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***DBCF*** *Mississippi Department of  
Banking and Consumer Finance*

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**Annual Report**  
January 1, 2012 - December 31, 2012



**Jerry T. Wilson, Commissioner**

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ANNUAL REPORT

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DEPARTMENT OF BANKING AND CONSUMER FINANCE

STATE OF MISSISSIPPI

901 WOOLFOLK BUILDING, SUITE A

501 N. WEST STREET

JACKSON, MISSISSIPPI 39201

MAILING ADDRESS  
POST OFFICE DRAWER 23729  
JACKSON, MISSISSIPPI 39225-3729

TELEPHONE: (601) 359-1031  
FAX: (601) 359-3557  
WATS: 1-800-844-2499 (Incoming - USA)

To the Honorable Senate and House of Representatives  
State of Mississippi

Pursuant to Section 81-1-113, Mississippi Code of 1972, I am pleased to submit the Department of Banking and Consumer Finance's 2012 Annual Report. This report contains information on the financial institutions the Department regulates as well as an update on the agency's budget as of Fiscal Year End 2012 and regulatory activities as of Calendar Year End 2012.

The Department is charged with regulating all state chartered commercial banks, state chartered thrift institutions, state chartered credit unions, independent trust companies, consumer finance companies, premium finance companies, motor vehicle sales finance companies, pawn brokers, title pledge lenders, consumer loan brokers, check cashers, mortgage lenders, the sale of commercial exchange, and debt management service providers.

I hope you find this report informative and should you have any questions regarding the contents of this publication, please do not hesitate to contact me.

Sincerely,

A handwritten signature in cursive script that reads "Jerry T. Wilson".

Jerry T. Wilson  
Commissioner

## TABLE OF CONTENTS

|   |    |
|---|----|
| Mission Statement.....  | 3  |
| Roster of Comptrollers / Commissioners.....                               | 4  |
| Statutory Authorities .....   | 5  |
| State Board of Banking Review.....  | 6  |
| Department Staff .....  | 7  |
| Examination Assignments - Banking Division.....                           | 9  |
| Examination Assignments - Consumer Division.....                          | 10 |
| Department Travel.....  | 13 |
| Statement of Funds - Bank Maintenance, Fund 3511 .....                    | 15 |
| Statement of Funds - Consumer Finance, Fund 3512 .....                    | 18 |
| Banking Facility Statistics.....  | 22 |
| Consumer Licensee Statistics.....   | 23 |
| Ranking of Mississippi Bank and Thrift Institutions by Total Assets ..... | 25 |
| Banking Division Financial Institution Changes.....                       | 28 |



## **MISSION STATEMENT**

The Department of Banking and Consumer Finance, State of Mississippi, is committed to providing quality supervision and regulation to those institutions, persons, firms, corporations, and associations furnishing financial services, as authorized by statute, to the people of Mississippi. The Department also gives cooperative assistance to any individual, institution, industry, or other regulatory agency within the scope of our responsibilities. The staff of the Department is fully aware that courteous professionalism is not a goal, but the minimum acceptable standard of performance in carrying out the duties and responsibilities of the Department.

**ROSTER OF COMPTROLLERS / COMMISSIONERS**

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**BANKING DEPARTMENT**

J. S. Love January 1, 1923 - December 31, 1934

**DEPARTMENT OF BANK SUPERVISION**

Marion D. Brett December 31, 1934 - December 31, 1936  
J. C. Fair January 1, 1937 - December 31, 1941  
Sidney L. McLaurin January 1, 1942 - May 26, 1942  
Joe W. Latham May 27, 1942 - September 27, 1947  
(Re-appointed January 1, 1945)  
(Resigned September 27, 1947)  
C. T. Johnson September 27, 1947 - January 31, 1955  
(Re-appointed January 1, 1949)  
(Re-appointed January 1, 1953)  
(Resigned January 31, 1955)  
Joe W. Latham January 31, 1955 - February 4, 1957  
(Re-appointed January 1, 1957)  
(Resigned February 4, 1957)  
W. P. McMullan, Jr. February 4, 1957 - January 5, 1960  
(Resigned January 5, 1960)  
Robert D. Morrow January 5, 1960 - December 30, 1960  
(Resigned December 30, 1960)  
Llewellyn Brown December 30, 1960 - January 19, 1966  
(Re-appointed January 1, 1965)  
O. B. Bowen, Jr. March 9, 1966 - February 14, 1968  
(Resigned February 14, 1968)  
Horace Steele February 14, 1968 - January 2, 1973  
(Re-appointed January 1, 1969)  
James H. Means January 2, 1973 - March 20, 1980

**DEPARTMENT OF BANKING AND CONSUMER FINANCE**

Frank C. Allen March 21, 1980 - July 10, 1980  
Alanson V. Turnbough July 11, 1980 - December 14, 1980  
(Acting Commissioner)  
Glenn Smith December 15, 1980 - March 21, 1984  
Jean S. Porter March 22, 1984 - April 30, 1988  
Alanson V. Turnbough May 1, 1988 - July 17, 1988  
(Acting Commissioner)  
Thomas L. Wright July 18, 1988 - March 31, 1992  
Joseph H. Neely April 1, 1992 - January 31, 1996  
John S. Allison February 1, 1996 - August 10, 1997  
(Acting Commissioner)  
Ronny G. Parham August 11, 1997 - June 30, 2000  
John S. Allison July 1, 2000 - September 30, 2011  
Theresa L. Brady October 1, 2011 - June 30, 2012  
Jerry T. Wilson July 1, 2012 - Present

**STATUTORY AUTHORITIES**

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MISSISSIPPI CODE OF 1972 (*Annotated*)

**BANKING DIVISION**

Banks.....Section 81-1-1, et seq.  
Credit Unions.....Section 81-13-1, et seq.  
Savings Associations.....Section 81-12-1, et seq.  
Savings Banks.....Section 81-14-1, et seq.  
Trust Companies .....Section 81-27-1.001, et seq.

**CONSUMER DIVISION**

Check Casher.....Section 75-67-501, et seq.  
Consumer Loan .....Section 81-19-1, et seq.  
Debt Management.....Section 81-22-1, et seq.  
Insurance Premium Finance.....Section 81-21-1, et seq.  
Money Transmitter.....Section 75-15-1, et seq.  
Mortgage .....Section 81-18-1, et seq.  
Motor Vehicle Sales Finance .....Section 63-19-1, et seq.  
Pawnbroker .....Section 75-67-301, et seq.  
Small Loan.....Section 75-67-101, et seq.  
Small Loan.....Section 75-67-201, et seq.  
Title Pledge.....Section 75-67-401, et seq.

**STATE BOARD OF BANKING REVIEW**

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**Mr. James H. Clayton, Member**  
Planters Bank & Trust Company  
P.O. Box 31  
Indianola, MS 38751-0031

Term Expires: 3-23-2014

**Mr. Thomas E. Brown, Member**  
Magnolia State Bank  
P. O. Box 508  
Bay Springs, MS 39422-0508

Term Expires: 3-24-2015

**Ms. Karen O. Green, Member**  
P. O. Box 2060  
Grenada, MS 38902

Term Expires: 3-23-2016

**The First Supreme Court District position is vacant**

**The Second Supreme Court District position is vacant**

Section 81-3-12, Mississippi Code of 1972 (Annotated), is the statutory authority creating the State Board of Banking Review. The Board is composed of five (5) members, one member from each of the Supreme Court districts, who represent the depositors and the public in general, and two members from the State at large, who are bankers and represent the banking industry. Members are appointed by the Governor for terms of five (5) years.

The Board's sole duties are consideration of applications for authority to establish a bank (grant or deny charter), to hear branch applications that are protested or denied by the Commissioner, and to adopt rules and regulations creating parity between state chartered banks and national banks.

\* Statute allows continuation of appointment until member is reappointed or replaced

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**DEPARTMENT STAFF**  
 as of December 31, 2012
 

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|                                |                            |                |
|--------------------------------|----------------------------|----------------|
| Wilson, Jerry T.               | Commissioner               | Columbus       |
| Brady, Theresa L.              | Deputy Commissioner        | Ridgeland      |
| <b><u>BANKING DIVISION</u></b> |                            |                |
| Corley, Charlotte              | Director                   | Madison        |
| Miller, John                   | Chief Examiner             | Terry          |
| Christian, Kathryn             | Examiner V (Credit Union)  | Natchez        |
| Hayward, Perry Anne            | Examiner V                 | Ridgeland      |
| Hubbard, Sam                   | Examiner V                 | Madison        |
| Lion, Paul                     | Examiner V                 | Pass Christian |
| Mitchell, Matt                 | Examiner V                 | Madison        |
| Shelton, Nicky                 | Examiner V                 | Olive Branch   |
| Sinclair, Ashley               | Examiner V                 | Ridgeland      |
| Sinclair, Roger                | Examiner V                 | Brandon        |
| Kelly, Rhoshunda               | Examiner IV                | Madison        |
| Kuklinski, Ryan                | Examiner IV                | Oxford         |
| Read, Ashley                   | Examiner IV                | Hattiesburg    |
| Smith, Erik                    | Examiner IV                | Brandon        |
| Sullivan, Michael              | Examiner IV (Credit Union) | Laurel         |
| Hudson, Mark                   | Examiner III               | Starkville     |
| Naylor, Theo                   | Examiner III               | Ridgeland      |
| Cox, Jeff                      | Examiner II                | Senatobia      |
| Hartel, Bailey                 | Examiner II                | Hattiesburg    |
| Cayson, Ben                    | Examiner I                 | Southaven      |
| Crenshaw, Cole                 | Examiner I                 | Flowood        |
| Donald, Barbara                | Examiner I                 | Long Beach     |
| Herring, Ann                   | Examiner I                 | Wynona         |
| Jones, Reed                    | Examiner I                 | Aberdeen       |
| McGee-Sims, Kimberly           | Examiner I                 | Brandon        |
| McNichol, Sean                 | Examiner I                 | Jackson        |
| Winters, Chase                 | Examiner I (Credit Union)  | Madison        |
| Sisco, Michael                 | Examiner Trainee           | Oxford         |
| Bradley, Scott                 | Contract Examiner          | Buckatunna     |
| Norwood, Mark                  | Contract Examiner          | Hattiesburg    |
| Prescott, Bonnie               | Administrative Assistant   | Brandon        |



**DEPARTMENT STAFF**  
as of December 31, 2012 (cont'd)

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**CONSUMER DIVISION**

**Consumer Finance**

|                       |                          |            |
|-----------------------|--------------------------|------------|
| Webb, Taft            | Director                 | Ridgeland  |
| Blair, Brandon        | Examiner V               | Smithville |
| Garrard, Mike         | Examiner V               | Brandon    |
| Pender, Ennis (Marty) | Examiner V               | Yazoo City |
| Gentry, Randy         | Examiner III             | Columbus   |
| Wilson, Beau          | Examiner Trainee         | Jackson    |
| Heck, Carolyn         | Administrative Assistant | Jackson    |
| Ingram, Wanda         | Administrative Assistant | Brandon    |
| McCallum, Brever      | Administrative Assistant | Pearl      |

**Mortgage**

|                  |                          |             |
|------------------|--------------------------|-------------|
| McCain, Traci    | Director                 | Clinton     |
| McCall, Morris   | Examiner V               | Hattiesburg |
| Carter, Larry    | Examiner V               | Hattiesburg |
| Holmes, Whitney  | Examiner I               | Columbus    |
| Thomas, Chris    | Examiner I               | Winona      |
| Adcox, Michele   | Examiner Trainee         | Mendenhall  |
| Knighton, Tricia | Administrative Assistant | Florence    |
| Spires, Mary     | Administrative Assistant | Jackson     |

**ADMINISTRATIVE SERVICES DIVISION**

|                  |                          |           |
|------------------|--------------------------|-----------|
| Rogers, Richard  | Director                 | Jackson   |
| Frazier, Melissa | Payroll Officer          | Florence  |
| Parrish, Paul    | IT Systems               | Flowood   |
| Smith, Tina      | Accounting/Travel        | Jackson   |
| Gibson, Darian   | Administrative Assistant | Ridgeland |

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**STAFF EXAMINATION ASSIGNMENTS - 2012**  
Banking Division

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**Bank, Thrift, and Trust Examinations**

| <b><u>Examiner</u></b> | <b><u>Participation</u></b> |
|------------------------|-----------------------------|
| Bradley, Scott         | 11                          |
| Burks, Raland          | 6                           |
| Cayson, Ben            | 18                          |
| Cox, Jeff              | 1                           |
| Crenshaw, Cole         | 15                          |
| Donald, Barbara        | 1                           |
| Hartel, Bailey         | 20                          |
| Herring, Ann           | 19                          |
| Hubbard, Sam           | 15                          |
| Hudson, Mark           | 16                          |
| Jackson, Wesley        | 9                           |
| Jones, Reed            | 24                          |
| Kelly, Rhoshunda       | 2                           |
| Kennedy, Theresa       | 4                           |
| Kuklinski, Ryan        | 24                          |
| Lion, Paul             | 17                          |
| McNichol, Sean         | 20                          |
| Mitchell, Matt         | 17                          |
| Naylor, Theo           | 22                          |
| Norwood, Mark          | 1                           |
| Pettit, Sven           | 2                           |
| Read, Ashley           | 17                          |
| Shelton, Nicky         | 14                          |
| Sinclair, Ashley       | 17                          |
| Sims, Kimberly         | 11                          |
| Sinclair, Roger        | 13                          |
| Sisco, Michael         | 15                          |
| Smith, Erik            | 21                          |
| Sullivan, Michael      | 3                           |
| Thimmes, Perry Anne    | 1                           |
| White, Kendall         | 9                           |
| Winters, Chase         | 3                           |

**Credit Union Examinations**

| <b><u>Examiner</u></b> | <b><u>Participation</u></b> |
|------------------------|-----------------------------|
| Christian, Katherine   | 18                          |
| Sullivan, Michael      | 21                          |
| Winters, Chase         | 20                          |

**STAFF EXAMINATION ASSIGNMENTS - 2012**  
**Consumer Division**

| <u>Examiner</u>      | <u>Industry Examination</u> | <u>Participation</u> |
|----------------------|-----------------------------|----------------------|
| Blair, Brandon       | Check Casher                | 77                   |
|                      | Consumer Loan Broker        | 2                    |
|                      | Debt Management             | 5                    |
|                      | Money Transmitters          | 3                    |
|                      | Motor Vehicle               | 13                   |
|                      | Pawnbroker                  | 21                   |
|                      | Small Loan                  | 32                   |
|                      | Title Pledge                | 28                   |
|                      | Total                       | <u>181</u>           |
| Booker, Kris         | Mortgage                    | 22                   |
|                      | Total                       | <u>22</u>            |
| Carter, Larry        | Mortgage                    | 47                   |
|                      | Total                       | <u>47</u>            |
| Christian, Katherine | Check Casher                | 13                   |
|                      | Motor Vehicle               | 8                    |
|                      | Pawnbroker                  | 1                    |
|                      | Small Loan                  | 8                    |
|                      | Title Pledge                | 9                    |
| Total                | <u>39</u>                   |                      |
| Garrard, Mike        | Check Casher                | 58                   |
|                      | Motor Vehicle               | 6                    |
|                      | Pawnbroker                  | 19                   |
|                      | Small Loan                  | 35                   |
|                      | Title Pledge                | 21                   |
| Total                | <u>139</u>                  |                      |

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**STAFF EXAMINATION ASSIGNMENTS - 2012**  
Consumer Division (cont'd)

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| <u>Examiner</u> | <u>Industry Examination</u> | <u>Participation</u> |
|-----------------|-----------------------------|----------------------|
| Gentry, Randy   | Check Casher                | 69                   |
|                 | Insurance Premium Finance   | 5                    |
|                 | Debt Management             | 6                    |
|                 | Motor Vehicle               | 3                    |
|                 | Pawnbroker                  | 16                   |
|                 | Small Loan                  | 30                   |
|                 | Title Pledge                | 33                   |
|                 | Total                       | 162                  |
| Hall, Brooks    | Check Casher                | 42                   |
|                 | Mortgage                    | 4                    |
|                 | Total                       | 46                   |
| Harmon, Hayward | Check Casher                | 15                   |
|                 | Consumer Loan Broker        | 1                    |
|                 | Motor Vehicle               | 1                    |
|                 | Pawnbroker                  | 2                    |
|                 | Small Loan                  | 13                   |
|                 | Title Pledge                | 10                   |
| Total           | 42                          |                      |
| Holmes, Whitney | Mortgage                    | 3                    |
|                 | Total                       | 3                    |
| Kendrick, Ginny | Mortgage                    | 11                   |
|                 | Total                       | 11                   |
| Kuklinski, Ryan | Money Transmitter           | 4                    |
|                 | Total                       | 4                    |
| McCall, Morris  | Mortgage                    | 48                   |
|                 | Total                       | 48                   |

**STAFF EXAMINATION ASSIGNMENTS - 2012**  
**Consumer Division (cont'd)**

| <u>Examiner</u>  | <u>Industry Examination</u> | <u>Participation</u> |
|------------------|-----------------------------|----------------------|
| Pender, Marty    | Check Casher                | 67                   |
|                  | Consumer Loan Broker        | 2                    |
|                  | Debt Management             | 11                   |
|                  | Insurance Premium Finance   | 5                    |
|                  | Motor Vehicle               | 30                   |
|                  | Pawnbroker                  | 11                   |
|                  | Small Loan                  | 30                   |
|                  | Title Pledge                | 33                   |
|                  | Total                       | <u>189</u>           |
| Robertson, Kelly | Mortgage                    | 39                   |
|                  | Total                       | <u>39</u>            |
| Smith, Erik      | Money Transmitter           | 3                    |
|                  | Total                       | <u>3</u>             |
| Thomas, Chris    | Mortgage                    | 51                   |
|                  | Total                       | <u>51</u>            |
| Wilson, Beau     | Check Casher                | 56                   |
|                  | Debt Management             | 6                    |
|                  | Insurance Premium Finance   | 8                    |
|                  | Motor Vehicle               | 19                   |
|                  | Small Loan                  | 14                   |
|                  | Title Pledge                | 33                   |
|                  | Total                       | <u>103</u>           |

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**DEPARTMENT TRAVEL - FY11**  
July 1, 2011 - June 30, 2012

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| <u>Employees</u>     | <u>Out-of-State</u> | <u>In-State</u> |
|----------------------|---------------------|-----------------|
| Allison, John        | 5,803.14            | 111.69          |
| Blair, Brandon       | 2,529.25            | 21,772.67       |
| Booker, Kris         | 10,960.58           | 14,997.33       |
| Brady, Theresa       | 12,736.06           | 183.60          |
| Burks, Raland        | 4,482.72            | 17,334.40       |
| Carpenter, LaToya    | —                   | 3,240.10        |
| Carter, Larry        | 12,665.41           | 9,246.50        |
| Cayson, Ben          | 3,866.61            | 27,765.58       |
| Christian, Katherine | —                   | 15,601.20       |
| Corley, Charlotte    | 12,252.19           | 3,772.24        |
| Crenshaw, Cole       | —                   | 2,255.58        |
| Garrard, Mike        | —                   | 13,581.47       |
| Gentry, Randy        | 3,688.88            | 20,597.60       |
| Hall, Brooks         | 5,059.24            | 23,367.81       |
| Hartel, Bailey       | 2,896.71            | 29,545.87       |
| Hayward, Perry Anne  | 8,710.23            | —               |
| Herring, Ann         | 5,745.16            | 27,230.91       |
| Hubbard, Sam         | 3,279.72            | 23,521.33       |
| Hudson, Mark         | 2,658.99            | 25,694.59       |
| Jackson, Wesley      | 1,090.76            | 20,348.18       |
| Jones, Reed          | 3,586.42            | 25,439.20       |
| Kelly, Rhoshunda     | 4,431.74            | 338.07          |
| Kendrick, Ginny      | 1,333.08            | 500.09          |
| Kuklinski, Ryan      | 8,092.39            | 27,528.78       |
| Lion, Paul           | 6,548.14            | 28,455.62       |
| McCain, Traci        | 1,726.43            | —               |

**DEPARTMENT TRAVEL - FY11**  
July 1, 2011 - June 30, 2012 (cont'd)

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| <u>Employees</u>  | <u>Out-of-State</u>      | <u>In-State</u>          |
|-------------------|--------------------------|--------------------------|
| McCall, Morris    | 16,652.16                | 19,942.78                |
| McNichol, Sean    | 2,724.33                 | 23,908.39                |
| Miller, John      | 6,588.97                 | 1,276.58                 |
| Mitchell, Matt    | 5,233.24                 | 15,228.45                |
| Naylor, Theo      | 3,045.80                 | 27,448.20                |
| Oswalt, Lisa      | 1,559.78                 | —                        |
| Parrish, Paul     | 1,143.42                 | 33.30                    |
| Pender, Marty     | —                        | 17,827.85                |
| Pettit, Sven      | 1,260.50                 | 12,870.72                |
| Read, Ashley      | 3,073.19                 | 24,395.97                |
| Robertson, Kelly  | 10,121.69                | 15,910.92                |
| Shelton, Nicky    | 6,641.55                 | 29,484.24                |
| Sinclair, Ashley  | 4,225.17                 | 9,806.42                 |
| Sinclair, Roger   | 6,229.70                 | 24,152.30                |
| Sisco, Michael    | —                        | 2,200.55                 |
| Smith, Erik       | 3,896.59                 | 16,078.31                |
| Sullivan, Michael | 220.34                   | 25,306.57                |
| Thomas, Chris     | 6,633.93                 | 15,522.51                |
| Webb, Taft        | 3,411.91                 | 96.95                    |
| White, Kendall    | 2,504.92                 | 10,675.36                |
| Wilson, Beau      | —                        | 633.06                   |
| Winters, Chase    | —                        | 19,297.90                |
| <b>TOTAL</b>      | <b><u>209,311.04</u></b> | <b><u>694,527.74</u></b> |

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**STATEMENT OF FUNDS**  
Bank Maintenance - Fund 3511 • Fiscal Year 2012

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**Beginning Balance** **\$714,648.82**

**REVENUE****Bank**

|  |                     |  |
|--|---------------------|--|
| Application Fee - Branch                 | 14,275.00           |  |
| Application Fee - Loan Production Office | 700.00              |  |
| Charter Amendments                       | 75.00               |  |
| Fee                                      | 3,275,627.00        |  |
| Interstate Banking Fees                  | 92,412.00           |  |
| Mergers                                  | 5,050.00            |  |
| Relocation/Name Change                   | 125.00              |  |
| <b>Subtotal</b>                          | <b>3,388,264.00</b> |  |

**Credit Union**

|                      |                   |  |
|----------------------|-------------------|--|
| Charter Amendments   | 50.00             |  |
| Fee                  | 138,497.00        |  |
| Merger               | 25.00             |  |
| Penalty - Assessment | 343.00            |  |
| <b>Subtotal</b>      | <b>138,915.00</b> |  |

**Trust**

|                 |                  |  |
|-----------------|------------------|--|
| Exam            | 11,586.00        |  |
| <b>Subtotal</b> | <b>11,586.00</b> |  |

**Miscellaneous Fees**

|                           |               |  |
|---------------------------|---------------|--|
| Good Standing Certificate | 125.00        |  |
| <b>Subtotal</b>           | <b>125.00</b> |  |

**Total Revenue** **3,538,890.00**

**EXPENDITURES****Salaries**

|                                |              |
|--------------------------------|--------------|
| Salaries and Wages             | 2,036,778.20 |
| Deceased Employee Payments     | 41,104.92    |
| Terminal Personal Leave Pay    | 42,107.05    |
| Employers' Retirement Matching | 260,384.77   |



**STATEMENT OF FUNDS**  
**Bank Maintenance - Fund 3511 • Fiscal Year 2012 (cont'd)**

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|                                     |                 |                     |
|-------------------------------------|-----------------|---------------------|
| Salaries, Social Security Match     | 152,121.38      |                     |
| Workers Compensation                | 11,120.94       |                     |
| Group Health Insurance Contr Match  | 129,940.00      |                     |
| Group Life Insurance Match          | 3,486.96        |                     |
| Unemployment Insurance Tax          | 5,938.95        |                     |
| Cafeteria Plan - Administration Fee | 1,230.46        |                     |
|                                     | <b>Subtotal</b> | <b>2,684,213.63</b> |

**Travel**

|                          |                 |                   |
|--------------------------|-----------------|-------------------|
| In-State Travel          | 444,758.07      |                   |
| Out-of-State Travel      | 78,053.52       |                   |
| Travel in Public Carrier | 28,272.90       |                   |
|                          | <b>Subtotal</b> | <b>551,084.49</b> |

**Contractual**

|   |           |  |
|---|-----------|--|
| Tuition                                 | 27,245.00 |  |
| Employee Training                       | 38,899.00 |  |
| Postage, Box Rent & Other PO            | 108.00    |  |
| Transportation of Goods Not for Resale  | 1,159.02  |  |
| Advertising & Public Information        | 24.46     |  |
| Rental of Records Storage Space         | 856.00    |  |
| Rental of Office Equipment              | 2,381.37  |  |
| Capitol Facilities - Rental             | 42,993.60 |  |
| Repair/Service Office Equip/Furniture   | 393.90    |  |
| SAAS Fees - DFA                         | 1,134.12  |  |
| MMRS Charges - DFA                      | 4,041.67  |  |
| Department of Audit Fees                | 72.00     |  |
| Legal Fees to Attorney General's Office | 1,446.25  |  |
| State Personnel Board Fees              | 2,694.34  |  |
| Temporary Employment Fees               | 157.50    |  |
| Others Fees & Services                  | 13,621.55 |  |
| Liability Insurance Pool Contribution   | 2,056.69  |  |
| Insurance & Fidelity Bonds              | 128.00    |  |
| Membership Dues                         | 8,537.00  |  |
| IT Professional Fees - Outside Vendor   | 1,265.00  |  |
| IT Professional Fees - ITS              | 7,861.66  |  |

**STATEMENT OF FUNDS****Bank Maintenance - Fund 3511 • Fiscal Year 2012 (cont'd)**

|  |           |                   |
|--|-----------|-------------------|
| IS Training/Education - ITS            | 1,210.00  |                   |
| Service Charges to State Data Center   | 14,084.30 |                   |
| Software Acquisition and Installation  | 22,187.53 |                   |
| Basic Telephone Monthly - ITS          | 1,986.66  |                   |
| Long Distance Charges - ITS            | 147.30    |                   |
| Cellular Usage Time - Outside Vendor   | 8,750.91  |                   |
| Maint/Repair IT Equip - Outside Vendor | 369.99    |                   |
| <b>Subtotal</b>                        |           | <b>205,812.82</b> |

**Commodities**

|                                      |           |                  |
|--------------------------------------|-----------|------------------|
| Printing, Binding, Padding           | 475.00    |                  |
| Duplication & Reproduction Supplies  | 3,233.19  |                  |
| Office Supplies & Materials          | 2,268.60  |                  |
| Paper Supplies                       | 735.64    |                  |
| Maps, Manuals, Library Books & Films | 3,847.26  |                  |
| Office Equipment                     | 1,391.69  |                  |
| Expend Repair & Replace Office       | 209.25    |                  |
| IT Repair Parts for Equipment        | 10,993.92 |                  |
| Other Supplies & Materials           | 891.59    |                  |
| <b>Subtotal</b>                      |           | <b>24,046.14</b> |

**Equipment**

|                                     |           |                  |
|-------------------------------------|-----------|------------------|
| Office Machines Furniture Fix & Equ | 3,282.00  |                  |
| IT Equipment                        | 55,036.00 |                  |
| <b>Subtotal</b>                     |           | <b>58,318.00</b> |

**Equipment Other**

|                               |          |                 |
|-------------------------------|----------|-----------------|
| Cellular Service Plan Devices | 1,799.90 |                 |
| <b>Subtotal</b>               |          | <b>1,799.90</b> |

**Total Expenditures** (3,525,274.98)

**Ending Balance** \$728,263.84

**STATEMENT OF FUNDS**  
**Consumer Finance - Fund 3512 • Fiscal Year 2012**

**Beginning Balance** **\$908,601.80**

**REVENUE**

**Penalties - Civil Money**

|                    |                 |                  |
|--------------------|-----------------|------------------|
| Check Casher       | 55,000.00       |                  |
| Mortgage - Company | 20,890.00       |                  |
|                    | <b>Subtotal</b> | <b>75,890.00</b> |

**Penalties - License and Reporting**

|                                   |                 |                  |
|-----------------------------------|-----------------|------------------|
| License - Check Casher            | 6,750.00        |                  |
| License - Money Transmitter       | 1,400.00        |                  |
| License - Mortgage Broker         | 250.00          |                  |
| License - Motor Vehicle           | 1,775.00        |                  |
| License - Pawnbroker              | 1,225.00        |                  |
| Loan Originator Late Renewal NMLS | 1,700.00        |                  |
| Mortgage Broker Late Renewal NMLS | 275.00          |                  |
| Mortgage Lender Late Renewal NMLS | 1,050.00        |                  |
| Reporting - Mortgage Company      | 400.00          |                  |
|                                   | <b>Subtotal</b> | <b>14,825.00</b> |

**Consumer Loan Broker**

|                     |                 |                   |
|---------------------|-----------------|-------------------|
| License - Initial   | 600.00          |                   |
| License - Renew     | 3,000.00        |                   |
| Change of Ownership | 206,266.00      |                   |
| Examination Fee     | 800.00          |                   |
|                     | <b>Subtotal</b> | <b>210,666.00</b> |

**Check Casher**

|                     |                 |                   |
|---------------------|-----------------|-------------------|
| License - Initial   | 85,500.00       |                   |
| License - Renew     | 470,250.00      |                   |
| License - Duplicate | 3,275.00        |                   |
| Change of Ownership | 61,500.00       |                   |
| Examination Fee     | 240,600.00      |                   |
|                     | <b>Subtotal</b> | <b>861,125.00</b> |

**Debt Management**

|                     |                 |                  |
|---------------------|-----------------|------------------|
| License - Initial   | 2,250.00        |                  |
| License - Renew     | 19,925.00       |                  |
| License - Duplicate | 50.00           |                  |
| Examination Fee     | 8,400.00        |                  |
|                     | <b>Subtotal</b> | <b>30,625.00</b> |

**Mortgage**

|                                   |           |
|-----------------------------------|-----------|
| Initial License - Branch          | 14,600.00 |
| Initial License - Broker          | 11,000.00 |
| Initial License - Lender          | 31,500.00 |
| Initial License - Loan Originator | 84,500.00 |

**STATEMENT OF FUNDS****Consumer Finance - Fund 3512 • Fiscal Year 2012 (cont'd)**

|  |                 |                   |
|--|-----------------|-------------------|
| Duplicate License - Branch Address               | 975.00          |                   |
| Duplicate License - Broker Legal Name            | 75.00           |                   |
| Duplicate License - Broker Main Address          | 225.00          |                   |
| Duplicate License - Branch Other Name            | 100.00          |                   |
| Duplicate License - Broker Other Name            | 25.00           |                   |
| Duplicate License - Broker Qualifying Individual | 4,605.00        |                   |
| Duplicate License - Lender Legal Name            | 150.00          |                   |
| Duplicate License - Lender Main Address          | 900.00          |                   |
| Duplicate License - Lender Other Name            | 375.00          |                   |
| Duplicate License - Lender Qualifying Individual | 6,145.00        |                   |
| Renewal License - Branch                         | 8,400.00        |                   |
| Renewal License - Broker                         | 22,800.00       |                   |
| Renewal License - Lender                         | 101,650.00      |                   |
| Renewal License - Loan Originator                | 76,300.00       |                   |
| Change Sponsor - Loan Originator                 | 4,200.00        |                   |
| Examination Fee                                  | 37,994.00       |                   |
| Expense for Exam                                 | 33,718.00       |                   |
|  | <b>Subtotal</b> | <b>440,237.00</b> |
| <b>Money Transmitter</b>                         |                 |                   |
| License - Initial                                | 6,400.00        |                   |
| License - Renew                                  | 150.00          |                   |
| License - Duplicate                              | 36,775.00       |                   |
| Examination Fee                                  | 11,889.00       |                   |
|  | <b>Subtotal</b> | <b>55,214.00</b>  |
| <b>Motor Vehicle</b>                             |                 |                   |
| License - Initial                                | 22,775.00       |                   |
| License - Renew                                  | 84,550.00       |                   |
| License - Duplicate                              | 175.00          |                   |
| Examination Fee                                  | 54,000.00       |                   |
|  | <b>Subtotal</b> | <b>161,500.00</b> |
| <b>Pawnbroker</b>                                |                 |                   |
| License - Initial                                | 7,550.00        |                   |
| License - Renew                                  | 75,325.00       |                   |
| License - Duplicate                              | 50.00           |                   |
| Name Change                                      | 100.00          |                   |
|  | <b>Subtotal</b> | <b>83,025.00</b>  |
| <b>Insurance Premium Finance</b>                 |                 |                   |
| License - Initial                                | 2,250.00        |                   |
| License - Renew                                  | 22,325.00       |                   |
| License - Duplicate                              | 25.00           |                   |
| Examination Fee                                  | 12,000.00       |                   |
|  | <b>Subtotal</b> | <b>36,600.00</b>  |

**STATEMENT OF FUNDS**  
**Consumer Finance - Fund 3512 • Fiscal Year 2012 (cont'd)**

**Small Loan**

|                     |                 |                   |
|---------------------|-----------------|-------------------|
| License - Initial   | 19,188.00       |                   |
| License - Renew     | 226,375.00      |                   |
| License - Duplicate | 663.00          |                   |
| Examination Fee     | 77,400.00       |                   |
| Change of Ownership | 56,250.00       |                   |
|                     | <b>Subtotal</b> | <b>379,876.00</b> |

**Title Pledge**

|                     |                 |                   |
|---------------------|-----------------|-------------------|
| License - Initial   | 37,500.00       |                   |
| License - Renew     | 209,275.00      |                   |
| License - Duplicate | 800.00          |                   |
| Examination Fee     | 76,800.00       |                   |
|                     | <b>Subtotal</b> | <b>324,375.00</b> |

**Miscellaneous**

|                    |                 |               |
|--------------------|-----------------|---------------|
| Miscellaneous Fees | 745.00          |               |
|                    | <b>Subtotal</b> | <b>745.00</b> |

**Total Revenue** **2,674,703.00**

**EXPENDITURES**

**Salaries**

|                                     |                 |                     |
|-------------------------------------|-----------------|---------------------|
| Salaries and Wages                  | 1,232,784.60    |                     |
| Terminal Personal Leave Pay         | 10,861.43       |                     |
| Employers' Retirement Matching      | 154,752.21      |                     |
| Salaries, Social Security Match     | 89,564.87       |                     |
| Workers Compensation                | 8,337.06        |                     |
| Group Health Insurance Contr Match  | 92,204.00       |                     |
| Group Life Insurance Match          | 2,449.44        |                     |
| Unemployment Insurance Tax          | 4,442.05        |                     |
| Cafeteria Plan - Administration Fee | 959.49          |                     |
|                                     | <b>Subtotal</b> | <b>1,596,355.15</b> |

**Travel**

|                          |                 |                   |
|--------------------------|-----------------|-------------------|
| In-State Travel          | 190,401.09      |                   |
| Out-of-State Travel      | 64,301.35       |                   |
| Travel in Public Carrier | 15,872.82       |                   |
|                          | <b>Subtotal</b> | <b>270,575.26</b> |

**Contractual**

|  |           |  |
|--|-----------|--|
| Employee Training                      | 11,310.00 |  |
| Postage, Box Rent & Other PO           | 72.00     |  |
| Transportation of Goods Not for Resale | 273.51    |  |
| Rental of Records Storage Space        | 677.36    |  |
| Rental of Office Equipment             | 4,084.11  |  |

**STATEMENT OF FUNDS****Consumer Finance - Fund 3512 • Fiscal Year 2012 (cont'd)**

|   |           |                              |
|---|-----------|------------------------------|
| Capitol Facilities - Rental             | 56,222.40 |                              |
| Repair/Service Office Equip/Furniture   | 305.40    |                              |
| SAAS Fees DFA                           | 1,754.03  |                              |
| MMRS Charges DFA                        | 3,536.45  |                              |
| Department of Audit Fees                | 48.00     |                              |
| Legal Fees to Attorney General's Office | 1,527.50  |                              |
| State Personnel Board Fees              | 5,388.66  |                              |
| Recording & Notary Fees                 | 25.00     |                              |
| Lab & Testing Fees                      | 21,952.00 |                              |
| Others Fees & Services                  | 52.00     |                              |
| Liability Insurance Pool Contribution   | 1,495.92  |                              |
| Insurance & Fidelity Bonds              | 50.00     |                              |
| Membership Dues                         | 7,380.00  |                              |
| IS Professional Fees - ITS              | 23,255.50 |                              |
| Service Charges to State Data Center    | 2,088.41  |                              |
| Software Acquisition and Installation   | 15,107.37 |                              |
| Basic Telephone Monthly - ITS           | 9,525.02  |                              |
| Long Distance Charges - ITS             | 662.15    |                              |
| Priv DL & Network Acc Charge - ITS      | 330.00    |                              |
| Cellular Usage Time - Outside Vendor    | 4,200.64  |                              |
| Maint/Repair IT Equip - Outside Vendor  | 350.00    |                              |
| <b>Subtotal</b>                         |           | <b>171,673.43</b>            |
| <b>Commodities</b>                      |           |                              |
| Printing, Binding, Padding              | 1,458.00  |                              |
| Duplication & Reproduction Supplies     | 2,025.97  |                              |
| Office Supplies & Materials             | 2,956.76  |                              |
| Paper Supplies                          | 601.86    |                              |
| Maps, Manuals, Library Books & Films    | 226.25    |                              |
| Info Syst Equip Repair Parts            | 3,931.00  |                              |
| Other Supplies & Materials              | 491.23    |                              |
| <b>Subtotal</b>                         |           | <b>11,691.07</b>             |
| <b>Equipment</b>                        |           |                              |
| IT Equipment                            | 28,299.00 |                              |
| <b>Subtotal</b>                         |           | <b>28,299.00</b>             |
| <b>Subsidies and Grants</b>             |           |                              |
| Court Granted Judge - Client Amt        | 96,428.58 |                              |
| <b>Subtotal</b>                         |           | <b>96,428.58</b>             |
| <b>Total Expenditures</b>               |           | <b><u>(2,175,022.49)</u></b> |
| <b>Ending Balance</b>                   |           | <b><u>\$1,408,282.31</u></b> |

**BANKING FACILITY STATISTICS**  
as of December 31, 2012

|                       | <u>State<br/>Banks</u> | <u>State<br/>Thrifts</u> | <u>Federal<br/>Banks</u> | <u>Federal<br/>Thrifts</u> | TOTAL        |
|-----------------------|------------------------|--------------------------|--------------------------|----------------------------|--------------|
| Domiciles             | 71                     | 0                        | 13                       | 4                          | 88           |
| Mississippi Branches  | 641                    | 0                        | 261                      | 7                          | 909          |
| Out-of-State Branches | <u>346</u>             | <u>0</u>                 | <u>208</u>               | <u>0</u>                   | <u>554</u>   |
| Total                 | <u>1,058</u>           | <u>0</u>                 | <u>482</u>               | <u>11</u>                  | <u>1,551</u> |
| Host State Branches   | 210                    | 0                        | 52                       | 4                          | 266          |

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**CONSUMER LICENSEE STATISTICS**


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Licensee Activity  
January 1, 2012 – December 31, 2012

| <b>Industry</b>             | <b>12-31-11</b> | <b>New</b> | <b>Deleted</b> | <b>12-31-12</b> |
|-----------------------------|-----------------|------------|----------------|-----------------|
| Check Casher                | 1,053           | 65         | 89             | 1,029           |
| Consumer Loan Broker        | 18              | 0          | 7              | 11              |
| Debt Management             | 41              | 4          | 0              | 45              |
| Insurance Premium Finance   | 52              | 6          | 6              | 52              |
| Mortgage:                   |                 |            |                |                 |
| Loan Originator             | 1,616           | 774        | 476            | 1,914           |
| Mortgage Company            | 286             | 31         | 26             | 291             |
| Mortgage Company Branch     | 378             | 169        | 146            | 401             |
| Motor Vehicle Sales Finance | 188             | 26         | 21             | 193             |
| Pawnbroker                  |                 |            |                |                 |
| Money Transmitter           | 49              | 8          | 4              | 53              |
| Small Loan                  | 525             | 17         | 13             | 529             |
| Title Pledge                | 402             | 54         | 16             | 440             |



**CONSUMER LICENSEE STATISTICS (cont'd)**

**Consumer Transactions/Loans Outstanding  
as of December 31, 2012**

| <b><u>Industry</u></b>      | <b><u>Number of<br/>Transactions</u></b> | <b><u>Loans<br/>Outstanding</u></b> |
|-----------------------------|--|-------------------------------------|
| Check Casher                | 166,493                                  | \$ 41,949,951.00                    |
| Consumer Loan Broker        | 418                                      | \$ 1,393,072.00                     |
| Debt Management             | 349                                      | n/a                                 |
| Insurance Premium Finance   | 20,823                                   | \$ 62,943,029.00                    |
| Money Transmitter           | 689,868                                  | \$ 100,625,197.00                   |
| Mortgage                    | 13,623                                   | \$ 1,822,301,240.00                 |
| Motor Vehicle Sales Finance | 500,581                                  | \$ 4,484,267,332.00                 |
| Pawnbroker                  | 540,548                                  | \$ 10,269,227.00                    |
| Small Loan                  | 359,799                                  | \$ 893,993,006.00                   |
| Title Pledge                | 266,416                                  | \$ 32,760,325.00                    |

**Consumer Penalties and Refunds  
as of December 31, 2012**

| <b><u>Industry</u></b> | <b><u>Civil Money Penalties<br/>Assessed</u></b> | <b><u>Consumer Refunds<br/>Paid</u></b> |
|------------------------|--|---|
| Check Casher           | 12,500.00  | \$ 1,013.79                             |
| Mortgage               | 14,850.00  | \$ 1,592.00                             |

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**RANKING OF MISSISSIPPI BANK AND  
THRIFT INSTITUTIONS BY TOTAL ASSETS**

As Compiled By The Department of Banking & Consumer Finance  
as of December 31, 2012 (Dollar Amounts in Thousands)

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|    |                 |  |              |
|----|-----------------|--|--------------|
| 1  | Tupelo          | BancorpSouth Bank                              | \$13,390,496 |
| 2  | Jackson         | Trustmark National Bank                        | \$9,716,802  |
| 3  | Gulfport        | Hancock Bank                                   | \$6,618,162  |
| 4  | Tupelo          | Renasant Bank                                  | \$4,169,063  |
| 5  | Belzoni         | BankPlus                                       | \$2,243,098  |
| 6  | Kosciusko       | Merchants and Farmers Bank                     | \$1,593,402  |
| 7  | Meridian        | The Citizens National Bank of Meridian         | \$1,084,821  |
| 8  | Greenwood       | State Bank & Trust Company                     | \$943,422    |
| 9  | Philadelphia    | The Citizens Bank of Philadelphia, Mississippi | \$880,514    |
| 10 | Biloxi          | The Peoples Bank, Biloxi, Mississippi          | \$800,624    |
| 11 | Macon           | BankFirst Financial Services                   | \$748,594    |
| 12 | Indianola       | Planters Bank & Trust Company                  | \$723,441    |
| 13 | Crystal Springs | Metropolitan Bank                              | \$721,550    |
| 14 | Hattiesburg     | The First, A National Banking Association      | \$718,697    |
| 15 | Ellisville      | Community Bank                                 | \$660,319    |
| 16 | Forest          | Community Bank of Mississippi                  | \$644,190    |
| 17 | Pascagoula      | Merchants & Marine Bank                        | \$572,376    |
| 18 | Belzoni         | Guaranty Bank and Trust Company                | \$568,171    |
| 19 | Batesville      | First Security Bank                            | \$519,516    |
| 20 | Magee           | PriorityOne Bank                               | \$515,199    |
| 21 | Waynesboro      | First State Bank                               | \$491,960    |
| 22 | Amory           | Community Bank, North Mississippi              | \$481,684    |
| 23 | New Albany      | BNA Bank                                       | \$423,916    |
| 24 | Biloxi          | Community Bank, Coast                          | \$372,638    |
| 25 | Ripley          | The Peoples Bank                               | \$372,292    |
| 26 | Columbia        | Citizens Bank                                  | \$362,481    |
| 27 | Mccomb          | First Bank                                     | \$351,925    |
| 28 | Clarksdale      | First National Bank of Clarksdale              | \$327,360    |
| 29 | Natchez         | Britton & Koontz Bank, N.A.                    | \$305,144    |
| 30 | Bay Springs     | Magnolia State Bank                            | \$285,129    |
| 31 | Natchez         | United Mississippi Bank                        | \$282,171    |
| 32 | Port Gibson     | RiverHills Bank                                | \$280,027    |
| 33 | Jackson         | First Commercial Bank                          | \$276,576    |
| 34 | Greenwood       | Bank of Commerce                               | \$271,686    |

**RANKING OF MS BANK AND THRIFT INSTITUTIONS****as of December 31, 2012 (cont'd)**

(Dollar Amounts in Thousands)

|    |               |  |           |
|----|---------------|--|-----------|
| 35 | Pascagoula    | First Federal Savings and Loan Association | \$266,399 |
| 36 | Meridian      | Great Southern National Bank               | \$266,064 |
| 37 | Pontotoc      | The First National Bank of Pontotoc        | \$248,699 |
| 38 | Iuka          | First American National Bank               | \$245,705 |
| 39 | Lucedale      | Century Bank                               | \$243,615 |
| 40 | Oxford        | The First National Bank of Oxford          | \$243,323 |
| 41 | Clarksdale    | Covenant Bank                              | \$240,019 |
| 42 | Laurel        | Bank of Jones County                       | \$227,182 |
| 43 | Mendenhall    | Peoples Bank                               | \$221,316 |
| 44 | Yazoo City    | Bank of Yazoo City                         | \$215,824 |
| 45 | Cleveland     | The Cleveland State Bank                   | \$209,957 |
| 46 | Baldwyn       | Farmers and Merchants Bank                 | \$207,755 |
| 47 | Picayune      | First National Bank of Picayune            | \$206,512 |
| 48 | Water Valley  | Mechanics Bank                             | \$203,182 |
| 49 | Columbia      | First Southern Bank                        | \$199,204 |
| 50 | Mccomb        | Pike National Bank                         | \$198,248 |
| 51 | Holly Springs | The Bank of Holly Springs                  | \$195,178 |
| 52 | Wiggins       | Bank of Wiggins                            | \$189,270 |
| 53 | Senatobia     | Sycamore Bank                              | \$184,700 |
| 54 | Hazlehurst    | Copiah Bank, National Association          | \$160,555 |
| 55 | Newton        | Newton County Bank                         | \$157,361 |
| 56 | Okolona       | Bank of Okolona                            | \$142,291 |
| 57 | Forest        | The Bank of Forest                         | \$141,610 |
| 58 | Marks         | Citizens Bank & Trust Co.                  | \$141,099 |
| 59 | Brookhaven    | Bank of Brookhaven                         | \$133,705 |
| 60 | Kilmichael    | Bank of Kilmichael                         | \$128,622 |
| 61 | De Kalb       | The Commercial Bank                        | \$126,431 |
| 62 | Oxford        | Oxford University Bank                     | \$117,248 |
| 63 | Anguilla      | Bank of Anguilla                           | \$115,642 |
| 64 | Hattiesburg   | Grand Bank for Savings, FSB                | \$115,367 |
| 65 | Meadville     | Bank of Franklin                           | \$113,853 |
| 66 | Winona        | Bank of Winona                             | \$113,846 |
| 67 | Lexington     | Holmes County Bank & Trust Company         | \$112,278 |
| 68 | Biloxi        | Charter Bank                               | \$107,004 |
| 69 | Amory         | Amory Federal Savings and Loan Association | \$99,510  |

**RANKING OF MS BANK AND THRIFT INSTITUTIONS****as of December 31, 2012 (cont'd)**

(Dollar Amounts in Thousands)

|   |                  |  |                     |
|---|------------------|--|---------------------|
| 70  | Holly Springs    | First State Bank                           | \$97,958            |
| 71  | Fayette          | The Jefferson Bank                         | \$93,335            |
| 72  | Holly Springs    | Merchants & Farmers Bank                   | \$90,218            |
| 73  | Corinth          | Commerce National Bank                     | \$90,059            |
| 74  | Raymond          | Merchants and Planters Bank                | \$86,602            |
| 75  | Bude             | Peoples Bank of the South                  | \$78,766            |
| 76  | Horn Lake        | DeSoto County Bank                         | \$75,975            |
| 77  | Byhalia          | Citizens Bank                              | \$69,721            |
| 78  | Richton          | Richton Bank & Trust Company               | \$63,390            |
| 79  | North Carrollton | Peoples Bank & Trust Company               | \$62,130            |
| 80  | Collins          | Covington County Bank                      | \$60,879            |
| 81  | Morton           | Bank of Morton                             | \$58,477            |
| 82  | Charleston       | Tallahatchie County Bank                   | \$56,670            |
| 83  | Walnut Grove     | Bank of Walnut Grove                       | \$50,993            |
| 84  | Bay Springs      | OmniBank                                   | \$50,108            |
| 85  | Aberdeen         | First Federal Savings and Loan Association | \$31,771            |
| 86  | Benoit           | Bank of Benoit                             | \$18,769            |
| 87  | Shelby           | The Bank of Bolivar County                 | \$17,516            |
| <b>Total Mississippi Bank and Thrift Institution Assets</b> |                  |  | <b>\$60,109,357</b> |

**BANKING DIVISION  
FINANCIAL INSTITUTION CHANGES**

**January 1, 2012 - December 31, 2012**

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**BANK CHANGES – 2012**

Spirit Bank, Belmont, MS, merged with and into Community Spirit Bank, Red Bay, AL, effective January 1, 2012.

State Bank & Trust Company, 609 High Street, Columbia, MS, relocated with and into 428 Sumrall Road, Columbia, MS, branches of State Bank & Trust Company, Greenwood, MS, effective January 23, 2012.

Magnolia State Bank, 1650 Highway 1 South, Greenville, MS, a loan production office of Magnolia State Bank, Bay Springs, MS, opened February 1, 2012.

Ouachita Independent Bank, 7708 Old Canton Road, Madison, MS, a loan production office of Ouachita Independent Bank, Monroe, LA, opened February 15, 2012.

Peoples Bank of the South, 125 Main Street, Liberty, MS, a loan production office of Peoples Bank of the South, Bude, MS, opened February 20, 2012.

BancorpSouth Bank, 4600 Jackson Street, Alexandria, LA, a branch of BancorpSouth Bank, Tupelo, MS, opened February 27, 2012.

Peoples Bank of the South, 1703 Highway 11 North, Suite 11, Picayune, MS, a loan production office of Peoples Bank of the South, Bude, MS, opened March 5, 2012.

Hancock Bank, 127 Dauphin Street, Mobile, AL, a branch of Hancock Bank, Gulfport, MS, closed March 16, 2012.

Hancock Bank, 27397 US Highway 98, Daphne, AL, a branch of Hancock Bank, Gulfport, MS, closed March 16, 2012.

Hancock Bank, 40 South Palafox Place, Pensacola, FL, a branch of Hancock Bank, Gulfport, MS, closed March 16, 2012.

Hancock Bank, 4980 North 12th Avenue, Pensacola, FL, a branch of Hancock Bank, Gulfport, MS, closed March 16, 2012.

Hancock Bank, 1706 West Tennessee Street, Tallahassee, FL, a branch of Hancock Bank, Gulfport, MS, closed March 16, 2012.

Hancock Bank, 960 Schillinger Road South, Suite J, Mobile, AL, a branch of Hancock Bank, Gulfport, MS, closed March 16, 2012.

BancorpSouth Bank, 3504 Parliament Court consolidated with and into 4600 Jackson Street, both located in Alexandria, LA, effective March 16, 2012.

**FINANCIAL INSTITUTION CHANGES - 2012 (cont'd)**

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Metropolitan Bank, 201 Northlake Avenue relocated to 1069 Highland Colony Parkway, both located in Ridgeland, MS, branches of Metropolitan Bank, Crystal Springs, MS, effective March 26, 2012.

BancorpSouth Bank, 500 South John Redditt Drive, Lufkin, TX, a branch of BancorpSouth Bank, Tupelo, MS, opened March 26, 2012.

BankPlus, 235 Frontage Road, relocated with and into 951 Memorial Boulevard, both located in Picayune, MS, branches of BankPlus, Belzoni, MS, effective March 30, 2012.

Citizens Bank, 7950 Craft Goodman Frontage Road, Olive Branch, MS, a branch of Citizens Bank, Byhalia, MS, closed March 31, 2012.

Bank of Commerce, 114 East Main Street, Starkville, MS, a branch of Bank of Commerce, Greenwood, MS, opened May 4, 2012.

Renasant Bank, 329 East Broadway Avenue, Maryville, TN, a loan production office of Renasant Bank, Tupelo, MS, opened May 15, 2012.

Metropolitan Bank, 1612 Westgate Circle, Suite 222, Westgate Plaza, Brentwood, TN, a branch of Metropolitan Bank, Crystal Springs, MS, opened May 30, 2012.

Merchants & Farmers Bank, 750 East John Sims Parkway, Niceville, Florida, a branch of Merchants & Farmers Bank, Kosciusko, MS, closed May 31, 2012.

Renasant Bank, 329 East Broadway Avenue, Maryville, TN, a loan production office of Renasant Bank, Tupelo, MS, closed June 18, 2012.

Renasant Bank, 329 East Broadway Avenue, Maryville, TN, a branch of Renasant Bank, Tupelo, MS, opened June 18, 2012.

State Bank & Trust Company, 4482 West Main Street, Dothan, AL, a branch of State Bank & Trust Company, Greenwood, MS, opened June 25, 2012.

Century Bank, 5127 Moffett Road, Mobile, AL, a branch of Century Bank, Lucedale, MS, closed August 14, 2012.

Hancock Bank, 16100 Highway 53, relocated to 16100 South Swan Road, both located in Gulfport, MS, branches of Hancock Bank, Gulfport, MS, effective August 20, 2012.

**FINANCIAL INSTITUTION CHANGES - 2012 (cont'd)**

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OmniBank, 1601 East County Line Road, Jackson, MS, a branch of OmniBank, Mantee, MS, closed effective August 31, 2012.

OmniBank, 2410 Highway 80 West, Jackson, MS, a branch of OmniBank, Mantee, MS, closed effective August 31, 2012.

Metropolitan Bank, 1612 Westgate Circle, Westgate Plaza, Brentwood, TN, a branch of Metropolitan Bank, Crystal Springs, MS, opened September 4, 2012. (parking for Mobile Branch)

State Bank Trust Company, 557 Glover Avenue, Enterprise, AL, a loan production office State Bank & Trust Company, Greenwood, MS, closed September 21, 2012.

State Bank & Trust Company, 206 East Grubbs Street, Enterprise, AL, a branch of State Bank & Trust Company Greenwood, MS, opened September 24, 2012.

Hancock Bank, 5401 Snead Street, Gulfport, MS, a branch of Hancock Bank, Gulfport, MS, closed September 28, 2012.

Renasant Bank, 615 North Gloster Street, relocated to 216 South Broadway Street, both located in Tupelo, MS, branch of Renasant Bank, Tupelo, effective October 1, 2012.

BankPlus, 175 East Capitol Street, Jackson, MS, a branch of BankPlus of Belzoni, MS, closed November 2, 2012.

BancorpSouth, Meadows Third Street, Keesler AFB, Biloxi, MS, a branch of BancorpSouth, Tupelo, MS, closed November 9, 2012.

First Commercial Bank, 1076 Highland Colony Parkway, Ridgeland, MS, a branch of First Commercial Bank, Jackson, MS, opened November 29, 2012.

Bank of Commerce, 401 Main Street, Greenwood, MS, a branch of Bank of Commerce, Greenwood, MS, closed and consolidated with and into Main Office Branch at 310 Howard Street, Greenwood, MS, effective December 3, 2012.

Renasant Bank, 1000 West Jackson Boulevard, Suite 10, Jonesborough, TN, a branch of Renasant Bank of Tupelo, MS, opened December 6, 2012.

OmniBank Mantee, 113 First Street, Mantee, Webster County, MS, a branch of OmniBank, closed December 7, 2012.

Bank of Okolona, Mantee Office of OmniBank, Bay Springs, 531 3rd Street, Bay Springs, MS, opened December 7, 2012.

**FINANCIAL INSTITUTION CHANGES - 2012 (cont'd)**

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Community Bank, National Association, Mobile, AL, and Community Bank, Destin, Miramar Beach, FL, merged with and into Community Bank, Coast, Biloxi, MS, effective December 31, 2012.

**CREDIT UNION CHANGES - 2012**

Copiah-Lincoln Educators Federal Credit Union, Wesson, MS, merged with and into Mississippi Public Employees Credit Union, Jackson, MS, effective May 1, 2012.

Mutual Credit Union, 1501 Grand Avenue, Yazoo City, MS, a branch of Mutual Credit Union of Vicksburg, MS, opened December 13, 2012.



