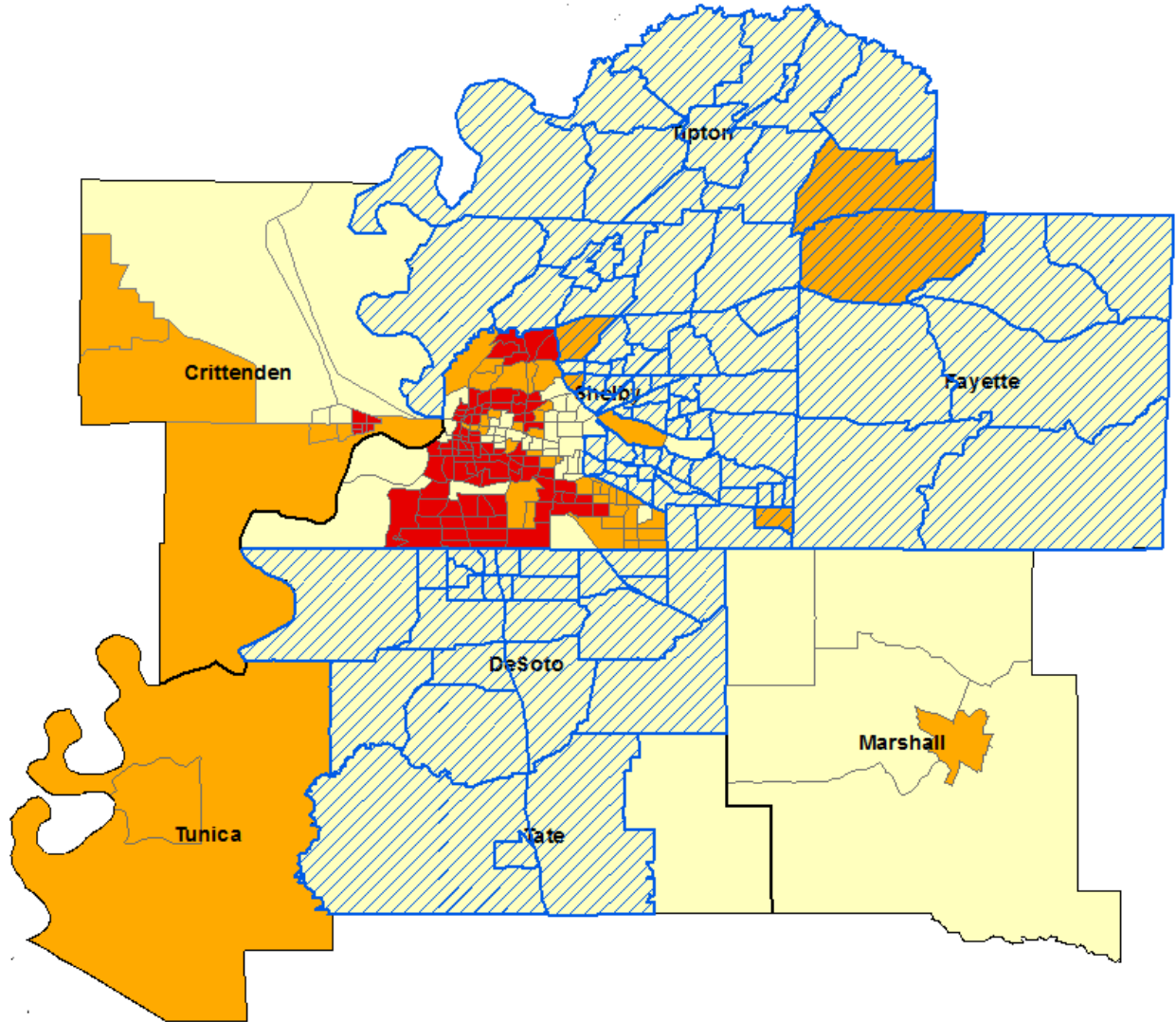


**Exhibit A:**

**BancorpSouth Pre-January 2013 Assessment Area, Memphis MSA**



— County Boundaries  
▨ CRA Assessment Area

**2000 Census Tract  
Minority Population**

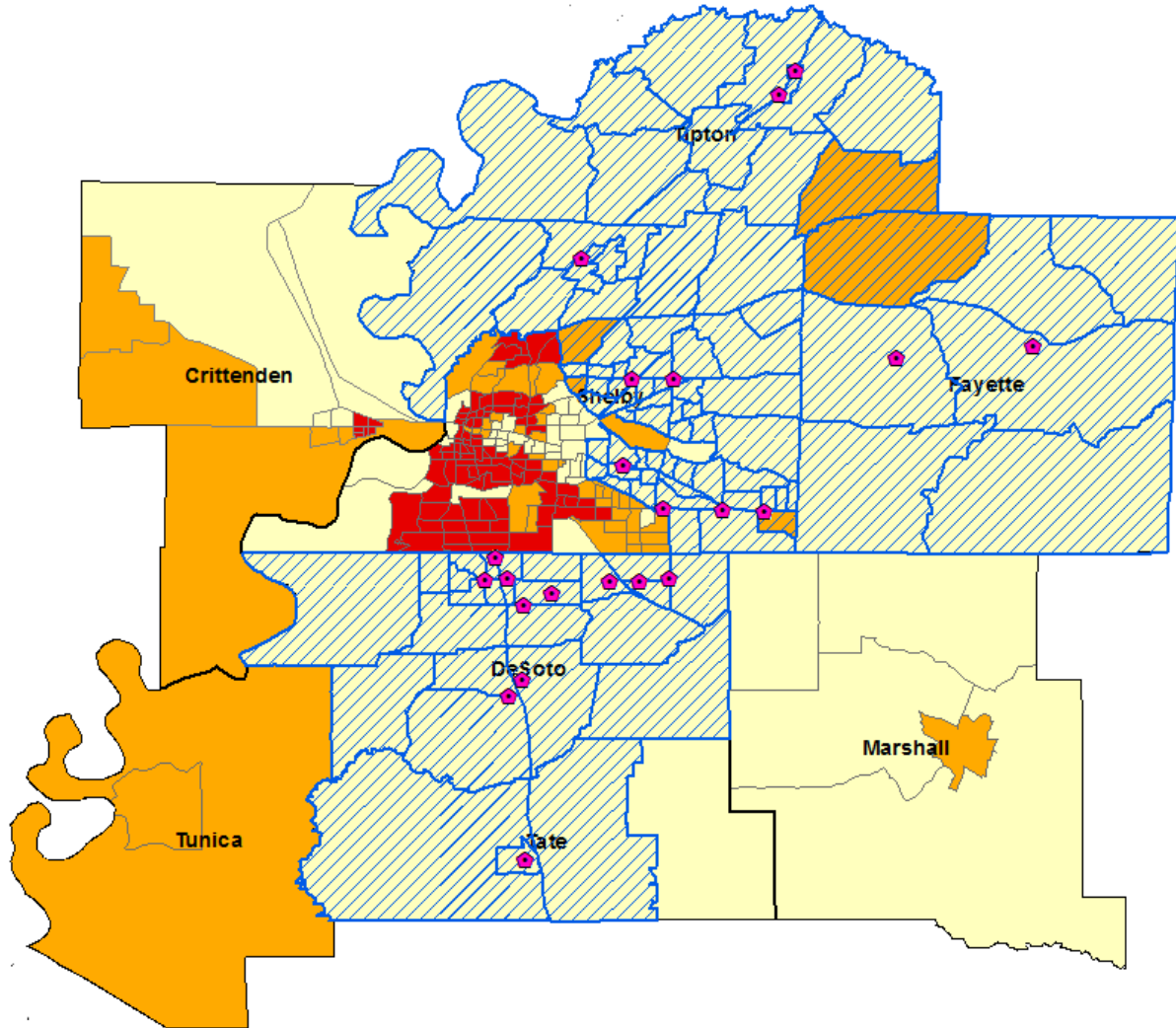
■ Minority%  $\geq$  80%  
■ 50%  $\leq$  Minority%  $<$  80%  
■ 0%  $\leq$  Minority %  $<$  50%

**cfpb** Consumer Financial  
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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**

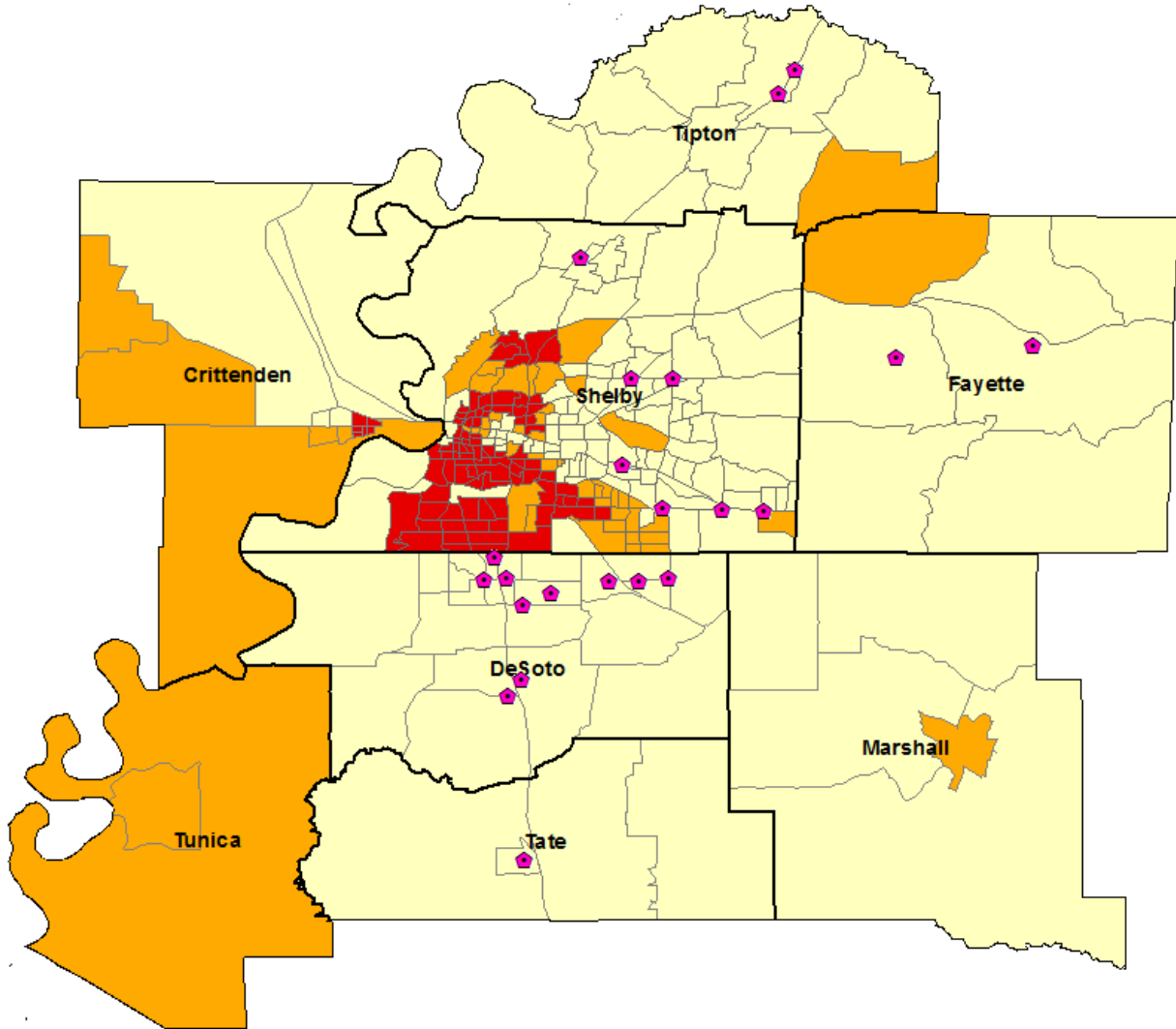
■ Minority% >= 80%  
■ 50% <= Minority% < 80%  
■ 0% <= Minority % < 50%

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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**

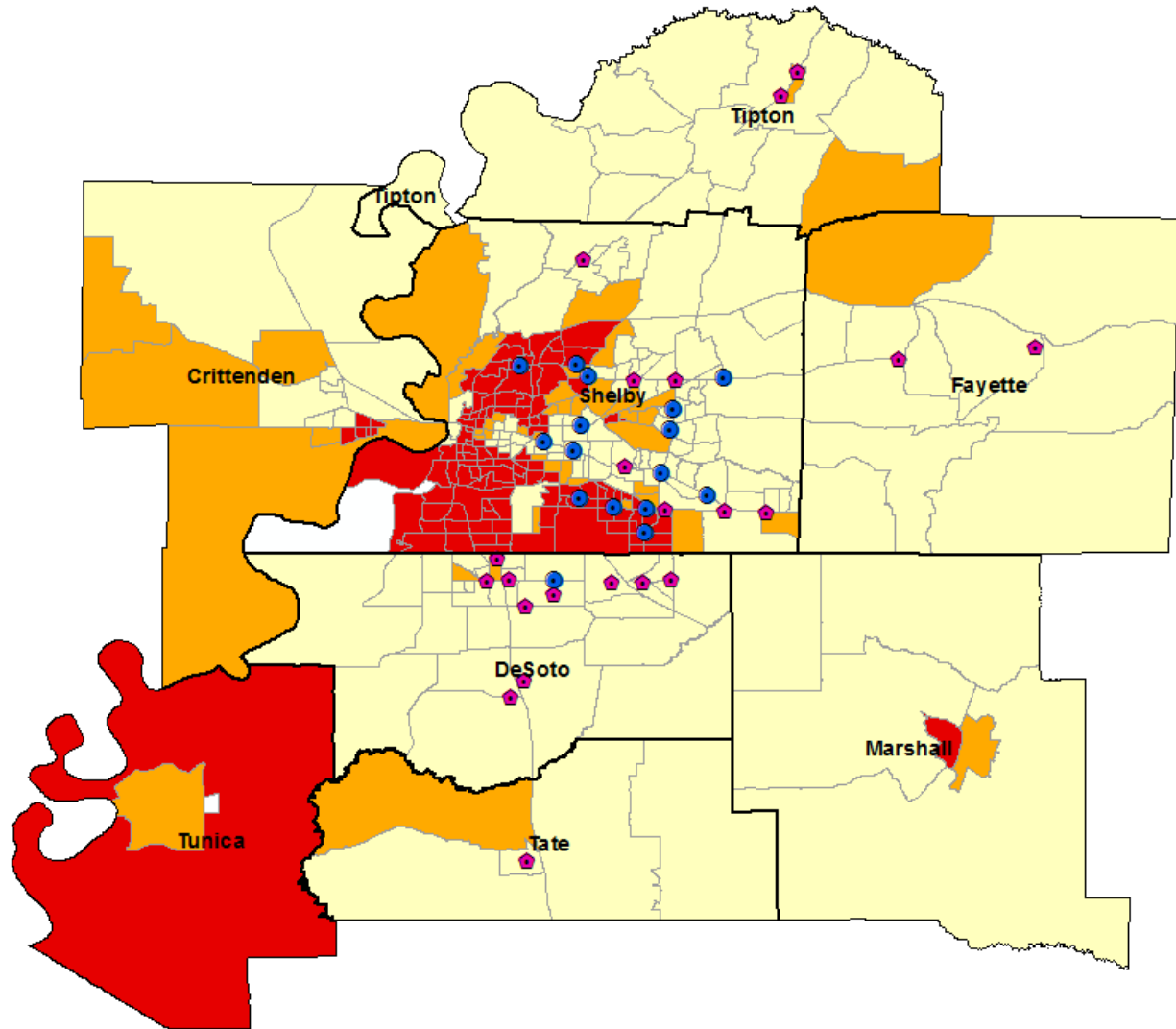
- Minority% >= 80%
- 50% <= Minority% < 80%
- 0% <= Minority % < 50%

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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**

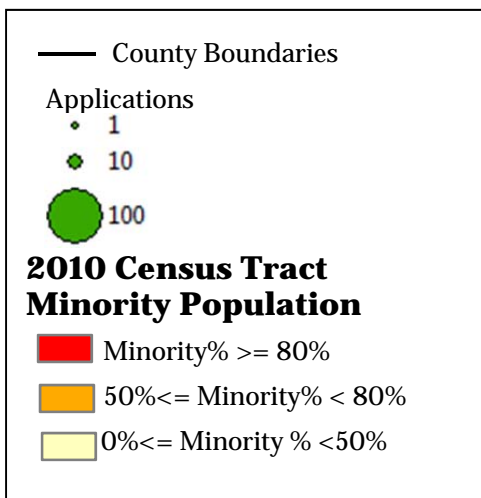
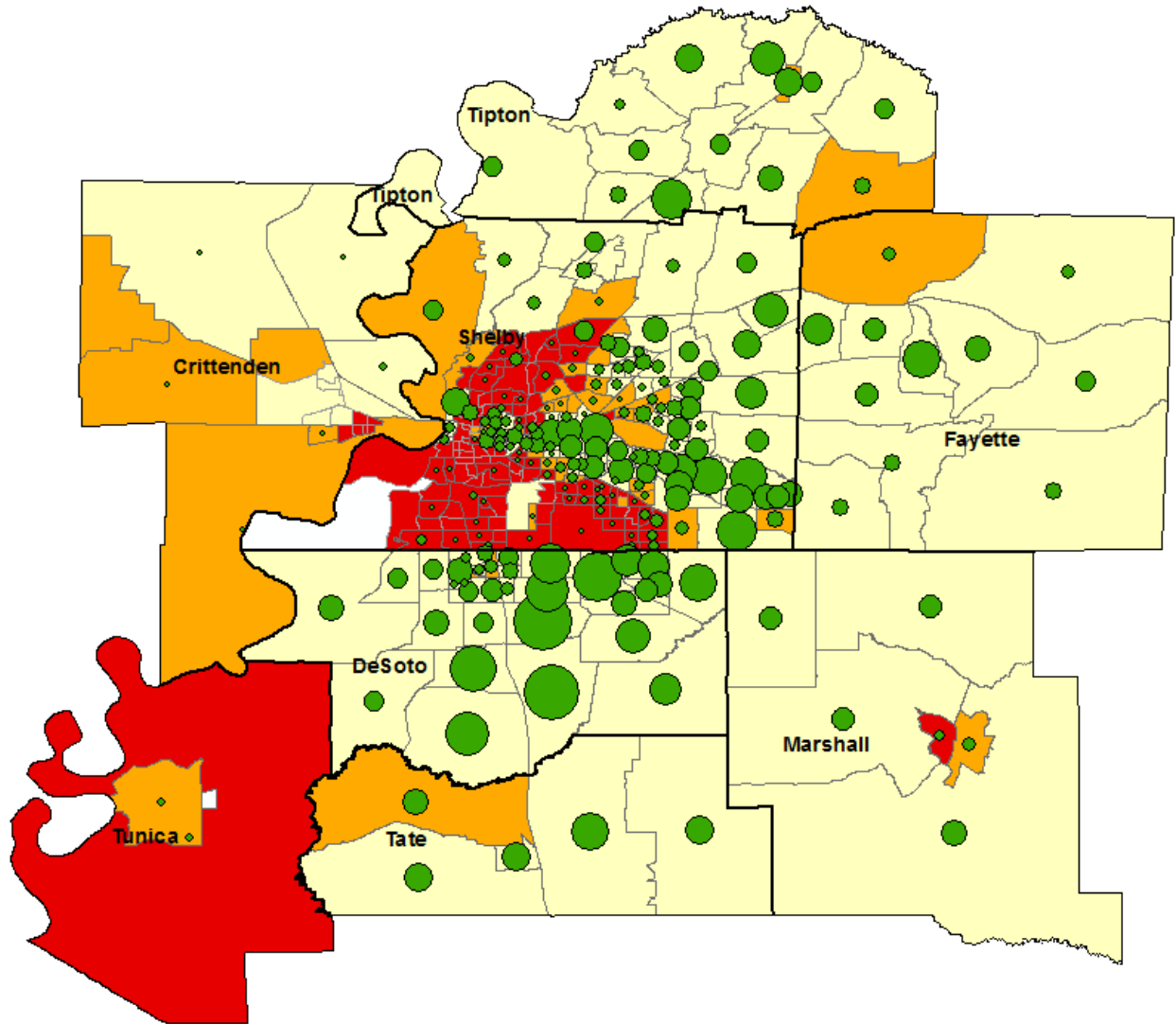
■ Minority% >= 80%  
■ 50% <= Minority% < 80%  
■ 0% <= Minority % < 50%

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**Exhibit E:**

**BancorpSouth Application Volume, 2011 – 2013, Memphis MSA**



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