



MISSISSIPPI ASSET QUALITY - MARCH 31, 2017

\* 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 (%)	NPA's/ 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 + \$		
<b>State Summary</b>																	
North - Total/Average		2,128,333	28,212	56	2,492	1,837	1.33	0.89	-	32,242	1,086	23,058	11,392	27,529	860	23,532	12,383
West Central - Total/Average		7,122,718	84,266	3,158	2,095	4,562	1.18	1.00	-	69,292	5,543	54,895	52,965	58,415	8,729	55,679	54,890
East Central - Total/Average		3,516,485	38,803	1,296	342	986	1.10	0.95	-	38,082	4,023	39,468	16,293	45,063	4,667	39,381	17,160
Southwest - Total/Average		990,317	10,742	488	122	454	1.08	0.61	-	10,258	1,041	3,776	5,481	5,155	1,825	4,050	5,693
Southeast - Total/Average		4,899,320	49,693	1,603	1,254	3,245	1.01	1.09	-	69,539	7,439	42,207	42,710	67,742	12,106	39,702	41,375
<b>State Total</b>		<b>18,657,173</b>	<b>211,716</b>	<b>6,601</b>	<b>6,305</b>	<b>11,084</b>	<b>1.13</b>	<b>0.98</b>	<b>-</b>	<b>219,413</b>	<b>19,132</b>	<b>163,404</b>	<b>128,841</b>	<b>203,904</b>	<b>28,187</b>	<b>162,344</b>	<b>131,501</b>
<b>Regionals</b>																	
BancorpSouth Bank	Tupelo	10,807,682	125,196	1,000	3,793	3,333	1.16	0.56	-	25,778	3,063	74,439	8,458	27,808	3,983	71,812	7,810
Renasant Bank	Tupelo	6,235,805	42,923	1,500	284	1,598	0.69	0.48	-	13,955	14,072	21,125	21,322	19,858	12,894	22,619	23,299
Trustmark National Bank	Jackson	8,222,899	82,451	1,157	2,839	4,208	1.00	0.87	351	22,925	37,085	61,308	55,968	32,434	33,907	49,865	62,051
Whitney Bank	Gulfport	18,204,890	213,550	14,161	3,915	33,944	1.17	1.10	12,678	150,348	8,522	262,661	17,068	74,086	11,439	317,989	18,884
<b>North</b>																	
<b>Memphis, TN-MS-AR (Metro)</b>																	
Citizens Bank	Byhalia	35,597	284	32	7	20	0.80	0.69	-	806	-	514	-	1,608	-	281	25
First State Bank	Holly Springs	58,931	624	-	10	11	1.06	1.77	-	689	-	694	1,397	488	-	615	1,409
Bank of Holly Springs	Holly Springs	151,618	1,492	49	59	144	0.98	1.75	-	5,023	13	3,619	239	4,925	10	3,571	229
Merchants & Farmers Bank	Holly Springs	44,424	615	65	12	18	1.38	1.73	-	881	-	1,614	121	1,234	6	1,496	121
Sycamore Bank	Senatobia	137,760	917	53	3	84	0.67	0.55	-	3,096	-	222	1,083	460	-	263	1,023
<b>Total/Average</b>		<b>428,330</b>	<b>3,932</b>	<b>199</b>	<b>91</b>	<b>277</b>	<b>0.92</b>	<b>1.26</b>	<b>-</b>	<b>10,495</b>	<b>13</b>	<b>6,663</b>	<b>2,840</b>	<b>8,715</b>	<b>16</b>	<b>6,226</b>	<b>2,807</b>
<b>Other</b>																	
Commerce Bank	Corinth	73,135	1,724	45	6	45	2.36	0.09	-	1,391	127	30	66	1,391	283	35	-
FNB Oxford	Oxford	171,271	2,088	-	6	17	1.22	0.25	-	714	-	552	194	519	134	554	119
Oxford University Bank	Oxford	105,184	976	-	5	2	0.93	0.06	-	818	-	9	71	803	-	8	71
First Choice Bank	Pontotoc	154,747	1,456	90	40	64	0.94	0.60	-	536	-	1,065	652	730	12	980	652
Farmers and Merchants Bank	Baldwyn	163,374	3,574	-	114	40	2.19	0.70	-	2,255	9	1,687	512	1,792	12	2,099	227
Peoples Bank	Ripley	159,490	1,431	93	87	82	0.90	0.02	-	1,076	29	32	67	900	8	88	50
First Security Bank	Batesville	317,275	3,200	223	161	221	1.01	0.90	-	6,509	141	1,874	3,329	4,978	38	1,867	3,412
Mechanics Bank	Water Valley	145,514	2,450	(673)	1,917	998	1.68	2.26	-	3,305	257	4,218	953	1,871	122	4,161	1,109
First American National Bank	luka	127,315	1,772	5	24	40	1.39	0.65	-	3,214	25	1,363	343	2,193	102	1,925	168
BNA Bank	New Albany	282,698	5,609	74	41	51	1.98	1.63	-	1,929	485	5,565	2,365	3,637	133	5,589	3,768
<b>Total/Average</b>		<b>1,700,003</b>	<b>24,280</b>	<b>(143)</b>	<b>2,401</b>	<b>1,560</b>	<b>1.43</b>	<b>0.80</b>	<b>-</b>	<b>21,747</b>	<b>1,073</b>	<b>16,395</b>	<b>8,552</b>	<b>18,814</b>	<b>844</b>	<b>17,306</b>	<b>9,576</b>
<b>North - Total/Average</b>		<b>2,128,333</b>	<b>28,212</b>	<b>56</b>	<b>2,492</b>	<b>1,837</b>	<b>1.33</b>	<b>0.89</b>	<b>-</b>	<b>32,242</b>	<b>1,086</b>	<b>23,058</b>	<b>11,392</b>	<b>27,529</b>	<b>860</b>	<b>23,532</b>	<b>12,383</b>

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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	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
<b>West Central</b>																	
<b>Jackson, MS (Metro)</b>																	
Copiah Bank	Hazlehurst	164,400	1,457	76	6	22	0.89	1.66	-	2,854	820	1,482	2,206	1,650	185	1,647	2,272
PriorityOne Bank	Magee	446,459	6,097	90	36	661	1.37	0.64	-	1,895	146	2,822	1,125	7,243	6	4,185	1,429
Peoples Bank	Mendenhall	233,996	2,945	315	230	532	1.26	3.69	-	7,020	2	6,274	4,356	4,712	1	6,620	3,675
Merchants and Planters Bank	Raymond	39,661	498	-	12	18	1.26	0.29	-	243	-	-	258	269	-	236	84
Metropolitan Bank	Ridgeland	929,743	8,249	130	5	2	0.89	0.34	-	138	140	1,236	2,779	347	5	1,241	2,779
OmniBank	Bay Springs	27,818	288	205	13	210	1.04	3.23	-	294	-	498	1,045	401	11	359	1,215
First Commercial Bank	Jackson	297,212	3,689	60	5	-	1.24	0.23	-	877	-	541	308	1,107	-	574	308
<b>Total/Average</b>		<b>2,139,289</b>	<b>23,223</b>	<b>876</b>	<b>307</b>	<b>1,445</b>	<b>1.09</b>	<b>0.89</b>	<b>-</b>	<b>13,321</b>	<b>1,108</b>	<b>12,853</b>	<b>12,077</b>	<b>15,729</b>	<b>208</b>	<b>14,862</b>	<b>11,762</b>
<b>Other</b>																	
First National Bank of Clarksdale	Clarksdale	227,048	3,769	15	19	47	1.66	0.01	-	325	304	22	-	66	-	23	-
Cleveland State Bank	Cleveland	118,086	1,709	30	38	20	1.45	0.00	-	1,872	92	-	-	926	299	-	-
Bank of Benoit	Benoit	5,236	33	1	-	5	0.63	0.06	-	151	103	11	-	169	73	2	-
Bank of Commerce	Greenwood	273,966	4,606	225	46	173	1.68	0.23	-	9,255	616	669	191	9,642	1,086	348	144
State Bank & Trust Company	Ridgeland	845,187	9,523	318	76	293	1.13	0.87	-	1,385	-	7,501	2,009	870	306	7,203	2,265
Peoples Bank & Trust Company	North Carrollton	20,206	327	-	-	-	1.62	0.00	-	122	2	-	-	159	3	-	-
Planters Bank & Trust Company	Indianola	556,056	4,844	304	205	455	0.87	1.48	-	13,932	-	13,606	2,446	11,609	-	11,477	2,470
Bank of Yazoo City	Yazoo City	116,135	2,171	-	8	44	1.87	0.07	-	3,634	107	-	177	108	271	-	185
Tallahatchie County Bank	Charleston	20,134	338	15	11	6	1.68	0.89	-	493	169	542	-	463	169	510	-
Bank of Anguilla	Anguilla	79,308	1,308	90	26	7	1.65	2.39	-	162	38	3,022	74	303	-	2,375	75
Guaranty Bank and Trust Company	Belzoni	483,697	6,796	43	174	124	1.41	0.79	-	3,313	73	5,120	1,057	1,565	36	7,786	1,066
BankPlus	Belzoni	1,818,112	18,300	964	1,150	1,814	1.01	1.48	-	12,596	2,414	6,794	34,178	9,612	4,970	6,321	36,125
RiverHills Bank	Port Gibson	185,513	4,362	120	3	37	2.35	0.68	-	3,251	251	2,057	248	2,942	589	2,282	162
Citizens Bank & Trust Company	Marks	95,715	1,115	64	25	29	1.16	0.44	-	3,025	266	174	444	1,657	719	189	459
Bank of Kilmichael	Kilmichael	92,819	1,389	83	5	26	1.50	0.93	-	1,232	-	1,456	55	919	-	1,576	64
Bank of Winona	Winona	46,211	453	10	2	37	0.98	0.93	-	1,223	-	1,068	9	1,676	-	725	113
<b>Total/Average</b>		<b>4,983,429</b>	<b>61,043</b>	<b>2,282</b>	<b>1,788</b>	<b>3,117</b>	<b>1.22</b>	<b>1.03</b>	<b>-</b>	<b>55,971</b>	<b>4,435</b>	<b>42,042</b>	<b>40,888</b>	<b>42,686</b>	<b>8,521</b>	<b>40,817</b>	<b>43,128</b>
<b>West Central - Total/Average</b>		<b>7,122,718</b>	<b>84,266</b>	<b>3,158</b>	<b>2,095</b>	<b>4,562</b>	<b>1.18</b>	<b>1.00</b>	<b>-</b>	<b>69,292</b>	<b>5,543</b>	<b>54,895</b>	<b>52,965</b>	<b>58,415</b>	<b>8,729</b>	<b>55,679</b>	<b>54,890</b>



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										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
<b>East Central</b>																	
Citizens National Bank of Meridian	Meridian	906,773	11,506	722	71	38	1.27	0.68	-	5,629	135	7,280	1,913	4,672	171	7,263	2,196
Great Southern Bank	Meridian	99,123	1,421	58	58	178	1.43	0.22	-	2,126	229	502	151	2,538	244	520	280
Commercial Bank	De Kalb	83,516	1,036	60	23	61	1.24	0.65	-	2,879	24	75	852	3,372	159	87	762
Amory Federal Savings and Loan Association	Amory	65,496	522	-	-	2	0.80	0.91	-	1,102	559	548	243	1,468	252	473	313
First Federal Savings and Loan Association	Aberdeen	22,106	117	-	-	-	0.53	0.00	-	119	87	-	-	-	65	-	-
Citizens Bank of Philadelphia, Mississippi	Philadelphia	392,885	3,702	(151)	34	84	0.94	1.27	-	3,358	63	8,987	4,353	10,448	209	8,879	4,443
Bank of Walnut Grove	Walnut Grove	26,214	614	-	3	40	2.34	0.00	-	457	-	-	-	360	18	12	-
Community Bank of Mississippi	Forest	532,294	5,382	-	18	90	1.01	0.82	-	5,907	2,049	4,642	2,293	6,209	1,508	4,571	2,307
Bank of Forest	Forest	80,471	899	15	2	4	1.12	0.37	-	2,075	142	615	-	1,191	372	581	-
Community Bank, North Mississippi	Amory	347,736	3,640	95	14	35	1.05	1.05	-	4,780	556	885	4,805	6,247	1,058	499	4,739
Holmes County Bank & Trust Company	Lexington	46,293	784	-	7	152	1.69	3.04	-	579	-	3,315	260	549	-	3,563	247
Bank of Morton	Morton	49,003	126	6	46	22	0.26	0.38	-	999	104	124	128	1,988	37	202	138
BankFirst Financial Services	Macon	735,119	7,183	330	47	279	0.98	1.31	-	5,601	74	11,315	1,233	2,827	572	11,966	1,218
Bank of Okolona	Okolona	129,456	1,871	161	19	1	1.45	0.69	-	2,471	1	1,180	62	3,194	2	765	517
<b>East Central - Total/Average</b>		<b>3,516,485</b>	<b>38,803</b>	<b>1,296</b>	<b>342</b>	<b>986</b>	<b>1.10</b>	<b>0.95</b>	<b>-</b>	<b>38,082</b>	<b>4,023</b>	<b>39,468</b>	<b>16,293</b>	<b>45,063</b>	<b>4,667</b>	<b>39,381</b>	<b>17,160</b>
<b>Southwest</b>																	
Bank of Brookhaven	Brookhaven	78,627	797	18	1	6	1.01	0.35	-	173	36	-	562	127	6	-	562
First Bank	McComb	356,712	3,705	200	7	11	1.04	0.30	-	1,460	336	-	1,522	866	592	-	1,549
Pike National Bank	McComb	139,687	1,850	159	8	312	1.32	1.72	-	929	356	2,283	1,807	344	232	2,470	1,836
United Mississippi Bank	Natchez	255,107	1,571	105	96	89	0.62	0.66	-	4,955	235	1,219	1,128	2,441	237	1,234	1,093
Bank of Franklin	Meadville	80,325	889	6	10	36	1.11	0.44	-	1,408	78	153	462	840	758	225	653
Jefferson Bank	Greenville	79,859	1,930	-	-	-	2.42	0.09	-	1,333	-	121	-	537	-	121	-
<b>Southwest - Total/Average</b>		<b>990,317</b>	<b>10,742</b>	<b>488</b>	<b>122</b>	<b>454</b>	<b>1.08</b>	<b>0.61</b>	<b>-</b>	<b>10,258</b>	<b>1,041</b>	<b>3,776</b>	<b>5,481</b>	<b>5,155</b>	<b>1,825</b>	<b>4,050</b>	<b>5,693</b>

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										P/D Still Accruing		Non		P/D Still Accruing		Non		
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$	
<b>Southeast</b>																		
<b>Gulfport - Biloxi, MS (Metro)</b>																		
Bank of Wiggins	Wiggins	106,886	1,555	17	12	29	1.45	0.98	-	2,528	955	335	1,448	2,488	894	622	1,636	
Peoples Bank, Biloxi, Mississippi	Biloxi	303,192	5,482	26	49	59	1.81	2.99	-	5,268	-	13,319	8,246	8,262	-	11,853	8,513	
Community Bank, Coast	Biloxi	604,075	6,741	373	369	262	1.12	1.46	-	6,030	220	7,909	4,293	5,238	401	8,401	4,542	
Charter Bank	Biloxi	89,457	1,030	-	16	68	1.15	1.66	-	1,714	-	680	1,721	1,160	-	552	1,782	
<b>Total/Average</b>		<b>1,103,610</b>	<b>14,808</b>	<b>416</b>	<b>446</b>	<b>418</b>	<b>1.34</b>	<b>2.01</b>	<b>-</b>	<b>15,540</b>	<b>1,175</b>	<b>22,243</b>	<b>15,708</b>	<b>17,148</b>	<b>1,295</b>	<b>21,428</b>	<b>16,473</b>	
<b>Hattiesburg, MS (Metro)</b>																		
Grand Bank for Savings, FSB	Hattiesburg	59,875	526	-	35	9	0.88	4.32	-	4,830	174	594	2,846	4,110	92	705	2,809	
Richton Bank & Trust Company	Richton	25,022	446	-	-	-	1.78	0.17	-	1,138	-	-	105	1,125	6	-	140	
First, A National Banking Association	Hattiesburg	1,139,987	7,813	46	331	74	0.69	0.70	-	3,212	345	4,955	7,579	3,249	198	3,264	6,008	
<b>Total/Average</b>		<b>1,224,884</b>	<b>8,785</b>	<b>46</b>	<b>366</b>	<b>83</b>	<b>0.72</b>	<b>0.84</b>	<b>-</b>	<b>9,180</b>	<b>519</b>	<b>5,549</b>	<b>10,530</b>	<b>8,484</b>	<b>296</b>	<b>3,969</b>	<b>8,957</b>	
<b>Pascagoula, MS (Metro)</b>																		
First Federal Savings and Loan Association of Pascagoula	Pascagoula	238,546	925	55	10	60	0.39	0.53	-	1,563	868	799	814	2,033	776	519	696	
Century Bank	Lucedale	187,215	2,893	71	59	126	1.55	0.46	-	6,268	783	507	799	5,898	788	579	799	
Merchants & Marine Bank	Pascagoula	269,287	2,409	467	171	1,341	0.89	0.93	-	4,740	-	3,120	2,464	3,757	-	3,326	2,422	
<b>Total/Average</b>		<b>695,048</b>	<b>6,227</b>	<b>593</b>	<b>240</b>	<b>1,527</b>	<b>0.90</b>	<b>0.72</b>	<b>-</b>	<b>12,571</b>	<b>1,651</b>	<b>4,426</b>	<b>4,077</b>	<b>11,688</b>	<b>1,564</b>	<b>4,424</b>	<b>3,917</b>	
<b>Other</b>																		
Magnolia State Bank	Bay Springs	227,792	1,667	75	23	284	0.73	0.62	-	5,711	842	34	1,909	1,052	2,674	47	1,044	
Community Bank	Ellisville	528,678	5,293	185	48	215	1.00	0.71	-	8,465	1,441	1,502	3,562	10,570	2,667	1,992	4,273	
First National Bank of Picayune	Picayune	131,342	1,798	9	7	92	1.37	3.97	-	2,025	19	4,284	4,168	1,369	686	3,102	4,478	
Citizens Bank	Columbia	311,200	4,554	89	58	157	1.46	1.12	-	4,311	213	3,146	1,583	5,145	355	3,570	1,336	
First State Bank	Waynesboro	514,031	4,959	150	18	302	0.96	0.07	-	9,633	1,518	-	604	8,809	2,455	-	315	
Covington County Bank	Collins	35,857	175	-	29	18	0.49	0.66	-	703	61	485	-	696	68	844	33	
First Southern Bank	Columbia	126,878	1,427	40	19	149	1.12	0.57	-	1,400	-	538	569	2,781	46	326	549	
<b>Total/Average</b>		<b>1,875,778</b>	<b>19,873</b>	<b>548</b>	<b>202</b>	<b>1,217</b>	<b>1.06</b>	<b>0.81</b>	<b>-</b>	<b>32,248</b>	<b>4,094</b>	<b>9,989</b>	<b>12,395</b>	<b>30,422</b>	<b>8,951</b>	<b>9,881</b>	<b>12,028</b>	
<b>Southeast - Total/Average</b>																		
		<b>4,899,320</b>	<b>49,693</b>	<b>1,603</b>	<b>1,254</b>	<b>3,245</b>	<b>1.01</b>	<b>1.09</b>	<b>-</b>	<b>69,539</b>	<b>7,439</b>	<b>42,207</b>	<b>42,710</b>	<b>67,742</b>	<b>12,106</b>	<b>39,702</b>	<b>41,375</b>	