

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 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 (%)
State Summary (Does not include Regionals)															
North - Total/Average			3,668,236	36,874	0.95	8.09	3.83	11.29	19.74	27.68	3,582	2,644	6,881	1.31	0.98
West Central - Total/Average			10,412,908	96,046	0.83	8.18	3.84	10.10	16.15	23.30	19,906	8,660	24,204	1.19	1.06
East Central - Total/Average			5,717,286	54,891	0.99	8.72	3.89	11.65	21.80	29.72	5,266	2,240	8,448	1.10	0.99
Southwest - Total/Average			1,427,946	13,944	0.93	8.07	4.14	11.49	17.48	20.07	1,921	571	1,461	1.08	0.68
Southeast - Total/Average			7,005,991	62,983	0.88	7.52	4.10	11.64	19.56	22.92	6,938	3,798	11,651	1.09	1.16
State Total			28,232,367	264,738	0.91	8.12	3.96	11.23	18.95	24.74	37,613	17,913	52,645	1.15	1.04
Regionals															
BancorpSouth Bank	No	Tupelo	14,723,604	137,682	0.97	8.64	3.46	9.17	11.97	8.43	4,000	10,297	17,019	1.14	0.54
Renasant Bank	No	Tupelo	8,680,571	95,324	1.14	8.08	4.21	10.20	13.08	9.02	7,530	2,241	9,471	0.69	0.53
Trustmark National Bank	No	Jackson	13,350,429	110,743	0.86	7.10	3.37	9.77	13.41	15.65	14,714	13,910	25,573	1.02	0.84
Whitney Bank	No	Gulfport	23,887,875	172,599	0.75	6.77	3.17	8.83	11.57	7.32	106,702	14,803	73,266	1.37	1.41
North															
Memphis, TN-MS-AR (Metro)															
Citizens Bank	No	Byhalia	72,324	422	0.57	4.95	3.61	11.40	22.93	45.50	66	14	88	0.74	0.42
First State Bank	No	Holly Springs	114,283	899	0.78	7.88	3.68	10.22	18.79	21.40	75	140	103	1.00	1.77
Bank of Holly Springs	Yes	Holly Springs	210,812	3,658	1.73	11.75	5.04	14.14	23.33	15.22	110	62	455	1.02	1.80
Merchants & Farmers Bank	Yes	Holly Springs	95,432	525	0.54	4.98	3.31	10.72	20.69	35.39	90	32	128	1.29	1.69
Sycamore Bank	No	Senatobia	212,874	1,782	0.84	8.77	3.96	9.31	14.85	15.88	190	57	322	0.67	0.60
Total/Average			705,725	7,286	0.89	7.67	3.92	11.16	20.12	26.68	531	305	1,096	0.91	1.28
Other															
Commerce Bank	Yes	Corinth	106,855	1,921	1.81	15.22	3.99	11.11	20.21	33.59	240	50	169	2.31	0.03
FNB Oxford	No	Oxford	291,404	2,582	0.93	7.47	3.45	11.66	18.79	27.20	80	44	74	1.20	0.23
Oxford University Bank	No	Oxford	127,295	954	0.76	7.69	3.86	9.87	13.80	15.74	140	4	67	0.98	0.06
First Choice Bank	No	Pontotoc	269,171	2,439	0.90	6.68	3.74	13.58	22.34	19.55	345	144	369	0.91	0.61
Farmers and Merchants Bank	No	Baldwyn	295,966	3,371	1.11	8.03	4.60	13.36	22.02	30.78	248	144	453	2.12	0.79
Peoples Bank	No	Ripley	386,476	4,419	1.14	11.02	2.94	10.17	21.51	49.71	626	402	1,557	0.82	0.04
First Security Bank	No	Batesville	534,367	5,224	0.96	8.14	3.95	10.83	17.74	18.75	174	1,148	802	1.02	0.99
Mechanics Bank	No	Water Valley	229,794	1,503	0.68	6.54	3.90	10.16	15.93	24.95	772	88	1,569	1.52	2.29
First American National Bank	Yes	Iuka	255,445	1,135	0.44	3.99	3.55	11.23	20.64	38.61	226	116	318	1.38	0.82
BNA Bank	No	New Albany	465,738	6,040	1.31	10.40	3.34	12.18	20.69	27.88	200	199	407	2.06	2.01
Total/Average			2,962,511	29,588	1.00	8.52	3.73	11.42	19.37	28.68	3,051	2,339	5,785	1.41	0.91
North - Total/Average															
			3,668,236	36,874	0.95	8.09	3.83	11.29	19.74	27.68	3,582	2,644	6,881	1.31	0.98

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West Central															
Jackson, MS (Metro)															
Copiah Bank	No	Hazlehurst	213,272	991	0.53	5.28	4.46	9.41	12.63	15.27	182	40	451	0.90	1.84
PriorityOne Bank	Yes	Magee	588,215	10,348	1.73	15.89	4.05	11.31	16.04	17.41	537	182	1,148	1.53	0.95
Peoples Bank	Yes	Mendenhall	284,312	5,606	2.05	21.66	5.59	9.36	13.67	4.93	947	310	1,082	1.28	3.62
Merchants and Planters Bank	No	Raymond	85,257	296	0.33	3.67	3.02	8.68	16.16	31.58	-	165	87	1.32	0.38
Metropolitan Bank	No	Ridgeland	1,155,929	7,544	0.69	7.92	3.18	8.96	11.12	7.22	1,298	88	1,010	0.89	0.35
OmniBank	No	Bay Springs	48,573	(306)	(0.66)	(5.58)	4.25	10.91	19.63	29.39	25	148	339	0.97	3.24
First Commercial Bank	No	Jackson	361,851	3,226	0.86	6.91	3.50	12.72	14.75	9.87	240	30	209	1.22	0.24
Total/Average			2,737,409	27,705	0.79	7.96	4.01	10.19	14.86	16.52	3,229	963	4,326	1.12	0.97
Other															
First National Bank of Clarksdale	No	Clarksdale	348,843	4,507	1.27	10.63	3.63	11.86	17.33	23.81	410	509	76	1.76	0.01
Cleveland State Bank	No	Cleveland	224,575	1,665	0.73	7.62	3.87	10.13	17.72	37.46	120	120	230	1.41	0.00
Bank of Benoit	No	Benoit	17,522	38	0.22	1.96	4.28	10.93	23.51	77.51	9	1	31	0.81	0.01
Bank of Commerce	No	Greenwood	366,776	4,553	1.30	13.42	3.86	9.36	13.99	8.03	1,175	195	543	1.68	0.13
State Bank & Trust Company	No	Ridgeland	1,051,928	7,101	0.70	6.23	3.96	8.63	11.28	7.99	873	1,023	1,004	1.14	0.90
Peoples Bank & Trust Company	No	North Carrollton	70,380	552	0.79	5.74	2.28	14.05	39.58	64.15	-	-	1	1.63	0.00
Planters Bank & Trust Company	No	Indianola	1,033,732	10,838	1.06	11.03	3.53	8.90	14.99	28.62	2,016	920	3,437	0.85	1.35
Bank of Yazoo City	No	Yazoo City	248,872	2,203	0.89	8.83	3.25	10.61	19.40	36.16	-	7	281	1.85	0.07
Tallahatchie County Bank	No	Charleston	57,732	233	0.39	3.94	3.00	10.35	21.20	38.59	60	31	196	1.70	0.88
Bank of Anguilla	No	Anguilla	138,327	597	0.44	4.43	4.43	10.16	14.09	7.46	445	288	834	1.37	1.77
Guaranty Bank and Trust Company	Yes	Belzoni	707,682	10,725	1.60	14.52	4.01	10.09	13.41	19.01	374	1,266	1,243	1.40	1.25
BankPlus	No	Belzoni	2,679,507	18,040	0.68	7.25	3.67	9.30	12.03	9.59	10,019	2,990	10,809	0.99	1.58
RiverHills Bank	Yes	Port Gibson	318,018	3,691	1.19	12.96	2.99	8.92	16.11	23.08	390	123	249	2.27	0.77
Citizens Bank & Trust Company	Yes	Marks	138,300	532	0.38	4.11	4.17	7.74	10.34	21.25	451	156	468	1.16	0.47
Bank of Kilmichael	Yes	Kilmichael	158,146	2,151	1.37	14.57	4.11	9.07	15.00	31.25	315	60	209	1.48	1.04
Bank of Winona	Yes	Winona	115,159	915	0.79	7.08	3.84	10.03	19.10	47.34	20	8	267	1.04	0.73
Total/Average			7,675,499	68,341	0.86	8.40	3.68	10.01	17.44	30.08	16,677	7,697	19,878	1.22	1.09
West Central - Total/Average			10,412,908	96,046	0.83	8.18	3.84	10.10	16.15	23.30	19,906	8,660	24,204	1.19	1.06

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East Central															
Citizens National Bank of Meridian	Yes	Meridian	1,315,467	18,883	1.49	13.37	3.41	9.97	12.38	17.68	650	599	1,098	1.22	0.72
Great Southern Bank	No	Meridian	294,377	2,383	0.82	8.71	4.34	9.19	24.79	62.65	391	186	605	1.51	0.27
Commercial Bank	No	De Kalb	140,820	1,019	0.76	7.27	4.43	10.57	16.34	28.32	100	176	123	1.24	0.60
Amory Federal Savings and Loan Association	No	Amory	86,798	384	0.43	3.66	3.15	12.05	26.35	26.39	92	24	182	0.80	0.91
First Federal Savings and Loan Association	No	Aberdeen	33,164	128	0.40	1.90	2.72	20.59	50.74	43.46	6	-	-	0.54	0.00
Citizens Bank of Philadelphia, Mississippi	No	Philadelphia	1,024,898	6,949	0.70	7.88	2.93	9.02	18.28	23.32	(65)	135	2,641	0.99	1.30
Bank of Walnut Grove	Yes	Walnut Grove	59,038	524	0.90	6.25	4.16	14.19	30.09	53.62	64	25	80	2.35	0.02
Community Bank of Mississippi	No	Forest	797,048	7,903	1.03	12.68	4.76	8.08	14.14	26.08	1,275	44	535	1.02	0.86
Bank of Forest	Yes	Forest	158,482	1,569	0.99	7.14	3.78	13.59	23.34	38.19	(65)	53	95	1.12	0.37
Community Bank, North Mississippi	No	Amory	532,196	2,375	0.44	4.57	3.18	9.35	16.46	20.05	666	272	305	1.04	0.98
Holmes County Bank & Trust Company	Yes	Lexington	109,916	385	0.35	2.72	3.13	12.81	25.04	36.80	(46)	97	214	1.99	3.47
Bank of Morton	Yes	Morton	65,511	1,813	2.77	20.12	5.64	14.18	20.83	13.66	38	9	113	0.20	0.52
BankFirst Financial Services	No	Columbus	927,725	7,401	0.81	8.81	3.60	8.83	11.75	11.24	1,090	539	1,594	0.97	1.42
Bank of Okolona	Yes	Okolona	171,846	3,175	1.91	17.04	5.29	10.68	14.70	14.60	1,070	81	863	1.31	0.75
East Central - Total/Average			5,717,286	54,891	0.99	8.72	3.89	11.65	21.80	29.72	5,266	2,240	8,448	1.10	0.99
Southwest															
Bank of Brookhaven	No	Brookhaven	154,592	1,408	0.90	7.84	3.69	11.26	18.27	38.63	126	7	119	0.99	0.36
First Bank	Yes	McComb	456,361	5,039	1.11	11.65	3.24	9.76	14.84	5.92	663	112	170	1.01	0.34
Pike National Bank	No	McComb	225,917	2,096	0.93	6.88	4.22	13.48	21.76	20.00	206	40	241	1.46	1.91
United Mississippi Bank	Yes	Natchez	347,800	3,423	0.97	9.63	4.24	9.76	12.74	20.48	360	368	604	0.57	0.67
Bank of Franklin	No	Meadville	134,762	764	0.55	5.65	4.34	9.51	14.88	26.71	116	38	294	1.12	0.65
Jefferson Bank	No	Greenville	108,514	1,214	1.11	6.76	5.08	15.17	22.37	8.67	450	6	33	2.52	0.11
Southwest - Total/Average			1,427,946	13,944	0.93	8.07	4.14	11.49	17.48	20.07	1,921	571	1,461	1.08	0.68

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Southeast															
Gulfport - Biloxi, MS (Metro)															
Bank of Wiggins	No	Wiggins	181,986	1,723	0.93	6.06	3.84	15.51	28.28	36.49	260	69	329	1.43	1.24
Peoples Bank, Biloxi, Mississippi	No	Biloxi	684,863	322	0.05	0.36	2.88	12.47	22.29	23.49	568	350	3,522	1.73	2.97
Community Bank, Coast	No	Biloxi	777,760	5,272	0.70	6.96	3.83	8.42	12.62	17.56	1,669	116	1,248	1.08	1.66
Charter Bank	No	Biloxi	129,004	169	0.14	1.14	4.70	11.28	16.90	22.42	86	79	203	1.19	1.81
Total/Average			1,773,613	7,486	0.46	3.63	3.81	11.92	20.02	24.99	2,583	614	5,302	1.31	2.14
Hattiesburg, MS (Metro)															
Grand Bank for Savings, FSB	Yes	Hattiesburg	78,690	1,420	1.79	12.36	7.21	13.01	27.43	12.32	236	46	282	0.79	4.47
Richton Bank & Trust Company	Yes	Richton	60,705	335	0.55	3.61	3.58	14.74	25.81	48.49	-	-	46	1.79	0.23
First, A National Banking Association	No	Hattiesburg	1,276,073	11,649	0.95	9.23	3.66	13.11	16.96	12.96	625	909	771	0.87	0.73
Total/Average			1,415,468	13,404	1.10	8.40	4.82	13.62	23.40	24.59	861	955	1,099	0.89	0.91
Pascagoula, MS (Metro)															
First Federal Savings and Loan Association of Pascagoula-Mos	No	Pascagoula	293,218	1,130	0.39	4.43	3.17	8.85	18.78	13.88	98	53	207	0.39	0.41
Century Bank	No	Lucedale	275,619	2,397	0.88	7.96	4.84	10.92	15.48	20.22	264	431	728	1.53	0.50
Merchants & Marine Bank	No	Pascagoula	564,326	5,047	0.87	7.54	3.09	12.11	21.82	31.73	568	310	629	1.17	1.02
Total/Average			1,133,163	8,574	0.71	6.64	3.70	10.63	18.69	21.94	930	794	1,564	1.00	0.74
Other															
Magnolia State Bank	Yes	Bay Springs	298,752	2,116	0.69	6.78	4.04	10.07	14.39	8.12	525	12	420	0.84	0.37
Community Bank	No	Ellisville	692,703	7,853	1.11	13.33	3.75	8.57	14.63	12.56	653	158	871	0.98	0.90
First National Bank of Picayune	Yes	Picayune	208,857	5,587	2.71	20.39	4.51	13.10	22.41	34.76	241	68	309	1.47	3.63
Citizens Bank	Yes	Columbia	405,496	6,399	1.61	16.34	4.62	10.82	15.94	10.33	405	257	562	1.49	1.21
First State Bank	No	Waynesboro	811,099	9,515	1.19	9.49	3.70	11.19	18.22	17.91	400	426	357	1.01	0.04
Covington County Bank	No	Collins	76,630	330	0.47	4.71	3.61	8.87	10.43	42.89	-	81	59	0.50	1.14
First Southern Bank	Yes	Columbia	190,210	1,719	0.89	8.83	4.22	10.08	16.75	14.62	340	433	1,108	1.19	0.46
Total/Average			2,683,747	33,519	1.24	11.41	4.06	10.39	16.11	20.17	2,564	1,435	3,686	1.10	0.82
Southeast - Total/Average			7,005,991	62,983	0.88	7.52	4.10	11.64	19.56	22.92	6,938	3,798	11,651	1.09	1.16