

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 (%)
<b>State Summary (Does not include Regionals)</b>															
North - Total/Average			4,227,740	48,274	1.00	8.35	3.81	11.94	21.29	26.71	5,353	3,133	7,861	1.18	0.59
West Central - Total/Average			10,376,070	124,749	1.04	9.76	4.07	10.48	16.15	23.58	14,290	9,688	26,001	1.13	0.70
East Central - Total/Average			8,209,859	89,469	1.26	11.34	3.86	10.83	18.12	25.72	8,013	2,572	10,240	1.00	0.93
Southwest - Total/Average			1,599,528	15,627	1.05	8.45	4.16	12.56	18.21	22.58	3,365	1,360	4,489	1.31	0.45
Southeast - Total/Average			8,100,128	91,173	0.95	7.55	3.99	12.76	21.50	22.20	7,000	2,184	6,180	0.81	1.21
State Total			32,513,325	369,292	1.06	9.09	3.98	11.71	19.05	24.16	38,021	18,937	54,771	1.04	0.86
<b>Regionals</b>															
BancorpSouth Bank	No	Tupelo	21,061,188	234,261	1.23	9.88	3.81	9.69	14.17	13.81	1,500	14,086	16,590	0.84	0.41
Renasant Bank	No	Tupelo	13,387,533	179,311	1.39	7.81	4.14	10.95	13.36	11.33	7,050	9,564	13,478	0.54	0.27
Trustmark National Bank	No	Jackson	13,495,944	153,268	1.14	9.21	3.53	10.35	13.07	8.02	10,839	8,671	14,939	0.90	0.61
Hancock Whitney Bank	No	Gulfport	30,597,146	336,962	1.16	10.17	3.40	8.96	11.53	12.87	43,734	12,080	59,078	0.90	0.87
<b>North</b>															
<b>Memphis, TN-MS-AR (Metro)</b>															
Bank of Holly Springs	Yes	Holly Springs	243,789	3,610	1.54	10.72	4.62	13.68	21.66	11.59	267	104	687	0.75	1.81
Sycamore Bank	No	Senatobia	227,265	2,391	1.05	10.60	4.23	10.08	15.13	13.70	328	39	72	0.93	0.36
First State Bank	No	Holly Springs	114,667	822	0.68	6.10	3.40	11.73	20.14	16.43	-	38	62	0.86	1.74
Merchants & Farmers Bank	Yes	Holly Springs	102,939	845	0.83	7.38	3.57	11.16	20.64	36.40	90	54	238	1.37	1.96
Citizens Bank	No	Byhalia	76,189	693	0.92	7.26	4.62	12.31	26.13	48.77	98	24	49	1.01	0.29
<b>Total/Average</b>			764,849	8,361	1.00	8.41	4.09	11.79	20.74	25.38	783	259	1,108	0.90	1.24
<b>Other</b>															
First Security Bank	No	Batesville	580,035	7,858	1.36	11.94	4.37	10.52	17.31	23.04	804	637	1,012	1.10	0.56
BNA Bank	No	New Albany	515,398	7,600	1.46	11.92	3.30	12.15	19.08	26.19	360	182	150	1.74	0.53
Peoples Bank	No	Ripley	417,025	3,852	0.92	8.40	3.06	10.45	21.60	45.29	1,539	1,516	3,624	0.82	0.27
FNB Oxford Bank	No	Oxford	367,278	3,873	1.12	9.63	3.16	10.82	16.50	22.16	180	26	75	1.09	0.18
Farmers and Merchants Bank	No	Baldwyn	347,381	5,977	1.75	11.67	4.82	14.74	24.13	27.14	-	168	444	1.51	0.52
First Choice Bank	No	Pontotoc	309,001	3,560	1.15	9.01	3.90	12.86	20.53	20.38	585	143	409	1.02	0.23
First American National Bank	Yes	Iuka	274,497	1,649	0.61	5.34	4.25	11.15	19.44	33.49	457	107	410	1.18	0.53
Mechanics Bank	No	Water Valley	230,335	2,089	0.92	8.34	3.75	10.71	16.63	18.79	73	23	205	1.23	1.03
Oxford University Bank	No	Oxford	168,631	1,477	0.91	8.89	3.65	10.22	15.61	21.93	365	26	140	1.19	0.69
Commerce Bank	Yes	Corinth	129,242	2,054	1.68	14.50	4.23	11.45	18.62	27.63	180	46	259	1.95	0.18
Amory Federal Savings and Loan Association	No	Amory	80,565	(193)	(0.24)	(1.81)	1.90	13.05	29.22	34.72	(5)	-	18	0.82	0.00
First Federal Savings and Loan Association	No	Aberdeen	43,503	117	0.28	1.61	1.94	16.84	43.41	35.77	32	-	7	0.49	0.00
<b>Total/Average</b>			3,462,891	39,913	0.99	8.29	3.53	12.08	21.84	28.04	4,570	2,874	6,753	1.24	0.45
<b>North - Total/Average</b>															
			4,227,740	48,274	1.00	8.35	3.81	11.94	21.29	26.71	5,353	3,133	7,861	1.18	0.59

**MISSISSIPPI BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2019**

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<b>West Central</b>															
<b>Jackson, MS (Metro)</b>															
PriorityOne Bank	Yes	Magee	696,736	9,939	1.47	13.59	4.16	10.79	15.15	12.82	2,000	189	2,347	1.00	0.78
First Commercial Bank	No	Jackson	422,335	4,416	1.11	8.39	3.56	12.69	15.20	17.61	60	138	239	1.25	0.18
Peoples Bank	Yes	Mendenhall	309,299	7,867	2.54	25.65	5.29	10.01	14.64	16.30	1,124	325	1,382	1.30	4.26
Copiah Bank	No	Hazlehurst	227,306	1,894	0.82	8.38	4.13	9.95	14.21	12.72	278	68	226	1.32	0.85
Merchants and Planters Bank	No	Raymond	91,107	919	1.03	9.78	4.18	10.36	16.35	25.59	120	43	24	1.27	0.19
OmniBank	No	Bay Springs	48,829	157	0.34	3.52	4.74	9.23	15.37	28.37	(45)	165	24	1.64	2.31
<b>Total/Average</b>			<b>1,795,612</b>	<b>25,192</b>	<b>1.22</b>	<b>11.55</b>	<b>4.34</b>	<b>10.51</b>	<b>15.15</b>	<b>18.90</b>	<b>3,537</b>	<b>928</b>	<b>4,242</b>	<b>1.18</b>	<b>1.26</b>
<b>Other</b>															
BankPlus	No	Belzoni	2,971,297	40,077	1.37	14.50	3.93	9.63	13.43	16.50	697	4,715	8,412	1.04	0.50
State Bank & Trust Company	No	Ridgeland	1,150,836	11,059	0.95	8.65	3.74	9.34	12.08	10.46	456	629	1,814	0.87	0.35
Planters Bank & Trust Company	No	Indianola	1,098,217	11,987	1.10	10.58	3.41	9.79	16.48	31.52	1,078	672	1,950	0.82	0.85
Guaranty Bank and Trust Company	Yes	Belzoni	1,040,564	16,272	1.81	17.80	4.15	9.62	12.37	11.03	1,243	1,180	571	1.14	0.58
Bank of Commerce	No	Greenwood	569,937	7,095	1.39	12.66	3.22	10.36	18.26	28.36	255	579	1,011	1.29	0.21
First National Bank of Clarksdale	No	Clarksdale	345,442	1,382	0.39	2.87	3.52	12.89	19.00	22.53	51	121	774	1.48	0.24
RiverHills Bank	Yes	Vicksburg	327,551	5,309	1.62	15.17	3.33	11.01	20.53	30.17	300	203	238	2.38	0.51
Bank of Yazoo City	No	Yazoo City	239,056	2,256	0.91	8.24	3.38	12.18	19.81	26.85	-	31	891	0.96	0.94
Cleveland State Bank	No	Cleveland	230,782	2,412	1.05	10.17	3.93	11.35	19.40	33.97	320	58	429	1.27	0.38
Bank of Kilmichael	Yes	Kilmichael	178,940	2,584	1.46	14.61	4.35	10.19	16.35	23.63	632	79	395	1.48	1.14
Citizens Bank & Trust Company	Yes	Marks	146,951	(2,823)	(2.00)	(23.01)	3.89	8.26	12.55	31.78	4,756	120	3,950	2.27	2.24
Bank of Anguilla	No	Anguilla	139,592	909	0.63	6.39	4.44	10.62	15.17	7.96	795	352	1,145	2.06	2.06
Bank of Winona	Yes	Winona	122,938	908	0.73	6.35	3.73	10.56	16.22	42.84	140	16	140	1.02	0.78
Bank of Benoit	No	Benoit	18,355	130	0.71	6.61	4.11	10.52	28.53	78.04	30	5	39	0.70	0.12
<b>Total/Average</b>			<b>8,580,458</b>	<b>99,557</b>	<b>0.87</b>	<b>7.97</b>	<b>3.80</b>	<b>10.45</b>	<b>17.16</b>	<b>28.26</b>	<b>10,753</b>	<b>8,760</b>	<b>21,759</b>	<b>1.12</b>	<b>0.59</b>
<b>West Central - Total/Average</b>			<b>10,376,070</b>	<b>124,749</b>	<b>1.04</b>	<b>9.76</b>	<b>4.07</b>	<b>10.48</b>	<b>16.15</b>	<b>23.58</b>	<b>14,290</b>	<b>9,688</b>	<b>26,001</b>	<b>1.13</b>	<b>0.70</b>

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<b>East Central</b>															
Community Bank of Mississippi	No	Forest	3,259,650	29,361	0.89	10.23	3.54	8.40	14.61	20.44	3,136	691	3,765	0.92	0.86
Citizens National Bank of Meridian	Yes	Meridian	1,421,227	26,459	1.86	16.69	3.50	10.63	13.65	18.89	1,440	145	1,625	1.24	0.81
BankFirst Financial Services	No	Macon	1,278,148	14,012	1.15	10.94	3.64	10.00	13.97	15.04	1,577	953	1,412	1.05	0.78
Citizens Bank of Philadelphia, Mississippi	No	Philadelphia	1,195,261	6,277	0.59	6.67	2.57	8.18	14.12	11.73	573	170	360	0.65	1.30
Great Southern Bank	No	Meridian	294,044	2,721	0.91	9.79	4.35	9.46	21.63	56.93	406	173	628	1.09	0.19
Bank of Okolona	Yes	Okolona	206,590	3,630	1.80	17.87	4.15	10.35	15.61	27.42	113	185	1,443	1.37	2.50
Bank of Forest	Yes	Forest	204,622	2,678	1.33	9.87	4.05	13.16	19.82	35.46	140	7	87	1.05	0.53
Commercial Bank	No	De Kalb	162,688	1,521	0.95	9.03	3.99	10.05	17.54	28.56	320	184	518	1.45	0.26
Holmes County Bank & Trust Company	Yes	Lexington	120,102	1,521	1.25	9.79	3.35	12.98	27.50	32.87	245	44	331	1.47	2.05
Bank of Morton	Yes	Morton	67,527	1,289	1.89	12.56	5.44	15.11	22.73	9.87	63	20	71	0.23	1.62
<b>East Central - Total/Average</b>			<b>8,209,859</b>	<b>89,469</b>	<b>1.26</b>	<b>11.34</b>	<b>3.86</b>	<b>10.83</b>	<b>18.12</b>	<b>25.72</b>	<b>8,013</b>	<b>2,572</b>	<b>10,240</b>	<b>1.00</b>	<b>0.93</b>
<b>Southwest</b>															
First Bank	Yes	McComb	561,010	5,071	0.91	9.18	3.51	10.68	15.28	17.10	730	100	292	1.14	0.41
United Mississippi Bank	Yes	Natchez	350,113	2,641	0.74	6.99	4.40	10.46	14.14	13.70	480	1,152	1,593	0.72	0.57
Pike National Bank	No	McComb	253,845	3,088	1.21	8.91	4.34	13.72	22.18	22.25	172	39	176	1.29	0.80
Bank of Brookhaven	No	Brookhaven	163,577	1,508	0.94	7.75	3.41	11.29	18.43	34.56	153	10	82	0.99	0.00
Bank of Franklin	No	Meadville	146,168	1,863	1.28	11.27	4.52	11.58	17.37	21.94	330	56	224	1.23	0.46
Jefferson Bank	No	Greenville	124,815	1,456	1.21	6.62	4.79	17.62	21.86	25.95	1,500	3	2,122	4.69	0.19
<b>Southwest - Total/Average</b>			<b>1,599,528</b>	<b>15,627</b>	<b>1.05</b>	<b>8.45</b>	<b>4.16</b>	<b>12.56</b>	<b>18.21</b>	<b>22.58</b>	<b>3,365</b>	<b>1,360</b>	<b>4,489</b>	<b>1.31</b>	<b>0.45</b>

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<b>Southeast</b>															
<b>Gulfport - Biloxi, MS (Metro)</b>															
Peoples Bank, Biloxi, Mississippi	No	Biloxi	592,038	1,940	0.31	2.18	3.21	14.72	25.48	10.77	-	195	1,328	1.56	2.82
First Federal Savings and Loan Association of Pascagoula-Moss Point	No	Pascagoula	310,390	1,001	0.32	3.51	3.04	9.36	20.04	13.26	330	6	185	0.43	0.68
Bank of Wiggins	No	Wiggins	166,379	1,196	0.69	3.99	3.73	17.70	31.14	47.25	45	51	96	1.55	0.99
<b>Total/Average</b>			<b>1,068,807</b>	<b>4,137</b>	<b>0.44</b>	<b>3.23</b>	<b>3.33</b>	<b>13.93</b>	<b>25.55</b>	<b>23.76</b>	<b>375</b>	<b>252</b>	<b>1,609</b>	<b>1.09</b>	<b>1.92</b>
<b>Hattiesburg, MS (Metro)</b>															
First, A National Banking Association	No	Hattiesburg	3,934,554	51,102	1.48	9.58	4.11	11.83	15.60	14.66	3,738	769	664	0.53	1.16
Grand Bank for Savings, FSB	Yes	Hattiesburg	84,543	622	0.74	5.84	6.06	12.09	27.92	16.73	-	4	24	0.71	1.81
Richton Bank & Trust Company	Yes	Richton	55,663	592	1.05	6.39	4.05	16.83	32.42	49.90	-	-	42	1.75	0.05
<b>Total/Average</b>			<b>4,074,760</b>	<b>52,316</b>	<b>1.09</b>	<b>7.27</b>	<b>4.74</b>	<b>13.58</b>	<b>25.31</b>	<b>27.10</b>	<b>3,738</b>	<b>773</b>	<b>730</b>	<b>0.55</b>	<b>1.16</b>
<b>Pascagoula, MS (Metro)</b>															
Merchants & Marine Bank	No	Pascagoula	576,804	4,358	0.75	6.00	3.39	13.31	20.96	18.57	905	294	896	1.07	1.20
Century Bank	No	Lucedale	333,115	3,571	1.09	10.13	4.31	10.69	15.55	19.84	325	123	455	1.48	0.29
<b>Total/Average</b>			<b>909,919</b>	<b>7,929</b>	<b>0.92</b>	<b>8.07</b>	<b>3.85</b>	<b>12.00</b>	<b>18.26</b>	<b>19.21</b>	<b>1,230</b>	<b>417</b>	<b>1,351</b>	<b>1.24</b>	<b>0.87</b>
<b>Other</b>															
First State Bank	No	Waynesboro	809,576	8,293	1.02	7.72	3.40	12.19	19.07	14.84	780	32	724	0.88	0.76
Citizens Bank	Yes	Columbia	421,145	6,562	1.54	16.45	4.14	10.55	16.03	12.64	251	190	759	1.35	1.20
Magnolia State Bank	Yes	Bay Springs	339,343	3,510	1.02	10.44	3.98	9.86	13.91	15.82	205	28	197	0.84	1.19
First National Bank of Picayune	Yes	Picayune	202,876	5,579	2.71	18.23	5.02	15.24	23.87	22.99	213	103	310	1.28	3.24
First Southern Bank	Yes	Columbia	195,772	2,369	1.22	10.65	4.48	11.40	15.85	17.11	130	320	315	1.15	0.11
Covington County Bank	No	Collins	77,930	478	0.60	6.39	3.19	9.86	12.58	28.95	78	69	185	0.16	0.52
<b>Total/Average</b>			<b>2,046,642</b>	<b>26,791</b>	<b>1.35</b>	<b>11.65</b>	<b>4.04</b>	<b>11.52</b>	<b>16.89</b>	<b>18.73</b>	<b>1,657</b>	<b>742</b>	<b>2,490</b>	<b>1.03</b>	<b>1.10</b>
<b>Southeast - Total/Average</b>			<b>8,100,128</b>	<b>91,173</b>	<b>0.95</b>	<b>7.55</b>	<b>3.99</b>	<b>12.76</b>	<b>21.50</b>	<b>22.20</b>	<b>7,000</b>	<b>2,184</b>	<b>6,180</b>	<b>0.81</b>	<b>1.21</b>