

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2021

Month / Day / Year

None

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Southern BancShares (N.C.), Inc.

Legal Title of Holding Company

116 East Main Street / PO Box 729

(Mailing Address of the Holding Company) Street / P.O. Box

Mount Olive NC 28365

City State Zip Code

Same

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Debra D. Barwick Staff Administrator

Name Title

919.658.7074

Area Code / Phone Number / Extension

919.658.7087

Area Code / FAX Number

debra.barwick@southernbank.com

E-mail Address

www.southernbank.com/about/southern-bancshares/

Address (URL) for the Holding Company's web page

I, Drew M. Covert

Name of the Holding Company Director and Official

Chairman and Chief Executive Officer

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

*Drew M. Covert*

Signature of Holding Company Director and Official

03/21/2022

Date of Signature

For holding companies not registered with the SEC—  
 Indicate status of Annual Report to Shareholders:

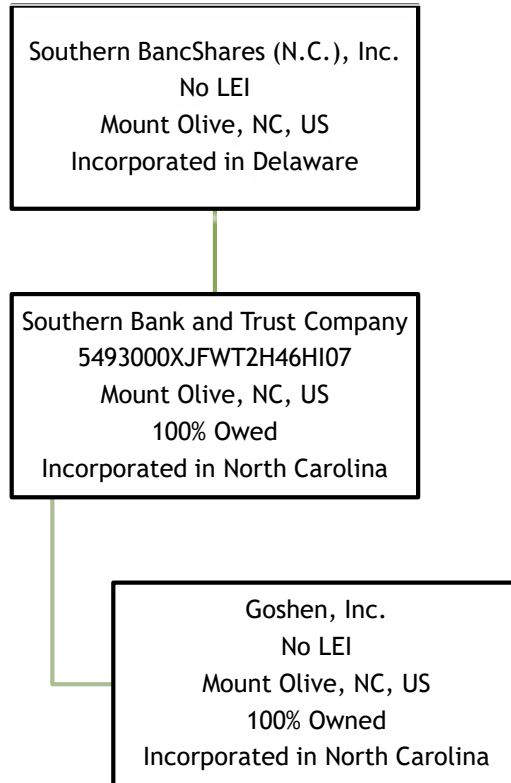
- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission? .....	0=No	
	1=Yes	0
In accordance with the General Instructions for this report (check only one),		
1. a letter justifying this request is being provided along with the report .....		
2. a letter justifying this request has been provided separately ...		
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

Report Item 2a: Organizational Chart  
Southern BancShares (N.C.), Inc.  
December 31, 2021



**Results:** A list of branches for your depository institution: **SOUTHERN BANK AND TRUST COMPANY (ID\_RSSD: 717924)**.  
This depository institution is held by **SOUTHERN BANCSHARES (N.C.), INC. (1075694)** of **MOUNT OLIVE, NC**.  
The data are as of **12/31/2021**. Data reflects information that was received and processed through **01/12/2022**.

Report Item 2.b.

**Reconciliation and Verification Steps**

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

**Actions**

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.  
If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.  
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	717924	SOUTHERN BANK AND TRUST COMPANY	100 NORTH CENTER STREET	MOUNT OLIVE	NC	28365	WAYNE	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	469429	AHOSKIE BRANCH	506 E MAIN ST	AHOSKIE	NC	27910	HERTFORD	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	681726	AURORA BRANCH	298 N FIFTH ST	AURORA	NC	27806	BEAUFORT	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	747024	AYDEN BRANCH	236 3RD ST	AYDEN	NC	28513	PITT	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	620426	BAILEY BRANCH	6174 MAIN STREET	BAILEY	NC	27807	NASH	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	966928	BELHAVEN BRANCH	148 E. MAIN ST	BELHAVEN	NC	27810	BEAUFORT	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	3281846	CLINTON BRANCH	1008 SUNSET AVE	CLINTON	NC	28328	SAMPSON	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	962724	DEEP RUN BRANCH	3410 OLD HWY 11	DEEP RUN	NC	28525	LENOIR	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	2672214	EDENTON QUEEN STREET BRANCH	101 W QUEEN ST	EDENTON	NC	27932	CHOWAN	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	5307647	ELIZABETH CITY BRANCH	1875 WEST CITY DRIVE	ELIZABETH CITY	NC	27909	PASQUOTANK	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	2672250	FARMVILLE BRANCH	4217 EAST CHURCH STREET	FARMVILLE	NC	27828	PITT	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	623025	FREMONT BRANCH	101 NORTH WILSON STREET	FREMONT	NC	27830	WAYNE	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	2672278	GARLAND BRANCH	83 SOUTH BLADEN AVENUE	GARLAND	NC	28441	SAMPSON	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	3281930	GATESVILLE BRANCH	203 MAIN ST.	GATESVILLE	NC	27938	GATES	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	5027495	GOLDSBORO ASH STREET BRANCH	2501 EAST ASH STREET	GOLDSBORO	NC	27534	WAYNE	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	3679331	GOLDSBORO BRANCH	2301 WAYNE MEMORIAL DRIVE	GOLDSBORO	NC	27534	WAYNE	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	3281864	GREENVILLE CHARLES BOULEVARD BRANCH	2310 SOUTH CHARLES BLVD	GREENVILLE	NC	27858	PITT	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	3779316	GREENVILLE MEDICAL PARK BRANCH	2275 STANTONSBURG ROAD	GREENVILLE	NC	27834	PITT	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	4650805	JACKSON BRANCH	208 WEST JEFFERSON STREET	JACKSON	NC	27845	NORTHAMPTON	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	3281873	KENANSVILLE BRANCH	416 SOUTH MAIN ST	KENANSVILLE	NC	28349	DUPLIN	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	622523	KENLY BRANCH	101 WEST SECOND STREET	KENLY	NC	27542	JOHNSTON	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	2672344	KILL DEVIL HILLS BRANCH	202 S CROATAN HWY	KILL DEVIL HILLS	NC	27948	DARE	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	5112823	KITTY HAWK	4804 N CROATAN HWY	KITTY HAWK	NC	27949	DARE	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	782427	LA GRANGE BRANCH	208 SOUTH CASWELL ST	LA GRANGE	NC	28551	LENOIR	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	407225	LEWISTON WOODVILLE BRANCH	127 MAIN ST	LEWISTON WOODVILLE	NC	27849	BERTIE	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	3281903	MANTEO BRANCH	704 SOUTH HIGHWAY 64/264	MANTEO	NC	27954	DARE	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	86929	MIDDLESEX BRANCH	11438 EAST FINCH AVENUE	MIDDLESEX	NC	27557	NASH	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	718426	NORTH BREAZEALE BRANCH	800 NORTH BREAZEALE AVE	MOUNT OLIVE	NC	28365	WAYNE	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	591423	MURFREESBORO BRANCH	336 E MAIN ST	MURFREESBORO	NC	27855	HERTFORD	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	2060848	NASHVILLE BARNES STREET BRANCH	209 S BARNES STREET	NASHVILLE	NC	27856	NASH	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	838221	PINE LEVEL BRANCH	109 PEEDIN AVENUE	PINE LEVEL	NC	27568	JOHNSTON	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	5145045	PINETOPS BRANCH	102 EAST HAMLET STREET	PINETOPS	NC	27864	EDGEcombe	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	931225	PLYMOUTH BRANCH	612 WASHINGTON ST	PLYMOUTH	NC	27962	WASHINGTON	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	5398168	RALEIGH BRANCH	3201 GLENWOOD AVENUE, SUITE 101 & 102	RALEIGH	NC	27612	WAKE	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	2060866	ROANOKE RAPIDS BRANCH	1580 EAST TENTH ST	ROANOKE RAPIDS	NC	27870	HALIFAX	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	964821	ROBERSONVILLE BRANCH	111 N MAIN ST	ROBERSONVILLE	NC	27871	MARTIN	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	3281921	ROCKY MOUNT BENVENUE BRANCH	1405 BENVENUE RD	ROCKY MOUNT	NC	27804	NASH	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	
OK		Full Service	672274	ROCKY MOUNT MAIN BRANCH	230 SUNSET AVENUE	ROCKY MOUNT	NC	27804	NASH	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924	

OK		Full Service	3649343	ROCKY MOUNT OAKWOOD BRANCH	107 SOUTH FAIRVIEW ROAD	ROCKY MOUNT	NC	27801	EDGEcombe	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	2672111	ROCKY MOUNT WESTRIDGE BRANCH	3690 SUNSET AVE	ROCKY MOUNT	NC	27804	NASH	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	2671990	SALEMBURG BRANCH	102 NORTH MAIN STREET	SALEMBURG	NC	28385	SAMPSON	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	981127	SCOTLAND NECK BRANCH	810 SOUTH MAIN STREET	SCOTLAND NECK	NC	27874	HALIFAX	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	3281891	SHARPSBURG BRANCH	3938 SOUTH HATHAWAY BOULEVARD	SHARPSBURG	NC	27878	NASH	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	253673	TARBORO BRANCH	422 MAIN STREET	TARBORO	NC	27886	EDGEcombe	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	903129	WARSAW BRANCH	114 NORTH PINE ST	WARSAW	NC	28398	DUPLIN	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	5312249	WILMINGTON BRANCH	6752 ROCKSPRING ROAD SUITE 100	WILMINGTON	NC	28405	NEW HANOVER	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	3283194	WILSON - FOREST HILLS BRANCH	1701 FOREST HILLS ROAD WEST	WILSON	NC	27893	WILSON	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	1462034	WILSON - NASH STREET BRANCH	2300 NASH STREET NORTH	WILSON	NC	27896	WILSON	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	904724	WINDSOR BRANCH	101 N KING ST	WINDSOR	NC	27983	BERTIE	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	3555097	WINTERVILLE BRANCH	4259 WINTERVILLE PARKWAY	WINTERVILLE	NC	28590	PITT	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	2934275	CEDAR ROAD BRANCH	1217 CEDAR RD	CHESAPEAKE	VA	23322	CHESAPEAKE CITY	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	3624153	GREENBRIER PARKWAY BRANCH	1304 GREENBRIER PARKWAY	CHESAPEAKE	VA	23320	CHESAPEAKE CITY	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	3379864	WESTERN BRANCH	3343 WESTERN BRANCH BLVD	CHESAPEAKE	VA	23321	CHESAPEAKE CITY	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	4335102	BOUSH STREET BRANCH	403 BOUSH STREET	NORFOLK	VA	23510	NORFOLK CITY	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	2641199	COLLEY AVENUE BRANCH	4815 COLLEY AVE	NORFOLK	VA	23508	NORFOLK CITY	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	3840104	SUFFOLK BRANCH	221 WESTERN AVENUE	SUFFOLK	VA	23434	SUFFOLK CITY	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	2488086	KEMPSVILLE BRANCH	1870 KEMPSVILLE ROAD	VIRGINIA BEACH	VA	23464	VIRGINIA BEACH CITY	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	3886027	LASKIN ROAD BRANCH	1756 LASKIN ROAD	VIRGINIA BEACH	VA	23454	VIRGINIA BEACH CITY	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	3391428	LYNNHAVEN BRANCH	601 LYNNHAVEN PARKWAY	VIRGINIA BEACH	VA	23452	VIRGINIA BEACH CITY	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924
OK		Full Service	902122	VIRGINIA BEACH BOULEVARD BRANCH	3720 VIRGINIA BEACH BLVD	VIRGINIA BEACH	VA	23452	VIRGINIA BEACH CITY	UNITED STATES	Not Required	Not Required	SOUTHERN BANK AND TRUST COMPANY	717924

**Form FR Y-6**  
**Southern BancShares (N.C.), Inc.**  
**Fiscal Year Ending December 31, 2021**

**REPORT ITEM 3 - SECURITIES HOLDERS**  
**(1)(a)(b)(c) and (2)(a)(b)(c)**

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2021				Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2021		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities		(2)(a) Name, City, State, County	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
<p style="text-align: center;"><b><u>Shares Owned Common Stock</u></b></p> Carson Holding Brice Smithfield, NC, USA      USA <p style="text-align: right;">0      Individually      0.00%</p> <p style="text-align: right;">156      Spouse      0.20%</p> <p style="text-align: right;">1,072      Custodian for Children      1.35%</p> <p style="text-align: right;">15      Directs Assets      0.02%</p> <p style="text-align: right;">4,774      Personal Trust      6.02%</p> <hr/> <p style="text-align: right;"><b>6,017      Total      7.58%</b></p> <p style="text-align: center;"><b><u>Shares Owned Series B Preferred</u></b></p> <p style="text-align: right;">1,017      Spouse      0.39%</p> <hr/> <p style="text-align: right;"><b>1,017      Total      0.39%</b></p>				<p>None</p> <p style="text-align: center;"><b><u>Shares Owned Common Stock</u></b></p> <p>None</p> <p style="text-align: center;"><b><u>Shares Owned Series B Preferred</u></b></p> <p>None</p> <p style="text-align: center;"><b><u>Shares Owned Series C Preferred</u></b></p>		
<p style="text-align: center;"><b><u>Shares Owned Common Stock</u></b></p> Claire Holding Bristow Smithfield, NC USA      USA <p style="text-align: right;">1,323      Individually      1.67%</p> <p style="text-align: right;">101      Spouse      0.13%</p> <p style="text-align: right;">2,037      Spouse as Trustee      2.57%</p> <p style="text-align: right;">444      Owned by Children      0.56%</p> <p style="text-align: right;">600      Director or Spouse Directs Asset      0.76%</p> <p style="text-align: right;">220      Personal Trust      0.28%</p> <p style="text-align: right;">2,441      LLC's for Children      3.08%</p> <p style="text-align: right;">706      Spouse Trust      0.89%</p> <hr/> <p style="text-align: right;"><b>7,872      Total      9.92%</b></p>						
<p style="text-align: center;"><b><u>Shares Owned Common Stock</u></b></p> Hope Holding Bryant Raleigh, NC, USA      USA <p style="text-align: right;">1,204      Individually      1.52%</p> <p style="text-align: right;">0      Spouse      0.00%</p> <p style="text-align: right;">3,686      Director as Trustee      4.64%</p> <p style="text-align: right;">35      Corporate      0.04%</p> <p style="text-align: right;">120      Directs Assets      0.15%</p> <p style="text-align: right;">1,660      Personal Trust      2.09%</p> <p style="text-align: right;">1,389      Trust for Director's Child      1.75%</p> <hr/> <p style="text-align: right;"><b>8,094      Total      10.20%</b></p> <p style="text-align: center;"><b><u>Shares Owned Series B Preferred</u></b></p> <p style="text-align: right;">2,000      Directors as Trustee      0.76%</p> <hr/> <p style="text-align: right;"><b>2,000      Total      0.76%</b></p>						

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2021				Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2021		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities		(2)(a) Name, City, State, County	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
<b><u>Shares Owned Common Stock</u></b>						
Frank B. Holding, Jr. Raleigh, NC, USA	USA	2,091	Individually	2.63%		
		1,552	Spouse	1.96%		
		1,076	Director as Trustee	1.36%		
		30	Owned by Child	0.04%		
		7,655	Director as Custodian for Grandchild	9.65%		
		220	Personal Trust	0.28%		
		<b>12,624</b>	<b>Total</b>	<b>15.91%</b>		
<b><u>Shares Owned Series B Preferred</u></b>						
Frank B. Holding, Jr. - Continued		200	Individually	0.08%		
		<b>200</b>	<b>Total</b>	<b>0.08%</b>		
<b><u>Shares Owned Common Stock</u></b>						
Olivia Britton Holding Smithfield, NC, USA	USA	1,058	Director as Trustee	1.33%		
		35	Corporate	0.04%		
		5,788	Personal Trust	7.29%		
		<b>6,881</b>	<b>Total</b>	<b>8.67%</b>		
<b><u>Shares Owned Common Stock</u></b>						
Christine Long and Ruth O'Leary CO-TTEES Jacksonville, FL, USA	USA	4,175	Personal Trust	5.26%		
		<b>4,175</b>	<b>Total</b>	<b>5.26%</b>		
<b><u>Shares Owned Series B Preferred</u></b>						
None		No actual 5% shareholder; but we have Series B shareholders that own 5% of Common or Series C stock				
<b><u>Shares Owned Series C Preferred</u></b>						
Rachel Ann Barnes Garysburg, NC, USA	USA	2,117	Individually	5.74%		
		<b>2,117</b>	<b>Total</b>	<b>5.74%</b>		
<b><u>Shares Owned Series B Preferred</u></b>						
		1,471	Individually	0.56%		
		<b>1,471</b>	<b>Total</b>	<b>0.56%</b>		

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2021				Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2021		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities		(2)(a) Name, City, State, County	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
<b><u>Shares Owned Series C Preferred</u></b>						
James Robert Hendrix Tyner, NC, USA	USA	6,120	Individually	16.60%		
		<b>6,120</b>	<b>Total</b>	<b>16.60%</b>		
<b><u>Shares Owned Series B Preferred</u></b>						
		4,248	Individually	1.61%		
		<b>4,248</b>	<b>Total</b>	<b>1.62%</b>		
<b><u>Shares Owned Series C Preferred</u></b>						
Joseph Henry Jenkins Ahoskie, NC, USA	USA	2,138	Individually	5.80%		
		<b>2,138</b>	<b>Total</b>	<b>5.80%</b>		
<b><u>Shares Owned Series C Preferred</u></b>						
Terri Peele Vincent Winterville, NC, USA	USA	3,517	Individually	9.54%		
		<b>3,517</b>	<b>Total</b>	<b>9.54%</b>		
<b><u>Shares Owned Series B Preferred</u></b>						
		2,443	Individually	0.93%		
		<b>2,443</b>	<b>Total</b>	<b>0.93%</b>		
<b><u>Shares Owned Series C Preferred</u></b>						
Henry N. Willey Wake Forest, NC, USA	USA	3,248	Individually	8.81%		
		<b>3,248</b>	<b>Total</b>	<b>8.81%</b>		
<b><u>Shares Owned Series B Preferred</u></b>						
		2,319	Individually	0.88%		
		<b>2,319</b>	<b>Total</b>	<b>0.88%</b>		

Form FR Y-6  
Southern BancShares (N.C.) Inc.  
Fiscal Year Ending December 31 , 2021

**REPORT ITEM 4. - INSIDERS** (Directors, Officers, 10% Shareholders)  
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Southern BancShares, (N.C.), Inc.	(3)(a) Title or Position with Southern BancShares (N.C.), Inc.	(3)(b) Title or Positions Held with any Southern BancShares (N.C.), Inc. Subsidiary(s)	(3)(c) Title or Position Held with Other Business Companies	(4)(a) Number of Shares and % of each Class of Voting Securities of Southern BancShares (N.C.) Inc.	(4)(b) Number of Shares and % of each Class of Voting Securities of Southern BancShares (N.C.) Inc. Subsidiary(s)	(4)(c) Number of Shares and % of each Class of Voting Securities of Other Business Companies 25% or more Held
Julian R. Aycock Fremont, NC USA	President, Marr's, Inc. (farming operation) Wayne County JRA LLC (trucking operation)	Director, Southern BancShares (N.C.), Inc.	Director, Credit Review Committee Member, Southern Bank and Company	President, Marr's, Inc.; Owner, Wayne County JRA LLC; Member, Southern Bank Foundation	Common; 10 shares or 0.01% of class	None	Wayne County JRA LLC 100% owned; MARR'S Inc. 50% Partner
William H. Bryan Mt. Olive, NC USA	Executive Chairperson, Mount Olive Pickle Company, Inc. (manufacturer of pickles, pepper products)	Director, Executive Committee-Vice Chair, Southern Bancshares (N.C.) Inc.	Director, Executive Committee-Vice Chairman, Audit Committee-Chairman, Governance Committee Member, Asset Liability Committee Member, Independent Committee, Resource, Southern Bank and Trust Company	President, Director, James E. and Mary Z. Bryan Foundation, Inc.; Member, Southern Bank Foundation	Common: 133 shares or 0.17% of class	None	None
Hope H. Bryant Raleigh, NC USA	Vice Chairman, First-Citizens BancShares, Inc., First-Citizens Bank & Trust Company	Director, 10% Principal Shareholder, Executive Committee Member, Southern BancShares (N.C.), Inc.	Director, Executive Committee Member, Governance Committee-Chairman, Southern Bank and Trust Company	Vice Chairman, First Citizens BancShares, Inc., First-Citizens Bank & Trust Company; Director, Fidelity BancShares (N.C.), Inc.; Director, The Fidelity Bank, Director, Robert P. Holding Foundation; Director, Ella Ann Lee Holding Foundation; Director, Southern Bank Foundation; Director, Vice President, Twin States Farming, Inc; Director, Vice President, E&F Properties; Director, Vice President, First-Citizens Foundation; Director, Treasurer, Ella Ann L and Frank B. Holding Foundation; Director, Treasurer, North State Foundation; Member, North State Preferred Holdings, LLC; Member, Bolton Road, LLC Member, Southern Bank Foundation	Common: 8,094 shares or 10.20% of class  Preferred Series B: 2,000 shares or 0.76% of class	None	Bolton Road, LLC 99.7% owned Five Crabs 33.33% owned

Form FR Y-6  
Southern BancShares (N.C.) Inc.  
Fiscal Year Ending December 31 , 2021

**REPORT ITEM 4. - INSIDERS** (Directors, Officers, 10% Shareholders)  
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Southern BancShares, (N.C.), Inc.	(3)(a) Title or Position with Southern BancShares (N.C.), Inc.	(3)(b) Title or Positions Held with any Southern BancShares (N.C.), Inc. Subsidiary(s)	(3)(c) Title or Position Held with Other Business Companies	(4)(a) Number of Shares and % of each Class of Voting Securities of Southern BancShares (N.C.) Inc.	(4)(b) Number of Shares and % of each Class of Voting Securities of Southern BancShares (N.C.) Inc. Subsidiary(s)	(4)(c) Number of Shares and % of each Class of Voting Securities of Other Business Companies 25% or more Held
Joel K. Butler Greenville, NC USA	Retired, formerly President Vidant Health Foundation (health care)	Director, Southern BancShares (N.C.), Inc.	Director, Community Reinvestment Act (CRA) and Regulatory Compliance Committee-Chair, Southern Bank and Trust Company	None	None	None	None
Michael L. Chestnutt Clinton, NC USA	Managing Partner Black, Chestnutt and Johnson, PA (public accounting)	Director, Executive Committee Member, Southern BancShares (N.C.), Inc.	Director, Executive Committee Member, Audit Committee Member, Credit Risk Committee Member, Asset Liability Committee-Chair, Independent Committee Member, Southern Bank and Trust Company	Managing Partner/Shareholder, Black, Chestnutt and Johnson, PA	Common: 24 shares or 0.03% of class	None	Black, Chestnutt and Johnson, P. A. 60% owned CPA Advisors, Inc. 50% owned JOHCHE, LLC 50% owned THORCHE, LLC 50% owned KGTICHE, LLC 25.% owned
Drew M. Covert Mt. Olive, NC USA	Not Applicable	Chairman of the Board, Chief Executive Officer, Director, Executive Committee Chair, Southern BancShares (N.C.) Inc.	Chairman of the Board, Chief Executive Officer, Director-Executive Committee Chair, Credit Risk Committee Member, Administrative Personnel and Retirement Committee Member, CRA and Regulatory Compliance Committee Member, Asset Liability Committee Member, Credit Review Committee Member, Management Loan Committee Member, Credit Policy Committee Member, Information Technology Steering Committee Member, Second Level Loan Review Committee Member, Southern Bank and Trust Company; Director, President, Goshen, Inc.; Manager, Tuscarora Property Holding, LLC	Member, Chairperson, President, Southern Bank Foundation; Director, Vidant Health Foundation; Chair Elect, North Carolina Aquarium Society	Common: 74 shares or 0.09% of class  Preferred C: 29 shares of 0.08% of class	None	None

Form FR Y-6  
Southern BancShares (N.C.) Inc.  
Fiscal Year Ending December 31 , 2021

**REPORT ITEM 4. - INSIDERS** (Directors, Officers, 10% Shareholders)  
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Southern BancShares, (N.C.), Inc.	(3)(a) Title or Position with Southern BancShares (N.C.), Inc.	(3)(b) Title or Positions Held with any Southern BancShares (N.C.), Inc. Subsidiary(s)	(3)(c) Title or Position Held with Other Business Companies	(4)(a) Number of Shares and % of each Class of Voting Securities of Southern BancShares (N.C.) Inc.	(4)(b) Number of Shares and % of each Class of Voting Securities of Southern BancShares (N.C.) Inc. Subsidiary(s)	(4)(c) Number of Shares and % of each Class of Voting Securities of Other Business Companies 25% or more Held
Olivia B. Holding Raleigh, NC USA	President and Director, Twin States Farming, Inc.; President and Director, E&F Properties, Inc. (property manager)	Director, Southern BancShares (N.C.), Inc.	Director, Southern Bank and Trust Company	Director, President, Twin States Farming, Inc. Director, President, Ella Ann L. and Frank B. Holding Foundation; Director, President, North State Foundation; Director, President, E&F Properties; Member, Holding Properties, LLC; Member, North State Preferred Holdings, LLC; Director, Treasurer, Robert P. Holding Foundation; Director, Treasurer, First-Citizens Foundation; Manager, City of Oaks Properties, LLC; Manager, TSF Johnson Street, LLC; Manager H & D Aviation, LLC; Director, Fidelity BancShares (N.C.), Inc.; Director, The Fidelity Bank; Director, Yadkin Valley Company; Director, Ella Ann Lee Holding Foundation	Common 6,881 shares or 8.67% of class	None	City of Oaks Properties 100% owned TSF Johnson Street, LLC 100% owned H & D Aviation, LLC 50% owned Twin States Farming 47.55% owned
G. Rouse Ivey Mount Olive, NC USA	Self-employed farmer	Director, Executive Committee Member, Southern BancShares (N.C.), Inc.	Director, Executive Committee Member, Audit Committee Member, Governance Committee Member, Credit Risk Committee Member, Independent Committee Chair, Southern Bank and Trust Company	None	Common: 68 shares or .09% of class	None	None
J. Grey Morgan Mount Olive, NC USA	Not Applicable	Director, Executive Executive Committee Member, Southern BancShares (N.C.), Inc.	Director, Executive Committee Member, Credit Risk Committee Member, Credit Review Committee Member, Southern Bank and Trust Company	None	Common: 3 shares or .00% of class	None	None

Form FR Y-6  
Southern BancShares (N.C.) Inc.  
Fiscal Year Ending December 31 , 2021

**REPORT ITEM 4. - INSIDERS** (Directors, Officers, 10% Shareholders)  
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Southern BancShares, (N.C.), Inc.	(3)(a) Title or Position with Southern BancShares (N.C.), Inc.	(3)(b) Title or Positions Held with any Southern BancShares (N.C.), Inc. Subsidiary(s)	(3)(c) Title or Position Held with Other Business Companies	(4)(a) Number of Shares and % of each Class of Voting Securities of Southern BancShares (N.C.) Inc.	(4)(b) Number of Shares and % of each Class of Voting Securities of Southern BancShares (N.C.) Inc. Subsidiary(s)	(4)(c) Number of Shares and % of each Class of Voting Securities of Other Business Companies 25% or more Held
John C. Pegram, Jr. Chapel Hill, NC USA	Not Applicable	Director, Executive Committee Member, Southern BancShares (N.C.), Inc.	Director, Executive Committee Member, Credit Risk Committee Member, Southern Bank and Trust Company	Member, Southern Bank Foundation	Common: 10 shares or 0.01% of class	None	None
Thomas R. Sallenger Wilson, NC USA	Attorney; general partner, Sallenger Law, LLP (law firm)	Director, Southern BancShares (N.C.), Inc.	Director, Community Reinvestment Act (CRA) and Regulatory Compliance Committee Member, Southern Bank and Trust Company	Owner, Sallenger Law, LLP	Common: 27 shares or 0.03% of class	None	Sallenger Law, LLP 100% owned
Malcolm R. Sullivan, Jr. Goldsboro, NC USA	Chief Executive Officer, Feelgoodz Holdings NC, Inc.	Director, Executive Committee Member, Southern BancShares (N.C.), Inc.	Director, Executive Committee Member, Audit Committee Member, Governance Committee Member, Independent Committee Member, Southern Bank and Trust Company	None	Common 1 share or 0.00% of class	None	None
Jerry C. Alexander Ahoskie, NC USA	Not Applicable	Executive Vice President, Regional Executive Northeast Region, Southern BancShares (N.C.), Inc.	Executive Vice President, Regional Executive Northeast Region, Credit Review Committee Member, Management Loan Committee Member, Credit Policy Committee Member, Southern Bank and Trust Company; Assistant Vice President, Assistant Secretary, Goshen, Inc.	None	None	None	None

Form FR Y-6  
Southern BancShares (N.C.) Inc.  
Fiscal Year Ending December 31 , 2021

**REPORT ITEM 4. - INSIDERS** (Directors, Officers, 10% Shareholders)  
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Southern BancShares, (N.C.), Inc.	(3)(a) Title or Position with Southern BancShares (N.C.), Inc.	(3)(b) Title or Positions Held with any Southern BancShares (N.C.), Inc. Subsidiary(s)	(3)(c) Title or Position Held with Other Business Companies	(4)(a) Number of Shares and % of each Class of Voting Securities of Southern BancShares (N.C.) Inc.	(4)(b) Number of Shares and % of each Class of Voting Securities of Southern BancShares (N.C.) Inc. Subsidiary(s)	(4)(c) Number of Shares and % of each Class of Voting Securities of Other Business Companies 25% or more Held
Michael T. Bryant Rocky Mount, NC USA	Not Applicable	Executive Vice President, Regional Executive Legacy Region, Southern BancShares (N.C.), Inc.	Executive Vice President, Regional Executive Legacy Region, Asset Liability Committee Member, Credit Review Committee Member, Management Loan Committee Member, Credit Policy Committee Member, Southern Bank and Trust Company; Assistant Vice President, Assistant Secretary, Goshen, Inc.	None	None	None	None
Edward I. Coltrain LaGrange, NC USA	Not Applicable	Executive Vice President, Chief Operating Officer, Southern BancShares (N.C.), Inc.	Executive Vice President, Chief Operating Officer, Community Reinvestment Act (CRA) and Regulatory Compliance Committee Member, Credit Review Committee Member-Chair, Credit Policy Committee Member, Operations Risk Management Committee Member Information Technology Steering Committee Member Second Level Loan Review Committee Member, Southern Bank and Trust Company; Secretary and Assistant Vice President, Goshen, Inc.	None	None	None	None
Dan R. Ellis Norwood, NC USA	Not Applicable	Executive Vice President, Chief Financial Officer, Corporate Secretary, Southern BancShares (N.C.), Inc.	Executive Vice President, Chief Financial Officer, Corporate Secretary, Administrative Personnel and Retirement Committee Member, Asset Liability Committee Member, Information Technology Steering Committee, Southern Bank and Trust Company; Treasurer, Assistant Vice-President, Goshen Inc.; Manager, Tuscarora Property Holdings, LLC;	Vice President, Investment Officer, Southern Bank Foundation	None	None	None

Form FR Y-6  
Southern BancShares (N.C.) Inc.  
Fiscal Year Ending December 31 , 2021

**REPORT ITEM 4. - INSIDERS** (Directors, Officers, 10% Shareholders)  
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Southern BancShares, (N.C.), Inc.	(3)(a) Title or Position with Southern BancShares (N.C.), Inc.	(3)(b) Title or Positions Held with any Southern BancShares (N.C.), Inc. Subsidiary(s)	(3)(c) Title or Position Held with Other Business Companies	(4)(a) Number of Shares and % of each Class of Voting Securities of Southern BancShares (N.C.) Inc.	(4)(b) Number of Shares and % of each Class of Voting Securities of Southern BancShares (N.C.) Inc. Subsidiary(s)	(4)(c) Number of Shares and % of each Class of Voting Securities of Other Business Companies 25% or more Held
L. Taylor Harrell Suffolk, VA USA	Not Applicable	President, Southern BancShares (N.C.), Inc.	President, Administrative Personnel and Retirement Committee Member, Asset Liability Committee Member, Credit Review Committee Member, Management Loan Committee Member, Credit Policy Committee Member, Southern Bank and Trust Company; Vice President, Goshen, Inc; Manager, Tuscarora Property Holding, LLC	None	Common 2 shares or 0.00% of class	None	None
Sondra McCorquodale Nashville, NC USA	Not Applicable	Executive Vice President, Chief Digital Officer, Southern BancShares (N.C.), Inc.	Executive Vice President, Chief Digital Officer, Information Technology Steering Committee Member Southern Bank and Trust Company	None	None	None	None
James R. Hendrix Tyner, NC USA	Not Applicable	10% Principal Southern BancShares (N.C.), Inc.	None	None	Preferred Series B: 4,248 shares or 1.62% of class  Preferred Series C: 6,120 shares or 16.60% of class	None	None

Form FR Y-6  
Southern BancShares (N.C.) Inc.  
Fiscal Year Ending December 31 , 2021

**REPORT ITEM 4. - INSIDERS** (Directors, Officers, 10% Shareholders)  
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Southern BancShares, (N.C.), Inc.	(3)(a) Title or Position with Southern BancShares (N.C.), Inc.	(3)(b) Title or Positions Held with any Southern BancShares (N.C.), Inc. Subsidiary(s)	(3)(c) Title or Position Held with Other Business Companies	(4)(a) Number of Shares and % of each Class of Voting Securities of Southern BancShares (N.C.) Inc.	(4)(b) Number of Shares and % of each Class of Voting Securities of Southern BancShares (N.C.) Inc. Subsidiary(s)	(4)(c) Number of Shares and % of each Class of Voting Securities of Other Business Companies 25% or more Held
Frank B. Holding Jr. Raleigh, NC US	Chairman, Chief Executive Officer, First Citizens Bancshares, Inc., First-Citizens Bank & Trust Company	10% Principal Southern BancShares (N.C.), Inc.	None	Chairman, Chief Executive Officer, First Citizens Bancshares, Inc. and First Citizens Bank & Trust Company; Director, Mount Olive Pickle Company; Director, Ella Ann Lee Holding Foundation; Chairman, Global Transpark Foundation; Chairman, Board of Trustee, Blue Cross and Blue Shield of North Carolina; Manager, Midlothian Real Estate Holdings, LLC; Member-Manager, HP Boat LLC; Member-Manager, Down East Boat Holdings, LLC; Director, Executive Officer L'eau Profile Marina Holdings Inc. Member, North State Preferred Holdings, LLC; Director, Vice President, Ella Ann L. and Frank B. Holding Foundation; Director, President, Robert P. Holding Foundation, Inc; Director, President, First-Citizens Foundation	Common: 12,624 shares or 15.91 of class  Preferred Series B: 200 shares or 0.08% of class	None	L'eau Profile Marina Holdings Inc, 100% Owned; HP Boat, LLC 25% owned; Down East Holdings, LLC 25% owned;
Terri Peele Vincent Winterville, NC USA	Not Applicable	10% Principal Southern BancShares (N.C.), Inc.	None	None	Preferred Series B: 2,443 shares or 0.93% of class  Preferred Series C: 3,517 shares or 9.54% of class	None	