

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			3,852,340	11,028	1.30	11.73	3.77	11.35	19.65	30.45	56	2,492	1,837	1.33	0.89
West Central - Total/Average			10,811,965	26,922	0.75	7.64	3.76	9.89	15.69	23.31	3,158	2,095	4,562	1.18	1.00
East Central - Total/Average			5,896,699	15,467	1.00	9.15	3.79	11.60	21.66	30.71	1,296	342	986	1.10	0.95
Southwest - Total/Average			1,527,731	4,367	1.37	11.03	4.18	11.58	17.52	24.53	488	122	454	1.08	0.61
Southeast - Total/Average			7,770,571	13,946	0.91	7.85	4.02	11.20	19.28	23.54	1,603	1,254	3,245	1.01	1.09
State Total			29,859,306	71,730	1.06	9.48	3.91	11.12	18.76	26.51	6,601	6,305	11,084	1.13	0.98
<b>Regionals</b>															
BancorpSouth Bank	No	Tupelo	14,863,748	39,292	1.06	10.18	3.30	8.71	11.70	7.01	1,000	3,793	3,333	1.16	0.56
Renasant Bank	No	Tupelo	8,752,145	25,887	1.18	7.88	3.99	10.46	13.71	9.93	1,500	284	1,598	0.69	0.48
Trustmark National Bank	No	Jackson	13,486,489	31,822	0.95	8.09	3.28	9.75	13.45	16.06	1,157	2,839	4,208	1.00	0.87
Whitney Bank	No	Gulfport	25,398,512	51,188	0.83	7.62	3.24	9.09	11.52	5.83	14,161	3,915	33,944	1.17	1.10
<b>North</b>															
<b>Memphis, TN-MS-AR (Metro)</b>															
Citizens Bank	No	Byhalia	74,259	127	0.70	5.97	3.79	11.50	21.10	47.64	32	7	20	0.80	0.69
First State Bank	No	Holly Springs	118,303	157	0.54	5.44	3.58	10.07	18.72	22.50	-	10	11	1.06	1.77
Bank of Holly Springs	Yes	Holly Springs	220,242	918	1.70	11.86	4.70	14.17	23.38	19.14	49	59	144	0.98	1.75
Merchants & Farmers Bank	Yes	Holly Springs	100,549	833	3.39	33.55	3.17	11.25	21.91	35.52	65	12	18	1.38	1.73
Sycamore Bank	No	Senatobia	238,787	435	0.78	8.57	3.81	9.17	14.94	27.12	53	3	84	0.67	0.55
		<b>Total/Average</b>	752,140	2,470	1.42	13.08	3.81	11.23	20.01	30.38	199	91	277	0.92	1.26
<b>Other</b>															
Commerce Bank	Yes	Corinth	110,531	542	2.01	17.56	4.18	11.78	21.21	37.83	45	6	45	2.36	0.09
FNB Oxford	No	Oxford	301,105	1,285	1.77	15.06	3.42	11.82	19.30	31.57	-	6	17	1.22	0.25
Oxford University Bank	No	Oxford	131,837	249	0.77	7.92	3.81	9.79	13.10	13.65	-	5	2	0.93	0.06
First Choice Bank	No	Pontotoc	285,583	584	0.84	6.50	3.82	13.29	22.10	22.17	90	40	64	0.94	0.60
Farmers and Merchants Bank	No	Baldwyn	315,488	1,035	1.34	9.99	4.43	13.35	22.51	35.45	-	114	40	2.19	0.70
Peoples Bank	No	Ripley	403,052	1,018	1.04	10.24	2.90	10.17	21.95	52.58	93	87	82	0.90	0.02
First Security Bank	No	Batesville	576,018	1,145	0.84	7.40	3.94	10.74	16.20	22.01	223	161	221	1.01	0.90
Mechanics Bank	No	Water Valley	228,500	892	1.58	15.44	3.55	10.29	16.52	22.94	(673)	1,917	998	1.68	2.26
First American National Bank	Yes	Iuka	261,589	152	0.24	2.16	3.73	11.26	19.66	40.59	5	24	40	1.39	0.65
BNA Bank	No	New Albany	486,497	1,656	1.39	11.51	3.48	12.22	20.37	26.41	74	41	51	1.98	1.63
		<b>Total/Average</b>	3,100,200	8,558	1.18	10.38	3.73	11.47	19.29	30.52	(143)	2,401	1,560	1.43	0.80
<b>North - Total/Average</b>															
			3,852,340	11,028	1.30	11.73	3.77	11.35	19.65	30.45	56	2,492	1,837	1.33	0.89

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	222,477	416	0.76	8.40	4.43	9.03	12.03	11.06	76	6	22	0.89	1.66
PriorityOne Bank	Yes	Magee	620,789	2,807	1.87	16.88	4.09	11.11	15.44	18.55	90	36	661	1.37	0.64
Peoples Bank	Yes	Mendenhall	288,069	1,299	1.82	19.79	5.28	9.32	13.70	4.33	315	230	532	1.26	3.69
Merchants and Planters Bank	No	Raymond	89,661	21	0.09	1.04	3.16	8.46	15.23	32.72	-	12	18	1.26	0.29
Metropolitan Bank	No	Ridgeland	1,164,810	1,998	0.67	7.44	3.13	8.85	11.28	6.75	130	5	2	0.89	0.34
OmniBank	No	Bay Springs	47,700	(241)	(2.05)	(19.52)	4.45	9.32	15.64	31.26	205	13	210	1.04	3.23
First Commercial Bank	No	Jackson	364,804	790	0.87	6.73	3.40	12.63	14.86	10.76	60	5	-	1.24	0.23
<b>Total/Average</b>			<b>2,798,310</b>	<b>7,090</b>	<b>0.58</b>	<b>5.82</b>	<b>3.99</b>	<b>9.82</b>	<b>14.03</b>	<b>16.49</b>	<b>876</b>	<b>307</b>	<b>1,445</b>	<b>1.09</b>	<b>0.89</b>
<b>Other</b>															
First National Bank of Clarksdale	No	Clarksdale	378,803	1,112	1.22	10.63	3.44	11.88	15.70	26.79	15	19	47	1.66	0.01
Cleveland State Bank	No	Cleveland	235,026	424	0.74	8.17	3.82	10.17	17.72	40.53	30	38	20	1.45	0.00
Bank of Benoit	No	Benoit	17,159	13	0.28	2.70	3.73	10.53	23.03	70.55	1	-	5	0.63	0.06
Bank of Commerce	No	Greenwood	379,848	1,218	1.37	14.36	3.94	9.60	13.68	9.72	225	46	173	1.68	0.23
State Bank & Trust Company	No	Ridgeland	1,087,438	1,656	0.63	5.82	3.80	8.60	11.15	6.66	318	76	293	1.13	0.87
Peoples Bank & Trust Company	No	North Carrollton	72,813	176	0.98	7.19	2.13	13.75	39.46	60.94	-	-	-	1.62	0.00
Planters Bank & Trust Company	No	Indianola	1,082,064	2,560	0.96	10.26	3.34	8.79	15.21	31.55	304	205	455	0.87	1.48
Bank of Yazoo City	No	Yazoo City	258,802	568	0.89	9.34	3.11	10.46	20.06	34.90	-	8	44	1.87	0.07
Tallahatchie County Bank	No	Charleston	60,600	85	0.57	5.68	2.92	9.95	20.34	39.23	15	11	6	1.68	0.89
Bank of Anguilla	No	Anguilla	129,602	206	0.62	6.35	4.37	10.98	14.99	6.02	90	26	7	1.65	2.39
Guaranty Bank and Trust Company	Yes	Belzoni	785,991	2,477	1.30	14.27	3.69	9.54	13.42	24.64	43	174	124	1.41	0.79
BankPlus	No	Belzoni	2,769,492	7,389	1.10	11.85	3.73	9.21	12.09	10.59	964	1,150	1,814	1.01	1.48
RiverHills Bank	Yes	Port Gibson	336,639	867	1.09	12.16	2.80	9.08	16.38	31.27	120	3	37	2.35	0.68
Citizens Bank & Trust Company	Yes	Marks	140,755	274	0.75	8.57	3.71	7.30	9.97	9.52	64	25	29	1.16	0.44
Bank of Kilmichael	Yes	Kilmichael	162,905	567	1.41	15.72	4.27	9.11	14.81	31.88	83	5	26	1.50	0.93
Bank of Winona	Yes	Winona	115,718	240	0.83	8.23	3.75	10.44	19.78	47.36	10	2	37	0.98	0.93
<b>Total/Average</b>			<b>8,013,655</b>	<b>19,832</b>	<b>0.92</b>	<b>9.46</b>	<b>3.53</b>	<b>9.96</b>	<b>17.36</b>	<b>30.13</b>	<b>2,282</b>	<b>1,788</b>	<b>3,117</b>	<b>1.22</b>	<b>1.03</b>
<b>West Central - Total/Average</b>															
			<b>10,811,965</b>	<b>26,922</b>	<b>0.75</b>	<b>7.64</b>	<b>3.76</b>	<b>9.89</b>	<b>15.69</b>	<b>23.31</b>	<b>3,158</b>	<b>2,095</b>	<b>4,562</b>	<b>1.18</b>	<b>1.00</b>

**MISSISSIPPI BANKS - PERFORMANCE COMPARISON - MARCH 31, 2017**

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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	1,350,727	6,680	1.97	18.86	3.34	9.85	12.72	18.02	722	71	38	1.27	0.68
Great Southern Bank	No	Meridian	302,521	463	0.62	7.11	4.12	9.13	24.50	63.74	58	58	178	1.43	0.22
Commercial Bank	No	De Kalb	143,195	267	0.73	7.67	4.09	9.86	16.06	23.84	60	23	61	1.24	0.65
Amory Federal Savings and Loan Association	No	Amory	87,161	90	0.42	3.35	3.05	12.46	26.51	27.22	-	-	2	0.80	0.91
First Federal Savings and Loan Association	No	Aberdeen	33,339	42	0.50	2.47	2.75	20.51	46.90	42.06	-	-	-	0.53	0.00
Citizens Bank of Philadelphia, Mississippi	No	Philadelphia	1,047,646	1,482	0.59	7.02	2.85	9.11	18.15	24.09	(151)	34	84	0.94	1.27
Bank of Walnut Grove	Yes	Walnut Grove	59,322	103	0.70	4.87	3.87	14.55	31.53	56.85	-	3	40	2.34	0.00
Community Bank of Mississippi	No	Forest	846,162	1,781	0.87	11.05	4.38	8.07	14.48	27.84	-	18	90	1.01	0.82
Bank of Forest	Yes	Forest	165,509	298	0.74	5.51	3.71	13.77	23.11	41.01	15	2	4	1.12	0.37
Community Bank, North Mississippi	No	Amory	542,052	840	0.64	6.50	3.39	9.44	16.53	20.94	95	14	35	1.05	1.05
Holmes County Bank & Trust Company	Yes	Lexington	117,583	21	0.07	0.61	3.19	12.24	24.93	38.89	-	7	152	1.69	3.04
Bank of Morton	Yes	Morton	66,728	497	2.99	21.84	5.72	13.82	20.56	15.19	6	46	22	0.26	0.38
BankFirst Financial Services	No	Macon	954,917	1,875	0.79	8.83	3.49	8.81	11.92	11.20	330	47	279	0.98	1.31
Bank of Okolona	Yes	Okolona	179,837	1,028	2.34	22.40	5.17	10.79	15.37	19.09	161	19	1	1.45	0.69
<b>East Central - Total/Average</b>			<b>5,896,699</b>	<b>15,467</b>	<b>1.00</b>	<b>9.15</b>	<b>3.79</b>	<b>11.60</b>	<b>21.66</b>	<b>30.71</b>	<b>1,296</b>	<b>342</b>	<b>986</b>	<b>1.10</b>	<b>0.95</b>
<b>Southwest</b>															
Bank of Brookhaven	No	Brookhaven	161,270	440	1.11	10.02	3.40	11.14	19.78	37.74	18	1	6	1.01	0.35
First Bank	Yes	McComb	502,892	1,304	1.09	11.60	3.32	9.32	14.10	14.95	200	7	11	1.04	0.30
Pike National Bank	No	McComb	238,257	445	0.77	5.84	4.15	13.37	21.63	18.55	159	8	312	1.32	1.72
United Mississippi Bank	Yes	Natchez	353,506	1,000	1.15	11.26	4.21	10.04	13.09	22.68	105	96	89	0.62	0.66
Bank of Franklin	No	Meadville	138,316	163	0.47	4.84	4.21	9.27	15.49	28.28	6	10	36	1.11	0.44
Jefferson Bank	No	Greenville	133,490	1,015	3.60	22.62	5.78	16.33	21.00	24.98	-	-	-	2.42	0.09
<b>Southwest - Total/Average</b>			<b>1,527,731</b>	<b>4,367</b>	<b>1.37</b>	<b>11.03</b>	<b>4.18</b>	<b>11.58</b>	<b>17.52</b>	<b>24.53</b>	<b>488</b>	<b>122</b>	<b>454</b>	<b>1.08</b>	<b>0.61</b>

**MISSISSIPPI BANKS - PERFORMANCE COMPARISON - MARCH 31, 2017**

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<b>Southeast</b>															
<b>Gulfport - Biloxi, MS (Metro)</b>															
Bank of Wiggins	No	Wiggins	181,421	368	0.81	5.24	3.78	15.74	28.93	37.21	17	12	29	1.45	0.98
Peoples Bank, Biloxi, Mississippi	No	Biloxi	722,223	120	0.07	0.56	2.76	12.26	23.01	23.71	26	49	59	1.81	2.99
Community Bank, Coast	No	Biloxi	837,474	1,409	0.69	7.27	3.70	8.03	12.63	16.70	373	369	262	1.12	1.46
Charter Bank	No	Biloxi	144,888	27	0.08	0.73	4.38	10.36	16.37	33.48	-	16	68	1.15	1.66
<b>Total/Average</b>			<b>1,886,006</b>	<b>1,924</b>	<b>0.41</b>	<b>3.45</b>	<b>3.66</b>	<b>11.60</b>	<b>20.24</b>	<b>27.78</b>	<b>416</b>	<b>446</b>	<b>418</b>	<b>1.34</b>	<b>2.01</b>
<b>Hattiesburg, MS (Metro)</b>															
Grand Bank for Savings, FSB	Yes	Hattiesburg	79,543	609	3.11	22.82	7.60	13.95	29.61	17.71	-	35	9	0.88	4.32
Richton Bank & Trust Company	Yes	Richton	62,708	117	0.77	5.10	3.44	14.51	25.62	49.65	-	-	-	1.78	0.17
First, A National Banking Association	No	Hattiesburg	1,782,178	1,852	0.43	4.07	3.65	9.35	12.30	15.10	46	331	74	0.69	0.70
<b>Total/Average</b>			<b>1,924,429</b>	<b>2,578</b>	<b>1.44</b>	<b>10.66</b>	<b>4.90</b>	<b>12.60</b>	<b>22.51</b>	<b>27.49</b>	<b>46</b>	<b>366</b>	<b>83</b>	<b>0.72</b>	<b>0.84</b>
<b>Pascagoula, MS (Metro)</b>															
First Federal Savings and Loan Association of Pascagoula-Mos	No	Pascagoula	302,486	355	0.48	5.48	3.08	8.89	18.73	16.39	55	10	60	0.39	0.53
Century Bank	No	Lucedale	284,622	589	0.84	7.84	4.72	11.00	15.59	24.48	71	59	126	1.55	0.46
Merchants & Marine Bank	No	Pascagoula	601,571	693	0.45	4.16	2.87	11.44	20.84	17.87	467	171	1,341	0.89	0.93
<b>Total/Average</b>			<b>1,188,679</b>	<b>1,637</b>	<b>0.59</b>	<b>5.83</b>	<b>3.56</b>	<b>10.44</b>	<b>18.39</b>	<b>19.58</b>	<b>593</b>	<b>240</b>	<b>1,527</b>	<b>0.90</b>	<b>0.72</b>
<b>Other</b>															
Magnolia State Bank	Yes	Bay Springs	312,728	504	0.66	6.60	3.92	10.01	13.65	8.58	75	23	284	0.73	0.62
Community Bank	No	Ellisville	711,628	1,878	1.07	12.50	3.76	8.63	14.75	16.36	185	48	215	1.00	0.71
First National Bank of Picayune	Yes	Picayune	212,975	1,160	2.21	16.98	4.29	12.84	22.58	34.44	9	7	92	1.37	3.97
Citizens Bank	Yes	Columbia	421,031	1,666	1.61	17.16	4.45	10.35	15.69	11.96	89	58	157	1.46	1.12
First State Bank	No	Waynesboro	844,422	1,976	0.93	7.96	3.58	10.90	18.03	13.79	150	18	302	0.96	0.07
Covington County Bank	No	Collins	73,218	159	0.83	9.39	3.69	8.19	10.58	32.27	-	29	18	0.49	0.66
First Southern Bank	Yes	Columbia	195,455	464	0.96	9.55	4.16	10.19	16.72	17.96	40	19	149	1.12	0.57
<b>Total/Average</b>			<b>2,771,457</b>	<b>7,807</b>	<b>1.18</b>	<b>11.45</b>	<b>3.98</b>	<b>10.16</b>	<b>16.00</b>	<b>19.34</b>	<b>548</b>	<b>202</b>	<b>1,217</b>	<b>1.06</b>	<b>0.81</b>
<b>Southeast - Total/Average</b>			<b>7,770,571</b>	<b>13,946</b>	<b>0.91</b>	<b>7.85</b>	<b>4.02</b>	<b>11.20</b>	<b>19.28</b>	<b>23.54</b>	<b>1,603</b>	<b>1,254</b>	<b>3,245</b>	<b>1.01</b>	<b>1.09</b>