

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			4,111,852	24,905	1.13	9.68	3.94	11.66	19.46	24.54	1,894	1,868	3,722	1.18	0.65
West Central - Total/Average			10,103,955	63,811	1.11	10.59	4.06	10.41	15.96	20.93	7,075	5,818	12,201	1.19	0.67
East Central - Total/Average			8,149,062	42,708	1.15	10.80	3.79	10.68	18.41	24.70	3,791	1,688	3,081	1.05	0.93
Southwest - Total/Average			1,614,952	9,631	1.47	11.37	4.26	12.60	18.47	21.33	557	978	978	1.34	0.83
Southeast - Total/Average			7,434,134	42,090	1.07	8.28	3.86	12.74	20.35	23.17	3,581	862	2,798	0.85	1.24
State Total			31,413,955	183,145	1.18	10.14	3.99	11.62	18.53	22.93	16,898	11,214	22,780	1.08	0.88
Regionals															
BancorpSouth Bank	No	Tupelo	18,939,798	104,655	1.14	9.32	3.80	8.96	11.28	7.51	1,000	4,935	10,314	0.85	0.41
Renasant Bank	No	Tupelo	12,878,708	97,771	1.54	8.57	4.26	11.50	14.25	11.66	2,400	1,621	2,988	0.55	0.23
Trustmark National Bank	No	Jackson	13,546,073	76,916	1.14	9.37	3.51	9.90	12.89	7.20	4,281	3,983	6,988	0.89	0.62
Hancock Whitney Bank	No	Gulfport	28,747,696	171,300	1.20	10.71	3.40	9.12	11.81	11.04	26,131	5,320	30,340	0.97	0.76
North															
Memphis, TN-MS-AR (Metro)															
Bank of Holly Springs	Yes	Holly Springs	232,469	1,716	1.51	10.33	4.67	14.57	21.70	10.79	131	68	539	0.74	0.25
Sycamore Bank	No	Senatobia	231,316	1,207	1.05	10.92	4.18	9.74	16.12	15.82	128	19	18	0.88	2.23
First State Bank	No	Holly Springs	123,125	322	0.51	4.92	3.31	10.50	17.82	12.22	-	10	17	0.82	2.04
Merchants & Farmers Bank	Yes	Holly Springs	101,945	464	0.90	8.45	3.56	11.25	20.28	33.07	45	36	187	1.31	2.03
Citizens Bank	No	Byhalia	75,184	429	1.14	9.25	4.59	12.48	24.01	42.28	41	13	24	0.82	0.34
Total/Average			764,039	4,138	1.02	8.77	4.06	11.71	19.99	22.84	345	146	785	0.86	1.38
Other															
First Security Bank	No	Batesville	585,813	4,312	1.49	13.42	4.34	10.69	17.01	17.76	352	297	382	1.00	0.51
BNA Bank	No	New Albany	523,204	3,645	1.40	11.80	3.34	12.14	19.49	27.85	179	30	50	1.70	0.48
Peoples Bank	No	Ripley	428,252	2,357	1.13	10.54	3.03	10.53	21.77	46.73	433	1,155	1,524	1.17	0.36
FNB Oxford Bank	No	Oxford	367,017	1,628	0.99	8.38	3.25	11.35	17.26	26.57	60	13	33	1.11	0.56
Farmers and Merchants Bank	No	Baldwyn	339,938	3,404	1.99	13.88	4.75	14.53	23.67	22.74	-	71	220	1.54	0.26
First Choice Bank	No	Pontotoc	311,444	1,725	1.12	8.97	3.90	12.59	20.32	19.82	255	65	234	0.93	0.28
First American National Bank	Yes	Iuka	275,385	756	0.57	5.02	4.12	11.50	20.06	37.86	90	44	187	1.13	0.39
Mechanics Bank	No	Water Valley	233,510	1,150	1.02	9.39	3.70	10.90	16.43	18.58	-	14	153	1.18	1.33
Oxford University Bank	No	Oxford	164,065	731	0.91	8.99	3.60	10.12	14.54	18.57	90	3	44	1.03	0.60
Commerce Bank	Yes	Corinth	119,185	1,059	1.79	15.47	4.21	11.71	18.75	25.86	90	30	110	2.06	0.12
Total/Average			3,347,813	20,767	1.24	10.59	3.82	11.61	18.93	26.23	1,549	1,722	2,937	1.26	0.48
North - Total/Average															
			4,111,852	24,905	1.13	9.68	3.94	11.66	19.46	24.54	1,894	1,868	3,722	1.18	0.65

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - JUNE 30, 2019

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 (%)
West Central															
Jackson, MS (Metro)															
PriorityOne Bank	Yes	Magee	672,239	4,563	1.37	12.42	4.18	10.69	14.54	12.53	900	81	1,572	0.93	1.15
First Commercial Bank	No	Jackson	388,388	2,050	1.03	7.94	3.54	12.92	16.23	12.09	60	129	106	1.33	0.18
Peoples Bank	Yes	Mendenhall	315,374	3,618	2.33	24.30	5.28	9.57	14.30	17.02	699	273	954	1.25	3.02
Copiah Bank	No	Hazlehurst	229,060	969	0.84	8.73	4.12	9.82	13.73	14.36	180	39	159	1.30	0.89
Merchants and Planters Bank	No	Raymond	88,456	744	1.67	16.43	4.12	9.74	15.57	23.46	60	22	3	1.19	0.17
OmniBank	No	Bay Springs	44,548	18	0.08	0.82	4.83	9.37	14.30	15.64	-	142	5	1.68	2.70
Total/Average			1,738,065	11,962	1.22	11.77	4.35	10.35	14.78	15.85	1,899	686	2,799	1.16	1.22
Other															
BankPlus	No	Belzoni	2,938,789	20,246	1.40	14.96	3.93	9.33	12.70	13.47	644	2,538	3,838	1.13	0.50
State Bank & Trust Company	No	Ridgeland	1,163,352	4,888	0.84	7.78	3.65	8.89	11.97	9.92	334	518	396	1.03	0.43
Planters Bank & Trust Company	No	Indianola	1,081,207	5,883	1.08	10.73	3.40	9.92	16.09	28.27	508	380	947	0.81	0.86
Guaranty Bank and Trust Company	Yes	Belzoni	870,220	7,676	1.82	17.55	4.06	10.36	14.12	12.45	75	513	189	1.20	0.51
Bank of Commerce	No	Greenwood	528,640	4,551	1.85	18.18	3.23	10.74	19.68	25.90	145	445	321	1.48	0.03
First National Bank of Clarksdale	No	Clarksdale	371,734	2,338	1.29	9.91	3.43	13.76	18.80	27.07	37	94	198	1.64	0.42
RiverHills Bank	Yes	Vicksburg	328,541	2,755	1.69	16.29	3.35	10.52	19.58	28.04	180	174	30	2.31	0.46
Bank of Yazoo City	No	Yazoo City	249,507	1,132	0.89	8.52	3.29	11.60	19.49	25.48	-	3	57	1.51	0.08
Cleveland State Bank	No	Cleveland	232,609	1,351	1.17	11.85	3.92	11.31	19.35	34.35	60	32	46	1.34	0.41
Bank of Kilmichael	Yes	Kilmichael	177,244	1,463	1.65	17.04	4.26	9.82	15.81	23.56	319	60	347	1.26	0.40
Bank of Anguilla	No	Anguilla	145,805	693	0.98	10.01	4.70	10.92	14.15	6.13	180	309	112	2.31	3.30
Citizens Bank & Trust Company	Yes	Marks	135,708	(1,862)	(2.69)	(28.65)	3.94	8.10	10.66	12.55	2,678	59	2,903	0.81	1.29
Bank of Winona	Yes	Winona	124,818	659	1.06	9.77	3.71	10.49	20.57	44.07	10	5	13	1.01	1.10
Bank of Benoit	No	Benoit	17,716	76	0.83	7.85	4.06	10.88	26.89	72.91	6	2	5	0.76	0.13
Total/Average			8,365,890	51,849	0.99	9.41	3.78	10.47	17.13	26.01	5,176	5,132	9,402	1.20	0.56
West Central - Total/Average			10,103,955	63,811	1.11	10.59	4.06	10.41	15.96	20.93	7,075	5,818	12,201	1.19	0.67

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - JUNE 30, 2019

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Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD	YTD	YTD	ALLL/	NPA's/
											Provision \$	Recoveries \$	C/O's \$	Loans (%)	Assets (%)
East Central															
Community Bank of Mississippi	No	Forest	3,342,034	14,201	0.86	10.08	3.46	8.13	14.54	20.99	1,369	367	1,269	0.94	0.79
Citizens National Bank of Meridian	Yes	Meridian	1,442,476	13,330	1.88	17.20	3.53	10.38	13.47	18.19	770	93	304	1.28	0.84
BankFirst Financial Services	No	Macon	1,279,283	6,266	1.08	11.54	3.53	9.55	13.73	13.92	677	829	408	1.02	1.14
Citizens Bank of Philadelphia, Mississippi	No	Philadelphia	1,033,753	2,821	0.55	6.38	2.59	9.07	16.84	15.94	460	58	69	0.82	0.96
Great Southern Bank	No	Meridian	300,393	1,261	0.83	9.37	4.31	9.11	22.63	59.14	147	103	291	1.13	0.23
Bank of Forest	Yes	Forest	200,708	1,421	1.43	10.80	4.00	13.34	21.05	33.25	60	2	45	1.02	3.70
Bank of Okolona	Yes	Okolona	198,424	1,567	1.56	16.19	4.01	9.78	14.49	19.03	113	105	431	1.95	0.31
Commercial Bank	No	De Kalb	161,843	695	0.89	8.49	4.04	10.34	17.45	25.73	115	76	167	1.49	0.35
Holmes County Bank & Trust Company	Yes	Lexington	123,054	719	1.17	9.58	3.20	12.30	27.35	31.00	70	41	61	1.72	2.43
Bank of Morton	Yes	Morton	67,094	427	1.26	8.36	5.27	14.76	22.51	9.77	10	14	36	0.19	1.23
East Central - Total/Average			8,149,062	42,708	1.15	10.80	3.79	10.68	18.41	24.70	3,791	1,688	3,081	1.05	0.93
Southwest															
First Bank	Yes	McComb	573,084	2,594	0.92	9.97	3.47	10.12	15.25	19.90	140	45	169	1.03	0.48
United Mississippi Bank	Yes	Natchez	360,074	1,699	0.93	9.13	4.37	10.16	13.54	13.62	240	884	577	0.92	2.03
Pike National Bank	No	McComb	256,790	1,452	1.14	8.58	4.32	13.50	22.18	21.74	35	29	79	1.28	0.98
Bank of Brookhaven	No	Brookhaven	151,190	819	1.03	8.64	3.50	12.46	19.56	32.48	70	10	39	0.96	0.00
Bank of Franklin	No	Meadville	145,528	1,077	1.48	13.50	4.47	11.28	17.38	24.40	72	9	80	1.13	0.57
Jefferson Bank	No	Greenville	128,286	1,990	3.31	18.42	5.45	18.09	22.91	15.85	-	1	34	4.82	0.04
Southwest - Total/Average			1,614,952	9,631	1.47	11.37	4.26	12.60	18.47	21.33	557	978	978	1.34	0.83

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 (%)
Southeast															
Gulfport - Biloxi, MS (Metro)															
Peoples Bank, Biloxi, Mississippi	No	Biloxi	619,713	250	0.08	0.57	3.21	14.10	25.19	8.80	110	84	588	1.86	3.09
Bank of Wiggins	No	Wiggins	172,393	757	0.86	5.11	3.68	17.49	31.54	45.07	44	23	67	1.45	1.12
Charter Bank	No	Biloxi	154,549	207	0.27	2.88	3.79	9.38	14.26	28.48	5	6	78	0.96	2.27
Total/Average			946,655	1,214	0.40	2.85	3.56	13.66	23.66	27.45	159	113	733	1.57	2.60
Hattiesburg, MS (Metro)															
First, A National Banking Association	No	Hattiesburg	3,464,296	23,348	1.41	9.23	4.09	11.81	15.93	9.91	1,913	293	181	0.51	1.06
Richton Bank & Trust Company	Yes	Richton	56,585	523	1.87	11.58	4.12	16.58	30.26	49.34	-	-	42	1.72	0.38
Total/Average			3,520,881	23,871	1.64	10.41	4.11	14.20	23.10	29.63	1,913	293	223	0.53	1.05
Pascagoula, MS (Metro)															
Merchants & Marine Bank	No	Pascagoula	574,220	1,686	0.57	4.75	3.30	12.92	20.65	13.20	530	165	392	1.05	1.47
Century Bank	No	Lucedale	330,312	1,705	1.06	9.99	4.29	10.92	15.79	22.73	150	85	260	1.51	0.62
Total/Average			904,532	3,391	0.82	7.37	3.80	11.92	18.22	17.97	680	250	652	1.24	1.16
Other															
First State Bank	No	Waynesboro	819,151	3,769	0.92	7.12	3.32	12.06	19.03	12.86	390	23	378	0.85	0.56
Citizens Bank	Yes	Columbia	430,474	3,482	1.63	17.93	4.10	10.11	15.33	12.89	181	72	416	1.39	1.19
Magnolia State Bank	Yes	Bay Springs	339,197	2,008	1.15	12.08	3.95	9.56	13.74	14.11	75	22	53	0.82	0.60
First National Bank of Picayune	Yes	Picayune	204,257	2,935	2.84	19.41	4.96	14.46	22.85	24.88	78	17	81	1.32	3.48
First Southern Bank	Yes	Columbia	189,552	1,130	1.17	10.37	4.45	11.38	15.45	13.62	90	59	211	1.02	0.35
Covington County Bank	No	Collins	79,435	290	0.71	8.00	3.19	9.61	12.12	27.45	15	13	51	0.20	0.89
Total/Average			2,062,066	13,614	1.40	12.49	4.00	11.20	16.42	17.64	829	206	1,190	1.01	0.98
Southeast - Total/Average															
Total/Average			7,434,134	42,090	1.07	8.28	3.86	12.74	20.35	23.17	3,581	862	2,798	0.85	1.24