



MISSISSIPPI ASSET QUALITY - MARCH 31, 2018

* 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	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
State Summary																	
North - Total/Average		2,271,146	28,023	493	453	781	1.23	0.79	-	32,579	1,651	21,504	9,471	30,400	1,374	23,095	9,214
West Central - Total/Average		6,499,648	74,635	2,920	1,554	6,020	1.15	0.76	-	53,939	12,779	40,978	33,178	64,218	10,355	47,016	35,593
East Central - Total/Average		4,876,668	50,364	1,674	527	1,423	1.03	0.83	-	89,817	5,918	40,417	23,516	37,942	5,587	34,765	11,439
Southwest - Total/Average		1,103,602	12,339	455	31	115	1.12	1.12	-	12,935	1,450	9,972	7,261	8,111	1,495	2,324	7,229
Southeast - Total/Average		4,263,561	39,362	1,085	526	1,644	0.92	0.97	-	65,718	7,490	33,323	31,445	56,166	7,371	35,307	31,680
State Total		19,014,625	204,723	6,627	3,091	9,983	1.08	0.85	-	254,988	29,288	146,194	104,871	196,837	26,182	142,507	95,155
Regionals																	
BancorpSouth Bank	Tupelo	12,301,163	119,434	1,000	2,766	2,531	0.97	0.43	-	32,846	6,518	65,303	9,362	25,162	8,503	61,891	6,038
Renasant Bank	Tupelo	7,698,070	46,401	1,750	505	2,065	0.60	0.29	-	28,573	8,169	14,743	14,555	27,738	8,746	14,674	15,934
Trustmark National Bank	Jackson	8,729,461	85,529	4,111	3,161	2,555	0.98	0.81	123	23,442	38,984	68,891	39,554	31,686	40,150	67,878	43,228
Whitney Bank	Gulfport	19,092,512	210,713	12,253	6,236	18,436	1.10	1.06	-	124,230	32,318	275,178	13,962	117,618	34,124	255,004	14,863
North																	
Memphis, TN-MS-AR (Metro)																	
Citizens Bank	Byhalia	37,741	316	25	1	25	0.84	0.91	-	379	-	682	-	1,155	-	699	-
First State Bank	Holly Springs	61,379	609	-	15	18	0.99	1.60	-	492	-	583	1,406	494	-	751	1,384
Bank of Holly Springs	Holly Springs	156,507	1,649	-	31	20	1.05	1.92	-	7,123	37	3,506	621	5,751	54	4,010	660
Merchants & Farmers Bank	Holly Springs	44,941	723	23	6	22	1.61	1.94	-	1,130	-	1,799	121	677	-	1,845	121
Sycamore Bank	Senatobia	142,207	1,095	53	3	14	0.77	0.20	-	1,828	-	125	346	1,094	-	214	298
Total/Average		442,775	4,392	101	56	99	0.99	1.23	-	10,952	37	6,695	2,494	9,171	54	7,519	2,463
Other																	
Commerce Bank	Corinth	76,464	1,746	45	5	15	2.28	0.02	-	1,036	293	27	-	938	244	77	-
FNB Oxford Bank	Oxford	185,809	2,118	40	10	19	1.14	0.13	-	2,330	-	203	190	748	28	205	190
Oxford University Bank	Oxford	115,402	1,047	-	3	3	0.91	0.11	-	832	-	99	71	2,086	-	42	71
First Choice Bank	Pontotoc	175,980	1,597	52	66	128	0.91	0.41	-	1,390	15	955	305	1,747	129	929	305
Farmers and Merchants Bank	Baldwyn	172,356	3,279	-	37	37	1.90	0.61	-	2,158	29	1,860	158	2,313	19	1,503	433
Peoples Bank	Ripley	169,000	1,809	119	70	84	1.07	0.07	-	1,229	363	241	50	2,408	266	103	50
First Security Bank	Batesville	357,143	2,685	27	137	298	0.75	0.76	-	5,029	206	1,754	2,663	4,355	166	2,432	2,456
Mechanics Bank	Water Valley	151,969	1,928	60	14	25	1.27	1.70	-	2,912	441	2,680	1,082	2,574	318	2,756	891
First American National Bank	Iuka	129,366	1,644	-	22	65	1.27	0.78	-	2,179	245	1,755	276	2,601	81	1,897	167
BNA Bank	New Albany	294,882	5,778	49	33	8	1.96	1.44	-	2,532	22	5,235	2,182	1,459	69	5,632	2,188
Total/Average		1,828,371	23,631	392	397	682	1.29	0.68	-	21,627	1,614	14,809	6,977	21,229	1,320	15,576	6,751
North - Total/Average		2,271,146	28,023	493	453	781	1.23	0.79	-	32,579	1,651	21,504	9,471	30,400	1,374	23,095	9,214

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West Central																	
Jackson, MS (Metro)																	
Copiah Bank	Hazlehurst	177,530	2,022	106	35	82	1.14	1.17	-	2,063	60	963	1,727	2,569	207	957	1,727
PriorityOne Bank	Magee	479,339	6,036	150	129	79	1.26	0.79	-	4,535	482	4,000	1,020	7,463	2,018	4,298	916
Peoples Bank	Mendenhall	231,303	3,008	228	49	265	1.30	2.76	-	3,071	2	5,106	2,828	2,746	3	5,323	3,268
Merchants and Planters Bank	Raymond	51,167	584	30	11	-	1.14	0.03	-	242	-	-	27	281	-	-	28
OmniBank	Bay Springs	28,428	385	(15)	18	-	1.35	2.33	-	307	-	174	925	459	-	152	925
First Commercial Bank	Jackson	325,500	3,975	30	33	-	1.22	0.23	-	379	-	716	169	163	-	718	169
Total/Average		1,293,267	16,010	529	275	426	1.24	1.04	-	10,597	544	10,959	6,696	13,681	2,228	11,448	7,033
Other																	
First National Bank of Clarksdale	Clarksdale	221,770	3,699	17	11	33	1.67	0.05	-	117	-	193	-	2,002	-	196	-
Cleveland State Bank	Cleveland	120,557	1,643	30	43	25	1.36	0.01	-	419	45	24	-	576	1	11	-
Bank of Benoit	Benoit	4,618	37	3	2	-	0.80	0.02	-	148	166	4	-	85	251	4	-
Bank of Commerce	Greenwood	269,267	4,059	-	33	283	1.51	0.15	-	8,520	655	623	65	5,723	363	171	54
State Bank & Trust Company	Ridgeland	879,267	9,573	(13)	28	151	1.09	0.77	-	1,504	26	6,958	1,743	984	-	7,135	1,828
Peoples Bank & Trust Company	North Carrollton	21,907	332	-	-	-	1.52	0.00	-	130	-	-	-	154	1	-	-
Planters Bank & Trust Company	Indianola	558,427	4,243	122	93	386	0.76	1.03	-	11,142	6	8,246	2,566	15,394	33	12,075	3,176
Bank of Yazoo City	Yazoo City	129,839	2,148	-	10	17	1.65	0.07	-	506	135	-	177	570	181	-	177
Bank of Anguilla	Anguilla	83,744	1,426	90	14	109	1.70	0.78	-	353	916	1,050	5	602	406	1,071	6
Guaranty Bank and Trust Company	Belzoni	563,971	7,128	404	117	93	1.26	0.81	-	3,739	54	5,949	581	1,500	88	5,865	430
BankPlus	Belzoni	1,915,330	17,465	1,489	877	3,901	0.91	0.88	-	9,407	5,123	3,656	20,675	13,063	4,992	5,232	22,210
RiverHills Bank	Vicksburg	191,866	4,047	70	8	198	2.11	0.78	-	2,657	529	2,297	260	3,766	935	2,377	270
Citizens Bank & Trust Company	Marks	98,026	928	96	14	276	0.95	0.33	-	1,885	4,580	131	295	3,092	876	739	293
Bank of Kilmichael	Kilmichael	101,649	1,391	83	26	121	1.37	0.20	-	779	-	340	1	1,016	-	308	2
Bank of Winona	Winona	46,143	506	-	3	1	1.10	0.56	-	2,036	-	548	114	2,010	-	384	114
Total/Average		5,206,381	58,625	2,391	1,279	5,594	1.13	0.70	-	43,342	12,235	30,019	26,482	50,537	8,127	35,568	28,560
West Central - Total/Average		6,499,648	74,635	2,920	1,554	6,020	1.15	0.76	-	53,939	12,779	40,978	33,178	64,218	10,355	47,016	35,593

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East Central																	
Citizens National Bank of Meridian	Meridian	958,369	12,080	180	34	134	1.26	0.65	-	7,881	139	8,208	768	5,660	29	7,914	727
Great Southern Bank	Meridian	112,082	1,323	45	41	155	1.18	0.20	-	2,578	177	449	146	3,231	367	459	146
Commercial Bank	De Kalb	85,584	1,130	20	11	9	1.32	0.55	-	2,866	68	92	725	3,636	68	57	725
Amory Federal Savings and Loan Association	Amory	62,006	478	44	-	44	0.77	0.63	-	2,414	316	257	259	1,840	187	360	241
First Federal Savings and Loan Association	Aberdeen	24,699	117	-	-	-	0.47	0.00	-	161	62	-	-	165	74	-	35
Citizens Bank of Philadelphia, Mississippi	Philadelphia	408,182	2,725	(237)	72	129	0.67	1.14	-	24,647	18	7,697	3,435	5,701	813	7,582	3,980
Community Bank of Mississippi	Forest	2,125,101	21,282	1,025	271	699	1.00	0.77	-	33,615	4,208	8,128	16,580	8,367	3,326	1,987	4,215
Bank of Forest	Forest	109,160	1,030	70	8	9	0.94	0.42	-	2,919	73	793	65	1,686	246	773	65
Holmes County Bank & Trust Company	Lexington	48,519	665	10	5	8	1.37	2.00	-	996	21	2,057	455	618	8	2,805	194
Bank of Morton	Morton	50,295	119	4	12	9	0.24	0.65	-	1,244	140	245	197	2,027	424	100	234
BankFirst Financial Services	Macon	750,541	7,311	353	56	125	0.97	1.03	-	8,232	162	9,078	801	3,589	7	9,103	792
Bank of Okolona	Okolona	142,130	2,104	160	17	102	1.48	1.85	-	2,264	534	3,413	85	1,422	38	3,625	85
East Central - Total/Average		4,876,668	50,364	1,674	527	1,423	1.03	0.83	-	89,817	5,918	40,417	23,516	37,942	5,587	34,765	11,439
Southwest																	
Bank of Brookhaven	Brookhaven	84,525	840	29	2	6	0.99	0.37	-	151	18	-	562	101	11	-	562
First Bank	McComb	434,421	4,340	210	2	8	1.00	0.29	-	4,812	598	-	1,521	1,731	519	-	1,521
Pike National Bank	McComb	144,744	1,975	46	8	19	1.36	1.30	-	404	635	1,571	1,666	1,323	68	1,483	1,676
United Mississippi Bank	Natchez	267,159	1,753	120	4	26	0.66	3.04	-	4,569	152	8,042	2,742	3,430	776	443	2,788
Bank of Franklin	Meadville	88,547	1,009	50	11	56	1.14	0.72	-	2,091	47	242	715	457	121	280	590
Jefferson Bank	Greenville	84,206	2,422	-	4	-	2.88	0.15	-	908	-	117	55	1,069	-	118	92
Southwest - Total/Average		1,103,602	12,339	455	31	115	1.12	1.12	-	12,935	1,450	9,972	7,261	8,111	1,495	2,324	7,229

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										P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
										30-90 \$	90 + \$			30-90 \$	90 + \$		
Southeast																	
Gulfport - Biloxi, MS (Metro)																	
Bank of Wiggins	Wiggins	106,094	1,540	11	16	27	1.45	1.08	-	2,631	1,658	533	1,487	2,420	1,746	111	1,814
Peoples Bank, Biloxi, Mississippi	Biloxi	275,452	6,212	35	175	151	2.26	3.38	-	9,464	-	12,886	8,844	5,777	-	13,810	8,232
Charter Bank	Biloxi	101,890	970	-	13	294	0.95	1.51	-	2,127	35	881	1,336	888	33	1,028	1,589
Total/Average		483,436	8,722	46	204	472	1.80	2.66	-	14,222	1,693	14,300	11,667	9,085	1,779	14,949	11,635
Hattiesburg, MS (Metro)																	
Grand Bank for Savings, FSB	Hattiesburg	61,617	501	-	1	-	0.81	3.83	-	3,109	143	720	2,155	2,918	311	509	2,423
Richton Bank & Trust Company	Richton	24,059	447	-	-	-	1.86	0.18	-	381	344	-	105	894	348	-	105
First, A National Banking Association	Hattiesburg	1,516,580	8,659	277	117	23	0.57	0.57	-	6,713	1,097	5,746	7,359	4,785	286	5,673	7,158
Total/Average		1,602,256	9,607	277	118	23	0.60	0.66	-	10,203	1,584	6,466	9,619	8,597	945	6,182	9,686
Pascagoula, MS (Metro)																	
First Federal Savings and Loan Association of Pasc	Pascagoula	246,000	1,028	110	5	89	0.42	0.79	-	1,752	554	1,383	1,074	2,714	668	1,176	764
Century Bank	Lucedale	200,819	3,041	66	21	81	1.51	0.26	-	7,153	309	675	111	9,374	295	876	180
Merchants & Marine Bank	Pascagoula	283,635	2,638	221	64	125	0.93	0.76	-	5,732	-	3,158	1,286	2,873	13	3,994	2,034
Total/Average		730,454	6,707	397	90	295	0.92	0.64	-	14,637	863	5,216	2,471	14,961	976	6,046	2,978
Other																	
Magnolia State Bank	Bay Springs	257,981	1,857	75	2	344	0.72	0.53	-	2,671	396	406	1,370	3,096	643	500	1,358
First National Bank of Picayune	Picayune	142,483	1,946	-	12	33	1.37	2.96	-	2,456	239	2,966	3,611	1,251	224	3,065	3,678
Citizens Bank	Columbia	330,251	4,429	161	64	227	1.34	1.15	-	6,796	3	3,613	1,376	4,869	147	3,993	1,276
First State Bank	Waynesboro	554,135	4,559	99	20	218	0.82	0.10	-	12,251	2,446	-	852	12,641	2,463	215	576
Covington County Bank	Collins	35,899	112	-	2	2	0.31	0.53	-	868	60	346	73	468	21	357	75
First Southern Bank	Columbia	126,666	1,423	30	14	30	1.12	0.22	-	1,614	206	10	406	1,198	173	-	418
Total/Average		1,447,415	14,326	365	114	854	0.99	0.72	-	26,656	3,350	7,341	7,688	23,523	3,671	8,130	7,381
Southeast - Total/Average																	
		4,263,561	39,362	1,085	526	1,644	0.92	0.97	-	65,718	7,490	33,323	31,445	56,166	7,371	35,307	31,680