

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

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			3,825,317	37,122	0.97	8.37	3.85	11.31	19.21	26.80	1,871	4,170	5,684	1.24	0.84
West Central - Total/Average			9,557,741	100,504	0.85	8.35	3.96	10.04	15.82	21.81	16,490	7,760	23,251	1.16	0.87
East Central - Total/Average			5,915,333	55,282	0.98	8.80	3.85	11.31	20.24	26.44	5,122	1,418	5,850	1.04	0.85
Southwest - Total/Average			1,523,698	16,088	1.06	9.16	4.16	11.58	17.59	19.83	2,279	375	1,272	1.10	0.63
Southeast - Total/Average			7,713,916	62,118	0.79	6.80	4.01	11.49	19.49	22.05	6,710	3,700	9,677	0.99	1.02
State Total			28,536,005	271,114	0.93	8.30	3.97	11.15	18.47	23.39	32,472	17,423	45,734	1.10	0.89
<b>Regionals</b>															
BancorpSouth Bank	No	Tupelo	15,308,454	156,564	1.06	10.01	3.46	10.12	13.13	10.80	3,000	11,981	20,517	1.07	0.44
Renasant Bank	No	Tupelo	9,805,580	100,387	1.06	6.96	4.18	10.42	13.33	8.62	7,550	2,932	7,008	0.61	0.31
Trustmark National Bank	No	Jackson	13,795,627	107,874	0.79	6.74	3.32	9.54	12.93	14.76	7,699	11,741	21,291	0.92	0.81
Whitney Bank	No	Gulfport	27,268,871	226,481	0.87	7.98	3.34	8.72	11.55	12.47	56,442	18,709	87,261	1.14	0.99
<b>North</b>															
<b>Memphis, TN-MS-AR (Metro)</b>															
Citizens Bank	No	Byhalia	72,382	480	0.65	5.47	3.94	11.71	21.14	42.61	69	31	50	0.82	0.97
First State Bank	No	Holly Springs	116,187	743	0.64	6.25	3.62	10.58	18.79	21.69	-	37	50	1.01	1.84
Bank of Holly Springs	Yes	Holly Springs	207,355	3,653	1.70	11.51	4.86	14.90	23.42	9.14	49	494	433	1.04	2.25
Merchants & Farmers Bank	Yes	Holly Springs	98,310	934	0.95	8.89	3.38	10.82	20.02	34.76	215	25	80	1.56	2.00
Sycamore Bank	No	Senatobia	220,770	1,774	0.77	8.56	3.76	9.14	15.26	18.70	193	31	116	0.73	0.23
Total/Average			715,004	7,584	0.94	8.14	3.91	11.43	19.73	25.38	526	618	729	0.97	1.40
<b>Other</b>															
Commerce Bank	Yes	Corinth	113,087	2,162	1.95	16.93	3.95	11.21	19.48	34.31	180	29	217	2.30	0.07
FNB Oxford Bank	No	Oxford	306,844	3,248	1.08	9.24	3.48	11.37	18.01	26.29	-	46	58	1.12	0.13
Oxford University Bank	No	Oxford	151,594	1,002	0.72	7.84	3.70	8.68	12.51	20.17	90	9	25	0.92	0.07
First Choice Bank	No	Pontotoc	291,613	2,458	0.87	6.66	3.93	12.66	19.57	16.12	370	167	319	0.92	0.42
Farmers and Merchants Bank	No	Baldwyn	316,496	3,300	1.06	7.66	4.67	13.44	22.12	31.57	-	188	409	1.92	0.61
Peoples Bank	No	Ripley	389,660	3,599	0.92	8.78	2.97	10.44	21.81	48.47	378	502	509	1.00	0.04
First Security Bank	No	Batesville	558,115	6,087	1.11	9.59	4.13	10.84	16.49	16.36	254	519	991	0.81	0.88
Mechanics Bank	No	Water Valley	224,184	1,370	0.61	5.76	3.85	10.26	15.82	21.10	(379)	1,949	1,895	1.26	1.63
First American National Bank	Yes	Iuka	253,002	1,641	0.64	5.75	3.82	11.53	21.33	39.42	152	64	312	1.31	0.82
BNA Bank	No	New Albany	505,718	4,671	0.96	7.83	3.38	11.47	19.79	28.45	300	79	220	1.96	1.55
Total/Average			3,110,313	29,538	0.99	8.60	3.79	11.19	18.69	28.23	1,345	3,552	4,955	1.30	0.72
<b>North - Total/Average</b>			<b>3,825,317</b>	<b>37,122</b>	<b>0.97</b>	<b>8.37</b>	<b>3.85</b>	<b>11.31</b>	<b>19.21</b>	<b>26.80</b>	<b>1,871</b>	<b>4,170</b>	<b>5,684</b>	<b>1.24</b>	<b>0.84</b>

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<b>West Central</b>															
<b>Jackson, MS (Metro)</b>															
Copiah Bank	No	Hazlehurst	232,558	1,473	0.65	7.24	4.46	8.91	11.82	11.37	367	354	155	1.11	1.15
PriorityOne Bank	Yes	Magee	615,194	10,782	1.77	16.03	4.17	11.38	15.41	16.15	550	282	1,629	1.25	0.85
Peoples Bank	Yes	Mendenhall	284,719	6,440	2.26	23.89	5.50	9.65	14.38	4.80	1,260	466	1,662	1.30	3.02
Merchants and Planters Bank	No	Raymond	87,057	227	0.26	2.78	3.39	8.37	13.94	17.71	40	45	45	1.11	0.03
OmniBank	No	Bay Springs	47,891	(479)	(1.02)	(10.03)	4.20	9.27	15.98	33.41	205	182	285	1.35	2.25
First Commercial Bank	No	Jackson	394,494	3,392	0.91	7.06	3.75	11.92	13.56	8.33	430	20	162	1.19	0.22
<b>Total/Average</b>			<b>1,661,913</b>	<b>21,835</b>	<b>0.81</b>	<b>7.83</b>	<b>4.25</b>	<b>9.92</b>	<b>14.18</b>	<b>15.30</b>	<b>2,852</b>	<b>1,349</b>	<b>3,938</b>	<b>1.22</b>	<b>1.11</b>
<b>Other</b>															
First National Bank of Clarksdale	No	Clarksdale	367,790	3,357	0.90	7.68	3.61	11.58	16.44	22.61	24	60	162	1.54	0.05
Cleveland State Bank	No	Cleveland	225,592	1,824	0.80	8.44	3.91	10.44	17.91	35.83	120	90	276	1.33	0.00
Bank of Benoit	No	Benoit	15,821	53	0.32	2.72	4.11	11.63	25.14	76.13	13	1	19	0.77	0.03
Bank of Commerce	No	Greenwood	386,376	4,368	1.18	12.43	3.76	9.17	15.25	17.85	594	211	1,004	1.68	0.06
State Bank & Trust Company	No	Ridgeland	1,126,169	6,504	0.60	5.58	3.89	8.39	10.92	13.98	962	241	916	1.09	0.80
Peoples Bank & Trust Company	No	North Carrollton	70,207	647	0.92	6.45	2.36	14.65	38.74	57.92	5	-	-	1.50	0.00
Planters Bank & Trust Company	No	Indianola	1,024,661	9,823	0.93	9.48	3.54	9.32	14.97	21.72	2,128	645	3,149	0.75	1.49
Bank of Yazoo City	No	Yazoo City	245,993	1,833	0.72	7.21	3.17	10.92	19.36	31.63	-	28	80	1.68	0.07
Tallahatchie County Bank	No	Charleston	56,319	325	0.56	5.32	3.20	10.57	20.70	33.69	40	55	137	1.37	0.85
Bank of Anguilla	No	Anguilla	142,101	206	0.15	1.55	4.49	9.99	13.81	5.75	670	137	575	1.58	0.76
Guaranty Bank and Trust Company	Yes	Belzoni	810,114	12,885	1.65	18.00	3.91	9.40	12.51	14.99	643	720	1,365	1.16	0.78
BankPlus	No	Belzoni	2,695,108	28,217	1.04	11.10	3.83	9.54	12.40	8.02	7,228	4,074	10,302	0.99	1.02
RiverHills Bank	Yes	Port Gibson	316,648	4,130	1.29	14.02	2.95	9.32	16.89	20.81	240	22	371	2.10	0.84
Citizens Bank & Trust Company	Yes	Marks	130,398	1,062	0.77	8.08	4.21	8.07	11.20	15.30	480	89	530	1.18	0.79
Bank of Kilmichael	Yes	Kilmichael	166,502	2,453	1.49	16.11	4.21	9.16	13.58	29.27	336	28	288	1.38	0.19
Bank of Winona	Yes	Winona	116,029	982	0.85	7.89	3.74	10.58	19.46	47.77	155	10	139	1.06	0.43
<b>Total/Average</b>			<b>7,895,828</b>	<b>78,669</b>	<b>0.89</b>	<b>8.88</b>	<b>3.68</b>	<b>10.17</b>	<b>17.46</b>	<b>28.33</b>	<b>13,638</b>	<b>6,411</b>	<b>19,313</b>	<b>1.15</b>	<b>0.82</b>
<b>West Central - Total/Average</b>															
			<b>9,557,741</b>	<b>100,504</b>	<b>0.85</b>	<b>8.35</b>	<b>3.96</b>	<b>10.04</b>	<b>15.82</b>	<b>21.81</b>	<b>16,490</b>	<b>7,760</b>	<b>23,251</b>	<b>1.16</b>	<b>0.87</b>

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<b>East Central</b>															
Citizens National Bank of Meridian	Yes	Meridian	1,331,493	23,398	1.73	16.02	3.44	10.04	12.58	14.75	1,613	184	548	1.27	0.65
Great Southern Bank	No	Meridian	288,783	2,142	0.72	8.06	4.25	9.37	23.66	60.95	346	237	674	1.30	0.21
Commercial Bank	No	De Kalb	149,160	1,059	0.72	7.31	4.12	9.88	17.10	27.57	160	135	201	1.31	0.52
Amory Federal Savings and Loan Association	No	Amory	83,238	153	0.18	1.41	2.86	12.64	27.85	25.93	122	-	168	0.75	0.72
First Federal Savings and Loan Association	No	Aberdeen	36,290	156	0.45	2.26	2.75	19.41	39.46	38.58	12	-	12	0.47	0.10
Citizens Bank of Philadelphia, Mississippi	No	Philadelphia	992,744	4,123	0.41	4.72	2.88	8.91	18.00	16.60	(543)	96	437	0.74	1.16
Community Bank of Mississippi	No	Forest	927,259	7,014	0.84	10.48	4.65	8.26	14.48	30.84	680	54	802	0.96	0.67
Bank of Forest	Yes	Forest	202,194	1,308	0.76	6.02	3.90	11.69	19.83	35.43	105	10	36	0.87	0.41
Community Bank, North Mississippi	No	Amory	578,604	2,889	0.54	5.55	3.52	9.23	15.86	26.05	349	191	207	1.06	0.67
Holmes County Bank & Trust Company	Yes	Lexington	116,882	656	0.57	4.66	3.33	12.26	24.23	34.15	150	40	461	1.34	2.57
Bank of Morton	Yes	Morton	66,831	2,031	3.05	21.66	5.83	14.68	21.87	10.69	17	74	75	0.22	0.50
BankFirst Financial Services	No	Macon	957,533	6,765	0.71	7.65	3.60	10.26	13.65	10.15	1,470	235	1,763	0.93	1.03
Bank of Okolona	Yes	Okolona	184,322	3,588	2.02	18.63	4.95	10.46	14.58	12.03	641	162	466	1.41	2.01
<b>East Central - Total/Average</b>			<b>5,915,333</b>	<b>55,282</b>	<b>0.98</b>	<b>8.80</b>	<b>3.85</b>	<b>11.31</b>	<b>20.24</b>	<b>26.44</b>	<b>5,122</b>	<b>1,418</b>	<b>5,850</b>	<b>1.04</b>	<b>0.85</b>
<b>Southwest</b>															
Bank of Brookhaven	No	Brookhaven	155,040	1,121	0.71	6.14	3.50	11.58	19.73	33.75	111	9	89	0.99	0.36
First Bank	Yes	McComb	517,890	5,851	1.19	12.78	3.51	9.28	13.11	6.33	650	104	128	0.98	0.29
Pike National Bank	No	McComb	240,936	2,180	0.90	6.96	4.27	12.96	22.08	22.99	360	28	443	1.37	1.31
United Mississippi Bank	Yes	Natchez	361,363	3,780	1.08	10.50	4.32	10.02	12.56	18.20	520	186	510	0.61	0.89
Bank of Franklin	No	Meadville	132,620	976	0.71	6.95	4.30	10.01	15.42	21.82	138	44	86	1.15	0.66
Jefferson Bank	No	Greenville	115,849	2,180	1.79	11.62	5.05	15.61	22.65	15.91	500	4	16	3.07	0.18
<b>Southwest - Total/Average</b>			<b>1,523,698</b>	<b>16,088</b>	<b>1.06</b>	<b>9.16</b>	<b>4.16</b>	<b>11.58</b>	<b>17.59</b>	<b>19.83</b>	<b>2,279</b>	<b>375</b>	<b>1,272</b>	<b>1.10</b>	<b>0.63</b>

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<b>Southeast</b>															
<b>Gulfport - Biloxi, MS (Metro)</b>															
Bank of Wiggins	No	Wiggins	182,409	1,608	0.89	5.61	3.75	15.81	28.98	38.47	132	48	195	1.45	1.06
Peoples Bank, Biloxi, Mississippi	No	Biloxi	647,211	2,842	0.42	3.27	2.85	13.47	24.04	22.11	116	842	271	2.19	3.41
Community Bank, Coast	No	Biloxi	839,640	5,272	0.63	6.54	3.88	8.43	12.62	14.11	1,645	549	1,924	1.00	0.90
Charter Bank	No	Biloxi	150,543	(687)	(0.48)	(4.65)	4.09	9.31	13.68	27.22	267	44	142	1.22	1.74
<b>Total/Average</b>			<b>1,819,803</b>	<b>9,035</b>	<b>0.37</b>	<b>2.69</b>	<b>3.64</b>	<b>11.76</b>	<b>19.83</b>	<b>25.48</b>	<b>2,160</b>	<b>1,483</b>	<b>2,532</b>	<b>1.35</b>	<b>1.87</b>
<b>Hattiesburg, MS (Metro)</b>															
Grand Bank for Savings, FSB	Yes	Hattiesburg	73,481	1,092	1.46	10.17	6.99	14.55	29.39	8.59	79	37	116	0.82	3.99
Richton Bank & Trust Company	Yes	Richton	59,013	516	0.86	6.04	3.59	13.94	25.32	48.57	-	8	7	1.88	0.18
First, A National Banking Association	No	Hattiesburg	1,811,335	12,641	0.72	6.59	3.67	11.39	15.12	10.52	507	677	406	0.68	0.71
<b>Total/Average</b>			<b>1,943,829</b>	<b>14,249</b>	<b>1.01</b>	<b>7.60</b>	<b>4.75</b>	<b>13.29</b>	<b>23.28</b>	<b>22.56</b>	<b>586</b>	<b>722</b>	<b>529</b>	<b>0.71</b>	<b>0.82</b>
<b>Pascagoula, MS (Metro)</b>															
First Federal Savings and Loan Association of Pascagoula-Mos	No	Pascagoula	301,406	970	0.32	3.68	3.05	8.89	19.02	13.85	203	46	167	0.41	0.64
Century Bank	No	Lucedale	300,966	2,548	0.88	8.21	4.64	10.54	15.44	24.58	279	187	300	1.54	0.35
Merchants & Marine Bank	No	Pascagoula	557,731	3,560	0.61	5.22	3.11	12.37	22.25	23.78	817	504	1,955	0.93	1.08
<b>Total/Average</b>			<b>1,160,103</b>	<b>7,078</b>	<b>0.60</b>	<b>5.70</b>	<b>3.60</b>	<b>10.60</b>	<b>18.90</b>	<b>20.74</b>	<b>1,299</b>	<b>737</b>	<b>2,422</b>	<b>0.92</b>	<b>0.78</b>
<b>Other</b>															
Magnolia State Bank	Yes	Bay Springs	325,842	1,951	0.62	6.24	4.04	9.85	13.12	8.72	569	43	340	0.83	0.57
Community Bank	No	Ellisville	720,590	7,436	1.04	12.30	3.81	8.45	14.17	15.56	624	117	1,148	0.90	0.61
First National Bank of Picayune	Yes	Picayune	213,611	4,952	2.34	17.96	4.52	13.40	22.88	32.38	186	54	148	1.45	3.16
Citizens Bank	Yes	Columbia	418,126	6,157	1.48	16.10	4.51	10.00	14.67	9.19	754	235	1,122	1.34	1.26
First State Bank	No	Waynesboro	850,020	8,873	1.06	8.74	3.60	11.01	17.19	15.58	447	40	922	0.85	0.09
Covington County Bank	No	Collins	76,818	568	0.77	8.09	3.67	8.56	12.23	40.92	(75)	105	82	0.33	0.56
First Southern Bank	Yes	Columbia	185,174	1,819	0.95	9.03	4.21	11.01	17.33	13.50	160	164	432	1.10	0.23
<b>Total/Average</b>			<b>2,790,181</b>	<b>31,756</b>	<b>1.18</b>	<b>11.21</b>	<b>4.05</b>	<b>10.33</b>	<b>15.94</b>	<b>19.41</b>	<b>2,665</b>	<b>758</b>	<b>4,194</b>	<b>0.99</b>	<b>0.71</b>
<b>Southeast - Total/Average</b>			<b>7,713,916</b>	<b>62,118</b>	<b>0.79</b>	<b>6.80</b>	<b>4.01</b>	<b>11.49</b>	<b>19.49</b>	<b>22.05</b>	<b>6,710</b>	<b>3,700</b>	<b>9,677</b>	<b>0.99</b>	<b>1.02</b>