



MISSISSIPPI ASSET QUALITY - DECEMBER 31, 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		2,406,906	28,817	4,364	1,682	5,087	1.20	0.67	31,043	2,149	20,467	5,684	35,023	2,435	21,582	5,125
West Central - Total/Average		6,852,293	81,910	23,952	7,672	25,895	1.20	0.67	66,168	8,782	45,879	19,661	55,522	6,797	36,936	31,581
East Central - Total/Average		5,029,776	51,478	7,456	2,302	7,854	1.02	0.82	73,107	5,666	42,553	20,478	58,877	6,323	43,102	21,133
Southwest - Total/Average		1,136,636	14,764	3,721	172	1,095	1.30	1.10	10,899	1,165	10,594	6,599	8,823	1,290	10,299	6,759
Southeast - Total/Average		4,854,372	41,040	6,362	2,105	6,639	0.85	1.24	81,243	4,845	56,570	34,401	66,800	4,534	45,919	32,409
State Total		20,279,983	218,009	45,855	13,933	46,570	1.07	0.87	262,460	22,607	176,063	86,823	225,045	21,379	157,838	97,007
Regionals																
BancorpSouth Bank	Tupelo	13,114,148	120,070	4,500	10,900	13,530	0.92	0.44	53,691	18,695	70,556	9,276	44,387	2,933	55,532	4,301
Hancock Whitney Bank	Gulfport	20,026,429	194,514	36,116	22,360	74,622	0.97	0.69	98,020	19,906	187,296	8,257	115,708	34,791	203,133	9,461
Renasant Bank	Tupelo	9,082,489	49,026	6,810	2,433	6,428	0.54	0.21	36,597	9,917	16,054	11,040	35,697	11,765	14,505	12,597
Trustmark National Bank	Jackson	8,942,800	80,521	16,988	12,581	29,860	0.90	0.72	41,416	39,786	61,624	34,668	26,202	37,236	67,837	36,475
North																
Memphis, TN-MS-AR (Metro)																
Bank of Holly Springs	Holly Springs	167,637	1,625	103	59	175	0.97	1.69	5,192	56	3,342	329	6,123	40	3,277	233
Citizens Bank	Byhalia	39,607	293	104	12	138	0.74	0.81	941	-	474	122	1,026	-	636	-
First State Bank	Holly Springs	67,058	564	-	47	95	0.84	2.28	189	-	1,405	1,274	285	-	1,040	1,286
Merchants & Farmers Bank	Holly Springs	44,350	708	90	28	126	1.60	1.61	1,450	-	1,585	50	1,693	27	1,836	50
Sycamore Bank	Senatobia	154,693	1,195	242	19	119	0.77	0.15	1,031	297	301	41	752	475	188	81
Total/Average		473,345	4,385	539	165	653	0.93	1.22	8,803	353	7,107	1,816	9,879	542	6,977	1,650
Other																
BNA Bank	New Albany	308,333	5,051	350	88	1,091	1.64	0.88	1,492	101	4,162	295	3,363	172	5,394	292
Commerce Bank	Corinth	79,556	1,736	180	50	205	2.18	0.03	1,836	529	15	21	1,230	267	17	-
Farmers and Merchants Bank	Baldwyn	196,306	3,244	245	130	410	1.65	0.55	2,070	75	1,863	-	2,556	66	1,386	-
First American National Bank	Iuka	140,673	1,711	270	72	318	1.22	0.58	2,604	191	1,447	92	2,438	70	1,609	129
First Choice Bank	Pontotoc	188,224	1,704	352	206	461	0.91	0.40	1,960	8	878	305	4,448	123	822	305
First Security Bank	Batesville	358,446	3,404	1,104	662	1,181	0.95	0.57	5,558	292	1,244	1,870	4,547	201	1,106	1,982
FNB Oxford Bank	Oxford	199,486	2,189	180	35	113	1.10	0.26	760	20	451	360	207	516	182	390
Mechanics Bank	Water Valley	156,148	2,010	120	106	95	1.29	1.49	1,706	66	2,943	368	3,704	17	3,886	377
Oxford University Bank	Oxford	124,668	1,267	355	7	142	1.02	0.50	2,343	116	226	557	924	116	125	-
Peoples Bank	Ripley	181,721	2,116	669	161	418	1.16	0.03	1,911	398	131	-	1,727	345	78	-
Total/Average		1,933,561	24,432	3,825	1,517	4,434	1.26	0.54	22,240	1,796	13,360	3,868	25,144	1,893	14,605	3,475
North - Total/Average		2,406,906	28,817	4,364	1,682	5,087	1.20	0.67	31,043	2,149	20,467	5,684	35,023	2,435	21,582	5,125



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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	173,676	2,202	309	76	146	1.27	0.79	2,270	48	902	863	2,768	1	1,230	706
First Commercial Bank	Jackson	322,646	4,132	395	113	288	1.28	0.18	330	-	573	169	303	-	239	169
Merchants and Planters Bank	Raymond	54,234	581	120	45	128	1.07	0.02	120	-	-	22	95	-	-	24
OmniBank	Bay Springs	33,075	408	(38)	75	11	1.23	2.91	360	-	455	849	378	-	339	960
Peoples Bank	Mendenhall	240,480	3,053	703	229	875	1.27	2.46	5,821	4	3,711	3,590	5,448	4	4,212	2,550
PriorityOne Bank	Magee	508,122	5,415	900	360	1,680	1.07	1.00	7,374	967	4,613	1,885	5,174	80	4,287	1,881
Total/Average		1,332,233	15,791	2,389	898	3,128	1.19	1.03	16,275	1,019	10,254	7,378	14,166	85	10,307	6,290
Other																
Bank of Anguilla	Anguilla	100,961	1,808	485	82	190	1.79	1.21	766	756	1,816	2	357	815	1,507	3
Bank of Benoit	Benoit	5,415	37	39	5	39	0.68	0.13	104	309	22	-	245	107	25	-
Bank of Commerce	Greenwood	272,150	4,054	370	400	1,024	1.49	0.11	8,852	1,309	471	55	9,408	1,122	520	49
Bank of Kilmichael	Kilmichael	113,263	1,457	371	43	360	1.29	0.24	1,229	-	431	-	1,104	-	325	-
Bank of Winona	Winona	50,567	525	20	10	9	1.04	1.04	2,076	-	1,167	54	1,343	-	1,178	114
Bank of Yazoo City	Yazoo City	139,263	2,108	-	15	62	1.51	0.07	406	108	-	177	307	341	-	177
BankPlus	Belzoni	2,072,138	24,500	15,143	3,674	13,317	1.18	0.66	12,804	3,817	11,689	6,469	9,606	2,832	2,844	20,276
Citizens Bank & Trust Company	Marks	94,609	968	634	65	825	1.02	3.95	5,859	1,107	3,811	1,199	1,494	883	1,114	279
Cleveland State Bank	Cleveland	125,843	1,686	120	72	101	1.34	0.00	2,160	257	5	-	1,509	4	-	-
First National Bank of Clarksdale	Clarksdale	226,404	3,608	47	341	484	1.59	0.01	210	-	27	-	400	-	34	-
Guaranty Bank and Trust Company	Belzoni	624,061	7,300	2,662	675	2,738	1.17	0.47	2,927	64	3,291	586	2,606	47	4,157	957
Peoples Bank & Trust Company	North Carrollton	21,967	328	-	-	4	1.49	0.00	160	-	-	-	163	-	-	-
Planters Bank & Trust Company	Indianola	610,739	5,000	1,184	1,109	1,707	0.82	0.94	8,698	-	7,919	1,887	10,587	173	8,834	1,795
RiverHills Bank	Vicksburg	190,390	4,123	340	20	404	2.17	0.49	2,696	36	1,429	106	1,834	385	1,534	342
State Bank & Trust Company	Ridgeland	872,290	8,617	148	263	1,503	0.99	0.45	946	-	3,547	1,748	393	3	4,557	1,299
Total/Average		5,520,060	66,119	21,563	6,774	22,767	1.20	0.59	49,893	7,763	35,625	12,283	41,356	6,712	26,629	25,291
West Central - Total/Average		6,852,293	81,910	23,952	7,672	25,895	1.20	0.67	66,168	8,782	45,879	19,661	55,522	6,797	36,936	31,581

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									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90 \$	90 + \$	\$	\$	30-90 \$	90 + \$	\$	\$
East Central																
Amory Federal Savings and Loan Association	Amory	60,148	478	303	2	305	0.79	0.26	2,664	385	121	87	2,745	308	455	205
Bank of Forest	Forest	114,557	1,172	240	29	46	1.02	0.35	1,934	182	691	-	2,929	211	553	-
Bank of Morton	Morton	50,688	106	18	33	57	0.21	0.82	3,373	13	427	129	2,322	51	290	138
Bank of Okolona	Okolona	150,473	1,994	642	44	721	1.33	1.63	5,113	617	1,639	1,576	3,259	1,510	1,837	293
BankFirst Financial Services	Macon	764,751	8,300	1,680	361	768	1.09	1.14	2,313	11	10,556	551	3,210	516	9,128	551
Citizens Bank of Philadelphia, Mississippi	Philadelphia	429,277	3,372	334	407	388	0.79	1.39	7,419	72	9,839	3,440	5,026	-	10,101	3,414
Citizens National Bank of Meridian	Meridian	981,597	12,148	820	221	893	1.24	0.49	7,910	109	5,348	1,263	4,646	368	6,702	455
Commercial Bank	De Kalb	88,675	1,372	275	145	156	1.55	0.36	4,068	182	46	492	3,974	87	42	530
Community Bank of Mississippi	Forest	2,197,356	20,317	2,614	839	3,821	0.92	0.74	33,896	3,567	11,448	12,608	26,487	2,791	12,214	15,125
First Federal Savings and Loan Association	Aberdeen	27,876	122	5	-	-	0.44	0.00	160	65	-	-	96	91	-	-
Great Southern Bank	Meridian	119,418	1,363	370	181	580	1.14	0.19	3,117	463	435	135	2,583	310	437	152
Holmes County Bank & Trust Company	Lexington	44,960	734	155	40	119	1.63	1.88	1,140	-	2,003	197	1,600	80	1,343	270
East Central - Total/Average		5,029,776	51,478	7,456	2,302	7,854	1.02	0.82	73,107	5,666	42,553	20,478	58,877	6,323	43,102	21,133
Southwest																
Bank of Brookhaven	Brookhaven	92,136	868	114	7	68	0.94	0.00	147	35	-	-	416	60	-	-
Bank of Franklin	Meadville	90,516	1,065	134	35	108	1.18	0.49	1,565	435	555	128	1,314	35	277	378
First Bank	McComb	442,382	4,611	700	15	239	1.04	0.68	2,438	400	1,072	2,612	1,651	878	40	2,211
Jefferson Bank	Greenville	91,486	4,394	2,000	5	28	4.80	0.01	1,474	-	9	-	364	-	138	55
Pike National Bank	McComb	147,490	1,990	293	49	292	1.35	1.35	1,771	172	1,496	1,826	1,848	23	1,714	1,798
United Mississippi Bank	Natchez	272,626	1,836	480	61	360	0.67	2.65	3,504	123	7,462	2,033	3,230	294	8,130	2,317
Southwest - Total/Average		1,136,636	14,764	3,721	172	1,095	1.30	1.10	10,899	1,165	10,594	6,599	8,823	1,290	10,299	6,759



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									P/D Still Accruing		Non Accrual		P/D Still Accruing		Non Accrual			
									30-90	90 +	OREO	OREO	30-90	90 +	OREO	OREO		
Southeast																		
Gulfport - Biloxi, MS (Metro)																		
Bank of Wiggins	Wiggins	102,772	1,398	136	52	329	1.36	1.46	2,704	305	600	2,062	3,065	770	1,663	1,360		
Charter Bank	Biloxi	106,987	1,073	226	70	474	1.00	2.56	690	-	2,118	1,776	847	15	2,200	1,279		
Peoples Bank, Biloxi, Mississippi	Biloxi	273,346	5,340	122	475	1,410	1.95	2.80	11,852	54	8,250	8,943	10,553	-	8,560	9,892		
Total/Average		483,105	7,811	484	597	2,213	1.62	2.50	15,246	359	10,968	12,781	14,465	785	12,423	12,531		
Hattiesburg, MS (Metro)																		
First, A National Banking Association	Hattiesburg	2,060,422	10,065	2,120	419	581	0.49	1.09	16,000	1,325	21,895	10,869	4,755	805	13,572	8,453		
Grand Bank for Savings, FSB	Hattiesburg	67,238	748	325	20	97	1.11	2.77	3,936	130	568	1,772	3,717	117	522	1,819		
Richton Bank & Trust Company	Richton	23,231	444	-	2	5	1.91	0.66	3,387	-	268	105	2,744	-	268	105		
Total/Average		2,150,891	11,257	2,445	441	683	0.52	1.13	23,323	1,455	22,731	12,746	11,216	922	14,362	10,377		
Pascagoula, MS (Metro)																		
Century Bank	Lucedale	211,186	3,308	498	95	319	1.57	0.37	7,957	811	870	284	8,355	1,096	853	127		
First Federal Savings and Loan Association of Pascagoula-Moss Point	Pascagoula	246,762	926	334	7	417	0.38	0.71	2,863	415	1,206	970	1,723	132	1,124	1,141		
Merchants & Marine Bank	Pascagoula	304,849	3,048	882	265	577	1.00	1.18	6,290	-	5,477	1,095	7,130	-	4,901	1,119		
Total/Average		762,797	7,282	1,714	367	1,313	0.95	0.84	17,110	1,226	7,553	2,349	17,208	1,228	6,878	2,387		
Other																		
Citizens Bank	Columbia	323,785	4,621	578	384	771	1.43	1.32	5,571	318	4,725	841	6,453	68	3,935	1,133		
Covington County Bank	Collins	38,946	104	50	61	119	0.27	0.70	667	226	522	44	440	197	512	47		
First National Bank of Picayune	Picayune	145,172	1,867	50	37	187	1.29	3.41	1,357	335	3,697	3,406	1,357	482	2,868	3,513		
First Southern Bank	Columbia	138,573	1,459	135	70	155	1.05	0.21	2,193	10	91	303	1,229	-	263	335		
First State Bank	Waynesboro	552,839	4,528	396	125	651	0.82	0.75	12,083	660	5,677	622	12,428	606	4,114	777		
Magnolia State Bank	Bay Springs	258,264	2,111	510	23	547	0.82	0.58	3,693	256	606	1,309	2,004	246	564	1,309		
Total/Average		1,457,579	14,690	1,719	700	2,430	1.01	1.06	25,564	1,805	15,318	6,525	23,911	1,599	12,256	7,114		
Southeast - Total/Average		4,854,372	41,040	6,362	2,105	6,639	0.85	1.24	81,243	4,845	56,570	34,401	66,800	4,534	45,919	32,409		