrop Rockefeller Foundation
None of what we do would be possible without grant, lending and investment support. Southern Bancorp gratefully acknowledges the individuals and institutions that have supported our development efforts over the past years.

Alltel Corporation
Arkansas Advocates for Children and Families
Arkansas Area Health Education Centers
Arkansas Community Foundation
Arkansas Department of Higher Education
Arkansas Department of Human Services
Arkansas Department of Workforce Services
Arkansas Development Finance Authority
Annie E. Casey Foundation
Mary Reynolds Babcock Foundation
Bank of America
Catholic Campaign for Human Development
Catholic Health Initiatives
Center for Law and Social Policy
CFED
CHRISTUS Health
City of Clarendon, Arkansas
Clark County Community Foundation
Delta Regional Authority
Entergy Charitable Foundation
Enterprise Corporation of the Delta
Foundation for the Mid South
Charles A. Frueauff Foundation
Charles and Mary Grant Foundation
William Randolph Hearst Foundation
F. B. Heron Foundation
Isle of Capri Corporation
Robert Wood Johnson Foundation
W.K. Kellogg Foundation
Carl B. and Florence E. King Foundation
Knox Nelson Literacy Fund
The John D. and Catherine T. MacArthur Foundation
Charles Stewart Mott Foundation
Ms. Foundation for Women
Opportunity Finance Network
National Community Investment Fund
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The David and Lucille Packard Foundation
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The Sisters of St. Joseph of Carondelet
United States Department of Agriculture
United States Department of Agriculture
Rural Development
United States Department of Health and
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United States Treasury Department Community
Development Financial Institution Fund
United Way of Southeast Arkansas
Walton Family Foundation
Southern is honored by the involvement of community depositors in our mission of building communities and changing lives. Many of our community depositors have elected to earn a lower interest rate to support the social mission of Southern.

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St. Louis Institute
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Main Offices

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  www.sbi-bank.com

- Delta Southern Bank  
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- Southern Community Development Corporation  
  605 Main Street, Suite 202  
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- Southern Good Faith Fund  
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