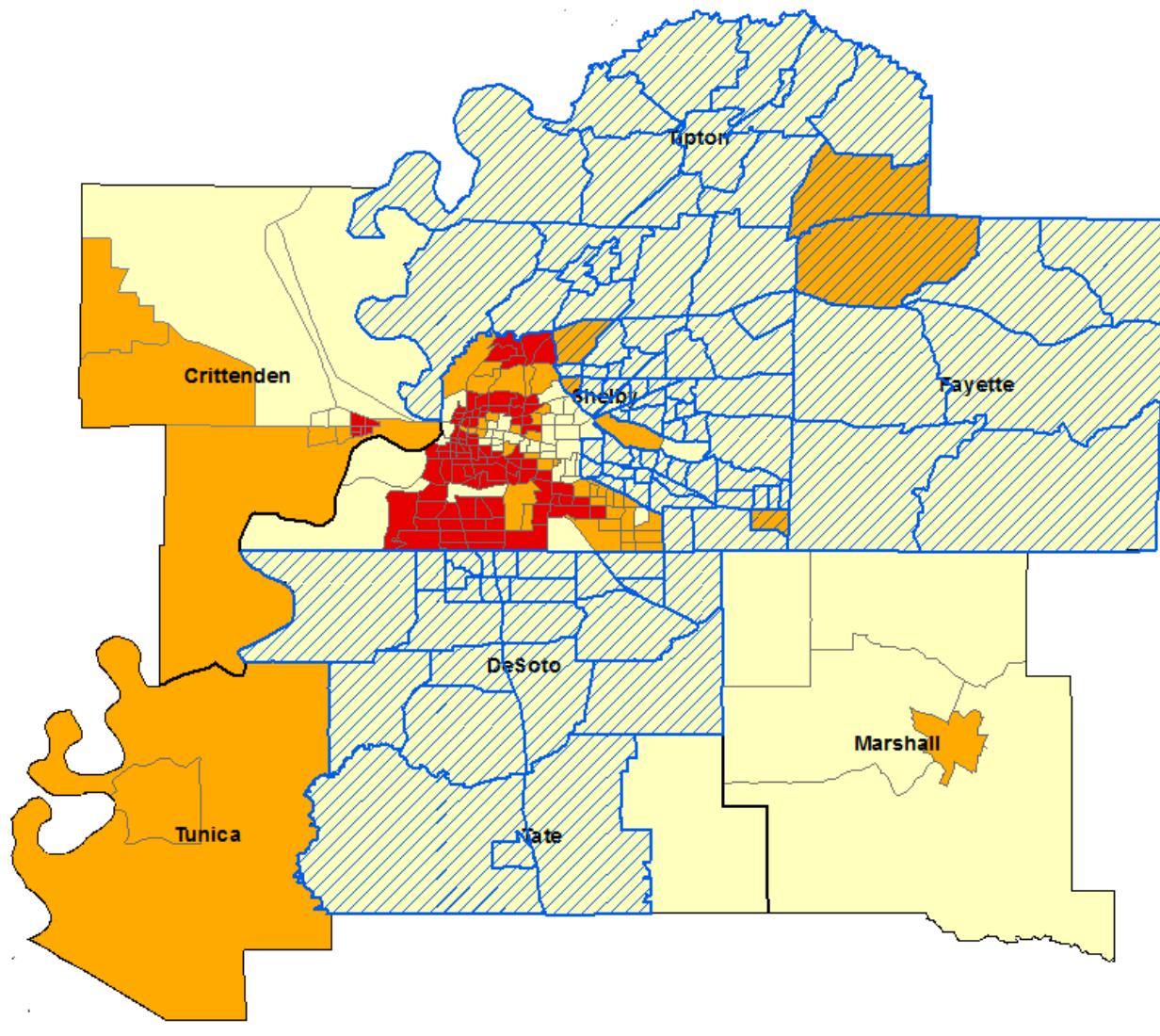


Exhibit A:

BancorpSouth Pre-January 2013 Assessment Area, Memphis MSA



- County Boundaries
- CRA Assessment Area

**2000 Census Tract
Minority Population**

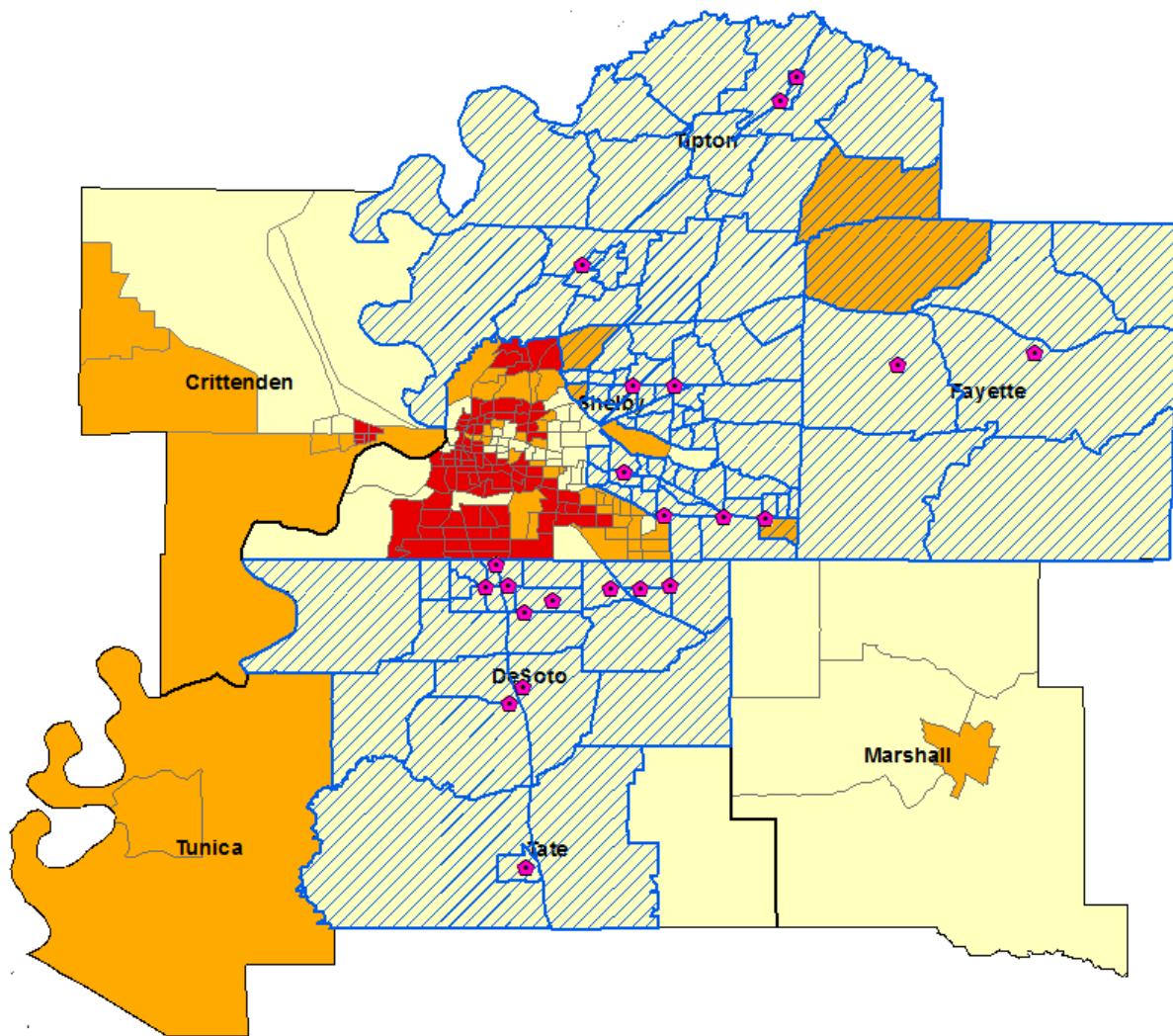
- Minority% >= 80%
- 50%<= Minority% < 80%
- 0%<= Minority % <50%

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Exhibit B:

BancorpSouth Pre-January 2013 Assessment Area and Branches, Memphis MSA



- County Boundaries
- CRA Assessment Area
- ◆ Branch Location

**2000 Census Tract
Minority Population**

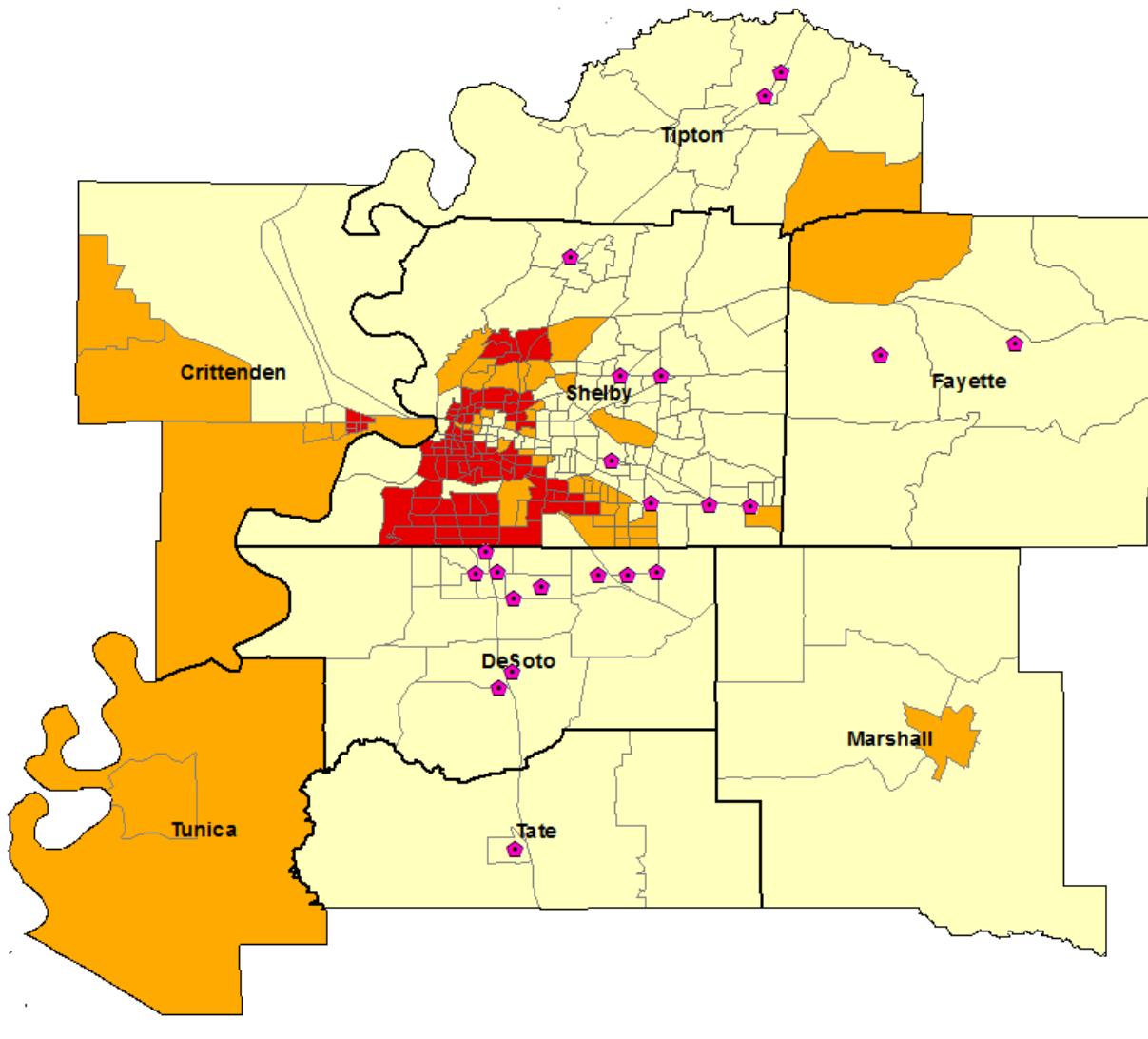
- Minority% >= 80%
- 50% <= Minority% < 80%
- 0% <= Minority% < 50%

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Exhibit C:

BancorpSouth Branch Locations during the Relevant Time Period, Memphis MSA



— County Boundaries

◆ Branch Location

**2000 Census Tract
Minority Population**

■ Minority% >= 80%

■ 50% <= Minority% < 80%

■ 0% <= Minority % < 50%

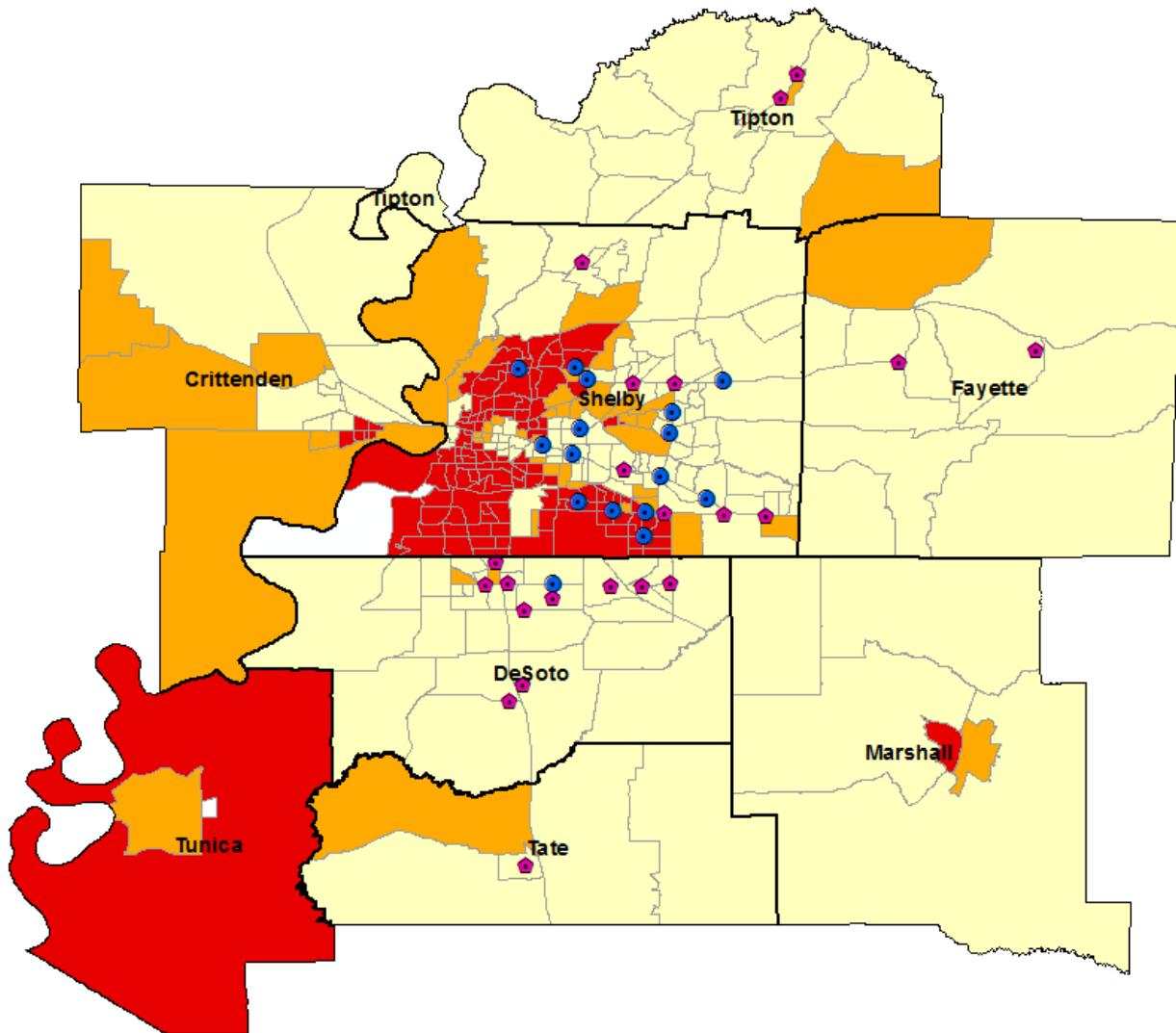


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Exhibit D:

BancorpSouth Branch Locations during the Relevant Time Period and Viable Branches, Memphis MSA



- County Boundaries
- ◆ Branch Location
- Viable Branch Location

2010 Census Tract Minority Population

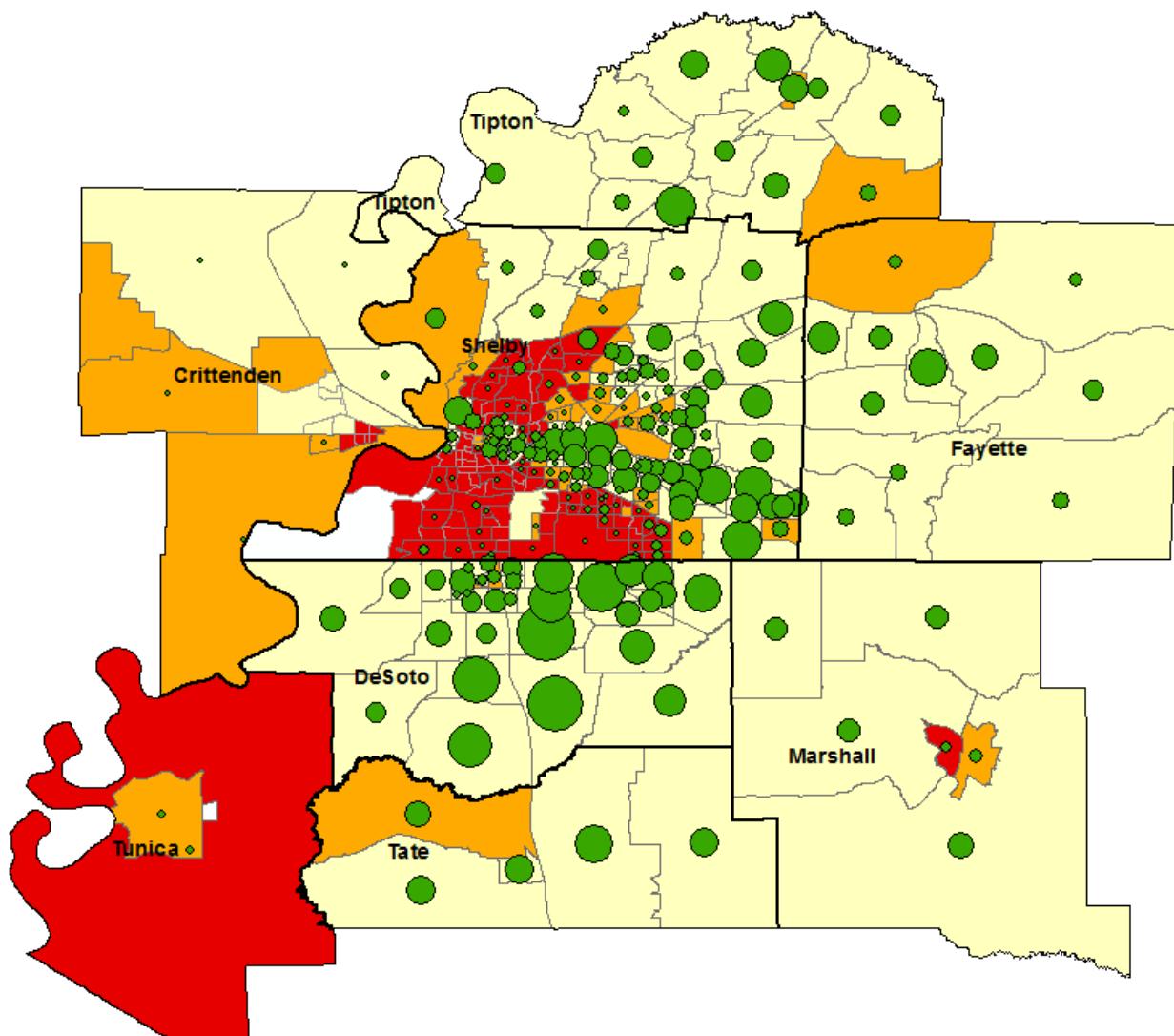
- Minority% $\geq 80\%$
- 50% \leq Minority% $< 80\%$
- 0% \leq Minority% $< 50\%$

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Exhibit E:

BancorpSouth Application Volume, 2011 – 2013, Memphis MSA



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