Southern Bancorp

Q2 2026

STAKEHOLDER ENGAGEMENT CALL

July 16, 2026

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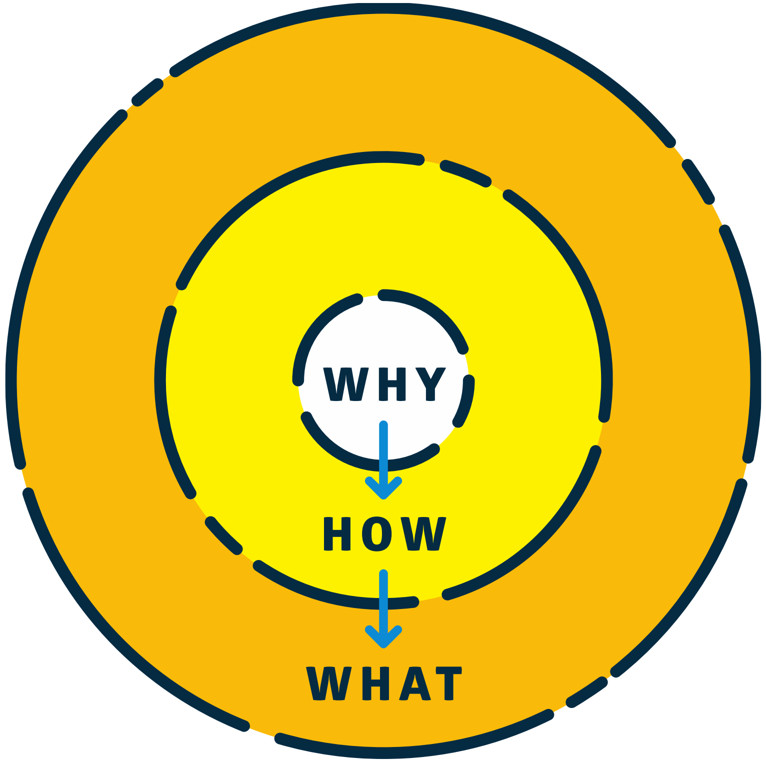
We are Wealth Builders for EVERYONE.

THE GOLDEN CIRCLE



WHY

We believe that wealth building isn't just for the wealthy. We were founded to ***INVEST*** in under-capitalized communities, and people's dreams. We are wealth builders for everyone.

HOW

We combine the strength of a multi-billon dollar bank with the flexibility of a non-profit financial education and development company to ***EMPOWER*** our customers and communities.

WHAT

Southern Bancorp is a bank...and so much more. We offer financial products and services that improve financial health and ***TRANSFORM*** lives.

Profits Through Purpose

Executive Leadership on This Call

Darrin Williams
Southern Bancorp, Inc.
Chief Executive Officer

Will Carrouthers
Southern Bancorp, Inc.
Chief Financial Officer

Nathan Pittman
Southern Bancorp, Inc.
Chief Brand Officer

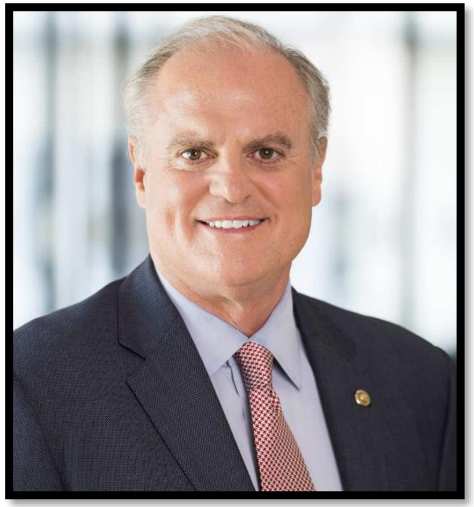
Annual Shareholder Meeting Update

June 11, 2026

All Proposals Approved by Shareholders:

- Authorization to change the corporate name
- Amendment to bylaws authorizing electronic delivery of shareholder communications
- Election of Chris Harlin and the Hon. Mark Pryor to Board of Directors

Chris Harlin
Century Bancshares, Inc.
Chair



Mark Pryor
Brownstein, Hyatt, Farber, Schreck, LLP
Attorney/Shareholder
–
Former U.S. Senator and Arkansas Attorney General

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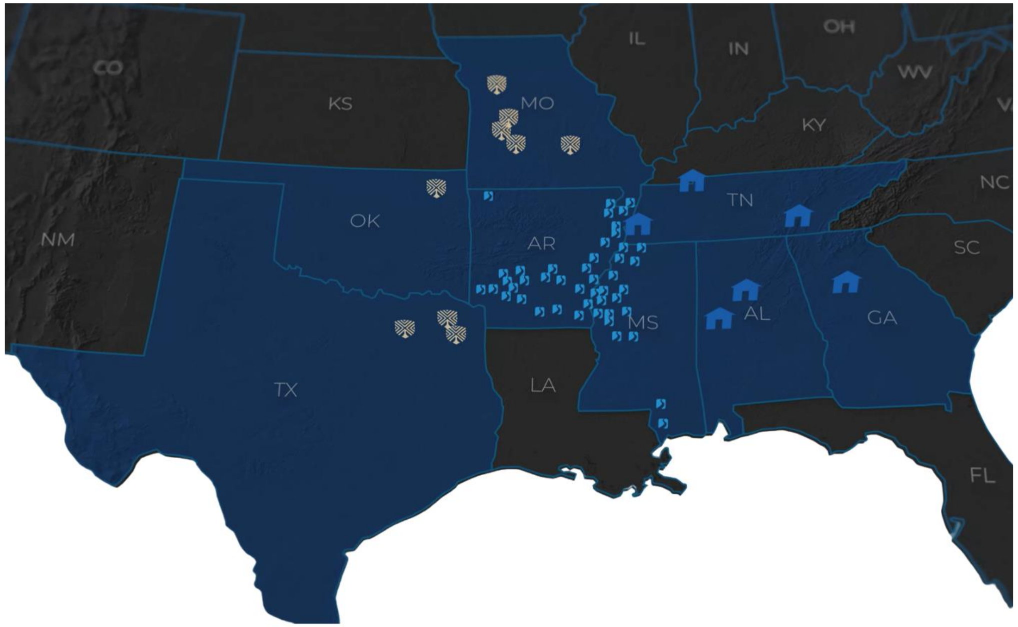
Providing Access to Credit in CDFI Targeted Underserved Communities

SBB 2026*	Q2	YTD
% of loans (#) to CDFI target markets	69%	69%
% of loans ($) to CDFI target markets	57%	62%
Loans originated (#)	1,645	3,127
Loan originations ($ millions)	$443M	$902M
% of loans (#) under $10,000**	41%	38%
# of loans under $1,000**	137	238



Southern Bancorp location

Southern Bancorp mortgage lender

Legacy Bank & Trust location

Loans in persistent poor counties Q2 2026:	477(#)	$97M($)
% of all loans made:	29%(#)	22%($)

**Includes Legacy Data*
***SBB Data Only*

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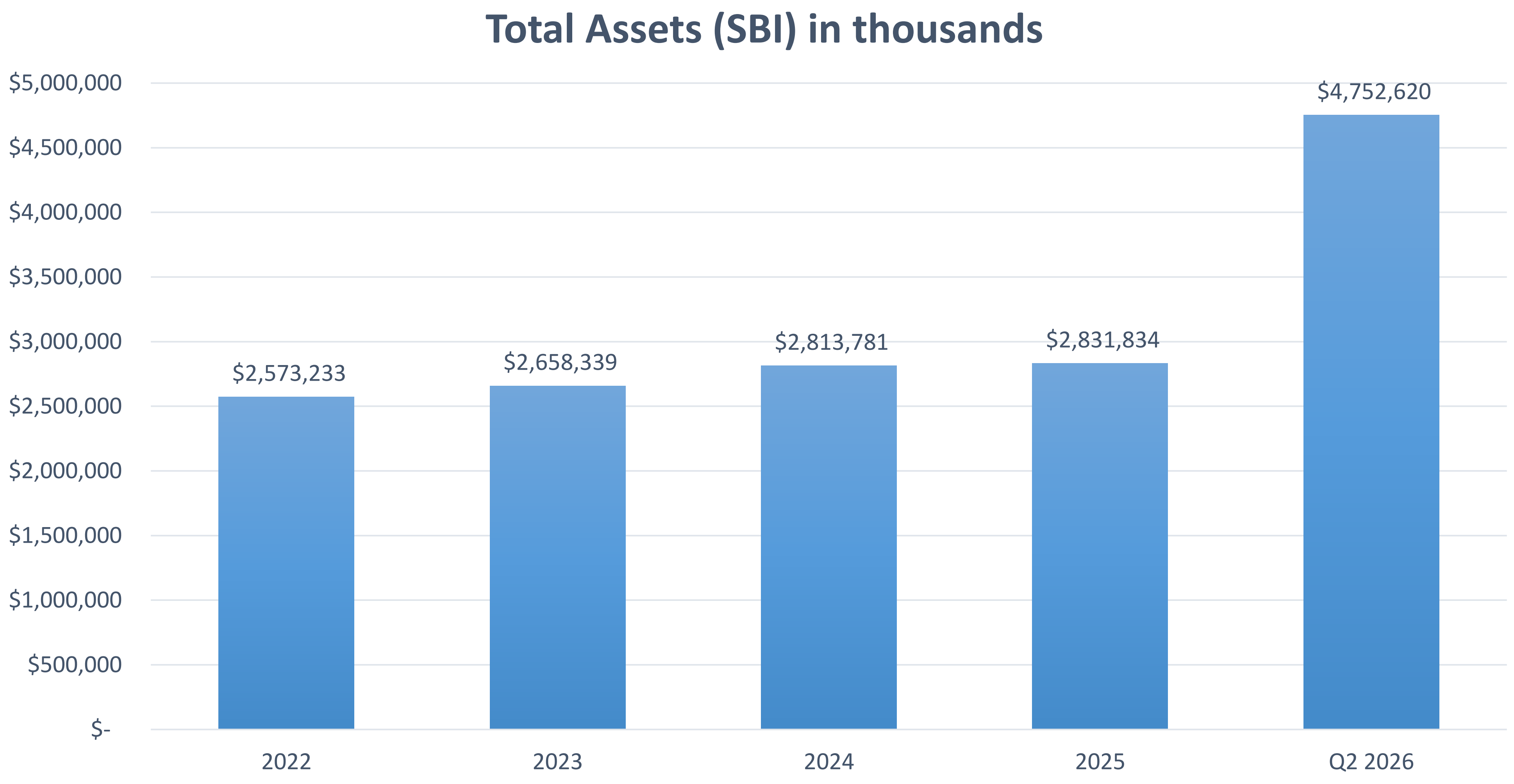
Financials

Financial Highlights



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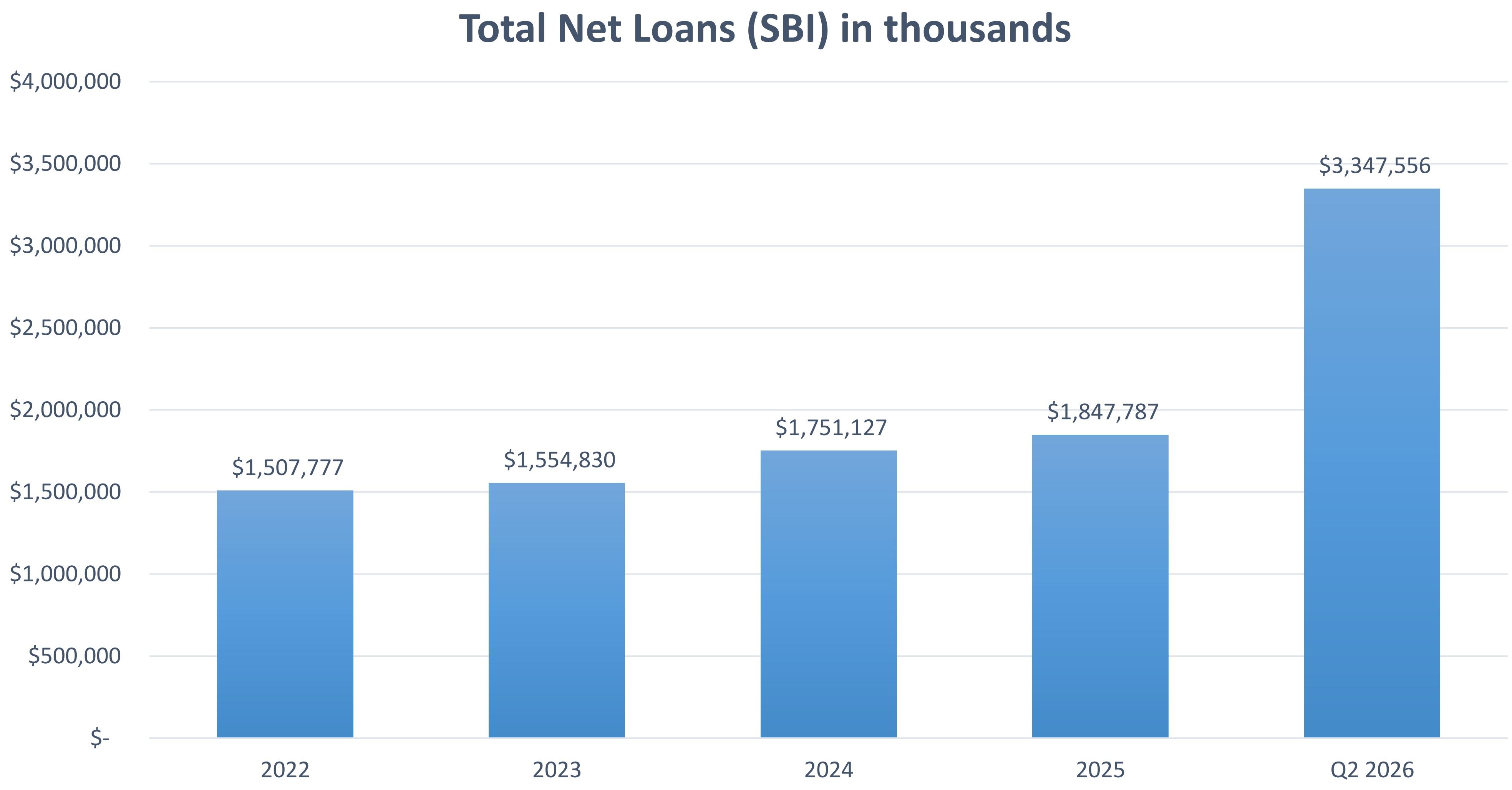
Financial Highlights



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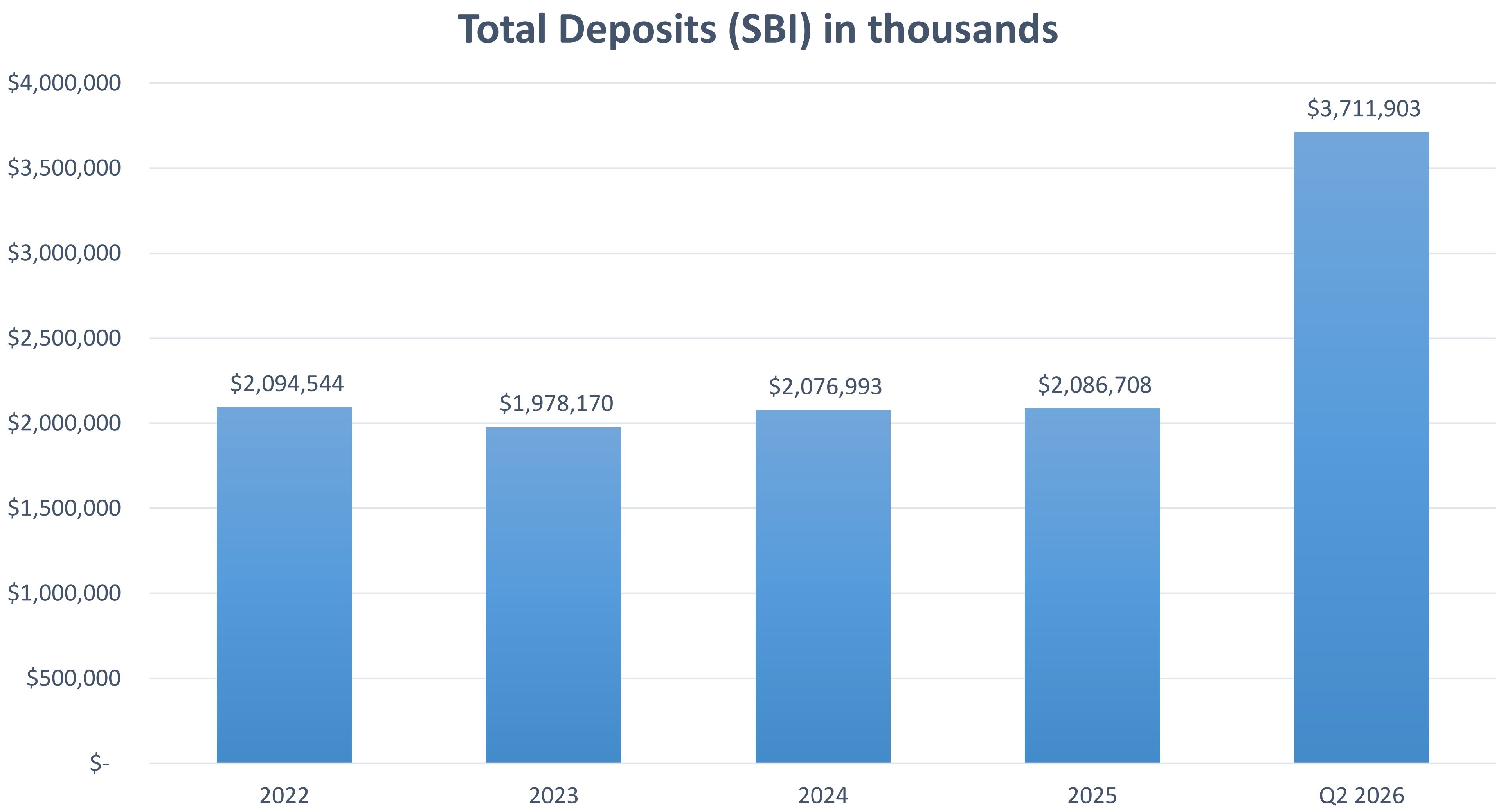
Financial Highlights



Consolidated Balance Sheet Q2 2025 vs Q2 2026 (000's) unaudited

	Q2 2025	Q2 2026
Assets		
Cash & Investments	$754,283	$1,039,191
Net Loans	$1,796,963	$3,347,556
Real estate and equipment, net	$45,666	$97,192
Other assets	$199,090	$268,681
Total assets	**$2,796,002**	**$4,752,620**
Liabilities		
Deposits	$2,065,118	$3,711,903
Borrowed funds	$234,600	$463,821
Other liabilities	$41,369	$53,108
Total liabilities	**$2,341,087**	**$4,228,832**
Equity		
Preferred equity	$250,500	$257,272
Common equity	$204,415	$266,516
Total equity	**$454,915**	**$523,787**
Total liabilities and equity	**$2,796,002**	**$4,752,620**
Shares outstanding	14,838,615	16,509,422
BV per share	$13.78	$16.17
TBV per share	$9.82	$11.94

Income Statement Q2 2025 vs Q2 2026 (000's) unaudited

	Q2 - 2025	Q2 - 2026	Var. ($)
Total interest income	$35,709	$64,546	$28,837
Total interest expense	($11,947)	($26,668)	($14,721)
Net Interest Income	**$23,762**	**$37,878**	**$14,116**
Total noninterest income	**$2,699**	**$8,079**	**$5,380**
Total revenue	**$26,461**	**$45,957**	**$19,496**
Provision for loan losses	($450)	($1,800)	($1,350)
Total noninterest expense	**$24,161**	**$35,869**	**$11,708**
Income tax	($99)	$894	$993
Net income	**$1,949**	**$7,394**	**$5,445**

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Income Statement YTD 2025 vs YTD 2026 (000's) unaudited

	YTD June - 2025	YTD June - 2026	Var. ($)
Total interest income	$70,303	$126,400	$56,097
Total interest expense	($24,001)	($52,127)	($28,126)
Net Interest Income	**$46,302**	**$74,272**	**$27,970**
Total noninterest income	**$6,856**	**$31,313**	**$24,457**
Total revenue	**$53,158**	**$105,585**	**$52,427**
Provision for loan losses	($750)	($3,300)	($2,550)
Total noninterest expense	**$48,266**	**$79,811**	**$31,545**
Income tax	($412)	($2,250)	($1,838)
Net income	**$4,554**	**$24,724**	**$20,170**

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VITA

VOLUNTEER INCOME TAX ASSISTANCE

A Successful 2026 Tax Season

5,061	**$7.5M**	**$3M**	**$100M+**
Tax returns filed for free in 2026	In tax refunds and credits in 2026	In Earned Income Tax Credits in 2026	Total refunds and credits provided since 2004

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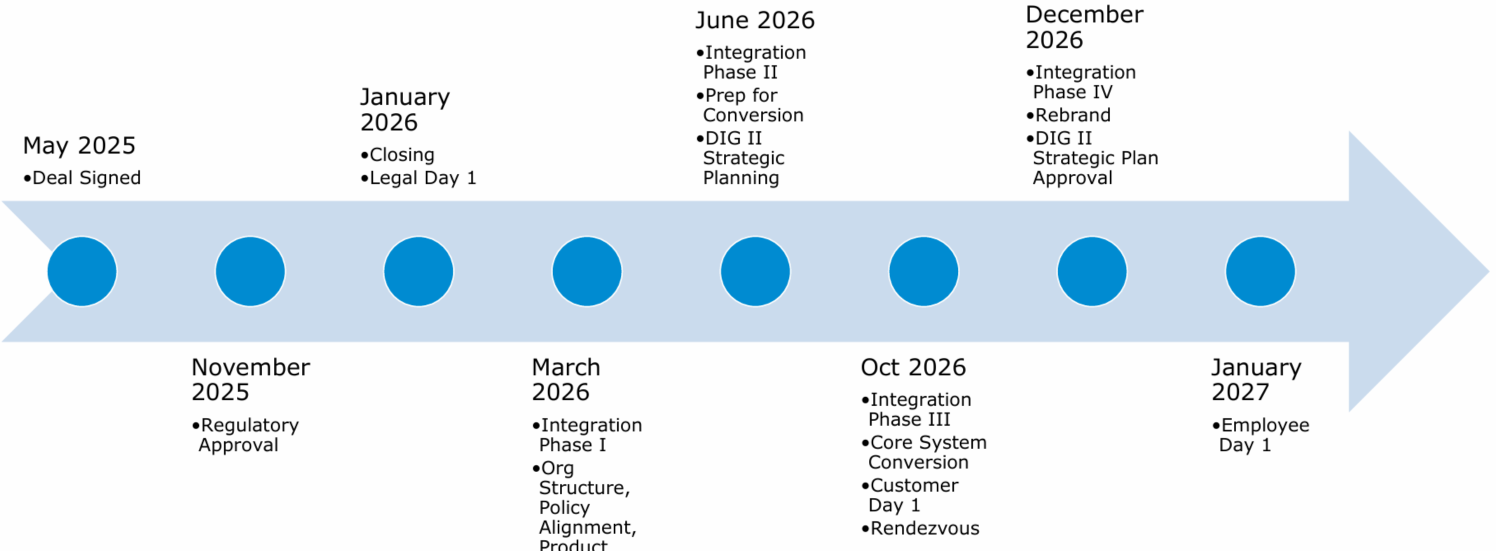
Legacy Bank & Trust Acquisition

Integration Update

- Integration efforts are on track
- Core conversion set for October 24, 2026
- Next strategic planning effort begins this quarter

Timeline



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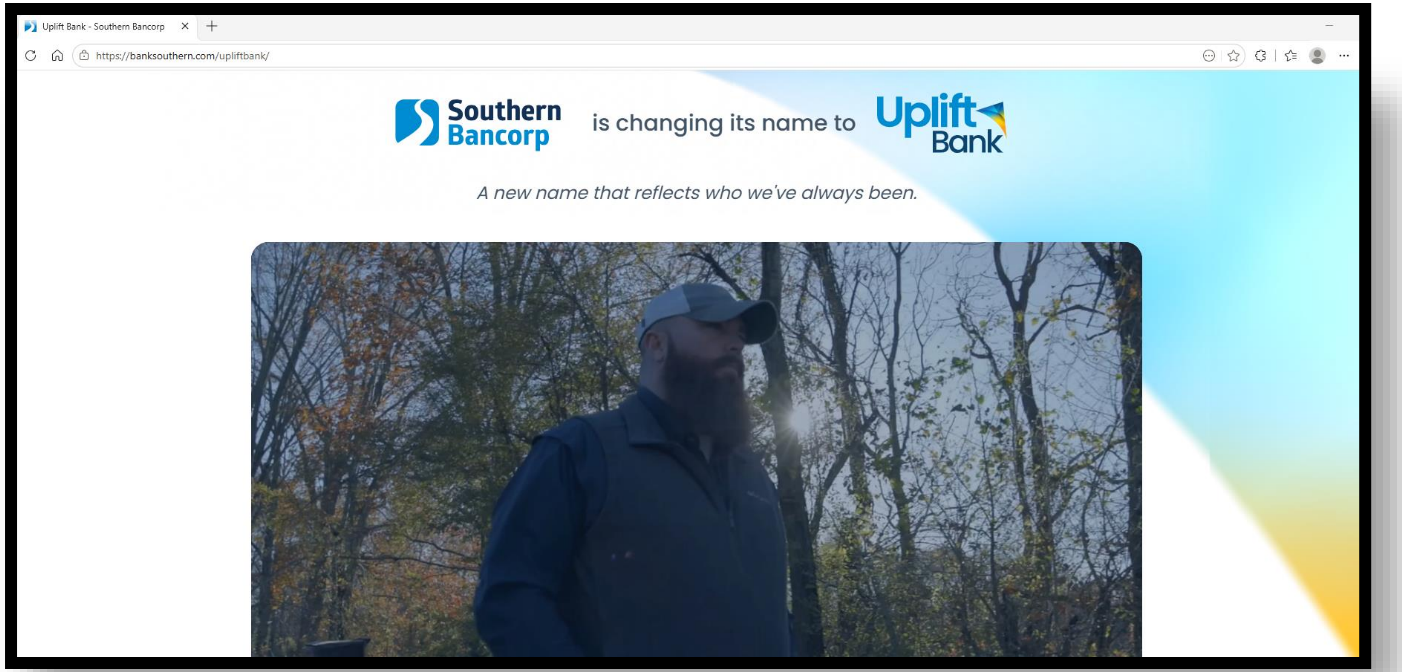
Rebranding With Purpose
Stakeholder Engagement Presentation
Q2 2026

Brand Reveal Video

Please visit BankSouthern.com/UpliftBank to view our brand reveal video and additional information about the name change.



Uplift Bank

Wealth Builders for Everyone

New Brand Name,
Same Brand Promise.

Uplift Bank

Wealth Builders for **Everyone**

Uplift Bank

"Continuity Plus"
=Brand Continuity + Cost Savings

Uplift Bank
Wealth Builders for **Everyone**

LIGHT BLUE
CMYK 100/28/0/0
RGB 0/140/209
PANTONE 3005 C

DARK BLUE
CMYK 100/77/32/17
RGB 14/69/112
PANTONE 7408C

YELLOW
CMYK 1/20/100/0
RGB 253/202/11
PANTONE 7408C

ORANGE
CMYK 0/43/97/0
RGB 249/160/34

An Icon Open to Interpretation

Uplift Bank

Wealth Builders for **Everyone**

Our Holding Company

Uplift Financial Development Corporation

Our Nonprofit Loan Fund

Uplift Capital Partners

What the research says...

- 60% said that based on the name alone, they would likely recommend Uplift Bank to a friend.
- 69% said the name effectively reflected the brand's mission, "Extremely Well" or "Very Well."
- 70% of respondents affirmed that the name reflects a "mission-driven" company.
- 77% of respondents rated the name and logo as "Highly Memorable."
- 80% of respondents noted receiving a positive emotion from the name/logo.

Uplift Bank

What the research says...

Qualitative Feedback Reinforced Quantitative Findings

- **67% of open-ended responses expressed positive initial impressions of the Uplift Bank name.**
- **Dominant theme was "positive banking perception."**

"The name Uplift Bank gives me a positive impression; it sounds like a bank that wants to help people improve their financial situation."

"The name is unique and appealing, and it makes the bank seem trustworthy, reliable, and customer-focused."

Uplift Bank

What the research says...

Qualitive Feedback Reinforced Quantitative Findings

- The secondary theme that emerged was "modernity and innovation" with some associating the name with a "digital-first" bank or other innovative banking solution.

Memorability Ranked Especially High

- On a 1 to 5 scale, the average "memorability rating" was 4.1 with 75% of respondents rating it a 4 or 5.

Our Timeline

- Brand Reveal: July 2nd – www.banksouthern.com/upliftbank
- Rebranding Inventory and Planning: Through Q3
- Systems rebrand coincide with Legacy conversion: October 26th
- Signage rebranding begins with Legacy locations first, then transitions to Southern Bancorp locations near the end of Q4 and into 2027

Branch Signage

Branch Signage

Business card

Uplift Bank

Letterhead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uplift.bank
Member FDIC
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Wealth Builders For Everyone
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Promo Items

Polo

Billboards


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BANKING WITH
PURPOSE
At Uplift Bank, we believe in banking that goes beyond simply being a safe place for your money. It's banking on a mission to help everyone find a path to opportunity, no matter one's income, zip code, or financial history.
And when you bank with us, you're supporting economic opportunity for your neighbors as well as yourself.
Wealth Builders for Everyone.
Uplift Bank
Merkia Gaston, first-time homeowner
Southern Bancorp Customer
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HELPING
YOU
GROW
At Uplift Bank you can bank and borrow for today, but you can also build for tomorrow.
That's because we offer a number of resources and services designed to help everyone along the path to opportunity, from award-winning small business support to credit guidance and homebuyer assistance to savings programs.
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Q & A

SAVE THE DATE:

Q3 2026 Shareholder Engagement Call

Thursday, October 15th, 2026

9:30 am CST

Visit **banksouthern.com/investors**

Kenya Gordon

All investor questions can be directed to
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Kenya.Gordon@banksouthern.com|(501) 501-492-3493 |TF (800) 789-3428

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