

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/Loans (%)	NPAs/Assets (%)
															30-90 \$	90 + \$				
State Summary																				
Greater than \$10 Billion		4	115,940,010	71,768,454	638,103	1.03	9.57	2.88	64.38	9.08	16.25	(28,901)	32,887	32,067	176,817	77,556	233,462	18,981	1.37%	0.32%
\$1 Billion to \$10 Billion		8	25,784,131	15,696,630	145,352	1.20	13.02	3.20	63.25	9.70	20.50	4,603	6,146	9,015	55,512	4,804	64,552	18,939	1.09%	0.35%
\$500 Million to \$1 Billion		12	8,763,624	4,597,862	44,686	1.04	11.09	3.02	67.49	10.45	27.25	2,778	1,772	3,094	34,378	2,453	20,434	6,818	1.40%	0.33%
\$250 Million to \$500 Million		23	8,279,748	4,543,789	53,733	1.27	12.39	3.42	66.52	10.56	30.55	2,222	1,190	1,889	45,391	3,991	27,183	7,026	1.38%	0.45%
\$100 Million to \$250 Million		14	2,526,345	1,318,282	12,854	1.03	9.41	3.53	69.69	12.30	34.10	514	351	838	14,350	1,111	9,214	3,301	1.85%	0.64%
Less than \$100 Million		6	379,938	199,391	1,478	0.76	5.46	3.51	75.12	14.13	39.43	35	11	23	2,392	265	2,942	123	1.46%	0.68%
State Total		67	161,673,796	98,124,408	896,206	1.07	10.33	2.98	64.58	9.39	18.59	(18,749)	42,357	46,926	328,840	90,180	357,787	55,188	1.33%	0.33%
Greater than \$10 Billion																				
BancorpSouth Bank	No	Tupelo	47,753,105	28,360,485	241,905	1.01	9.93	2.92	63.70	8.35	17.16	-	10,987	9,173	74,650	19,682	89,368	9,673	1.55%	0.19%
Hancock Whitney Bank	No	Gulfport	34,617,125	21,846,836	248,136	1.38	14.05	2.91	54.80	8.83	15.54	(34,257)	11,727	11,360	47,877	4,746	38,146	3,467	1.41%	0.12%
Trustmark National Bank	No	Jackson	16,949,123	10,957,389	66,556	0.76	7.56	2.69	75.60	9.00	10.79	1,856	6,346	4,519	37,380	52,511	62,051	3,034	0.94%	0.67%
Renasant Bank	No	Tupelo	16,620,657	10,603,744	81,506	0.97	6.74	3.00	63.40	10.13	21.51	3,500	3,827	7,015	16,910	617	43,897	2,807	1.57%	0.28%
Total/Average			115,940,010	71,768,454	638,103	1.03	9.57	2.88	64.38	9.08	16.25	(28,901)	32,887	32,067	176,817	77,556	233,462	18,981	1.37%	0.32%
\$1 Billion to \$10 Billion																				
BankPlus	No	Belzoni	6,568,297	5,158,470	32,553	1.07	11.82	3.48	69.20	9.49	8.42	619	2,136	4,402	12,396	1,606	9,050	5,162	0.84%	0.23%
The First, A National Banking Association	No	Hattiesburg	6,029,634	3,124,924	35,528	1.15	9.76	2.99	53.20	10.43	24.98	450	1,865	657	3,699	527	23,677	1,985	1.04%	0.43%
Community Bank of Mississippi	No	Forest	4,653,363	2,580,340	22,363	0.96	13.77	3.24	67.30	7.75	29.52	522	313	398	24,601	2,491	5,089	7,030	1.13%	0.31%
BankFirst Financial Services	No	Macon	2,045,233	1,226,403	11,692	1.14	10.78	3.39	61.10	9.85	24.63	300	387	2,493	1,748	-	11,617	955	1.13%	0.61%
Planters Bank & Trust Company	No	Indianola	1,811,278	944,409	9,129	1.00	11.24	2.90	58.10	10.26	32.43	1,276	445	503	3,271	-	5,602	242	0.77%	0.32%
The Citizens National Bank of Meridian	Yes	Meridian	1,748,204	1,083,100	15,774	1.79	15.10	3.24	58.40	10.40	18.07	360	58	157	2,927	102	4,276	2,124	1.40%	0.37%
Guaranty Bank And Trust Company	No	Belzoni	1,629,370	989,444	13,273	1.75	19.40	3.69	66.50	10.43	24.94	927	455	302	1,753	14	1,661	113	1.57%	0.11%
The Citizens Bank Of Philadelphia	No	Philadelphia	1,298,752	589,540	5,040	0.73	12.26	2.69	72.20	8.98	0.98	149	487	103	5,117	64	3,580	1,328	0.86%	0.38%
Total/Average			25,784,131	15,696,630	145,352	1.20	13.02	3.20	63.25	9.70	20.50	4,603	6,146	9,015	55,512	4,804	64,552	18,939	1.09%	0.35%
\$500 Million to \$1 Billion																				
Priorityone Bank	Yes	Magee	964,083	687,942	6,794	1.46	13.01	3.76	68.60	9.13	13.57	339	194	833	3,375	741	2,547	385	1.35%	0.38%
First State Bank	No	Waynesboro	912,626	419,175	3,734	0.80	7.61	3.05	64.60	11.35	20.99	270	54	85	5,153	548	5,974	2,789	1.72%	1.02%
First Security Bank	No	Batesville	879,234	469,002	5,855	1.36	17.71	3.43	57.30	8.19	24.67	552	214	513	3,430	262	1,635	330	1.16%	0.25%
The Peoples Bank, Biloxi, Mississippi	No	Biloxi	863,875	234,731	2,195	0.49	6.15	2.44	82.90	9.92	32.08	53	145	130	3,757	-	562	417	1.44%	0.11%
Bank Of Commerce	No	Greenwood	784,122	424,294	5,883	1.54	22.77	2.97	49.40	9.13	21.95	65	139	254	5,112	454	540	8	1.30%	0.13%
Merchants & Marine Bank	No	Pascagoula	764,462	366,528	473	0.13	1.16	2.94	96.30	12.93	44.19	217	186	446	2,308	-	3,360	458	0.97%	0.50%
First Commercial Bank	No	Jackson	733,579	606,551	3,265	0.93	9.07	3.20	86.80	10.22	10.54	420	23	-	81	-	92	-	1.06%	0.01%
BNA Bank	No	New Albany	689,940	352,765	5,477	1.58	15.85	3.08	46.90	11.43	30.22	179	6	295	4,676	142	1,621	500	1.83%	0.33%
First Bank	Yes	Mccomb	594,275	311,314	2,692	0.90	6.89	2.55	70.50	10.34	13.76	300	596	267	1,302	243	234	1,538	1.68%	0.34%
FNB Oxford	No	Oxford	544,411	247,058	2,118	0.84	8.33	2.99	63.30	13.41	31.92	90	40	14	1,233	14	12	85	1.31%	0.02%
The Peoples Bank	No	Ripley	531,877	185,586	2,574	0.95	12.02	2.29	58.90	9.43	50.48	182	64	60	777	34	78	-	1.54%	0.02%
Citizens Bank	Yes	Columbia	501,140	292,916	3,626	1.49	12.47	3.54	64.40	9.95	32.60	111	111	197	3,174	15	3,779	308	1.46%	0.82%
Total/Average			8,763,624	4,597,862	44,686	1.04	11.09	3.02	67.49	10.45	27.25	2,778	1,772	3,094	34,378	2,453	20,434	6,818	1.40%	0.33%

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - JUNE 30, 2022

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/Loans (%)	NPAs/Assets (%)
															30-90 \$	90+ \$				
\$250 Million to \$500 Million																				
Farmers And Merchants Bank	No	Baldwyn	474,015	235,530	3,587	1.47	12.29	3.95	61.50	12.87	28.21	-	60	187	2,775	2	1,343	-	1.89%	0.28%
United Mississippi Bank	Yes	Natchez	471,333	261,770	1,900	0.86	6.97	3.29	78.50	11.33	36.86	120	74	47	2,714	300	724	31	0.85%	0.22%
Century Bank	No	Lucedale	456,780	279,740	3,702	1.60	19.85	3.69	49.40	9.48	20.70	150	150	234	3,834	170	1,001	-	1.48%	0.26%
Magnolia State Bank	Yes	Bay Springs	448,065	284,402	1,876	0.86	8.10	3.06	76.10	10.42	24.39	-	25	38	1,465	435	261	928	0.96%	0.36%
The Bank Of Holly Springs	Yes	Holly Springs	443,065	344,461	3,669	1.79	11.54	4.32	54.20	15.13	9.38	732	235	54	8,280	202	3,910	100	0.87%	0.95%
Peoples Bank	Yes	Mendenhall	424,054	309,144	9,294	4.28	30.11	5.64	56.50	11.13	13.79	530	135	489	5,672	-	7,757	339	1.57%	1.81%
First National Bank Of Clarksdale	No	Clarksdale	411,258	216,580	2,165	1.03	10.45	2.90	62.50	11.73	28.24	15	19	36	660	-	-	-	1.38%	0.00%
First Choice Bank	No	Pontotoc	409,024	240,096	2,192	1.07	10.88	3.58	65.20	11.50	15.07	60	127	118	1,656	7	388	-	1.15%	0.10%
Riverhills Bank	Yes	Vicksburg	398,142	150,890	2,676	1.36	11.23	2.53	56.90	10.79	45.89	-	74	42	3,359	233	1,145	-	3.38%	0.35%
First American National Bank	Yes	Iuka	373,412	204,280	2,282	1.22	11.80	3.72	72.40	10.21	32.44	101	50	181	2,454	-	1,612	-	1.09%	0.43%
Great Southern Bank	Yes	Meridian	352,017	126,435	1,588	0.87	10.47	3.45	81.10	8.38	57.78	97	55	149	2,465	1,547	418	-	1.17%	0.56%
Pike National Bank	No	Mccomb	346,866	155,465	1,731	1.00	10.16	3.36	69.10	11.39	32.79	(4)	9	20	1,011	272	552	-	1.70%	0.24%
Pascagoula-moss Point	No	Pascagoula	341,853	259,333	886	0.54	5.50	2.84	79.50	9.92	16.44	-	34	5	1,149	50	472	402	0.47%	0.27%
Mechanics Bank	No	Water Valley	330,778	198,878	1,540	1.04	10.92	3.15	64.50	9.76	33.01	153	20	2	1,700	77	1,393	724	1.27%	0.66%
Sycamore Bank	No	Senatobia	329,170	155,354	1,516	0.91	12.50	2.95	68.50	8.41	29.17	-	2	1	468	-	581	-	1.35%	0.18%
Bank Of Yazoo City	No	Yazoo City	312,056	141,203	1,466	0.92	10.84	2.53	62.90	10.46	33.87	60	12	17	252	3	-	2,405	1.14%	0.77%
The Cleveland State Bank	No	Cleveland	310,988	137,239	1,190	0.75	13.58	2.86	70.90	10.01	38.08	60	21	89	297	-	-	-	1.44%	0.00%
Copiah Bank	No	Hazlehurst	300,469	194,264	1,350	0.89	9.94	3.42	71.00	9.53	21.29	24	9	33	1,438	181	433	-	1.23%	0.20%
Fnb Picayune Bank	Yes	Picayune	287,878	129,944	2,974	2.05	15.29	3.72	54.40	11.79	48.55	44	13	22	621	308	1,919	1,805	1.58%	1.40%
Unity Bank Of Mississippi	No	Holly Springs	277,960	109,497	805	0.56	7.61	2.89	75.90	9.90	35.93	150	21	44	327	-	1,725	112	0.87%	0.66%
First Southern Bank	Yes	Columbia	270,614	140,669	1,634	1.31	11.30	3.61	71.20	10.10	37.11	-	13	37	608	-	1,043	-	1.51%	0.39%
Bank Of Kilmichael	Yes	Kilmichael	256,767	122,090	2,302	1.79	23.27	3.62	57.70	9.01	32.27	(70)	15	10	908	-	336	-	2.05%	0.13%
Bank Of Okolona	Yes	Okolona	253,184	146,525	1,408	1.10	10.46	3.57	70.10	9.57	31.42	-	17	34	1,278	204	170	180	1.29%	0.22%
Total/Average			8,279,748	4,543,789	53,733	1.27	12.39	3.42	66.52	10.56	30.55	2,222	1,190	1,889	45,391	3,991	27,183	7,026	1.38%	0.45%
\$100 Million to \$250 Million																				
The Commercial Bank	No	De Kalb	231,558	93,175	1,394	1.17	16.64	3.50	60.60	9.49	43.47	90	20	143	2,810	146	183	-	2.28%	0.14%
Bank Of Forest	Yes	Forest	230,734	112,854	1,172	0.98	7.80	3.22	71.80	12.31	36.22	120	3	4	1,367	213	1,198	433	1.38%	0.80%
Oxford University Bank	No	Oxford	226,243	153,513	1,221	1.14	11.09	3.48	61.80	12.27	27.96	-	7	7	1,491	-	21	-	1.23%	0.01%
Bank Of Brookhaven	No	Brookhaven	225,459	104,790	1,103	0.96	10.69	2.80	64.40	10.22	38.84	40	16	19	137	-	-	-	1.17%	0.00%
Bank Of Franklin	No	Meadville	201,150	126,046	1,387	1.44	15.95	4.19	63.50	10.26	25.23	56	14	60	411	-	28	-	1.40%	0.01%
Bank Of Wiggins	No	Wiggins	193,424	89,907	881	0.88	7.29	2.97	72.40	15.72	50.01	13	6	19	1,353	443	52	28	1.55%	0.27%
Merchants And Planters Bank	No	Raymond	191,146	82,713	469	0.68	5.37	2.92	76.00	19.88	50.76	60	13	8	167	-	71	421	1.59%	0.26%
Bank Of Anguilla	No	Anguilla	177,933	85,173	384	0.42	5.48	2.76	84.80	12.05	29.74	-	38	38	114	105	1,064	637	2.30%	1.02%
The Jefferson Bank	No	Greenville	168,595	121,877	1,642	2.20	14.69	4.68	39.70	15.86	22.03	-	11	-	1,446	-	535	-	3.64%	0.32%
Commerce Bank	Yes	Corinth	156,019	89,790	1,242	1.57	13.94	3.54	63.70	11.24	36.74	60	34	68	1,068	50	579	158	2.12%	0.50%
Holmes County Bank	Yes	Lexington	148,293	59,907	429	0.57	4.72	2.48	80.70	12.19	22.52	-	12	14	311	-	1,598	172	2.18%	1.19%
Bank Of Winona	Yes	Winona	137,662	46,585	837	1.14	9.09	3.19	64.20	11.21	49.17	-	6	5	1,030	11	88	-	1.51%	0.07%
Citizens Bank And Trust Company	Yes	Marks	131,038	68,410	131	0.19	2.36	3.02	90.90	7.54	26.32	-	168	428	215	32	3,311	286	2.78%	2.77%
Grand Bank For Savings, F.S.B.	Yes	Hattiesburg	107,091	83,542	562	1.12	6.69	6.60	81.20	11.96	18.34	75	3	25	2,430	111	486	1,166	0.81%	1.65%
Total/Average			2,526,345	1,318,282	12,854	1.03	9.41	3.53	69.69	12.30	34.10	514	351	838	14,350	1,111	9,214	3,301	1.85%	0.64%

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - JUNE 30, 2022

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															30-90 \$	90 + \$				
Less than \$100 Million																				
Covington County Bank	No	Collins	86,986	47,984	314	0.70	8.08	2.70	75.10	10.41	28.09	-	1	18	205	6	773	15	0.85%	0.74%
Bank Of Morton	Yes	Morton	80,701	40,158	559	1.35	9.29	3.73	66.50	12.52	32.99	30	8	4	580	-	2,141	98	0.40%	2.77%
Amory Federal Savings And Loan Association	No	Amory	74,306	41,960	143	0.38	2.71	2.63	82.50	14.41	47.50	-	-	-	582	118	-	-	0.95%	0.16%
Richton Bank & Trust Company	Yes	Richton	57,060	19,911	184	0.63	3.66	3.63	80.10	14.22	50.48	-	1	-	867	27	-	10	4.54%	0.06%
First Federal Savings And Loan Association	No	Aberdeen	46,470	36,776	152	0.64	4.08	2.22	62.20	15.50	22.78	5	-	-	39	66	-	-	0.58%	0.14%
Genesis Bank	No	Benoit	34,415	12,602	126	0.85	4.95	6.17	84.30	17.73	54.76	-	1	1	119	48	28	-	1.46%	0.22%
Total/Average			379,938	199,391	1,478	0.76	5.46	3.51	75.12	14.13	39.43	35	11	23	2,392	265	2,942	123	1.46%	0.68%