

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	4,111,852	2,450,721	28,855	1,894	1,868	3,722	1.18	0.65	34,011	1,918	21,372	5,342	27,644	1,351	22,419	5,413
West Central - Total/Average	10,103,955	6,938,060	82,517	7,075	5,818	12,201	1.19	0.67	47,652	9,927	50,428	17,320	57,868	10,229	49,640	15,883
East Central - Total/Average	8,149,062	5,141,660	54,228	3,791	1,688	3,081	1.05	0.93	61,885	6,204	56,359	19,538	61,537	3,718	48,761	18,688
Southwest - Total/Average	1,614,952	1,140,590	15,320	557	978	978	1.34	0.83	11,971	1,135	3,712	9,750	13,797	764	4,195	9,823
Southeast - Total/Average	7,434,134	4,819,087	41,011	3,581	862	2,798	0.85	1.24	54,125	4,375	60,198	32,129	52,850	3,681	56,056	33,233
State Total	31,413,955	20,490,118	221,931	16,898	11,214	22,780	1.08	0.88	209,644	23,559	192,069	84,079	213,696	19,743	181,071	83,040
Regionals																
Hancock Whitney Bank	28,747,696	20,175,832	195,625	26,131	5,320	30,340	0.97	0.76	46,537	9,130	209,831	8,106	96,641	24,207	209,897	7,735
BancorpSouth Bank	18,939,798	13,662,032	115,691	1,000	4,935	10,314	0.85	0.41	57,011	8,053	71,077	6,179	45,431	8,471	68,949	9,686
Trustmark National Bank	13,546,073	9,204,643	81,797	4,281	3,983	6,988	0.89	0.62	24,421	41,918	52,890	31,243	26,630	44,414	56,423	32,139
Renasant Bank	12,878,708	9,054,019	50,059	2,400	1,621	2,988	0.55	0.23	27,417	11,862	21,518	8,732	44,141	6,628	20,335	10,155
North																
Memphis, TN-MS-AR (Metro)																
Bank of Holly Springs	232,469	174,688	1,285	131	68	539	0.74	2.22	5,921	57	4,871	288	6,105	31	4,132	144
Sycamore Bank	231,316	150,206	1,324	128	19	18	0.88	0.25	655	229	214	360	1,241	38	181	289
First State Bank	123,125	67,981	557	-	10	17	0.82	2.04	624	-	1,299	1,207	245	-	1,337	1,214
Merchants & Farmers Bank	101,945	45,924	602	45	36	187	1.31	2.03	1,439	-	1,675	396	897	-	2,035	50
Citizens Bank	75,184	39,349	323	41	13	24	0.82	0.34	683	-	255	-	585	1	680	104
Total/Average	764,039	478,148	4,091	345	146	785	0.86	1.38	9,322	286	8,314	2,251	9,073	70	8,365	1,801
Other																
First Security Bank	585,813	368,372	3,671	352	297	382	1.00	0.51	5,522	621	1,605	1,382	4,084	200	1,520	1,611
BNA Bank	523,204	306,475	5,210	179	30	50	1.70	0.48	1,422	151	2,515	-	1,318	91	2,968	201
Peoples Bank	428,252	185,693	2,180	433	1,155	1,524	1.17	0.36	1,301	1	1,543	-	1,165	14	1,659	-
FNB Oxford Bank	367,017	200,672	2,230	60	13	33	1.11	0.24	1,033	239	514	362	946	109	697	345
Farmers and Merchants Bank	339,938	201,206	3,095	-	71	220	1.54	0.61	2,531	5	2,015	44	2,188	14	1,892	-
First Choice Bank	311,444	192,424	1,790	255	65	234	0.93	0.28	4,994	27	828	35	2,055	25	927	305
First American National Bank	275,385	147,058	1,658	90	44	187	1.13	0.39	3,341	18	1,045	23	3,371	19	1,407	23
Mechanics Bank	233,510	157,908	1,870	-	14	153	1.18	1.33	2,204	4	2,767	345	1,499	273	2,759	492
Oxford University Bank	164,065	128,173	1,315	90	3	44	1.03	0.60	1,246	70	214	771	826	152	214	635
Commerce Bank	119,185	84,592	1,745	90	30	110	2.06	0.12	1,095	496	12	129	1,119	384	11	-
Total/Average	3,347,813	1,972,573	24,764	1,549	1,722	2,937	1.26	0.48	24,689	1,632	13,058	3,091	18,571	1,281	14,054	3,612
North - Total/Average	4,111,852	2,450,721	28,855	1,894	1,868	3,722	1.18	0.65	34,011	1,918	21,372	5,342	27,644	1,351	22,419	5,413

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 + \$		
West Central																
Jackson, MS (Metro)																
PriorityOne Bank	672,239	516,871	4,824	900	81	1,572	0.93	1.15	2,428	129	3,759	3,941	6,906	5	5,339	1,729
First Commercial Bank	388,388	315,996	4,215	60	129	106	1.33	0.18	888	-	477	213	1,302	-	798	169
Peoples Bank	315,374	245,278	3,071	699	273	954	1.25	3.02	4,352	1	6,363	3,148	7,490	2	5,637	3,176
Copiah Bank	229,060	174,198	2,262	180	39	159	1.30	0.89	2,613	713	1,382	657	1,445	752	1,205	617
Merchants and Planters Bank	88,456	55,573	660	60	22	3	1.19	0.17	7	94	127	19	54	-	-	21
OmniBank	44,548	32,537	545	-	142	5	1.68	2.70	24	-	391	812	28	-	399	812
Total/Average	1,738,065	1,340,453	15,577	1,899	686	2,799	1.16	1.22	10,312	937	12,499	8,790	17,225	759	13,378	6,524
Other																
BankPlus	2,938,789	2,115,280	23,844	644	2,538	3,838	1.13	0.50	5,940	3,244	12,499	2,138	8,779	2,587	12,055	3,262
State Bank & Trust Company	1,163,352	883,211	9,073	334	518	396	1.03	0.43	708	-	3,636	1,391	660	-	3,218	1,833
Planters Bank & Trust Company	1,081,207	606,654	4,941	508	380	947	0.81	0.86	7,867	239	7,384	1,886	7,974	273	8,097	1,857
Guaranty Bank and Trust Company	870,220	641,309	7,699	75	513	189	1.20	0.51	2,190	93	3,615	854	4,289	85	3,519	513
Bank of Commerce	528,640	309,399	4,566	145	445	321	1.48	0.03	7,861	1,190	99	37	6,744	824	53	86
First National Bank of Clarksdale	371,734	215,788	3,541	37	94	198	1.64	0.42	410	-	1,579	-	1,411	-	22	-
RiverHills Bank	328,541	192,457	4,447	180	174	30	2.31	0.46	3,999	1,020	1,450	73	3,227	821	1,379	70
Bank of Yazoo City	249,507	135,680	2,054	-	3	57	1.51	0.08	2,940	135	-	197	468	204	-	177
Cleveland State Bank	232,609	129,015	1,732	60	32	46	1.34	0.41	606	177	957	-	1,594	2	491	-
Bank of Kilmichael	177,244	118,041	1,489	319	60	347	1.26	0.40	1,643	-	422	283	1,116	-	657	-
Bank of Anguilla	145,805	94,559	2,185	180	309	112	2.31	1.20	423	1,933	1,500	249	1,356	723	1,531	229
Citizens Bank & Trust Company	135,708	98,950	802	2,678	59	2,903	0.81	3.55	1,483	863	3,448	1,368	1,626	3,787	3,775	1,278
Bank of Winona	124,818	52,029	527	10	5	13	1.01	1.10	1,117	-	1,317	54	1,355	-	1,443	54
Bank of Benoit	17,716	5,235	40	6	2	5	0.76	0.13	153	96	23	-	44	164	22	-
Total/Average	8,365,890	5,597,607	66,940	5,176	5,132	9,402	1.20	0.56	37,340	8,990	37,929	8,530	40,643	9,470	36,262	9,359
West Central - Total/Average	10,103,955	6,938,060	82,517	7,075	5,818	12,201	1.19	0.67	47,652	9,927	50,428	17,320	57,868	10,229	49,640	15,883

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 + \$				
East Central																		
Community Bank of Mississippi	3,342,034	2,200,797	20,784	1,369	367	1,269	0.94	0.79	26,132	3,259	13,612	12,683	29,347	2,102	13,261	11,415		
Citizens National Bank of Meridian	1,442,476	992,337	12,707	770	93	304	1.28	0.84	7,013	241	10,901	1,153	5,802	51	4,280	1,036		
BankFirst Financial Services	1,279,283	919,592	9,398	677	829	408	1.02	0.77	3,213	10	9,381	514	3,111	10	9,268	551		
Citizens Bank of Philadelphia, Mississippi	1,033,753	465,735	3,821	460	58	69	0.82	1.41	4,676	44	11,157	3,383	4,361	20	10,019	3,440		
Great Southern Bank	300,393	116,791	1,322	147	103	291	1.13	0.23	2,505	236	532	149	1,984	320	424	135		
Bank of Forest	200,708	116,402	1,189	60	2	45	1.02	0.31	2,933	578	613	-	3,581	148	593	-		
Bank of Okolona	198,424	140,487	2,733	113	105	431	1.95	3.74	4,271	1,441	6,636	794	4,748	977	7,839	1,349		
Commercial Bank	161,843	93,651	1,396	115	76	167	1.49	0.35	4,388	309	39	527	4,031	61	141	467		
Holmes County Bank & Trust Company	123,054	45,703	784	70	41	61	1.72	2.43	1,032	2	2,661	335	417	5	2,355	194		
Bank of Morton	67,094	50,165	94	10	14	36	0.19	1.23	5,722	84	827	-	4,155	24	581	101		
East Central - Total/Average	8,149,062	5,141,660	54,228	3,791	1,688	3,081	1.05	0.93	61,885	6,204	56,359	19,538	61,537	3,718	48,761	18,688		
Southwest																		
First Bank	573,084	449,430	4,627	140	45	169	1.03	0.48	2,711	832	193	2,550	5,186	190	192	2,563		
United Mississippi Bank	360,074	257,646	2,382	240	884	577	0.92	2.03	3,195	77	1,525	5,797	4,937	176	1,907	5,786		
Pike National Bank	256,790	154,349	1,975	35	29	79	1.28	0.98	1,933	76	1,627	890	1,330	64	1,763	1,112		
Bank of Brookhaven	151,190	94,731	909	70	10	39	0.96	0.00	255	17	-	-	84	22	-	-		
Bank of Franklin	145,528	94,005	1,066	72	9	80	1.13	0.57	1,033	133	318	513	1,005	312	327	362		
Jefferson Bank	128,286	90,429	4,361	-	1	34	4.82	0.04	2,844	-	49	-	1,255	-	6	-		
Southwest - Total/Average	1,614,952	1,140,590	15,320	557	978	978	1.34	0.83	11,971	1,135	3,712	9,750	13,797	764	4,195	9,823		

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 +				
Southeast																		
Gulfport - Biloxi, MS (Metro)																		
Peoples Bank, Biloxi, Mississippi	619,713	266,097	4,946	110	84	588	1.86	3.09	4,785	-	10,143	9,012	4,357	-	6,118	8,873		
Bank of Wiggins	172,393	96,580	1,398	44	23	67	1.45	1.12	1,903	414	32	1,901	6,203	229	435	2,054		
Charter Bank	154,549	104,543	1,005	5	6	78	0.96	2.27	926	-	2,290	1,222	259	-	2,530	1,901		
Total/Average	946,655	467,220	7,349	159	113	733	1.57	2.60	7,614	414	12,465	12,135	10,819	229	9,083	12,828		
Hattiesburg, MS (Metro)																		
First, A National Banking Association	3,464,296	2,351,998	12,091	1,913	293	181	0.51	1.06	6,184	989	25,608	11,204	5,680	943	26,502	11,588		
Richton Bank & Trust Company	56,585	23,424	402	-	-	42	1.72	0.38	1,211	70	-	213	1,123	55	-	330		
Total/Average	3,520,881	2,375,422	12,493	1,913	293	223	0.53	1.05	7,395	1,059	25,608	11,417	6,803	998	26,502	11,918		
Pascagoula, MS (Metro)																		
Merchants & Marine Bank	574,220	319,537	3,351	530	165	392	1.05	1.47	8,902	-	7,238	1,201	3,160	-	6,363	1,082		
Century Bank	330,312	217,171	3,283	150	85	260	1.51	0.62	8,241	55	1,920	113	10,758	682	802	113		
Total/Average	904,532	536,708	6,634	680	250	652	1.24	1.16	17,143	55	9,158	1,314	13,918	682	7,165	1,195		
Other																		
First State Bank	819,151	538,348	4,563	390	23	378	0.85	0.56	11,818	908	4,045	567	10,321	346	4,251	805		
Citizens Bank	430,474	320,443	4,458	181	72	416	1.39	1.19	5,281	190	3,881	1,227	4,935	238	4,083	1,236		
Magnolia State Bank	339,197	261,437	2,155	75	22	53	0.82	0.60	1,953	1,444	731	1,309	2,448	424	784	1,309		
First National Bank of Picayune	204,257	142,881	1,881	78	17	81	1.32	3.48	1,652	220	3,559	3,548	1,053	423	3,850	3,187		
First Southern Bank	189,552	137,002	1,397	90	59	211	1.02	0.35	634	10	369	290	2,200	311	-	421		
Covington County Bank	79,435	39,626	81	15	13	51	0.20	0.89	635	75	382	322	353	30	338	334		
Total/Average	2,062,066	1,439,737	14,535	829	206	1,190	1.01	0.98	21,973	2,847	12,967	7,263	21,310	1,772	13,306	7,292		
Southeast - Total/Average	7,434,134	4,819,087	41,011	3,581	862	2,798	0.85	1.24	54,125	4,375	60,198	32,129	52,850	3,681	56,056	33,233		