

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>State Summary (Does not include Regionals)</b>															
North - Total/Average			3,675,563	19,119	0.94	8.03	3.79	11.24	20.18	29.24	1,465	1,420	3,517	1.37	1.02
West Central - Total/Average			10,206,421	48,975	0.90	8.87	3.83	10.08	16.62	22.89	9,505	4,982	10,340	1.24	1.10
East Central - Total/Average			5,619,756	26,180	0.98	8.60	3.88	11.63	21.70	30.07	3,025	617	3,820	1.15	1.18
Southwest - Total/Average			1,449,675	7,552	1.21	9.75	4.17	11.57	17.28	20.75	519	255	466	1.05	0.81
Southeast - Total/Average			6,903,590	30,851	0.93	7.99	4.07	11.15	19.23	22.89	4,011	1,448	5,408	1.14	1.25
State Total			27,855,005	132,677	0.99	8.65	3.95	11.13	19.00	25.17	18,525	8,722	23,551	1.20	1.13
<b>Regionals</b>															
BancorpSouth Bank	No	Tupelo	14,117,193	59,642	0.86	7.48	3.48	9.68	12.29	5.01	3,000	5,020	7,543	1.20	0.59
Renasant Bank	No	Tupelo	8,502,318	45,209	1.10	7.98	4.18	8.87	11.93	7.58	3,230	1,198	2,767	0.74	0.65
Trustmark National Bank	No	Jackson	13,029,362	49,719	0.78	6.42	3.37	9.80	13.63	16.21	6,755	6,976	9,066	1.09	1.04
Whitney Bank	No	Gulfport	22,977,028	56,201	0.49	4.43	3.18	8.69	11.70	8.81	73,795	7,244	36,132	1.41	1.26
<b>North</b>															
<b>Memphis, TN-MS-AR (Metro)</b>															
Citizens Bank	No	Byhalia	72,795	158	0.43	3.74	3.47	11.24	23.62	48.98	40	8	47	0.81	0.56
First State Bank	No	Holly Springs	112,526	457	0.79	8.17	3.79	9.76	17.80	16.82	75	45	39	0.98	1.92
Bank of Holly Springs	Yes	Holly Springs	210,885	1,790	1.70	11.65	5.01	14.32	23.67	16.97	-	27	345	1.03	1.68
Merchants & Farmers Bank	Yes	Holly Springs	96,967	202	0.42	3.84	3.18	10.52	20.58	37.08	45	20	70	1.34	2.34
Sycamore Bank	No	Senatobia	216,543	863	0.81	8.56	3.91	9.18	15.69	19.12	60	9	110	0.75	0.56
<b>Total/Average</b>			709,716	3,470	0.83	7.19	3.87	11.00	20.27	27.79	220	109	611	0.95	1.35
<b>Other</b>															
Commerce Bank	Yes	Corinth	104,604	949	1.83	15.08	3.95	11.74	20.96	34.86	120	20	70	2.31	0.04
FNB Oxford	No	Oxford	283,088	1,292	0.96	7.51	3.41	12.26	20.58	34.68	-	27	34	1.29	0.17
Oxford University Bank	No	Oxford	126,430	476	0.77	7.78	3.88	9.86	14.70	14.72	-	3	8	0.92	0.09
First Choice Bank	No	Pontotoc	274,917	1,188	0.86	6.58	3.65	12.96	23.86	26.66	165	70	178	0.98	0.55
Farmers and Merchants Bank	No	Baldwyn	308,581	1,971	1.30	9.52	4.56	13.24	21.90	33.37	-	42	168	2.10	1.27
Peoples Bank	No	Ripley	392,780	3,210	1.64	16.14	2.93	10.09	22.28	50.75	-	227	297	1.13	0.05
First Security Bank	No	Batesville	536,866	2,666	0.97	8.38	3.96	10.89	18.01	16.23	172	701	462	0.99	0.97
Mechanics Bank	No	Water Valley	220,854	575	0.53	5.06	3.85	10.26	16.35	24.12	412	12	1,325	1.46	4.09
First American National Bank	Yes	Iuka	258,220	281	0.22	1.99	3.53	10.95	20.25	40.72	226	46	166	1.47	0.61
BNA Bank	No	New Albany	459,507	3,041	1.33	10.67	3.36	12.47	21.99	30.65	150	163	198	2.22	1.30
<b>Total/Average</b>			2,965,847	15,649	1.04	8.87	3.71	11.47	20.09	30.68	1,245	1,311	2,906	1.48	0.95
<b>North - Total/Average</b>			<b>3,675,563</b>	<b>19,119</b>	<b>0.94</b>	<b>8.03</b>	<b>3.79</b>	<b>11.24</b>	<b>20.18</b>	<b>29.24</b>	<b>1,465</b>	<b>1,420</b>	<b>3,517</b>	<b>1.37</b>	<b>1.02</b>

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>West Central</b>															
<b>Jackson, MS (Metro)</b>															
Copiah Bank	No	Hazlehurst	174,611	604	0.68	6.53	4.45	10.55	16.07	20.17	76	19	366	1.17	2.57
PriorityOne Bank	Yes	Magee	606,576	4,832	1.59	15.07	3.98	10.48	15.09	13.94	537	135	407	1.66	0.61
Peoples Bank	Yes	Mendenhall	278,469	2,607	1.94	20.83	5.62	9.51	13.74	3.94	483	184	578	1.26	3.44
Merchants and Planters Bank	No	Raymond	89,462	55	0.12	1.38	2.76	8.08	15.17	40.33	-	8	28	1.19	0.36
Metropolitan Bank	No	Ridgeland	1,089,948	3,200	0.60	7.30	3.09	8.15	10.45	8.28	550	1	317	0.97	0.35
OmniBank	No	Bay Springs	46,561	(7)	(0.03)	(0.26)	4.51	11.62	20.96	26.39	-	126	-	2.04	4.59
First Commercial Bank	No	Jackson	378,442	1,669	0.88	7.27	3.45	11.77	14.75	12.47	120	18	101	1.18	0.32
<b>Total/Average</b>			<b>2,664,069</b>	<b>12,960</b>	<b>0.83</b>	<b>8.30</b>	<b>3.98</b>	<b>10.02</b>	<b>15.18</b>	<b>17.93</b>	<b>1,766</b>	<b>491</b>	<b>1,797</b>	<b>1.22</b>	<b>0.95</b>
<b>Other</b>															
First National Bank of Clarksdale	No	Clarksdale	373,521	2,449	1.39	11.69	3.61	11.85	16.41	25.38	430	462	30	1.66	0.01
Cleveland State Bank	No	Cleveland	230,630	761	0.68	7.04	3.84	10.15	17.68	38.40	60	53	114	1.38	0.02
Bank of Benoit	No	Benoit	16,659	16	0.19	1.65	4.27	11.43	30.91	74.18	2	-	7	1.10	0.04
Bank of Commerce	No	Greenwood	349,682	2,597	1.52	15.53	3.85	9.72	14.14	7.28	725	32	289	1.64	0.18
State Bank & Trust Company	No	Ridgeland	1,009,740	3,268	0.65	5.79	3.98	8.92	11.88	5.09	682	817	201	1.24	0.91
Peoples Bank & Trust Company	No	North Carrollton	70,145	307	0.88	6.47	2.41	13.71	39.60	61.29	-	-	-	1.66	0.00
Planters Bank & Trust Company	No	Indianola	1,031,767	5,415	1.07	11.64	3.44	8.98	15.30	21.76	1,000	365	1,688	0.87	1.34
Bank of Yazoo City	No	Yazoo City	248,072	1,075	0.87	8.75	3.28	10.42	19.07	33.71	-	5	60	2.00	0.20
Tallahatchie County Bank	No	Charleston	60,318	99	0.32	3.36	2.97	9.85	21.33	40.85	30	15	131	1.84	0.87
Bank of Anguilla	No	Anguilla	140,319	580	0.87	8.72	4.35	10.56	14.51	8.42	135	224	243	1.64	1.42
Guaranty Bank and Trust Company	Yes	Belzoni	664,444	4,987	1.53	13.40	4.02	11.16	14.80	14.68	152	681	593	1.41	0.99
BankPlus	No	Belzoni	2,630,596	10,154	0.76	8.20	3.58	9.14	12.49	9.21	3,944	1,549	4,761	0.99	1.88
RiverHills Bank	Yes	Port Gibson	306,524	1,940	1.27	13.82	3.04	9.26	15.97	14.98	240	117	156	2.22	0.85
Citizens Bank & Trust Company	Yes	Marks	136,944	555	0.82	8.62	4.09	8.29	10.05	10.05	195	118	109	1.12	0.63
Bank of Kilmichael	Yes	Kilmichael	157,519	1,065	1.37	14.56	4.16	8.65	14.55	30.71	144	49	42	1.46	0.24
Bank of Winona	Yes	Winona	115,472	747	1.28	11.68	3.87	10.00	20.18	49.72	-	4	119	1.33	0.72
<b>Total/Average</b>			<b>7,542,352</b>	<b>36,015</b>	<b>0.97</b>	<b>9.43</b>	<b>3.67</b>	<b>10.13</b>	<b>18.05</b>	<b>27.86</b>	<b>7,739</b>	<b>4,491</b>	<b>8,543</b>	<b>1.24</b>	<b>1.16</b>
<b>West Central - Total/Average</b>															
			<b>10,206,421</b>	<b>48,975</b>	<b>0.90</b>	<b>8.87</b>	<b>3.83</b>	<b>10.08</b>	<b>16.62</b>	<b>22.89</b>	<b>9,505</b>	<b>4,982</b>	<b>10,340</b>	<b>1.24</b>	<b>1.10</b>

**MISSISSIPPI BANKS - PERFORMANCE COMPARISON - JUNE 30, 2016**

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>East Central</b>															
Citizens National Bank of Meridian	Yes	Meridian	1,282,165	8,887	1.44	12.73	3.43	10.23	12.76	17.41	375	38	263	1.27	0.85
Great Southern Bank	No	Meridian	286,161	1,003	0.70	7.36	4.36	9.30	24.49	64.86	133	89	261	1.47	0.25
Commercial Bank	No	De Kalb	134,346	507	0.76	7.36	4.39	10.05	15.56	25.75	-	44	34	1.16	1.19
Amory Federal Savings and Loan Association	No	Amory	88,956	175	0.39	3.37	3.18	11.73	25.69	28.11	29	24	142	0.76	1.28
First Federal Savings and Loan Association	No	Aberdeen	31,938	74	0.48	2.22	2.77	21.44	52.27	44.06	6	-	-	0.56	0.00
Citizens Bank of Philadelphia, Mississippi	No	Philadelphia	1,014,015	3,437	0.70	7.97	2.99	8.93	17.81	24.90	(87)	82	1,660	1.20	1.58
Bank of Walnut Grove	Yes	Walnut Grove	58,343	267	0.93	6.45	4.17	14.64	29.90	52.24	44	9	40	2.31	0.01
Community Bank of Mississippi	No	Forest	764,258	3,595	0.96	11.70	4.64	8.20	13.62	23.32	810	19	90	1.02	0.97
Bank of Forest	Yes	Forest	160,368	782	0.99	7.18	3.81	13.36	23.47	41.05	-	4	10	1.25	0.74
Community Bank, North Mississippi	No	Amory	541,678	1,005	0.38	3.88	3.06	9.11	17.11	25.77	441	22	44	1.05	1.12
Holmes County Bank & Trust Company	Yes	Lexington	107,807	188	0.33	2.67	2.96	12.59	23.33	26.74	(76)	85	132	1.91	4.20
Bank of Morton	Yes	Morton	65,129	896	2.74	20.08	5.54	13.71	20.22	17.37	14	5	100	0.17	0.48
BankFirst Financial Services	No	Columbus	915,253	3,607	0.79	8.67	3.71	8.90	12.15	11.09	626	146	433	1.04	1.51
Bank of Okolona	Yes	Okolona	169,339	1,757	2.12	18.79	5.31	10.59	15.41	18.30	710	50	611	1.28	1.44
<b>East Central - Total/Average</b>			<b>5,619,756</b>	<b>26,180</b>	<b>0.98</b>	<b>8.60</b>	<b>3.88</b>	<b>11.63</b>	<b>21.70</b>	<b>30.07</b>	<b>3,025</b>	<b>617</b>	<b>3,820</b>	<b>1.15</b>	<b>1.18</b>
<b>Southwest</b>															
Bank of Brookhaven	No	Brookhaven	155,030	840	1.06	9.50	3.54	10.95	18.66	35.94	18	4	33	1.01	0.37
First Bank	Yes	McComb	458,980	2,315	1.02	10.87	3.10	9.28	15.48	10.93	250	5	54	1.00	0.45
Pike National Bank	No	McComb	229,646	898	0.80	5.98	4.15	13.23	21.60	18.78	57	21	73	1.46	1.97
United Mississippi Bank	Yes	Natchez	351,510	1,625	0.93	9.19	4.16	9.61	12.69	21.25	180	197	214	0.59	1.01
Bank of Franklin	No	Meadville	136,364	503	0.73	7.50	4.35	9.16	14.58	25.53	14	22	87	1.22	0.75
Jefferson Bank	No	Greenville	118,145	1,371	2.72	15.44	5.69	17.21	20.66	12.09	-	6	5	1.89	0.05
<b>Southwest - Total/Average</b>			<b>1,449,675</b>	<b>7,552</b>	<b>1.21</b>	<b>9.75</b>	<b>4.17</b>	<b>11.57</b>	<b>17.28</b>	<b>20.75</b>	<b>519</b>	<b>255</b>	<b>466</b>	<b>1.05</b>	<b>0.81</b>

**MISSISSIPPI BANKS - PERFORMANCE COMPARISON - JUNE 30, 2016**

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Southeast</b>															
<b>Gulfport - Biloxi, MS (Metro)</b>															
Bank of Wiggins	No	Wiggins	185,547	820	0.87	5.81	3.80	14.95	29.27	35.29	184	33	217	1.44	1.15
Peoples Bank, Biloxi, Mississippi	No	Biloxi	665,269	218	0.06	0.49	2.94	12.81	21.86	19.21	137	231	1,329	2.18	3.53
Community Bank, Coast	No	Biloxi	770,193	2,500	0.66	6.64	3.73	8.29	12.77	15.32	1,016	67	735	1.08	1.41
Charter Bank	No	Biloxi	126,551	27	0.04	0.37	4.72	11.16	17.25	24.31	61	53	95	1.31	3.03
<b>Total/Average</b>			<b>1,747,560</b>	<b>3,565</b>	<b>0.41</b>	<b>3.33</b>	<b>3.80</b>	<b>11.80</b>	<b>20.29</b>	<b>23.53</b>	<b>1,398</b>	<b>384</b>	<b>2,376</b>	<b>1.47</b>	<b>2.31</b>
<b>Hattiesburg, MS (Metro)</b>															
Grand Bank for Savings, FSB	Yes	Hattiesburg	81,316	1,137	2.78	18.72	7.26	12.90	27.96	17.92	-	2	130	0.61	4.92
Richton Bank & Trust Company	Yes	Richton	59,156	139	0.46	2.99	3.44	14.51	26.08	51.80	-	-	46	1.85	0.24
First, A National Banking Association	No	Hattiesburg	1,224,183	5,767	0.96	9.89	3.61	8.47	11.24	11.58	394	308	191	0.88	0.85
<b>Total/Average</b>			<b>1,364,655</b>	<b>7,043</b>	<b>1.40</b>	<b>10.53</b>	<b>4.77</b>	<b>11.96</b>	<b>21.76</b>	<b>27.10</b>	<b>394</b>	<b>310</b>	<b>367</b>	<b>0.89</b>	<b>1.07</b>
<b>Pascagoula, MS (Metro)</b>															
First Federal Savings and Loan Association of Pascagoula-Mos	No	Pascagoula	292,033	832	0.58	6.62	3.18	8.83	18.59	15.11	20	17	67	0.40	0.43
Century Bank	No	Lucedale	268,289	1,151	0.86	7.75	4.84	11.18	15.94	22.26	132	255	422	1.60	0.54
Merchants & Marine Bank	No	Pascagoula	564,044	2,179	0.73	6.58	3.01	11.79	21.75	22.48	820	152	322	1.32	0.91
<b>Total/Average</b>			<b>1,124,366</b>	<b>4,162</b>	<b>0.72</b>	<b>6.98</b>	<b>3.68</b>	<b>10.60</b>	<b>18.76</b>	<b>19.95</b>	<b>972</b>	<b>424</b>	<b>811</b>	<b>1.08</b>	<b>0.70</b>
<b>Other</b>															
Magnolia State Bank	Yes	Bay Springs	309,010	1,019	0.65	6.59	4.03	9.72	14.23	8.46	150	6	24	0.82	0.72
Community Bank	No	Ellisville	707,065	3,811	1.08	13.11	3.72	8.19	14.48	14.42	303	48	342	1.01	1.20
First National Bank of Picayune	Yes	Picayune	202,280	2,491	2.42	17.96	4.37	12.28	21.53	35.51	68	64	103	1.48	2.78
Citizens Bank	Yes	Columbia	389,211	3,385	1.70	17.58	4.56	10.61	16.23	12.89	286	130	254	1.59	1.21
First State Bank	No	Waynesboro	794,702	4,420	1.13	8.93	3.70	11.46	18.75	19.21	200	45	228	0.99	0.01
Covington County Bank	No	Collins	69,720	205	0.58	5.89	3.66	9.67	12.03	34.92	-	1	23	0.36	0.41
First Southern Bank	Yes	Columbia	195,021	750	0.78	7.79	4.21	9.61	15.42	21.51	240	36	880	0.97	1.12
<b>Total/Average</b>			<b>2,667,009</b>	<b>16,081</b>	<b>1.19</b>	<b>11.12</b>	<b>4.04</b>	<b>10.22</b>	<b>16.10</b>	<b>20.99</b>	<b>1,247</b>	<b>330</b>	<b>1,854</b>	<b>1.09</b>	<b>0.88</b>
<b>Southeast - Total/Average</b>			<b>6,903,590</b>	<b>30,851</b>	<b>0.93</b>	<b>7.99</b>	<b>4.07</b>	<b>11.15</b>	<b>19.23</b>	<b>22.89</b>	<b>4,011</b>	<b>1,448</b>	<b>5,408</b>	<b>1.14</b>	<b>1.25</b>