

COMMUNITY BANCSHARES OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN

	CPP Disbursement Date 09/11/2009	RSSD (Holding Company) 2313544	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$628	\$639	1.8%	
Loans	\$413	\$418	1.2%	
Construction & development	\$63	\$54	-14.4%	
Closed-end 1-4 family residential	\$85	\$85	0.1%	
Home equity	\$12	\$12	3.7%	
Credit card	\$0	\$0		
Other consumer	\$23	\$10	-57.3%	
Commercial & Industrial	\$32	\$41	27.7%	
Commercial real estate	\$155	\$155	0.0%	
Unused commitments	\$33	\$34	5.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$54	\$79	45.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$94	\$46	-50.9%	
Cash & balances due	\$22	\$44	104.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$49	\$55	11.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$49	\$55	11.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$570	\$579	1.6%	
Deposits	\$559	\$566	1.2%	
Total other borrowings	\$6	\$5	-19.4%	
FHLB advances	\$3	\$0	-94.0%	
Equity				
Equity capital at quarter end	\$58	\$60	3.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	9.6%	--	
Tier 1 risk based capital ratio	12.8%	14.3%	--	
Total risk based capital ratio	14.0%	15.6%	--	
Return on equity ¹	9.9%	8.2%	--	
Return on assets ¹	0.9%	0.8%	--	
Net interest margin ¹	4.6%	4.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	156.1%	68.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	32.3%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	1.7%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	1.8%	1.9%	0.1%	0.0%
Home equity	0.3%	0.0%	0.7%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.8%	0.1%	0.1%	0.1%
Commercial & Industrial	0.6%	0.2%	0.4%	0.1%
Commercial real estate	0.5%	3.4%	0.0%	0.4%
Total loans	0.9%	1.8%	0.1%	0.2%