

**FIRST BANCSHARES, INC., THE**

	Disbursement Date 09/29/2010	RSSD (Holding Company) 2385493	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2014</b> \$ millions	<b>2015</b> \$ millions	%chg from prev		
<b>Assets</b>	\$1,093	\$1,145	4.7%		
Loans	\$707	\$777	9.9%		
Construction & development	\$85	\$99	16.7%		
Closed-end 1-4 family residential	\$190	\$194	2.3%		
Home equity	\$34	\$35	2.2%		
Credit card	\$0	\$0	-100.0%		
Other consumer	\$10	\$9	-8.6%		
Commercial & Industrial	\$106	\$129	21.8%		
Commercial real estate	\$239	\$253	6.2%		
Unused commitments	\$128	\$144	12.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$90	\$92	2.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$173	\$155	-10.5%		
Cash & balances due	\$44	\$41	-7.3%		
<b>Residential mortgage originations</b>					
Closed-end mortgage originated for sale (quarter)	\$12	\$10	-13.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$13	\$7	-45.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
<b>Liabilities</b>	\$987	\$1,032	4.5%		
Deposits	\$887	\$911	2.8%		
Total other borrowings	\$91	\$112	23.2%		
FHLB advances	\$84	\$100	18.4%		
<b>Equity</b>					
Equity capital at quarter end	\$106	\$113	6.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	8.4%	8.6%	--		
Tier 1 risk based capital ratio	11.4%	11.0%	--		
Total risk based capital ratio	12.2%	11.8%	--		
Return on equity <sup>1</sup>	8.6%	9.1%	--		
Return on assets <sup>1</sup>	0.8%	0.9%	--		
Net interest margin <sup>1</sup>	3.7%	3.7%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	90.6%	91.2%	--		
Loss provision to net charge-offs (qtr)	107.8%	-333.3%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>	
Construction & development	3.2%	3.0%	0.0%	0.1%	--
Closed-end 1-4 family residential	1.1%	0.9%	0.1%	0.0%	--
Home equity	1.0%	0.9%	0.0%	0.0%	--
Credit card	0.0%	0.0%	16.7%	0.0%	--
Other consumer	0.4%	0.3%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.1%	0.0%	0.0%	--
Commercial real estate	0.7%	0.9%	0.0%	0.0%	--
Total loans	1.0%	1.0%	0.0%	0.0%	--