



MISSISSIPPI ASSET QUALITY - DECEMBER 31, 2016

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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		2,101,007	27,500	3,582	2,644	6,881	1.31	0.98	-	27,529	860	23,532	12,383	27,848	918	24,713	12,063
West Central - Total/Average		7,038,222	83,573	19,906	8,660	24,204	1.19	1.06	-	58,415	8,729	55,679	54,890	67,743	12,495	52,451	55,348
East Central - Total/Average		3,483,405	38,151	5,266	2,240	8,448	1.10	0.99	-	45,063	4,667	39,381	17,160	35,756	4,968	41,587	19,034
Southwest - Total/Average		975,927	10,585	1,921	571	1,461	1.08	0.68	-	5,155	1,825	4,050	5,693	5,950	1,405	4,903	5,722
Southeast - Total/Average		4,600,201	50,080	6,938	3,798	11,651	1.09	1.16	-	68,146	12,106	39,702	41,375	56,414	8,334	42,986	43,275
State Total		18,198,762	209,889	37,613	17,913	52,645	1.15	1.04	-	204,308	28,187	162,344	131,501	193,711	28,120	166,640	135,442
Regionals																	
BancorpSouth Bank	Tupelo	10,820,047	123,736	4,000	10,297	17,019	1.14	0.54	-	27,808	3,983	71,812	7,810	46,715	2,255	70,727	11,391
Renasant Bank	Tupelo	6,199,522	42,737	7,530	2,241	9,471	0.69	0.53	-	19,858	12,894	22,619	23,299	22,379	15,721	26,186	26,328
Trustmark National Bank	Jackson	8,123,460	82,662	14,714	13,910	25,573	1.02	0.84	239	32,434	33,907	49,865	62,051	28,022	30,873	55,064	64,993
Whitney Bank	Gulfport	16,752,169	229,418	106,702	14,803	73,266	1.37	1.41	13,578	74,086	11,439	317,989	18,884	80,619	15,788	302,835	19,097
North																	
Memphis, TN-MS-AR (Metro)																	
Citizens Bank	Byhalia	35,856	265	66	14	88	0.74	0.42	-	1,608	-	281	25	542	-	359	25
First State Bank	Holly Springs	62,748	625	75	140	103	1.00	1.77	-	488	-	615	1,409	797	-	602	1,502
Bank of Holly Springs	Holly Springs	149,526	1,528	110	62	455	1.02	1.80	-	4,925	10	3,571	229	3,920	9	3,345	280
Merchants & Farmers Bank	Holly Springs	42,943	566	90	32	128	1.29	1.69	-	1,234	6	1,496	121	1,076	-	1,736	276
Sycamore Bank	Senatobia	140,578	945	190	57	322	0.67	0.60	-	460	-	263	1,023	839	-	520	810
Total/Average		431,651	3,919	531	305	1,096	0.91	1.28	-	8,715	16	6,226	2,807	7,174	9	6,562	2,893
Other																	
Commerce Bank	Corinth	74,471	1,719	240	50	169	2.31	0.03	-	1,391	283	35	-	1,870	266	39	30
FNB Oxford	Oxford	174,861	2,099	80	44	74	1.20	0.23	-	519	134	554	119	1,232	-	388	135
Oxford University Bank	Oxford	99,297	973	140	4	67	0.98	0.06	-	803	-	8	71	1,203	115	67	71
First Choice Bank	Pontotoc	152,941	1,389	345	144	369	0.91	0.61	-	730	12	980	652	1,865	-	809	713
Farmers and Merchants Bank	Baldwyn	164,747	3,500	248	144	453	2.12	0.79	-	1,792	12	2,099	227	2,053	12	2,394	499
Peoples Bank	Ripley	162,592	1,333	626	402	1,557	0.82	0.04	-	900	8	88	50	1,053	16	148	50
First Security Bank	Batesville	297,341	3,037	174	1,148	802	1.02	0.99	-	4,978	38	1,867	3,412	3,973	280	2,014	3,399
Mechanics Bank	Water Valley	144,756	2,204	772	88	1,569	1.52	2.29	-	1,871	122	4,161	1,109	2,166	70	8,488	236
First American National Bank	Iuka	129,099	1,782	226	116	318	1.38	0.82	-	2,193	102	1,925	168	1,866	85	2,295	125
BNA Bank	New Albany	269,251	5,545	200	199	407	2.06	2.01	-	3,637	133	5,589	3,768	3,393	65	1,509	3,912
Total/Average		1,669,356	23,581	3,051	2,339	5,785	1.41	0.91	-	18,814	844	17,306	9,576	20,674	909	18,151	9,170
North - Total/Average		2,101,007	27,500	3,582	2,644	6,881	1.31	0.98	-	27,529	860	23,532	12,383	27,848	918	24,713	12,063

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										P/D Still Accruing		Non		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
West Central																	
Jackson, MS (Metro)																	
Copiah Bank	Hazlehurst	154,729	1,397	182	40	451	0.90	1.84	-	1,650	185	1,647	2,272	1,692	47	1,518	2,784
PriorityOne Bank	Magee	433,633	6,632	537	182	1,148	1.53	0.95	-	7,243	6	4,185	1,429	7,090	638	2,234	1,357
Peoples Bank	Mendenhall	228,875	2,932	947	310	1,082	1.28	3.62	-	4,712	1	6,620	3,675	4,188	1	4,987	3,603
Merchants and Planters Bank	Raymond	38,080	504	-	165	87	1.32	0.38	-	269	-	236	84	287	15	306	166
Metropolitan Bank	Ridgeland	913,228	8,116	1,298	88	1,010	0.89	0.35	-	347	5	1,241	2,779	467	-	1,004	2,779
OmniBank	Bay Springs	28,909	279	25	148	339	0.97	3.24	-	401	11	359	1,215	877	494	112	2,001
First Commercial Bank	Jackson	296,339	3,624	240	30	209	1.22	0.24	-	1,107	-	574	308	563	-	880	375
Total/Average		2,093,793	23,484	3,229	963	4,326	1.12	0.97	-	15,729	208	14,862	11,762	15,164	1,195	11,041	13,065
Other																	
First National Bank of Clarksdale	Clarksdale	215,373	3,782	410	509	76	1.76	0.01	-	66	-	23	-	283	-	26	-
Cleveland State Bank	Cleveland	118,003	1,661	120	120	230	1.41	0.00	-	926	299	-	-	946	367	23	-
Bank of Benoit	Benoit	4,561	37	9	1	31	0.81	0.01	-	169	73	2	-	108	139	4	-
Bank of Commerce	Greenwood	268,279	4,507	1,175	195	543	1.68	0.13	-	9,642	1,086	348	144	11,029	1,063	717	144
State Bank & Trust Company	Ridgeland	822,962	9,422	873	1,023	1,004	1.14	0.90	-	870	306	7,203	2,265	1,182	-	7,502	2,656
Peoples Bank & Trust Company	North Carrollton	20,121	327	-	-	1	1.63	0.00	-	159	3	-	-	178	-	-	-
Planters Bank & Trust Company	Indianola	566,787	4,790	2,016	920	3,437	0.85	1.35	-	11,609	-	11,477	2,470	10,545	-	7,728	2,571
Bank of Yazoo City	Yazoo City	119,333	2,207	-	7	281	1.85	0.07	-	108	271	-	185	732	77	-	198
Tallahatchie County Bank	Charleston	18,707	318	60	31	196	1.70	0.88	-	463	169	510	-	540	45	518	-
Bank of Anguilla	Anguilla	87,239	1,199	445	288	834	1.37	1.77	-	303	-	2,375	75	221	164	1,455	84
Guaranty Bank and Trust Company	Belzoni	479,269	6,703	374	1,266	1,243	1.40	1.25	-	1,565	36	7,786	1,066	3,210	23	7,264	499
BankPlus	Belzoni	1,809,109	18,000	10,019	2,990	10,809	0.99	1.58	-	9,612	4,970	6,321	36,125	11,815	7,449	12,448	35,084
RiverHills Bank	Port Gibson	188,242	4,276	390	123	249	2.27	0.77	-	2,942	589	2,282	162	1,801	161	3,021	258
Citizens Bank & Trust Company	Marks	90,822	1,055	451	156	468	1.16	0.47	-	1,657	719	189	459	6,617	1,812	285	489
Bank of Kilmichael	Kilmichael	89,856	1,327	315	60	209	1.48	1.04	-	919	-	1,576	64	1,505	-	215	72
Bank of Winona	Winona	45,766	478	20	8	267	1.04	0.73	-	1,676	-	725	113	1,867	-	204	228
Total/Average		4,944,429	60,089	16,677	7,697	19,878	1.22	1.09	-	42,686	8,521	40,817	43,128	52,579	11,300	41,410	42,283
West Central - Total/Average		7,038,222	83,573	19,906	8,660	24,204	1.19	1.06	-	58,415	8,729	55,679	54,890	67,743	12,495	52,451	55,348

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										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
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East Central																	
Citizens National Bank of Meridian	Meridian	879,163	10,751	650	599	1,098	1.22	0.72	-	4,672	171	7,263	2,196	4,443	142	8,485	2,441
Great Southern Bank	Meridian	98,511	1,483	391	186	605	1.51	0.27	-	2,538	244	520	280	2,085	253	520	280
Commercial Bank	De Kalb	81,837	1,014	100	176	123	1.24	0.60	-	3,372	159	87	762	2,911	129	87	762
Amory Federal Savings and Loan Association	Amory	65,772	524	92	24	182	0.80	0.91	-	1,468	252	473	313	1,580	111	742	210
First Federal Savings and Loan Association	Aberdeen	21,665	117	6	-	-	0.54	0.00	-	-	65	-	-	219	65	-	-
Citizens Bank of Philadelphia, Mississippi	Philadelphia	394,051	3,903	(65)	135	2,641	0.99	1.30	-	10,448	209	8,879	4,443	7,926	1,091	9,734	4,898
Bank of Walnut Grove	Walnut Grove	27,698	651	64	25	80	2.35	0.02	-	360	18	12	-	375	6	7	-
Community Bank of Mississippi	Forest	534,015	5,454	1,275	44	535	1.02	0.86	-	6,209	1,508	4,571	2,307	5,287	2,605	4,143	2,242
Bank of Forest	Forest	79,330	886	(65)	53	95	1.12	0.37	-	1,191	372	581	-	817	38	899	301
Community Bank, North Mississippi	Amory	342,939	3,566	666	272	305	1.04	0.98	-	6,247	1,058	499	4,739	4,568	365	662	5,717
Holmes County Bank & Trust Company	Lexington	46,756	929	(46)	97	214	1.99	3.47	-	549	-	3,563	247	255	-	3,710	261
Bank of Morton	Morton	48,751	96	38	9	113	0.20	0.52	-	1,988	37	202	138	1,443	61	258	305
BankFirst Financial Services	Columbus	733,717	7,085	1,090	539	1,594	0.97	1.42	-	2,827	572	11,966	1,218	3,847	102	12,340	1,156
Bank of Okolona	Okolona	129,200	1,692	1,070	81	863	1.31	0.75	-	3,194	2	765	517	-	-	-	461
East Central - Total/Average		3,483,405	38,151	5,266	2,240	8,448	1.10	0.99	-	45,063	4,667	39,381	17,160	35,756	4,968	41,587	19,034
Southwest																	
Bank of Brookhaven	Brookhaven	78,827	783	126	7	119	0.99	0.36	-	127	6	-	562	186	13	44	562
First Bank	McComb	346,081	3,509	663	112	170	1.01	0.34	-	866	592	-	1,549	1,482	87	22	1,491
Pike National Bank	McComb	136,841	1,995	206	40	241	1.46	1.91	-	344	232	2,470	1,836	526	106	2,405	1,841
United Mississippi Bank	Natchez	256,823	1,459	360	368	604	0.57	0.67	-	2,441	237	1,234	1,093	1,755	247	2,096	1,137
Bank of Franklin	Meadville	80,814	909	116	38	294	1.12	0.65	-	840	758	225	653	1,339	952	204	691
Jefferson Bank	Greenville	76,541	1,930	450	6	33	2.52	0.11	-	537	-	121	-	662	-	132	-
Southwest - Total/Average		975,927	10,585	1,921	571	1,461	1.08	0.68	-	5,155	1,825	4,050	5,693	5,950	1,405	4,903	5,722

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										30-90	90 +	Accrual	OREO	30-90	90 +	Accrual	OREO	
Southeast																		
Gulfport - Biloxi, MS (Metro)																		
Bank of Wiggins	Wiggins	108,369	1,555	260	69	329	1.43	1.24	-	2,488	894	622	1,636	2,402	414	626	1,673	
Peoples Bank, Biloxi, Mississippi	Biloxi	315,356	5,466	568	350	3,522	1.73	2.97	-	8,262	-	11,853	8,513	5,033	180	13,491	9,437	
Community Bank, Coast	Biloxi	579,494	6,260	1,669	116	1,248	1.08	1.66	-	5,238	401	8,401	4,542	4,650	530	8,212	4,739	
Charter Bank	Biloxi	90,930	1,082	86	79	203	1.19	1.81	-	1,160	-	552	1,782	197	-	1,074	1,887	
Total/Average		1,094,149	14,363	2,583	614	5,302	1.31	2.14	-	17,148	1,295	21,428	16,473	12,282	1,124	23,403	17,736	
Hattiesburg, MS (Metro)																		
Grand Bank for Savings, FSB	Hattiesburg	63,259	500	236	46	282	0.79	4.47	-	4,110	92	705	2,809	1,793	199	561	3,100	
Richton Bank & Trust Company	Richton	24,982	446	-	-	46	1.79	0.23	-	1,125	6	-	140	280	6	-	140	
First, A National Banking Association	Hattiesburg	867,054	7,510	625	909	771	0.87	0.73	-	3,249	198	3,264	6,008	2,062	420	5,798	4,670	
Total/Average		955,295	8,456	861	955	1,099	0.89	0.91	-	8,484	296	3,969	8,957	4,135	625	6,359	7,910	
Pascagoula, MS (Metro)																		
First Federal Savings and Loan Association of Pascagoula	Pascagoula	237,633	920	98	53	207	0.39	0.41	-	2,033	776	519	696	1,525	401	815	513	
Century Bank	Lucedale	188,498	2,888	264	431	728	1.53	0.50	-	5,898	788	579	799	5,156	1,559	473	835	
Merchants & Marine Bank	Pascagoula	267,081	3,112	568	310	629	1.17	1.02	-	4,161	-	3,326	2,422	3,663	-	3,217	2,560	
Total/Average		693,212	6,920	930	794	1,564	1.00	0.74	-	12,092	1,564	4,424	3,917	10,344	1,960	4,505	3,908	
Other																		
Magnolia State Bank	Bay Springs	219,335	1,853	525	12	420	0.84	0.37	-	1,052	2,674	47	1,044	861	219	880	1,238	
Community Bank	Ellisville	536,254	5,275	653	158	871	0.98	0.90	-	10,570	2,667	1,992	4,273	11,253	1,788	1,235	5,512	
First National Bank of Picayune	Picayune	127,762	1,875	241	68	309	1.47	3.63	-	1,369	686	3,102	4,478	1,730	92	2,609	4,632	
Citizens Bank	Columbia	307,227	4,564	405	257	562	1.49	1.21	-	5,145	355	3,570	1,336	5,197	339	3,204	1,435	
First State Bank	Waynesboro	506,727	5,093	400	426	357	1.01	0.04	-	8,809	2,455	-	315	8,686	2,136	-	295	
Covington County Bank	Collins	33,029	164	-	81	59	0.50	1.14	-	696	68	844	33	626	5	284	-	
First Southern Bank	Columbia	127,211	1,517	340	433	1,108	1.19	0.46	-	2,781	46	326	549	1,300	46	507	609	
Total/Average		1,857,545	20,341	2,564	1,435	3,686	1.10	0.82	-	30,422	8,951	9,881	12,028	29,653	4,625	8,719	13,721	
Southeast - Total/Average																		
		4,600,201	50,080	6,938	3,798	11,651	1.09	1.16	-	68,146	12,106	39,702	41,375	56,414	8,334	42,986	43,275	