

**MISSISSIPPI ASSET QUALITY - SEPTEMBER 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 + \$		
<b>State Summary</b>																	
North - Total/Average		2,218,873	27,919	1,433	3,420	4,435	1.26	0.90	-	32,285	736	24,156	9,967	28,540	1,652	22,609	10,742
West Central - Total/Average		6,579,245	76,560	12,120	5,901	16,920	1.16	0.88	-	54,437	8,240	47,463	37,468	57,827	5,344	49,602	42,264
East Central - Total/Average		3,616,759	38,853	3,877	996	4,171	1.07	0.92	-	37,260	4,243	37,558	16,535	37,550	3,896	37,860	16,761
Southwest - Total/Average		1,054,333	11,156	1,189	290	910	1.06	0.68	-	3,743	1,415	3,244	7,043	7,237	3,000	3,671	6,357
Southeast - Total/Average		5,057,561	50,431	4,545	3,104	7,299	1.00	1.05	-	69,718	9,252	39,180	41,750	58,599	6,815	42,329	42,842
<b>State Total</b>		<b>18,526,771</b>	<b>204,919</b>	<b>23,164</b>	<b>13,711</b>	<b>33,735</b>	<b>1.11</b>	<b>0.93</b>	<b>-</b>	<b>197,443</b>	<b>23,886</b>	<b>151,601</b>	<b>112,763</b>	<b>189,753</b>	<b>20,707</b>	<b>156,071</b>	<b>118,966</b>
<b>Regionals</b>																	
BancorpSouth Bank	Tupelo	11,059,926	119,496	2,500	9,109	15,849	1.08	0.42	-	36,454	1,855	55,796	5,956	26,444	1,793	63,585	7,704
Renasant Bank	Tupelo	7,448,608	44,531	5,400	1,622	5,228	0.60	0.32	-	20,453	10,643	14,839	17,820	13,537	9,411	17,340	19,714
Trustmark National Bank	Jackson	8,691,098	86,100	3,533	9,005	9,101	0.99	0.85	187	33,440	38,558	69,602	48,356	25,293	35,117	74,581	49,958
Whitney Bank	Gulfport	18,786,290	223,122	41,456	14,179	61,931	1.19	1.09	-	120,247	32,772	269,682	21,154	131,118	36,767	238,249	17,996
<b>North</b>																	
<b>Memphis, TN-MS-AR (Metro)</b>																	
Citizens Bank	Byhalia	37,139	306	57	29	45	0.82	0.86	-	902	-	612	18	813	-	761	-
First State Bank	Holly Springs	62,023	615	-	29	39	0.99	1.87	-	376	-	743	1,388	315	-	714	1,376
Bank of Holly Springs	Holly Springs	154,313	1,465	49	196	308	0.95	2.18	-	7,940	29	4,383	260	5,881	11	3,788	200
Merchants & Farmers Bank	Holly Springs	45,971	631	110	19	54	1.37	1.97	-	592	-	1,831	121	943	-	1,860	121
Sycamore Bank	Senatobia	140,750	1,033	157	29	98	0.73	0.47	-	743	-	220	867	1,223	-	264	1,083
<b>Total/Average</b>		<b>440,196</b>	<b>4,050</b>	<b>373</b>	<b>302</b>	<b>544</b>	<b>0.92</b>	<b>1.43</b>	<b>-</b>	<b>10,553</b>	<b>29</b>	<b>7,789</b>	<b>2,654</b>	<b>9,175</b>	<b>11</b>	<b>7,387</b>	<b>2,780</b>
<b>Other</b>																	
Commerce Bank	Corinth	73,531	1,755	135	18	117	2.39	0.07	-	773	258	81	-	1,109	225	26	-
FNB Oxford Bank	Oxford	180,286	2,086	-	29	42	1.16	0.17	-	744	-	506	25	511	-	530	194
Oxford University Bank	Oxford	113,406	956	-	7	24	0.84	0.09	-	1,441	-	62	71	1,046	34	79	71
First Choice Bank	Pontotoc	172,667	1,601	300	115	203	0.93	0.40	-	1,906	6	857	305	725	5	926	409
Farmers and Merchants Bank	Baldwyn	170,182	3,388	-	162	274	1.99	0.61	-	2,292	9	1,286	657	2,303	7	1,282	685
Peoples Bank	Ripley	162,777	1,557	276	321	373	0.96	0.02	-	1,381	60	40	50	1,173	276	75	50
First Security Bank	Batesville	337,513	3,233	478	400	682	0.96	1.05	-	3,982	159	2,836	2,838	4,616	863	1,778	3,153
Mechanics Bank	Water Valley	143,900	1,840	(435)	1,939	1,868	1.28	1.67	-	2,027	12	2,776	976	2,627	87	2,963	891
First American National Bank	Iuka	132,666	1,721	82	50	194	1.30	0.93	-	3,636	40	2,181	203	2,160	136	1,873	307
BNA Bank	New Albany	291,749	5,732	224	77	114	1.96	1.62	-	3,550	163	5,742	2,188	3,095	8	5,690	2,202
<b>Total/Average</b>		<b>1,778,677</b>	<b>23,869</b>	<b>1,060</b>	<b>3,118</b>	<b>3,891</b>	<b>1.34</b>	<b>0.77</b>	<b>-</b>	<b>21,732</b>	<b>707</b>	<b>16,367</b>	<b>7,313</b>	<b>19,365</b>	<b>1,641</b>	<b>15,222</b>	<b>7,962</b>
<b>North - Total/Average</b>		<b>2,218,873</b>	<b>27,919</b>	<b>1,433</b>	<b>3,420</b>	<b>4,435</b>	<b>1.26</b>	<b>0.90</b>	<b>-</b>	<b>32,285</b>	<b>736</b>	<b>24,156</b>	<b>9,967</b>	<b>28,540</b>	<b>1,652</b>	<b>22,609</b>	<b>10,742</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	172,979	1,902	238	350	83	1.10	1.20	-	2,192	267	822	1,975	1,479	240	892	2,206
PriorityOne Bank	Magee	458,408	6,124	460	133	1,101	1.34	0.52	-	4,500	1,994	2,441	809	2,793	60	2,836	1,017
Peoples Bank	Mendenhall	233,794	2,998	900	436	1,270	1.28	3.48	-	4,488	2	6,007	4,090	4,547	2	8,584	4,158
Merchants and Planters Bank	Raymond	47,358	510	10	34	38	1.08	0.03	-	165	-	-	30	69	-	-	256
OmniBank	Bay Springs	28,409	389	205	145	241	1.37	2.96	-	135	5	482	925	149	-	667	925
First Commercial Bank	Jackson	325,592	3,916	430	16	154	1.20	0.36	-	22	-	958	419	482	-	419	476
<b>Total/Average</b>		<b>1,266,540</b>	<b>15,839</b>	<b>2,243</b>	<b>1,114</b>	<b>2,887</b>	<b>1.25</b>	<b>1.14</b>	<b>-</b>	<b>11,502</b>	<b>2,268</b>	<b>10,710</b>	<b>8,248</b>	<b>9,519</b>	<b>302</b>	<b>13,398</b>	<b>9,038</b>
<b>Other</b>																	
First National Bank of Clarksdale	Clarksdale	260,071	3,748	15	47	96	1.44	0.02	-	1,525	-	74	-	1,267	-	382	-
Cleveland State Bank	Cleveland	124,000	1,612	90	78	217	1.30	0.01	-	812	75	22	-	1,307	424	146	-
Bank of Benoit	Benoit	3,820	37	6	1	7	0.97	0.07	-	81	134	12	-	92	208	12	-
Bank of Commerce	Greenwood	268,324	4,524	594	90	667	1.69	0.06	-	4,786	487	152	90	6,420	338	476	27
State Bank & Trust Company	Ridgeland	890,057	9,961	960	161	583	1.12	0.77	-	459	36	7,053	1,481	1,795	9	7,045	1,834
Peoples Bank & Trust Company	North Carrollton	22,804	327	-	-	-	1.43	0.00	-	176	-	-	-	97	-	-	-
Planters Bank & Trust Company	Indianola	602,546	4,416	1,713	363	2,450	0.73	1.43	-	13,368	-	11,661	3,241	14,864	-	11,462	3,233
Bank of Yazoo City	Yazoo City	125,611	2,154	-	13	66	1.71	0.07	-	748	137	1	177	555	149	-	177
Tallahatchie County Bank	Charleston	20,444	271	40	34	121	1.33	0.84	-	719	250	485	-	475	67	493	-
Bank of Anguilla	Anguilla	88,280	1,354	270	94	209	1.53	1.06	-	186	240	1,524	21	175	129	1,356	73
Guaranty Bank and Trust Company	Belzoni	571,249	7,218	374	558	417	1.26	0.66	-	1,716	69	5,278	133	2,143	43	5,190	829
BankPlus	Belzoni	1,885,845	18,034	5,060	3,228	8,254	0.96	1.09	-	10,164	3,557	6,273	23,288	9,870	2,899	5,561	26,290
RiverHills Bank	Port Gibson	196,521	4,184	240	13	345	2.13	0.78	-	3,447	382	2,257	358	3,750	316	2,172	173
Citizens Bank & Trust Company	Marks	105,993	1,155	229	81	210	1.09	0.96	-	2,235	605	1,031	284	4,573	451	928	432
Bank of Kilmichael	Kilmichael	100,083	1,321	251	20	277	1.32	0.30	-	1,277	-	471	33	-	-	344	44
Bank of Winona	Winona	47,057	405	35	6	114	0.86	0.50	-	1,236	-	459	114	925	9	637	114
<b>Total/Average</b>		<b>5,312,705</b>	<b>60,721</b>	<b>9,877</b>	<b>4,787</b>	<b>14,033</b>	<b>1.14</b>	<b>0.83</b>	<b>-</b>	<b>42,935</b>	<b>5,972</b>	<b>36,753</b>	<b>29,220</b>	<b>48,308</b>	<b>5,042</b>	<b>36,204</b>	<b>33,226</b>
<b>West Central - Total/Average</b>		<b>6,579,245</b>	<b>76,560</b>	<b>12,120</b>	<b>5,901</b>	<b>16,920</b>	<b>1.16</b>	<b>0.88</b>	<b>-</b>	<b>54,437</b>	<b>8,240</b>	<b>47,463</b>	<b>37,468</b>	<b>57,827</b>	<b>5,344</b>	<b>49,602</b>	<b>42,264</b>



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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 \$
<b>East Central</b>																	
Citizens National Bank of Meridian	Meridian	923,915	11,918	1,391	163	387	1.29	0.81	-	4,708	39	8,386	2,492	3,813	194	7,859	2,666
Great Southern Bank	Meridian	104,207	1,411	220	188	480	1.35	0.20	-	2,502	376	460	146	2,258	197	470	148
Commercial Bank	De Kalb	85,615	1,136	160	124	162	1.33	0.52	-	3,967	72	76	685	3,554	54	93	720
Amory Federal Savings and Loan Association	Amory	65,113	476	111	-	159	0.73	0.97	-	1,385	123	490	338	1,337	177	493	308
First Federal Savings and Loan Association	Aberdeen	23,565	117	12	-	12	0.50	0.00	-	12	63	-	-	118	64	47	-
Citizens Bank of Philadelphia, Mississippi	Philadelphia	393,078	3,404	(255)	71	315	0.87	1.17	-	5,155	299	7,833	4,174	6,496	128	7,724	4,174
Bank of Walnut Grove	Walnut Grove	23,507	560	-	7	98	2.38	0.11	-	537	-	-	65	338	-	-	-
Community Bank of Mississippi	Forest	561,782	5,399	450	37	542	0.96	0.61	-	6,040	2,402	2,675	2,465	5,232	2,216	4,460	2,285
Bank of Forest	Forest	84,217	911	45	8	28	1.08	0.52	-	1,298	198	810	23	1,524	197	789	-
Community Bank, North Mississippi	Amory	358,002	3,852	285	56	55	1.08	1.00	-	4,661	308	661	4,699	4,210	260	780	4,631
Holmes County Bank & Trust Company	Lexington	51,381	561	-	24	392	1.09	2.69	-	423	-	2,950	194	768	-	3,025	194
Bank of Morton	Morton	49,889	114	14	70	66	0.23	0.71	-	2,132	48	274	197	972	62	-	235
BankFirst Financial Services	Macon	753,470	7,180	964	190	1,059	0.95	1.20	-	3,551	305	10,547	885	4,470	346	10,672	1,198
Bank of Okolona	Okolona	139,018	1,814	480	58	416	1.30	1.42	-	889	10	2,396	172	2,460	1	1,448	202
<b>East Central - Total/Average</b>		<b>3,616,759</b>	<b>38,853</b>	<b>3,877</b>	<b>996</b>	<b>4,171</b>	<b>1.07</b>	<b>0.92</b>	<b>-</b>	<b>37,260</b>	<b>4,243</b>	<b>37,558</b>	<b>16,535</b>	<b>37,550</b>	<b>3,896</b>	<b>37,860</b>	<b>16,761</b>
<b>Southwest</b>																	
Bank of Brookhaven	Brookhaven	80,098	805	74	4	57	1.01	0.36	-	161	33	-	562	138	27	67	562
First Bank	McComb	399,674	3,984	500	102	128	1.00	0.31	-	347	455	-	1,569	1,221	1,641	50	1,569
Pike National Bank	McComb	142,516	1,919	273	17	366	1.35	1.56	-	628	-	2,100	1,832	668	98	2,112	1,996
United Mississippi Bank	Natchez	258,055	1,626	315	134	282	0.63	0.86	-	1,792	413	808	2,193	3,626	1,121	752	1,827
Bank of Franklin	Meadville	85,266	904	27	30	61	1.06	0.74	-	622	514	217	795	948	113	571	403
Jefferson Bank	Greenville	88,724	1,918	-	3	16	2.16	0.17	-	193	-	119	92	636	-	119	-
<b>Southwest - Total/Average</b>		<b>1,054,333</b>	<b>11,156</b>	<b>1,189</b>	<b>290</b>	<b>910</b>	<b>1.06</b>	<b>0.68</b>	<b>-</b>	<b>3,743</b>	<b>1,415</b>	<b>3,244</b>	<b>7,043</b>	<b>7,237</b>	<b>3,000</b>	<b>3,671</b>	<b>6,357</b>

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										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$	
<b>Southeast</b>																		
<b>Gulfport - Biloxi, MS (Metro)</b>																		
Bank of Wiggins	Wiggins	106,609	1,540	88	43	146	1.44	0.85	-	3,729	1,257	139	1,417	3,147	929	286	1,235	
Peoples Bank, Biloxi, Mississippi	Biloxi	272,823	6,152	85	799	198	2.25	3.44	-	4,892	256	14,384	8,081	3,823	13	13,705	7,358	
Community Bank, Coast	Biloxi	642,960	6,192	1,287	478	1,834	0.96	0.93	-	4,578	691	2,475	5,370	6,715	509	5,220	6,543	
Charter Bank	Biloxi	98,516	1,132	128	36	114	1.15	1.83	-	545	-	1,019	1,865	1,338	57	812	1,610	
<b>Total/Average</b>		<b>1,120,908</b>	<b>15,016</b>	<b>1,588</b>	<b>1,356</b>	<b>2,292</b>	<b>1.34</b>	<b>1.89</b>	<b>-</b>	<b>13,744</b>	<b>2,204</b>	<b>18,017</b>	<b>16,733</b>	<b>15,023</b>	<b>1,508</b>	<b>20,023</b>	<b>16,746</b>	
<b>Hattiesburg, MS (Metro)</b>																		
Grand Bank for Savings, FSB	Hattiesburg	60,953	494	-	36	42	0.81	4.38	-	4,008	96	916	2,356	1,170	18	727	2,535	
Richton Bank & Trust Company	Richton	23,589	447	-	8	7	1.89	0.18	-	254	427	-	105	1,526	102	-	105	
First, A National Banking Association	Hattiesburg	1,198,194	8,175	384	604	323	0.68	0.71	-	3,141	1,436	4,852	7,855	4,121	760	3,979	8,071	
<b>Total/Average</b>		<b>1,282,736</b>	<b>9,116</b>	<b>384</b>	<b>648</b>	<b>372</b>	<b>0.71</b>	<b>0.84</b>	<b>-</b>	<b>7,403</b>	<b>1,959</b>	<b>5,768</b>	<b>10,316</b>	<b>6,817</b>	<b>880</b>	<b>4,706</b>	<b>10,711</b>	
<b>Pascagoula, MS (Metro)</b>																		
First Federal Savings and Loan Association of Pascagoula	Pascagoula	244,223	967	158	21	132	0.40	0.75	-	1,569	838	1,248	1,028	1,743	708	1,447	839	
Century Bank	Lucedale	193,977	3,002	213	178	277	1.55	0.37	-	8,787	412	915	180	5,349	444	576	253	
Merchants & Marine Bank	Pascagoula	264,457	2,280	524	363	1,719	0.86	0.95	-	6,040	-	2,928	2,369	3,753	-	3,768	2,178	
<b>Total/Average</b>		<b>702,657</b>	<b>6,249</b>	<b>895</b>	<b>562</b>	<b>2,128</b>	<b>0.89</b>	<b>0.75</b>	<b>-</b>	<b>16,396</b>	<b>1,250</b>	<b>5,091</b>	<b>3,577</b>	<b>10,845</b>	<b>1,152</b>	<b>5,791</b>	<b>3,270</b>	
<b>Other</b>																		
Magnolia State Bank	Bay Springs	250,805	1,772	200	42	323	0.71	0.78	-	1,359	181	324	2,272	1,914	182	169	2,775	
Community Bank	Ellisville	541,685	5,318	482	85	524	0.98	0.72	-	10,383	1,795	2,713	2,437	7,875	1,545	2,524	3,091	
First National Bank of Picayune	Picayune	135,864	1,967	183	47	138	1.45	3.27	-	2,386	81	3,077	3,776	1,452	101	4,610	3,968	
Citizens Bank	Columbia	326,721	4,476	410	181	679	1.37	1.17	-	5,550	351	3,408	1,476	4,673	138	3,641	1,186	
First State Bank	Waynesboro	536,063	4,956	348	33	518	0.92	0.07	-	10,597	1,412	-	544	8,696	1,304	-	520	
Covington County Bank	Collins	34,000	140	(75)	105	54	0.41	0.69	-	1,341	19	433	75	548	5	482	-	
First Southern Bank	Columbia	126,122	1,421	130	45	271	1.13	0.48	-	559	-	349	544	756	-	383	575	
<b>Total/Average</b>		<b>1,951,260</b>	<b>20,050</b>	<b>1,678</b>	<b>538</b>	<b>2,507</b>	<b>1.03</b>	<b>0.77</b>	<b>-</b>	<b>32,175</b>	<b>3,839</b>	<b>10,304</b>	<b>11,124</b>	<b>25,914</b>	<b>3,275</b>	<b>11,809</b>	<b>12,115</b>	
<b>Southeast - Total/Average</b>																		
		<b>5,057,561</b>	<b>50,431</b>	<b>4,545</b>	<b>3,104</b>	<b>7,299</b>	<b>1.00</b>	<b>1.05</b>	<b>-</b>	<b>69,718</b>	<b>9,252</b>	<b>39,180</b>	<b>41,750</b>	<b>58,599</b>	<b>6,815</b>	<b>42,329</b>	<b>42,842</b>	