



MISSISSIPPI ASSET QUALITY - JUNE 30, 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		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
State Summary																	
North - Total/Average		2,335,294	28,835	1,775	880	1,678	1.23	0.77	-	31,281	3,253	22,378	7,617	32,579	1,651	21,504	9,471
West Central - Total/Average		6,657,204	74,708	7,150	3,130	11,753	1.12	0.81	-	52,200	8,042	44,597	33,693	53,939	12,779	40,978	33,178
East Central - Total/Average		4,950,689	50,978	2,933	1,333	2,874	1.03	0.79	-	67,583	6,711	37,487	22,406	89,817	5,918	40,417	23,516
Southwest - Total/Average		1,136,527	12,708	871	95	225	1.12	1.05	-	5,895	1,451	10,481	5,973	12,935	1,450	9,972	7,261
Southeast - Total/Average		4,475,150	39,520	2,872	1,003	3,749	0.88	1.00	-	66,218	7,673	36,077	32,300	65,718	7,490	33,323	31,445
State Total		19,554,864	206,749	15,601	6,441	20,279	1.06	0.85	-	223,177	27,130	151,020	101,989	254,988	29,288	146,194	104,871
Regionals																	
BancorpSouth Bank	Tupelo	12,424,145	119,920	3,500	4,959	6,739	0.97	0.39	-	39,034	6,334	60,046	7,828	32,846	6,518	65,303	9,362
Renasant Bank	Tupelo	7,767,657	47,355	3,560	1,230	3,646	0.61	0.26	-	17,776	7,681	13,482	13,704	28,573	8,169	14,743	14,555
Trustmark National Bank	Jackson	8,852,090	86,612	6,837	4,965	6,001	0.98	0.75	116	21,155	37,560	61,552	39,667	23,442	38,984	68,891	39,554
Hancock Whitney Bank	Gulfport	19,370,925	214,530	21,144	16,661	33,935	1.11	0.90	-	98,748	15,028	241,678	9,675	124,230	32,318	275,178	13,962
North																	
Memphis, TN-MS-AR (Metro)																	
Citizens Bank	Byhalia	39,255	326	49	3	41	0.83	1.06	-	660	-	572	220	379	-	682	-
First State Bank	Holly Springs	63,155	604	-	21	29	0.96	1.76	-	414	-	726	1,340	492	-	583	1,406
Bank of Holly Springs	Holly Springs	162,479	1,614	-	40	64	0.99	1.89	-	5,825	18	3,966	167	7,123	37	3,506	621
Merchants & Farmers Bank	Holly Springs	47,470	735	45	11	37	1.55	1.83	-	1,218	-	1,804	50	1,130	-	1,799	121
Sycamore Bank	Senatobia	143,512	1,146	105	10	22	0.80	0.10	-	512	162	154	81	1,828	-	125	346
Total/Average		455,871	4,425	199	85	193	0.97	1.22	-	8,629	180	7,222	1,858	10,952	37	6,695	2,494
Other																	
Commerce Bank	Corinth	77,268	1,679	90	11	133	2.17	0.04	-	947	212	41	-	1,036	293	27	-
FNB Oxford Bank	Oxford	187,694	2,144	80	19	42	1.14	0.13	-	1,381	-	208	190	2,330	-	203	190
Oxford University Bank	Oxford	121,279	1,070	30	6	13	0.88	0.11	-	1,008	1,093	96	71	832	-	99	71
First Choice Bank	Pontotoc	182,450	1,585	128	96	246	0.87	0.39	-	1,844	385	867	305	1,390	15	955	305
Farmers and Merchants Bank	Baldwyn	180,881	3,220	-	73	132	1.78	0.44	-	2,117	21	1,461	-	2,158	29	1,860	158
Peoples Bank	Ripley	172,870	2,105	452	95	146	1.22	0.02	-	1,213	563	70	-	1,229	363	241	50
First Security Bank	Batesville	362,610	3,185	552	383	569	0.88	0.68	-	6,670	276	1,155	2,689	5,029	206	1,754	2,663
Mechanics Bank	Water Valley	152,562	1,963	120	25	61	1.29	1.55	-	3,283	332	3,249	171	2,912	441	2,680	1,082
First American National Bank	Iuka	134,434	1,655	50	37	119	1.23	0.82	-	2,463	166	1,896	241	2,179	245	1,755	276
BNA Bank	New Albany	307,375	5,804	74	50	24	1.89	1.60	-	1,726	25	6,113	2,092	2,532	22	5,235	2,182
Total/Average		1,879,423	24,410	1,576	795	1,485	1.30	0.66	-	22,652	3,073	15,156	5,759	21,627	1,614	14,809	6,977
North - Total/Average		2,335,294	28,835	1,775	880	1,678	1.23	0.77	-	31,281	3,253	22,378	7,617	32,579	1,651	21,504	9,471

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										P/D Still Accruing		Non		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
West Central																	
Jackson, MS (Metro)																	
Copiah Bank	Hazlehurst	174,375	2,082	159	58	98	1.19	1.21	-	720	-	1,160	1,579	2,063	60	963	1,727
PriorityOne Bank	Magee	491,513	5,690	300	296	742	1.16	0.95	-	3,449	86	4,322	1,742	4,535	482	4,000	1,020
Peoples Bank	Mendenhall	234,990	3,006	318	114	422	1.28	2.25	-	4,009	3	4,642	1,807	3,071	2	5,106	2,828
Merchants and Planters Bank	Raymond	52,092	603	60	22	23	1.16	0.03	-	2	-	-	25	242	-	-	27
OmniBank	Bay Springs	30,328	390	(38)	47	1	1.29	2.31	-	611	71	162	925	307	-	174	925
First Commercial Bank	Jackson	325,385	4,011	60	39	-	1.23	0.11	-	439	90	243	169	379	-	716	169
Total/Average		1,308,683	15,782	859	576	1,286	1.21	1.00	-	9,230	250	10,529	6,247	10,597	544	10,959	6,696
Other																	
First National Bank of Clarksdale	Clarksdale	226,404	3,612	47	50	189	1.60	0.04	-	1,263	27	144	-	117	-	193	-
Cleveland State Bank	Cleveland	125,043	1,660	60	50	45	1.33	0.01	-	611	148	13	-	419	45	24	-
Bank of Benoit	Benoit	4,961	41	6	3	-	0.83	0.19	-	223	225	31	-	148	166	4	-
Bank of Commerce	Greenwood	276,634	4,143	100	122	387	1.50	0.14	-	5,325	876	586	31	8,520	655	623	65
State Bank & Trust Company	Ridgeland	883,230	9,015	7	89	790	1.02	0.71	-	2,005	1	6,355	1,658	1,504	26	6,958	1,743
Peoples Bank & Trust Company	North Carrollton	21,831	330	-	-	2	1.51	0.00	-	86	-	-	-	130	-	-	-
Planters Bank & Trust Company	Indianola	591,672	4,192	499	166	887	0.71	1.00	-	13,205	534	8,053	2,531	11,142	6	8,246	2,566
Bank of Yazoo City	Yazoo City	134,582	2,135	-	12	32	1.59	0.07	-	430	137	-	177	506	135	-	177
Bank of Anguilla	Anguilla	97,824	1,517	180	49	143	1.55	0.99	-	567	984	1,472	4	353	916	1,050	5
Guaranty Bank and Trust Company	Belzoni	586,480	7,771	1,535	260	725	1.33	0.71	-	1,846	69	4,867	916	3,739	54	5,949	581
BankPlus	Belzoni	1,942,316	17,500	3,338	1,672	6,510	0.90	1.15	-	8,816	3,644	9,770	21,554	9,407	5,123	3,656	20,675
RiverHills Bank	Vicksburg	197,741	4,027	160	14	314	2.04	0.62	-	2,088	305	1,653	303	2,657	529	2,297	260
Citizens Bank & Trust Company	Marks	106,902	1,017	192	37	306	0.95	0.21	-	3,820	842	123	158	1,885	4,580	131	295
Bank of Kilmichael	Kilmichael	105,076	1,460	167	27	136	1.39	0.19	-	1,011	-	331	-	779	-	340	1
Bank of Winona	Winona	47,825	506	-	3	1	1.06	0.68	-	1,674	-	670	114	2,036	-	548	114
Total/Average		5,348,521	58,926	6,291	2,554	10,467	1.10	0.77	-	42,970	7,792	34,068	27,446	43,342	12,235	30,019	26,482
West Central - Total/Average		6,657,204	74,708	7,150	3,130	11,753	1.12	0.81	-	52,200	8,042	44,597	33,693	53,939	12,779	40,978	33,178

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East Central																	
Citizens National Bank of Meridian	Meridian	964,509	12,339	360	164	185	1.28	0.60	-	4,426	40	7,461	596	7,881	139	8,208	768
Great Southern Bank	Meridian	114,174	1,347	147	96	288	1.18	0.21	-	2,458	152	447	144	2,578	177	449	146
Commercial Bank	De Kalb	88,507	1,180	50	74	52	1.33	0.52	-	3,920	36	58	740	2,866	68	92	725
Amory Federal Savings and Loan Association	Amory	61,676	478	107	2	109	0.78	0.85	-	2,943	170	647	45	2,414	316	257	259
First Federal Savings and Loan Association	Aberdeen	25,122	117	-	-	-	0.47	0.00	-	156	72	-	-	161	62	-	-
Citizens Bank of Philadelphia, Mississippi	Philadelphia	420,618	3,028	(148)	330	173	0.72	1.08	-	4,618	16	7,084	3,312	24,647	18	7,697	3,435
Community Bank of Mississippi	Forest	2,165,588	20,999	1,208	472	1,366	0.97	0.76	-	36,510	4,877	8,076	16,067	33,615	4,208	8,128	16,580
Bank of Forest	Forest	112,742	1,102	160	12	31	0.98	0.54	-	2,741	155	1,013	65	2,919	73	793	65
Holmes County Bank & Trust Company	Lexington	49,583	670	25	13	26	1.35	1.50	-	812	-	1,430	379	996	21	2,057	455
Bank of Morton	Morton	51,323	120	9	19	20	0.23	0.58	-	2,204	17	272	120	1,244	140	245	197
BankFirst Financial Services	Macon	753,000	7,504	694	124	341	1.00	0.98	-	3,847	327	8,825	612	8,232	162	9,078	801
Bank of Okolona	Okolona	143,847	2,094	321	27	283	1.46	1.30	-	2,948	849	2,174	326	2,264	534	3,413	85
East Central - Total/Average		4,950,689	50,978	2,933	1,333	2,874	1.03	0.79	-	67,583	6,711	37,487	22,406	89,817	5,918	40,417	23,516
Southwest																	
Bank of Brookhaven	Brookhaven	87,345	857	58	4	19	0.98	0.00	-	131	29	-	-	151	18	-	562
First Bank	McComb	448,075	4,533	420	4	27	1.01	0.26	-	583	1,188	-	1,403	4,812	598	-	1,521
Pike National Bank	McComb	145,649	1,995	70	12	27	1.37	1.55	-	1,530	-	2,294	1,527	404	635	1,571	1,666
United Mississippi Bank	Natchez	269,768	1,891	240	49	53	0.70	2.88	-	1,962	98	7,867	2,465	4,569	152	8,042	2,742
Bank of Franklin	Meadville	89,043	1,036	83	21	73	1.16	0.54	-	715	41	200	523	2,091	47	242	715
Jefferson Bank	Greenville	96,647	2,396	-	5	26	2.48	0.13	-	974	95	120	55	908	-	117	55
Southwest - Total/Average		1,136,527	12,708	871	95	225	1.12	1.05	-	5,895	1,451	10,481	5,973	12,935	1,450	9,972	7,261

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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	101,949	1,540	68	28	96	1.51	1.35	-	2,480	1,220	752	1,765	2,631	1,658	533	1,487
Peoples Bank, Biloxi, Mississippi	Biloxi	271,795	5,508	63	246	954	2.03	3.02	-	9,882	30	9,373	9,888	9,464	-	12,886	8,844
Charter Bank	Biloxi	105,402	999	-	42	294	0.95	2.25	-	709	-	2,205	1,290	2,127	35	881	1,336
Total/Average		479,146	8,047	131	316	1,344	1.68	2.58	-	13,071	1,250	12,330	12,943	14,222	1,693	14,300	11,667
Hattiesburg, MS (Metro)																	
Grand Bank for Savings, FSB	Hattiesburg	62,277	432	-	11	79	0.69	3.49	-	3,369	313	797	1,838	3,109	143	720	2,155
Richton Bank & Trust Company	Richton	23,623	449	-	2	-	1.90	0.18	-	1,503	294	-	105	381	344	-	105
First, A National Banking Association	Hattiesburg	1,710,272	9,512	1,134	144	54	0.56	0.66	-	6,490	940	8,440	7,890	6,713	1,097	5,746	7,359
Total/Average		1,796,172	10,393	1,134	157	133	0.58	0.73	-	11,362	1,547	9,237	9,833	10,203	1,584	6,466	9,619
Pascagoula, MS (Metro)																	
First Federal Savings and Loan Association of Pasc	Pascagoula	245,504	801	182	10	393	0.33	0.79	-	1,945	673	1,005	1,397	1,752	554	1,383	1,074
Century Bank	Lucedale	208,124	3,050	135	46	165	1.47	0.33	-	8,873	426	855	162	7,153	309	675	111
Merchants & Marine Bank	Pascagoula	290,516	2,789	515	134	338	0.96	0.83	-	6,937	-	3,514	1,183	5,732	-	3,158	1,286
Total/Average		744,144	6,640	832	190	896	0.89	0.69	-	17,755	1,099	5,374	2,742	14,637	863	5,216	2,471
Other																	
Magnolia State Bank	Bay Springs	259,783	1,943	240	8	429	0.75	0.55	-	2,464	365	524	1,324	2,671	396	406	1,370
First National Bank of Picayune	Picayune	139,808	1,914	-	17	70	1.37	2.82	-	2,176	524	2,822	3,315	2,456	239	2,966	3,611
Citizens Bank	Columbia	330,200	4,505	282	194	402	1.36	1.14	-	6,100	177	4,535	478	6,796	3	3,613	1,376
First State Bank	Waynesboro	560,657	4,502	198	23	377	0.80	0.25	-	10,938	2,440	887	1,207	12,251	2,446	-	852
Covington County Bank	Collins	34,412	151	-	52	13	0.44	0.53	-	924	232	288	120	868	60	346	73
First Southern Bank	Columbia	130,828	1,425	55	46	85	1.09	0.23	-	1,428	39	80	338	1,614	206	10	406
Total/Average		1,455,688	14,440	775	340	1,376	0.99	0.76	-	24,030	3,777	9,136	6,782	26,656	3,350	7,341	7,688
Southeast - Total/Average																	
		4,475,150	39,520	2,872	1,003	3,749	0.88	1.00	-	66,218	7,673	36,077	32,300	65,718	7,490	33,323	31,445