

| 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 (%) |
|---|-------|---------------|------------------|-------------------|-------------|-------------|-------------|--------------------|---------------|---------------|------------------|-------------------|--------------|----------------|-----------------|
| State Summary (Does not include Regionals) | | | | | | | | | | | | | | | |
| North - Total/Average | | | 3,939,953 | 10,455 | 0.98 | 8.75 | 3.83 | 11.39 | 19.51 | 27.68 | 493 | 453 | 781 | 1.23 | 0.79 |
| West Central - Total/Average | | | 9,772,727 | 27,395 | 0.90 | 8.95 | 3.90 | 10.04 | 15.87 | 22.85 | 2,920 | 1,554 | 6,020 | 1.15 | 0.76 |
| East Central - Total/Average | | | 7,657,992 | 20,272 | 1.12 | 10.67 | 3.77 | 11.61 | 21.37 | 26.24 | 1,674 | 527 | 1,423 | 1.03 | 0.83 |
| Southwest - Total/Average | | | 1,538,450 | 4,811 | 1.45 | 11.59 | 4.52 | 11.90 | 17.36 | 19.19 | 455 | 31 | 115 | 1.12 | 1.12 |
| Southeast - Total/Average | | | 6,696,252 | 16,096 | 0.87 | 7.70 | 3.85 | 11.73 | 19.78 | 21.76 | 1,085 | 526 | 1,644 | 0.92 | 0.97 |
| State Total | | | 29,605,374 | 79,029 | 1.06 | 9.53 | 3.97 | 11.33 | 18.78 | 23.54 | 6,627 | 3,091 | 9,983 | 1.08 | 0.85 |
| Regionals | | | | | | | | | | | | | | | |
| BancorpSouth Bank | No | Tupelo | 17,190,299 | 53,491 | 1.26 | 11.34 | 3.57 | 9.39 | 12.19 | 7.63 | 1,000 | 2,766 | 2,531 | 0.97 | 0.43 |
| Renasant Bank | No | Tupelo | 10,221,404 | 36,093 | 1.44 | 8.86 | 4.19 | 10.88 | 13.33 | 10.66 | 1,750 | 505 | 2,065 | 0.60 | 0.29 |
| Trustmark National Bank | No | Jackson | 13,460,732 | 37,508 | 1.10 | 9.29 | 3.33 | 9.84 | 13.28 | 10.38 | 4,111 | 3,161 | 2,555 | 0.98 | 0.81 |
| Whitney Bank | No | Gulfport | 27,220,166 | 74,822 | 1.10 | 10.14 | 3.32 | 8.75 | 11.60 | 11.64 | 12,253 | 6,236 | 18,436 | 1.10 | 1.06 |
| North | | | | | | | | | | | | | | | |
| Memphis, TN-MS-AR (Metro) | | | | | | | | | | | | | | | |
| Citizens Bank | No | Byhalia | 74,883 | 85 | 0.46 | 3.91 | 3.89 | 12.10 | 22.57 | 44.90 | 25 | 1 | 25 | 0.84 | 0.91 |
| First State Bank | No | Holly Springs | 124,440 | 176 | 0.57 | 5.96 | 3.24 | 9.91 | 18.71 | 18.13 | - | 15 | 18 | 0.99 | 1.60 |
| Bank of Holly Springs | Yes | Holly Springs | 214,952 | 847 | 1.61 | 10.67 | 4.89 | 15.16 | 23.85 | 13.12 | - | 31 | 20 | 1.05 | 1.92 |
| Merchants & Farmers Bank | Yes | Holly Springs | 99,006 | 136 | 0.55 | 5.51 | 3.68 | 10.96 | 20.61 | 34.70 | 23 | 6 | 22 | 1.61 | 1.94 |
| Sycamore Bank | No | Senatobia | 232,236 | 525 | 0.93 | 10.10 | 3.84 | 9.38 | 15.54 | 24.42 | 53 | 3 | 14 | 0.77 | 0.20 |
| Total/Average | | | 745,517 | 1,769 | 0.82 | 7.23 | 3.91 | 11.50 | 20.26 | 27.05 | 101 | 56 | 99 | 0.99 | 1.23 |
| Other | | | | | | | | | | | | | | | |
| Commerce Bank | Yes | Corinth | 113,651 | 588 | 2.07 | 18.44 | 4.06 | 11.76 | 19.90 | 32.72 | 45 | 5 | 15 | 2.28 | 0.02 |
| FNB Oxford Bank | No | Oxford | 314,024 | 785 | 1.02 | 8.92 | 3.45 | 11.50 | 18.00 | 29.19 | 40 | 10 | 19 | 1.14 | 0.13 |
| Oxford University Bank | No | Oxford | 151,075 | 327 | 0.88 | 10.20 | 3.54 | 8.74 | 12.54 | 18.65 | - | 3 | 3 | 0.91 | 0.11 |
| First Choice Bank | No | Pontotoc | 304,969 | 751 | 1.01 | 8.33 | 3.73 | 12.53 | 19.88 | 16.23 | 52 | 66 | 128 | 0.91 | 0.41 |
| Farmers and Merchants Bank | No | Baldwyn | 331,646 | 1,249 | 1.52 | 11.59 | 4.66 | 13.29 | 22.50 | 30.70 | - | 37 | 37 | 1.90 | 0.61 |
| Peoples Bank | No | Ripley | 400,862 | 1,109 | 1.13 | 10.79 | 3.03 | 10.62 | 22.24 | 50.17 | 119 | 70 | 84 | 1.07 | 0.07 |
| First Security Bank | No | Batesville | 580,996 | 1,604 | 1.14 | 10.34 | 4.07 | 10.60 | 16.07 | 17.12 | 27 | 137 | 298 | 0.75 | 0.76 |
| Mechanics Bank | No | Water Valley | 220,759 | 650 | 1.18 | 11.23 | 3.96 | 10.66 | 15.97 | 18.88 | 60 | 14 | 25 | 1.27 | 1.70 |
| First American National Bank | Yes | Iuka | 259,686 | 211 | 0.34 | 3.01 | 3.72 | 11.63 | 20.69 | 41.40 | - | 22 | 65 | 1.27 | 0.78 |
| BNA Bank | No | New Albany | 516,768 | 1,412 | 1.10 | 9.85 | 3.32 | 11.45 | 19.94 | 28.05 | 49 | 33 | 8 | 1.96 | 1.44 |
| Total/Average | | | 3,194,436 | 8,686 | 1.14 | 10.27 | 3.75 | 11.28 | 18.77 | 28.31 | 392 | 397 | 682 | 1.29 | 0.68 |
| North - Total/Average | | | 3,939,953 | 10,455 | 0.98 | 8.75 | 3.83 | 11.39 | 19.51 | 27.68 | 493 | 453 | 781 | 1.23 | 0.79 |

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - MARCH 31, 2018

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| 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 (%) |
|-------------------------------------|-------|------------------|------------------|-------------------|-------------|--------------|-------------|--------------------|---------------|---------------|------------------|-------------------|--------------|----------------|-----------------|
| West Central | | | | | | | | | | | | | | | |
| Jackson, MS (Metro) | | | | | | | | | | | | | | | |
| Copiah Bank | No | Hazlehurst | 230,807 | 446 | 0.77 | 8.66 | 3.97 | 8.91 | 12.22 | 8.37 | 106 | 35 | 82 | 1.14 | 1.17 |
| PriorityOne Bank | Yes | Magee | 638,092 | 2,518 | 1.61 | 14.34 | 4.13 | 11.25 | 15.53 | 16.41 | 150 | 129 | 79 | 1.26 | 0.79 |
| Peoples Bank | Yes | Mendenhall | 287,678 | 622 | 0.87 | 9.01 | 5.35 | 9.54 | 14.59 | 7.27 | 228 | 49 | 265 | 1.30 | 2.76 |
| Merchants and Planters Bank | No | Raymond | 100,687 | 107 | 0.45 | 5.21 | 3.58 | 7.56 | 12.87 | 25.40 | 30 | 11 | - | 1.14 | 0.03 |
| OmniBank | No | Bay Springs | 47,250 | (28) | (0.24) | (2.53) | 4.07 | 9.20 | 16.03 | 32.32 | (15) | 18 | - | 1.35 | 2.33 |
| First Commercial Bank | No | Jackson | 389,410 | 953 | 0.98 | 7.90 | 3.55 | 12.24 | 13.97 | 8.12 | 30 | 33 | - | 1.22 | 0.23 |
| Total/Average | | | 1,693,924 | 4,618 | 0.74 | 7.10 | 4.11 | 9.78 | 14.20 | 16.32 | 529 | 275 | 426 | 1.24 | 1.04 |
| Other | | | | | | | | | | | | | | | |
| First National Bank of Clarksdale | No | Clarksdale | 394,339 | 1,150 | 1.25 | 10.64 | 3.36 | 12.21 | 16.91 | 31.04 | 17 | 11 | 33 | 1.67 | 0.05 |
| Cleveland State Bank | No | Cleveland | 235,042 | 960 | 1.68 | 18.18 | 3.94 | 10.73 | 18.35 | 39.13 | 30 | 43 | 25 | 1.36 | 0.01 |
| Bank of Benoit | No | Benoit | 16,365 | (3) | (0.07) | (0.62) | 4.22 | 11.59 | 23.68 | 73.63 | 3 | 2 | - | 0.80 | 0.02 |
| Bank of Commerce | No | Greenwood | 459,007 | 1,550 | 1.36 | 15.91 | 3.25 | 8.92 | 15.94 | 26.11 | - | 33 | 283 | 1.51 | 0.15 |
| State Bank & Trust Company | No | Ridgeland | 1,134,029 | 2,437 | 0.87 | 8.36 | 3.81 | 8.50 | 11.10 | 12.84 | (13) | 28 | 151 | 1.09 | 0.77 |
| Peoples Bank & Trust Company | No | North Carrollton | 73,393 | 227 | 1.25 | 8.84 | 2.48 | 14.33 | 38.92 | 57.35 | - | - | - | 1.52 | 0.00 |
| Planters Bank & Trust Company | No | Indianola | 1,049,891 | 2,566 | 0.99 | 10.12 | 3.48 | 9.52 | 15.89 | 27.20 | 122 | 93 | 386 | 0.76 | 1.03 |
| Bank of Yazoo City | No | Yazoo City | 254,370 | 613 | 0.98 | 9.98 | 3.17 | 11.04 | 19.45 | 28.79 | - | 10 | 17 | 1.65 | 0.07 |
| Bank of Anguilla | No | Anguilla | 134,540 | 293 | 0.87 | 9.42 | 4.63 | 10.65 | 14.29 | 4.91 | 90 | 14 | 109 | 1.70 | 0.78 |
| Guaranty Bank and Trust Company | Yes | Belzoni | 804,178 | 2,830 | 1.42 | 14.95 | 3.97 | 9.74 | 12.84 | 17.23 | 404 | 117 | 93 | 1.26 | 0.81 |
| BankPlus | No | Belzoni | 2,778,784 | 8,046 | 1.18 | 12.24 | 3.89 | 9.67 | 13.02 | 9.75 | 1,489 | 877 | 3,901 | 0.91 | 0.88 |
| RiverHills Bank | Yes | Vicksburg | 327,672 | 1,050 | 1.33 | 14.00 | 3.13 | 9.78 | 17.45 | 25.97 | 70 | 8 | 198 | 2.11 | 0.78 |
| Citizens Bank & Trust Company | Yes | Marks | 128,926 | 215 | 0.65 | 6.49 | 4.32 | 8.39 | 10.84 | 8.47 | 96 | 14 | 276 | 0.95 | 0.33 |
| Bank of Kilmichael | Yes | Kilmichael | 170,507 | 597 | 1.41 | 15.50 | 4.06 | 9.21 | 14.31 | 31.54 | 83 | 26 | 121 | 1.37 | 0.20 |
| Bank of Winona | Yes | Winona | 117,760 | 246 | 0.83 | 7.97 | 3.62 | 10.31 | 20.19 | 46.95 | - | 3 | 1 | 1.10 | 0.56 |
| Total/Average | | | 8,078,803 | 22,777 | 1.07 | 10.80 | 3.69 | 10.31 | 17.55 | 29.39 | 2,391 | 1,279 | 5,594 | 1.13 | 0.70 |
| West Central - Total/Average | | | | | | | | | | | | | | | |
| | | | 9,772,727 | 27,395 | 0.90 | 8.95 | 3.90 | 10.04 | 15.87 | 22.85 | 2,920 | 1,554 | 6,020 | 1.15 | 0.76 |

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - MARCH 31, 2018

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| 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 (%) |
|--|-------|--------------|------------------|-------------------|-------------|--------------|-------------|--------------------|---------------|---------------|------------------|-------------------|--------------|----------------|-----------------|
| East Central | | | | | | | | | | | | | | | |
| Citizens National Bank of Meridian | Yes | Meridian | 1,371,260 | 5,723 | 1.69 | 15.55 | 3.54 | 10.43 | 12.83 | 16.35 | 180 | 34 | 134 | 1.26 | 0.65 |
| Great Southern Bank | No | Meridian | 291,830 | 570 | 0.78 | 8.81 | 4.29 | 9.54 | 22.81 | 58.73 | 45 | 41 | 155 | 1.18 | 0.20 |
| Commercial Bank | No | De Kalb | 149,568 | 372 | 0.97 | 10.05 | 4.08 | 9.90 | 17.03 | 27.33 | 20 | 11 | 9 | 1.32 | 0.55 |
| Amory Federal Savings and Loan Association | No | Amory | 81,606 | 52 | 0.25 | 1.91 | 2.76 | 13.23 | 28.32 | 26.59 | 44 | - | 44 | 0.77 | 0.63 |
| First Federal Savings and Loan Association | No | Aberdeen | 36,079 | 50 | 0.55 | 2.86 | 2.53 | 19.29 | 49.03 | 38.76 | - | - | - | 0.47 | 0.00 |
| Citizens Bank of Philadelphia, Mississippi | No | Philadelphia | 975,633 | 1,863 | 0.76 | 9.04 | 2.95 | 9.29 | 17.86 | 17.40 | (237) | 72 | 129 | 0.67 | 1.14 |
| Community Bank of Mississippi | No | Forest | 3,203,037 | 6,961 | 0.89 | 16.55 | 3.78 | 8.29 | 14.54 | 20.97 | 1,025 | 271 | 699 | 1.00 | 0.77 |
| Bank of Forest | Yes | Forest | 204,096 | 603 | 1.20 | 9.96 | 4.17 | 12.28 | 20.30 | 37.28 | 70 | 8 | 9 | 0.94 | 0.42 |
| Holmes County Bank & Trust Company | Yes | Lexington | 125,288 | 196 | 0.64 | 5.67 | 3.03 | 11.87 | 24.12 | 34.81 | 10 | 5 | 8 | 1.37 | 2.00 |
| Bank of Morton | Yes | Morton | 68,366 | 483 | 2.86 | 20.00 | 5.62 | 14.45 | 21.56 | 13.39 | 4 | 12 | 9 | 0.24 | 0.65 |
| BankFirst Financial Services | No | Macon | 962,612 | 2,550 | 1.06 | 10.00 | 3.62 | 10.45 | 14.03 | 9.99 | 353 | 56 | 125 | 0.97 | 1.03 |
| Bank of Okolona | Yes | Okolona | 188,617 | 849 | 1.82 | 17.69 | 4.91 | 10.25 | 14.03 | 13.32 | 160 | 17 | 102 | 1.48 | 1.85 |
| East Central - Total/Average | | | 7,657,992 | 20,272 | 1.12 | 10.67 | 3.77 | 11.61 | 21.37 | 26.24 | 1,674 | 527 | 1,423 | 1.03 | 0.83 |
| Southwest | | | | | | | | | | | | | | | |
| Bank of Brookhaven | No | Brookhaven | 152,468 | 462 | 1.16 | 10.29 | 3.46 | 11.46 | 20.14 | 27.33 | 29 | 2 | 6 | 0.99 | 0.37 |
| First Bank | Yes | McComb | 530,241 | 1,632 | 1.23 | 13.76 | 3.51 | 8.93 | 12.32 | 11.74 | 210 | 2 | 8 | 1.00 | 0.29 |
| Pike National Bank | No | McComb | 248,468 | 610 | 1.01 | 7.77 | 4.25 | 13.41 | 22.04 | 21.51 | 46 | 8 | 19 | 1.36 | 1.30 |
| United Mississippi Bank | Yes | Natchez | 354,932 | 823 | 0.91 | 9.10 | 4.22 | 9.92 | 12.66 | 17.58 | 120 | 4 | 26 | 0.66 | 3.04 |
| Bank of Franklin | No | Meadville | 133,741 | 308 | 0.92 | 8.52 | 4.54 | 10.38 | 15.69 | 21.02 | 50 | 11 | 56 | 1.14 | 0.72 |
| Jefferson Bank | No | Greenville | 118,600 | 976 | 3.44 | 20.08 | 7.12 | 17.28 | 21.31 | 15.93 | - | 4 | - | 2.88 | 0.15 |
| Southwest - Total/Average | | | 1,538,450 | 4,811 | 1.45 | 11.59 | 4.52 | 11.90 | 17.36 | 19.19 | 455 | 31 | 115 | 1.12 | 1.12 |

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - MARCH 31, 2018

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| 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 (%) |
|--|-------|-------------|------------------|-------------------|-------------|--------------|-------------|--------------------|---------------|---------------|------------------|-------------------|--------------|----------------|-----------------|
| Southeast | | | | | | | | | | | | | | | |
| Gulfport - Biloxi, MS (Metro) | | | | | | | | | | | | | | | |
| Bank of Wiggins | No | Wiggins | 186,860 | 305 | 0.66 | 4.30 | 3.67 | 15.87 | 29.30 | 39.82 | 11 | 16 | 27 | 1.45 | 1.08 |
| Peoples Bank, Biloxi, Mississippi | No | Biloxi | 643,676 | 350 | 0.21 | 1.67 | 2.94 | 13.46 | 25.14 | 17.04 | 35 | 175 | 151 | 2.26 | 3.38 |
| Charter Bank | No | Biloxi | 146,622 | 90 | 0.24 | 2.59 | 3.64 | 9.41 | 13.59 | 25.40 | - | 13 | 294 | 0.95 | 1.51 |
| Total/Average | | | 977,158 | 745 | 0.37 | 2.85 | 3.42 | 12.91 | 22.68 | 27.42 | 46 | 204 | 472 | 1.80 | 2.66 |
| Hattiesburg, MS (Metro) | | | | | | | | | | | | | | | |
| Grand Bank for Savings, FSB | Yes | Hattiesburg | 75,126 | 195 | 1.04 | 7.25 | 6.50 | 14.40 | 29.43 | 10.67 | - | 1 | - | 0.81 | 3.83 |
| Richton Bank & Trust Company | Yes | Richton | 58,630 | 62 | 0.43 | 2.91 | 3.53 | 12.95 | 22.78 | 47.53 | - | - | - | 1.86 | 0.18 |
| First, A National Banking Association | No | Hattiesburg | 2,299,034 | 5,604 | 1.13 | 8.77 | 3.74 | 11.67 | 13.85 | 10.93 | 277 | 117 | 23 | 0.57 | 0.57 |
| Total/Average | | | 2,432,790 | 5,861 | 0.87 | 6.31 | 4.59 | 13.01 | 22.02 | 23.04 | 277 | 118 | 23 | 0.60 | 0.66 |
| Pascagoula, MS (Metro) | | | | | | | | | | | | | | | |
| First Federal Savings and Loan Association of Pascagoula-Mos | No | Pascagoula | 310,723 | 650 | 0.85 | 9.64 | 3.00 | 8.94 | 19.17 | 16.28 | 110 | 5 | 89 | 0.42 | 0.79 |
| Century Bank | No | Lucedale | 301,293 | 819 | 1.08 | 10.56 | 4.39 | 10.71 | 15.65 | 24.03 | 66 | 21 | 81 | 1.51 | 0.26 |
| Merchants & Marine Bank | No | Pascagoula | 581,073 | 905 | 0.59 | 5.35 | 2.84 | 11.89 | 21.06 | 11.65 | 221 | 64 | 125 | 0.93 | 0.76 |
| Total/Average | | | 1,193,089 | 2,374 | 0.84 | 8.52 | 3.41 | 10.51 | 18.63 | 17.32 | 397 | 90 | 295 | 0.92 | 0.64 |
| Other | | | | | | | | | | | | | | | |
| Magnolia State Bank | Yes | Bay Springs | 332,752 | 917 | 1.13 | 11.54 | 4.13 | 9.94 | 13.12 | 10.79 | 75 | 2 | 344 | 0.72 | 0.53 |
| First National Bank of Picayune | Yes | Picayune | 222,362 | 1,419 | 2.62 | 20.02 | 4.64 | 13.19 | 21.96 | 32.01 | - | 12 | 33 | 1.37 | 2.96 |
| Citizens Bank | Yes | Columbia | 435,650 | 1,640 | 1.55 | 17.57 | 4.38 | 9.82 | 14.56 | 11.37 | 161 | 64 | 227 | 1.34 | 1.15 |
| First State Bank | No | Waynesboro | 838,138 | 2,508 | 1.20 | 9.93 | 3.54 | 11.37 | 17.23 | 11.56 | 99 | 20 | 218 | 0.82 | 0.10 |
| Covington County Bank | No | Collins | 79,255 | 178 | 0.85 | 10.74 | 3.06 | 7.55 | 10.43 | 33.39 | - | 2 | 2 | 0.31 | 0.53 |
| First Southern Bank | Yes | Columbia | 185,058 | 454 | 0.98 | 8.93 | 4.24 | 11.13 | 17.55 | 16.31 | 30 | 14 | 30 | 1.12 | 0.22 |
| Total/Average | | | 2,093,215 | 7,116 | 1.39 | 13.12 | 4.00 | 10.50 | 15.81 | 19.24 | 365 | 114 | 854 | 0.99 | 0.72 |
| Southeast - Total/Average | | | 6,696,252 | 16,096 | 0.87 | 7.70 | 3.85 | 11.73 | 19.78 | 21.76 | 1,085 | 526 | 1,644 | 0.92 | 0.97 |