

**FIRST BANCSHARES, INC., THE**

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 2821441	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2013</b> \$ millions	<b>2014</b> \$ millions	%chg from prev	
<b>Assets</b>		\$1,093		
Loans		\$707		
Construction & development		\$85		
Closed-end 1-4 family residential		\$190		
Home equity		\$34		
Credit card		\$0		
Other consumer		\$10		
Commercial & Industrial		\$106		
Commercial real estate		\$239		
Unused commitments		\$128		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$90		
Asset-backed securities		\$0		
Other securities		\$173		
Cash & balances due		\$44		
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)		\$12		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$13		
Open-end HELOC originations sold (quarter)		\$0		
<b>Liabilities</b>		\$987		
Deposits		\$887		
Total other borrowings		\$91		
FHLB advances		\$84		
<b>Equity</b>				
Equity capital at quarter end		\$106		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio		8.4%	--	
Tier 1 risk based capital ratio		11.4%	--	
Total risk based capital ratio		12.2%	--	
Return on equity <sup>1</sup>		8.6%	--	
Return on assets <sup>1</sup>		0.8%	--	
Net interest margin <sup>1</sup>		3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)		90.6%	--	
Loss provision to net charge-offs (qtr)		107.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>		0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>	<b>2014</b>
Construction & development		3.2%		0.0%
Closed-end 1-4 family residential		1.1%		0.1%
Home equity		1.0%		0.0%
Credit card		0.0%		16.7%
Other consumer		0.4%		0.0%
Commercial & Industrial		0.0%		0.0%
Commercial real estate		0.7%		0.0%
Total loans		1.0%		0.0%