

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			3,903,374	46,130	1.10	9.69	4.00	11.64	19.15	23.82	4,364	1,682	5,087	1.20	0.67
West Central - Total/Average			9,820,192	106,437	1.00	9.82	4.08	10.37	16.21	21.68	23,952	7,672	25,895	1.20	0.67
East Central - Total/Average			7,663,121	84,896	1.16	10.55	3.82	11.91	21.64	24.06	7,456	2,302	7,854	1.02	0.82
Southwest - Total/Average			1,568,567	15,974	1.03	8.92	4.30	12.03	17.59	22.85	3,721	172	1,095	1.30	1.10
Southeast - Total/Average			7,328,561	67,232	0.84	7.18	3.99	12.18	20.17	22.82	6,362	2,105	6,639	0.85	1.24
State Total			30,283,815	320,669	1.03	9.23	4.04	11.63	18.95	23.04	45,855	13,933	46,570	1.07	0.87
Regionals															
BancorpSouth Bank	No	Tupelo	18,008,424	221,317	1.28	10.78	3.68	9.06	11.68	8.41	4,500	10,900	13,530	0.92	0.44
Renasant Bank	No	Tupelo	12,915,178	157,000	1.42	8.45	4.22	10.88	13.58	11.04	6,810	2,433	6,428	0.54	0.21
Trustmark National Bank	No	Jackson	13,284,058	152,383	1.13	9.36	3.46	10.13	12.89	8.06	16,988	12,581	29,860	0.90	0.72
Hancock Whitney Bank	No	Gulfport	28,215,417	334,309	1.20	11.27	3.35	8.54	11.17	11.15	36,116	22,360	74,622	0.97	0.69
North															
Memphis, TN-MS-AR (Metro)															
Sycamore Bank	No	Senatobia	221,634	2,203	0.97	10.47	3.95	9.88	14.90	8.97	242	19	119	0.77	0.15
Bank of Holly Springs	Yes	Holly Springs	217,727	3,758	1.75	11.63	4.98	14.91	22.52	9.97	103	59	175	0.97	1.69
First State Bank	No	Holly Springs	117,623	880	0.73	7.36	3.54	10.88	18.32	12.13	-	47	95	0.84	2.28
Merchants & Farmers Bank	Yes	Holly Springs	101,277	792	0.78	8.21	3.70	10.80	20.69	36.86	90	28	126	1.60	1.61
Citizens Bank	No	Byhalia	73,132	559	0.76	6.38	4.30	12.11	22.63	40.16	104	12	138	0.74	0.81
Total/Average			731,393	8,192	1.00	8.81	4.09	11.72	19.81	21.62	539	165	653	0.93	1.22
Other															
First Security Bank	No	Batesville	546,716	7,422	1.32	11.66	4.31	10.86	16.80	16.10	1,104	662	1,181	0.95	0.57
BNA Bank	No	New Albany	506,520	7,109	1.39	12.13	3.43	11.84	18.51	25.29	350	88	1,091	1.64	0.88
Peoples Bank	No	Ripley	414,047	4,119	1.03	9.85	3.06	10.52	21.55	49.03	669	161	418	1.16	0.03
Farmers and Merchants Bank	No	Baldwyn	340,427	5,105	1.53	11.48	4.81	13.62	20.97	27.27	245	130	410	1.65	0.55
FNB Oxford Bank	No	Oxford	309,392	3,365	1.09	9.40	3.49	12.13	17.75	23.30	180	35	113	1.10	0.26
First Choice Bank	No	Pontotoc	296,121	3,465	1.16	9.41	3.97	12.80	19.65	19.05	352	206	461	0.91	0.40
First American National Bank	Yes	Iuka	263,698	1,838	0.71	6.59	4.08	11.56	20.50	36.39	270	72	318	1.22	0.58
Mechanics Bank	No	Water Valley	222,861	1,959	0.88	8.34	3.92	10.52	15.54	18.07	120	106	95	1.29	1.49
Oxford University Bank	No	Oxford	155,551	1,282	0.85	9.16	3.75	10.39	14.47	15.04	355	7	142	1.02	0.50
Commerce Bank	Yes	Corinth	116,648	2,274	1.99	17.66	4.21	11.47	19.07	30.65	180	50	205	2.18	0.03
Total/Average			3,171,981	37,938	1.20	10.57	3.90	11.57	18.48	26.02	3,825	1,517	4,434	1.26	0.54
North - Total/Average			3,903,374	46,130	1.10	9.69	4.00	11.64	19.15	23.82	4,364	1,682	5,087	1.20	0.67

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2018

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West Central															
Jackson, MS (Metro)															
PriorityOne Bank	Yes	Magee	648,839	10,142	1.58	14.32	4.24	11.19	15.44	12.88	900	360	1,680	1.07	1.00
First Commercial Bank	No	Jackson	401,628	4,412	1.13	8.87	3.83	12.41	14.49	13.13	395	113	288	1.28	0.18
Peoples Bank	Yes	Mendenhall	297,303	5,762	1.99	20.96	5.56	9.25	13.82	12.51	703	229	875	1.27	2.46
Copiah Bank	No	Hazlehurst	224,714	1,885	0.82	8.93	4.17	9.62	13.22	13.26	309	76	146	1.27	0.79
Merchants and Planters Bank	No	Raymond	91,421	323	0.35	3.89	3.82	8.45	13.97	26.87	120	45	128	1.07	0.02
OmniBank	No	Bay Springs	44,830	(144)	(0.31)	(3.31)	4.34	9.14	13.71	16.97	(38)	75	11	1.23	2.91
Total/Average			1,708,735	22,380	0.93	8.94	4.33	10.01	14.11	15.94	2,389	898	3,128	1.19	1.03
Other															
BankPlus	No	Belzoni	2,761,289	20,388	0.75	7.58	4.09	9.79	12.43	11.39	15,143	3,674	13,317	1.18	0.66
State Bank & Trust Company	No	Ridgeland	1,178,729	9,288	0.82	7.78	3.82	8.71	11.70	14.18	148	263	1,503	0.99	0.45
Planters Bank & Trust Company	No	Indianola	1,047,355	12,162	1.17	11.74	3.57	9.78	15.59	27.50	1,184	1,109	1,707	0.82	0.94
Guaranty Bank and Trust Company	Yes	Belzoni	831,011	14,627	1.81	18.61	4.17	10.31	13.75	13.19	2,662	675	2,738	1.17	0.47
Bank of Commerce	No	Greenwood	477,405	6,559	1.43	15.58	3.41	9.28	16.86	27.37	370	400	1,024	1.49	0.11
First National Bank of Clarksdale	No	Clarksdale	362,904	4,175	1.13	9.46	3.52	12.69	18.11	22.77	47	341	484	1.59	0.01
RiverHills Bank	Yes	Vicksburg	315,992	4,805	1.52	15.45	3.33	10.17	18.31	25.07	340	20	404	2.17	0.49
Bank of Yazoo City	No	Yazoo City	249,324	2,464	0.98	9.78	3.24	11.17	18.48	23.21	-	15	62	1.51	0.07
Cleveland State Bank	No	Cleveland	226,828	2,777	1.23	13.04	4.02	11.17	18.56	35.46	120	72	101	1.34	0.00
Bank of Kilmichael	Yes	Kilmichael	178,222	2,843	1.64	18.54	4.18	9.74	15.82	28.61	371	43	360	1.29	0.24
Bank of Anguilla	No	Anguilla	150,720	1,282	0.88	9.90	4.55	10.01	13.50	3.58	485	82	190	1.79	1.21
Citizens Bank & Trust Company	Yes	Marks	126,745	773	0.58	5.73	4.48	9.96	12.98	10.32	634	65	825	1.02	3.95
Bank of Winona	Yes	Winona	116,894	1,016	0.87	8.27	3.79	11.01	20.78	42.21	20	10	9	1.04	1.04
Peoples Bank & Trust Company	No	North Carrollton	71,664	888	1.24	8.39	2.51	15.19	41.43	57.45	-	-	4	1.49	0.00
Bank of Benoit	No	Benoit	16,375	10	0.06	0.52	4.70	11.86	26.47	68.89	39	5	39	0.68	0.13
Total/Average			8,111,457	84,057	1.07	10.69	3.83	10.72	18.32	27.41	21,563	6,774	22,767	1.20	0.59
West Central - Total/Average			9,820,192	106,437	1.00	9.82	4.08	10.37	16.21	21.68	23,952	7,672	25,895	1.20	0.67

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				Net Income \$	ROAA (%)	ROAE (%)									NIM (%)
East Central															
Community Bank of Mississippi	No	Forest	3,239,014	28,765	0.90	11.76	3.80	8.20	14.42	20.41	2,614	839	3,821	0.92	0.74
Citizens National Bank of Meridian	Yes	Meridian	1,349,161	25,088	1.85	16.76	3.58	10.25	12.54	13.09	820	221	893	1.24	0.49
BankFirst Financial Services	No	Macon	975,235	10,708	1.11	10.22	3.74	10.74	14.56	10.24	1,680	361	768	1.09	1.14
Citizens Bank of Philadelphia, Mississippi	No	Philadelphia	958,362	7,011	0.72	8.77	2.94	9.74	17.70	12.35	334	407	388	0.79	1.39
Great Southern Bank	No	Meridian	294,138	2,538	0.87	10.04	4.40	9.42	22.34	56.49	370	181	580	1.14	0.19
Bank of Okolona	Yes	Okolona	197,423	3,719	1.95	19.10	4.92	10.32	13.93	11.99	642	44	721	1.33	1.63
Bank of Forest	Yes	Forest	195,698	2,372	1.19	9.62	4.23	12.99	19.82	32.66	240	29	46	1.02	0.35
Commercial Bank	No	De Kalb	150,301	1,621	1.06	10.73	4.12	10.81	18.24	23.71	275	145	156	1.55	0.36
Holmes County Bank & Trust Company	Yes	Lexington	116,784	870	0.73	6.25	3.23	12.74	26.77	35.19	155	40	119	1.63	1.88
Amory Federal Savings and Loan Association	No	Amory	80,723	(65)	(0.08)	(0.60)	2.56	13.24	28.61	28.46	303	2	305	0.79	0.26
Bank of Morton	Yes	Morton	67,784	2,070	3.06	21.15	5.69	15.46	23.44	10.93	18	33	57	0.21	0.82
First Federal Savings and Loan Association	No	Aberdeen	38,498	199	0.54	2.83	2.58	18.99	47.27	33.19	5	-	-	0.44	0.00
East Central - Total/Average			7,663,121	84,896	1.16	10.55	3.82	11.91	21.64	24.06	7,456	2,302	7,854	1.02	0.82
Southwest															
First Bank	Yes	McComb	543,863	6,191	1.15	12.87	3.51	9.23	13.51	16.62	700	15	239	1.04	0.68
United Mississippi Bank	Yes	Natchez	357,671	2,897	0.81	8.06	4.29	9.98	12.59	14.97	480	61	360	0.67	2.65
Pike National Bank	No	McComb	246,612	2,599	1.07	8.17	4.36	13.85	22.18	20.62	293	49	292	1.35	1.35
Bank of Brookhaven	No	Brookhaven	151,982	1,331	0.86	7.36	3.55	12.36	19.26	37.90	114	7	68	0.94	0.00
Bank of Franklin	No	Meadville	138,625	1,337	0.98	9.09	4.53	11.16	17.02	24.04	134	35	108	1.18	0.49
Jefferson Bank	No	Greenville	129,814	1,619	1.32	7.98	5.53	15.61	20.95	22.94	2,000	5	28	4.80	0.01
Southwest - Total/Average			1,568,567	15,974	1.03	8.92	4.30	12.03	17.59	22.85	3,721	172	1,095	1.30	1.10

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Southeast															
Gulfport - Biloxi, MS (Metro)															
Peoples Bank, Biloxi, Mississippi	No	Biloxi	613,956	1,013	0.16	1.23	3.01	14.11	24.61	16.36	122	475	1,410	1.95	2.80
Bank of Wiggins	No	Wiggins	182,575	1,776	0.97	6.21	3.65	16.28	30.50	42.69	136	52	329	1.36	1.46
Charter Bank	No	Biloxi	151,857	309	0.20	2.23	3.80	9.34	13.73	24.65	226	70	474	1.00	2.56
Total/Average			948,388	3,098	0.44	3.22	3.49	13.24	22.95	27.90	484	597	2,213	1.62	2.50
Hattiesburg, MS (Metro)															
First, A National Banking Association	No	Hattiesburg	2,997,331	26,895	1.11	8.34	4.03	12.24	15.20	9.66	2,120	419	581	0.49	1.09
Grand Bank for Savings, FSB	Yes	Hattiesburg	84,374	448	0.58	4.23	6.69	12.72	26.74	15.05	325	20	97	1.11	2.77
Richton Bank & Trust Company	Yes	Richton	56,602	481	0.84	5.63	3.95	15.82	26.34	57.21	-	2	5	1.91	0.66
Total/Average			3,138,307	27,824	0.84	6.07	4.89	13.59	22.76	27.31	2,445	441	683	0.52	1.13
Pascagoula, MS (Metro)															
Merchants & Marine Bank	No	Pascagoula	558,741	4,353	0.76	6.43	3.24	13.53	21.24	15.28	882	265	577	1.00	1.18
Century Bank	No	Lucedale	312,996	3,431	1.11	10.83	4.37	10.64	15.60	22.10	498	95	319	1.57	0.37
First Federal Savings and Loan Association of Pascagoula-Moss Point	No	Pascagoula	305,495	1,100	0.36	4.01	3.04	9.16	19.60	14.48	334	7	417	0.38	0.71
Total/Average			1,177,232	8,884	0.74	7.09	3.55	11.11	18.81	17.29	1,714	367	1,313	0.95	0.84
Other															
First State Bank	No	Waynesboro	835,378	9,634	1.16	9.44	3.50	11.57	17.75	13.57	396	125	651	0.82	0.75
Citizens Bank	Yes	Columbia	420,400	6,268	1.48	16.63	4.37	10.40	15.22	13.00	578	384	771	1.43	1.32
Magnolia State Bank	Yes	Bay Springs	329,258	3,147	0.95	9.79	4.11	9.77	13.40	11.26	510	23	547	0.82	0.58
First National Bank of Picayune	Yes	Picayune	208,597	5,728	2.67	20.23	4.75	14.30	22.56	25.92	50	37	187	1.29	3.41
First Southern Bank	Yes	Columbia	190,441	2,150	1.13	10.48	4.32	10.83	16.37	13.27	135	70	155	1.05	0.21
Covington County Bank	No	Collins	80,560	499	0.63	7.44	3.22	7.80	11.59	35.66	50	61	119	0.27	0.70
Total/Average			2,064,634	27,426	1.34	12.34	4.05	10.78	16.15	18.78	1,719	700	2,430	1.01	1.06
Southeast - Total/Average			7,328,561	67,232	0.84	7.18	3.99	12.18	20.17	22.82	6,362	2,105	6,639	0.85	1.24