



SOUTHPPOINT BANCSHARES, INC
Consolidated Balance Sheet
(unaudited)

	Actual Sep 2026	Actual Sep 2025
Assets		
Cash and due from banks	35,270,932	13,184,766
Fed funds sold & repos	10,500,000	10,000,000
Interest bearing deposits with banks	86,672,085	127,868,389
Investment Securities - Taxable	63,450,228	30,411,196
Investment Securities - Tax-exempt	25,628,725	27,926,006
Mortgage loans held for sale	2,033,704	5,920,705
Loans, net of unearned income	953,965,361	1,321,519,268
Less: Allowance for Credit Losses	(26,757,756)	(18,582,944)
Premises and equipment, net	22,788,340	23,179,097
Accrued interest receivable	4,194,252	6,017,245
Other real estate	10,538,918	81,000
Other assets	53,082,034	49,242,198
Total Assets	1,241,366,823	1,596,766,926
Liabilities		
Non-Interest Bearing Deposits	136,350,122	157,680,981
Interest bearing demand deposits	80,240,294	88,328,623
Savings and Money Market Deposits	344,369,537	386,102,811
Time Deposits - Retail	417,566,691	522,602,557
Time Deposits - Wholesale	158,022,205	298,480,500
Total Deposits	1,136,548,850	1,453,195,471
Accrued expenses and other liabilities	3,527,235	9,703,005
Other Borrowings	33,918,654	33,765,291
Total Liabilities	1,173,994,738	1,496,663,768
Equity		
Common stock	3,088,047	3,068,047
Capital surplus	51,558,291	51,285,275
Retained earnings	38,679,411	49,126,856
Accumulated other comprehensive income (loss)	(9,655,076)	(8,008,355)
Less: Treasury stock, at cost	(975,887)	(1,129,719)
Net Income	(15,322,701)	5,761,055
Total Equity	67,372,085	100,103,159
Total Liabilities & Equity	1,241,366,823	1,596,766,926



SOUTHPOINT BANCSHARES, INC
Consolidated Income Statement
(unaudited)

	YTD Actual Sep 2026	YTD Actual Sep 2025
Interest Income		
Interest on Loans	52,393,344	70,884,371
Mortgage Loans Held For Sale	150,920	255,208
Fees on Loans	1,207,353	2,073,872
Interest on deposits with banks	4,612,621	5,078,269
Investment Securities - Taxable	852,398	1,201,497
Investment Securities - Tax-exempt	479,299	536,785
Total Interest Income	59,695,936	80,030,002
Interest Expense		
Interest bearing demand deposits	242,844	390,039
Savings and Money Market Deposits	7,514,240	9,576,478
Time Deposits - Retail	13,134,509	19,047,656
Time Deposits - Wholesale	6,580,324	12,650,240
Total Interest Expense on Deposits	27,471,917	41,664,412
Interest on other borrowings	1,469,573	1,242,928
Total Interest Expense	28,941,490	42,907,340
Net Interest Income	30,754,446	37,122,662
Provision for Credit Losses	32,321,994	11,409,011
Net In. Inc. After Prov. for Credit Losses	(1,567,548)	25,713,651
Non Interest Income		
Service charges and fees	1,163,577	1,228,702
Securities gains (losses), net	(4,575)	(946)
Mortgage loan and related fees	2,758,124	4,926,868
Other noninterest income	1,603,992	2,678,023
Total Non Interest Income	5,521,119	8,832,648
Non Interest Expense		
Salaries and employee benefits	11,810,358	13,633,327
Occupancy	1,794,502	1,805,918
Other noninterest expense	11,806,607	11,775,049
Total Non Interest Expense	25,411,466	27,214,294
Income Before Taxes	(21,457,896)	7,332,005
Income taxes	(6,135,195)	1,570,950
Net Income	(15,322,701)	5,761,055