

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2018

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			3,896,903	35,139	1.12	9.99	3.96	11.85	19.46	24.35	2,664	1,318	3,392	1.18	0.69
West Central - Total/Average			9,715,465	92,492	1.07	10.60	4.06	10.40	16.41	20.97	10,845	5,339	16,877	1.11	0.71
East Central - Total/Average			7,631,518	63,606	1.19	10.86	3.82	11.99	21.74	23.56	4,688	1,899	5,185	1.02	0.84
Southwest - Total/Average			1,568,749	13,980	1.41	11.27	4.31	12.06	17.34	16.62	1,427	118	589	1.12	1.09
Southeast - Total/Average			6,836,771	49,842	0.91	7.84	3.96	11.97	19.97	22.34	4,471	1,617	5,378	0.88	1.15
State Total			29,649,406	255,059	1.14	10.11	4.02	11.65	18.98	21.57	24,095	10,291	31,421	1.04	0.86
Regionals															
BancorpSouth Bank	No	Tupelo	17,259,055	174,220	1.36	11.52	3.64	9.68	12.60	9.20	3,500	8,716	9,397	0.97	0.35
Renasant Bank	No	Tupelo	12,722,352	109,733	1.32	8.42	4.02	10.60	13.30	9.02	5,810	1,575	4,986	0.53	0.21
Trustmark National Bank	No	Jackson	13,436,511	115,024	1.13	9.44	3.44	10.29	13.44	9.78	15,043	7,844	13,111	1.02	0.78
Hancock Whitney Bank	No	Gulfport	28,025,305	234,043	1.13	10.56	3.35	8.46	11.25	13.10	28,016	19,687	43,813	1.10	0.76
North															
Memphis, TN-MS-AR (Metro)															
Citizens Bank	No	Byhalia	73,470	438	0.79	6.69	4.24	12.61	23.27	42.43	74	6	94	0.78	0.87
First State Bank	No	Holly Springs	120,525	630	0.69	7.09	3.50	10.86	18.22	14.00	-	30	39	0.91	1.93
Bank of Holly Springs	Yes	Holly Springs	216,845	2,730	1.71	11.31	4.93	15.41	23.26	11.68	53	47	126	0.98	1.62
Merchants & Farmers Bank	Yes	Holly Springs	100,799	652	0.86	9.02	3.63	11.04	20.18	33.79	68	21	69	1.55	1.87
Sycamore Bank	No	Senatobia	227,173	1,660	0.96	10.56	3.84	9.46	15.55	16.01	158	13	28	0.80	0.12
Total/Average			738,812	6,110	1.00	8.93	4.03	11.88	20.10	23.58	353	117	356	0.95	1.17
Other															
Commerce Bank	Yes	Corinth	112,934	1,760	2.06	18.27	4.15	11.94	19.64	28.80	135	32	175	2.15	0.02
FNB Oxford Bank	No	Oxford	312,178	2,630	1.14	9.88	3.51	12.09	18.11	26.35	140	22	73	1.13	0.18
Oxford University Bank	No	Oxford	152,399	1,205	1.07	12.01	3.75	10.44	14.69	14.39	80	6	18	0.91	0.08
First Choice Bank	No	Pontotoc	297,559	2,751	1.23	10.00	3.91	13.16	20.63	16.46	202	179	367	0.87	0.38
Farmers and Merchants Bank	No	Baldwyn	334,331	4,223	1.69	12.78	4.82	13.86	21.54	26.79	-	95	238	1.64	0.41
Peoples Bank	No	Ripley	398,452	3,136	1.06	10.05	3.05	10.79	22.78	48.93	574	125	195	1.28	0.02
First Security Bank	No	Batesville	559,366	5,884	1.39	12.36	4.25	11.38	17.02	14.00	828	523	853	0.88	0.55
Mechanics Bank	No	Water Valley	221,936	1,591	0.96	9.06	3.92	10.84	15.76	16.91	120	100	82	1.27	1.92
First American National Bank	Yes	Iuka	262,244	1,075	0.56	5.16	4.11	11.56	19.57	36.11	120	57	180	1.22	0.66
BNA Bank	No	New Albany	506,692	4,774	1.24	10.91	3.38	12.14	18.46	22.48	112	62	855	1.57	1.12
Total/Average			3,158,091	29,029	1.24	11.05	3.89	11.82	18.82	25.12	2,311	1,201	3,036	1.24	0.57
North - Total/Average			3,896,903	35,139	1.12	9.99	3.96	11.85	19.46	24.35	2,664	1,318	3,392	1.18	0.69

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West Central															
Jackson, MS (Metro)															
Copiah Bank	No	Hazlehurst	228,042	1,413	0.82	9.00	4.11	9.49	13.07	14.41	232	66	119	1.23	0.85
PriorityOne Bank	Yes	Magee	653,663	7,935	1.66	15.04	4.23	10.89	14.69	12.63	450	321	1,271	1.05	0.94
Peoples Bank	Yes	Mendenhall	294,423	4,305	1.99	20.91	5.58	9.63	14.43	12.77	563	174	701	1.28	2.30
Merchants and Planters Bank	No	Raymond	90,350	333	0.47	5.36	3.73	8.33	14.06	15.63	90	34	123	1.01	0.03
OmniBank	No	Bay Springs	48,184	(88)	(0.25)	(2.68)	4.31	8.92	14.10	25.93	(38)	57	6	1.24	2.70
First Commercial Bank	No	Jackson	390,160	3,356	1.16	9.05	3.80	12.80	14.91	8.78	90	79	-	1.25	0.10
Total/Average			1,704,822	17,254	0.98	9.45	4.29	10.01	14.21	15.03	1,387	731	2,220	1.17	0.97
Other															
First National Bank of Clarksdale	No	Clarksdale	363,691	3,305	1.18	10.04	3.47	12.70	17.86	21.92	47	125	465	1.47	0.01
Cleveland State Bank	No	Cleveland	222,820	2,237	1.31	14.05	3.99	11.62	19.37	34.52	90	64	74	1.34	0.00
Bank of Benoit	No	Benoit	15,090	(22)	(0.18)	(1.53)	4.75	12.09	29.40	71.04	37	4	36	0.79	0.17
Bank of Commerce	No	Greenwood	482,857	5,824	1.72	18.66	3.49	9.77	16.26	26.38	250	328	824	1.46	0.12
State Bank & Trust Company	No	Ridgeland	1,136,833	7,104	0.84	8.00	3.83	8.91	11.57	10.54	7	234	1,108	0.99	0.52
Peoples Bank & Trust Company	No	North Carrollton	70,759	697	1.29	8.86	2.52	15.24	42.22	57.01	-	-	2	1.53	0.00
Planters Bank & Trust Company	No	Indianola	1,045,886	8,578	1.10	11.10	3.49	9.96	15.59	25.74	835	371	1,053	0.74	1.02
Bank of Yazoo City	No	Yazoo City	250,692	1,888	1.00	10.05	3.23	11.46	19.31	24.82	-	13	48	1.55	0.07
Bank of Anguilla	No	Anguilla	152,493	1,094	1.01	11.34	4.58	9.92	14.42	8.25	270	74	162	1.69	0.99
Guaranty Bank and Trust Company	Yes	Belzoni	823,981	9,887	1.64	17.02	4.10	10.02	13.51	14.36	2,191	391	1,392	1.30	0.62
BankPlus	No	Belzoni	2,706,841	26,710	1.31	13.28	4.04	10.21	13.12	9.30	4,923	2,894	8,491	0.91	0.85
RiverHills Bank	Yes	Vicksburg	309,981	3,921	1.65	16.98	3.29	10.47	18.22	21.82	250	18	343	2.09	0.61
Citizens Bank & Trust Company	Yes	Marks	137,509	1,031	1.02	10.22	4.55	9.21	11.05	6.31	288	57	509	0.85	1.01
Bank of Kilmichael	Yes	Kilmichael	176,480	2,024	1.57	17.74	4.15	9.09	13.79	28.87	260	28	142	1.39	0.18
Bank of Winona	Yes	Winona	114,730	960	1.09	10.44	3.77	11.20	23.43	42.77	10	7	8	1.05	1.13
Total/Average			8,010,643	75,238	1.17	11.75	3.82	10.79	18.61	26.91	9,458	4,608	14,657	1.09	0.65
West Central - Total/Average															
Total/Average			9,715,465	92,492	1.07	10.60	4.06	10.40	16.41	20.97	10,845	5,339	16,877	1.11	0.71

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East Central															
Citizens National Bank of Meridian	Yes	Meridian	1,364,335	19,378	1.90	17.27	3.56	10.81	13.18	14.59	540	198	402	1.26	0.52
Great Southern Bank	No	Meridian	287,555	1,840	0.84	9.70	4.37	9.64	22.09	54.88	250	139	433	1.14	0.20
Commercial Bank	No	De Kalb	152,189	1,179	1.03	10.55	4.13	10.52	17.54	24.42	75	85	66	1.35	0.38
Amory Federal Savings and Loan Association	No	Amory	81,009	38	0.06	0.46	2.64	13.31	28.63	27.77	173	2	175	0.79	0.81
First Federal Savings and Loan Association	No	Aberdeen	36,800	163	0.60	3.10	2.63	19.65	49.59	35.86	-	-	-	0.45	0.00
Citizens Bank of Philadelphia, Mississippi	No	Philadelphia	962,717	5,224	0.72	8.72	2.98	9.74	17.46	14.36	141	364	351	0.73	1.40
Community Bank of Mississippi	No	Forest	3,199,024	20,833	0.88	11.81	3.82	8.21	14.30	19.55	1,429	711	2,615	0.92	0.85
Bank of Forest	Yes	Forest	197,508	1,698	1.13	9.25	4.22	13.06	21.11	33.34	250	16	40	1.05	0.28
Holmes County Bank & Trust Company	Yes	Lexington	116,842	914	1.01	8.78	3.19	12.71	25.55	29.82	40	35	102	1.28	1.38
Bank of Morton	Yes	Morton	66,787	1,470	2.90	20.20	5.66	15.11	22.69	8.32	13	23	40	0.21	0.64
BankFirst Financial Services	No	Macon	974,105	7,923	1.09	10.15	3.72	10.73	14.63	9.18	1,296	288	508	1.06	0.99
Bank of Okolona	Yes	Okolona	192,647	2,946	2.08	20.30	4.95	10.42	14.11	10.66	481	38	453	1.39	1.11
East Central - Total/Average			7,631,518	63,606	1.19	10.86	3.82	11.99	21.74	23.56	4,688	1,899	5,185	1.02	0.84
Southwest															
Bank of Brookhaven	No	Brookhaven	151,790	1,184	1.02	8.74	3.52	12.28	19.74	27.42	88	5	52	0.94	0.00
First Bank	Yes	McComb	544,252	4,594	1.14	12.82	3.49	8.80	12.86	11.30	630	7	222	1.01	0.41
Pike National Bank	No	McComb	243,292	1,731	0.95	7.29	4.30	13.89	22.69	19.66	232	19	116	1.43	1.44
United Mississippi Bank	Yes	Natchez	359,638	2,321	0.86	8.61	4.27	10.11	12.84	16.54	360	53	79	0.74	2.90
Bank of Franklin	No	Meadville	132,389	1,082	1.07	9.89	4.53	10.73	16.11	21.11	117	29	94	1.20	0.49
Jefferson Bank	No	Greenville	137,388	3,068	3.40	20.27	5.77	16.52	19.79	3.66	-	5	26	2.28	0.14
Southwest - Total/Average			1,568,749	13,980	1.41	11.27	4.31	12.06	17.34	16.62	1,427	118	589	1.12	1.09

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Southeast															
Gulfport - Biloxi, MS (Metro)															
Bank of Wiggins	No	Wiggins	184,183	1,420	1.03	6.64	3.63	16.32	30.57	41.74	86	45	273	1.33	1.64
Peoples Bank, Biloxi, Mississippi	No	Biloxi	616,411	843	0.17	1.36	2.98	13.96	24.81	16.84	91	450	1,303	1.97	2.99
Charter Bank	No	Biloxi	155,628	322	0.29	3.10	3.76	9.15	13.60	26.54	5	66	294	0.96	2.24
Total/Average			956,222	2,585	0.50	3.70	3.46	13.14	22.99	28.37	182	561	1,870	1.61	2.61
Hattiesburg, MS (Metro)															
Grand Bank for Savings, FSB	Yes	Hattiesburg	81,543	539	0.95	6.75	6.62	13.39	27.39	12.53	76	19	95	0.75	2.87
Richton Bank & Trust Company	Yes	Richton	54,979	347	0.80	5.45	3.86	13.17	22.77	46.32	-	2	5	1.89	0.68
First, A National Banking Association	No	Hattiesburg	2,505,925	18,264	1.06	8.09	3.97	11.84	15.38	10.98	1,546	308	377	0.56	0.88
Total/Average			2,642,447	19,150	0.94	6.76	4.82	12.80	21.85	23.28	1,622	329	477	0.58	0.94
Pascagoula, MS (Metro)															
First Federal Savings and Loan Association of Pascagoula-Mos	No	Pascagoula	306,028	1,283	0.56	6.27	3.04	9.20	19.73	15.13	287	12	405	0.37	0.74
Century Bank	No	Lucedale	316,574	2,593	1.12	10.99	4.36	10.90	15.57	22.03	210	71	215	1.44	0.31
Merchants & Marine Bank	No	Pascagoula	551,308	3,202	0.74	6.32	3.18	13.30	21.42	15.90	738	206	467	1.00	1.09
Total/Average			1,173,910	7,078	0.81	7.86	3.53	11.13	18.91	17.69	1,235	289	1,087	0.92	0.79
Other															
Magnolia State Bank	Yes	Bay Springs	336,242	2,591	1.05	10.77	4.14	9.81	13.67	12.76	510	20	485	0.84	0.56
First National Bank of Picayune	Yes	Picayune	205,478	4,432	2.73	21.01	4.67	13.19	22.49	27.36	10	20	109	1.35	3.11
Citizens Bank	Yes	Columbia	418,951	5,122	1.61	18.25	4.39	10.38	15.37	12.45	525	255	681	1.40	1.21
First State Bank	No	Waynesboro	819,678	6,910	1.11	9.06	3.51	11.96	17.93	9.73	297	32	527	0.79	0.60
Covington County Bank	No	Collins	77,913	454	0.76	9.07	3.27	8.54	11.18	36.19	-	53	23	0.39	0.72
First Southern Bank	Yes	Columbia	205,930	1,520	1.08	9.95	4.29	10.86	16.13	21.68	90	58	119	1.06	0.29
Total/Average			2,064,192	21,029	1.39	13.02	4.05	10.79	16.13	20.03	1,432	438	1,944	1.01	0.94
Southeast - Total/Average			6,836,771	49,842	0.91	7.84	3.96	11.97	19.97	22.34	4,471	1,617	5,378	0.88	1.15