

COMMUNITY BANCSHARES OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN

	Disbursement Date 09/29/2010	RSSD (Holding Company) 2313544	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev	
Assets	\$665	\$723	8.7%	
Loans	\$491	\$511	4.0%	
Construction & development	\$60	\$61	2.1%	
Closed-end 1-4 family residential	\$110	\$124	13.3%	
Home equity	\$16	\$22	34.2%	
Credit card	\$0	\$0		
Other consumer	\$14	\$15	5.7%	
Commercial & Industrial	\$55	\$53	-3.0%	
Commercial real estate	\$158	\$152	-3.3%	
Unused commitments	\$50	\$50	-0.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$52	\$32	-37.3%	
Asset-backed securities	\$19	\$0	-100.0%	
Other securities	\$34	\$96	182.1%	
Cash & balances due	\$28	\$40	45.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$54	\$54	0.9%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$54	\$54	0.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$605	\$663	9.6%	
Deposits	\$593	\$652	9.9%	
Total other borrowings	\$5	\$4	-16.1%	
FHLB advances	\$0	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$60	\$61	0.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	8.5%	--	
Tier 1 risk based capital ratio	13.2%	12.9%	--	
Total risk based capital ratio	14.2%	13.9%	--	
Return on equity ¹	13.6%	11.2%	--	
Return on assets ¹	1.2%	1.0%	--	
Net interest margin ¹	4.9%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	65.1%	84.6%	--	
Loss provision to net charge-offs (qtr)	41.5%	161.3%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015
Construction & development	3.6%	2.4%	0.0%	0.1%
Closed-end 1-4 family residential	0.9%	1.1%	0.0%	0.0%
Home equity	1.2%	0.4%	0.6%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	1.7%	0.1%	0.4%
Commercial & Industrial	3.6%	3.2%	0.3%	0.1%
Commercial real estate	1.1%	0.2%	0.0%	0.0%
Total loans	1.5%	1.1%	0.1%	0.0%