



MISSISSIPPI ASSET QUALITY - JUNE 30, 2016

* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	FDIC Covered Loans	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
										30-90 \$	90 + \$			30-90 \$	90 + \$		
State Summary																	
North - Total/Average		2,012,608	27,524	1,465	1,420	3,517	1.37	1.02	-	26,886	925	25,034	12,590	29,424	1,347	28,569	15,924
West Central - Total/Average		6,737,486	83,322	9,505	4,982	10,340	1.24	1.10	-	62,883	11,648	53,797	58,947	74,989	9,950	61,835	57,706
East Central - Total/Average		3,395,058	38,915	3,025	617	3,820	1.15	1.18	-	40,804	4,259	45,876	20,214	39,599	3,619	47,358	22,799
Southwest - Total/Average		937,504	9,862	519	255	466	1.05	0.81	-	8,289	806	5,562	6,226	8,141	1,501	5,497	5,815
Southeast - Total/Average		4,478,625	51,047	4,011	1,448	5,408	1.14	1.25	-	61,931	7,558	47,553	38,822	73,824	8,184	51,466	42,090
State Total		17,561,281	210,670	18,525	8,722	23,551	1.20	1.13	-	200,793	25,196	177,822	136,799	225,977	24,601	194,725	144,334
Regionals																	
BancorpSouth Bank	Tupelo	10,575,450	126,935	3,000	5,020	7,543	1.20	0.59	-	31,896	1,875	68,638	14,658	23,562	4,567	81,928	12,685
Renasant Bank	Tupelo	5,965,429	44,098	3,230	1,198	2,767	0.74	0.65	5,301	19,648	17,154	25,964	29,339	18,348	17,642	26,765	33,234
Trustmark National Bank	Jackson	7,744,216	84,276	6,755	6,976	9,066	1.09	1.04	764	27,165	43,297	65,843	69,890	26,920	44,570	71,572	72,302
Whitney Bank	Gulfport	16,035,802	226,086	73,795	7,244	36,132	1.41	1.26	16,843	73,963	19,604	265,754	22,641	92,674	23,575	237,344	23,191
North																	
Memphis, TN-MS-AR (Metro)																	
Citizens Bank	Byhalia	33,780	274	40	8	47	0.81	0.56	-	541	106	381	25	858	17	214	25
First State Bank	Holly Springs	60,773	594	75	45	39	0.98	1.92	-	492	-	611	1,550	445	-	1,834	1,895
Bank of Holly Springs	Holly Springs	144,277	1,493	-	27	345	1.03	1.68	-	4,395	2	3,175	366	4,577	49	3,433	247
Merchants & Farmers Bank	Holly Springs	41,663	557	45	20	70	1.34	2.34	-	424	-	1,935	334	601	-	2,167	194
Sycamore Bank	Senatobia	131,369	979	60	9	110	0.75	0.56	-	868	-	524	683	2,920	-	652	959
Total/Average		411,862	3,897	220	109	611	0.95	1.35	-	6,720	108	6,626	2,958	9,401	66	8,300	3,320
Other																	
Commerce Bank	Corinth	72,151	1,668	120	20	70	2.31	0.04	-	1,761	432	43	-	1,180	157	45	53
FNB Oxford	Oxford	157,992	2,042	-	27	34	1.29	0.17	-	596	-	355	135	147	40	715	150
Oxford University Bank	Oxford	96,864	891	-	3	8	0.92	0.09	-	1,090	63	47	71	744	5	717	132
First Choice Bank	Pontotoc	134,739	1,326	165	70	178	0.98	0.55	-	1,344	-	807	713	1,386	-	1,016	893
Farmers and Merchants Bank	Baldwyn	163,363	3,435	-	42	168	2.10	1.27	-	1,829	15	3,106	819	2,833	16	2,578	689
Peoples Bank	Ripley	159,174	1,792	-	227	297	1.13	0.05	-	1,516	158	128	50	1,342	13	7	50
First Security Bank	Batesville	296,797	2,928	172	701	462	0.99	0.97	-	5,027	1	1,591	3,616	5,892	9	1,978	6,175
Mechanics Bank	Water Valley	138,281	2,012	412	12	1,325	1.46	4.09	-	2,027	4	8,767	259	2,637	927	9,625	393
First American National Bank	Iuka	126,544	1,865	226	46	166	1.47	0.61	-	3,009	123	1,468	113	2,622	108	1,460	113
BNA Bank	New Albany	254,841	5,668	150	163	198	2.22	1.30	-	1,967	21	2,096	3,856	1,240	6	2,128	3,956
Total/Average		1,600,746	23,627	1,245	1,311	2,906	1.48	0.95	-	20,166	817	18,408	9,632	20,023	1,281	20,269	12,604
North - Total/Average		2,012,608	27,524	1,465	1,420	3,517	1.37	1.02	-	26,886	925	25,034	12,590	29,424	1,347	28,569	15,924

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										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
West Central																	
Jackson, MS (Metro)																	
Copiah Bank	Hazlehurst	112,646	1,322	76	19	366	1.17	2.57	-	1,768	118	1,521	2,964	1,842	694	716	3,104
PriorityOne Bank	Magee	440,792	7,326	537	135	407	1.66	0.61	-	4,603	-	2,052	1,632	4,432	331	4,639	1,665
Peoples Bank	Mendenhall	225,654	2,846	483	184	578	1.26	3.44	-	5,110	5	5,582	4,001	4,413	5	5,147	4,521
Merchants and Planters Bank	Raymond	34,115	406	-	8	28	1.19	0.36	-	296	-	159	167	129	-	165	566
Metropolitan Bank	Ridgeland	818,000	7,974	550	1	317	0.97	0.35	-	789	-	1,339	2,467	183	138	1,461	2,490
OmniBank	Bay Springs	27,966	570	-	126	-	2.04	4.59	-	907	186	113	2,023	670	12	1,044	1,082
First Commercial Bank	Jackson	304,311	3,600	120	18	101	1.18	0.32	-	310	-	918	308	255	-	465	308
Total/Average		1,963,484	24,044	1,766	491	1,797	1.22	0.95	-	13,783	309	11,684	13,562	11,924	1,180	13,637	13,736
Other																	
First National Bank of Clarksdale	Clarksdale	228,729	3,801	430	462	30	1.66	0.01	-	518	-	30	-	307	-	183	-
Cleveland State Bank	Cleveland	119,498	1,650	60	53	114	1.38	0.02	-	875	278	-	44	1,575	166	-	52
Bank of Benoit	Benoit	4,804	53	2	-	7	1.10	0.04	-	147	282	6	-	232	161	3	-
Bank of Commerce	Greenwood	253,051	4,148	725	32	289	1.64	0.18	-	8,885	1,439	606	20	10,062	1,036	1,193	20
State Bank & Trust Company	Ridgeland	795,142	9,828	682	817	201	1.24	0.91	-	1,344	-	6,865	2,341	1,400	-	6,173	2,414
Peoples Bank & Trust Company	North Carrollton	19,786	328	-	-	-	1.66	0.00	-	189	-	-	-	135	-	-	-
Planters Bank & Trust Company	Indianola	571,741	4,967	1,000	365	1,688	0.87	1.34	-	13,053	-	11,393	2,430	16,295	-	12,126	2,317
Bank of Yazoo City	Yazoo City	121,467	2,426	-	5	60	2.00	0.20	-	552	178	-	500	2,121	166	-	513
Tallahatchie County Bank	Charleston	18,326	337	30	15	131	1.84	0.87	-	374	230	527	-	467	161	694	-
Bank of Anguilla	Anguilla	86,240	1,416	135	224	243	1.64	1.42	-	354	81	1,914	85	738	72	1,387	86
Guaranty Bank and Trust Company	Belzoni	464,369	6,545	152	681	593	1.41	0.99	-	1,719	58	5,934	621	5,898	39	7,343	648
BankPlus	Belzoni	1,665,614	16,532	3,944	1,549	4,761	0.99	1.88	-	13,807	7,928	11,218	38,273	13,514	5,988	14,406	36,868
RiverHills Bank	Port Gibson	189,772	4,213	240	117	156	2.22	0.85	-	2,288	99	2,420	195	2,480	472	2,437	120
Citizens Bank & Trust Company	Marks	100,212	1,120	195	118	109	1.12	0.63	-	2,734	766	337	531	4,251	509	430	520
Bank of Kilmichael	Kilmichael	89,985	1,312	144	49	42	1.46	0.24	-	517	-	279	92	999	-	467	184
Bank of Winona	Winona	45,266	602	-	4	119	1.33	0.72	-	1,744	-	584	253	2,591	-	1,356	228
Total/Average		4,774,002	59,278	7,739	4,491	8,543	1.24	1.16	-	49,100	11,339	42,113	45,385	63,065	8,770	48,198	43,970
West Central - Total/Average		6,737,486	83,322	9,505	4,982	10,340	1.24	1.10	-	62,883	11,648	53,797	58,947	74,989	9,950	61,835	57,706

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										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
East Central																	
Citizens National Bank of Meridian	Meridian	847,708	10,750	375	38	263	1.27	0.85	-	8,378	338	8,508	2,391	3,830	53	8,817	2,781
Great Southern Bank	Meridian	100,375	1,472	133	89	261	1.47	0.25	-	2,277	255	530	175	2,153	240	530	206
Commercial Bank	De Kalb	75,293	871	-	44	34	1.16	1.19	-	3,050	38	116	1,489	1,861	82	124	1,562
Amory Federal Savings and Loan Association	Amory	65,999	501	29	24	142	0.76	1.28	-	1,424	-	969	173	767	-	1,209	234
First Federal Savings and Loan Association	Aberdeen	20,744	117	6	-	-	0.56	0.00	-	114	-	-	-	151	39	-	-
Citizens Bank of Philadelphia, Mississippi	Philadelphia	402,368	4,809	(87)	82	1,660	1.20	1.58	-	6,168	21	12,796	3,205	4,258	336	12,913	3,383
Bank of Walnut Grove	Walnut Grove	28,382	655	44	9	40	2.31	0.01	-	220	-	8	-	623	14	10	-
Community Bank of Mississippi	Forest	528,883	5,409	810	19	90	1.02	0.97	-	8,076	1,932	3,986	3,394	8,990	805	4,223	3,936
Bank of Forest	Forest	78,764	987	-	4	10	1.25	0.74	-	1,209	146	878	316	828	73	825	361
Community Bank, North Mississippi	Amory	320,290	3,352	441	22	44	1.05	1.12	-	3,776	442	390	5,667	3,654	793	150	6,915
Holmes County Bank & Trust Company	Lexington	50,750	969	(76)	85	132	1.91	4.20	-	366	-	3,931	598	648	-	3,538	638
Bank of Morton	Morton	46,378	81	14	5	100	0.17	0.48	-	628	151	57	257	932	185	510	257
BankFirst Financial Services	Columbus	707,385	7,389	626	146	433	1.04	1.51	-	3,416	557	12,216	1,608	8,489	814	12,455	2,134
Bank of Okolona	Okolona	121,739	1,553	710	50	611	1.28	1.44	-	1,702	379	1,491	941	2,415	185	2,054	392
East Central - Total/Average		3,395,058	38,915	3,025	617	3,820	1.15	1.18	-	40,804	4,259	45,876	20,214	39,599	3,619	47,358	22,799
Southwest																	
Bank of Brookhaven	Brookhaven	75,115	759	18	4	33	1.01	0.37	-	172	13	8	562	247	66	-	562
First Bank	McComb	311,145	3,106	250	5	54	1.00	0.45	-	1,439	54	381	1,679	1,120	421	447	1,268
Pike National Bank	McComb	136,234	1,995	57	21	73	1.46	1.97	-	510	192	2,410	2,121	548	370	2,473	2,262
United Mississippi Bank	Natchez	253,359	1,498	180	197	214	0.59	1.01	-	5,109	95	2,378	1,168	2,980	558	2,094	1,084
Bank of Franklin	Meadville	81,999	998	14	22	87	1.22	0.75	-	574	452	321	696	1,055	86	348	639
Jefferson Bank	Greenville	79,652	1,506	-	6	5	1.89	0.05	-	485	-	64	-	2,191	-	135	-
Southwest - Total/Average		937,504	9,862	519	255	466	1.05	0.81	-	8,289	806	5,562	6,226	8,141	1,501	5,497	5,815

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										P/D Still Accruing		Non		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Southeast																	
Gulfport - Biloxi, MS (Metro)																	
Bank of Wiggins	Wiggins	107,698	1,555	184	33	217	1.44	1.15	-	2,425	748	135	2,003	1,989	183	671	2,170
Peoples Bank, Biloxi, Mississippi	Biloxi	326,425	7,109	137	231	1,329	2.18	3.53	-	4,244	288	14,755	8,737	9,138	179	15,448	9,840
Community Bank, Coast	Biloxi	561,691	6,071	1,016	67	735	1.08	1.41	-	5,168	1,025	6,149	4,741	5,057	1,158	6,162	5,242
Charter Bank	Biloxi	86,930	1,139	61	53	95	1.31	3.03	-	831	-	1,819	2,016	1,877	-	2,409	2,417
Total/Average		1,082,744	15,874	1,398	384	2,376	1.47	2.31	-	12,668	2,061	22,858	17,497	18,061	1,520	24,690	19,669
Hattiesburg, MS (Metro)																	
Grand Bank for Savings, FSB	Hattiesburg	60,871	372	-	2	130	0.61	4.92	-	861	12	1,398	2,605	5,816	1,012	835	4,637
Richton Bank & Trust Company	Richton	24,075	446	-	-	46	-	-	-	979	-	-	140	915	77	-	105
First, A National Banking Association	Hattiesburg	824,083	7,259	394	308	191	0.88	0.85	-	2,399	267	5,742	4,716	4,663	628	5,853	4,364
Total/Average		909,029	8,077	394	310	367	0.89	1.07	-	4,239	279	7,140	7,461	11,394	1,717	6,688	9,106
Pascagoula, MS (Metro)																	
First Federal Savings and Loan Association of Pascagoula	Pascagoula	233,601	946	20	17	67	0.40	0.43	-	1,595	568	525	743	1,476	236	629	933
Century Bank	Lucedale	180,331	2,886	132	255	422	1.60	0.54	-	7,444	650	643	800	5,799	283	1,388	788
Merchants & Marine Bank	Pascagoula	265,691	3,513	820	152	322	1.32	0.91	-	3,653	-	2,487	2,667	4,615	-	2,330	2,742
Total/Average		679,623	7,345	972	424	811	1.08	0.70	-	12,692	1,218	3,655	4,210	11,890	519	4,347	4,463
Other																	
Magnolia State Bank	Bay Springs	227,641	1,868	150	6	24	0.82	0.72	-	1,341	754	1,585	644	1,743	803	1,562	320
Community Bank	Ellisville	530,876	5,344	303	48	342	1.01	1.20	-	12,261	1,476	2,660	5,790	11,076	2,528	2,694	5,916
First National Bank of Picayune	Picayune	128,799	1,904	68	64	103	1.48	2.78	-	1,834	39	4,584	1,038	1,612	403	5,647	806
Citizens Bank	Columbia	290,746	4,626	286	130	254	1.59	1.21	-	6,485	270	3,426	1,286	5,470	67	3,766	841
First State Bank	Waynesboro	466,846	4,641	200	45	228	0.99	0.01	-	8,799	1,045	-	75	10,570	563	-	118
Covington County Bank	Collins	33,432	120	-	1	23	0.36	0.41	-	290	5	286	-	498	64	67	-
First Southern Bank	Columbia	128,889	1,248	240	36	880	0.97	1.12	-	1,322	411	1,359	821	1,510	-	2,005	851
Total/Average		1,807,229	19,751	1,247	330	1,854	1.09	0.88	-	32,332	4,000	13,900	9,654	32,479	4,428	15,741	8,852
Southeast - Total/Average																	
		4,478,625	51,047	4,011	1,448	5,408	1.14	1.25	-	61,931	7,558	47,553	38,822	73,824	8,184	51,466	42,090