

2020

FIRST HALF



Announcing Our Newest Location

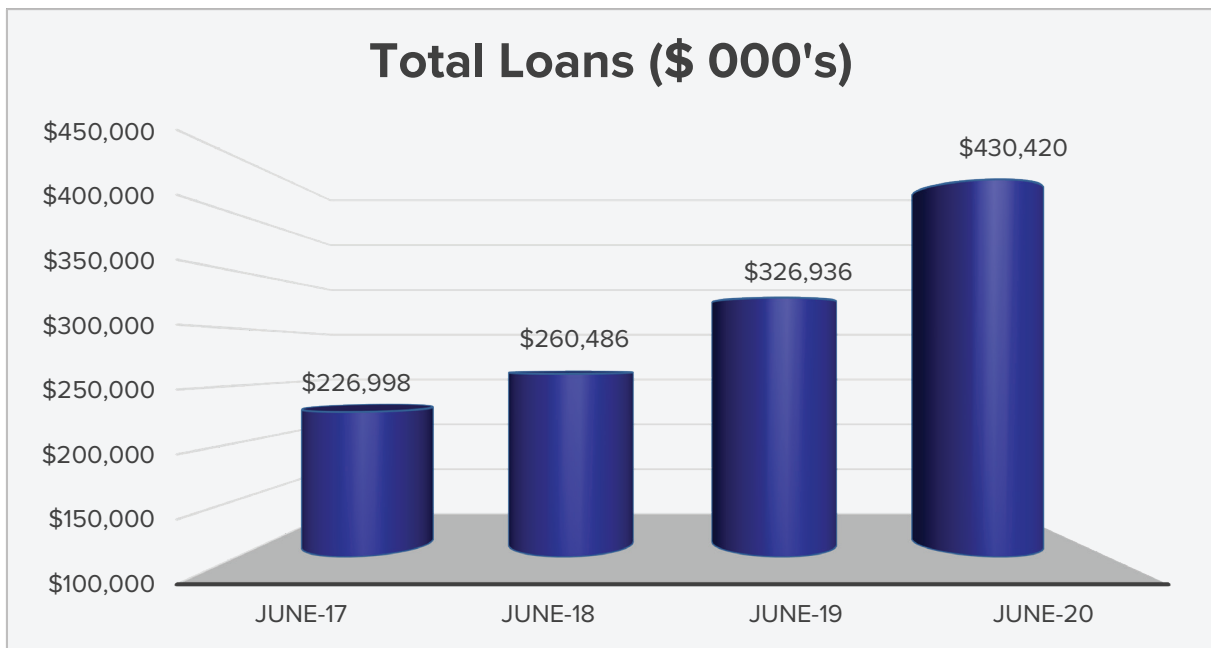
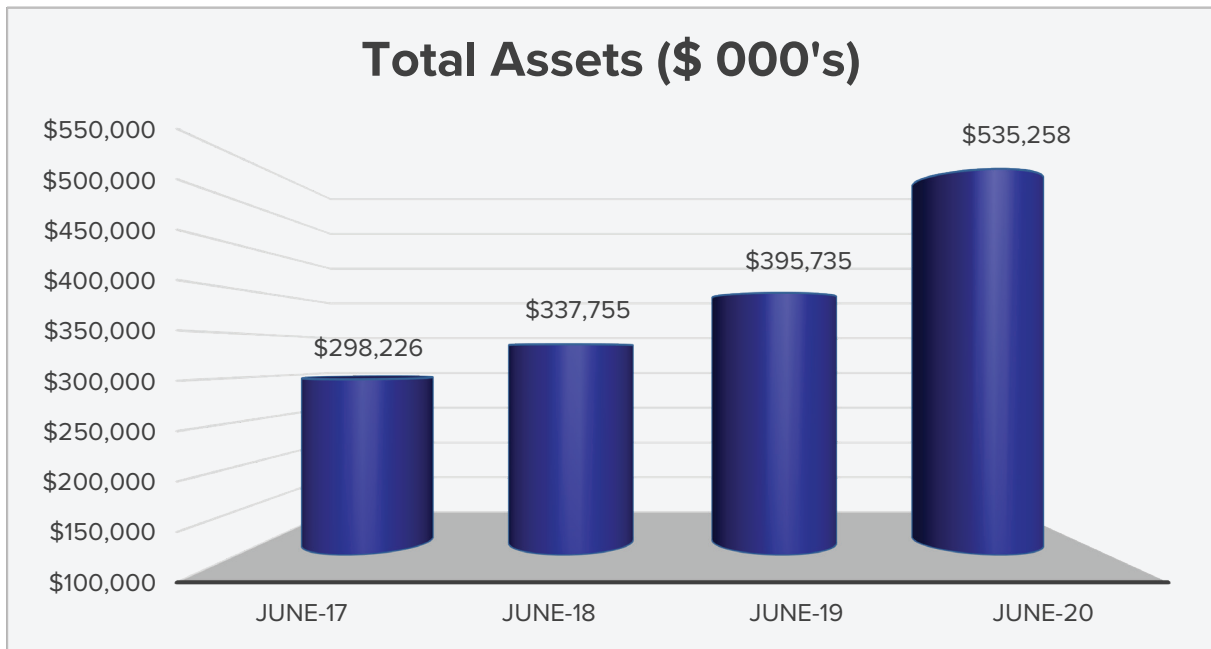
**SouthPoint Bank is Liberty Park born and raised.
Now we'll be opening a branch here soon.**

Fifteen years ago, SouthPoint was born in a Liberty Park living room with a group of residents. Many of our children grew up in Liberty Park schools, and a number of our team and board members still live here today.

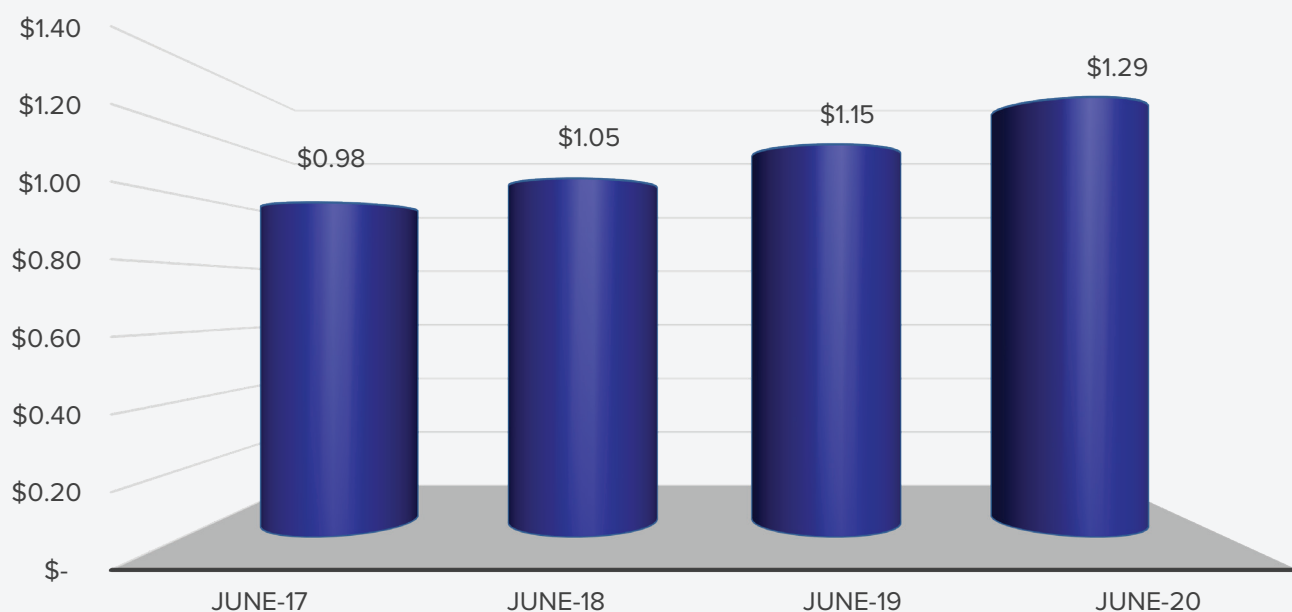
We are working to create a space that will continue to improve our existing Liberty Park relationships, as well as create new ones. We are proud of our new team and the plans for a fresh remodel. We invite you to visit the new branch once it opens and meet the team, including branch Manager Jessica Pate, who you may know from our Grandview branch.

For any neighbors and friends that are looking for a new banking relationship, we would love the opportunity to earn their business.

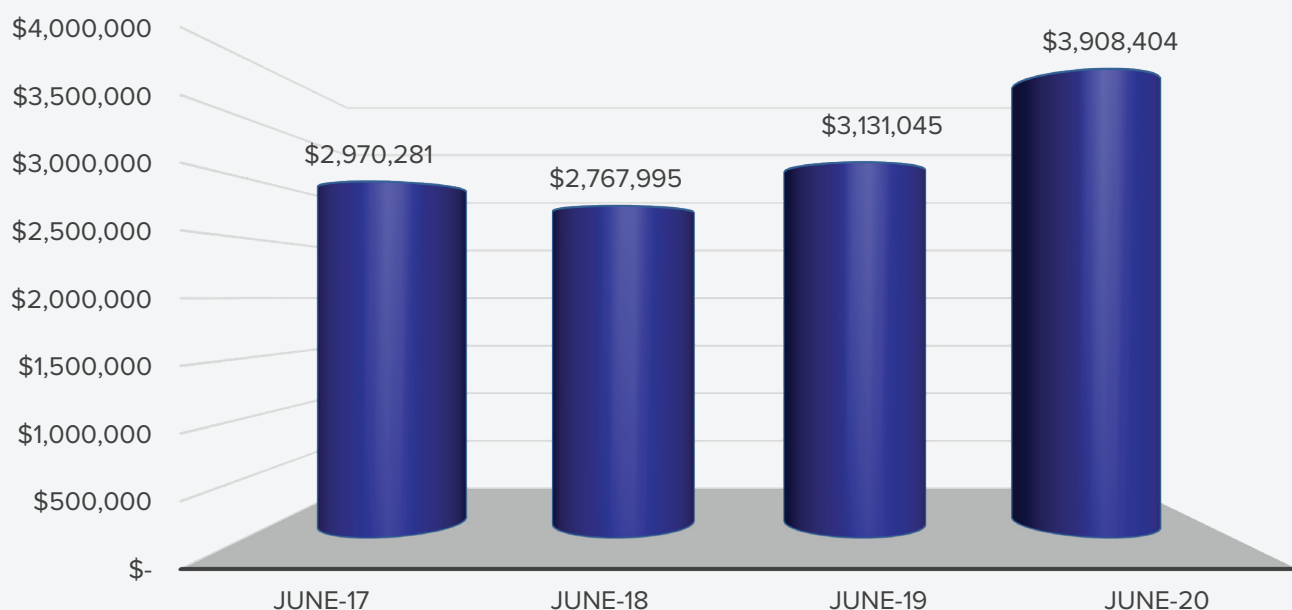
Coming Fall 2020



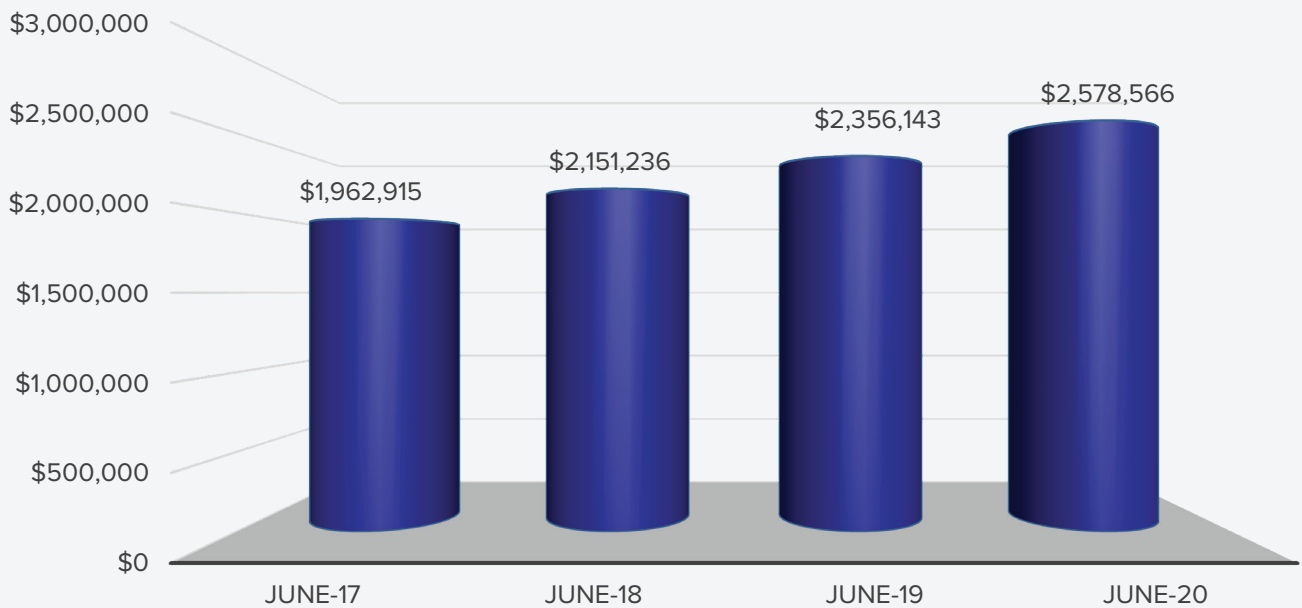
Earnings Per Share (6 Months)



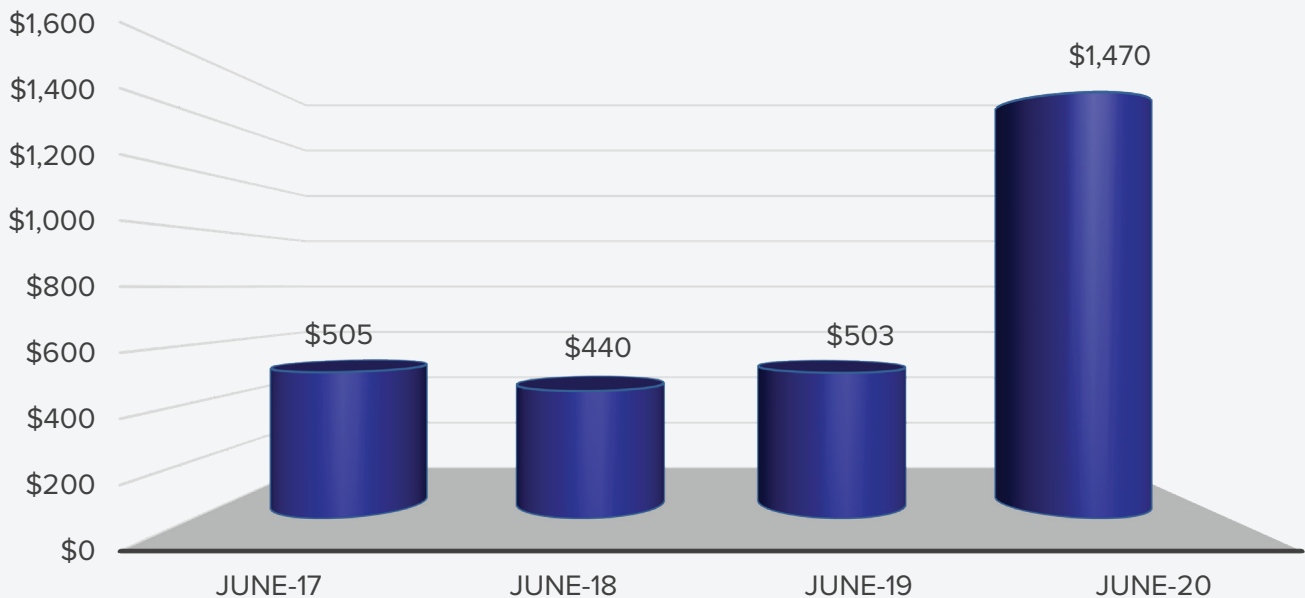
Year-to-Date Pre-Tax and Pre-Provision



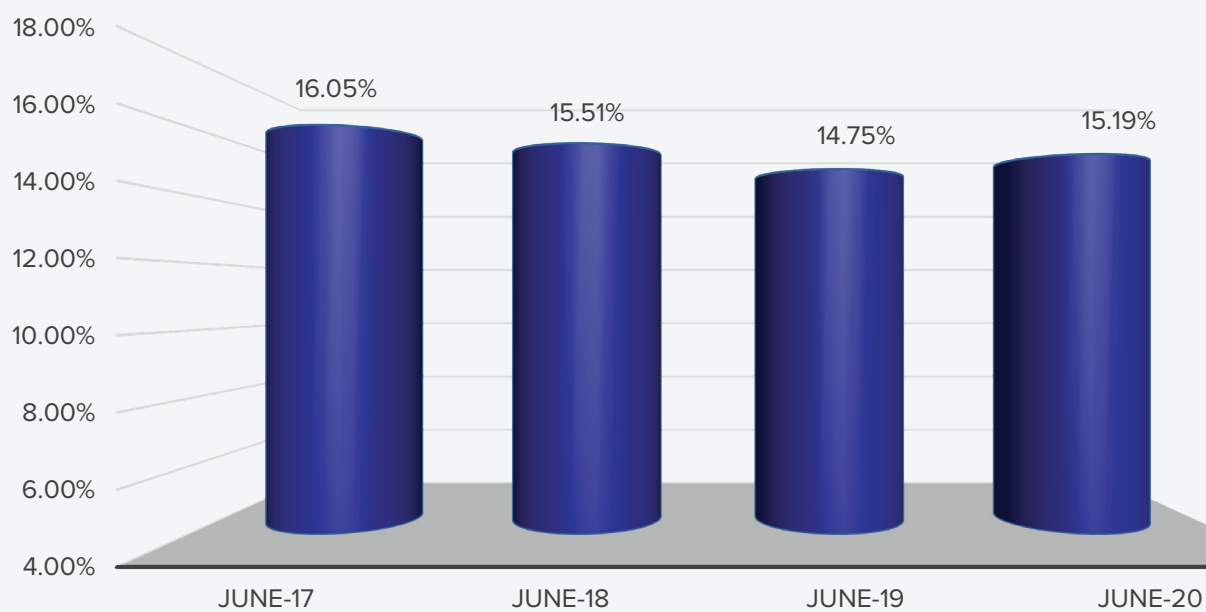
Net Income (After Tax)



Home Mortgage Lending Net Income (\$ 000's)



Return on Equity (After Tax)



Book Value Per Share

