

MISSISSIPPI ASSET QUALITY - DECEMBER 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 (%)	NPAs/ Assets (%)	FDIC Covered Loans	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
State Summary																	
North - Total/Average		2,253,073	27,857	1,871	4,170	5,684	1.24	0.84	-	30,400	1,374	23,095	9,214	32,285	736	24,156	9,967
West Central - Total/Average		6,572,293	76,457	16,490	7,760	23,251	1.16	0.87	-	64,871	10,787	47,492	35,593	54,437	8,240	47,463	37,468
East Central - Total/Average		3,669,920	38,186	5,122	1,418	5,850	1.04	0.85	-	45,912	6,562	34,984	15,091	37,260	4,243	37,558	16,535
Southwest - Total/Average		1,083,971	11,967	2,279	375	1,272	1.10	0.63	-	8,111	1,495	2,324	7,229	3,743	1,415	3,244	7,043
Southeast - Total/Average		5,136,441	50,815	6,710	3,700	9,677	0.99	1.02	-	73,862	9,643	38,447	40,469	69,718	9,252	39,180	41,750
State Total		18,715,698	205,282	32,472	17,423	45,734	1.10	0.89	-	223,156	29,861	146,342	107,596	197,443	23,886	151,601	112,763
Regionals																	
BancorpSouth Bank	Tupelo	11,059,626	118,200	3,000	11,981	20,517	1.07	0.44	-	25,162	8,503	61,891	6,038	36,454	1,855	55,796	5,956
Renasant Bank	Tupelo	7,620,322	46,211	7,550	2,932	7,008	0.61	0.31	-	27,738	8,746	14,674	15,934	20,453	10,643	14,839	17,820
Trustmark National Bank	Jackson	8,831,484	80,812	7,699	11,741	21,291	0.92	0.81	147	31,686	40,150	67,878	43,228	33,440	38,558	69,602	48,356
Whitney Bank	Gulfport	19,004,171	217,308	56,442	18,709	87,261	1.14	0.99	-	117,618	34,124	255,004	14,863	120,247	32,772	269,682	21,154
North																	
Memphis, TN-MS-AR (Metro)																	
Citizens Bank	Byhalia	38,182	315	69	31	50	0.82	0.97	-	1,155	-	699	-	902	-	612	18
First State Bank	Holly Springs	60,568	612	-	37	50	1.01	1.84	-	494	-	751	1,384	376	-	743	1,388
Bank of Holly Springs	Holly Springs	157,233	1,638	49	494	433	1.04	2.25	-	5,751	54	4,010	660	7,940	29	4,383	260
Merchants & Farmers Bank	Holly Springs	45,911	716	215	25	80	1.56	2.00	-	677	-	1,845	121	592	-	1,831	121
Sycamore Bank	Senatobia	144,141	1,053	193	31	116	0.73	0.23	-	1,094	-	214	298	743	-	220	867
Total/Average		446,035	4,334	526	618	729	0.97	1.40	-	9,171	54	7,519	2,463	10,553	29	7,789	2,654
Other																	
Commerce Bank	Corinth	74,445	1,711	180	29	217	2.30	0.07	-	938	244	77	-	773	258	81	-
FNB Oxford Bank	Oxford	186,479	2,087	-	46	58	1.12	0.13	-	748	28	205	190	744	-	506	25
Oxford University Bank	Oxford	113,727	1,047	90	9	25	0.92	0.07	-	2,086	-	42	71	1,441	-	62	71
First Choice Bank	Pontotoc	175,142	1,607	370	167	319	0.92	0.42	-	1,747	129	929	305	1,906	6	857	305
Farmers and Merchants Bank	Baldwyn	170,351	3,278	-	188	409	1.92	0.61	-	2,313	19	1,503	433	2,292	9	1,286	657
Peoples Bank	Ripley	170,011	1,704	378	502	509	1.00	0.04	-	2,408	266	103	50	1,381	60	40	50
First Security Bank	Batesville	347,428	2,819	254	519	991	0.81	0.88	-	4,355	166	2,432	2,456	3,982	159	2,836	2,838
Mechanics Bank	Water Valley	148,851	1,879	(379)	1,949	1,895	1.26	1.63	-	2,574	318	2,756	891	2,027	12	2,776	976
First American National Bank	Iuka	129,194	1,687	152	64	312	1.31	0.82	-	2,601	81	1,897	167	3,636	40	2,181	203
BNA Bank	New Albany	291,410	5,704	300	79	220	1.96	1.55	-	1,459	69	5,632	2,188	3,550	163	5,742	2,188
Total/Average		1,807,038	23,523	1,345	3,552	4,955	1.30	0.72	-	21,229	1,320	15,576	6,751	21,732	707	16,367	7,313
North - Total/Average		2,253,073	27,857	1,871	4,170	5,684	1.24	0.84	-	30,400	1,374	23,095	9,214	32,285	736	24,156	9,967

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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	177,287	1,963	367	354	155	1.11	1.15	-	2,569	207	957	1,727	2,192	267	822	1,975
PriorityOne Bank	Magee	467,887	5,835	550	282	1,629	1.25	0.85	-	7,463	2,018	4,298	916	4,500	1,994	2,441	809
Peoples Bank	Mendenhall	229,699	2,996	1,260	466	1,662	1.30	3.02	-	2,746	3	5,323	3,268	4,488	2	6,007	4,090
Merchants and Planters Bank	Raymond	49,187	544	40	45	45	1.11	0.03	-	281	-	-	28	165	-	-	30
OmniBank	Bay Springs	28,322	382	205	182	285	1.35	2.25	-	459	-	152	925	135	5	482	925
First Commercial Bank	Jackson	329,104	3,912	430	20	162	1.19	0.22	-	163	-	718	169	22	-	958	419
Total/Average		1,281,486	15,632	2,852	1,349	3,938	1.22	1.11	-	13,681	2,228	11,448	7,033	11,502	2,268	10,710	8,248
Other																	
First National Bank of Clarksdale	Clarksdale	240,609	3,704	24	60	162	1.54	0.05	-	2,002	-	196	-	1,525	-	74	-
Cleveland State Bank	Cleveland	120,367	1,595	120	90	276	1.33	0.00	-	576	1	11	-	812	75	22	-
Bank of Benoit	Benoit	4,131	32	13	1	19	0.77	0.03	-	85	251	4	-	81	134	12	-
Bank of Commerce	Greenwood	256,396	4,308	594	211	1,004	1.68	0.06	-	5,723	363	171	54	4,786	487	152	90
State Bank & Trust Company	Ridgeland	888,018	9,709	962	241	916	1.09	0.80	-	984	-	7,135	1,828	459	36	7,053	1,481
Peoples Bank & Trust Company	North Carrollton	22,140	332	5	-	-	1.50	0.00	-	154	1	-	-	176	-	-	-
Planters Bank & Trust Company	Indianola	592,340	4,414	2,128	645	3,149	0.75	1.49	-	15,394	33	12,075	3,176	13,368	-	11,661	3,241
Bank of Yazoo City	Yazoo City	128,478	2,155	-	28	80	1.68	0.07	-	570	181	-	177	748	137	1	177
Tallahatchie County Bank	Charleston	20,091	276	40	55	137	1.37	0.85	-	653	432	476	-	719	250	485	-
Bank of Anguilla	Anguilla	90,611	1,431	670	137	575	1.58	0.76	-	602	406	1,071	6	186	240	1,524	21
Guaranty Bank and Trust Company	Belzoni	577,249	6,701	643	720	1,365	1.16	0.78	-	1,500	88	5,865	430	1,716	69	5,278	133
BankPlus	Belzoni	1,910,101	19,000	7,228	4,074	10,302	0.99	1.02	-	13,063	4,992	5,232	22,210	10,164	3,557	6,273	23,288
RiverHills Bank	Port Gibson	198,576	4,167	240	22	371	2.10	0.84	-	3,766	935	2,377	270	3,447	382	2,257	358
Citizens Bank & Trust Company	Marks	92,651	1,094	480	89	530	1.18	0.79	-	3,092	876	739	293	2,235	605	1,031	284
Bank of Kilmichael	Kilmichael	101,370	1,403	336	28	288	1.38	0.19	-	1,016	-	308	2	1,277	-	471	33
Bank of Winona	Winona	47,679	504	155	10	139	1.06	0.43	-	2,010	-	384	114	1,236	-	459	114
Total/Average		5,290,807	60,825	13,638	6,411	19,313	1.15	0.82	-	51,190	8,559	36,044	28,560	42,935	5,972	36,753	29,220
West Central - Total/Average		6,572,293	76,457	16,490	7,760	23,251	1.16	0.87	-	64,871	10,787	47,492	35,593	54,437	8,240	47,463	37,468

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East Central																	
Citizens National Bank of Meridian	Meridian	943,294	12,000	1,613	184	548	1.27	0.65	-	5,660	29	7,914	727	4,708	39	8,386	2,492
Great Southern Bank	Meridian	107,220	1,392	346	237	674	1.30	0.21	-	3,231	367	459	146	2,502	376	460	146
Commercial Bank	De Kalb	84,701	1,108	160	135	201	1.31	0.52	-	3,636	68	57	725	3,967	72	76	685
Amory Federal Savings and Loan Association	Amory	63,653	478	122	-	168	0.75	0.72	-	1,840	187	360	241	1,385	123	490	338
First Federal Savings and Loan Association	Aberdeen	24,894	117	12	-	12	0.47	0.10	-	46	62	-	35	12	63	-	-
Citizens Bank of Philadelphia, Mississippi	Philadelphia	405,410	3,019	(543)	96	437	0.74	1.16	-	5,701	813	7,582	3,980	5,155	299	7,833	4,174
Bank of Walnut Grove	Walnut Grove	NA	NA	NA	NA	NA	#VALUE!	#VALUE!	-	NA	NA	NA	NA	537	-	-	65
Community Bank of Mississippi	Forest	563,793	5,386	680	54	802	0.96	0.67	-	8,367	3,326	1,987	4,215	6,040	2,402	2,675	2,465
Bank of Forest	Forest	110,529	961	105	10	36	0.87	0.41	-	1,686	246	773	65	1,298	198	810	23
Community Bank, North Mississippi	Amory	366,606	3,899	349	191	207	1.06	0.67	-	8,089	987	219	3,652	4,661	308	661	4,699
Holmes County Bank & Trust Company	Lexington	49,240	658	150	40	461	1.34	2.57	-	618	8	2,805	194	423	-	2,950	194
Bank of Morton	Morton	50,088	112	17	74	75	0.22	0.50	-	2,027	424	100	234	2,132	48	274	197
BankFirst Financial Services	Macon	756,533	7,027	1,470	235	1,763	0.93	1.03	-	3,589	7	9,103	792	3,551	305	10,547	885
Bank of Okolona	Okolona	143,959	2,029	641	162	466	1.41	2.01	-	1,422	38	3,625	85	889	10	2,396	172
East Central - Total/Average		3,669,920	38,186	5,122	1,418	5,850	1.04	0.85	-	45,912	6,562	34,984	15,091	37,260	4,243	37,558	16,535
Southwest																	
Bank of Brookhaven	Brookhaven	82,407	815	111	9	89	0.99	0.36	-	101	11	-	562	161	33	-	562
First Bank	McComb	421,511	4,135	650	104	128	0.98	0.29	-	1,731	519	-	1,521	347	455	-	1,569
Pike National Bank	McComb	141,618	1,940	360	28	443	1.37	1.31	-	1,323	68	1,483	1,676	628	-	2,100	1,832
United Mississippi Bank	Natchez	271,997	1,655	520	186	510	0.61	0.89	-	3,430	776	443	2,788	1,792	413	808	2,193
Bank of Franklin	Meadville	87,606	1,004	138	44	86	1.15	0.66	-	457	121	280	590	622	514	217	795
Jefferson Bank	Greenville	78,832	2,418	500	4	16	3.07	0.18	-	1,069	-	118	92	193	-	119	92
Southwest - Total/Average		1,083,971	11,967	2,279	375	1,272	1.10	0.63	-	8,111	1,495	2,324	7,229	3,743	1,415	3,244	7,043



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										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$	
Southeast																		
Gulfport - Biloxi, MS (Metro)																		
Bank of Wiggins	Wiggins	105,999	1,540	132	48	195	1.45	1.06	-	2,420	1,746	111	1,814	3,729	1,257	139	1,417	
Peoples Bank, Biloxi, Mississippi	Biloxi	280,449	6,153	116	842	271	2.19	3.41	-	5,777	-	13,810	8,232	4,892	256	14,384	8,081	
Community Bank, Coast	Biloxi	653,069	6,531	1,645	549	1,924	1.00	0.90	-	6,688	593	1,491	6,025	4,578	691	2,475	5,370	
Charter Bank	Biloxi	102,634	1,251	267	44	142	1.22	1.74	-	888	33	1,028	1,589	545	-	1,019	1,865	
Total/Average		1,142,151	15,475	2,160	1,483	2,532	1.35	1.87	-	15,773	2,372	16,440	17,660	13,744	2,204	18,017	16,733	
Hattiesburg, MS (Metro)																		
Grand Bank for Savings, FSB	Hattiesburg	60,717	500	79	37	116	0.82	3.99	-	2,918	311	509	2,423	4,008	96	916	2,356	
Richton Bank & Trust Company	Richton	23,757	447	-	8	7	1.88	0.18	-	-	-	-	105	254	427	-	105	
First, A National Banking Association	Hattiesburg	1,225,306	8,288	507	677	406	0.68	0.71	-	4,785	286	5,673	7,158	3,141	1,436	4,852	7,855	
Total/Average		1,309,780	9,235	586	722	529	0.71	0.82	-	7,703	597	6,182	9,686	7,403	1,959	5,768	10,316	
Pascagoula, MS (Metro)																		
First Federal Savings and Loan Association of Pascagoula	Pascagoula	244,912	1,002	203	46	167	0.41	0.64	-	2,714	668	1,176	764	1,569	838	1,248	1,028	
Century Bank	Lucedale	198,075	3,055	279	187	300	1.54	0.35	-	9,374	295	876	180	8,787	412	915	180	
Merchants & Marine Bank	Pascagoula	267,591	2,478	817	504	1,955	0.93	1.08	-	2,873	13	3,994	2,034	6,040	-	2,928	2,369	
Total/Average		710,578	6,535	1,299	737	2,422	0.92	0.78	-	14,961	976	6,046	2,978	16,396	1,250	5,091	3,577	
Other																		
Magnolia State Bank	Bay Springs	256,897	2,125	569	43	340	0.83	0.57	-	3,096	643	500	1,358	1,359	181	324	2,272	
Community Bank	Ellisville	541,924	4,868	624	117	1,148	0.90	0.61	-	11,902	2,027	1,649	2,764	10,383	1,795	2,713	2,437	
First National Bank of Picayune	Picayune	135,397	1,967	186	54	148	1.45	3.16	-	1,251	224	3,065	3,678	2,386	81	3,077	3,776	
Citizens Bank	Columbia	329,548	4,431	754	235	1,122	1.34	1.26	-	4,869	147	3,993	1,276	5,550	351	3,408	1,476	
First State Bank	Waynesboro	548,049	4,658	447	40	922	0.85	0.09	-	12,641	2,463	215	576	10,597	1,412	-	544	
Covington County Bank	Collins	33,843	112	(75)	105	82	0.33	0.56	-	468	21	357	75	1,341	19	433	75	
First Southern Bank	Columbia	128,274	1,409	160	164	432	1.10	0.23	-	1,198	173	-	418	559	-	349	544	
Total/Average		1,973,932	19,570	2,665	758	4,194	0.99	0.71	-	35,425	5,698	9,779	10,145	32,175	3,839	10,304	11,124	
Southeast - Total/Average																		
		5,136,441	50,815	6,710	3,700	9,677	0.99	1.02	-	73,862	9,643	38,447	40,469	69,718	9,252	39,180	41,750	