

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	4,227,740	2,552,490	30,042	5,353	3,133	7,861	1.18	0.59	39,903	4,057	19,832	5,153	30,683	2,868	22,421	4,882
West Central - Total/Average	10,376,070	7,040,735	79,802	14,290	9,688	26,001	1.13	0.70	63,268	9,574	54,597	18,202	66,924	10,371	57,065	16,440
East Central - Total/Average	8,209,859	5,223,408	52,175	8,013	2,572	10,240	1.00	0.93	64,989	8,586	49,968	26,091	57,943	7,193	50,567	27,493
Southwest - Total/Average	1,599,528	1,142,855	15,001	3,365	1,360	4,489	1.31	0.45	14,560	3,522	4,048	3,210	15,052	766	6,200	8,140
Southeast - Total/Average	8,100,128	5,262,789	42,725	7,000	2,184	6,180	0.81	1.21	58,017	9,923	70,203	27,889	59,924	5,250	66,860	29,392
State Total	32,513,325	21,222,277	219,745	38,021	18,937	54,771	1.04	0.86	240,737	35,662	198,648	80,545	230,526	26,448	203,113	86,347
Regionals																
Hancock Whitney Bank	30,597,146	21,212,761	191,251	43,734	12,080	59,078	0.90	0.87	111,164	14,900	245,833	20,614	66,213	16,037	223,827	18,160
BancorpSouth Bank	21,061,188	14,093,025	119,066	1,500	14,086	16,590	0.84	0.41	67,613	17,531	78,795	6,746	57,409	16,659	76,383	7,929
Trustmark National Bank	13,495,944	9,408,229	85,092	10,839	8,671	14,939	0.90	0.61	27,876	43,596	53,227	29,248	22,974	39,985	59,032	31,974
Renasant Bank	13,387,533	9,689,638	52,162	7,050	9,564	13,478	0.54	0.27	37,668	7,775	28,547	8,010	29,271	14,359	21,866	8,191
North																
Memphis, TN-MS-AR (Metro)																
Bank of Holly Springs	243,789	175,599	1,309	267	104	687	0.75	1.81	5,762	91	4,047	376	6,024	40	4,651	468
Sycamore Bank	227,265	160,889	1,490	328	39	72	0.93	0.36	739	-	283	542	989	-	254	404
First State Bank	114,667	63,124	540	-	38	62	0.86	1.74	493	-	989	1,003	323	-	1,095	1,019
Merchants & Farmers Bank	102,939	44,868	614	90	54	238	1.37	1.96	1,037	-	1,965	50	251	-	1,951	124
Citizens Bank	76,189	36,354	366	98	24	49	1.01	0.29	1,067	-	223	-	558	-	229	-
Total/Average	764,849	480,834	4,319	783	259	1,108	0.90	1.24	9,098	91	7,507	1,971	8,145	40	8,180	2,015
Other																
First Security Bank	580,035	348,590	3,833	804	637	1,012	1.10	0.56	5,092	1,283	1,750	1,503	3,899	659	2,808	1,381
BNA Bank	515,398	313,684	5,443	360	182	150	1.74	0.53	1,626	141	2,733	-	2,742	297	2,566	6
Peoples Bank	417,025	188,625	1,547	1,539	1,516	3,624	0.82	0.27	639	-	1,125	-	783	2	1,298	-
FNB Oxford Bank	367,278	213,118	2,320	180	26	75	1.09	0.18	806	89	216	444	334	-	664	181
Farmers and Merchants Bank	347,381	196,584	2,968	-	168	444	1.51	0.52	2,572	6	1,792	22	2,227	4	2,131	94
First Choice Bank	309,001	197,622	2,023	585	143	409	1.02	0.23	3,881	32	676	20	1,755	3	787	20
First American National Bank	274,497	158,281	1,865	457	107	410	1.18	0.53	3,856	393	1,303	139	3,363	294	1,308	12
Mechanics Bank	230,335	154,602	1,901	73	23	205	1.23	1.03	6,067	280	2,223	156	2,222	200	2,328	306
Oxford University Bank	168,631	127,343	1,518	365	26	140	1.19	0.69	1,595	386	301	867	990	302	105	867
Commerce Bank	129,242	87,163	1,703	180	46	259	1.95	0.18	1,505	421	206	31	1,084	327	246	-
Amory Federal Savings and Loan Association	80,565	55,759	455	(5)	-	18	0.82	0.00	2,940	871	-	-	2,998	673	-	-
First Federal Savings and Loan Association	43,503	30,285	147	32	-	7	0.49	0.00	226	64	-	-	141	67	-	-
Total/Average	3,462,891	2,071,656	25,723	4,570	2,874	6,753	1.24	0.45	30,805	3,966	12,325	3,182	22,538	2,828	14,241	2,867
North - Total/Average	4,227,740	2,552,490	30,042	5,353	3,133	7,861	1.18	0.59	39,903	4,057	19,832	5,153	30,683	2,868	22,421	4,882

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	696,736	524,966	5,258	2,000	189	2,347	1.00	0.78	8,393	289	4,937	465	11,394	169	2,884	2,580
First Commercial Bank	422,335	327,516	4,090	60	138	239	1.25	0.18	247	-	598	169	4	-	1,247	213
Peoples Bank	309,299	240,277	3,120	1,124	325	1,382	1.30	4.26	6,923	-	9,708	3,467	8,267	1	7,887	3,308
Copiah Bank	227,306	176,422	2,322	278	68	226	1.32	0.85	2,078	25	1,405	516	1,325	68	1,472	617
Merchants and Planters Bank	91,107	56,824	721	120	43	24	1.27	0.19	3	-	153	16	45	94	127	18
OmniBank	48,829	30,760	504	(45)	165	24	1.64	2.31	395	-	359	768	533	-	370	768
Total/Average	1,795,612	1,356,765	16,015	3,537	928	4,242	1.18	1.26	18,039	314	17,160	5,401	21,568	332	13,987	7,504
Other																
BankPlus	2,971,297	2,076,678	21,500	697	4,715	8,412	1.04	0.50	8,442	2,618	12,159	2,661	16,519	2,220	12,562	2,022
State Bank & Trust Company	1,150,836	905,654	7,887	456	629	1,814	0.87	0.35	2,319	-	2,700	1,356	991	-	3,058	1,505
Planters Bank & Trust Company	1,098,217	587,237	4,800	1,078	672	1,950	0.82	0.85	8,462	-	7,884	1,398	9,871	-	7,264	2,153
Guaranty Bank and Trust Company	1,040,564	800,620	9,152	1,243	1,180	571	1.14	0.58	4,020	60	5,374	677	3,491	98	3,823	506
Bank of Commerce	569,937	319,252	4,120	255	579	1,011	1.29	0.21	7,610	1,228	152	1,072	6,068	922	1,504	82
First National Bank of Clarksdale	345,442	202,480	3,006	51	121	774	1.48	0.24	1,856	-	665	175	511	-	5,764	-
RiverHills Bank	327,551	184,663	4,388	300	203	238	2.38	0.51	3,999	632	1,606	51	2,889	480	1,568	73
Bank of Yazoo City	239,056	129,754	1,248	-	31	891	0.96	0.94	140	225	-	2,240	386	2,481	-	217
Cleveland State Bank	230,782	128,786	1,635	320	58	429	1.27	0.38	1,147	70	-	872	820	249	494	350
Bank of Kilmichael	178,940	120,070	1,773	632	79	395	1.48	1.14	835	-	1,763	283	902	-	1,496	283
Citizens Bank & Trust Company	146,951	83,474	1,894	4,756	120	3,950	2.27	2.24	4,171	3,201	1,952	1,336	995	1,386	2,237	1,377
Bank of Anguilla	139,592	87,790	1,810	795	352	1,145	2.06	2.06	487	1,107	2,573	303	461	2,090	1,840	226
Bank of Winona	122,938	52,800	541	140	16	140	1.02	0.78	1,580	-	587	377	1,085	-	1,422	142
Bank of Benoit	18,355	4,712	33	30	5	39	0.70	0.12	161	119	22	-	367	113	46	-
Total/Average	8,580,458	5,683,970	63,787	10,753	8,760	21,759	1.12	0.59	45,229	9,260	37,437	12,801	45,356	10,039	43,078	8,936
West Central - Total/Average	10,376,070	7,040,735	79,802	14,290	9,688	26,001	1.13	0.70	63,268	9,574	54,597	18,202	66,924	10,371	57,065	16,440

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	3,259,650	2,207,271	20,379	3,136	691	3,765	0.92	0.86	27,175	4,017	12,566	15,539	28,758	3,598	11,303	15,431			
Citizens National Bank of Meridian	1,421,227	977,255	12,108	1,440	145	1,625	1.24	0.81	4,277	219	6,605	4,944	6,055	261	6,059	6,437			
BankFirst Financial Services	1,278,148	899,378	9,418	1,577	953	1,412	1.05	0.78	2,890	383	9,739	289	4,740	8	9,687	314			
Citizens Bank of Philadelphia, Mississippi	1,195,261	577,067	3,755	573	170	360	0.65	1.30	12,518	275	12,026	3,552	5,745	261	12,359	3,383			
Great Southern Bank	294,044	121,092	1,314	406	173	628	1.09	0.19	2,530	361	439	122	2,372	215	412	220			
Bank of Okolona	206,590	131,051	1,801	113	185	1,443	1.37	2.50	2,405	1,404	4,216	957	2,620	949	6,599	739			
Bank of Forest	204,622	117,293	1,232	140	7	87	1.05	0.53	2,922	1,197	1,083	7	1,839	1,249	549	-			
Commercial Bank	162,688	93,902	1,358	320	184	518	1.45	0.26	4,048	500	65	358	3,648	405	95	527			
Holmes County Bank & Trust Company	120,102	47,083	692	245	44	331	1.47	2.05	2,038	-	2,138	323	665	57	2,523	413			
Bank of Morton	67,527	52,016	118	63	20	71	0.23	1.62	4,186	230	1,091	-	1,501	190	981	29			
East Central - Total/Average	8,209,859	5,223,408	52,175	8,013	2,572	10,240	1.00	0.93	64,989	8,586	49,968	26,091	57,943	7,193	50,567	27,493			
Southwest																			
First Bank	561,010	451,276	5,149	730	100	292	1.14	0.41	8,222	2,662	553	1,771	7,312	310	553	1,817			
United Mississippi Bank	350,113	258,934	1,875	480	1,152	1,593	0.72	0.57	2,924	117	1,328	656	2,701	115	1,665	5,290			
Pike National Bank	253,845	156,797	2,025	172	39	176	1.29	0.80	1,660	354	1,548	493	2,289	244	1,748	782			
Bank of Brookhaven	163,577	95,817	949	153	10	82	0.99	0.00	74	304	-	-	95	25	-	-			
Bank of Franklin	146,168	99,549	1,228	330	56	224	1.23	0.46	606	85	386	290	1,087	72	391	251			
Jefferson Bank	124,815	80,482	3,775	1,500	3	2,122	4.69	0.19	1,074	-	233	-	1,568	-	1,843	-			
Southwest - Total/Average	1,599,528	1,142,855	15,001	3,365	1,360	4,489	1.31	0.45	14,560	3,522	4,048	3,210	15,052	766	6,200	8,140			

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	592,038	268,949	4,207	-	195	1,328	1.56	2.82	5,001	-	9,266	7,453	3,386	-	9,473	7,606
First Federal Savings and Loan Association of Pascagoula-Moss Point	310,390	252,998	1,077	330	6	185	0.43	0.68	1,827	295	912	1,197	1,415	273	918	998
Bank of Wiggins	166,379	90,404	1,398	45	51	96	1.55	0.99	1,454	750	31	1,609	1,659	574	22	1,663
Total/Average	1,068,807	612,351	6,682	375	252	1,609	1.09	1.92	8,282	1,045	10,209	10,259	6,460	847	10,413	10,267
Hattiesburg, MS (Metro)																
First, A National Banking Association	3,934,554	2,600,358	13,908	3,738	769	664	0.53	1.16	7,757	2,715	38,392	7,295	8,858	2,116	35,175	9,974
Grand Bank for Savings, FSB	84,543	67,018	479	-	4	24	0.71	1.81	2,350	35	733	801	3,209	-	506	969
Richton Bank & Trust Company	55,663	23,017	402	-	-	42	1.75	0.05	912	161	-	30	346	-	-	74
Total/Average	4,074,760	2,690,393	14,789	3,738	773	730	0.55	1.16	11,019	2,911	39,125	8,126	12,413	2,116	35,681	11,017
Pascagoula, MS (Metro)																
Merchants & Marine Bank	576,804	312,999	3,351	905	294	896	1.07	1.20	5,770	-	6,351	574	4,111	-	7,842	1,119
Century Bank	333,115	223,837	3,302	325	123	455	1.48	0.29	5,444	263	943	22	6,791	234	879	32
Total/Average	909,919	536,836	6,653	1,230	417	1,351	1.24	0.87	11,214	263	7,294	596	10,902	234	8,721	1,151
Other																
First State Bank	809,576	525,359	4,617	780	32	724	0.88	0.76	11,347	4,642	4,748	1,440	14,285	417	3,866	1,194
Citizens Bank	421,145	318,305	4,304	251	190	759	1.35	1.20	7,101	184	4,162	905	7,314	584	3,697	936
Magnolia State Bank	339,343	254,633	2,147	205	28	197	0.84	1.19	3,549	418	944	3,095	3,588	175	690	1,309
First National Bank of Picayune	202,876	145,810	1,873	213	103	310	1.28	3.24	2,597	386	3,203	3,368	2,681	691	3,526	3,249
First Southern Bank	195,772	138,531	1,594	130	320	315	1.15	0.11	2,356	-	116	100	1,245	-	-	105
Covington County Bank	77,930	40,571	66	78	69	185	0.16	0.52	552	74	402	-	1,036	186	266	164
Total/Average	2,046,642	1,423,209	14,601	1,657	742	2,490	1.03	1.10	27,502	5,704	13,575	8,908	30,149	2,053	12,045	6,957
Southeast - Total/Average	8,100,128	5,262,789	42,725	7,000	2,184	6,180	0.81	1.21	58,017	9,923	70,203	27,889	59,924	5,250	66,860	29,392