



MISSISSIPPI ASSET QUALITY - SEPTEMBER 30, 2018

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	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		2,404,028	28,448	2,664	1,318	3,392	1.18	0.69	35,023	2,435	21,582	5,125	31,281	3,253	22,378	7,617
West Central - Total/Average		6,816,011	75,486	10,845	5,339	16,877	1.11	0.71	55,522	6,797	36,936	31,581	52,200	8,042	44,597	33,693
East Central - Total/Average		5,021,919	50,988	4,688	1,899	5,185	1.02	0.84	58,877	6,323	43,102	21,133	67,583	6,711	37,487	22,406
Southwest - Total/Average		1,149,522	12,924	1,427	118	589	1.12	1.09	8,823	1,290	10,299	6,759	5,895	1,451	10,481	5,973
Southeast - Total/Average		4,534,210	40,105	4,471	1,617	5,378	0.88	1.15	66,800	4,534	45,919	32,409	66,218	7,673	36,077	32,300
State Total		19,925,690	207,951	24,095	10,291	31,421	1.04	0.86	225,045	21,379	157,838	97,007	223,177	27,130	151,020	101,989
Regionals																
BancorpSouth Bank	Tupelo	12,454,335	121,019	3,500	8,716	9,397	0.97	0.35	44,387	2,933	55,532	4,301	39,034	6,334	60,046	7,828
Renasant Bank	Tupelo	9,122,256	48,610	5,810	1,575	4,986	0.53	0.21	35,697	11,765	14,505	12,597	17,776	7,681	13,482	13,704
Trustmark National Bank	Jackson	8,879,645	90,588	15,043	7,844	13,111	1.02	0.78	26,202	37,236	67,837	36,475	21,155	37,560	61,552	39,667
Hancock Whitney Bank	Gulfport	19,545,211	214,550	28,016	19,687	43,813	1.10	0.76	115,708	34,791	203,133	9,461	98,748	15,028	241,678	9,675
North																
Memphis, TN-MS-AR (Metro)																
Citizens Bank	Byhalia	38,431	301	74	6	94	0.78	0.87	1,026	-	636	-	660	-	572	220
First State Bank	Holly Springs	65,906	603	-	30	39	0.91	1.93	285	-	1,040	1,286	414	-	726	1,340
Bank of Holly Springs	Holly Springs	164,381	1,612	53	47	126	0.98	1.62	6,123	40	3,277	233	5,825	18	3,966	167
Merchants & Farmers Bank	Holly Springs	47,354	736	68	21	69	1.55	1.87	1,693	27	1,836	50	1,218	-	1,804	50
Sycamore Bank	Senatobia	149,927	1,196	158	13	28	0.80	0.12	752	475	188	81	512	162	154	81
Total/Average		465,999	4,448	353	117	356	0.95	1.17	9,879	542	6,977	1,650	8,629	180	7,222	1,858
Other																
Commerce Bank	Corinth	79,128	1,703	135	32	175	2.15	0.02	1,230	267	17	-	947	212	41	-
FNB Oxford Bank	Oxford	191,885	2,176	140	22	73	1.13	0.18	207	516	182	390	1,381	-	208	190
Oxford University Bank	Oxford	122,917	1,115	80	6	18	0.91	0.08	924	116	125	-	1,008	1,093	96	71
First Choice Bank	Pontotoc	185,589	1,621	202	179	367	0.87	0.38	4,448	123	822	305	1,844	385	867	305
Farmers and Merchants Bank	Baldwyn	191,221	3,136	-	95	238	1.64	0.41	2,556	66	1,386	-	2,117	21	1,461	-
Peoples Bank	Ripley	172,910	2,208	574	125	195	1.28	0.02	1,727	345	78	-	1,213	563	70	-
First Security Bank	Batesville	377,304	3,317	828	523	853	0.88	0.55	4,547	201	1,106	1,982	6,670	276	1,155	2,689
Mechanics Bank	Water Valley	159,260	2,017	120	100	82	1.27	1.92	3,704	17	3,886	377	3,283	332	3,249	171
First American National Bank	Iuka	138,268	1,684	120	57	180	1.22	0.66	2,438	70	1,609	129	2,463	166	1,896	241
BNA Bank	New Albany	319,547	5,023	112	62	855	1.57	1.12	3,363	172	5,394	292	1,726	25	6,113	2,092
Total/Average		1,938,029	24,000	2,311	1,201	3,036	1.24	0.57	25,144	1,893	14,605	3,475	22,652	3,073	15,156	5,759
North - Total/Average		2,404,028	28,448	2,664	1,318	3,392	1.18	0.69	35,023	2,435	21,582	5,125	31,281	3,253	22,378	7,617



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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	174,180	2,142	232	66	119	1.23	0.85	2,768	1	1,230	706	720	-	1,160	1,579
PriorityOne Bank	Magee	506,159	5,335	450	321	1,271	1.05	0.94	5,174	80	4,287	1,881	3,449	86	4,322	1,742
Peoples Bank	Mendenhall	237,591	3,032	563	174	701	1.28	2.30	5,448	4	4,212	2,550	4,009	3	4,642	1,807
Merchants and Planters Bank	Raymond	53,779	545	90	34	123	1.01	0.03	95	-	-	24	2	-	-	25
OmniBank	Bay Springs	31,903	395	(38)	57	6	1.24	2.70	378	-	339	960	611	71	162	925
First Commercial Bank	Jackson	325,356	4,081	90	79	-	1.25	0.10	303	-	239	169	439	90	243	169
Total/Average		1,328,968	15,530	1,387	731	2,220	1.17	0.97	14,166	85	10,307	6,290	9,230	250	10,529	6,247
Other																
First National Bank of Clarksdale	Clarksdale	232,073	3,411	47	125	465	1.47	0.01	400	-	34	-	1,263	27	144	-
Cleveland State Bank	Cleveland	124,763	1,675	90	64	74	1.34	0.00	1,509	4	-	-	611	148	13	-
Bank of Benoit	Benoit	4,696	37	37	4	36	0.79	0.17	245	107	25	-	223	225	31	-
Bank of Commerce	Greenwood	278,859	4,061	250	328	824	1.46	0.12	9,408	1,122	520	49	5,325	876	586	31
State Bank & Trust Company	Ridgeland	888,873	8,842	7	234	1,108	0.99	0.52	393	3	4,557	1,299	2,005	1	6,355	1,658
Peoples Bank & Trust Company	North Carrollton	21,532	330	-	-	2	1.53	0.00	163	-	-	-	86	-	-	-
Planters Bank & Trust Company	Indianola	618,199	4,567	835	371	1,053	0.74	1.02	10,587	173	8,834	1,795	13,205	534	8,053	2,531
Bank of Yazoo City	Yazoo City	136,885	2,120	-	13	48	1.55	0.07	307	341	-	177	430	137	-	177
Bank of Anguilla	Anguilla	95,454	1,613	270	74	162	1.69	0.99	357	815	1,507	3	567	984	1,472	4
Guaranty Bank and Trust Company	Belzoni	607,161	7,891	2,191	391	1,392	1.30	0.62	2,606	47	4,157	957	1,846	69	4,867	916
BankPlus	Belzoni	2,013,877	18,326	4,923	2,894	8,491	0.91	0.85	9,606	2,832	2,844	20,276	8,816	3,644	9,770	21,554
RiverHills Bank	Vicksburg	195,279	4,091	250	18	343	2.09	0.61	1,834	385	1,534	342	2,088	305	1,653	303
Citizens Bank & Trust Company	Marks	108,851	930	288	57	509	0.85	1.01	1,494	883	1,114	279	3,820	842	123	158
Bank of Kilmichael	Kilmichael	111,543	1,549	260	28	142	1.39	0.18	1,104	-	325	-	1,011	-	331	-
Bank of Winona	Winona	48,998	513	10	7	8	1.05	1.13	1,343	-	1,178	114	1,674	-	670	114
Total/Average		5,487,043	59,956	9,458	4,608	14,657	1.09	0.65	41,356	6,712	26,629	25,291	42,970	7,792	34,068	27,446
West Central - Total/Average		6,816,011	75,486	10,845	5,339	16,877	1.11	0.71	55,522	6,797	36,936	31,581	52,200	8,042	44,597	33,693



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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
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
East Central																
Citizens National Bank of Meridian	Meridian	975,707	12,336	540	198	402	1.26	0.52	4,646	368	6,702	455	4,426	40	7,461	596
Great Southern Bank	Meridian	118,486	1,348	250	139	433	1.14	0.20	2,583	310	437	152	2,458	152	447	144
Commercial Bank	De Kalb	89,069	1,202	75	85	66	1.35	0.38	3,974	87	42	530	3,920	36	58	740
Amory Federal Savings and Loan Association	Amory	60,737	478	173	2	175	0.79	0.81	2,745	308	455	205	2,943	170	647	45
First Federal Savings and Loan Association	Aberdeen	26,060	117	-	-	-	0.45	0.00	96	91	-	-	156	72	-	-
Citizens Bank of Philadelphia, Mississippi	Philadelphia	434,606	3,173	141	364	351	0.73	1.40	5,026	-	10,101	3,414	4,618	16	7,084	3,312
Community Bank of Mississippi	Forest	2,185,658	20,210	1,429	711	2,615	0.92	0.85	26,487	2,791	12,214	15,125	36,510	4,877	8,076	16,067
Bank of Forest	Forest	113,193	1,187	250	16	40	1.05	0.28	2,929	211	553	-	2,741	155	1,013	65
Holmes County Bank & Trust Company	Lexington	49,299	631	40	35	102	1.28	1.38	1,600	80	1,343	270	812	-	1,430	379
Bank of Morton	Morton	51,389	108	13	23	40	0.21	0.64	2,322	51	290	138	2,204	17	272	120
BankFirst Financial Services	Macon	767,522	8,103	1,296	288	508	1.06	0.99	3,210	516	9,128	551	3,847	327	8,825	612
Bank of Okolona	Okolona	150,193	2,095	481	38	453	1.39	1.11	3,259	1,510	1,837	293	2,948	849	2,174	326
East Central - Total/Average		5,021,919	50,988	4,688	1,899	5,185	1.02	0.84	58,877	6,323	43,102	21,133	67,583	6,711	37,487	22,406
Southwest																
Bank of Brookhaven	Brookhaven	90,929	857	88	5	52	0.94	0.00	416	60	-	-	131	29	-	-
First Bank	McComb	450,909	4,550	630	7	222	1.01	0.41	1,651	878	40	2,211	583	1,188	-	1,403
Pike National Bank	McComb	145,424	2,075	232	19	116	1.43	1.44	1,848	23	1,714	1,798	1,530	-	2,294	1,527
United Mississippi Bank	Natchez	269,300	1,990	360	53	79	0.74	2.90	3,230	294	8,130	2,317	1,962	98	7,867	2,465
Bank of Franklin	Meadville	87,873	1,056	117	29	94	1.20	0.49	1,314	35	277	378	715	41	200	523
Jefferson Bank	Greenville	105,087	2,396	-	5	26	2.28	0.14	364	-	138	55	974	95	120	55
Southwest - Total/Average		1,149,522	12,924	1,427	118	589	1.12	1.09	8,823	1,290	10,299	6,759	5,895	1,451	10,481	5,973



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									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Southeast																
Gulfport - Biloxi, MS (Metro)																
Bank of Wiggins	Wiggins	105,142	1,398	86	45	273	1.33	1.64	3,065	770	1,663	1,360	2,480	1,220	752	1,765
Peoples Bank, Biloxi, Mississippi	Biloxi	273,947	5,391	91	450	1,303	1.97	2.99	10,553	-	8,560	9,892	9,882	30	9,373	9,888
Charter Bank	Biloxi	106,870	1,028	5	66	294	0.96	2.24	847	15	2,200	1,279	709	-	2,205	1,290
Total/Average		485,959	7,817	182	561	1,870	1.61	2.61	14,465	785	12,423	12,531	13,071	1,250	12,330	12,943
Hattiesburg, MS (Metro)																
Grand Bank for Savings, FSB	Hattiesburg	66,291	500	76	19	95	0.75	2.87	3,717	117	522	1,819	3,369	313	797	1,838
Richton Bank & Trust Company	Richton	23,468	444	-	2	5	1.89	0.68	2,744	-	268	105	1,503	294	-	105
First, A National Banking Association	Hattiesburg	1,748,483	9,765	1,546	308	377	0.56	0.88	4,755	805	13,572	8,453	6,490	940	8,440	7,890
Total/Average		1,838,242	10,709	1,622	329	477	0.58	0.94	11,216	922	14,362	10,377	11,362	1,547	9,237	9,833
Pascagoula, MS (Metro)																
First Federal Savings and Loan Association of Pasc	Pascagoula	245,311	896	287	12	405	0.37	0.74	1,723	132	1,124	1,141	1,945	673	1,005	1,397
Century Bank	Lucedale	215,332	3,100	210	71	215	1.44	0.31	8,355	1,096	853	127	8,873	426	855	162
Merchants & Marine Bank	Pascagoula	295,494	2,955	738	206	467	1.00	1.09	7,130	-	4,901	1,119	6,937	-	3,514	1,183
Total/Average		756,137	6,951	1,235	289	1,087	0.92	0.79	17,208	1,228	6,878	2,387	17,755	1,099	5,374	2,742
Other																
Magnolia State Bank	Bay Springs	257,674	2,170	510	20	485	0.84	0.56	2,004	246	564	1,309	2,464	365	524	1,324
First National Bank of Picayune	Picayune	139,883	1,888	10	20	109	1.35	3.11	1,357	482	2,868	3,513	2,176	524	2,822	3,315
Citizens Bank	Columbia	323,514	4,530	525	255	681	1.40	1.21	6,453	68	3,935	1,133	6,100	177	4,535	478
First State Bank	Waynesboro	561,133	4,460	297	32	527	0.79	0.60	12,428	606	4,114	777	10,938	2,440	887	1,207
Covington County Bank	Collins	36,426	142	-	53	23	0.39	0.72	440	197	512	47	924	232	288	120
First Southern Bank	Columbia	135,242	1,438	90	58	119	1.06	0.29	1,229	-	263	335	1,428	39	80	338
Total/Average		1,453,872	14,628	1,432	438	1,944	1.01	0.94	23,911	1,599	12,256	7,114	24,030	3,777	9,136	6,782
Southeast - Total/Average		4,534,210	40,105	4,471	1,617	5,378	0.88	1.15	66,800	4,534	45,919	32,409	66,218	7,673	36,077	32,300