



MISSISSIPPI ASSET QUALITY - MARCH 31, 2019

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter						
									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO			
									30-90	90 +	\$	\$	30-90	90 +	\$	\$			
State Summary																			
North - Total/Average	4,103,940	2,423,702	29,036	898	1,286	1,964	1.20	0.68	27,644	1,351	22,419	5,413	31,043	2,149	20,467	5,684			
West Central - Total/Average	10,165,046	6,797,799	83,147	2,605	2,792	4,402	1.22	0.64	57,941	10,229	49,640	15,883	66,168	8,782	45,879	19,661			
East Central - Total/Average	8,066,691	5,058,642	53,794	1,824	1,111	1,572	1.06	0.84	63,825	4,135	48,876	18,713	73,107	5,666	42,553	20,478			
Southwest - Total/Average	1,640,835	1,123,786	14,890	213	56	142	1.32	0.85	13,797	764	4,195	9,823	10,899	1,165	10,594	6,599			
Southeast - Total/Average	7,954,761	5,131,657	41,960	1,999	385	1,217	0.82	1.17	58,583	4,219	57,930	35,518	81,243	4,845	55,706	34,401			
State Total	31,931,273	20,535,586	222,827	7,539	5,630	9,297	1.09	0.84	221,790	20,698	183,060	85,350	262,460	22,607	175,199	86,823			
Regionals																			
Hancock Whitney Bank	28,474,035	20,112,857	194,688	18,043	3,122	20,991	0.97	0.76	96,641	24,207	209,897	7,735	98,020	19,906	187,296	8,257			
BancorpSouth Bank	18,319,389	13,075,925	116,499	500	2,887	6,958	0.89	0.43	45,431	8,471	68,949	9,686	53,691	18,695	70,556	9,276			
Trustmark National Bank	13,474,941	9,088,215	80,302	1,689	2,137	4,045	0.88	0.66	26,630	44,414	56,423	32,139	41,416	39,786	61,624	34,668			
Renasant Bank	12,849,590	9,087,655	49,835	1,500	846	1,537	0.55	0.24	44,141	6,628	20,335	10,155	36,597	9,917	16,054	11,040			
North																			
Memphis, TN-MS-AR (Metro)																			
Sycamore Bank	234,069	151,506	1,250	52	15	12	0.83	0.20	1,241	38	181	289	1,031	297	301	41			
Bank of Holly Springs	233,127	171,479	1,344	67	37	385	0.78	1.83	6,105	31	4,132	144	5,192	56	3,342	329			
First State Bank	127,283	68,530	563	-	4	5	0.82	2.00	245	-	1,337	1,214	189	-	1,405	1,274			
Merchants & Farmers Bank	105,345	45,514	706	22	7	31	1.55	1.98	897	-	2,035	50	1,450	-	1,585	50			
Citizens Bank	76,830	40,368	302	12	11	14	0.75	1.02	585	1	680	104	941	-	474	122			
Total/Average	776,654	477,397	4,165	153	74	447	0.87	1.31	9,073	70	8,365	1,801	8,803	353	7,107	1,816			
Other																			
First Security Bank	599,393	361,792	3,680	276	166	166	1.02	0.52	4,084	200	1,520	1,611	5,558	292	1,244	1,870			
BNA Bank	525,111	311,801	5,129	89	16	27	1.64	0.60	1,318	91	2,968	201	1,492	101	4,162	295			
Peoples Bank	425,964	180,562	2,288	160	897	885	1.27	0.39	1,165	14	1,659	-	1,911	398	131	-			
Farmers and Merchants Bank	347,610	196,830	3,185	-	31	90	1.62	0.54	2,188	14	1,892	-	2,070	75	1,863	-			
FNB Oxford Bank	331,156	200,379	2,222	40	6	13	1.11	0.31	946	109	697	345	760	20	451	360			
First Choice Bank	315,304	188,357	1,724	90	33	103	0.92	0.39	2,055	25	927	305	1,960	8	878	305			
First American National Bank	274,665	140,756	1,624	-	29	116	1.15	0.52	3,371	19	1,407	23	2,604	191	1,447	92			
Mechanics Bank	227,890	157,334	1,989	-	10	30	1.26	1.43	1,499	273	2,759	492	1,706	66	2,943	368			
Oxford University Bank	161,337	127,131	1,311	45	1	2	1.03	0.53	826	152	214	635	2,343	116	226	557			
Commerce Bank	118,856	81,363	1,719	45	23	85	2.11	0.01	1,119	384	11	-	1,836	529	15	21			
Total/Average	3,327,286	1,946,305	24,871	745	1,212	1,517	1.28	0.53	18,571	1,281	14,054	3,612	22,240	1,796	13,360	3,868			
North - Total/Average	4,103,940	2,423,702	29,036	898	1,286	1,964	1.20	0.68	27,644	1,351	22,419	5,413	31,043	2,149	20,467	5,684			

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
West Central																
Jackson, MS (Metro)																
PriorityOne Bank	668,322	512,275	5,512	300	51	254	1.08	1.06	6,906	5	5,339	1,729	7,374	967	4,613	1,885
First Commercial Bank	397,945	315,209	4,173	30	10	-	1.32	0.24	1,302	-	798	169	330	-	573	169
Peoples Bank	311,250	243,233	3,055	494	177	669	1.26	2.83	7,490	2	5,637	3,176	5,821	4	3,711	3,590
Copiah Bank	231,136	174,634	2,232	86	11	67	1.28	0.79	1,445	752	1,205	617	2,270	48	902	863
Merchants and Planters Bank	91,706	53,951	620	30	11	2	1.15	0.02	54	-	-	21	120	-	-	22
OmniBank	45,745	32,860	530	-	122	-	1.61	2.65	28	-	399	812	360	-	455	849
Total/Average	1,746,104	1,332,162	16,122	940	382	992	1.21	1.14	17,225	759	13,378	6,524	16,275	1,019	10,254	7,378
Other																
BankPlus	2,938,419	2,098,403	24,228	315	1,255	1,842	1.15	0.52	8,779	2,587	12,055	3,262	12,804	3,817	11,689	6,469
State Bank & Trust Company	1,163,237	868,501	8,680	293	36	266	1.00	0.43	660	-	3,218	1,833	946	-	3,547	1,748
Planters Bank & Trust Company	1,099,987	585,032	5,124	342	285	503	0.88	0.90	7,974	273	8,097	1,857	8,698	-	7,919	1,887
Guaranty Bank and Trust Company	854,876	606,192	7,631	24	411	104	1.26	0.47	4,289	85	3,519	513	2,927	64	3,291	586
Bank of Commerce	475,040	278,405	4,282	145	69	228	1.54	0.03	6,744	824	53	86	8,852	1,309	471	55
First National Bank of Clarksdale	372,082	210,325	3,540	18	76	162	1.68	0.01	1,411	-	22	-	210	-	27	-
RiverHills Bank	336,560	187,896	4,375	90	171	9	2.33	0.43	3,227	821	1,379	70	2,696	36	1,429	106
Bank of Yazoo City	262,343	133,615	2,095	-	1	14	1.57	0.07	468	204	-	177	406	108	-	177
Cleveland State Bank	240,393	126,393	1,707	30	12	21	1.35	0.20	1,594	2	491	-	2,160	257	5	-
Bank of Kilmichael	178,929	116,194	1,676	209	51	40	1.44	0.37	1,116	-	657	-	1,229	-	431	-
Citizens Bank & Trust Company	143,021	93,591	943	96	30	151	1.01	3.53	1,626	3,787	3,775	1,278	5,859	1,107	3,811	1,199
Bank of Anguilla	137,007	86,442	1,840	90	11	69	2.13	1.28	1,356	723	1,531	229	766	756	1,816	2
Bank of Winona	124,836	50,266	535	10	1	1	1.06	1.20	1,355	-	1,443	54	2,076	-	1,167	54
Peoples Bank & Trust Company	73,818	19,823	328	-	-	-	1.65	0.00	73	-	-	-	160	-	-	-
Bank of Benoit	18,394	4,559	41	3	1	-	0.90	0.12	44	164	22	-	104	309	22	-
Total/Average	8,418,942	5,465,637	67,025	1,665	2,410	3,410	1.23	0.54	40,716	9,470	36,262	9,359	49,893	7,763	35,625	12,283
West Central - Total/Average	10,165,046	6,797,799	83,147	2,605	2,792	4,402	1.22	0.64	57,941	10,229	49,640	15,883	66,168	8,782	45,879	19,661

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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																		
Community Bank of Mississippi	3,326,318	2,216,214	20,545	666	141	579	0.93	0.74	29,347	2,102	13,261	11,415	33,896	3,567	11,448	12,608		
Citizens National Bank of Meridian	1,454,020	992,055	12,313	210	45	90	1.24	0.37	5,802	51	4,280	1,036	7,910	109	5,348	1,263		
Citizens Bank of Philadelphia, Mississippi	1,057,068	447,469	3,560	195	30	37	0.80	1.27	4,361	20	10,019	3,440	7,419	72	9,839	3,440		
BankFirst Financial Services	1,048,423	755,276	9,356	465	764	173	1.24	0.94	3,111	10	9,268	551	2,313	11	10,556	551		
Great Southern Bank	301,955	117,184	1,316	61	65	173	1.12	0.19	1,984	320	424	135	3,117	463	435	135		
Bank of Okolona	205,231	144,270	2,674	113	46	431	1.85	4.48	4,748	977	7,839	1,349	5,113	617	1,639	1,576		
Bank of Forest	198,860	113,612	1,189	30	2	15	1.05	0.30	3,581	148	593	-	1,934	182	691	-		
Commercial Bank	158,677	92,303	1,383	50	9	48	1.50	0.38	4,031	61	141	467	4,068	182	46	492		
Holmes County Bank & Trust Company	125,801	42,733	751	25	4	12	1.76	2.03	417	5	2,355	194	1,140	-	2,003	197		
Amory Federal Savings and Loan Association	81,183	58,847	478	-	-	-	0.81	0.17	2,130	348	115	25	2,664	385	121	87		
Bank of Morton	68,059	50,211	103	5	5	14	0.21	1.00	4,155	24	581	101	3,373	13	427	129		
First Federal Savings and Loan Association	41,096	28,468	126	4	-	-	0.44	0.00	158	69	-	-	160	65	-	-		
East Central - Total/Average	8,066,691	5,058,642	53,794	1,824	1,111	1,572	1.06	0.84	63,825	4,135	48,876	18,713	73,107	5,666	42,553	20,478		
Southwest																		
First Bank	575,327	444,505	4,584	-	10	37	1.03	0.48	5,186	190	192	2,563	2,438	400	1,072	2,612		
United Mississippi Bank	370,659	258,992	1,950	120	18	23	0.75	2.08	4,937	176	1,907	5,786	3,504	123	7,462	2,033		
Pike National Bank	260,647	150,272	1,995	18	14	27	1.33	1.10	1,330	64	1,763	1,112	1,771	172	1,496	1,826		
Bank of Brookhaven	163,909	94,102	908	42	8	10	0.96	0.00	84	22	-	-	147	35	-	-		
Bank of Franklin	143,751	91,176	1,058	33	5	45	1.16	0.48	1,005	312	327	362	1,565	435	555	128		
Jefferson Bank	126,542	84,739	4,395	-	1	-	5.19	0.00	1,255	-	6	-	1,474	-	9	-		
Southwest - Total/Average	1,640,835	1,123,786	14,890	213	56	142	1.32	0.85	13,797	764	4,195	9,823	10,899	1,165	10,594	6,599		

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Southeast																
Gulfport - Biloxi, MS (Metro)																
Peoples Bank, Biloxi, Mississippi	630,181	267,492	5,376	54	58	76	2.01	2.38	4,357	-	6,118	8,873	11,852	54	8,250	8,943
Bank of Wiggins	174,460	96,728	1,398	13	14	27	1.45	1.43	6,203	229	435	2,054	2,704	305	600	2,062
Charter Bank	160,540	108,811	1,035	-	2	40	0.95	2.76	259	-	2,530	1,901	690	-	2,118	1,776
Total/Average	965,181	473,031	7,809	67	74	143	1.65	2.27	10,819	229	9,083	12,828	15,246	359	10,968	12,781
Hattiesburg, MS (Metro)																
First, A National Banking Association	3,528,272	2,335,348	11,235	1,123	122	75	0.48	1.08	5,680	943	26,502	11,588	16,000	1,325	21,895	10,869
Grand Bank for Savings, FSB	83,271	66,958	499	-	1	1	0.75	2.03	4,089	357	565	1,123	3,936	130	568	1,772
Richton Bank & Trust Company	56,127	22,807	402	-	-	42	1.76	0.59	1,123	55	-	330	3,387	-	268	105
Total/Average	3,667,670	2,425,113	12,136	1,123	123	118	0.50	1.09	10,892	1,355	27,067	13,041	23,323	1,455	22,731	12,746
Pascagoula, MS (Metro)																
Merchants & Marine Bank	592,677	317,868	3,179	164	83	116	1.00	1.26	3,160	-	6,363	1,082	6,290	-	5,477	1,095
Century Bank	323,013	213,278	3,314	75	17	87	1.55	0.28	10,758	682	802	113	7,957	811	870	284
First Federal Savings and Loan Association of Pascagoula-Moss Point	310,214	248,866	985	65	1	7	0.40	0.80	1,644	181	1,309	1,162	2,863	415	1,206	970
Total/Average	1,225,904	780,012	7,478	304	101	210	0.96	0.88	15,562	863	8,474	2,357	17,110	1,226	7,553	2,349
Other																
First State Bank	820,443	543,701	4,401	195	9	331	0.81	0.62	10,321	346	4,251	805	12,083	660	4,813	622
Citizens Bank	430,109	324,035	4,578	160	35	239	1.41	1.24	4,935	238	4,083	1,236	5,571	318	4,725	841
Magnolia State Bank	357,025	263,581	2,142	50	14	33	0.81	0.59	2,448	424	784	1,309	3,693	256	606	1,309
First National Bank of Picayune	212,358	142,762	1,893	30	9	13	1.33	3.31	1,053	423	3,850	3,187	1,357	335	3,697	3,406
First Southern Bank	195,255	138,893	1,446	55	13	81	1.04	0.22	2,200	311	-	421	2,193	10	91	303
Covington County Bank	80,816	40,529	77	15	7	49	0.19	0.83	353	30	338	334	667	226	522	44
Total/Average	2,096,006	1,453,501	14,537	505	87	746	1.00	0.98	21,310	1,772	13,306	7,292	25,564	1,805	14,454	6,525
Southeast - Total/Average	7,954,761	5,131,657	41,960	1,999	385	1,217	0.82	1.17	58,583	4,219	57,930	35,518	81,243	4,845	55,706	34,401