

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/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 + \$					
<b>State Summary</b>																			
North - Total/Average	4,464,390	2,568,916	30,334	1,626	608	1,942	1.18	0.52	45,317	4,939	19,435	3,910	39,903	3,761	19,832	5,153			
West Central - Total/Average	10,692,297	7,020,238	80,391	4,406	2,069	5,234	1.15	0.73	70,632	8,871	59,375	18,307	63,268	9,245	54,760	18,202			
East Central - Total/Average	8,443,124	5,264,211	54,850	3,988	526	1,839	1.04	0.91	81,807	8,066	48,659	27,789	64,989	8,586	49,968	26,091			
Southwest - Total/Average	1,681,491	1,138,213	15,492	679	42	227	1.36	0.62	23,172	8,001	7,529	2,892	14,560	3,522	4,048	3,210			
Southeast - Total/Average	8,367,538	5,258,977	49,490	7,772	766	1,822	0.94	1.19	76,534	6,595	72,109	27,148	58,017	9,923	70,203	27,889			
<b>State Total</b>	<b>33,648,840</b>	<b>21,250,555</b>	<b>230,557</b>	<b>18,471</b>	<b>4,011</b>	<b>11,064</b>	<b>1.08</b>	<b>0.85</b>	<b>297,462</b>	<b>36,472</b>	<b>207,107</b>	<b>80,046</b>	<b>240,737</b>	<b>35,037</b>	<b>198,811</b>	<b>80,545</b>			
<b>Regionals</b>																			
Hancock Whitney Bank	31,745,664	21,515,688	426,003	229,105	3,975	47,738	1.98	0.88	114,918	17,788	260,649	18,460	111,164	14,900	245,833	20,614			
BancorpSouth Bank	21,045,439	14,238,077	218,199	46,000	3,026	16,753	1.53	0.57	68,720	7,272	110,074	9,200	67,613	17,531	78,795	6,746			
Trustmark National Bank	14,017,762	9,567,920	100,564	20,581	2,467	5,544	1.05	0.56	26,740	44,272	52,991	24,847	27,876	43,596	53,227	29,248			
Renasant Bank	13,874,363	9,769,378	120,185	26,350	4,538	5,349	1.23	0.35	45,524	9,563	40,473	8,671	37,668	7,775	28,547	8,010			
<b>North</b>																			
<b>Memphis, TN-MS-AR (Metro)</b>																			
Bank of Holly Springs	257,105	179,448	1,460	281	22	152	0.81	1.37	5,363	99	3,371	156	5,762	91	4,047	376			
Sycamore Bank	240,279	161,424	1,553	75	3	15	0.96	0.31	1,739	177	385	361	739	-	283	542			
First State Bank	127,273	61,291	545	-	11	6	0.89	1.43	93	-	806	1,008	493	-	989	1,003			
Merchants & Farmers Bank	109,218	44,834	630	72	18	74	1.41	1.71	1,029	-	1,486	385	1,037	-	1,965	50			
Citizens Bank	78,569	36,971	379	27	8	22	1.03	0.20	1,920	-	52	109	1,067	-	223	-			
<b>Total/Average</b>	<b>812,444</b>	<b>483,968</b>	<b>4,567</b>	<b>455</b>	<b>62</b>	<b>269</b>	<b>0.94</b>	<b>1.00</b>	<b>10,144</b>	<b>276</b>	<b>6,100</b>	<b>2,019</b>	<b>9,098</b>	<b>91</b>	<b>7,507</b>	<b>1,971</b>			
<b>Other</b>																			
First Security Bank	652,231	354,036	4,047	276	196	258	1.14	0.53	6,173	1,796	2,341	1,143	5,092	1,283	1,750	1,503			
BNA Bank	552,314	314,543	5,475	90	8	66	1.74	0.48	4,459	221	2,562	90	1,626	141	2,733	-			
Peoples Bank	434,022	186,288	1,050	291	222	1,010	0.56	0.11	1,050	3	470	-	639	-	1,125	-			
FNB Oxford Bank	385,966	218,275	2,574	260	8	14	1.18	0.10	2,025	239	212	164	806	89	216	444			
Farmers and Merchants Bank	362,887	195,078	2,946	-	20	42	1.51	0.51	3,384	9	1,825	22	2,572	6	1,792	22			
First Choice Bank	325,880	194,948	2,074	75	44	68	1.06	0.23	5,476	51	738	20	3,881	32	676	20			
First American National Bank	282,471	159,769	1,816	-	31	80	1.14	0.56	4,598	756	1,314	259	3,856	393	1,303	139			
Mechanics Bank	229,213	158,498	1,964	77	3	17	1.24	1.38	2,378	77	3,022	143	6,067	280	2,223	156			
Oxford University Bank	171,020	131,644	1,547	30	4	5	1.18	0.18	1,863	248	302	-	1,595	90	301	867			
Commerce Bank	131,682	87,905	1,666	45	10	92	1.90	0.14	1,854	621	185	-	1,505	421	206	31			
Amory Federal Savings and Loan Association	80,312	53,931	455	21	-	21	0.84	0.52	1,794	509	364	50	2,940	871	-	-			
First Federal Savings and Loan Association	43,948	30,033	153	6	-	-	0.51	0.00	119	133	-	-	226	64	-	-			
<b>Total/Average</b>	<b>3,651,946</b>	<b>2,084,948</b>	<b>25,767</b>	<b>1,171</b>	<b>546</b>	<b>1,673</b>	<b>1.24</b>	<b>0.42</b>	<b>35,173</b>	<b>4,663</b>	<b>13,335</b>	<b>1,891</b>	<b>30,805</b>	<b>3,670</b>	<b>12,325</b>	<b>3,182</b>			
<b>North - Total/Average</b>	<b>4,464,390</b>	<b>2,568,916</b>	<b>30,334</b>	<b>1,626</b>	<b>608</b>	<b>1,942</b>	<b>1.18</b>	<b>0.52</b>	<b>45,317</b>	<b>4,939</b>	<b>19,435</b>	<b>3,910</b>	<b>39,903</b>	<b>3,761</b>	<b>19,832</b>	<b>5,153</b>			

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									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90 \$	90 + \$			30-90 \$	90 + \$		
<b>West Central</b>																
<b>Jackson, MS (Metro)</b>																
PriorityOne Bank	727,401	529,460	5,435	300	21	144	1.03	0.56	10,943	376	3,576	514	8,393	289	4,937	465
First Commercial Bank	410,485	339,250	4,200	30	79	-	1.24	0.11	255	-	301	169	247	-	598	169
Peoples Bank	312,516	238,355	3,107	150	217	380	1.30	4.69	588	-	11,671	2,971	6,923	-	9,708	3,467
Copiah Bank	237,105	173,799	2,322	17	5	22	1.34	0.96	2,275	133	1,535	745	2,078	25	1,405	516
Merchants and Planters Bank	100,185	58,602	769	45	12	8	1.31	0.17	5	-	153	15	3	-	153	16
OmniBank	48,017	30,333	373	(139)	8	-	1.23	2.03	201	331	345	629	395	-	359	768
<b>Total/Average</b>	<b>1,835,709</b>	<b>1,369,799</b>	<b>16,206</b>	<b>403</b>	<b>342</b>	<b>554</b>	<b>1.18</b>	<b>1.23</b>	<b>14,267</b>	<b>840</b>	<b>17,581</b>	<b>5,043</b>	<b>18,039</b>	<b>314</b>	<b>17,160</b>	<b>5,401</b>
<b>Other</b>																
BankPlus	3,025,779	2,091,806	21,171	191	1,115	1,635	1.01	0.48	13,651	2,315	11,162	3,342	8,442	2,618	12,159	2,661
State Bank & Trust Company	1,169,616	899,036	7,282	27	35	668	0.81	0.34	2,792	-	2,759	1,273	2,319	-	2,700	1,356
Planters Bank & Trust Company	1,148,360	569,067	5,045	644	161	560	0.89	0.83	10,927	-	7,756	1,728	8,462	-	7,884	1,398
Guaranty Bank and Trust Company	1,078,692	790,715	10,008	868	170	182	1.27	0.54	3,522	125	5,083	689	4,020	60	5,374	677
Bank of Commerce	601,062	326,708	4,272	251	64	163	1.31	0.20	11,503	1,313	151	1,044	7,610	1,228	152	1,072
First National Bank of Clarksdale	369,590	191,552	3,006	6	6	12	1.57	0.22	2,377	-	623	175	1,856	-	665	175
RiverHills Bank	346,078	182,656	4,478	90	2	2	2.45	0.58	4,725	1,043	1,958	47	3,999	632	1,606	51
Bank of Yazoo City	251,698	125,426	1,235	17	18	48	0.98	0.89	151	201	-	2,240	140	225	-	2,240
Cleveland State Bank	239,172	130,000	1,572	30	15	108	1.21	0.21	2,515	37	-	499	1,147	70	-	872
Bank of Kilmichael	198,422	118,749	1,915	141	6	5	1.61	0.89	1,345	-	1,412	358	835	-	1,763	283
Bank of Anguilla	149,120	92,822	1,230	90	16	33	1.33	2.12	186	943	2,864	299	487	778	2,736	303
Citizens Bank & Trust Company	141,861	76,341	2,394	1,645	113	1,258	3.14	5.99	796	1,931	7,187	1,311	4,171	3,201	1,952	1,336
Bank of Winona	120,533	51,117	542	-	4	3	1.06	0.89	1,644	-	811	259	1,580	-	587	377
Bank of Benoit	16,605	4,444	35	3	2	3	0.79	0.17	231	123	28	-	161	119	22	-
<b>Total/Average</b>	<b>8,856,588</b>	<b>5,650,439</b>	<b>64,185</b>	<b>4,003</b>	<b>1,727</b>	<b>4,680</b>	<b>1.14</b>	<b>0.62</b>	<b>56,365</b>	<b>8,031</b>	<b>41,794</b>	<b>13,264</b>	<b>45,229</b>	<b>8,931</b>	<b>37,600</b>	<b>12,801</b>
<b>West Central - Total/Average</b>	<b>10,692,297</b>	<b>7,020,238</b>	<b>80,391</b>	<b>4,406</b>	<b>2,069</b>	<b>5,234</b>	<b>1.15</b>	<b>0.73</b>	<b>70,632</b>	<b>8,871</b>	<b>59,375</b>	<b>18,307</b>	<b>63,268</b>	<b>9,245</b>	<b>54,760</b>	<b>18,202</b>

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									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO			
									30-90 \$	90 + \$			30-90 \$	90 + \$					
<b>East Central</b>																			
Community Bank of Mississippi	3,371,491	2,239,111	21,909	2,103	111	684	0.98	0.87	30,295	3,485	13,450	15,761	27,175	4,017	12,566	15,539			
Citizens National Bank of Meridian	1,437,919	987,428	12,513	365	113	73	1.27	0.78	5,637	926	5,422	5,837	4,277	219	6,605	4,944			
BankFirst Financial Services	1,321,745	898,822	10,153	951	191	407	1.13	0.77	7,144	178	9,885	274	2,890	383	9,739	289			
Citizens Bank of Philadelphia, Mississippi	1,215,948	576,979	3,816	314	47	300	0.66	1.29	22,497	14	12,027	3,643	12,518	275	12,026	3,552			
Great Southern Bank	300,376	119,555	1,265	53	45	147	1.06	0.19	2,566	434	429	149	2,530	361	439	122			
Bank of Forest	212,235	123,073	1,201	45	2	78	0.98	0.55	3,130	232	791	366	2,922	1,197	1,083	7			
Bank of Okolona	210,244	127,348	1,801	-	-	-	1.41	2.60	1,938	925	4,190	1,276	2,405	1,404	4,216	957			
Commercial Bank	173,923	96,876	1,367	100	10	101	1.41	0.14	3,180	481	60	191	4,048	500	65	358			
Holmes County Bank & Trust Company	129,285	44,577	711	45	5	31	1.59	1.06	979	-	1,110	264	2,038	-	2,138	323			
Bank of Morton	69,958	50,442	114	12	2	18	0.23	1.89	4,441	1,391	1,295	28	4,186	230	1,091	-			
<b>East Central - Total/Average</b>	<b>8,443,124</b>	<b>5,264,211</b>	<b>54,850</b>	<b>3,988</b>	<b>526</b>	<b>1,839</b>	<b>1.04</b>	<b>0.91</b>	<b>81,807</b>	<b>8,066</b>	<b>48,659</b>	<b>27,789</b>	<b>64,989</b>	<b>8,586</b>	<b>49,968</b>	<b>26,091</b>			
<b>Southwest</b>																			
First Bank	610,996	439,568	5,621	500	2	29	1.28	0.38	12,686	7,220	553	1,754	8,222	2,662	553	1,771			
United Mississippi Bank	354,206	258,426	1,867	45	11	63	0.72	1.50	6,402	358	4,686	628	2,924	117	1,328	656			
Pike National Bank	258,009	159,418	2,075	64	5	19	1.30	0.72	1,095	230	1,640	211	1,660	354	1,548	493			
Bank of Brookhaven	176,617	96,067	984	41	3	9	1.02	0.16	233	37	276	-	74	304	-	-			
Bank of Franklin	151,691	97,193	1,249	29	20	28	1.29	0.43	1,642	156	360	299	606	85	386	290			
Jefferson Bank	129,972	87,541	3,696	-	1	79	4.22	0.01	1,114	-	14	-	1,074	-	233	-			
<b>Southwest - Total/Average</b>	<b>1,681,491</b>	<b>1,138,213</b>	<b>15,492</b>	<b>679</b>	<b>42</b>	<b>227</b>	<b>1.36</b>	<b>0.62</b>	<b>23,172</b>	<b>8,001</b>	<b>7,529</b>	<b>2,892</b>	<b>14,560</b>	<b>3,522</b>	<b>4,048</b>	<b>3,210</b>			

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									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90 \$	90 + \$			30-90 \$	90 + \$		
<b>Southeast</b>																
<b>Gulfport - Biloxi, MS (Metro)</b>																
Peoples Bank, Biloxi, Mississippi	643,529	270,928	4,191	64	62	142	1.55	2.39	4,303	39	8,833	6,573	5,001	-	9,266	7,453
First Federal Savings and Loan Association of Pascagoula-Moss Point	323,915	253,481	970	33	1	141	0.38	0.58	1,093	513	657	1,213	1,827	295	912	1,197
Bank of Wiggins	169,121	90,617	1,398	14	8	22	1.54	1.04	2,460	504	205	1,548	1,454	750	31	1,609
<b>Total/Average</b>	<b>1,136,565</b>	<b>615,026</b>	<b>6,559</b>	<b>111</b>	<b>71</b>	<b>305</b>	<b>1.07</b>	<b>1.67</b>	<b>7,856</b>	<b>1,056</b>	<b>9,695</b>	<b>9,334</b>	<b>8,282</b>	<b>1,045</b>	<b>10,209</b>	<b>10,259</b>
<b>Hattiesburg, MS (Metro)</b>																
First, A National Banking Association	4,053,820	2,602,288	20,804	7,102	294	500	0.80	1.10	22,337	2,393	37,751	6,973	7,757	2,715	38,392	7,295
Grand Bank for Savings, FSB	87,495	67,711	552	72	1	-	0.82	2.01	3,600	1	823	938	2,350	35	733	801
Richton Bank & Trust Company	55,638	22,644	402	-	-	-	1.78	0.05	2,031	334	-	30	912	161	-	30
<b>Total/Average</b>	<b>4,196,953</b>	<b>2,692,643</b>	<b>21,758</b>	<b>7,174</b>	<b>295</b>	<b>500</b>	<b>0.81</b>	<b>1.11</b>	<b>27,968</b>	<b>2,728</b>	<b>38,574</b>	<b>7,941</b>	<b>11,019</b>	<b>2,911</b>	<b>39,125</b>	<b>8,126</b>
<b>Pascagoula, MS (Metro)</b>																
Merchants & Marine Bank	593,763	315,690	3,351	62	129	191	1.06	0.90	8,335	-	4,844	524	5,770	-	6,351	574
Century Bank	348,366	223,437	3,150	75	23	300	1.41	0.21	6,323	262	711	22	5,444	263	943	22
<b>Total/Average</b>	<b>942,129</b>	<b>539,127</b>	<b>6,501</b>	<b>137</b>	<b>152</b>	<b>491</b>	<b>1.21</b>	<b>0.65</b>	<b>14,658</b>	<b>262</b>	<b>5,555</b>	<b>546</b>	<b>11,214</b>	<b>263</b>	<b>7,294</b>	<b>596</b>
<b>Other</b>																
First State Bank	822,135	509,426	4,494	195	3	320	0.88	1.38	12,805	474	9,954	1,407	11,347	4,642	4,748	1,440
Citizens Bank	440,403	319,107	4,332	80	73	125	1.36	1.16	5,355	455	4,183	915	7,101	184	4,162	905
Magnolia State Bank	348,032	256,281	2,147	-	13	13	0.84	1.13	2,870	723	854	3,074	3,549	418	944	3,095
First National Bank of Picayune	208,331	142,051	1,921	70	5	27	1.35	3.13	2,658	856	2,866	3,649	2,597	386	3,203	3,368
First Southern Bank	199,939	143,882	1,671	5	108	36	1.16	0.20	1,229	-	116	282	2,356	-	116	100
Covington County Bank	73,051	41,434	107	-	46	5	0.26	0.43	1,135	41	312	-	552	74	402	-
<b>Total/Average</b>	<b>2,091,891</b>	<b>1,412,181</b>	<b>14,672</b>	<b>350</b>	<b>248</b>	<b>526</b>	<b>1.04</b>	<b>1.32</b>	<b>26,052</b>	<b>2,549</b>	<b>18,285</b>	<b>9,327</b>	<b>27,502</b>	<b>5,704</b>	<b>13,575</b>	<b>8,908</b>
<b>Southeast - Total/Average</b>	<b>8,367,538</b>	<b>5,258,977</b>	<b>49,490</b>	<b>7,772</b>	<b>766</b>	<b>1,822</b>	<b>0.94</b>	<b>1.19</b>	<b>76,534</b>	<b>6,595</b>	<b>72,109</b>	<b>27,148</b>	<b>58,017</b>	<b>9,923</b>	<b>70,203</b>	<b>27,889</b>