



MISSISSIPPI ASSET QUALITY - JUNE 30, 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 + \$		
State Summary																	
North - Total/Average		2,174,830	27,804	634	2,874	3,203	1.28	0.88	-	28,540	1,652	22,609	10,742	32,242	1,086	23,058	11,392
West Central - Total/Average		7,397,441	83,192	7,266	4,460	12,109	1.12	0.88	-	58,253	5,344	50,412	44,718	69,438	5,543	54,895	52,965
East Central - Total/Average		3,577,654	38,543	2,300	684	2,592	1.08	0.94	-	37,550	3,896	37,860	16,761	38,082	4,023	39,468	16,293
Southwest - Total/Average		1,029,468	11,005	828	219	628	1.07	0.67	-	7,237	3,000	3,671	6,357	10,258	1,041	3,776	5,481
Southeast - Total/Average		5,009,424	49,836	3,233	1,786	5,263	0.99	1.11	-	58,599	6,815	42,329	42,842	69,539	7,439	42,207	42,710
State Total		19,188,817	210,380	14,261	10,023	23,795	1.10	0.94	-	190,179	20,707	156,881	121,420	219,559	19,132	163,404	128,841
Regionals																	
BancorpSouth Bank	Tupelo	11,023,965	121,561	2,000	6,471	10,646	1.10	0.48	-	26,444	1,793	63,585	7,704	25,778	3,063	74,439	8,458
Renasant Bank	Tupelo	6,371,007	44,149	3,250	1,174	3,012	0.69	0.42	-	13,537	9,411	17,340	19,714	13,955	14,072	21,125	21,322
Trustmark National Bank	Jackson	8,610,955	83,607	1,514	5,777	6,347	0.97	0.90	171	25,293	35,117	74,581	49,958	22,925	37,085	61,308	55,968
Whitney Bank	Gulfport	18,473,847	221,865	28,416	7,134	43,103	1.20	0.97	-	131,118	36,767	238,249	17,996	150,348	8,522	262,661	17,068
North																	
Memphis, TN-MS-AR (Metro)																	
Citizens Bank	Byhalia	36,994	305	57	16	33	0.82	1.03	-	813	-	761	-	806	-	514	-
First State Bank	Holly Springs	62,308	623	-	20	22	1.00	1.78	-	315	-	714	1,376	689	-	694	1,397
Bank of Holly Springs	Holly Springs	153,375	1,406	49	75	246	0.92	1.82	-	5,881	11	3,788	200	5,023	13	3,619	239
Merchants & Farmers Bank	Holly Springs	45,245	623	88	16	37	1.38	1.99	-	943	-	1,860	121	881	-	1,614	121
Sycamore Bank	Senatobia	138,135	969	105	7	88	0.70	0.57	-	1,223	-	264	1,083	3,096	-	222	1,083
Total/Average		436,057	3,926	299	134	426	0.90	1.36	-	9,175	11	7,387	2,780	10,495	13	6,663	2,840
Other																	
Commerce Bank	Corinth	73,576	1,743	90	10	76	2.37	0.02	-	1,109	225	26	-	1,391	127	30	66
FNB Oxford	Oxford	179,374	2,085	-	22	36	1.16	0.24	-	511	-	530	194	714	-	552	194
Oxford University Bank	Oxford	110,485	974	-	6	5	0.88	0.11	-	1,046	34	79	71	818	-	9	71
First Choice Bank	Pontotoc	159,800	1,515	195	59	128	0.95	0.49	-	725	5	926	409	536	-	1,065	652
Farmers and Merchants Bank	Baldwyn	166,822	3,489	-	146	157	2.09	0.63	-	2,303	7	1,282	685	2,255	9	1,687	512
Peoples Bank	Ripley	160,983	1,564	184	215	168	0.97	0.03	-	1,173	276	75	50	1,076	29	32	67
First Security Bank	Batesville	330,428	3,079	202	272	432	0.93	0.89	-	4,616	863	1,778	3,153	6,509	141	1,874	3,329
Mechanics Bank	Water Valley	143,933	2,076	(490)	1,921	1,558	1.44	1.73	-	2,627	87	2,963	891	3,305	257	4,218	953
First American National Bank	Iuka	129,380	1,690	5	33	130	1.31	0.84	-	2,160	136	1,873	307	3,214	25	1,363	343
BNA Bank	New Albany	283,992	5,663	149	56	87	1.99	1.63	-	3,095	8	5,690	2,202	1,929	485	5,565	2,365
Total/Average		1,738,773	23,878	335	2,740	2,777	1.37	0.76	-	19,365	1,641	15,222	7,962	21,747	1,073	16,395	8,552
North - Total/Average		2,174,830	27,804	634	2,874	3,203	1.28	0.88	-	28,540	1,652	22,609	10,742	32,242	1,086	23,058	11,392

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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	170,653	1,843	163	339	56	1.08	1.37	-	1,479	240	892	2,206	2,854	820	1,482	2,206
PriorityOne Bank	Magee	460,857	6,025	180	57	844	1.31	0.63	-	2,793	60	2,836	1,017	2,041	146	2,822	1,125
Peoples Bank	Mendenhall	230,595	2,995	610	302	849	1.30	4.46	-	4,547	2	8,584	4,158	7,020	2	6,274	4,356
Merchants and Planters Bank	Raymond	39,687	499	-	22	28	1.26	0.29	-	69	-	-	256	243	-	-	258
Metropolitan Bank	Ridgeland	986,846	8,230	305	10	201	0.83	0.27	-	426	-	810	2,454	138	140	1,236	2,779
OmniBank	Bay Springs	27,690	311	205	54	228	1.12	3.37	-	149	-	667	925	294	-	498	1,045
First Commercial Bank	Jackson	311,455	3,705	120	10	49	1.19	0.24	-	482	-	419	476	877	-	541	308
Total/Average		2,227,783	23,608	1,583	794	2,255	1.06	0.90	-	9,945	302	14,208	11,492	13,467	1,108	12,853	12,077
Other																	
First National Bank of Clarksdale	Clarksdale	246,116	3,761	15	31	67	1.53	0.10	-	1,267	-	382	-	325	304	22	-
Cleveland State Bank	Cleveland	124,763	1,736	60	56	41	1.39	0.06	-	1,307	424	146	-	1,872	92	-	-
Bank of Benoit	Benoit	4,289	36	4	-	5	0.84	0.08	-	92	208	12	-	151	103	11	-
Bank of Commerce	Greenwood	277,587	4,600	450	63	420	1.66	0.13	-	6,420	338	476	27	9,255	616	669	191
State Bank & Trust Company	Ridgeland	860,521	9,739	633	142	458	1.13	0.82	-	1,795	9	7,045	1,834	1,385	-	7,501	2,009
Peoples Bank & Trust Company	North Carrollton	21,072	327	-	-	-	1.55	0.00	-	97	-	-	-	122	2	-	-
Planters Bank & Trust Company	Indianola	579,058	4,352	906	261	1,605	0.75	1.38	-	14,864	-	11,462	3,233	13,932	-	13,606	2,446
Bank of Yazoo City	Yazoo City	123,801	2,163	-	9	53	1.75	0.07	-	555	149	-	177	3,634	107	-	177
Tallahatchie County Bank	Charleston	20,659	260	30	24	112	1.26	0.86	-	475	67	493	-	493	169	542	-
Bank of Anguilla	Anguilla	89,815	1,285	180	70	164	1.43	1.00	-	175	129	1,356	73	162	38	3,022	74
Guaranty Bank and Trust Company	Belzoni	550,803	7,029	129	461	264	1.28	0.76	-	2,143	43	5,190	829	3,313	73	5,120	1,057
BankPlus	Belzoni	1,837,781	16,879	2,720	2,467	6,308	0.92	1.17	-	9,870	2,899	5,561	26,290	12,596	2,414	6,794	34,178
RiverHills Bank	Port Gibson	187,229	4,459	240	8	65	2.38	0.72	-	3,750	316	2,172	173	3,251	251	2,057	248
Citizens Bank & Trust Company	Marks	103,805	1,102	124	58	135	1.06	0.99	-	4,573	451	928	432	3,025	266	174	444
Bank of Kilmichael	Kilmichael	96,215	1,454	167	13	53	1.51	0.24	-	-	-	344	44	1,232	-	1,456	55
Bank of Winona	Winona	46,144	402	25	3	104	0.87	0.66	-	925	9	637	114	1,223	-	1,068	9
Total/Average		5,169,658	59,584	5,683	3,666	9,854	1.15	0.87	-	48,308	5,042	36,204	33,226	55,971	4,435	42,042	40,888
West Central - Total/Average		7,397,441	83,192	7,266	4,460	12,109	1.12	0.88	-	58,253	5,344	50,412	44,718	69,438	5,543	54,895	52,965



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										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
East Central																	
Citizens National Bank of Meridian	Meridian	928,005	11,539	944	132	288	1.24	0.78	-	3,813	194	7,859	2,666	5,629	135	7,280	1,913
Great Southern Bank	Meridian	99,846	1,422	130	124	315	1.42	0.21	-	2,258	197	470	148	2,126	229	502	151
Commercial Bank	De Kalb	83,829	1,109	120	101	126	1.32	0.57	-	3,554	54	93	720	2,879	24	75	852
Amory Federal Savings and Loan Association	Amory	65,322	501	51	-	74	0.77	0.93	-	1,337	177	493	308	1,102	559	548	243
First Federal Savings and Loan Association	Aberdeen	22,934	117	-	-	-	0.51	0.14	-	118	64	47	-	119	87	-	-
Citizens Bank of Philadelphia, Mississippi	Philadelphia	393,259	3,506	(181)	51	267	0.89	1.17	-	6,496	128	7,724	4,174	3,358	63	8,987	4,353
Bank of Walnut Grove	Walnut Grove	25,055	596	-	4	59	2.38	0.00	-	338	-	-	-	457	-	-	-
Community Bank of Mississippi	Forest	549,665	5,503	180	28	159	1.00	0.80	-	5,232	2,216	4,460	2,285	5,907	2,049	4,642	2,293
Bank of Forest	Forest	80,325	913	30	7	10	1.14	0.49	-	1,524	197	789	-	2,075	142	615	-
Community Bank, North Mississippi	Amory	354,446	3,739	190	28	45	1.05	1.02	-	4,210	260	780	4,631	4,780	556	885	4,805
Holmes County Bank & Trust Company	Lexington	51,017	555	-	15	389	1.09	2.83	-	768	-	3,025	194	579	-	3,315	260
Bank of Morton	Morton	48,605	112	10	55	49	0.23	0.35	-	972	62	-	235	999	104	124	128
BankFirst Financial Services	Macon	740,506	7,056	519	86	634	0.95	1.26	-	4,470	346	10,672	1,198	5,601	74	11,315	1,233
Bank of Okolona	Okolona	134,840	1,875	307	53	177	1.39	0.90	-	2,460	1	1,448	202	2,471	1	1,180	62
East Central - Total/Average		3,577,654	38,543	2,300	684	2,592	1.08	0.94	-	37,550	3,896	37,860	16,761	38,082	4,023	39,468	16,293
Southwest																	
Bank of Brookhaven	Brookhaven	79,776	805	44	4	27	1.01	0.39	-	138	27	67	562	173	36	-	562
First Bank	McComb	379,665	3,891	350	79	48	1.02	0.33	-	1,221	1,641	50	1,569	1,460	336	-	1,522
Pike National Bank	McComb	139,972	1,890	209	12	326	1.35	1.64	-	668	98	2,112	1,996	929	356	2,283	1,807
United Mississippi Bank	Natchez	256,963	1,608	210	107	168	0.63	0.74	-	3,626	1,121	752	1,827	4,955	235	1,219	1,128
Bank of Franklin	Meadville	81,733	897	15	17	43	1.10	0.72	-	948	113	571	403	1,408	78	153	462
Jefferson Bank	Greenville	91,359	1,914	-	-	16	2.10	0.10	-	636	-	119	-	1,333	-	121	-
Southwest - Total/Average		1,029,468	11,005	828	219	628	1.07	0.67	-	7,237	3,000	3,671	6,357	10,258	1,041	3,776	5,481

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										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Southeast																	
Gulfport - Biloxi, MS (Metro)																	
Bank of Wiggins	Wiggins	106,580	1,555	54	28	82	1.46	0.84	-	3,147	929	286	1,235	2,528	955	335	1,448
Peoples Bank, Biloxi, Mississippi	Biloxi	286,469	5,481	56	62	103	1.91	3.24	-	3,823	13	13,705	7,358	5,268	-	13,319	8,246
Community Bank, Coast	Biloxi	636,334	6,400	893	423	1,177	1.01	1.37	-	6,715	509	5,220	6,543	6,030	220	7,909	4,293
Charter Bank	Biloxi	94,165	1,145	128	27	92	1.22	1.62	-	1,338	57	812	1,610	1,714	-	680	1,721
Total/Average		1,123,548	14,581	1,131	540	1,454	1.30	1.99	-	15,023	1,508	20,023	16,746	15,540	1,175	22,243	15,708
Hattiesburg, MS (Metro)																	
Grand Bank for Savings, FSB	Hattiesburg	60,340	526	-	36	9	0.87	4.23	-	1,170	18	727	2,535	4,830	174	594	2,846
Richton Bank & Trust Company	Richton	24,278	446	-	-	-	1.84	0.17	-	1,526	102	-	105	1,138	-	-	105
First, A National Banking Association	Hattiesburg	1,187,936	8,070	294	529	263	0.68	0.67	-	4,121	760	3,979	8,071	3,212	345	4,955	7,579
Total/Average		1,272,554	9,042	294	565	272	0.71	0.80	-	6,817	880	4,706	10,711	9,180	519	5,549	10,530
Pascagoula, MS (Metro)																	
First Federal Savings and Loan Association of Pascagoula	Pascagoula	243,801	934	108	15	109	0.38	0.76	-	1,743	708	1,447	839	1,563	868	799	814
Century Bank	Lucedale	187,069	2,958	147	135	213	1.58	0.29	-	5,349	444	576	253	6,268	783	507	799
Merchants & Marine Bank	Pascagoula	267,157	2,368	502	227	1,473	0.89	1.01	-	3,753	-	3,768	2,178	4,740	-	3,120	2,464
Total/Average		698,027	6,260	757	377	1,795	0.90	0.77	-	10,845	1,152	5,791	3,270	12,571	1,651	4,426	4,077
Other																	
Magnolia State Bank	Bay Springs	234,772	1,714	125	35	299	0.73	0.93	-	1,914	182	169	2,775	5,711	842	34	1,909
Community Bank	Ellisville	535,463	5,312	336	58	357	0.99	0.78	-	7,875	1,545	2,524	3,091	8,465	1,441	1,502	3,562
First National Bank of Picayune	Picayune	134,897	1,823	52	14	118	1.35	4.02	-	1,452	101	4,610	3,968	2,025	19	4,284	4,168
Citizens Bank	Columbia	321,297	4,496	189	105	362	1.40	1.17	-	4,673	138	3,641	1,186	4,311	213	3,146	1,583
First State Bank	Waynesboro	526,502	4,983	249	29	387	0.95	0.06	-	8,696	1,304	-	520	9,633	1,518	-	604
Covington County Bank	Collins	34,440	160	-	30	34	0.46	0.66	-	548	5	482	-	703	61	485	-
First Southern Bank	Columbia	127,924	1,465	100	33	185	1.15	0.49	-	756	-	383	575	1,400	-	538	569
Total/Average		1,915,295	19,953	1,051	304	1,742	1.04	0.87	-	25,914	3,275	11,809	12,115	32,248	4,094	9,989	12,395
Southeast - Total/Average																	
		5,009,424	49,836	3,233	1,786	5,263	0.99	1.11	-	58,599	6,815	42,329	42,842	69,539	7,439	42,207	42,710