

**COMMUNITY BANCSHARES OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN**

	CPP Disbursement Date 09/11/2009	RSSD (Holding Company) 2313544	Number of Insured Depository Institutions 5	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$2,253	\$2,263	0.5%	
Loans	\$1,712	\$1,670	-2.4%	
Construction & development	\$384	\$284	-26.1%	
Closed-end 1-4 family residential	\$409	\$443	8.3%	
Home equity	\$50	\$48	-2.5%	
Credit card	\$0	\$0		
Other consumer	\$91	\$91	0.4%	
Commercial & Industrial	\$136	\$112	-17.2%	
Commercial real estate	\$489	\$514	5.1%	
Unused commitments	\$133	\$104	-21.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$123	\$52	-58.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$141	\$290	105.3%	
Cash & balances due	\$141	\$93	-34.0%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$9	\$13	36.1%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$9	\$13	36.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$2,069	\$2,072	0.2%	
Deposits	\$1,905	\$1,940	1.8%	
Total other borrowings	\$151	\$121	-19.8%	
FHLB advances	\$123	\$112	-9.2%	
<b>Equity</b>				
Equity capital at quarter end	\$184	\$191	4.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$9	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.0%	8.2%	--	
Tier 1 risk based capital ratio	9.9%	10.7%	--	
Total risk based capital ratio	10.9%	12.0%	--	
Return on equity <sup>1</sup>	6.8%	-5.2%	--	
Return on assets <sup>1</sup>	0.6%	-0.4%	--	
Net interest margin <sup>1</sup>	3.6%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	155.0%	54.8%	--	
Loss provision to net charge-offs (qtr)	108.0%	626.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	0.4%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	0.4%	7.1%	0.1%	0.1%
Closed-end 1-4 family residential	1.3%	2.5%	0.2%	0.1%
Home equity	0.3%	0.4%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.9%	0.8%	0.2%	0.3%
Commercial & Industrial	0.5%	2.2%	0.1%	0.1%
Commercial real estate	0.3%	2.2%	0.0%	0.1%
Total loans	0.7%	2.8%	0.1%	0.1%