

**COMMUNITY BANK OF MS**

	Disbursement Date 09/29/2010	RSSD (Holding Company) 2313544	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2015</b> \$ millions	<b>2016</b> \$ millions	%chg from prev	
<b>Assets</b>	\$797	\$723	-9.2%	
Loans	\$534	\$511	-4.4%	
Construction & development	\$66	\$61	-7.4%	
Closed-end 1-4 family residential	\$137	\$124	-9.4%	
Home equity	\$26	\$22	-15.6%	
Credit card	\$0	\$0		
Other consumer	\$17	\$15	-12.7%	
Commercial & Industrial	\$56	\$53	-5.4%	
Commercial real estate	\$138	\$152	10.3%	
Unused commitments	\$59	\$50	-14.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$23	\$32	39.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$132	\$96	-27.1%	
Cash & balances due	\$65	\$40	-38.3%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$71	\$54	-23.9%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$71	\$54	-23.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$733	\$663	-9.6%	
Deposits	\$722	\$652	-9.7%	
Total other borrowings	\$5	\$4	-16.8%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$64	\$61	-4.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.1%	8.5%	--	
Tier 1 risk based capital ratio	13.0%	12.9%	--	
Total risk based capital ratio	14.1%	13.9%	--	
Return on equity <sup>1</sup>	13.4%	11.2%	--	
Return on assets <sup>1</sup>	1.1%	1.0%	--	
Net interest margin <sup>1</sup>	4.7%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	89.7%	84.6%	--	
Loss provision to net charge-offs (qtr)	40.1%	161.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	0.1%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
	<b>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>
Construction & development	2.2%	2.4%	0.0%	0.1%
Closed-end 1-4 family residential	1.5%	1.1%	0.0%	0.0%
Home equity	0.2%	0.4%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.5%	1.7%	0.5%	0.4%
Commercial & Industrial	2.7%	3.2%	0.4%	0.1%
Commercial real estate	0.3%	0.2%	0.0%	0.0%
Total loans	1.1%	1.1%	0.1%	0.0%