

FIRST BANCSHARES, INC., THE

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 2385493	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$905	\$940	3.8%	
Loans	\$550	\$584	6.0%	
<i>Construction & development</i>	\$75	\$67	-10.1%	
<i>Closed-end 1-4 family residential</i>	\$154	\$160	4.0%	
<i>Home equity</i>	\$31	\$33	7.0%	
<i>Credit card</i>	\$0	\$1	30.5%	
<i>Other consumer</i>	\$8	\$9	8.9%	
<i>Commercial & Industrial</i>	\$68	\$82	20.7%	
<i>Commercial real estate</i>	\$175	\$202	15.4%	
Unused commitments	\$88	\$113	28.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$62	\$77	24.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$165	\$176	6.7%	
Cash & balances due	\$60	\$38	-35.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$30	\$12	-61.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$28	\$9	-66.6%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$827	\$845	2.3%	
Deposits	\$771	\$774	0.3%	
Total other borrowings	\$38	\$53	39.5%	
FHLB advances	\$32	\$47	47.9%	
Equity				
Equity capital at quarter end	\$79	\$94	19.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.1%	8.9%	--	
Tier 1 risk based capital ratio	10.5%	12.4%	--	
Total risk based capital ratio	11.6%	13.3%	--	
Return on equity ¹	6.1%	6.9%	--	
Return on assets ¹	0.5%	0.7%	--	
Net interest margin ¹	3.5%	3.7%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	210.4%	171.5%	--	
Loss provision to net charge-offs (qtr)	226.2%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	2.2%	0.3%	0.1%	0.0%
<i>Closed-end 1-4 family residential</i>	0.7%	1.4%	0.1%	0.1%
<i>Home equity</i>	0.4%	1.1%	0.3%	0.0%
<i>Credit card</i>	1.3%	3.1%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.2%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.5%	0.3%	0.0%	0.0%
<i>Total loans</i>	0.7%	0.6%	0.1%	0.0%