

Exhibit A:

BancorpSouth Pre-January 2013 Assessment Area, Memphis MSA

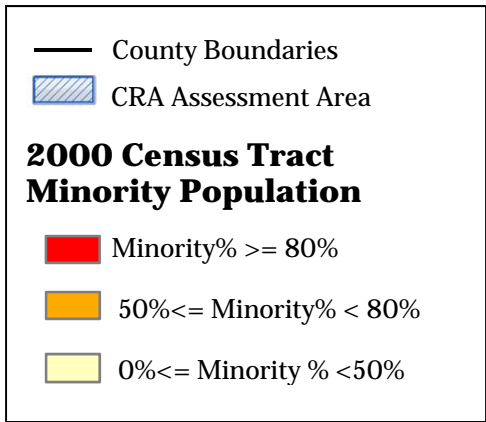
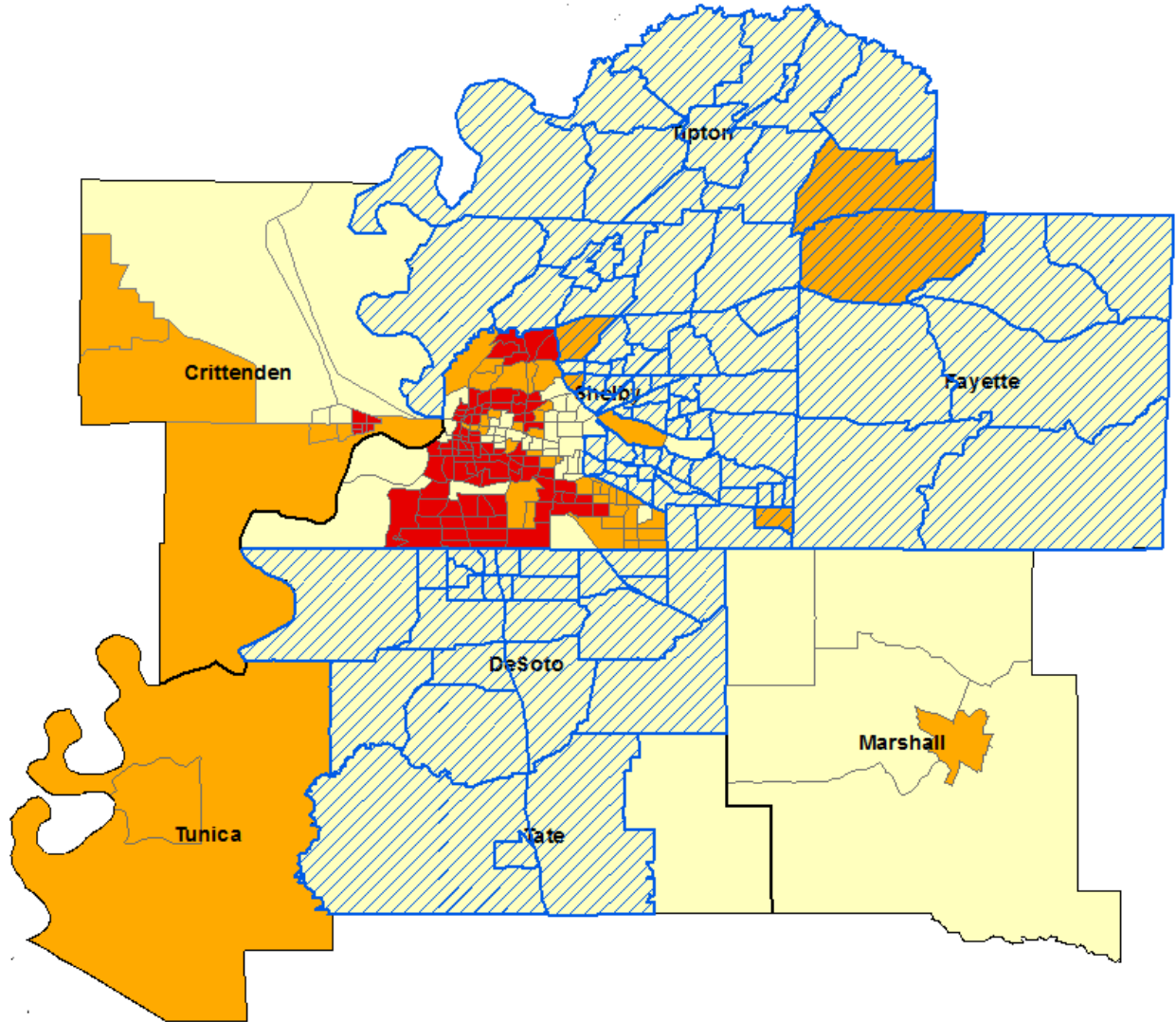
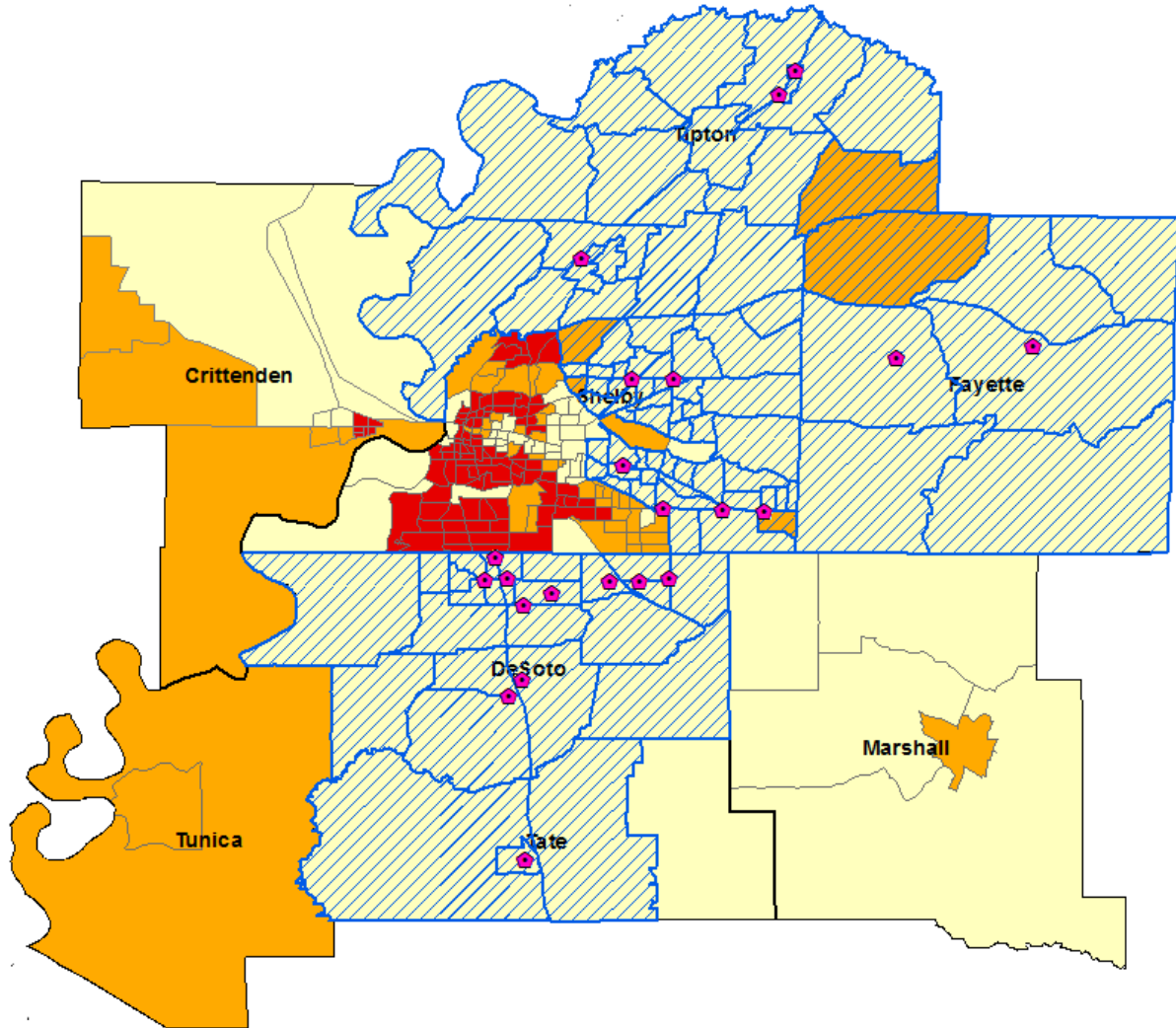


Exhibit B:

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



— County Boundaries
▨ CRA Assessment Area
⬠ Branch Location

**2000 Census Tract
Minority Population**

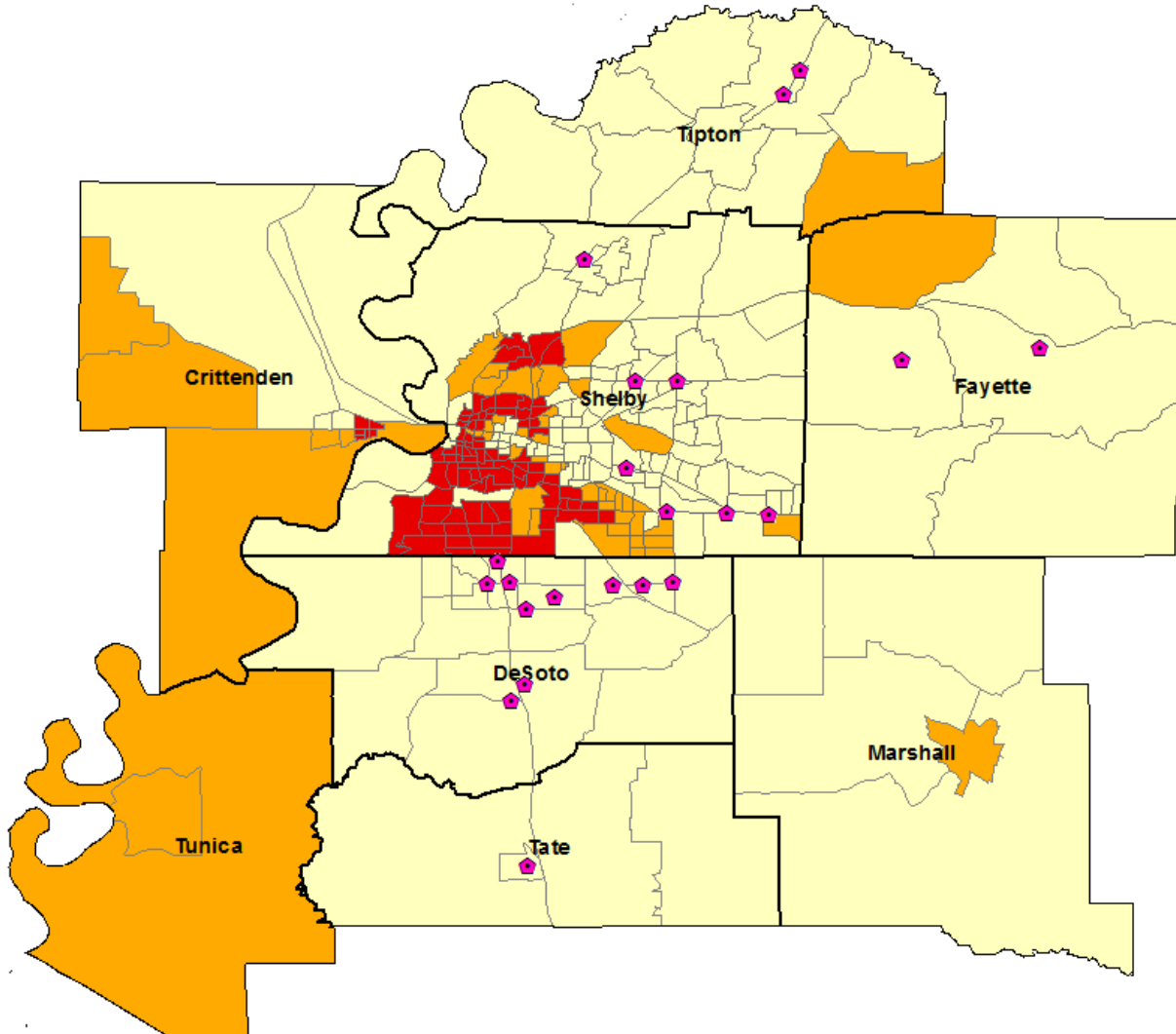
■ Minority% \geq 80%
■ $50\% \leq$ Minority% $<$ 80%
■ $0\% \leq$ Minority % $<$ 50%

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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**

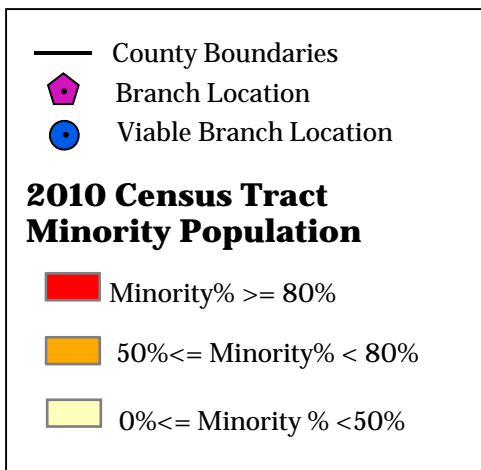
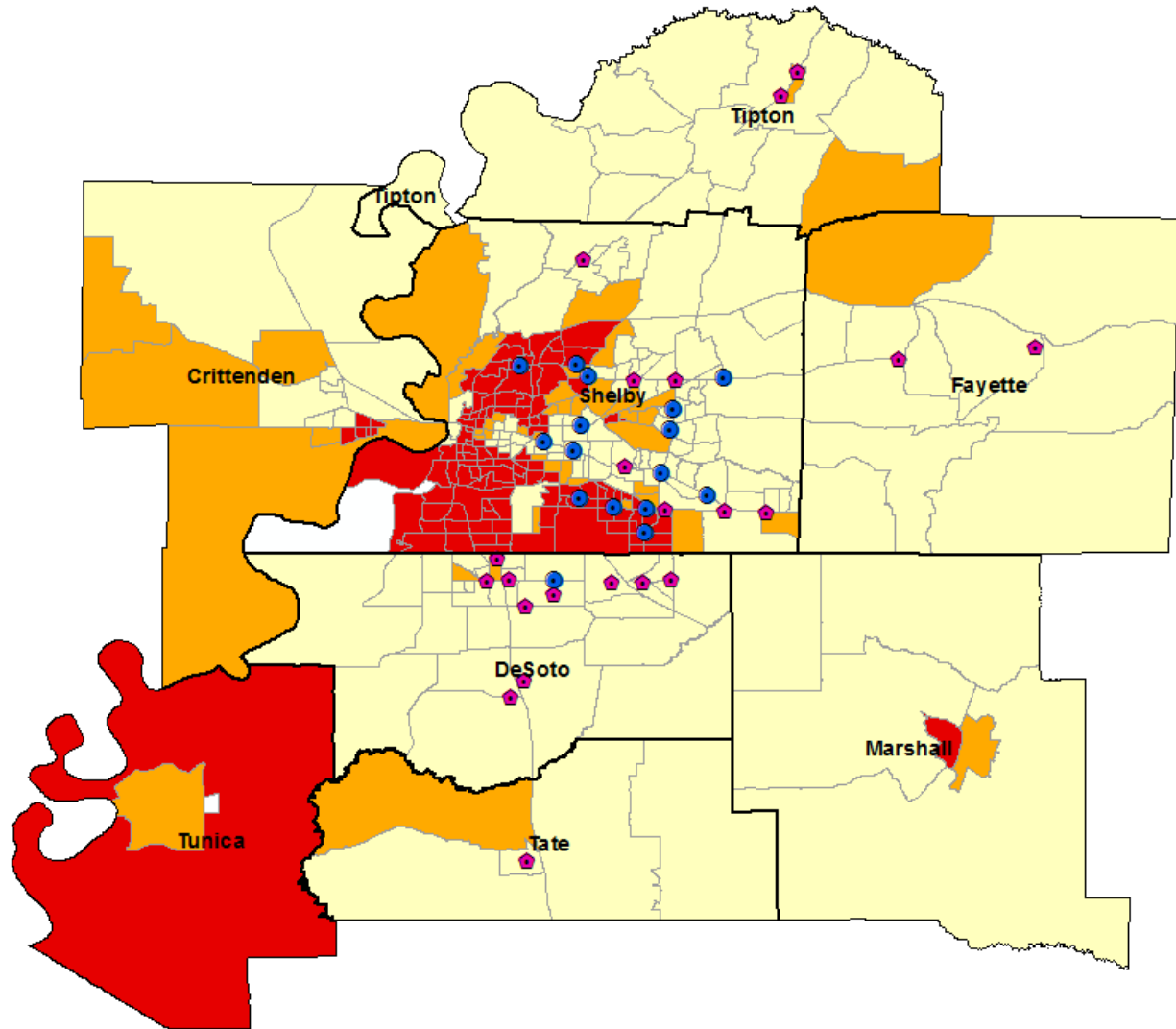
- Minority% >= 80%
- 50% <= Minority% < 80%
- 0% <= Minority % < 50%

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Exhibit D:

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

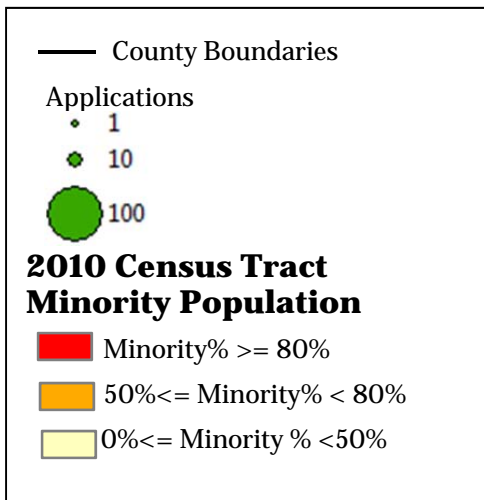
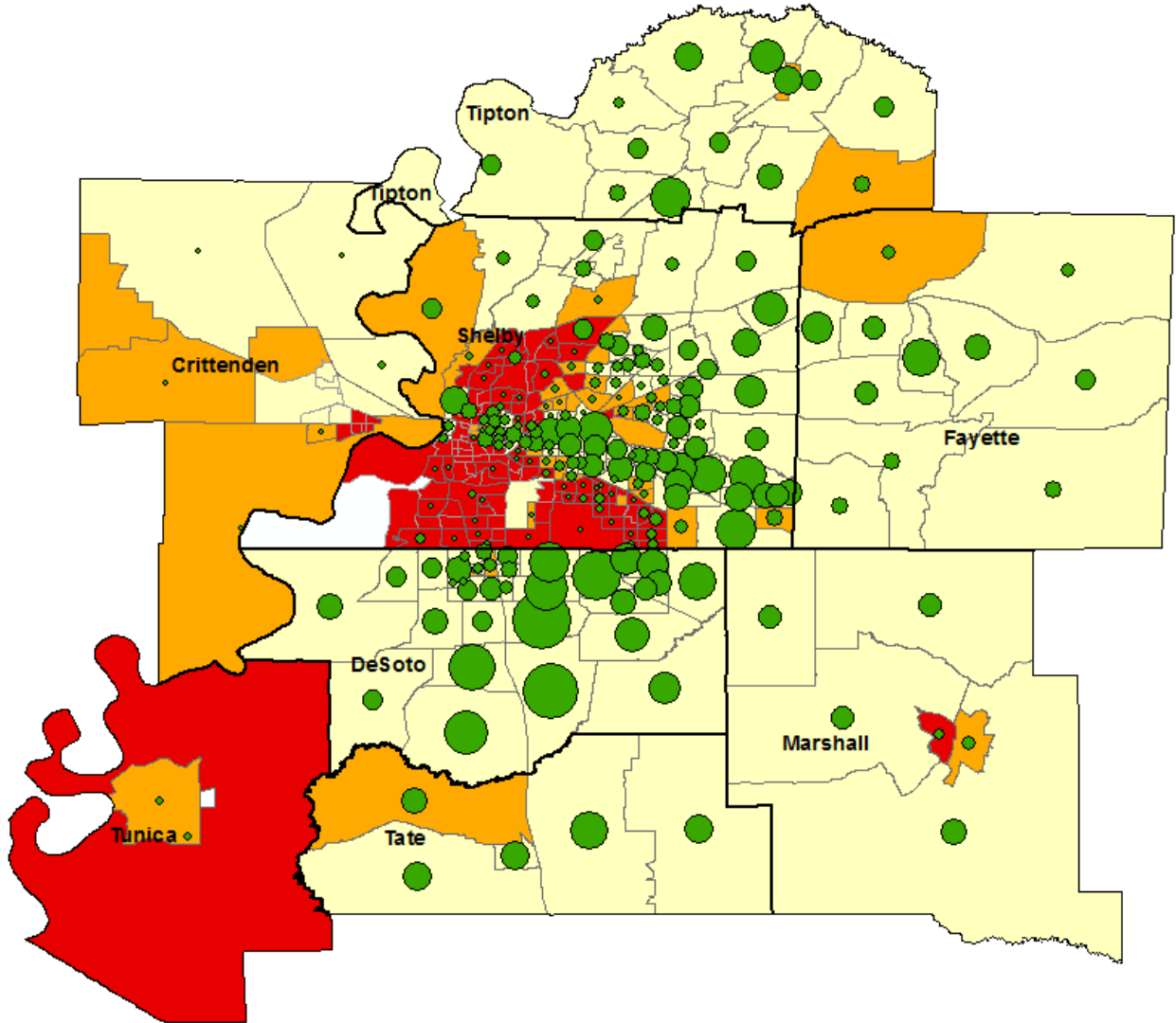


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Exhibit E:

BancorpSouth Application Volume, 2011 – 2013, Memphis MSA



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